Valtech

The Customer Odyssey

What car buyers really want in 2026

Contents

From ownership to experience

Customer expectations around mobility are shifting across every stage of the journey. From how people first discover and purchase vehicles, to the services they expect in-car and post-purchase, the definition of value is changing.

This report is based on a global study of more than 1,000 participants who recently bought or want to buy a new car in the next 12 months. It explores what customers really want in 2026 across four key categories: emotional motivation, digital interaction, the path to purchase, and the ownership experience.

The findings reveal a clear picture of how to approach the demands of a more discerning and more connected customer. For mobility brands, this represents an opportunity to create lasting differentiation through meaningful, end-to-end experiences.

Summary

Our research confirms that the fundamentals of mobility are being redefined. Buyers are moving beyond product features and image toward substance, trust and seamless experiences that span the entire journey. More than half of customers — and nearly six in ten in Europe — want their next purchase to be fully online. At the same time, 81% still expect direct human access when it matters, proving that digital-first does not mean no human connection.

Inside the car, expectations are accelerating just as quickly. Nine in ten drivers want voice assistants for practical, real-time tasks, and nearly as many see AI features as essential to the driving experience, with adoption led by Gen Z and Millennials. Appetite for value is clear: two-thirds of respondents are willing to pay €11–30 per month for digital services, establishing a clear monetization sweet spot.

Taken together, these signals show that customers aren't waiting for the future — they already live in it. For OEMs, the opportunity is to close the gap between aspiration and delivery: make digital journeys effortless, ensure human support is available at the right moments, and focus on practical innovation that drivers are ready to use — and willing to pay for. And because one in three owners say a meaningful loyalty program would keep them with the brand, experience innovation must extend beyond the point of sale. The post-purchase journey has become the decisive link between today's buyer and tomorrow's repeat customer.

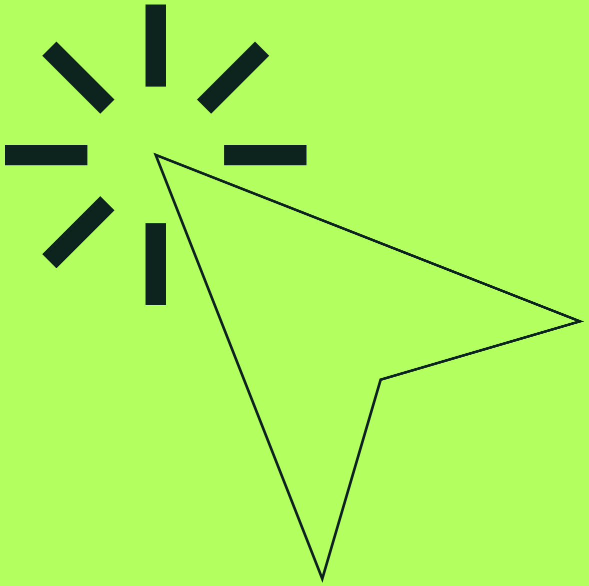
The trust factor

57%

of all respondents in the EU and 51% overall want to complete their next car purchase entirely online

People are no longer just exploring cars online. Increasingly, they expect to complete the entire transaction digitally, from configuration to financing to delivery. This shift reflects a growing demand for transparency and convenience throughout the digital purchase journey.

Compared to the following studies, from 2022 and 2023, we can see this response as part of an upward trend, with interest in fully online car buying continuing to increase year over year. While OEMs are building toward digital transformation, many customers are already willing to buy online.



Previous industry forecasts

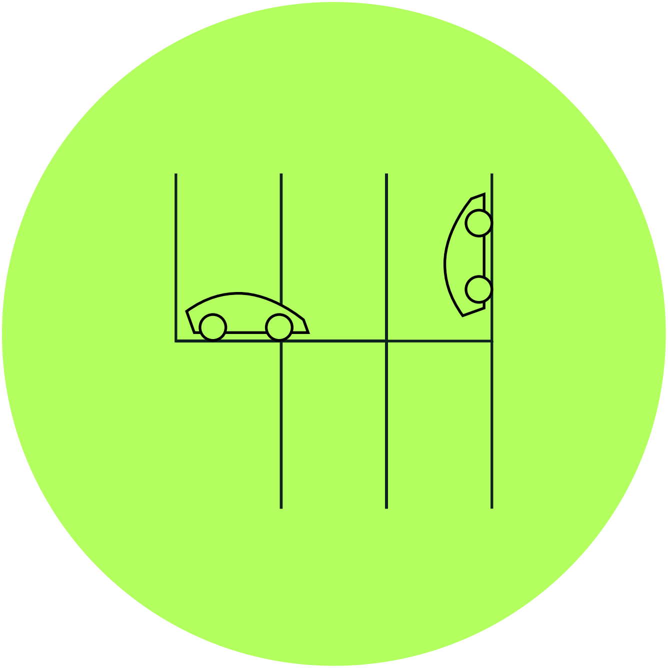
Online car sales are projected to account for 17% to 23% of all new car purchases by 2035, depending on market maturity and adoption speed (2022)[1]

29% of consumers said they would be willing to purchase online if the experience were seamless and easy to navigate (2023)[2]

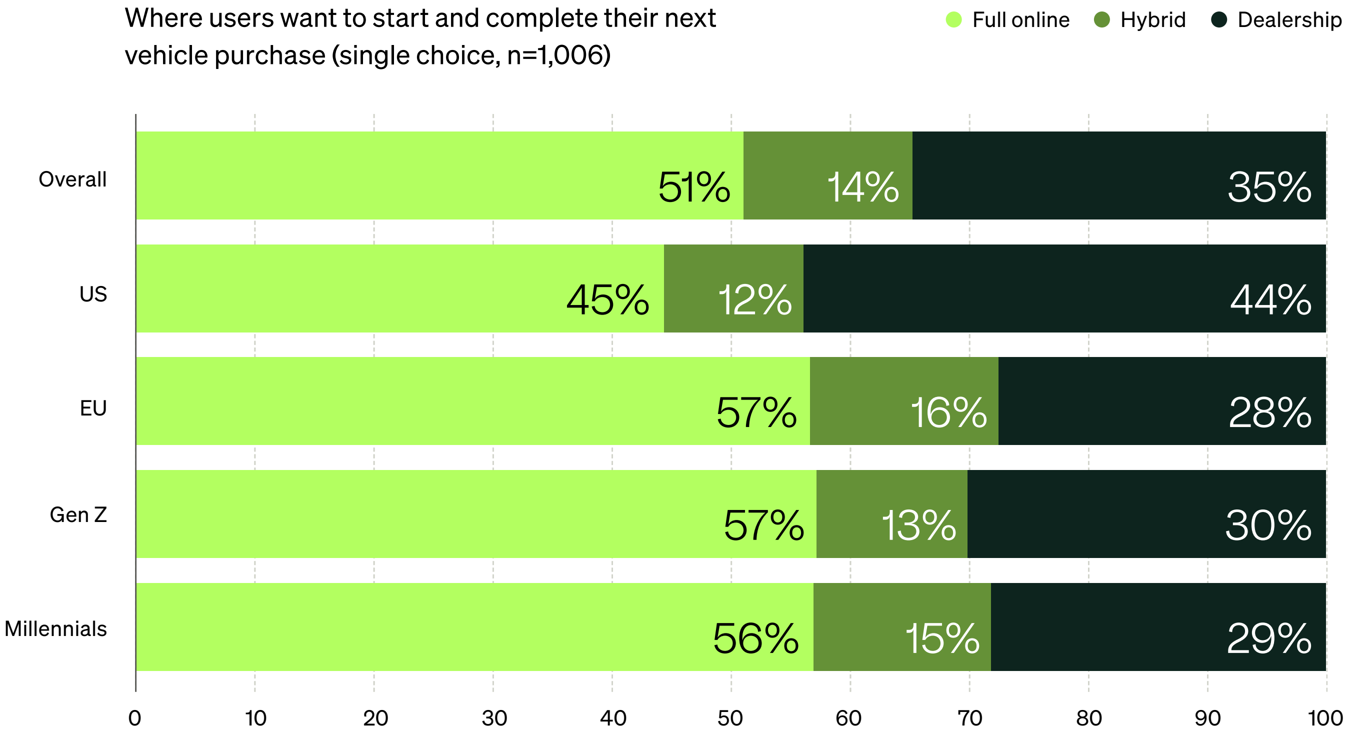
Millennials and Gen Z are driving the shift

Online-first expectations are strongest among Millennial and Gen Z buyers. These generations already represent the dominant share of the workforce, and their influence continues to grow.

Many customers are ready for a digital buying journey and expect brands to meet them there. This is not just about enabling online checkout. It requires a full rethink of how the car buying journey is designed and delivered. The brands that succeed will be those that make the process straightforward and inspiring from start to finish.



