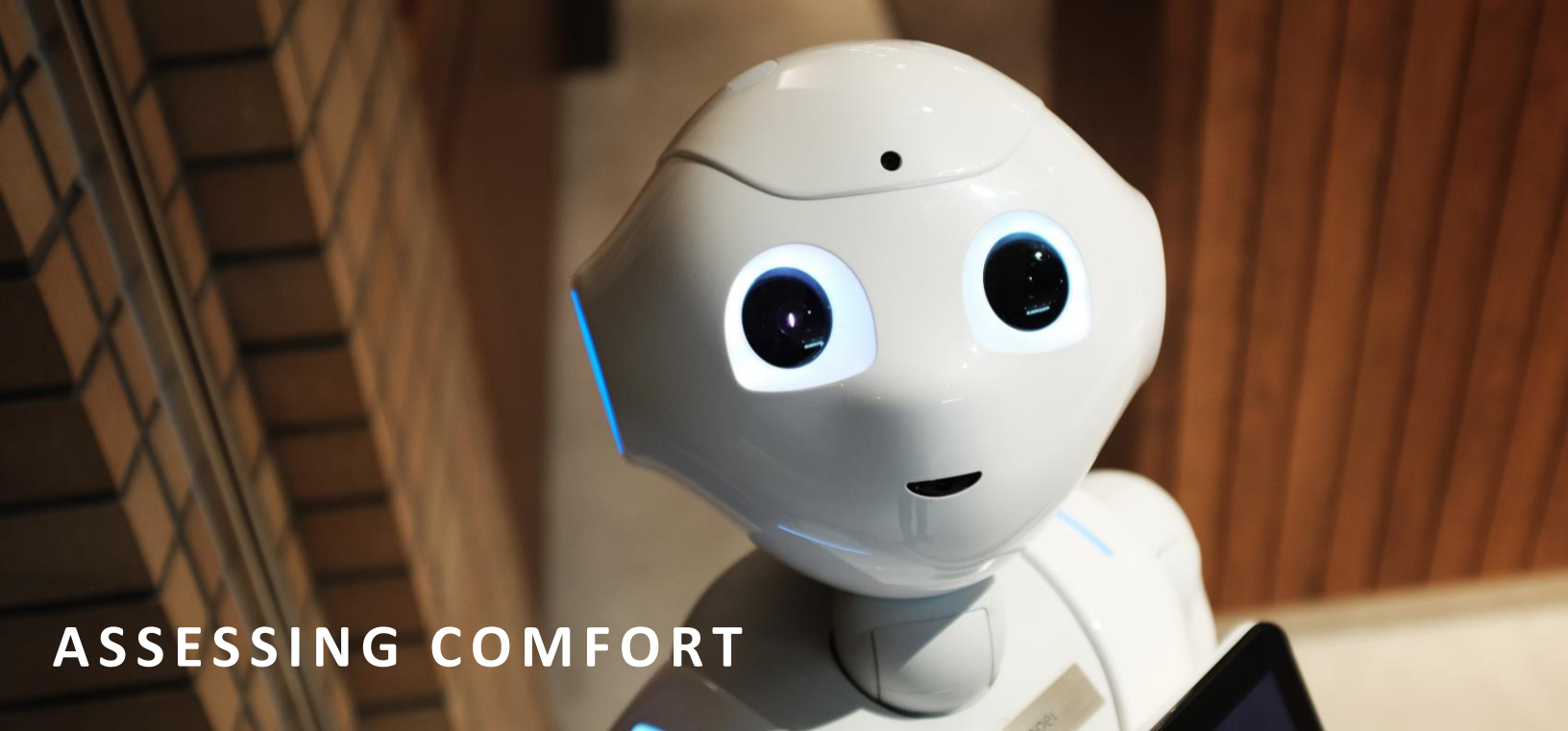


# AI NATION

EXPLORING COMFORT  
WITH AI APPLICATIONS



# ASSESSING COMFORT

## ADOPTION WILL HINGE ON COMFORT

Advancements in artificial intelligence (AI) are revolutionizing products and service delivery across industries. AI-based technologies offer unprecedented opportunities to streamline processes, enhance efficiency, and deliver personalized experiences to consumers. However, the widespread adoption of AI in a variety of industries relies heavily on consumers' acceptance and comfort with AI technologies.

