Eden McCallum UK Consumer Survey

Digital purchasing behaviours

Q3 2026

eden mccallum



Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

- Hospitality
- Finances
- Utilities

Appendix



eden mccallum

We asked consumers about digital purchasing and customer service across a range of goods and services in the UK and Netherlands

Goods



Groceries

- 'Big' weekly grocery shop
- 'Small' grocery shop

Other consumer goods

- Entertainment (e.g., books)
- Electronics
- Fashion
- Child / baby
- Sports / leisure
- Furniture / home
- Beauty / personal care

Services



Hospitality

- Travel
- Accommodation
- Meals for home delivery

Finances

- Credit card / loan
- Bank account
- Insurance products

Utilities

- Telecoms contract
- Electricity / gas contract

Consumers are seeking convenience and value online, though offline channels remain important and still dominate customer service

DIGITAL PURCHASING BEHAVIOURS 2026 – KEY FINDINGS

For physical goods, the propensity to buy online (in the last 3 months) has not yet returned to 2021's post-COVID peaks

- For 'big'/weekly grocery shops, online purchases have fallen from the 44% seen in 2021 to a stable level at 35% (where they have been since 2024). For 'small'/top-up grocery shops, online purchases are at 21%, a similar level since 2021
- For other physical goods, at least half of shoppers bought their last purchase online, with the highest online share in Electronics (two-thirds of purchases online). The proportion of purchases made online has fallen since 2021 in most categories - some significantly (Entertainment, Electronics, Fashion and Furniture/home are all at least 8dp down from 2021 – with Entertainment seeing a large part of that drop in the last year)

Consumers buying online are doing so for value and convenience, with Amazon dominating purchases

- Ease of home delivery is the top reason for buying online (73% of 'big' grocery, 59% of 'small' grocery and 43% of other physical goods shoppers) with better/cheaper deals second (19%, 26% and 38% respectively) and choice ('small' grocery and other physical goods) or easy comparison ('big' grocery shop) third
- Supermarkets are the most widely used for online purchases in groceries (91% for 'big'/weekly shops and 68% for 'small'/top-up shops), while Amazon dominates in other physical goods (outside of Furniture/home and Fashion). Choice of retailer is driven by value for money and product quality, primarily.

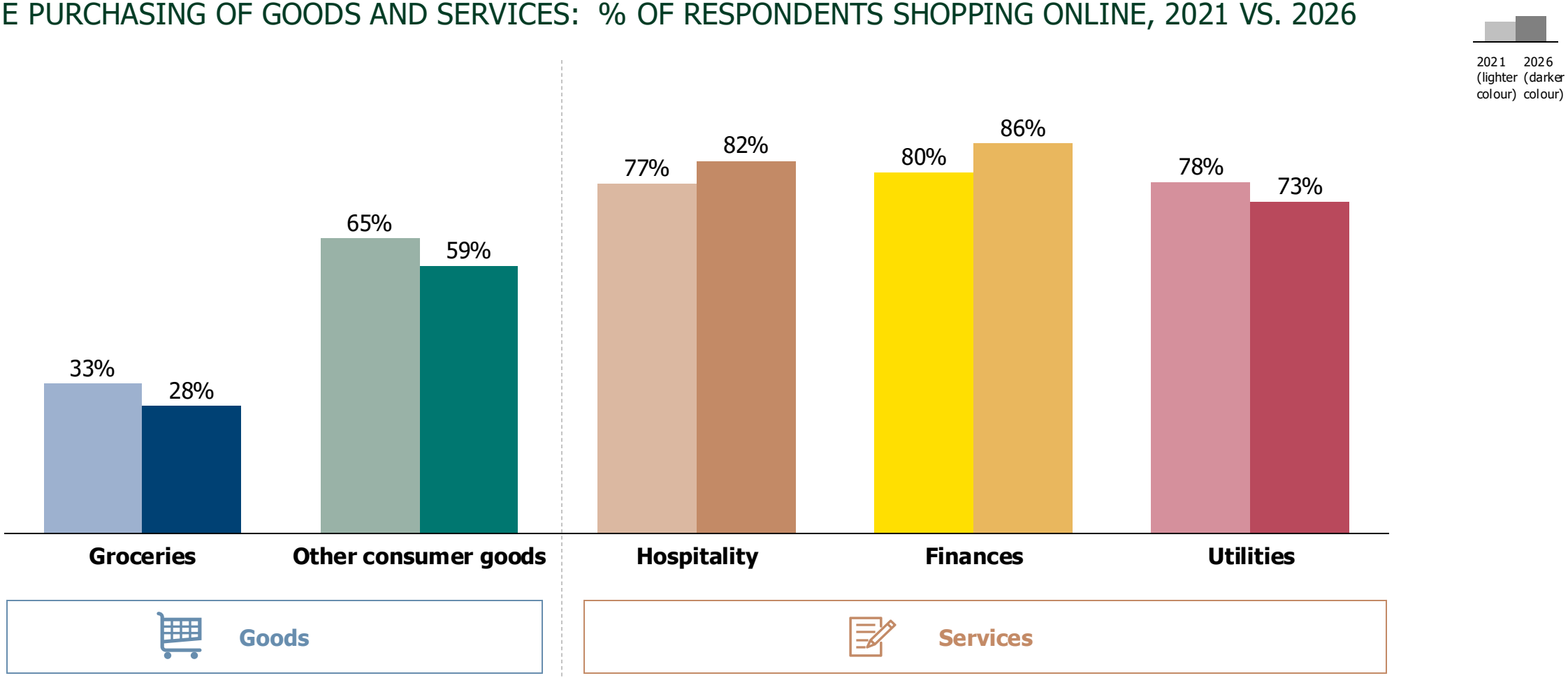
In services, online purchasing has grown since 2021 for Hospitality[1] and Financial Services[2] (but down slightly in Utilities[3]). However, the phone remains the main channel for most customer service

- Of respondents who purchased in the last 3 months, over 80% purchased Hospitality and Financial services online (up from 2021 levels) while over two-thirds purchased Utilities (down from 2021)
- Deals, choice and comparison were the key factors in choosing to buy Hospitality services online, with speed and convenience/ease also key in Financial services and Utilities
- Telephone is the most used customer service channel in Financial services and Utilities

(1) Accommodation, Travel and Meals for home delivery; (2) Credit cards / loans, Bank accounts and Insurance; (3) Energy and Telecoms

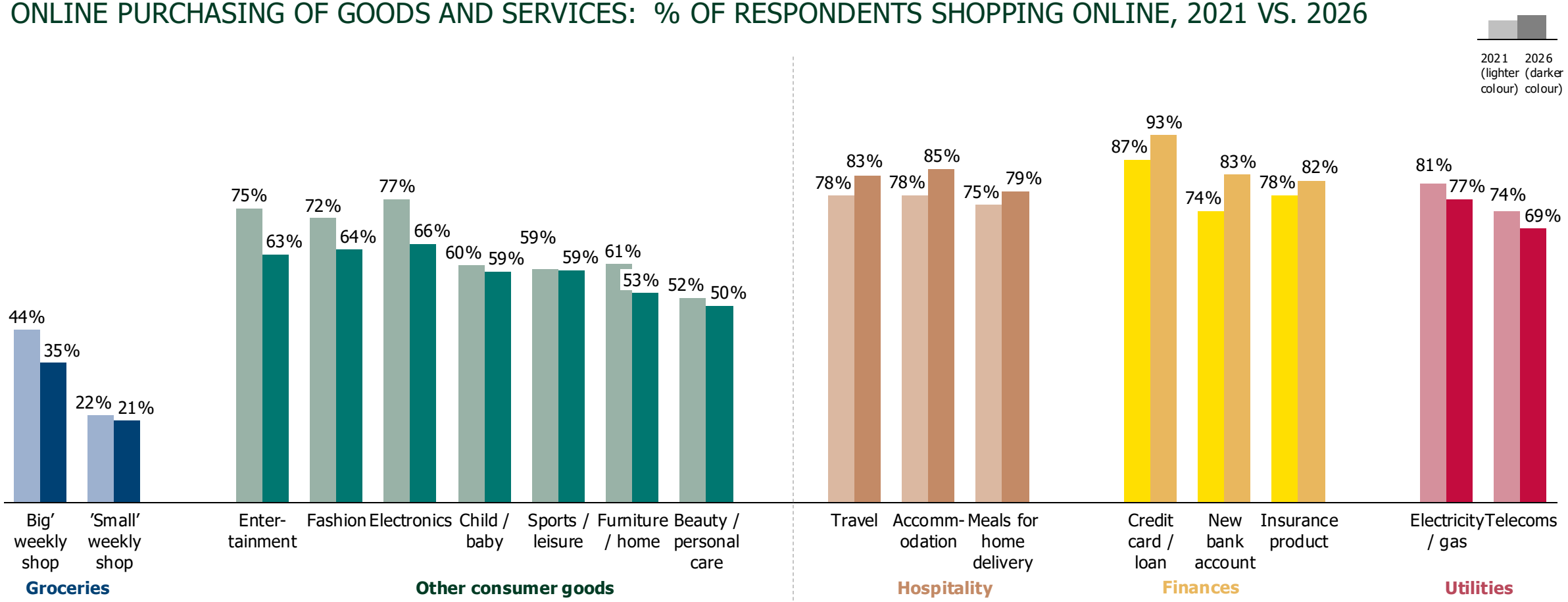
Online purchases remain lower in grocery and other physical goods than in 2021, but are higher across services, other than utilities

ONLINE PURCHASING OF GOODS AND SERVICES: % OF RESPONDENTS SHOPPING ONLINE, 2021 VS. 2026



Online purchases are lower than in 2021 in every category of physical goods, as well as in utilities, but are higher in hospitality and financial services

ONLINE PURCHASING OF GOODS AND SERVICES: % OF RESPONDENTS SHOPPING ONLINE, 2021 VS. 2026



Goods: delivery ease, deals and choice drive the decision to buy online; value and quality are the key factors for retailer selection

ONLINE PURCHASING BEHAVIOUR – CONSUMER GOODS: 2026

	GOOD	% ONLINE PURCHASE	TOP REASONS FOR BUYING ONLINE	TOP RETAIL SITE	TOP REASONS FOR CHOOSING RETAILER
Groceries	'Big' grocery shop	35	1. Ease of home delivery 2. Cheaper / better deals 3. Easy comparison ('big' grocery shop) vs. Better Choice ('small' grocery shop)	Supermarket (91%)	1. Value for money 2. Product quality 3. Delivery / collection options ('big' grocery shop) vs. Choice ('small' grocery shop)
	'Small' grocery shop .	21		Supermarket (68%)	
Other consumer goods	Entertainment	63	1. Ease of home delivery 2. Cheaper / better deals 3. Choice	Amazon (51%)	1. Value for money 2. Product quality 3. Low prices 4. Choice
	Fashion	64		Retailer's website/ app (20%)	
	Electronics	66		Amazon (35%)	
	Child / baby	59		Amazon (41%)	
	Sports / leisure	59		Amazon (28%)	
	Furniture / home	53		Retailer's website/ app (31%)	
	Beauty / personal care	50		Amazon (30%)	

Services: deals, choice and comparison drive the choice to buy online, with speed and ease also key in FS and utilities; the phone is the biggest channel for customer service

ONLINE PURCHASING AND CUSTOMER SERVICE BEHAVIOUR - SERVICES: 2026

	GOOD / SERVICE	% ONLINE PURCHASE	TOP REASONS FOR BUYING ONLINE	TOP CHANNEL FOR CUSTOMER SERVICE
Hospitality	Travel	83	1. Cheaper / better deals 2. Easy comparison 3. Better choice	n/a
	Accommodation	85		
	Meals for home delivery	79	1. Better choice 2. Cheaper / better deals 3. Easy comparison	
Financial services	Credit card	93	1. Faster 2. Easier than calling 3. Cheaper / better deals	Phone
	Bank account	83	1. = Faster & Easier than branch 3. Online only availability	Phone
	Insurance product	82	1. Cheaper / better deals 2. Easy comparison 3. Faster	Phone
Utilities	Energy contract	77	1. Cheaper / better deals 2. Easy comparison 3. Faster	Phone
	Telecoms contract	69	1. Cheaper / better deals 2. Faster 3. = Easy comparison & Easier than branch	Phone

