

2026 Consumer Research The New Rules of AI Adoption

Uncertainty isn't going away. Adoption occurs when people see enough value to move forward and have enough control to make that decision acceptable.

START

Uncertainty doesn't stop AI usage.

Consumers aren't waiting to fully trust AI before they use it.

When AI delivers clear, meaningful value, people are willing to engage even when trust is still developing.

68.7%

Would use AI to help find information

Of those, only 35.6% would trust AI

53.6%

Would use AI that understands them

Of those, only 28.7% trust AI

47.5%

Would allow AI to take action for them

Of those, only 27.9% trust AI

40.6%

Would use AI in place of human assistance

Of those, only 27.9% trust AI

34.5%

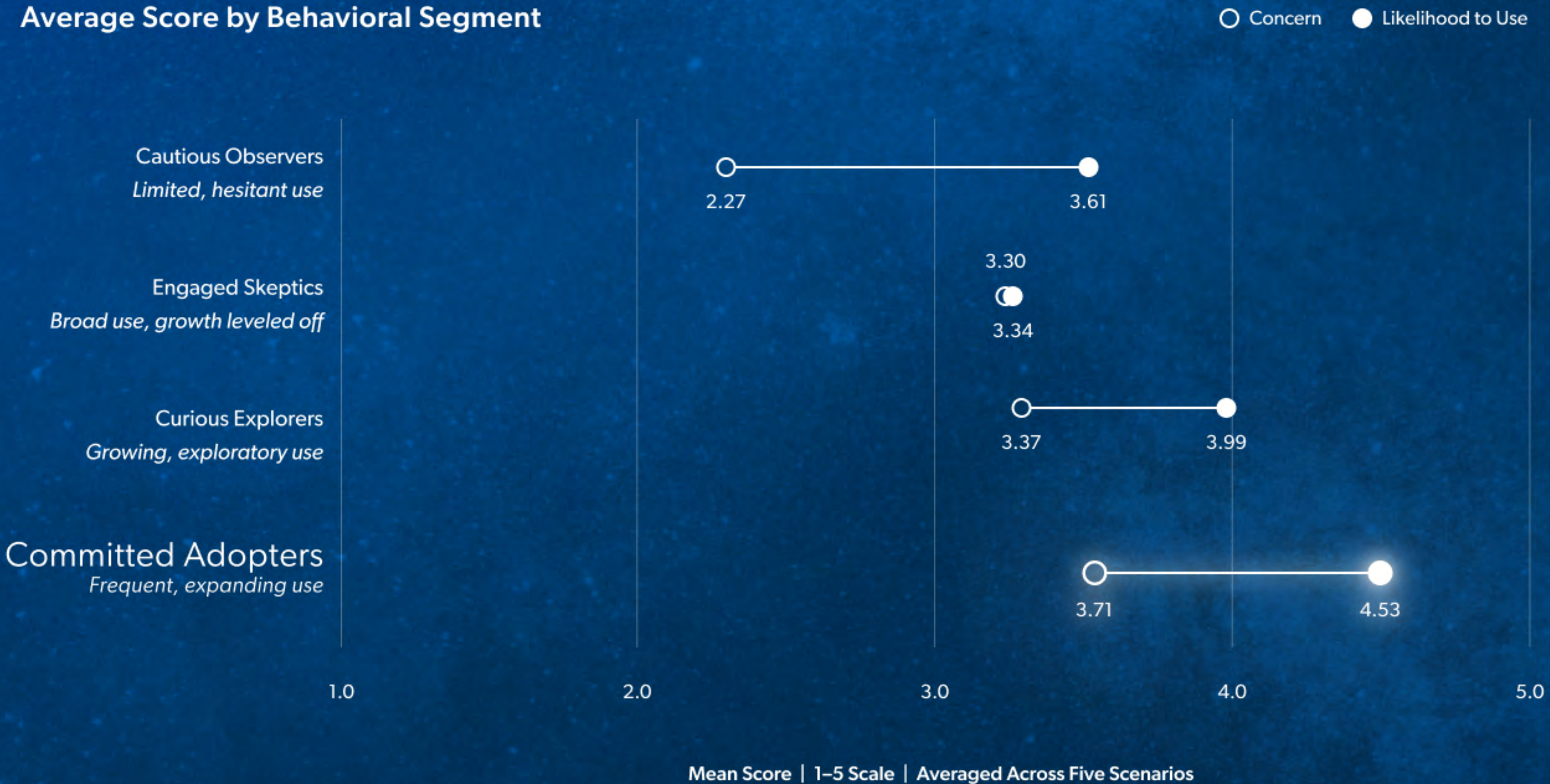
Would use AI that is always listening

Of those, only 22.8% trust AI

Even engaged users are concerned users.

Active AI users are not unaware of the risks. The heaviest users in the study also reported the greatest concern about negative outcomes. Explore the four consumer behavioral segments from our [2025 research](#).

Average Score by Behavioral Segment



Challenging Common Assumptions

ASSUMPTION

People who are concerned about AI are unlikely to use it.

OUR FINDINGS

Comfort isn't a prerequisite for adoption. Consumers are willing to use AI despite uncertainty and lingering concerns.

Value motivates higher usage.

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Seeing value can
motivate greater AI
use, even while
uncertainty remains.

Consumers who identify more benefits
report greater willingness to use and
trust AI. Concern about negative
consequences remains elevated.

