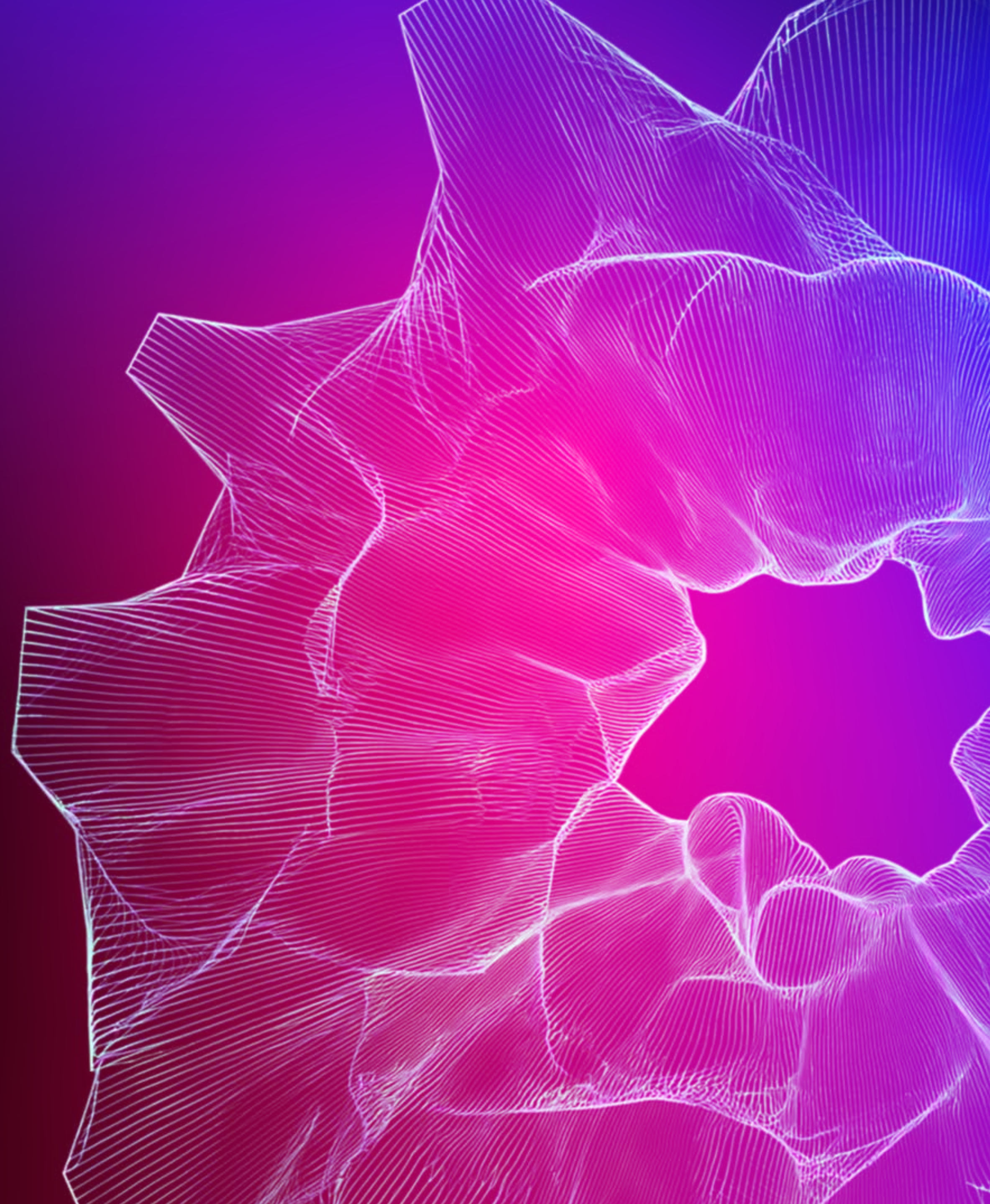# ACXIOM

The dawn of AI-curated experience

What does CX look like when
algorithms do the thinking?

Foreword

The computer is incredibly fast, accurate, and stupid. Man is unbelievably slow, inaccurate, and brilliant. The marriage of the two is a force beyond calculation.

– LEO CHERNE (1977)

AI has evolved from a behind-the-scenes enabler to the architect of modern customer experience. Once valued primarily for its ability to increase speed and efficiency, AI is now poised to transform how brands connect, communicate, and care for their customers. The true promise of AI lies not in automation alone, but in enabling experiences that are personal and empathetic.

The age of AI-curated experiences represents a shift from decision-support to decision-making. Algorithms no longer simply recommend; they interpret context, anticipate intent, and orchestrate interactions across every touchpoint. This opens a new frontier for customer experience, one where brands can deliver more efficient and effective consumer journeys.

Yet, as this report reveals, progress comes with paradox. Consumers are open to AI influencing their choices, but only when they remain in control. They value personalization, but expect speed and simplicity. They seek convenience, but not at the cost of emotional connection. As AI takes on a greater share of "the thinking," brands must ensure that technology empowers rather than dictates, guiding customers through seamless, trusted, and meaningful experiences.

The trends you'll explore in this report range from conversational interfaces to empathetic interactions and illustrate how AI is redefining engagement across industries. The discussion considers the most successful applications, balancing intelligence with intention. The future of CX is not AI replacing human insight, but enhancing it, making each interaction smarter, faster, and more cost efficient, without losing its human heart.

As you read through these insights, remember that the most powerful AI experiences are those built on sound data foundations and clear ethical principles, with artificial and human intelligence working as one. Technology can curate the journey, but only people can define its purpose. Together, we will shape a future where customer experiences are not just automated, but orchestrated with care, precision, and humanity.

Tom Zawacki
Chief Growth Officer, Acxiom

Alex Pym
CEO International, Acxiom

Contents

AI-curation
will reshape CX

The transformative impact of artificial intelligence (AI) shows little sign of slowing, especially as AI agents that can reason and act autonomously enter mainstream use.

AI is quickly finding its way into consumers' lives, from smart home devices to online shopping and searching. In parallel, brands are increasingly integrating AI decision-making into their customer experience (CX) strategies to increase efficiency, enable personalization, and improve attribution. This means AI is starting to do the thinking on both sides of the customer experience.

So, what does CX look like in the age of AI-curated experience?

We surveyed 4,000 US and UK consumers, as well as 600 business leaders from a variety of industries, including banking, insurance, healthcare, telecoms, and travel. We asked for their perspectives on five AI-powered trends that are expected to have a significant impact on CX in 2026.

WE SURVEYED

4,000

US and UK consumers

WE SURVEYED

600

business leaders
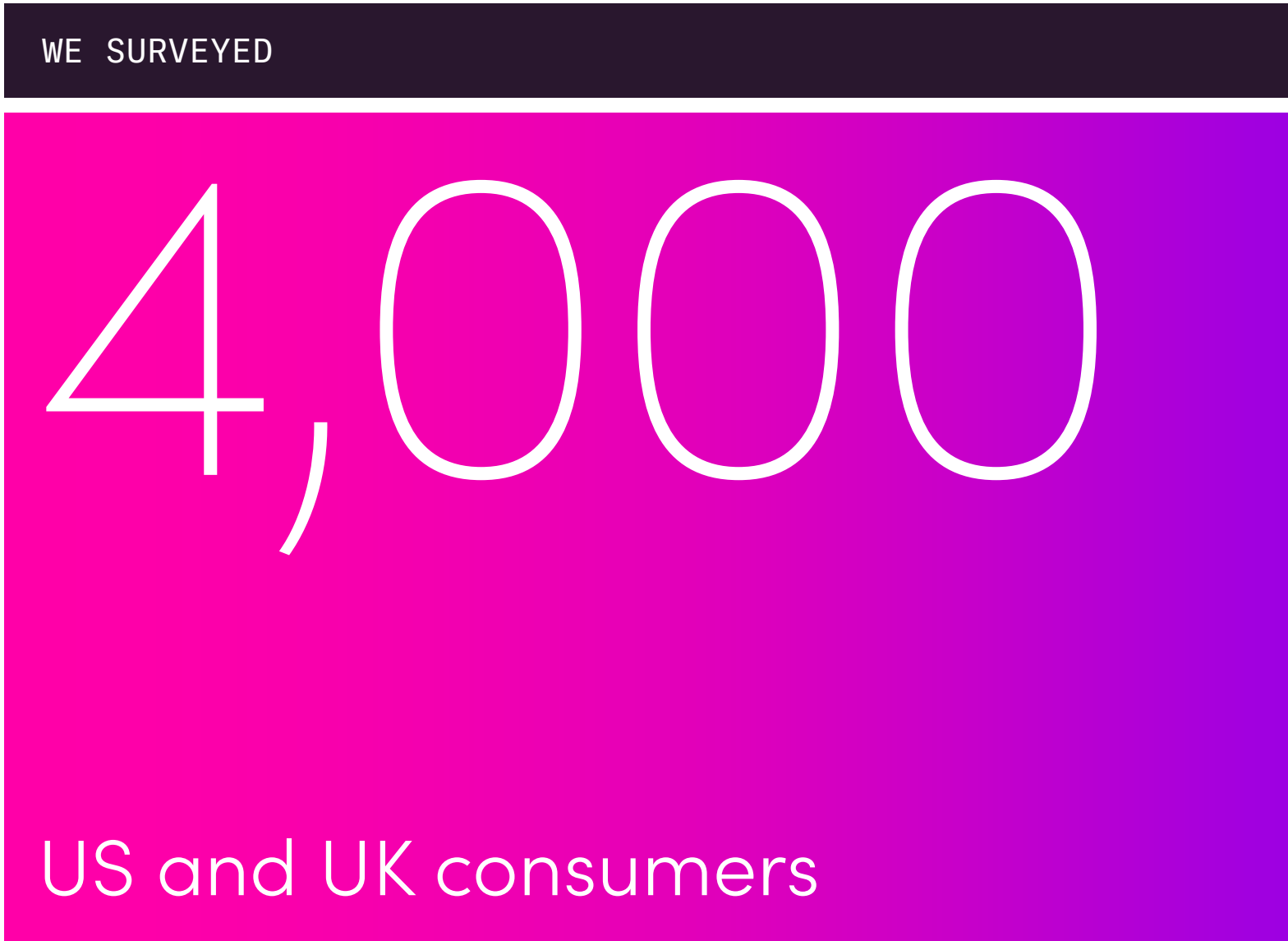
INDUSTRIES

Banking

Healthcare

Insurance

Telecoms

Travel

Overall, consumers are relatively accepting of AI, with 83% willing to let brands use it to influence their decisions. However, consumer comfort with AI varies enormously by context; for example, four in ten draw the line at allowing the technology to read their emotions.

Most brands feel a sense of urgency to explore AI-curated experiences and are experimenting with AI-powered interactions across the customer journey. But their progress, their priorities, and the challenges they face vary considerably by industry, and aren't always entirely aligned with what their customers want.

CONSUMERS

70%
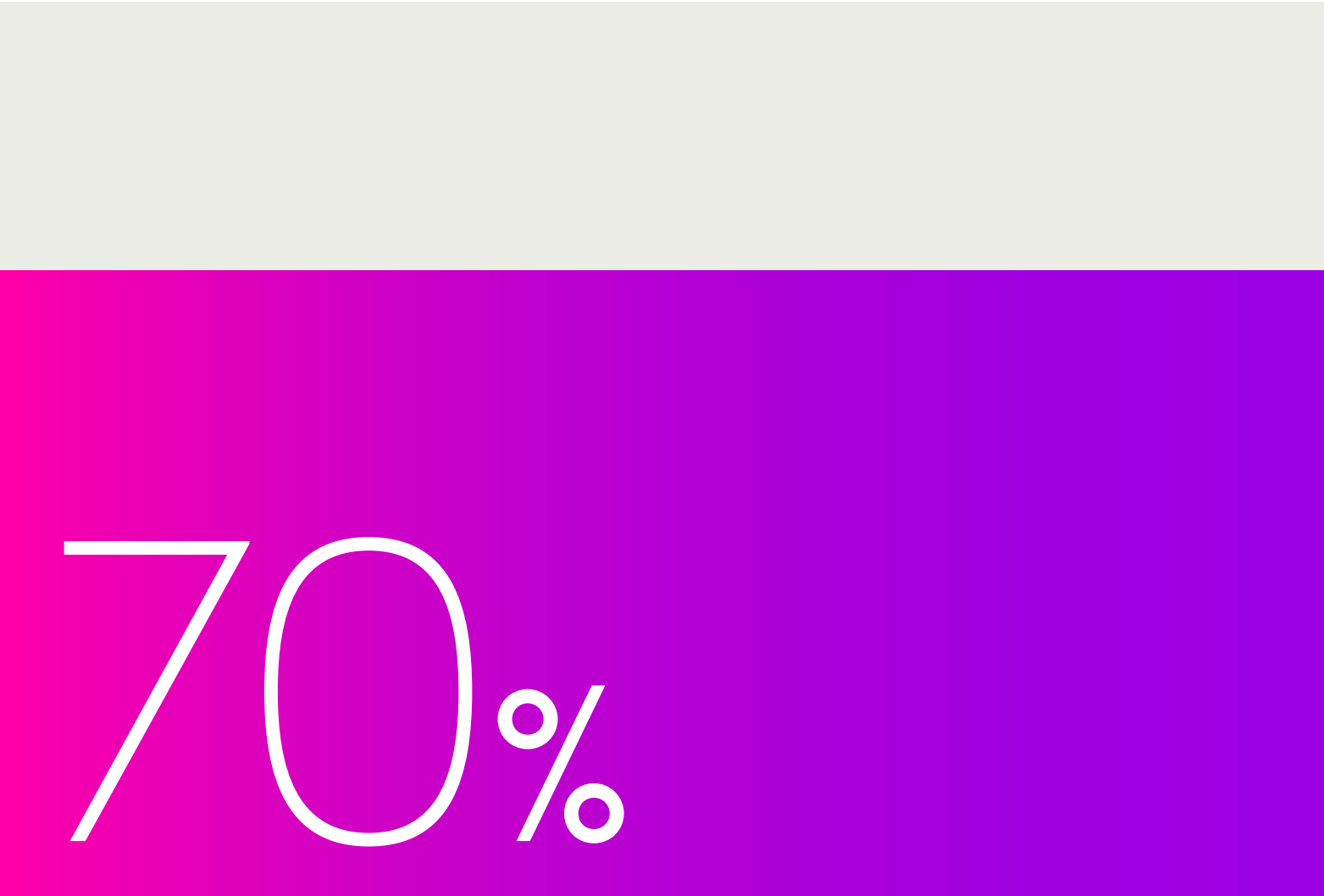
of consumers think AI is changing how we interact with brands faster than anyone is ready for.

BRANDS

93%
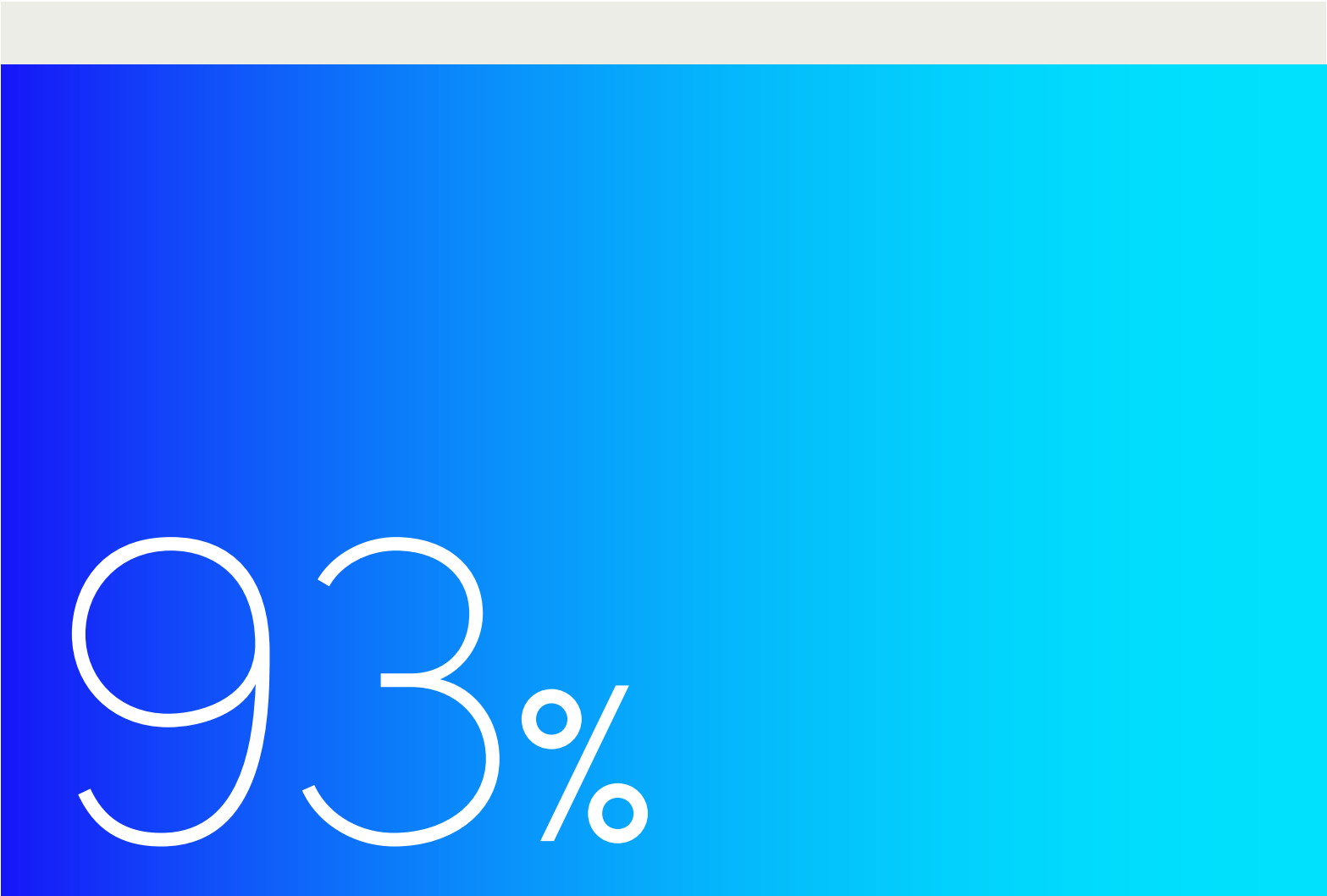
of brands believe AI-curated experiences will reshape CX faster than most brands are ready for.
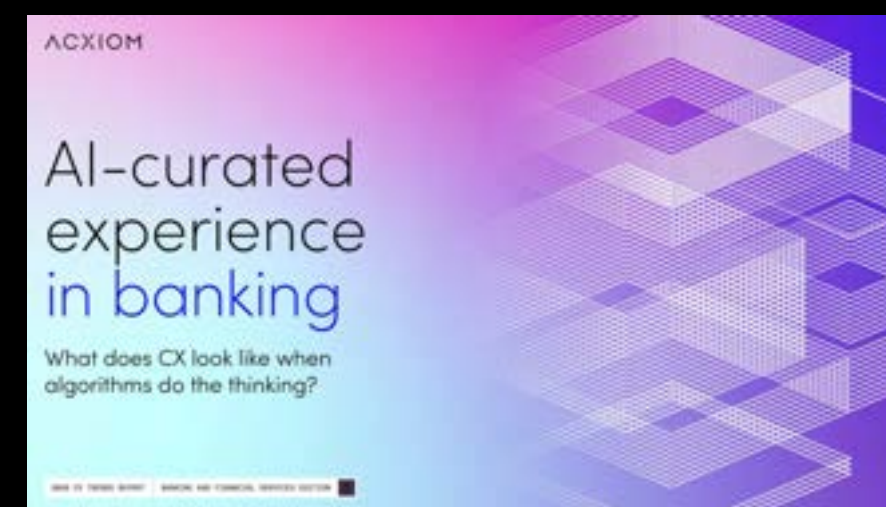
Explore our industry–specific reports

Before we meet the trends that will drive CX forward in 2026, would you prefer to know the impact they're having on your industry specifically?
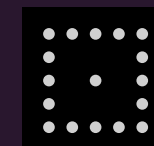
Each of our industry reports is based on the responses of 100 business leaders from banking and financial services, insurance, healthcare, telecoms, or travel and hospitality.

Plus you'll get extra insights into the biggest factors shaping CX in those industries, and discover your competitors' key customer experience priorities for the coming year.
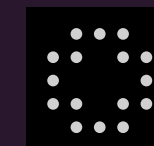
Check out our industry-specific reports to find out how brands in your sector are embracing AI-curated experiences:

ACXIOM

AI-curated experience in banking

What does CX look like when algorithms do the thinking?

BANKING

ACXIOM

AI-curated experience in healthcare

What does CX look like when algorithms do the thinking?

HEALTHCARE

ACXIOM

AI-curated experience in insurance

What does CX look like when algorithms do the thinking?

INSURANCE

ACXIOM

AI-curated experience in telecoms

What does CX look like when algorithms do the thinking?

TELECOMS

ACXIOM

AI-curated experience in travel

What does CX look like when algorithms do the thinking?

