

Six in Ten UK Consumers Would Stop Using an AI Shopping Agent After One Mistake, ACI Survey Finds

June 29, 2026

Trust remains the critical barrier to adoption of AI-driven shopping tools, as UK consumer survey reveals fears over control, money and accountability

LONDON--(BUSINESS WIRE)--Jun. 29, 2026-- New research from [ACI Worldwide](#) (NASDAQ: ACIW), an original innovator in global payments technology, reveals a significant trust gap between artificial intelligence and human decision-makers, highlighting a key barrier to the widespread adoption of AI shopping agents.

A YouGov survey of more than 2,000 UK adults, conducted on behalf of ACI Worldwide, found that just 19% of consumers trust AI assistants to follow rules to set up make every day purchasing decisions, compared with 55% who trust a human expert or adviser. Seven in ten (69%) do not trust AI, even when it follows rules they set, while six in ten (60%) say they would stop using an AI agent after just one mistake.

AI shopping agents are tools that can search, compare and, with a consumer's permission, complete purchases on their behalf. The findings come as merchants, payment providers and technology platforms increasingly move these tools beyond product discovery and closer to checkout and payment.

"The findings clearly show that consumers are open to AI helping them shop smarter, but only if they remain firmly in control of both the decision-making and their money," said Adriana Jordan, head of merchant and payments intelligence at ACI Worldwide. "They're telling us very clearly that they won't hand control of their finances to an autonomous agent without safeguards. This isn't a capability gap; it's a trust and confidence gap. If the industry wants adoption, it must prioritise control over capability: explicit approvals, hard spending limits, protected payment details and clear accountability when things go wrong."

Key Findings:

- **AI is acceptable as a tool, but not a decision-maker.** While consumers show some openness to AI as a support tool, trust collapses when AI is given greater autonomy. This sharp drop-off highlights a clear boundary; consumers are comfortable with AI assisting decisions, but deeply uncomfortable with AI making them.
 - 50% of respondents trust AI to find the best price available, with 43% trusting it to follow spending limits
 - Only 18% trust AI to act in their best financial interest; just 17% trust it to keep personal and payment data secure and only 15% trust AI to handle problems when something goes wrong
- **Financial incentives fail to overcome fear.** The research also shows that savings alone are not enough to win consumers over. Resistance is driven less by value and more by perceived risk and loss of control.
 - 44% say they would not trust an AI shopping agent regardless of savings, and one in four say it would need to save them more than 15% before they would trust it
- **Autonomy triggers strongest resistance.** Concerns intensify when AI agents act independently or access sensitive financial data; these fears point to a fundamental discomfort with unsupervised, agent-led commerce.
 - Seven in ten (70%) say purchases made without asking would affect their willingness to use an AI shopping agent; 61% say linking it to a bank account, and 54% say tracking everything they browse online would impact their willingness to use an AI agent
- **When things go wrong, consumers don't hesitate to assign blame.** The majority of UK respondents believe responsibility falls squarely on AI providers, a challenge many emerging commerce models have yet to address.
 - 54% say the technology or AI company that built the AI agent should be accountable for refunds
 - Just 9% blame the retailer; only 3% blame banks or card issuers
- **No organisation inherits trust by default.** Perhaps most strikingly, 59% of consumers say they would not trust any organisation to manage AI-powered shopping and payments. Even banks and other regulated financial payments providers are chosen by just 20%, while technology companies and retailers trail far behind at 4% each.

Note to editors: All figures, unless otherwise stated, are from YouGov Plc. Total sample size: 2,080 UK adults (18+). Fieldwork conducted between 19–22 June 2026. The survey was carried out online and weighted to be representative of the UK adult population.

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With nearly 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

Copyright ACI Worldwide, Inc. 2026

ACI, ACI Worldwide, ACI Payments, Inc., ACI Pay, Speedpay and all ACI product/solution names are trademarks or registered trademarks of ACI Worldwide, Inc., or one of its subsidiaries, in the United States, other countries or both. Other parties' trademarks referenced are the property of their respective owners.

View source version on businesswire.com: <https://www.businesswire.com/news/home/20260628382944/en/>

Media Contacts

Katrin Boettger | Communications and Corporate Affairs Director | katrin.boettger@aciworldwide.com

Pierce Rohrmann | Head of Communications and Corporate Affairs | pierce.rohrmann@aciworldwide.com

Source: ACI Worldwide