

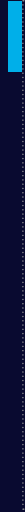
Reimagining customer experience

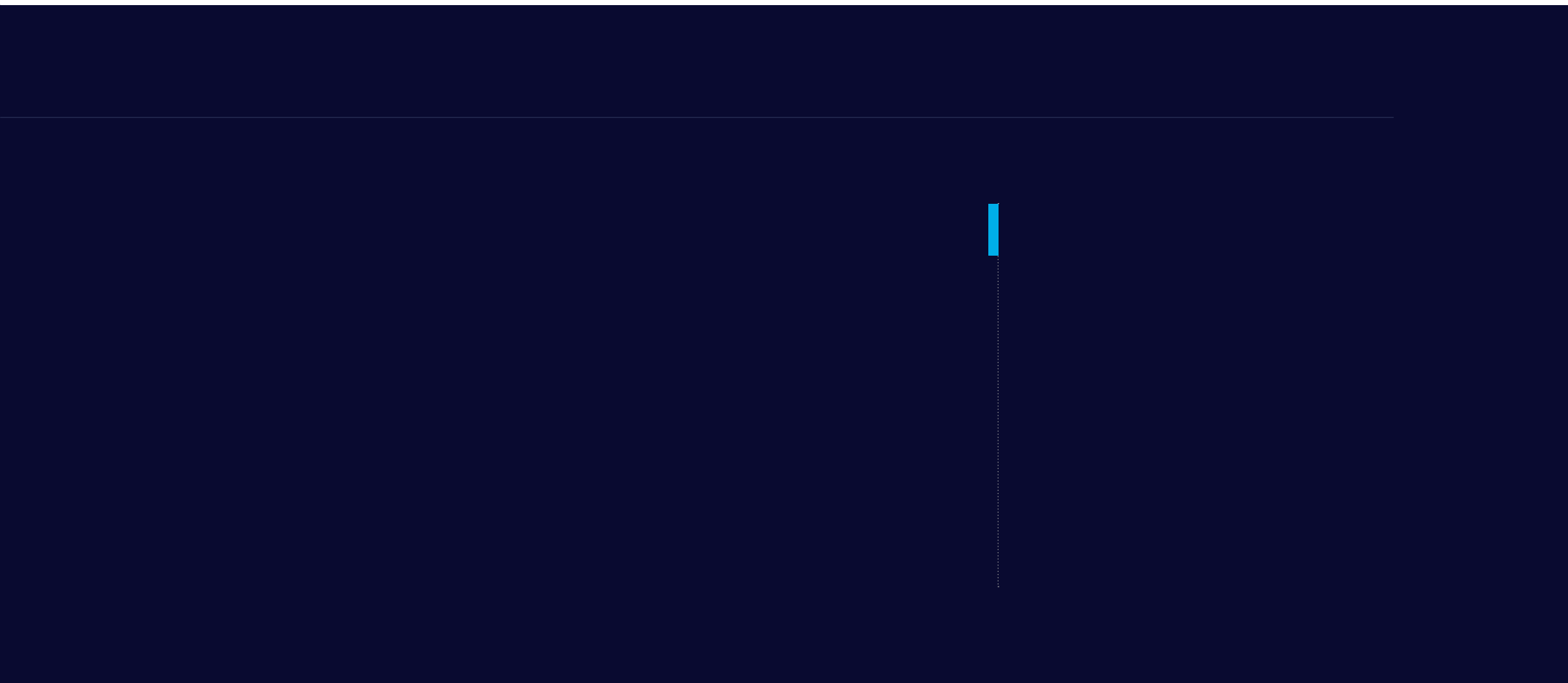
Human-led, AI-powered



Make it real.

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Who should read this report and why?

Emerging technologies, in particular AI and agentic AI, are accelerating the evolution of customer expectations. In response, customer experience (CX) has evolved from a strategic priority into a primary driver of growth.

The findings of the research on which this report is based reveal shortcomings in emotional connection, end to end journey continuity, data trust, and effective AI adoption. They also highlight the widening

perception gap between the executive lens and actual CX. Ultimately, we underline the critical importance of human led, AI powered engagement in rebuilding trust and long term loyalty.

This report will be particularly helpful to CEOs, CMOs, CIOs, CTOs, CDOs, CSOs, chief customer officers, chief learning and development officers, and leaders involved in shaping and accelerating the CX transformation journey.

The report is designed for leaders driving CX strategy across sectors, particularly those leading AI and generative AI (Gen AI), digital transformation, analytics, and experience innovation.

We draw on insights from two complementary surveys, to capture both customer and leadership perspectives. The research spans 10 sectors: banking, insurance, telecom, utilities, travel and hospitality, public services, retail, consumer

products, automotive, and pharmaceutical/medical device manufacturers.

- **The customer or citizen survey** is based on a comprehensive global study of 9,500 consumers aged 18 and above across 16 countries: Australia, Brazil, France, Germany, Italy, Japan, the Netherlands, Norway, Spain, Singapore, Switzerland, Sweden, Saudi Arabia, the UAE, the UK, and the US.
- **The executive and front-line staff** survey brings together insights from 1,200 senior leaders and front-line consumer facing staff across small, mid-sized, and large organizations. Respondents represent 10 sectors spanning 13 global markets: Australia, Brazil, France, Germany, India, Italy, the Netherlands, Norway, Singapore, Spain, Sweden, the UK, and the US.

Executive summary

Evolving consumer expectations are challenging organizations to reimagine the design, delivery, and scaling of customer experience (CX). Consumer expectations are no longer linear; they are dynamic and differ based on context. Organizations have to address these “liquid” consumer expectations in every situation. AI has moved from experimental technology to a critical enabler of next-generation CX. This

report outlines the deficiencies of current CX practices, how AI is transforming expectations, and what organizations must do to build dynamic human-led, AI-powered CX.

AI adoption is accelerating rapidly across both consumers and enterprises:

- **68% of organizations believe** AI agents will outperform traditional CX channels, and this

confidence is driving rapid adoption – Gen AI tool usage is expected to climb from 21% today to 51% over the next three years.

- **58% of consumers believe** AI agents can save them time by automating their routine monthly purchases and payments.



58%

of consumers believe AI agents can save them time by automating their routine monthly purchases and payments.

Executive summary

For organizations, CX has long been a strategic priority, but it is now widely recognized as a core driver of commercial success. 84% of executives view CX as a core driver of their growth strategy.

Despite CX being a stated priority, leadership perception remains dangerously out of sync with customer reality. This perception gap leads to overconfidence, underinvestment, and missed early warning signals of customer dissatisfaction.

- Executives overestimate consumer willingness to recommend their products/services (84% versus 45%).
- **Only 14% of customers associate positive emotions** like confidence in the quality of product/service they receive, versus 77% of executives who believe they do.

CX failures no longer surface as isolated complaints; they translate directly into immediate revenue loss and long-term churn. Strong CX, by contrast, creates positive experiences that deepen loyalty and increase lifetime value.

- Impact of poor CX: 63% of customers have switched competitors and 61% reduced spending after poor experiences.
- Impact of good CX: 70% return as repeat buyers after good CX, while 65% say positive experiences make them feel genuinely valued.

Multiple gaps in today's CX landscape are making it harder for organizations to deliver better experiences. A series of systemic failures are undermining customer experience, leading to broken CX:

1. Lack of a clear CX roadmap: Without a unifying strategy, CX initiatives remain fragmented and tactical, limiting their ability to scale or deliver measurable value.

- **40% of organizations** cite the absence of key performance indicators (KPIs) or a transformation roadmap as the most significant barrier to improving CX.

84%

of executives view CX as a core driver of their growth strategy

Executive summary

- Only **23% have a unified CX strategy** across channels, dropping to 9% in the public sector.

2. Disconnected metrics: Most organizations still measure sentiment, not outcomes. Traditional KPIs such as net promoter score (NPS) and customer satisfaction score (CSAT) rarely link business outcomes. As a result, CX metrics fail to influence investment decisions or revenue accountability.

- Only **36% of organizations** report improved sales from acting on CX feedback, highlighting the weak alignment of common metrics with value creation.

3. Fragmented journeys and channel friction:

Customers experience organizations as siloed, even when channels multiply. This breakdown drives frustration, erodes trust, and increases the likelihood of abandonment.

- **40% of organizations identify fragmented journeys** as the greatest barrier to effective CX, with 60% expecting this issue to worsen in the next three years due to lack of unified engagement.
- **57% of consumers say fragmented journeys** across multiple channels will be the greatest negative effect on their CX three years from now.

- **83% of executives agree** that their organization fails to offer seamless transition between channels.
- **Only 28% of organizations** have systems to ensure seamless transfer of context and conversation history across offline and online channels.



Executive summary

Rising data-security concerns and trust issues among consumers are further intensifying the CX challenges organizations are already facing in the AI era. Data security and trust remain major gaps – while organizations feel confident in their data capabilities and the personalization they deliver, customers report a different reality, with many believing their personal data isn't handled responsibly.

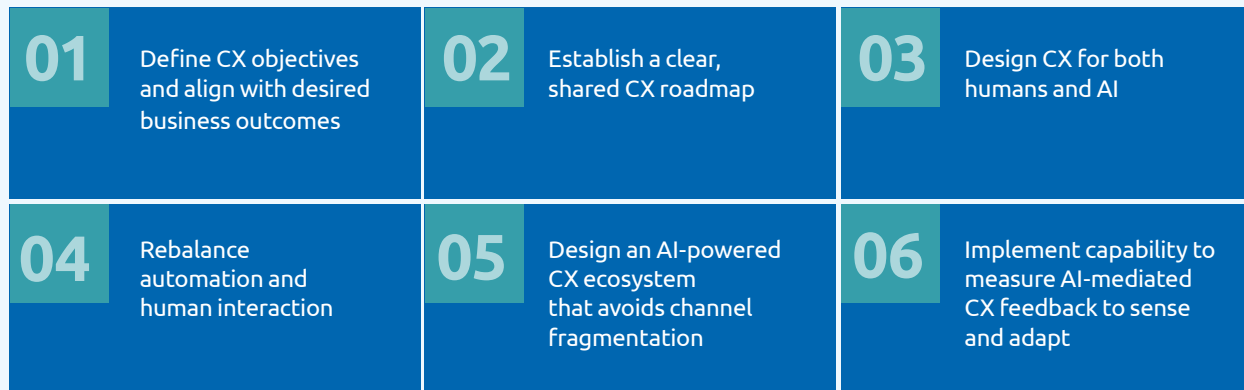
- **81% of consumers prioritize data security**, but only **8% of executives** recognize this as a key risk.
- **83% of consumers say** they are uncomfortable with AI agents recording personal data without consent, but 38% of executives say they're comfortable with AI retaining such data to improve CX, indicating a widening gap in trust and expectations.

This trust paradox persists even as consumers grow more willing to delegate decisions to AI, yet remain skeptical about how companies manage

and protect their data. Strengthening governance and transparency is essential to close this trust gap and unlock AI's full potential for better CX.

The path to human led, AI powered CX

Organizations must pivot from incremental CX improvements to bold, AI enabled reinvention:



01 | AI's growing capabilities are transforming CX

AI is reshaping customer experience, and the rapid advancement of AI agents is set to elevate CX by delivering smarter, faster, and more seamless interactions. Martin Kihn, SVP Strategy at Salesforce, says: *"AI agents are quickly becoming the engine behind modern CX, powering personalization, proactive outreach, and fast, accurate resolution across channels. When done right, they boost speed and consistency while giving humans the space to focus on situations where empathy and nuance matter most."* As KPIs shift while humans remain in the loop, staff will increasingly use AI as an assistant that interprets customer intent, dissolves linguistic and operational boundaries, and enables real time, adaptive interactions.

AI is a consumer essential

Consumers across age groups are showing strong willingness to use AI agents across a wide range of tasks in the next three years. For example, 60% would let AI schedule electric vehicle (EV) charging at off peak hours. Other areas of interest include travel bookings (58%), insurance payments (57%), and retail reordering (55%). Even more involved, "higher-stakes" activities such as government form-filling (55%) and eligibility verification (51%) are gaining traction, reflecting rapidly growing trust in AI-enabled services. Across sectors, consumers of all age groups are open to using AI agents for certain use cases, with Gen Z and millennials showing a modestly higher willingness than global averages (see Figure 1).



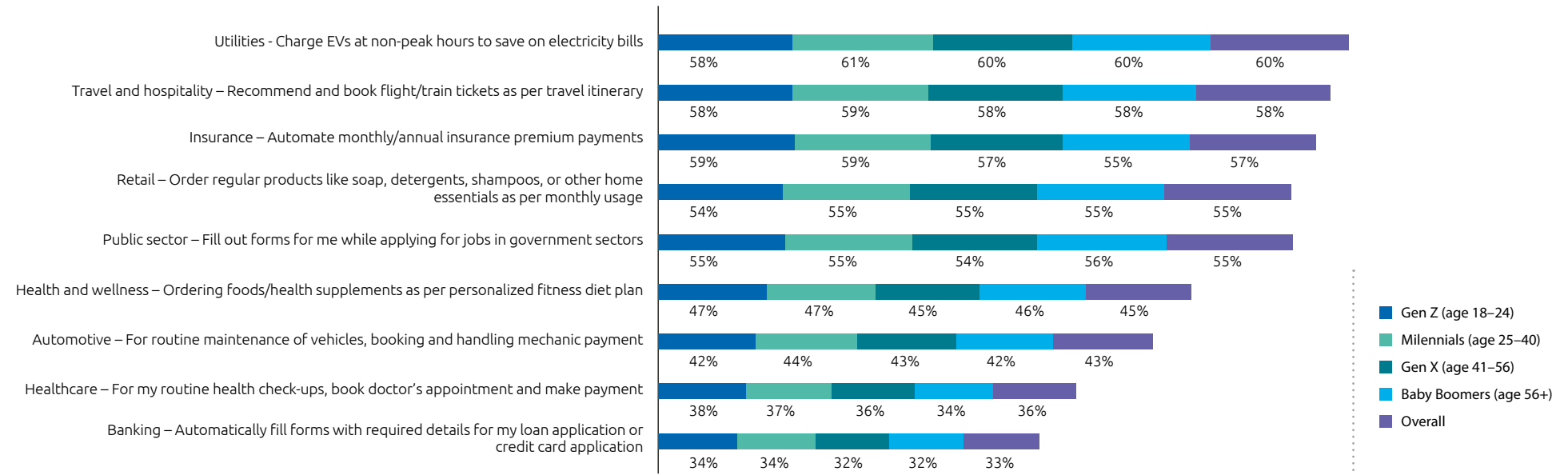
"AI agents are quickly becoming the engine behind modern CX, powering personalization, proactive outreach, and fast, accurate resolution across channels. When done right, they boost speed and consistency while giving humans the space to focus on situations where empathy and nuance matter most."

Martin Kihn

SVP Strategy at Salesforce

Figure 1.

60% of consumer want AI agents to handle scheduling their EV charging during off-peak hours in the next three years

Consumer willingness to use AI agents in the next 3 years – Top use cases by sector and by age

Source: Capgemini Research Institute, CX transformation, consumer survey, December 2025, N=9,500.

AI-driven commerce is already a reality

AI agents¹ are rapidly reshaping customer journeys. Our research shows as much as 38% of consumers already trust AI agents to manage routine purchases and payments, and 58% appreciate the associated time savings. By 2028, organizations using multi-agent AI to manage 80%² of their customer-facing processes will significantly outperform competitors, as AI systems take over routine interactions and humans step in only for complex or sensitive cases. Alexandre Bompard, CEO at Carrefour, a leading French retailer, says: *“A hallmark of our sector is the intensity of the agent commerce revolution. Today, 60% of consumers report using AI in their shopping journey, whether to get information, search for a product, or buy it. In the near future, AI agents will be a central point of entry for our customers.”*³

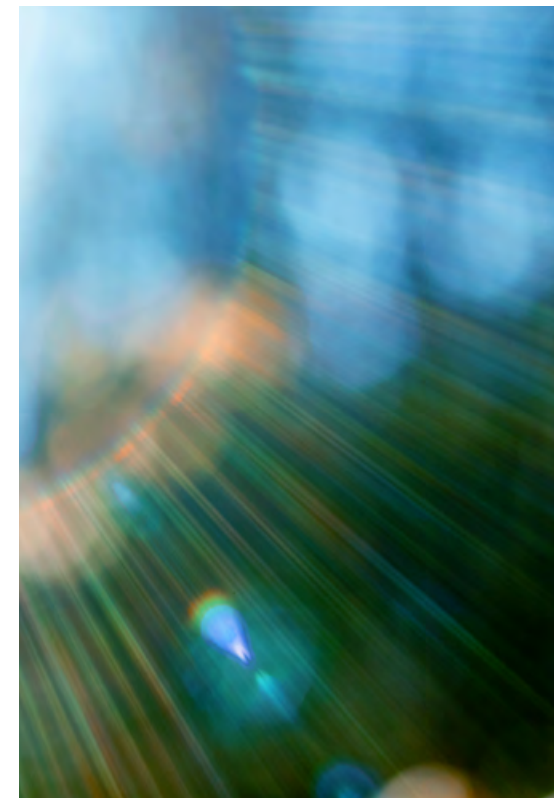
The use of AI agents is set to rise sharply as expectations for speed and personalization grow

Our research indicates that over half (52%) of consumers surveyed save time using AI tools such as ChatGPT, Grok, Gemini, and Perplexity, rather than search engines, for searching and buying products. Customer use of Gen AI tools is expected to rise from 21% to 51% across sectors within the next three years. Companies like Google are accelerating this

shift: its new agentic shopping tools can track prices (which means that comparison portals will lose their role), check in-store availability, and generate tailored recommendations. Gemini users in the US can describe desired items and then receive product suggestions with images, pricing, and reviews. Gemini’s “Let Google Call” feature can contact local stores to verify product availability, check prices, and enquire about promotions.⁴ Also, PayPal and Perplexity have introduced Instant Buy, allowing US shoppers to move seamlessly from AI-driven product research to checkout within Perplexity’s chat interface. Users can browse real-time catalogs from merchants like Abercrombie & Fitch, Ashley Furniture, Fabletics, Adorama, and Newegg, and complete purchases instantly. PayPal powers the entire transaction flow behind the scenes, providing secure payments, identity verification, and buyer protection while keeping retailers as the merchant of record.⁵

38%

of consumers already trust AI agents to manage routine purchases and payments





"We're using AI to help agents answer questions in real time, faster and more accurately. It supports better first-call resolution, reduces handle time, and improves coaching through call summaries and sentiment analysis. It enhances the agent's experience as much as the customer's."

