



The B2C Buyer Experience Report 2025

How consumers value human connections and view AI in the modern buying journey



Many Consumers Are Open To AI, But They Won't Forsake Human Connections. **Neither Can Your Business.**

When we last published this report in 2022, inflation had started making a dent in consumers' wallets, and ChatGPT was about to take the world by storm. Since then, inflation has chilled out (a little) while the AI wars have heated up. AI has quickly become integrated into every part of our lives, from work to home to play—and our lives as consumers. Brands wasted no time hitching their wagons to AI, aspiring to increase buying journey efficiency and provide the experiences that digital-age consumers demand.

But has AI lived up to the hype for consumers, or has it foisted frustration and impersonal service upon them for the sake of efficiency and corporate penny-pinching? Can AI replace human agents in the buying process? Is it all too much, too soon? That's what this report is determined to uncover.

We've found a surprising level of acceptance of companies using AI to assist their customers during the buying process, but there are also strong signals of resignation, indifference, and outright rejection of getting help from AI agents. Consumers aren't quite ready for a full-on AI takeover, and more so, they still overwhelmingly prefer human assistance when they're making high-stakes purchases in industries like automotive, healthcare, financial services, home services, and others.

The big takeaway is that businesses must strike the perfect balance of digital, AI, and the human touch and invest in cohesive AI strategies across the entire buying journey. This includes using AI in the background to help human agents perform at their best and provide fast, highly personalized experiences at every turn. In the rush to utilize the latest AI tech, brands must make sure that consumers are ready for it and that it's not used to put up roadblocks to getting the personal human connection that they desire.

Read on to get the stats and see where consumers—and your business—stand in this brave new AI-powered world.



About The Survey

For this report, we surveyed 1,000 consumers from the US and UK who researched and made a “high-stakes” purchase in the last 12 months in the following categories: automotive, healthcare, home services, insurance, financial services, telecommunications, and travel. Only US data is used in this version of the report. For this study, a “high-stakes purchase” is defined as one that you take time to weigh options, research, and/or put more thought into before making a decision, due to the complexity and/or cost of the item or service. Results may not total to 100% due to rounding and multiple selection options. The field survey was performed by [Sago Online Research](#).

Most Consumers Have Encountered A Brand's AI, And Many Didn't Care

When consumers are making high-stakes purchase decisions, they have a lot of questions, and there are many touchpoints along the way where they can get answers. That means there are also many opportunities for AI to step in and take care of their needs quickly. But are consumers really ready to let AI do the talking?

Only 16% of consumers surveyed said that they never interacted with a brand's AI when making a high-stakes purchase in the last year. Another 7% weren't sure if they worked with a bot or not. The big question is, did they like it?

35% of respondents said that interacting with a brand's AI tools made their buying experience better. However, the shrug is also strong, with an equal number saying AI made no difference at all. Nearly 30% said that AI made the buying experience worse.

SIDENOTE

Brand AI vs Generative AI Survey Questions

When asked questions about "a brand's AI", we specified that the questions refer to AI tools provided by the brand they were interacting with—not tools like ChatGPT or Google Gemini that they may have used independently. We asked questions specifically about generative AI use later in the survey.

16%

INVOKA 

Have not interacted with a brand's AI

35%

INVOKA 

AI made the buying experience better

35%

INVOKA 

AI made no difference

29%

INVOKA 

AI made the buying experience worse

Consumers Have Mixed Feelings About AI Assistants

Now for the mushy psychological bit—how does interacting with a brand’s AI agents and tools make consumers feel? When asked to select words that describe how interacting with AI during a purchase made them feel, the results were mixed, with 28% selecting words with a negative connotation. About 20% selected words with positive connotations. The AI apathy is once again strong, with 20% selecting “indifferent”.

Curious

Relieved

Frustrated

Confident

Skeptical

Indifferent

Confused

Many Consumers Feel Forced To Use Your AI

You always want to meet your customers where they are, and forcing them into an AI workflow to get questions answered or make a purchase is not the way to do it. Most consumers report feeling forced to use a brand's AI most or all of the time, and many more report feeling forced to use it some of the time—not a good look for the CX enthusiasts among us.

Once they realize they're interacting with AI and not a human—whether that's via a text-based or voice-based agent—37% report feeling positively about it. Again with the AI enuui, 30% were indifferent, another 30% felt negatively, and only 2% said they couldn't tell if it was AI or not.

60%

INVOKA 

Say they feel forced to use a brand's AI

37%

INVOKA 

Feel positive about their AI interactions

30%

INVOKA 

Are indifferent

30%

INVOKA 

Have negative feelings

2%

INVOKA 

Can't differentiate AI from human assistance

How Your Brand Uses AI Can Make Or Break Its Reputation



More often than not, consumers are satisfied with the help they receive from a brand's AI during the buying process. That does not equate to them appreciating the help, however. Nearly half of those surveyed report feeling less valued as a customer when a brand interacts with them via AI. Though 28% feel more valued, and 25% weren't swayed either way by AI assistance.

When A Business Uses AI To Interact With Customers, They Feel



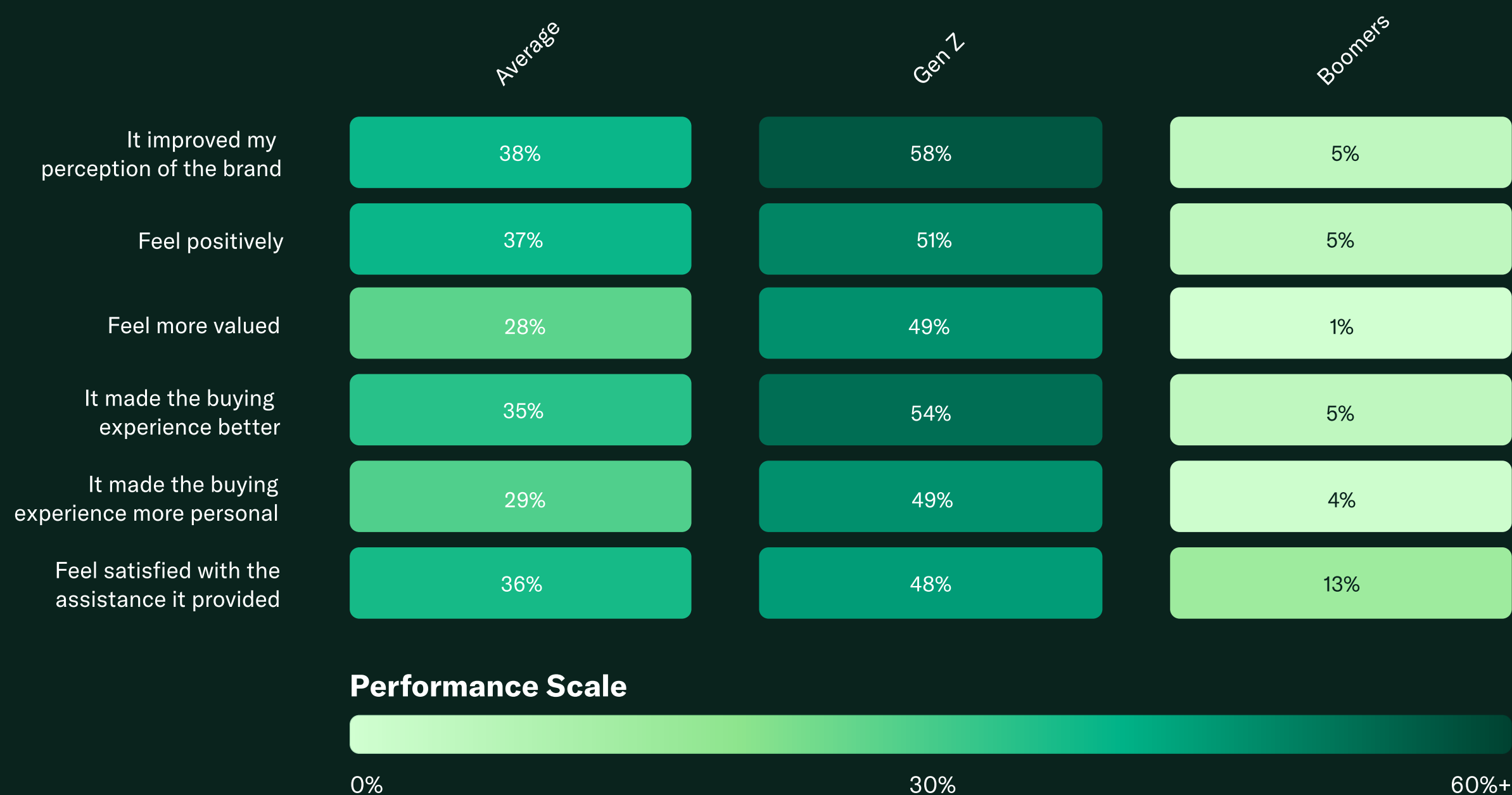
Consumers are satisfied with the help they receive from a brand’s AI:



