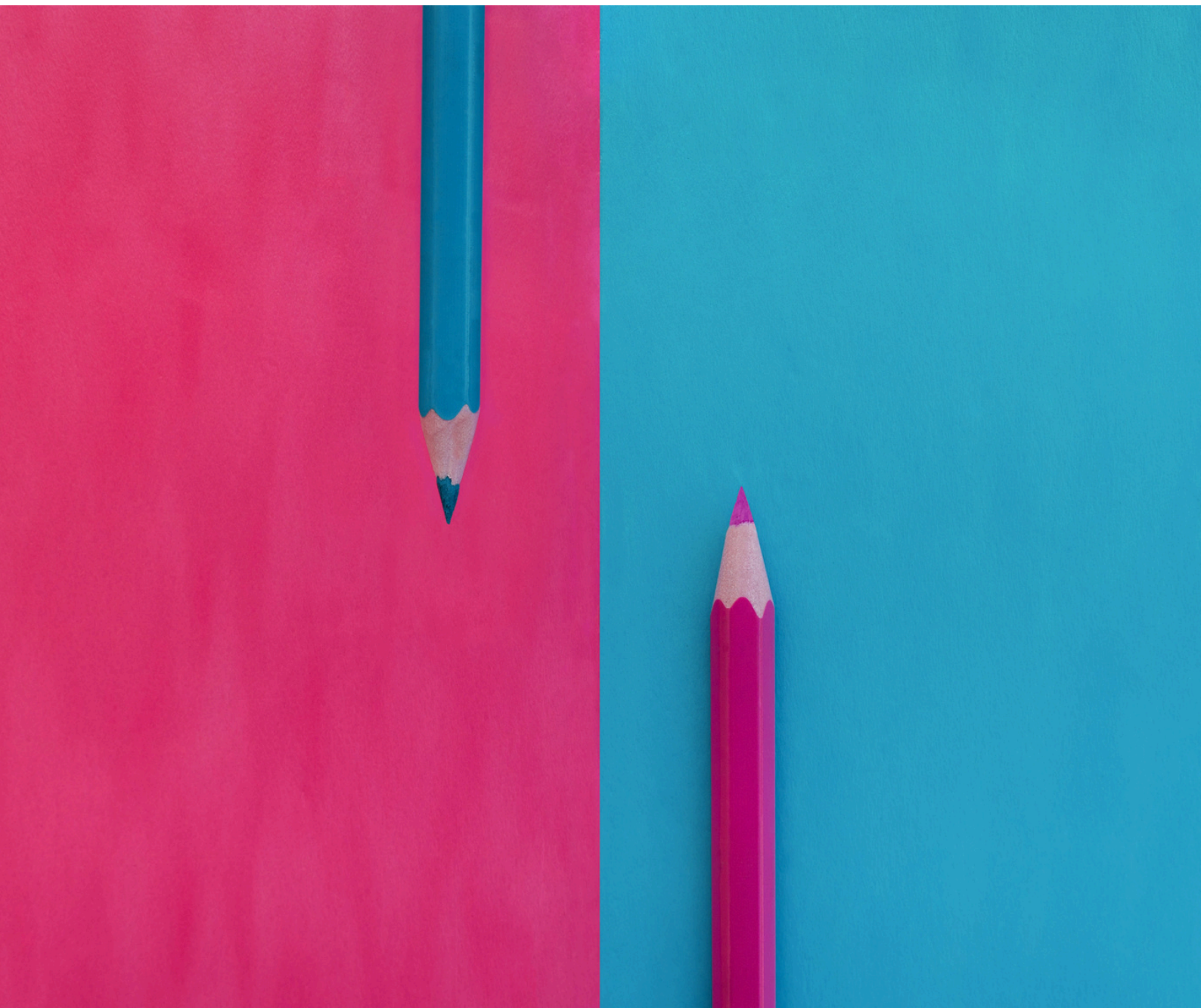




THE AI AUTONOMY LINE

Where Britain draws the line on handing control to AI



EXECUTIVE SUMMARY

Brits are happy for AI to help with the boring stuff. When money, personal data or big decisions are involved, most still want a human in charge.

