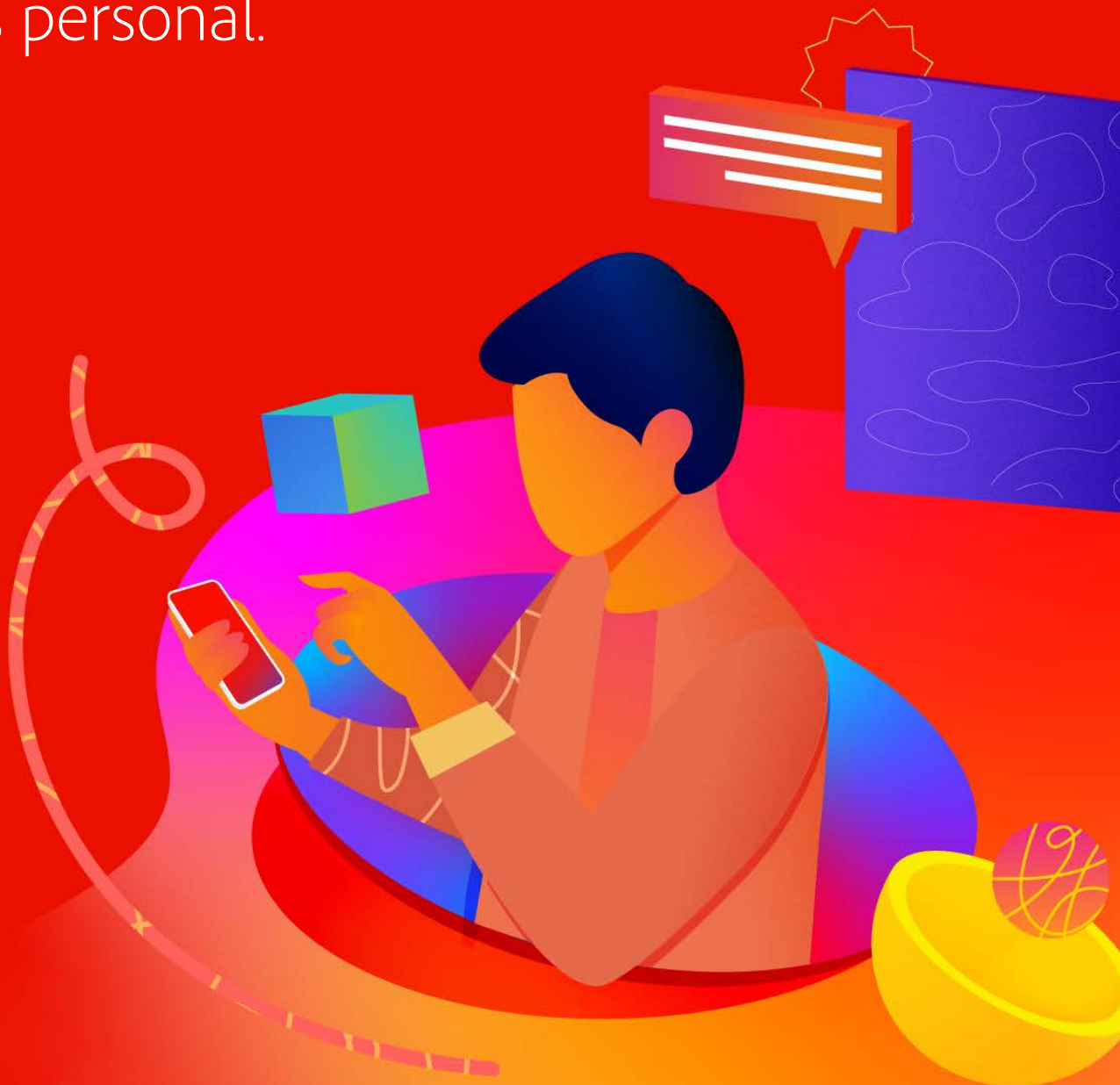




Trust Report.

The digital economy
is personal.



The foundation of digital business is trust.

Today's digitally savvy consumers expect companies to step up as trust leaders in their communities, workplaces, and marketplaces.

From living their brand purpose to respecting customer data to delivering valuable experiences, trust is earned – and broken – with every experience.

And while this new research found that **69%** of EMEA leaders are facing even more challenges in earning customer trust than before the pandemic, the data also reveals important opportunities for building – and rebuilding trust – and what that means for the bottom line.





Methodology.

- Adobe partnered with Advanis to conduct a global survey of more than **12,000** consumers and **2,000** senior business leaders from organisations with more than **50** employees.
- This included more than **6,000** consumers and **924** senior business leaders from across the EMEA region.
- Our questionnaire was designed to look at trust across multiple dimensions, including brand values, data, customer experience, content, artificial intelligence, and workplace.
- The EMEA research focused on **7** countries, including: Belgium, Denmark, France, Germany, Netherlands, Sweden and UK.

Key findings.

- Consumers are concerned about their data—and brands still have work to do.
- Personal experiences are a trust multiplier. Trust rises with good personalisation and falls with bad.
- Content is still king—and personalised content inspires trust.
- Consumers are concerned about the potential downsides of AI.
- Taking care of employees earns trust across the board.
- When trust is broken, customers lose faith and take action.
- B2B brands struggle to deliver personalised experiences and earn customer trust.