Know Your Audience: Age Matters When It Comes To AI Acceptance

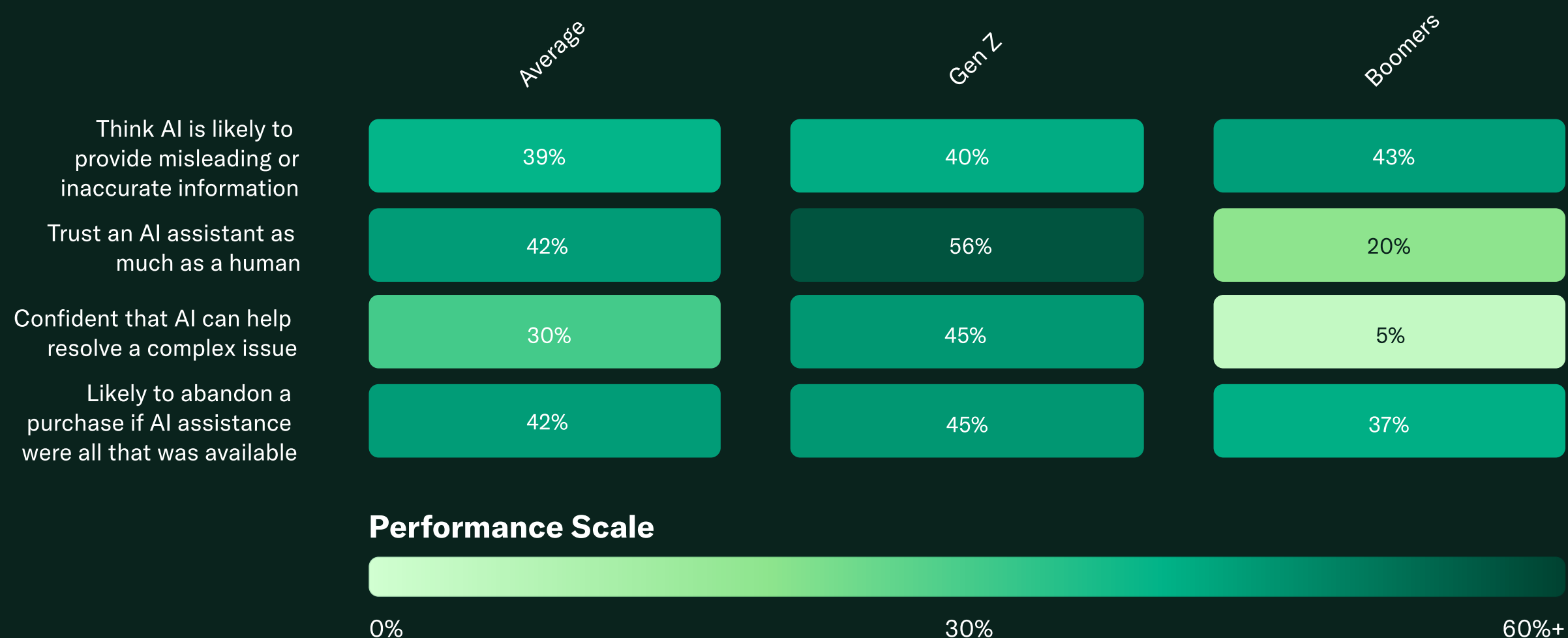
If your customers tend to be on the older side, you need to be particularly thoughtful about your AI implementation. Across the board, Boomers hold a much more negative view of AI, and Gen Xers don't like it much more. Gen Z, on the other hand, thinks AI is lit. Nearly 60% of Gen Z consumers say they've had a memorable positive experience with a brand's AI when making a high-stakes purchase, while only 14% of Boomers said the same.

When Interacting With A Brand's AI



Consumers Are Wary Of The Answers That AI Provides

If you've heard of AI, you've likely heard of and possibly encountered hallucinations—when an AI system generates false or misleading information that sounds correct but isn't based on real data or facts. The generational divide is not consistently stark here. Around 40% of both Gen Zers and Boomers think AI is likely to provide incorrect or misleading information. However, more Gen Zers are still willing to trust the answers it gets from AI, at least most of the time (42%), compared to 20% of Boomers.





When Do Consumers Want To Use AI?

There is obviously some trepidation around using a brand's AI assistance when making high-stakes purchases. But there are some situations where consumers are totally okay with or even prefer to use AI in the buying process.

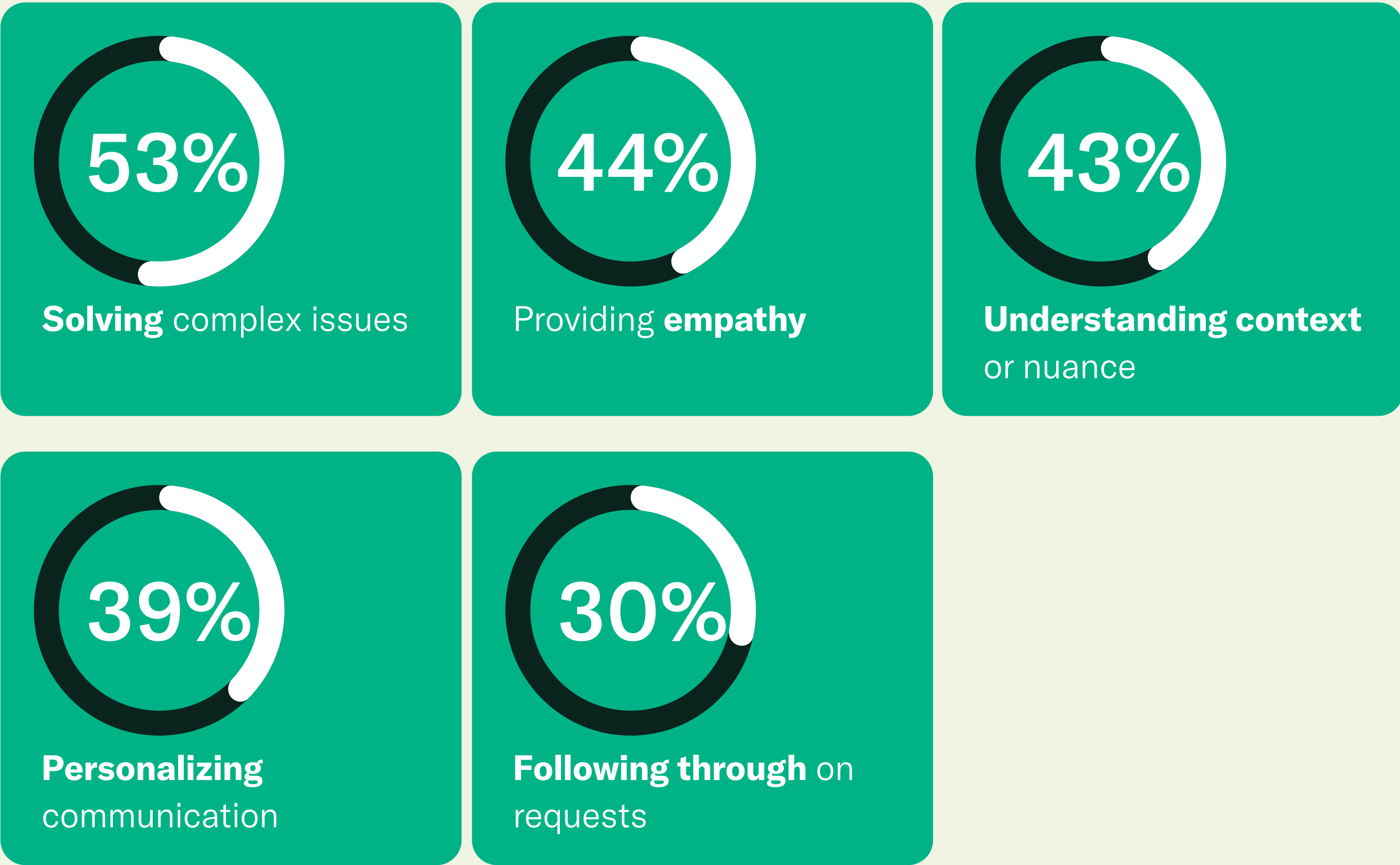
Simplicity and speed are key here. When the task is simple or it's just plain faster than a person, many consumers prefer AI. But 53% think solving complex issues is the thing AI is worst at. It's also worth noting that 77% of consumers said they'd be more willing to use AI if it were clear how they could speak with a person instead.

