



The B2C CMO's Guide to the AI- Powered Buying Experience

What consumers think of AI when making high-stakes purchases,
and why human connections remain vital to revenue growth

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 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 requires 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 make high-stakes purchases, there are numerous opportunities for AI to address their needs quickly. But are consumers ready to let AI do the talking?

The good news is that many consumers believe AI enhances the buying experience. However, you also must consider that the majority either didn't care about the AI assistance they encountered or felt it made the experience worse.

This is a strong signal that the AI tools brands are using are not yet ready for primetime, indicating significant room for improvement, and that it is dangerous to use AI to make human assistance harder to obtain.

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, nearly 40% report feeling positively. But, again, the majority were either indifferent or had negative feelings about their AI experiences.

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



Consumers are often 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, and this can negatively impact your loyalty and customer lifetime value.

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



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

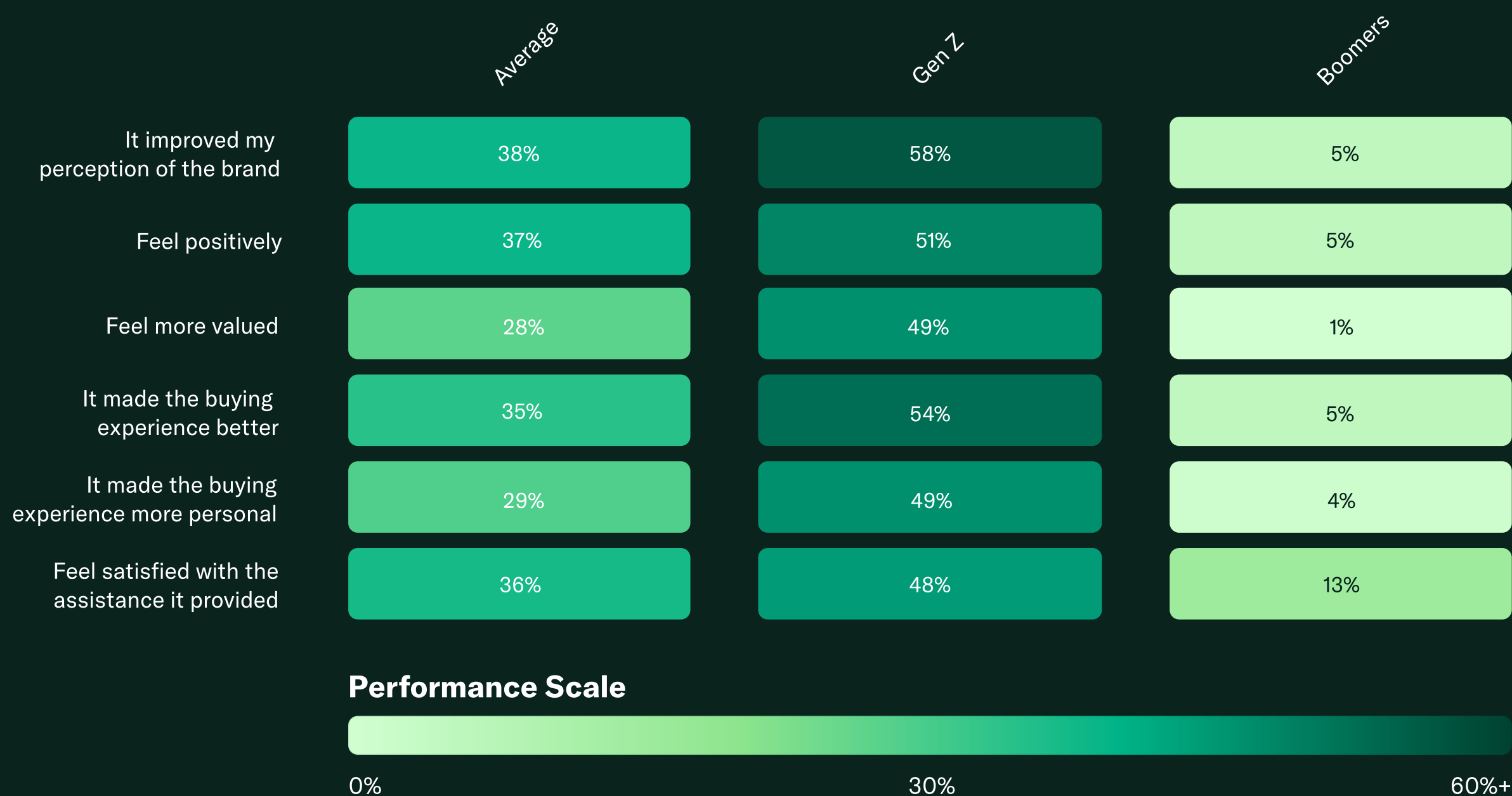


Know Your Audience: Age Matters When It Comes To AI Acceptance

If your customers tend to be older, 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. This is proof positive that you need to provide simple and clear options for how your customers interact with your company.



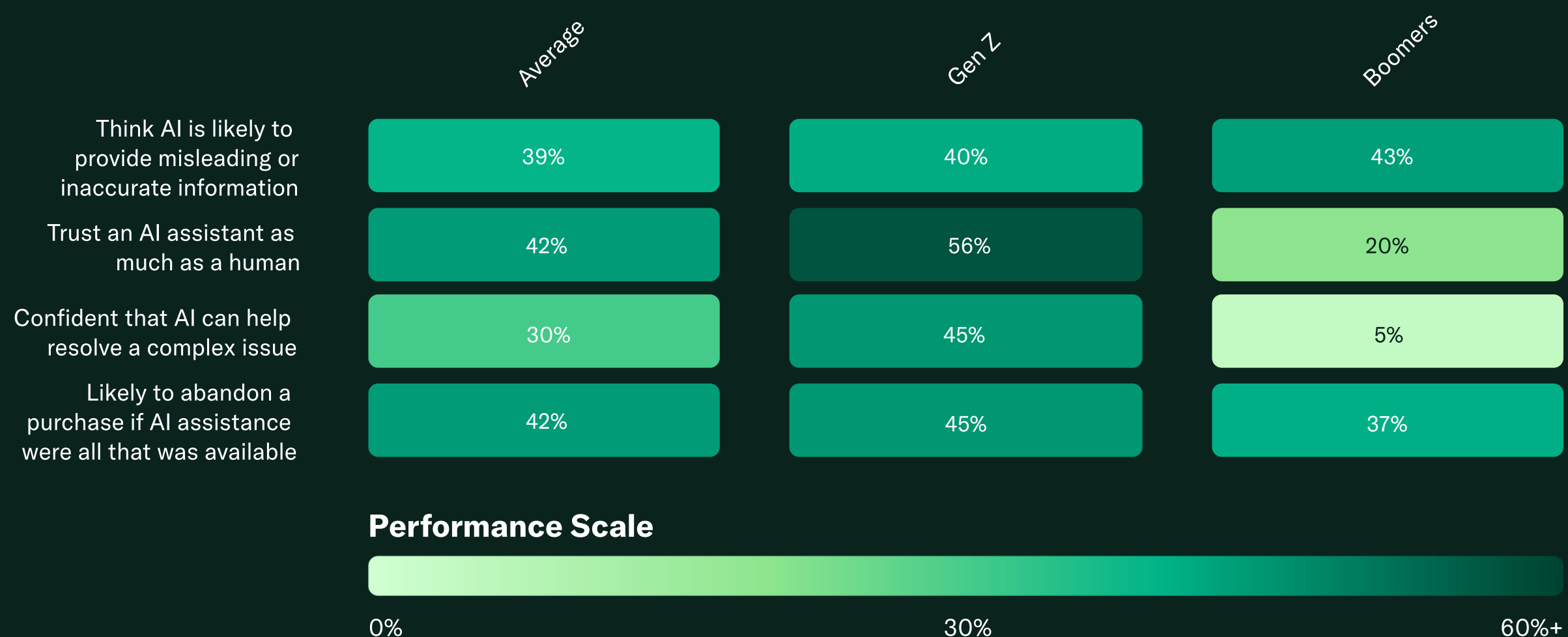
When Interacting With A Brand's AI





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. Nearly equal proportions of 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.



