



Snipp

2026 SURVEY REPORT

AI and the Modern Shopper Journey

How AI is Reshaping Product Discovery, Promotions, Purchase Decisions and Brand Loyalty

New survey of AI users reveals an emerging shopper journey in which AI sits across several stages at once

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Artificial intelligence is changing the way consumers discover and shop.

What started as a tool for answering questions and drafting text is becoming something brands need to take seriously: a new intermediary between consumers and the products they buy. Shoppers are asking AI to compare products, recommend brands, check reviews, find lower prices and surface promotions they would not have found on their own. Increasingly, those conversations end in a purchase.

To understand how far this shift has gone, **Snipp surveyed 1,000 U.S. consumers who use AI-powered tools such as ChatGPT, Gemini, Claude, Copilot or Perplexity** regularly for search and shopping. The results describe a shopper journey that already looks different from the one most brand marketing is built around.

Among the headline findings: 61.8% have already purchased a product on an AI's recommendation. 71.3% have asked AI to find them a deal, discount or coupon. And 81% expect AI to change how they shop at least moderately over the next two to three years.

The question for brands is no longer whether shoppers will use AI while they shop. It is what a brand needs to do differently now that AI sits between the shopper and the purchase.

Methodology

Snipp surveyed 1,000 U.S. adults who regularly use AI-powered tools or assistants for search and shopping in September 2026. Respondents were users of AI tools such as ChatGPT, Gemini, Claude, Copilot and Perplexity.

A screening question confirmed that respondents were regular AI users: 41.5% use AI daily, 37.6% several times a week, 11.1% about once a week and 9.8% a few times a month. Respondents who rarely or never use AI for search and shopping were screened out.

The findings in this report therefore reflect the behaviors and attitudes of regular AI users, rather than the U.S. adult population as a whole. Generational, gender and income comparisons are based on self-reported demographic information collected by the panel.

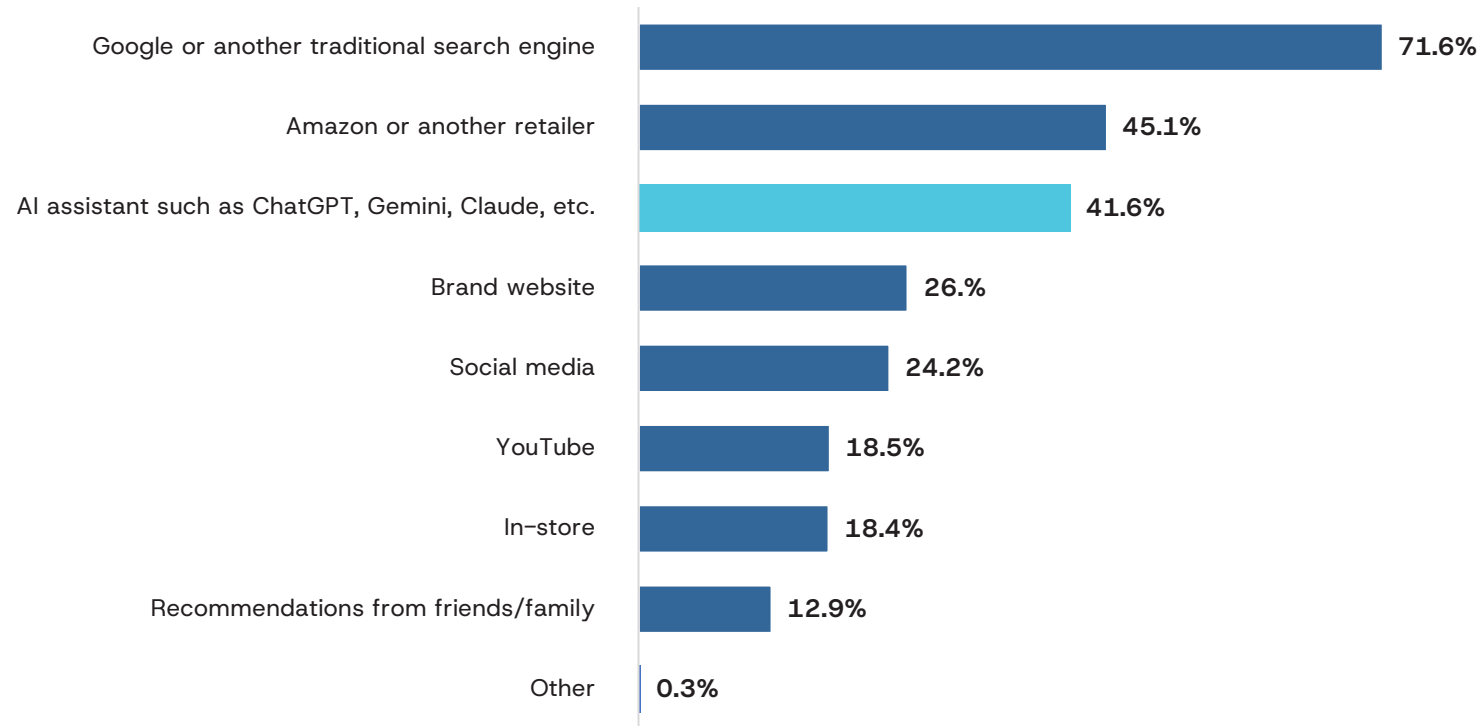


AI is Becoming a New Front Door to Shopping

Search engines and retailer sites remain powerful starting points, but AI has quickly established a role in product research.

