A CONSUMER STUDY · 2026

Trust, *Tested.*

What consumers really think about retail personalization in the AI era.

Survey of 4,833 adults across the United States and United Kingdom.

A ThoughtSpot report, in partnership with YouGov.

EXECUTIVE SUMMARY

Retail bet on AI to build loyalty. Consumers are sending back the receipt.

For a decade, retail's AI thesis has rested on one assumption: the more a system knows about customers, the better it can serve them. Trust, Tested, a survey of 4,833 adults across the US and UK conducted by ThoughtSpot in partnership with YouGov, tests that assumption against how people actually feel, and finds it strained. Consumers are not rejecting AI outright. They are rejecting AI they cannot see, question, or turn off.

That distinction runs through the whole study. 74% of consumers already believe retailers collect too much personal data before a single AI feature is switched on, which means every recommendation engine and every "just for you" banner is being judged by a skeptical audience from the start. Just 13% trust AI to tell them what to buy, while 47% distrust it outright. And 91% can point to a specific form of personalization, cross-app tracking, location data, a suggestion that arrived a little too knowingly, that feels less like service and more like surveillance.

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THE CORE FINDING

Personalization and surveillance have become hard to tell apart.

74%

The privacy baseline

74% of consumers say retailers already collect too much personal data. Every AI feature a retailer builds gets judged against that baseline, not in a vacuum.

91%

Intrusion outpaces utility

91% name at least one personalization tactic that feels intrusive, led by cross-app tracking (57.6%) and real-time location (48.8%). The features retailers count as innovation often register with customers as overreach.

13% 47%

A trust deficit that tracks with experience

Only 13% trust AI product recommendations, and 47% actively distrust them. That skepticism lines up with lived experience: 66% say AI has misread their needs or gotten a recommendation wrong at some point.

59% 53%

Mistakes carry a bill

59% are unlikely to return after an AI mispriced recommendation; 53% will leave after a late delivery. Bad AI and broken fulfillment draw down the same account: trust.

WHY THOUGHTSPOT

The problem isn't AI. It's what AI is built on.

An AI model is only as trustworthy as the data underneath it. When retail AI misfires, a bad recommendation, a wrong price, a promise the supply chain can't keep, customers don't experience it as a bug. They experience it as a broken commitment.

We would argue that's what the undecided 34% are actually weighing. The data doesn't tell us why they're on the fence, but it does tell us what they say would move them: transparency about what data is used, an explanation for why something was recommended, a way to opt out. That isn't a demand for a smarter algorithm. It's a demand for an accountable one.

That's the problem ThoughtSpot is built to solve:

- **Accuracy over inference**
  ThoughtSpot's search-driven analytics lets teams query verified, first-party data in natural language, grounding recommendations in what customers actually did and said instead of what a model guessed.
- **Front-end promises, back-end proof**
  ThoughtSpot unifies customer, inventory, and supply chain data, so a recommendation is only as good as the retailer's ability to deliver on it.
- **Governance retailers can point to**
  Full data lineage means a retailer can explain a recommendation instead of shrugging it off, which is exactly what roughly 30% of consumers say they want.

> *The AI era in retail will come down to a simple test: not how much data a retailer collected, but whether they can explain, in plain language, what they used it for and whether they kept their word.*

FOREWORD

Shopping remains stubbornly human.

The digital age enables retailers to know more about their customers than ever. As this research makes plain, customers have noticed. Three in four adults across the UK and US now believe retailers collect too much of their personal data. Just 13 percent trust AI to recommend what they should buy, while nearly half actively distrust it.

None of this should surprise us. Research conducted when I was at IDC almost ten years ago found shoppers were already keenly aware of the 'give to get' dynamic of digital transactions: the information shared should afford them better service than a one-time, cash-paying anonymous customer. What this research captures is a negotiation over terms, not a rejection of technology itself.

The research underlines that shopping remains stubbornly human. Personalization built on explicit information customers have knowingly provided feels like service; personalization inferred from implicit data, such as tracked behavior, location, or prediction, feels like surveillance.

Moreover, the remedies customers name are not exotic: data transparency, clear explanations, the ability to opt out, a human still on call, and keeping the promise to deliver, because it is the fulfillment of a product or service where trust is ultimately won or lost.