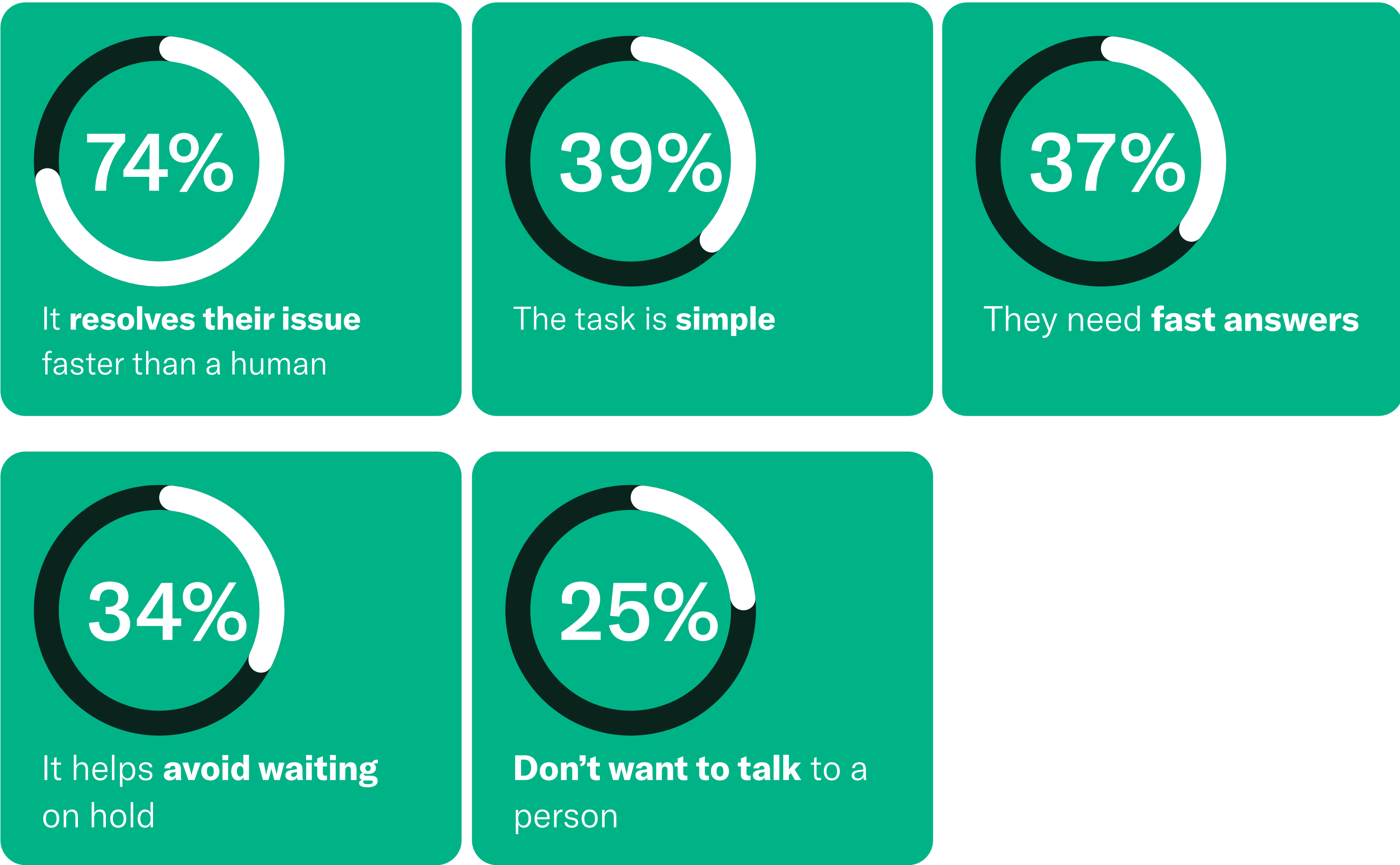


When Do Consumers Want To Use AI?

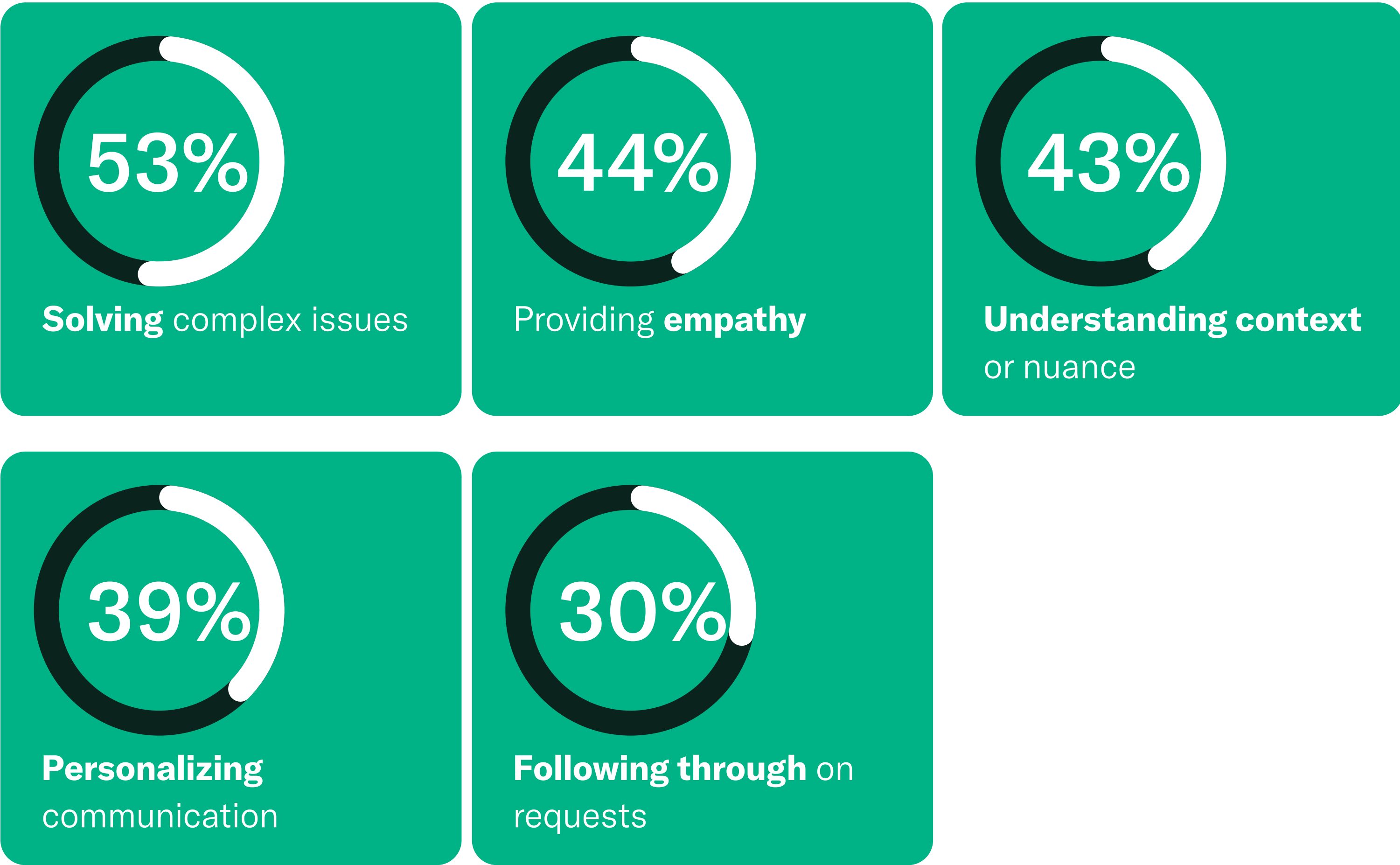
There is some trepidation around using a brand's AI assistance when making high-stakes purchases. However, there are situations where consumers are entirely comfortable with or even prefer using AI in the buying process.

Simplicity and speed are key here. When the task is simple or it's just plain faster than a person, many consumers prefer AI. When things get more complicated, they trust AI less. There is no significant difference in use case preference across age groups.

Consumers Prefer AI When



They Think AI Is The Worst At



Consumers Expect AI To Improve Rapidly

Not everybody is satisfied with the way AI works today, and they expect rapid improvement. Constant innovation is crucial for keeping pace with evolving consumer expectations. Consumers want smarter, more natural, and personalized AI interactions. Few say they don't want to use AI at all, but the resistance to a complete replacement of human help is made clear by their desire to get help from a person more quickly.