41.6% of respondents say an AI assistant such as ChatGPT, Gemini or Claude is one of the places they typically start a product search. That puts AI ahead of brand websites (26%) and social media (24.2%), and within reach of Amazon or another retailer (45.1%). Google or another search engine still leads at 71.6%.

Where shoppers start their product search



The distinction that matters here isn't which channel comes first. It's what that channel does with the search. Traditional search hands a shopper a list of places to look. AI can hand back an answer: a shortlist of products, the differences between them and a recommendation.

Insight & Takeaway:

AI is now a top-three starting point for product research among regular AI users, on par with retailer sites. Brands that optimize only for traditional search are leaving a significant part of the discovery journey unaddressed.

AI is Introducing Consumers to New Brands

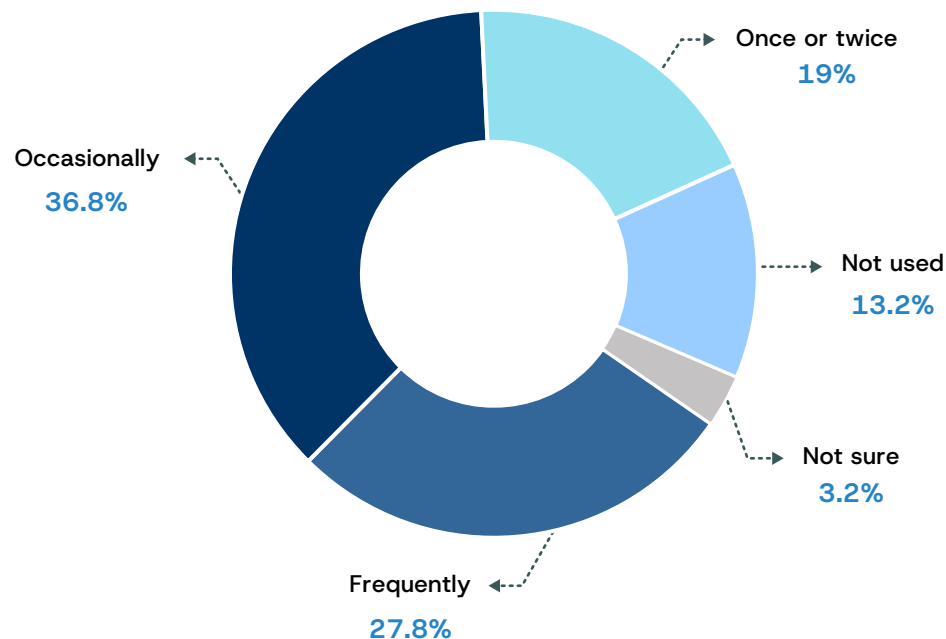
AI isn't only helping shoppers research the brands they already know.

83.6% have used AI to discover a product, brand or service they hadn't heard of before. That includes 27.8% who say this happens frequently, 36.8% occasionally and 19% once or twice.

For challenger brands, this looks like a new route into consideration sets that used to be hard to break into. For established brands, it's a different kind of exposure: a shopper who might once have defaulted to a familiar name can now ask AI to surface alternatives based on price, ingredients, reviews or features.

Being found by a search engine and being recommended by an AI model are becoming two different problems, and brands increasingly need to solve both.

AI as a tool used to discover a product, brand or service previously unaware of



Insight & Takeaway:

Discovery is no longer only about visibility. It's about how well a brand's product data helps an AI model make the case for it.

AI Has Moved From Research to Purchase Influence

The clearest sign that AI has moved from research tool to purchase influence is what happens after the recommendation

