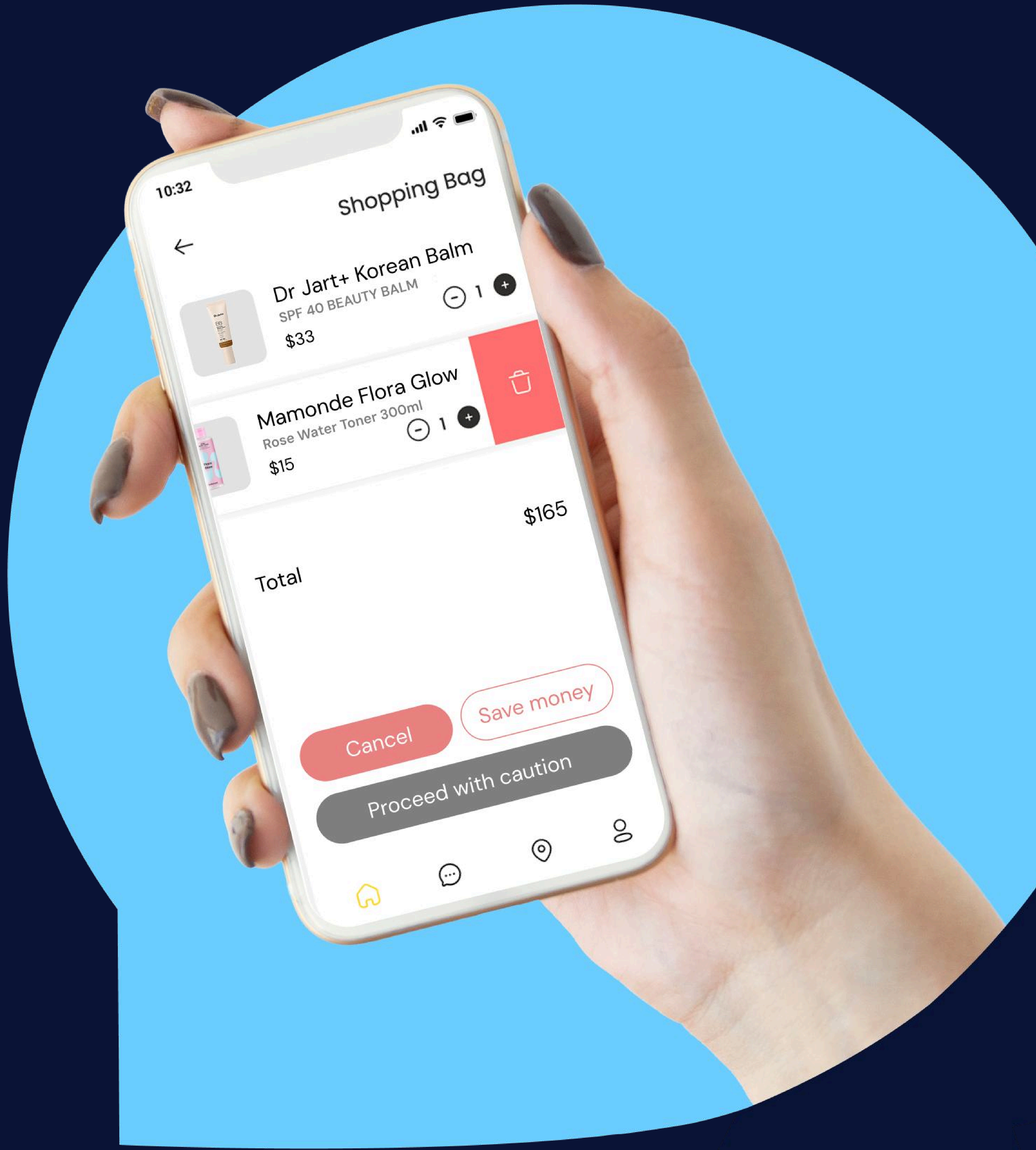
Sampl

The era of consumer caution

How rising financial pressure is reshaping discovery, loyalty and product trial in consumer behaviour today