Contents

Overview

Goods

- **Grocery**
- Other consumer goods

Services

- Hospitality
- Finances
- Utilities

Appendix

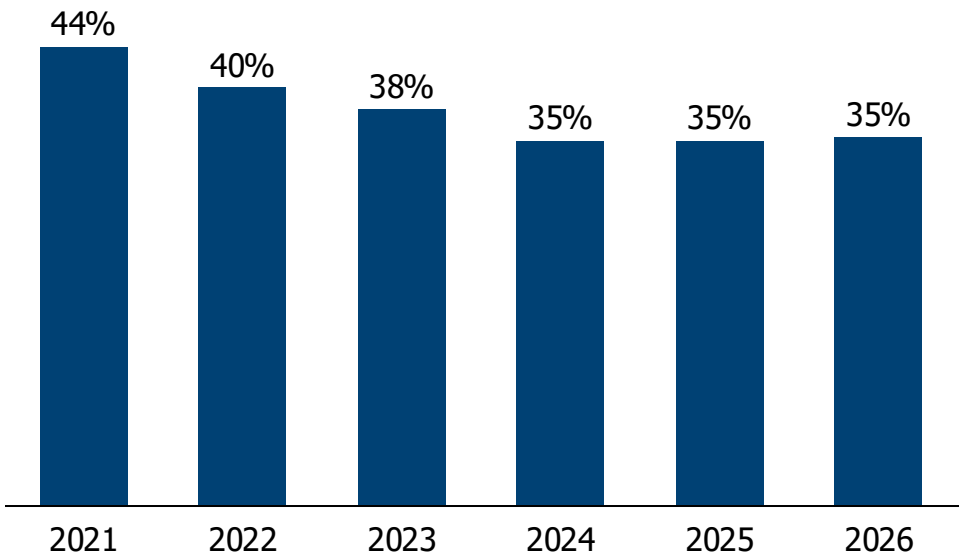


eden mccallum

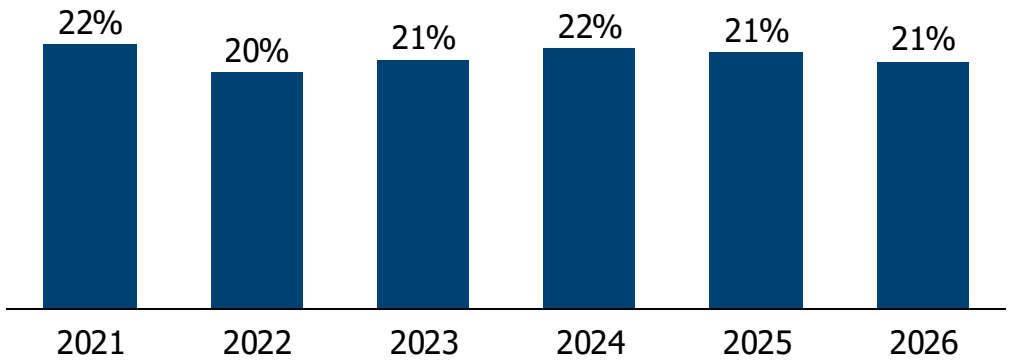
The proportion doing ‘big’ weekly shops online has been stable since 2024, while the online proportion of ‘small’ shops has been consistent since 2021

GROCERIES: % OF RESPONDENTS SHOPPING ONLINE, 2021-2026

Did a ’big’ (weekly) grocery shop online



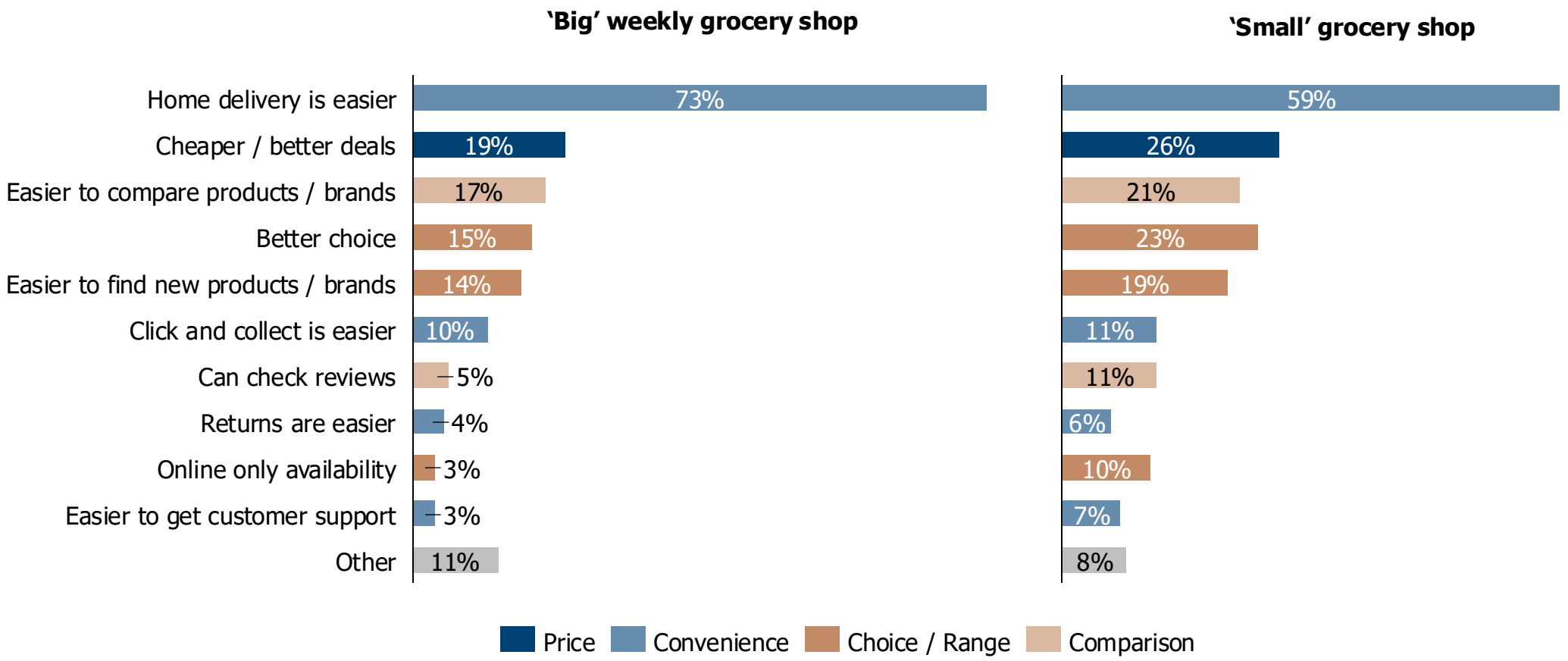
Did a ‘small’ food / grocery shop online



n: 236 to 1,606
Source: EM Consumer Research Survey August 2026; *Questions. Which of the following have you done at least once in the past 3 months?; Which of these did you do online at least once in the past 3 months?*

Ease of home delivery is by far the main reason to choose to buy groceries online

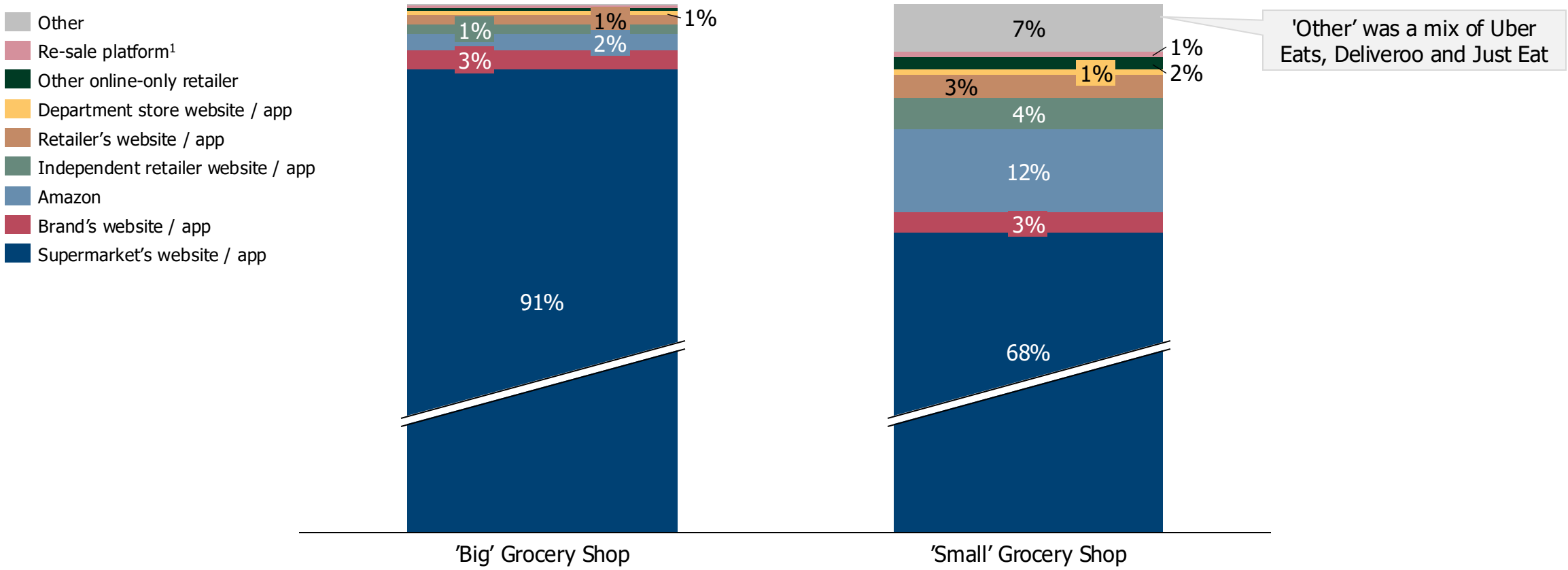
GROCERIES: REASONS FOR CHOOSING TO SHOP ONLINE, % OF RESPONDENTS, 2026



n: 277 to 303
Source: EM Consumer Research Survey August 2026; Question: *Now thinking about the last time you […] online, why did you choose to do this online rather than in another way? Please tickup to 3 reasons.*

Over 7 in 10 respondents use supermarket websites for online groceries with Amazon and Deliveroo / Uber Eats also popular for small shops

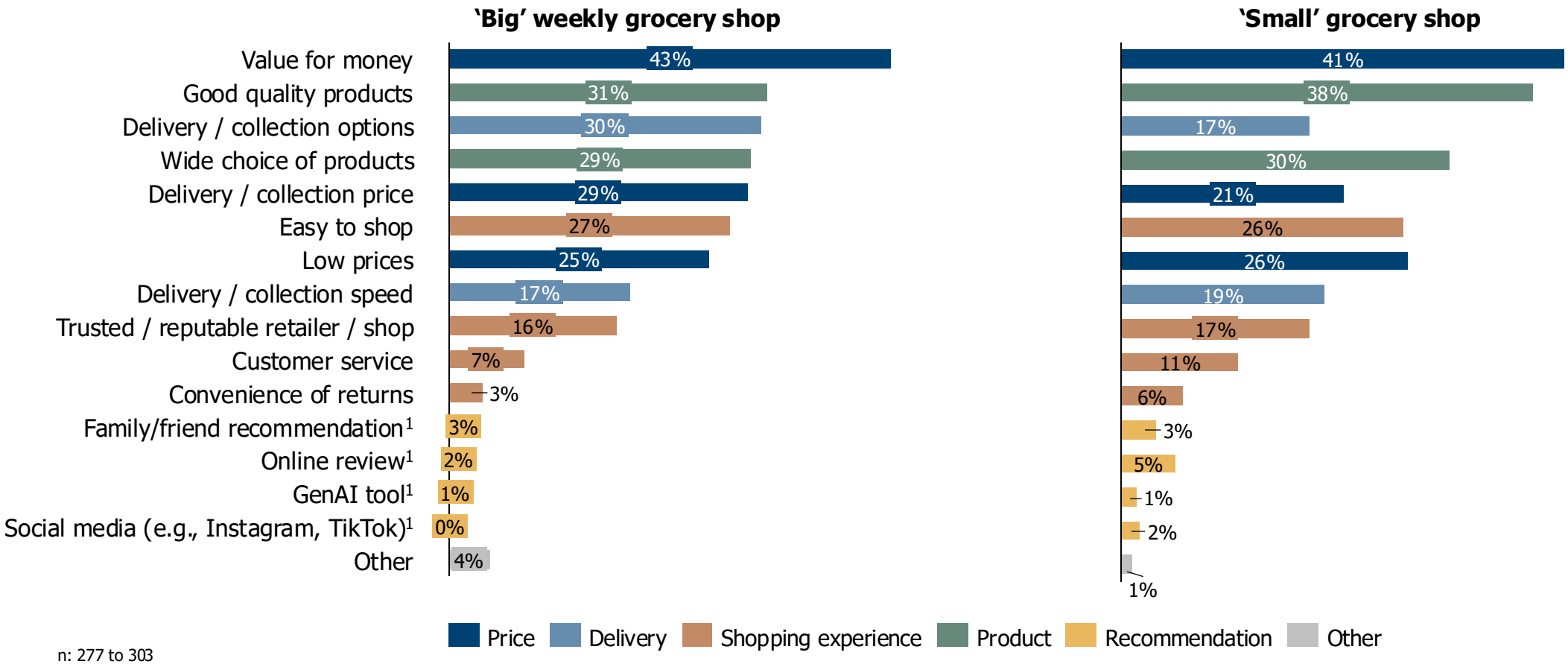
GROCERIES: ONLINE RETAILER USED FOR LAST PURCHASE, % OF RESPONDENTS, 2026



n: 277 to 303
Note: 1) Re-sale platform (e.g., Vinted, eBay, Facebook Marketplace, Vestiaire Collective etc.) was new choice option for 2026
Source: EM Consumer Research Survey August 2026; Question: *Continuing to think about the last time you bought […] online, where did you buy this?*

Value for money and quality are the top factors for respondents when choosing their retailer for both 'big' weekly and 'small' grocery shops

