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Digital Consumer Trends 2026

Dutch edition | key insights preview



Understanding Dutch consumer behaviour across digital products and services



About Deloitte's

Digital Consumer Trends

Comprehensive study of Dutch consumer behaviour

Digital Consumer Trends is a study of how individuals engage with and purchase digital products. It spans devices, connectivity, media, and emerging technologies.

The Digital Consumer Trends 2026 (NL Edition) is conducted by Deloitte's Technology, Media and Telecommunications (TMT) practice.

Fieldwork was conducted in August 2026 by Ipsos, an independent research agency. The survey was distributed to 2,000 consumers in the NL aged between 18-75, and weighted for demographics such as age, gender, region and working status.

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Key Insights – Generative AI

Executive Summary

- GenAI use is becoming routine: 58% of users engage at least weekly in 2026 (52% in 2025, 24% in 2023), and 25% use it daily (19% in 2025).
- Work use is deepening and formalizing: Analyzing data rose to 38% (27% in 2025) and writing e-mails to 44% (37% in 2025), while free external tools fell to 44% from 53% as employer-paid tools rose to 35% from 26%.
- Greater use could bring greater awareness of GenAI's limits: 56% disagree that GenAI is always accurate (up from 48% in 2025 and 33% in 2023), and just 15% see its responses as unbiased (20% in 2025).
- Exposure keeps rising: 59% saw AI-generated content on social media (51%), and 58% of adults aware of GenAI are less inclined to use AI customer service (59%).

Strategic Implications

- Formalise work use by providing approved tools and clear policies, so the 44% still using free external tools move to secure alternatives.
- Rising use with falling trust makes verifiable answers, source citations and a human fallback in AI customer service a differentiator.
- Social platforms and telcos may see more demand for labelling and content-authenticity tools.

Weekly usage rate
(among consumers that use GenAI)
58%
▲ 6 pp since 2025

Using free external AI tool for work
(among consumers that use GenAI for work)
44%
▼ 9 pp since 2025

Disagree GenAI is always accurate
(among all consumers)
56%
▲ 8 pp since 2025

Saw AI content on social media
(among all consumers)
59%
▲ 8 pp since 2025

Key Insights – Cybersecurity

Executive Summary

- Phishing is near-universal. 67% were targeted in the past 12 months, 20 points ahead of data access breaches (47%); 43% are targeted at least monthly and 22% every week.
- Newer threats hit the young hardest. 44% of Gen Z have experienced deepfake fraud against 15% of Baby Boomers, while 29% of all consumers report malware or ransomware and 24% deepfake fraud.
- Habit comes before technology. Strong passwords and caution with unsolicited messages lead at 55% each; multi-factor authentication (40%), antivirus (39%) and updates (38%) follow, and 9% take no measure.
- Protection falls where exposure is highest. Baby Boomers out-protect Gen Z on caution with messages (69% vs 35%), antivirus (54% vs 24%) and updates (48% vs 18%); only multi-factor authentication favours Gen Z (36% vs 31%)

Strategic Implications

- Gen Z faces the newest threats with the thinnest protection. There is an opportunity for Telcos and security providers to bundle scam filtering, deepfake alerts and multi-factor onboarding for younger users, and simple security-hygiene services for older ones.
- Verified sender channels and in-app alerts help customers recognize genuine messages and protect brand trust.

Experienced phishing in past 12 months
(among all consumers)
67%

Gen Z hit by deepfake fraud
(among Gen Z consumers)
44%

Use strong Passwords
(among all consumers)
55%

Use multi-factor Authentication
(among all consumers)
40%

Key Insights – Online

Executive Summary

- Support for protecting minors has grown: 70% favor a social media ban for under-16s (62% in 2025) and 80% favor usage limits for under-18s (76%).
- Gen Z is the outlier: 53% back the under-16 ban, against 78% of Millennials and 76% of Baby Boomers, and 68% back under-18 limits (Millennials 85%).
- Consumers are taking back control of their use. 46% are trying to reduce time on social media and 44% spend more time than they intend (58% of Gen Z, 24% of Baby Boomers)
- Value and harm coexist. 33% report mental health harm (Gen Z 45%, Baby Boomers 17%), yet 48% value social media for connection and 47% for learning (Gen Z 66%).

Strategic Implications

- Age assurance, usage controls and wellbeing tools are becoming trust-building services that telcos and media owners can bundle into plans; time-management and mental-health features for younger users, and trusted, well-moderated environments for older audiences.

