

qualtrics^{XM}

**Driving financial
impact through
AI-enabled customer
experience**



Introduction

As the AI revolution in customer experience moves from promise to reality, it’s creating an estimated USD 860 billion opportunity – and possibly up to USD 1.3 trillion – by transforming how organisations understand and serve their customers.¹ This shift comes at a crucial moment, as traditional approaches to CX increasingly struggle to keep pace with rising expectations and technological disruption.

Leading organisations are moving beyond isolated pilots to capture this value through systematic AI implementation. Because these capabilities continuously learn and evolve, early advantages compound over time. Those who move decisively now are building advantages that will become increasingly difficult to overcome, whilst organisations that delay risk watching their customers migrate to more sophisticated competitors.

This report provides organisations with a framework for capturing their share of this opportunity. Drawing from extensive research and conversations with industry leaders, it shows how organisations are reshaping their customer experience operations through AI – with practical guidance and real-world examples to help organisations succeed at every stage of the journey.



Isabelle Zdatny
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¹ McKinsey research on AI experience to value

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The AI opportunity for customer experience

Market leaders are reimagining customer experience with AI

Customer relationships today are more valuable – and more vulnerable – than ever before. While 77% of executives consider customer experience (CX) a high priority, customer loyalty is in decline.² This divergence reflects a fundamental shift in the competitive landscape, where traditional CX approaches are proving increasingly insufficient against a backdrop of accelerating technological disruption, growing operational complexity, and ever-rising customer expectations.

In response, artificial intelligence (AI) has emerged as a powerful catalyst for fundamentally reimagining how organisations understand and serve their customers. AI creates unprecedented organisational capabilities to monitor and adapt to changing market dynamics in real time and at scale, delivering measurable business results that directly impact the bottom line.

²Qualtrics Executive Study (Q4 2024), global survey of 1,501 executives;
Qualtrics Global Consumer Study (Q3 2024), survey of 23,730 consumers across 23 countries



Early returns are promising, with more than half of executives who participated in a recent study reporting their AI investments have exceeded expected value. Market leaders,³ in particular, are signalling strong confidence in AI’s transformative potential. Our research shows that organisations that are gaining market share are twice as likely to say they expect AI to completely reshape their organisation’s approach to customer experience over the next three years.⁴ As we’ll explore, these leaders are creating value across industries through specific use cases while positioning themselves for even greater transformation ahead.

³ Organisations whose leaders identify the company as gaining market share
⁴ Qualtrics Executive Study (Q4 2024)
⁵ Qualtrics Executive Study (Q4 2024)

THE AI-POWERED CUSTOMER EXPERIENCE OPPORTUNITY⁵

77%

of executives say improving CX is a significant or critical priority for their organisation

72%

of executives believe AI will transform their approach to customer experience

1.7x

more likely to say the organisation is gaining market share when the company prioritises CX

2.4x

more likely to say the organisation is gaining market share if it has significantly increased its priority on CX over the last 3 years

The
USD 860 billion
opportunity
from
AI-enabled
customer
experience

AI has the potential to drive an estimated **USD 860 billion** – with the potential of up to **USD 1.3 trillion** – in annual EBITDA⁶ across business-to-business (B2B) and consumer-facing (B2C) sectors.⁷ This value creation manifests across three primary dimensions:

01 PRODUCTIVITY

AI’s impact on workforce performance – particularly within sales, engineering, and customer service – is expected to add **USD 420 billion** in annual EBITDA. Because AI augments human capabilities in so many ways, such as by automating routine tasks and streamlining research, employees are able to focus on high-value interactions, which unlocks new levels of individual and team performance.

02 GROWTH

AI is expected to add **USD 260 billion** in annual EBITDA by revolutionising how organisations acquire and grow customer relationships. AI creates this value by improving conversion rates and unlocking upsell and cross-sell opportunities through capabilities like intelligent lead prioritisation and hyper-personalised marketing offers.

03 PROCESS IMPROVEMENT

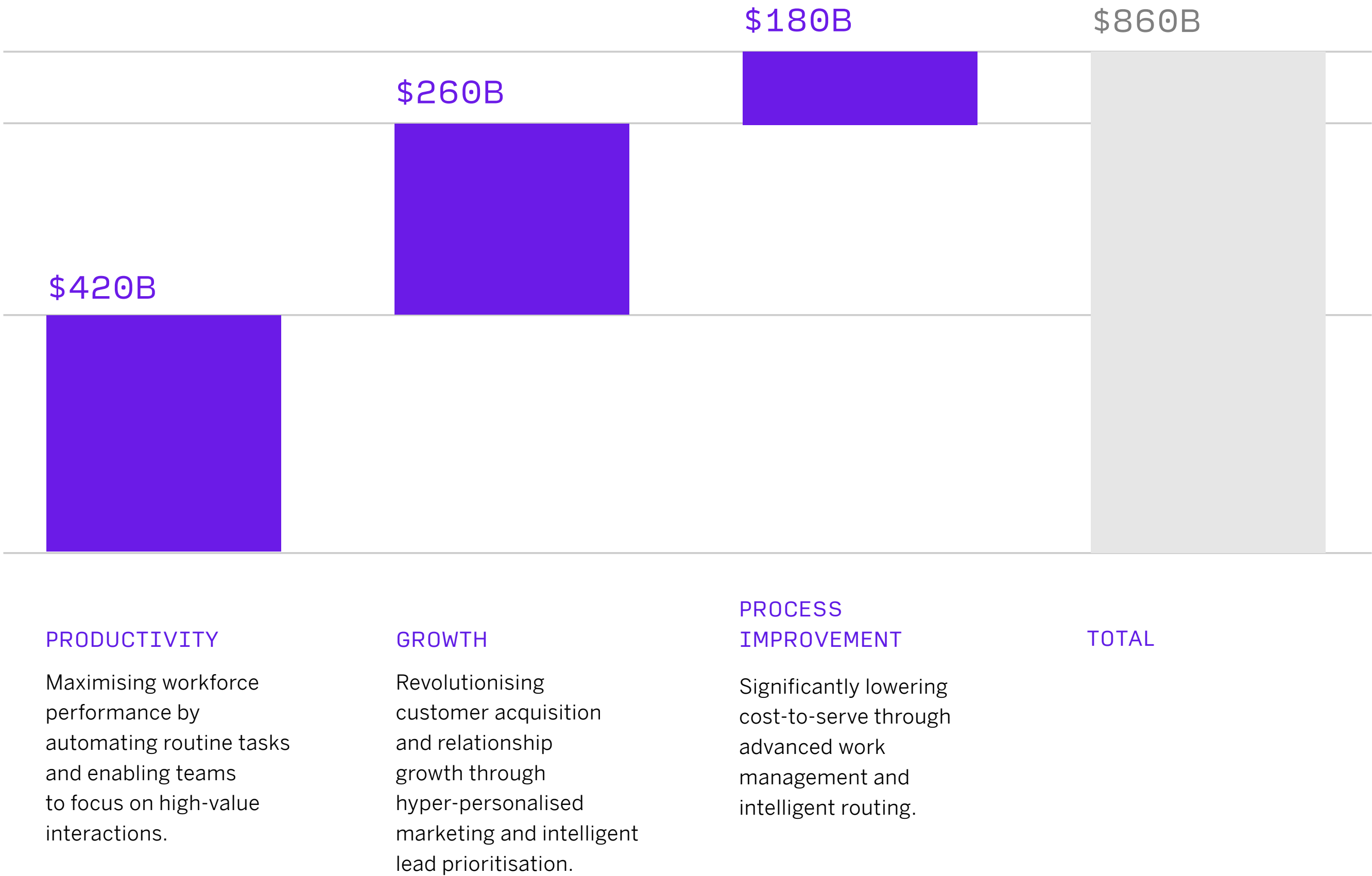
AI’s impact on service delivery is expected to generate **USD 180 billion** in annual EBITDA by lowering the cost to serve customers. Through solutions like advanced work management tools and intelligent routing, organisations are able to streamline their operations and reduce expenses.