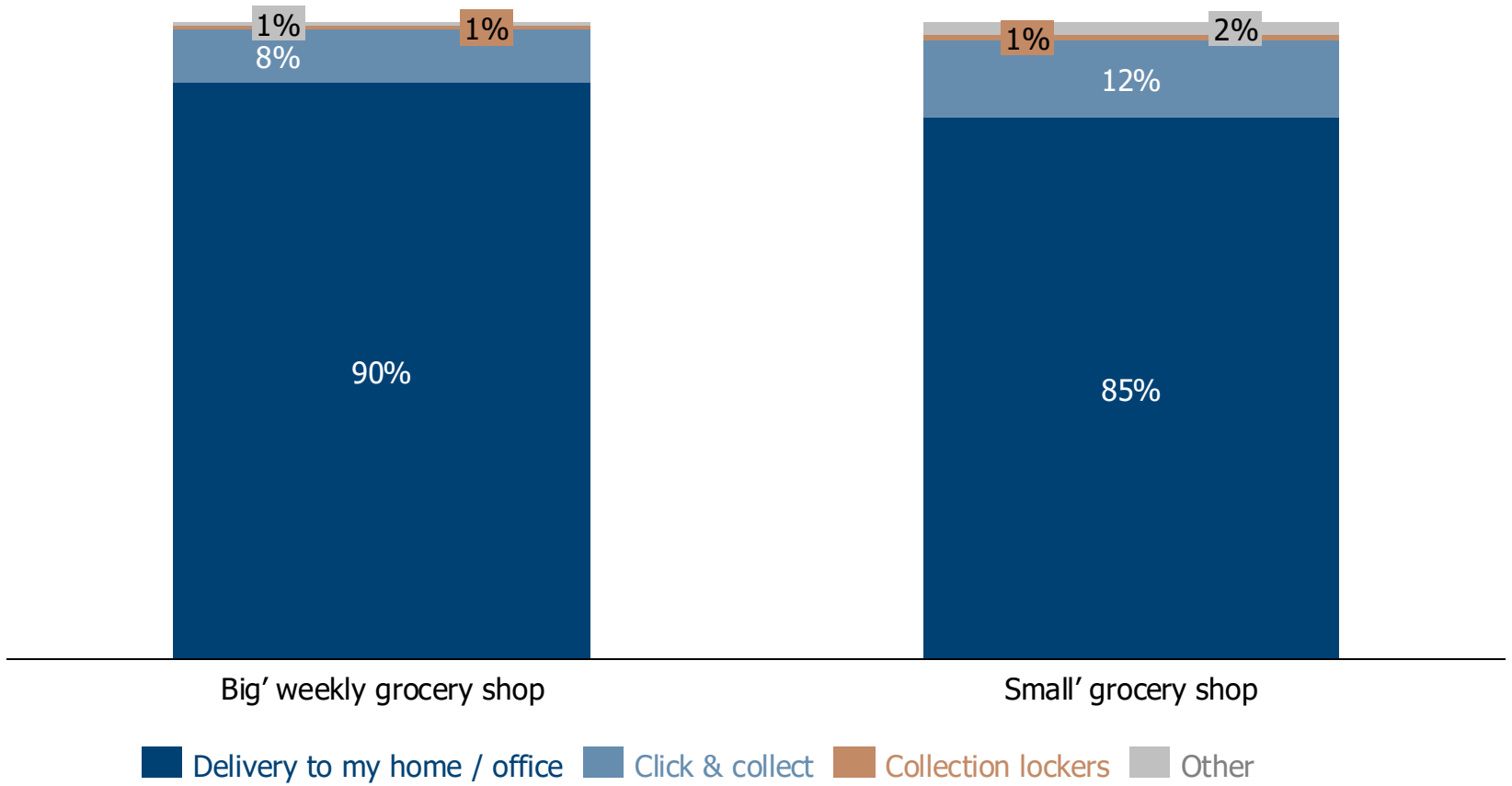
GROCERIES: FACTORS INFLUENCING CHOICE OF ONLINE RETAILER, % OF RESPONDENTS, 2026



n: 277 to 303
Note: 1) New choice option for 2026;
Source: EM Consumer Research Survey August 2026; Question: *What are the most important factors when choosing which online retailer / shop to do a […] shop? Please tick up to 3 reasons*

Delivery to home / office is used most for both 'big' and 'small' grocery shops

GROCERIES: DELIVERY OPTION USED FOR LAST GROCERY SHOP, % OF RESPONDENTS, 2026



n: 277 to 303
Note: Choice options were amended in 2026 to the four options above.
Source: EM Consumer Research Survey August 2026; Question: *On the last occasion you did a '[…] online, how was it delivered?*

Contents

Overview

Goods

- Grocery
- **Other consumer goods**

Services

- Hospitality
- Finances
- Utilities

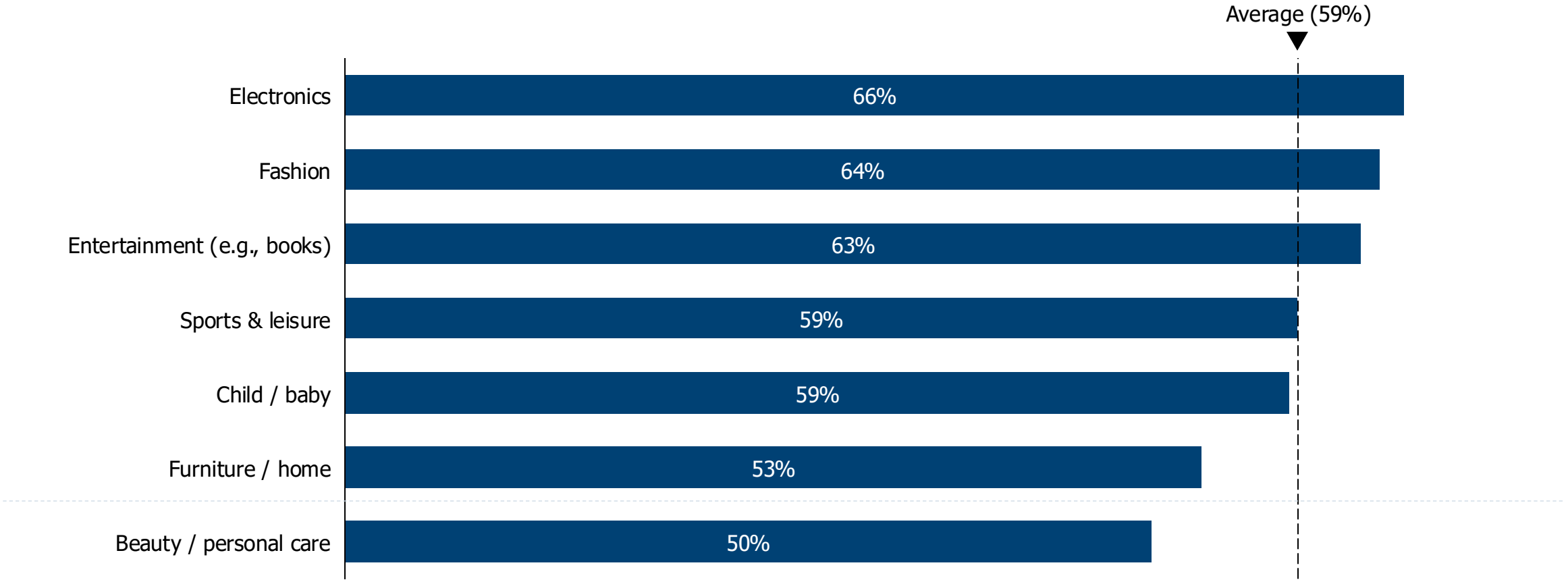
Appendix



eden mccallum

Of respondents who purchased physical goods in the last three months, at least half did so online across all categories surveyed, and two thirds in Electronics

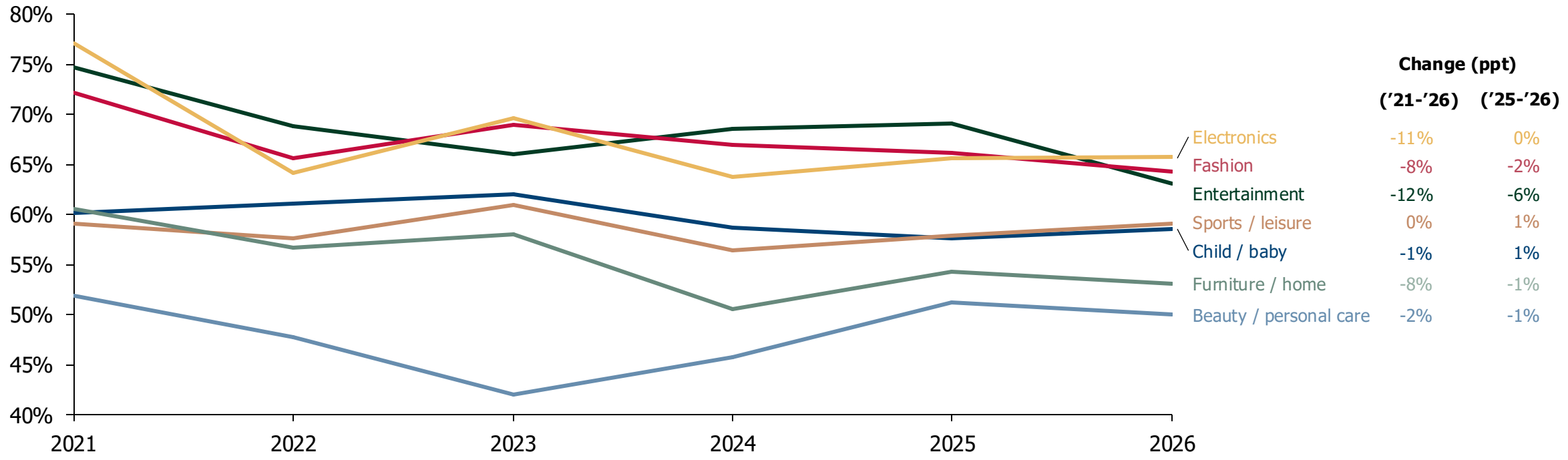
CONSUMER GOODS PURCHASES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2026



n: 170 to 630
Source: EM Consumer Research Survey, August 2026 *Questions. Which of the following have you done at least once in the past 3 months?; Which of these did you do online at least once in the past 3 months?*

Since 2021, online purchases have fallen significantly in a number of categories; although some saw some rebounds in 2025, there have been further falls in some categories, particularly for Entertainment

CONSUMER GOODS PURCHASES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2021-2026

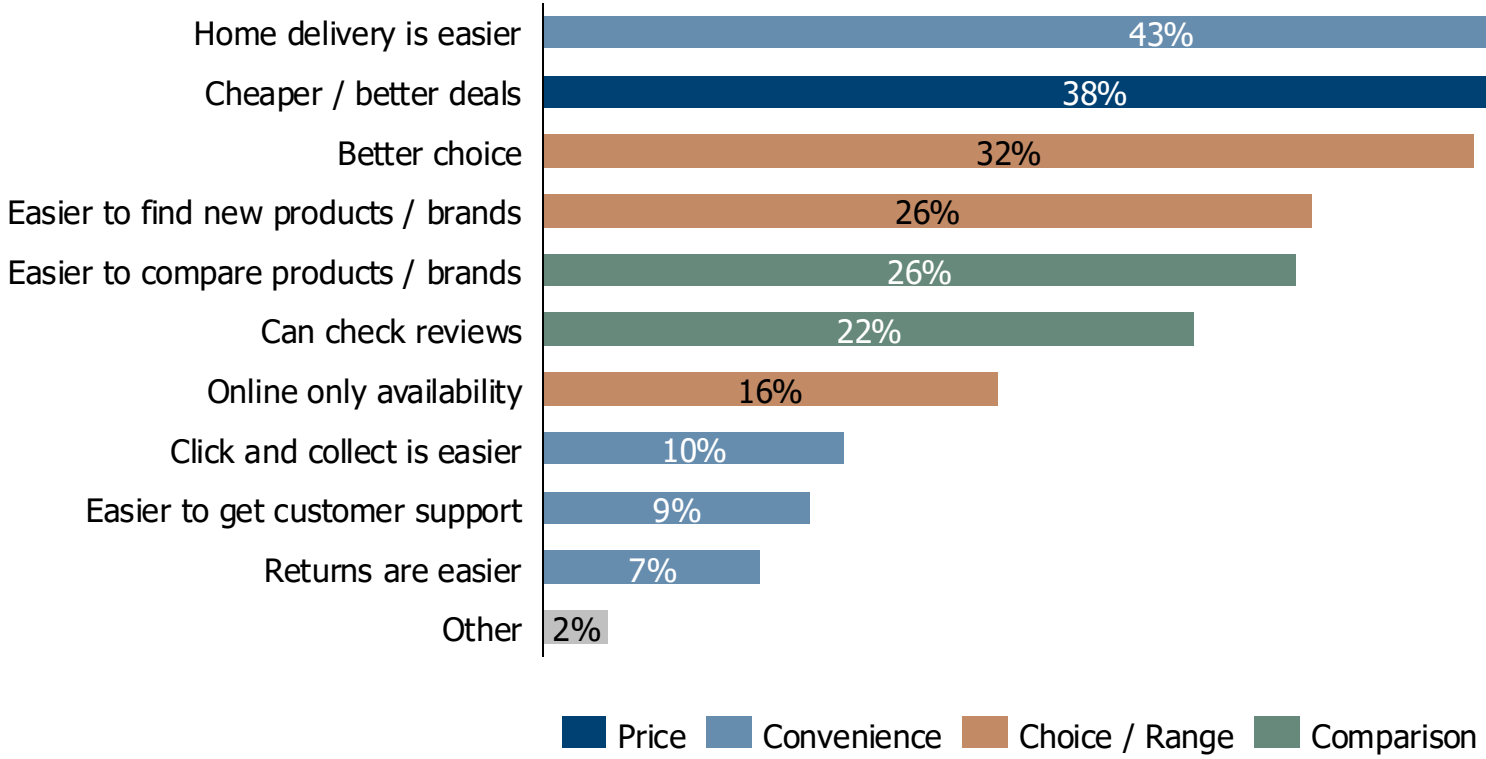


	Change (ppt) ('21-'26)	Change (ppt) ('25-'26)
Electronics	-11%	0%
Fashion	-8%	-2%
Entertainment	-12%	-6%
Sports / leisure	0%	1%
Child / baby	-1%	1%
Furniture / home	-8%	-1%
Beauty / personal care	-2%	-1%

n: 68 to 1,088
Note: May not sum due to rounding
Source: EM Consumer Research Survey, August 2026 *Questions. Which of the following have you done at least once in the past 3 months?; Which of these did you do online at least once in the past 3 months?*

Ease of home delivery is the top reason respondents choose to shop online, followed by cheaper prices / better deals and more choice

