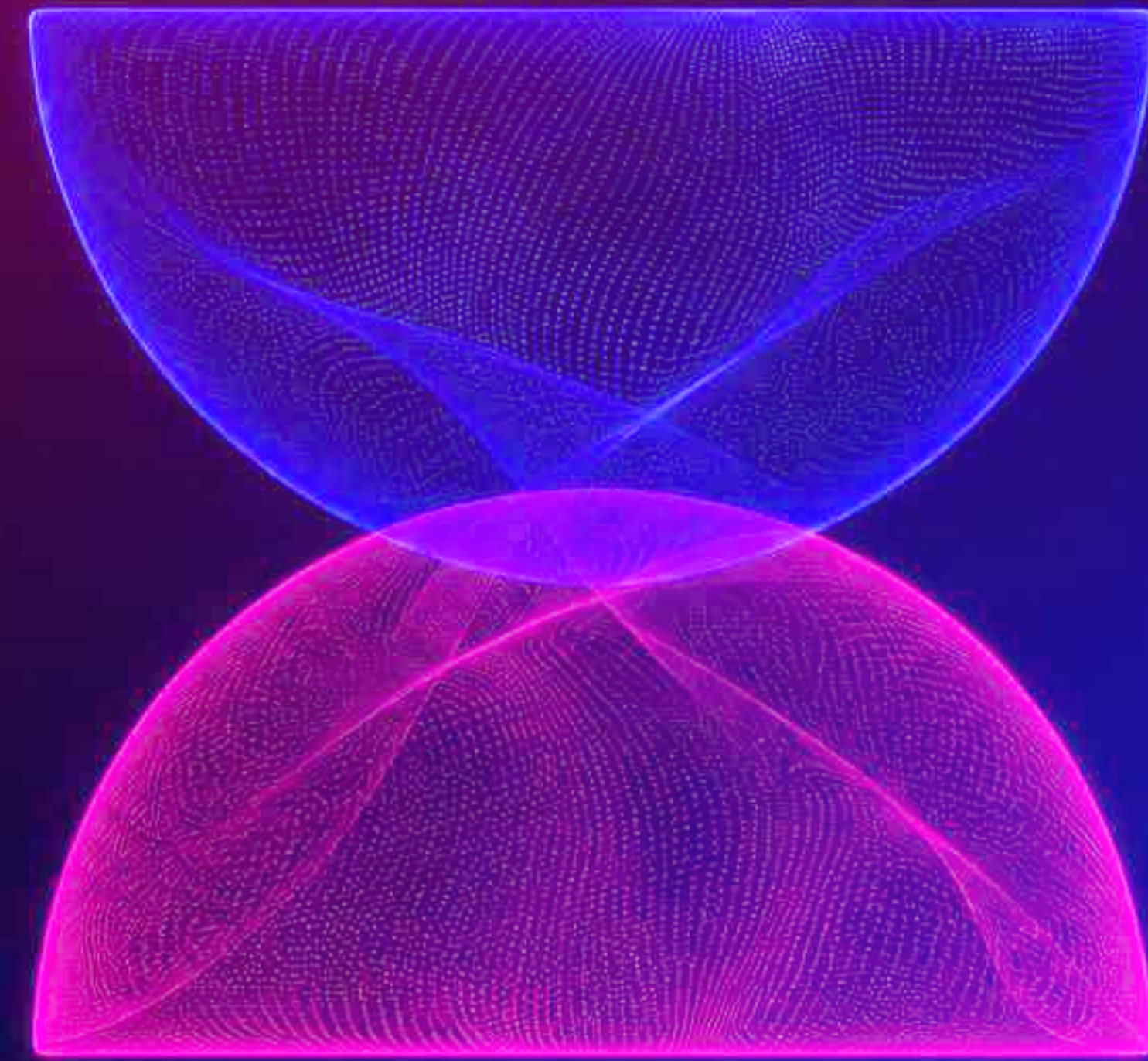


From influence to action:

Why brands must apply AI
intentionally as it takes a more
autonomous role in CX.



Foreword



We all know the use of AI is evolving quickly. But check out our annual CX Trends Reports and you'll see just how much has changed in the space of a year.

Last year, we explored how AI algorithms were influencing people and shaping their experiences. In 2027, we're moving into very different territory: AI is increasingly making important decisions and taking action autonomously on people's behalf.