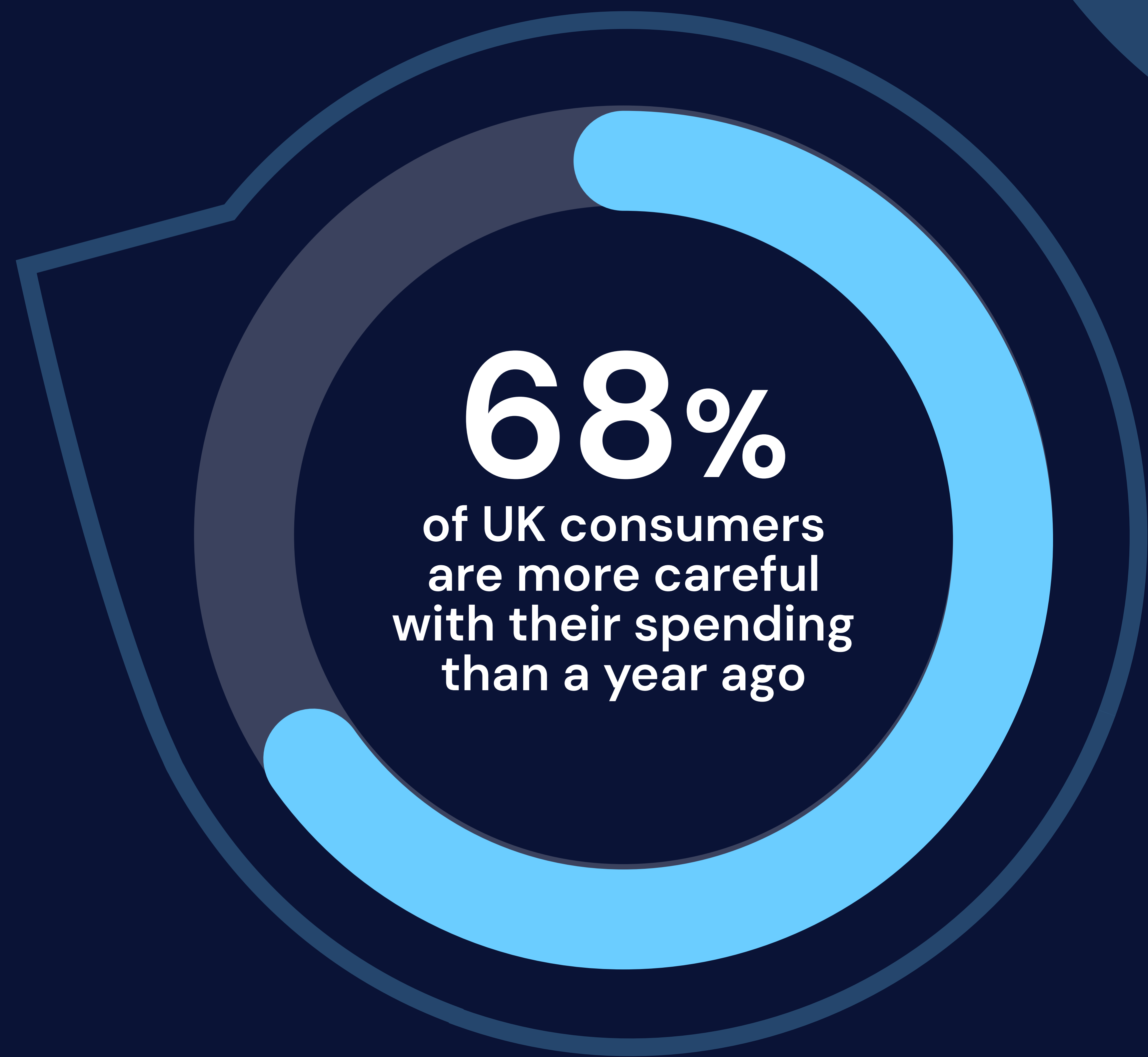
About the study

Winning in today's competitive world is no longer just about price, it's about delivering reassurance, value, and relevance while still creating excitement and standout. For brands and retailers, this presents both a challenge and an opportunity.

