CONSUMER AI · RESEARCH REPORT

JULY 2026

Consumers & AI

What features do consumers care about most?

A choice-based conjoint study of how consumers value the features of AI plans.

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ABOUT THIS STUDY

A choice-based conjoint survey of consumer AI preferences.
Fielded March 11–20, 2026
Representative sample of 314 U.S. consumers
12 choice tasks per respondent · 3,768 decisions
ND Research × Empirical Intelligence

WHAT PRIOR RESEARCH SHOWS

❝

Close to two billion people now use AI.
Only about three percent pay for it.

Menlo Ventures, 2025: The State of Consumer AI (survey of 5,031 U.S. adults).

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INTRODUCTION

Why does consumer AI spending lag?

Trillions have gone into building AI. Consumers have been far slower to pay for it. This report asks what features would actually change that.

1 · INTRODUCTION

Companies have poured trillions into building AI. Everyday consumers have been far slower to pay for it. This study asks what would change their minds.

Over the past few years, companies have invested trillions of dollars in AI development. Consumers, however, have been far less willing to spend money on AI plans. The contrast is striking: enterprises have rushed to adopt AI, yet for most consumers a monthly subscription to an AI assistant is still *the exception rather than the rule*.

Understanding consumers' reluctance (and how to change it) is the purpose of this report. We set out to answer three questions:

1. What types of plans are consumers willing to sign up for?
2. How much are they willing to pay for each feature?
3. What drives consumers to upgrade from free to paid subscriptions?

How we measured it

Rather than ask people directly what they would want (we know from research that people have a hard time saying what motivates their decisions), a choice-based conjoint shows respondents realistic plans and asks them to choose. By varying the attributes of those plans across many tasks, we can infer how much each feature actually drives the decision.

THE STUDY AT A GLANCE

Choice-based conjoint survey
Fielded March 11–20, 2026
Representative sample of 314 U.S. consumers
Each chose 1 of 3 AI plans, 12 times
Attributes tested: price, output types, autonomy, usage limits, ads, memory, and military use.

WHAT WE FOUND, IN BRIEF

66%
of consumers chose a paid plan at least once

$7.50
top monthly willingness to pay (for unlimited messages)

82%
want AI to handle uncertainty differently

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CONSUMER CHOICE PATTERNS

What do consumers actually choose?

Across 3,768 plan choices, a portrait emerges of who pays, who stays with a free plan, and how often a well-built paid plan wins the decision.

Two ways to look at the same 3,768 decisions: by choices, and by person.

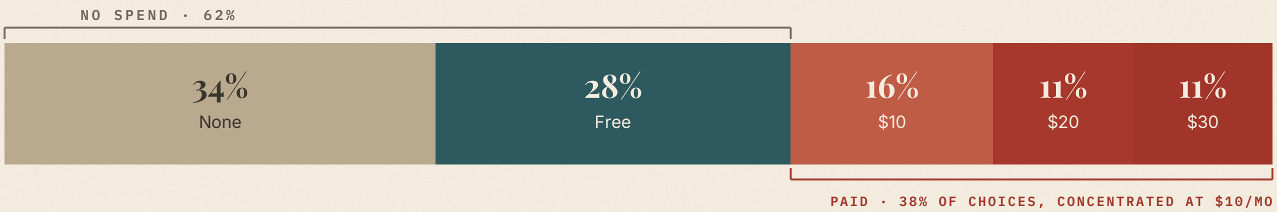
Because each respondent completed 12 choice tasks, there are two ways to summarize what consumers chose. We can summarize the choices themselves, counting each respondent twelve times, or summarize each respondent's overall pattern of decisions. Both are revealing.

Which plans were chosen?

When consumers picked from the plans on offer, the most popular option was *free*: 28% of choices were for a free plan. The next most common was the $10 plan (16% of choices), followed by the $20 and $30 plans at 11% each. Just under two in five choices were for a paid plan, with a clear preference for the $10 price point. About a third (34%) were for none of the plans.