For instance, the travel industry has experienced rapid transformation with integration of AI into various aspects of the customer journey. From AI-powered chatbots providing real-time assistance to personalized travel recommendations based on user preferences, these technologies have the potential to enhance the overall travel experience. However, it is crucial to understand the comfort levels of consumers when it comes to entrusting AI algorithms with their travel plans, booking details, and personal data.

Similarly, in the financial services sector, AI has emerged as a powerful tool for fraud detection, risk assessment, and personalized financial advice. By leveraging machine learning algorithms, financial institutions can offer tailored solutions to meet individual customers' needs.

Nonetheless, for financial services companies to fully leverage AI technologies, it is essential to quantify and then address consumers' level of comfort in allowing AI systems to access their financial data, weigh in on investment decisions, and handle sensitive transactions.

In healthcare, AI has immense potential to improve patient care, diagnostics, and treatment outcomes. From AI-enabled chatbots providing initial medical advice or scheduling to predictive analytics aiding in early disease detection, these technologies have the capacity to revolutionize healthcare delivery. However, trust and comfort play a critical role when it comes to embracing AI in sensitive healthcare scenarios where the human aspect is still highly valued.

This research provides a quantification of where consumers comfort levels are today as it relates to AI-based technologies in various industries and settings. As such, the purpose of this work is to simply contribute to the broader dialogue that business leaders are having around AI adoption strategies to ensure that strategies/tactics meet individuals where they are today: a messy landscape where there are guards up and even some confusion on how individuals might be using AI today.

*“Pop culture has a long history of villainous machines, from HAL-9000 to Skynet to Ultron while real-life experts have issued dire warnings about its dangers. Yet we have gradually enmeshed it into our lives. If you’ve interacted with Siri or Alexa, let Gmail complete your sentences or clicked on a Netflix recommendation, you’ve used a form of artificial intelligence.”* - Will Johnson, CEO, The Harris Poll (Generative AI—How Marketers Should Navigate Consumer Distrust, Ad Age)

## AMERICANS RELATIONSHIP WITH AI: IT'S COMPLICATED

Most Americans have a complicated view of AI technologies. Nearly half (46%) say they aren't sure if it will ultimately be good or bad for society and that the factors determining the outcome are complicated.

However, one-in-four are strongly opposed to AI technologies regardless of the nuances, believing that AI will ultimately be detrimental to society – a number that is consistent across age, gender, race/ethnicity, income, and education levels.

Conversely, 29% believe that AI technologies will ultimately be good for society; unsurprisingly, these are individuals leaning into the ever-expanding current use cases. Those most likely to believe AI solutions will ultimately benefit society tend to skew male over female (35% vs 28%), tend to have children in the household (44% vs 24% without) and skew more towards Black vs White Americans (43% vs 28%).

Nearly 6-in-10 Americans report having knowingly used AI technologies. Those who are experimenting with and embracing AI are most likely to be using it in the realm of entertainment (programming recommendations, music selections), for e-commerce (finding products, comparing prices), in their household with smart devices, or at work (to increase productivity, etc.). Half of Americans have used at least one of these applications. However, when it comes to other applications, fewer are leveraging AI in finance (16%), healthcare (19%) or travel (14%). Let's take a closer look at each of these spaces.

