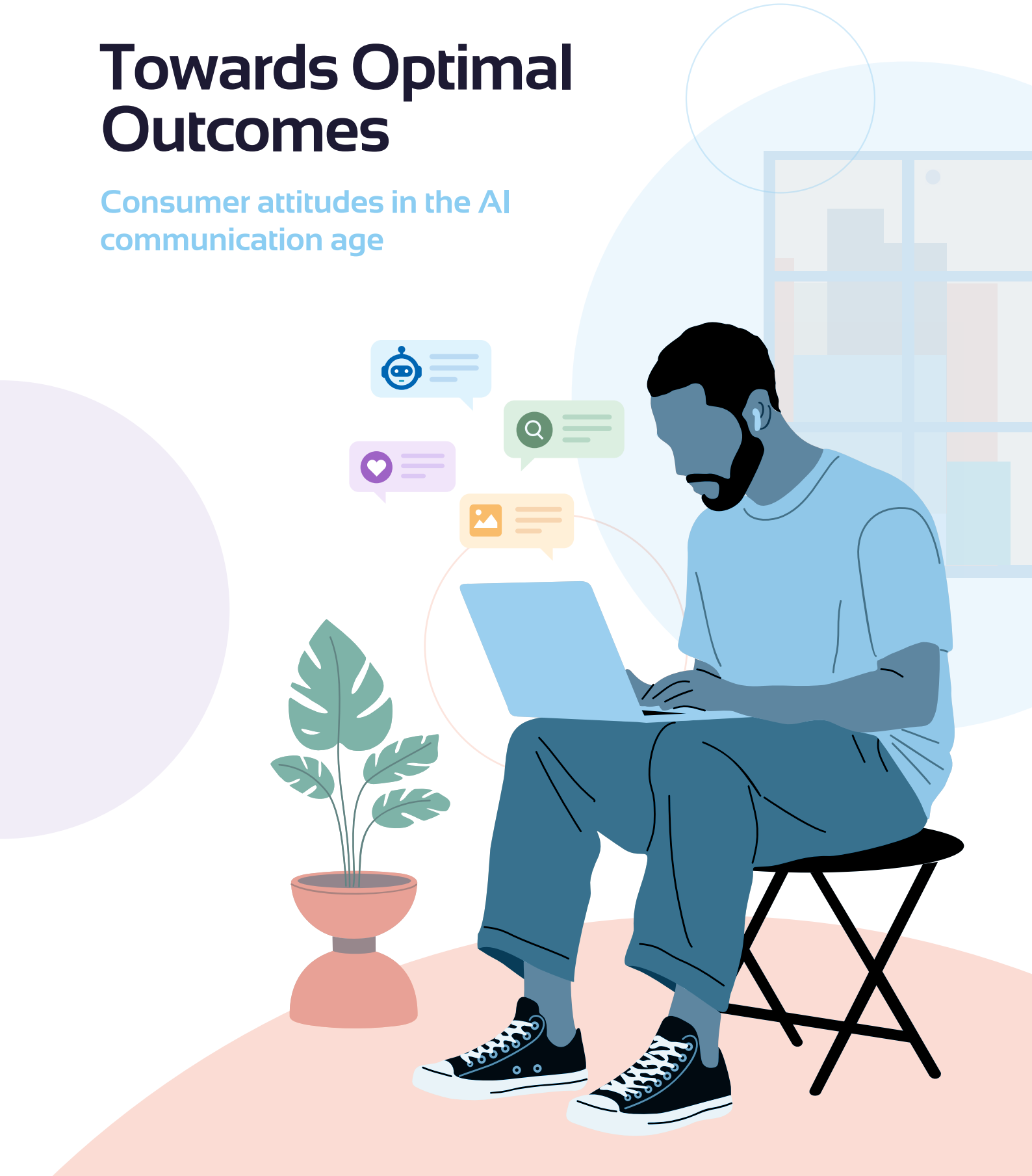
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Towards Optimal Outcomes

Consumer attitudes in the AI communication age



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Methodology

Mail Metrics commissioned independent market research specialist Vanson Bourne to conduct the research on which this report is based. A total of 1,000 consumers were interviewed in September 2026.

All respondents were aged 18 or over and were based in the UK and the Republic of Ireland. The sample included respondents across different ages, genders and UK and Ireland regions. The interviews were conducted online and were undertaken using a rigorous multi-level screening process to ensure that only suitable candidates were given the opportunity to participate.

Note: Where responses do not total 100%, the remainder answered 'don't know'.



Foreword

Communication in regulated industries is entering a new era. Expectations are rising, channels are multiplying, AI is moving from promise to practice, and regulation is putting greater emphasis on outcomes, not just processes. Against this backdrop, what do consumers actually want from the organisations they rely on?

This report provides a timely barometer of sentiment across the UK and Ireland, based on the views of 1,000 consumers. The picture is encouraging, but far from complacent. Trust in communications remains strong, yet consumers are clear that being trusted is not the same as being understood. Clarity, simplicity and relevance matter more than ever.

Meanwhile, the communications landscape is becoming decidedly more complex. Email remains a trusted mainstay, while the phone retains its importance for conversations that need a human touch. At the same time, apps, self-service and WhatsApp are rapidly changing what consumers consider an appropriate way to engage with regulated organisations.

And then there is AI. Consumers are not simply curious about its potential; they expect it to make a tangible difference, particularly when it comes to speed and convenience. But enthusiasm comes with conditions. Transparency, accountability and access to a human being remain firmly on the agenda. The message is clear – smarter communication must not come at the expense of trust.

