



CAPTECH TRENDS PODCAST

The New Rules of AI Adoption: 2026 Consumer Research

Brian Bischoff:

Hello and welcome to CapTech Trends. I'm Brian Bischoff, and today I have with me Lea Moon, and we're going to be discussing our consumer research and how that has evolved this year from previous iterations. So welcome, Lea. Looking forward to the conversation.

Lea Moon:

Thanks for having me.

Brian Bischoff:

Absolutely. So we've done research like this for a number of years now, and specifically had a focus in the last couple years on some consumer trends around AI and those sorts of things. I think if I could jump really right into it, one of the prevailing things that we've talked a lot about recently is around trust.

Lea Moon:

Yes.

Brian Bischoff:

And I imagine that's what a lot of the research was about. So I'm curious your perspective at a 30-second intro, what are your insights so far that we found in this research specifically related to trust?

Lea Moon:

So we took a little bit of a different approach this year with the research. In the past, it's really been about attitude. And this year we looked at behavior and intent, really trying to understand why people are using AI. And one of the things that we learned is that people are using AI really before they fully trust it. So if they've identified value in the tool, that is enough to get them over the hump and to give it

a try. They are inherently concerned about AI and the validity of it, the impact of it, and yet if they can see what's in it for them, they will continue to go ahead and use it.

Brian Bischoff:

Yeah. I want to dive a lot more into this trust conversation. I just wanted to tee it up a little bit for the audience, but maybe take us a little bit down a journey of maybe how this year's different research is different or complimentary to previous years and how we've evolved our learning in this space over the last couple years.

Lea Moon:

So we presented users with five different scenarios and use cases for AI. So AI that helps me find things, AI that knows me, AI that acts for me, AI that replaces people, and AI that is always listening. And then we asked a series of 10 questions around each of those scenarios, those 10 questions being: what value would you expect to see from this? How concerned would you be about unintended consequences? How much would you trust it? What controls would you want to see in place? And it was a great opportunity to really begin to understand the trade-offs people are willing to make, as well as understanding their willingness to engage with something they don't fully understand yet. And we looked at those five scenarios in both the personal-use context and the work-use context and had the opportunity to see what are the behaviors that are really driving AI usage? What are the conditions in the context that change a person's willingness?

Brian Bischoff:

And that may be surprising to a lot of people listening. It was surprising probably when you first stated this to me a few weeks ago and I heard it for the first time that trust, we've been building towards this whole trust concept for a long time. Let's build the trust in the system, build the trust in the use case, whatever it is, and people will use it. But I think we found something slightly different this time around that is really intriguing.

Lea Moon:

Yeah. What we found was that trying to drive a feeling of trust. So it's sort of been this idea, and even we said in our research last year, if we can get people to trust it, we can get people to use it. And what we learned this year was if you can get people to see the value in the specific task or specific exchange, you

can get people to use it. That trust isn't quite going to be there yet. It may never be there. The other piece of that is if there are controls that are given to the end user and put in place, the controls plus the perceived value will sort of get them over the hump and get them to use the tool.

Brian Bischoff:

So this concept of just marching towards trust isn't necessarily the ultimate goal. I mean, I think that's one of the things I know I've spoken about a number of times over the last couple of years is we have to build trust in these systems. And I think there's still truth in that. That doesn't dismiss that completely. It's just the fact that for adoption purposes, a lot of times people are more geared on the value they're getting out of it-

Lea Moon:

Yes.

Brian Bischoff:

... as opposed to really overcoming that barrier of trust.

Lea Moon:

Yes, exactly. And so when you look at adoption, that doesn't necessarily mean that they are trusting or that they are comfortable even with the tool. It means that a lot of times they've just managed to find a value or a trade-off that is making it worth the use.

Brian Bischoff:

Yeah. And so that was surprising to me.

Lea Moon:

Yes, me too.

Brian Bischoff:

I don't know if it was equally as surprising that maybe they're willing to use something, just disregard trust completely, but they're willing to use it if the value is there. And I think there was even a quote in there somewhere along the lines of, I guess I lost the quote, but it was something along the lines of the highest adopters are sometimes the least trustworthy of the actual solution.