Surprisingly, only 25% prefer AI when they don't want to talk to a person, which seems like the perfect use case! There is no significant difference across age groups for use case preference.

Consumers Prefer AI When



They Think AI Is The Worst At



Consumers Are Optimistic About AI's Future—With A Few Changes

Not everybody is satisfied with the way AI works today, but nearly 60% are confident that it will become more helpful in the next three years. And 42% think AI will someday fully replace human assistance, though 27% of them won't be happy about it.

Survey respondents also voiced their opinions about how to make AI assistants better. The top answer was “make getting human assistance faster,” but many also want it to sound more natural, provide smarter responses, and enable better personalization. Only 8% said they don't want to use AI at all.

57%

INVOKA 

AI will get more helpful in the next 3 years

42%

INVOKA 

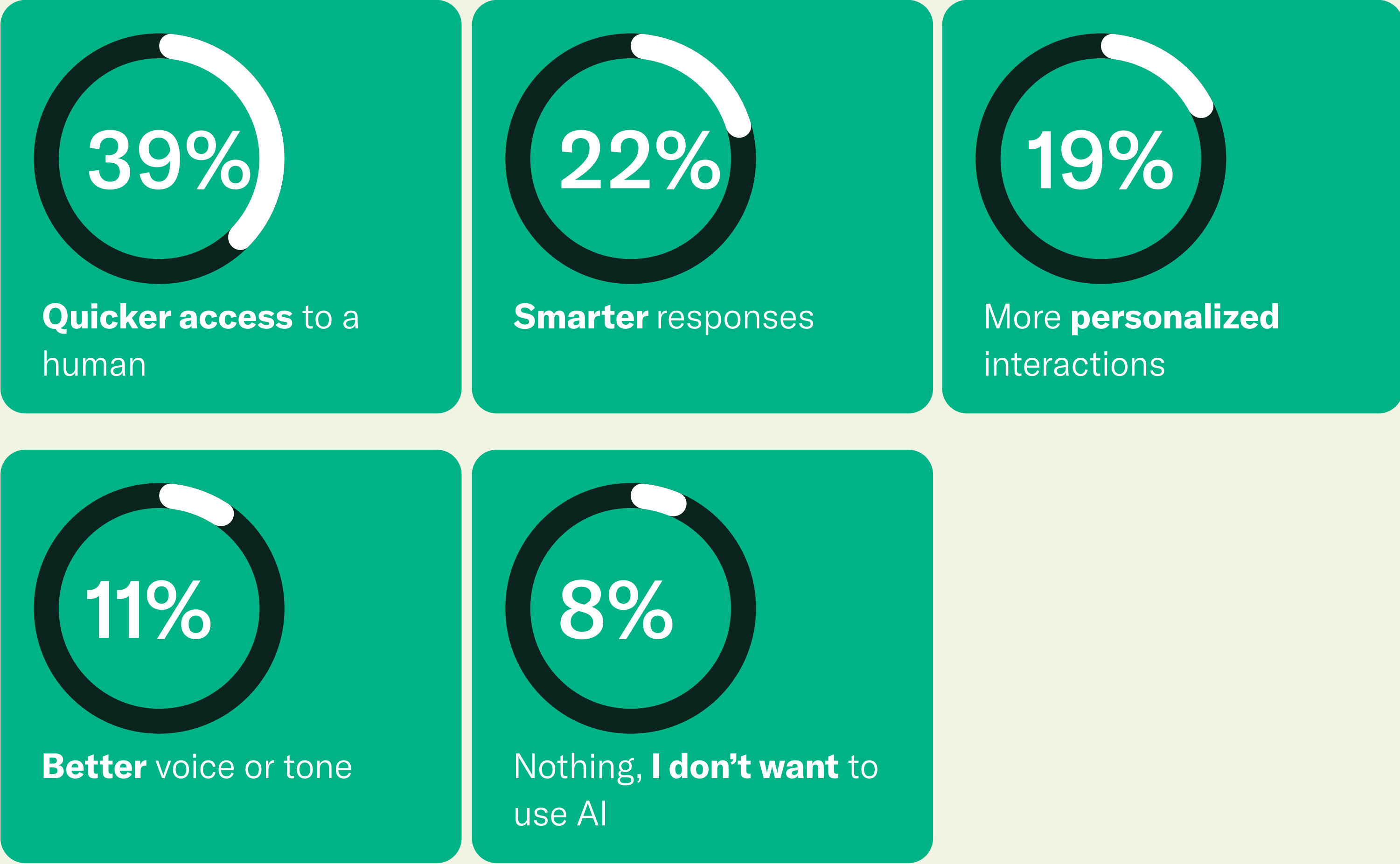
Think AI will fully replace human agents someday