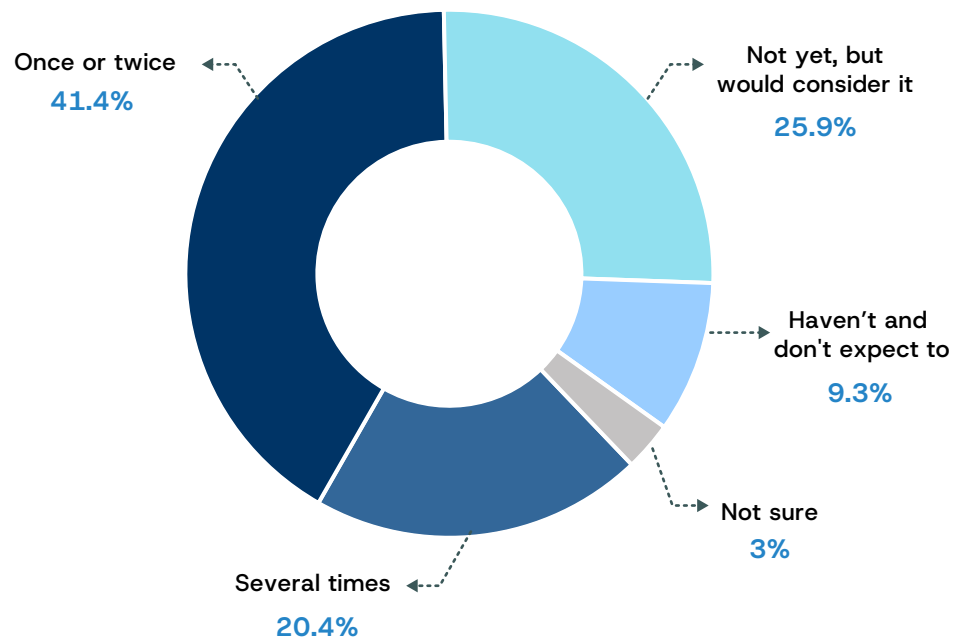
61.8% have already purchased a product after an AI recommended it: 20.4% several times and 41.4% once or twice. Another 25.9% haven't yet but say they would consider it. Only 9.3% say they don't expect to.

Among regular AI users, this is no longer an edge case. It's a routine part of how a purchase happens.

That creates a real measurement problem. If an AI assistant influences a decision but the transaction happens on a retailer's website, in an app or in a store, what gets credit for the sale in a brand's attribution model? For most brands today, the honest answer is nothing does.

This behavior also skews younger: 65.3% of Millennials and 63.7% of Gen Z respondents have purchased after an AI recommendation, compared with 43.6% of Boomers. A full generational breakdown appears later in this report.

Purchased a product after receiving a recommendation from an AI tool



Insight & Takeaway:

AI-influenced purchases are already happening at scale among regular AI users. Brands without a way to track them are already missing part of their attribution picture.

Comparison is AI's Shopping Superpower

The single most common shopping use of AI today is comparison.

58.1% of respondents use AI to compare products, ahead of comparing prices or finding the best value (47.2%), getting product recommendations (46.4%), finding deals or promotions (42.2%), researching features or specifications (41.9%) and discovering new products or brands (41.5%).

This points to AI's core appeal for shoppers: it removes the work of comparison shopping. Instead of opening a dozen tabs to compare features, reviews and prices, a shopper can ask AI to do it for them.

The familiar digital journey of

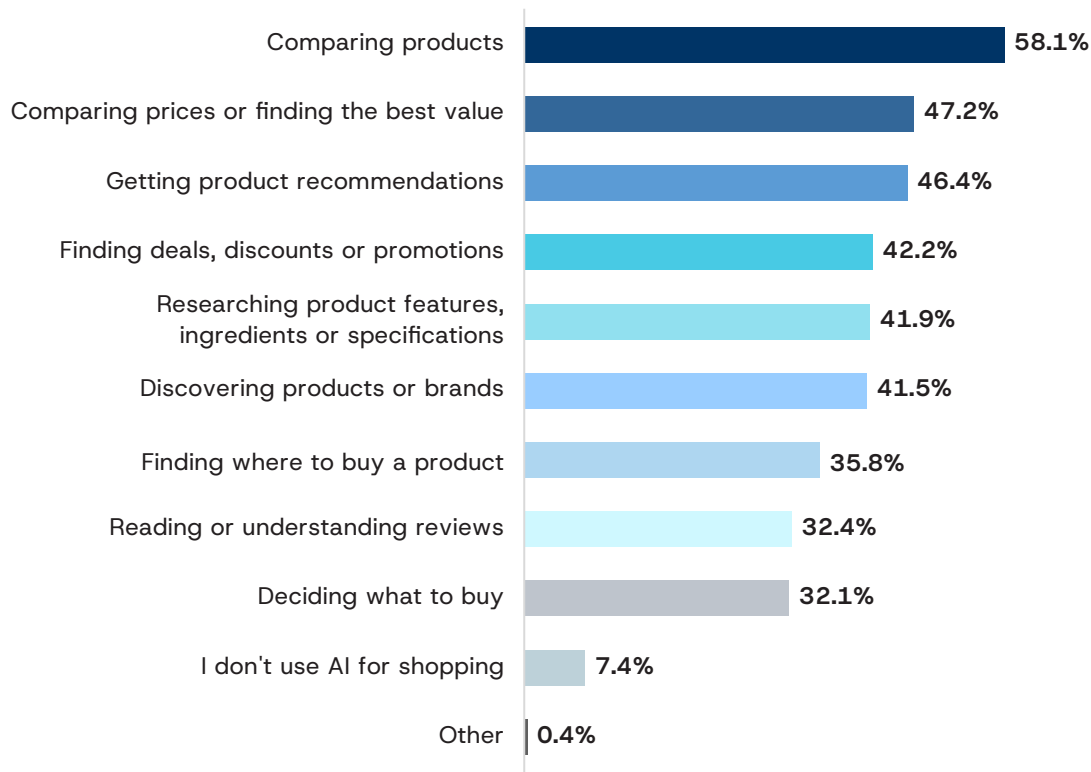
Search → Browse → Research → Compare → Decide → Buy



Compressing into something closer to

Ask → Compare → Recommend → Buy

What AI is used for when shopping or researching products?