**But higher usage hasn't
become habit.**

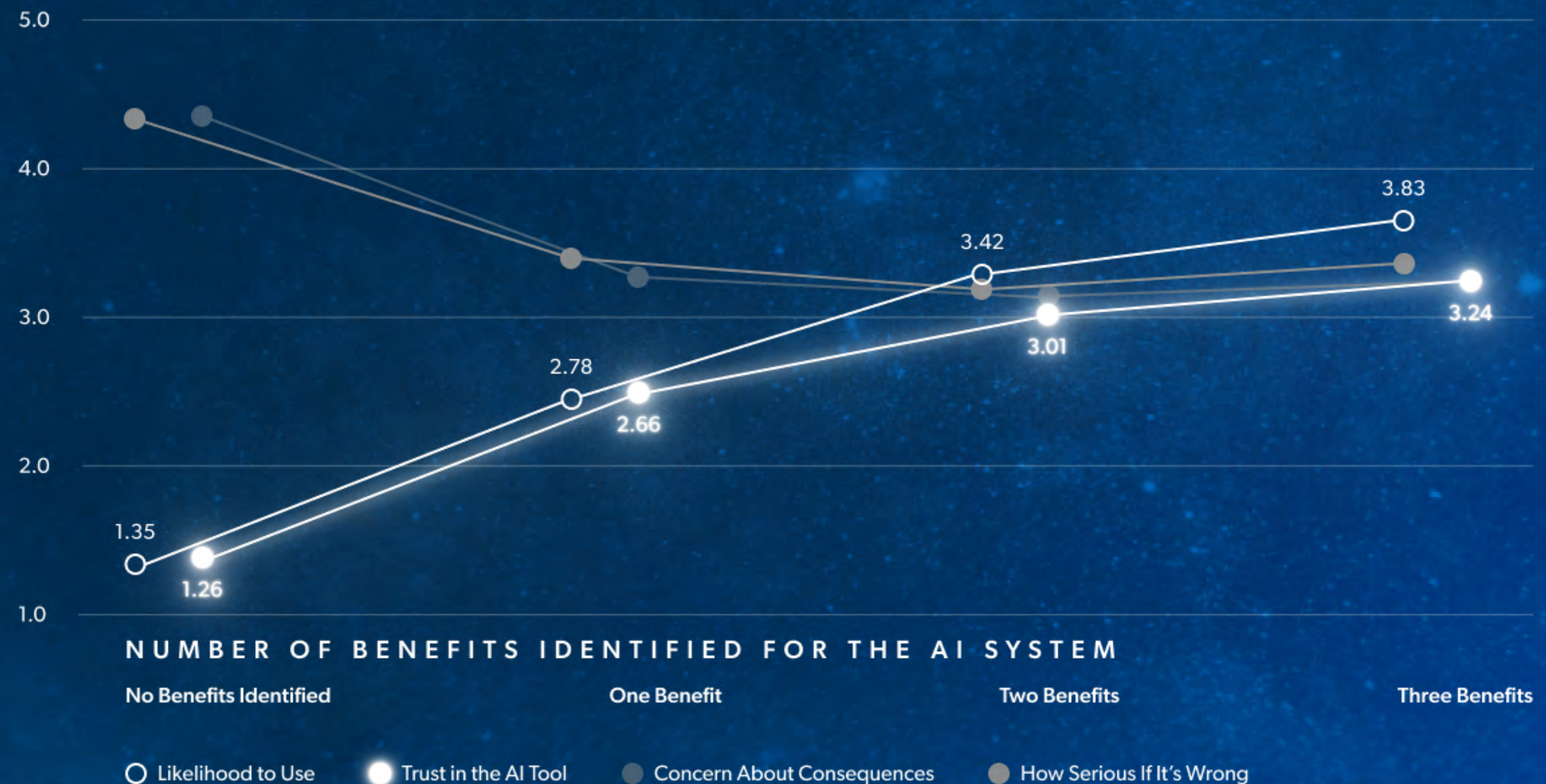
5.46

Activities used at least occasionally

0.84

Average activities used daily

AVERAGE SCORE BY NUMBER OF BENEFITS IDENTIFIED



NUMBER OF BENEFITS IDENTIFIED FOR THE AI SYSTEM

