ASSURANT®

2026

GLOBAL CONNECTED CONSUMER

Trends Report

A message from Biju Nair

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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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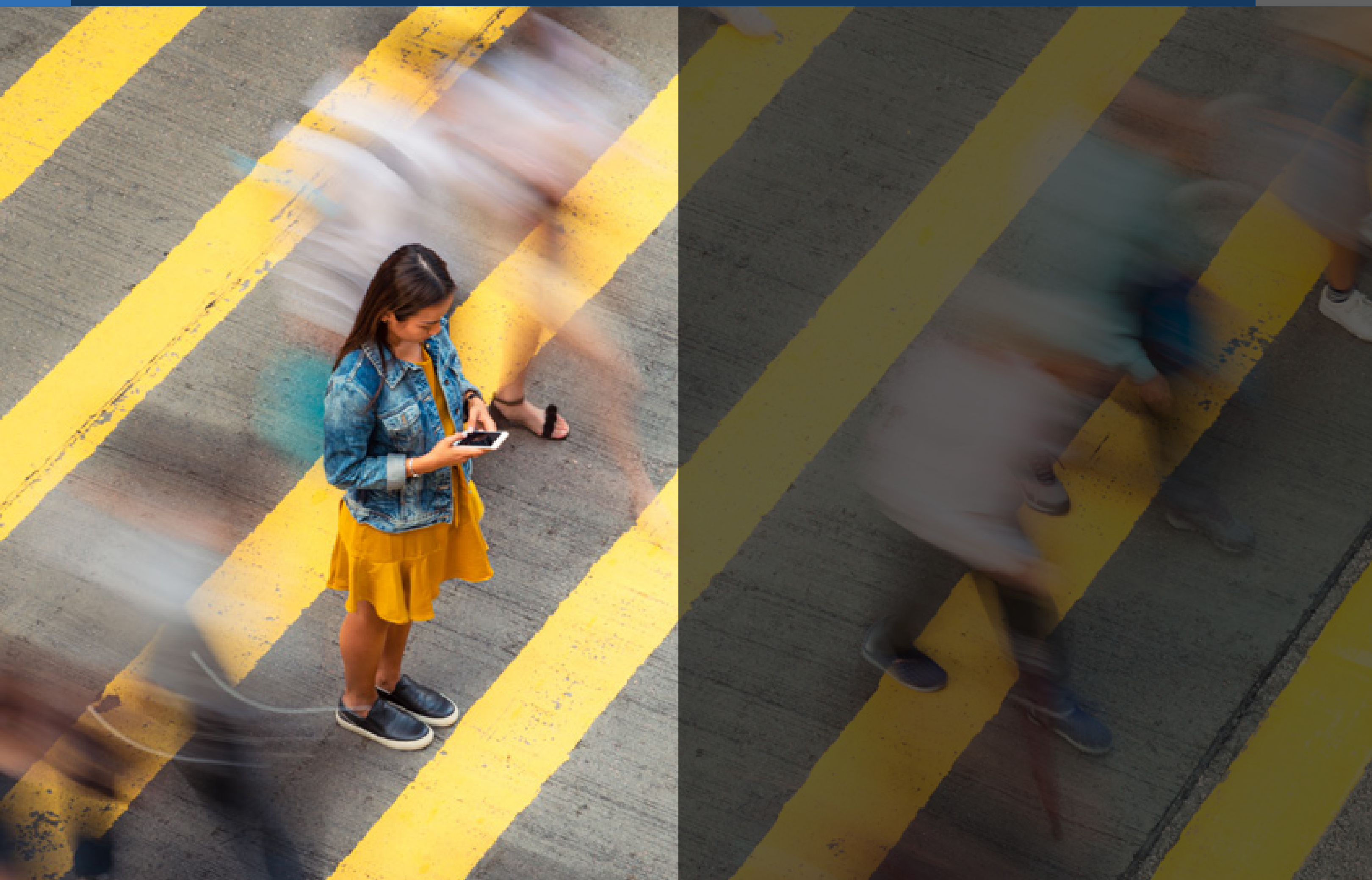
SECTION 1
The Connected Consumer Reality