⁶ EBITDA (Earnings Before Interest, Taxes, Depreciation, and Amortisation) is a measure of a company’s overall financial performance that excludes non-operating expenses to focus on operational profitability.

⁷ McKinsey research on AI experience to value



THREE PATHWAYS TO CREATING VALUE WITH AI



AI's impact across industries

While AI-enabled CX creates value across sectors, the nature and scale of opportunity varies significantly by industry:⁸

THE B2B OPPORTUNITY

AI has the potential to unlock an estimated USD 420 billion in annual EBITDA for the B2B sector. The opportunity is especially notable for business and professional services, which could see potential gains around USD 150 billion through optimised operations, enhanced decision-making, and personalised client interactions. The financial services sector also shows significant potential – commercial insurance and SMB banking could capture USD 70 billion and USD 60 billion respectively through AI-powered risk assessment, automated processing, and tailored product offerings.

THE B2C OPPORTUNITY

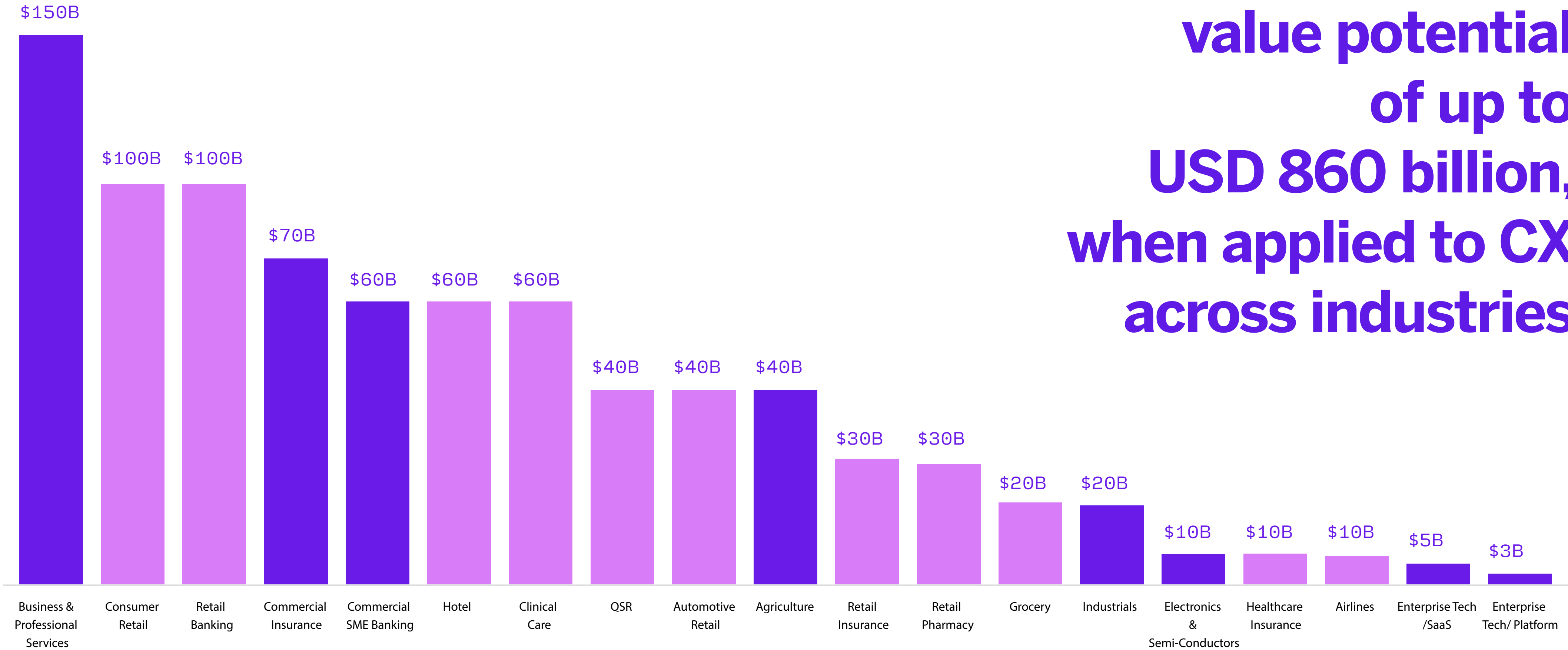
The consumer-facing sector could generate an estimated USD 440 billion in annual EBITDA through AI-enabled CX. Consumer retail and retail banking each stand to gain USD 100 billion in EBITDA through hyper-personalised marketing, predictive analytics, and streamlined operations. The hospitality and automotive industries also show significant potential, with hotels (USD 60 billion), auto retail (USD 40 billion), and quick-service restaurants (USD 40 billion) benefiting from personalised recommendations, optimised booking systems, and streamlined ordering.

