



ASSURANT®

2026

**GLOBAL
CONNECTED
CONSUMER**

Trends Report



A message from Biju Nair

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& Assurant International

Connected technology is no longer just coexisting with our lives. It's become essential to how we live, work, and navigate our daily experiences. As its role continues to grow, especially with the proliferation of AI, understanding how consumers feel about the technology they rely on has never been more important.

In 2025, Assurant introduced the Technology Sentiment Index in the United States to better understand consumer attitudes toward technology. This year, we expanded that research globally, providing a broader and more complete view of the connected consumer across markets.

What this global perspective reveals is a more nuanced picture. Consumers are embracing technology, but with greater intention. Their expectations are shaped by not only what technology can do, but also how consistently it performs and how easily it fits into their lives. Those expectations vary by market, mindset, and levels of trust and fear, particularly as AI becomes more embedded in everyday experiences.

As expectations rise, the role of protection, service, and support comes into sharper focus.

Meeting these expectations requires more than incremental change. It calls for a new model, one that brings trusted protection and reliable ongoing support together into a continuous experience that reflects how consumers actually use technology.

This model is built around four essential capabilities: delivering continuous care, creating personalized experiences, using data and AI to anticipate needs, and supporting the full ecosystem of connected devices.

Together, these capabilities enable a more seamless, relevant, and connected ownership experience.

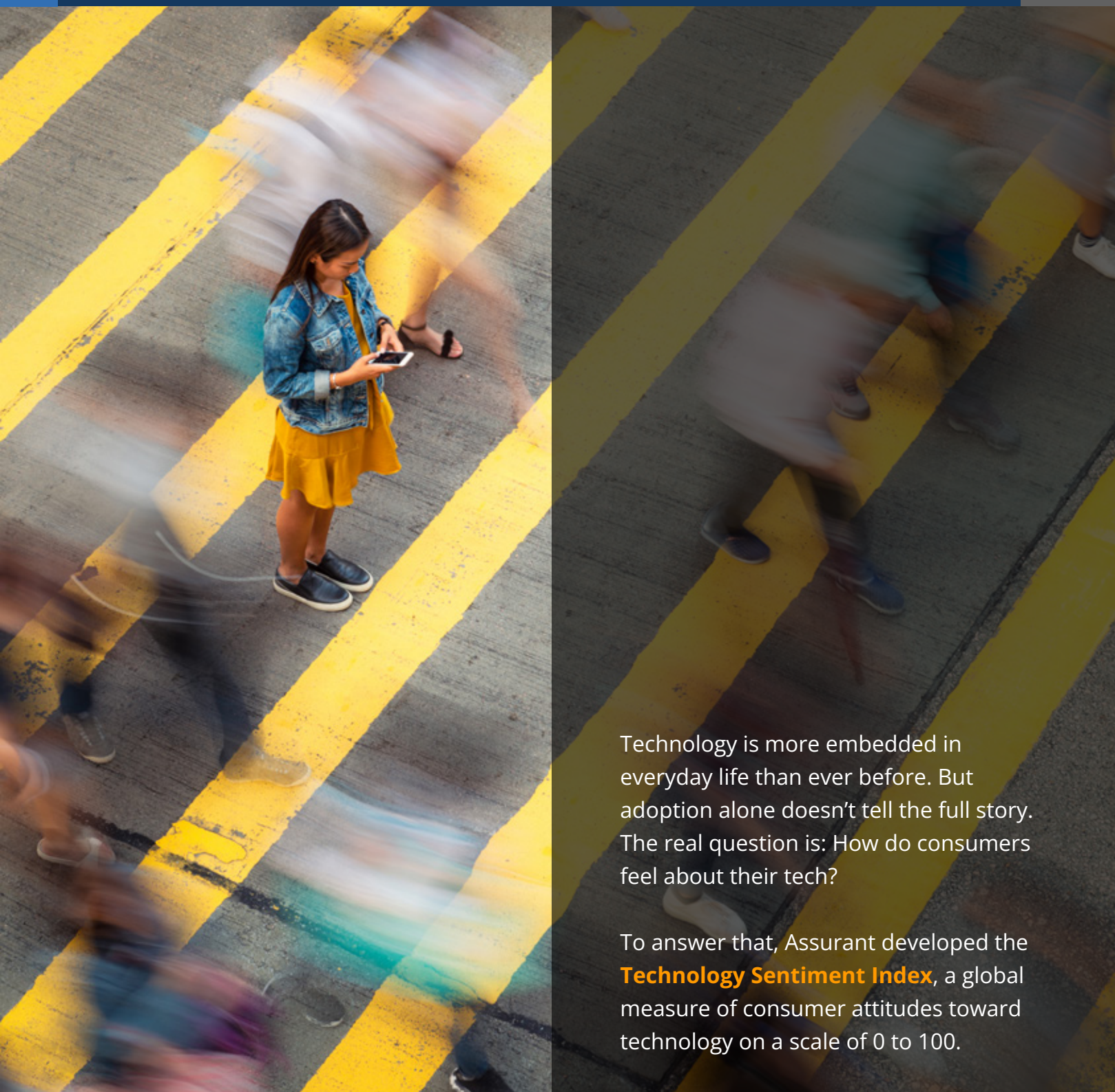
In the pages that follow, we explore how consumer sentiment is evolving across global markets; the forces shaping expectations around technology, protection, and support; and how to safely leverage AI and other capabilities to meet those expectations in a more connected, more complex world.

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The Connected Consumer Reality



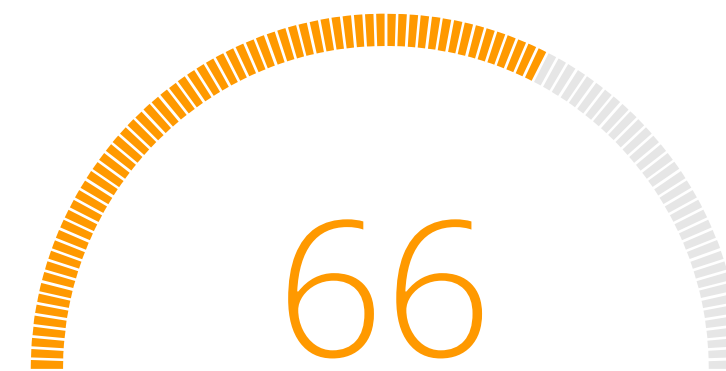
Technology is more embedded in everyday life than ever before. But adoption alone doesn't tell the full story. The real question is: How do consumers feel about their tech?

To answer that, Assurant developed the **Technology Sentiment Index**, a global measure of consumer attitudes toward technology on a scale of 0 to 100.

