

The connected customer



Preface

“The connected customer” is an MIT Technology Review Insights report sponsored by NiCE. This report draws on in-depth interviews with senior executives and experts, conducted in the first half of 2025. It seeks to understand how organizations are deploying AI in their customer services capabilities to improve customer satisfaction and increase efficiency. Adam Green was the author of the report, Laurel Ruma was the editor, and Nicola Crepaldi was the publisher. The research is editorially independent and the views expressed are those of MIT Technology Review Insights.

We would like to thank the following experts for their time and insights:

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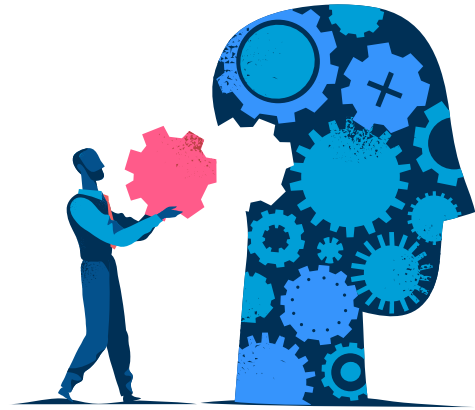
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01

Executive summary



As brands compete for increasingly price-conscious consumers, customer experience (CX) has become a decisive differentiator. Yet many struggle to deliver, constrained by outdated systems, fragmented data, and organizational silos that limit both agility and consistency.

The current wave of artificial intelligence, particularly agentic AI that can reason and act across workflows, offers a powerful opportunity to reshape service delivery. Organizations can now provide fast, personalized support at scale while improving workforce productivity and satisfaction. But realizing that potential requires more than isolated tools; it calls for a unified platform that connects people, data, and decisions across the service lifecycle. This report explores how leading organizations are navigating that shift, and what it takes to move from AI potential to CX impact.

Key findings include:

- **AI is transforming customer experience (CX).**

Customer service has evolved from the era of voice-based support through digital commerce and cloud to today's AI revolution. Powered by large language models (LLMs) and a growing pool of data, AI can handle more diverse customer queries, produce highly personalized communication at scale, and help staff and senior management with decision support. Customers are also warming to AI-powered platforms as performance and reliability improves. Early adopters report improvements including more satisfied customers, more productive staff, and richer performance insights.

- **Legacy infrastructure and data fragmentation are hindering organizations from maximizing the value of AI.** While customer service and IT departments are early adopters of AI, the broader organizations across industries are often riddled with outdated infrastructure. This impinges the ability of autonomous AI tools to move freely across workflows and data repositories to deliver goal-based tasks. Creating a unified platform and orchestration architecture will be key to unlock AI's potential. The transition can be a catalyst for streamlining and rationalizing the business as a whole.

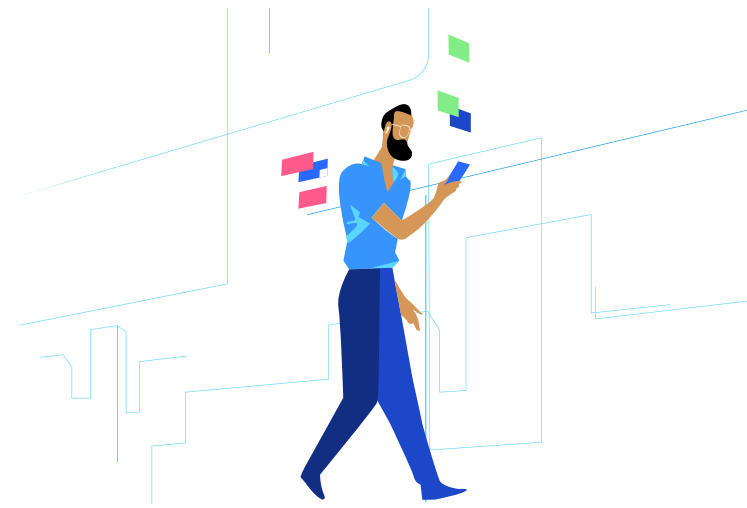
- **High-performing organizations use AI without losing the human touch.** While consumers are warming to AI, rollout should include some discretion. Excessive personalization could make customers uncomfortable about their personal data, while engineered "empathy" from bots may be received as insincere. Organizations should not underestimate the unique value their workforce offers. Sophisticated adopters strike the right balance between human and machine capabilities. Their leaders are proactive in addressing job displacement worries through transparent communication, comprehensive training, and clear delineation between AI and human roles. The most effective organizations treat AI as a collaborative tool that enhances rather than replaces human connection and expertise.

02 The battle for customer loyalty

As economic pressures continue to weigh on consumers amid high inflation and increased costs, the quality of a company's CX can make all the difference in terms of their commercial success. "In the context of intense commodification, there's not much difference in the products or services that brands are producing," says Andy Traba, vice president of product marketing at NiCE. "Customer service is important as a way of differentiation and providing brand equity to counter that."