TRAVEL

Introducing the CX trends for 2026

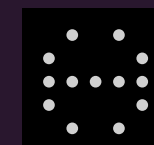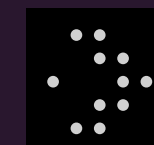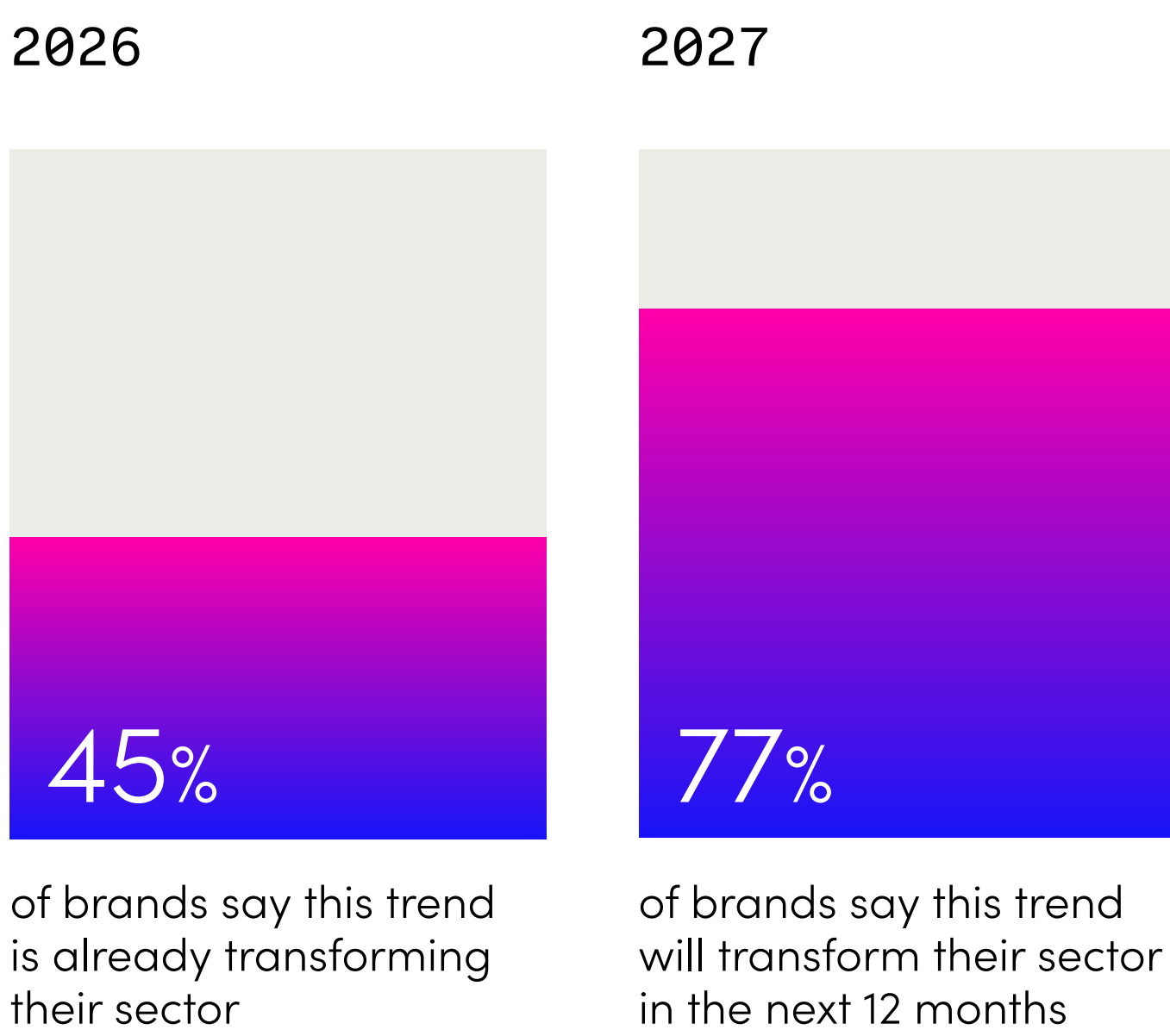Half of brands say AI-curated experiences are already transforming their sector, and 79% say they will in the next 12 months. As we dive deeper into these five interrelated trends, we can see the expected extent of that transformation.
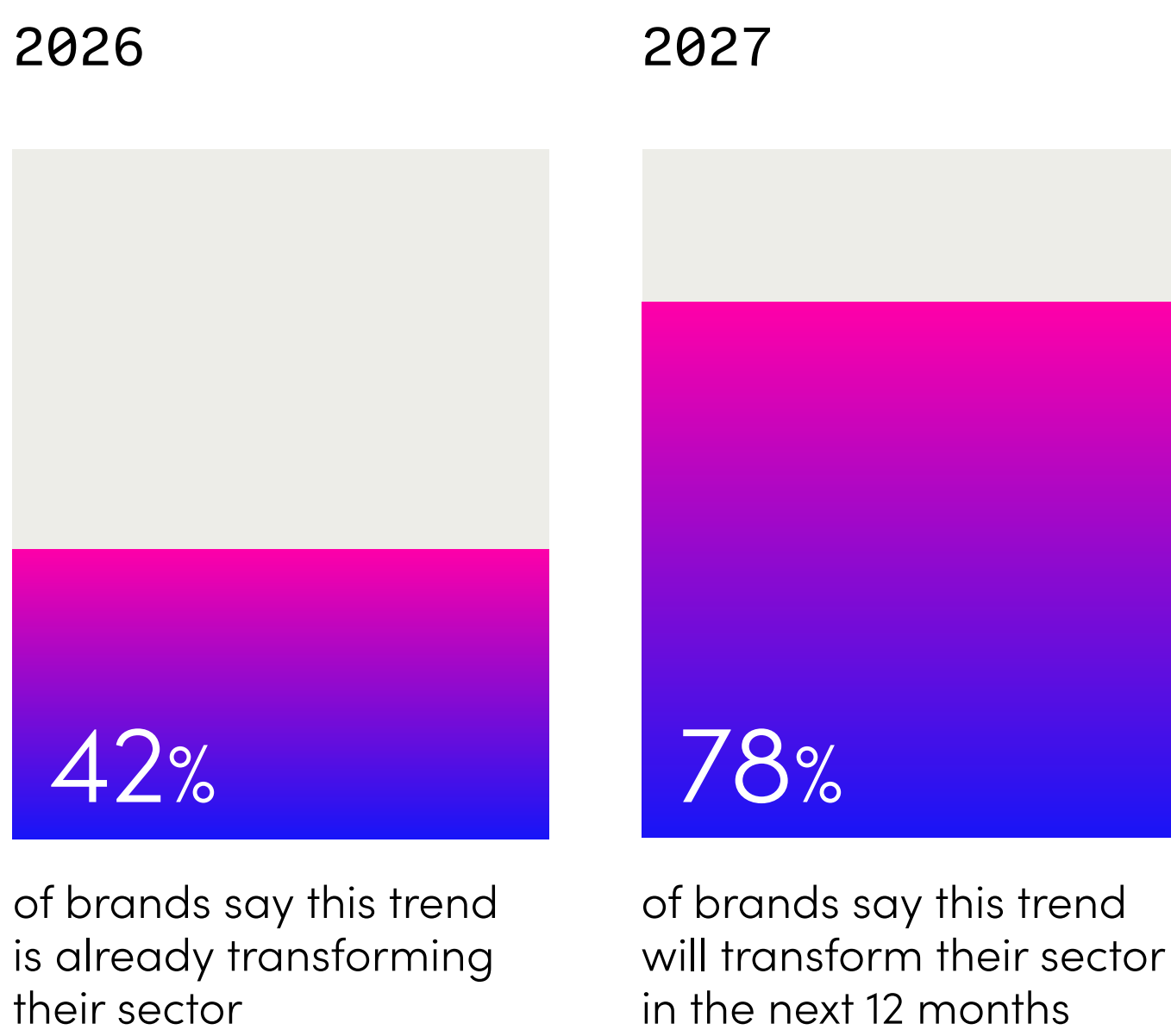
TREND ONE →

Conversational interfaces

AI-powered conversational interfaces – both text and voice – are replacing traditional web and mobile experiences, enabling people to interact with software the way they interact with each other. How is this shift impacting CX?

2026

2027

45%

of brands say this trend is already transforming their sector

77%

of brands say this trend will transform their sector in the next 12 months

TREND TWO →

An instructional world

From predictive text and satellite navigation to watch-next suggestions and ChatGPT, consumers' lives are continually guided by AI recommendations and instructions. So, how are brands using AI to influence customer journeys, and how do consumers feel about AI guidance?

2026

2027

42%

of brands say this trend is already transforming their sector

78%

of brands say this trend will transform their sector in the next 12 months

TREND THREE →

Effortless access

With the rise of same-day delivery, on-demand content, and search engines giving instant AI-powered responses, do consumers expect quick results with as little effort as possible? And can AI help brands deliver?

2026

39%

of brands say this trend is already transforming their sector

2027

77%

of brands say this trend will transform their sector in the next 12 months

TREND FOUR →

Platform unification

Whether it's streaming content, booking hotels, or seeking financial or medical advice, are people tired of logging into multiple platforms to achieve one thing? Will AI become a 'universal interface' allowing them to navigate fragmented platforms with ease?

2026

30%

of brands say this trend is already transforming their sector

2027

70%

of brands say this trend will transform their sector in the next 12 months

TREND FIVE →

Empathetic interactions

With advances in affective computing and emotionally intelligent AI, can brands use AI to understand and respond to customer emotions in a way that builds trust?

2026

25%

of brands say this trend is already transforming their sector

2027

61%

of brands say this trend will transform their sector in the next 12 months

Trend one:
Conversational
interfaces

AI-powered conversational interfaces – both text and voice
– are replacing traditional web and mobile experiences,
enabling people to interact with software the way they
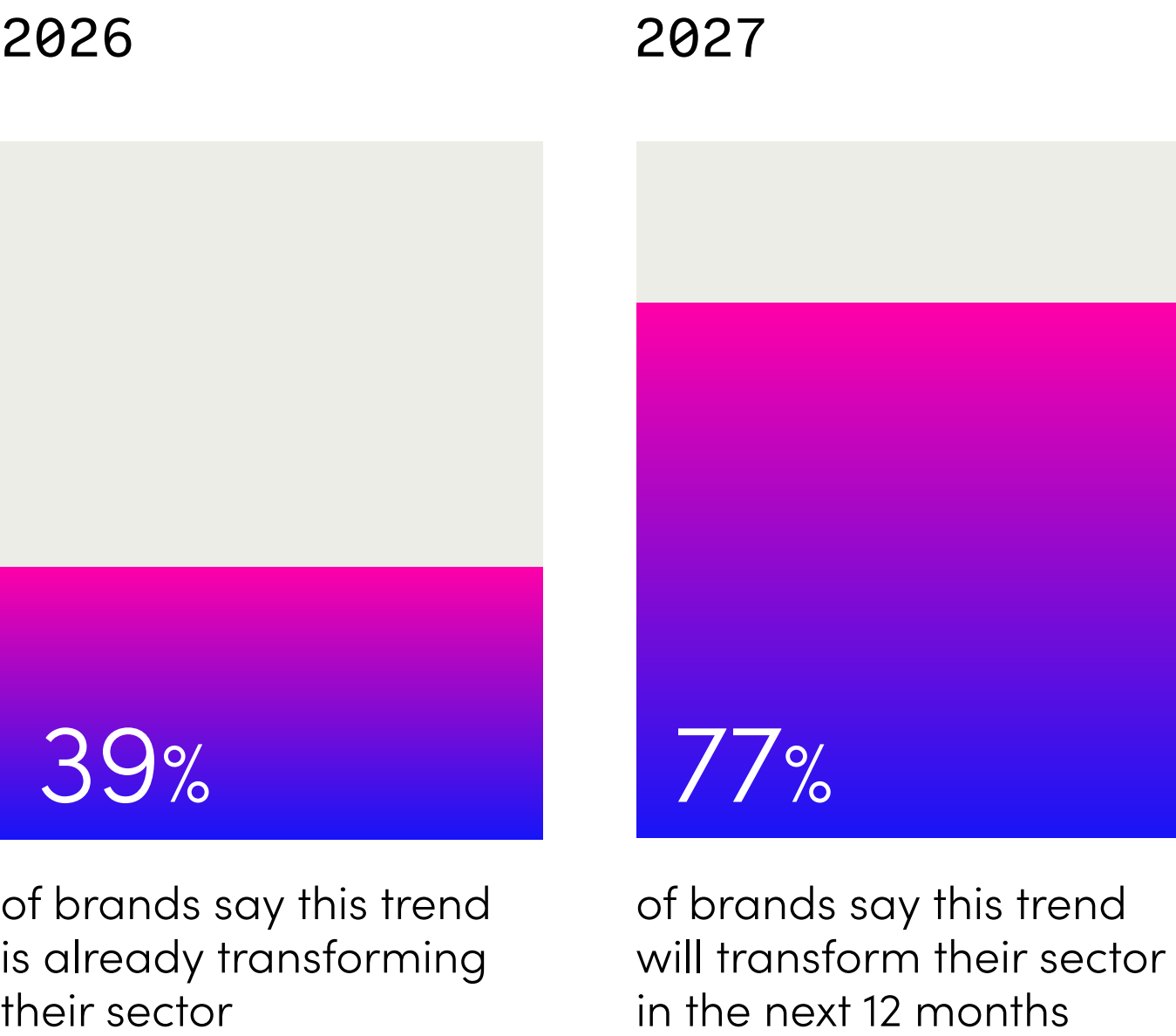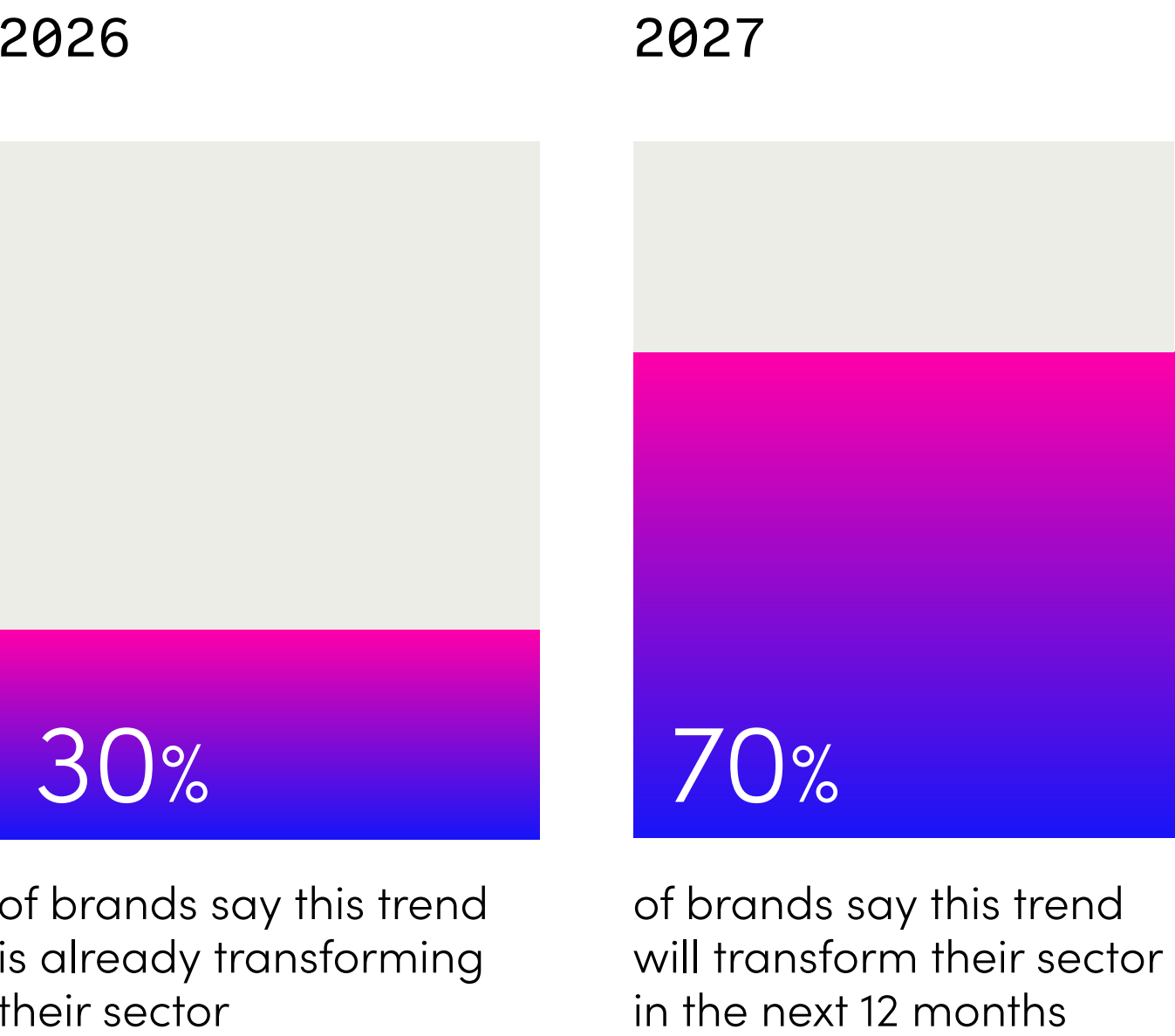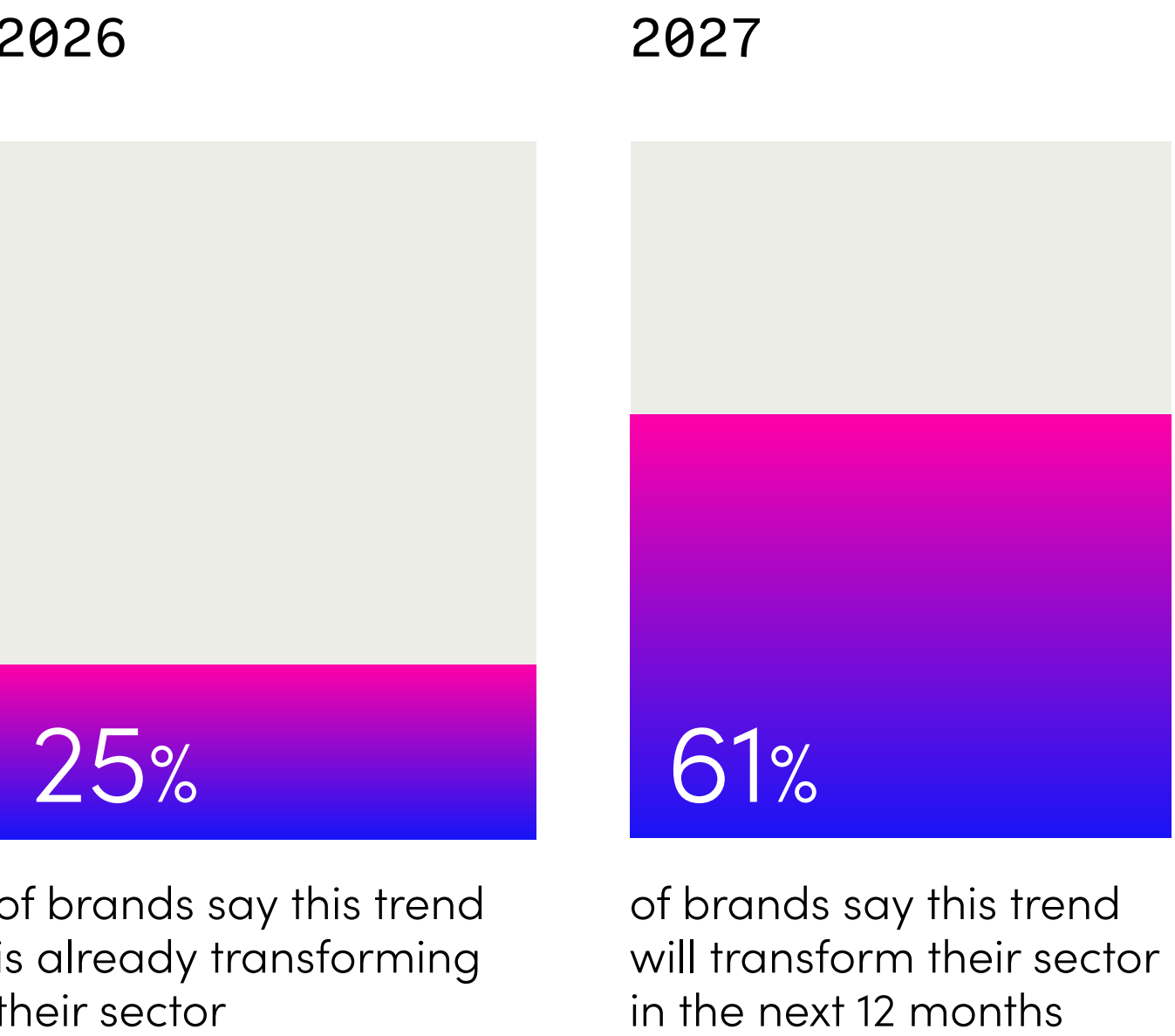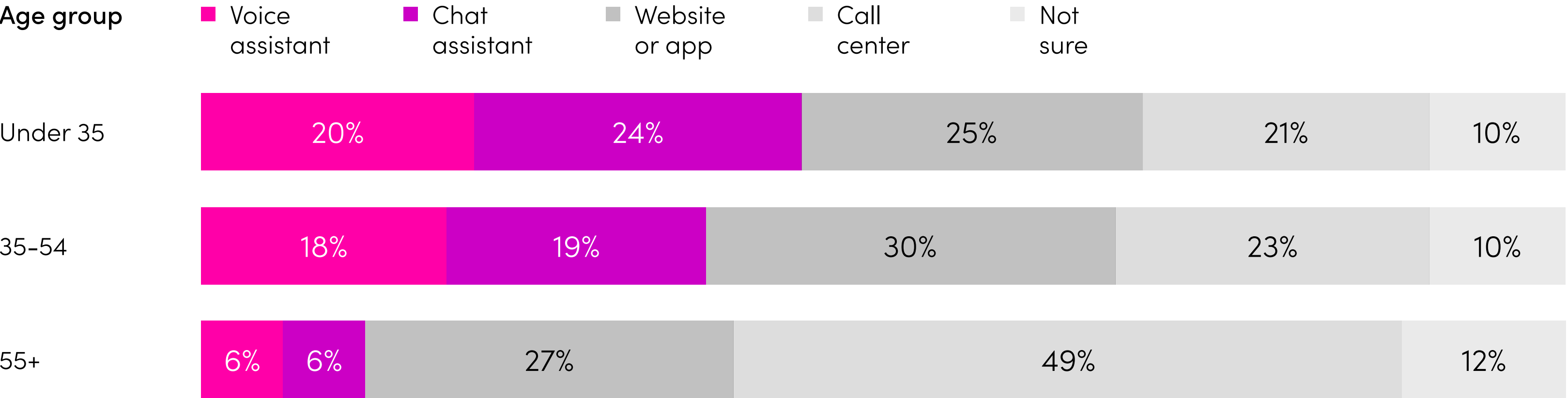interact with each other. How is this shift impacting CX?

Consumer preferences vary by age and task

On the surface, conversational interfaces aren't yet the go-to option for consumers. The majority (59%) say that, for everyday tasks, they prefer to speak to a person or visit a website or app rather than use an AI-powered voice or chat assistant.

Dig deeper, however, and it becomes clear that willingness to use voice or chat interfaces varies by age. A considerable 44% of people aged under 35 give either voice or chat assistants as their preferred choice, compared with just 12% of those in the 55+ age group.

What's more, **55% across all age groups say they'd rather talk to a smart assistant than wait on hold,** so it seems conversational interfaces do provide an acceptable alternative to the call center queue.