⁸ McKinsey research on AI experience to value

TOTAL AI IMPACT ON CX BY SECTOR

B2B INDUSTRIES B2C INDUSTRIES

AI could create a value potential of up to USD 860 billion, when applied to CX across industries



All \$ amounts refer to USD

Agentic AI: From incremental to exponential value

The USD 860 billion value opportunity represents what organisations can capture today through focused AI implementations, like predictive analytics, personalised experiences, and automated processes. These applications, while they excel at specific tasks, typically operate within defined boundaries and require human coordination across functions.

However, just as generative AI revolutionised artificial intelligence by enabling human-like creation and conversation, we are entering another transformative moment. Agentic AI represents the next major evolution – systems that can independently orchestrate multiple AI capabilities across complex workflows without human co-ordination. Intelligent agents won't just drive incremental improvements, they will fundamentally change how work gets done.



Early forms of these capabilities are already emerging, with mainstream adoption expected to accelerate over the next 12–24 months. Organisations need to understand and prepare for three key capabilities of agentic AI that will define this evolution:

01 AUTONOMOUS DECISION-MAKING

Unlike other forms of AI, agentic AI independently performs entire business processes – including reasoning, planning, and decision-making.

When handling a customer complaint, an AI agent can assess the situation, determine compensation, and initiate resolution without manual intervention.

02 MULTI-AGENT ORCHESTRATION

Agentic AI solves complex problems by breaking them down and orchestrating the right combination of tools, functions, and other AI agents to handle each step.

During a product return, an agent might orchestrate multiple systems to update inventory, process refunds, and adjust marketing preferences, evaluating at each step to ensure the complete solution meets the original objective.

03 INTELLIGENT ADAPTATION

Agentic AI continuously learns and explores new approaches through advanced reasoning and problem-solving capabilities. Rather than being limited to fixed rules or patterns, it can dynamically adjust to changing conditions in the moment.

When managing a service outage, an AI agent can analyse patterns across similar scenarios to identify novel solutions while automatically adjusting its response based on evolving severity.



The business implications of these capabilities are profound, particularly for customer experience where organisations must coordinate multiple systems and adapt to constantly changing customer and business needs. Rather than managing separate solutions for understanding customers, delivering experiences, and optimising operations, organisations will deploy intelligent agents that orchestrate all these dimensions simultaneously. This moves organisations beyond incremental improvements to create exponential value, which compounds over time and will fundamentally reshape both their operating model and competitive position.

However, this transformative potential also raises the stakes for organisations. As AI systems become more autonomous and interconnected, the associated risks grow more complex. Organisations that thoughtfully manage these risks will be best positioned to capture sustainable value while maintaining consumer trust.

The time to act is now

While 72% of executives believe AI will transform their approach to customer experience, only 15% aspire to be at the forefront of AI-driven business transformation. This hesitation creates a significant opportunity for early movers – but one that will narrow quickly. The majority (84%) of executives expect to see significant measurable impact from AI within five years, with half anticipating these results in just two years.⁹

Although an overwhelming majority of organisations are experimenting with AI, most are taking a fragmented approach that fails to scale beyond isolated pilots. Market leaders, however, are 2.3x more likely than their peers to say that they have significant AI implementation underway with organisation-wide strategy and centralised ownership.¹⁰ Because AI becomes smarter and faster with every interaction, these leaders will create competitive advantages that become increasingly difficult to overcome.

⁹Qualtrics Executive Study (Q4 2024)

¹⁰Qualtrics Executive Study (Q4 2024)

Organisations that move decisively now to systematically integrate AI across their customer experience operations will capture near-term value while preparing for an agentic AI future. Those that continue with fragmented experiments risk watching their customers migrate to competitors whose AI-enabled experiences continuously improve and become increasingly difficult to match.

15%
of executives aspire to be at the forefront of AI-driven business transformation

AI-enabled customer experience framework

AI-enabled customer experience framework

Capturing their share of the USD 860 billion opportunity requires organisations to transform how they understand and serve their customers. Our research reveals three core categories of AI capabilities that together enable organisations to create superior customer experiences while building the foundation for increasingly sophisticated AI implementations:

01 CUSTOMER INTELLIGENCE

AI enables organisations to transform disconnected data into real-time insights by continuously capturing and analysing customer signals.

- + **Listen** Continuously capture customer signals
- + **Understand** Automatically transform data into insights

02 EXPERIENCE DESIGN & DELIVERY

AI enables organisations to transform standardised interactions into context-specific engagements that both anticipate and adapt to customer needs.

- + **Act** Proactively adapt to customer needs
- + **Personalise** Seamlessly deliver personal experiences at scale

03 OPERATIONAL PERFORMANCE

AI enables organisations to transform manual execution into efficient operations that systematically enhance both process and employee performance.

- + **Optimise** Systematically improve process efficiency
- + **Assist** Actively enhance employee performance

While deploying any of these capabilities individually will lead to better customer experiences and stronger business results, when they work together, they create compound value and position organisations for more advanced AI capabilities.



Customer intelligence

From periodic measurement to real-time insights

In today's fast-moving environment, organisations face a critical challenge: traditional approaches to customer understanding – periodic surveys and static reports – leave them vulnerable to missed opportunities and emerging issues. AI enables organisations to create an adaptive listening infrastructure that captures signals continuously across touchpoints, transforming isolated data points into an ongoing flow of predictive, prescriptive insights that can be embedded into everyday decision-making.

EXAMPLE AI APPLICATIONS

NATURAL LANGUAGE PROCESSING

Extracts meaning from human communication

Example:
Transform support conversations into structured insights by automatically identifying customer pain points, sentiment, and developing issues.

PREDICTIVE ANALYTICS

Discovers patterns and predicts future behaviours from historical data

Example:
Forecast customer churn risk by analysing historical engagement patterns to predict future behaviour and identify intervention opportunities.

COMPUTER VISION

Analyses visual and video content

Example:
Detect emotional reactions through facial expressions in video feedback.

PATTERN RECOGNITION

Identifies meaningful relationships and anomalies in customer behaviour

Example:
Automatically detect emerging customer segments and unusual interaction patterns by identifying clusters in real-time behavioural data.