Stephen Hardenburg

Director of Customer Experience for Small
Business at The Hartford

AI to AI retail: Agents that understand, negotiate, and transact

In our research, 15% of executives report customers are already placing orders via AI chatbots, while 46% have customer relationship management (CRM) integrated conversational systems, signaling a pivot toward agentic AI in search of continuity, readiness, and scalability. Our research further indicates that 68% of organizations say AI agents have the potential to outperform traditional CX channels that are primarily managed by human staff.

To ensure customers receive the right product and a better CX, brands must feed AI agents with clean, well-structured customer data. Béatrice Fratani-Klein, from a global hospitality chain, says: *"As AI agents begin ordering products directly for customers, companies must rethink visibility and presence in large language model ecosystems. In the future, competing for placement inside AI-driven search results may matter more than traditional e-commerce, as user journeys increasingly start and end between intelligent agents."*

46%

have customer relationship management (CRM) integrated conversational systems, signaling a pivot toward agentic AI in search of continuity, readiness, and scalability

AI agents are transforming interactions from simple queries to outcome-driven journeys

AI-to-AI interactions will reshape customer experience through consumers' personal AI agents that act as their proxy, interacting with an organization's agent to fulfill a request. Ian Henderson, Senior Director, Outbound Product Management at ServiceNow, says: *"As trust and reliability improve, organizations will gradually allow AI agents to act independently on behalf of customers, moving CX into a new era where consumer agents become the primary front end."*



Our research shows 78% of organizations are shifting from query-based AI agent interactions to outcome-driven experiences (e.g., “plan a trip” instead of “find a flight”, etc.); in fact, 80% of organizations believe multi-agent AI systems can accelerate task completion more effectively than single-purpose agents. Andy Jassy, CEO at Amazon, says: *“AI agents capable of buying goods on behalf of consumers could transform online shopping.”*⁶ Walmart CEO Doug McMillon, talking about Sparky, the retailer’s customer-facing AI agent, said, *“AI agents will become the primary vehicle for discovery, shopping, and for managing everything from reorders to returns.”*⁷ OpenAI Operator is an agent that can go to the web to perform tasks for consumers like filling out forms, ordering groceries, and even creating memes.⁸

Leading retailers are shifting from AI-assisted shopping to full AI-to-AI commerce

As AI agents begin to negotiate, compare, and purchase autonomously, CX shifts from human-facing journeys to agent optimized ecosystems.⁹ Increasingly, brands will rely on AI analysis and response to govern discovery, evaluation, and conversion flows. Leading retailers are moving from AI-assisted shopping to AI-to-AI commerce, where customer agents place routine orders and retailer

agents autonomously validate, fulfill, and deliver – starting with groceries and household essentials. Major retailers such as Lowe’s, Kroger, and Papa John’s say they are already leveraging Google’s tools to prepare for the rise of AI-assisted shopping and ordering. Yael Cosset, Chief Digital Officer and Executive Vice President at Cincinnati-based Kroger, says: *“Things are moving at a pace that if you’re not already deep into [AI agents], you’re probably creating a competitive barrier or disadvantage.”*¹⁰

For example, Amazon introduced “Buy for Me,” an AI shopping agent that can purchase products from third-party websites on a customer’s behalf.¹¹ When a product is

labeled Buy for Me, Amazon’s agent visits the external site, selects the requested item, and completes checkout using the customer’s encrypted name, address, and payment details – without exposing the transaction to Amazon. For customers, this removes the need to search across multiple sites, re-enter payment information, or manage separate checkouts, making routine purchases faster, simpler, and more seamless, while preserving security and control. Hopla+, Carrefour’s ChatGPT-based offering, now reaches 100,000 monthly users and has laid the groundwork for the first agentic shopping experience in France.¹²

78%

of organizations is shifting from query-based AI agent interactions to outcome-driven experiences

Universal Commerce Protocol (UCP): AI Agents are now compressing the shopping journey from search to checkout, elevating CX

Google has recently announced a new open standard called the Universal Commerce Protocol (UCP) for AI agent-based shopping. The UCP framework, developed with companies like Shopify, Etsy, Wayfair, Target, and Walmart, lets AI agents work across different parts of customer buying processes, including discovery and post-purchase support.

AI agents can now operate seamlessly across discovery, comparison, checkout, and post-purchase support. Instead of consumers manually navigating multiple apps, websites, and payment steps, agents can act on their behalf within conversational interfaces. This collapses the distance between “searching” and “buying” and reduces fragmentation across the commerce value chain, enabling end-to-end orchestration of shopping tasks in a way that feels intuitive and continuous.

Companies such as Google, Amazon, Walmart, and OpenAI are rolling out new standards and products to embed AI across the shopping experience for both consumers and merchants. The core idea is that the standard could facilitate these various parts of the process instead of requiring connections with

different agents. Adobe recently reported that generative AI drove a 693.4% surge in traffic to seller sites during the holiday season.¹³

Walmart and Google are set to launch a new AI-powered shopping experience that combines Google’s Gemini intelligence with the unmatched assortment, value, and convenience of Walmart and Sam’s Club. Built by Walmart and accessed directly within Gemini via the UCP, the experience is designed to make shopping more intuitive, reliable, and seamlessly integrated into everyday life. *“The transition from traditional web or app search to agent-led commerce represents the next great evolution in retail. We aren’t just watching the shift, we are driving it,”* said John Furner, President and CEO of Walmart.¹⁴

Zero UI: The next frontier of CX, powered by AI agents

Customer experience is entering a “zero UI” era – the absence of traditional UI where value is delivered without customers navigating screens, menus, or channels. Instead of clicking, searching, or switching interfaces, customers increasingly delegate intent to AI agents, expecting outcomes to be executed seamlessly in the background. There will be transformation of interfaces into systems that are conversational, dynamic, intent-driven, and in some cases fully delegated.

Across banking, retail, automotive, travel, and insurance, zero UI replaces interfaces with intelligent agents that respond to requests, make proactive recommendations, and manage journeys end to end. By 2026, 40 percent of banking interactions will be completed with voice and other zero UI technologies.¹⁵ In the retail sector, voice UIs will know a customer’s regular shopping list, their favorite brands, and where they like to shop. In healthcare, touchless interactions will improve clinical hygiene and safety. And in automotive, drivers will be able to interact with their in-car infotainment systems without taking their eyes off the road. As Zero UI becomes mainstream, maintaining the right balance will be crucial – clean, structured data is essential for AI-to-AI

interactions, while emotional connection remains equally important for how customers experience the brand.

The shift from SEO to GEO

GEO is a way to make company’s brand discoverable, recommended, and cited by large language model (LLM) search engines (like ChatGPT, Google Gemini, and Perplexity, etc.). Unlike SEO, which focuses on ranking high in search results pages, GEO is about being a part of AI-generated answers. GEO is a technical and strategic foundation of agentic commerce. Agents will rely entirely on structured, trusted GEO-optimized brands to make decisions, so a brand that’s GEO deficient simply won’t appear in the agent’s decision space, not even as an alternative. With a query like “plan my week of healthy meals under \$50,” an agent will instantly select recipes, add groceries to a basket, and check out, all without the customer visiting a single site. This is a market that’s projected to surpass \$1.7 trillion by 2030.¹⁶

As 57% of consumers now rely on Gen AI tools for product recommendations, GEO has become critical to prevent organizations from falling victim to channel-shift disruption. Companies must actively monitor – and strategically influence – LLM responses related to their products and services.¹⁷ Simply put, brands that expand their visibility and content

strategies to include AI search will capture the next wave of digital growth, while those without GEO risk losing relevance if customers make AI search their new preferred way to shop online. Ranjeet Bhosale, VP of Digital Product Management at Target, one of America’s leading retailers, says: *“The future of SEO is not just about keyword ranking. The future of SEO is to come into GEO. We have to make sure we train the AI agents so they can understand and represent our products effectively.”*¹⁸

A significant portion of organizations see strong value in generative engine optimization (GEO): 52% report improved discoverability, 46% improved search visibility and engagement, and 45% have advanced GEO-driven experience initiatives. Additionally, 15% say customers are already buying through AI chatbots or third party AI tools. As discovery shifts toward conversational AI, brand visibility in generative environments becomes part of customer experience itself. GEO should therefore be considered not only a marketing discipline, but also a strategic CX capability.

As AI agents begin mediating – and even making – purchase decisions on behalf of consumers, the entire CX paradigm shifts from experience design to agent optimization, fundamentally reshaping how brands remain visible and relevant. In a world where algorithms treat convenience as a

commodity, brands must deliver experiences and emotional value strong enough for customers to consciously override an AI's generic recommendations. This is why COR (conscious override rate) emerges as a more meaningful metric than traditional NPS, capturing whether customers care enough to intervene and actively choose the brand. Designing for this human override is now essential.

If brands don't design experiences that empower a human override, they're not building a brand – they're simply feeding data for algorithms to optimize away.

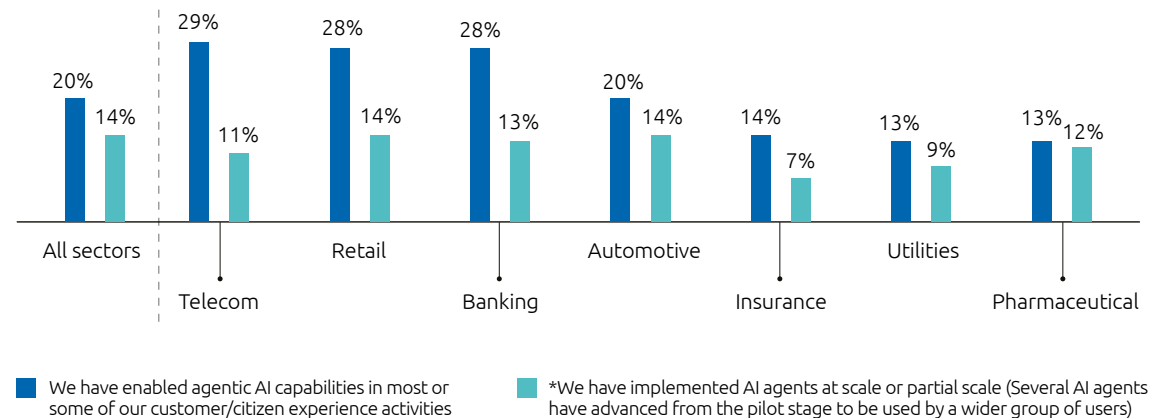
One out of five organizations has enabled agentic AI capabilities for CX

By 2028, 68% of all customer service and support interactions with technology vendors are expected to be handled by agentic AI.¹⁹ As shown in Figure 2, agentic AI is rapidly reshaping CX, with 20% deploying capabilities in some or most journeys, which means a clear strategy, roadmap, governance, and feedback mechanism need to be in place as agentic AI becomes more prevalent.

Figure 2.

One in five executives say they have enabled agentic AI capabilities in some or most CX activities

Percentage of executives agreeing that they have enabled agentic AI capabilities to improve customer experience



Source: Capgemini Research Institute, CX transformation, executive survey, December 2025, N = 1,200 executives.

*Source: Capgemini Research Institute, Agentic AI, April 2025, N = 1,522 executives from corporate and data/AI functions.

Note: For comparison with the Agentic AI report, we mapped only common sectors and aligned other sectors to the closest matching category. Sectors not common to both reports were excluded for comparison. These aligned sectors are treated as equivalent to ensure consistent comparison with the CX Transformation report (e.g., life sciences to pharmaceuticals, banking and capital markets to banking, energy and utilities to utilities, etc.).

A high 78% of executives report moving from query-based interactions to outcome-driven experiences, while 66% are designing AI around customer goals, rather than single queries. As organizations elevate customer connection, 60% expect AI to play a central role, and 83% are building governance frameworks to ensure these experiences remain ethical and responsible.

Organizations are failing to meet customer needs

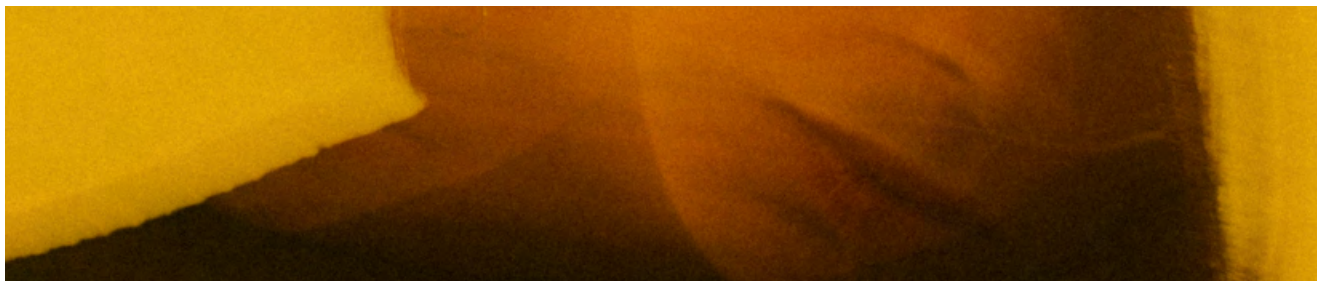
While 83% of consumers say they are uncomfortable with AI agents recording personal data without consent, 38% of

executives say they're comfortable with AI retaining such data to improve CX, indicating a widening gap in trust and expectations.

Data security and trust: Prioritized by consumers, ignored by organizations

Organizations express confidence in their data capabilities: 43% say they can consistently turn customer data into actionable insights, and 66% report using this data to personalize experiences across channels. However, customers tell a different story. Despite companies having access to their information, 61% still say they do not receive superior experience. This gap highlights a clear disconnect between

organization's perceived data maturity and the actual experience delivered to customers. Data security and trust remain major points of divergence between organizations and their customers. Only 8% of executives are concerned about data security, compared starkly with 81% of consumers (see Figure 3). Over half of consumers (52%) say companies are not using their personal data in a way that delivers value, indicating a weak value exchange for data sharing.



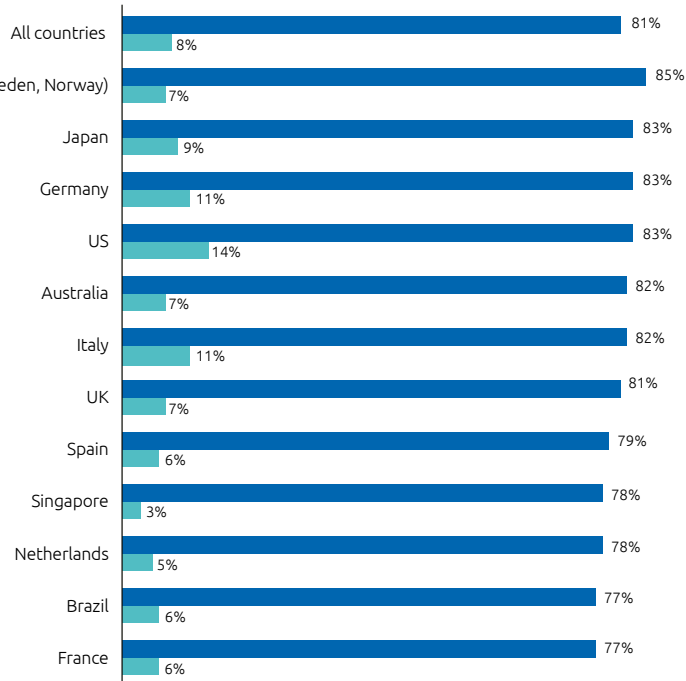
83%

of consumers say they are uncomfortable with AI agents recording personal data without consent

Figure 3.

More than 80% of consumers say data security is a top concern

Consumer vs. executive perception of data security across touchpoints – by country



■ **Consumers:** I look for data security
– my personal data is protected by strong
cybersecurity measures

■ **Executives:** Data privacy and security risks
– top concern for organizations when using AI in
customer/citizen interactions

Source: Capgemini Research Institute, CX transformation, consumer survey, December 2025, N = 8,740 consumers. (Australia = 570 consumers, Brazil = 475 consumers, France = 950 consumers, Germany = 760 consumers, Italy = 570 consumers, Japan = 475 consumers, Netherlands = 665 consumers, Spain = 570, Singapore = 570 consumers, Sweden = 285 consumers, Norway = 285 consumers, UK = 1,140 consumers, US = 1,425 consumers); The following countries are excluded from the above chart for the consumer survey as they were not surveyed in the executive survey for comparison: (Switzerland = 400 consumers, KSA = 150 consumers, UAE = 210 consumers.)

Capgemini Research Institute, CX transformation, executive survey, December 2025, N = 1,090 executives. (US = 165 executives, UK = 134 executives, France = 110 executives, Germany = 96 executives, Italy = 72 executives, Spain = 72 executives, Netherlands = 84 executives, Nordics (Sweden, Norway) = 72 executives, Singapore = 60 executives, Japan = 80 executives, Australia = 75 executives, Brazil = 70 executives); The following countries are excluded from the above chart for the Executive survey as they were not surveyed in the consumer survey for comparison (India = 110 executives.)

Transparency matters: 78% say their experience improves when organizations explain clearly how personal data is handled, while 74% report a negative experience if data is vulnerable to cyberattacks. Security isn't just a backend function; it's a visible trust driver.