UNDERSTANDING GLOBAL TECH SENTIMENT

Today, the **global TSI score** sits at **66**.

That score tells a nuanced story. Consumers are broadly positive, but they're not without hesitation. Technology delivers clear benefits, but it also brings new concerns around **cost, complexity, and trust**. As a result, consumer expectations are rising, not just for the technology itself, but also for the experience surrounding it.



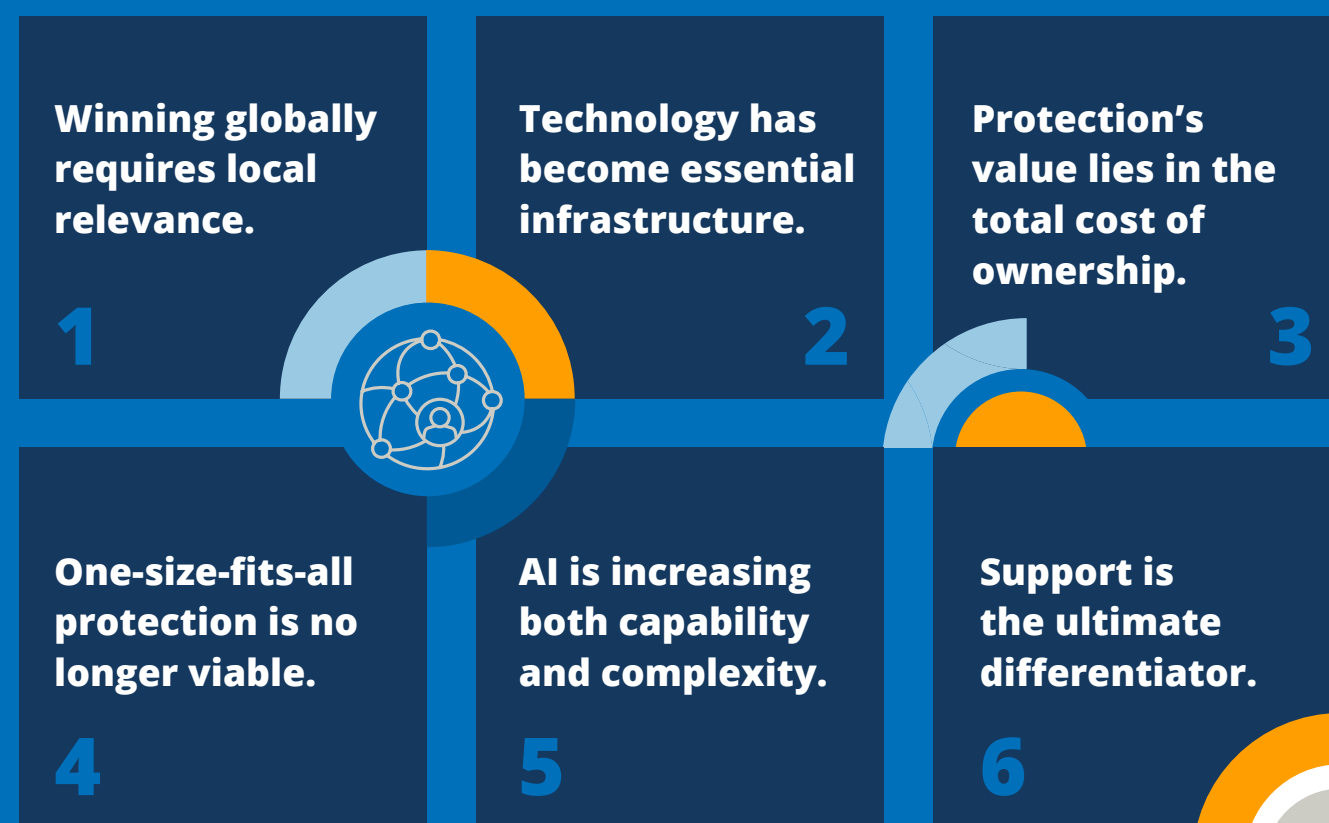
Consumers believe in technology.

But they expect more from **how it works, how it's supported, and who they trust.**

SECTION 2

SIX FORCES RESHAPING THE CONNECTED CONSUMER LANDSCAPE

The way consumers think about technology is changing, and it's already reshaping the market. Six shifts are redefining what consumers expect and what brands must deliver.



Together, these trends reflect a broader transformation: Consumers are redefining **value**.

Today, value is no longer just about price. It's a combination of **cost efficiency, reliability, time saved, and the quality of the experience**.

The brands that win will be those that deliver across all four.

1 Winning globally requires local relevance.

At a global level, belief in technology is strong. But that belief doesn't translate into a single, unified consumer mindset.

Instead, today's connected consumer landscape is defined by three distinct ways of evaluating technology.

These mindsets show up differently across markets, shaping how consumers evaluate both technology and the brands behind it and creating a fundamental challenge for marketers.

How do you maintain a consistent global strategy while meeting very different expectations?

The answer is not to change the value you deliver, but to adapt how that value shows up.

There isn't a single global playbook.

Winning requires making value relevant to different expectations.



OPTIMISTIC ADOPTERS

Seek innovation and early access
Is it new?



THE PRAGMATIC MIDDLE

Focus on reliability, convenience, and overall value
Is it worth it?



CAUTIOUS CONSUMERS

Prioritize trust, predictability, and control
Can I trust it?

2 Technology has become essential infrastructure.

Today, **80% of consumers say connected technology makes life better** — a 19-point increase since 2021.

This is no longer incremental adoption. It's dependence.

Devices have become the primary gateway to critical aspects of daily life, from communication and work to finance and identity.



