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Confidence in the age of complexity

Defaqto Conference

SEPTEMBER 2025

V.U.C.A. World



It is the *best* of times...

- AI is already embedded in the lives of consumers
- New decision-making touchpoints rapidly created and normalised

72%

7 in 10 UK consumers are using Chatbots 2-3 times a week



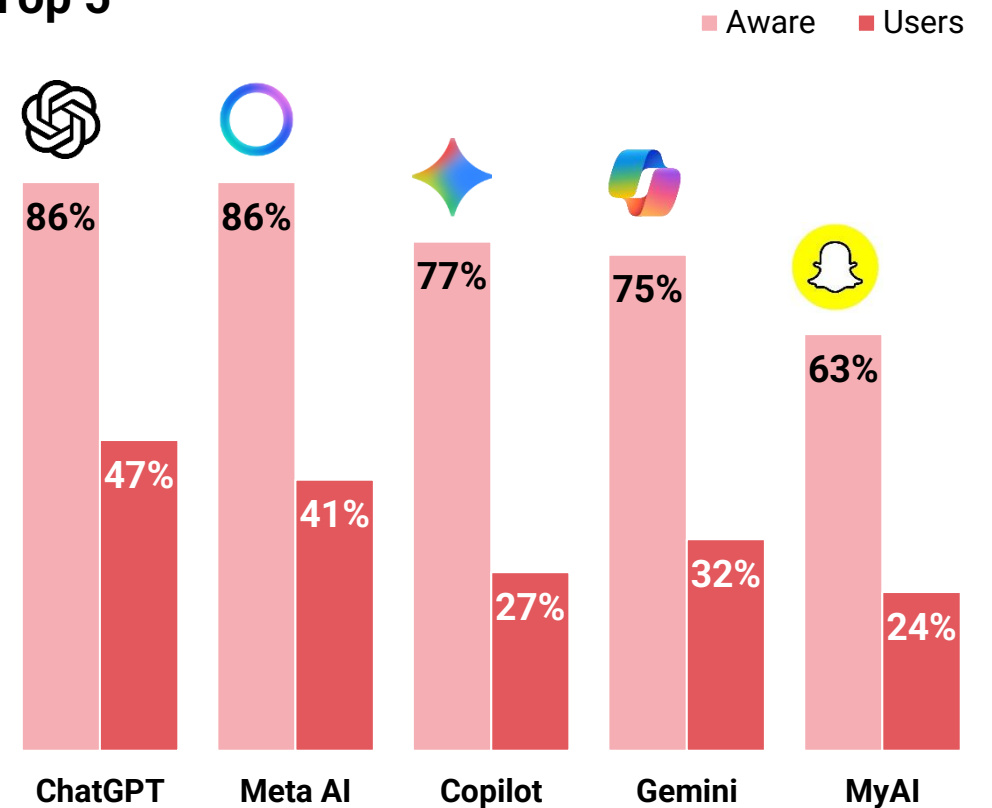
33%

1 in 3 are using them 2-3 times a day



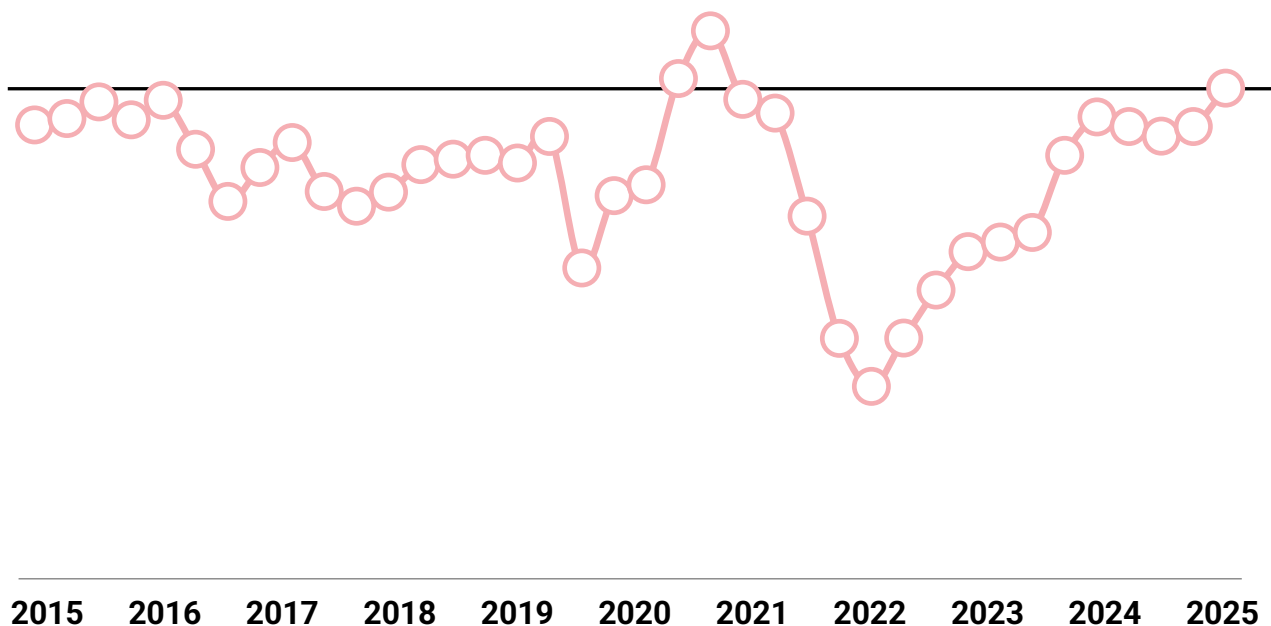
