cognizant

New minds, new markets

Consumers who embrace AI could drive up to 55% of spending by 2030. Businesses can stay ahead of the adoption curve by understanding the new AI-powered customer and the wants, needs and expectations that will shape tomorrow's markets.

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Introduction

For the past two years, the question of how to best use artificial intelligence (AI) has dominated business agendas. At most organizations, the work has been largely internal. Leaders have focused on boosting efficiency, preparing the workforce for new ways of working and integrating the technology into their operations—in effect, activities that businesses can directly control. This internal work has been worth the effort: In 2024, we predicted it would drive up to $1 trillion in GDP due to productivity gains by 2032 in the US alone.

By 2030, AI enthusiasts will drive consumer spending:

$4.4T
in the US

$690B
in the UK

$540B
in Germany

$670B
in Australia

Yet, outside the boardroom, a more powerful and potentially multitrillion-dollar force has been gaining momentum: consumers experimenting with AI—with huge implications for business.

Already, people are searching for products using conversational AI and even placing orders with their voice assistants. Based on our newest research study, which is focused on consumer use of AI, these seemingly inconsequential activities will soon transform the consumer journey: how people discover, purchase and engage with products and experiences after the sale.

This customer-led movement cannot be ignored. By 2030, AI-friendly consumers will be responsible for up to 55% of consumer purchasing activity. Driving this massive uptick is a small but fast-growing segment of consumers our research has identified as AI Accelerators. This group not only embraces AI-enabled tools but also represents the future of purchasing. Accelerators make up just 25% of consumers today, but as their income and spending power increases, they will become an increasingly influential market force.

By 2030, AI-friendly consumers will be responsible for up to 55% of consumer purchasing activity.

At the same time, consumer comfort with AI is not universal, nor is it consistent across the three key phases of the customer journey: when customers are learning about new products, buying them and using them. Many people still approach AI with caution, understanding the convenience and time savings it offers but remaining reluctant to cede control of the process, especially at critical moments, such as when clicking "buy."

These mixed attitudes will drive three distinct waves of market change over the next five years, culminating in 2030 when AI will be fully embedded in the purchase journey. It will be vital for organizations to understand the nuances of what consumers want to do with AI (and what they don't or won't) and how their behaviors will develop.

Businesses will also have to understand and prepare for what comes next in the AI journey: **the agentic internet**, an interconnected ecosystem of AI-enabled tools and agents working on behalf of consumers to autonomously locate, evaluate, purchase and maintain the products and services they rely on.

With the agentic internet, consumers will gain what amounts to a personal digital concierge that works with business AI agents to orchestrate complex tasks across the purchase journey.

Businesses that adapt to this new reality will thrive, but the challenges are formidable.

There are serious considerations to keep in mind such as:

- How to anticipate and meet the demands of AI-enabled consumers
- How to engage with both human customers and the digital counterparts working for them
- How to change current business and operational models, technologies and strategic partnerships

These questions must guide decision-making not just for consumer-facing businesses but also for any company that produces and sells a product or service in the AI-driven economy.

Our research, conducted with Oxford Economics, explores these dynamics and issues using insights from over 8,400 survey respondents across four countries. The work was supplemented with extensive economic modeling and in-depth discussions with 80 consumers conducted by Cognizant Research. **The findings are clear: AI will reshape the consumer journey across its three pivotal phases—Learn, Buy and Use—with each presenting distinct challenges and opportunities.**

This report is your guide to navigating the transformation, staying ahead of the adoption curve and anticipating the wants, needs and deal-breakers for a new class of AI-empowered customers.

Consumers change the game

A look at the AI enthusiasts and naysayers

To understand how AI will change consumer behaviors and its long-term economic impact, we needed to segment consumers into demographic groups based on their overall likelihood to use AI. To do this, we created the AI Intensity Index, applying insights from an analysis of historic patterns of consumer technology adoption to AI sentiment responses from our survey. (See methodology for details on the creation of the AI Intensity Index.)

The higher on the AI Intensity Index someone scores, the more likely they are to use AI during their purchasing journey. The lower their score is on the index, the more likely they are to eschew AI when researching and purchasing products and services.

Using this analysis, we identified three pivotal groups that represent the highest and lowest levels of AI intensity: Accelerators, Early Adopters and Anchors. A fourth group, Agnostics, represents people who have no strong feelings about AI and, as such, are unlikely to move the needle in either direction (see Figure 1).

As Accelerator and Early Adopter purchasing power grows, both groups will become agents of transformation across industries. However, Anchors will continue to be an important consumer group for businesses to retain and serve.

The higher on the AI Intensity Index someone scores, the more likely they are to use AI during their purchasing journey. The lower their score is in the index, the more likely they are to eschew AI when researching and purchasing products and services.

Four consumer groups, based on AI intensity

Using our AI Intensity Index, we segmented consumers into four groups based on their likelihood to use AI in their purchasing journey.

	AI Intensity Index	Likely characteristics				Why this matters
Early Adopters Tech enthusiasts	17% of Accelerators	Aged 18-24	Always interested in trying new tech	University educated	Have a younger family	While their young age correlates with lower purchasing power, their enthusiasm to adopt the latest technology makes this an important group to watch.
Accelerators AI-friendly	Top 25%	Aged 18-44	High income	University educated	Have a younger family	With their high purchasing power and willingness to embed AI into their everyday life, this group will be a driving force in AI-influenced market change.
Agnostics No strong opinion	Middle 50%	All ages	No particular interest in using or not using AI			Because this group doesn't have strong feelings about using AI, it's less possible to predict their impact on AI-driven change.
Anchors Wary and resistant	Bottom 25%	Aged 55+	Lower income	No children		Their caution about using AI and preference for low-tech experiences will slow AI momentum at first, but as their spending power diminishes, their influence will be eclipsed by Accelerators.

Figure 1

Base: 8,451 respondents in the US, UK, Germany and Australia
Source: Oxford Economics and Cognizant

Note: Our analysis uncovered demographic details that are statistically most likely to be associated with each of these groups. The characteristics are independent of each other, and do not necessarily apply to each consumer in the groups.

Meanwhile, our research also reveals insights that are true across all four consumer cohorts. These findings are important for businesses to consider as they determine the best way forward for interacting with consumers using AI:

Convenience drives adoption

For all consumers, convenience is the strongest driver of AI adoption. Frustration with the buying process, a problem noted by 75% of all respondents, will push consumers toward AI solutions that save them time. In fact, 22% of consumers cited time savings as their top reason for using AI compared with just 12% who see it as a way to find the best deal.

Control is critical

Even with their desire for convenience, consumers require a sense of control, especially when it comes to finalizing the purchase selection and transaction. A striking 75% say they are unlikely to allow AI to automatically reorder and pay for high-value items without their direct authorization.

Familiarity breeds trust

Our research suggests that incorporating AI into familiar devices and user experiences such as smartphones and apps could encourage AI adoption across cohorts. Consumers have already become comfortable with a wide range of sensitive and relatively risky activities on their mobile devices, including banking services (which 52% of respondents are comfortable doing) and booking travel (44%). The same dynamic could unfold with AI. As it integrates seamlessly into familiar devices and consumers gain more exposure to AI-powered tools, their distrust and fear may diminish, too, making them increasingly receptive over time.