This report uncovers the key attitudes shaping consumer decision-making today, providing insight into how shoppers are balancing financial caution with their desire for new experiences, and what this means for brands looking to drive engagement, loyalty, and growth in a more value-conscious market.

Methodology

The research featured in this report was conducted by Walnut (Accenture Song) between 17th–20th April 2026 using an online omnibus survey of 2,010 UK consumers. Results have been weighted to be nationally representative and provide insight into current consumer attitudes toward shopping behaviour, spending habits, and product discovery in the context of ongoing cost-of-living pressures.



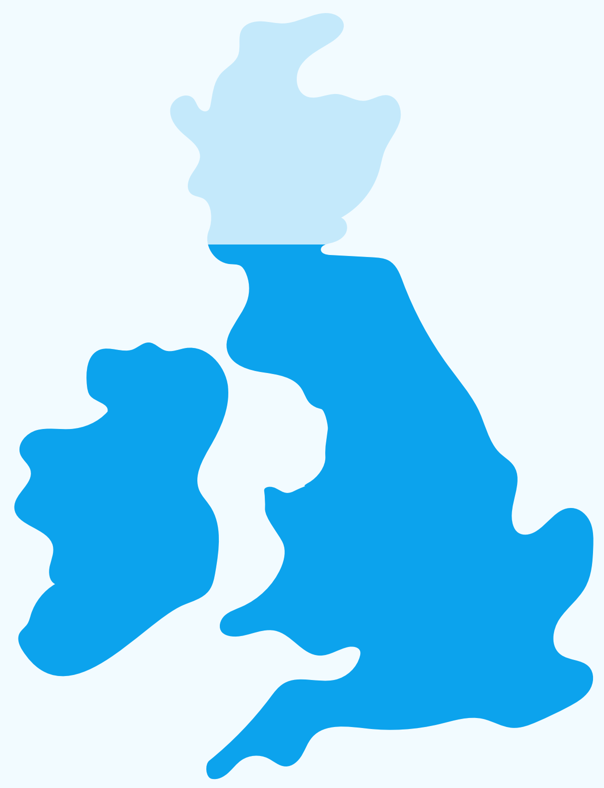
Britain has entered an era of consumer caution

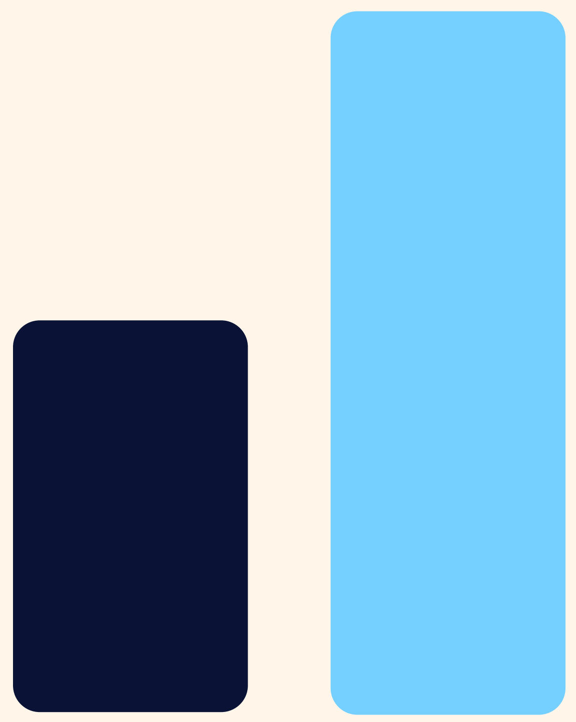
Rising costs are fundamentally reshaping the way consumers shop. What was once a more casual, exploratory experience is increasingly becoming defined by caution, calculation and risk management. Across the UK, shoppers are feeling the pressure of higher prices in tangible and emotional ways. 83% say shopping is noticeably more expensive than it was a year ago, while 75% express concern about the rising cost of living. As budgets tighten, consumers are becoming more defensive in their decision-making, with 68% saying they now need to be more careful with spending and nearly half admitting they actively dread shopping because everything feels so expensive.