Listen

Continuously capture customer signals

While traditional approaches to customer listening rely primarily on reactive, periodic surveys, AI enables rapid detection of issues and opportunities through continuous signal capture across all touchpoints. This capability helps organisations stay ahead of changing customer needs while ensuring they never miss critical feedback that could impact the business.

AI-POWERED CAPABILITIES

Always-on Collection

Continuously ingest relevant structured and unstructured data across channels

EXAMPLE ACTIVITIES

- + Capture data from diverse internal sources (support conversations, behavioural data) and external sources (social posts, reviews, benchmarks)
- + Analyse customer behavioural patterns across different channels, including website, app, and customer support
- + Connect signals across channels to create unified customer profiles

Adaptive Capture

Dynamically adjust data collection based on context

- + Generate contextual follow-up questions based on customer responses
- + Identify problematic or inconsistent responses through quality detection (e.g., fraud detection, survey response clarity)
- + Adjust collection methods in real-time based on customer response patterns and business needs

Understand

Automatically transform data into insights

In an era of exponential data growth, organisations must move beyond manually analysing data to automatically generating insights. AI enables organisations to automatically transform vast amounts of customer data into actionable insights that drive faster, smarter decision-making at every level of the organisation. This capability helps organisations respond more quickly to market changes, prevent costly mistakes, and capitalise on growth opportunities.

AI-POWERED CAPABILITIES

Advanced Analytics

Automatically surface insights and predict outcomes from complex data

EXAMPLE ACTIVITIES

- + Extract patterns and relationships from structured and unstructured data
- + Forecast future events and behaviours based on historical patterns
- + Identify root causes of experience issues and satisfaction drivers

Dynamic Delivery

Deliver interactive, personalised insights to stakeholders

- + Enable natural language querying of customer data and feedback
- + Generate role-specific dashboards with prioritised recommendations
- + Create automated summaries and data visualisations



CUSTOMER INTELLIGENCE IN ACTION

Unveiling true customer pain points with AI-powered surveys

BACKGROUND

Fiserv, a global leader in financial services technology, serves a diverse range of businesses, including small to medium-sized businesses across various industries in their merchant acquiring business. With low barriers to exit in their market, Fiserv prioritises quick action on customer feedback to prevent churn and maintain strong relationships. Historically, Fiserv's client experience surveys consistently pointed to cost and customer support as the primary drivers of dissatisfaction. Knowing that these are relatively consistent concerns across all industries and segments, the Voice of Customer (VoC) team typically looked beyond these common complaints, focusing on less frequently cited issues that were more precise and actionable.



“We found that the number one and number two things, those are actually symptoms... people are using them as their description because they don't have the words otherwise.”

ILANA BOYUM
VICE PRESIDENT OF VOICE OF THE
CUSTOMER & CUSTOMER INSIGHTS

AI IMPLEMENTATION

In March 2024, Fiserv piloted Qualtrics' conversational AI capabilities in their attrition surveys. The company chose to start with attrition surveys because they were low-risk and customers were often eager to provide detailed feedback about their departure reasons. The AI generated precise follow-up questions. When a customer cited terrible service and frequent transfers as being influential in their decision to leave, the AI followed up by first expressing empathy and then asking an insightful question, "That's concerning. Tell us about the times you would have been transferred for." This led to the customer revealing issues with double-billing and withheld funds. The AI then probed further, again expressing empathy and soliciting further details: "Well, that's really concerning. Tell us about these double billing and funds being held. When was the last time it happened?"

IMPACT

Through this AI-driven dialogue, the VoC team discovered that service agents were actually following required procedures – they couldn't disclose the reasons for fund holds due to legal restrictions. This discovery fundamentally shifted Fiserv's understanding of customer complaints. As Ilana Boyum, Vice President of Voice of the Customer & Customer Insights at Fiserv, explains, "We found that the number one and number two things, those are actually symptoms...people are using them as their description because they don't have the words otherwise." Based on these insights, Fiserv has improved customers' experiences by proactively setting clearer expectations around legally restricted processes whilst maintaining compliance.

Experience design & delivery

From standardised interactions to context-based engagements

Higher consumer expectations – driven by their experiences with best-in-class brands – combined with lower switching costs, means that static, one-size-fits-all experiences no longer meet customer or business needs. AI turns rigid experience delivery models into sophisticated systems that learn and improve continuously, automatically optimising each touchpoint in the moment based on a customer’s individual needs, preferences, and context. These technologies allow organisations to deepen customer relationships while scaling efficiently across millions of interactions.

EXAMPLE AI APPLICATIONS

LARGE LANGUAGE MODELS (LLMS)

Enables natural, context-aware interactions through advanced language understanding and generation.

Example:
Power intelligent assistants that maintain context and handle complex customer conversations naturally.

RECOMMENDATION SYSTEMS

Predicts and suggests relevant products and content based on behaviour patterns.

Example:
Generate ‘next best product’ recommendations by analysing purchase history and similar customer behaviours

PERSONALISATION ENGINES

Tailours experiences in real-time based on individual context.

Example:
Dynamically adjust website layouts, messaging tone, and interaction flows based on individual customer preferences and behaviours

REAL-TIME DECISION ENGINES

Evaluates and selects real-time choices based on multiple inputs

Example:
Select the best channel, timing, and content for each customer communication

Act

Proactively adapt to customer needs

Traditional experience delivery models – with reactive responses and rigid workflows – often create friction that frustrates customers and slows critical tasks. AI enables organisations to create intelligent, conversational experiences that guide customers to their goals while anticipating and addressing potential issues before they arise. This capability transforms time-consuming processes into efficient, natural interactions, improving customer loyalty whilst reducing cost-to-serve.

AI-POWERED CAPABILITIES

Intelligent Assistance

Help customers achieve their goals through natural, context-aware guidance

EXAMPLE ACTIVITIES

- + Guide customers through complex processes via conversational AI
- + Adapt support based on real-time context and needs
- + Automatically detect and resolve common errors during submission

Proactive Support

Anticipate and address potential issues before they impact customers

- + Trigger preventive maintenance based on usage patterns and early warning signals
- + Initiate protective actions and proactive communications when AI identifies emerging risks (e.g., data breach, service outage)
- + Reach out proactively with relevant solutions and recommendations

Personalise

Seamlessly deliver personal experiences at scale

Organisations today can capture an increasingly rich and granular understanding of their customers, yet many still rely on basic segmentation and rigid rules that fail to activate this knowledge. AI enables organisations to automatically tailor every communication and touchpoint based on that individual’s complete context, from real-time behaviour to historical preferences and past feedback. This capability drives revenue and conversion by creating deeper customer relationships through cost-effective personalisation at scale.

