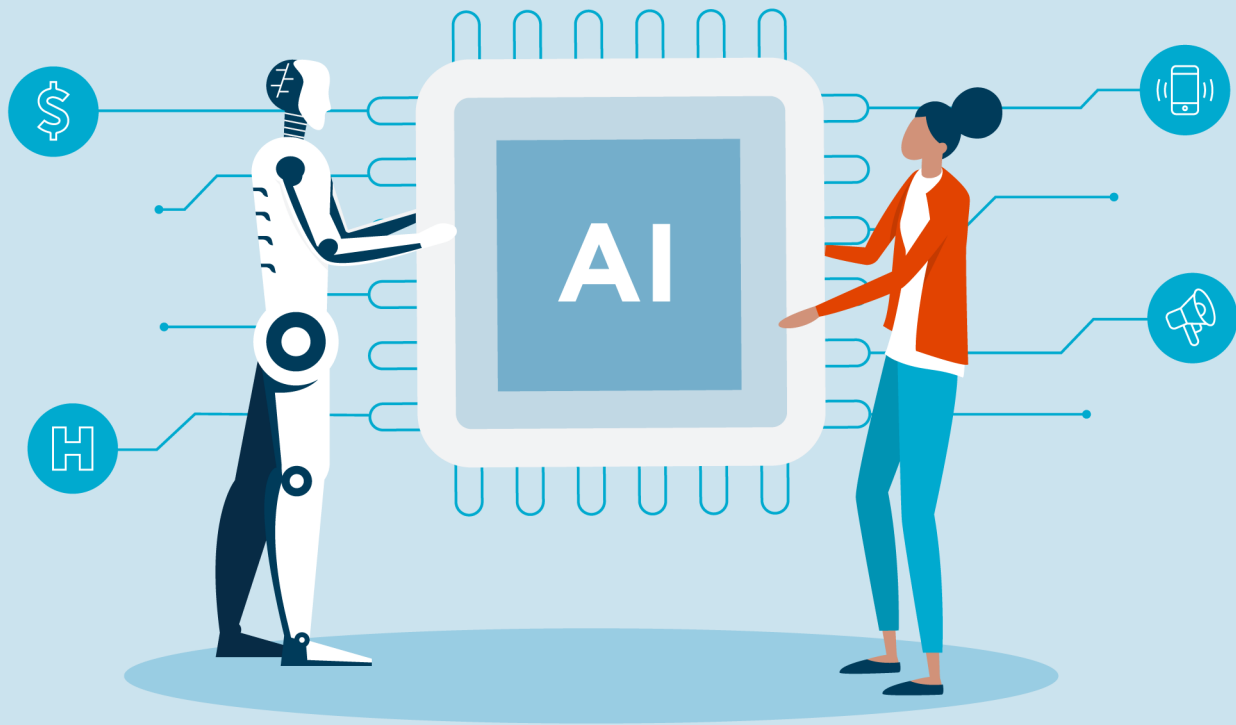




FALL 2025

Consumer Sentiment on AI

Insights from the Fusion Hill team

Introduction

AI IS A HOT TOPIC THAT HAS BEEN COMING UP REGULARLY THIS YEAR IN FUSION HILL'S RESEARCH ACROSS OUR KEY INDUSTRIES: health care, finance and technology. While the use of AI and consumers' excitement for its potential are increasing exponentially, consumers also report a general lack of understanding of AI as well as negative experiences when actually using it.

- In a recent survey, 75% of respondents globally had used ChatGPT or another AI-driven tool.
- More than half of American adults (61%) have used AI in the past six months, and nearly one in five rely on it every day.

Top areas of excitement: Improving daily lives (39%), enabling scientific/medical breakthroughs (32%), capturing new forms of art/expression (24%)

- However, only 45% of respondents say they have a moderate or high understanding of AI, feeling they do not understand AI or when and how it is used.
- Many consumers are using AI without realizing it, equating it narrowly with “robots” or “ChatGPT.” In a recent study, 52% of “nonusers” were actually using generative AI-enabled tools.