Consumers say tech improves more than worsens

Work

7X more

Leisure and personal interests

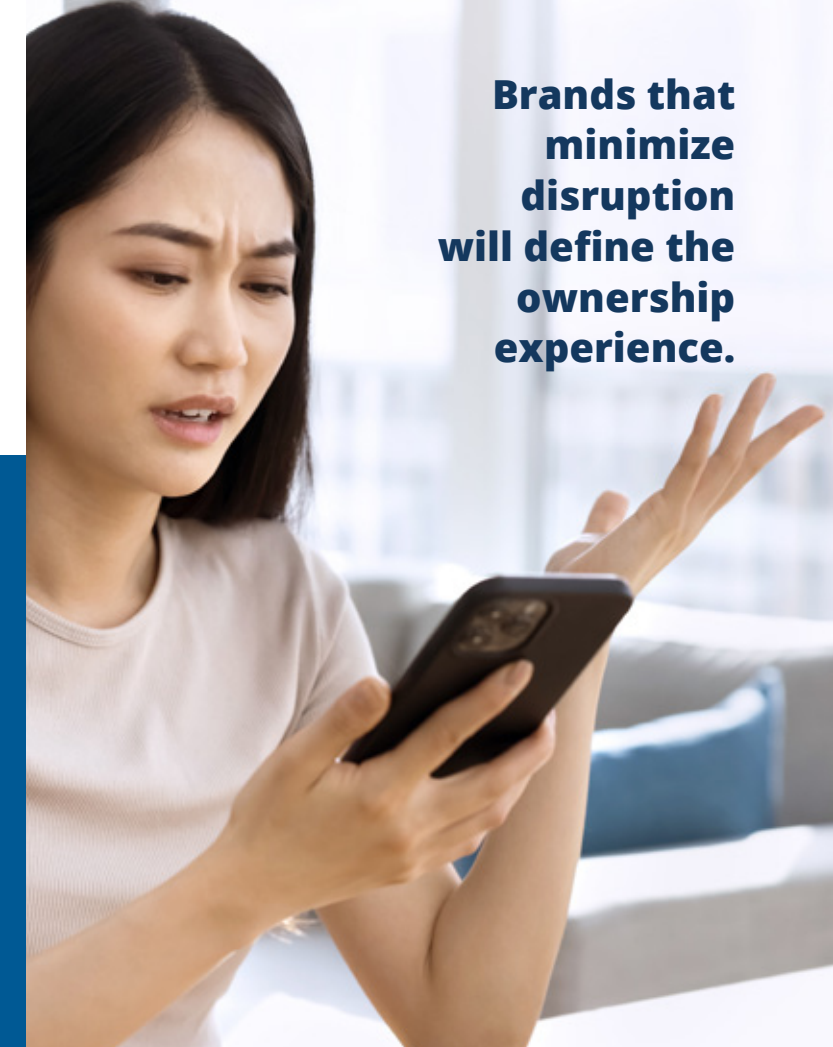
5X more

DOWNTIME IS THE NEW DISRUPTION

As dependence on technology increases, so does the impact of failure.

When a device stops working, the disruption extends far beyond inconvenience. It cuts off access to essential systems, payments, communication, work, and transportation.

A device is no longer just hardware. It's the gateway to an entire ecosystem. Reducing downtime is a core part of the value equation.



Brands that minimize disruption will define the ownership experience.

Today's device failures are life interruptions



Protection's value lies in the total cost of ownership.

As devices become more essential (and more expensive), consumers are focused on getting the most value for their money.

When purchasing protection, that mindset shows up in a practical way. Decisions are heavily influenced by the cost of the device and the cost of the plan.

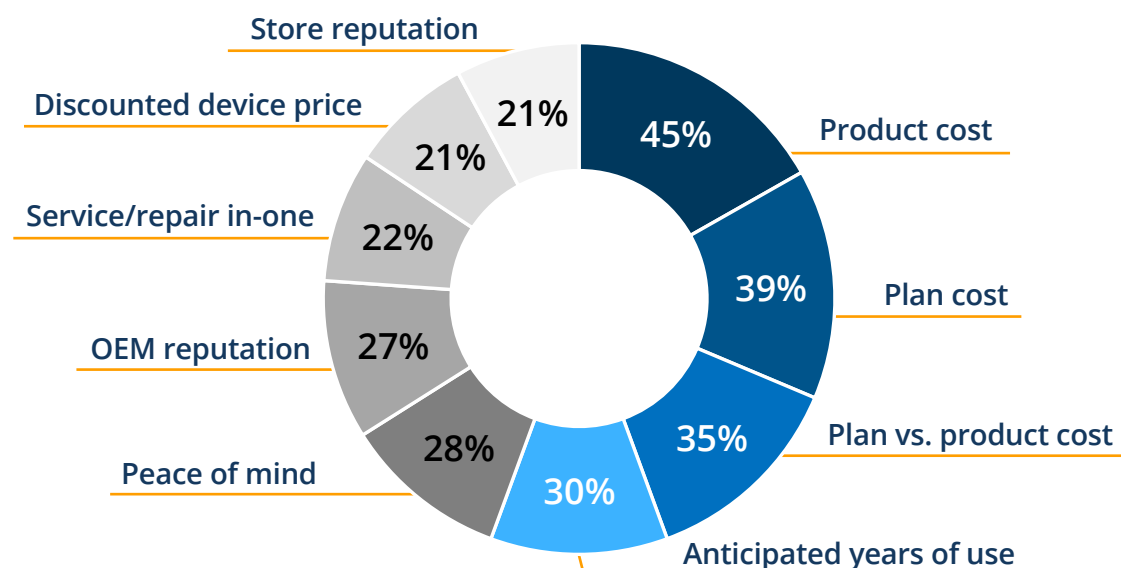
But those visible costs are only part of the equation.

Positioning protection as part of the **total cost of ownership** helps bring its full value into view. By accounting for repair risk, downtime, and long-term use, protection becomes more than an added expense. It becomes a way to manage the real cost of owning a device.

Protection is most compelling when positioned not as reassurance, but as a smart financial decision.



Top decision factors when buying protection



4 One-size-fits-all protection is no longer viable.

Consumers increasingly expect flexibility and control.

Standardized offerings are losing relevance, replaced by solutions that reflect individual needs, preferences, and usage patterns.

This level of personalization is a powerful driver of behavior. It increases both conversion and retention, transforming protection from a passive add-on into an active part of the purchase decision.

Global consumers say:

85%

customizable plans would make them more likely to buy the device

85%

offering customizable plans would improve their opinion of the brand selling it

87%

customization would make them more likely to keep the plan

The question has changed.

It's no longer: "Do I want protection?"

It's: "Do I want this plan?"

The more tailored the experience, the more valuable it becomes.

AI is increasing both capability and complexity.

AI is transforming the ownership experience.

Devices are becoming more capable but also more complex, less transparent, and harder to troubleshoot.

Consumers are now using technology they don't fully understand. It's more powerful. Less predictable.