HOW CONSUMERS PREFER TO INTERACT WITH BRANDS

Age group	Voice assistant	Chat assistant	Website or app	Call center	Not sure
Under 35	20%	24%	25%	21%	10%
35–54	18%	19%	30%	23%	10%
55+	6%	6%	27%	49%	12%

Consumer inclination to use conversational interfaces also varies by task. The survey reveals the greatest willingness for getting help while signing up or checking out (31%), and the least willingness for transferring money between accounts (18%).

These survey results also reveal a marked preference for text over voice when people are completing any task using conversational AI. In fact, **57% of consumers say they prefer typing to talking when interacting with brands.**

HOW CONSUMERS PREFER TO INTERACT BY TASK

Task	Voice assistant	Chat assistant	Website or app	Call center	Not sure
Getting help while signing up or checking out	10%	21%	27%	30%	11%
Asking what's covered by an insurance policy	11%	19%	24%	37%	9%
Checking a mobile, broadband, or TV plan	11%	16%	41%	23%	9%
Reporting a problem with a product or service	9%	18%	23%	41%	9%
Following up on a delayed or canceled service	9%	17%	24%	40%	10%
Managing a subscription or account	9%	16%	42%	23%	10%
Changing or disputing a bill or charge	8%	15%	18%	51%	8%
Booking a medical appointment	9%	13%	32%	37%	9%
Booking a hotel, flight, or activity	9%	12%	44%	23%	12%
Getting medical test results	8%	12%	29%	43%	8%
Transferring money between accounts	7%	11%	49%	23%	9%

Brands see conversational AI as crucial to survival

Business leaders feel more urgency to adapt to conversational AI than consumers, and see adaptation as crucial to their survival.

84%

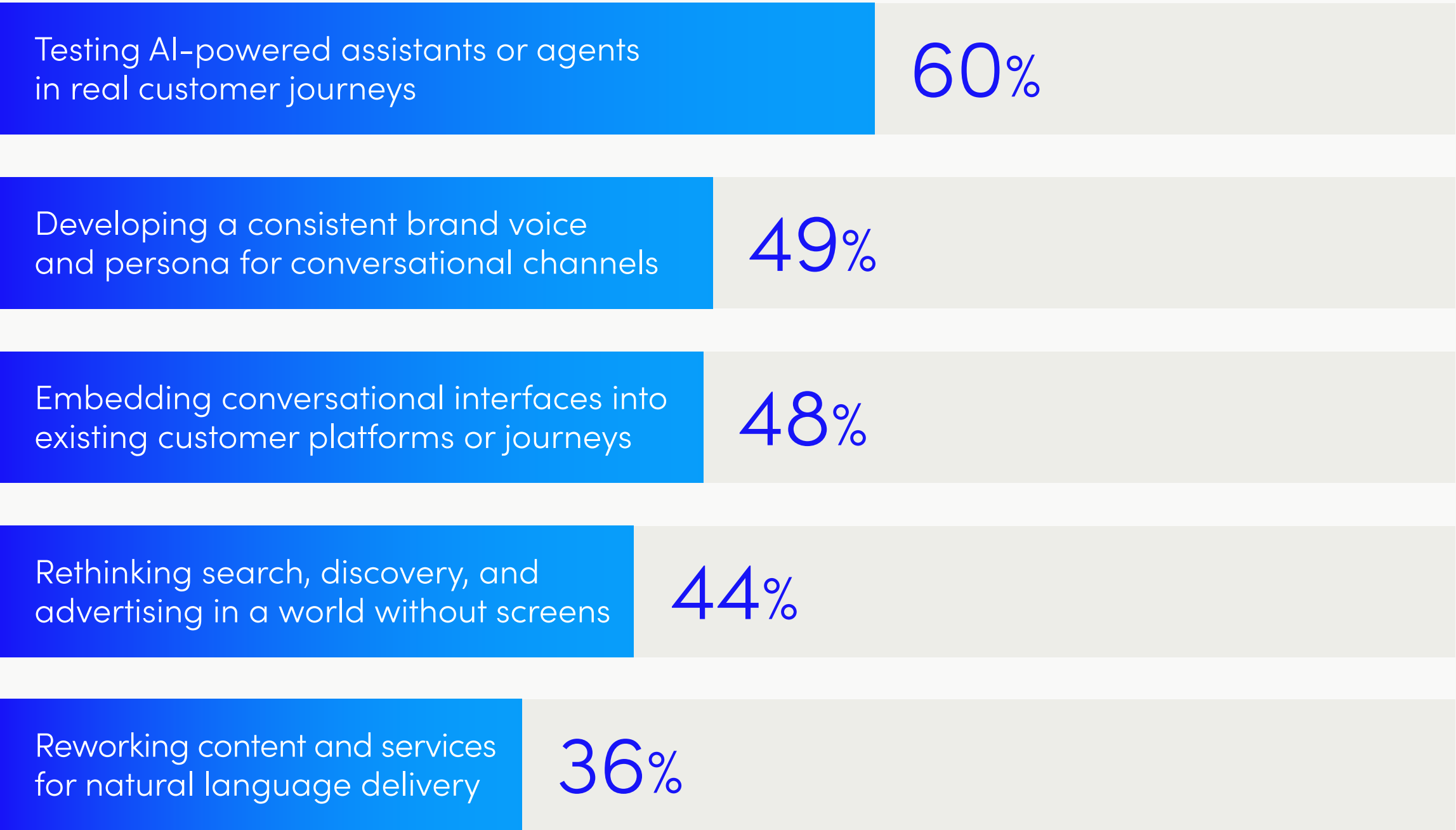believe customers in the future will expect to talk to brands as naturally as they talk to friends

85%

say that as voice and chat replace search, brands that don't adapt risk vanishing from the conversation

To prepare for conversational interfaces, six in ten brands are already testing AI-powered assistants or agents in real customer journeys. In addition, almost half say they're developing a consistent brand voice for conversational channels, while 44% are rethinking advertising in a world where there will be fewer screens on which ads can appear.
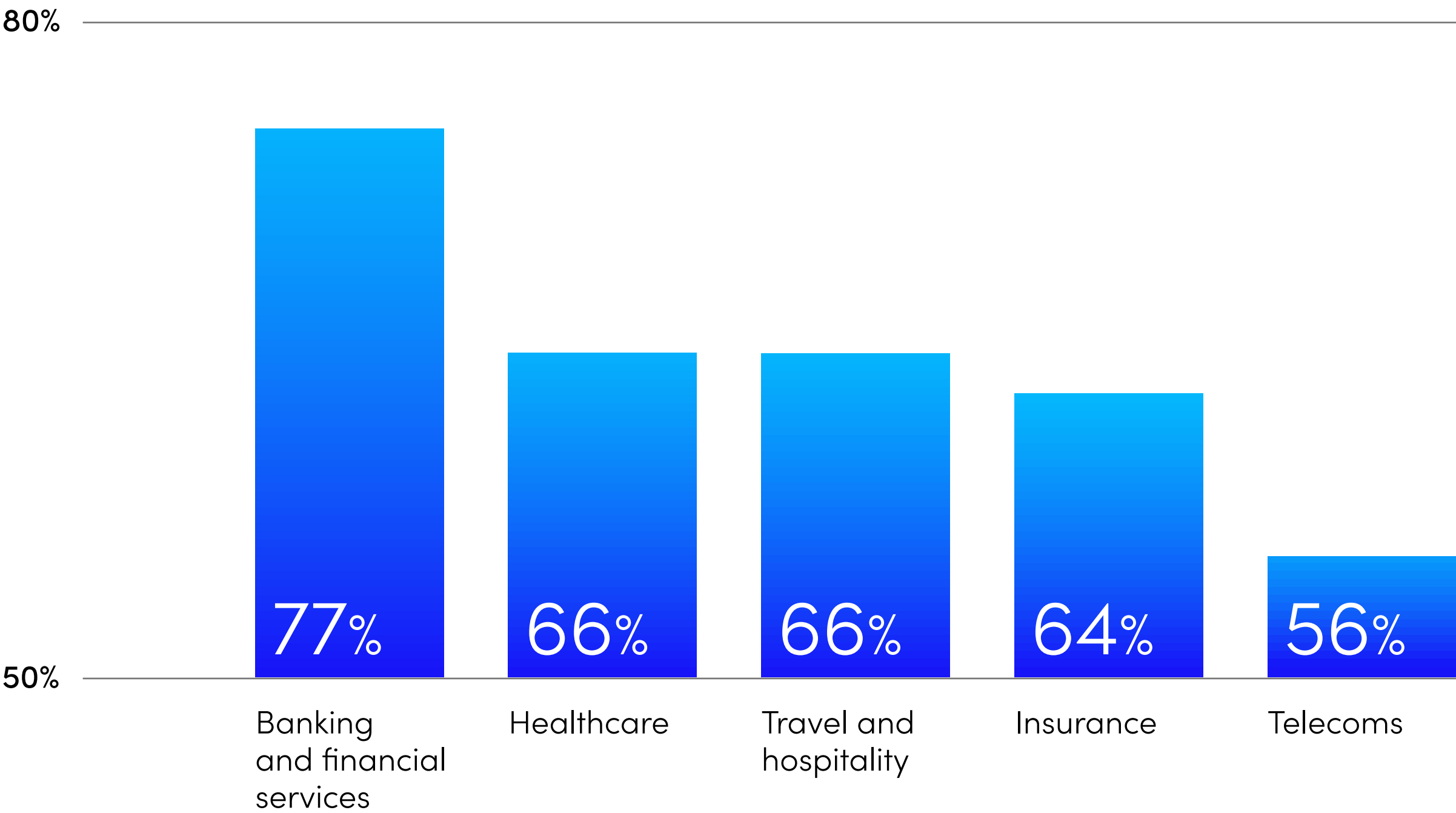
But despite an overall recognition that conversational interfaces will transform CX, 35% of brands say they're not yet actively investing. This finding varies considerably by industry, with banks the most likely to be investing, and telcos the least likely.

BRANDS ARE PREPARING FOR CONVERSATIONAL INTERFACES

Testing AI-powered assistants or agents in real customer journeys — **60%**

Developing a consistent brand voice and persona for conversational channels — **49%**

Embedding conversational interfaces into existing customer platforms or journeys — **48%**

Rethinking search, discovery, and advertising in a world without screens — **44%**

Reworking content and services for natural language delivery — **36%**

BANKS LEAD CONVERSATIONAL AI INVESTMENT

% actively investing in conversational AI

77%	66%	66%	64%	56%
Banking and financial services	Healthcare	Travel and hospitality	Insurance	Telecoms

(Chart y-axis: 80% to 50%)

Use conversational AI as an enhancement

Brands are somewhat ahead of consumers in both expectations and readiness for conversational AI.
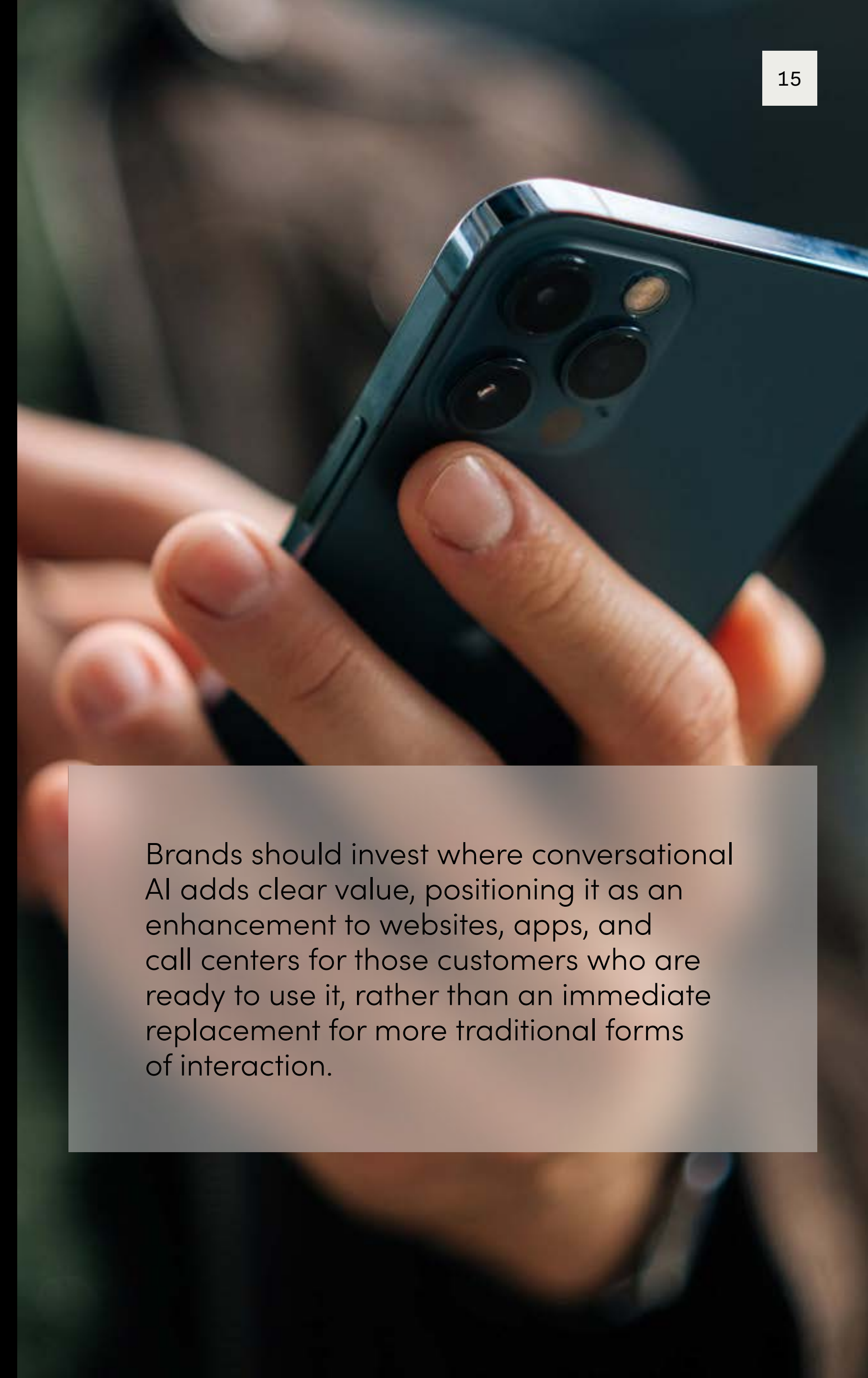
CONSUMERS

Only 30%

of consumers would choose a conversational interface for everyday support.

BRANDS

But 97%

of brands expect conversational interfaces to be widely used in the next 2–3 years.

Brands should invest where conversational AI adds clear value, positioning it as an enhancement to websites, apps, and call centers for those customers who are ready to use it, rather than an immediate replacement for more traditional forms of interaction.

Trend two:
An instructional world

From predictive text and satellite navigation to watch-next suggestions and ChatGPT, consumers' lives are continually guided by AI recommendations and instructions. So how are brands using AI to influence customer journeys, and how do consumers feel about AI guidance?
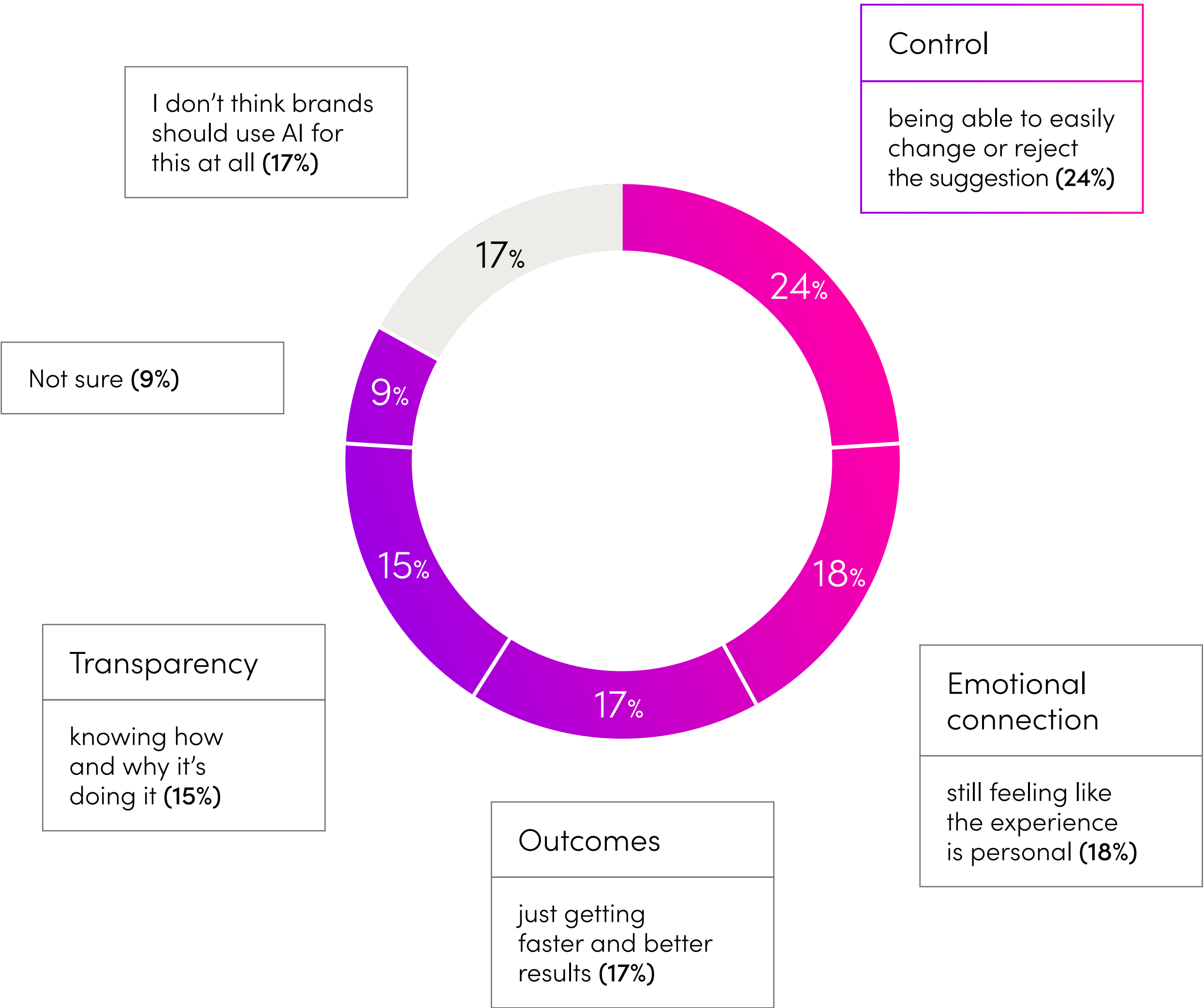
Consumers are open to AI guidance with control

Consumers already appear quite comfortable with brands using AI to influence their decisions. Perhaps surprisingly so. Only 17% of people say they don't think brands should be doing this.

When AI is guiding their decisions, the most important thing for consumers is to maintain control – easily changing or rejecting the AI's suggestion. **Two-thirds (65%) say that if AI decides for them, it stops being their experience.** Their second priority is feeling like the experience is personal and human. Brands should bear these priorities in mind as they use AI to take personalization to the next level and ensure they maintain the emotional connection.

Transparency appears to be a relatively low priority for consumers. Knowing how and why the AI is doing what it's doing is a lesser priority than just getting better and faster outcomes. A significant 45% of consumers agree that if AI makes the right choices for them, they don't need to know how it works.

CONSUMERS' TOP PRIORITY IF
BRANDS USE AI TO INFLUENCE THEM

I don't think brands should use AI for this at all **(17%)**

Control
being able to easily change or reject the suggestion **(24%)**

Not sure **(9%)**

Transparency
knowing how and why it's doing it **(15%)**

Outcomes
just getting faster and better results **(17%)**

Emotional connection
still feeling like the experience is personal **(18%)**

17% 24% 18% 17% 15% 9%

But consumer comfort with AI's influence does depend on the situation.

People are far more open to AI offering proactive support, alerting them to a potential security issue, or making their experience more relevant with personalized recommendations, than to the technology applying for a mortgage or making payments on their behalf.

CONSUMER COMFORT WITH AI INFLUENCE BY SITUATION

% saying very or fairly comfortable

Situation	%
Alerting them to a potential fraud or security issue	67%
Offering proactive tips or support while using a product or service	61%
Recommending a mobile or broadband plan based on usage	60%
Guiding through setup or onboarding after a purchase	59%
Recommending upgrades or add-ons while shopping	56%
Helping resolve a complaint or service issue in a high-stress moment	55%
Suggesting the right insurance policy for their needs	52%
Monitoring health and making recommendations or booking appointments	49%
Acting as a personal assistant in all areas of their life	44%
Automatically renewing a contract or subscription	43%
Helping them choose or apply for a mortgage or large loan	41%
Making payments or transactions on their behalf	35%

20%   70%

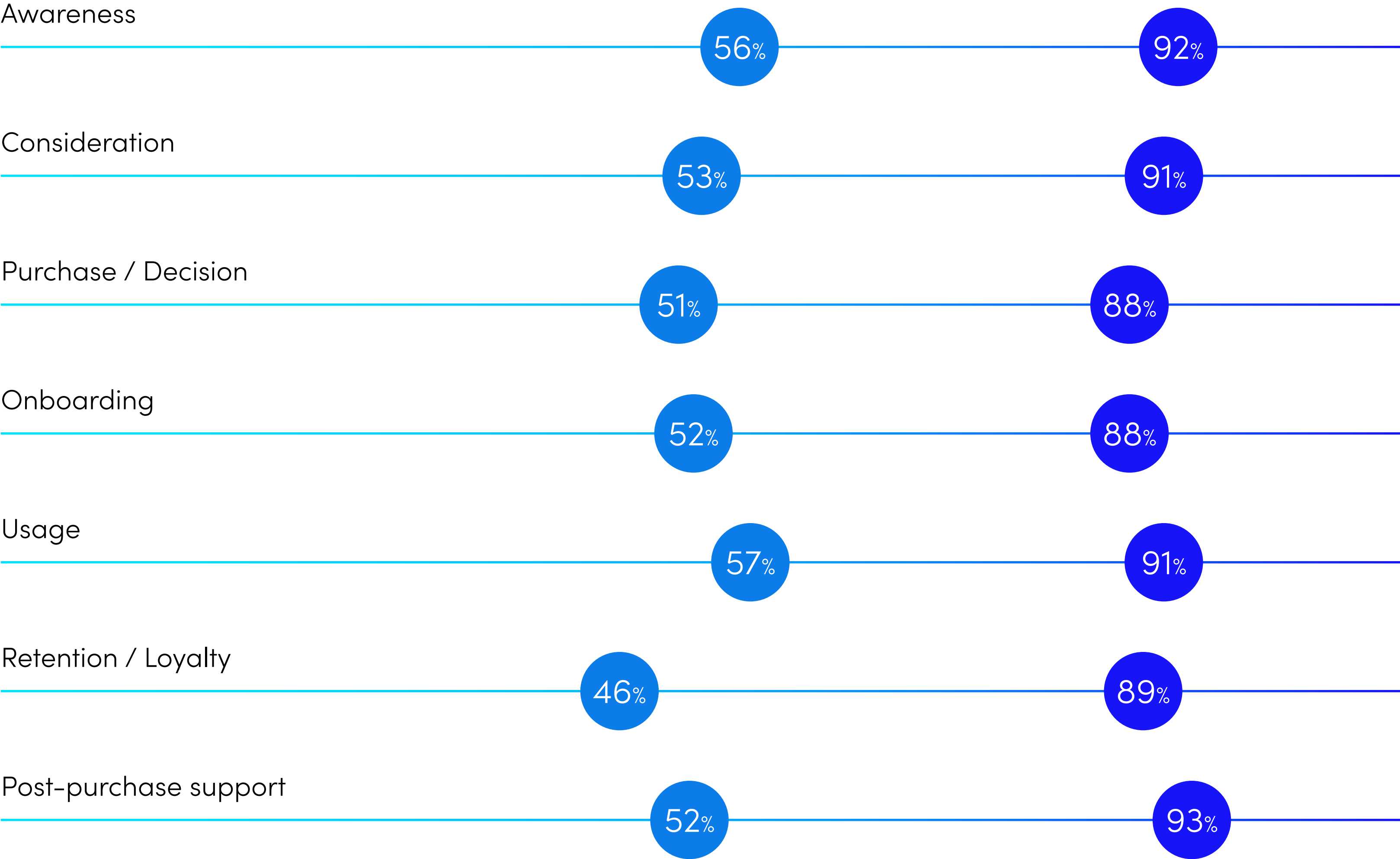# Brands aim to steer customer journeys with transparency

More than half of brands already use AI to actively steer customer actions at various stages of the customer journey, and around 90% have plans to do so.

