Thinks
Insight & Strategy

April 2025

Understanding Consumer Use of Generative AI

Report by Thinks Insight & Strategy for the Digital Regulation Cooperation Forum (DRCF)

Contents

1) Introduction

Background to commissioning

The topic of consumer use of Generative AI (GenAI throughout) is an important area of research for the Digital Regulation Cooperation Forum (DRCF). The DRCF brings together four UK regulators with responsibilities for digital regulation: the Competition and Markets Authority, the Financial Conduct Authority, the Information Commissioner's Office and Ofcom. Through collaboration, the regulators aim to better respond to the fast-paced, global nature of digital innovation, in which GenAI technology plays an important part.[1] Examples of DRCF initiatives in this area include sharing best practice on how to achieve meaningful AI transparency and AI fairness, publishing an overview of the emerging AI assurance market, and horizon scanning to explore how synthetic media may develop in the near future.[2]

Thinks Insight & Strategy (Thinks) is an independent global insight and strategy consultancy. In 2024, the DRCF commissioned Thinks to carry out an evidence review and primary qualitative research, with the objective of developing a greater evidence base on consumer understanding and use of GenAI. The research aimed to understand how GenAI is currently being used by consumers in the UK, as well as their expectations and understanding of current regulation. The research covers a broad range of general uses of the technology, as well as some specific uses in the financial and search contexts. The evidence review (conducted before engaging in primary research) found that consumer access to GenAI has progressed rapidly given the increase in consumer-facing offerings in the past two years, with varied use cases and levels of trust according to the use case. The qualitative research reflected this, with people beginning to use GenAI tools for a range of creative and everyday tasks, whilst taking a more cautious approach to using these tools in higher stakes tasks including financial decision-making.[3]

This summary report reflects the findings of a quantitative study which Thinks were commissioned to conduct in order to further validate and expand upon the qualitative research, with fieldwork carried out online in the UK in January 2025.[4] Though this report primarily focuses on the new quantitative evidence collected during this phase of research, it also refers to the qualitative evidence from 2024 where relevant. This research will inform the development of regulatory approaches at each of the constituent regulators of the DRCF, as well

[1] DRCF About Us, https://www.drcf.org.uk/about-us/

[2] DRCF News and Events, https://www.drcf.org.uk/news-and-events/news/

[3] DRCF & Thinks Insight & Strategy, *Understanding the role of Generative-AI in financial and debt advice*, May 2024. https://www.drcf.org.uk/publications/papers/consumer-use-and-understanding-of-generative-ai-including-in-financial-and-debt-advice/

[4] *Further detail on sampling methodology can be found in the technical appendix.*

as joint initiatives by the DRCF as part of the 2025/26 Workplan, though does not itself constitute a policy position on the part of the DRCF regulators.

Research objectives

The objectives of this programme of research are as follows:

1. Measure overall levels of **awareness and understanding** of GenAI technology
2. Map the **consumer journey** from awareness to usage of GenAI tools, personally and professionally
3. Understand **consumer and data subjects' perceptions of risks and benefits** from using GenAI technology
4. Measure the **scale of harms** from any errors or issues using GenAI tools, perceptions of the **role of regulation**, and **perceptions of accountability** or redress
5. Deep dives into the use of GenAI for **debt and financial advice**, and interactions with **GenAI enabled web search**

Methodology overview

Design: A 20-minute survey was designed to gather data across the five objectives as set out above, with input on questions from DRCF members. Once drafted, six cognitive interviews were carried out (three with users of GenAI and three with non-users of GenAI), to test the comprehension of the questions and completeness of the answer options. After the cognitive testing phase, the survey was refined and finalised for programming.

Fieldwork: Quotas were set on age, gender, region, ethnicity, socio-economic group and working status to reflect nationally representative proportions in the UK (per the 2021 Census), with a total sample size of n=4000. No further screening criteria or boosts were applied, including no quotas on the use of Generative AI. The fieldwork was carried out via an online panel.

As such, the data can be understood to represent UK internet users, with the knowledge that those who are digitally excluded would not have been able to take part. In recent years, online penetration in the UK has reached a very high proportion of the population, with 92% of households having access to the internet at home.[5] However, there are still UK residents who are not present online, or are not able to use the internet in ways that are needed to participate fully in modern society, who would not be able to access the survey. When referring to the total sample in this report, we use the term 'consumers' for

[5] Ofcom, Technology Tracker, 2023, QE1. *Do you or does anyone in your household have access to the internet at HOME (via any device, e.g. PC, mobile phone etc), and if so, do you personally use the internet at home?* https://www.ofcom.org.uk/siteassets/resources/documents/research-and-data/data/statistics/2023/technology-tracker/technology-tracker-2023-data-tables?v=329770

simplicity, but these limitations should be considered when interpreting the findings.

Data processing: Data was checked for accuracy and to remove any responses that showed signs of poor data quality. The final dataset was then minimally weighted to the same nationally representative proportions as above.

Full detail on the methodology is available in the technical appendix.

2) Key findings

Headline statistics

92% have heard of GenAI	**35%** have consciously used GenAI tools	**40%** have unconsciously used GenAI tools or search summaries
53% think there are equal risks and benefits to GenAI	**70%** believe GenAI developers must do more to prevent tools creating harmful content	**58%** feel uncomfortable with the idea of their personal data being used to train GenAI models

Summary

The research reveals a complex landscape of consumers' interactions with GenAI technologies and their understanding of regulation. While awareness of GenAI is high, deep understanding is limited, and in many cases, consumers are using GenAI without realising they are doing so. Whilst some feel equipped with knowledge to navigate the clear benefits of GenAI and mitigate against identified risks, others do not. Many consumers have already experienced risks directly including missing information or context, inaccurate information within outputs, and not realising that content is AI generated. While some consumers have experienced harms as a result of these issues, such as fraud or serious mistakes at work, the results suggest that the rate at which harms materialise is relatively low. However, given that the consumer population are applying risk mitigation techniques such as verifying the sources of outputs at different rates, and many consumers are using GenAI without realising, there is a risk that these harms may coalesce at higher rates in particular groups.

This picture is complicated further by consumers' limited understanding of regulation, and the recourse they may, or may not have, to redress should they experience adverse outcomes. The research, in all, implies a need for greater clarity for consumers to enable them to make informed choices about their use of GenAI. This is both in how GenAI tools make clear the risks of using the technology to their users, particularly in high-risk use cases, but also in terms of the protections that are in place for consumers, and the limits of these protections, should adverse outcomes occur. A full summary of the report's findings is outlined below:

Awareness and understanding

1. **There is high awareness of tools, but limited understanding of the technology:** while most consumers have heard of GenAI, their understanding is typically shallow. Very few feel able to explain what GenAI is 'in detail', and just over half could give a 'partial' explanation. Almost half of consumers either have never heard of GenAI, or have heard of it but do not know what it is.
2. **People are not always confident in their understanding of GenAI:** most were able to identify a correct definition of what GenAI is and how it works - significantly more than those who felt they could give at least a partial explanation of the technology. This gap between claimed and actual understanding can be understood as a 'confidence gap', reflecting the complexity of the technology, which is particularly pronounced among older adults and women.
3. **Major tools see high awareness:** ChatGPT has the highest recognition, followed by tools from established global tech companies (Google Gemini, Meta AI, Microsoft Copilot). Awareness skews heavily toward younger demographics.

Usage patterns and consumer segments

1. **Considerable numbers use GenAI without realising:** the level of 'unconscious users' is found to be higher than those who have used it knowingly. This is mainly driven by people who had seen GenAI enabled results on search engines, but did not state that they had used GenAI before; showing that widespread application of the technology to mainstream websites is increasing consumer exposure to it. Unconscious users skew towards being older and female; the same audiences that felt less confident in their understanding of the technology.
2. **Five distinct consumer segments have been identified along a spectrum of use and attitudes:**
    a. **Confident Embracers (18%):** are enthusiastic users of GenAI who trust its outputs and use it for diverse tasks in both their

personal and professional lives, and are more likely to say there are more benefits than risks to the technology more broadly.

b. **Cautious Adopters (22%):** use GenAI at a high rate, but do so with a keen scepticism of whether the technology can always be trusted, perceiving there to be equal benefits and risks.
c. **Wary Triallists (31%):** are aware of GenAI technology, mostly having heard about it in the news or media. Most have given it a try, often unconsciously through GenAI search results, but are not confident they can really trust the tools or the regulation in place to safeguard their use.
d. **Uncertain Onlookers (11%):** have heard of GenAI, but have limited understanding of what it is. Almost half have tried tools, but few have done so consciously. They do not know whether the outputs can be trusted, and have very limited knowledge on regulation.
e. **Sceptical Rejectors (18%):** are worried about GenAI and the effect it might have on society, and claim to have seen inaccuracy in outputs. Half of these have tried GenAI, but few have done so consciously.

Perceptions of benefits and risks

1. **Consumers see equal benefits and risks to the technology:** most consumers feel the benefits and risks of GenAI are equal. Perception of the balance of risk versus benefit increases with age and non-user status.
2. **Key benefits are seen as being efficiency based:** consumers value GenAI's ability to process large amounts of information quickly, its ease of use, and availability. Users are able to identify significantly more benefits than non-users.
3. **Misinformation is of primary concern:** the potential for misinformation is the top concern for people using AI and a top reason not to use it; suggesting people are concerned about the accuracy of outputs. This is followed by data protection risks, including the unauthorised use of personal data which has been inputted. Users in general express more concern about specific risks to their own skillsets through using GenAI tools, as well as the risks to their data, whilst non-users have a higher perception of risk associated with GenAI use overall, related to their relatively poorer understanding about how they work.

Scale of harms or errors

1. **Issues are commonly noticed, and use can result in harm for some:** a third of users have identified issues including inadequate answers, information gaps, inaccuracies, and bias. Of those experiencing issues, one

in ten report resulting harm (such as being victims of fraud, making mistakes at work, or being caught using GenAI tools in school or university tasks where use was not permitted) with higher rates among **Confident Embracers**, **Cautious Adopters**, young men, and C2DE groups.

2. **Consumers have a wide range of different checks and balances that they apply:** leading techniques for mitigating risks are to ask the GenAI clarifying questions, check outputs against a traditional web search, check outputs against other trusted sources or start a new/fresh interaction with the chatbot so the output doesn't adjust for earlier inputs.
3. **Higher frequency users are more exposed to more impactful risks:** due to their use of GenAI for higher complexity tasks including financial and mental health advice.
4. **Unconscious users are at heightened risk of harms:** considering the large numbers of consumers using GenAI without realising, they are not able to apply appropriate safeguards, and are less likely to be cognisant of associated risks.
5. **Trust varies by context and demographic:** users show moderate trust in outputs overall, with lower trust in professional than personal settings. Trust decreases with age, and increases with usage.
6. **Confidence in use may heighten risk exposure: Confident Embracers** show concerning risk levels with most mostly or completely trusting AI outputs for personal use, and one in ten applying no verification techniques.
7. **Awareness of risk does not always prevent adverse outcomes: Cautious Adopters** report experiencing the same issues (such as outputs missing information and context or not realising that content was AI generated) and harms at similar rates to **Confident Embracers**.

Regulation and accountability

1. **There is limited knowledge of any existing regulation:** a third of consumers believe there is no regulation of GenAI in the UK, and more than two thirds of consumers are unconfident, or unsure if GenAI is regulated effectively.
2. **Those more comfortable with GenAI are considerably more likely to expect that GenAI tools are well regulated:** this view is substantially higher among the more comfortable segments and is a key driver of their confidence that GenAI tools are being rolled out responsibly.
3. **There is also limited confidence in the regulation of GenAI, which may be related to knowledge, as well as perceptions of current regulation:** less than a third of consumers are confident that GenAI is well regulated in the UK, while more than a third express low confidence.

4. **Responsibility for preventing adverse outcomes is perceived to be shared:** consumers were asked to assess the level of responsibility for preventing harm amongst developers (who develop the code / model), hosts (who make the GenAI tools available to the user) and users. They feel that responsibility is primarily shared between developers and hosts, but that the user also shares some responsibility in interpreting outputs. Regulators, developers and hosts must thus work together to prevent these adverse outcomes from occurring, and users must also be informed so they can take appropriate mitigations and use the technology responsibly.
5. **To drive confidence in the responsible rollout of GenAI, consumers need to see multiple regulatory measures in place:** while effective regulation is of highest relative importance, other factors, such as transparency, data protection and user safeguards, all have roles in driving consumer trust in GenAI's responsible rollout.

Financial applications and search integration

Each respondent was shown a series of deep dive questions of one of three key applications: using GenAI tools for calculating tax owed; using GenAI tools for researching investment; and using search summaries produced by GenAI tools.

1. **There is limited use of financial applications at the moment, but appetite from some segments of the population in the future:** a tenth of consumers have used GenAI for financial calculations, with usage concentrated among Confident Embracers and Cautious Adopters. Future likelihood of use is similarly low, though varies dramatically by segment.
2. **Not everyone feels confident in GenAI's accuracy for financial use cases:** for example, consumers are evenly divided on whether GenAI could accurately calculate taxes, with confidence levels mirroring likelihood to use across segments.
3. **Consumers have low expectations of compensation:** in hypothetical scenarios of financial harm resulting from GenAI errors, few consumers expect that compensation would be available.
4. **There is widespread interaction with search summaries:** most consumers engage with GenAI search summaries to some degree, with only 14% "never" reading them. The majority find them helpful (70%), though usage varies by perceived "stakes" - with recipes (53%) and DIY tips (49%) more trusted than financial information (19%).

The findings in full detail, following this summary, provide detailed analysis across all research objectives, including:

- Comprehensive demographic analysis of awareness, usage, and attitudes
- Detailed segment profiles with usage patterns and trust considerations
- In-depth analysis of consumer verification practices and risk mitigation strategies

- Examination of specific financial use cases and consumer attitudes toward them
- Detailed findings on GenAI search integration and how consumers interact with GenAI search results
- Technical appendix outlining the methodology and analytical approach

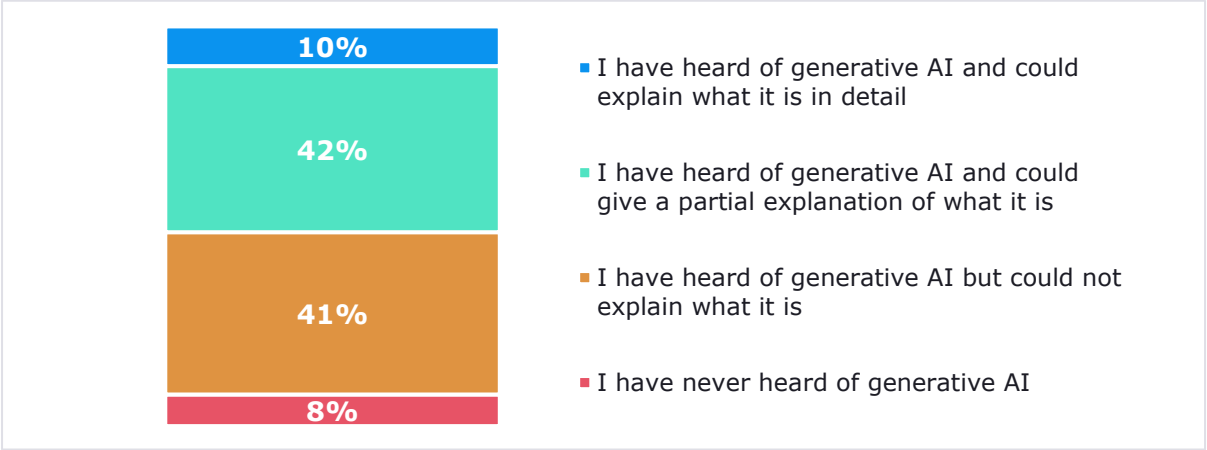
These findings will inform the DRCF's 2025/26 workplan and contribute to further research into consumer use, understanding and trust in GenAI to help shape the regulatory approach to AI.

3) Findings in detail

3a) Overall levels of awareness and understanding

Most have heard of GenAI (92%). However, depth of understanding of the technology is more limited. Only 10% claim to be able to explain what it is "in detail" and a further 42% feel they could give a partial explanation (see Figure 1).[6] This is consistent with qualitative evidence from the 2024 study, where people demonstrated widespread awareness, but shallow understanding of the technology.[7]

Figure 1: Awareness of GenAI | All respondents



The more frequently people use GenAI, the more likely they are to say they could give a detailed explanation, with 45% of daily users claiming they could do so. Those using the technology in their professional life (who tend to be the more experienced users, as will be explored further) are also more likely to feel they could give a detailed explanation, at 24%. However, this still means that 76% who are using GenAI professionally, and 55% who are using it every day, do not feel able to explain the technology in detail.[8] This lack of confidence in being able to give a detailed explanation may be linked to the high levels of complexity inherent in the technology and models, making people reticent to say they could reflect such detail.

Following the claimed awareness question, the survey also tested people's understanding of GenAI with a list including a correct definition and several false definitions. The list of definitions was designed and tested such that there was a clear enough 'right' answer, alongside three sufficiently believable 'wrong'

---

[6] *QA1: Have you heard of the term 'generative Artificial Intelligence' (sometimes referred to as 'generative AI', or 'GenAI')? Please tell us your honest answer, it's not a trick question!* Base (unweighted): all respondents (n=4000)

[7] DRCF & Thinks Insight & Strategy, *Understanding the role of Generative-AI in financial and debt advice*, May 2024, pp7. https://www.drcf.org.uk/publications/papers/consumer-use-and-understanding-of-generative-ai-including-in-financial-and-debt-advice/

[8] Ibid. QA1: Base (unweighted): GenAI daily users (n=213), GenAI professional users (n=890)

answers, to measure how actual knowledge compared to claimed knowledge.[9] The results are shown in Table 1:

Table 1: Definitions respondents believe best describe GenAI | All respondents[10]

A type of artificial intelligence which can produce text, image or audio-based responses based on particular prompts or instructions *[the correct definition]*	**71%**
A type of artificial intelligence that produces text, images, or audio-based responses randomly	**14%**
A type of artificial intelligence that produces predictions about the future based on past events	**9%**
A type of artificial intelligence which is able to operate heavy machinery	**2%**
None of the above	**4%**

Most were able to select the correct definition, at 71% - significantly higher than the 42% who felt they could give at least a partial explanation of the technology, with a ppts difference[11] of +19%ppts. This suggests that actual understanding may be slightly higher than people feel confident to claim especially once prompted; again, likely an impact of the complexity of the technology. This can be understood as a confidence gap.

The size of the confidence gap grows with age, with older audiences less likely to feel confident they could give a partial explanation, even though they do select the right definition of GenAI. There is also a wider confidence gap for women than men (see Figure 2)[12].

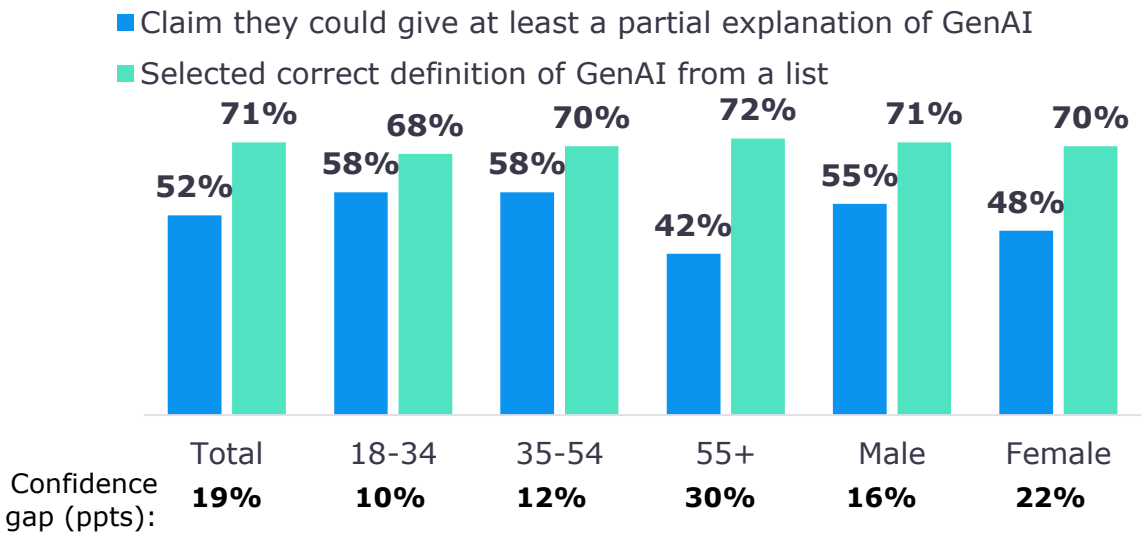
9 Cognitive testing of an early survey draft confirmed that an earlier version with more similar 'wrong' answers to the 'right' answer confused those with greater knowledge of AI, therefore was not a good test of understanding. For the final draft, the 'wrong' answers were adjusted to be more clearly incorrect.

[10] *QA2: Which of the following definitions do you think best describe what generative AI is?* Base (unweighted): all respondents (n=4000)

[11] *'ppts' is used in this report to refer to 'percentage points difference: subtracting one percentage from another. This differs from a 'percentage change' calculation because the difference is not subject to the initial size of the number being compared to, therefore can be a fairer way to compare across subgroups. See: https://service-manual.ons.gov.uk/content/numbers/percentages*

[12] Ibid. QA1, QA2: Base (unweighted): all respondents (n=4000), 18-34 (n=1100), 35-54 (n=1365), 55+ (n=1533), male (n=1904), female (n=2091)

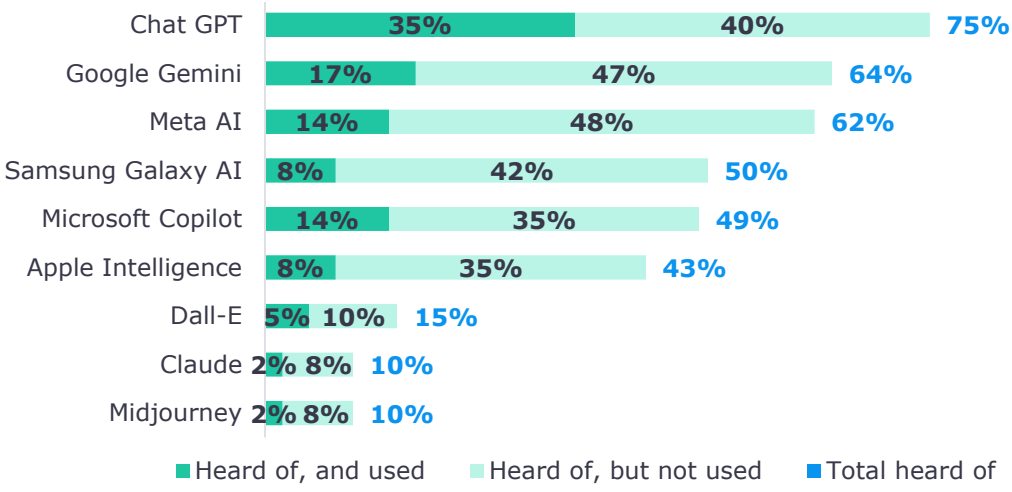
Figure 2: Consumers' claimed vs. actual understanding of GenAI | All respondents



Awareness of tools

By some margin, ChatGPT is the most well-known GenAI tool, with 75% of all consumers having heard of it and 35% having used it (see Figure 3). This is followed by GenAI tools offered by existing consumer technology companies such as Google Gemini (known by 64%, used by 17%), Meta AI (62%; 14%), Samsung Galaxy AI (50%; 8%) and Microsoft CoPilot (49%; 14%) – see Figure 3.[13] Latent familiarity with these global consumer brands may increase consumers' awareness of their AI tools, or indeed be subject to some overclaim due to the recognition of the brand names. Tools which are not associated with global brands, such as Dall-E (owned by OpenAI), Claude (owned by Anthropic), and Midjourney, are recognised by a much smaller subset of 10-15% of consumers.