Favour social media ban below 16 years old
(among consumers with a smartphone)
70%
▲ 8 pp since 2025

Favour usage limits for under-18s
(among consumers with a smartphone)
80%
▲ 4 pp since 2025

Trying to reduce time on social media
(among all consumers)
46%

Say social media harms their mental health
(among all consumers)
33%

Key Insights – Devices

Executive Summary

- Core devices have plateaued at high levels. Smartphone ownership is 96% and laptop 84% in 2026. Both are stable compared with 2025.
- Smartwatches have overtaken desktops. Smartwatch ownership reached 39%, against 37% for desktop/tower computers, a small but notable crossover.
- Generations differ on device mix, not computer access. Computer access ranges only from 91% (Gen Z) to 94% (Gen X). Portable games players are at 40% for Gen Z against 5% for Baby Boomers, while e-readers are at 20% against 34%.
- Baby Boomers are catching up in wireless audio. Access rose from 48% to 51%, while Gen Z held at 81% (82% in 2025). The gap narrowed from 34 to 30 percentage points.
- Phone replacement is steady. About 72% of phone owners got their phone in the survey year or the two years before, in both 2025 and 2026. The share who got it a year earlier rose from 28% to 31%.

Strategic Implications

- With ownership plateauing, growth comes from services around the existing device: wearable-linked plans, bundles and upgrade offers that fit the steady replacement cycle.
- Device mix differs by generation, so offers can be targeted. Examples are gaming and wearable bundles for Gen Z and Millennials, and audio and reading-device offers for Baby Boomers.

Smartphone access
(among all consumers)
96%
▲ 1 pp since 2025

Smartwatch access
(among all consumers)
39%
▲ 1 pp since 2025

Desktop computer ownership
(among all consumers)
37%
▼ 2 pp since 2025

Phone received in last three years
(among phone owners)
72%
▶ 0 pp since 2025

Key Insights – Networks

Executive Summary

- Home internet satisfaction is stable at 85% (84% in 2025), but sentiment is firmer. Very satisfied rose to 42% from 38%, while fairly satisfied slipped to 43% from 46%. Dissatisfaction stays at 5%.
- More than a third of home internet users don't know the speed they pay for. 36% could not state their advertised speed, the same as in 2025, even as satisfaction deepened.
- Loyalty rewards remain the top incentive to switch mobile provider. 24% select rewards, unchanged from 2025, ahead of flexible plans (18%) and higher speeds (16%). 34% say none of the listed incentives would make them switch (33% in 2025).
- Speed is the incentive that matters most to young adults. 36% of Gen Z choose higher speeds, up from 28% in 2025, against 16% of all phone users in both years.

Strategic Implications

- With satisfaction high and switching incentives unchanged, mobile providers compete mainly on loyalty rewards and flexible plans. Faster speeds are a targeted lever for younger generations, and clearer speed communication gives broadband providers a way to turn satisfied customers into engaged ones.

Don’t know broadband speed
(among consumers with home internet)
36%
▶ 0 pp since 2025

Broadband satisfaction
(among consumers with home internet)
85%
▲ 1 pp since 2025

Very satisfied with home internet
(among consumers with home internet)
42%
▲ 4 pp since 2025

Gen Z choosing higher speed to switch
(among Gen Z phone users)
36%
▲ 8 pp since 2025

Key Insights – Subscriptions

Executive Summary

- Streaming growth has stalled for the first time in the first four-year series. Video access is flat at 73% and music eased to 50% (52% in 2025). Sports broadcast access fell to 15% (20%).
- Younger consumers churn most. 27% of Gen Z cancelled a video streaming service in the past 12 months, against 8% of Baby Boomers (Gen Z was 33% in 2025).
- Cost has overtaken low usage as the top reason to cancel.
- 33% cite an expensive subscription (27% in 2025), ahead of low usage at 30%, while 'nothing to watch' fell to 14% from 19%.
- Access splits by age. Gen Z reaches 88% for video and 78% for music streaming, against 54% and 24% for Baby Boomers.

Strategic Implications

- With growth stalled and cost driving churn, bundling and price tiers become the route to growth. Offers that help Gen Z and Millenials keep subscriptions they actively use, and partnerships that make a provider the anchor service for value-seeking households, address the two main reasons for cancelling.

Video streaming access
(among all consumers)
73%
▶ 0 pp since 2025

Music streaming access
(among all consumers)
50%
▼ 2 pp since 2025

Sports broadcast access
(among all consumers)
15%
▼ 5 pp since 2025

Canceled video streaming as too expensive
(among consumers that canceled)
33%
▲ 6 pp since 2025



Digital Consumer Trends, Dutch Edition

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