FIGURE 1 · PLAN CHOICES (BY CHOICES)

Most choices were for a free plan, or none at all



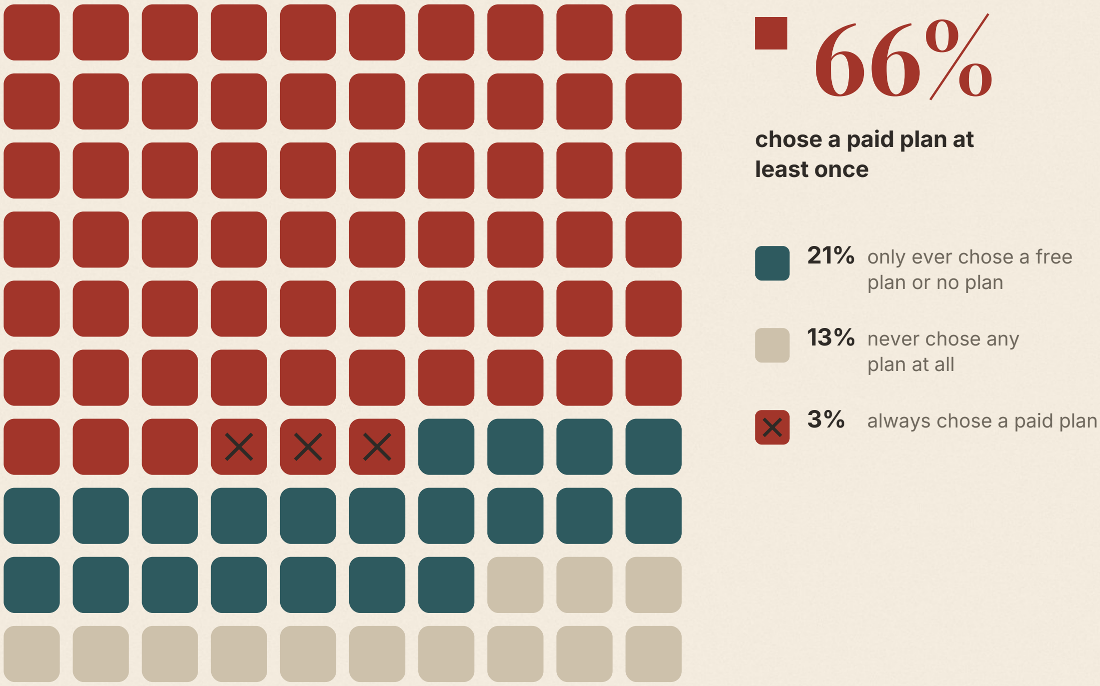
Source: ND Research × Empirical Intelligence choice-based conjoint, March 2026 · n = 3,768 plan choices.

What did each consumer choose?

Viewed by person, the picture is more encouraging. An **overwhelming majority (66% of respondents) selected a paid plan at least some of the time.** Only 13% never selected an AI plan, and 21% always chose either a free plan or no plan. *None chose a free plan in every single task*, and 3% always chose a paid plan.

FIGURE 2 · CONSUMER CHOICE PROFILE (PER PERSON)

Two in three consumers chose a paid plan at least once



Each square = 1% of consumers

Source: ND Research × Empirical Intelligence conjoint, March 2026 · n = 314 consumers (12 tasks each). An × marks the subset shown in the legend.

> *Consumers are willing to pay, when offered a plan with the features they want.*

The implication is clear. Except for the 13% who refuse AI plans outright and the 21% who stick to free or no AI plan, consumers are willing to pay when offered a plan with the features they want. If model providers want to capture that demand, they must learn what features make consumers sign up for paid plans.

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FEATURE VALUATION

What features do consumers value most?

Using a share-of-preference simulator, we price each upgrade in dollars and calculate the share of consumers it converts — from message limits to ethics to agent mode.

3 · FEATURE VALUATION

Using a share-of-preference simulator, we estimate what consumers would pay for each upgrade, and how much each one moves the share of consumers choosing a plan.

In this section we consider how much consumers value consumer AI features. We focus on the **ChatGPT Go** plan as a baseline, because it is a low-cost plan from a major brand with strong potential to convert free consumers to paid. With its current features, the share of preferences for ChatGPT Go is 5.51%. The implications hold for other plans; the specific estimates would differ.