CONSUMER GOODS PURCHASES: REASONS TO SHOP ONLINE, AVERAGE ACROSS CATEGORIES, 2026



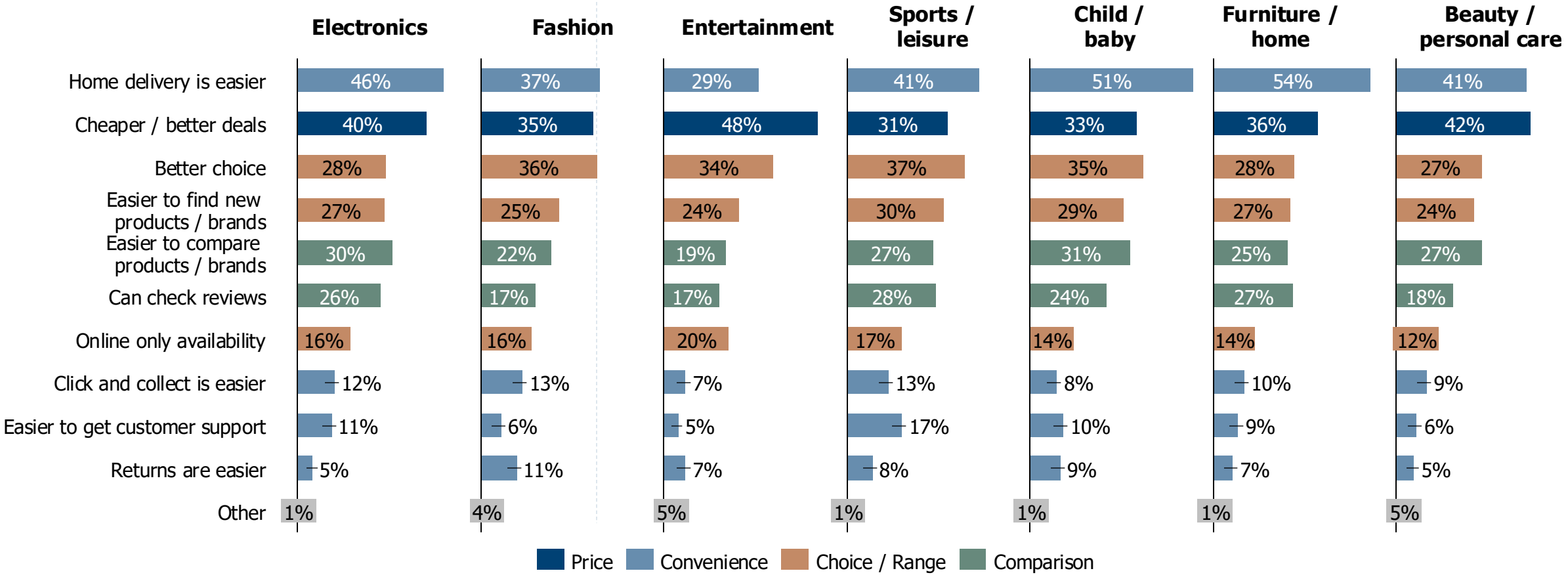
Some, albeit limited, variation across categories (see following page for details) including:

- Cheaper / better deals relatively more important for Entertainment
- Home delivery is relatively more important for Child / baby and Furniture / home
- Customer support is more important for Sports / leisure

n: 162 - 313
Source: EM Consumer Research Survey August 2026; Question: *Now thinking about the last time you bought […] online, why did you choose to do this online rather than in another way?* Please tick up to 3 reasons.

While ease of home delivery is the top consideration for purchasing online for most consumer goods categories, price / better deals is the key reason for entertainment and a close second in many of the other categories

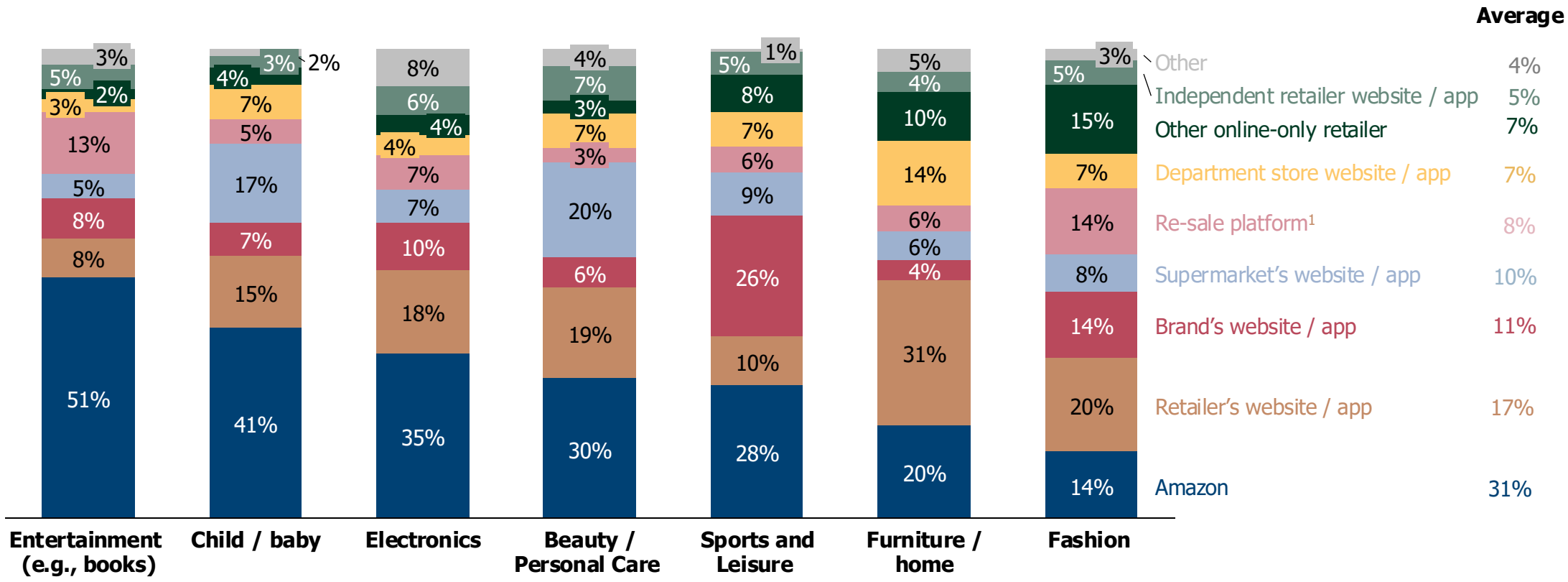
CONSUMER GOODS PURCHASES: REASONS TO SHOP ONLINE, % OF RESPONDENTS, 2026



n - 162 - 313
Note: Consumer goods categories ordered by highest overall penetration of online purchasing on the left
Source: EM Consumer Research Survey August 2026; Question: *Now thinking about the last time you bought […] online, why did you choose to do this online rather than in another way?* Please tick up to 3 reasons.

Amazon is the leading retailer for purchasing most physical goods categories online, except in furniture / home and fashion

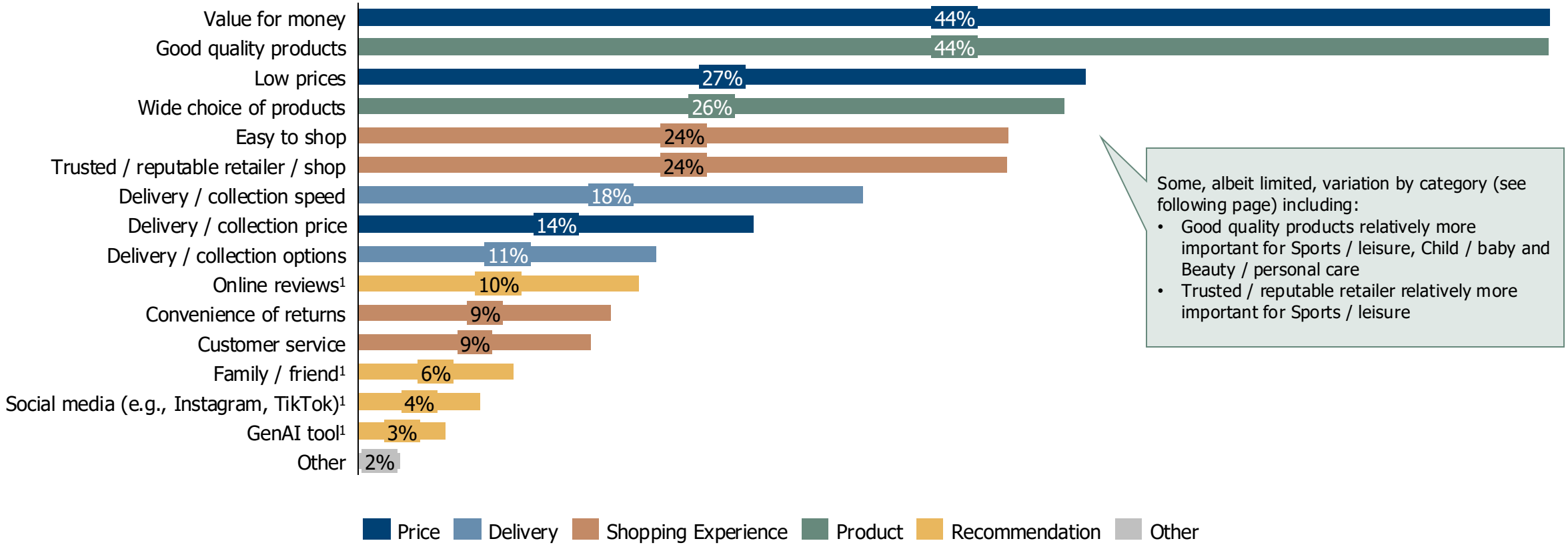
CONSUMER GOODS PURCHASES: ONLINE RETAILER USED FOR LAST PURCHASE, 2026



n: 162 to 313
Note: Consumer goods categories ordered by utilisation of 'Amazon' as the most popular type UK online retailer. (1) New choice option for 2026
Source: EM Consumer Research Survey, August 2026; Question: *Continuing to think about the last time you bought […] online, where did you buy this?*

Value for money, good quality products and low prices are the most important factors when choosing an online retailer (1/2)

CONSUMER GOODS PURCHASES: FACTORS INFLUENCING CHOICE OF ONLINE RETAILER, AVERAGE ACROSS CATEGORIES, 2026



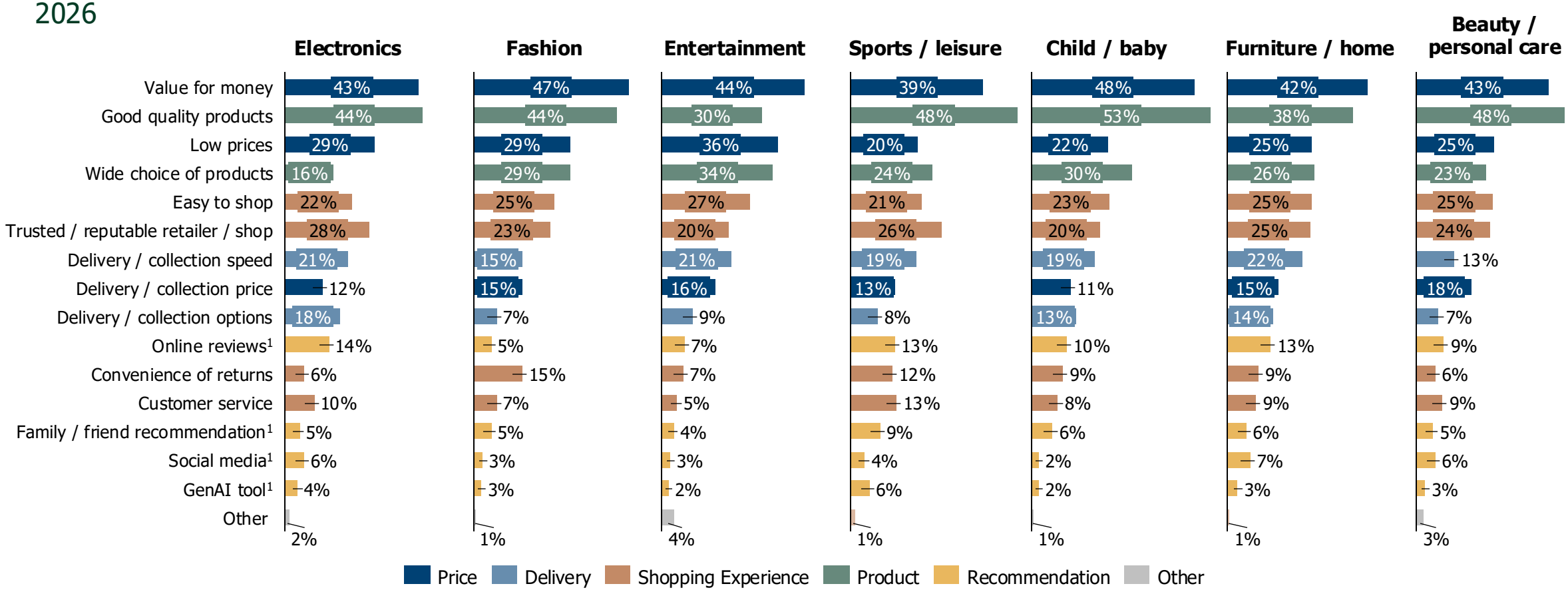
Some, albeit limited, variation by category (see following page) including:

- Good quality products relatively more important for Sports / leisure, Child / baby and Beauty / personal care
- Trusted / reputable retailer relatively more important for Sports / leisure

n: 162 to 313
Note: 1)) New choice option for 2026
Source: EM Consumer Research Survey August 2026; Question: *What are the most important factors when choosing which online retailer / shop to buy […] items? Please tick up to 3 reasons.*