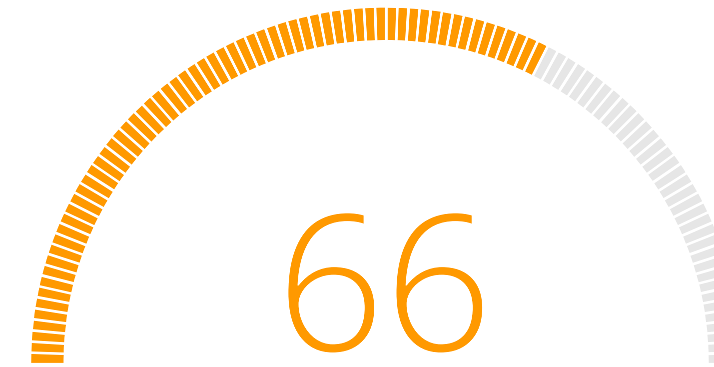
Technology is more embedded in everyday life than ever before. But adoption alone doesn't tell the full story. The real question is: How do consumers feel about their tech?

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.

1 **Winning globally requires local relevance.**

2 **Technology has become essential infrastructure.**

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

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

5 **AI is increasing both capability and complexity.**

6 **Support is the ultimate differentiator.**

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.

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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.

Top areas improved by tech

- **42%** Shopping
- **39%** Entertainment
- **35%** Communication
- **35%** Banking and finance
- **35%** Work
- **31%** Education
- **29%** News and information
- **28%** Cars and travel

Consumers say tech improves more than worsens

Work

7X more

Leisure and personal interests

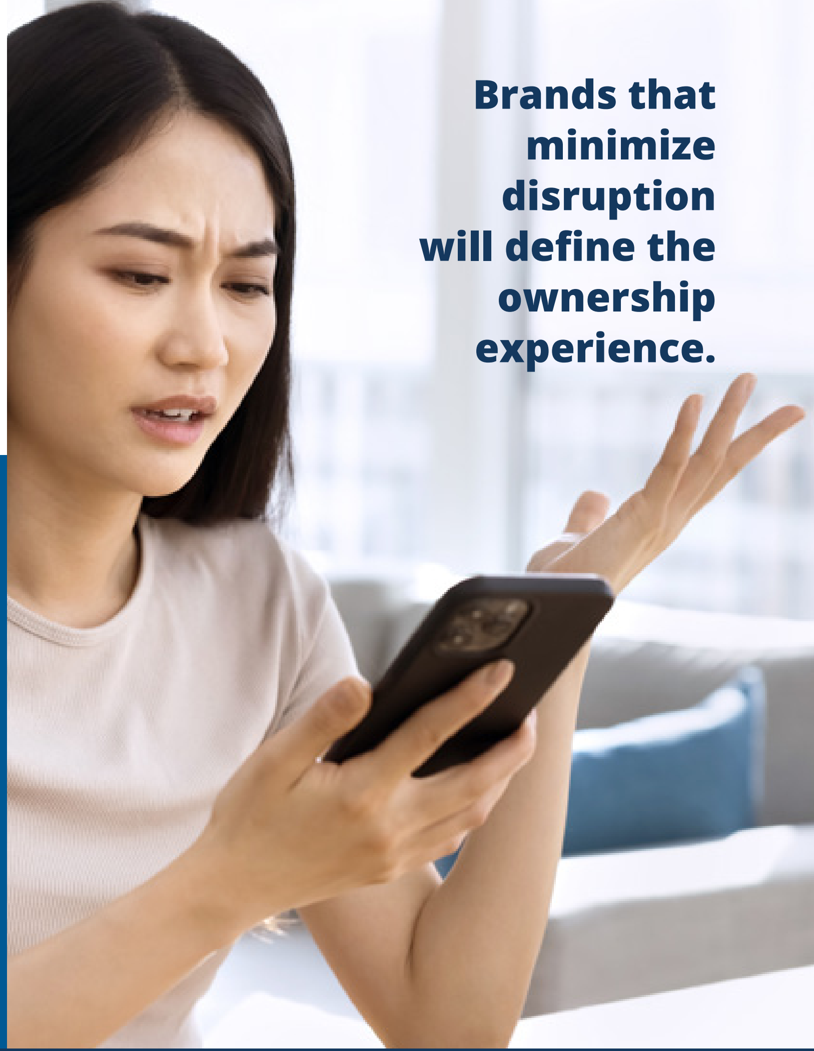
5X more

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

- **Transit payment declined during commute**
- **Delayed response to an urgent work request**
- **Can't access directions during a trip**
- **Miss a home security alert**
- **Unable to complete multi-factor authentication**

3 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.