> **A NOTE ON THE NUMBERS**
>
> *The shares of preference reported here are based on features alone. They are not real-world market shares, which also depend on brand and marketing.*

INSIGHT 1 Raising message limits has the most revenue potential

Raising message limits is the single most effective way to earn more from consumers. They will pay an extra **$1.40** to go from 50 to 250 messages a day, and an extra $6.10 on top of that for unlimited, for a total of **$7.50** to move from 50 messages a day to unlimited. ChatGPT Go already includes unlimited messages; capped at 50 a day, its share of preference would be just 3.23%, down from 5.51%. At 250 a day it would reach 3.81%. Going from 50 to unlimited raises its share by more than 70%.

INSIGHT 2 Multimodal output is the second strongest revenue driver

The output consumers get is the next thing they care about. They will pay an extra $0.45 to add image output to a text-only plan, and an extra $1.83 to add video to a text-and-image plan, **$2.28** in total to add both. With text only, ChatGPT Go's share would fall to 3.48%; adding images lifts it to 4.21%; adding videos restores it to 5.51%. Each output type adds roughly a percentage point.

INSIGHT 3 Memory is a conversion driver

Consumers will pay up to **$2.70** more for extra memory: $1.90 for the first 30 days and $0.80 for a further 30, for a total of $2.70 for 60 days. Increasing the memory bundled with ChatGPT Go from 0 to 30 days would raise its share of preference from 4.1% to 5.51% (an increase of 34%).

> *These three upgrades are all associated with increased costs to AI companies. The levers that follow can shift demand without necessarily raising those costs.*

INSIGHT 4 Consumers generally prefer personalized ads

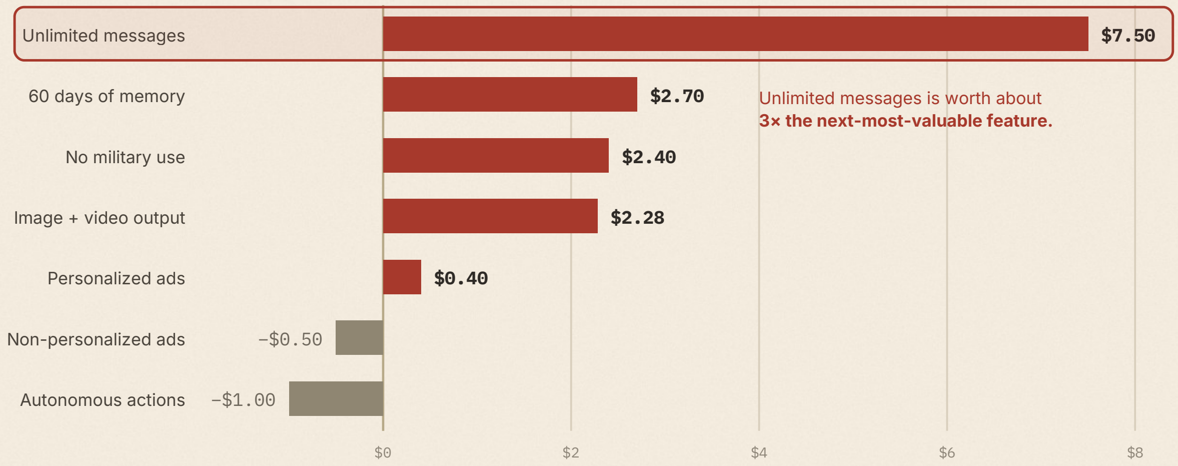
One low-cost upgrade is making ads relevant. We found no clear evidence that consumers prefer ad-free plans to ad-supported ones; what drove preferences was the distinction between personalized and non-personalized advertising. Consumers will pay an extra **$0.40** for a plan with personalized ads over one with no ads, but $0.50 less for one with non-personalized ads than for no ads. Removing personalized ads from ChatGPT Go would lower its share from 5.51% to 5.03%; introducing non-personalized ads would put it at 5.13%. Consumers don't mind ads in AI tools; they just want them to be *relevant*. For companies, ad personalization is a high-ROI alternative to the revenue lost by removing ads.