The data suggests this is more than simply an economic shift. It marks a behavioural shift in consumer mindset. Shopping is becoming less about discovery and spontaneity, and more about making safe, justifiable choices. Consumers are increasingly prioritising familiarity, minimising unnecessary risk and carefully evaluating purchases before committing. In an environment where every decision feels higher stakes, confidence and reassurance are becoming increasingly important drivers of consumer behaviour.

68%

of UK consumers say they must be more careful with spending





83%

of UK consumers say their shopping is noticeably more expensive than a year ago

75%

of UK consumers worry about the cost of living

Shopping has shifted from **discovery to decision-making**

46%

of UK consumers dread shopping because everything feels expensive

The discovery paradox

While economic pressure is clearly reshaping consumer behaviour, the research reveals a more nuanced and emotionally complex reality beneath the surface. Consumers have not lost their appetite for discovery, in fact, many actively want more novelty and experimentation in their lives. Over half of consumers say they would like to try more new products than they currently do, rising significantly among younger audiences, with 69% of 18–24-year-olds and 73% of 25–34-year-olds expressing a desire for greater product discovery.

At the same time, consumers increasingly feel unable to act on that curiosity. Cost has become the single biggest barrier preventing experimentation, with 42% saying affordability stops them trying new products, while a third admit they are less willing to experiment than they were a year ago. This creates a powerful contradiction at the heart of modern consumer behaviour: the desire for discovery remains high, but confidence in acting on it is declining. Consumers are not losing curiosity, they are losing financial confidence. In an environment where every purchase feels more consequential, experimentation is increasingly perceived as a risk rather than an opportunity.

51%
of UK consumers want to try more products

69%
aged 18–24 UK consumers want to try more products

73%
aged 25–34 UK consumers want to try more products

Consumers still WANT discovery but feel unable to act on that curiosity.