Where users want to start and complete their next vehicle purchase (single choice, n=1,006)



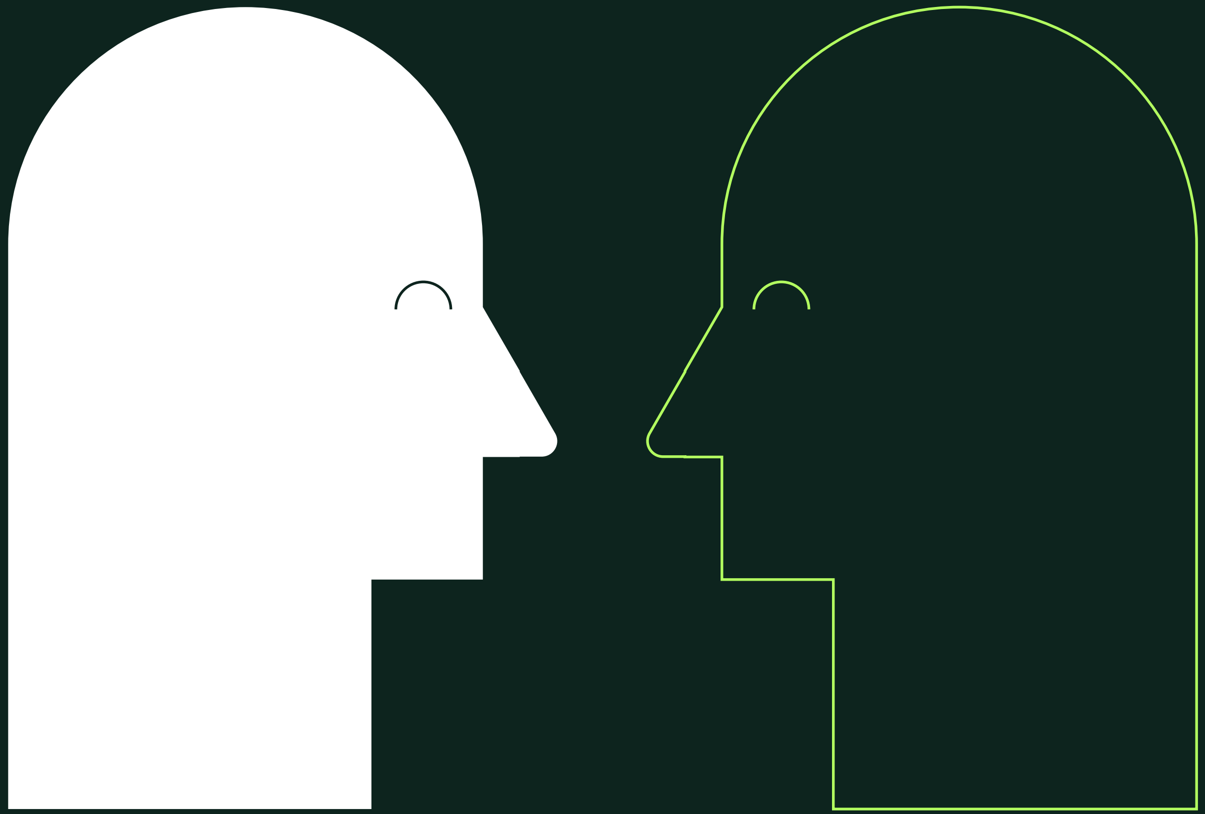
The path to purchase

50%

of buyers prioritize asynchronous human support — but shift to live help when it's time to decide

81% of buyers still want human access during their car buying experience. Whether it's to clarify specifications, negotiate price or simply feel reassured, human interaction will continue to play a critical role. This preference does not contradict the move toward online sales. Instead, it points to the need for a blended customer experience that feels intuitive, not intrusive. It shows car buyers want flexible ways to reach humans on their own terms.

Email (51.6%) and messaging apps (48.6%) are the most preferred channels, standing out for their low rejection rates and strong share of respondents who want them as primary touchpoints. These asynchronous channels give customers the ability to ask questions in the evening, outside of showroom hours, and at their own pace. They allow conversations to grow over time, building a thread that can seamlessly carry across touchpoints.



As buyers move closer to final decisions, preferences shift. Live chat (42.0%) and in-person conversations (43.8%) become more important in later stages, when questions around pricing, financing or configuration need to be resolved. By contrast, video calls show the highest rejection rate (31.9% no-to-low), highlighting that most customers want human reassurance without the extra effort or intrusion of a visual interaction.

AI chatbots (37.7% strong-to-primary) play a role in answering basic questions, but the high share of no-to-low interaction (32.3%) signals that customers don't yet trust them with value-sensitive steps like negotiation. The opportunity is to design hybrid flows where AI handles simple queries before handing off seamlessly to a human agent at the right moment.

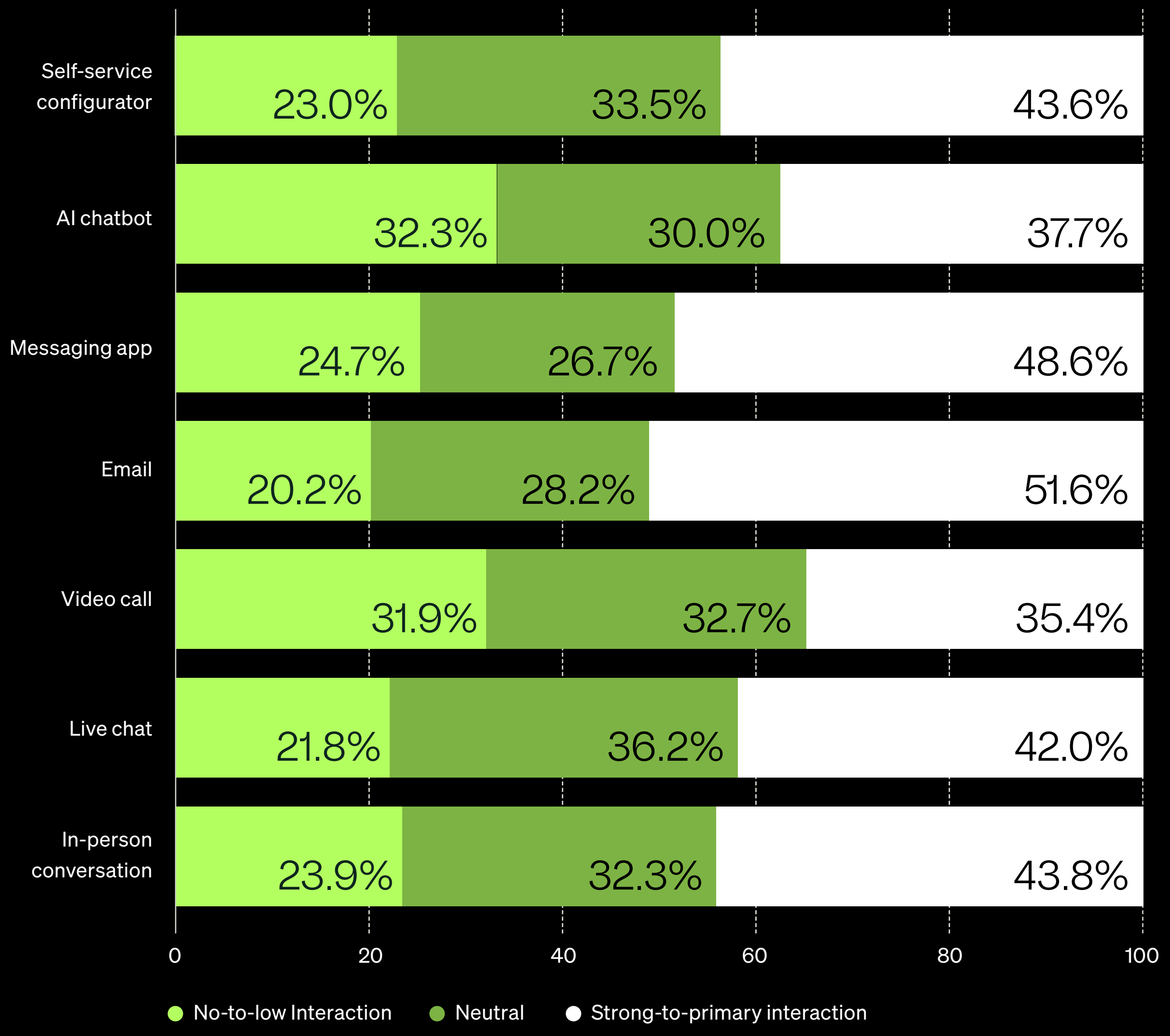
What it means for OEMs

Brands cannot assume that being digital-first means removing the human element. Even buyers who are comfortable with online tools still expect personal support when things get complex or uncertain. They expect a staged journey: asynchronous support in the early phases, hybrid AI + human as complexity increases, and synchronous reassurance when decisions are finalized. For OEMs building direct-to-consumer or agency models, this has significant implications.

- Email and messaging should be treated as core sales channels, not afterthoughts, with the ability to hand over threads seamlessly across touchpoints.
- AI-powered chat should be balanced with human fallback options, especially for pricing, configuration and financing conversations.
- Self-service design must accommodate key moments where customers want to pause, ask questions or verify decisions with a real person.
- Staffing strategies should evolve toward hybrid roles that support digital journeys through remote, on-demand engagement.

OEMs are increasingly investing in app-first platforms and AI-led automation to scale interactions. But success will depend on combining these tools with human support that feels accessible, flexible and trustworthy.