With Consumer Duty and the Consumer Protection Code raising the bar and technology reshaping the customer experience, this research offers a fascinating snapshot of where consumer expectations stand today – and where regulated communications may be heading next.

Enjoy the read, and please do feel free to share any insights contained within with your own teams or peers.

Nick Keegan,
Co-founder & CEO
Mail Metrics



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Key findings

80% of consumers trust communications

but there remains a call for greater message clarity

'Clear and simple language'

is No.1 on the communication improvement wish-list

Personalised messages are welcome – but be relevant and trustworthy

Organisations' own Apps are second only to email

in terms of being the most trusted communication channel

There is a clear appetite for AI to improve CCM

7 out of 10 consumers EXPECT its use to deliver practical benefits over the next 3 years

BUT... AI usage comes with great responsibility –

consumers demand transparency, accountability and human touch

WhatsApp

is primed to establish itself as a key communication vehicle for regulated organisations, with **6 out of 10 consumers** regarding it as a suitable channel

7 out of 10

consumers have an appetite for self-service when it comes to communicating with regulated organisations

Consumers regard speed of response as the key AI benefit, over and above lower costs

The biggest AI concern relates to difficulty reaching a human

Trust, clarity and progress

To what extent do you trust or distrust regulated companies to communicate with you clearly, fairly and responsibly?



What would improve the communications you receive from regulated companies?



60%

"Clear and simple language"

Consumers' overall confidence in regulated companies' ability to communicate clearly, fairly and responsibly is encouraging: 75% say they trust regulated companies to communicate in this way. However, this does not mean consumers see no room for improvement. In fact, when asked what would improve the communications they receive, 60% identify clear and simple language as the most important factor.

Trust and clarity are complementary. Consumers may broadly trust regulated organisations to communicate responsibly, while still recognising that individual communications can sometimes be complex, technical or harder to understand than they need to be. The finding points to an opportunity to turn an already positive level of trust into even stronger consumer understanding.

This is particularly relevant in the context of the Consumer Duty, which sets an expectation that firms' communications should meet consumers' information needs, be likely to be understood, and equip them to make effective, timely and properly informed decisions. The Financial Conduct Authority (FCA) specifically highlights the importance of plain, intelligible language and avoiding unnecessary complexity.

For organisations operating in Ireland, similar principles are reflected in the Central Bank of Ireland's Consumer Protection Code, which sets expectations for firms to act in consumers' best interests and communicate in a way that is clear, accurate and understandable.

Consumers are not necessarily questioning the intent or integrity of regulated communications; rather, they are asking firms to make those communications as accessible and straightforward as possible. Continual improvement to message clarity is regarded as valuable.

Achieving that improvement starts with a deeper understanding of customer behaviour. By analysing how people engage with communications, where they hesitate, which messages prompt action and where confusion or repeat contact occurs, organisations can move beyond assumptions about what makes communication effective. Such insight can inform clearer language, more relevant content and better choices about when and how information is delivered. This also means recognising where a little 'good friction' can be beneficial – introducing carefully considered prompts or pauses that encourage customers to reflect, understand their options and make informed choices.

Clarity is not merely a matter of writing more simply; it is about understanding what customers need to know, how they prefer to receive it and what will help them act with confidence. Combining customer insight with continuous testing and measurement offers a practical route to strengthening trust and delivering better outcomes. The good news? There is a strong trust foundation to build on.

"Consumers' overall confidence in regulated companies' ability to communicate clearly, fairly and responsibly is encouraging"

AI expectations rise...

It seems that any media coverage of AI in recent times leads with the negative. Given this backdrop, it would be fair to assume that consumers would be reticent to embrace its capabilities. In fact, the opposite is true. There is clear consumer appetite for AI to improve communications, particularly where it delivers practical benefits such as greater speed and personalisation.

Almost seven in ten respondents (68%) agree that, over the next three years, regulated companies should be expected to use AI to provide faster customer service. A similarly positive picture emerges around personalisation, with 64% believing companies should use AI to tailor communications to individual needs. Together, these findings suggest that consumers increasingly expect AI to play a role in making customer interactions more efficient and relevant.

Interestingly, opinion is more divided on whether companies are actively falling behind by *not* using AI for communication accuracy and efficiency.

While 47% agree that regulated companies are "wasting time and money" by not using AI, 43% disagree. Consumers support the use of AI to improve customer communications without necessarily believing that its adoption is essential in every circumstance. There is a distinction between recognising what AI could deliver and being convinced that its use will always represent the best investment.

"There is clear consumer appetite for AI to improve communications"

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Over the next three years, regulated companies should use AI to provide faster customer service



68% agree **27% disagree**



Over the next three years, regulated companies should use AI to make customer communications more personalised (tailored to individual needs)



64% agree **30% disagree**



Regulated companies are wasting time and money if they are NOT using AI to help with communication accuracy and efficiency