Value for money, good quality products and low prices are the most important factors when choosing an online retailer (2/2)

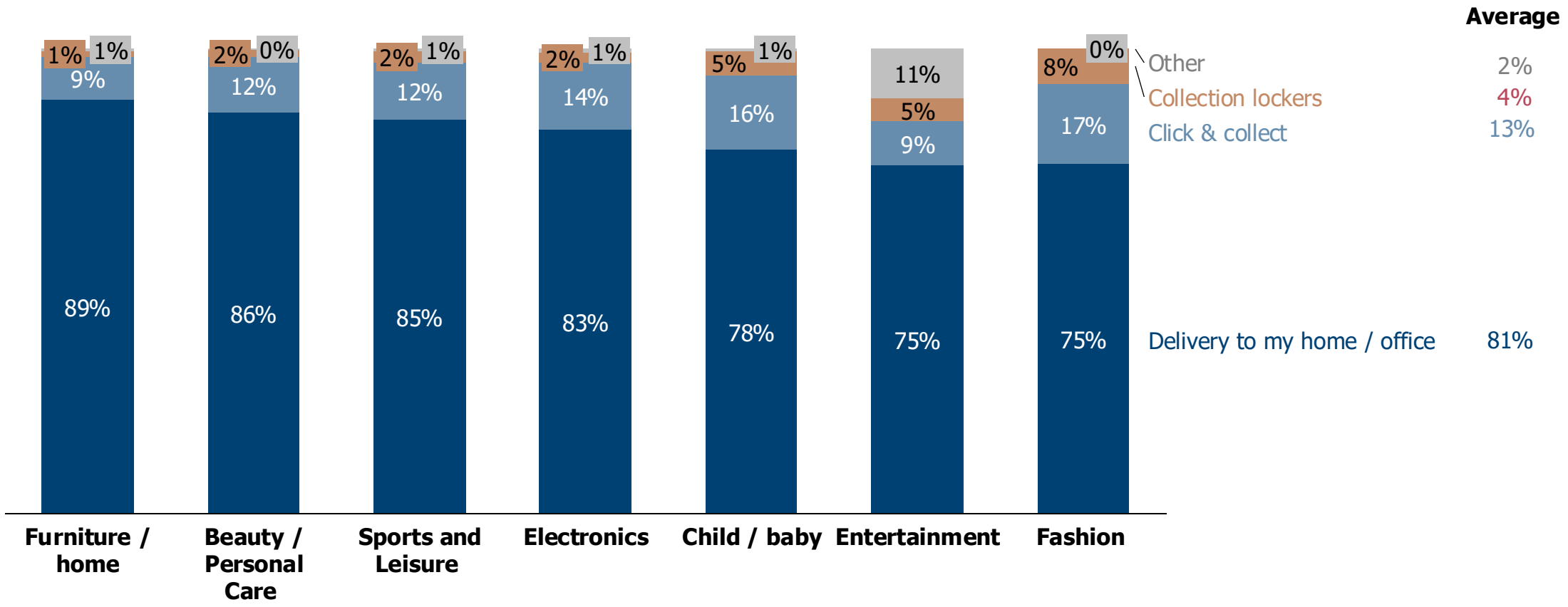
CONSUMER GOODS PURCHASES: FACTORS INFLUENCING CHOICE OF ONLINE RETAILER, % OF RESPONDENTS, 2026



n: 162 to 313
Note: Consumer goods categories ordered by highest overall penetration of online purchasing. 1)) New choice option for 2026
Source: EM Consumer Research Survey August 2026; Question: *What are the most important factors when choosing which online retailer / shop to buy […] items? Please tick up to 3 reasons.*

Delivery to home / office is the most popular delivery option across consumer goods

CONSUMER GOODS PURCHASES: DELIVERY OPTION USED FOR LAST PURCHASE, % OF RESPONDENTS, 2026



n: 162 to 313
Note: Consumer goods categories ordered by use of 'Delivery to my home / office'. Choice options were amended in 2026 to the four options above.
Source: EM Consumer Research Survey August 2025; DQ16_11-17: *On the last occasion you bought […] online, how was it delivered?*

Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

- **Hospitality**
- Finances
- Utilities

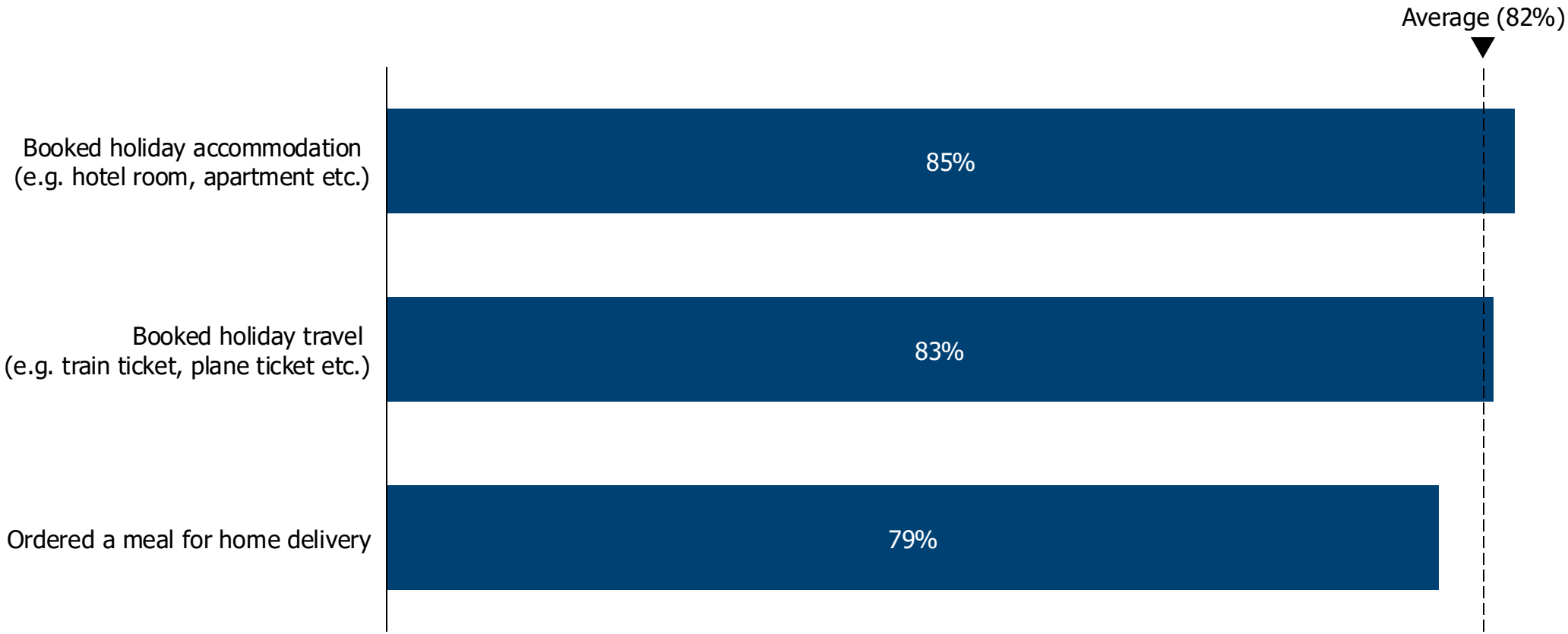
Appendix



eden mccallum

Online channels were used by over 80% of consumers for booking travel and accommodation, and nearly 8 in 10 for ordering meals for home delivery

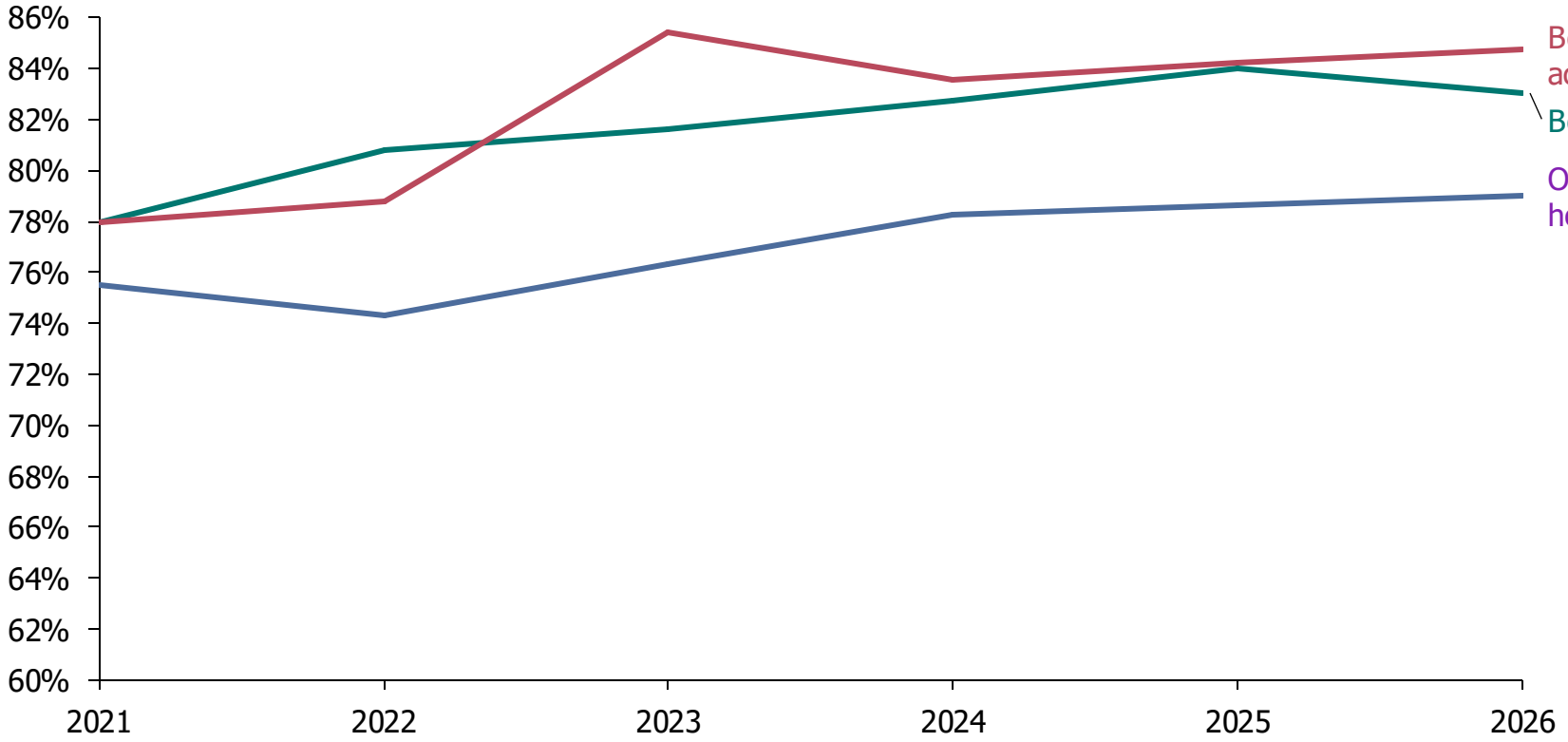
HOSPITALITY (HOLIDAYS AND MEALS): % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2026



n: 451 to 516
Source: EM Consumer Research Survey, August 2026; *Questions: Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Since 2021, use of online channels for hospitality services has increased, through growth in online use has slowed in the last year

HOSPITALITY (HOLIDAYS AND MEALS): % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2021-2026

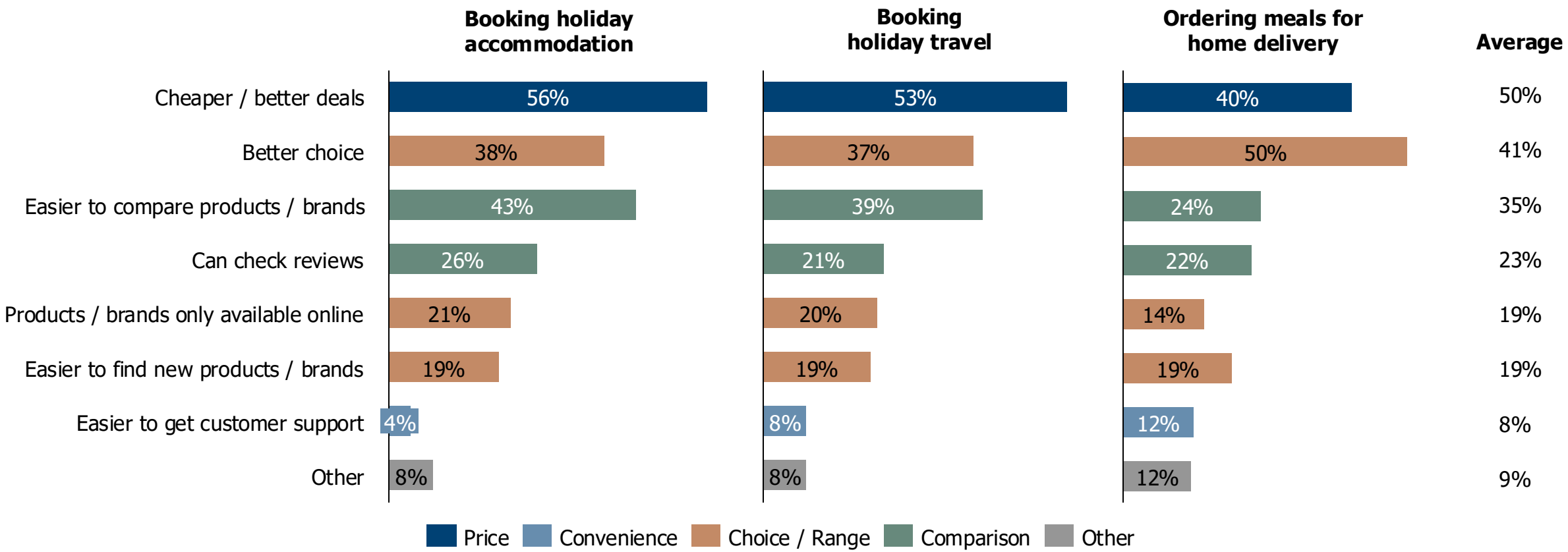


	Change (ppt)	
	('21-'26)	('25-'26)
Booked holiday accommodation	7%	0%
Booked holiday travel	5%	-1%
Ordered a meal for home delivery	4%	0%

n: 451 to 516
Source: EM Consumer Research Survey, August 2026; *Questions: Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Cheaper deals, easier comparison and better choice are the top 3 reasons across hospitality as whole, with cheaper deals top for holidays and better choice the top reason when ordering meals