Distribution of channels in terms of desired interaction (n=514, Participants who would buy fully online)



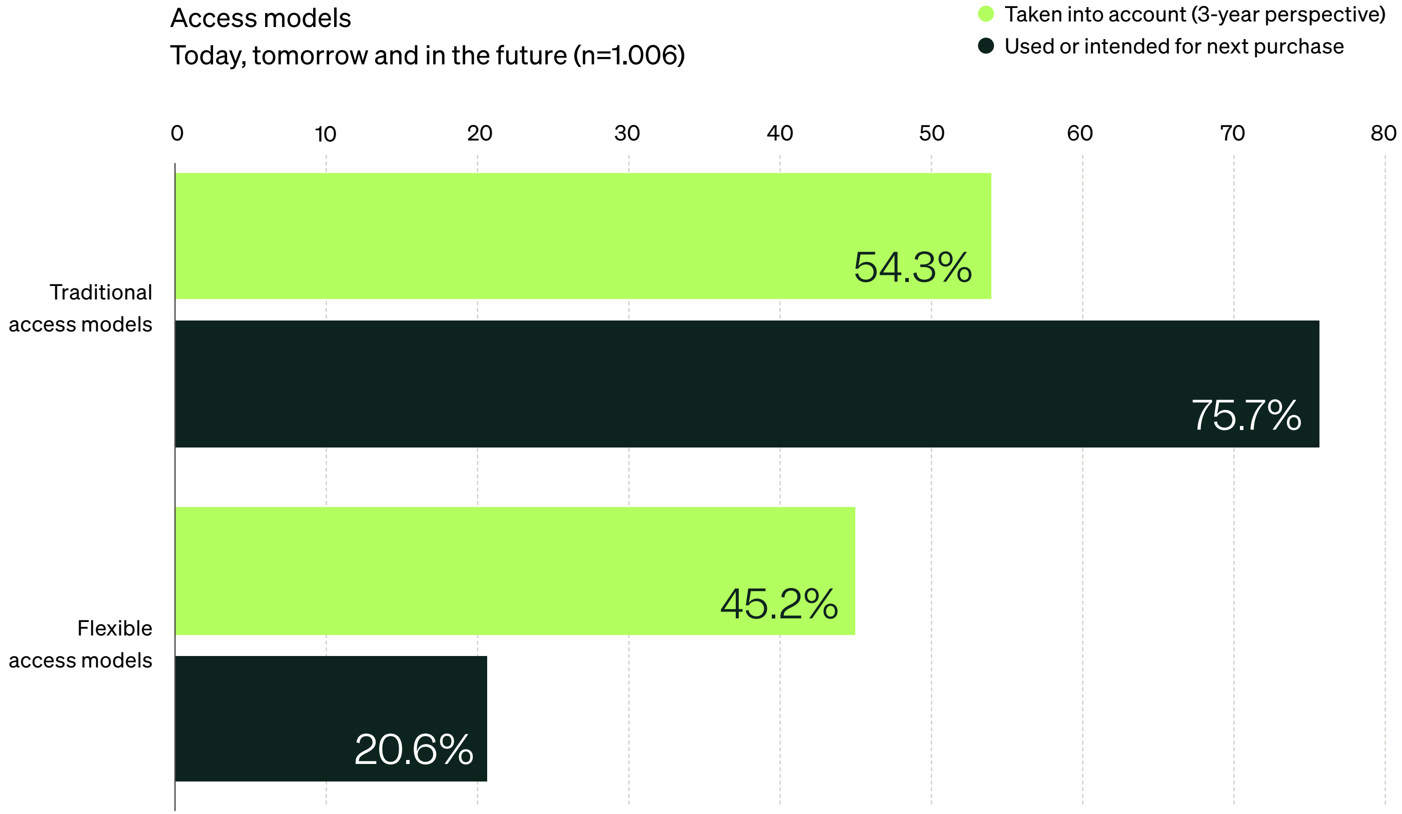
21%

of respondents already embrace flexible ownership — averaging two access models for their next car

The survey shows that car buyers are no longer locked into a single ownership mindset. They are increasingly open to mixing models, combining the reassurance of purchase or financing with the adaptability of subscriptions, rentals or short-term leases.

While purchase and financing still lead as single-choice preferences, one in five recent buyers already find flexible ownership appealing. When asked to look ahead over the next three years, respondents on average selected two different access models they would consider. Traditional access models include vehicle purchase and financing, while flexible models include leasing, subscription, car sharing and rental.

Access models
Today, tomorrow and in the future (n=1.006)



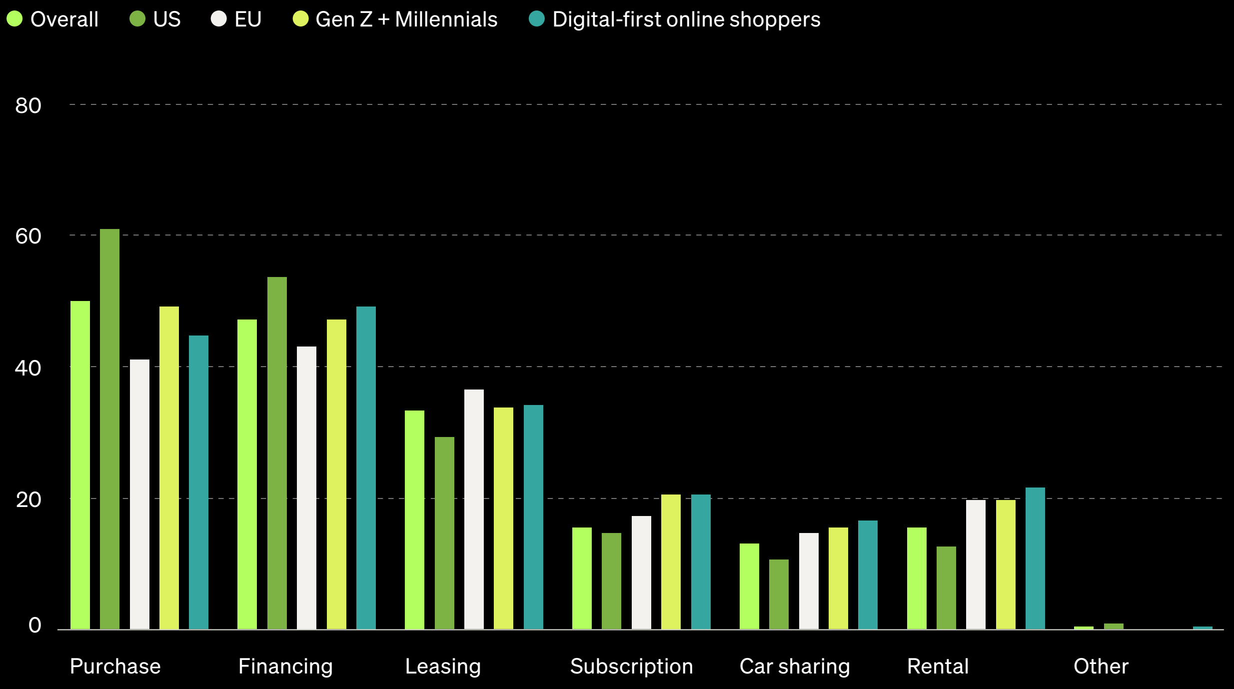
Adapting to shifting needs

This shift doesn't replace ownership, but it does signal a demand for mobility that adapts to customer needs. According to a 2024 study, 65% of consumers are open to mobility services over ownership[3], whereas another study in 2023 projected that subscriptions could reach 10% of new vehicle registrations in key European markets by 2025[4].

Another dimension shaping the experience is the Build-to-Order (BTO) vs. Build-to-Stock (BTS) decision. Some customers want a one-of-a-kind car configured and built for them, while others want the immediacy of selecting from an available inventory. Flexible models interact with these pathways differently. For OEMs, the opportunity here is to design flexibility across both product and access models. The goal should be to ensure that whether a customer chooses instant gratification or personalization, the process feels effortless to them.

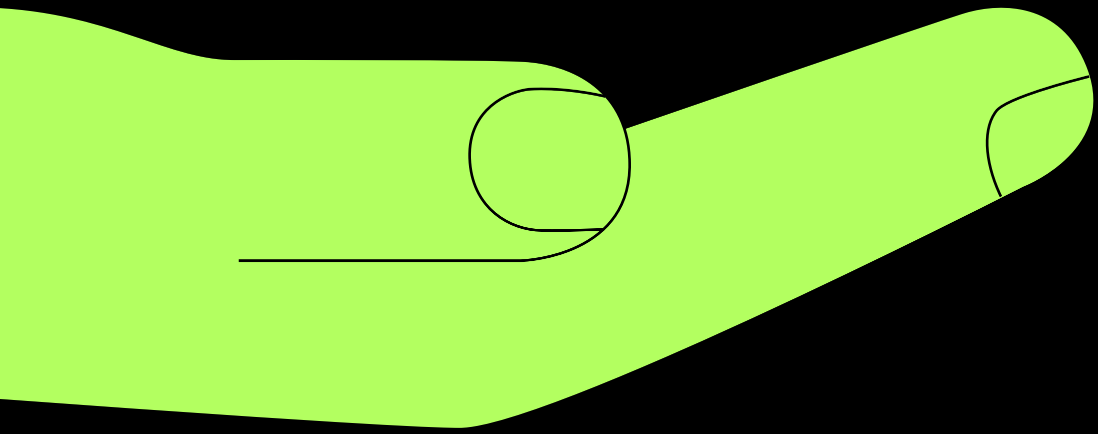
The accumulated data underlines this blend of preferences, with purchase and financing still dominant, but flexible options like leasing, subscription, rental and car sharing gaining traction across the board.