Figure 3: Consumer awareness of GenAI tools | All respondents



[13] *QA4: Which of the following generative AI tools have you heard of, and which have you used? Again, we'd encourage you to be honest.* Base (unweighted): all respondents (n=4000)

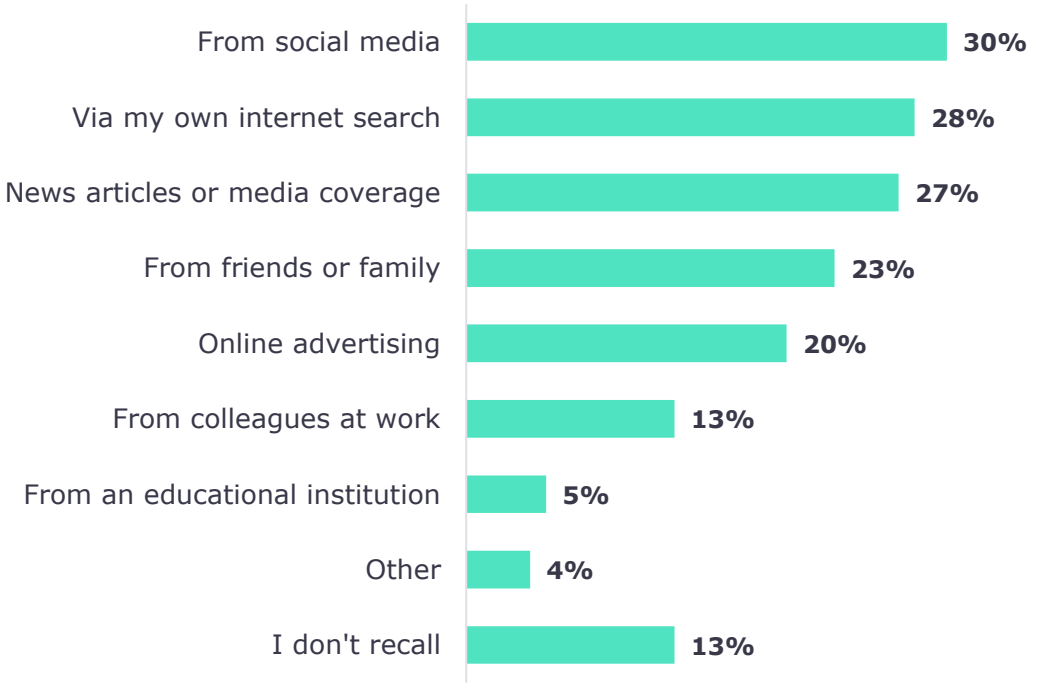
In line with their greater overall claimed understanding of the technology, 18–34-year-olds have also heard of the greatest number of tools, recognising an average of 4.8 tools vs. 3.0 for those aged 55+. This difference is mostly consistent across tools, except that Microsoft Copilot is reaching a notably wider age range, being recognised by 50% of those aged 18-34, and 44% of those aged 55+.[14] This may be related to Microsoft's recent wide rollout of Copilot AI features to the Microsoft 365 suite in January 2025, which means that users who are not actively seeking GenAI tools are still being made aware of it.[15]

[14] Ibid. QA4: Base (unweighted): 18-34 (n=1100), 55+ (n=1533)
[15] *Reuters, accessed 20.02.25: https://www.reuters.com/technology/microsoft-now-include-copilot-microsoft-365-consumers-2025-01-16/*

3b) Consumer journey from awareness to usage of GenAI tools

Online sources play the biggest part in consumers' awareness of GenAI tools, with social media (30%) and internet search (28%) the most common sources of awareness, followed closely by news or media coverage (27%) – see Figure 4. This indicates the role that broader debates and coverage about GenAI play in awareness and familiarity, meaning there is live engagement in the topic and opportunity to educate people about GenAI through these channels. Social media is more commonly cited by those aged 18-34, whilst older audiences aged 55+ are more likely to have heard about the tools from news articles or media coverage.[16]

Figure 4: Source of consumers' awareness of GenAI tools | All respondents aware of tools



Those who have used GenAI tools cite a greater number of sources of awareness (1.8 vs. 1.2 for non-users), with social media, internet search, friends and family, online advertising and colleagues all selected more often by users.[17] This indicates that online sources and personal recommendation may play a role in deciding to use a tool.

Those who have heard about more 'niche' GenAI tools (meaning tools recognised by less than 1 in 5 consumers) including Dall-E, Claude and Midjourney, are

[16] *QC1: Earlier, you mentioned you had heard of [pipe: HIDTools]. How did you find out about these types of tools?* Base (unweighted): Those who selected they were aware of any tools at A4 (3689), 18-34 (1078), 55+ (1339)
[17] Ibid. QC1: Base (unweighted): GenAI users (n=2022), non-users (n=1226)

more likely to say they have heard about GenAI tools from social media and internet search[18] – again pointing to the role of online sources in driving consumer knowledge of the GenAI tools on offer and the potential for greater diversification in the market.

Usage of GenAI tools

Measuring usage of GenAI presents a complex picture because many consumers have used GenAI without being aware of it or actively seeking to do so; for example, when GenAI is built into software or websites they were already using.

When asked directly, 35% say they have used a GenAI tool, 44% say they have not, and a further 21% are not sure if they have or not (see 'Conscious Use' in Figure 5.[19]

However, within the group of 65% who said they hadn't used a GenAI tool, or weren't sure, in most cases there was in fact evidence of GenAI use. These were:

1. When shown the list of GenAI tools at 'Awareness of tools', respondents were asked to confirm if they had heard of and used; heard of and not used; not heard of, not used; or weren't sure for each tool. Of the 65% of consumers who had claimed not to use a GenAI tool or were unsure, 15% indicated that they had in fact used at least one of the tools.[20]
2. After this, respondents were also shown two examples of GenAI enabled web search results on Bing and Google, and again asked if they had seen these previously. In a further 25% of cases, consumers confirmed that they had seen these types of results before.[21]

[18] Ibid. QC1: Base (unweighted): Heard of Dall-E (n=624), Claude (n=429), Midjourney (n=428)

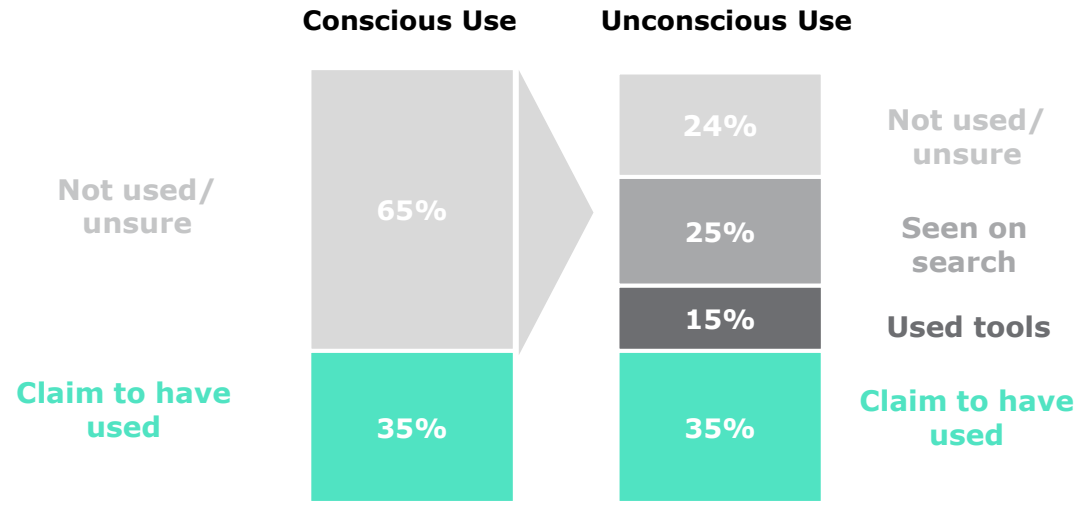
[19] *QA3: Have you ever used a generative AI tool?* Base (unweighted): all respondents (n=4000)

[20] Ibid. QA4: Base (unweighted): all respondents (n=4000)

[21] *QA7: Some search engines have started integrating generative AI into search results. Have you seen any of the following types of results before, and if so, did you know if they were using generative AI?* Base (unweighted): all respondents (n=4000)

These two groups are indicated as 'Used tools' and 'Seen on search' in Figure 5.

Figure 5: Usage of GenAI | All respondents



When aggregated, this means that 40% of consumers did not claim to have used GenAI, when in fact they have used it or seen it on search: a group that can be understood as unconscious users. This is slightly greater than the proportion who claimed to have used when asked directly, who can be understood as conscious users, at 35%. This has important implications for regulating GenAI and protecting consumers, when such a large proportion are not even aware they are using it.

In line with the weaker claimed understanding of GenAI expressed by older groups and women; these groups are also more likely to be unconscious users. Amongst those aged 55+, 43% are unconscious users vs. only 15% consciously using GenAI; and amongst women, 43% are unconscious users vs. 35% conscious.[22]

For the purpose of routing[23] the rest of the survey, and henceforth in this report, GenAI users were defined as the 50% who either claimed to have used GenAI when asked directly, or had used one of the tools when prompted. The group who had only engaged with GenAI as part of GenAI enabled search results (25%) were not classed as users, because their limited engagement would make it difficult to gather sufficiently useful detail on the wider picture of consumer use.

[22] Derived variable H_USER2, combining data from A3, A4 and A7 as outlined. Base (unweighted): 55+ (1533), women (2091)

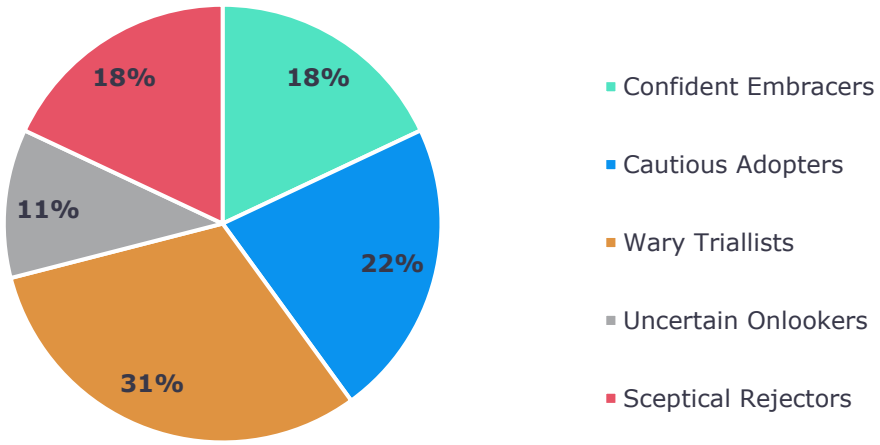
[23] 'Routing' is used here to refer to the survey programming instructions to show or not show certain questions based on previous answers supplied; in this case, only showing certain questions to GenAI users.

3c) Segmentation of consumers' attitudes to GenAI

In order to better understand people's different relationships with GenAI, we conducted a statistical segmentation. This is a form of cluster modelling, which identifies groups of individuals who share common attitudes with each other. These groups, or segments, are mutually exclusive and exhaustive: meaning everyone is classified into one segment only, based on the pattern of their responses.[24]

Through this analysis, we identified five segments, outlined below and in Figure 6 with their relative sizes in the UK population. Further detail on each segment, including their perceptions of benefits and risks, accountability and regulation, will be explored throughout this report.

Figure 6: Size of segments | All respondents



1. Confident Embracers (18%)

Summary: Embracing the new possibilities offered by GenAI technology, this group are confidently using GenAI tools for both personal and professional purposes. They recognise the technology is still being developed, and are aware it can make errors, but believe they have strategies to overcome these, and assume that regulation is in place to protect them. They are also most likely to agree there are more benefits than risks.

> *"The scope for development in the future is immense - provided AI is kept under a control of sorts, the positives outweigh the negatives"*[25]

[24] *Please see appendix for further technical detail.*

[25] Quotes attributed to segments are example answers from respondents within each segment to the open text question B5, which showed the respondent's answer from B4 and asked them to respond accordingly: *You*

Usage of GenAI: They are the most likely to be using GenAI, with 95% either consciously or unconsciously using the technology. They also use GenAI tools more frequently than other segments, with most (58%) using the technology every week. They are most likely to use GenAI in their personal lives (65%), but almost half use in their professional lives (47%). In both cases, they are using GenAI for a wider range of purposes, beyond typical usage into more creative tasks such as creating images or learning new skills like a language; or administrative functions like automating tasks in the workplace.

Demographic profile: Tending to be younger (41% 16-34 vs. 27% total), with a slight male skew (55% vs. 48%). They fall into higher income groups, with 40% earning a household income over £40,000 (vs. 29% total). They describe themselves as less cautious, and as early adopters of technology in general (not just GenAI).

2. Cautious Adopters (22%)

Summary: They are starting to adopt GenAI tools into their lives, but more carefully, with a keen scepticism on whether the technology can always be trusted, perceiving there to be equal benefits and risks. They have mixed opinions on whether the technology is currently being sufficiently well regulated, and whether makers of GenAI tools are actively addressing problems like bias.

> *"AI has equal benefits and risks. Benefits are mainly that it can be used to make life easier. But there is a risk of getting false information."*

Usage of GenAI: Most (86%) are using GenAI, but at a lesser frequency (34% using weekly). Despite most using the technology, they are the second least likely segment to be able to correctly identify an accurate description of GenAI from a list of options. This may suggest a lack of thorough understanding, which may be contributing to lower trust.

Demographic profile: Also tend to be younger (41% 16-34 vs. 27% total), but with a more balanced gender profile (52% male, 47% female). They are less prolific technology users in general, using online search less often (55% every day vs. 63% total) and less likely to agree they use the internet 'all the time'.

3. Wary Triallists (31%)

Summary: They are aware of GenAI technology, mostly having heard about it in the news or media. Most have given it a try, often unconsciously through GenAI search results; but are not confident they can really trust the tools or the

---

said '[I think there are more risks than benefits / I think there are equal benefits and risks / I think there are more benefits than risks]' to generative AI. What makes you think that?

regulation in place to safeguard their use, generally feeling 'slightly unconfident' about most aspects of regulation and protection for users, which may be limiting their confidence to trial.

> *"I don't 100% trust technology to make decisions etc. But I think it could be useful and save time"*

Usage of GenAI: A similar proportion have used GenAI to Cautious Adopters (78%), but over half are unconscious users, only realising they have used when prompted by tool names or images from search (51%). Only 14% use weekly, with most using less often or only having tried it once or twice.

Demographic profile: This group represents a broad middle ground, and as such there are no strong demographic skews. They are slightly older, with 48% being 55+, vs. total 40%. They sit firmly in the middle of the technology adoption curve, with most selecting that they will wait until technology becomes more widely used before trying it.

4. Uncertain Onlookers (11%)

Summary: They have heard of GenAI, but don't feel they could explain what it is or how it works. Only a few have tried the tools, but with limited understanding, haven't built it into their lives. They don't know whether it can be trusted and have very limited knowledge about regulation around its use, with many saying they don't know if it is being well regulated or not. Greater understanding of regulation may help to quell uncertainty for this group.

> *"I just don't understand it but it worries me thinking about it"*

Usage of GenAI: Only 49% have tried GenAI, with only 15% having done so consciously.

Demographic profile: A slight older skew (52% are 55+ vs. 40% of total), and a skew towards women (63% women vs. 52% total). Socioeconomic indicators show that this group is less privileged, as a greater proportion are of C2DE SEG (54% vs. 46% total) and they are likely to have lower household income (35% under £25,000, vs. 26% total).

5. Sceptical Rejectors (18%)

Summary: Though some have seen GenAI outputs, often without actively seeking them, they are very worried about the potential of this new technology, fearing it could be dangerous for society. Those who have used it feel they have seen inaccuracy in results, and they feel very unconfident in current regulation and potential for redress.

> *"I find it worrying that it will cause job loss and it smacks too much [of] an Orwell novel. It takes the 'person' out of the equation - yes for some things that may be a good thing- but I worry that it would be too easy for it to be used for ulterior purposes"*

Usage of GenAI: Despite their scepticism, just over half (56%) have tried GenAI, and only 13% consciously. To note, GenAI in search results, which is often non-optional for users, is driving much of this use, suggesting some are being shown GenAI outputs that they have not chosen to seek.

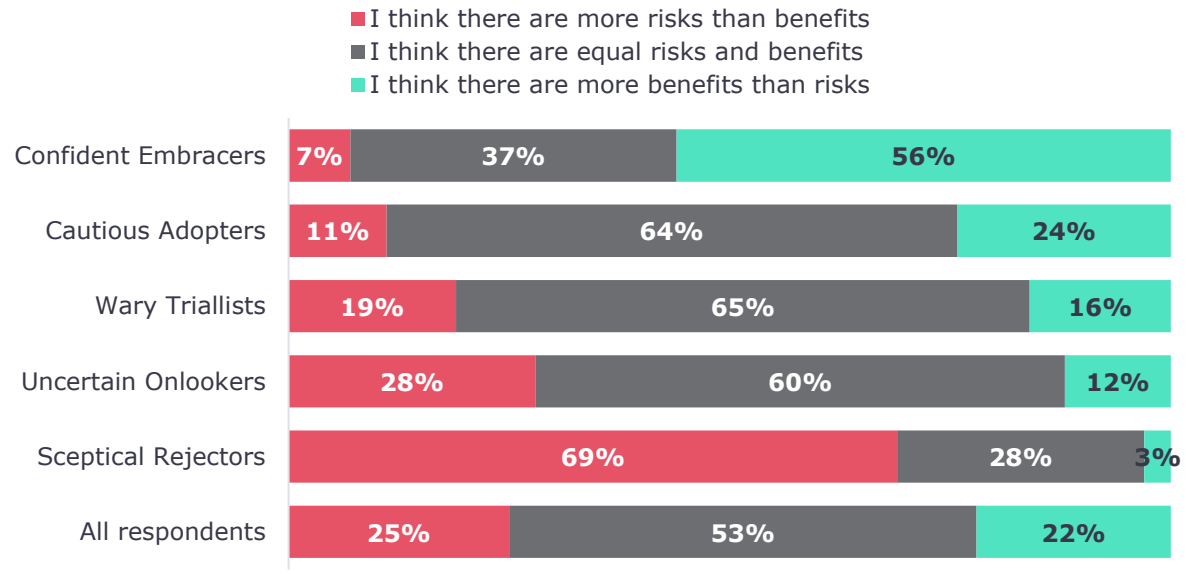
Demographic profile: The oldest segment, with 64% aged 55+ (vs. 40% total). They tend to sit at the extreme end of the tech adoption curve, feeling that they rarely adopt new technologies unless absolutely necessary (31% vs. 11%). Similar to Uncertain Onlookers, they represent a slightly lower income socioeconomic group, with 33% earning under £25,000 (vs. 26% total).

3d) Consumer perceptions of benefits and risks from using GenAI technology

Most consumers feel that there are equal benefits and risks associated with GenAI (53%)[26], with perception of risk increasing both with age and non-user status. For example, 18% of 18-34s feel there are more risks than benefits, compared to 33% of over 55s. Similarly, 39% of non-users feel the risks outweigh the benefits, compared to 14% of users. **Wary Triallists** and **Cautious Adopters** exhibit a balanced view, with 65% and 64% believing that the benefits and risks are equal (see Figure 7).

Confident Embracers and **Sceptical Rejectors** naturally represent the most divergent views within the population. Some 56% of **Confident Embracers** see more benefits than risks, whereas 69% of **Sceptical Rejectors** see more risks than benefits.

Figure 7: Whether consumers see more benefits or risks from using GenAI | All respondents, by segment



Consumers feel that the key benefits of GenAI are that it can process large amounts of information quickly and accurately (40%), its ease of use (39%), and the fact that it can be used whenever required (36%) (see Figure 8). This was consistent across both user and non-user groups, though users typically selected a larger number of benefits (3.6 selections per respondent on average, vs. 2.1 for non-users). This is consistent with the findings from the qualitative

[26] QB4 '*Which statement best reflects your views about the benefits and risks of generative AI?',* Base (unweighted): all respondents (n=4000), Uncertain Onlookers (n=450), Cautious Adopters (n=884), Sceptical Rejectors (n=694), Confident Embracers (n=755), Wary Triallists (n=1207)

phase of the research, where users were more able to speak to the benefits of GenAI tools as a result of their exposure to them. [27]

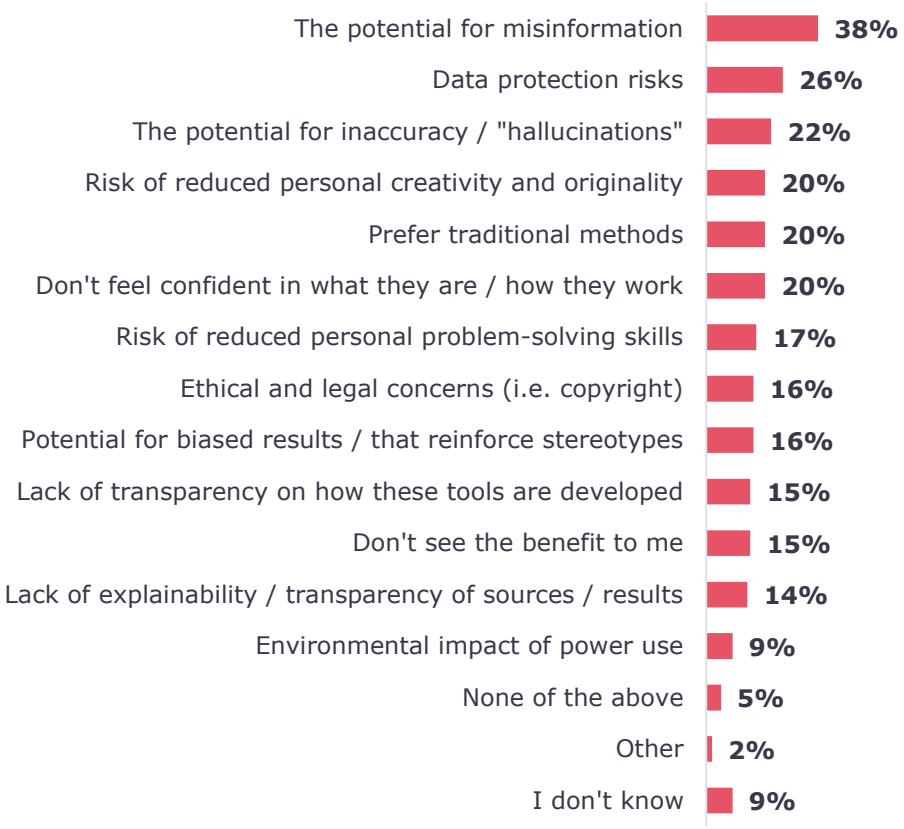
Figure 8: Benefits consumers perceive from use of GenAI | All respondents

There is less consistency when it comes to the concerns consumers have when using GenAI tools, according to their user vs. non-user status. Where non-users are more likely to express concern about functional aspects of GenAI tools, users are more likely to express concern about more personal, immediate risks. For example, 31% of GenAI users express concern about data protection risks such as personal data inputted being used without full consent, compared to 20% of non-users. This may reflect greater concern about how GenAI tools process data inputted directly; vs. data subjects who do not use GenAI tools themselves being unaware that their data may have been scraped to train models. By contrast, 28% of non-users express a lack of confidence in what GenAI tools are and how they work, compared to 11% of users. Some 13% of non-users simply state that they do not know what they are concerned about, a product of their lack of exposure.