27%

INVOKA 

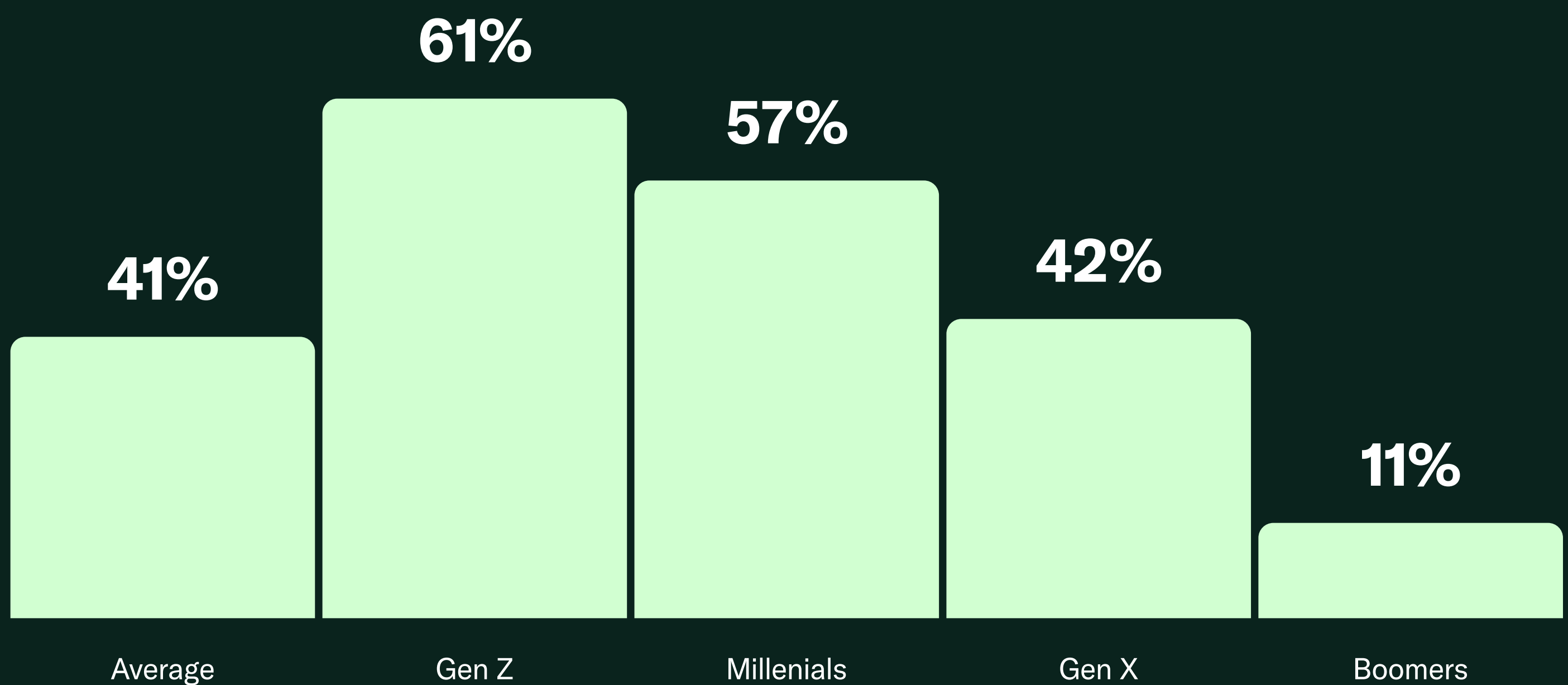
Won't like it

The One Thing That Would Most Improve The Experience With AI Assistants Is



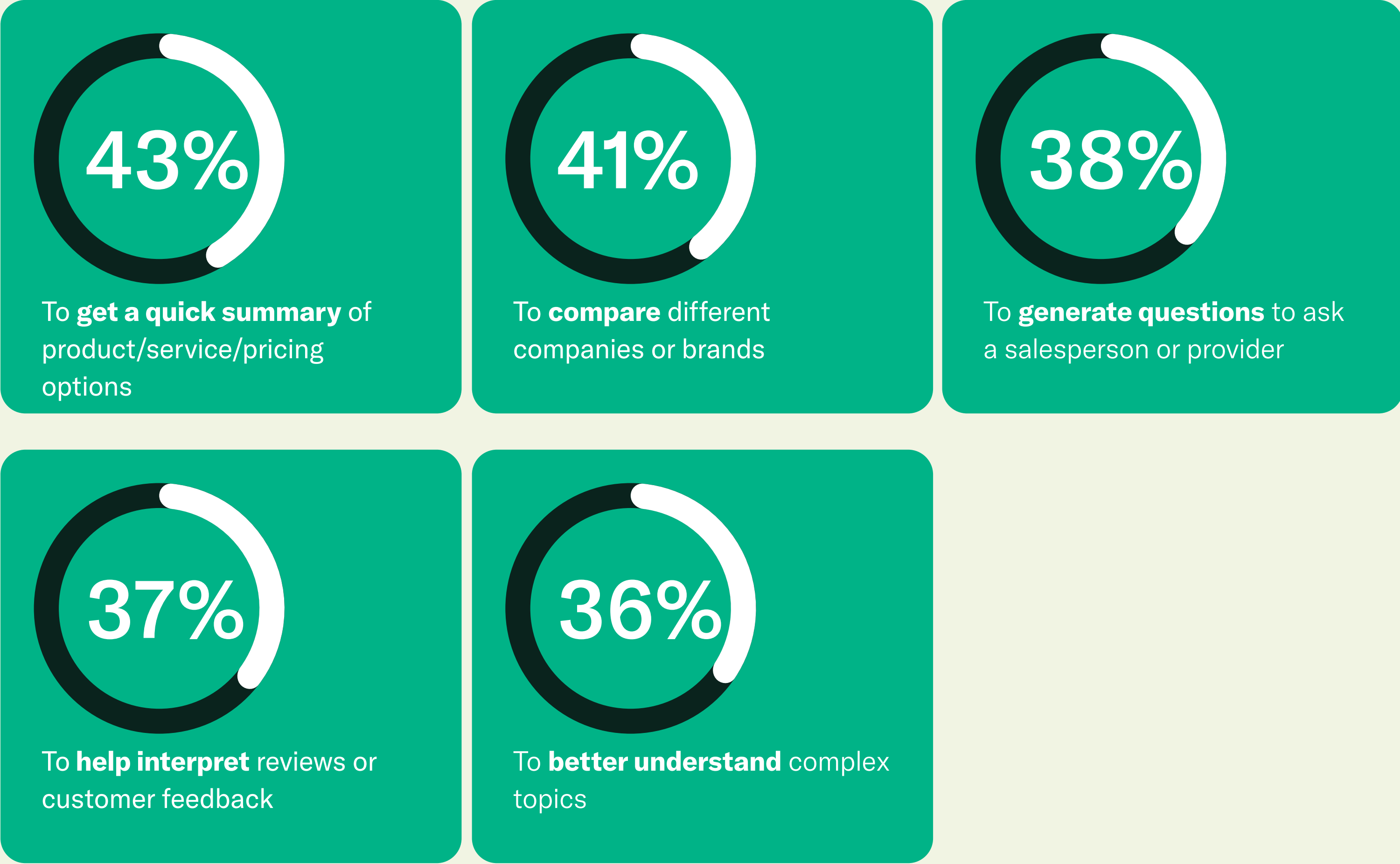
Many Consumers Are Using Generative AI To Research Their Purchases—Especially Younger Ones

We've covered how consumers are using the AI assistants brands provide, but how are they using ChatGPT, Claude, Gemini, and other generative AI tools when researching their purchase? Over 40% report using gen AI when researching a high-stakes purchase. There's a generation gap here, too, with 61% of Gen Zers and sizable proportions of Millennials and Gen Xers saying they've used gen AI when doing research, while only 11% of Boomers have.