Inflation has been high since the economic rebound from COVID-19 began, and the 2024 Consumer Confidence Index reflects a consumer tendency to save more and consume less.¹ The 2024 Business Confidence Index mirrors this cautious sentiment.² In the UK, 62% of adults reported spending less on non-essentials due to cost-of-living pressures in 2024.³

While businesses invested in customer experience to compete in this tougher market, there is much room for improvement. "There are a lot of gaps between how well businesses think they're doing, and how well



consumers think they're doing," explains Robin Gareiss, CEO and principal analyst at Metrigy, a research and advisory firm. Metrigy research found that while 78% of businesses believe their customer service improved over the past year, only 31% of consumers share that assessment (see Figure 2).

Societal shifts have altered how customers interact with brands. Amazon's customer-centric model – which leverages technology to create customized recommendations, enable voice-activated shopping, and anticipate customer needs – has set a new benchmark for consumer expectations in terms of cost, speed, and personalization. Founder Jeff Bezos famously included an empty seat in team meetings to represent "the customer."⁴ More broadly, mobile payments have normalized convenient and contactless transactions. And the COVID-19 pandemic led to a growing preference among customers for trusted brands, likely due to uncertainty and lower disposable income, and a greater focus on e-commerce, placing more emphasis on virtual customer service capabilities.⁵

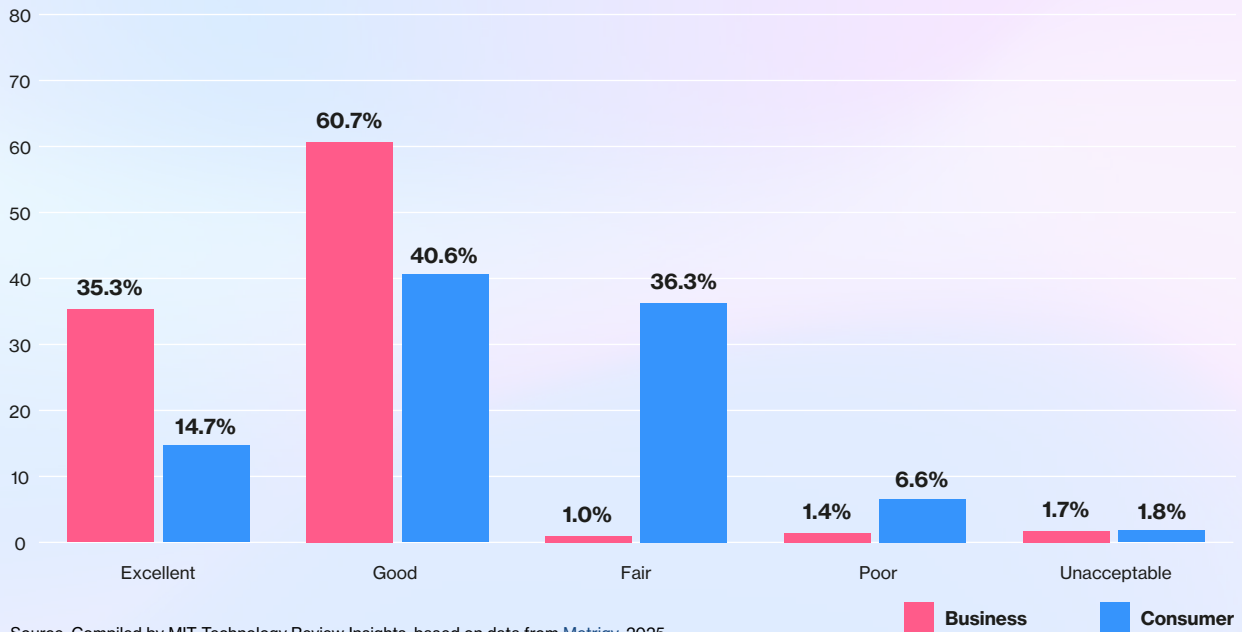
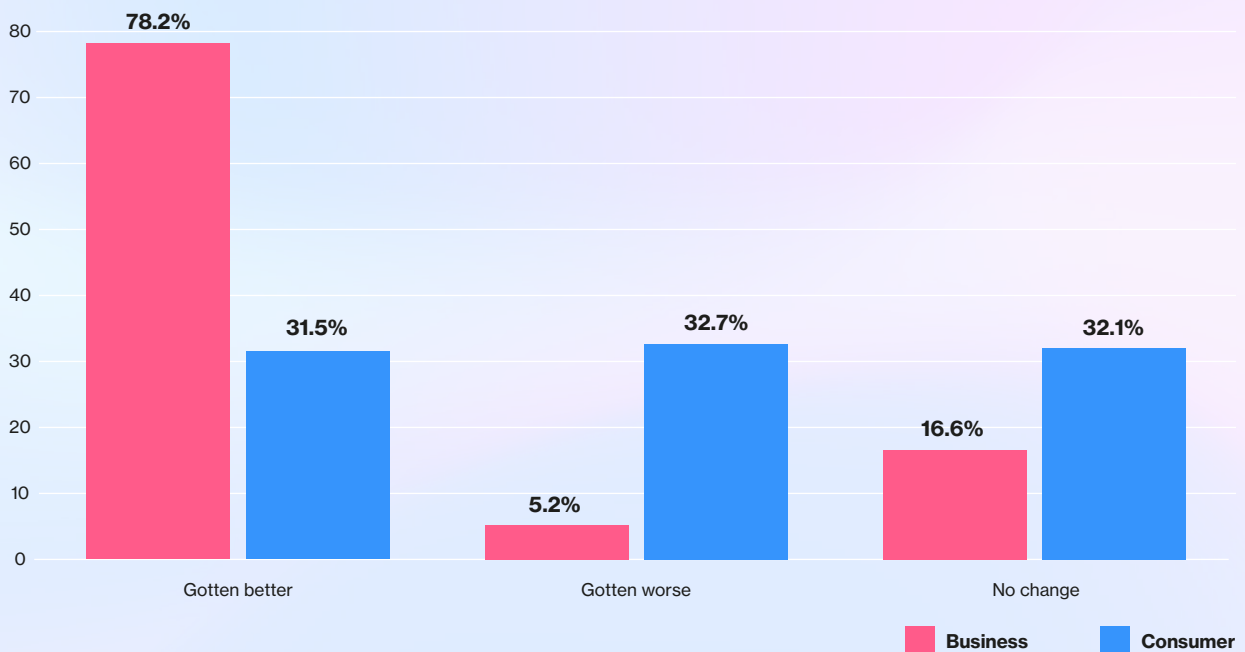
"There are a lot of gaps between how well businesses think they're doing, and how well consumers think [businesses are] doing."