Lea Moon:

What we found in the research was the greatest level of concern is among the highest users. The greatest expectation for controls to be put in place. And so by controls, we're talking about the ability to see how my data is being used or to correct an error. Those needs and desires are by the people who are using it the most. When you think about it, a person who has pretty much consigned themselves to not use AI has said, "I'm not worried about whether or not I trust it. I'm not worried about whether or not it has controls in place." The people who are using the AI are far more likely to request that controls be put in place and to express concern over data usage, impact to the environment, all of those things that are generally concerning about AI.

Brian Bischoff:

Yeah. Well, if I take my own personal experience, I feel like, I mean, nobody really knows exactly how all these systems work, first of all. But I feel like I understand at a pretty detailed level how these systems evolve to where they are right now and how they produce the outputs that they produce. So I feel like because of that knowledge, I am more inclined to having more trust in those systems. And so me would probably be more inclined to using many use cases because I understand how these work, but that's just my own personal experience. It sounds like in the research, what came through is it's less about knowledge and understanding of how things work and more about the value that are getting from particular opportunities and that there's a trust alignment there somewhere along the way, but not necessarily the whole thing that's driving the use of it.

Lea Moon:

Yes. And so as we look at AI usage either by our employees or by our consumers, what we should be looking for more so is not adoption, but repeat usage. That will be the indicator that people are starting to see the value and they're making that trade between the value and any potential concerns that they have. So as we're measuring things, it's not necessarily about how many people did we get to use it, but how many times did they come back?

Brian Bischoff:

So let's maybe dive out of the abstract and into a little bit more of the tangible because what you just described there I think is a good opportunity to transition into thinking about those specific use cases and things that people talk about. Because you mentioned in the research that we kind of pivoted or maybe

this year the focus was less on just general attitudes and more on those specific use cases.

Lea Moon:

Yes.

Brian Bischoff:

So explain that a little bit more and maybe some of the insights that maybe we gathered in that specific area.

Lea Moon:

Yeah. We went in a range of use cases. So from the very, very simple generate content for me to AI that is always on, always listening and making decisions for me. We saw that the bookends, so the end of just help me find things, very high acceptance of that across the board. AI that's always listening was a little bit lower. But these things in the middle, this idea of AI that is making a recommendation for me, maybe making a decision for me, potentially even replacing a person, we're all very even and very middle of the road. So a mean score of roughly 3.2 to 3.4, not a lot of difference. It's very interesting that that was the place where people were able to see a willingness and a value start to come through that countered the weight of the trust.

Brian Bischoff:

So when you say middle of the road, that means just middle of the road as far as usage of these or -

Lea Moon:

Willingness to use.

Brian Bischoff:

... willingness to use those specific use cases. Yes. And so there was maybe some highs in there, some people that did like using it or would absolutely use it, certainly some lows, but the average is somewhat in the middle.

Lea Moon:

The average was people were willing to use it.

Brian Bischoff:

It's interesting because the ambient listening side of things is definitely getting a lot of attention right now. I know Apple just even released some things a couple weeks ago in there. There are new devices that will always be listening if you want them to be. And so I imagine you have to be on that trusting side certainly to enable that.

Lea Moon:

And where people were willing to trust that was when they could name the controls that were in place. So they wanted controls such as the ability to correct was huge. So that autonomy, that ability to say, "You've given me an incorrect answer. Here's what it should have been." You saw that willingness to participate go up. Another was showing me which data specifically you used in order to get to this. So not necessarily the algorithms behind it, but we used your viewing history over the past X number of weeks plus demographic information in order to give you this. Okay, now I'm understanding it, the willingness that increases.

Brian Bischoff:

So you really need to paint that picture very clear how these tools, these AI capabilities are actually leveraging information that's provided in order for people to really trust it.

Lea Moon:

Yes.

Brian Bischoff:

They may see the value out of it immediately, but that will get them to use it initially.

Lea Moon:

And one of the fascinating things that we saw then was this likelihood to use. As soon as a person could see one value in it, so a value being something like it saves me time, it makes me more accurate, it makes me more effective, it's going to reduce the likelihood that I'm incorrect. As soon as you added those values into it, you see this steep increase in likelihood to use. And when you get to about three values, it starts to trade to even off. Now at that same time, you see this very high concern and as soon as you add one value, you see this concern start to drop. As you add more values to it though, you don't see concern

drop, you see concern level off. So you hit a point where people's willingness to use it will exceed their concern, but the concern never goes away. If that makes any sense.