## FAMILIARITY BREEDS COMFORT

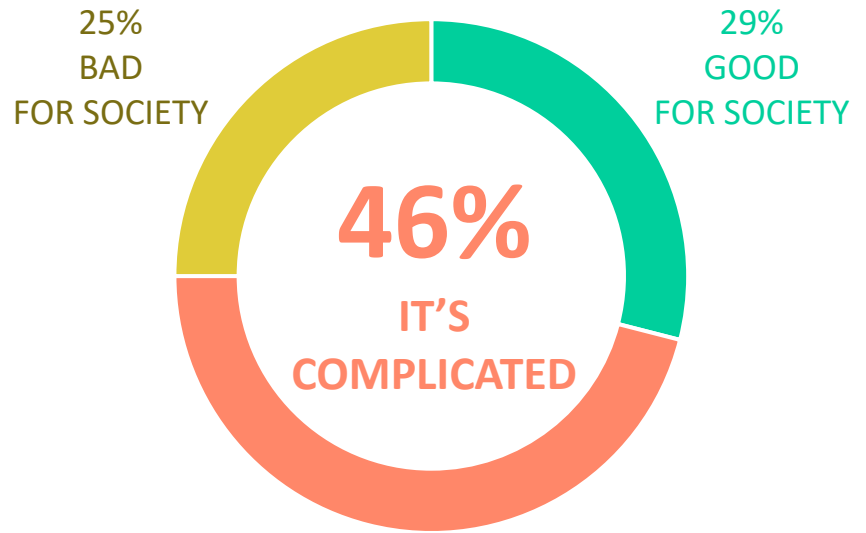
Americans are most comfortable with personal or household applications that represent well-established use cases, such as using virtual assistants to manage calendars and set reminders, or which are more recommendation-based – such as predicting electronic or appliance failures (e.g., predicting failure of a laptop or refrigerator). Two-thirds are at least somewhat comfortable with these technologies and about one-quarter are very comfortable.

Roughly 6-in-10 are also at least *somewhat* comfortable with voice activation control of smart home devices (60%), AI-based product recommendations (61%) and home security detection (using AI to alert an individual to unrecognized faces, unusual behavior patterns or unauthorized entry).

Individuals are *least* comfortable in scenarios where AI acts independently on their behalf – only 56% are comfortable with virtual assistants controlling smart home devices. Interestingly, AI-based ad targeting (leveraging browsing history, past purchases, etc.) is also less well received – only 53% are comfortable with this (and only 19% are very comfortable).

Millennials and Gen Z are most comfortable across these applications; on average, 30% of individuals within these cohorts are 'very comfortable' with the use cases noted above – as compared to only roughly one-in-ten Boomers. It is worth noting that Millennials are most comfortable – even exceeding Gen Z comfort - when it comes to applications like predicting device failures and using virtual assistants for calendar management and reminders. Those with higher educational attainment (at least a college degree) and income over \$100K are also more comfortable than others with these applications.

There are also significant differences in comfort based on the presence of children in the household. Parents tend to be more comfortable across applications, with the biggest differences on those that have a clear convenience factor – such as voice activated or virtual assistant control of smart home devices and e-commerce recommendations.





# TRAVEL

After personal or household use cases, travel applications are among the most accepted. However, there are clear differences between travel applications that provide information or recommendations and those that act on a traveler’s behalf.

Roughly 7-in-10 Americans are at least somewhat comfortable (and one-quarter very comfortable) with AI provision of flight forecasts, sourcing the best deals or suggesting specific flights or hotel options. Comfort drops slightly as recommendations become more personal or complex. For example, fewer are comfortable with suggestions regarding travel destinations or full travel itinerary recommendations (66% and 63%).

We observe another drop in comfort when AI tools begin acting on the traveler’s behalf or interacting directly with

travelers. Roughly 60% are at least somewhat comfortable with AI-based customer service (20% very comfortable), using AI-based concierge services to check into hotels or making dining reservations (19% very comfortable), or AI tools that operate luggage handling systems used by airlines (18% very comfortable).

We see the largest drop in comfort levels when AI tools act on a traveler’s behalf AND there are financial interactions. Only 48% would be at least ‘somewhat comfortable’ with AI-based tools booking an approved travel itinerary; only 17% would be very comfortable with this. Discomfort increases with age: fewer than 1-in-10 adults over 55 would be very comfortable with this scenario.