INSIGHT 5 Ethical AI commands a premium

How far AI companies commit to acting ethically is an emerging issue. We measured its importance by including whether a company works with the military as an attribute. The question became concrete when Anthropic refused to let the Department of Defense use its technology for purposes it considered unethical. Anthropic Claude Pro users are willing to pay an extra **$2.95**/month for a plan from a provider that does not work with the military. At constant prices, the Pro plan's share rises from 2.21% to 2.73% (nearly 25% higher) when military use is ruled out. The effect is *not unique to one company*. OpenAI could charge an extra **$2.40** for ChatGPT Go if it stopped working with the military; at constant prices, its share would climb from 5.51% to 7.17%, an increase of 30%.

FIGURE 3 · WILLINGNESS TO PAY PER UPGRADE

What each feature is worth to consumers, per month



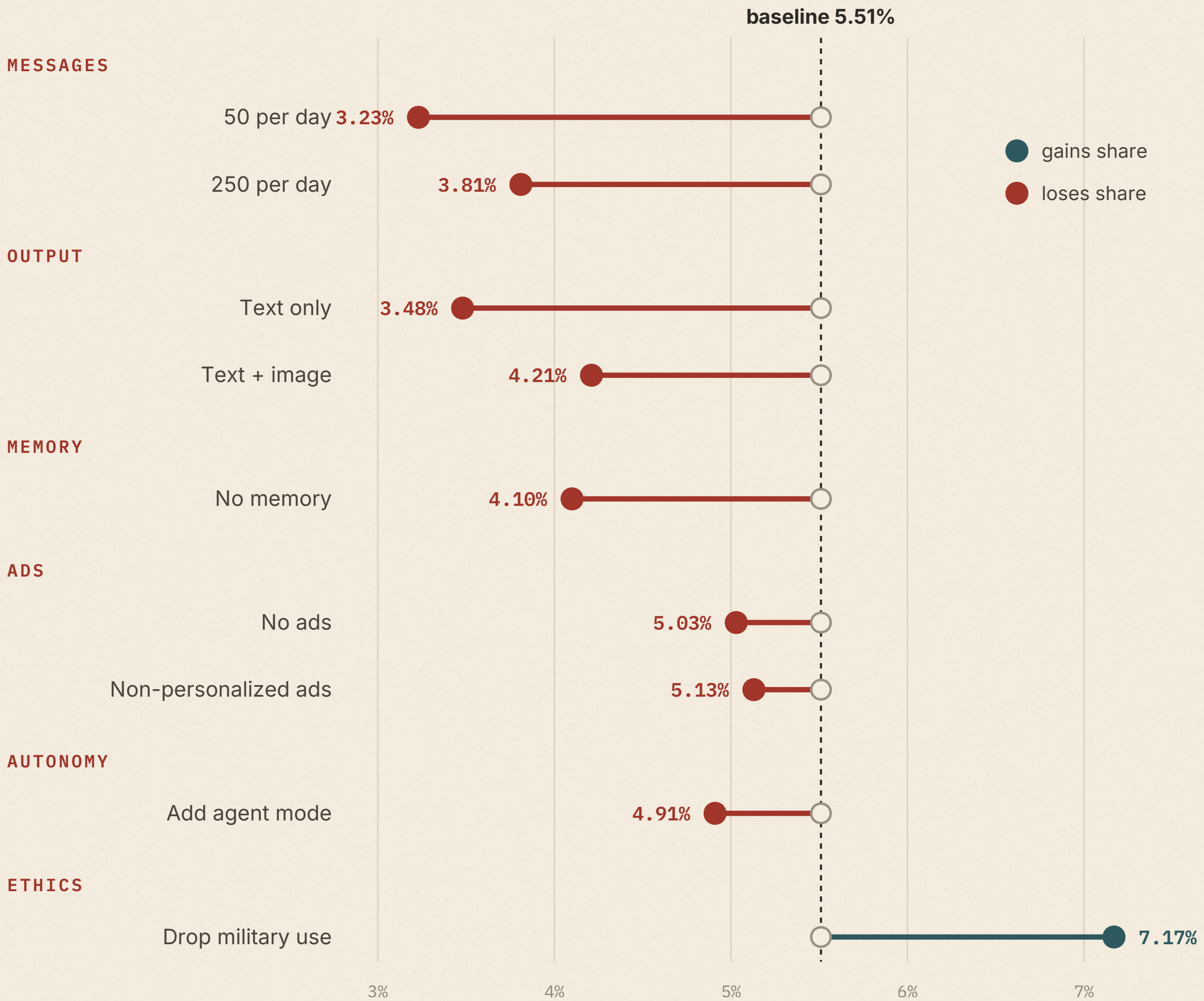
Source: conjoint WTP estimates, March 2026 · n = 314 consumers · 'no military use' shown for ChatGPT Go.