Trust has only become more important today and is now the defining design principle of shopping in the AI era. The undecided third of consumers is the commercial prize, and it will be won by retailers that treat transparency and control as product features rather than policy pages.

Miya Knights
Retail Technology Analyst

THE FINDING

Three out of four consumers say retailers already know too much.

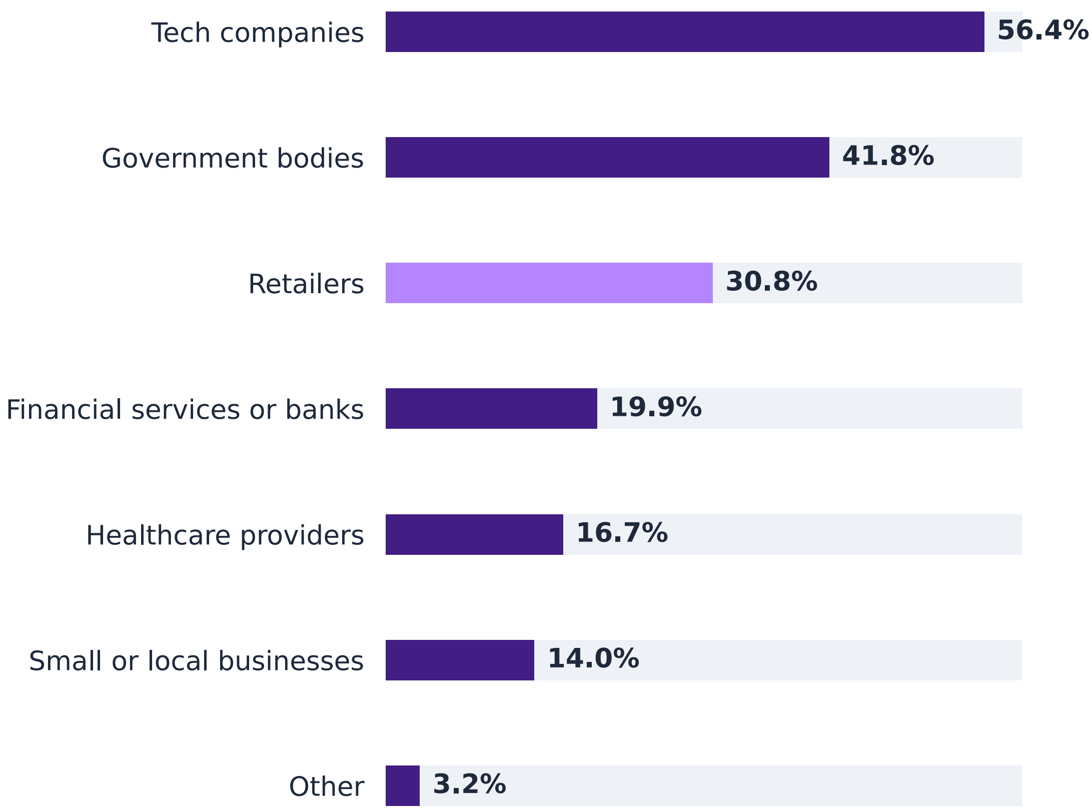
Asked whether retailers collect too much of their personal data, 74% of adults across the UK and US agree. 36% agree strongly. Just 5% disagree. It is the loudest baseline in the whole survey, and it sets the terms for every AI-powered feature a retailer might build on top of it.

74%	76%	72%	36%
AGREE OVERALL	UNITED KINGDOM	UNITED STATES	STRONGLY AGREE

WHERE THE DISTRUST LIVES

Tech companies top the list. Three in ten name retailers.

When consumers pick the organizations they distrust most with their personal data, retailers land third, behind tech and government. Given how much of daily commerce runs through retailers, that share is striking.