## TRAVEL COMFORT LEVELS

	Very Comfortable	NET Very/Somewhat Comfortable
Provide you with flight forecasting (likelihood to be on time, etc.)	26%	71%
Help you source the best deals for your itinerary	25%	72%
Suggest specific flights or hotels/lodging options	23%	69%
Suggest travel destinations	23%	66%
Suggest a full travel itinerary (destination, transportation, lodging, activities, etc.)	21%	63%
Provide customer service with travel companies (airlines, hotels, etc.)	20%	61%
Function as a concierge to assist you while traveling - check you into hotels, make dining reservations, etc.	19%	60%
Operate luggage handling systems used by airlines	18%	58%
Book your approved itinerary (including paying with your credit card, etc.)	17%	48%

# FINANCIAL SERVICES

When it comes to personal finances, individuals are most comfortable with AI providing fraud detection to discover if accounts or credit cards have been compromised – 65% are at least somewhat comfortable with this and 25% are very comfortable. This is unsurprising as this use case is primarily beneficial to consumers with little potential downside.

As we observe in other industries, individuals are most comfortable with AI tools when they are making suggestions - such as suggesting products that may be beneficial (63% at least somewhat comfortable) or suggesting ways to reduce financial risk (62% at least somewhat agree). However, as the recommendations become more “high stakes” – such as providing recommendations or services to a human advisor (to improve recommendations, etc.) comfort decreases to 52% somewhat comfortable.

Individuals are most comfortable when AI is leveraged to provide customer service (e.g. via a chatbot); 51% are at least somewhat comfortable with this – or having AI help establish bill pay and execute payments (48% at least somewhat comfortable).

As applications become more personal, Americans’ comfort level with AI tends to decline.

Individuals are less comfortable with banks using AI to assess credit risk to factor into credit or loan approval (45%), opening accounts on their behalf with express approval (43%), providing financial advice, replacing a human advisor (42%), conducting trades on an individual’s behalf (41%), or helping to switch banks/migrate accounts (40%). It’s important to note these comfort levels are not firmly held - only about 15% are ‘very comfortable’ with AI tools of this nature. Consumers are also hesitant to accept banks who use AI to help them manage their investment or business decisions. Only 46% are at least somewhat comfortable with this, and only 15% are very comfortable.

In general, there is higher comfort with AI-applications that make recommendations (58% at least somewhat comfortable with these applications) versus where AI-technologies are acting on a humans’ behalf (46%).

Unsurprisingly, Boomers are least comfortable with all AI applications in the financial services space – with single-digit levels of strong comfort (‘very comfortable’) as compared to roughly a quarter of Millennials and Gen Z.



## FINANCIAL SERVICES COMFORT LEVELS

	Very Comfortable	NET Very/ Somewhat Comfortable
Provide fraud detection	24%	65%
Suggest ways to reduce personal financial risk	21%	62%
Suggest financial products that may be beneficial to you	20%	63%
To set up your bill pay & execute payments	18%	48%
Provide customer service for your bank or financial institution	17%	51%
Provide financial advisor services to your human financial advisor	16%	52%
Provide financial advisor services to replace your human advisor	15%	42%
Open accounts or access new tools on your behalf (upon approval)	15%	43%
To conduct financial investing/trading (AI-tech trades on your behalf)	15%	41%
To help banks manage their own investments/business decisions	15%	46%
To help you switch banks	14%	40%
Used to assess your personal credit risk to a bank,	14%	45%



## HEALTH CARE

As in other industries, acceptance of AI solutions tends to drop off as applications shift from support to independent action. For example, nearly two-thirds (63%) are at least somewhat comfortable with AI technologies that read imaging such as a CT, X-ray, or MRI – supporting a human physician’s review. Comfort with this application is strongest among those under 55.

Additionally, care coordination is well received – in contrast to hesitancy surrounding diagnosis or treatment. Two-thirds are at least somewhat comfortable with AI-tools or chatbots answering questions about upcoming appointments and 63% are comfortable with virtual assistants’ help in booking appointments, ordering prescriptions and sending reminders. Just over half of those over 55 are at least somewhat comfortable with these applications. And just over half (53%) are comfortable with chatbots that offer answers to questions about a condition, treatment plan or prognosis.

AI-based suggestions regarding diagnostics and treatment

are a bit less accepted today, but still more than half would be at least somewhat comfortable with tools that recommend additional tests based on personal factors such as medical history (58%) or based on initial scans/imaging (57%), as well as tools that suggest treatment plans based on imaging and test results that a physician reviews (56%) or based on a physician’s notes (55%). More than half (56%) are also comfortable with tools that can send messages between multiple physicians managing your care to suggest ways for better management (56%).