Robin Gareiss, CEO and Principal Analyst at Metrigy



Figure 1: A sharp gap between business and consumer perceptions of customer service

How customers rate the customer service they receive vs. how businesses estimate their customers would rate their company's customer service

**Figure 2: How has customer service changed in the past 12 months? (Sept 2024)**

From disconnected tools to orchestrated experiences: The three waves of CX technology

Customer service has experienced three foundational technology transitions. “The first included an appreciation for digitality, where the market had been predominantly based on voice interaction,” explains Traba. “The second was COVID-19, which emphasized the importance of the cloud and decreased physicality. The biggest one is AI, the third wave, which resides in the cloud and emphasizes convenience and speed.”

This latest wave is about more than layering AI on top of outdated infrastructure. The focus is, instead, on embedding intelligence across every part of the customer journey, from the first interaction to final fulfillment, a unified platform that replace fragmented stacks with connected, orchestrated systems.

Many organizations, though, are struggling to adapt their technology, people, and processes to move to this more advanced offering. “A lot of brands in customer service are far from cutting-edge when it comes to technology. They’re often the last mover,” notes Traba. One obstacle is fragmentation of their systems and data. “Only about a third of companies, as an optimistic estimate, tell me that they have a unified data core. Most companies have splintered data sources, and that’s a problem,” says Gareiss.

Organizational structures and processes are also disorganized. “Teams providing different types of customer service are often disconnected. This type of internal silo translates to external issues for the customer to navigate,” observes Tamsin Dollin, director of product marketing at NiCE. The result can be a cascade of delays and inefficiencies that ultimately impact customer satisfaction. It can also lead to slower decision making by senior leadership, as Traba explains. “Executives spend a lot of time directing and requesting. They are placed in a time-consuming cycle of creating a hypothesis, asking somebody to research and analyze it, and then eight weeks later they get actionable results.”

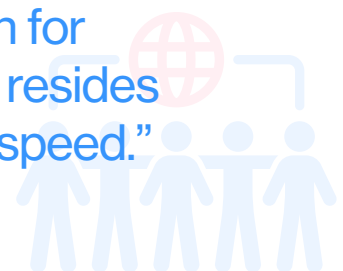
Instead, today’s AI-native platforms are designed to go beyond traditional interaction handling. They enable full orchestration of workflows, unifying front- and back-office functions while embedding real-time intelligence throughout customer service from interaction to resolution.

The promise of AI

Customer service is one of the leading use cases of today’s generative AI software. Take personalization, for example. Seven in 10 consumers expected personalized interactions from companies as early as 2021.⁶ This is overwhelming for brands as they try to build a customer

“The biggest foundational technology transition for customer service is AI – the third wave – which resides in the cloud and emphasizes convenience and speed.”

Andy Traba, VP of Product Marketing, NiCE

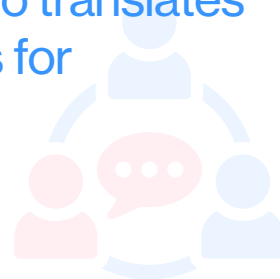


base while maintaining a handle on each individual's profile and preferences. AI can create and scale relevant messaging in terms of tone, imagery, and experience at scale and at speed.⁷ It can perform real-time sentiment analysis of customer interactions, assessing emotion to personalize responses and ameliorate customer issues while providing companies with insights into areas requiring improvement. "Approximately 55% of companies said that they use AI like agent assist or co-pilot technology to get context for personalization," says Gareiss. "AI can help interpret customers' intents and sentiments, which can help a company be proactive."