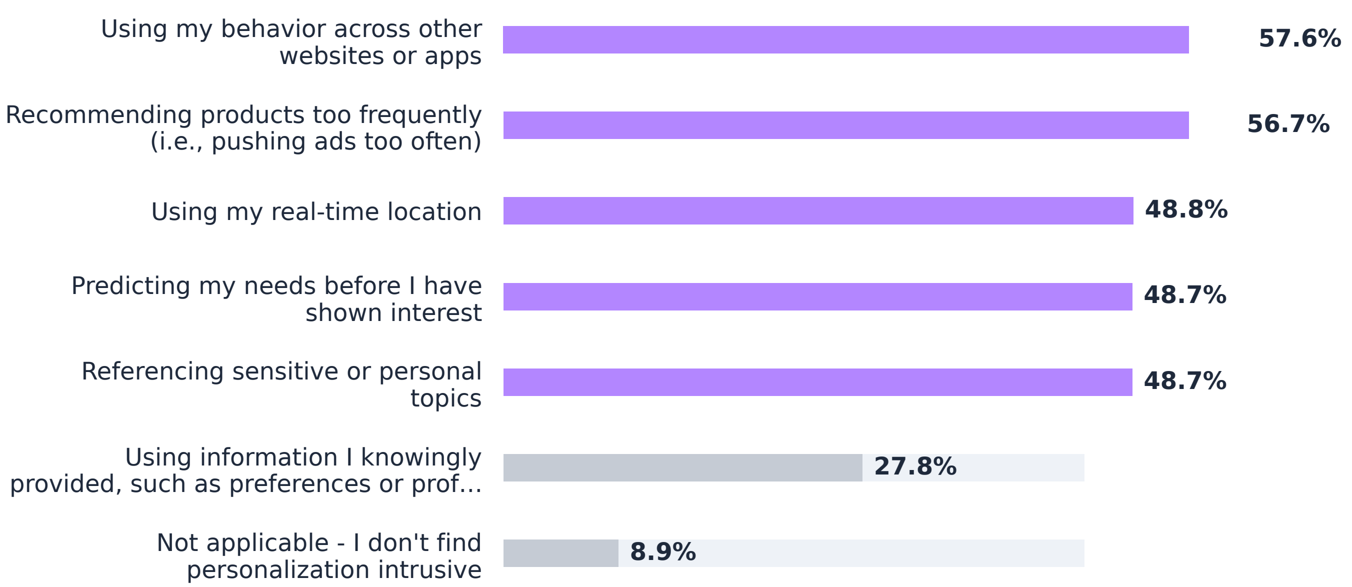
Respondents could pick up to two organizations. Bars show share of all adults naming each.

WHEN PERSONALIZATION CROSSES THE LINE

Location tracking, cross-app behavior, and prediction top the intrusion list.

Consumers accept personalization when they know they gave the information. The moment retailers reach beyond that, whether by following behavior across apps, using real-time location, or guessing needs before they are asked, the same feature stops feeling helpful.

> 91% of consumers name at least one aspect of retail personalization that feels intrusive rather than helpful.

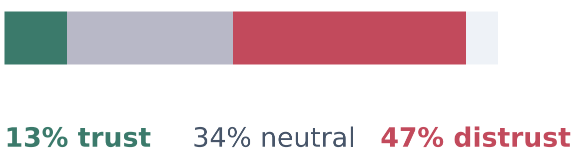


THE AI TRUST GAP

Consumers do not trust AI to recommend what to buy, and they say it gets it wrong.

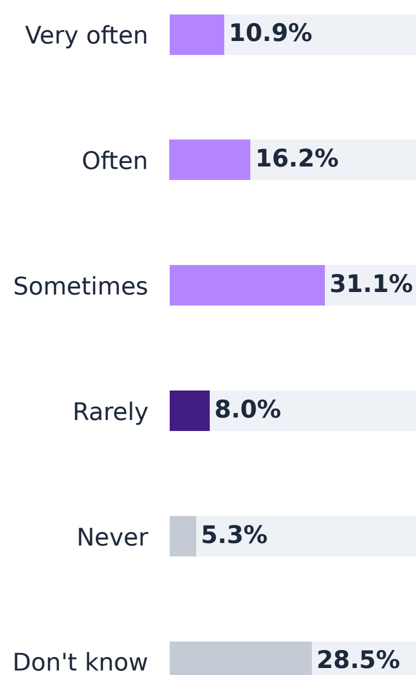
The gap shows up in two questions: whether people trust AI-powered recommendations at all, and how often AI actually misreads them. On both counts, the mood is skeptical.

TRUST IN AI RECOMMENDATIONS



Just 13% trust AI when it recommends brands or products. 47% actively distrust it. The middle 34% is the swing vote every retailer's AI product team is trying to win.