57%

INVOKA 

AI will get more helpful in the next 3 years

42%

INVOKA 

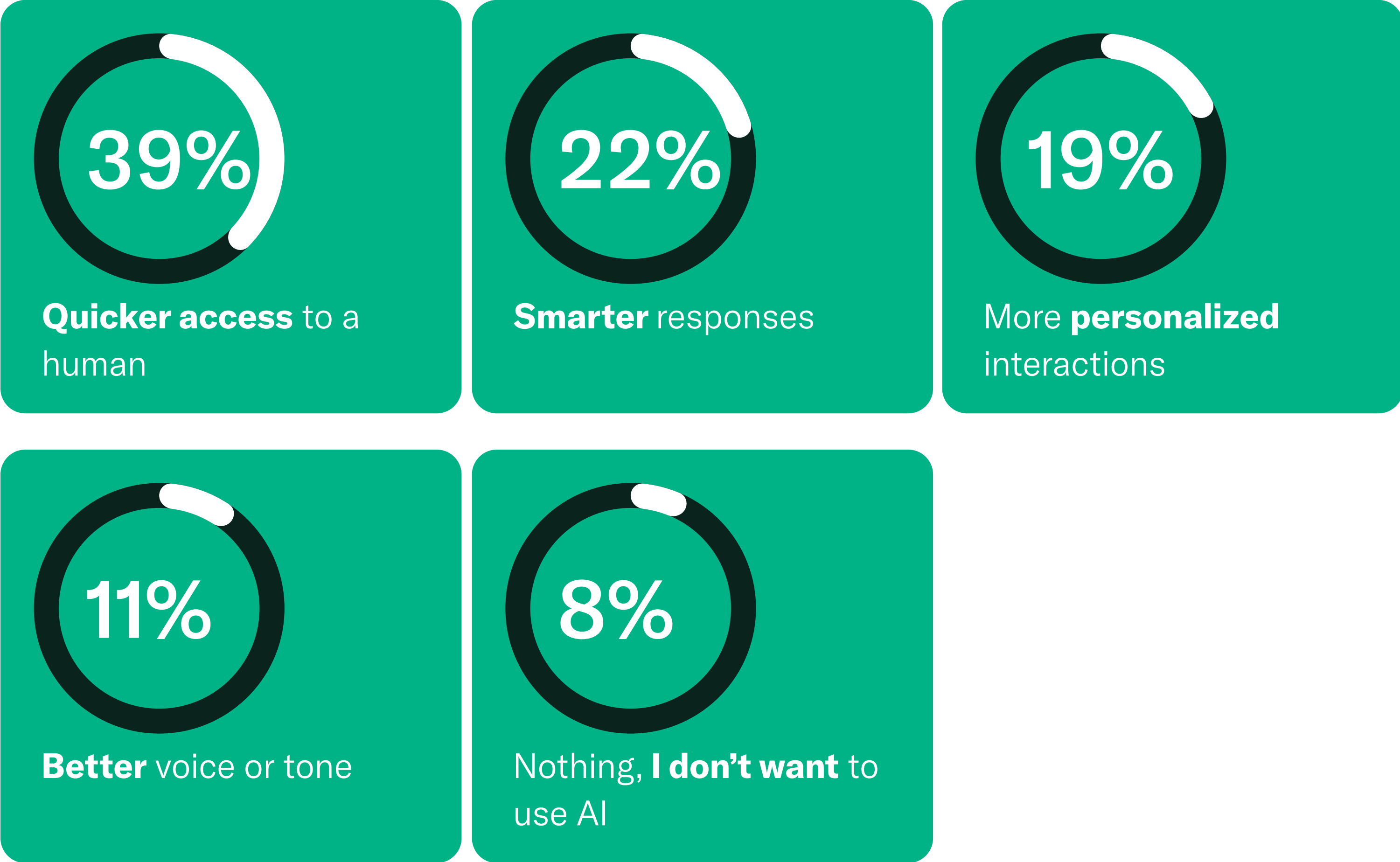
Think AI will fully replace human agents someday