A new customer journey

AI's unexpected trajectory across
the Learn, Buy and Use phases

To understand consumer behaviors at a more granular level, we also studied AI use at each phase of the purchase journey. This journey—how consumers discover, purchase and engage with products and services before and after a sale—is at the heart of the business-customer relationship.

We separated consumer touchpoints into three buckets, which we've dubbed Learn, Buy and Use. Next, we calculated a Comfort Quotient, using qualitative and quantitative data to rate consumers' level of comfort using AI at each touchpoint on a scale of zero to 100. The higher the score, the higher the comfort with AI use.[1]

Our Comfort Quotient reveals uneven consumer acceptance of AI across the purchase journey (see Figure 2).

How consumers discover, purchase and engage with products and services before and after a sale is at the heart of the business-customer relationship.

Explained: Comfort Quotient

A composite score of consumers' comfort with using an array of AI tools across the three stages of the purchase journey and 36 products and services in 15 industries, based on survey data and in-depth consumer interviews. The analysis focuses on the age groups most typically associated with each cohort (see Figure 1), with the exception of Early Adopters, who are identified by their stated willingness to be the first to use technology.

Higher number = more comfortable

Lower number = less comfortable

Comfort Quotient scores across the purchase journey

Consumers are most comfortable in the Learn phase, followed by Use and Buy.

Learn

This discovery phase is where consumers feel most comfortable with AI-enabled tools, achieving an average Comfort Quotient of 47. As such, Learn is the first and most critical phase for businesses to focus on. However, there are vast differences among cohorts. Early Adopters and Accelerators have much higher scores of 58 and 50, respectively, while Anchors have a score of 33.

"I love the idea of AI helping me choose products and services because you can make the process **faster, more efficient, and even enjoyable."**

Amrita, 26, Australia

Buy

This decision-making phase is where we saw the most hesitation from consumers. The average Comfort Quotient for the Buy phase is just 27. Even Early Adopters show an overall reluctance to use AI to execute on purchases, with a comparatively low score of 34. Anchors are particularly hesitant, with a score of just 16.

"I hate the idea of AI helping me make purchases because **I like to know what and when I'm buying**, and what payment method I use."

Eugene, 36, US

Use

Consumer comfort with AI rebounds in the post-sale engagement phase, reaching a Comfort Quotient of 39. This score is buoyed predominantly by an eager Early Adopter cohort, with a quotient of 47, but also by a surprisingly strong showing by Anchors. With a score of 34, Use turns out to be where Anchors are most comfortable using AI.

"I love that AI can optimize my experience by helping me get the most value from a product or service **without needing to read a manual** or set of instructions or search for tutorials online."

Idris, 25, UK

Figure 2

Base: 8,415 respondents in the US, UK, Germany and Australia, as well as 80 in-depth consumer interviews
Source: Cognizant Research analysis of data collected by Oxford Economics and YouGov

The Learn phase:

AI has already captured consumers' hearts and minds

The Learn phase is where consumers form their first impressions of a brand. However, it's also a common area of consumer frustration given the overwhelming number of options that traditional search mechanisms yield. This makes Learn a low-hanging fruit for AI improvement. Rather than a laundry list of search results, AI discovery can curate a shortlist of options. When combined with consumers' high comfort levels, the Learn phase represents a prime opportunity for businesses to capture attention and influence decisions. Doing so starts with understanding what consumers value about using AI in this phase and the AI tools they're most comfortable using.

Frustration with traditional search sparks a desire for convenience

Consumers don't always trust what's behind AI search results

Different consumers want different approaches to discovery

Frustration with traditional search leads to a desire for convenience

Convenience matters at this stage as saving time is the top reason consumers cite for using AI in the Learn phase. In a crowded market, consumers are keen to find what they're looking for swiftly—whether that's asking a voice assistant to suggest options based on their personal data or using visual search to identify a brand or product they screenshot on social media.

AI-enabled tools that deliver on consumer desires for a shorter, streamlined discovery process—such as voice assistants, conversational AI, personalized recommendations and visual search—ranked highest in consumer comfort levels (see Figure 3). Here, AI functions as an assistant, curating options and streamlining the discovery process.

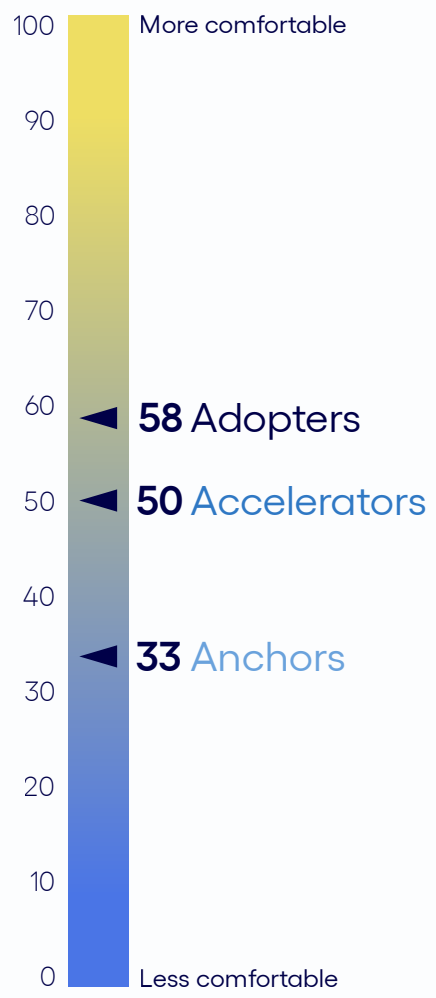
In our qualitative research, consumers praised tools such as conversational AI for simplifying complex searches ("It's a great tool to find and understand something complex with little exploration") and visual search for speed ("It makes it convenient to find specific products I don't know the name of").

Consumers don't always trust what's behind AI search results

But there's another side to this coin: Amid their quest for convenience, even Accelerators and Early Adopters stress the need for privacy, trust and transparency. Dynamic pricing and targeted ads, for example, earned low comfort ratings due to perceptions of the potential for manipulation and profiteering. "It is scary to think that every single thing I search for is being stored … and being used to create targeted digital advertising," one respondent said. Personalized recommendations, while praised for their relevance, leave little room for error; irrelevant suggestions can quickly erode trust.

Consumers also question the true motivations of AI—is it really making the best choice for them, or is it pushing them to patronize a company's partners or more lucrative vendors? Across all consumer groups, one of the most commonly cited concerns is that AI isn't working in their best interests, with 13% of consumers rating it as their main worry.[2]

Comfort Quotients: Learn



Learn phase: Comfort with AI features by persona

The highest-ranking tools for Accelerators and Early Adopters—voice assistants and conversational AI—show a steep drop-off for Anchors, who are comparatively more comfortable with visual search.

