

Consumer Scotland Investigation: Consumer Advice and Information in the age of AI

Consumer Scotland has launched an investigation into the benefits and risks for consumers in Scotland of using generative artificial intelligence tools (AI) to seek information and advice, pursue complaints or engage with organisations.

AI tools can help consumers understand information, organise their concerns and draft enquiries or complaints. For people who find it difficult to access advice or explain a problem, these tools may make it easier to seek help and pursue a resolution with greater confidence.

However, while its prevalence is increasing, there is a risk that AI-generated advice may be inaccurate or incomplete. It may fail to recognise differences in consumer law and Scottish law, public services or routes to redress, or confidently direct consumers to organisations that cannot help them. This could lead consumers to detrimental or unsuitable actions, miss important steps, or develop unrealistic expectations about their rights and the remedies available to them.

Our investigation will examine these opportunities and risks, and what they mean for consumers and the organisations they turn to for help.

Our approach

The investigation will focus on how AI is affecting consumers in their daily lives, particularly when seeking information and advice, pursuing complaints and engaging with organisations. Regulating AI technology itself is outside the scope of this work.

- We will examine the quality and practical usefulness of AI-generated consumer information and advice, including its accuracy and whether it takes appropriate account of Scottish law, services and routes to redress. This will help us understand how such advice could influence consumers' decisions and their ability to resolve problems.
- We will commission independent consumer research to examine how consumers use AI for these purposes, how much they trust its responses, whether they check the information provided and how it influences their actions.
- Stakeholder engagement will be central to the investigation. We will gather evidence from advice, redress, advocacy and enforcement bodies and public

Investigation summary

services to understand how consumer use of AI is affecting enquiries, complaints and other submissions.

This engagement will explore both the benefits and challenges experienced by consumers and organisations. We are interested in whether AI helps people explain their concerns and engage more confidently, as well as difficulties arising from inaccurate information, unsuitable suggested actions or unrealistic expectations.

We will consider how organisations are adapting and identify examples of effective practice that could help them support consumers as AI use develops. The findings may also provide insights relevant to public service reform in Scotland, to improve access to information and services, support more user-centred interactions, and help organisations respond effectively to changing consumer expectations, while ensuring appropriate safeguards are in place to protect consumers from harm. Across the investigation, we will also consider the experiences of consumers who face barriers to accessing services, advice and redress.

Together, this work will inform practical recommendations to help consumers benefit from AI while reducing the risk of harm, with particular attention to consumer experiences and service provision in Scotland.

Stakeholder Engagement

We will engage to hear the views of a range of stakeholders, such as:

- Consumer advice, redress, advocacy and enforcement bodies
- Trade associations, industry representatives and those involved with dispute resolution
- Any other person or body that can assist with our evidence and recommendations

We are particularly keen to hear from those with evidence of:

- Consumer use of AI tools, whether seeking advice and information, submitting complaints or engaging with organisations generally
- Examples of any impacts attributable to consumer use of AI, such as assistance in organising submissions more effectively or any challenges that may have arisen
- Examples of organisational lessons learned, whether good practice in adapting and responding to AI generated submission or challenges faced

To hear more and/or provide your views, please get in touch with us via email: Alinvestigation@consumer.scot.

Investigation summary

Consumer advice and complaints

Consumer Scotland does not give individual consumer advice or investigate consumer complaints. Please contact [Advice Direct Scotland](#) or call 0808 164 6000.

About Consumer Scotland

Consumer Scotland is the statutory and independent body for consumers in Scotland. We were established by the Scottish Parliament under the [Consumer Scotland Act 2020](#) (the Act) to advocate on behalf of consumers and represent consumer interests. The Act sets out our five key areas of focus:

- Reducing harm to consumers
- Increasing consumer confidence in dealing with businesses that supply goods and services
- Increasing the extent to which consumer matters are taken into account by public authorities
- Promoting the sustainable consumption of natural resources and other sustainable practices
- Advancing inclusion, fairness, prosperity and other aspects of wellbeing in Scotland

Under Section 4(2) of the Act, Consumer Scotland can undertake investigations by into sectors or practices which it considers cause, or may cause, harm to consumers, or otherwise for the purpose of fulfilling our general function. Under Section 15 of the Act, Consumer Scotland must publish a report on the findings and recommendations of any investigation and send a copy of this report to Scottish Ministers.