47% agree **43% disagree**

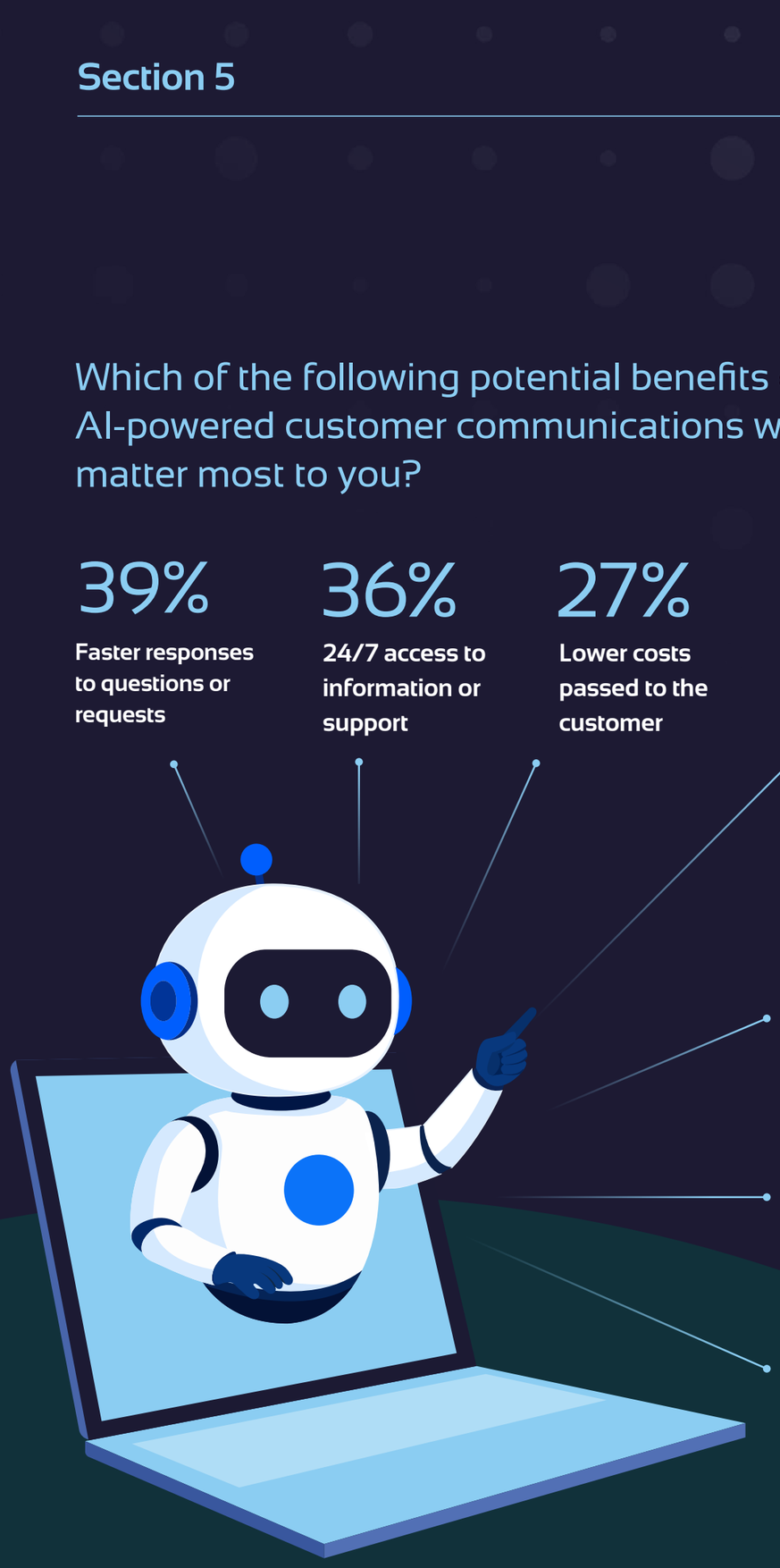
Which of the following potential benefits of AI-powered customer communications would matter most to you?

39%
Faster responses to questions or requests

36%
24/7 access to information or support

27%
Lower costs passed to the customer

21%
More consistent information



20%
I do not see any benefits of AI-powered customer communications

16%
More personalised communications (tailored to my needs)

2%
Don't know

Respondents could select up to two options.

Diving further into the topic of AI within the CCM arena, respondents were asked to select which benefit of AI (if any) mattered most to them.

At first glance, the findings on personalisation may seem at odds: while we saw on the previous page that 64% of respondents agree that regulated companies should use AI to tailor communications to individual needs, just 16% select personalisation here as one of the AI benefits that would matter most to them. However, the two questions measure different things. Consumers may welcome relevant, personalised communications without seeing personalisation as their *primary* reason for wanting companies to adopt AI.

Indeed, when asked to identify the benefits that matter most, respondents prioritised faster responses (39%) and 24/7 access to information or support (36%). So, while personalisation is valued, speed, accessibility and convenience are more immediate priorities for consumers.

'Lower costs passed to the customer' also ranked below speed and convenience. AI has the potential to reduce the cost of customer communications by automating routine queries, resolving issues more quickly and reducing the need for customers to make repeated contacts. But even if organisations are able to pass those savings on to consumers, the findings suggest that improvements in service are likely to be more compelling.

The fact that 20% see no benefits at all to AI may well point to a lack of understanding of the technology and its capabilities – or perhaps not.
A recent Forrester insight[1] reveals that those consumers who say they are knowledgeable about AI are more likely to trust AI-generated information but are also more likely to believe it poses a societal threat. The more you use it, the more you understand its potential for good – and bad – goes the argument.

Recent media headlines relating to AI's existential dangers may also be reflected in the 20% who see no benefit. Whatever the reasons, this figure outlines the depth of the challenge organisations face when tasked with bringing *all* customers along on the CCM transformation journey.

1. https://www.forrester.com/blogs/consumers-are-using-ai-but-they-still-dont-trust-it

Privacy laid bare

Which statement best reflects your preference regarding the use of your personal data to personalise communications?