Data and trust.



Consumers want to choose how companies use their data.

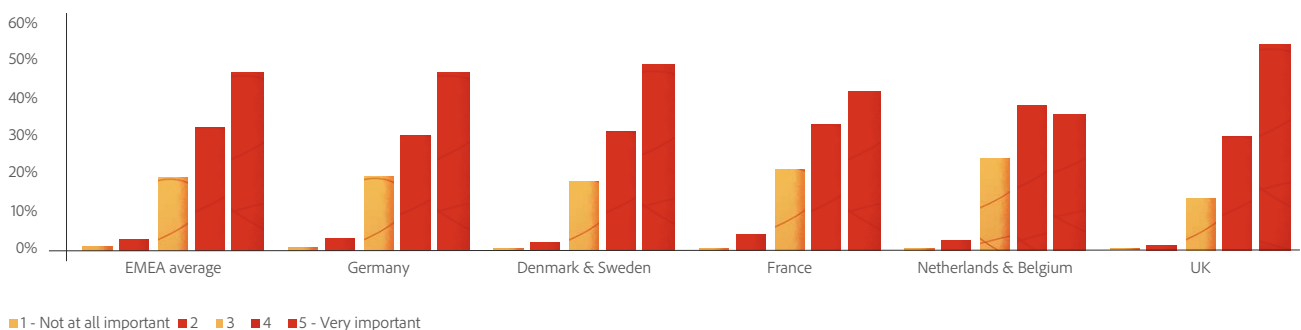
78% of consumers say having choice about how companies use their data is important.

46% say it's VERY important.

Too many brands make it hard for consumers to make choices about their data.

32% of consumers say brands still make it too complicated to protect, understand, and choose how their data is being used.

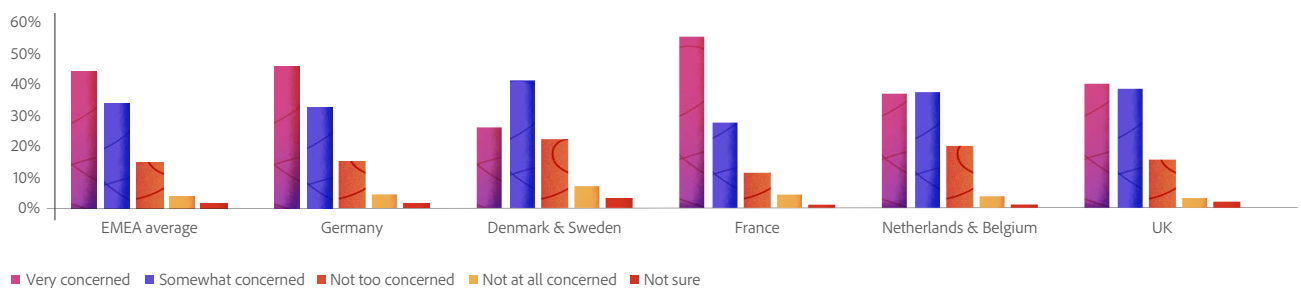
How important consumers say it is for companies to give customers choice over how their data is used



Consumers worry about how brands will use their data.

- **71%** of EMEA consumers are concerned with how companies are using their data. **24%** are VERY concerned.
- Consumers in France and Germany are VERY concerned that brands will sell their data.

Customers' degree of concern that companies will sell their data



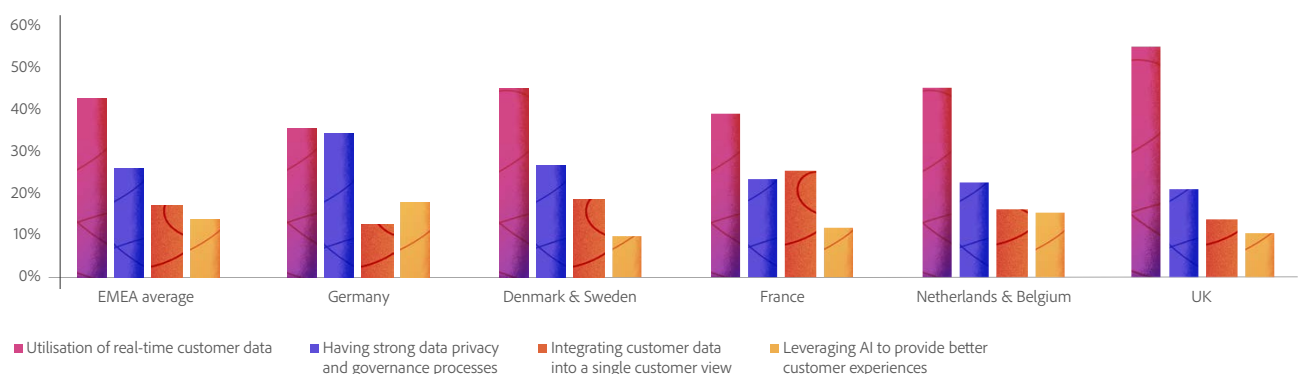
Brands aren't prioritising data practices most critical to delivering safe, personal experiences that customers value.

Only **43%** of executives say having strong data privacy and governance processes is a top priority for their companies.