AI-POWERED CAPABILITIES

EXAMPLE ACTIVITIES

Tailored Communications

Create deliver personalised recommendations and communications

- + Create tailored offers and bundle configurations
- + Adapt message content, timing, and channel to individual preferences
- + Select optimal communication style and frequency based on customer context

Customised Interactions

Automatically adjust interfaces and content to each customer

- + Customise digital interfaces based on individual preferences
- + Adjust content presentation (imagery, tone, descriptions) to resonate with different audiences
- + Personalise journey flows based on customer context and behaviour

EXPERIENCE DESIGN & DELIVERY IN ACTION

Healthcare technology case study: streamlining healthcare claims with AI-powered processing

BACKGROUND

A leading healthcare technology company operating in both health tech and fintech spaces aims to empower healthcare consumers and deliver remarkable experiences. This philosophy guided their approach to a persistent industry challenge: the tedious and time-consuming process of filing claims for reimbursement. Traditionally, members had to manually scan documents, submit them, and identify items eligible for reimbursement based on their specific plan, leading to inefficiencies and frequent errors.



“The AI-powered claims system shortened processing time from two business days to under two minutes for more than 60% of claims.

AI IMPLEMENTATION

To address these challenges, the company developed an AI-powered process designed to streamline the receipt upload process. The system uses technologies like natural language processing and computer vision to analyse receipts, automatically identify eligible items for reimbursement, categorise items, and efficiently sort variables such as discounts and taxes. Members simply upload a photo of their full receipt – including ineligible items – to the mobile app or website, and the AI handles the rest, creating an automatic claim submission.

IMPACT

In a limited release to approximately 1.1 million members in 2024, the AI-powered claims system demonstrated significant benefits, including:

- + Reduced time spent on claims by approximately 66%
- + Increased member satisfaction by 18% compared to traditional claims processes
- + Shortened the claims filing process for more than 60% of claims from approximately two working days to under two minutes
- + Reduced user claim errors, enabling faster and more accurate claims processing, as well as the need for clarification and enquiries

Operational performance

From manual execution to efficient operations

Even organisations that excel at understanding customers and creating great experiences struggle with consistent delivery. The complexity of modern operations – multiple channels, growing volumes, and legacy systems – creates gaps between intended and actual experiences. Traditional approaches that rely on manual processes and reactive decisions make it impossible to maintain quality as operations grow. AI transforms rigid operational models into intelligent systems that streamline processes while empowering employees with real-time guidance, enabling organisations to maintain quality while operating efficiently at scale.

EXAMPLE AI APPLICATIONS

PROCESS MINING

Discovers and analyses operational workflows and bottlenecks.

Example:
Map end-to-end customer journeys to identify process inefficiencies and improvement opportunities.

WORKFLOW AUTOMATION

Automates complex, multi-step processes.

Example:
Orchestrate end-to-end claims processing, automatically routing cases and triggering appropriate actions.

AI COPILOTS

Enhances employee capabilities through intelligent assistance.

Example:
Provide agents with real-time guidance, relevant information, and suggested responses during customer interactions.

RESOURCE OPTIMISATION

Dynamically allocates staff and resources to maximise efficiency.

Example:
Automatically adjust staffing levels and skill matching based on real-time service demands.

Optimise

Systematically improve process efficiency

Most operations today remain tied to inflexible systems that can't adapt to rapidly shifting business conditions and customer demands. AI transforms manual execution into intelligent operations that are able to continuously learn and improve. This capability helps companies reduce costs and maintain consistency as their business grows.

AI-POWERED CAPABILITIES

Resource Orchestration

Dynamically allocate resources to maximise operational efficiency

EXAMPLE ACTIVITIES

- + Forecast staffing needs across channels based on predicted demand
- + Adjust pricing and resource deployment based on market conditions
- + Dynamically manage equipment, inventory, and facilities

Process Automation

Transform manual processes into automated, quality-assured systems

- + Automate routine tasks (e.g., closed-loop responses, scheduling, data entry) whilst ensuring compliance
- + Coordinate complex workflows across systems
- + Ensure quality and brand standards automatically

Assist

Actively enhance employee performance

To deliver consistently standout experiences, employees today need more than just information — they need intelligent support and prescriptive advice that adapts to the increasingly dynamic nature of customer interactions. AI enables organisations to empower their workforce, providing them with the tools and insights necessary to excel in their roles and consistently deliver superior experiences. This capability helps organisations to simultaneously improve both customer and employee experiences while driving significant productivity gains and operational efficiency.

AI-POWERED CAPABILITIES

Decision Support

Guide employees through complex decisions and interactions in real-time

EXAMPLE ACTIVITIES

- + Provide AI-powered recommendations for next-best actions
- + Surface relevant knowledge and documentation in real-time
- + Summarise complex information (e.g., customer histories) to speed decision-making

Productivity Enhancement

Accelerate routine tasks through AI-powered automation and guidance

- + Generate initial drafts of communications and content
- + Automate repetitive administrative tasks
- + Deliver personalised coaching based on performance patterns

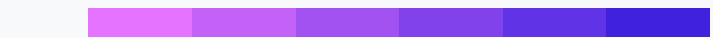


CUSTOMER INTELLIGENCE IN ACTION

Enhancing patient care with AI-powered clinical documentation

BACKGROUND

The University of Utah Health faced a common healthcare challenge: the growing burden of clinical documentation. Healthcare providers were forced to divide their attention between note-taking and patient interaction during visits, then spend significant “pyjama time” completing medical records at home - resulting in decreased provider satisfaction and compromised patient experience.



“Now when doctors come in, they’re actually talking face-to-face with patients instead of typing away at a computer.”