This creates a critical tension: **Adoption is accelerating while understanding is declining.**

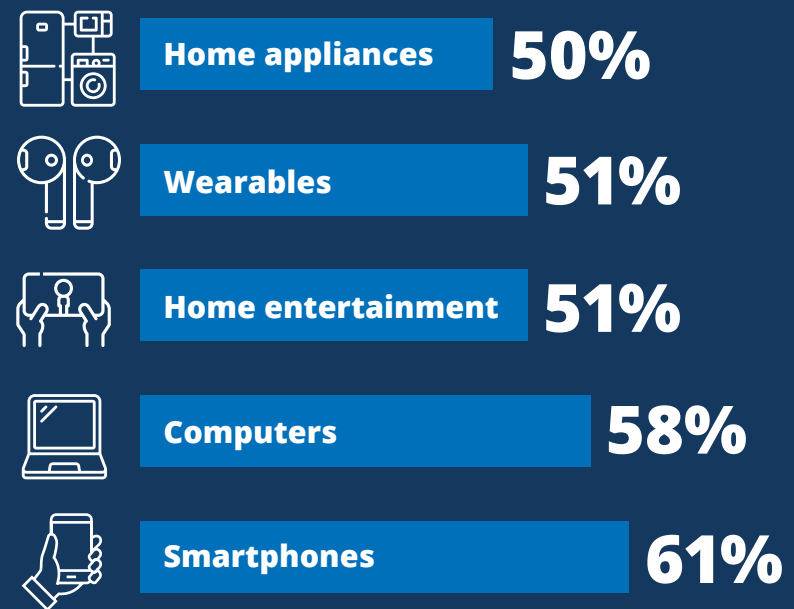
At the same time, trust in AI remains measured. Consumers are open to its benefits but cautious about its implications.

AI increases perceived value. But it also increases perceived risk.

Ownership is shifting from simple usage to ongoing management, making support more important than ever.

+5%
net trust in AI

Consumers are more likely to purchase protection for AI-enabled devices



Support is the ultimate differentiator.

The nature of consumer issues is changing.

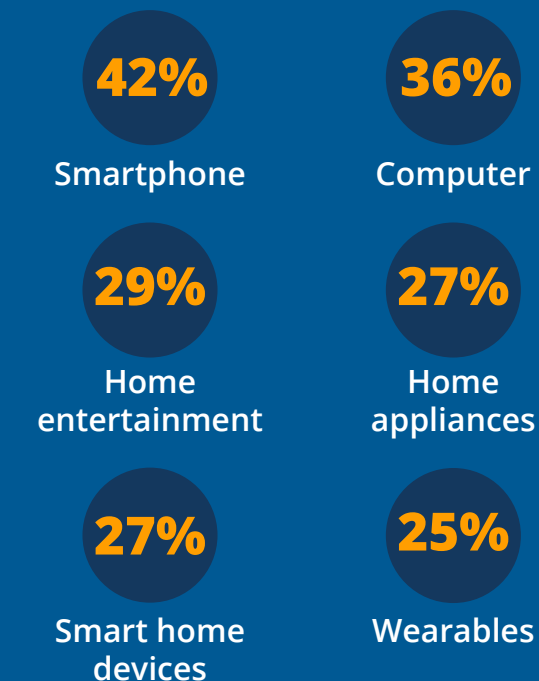
Today's problems are less about catastrophic failure and more about everyday frustrations, connectivity, storage, and setup challenges that disrupt the experience in smaller but more frequent ways.

At the same time, consumers are changing how they seek help, turning to self-service tools, video platforms, and AI solutions to solve problems without traditional support channels.

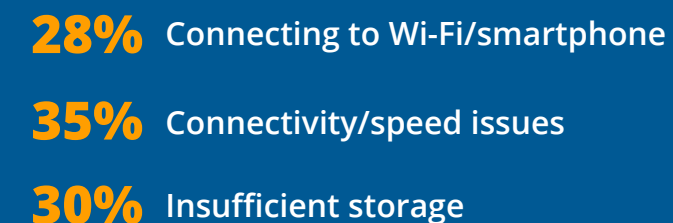
This reveals a gap between what consumers need and how support is delivered.

Brands that embed support into the ownership experience will differentiate in a market where products alone no longer can.

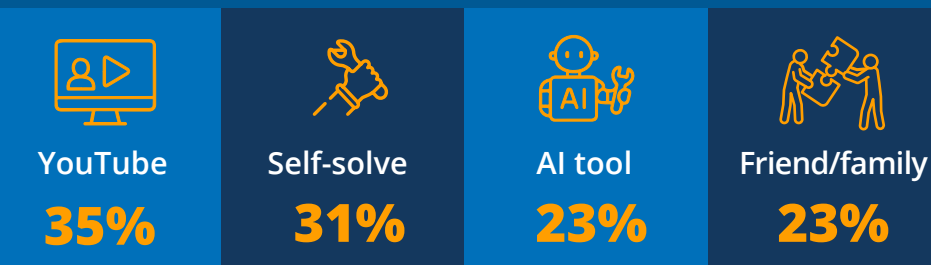
Top 6 device categories driving tech frustration



Most common issues are basic operations. Not what core coverage traditionally protects.



4 troubleshooting behaviors used most



SECTION 3

RETHINKING YOUR SUPPORT MODEL



Consumers aren't just adopting technology differently. They're expecting more from it.

They depend on it more. They evaluate it more critically. And they expect it to work seamlessly across every moment of their lives.

But, while consumer expectations have evolved, the model designed to support them has not.

This gap between how consumers experience technology and how it's supported is where your next opportunity lies.

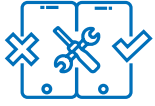









From reactive to continuous: a necessary shift

Consumers live in a continuous, connected world but are supported by a model built for isolated events.

The old model reacts to failure. Today's consumer needs a model built for continuous performance.

47% say they depend heavily on technology every day

THEN Reactive model	NOW Connected-consumer reality
 Break. Fix. Done.	 Always-on experience
 Device-focused	 Ecosystem-dependent
 Infrequent issues	 Frequent, subtle issues
 Standardized plans	 Self-service behavior

A new model for a more complex world

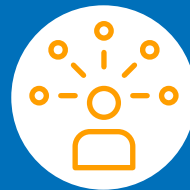
The connected consumer still values protection. But, today, **protection alone isn't enough**. What's needed is a model that combines protection with ongoing support, reflecting how technology actually works and how consumers experience it every day.

The new model



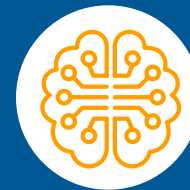
Continuous care

Always-on support, not just post-failure
Support is no longer something consumers access only when something breaks. It becomes part of the experience, helping maintain performance and address issues before they escalate.
In a world of always-on technology, care needs to keep pace.



Personalization

Plans and experiences adapt to individual needs as they shift over time
Consumers expect solutions that reflect how they use their technology. Personalized plans and experiences allow them to choose and change the coverage, support, and benefits that fit their needs.
The more tailored the experience, the more valuable it becomes.



Proactive intelligence

AI anticipates issues before they happen
Data and AI make it possible to anticipate issues before they disrupt the experience. From predicting device performance issues to identifying upgrade moments, proactive intelligence reduces friction and improves outcomes.
The goal is not just to respond faster but to prevent problems altogether.