[27] QB1 '*What are the benefits of using generative AI tools?'/'Which kinds of benefits, if any, might encourage you to use generative AI tools in the future?'*, Base (unweighted): all respondents (n=4000), GenAI User (n=2003), GenAI Non-user (n=1482).

There are some aspects of GenAI that consumers are concerned about universally – chief among which is the potential for misinformation[28] (see Figure 9). 38% of consumers express concern about this. As this question wording focused on users' concerns when they use GenAI tools; and non-users' reasons for not using GenAI tools, this can broadly be interpreted as concerns around inaccurate outputs. We did not ask specifically about disinformation, i.e. the spreading of false information intentionally, as this question was focused on personal rather than societal risks. However, it should be noted that consumers may not make a clear distinction between these two close terms.

Figure 9: Consumer's areas of concern about use of GenAI | All respondents



Across subgroups, 45% of users, and 30% of non-users express concern about this risk, being the most commonly selected option across both groups. This rises to 49% for **Sceptical Rejectors** and 45% for **Wary Triallists.** Distinct from the motive inherent in 'misinformation', consumers are also concerned about the potential for inaccuracy or 'hallucinations', with 22% of consumers expressing concern, rising to 33% of **Sceptical Rejectors** and 26% of **Wary Triallists.** This reflects findings from the qualitative phase where consumers

[28] *'Disinformation' was excluded from this list so as to retain a focus on personal/technical risks and benefits, as opposed to societal or political risks*

frequently noted concern around both the potential for inaccuracy, and the potential for misuse. [29][30]

It is also worthy of note that there is a portion of users who simply responded that they 'don't know', making up 9% of consumers overall, 13% of non-users, and as many as 26% of the **Uncertain Onlookers.** This implies that segments of the consumer population exist that are neither cognisant of the risks associated with GenAI usage, and in some cases may not even be aware that they are using it (see section 3(i)).[31] Likewise, consumers are concerned that people in general do not know enough about the risks of GenAI to use it responsibly, with 71% of consumers believing this is the case.[32] This may contribute to their broader perceptions of risk around usage of the technology, if they believe that people might be using it irresponsibly. This also links back to the mixed levels of understanding of GenAI: if people find the technology difficult to understand themselves, they may project this onto others and assume that they are unable to use it responsibly.

Use of personal data

Consumers are unsure about the extent to which publicly available GenAI tools are trained on personal data. Almost half believe they are (41%), 19% believe they are not (19%), and a further 41% say they don't know. The proportion who believe they *are* trained on personal data is greater amongst users, at 50%, possibly reflecting greater exposure to terms and conditions when using platforms; whilst non-users are more likely to say they don't know (50%).[33]

Most (58%) feel uncomfortable about the idea of their personal data being used to train GenAI models, and only 5% feel 'very comfortable'.[34] This is an important finding for regulators, considering that data subjects are not necessarily using GenAI, therefore not benefitting from it despite the potential use of their data in training the models.

[29] QB3, *'What, if anything are you concerned about when you use generative AI tools'/'What are the main reasons, if any, you have not used generative AI tools?'* Base (unweighted): all respondents (n=4000), GenAI User (n=2003), GenAI Non-user (n=1482).
[30] DRCF & Thinks Insight & Strategy, *Understanding the role of Generative-AI in financial and debt advice*, May 2024, pp10. Ibid.
[31] Ibid. QB3, base (unweighted): Uncertain Onlookers (n=450), unconscious user prompted by search (n=1500), non-user (n=1482)
[32] QE5: *'From the following pairs of statements, we'd like you to select the point that best describes how you feel.'* Base: all respondents (n=4000)
[33] QE3: '*Do you believe that publicly available generative AI tools are trained on personal data?*' Base (unweighted): all respondents (n=4000), GenAI User (n=2003), GenAI Non-user (n=1482).
[34] QE4: '*How do you feel about the idea of your personal data being used to "train" generative AI models?*' Base (unweighted): all respondents (n=4000), GenAI User (n=2003), GenAI Non-user (n=1482).

3e) Scale of harms from errors or issues using GenAI tools

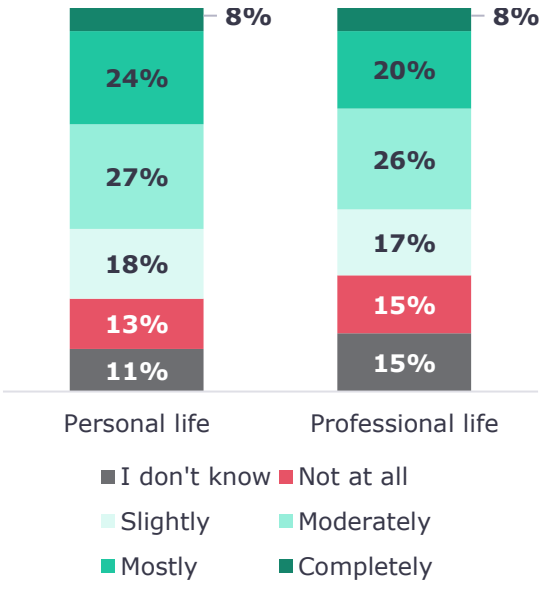
The degree to which consumers are at risk of harm from errors or issues while using GenAI tools is contingent on a few factors:

- Whether or not consumers know they are using a GenAI tool
- Whether consumers understand the risks associated with using these tools (see section 3(d))
- The extent to which consumers trust the accuracy of any outputs
- The particular task a GenAI tool is being used for, and the checks and balances applied

Whether or not consumers know they are using a GenAI tool

As explored in section 3(b), when consumers define themselves as GenAI users (35% of consumers) and GenAI non-users (44% of consumers) by their claimed usage, this does not reflect the true picture of usage. A large number of claimed non-users went on to state that they had used a tool (when prompted with a list of platforms) or a GenAI enabled search platform (when prompted by screenshots of these platforms). By combining these results, we know that there are a large number of consumers who are using GenAI without being aware of it. This group would be disproportionately at risk of harm, given they may not be in a position to apply any checks or balances beyond what they would to any other content online. This group is also less likely to have a full understanding of the risks associated with these tools, as mentioned in section 3(d).

Figure 10: Trust in GenAI outputs by setting



The extent to which consumers trust the accuracy of any outputs

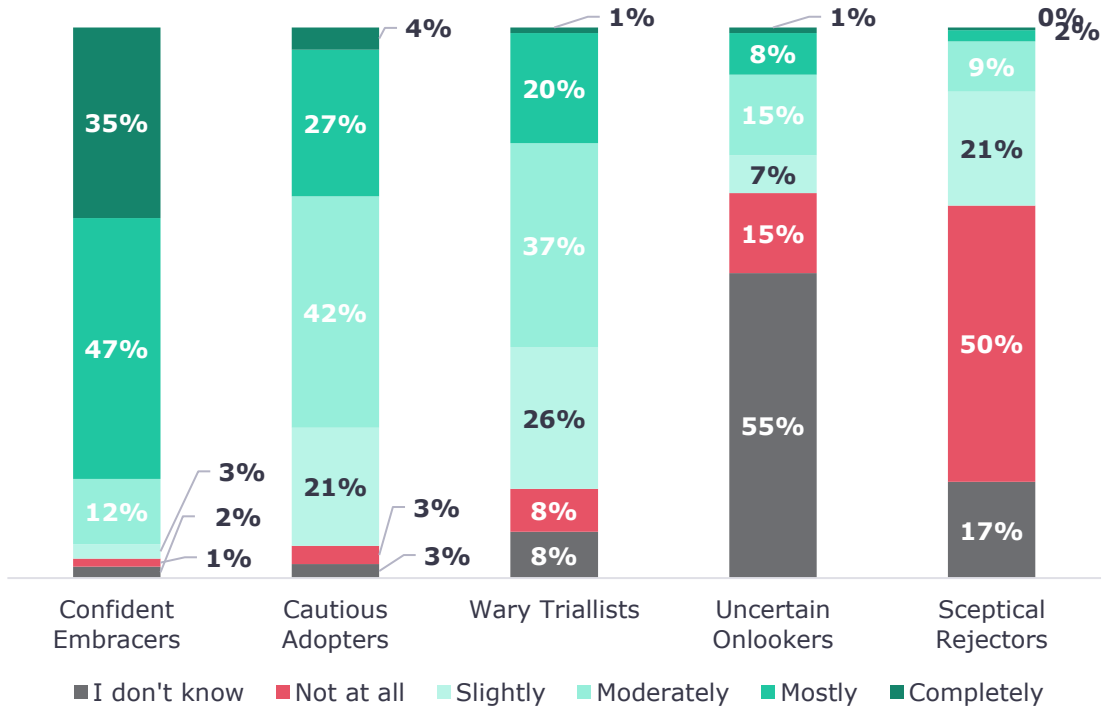
As we know from the qualitative phase of the research, the willingness with which people trust GenAI's outputs is linked to the 'stakes' of the task they are using it for.[35] This could explain why users are less likely to trust AI in a work setting, with 32% 'mostly' or 'completely' trusting at home, compared to 28% in work (see Figure 10). However, this could also be related to the additional risk of falling foul of AI policies in workplaces, as well as the challenge of using the technology correctly for more complex tasks. Further

[35] Ibid. DRCF & Thinks Insight & Strategy, May 2024, pp2.

research would be needed to determine this, but across both settings, consumers mostly described their trust in GenAI's outputs as being 'moderate'.

Unsurprisingly, **Confident Embracers** are by far the most trusting group, and represent a stark contrast against other groups (see Figure 11). 86% of these consumers feel that GenAI's outputs can be 'mostly' or 'completely' trusted for use in their personal life, and 78% in their professional life. This contrasts strongly with **Cautious Adopters**, of whom only 28% feel that GenAI's outputs can be 'mostly' or 'completely' trusted for use in their personal life, and 29% in their professional life. The implication of this is that **Confident Embracers** may be less likely to treat outputs with caution, even if they are well aware of the potential risks.[36]

Figure 11: Trust in GenAI outputs (average of professional and personal life) | All respondents, by segment



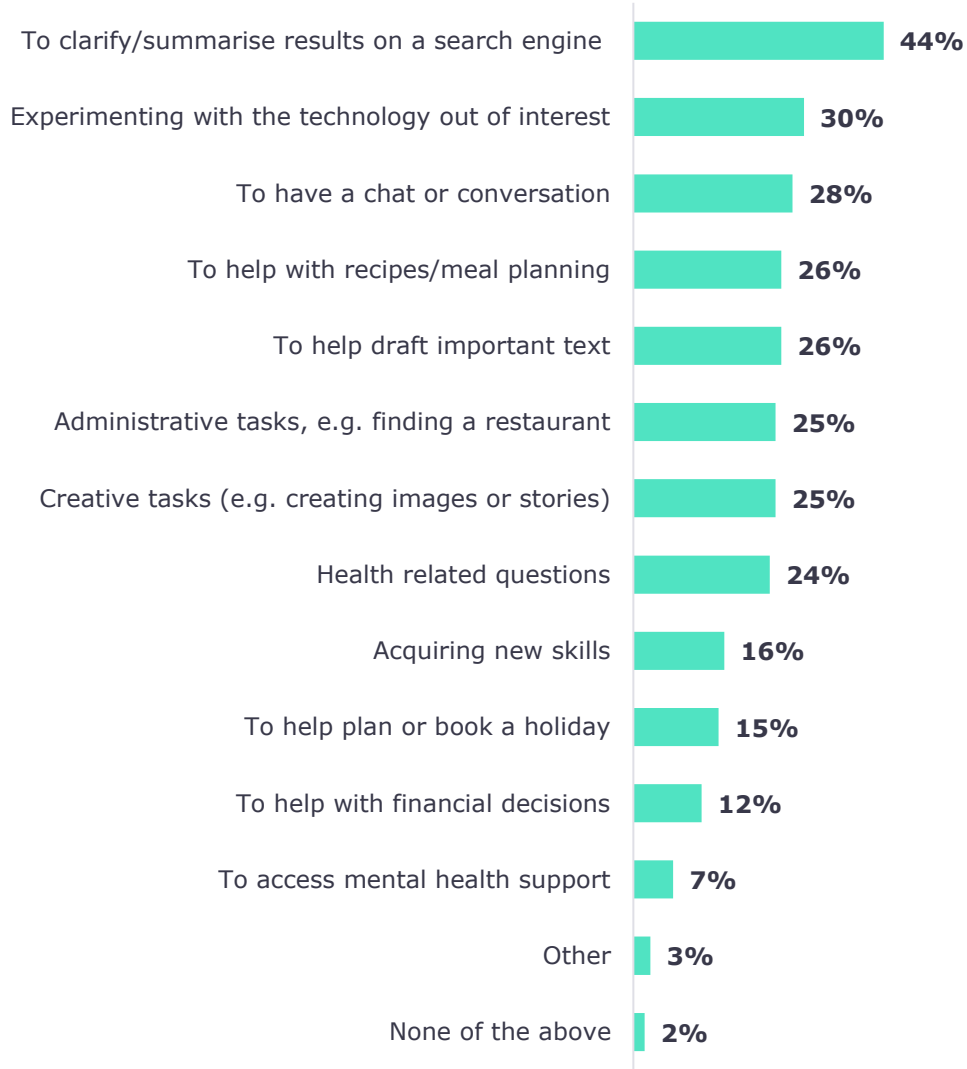
Trust in GenAI's outputs tends to decrease by age, and also has a relationship with gender. Men, aged 18-34 are most likely to express 'complete' confidence in AI in both professional and personal settings (14% and 16% respectively). This contrasts to men aged 55+, for whom 'complete' confidence is only 3% and 5% respectively. Women are also less likely to express 'complete' trust in outputs, at 7% compared to 9% of men across both settings.[37]

[36] QD3: *To what extent do you feel the outputs from generative AI tools can be trusted in the following scenarios?* Base (unweighted): all respondents (n=4000), Confident Embracers (n=755), Cautious Adopters (n=884)
[37] Ibid. QD3, Base (unweighted): 18-34 Male (n=473), 55+ Male (n=807), Male (n=1904), Female (n=2091)

The tasks GenAI tools are used for

Consumers who use GenAI tools report using them for a considerable range of tasks, of varying levels of complexity, as heard in the qualitative phase of the research.[38] Across both settings, GenAI users are most commonly using these tools for simpler tasks, such as summarising research, editing text, or as an alternative to search engines (see Figure 13 and **Error! Reference source not found.**). There is, however, a smaller group using these tools for 'higher-complexity' tasks which could lead to more significant adverse outcomes from errors or issues with outputs. These tasks include seeking health advice or accessing information to support financial decisions. [39]

Figure 12: 'Personal life' tasks GenAI used for | All those who used in personal life



[38] Ibid. DRCF & Thinks Insight & Strategy, May 2024, pp8.
[39] QB1a: *What types of tasks have you previously used generative AI for in your personal life?* Base (unweighted): daily users (n=161), monthly users (n=383)

Figure 13: 'Professional life' tasks GenAI used for | All those who used in professional life

The more often consumers use GenAI, the more complex tasks they tend to use it for. Those who use GenAI tools daily select on average 4.4 different uses within their personal life, and 4.7 within their professional life. Lower frequency users, such as those who use these tools a few times a month, select 2.6 different uses within their personal life, and 2.7 within their professional life. High frequency users are also more likely to use these tools for 'higher-complexity' tasks. For example, 23% of daily users report using GenAI tools to help with financial decisions, compared to only 8% for those who use them a few times a month.[40]

[40] QB1b: *What types of tasks have you previously used generative AI for in your professional life?* Base (unweighted): daily users (n=147), monthly users (n=214)

Among the higher-frequency of use consumer segments, the differences are much narrower, even for 'higher-complexity' or higher-risk tasks, despite their attitudinal differences. For example, there is no statistically significant difference between the two groups' use of GenAI for financial advice (17% for **Confident Embracers** and 16% for **Cautious Adopters**). Likewise, 9% of both segments report using GenAI to access mental health support.[41][42]

When we compare these user groups to the lower-frequency of use segments, we see a slightly narrower slate of different uses, and in particular, a much lower representation in 'higher-complexity' use cases. **Wary Triallists** typically report 2.5 different uses within their personal life, and 3 within their professional life, with **Uncertain Onlookers** reporting 2.4 and 2.8 different uses across different settings. Only 8% of **Wary Triallists** report using GenAI to help with financial decisions, as do only 5% of **Uncertain Onlookers.**[43, 44]

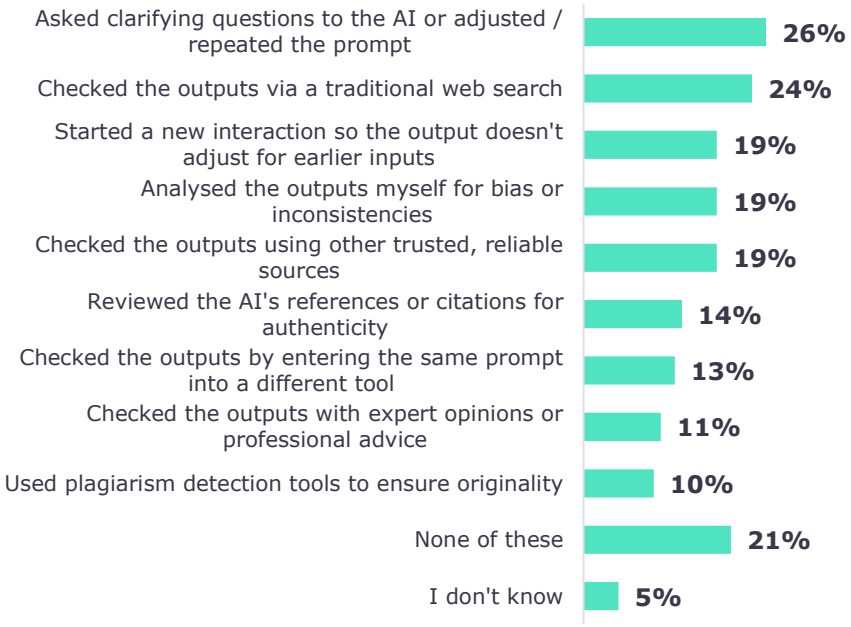
The unsurprising result of this is that higher-frequency users who are further along the adoption curve potentially see greater exposure to the more impactful risks from use for 'higher-complexity' tasks, such as financial or health advice. However, the checks and balances consumers apply determine their actual exposure to these risks.