DONNA ROACH
CHIEF INFORMATION OFFICER

AI IMPLEMENTATION

The University of Utah Health piloted ambient listening technology that automatically documents clinical encounters. This AI solution acts as an intelligent assistant, capturing provider-patient conversations and generating comprehensive clinical documentation, including symptoms, diagnoses, and subtle yet important details that might otherwise go unrecorded. The system automates documentation in 23 languages, facilitating better communication with non-native speakers and allowing patients to review notes in their native language. Both patients and doctors review all notes before finalisation, ensuring accuracy and maintaining doctor oversight. As Donna Roach, Chief Information Officer, explains, “They’ll show the patient, ‘Here’s the information I collected. Are you okay with this?’”

The results have been significant. Doctors save an average of at least 30 minutes per day on documentation whilst creating more comprehensive clinical notes. Roach notes, “Now when doctors come in, they’re actually talking face-to-face with patients instead of typing away at a computer.” The technology has been so well-received that 99% of patients consent to its use.

IMPACT

To ensure successful adoption, the organisation developed a peer support model where medical informaticists – healthcare professionals specialising in data and technology – provide hands-on guidance to their colleagues. This doctor-to-doctor training typically leads to self-sufficiency within three days by demonstrating how the technology fits into actual patient encounters.



Implementing AI-enabled CX

Although individual solutions across each category of AI capabilities – Customer Intelligence, Experience Design & Delivery, and Operational Performance – can generate meaningful results independently, organisations create the most significant value when implementing these solutions as part of a coordinated system. Yet our research reveals that most organisations struggle to move beyond isolated efforts to capture this value at scale.

The difference between market leaders and laggards isn't whether they're implementing AI, but how. Only 12% of organisations have implemented an organisation-wide strategy with centralised ownership, despite 89% reporting some AI initiatives underway.¹⁰ A majority report either limited implementation efforts or minimal coordination across their organisation. Notably, organisations that do take a coordinated, enterprise-wide approach are 2.3x more likely to report market share gains compared to those with limited or uncoordinated efforts.

Organisations with
a coordinated, enterprise-
wide approach are

2.3x

more likely to report
market share gains compared
to those with limited or unco-
ordinated efforts

12 Qualtrics Executive Study (Q4 2024). AI initiatives included in the study: AI-powered Language Translation Tools, Chatbots, Co-pilots/Virtual Assistants, ChatGPT/Generative AI, Natural Language Processing, Machine Learning Platforms, Computer Vision Systems, Robotic Process Automation, Recommendation Engines, and Predictive Maintenance Systems.

This finding reflects the fact that AI’s full value emerges from coordinated transformation, which creates compound advantages through integrated data, learning, and optimisation. Organisations that remain limited to isolated use cases risk watching their customers migrate to AI leaders whose personalised experiences and predictive service build relationships that become increasingly difficult to win back. And as we move towards agentic AI, where systems must work together seamlessly to orchestrate end-to-end experiences, the gap between coordinated and fragmented approaches will only widen.

Based on these insights and our research with organisations who have successfully implemented AI for CX, we’ve identified seven key actions organisations can take to move beyond these limitations and drive systematic value from AI-enabled experience improvements:

THREE COMMON BARRIERS

Through conversations with leaders driving AI initiatives across industries, we have identified three common barriers that often prevent organisations from moving beyond pilots:

01

STRATEGIC
FRAGMENTATION

Disconnected initiatives without clear ties to broader organisational goals and CX vision.

02

TECHNICAL
DEBT

Poor data infrastructure and integration.

03

ORGANISATIONAL
SILOS

Lack of cross-functional coordination.

01 SET YOUR AI AMBITION AND VALUE STRATEGY

AI strategy must be driven from the top, with leadership clearly defining the organisation's approach to both immediate opportunities and emerging capabilities like agentic AI. Success requires using your company's strategic priorities and brand values as a framework for evaluating the growing universe of AI CX opportunities and determining where to focus investments for maximum impact on both customer experience and business performance.



“At Trinity Health, we view our AI strategy through the lens of our core values and our system strategy, Together Health,” explains Dan Roth, their Chief Clinical Officer. “Two key components of our strategic plan are to advance an exceptional colleague experience and to deliver an exceptional member experience. Through this lens, we arrived at an AI strategy that prioritises efforts that will make it easier for both our clinicians and our members.”

To implement this strategy, Trinity Health created a three-level framework. First, they filter for strategic alignment, ensuring AI initiatives support their “Together Health” strategy and core values. They then evaluate operational impact across five categories: process automation, clinician efficiency, operational efficiency, improved clinical care, and member experience. Finally, they assess value and feasibility to ensure responsible investment.

“We knew the number of opportunities would outstrip our ability to execute, either affordably or operationally,” notes Roth. “This framework keeps us focused on high-value, feasible initiatives that align with our values.” This approach is already showing results. Trinity Health selected their first major AI initiative – ambient listening technology – because it aligned with both colleague and patient experience priorities. Within the first year, the initiative has delivered high provider satisfaction, improved access, and better patient experience.





The University of Utah Health demonstrates how clear principles enable responsible AI innovation whilst protecting stakeholder trust. “I think my job is to put good guardrails and guidelines in place and test those out,” explains Donna Roach, Chief Information Officer. The organisation has established clear requirements around data privacy and bias prevention, carefully evaluating how vendors might use their data for model training.

They’re particularly mindful of bias in healthcare AI – recognising that models trained solely on their relatively young, healthy Utah population could create biased outcomes compared to other regions. This approach has enabled successful AI use cases, such as their Emergency Department stroke detection system, where AI automatically pages the stroke team when it identifies qualifying conditions – demonstrating how thoughtful guardrails enable rather than restrict meaningful innovation to impact customer experience.



02 ESTABLISH YOUR RISK AND ETHICS GUIDELINES

Organisations must establish clear guidelines for responsible AI use, with robust protections for sensitive data and careful attention to potential biases. These foundational principles and controls create the trust needed for sustainable AI adoption whilst ensuring compliance with evolving regulatory requirements.

03 EVOLVE YOUR TECHNOLOGY AND DATA FOUNDATION

The rapid evolution of AI capabilities is exposing critical limitations in many organisations' existing technology infrastructure, such as disparate platforms and data silos, inflexible architectures, and inadequate computing power – all of which hinder the full realisation of AI's potential.

Compounding this challenge, the AI landscape itself is in constant flux, with existing vendors rapidly adding new features, new AI-focused vendors entering the market, and organisations developing their own internal AI solutions. In this complex and dynamic environment, capturing sustainable value requires a thoughtful approach to evolving scalable architecture, robust data management, and strategic partnerships – all whilst maintaining the flexibility to adapt as AI technology continues to advance.