INSIGHT 6 Autonomous actions require a discount

Consumers would need a **$1.00** discount to accept a plan that performs autonomous actions. We explained in the survey that autonomous actions are tasks the AI carries out on the user's behalf after the user sets rules; even so, consumers prefer tools that offer suggestions but *never act on their own*. ChatGPT Go does not include autonomous actions; adding them would cut its share from 5.51% to 4.91%, a drop of 11%. Agent mode is clearly a feature to keep out of consumer AI plans.

FIGURE 4 · CHATGPT GO · SHARE OF PREFERENCES

How each change affects ChatGPT Go's share



Source: share-of-preference simulation vs. ChatGPT Go as sold (5.51%), March 2026 · n = 314.

WHAT PRIOR RESEARCH SHOWS

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Among AI users who don’t pay, half say the free version is already good enough.

Deloitte, 2025 Connected Consumer Survey.

Waiting for the Streetcar, 2026 · ND RESEARCH

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FREE-TO-PAID CONVERSION

What turns free consumers into paid consumers?

Starting from a bare-bones paid plan, we switch on one feature at a time to find what moves the most free consumers across the line.

Which upgrades actually move a consumer from a free plan to a paid one?

To learn about the features that motivate consumers to upgrade to a paid plan, we ran simulations with a free plan and a paid plan. We focus on the popular ChatGPT free plan. In the baseline, the paid plan shares the same features as ChatGPT free. We upgrade them one by one to see what leads consumers to go for a paid plan.

The feature upgrade that does the most to get free AI plan users to convert to a paid plan is **unlimited messages**. Raising the message limit to 250 messages instead has a considerably smaller effect. The second most effective upgrade is **not working with the military**. The third strongest upgrade is adding **video output** in addition to text and image output.

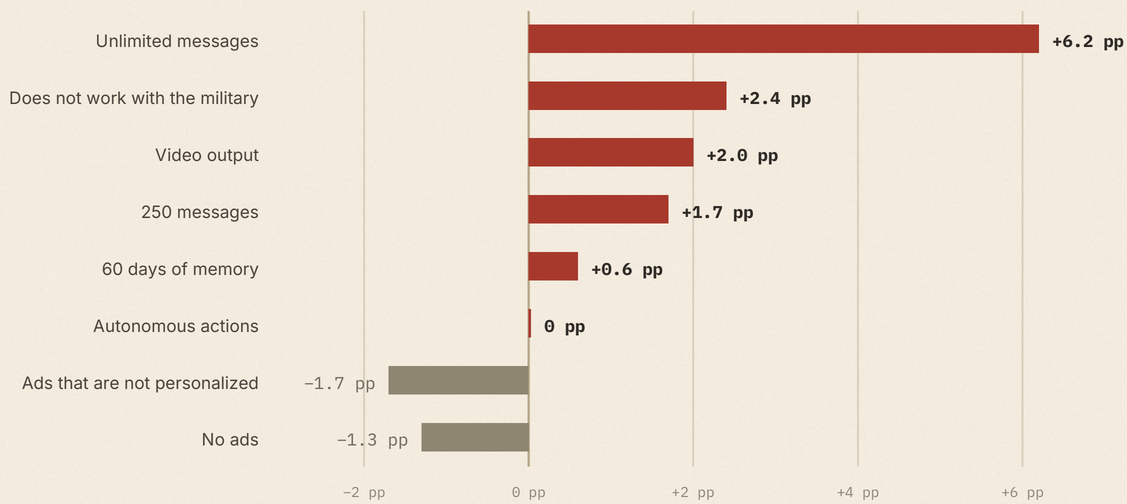
Adding memory has a smaller effect. Removing ads or making ads non-personalized both reduce the share of paid users. Consumers appear to assume ads will be present. They just want them to be personalized.