The checks and balances consumers apply

GenAI users note using a range of techniques for mitigating the risk of errors from outputs. Leading techniques for mitigating these risks are to ask the GenAI clarifying questions (26%), check outputs against a traditional web search (24%), check outputs against other trusted sources (19%) or start a new/fresh interaction with the chatbot so the output doesn't adjust for earlier inputs (19%). But biased responses are also considered a risk, and consumers mitigate against this by simply analysing for biases or inconsistencies themselves (19%) (see Figure 14).[45]

[41] Ibid. QB1a: Base (unweighted): GenAI users (n=1565), Confident Embracers (n=490), Cautious Adopters (n=430)
[42] Ibid. QB1b: Base (unweighted): GenAI users (n=932), Confident Embracers (n=371), Cautious Adopters (n=283)
[43] Ibid. QB1a: Base (unweighted): Wary Triallists (n=437), Uncertain Onlookers (n=97)
[44] Ibid. QB1b: Base (unweighted): Wary Triallists (n=196), Uncertain Onlookers (n=35 – caution, low base)
[45] QD4: *Have you done any of the following when you have used a generative AI tool?* Base (unweighted): GenAI users (n=2037)

Figure 14: Techniques used to check GenAI outputs | GenAI users



Similarly to the range of tasks GenAI is used for, the range of different techniques used to check outputs increases in both number and commonality in line with usage. Daily users, for example, are 12ppts more likely to have asked clarifying questions, and 22ppts more likely to have started fresh interactions to avoid adjustments for earlier inputs compared to those who use GenAI a few times a year. This group is also 13ppts more likely to have analysed outputs for biases or inconsistencies themselves compared to those who use GenAI a few times a year. [46]

There is also a large pool of consumers who have taken none of these actions, some 21% overall. Where these users are overrepresented in lower frequency of use segments, such as **Sceptical Rejectors** (43%), they are still present in segments that use GenAI both at a higher rate, and for more complex tasks. 9% of daily users, and 13% of **Confident Embracers**, report not having used any of these techniques. The natural result of this is that these consumers, particularly light users, would be overexposed to the potential risk of harm from any errors or issues in outputs.[47]

What this data does not speak to, is the regularity with which these checks and balances are applied, and more research would be needed in this area to fully understand the extent of this issue. As we have seen, trust in GenAI's outputs increases with usage, and this does leave open the question as to whether more trusting users such as **Confident Embracers**, would apply these techniques less frequently than their more sceptical counterparts. Consumers' assumptions

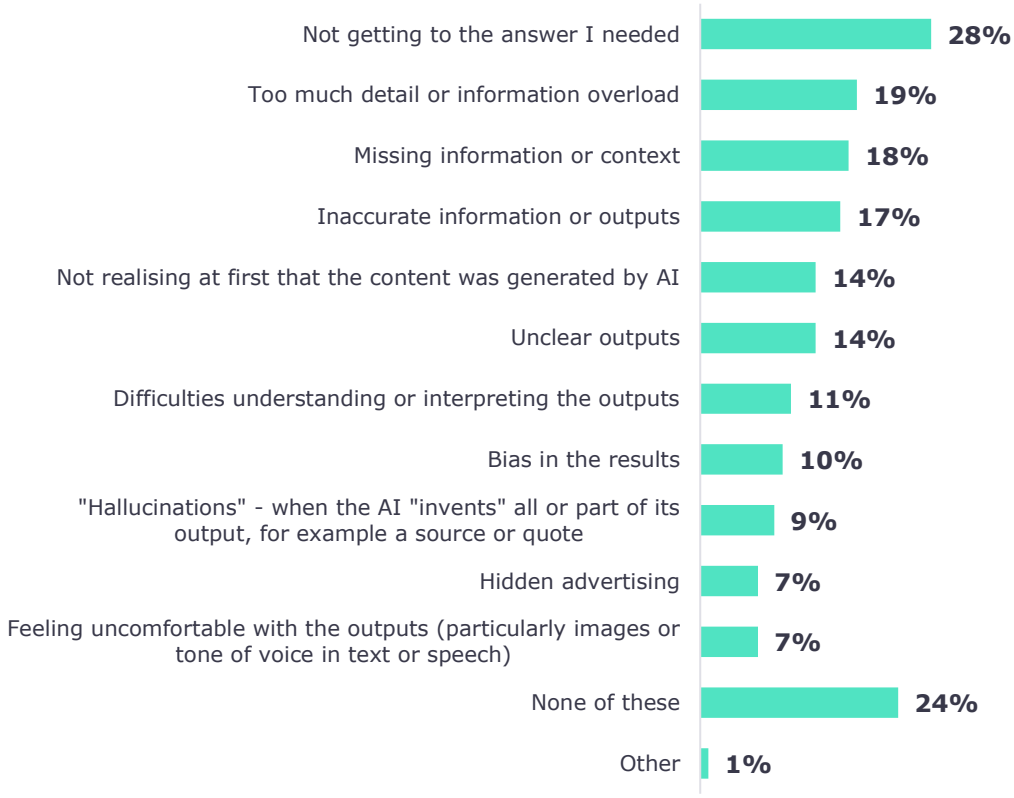
[46] Ibid. QD4: Base (unweighted): GenAI users (n=2037), daily users (n=213)
[47] Ibid. QD4: Base (unweighted): Sceptical Rejectors (n=140), Confident Embracers (n=656)

around regulation can also build overconfidence, as noted in the qualitative phase of this research.[48]

Harms from errors or issues

GenAI users claim to have detected a wide range of different issues in tools' outputs. Most common among these are potentially less serious issues around tool efficacy, such as not getting to the answer they need (28%), or getting too much detail or information (19%) – see Figure 15. Other issues were also stated, such as information or context being missing (18%), output information being inaccurate (17%) consumers not realising that content was AI generated (14%) and bias being noticed in results (10%). These issues are of particular concern as they may escape consumers' notice in many cases. At the total level, however, most users had not detected any such issues when using GenAI (70%).[49] Naturally, the frequency of issues being detected by users increases with their frequency of use.

Figure 15: Issues detected in GenAI outputs | GenAI users



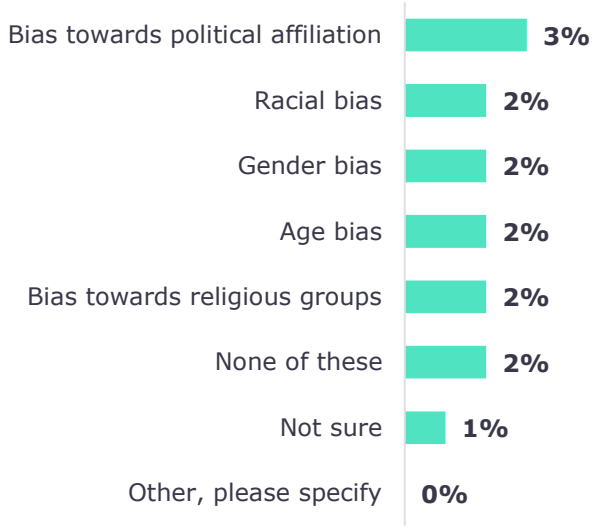
Of those who report having experienced errors or issues when using GenAI tools, 11% report that these issues led to harm to themselves or others. Both

[48] Ibid. DRCF & Thinks Insight & Strategy, May 2024, pp14.
[49] QD5: *Have you ever experienced any of the following when using generative AI tools?* Base (unweighted): GenAI users (n=2037)

Confident Embracers and **Cautious Adopters** were more likely to report having experienced harm than other segments, at 16% and 17% respectively. Those who had experienced harm were also disproportionately more likely to be young men (18-34 male, 18%) or C2DE (15%).[50] Examples of these harms include being scammed, being caught using GenAI for university essays/exams where its use is not authorised, offensive language in responses, and receiving inaccurate information that led to issues at work.[51]

When it came to bias in results (observed by 11% of users), bias towards political affiliation was most commonly noticed, reported by 3% of users – see Figure 16. Other biases noticed in results include racial, gender and age bias (2% in all cases).

Figure 16: Biases users observed in outputs | GenAI users



The distribution of the risk of harms

The degree to which consumers are at risk of harm from GenAI tools varies significantly across different user groups and their associated usage patterns. Several key factors heighten risk exposure, summarised below:

- **Unconscious users** face heightened risk as they use AI without realising it, preventing them from applying appropriate safeguards.
- **Confident Embracers** show concerning risk levels with 86% mostly or completely trusting AI outputs for personal use, and 13% applying no verification techniques.
- **Young men (18-34)** demonstrate the highest complete confidence in AI (14-16%) and report experiencing harm at higher rates (18%).

[50] QD5a: *Have the issues you have experienced with outputs from generative AI tools ever caused any harm to you or others? (e.g. harms to health, financial loss, significant mistakes at work)* Base: those who have experienced harms (n=1433), Confident Embracers (n=436), Cautious Adopters (n446), 18-34 male (n=316), C2DE (n=585).
[51] QD9: *'Please tell us more about the issue you experienced that led you to want to seek redress, and what happened'*, Base (unweighted): those who experienced issues (n=589)

- **Daily users** engage with more complex, high-stakes tasks (23% use AI for financial decisions) increasing their potential exposure to significant consequences.
- **C2DE socioeconomic groups** report higher rates of harm (15%) when encountering errors.
- **Cautious Adopters** report experiencing harm at similar rates (17%) to **Confident Embracers** (16%), suggesting awareness of risks doesn't necessarily prevent adverse outcomes. [52,53]

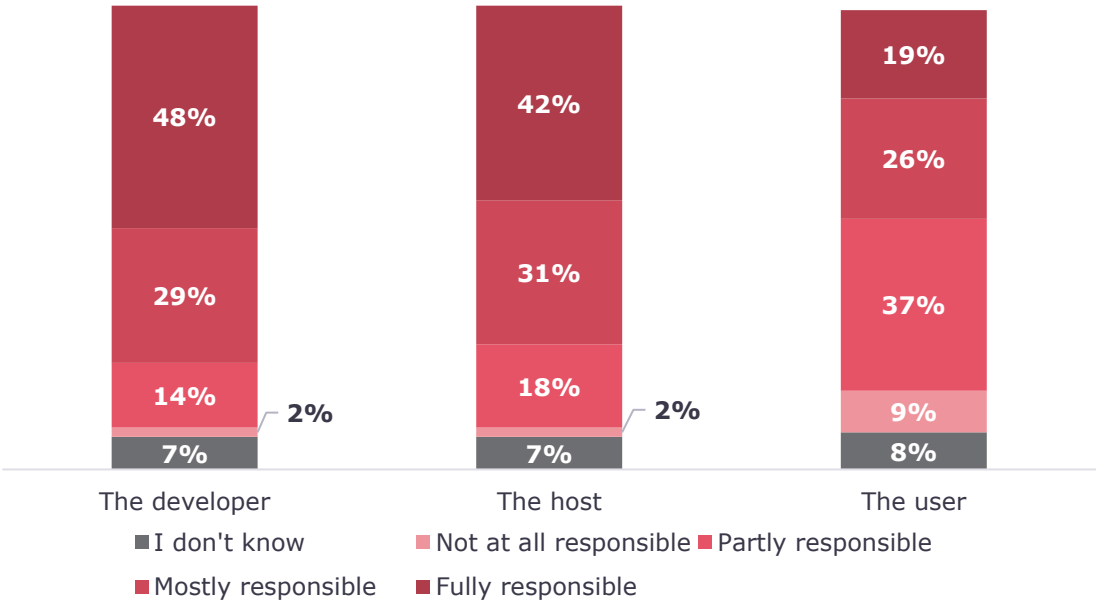
[52] Ibid. QD3, Base (unweighted): all respondents (n=4000), Confident Embracers (n=755), 18-34 Male (n=473)
[53] Ibid. QD4: Base (unweighted): GenAI users (n=2037), Confident Embracers (n=656), daily users (n=213), monthly users (n=513)

3f) Perceptions of accountability and redress

Consumers were asked to state how responsible they feel each of the following three groups are in ensuring outputs do not lead to adverse outcomes: developers (defined as those who develop the code/model), hosts (defined as the party that makes the tool available to the consumer), and users. The purpose was to understand to what extent consumers believe each group *should* take responsibility, rather than how far they currently believe they do. Note also that attitudes towards each group were asked at an individual level, meaning respondents did not apportion responsibility amongst the three.

Consumers believe that the greatest responsibility for preventing loss or harm should lie with GenAI developers with 48% of consumers designating them as 'fully responsible'. But they also believe that hosts should take responsibility, with 42% of consumers designating them as 'fully' responsible – see Figure 17. This means that people also believe users themselves should not escape responsibility - 83% of consumers see users as having some level of responsibility, with the majority (37%) describing users as 'partly responsible'.[54]

Figure 17: Consumers' belief that parties should take responsibility for ensuring GenAI outputs do not lead to loss or harm | All respondents



Some differentiation does exist between user and non-user groups in their perceptions of accountability. Although the overall balance of responsibility between hosts and developers is relatively similar, users place more emphasis on their own responsibility. Where 51% of users described users as being either

[54] QD6: *'To what extent do you believe these parties should take responsibility for ensuring generative AI's outputs will not lead to loss or harm?'* Base (unweighted): all respondents (n=4000)

mostly or fully responsible, only 42% of non-users did the same. When it comes to consumer segments however, some interesting patterns emerge in terms of how responsibility is apportioned. For our higher frequency user groups, where **Confident Embracers** apportion 'full responsibility' at a relatively high rate towards hosts (52%) and developers (59%), **Cautious Adopters** are much less likely to apportion 'full responsibility' to any one group. **Cautious Adopters** instead believe that responsibility is shared between hosts, developers and users, with 'partial' or 'most' responsibility representing the prevailing belief for hosts (80%) developers (75%) and users (81%). Though, like other groups, **Cautious Adopters** were most likely to describe the developer as being 'fully responsible' (21%).[55]

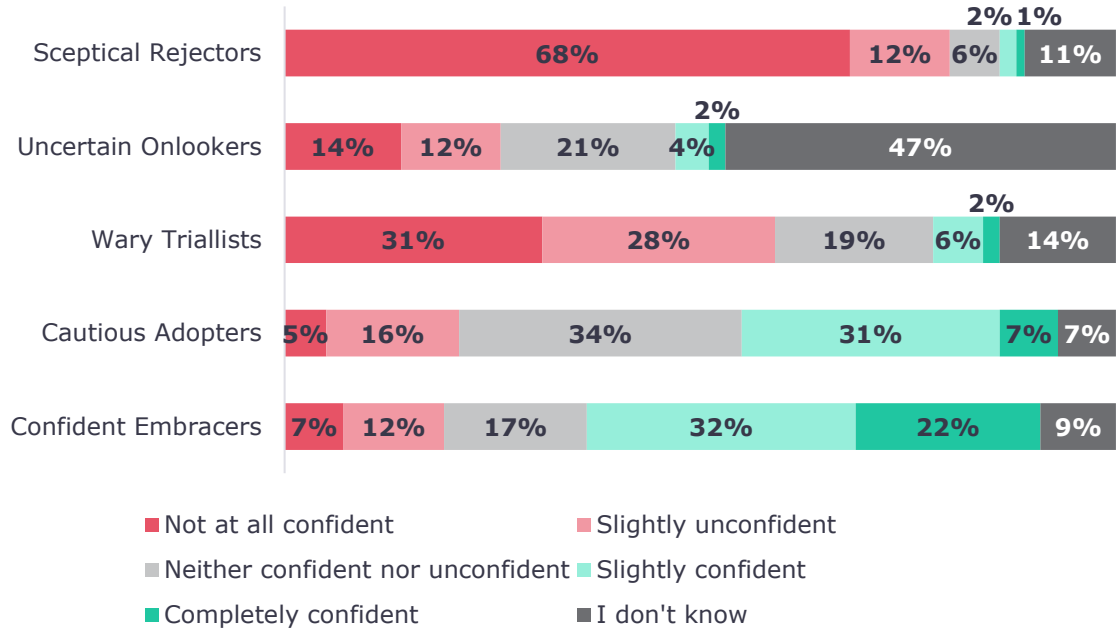
Sceptical Rejectors place responsibility further away from users themselves, and much more towards both hosts and developers, though they do acknowledge part responsibility towards users (37%). Full responsibility was seen to lie with developers (71%) and hosts (68%). It should also be noted that there is a significant group who do not know where responsibility should be apportioned, largely comprised of **Uncertain Onlookers.** This group express that they 'don't know' how responsible users should be in 51% of cases, 46% for hosts, and 43% for developers.[56]

When it comes to considerations around redress, consumers are generally not confident that compensation could be sought in the event of something going wrong (44%), with a further 35% either expressing that they do not know, or they are neither confident nor unconfident. Only 22% express any level of confidence that compensation can be sought. Some variation exists between user and non-user groups, with 33% of users expressing confidence compared to only 10% of non-users; the greatest variation can be observed within consumer segments (see Figure 18).

The majority of **Confident Embracers** are confident that compensation can be sought (54%), some 32ppts greater than the total level. **Cautious Adopters** also express high levels of confidence, at 38%, though this group (like others) also sees high rates of consumers not knowing either way (41%). By contrast, non-user dominant groups, such as **Uncertain Onlookers** and **Sceptical Rejectors** see much lower rates of confidence (6% and 3% respectively). **Sceptical Rejectors** are unsurprisingly more likely to feel that compensation could not be sought, with 80% expressing a lack of confidence.[57] See Figure 18.

[55] Ibid. QD6: Base (unweighted): users (n=2037), non-users (n=1452), Confident Embracers (n=755), Cautious Adopters (n=884)
[56] Ibid. QD6: Base (unweighted): Sceptical Rejectors (n=694), Uncertain Onlookers (n=458)
[57] QE2: *When it comes to generative AI, how confident are you that people can seek compensation if something goes wrong?* Base (unweighted): all respondents (n=4000), Confident Embracers (n=755), Cautious Adopters (n=884), Uncertain Onlookers (n=458), Sceptical Rejectors (n=694).

Figure 18: Extent to which consumers are confident compensation can be sought if something goes wrong | All respondents, by segment



In terms of those who have actually gone on to seek redress for issues experienced with GenAI tools, only 6% of respondents report having done so. Of the 94% who have not, 12% report having needed to, but did not know how to do so, and a further 10% needed to, but did not think it was possible. Those who either had, or needed to seek redress, were disproportionately likely to be men aged between 18-34 – for example, 21% of this group report having needed to, but not knowing how.[58]

While they represent a relatively small portion of the population, those consumers who needed to seek redress experienced a wide range of issues. By far the most common among these was outputs including false or incorrect information (16%). 4% of consumers also report experiencing a poor service, technical issues, or the tool not producing the desired outputs. Some 3% of these consumers also reported privacy concerns, and 2% report having been scammed.[59] Further research is required to fully understand the nature of these harms and how they are experienced by consumers.

[58] QD8: *'Have you ever tried to seek redress (e.g. compensation, an apology, or changes to the tool) for an issue you experienced when using a generative AI tool?'* Base (unweighted): all respondents (n=4000), 18-34 male (n=395)

[59] QD9: *'Please tell us more about the issue you experienced that led you to want to seek redress, and what happened'* Base: those who needed to seek redress (n=589).

3g) Perceptions of regulation

Context: The UK government position

To give context to this section, which will explore respondents' views on current regulation of GenAI in the UK, the below provides an overview of the government's regulatory position.

In January 2025, the UK government announced its AI Opportunities Action Plan, which set out an intended approach to ramp up AI adoption across the UK, to boost economic growth, provide jobs for the future, and improve people's everyday lives.

As part of this plan, the government hopes to enable safe and trusted AI development and adoption through regulation, safety and assurance; taking a 'pro-innovation' approach, seen as a strength relative to other more highly regulated jurisdictions.

The plan notes that:

Well-designed and implemented regulation, alongside effective assurance tools, can fuel fast, wide and safe development and adoption of AI. Regulators themselves have an important role in supporting innovation as part of their Growth Duty. Government must protect UK citizens from the most significant risks presented by AI and foster public trust in the technology, particularly considering the interests of marginalised groups. That said, we must do this without blocking the path towards AI's transformative potential.

Ineffective regulation could hold back adoption in crucial sectors like the medical sector, but regulation, safety and assurance have the power to drive innovation and economic growth too, as shown by the success of regulatory sandboxes in supporting fintech startups and the development of the UK's cyber security industry. Clear rules provide clarity to businesses so they have the confidence to invest and bring new products and services to market.[60]

The current landscape of DRCF members' GenAI regulation in the UK

Each of the DRCF members has different responsibilities for regulating AI, relevant to their wider regulatory scope. An overview of each is detailed below.

Ofcom: Ofcom's work focuses on the services that people use rather than the underlying technologies, including GenAI.[61] Some examples of how Ofcom's regulatory powers are relevant to GenAI use include the Online Safety regime. For example, standalone GenAI tools that provide live internet search results could constitute regulated 'search services' under the Act. Similarly, any type of AI-generated content that is shared by a user on a 'user-to-user service' (e.g. a

[60] UK Government AI Opportunities Action Plan, 13 January 2025
[61] Ofcom's strategic approach to AI 2024/25, 26 March 2024

chat forum or social media platform) would be user-generated content and be regulated in the same way as any human-generated content.

Ofcom's Broadcast Standards regime also protects users from harmful GenAI content. In 2023, Ofcom published a note to Broadcasters explaining how the Broadcasting Code applies to deepfakes and synthetic media. It highlighted several relevant rules, including that Broadcasters need to protect audiences from material that is materially misleading, and ensure that news content is reported with due accuracy.

ICO: The ICO's responsibility covers a number of acts and regulations, including data protection. Data protection applies to any processing of personal data wherever that takes place. That may include all stages of generative AI, from data collection, to training a model using personal data and fine-tuning or deployment when personal data are used as prompts and inputs into a model.

Apart from the fact data protection seeks to protect people's rights and freedoms in relation to the processing of their personal data, it also provides people with additional, information rights in relation to their personal data so they can maintain control over it and its use. In December 2024 the ICO published the outcomes of a long-term consultation on specific points of intersection between data protection and generative AI.[62]

CMA: The CMA is the UK's principal competition and consumer protection authority. Its role is to ensure that there is fair, open and effective competition and strong consumer protection in markets, including for AI. The CMA continues to monitor AI markets to help unlock the opportunities of AI for businesses and consumers, while driving innovation, productivity and growth for the UK.

FCA: As a technology-agnostic regulator, the FCA does not regulate generative AI directly. Instead, it takes an outcomes-based approach to regulating the conduct of firms in the financial sector, whatever forms of technology they use, including AI; aiming to promote the safe and responsible use of such technology.[63]

General perceptions of regulation

Consumers are currently not confident that GenAI is well regulated in the UK (see Figure 19), with this being true across a wide range of subgroups.

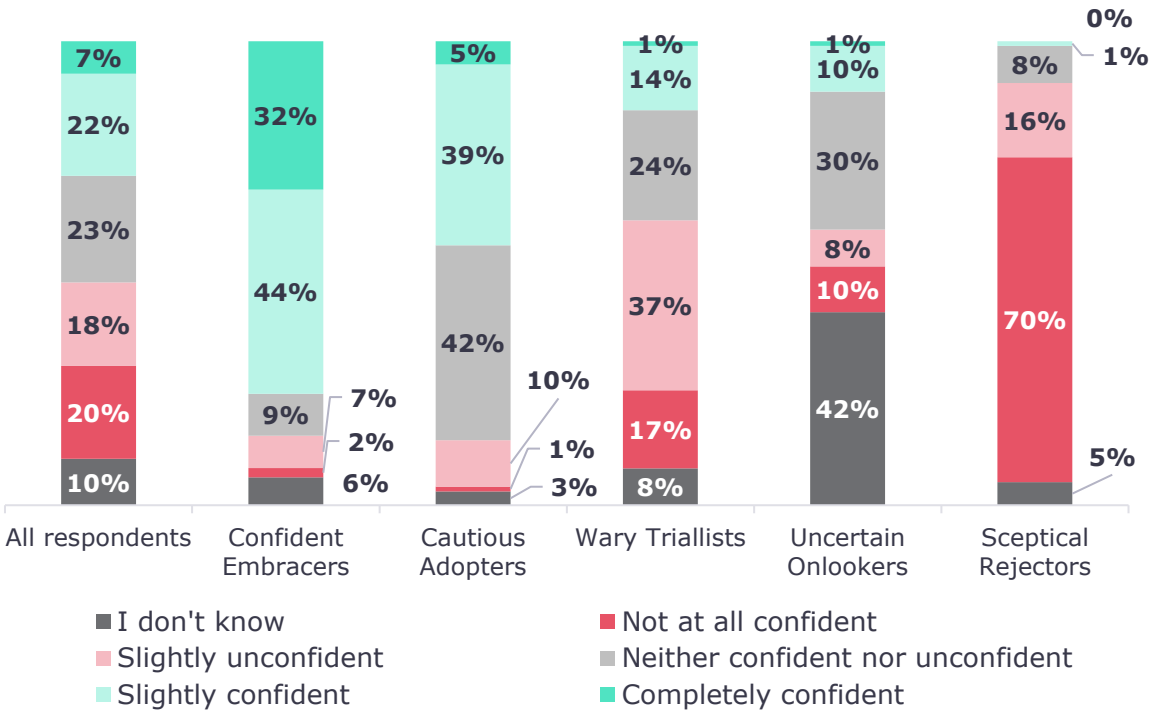
[62] Information Commissioner's Office response to the consultation series on generative AI

[63] Artificial Intelligence (AI) update – further to the Government's response to the AI White Paper, 22 April 2024

Consumers express a great deal of uncertainty when it comes to regulation, leaning towards unconfidence.