AI trained on internal data helps brands get closer to their customers. "Understanding intent is vital for customer engagement, experience, and retention. Our models are trained on the intents of our customers, using information which doesn't reside on the public internet, unlike a lot of AIs. Our platform is able to understand customer service intent better than anyone," says Traba.

AI agents are now more skilled at handling questions through always available chatbots, freeing human agents to address more complex customer needs. This division of labor improves efficiency and service. "AI is bringing convenience to the world. Now, something can be fixed in a few clicks, and AI can personalize this effortless engagement between businesses and customers, based on the ability to predict needs based on data," says Dollin.

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Tamsin Dollin

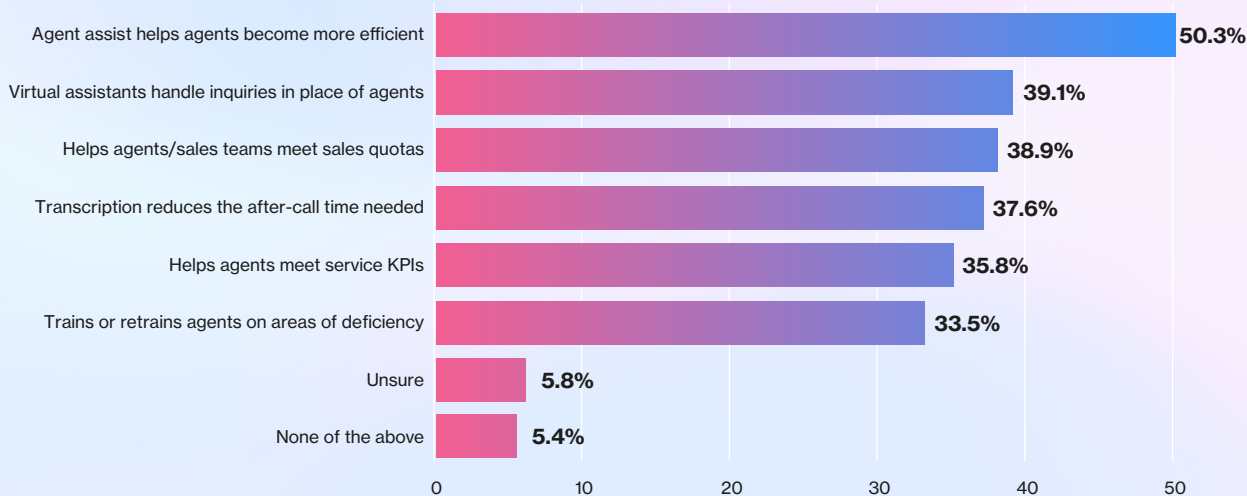
Director of Product Marketing,
NiCE

The most advanced approaches embed AI into the full operational architecture with workflows, knowledge, and agent support, ensuring every part of the system contributes to smarter, faster service.

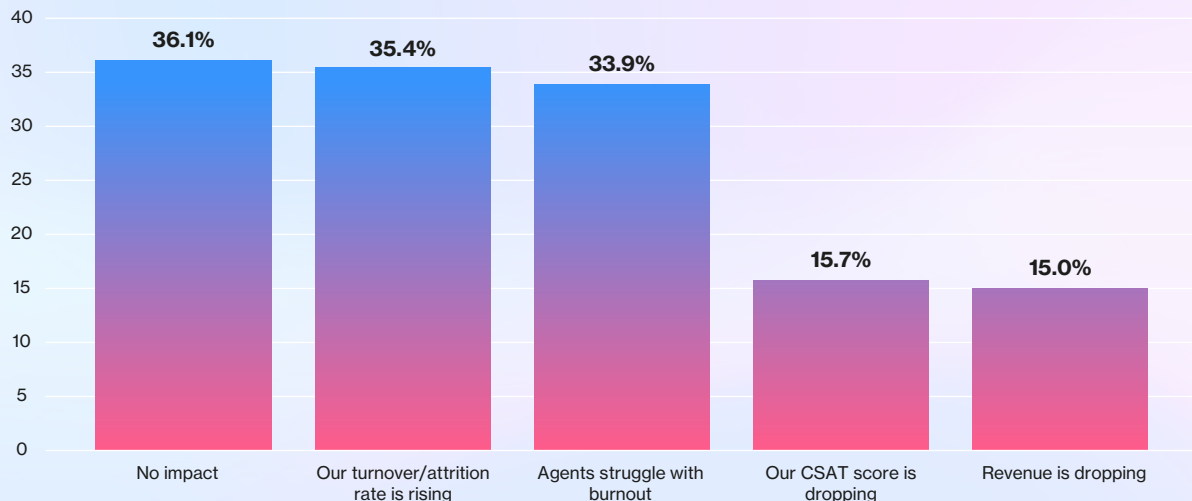
One industry expert in the higher education sector reported significant quantifiable gains. "The speed to process a potential customer or learner impacts enrollment rates," they said. "After implementing AI via proactive text-based communication, our engagement and success rate went from roughly 14% to 65%. We're now getting in contact with more customers and progressing them further [towards enrollment]."