Access models taken into account
(3-year perspective, recent buyers, %, accumulated, >100%)

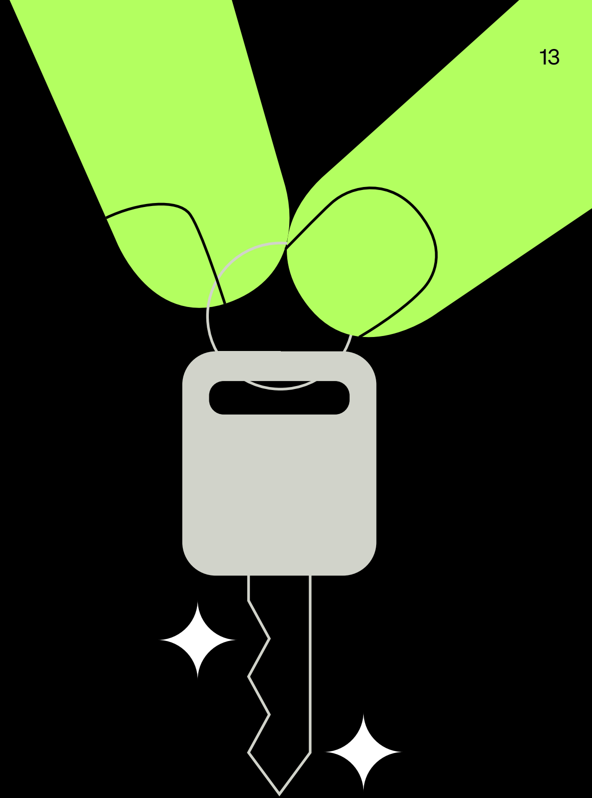


35%

of prospective buyers predict the dealership visit will be their biggest frustration



Imagining paperwork, wait times, or financing concerns, more than one in three future buyers expect the dealership to be the most painful part of the car buying experience. This insight exposes a foundational trust issue. While many OEMs and dealer networks have invested in tools, training and hybrid experiences designed to improve the buying process, the improvements haven't fully translated into consumer confidence.



Our survey showed a clear gap: 34.8% of intenders versus only 25.7% of recent buyers point to the in-dealer experience as a top frustration. In other words, the pain is real, but the expectation of pain is even greater.

Across the board, intenders also anticipated more friction points, selecting an average of 2.1 issues compared to 1.9 reported by recent buyers. While this gap is, in some sense, encouraging — reality is not always as bad as expected — it highlights a continued trust deficit that shapes the way future customers approach the journey.

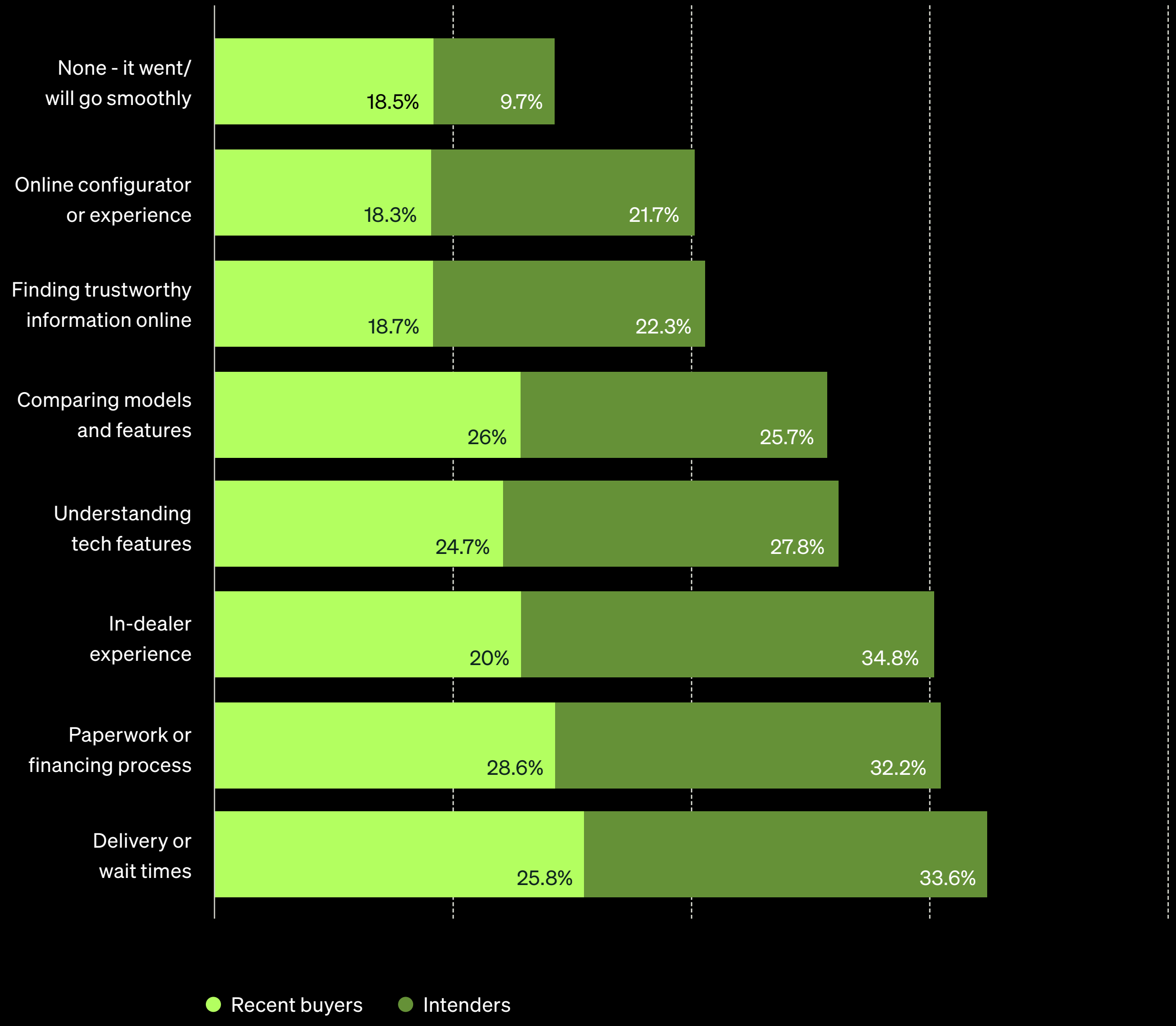
Digital expectations

A CX transformation opportunity

Customers want low-pressure engagement. If they feel unequipped to navigate the conversation or unsure of the sales agenda, trust erodes before the transaction begins. This is especially visible among Gen Z and Millennials: in these younger segments, 36.4% of intenders expect the dealership to be their biggest frustration, compared with 27.5% of recent buyers. Younger buyers are already digital-first, so when offline touchpoints fail to deliver transparency and empowerment, the disappointment is magnified.

Reforming the dealership experience through seamless channel transitions and clear value communication can help drive conversions. OEMs and their partners need to find targeted answers for this segment by adapting the experience to their needs. Pinpointing where digital tools fall short, where trust breaks down, and where the human element makes or breaks the journey should be key focus areas for brands trying to enhance the buying experience.

Experienced or expected frustrations in the car buying journey (multiple selection, n=1,006, other=1% overall)

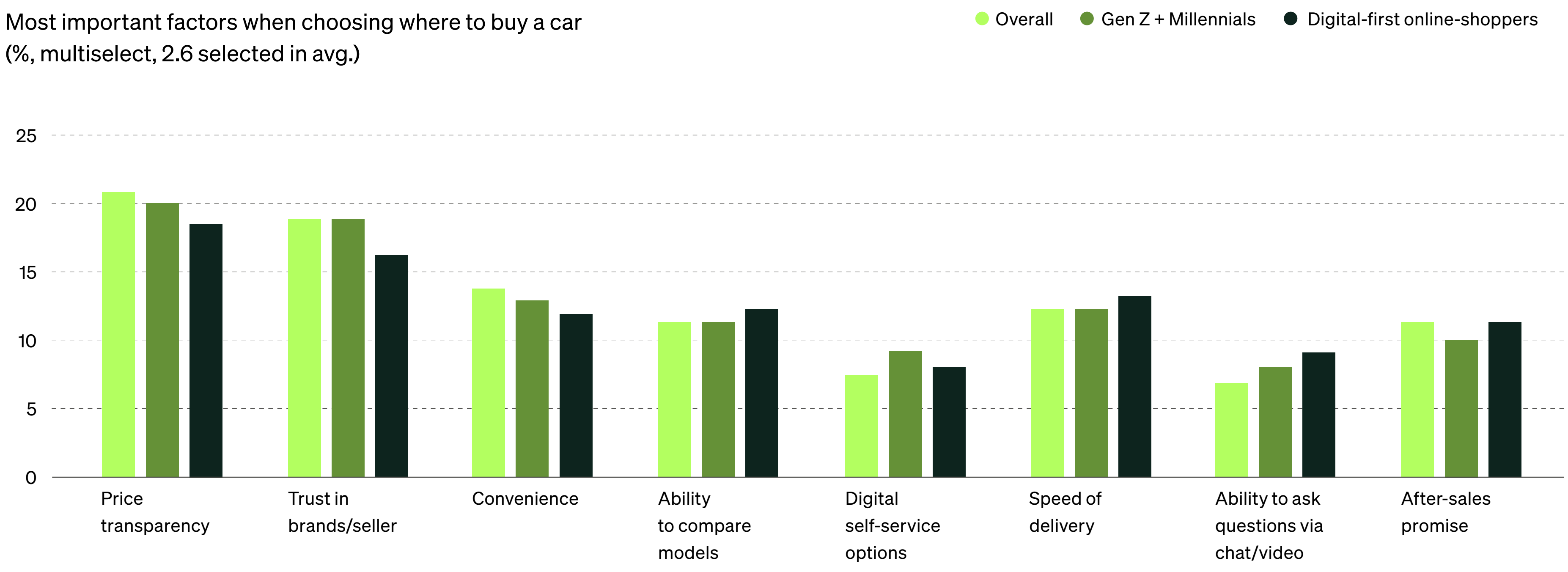


Price transparency and trust are twice as important as delivery speed or digital extras when deciding where to buy

Respondents strongly prioritized clear pricing and trust in the seller over fast delivery, app features or added digital conveniences.
In a market where speed and convenience often dominate the conversation, this finding brings the focus back to what actually builds customer confidence.