No Benefits Identified

One Benefit

Two Benefits

Three Benefits

○ Likelihood to Use

● Trust in the AI Tool

● Concern About Consequences

● How Serious If It's Wrong

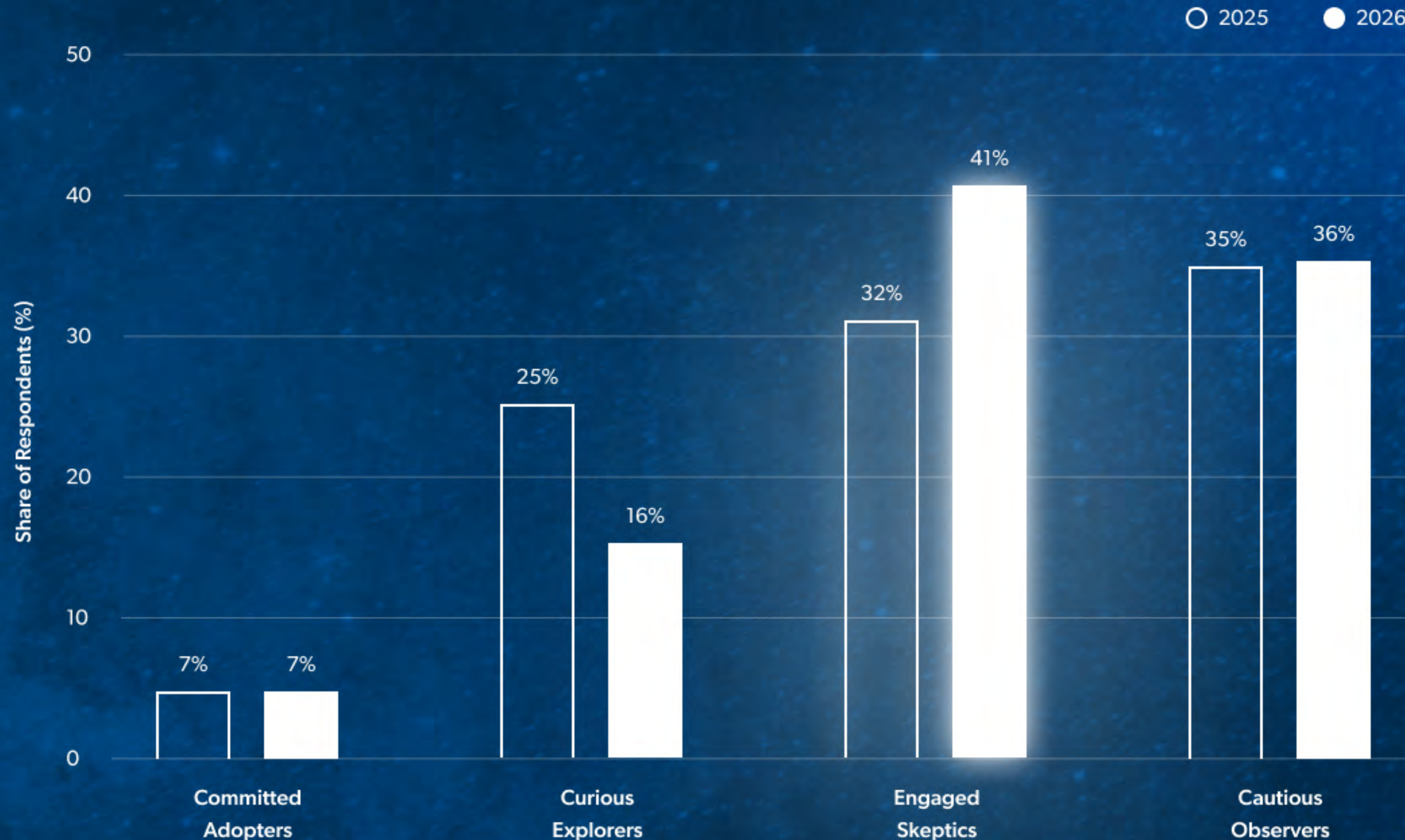
Mean score | 1-5 scale, low to high | Same person, same AI system