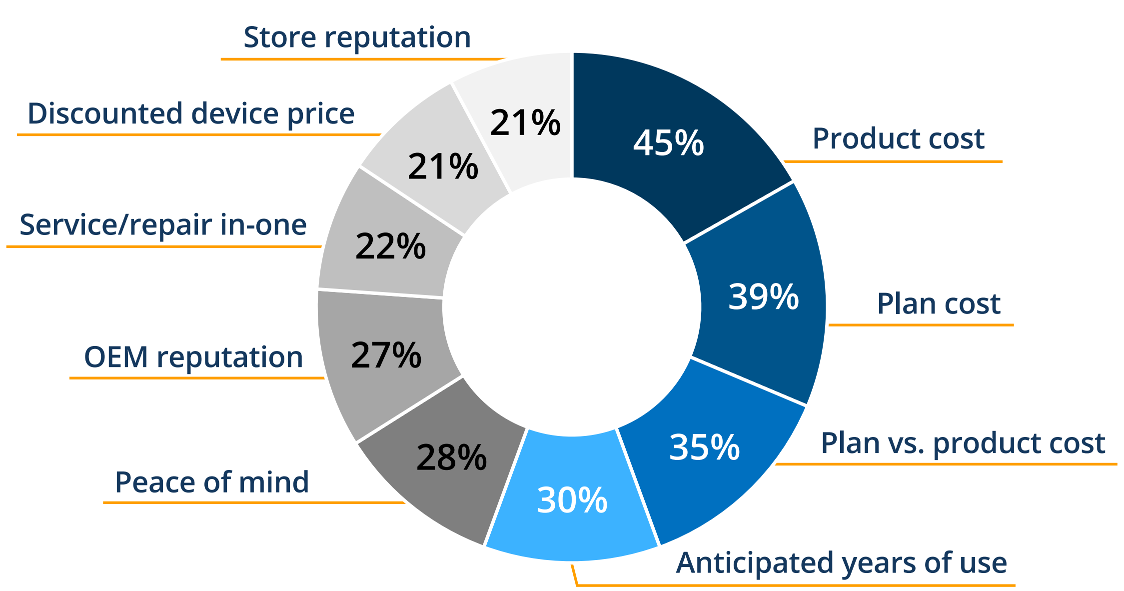
But those visible costs are only part of the equation.

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.

Purchase price + **Repair risk** + **Downtime** + **Long-term economics** = **TCO**

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.

5 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.

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

Home appliances	50%
Wearables	51%
Home entertainment	51%
Computers	58%
Smartphones	61%

+5% net trust in AI

6 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

42%	Smartphone
36%	Computer
29%	Home entertainment
27%	Home appliances
27%	Smart home devices
25%	Wearables

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

- **28%** Connecting to Wi-Fi/smartphone
- **35%** Connectivity/speed issues
- **30%** Insufficient storage

4 troubleshooting behaviors used most

YouTube	Self-solve	AI tool	Friend/family
35%	31%	23%	23%

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.