That shift brings enormous opportunity but also unease, with our latest survey revealing significant differences in how both brands and consumers view this new era of AI-managed CX. Industries are bringing AI into the customer experience in different ways and are worrying about different risks, while consumer opinion shows striking generational divides. You'll see these differences throughout the report but overall Millennials are the most enthusiastic about AI while the youngest Gen Z consumers show greater caution, with particular concerns around misinformation and the potential for AI bias.

There is, however, one constant. Whatever the audience, industry, or use case, a brand's ability to deliver successful AI-managed customer experiences ultimately depends on the strength of its data and identity infrastructure. Brands need an in-depth understanding of the customer and their journey so AI can be applied effectively and intentionally. AI itself needs the right information to make the best decisions for customers without compromising privacy or security. And it needs to recognize customers wherever it encounters them to ensure they can retain meaningful control over their own experiences.

All this requires data and technology capabilities that just 36% of brands say they have in place today.

In 2027, closing that gap is becoming urgent. The next phase of customer experience won't simply be shaped by AI, it will be managed by it. The brands best prepared for that future will be those that build the foundations to make AI not just more autonomous, but more useful, trusted, and human-centred.



Sean Muzzy
Global President, Acxiom

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Introduction:
An evolving role
for AI in CX

Every day, AI opens up new possibilities and opportunities in customer experience. Moving beyond the role of intelligent advisor, it now has the potential to make decisions and take actions on behalf of customers. It can orchestrate seamless experiences across fragmented platforms and can offer a convenient customer journey entry point to those who prefer AI assistants to search engines.