This question tested a common industry assumption: modern buyers — especially younger generations — are motivated primarily by digital control and convenience. But the data is a reminder that the digital journey is only as effective as the confidence it builds.

Most important factors when choosing where to buy a car
(%, multiselect, 2.6 selected in avg.)



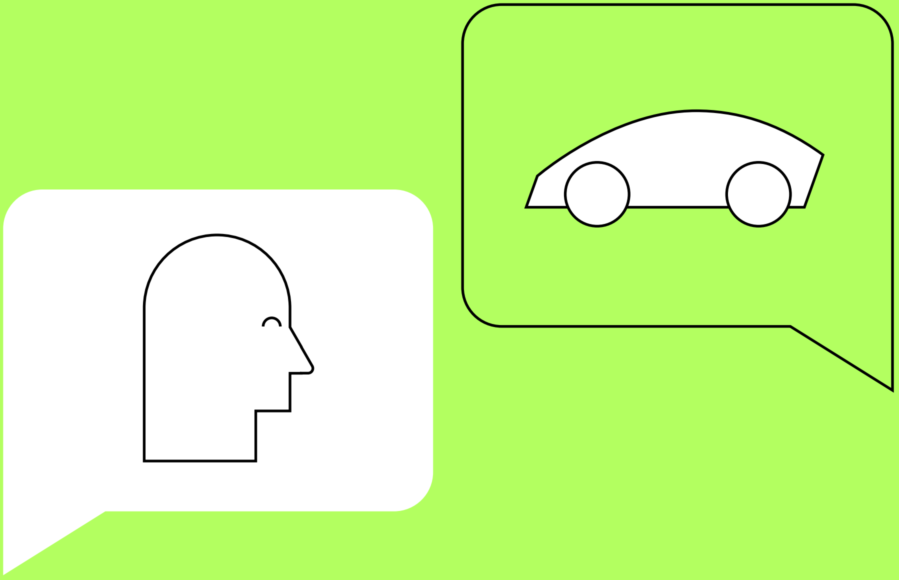
Clarity builds confidence

OEMs have invested heavily in tools that reduce steps or promise faster delivery. But when our respondents ranked their top decision drivers, speed consistently falls below clarity. Buyers want pricing they can trust, not just a quicker path to checkout.

Transparency in pricing, consistency in communication and trust in the buying experience remain the pillars of customer confidence. OEMs that refocus their retail journeys around these fundamentals will be best positioned for success.

91%

of respondents want to use voice assistants or in-car chat to complete specific tasks



Voice interaction is becoming a core expectation inside the vehicle. Customers are increasingly comfortable with conversational interfaces and want to use them for a wide range of tasks.

We asked participants to select from a range of in-vehicle tasks they would consider completing through a voice assistant or chat system. These included service-related actions, navigation enhancements, lifestyle integrations and brand-specific requests. The percentages on the following page reflect the number of respondents who selected each option.

On average, respondents selected 4.4 tasks each, rising to 4.5 among Gen Z and Millennials. This demonstrates that drivers view in-car voice not as a niche add-on but as a multi-purpose tool supporting several aspects of their journey.

Top 5 most desired use cases:

01

Checking recall status and scheduling a fix (34.6%)

02

Paying for parking or finding a free spot (31.1%)

03

Paying for tolls or congestion charges (30.2%)

04

Updating navigation with voice-based destination search (28.6%)

05

Reserving a charging station or fuel stop ahead (28.4%)

What customers want from in-car voice assistants

Breaking the results into categories reveals a clear hierarchy:

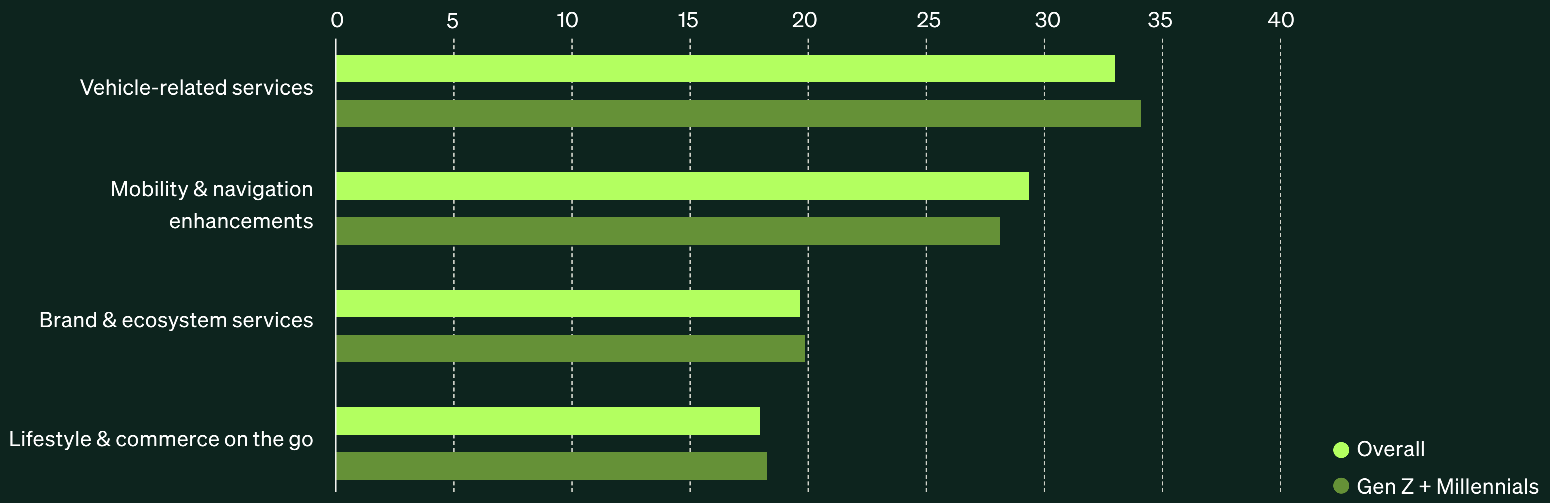
Vehicle-related services top the list: 34.6% of respondents want voice access to recall checks, 30.2% to tolls and congestion payments and 22.4% to service bookings.

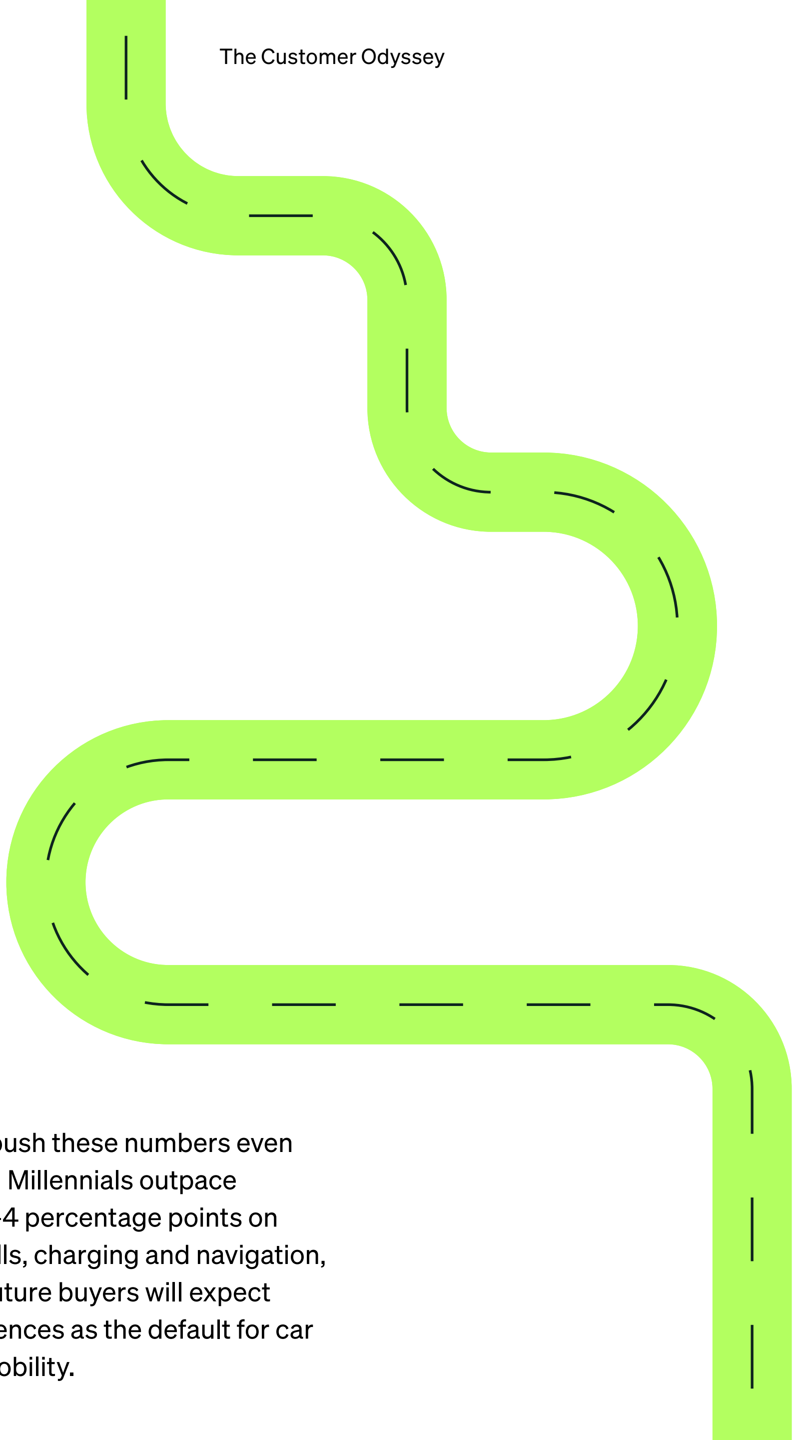
Lifestyle and commerce integrations, such as ordering food, booking hotels or arranging deliveries, appeal to 14–19% of drivers. Interesting, but secondary to core driving tasks.