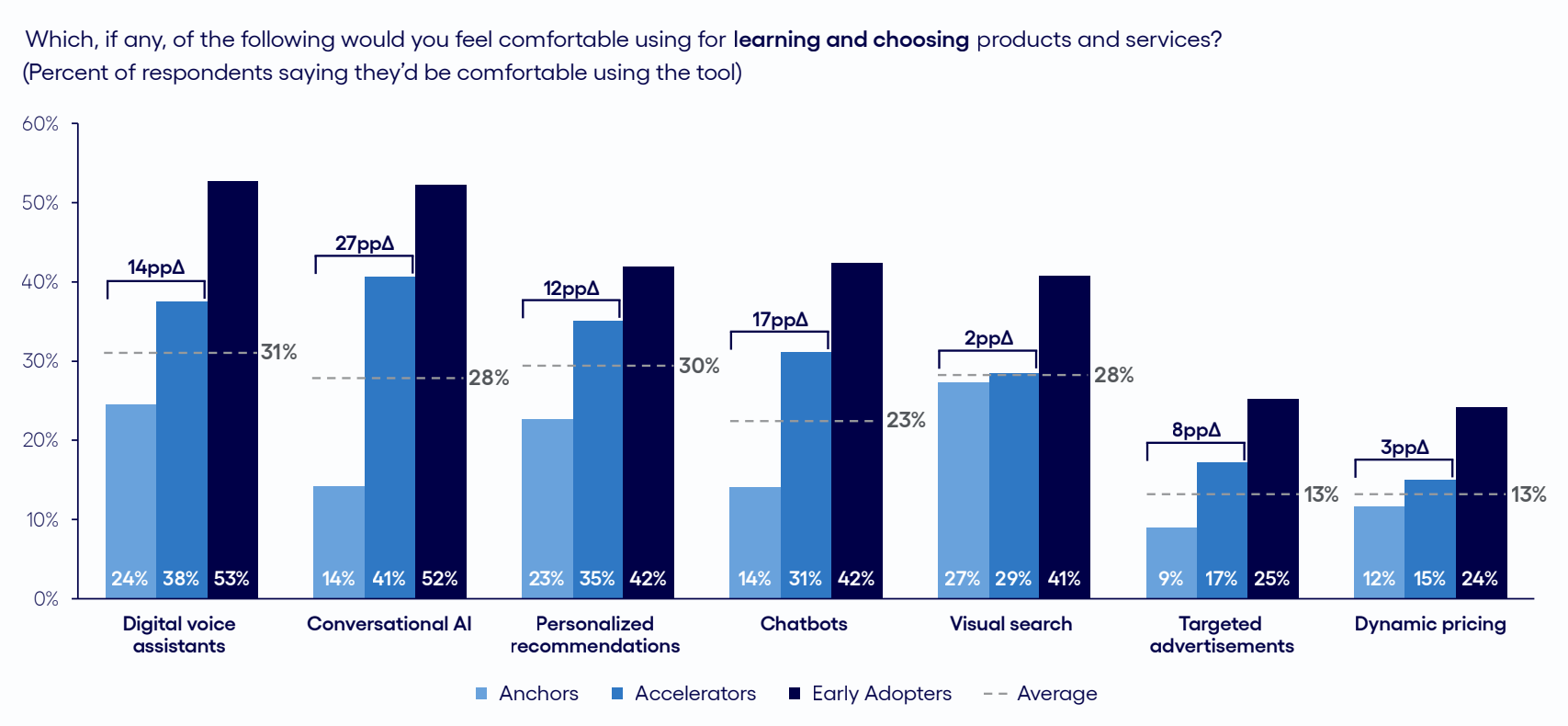


Figure 3

Base: 8,451 respondents in the US, UK, Germany and Australia

Source: Cognizant Research analysis of data collected by Oxford Economics and YouGov

Different consumer groups want different approaches to discovery

Unsurprisingly, consumer sentiments vary. For example, one-third (34%) of Anchors say they wouldn't use any AI-driven tools in the Learn phase. For these consumers, a preference for human interaction and distrust in the technology's accuracy dominates. For example, nearly one in five—18%—say they wouldn't use conversational AI because they prefer human contact. Another 17% worry that results will be incomplete or inaccurate.

However, visual search emerged as a surprising bridge, with just a two percentage-point gap between Accelerators' and Anchors' comfort levels. This suggests that tools mimicking traditional search methods, even if enhanced by AI, may resonate with skeptical consumers. And tools with a clear value proposition—such as the ability to identify products from an image—will help even the most reluctant consumers adopt AI over time. As one consumer explained, "Visual search can help you find the precise product you've been looking for without having to guess keywords and spend time browsing many sites to try and find the product you want."

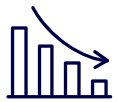
Business implication

A new front in the battle for mindshare has been opened, and the old ways of getting on consumers' radars are becoming obsolete. To avoid getting sidelined, businesses will need to orchestrate an operating model that ensures their products, services and experiences are surfaced by consumers using AI-driven tools while also remaining open to traditional avenues of product discovery, at least in the short term.

The Buy phase:
Where consumer hesitation pumps the brakes

The act of clicking “buy” or signing a digital contract is where confidence in AI falters. Despite the promise of convenience, consumers hesitate at this critical decision-making moment, unwilling to cross the significant psychological threshold between learning and buying. The reason: a reluctance to give up control.

Consumers fear giving up control



Comfort levels plummet, even for popular AI tools

Interest is high, though, in a seamless buying experience

Consumers fear giving up control

Consumers fear the repercussions of yielding control to AI and allowing it to make purchases on their behalf. They're concerned, for instance, that AI might make incorrect or expensive decisions that are difficult to correct or undo, such as ordering more items than desired. Even consumers who are comfortable with AI automatically selecting which coffee brand to order, for instance, would still want to be in charge of the seemingly trivial action of clicking "buy."

In our qualitative interviews, consumers voiced such fears, with mentions of errors and inaccuracy coming up frequently. "Voice assistants often misunderstand commands. They don't have a screen for me to validate that I've done the correct thing," one respondent complained. Data security is another concern. "I don't know if I feel comfortable letting AI use my information and storing it to make payments easier," another said.

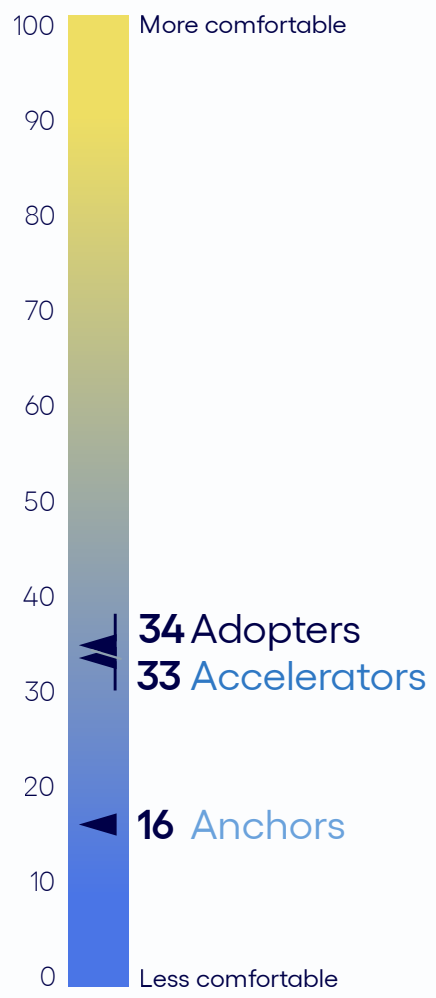
Distrust of what motivates AI decisions is also prevalent. "I have a feeling that the algorithm will follow instructions from the highest bidder and not handle the purchase in my interest," said one consumer.