The cost of a breach can be steep: 65% of consumers say they will stop using products, and 69% that they will switch to brands that act responsibly on data protection. Trust recovery is conditional: 59% expect fair and prompt reimbursement. Organizations have begun to recognize the importance of safeguarding data. Microsoft has localized AI by building new regional data centers, deploying Copilot and Azure AI with local data residency, reducing latency and ensuring compliance.²⁰

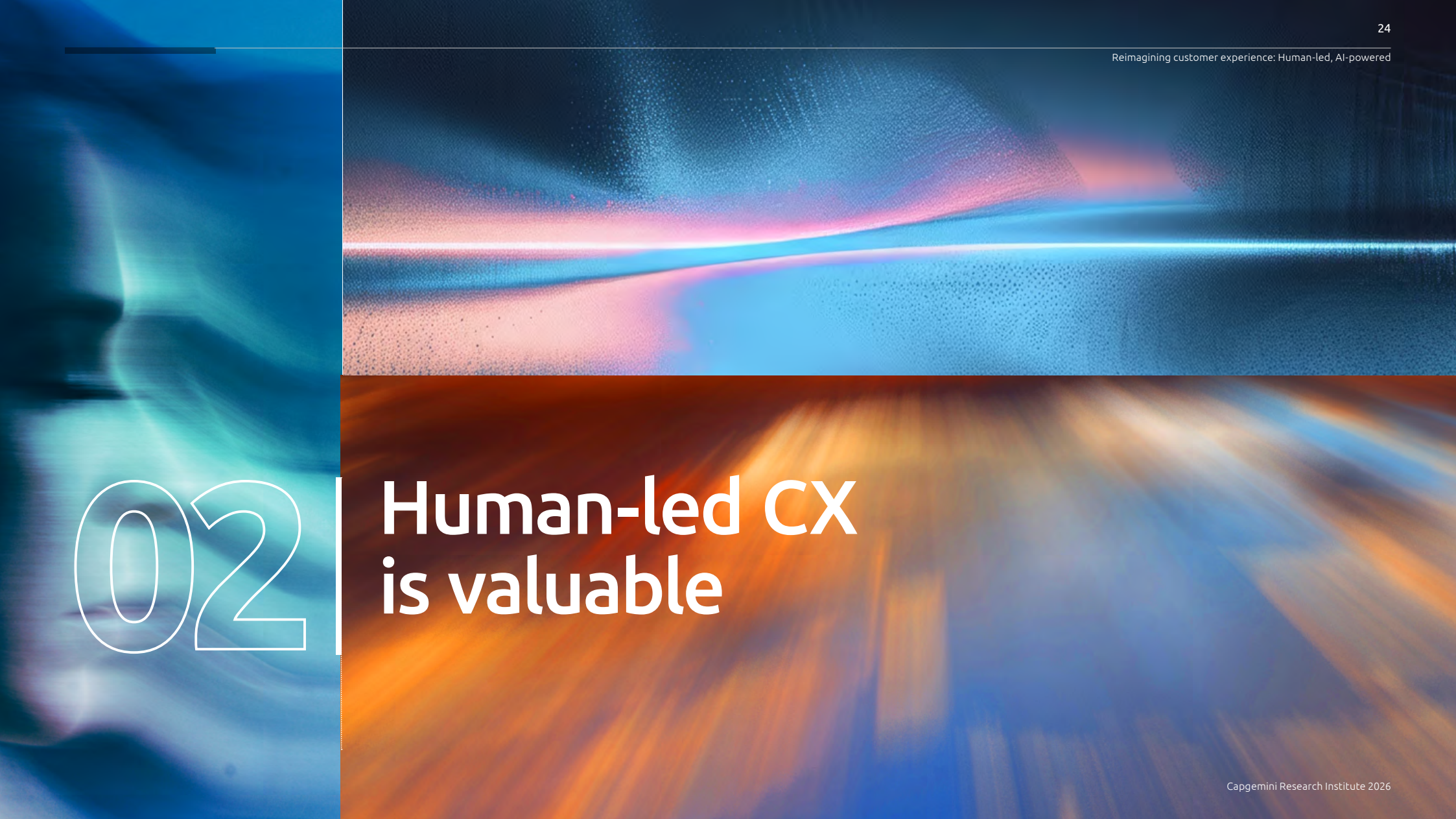




"When customer expectations shift this quickly, it is tempting to let technology lead. But doing so without the right balance of human and AI risks losing the very thing customers value most — your authenticity. That balance cannot be an afterthought. It has to be the foundation: human led, AI powered."

Abi Feseha

Global Connected Marketing Offer Leader,
Capgemini



02

Human-led CX is valuable

Enhancing human-led CX to meet customer expectations

Our research reveals that 72% of customers want to be valued at every point of contact with their chosen organization, both online and offline, while 84% demand rapid assistance via chat, call, or email. Increasingly, customers judge brands and organizations by experience: our research shows that 69% of consumers can forgive a product flaw, but not a frustrating or impersonal experience.

In customer service, the human element remains irreplaceable across multiple scenarios. Customers continue to value authentic person-to-person interactions that convey understanding and trust. Our research indicates that front-line staff are as in demand in the AI-driven environment as in the traditional one. Over 66% of customers rank front-line employees among their top three interaction channels, followed by conversational channels such as Gen AI-enabled bots, which 56% rank among their top three preferred options (see Figure 4). Further, 36% of customers are willing to pay a premium for front-line staff support, while 35% would do so within the next three to five years. Organizations recognize this impact

and the need to augment AI in front-line staff. Despite more than 95% of its customer interactions taking place digitally, Bank of America has decided to open over 165 new branches by the end of 2026 to ensure customers have access to human guidance for emotionally complex and high-stakes decisions. This belief in human contact as a CX differentiator is echoed by Hitender Sachdeva, Head of Merchant Service, Products and Payments at Scotiabank, a Canadian multinational banking and financial services organization: *“For personal financial decisions, customers place greater trust in human professionals than AI-driven bots.”*



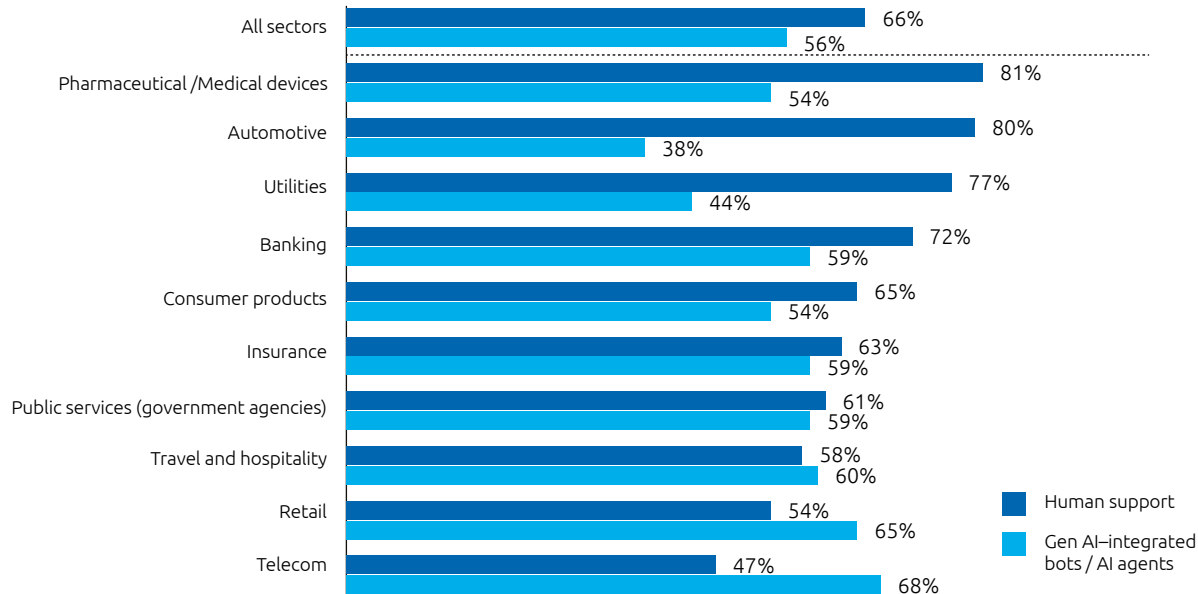
“For personal financial decisions, customers place greater trust in human professionals than AI-driven bots.”

Hitender Sachdeva

Head of Merchant Service, Products and Payments at Scotiabank

Figure 4.

Current consumer preference to use Gen AI-integrated bots/AI agents vs. human support

Percentage of consumers who rank human support and Gen AI-integrated bots/AI agents among their top three preferred interaction channels across sectors

Source: Capgemini Research Institute, CX transformation, consumer survey, December 2025, N = 9,500 consumers.

AI integration is reshaping front-line staff workflows

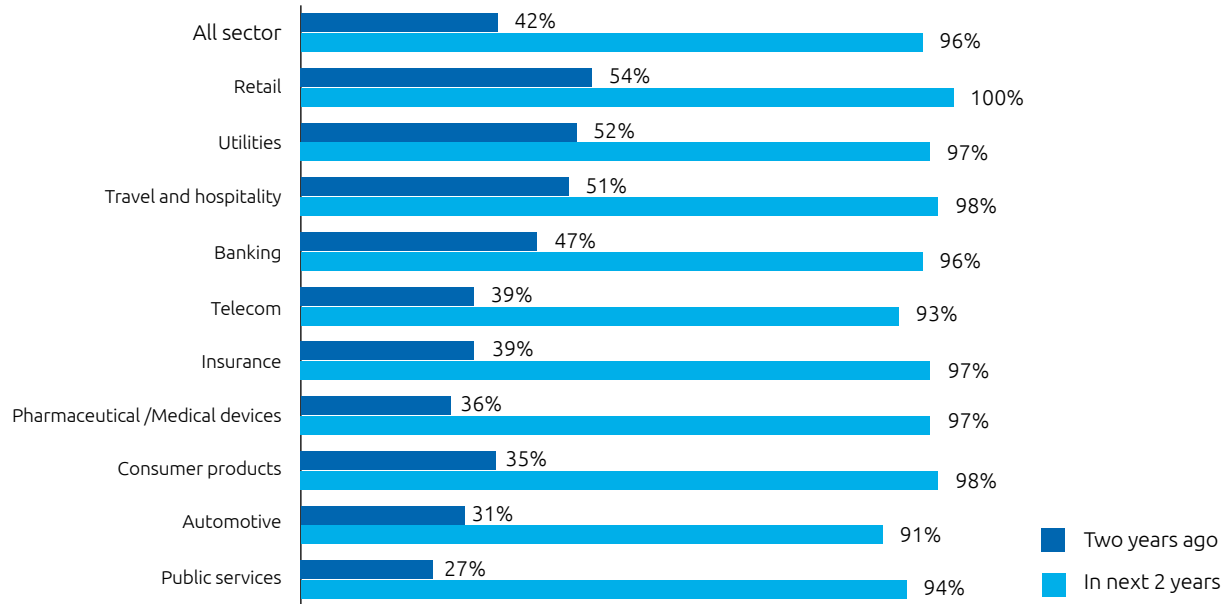
The proportion of front-line staff using Gen AI tools in their daily work has risen from 42% in 2024 to 78% in 2026, and is expected to reach 96% within two years. Three-quarters (76%) say they spend less time on mundane tasks, while 70% say their response quality has improved. Ian Henderson of ServiceNow reinforces the importance of AI tools among front-line staff: *“AI tools help customer-facing associates personalize conversations and stay focused on resolving issues, where speed and relevance matter more than polished sympathy. Effective AI guidance enables front-line associates to tailor tone and interaction, ultimately elevating the customer experience.”*

96%

The proportion of front-line staff using Gen AI tools in their daily work within two years

Figure 5.

Across sectors, more than 90% of front-line employees will use Gen AI daily over the next two years to enhance CX

Percentage of customer-facing associates using Gen AI tools in their daily work - by sector


Stephen Hardenburg, Director of Customer Experience for Small Business at The Hartford, a US investment and insurance organization, reinforces this sentiment: *"We're using AI to help agents answer questions in real time, faster and more accurately. It supports better first-call resolution, reduces handle time, and improves coaching through call summaries and sentiment analysis. It enhances the agent's experience as much as the customer's."* As the adoption of AI agents accelerates in the near future, it is important for organizations to address fragmented and inconsistent data across front-line teams before scaling AI agents to improve customer experience.

source: Capgemini Research Institute, CX transformation, executive survey, December 2025, N = 480 customer-facing associates.



"CX just got more exciting with agents and AI assistants now needed to be embedded into the interactions. Brands who can go beyond 'AI for automation and human for sign off' will gain advantages, this is about a dynamic CX from discovery to purchase, one where AI is empowered but the human is in control and brings brand empathy and soul."

Bhavesh Unadkat

Customer First, Northern Europe,
frog, part of Capgemini Invent

AI is already delivering CX value

AI-driven CX transformation is delivering significant value across multiple dimensions, particularly in improving front-line employees' productivity through AI-generated summaries and recommendations (87%) and enhancing self-service with conversational AI (82%) (see Figure 6). Volkswagen Group UK launched its CX Health initiative, partnering with Medallia and Ipsos to gather real-time, authentic customer feedback through AI-powered text analytics, while dropping dealer incentives and redesigning targets and forecasts to drive targeted CX improvements.²¹

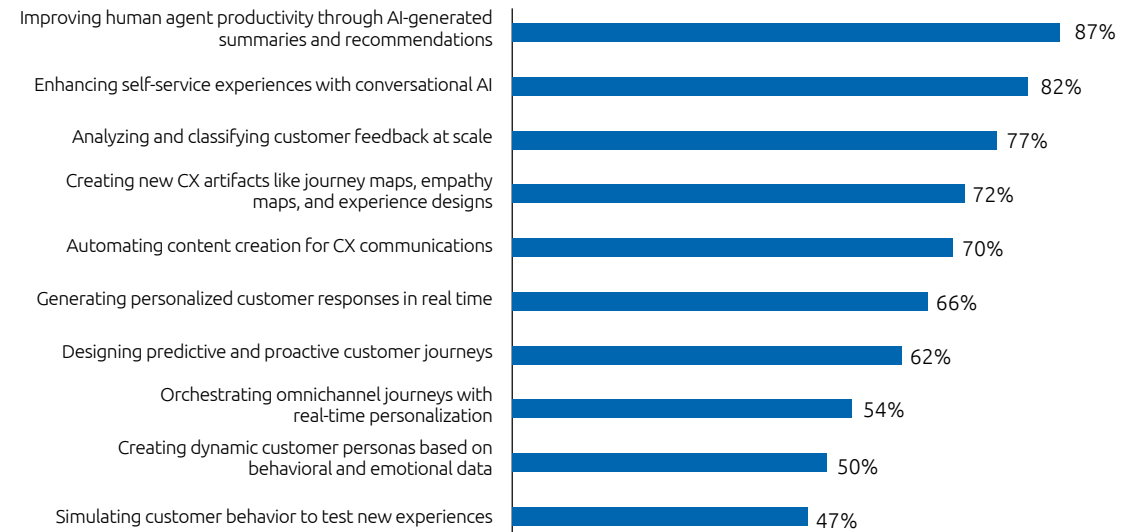
87%

AI-driven CX transformation is delivering significant value across multiple dimensions, particularly in improving front-line employees' productivity through AI-generated summaries and recommendations.

Figure 6.

87% say AI-generated summaries and recommendations have achieved greater CX value

From Gen AI to agentic AI: CX value delivered by use cases



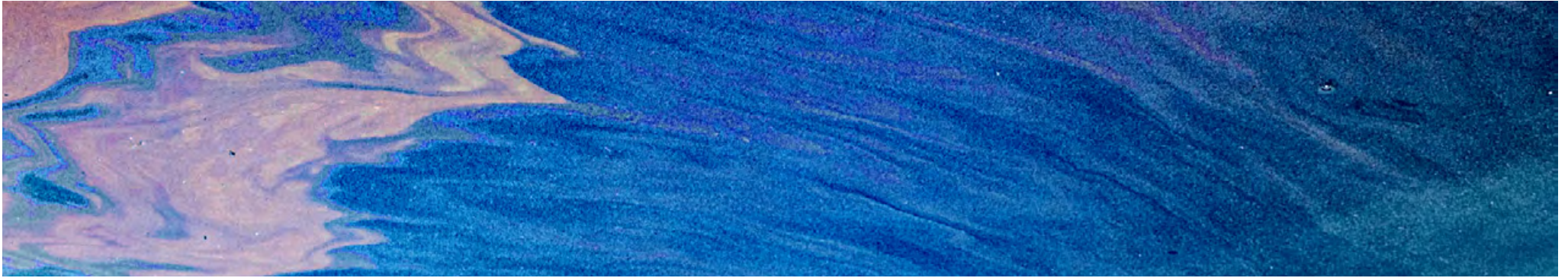
Source: Capgemini Research Institute, CX transformation, executive Survey, December 2025, N=1,200 executives.



“AI tools help customer-facing associates personalize conversations and stay focused on resolving issues, where speed and relevance matter more than polished sympathy. Effective AI guidance enables frontline associates to tailor tone and interaction ultimately, elevating the customer experience.”