Brian Bischoff:

The concern's always there and I may keep adding more information to the system, but I still have -

Lea Moon:

And more value and more controls, but that concern is always going to be there.

Brian Bischoff:

Interesting.

Lea Moon:

Yeah. And so as we think about trying to overcome the trust hurdle, you're never going to overcome it. The question becomes, can you dampen it enough?

Brian Bischoff:

So just accepting the fact that there is that trust issue and don't try to make it disingenuous by trying to overcome that trust with a bunch of information that may just almost feel like you're forcing the issue. And more important is what's the individual getting out of this? What's the value they're achieving? What potential benefit are they getting from this? It's going to make the shopping experience easier. It's going to make the research process a lot better, whatever the case may be just by providing more and more information that could make it more... I'm thinking about a personalization type use case, but that's kind of what comes to me.

Lea Moon:

Yeah.

Brian Bischoff:

Interesting. I do want to pivot this a little bit from a consumer perspective to what that means for leaders in the enterprise workspace and that sort of context. Because it's helpful to understand the consumer sentiment, but for most of the people listening to this podcast, they're more interested in what can I do inside of my own organizations to be more effective with this? So how do you think the consumer

sentiment translates into enterprise behaviors, employee behaviors, those sorts of things?

Lea Moon:

So we asked for all five of those scenarios, we asked people, what is the likelihood that you would use this in your personal life versus what is the likelihood that you would use this at work? What we see in the work environment is that people... I mean, everything was in the same order. So again, you've got your bookends, you still had your bookends of-

Brian Bischoff:

People at work don't want you ambient listening to everything that's going on, right?

Lea Moon:

... ambient listening versus very accepting of I'll let it give me a recommendation, but it was just much higher. So that concern over the potential that it could be wrong rose significantly in the work environment. So everything sort of mirrors, it's just much more intensified. I think the one place where we saw a difference in the work environment were the safeguards that people were asking to put in place. The ability to correct errors was significantly higher in work environment than it was in the personal environment. And I think it makes sense. What it tells me is this concern over there potentially being a mistake in whatever that AI experience is, that reflects on the employee in the work environment, which is much more costly-

Brian Bischoff:

It's more personal.

Lea Moon:

... when you're an employee.

Brian Bischoff:

So I can see if I can draw a parallel there. So on consumer side, if there's an error with an AI issue, you see that as a blemish on the brand that you're interacting with, right?

Lea Moon:

Yes, exactly.

Brian Bischoff:

And then on the enterprise side, if there's a mistake that I'm relying on an AI system and it results in an outcome, eventually it's going to come back to me and that is a very individual personalized type of reactions. I don't want to lose control of a particular scenario because I have too much trust or too much reliance on a particular AI workflow AI system. So that pivot is different, right?

Lea Moon:

Yes.

Brian Bischoff:

The focus of the blame, if you want to call it that, is just different. One might be more internalized on the enterprise side and more directed towards a company on the consumer side.

Lea Moon:

Yes. But the general learning was the same on the consumer side. People are going to use what they see value in. So as you think about rolling AI out in your organization. And what we found were sort of these micro moments and micro values. So rather than trying to maybe replace an entire process or workflow, can you find a single individual task that takes somebody a lot of time where you can make that one task that truly drives value and drives the proof point home in order to start to see that adoption and then work on how do you get to the trust or how do you get to the next proof point? How do you get to the next value?

Brian Bischoff:

And that's one of the-

Lea Moon:

How do you get to the next task?

Brian Bischoff:

Honestly, that's one of the things that I see, if you call it an AI pattern, call it a wrong approach in a lot of these discovery type of sessions that we lead is having conversations where you're trying to think of where AI can solve certain problems as opposed to really asking the questions about really what are you

trying to accomplish from a business perspective and then seeing how AI potentially could support that. I like to come into conversations like that and ask questions of where are you spending the most time? Where do you have the most pain and where do you want to maybe do something you haven't been able to do before? And maybe those things are great impetus for understanding what the right use cases are that you could pursue. And then you see how AI can certainly on top of that. And again, gets to that value point more clearly as opposed to having to solve just technology for technology's sake.