Today, AI use is most common when customers are actively using products or services, and least common in the loyalty and retention phase.

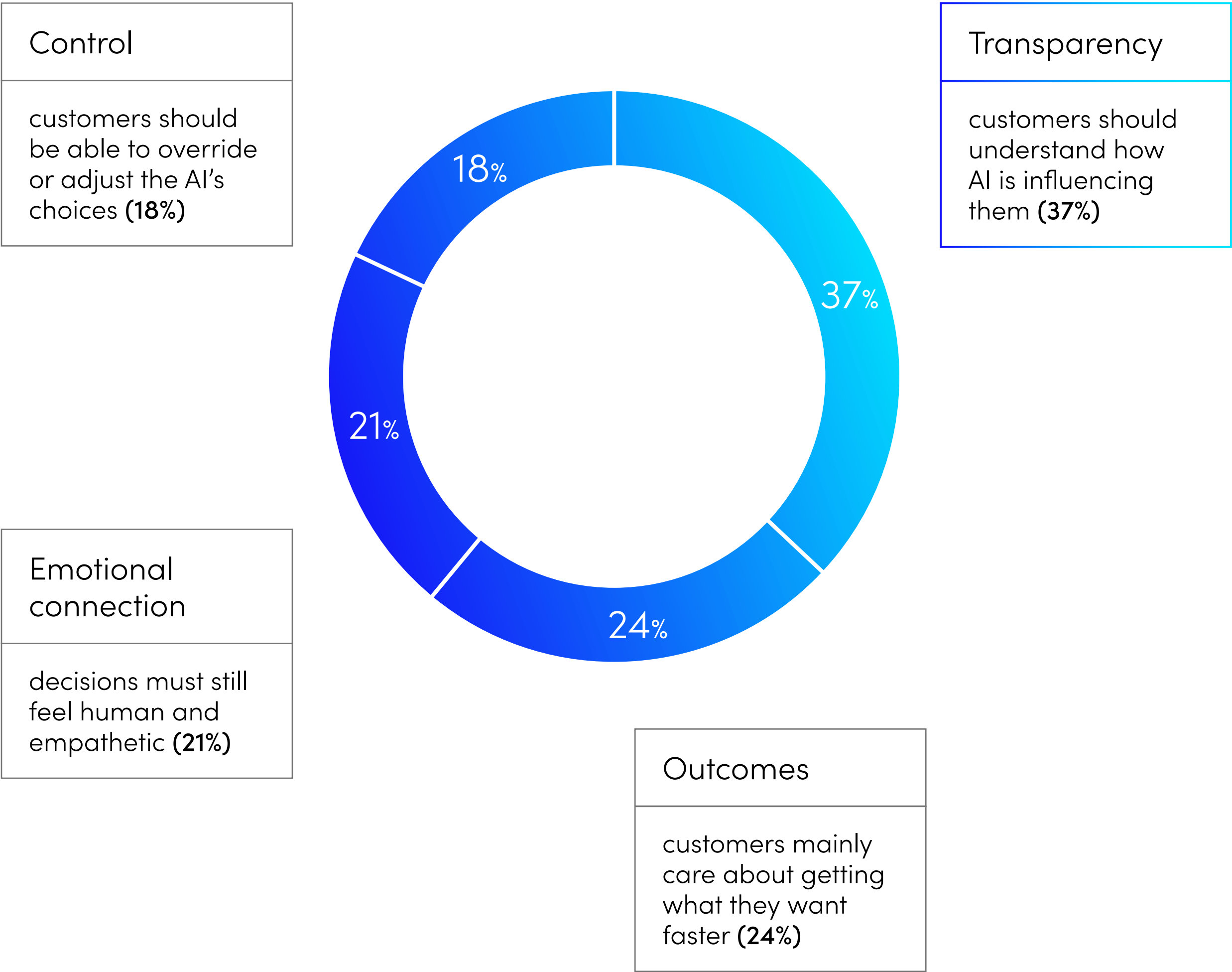**The vast majority (83%) of brands believe AI will handle most customer decisions in 10 years, turning brands into silent, invisible advisors.**

WHERE BRANDS USE AI TO STEER THE CUSTOMER JOURNEY

■ Already using AI   ■ Planning to use

Awareness — 56% — 92%

Consideration — 53% — 91%

Purchase / Decision — 51% — 88%

Onboarding — 52% — 88%

Usage — 57% — 91%

Retention / Loyalty — 46% — 89%

Post-purchase support — 52% — 93%

Transparency is the guiding principle brands feel should be prioritized to build trusted, effective experiences. They see control as the least important principle.

BRANDS' TOP PRIORITY TO BUILD TRUSTED EXPERIENCES

Control

customers should be able to override or adjust the AI's choices (18%)

Transparency

customers should understand how AI is influencing them (37%)

Emotional connection

decisions must still feel human and empathetic (21%)

Outcomes

customers mainly care about getting what they want faster (24%)

18%

37%

21%

24%

But brands face some challenges using AI to steer CX, and their biggest obstacle is integrating AI with existing platforms or workflows. Only 8% say they aren't experiencing any challenges at all.

CHALLENGES BRANDS FACE USING AI TO GUIDE CX

42%
Integrating with existing platforms

37%
Lack of internal skills

35%
Budget or resource constraints

34%
Uncertainty around customer comfort

31%
Low confidence in AI decision quality

33%
Aligning AI decisions with brand experience

26%
Poor or fragmented customer data

23%
Lack of clear ownership for AI in CX
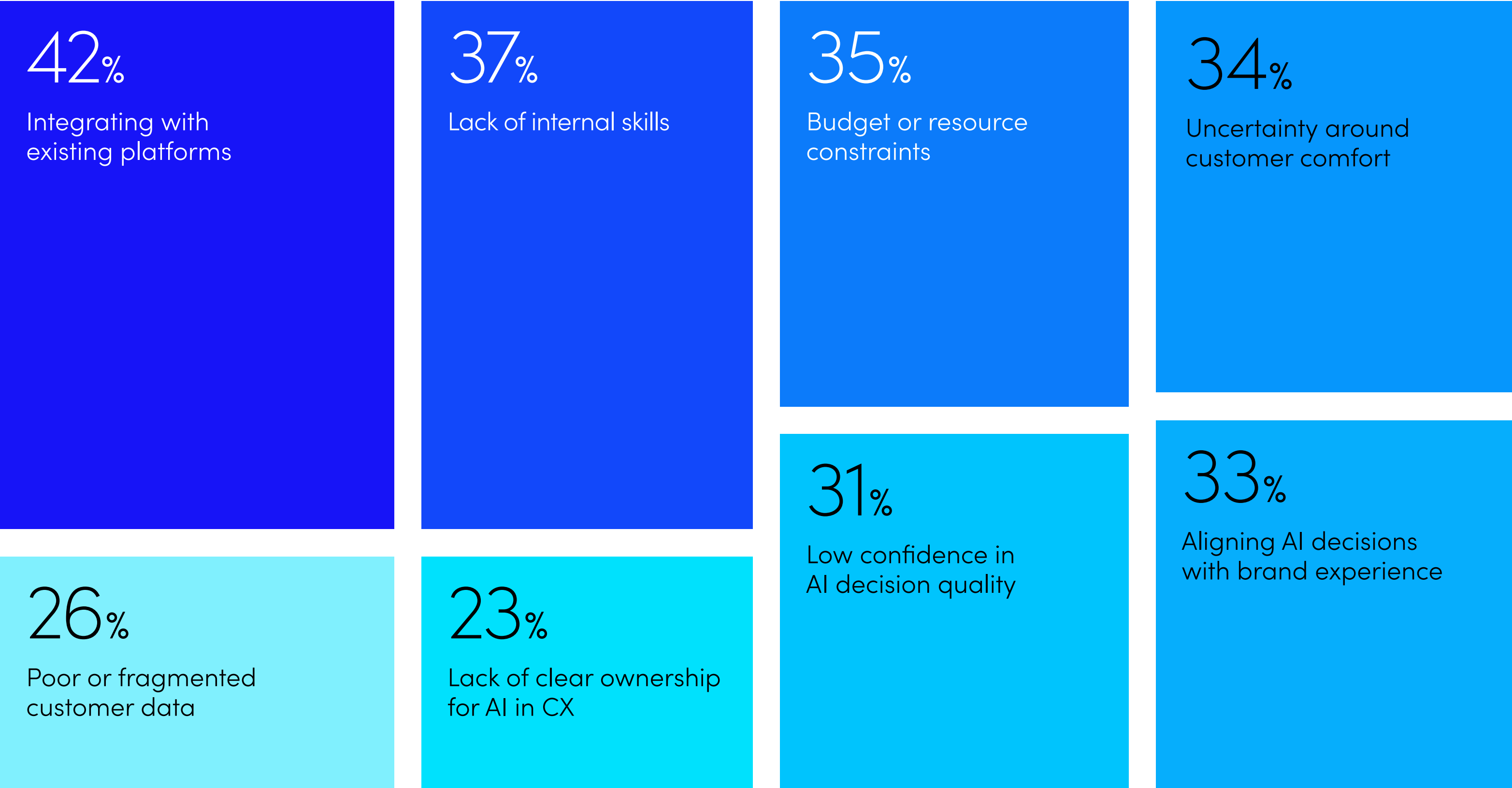
THESE CHALLENGES ARE EXPERIENCED DIFFERENTLY ACROSS INDUSTRIES:

Banking, insurance, and healthcare brands	all see integrating with existing platforms as the biggest challenge.
Travel and hospitality brands	cite customer acceptance as the biggest challenge.
Telecom companies	say their most significant issue is difficulty aligning AI decisions with brand experience.
Healthcare companies	are more likely than any other sector to say that low confidence in AI decision quality or accuracy is a challenge.
Travel and hospitality brands	are the least likely to see poor or fragmented customer data as a challenge.

Empower customers with AI

Consumers and brands have inverse priorities when AI is used to guide customer decisions.

CONSUMER PRIORITIES

1	Control
2	Emotional connection
3	Outcomes
4	Transparency
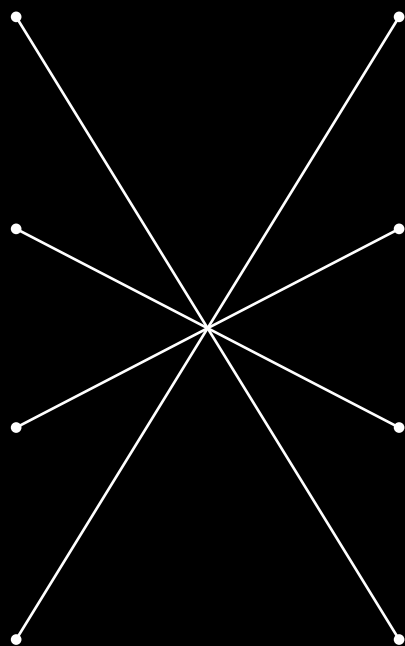
BRAND PRIORITIES

1	Transparency
2	Outcomes
3	Emotional connection
4	Control

Brands must give consumers agency as well as transparency, making AI guidance feel like empowerment, not control.

Trend three: Effortless access

With the rise of same-day delivery, on-demand content, and search engines giving instant AI-powered responses, do consumers expect quick results with as little effort as possible? And can AI help brands deliver?

Consumers say standout experiences are effortless

"I can get what I need quickly, without having to search or click around."

That's the phrase that comes closest to defining an effortless customer experience, according to our consumer survey. (Although for the 55+ age group, it's more likely to be an experience where they don't have to repeat themselves or explain things twice.)

The majority (58%) of people say that, despite AI, it still takes too much effort to get things done with brands. And consumers will walk away when they feel they need to work too hard to get what they want. **Over 40% have switched providers, stopped using a brand, or abandoned a transaction in the last 12 months due to friction in the experience.**

As we'll see on the next page, this behavior is more common in young people who appear to have a lower tolerance for expending effort. For instance, 54% of those under 35 say they'll walk away when a process takes too long, compared with just 26% of those aged 55+. And a lack of personalization is far more likely to be a deal breaker for younger people than for those in older age groups.

REASONS CONSUMERS HAVE WALKED AWAY IN THE LAST YEAR

43%
Not being able to speak to a person

40%
Having to repeat myself across channels

40%
Too hard to find what I need

40%
Process or experience takes too long

39%
A lack of effort from the provider

37%
Involves too much effort from me

35%
I didn't trust the process or provider

33%
The experience wasn't personalized to me
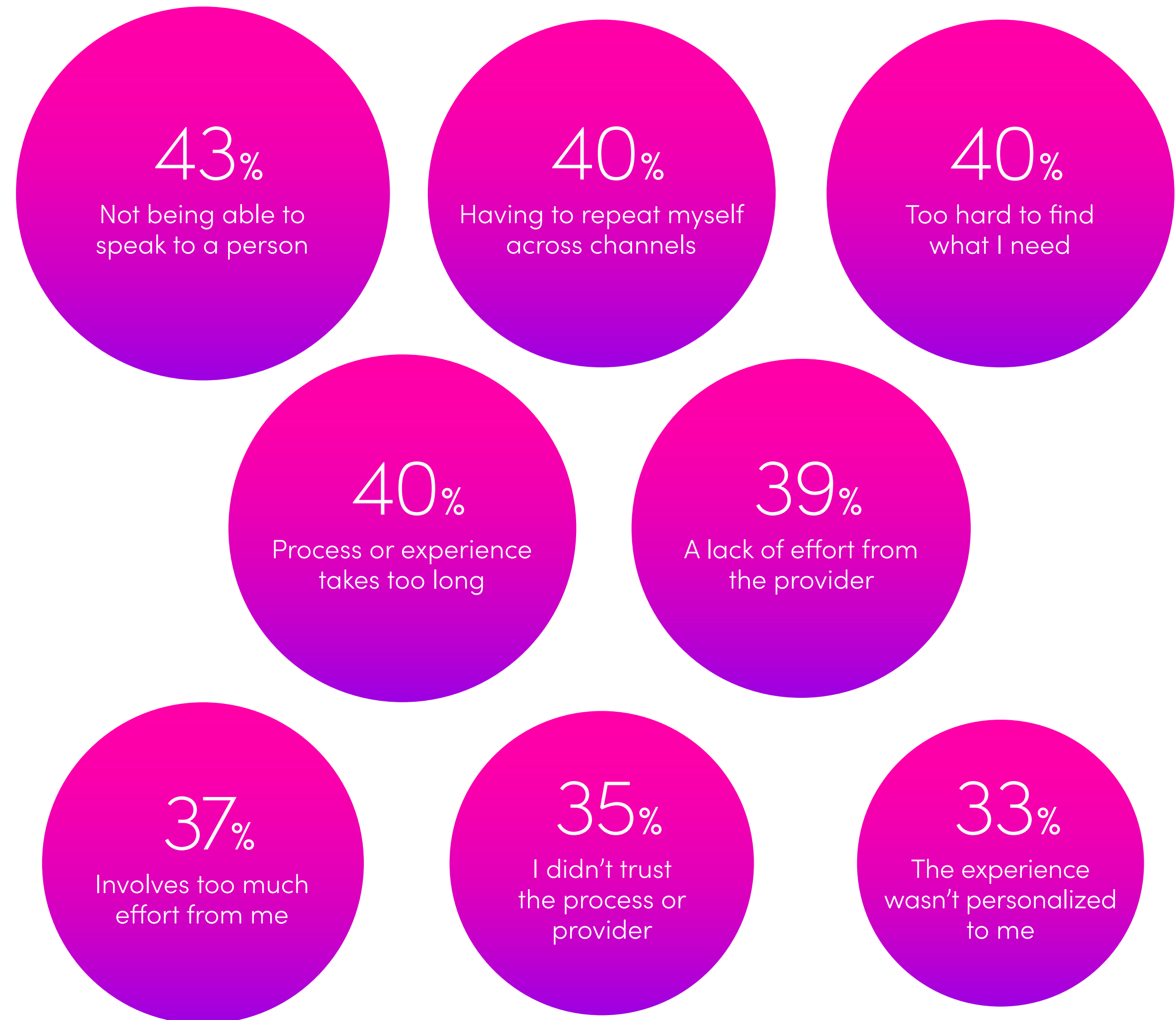
YOUNGER CONSUMERS ARE
MORE LIKELY TO WALK AWAY