UK consumers' use of Gen AI

Top 5



It is the *worst* of times...

UK - Consumer Confidence Index



- Unprecedented volatility in consumer confidence
- Continuing pressure on household budgets
- Some stabilisation but many remain left behind

29%

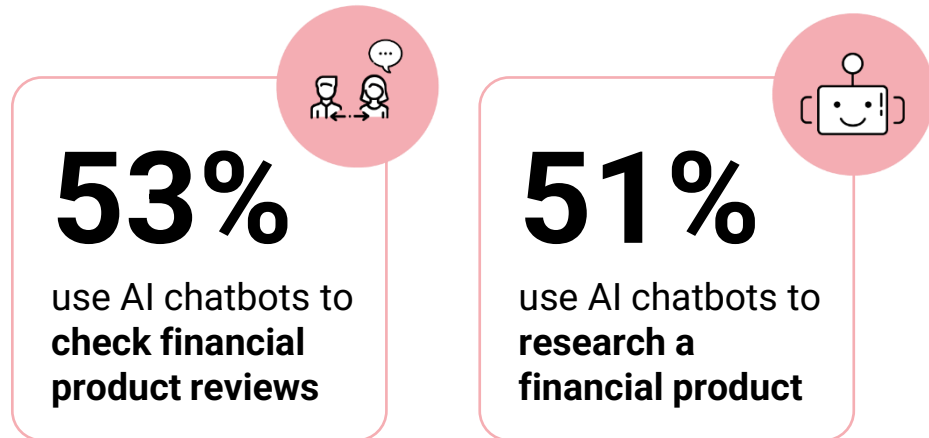
Are buying less and **making food stretch further**

11%

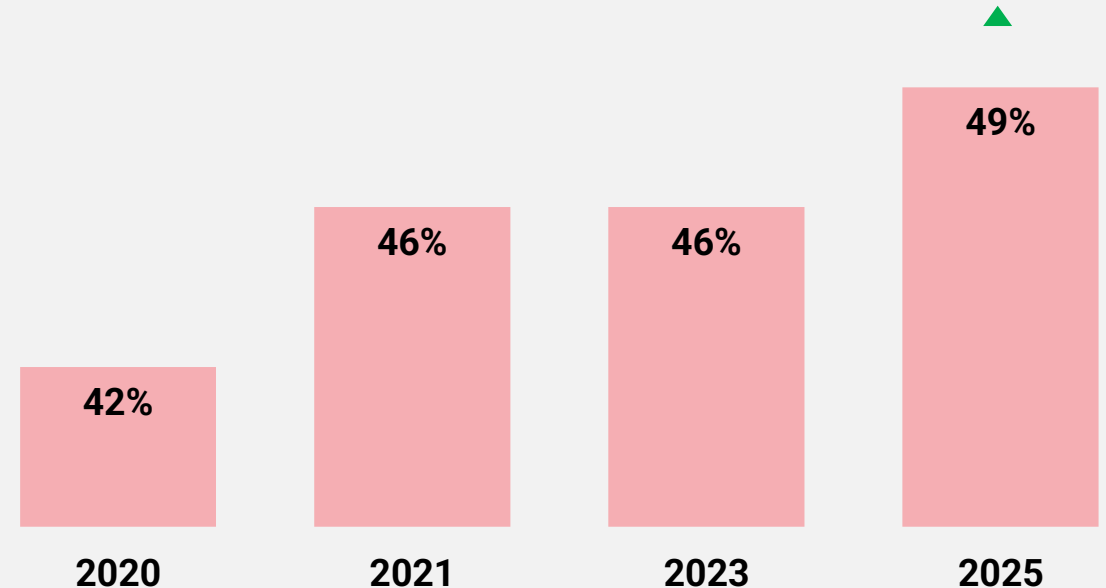
1 in 10 considering a **food bank**

It is a time of *empowerment*...