42%
of those less winning say cost is the biggest barrier

33%
of UK consumers are less willing to try products than a year ago

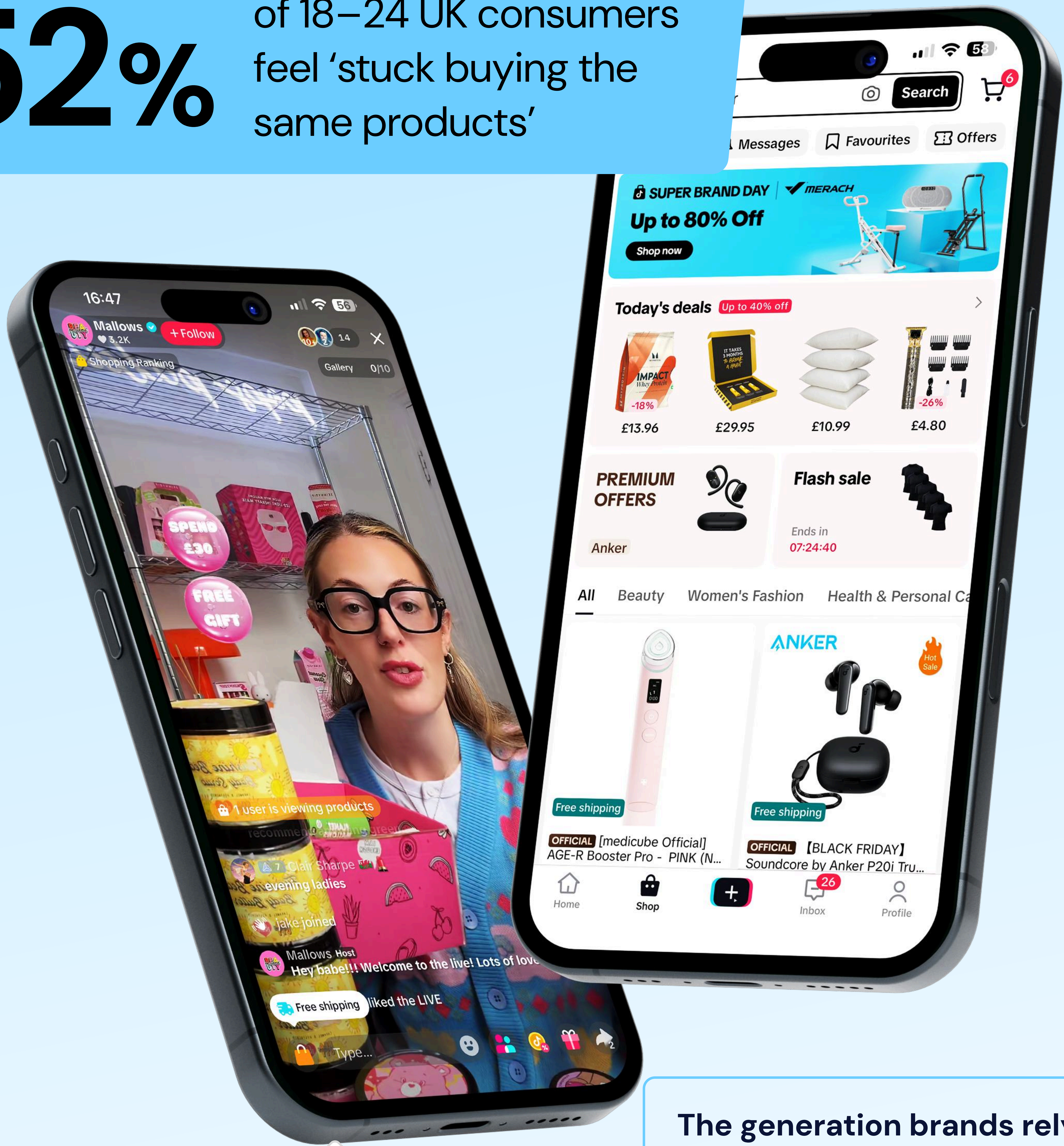
Younger consumers are becoming the most risk-averse

One of the most surprising findings in the research is the behaviour emerging among younger consumers. Traditionally associated with trend adoption, experimentation and cultural discovery, younger audiences would typically be expected to lead product exploration and influence wider purchasing behaviour. Instead, the data suggests that economic pressure is fundamentally reshaping that relationship with discovery.

More than half of 18–24-year-olds say they are now less willing to try new products than they were a year ago, while a similar proportion admit they feel stuck buying the same products repeatedly. Nearly half also say they actively dread shopping because of rising costs. Yet despite this growing caution, younger consumers still demonstrate the strongest appetite for discovery overall.

This creates a significant cultural tension. The audiences brands often rely on to fuel trends, generate word-of-mouth momentum and drive discovery-led growth are becoming increasingly risk-conscious in their purchasing decisions. Curiosity remains emotionally strong, but financial freedom has weakened. As a result, younger consumers are becoming more selective, more calculated and less comfortable making impulsive purchasing decisions, a shift with major implications for brands seeking to drive trial and experimentation.

52% of 18–24 UK consumers feel ‘stuck buying the same products’



Curiosity remains emotionally high but financial freedom has collapsed

The generation brands rely on to bring in new audiences is increasingly risk-conscious

The rise of habit purchasing

As financial pressure intensifies, consumers are increasingly retreating into familiarity. The research suggests shopping behaviour is becoming more routine-driven, with nearly seven in ten consumers saying they regularly buy the same products each time they shop, while only a relatively small proportion actively seek out new products and experiences.

This shift reflects a broader behavioural pattern emerging throughout the data. In periods of uncertainty, experimentation begins to feel risky, while familiar products offer reassurance, predictability and perceived safety. Over time, repetition strengthens habit, and habit reduces the likelihood of discovery. The result is a consumer landscape where purchasing behaviour becomes increasingly difficult to disrupt.

