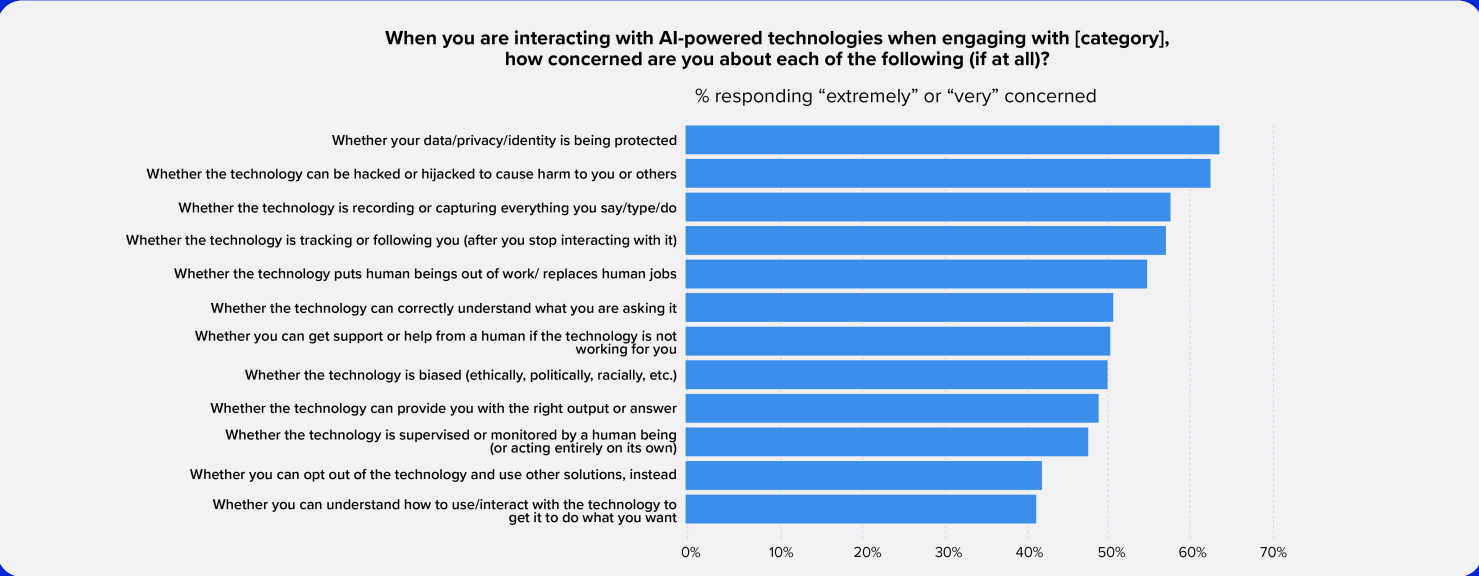


Consumers Have Ranked Their AI Concerns. Here's How to Think About Your Next Move.

Sixty-six percent of service organizations use agentic AI. Yet, only 21% of organizations report having a mature model for agent governance. There's a gap between AI ambition and governance, and consumers feel it.

Consumer AI concerns are specific, and not all carry the same weight

When it comes to using AI-powered technology, consumers' top concerns in our research are whether their data, privacy, and identity are being protected, and whether the technology can be hacked or hijacked to cause harm.



Those top-two worries have something in common: they are about concrete, irreversible harm. The next two concerns show surveillance discomfort—something unwanted, but not directly damaging. Usability issues don't appear until halfway down the chart. These concerns reflect different trust challenges that call for distinct responses.

Governance maturity requires working through three areas

Usability is the most tractable problem, with visible solutions and measurable outcomes. It makes sense that organizations might address that first. But it's also the lowest-ranked consumer concern. Stopping there leaves the most critical worries unaddressed.

Usability Concerns

Understanding The Technology, Getting The Right Answers:
This is table stakes—necessary, but not sufficient.

Surveillance Fears

Recording, Tracking:
Consumers want transparency and control, which requires design and policy decisions that go beyond UX. Visible opt-out mechanisms, clear explanations of what's collected and why, and findable preference centers are appropriate solutions.

Harm Fears

Data Protection, Hacking:
The highest-ranked consumer concerns require the deepest organizational commitment: security infrastructure, data governance, and cross-functional accountability spanning legal, compliance, product, and engineering. The trust needs at this level are structural.

Many organizations are spending on privacy programs without yet having the structural foundations consumers need. There's an opportunity to allocate existing investment toward the areas where consumer concern is greatest, and where competitors are least likely to have done the work.

Three questions to pressure-test your AI governance maturity

- Are your AI trust communications addressing surveillance and harm concerns specifically, or defaulting to generic privacy language your customers can't act on?
- Do customers have visible, easy-to-find mechanisms to understand and control what your AI collects and how it's used?
- Is your trust-building investment allocated in proportion to consumer concerns, or in proportion to what's easiest to address?

Consumers haven't left brands guessing about what would make them more comfortable with AI. Their concerns are specific and ranked by what's at stake. Organizations that address these three categories in parallel, rather than focusing solely on usability, will build the trust foundation that drives adoption.

Get additional insights and support

- For more consumer insights into AI and personalization, read [The Invisible Advantage: Five CX Imperatives for AI That Earns Its Place](#).
- Explore [our AI Innovation hub](#) for the latest insights and case studies on AI at enterprise scale.
- If you'd like to discuss how to build trust into your AI strategies, [schedule a conversation](#) with our experts.