- Financial Services seeing significant changes in consumer behaviour
- People becoming more involved, more demanding, more digital
- New tools speeding up and facilitating information gathering phase



% who research “extensively” before purchasing FS products



It is a time of *fuzziness*...



What consumers value is blurred and shifting across generations



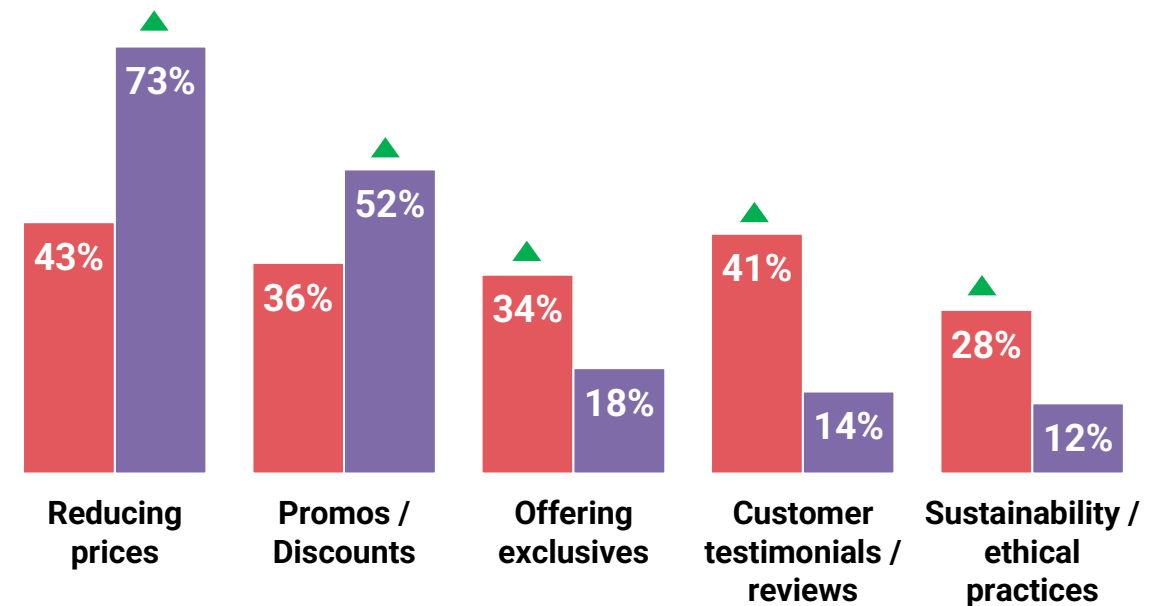
Baby Boomers generally have a more traditional view, based on price and promotions



Gen Z value social currency, exclusivity and sustainability

How can brands demonstrate value for money to you?

■ Gen Z ■ Baby Boomers





So, what can
you do?



Education, education, education

Voice of the pizza  **Domino's**

- » De-mystifying the value proposition
- » Optimising voice assistants to create connection
- » Leveraging customer feedback to identify and resolve ambiguity

Business | The other "everything store"

How Walmart became a tech giant —and took over the world

Inside the stunning reinvention of the planet's biggest company

Share



ILLUSTRATION: ROS WONG

Stay connected

Customer obsession



- » Truly blended offline and online touchpoints
- » Adapting messaging, channels, product features via continuous feedback and analysis
- » Transformed business performance

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EXPERT RATED

★ A basic product offering only a few features and benefits

★★ A product offering fewer than average features and benefits

★★★ A standard product providing an average level of features and benefits

★★★★ A product with a good level of features and benefits

★★★★★ An excellent product with a comprehensive range of features and benefits

#3

Be a lighthouse

Star ratings



Provides consumers with a shortcut through the noise when looking at financial products



Positive feedback on ease of understanding and usefulness



Significant proportion of consumers who are prepared to pay a premium based on Star Ratings

Food for thought...



01

We live in a VUCA world

Volatile, Uncertain, Complex
and Ambiguous

It's about **where we are now**
and where we'll be

02

Trust is the new currency

Stay connected with
consumers, **work with the**
grain of their path-to-purchase
and **build trust** to fuel growth

03

Great power = great guidance

“
*A mentor empowers a
person to see a possible
future, and believe it
can be obtained*

Maya Angelou

Thank you



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