

KEPLER RESEARCH

Consumer Use, Adoption & Trust of AI

Understanding the modern AI Consumer to Fuel the Growth Engine for Retail Marketers



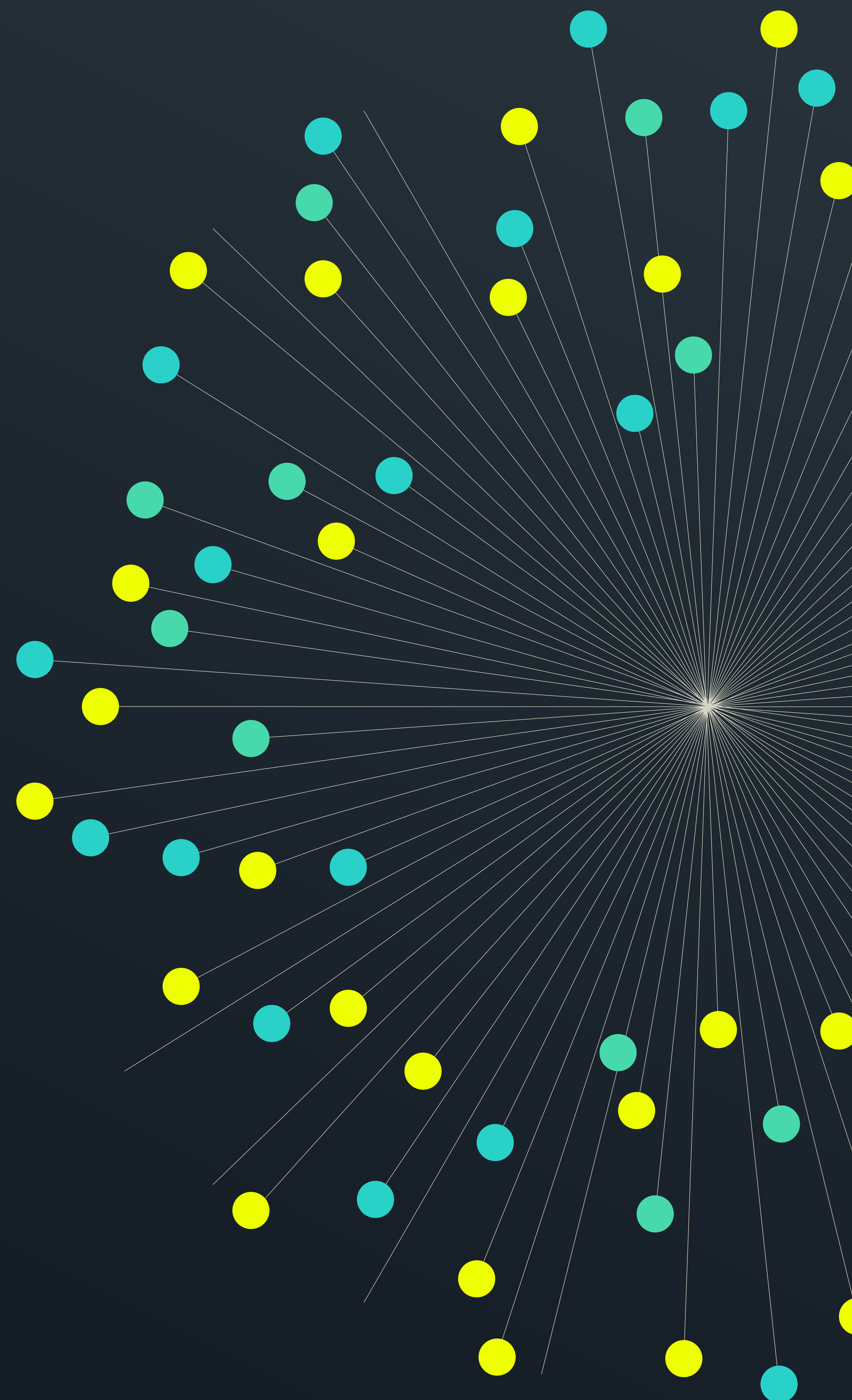
A is rapidly becoming the most powerful growth engine in commerce, capable of compressing discovery cycles and eliminating friction.