Insight & Takeaway:

If AI is doing the comparing, the product information that wins isn't necessarily what looks best on a shelf or a landing page. It's what compares best in an AI model's answer.

AI is Becoming a Value Discovery Engine

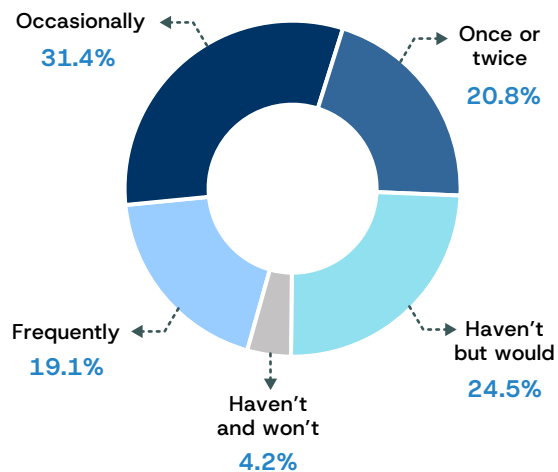
AI Is Becoming a Value Discovery Engine

71.3% have already asked AI to find them a promotion, discount, coupon or deal: 19.1% frequently, 31.4% occasionally and 20.8% once or twice. Another 24.5% haven't yet but say they would. 4.2% haven't and won't.

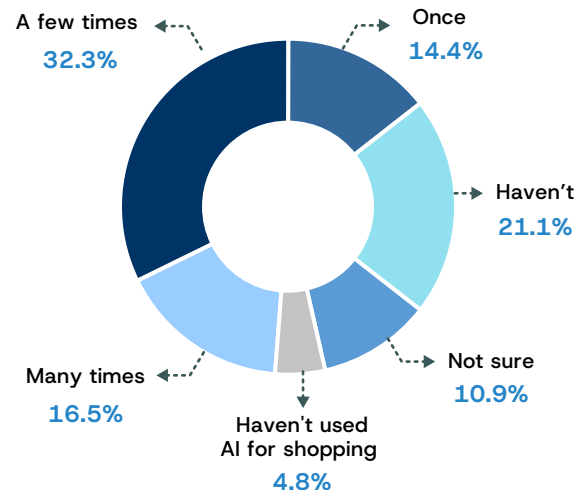
The results are tangible. 63.2% say AI has saved them money on a purchase at least once, and this looks set to grow. Asked what they expect to use AI for in the future, finding better prices and promotions was the top answer at 58.6%, ahead of researching and comparing products (50.4%) and discovering new brands (39.7%). Men report asking AI for deals somewhat more than women (76% versus 67.7%), but the appetite for AI-assisted deal-hunting runs across the board.

For marketers, this raises a pointed question: what happens when shoppers stop hunting for coupons and rebates themselves and simply ask an assistant, "What's the best deal on this?" AI is bringing product recommendation and promotion discovery closer together than they have ever been.

Asking an AI assistant to find a promotion, discount, coupon or deal for a product



Saved money on a purchase as a result of using an AI tool



Expect to use AI for when shopping in the future



Insight & Takeaway:

Promotional strategy and product discovery are converging. A great offer that an AI model can't find or understand is a great offer that won't get used.

Consumers Want AI to Help, Not Take Over

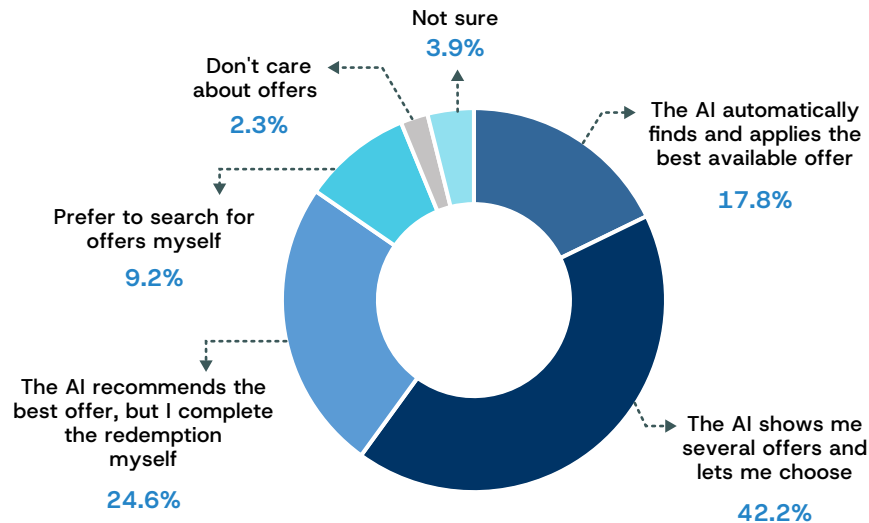
Shoppers are enthusiastic about AI finding them value. They are far less enthusiastic about handing over control.