MANY CONSUMERS ARE USING GENERATIVE AI TO RESEARCH THEIR PURCHASES—ESPECIALLY YOUNGER ONES

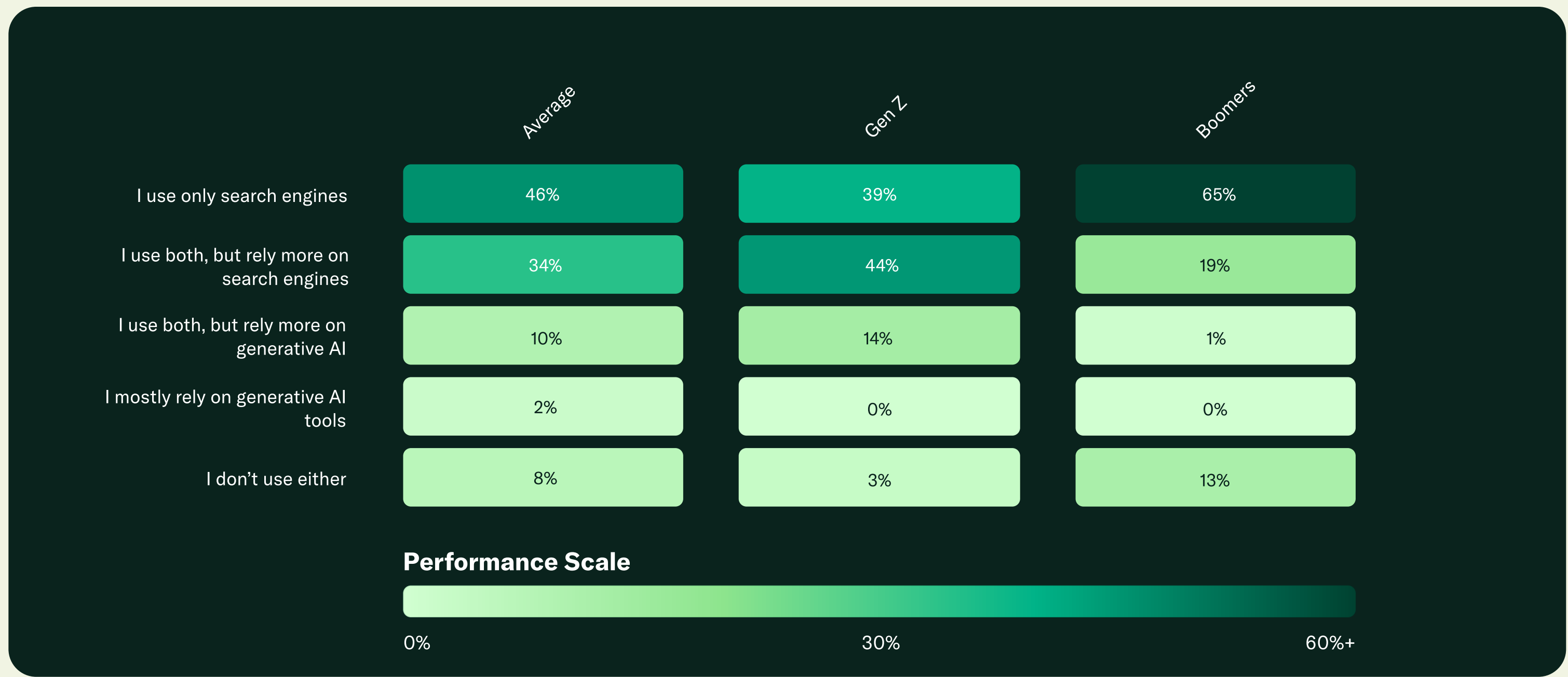
How Consumers Are Using Generative AI During The Buying Journey



Is Generative AI Replacing Traditional Search?

It's the question on every marketer's mind, and the answer is no. Consumers making high-stakes purchases are far more likely to supplement standard search engine use with generative AI research than replace it.

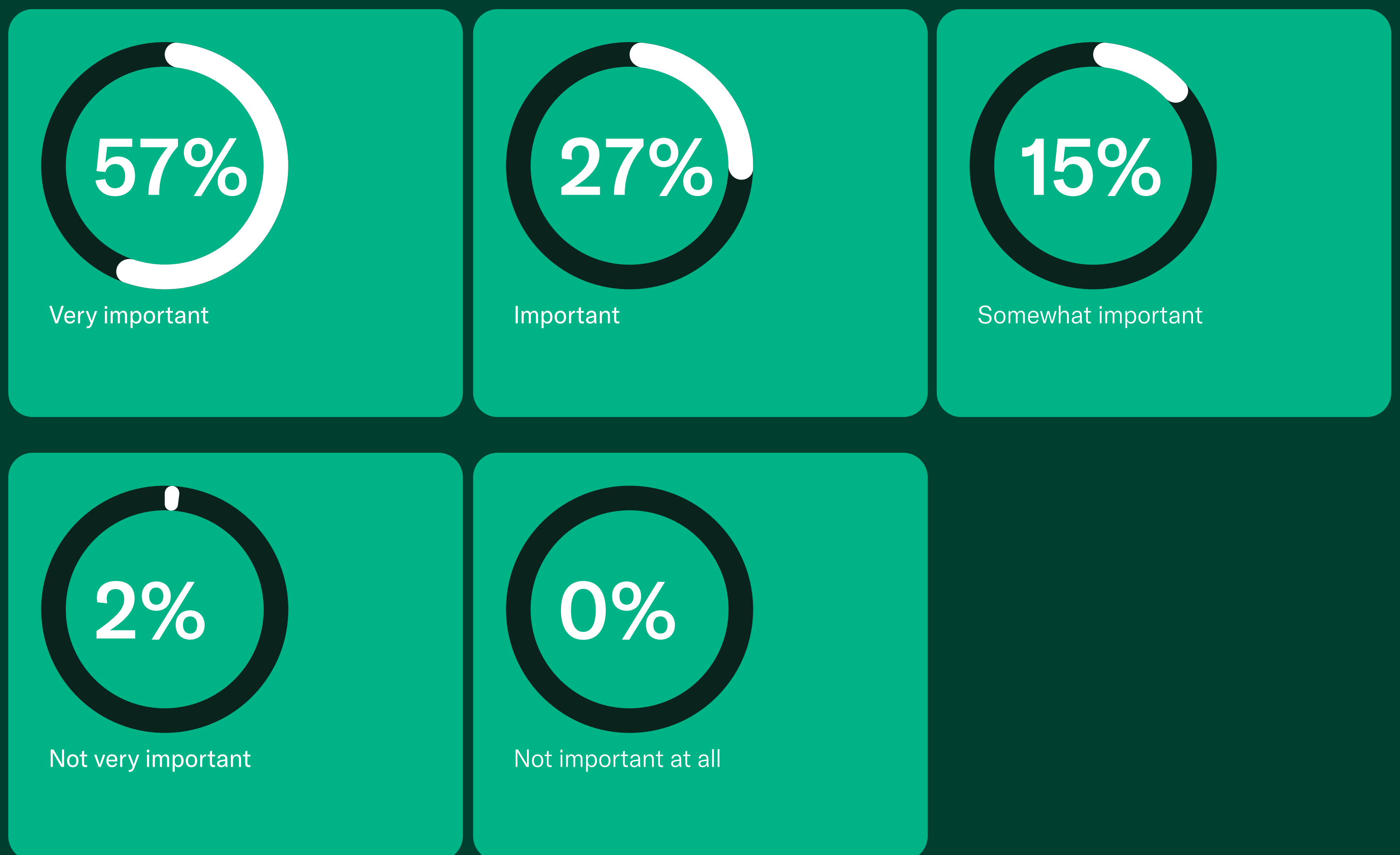
Only 10% rely more on generative AI than search engines to inform their purchase decisions, and only 2% mostly rely upon it. Again, there is a generation gap in most areas except those that mostly rely on generative AI. Usage by Millennials and Gen Xers is similar to Gen Z's.



Human Connections Are Still Critical During High-Stakes Buying Journeys

Consumers overwhelmingly value human connections while making a high-stakes purchase, and almost none feel that it's not important. They need expertise and reassurance when making these types of purchases, and nothing can substitute for the empathy and understanding that a human can provide. There was no significant difference across generations in those who thought it was very important or important.

How Important Is Human Connection During A High-Stakes Purchase?



Consumers Increasingly Prefer To Call Businesses For Help With A Purchase

On top of AI, there are many digital options for consumers to communicate with and get information from brands when considering a high-stakes purchase, from chat to email to websites. But when they need help, consumers prefer to call.

Since 2022, the preference for calling has risen by 12%, email has dropped by over half, and the preference for AI assistance has not budged. The preference to call is rooted in reality, as about 70% reported calling when making a high-stakes purchase decision, about the same proportion as three years ago.