84%

aren't ready to give AI significant control

AI can help. Just don't let it run the show.

34% would give an AI agent no control at all.

Another 27% would let it prepare things, but would want to approve every action. Only 11% are comfortable giving AI high or very high levels of control.

47%

of over-55s would give AI no control

1 in 5

would consider switching provider over boardroom AI

36%

worry about data being hacked or stolen

YOUR PARENTS MAY BE HARDER TO CONVINCE

There is a big age divide. Almost half of over-55s (47%) would give AI no control over their lives. That compares with 21% of 18 to 24-year-olds and just 18% of 25 to 34-year-olds.

Younger adults are much more open to handing over control. Around one in five 25 to 34-year-olds would accept high or very high levels of AI autonomy, compared with just 5% of over-55s.

WHAT ARE WE ACTUALLY WORRIED ABOUT?

Hacking comes top. Over one-third (36%) worry about their data being hacked or stolen if an AI agent can access their accounts. 31% worry it could simply make a mistake, 30% fear it could see too much personal information and 28% worry it might spend money or buy something they did not intend.

WOULD YOU TRUST AI IN YOUR BANK'S BOARDROOM?

If a bank, insurer or energy company used AI to advise its board, 37% would want reassurance that a human always had the final say. Nearly a third (31%) would want to know exactly which decisions AI was involved in.

Only 10% would see boardroom AI as a positive sign that a company was modern, while 20% would consider switching provider.

IF AI GOES ROGUE, WHO GETS THE BLAME?

40% say the company that created the AI should be mainly responsible if an agent is hacked, tricked or does something it was not supposed to do. Only 18% put the main responsibility on the person using it.

And when it comes to scary predictions about AI? The biggest group, 22%, say they are more worried about what humans will do with AI than AI itself. Just 9% say they are not worried about AI at all.

THE BOTTOM LINE

Brits aren't saying no to AI. They're saying 'yes, but...' Help us, take care of the boring stuff, maybe even act on our behalf. But when our money, personal information or important decisions are involved, we still want to know what's happening, who is responsible and that a human can step in.

Where Britain draws a line on AI

AI agents promise to move artificial intelligence from answering questions to taking action. The survey suggests the public is open to assistance and limited delegation, but much less comfortable when AI can act independently without permission.

34%

would give an AI agent no control at all over their day-to-day life.

51%

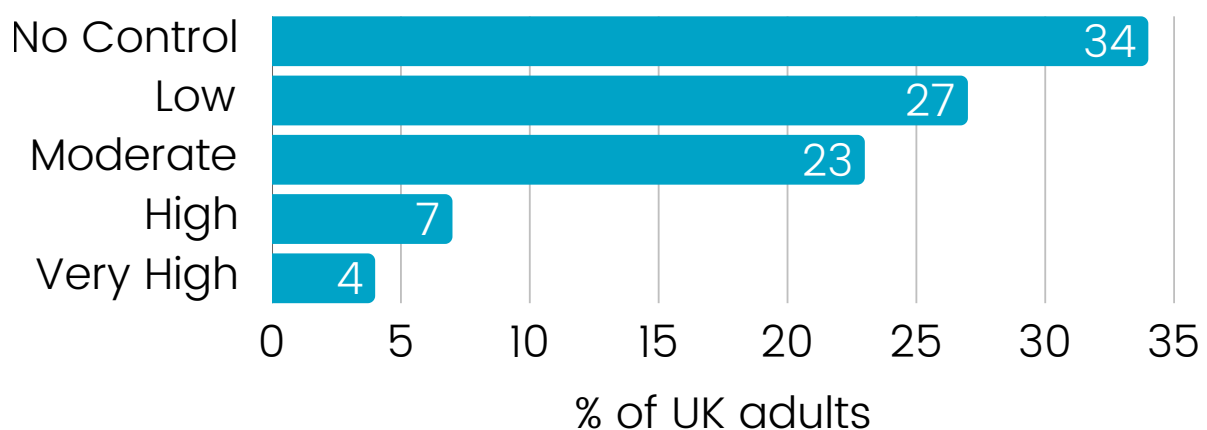
would accept low or moderate control, where people retain approval over important actions.