Only 29% of consumers expressed confidence, and only 7% expressed complete confidence in regulation. By contrast, 38% of consumers expressed unconfidence. It is worth acknowledging the 33% who either express no opinion either way, or don't know, indicating limited public knowledge on the issue. Though it was not possible to fully test consumers' understanding of highly complex GenAI regulation, it is likely that for some, lack of confidence stems from poor understanding of regulation; whilst for others, unconfidence reflects specific concerns about regulation that they are aware of.

Figure 19: Confidence that GenAI tools are being well regulated in the UK | All respondents, by segment



It follows from this that consumers generally do not think that there is enough regulation in place for hosts and developers to be held to account if their tool is used inappropriately (65%). Only 11% feel this is the case, with minor differences across GenAI users and non-users, at 17% and 6% respectively.[6465]

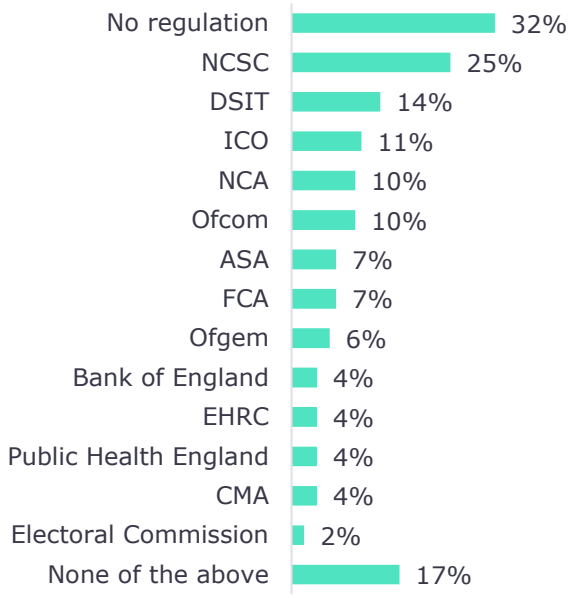
When we look to consumer segments however, it becomes clear that there is a nuanced picture (see Figure 19). **Confident Embracers** express considerably higher confidence in regulation (76%), and 32% express 'complete' confidence. This stands in stark contrast to **Sceptical Rejectors,** of whom only 1% express

[64] QE2: '*When it comes to generative AI, how confident are you that: Generative AI tools are being well regulated in the UK?'* Base (unweighted): all respondents (n=4000)

[65] QE2: '*When it comes to generative AI, how confident are you that: makers of tools are held to account if they allow their model to be used inappropriately?'* Base (unweighted): all respondents (n=4000), users (n=2037), non-users (n=1452)

confidence in regulation, and 86% express unconfidence – with a notable 70% 'not at all' confident. **Uncertain Onlookers** are unsure either way, with 72% either not knowing, or being neither confident nor unconfident – though their slight lean towards unconfidence would imply an automatic assumption that regulation is currently limited in the absence of any other knowledge (a trend observed previously in the qualitative research), a position shared by **Wary Triallists**.[66]

Figure 20: Parties consumers believe are responsible for GenAI regulation | All respondents



These findings naturally reflect who consumers think is responsible for GenAI regulation. When presented with a list of different regulators, almost half of consumers (49%) either respond that there is no regulation of GenAI, or that none of those listed have a role in regulating GenAI – see Figure 20. Repeating patterns elsewhere, **Sceptical Rejectors** are by far the most likely group to believe that there is no regulation (49%).

Otherwise, the National Cyber Security Centre (NCSC) is most frequently considered to be responsible for regulation (25%), followed by the Department for Science, Technology and Innovation (DSIT) (14%). At least one of the Digital Regulation Cooperation Forum's (DRCF) constituent members (CMA, Ofcom, FCA, ICO) is mentioned in 24% of cases.[67][68]

The patterns of understanding we have seen are also present in consumers' uncertainty about how different parties are held to account in the event of adverse outcomes from the use of generative AI. When presented with a set of different scenarios, some consumers were able to make assumptions about which party would be held accountable, but many simply don't know, or believe that there is no means by which these parties could be held accountable – see Figure 21. There are, however, some clear patterns within these scenarios. When it comes to misinterpretation of outputs by the user (in this case, leading to financial loss), the user is seen as principally responsible, whereas the illegal use of personal data and the publication of articles that include false information are very much seen as the responsibility of hosts and developers. More responsibility is apportioned to users where they take advice that turns out to be

[66] Ibid. DRCF & Thinks Insight & Strategy, May 2024, pp14.

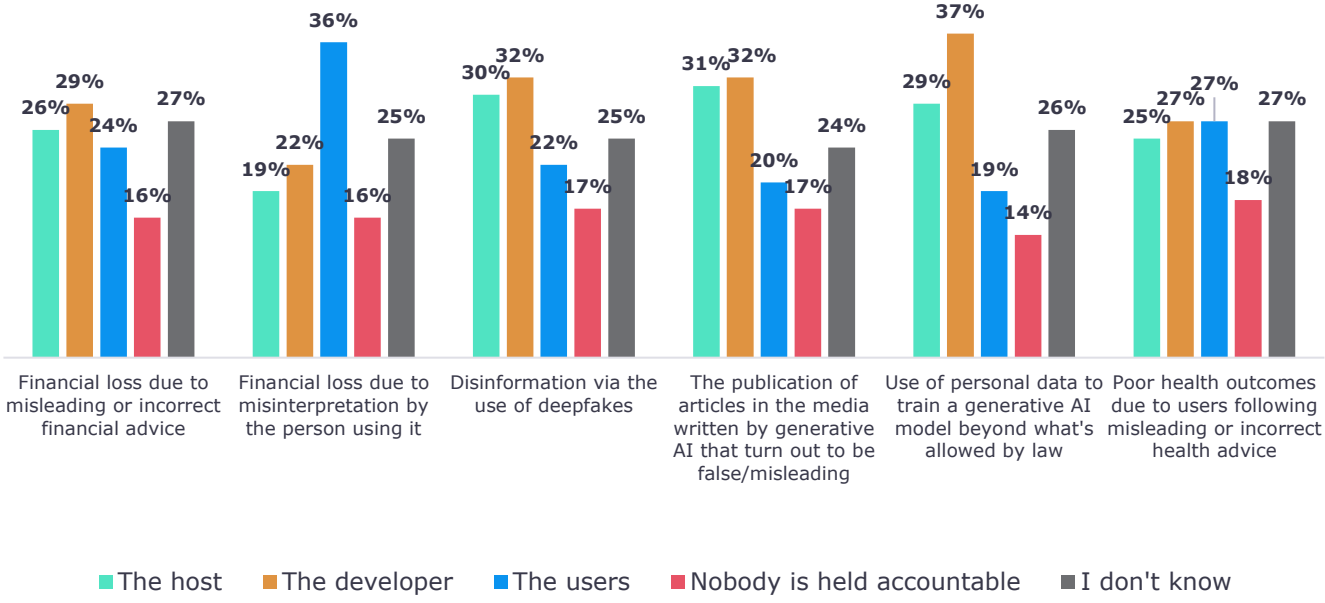
[67] QE6: '*Which of the following bodies, if any, do you believe are currently responsible for the regulation of generative AI in the UK?*' Base: all respondents (n=4000)

[68] It is likely that this is a result of a lack of public awareness of what these bodies are responsible for, and as a result, those with technology-related terms in their title encourage a higher ranking.

misleading or incorrect, such as in health or finance settings. [6970] In the balance between hosts and developers, developers are generally seen as holding greater responsibility (challenging the findings of the qualitative phase), implying an expectation on the part of consumers that hosts take great care in their development of tools.[71]

Consumers are also split when it comes to the question of whether they feel that generative AI is being developed and rolled out responsibly. While only 4% of consumers are completely confident that this is the case, 29% express some level of confidence. By contrast, 18% of consumers are completely unconfident, while 38% expressed some level of unconfidence. Following the pattern seen elsewhere, a third of consumers are unable to express an opinion either way.

Figure 21: Parties consumers believe are currently held accountable in adverse outcome scenarios | All respondents

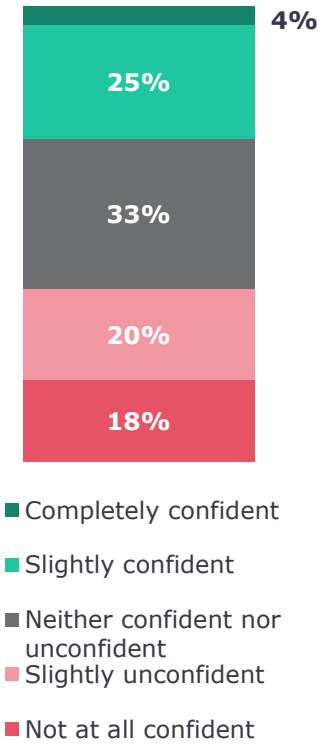


[69] QD7: *'Which of the following parties do you believe are currently held accountable in the UK for the following scenarios?'* Base (unweighted): all respondents (n=4000)
[70] 'Hosts' was defined as 'the website or app you see tools on', 'developers' was defined as 'the company who develops the code or model behind the tools'
[71] Ibid. DRCF & Thinks Insight & Strategy, May 2024, pp14.

Drivers of confidence in responsible rollout

To understand what drives consumers' confidence in responsible GenAI development, a Key Driver Analysis (see

Figure 22: Confidence that GenAI is being developed and rolled out responsibly | All respondents



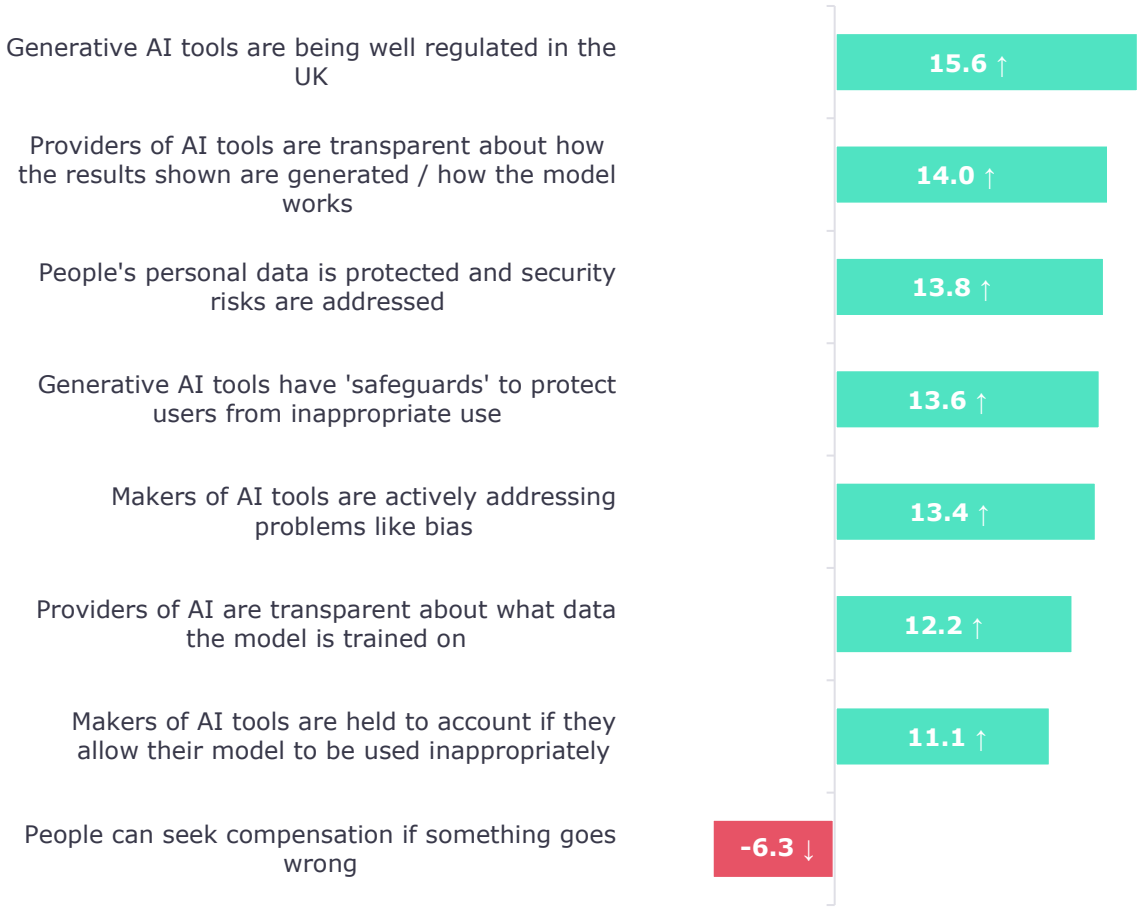
Appendix (a): Technical detail) was conducted[72], in which consumers' confidence in different aspects of GenAI was assessed by their contribution to their belief as to whether GenAI is being rolled out responsibly (see Figure 22).

The results of this analysis reveal that these different aspects have a very similar effect on consumer confidence – see Figure 23. No one factor has stood out strongly as a driver; all of the factors, bar one, are within 5% of one another. The implication here is that consumers beliefs around responsible rollout are informed by a wide range of assumptions about how it is being conducted.

Notwithstanding this narrowness in effect, effective regulation of GenAI tools is the most potent driver of confidence that they are being developed and rolled out responsibly (achieving a relative importance score of 15.6%). Also of importance is that providers are transparent about how results are generated and how the model works; that personal data is protected and security risks are addressed; and that there are safeguards in place to protect users from inappropriate use.

[72] Ibid. QE1 (dependent variable) Ibid. QE2 (independent variable): Base (unweighted): all respondents (n=4000), false discovery rate: p=0.05

Figure 23: Key Driver Analysis of confidence in GenAI's responsible rollout, Shapley values (%) | All respondents



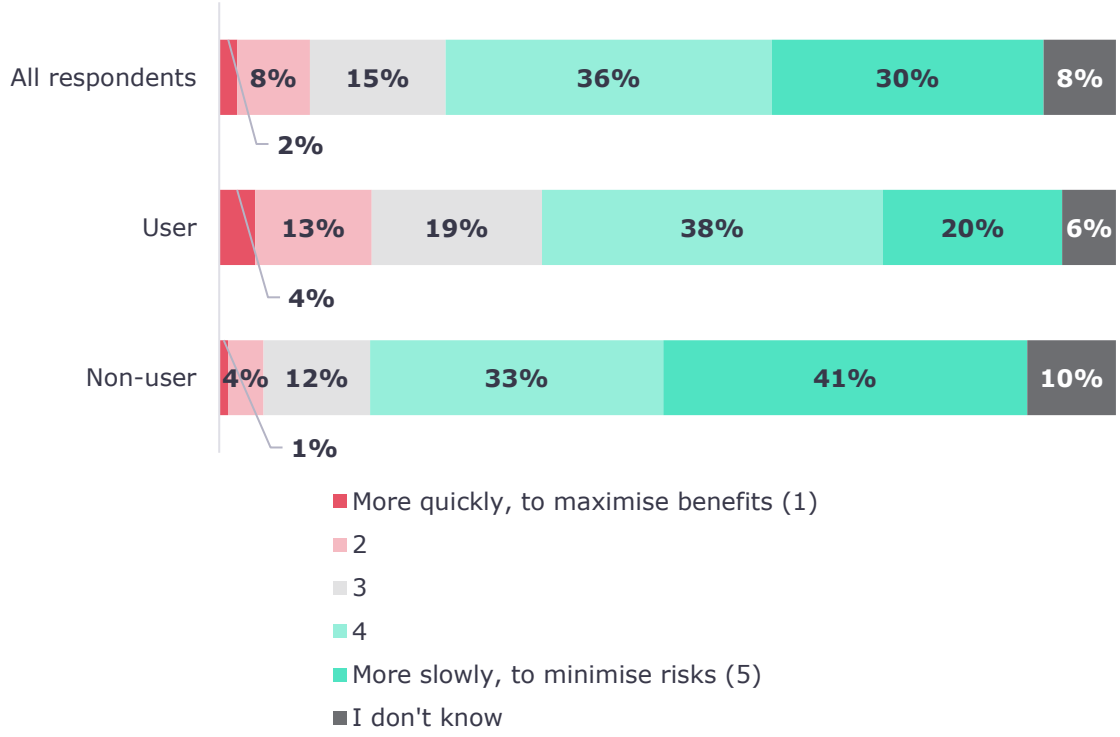
Confidence in people being able to seek compensation if something were to go wrong shows as a negative driver (i.e., higher confidence that compensation can be sought drives lower confidence in responsible rollout). This may be a product of users being more likely to see themselves as being responsible for their own usage of these tools (alongside developers and hosts) while also feeling that GenAI tools are being rolled out responsibly.

These results imply that consumers feel that all stakeholders involved in GenAI's rollout have a role to play in ensuring that it is used responsibly. Regulators, developers and hosts must thus work together, and users must also be informed so they can take appropriate mitigations and use the technology responsibly. Considering that views on this issue are determined largely by assumptions around what regulators, developers and hosts are doing, we see that there is a need to provide consumers with information on the current state of play and evidence when these groups are acting to ensure that GenAI's rollout is being undertaken in a responsible manner, and that regulators are upholding developers' and hosts' responsibilities.

This would also explain why consumers feel that, on balance, GenAI tools should be rolled out more slowly to minimise their risks (Figure 24). Both users and

non-users are aligned in this regard, with only small minorities of both groups erring towards a faster rollout to maximise benefits. Even among **Confident Embracers,** the group most positive about GenAI's rollout, the largest group (47%) lean towards a slower, more cautious rollout, with only 9% firmly believing that these tools should be rolled out quickly, to maximise benefits.[73]

Figure 24: Views on whether GenAI tools should be rolled out more quickly, or more slowly | All respondents



[73] Ibid. QE5:Base (unweighted): all respondents (n=4000), Users (n=2037), Non-users (n=1452), Confident Embracers (n=755)

3h) Deep dives into GenAI for debt and financial advice

We presented respondents with two potential use cases of GenAI providing financial advice. This follows on from the qualitative stage of this research, in which several potential use cases around financial advice were also given particular focus. As the financial services sector increasingly adopts new ways of providing customers with advice, consumer attitudes to potential roles of GenAI within this are an important focus. These use cases are:

1. Using a GenAI tool to calculate the tax owed when withdrawing a lump sum from a pension
2. Using a GenAI tool to research investments, e.g. asking 'what are some of the best investments right now'

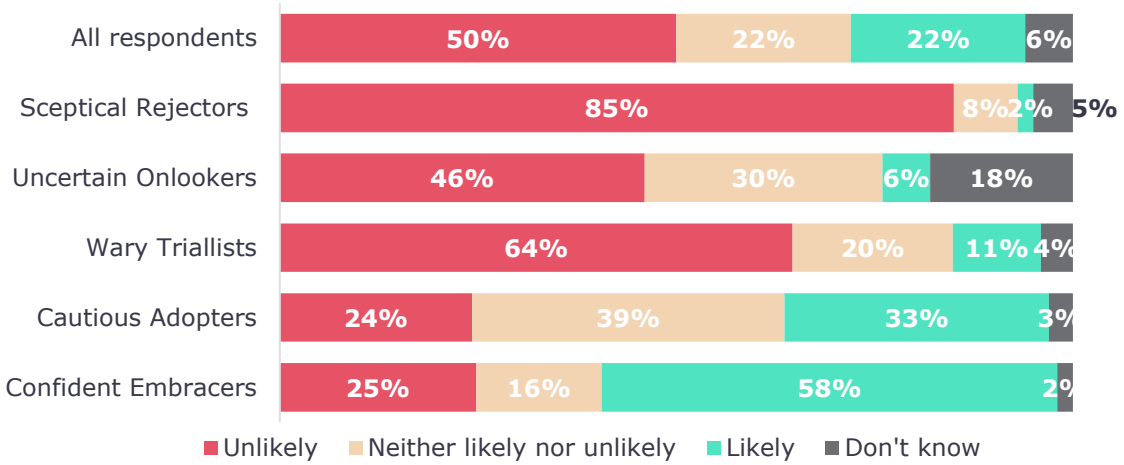
Across both cases, users were broadly hesitant to consider using such tools, and sceptical that they could deliver accurate advice. This hesitancy is likely driven by the high perceived 'stakes' of decisions made on the basis of financial advice, and the expectation among most consumers that there would be little recourse when inaccurate GenAI advice results in a financial loss to the user. Consumers show very similar reactions to the two different financial use cases presented, suggesting that concern is centred more around the use of GenAI in providing financial advice in general, than it is around the particular use case where this advice is given. Detailed response to each use case is set out below.

Using a GenAI tool to calculate the tax owed when withdrawing a lump sum from a pension

Given the mixed levels of overall trust in GenAI, use of GenAI tools for financial advice is currently limited. Consumers are likely not to recall using GenAI to help them make a financial calculation like the one described (86%), with 10% having done so. However, given the infancy of GenAI tools, this is still a significant number and it is therefore something important for regulators and financial services providers to carefully consider. This AI use is primarily made up of **Confident Embracers** and **Cautious Adopters**, who show similar levels of use on 24% and 23% respectively, with **Wary Trialists**, **Uncertain Onlookers**, and **Sceptical Rejectors** reporting usage levels of no more than 2%. See Figure 25.

While reported usage is at 10%, consumer openness to using GenAI in this way in the future is substantially higher, with 22% of consumers suggesting they would consider using a GenAI tool the next time they need to make a financial calculation like this. This is compared with 50% who would not consider it, and 28% who are unsure or neutral. 6% of those likely are *very* likely to consider using such a tool, with 32% of those unlikely *very* unlikely.

Figure 25: Consumer consideration to using GenAI the next time they needed to make a financial calculation like this | All respondents asked this deep dive, by segment



We see even higher levels of consideration in the more engaged segments, with 58% of **Confident Embracers** open to using a GenAI tool the next time they need to make a calculation like this, and 33% of **Cautious Adopters**. There is a notable difference in openness to future use among these two segments, given their similar levels of reported current use. This may reflect the greater hesitancy of **Cautious Adopters** to embrace these tools further, or may indicate a split between stated and actual behaviours, with **Cautious Adopters** expressing a degree of hesitancy that is not necessarily reflected in their current usage.

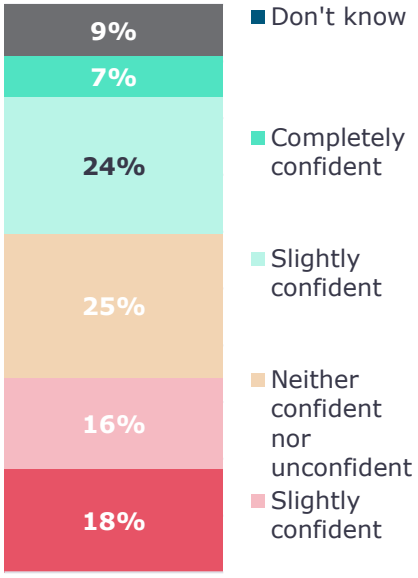
Less confident segments show less enthusiasm for using GenAI tools the next time they need to make a calculation like this, with just 6% of **Uncertain Onlookers** who would consider it, though just as many are unsure or neutral (48%) as outright reject it (46%), reflecting their limited level of certainty around GenAI. **Wary Triallists'** higher levels of understanding result more in increased rejection of this use than they do its acceptance, with 65% unlikely to use. **Sceptical Rejectors** show the highest level of certainty in their rejection, in line with their broad cynicism about the technology, with 85% unlikely to use.