■ Under 35   ■ 35–54   ■ 55+

% that have walked away for this reason in last 12 months
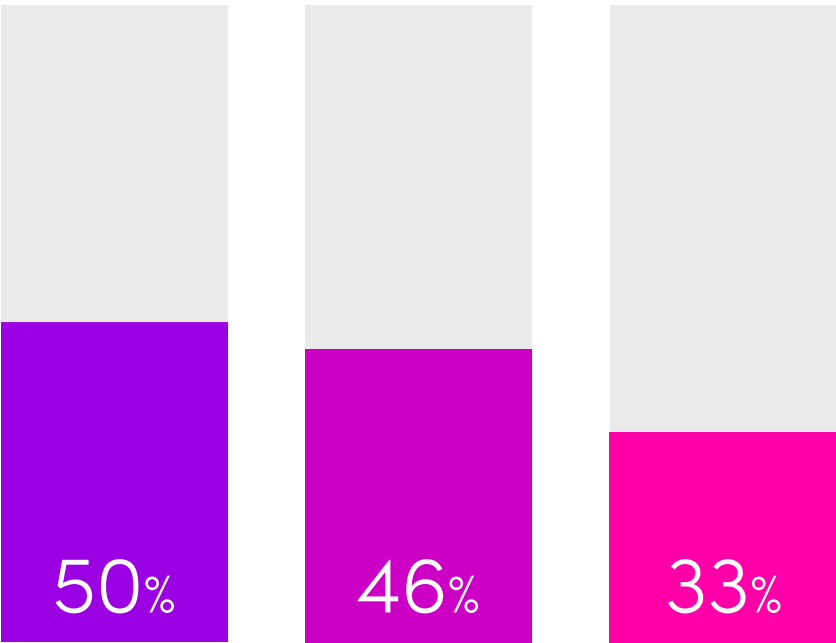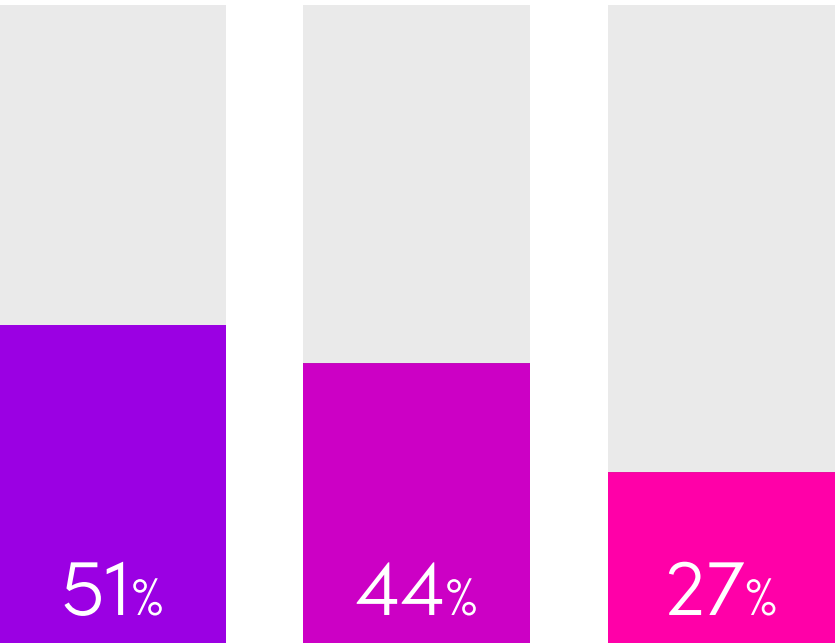
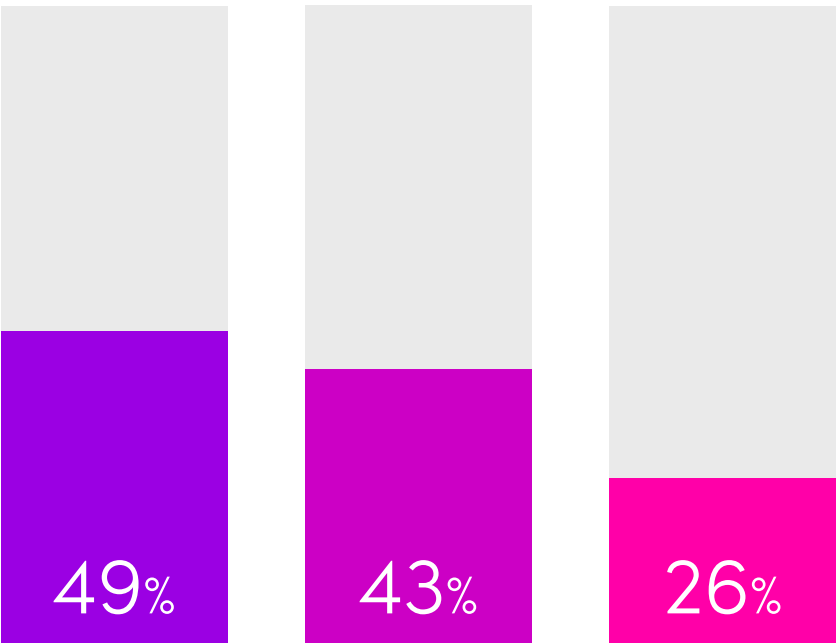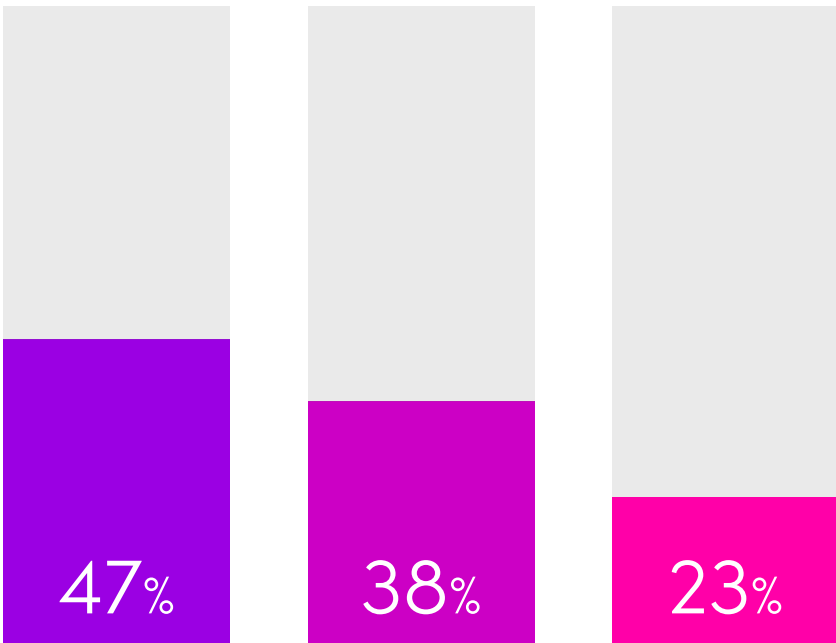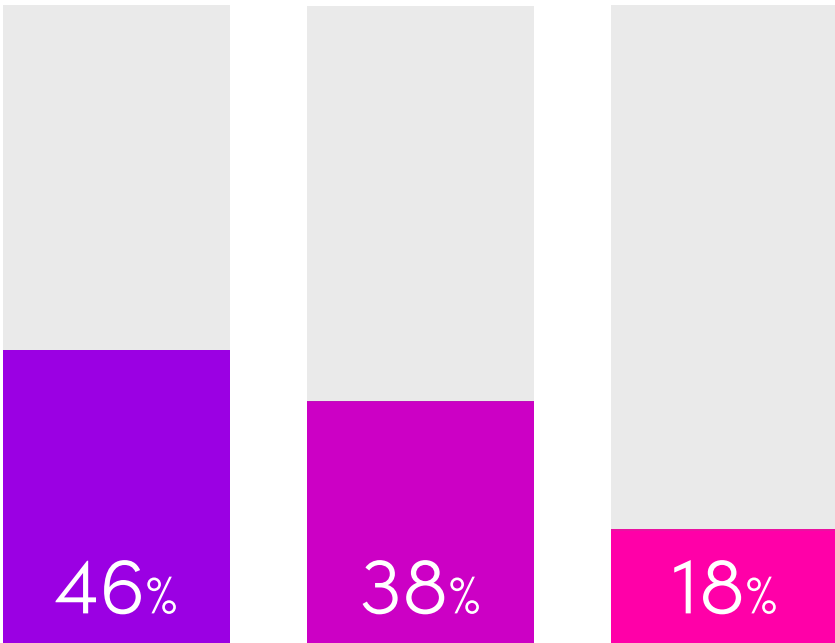**50% 46% 33%**

Not being able to speak
to a person

51% 44% 27%

Having to repeat myself
across channels

52% 43% 26%

Too hard to find what
I need

54% 43% 26%

Process or experience
takes too long

49% 43% 26%

A lack of effort
from the provider

48% 42% 24%

Involves too much effort
from me

47% 38% 23%

I didn't trust the process
or provider

46% 38% 18%
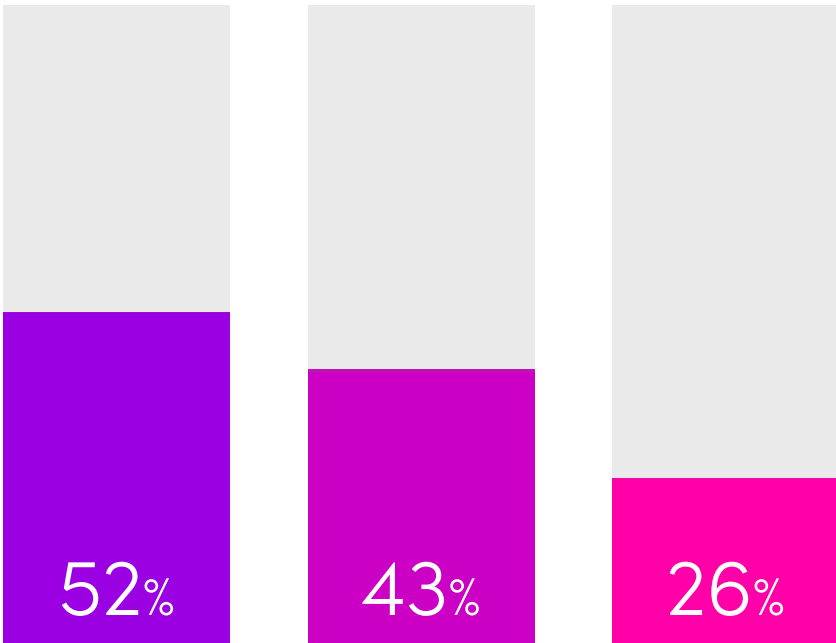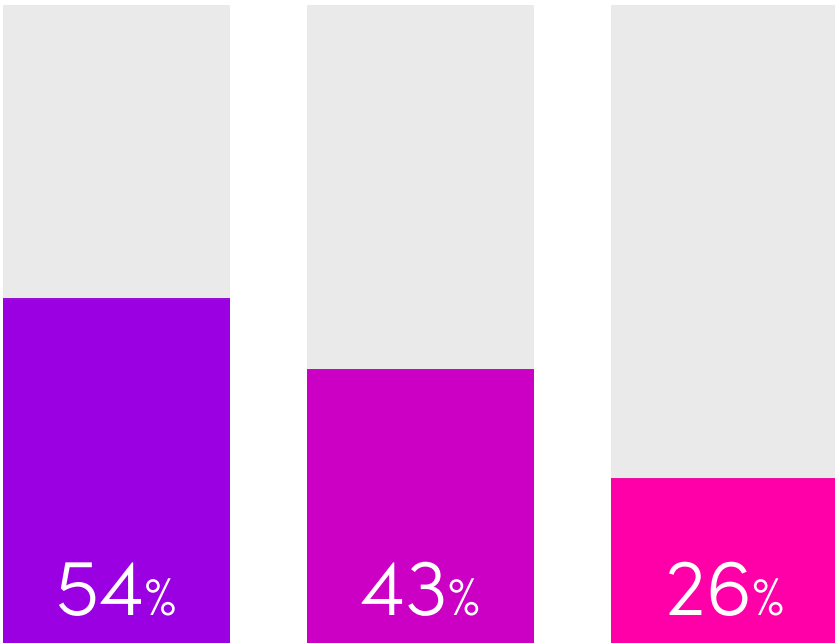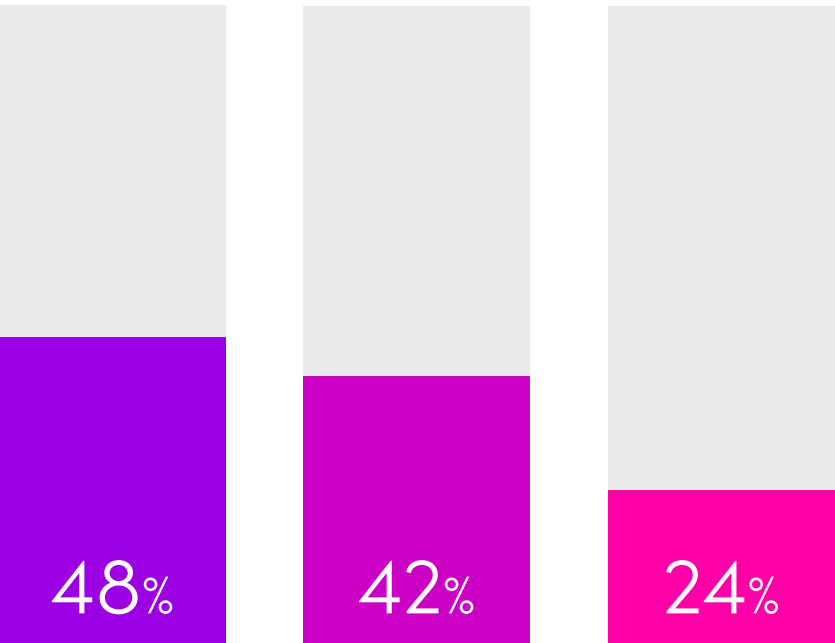
The experience wasn't
personalized to me

Brands feel effortless experiences carry risks

Effortless experiences will define the next generation of customer loyalty, according to 87% of brands. They're feeling the greatest urgency to deliver faster, more effortless experiences in the customer support and issue resolution part of the customer lifecycle.

WHERE BRANDS FEEL URGENCY TO DELIVER EFFORTLESS CX

50%

55%

46%

40%

39%

36%

32%

Product or service discovery

Onboarding or sign-up

Purchase or transaction

Delivery or fulfilment

Customer support or issue resolution

Retention or loyalty
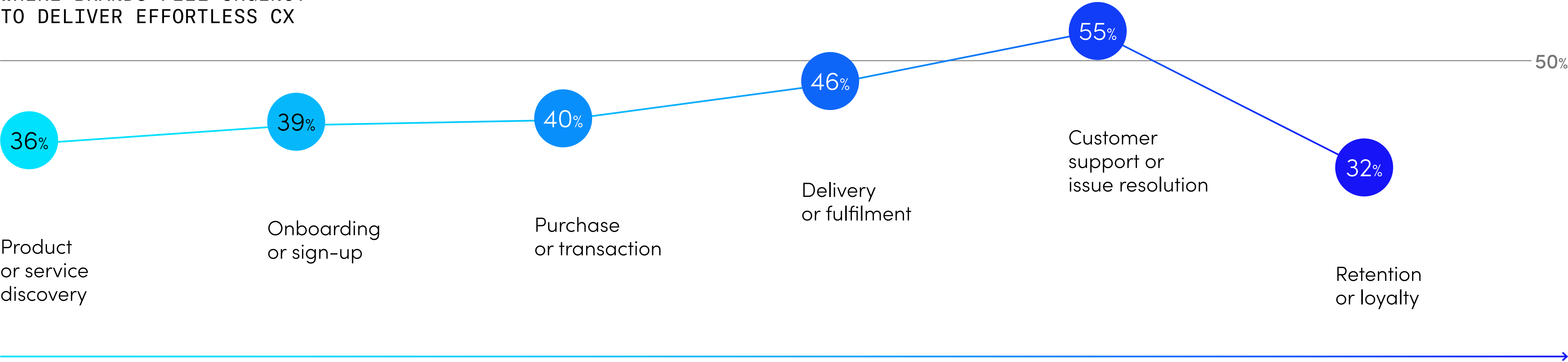
Brands must overcome significant barriers to deliver effortless experiences. The biggest challenge, by some margin, is balancing speed with personalization, as brands need to maintain the right combination of efficiency and relevance to the individual. Other barriers, such as outdated systems, complex products, and a lack of real-time data or insight, are seen as equally significant.

BRANDS SEE BARRIERS TO EFFORTLESS CX

43% Balancing speed with personalization or trust

38% Outdated systems or slow internal processes

38% Complex products or services

37% Lack of real-time data or insight

35% Inconsistent experiences across channels
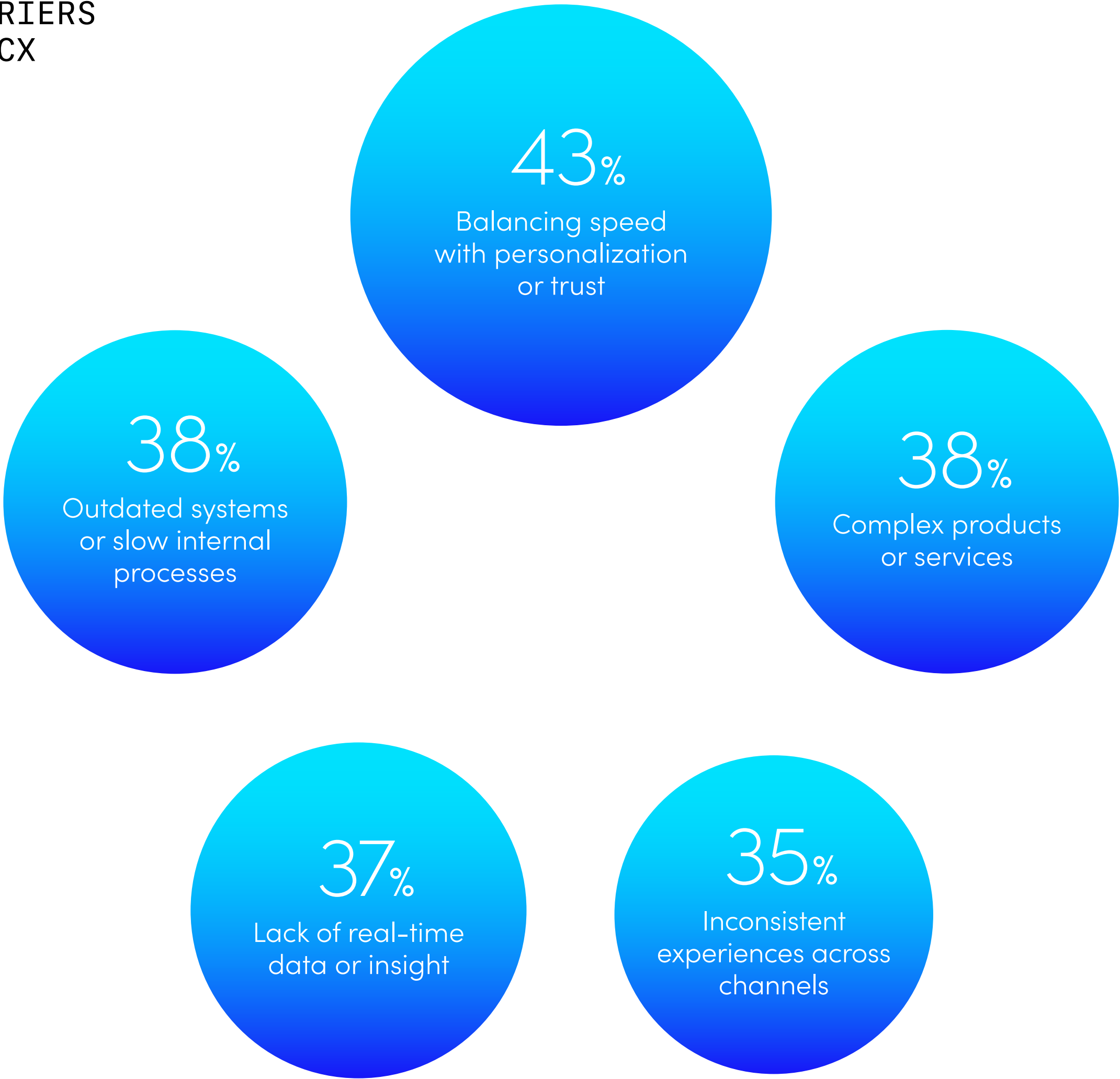
Most brands see some risks – such as sacrificing quality or becoming less distinctive – in the race to deliver faster, more frictionless CX.

The biggest perceived risk over the next 2–3 years varies by industry. Banking, insurance, and telecoms brands see the greatest risk as sacrificing quality by moving too fast. But healthcare and travel companies see it as losing the emotional connection.

BRANDS SEE RISKS IN FRICTIONLESS CX

Industry	Losing emotional connection or human touch	Sacrificing quality by moving too fast	Eroding trust or transparency	Becoming less distinctive as a brand	No major risks – faster is always better
Banking	19%	24%	23%	21%	13%
Healthcare	34%	13%	25%	20%	8%
Travel	30%	29%	22%	13%	6%
Insurance	21%	29%	26%	19%	5%
Telecoms	24%	25%	20%	19%	12%
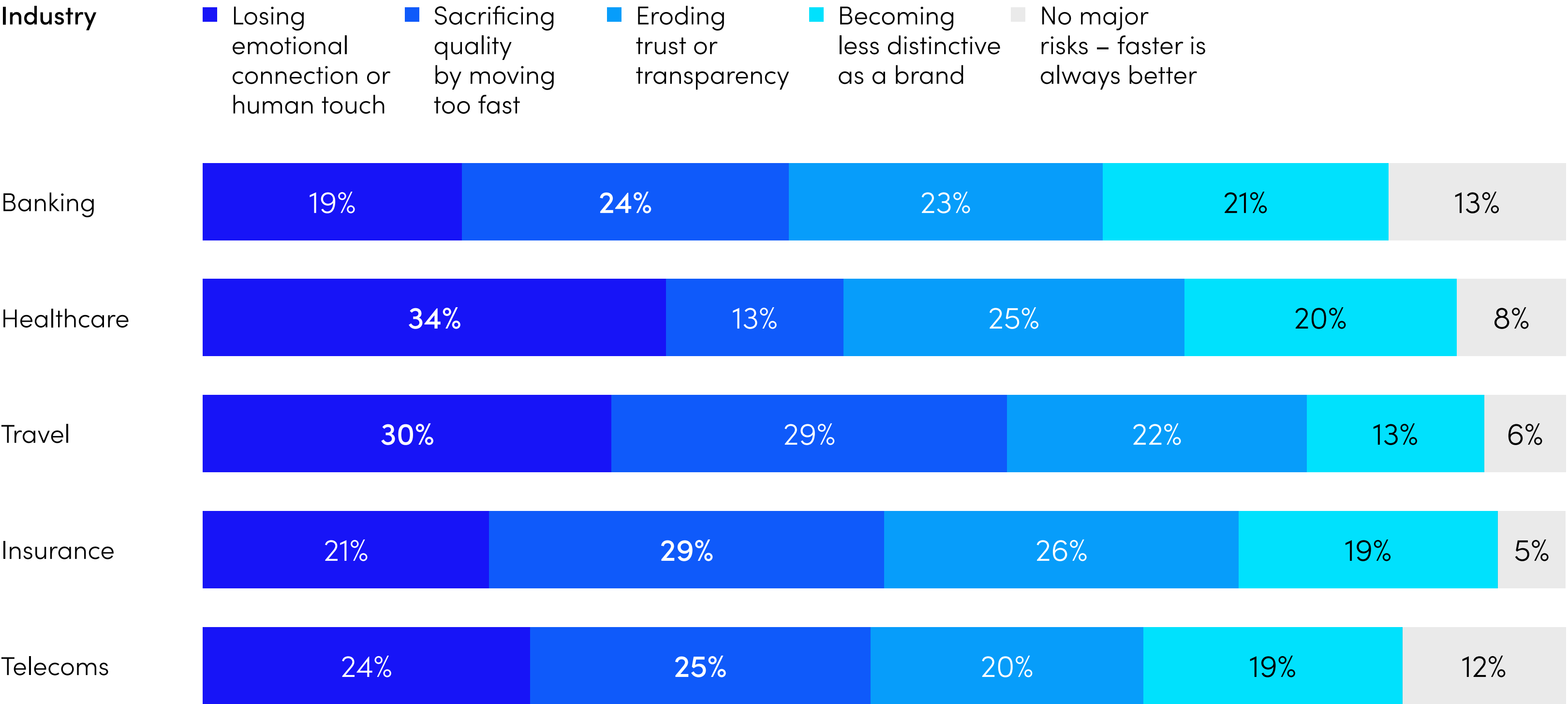
Don't underestimate the impact of effort

There's a disconnect between what consumers want and what brands believe.

CONSUMERS

73%

of consumers say a **standout** experience requires minimal effort from them.

BRANDS

74%

of brands think a frictionless experience risks being **forgettable**.