HOSPITALITY (HOLIDAYS AND MEALS): REASONS FOR BOOKING ONLINE, 2026



n: 303 to 309
Note: Categories ordered by highest online penetration from the left
Source: EM Consumer Research Survey August 2026; Questions: *Thinking about the last time you booked holiday travel online, why did you chose to do this online rather than in another way?, Thinking about the last time you booked holiday accommodation online, why did you choose to do this online rather than in another way?*

Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

- Hospitality
- **Finances**
- Utilities

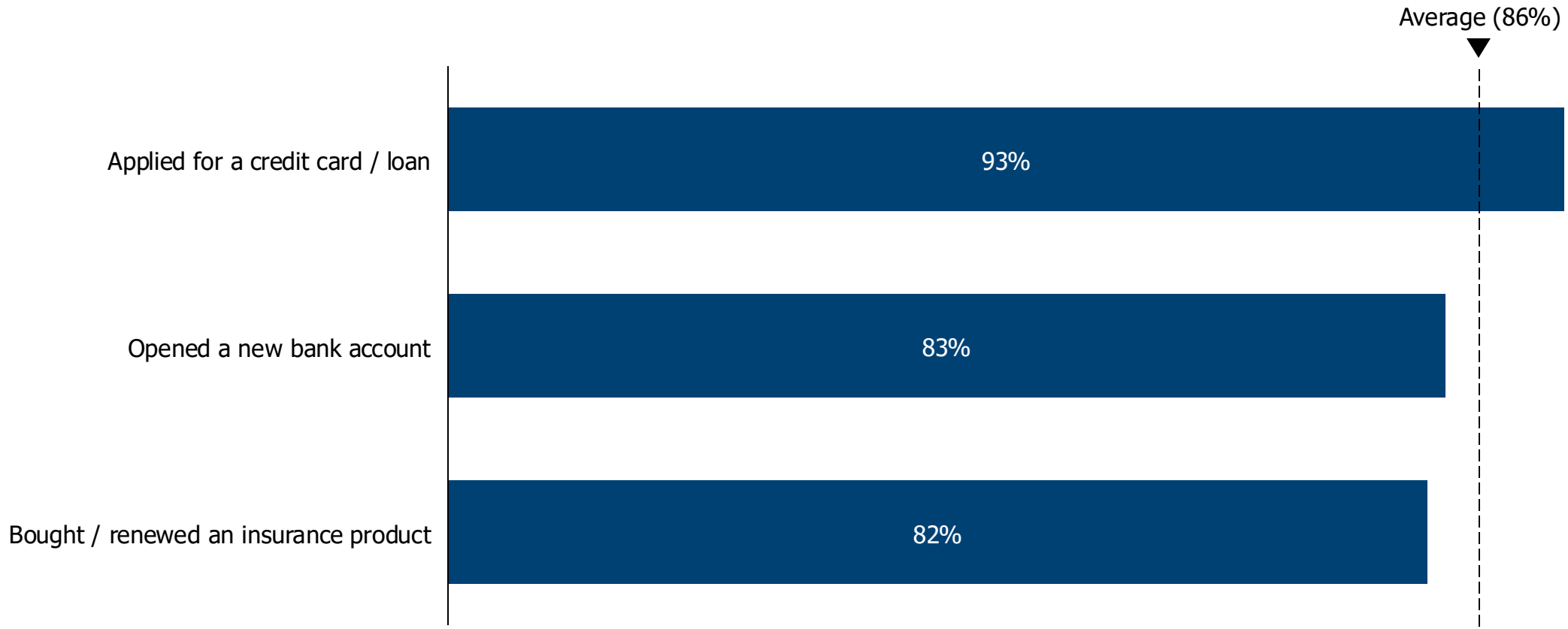
Appendix



eden mccallum

Online channels were used by more than 8 in 10 to purchase new finance products

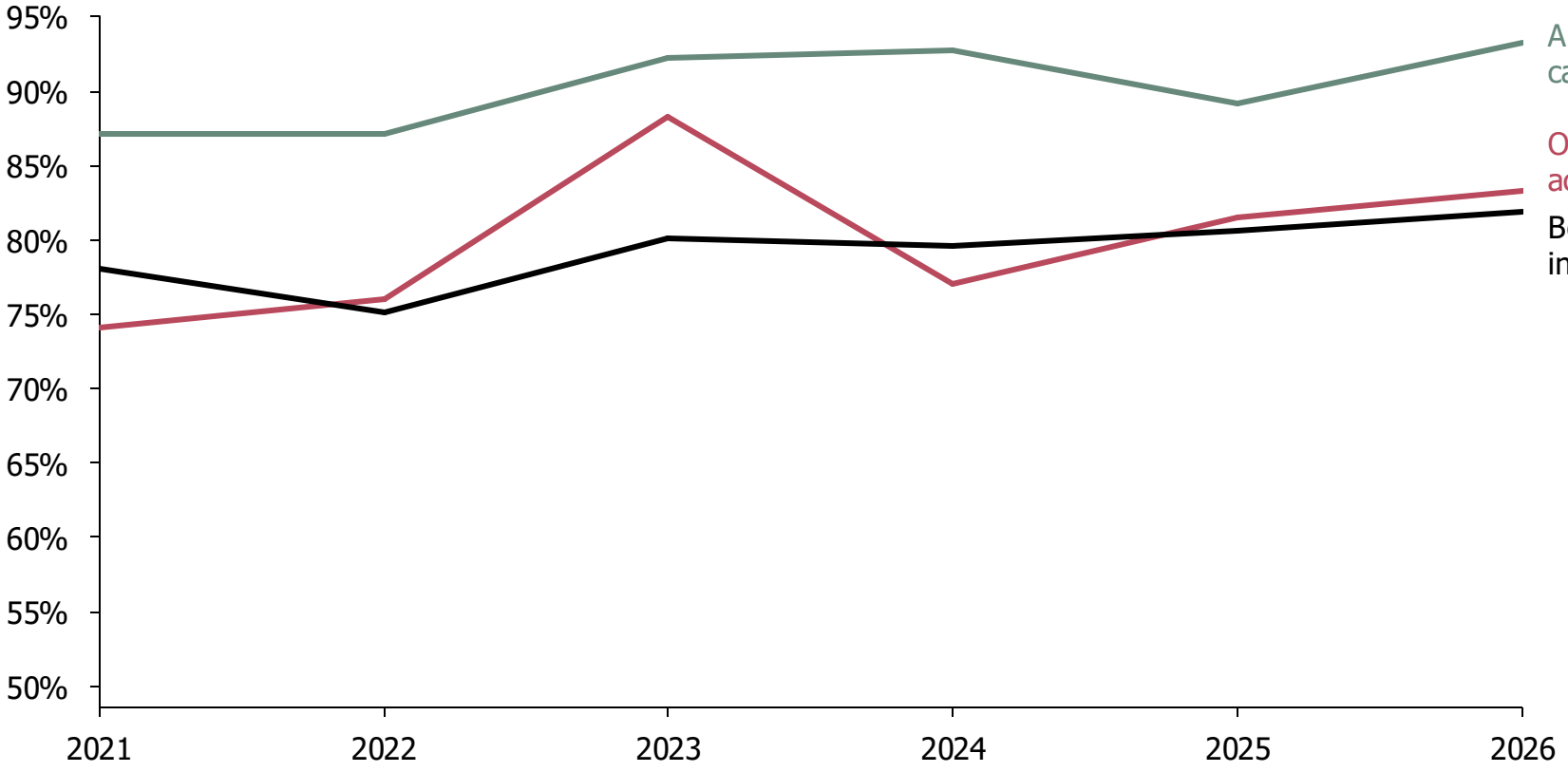
FINANCES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2026



n: 103 to 455
Source: EM Consumer Research Survey, August 2026; *Questions: Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Since 2021, use of online channels for financial services has increased

FINANCES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2021-2026

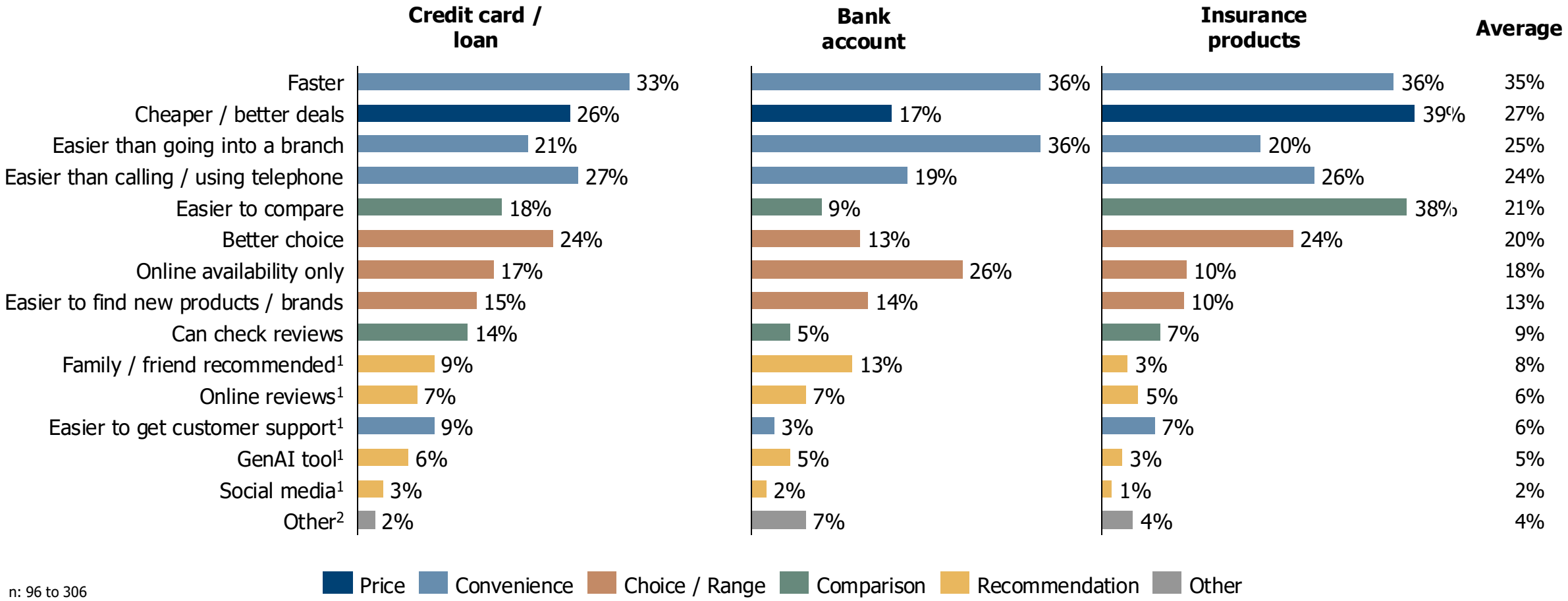


	Change (ppt)	
	('21-'26)	('25-'26)
Applied for a credit card / loan	6%	4%
Opened a new bank account	9%	2%
Bought / renewed an insurance product	4%	1%

n: 103 to 455
Source: EM Consumer Research Survey, August 2026; *Questions: Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Convenience related factors, better deals and ease of comparison are the main reasons respondents choose to handle finances online

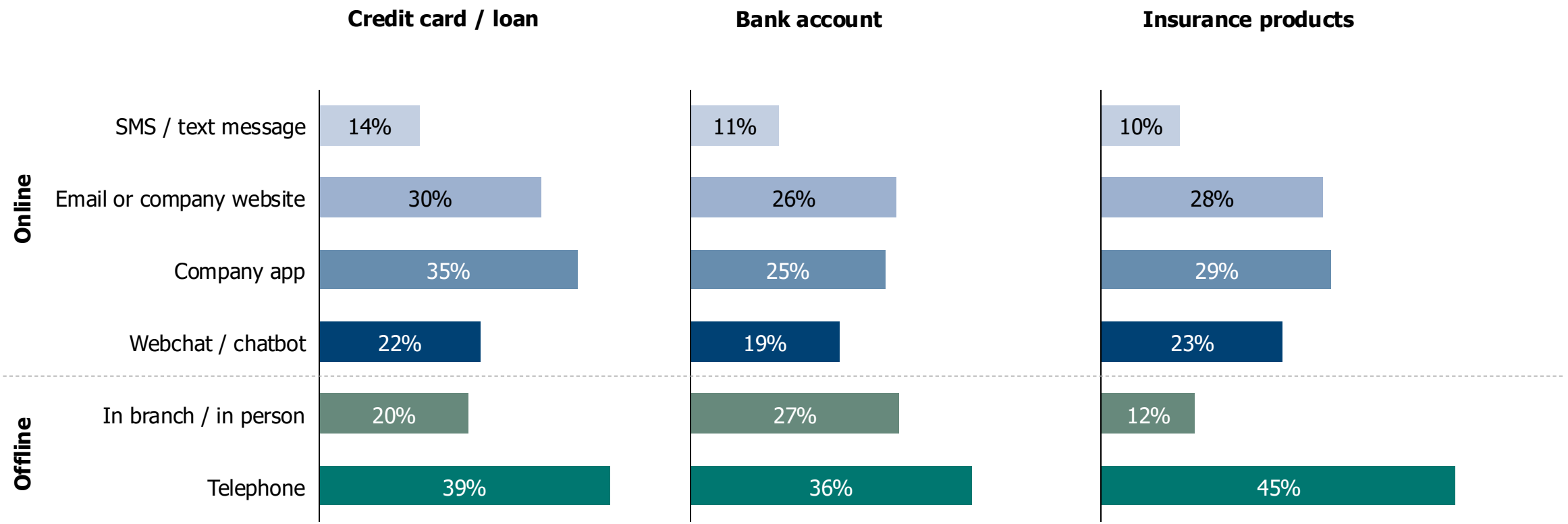
FINANCES: REASONS FOR CHOOSING TO PURCHASE/RENEW/UPGRADE ONLINE, % OF RESPONDENTS, 2026



n: 96 to 306
Note: 1) New choice option for 2026
Source: EM Consumer Research Survey August 2026; Question: *Now thinking about the last time you … online, why did you choose to do this online rather than in another way? Please tick up to 3 reasons.*