Ecosystem support

Support extends across devices and services
Consumers don't rely on a single device. They rely on an entire network of connected technologies that need to work together seamlessly.
Support should extend across this ecosystem, ensuring continuity across devices, platforms, and services.

The new model shifts protection from a reactive product to a continuous experience.
It moves beyond fixing problems to preventing them.
Beyond standard plans to personalized solutions.
Beyond single devices to connected ecosystems.

It's a complete redesign of how value is delivered.

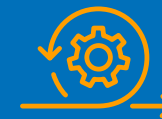
Designed for the way consumers live now

When protection, service, and support become a continuous experience, it changes how consumers choose, stay, and engage.

In today's connected consumer landscape, winning is no longer about selling protection in the moment.

It's about delivering confidence, continuity, and control throughout the entire lifecycle.

Why it works



Reduces friction

Consumers encounter fewer disruptions in their day-to-day use of technology. Continuous support helps resolve issues early, before they escalate.



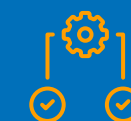
Builds confidence

As devices become more complex, consistent support makes them easier to understand and trust, increasing comfort with advanced features like AI.



Strengthens loyalty

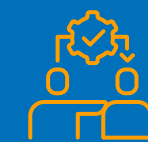
Ongoing engagement keeps customers connected to the brand beyond the initial purchase, creating deeper and longer-lasting relationships.



Improves efficiency

Proactive care reduces unnecessary service events and simplifies support operations, improving both customer and business outcomes.

How to win



Enable adoption

Reduce complexity and build confidence in advanced technologies so consumers feel comfortable adopting and using them.



Personalize the experience

Deliver flexible, tailored solutions that reflect how each customer uses their technology and evolves with their needs.



Deliver continuous care

Provide always-on, proactive support that maintains performance and resolves issues before they disrupt the experience.



Think beyond the device

Support the full ecosystem of connected technologies to create a seamless and integrated ownership experience.

SECTION 4

GLOBAL MARKET SNAPSHOTS



Across global markets, consumers believe in the value of connected technology, but how they evaluate, trust, and experience it varies in meaningful ways.

One expectation is universal: Technology should just work. How you deliver on that expectation needs to vary by market.

OPTIMISTIC ADOPTERS	PRAGMATIC MIDDLE	CAUTIOUS CONSUMERS
Driven by what's next	Focused on everyday value	Trust shapes adoption
See technology as progress and embrace new capabilities quickly, especially AI-driven experiences that enhance everyday life	Adopt technology when it proves its worth, balancing performance, reliability, and long-term value	Take a more considered approach, prioritizing transparency, consistency, and confidence in how technology performs
Key expectation: seamless innovation with flexible support	Key expectation: clear value and dependable experiences	Key expectation: reliability, control, and trusted support
Markets: Brazil • India • Mexico	Markets: Australia • Canada • U.K. • U.S.	Markets: Germany • Japan • South Korea

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<https://www.youtube.com/watch?v=FxStTOSCVJM>

The snapshots on the following pages show how these mindsets shape adoption, protection decisions, and support expectations across 10 countries. They help translate insight into action by highlighting what drives decisions, where friction exists, and how brands can respond more effectively.

GLOBAL MARKET SNAPSHOT BRAZIL

Young, urban, and mobile-first; primed for scale and rapid adoption

WHO THEY ARE

47% male 53% female

44% 29 to 44 years old

75% live in urban areas

75% own their own property

65% household size of 3 to 5 people

82% Android 18% Apple



TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.



Innovation is embraced, and connected tech is seen as a clear life upgrade.

93% say connected tech has made their lives better 81% trust AI

74% feel positively about the pace of technological change



Customization unlocks demand at scale



Very interested in customizable protection plans

- 82% smartphones
- 69% electronics
- 54% home appliances



AI drives even stronger interest in protection

- 82% are more likely to consider protection for AI-enabled smartphones
- 79% computers
- 70% home entertainment
- 67% smart home devices

96% say customizable protection increases the likelihood of buying the product

94% say it makes them more likely to keep their protection plan

93% say it improves brand perception

Independent by default but open to smarter support



Top devices causing frustration (past 12 months)

- 36% smartphones
- 32% computers
- 31% home entertainment
- 27% home appliances



Most common issues

- 37% insufficient storage
- 30% internet connectivity/speed
- 21% device broke or needed repair



How they solve problems

- 32% YouTube
- 25% AI tools like ChatGPT or Gemini
- 21% solve it themselves
- 21% local technician/service center
- 20% in-store manufacturer support

WIN STRATEGY

Lead with **mobile-first, AI-powered experiences.**

Personalize protection to reflect diverse devices and household needs.

Curate digital and in-person support offerings by device to simplify complexity and increase adoption.

Reinforce value through **accessibility, relevance, and ease of use.**

GLOBAL MARKET SNAPSHOT INDIA

A mobile-first, digitally fluent audience with influence that extends beyond the individual

WHO THEY ARE

56% male 44% female

88% under the age of 45 29% 45 to 60 years old

39% live in homes with 5+ people

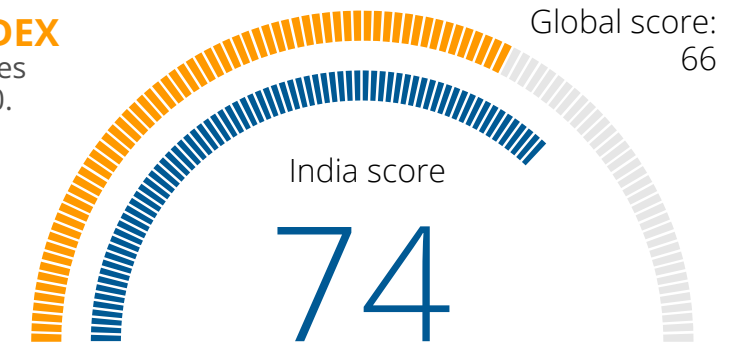
44% bachelor's degree
40% master's degree

88% Android 12% Apple



TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.



They're among the world's most tech-positive consumers.

94% say connected tech has made their lives better
85% trust AI
85% feel positively about the pace of technological change



Protection isn't an add-on — it's part of the total cost of ownership



Very interested in customizable protection plans

- 80% smartphones
- 73% consumer electronics
- 63% home appliances



AI drives even stronger interest in protection

- 83% are more likely to consider protection for AI-enabled smartphones and computers
- 77% home entertainment
- 75% smart home devices

97% say customizable protection increases the likelihood of buying the product and enrolling in protection

95% say it improves brand perception and feels more valuable than other protection alternatives

Resourceful users who expect flexible support options



Top devices causing frustration (past 12 months)

- 55% smartphones
- 48% computers
- 46% home appliances and home entertainment



Most common issues

- 44% internet connectivity/speed
- 33% Wi-Fi/smartphone connection issues
- 32% insufficient storage



How they solve problems

- 47% YouTube
- 41% AI tools like ChatGPT or Gemini
- 33% social media guidance
- 33% local technician/service center
- 29% manufacturer phone support

WIN STRATEGY

Lead with **AI-enabled innovation.**

Personalize protection to match device usage and evolving needs.