Top areas of concern: Data security and ethics (33%), degree of uncertainty (11%), environmental impact (10%)

The following pages outline consumer trends in AI across the industries that Fusion Hill serves.

Recommended Reads

- Bain & Company defines [five distinct types of AI consumers](#)
- BCG finds that [leaders underestimate consumer AI expertise](#)
- Menlo Ventures on [the state of consumer AI](#)

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AI in the Health Care Industry

HEALTH CARE IS THE AREA WHERE CONSUMERS ARE HAVING THE BEST EXPERIENCES AND ARE MOST EXCITED FOR THE FUTURE OF AI. Consumers who have tried the technology for health and wellness appear to be the most optimistic about its potential – slightly more than 70% of generative AI users thought the technology could revolutionize care delivery!

AI is being used by consumers for health care in a variety of ways. In recent surveys:

- **32%** have used an AI-enabled health and fitness app
- **19%** have used it to learn about medical conditions
- **16%** have used AI to learn about treatment options
- **15%** have used it to decipher technical language
- **15%** report having used AI to improve their well-being



INSIGHTS FROM THE FIELD

We have several clients in the health care space also exploring how AI products could be used to support provider offices with clinical needs (e.g., diagnostics, documentation) and/or workflow analytical needs, to be able to spend more of their time focused on patient care.

Recommended Reads

- Deloitte reveals [consumer optimism on GenAI in health care](#)

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AI in the Tech & Retail Industries

TECH IS THE INDUSTRY THAT IS OFFERING THE MOST PRODUCTS TO CONSUMERS THAT INCLUDE AI, BUT THERE ARE SIGNIFICANT BARRIERS TO ADOPTION.

- Consumers have less trust in offerings labeled as being powered by AI if the benefits are not clear or if safety/privacy is a concern – especially distrusting products perceived as “riskier,” like cars.
- Perceived complexity is a barrier to adopting AI-powered offerings. Bruce Temkin, a prominent figure in the CX field, says, “The general public views AI as being complicated, so attaching a generic AI label without any further explanation would likely lead many people to think that the item for sale is complex and difficult to understand or use.”
- Consumers do not expect to pay for AI add-ons. In a recent survey, only 7% of respondents were willing to pay more for AI add-ons. In another study, only 3% of participants used paid AI tools today, while 97% used free consumer AI.



INSIGHTS FROM THE FIELD

A lack of understanding about what counts as AI is something we’ve heard from both our clients and our research respondents, so it’s important to have a shared definition (and flexibility) when creating a research screener, in order to make sure it captures the full range of potential responses.

Recommended Reads

- MarTech finds that consumers are underwhelmed with current AI experiences
- CX Dive warns that distrust of AI is becoming a business liability

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AI in the Financial Industry

WHILE THE USE OF AI IS INCREASINGLY COMMON IN THE FINANCE INDUSTRY, CONSUMERS TEND TO BE A LITTLE MORE HESITANT USING AI FOR FINANCE-RELATED TASKS.

One of the main places consumers are encountering AI in finance is with chatbots. Currently, chatbots aren't up to consumer standards, and human touch is still important:

- According to Deloitte's survey, 74% of respondents favored human agents over chatbots for routine tasks.

However, there are signals that AI assistants and agents in the financial space are showing increasing promise as technology improves:

- 72% of retail banking consumers prefer intelligent virtual assistants to traditional chatbots.
- In a 2025 study, only 40% of participants initially felt positive about AI financial agents, while a quarter of all end users felt negative. However, after seeing what a modern AI agent can do, positive sentiment increased by 20 percentage points, while negative sentiment decreased by 11 percentage points, shrinking to only 14%.



INSIGHTS FROM THE FIELD

We continue to hear from consumers across our financial projects about the importance of a human in solving tricky and complicated financial issues when emotions are high, as that human reassurance goes a long way in building trust in an institution.