Other areas critical to delivering more personal customer experiences are ranked even lower by executives:

- **26%** say that using real-time customer data is a top priority.
- **17%** say that integrating customer data into a single customer view is a top priority.
- **14%** say that leveraging AI to provide better CX is a top priority.

Executives identify top operational priorities for delivering experiences that build customer trust



Data privacy and governance failures damage consumer trust.

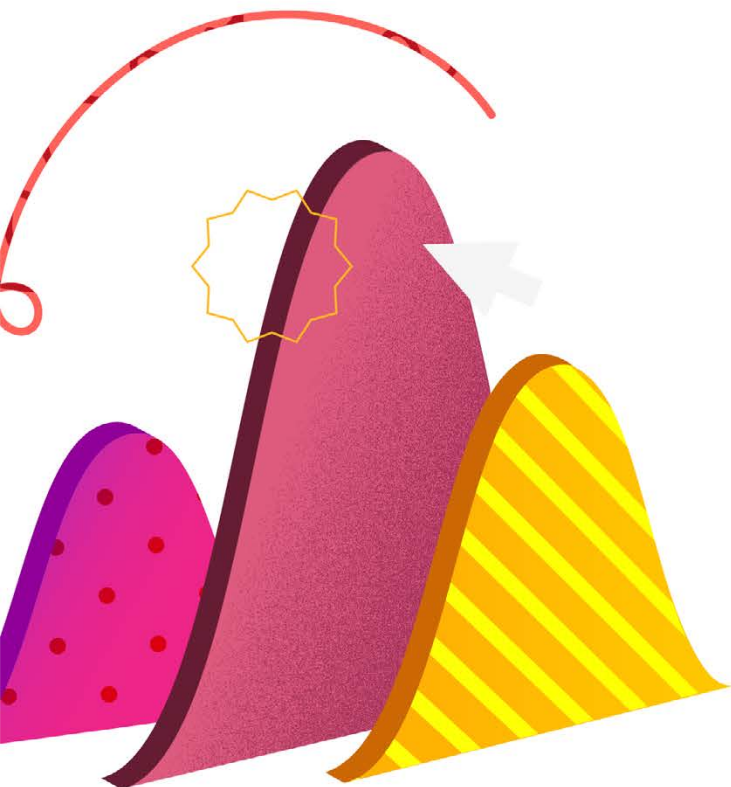
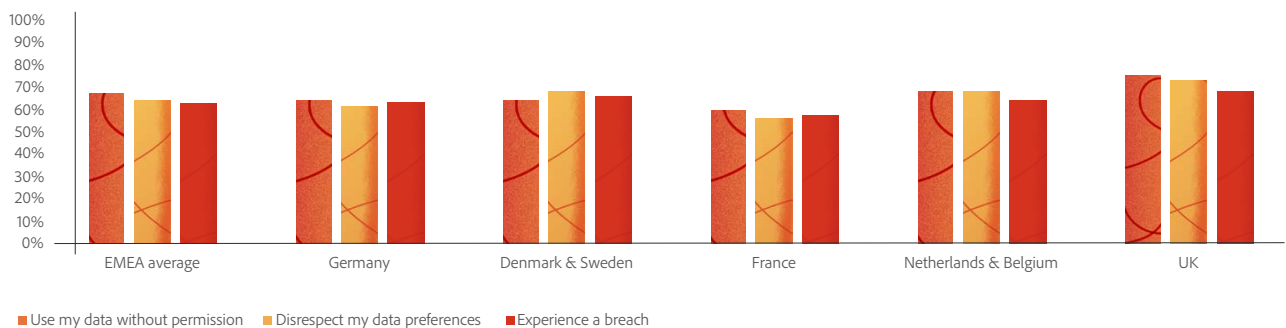
Customers will stop buying if companies:

67% Use their data without permission.

64% Disrespect their data preferences.

63% Experience a data breach.

Data missteps will cause consumers to stop purchasing

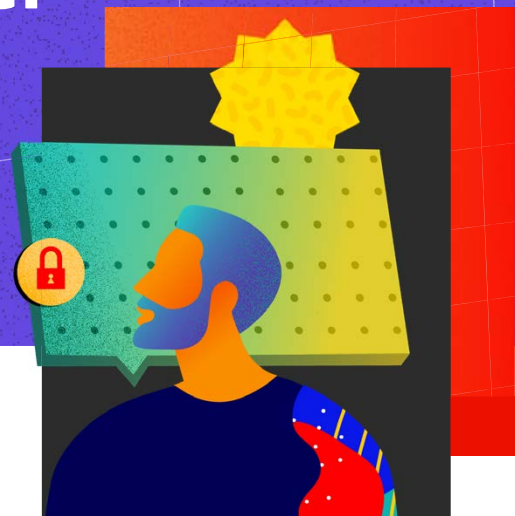


Brands and consumers disagree on the value of sharing data.

66% of executive leaders agree that the benefits customers receive from companies collecting data about them outweigh the potential risks.

25% of consumers agree that the potential benefits outweigh the risks.