For brands, this represents a significant strategic challenge. Competition is no longer limited to other brands on the shelf, it increasingly involves overcoming established routines and deeply embedded purchasing habits. In an environment shaped by caution and financial sensitivity, familiarity itself becomes a powerful form of value.

69%

of UK consumers

buy the same products regularly

with only **41%** actively seeking new products

Consumer caution is emotional, not just financial

The findings suggest that consumer caution is not purely driven by economics, but also by emotion. Beyond rising prices and tighter budgets, many consumers appear to be experiencing a growing sense of fatigue, anxiety and pressure around everyday spending decisions. Shopping is becoming emotionally loaded, with consumers increasingly focused on avoiding waste, minimising regret and making the ‘right’ choices.

The strong emotional response reflected in the research – including the large proportion of consumers who say they dread shopping, points toward a deeper psychological shift in behaviour. Consumers are becoming more defensive in their decision-making, carefully weighing purchases and avoiding unnecessary risk wherever possible.

Importantly, this does not mean consumers have lost interest in discovery or newness. Instead, it suggests they are becoming increasingly intolerant of disappointment, poor value and financial regret. The modern consumer is not anti-discovery, they are anti-regret. This distinction reframes the conversation from one purely about spending power to one rooted in behavioural psychology and emotional reassurance.

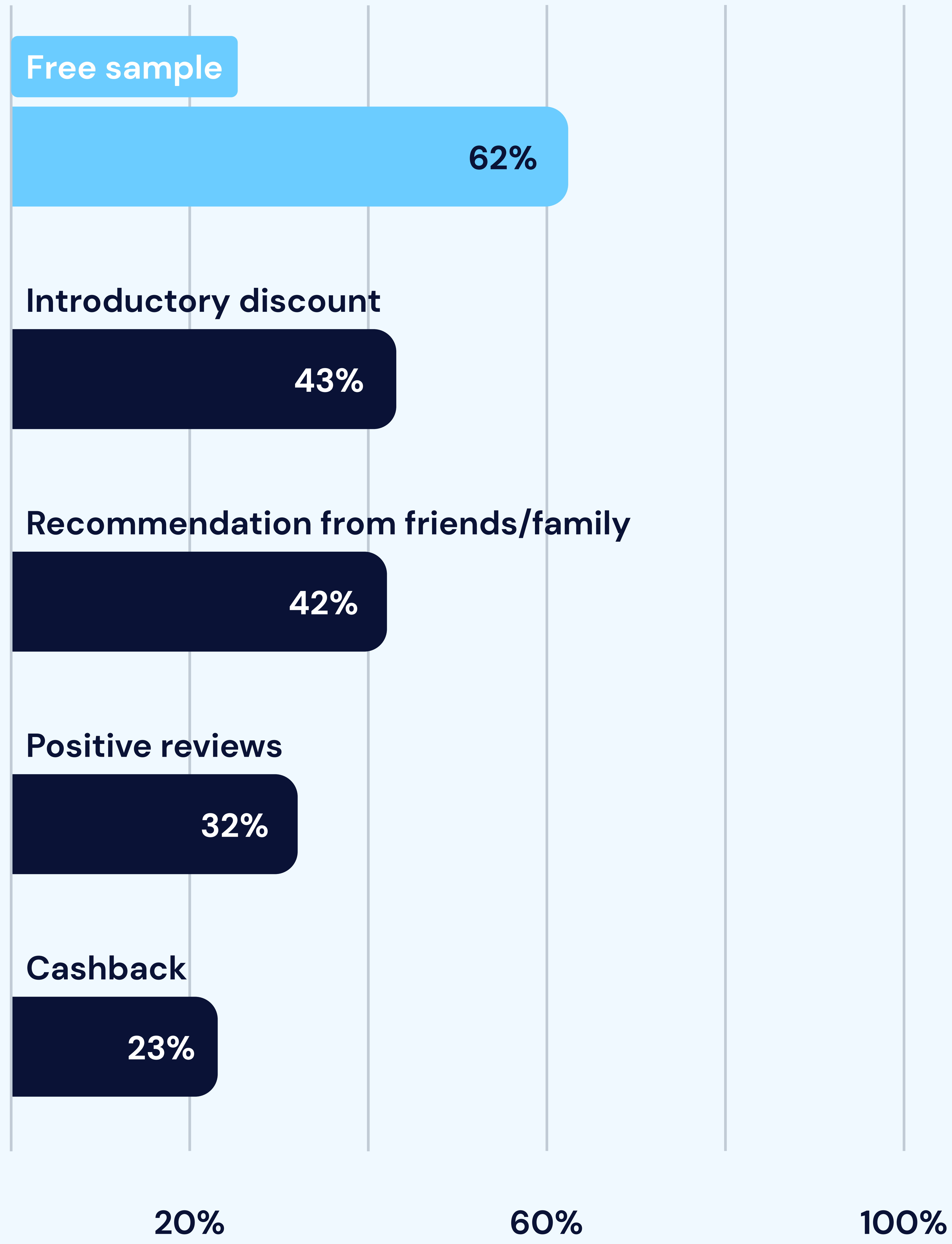
The unlock: remove risk through sampling