27%

INVOKA 

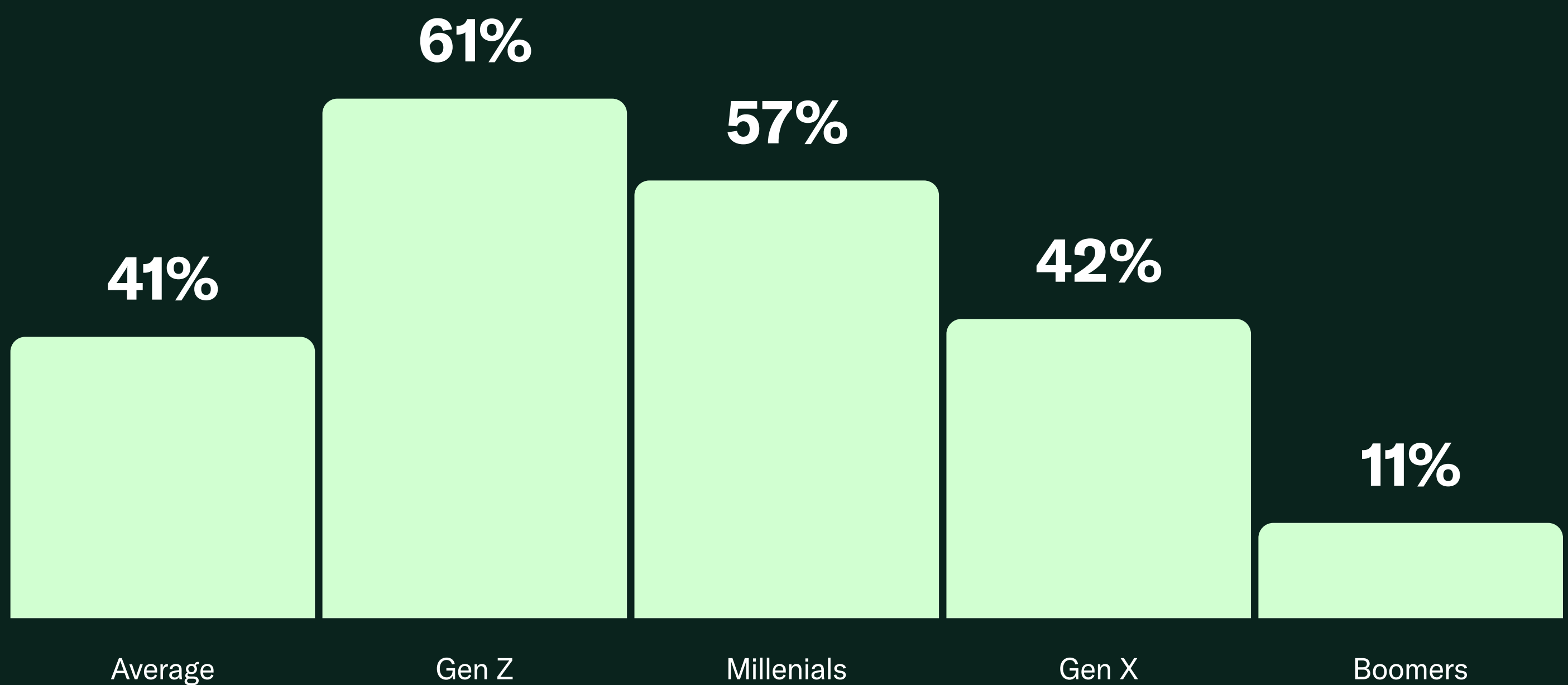
Won't like it

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



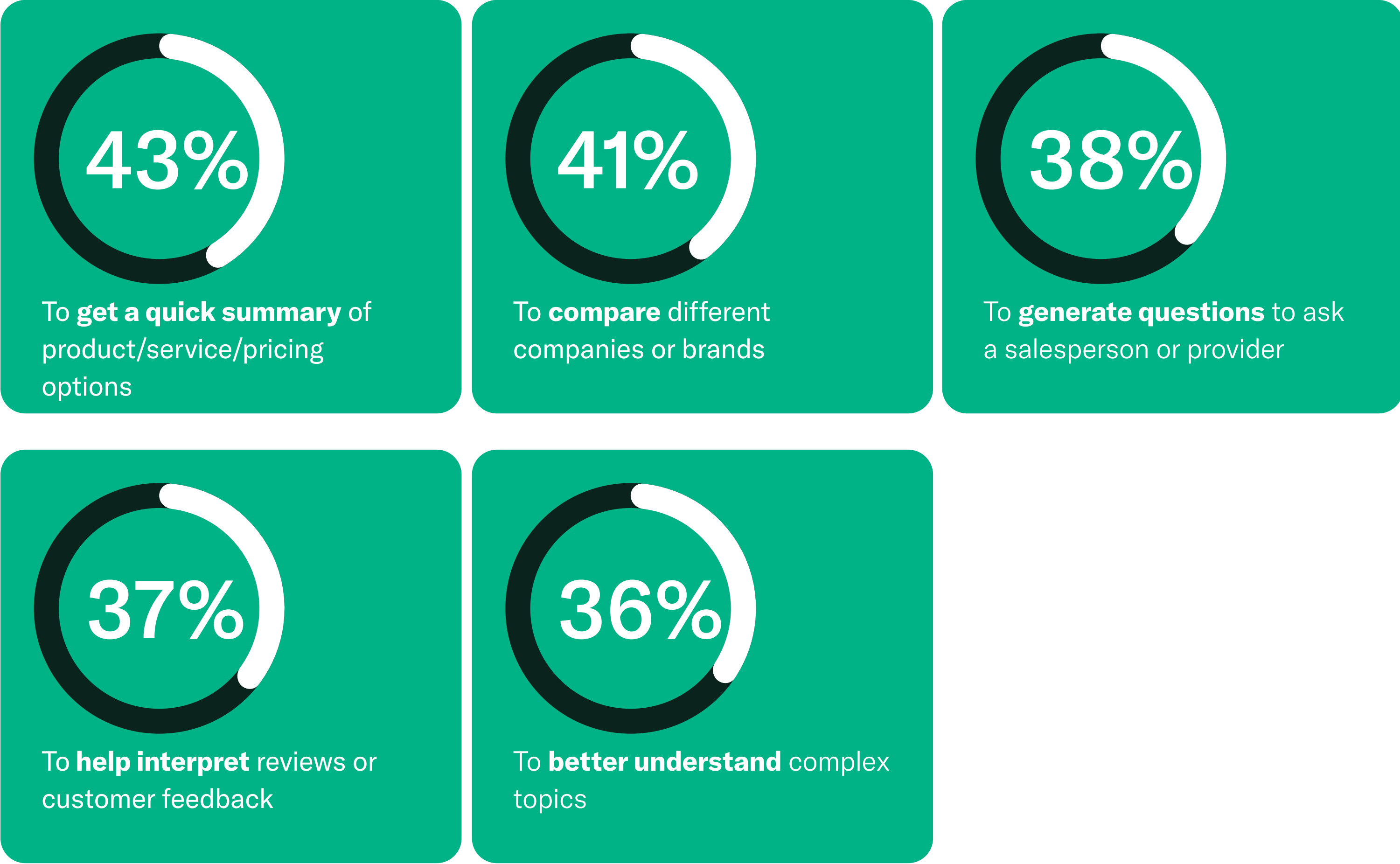
Many Consumers Are Using Generative AI To Research Their Purchases—Especially Younger Ones

Every CMO is concerned with how generative AI will disrupt their search marketing strategy. While generative AI is clearly becoming a part of how consumers research brands, it's nowhere near replacing standard search engines. Marketing leaders must expand their search marketing strategies to include generative AI optimization, lean less on vanity metrics like organic website traffic, and focus more on how well they are converting leads.



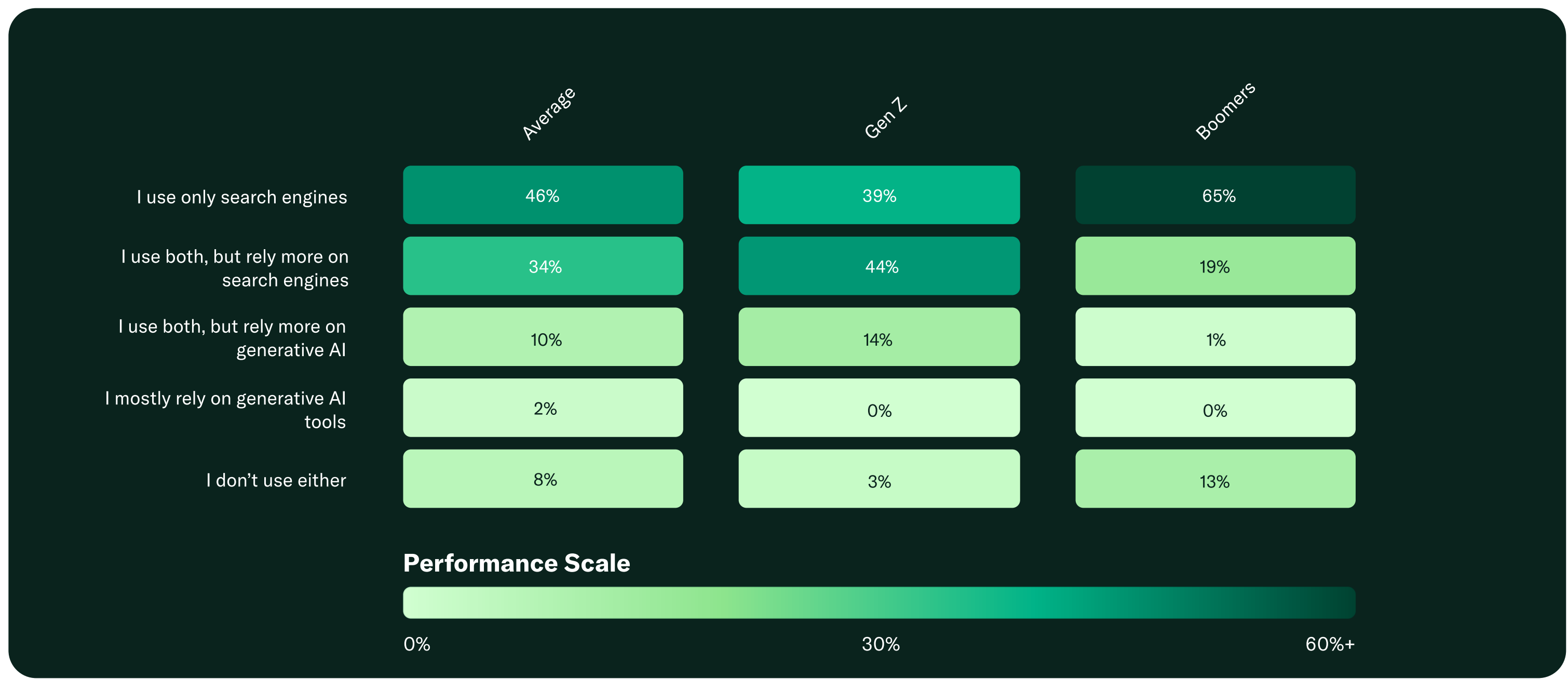
MANY CONSUMERS ARE USING GENERATIVE AI TO RESEARCH THEIR PURCHASES—ESPECIALLY YOUNGER ONES

How Consumers Are Using Generative AI During The Buying Journey



Is Generative AI Replacing Traditional Search?