Curate support by device and channel for a seamless, self-service-first experience.

Reinforce value through **flexibility, relevance, and continuous support.**

MARKET SNAPSHOT MEXICO

A mobile-first audience with technology at the center of daily life

WHO THEY ARE

50% male 50% female

30% 18 to 28 years old 48% 29 to 44 years old

32% household of 4 people
33% household of 5+

75% homeowners
75% urban areas

85% Android 15% Apple



TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.

Global score: 66



Consumers see connected technology as part of daily life and a clear driver of improvement.

80% say connected tech has made their lives better
69% trust AI
73% feel positively about the pace of technological change



A strong response to protection that feels relevant, flexible, and personal



Very interested in customizable protection plans

- 72% smartphones
- 61% electronics
- 46% home appliances



AI drives even stronger interest in protection

- 76% are more likely to consider protection for AI-enabled smartphones
- 74% computers

94% say customizable protection increases the likelihood of buying the product and keeping their plan over time

92% say it improves brand perception and feels more valuable than other protection alternatives

Self-service is common, but support still matters



Top devices causing frustration (past 12 months)

- 41% smartphones
- 39% home entertainment
- 37% computers



Most common issues

- 39% internet connectivity/speed
- 36% insufficient storage
- 32% Wi-Fi/device pairing



How they solve problems

- 37% YouTube
- 26% AI tools like ChatGPT or Gemini
- 23% social media
- 22% manuals, self-fix, or in-store support

WIN STRATEGY

Lead with **mobile-first, easy-to-adopt innovation.**

Personalize protection to align with everyday usage and affordability needs.

Curate support by device to deliver intuitive, digitally native experiences.

Reinforce value through **relevance, simplicity, and cost transparency.**

GLOBAL MARKET SNAPSHOT

AUSTRALIA

Connected, balanced, and focused on what works

WHO THEY ARE

49% male 51% female

43% 29 to 44 years old 26% 40 to 60 years old

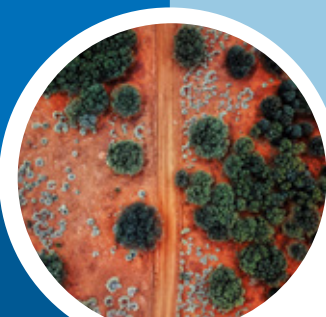
48% have no children under 18

57% suburban

65% employed full-time

14% employed part-time

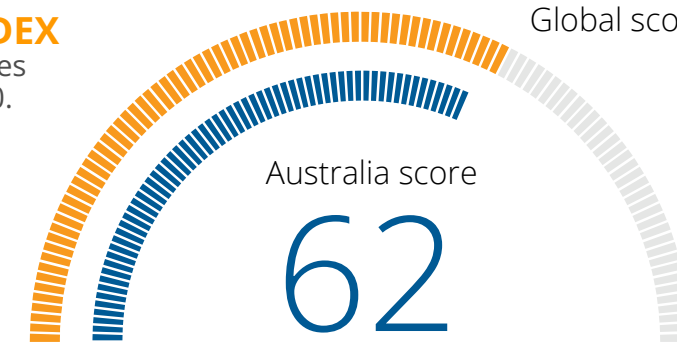
52% Android 48% Apple



TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.

Global score: 66



Consumers prioritize transparency, reliability, and clear everyday benefits over experimentation.

76% say connected tech has made their lives better 53% feel positively about the pace of technological change

34% find AI somewhat trustworthy 29% are unsure about AI



Value-driven consumers who expect protection to be practical and flexible



Very interested in customizable protection plans

- 48% smartphones
- 38% electronics
- 30% home appliances



AI drives even stronger interest in protection

- 54% are more likely to consider protection for AI-enabled smartphones
- 50% computers
- 44% home entertainment and smart home devices

83% say customizable protection increases the likelihood of buying the product

85% say it makes them more likely to keep their protection plan

84% say it improves brand perception

Hands-on users who expect support to be easy and reliable



Top devices causing frustration (past 12 months)

- 43% smartphones
- 40% computers
- 33% home entertainment
- 27% smart home devices



Most common issues

- 35% internet connectivity/speed
- 30% Wi-Fi/smartphone connection issues
- 28% insufficient storage



How they solve problems

- 34% YouTube
- 34% solve it themselves
- 26% friends/family
- 21% AI tools like ChatGPT and Gemini
- 20% product manual

WIN STRATEGY

Lead with **dependable, easy-to-use technology.**

Personalize protection to reflect individual needs and device mix.

Curate support by device with clear, straightforward pathways to resolution.

Reinforce value through **reliability, transparency, and real-world usefulness.**

GLOBAL MARKET SNAPSHOT CANADA

A balanced market driven by flexibility and real-world needs

WHO THEY ARE

52% male 48% female

36% 29 to 44 years old 27% 45 to 60 years old

59% employed full-time
9% employed part-time

33% single
42% rent their home

51% Android 49% Apple



TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.

Global score: 66



Consumers see clear benefits in technology but expect reassurance, flexibility, and proven outcomes.

72% say connected tech has made life better 49% feel positively about the pace of technological change
33% find AI somewhat trustworthy 32% are unsure about AI



Respond to protection that's flexible, relevant, and clearly beneficial

Very interested in customizable protection plans
45% smartphones
37% electronics
49% home appliances

AI drives even stronger interest in protection
47% are more likely to consider protection for AI-enabled smartphones and computers

77% say customizable protection increases the likelihood of buying the product

81% say it makes them more likely to keep their protection plan

79% say it improves brand perception

80% say it feels more valuable than other protection alternatives

Self-reliant with expectations of simple, effective support

Top devices causing frustration (past 12 months)
40% smartphones
35% computers
26% home entertainment

Most common issues
30% insufficient storage
29% internet connectivity/speed
24% Wi-Fi/device pairing

How they solve problems
37% YouTube
34% solve it themselves
28% friends/family

WIN STRATEGY

Offer **flexible, cross-platform solutions** that reflect real-world use.

Personalize protection to align with device mix and evolving needs.

Curate support by device for simple, intuitive resolution paths.