However, as brands race to operationalize agentic commerce, a consequential constraint has emerged: consumer trust. Specifically, trust in where AI should be allowed to participate, influence, and ultimately decide.

While consumers are not resisting AI, they are inviting it into their lives with clear boundaries. They are welcoming it as an advisor rather than an authority. To understand how evolving attitudes toward data privacy and agentic commerce are reshaping the path to purchase, Kepler surveyed a diverse, global consumer population to benchmark the 2026 retail landscape.

Our research shows that while AI accelerates consideration, conversion does not automatically follow.

This creates a structural tension: growth accelerates quickly through discovery but stalls at the point of commitment. Understanding the dynamics of this “Trust Gap” is now a growth imperative for brands in 2026.



Expertise gaps invite AI guidance

AI earns trust fastest in moments where consumers feel least qualified to decide on their own. Our data shows that AI adoption is not progressing from low stakes to high stakes, but rather from low confidence to high confidence.

→ High-Consideration Categories



65% of respondents are open to AI guidance for complex decisions such as financial services, automotive, and real estate. These are infrequent, high-complexity purchases for which consumers feel underprepared to evaluate options on their own.

→ Everyday Goods



Conversely, only 10% of respondents trust AI recommendations for routine items like groceries or toiletries. In these categories, driven by habit and personal taste, AI feels redundant.

For marketers, this reframes the opportunity. AI is viewed as a competence amplifier that surfaces trade-offs and translates complexity into clarity. The goal is not universal automation, but targeted authority: designing AI experiences for moments where consumers experience genuine doubt or information overload.

Transactions Demand Familiarity

While AI earns authority during the research phase, that trust does not automatically carry through to the moment of purchase. A sharp boundary remains where data privacy and financial risk begin.

↓ The Transaction Barrier



80%

80% of respondents are 'not at all comfortable' sharing credit card information with an AI agent or interface.