50%

I would prefer some personalisation, but only with clear limits on how my personal data is used

19%

I would prefer fewer personalised communications if this means greater privacy and less use of my personal data

12%

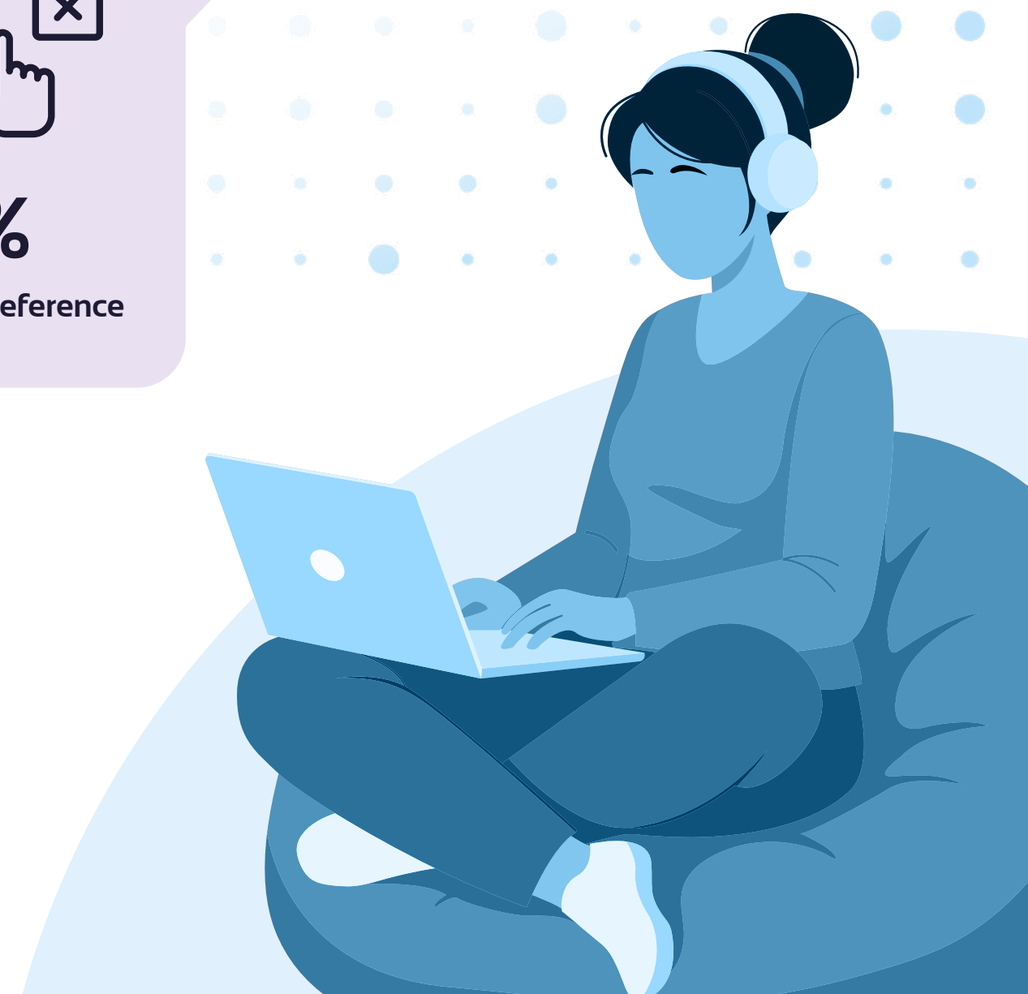
I would prefer more personalised communications, even if this means sharing or using more of my personal data

12%

I would prefer communications not to be personalised using my personal data

6%

No preference



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"Effective personalisation is not about how much an organisation knows about its customers, but how intelligently it uses that knowledge to serve them better."

Valuing personalisation in principle does not mean consumers are comfortable with unrestricted use of their personal data to deliver it. To explore this distinction, respondents were asked how they would prefer regulated companies to approach personalisation when it involves their data.

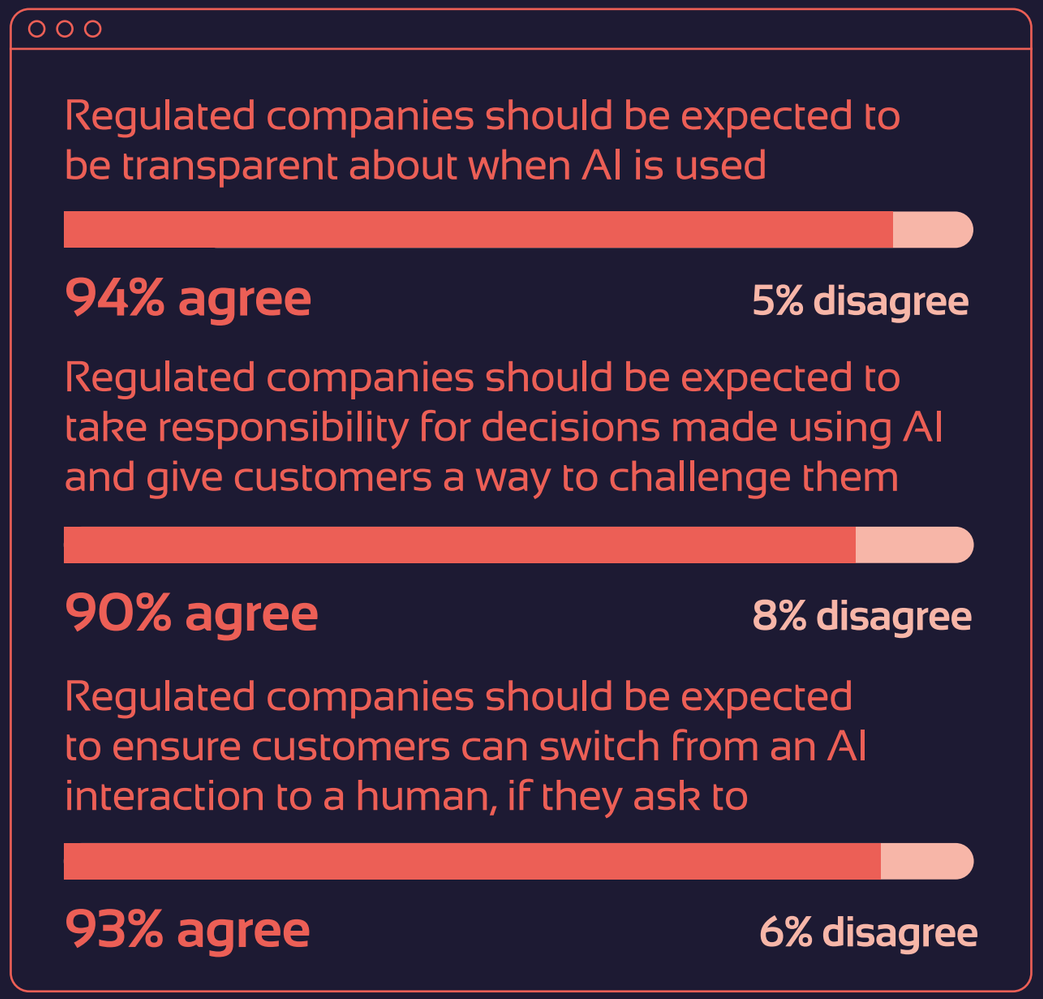
Half favour some degree of personalisation, provided there are clear guardrails on how their data is used. A further 12% are happy to see more personalised communications even if this requires greater use of their personal data. Conversely, almost a third would prefer less personalisation in exchange for greater privacy, or no personalisation based on their data at all.