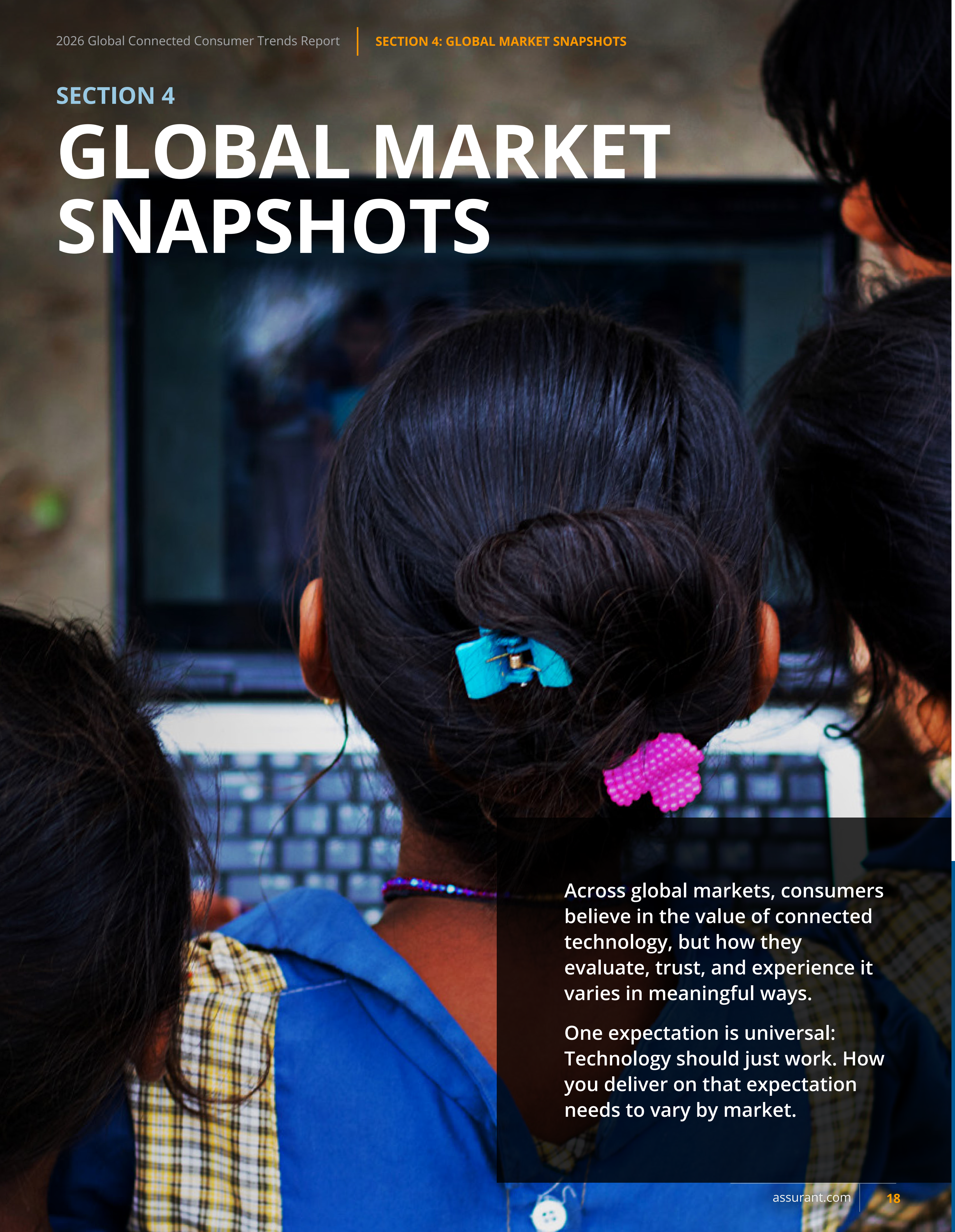
How to win

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

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.**

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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

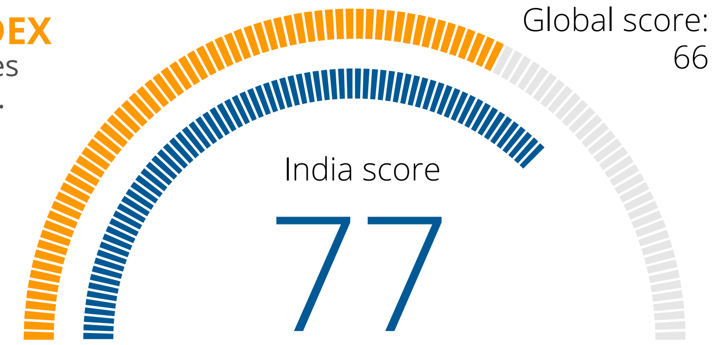
39% live in homes with 5+ people

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**.