Brands must prioritize effortless customer experiences while also taking steps to preserve their distinct character.
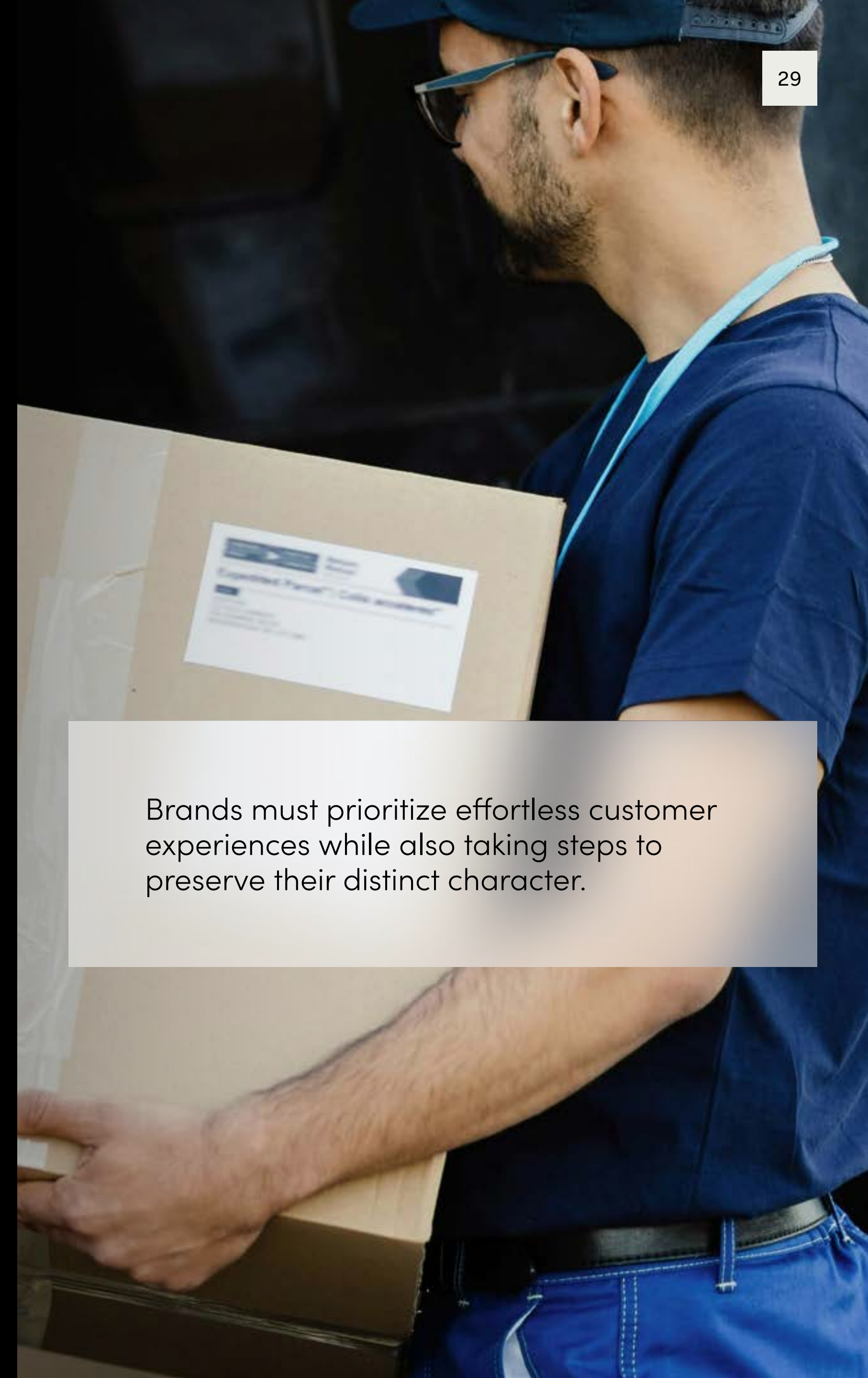
04

Trend four: Platform unification

Whether it's streaming content, booking hotels, or seeking financial or medical advice, are people tired of logging into multiple platforms to achieve one thing? Will AI become a 'universal interface' allowing them to navigate fragmented platforms with ease?

Consumers feel the platform fatigue

People find having to use multiple platforms frustrating. They also see seamless cross-platform experiences as the brand's responsibility.
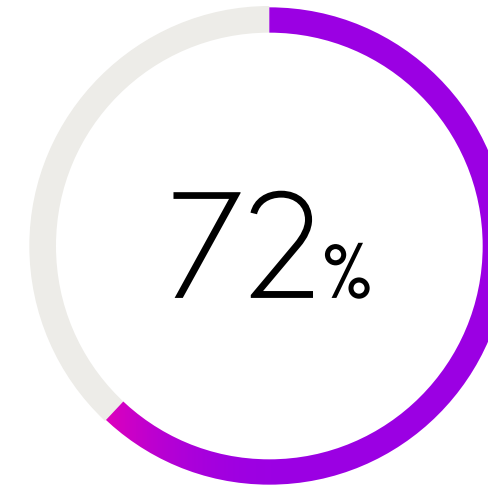
72%
have used two or more streaming platforms in the last 12 months.
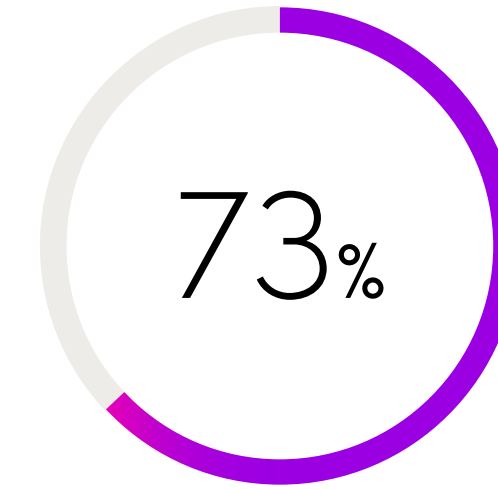
73%
say it's frustrating when they have to jump between apps or platforms just to get one thing done.
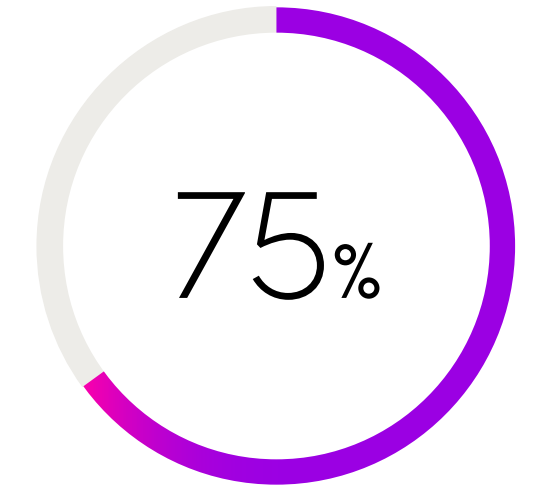
75%
say they expect brands to make things seamless even when they're dealing with their partners.

If AI could be used to streamline tasks across different platforms, consumers' three main priorities would be making things quicker and simpler, being able to trust the AI to act in their best interests, and ensuring the experience feels personalized to their needs.

One in five (20%) people say they wouldn't be comfortable with AI managing tasks across different platforms, which indicates 80% would. But this figure changes dramatically depending on a variety of factors:

CONSUMERS' TOP PRIORITY IF AI MANAGES CROSS-PLATFORM TASKS

19% It makes things quicker and simpler

18% I can trust it to act in my best interest

12% It feels personalized to me and what I need

11% It works the same across different apps or platforms

10% It adapts based on what I'm doing or where I am

10% Not sure

20% I wouldn't be comfortable with AI managing tasks across different platforms

FACTORS INFLUENCING COMFORT WITH AI MANAGING CROSS-PLATFORM TASKS

AI familiarity
97% of active AI users are comfortable with AI being used this way, compared with **69%** of those inexperienced with AI

Age
90% of under-35s are comfortable with AI being used this way compared with **66%** of 55+

Gender
84% of males are comfortable with AI being used this way compared with **75%** of females

Location
82% of UK consumers are comfortable with AI being used this way, compared with **77%** of US consumers

BRAND VIEW

Brands are cautious on AI-driven unification

Fragmentation is affecting CX strategy for three-quarters (73%) of brands. They're taking the following steps to deliver more unified CX across platforms, partners, or ecosystems.

There are some significant differences by industry, with telcos most likely both to use AI to orchestrate journeys across partners and to participate in shared ecosystems.

STEPS BRANDS ARE TAKING TO DELIVER CROSS-PLATFORM CX

58%
Using AI to orchestrate journeys across touchpoints or partners*

45%
Designing adaptive interfaces for specific user needs

51%
Personalizing experiences in real time based on customer context

43%
Consolidating or simplifying the platforms customers interact with

46%
Integrating third-party services or platforms into the experience

26%
Participating in shared platforms, ecosystems, or data partnerships**

*USING AI TO ORCHESTRATE ACROSS PARTNERS

Telecoms	Banking	Insurance	Healthcare	Travel
69%	66%	63%	48%	42%
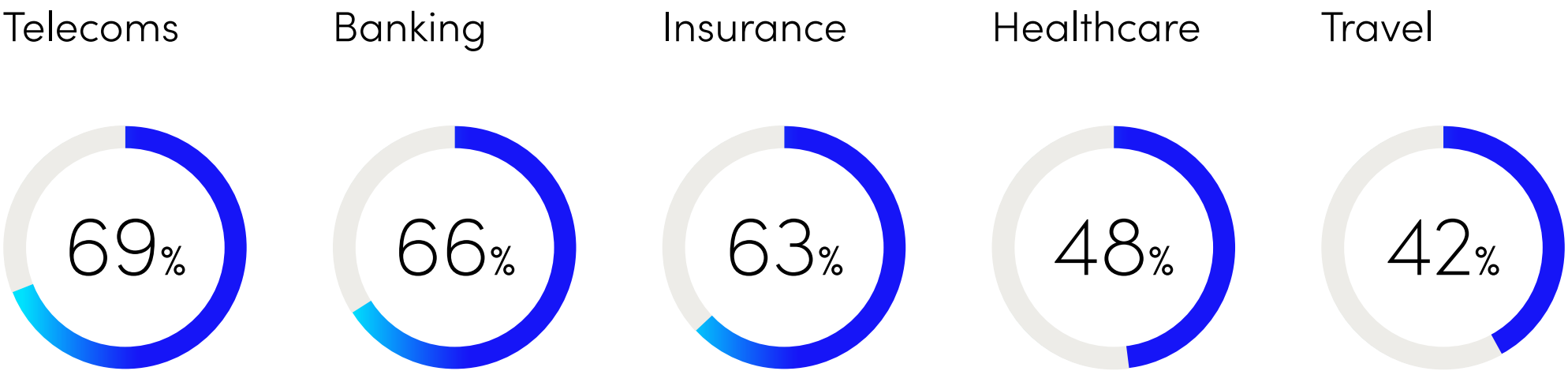
**PARTICIPATING IN SHARED ECOSYSTEMS

Telecoms	Travel	Healthcare	Insurance	Banking
40%	27%	23%	22%	16%
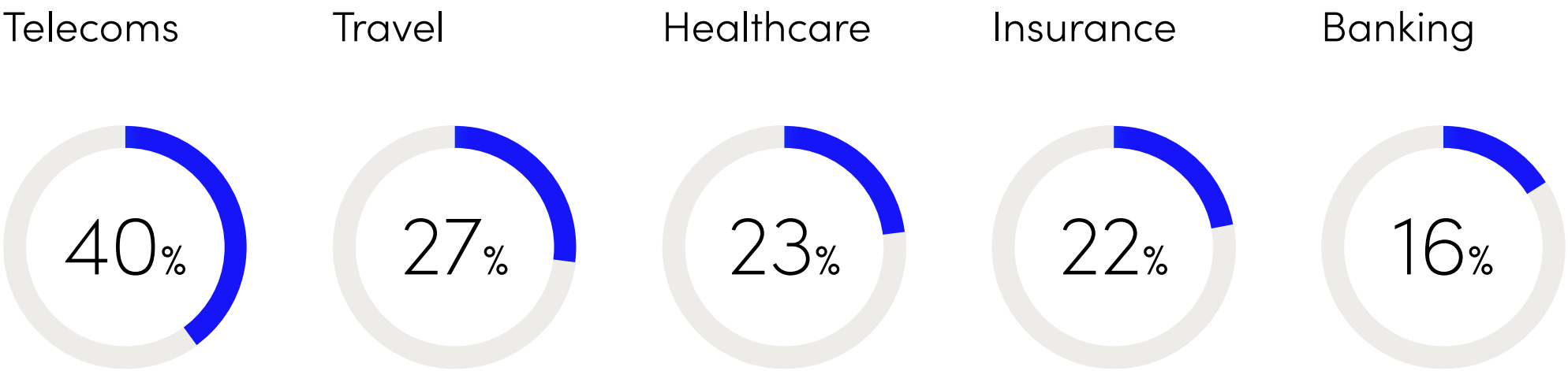
If AI becomes a universal interface that helps customers navigate fragmented platforms, brands say the most important thing to get right is trust. They want to be sure AI is acting transparently and in the customer's best interest.

Despite taking steps to deliver cross-platform CX, brands have some concerns about becoming invisible in experiences that span multiple platforms or partners.
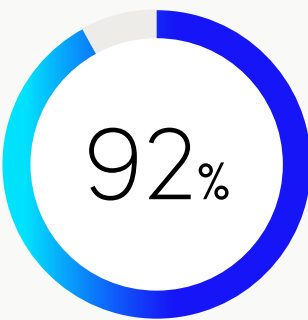
92% agree AI can unify journeys, but only brands can create memorable moments
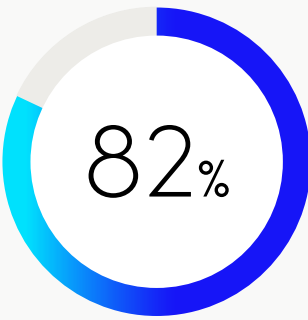
82% believe that without deep integration, brands become interchangeable in someone else's ecosystem
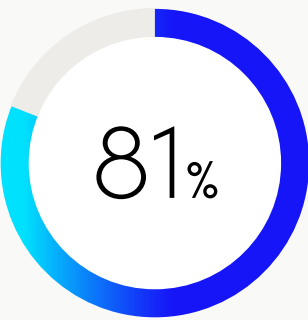
81% believe agentic AI will streamline customer journeys, but at the cost of customer choice

MOST IMPORTANT THING TO GET RIGHT IN UNIVERSAL AI INTERFACE

Simplicity
removing steps, screens, and confusion **(10%)**

Personalization
anticipating what the customer wants next **(13%)**

Trust
acting transparently and in the customer's best interest **(38%)**

Relevance
adapting seamlessly to context **(15%)**

Consistency
delivering a coherent experience across touchpoints **(24%)**

Donut chart segments: 10%, 38%, 24%, 15%, 13%

Don't overlook simplicity

If AI becomes a universal interface, both brands and consumers are aligned on the need for it to act in the customer's best interest.

However, consumers also prioritize speed and simplicity, which brands see as the least important factor.

Trust + Simplicity

Brands need to make cross-platform interaction simple and seamless, as well as trustworthy.

Trend five:
Empathetic interactions

With advances in affective computing and emotionally intelligent AI, can brands use AI to understand and respond to customer emotions in a way that builds trust?

Consumers aren't comfortable with AI reading emotions

AI that senses and responds to how they're feeling might seem like a step too far for many people. Almost four-in-ten (38%) consumers say they don't want AI reading their emotions, although this sentiment does vary considerably by age, and also experience with AI, indicating familiarity with the technology increases acceptance.
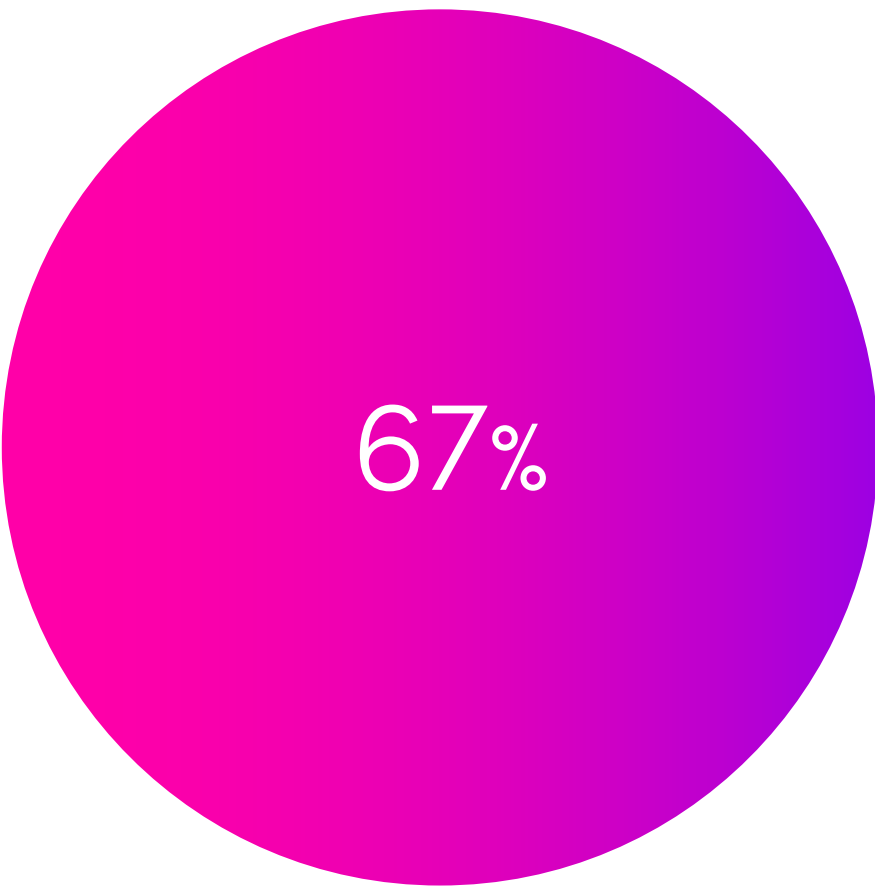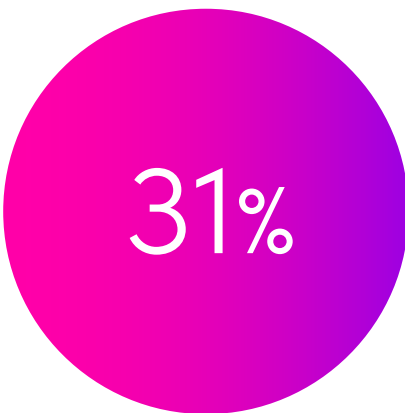
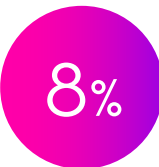## OLDER PEOPLE DON'T WANT AI TO READ THEIR EMOTIONS

18%

Under 35

29%

35-54

63%
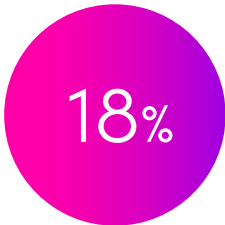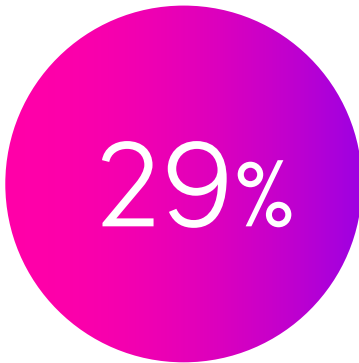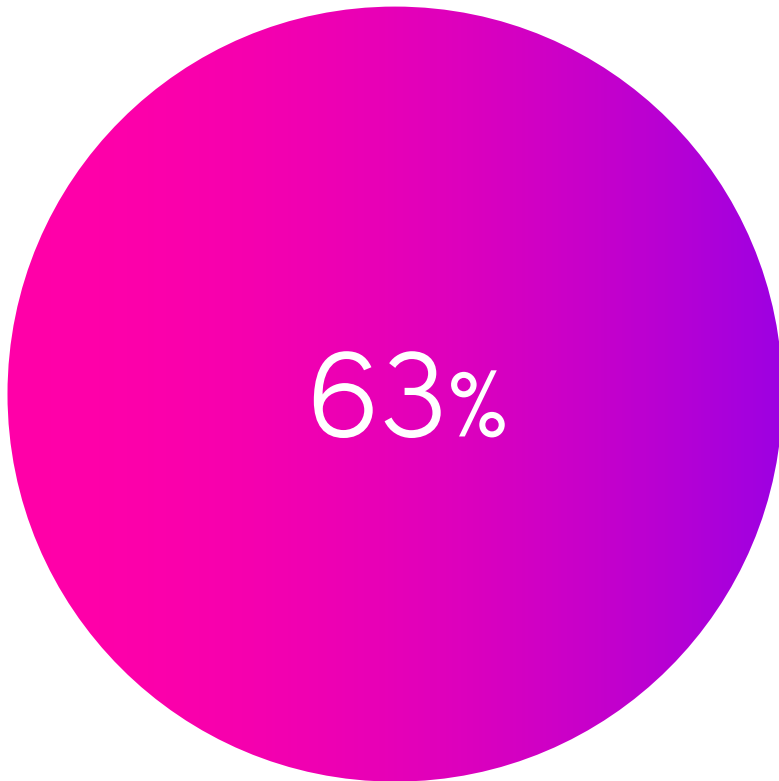
55+