Figure 3: How AI is helping agents

In what ways does AI directly help agents?



Source: Compiled by MIT Technology Review Insights, based on data from Metrigy, 2025

Figure 4: Impact of agents handling more complex issues

Source: Compiled by MIT Technology Review Insights, based on data from [Metrigy](#), 2025

The institution now has a better picture of its customer base, improving its targeting methods. “Whilst using AI, we’ve been able to customize the customer journey. We now know that the average age of a learner is roughly 36, and that there are more female than male students that enroll. So looking at that population, using AI and the data it has collected, we have found that text messages are the most engaging method,” they explained.

This time-saving potential could tackle one of the industry’s challenges: burnout and low job satisfaction. “Seventy-seven percent of agents are handling complex issues all or most of the time, which causes burnout,” says Gareiss, citing 2025 research from Metrigy on the changing role of CX supervisors (see Figure 4). “Companies are using AI to determine

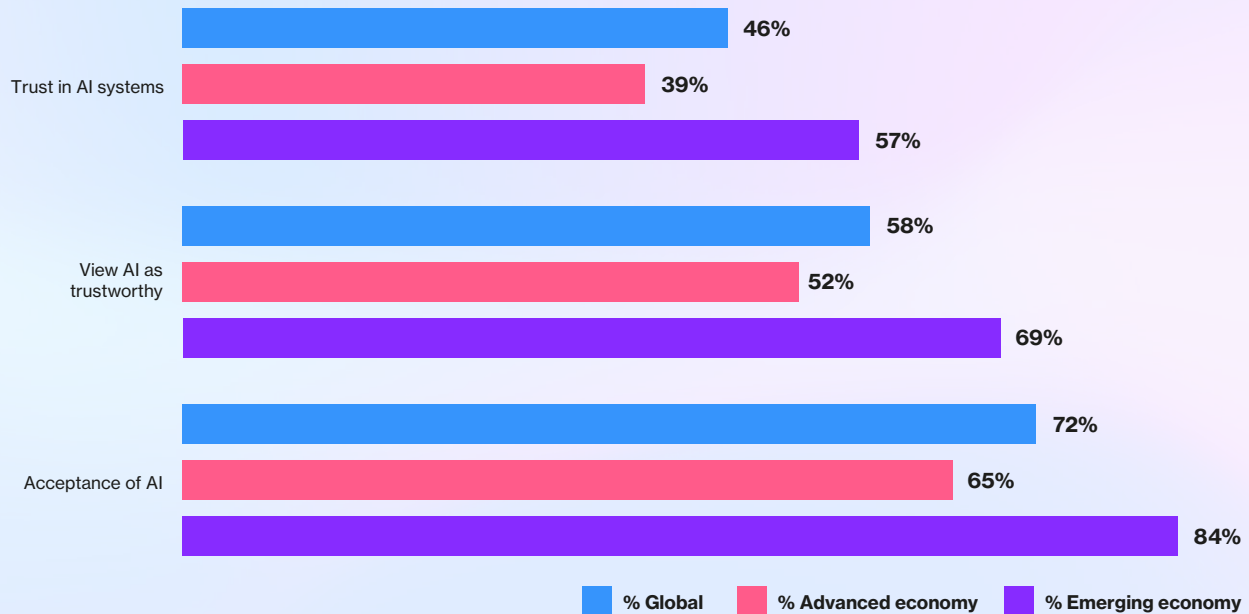
when an agent needs support. AI can listen to tone, sentiment, word choice, volume, and how quickly the agent is solving the problem. It can then determine when the agent needs a break and will administer a screen pop to take it. This attention to agent wellness links to lower turnover rates.”

Consumers are becoming more accepting of AI-powered customer service as the technology improves. Gareiss notes that from late 2022 to late 2024, customers’ feelings about using AI agents were stagnant: Slightly more than 13% preferred using an AI chat agent, while 47% used AI agents under select circumstances, and 39% actively avoided it, according to Metrigy’s research. “Consumers use AI when it saves them time and addresses their issue; they avoid it when it doesn’t understand them or they get stuck in a loop.

“77% of agents are handling complex issues all or most of the time, which causes burnout. Companies are using AI to determine when an agent needs support. AI can determine when the agent needs a break, which links to lower turnover rates.”

Robin Gareiss, CEO and Principal Analyst, Metrigy



Figure 5: People want to experience the benefits of AI, but trust remains an issue

Source: Compiled by MIT Technology Review Insights, based on data from [KPMG and The University of Melbourne](#), 2025

Among all reasons to use or not to use AI, time savings is paramount,” she says, adding that opinions have changed in Metrigy’s latest AI research: Now, 19% prefer AI agents, 38% avoid them, and 43% will use them in select circumstances.