When the baseline is ChatGPT free, adding autonomous actions does nothing to convert users to a paid plan. That further confirms that autonomous AI is a costly feature that does nothing to win over general consumers.

FIGURE 5 · WHAT CONVERTS FREE CONSUMERS TO PAID

How each upgrade affects free-to-paid conversion

Change in the share of consumers selecting the $8 paid plan when each feature is upgraded, one at a time · baseline 20.6%



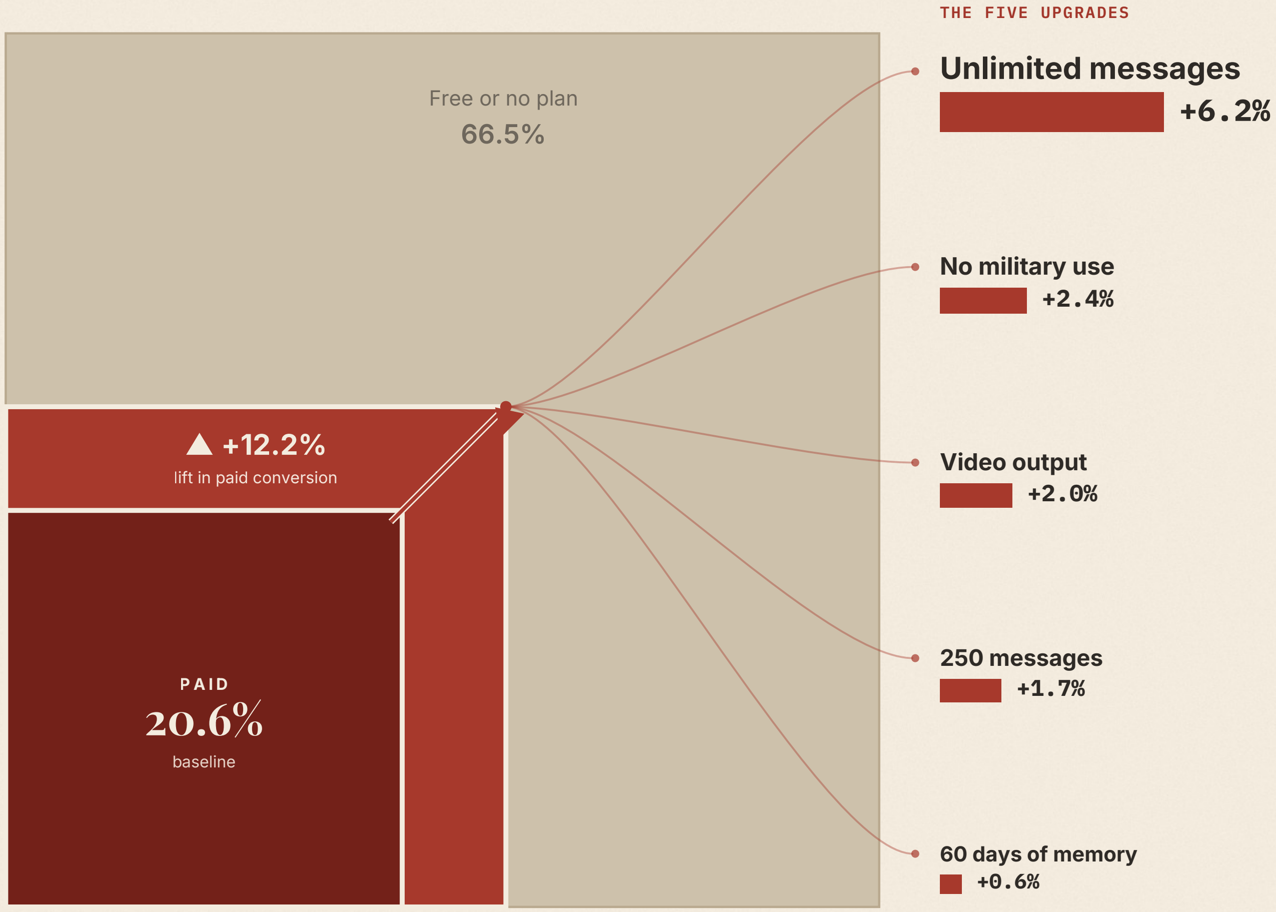
Source: conjoint simulation with a free plan vs. an $8 paid plan (ChatGPT Go price), March 2026 · features tested in isolation · n = 314.