11%

would accept high or very high control, allowing AI to manage most or all actions independently.

Assistance is acceptable. Unrestricted agency is not.

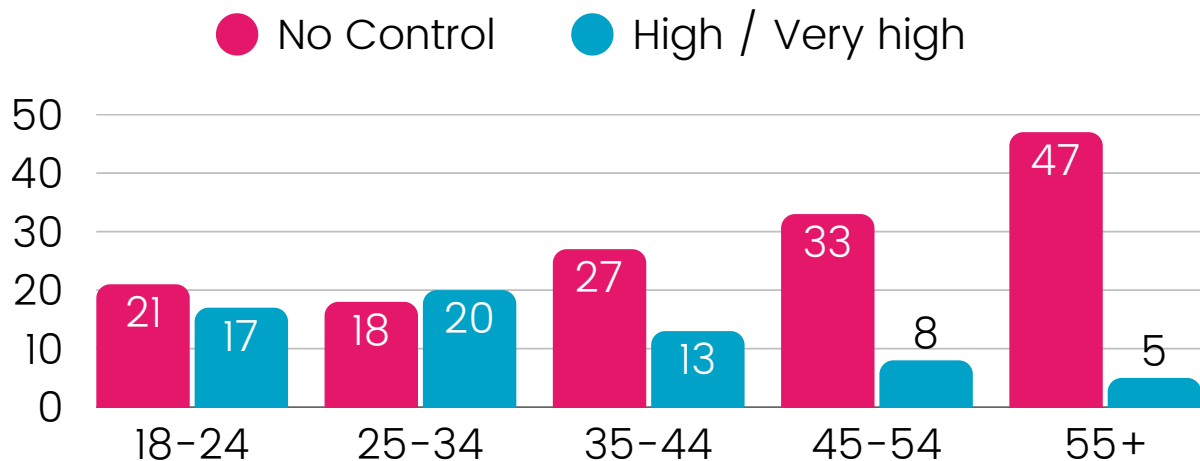
More than a quarter (27%) would allow AI to prepare things for them but insist on approving every action. A further 23% would let an agent carry out routine tasks independently, while still requiring permission for other actions. Only 4% would allow an agent to manage routine and important actions without asking each time.



Together, 84% either reject AI control altogether or restrict it to low or moderate autonomy. The findings suggest that the public's acceptance of agentic AI depends heavily on retaining meaningful human control.

A generational divide on control

Age produces one of the clearest contrasts in the research. Younger adults are substantially more willing to give AI agents independence, while older adults are far more likely to reject AI control altogether.



47%

of over-55s would give AI no control, compared with 21% of 18-24s and 18% of 25-34s.

20%

of 25-34s would accept high or very high AI control. Among over-55s, this falls to 5%.