Lea Moon:

Right. And on the consumer side and on the work side, we saw AI that can help me find things as scoring very high. People were the least concerned, the most trusting for what that's worth of that sort of an AI task.

Brian Bischoff:

Why do you think that is?

Lea Moon:

I think it's because we are used to it. So we've been using Google for years. We've seen the recommendations come forward in things like your entertainment apps and your shopping apps. And so people understand the value of what that can bring to you. It saves me from looking through 50 different things to find the one that's right versus using AI or personalization or an algorithm of some kind to say, we're going to get you to the five that are closest to I think it is what you want. And so people are more comfortable with it.

Brian Bischoff:

It's something that's evolved over 25 plus years of how trusting and technology to find information for you.

Lea Moon:

And it's low risk, right? So you've shown me five things. If I disregard all five things, that's okay. You've just shown me something. You haven't made a decision. You haven't-

Brian Bischoff:

Sure. Very accepting of finding information, researching information. And then the next transition is what you just alluded to, which is making decisions on my behalf, right?

Lea Moon:

Yes. Which then becomes where people are asking to have and expecting more controls to be in place. So they're looking for more things like the ability to correct. So you've made a decision on behalf. The ability to get to a human.

Brian Bischoff:

The pound zero example on the phone all the time.

Lea Moon:

Yes. The ability to opt out was another big one. Presenting AI as an option, especially in AI that makes decisions for me was great, but let me decide that this is not the time for it. Let me opt out of it.

Brian Bischoff:

That alludes to some governance and privacy aspects completely.

Lea Moon:

Yes.

Brian Bischoff:

And I know the research pivoted a lot towards use cases and examples this year, but I'm curious if the sentiment changed towards privacy or any controls that people are putting in place as far as leveraging this year from previous years.

Lea Moon:

So I think we've sort of reinforced what we got in previous years. One of the questions we did ask with each scenario is which type of data would you be willing to give? And people were very open to browsing history and general information that you could find out about me from an online interaction. Where we saw people start to pull back was when it became personally identifiable, so email addresses, phone numbers, addresses, those sorts of things, as well as anything that is in the financial space. That was where people started to have a little uneasiness with providing data. But if it was data that was, again,

my browsing history or you can see that I've bought these things in the past, my shopping history, those sorts of things, people were pretty willing to give that.

Brian Bischoff:

I'm trying to draw a chart in my head, but the willingness to adopt some of these more progressive use cases, more advanced use cases, moving from research to taking action is certainly a higher degree of evolution from a higher degree of trust, but potential value is dramatic as well.

Lea Moon:

Yes. Well, and sort of think of it as a scale, right? So what is the risk of me giving you this level of information balanced with the value that I'm going to get for it? If the weight of the information is heavier, the value needs to go up as well.

Brian Bischoff:

Yeah. And so again, same thing from a consumer and enterprise perspective.

Lea Moon:

And on the enterprise perspective. I mean, I would say the value has to be greater at the enterprise level. There needs to be more value and there needs to be more and greater controls because people do see... There were still 35% of our audience that said, "I don't use AI at work." 35% of our audience who use AI personally that do not want to use it at work.

Brian Bischoff:

Do not want to or just aren't able to?

Lea Moon:

Do not want to.

Brian Bischoff:

Okay.

Lea Moon:

Do not want to. 19% unable to, they didn't have it, but 35% that said, "Given AI at work, I use it

personally, but given AI at work, I don't want to use it."

Brian Bischoff:

That's interesting.

Lea Moon:

Yes.

Brian Bischoff:

Any ancillary information around that as to why you feel like that's the case?

Lea Moon:

I think you nailed it earlier, which is that this reflects on me as an individual. So if it's wrong, if it is not saving me time, if it is not making the best decision on my behalf, if it is not making things easier for me to use, the risk is much greater.

Brian Bischoff:

And I'm guessing that's true from a leadership perspective too. It's not just about individuals leveraging AI for their role and performing and automating tasks, but it's leaders making decisions about where they should actually deploy AI because those are broad-based types of decisions that have a compounding effect on scale beyond just individuals.

Lea Moon:

Yeah. And we saw last year this sort of mindset of if I buy licenses, people will use it. And I think what we really get from this year's research is licenses to what? So a broad license to everything is going to be much more scary than a license to do a task, to address a task that takes me a lot of time as an employee, but this is going to make me more efficient and it's going to reduce redundancy. And so being able to get down to that narrower definition of why you've got the license and exactly what you're going to do with it is going to be critical to getting people to use it.