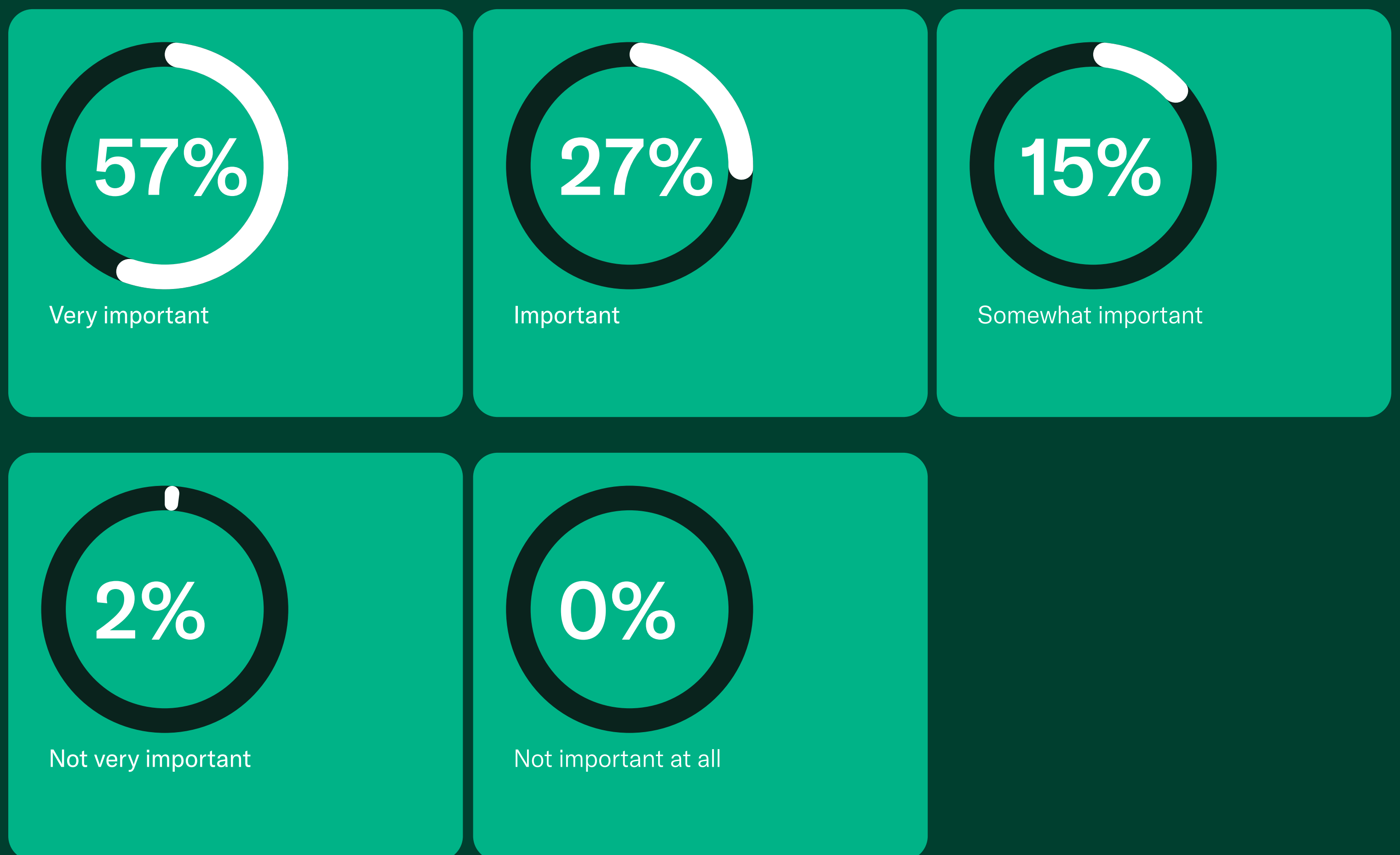
It's the question on every CMO's mind, and the answer is no. Consumers making high-stakes purchases are far more likely to supplement standard search engine use with generative AI research than replace it. Again, there is a generation gap here, so knowing your audience demographics is more critical than ever.



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 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 call has only increased.