While there these variances in consideration, overall openness towards future use (22%) remains more than double current levels of use (10%) and is even higher among more confident segments. This suggests a potential for growth in use, particularly among consumers who have who have already show themselves to be more trusting of GenAI outputs and more expectant of recourse when something goes wrong, that regulators should be cognisant of.

Consumers are split on whether they feel a GenAI tool trained on publicly available information on tax rules could accurately calculate tax owed, with 32% confident and 34% unconfident – see Figure 26: Consumer confidence GenAI could accurately calculate tax owed | All respondents asked this deep dive. Overall confidence is at 63% among daily users of GenAI versus 16% among

non-user, suggesting that increased interaction with GenAI increases trust in its outputs.

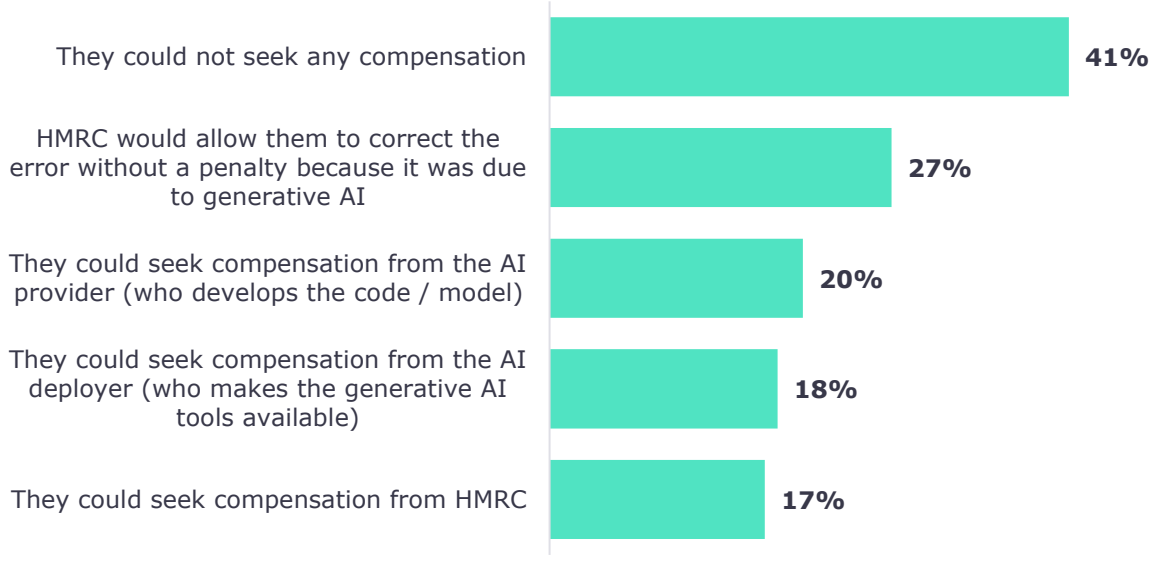
Figure 26: Consumer confidence GenAI could accurately calculate tax owed | All respondents asked this deep dive



Levels of confidence among segments broadly mirrors likelihood to use, with **Confident Embracers** unsurprisingly the most confident results would be accurate (71%), **Sceptical Rejectors** the most unconfident (70%), and **Uncertain Onlookers** the most unsure or neutral (68%). This mirroring suggest that confidence in accuracy of results is key determinant in consumers openness to using GenAI to generate tax advice.

In a hypothetical scenario in which a GenAI tool produced an inaccurate calculation, resulting in an incorrect payment to HMRC that incurs a penalty, consumers are most likely (41%) to expect that no compensation would be due – see Figure 27: Expected recourse for incorrect advice on tax | All respondents asked this deep dive. Non-users are significantly more likely

Figure 27: Expected recourse for incorrect advice on tax | All respondents asked this deep dive



than users to expect that no compensation could be sought, at 45% versus 37%.

No compensation being available is the most common expectation for all segments apart from **Confident Embracers**. Of these, just as many (25%) expect they could seek compensation from the AI providers as expect that no compensation would be available. **Confident Embracers** are most likely to

expect that HMRC would allow them to correct the error due to the role of GenAI, on 30%. This suggests their higher confidence in the outputs of GenAI comes hand in hand with higher confidence in recourse in the event that these outputs are incorrect.

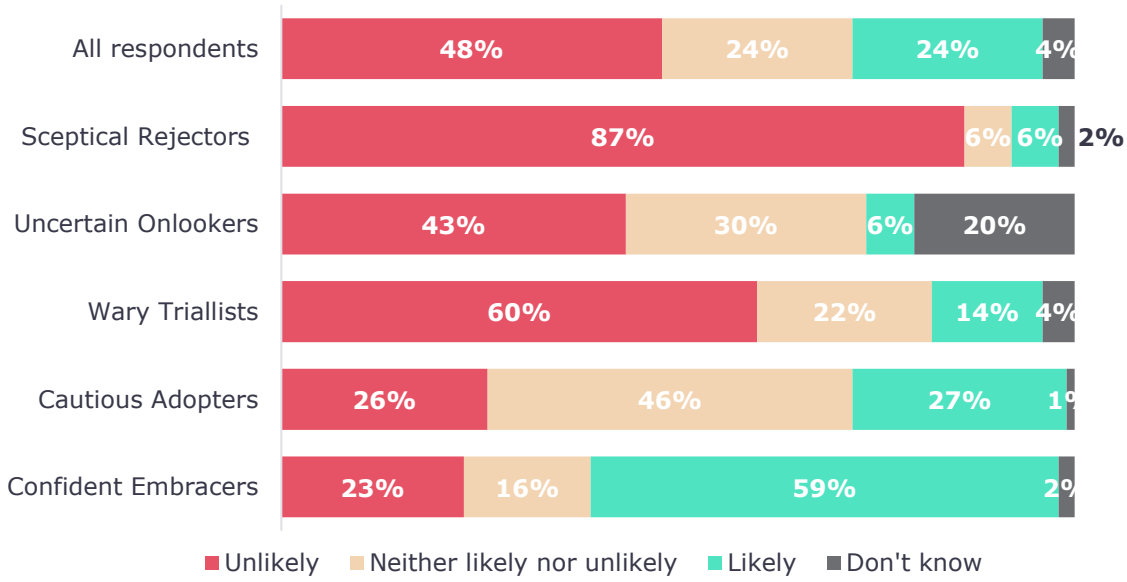
Using a GenAI tool to research investments, e.g. asking 'what are some of the best investments right now':

Consumer reactions to the use of GenAI in producing investment information show a high level of similarity to those of calculating tax. This suggests that consumers who are worried about GenAI playing a role in providing financial information are less concerned about the specific content of that information, than the prospect of a GenAI tools playing any role in financial decision-making altogether. Conversely, those who are open to GenAI playing a role in financial decision-making are comfortable regardless of the scenario.

Consumers report a similar level of use for researching investments as to calculating tax owed, with 11% who have used GenAI to seek advice like this compared with 83% who have not. Use is again concentrated among **Confident Embracers** (28%) and **Cautious Adopters** (20%), with the remaining segments reporting use levels of no more than 2%.

Consumers are currently equally sceptical towards any future use of GenAI in this way, with 48% unlikely to do so compared to 24% likely.

Figure 28: Consumer consideration to using GenAI the next time they needed to make a financial calculation like selecting investments | All respondents asked this deep dive



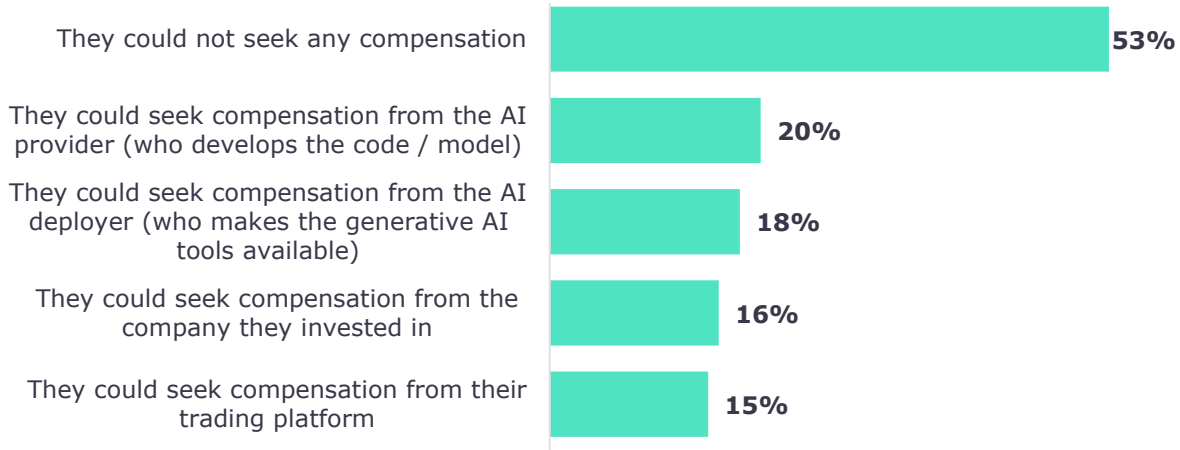
Cautious Adopters again show lower levels of future consideration (27%) to use GenAI in this way than **Confident Embracers** (59%), despite their similar

levels of current use – see Figure 28: Consumer consideration to using GenAI the next time they needed to make a financial calculation like selecting investments | All respondents asked this deep dive. This continues to highlight the split between behaviour and stated intention for **Cautious Adopters** that was evident in the previous example. This split may again be due to **Cautious Adopters'** greater stated hesitancy to further integrate these tools into their lives. The remaining segments also track very closely to the pattern of consideration seen in the previous example, reinforcing the unimportance of the particular nature of financial advice being produced by GenAI in consumers' consideration.

Consumers remain evenly split on whether GenAI tools could provide a set of accurate recommendations if trained on publicly available information on investments, with 33% of consumers confident versus 33% who are unconfident, with an increase in confidence among those who are more regular users of GenAI. Levels of confidence among the segments continue to mirror consideration of future use, with **Confident Embracers** again the group with the highest confidence level (74%), **Sceptical Rejectors** the most unconfident (73%) and **Uncertain Onlookers** the most unsure or neutral (65%). This further reinforces the key role played by confidence in the accuracy of results in consumers' openness to using GenAI for financial advice.

Where we can see the greatest difference between this use case and the previous example is in expectations of recourse in a scenario in which an individual loses money after acting on the basis of GenAI advice, in this instance after making an investment decision. Here, consumers show a greater likelihood of expecting that no compensation would be available (53%, versus 41% in the previous example) – see Figure 29. This is perhaps resulting from the perception of engaging in investments as inherently riskier than the calculation of tax owed. This expectation of no right to compensation falls to 46% among non-users, and rises to 59% among users.

Figure 29: Expected recourse for incorrect advice on investments | All respondents asked this deep dive

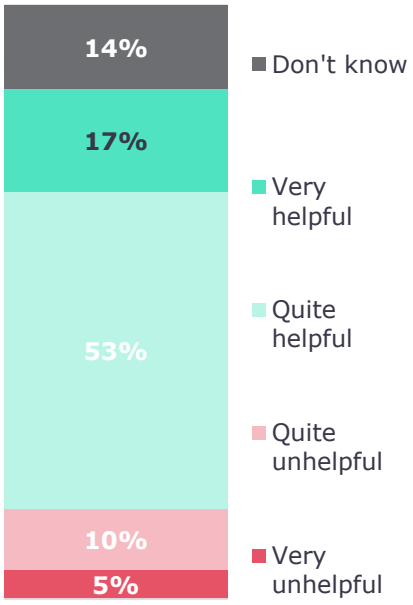


The expectation that no compensation would be available is the most common expectation for each segment, breaking from the previous example in which **Confident Embracers** were more likely to expect that the error would be allowed to be corrected. In this instance, **Confident Embracers**, by a clear margin, most often expect no compensation (42%), followed by expecting they could seek compensation from the GenAI provider or from the company they invested in (both 20%). This makes clear that, even among the most comfortable GenAI users, expectations of recourse due to incorrect investment advice are low.

3i) Interactions with GenAI enabled search

Consumers overwhelmingly report some degree of interaction with GenAI enabled search summaries when they appear, with just 14% who 'never' read them. Consumers most often report reading these summaries 'sometimes' (39%), with just 5% who read them 'always'. 'Sometimes' is the most common response for **Cautious Adopters** (53%), **Wary Trialists** (44%), and **Uncertain Onlookers** (36%), with **Sceptical Rejectors** most likely to 'never' read summaries (36%) and **Confident Embracers** most likely to 'usually' read them (36%). Even daily users of GenAI are most likely to read summaries 'usually' (40%), with only 20% reading them 'always'. This suggests that, despite broad consumer interaction, even the most committed GenAI users will sometimes ignore these summaries.

Figure 30: How helpful consumers find GenAI search summaries | All respondents asked this deep dive



Consumers predominantly find GenAI search summaries to be helpful (see Figure 30), though they are far more likely to be considered quite helpful (53%) than very helpful (17%). This perception largely holds across the consumer segments, with only **Sceptical Rejectors** finding summaries to be more unhelpful than helpful (40% vs 31%). **Confident Embracers** are most likely to find summaries helpful, on 97%. Among those who use the search summaries while unaware that they are GenAI enabled, 72% find them helpful, suggesting perceptions of the summaries' usefulness remains high when uninfluenced by broader attitudes towards GenAI.

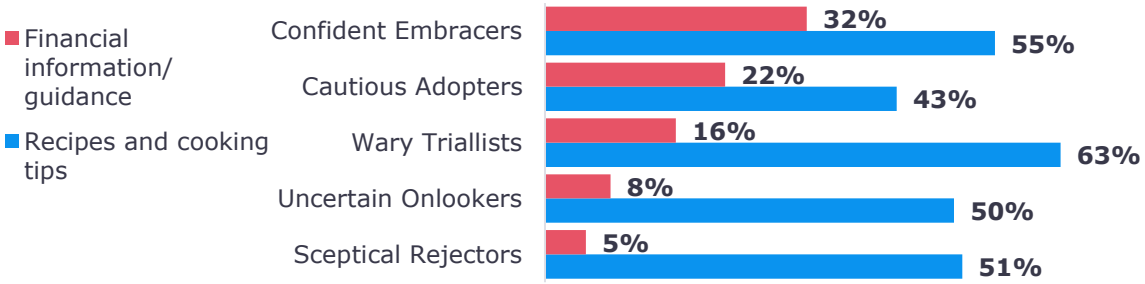
The search topics that consumers would most often consider using GenAI search summaries for are recipes and cooking tips (53%) and 'how-tos' for certain tasks, such as home DIY (49%) – see Figure . Health and lifestyle support and financial information / guidance are the less commonly selected options, on 27% and 19% respectively. This level of consideration for financial information /

guidance is in line with reactions to the use cases outlined above, in which the potential for growth was evident despite broad scepticism. The level of consideration for these two options is also reflective of findings in the 2024 qualitative stage of the research, which found consumers' willingness to trust GenAI outputs to be heavily influenced by the perceived 'stakes' of the task that they are carrying out.

Figure 31: Types of search queries consumers would consider using summaries for | All respondents asked this deep dive

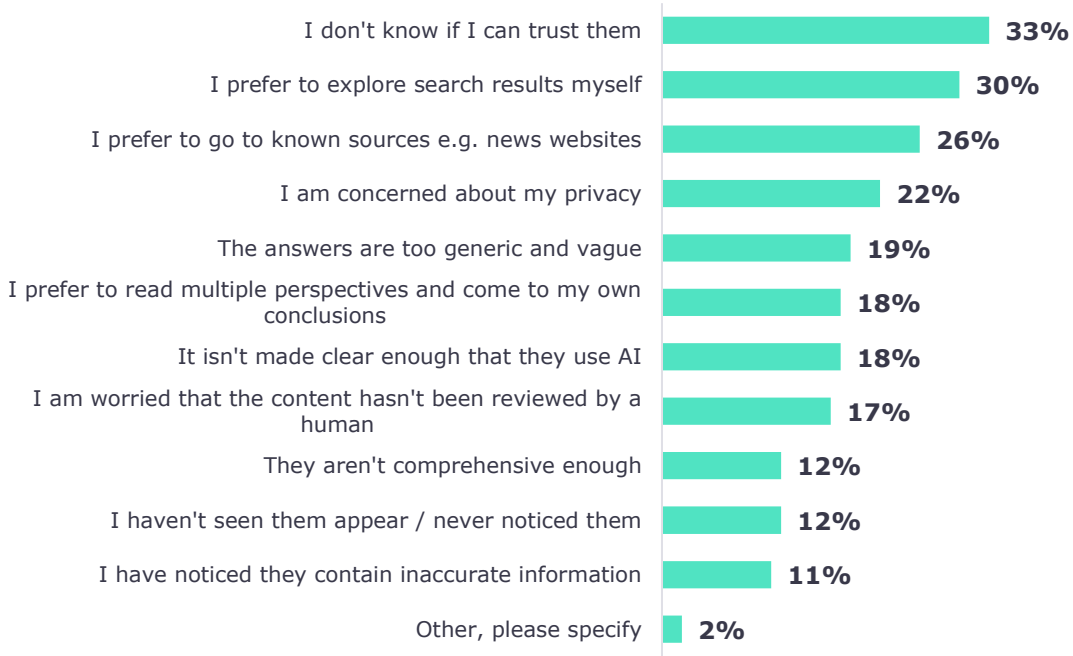
The higher potential consequences of decisions made on the basis of financial advice means that consumers are less comfortable using GenAI to produce this than they are for something with lower consequences, e.g. finding recipes and cooking tips. The pattern of being more open to using GenAI for tasks viewed as lower 'stakes', and less open to tasks where the 'stakes' are seen to be higher, holds across the spectrum of GenAI familiarity, with financial advice / guidance the least popular option among both GenAI daily users and among non-users. It is the least popular option in each segment, though **Confident Embracers** are far more likely (32%) to consider it than **Uncertain Onlookers** (8%) or **Sceptical Rejectors** (5%) – see Figure 32. While there is this consistent variance across segments in openness to use GenAI for financial guidance, this variance is far less substantial regarding recipes and cooking tips, with no significant difference in openness between **Confident Embracers**, **Uncertain Onlookers** and **Sceptical Rejectors**. This suggests there is an openness to using GenAI summaries for low stakes tasks even among the most unconfident of consumers.

Figure 322: Preferred summary uses across segments | All respondents asked this deep dive, by segment



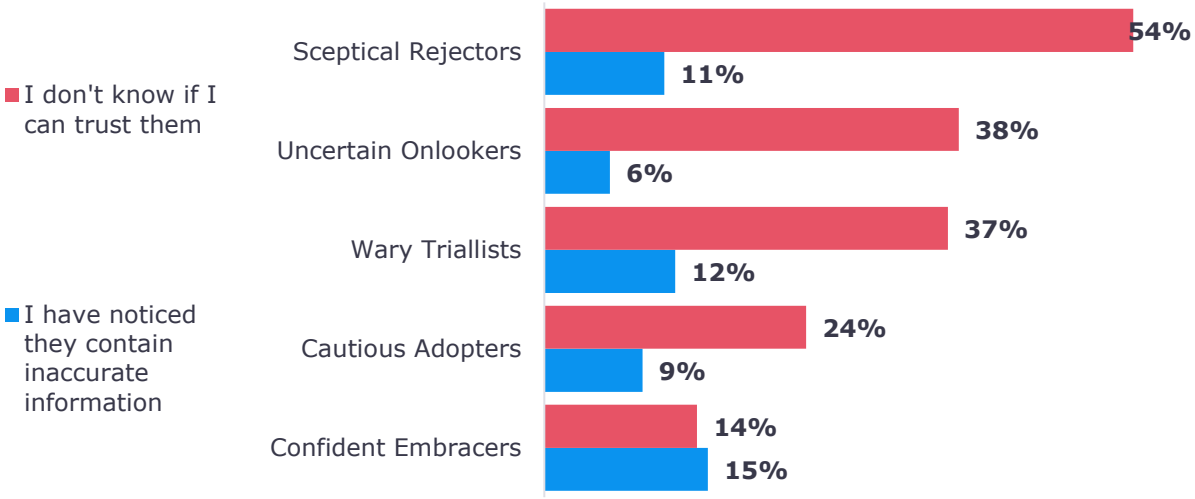
Among consumers who do not always read GenAI search summaries, the primary reasons cited for not doing so were not knowing whether they can trust them (33%) and preferring to explore search results themselves (30%) – see Figure 33. The least commonly cited option is having noticed that they contain inaccurate information, on 11%. This is slightly lower than inaccuracies consumers report detecting in GenAI outputs in general, on 17%. It is notable that *concern* around the trustworthiness of GenAI summaries is 3x higher than actual *experiences* of inaccurate information in these summaries. Given that we know accuracy to be a key determinant in consumers' willingness to rely on GenAI outputs, this suggests that concern may be driven by consumers feeling they lack the ability to check the accuracy of search summaries more than it is by consumers actively identifying inaccuracies within them. This indicates a potential for greater harms, with consumers unconfident in identifying what is and is not accurate information.

Figure 313: Consumer reasons for not reading GenAI search summaries | All respondents asked this deep dive and who do not always read GenAI search summaries



Trust of summary outputs is also likely driven by generalised scepticism about the outputs of GenAI. This is evident in concern about trustworthiness increasing among consumers who are less comfortable with GenAI, with concern at 38% among **Uncertain Onlookers** and 54% among **Sceptical Rejectors,** compared with 14% among **Confident Embracers** – see Figure . This pattern is not reflected in the noticing of inaccurate information, which is cited by 15% of **Confident Embracers** and 11% of **Sceptical Rejectors**, suggesting it is not something that related to overall attitudes towards GenAI.

