



The behaviour signals shaping markets in 2026

Understanding Northern Ireland consumers

Original consumer research gathered across Northern Ireland in 2025/2026

Foreword

Over the past year I have spent a lot of time speaking with business leaders across Northern Ireland. A pattern keeps appearing in those conversations. Many organisations feel they are working harder than ever to attract customers, yet they are less certain about why people are buying, delaying decisions or changing behaviour.

Markets across Northern Ireland are shifting. Economic pressure, changing expectations and evolving lifestyles are reshaping how people make decisions about spending, products and brands. The challenge for many organisations is that those shifts often appear slowly. They show up in behaviour long before they show up in sales figures or dashboards. That is where insight matters.

The research presented in this report comes from a series of studies we conducted over the past 12 months that explore different aspects of consumer life in Northern Ireland, including Electric Vehicle adoption, Christmas spending behaviour, and the pressures facing younger adults, such as employment concerns and the importance of social connection.

Individually, these studies tell interesting stories, but when viewed together they reveal something much more valuable. A set of behavioural signals about how people across Northern Ireland are thinking, feeling and making decisions today. For organisations making strategic decisions about growth, marketing and customer experience, those signals are incredibly important because the businesses that understand their customers best usually make the best decisions.

I hope the insights in this report help leaders across Northern Ireland step back from assumptions and see their customers more clearly.

Fiona Norman
Managing Director
FN Research



Five stats from Northern Ireland consumers

Five behavioural signals emerging across Northern Ireland consumers in the past 12 months

Taken together these signals suggest Northern Ireland consumers are becoming more cautious in financial decisions, more selective in spending, and more focused on experiences that strengthen social connection.

38%

Considering an EV next.

Up from 19% the previous year

55%

Same Christmas spend.

But buying fewer, more meaningful gifts

65%

Buying less groceries.

Of young adults due to financial pressure

81%

Employment concerns.

Of young adults worried about future employment prospects

83%

Friendships matter.

Of young adults say friendships are very important in their lives

□ When we looked across our recent studies, clear patterns emerged in the data. For example, Northern Ireland consumers are slowing down decisions and looking for reassurance before committing to major purchases

This matters because businesses are making big decisions with incomplete information.

Most decisions rely on sales data and internal assumptions. That tells you what happened. Consumer research helps explain why behaviour changed and what organisations should expect next.

This report brings together evidence from several primary research studies conducted by FN Research during 2025/2026. Methods included online surveys, in depth interviews, discussion forums and behavioural analysis with consumers and businesses across Northern Ireland. Sample sizes ranged from qualitative depth interviews through to surveys of over one hundred respondents depending on the study topic.

The research behind the insight

Evidence gathered across multiple studies

Methods Included

- Consumer surveys
- Depth interviews
- Discussion forums
- Retailer interviews
- Behavioural analysis

Research topics

- EV adoption
- Christmas spending behaviour
- Cost of living pressures
- Employment concerns
- Friendships and social connection

Three signals shaping Northern Ireland consumer behaviour

Across these recent research studies, we noticed three behavioural signals that consistently appeared in the data.

Signal 1

Confidence drives behaviour more than awareness

Signal 2

Value is increasingly defined through meaning, experience and thoughtfulness rather than price alone

Signal 3

Trust and stability shape decision making



**6 Key Insights
on
Northern Ireland Consumer Behaviour**

Insight 1: Northern Ireland is a cautious adoption market

Key evidence (e.g., EV White Paper)

- EV ownership remains low at around **2.3%** of vehicles
- But interest in EV purchase **doubled** from 19% to 38%

□ The research suggests consumers are not against electric vehicles. Most simply want more reassurance about infrastructure, running costs and long term reliability before making the switch.

Confidence comes from

- Reliable infrastructure
- Predictable costs
- Clear long term policy direction

“The range and charging time are a concern. It's an extra worry when planning a trip. Can you get there on one charge? Is there a charger where you are going?”

(Based on survey responses from drivers across Northern Ireland and follow up depth interviews exploring barriers to EV adoption.)



Strategic callout: The confidence gap in EV market

Demand already exists. Confidence unlocks it.

Key insight

- Interest in EVs doubled in one year
- Half of drivers still say they are not ready

Leadership question

Are customers rejecting your offer?

Or waiting until it feels workable?