Comfort levels plummet, even for popular AI tools

Even AI's most enthusiastic users are wary of relinquishing decision-making power during the Buy phase. Compared with the Learn phase, Comfort Quotients for Accelerators and Early Adopters drop from 50 to 33 for the former and from 58 to 34 for the latter. More specifically, while 41% of Accelerators (and 52% of Early Adopters) are comfortable using conversational AI during the Learn phase, comfort with AI drops to just 33% and 46%, respectively, in the Buy phase (see Figure 4). A similar dynamic is true of voice assistants, which drops from 38% for Accelerators and 53% for Early Adopters for learning to 30% and 42%, respectively, when it comes to buying.

Interestingly, technologies that add security verifications such as facial recognition compete closely with other technologies, especially among Anchors, in the buying stage. One consumer called it "an extra layer of verification and protection."

Comfort Quotients: Buy



Buy phase: Comfort with AI features by persona

For conversational AI and voice assistants, comfort levels for Early Adopters and Accelerators drop 8 to 11 percentage points from the Learn to the Buy phase.

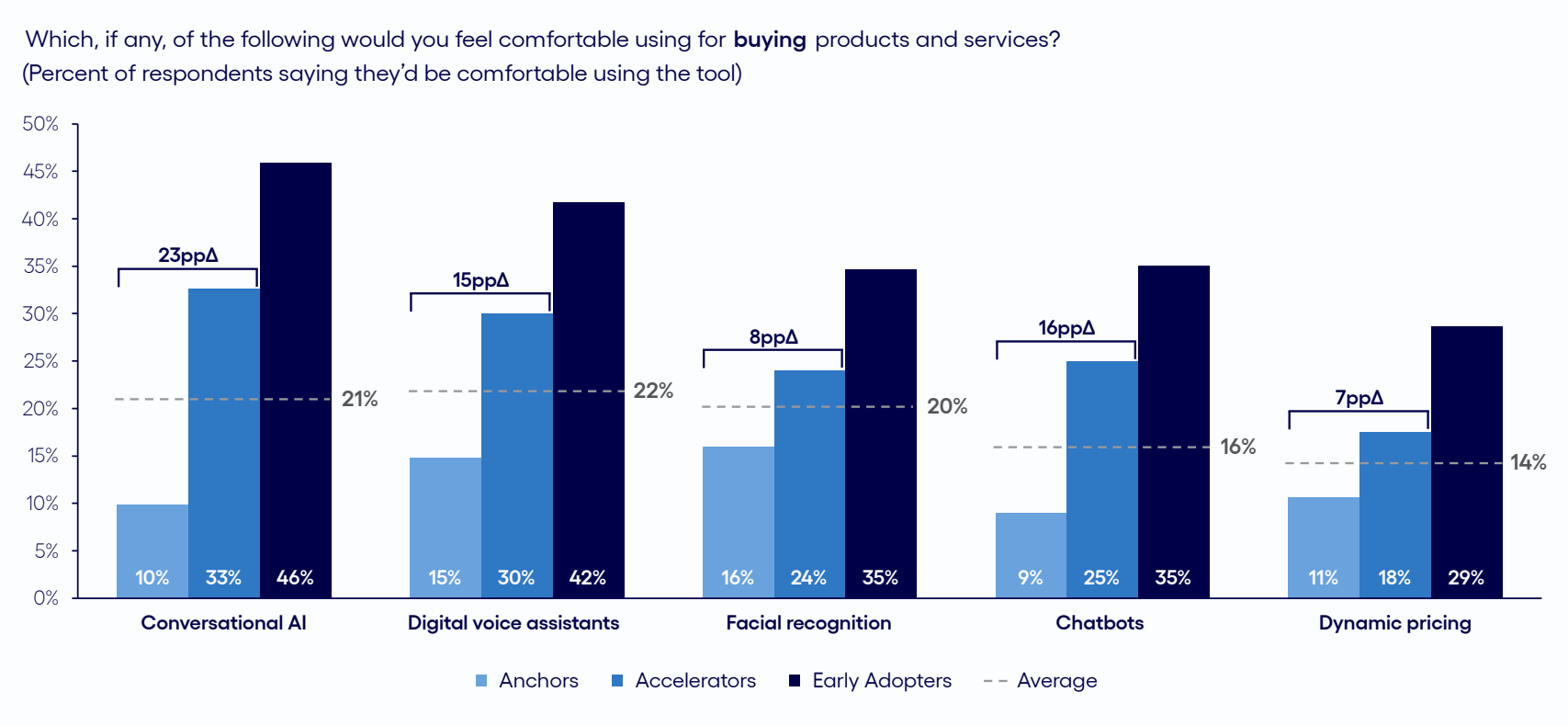


Figure 4

Base: 8,451 respondents in the US, UK, Germany and Australia

Source: Cognizant Research analysis of data collected by Oxford Economics and YouGov

Interest is high, though, in seamless buying experiences

If anything could drive AI adoption in the Buy phase, it's the desire for a smoother, efficient experience, especially for younger consumers. Among respondents who favor conversational AI in the Buy phase, over one-quarter cite time savings (27%) or enhanced experience (21%) as their primary motivator for using the tool. As one consumer said, "I totally enjoy using conversational AI when it comes to decisions regarding purchasing a product because it can navigate more complications and provide more personalized recommendations."

For businesses, this demonstrates how effective an AI tool could be in helping to navigate roadblocks such as complex questions, last-minute order adjustments and checkout errors. Removing inconveniences and frustration would serve as a key motivator for consumers to make the leap to an AI-enabled transaction.

Business implication

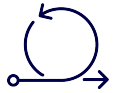
Consumers are adamant about maintaining control during the Buy stage. While it is possible their reticence may evolve over time as confidence in the security and objectives of AI solutions increases, such distrust currently poses a challenge. Businesses will need to strike a balance between automation and ceding some control to customers.

The Use phase: AI comfort levels bounce back

The Use phase is where consumers interact with AI-embedded features in their products, services and experiences, from smart appliances to streaming services. This includes automated approaches to maintenance, servicing, reordering and upgrading features. In this way, AI becomes instrumental in extending the business-consumer relationship after the sale.

We see a sharp rise in the Comfort Quotient for all consumers in the Use phase, including AI-skeptical Anchors, who—based on our analysis—are even more comfortable with using AI here than in the Learn phase. Consumers, it seems, appreciate the extreme convenience of automated engagement with their products and services.