The challenge is to demonstrate that personalisation delivers tangible benefits to customers, while giving them confidence that their information is being used responsibly.

Arguably, this creates an opportunity for organisations to use AI more intelligently, for example by analysing factors such as customer feedback, interaction patterns and other management information to understand what makes communications genuinely useful, rather than simply using more data to achieve greater levels of individualisation. If this route is adopted, transparency about how data informs AI-generated content, alongside clear boundaries and meaningful customer choice, will be essential.

Ultimately, effective personalisation is not about how much an organisation knows about its customers, but how intelligently it uses that knowledge to serve them better. The opportunity for CCM is to make communications more relevant and useful while ensuring that the trust customers place in an organisation is strengthened, rather than compromised, by the use of their data.

AI accountability counts



The strongest levels of agreement relate not to what AI should do, but to how it should be used. The findings underline that AI acceptance is closely linked to transparency, accountability and the ability to access human support.

An overwhelming 94% agree that regulated companies should be transparent about when AI is being used, with just 5% disagreeing. Transparency in this context does not necessarily mean exposing the technical detail behind an AI system. For customers, it can be as straightforward as clearly indicating that they are interacting with an AI assistant, explaining when AI has contributed to a communication or decision, and providing accessible information about what happens next. The direction of regulation is already moving this way. In the EU, the AI Act's transparency provisions for certain AI systems came into effect in August 2026, including requirements for people to be informed when they are directly interacting with an AI system, unless that is obvious from the context.

In the UK, regulated firms remain responsible for meeting their regulatory obligations when using AI; they cannot simply transfer accountability to a technology provider or automated system. The FCA relies on existing requirements, including the Consumer Duty and senior management accountability, rather than introducing a separate AI-specific regulatory regime.

In Ireland, the Central Bank of Ireland's Consumer Protection Code 2025 took effect in early 2026. It requires regulated firms to take responsibility for protecting customers' interests, including when delivering services digitally. The Central Bank has also specifically highlighted the need for clear accountability for AI use and decisions, alongside risks such as bias, consumer harm and inadequate recourse.

Broadly speaking, the regulators state that customers should have meaningful ways to question and challenge decisions that affect them. This includes access to an appropriate explanation, a route to human review where needed, and the ability to complain to the firm and, if unresolved, refer an eligible complaint to the Financial Ombudsman Service.

"The strongest levels of agreement relate not to what AI should do, but to how it should be used."

Retaining the human touch?



Regulated companies should be expected to ensure customers can switch from an AI interaction to a human, if they ask to

6% disagree

And what of human input to the CCM process as technology advances? The findings point to a clear expectation that AI-driven customer interactions should not come at the expense of access to human support, particularly in regulated industries where decisions can have significant financial or personal consequences.

As organisations move beyond conventional chatbots towards agentic AI – systems capable of taking actions, making decisions and managing multi-step tasks – the distinction between assisting a customer and acting on their behalf becomes increasingly important.

Human escalation provides a safeguard when an interaction becomes complex, sensitive or contentious, while helping maintain accountability and customer confidence. However, providing seamless access to human agents also has cost implications, particularly as businesses seek to realise the efficiency gains that AI promises.

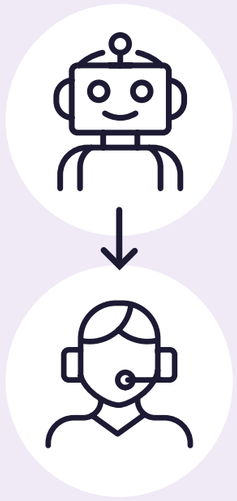
The longer-term challenge will be finding the right balance between automation and human involvement. As agentic AI becomes more capable, it could resolve a growing proportion of customer needs independently, reducing the volume of interactions requiring human intervention and lowering service costs. As trust, reliability and transparency improve, reliance on human agents may diminish for routine interactions, but the need for human judgement, empathy and intervention is likely to persist. The goal should therefore be neither to preserve human involvement at every stage nor to eliminate it in pursuit of efficiency, but to build services in which AI handles what it does well and human support remains readily available when it matters.