This goes to show that when consumers need help in situations where knowledge, empathy, and understanding are paramount, they want a person to give them guidance. Despite improvements in automated assistance and live chat, the desire to pick up the phone has only increased.

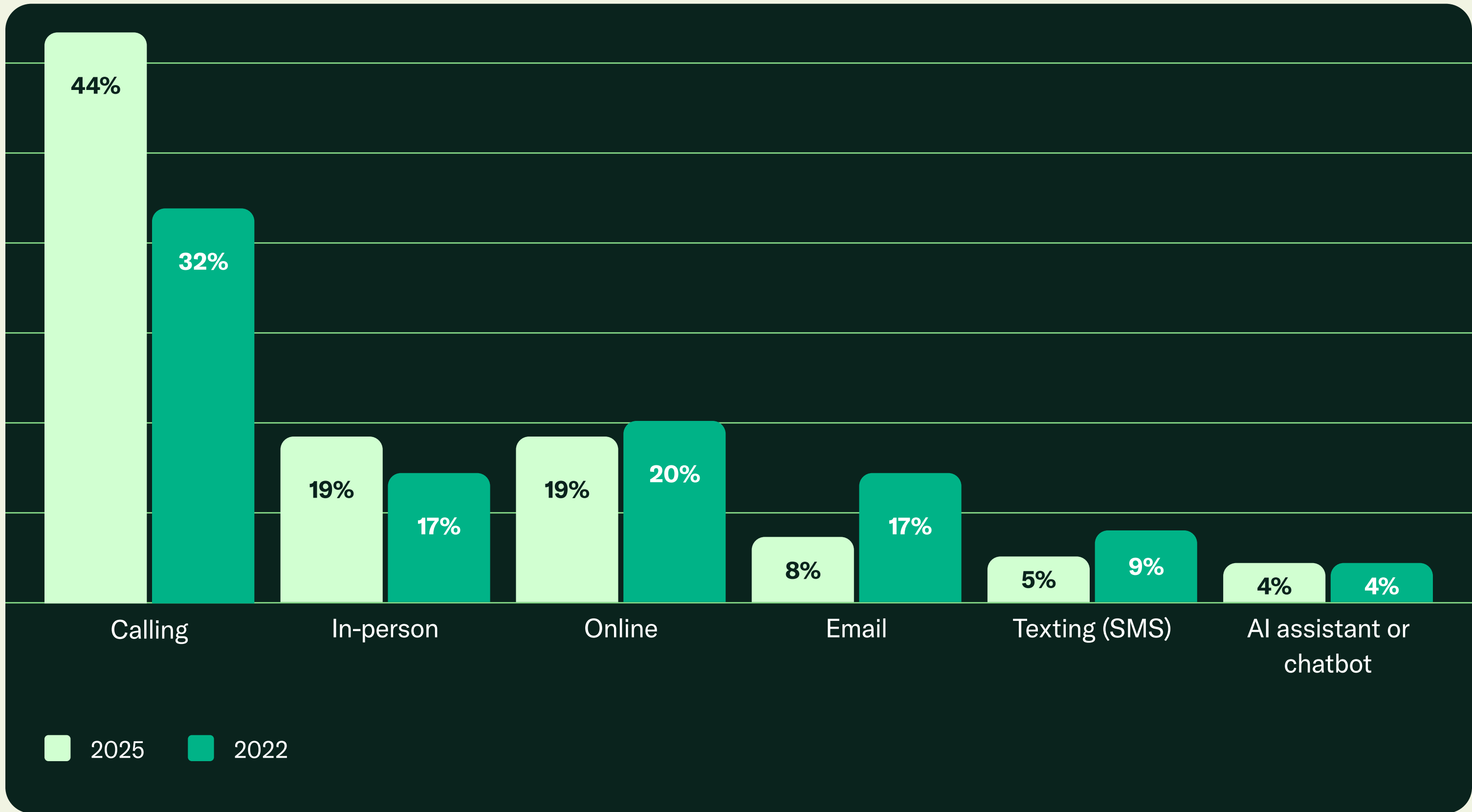
67%

INVOCAR[®]

Called when making
a high-stakes purchase



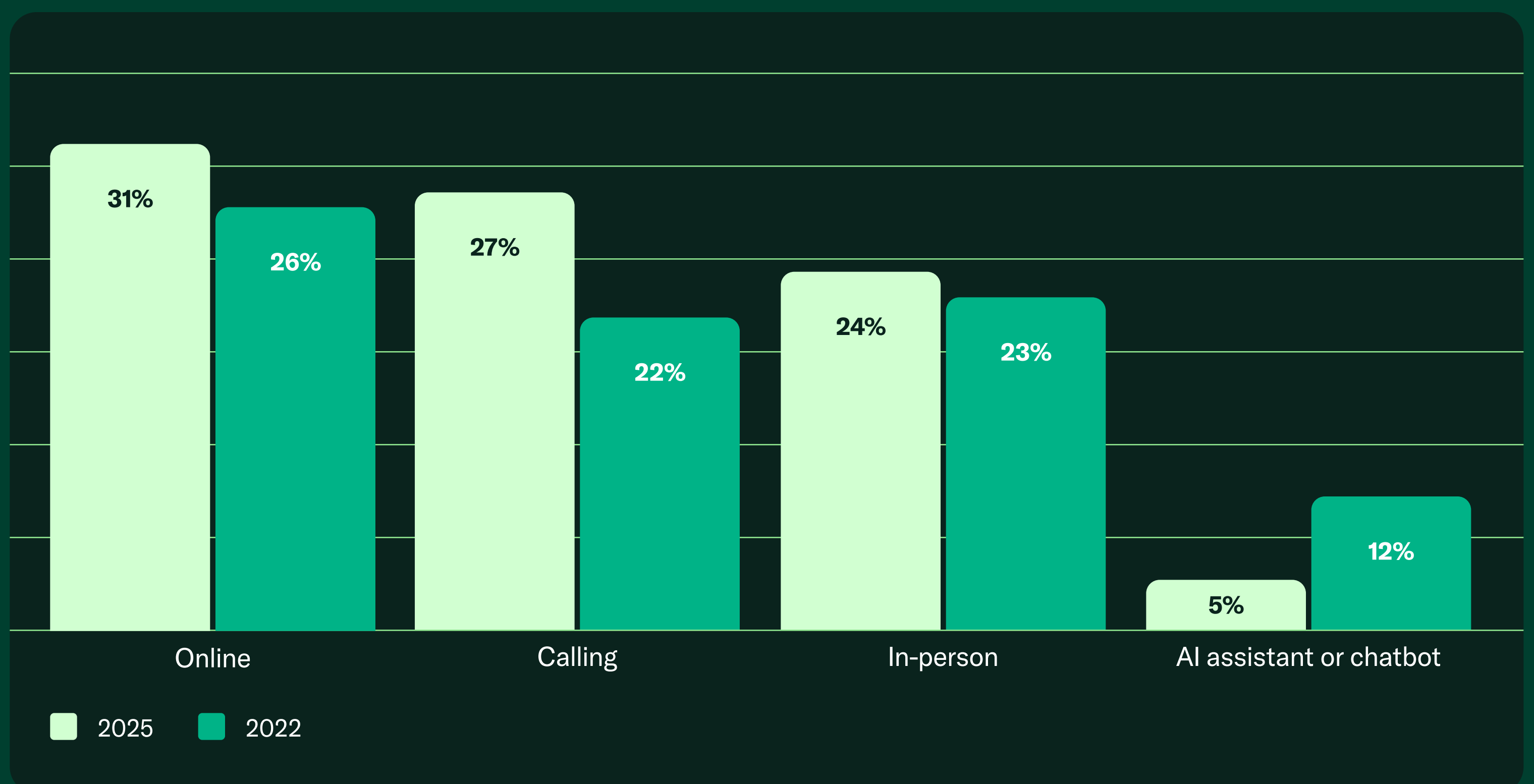
Preferred Communication Method When Consumers Are Having A Problem And Need Help



A Seamless Omnichannel Experience Remains Critical

Consumers prefer to call when they need assistance during a high-stakes purchase, but online is the preferred channel to complete the transaction. Your online-to-offline experience has to be seamless in both directions, and this means connecting data from the digital journey to phone calls is no longer a nice-to-have, but a requirement to optimize and personalize every touchpoint.