Figure 34: Consumer reasons for not reading GenAI search summaries | All respondents asked this deep dive, by segment



4) Implications for the future of GenAI regulation

The research findings highlight several key areas for regulators to consider as regulation of GenAI continues to evolve:

1. The prevalence of unconscious users (40%) who cannot apply appropriate safeguards if they are not always aware they are using GenAI
2. Consumers' belief that developers should be the most highly accountable for the use of their tools, followed by hosts; meaning a need for these providers to work together.
3. Additionally, a need for consumers to be aware of their own responsibility and well informed about the risks they take when using GenAI tools, and the mitigations recommended for them to limit those risks
4. Variations in risk exposure across demographic groups and segments, owing to the complexity of task they engage in, the checks and balances they apply, and their confidence in the veracity of outputs
5. Low consumer awareness of current regulatory frameworks and varying confidence in these frameworks across segments, as well as the importance of confidence in these to drive confidence in the responsible rollout of the technology more broadly
6. Significant confidence gaps in understanding GenAI capabilities and limitations, especially in the context of GenAI tools being more widespread
7. Particular concerns around high-stakes applications like financial advice, which, despite low levels of current uptake, may leave certain groups disproportionately at risk given the other issues raised
8. The need for clarity on accountability and redress mechanisms, to address risks of some not using tools that could benefit them, because they do not feel there is the adequate regulation or reassurances in place

Appendix (a): Technical detail

Overview of methodology

The primary research consisted of a 20-minute quantitative survey, fielded via an online panel. It was designed to be, as far as possible given the online panel methodology, representative of internet users in the UK aged 18+, using a non-probability sampling technique – i.e., setting quotas on key demographics.

Questionnaire design and cognitive testing

The survey was developed in collaboration with the DRCF. It included 61 questions in total.

Once the survey was drafted, six cognitive interviews were carried out (three with users of GenAI and three with non-users of GenAI), to test the comprehension of the questions and completeness of the answer options.

Each cognitive interview was an hour long, and consisted of respondents viewing draft versions of selected key questions and asked to 'think aloud' as they considered how they would answer the question. The 'think aloud' technique was developed by Ericsson and Simon (1980), and is well-established as a research method to encourage participants to share their thought processes as they answer each question, giving insight into how questions and response options are being interpreted. Interviewers also observed the participants as they read each question, and probed for their views on how easy or difficult they found it to answer; if the answer option they wanted to select was available; and if any wording or terminology was unclear.

After the cognitive testing phase, the survey was refined and finalised for programming based on the feedback.

Sampling and fieldwork

The target audience for this research was a representative audience of UK internet users who are members of a panel, aged 18+. No further screening criteria or exclusions were placed on the sample.

Fieldwork was conducted via an online panel, Strat7 Audiences. In recent years, online penetration in the UK has reached a very high proportion of the population. However, there are still UK residents who are digitally excluded and not present online, and as such, will not be included in the survey results. They are also likely to have lower education attainment, lower and less stable income, and to be in more financially vulnerable situations. This should be considered when reviewing the findings. As this topic was focused on GenAI tools which are accessed online, it was agreed that this was a reasonable universe to sample from.

The survey was launched on 13th January 2025, and was in field for 12 days, closing on 24th January 2025. A pilot stage was conducted, where a first version of the survey was sent to n=200 respondents, 5% of the total sample. From this, the data was thoroughly checked to ensure that all questions and codes were

being shown correctly, and routing was being applied accurately. The survey was signed off with no further changes, and full launched.

Quotas

Quotas were designed to be nationally representative according to the latest census figures (Census 2021). Quotas were set on the following characteristics: gender, age, employment status, ethnicity, social grade and region. The exact quota limits used are listed below.

Given the considerable number of quotas, we targeted fulfilling each quota within 10% of the target (i.e. in case of 55-64 years old respondent quota, we agreed to accept a minimum of 15% ± 10% of 15% = between and 13.5% and 16.5%). Weighting was then applied during the data processing to reflect the proportions below (see 'Weighting').

Quota	Quota %	Quota #
TOTAL	100%	4,000
A. Gender		
Male	49%	1,960
Female	51%	2,040
B. Age		
18-24	14%	560
25-34	17%	680
35-44	16%	640
45-54	17%	680
55-64	15%	600
65+	20%	800
C. Employment status		
Full-time employed	48%	1,920
Part-time employed	11%	440
Unemployed or not working *(including students, looking after home/family, long-term sick, other)*	41%	1,640
D. Ethnicity		
White	87%	3,480
Ethnic minority	13%	520
E. Social Grade		
Social Grade AB	26%	1,053
Social Grade C1	29%	1,155
Social Grade C2	21%	838
Social Grade DE	24%	954
F. Region		
South East	14%	555
London	13%	525
North West	11%	443

East England	9%	379
West Midlands	9%	355
South West	9%	341
Yorkshire and the Humber	8%	327
Scotland	8%	327
East Midlands	7%	291
Wales	5%	185
North East	4%	158
Northern Ireland	3%	114

Data processing

Responses to the survey were reviewed as part of quality assurance and removed if deemed inappropriate. This included unrealistic completion times, flat-lining and nonsensical open responses. Incomplete cases (where the respondent failed to finish the questionnaire) were not included.

The data was processed according to a tabulation specification designed by a senior member of staff. This included instructions around constructing new variables and coding open responses.

Missing data

Missing data has been kept to a minimum by making most of the questions mandatory during data collection. In case of missing data, this is due to routing within the survey, i.e. some people were simply not shown the question. In this survey, this largely applies to questions that were only relevant to those who had previously used GenAI tools, therefore these questions were not shown to those who had not used GenAI tools before.

In addition, to limit the burden on respondents, we used a 'least fill' approach to the section of the questionnaire exploring specific use cases, limiting the overall number of questions any one respondent could answer in the full questionnaire to 53 (as each use case had four questions).

This means that for the questions about specific use cases, the sample was evenly split into 3 equal groups or 'cells'. Cells were matched equally according to gender, age, SEG and A1 (GenAI use), and shown one of the following routes.

1. Financial route a) Calculating tax using a GenAI tool
2. Financial route b) Researching investments using a GenAI tool
3. Search route: Using GenAI summaries in search

The number of respondents answering each route was n=1,333, n=1,338 and n=1,329 respectively. No imputation methods were applied to the data to replace missing values.

Analysis and coding of open responses

In questions where an 'other' option was given, participants were presented with an open text box and asked to specify their answer. These responses were then reviewed qualitatively.

Moreover, the questionnaire included 2 open-text questions:

1. B5. You said [*I think there are more risks than benefits / I think there are equal benefits and risks / I think there are more benefits than risks*] to generative AI. What makes you think that?
    a. Note this question 'piped' the option selected by each respondent at A4, as shown in brackets.
2. D9. Please tell us more about the issue you experienced that led you to want to seek redress, and what happened.
    a. This question was only shown to those who selected that they had tried to seek redress for an issue experienced when using a generative AI tool at the preceding question, D8.

These were coded to quantify themes using a code frame. The code frame was developed manually by reviewing the responses and iteratively building up a list of key themes, to which further responses were then matched. If a response presented a new theme, a code was added, and previously coded items were checked against the final code frame.

Weighting

Light-touch weighting was applied to the sample, to weight proportions back to the nationally representative quotas and account for any 'other' and 'prefer not to say' responses. Because we achieved proportions very close to our initial quotas, the weighting efficiency was 94.5%, well above the widely accepted minimum of 80%.

Significance testing

By default, a p-value of 0.05 was used for significance testing, in line with industry standards.

Advanced analysis (a): Segmentation

A segmentation was conducted using Latent Class Analysis. This is a type of statistical model that allows for clustering of multivariate discrete data.

This means that individuals, or respondents in the survey, could be classified into mutually exclusive and exhaustive typologies, or segments, based on their answering pattern to a series of selected questions. In practice, this technique identifies groups of respondents whose answer patterns across multiple questions are similar to each other, whilst being different to other groups. This was used to allow us to understand patterns of attitudes towards Generative AI.

The following variables were used to conduct the Latent Class Analysis:

- A1. Have you heard of the term 'generative Artificial Intelligence' (sometimes referred to as 'generative AI', or 'GenAI')?

- D3. To what extent do you feel the outputs from generative AI tools can be trusted in the following scenarios?
- D6. To what extent do you believe these parties should take responsibility for ensuring generative AI's outputs will not lead to loss or harm?
- E2r1. When it comes to generative AI, how confident are you that you that:
- Generative AI tools are being well regulated in the UK
- E4. How do you feel about the idea of your personal data being used to "train" generative AI models?
- E5. From the below pairs of statements, we'd like you to select the point that best describes how you feel.
- CL1. Which of the following statements best describes how you approach trying new technologies (e.g. gadgets, software or apps)?
- CL2. How far do you agree or disagree with the following statements?
- CL3. Which of the following personality traits feel most like you?

A 5-segment solution was selected as providing the clearest coherence within segments, and distinction between then. Alternative solutions were also explored, including different numbers of segments, and including or excluding different variables; however upon review, these solutions were less easily interpretable and therefore the 5-segment solution using the variables shown was chosen.

Advanced analysis (b): Key Driver Analysis

Key Driver Analysis (KDA) was conducted to better understand attitudes to the responsible roll out of GenAI. This technique allows us to understand which independent variables correlate most strongly with a chosen dependent variable.

The dependent variable was E1: *Overall, how confident are you that generative AI is being developed and rolled out responsibly?*

The independent variables were statements at E2: *When it comes to generative AI, how confident are you that you that:*

A. *Generative AI tools are being well regulated in the UK*
B. *People's personal data is protected and security risks are addressed*
C. *People can seek compensation if something goes wrong*
D. *Providers of AI tools are transparent about how the results shown are generated / how the model works*
E. *Providers of AI are transparent about what data the model is trained on*
F. *Generative AI tools have 'safeguards' to protect users from inappropriate use*
G. *Makers of AI tools are actively addressing problems like bias*
H. *Makers of AI tools are held to account if they allow their model to be used inappropriately*

Shapley value regression was used to conduct the KDA. This technique determines the total contribution of each independent variable compared to all others. This means that the Shapley values sum to 100, and the relative value of each factor can be compared to others. For example, if one factor has a Shapley value of 10, and another a Shapley value of 20, the second factor can be deemed to have twice the contribution of the first.

Appendix (b): Questionnaire

Instructions for each question will appear in the right-hand column. Programming and code-specific instructions will appear in [brackets] where relevant. As standard, all questions will be mandatory for respondents to complete, unless specified otherwise.

Screening questions

Number of questions: 1

Screening questions will determine who is able to pass through the survey, ensuring we receive an appropriate sample.

	Question wording	Instructions
S1.	Have you ever been employed in any of the following occupations? 1. Financial services 2. IT or computer science 3. Business administration 4. Arts & entertainment 5. Education 6. Industrial and manufacturing 7. Science and technology 8. Professional services 9. Armed forces 10. None of these [anchor, exclusive]	Base: Ask all Type: Closed Response: Multi Order: Randomise

Profiling questions

Number of questions: 6

The following questions will be used to guarantee quotas for the survey are met. Questions which inform quotas need to be asked at the start of the survey to ensure we obtain the correct sample.

	Question wording	Instructions
P1.	What is your age? 1. Fill in [open numeric] 96. Prefer not to say [SCREEN OUT]	Base: Ask all Type: Open numeric Response: Single Order: Fix
P2.	How would you describe your gender? 1. Male 2. Female 98. Identify in another way [open] 96. Prefer not to say	Base: Ask all Type: Closed Response: Single Order: Fix
P3.	What is your ethnic group? 1. Asian or Asian British 2. Black / African / Caribbean or Black British 3. Mixed or multiple ethnic groups	Base: Ask all Type: Closed Response: Single Order: Fix

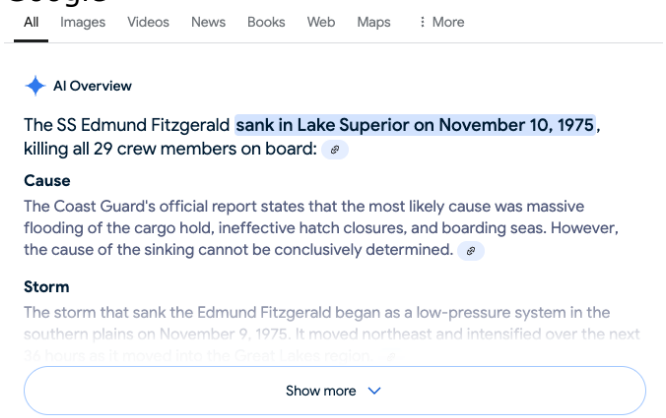
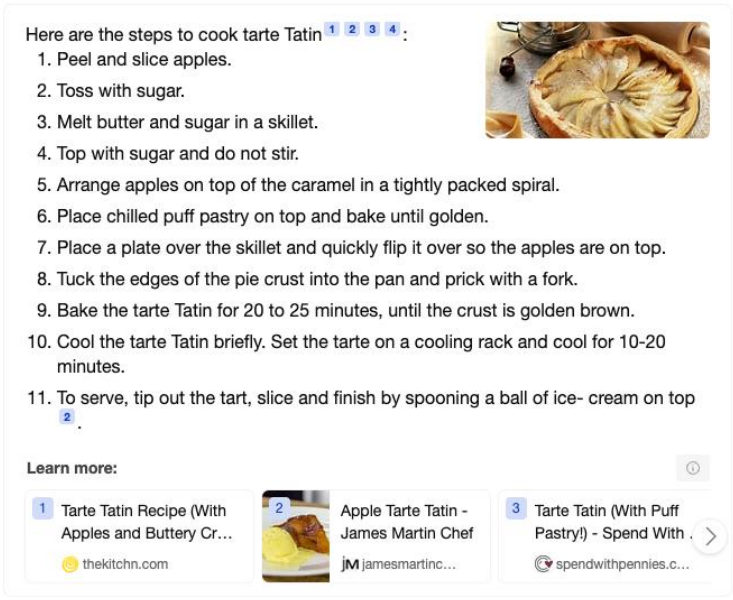
	4. White 5. Other ethnic group 6. Prefer not to say	
P4.	What region or nation do you currently live in? 1. South East 2. London 3. North West 4. East of England 5. West Midlands 6. South West 7. Yorkshire and the Humber 8. East Midlands 9. North East 10. Wales 11. Scotland 12. Northern Ireland 99. None of these [SCREEN OUT] [anchor]	Base: Ask all Type: Closed Response: Single Order: Randomise
P5.	Which of the following best describes your working status? 1. Working full-time - working 30 hours per week or more 2. Working part-time - working between 1 and 29 hours per week 3. Self-employed full-time - working 30 hours per week or more 4. Self-employed part-time - working between 1 and 29 hours per week 5. Volunteering full-time – volunteering 30 hours per week or more 6. Volunteering part-time – volunteering between 1 and 29 hours per week 7. Not working but seeking work or temporarily unemployed or sick 8. Not working and not seeking work 9. Student 10. Retired - on a state pension only 11. Retired - with a private pension 12. Occupied full time in the home 98. Other, please specify [open]	Base: Ask all Type: Closed Response: Single Order: Fix
P6.	What is the occupation of the person in your household who earns the highest salary? (If retired and earning a workplace pension, please provide the occupation prior to retirement)	Base: Ask all Type: Closed Response: single Order: Fix

	1. High-level professional e.g. leadership, board director or owner of a large company (200+ employees) [CODE: A] 2. Intermediate-level professional e.g. senior management or owner of a small organisation (less than 200 employees) [CODE: B] 3. Mid or junior managerial professional e.g. office worker, salesperson or student [CODE: C1] 4. Skilled or qualified manual worker e.g. bricklayer, plumber, HGV driver or hospitability worker [CODE: C2] 5. Semi-skilled manual worker e.g. hospitality assistants, apprentices or non-HGV driver [CODE: D] 6. Casual worker e.g. not in permanent employment [CODE: E] 7. Not in work e.g. state pension, long-term unemployment, full-time carer or long-term sickness [CODE: E] 8. Prefer not to say [SCREEN OUT]	

Core survey

	Question wording	Instructions
Section A: Awareness and use of GenAI **Number of questions: 7**		
A1.	Have you heard of the term 'generative Artificial Intelligence' (sometimes referred to as 'generative AI', or 'GenAI')? Please tell us your honest answer, it's not a trick question! 1. I have never heard of generative AI 2. I have heard of generative AI but could not explain what it is 3. I have heard of generative AI and could give a partial explanation of what it is 4. I have heard of generative AI and could explain what it is in detail	Base: Ask all Type: Closed Response: Single Order: Fix *Rationale: Wording adapted from ONS measure*
A2.	Which of the following definitions do you think best describe what generative AI is? 1. A type of artificial intelligence which can produce text, image or audio-based responses based on particular prompts or instructions 2. A type of artificial intelligence which is able to operate heavy machinery 3. A type of artificial intelligence that produces predictions about the future based on past events 4. A type of artificial intelligence that produces text, images, or audio-based responses randomly 5. None of the above [ANCHOR]	Base: Ask all Type: Closed Response: Single Order: Randomise *Rationale: identifying consumers' ability to distinguish GenAI from other types of technologies and AI platforms*
A3.	Have you ever used a generative AI tool? 1. Yes 2. No 3. Not sure if I have or not	Base: Ask all Type: Closed Response: Single Order: Fix
A4.	Which of the following generative AI tools have you heard of, and which have you used? Again, we'd encourage you to be honest. 1. Chat GPT 2. Microsoft Copilot	Base: Ask all Type: Carousel (with logos) Response: Single

	3. Dall-E 4. Meta AI 5. Claude 6. Midjourney 7. Google Gemini 8. Apple Intelligence 9. Samsung Galaxy AI 10. SynthEdna 11. Cognova Response options: a. Heard of, and used b. Heard of, but not used c. Not heard of, not used d. I'm not sure	Order: Randomise
H_USER.	[HIDDEN VARIABLE] 1. User: if A3=1 or any code at A4=a 2. Non-user: if A3=2 and no codes at A4=a 3. Don't know: if A3=97 and no codes at A4=a	Base: All Type: Classifying variable Response: Single Order: Fixed
A5.	How often do you use generative AI? 1. Every day 2. A few times a week 3. A few times a month 4. A few times a year 5. I have only used it once or twice 6. I have never used generative AI	Base: Ask if user (H_USER=1) Type: Closed Response: Single Order: Fixed
A6.	How often do you use search engines, such as Google, Bing, DuckDuckGo or Brave? 1. Every day 2. A few times a week 3. A few times a month 4. A few times a year 5. I have only used them once or twice 6. I have never used them	Base: Ask all Type: Closed Response: Single Order: Fixed
A7.	Some search engines have started integrating generative AI into search results. Have you seen any of the following types of results before, and if so, did you know if they were using generative AI?	Base: Ask all Type: Carousel, show images Response: Single Order: Randomise

	1. Google  2. Bing  Response options: a. I have seen this before, and knew it was using generative AI b. I have seen this before, but did not know it was using generative AI c. I have not seen this before d. I don't know	
H_USER2.	[HIDDEN VARIABLE] 1. Conscious user: if A3=1 (exclusive) 2. Unconscious user, prompted by tool names: if A3=2 or 3, and any code at A4=a 3. Unconscious user, prompted by search: if A3=2 or 3, and any code at A7=a or b 4. Non-user: if A3=2 or 3, and all codes at A7=c or d	Base: All Type: Classifying variable Response: Multi Order: Fixed

	Question wording	Instructions
Section B: Drivers and barriers to use of GenAI **Number of questions: 7**		
B1.	What types of tasks have you previously used generative AI for? **Please select all that apply**. 1. Tasks in my personal life 2. Tasks in my professional life / at work	Base: Ask if user (H_USER=1) Type: Closed Response: Multi select Order: Randomise
B1a.	What types of tasks have you **previously** used generative AI for **in your personal life**? **Please select all that apply.** [If B1=2, show: *Please note in the next question, we will ask about tasks in your professional life.*] 1. Playing around/experimenting with the technology out of interest 2. Creative tasks, like creating images, stories or poetry 3. Acquiring new skills, like learning a language 4. Health related questions, such as identifying symptoms 5. Administrative tasks, e.g. finding a restaurant 6. To help draft important text, like a formal letter 7. To help plan or book a holiday 8. To have a chat or conversation 9. To access mental health support or therapeutic conversation 10. To clarify or summarise search results on a search engine (e.g. Google, Bing) 11. To help with financial decisions, e.g. choosing a savings account or mortgage 12. To help with recipes, meal planning and grocery lists 98. Other (please specify) [ANCHOR] 99. None of the above [ANCHOR, exclusive]	Base: Ask if personal user (B1=1) Type: Closed Response: Multi select Order: Randomise

B1b.	What types of tasks have you previously used generative AI for **in your professional life / at work**? **Please select all that apply.** 1. Playing around/experimenting with the technology out of interest 2. Creative tasks, like creating images, visuals or ideas 3. Administrative tasks, e.g. automating tasks or managing diaries 4. To help draft important text, like a conference speech 5. To draft text or edit text to be shorter, e.g. emails or documents 6. Summarising research on a topic 7. To generate or improve computer code / programming language 8. To ask advice on interactions with colleagues / clients 9. To take notes and summarise key actions from meetings 10. To clarify or summarise search results on a search engine (e.g. Google, Bing) 11. To improve / review spelling and grammar 12. To translate text into other languages 13. Using AI integrated software (e.g. Copilot to help draft emails) 98. Other (please specify) [ANCHOR] 99. None of the above [ANCHOR, exclusive]	Base: Ask if professional user (B1=2) Type: Closed Response: Multi select Order: Randomise
HB1.	[HIDDEN VARIABLE - multicode] 1. Professional users: B1=1 2. Personal users: B1=2 3. Non-users: all others [exclusive]	
B2.	[If user (H_USER=1), show: What are the benefits of using generative AI tools? **Please select all that apply.**] [If non-user (H_USER=2-3), show: Which kinds of benefits, if any, might encourage you to use generative AI tools in the future? **Please select all that apply.**] 1. It can be asked questions in a language that feels natural 2. It's easy and straightforward to use 3. It can ask questions or seek help without embarrassment or judgement	Base: Ask all Type: Closed Response: Multi select Order: Randomise

	4. It can be used whenever it's needed 5. It can be free and easy to access via the internet or an app 6. It can work with text, images and audio 7. It doesn't get tired or distracted 8. It can process lots of information quickly and accurately 9. Questions can be adjusted and refined to get exactly what's needed 10. It can be less biased than humans 11. Other (please specify) [anchor] 12. I don't know [anchor, exclusive] 13. None of the above [anchor, exclusive]	
B3.	[If user (H_USER=1), show: What, if anything, are you are concerned about when you use generative AI tools? **Please select all that apply.**] [If non-user (H_USER=2-3), show: What are the main reasons, if any, you have not used generative AI tools? **Please select all that apply.**] 1. Don't feel confident in what they are / how they work 2. Don't see the benefit to me 3. Data protection risks, e.g. personal data inputted being used without full consent 4. Lack of transparency on how these tools are developed 5. The potential for biased results, or that reinforce harmful stereotypes 6. Lack of explainability / transparency of sources and results 7. The potential for misinformation 8. The potential for inaccuracy / "hallucinations" (where the AI generates false information) [anchor with 7] 9. Environmental impact of power use 10. Prefer traditional methods 11. Risk of reduced personal creativity and originality 12. Risk of reduced personal problem-solving skills [anchor with 11] 13. Ethical and legal concerns around content ownership and copyright 14. Other (please specify) [anchor] 15. I don't know [anchor, exclusive]	Base: Ask all Type: Closed Response: Multi select Order: Randomise