Consumers like the idea of products and services taking care of themselves



However, they draw a line at automatic repurchasing

Conversational AI and visual search are standouts for fast, reliable post-sales engagement

Consumers like the idea of products and services taking care of themselves

Consumers—perpetually looking to save time—are drawn to the idea of AI automating the upkeep, resupply, updating and enrichment of the products and services they use. Having AI involved at this stage often translates to touchless experiences. In the real world, this could be a refrigerator that restocks commonly used items without supervision, a car adding a personalized feature to save on fuel or a home heating system that senses an error code and emails it to the manufacturer for a specialized fix.

In each example, the consumer experiences significant time savings as well as less aggravation. As one consumer pointed out, "I love the idea of AI helping me use products and services because I can do other things with the time it saves me."

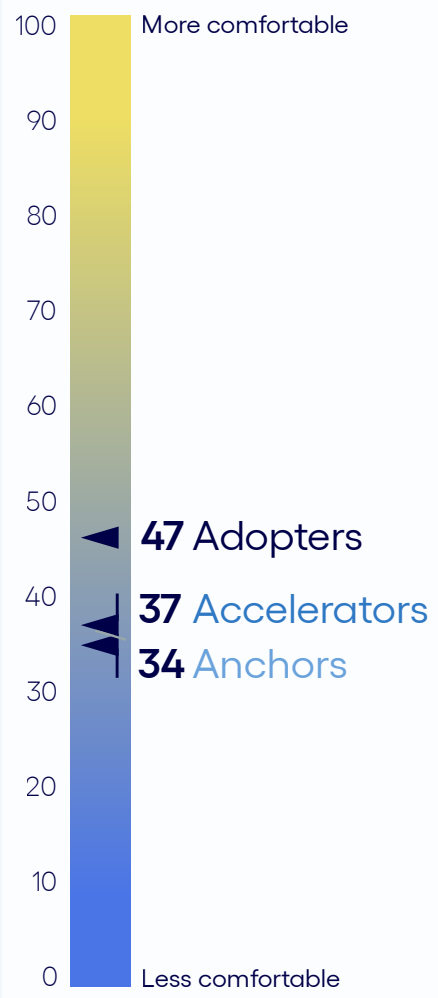
For consumers, it will feel like AI is an invisible background force simplifying their lives. As one respondent put it, "AI doesn't even need to be mentioned … it just is."

But they draw a line at automatic repurchasing

Despite the higher comfort levels in the Use phase, resistance to fully automated post-sale purchases remains. As in the Buy phase, the desire for control kicks in again, with consumers expressing concern that AI won't act in their best interest, such as reordering supplies at a premium simply to boost revenues instead of serving their needs. One consumer acknowledged that "while the convenience of AI repurchasing products and services is appealing, I have concerns about privacy and control over my purchases. Could it misinterpret my needs and send unwanted products?"

While Accelerators were most likely to be comfortable with automated reorders and payments, their comfort levels decline as prices increase. For instance, 43% of Accelerators are comfortable with AI reordering low-priced items ($25), compared with 36% who are comfortable with reordering medium-priced ($100) items. Only about one-third (32%) felt comfortable with high-priced reorders ($500). Among all consumers, the Comfort Quotient drops to 28%, 22% and 18%, respectively, across the respective price tiers.

Comfort Quotients: Use



Use phase: Comfort with AI features by persona

Conversational AI once again ranks as the most popular tool among Early Adopters and Accelerators but is one of the least popular for Anchors, who are nearly as comfortable as Accelerators with visual search.

Which, if any, of the following would you feel comfortable using for **using** products and services?
(Percent of respondents saying they'd be comfortable using the tool)

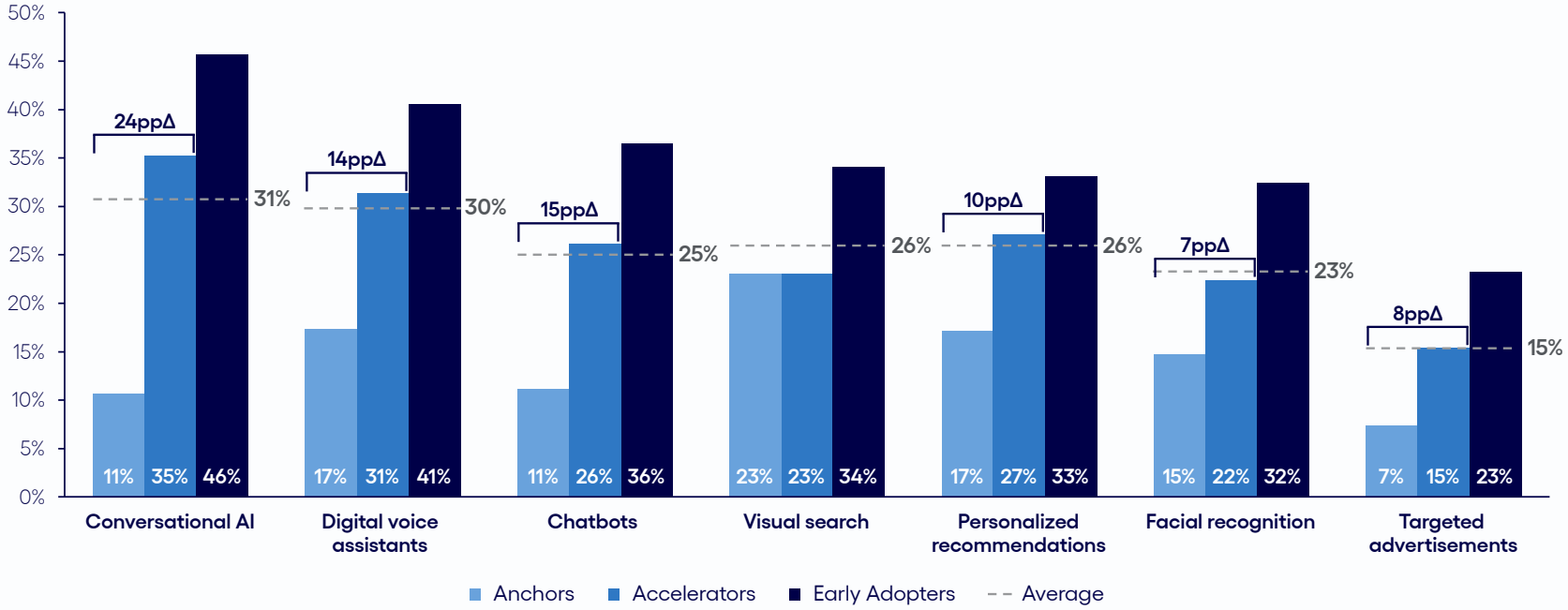


Figure 5
Base: 8,451 respondents in the US, UK, Germany and Australia
Source: Cognizant Research analysis of data collected by Oxford Economics and YouGov

Conversational AI and visual search are standouts for fast, reliable post-sales engagement

Conversational AI once again ranks as the most popular tool among Early Adopters and Accelerators but is one of the least popular for Anchors (see Figure 5). Conversational AI-driven capabilities such as real-time troubleshooting, personalized assistance with product usage issues and curated recommendations for product and service add-ons clearly appeal to AI-enthusiastic consumers. As one consumer said about this type of post-sales support, "I feel like I'd get the most value from a product or service without needing to read a manual or search for tutorials online. It's less confusing to go through it step-by-step if I need to ask any questions."