Insight 2: Value now means something different

Evidence (e.g., Christmas Shopping White Paper)

- 55% of consumers expected to spend the same at Christmas
- Many are buying fewer items

Behaviour Shift

- Experience gifts increasing
- More thoughtful purchasing
- Focus on meaning and memories

(The Christmas spending research combined a consumer survey with follow up depth interviews where participants walked us through how they decided what gifts to buy.)



Strategic Takeaway: Consumers increasingly want to buy what feels meaningful.

Strategic callout: The value shift

Consumers are not necessarily spending less. They are spending differently.

Fewer Purchases

More Thoughtful Choices

Higher Emotional Value Per Purchase

📌 **Implication:** Competing only on price becomes harder.



Insight 3: Local trust remains powerful

Evidence (e.g., from Christmas Shopping White Paper)

Consumers want to support independent Northern Ireland businesses.

Behaviour reality

- Local trust matters
- Online convenience still dominates
- But also need for in-store cash option

Winning combination

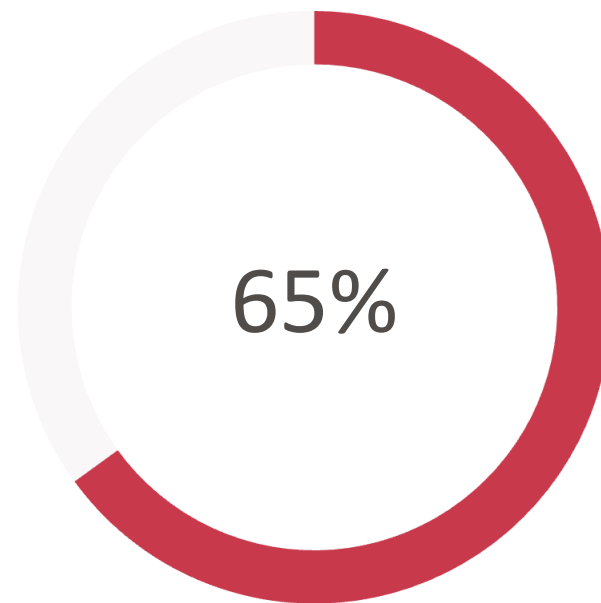
- Local credibility
- Authenticity
- Digital accessibility

(The Christmas spending research combined a consumer survey with follow up depth interviews where participants walked us through how they decided what gifts to buy.)

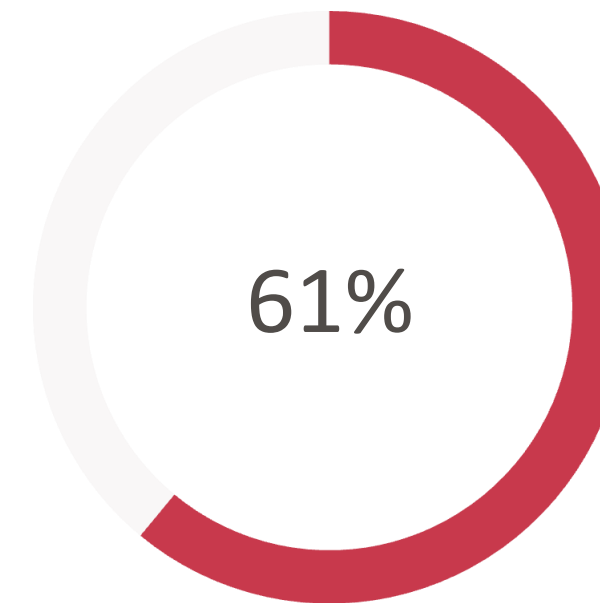
Insight 4: Cost of living is reshaping everyday behaviour

Evidence from young adult research (e.g. Young Consumer Insight Report)

“Looking at my paycheck at the end of the month is very stressful.”




Buying less groceries



Skipping nights out

Wider impact

- Lifestyle changes
- Stress and financial pressure
- Reduced discretionary spending

 **Strategic Implication:** Economic pressure reshapes priorities.

(The young people’s research combined a survey with follow up depth interviews where participants walked us through their thoughts and behaviours.)

Insight 5: Future uncertainty shapes younger consumers

Key concerns

Evidence from young adult research (e.g. Young Consumer Insight Report)

81% worried about future job opportunities

Complex graduate recruitment processes

Highly competitive job market

"I have found the hiring process very complex and long when applying for graduate jobs."

Behaviour Impact

Delayed life decisions

Reduced financial confidence

(The young people's research combined a survey with follow up depth interviews where participants walked us through their thoughts and behaviours.)