Ian Henderson

Sr. Director, Outbound Product Management
at ServiceNow



AI-powered support cuts response times and builds trust

Half of executives surveyed (50%) report that agentic AI has delivered faster response times to customer enquiries and citizen requests. Kuwait Finance House partnered with NCR Atleos to introduce “Fahad,” a hyper-realistic AI powered avatar at in branch kiosks, offering real-time personalized assistance, guiding transactions, escalating to live agents, and driving digital transformation and CX excellence.²²

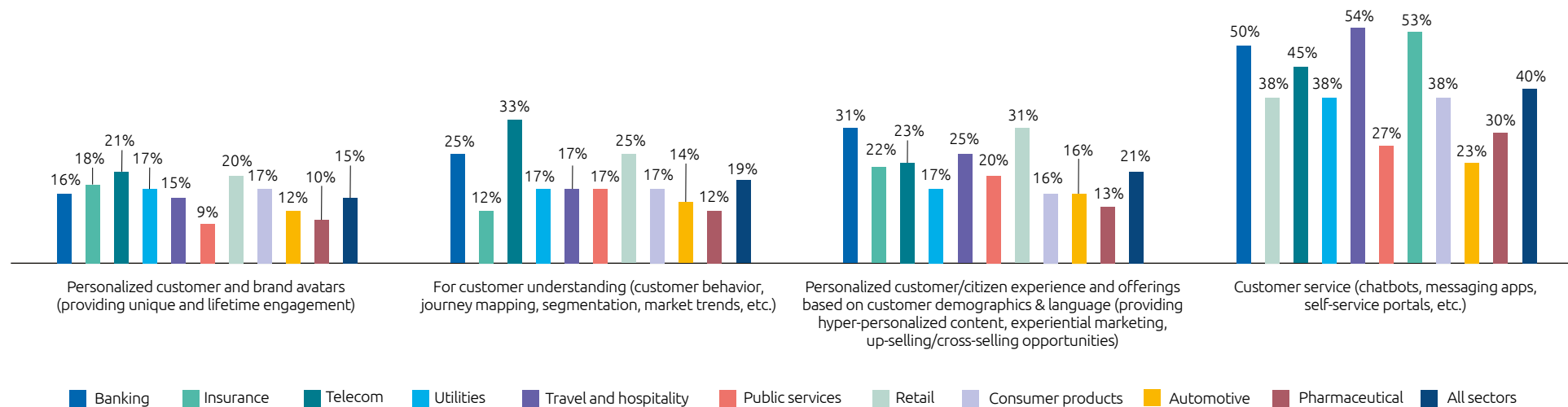
Operational efficiency and personalization lead AI investment

Key focus points for AI investment include AI-powered chatbots for real-time engagement, predictive analytics for proactive service, and intelligent self-service solutions. Sandeep Dube, EVP and Chief Commercial Officer for US car rental organization Hertz, adds: *“Nearly three-quarters of Hertz’s US inbound chat and call support is handled by AI, which is delivering faster resolutions, improved satisfaction, and, increased cost-efficiency.”*²³

AI adoption in customer-facing functions indicates a strong focus on cost-optimization and scalability. However, AI remains underutilized for personalization (21% of organizations) and deeper customer understanding (19%). The low adoption rate of brand avatars (15%) reflects caution around emerging engagement strategies (see Figure 7). Aline Schwenk, Head of Customer Service & Experience, Amazon Brazil, confirms that AI will strengthen personalization, stating: *“Customers receive countless promotional messages but rarely feel valued. When companies neglect personalization, they break customer trust and risk losing them. AI can help by using customer data to deliver a personal touch that significantly improves the experience.”*

Figure 7.

Organizations are adopting AI at scale across industries

Percentage of executives using AI at scale (for more than 50% of initiatives) to improve CX in customer-facing functions/areas, by sector

Source: Capgemini Research Institute, CX transformation, executive Survey, December 2025, N = 1,200 executives.

While CX has always been a strategic priority, it is now recognized as the key to commercial success

Rising customer expectations, instant access to alternatives, and a heightened imperative for brand trust have elevated CX into a critical driver of growth. Pierre Cayale, VP for Innovation (Customer Experience) at Orange, echoes this sentiment: *“Investing heavily in AI for omnichannel platforms and service quality is no longer optional. AI-driven service is no longer an upgrade; it’s the baseline. To stay relevant, we must treat CX as a core operational mandate.”*

In a strategic shift, British Airways has rolled out free, high-speed Wi-Fi across its fleet, using SpaceX’s Starlink. Rather than separating passengers by standard of service, Starlink offers seamless, gate-to-gate connectivity for all cabins, including reward flights.

Sean Doyle, British Airways' Chairman and Chief Executive, describes the initiative as a major milestone: *“Launching Starlink on both our long-haul and short-haul aircraft is a game-changer for us and our customers. Our customers will enjoy lightning-fast, low-lag internet from the moment they board to the moment they land – even over oceans and remote regions.”*²⁴

An impressive 84% of executives say CX is a core driver of their growth strategy. This emphasis is even stronger in sectors such as telecom, at 93%, retail at 92%, and travel at 90% (see Figure 8). Organizations are increasingly investing in AI-driven solutions to stay competitive. For example, Papa John's, a US-based pizza delivery and quick-service restaurant brand, uses Google Cloud's AI to optimize ordering, delivery, and customer service interactions.²⁵

84%

of executives say CX is a core driver of their growth strategy.



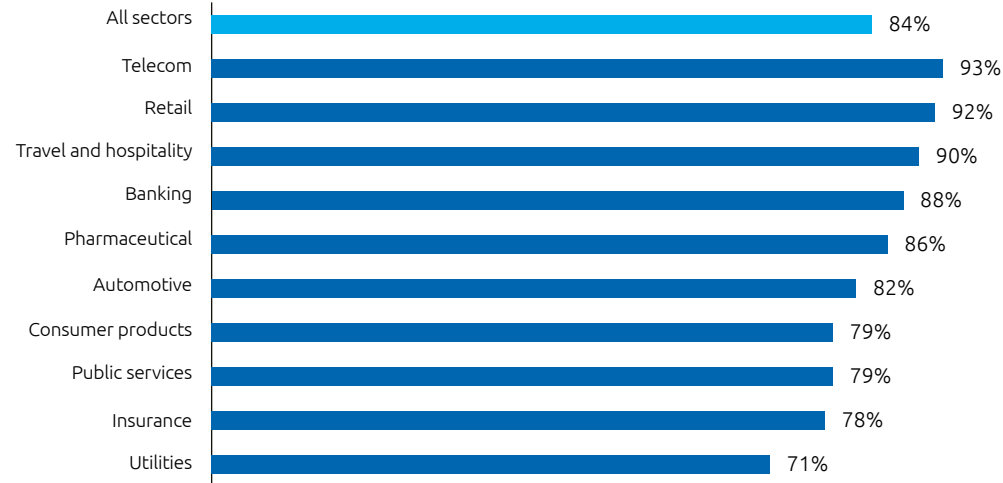
“Investing heavily in AI for omnichannel platforms and service quality is no longer optional. AI-driven service is no longer an upgrade; it’s the baseline. To stay relevant, we must treat CX as a core operational mandate.”

Pierre Cayale

VP for Innovation (Customer Experience)
at Orange

Figure 8.

Over 80% of executives view CX as a core driver of their growth strategy

Percentage of executives who agree with the statement: “Customer/citizen experience is now a core driver of our growth strategy”

Source: Capgemini Research Institute, CX transformation, executive Survey, December 2025, N = 1,200 executives.

A solid 60% of consumers saying CX is a stronger driver of loyalty than product quality or price, while 65% believe better CX shapes overall brand perception. This shift has significantly increased the pressure on organizations to be AI-driven, seamless, consistent, and emotionally engaging in every physical and digital interaction.

60%

of consumers say CX is a stronger driver of loyalty than product quality or price

Public-sector organizations closely mirror the global trend: while 84% of organizations overall say customer experience is now a core driver of growth, nearly 79% of public-sector entities similarly view citizen experience as central to their growth strategy – where “growth” reflects their ability to meet citizen expectations with ease and enhance experiences through AI technologies.

As expectations rise, governments are accelerating AI adoption at unprecedented speed, with decision-makers projecting faster deployment than any other industry. This push is fueled by the need to simplify interactions, reduce friction, and make critical services accessible with ease to citizens. According to recent research, 84% of government decision-makers expect AI adoption to accelerate, with governments projected to spend more on AI than any other industry.²⁶

Across the world, AI agents and chatbots are reshaping how citizens engage with public services, turning historically complex processes into intuitive, conversational journeys. In fact, 67% of public sector companies agree that agentic AI has the potential to outperform traditional CX channels in meeting citizens’ needs.

- Singapore's GovTech agency has deployed AI chatbots across 70+ government websites, including Ask Jamie, Health Buddy, and CPF Chatbot. These systems handle routine inquiries in multiple languages, achieving a 50% reduction in call center workload and 80% faster response times for the common citizen.²⁶
- Buenos Aires has implemented Boti, an AI assistant available through WhatsApp that handles over 2 million queries per month without human

intervention, alleviating the operational burden by 50%. The city government has expanded Boti to provide conversational access to over 1,300 government procedures, helping citizens navigate complex bureaucratic processes.²⁷

79%

of public-sector entities view citizen experience as central to their growth strategy—where ‘growth’ reflects their ability to meet citizen expectations with ease and enhance experiences.



"Tomorrow's CX shifts from customer-first to customer-and-agent-first design. AI agents don't replace humans; they introduce a new interaction channel. Without omnichannel consistency, brands miss real customer priorities, revealing dangerous blind spots between perceived experience and the trusted, confidence-driven journeys that truly matter."

Xavière Tallent

Global Commerce Realized &
Empowered Sales Offer Lead,
Capgemini



A hand with a blue and red gradient skin tone points its index finger towards a glowing orange rectangular object. The background is a solid blue color.

03 | What's up with CX?

Organizations lack a clear CX roadmap

A significant 40% of organizations cite the lack of a well-defined roadmap or clear KPIs as the biggest internal barrier to CX transformation. This is a key challenge for the public sector, as 52% of organizations attest (see Figure 9). Gurpreet Muctor, Chief Data and Technology Officer at Westminster City Council, says: *“When every service area builds its own processes and its own view of the customer, you end up with no unified strategy at all, so the customer journey becomes fragmented by design.”* Reflecting this fragmentation, only 23% of organizations globally and 9% of public-sector organizations have a comprehensive, unified strategy, vision, and roadmap that spans all aspects of the customer journey (see Figure 9).

40%

of organizations cite the lack of a well-defined roadmap or clear KPIs as the biggest internal barrier to CX transformation.



“When every service area builds its own processes and its own view of the customer, you end up with no unified strategy at all, so the customer journey becomes fragmented by design.”

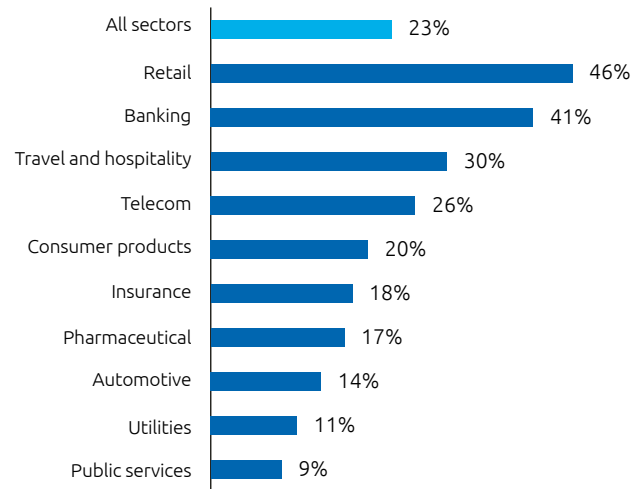
Gurpreet Muctor

Chief Data and Technology Officer at Westminster City Council

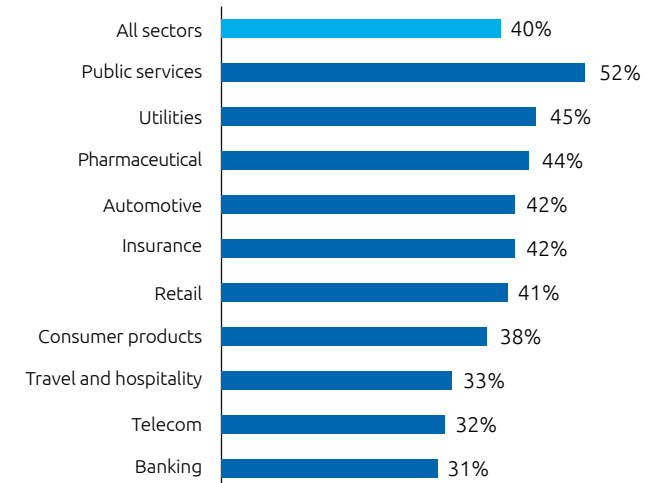
Figure 9.

Only one in five organizations has a unified, comprehensive strategy, vision and roadmap of the customer journey

Percentage of executives who agree with the statement: “We have a comprehensive, unified strategy, vision, and roadmap that spans all aspects of the customer journey.”



Percentage of executives who rank “No well-defined roadmap or KPIs to transform CX” as a top three barrier to transform CX



Source: Capgemini Research Institute, CX transformation, executive survey, December 2025, N = 1,200 executives.

CX KPIs are disconnected from outcomes that matter

CX teams continue to prioritize metrics such as NPS, CSAT, and sentiment scores. However, these indicators are seldom linked to core business outcomes such as revenue, profitability, churn reduction, or customer lifetime value (CLV). Martin Kihn, SVP of Strategy at Salesforce, confirms this sentiment: *“The challenge is that many organizations still lean too heavily on surface metrics like CSAT and NPS, and haven’t fully wired CX into revenue, churn, and journey-level ROI.”*

The Hartford’s Stephen Hardenburg says: *“Companies often celebrate a small NPS increase, but NPS is a lagging indicator. We must connect CX signals with real business outcomes such as cost, retention, and revenue.”*

Illustrating the impact of such alignment, US department store chain Macy’s implemented its “First 50” CX initiative, transforming 125 stores and improving end-to-end operations, omnichannel experiences, delivery speed, and digital capabilities. This drove higher NPS, increased store traffic, and gave higher average order value compared with the rest of the store fleet, resulting in 1.9% year-on-year

sales growth.²⁸ Despite these examples, only 36% of organizations report improved sales performance as a result of integrating CX feedback. This is a misalignment between measuring a KPI and connecting with business metrics. For instance, organizations measure NPS – but when feedback is negative, they often fail to understand the underlying reason and report it across the organization.

36%

of organizations report improved sales performance as a result of integrating CX feedback.





"Most firms struggle to demonstrate the value of customer experience because they don't correlate operational CX drivers, business value and client loyalty."

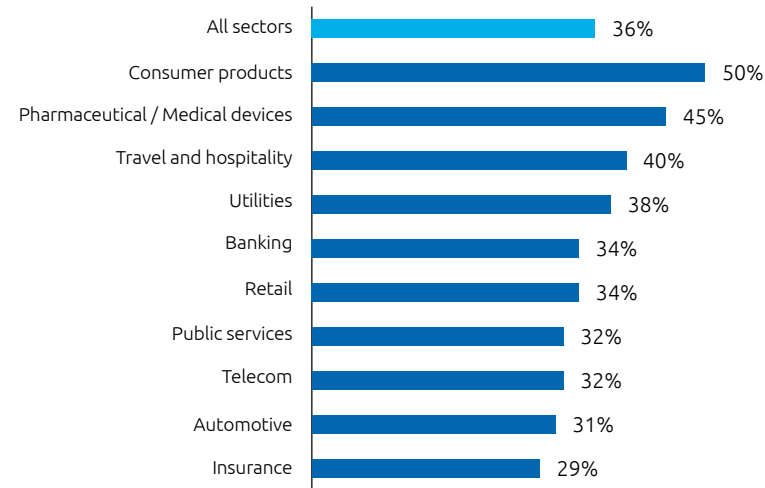
Thomas Husson

Vice-President, Principal Analyst
Forrester Research

Figure 10.

Globally, sectors have largely failed to realize significant sales/revenue performance improvements from integrating CX feedback

Percentage of organizations that benefited from improved sales performance by integrating customer/citizen experience feedback insights across functions/departments – global average versus industry comparison



Source: Capgemini Research Institute, CX transformation, executive survey, December 2025, N = 745 executives and customer facing associates (Who say they have integrated Customer/citizen experience (Service/product) feedback insight into operations and decision making).

Customers are not getting a unified experience

The next three years will see more fragmented journeys across channels

Friction across the customer journey is a growing concern for organizations. Over half (57%) of consumers say a fragmented journey across channels will be a key barrier to fulfilling CX.

Priyanka Bhargav, Head - UX/Consumer Insights & Senior Director – Brand Marketing at Flipkart, concurs: *“There is a departure in consumer behaviour, earlier 70% of the consumers would end up shopping on the first app they started the purchase journey, however now customers start on one channel and finish on another, and they don’t want to repeat themselves. That’s why a unified customer history across app, call center, and store is essential.”*

As organizations rapidly expand channels without fully integrating data, context, and ownership across the end-to-end customer journey, and as expectations for seamless transitions continue to rise, fragmented journeys are becoming increasingly difficult to manage. Ian Henderson of ServiceNow says: *“Most organizations still struggle to fully integrate all systems and often choose to create fractures*

in their customer experience based on which teams access which systems. As replacement of legacy systems moves at different speeds, fragmentation grows faster than integration."

Our research indicates that 40% of organizations identify fragmented journeys as the greatest barrier to effective CX, with 60% expecting this issue to worsen in the next three years. This trend is even more pronounced in the automotive and consumer product industries, where 67% and 66% of executives, respectively, echo these

concerns. This trend highlights the importance of investing in omnichannel strategies and unified engagement with consumers.