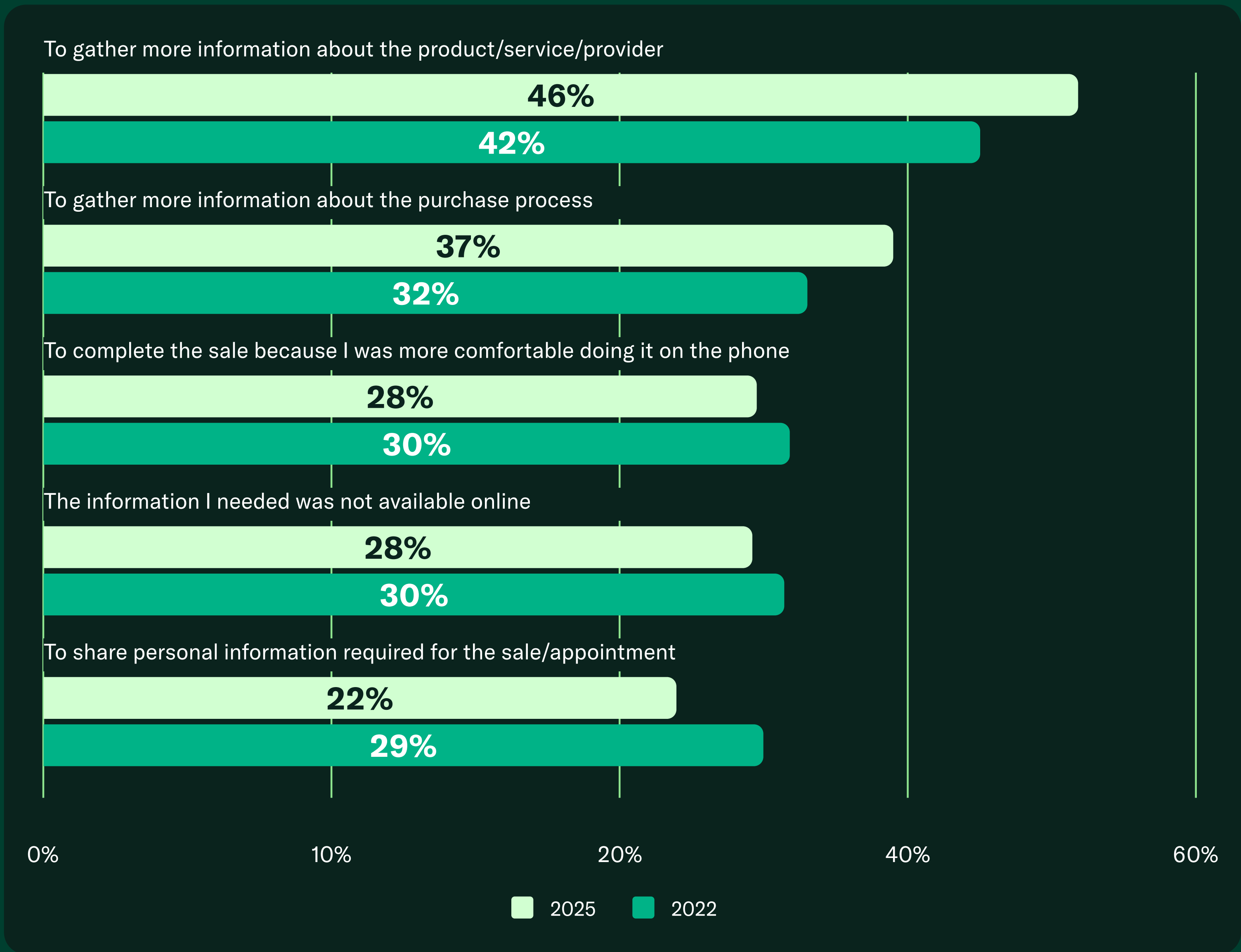
Preferred Channel To Complete Transactions



Why Are Consumers Calling?

When making a high-stakes purchase, most consumers call because they want to get more information about the product, service, or provider. Many also need to get more information about how to complete their transaction, which can be complex when you consider we’re talking about things like buying a car, booking a healthcare appointment, or having a major home renovation project done. This isn’t like buying TP on Amazon!

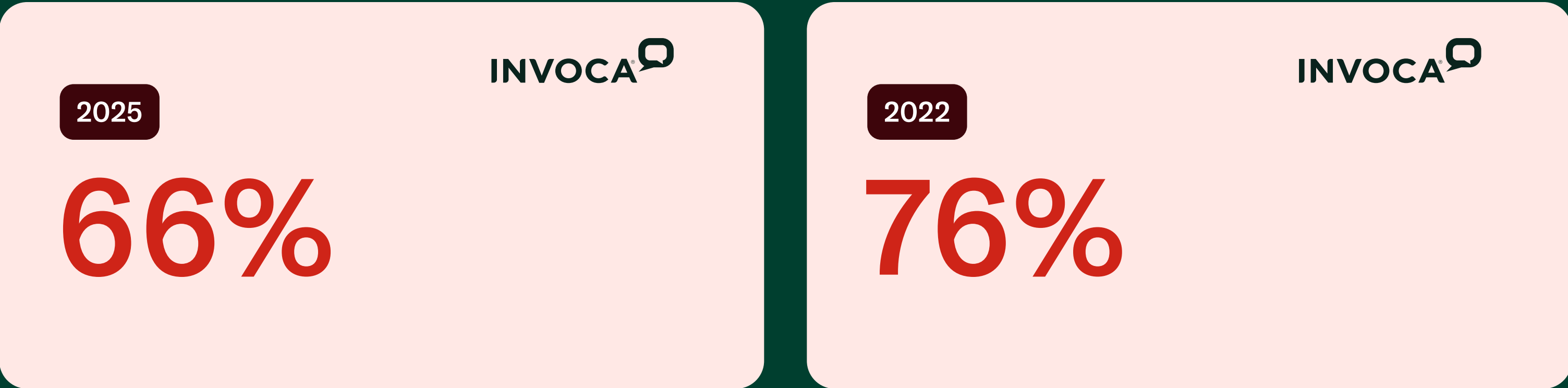
Concerningly, the percentage of people who are calling because the information they needed was not available online has not changed much in the last three years. This signals a continued need to improve online experiences and connect calls to the digital experience to determine the most effective optimizations.



Consumers Are Getting A Bit More Patient

We’ve found that while consumers have become a bit more patient than they were during the frantic post-pandemic days, they still demand great experiences. Consumers are increasingly willing to pay more for the best experiences despite the pressures of inflation. They’re also prepared to jump ship to the competition at the drop of a hat if you do them wrong, so that newfound acquiescence can’t be taken for granted.