For customer service on financial products, the telephone is still the dominant channel

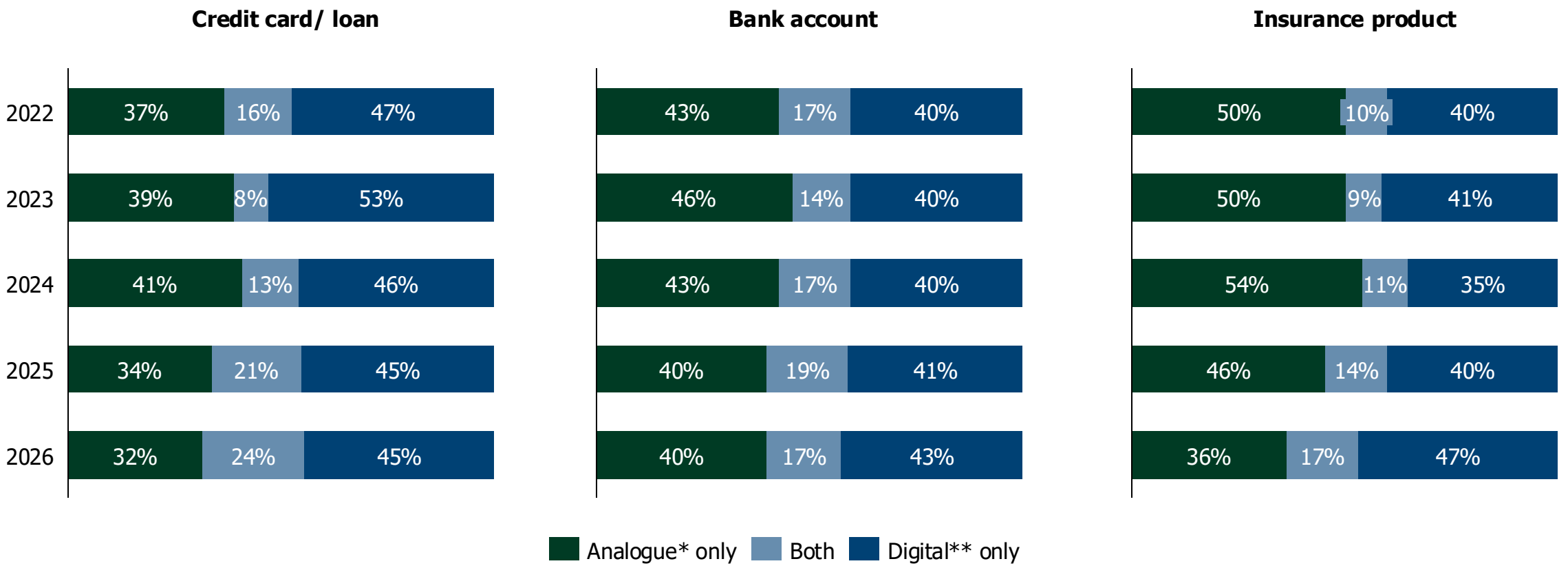
FINANCES: CUSTOMER SERVICE CHANNEL USED, % OF RESPONDENTS, 2026



n: 184 to 327
Source: EM Consumer Research Survey August 2026; *Questions:* EM Consumer Research Survey August 2026; *Questions:* In the past 3 months, have you had to contact customer services about any of the following […]? *How did you contact customer services? Please select all that apply.*

For customer service on financial products, analogue-only journeys have declined, largely replaced by a mix of digital and analogue; digital-only remains stable at less than half of journeys, with the exception of Insurance

FINANCES: CUSTOMER SERVICE CHANNEL USAGE OVER TIME, 2022-2026



*Analogue = branch/shop, telephone; ** Digital = text, website, webchat, email, app
n = 2022: 416-569, 2023: 161-269, 2024: 211-393, 2025: 256-423; 2026: 184 to 327
Source: EM Consumer Research Survey 2022, 2023, 2024, 2025; 2026; *Questions: In the past 3 months, have you had to contact customer service about any of the following? How did you contact customer services?*

Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

- Hospitality
- Finances
- **Utilities**

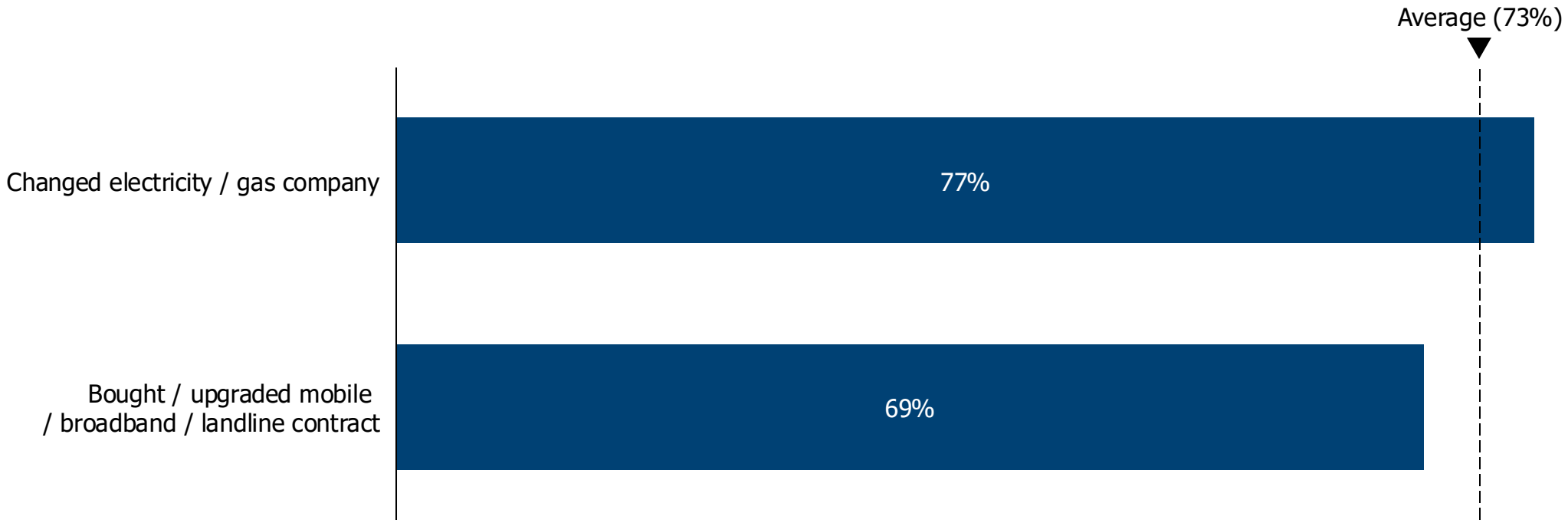
Appendix



eden mccallum

Just over two-thirds of telecom and three-quarters of energy contract purchases were made online

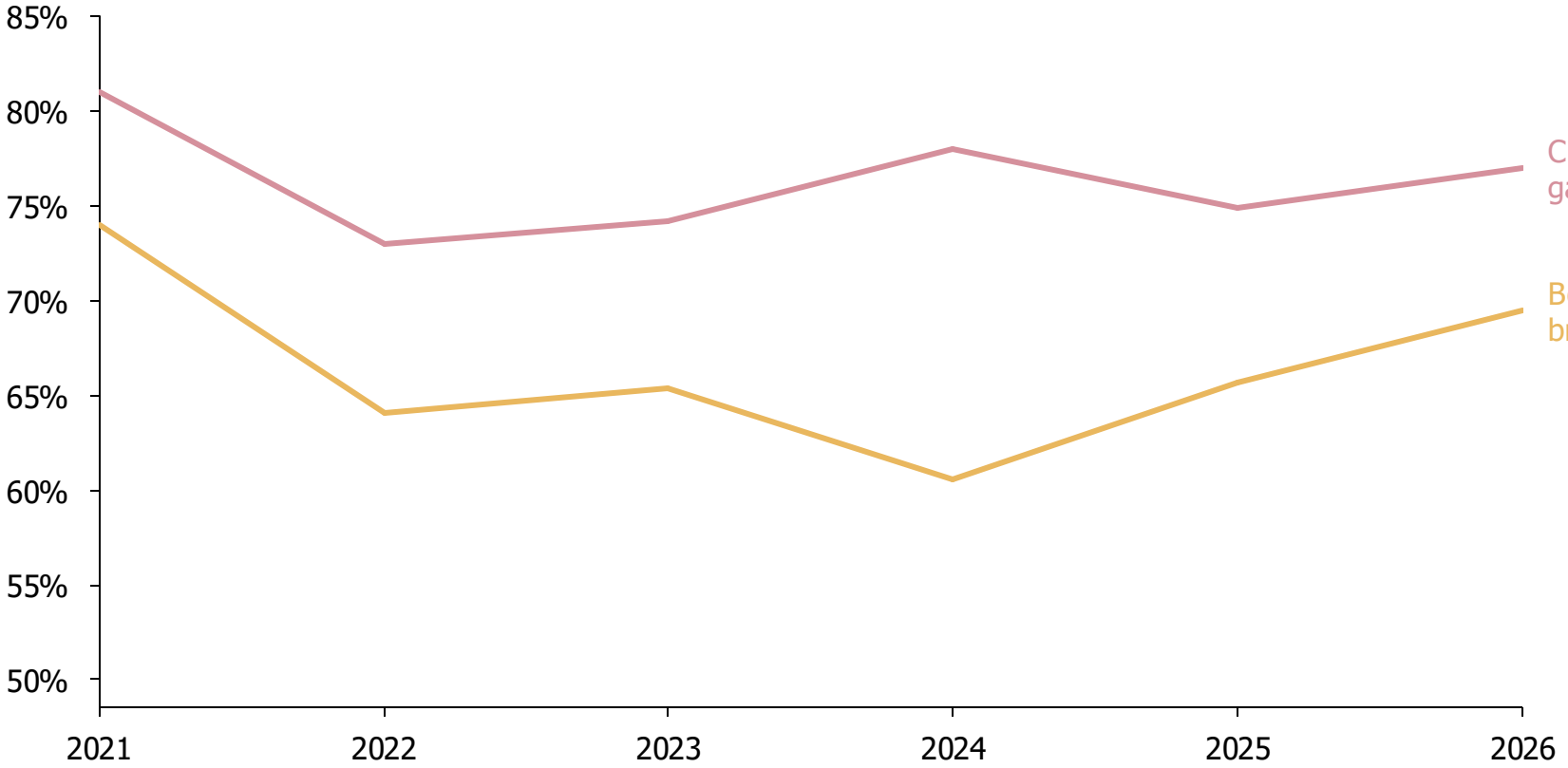
UTILITIES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2026



n: 100-213
Source: EM Consumer Research Survey, August 2026; *Questions. Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Since 2021, use of online channels for utilities purchases has decreased, but is up from last year