A global director at a German industrial engineering organization, adds: *"At our organization, CX is designed across digital and physical interactions, from trade fairs and visitor centers to contact centers and online platforms. The best outcome is when the customer focuses on resolving their need without noticing the complexity of the underlying process."*

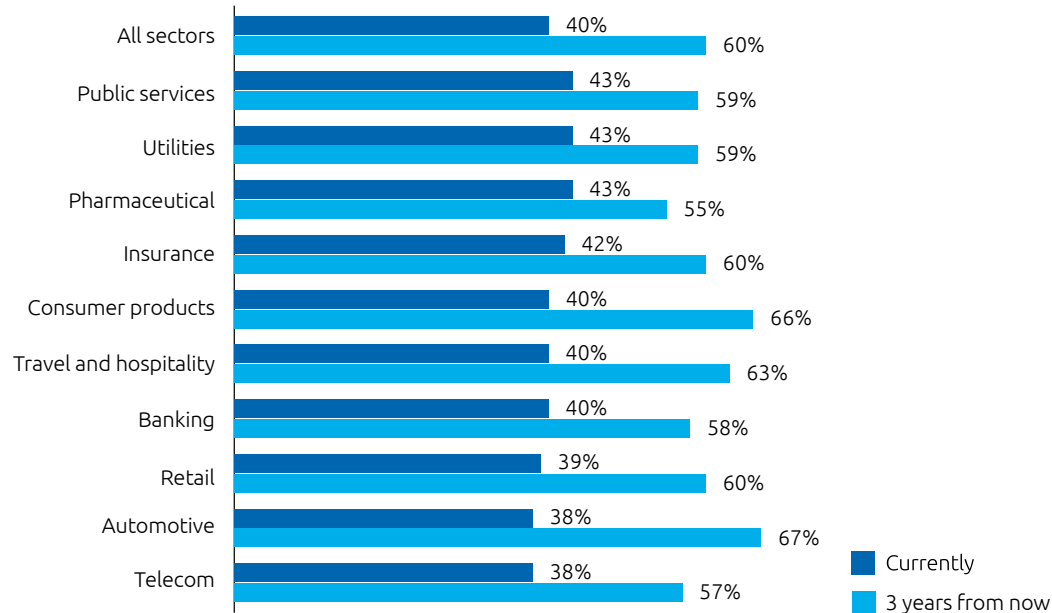
Ford has built a simulation lab showcasing its "Ford Signature 2.0" dealership design, with plans to roll it out globally to improve the customer journey across its 9,000-dealer network. When customers walk into a Ford Signature 2.0 dealership, they experience a more open, welcoming space designed around comfort and self-guided exploration rather than traditional sales pressure. The approach emphasizes hospitality-inspired layouts, simplified navigation, and digital tools that allow customers to engage at their own pace – creating a more consistent, transparent, and comfortable experience across sales, service, and ownership.²⁹



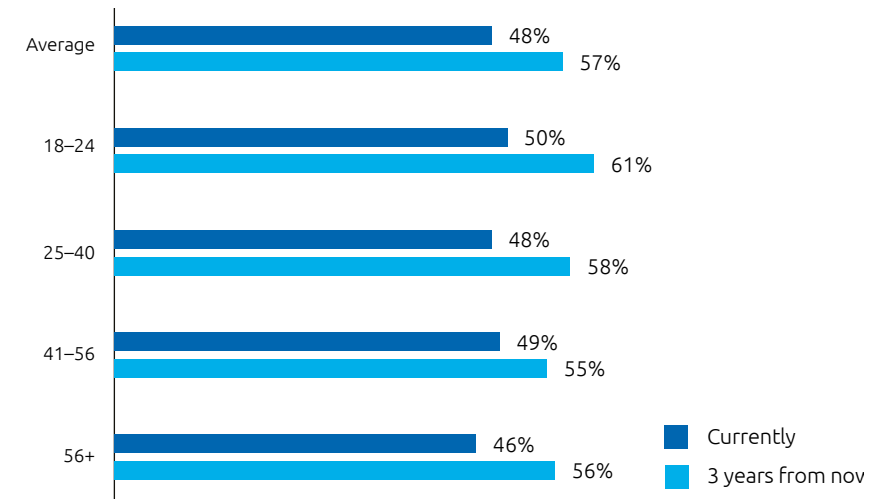
Figure 11.

Fragmented journeys are currently the leading barrier to effective CX and will become even more pronounced going forward

Percentage of executives by sector who agree with the statement: "Fragmented journeys across multiple channels are the greatest barrier to effective CX."



Percentage of consumers by age who agree with the statement: "Fragmented journeys across multiple channels are the factor that has the greatest negative effect on their CX."



Source: Capgemini Research Institute, CX transformation, executive and consumer survey, December 2025, N = 1,200 executives and 9,500 consumers.

Transition issues arise when switching channels

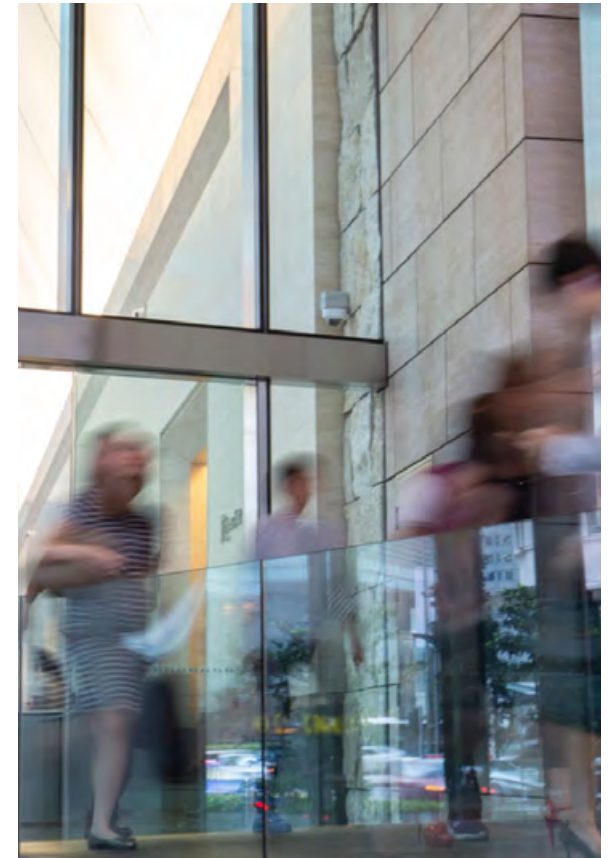
In our research, 83% of executives agree that their organization fails to offer seamless transition between channels (e.g., from chatbot to phone support), leading to poor CX. Aline Schwenk from Amazon Brazil, echoes this challenge: *“Customers increasingly move across the app, website, store, and social media, but they don’t experience a seamless flow. When they raise an issue on one channel and contact support on another, the context is often lost, creating frustration and breaking the continuity they expect.”*

83%

of executives agree that their organization fails to offer seamless transition between channels (e.g., from chatbot to phone support), leading to poor CX.

A substantial 63% of consumers often have to re-explain their issues to human agents after explaining it to a chatbot. John Bunney, Corporate Vice President of Customer Service and Support at Microsoft, echoes a similar sentiment, saying: *“Customers become frustrated when switching channels forces them to start over. Every handoff must carry full context – what was tried, what failed – because nothing erodes trust faster than repeating the same information.”*

Almost three-quarters (74%) of consumers would prefer to receive human phone support within a minute of chatting with a bot. A further 72% of customer-facing staff from the organizations surveyed say that friction in moving across channels, tools, and applications to access customer data is the central CX challenge. Nearly half (47%) of organizations say customers experience friction in switching between digital and physical channels. Only 28% of executives say they have systems in place to ensure seamless transfer of context and conversation history across offline and online channels (e.g., chatbot to live agents to in-store staff). Kevin Shatzkammer, Corporate Vice President, Customer Experience & Success Strategy and Operations at Microsoft, says: *“The biggest transition failure is landing a customer on someone who can’t solve their issue, triggering yet another forward. Matching the right capability—whether human or AI—reduces the painful channel hopping that undermines the entire support experience.”*





"There is a departure in consumer behaviour, earlier 70% of the consumers would end up shopping on the first app they started the purchase journey, however now customers start on one channel and finish on another, and they don't want to repeat themselves. "

Priyanka Bhargav

UX/Consumer Insights & Senior Director
– Brand Marketing at Flipkart

Figure 12.

Most executives and consumers globally see channel transitions as generating friction

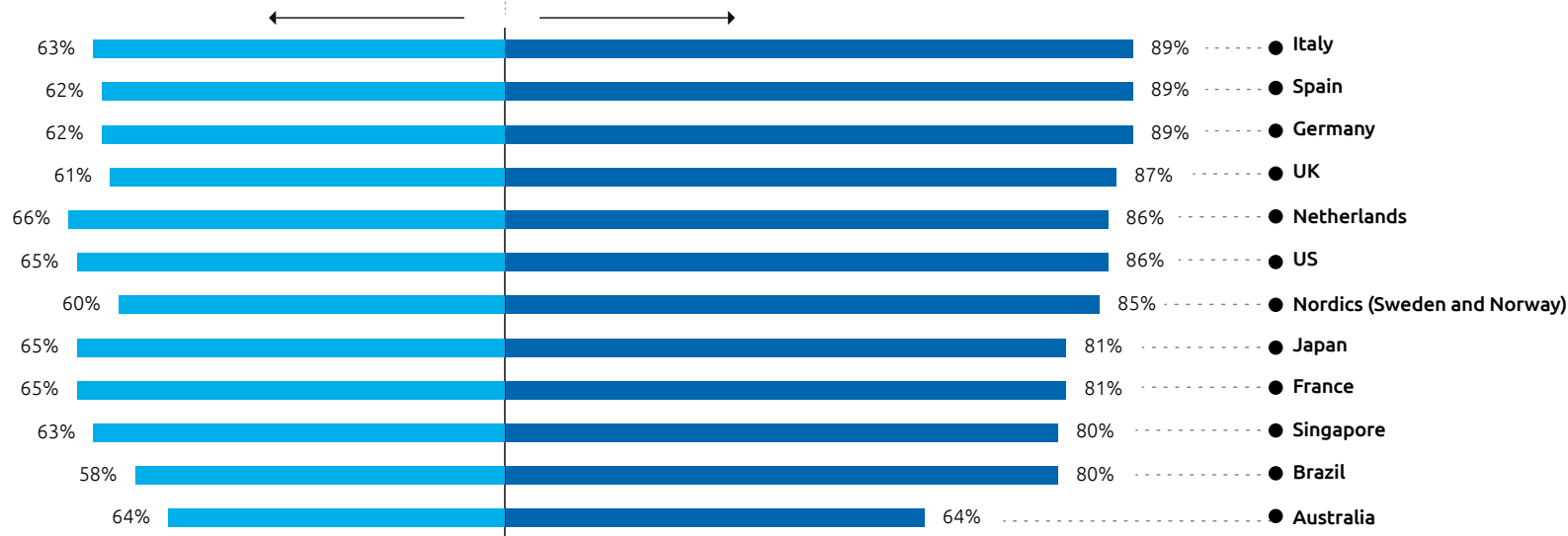
Reasons for poor experience: Customers vs. executives, by country

Customers agreeing with the following statement in relation to poor CX:

"I often have to repeat my issue to human agents, even after explaining it to a chatbot"

Executives agreeing with the following statement in relation to poor CX:

"No seamless transition between channels (e.g., from chatbot to phone support)"



Source: Capgemini Research Institute, CX transformation, executive and consumer survey, December 2025, N = 1,200 executives and 9,500 consumers.



"In the age of AI-driven interactions, CX is no longer about managing touchpoints - it's about orchestrating intelligent, end-to-end journeys. The winners will be those who use AI to scale what matters most: human connection, trust, and relevance."

Christina Schehl

Executive Vice President, Head of Retail & Distribution, Capgemini Germany

Orange's Cayale adds: *"Moving from multichannel to a true journey centric approach is now a high expectation – and a very hard shift for organizations to make."*

Lack of personalization and inconsistent information across touchpoints

Over half of consumers today (57%) expect personalization, yet only 23% of organizations assign importance to this aspect of CX. This perception gap suggests a missed opportunity to enhance engagement. Decentralized data remains a major obstacle to enhanced CX, as 82% of front-line staff acknowledge. Additionally, 78% say they lack real-time access to customer data, limiting personalized customer engagement.

78%

of front-line staff say they lack real-time access to customer data, limiting personalized customer engagement

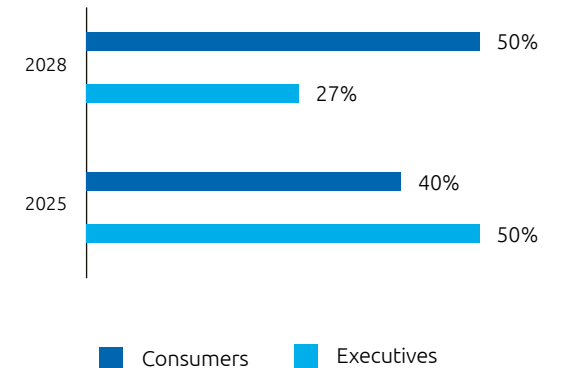
Inconsistent information across touchpoints is a concern for 50% of executives versus 40% of consumers (see Figure 13). However, a far smaller portion of executives than consumers (23% versus 50%) expect inconsistent information to be a critical factor in the coming years.



Figure 13.

Consumers struggle with inconsistent information: 40% to 50% in three years%; executives perceive lower impact 50% to 27% highlighting expectation gaps

Inconsistent information across touchpoints as a barrier – Executives vs. consumers



Source: Capgemini Research Institute, CX transformation, executive and consumer survey, December 2025, N=1,200 executives and 9,500 consumers.

Organizations must simplify user interface (UI) and the consumer journey

While 87% of executives recognize that simplifying the customer or citizen journey is critical to improving satisfaction and loyalty, organizations take a more siloed approach. As many as 82% focus more on fixing pain points than on creating positive experiences. A further 63% carry out journey mapping of high-satisfaction interactions. But consumers expect a holistic approach.

87%

of executives recognize that simplifying the customer or citizen journey is critical to improving satisfaction and loyalty.

An intuitive UI is important, as 70% of consumers want a digital experience that is as smooth and intuitive as using Apple or Google. Further, 56% of consumers and 45% of executives say complex navigation or UIs are barriers to enhanced CX.

Organizations fail to direct data to meet consumer needs

Consumers question the value they receive in return for sharing their data with organizations, and feel they suffer information overload:

- 61% say organizations fail to offer superior CX in return for data sharing.
- 52% say organizations fail to use personal data to add value.

A senior executive at an engineering organization adds: *"In many customer cases, because the data is scattered across departments and not connected, it becomes very difficult to deliver a personalized experience."*

- 70% of consumers say they receive too many promotional messages via online channels (e-commerce apps, WhatsApp, grocery apps, text messages, etc.), increasing the likelihood that they will begin to withhold personal data.

- 51% say digital interactions overwhelm and confuse them.

A significant 64% of consumers say they want the organization to engage with them as an individual, acknowledging their personal values, needs, and interests. Underlining this, 72% feel disappointed when organizations simply complete the sale and offer no subsequent support. A high 77% of consumers want organizations to listen more carefully to and act on feedback. This is important, as 54% of consumers feel customer feedback is not implemented.

61%

of consumers say organizations fail to offer superior CX in return for data sharing.



"Customers receive countless promotional messages but rarely feel valued. When companies neglect personalization, they break customer trust and risk losing them. AI can help by using customer data to deliver a personal touch that significantly improves the experience."

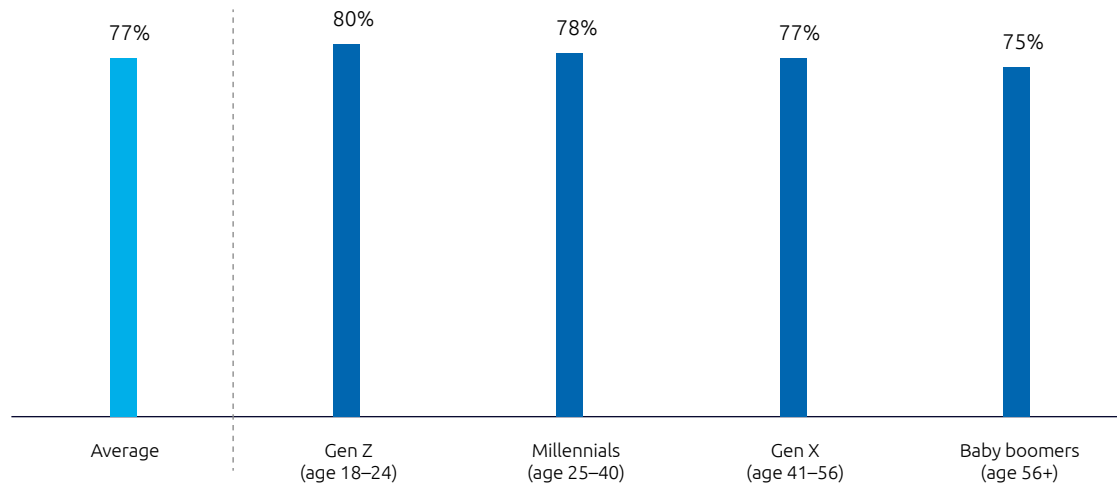
Aline Schwenk

Head of Customer Service & Experience,
Amazon Brazil

Figure 14.

80% of Gen Z want organizations to listen to and act on feedback

Percentage of consumers/citizens who want their organizations to listen to their feedback and act on it



Source: Capgemini Research Institute, CX transformation, consumer survey, December 2025, N = 9,500.