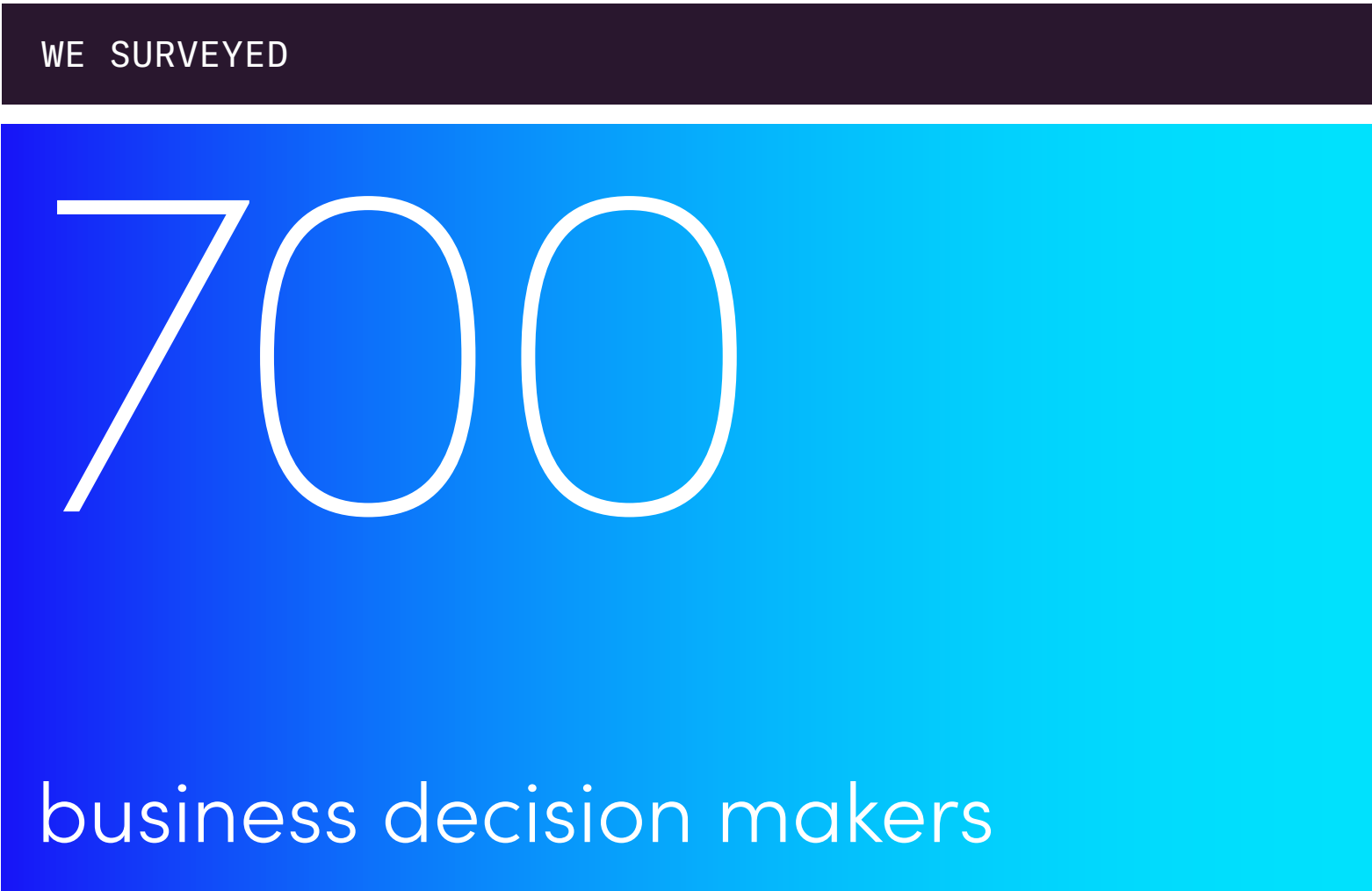
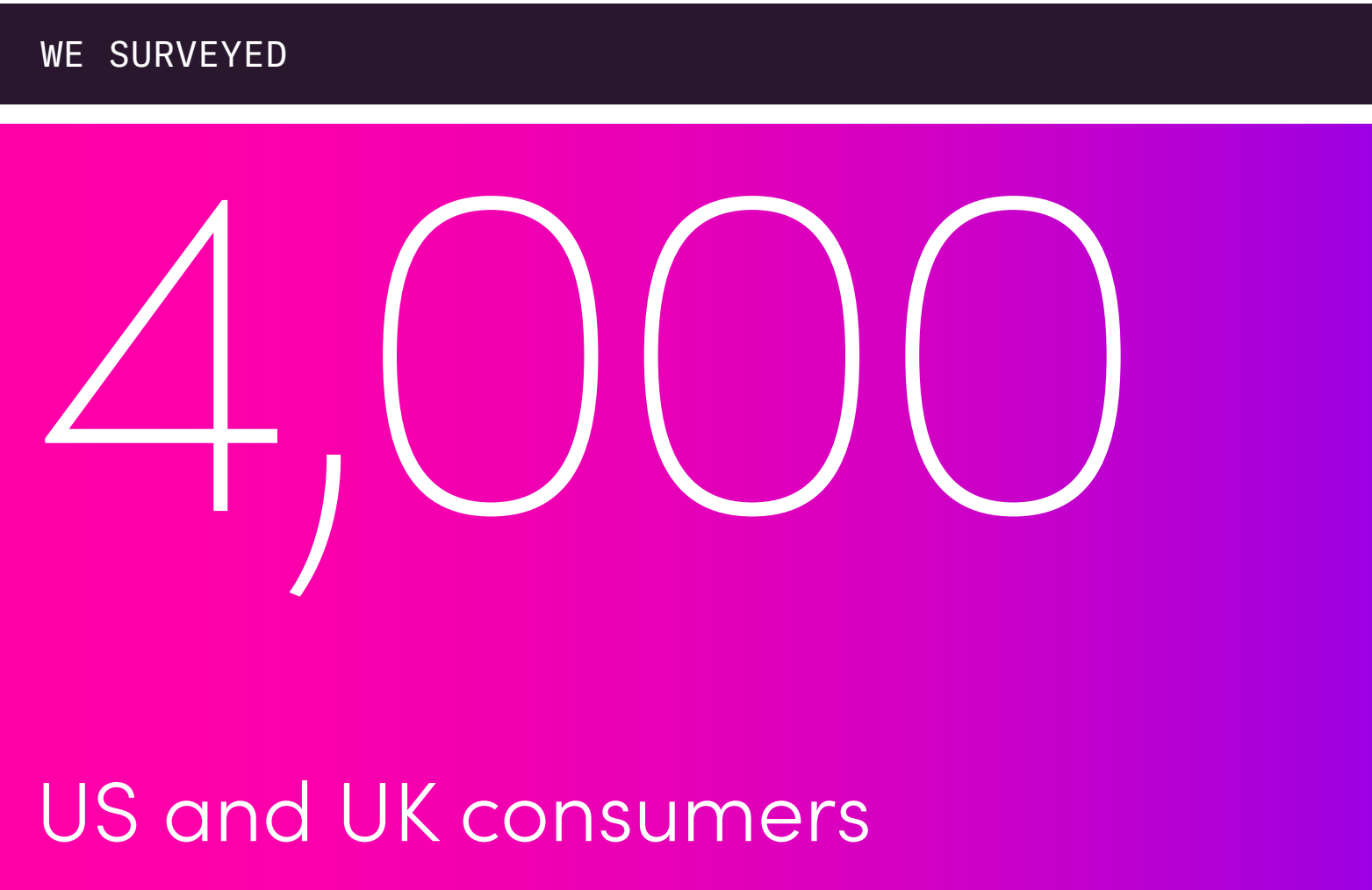
So, how is this shift towards AI-managed experiences playing out in practice?