Asked what they would want if an AI assistant could identify and apply the best available offer automatically, 42.2% said they would rather AI show them several offers and let them choose. Another 24.6% want AI to recommend the best offer but let them complete the redemption themselves. Only 17.8% want AI to find and apply the best offer without asking.

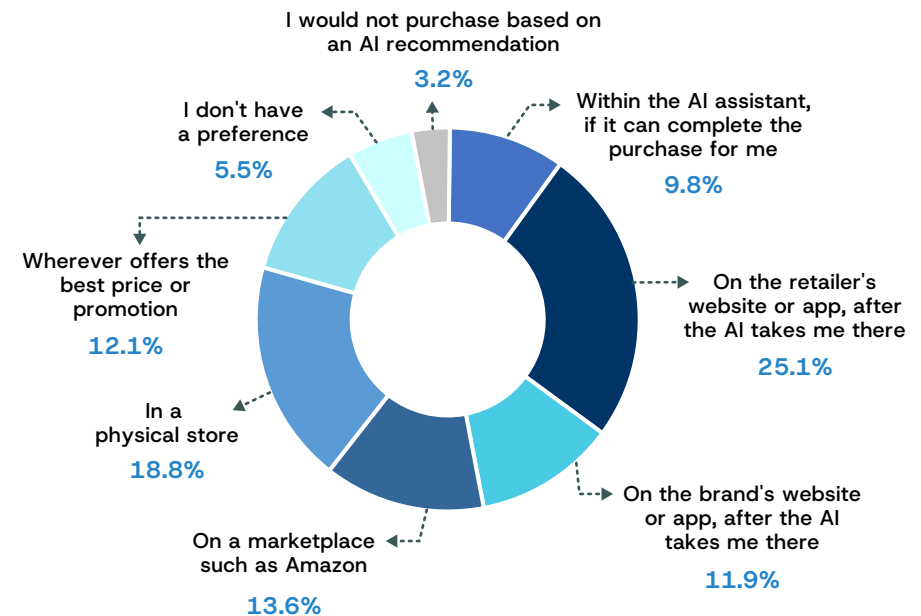
The same pattern shows up around the purchase itself. Just 9.8% would prefer to complete an AI-influenced purchase inside the AI assistant. Most still want to finish on a retailer's site (25.1%), a brand's site (11.9%) or in a physical store (18.8%).

For now, shoppers want AI to make the decision easier. They don't want it to make the decision for them.

How shoppers want AI to handle offers



Where shoppers want to complete an AI-influenced purchase



Insight & Takeaway:

AI is becoming the shopping assistant, not yet the shopper. Consumers want AI to simplify shopping, not take control of it. The near-term opportunity is assisted commerce: helping shoppers compare products, find value and identify offers while keeping the final purchase decision in their hands.

AI Could Make Brand Loyalty More Fluid

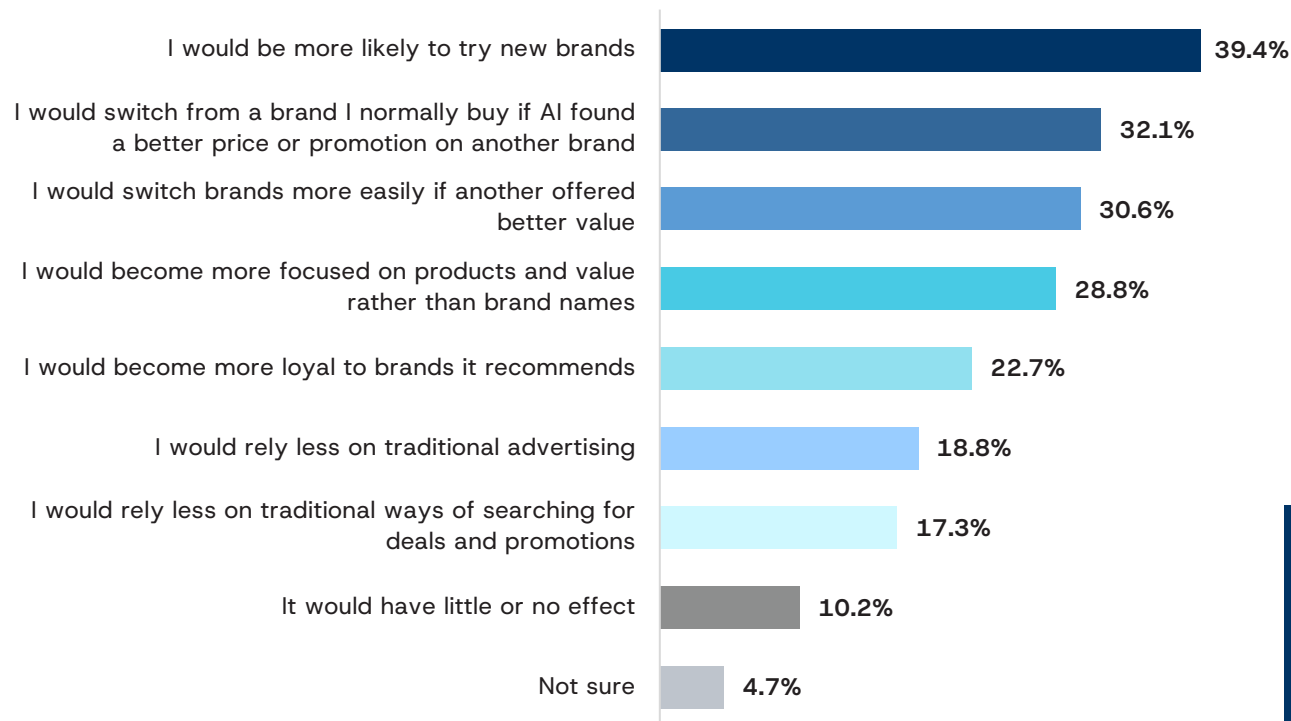
Perhaps the most consequential finding for marketers involves brand switching.