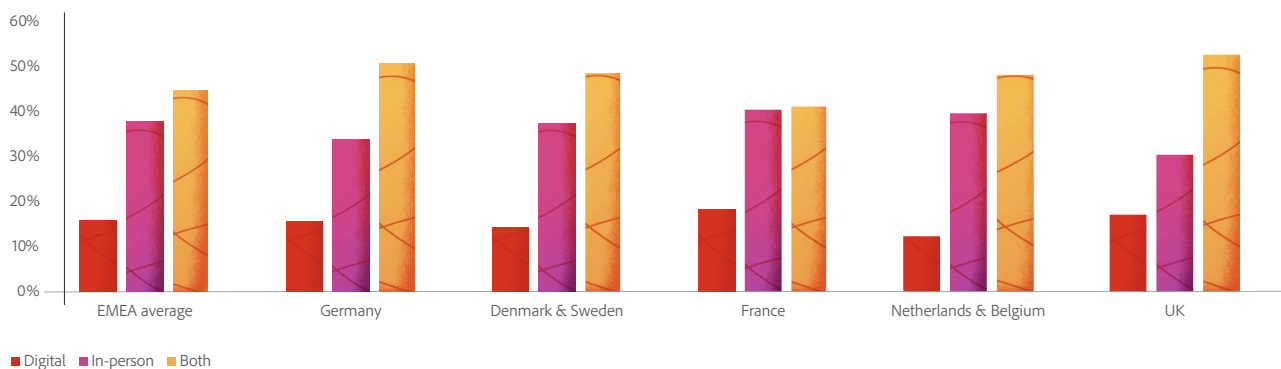
Personal customer experiences inspire trust.



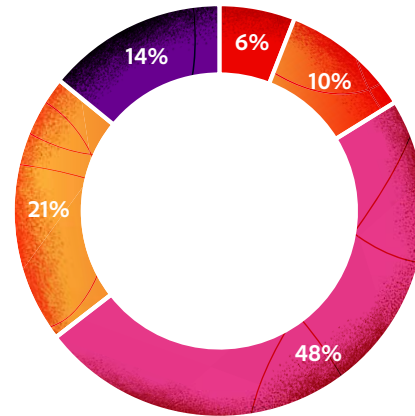
Both digital and in-person experiences are critical to building trust.

- Consumers overall say that both in-person and digital experiences are important to building trust.
- Younger consumers (Gen Z and Millennials) in EMEA are more likely to value in-person experiences than consumers globally.

How important are your digital experiences (vs. in-person experiences) with a brand in earning your trust?



How important are your digital experiences (vs. in-person experiences) with a brand in earning your trust?

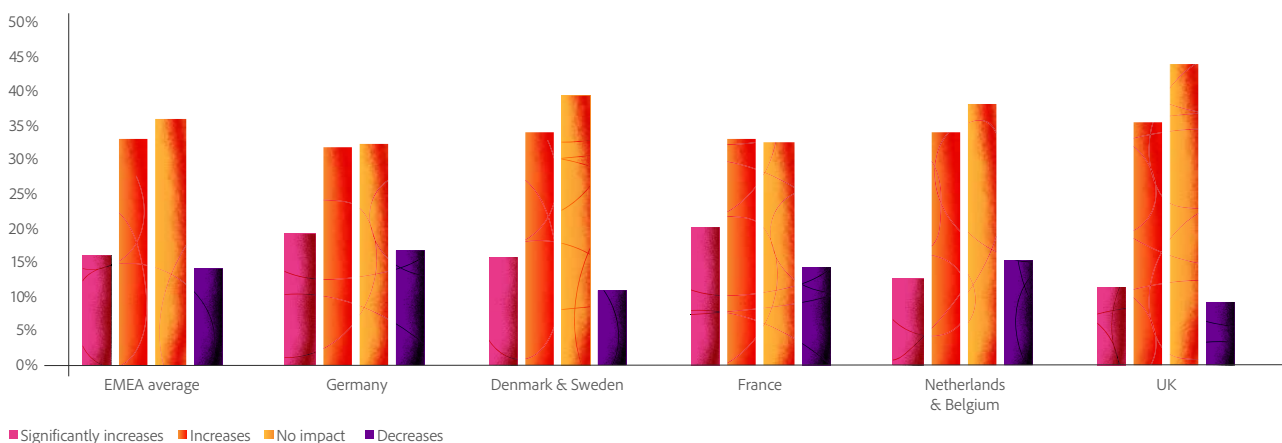


- Digital experiences are much more important than in-person experiences
- Digital experiences are somewhat more important than in-person experiences
- In-person and digital experiences are both important in gaining my trust
- In-person experiences are somewhat more important than digital experiences to gaining my trust
- In-person experiences are much more important than digital experiences to gaining my trust

Consumers trust brands that use tech to personalise experiences.

- Overall, **49%** of consumers say they're more likely to trust brands that use technology to deliver personalised experiences.
- This includes **61%** of Gen Z consumers and **58%** of Millennials.