That said, Anchors report similar comfort levels to Accelerators when using visual search in the Use phase, indicating a rare alignment between these otherwise distinct cohorts. Features like troubleshooting issues by submitting an image can help eliminate the frustration of having to articulate product issues into words—providing the speed Accelerators value and the clear, dependable support to build loyalty among Anchors.

Business implication

The higher Comfort Quotients in the Use phase are indicative of consumers' willingness to engage far beyond the sale. This signals an opportunity for businesses to build customer relationships while also driving familiarity with the use of AI tools, which will encourage further adoption.

The Use phase could also introduce new revenue streams both in aftermarket services and automated reordering. But these mechanisms could also prove disruptive for intermediaries. New original equipment manufacturer (OEM)-to-consumer channels will take business from traditional retailers, and those companies that lack partnerships with smart product manufacturers will be at risk of missing out.

Three waves of market change

What to expect in the next five years

Based on all of these dynamics, we see dramatic market change ahead, characterized by three distinct periods of change between now and 2030.

We've mapped out a timeline of how these changes will unfold, using our analysis of consumer groups, their AI adoption potential and, through analysis from Oxford Economics, their spending power, in addition to our own understanding of how—and how quickly—AI technologies and ecosystems will develop and mature.

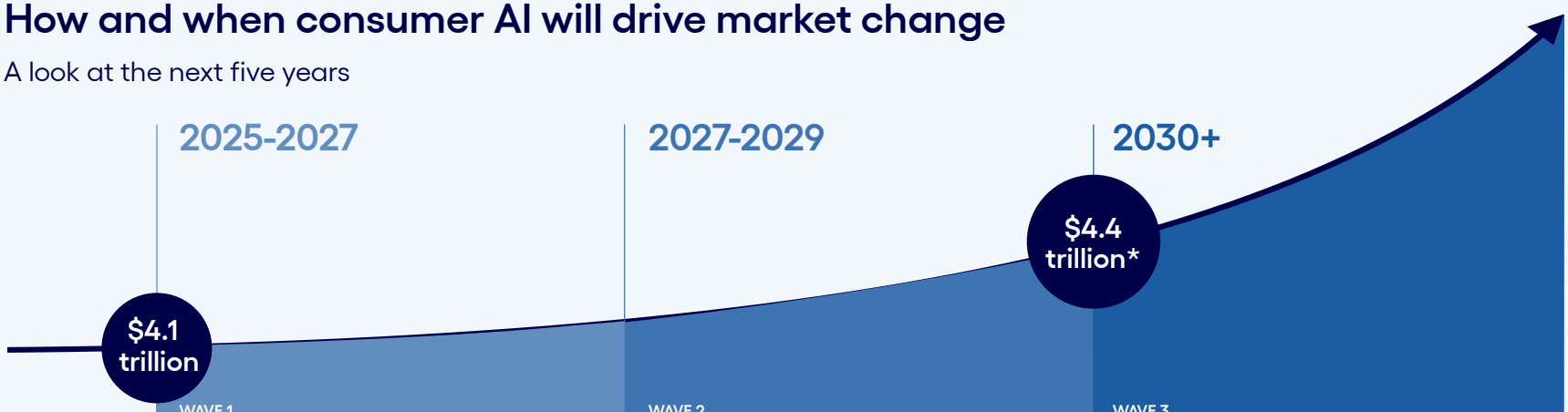
Wave 1 (2025 – 2027)
Accelerators spur AI momentum, starting with product discovery

Wave 2 (2027 – 2029)
Aftersales becomes the next AI battleground

Wave 3 (2030+)
AI is fully embedded in the customer journey

How and when consumer AI will drive market change

A look at the next five years



	WAVE 1	WAVE 2	WAVE 3
	The rise of the Accelerators Comfort with AI-driven product discovery drives momentum	**Accelerators' economic power increases** Aftersales becomes the next key battleground	**AI is fully embedded across the purchase journey** The commoditization of the buy phase
Consumer change	Early Adopters and Accelerators lead the charge in leveraging AI for product discovery	Anchors, exhibiting high comfort with AI-driven approaches to aftersales engagement, join with Accelerators to drive significant adoption	An additional $300 billion in Accelerator spending fuels business AI investment, while Anchors see a significant $381 billion decline in spending
AI maturity levels	Leading tech giants embed AI into consumer platforms, enabling low barriers to tech entry	Unlike product discovery, incorporating AI into product use requires significant infrastructure development and investment	AI automation is integrated across search, aftersales and purchasing cycles
Business strategies	Businesses optimize for both widespread AI discoverability and localized nuanced search	AI-enabled aftersales provides a competitive edge, and new businesses with new data brokering ecosystems emerge	Increased trust and more business participation in AI channels removes resistance to automated purchasing

Figure 6

Source: Cognizant Research with economic data provided by Oxford Economics

* Accelerators will see their consumption levels increase from $4.1 trillion to $4.4 trillion in the US alone by 2030.

Wave 1: 2025 – 2027

Accelerators spur AI momentum, starting with product discovery

The first wave has already begun, as consumers are currently using AI to discover products, services and experiences. It has become commonplace to ask Alexa for the latest must-read novel or prompt ChatGPT to recommend the best restaurants in town. This rapid change is driven by Early Adopters and hastened by the larger group of Accelerators, whose economic impact will increase exponentially as more of them reach peak earning potential.

The sheer volume of product options today, many with minute variations, has made traditional search increasingly ineffective. This will almost certainly continue to push consumers to offsite research, using generative AI to get conversational responses tailored to their needs. As one respondent observed, AI-augmented search "talks back to us and understands our weird descriptions yet finds us what we need."

This rapid change will only speed up, spurred by the self-reinforcing dynamic between Accelerators and tech giants. Accelerators are keen to use AI to streamline their discovery of products and services, and leading tech companies are embedding these capabilities into their consumer-facing tools. The outsized influence of tech giants on consumer adoption of technology has left businesses with limited control to slow or redirect the momentum.

During this time period, we'll see a rapid transformation of how customers discover products, marked by fierce competition by businesses to create both business-side agents and agent-friendly storefronts. To become the go-to destination for AI-driven customers, business will need to go beyond basic AI discoverability, to developing proprietary agents that broadcast the best offers and deals based on customer preferences.

To become the go-to destination for AI-driven customers, business will need to go beyond basic AI discoverability, to developing proprietary agents that broadcast the best offers and deals based on customer preferences.

Wave 2: 2027 – 2029

Aftersales becomes the next AI battleground

During this timeframe, users will become more comfortable using AI to engage with products and services after the sale. Consumers will begin to readily use AI-powered health assistants that recommend stretches for back pain, for instance, or smart appliances that proactively reorder parts or schedule maintenance before issues arise.

Accelerators will remain the driving force of economic change during this time period, buoyed by Anchors, whose Comfort Quotient is highest in the Use phase. This creates added pressure for companies to participate in the markets driven by the growing wealth of Accelerators and the continued spending by Anchors.