A quick look at generational responses to this statement makes for interesting reading.

Responses by Generational Split

Regulated companies should be expected to ensure customers can switch from an AI interaction to a human, if they ask to

	'STRONGLY' AGREE
Gen Z (18-29 yr old)	**62%**
Baby Boomers (62-80 yr old)	**75%**
Silent Generation (81-98 yr old)	**85%**



The older the respondent, the more they appreciate the concept of retained human support. That may not be surprising – elder citizens have not grown up with technology. However, more than half of Gen Z also strongly agree. Even for this tech-savvy group, trust in AI interactions is by no means universal. Building trust through transparency is key.

AI – knowing the negatives

What concerns you most about AI use in customer communications from regulated companies?



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Respondents could select up to three options.

"Organisations should treat trust as a prerequisite for successful AI adoption, rather than something that will automatically follow."

Consumers see positives in AI usage, but they also have concerns. In general, these concerns centre on trust, control and accountability.

This is followed by the risk of inaccurate or misleading AI-generated information and discomfort about how personal data might be used. There is also significant unease about important or sensitive communications being handled without sufficient human oversight.

For organisations, building trust means addressing these concerns through both technology and service design. AI-generated information must be accurate, consistent and appropriate to the context, with robust testing, monitoring and clear escalation routes when confidence is low or a query is complex. Clearly, there is a demand for human support to remain and to be easily accessed.

Results also signal the importance of transparency around when AI is being used, what role it plays and where human oversight applies. Clear explanations of how personal data is collected and used, supported by strong privacy and security safeguards, will be equally important. Customers need to understand AI's role and feel confident that they retain meaningful control over their interactions.

Ultimately, regulated organisations should treat trust as a prerequisite for successful AI adoption, rather than something that will automatically follow as the technology improves. This might mean introducing AI progressively, prioritising use cases where the benefits to customers are clear, and measuring outcomes such as accuracy, customer satisfaction and successful resolution – not just cost savings or reduced handling times. Providing straightforward routes to human assistance, communicating openly about limitations and acting on customer feedback can help demonstrate that AI is being deployed in customers' interests.

Channel champions

Which of the following communication channels would you trust **THE MOST** when receiving information from a regulated company?

41%
Email

23%
Secure app message (a message in the company's app after you log in)

12%
Physical letter

6%
Phone call

6%
Website portal (area you log into to view messages or documents)

5%
SMS/ text message

2%
Direct message via WhatsApp

0%
Direct message via social media platform (e.g. Facebook, Instagram)

4%
Don't know

As technology develops apace, it is essential for organisations to remain on top of consumer attitudes to available communication channels. Optimal outcomes require trust – so where does that trust lie?

While email remains the most trusted channel for receiving information from regulated organisations (41%), secure in-app messaging has emerged as a significant challenger, trusted by almost a quarter of consumers (23%). Physical mail retains a meaningful role at 12%, but the figures indicate that trust is no longer the exclusive preserve of established channels – consumers are increasingly willing to receive information through digital environments that offer convenience, immediacy and a more integrated experience.

This reinforces the need to think beyond simply digitising existing correspondence and towards orchestrating communications across a broader, more dynamic channel mix.

Secure in-app messaging and WhatsApp are particularly interesting challengers to established communication channels, albeit for different reasons. In-app messaging is trusted by 23% of consumers, placing it firmly behind email but ahead of physical mail and all other digital alternatives. Its appeal lies in the potential for authenticated, contextual and interactive communication within an organisation's own environment. WhatsApp's 2% share is arguably just as noteworthy. For a channel competing against the deep-rooted familiarity and perceived reliability of email and post, securing a place as *the most trusted* channel for receiving information from a regulated organisation is a meaningful signal. It suggests that consumer messaging platforms are beginning to cross the boundary from informal personal communication into a channel that some consumers consider credible for more formal interactions.

For regulated organisations, the central challenge is managing this growing mix without creating fragmented customer experiences, inconsistent controls or an unmanageable technology estate. Adding channels is relatively easy compared with establishing the data, MI, governance and operational capabilities needed to use them intelligently.

Organisations need to understand which customers can access each channel, their verified preferences and consent, the types of communication suitable for each route, and the resulting impact on engagement, comprehension, outcomes, cost and risk. A common pitfall is introducing a channel because it appears innovative or customer-centric, without the evidence to demonstrate demand, measure effectiveness or justify its ongoing cost and complexity. Another is mistaking channel availability for true omnichannel capability, when customer identity, preferences, communication history, delivery status and fallback rules remain disconnected.

The priority for CCM should be evidence-led channel orchestration. This means identifying emerging opportunities, testing channels against defined use cases, measuring outcomes and maintaining appropriate controls, while preserving reliable alternatives for customers who cannot or do not wish to use digital channels. The prize is not simply more ways to send a message, but a more coherent, measurable and trusted communications experience.

WhatsApp gains ground as a regulated communications channel

WhatsApp is a suitable way for regulated companies to communicate with customers

59%

36%

Other social media channels (e.g. Facebook, Instagram) are a suitable way for regulated companies to communicate with customers

36%

60%

We saw earlier how WhatsApp is regarded as the 'most trusted' channel by a small vanguard of consumers. Looking deeper, we asked about its more general suitability as a channel. The findings point to a clear opportunity for WhatsApp to establish itself as an important customer communications channel for regulated firms. Almost six in ten respondents (59%) agree that WhatsApp is a suitable way for organisations to communicate with customers. This represents a notable level of support for a channel that is increasingly familiar to consumers in their everyday lives.

The contrast with other social media channels is particularly striking. Only 36% of consumers say that social media platforms such as Facebook and Instagram are suitable channels for communication. WhatsApp is perceived differently from the broader category of social media when it comes to communicating with customers in regulated sectors.