For now, AI appears more likely to change the dynamics of brand loyalty than eliminate it. If an AI assistant consistently helped shoppers find better products, prices and promotions, 39.4% say they would be more likely to try new brands, while 32.1% would switch from a brand they normally buy if AI found a better price or promotion elsewhere. Another 30.6% say they would switch brands more easily if another offered better value.

AI could make it easier for shoppers to consider alternatives and compare brands based on value. At the same time, 22.7% say they would become more loyal to brands recommended by AI, indicating that AI could also reinforce brand relationships when its recommendations consistently favor a particular brand.

AI lowers the effort required to find and evaluate an alternative to almost nothing. That's an opening for challenger brands, and a source of ongoing pressure on established ones to keep demonstrating value rather than relying on brand equity alone.

How AI Could Change Brand Loyalty



Insight & Takeaway:

AI could make brand loyalty more fluid, increasing both opportunities for brand discovery and pressure to demonstrate ongoing value.

Trust is High, But Not Unconditional

Shoppers trust AI, but they are uneasy about who might be influencing its recommendations

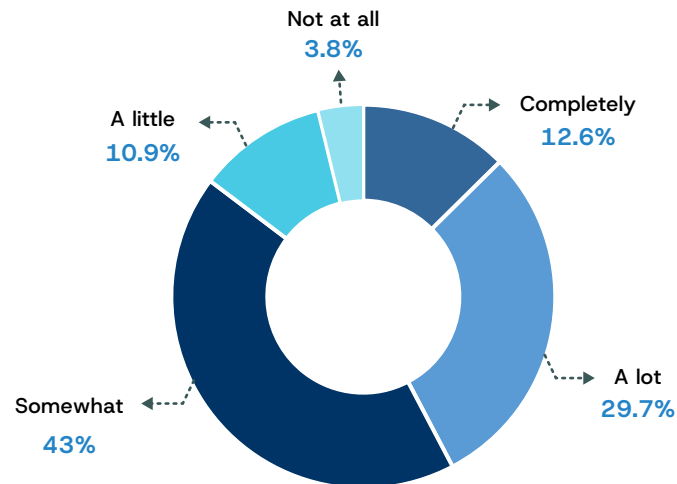
85.3% trust AI-generated product recommendations at least somewhat: 12.6% completely, 29.7% a lot and 43% somewhat.

At the same time, 69.2% are at least somewhat concerned that AI recommendations could be shaped by brands, retailers, advertising or paid placements without their knowledge.

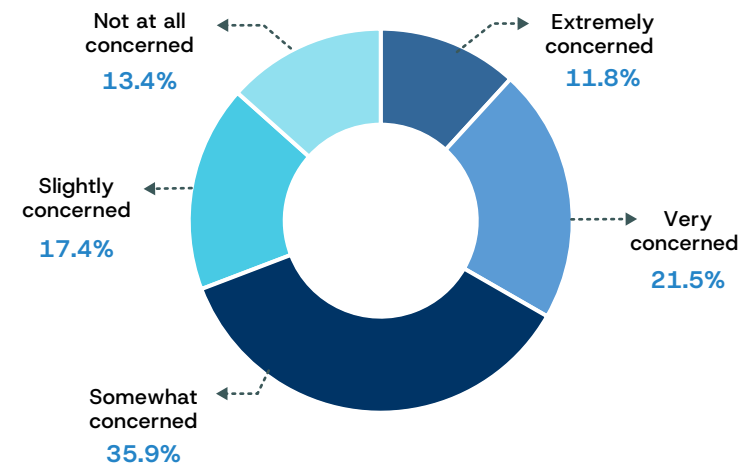
That's a real tension for the category. Shoppers trust AI, but they are uneasy about who AI might be listening to.

As AI-powered shopping grows, transparency around sponsored placements and paid recommendations is likely to matter more, not less, to keeping that trust intact.