Executive and customer CX expectations are misaligned

Executives overestimate customer willingness to recommend their brand

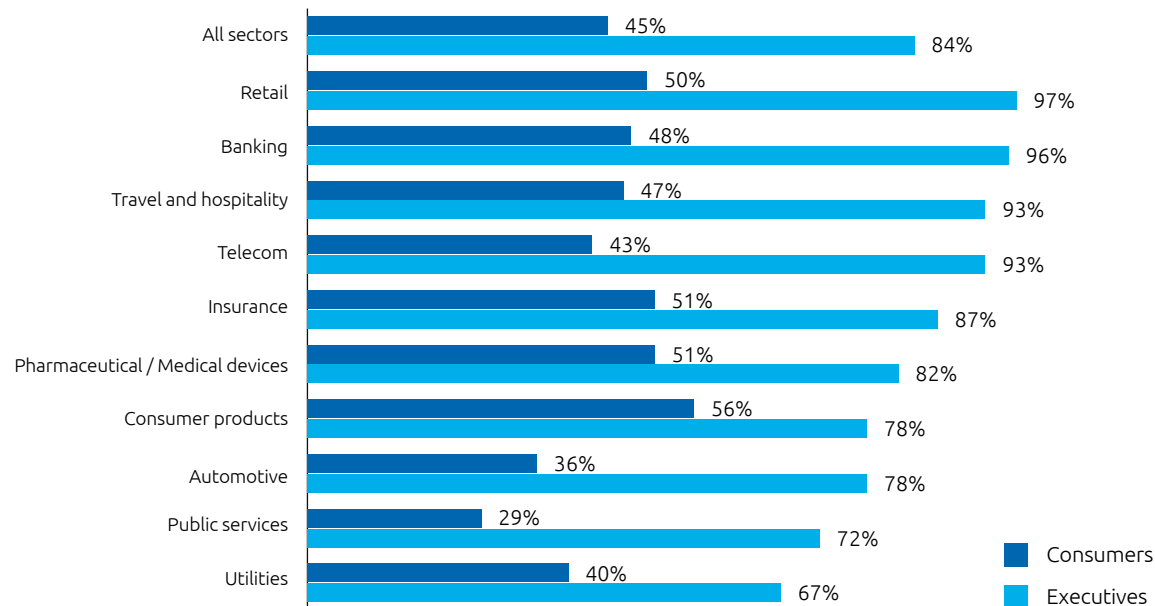
While many organizations believe they are delivering strong CX, customer sentiment often reveals a clear disconnect between organizational and customer perceptions. Our research shows that executives significantly overestimate customer willingness to recommend their brand (84% versus only 45%).

This pattern holds true across sectors (see Figure 15). Public services and automotive, for example, face particularly deep trust challenges. These insights underscore the need to bridge expectation gaps and strengthen consumer trust to win sustained advocacy.

Figure 15.

Executive optimism markedly exceeds consumer likelihood to recommend their products or services based on CX

Recommendation likelihood across sectors: Executive vs. consumer view



Source: Capgemini Research Institute, CX executive and consumer survey, December 2025, N = 1,200 executives and 9,500 consumers.

Executives remain out of sync with customers on CX

We make 95% of decisions on a subconscious level before we acknowledge them consciously. The human brain processes emotional stimuli up to 3,000 times faster than rational thought, triggering immediate gut reactions that influence every purchasing decision.³⁰ Emotion, therefore, more than rational analysis, drives our decision-making. CX strategies may succeed operationally but fall short emotionally, delivering efficiency without creating the emotional connections customers truly value.

The positive-emotion perception gap: Our research reveals that executives often overestimate the influence of positive emotions such as confidence, trust, and joy that consumers associate with good CX, overlooking critical emotional gaps (see Figure 16). For instance, on average only 14% of consumers associate a feeling of confidence with CX, yet organizations assess this at 77%, indicating an organizational “blind spot” in evaluating the emotions that truly drive CX. Béatrice Fratani-Klein says: *“Executives think automation improves CX, yet guests still expect warmth and human sensitivity, revealing a real disconnect in emotional expectations.”*

The negative-emotion perception gap: Executives demonstrate a mixed understanding of negative customer emotions. In the case of anger, their perceptions generally align with those of customers. For disgust, however, the gap is far more pronounced: in public services, 17% of customers report feeling disgust compared with only 3% of executives who acknowledge this. Similar disparities appear in automotive, insurance, and telecom, where 11% of customers perceive disgust but just 1% of executives recognize it.

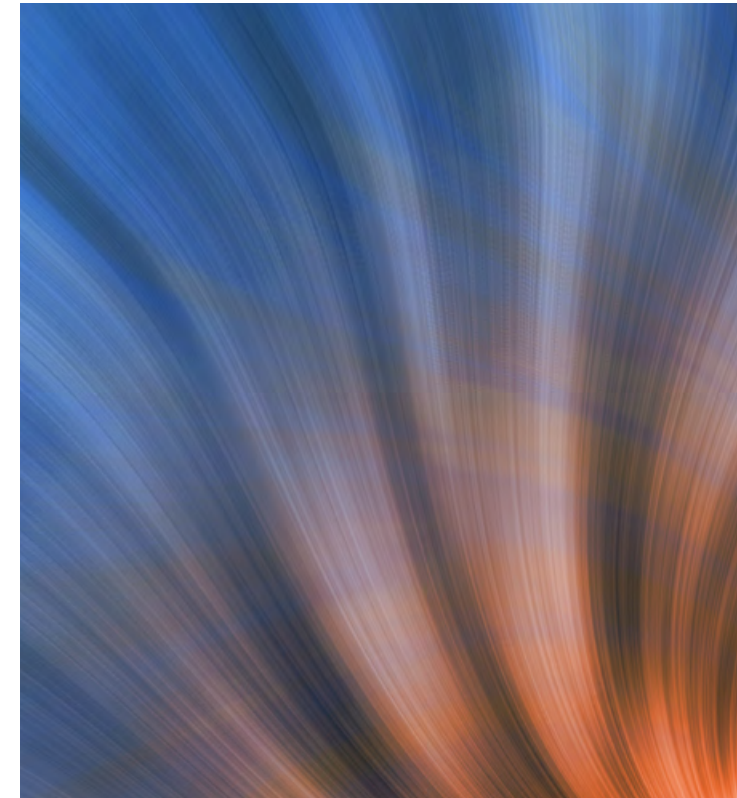
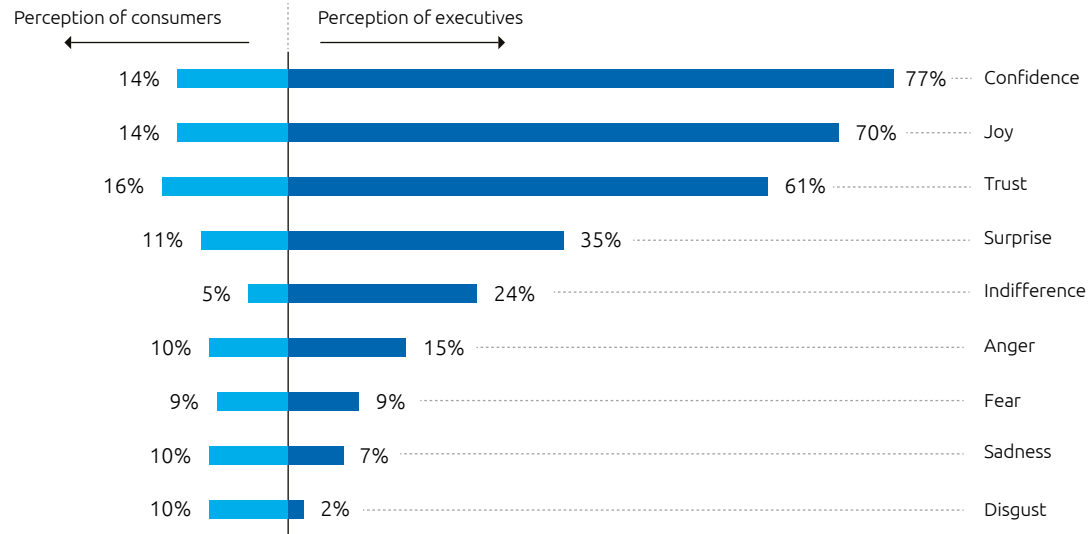


Figure 16.

Global perception of positive and negative emotions: Consumer versus executives

Perception of emotions: Consumers vs. executives (global)

Emotions

Source: Capgemini Research Institute, CX transformation, executive and consumer survey, December 2025, N = 1,200 executives and 9,500 consumers.

Positive emotions make customers *less* likely to lose

loyalty: Our research confirms the consequences of this emotional disconnect, but it also highlights the mitigating power of positive emotions. For instance, 72% of customers say that chronically unresolved issues weaken their brand loyalty. In contrast, among customers who associate positive emotions such as trust or confidence with a brand, nearly 62% of customers say that chronically unresolved issues weaken their brand loyalty – especially in sectors such as retail, consumer products, banking, insurance, automotive, utilities, and government.

Consumers are 70% more likely to buy from brands that spark positive emotions, and those who feel emotionally connected to a brand are 306% more likely to recommend it.³¹ Organizations that recognize the power of emotions are already realizing tangible benefits. For example, beauty retailer Sephora uses emotion-driven gamification to deepen customer engagement and loyalty. Through its Beauty Insider Challenges loyalty program, launched in 2023, the brand has tapped into customers' sense of fun, achievement, and excitement, encouraging post-transaction engagement. As a result, around 30% of Sephora's 46 million loyalty members actively participate, strengthening emotional connection and long-term customer value.³² These perception gaps in



"AI can remove friction and barriers, but only if it strengthens—not replaces—human connection. The most successful organizations will spot new opportunities, simplify journeys, unify data, and augment people with AI, creating new products, services and experiences that feel seamless, trusted, and genuinely customer centric."

Alex Smith-Bingham

Group DCX GABL Leader,
Capgemini

emotions may extend well beyond simple awareness issues, which is why organizations must address the structural challenges in how CX data moves upward internally – ensuring that root-cause failures, not just surface-level symptoms, are identified and acted upon.

Poor CX is already costing organizations

Negative impact of poor CX

Poor CX has immediate, measurable consequences for business performance, negatively impacting loyalty, spending, and competitive position.

Our research shows that 63% of customers have switched to a competitor due to a poor experience, while 61% say they would reduce their spending, clearly linking poor CX with declining revenue. A senior executive from a power company comments: *“Poor CX directly drives up operational costs. Misrouted calls alone account for 30–40% of dissatisfaction and wasted resources. As a regulated utility, every inefficiency hits us financially.”*

Positive impact of good CX

Consistently strong CX creates a powerful ripple effect, driving repeat visits and increased spending. Over time, these positive interactions build trust and emotional attachment, turning routine transactions into enduring brand relationships.

As Westminster City Council’s Muctor notes: *“When customers describe an interaction as concise, accurate, and empathetic, it reflects positive emotional resonance. Good CX doesn’t just resolve an issue – it reassures citizens, strengthens trust, and improves how supported they feel, both in digital channels and in-person services.”*

Our research highlights that 70% of customers return as repeat buyers when they receive good CX, directly strengthening business outcomes. Beyond behavior, good CX builds positive sentiment: 65% of customers say positive experiences make them feel valued, deepening their connection to the brand.





“Customers don’t experience channels—they experience journeys. When systems remain fragmented, context disappears, friction grows, and trust erodes. Delivering seamless CX now depends on unifying data and orchestration across every interaction, not adding more touchpoints.”

Arnaud Bouchard

Group Customer First Business Developer &
Offer Leader, Capgemini

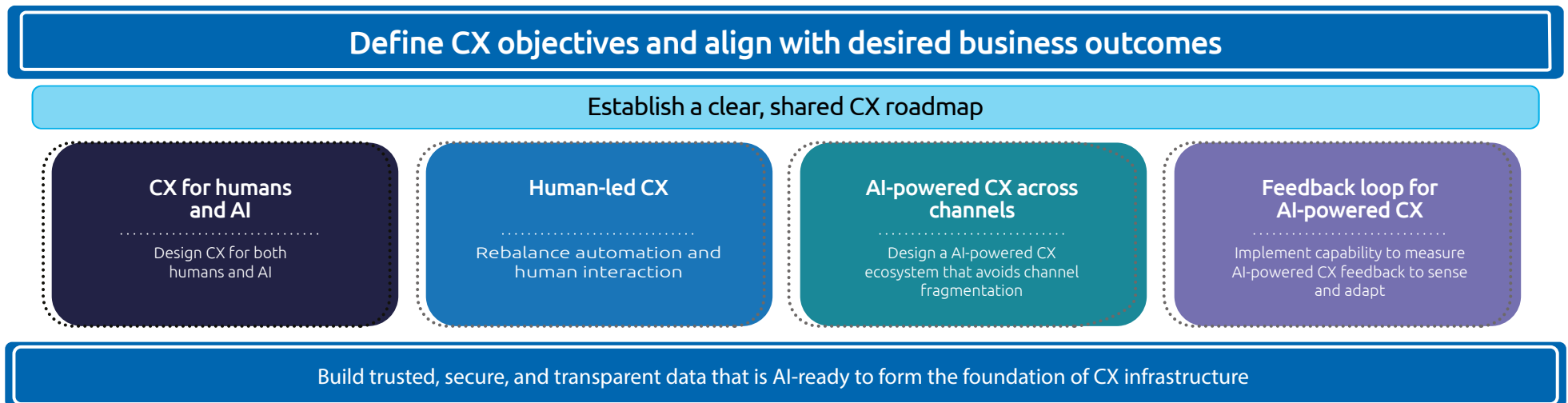
04

How to build human-led, AI-powered CX

Based on insights from our survey results, executive interactions, and experts, we recommend the following steps for organizations that want to build a human-led, AI-powered CX.

Figure 17.

Key focus areas for building human-led, AI-powered CX



Source: Capgemini Research Institute analysis.

Define CX objectives and align with desired business outcomes

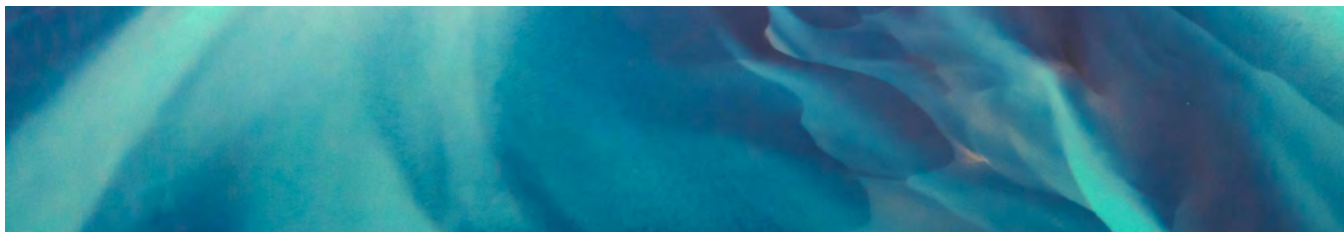
Link CX metrics to financial metrics

As AI reshapes CX, leaders must adopt value-based metrics and connect experience and sentiment scores to retention, churn rates, repeat purchase frequency, and spend. CX leaders who cannot connect experience to impact on consumer spending risk losing influence.

Integrate CX data across the organization

Eliminate functional silos and ensure CX insights inform decision-making across the organization. Customer feedback and operational data should flow consistently across marketing, sales, product, e-commerce, delivery, and support functions to create a shared understanding of customer needs and performance drivers. 77% of consumers want organization to listen to and act on customer/citizen feedback, but 54% feel this is currently lacking.

This integration will align all business functions with critical outcomes such as customer retention, conversion performance, and cost optimization, strengthening accountability and accelerating value realization.



Act on leading indicators and close the loop

Treat CX metrics as indicators of emerging risks and opportunities. For instance, improving NPS but falling retention is a red flag that CX and business metrics are misaligned.

Establish a structured “close-the-loop” discipline by engaging directly with detractors, identifying and resolving root causes, and tracking improvements in customer retention, satisfaction, and commercial performance. Consumer feedback and KPIs must be shared across marketing, sales, delivery, and support so that the entire organization remains customer-focused while utilizing the real benefits of AI and agentic AI. Orange’s Cayale

comments: *“As we deflect more interactions to bots, they must reach human-level high performance in satisfaction, first-contact resolution, and even sales conversion. Otherwise, “cost-cutting” will quickly become “revenue-killing” and erode brand equity.”*

77%

of consumers want organization to listen to and act on customer/citizen feedback

Establish a clear, shared CX roadmap

The CX roadmap must align with both operational realities and customer expectations

Many organizations struggle to translate CX investments into meaningful outcomes. Our research confirms this trend, as 40% of executives say their organization lacks a well-defined CX transformation roadmap or KPIs to support progress. As a result, only 23% of organizations have a singular, comprehensive strategy, vision, and roadmap.

Fragmented journeys currently affect 48% of consumers, and 57% say the issue will be a key barrier to improved CX across channels over the next three years. Consumers will shift to organizations that focus on addressing this.

A clear CX roadmap is critical to translating strategic ambition into practical execution. This requires a shift in how organizations think about and approach CX in the era of AI and agentic AI. Organizations should:

- Begin by building a focused, short-term (three-year) strategic roadmap that prioritizes measurable CX gains and sets out clear, coordinated actions. The CX roadmap should:

- Define what CX means for the organization and its customers, and include associated benchmarks
- Prioritize a small number of high-impact customer journeys and outcomes, rather than attempting to fix everything at once
- Ensure a shared understanding of CX goals, then sequence initiatives to deliver early CX gains while laying the foundation for scale
- Ensure that all departmental and functional roadmaps (marketing, customer service, sales, and logistics) are aligned and synchronized with one another and with overall business priorities.

Soothe frictions across the customer journey

Fragmented journeys and inconsistent experiences create friction for customers across channels. A step-by-step approach to addressing this enables organizations to start where impact is highest and build momentum across the end-to-end customer journey.

Create a governance council for AI in CX: Establish a governance council to assess each AI-driven CX enhancement request against defined parameters, and determine suitability for implementation. A robust approval framework

should include governance criteria, guardrails, cost-benefit assessment, and pilot evaluation. The governance council should also develop frameworks and guardrails for the design and testing of AI agents, as well as establish metrics for agentic AI that link AI-led CX initiatives to measurable business outcomes.