Despite growing caution, the research reveals a clear opportunity for brands willing to reduce perceived risk. While consumers may be more hesitant to experiment independently, they remain highly open to trying new products when uncertainty is removed from the experience. In fact, nearly two-thirds say receiving a free sample would make them more likely to try something new.

This finding fundamentally changes how product trial should be understood in the current climate. Consumers have not rejected experimentation altogether, they simply require greater reassurance before committing. Mechanisms such as sampling, cashback offers and low-risk introductory experiences help reduce the perceived consequences of making the wrong purchasing decision.

As a result, product trial is evolving from a traditional awareness tactic into something more strategically valuable. Sampling now functions as a form of confidence-building: reducing friction, lowering psychological barriers and helping consumers feel comfortable stepping outside of established purchasing habits. In a cautious consumer landscape, the brands that successfully remove risk are likely to be the ones that reignite curiosity and unlock discovery.

"What would make you more likely to try a new product" (% of UK Consumers)



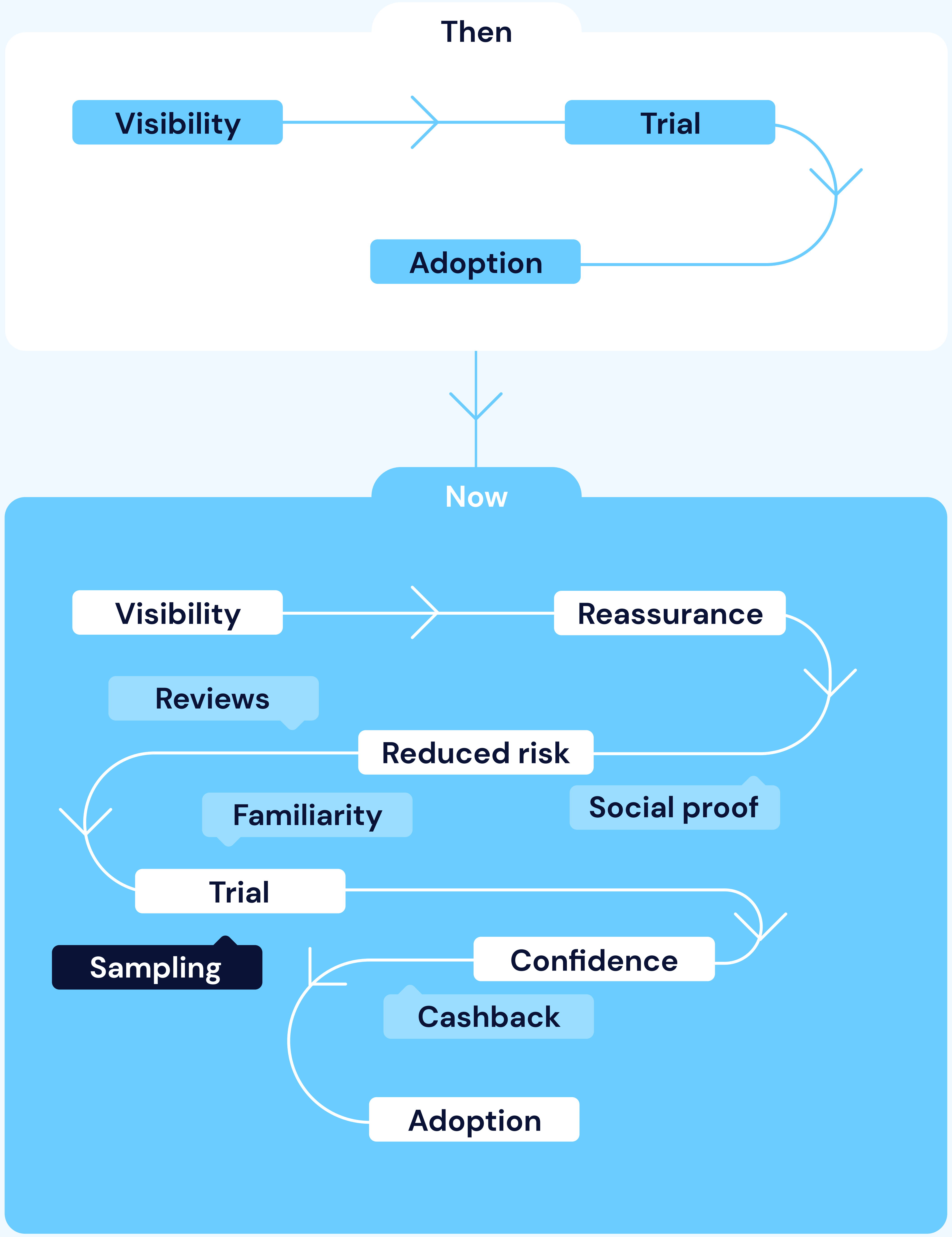
What this means for modern brands

The research highlights a significant shift in the relationship between consumers and discovery. Rising financial pressure is not simply changing how people spend, it is reshaping how they evaluate risk, form habits and engage with brands. Consumers are becoming more deliberate, more cautious and more emotionally defensive in their purchasing decisions, creating new challenges for brands seeking to drive trial and growth.