This distinction could be significant for firms looking to broaden their communications strategies. The onus is on decision-makers to refrain from broad-brush interpretations of social media and to better understand the nuances. WhatsApp combines the familiarity and convenience of a widely used messaging service with a perception of greater suitability for more direct, customer-focused interactions.

With a majority of respondents already viewing it as suitable for regulated communications – and support substantially higher than for other social media channels – WhatsApp appears to have an increasingly credible role to play in helping regulated firms engage customers through the channels they are most comfortable using.

Responses by Generational Split

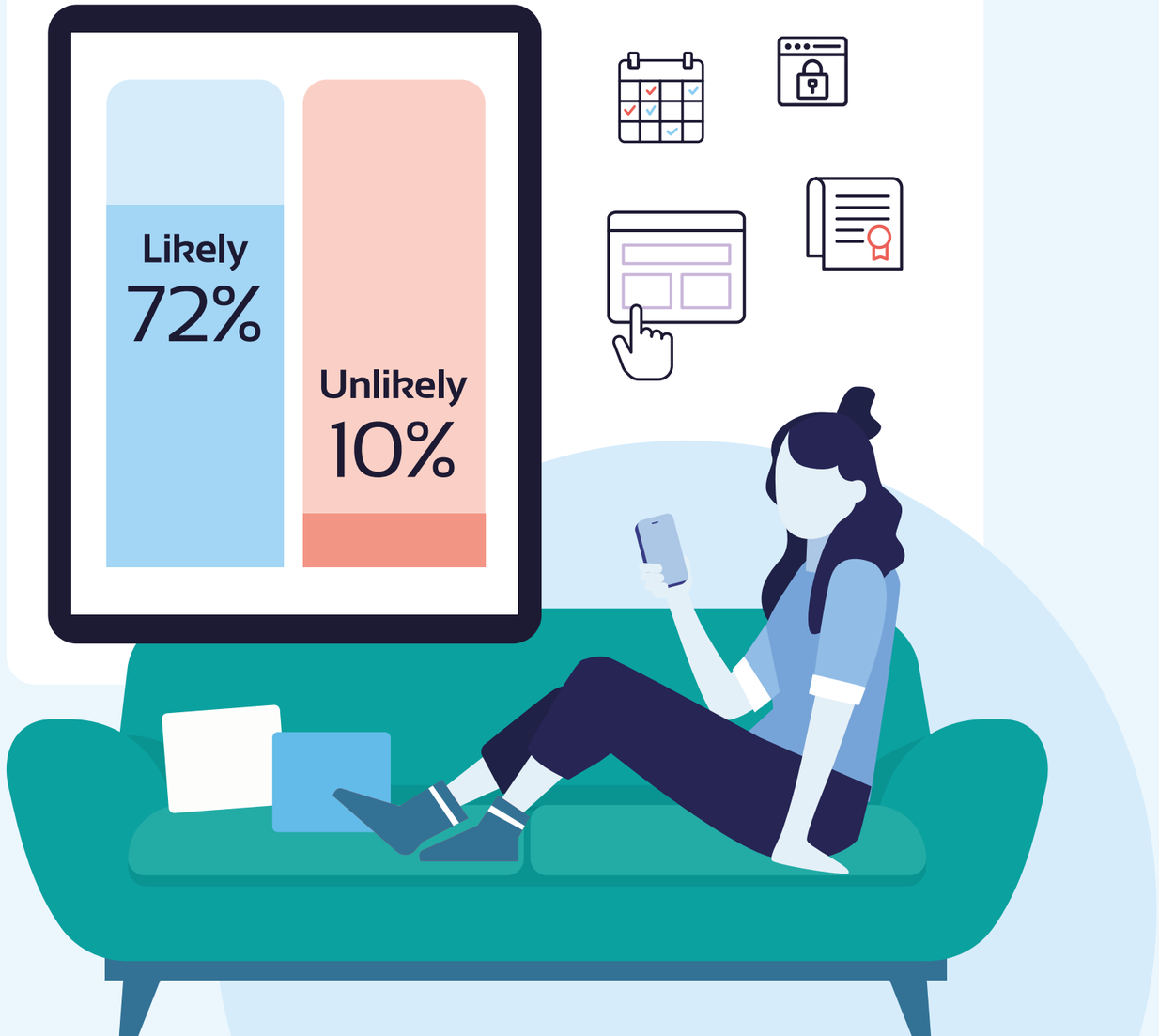
WhatsApp is a suitable way for regulated companies to communicate with customers

	AGREE
Gen Z (18-29 yr old)	**72%**
Millennials (30-45 yr old)	**65%**
Gen X (46-61 yr old)	**59%**
Baby Boomers (62-80 yr old)	**43%**
Silent Generation (81-98 yr old)	**62%**

One would expect Gen Z to be the group most in favour of WhatsApp usage – a generation raised on the convenience of smartphones and messaging apps. More surprising is the swell of support amongst the Silent Generation. Here is evidence again that organisations must be equipped to devise communication strategies based on gathered intelligence – not assumption.

Time for self-service to serve

How likely would you be to use a self-service online portal from a regulated company to access documents, track the status of requests, or submit requests?



When consumers need to have a conversation with a regulated organisation, the phone remains an important route to resolution. But this does not mean every interaction needs a human at the end of a telephone line. With seven in ten consumers (72%) open to using self-service portals, there is clear appetite for digital journeys that allow people to find information, manage their affairs and resolve straightforward issues on their own terms.