Mobility and navigation features follow closely, with 31.1% seeking parking assistance, 28.6% favoring voice-based navigation and 28.4% interested in reserving charging or fuel stops.

Brand and ecosystem services (like loyalty points, upgrades and profile management) land around 18–20% — useful to some, but in need of thoughtful framing to avoid feeling intrusive.

Categories of tasks chosen by participants (%, n=1,006, avg. of 4.4 selected tasks)





Younger drivers push these numbers even higher. Gen Z and Millennials outpace the average by 2–4 percentage points on features like recalls, charging and navigation, confirming that future buyers will expect voice-first experiences as the default for car ownership and mobility.

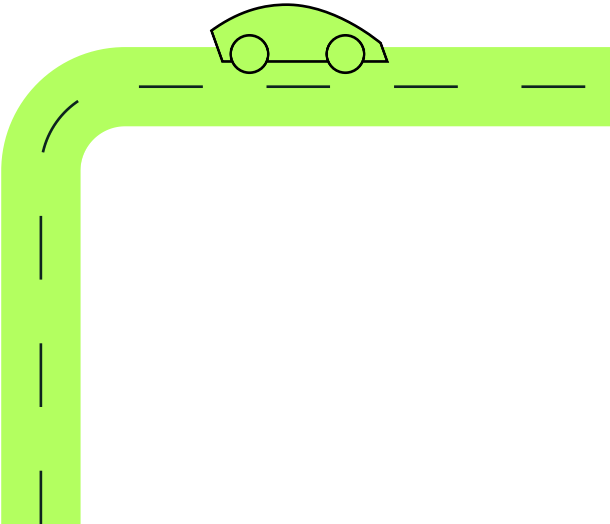
The most preferred use cases from our survey reveal a clear demand for practical, real-time utility of in-car voice assistants. Customers want conversational tools that help them solve real problems, in real time, from behind the wheel.

At a time when many OEMs are experimenting with cockpit AI, these results offer an important reality check. The appetite for voice interaction is high, but so is the expectation that it should feel purposeful. In-car assistants are expected to serve a function and not just be novelty features.

A natural fit for the driving experience?

Tasks like updating navigation, scheduling a service or requesting live support are intuitive in a hands-free, conversational format. More experimental or commerce-driven features, however, may feel unnecessary or even intrusive unless introduced with care.

Rather than focusing on the full range of possible capabilities, the challenge now is to focus on the right ones. Delivering value means understanding the difference between assistive and excessive. It means building experiences that feel like a natural part of the driving experience.



89%

of respondents want to use AI in the car to enhance their experience

Vehicle buyers and owners are ready to embrace AI as a meaningful contributor to everyday convenience, efficiency and safety. In our survey, participants were asked to select from a range of AI-driven features they would consider using inside the car. These covered categories such as personalization, proactive vehicle management and lifestyle integration.

On average, respondents selected nearly four AI features (3.9), with Gen Z and Millennials choosing even more (4.1). This suggests that customers aren't limiting themselves to one or two trial features. They are already imagining a broad, AI-enhanced in-car experience.

Equally notable: Only 10.8% of all respondents said they wouldn't want to use AI at all. Among Gen Z and Millennials, that number falls to just 5.9%. In other words, refusal is quickly becoming the exception, especially among younger, digitally native drivers.

Top 5 most desired use cases:

01

Smart notifications that anticipate my needs (38.2%)

02

Personalized media and navigation suggestions based on context (38.0%)

03

A natural language voice assistant that can handle complex tasks (32.6%)

04

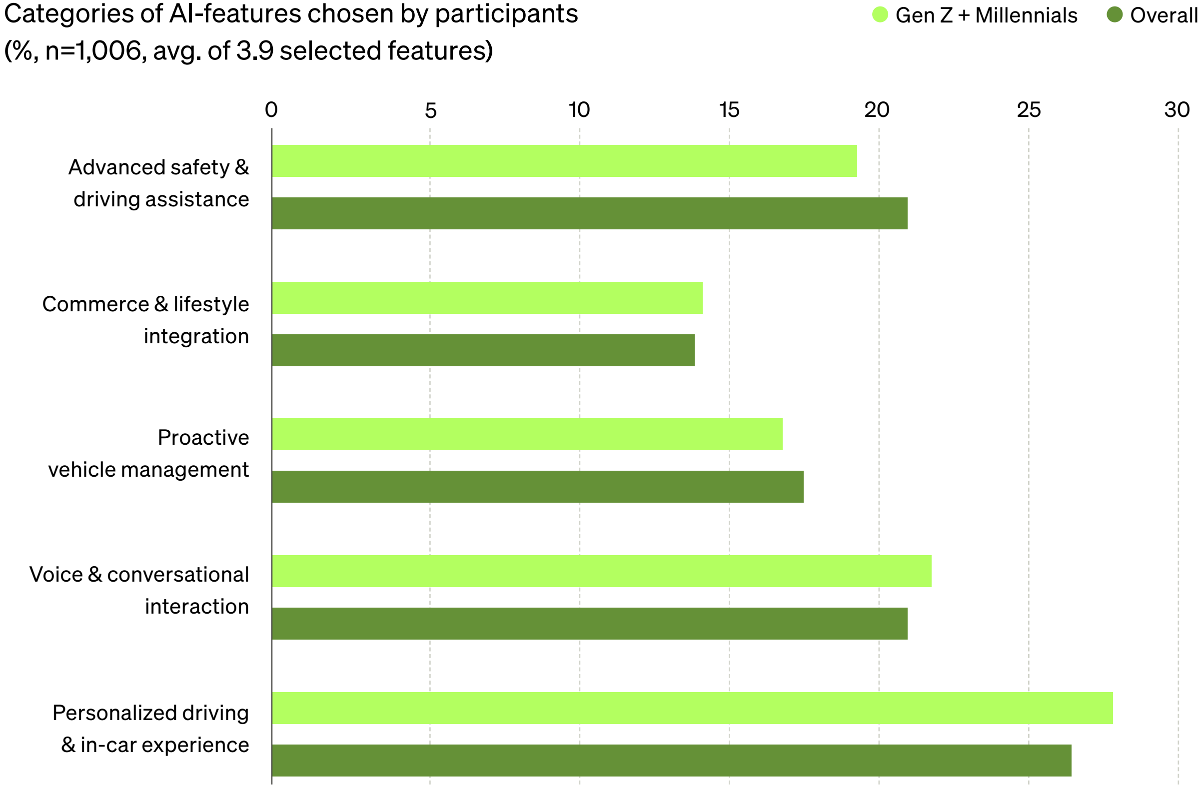
Multi-modal assistant that learns over time (28.2%)

05

AI that adjusts seat, climate and lighting based on user habits (27.3%)

Co-pilot, not concierge

Categories of AI-features chosen by participants
(%, n=1,006, avg. of 3.9 selected features)



These results reflect strong interest in AI features that offer relevant, in-the-moment support. Customers are most drawn to functions that simplify routine decisions, anticipate needs and make driving feel more personal, without adding complexity.

Across the five broader categories, personalized driving and in-car experience leads at 26.8% overall and 27.4% among Gen Z and Millennials. Voice and conversational interaction follows at 20.6% (21.3% for younger drivers). Both proactive vehicle management and advanced safety and driving assistance fall between 17–21%, showing solid traction in areas tied to confidence and peace of mind.

At the other end, commerce and lifestyle integration ranks lowest at 14–15%, reinforcing that drivers prioritize practical utility over nice-to-have extras.

Generational differences strengthen this signal: Gen Z and Millennials consistently score higher than average across the top categories, underscoring that AI is seen less as an experiment and more as a default expectation among younger drivers.

But this interest comes with clear boundaries. While OEMs are increasingly exploring conversational assistants, mood-based interaction and lifestyle integrations, most customers are asking for something to simply make driving easier.

The most popular AI features in our survey ranked significantly higher than social or lifestyle-based features such as restaurant booking or emotionally responsive assistants. This contrast reveals that customers don't necessarily want AI to behave like a companion. They want it to behave like a helpful co-pilot in the background.

