



PUBLIC POLL FINDINGS AND METHODOLOGY

Most Americans have used virtual assistant to get answers to their questions

Still, human representatives are seen as best able to answer complicated questions

Topline Findings

Washington, DC, October 24, 2022- An Ipsos poll conducted on behalf of Wells Fargo finds that nearly seven in ten Americans have used an online or mobile virtual assistant to get answers to their questions and or help resolve issues. Favorability of virtual assistants is generally high, and most report that their perception of virtual assistants has remained the same compared to two years ago.

The poll also explores the perceived strengths of virtual assistants relative to human representatives on the phone.

Detailed Findings

1. Many Americans report having used a virtual assistant to answer questions, including at their financial institution.
 - Nearly seven in ten Americans (69%) have used an online or mobile virtual assistant to get answers to your questions and or help resolve issues.
 - A similar share (68%) feels favorable towards using virtual assistants. Among those that have used one before, this jumps to 84%.
 - Perceptions of virtual assistants over the last two years have stayed the same for most (61%). Roughly one-third (32%) say their perception of virtual assistants has gotten better.
 - This gap closes somewhat among past users of voice assistants: 53% think their quality has remained the same, versus 43% that think they have gotten better.
 - Nearly six in 10 (57%) say the pandemic has made them more open to using virtual assistants to interact with businesses.
 - Half (50%) report having ever used an online or mobile virtual assistant offered by their financial institution.
2. Many are open to using virtual assistants for their convenience and speed but see human representatives as having more strengths.
 - Nearly half (46%) say they prefer to receive customer service from virtual assistant, rather than waiting for a person on the phone.
 - More than half (55%) believe a virtual assistant saves them time by anticipating their questions.
 - The perceived strengths of a virtual assistant relative to a human representative on the phone are: are convenient (35%), and saves time (33%).
 - The perceived strengths of human representatives is: they understand the customer's emotions (62%), handle complex questions (58%), answer questions accurately (46%), provide peace of mind (45%), and give the customer control over their service experience (38%).





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These are the findings of an Ipsos poll conducted between May 26-May 27, 2022. For this survey, a sample of 2,010 adults age 18+ from the continental U.S., Alaska, and Hawaii was interviewed online in English. The poll has a credibility interval of plus or minus 2.7 percentage points for all respondents and 3.2 for those that have ever used an online or mobile virtual assistant.

For full results, please refer to the following annotated questionnaire:

Full Annotated Questionnaire

1. When did you last use an online or mobile virtual assistant to get answers to your questions and or help resolve issues?

	Total (N=2,010)	Ever used online or mobile virtual assistant (N=1,379)
Within the past 3 months	45%	65%
3 to 6 months	11%	16%
6 months less than 1 year ago	7%	10%
1-2 years ago	3%	5%
More than 2 years ago	3%	5%
Never	31%	-
Ever Used (Net)	69%	100%

2. How favorable or unfavorable do you feel toward virtual assistants?

	Total	Ever used Online or mobile virtual assistant
Very favorable	27%	37%
Somewhat favorable	42%	47%
Somewhat unfavorable	20%	12%
Very unfavorable	12%	4%
Favorable (Net)	68%	84%
Not favorable (Net)	32%	16%





PUBLIC POLL FINDINGS AND METHODOLOGY

3. In the past two years, has your perception of virtual assistants gotten better, worse, or stayed the same?

	Total	Ever used online or mobile virtual assistant
My perception has gotten better	32%	43%
My perception has stayed the same	61%	53%
My perception has gotten worse	7%	4%

4. How much do you agree or disagree with each of the following statements?

- a. The pandemic has made me more open to using virtual assistants to interact with businesses.

	Total	Ever used Online or mobile virtual assistant
Agree strongly	17%	23%
Agree somewhat	40%	49%
Disagree somewhat	24%	20%
Disagree strongly	19%	9%
<i>Agree (Net)</i>	<i>57%</i>	<i>71%</i>
<i>Disagree (Net)</i>	<i>43%</i>	<i>29%</i>

- b. I prefer to receive customer service from virtual assistant, rather than waiting for a person on the phone.