HOW WE MODELED IT

We ran share-of-preference simulations with the ChatGPT free plan and an $8 paid plan (the price of ChatGPT Go). Starting from a paid plan with the same basic features as ChatGPT free, we upgraded each feature in turn to see which converts the most free consumers. In the baseline scenario (14 days memory, 50 messages a day, text and image output, no autonomous actions, personalized ads, and a company that works with the military), 49.7% choose the free plan, 20.6% the paid plan, and 29.7% no plan.

Switched on together, the five strongest upgrades lift paid conversion from 20.6% to 32.8%, a gain of 12.2 points.

FIGURE 6 · FREE-TO-PAID CONVERSION



Baseline paid 20.6% → 32.8% after the five upgrades (a +12.2% lift)

Source: share-of-preference simulation; baseline 20.6% paid, lifting to 32.8% with the five upgrades combined (a +12.2% lift; individual feature effects are not strictly additive), March 2026 · n = 314.

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DEALING WITH UNCERTAINTY

What do consumers want, when AI is unsure?

AI tools respond even when they aren’t sure about the answer. We asked consumers what they want AI tools to do when they aren’t sure — and how they want confidence shown.

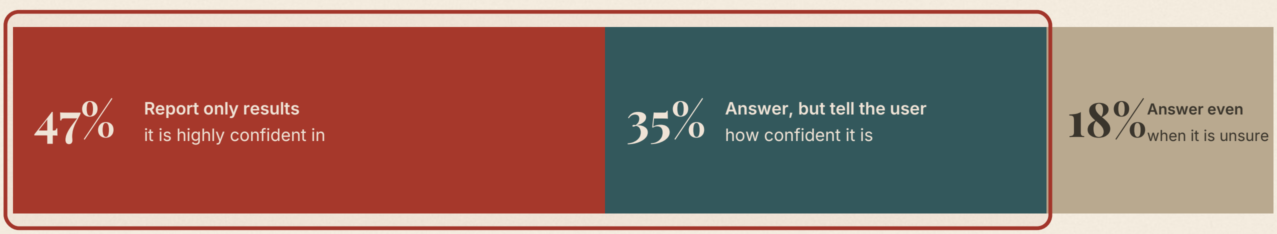
AI tools usually answer even when they're unsure. Most consumers would rather they didn't.

AI tools typically respond even when they are not confident the response is correct. After the conjoint, we asked respondents what AI tools should do when they are unsure of the right answer. The most popular option, at **47%**, is for the tool to report only results it is highly confident in. The second, at **35%**, is to answer regardless of certainty, provided the user is told how confident the tool is. Only **18%** want a response even when the tool is unsure. In effect, 82% of consumers want AI tools to handle uncertainty differently from today's standard.

We then asked the 35% who want to be told how confident the tool is how they would like that signaled. Half (50%) prefer a percentage; just over a quarter (26%) prefer a colour code; and another quarter (24%) prefer a star rating, like the ones used for product reviews.

FIGURE 7 · WHAT CONSUMERS WANT WHEN AI IS UNSURE

How should AI respond when it's unsure?



82% want AI to stay silent when unsure, or to show how confident it is

OF THE 35% WHO WANT A CONFIDENCE SIGNAL, HOW SHOULD IT BE SHOWN?

Source: post-conjoint question, "What should AI tools do when unsure of the right answer?" March 2026 · n = 314. The sample here is relatively small, so this finding warrants further verification.

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CONCLUSION

What does it mean for AI companies?

The most counterintuitive findings — on ethics, ads, and autonomy — are where differentiation, not just revenue, is waiting to be won.

What consumers value, and what AI companies should do about it.