In this environment, visibility alone is no longer enough. Consumers may notice brands without necessarily feeling comfortable trying them. Discovery increasingly requires reassurance, while familiarity and routine are becoming stronger behavioural forces. Brands must now work harder to reduce friction, build confidence and make experimentation feel safe and worthwhile.

At the same time, the findings reveal that curiosity has not disappeared. Consumers still want novelty, discovery and new experiences, particularly younger audiences, but increasingly need permission, reassurance and confidence before acting on those impulses. This creates an important opportunity for brands that can reduce perceived risk through strategies such as sampling, cashback and confidence-building trial experiences.

Ultimately, the report points toward a new tension shaping modern consumer behaviour: the collision between curiosity and caution. Consumers still want discovery, but rising financial pressure means brands must now earn experimentation by removing risk. That shift may define the next era of consumer marketing.



Why Sampl

Sampl is the precision trial and growth platform helping ambitious consumer brands find, reach, acquire, and retain customers through smarter product sampling. Powered by data, technology, and intelligent targeting, Sampl connects brands with the right consumers at the right moment — transforming product trial into performance across the full marketing funnel, from awareness and acquisition to repeat purchase and long-term loyalty.

By combining audience intelligence, targeted distribution, and real-time performance insights, Sampl gives brands a smarter, more accountable approach to sampling. Our platform helps marketing teams maximise the impact of every sample, capture valuable first-party data, and drive scalable growth through campaigns designed not just to generate trial, but to create lasting customer relationships and measurable commercial impact.

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