	Total	Ever used Online or mobile virtual assistant
Agree strongly	13%	18%
Agree somewhat	33%	41%
Disagree somewhat	28%	26%
Disagree strongly	25%	15%
<i>Agree (Net)</i>	<i>46%</i>	<i>59%</i>
<i>Disagree (Net)</i>	<i>54%</i>	<i>41%</i>





PUBLIC POLL FINDINGS AND METHODOLOGY

4. How much do you agree or disagree with each of the following statements? (*Continued*)

c. I avoid phone calls whenever possible.

	Total	Ever used Online or mobile virtual assistant
Agree strongly	20%	21%
Agree somewhat	37%	37%
Disagree somewhat	30%	30%
Disagree strongly	14%	11%
<i>Agree (Net)</i>	<i>57%</i>	<i>59%</i>
<i>Disagree (Net)</i>	<i>43%</i>	<i>41%</i>

d. Chatting with a virtual assistant can feel like a natural conversation with a person.

	Total	Ever used Online or mobile virtual assistant
Agree strongly	11%	14%
Agree somewhat	34%	43%
Disagree somewhat	32%	30%
Disagree strongly	23%	13%
<i>Agree (Net)</i>	<i>45%</i>	<i>57%</i>
<i>Disagree (Net)</i>	<i>55%</i>	<i>43%</i>

e. I prefer virtual assistant for some financial matters that would be embarrassing to discuss with a human service representative.

	Total	Ever used Online or mobile virtual assistant
Agree strongly	10%	14%
Agree somewhat	31%	39%
Disagree somewhat	30%	29%
Disagree strongly	29%	18%
<i>Agree (Net)</i>	<i>41%</i>	<i>52%</i>
<i>Disagree (Net)</i>	<i>59%</i>	<i>48%</i>



PUBLIC POLL FINDINGS AND METHODOLOGY

4. How much do you agree or disagree with each of the following statements? *(Continued)*

f. Text chat is my favorite way to communicate with my friends and family.

	Total	Ever used Online or mobile virtual assistant
Agree strongly	20%	25%
Agree somewhat	42%	46%
Disagree somewhat	23%	21%
Disagree strongly	15%	8%
Agree (Net)	62%	71%
Disagree (Net)	38%	29%

g. A virtual assistant saves me time by anticipating my questions.

	Total	Ever used online or mobile virtual assistant
Agree strongly	13%	18%
Agree somewhat	42%	52%
Disagree somewhat	26%	21%
Disagree strongly	18%	9%
Agree (Net)	55%	70%
Disagree (Net)	45%	30%

5. Please choose whether you think each of these statements applies more to a virtual assistant or a human representative on the phone.

a. Saves me time

	Total	Ever used online or mobile virtual assistant
Virtual Assistant	33%	42%
Human Representative on the phone	26%	22%
Both equally	26%	27%
Neither	10%	7%
Don't Know	5%	2%





PUBLIC POLL FINDINGS AND METHODOLOGY

5. Please choose whether you think each of these statements applies more to a virtual assistant or a human representative on the phone. *(Continued)*

b. Does not judge me

[Data held for future release]

c. Gives me control over my service experience

	Total	Ever used online or mobile virtual assistant
Virtual Assistant	19%	25%
Human Representative on the phone	38%	33%
Both equally	28%	32%
Neither	9%	7%
Don't Know	6%	3%

d. Handles complex questions

	Total	Ever used online or mobile virtual assistant
Virtual Assistant	10%	13%
Human Representative on the phone	58%	56%
Both equally	22%	25%
Neither	5%	4%
Don't Know	5%	2%

e. Anticipates my questions

	Total	Ever used online or mobile virtual assistant
Virtual Assistant	24%	30%
Human Representative on the phone	25%	24%
Both equally	25%	27%
Neither	19%	17%
Don't Know	7%	3%