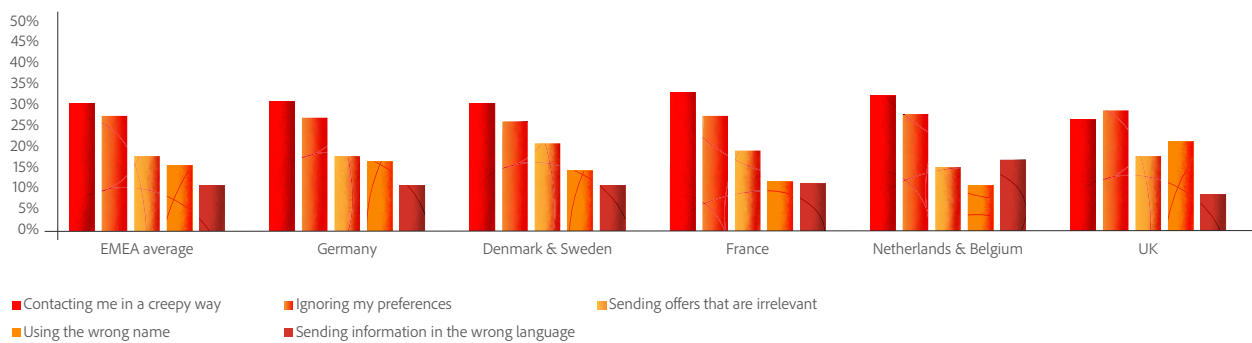
% of consumers who say they're more likely to trust brands that use technology to personalise experiences



Poor personalisation harms consumer trust.

- Consumers say the personalisation mistake most destructive to trust is “contacting me in a creepy way.”
- **70%** of consumers say “bad” personalisation decreases their trust in brands, with more than 1/3 (**35%**) saying it significantly harms their trust.
- More than half of consumers (**53%**) will stop purchasing from a brand that doesn’t provide personal experiences they value.

Examples of personalisation most likely to erode trust in brands

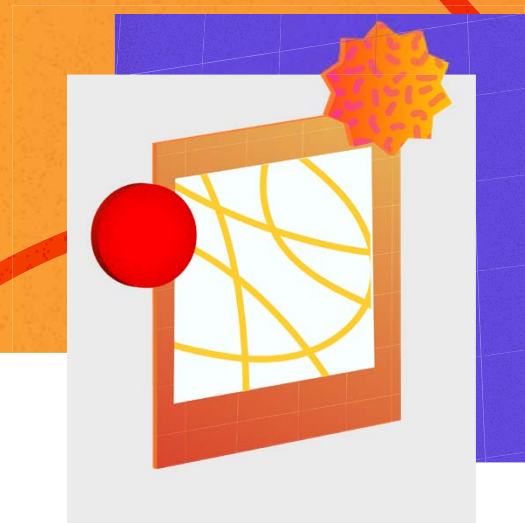


Consumers trust brands that show empathy...

- **71%** of consumers think it’s important for brands to demonstrate empathy by showing they can see things from the consumer’s perspective, understand their frustrations, and know what’s really important to them.
 - **25%** say it’s VERY important.
 - **4%** say it’s not important at all.
- **85%** of brands say it’s important to show empathy for their customers.

	EMEA consumers say is important	EMEA brands say is important
Know when not to contact me	1	6
Provide support in times of hardship	2	5
Provide creative and interesting content	3	2
Know my history as a customer no matter the touchpoint	4	4
Know when I need help	5	3
Know when I want or need specific products, services or offers	6	1

Making content personal and trustworthy.

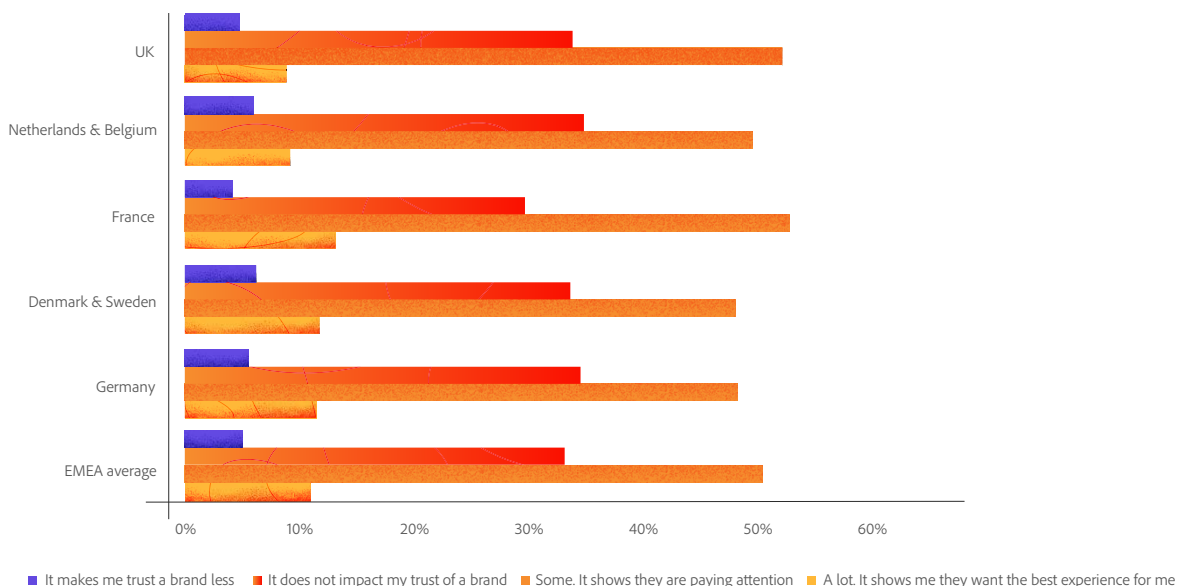


When it comes to trusted digital experiences, content is core to the experience.

62% of consumers say that relevant content delivered at the right time and place boosts their trust.