This year, our annual CX Trends research reveals the consumer and brand perspectives on AI-managed experiences. We spoke to 4,000 consumers and 700 business decision-makers across the US and UK to understand their views, their ambitions, and their

concerns around five key trends that are shaping AI's evolving role in customer experience.

The findings paint a complex picture. The majority (86%) of brands believe customers will soon allow AI to routinely take actions on their behalf, but consumer opinion is evenly split. While 50% are embracing AI efficiency and are comfortable letting it make more decisions, the other 50% are yet to be convinced.

Dig deeper, and we see how comfort with AI autonomy shifts significantly by situation, with consumers far happier to let AI choose the best offer to suit their needs, for example, than to let it make payments on their behalf.



INDUSTRIES

Automotive	
Healthcare	
Telecoms	
Banking	
Insurance	
Travel	

What’s more, while 86% of brands believe effortless experiences will define the next generation of customer loyalty, consumers see the value of maintaining a degree of friction in certain situations. A compelling 78% say the best experiences balance the convenience AI can bring with trust and reassurance, often in the form of human interaction.

As AI gains more autonomy, brands have to be increasingly intentional in how they apply it. They should consider which moments AI is best suited to manage and recognize when they need to slow the experience down and maintain the human

connection. And they must ensure customers have the power to override AI decisions so they retain control of their own experiences.

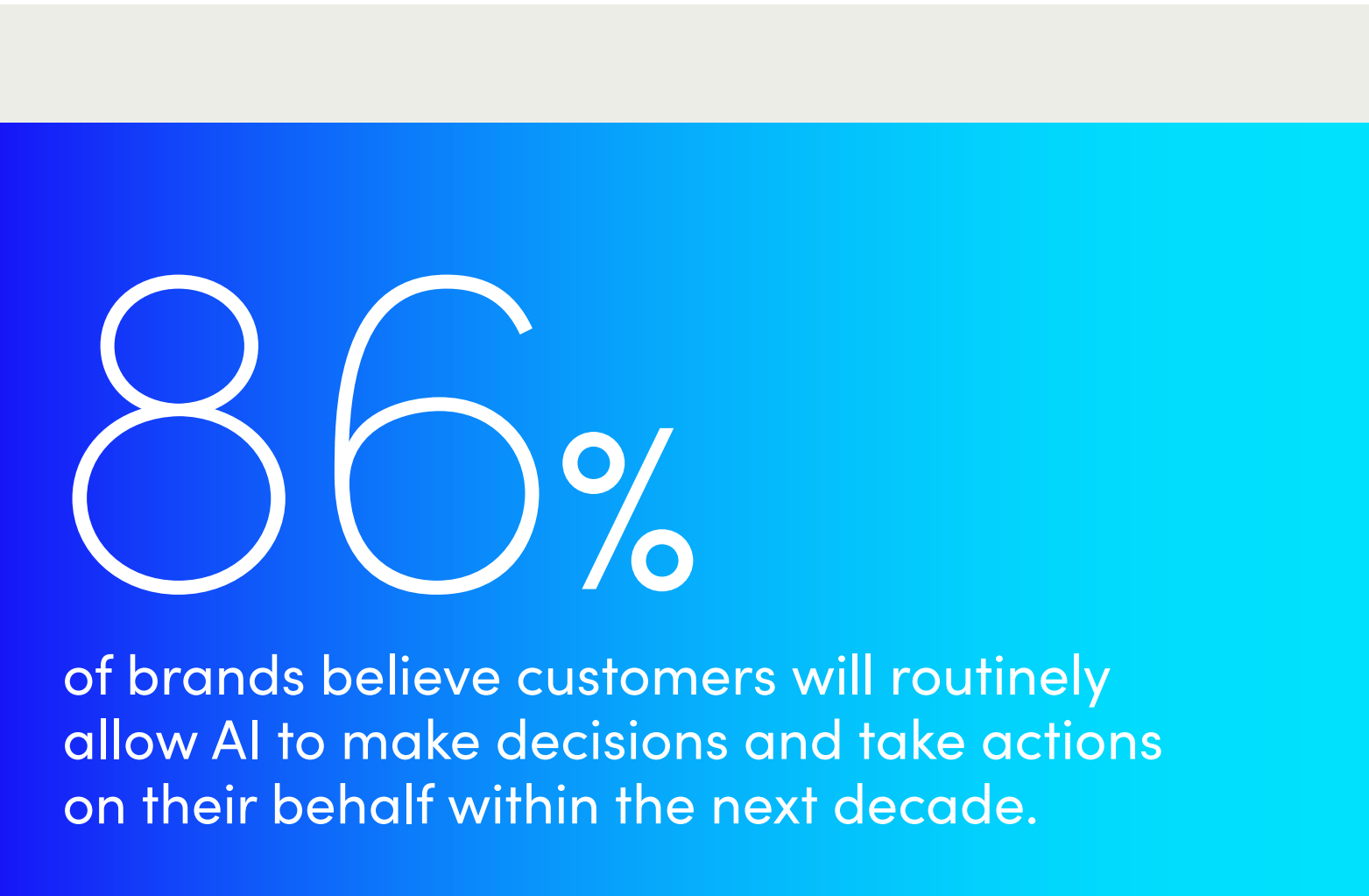
Getting this balance right requires an in-depth understanding of customers, gained through a strong data foundation. But with only 36% of brands saying they currently have the data and technology needed to support AI-managed experiences, there’s still work to be done.