Responding to market change, however, requires significant work from businesses—more so than in Wave 1. Real transformation will require new business models and technology investments. AI features must be engineered into products, services and experiences.

And for cars to autonomously schedule maintenance services and order supplies, or for healthcare devices to arrange medical appointments based on biological data, businesses will need significant reengineering and modernizing of existing technological infrastructure.

The good news is that the AI-enabled after-sales market represents one of the most significant revenue opportunities of the future. OEMs have long sought more secure after-sales revenue streams and have developed subscription-based features for everything from tractor software updates to car seat warming. Now, entirely new businesses will emerge to manage and broker the data necessary to enable that smooth flow of commerce between humans, AI agents and connected devices.

This nascent market buys businesses some time, but the window is narrow. These dynamics could result in the development of winner-takes-most competitions, with first movers potentially creating closed economies around their product, locking in loyal users and dominating the market.

Real transformation will require new business models and technology investments. AI features must be engineered into products, services and experiences.

Wave 3: 2030+

AI is fully embedded in the customer journey

At this point, resistance to AI-driven purchasing will diminish, including in the Buy phase. Coming out of Wave 2, where after-sales repurchasing became commonplace, consumer comfort with AI tools across all three phases of the purchase journey will rise. This will pave the way for a significant transformation in how products and services are acquired and used.

Accelerators will have established themselves as the dominant economic force, adding an estimated $300 billion in consumption in the US by 2030. Meanwhile, the Anchor cohort, which was adamantly against AI in the buying process, will slowly lose economic power. In the US alone, with their peak earning years behind them, this group will see their consumption shrink by $381 billion by 2030.

With the overwhelming influence of Accelerators, AI will create increasingly automated purchase cycles. As this happens, the human role in buying decisions will diminish, and consumer willingness to cede control to AI will increase.

Historical parallels, such as the adoption of e-commerce, mobile phones and social media, show how resistance gives way to widespread trust as technologies become deeply embedded in daily life.

That said, it's likely industries will face different pressures at all stages, which could extend or tighten this timeframe. Businesses will need to adapt to this landscape where automated purchasing is no longer optional but a foundational element of modern commerce.

AI will create increasingly automated purchase cycles. As this happens, the human role in buying decisions will diminish, and consumer willingness to cede control to AI will increase.

The agentic internet

From augmented to agentic consumption

As these three waves unfold, consumer AI agents will proliferate. Over time, the internet as we know it will transform.

We'll see a marked shift from buying being facilitated by manual searches and interactions with websites and apps to a fully agentic internet, where intelligent consumer agents work with business AI agents to orchestrate complex tasks across the purchase journey. With these networked interactions, users will soon engage primarily with their AI agents rather than directly with the business itself.

What the agentic internet could look like

A bed buying journey

A consumer needs a new bed. Their AI agent is equipped with detailed information, including their age, weight, sleeping patterns and family/household makeup, gathered both directly from the consumer and autonomously through online activity and biometric monitoring.

Using this information, the AI agent queries suppliers, evaluates options and provides a shortlist of suitable choices for the buyer to look at. Once a selection is made, the AI agent finalizes the transaction, arranges delivery with a business-side logistics agent and schedules a drop-off time for when it knows the consumer is typically home.

During assembly, the consumer uses visual search to verify they have all the required cmponents and understand where each piece fits. If the AI agent sees that there's a missing bed slat or fastener, it quickly contacts the supplier's support agent, arranges for replacement parts to be delivered and may even negotiate a partial refund on behalf of the consumer.

This might sound futuristic, but younger consumers (Early Adopters and Accelerators) are already comfortable using AI tools such as voice assistants, conversational AI and visual search. The agentic internet will simply bring these increasingly familiar elements together into a cohesive whole, making it possible to automate the full spectrum of online purchasing tasks.

Once AI agents become pervasive in everyday devices such as mobile devices, smart appliances and wearables, they will become a natural extension of consumers' daily lives. The use of AI in familiar environments will encourage increased adoption over time.

As this model develops, it could significantly alter the way consumers discover, compare, purchase and use products. Once agents get to know the consumer's preferences, for instance, businesses might find it difficult to find a way onto the shortlist of options. Businesses would have to change their operating models to work with ecosystem partners, embrace new marketing methods to be visible to AI agents and update their supply operations to support a more agentic approach to purchasing.

The rise of agent-driven interactions will also require dynamic, adaptable systems and processes capable of managing agent autonomy at scale, as well as flexible technology stacks and new business models aligned with the rise of personalized, agent-led transactions.

Once AI agents become pervasive in everyday devices such as mobile devices, smart appliances and wearables, they will become a natural extension of consumers' daily lives. The use of AI in familiar environments will encourage increased adoption over time.

The road to agentic commerce

Intelligent consumer agents will change the purchase journey as we know it

	Traditional purchasing Consumers rely on their own effort and initiative at all stages of the customer journey	Augmented purchasing Consumers are assisted with AI insights and automation to get a faster, more personalized experience	Agentic purchasing Automated AI agents offer a 24x7 digital concierge experience, with human intervention when required
Learn	Word of mouth, physical stores, local marketplaces, salespeople	A blended online/physical approach encompassing search engines, digital content, targeted ads, personalized recommendations	Fully online, with search agents and visual assistants replacing human touchpoints
Buy	Physical exchange of value (cash or barter), in-person price negotiatons	E-commerce, mobile commerce, digital wallets, POS systems	Automated (re)purchases, biometric payments, real-time negotiation support
Use	Printed manuals, in-person support and installation	Digital manuals, remote support, smart devices, with automation tools monitoring products	Predictive maintenance, remote product monitoring and control

Figure 7

Source: Cognizant Research analysis

The six strategic priorities for capitalizing on the AI-augmented opportunity

These are your new consumers: People empowered by AI agents that autonomously manage interactions, transactions and decisions on their behalf.

To thrive in the AI-driven consumer era ahead, businesses will need to rethink how they operate across six important areas: strategy, technology, design, architecture, operations and ethics.

Leaders can get a head start by heeding the six following recommendations.

1.
Strategy

Win consumers over with Learn, and gain their loyalty with Use before moving to Buy

At the Learn phase, consumers gravitate toward AI tools that reduce choice overload frustration. Capturing their attention at this critical junction will require new rules of engagement.

For instance, as AI-powered tools such as voice assistants, visual search and conversational AI are increasingly used to research and discover products, businesses will have to take a multimodal approach to conveying their product and service information. Product descriptions will need to be both concise and easily understood when read aloud by a voice assistant or relayed via a conversational AI tool, while also incorporating high-quality images and videos optimized for visual search.

Once businesses have made themselves known in the discovery phase, it's time to move to the Use phase, where the consumer Comfort Quotient is also high. Doing so extends the customer relationship to after the sale, giving businesses the opportunity to fortify trust through continued AI-driven engagement with the product or service.