Like many organisations, Wolters Kluwer Financial & Corporate Compliance faced challenges with legacy systems – fragmented software, isolated information pools, and limited computational resources – that restrict AI's full potential. One way Wolters Kluwer is overcoming these obstacles is through thoughtful data integration. "Our approach centres on unifying data from every customer interaction, creating an all-encompassing view of the customer journey – from marketing and sales through implementation and customer success," explains Adrian Perez, Associate Director of CX Strategy.

The integration of typically siloed systems enables AI to analyse patterns across the entire customer journey and generate precise, real-time intelligence about experiences at each journey stage. Teams can query these insights using natural language prompts, enabling them to identify ways to optimise each moment of the experience. This integrated approach has driven measurable improvements across key metrics, including sales cycle velocity, conversion rates, time to value, customer loyalty, and increased net revenue retention. This foundation of integrated data and AI capabilities gives Wolters Kluwer the scalable architecture and robust data management needed to adapt quickly as customer needs and AI technology continue to evolve.





As Fiserv's CX program matured, Ilana Boyum, VP of Voice of the Customer, sought to extract more value from their data. She noticed that customer feedback wasn't reliably predictive of future behaviour – promoters would cancel subscriptions while detractors remained. To better forecast customer actions and intervene effectively, the team developed sophisticated machine learning models that analyse a holistic view of each customer, incorporating firmographic details, customer characteristics, pricing models, and significant events. This system identifies patterns to predict customer risk and trigger proactive interventions. "We know that if these six things happen, we're going to lose this account. So when thing four occurs, we need to intervene," Boyum explains.

To ensure consistent and effective responses, the team used generative AI to create tailored templates for service agents, guiding junior staff with specific actions based on account risk scores. The success of this initial implementation paved the way for expanded efforts. Fiserv now analyses successful customer relationships to create "golden path" sales templates, optimising new customer onboarding. They're also developing AI-powered recommender engines to pinpoint ideal moments for offering products or services.

fiserv.

04 LAUNCH HIGH-IMPACT PRIORITY USE CASES

While many organisations are experimenting with readily available AI features, capturing substantial value requires augmenting what's in the market with the organisations' own data and expertise. Organisations should focus on a balanced portfolio of AI initiatives: selecting near-term solutions to build conviction and demonstrate quick wins, while also investing in long-term use cases, like agentic AI, that have the potential to reshape their competitive position in the market. This approach allows companies to gain immediate benefits whilst positioning themselves for future transformation.

05 DESIGN YOUR AI ORGANISATION AND GOVERNANCE

Moving from isolated AI pilots to systematic transformation requires coordinated oversight across functions. Organisations establish clear decision-making processes and accountability for AI projects, typically through dedicated teams authorised to evaluate, prioritise, and oversee implementation. Effective governance models facilitate collaboration between customer-facing, business, and technology teams, ensuring AI initiatives align with user needs and organisational goals.



Autodesk's AI governance model balances innovation with robust privacy and security protection. The company has established a senior leadership executive committee that provides guidance and oversight for Autodesk's AI strategy, led by SVP of Research, who serves as the AI steward. They have also established a robust Trusted AI Program and governance processes to evaluate their AI projects against their policies and principles, focusing on leading responsible AI practices.

Separate governance committees oversee specific aspects of AI implementation, like product development strategy and go-to-market applications. A key purpose of these governance mechanisms is ensuring appropriate data usage, privacy, and security compliance. "We care a lot about data privacy and protecting our customers' data," explains Mary Catherine Plunkett, VP of Customer Success Design. "When you think about AI technologies typically sitting on top of all kinds of information, we're extremely mindful about what AI tools employees are using and ensuring they've gone through appropriate reviews."

Autodesk's governance model also facilitates effective cross-functional collaboration, bringing together business teams and technical subject matter experts to develop and refine AI solutions. This approach is exemplified in their chatbot development, where technical teams handle programming while support agents review results to ensure they meet both accuracy requirements and customer service standards – ensuring solutions combine technical excellence with practical business knowledge.





At Owens Corning, Cassie Colton, who leads AI for HR, has designed a comprehensive strategy to build workforce AI literacy. She developed a multi-pronged training approach ranging from a five-minute introductory video to a cornerstone 90-minute AI fundamentals course, now scaled through a train-the-trainer model. Recognising that “even employees who are using AI poorly are outperforming those not using it at all,” Colton focuses on getting people comfortable with the tools, starting with engaging exercises – like creating mascot images – before progressing to practical applications, like building project plans.

To help upskill employees, Colton created guides with suggested chatbot prompts for every position in the company, making it easier for employees to explore AI in their daily work. Her team also conducted an HR job analysis, surveying plant HR teams about their time allocation and preferences. This activity not only helps prioritise AI opportunities but also helped Colton articulate exactly how AI can help employees focus on more valuable and desired aspects of their roles.



06 DEVELOP YOUR TALENT STRATEGY

Organisations that successfully scale AI recognise that the limiting factor isn't technology – it's people's ability to effectively use it. Success requires upskilling current employees, hiring key talent, and creating a culture of continuous learning. This involves systematically developing AI capabilities across the organisation through education, role-specific training, and environments that encourage experimentation while maintaining guardrails. By investing in their workforce's AI literacy, organisations can accelerate adoption, reduce anxiety, and maximise the value of their AI investments.

07 LEAD THE CULTURAL SHIFT

Capturing long-term value from AI requires fundamentally changing how people work and make decisions. Organisations must move beyond viewing AI as a set of tools to embracing it as a core enabler of superior customer experience, embedding these capabilities into daily operations while maintaining focus on human judgement and relationships.



New York Presbyterian demonstrates how organisations can successfully shift culture while maintaining trust. “AI is a change management project as much as it’s a technology project,” explains Rick Evans, Chief Experience Officer. “AI is becoming part of our workflow, and we’ve found that when we work on the culture piece alongside the technology piece, we have better, and frankly quicker, results.