And consumers are starting to warm to AI as performance improves, too. “Once generative AI came out, a lot of products and services quickly incorporated

it, and answers to customer service issues were faster and more accurate,” says Gareiss. This shift in consumer sentiment is supported by research. A KPMG and University of Melbourne 2025 report found that while 58% of citizens remain wary of trusting AI, 72% also demonstrate a level of acceptance, suggesting citizens want to benefit from AI’s promise while feeling safe and avoiding manipulation (see Figure 5).⁸

How organizations are maximizing the value of AI in CX

Case studies across industries attest to how AI is delivering value for customers:

- **Sony** implemented a virtual customer service agent across voice, chat, and SMS channels, resulting in record-level customer service satisfaction figures in 2023, including a 13.5% increase for satisfaction with chat, 19% for calls, and 34.8% for SMS.⁹
- **Open Network Exchange (ONE)**, a travel software provider, achieved equally impressive results through an AI-powered customer service automation transition that saved supervisors four to five hours per week, reduced overall call volume by 30%, decreased call escalations by 20%, and

enabled 76% of post-purchase transactional contacts to be resolved through self-service.¹⁰

- **Republic Services** demonstrates how AI can help to train and develop agents. The US-based waste disposal firm used AI to gain insights into agent performance. The system automatically scores agents on nine soft skill behaviors, resulting in a 30% reduction in repeat calls despite seasonal increases in call volume, a 33% reduction in negative to extremely negative customer sentiment, and more timely and effective coaching for customer service agents.¹¹

Confronting the “Frankenstack” challenge



Despite AI's many benefits, CX grapples with legacy technologies and systems to find full autonomous potential. “What brands have today is the opposite of what AI needs to thrive. Their data is spread out, their systems don't interact, and they use legacy systems,” explains Traba. “We coined the term ‘Frankenstack’ to illustrate that this type of technology stack is like a monster that you're trying to keep alive.”

This is especially problematic now because agentic AI systems need to move freely across workflows and systems. “Frankenstacks lack the continuity required for agentic AI to deliver outcomes across the business,” notes Traba. “Legacy systems, including [basic forms of] AI, were complex and rule-based approaches, whereas agentic AI is moving to a goal-based system that orchestrates across data, processes, and people in real-time.”

Companies can overcome legacy, however, as demonstrated by Maps Credit Union, the bank

founded in 1935. By recognizing how aging telephony infrastructure was inhibiting customer experience, the firm embraced modernization and implemented automation in call centers, as well as shifting to hybrid working. The transition enabled the organization to resolve over 4,000 calls using interactive voice response (IVR) and self-service modes.¹² The results were substantial: 90% of balance inquiry calls are now handled by core integrated IVR, and after-call work has been reduced by 90% to 94%, creating a clearer, more effective, and efficient customer experience.¹³

Legacy overhauls are not only useful in and of themselves; they can be a catalyst for organizations to address the systemic challenges that long held them back. “Before, we had four different record-keeping systems, and in the switch to AI we had to identify one overall system that we could integrate into the contact engine journey that also supported these systems during the transition,” explains the higher education expert. “That process in itself has been motivating and helped us have a clear roadmap for success.”

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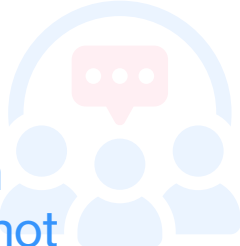
Silos extend beyond technology to include teams and organizational structures, they add. “Traditionally, we functioned in a very siloed way. But integrating contact engine journeys has allowed us to track shared key performance indicators (KPIs) between different teams like marketing, and allowed us to open up communication, be more collaborative, and even highlight potential barriers for other teams.”

Fixing legacy messes can help rationalize and streamline organizational structure. Hotel giant Marriott eliminated unnecessary vendors, decreased complexity, and improved visibility on company operations and leadership management through its transformation process.¹⁴

A unified IT platform is critical to operationalize AI. “To accelerate CX, it’s key to have a platform that’s open and flexible. This is not a walled garden. A unified platform can operate with existing vendors, allowing speed and flexibility,” explains Traba. The value of platform integration was recognized by most companies interviewed or surveyed in Metrigy’s CXO 2024/2025 study, with 43.3% of companies planning such integration.¹⁵ “A common data foundation, and similar platforms, is massively important to the success of AI. It’s fundamental. When we talk to companies, that is their goal, their nirvana. To have everything integrated is always a company’s goal, but it’s rarely the reality,” observes Gareiss.

Dollin concurs. “You need one platform to consolidate and coordinate different systems that a brand may use to deliver customer service, because you can’t ensure good customer experience if you’ve got them in silos,” emphasizes Dollin. “Having one platform that connects different systems encourages the assessment of existing systems. With a unified platform you can start to consolidate down so that you don’t have a patchwork quilt in your tech stack.”

However, this doesn’t mean simply discarding existing systems. “Getting rid of just the enterprise resource planning or customer relationship management won’t work. People also have to be orchestrated. Data needs to be considered from all of these systems, and a unified platform can do this in an organized way to enhance customer experience,” Dollin adds.



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With 300,000 employees and thousands of locations, retailer Lowe’s exemplifies the benefits of integration. By introducing agent self-service, enhancing data integration, and optimizing workflows, the company achieved savings in operational costs exceeding \$1 million in the first eight months of program implementation.¹⁶ The transformation also improved employee and leader experience, with 22% of agents now using self-service daily and scheduling accuracy improvements that virtually eliminated overtime and overstaffing.¹⁷ These gains highlight how orchestration across the front and back office, a unified AI platform can accelerate resolution, reduce complexity, and unlock new value beyond traditional CX functions.