Trust for an AI-generated recommendation when deciding which product to buy



Concern that AI shopping recommendations could be influenced by brands, retailers, advertising or paid placements



Insight & Takeaway:

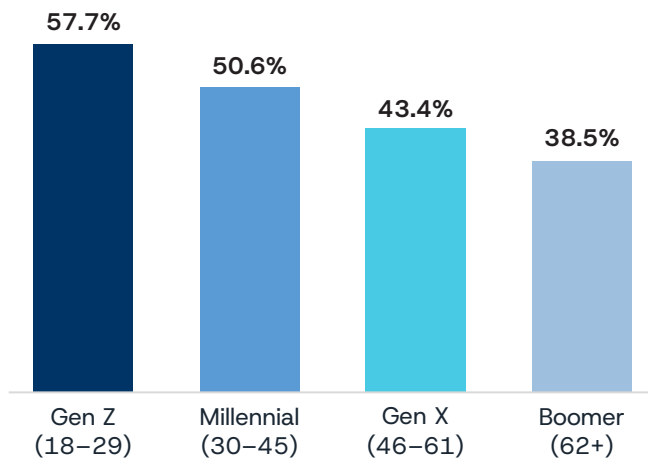
High trust is an asset brands can lose quickly. Any hint that an AI recommendation was bought rather than earned puts all of it at risk.

Who's Leading the Shift: The Generation Gap in AI Shopping

The behaviors measured in this report are generally more common among younger shoppers, and the gap is wide enough to matter for how brands prioritize their AI strategy.

Generation	Discovered a Brand via AI	Purchased After AI Recommendation	Expects Significant/Fundamental Change
Gen Z (18–29) · n=182	68.7%	63.7%	57.7%
Millennial (30–45) · n=415	68.2%	65.3%	50.6%
Gen X (46–61) · n=364	61.3%	58.8%	43.4%
Boomer (62+) · n=39	38.5%	43.6%	38.5%

Who expects AI to significantly change how they shop



Millennials, not Gen Z, are currently the heaviest AI shoppers by purchase behavior: 65.3% have bought after an AI recommendation, the highest of any generation. Gen Z is more convinced the change ahead will be significant or fundamental (57.7%), even though their current purchase rate is slightly lower. This suggests Millennials currently show the highest rate of AI-influenced purchases, while Gen Z is the most likely generation to expect AI to significantly or fundamentally change how they shop.

Income tells a more surprising story. **Shoppers earning \$50,000 to \$99,999 are the most likely of any income group to have purchased after an AI recommendation (69.4%),** ahead of both those earning under \$50,000 (59.1%) and those earning \$100,000 or more (61.3%). AI-driven shopping isn't simply a story about affluent early adopters. It's already mainstream among middle-income households looking for a better deal.

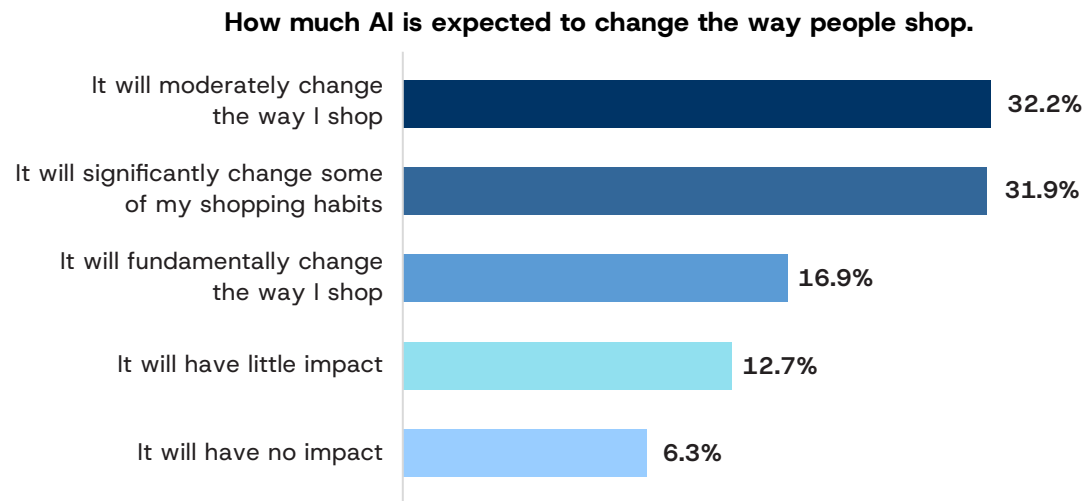
Insight & Takeaway:

If AI shopping investment has to be prioritized by audience, Millennials and middle-income households are where the behavior is most established today. Gen Z is where it's heading next.

The Shopper Journey is Being Rewritten

Consumers don't view these changes as temporary.

81% expect AI to at least moderately change the way they shop during the next two to three years. That includes: 16.9% who believe AI will fundamentally change the way they shop, 31.9% who expect it to significantly change some shopping habits and 32.2% who expect moderate change. Only 12.7% expect little impact and 6.3% expect no impact



Taken together, the findings in this report point to an emerging shopper journey in which AI sits across several stages at once:

Ask → Discover → Compare → Incentivize → Purchase

For brands, that reshaped journey creates three challenges worth planning for now.