67% of Gen Z and Millennial consumers say relevant, personalised content increases their trust. But less than **15%** say it increases their trust "a lot."

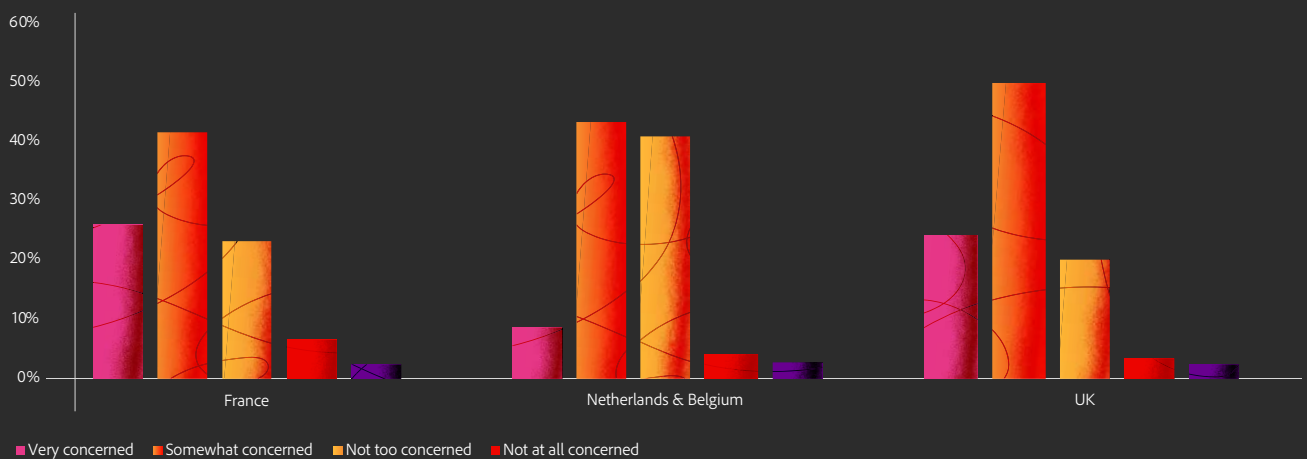
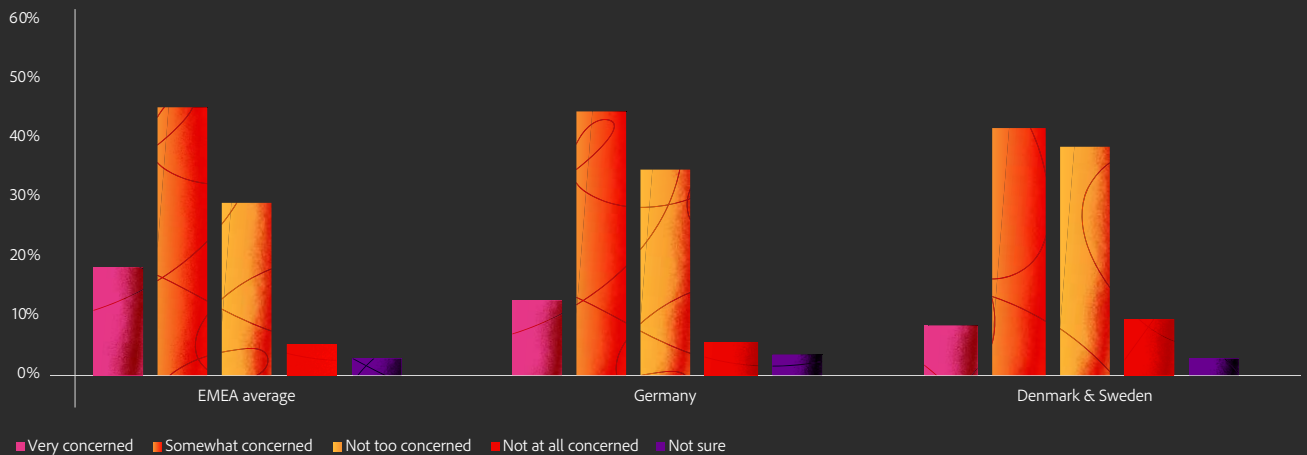
% of consumers who said personalised content delivered at the right time increases their trust in brands



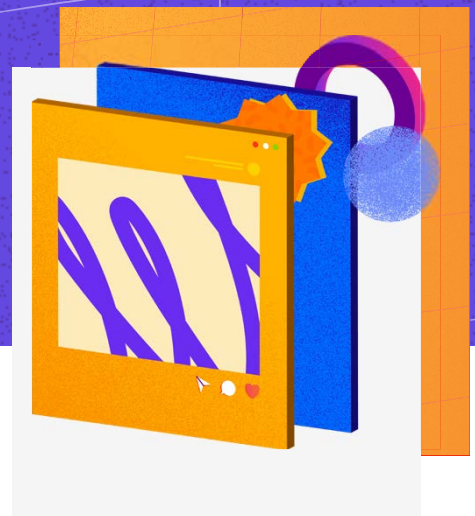
Consumers need assurance that your content is trustworthy.

- **63%** of consumers in EMEA are concerned about whether online content is trustworthy. Globally, **73%** are concerned.
- **18%** in EMEA are VERY concerned. Globally, it's **28%**.
- Consumers across generations agree that this is an important issue.