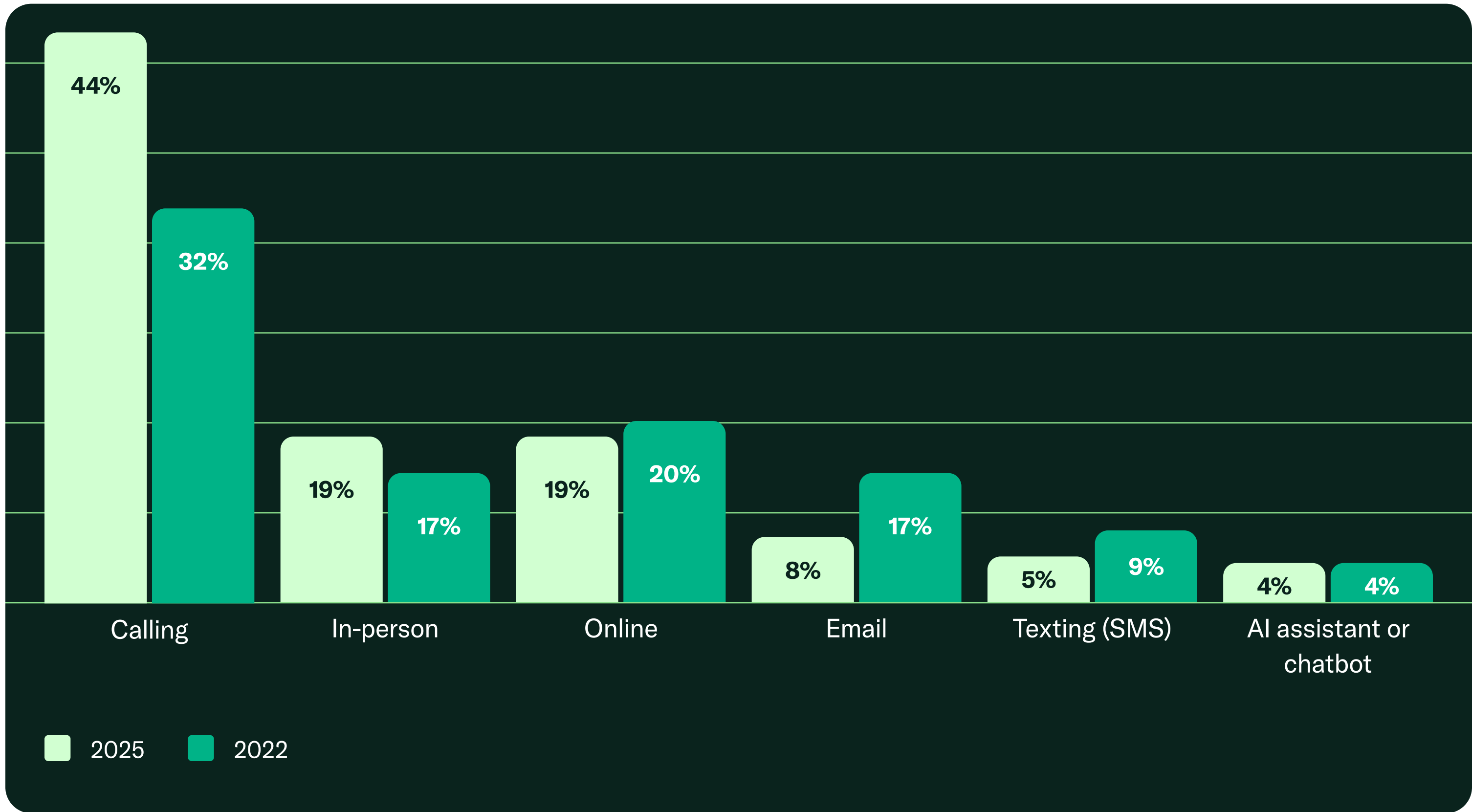
67%

INVOKA 

Called when making
a high-stakes purchase



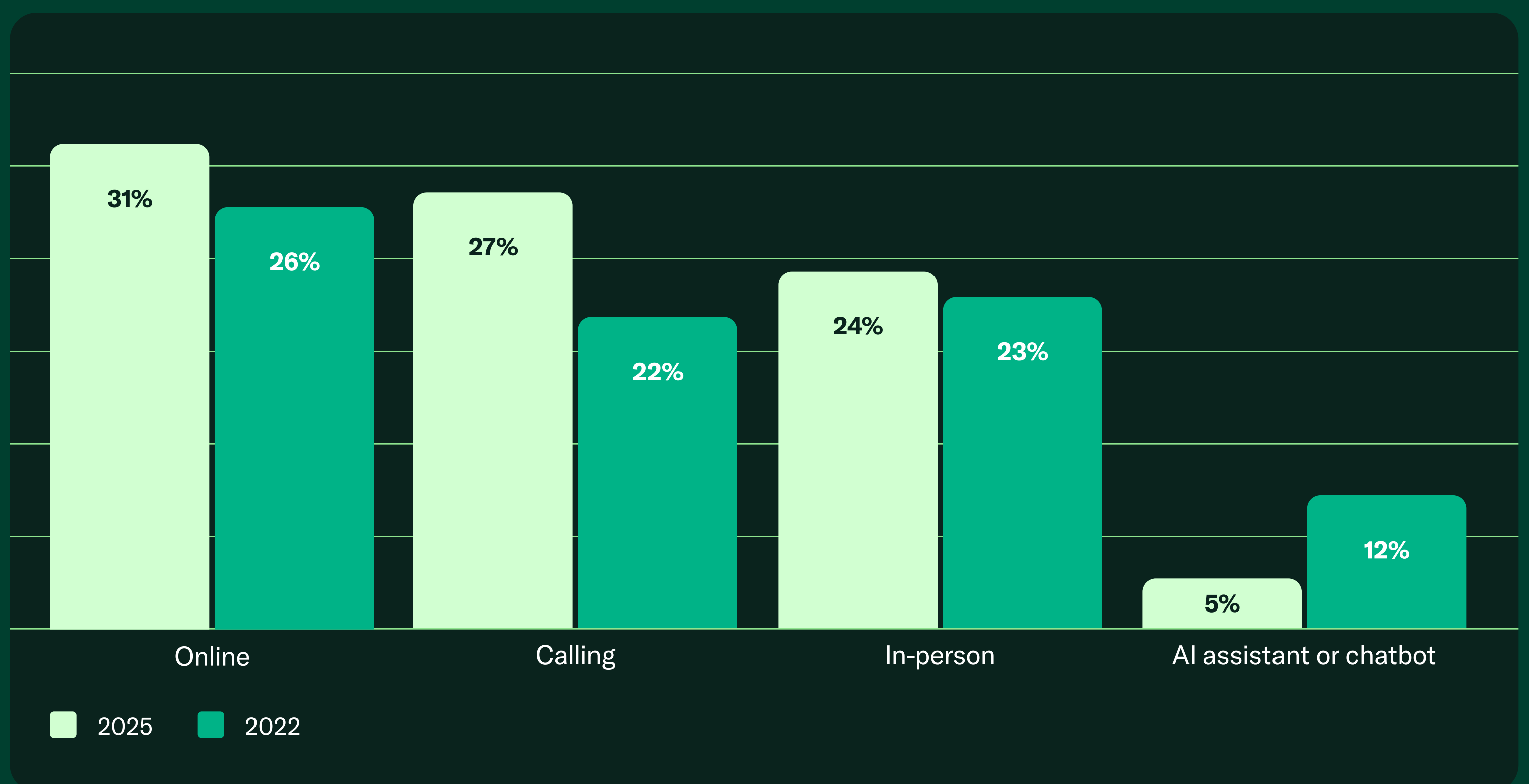
Preferred Communication Method When Consumers Are Having A Problem And Need Help



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.

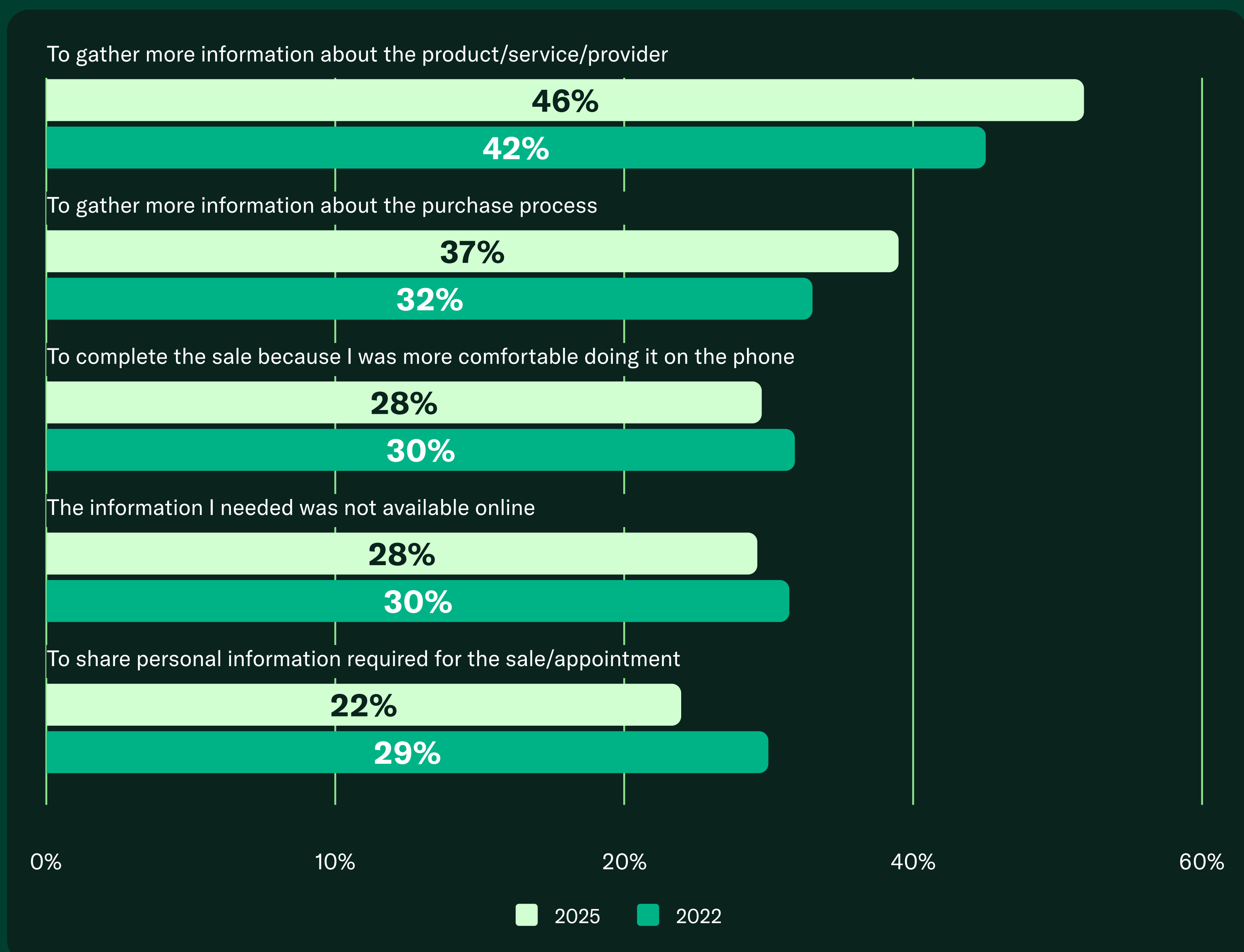
Preferred Channel To Complete Transactions



Why Are Consumers Calling?

When making a high-stakes purchase, most consumers call to obtain more information about the product, service, or provider. Many also need to get more information about how to complete their transactions, which can be complex when considering tasks such as buying a car, booking a healthcare appointment, or undertaking a major home renovation project. This isn't like buying TP on Amazon!