Ready to see for yourself? Then let’s meet 2027’s CX trends.

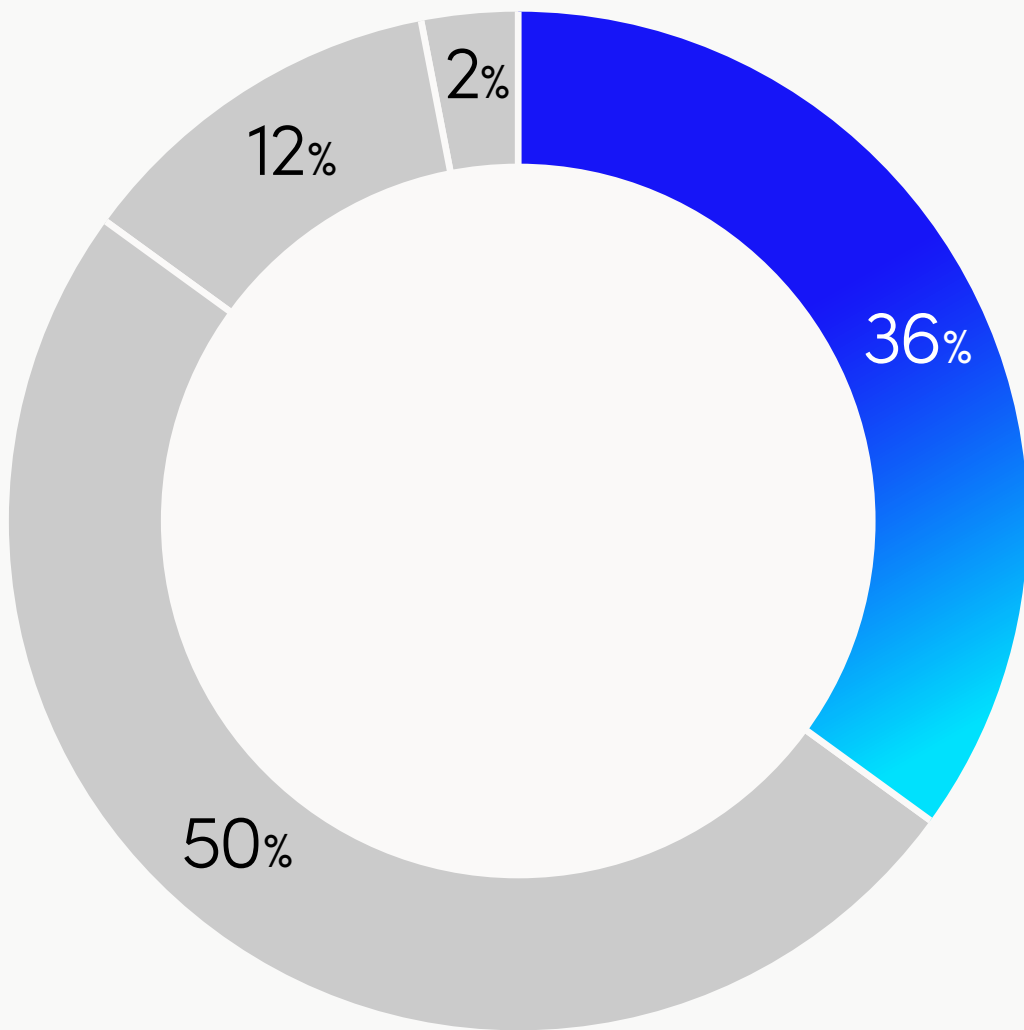
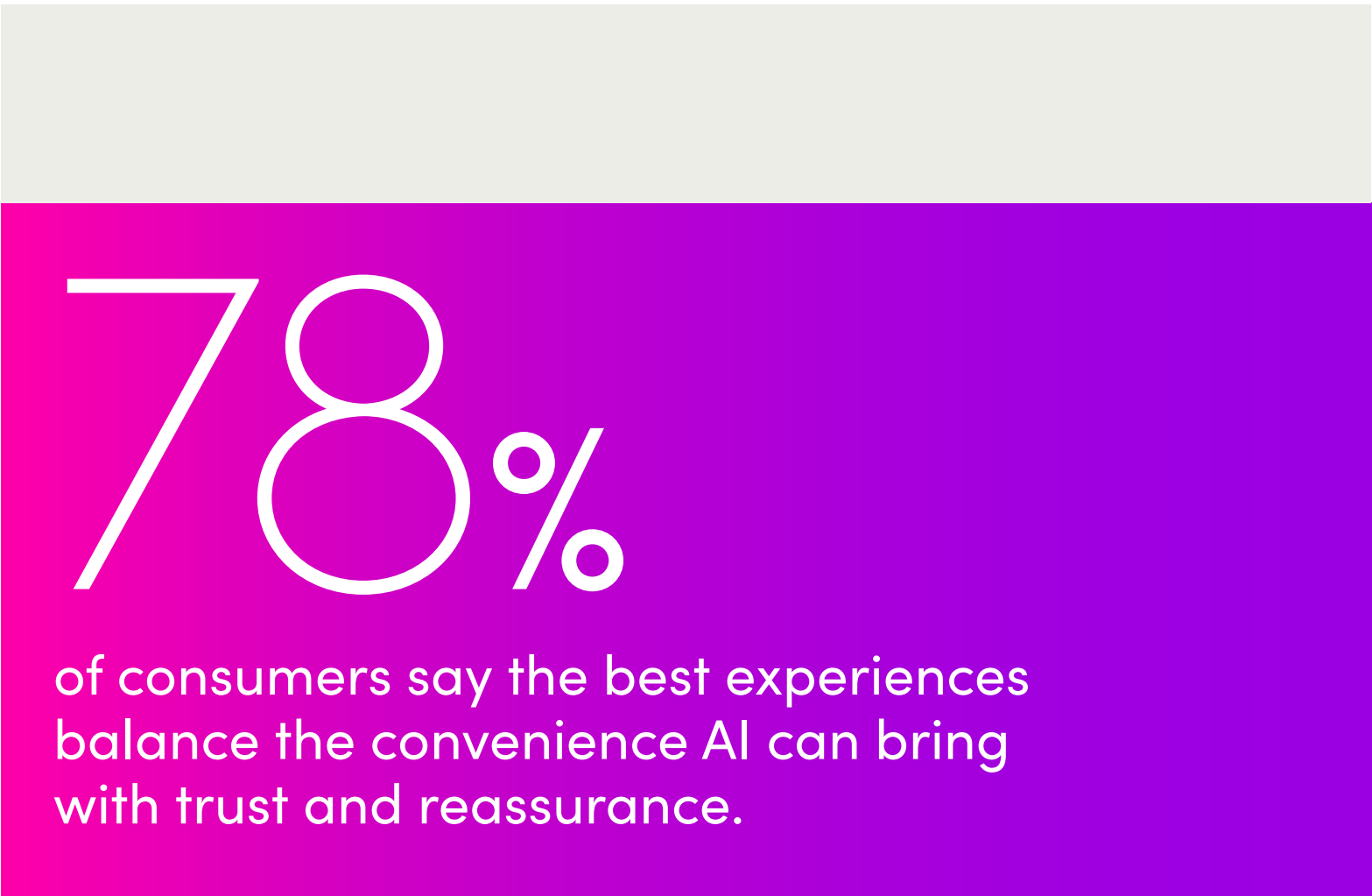
FEW BRANDS HAVE THE DATA AND TECH FOR AI-MANAGED CX