The challenge is not convincing customers to try AI — the data shows they already want it — but to prioritize the right use cases. Focus should be on practical, assistive functions that solve real problems, not on gimmicky or intrusive experiments.

The main task for OEMs is not to implement isolated AI features in select apps. It is to create a seamless, AI-native experience that will make them future-ready.

40%

said more stable smartphone connectivity would improve their car's digital experience

As cockpit intelligence and next-gen features take center stage, it's easy to assume that digital innovation is the biggest lever for in-car satisfaction. But the data reveals something more fundamental. Four out of the top five consumer priorities focus on basic usability: stable connectivity (40.2%), faster response times (35.8%), simpler menus (30.7%) and fewer bugs (25.5%).

Grouped into broader categories, usability and interface issues account for nearly one-third of all improvement mentions (32.3%), with connectivity adding another 21.3%. Together, these two areas make up more than half of consumer concerns — far outweighing demand for advanced features or design extras.

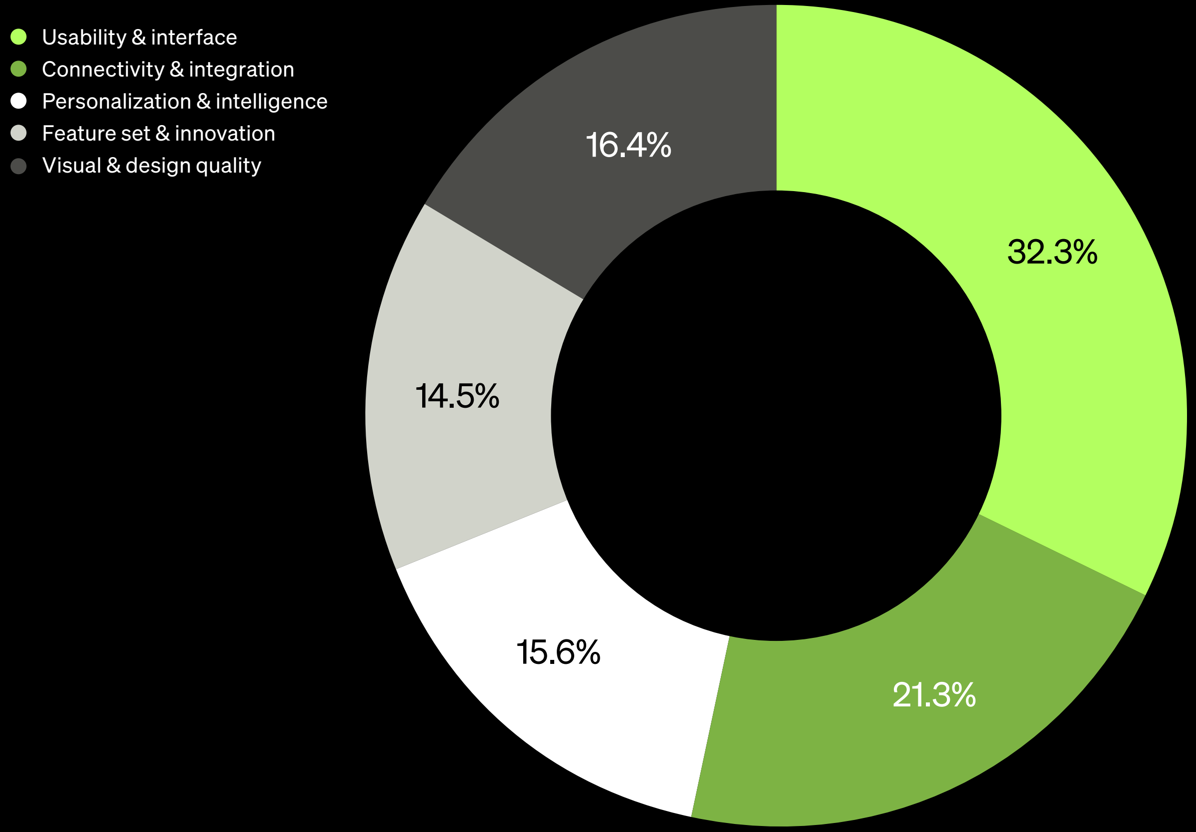
Smartphone connectivity may not be flashy, but it is foundational. It shapes the driver's perception of the entire digital experience.

Whether through Apple CarPlay, Android Auto, USB cable or wireless pairing, customers expect their phones to integrate seamlessly with the car's systems. When it doesn't work, it undermines confidence in the entire vehicle interface.

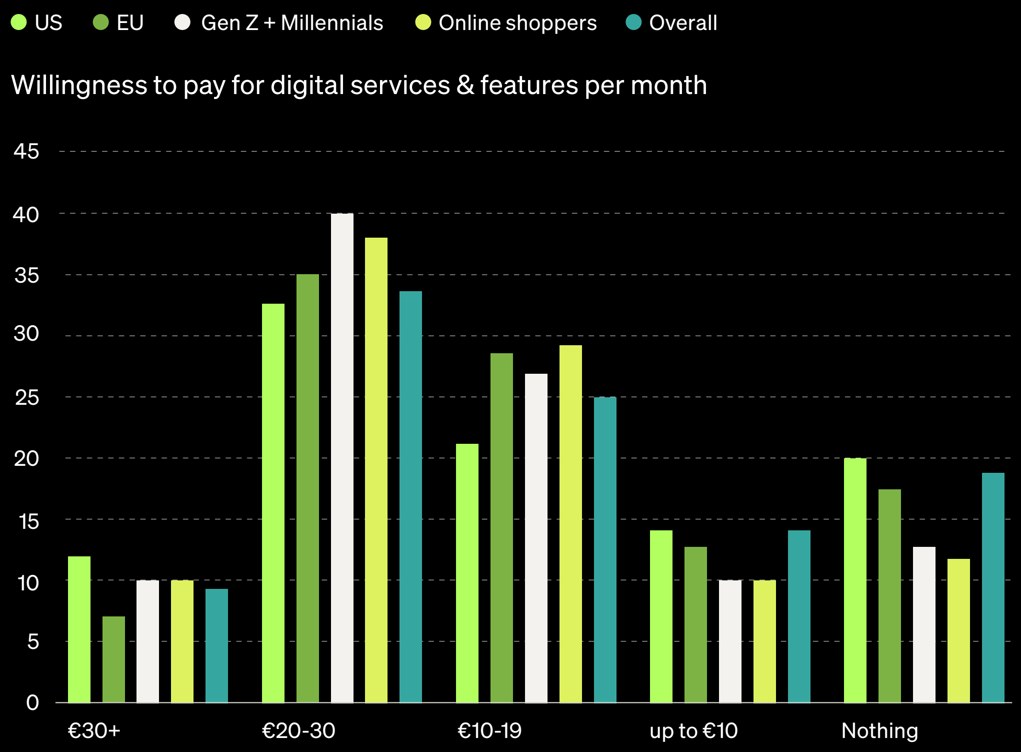
This is where expectations and investment often diverge. While many OEMs prioritize innovation, customers are still asking OEMs to get the basics right. On average, respondents selected nearly four improvements each — underlining that frustration comes from a cluster of everyday issues, not just a single pain point. Fixing these everyday pain points may have more impact on digital perception than any new feature.

In a 2025 Global Automotive Consumer Study, 63% of U.S. consumers said it is important that their next vehicle retains the ability to connect with their smartphone[5].

Selected areas of improvement (n=1,006)



65% of respondents are willing to pay between €11 and €30 per month for digital services and features



As vehicles become increasingly software-defined, digital services are becoming a standard part of the ownership experience. From connected navigation to enhanced safety features, consumers are getting used to the idea that the in-car experience can evolve and improve after purchase.

The sweet spot sits in the middle of the range. While some customers expect value at the lower end, and a smaller segment will pay a premium, the majority fall around €20 per month. A single, fairly priced bundle offers the clearest path to sustainable monetization. Complexity or premium pricing risks killing momentum before it starts.

Following a tangible benchmark like this empowers OEMs to design bundles and test price sensitivity to better understand what customers truly value. To unlock the full potential of digital monetization, OEMs will need to build strategies around both buyer segments and personal preferences.

Gen Z and Millennials, as well as those who intend to purchase their next car fully online, are nearly twice as likely as older buyers or less digitally engaged consumers to pay for in-car digital services. They are also far more likely to pay for additional digital services and features.

Upsell and subscription strategies should focus on younger, digital-first buyers where baseline acceptance of paid digital value is already high. At the same time, brands can unlock additional revenue by addressing reluctance in other segments. Clear value communication, transparent pricing and hybrid trial models may help convert more cautious or offline-leaning customers, expanding the overall reach of digital monetization.