HOW OFTEN AI GETS IT WRONG

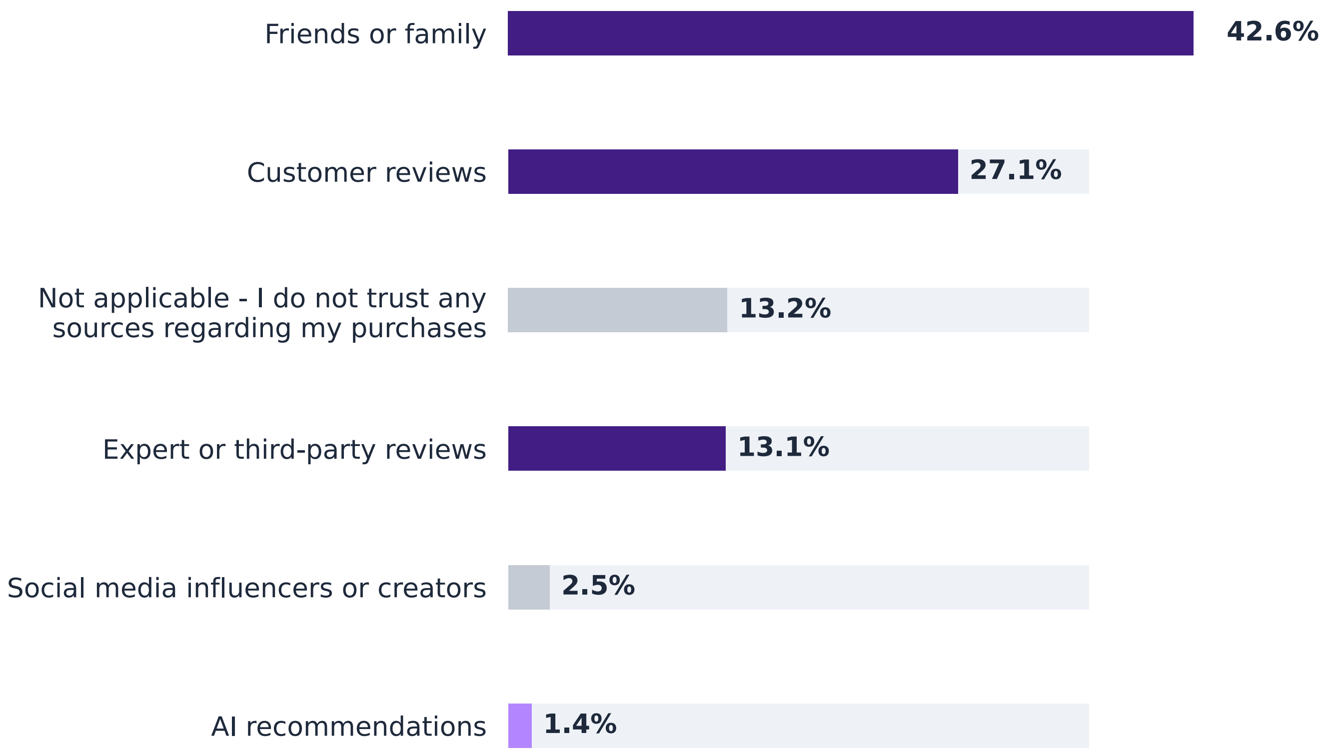


Only 5% say AI has never misread them. About 67% report a wrong recommendation at some point, and 28% aren't sure.

WHO THEY TRUST INSTEAD

Customer reviews and friends still lead. AI recommendations rank near the bottom.

When consumers name the source they trust most for a purchase decision, human sources dominate. AI recommendations land near the bottom, edging out only social influencers.