88%

of Engaged Skeptics see a use for AI, if it delivers meaningful value.

The opportunity is with people who are already using AI, but have not committed.

Engaged Skeptics now make up the largest share of consumers. The challenge for businesses isn't simply getting them to try AI. It's proving enough value to keep them coming back.



Challenging
Common
Assumptions

ASSUMPTION

Reducing concerns and building trust are the keys to increasing AI adoption.

OUR FINDINGS

Value gives consumers a reason to keep engaging. Even when uncertainty remains, clear benefits can drive greater AI use.

Commitment requires control.

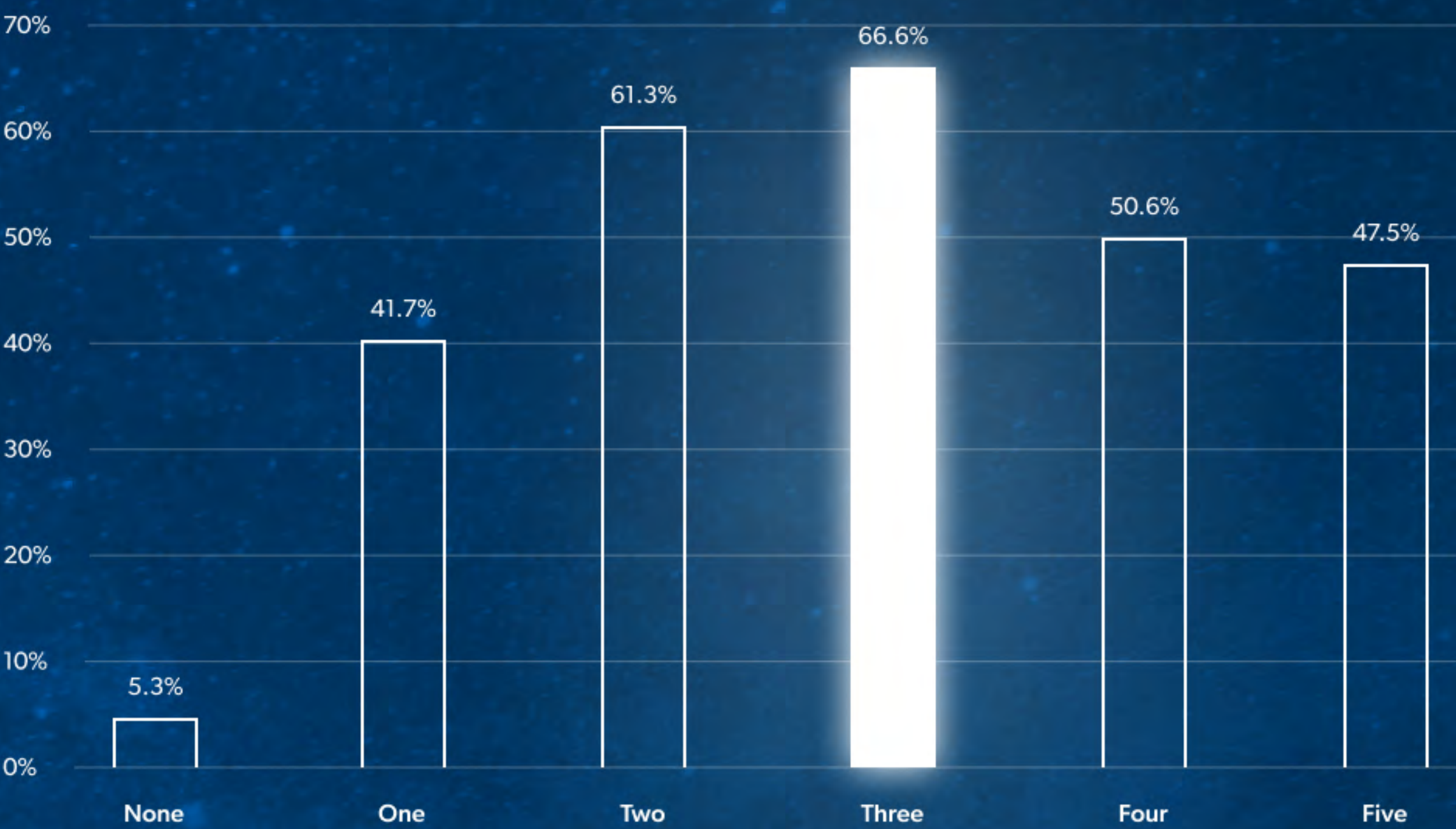
Requesting safeguards is a sign of engagement, not resistance.

54.2% of consumers who expect at least one safeguard would use the AI system, compared with just 5.3% of those who expect none.

The Controls They Ask For

55.0%	54.9%	48.5%
Correct Errors	Data Summary	Human Review
44.5%	41.0%	
Opt Out	Explanation	

Willingness is highest among consumers expecting three safeguards.