For organisations facing rising service expectations and pressure on costs, self-service offers an opportunity to handle routine interactions more efficiently, freeing up human support for situations where empathy, judgement or complexity genuinely demand it. Gartner research[2] points in a similar direction, highlighting the growing importance of self-service and digital channels. The challenge, however, is to make these channels effective at resolving customers' needs, rather than simply adding another layer to the journey.

For regulated organisations, convenience must go hand in hand with accessibility. The FCA expects organisations to provide support that meets customers' needs and avoid unreasonable barriers, with particular care for those in vulnerable circumstances[3].

"A portal that makes a simple task effortless can remove barriers; one that leaves a customer unable to resolve a complex problem, or unable to reach a person when they need one, can create them."

A portal that makes a simple task effortless can remove barriers; one that leaves a customer unable to resolve a complex problem, or unable to reach a person when they need one, can create them. Digital exclusion, poor design and a lack of effective escalation routes can all undermine the customer experience.

The opportunity, therefore, is not to choose between phone and portal, but to make them work together. Self-service should be the easy option, not the only option – with straightforward digital journeys for routine needs and accessible human support when circumstances demand it.

2. www.gartner.com/en/newsroom/press-releases/2025-08-27-gartner-survey-finds-self-service-and-live-chat-will-surpass-traditional-channels-as-top-customer-service-technologies-by-2027

3. www.fca.org.uk/publications/good-and-poor-practice/delivering-vulnerable-customers

Conclusion

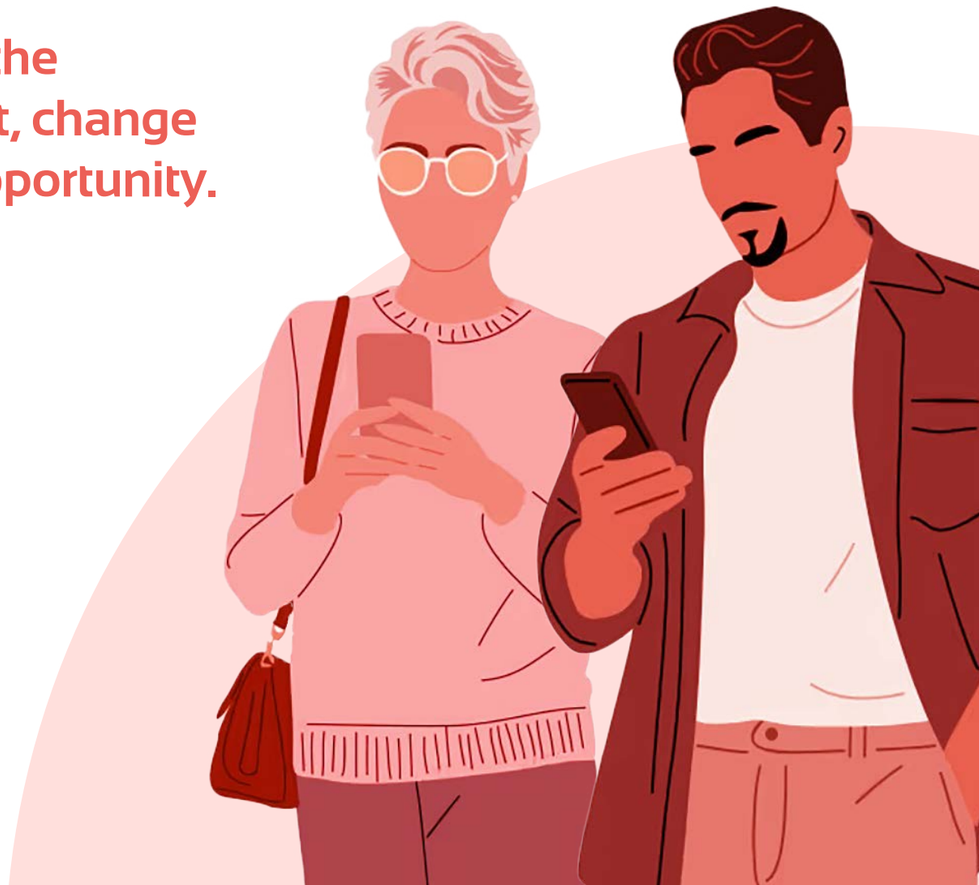
The findings in this report capture a pivotal moment for regulated communications. Established channels remain trusted, but they are being challenged by new ways of engaging, from secure in-app messaging and WhatsApp to AI-powered interactions and self-service.

Consumers are open to change, and increasingly expect technology to deliver faster, more convenient and more relevant experiences. Yet their expectations are clear: communications must be understandable, personalisation must respect privacy, and innovation must not come at the expense of accountability or access to human support. Trust remains the foundation on which progress depends, but it cannot be taken for granted.

For organisations, the challenge is to turn these changing expectations into meaningful improvements in customer communications management. That means looking at the technology and beyond to consider how communications are designed, delivered and measured across the entire customer journey. AI, new channels and better use of data all offer significant potential, but their value should be judged by the outcomes they deliver, not simply their adoption. The opportunity is to move beyond a channel-led approach towards more intelligent, evidence-led communication that gives every customer the right information, through the right channel, at the right time.

Ultimately, the measure of success is not how many channels an organisation offers, how much AI it deploys or how far it automates. It is whether customers understand what they receive, feel confident in the organisations communicating with them, and are better equipped to make informed decisions. As technology accelerates and established conventions are questioned, the organisations that succeed will be those that combine innovation with judgement, efficiency with empathy, and digital convenience with human accountability. The future of CCM is not about choosing between the old and the new. It is about earning trust, continuously, and using every available capability to deliver the best possible outcomes for customers.

Trust is the constant, change is the opportunity.



Find out more...

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