- Discovery is changing. Brands need to think about how their products and offers show up inside an AI-generated shortlist, not only a search results page.
- Value is becoming part of the recommendation. If shoppers increasingly ask AI to find the best product and the best deal in the same breath, promotional strategy and product discovery can no longer be planned separately.
- Measurement is getting harder. AI may influence discovery, comparison and offer selection while the purchase itself happens somewhere else entirely: a retailer's site, a marketplace or a store.

That leaves marketers with a question that hasn't changed even as the journey around it has: **did the marketing actually drive a purchase?**

Consumer Voices

In their own words: How AI users describe the shift

"I believe AI will revolutionize the way I shop online. I'm excited to see what it becomes."

Female, 34

"Making it quicker so I can spend less time shopping and more time with my child."

Female, 55

"It will know me well enough that it could shop for me, almost like a close friend picking out a gift."

Male, 26

"I don't think it will change the way I shop. I've been using it for months already: it presents products, descriptions and prices and lets me decide."

Female, 61

"It will allow me to find the best value and prices instantly, and compare products at the same time."

Male, 49

"I asked AI to help me find bookcases and got ideas I never would have thought of. I'll be doing that more often now."

Female, 62



Key Findings

Discovery is changing. Value is becoming part of the recommendation. Measurement is getting harder.

- 41.6% now start product searches with an AI assistant, alongside Google (71.6%) and Amazon or another retailer (45.1%).
- 83.6% have used AI to discover a product, brand or service they weren't previously aware of.
- 61.8% have already purchased a product on an AI's recommendation; another 25.9% would consider it.
- 58.1% use AI to compare products, its single most common shopping use today.
- 71.3% have asked AI to find a promotion, discount or deal, and 63.2% say AI has saved them money.
- 39.4% would try new brands, and 32.1% would switch away from a brand they normally buy, if AI consistently found better value elsewhere.
- 85.3% trust AI product recommendations at least somewhat, but 69.2% are at least somewhat concerned those recommendations could be influenced by paid placements.
- 81% expect AI to at least moderately change how they shop within two to three years; that expectation is highest among Gen Z and Millennials.

Key Strategic Implications

Audience	What Changes
For Brands	Being found is no longer enough. Products and offers need to be structured so AI models can accurately compare and recommend them, especially against challenger brands competing for the same consideration set.
For Retailers	AI-driven traffic doesn't arrive labeled as such. Retailers need visibility into which purchases originated from an AI recommendation in order to protect and grow that channel.
For Marketers	Attribution gets harder as discovery, comparison and promotion selection increasingly happen inside an AI conversation before a purchase completes somewhere else entirely.
For Loyalty Teams	Promotions and loyalty offers need to be discoverable and machine-readable, not just visible on a webpage, now that AI is starting to do the offer-hunting itself.



Snipp is how brands drive actions, prove performance, and unlock insights across consumer and channel marketing strategies. Using AI-powered technology and advanced fraud protection, we design, execute, and validate compliant promotions, rebates, sweepstakes, rewards, and loyalty programs at scale, transforming engagement into proven outcomes and owned first-party intelligence that powers meaningful, measurable growth.

For over a decade, we have worked with the world's leading organizations in both B2C and B2B spaces, across industry verticals including CPG, retail, pharma, utility, home and outdoor, alcohol, tobacco, lifestyle and more.

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Snipp offers the following solutions

Receipt Processing

Scale activations and reward consumers – an OCR powered validation of any purchase (receipt/PO/invoice etc.) or non-purchase (image, survey, social, etc.) transaction. Retailer and device agnostic. Capture invaluable data.

Promotions & Sweepstakes

Create sweepstakes, GWP, cash-back, instant win, gamification, social media and shopper promotions to drive sales and engagement. Setup, legal and fulfillment too.

Loyalty

Modular customer loyalty platform with comprehensive earn and burn mechanisms as well as deep personalization and segmentation to drive engagement and retention.

Rebates

Streamlined Digital Rebate Management. Flexible, efficient, scalable and secure. One-stop platform for multiple rebate programs for consumers and B2B channel partners.

Rewards

Incentivize and reward customers with an exhaustive catalog-across any geography, industry or consumer demographic. 250+ categories and 58+ currencies.

Digital Offers

Create, distribute, track and measure single or multi-brand digital barcode offers from a single platform that includes the industry first Financial Media Network.

Media Networks

Reach an untapped audience of 65 million+! Brands, retailers and RMNs can reach a bank's audience with SKU-level offers and promotions on everyday spend items.

Data & Analytics

Capture and make sense of complex consumer behaviors and purchase patterns. Turn this into actionable insights for personalization and engagement.

Snipp's turnkey contests, sweepstakes and shopper marketing promotions solutions – powered by our market-leading AI receipt validation platform can help you acquire and engage customers while capturing first-party consumer purchase and behavioral data!

LET'S TALK