A unified AI platform also supports analytics that help executives make better decisions. “Using interactive tools based on AI insight can help C-level executives make better decisions and get a comprehensive picture of what is happening across the organization,” argues Gareiss. The key is to enable AI to operate across every system and channel in real time, which only a unified architecture can deliver. Replacing a patchwork of disconnected tools with a connected, AI-powered foundation is emerging as a prerequisite for unlocking the full value of automation, insight, and personalization.

05 Navigating the human-AI balance



In the early days of generative AI, some organizations naively believed these new tools would quickly replace their human workforce. Some pursued large layoffs or pressured managers to outline whether AI could perform a new role before it was externally advised. That has given way to a more nuanced appreciation for the value of the human workforce, especially in the CX domain.

“When it comes to sending document checklists, answering qualification questions, or scheduling appointments, AI is much more time effective than a human agent. This leaves more time for employees to engage in more meaningful, emotionally sensitive conversations with customers. Establishing this distinction has been our biggest tool for success,” says the higher education expert. This shift is not just about efficiency; it signals a broader evolution toward fully orchestrated workflows, where AI does not just support tasks, but drives end-to-end fulfillment with human agents guiding where customers most need high-touch support.

AI could help improve workforce wellbeing in ways that benefit the business. Research shows a correlation between a positive net promoter score – which measures how likely a customer is to recommend a company, product, or service – and a reduction in employee turnover rate. In turn, employee loyalty can also positively impact the success of a company. Research has found that employee loyalty in the service and manufacturing sectors, for example, has positive effects on both customer satisfaction and company profitability.

“Automating mundane tasks can improve employee experience. AI can support the employee by synthesizing data and then making the data a searchable object in a database to support future predictions in CX,” notes Traba. “Delegating administrative tasks and that initial outreach to AI in the context of university enrollment lets employees focus on meaningful conversations with customers. This results in the creation of more intrinsic motivation because it allows staff to be focused on what they enjoy most about their role, and allows them to help someone progress instead,” explains the higher education expert.

“Only about a third of companies tell me they have a unified data core. Most companies have splintered data sources, and that’s a problem.”

Robin Gareiss, CEO and Principal Analyst, Metrigy



This boosts the bottom line too. “Fifty-four percent of companies have a sales quota attached to their customer service agents, and many agents left their jobs because they didn’t sign up for sales. But then the companies added co-pilots to help, using high levels of intelligence, data insights, and logic, which resulted in both commissions for the human service agents and higher revenue for the organization,” reports Gareiss.

Organizations should carefully balance humans and machines, addressing fears about job displacement, loss of human connection, and data security. Rather than splitting work between bots and humans, both must be part of an interplay. “We allow an organization to manage an entire workflow from the very first consumer engagement to the fulfilment of that need. Collaboration and feedback loops are at the heart of the process. The AI agents automate relevant aspects, and the humans ensure expertise and connect with consumers at the parts of that workflow that need a human touch,” explains Traba.

Employee concerns about job security are a common obstacle. “The number one question I was asked was, ‘Am I going to lose my job?’” recalls the higher education expert. “We emphasized proactive

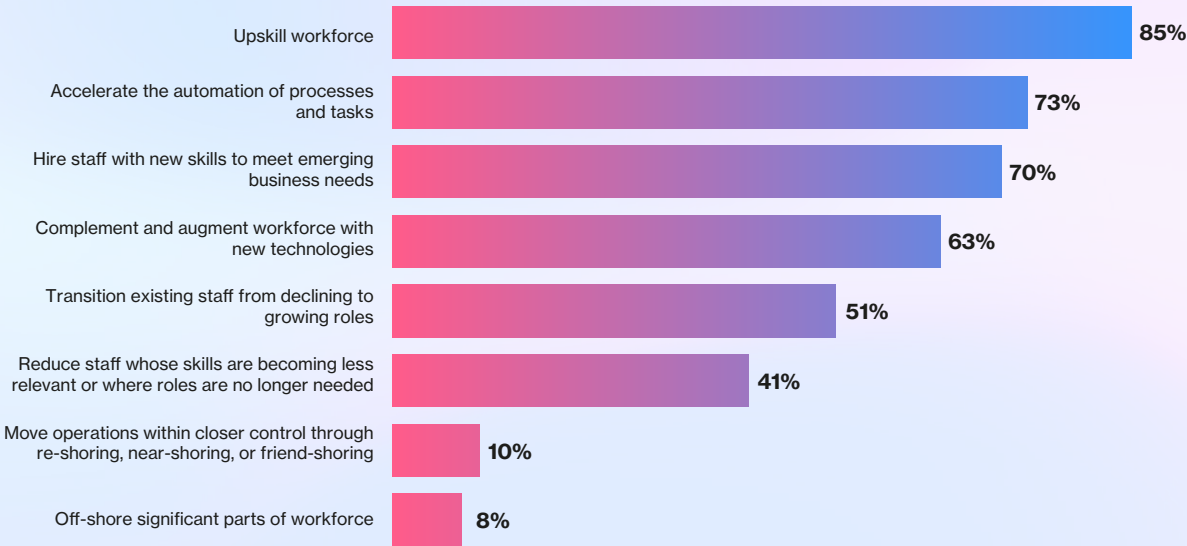
conversations to encourage staff to view AI as a collaborative digital assistant to make their role easier, not replaceable. Training the AI has also been helpful, because staff can see that AI is not able to accomplish empathetic and emotional conversations, heightening a feeling of job security.”