INEXPERIENCED AI USERS DON'T WANT AI TO READ THEIR EMOTIONS

67%
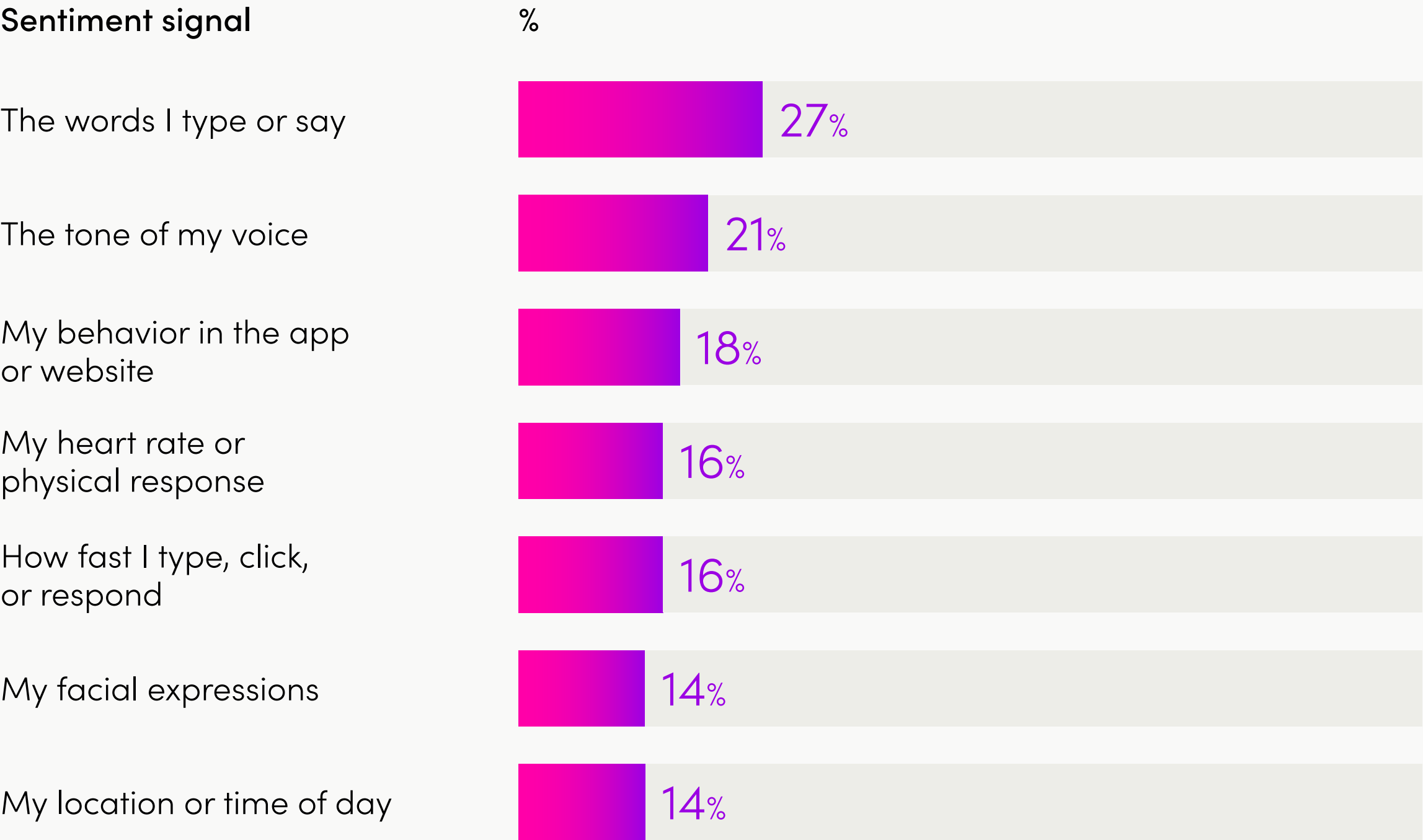
Inexperienced AI user

31%
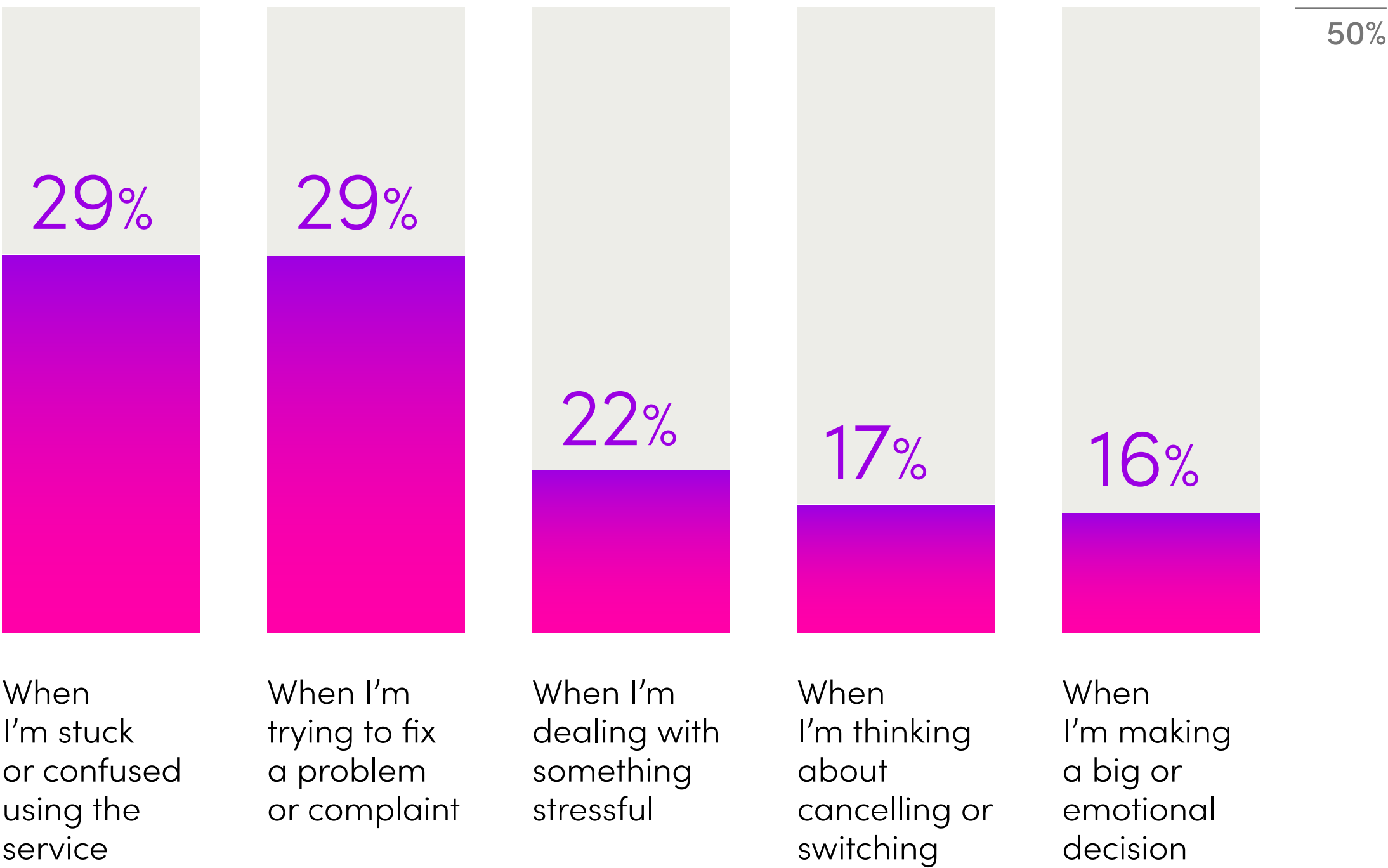
Occasional AI user

8%

Active AI user

Empathetic AI can use various sentiment signals to understand how people are feeling, and consumers are most likely to accept AI using the words they type or say. But even here, only 27% are comfortable. Acceptance is much lower for signals like facial expressions, heart rate, and location.

While the desire for AI-powered services to respond to their emotions is relatively low, there are some situations where consumers see more benefit than others. They're most likely to want AI to respond to how they're feeling when they're stuck or confused, or trying to fix a problem, and least likely when making big or emotional decisions.

CONSUMER COMFORT WITH EMPATHETIC AI SIGNALS

Sentiment signal	%
The words I type or say	27%
The tone of my voice	21%
My behavior in the app or website	18%
My heart rate or physical response	16%
How fast I type, click, or respond	16%
My facial expressions	14%
My location or time of day	14%

WHEN CONSUMERS WANT AI TO RESPOND TO THEIR FEELINGS

50%

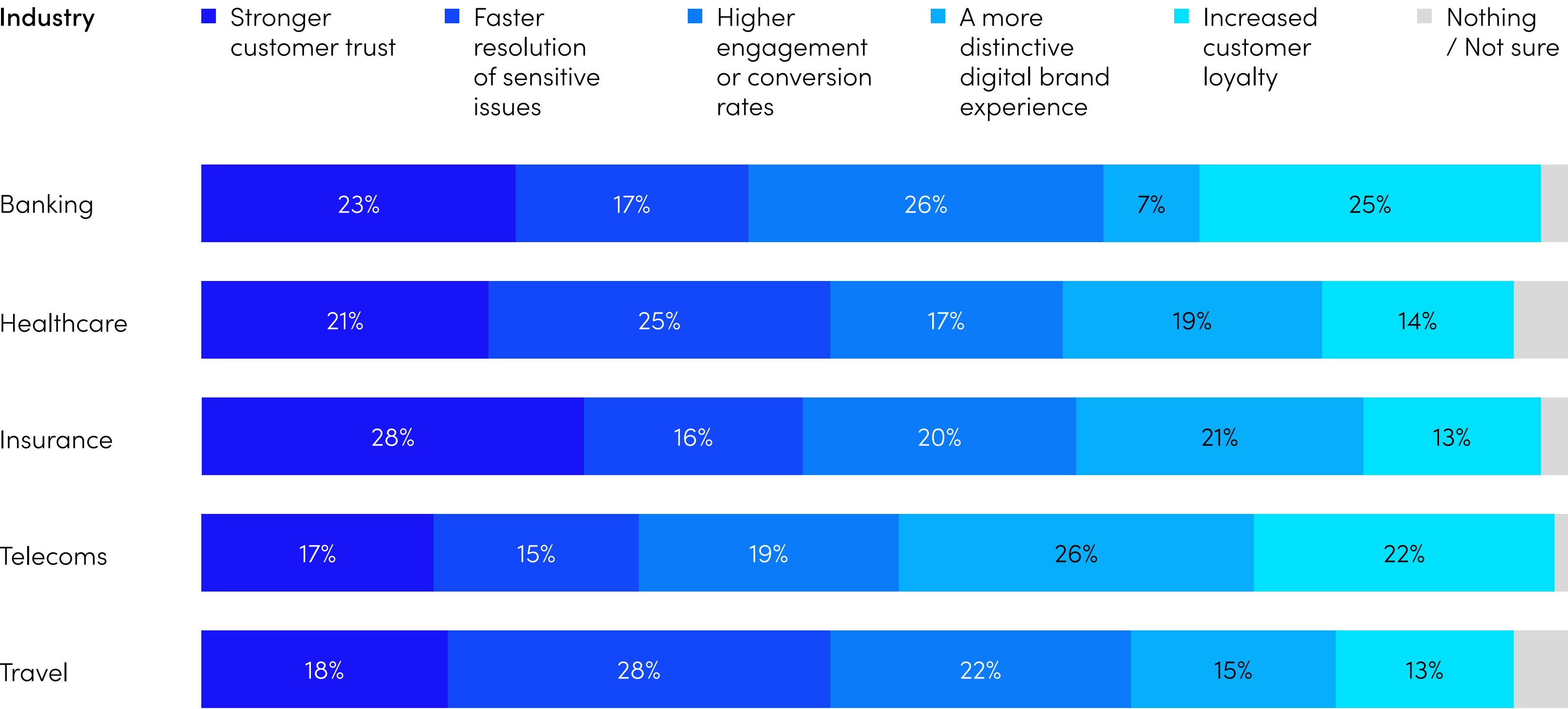| 29%	29%	22%	17%	16%
When I'm stuck or confused using the service	When I'm trying to fix a problem or complaint	When I'm dealing with something stressful	When I'm thinking about cancelling or switching	When I'm making a big or emotional decision

Despite a general lack of enthusiasm for emotionally intelligent AI, the majority (67%) of consumers agree that when they're stressed, they want digital services to act more human, not more robotic.

Brands think emotive AI will win the moments that matter

Brands believe empathetic AI will boost consumer trust, increase engagement, and enable faster resolution of sensitive issues. **Eight in ten (81%) say those that automate without empathy won't survive the decade.**
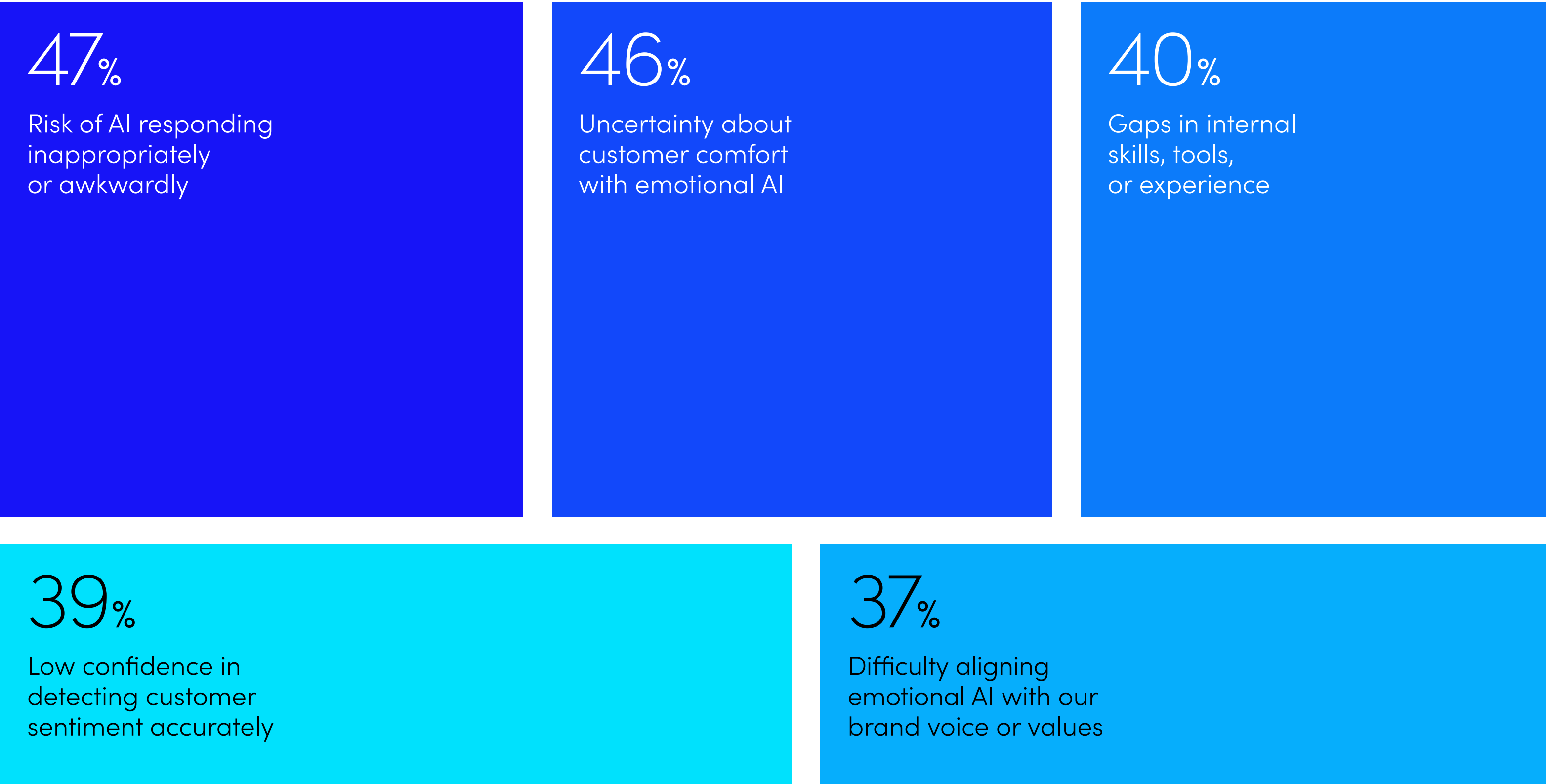
The biggest perceived benefit of getting emotionally intelligent CX right varies considerably by industry.

THE BIGGEST BENEFIT IN GETTING EMOTIONAL AI RIGHT

Industry	Stronger customer trust	Faster resolution of sensitive issues	Higher engagement or conversion rates	A more distinctive digital brand experience	Increased customer loyalty	Nothing / Not sure
Banking	23%	17%	26%	7%	25%	
Healthcare	21%	25%	17%	19%	14%	
Insurance	28%	16%	20%	21%	13%	
Telecoms	17%	15%	19%	26%	22%	
Travel	18%	28%	22%	15%	13%	

But brands also see challenges in the use of emotionally intelligent AI. The top two are the risk of AI responding inappropriately and uncertainty about how comfortable customers are with emotional AI.

CHALLENGES BRANDS FACE IN USING EMOTIONALLY INTELLIGENT AI

47%
Risk of AI responding inappropriately or awkwardly

46%
Uncertainty about customer comfort with emotional AI

40%
Gaps in internal skills, tools, or experience

39%
Low confidence in detecting customer sentiment accurately

37%
Difficulty aligning emotional AI with our brand voice or values

ONCE AGAIN, THESE CHALLENGES VARY BY INDUSTRY:

Banks	are most likely to be concerned about the risk of AI responding inappropriately.
Healthcare providers	are the most likely to express uncertainty about customer comfort with emotional AI.
Insurance companies	are most likely to be worried about aligning emotional AI with their brand voice or values.

Exercise caution with emotional AI

Brands have high expectations for their future use of empathetic AI, whereas consumers are still wary of how it could be used.
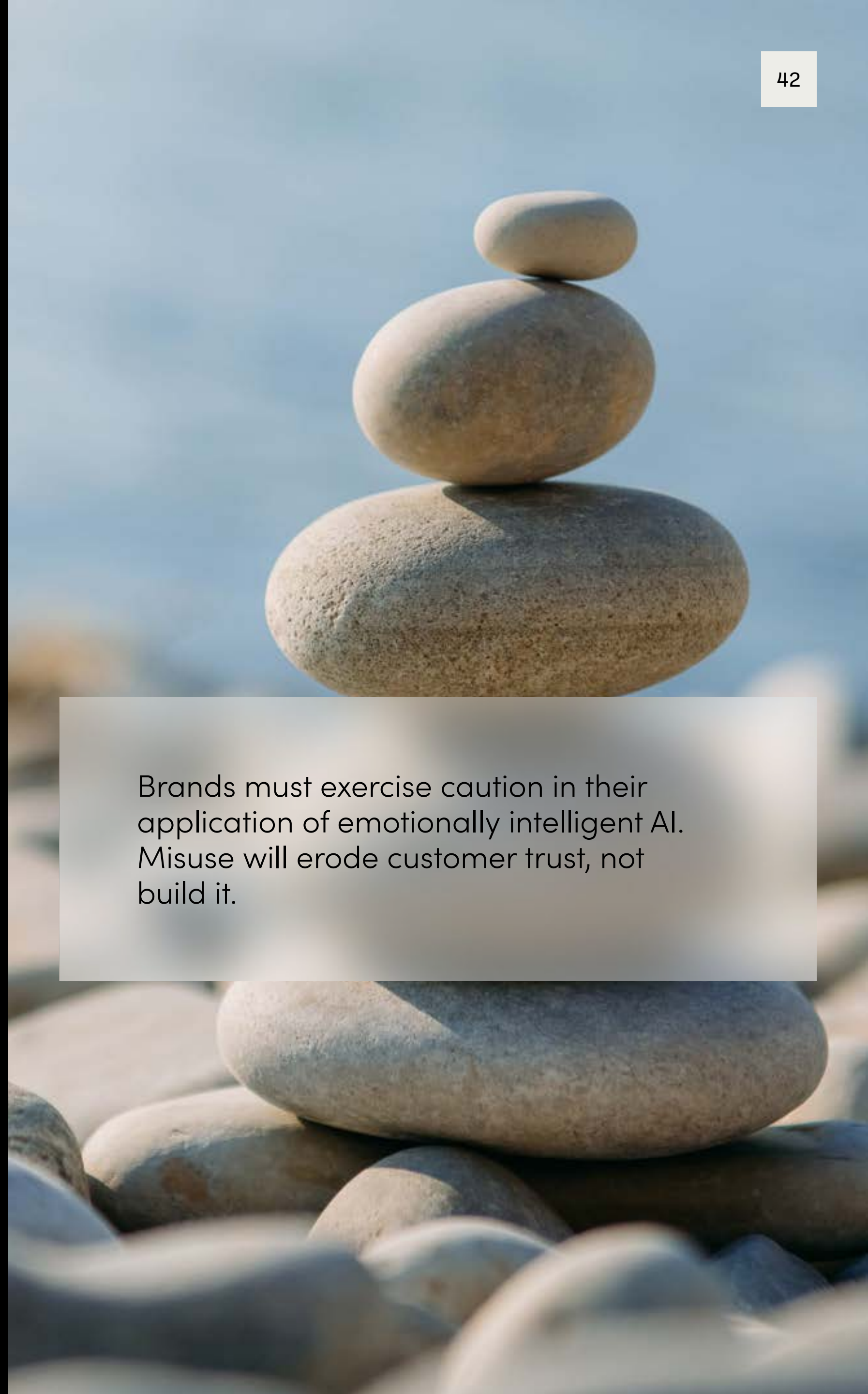
CONSUMERS

54%

of consumers say AI should use empathy to help them get what they actually want or need (rather than for commercial gain).

BRANDS

81%

of brands think emotionally intelligent AI will win the moments that matter most.

Brands must exercise caution in their application of emotionally intelligent AI. Misuse will erode customer trust, not build it.

Getting ahead
with AI-curated
experiences

Brands feel a sense of urgency to explore AI-curated experiences and, despite concerns that AI could make them invisible or forgettable, they're experimenting with multiple uses of the technology across the customer journey.

On the face of it, consumers are relatively comfortable with AI being used to simplify and personalize their experiences, as long as they retain ultimate control. But acceptance of AI varies considerably by age, familiarity with the technology, and what the consumer is trying to achieve.

The brands that get ahead with AI-curated experiences won't be those who adopt AI the fastest. It will be those who do so with an in-depth understanding of what their customers want, and the intention of empowering customers rather than controlling or manipulating them. With AI, effective personalization is no longer just about the right message in the right place at the right time, but also delivering it in the right way. The winners will be those who use AI to make CX more meaningful, not more mechanical.