Brian Bischoff:

And when you're talking about licensing, I think of general productivity type tools that people use, whether they be the Copilots or the Geminis, if you have a Google Suite or whatever it is that are

embedded with the tools you're using on a regular basis on a day-to-day basis. And those are the things that people buy licenses for, but may or may not understand really how it can be leveraged and used.

Lea Moon:

And it's huge in what it can possibly deliver, but is there one critical task, a repetitive task that takes somebody a long period of time that could be corrected? Focus on that. And you may have to lead them to that. It may take helping them. I think of a great example of my own mom who was just really hesitant of AI. There was one thing she needed to do. She needed to understand she was working on a craft project and she wanted some guidance. I said, "Why don't you just try it?" And it gave her all of these wonderful ideas. Now, it had been a scary idea to her before, this big thing that is AI. But I said, "Let's just use it for one task. Let's just ask, how do I do this craft project? Give me some ideas for this craft project." And the whole world opened up to her because she all of a sudden started to see, "Oh, if we can do this one little task, it could do this other task. It could do this other task." And now sort of created a monster.

Brian Bischoff:

Well, that's where I think these fit for purposes... I know you don't mean your mom's a monster, but glad she's adopting on the adoption curve. But that's where these fit for purpose AI specific tools -

Lea Moon:

Absolutely, yes.

Brian Bischoff:

... are 100% aligned to a use case, aligned to value, and it takes the big scary monster that is these broad-based tools. Where do I start? How do I use it? To a very specific function that can solve a problem. Again, that adoption will then accelerate because you can see the value immediately.

Lea Moon:

Right. And I'm going to set aside my concern or my hesitation because I'm going to see this immediate value.

Brian Bischoff:

Yeah. Interesting. Well, most places we see as a combination of those things, the broad-based tools that we need to have enablement for to have people understand how they can leverage them and get individual value, but then the task specific tools, the things that are specific for certain use cases or provide value in very specific scenarios are oftentimes very custom and need to be built in that perspective.

Lea Moon:

Yeah.

Brian Bischoff:

Okay. So a couple, I guess, final questions for you. One would be, if you're reflecting on this and you're in the enterprise setting and the things that you've learned, what are three takeaways, three big things that people should take away to no matter their level or their role that's most relevant from this research that applies to companies like our clients?

Lea Moon:

I think a big thing is look at how you are measuring AI success. So are you measuring it in terms of the value realized? So you are going to have, and we saw this in the profiles, there are a group of people who will not use AI. They're not going to. There's a group on the end that are going to use AI for everything. You sort of bookended by this. Never going to touch it. Don't try to make me touch it. And I'm going to use AI every chance I get.

Brian Bischoff:

I still may not trust it, but I'm going to use it every single time.

Lea Moon:

I may not trust it, but I'm still going to use it. And you've got this group in the middle that is willing to try it. What we should be looking for in order to measure success is are they realizing value? So asking them, "What benefit have you gotten from this? How much benefit have you gotten from this? Are they repeatedly using it? Are they coming back?" Those are the sorts of things that we really need to be looking at. Again, going back to, and I know we've talked about this sort of a lot, finding that micro task that's going to prove the value and get people to get over the hump, and then making sure that you've

got controls, the right kinds of controls in place. So people are less interested in understanding the algorithm behind what got you there. They want those controls of the ability to opt out, the ability to get to a human, the ability to correct.

We all know AI hallucinates. AI will misunderstand something and give you an answer that's not right. It's important to help people see that they can make those corrections, letting them see here is exactly the data from you that we use in order to do this.

Brian Bischoff:

So it's less about look at this cool widget we built with this awesome technology, it's AI, and more so of this is the value that we think it's going to bring to you. Here's the information we need from you, that transparency in order to make this successful, as opposed to we've got this great AI tool that's available for you now.

Lea Moon:

Right, right. And here are the controls that we're giving you in order to make sure that-

Brian Bischoff:

Those controls are important. Those controls are important.

Lea Moon:

... it's useful. Yeah.

