IBM Study: Growing Customer Acceptance of Al Opens Up New Business Opportunities in UK and Ireland, Trust Remains Key



LONDON (UK) Sept 30, 2025 – A new study commissioned by IBM (NYSE:IBM) has revealed that nearly three-quarters (74%) of people surveyed in the UK and Ireland are comfortable with AI-powered assistants playing a role in their decision-making – ranging from offering personalised suggestions to making household financial selections on their behalf.

The findings suggest consumers are increasingly open to using AI for agentic AI tasks and experiences such as changing a tariff plan. This emerging behaviour presents potential opportunities for companies to use AI agents to power customer-led growth – if based on transparent and trusted technology.

Al increasingly embedded in day-to-day life

The findings show that almost half of the respondents (48%) are comfortable with the idea of using an AI assistant for decisions such as enrolling in a paid service, with 57% comfortable with AI making everyday choices and 62% with using AI for personalised suggestions. The study also points to a maturing market for AI services, reflected in growing trust and enjoyment of everyday AI Interactions. Seventy nine percent of those surveyed said they trust interactive AI experiences like chatbots to deliver reliable results, while 72% reported enjoying their use.

Rising trust and enjoyment of AI indicate new potential areas for business – from improving interactions with customers to internal productivity gains. Companies across industries, from retail and financial services to public sector and more, could benefit by embedding AI into core operations, evolving from single chatbots to managing multiple connected agents that work together to share information and handle complex, multi-step activities.

Security & transparency top of mind

When asked to identify areas where AI could be best applied to improve customer experience, respondents pointed to fraud prevention (40%), improved communication (33%) and smarter virtual assistants (30%). To meet these expectations, businesses should embed AI seamlessly and securely into customer journeys – through smarter fraud detection, advanced conversational interfaces, and capable AI Agents. These enhancements boost experience and build trust through consistent, reliable service. Consumers cited convenience and speed (40%), robust data security and privacy (37%), and 24/7 support

(35%) as the most influential features driving their use of AI services.

While the research demonstrates a growing trust among the public for AI decision-making, retaining transparency and control when AI makes decision was valued by 63% of respondents, with 44% of the public wary of the privacy and security implications of sharing their data.

Growing Acceptance of AI in UK and Ireland

- 74% comfortable with AI playing a role in decision-making
- 72% enjoy chatbots
- 79% trust AI to deliver reliable results



- Consumers want speed, robust data security and privacy, and 24/7 support
- Boost customer experience with AI that's transparent, explainable, and customer-centric
- IBM's watsonx Orchestrate enables businesses to build secure, seamless, and personalised AI assistants at scale







Regional Adoption of AI

- 85% in the north of England and 84% in the Midlands use virtual assistants
- 63% in London trust information from AIpowered tools
- 50% in Manchester trust AI to complete everyday tasks



Source: IBM-commissioned research by Censuswide, surveying 2,257 UK & Ireland consumers (18+) aware of AI interactions, 9–11 Sept 2025

Leon Butler, Chief Executive, IBM UK and Ireland

"Our study shows that users are quickly climbing the curve of customer comfort when it comes to AI assistants. AI is increasingly influencing the way we live, work, shop and innovate and this is a prime moment for UKI enterprise to scale agentic AI to deliver customer-led growth. To seize this opportunity, organisations must prioritise transparency and explainability in AI services, deploy production-ready agents and invest in building the AI and digital skills of the UKI workforce - ensuring we're equipped to capture the growing business opportunities."

Neil Ward-Dutton, VP AI, Automation, Data & Analytics Europe, IDC

"It's striking that a large proportion of the UKI public are broadly comfortable with the idea of AI systems taking even consequential actions on their behalf. However public confidence in AI is currently ahead of business' ability to deliver AI systems and services that are secure and reliable at scale. To reap the benefits of delivering AI-powered products and services to customers, business must carefully implement systems that will perform safely and not break customers' trust."

Other key findings include:

Confidence in AI:

- Al-driven decision-making is rising, with 46% of the public confident about making important decisions based solely on Algenerated information.
- Al is becoming more integrated into weekly routines, with widespread use across retail (55%), finance (43%), entertainment (48%), customer service (42%), and even government services (32%).

Generational Perspectives on AI:

- Millennials are leading the way in AI adoption, with 65% believing AI will help society more than harm it, and around 70% trusting AI in retail.
- A significant generational divide in trust exists, with 63% of 18-24-year-olds trusting Al's reliability, compared to just 32% of those 55 years old and above.

Regional Adoption of AI:

- The North of England and the Midlands show robust adoption of Al-powered services, with 85% in the North and 84% in the Midlands using virtual assistants.
- Most Londoners (63%) trust the information provided by Al-powered tools, higher than the UKI average by 21%.
- In the West Midlands, 65% of residents express trust in Al-powered retail services -over 10% higher than the national average -highlighting the region's strong receptiveness to innovative Al-driven shopping experiences.
- Half of Manchester residents surveyed are already trusting AI to help complete everyday tasks.

Study Methodology: The research was conducted by Censuswide, among a sample of 2,257 UK and Ireland consumers that are aware when they are interacting with AI, aged 18+. The data was collected between 09.09.2025 - 11.09.2025.

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