↓ The Familiarity Factor

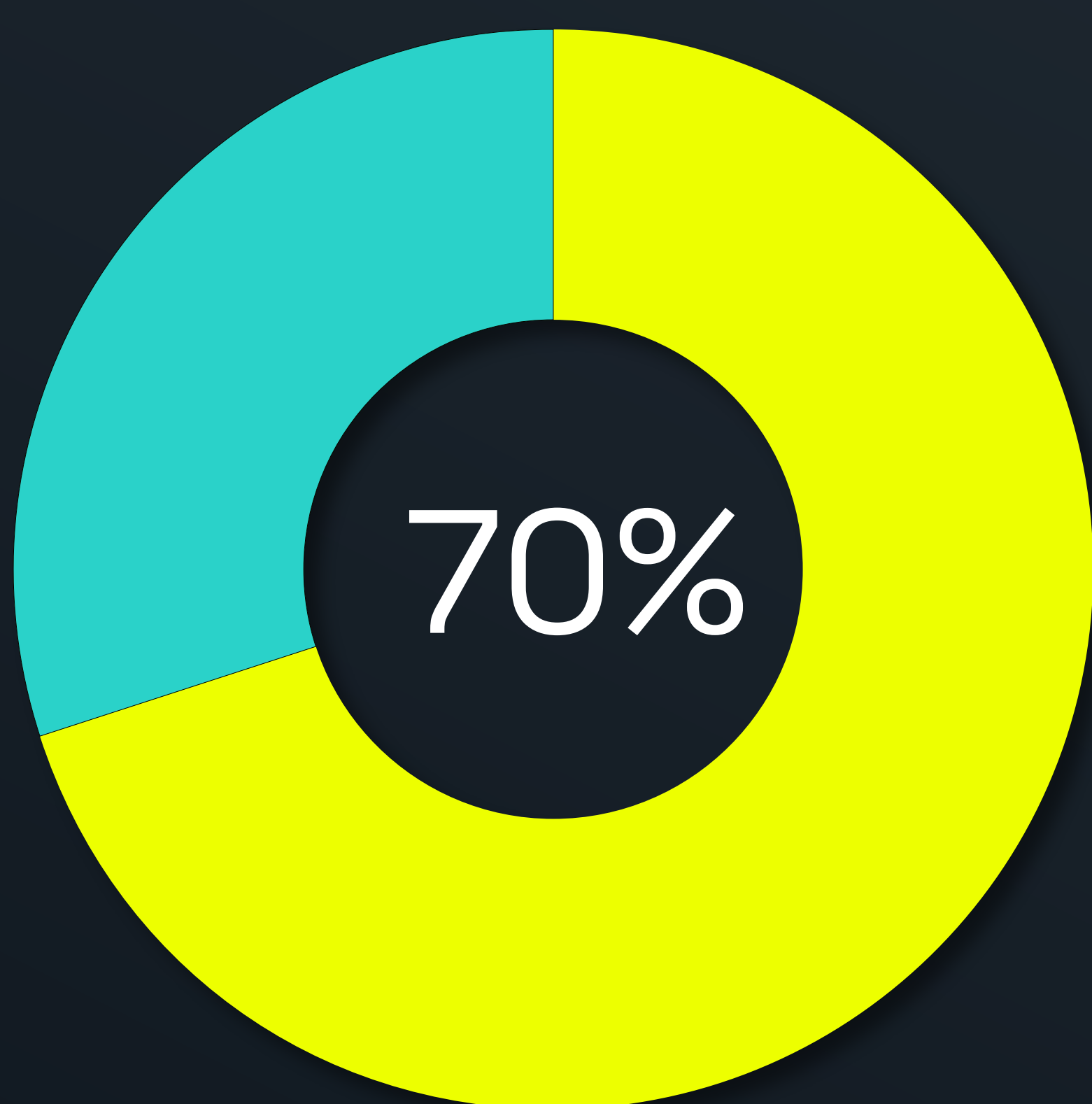
This hesitation persists even among power users. Consumers are comfortable with systems they already trust to handle payments, such as established platforms like Amazon. They are far less comfortable adopting a new AI interface that asks for sensitive data for the first time.

AI-driven commerce scales fastest when it is layered into environments where transactional trust already exists. Brands that do not own their own payment rails must design explicit handoffs, allowing AI to guide the decision while preserving a familiar, secure path to purchase.

Human Proof Converts Confidence into Action

There is a growing assumption that AI's instant answers will make human opinions obsolete. Our data suggests the opposite: AI redirects the journey rather than ending it. It narrows the options, but it does not remove the emotional weight of being wrong.

↓ The Validation Loop



70% of respondents are very or extremely likely to seek a secondary source, such as a review site, Reddit thread, or a friend, after receiving an AI recommendation.

↓ The **Why** vs. The **What**

AI excels at narrowing the “what,” but human validation provides the “why.” Reviews, expert opinions, and community discussions have become the essential validation layer that sits downstream of AI recommendations. These signals do not compete with AI; they complete it.

The New Growth Model: Media as a Trust Bridge

In this re-wired journey, the role of paid media has shifted. It is no longer just a driver of awareness; it is the bridge between AI discovery and human trust.



As AI shapes the initial shortlist, consumers return to familiar behaviors to validate their choices.

This is where persuasion is reintroduced. Paid media ensures that a brand appears in credible environments consumers rely on, including premium editorial, creator ecosystems, and community platforms, at the exact moment AI steps back from the decision.



In 2026, AI will shape what consumers consider, but trust will determine what they choose.

The brands that grow fastest will not compete with AI for discovery; they will invest in media strategies that provide the reassurance and credibility required to turn AI-generated intent into a final transaction.

About Us



Kepler harnesses a unique blend of data, creativity, and technology to empower brands with precision. Our proprietary technology Kip™ transforms insights into action, shaping resonant campaigns that drive growth and impact. Kepler's global reach and commitment to innovation keep the future in focus for our clients.

Ready to bridge the Trust Gap?

To learn how your brand can navigate the intersection of AI discovery and consumer trust, contact our team at marketing@keplergrp.com