PUBLIC POLL FINDINGS AND METHODOLOGY

5. Please choose whether you think each of these statements applies more to a virtual assistant or a human representative on the phone. *(Continued)*

f. Is more convenient

	Total	Ever used online or mobile virtual assistant
Virtual Assistant	35%	44%
Human Representative on the phone	30%	24%
Both equally	23%	25%
Neither	6%	5%
Don't Know	5%	2%

g. Accurately answers my questions or solves my problems

	Total	Ever used online or mobile virtual assistant
Virtual Assistant	12%	16%
Human Representative on the phone	46%	42%
Both equally	31%	35%
Neither	6%	4%
Don't Know	5%	2%

h. Provides peace of mind

	Total	Ever used online or mobile virtual assistant
Virtual Assistant	10%	13%
Human Representative on the phone	45%	42%
Both equally	30%	34%
Neither	9%	8%
Don't Know	6%	3%



PUBLIC POLL FINDINGS AND METHODOLOGY

5. Please choose whether you think each of these statements applies more to a virtual assistant or a human representative on the phone. *(Continued)*

i. Understands my emotions

	Total	Ever used online or mobile virtual assistant
Virtual Assistant	6%	8%
Human Representative on the phone	62%	62%
Both equally	15%	16%
Neither	13%	12%
Don't Know	5%	2%

6. When, if at all, did you last use an online or mobile virtual assistant offered by your financial institution?

	Total	Ever used online or mobile virtual assistant
Within the past 3 months	24%	34%
3 to 6 months	11%	15%
6 months less than 1 year ago	8%	10%
1 to 2 years ago	4%	6%
More than 2 years ago	3%	3%
Never	34%	20%
My Financial Institutions doesn't offer a virtual assistant	17%	13%
<i>Ever Used (Net)</i>	<i>50%</i>	<i>67%</i>

7. In the past two years, would you say your satisfaction with a virtual assistant offered by your primary financial institution has...

	Total	Ever used online or mobile virtual assistant
Increased	18%	25%
Stayed the same	39%	46%
Decreased	4%	4%
I have not used a virtual assistant at my financial institution	39%	25%





PUBLIC POLL FINDINGS AND METHODOLOGY

About the Study

These are the findings of an Ipsos poll conducted on behalf of Wells Fargo, between May 26-May 27, 2022. For this survey, a sample of 2,010 adults age 18+ from the continental U.S., Alaska, and Hawaii was interviewed online in English.

The sample was randomly drawn from [Ipsos' online panel](#), partner online panel sources, and “river” sampling and does not rely on a population frame in the traditional sense. Ipsos uses fixed sample targets, unique to each study, in drawing a sample. After a sample has been obtained from the Ipsos panel, Ipsos calibrates respondent characteristics to be representative of the U.S. Population using standard procedures such as raking-ratio adjustments. The source of these population targets is U.S. Census 2019 American Community Survey data. The sample drawn for this study reflects fixed sample targets on demographics. Posthoc weights were made to the population characteristics on gender, age, race/ethnicity, region, and education.

Statistical margins of error are not applicable to online non-probability polls. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error and measurement error. Where figures do not sum to 100, this is due to the effects of rounding. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll has a credibility interval of plus or minus 2.7 percentage points for all respondents and 3.3 for those that have ever used an online or mobile virtual assistant. Ipsos calculates a design effect (DEFF) for each study based on the variation of the weights, following the formula of Kish (1965). This study had a credibility interval adjusted for design effect of the following ($n=2,010$, $DEFF=1.5$, adjusted Confidence Interval= ± 4.2 percentage points).

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PUBLIC POLL FINDINGS AND METHODOLOGY

About Ipsos

Ipsos is the world's third largest Insights and Analytics company, present in 90 markets and employing more than 18,000 people.

Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. We serve more than 5000 clients across the world with 75 business solutions.

Founded in France in 1975, Ipsos is listed on the Euronext Paris since July 1st, 1999. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).

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