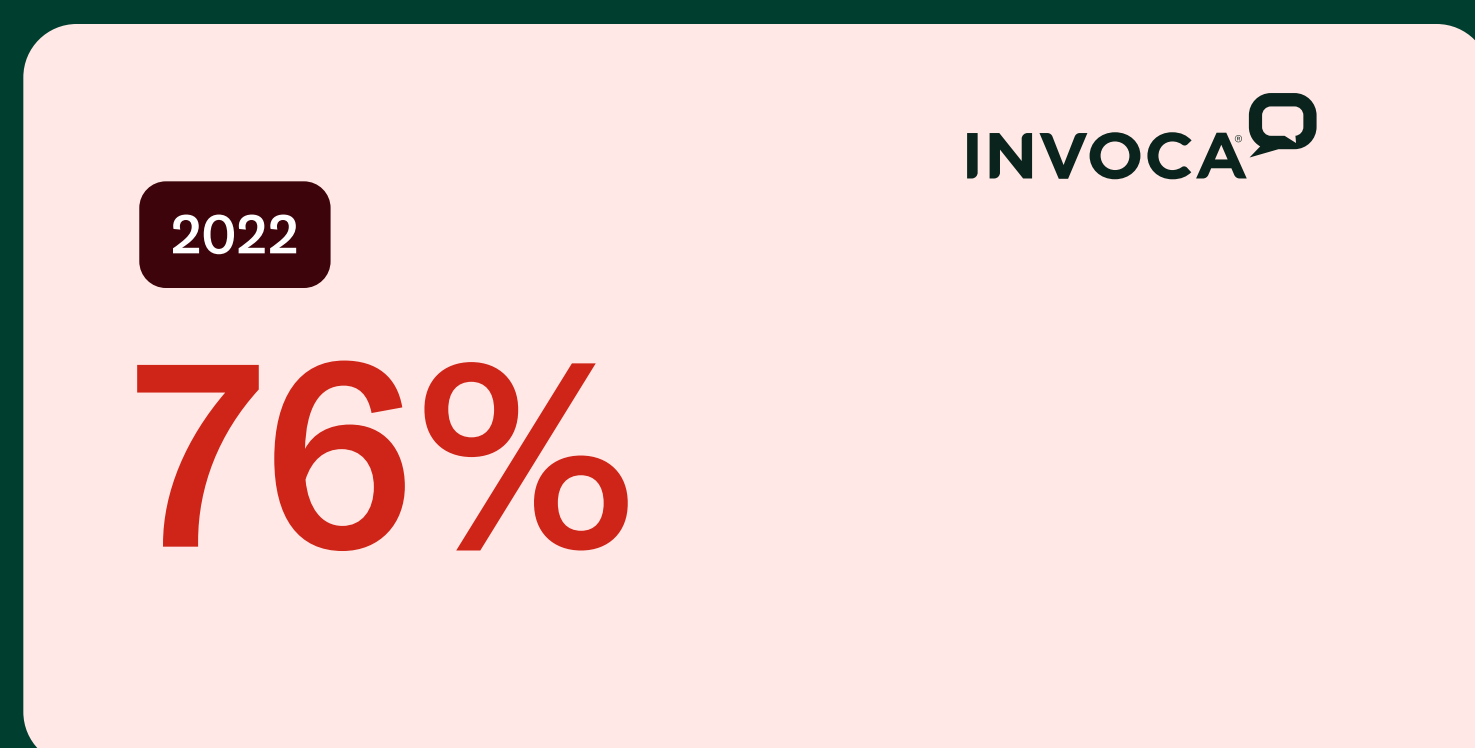
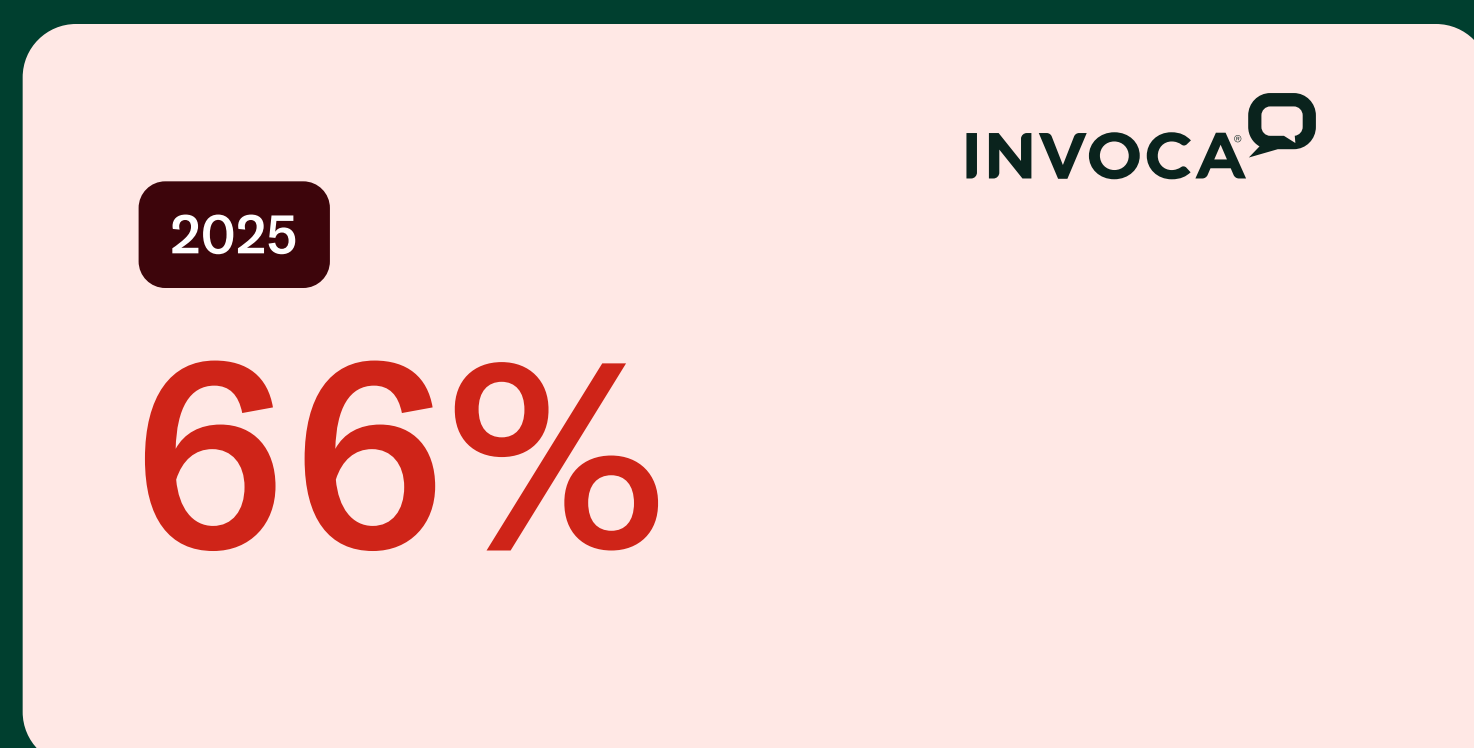
Concerningly, the percentage of people who call because the information they need is not available online has not changed significantly in the last three years. This signals a continued need to improve online experiences and connect calls to the digital experience to determine the most effective optimizations.



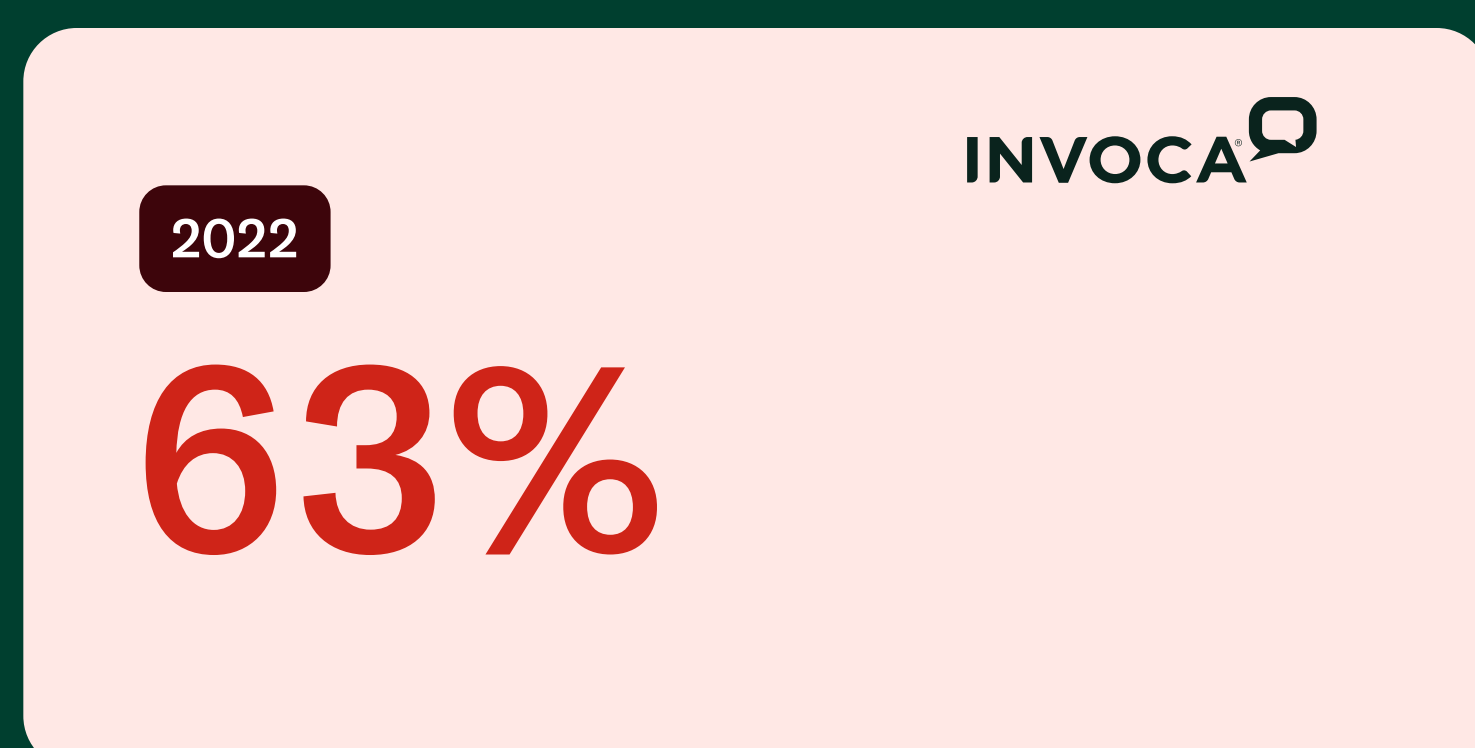
Consumers Are Getting A Bit More Patient

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.