UTILITIES: % OF RESPONDENTS USING ONLINE CHANNELS IN L3M, 2021-2026

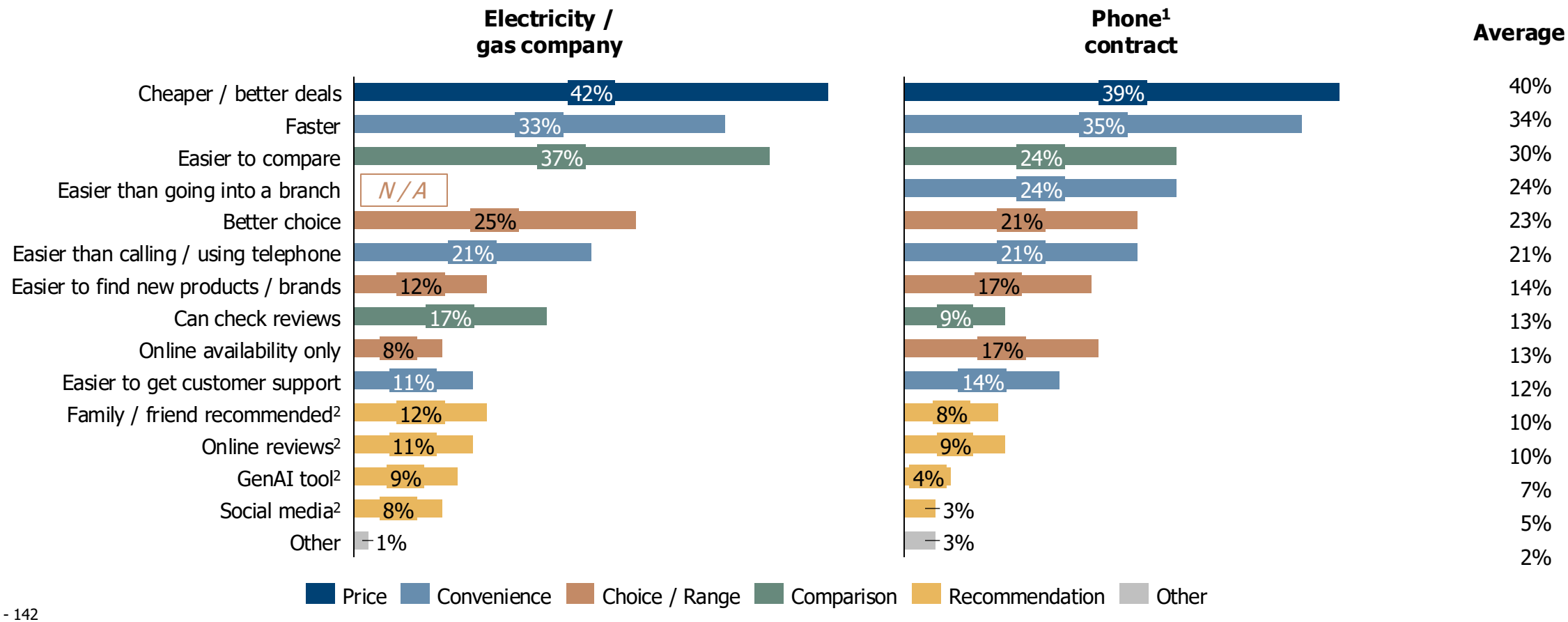


	Change (ppt)	
	('21-'26)	('25-'26)
Changed electricity / gas company	-4%	2%
Bought / upgraded a mobile / broadband / landline contract	-5%	4%

n: 100-213
Source: EM Consumer Research Survey, August 2026; *Questions. Which of the following have you done at least once in the past 3 months?; 'How did you do each of these?*

Respondents purchase household utilities online for better prices / deals, speed and the ability to compare (esp. energy)

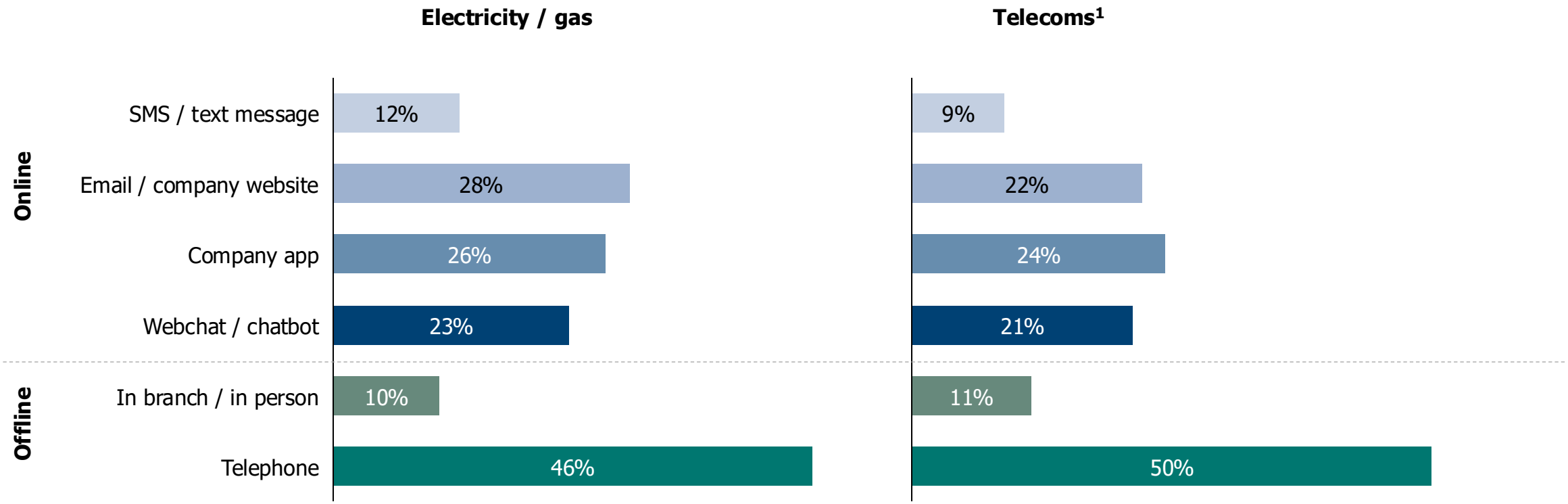
UTILITIES: REASONS FOR CHOOSING TO PURCHASE/RENEW/UPGRADE ONLINE, % OF RESPONDENTS, 2026



n: 76 - 142
Note: 1) Mobile / broadband / landline 2) New choice option for 2026
Source: EM Consumer Research Survey August 2025; DQ13_1 to DQ13_5 *Now thinking about the last time you … online, why did you choose to do this online rather than in another way? Please tick up to 3 reasons.*

For utilities customer service, nearly half of consumers continue to use the telephone

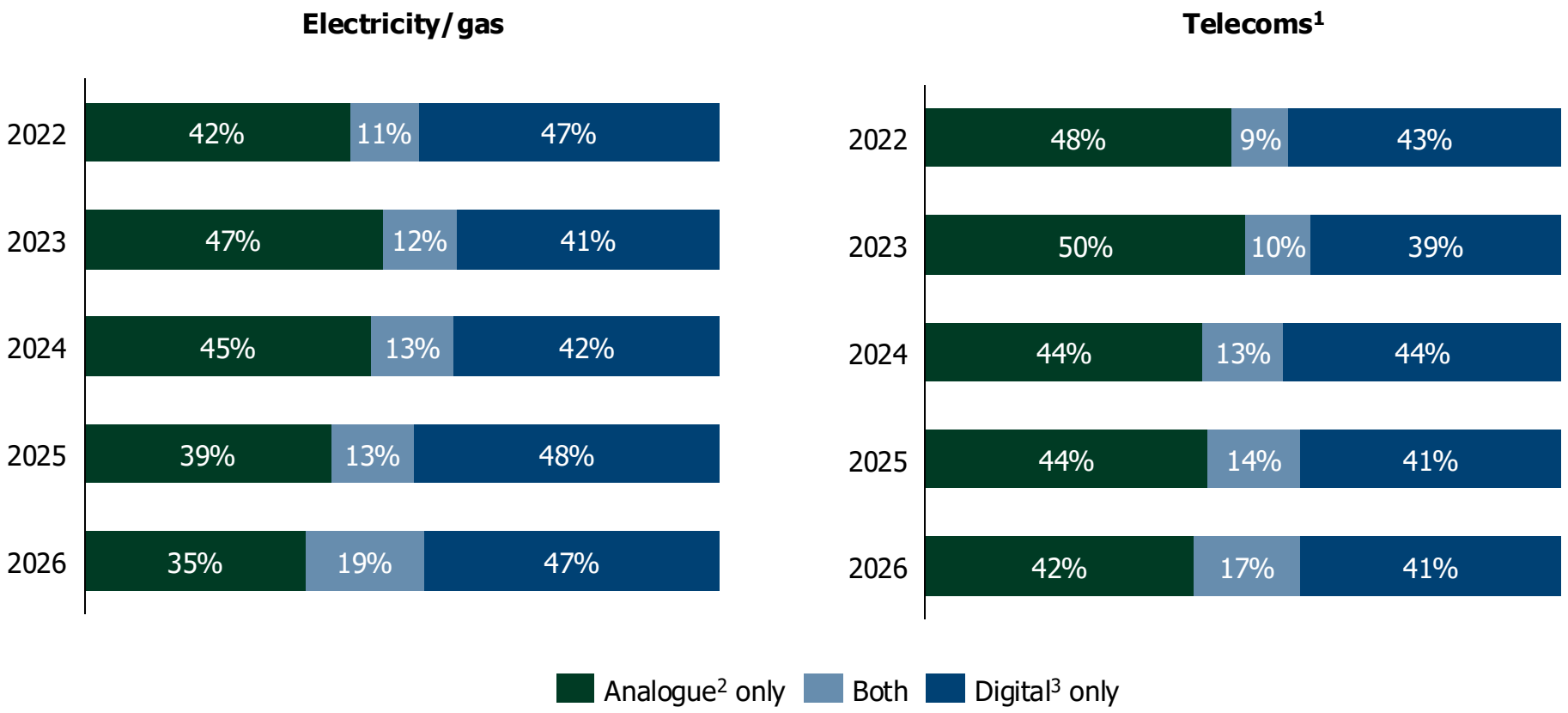
UTILITIES : CUSTOMER SERVICE CHANNEL USED, % OF RESPONDENTS, 2026



n: 313 - 348
Note: 1) Mobile / broadband / landline
Source: EM Consumer Research Survey August 2026; *Questions:* In the past 3 months, have you had to contact customer services about any of the following […]? *How did you contact customer services? Please select all that apply.*

For customer service in utilities, analogue-only journeys have declined, largely replaced by a mix of digital and analogue; c. half of customer journeys remain partly analogue

UTILITIES: CUSTOMER SERVICE CHANNEL USAGE OVER TIME, 2022-2026



n = 2022: 664-666, 2023: 289-333, 2024: 333-422, 2025: 376-473; 2026: 313-348
Norte: 1) Mobile / broadband / landline; 2) Analogue = branch/shop, telephone; 3) Digital = text, website, webchat, email, app
Source: EM Consumer Research Survey 2022, 2023, 2024, 2025, 2026; *Questions: In the past 3 months, have you had to contact customer service about any of the following* […]*? How did you contact customer services?*

Contents

Overview

Goods

- Grocery
- Other consumer goods

Services

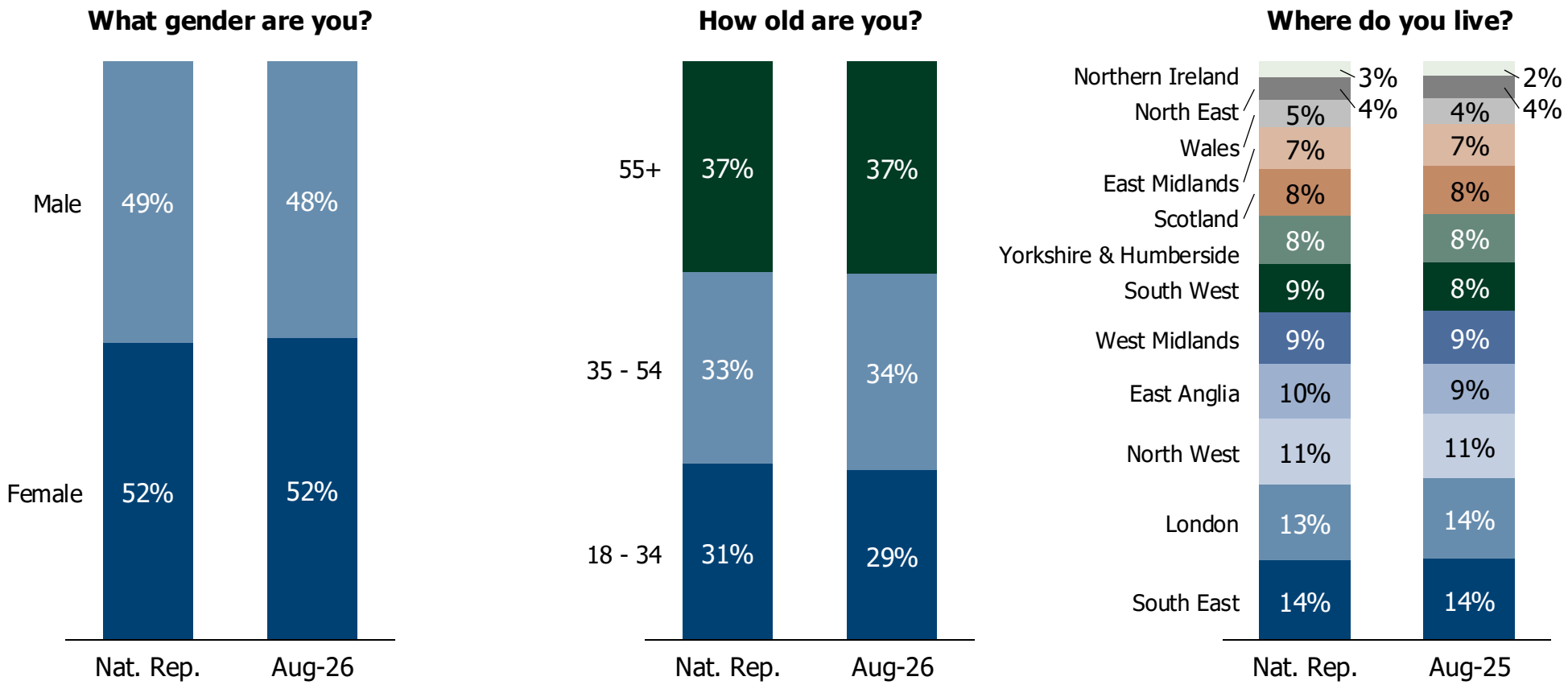
- Hospitality
- Finances
- Utilities

Appendix



The survey respondents are a nationally representative sample in terms of gender, age and regional distribution

DETAILS OF SAMPLE SURVEY RESPONDENTS, 2026



Note: n = 2,007 to 2016; Questions: *'What gender do you identify as?'; "How old are you?'; 'Where do you live?',* excludes "Other" and "Prefer not to say"
Source: Eden McCallum & Dynata surveys, Eurostat