This study points to several clear conclusions about the features consumers value, ranked by what each is worth to them per month:

#	What consumers value	Per month	Why it matters
1	**Unlimited messages**	+$7.50	The upgrade consumers value most: from 50 messages a day to unlimited.
2	**60 days of memory**	+$2.70	Longer memory adds value and lifts conversion.
3	**No military use**	+$2.40	Ethical commitments command a genuine premium.
4	**Image + video output**	+$2.28	Output diversity is the second-strongest revenue driver.
5	**Exclude agent mode**	+$1.00	Consumers pay to keep autonomous actions out of consumer plans.
6	**Personalized ads**	+$0.40	Consumers accept ads if they're relevant (non-personalized: −$0.50).

AI companies should differentiate on the study's more counterintuitive findings: consumers' preference for ethical AI, their preference for personalized over non-personalized ads, and their aversion to autonomous actions. Raising message limits and expanding output types are the most effective levers for revenue, but they are predictable, and they tend to cost more to deliver.

> *Ethical positioning and ad personalization offer distinctive ways to grow revenue while holding costs down.*

Given consumers' aversion to "agent mode," companies should reserve autonomous AI for professional and enterprise plans, where the appetite (and the willingness to pay) is very different.

ACKNOWLEDGEMENTS

The authors thank Saachi Bagde for her edits to this work, and Rakev Tadesse for his early contribution in designing questions on ethical, or "constitutional," AI as described by the AI research lab Anthropic.

APPENDIX

AI plans and share of preferences

The table below shows the AI plans included in the share-of-preference simulator and their estimated share of preference based on features alone.

Plan	Price	Output	Key features	Share
ChatGPT Free	$0	Text + images	No agent · 50 messages · personalized ads · 14-day memory · military use	6.87%
ChatGPT Go	$8	Text + images + video	No agent · unlimited messages · personalized ads · 30-day memory · military use	5.51%
ChatGPT Plus	$20	Text + images + video	Agent mode · unlimited messages · no ads · 60-day memory · military use	3.26%
Google Free	$0	Text + images	No agent · 50 messages · no ads · 7-day memory · military use	6.23%
Google AI Plus	$7.99	Text + images + video	No agent · unlimited messages · no ads · 21-day memory · military use	4.91%
Google AI Pro	$19.99	Text + images + video	Agent mode · unlimited messages · no ads · 45-day memory · military use	2.94%
Anthropic Free	$0	Text only	No agent · 70 messages · no ads · 45-day memory · no military use	12.1%
Anthropic Pro	$20	Text only	Agent mode · 350 messages · no ads · 50-day memory · no military use	2.73%
Copilot Free	$0	Text + images	No agent · 70 messages · personalized ads · 5-day memory · military use	6.40%
Copilot M365 Personal	$9.99	Text + images	Agent mode · unlimited messages · personalized ads · 40-day memory · military use	4.08%
Perplexity Free	$0	Text only	No agent · unlimited messages · no ads · 2-day memory · military use	13.31%
Perplexity Pro	$20	Text + images + video	Agent mode · unlimited messages · no ads · 21-day memory · military use	2.77%
Grok Free	$0	Text only	No agent · 120 messages · personalized ads · 3-day memory · military use	6.65%
SuperGrok	$30	Text + images + video	Agent mode · unlimited messages · personalized ads · 14-day memory · military use	4.82%
None selected	–	–	No AI plan chosen	17.42%

Table A1 · AI plans and their estimated share of consumers' preferences. Source: conjoint simulator, March 2026.

WHAT PRIOR RESEARCH SHOWS

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Two-thirds of people use AI regularly. Fewer than half say they trust it.

University of Melbourne & KPMG, Trust, Attitudes and Use of AI: A Global Study 2025.

Vietnamese Girl, 2026 · ND RESEARCH

Consumers & AI

What features do consumers care about most?

A joint study by

ND RESEARCH | **EMPIRICAL INTELLIGENCE**

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ND RESEARCH

A Toronto-based research consultancy led by Mark Nguyen (MBA). Its team has worked with startups raising up to $2 billion and holds patents in market research.

EMPIRICAL INTELLIGENCE

Led by Eric Guntermann (PhD, University of Montreal), with a postdoc at UC Berkeley and training at the University of Michigan's ICPSR.

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