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, with only 9% opting to call another business instead of using it.

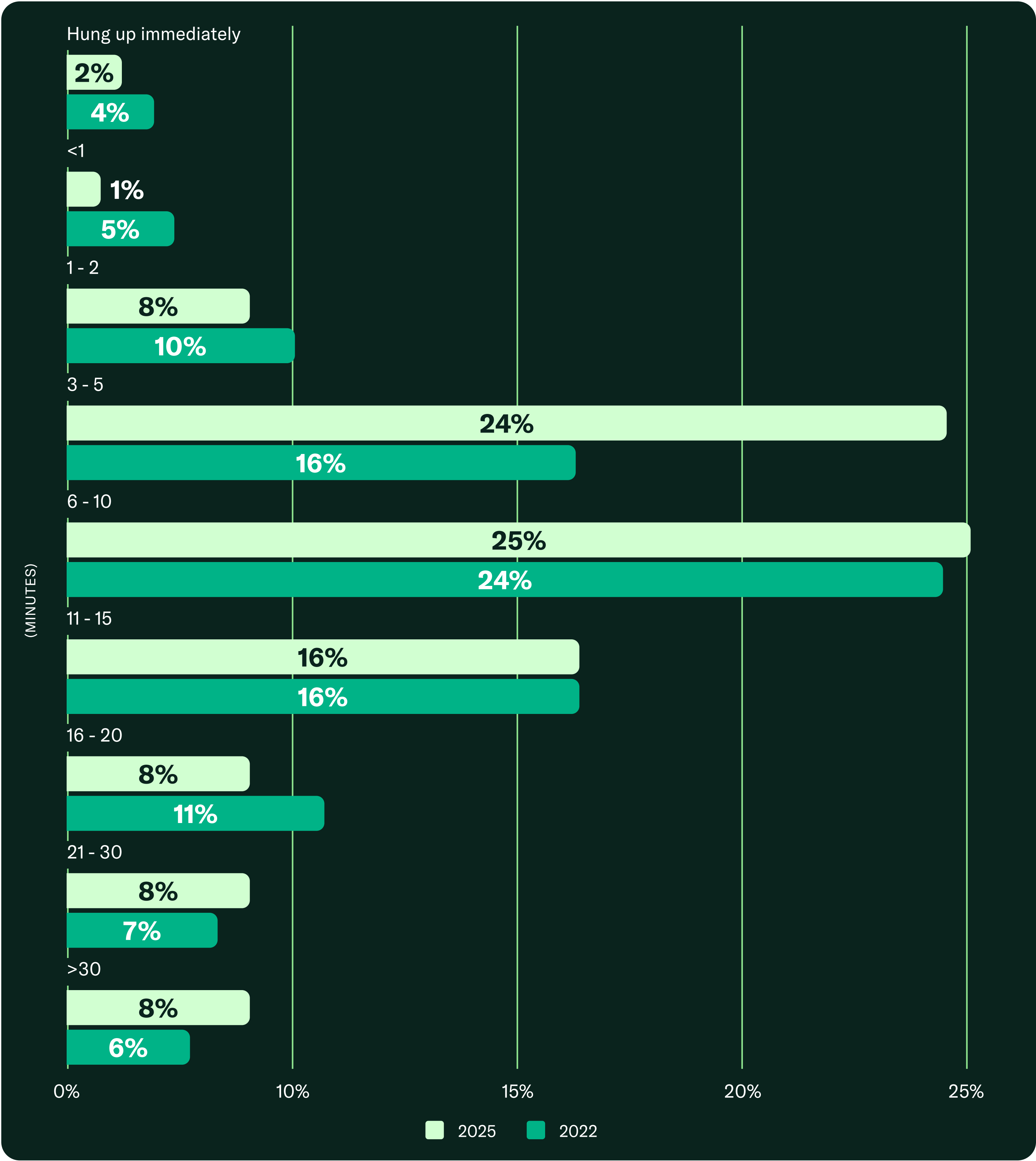
Have Hung Up After Being Placed On Hold



Consumers Who Will Use The Automated Callback Option Instead Of Holding



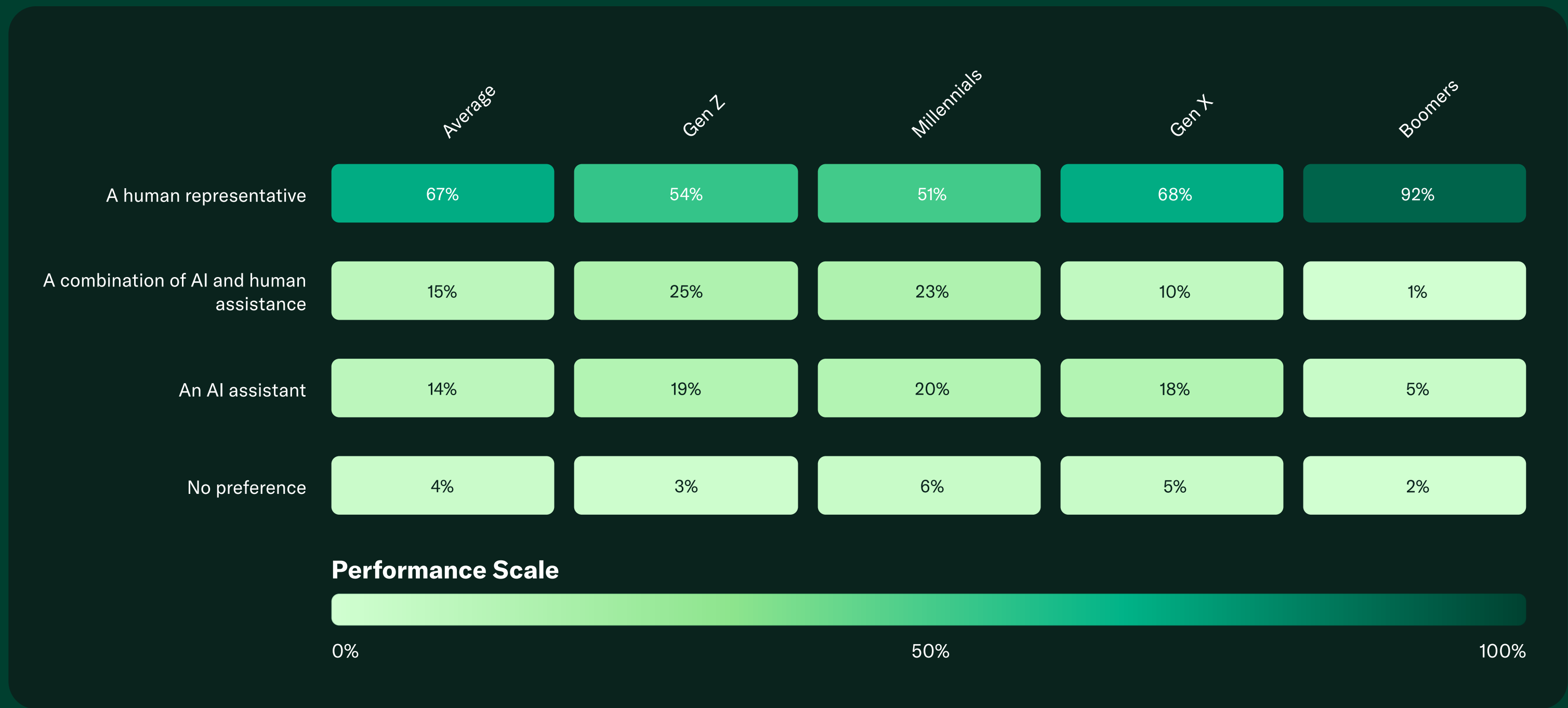
How Long Will Consumers Wait On Hold Before Hanging Up?



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 ensuring you can meet your customers where they are, regardless of 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%



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