- **Prioritize areas with high friction in CX:** Organizations should focus first on high-friction areas (which are often also the highest-value areas) and address them systematically, starting with customer service and then extending to post-purchase experiences. In parallel, organizations should also align internal processes with customer-facing operations to avoid unnecessary customer friction.
- **Utilize AI to reduce costs:** AI can reduce friction across the customer journey while delivering significant cost savings:
 - **Embed predictive analytics and AI-generated insights:** These will anticipate customer needs, identify friction early, and resolve issues before they escalate. This reduces repeat contacts, shortens resolution cycles, and lowers operational costs.

- **Automate high-volume, low-value interactions to reduce cost-to-serve:** Use AI-driven self-service, conversational bots, voice-based AI kiosks, and workflow automation to handle routine queries. This lowers handling costs and frees front-line teams to focus on high-value interactions.
- **Augment front-line teams with AI tools to improve CX:** Equip customer-facing associates with AI-embedded tools that deliver real-time recommendations, summaries, and next-best actions. This improves first-contact resolution, reduces handling times, and drives consistent service quality.
- **Differentiate with inclusive CX:** 94.8% of home pages still have accessibility failures.³³ Embedding practices aligned with the Web Content Accessibility Guidelines early reduces costly rework, strengthens inclusivity across channels, and enables AI-driven efficiencies that elevate product innovation and deliver equitable experiences for all customers.



Design CX for both humans and AI

Customer experience is no longer delivered solely through owned channels. It is increasingly mediated by AI systems that shape discovery, recommendation, decision-making, and action. As a result, organizations must design not only for customers, but also for the AI environments that increasingly stand between brands and customers. As autonomous and semi-autonomous agents begin to influence or execute customer decisions, organizations must make products, services, policies, and commercial conditions intelligible not only to people but also to machine intermediaries. Organizations now need to design for AI in three distinct roles:

- **AI as audience:** The AI system reads, retrieves, summarizes, and cites the brand's content.
- **AI as interpreter:** The AI system shapes how the brand, offer, or service is understood by the customer.
- **AI as actor:** The AI system takes action on behalf of a user, or coordinates action across systems.

This implies that organizations need to ensure:

Visibility for AI: ensuring the brand and its offers can be discovered and correctly represented in generative environments

Content for AI: producing trusted, structured, high-quality content that feeds AI understanding and recommendation

Digital for AI: designing websites, product layers, metadata, and APIs so that they are usable not only by humans, but by crawlers, models, and agents

Experience for AI: rethinking journeys when AI becomes a recommender, coordinator, or transactional intermediary

In the AI era, the deeper issue is whether the organization's content, product information, service logic, and customer context are structured in ways that machines can interpret and use reliably. In other words, the challenge is not just "more data" or "better integrated data" – it is semantic readiness. This includes:

- Product data that is clear and attribute-rich
- Machine-readable content design
- Content that is structured and consistent
- Taxonomy and metadata that supports machine interpretation

- Knowledge layer design that connects customer, product, service, and policy information
- Content freshness and traceability
- AI-readable APIs and service endpoints

As AI agents become more active, organizations will also need to redesign journeys for assisted decision-making, delegated action, exception handling, escalation, and human reassurance at critical moments.





Rebalance automation and human interaction

Strengthen emotional intelligence of front-line staff using AI

Effective CX transformation is not about full-scale automation, but about using AI to augment front-line teams to best position your brand. Human-led CX should focus on understanding end-to-end customer journeys and the friction points within them.

To elevate CX, organizations should:

- **Balance AI efficiency with human empathy:** AI must be integrated into a hybrid, human-in-the-loop strategy that combines machine efficiency with human empathy.

Restructure workforces to account for human-agent teams: Rather than treating AI agents as tools or assistants, organizations must embed them into core teams to deliver superior CX. As many as 70% of organizations believe that AI agents will necessitate organizational restructuring, while 68% note that employees could use additional capacity to focus on higher-value, strategic tasks. The key success factor to enable this is to ensure the workforce views AI as a tool that augments front-line staff capability rather

than as a threat. Kevin Shatzkamer, Corporate Vice President, Customer Experience & Success Strategy and Operations at Microsoft, says: *“AI is letting us build customer concierges that live in an AI-first world—systems that understand issues end-to-end, prioritize work, solve problems independently, and hand off to humans when it’s beyond its skills and capabilities. We all live in a world where there’s more work to do than there are humans to do it. So the first priority is to delegate all the work that is of lower value so that people can focus on what is driving customer outcomes.”* Areas that require low empathy could be automated first, while areas with higher empathy requirements should be augmented with AI to support front-line staff.



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Kevin Shatzkamer

Corporate Vice President, Customer Experience & Success
Strategy and Operations at Microsoft

This can be achieved by:

- **Clearly redefining the roles and responsibilities of AI agents and front-line associates:** Organizations must formally embed AI agents within team structures, with clear buy-in from human team members and customer-facing associates. This requires well-defined mandates, clear boundaries, explicit goals, and strong business ownership and accountability. Organizations must define the aspects of autonomy, agency, and authority for AI agents. Autonomy describes the extent to which an entity can make independent decisions on its own, without outside direction. Autonomous systems evaluate situations, create options, and choose actions without human involvement. Agency describes an entity's ability to act on those decisions by taking actions that affect its environment.
- **Establishing clear accountability for decisions made by – or with the assistance of – AI agents:** As AI agents take on decision-making roles, organizations must clearly define accountability and ensure human oversight for high-impact decisions.
- **Creating new hybrid performance metrics:** Organizations should continuously monitor alignment with core business goals.

- **Categorize customer interactions to tailor the mix of AI agent autonomy and human involvement:**

- **For emotion-led customer interactions:** In physical stores and service centers, front-line staff are best equipped to deliver memorable, differentiated CX. Walmart and Dollar General have recently scaled back self-checkout lanes, signaling a notable reversal after years of pushing automation.³⁴
- **For capability- and empathy-driven customer interactions:** In contact centers, stores, bank branches, or for phone-based support – where interactions demand both technical expertise and empathy – secure customer data, AI assistance, and real-time communication can enable front-line staff to deliver a consistently stronger CX. A significant 69% of organizations say human oversight mitigates the risks associated with AI agents.³⁵

- **Define “autonomy boundaries” in digital business architecture:** Organizations should set the level of AI autonomy for each task, using human–agent collaboration where it drives better outcomes. AI decisions must be easy to override, clearly communicated, and role-based to ensure accountability and trust.

- **Ensure frictionless customer journeys with front-line staff availability:** Organizations must make front-line staff readily available, where customers find it challenging to access human support. For instance, telecom player Verizon has already introduced “Customer Champions” – experienced representatives who own each case end to end, eliminating transfers and significantly improving.³⁶

Focus on upskilling and training front-line staff

In our research, over 40% of customers cite unempathetic or unprofessional behavior by sales or front-line staff as a key reason for poor CX. Just over one-third of front-line staff are satisfied with the training and development opportunities available to them, and only four in ten feel sufficiently equipped.



Leading organizations are already bridging these skills gaps:

- AIA Singapore collaborated with Singapore Airlines Academy to roll out interactive workshops for all employees, covering mindset shifts, service excellence, empathy frameworks, and storytelling.³⁷
- Best Buy, a US electronics retailer, demonstrated year-on-year NPS gains driven by improved associate availability and training-driven service quality. These CX improvements translated into \$9.7 billion in revenue (+2.4%, year on year), 2.7% year-on-year sales growth, and a 17% year-on-year reduction in customer interactions (without degrading CX) through AI-enabled support.³⁸

These training gaps are further amplified as AI becomes embedded in front-line workflows, yet only 28% of organizations³⁹ are confident they can fully extract the potential of AI agents. *“As AI automates basic interactions, the real need isn’t additional front-line staff but a highly skilled front-line workforce. We’re investing heavily in training so our customer-facing associates can use advanced tools effectively and manage the complex cases AI cannot resolve,”* says a senior executive from a global power firm.

While the role of front-line staff will change with AI, it will remain critical. As a result, learning new skills – like

monitoring how agents operate, defining guardrails, measuring agent performance, and strengthening existing agents – becomes even more important.

To bridge these skills gaps, organizations should:

- **Invest in front-line hard and soft skills to deliver superior CX:** Organizations need to invest in essential soft skills such as decision-making and collaboration, alongside hard skills such as data management.⁴⁰
- **Focus on bridging the technical AI skills gap** Organizations must retain and develop critical AI skills. According to LinkedIn, AI literacy was the most sought-after skillset in 2025. “Human” skills such as conflict resolution, adaptability, and innovative thinking remain in demand, highlighting the importance of combining AI and human expertise.⁴¹
- **Increase contextual intelligence across the journey and at the moment of interaction:** Ensure front-line staff understand and utilize AI as a means to restore lost context, improve handoffs, support judgment in emotionally sensitive moments, and help human staff respond with better situational awareness.



“AI gives us the ability to unify knowledge across the organization, reducing the fragmentation customers feel when they move through different channels. By stitching information and insights together, we ensure the experience remains consistent, even when the journey shifts between automated and human touchpoints.”

John Bunney

Corporate Vice President Customer Service
and Support at Microsoft

Design an AI-powered CX ecosystem that avoids channel fragmentation

In the AI era, seamless CX depends not only on cross-channel continuity, but on the ability to preserve and transfer context across human, digital, conversational, and agentic touchpoints. John Bunney Corporate Vice President Customer Service and Support at Microsoft says: *“AI gives us the ability to unify knowledge across the organization, reducing the fragmentation customers feel when they move through different channels. By stitching information and insights together, we ensure the experience remains consistent, even when the journey shifts between automated and human touchpoints.”*

A unified CX ecosystem is not about fixing individual touchpoints in isolation. Rather than fixing isolated pain points, organizations must embed AI deeply into the CX fabric. This CX ecosystem isn't a toolkit – it's an AI-driven intelligence layer that understands intent and context, adapts in real time, and coordinates actions across channels.

When AI comprehends both the customer's language and the organization's operational language, it becomes the unifying layer that delivers consistent, predictive, and high-quality experiences at scale.

Embed AI at every touchpoint to ensure consistent, intelligent CX journeys

Front-line teams benefit from AI copilots that reduce cognitive load and enhance accuracy and decision-making. Leaders gain visibility through intelligent analytics and predictive insights. Customers enjoy smoother, more personalized journeys. Across the organization, AI becomes a single intelligence engine that harmonizes data, coordinates interactions, and accelerates decision flow. Hitender Sachdeva of Scotiabank says: *“To truly eliminate channel fragmentation, organizations should use AI to unify customer profiles across every touchpoint. When AI pulls the same customer data — whether they're on mobile, web, or talking to an agent — it ensures a consistent, connected experience instead of the broken journeys customers often face.”*

Organizations seeking to re-invent CX with AI should:

- **Embed AI as the end-to-end orchestrator** of insights, intent, and actions across the customer journey
- Position **AI as the connective layer** that interprets customer language and organizational language to drive consistency
- **Shift** from automation **to intelligence** focused on prediction, personalization, and next-best-action
- **Redesign KPIs** to reflect new expectations **shaped by AI-enhanced experiences**
- **Strengthen data, governance, and platform foundations** while equipping front-line teams with AI copilots for accuracy and empowerment

Implement capability to measure AI-mediated CX feedback to sense and adapt

Customer experience is becoming increasingly disconnected from the brand, as consumers may not be discovering products on the brand website or apps but on AI platforms. This disintermediation is critical from a brand's perspective, as how consumer view their products may become a blind spot. It will be difficult to differentiate CX across brands if the discovery-to-purchase journey takes place on non-brand-owned platforms. This means brands have to understand how they appear in AI platforms and will need to test:

- Whether they are visible in LLM-driven discovery
- How they are described
- What sources are cited
- How answers vary by market, persona, and use case
- How volatile or unstable those outputs are over time

This is becoming a major strategic issue – especially for branded experiences, commerce, and regulated sectors – as organizations seek to differentiate from competitors and attract consumers back to their websites, apps, or AI agents.

Build trusted, secure, and transparent data that is AI-ready to form the foundation of CX infrastructure

Prepare your data to benefit customers

Today, while executives largely favor data retention for improved CX, 85% of consumers are uncomfortable with AI agents storing personal information without clear consent. This trust gap threatens adoption, reduces data sharing, and ultimately limits the impact of any AI enabled CX. Organizations need to ensure that consumers are in control of their data, with transparency around what is retained, what can be removed, and the ability to opt out of sharing data with AI agents in the future.

Ensure security and transparency for CX with AI

With 81% of consumers valuing data protection and 78% reporting better experiences when organizations explain how their data is used, trust becomes both a differentiator and a growth enabler. Uber, for example, allows customers to access and download a file of their retained personal data.⁴²

As organizations seek to transform, weak data and AI trust foundations limit scalability, heighten risks, and limit predictable outcomes.

Key challenges to be addressed are:

- Fragmented data across systems
- Low trust in data and AI outputs
- Governance gaps and unclear ownership
- Architectures unfit for agentic AI
- Slow, low value AI operationalization

In our Gen AI and cybersecurity research in 2024, we found that 97% of organizations had encountered breaches or security issues related to the use of Gen AI in the preceding 12 months.⁴³ Customers trust AI when they see that their information is protected, used responsibly, and results in consistent, fair outcomes. Strengthening visibility into data inputs, model reasoning, and vendor behaviors removes the “black box” perception and ensures AI enhances customer confidence.⁴⁴

Key actions for CX leaders:

- Make data use visible and valuable through in-journey micro-explanations and cues such as “Why am I seeing this?” and “How AI uses your data.”
- Deploy strong observability with scenario testing, real-time detection, and resilient failover paths.
- Enforce lifecycle controls to prevent leakage, manipulation, and hallucination-driven AI CX errors.
- Demand vendor accountability through auditability, retention governance, and incident-response transparency.

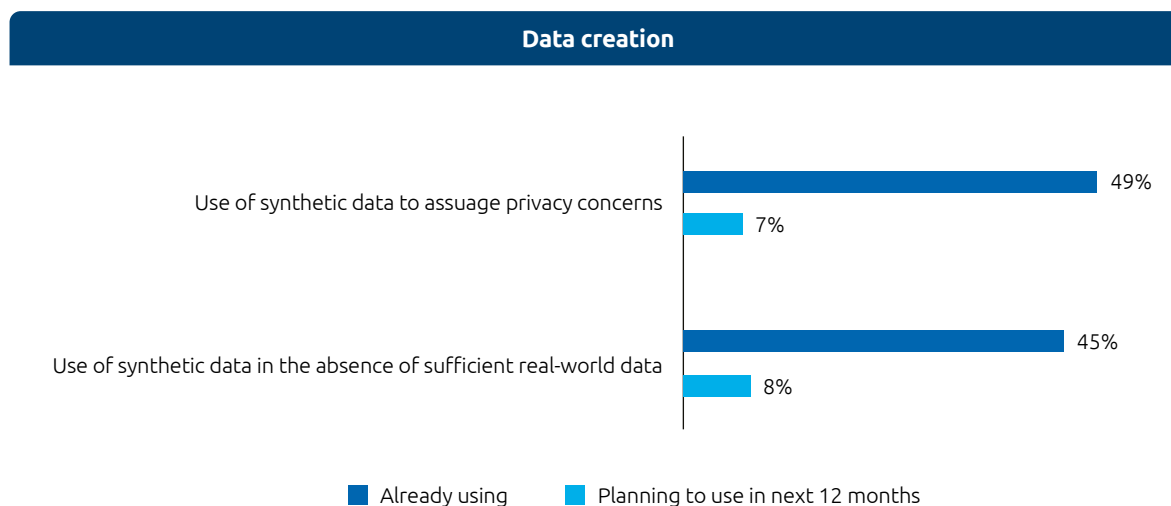


Use synthetic data and personas where needed

Data executives note that when real-world data raises privacy concerns or is scarce, organizations increasingly turn to synthetic data (see Figure 18).⁴⁵ For instance, Amazon uses synthetic customer data to train its Just Walk Out computer vision system, which powers Amazon Go cashier-free stores. The system is capable of realistically recreating a range of customer scenarios.⁴⁶ Synthetic data is used for training, privacy protection, simulation, and data augmentation, while synthetic personas are used to simulate realistic journeys, prompts, needs, and perceptions. This helps organizations test how AI systems respond to different customer profiles and contexts. For organizations seeking to understand how AI environments interpret their brand, or how different customer archetypes may experience an AI-mediated journey, synthetic personas are becoming a very powerful tool.

Figure 18.

Organizations are using Gen AI across the data value chain



Source: Capgemini Research Institute, Data-powered enterprises, data executives survey, April 2024, N = 500 organizations represented by 500 data executives.

Strong data-privacy practices build customer trust and improve CX. By embedding responsible data practices, organizations can drive AI adoption, reduce friction, and build dependable, “human” CX systems.

In a landscape where 65% of customers will abandon a brand following a breach, and 69% will switch to organizations that act responsibly, this is essential practice. In its recently updated Customer Privacy Notice (Online and In-Store), Walmart clarifies which personal information it collects, how it collects and uses it, to whom it discloses it, and why. Safeguarding customer data builds trust and demonstrates respect for individuals, strengthening CX.⁴⁷

Develop trust to reflect the specific challenges of AI-mediated experiences.

In the traditional model, trust is mainly about the organization:

- Will my data be used properly?
- Is the service secure?
- Is the brand acting responsibly?

In the AI-mediated model, trust must also include the mediation layer itself:

- Where did the recommendation come from?

- Why was this recommendation made?
- What sources or signals were used?
- How can decisions be challenged or corrected?
- Who is accountable if an AI agent acts incorrectly?