Businesses can then build on that trust to move into the Buy phase, encouraging consumer confidence in using AI to automate purchases but with a sense of user control. By extending the positive experience of AI-assisted learning to encompass product usage and the purchase transaction itself, businesses can create a cohesive customer journey fit for the AI age.

Extend the positive experience of AI-assisted learning to product usage and the purchase transaction itself to create a cohesive customer journey.

2. Technology

Ensure you're on the field of play

The most important AI project your company will need to undertake may not be implementing AI internally but ensuring your products and services are discoverable on AI-driven platforms. As consumer AI agents become commonplace, businesses must have AI agents ready to interoperate with their consumer counterparts. This will require new infrastructure and data capabilities.

This necessitates a deep understanding of how AI is being used within consumer platforms, and how your product offerings can be embedded within those environments. Simply creating an in-house solution, no matter how robust, will be insufficient if it doesn't interact with platforms where consumers are already engaging with AI.

To make offerings AI-discoverable, businesses should consider partnering with leading AI providers to promote products and services during AI-powered discovery and collaborate on features that ensure visibility in high-value environments.

This level of integration requires businesses to create APIs that integrate with external AI platforms and exchange data with consumer AI agents. Simultaneously, infrastructure investments will be needed to handle the increased data demands of interacting with these agents and platforms. Businesses also need to understand the specific data requirements of disparate AI platforms and adapt their data strategy accordingly. This will mean enriching product data, creating new data sets and implementing real-time data feeds to ensure compatibility and optimal performance.

By embedding their offerings into broader AI networks, companies can maintain visibility and relevance as consumers increasingly rely on AI to guide their purchasing decisions.

Work with AI partners to make your products and services discoverable on the platforms consumers are using to make purchasing decisions.

3.
Design

Deliver convenience and the gift of time

For consumers, the primary driver for using AI tools is convenience—not price. While some may question whether consumers will always prioritize time over cost, this dynamic presents a significant opportunity for businesses to attract time-starved customers with a design-for-convenience mindset. Every experience leveraging AI must be fast and frictionless—for the consumer, and not just for the organization.

AI-powered tools are already particularly well-suited to deliver convenience and speed through hyperspecialized recommendations, instant product comparisons and quick and reliable checkout processes. New agentic capabilities will only accelerate this.

By integrating AI functionalities and agents that simplify complexities within the purchasing journey, companies can capture the interest of time-sensitive consumers, regardless of their existing attitudes toward AI or prior experience with the brand.

Design every AI experience to be fast and frictionless for the consumer—not just for the business.

4.
Architecture

Meet consumers where they are

Just as consumers have grown to trust mobile interfaces for high-stakes tasks, AI will gain acceptance as it becomes accessible through a variety of familiar and reliable devices, apps and platforms. To achieve this, businesses should prioritize an architecturally "headless" approach to AI, making its capabilities available everywhere and seamlessly integrating them into existing platforms and devices that feel natural to consumers, such as smartphones, voice assistants and laptops. This way, users can engage with AI through their preferred channels, mirroring the versatility of mobile internet access.

As consumers become more accustomed to using AI in these trusted environments, their overall comfort with AI-powered decision-making in other areas of their lives will likely increase, even for high-stakes functions, such financial transactions or travel planning.

Rather than feeling forced to use AI in certain contexts, consumers would likely embrace AI applications that feel like a natural extension of the tools and devices they already use.

Make AI capabilities available to all the devices and platforms that feel natural to consumers, mirroring the versatility of mobile internet access.

5.
Operations

Blend AI with a human touch

Even consumers who are comfortable using AI still value human interaction during critical moments. This preference is particularly evident in high-stakes purchases like healthcare or financial services, where trust and accountability are paramount.

A set-it-and-forget it AI strategy simply won't cut it. The winning approach is a hybrid one that blends AI and human interactions. For instance, design customer experiences that incorporate AI for efficient product information gathering and initial inquiries. Then, ensure a smooth transition to human experts for complex questions, nuanced decision-making, and when empathy and a personal touch make all the difference.

By emphasizing human oversight and accountability in their AI implementations, businesses can create a customer experience that works for a wide range of consumers and situations.

Create a hybrid experience that ensures a smooth transition to human experts for complex questions, nuanced decision-making, and when empathy and a personal touch make all the difference.

6.
Ethics

Ensure no consumer is left behind

One-third of people in the world still have no access to the internet. For these people and other marginalized populations who don't have the ability to adopt the latest technology, the transition to AI-powered purchase journeys and the agentic internet may feel like a leap they're unable to make.

This evolution could feel alienating enough when it comes to a favorite retailer or entertainment experience, but the issue becomes more acute when access to vital services becomes AI-influenced by default. Government services delivered via AI-brokered platforms, for example, or healthcare services offered only through the latest wearable technologies all present significant challenges to equitable access.

Chief among business concerns, then, should be avoiding a wider digital divide within both developed markets and globally.

One approach is to continue offering alternatives to AI-enabled experiences at key stages of the purchase journey. For example, businesses could integrate interactive AI tools into their brick-and-mortar locations to familiarize these groups with AI-enabled technology. Such an approach will ensure equal opportunity of access for all consumers until a greater level of education and democratization occurs in the usage of AI-enabled technology for all.

Offer alternatives to AI experiences at key stages of the purchase journey to ensure equal opportunity of access for all consumers.

Final word

The agentic enterprise emerges

The world of commerce has always been one of great change, from the industrial revolution to e-commerce. Today, we're entering yet another new era of commerce, one marked by consumers delegating decision-making to AI-powered tools—an agentic approach to consumption.

But there's something different happening today. Whereas previous eras have been spurred by disruptive developments made on the business side of the commerce equation, this time, it's a single group of consumers—people energized by the idea of using AI—who have already started the wheel of change spinning again. Certainly, it will be businesses that embed AI capabilities into purchasing journeys, but it's consumers, increasingly comfortable with the technology and not even always aware they're using it, who will get the ball rolling—and fast. At best, leaders have less than five years to grapple with this change.

While the impact is most immediately obvious for consumer-facing businesses, the downstream effects will be felt across every industry. Will manufacturers form closer partnerships with retailers to avoid disintermediation, or will they go directly to consumers? How will banks manage the payments infrastructure that enables agent-to-agent transactions? How will transportation and logistics companies bear the weight of scaling this newly autonomous activity, delivering at higher volumes, faster speeds, and with increasingly personalized, complex requirements?

Business leaders will need to rethink their internal roadmaps to become agentic enterprises—ready to compete in a world where human consumers, along with their AI agent counterparts, dictate the rules of engagement.

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Endnotes

1. The Comfort Quotient is a score developed by Cognizant Research in order to quantify consumers' willingness to engage with AI at each stage of the buyer's journey. It focuses on analysis of the age groups most typically associated with each cohort (see Figure 1), with the exception of Early Adopters, who are identified by their stated willingness to be the first to use technology. The Comfort Quotient is based on Cognizant Research's analysis of the survey data and qualitative findings, including respondents' comfort levels with using numerous AI tools in the Learn, Buy and Use phases, and across 36 different products, services and experiences in 15 industries.

2. Respondents were asked to select only their top reason for using or not using AI.

Cognizant Research

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