Consumers Who Are Likely To Stop Doing Business With A Brand After One Bad Experience



Will Pay More For The Best Customer Service



They'll Wait A Little Longer On Hold



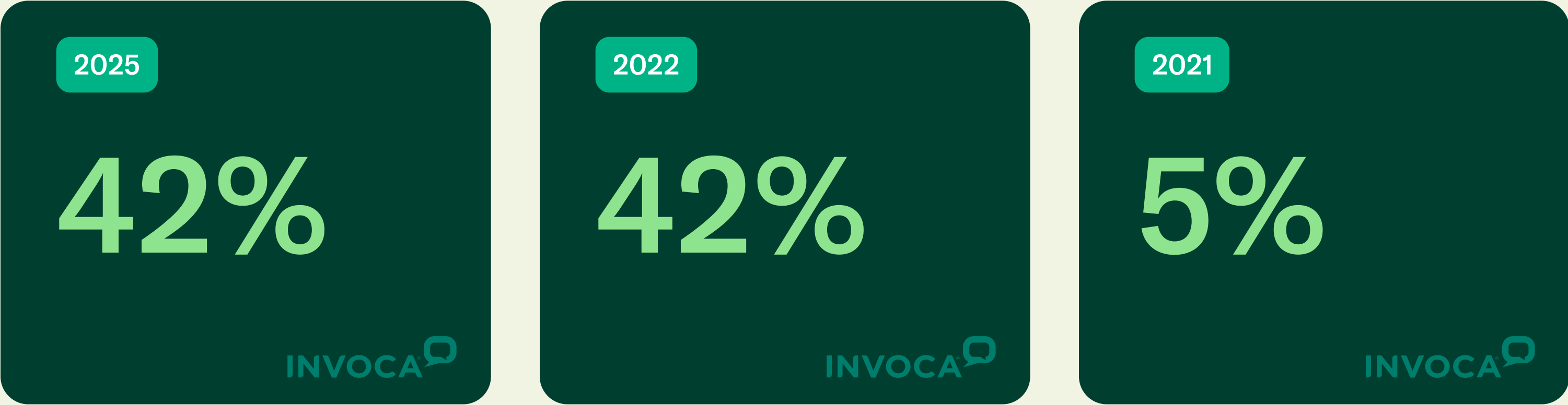
While consumers will stay on hold a bit longer before hanging up than in 2022, 50% still report hanging up after being placed on hold. Though most consumers expect to wait on hold for 3-5 minutes, some 35% will still hang up after being on hold for 5 minutes or less, and 11% will only hang on for less than two minutes.

Another 66% report hanging up after hearing everyone's favorite message about "unexpected high call volumes causing longer than usual wait times," so let's just get rid of that one already. Please? The automated callback option continues to grow in popularity, and only 9% will call another business instead of using it.

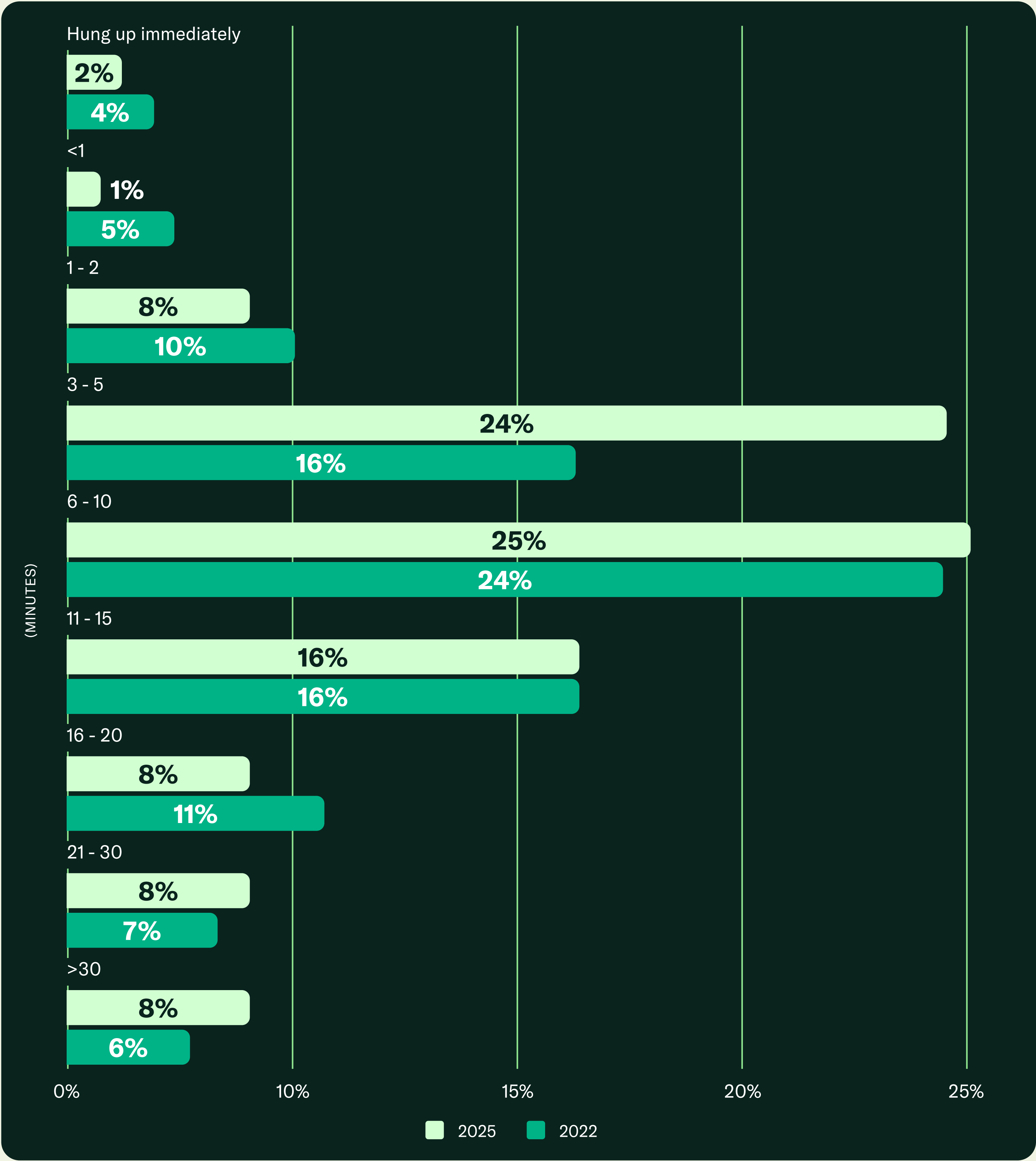
Have Hung Up After Being Placed On Hold



Consumers Who Will Use The Automated Callback Option Instead Of Holding



How Long Will Consumers Wait On Hold Before Hanging Up?



When It Comes To Humans Vs AI Assistance, Consumer Preference Is Clear

While AI can make a huge difference in your company's ability to handle customer inquiries—especially when used on the back-end to analyze and orchestrate data—consumers still overwhelmingly prefer to call and talk to someone to get help. This applies across all age groups, though Boomers have a significantly stronger affinity for human assistance.

When Both AI And Human Help Are Equally Available, Consumers Prefer



Again, this is about using AI at the right place and the right time and making sure you can meet your customers where they are, no matter their communication preference.

Demographic Information



GENDER

Male	Female	Non-binary	Other	Prefer not to answer
51%	48%	0%	0%	0%

AGE/GENERATION

Gen Z	Millennials	Gen X	Baby Boomers
16%	29%	29%	26%

HIGHEST LEVEL OF EDUCATION COMPLETED

Less than high school	High school graduate	Some college/university
39%	24%	14%
College/university graduate	Post graduate	
20%	4%	

RESPONSES BY INDUSTRY (RESPONDENTS COULD SELECT MULTIPLE)

Travel	Telecommunications	Financial services	Insurance
39%	24%	14%	20%
Home services	Healthcare	Automotive	
4%	4%	4%	

ANNUAL GROSS INCOME

Less than \$50,000	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$199,999	\$200,000+
39%	24%	14%	20%	4%



Learn more at Invoca.com

[Learn more today >](#)