To find out more about how brands in your sector are embracing AI-curated experiences, check out our industry-specific reports:

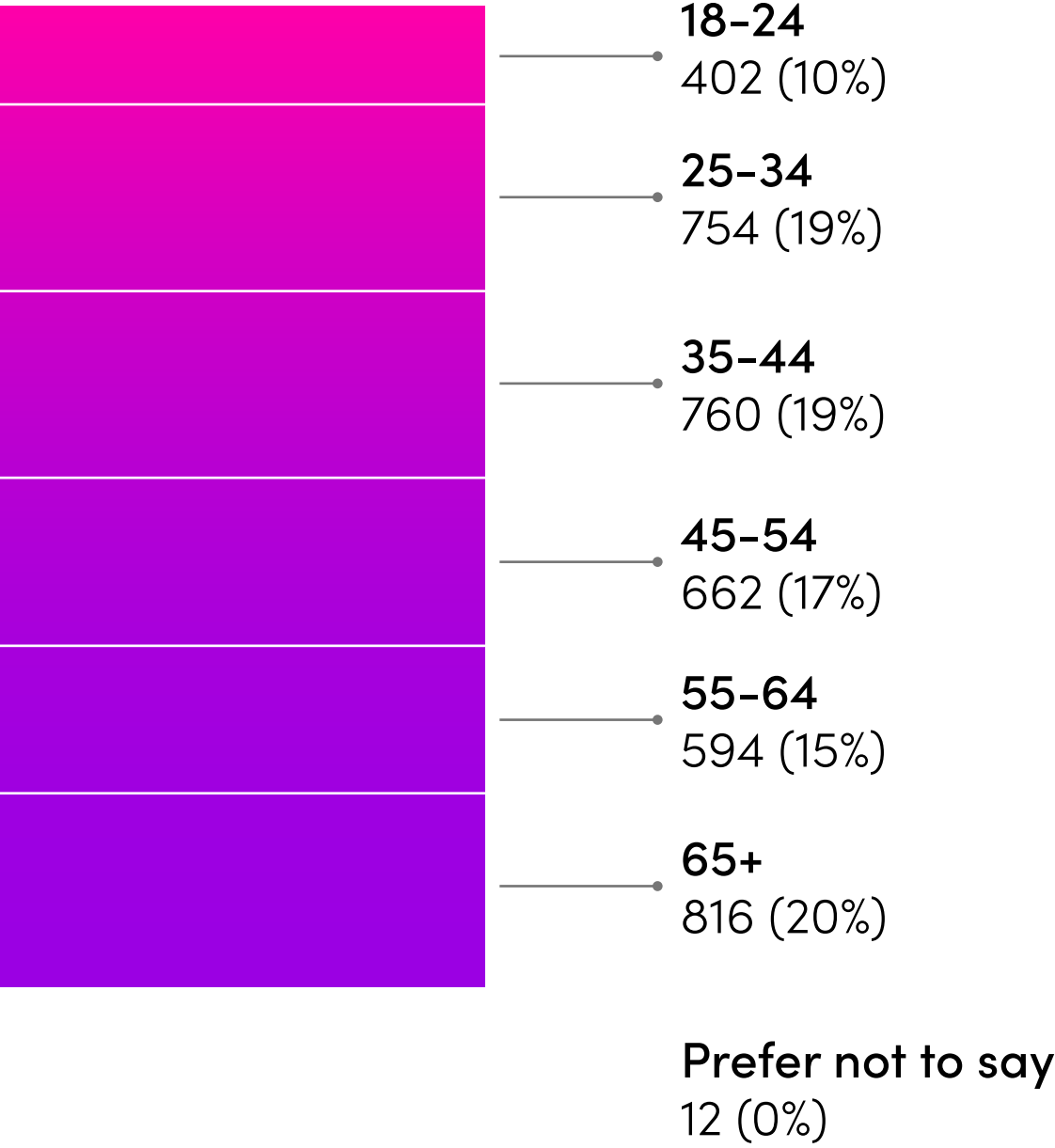BANKING

HEALTHCARE

INSURANCE

TELECOMS
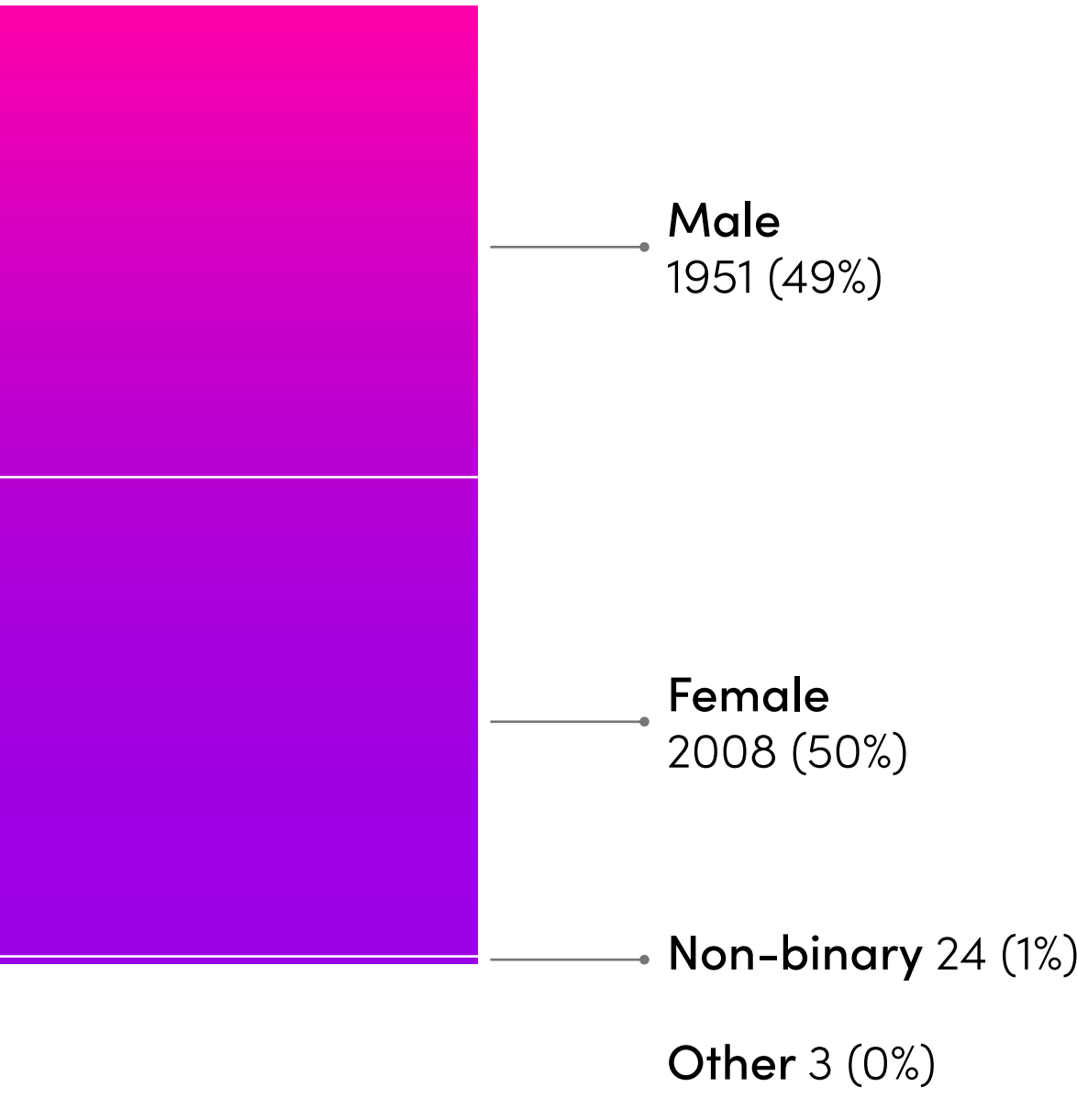
TRAVEL

Research methodology

The research was conducted by Insight Avenue, an independent, third-party, specialist B2B and technology research consultancy.

4,000 online consumer interviews
were conducted in July and August 2025.
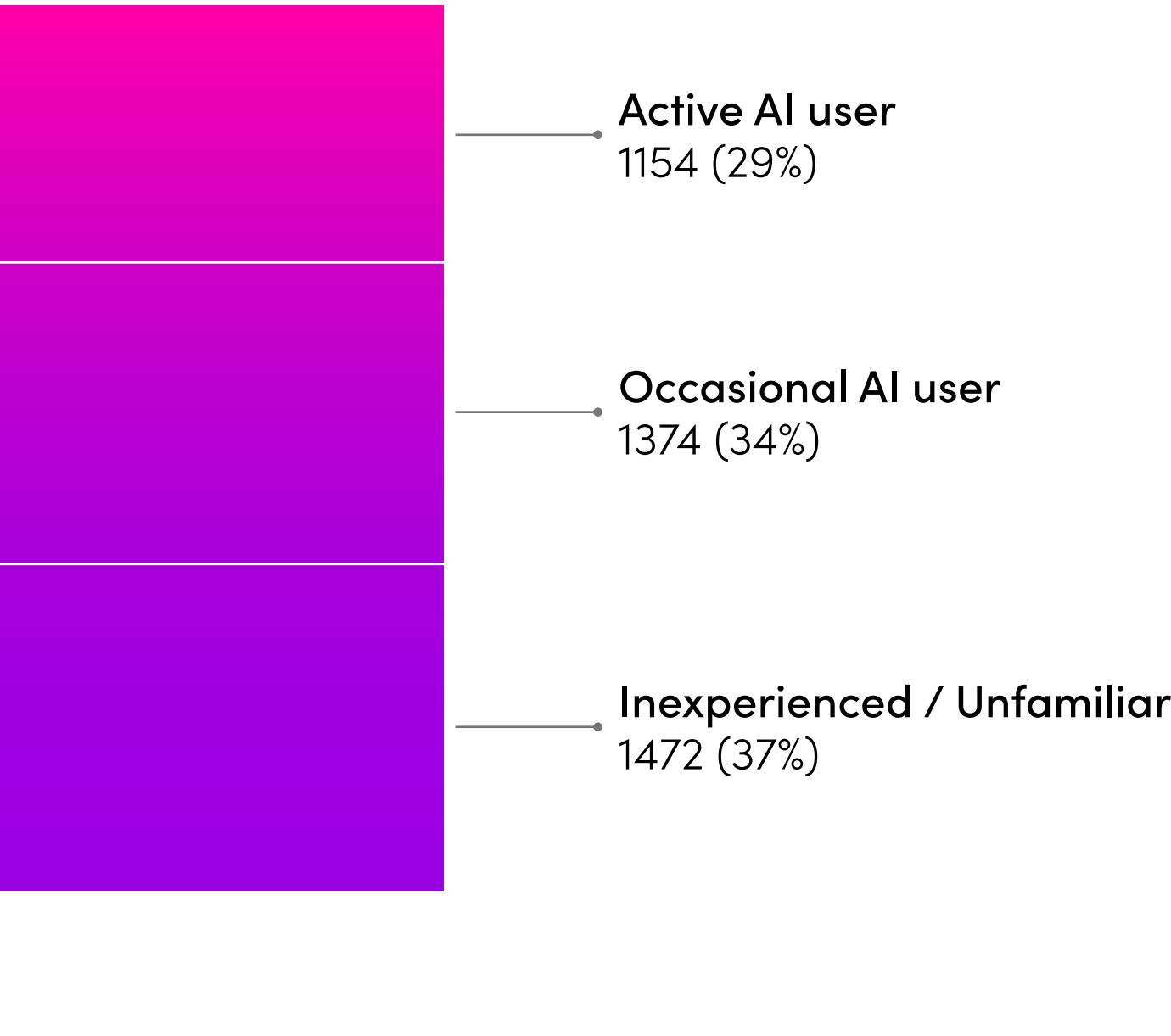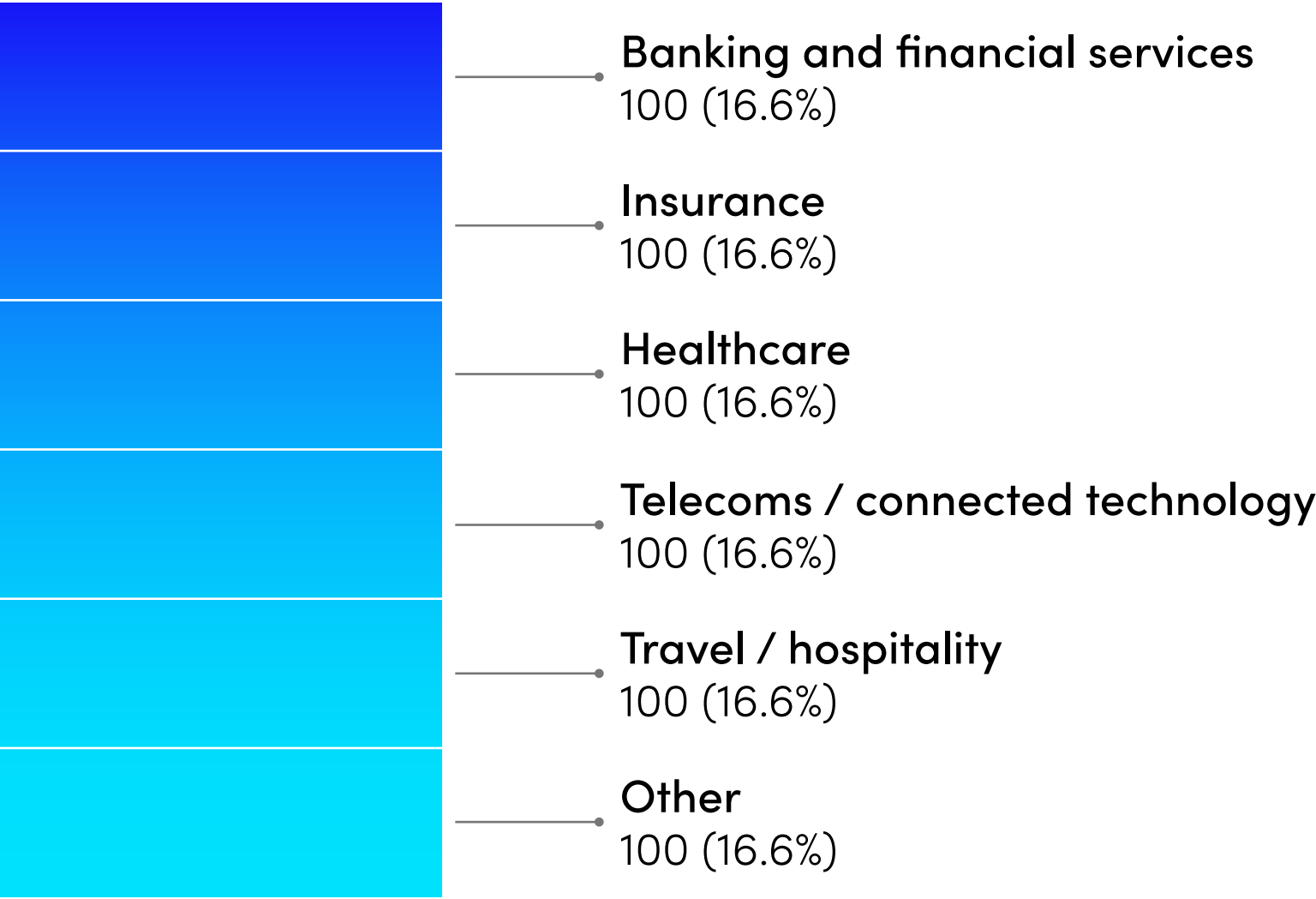2,000 interviews were conducted in the
US and 2,000 in the UK.

AGE

18–24
402 (10%)

25–34
754 (19%)

35–44
760 (19%)

45–54
662 (17%)

55–64
594 (15%)

65+
816 (20%)

Prefer not to say
12 (0%)

GENDER

Male
1951 (49%)

Female
2008 (50%)

Non-binary 24 (1%)

Other 3 (0%)

LEVEL OF AI EXPERIENCE

Active AI user
1154 (29%)

Occasional AI user
1374 (34%)

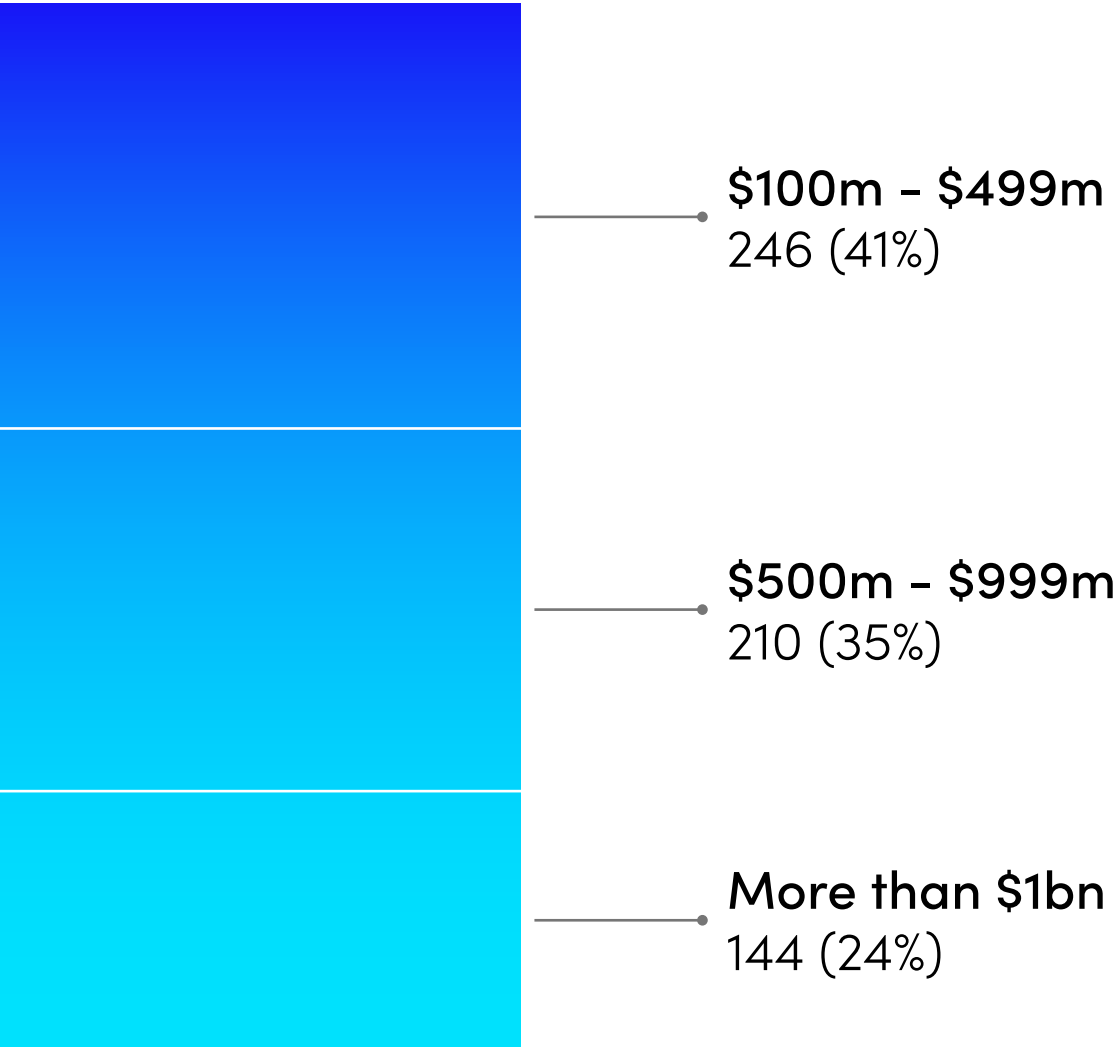**Inexperienced / Unfamiliar**
1472 (37%)

600 interviews were conducted in July and August 2025 with decision makers in customer experience, marketing, or AI strategy. All respondents had to have data analytics or customer insight in their area of responsibility or influence at work. 300 interviews were conducted in the US and 300 in the UK.
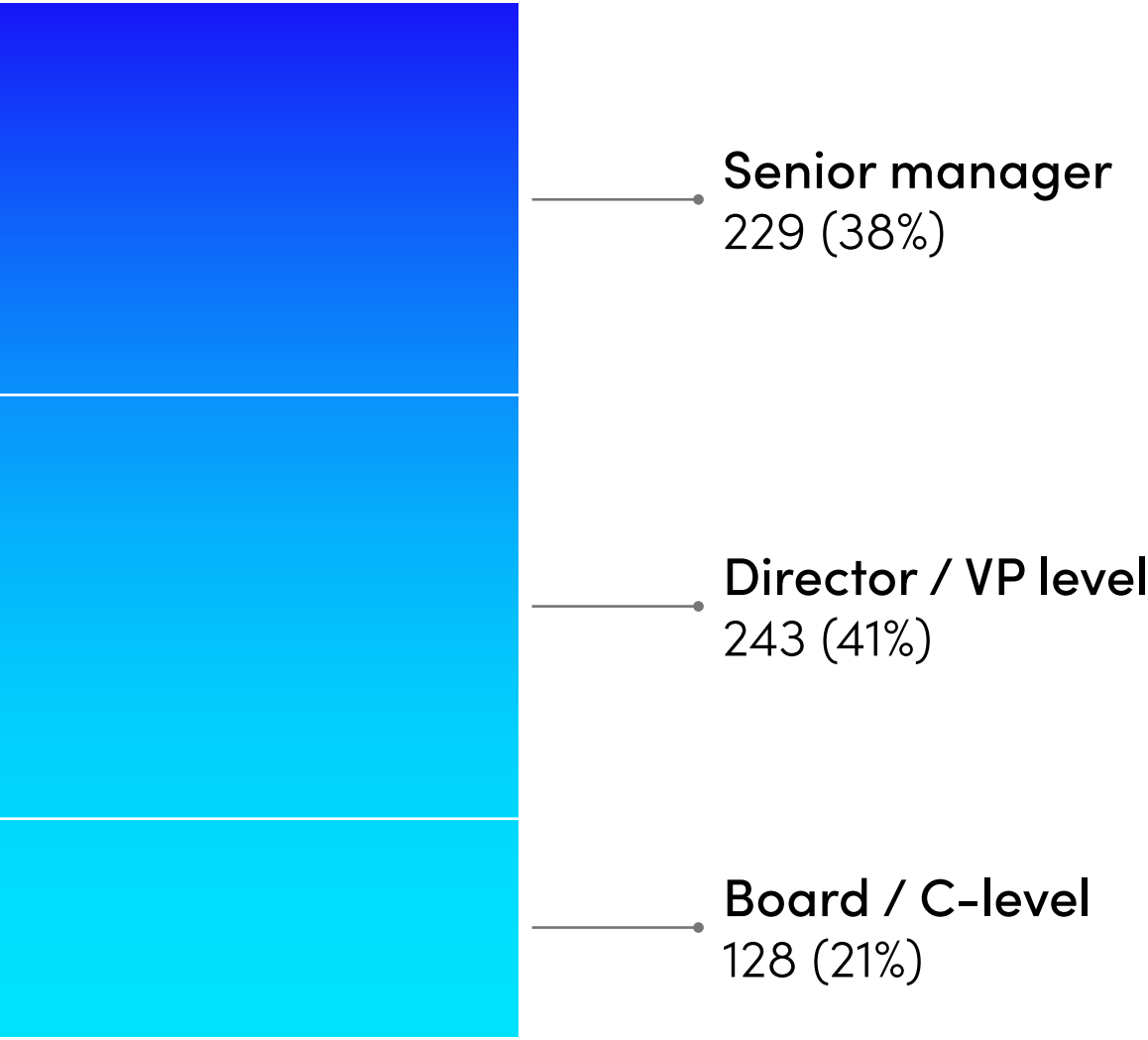
INDUSTRY SECTOR

Banking and financial services
100 (16.6%)

Insurance
100 (16.6%)

Healthcare
100 (16.6%)

Telecoms / connected technology
100 (16.6%)

Travel / hospitality
100 (16.6%)

Other
100 (16.6%)

ANNUAL REVENUE

$100m – $499m
246 (41%)

$500m – $999m
210 (35%)

More than $1bn
144 (24%)

SENIORITY

Senior manager
229 (38%)

Director / VP level
243 (41%)

Board / C-level
128 (21%)

About Acxiom

Acxiom puts data to work, solving complex challenges for the world's leading brands and agencies. As the connected data and technology foundation of the Interpublic Group of Companies, Inc. (IPG), Acxiom unifies, connects, and prepares data for AI-driven marketing and decision-making, maximizing technology investments. As leaders in data ethics and governance, Acxiom brings a privacy-first approach to serving clients globally, with locations in the U.S.,UK, Germany, China, Poland, and Mexico.

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