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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

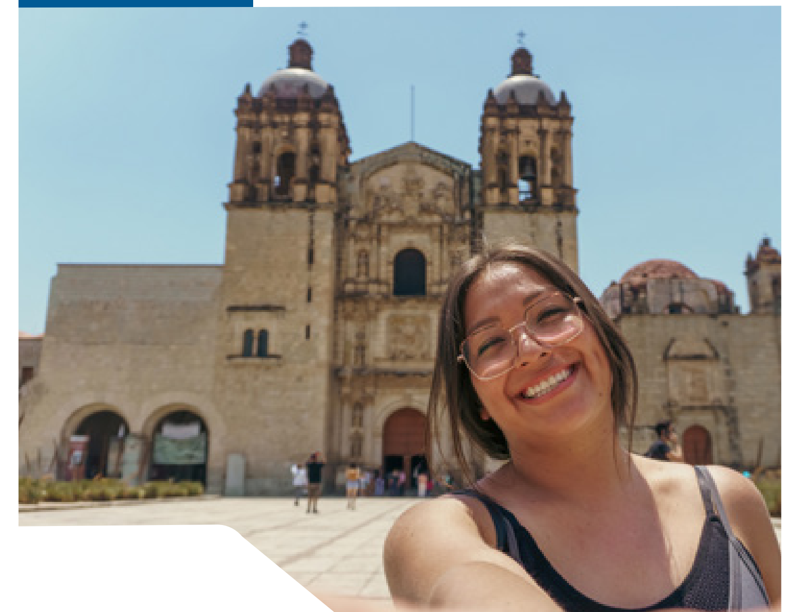
32% household of 4 people

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.

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**.

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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

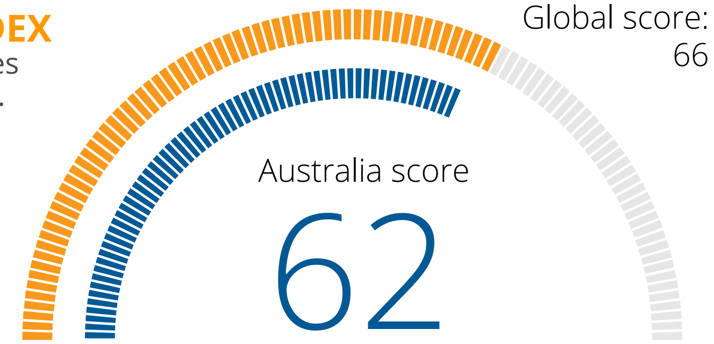
65% employed full-time

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.



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.**

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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.

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.**

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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.

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.**

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GLOBAL MARKET SNAPSHOT
UNITED STATES

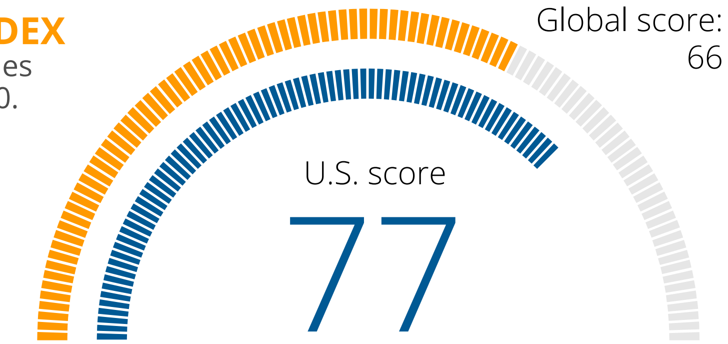
A practical, established audience that embraces technology when it delivers clear value

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 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.**

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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.

77% say connected tech has made their lives better

57% feel positively about the pace of technological change

37% somewhat trust AI

32% are unsure about AI

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**.

ASSURANT®

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

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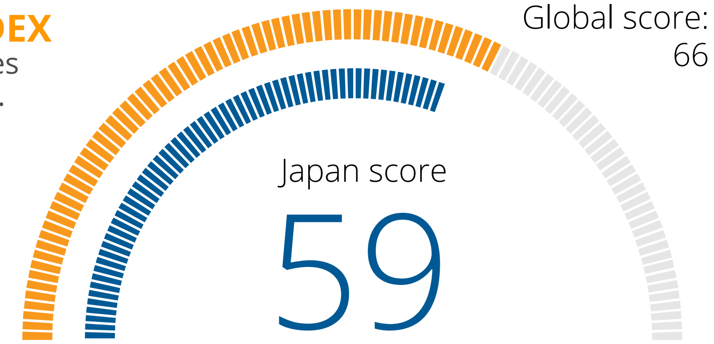
TECHNOLOGY SENTIMENT INDEX

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



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.