Concerns are not unfounded, as data from the World Economic Forum’s Future of Jobs Global Report 2025 indicates that 41% of companies plan workforce reductions as the use of new technologies like AI expands (see Figure 6).²⁰ However, the reality often proves more nuanced than projections suggest. Consumer responses to AI-generated personal connection, for instance, reveal mixed reactions. “We asked consumers how they feel when they hear an AI agent saying things like ‘I’m so sorry you’re experiencing this issue. I know how frustrating this can be.’ Forty-two percent appreciate that effort, but the rest say it makes no difference at all. In fact, 20% say that it is frustrating, because it’s a machine that cannot care; it would be more meaningful coming from a human agent,” reports Gareiss.

This feedback underscores the importance of thoughtful implementation, recognizing the appropriate

Figure 6: Nearly half of employers plan to reduce staff as workforce technologies grow

85% plan to upskill the workforce, and 70% plan to hire staff with new skills.



Source: Compiled by MIT Technology Review Insights, based on data from [World Economic Forum, 2025](#)

“It’s important to remember that everything does not need a personal touch. Some services, like re-ordering a product, just don’t need it. It’s key to remember that customers want to save time, and sometimes personalization demands more time.”



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roles for AI and human agents. “It’s important to remember that everything does not need a personal touch. Some services, like re-ordering a product, just don’t need it. It’s key to remember that customers want to save time, and sometimes personalization demands more time,” notes Gareiss.

Research reveals that 81% of consumers are open to AI being used in marketing contexts to deliver personalized recommendations about products and services, although this may depend on their familiarity with AI, as 48% of those who do not work with AI indicate that their acceptance “depends on the company.”²¹ This conditional acceptance highlights the importance of brand trust. Kantar research shows a positive correlation between brand trust and business value.²² Excellent customer service and transparency serve as key methods for building trust and stability.²³

The optimal approach involves collaboration rather than replacement. Research indicates that 64% of customers believe having people involved and/or available within AI processes would improve their customer experience,²⁴ showing how success lies not in choosing between AI and humans, but in enabling them to work together effectively. Research highlighted by Harvard Business Review emphasizes the need to balance personal connection and technology to avoid “engineered insincerity.”²⁵ The organizations

leading in AI-powered CX are those that refuse to separate people and technology, but instead combine their strengths to create more intuitive, efficient, and empathetic interactions.

Ultimately, the future of service lies in designing experiences that work in harmony. Where AI handles complexity, people provide connection, and service just works. Some leaders call this a world where service anticipates, adapts, and resolves. A world that, simply put, works better for everyone. Realizing this vision depends on building and maintaining the trust that underpins every interaction.

Privacy and security concerns warrant further attention. Accenture research reveals that in the past year, 52% of consumers have encountered fake articles, 33% experienced hacks or scams targeting personal information, and 39% have seen fake product reviews online.²⁶ These experiences have damaged trust.

Regulatory considerations could impact deployment too. “Approximately 40% of companies say compliance regulations are curtailing AI deployment, and a lot of that is in Europe due to protections around customer sentiment data,” reports Gareiss. However, companies are finding solutions relatively quickly, as organizations are “figuring out solutions, like we always do with technology,” she adds.

Conclusion: Agents of tomorrow



As businesses compete for customers, AI is already a useful aid for personalization, convenience, and efficiency. Today's agentic systems are vastly superior to the chatbots of old, improving both customer experience and the productivity of CX staff.

However, realizing the full promise of AI requires more than deploying standalone solutions. Organizations need to clean up their fragmented legacy infrastructures to create a unified platform that allows AI to move across systems and data resources. Leaders need to carefully orchestrate the balance between AI and human agents in a way that harnesses the unique powers of each. The most

successful organizations treat AI not as a replacement for human agents, but as a collaborative tool that enables employees to focus on high-value, emotionally sensitive interactions while automating routine tasks. Striking the right balance between human connection and AI efficiency will define the next generation of customer service excellence. This is the path to maximizing the value of AI in customer experience.

"It's vital that business leaders approach it as a transformation, on all levels, and that they're truly dedicated to it," emphasizes Dollin. "Explore it, embrace it. Openly discuss any fears. Ultimately, make sure that staying true to the best learner or customer experience is at the heart of your approach."

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The NiCE logo features the word "NiCE" in a bold, black, sans-serif font. The letter "i" is lowercase and has a small blue dot above it, while the other letters are uppercase.

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