% of consumers who are concerned about the trustworthiness of online content



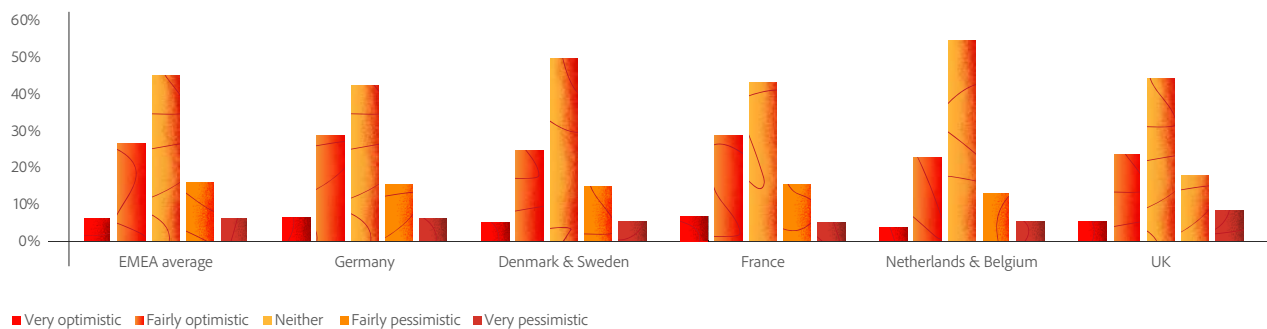
The role of AI in trust.



Consumers trust artificial intelligence to make their experience more valuable.

- **63%** of consumers say they trust AI to improve their customer experiences to at least some degree.
- **33%** of consumers are optimistic that AI will improve their experiences in the future.
- Gen Z is somewhat more optimistic, with **35%** fairly optimistic and **15%** very optimistic.

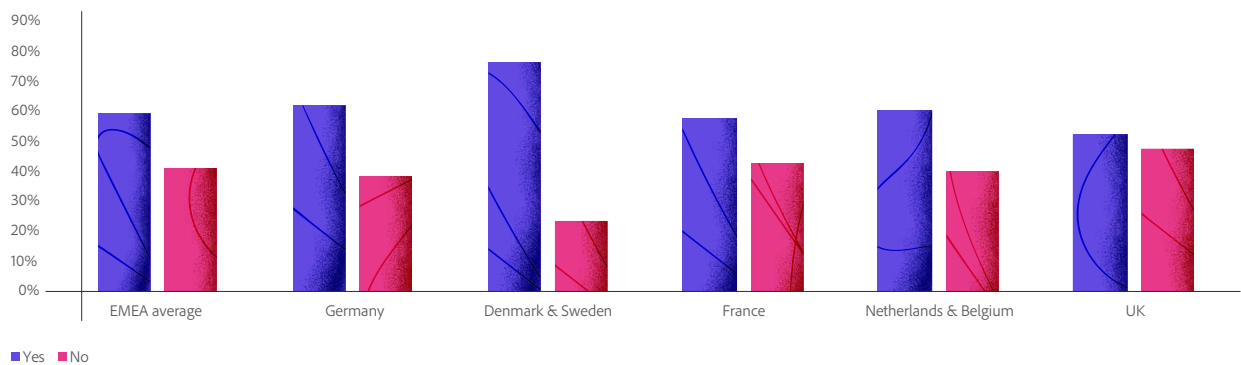
How optimistic consumers are that AI will improve their experience in the future



Brands recognise the promise of artificial intelligence, but AI bias is a concern.

- While AI is gaining trust and effectiveness, brands / leaders must be vigilant to ensure it's implemented ethically.
- **83%** of EMEA brands trust that AI is making their customer experiences better, but **59%** have also observed AI-driven bias.