Insight 6: Social connection matters more than ever

Evidence from young adult research (e.g. Young Consumer Insight Report)

83%

Friendships are very important

51%

Mentioned a lack of alcohol free spaces

“There's not many spaces you can go to that are not revolving around alcohol”

📌 **Opportunity:** Experiences that help people connect carry increasing value.

(The young people's research combined a survey with follow up depth interviews where participants walked us through their thoughts and behaviours.)

Understanding Northern Ireland consumers

Northern Ireland behaves differently from many UK markets.

Across the research projects conducted this year a consistent picture of local consumers emerges.



Trust plays a larger role in purchase decisions than in many UK markets.



Local reputation and word of mouth strongly influence brand perception.



Consumers tend to favour practical, reliable choices over early adoption of new products



Community connections continue to shape how people evaluate businesses and brands.

📄 These dynamics are rarely visible in national data.

The strategic advantage of insight

Sales data shows what happened.

Insight explains why behaviour changed and what may happen next.

Organisations that understand customers clearly:

- Identify opportunities earlier
- Avoid costly mistakes
- Build stronger relationships

Why this matters for leaders

Strategy risk

If organisations rely only on historical sales data they risk responding after behaviour has already changed.

Customer misunderstanding

Many businesses still believe Northern Ireland consumers behave like the wider UK market. Evidence repeatedly shows they do not.

Missed growth opportunities

Insight reveals emerging demand before it appears in revenue figures. Understanding how customers think is often the difference between reacting to markets and shaping them.

What smart organisations do next

Organisations that succeed tend to:



Test assumptions with evidence



Focus on behaviour not demographics



Identify early signals of change



Design around real lifestyles



Use insight as strategic input

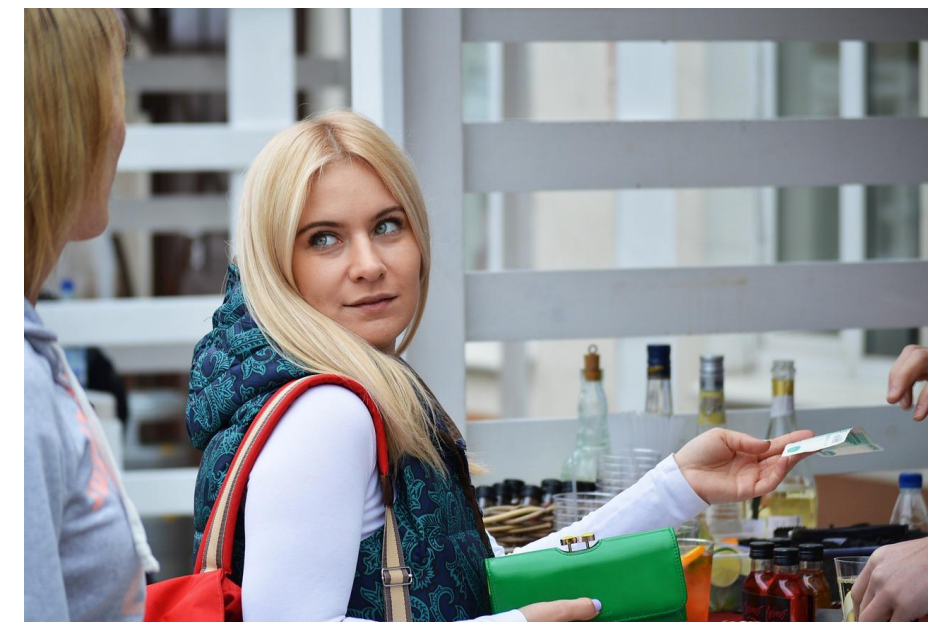
A final thought

One thing became clear this year. Many organisations are still relying on assumptions about their customers that were formed years ago, but consumer behaviour has quietly moved on. The organisations that invest time in understanding their customers right now, will make better strategic decisions.

If you are making decisions about pricing, marketing, product development or growth strategy, understanding how your customers think and behave is essential.

Sometimes the most valuable question a leadership team can ask is simply this.

Do we really understand our customers as well as we think we do?.....



About FN Research

FN Research helps organisations understand how people across Northern Ireland actually think, choose and buy. We combine quantitative surveys with qualitative insight to explain what is changing in local markets and why it matters for strategy.

We empower organisations across all sectors to make data-driven decisions that foster growth, enhance customer experience, and build sustainable competitive advantage. Our expertise transforms complex data into clear, actionable strategies.

We give you behavioural foresight, not lagging sales data, so you can act before your competitors do.



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