“Rather than simply automating processes, New York Presbyterian focuses on using AI to enhance human capabilities.” “The goal is to have AI take things out of human hands that don’t require human intervention and to allow our colleagues to work at the top of their skill set,” Evans notes. These human connections are particularly critical in healthcare, which is why, as Christopher Lowe, VP of IT notes, “AI will complement healthcare significantly, but it won’t replace it – we’ll always have a hybrid model.” Evans adds, “New York Presbyterian is committed to deploying AI in a way that enhances human connectivity, allows us to provide cutting-edge care and builds trust with those who work at NYP and those we serve.”

└ **NewYork-
Presbyterian**

servicenow

SYSTEMATIC AI IMPLEMENTATION IN ACTION

Orchestrating AI-enabled transformation at scale

BACKGROUND

As a global leader in digital workflow solutions, ServiceNow helps organisations automate and optimise their operations. In their own AI journey, they recognised early that AI represents more than just a new tool or technology – it’s a fundamental shift in how organisations operate, make decisions, and deliver value to customers.



“AI starts
with data and
ends with
experience.”

VIJAY KOTU
CHIEF ANALYTICS OFFICER

DRIVING VALUE THROUGH AI

ServiceNow’s AI strategy focuses on embedding AI capabilities throughout the enterprise. However, rather than deploying AI solutions for the sake of it, the company starts with the “Proof of Value” – identifying specific outcomes they expect each solution to deliver. These outcomes fall across two key purposes: optimising customers’ experiences at every touchpoint and improving employee productivity across every role.

The company has already realised USD 300M in annualised productivity gains from AI solutions, with operational metrics demonstrating significant improvement:¹¹

84%

customer self-service achievement

42%

reduction in sales meeting prep time

20%

increase in developer productivity

15%

improvement in service agent productivity

¹³ServiceNow, “Exponential outcomes: 3 levels of AI maturity,” ServiceNow Blog, January 2025

GOVERNANCE AND IMPLEMENTATION

ServiceNow developed a balanced governance model that combines centralised oversight with decentralised innovation. A central AI governance program – comprising – provides strategic direction and approval for AI initiatives.

To manage their rapidly expanding AI portfolio, ServiceNow created an “AI Control Tower” – a centralised dashboard that monitors approximately 350 AI projects across the organisation. “We created this control tower because we recognised early on that dozens of AI projects and use cases would quickly turn into hundreds and then thousands given all the AI options from vendors today,” explains Vijay Kotu, ServiceNow’s Chief Analytics Officer. The system tracks relevant information for each project, like technology and business owners, value generated, and adoption rates.

The Control Tower enables every employee to see the full range of AI initiatives and their impact, while also providing a submission hub for proposing new use cases. Additionally, ServiceNow provides sandbox environments where employees can experiment with AI tools and explore potential applications. This combination of transparency and hands-on experimentation drives adoption and innovation, helping teams learn from existing solutions whilst identifying new opportunities in their own areas.

VALUE IN ACTION: AI-POWERED KNOWLEDGE SHARING

ServiceNow’s systematic approach to governance and implementation has enabled them to rapidly scale successful AI initiatives across the organisation. One of the categories of use cases where they’ve seen the most value is helping people get the information they need where and when they need it.

This capability affects both customer experience and employee productivity, as many daily activities involve seeking answers from groups across the organisation. ServiceNow combines multiple AI tools – including Intelligent Search and chatbots – to automatically serve up accurate information to people who need support. For example, when customer success teams need content during customer interactions, they previously had to query colleagues from operations or the Help Desk. By automating these requests, ServiceNow now ensures requesters receive accurate information more quickly, while allowing subject matter experts to focus on more complex issues requiring human expertise.

DRIVING ADOPTION THROUGH ROLE-BASED CHANGE MANAGEMENT

“AI starts with data and ends with experience,” explains Kotu, highlighting ServiceNow’s people-centric approach to AI implementation. While the technology is exciting, ServiceNow recognises that without adoption, AI is ultimately pointless. Their change management strategy focuses not just on reskilling people, but on helping them fundamentally reimagine their roles.

To understand how different jobs work and how AI could improve people’s daily experience, ServiceNow conducted a detailed analysis of individual roles and their ideal work flows. They initially targeted key positions across the organisation, examining approximately 50 tasks at the role level. They then used their AI Control Tower to match this task inventory against their portfolio of AI solutions, identifying where tasks could be automated entirely as well as where they could be augmented through AI capabilities like prediction, generation, and synthesis. This systematic, persona-based approach has helped ServiceNow embed AI capabilities directly into existing tools and systems where people work, enabling employees to focus on the more challenging and engaging aspects of their roles.

To support this transformation, ServiceNow launched a comprehensive 2-3 day global learning program, helping employees understand AI’s capabilities and limitations while building universal awareness across the organisation.



KEY LESSONS FOR AI IMPLEMENTATION

ServiceNow's experience offers valuable insights for organisations beginning their AI journey. Their key message is simple: don't wait for perfect conditions to get started. While many organisations believe they need to optimise their data infrastructure first, ServiceNow took a different approach.

Rather than spending months preparing their data, ServiceNow began applying AI on top of existing systems and data. This strategy proved powerful because AI learns from every interaction – allowing them to quickly identify both strengths and gaps through actual search behaviours and conversation patterns. In fact, Kotu says, “Organisations truly don't need more infrastructure, they just need conversations and Excel sheets early on.” The most important thing is getting started and learning continuously, as organisations that delay investing in AI capabilities risk falling behind those already building expertise through practical implementation.

**Your path
forward**

Organisations that move decisively to implement AI-enabled CX will capture their share of the USD 860 billion opportunity while building lasting competitive advantages. The difference between success and failure lies not in whether organisations implement AI, but in how systematically they approach it.

The first step can be challenging. We recommend executives begin by asking three essential questions:

Which areas of your business would benefit most from AI-enabled customer experience? Identify and prioritise opportunities across Customer Intelligence, Experience Design, and Operational Performance to drive measurable business impact.

What organisational changes are needed to implement AI systematically? Define your ambition, governance model, and implementation roadmap based on your competitive environment and organisational readiness.

What foundational elements need to be in place to execute successfully? Assess your current state and required investments across technology, data, talent, and processes to enable systematic implementation.

The answers will reveal your organisation’s unique path forward – from capturing immediate opportunities to building the coordinated capabilities that will enable autonomous, intelligent experiences of the future.

Contact Qualtrics to learn how we can help you accelerate your AI-enabled CX journey

GET STARTED