Reinforce value through **relevance, clarity, and long-term benefit.**

GLOBAL MARKET SNAPSHOT

UNITED KINGDOM

Digitally engaged with a focus on trust and practicality

WHO THEY ARE

49% male 51% female

37% 29 to 44 years old 38% 45 to 60 years old

25% master's degree

64% employed full-time

63% homeowners

36% rent their home

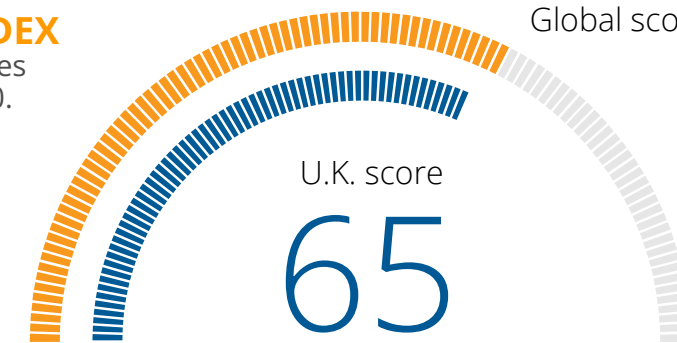
51% Android 49% Apple



TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.

Global score: 66



Consumers embrace technology, but evaluate it through transparency, value, and long-term impact.

78% say connected tech has made their lives better 56% trust AI

59% feel positively about the pace of technological change



Protection strengthens loyalty and brand value



Very interested in customizable protection plans

- 49% smartphones
- 40% electronics
- 34% home appliances



AI drives even stronger interest in protection

- 57% are more likely to consider protection for AI-enabled smartphones
- 54% computers
- 48% home entertainment
- 47% smart home devices

81% say customizable protection increases the likelihood of buying the product

84% say it makes them more likely to keep their plan

83% say it improves brand perception

Independent users who expect support to be fast and frictionless



Top devices causing frustration (past 12 months)

- 36% smartphones
- 33% computers



Most common issues

- 36% internet connectivity/speed
- 28% insufficient storage
- 27% Wi-Fi/Bluetooth connection



How they solve problems

- 36% YouTube
- 30% solve it themselves
- 27% friends/family
- 22% AI tools like ChatGPT or Gemini

WIN STRATEGY

Pair innovation with clear, measurable benefits.

Personalize protection based on device type and ownership patterns.

Curate support experiences by device with seamless, low-friction access.

Reinforce value through transparency, flexibility, and ongoing usefulness.

GLOBAL MARKET SNAPSHOT

UNITED STATES

A practical, established audience that embraces technology when it delivers clear value

WHO THEY ARE

48% male **52%** female

28% 29 to 44 years old **37%** 45 to 60 years old

59% have children under 18

33% single

51% suburban

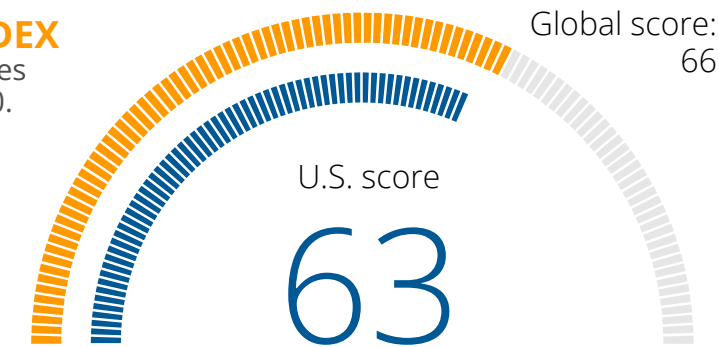
59% own their own home

51% Android **49%** Apple



TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.



Consumers are excited by innovation but grounded in performance and ROI.

75% say connected tech has improved their lives **34%** find AI somewhat trustworthy

56% feel positively about the pace of technological change



Flexibility is what turns consideration into conversion



Very interested in customizable protection plans

- 54%** smartphones
- 45%** consumer electronics
- 33%** home appliances



AI drives even stronger interest in protection

- 51%** are more likely to consider protection for AI-enabled smartphones
- 48%** computers
- 42%** home entertainment
- 41%** smart home devices and appliances

81% say customizable protection increases the likelihood of buying the product

87% say it makes them more likely to enroll in protection

85% say it improves brand perception

Consumers expect fast, accessible support across channels



Top devices causing frustration (past 12 months)

- 42%** smartphones
- 37%** computers



Most common issues

- 35%** internet connectivity/speed
- 29%** insufficient storage
- 33%** Wi-Fi/Bluetooth connection



How they solve problems

- 43%** YouTube
- 35%** solve it themselves
- 31%** friends/family
- 22%** manuals
- 19%** AI tools like ChatGPT or Gemini

WIN STRATEGY

Emphasize **reliability** and **performance**, not just innovation.

Personalize protection based on device type, usage, and lifecycle stage.

Curate self-help experiences by device with seamless omnichannel access.

Reinforce value through **clear benefits, transparent pricing,** and **long-term utility.**

GLOBAL MARKET SNAPSHOT GERMANY

Balanced, pragmatic, and firmly in the mainstream

WHO THEY ARE

50% male 50% female

42% 29 to 44 years old 29% 45 to 60 years old

50% have no children under 18

62% rent their home

66% employed full-time

43% high school education or less

63% Android 37% Apple

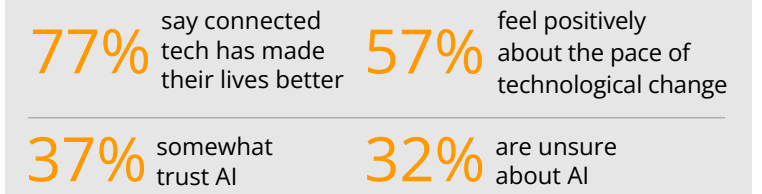


TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.



Consumers believe in technology's benefits but expect transparency, control, and fair value.



Protection becomes a differentiator when it feels tailored



Very interested in customizable protection plans

- 53% smartphones
- 38% consumer electronics
- 29% home appliances



AI drives even stronger interest in protection

- 55% are more likely to consider protection for AI-enabled smartphones
- 50% computers
- 44% smart home and home entertainment

82% say customizable protection increases the likelihood of buying the product and keeping their plan

80% say it improves brand perception and feels more valuable than other protection alternatives

Independent problem-solvers who value clear, effective support



Top devices causing frustration (past 12 months)

- 38% smartphones
- 32% computers
- 25% each smart home, wearables, appliances



Most common issues

- 30% internet connectivity/speed
- 27% Wi-Fi/smartphone connection issues
- 21% insufficient storage



How they solve problems

- 32% solve it themselves
- 28% YouTube
- 24% friends/family

WIN STRATEGY

• **Emphasize transparency** in pricing, privacy, and performance.