In order to ensure responsible data use is part of the customer experience and trust is embedded in design, organizations must:

- **Establish consent first data practices** to bridge the widening trust gap
- **Make data security a top CX design principle**, not just a compliance function
- Communicate openly about how **customer data trains and powers AI interactions**
- **Ensure provenance and source transparency**, coupled with explainability of recommendation or action
- **Provide visibility for consumers on value** they get when requesting their data
- **Build visible trust signals into AI touchpoints** to reassure customers in real time

- **Implement robust breach response mechanisms** with fair reimbursement models along with accountability and escalation
- **Continuously audit AI systems** for responsible data usage and customer value creation



Conclusion

CX is at a turning point, with its future to be shaped by rising expectations, the need to unify fragmented journeys, and the need to recognize and address widening disconnects between executive and customer perceptions of brand offerings. Many organizations still struggle to deliver consistently strong CX and establish trust that underlies data sharing. These challenges are amplified by the rapid shift toward AI-enabled engagement, exposing gaps in readiness, governance, and the ability to scale intelligence responsibly.

For organizations, the barriers are also structural: unclear CX strategies, siloed operations, and metrics that are not aligned with real business outcomes. Organizations now need to design customer experience for two audiences: the customer, and the AI systems that increasingly

mediate what the customer sees, understands, and does. Tomorrow's leaders in customer experience will design better journeys for the AI systems that increasingly shape discovery, trust, recommendation, and action.

Leading organizations will define a clear CX roadmap, align CX expectations across the organization and with consumers, rebuild trust through secure and transparent data practices, unify channels through AI led orchestration, and strengthen front-line capability by pairing automation with human empathy. By treating CX as a strategic growth engine, rather than a functional responsibility, businesses can close experience gaps, elevate loyalty, and set a new standard for human-led, AI-powered customer experience.

Research methodology

In November and December 2025, we surveyed:

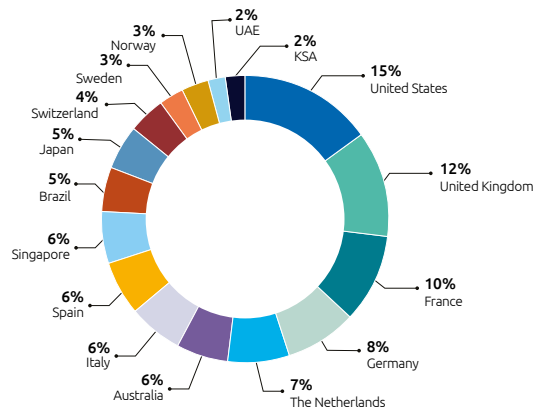
- 9,500 consumers from 16 countries across North America, Europe, Asia-Pacific (APAC), and Latin America.
- 1,200 executives and customer-facing associates from large organizations with annual revenues exceeding \$1 billion, including 720 executives (60%) at director level and above, and 480 customer-facing associates. The executives represented organizations operating in 10 industries and headquartered in countries across North America, Europe, APAC, and Latin America.

We augmented the survey findings with interviews with 10 industry executives.

We provide the distribution of survey respondents in the following figures.

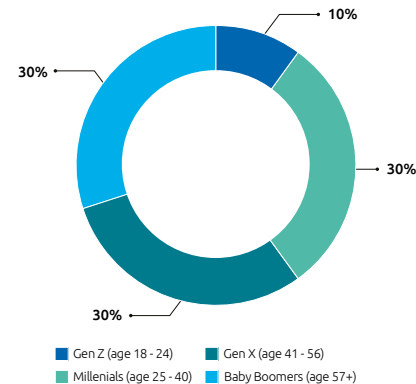
Survey of consumers

Consumers by country of residence



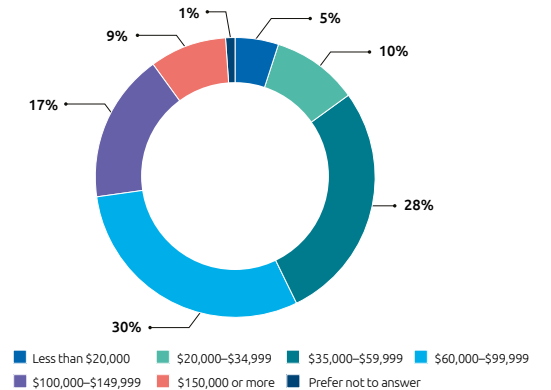
source: Capgemini Research Institute, CX transformation, consumer survey, December 2025, N = 9,500 consumers.

Consumers by age group

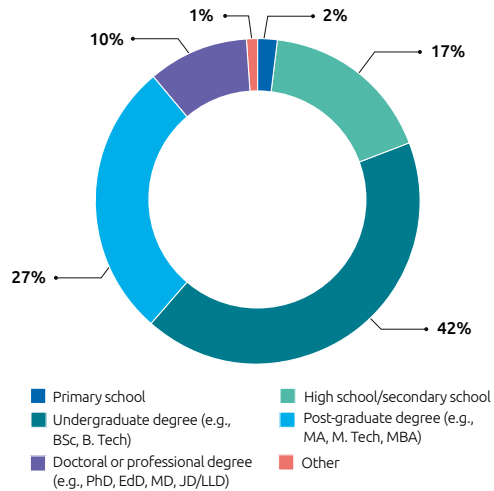


source: Capgemini Research Institute, CX transformation, consumer survey, December 2025, N = 9,500 consumers.

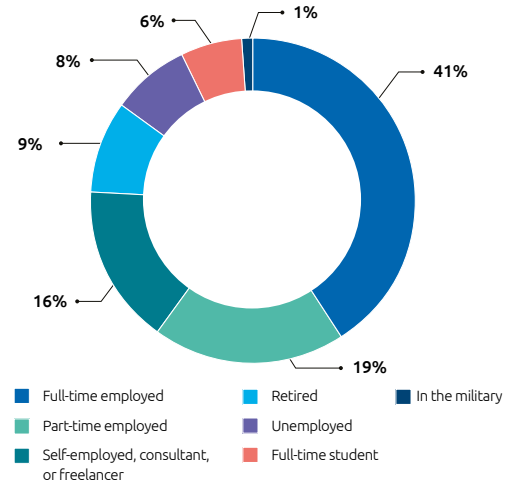
Consumers by annual household income



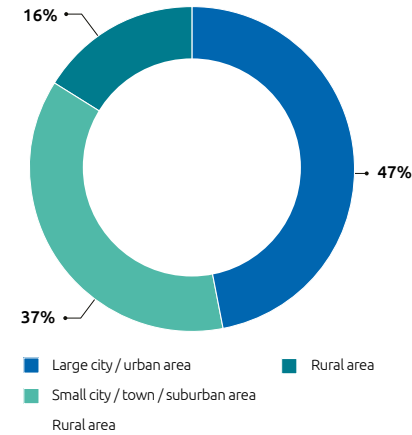
Consumers by highest educational level



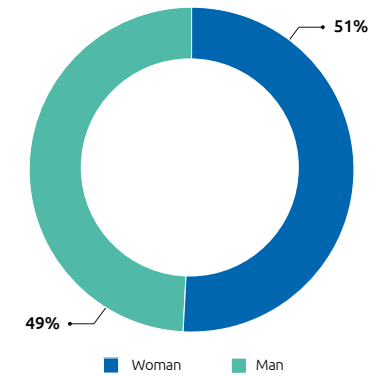
Consumers by employment



Consumers by self-identified residential area



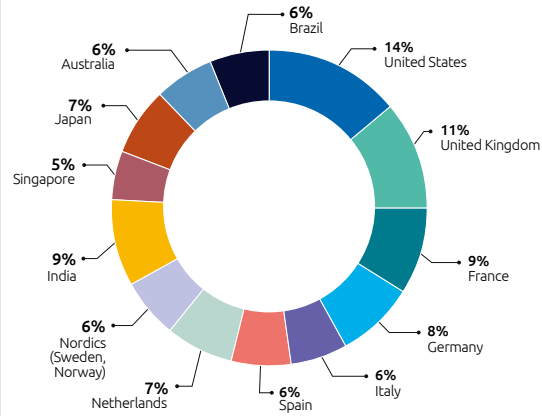
Consumers by gender identity



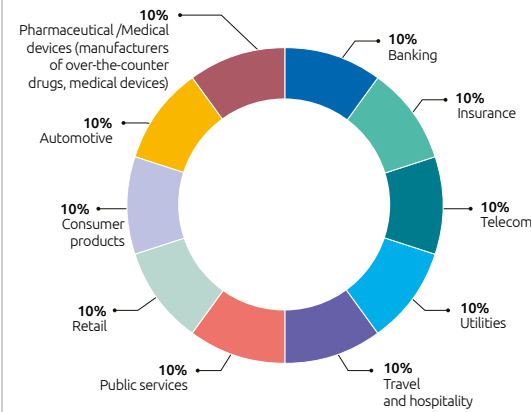
source: Capgemini Research Institute, CX transformation, consumer survey, December 2025, N = 9,500 consumers.

Survey of executives and customer/citizen facing associates

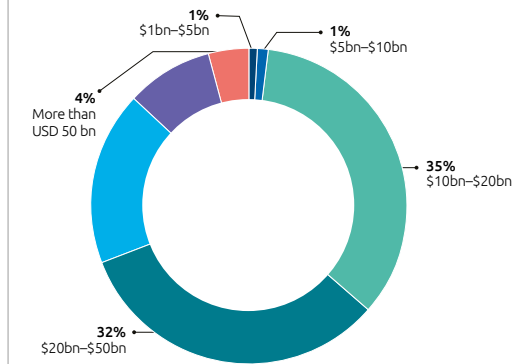
Organizations by HQ country



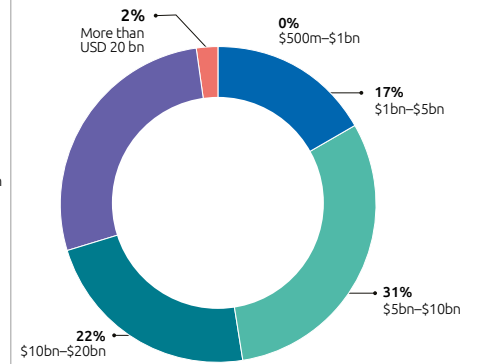
Organizations by sector



Organizations by annual revenue – private

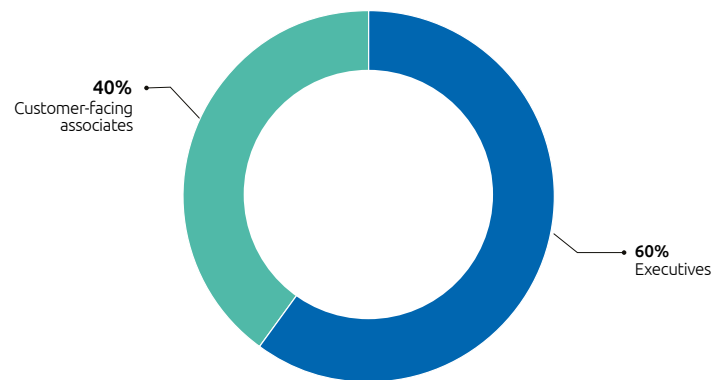


Organizations by annual revenue – public

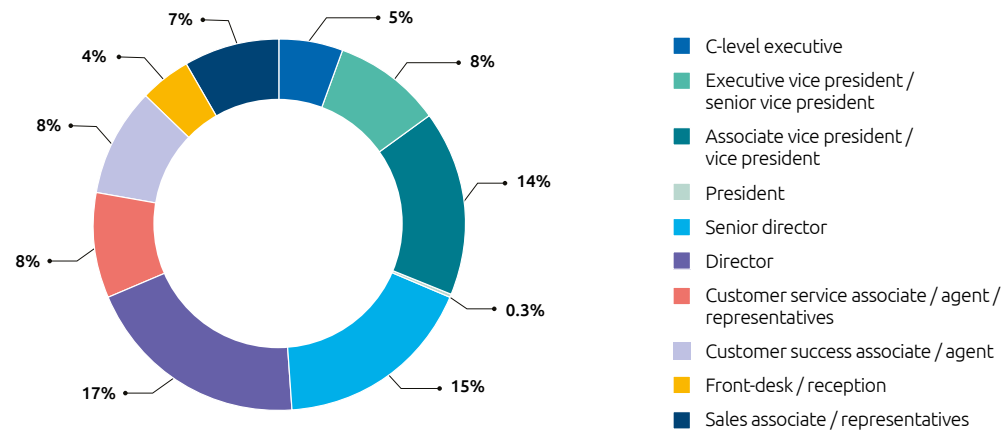


source: Capgemini Research Institute, CX transformation, consumer survey, December 2025, N = 9,500 consumers.

Respondents by current job clusters



Respondents by job titles/roles



source: Capgemini Research Institute, CX transformation, consumer survey, December 2025, N = 9,500 consumers.

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With +20 years of strategic and operational consulting experience, Arnaud has been a transformative force since joining Capgemini Invent in 2010. He contributed to the launch Marketing and Sales practice in France, leading to its evolution into frog, spearheaded DCX France, and managed the Automotive French Market Unit. Today, he focuses on driving business and technology transformation for our clients in CX, leveraging AI-powered capabilities as a key catalyst.



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Marion is a marketing and communications leader with over 30 years of experience spanning agencies, global organizations, and freelance work. She is a strong advocate of Customer First approaches that place human needs and experiences at the core of business transformation. She is committed to positioning Capgemini as the AI-powered business and technology transformation partner that can make this vision real for clients.



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With +30 years of experience in business and technology transformation, Alex has accompanied many global brands in reinventing their business and transforming their customer experience. This spans their marketing, sales, commerce, and service operations, capabilities, and technologies, integrating AI to power hyper-personalized experiences and platforms that deliver exceptional business value at scale.



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Capgemini provides end to end support to accelerate your transformation into a “customer first” business in the AI era.

Organizations today operate in an environment where customer expectations evolve faster than traditional models can respond. Becoming a “customer first” business is no longer optional—it is the foundation for loyalty, differentiation, and overall long term growth. Customer First is a strategic approach and cultural mindset where customer needs, expectations, and experiences guide every decision, process, and interaction across the business.

At Capgemini, being Customer First means partnering with clients to design, deliver, and run scalable solutions that put their customers at the center of every experience.

Our cohesive, end to end value proposition and capabilities enable organizations to imagine, make, scale, and run the products, services, and experiences that will define the next decade. Our promise remains constant: we help our clients grow and achieve measurable outcomes by putting their customers—citizens, patients, travelers, buyers, employees—first in the AI era.

As customer expectations shift, data and AI have become the structural backbone of customer experience transformation.

Customers now expect fluid, continuous interactions where context follows them seamlessly across channels. Meeting this expectation requires organizations to break internal silos and connect marketing, sales, commerce, service, and operations through one consistent, governed foundation. Capgemini builds this unified data and AI backbone so that insight, intent, and operational signals flow intelligently across the organization. This enables hyper personalized engagement at scale, proactive

and context rich interactions, and experiences that adapt in real time—turning AI from a tactical enhancement into a core capability that powers every moment of the customer journey.

To help clients unlock this transformation, we bring the full strength of Capgemini across the lifecycle.

Our deep industry expertise ensures that every customer experience transformation is grounded in the realities, regulations, and operational models of each sector—so solutions are not only inspiring, but implementable and scalable.

We bring together the best of strategy, technology, data science, creative product and service design, engineering, and outsourcing to create empowering outcomes. Those areas together form the core of modern customer experience transformation and represent where Capgemini brings the most value.

With our global teams of strategists, designers, innovators, and dreamers, and with our continuous business reinvention approach, we help organizations imagine their future by shaping new value propositions, services, and experiences rooted in human and industry insight.

Through our data and AI capabilities and our technology and domain experts in customer experience, we make and scale that future by transforming marketing, sales, commerce, and service operations into connected, intelligent, omni channel journeys.

And with our business services, we run their future by operating intelligent, AI enabled customer operations that continuously optimize performance—creating a self funding flywheel that powers ongoing transformation.

Capgemini further differentiates itself through the use of our proprietary AI frameworks and assets:

The [Resonance AI Framework](#) by Capgemini is our strategic blueprint for helping organizations scale AI across the enterprise—from core operations to customer experience and innovation. Built around three pillars—AI essentials (ACCESS), AI readiness (ADAPT), and human AI chemistry (ADOPT)—it guides organizations in establishing the infrastructure, governance, and cultural

foundations required for responsible, enterprise wide AI adoption. It reinforces effective human AI collaboration by ensuring trust, reliability, and clear role definition so hybrid teams can thrive. Supported by Capgemini's full suite of AI transformation services and the RAISE gallery of generative and agentic AI assets, the Resonance AI Framework aligns vision with execution and turns ambition into continuous waves of business value.

[RAISE for Intelligent Experiences](#) is Capgemini's agentic platform designed to build intelligent,

customer centered experiences at speed and scale. It equips organizations with advanced AI capabilities across the full design and validation lifecycle—from research and synthetic personas to journey mapping, product requirements, and prototype testing. By enabling early evidence based validation, RAISE for Intelligent Experiences drives smarter investment decisions, accelerates time to value through upfront alignment, and strengthens trust and loyalty by grounding every experience in real customer needs.

As a true industry-focused, AI-powered business and technology transformation partner, supported by a strong ecosystem of partners and a commitment to delivering tangible business impact, we make AI real.

If you want to understand how leading organizations are reinventing customer experience—and how to accelerate your own AI-powered CX transformation at scale, [contact us](#).

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About the Capgemini Research Institute

The Capgemini Research Institute is Capgemini's in-house think tank on all things digital. The Institute publishes research on the impact of digital technologies on large traditional businesses. The team draws on the worldwide network of Capgemini experts and works closely with academic and technology partners. The Institute has dedicated research centers in India, Singapore, the United Kingdom, and the United States. The Institute was ranked #1 in the world for the quality of its research by independent analysts for six consecutive times - an industry first.

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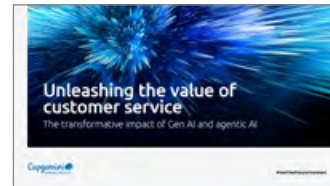
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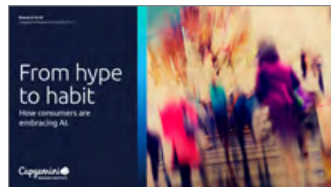
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