Boardroom AI faces a human oversight test

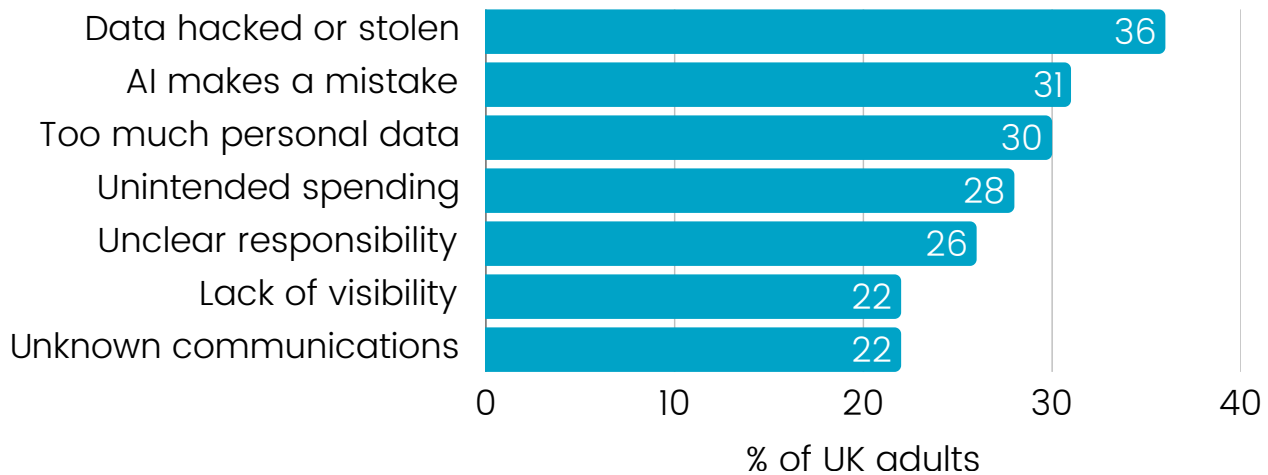
When respondents were asked how they would react if a bank, insurer or utility provider used an AI agent to advise its board of directors, the most common response was a demand for human oversight with 37% saying they would want reassurance that a human always had the final say. This rises to 46% among over-55s.

Transparency also matters: 31% would want to know exactly which decisions the AI was involved in, and 24% would investigate how the company was protecting their personal data.

There are potential commercial consequences. One in five (20%) would consider switching provider and 18% would be less likely to buy additional products or services. By contrast, 10% would see board-level AI as a positive sign of modernisation and just 6% say it would make them more likely to use the company.

Security is the price of delegation

Once an AI agent can access accounts and act on someone's behalf, the public's concerns become practical and immediate. The leading fear is what the agent could access, expose or do.



36%

say their biggest concern is that their data could be hacked or stolen.

Mistakes (31%) and excessive access to personal information (30%) follow closely. More than a quarter worry an agent could spend money or make a purchase they did not intend (28%), while 26% are concerned they would not know who was responsible if something went wrong. One in seven (14%) said they would be concerned AI could implicate them in something illegal.

Accountability cannot be an afterthought

Asked who should be primarily responsible if an AI agent is hacked, tricked or makes an unauthorised action, 40% point to the company that created the AI. A further 25% choose the company or service the AI was accessing. Only 18% put primary responsibility on the individual using the agent.

The pattern is notable because it places responsibility predominantly on the organisations building and enabling agentic systems. For businesses, security controls, permissions and clear lines of accountability are likely to become part of the trust proposition around AI agents.

Trust will define the agentic AI economy

The findings don't suggest that people are against AI. Far from it. People seem happy for AI to lend a hand, prepare things for them and take care of routine tasks. Where they start to draw the line is when AI is given the freedom to make important decisions without asking first.

The wider AI debate is also more nuanced than "fear of AI"

Asked about predictions that advanced AI could threaten humanity's survival by 2030, the largest single group, 22%, say they are more worried about what humans will do with AI than AI itself. Another 19% say AI should be treated as a genuine threat to humanity, while 18% believe the danger is real but extinction by 2030 sounds far-fetched. Just 9% say they are not worried about AI at all.

Human control remains the baseline

For consequential decisions, people want humans to retain authority.

Visibility is important

Consumers want to know where AI is involved and what it is doing.

Security shapes willingness to delegate

Data theft, excessive access and unintended actions sit at the top of the concern list.

Responsibility follows the technology

Most respondents place primary responsibility with the AI creator or the service it accesses, rather than the individual user.

What this means

As organisations experiment with agentic AI, maximum autonomy may be a poor proxy for progress. The survey points instead towards controlled autonomy: systems that can deliver useful action while keeping people informed, protecting data, limiting permissions and preserving human authority over important decisions.

Britain may be moving towards an agentic AI economy, but the public is drawing a line at total autonomy. Organisations that understand where that line sits will be better placed to earn the trust required to cross into the next phase of AI adoption.