Brian Bischoff:

Excellent. Well, I know research oftentimes brings out all different types of creative outlets, like all questions you wish you would've asked after the point when you realize that you see all the data and like, oh, I wish we could go back to the same group and ask another question. But I'm curious, as you reflect on this consumer research that we've talked about today, where does your mind go next? What do you think is the next question or series of areas that you would want to dive into and understand more?

Lea Moon:

I think we see a willingness of people to start to delegate to AI, to delegate for it, to make decisions for

them and make recommendations for them. The big question I have is, and we see in those middle three again, the AI that makes decisions for me that, what was it? Acts for me, that knows me, that replaces people. We're very even keel. So what does that delegation look like? What is the value people need to see? What is the understanding of that scenario? At what point are people willing to delegate to AI and what do we need to see that happen?

Brian Bischoff:

And I think that question, quite honestly, every day I feel like changes because there's all the last few weeks has been very much around how AI is going to, the doom and gloom aspects. We're back in that cycle again now. So the natural fear and inclination of people is probably going to be like, "Well, let me take a step back." But then to your point, how much are we going to continue to trust the automation, the things that are built in this space that allow us to, again, hopefully be more effective as individuals and provide more value to our organization, but still balance all these external factors that are happening right now?

Lea Moon:

Yeah. And we've just scratched the surface on what controls do people want in place? What value do they need to see? But I think really focusing in on those three, because they were so even in... I mean, there was only two point difference between the mean in that group. What is really going to get people to delegate and let AI start to take things over for them?

Brian Bischoff:

Yeah. One thing that was interesting about the research also is that we found that the frequency of which people use AI is not necessarily directly correlated to I guess the use cases from which they use AI.

Lea Moon:

Correct.

Brian Bischoff:

So I'm curious if you could elaborate more on that.

Lea Moon:

Yeah. So we each year ask about eight specific use cases and ask people how frequently they're using these eight use cases on a daily basis, anywhere from daily to monthly. And what we saw was the number of use cases rose from four on average last year to six use cases. And so this could be for generating content, for doing my finances, for health purposes, for ordering dinner, a variety of different things. And yet we did not see an increase in the frequency of use. So we're still at roughly 0.84 activities used daily.

Brian Bischoff:

But what it's telling me is that people are expanding their horizon as far as where they're willing to try AI, but they're not necessarily finding that killer use case.

Lea Moon:

Correct.

Brian Bischoff:

Where this is really solving, I'm going to do this every single time.

Lea Moon:

Correct.

Brian Bischoff:

They're very much in that divergent exploration phase.

Lea Moon:

Yes. So they're still exploring, but habit hasn't quite taken hold yet. And that is true for the largest population. So you've got roughly 12% on one end that again are saying, "I'm not using AI for anything," and roughly 12% on the other end that are saying, "I use AI for everything on a daily basis." But you've got this group in the middle that has said, "I'm trying AI for more things, but I'm not necessarily making it happen."

Brian Bischoff:

Yeah. So again, I wonder what the genesis of that is. If that's because again, the value attribution isn't necessarily there.

Lea Moon:

I think so.

Brian Bischoff:

I would imagine if I see value in something, I'm going to keep doing that activity.

Lea Moon:

Correct. And I think that's very much what we're seeing. And that's why we say measure, if you're trying to measure the success of your program, how much value are people getting out of it? Because when they see the value, they will return.

Brian Bischoff:

Right. Otherwise, you'll get them to use it once and that'll be the only time they use it.

Lea Moon:

They'll use it once and they'll walk away.

Brian Bischoff:

Okay. Yeah, certainly don't forget about trust, but work towards value probably first before we focus so much on trying to overcome the trust barrier. I heard you also talk about measuring, make sure you know how to measure success.

Lea Moon:

Yes, how you measure success.

Brian Bischoff:

Where you know you're going to be successful.

Lea Moon:

Yep. Participation doesn't become habit on its own. So people, because they are inherently untrusting, are going to try. So we're seeing this willingness to try outrunning trust. The key is how do you make that one interaction become more?

Brian Bischoff:

Yeah. Excellent. That's a perfect ending though.

Lea Moon:

Yeah.

Brian Bischoff:

Thank you, Lee. I appreciate the insights-

Lea Moon:

Thank you for having me.

Brian Bischoff:

... and the consumer research and looking forward to continuing the conversation.

Lea Moon:

Yeah. Thank you.

Speaker 3:

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