As we dip into more personal and fundamental applications, concern begins to creep in when AI acts autonomously without a human physician (or other care provider) having direct interaction. Only 45% would be ok with AI-driven review of imaging in the absence of a human radiologist (only 16% would be very comfortable with this). Likewise, only 42% would be comfortable (and only 15% very comfortable) with a scenario where an AI-tool considered all test and imaging results to independently create a treatment plans.

# HEALTH CARE COMFORT LEVELS

	Very Comfortable	NET Very/ Somewhat Comfortable
Answer questions you have about upcoming appointments	24%	67%
Read imaging (MRI, CT, X-ray, etc.) with a human doctor reviewing	22%	63%
Are used to create virtual assistants to help you to book appointments, order prescriptions, and send reminders for each	21%	63%
Suggest tests or imaging you may need based on symptoms reported to your physician	18%	58%
Send messages between multiple physicians recommending ways they can manage your care (e.g., between your primary care physician and a cardiologist)	18%	56%
Answer questions about your condition, treatment plan or prognosis	18%	53%
Suggest additional tests or imaging required based on initial scans/results	18%	57%
Review notes from your doctor and suggest treatment plans	18%	55%
Take results from imaging and blood tests to deliver a personalized treatment plan for you after a physician reviews	18%	56%
Suggest tests or exams you may need based on personalized factors (e.g., age, medical history, etc.)	18%	58%
Read imaging (MRI, CT, X-ray, etc.) and delivering a report to you/your physician without human intervention	16%	45%
Take results from imaging and blood tests to deliver a personalized treatment plan for you - without the need for a human physician	15%	42%



# MOVING FORWARD

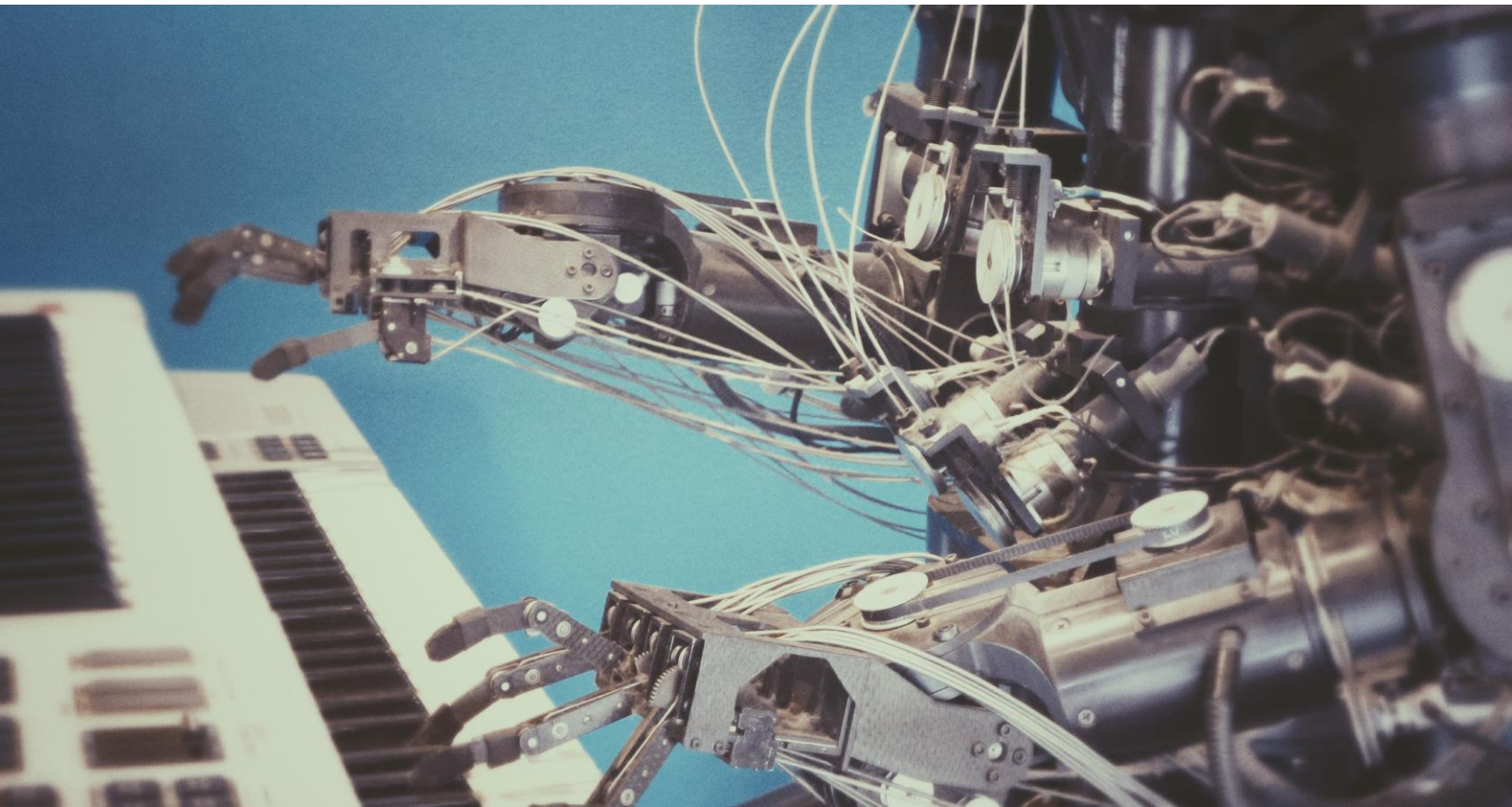
As organizations begin to leverage AI-based products and solutions, there are a few key things that can help make consumers comfortable:

First, the easiest ways to make inroads into this space without upsetting customers is to first adopt and promote technologies that *support* human capabilities and efficiencies – solutions that make humans smarter or better versus replacing them – or that provide recommendations or simple answers. Comfort increases when there is a ‘human’ presence involved with the technology and/or when no actions are taken, only suggestions provided.

Second, be cognizant of how AI is messaged. Many express discomfort with applications they may be using today that are unknowingly powered by AI, for example, e-commerce recommendations. For some, there is innate skepticism with something that is clearly positioned as ‘powered by AI’. As Will Johnson, The Harris Poll CEO notes, “We are on the cusp of a revolution whose scope and effects we won’t fully

appreciate for a generation. But in 2023, marketers need to decide not only how to leverage the new technology but also the extent they should publicly disclose that decision. In some ways, to borrow from Marshall McLuhan, the method is the message and admen will have to carefully consider how to use it.”

Lastly, be aware of your audiences’ barriers when rolling out technologies. Across markets, the tipping point clearly comes when AI expands its reach from offering recommendations to independent action without human oversight or intervention (particularly in the realm of health care and financial services). The audiences most receptive to these more sensitive applications are under 55 and tend to be Millennials with kids in the household. Also, those who have generally adopted AI solutions as well as those who have used solutions related to financial services, are more likely to be open to AI applications in other areas.





# METHODOLOGY

This survey was conducted online within the United States by The Harris Poll from June 22-28, 2023 among 2,072 U.S. adults ages 18 and older. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within +/- 2.7 percentage points using a 95% confidence level. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact [jennifer.musil@harrispoll.com](mailto:jennifer.musil@harrispoll.com)

*Want to brainstorm? Interested in more?  
Reach out to Jennifer Musil, [jennifer.musil@harrispoll.com](mailto:jennifer.musil@harrispoll.com)*

## ABOUT THE HARRIS POLL

The Harris Poll is a global consulting and market research firm that strives to reveal the authentic values of modern society to inspire leaders to create a better tomorrow. It works with clients in three primary areas: building twenty-first-century corporate reputation, crafting brand strategy and performance tracking, and earning organic media through public relations research. One of the longest[1]running surveys in the U.S., The Harris Poll has tracked public opinion, motivations and social sentiment since 1963, and is now part of Stagwell, the challenger holding company built to transform marketing.