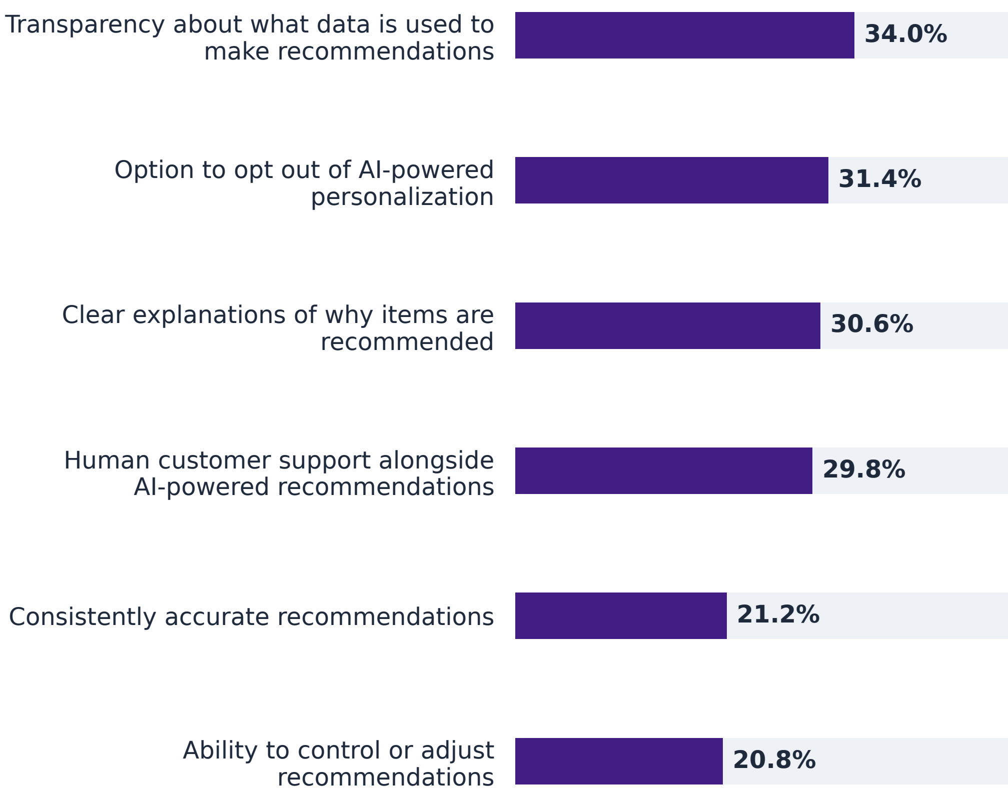
> 44% name a human source as their most-trusted purchase input. AI recommendations reach 1%.

EARNING AI TRUST

Transparency, control, accuracy, and a human still on call.

Consumers are specific about what would earn their trust, and the features they name are ordinary. They are the design choices most AI-powered retail products have quietly deprioritized.

WHAT WOULD INCREASE TRUST



DRIVING AI ADOPTION

What would make them actually use an AI shopping agent.

This time the question is about adoption, not trust. Time savings and better deals lead. Consumers are pragmatic about what AI is for.

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AI SHOPPING ADOPTION DRIVERS

THE COST OF GETTING IT WRONG

AI mistakes cost customers. Late deliveries cost more.

Two scenarios measure the size of the penalty. Both are costly. Late delivery is worse.

If AI recommends products outside their price range

59%

UNLIKELY TO SHOP AGAIN

vs 12% still likely to return

Price mistakes push shoppers away.

If a delivery arrives significantly late

53%

UNLIKELY TO SHOP AGAIN

vs 14% still likely to return

Late delivery does even more damage.

UNITED KINGDOM VS UNITED STATES

The two markets mostly agree. Where they diverge is instructive.

On most questions UK and US consumers land within a few points of each other. Where they diverge, each gap hints at how the trust story looks different in each market.

UK leads   US leads

Unlikely to return after a late delivery
UK 59.0% · US 48.6% — **UK +10.4**

Distrust government bodies most with personal data
UK 36.2% · US 46.5% — **US +10.3**

Distrust tech companies most with personal data
UK 61.9% · US 51.7% — **UK +10.2**

Distrust AI-powered product recommendations
UK 52.5% · US 42.9% — **UK +9.6**

Distrust retailers most with personal data
UK 34.6% · US 27.5% — **UK +7.1**

Unlikely to return after AI mis-priced recommendations
UK 62.5% · US 56.1% — **UK +6.4**

Showing the largest UK/US gaps in the survey (at least 4 percentage points).

ABOUT THIS SURVEY

Methodology

The 'Trust, Tested' study was conducted by ThoughtSpot in partnership with YouGov. 4,833 adults were surveyed across the United Kingdom (2,216) and the United States (2,617). Figures shown are weighted percentages; net scores combine adjacent agreement or trust levels where indicated. Percentages may not sum to 100 due to rounding or the exclusion of "Don't know" responses in select cuts.