	16.None of the above [anchor, exclusive]	
B4.	Which statement best reflects your views about the benefits and risks of generative AI? 1. I think there are more risks than benefits 2. I think there are equal benefits and risks 3. I think there are more benefits than risks	Base: Ask all Type: Closed Response: Single Order: Inverse rotate *Rationale: matched to ONS wording*
B5.	You said '[fill: answer selected at B4]' to generative AI. What makes you think that? [open]	Base: Ask all Type: Open Response: Open Order: Fix *Rationale: quality control*

	Question wording	**Instructions**
Section C: Consumer journey and use of tools **Number of questions: 2**		
C1.	Earlier, you mentioned you had heard of [fill: AI tools selected at QA3]. How did you first find out about these types of tools? 1. From friends or family 2. From colleagues at work 3. From social media 4. News articles or media coverage 5. Online advertising 6. Via my own internet search 7. From an educational institution, such as school or university 98. Other (please specify) [anchor] 97. I don't recall [anchor, exclusive]	Base: Ask if aware of AI tools (any code at A4=a or b) Type: Closed Response: Multi Order: Randomise
C2.	How do you primarily access generative AI tools? **Please select all that apply.** 1. Free or trial versions online 2. Personal paid subscription 3. Through a work/organisation subscription 4. Educational institution access 5. Pay-per-use/per credit versions 98. Other (please specify) [anchor] 97. I don't recall [anchor, exclusive]	Base: Ask if user (H_USER=1) Type: Closed Response: Multi Order: Randomise

	Question wording	Instructions
Section D: Interactions with GenAI outputs **Number of questions: 9**		
D1.	Thinking about your generative AI use overall, how satisfied do you feel with your experiences of these tools? 1. Very dissatisfied 2. Quite dissatisfied 3. Neither satisfied nor dissatisfied 4. Quite satisfied 5. Very satisfied	Base: Ask if user (H_USER=1) Type: Closed Response: Single Order: Fix
D2.	How confident do you feel that you can **get what you need** from generative AI tools in the following scenarios? 1. Using generative AI in my personal life [show if HB1=2] 2. Using generative AI in my professional life [show if HB1=1] a. I don't know b. Not at all c. Slightly d. Moderately e. Mostly f. Completely	Base: Ask if user (H_USER=1) Type: Grid Response: Single Order: Fix
D3.	To what extent do you feel the outputs from generative AI tools can be **trusted** in the following scenarios? *By 'trusted', we mean that the outputs they give you are true/accurate* 1. Using generative AI [if HB1=2 (personal life user), show: in my personal life][if HB1=not 2 (personal life non-user), show: for personal life use] 2. Using generative AI [if HB1=1 (professional user), show: in my professional life] [if HB1= not 1 (professional non-user), show: for professional use] a. Not at all b. Slightly c. Moderately d. Mostly	Base: Ask all Type: Closed Response: Grid Order: Fix

	e. Completely f. I don't know	
D4.	Have you done any of the following when you have used a generative AI tool? **Please select all that apply.** 1. Checked the outputs using other trusted, reliable sources 2. Checked the outputs with expert opinions or professional advice, e.g. speaking to a relevant professional 3. Checked the outputs via a traditional web search 4. Asked clarifying questions to the AI or adjusted / repeated the prompt 5. Used plagiarism detection tools to ensure originality 6. Reviewed the AI's references or citations for authenticity 7. Analysed the outputs myself for bias or inconsistencies 8. Checked the outputs by entering the same prompt into a different generative AI tool 9. Started a new / 'fresh' interaction with an AI chatbot, so the output doesn't adjust for earlier inputs 97. I don't know [anchor, exclusive] 99. None of these [anchor, exclusive]	Base: Ask if user (H_USER=1) Type: Closed Response: Multi Order: Randomise *Rationale: framing as 'last use' to limit satisficing answers (i.e., people claiming they 'usually' do the actions that they know they ought to)*
D5.	Have you ever experienced any of the following when using generative AI tools? **Please select all that apply.** 1. Inaccurate information or outputs 2. Unclear outputs 3. Missing information or context 4. "Hallucinations" – when the AI "invents" all or part of its output, for example a source or quote 5. Bias in the results 6. Not realising at first that the content was generated by AI 7. Difficulties understanding or interpreting the outputs 8. Not getting to the answer I needed 9. Feeling uncomfortable with the outputs (particularly images or tone of voice in text or speech) 10. Hidden advertising	Base: Ask if user (H_USER=1) Type: Closed Response: Multi Order: Randomise

	11. Too much detail or information overload 98. Other, please specify [open] [anchor] 99. None of these [anchor, exclusive]	
D5a.	Have the issues you have experienced with outputs from generative AI tools ever caused any harm to you or others? (e.g. harms to health, financial loss, significant mistakes at work) 1. Yes 2. No 97. Not sure	Base: Ask if experienced issues (D5=1-10) Type: Closed Response: Single Order: Fix
D5b.	What kinds of bias have you noticed in outputs from generative AI tools? 1. Racial bias 2. Age bias 3. Gender bias 4. Bias towards religious groups 5. Bias towards political affiliation 98. Other, please specify [open] [anchor] 97. Not sure [anchor, exclusive] 99. None of these [anchor, exclusive]	Base: Ask if experienced bias (D5=5) Type: Closed Response: Multi Order: Randomise
DINFO.	We are going to talk now about the parties involved in developing and making generative AI tools available. Not all AI tools are developed by the owners of the website or app you see them on ('the **host**'). The code or model behind the tools may be developed by another separate company ('the **developer**').	
D6.	To what extent do you believe these parties should take responsibility for ensuring generative AI's outputs will not lead to loss or harm? *By 'responsibility', we mean checking and verifying their outputs, and ensuring they don't cause negative impacts on people.* 1. The host (who makes the generative AI tools available to the user) 2. The developer (who develops the code / model)	Base: Ask all Type: Grid Response: Single per row Order: Randomise rows *Rationale: understanding where consumers see the locus of responsibility lying*

	3. The users themselves a. Not at all responsible b. Partly responsible c. Mostly responsible d. Fully responsible e. I don't know	
D7.	Which of the following parties do you believe are **currently held accountable** in the UK for the following scenarios? **Please select all that apply.** *By 'held accountable', we mean by regulators and the law, who could demand fines, legal action or compensation for the user from the company at fault.* 1. Financial loss due to misleading or incorrect financial advice [anchor with 2] 2. Financial loss due to misinterpretation by the person using it 3. Disinformation via the use of "deepfakes" (i.e. real images, videos or audio that have been edited using generative AI to depict things that did not happen) 4. The publication of articles in the media written by generative AI that turn out to be false or misleading 5. Use of personal data to train a generative AI model beyond what's allowed by law 6. Poor health outcomes due to users following misleading or incorrect health advice a. The host (who makes the generative AI tools available to the user) b. The developer (who develops the code / model) c. The users themselves d. Nobody is held accountable currently [exclusive] e. I don't know [exclusive]	Base: Ask all Type: Grid Response: Multi per row Order: Randomise rows *Rationale: understanding how far consumers believe current regulation extends*
D8.	Have you ever tried to seek redress (e.g. compensation, an apology, or changes to the tool) for an issue you experienced when using a generative AI tool?	Base: Ask if user (H_USER=1) Type: Closed Response: Single Order: Fix

	1. Yes 2. No, I have needed to but didn't know how 3. No, I have needed to but didn't think it was possible 4. No, I have never needed to	
D9.	Please tell us more about the issue you experienced that led you to want to seek redress, and what happened.	Base: Ask if D8=1-3 Type: Open

	Question wording	**Instructions**
Section E: Perceptions of risks and benefits **Number of questions: 5**		
E1.	Overall, how confident are you that generative AI is being developed and rolled out responsibly? 1. Not at all confident 2. Slightly unconfident 3. Neither confident nor unconfident 4. Slightly confident 5. Completely confident	Base: Ask all Type: Closed Response: Single Order: Fix *Rationale: KDA dependent variable*
E2.	When it comes to generative AI, how confident are you that you that: A. Generative AI tools are being well regulated in the UK B. People's personal data is protected and security risks are addressed C. People can seek compensation if something goes wrong D. Providers of AI tools are transparent about how the results shown are generated / how the model works E. Providers of AI are transparent about what data the model is trained on F. Generative AI tools have 'safeguards' to protect users from inappropriate use G. Makers of AI tools are actively addressing problems like bias H. Makers of AI tools are held to account if they allow their model to be used inappropriately 1. Not at all confident	Base: Ask all Type: Grid Response: Single per row Order: Randomise *Rationale: KDA independent variables: how far does trust in each of these drive overall trust in responsible use of generative AI? With particular focus on the role of regulation.*

	2. Slightly unconfident 3. Neither confident nor unconfident 4. Slightly confident 5. Completely confident 97. I don't know	
E3.	Do you believe that publicly available generative AI tools are trained on personal data? *By "trained on", we mean the data that is used to build and refine the model and allow it to generate its responses.* *By "personal data", we mean any data that could identify a person directly or indirectly, by using information such as their past social media posts, location data, email address or phone number.* 1. Yes 2. No 3. I don't know	Base: Ask all Type: Closed Response: Single Order: Fix
E4.	How do you feel about the idea of your personal data being used to "train" generative AI models? *By "train", we mean the data that is used to build the model and allow it to generate its responses.* *By "personal data", we mean any data that could identify a person directly or indirectly, by using information such as their past social media posts, location data, email address or phone number.* 1. Very uncomfortable 2. Somewhat uncomfortable 3. Neutral 4. Somewhat comfortable 5. Very comfortable 6. I don't know	Base: Ask all Type: Closed Response: Single Order: Fix
E5.	From the below pairs of statements, we'd like you to select the point that best describes how you feel. 1 a. Generative AI developers are <u>doing enough</u> to prevent their tools creating harmful content	Base: Ask all Type: Sliders Response: Single per row Order: Randomise rows Show all on one screen 5-pt scale with statements at either end,

	b. Generative AI developers must do more to prevent their tools creating harmful content 97. I don't know 2 a. Generative AI tools should be rolled out more quickly, to maximise their benefits b. Generative AI tools should be rolled out more slowly, to minimise their risks 97. I don't know 3. a. People in general know enough about the risks of using generative AI to use it responsibly b. People in general don't know enough about the risks of using generative AI to use it responsibly 97. I don't know 4 a. There is enough regulation to hold hosts and developers to account if their generative AI is used inappropriately b. There is not enough regulation to hold hosts and developers to account if their generative AI is used inappropriately 97. I don't know	and 'don't know' checkbox *Rationale: testing some of the core questions in the brief around expectations for regulation*
E6.	Which of the following bodies, if any, do you believe are **currently** responsible for the regulation of generative AI in the UK? **Please select all that apply.** 1. Ofcom 2. Information Commissioners Office (ICO) 3. Department for Science, Innovation and Technology (DSIT) 4. National Cyber Security Centre (NCSC) 5. Financial Conduct Authority (FCA) 6. Competition and Markets Authority (CMA) 7. Public Health England 8. National Crime Agency (NCA) 9. Equality and Human Rights Commission (EHRC) 10. Bank of England 11. Advertising Standards Agency (ASA)	Base: Ask all Type: Closed Response: Multi Order: Randomise

	12. Electoral Commission 13. Ofgem 14. There is no regulation of generative AI in the UK [ANCHOR, FORCE SINGLE SELECT] 15. None of the above [ANCHOR, FORCE SINGLE SELECT] 98. Other (please specify) [ANCHOR]	

	Question wording	Instructions
Section F: Use cases **Number of questions: 6**		
F1.	Before today, which of these were you aware generative AI could be used for? Please select all that apply. 1. Using a generative AI tool to ask for best options for debt consolidation 2. Using a generative AI tool to calculate the tax owed when withdrawing a lump sum from a pension 3. Using a generative AI tool to research investments, e.g. by asking 'what are some of the best investments right now?' 4. Using a generative AI tool to ask for health advice (e.g. whether symptoms indicate a particular disease) 5. Using a generative AI tool to hear about the latest news or explore a news story in more depth 6. AI generating sign language or subtitles to add onto video content, for those who need it 7. Using generative AI to create adverts that are specifically targeted to users' interests 8. AI processing personal data to manage someone's calendar appointments, e.g. by reading their emails	Base: Ask all Type: Closed Response: Multi Order: Randomise rows

	9. I didn't know generative AI could be used for any of these [anchor, exclusive]	
F2	How do you feel about people using generative AI tools to do these things? [list as per F1 excl. 9, no filtering] a. Very uncomfortable b. Quite uncomfortable c. Quite comfortable d. Very comfortable e. I don't know	Base: Ask all Type: Grid (carousel) Response: Single per row Order: Randomise rows
H_ ROUTE	[HIDDEN VARIABLE] Respondents to be split into 3 equal cells as follows. Cells should be matched on: gender, age, SEG and A1 (GenAI use). 1. Financial route a) Calculating tax 2. Financial route b) Researching investments 3. Search route	
If H_ROUTE=1, show following questions F2a-F2d. If HROUTE=2-3, skip.		
F2a.	We'd like to ask more about the idea of people **using a generative AI tool to calculate the tax owed when withdrawing a lump sum from a pension**. First of all, have you ever used a generative AI tool to make a financial calculation like this? 1. Yes 2. No 97. Don't know	Base: Ask if HROUTE=1 Type: Closed Response: Single Order: Fix
F2b.	To what extent might you consider using a generative AI tool the next time you need to make a financial calculation like this? 1. 1. Very unlikely 2. Quite unlikely 3. Neither likely nor unlikely 4. Quite likely 5. Very likely 97. Don't know	Base: Ask if HROUTE=1 Type: Closed Response: Single Order: Fix
F2c.	How confident would you be that a generative AI tool could **accurately** calculate this kind of figure, if it had been	Base: Ask if HROUTE=1 Type: Closed Response: Single

	'trained' on publicly available information on tax rules? 1. Not at all confident 2. Slightly unconfident 3. Neither confident nor unconfident 4. Slightly confident 5. Completely confident 97. Don't know	Order: Fix
F2d.	Imagine a scenario where someone used a generative AI tool to calculate the tax they owed, but the amount given was **incorrect** and they **submitted an incorrect payment to HMRC, incurring a penalty**. What would you expect to happen next? 1. They could seek compensation from the AI deployer (who makes the generative AI tools available) 2. They could seek compensation from the AI provider (who develops the code / model) 3. They could seek compensation from HMRC 4. HMRC would allow them to correct the error without a penalty because it was due to generative AI 99. They could not seek any compensation [anchor] [exclusive]	Base: Ask if HROUTE=1 Type: Closed Response: Multi Order: Randomise
If H_ROUTE=2, show following questions F3a-xx. If HROUTE=1 or 3, skip.		
F3a.	We'd like to ask more about the idea of people using **generative AI to research investments, for example, by asking 'what are some of the best investments right now?'** First of all, have you ever used a generative AI tool to seek investment advice like this? 1. Yes 2. No 97. I don't know	Base: Ask if HROUTE=2 Type: Closed Response: Single Order: Fix
F3b.	To what extent might you consider using a generative AI tool if you were looking for investment advice? 1. 1.Very unlikely 2. Quite unlikely 3. Neither likely nor unlikely	Base: Ask if HROUTE=2 Type: Closed Response: Single Order: Fix

	4. Quite likely 5. Very likely 97. I don't know	
F3c.	How confident are you that a generative AI tool could provide a set of **accurate, actionable recommendations** if it was trained on publicly available information on investments? 1. Not at all confident 2. Slightly unconfident 3. Neither confident nor unconfident 4. Slightly confident 5. Completely confident 97. I don't know	Base: Ask if HROUTE=2 Type: Closed Response: Single Order: Fix
F3d.	Imagine a scenario where someone **lost money** after making an **investment recommended to them by a generative AI tool**. What would you expect to happen next? 1. They could seek compensation from the AI deployer (who makes the generative AI tools available) 2. They could seek compensation from the AI provider (who develops the code / model) 3. They could seek compensation from the company they invested in 4. They could seek compensation from their trading platform 99. They could not seek any compensation [anchor] [exclusive]	Base: Ask if HROUTE=2 Type: Closed Response: Multi Order: Randomise
If H_ROUTE=3, show following questions F4a-F4d. If HROUTE=1-2, skip to CL_INTRO.		
F4a.	Earlier we showed you these images of search results. If you weren't aware before, these kinds of summaries use generative AI. [show images]. To what extent do you read and use these results when they appear? 1. Never 2. Rarely 3. Sometimes	Base: Ask if HROUTE=3 Type: Closed Response: Single Order: Fix

	4. Usually 5. Always	
F4b.	How helpful do you think these kinds of generative AI search summaries are? 1. Very unhelpful 2. Quite unhelpful 3. Quite helpful 4. Very helpful 97. Don't know	Base: Ask if HROUTE=3 Type: Closed Response: Single Order: Fix
F4c.	Which types of search queries would you consider using these features for? **Please select all that apply.** 1. Financial information / guidance 2. 'How-to' do certain tasks e.g. home DIY 3. Recipes and cooking tips 4. Local recommendations e.g. restaurants 5. Summarising top news stories 6. Researching a complex topic e.g. a period of history or scientific concept 7. Researching a holiday destination 8. Recommendations for content e.g. films or music 9. Product reviews and recommendations 10. Health and lifestyle support 98. Other, please specify [open, anchor]	Base: Ask if HROUTE=3 and use AI search summaries (F4a=2-5) Type: Closed Response: Multi Order: Randomise
F4d.	[if F4a=2-4, show: Why do you sometimes choose not to use these AI summaries?] [if F4a=1, show: Why do you currently choose not to use these AI summaries?] **Please select all that apply.** 1. I don't know if I can trust them 2. I haven't seen them appear / never noticed them 3. I prefer to go to known sources e.g. news websites 4. It isn't made clear enough that they use AI 5. They aren't comprehensive enough 6. I have noticed they contain inaccurate information 7. The answers are too generic and vague	Base: Ask if HROUTE=3 and **don't** always use AI search summaries (F4a=1-4) Type: Closed Response: Multi Order: Randomise

	8. I am concerned about my privacy 9. I prefer to explore search results myself 10. I prefer to read multiple perspectives and come to my own conclusions 11. I am worried that the content hasn't been reviewed by a human 98. Other, please specify [open, anchor]	

	Question wording	**Instructions**
Section CL: Classification **Number of questions: 7**		
CL_ INTRO.	Thank you so much for your help so far. We just have a few more questions about you and your lifestyle. Please remember that your answers are always treated confidentially.	
CL1.	Which of the following statements best describes how you approach trying new technologies (e.g. gadgets, software or apps)? 1. I like to be one of the first people to try a new technology 2. I try new technologies soon after they're introduced, but I usually wait for some reviews first 3. I wait until the technology becomes more widely used before trying it 4. I am more cautious and wait to adopt new technologies until after they have been widely proven 5. I rarely adopt new technologies unless absolutely necessary	Base: Ask all Type: Closed Response: Single Order: Fix *Rationale: This scale is designed to ascertain where respondents sit on the technology adoption curve, and will support segmentation.*
CL2.	How far do you agree or disagree with the following statements? 1. I am comfortable using online banking services 2. I am able to troubleshoot complex issues with digital devices by myself 3. I use the internet all the time a. Strongly disagree b. Slightly disagree c. Neither agree nor disagree	Base: Ask all Type: Grid Response: Single Order: Fix *Rationale: This will measure overall levels of digital engagement/ confidence.*

	d. Slightly agree e. Strongly agree	
CL3.	Which of the following personality traits feel most like you? 1. I am cautious, stick to what I know 2. I prefer to be a leader than a follower 3. I am a spender, not a saver a) Strongly disagree b) Slightly disagree c) Neither agree nor disagree d) Slightly agree e) Strongly agree	Base: Ask all Type: Grid Response: Single per row Order: Randomise rows *Rationale: To support the segmentation, this will add colour to personality types. They are designed to relate to the topic of engaging with AI and the use cases.*
CL4.	Which of the following best describes the highest qualification you hold? 1. No qualifications 2. O levels/CSEs/GCSEs (any grades), NVQs, Diploma or equivalent 3. Apprenticeship 4. A levels/VCEs, AS levels, Higher School Certificate, Progression/Advanced Diploma 5. Undergraduate degree (e.g. BA, BSc) 6. Postgraduate degree (e.g. MA) 7. Doctorate (e.g. PhD, MD) 8. Professional qualifications (for example teaching, nursing, accountancy) 9. Other vocational/work-related qualifications 98. Other, please specify [open] 96. Prefer not to say	Base: Ask all Type: Closed Response: Single Order: Fix *Rationale: This is included to measure potential vulnerabilities.*
CL5.	Could you tell us your combined household income before tax and other deductions? Note this refers to all income sources including any benefits received. 1. £1 to £9, 999 2. £10, 000 to £24, 999 3. £25, 000 to £49, 999 4. £50, 000 to £74, 999 5. £75, 000 to £99, 999	Base: Ask all Type: Closed Response: Single Order: Fix

	6. £100, 000 or more 97. Not applicable to me 96. Prefer not to say	
CL6.	Do you have any physical or mental health conditions or illnesses lasting or expected to last 12 months or more? 1. Yes 2. No 96. Prefer not to say	Base: Ask all Type: Closed Response: Single Order: Fix
CL7.	Which of the following best describes the conditions or illnesses you have? Please select all that apply. 1. Physical impairment (e.g. mobility issues, limb loss, long-term pain such as arthritis) 2. Visual impairment (e.g. sight loss) 3. Deaf or hard of hearing 4. Mental health condition (e.g. anxiety, depression, trauma, PTSD) 5. Social or behavioural condition (e.g. autism) 6. Difficulty with memory (e.g. stroke recovery, dementia, head injury/trauma) 7. Learning disability (e.g. Downs syndrome, executive function difficulties, severe learning disabilities) 8. Learning difficulty (e.g. dyslexia, dyspraxia, ADHD) 9. A long-term health condition (that isn't described above) 98. Other (please specify if you would like to) [open] 96. Prefer not to say [exclusive]	Base: Ask if CL6=1 Type: Closed Response: Multi Order: Fix *Rationale: This is included to measure potential vulnerabilities.*

About Thinks Insight & Strategy

We are an international insight and strategy consultancy, focused on providing our clients with the insight they need to make better decisions. We do this by putting the people who matter most to our clients' organisation at the heart of their thinking.

Authors of this executive summary and accompanying report

Dr Carol McNaughton Nicholls, Managing Partner |
cmcnaughtonnicholls@thinksinsight.com
Ellie Gould, Associate Director | egould@thinksinsight.com
Josh Cohen, Research Lead | jcohen@thinksinsight.com
Callum Waterhouse, Research Executive | cwaterhouse@thinksinsight.com

Acknowledgements

Our thanks to the DRCF colleagues who have worked with us on this research: Andrew Smith, Laurence Diver and Beth Deakin