Number of Safeguards Expected by Default | % Who Would Use It

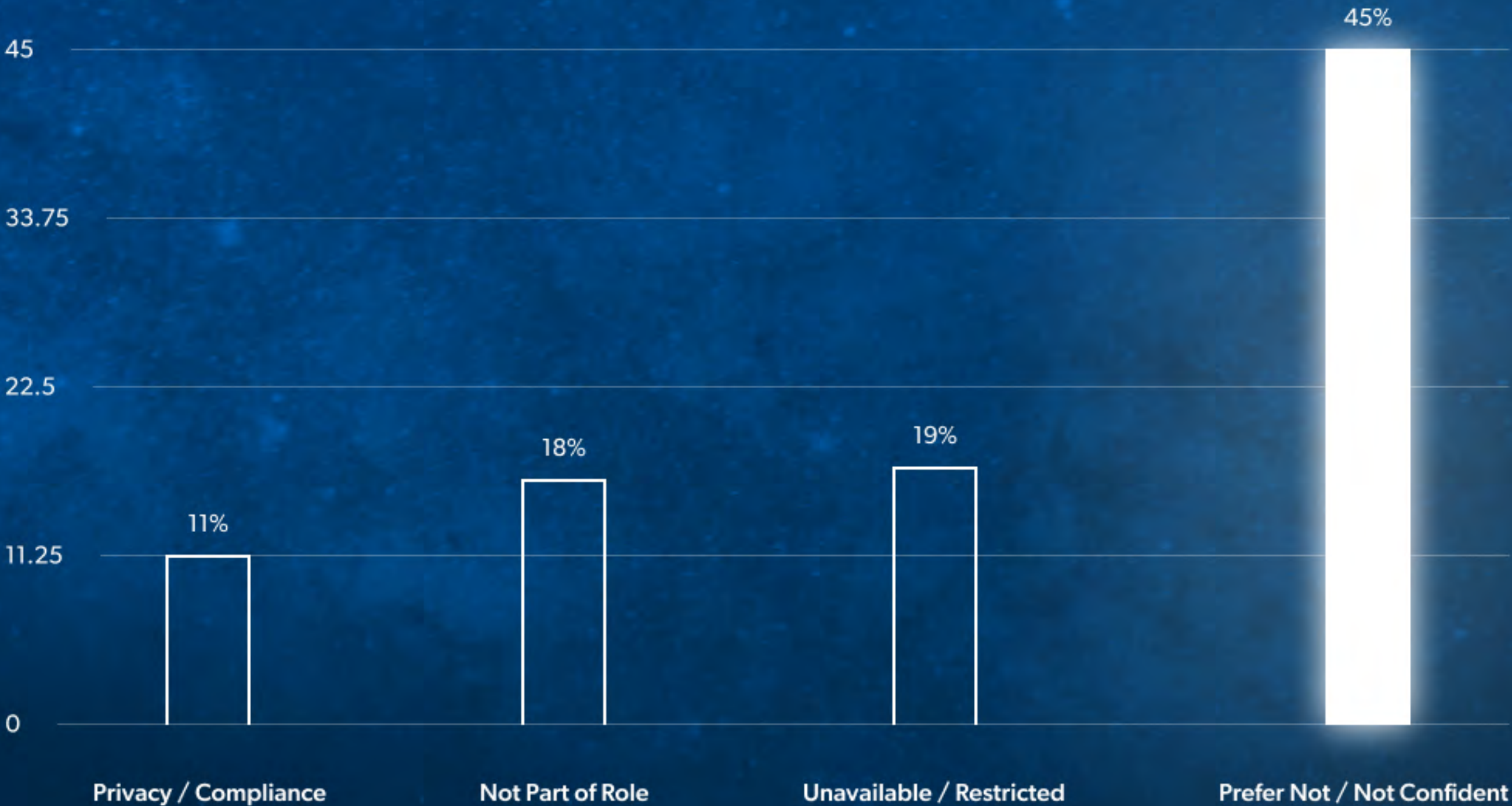
The same lesson applies at work.

Making AI available is only part of the adoption challenge.

Among employed respondents who don't use AI at work, 35.2% chose not to use it and 19.3% cited unavailable or restricted access. Others cited reasons including role relevance and privacy or compliance considerations.

Making tools available creates access. Sustained workplace use also depends on connecting AI to relevant work, clarifying accountability and giving employees meaningful control.

Access is only part of the workplace adoption challenge.



Challenging Common Assumptions	ASSUMPTION If employees aren't using AI, they need more access.	OUR FINDINGS Respondents were far more likely to cite uncertainty and lack of confidence than access restrictions as barriers to workplace AI use.
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Lead with value. Build in control.

END

Focus AI investments on specific, high-value use cases.
Make the benefit clear, design around the task, and give
people meaningful control over their experience.

Trial shows interest. Repeat use shows the value
exchange is working.

[Explore more of CapTech's research](#)

Research Methodology

CapTech surveyed 618 U.S. adults from July 20 through August 6, 2026. Respondents evaluated a randomized subset of five AI scenarios exploring value, trust, concern, controls, data sharing, cost, and personal and workplace use. Scenario bases ranged from 478 to 505. The research also includes a like-for-like comparison with CapTech's 2025 consumer study of 447 respondents. The studies used separate cross-sectional samples and did not track the same individuals over time.