% of executives who have observed AI-driven bias

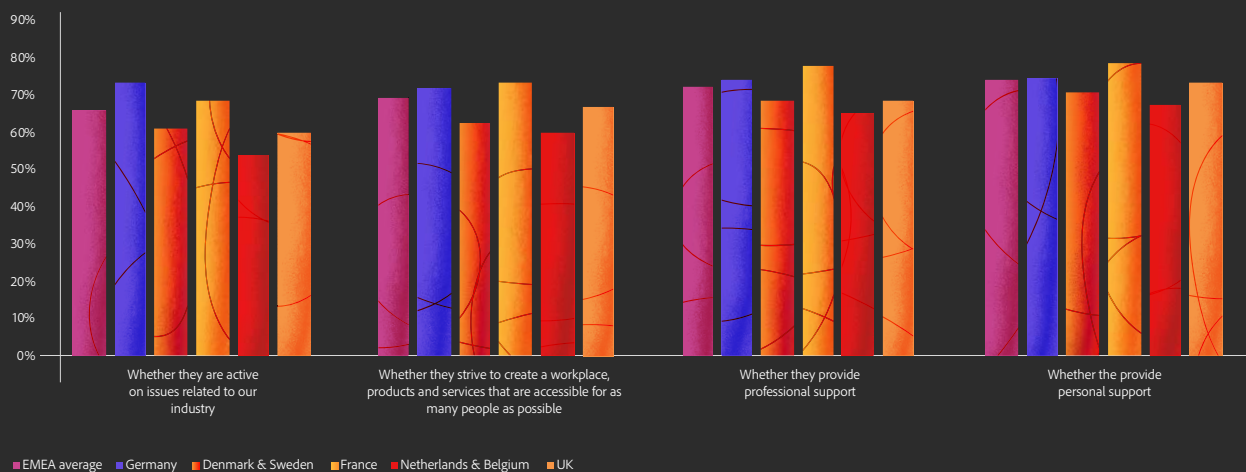
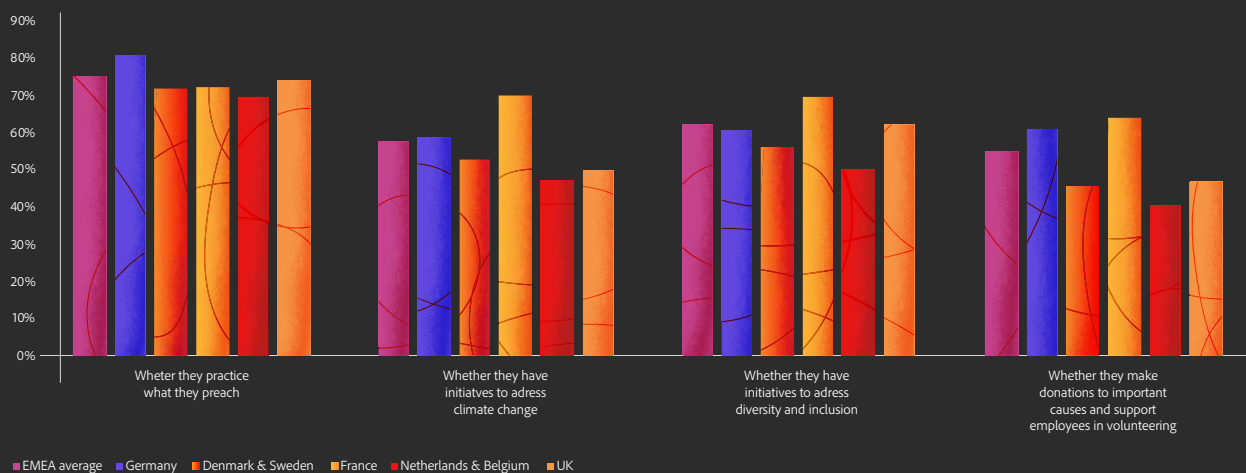


Brand values and trust.

Trust begins with brands practicing the values they preach.

- The single most important thing brands can do to earn their employees' trust is to practice what they preach.
- They also earn employee trust by providing personal and professional support.
- Employees want integrity and empathy from their employers.

Brand actions that increase employee trust



B2B brands struggle with trust.

B2B brands have both experience and trust challenges.

- **51%** of the people we surveyed who make purchasing decisions at work say that their B2C buying experiences are better than their B2B experiences.
- Only **6%** say their B2B experiences are better than their B2C experiences.
- **33%** say B2C brands are more trustworthy.
- **10%** say they trust B2B brands more.

Government and trust.

Governments have trust opportunities.

- Consumers have slightly more trust in governments than brands when it comes to their personal data.
- **51%** of consumers believe governments are making good faith efforts to protect their data and to provide transparency and choice around its use.
- **30%** say governments still make it too difficult to protect, understand, and choose how their data is being used.
- **19%** of consumers don't trust governments to use their personal data respectfully.



When trust is lost.

Customers will walk away when trust is broken.

More than half (**57%**) of consumers say that once a company has violated their trust they will NEVER give it their business again.

In EMEA, Gen Z is most forgiving, with **52%** saying they will never purchase again once trust is broken. Globally, Gen Z is least forgiving.

How brands can regain trust.

Consumers say brands can begin to regain lost trust by:

81% Keeping data safe.

81% Providing consumers with transparency and control over how their data is used.

76% Apologising.

72% Treating their employees well.

62% Providing personal experiences.

60% Demonstrating strong social responsibility.



Trust and the bottom line.

What trust means to brands' bottom line.

Consumers will spend more with most trusted brands.

- **30%** will spend at least **€500/year**.
- **18%** will spend more than **€920/year**.
- Younger consumers (Gen Z and Millennials) are more likely to spend **€920+** with most trusted brands.

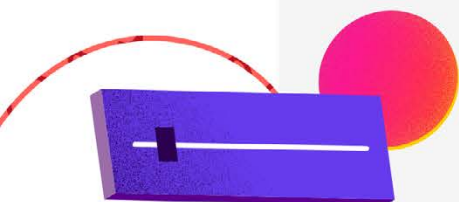
Penalties for untrustworthy brands.

- **57%** of consumers say that once a company has violated their trust they will **NEVER** give them their business again.
- **52%** of Gen Z—and **60%** of Boomers and **61%** from the Silent Generation—will never purchase again.

How to take action on trust.

Take action to earn customer trust.

- Customer trust is earned and broken with every experience.
- A strong focus on data care and governance will help brands address a wide variety of high-priority consumer concerns.
- Digital experiences are critical in the consumer trust equation.
- Making experiences personal and personally valuable builds trust.
- Content that is personalised deepens trust.
- Consumers are optimistic that AI is improving their experiences—but brands must remain vigilant against bias.
- Brands must practice what they preach—and prioritise the personal and professional wellbeing of their employees.





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