Beyond the buy

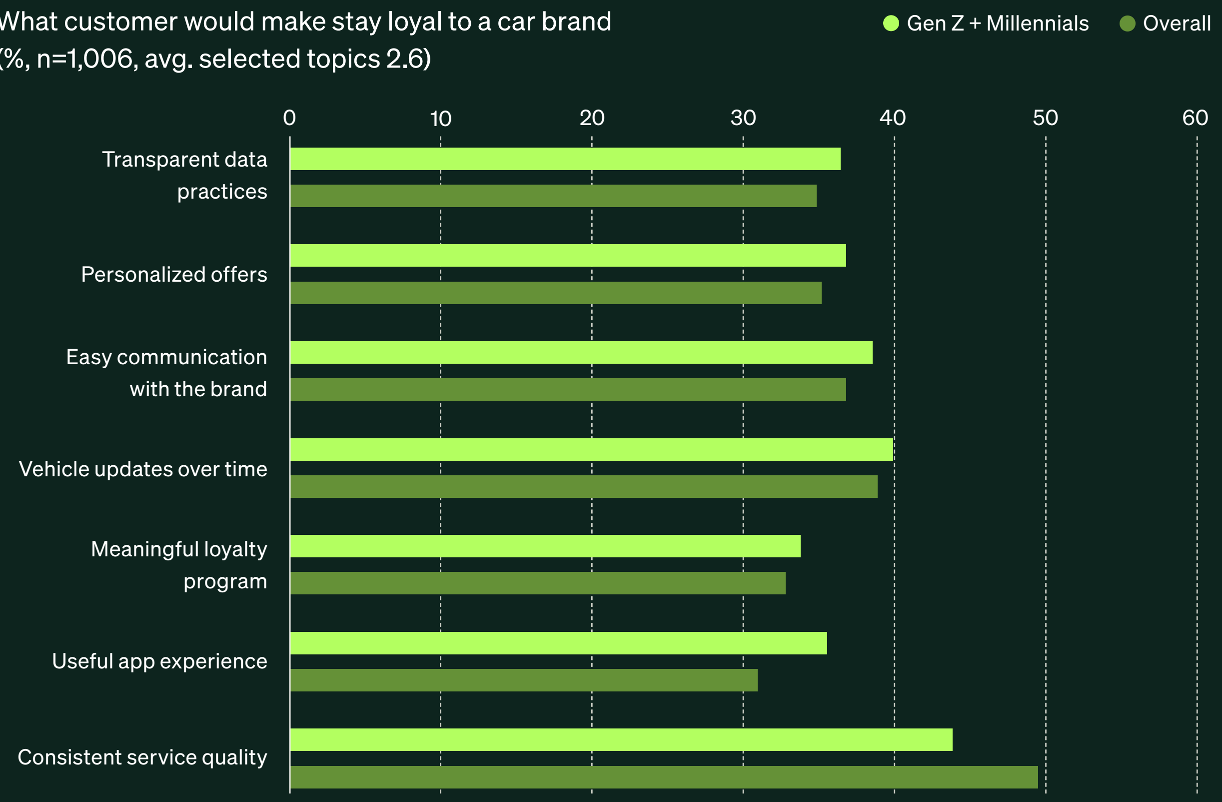
33%

say a meaningful loyalty program would keep them loyal

For many customers, the post-purchase experience defines whether they stick with a brand or walk away. In our survey, consistent service quality was the single strongest loyalty driver (49.5% overall), though it was rated lower by Gen Z and Millennials (44.0%), who take baseline quality as a given.

At the same time, a strong app experience is gaining traction as a retention lever. Among young drivers, it climbed to 35.5% — more than four points above the average. This shift signals that digital touchpoints are now core to brand loyalty, not just convenience.

What customer would make stay loyal to a car brand
(%, n=1,006, avg. selected topics 2.6)



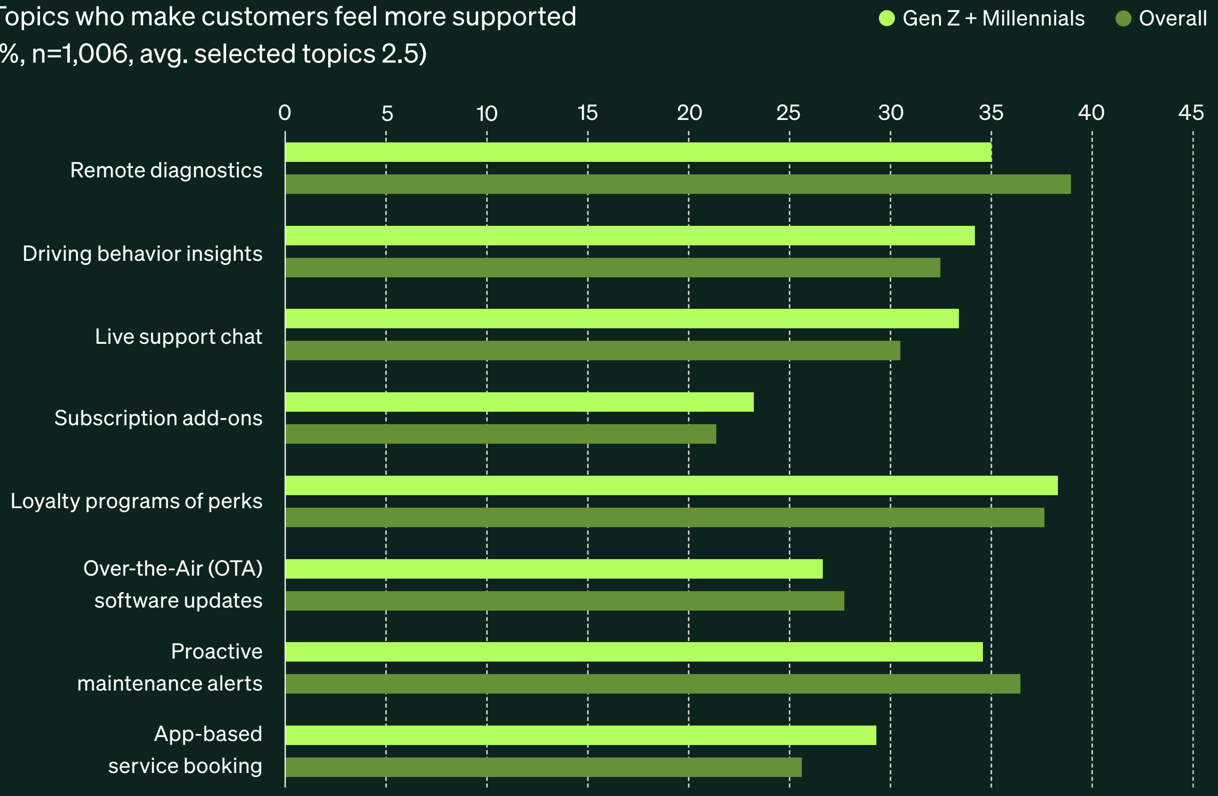
Loyalty programs also stood out: Owners rated them as one of the most influential factors — 32.8%. That message was even stronger in a related question: Both intenders and buyers ranked loyalty perks among the top post-purchase services at 37.9%. In other words, rewards aren't just appreciated. They're expected.

Equally important were practical, always-on support services. Remote diagnostics (38.3%), proactive maintenance alerts (36.8%) and over-the-air updates (27.7%) ranked high as services that make customers feel supported or willing to trust a brand. Among younger drivers, app-based service booking (+3.7 pts vs. average) and live support chat (+3 pts) were especially valued, showing a clear preference for flexible, digital-first support options.

On average, respondents selected two to three factors, underscoring that loyalty is shaped by a mix of experiences. For OEMs, that means loyalty can't be treated as a pre-sale perk or a buried post-purchase benefit. It needs to be clearly communicated and consistently delivered to have lasting impact. When loyalty is missing, customers are less likely to return because the relationship lacked reinforcement.

The key is balance: Deliver reliable service as the foundation, extend the experience through useful digital apps, and reinforce the relationship with loyalty programs and ongoing updates. Loyalty programs should be framed as a retention system, not just a reward scheme.

Topics who make customers feel more supported
(%, n=1,006, avg. selected topics 2.5)



Methodology and sample

This study is based on a structured global online survey from July 9–18, 2025, with 1,006 respondents. The sample was split evenly between recent buyers (those who purchased or leased a vehicle in the past 18 months) and intenders (those planning to do so within the next 12 months).

Sample breakdown

- Regions: United States (42%), Europe (55%). Responses from Asia (3%) were collected but are not shown separately due to the small sample size.
- Generations: Gen Z (17%), Millennials (46%), Gen X (32%), Baby Boomers (5%)
- Gender: 61% male, 39% female
- Timing (buyers): 32% in the last 6 months, 39% in the last 6–12 months, 28% in the last 12–18 months
- Timing (intenders): 27% plan to purchase or lease in the next 3 months, 32% in the next 6 months, 41% within the next year

Survey details

- Fieldwork period: July 9–18, 2025
- Platform: Pollfish online survey
- Average interview length: ~9 minutes

Questionnaire structure

- Buyers: 24 questions plus 1 screener
- Intenders: 20 questions plus 1 screener
- Question types: Single-select, multi-select, rating scales, open-ended and matrix-based

Representativeness

- Results are balanced across U.S. and European markets.
- Age and gender distributions are broadly aligned with the target car-buying population.
- Asian responses are included in the total sample but not analyzed separately due to the small base.

Confidentiality

- All responses were anonymous.
- Data collection complied with GDPR.

Endnotes

1 https://www.bcg.com/publications/2020/impact-of-coronavirus-on-purchasing-new-cars-online

2 https://www.mckinsey.com/industries/automotive-and-assembly/our-insights/boosting-auto-sales-productivity-a-playbook-for-excellence

3 https://www.capgemini.com/insights/research-library/customer-experience-in-automotive-2024/

4 https://www.deloitte.com/global/en/Industries/automotive/perspectives/vehicle-as-a-service.html

5 https://www.deloitte.com/global/en/Industries/automotive/perspectives/global-automotive-consumer-study.html

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