Recommended Reads

- Deloitte on [building the next generation of AI-powered banking chatbots](#)
- Intercom on [what customers think about AI agents](#)
- PYMNTS on [widespread AI adoption across finance operations](#)

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AI in Marketing

AI IS ALREADY BEING HEAVILY USED BY MARKETING TEAMS ACROSS INDUSTRIES.

In a recent study, 69% of marketers had already integrated AI into their marketing operations. Marketing teams are anticipating that AI will make a significant impact on productivity (50%), efficiency (45%) and innovation (38%).

However, ethical concerns have arisen among experts as the use of AI in marketing has increased. These ethical concerns revolve around:

- Data privacy, security and consent
- Algorithmic bias and discrimination
- Manipulation and consumer autonomy
- Deepfakes and misinformation

Experts have a variety of ideas for using AI responsibly – one of the key ideas being around transparency.

- Be transparent about when and where AI is being used to build trust with consumers by labeling AI-generated content, providing user controls and disclosing AI's role in decision-making.
- We're seeing some imaginative and creative ways of labeling that may reduce stigma and build trust.

EXAMPLES OF AI LABELING

- For articles or blog posts created with the help of AI, experts recommend a simple disclaimer like "Disclaimer: This article was created with some help from AI, but edited, reviewed and fact-checked by a real person."
- Rather than posting articles with an author's name or noting "AI" as the author, BuzzFeed publishes AI-generated articles under the name "Buzzy the Robot."

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EXAMPLES OF AI LABELING, CONT.

- Meta has a small watermark in the corner of all AI-generated posts and an accompanying hashtag that notes “imagined with AI.”
- The Lamarr Institute conducted a qualitative study to test AI labels inspired by the EU energy label, with the goal of presenting complex information about AI models in a way that is also understandable for non-experts.
- Twilio, a cloud communications platform, labels its products with “AI Nutrition Facts” so users can see at a glance what “ingredients” its AI technology contains.



INSIGHTS FROM THE FIELD

We at Fusion Hill and our clients are in alignment in recognizing that while AI can provide a valuable tool for generating content, it cannot replace the creativity and critical thinking skills of human writers, editors and designers, and it requires thorough vetting if used, in order to maintain consumer trust. Our recommendation is always to seek and research customer feedback to understand how to deliver a unique, trustworthy experience that reflects customers’ needs.

Recommended Reads

- Digital Marketing Institute [explores the ethics of AI in digital strategy](#)
- Forbes on [balancing automation with human values in AI marketing](#)
- The IAPP on [the ethical use of AI in advertising](#)
- Fast Company on [why transparent labeling is key to AI trust](#)
- Lamarr explores [how AI labels can guide users and build trust](#)
- MIT Sloan explores [best practices for labeling AI-generated content](#)
- Harvard on how [AI is reshaping the future of marketing](#)
- The Global Marketer explores [how to properly label AI-generated content](#)
- Wall Street Journal warns of [consumer distrust of AI-labeled products](#)

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Looking Ahead

IN SUMMARY, AI IS ALREADY MAKING A MAJOR IMPACT ON CONSUMERS ACROSS FUSION HILL'S KEY INDUSTRIES:

- **Health Care:** Consumers are enthusiastic about the potential of AI in health care, from fitness apps to learning about medical conditions and treatment options.
- **Tech & Retail:** These industries are offering the most consumer products with AI features, but there are barriers to adoption – including distrust, perceived complexity and an expectation that they will not have to pay for these features.
- **Finance:** AI assistants and agents are showing more promise as technology improves, but consumers are still hesitant about AI in finance, especially for more-complex tasks.
- **Marketing:** AI is being heavily used in marketing, raising ethical concerns. Transparency is key to addressing these concerns, and companies are testing creative ways to label AI-generated content.

Based on this data and what our team is hearing in the field about AI across industries, we expect the use of AI to continue growing and will keep a finger on the pulse of how consumer sentiment continues to shift across industries.

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can help you explore this topic and others?
We'd love to connect!



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