• **Personalize protection** to reflect individual needs and preferences.

• **Curate support** by device to support independence and efficiency.

• Reinforce value through **control, customization, and clear benefits.**

GLOBAL MARKET SNAPSHOT JAPAN

A thoughtful, established market focused on quality and trust

WHO THEY ARE

- 53% male 47% female
- 47% 45 to 60 years old 22% 60+ years old
- 73% have no children under 18
- 56% employed full-time
- 54% bachelor's degree
- 47% Android 53% Apple



TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.

Global score: 66

Japan score

59

Consumers value tech advancement but prioritize security, reliability, and long-term confidence.

- 65% say connected tech has made their lives better
- 42% feel positively about the pace of technological change
- 39% somewhat trust AI
- 38% are unsure about AI



Protection reinforces trust in the purchase

- Up-front interest in personalized protection is selective**
 - 28% smartphones
 - 21% electronics
 - 16% home appliances
- AI drives even stronger interest in protection**
 - 38% are more likely to consider protection for AI-enabled smartphones
 - 37% computers
- 75% say customizable protection increases the likelihood of buying the product
- 74% say it makes them more likely to keep their protection plan
- 73% say it improves brand perception and feels more valuable than other protection alternatives

Self-service focused with preference for clear, structured support

- Top devices causing frustration (past 12 months)**
 - 35% smartphones
 - 26% computers
- Most common issues**
 - 32% internet connectivity/speed
 - 29% Wi-Fi/device pairing
 - 29% insufficient storage
- How they solve problems**
 - 38% solve it themselves
 - 25% manuals
 - 20% use forums
 - 19% YouTube

WIN STRATEGY

- Lead with **reliability, security, and product quality.**
- Personalize protection** to support long-term ownership and confidence.
- Curate** structured, device-specific support that enables self-resolution.
- Reinforce value through **consistency, durability, and trust over time.**

GLOBAL MARKET SNAPSHOT

SOUTH KOREA

Highly connected, highly discerning, and driven by performance

WHO THEY ARE

54% male 46% female

38% 45 to 60 years old

57% have children under 18

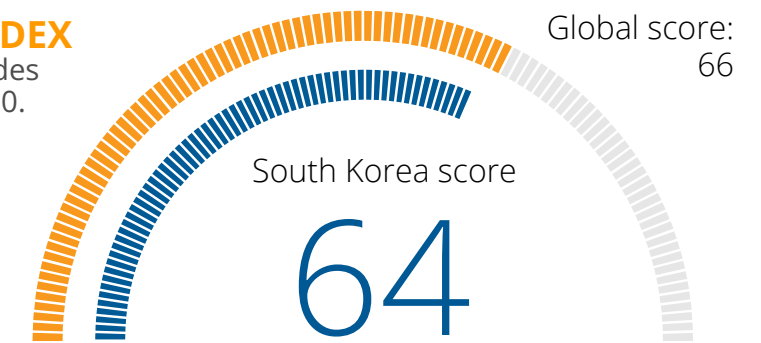
75% live in urban areas

73% Android 27% Apple



TECHNOLOGY SENTIMENT INDEX

is a global measure of consumer attitudes toward technology on a scale of 0 to 100.



Consumers embrace innovation, but assess it through cost, privacy, and real-world value.

86% say connected tech has made their lives better
64% trust AI
60% feel positively about the pace of technological change



Protection should support long-term ownership value

Extending how long they'll keep and own a product is their No. 2 reason for buying protection, second only to cost.

Very interested in customizable protection plans
49% smartphones
33% consumer electronics
27% home appliances

AI drives even stronger interest in protection
66% are more likely to consider protection for AI-enabled smartphones
63% wearables
60% smart home and appliances

89% say customizable protection increases the likelihood of buying the product

90% say it makes them more likely to keep their protection plan

88% say it improves brand perception

Independent problem-solvers who expect expert backup

Top devices causing frustration (past 12 months)
41% smartphones
38% computers
28% home appliances

Most common issues
37% internet connectivity/speed
32% insufficient storage
30% Wi-Fi/device pairing

How they solve problems
35% solve it themselves
31% YouTube
24% manuals
22% AI tools like ChatGPT or Gemini
22% service center/technicians

WIN STRATEGY

Lead with **high-performance, cutting-edge experiences.**

Personalize protection to support device longevity and upgrade cycles.

Curate precise, device-specific support with seamless escalation.

Reinforce value through **durability, transparency, and sustained performance.**

SECTION 5

CONCLUSION AND METHODOLOGY

The next era of protection, service, and support

Technology is becoming more essential and more complex. The expectations around it are evolving just as quickly.



WHAT THE DATA TELLS US

Consumers aren't just adopting technology. They're evaluating how well it fits into their lives.

The Technology Sentiment Index reflects this balance. Optimism is strong, but expectations are rising, especially around performance, simplicity, and trust.

WHERE THE OPPORTUNITY LIES

Protection, service, and support are no longer separate considerations.

They shape how consumers experience technology over time and influence how they choose, stay, and engage with the brands that deliver it.

TURNING INSIGHT INTO EXECUTION

Assurant helps partners redefine the ownership experience by leveraging insights and technology to transform customer connections into loyalty moments.

From device protection and proactive support to personalized experiences and ecosystem-wide solutions, Assurant helps make technology easier to use, easier to trust, and easier to rely on throughout the entire lifecycle.

The future of connected living will be defined not only by the technology people own, but also by the confidence, continuity, and value they experience because of it.

About the research

This report is based on Assurant's 2026 Global Consumer Technology Pulse, a custom quantitative study exploring consumer attitudes toward technology and expectations for protection, service, and support.

SAMPLE AND MARKETS

The study includes

11,398
smartphone users

across

10 countries.

Each market includes

approximately
1,000+

respondents,

enabling reliable cross-market comparison and local insight.

FIELDWORK AND METHODOLOGY

- **Method:** online quantitative survey (mobile and desktop)
- **Field dates:** December 2025 through January 2026
- **Audience:** adults 18+ who use smartphones
- **Survey length:** ~10 minutes
- **Sampling:** global online panel with compensated respondents

Country samples were quota-balanced to reflect national population distributions across key demographics.

TECHNOLOGY SENTIMENT INDEX

The Technology Sentiment Index is a composite score that measures consumer attitudes toward technology from 0 to 100, where higher scores indicate more positive sentiment.

The index is built from 34 survey questions across five dimensions.

- **Technology's impact on daily life**
- **Social and personal outcomes**
- **Perceptions of AI and emerging technologies**
- **Attitudes toward cost, privacy, and reliability**
- **Emotional responses to technological change**

All questions are standardized and equally weighted, then scaled to create a single, comparable global score.