Fully prepared - actively executing	36%
Somewhat prepared - taking steps but have gaps	50%
Not very prepared - early days	12%
Not at all prepared - not started	2%

BRANDS



CONSUMERS



Meet the CX trends

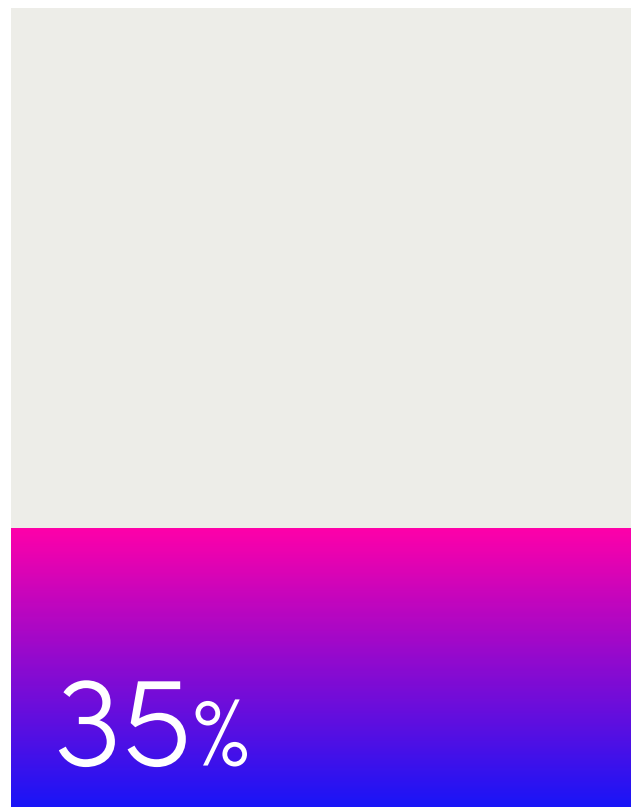
Here are five AI-related trends that are already having some impact on customer experience and are expected to be transformative throughout 2027.

TREND ONE →

Balancing effortless CX with trust and distinctiveness

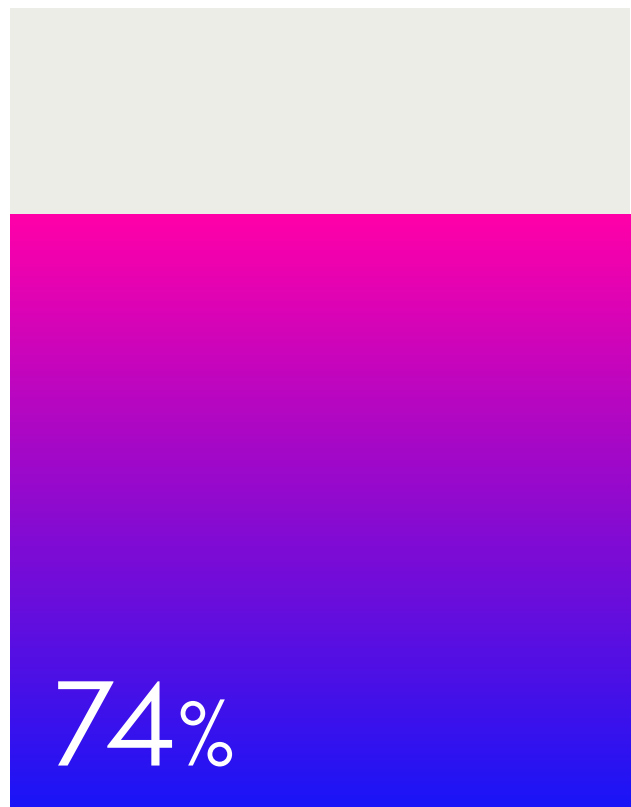
Brands feel pressure to use AI to deliver fast, effortless CX. But are there situations where some level of friction – in the form of effort, human interaction, or validation – is still valuable? And will that positive friction help preserve brand differentiation?

2027



of brands say this trend is already transforming their sector

2028



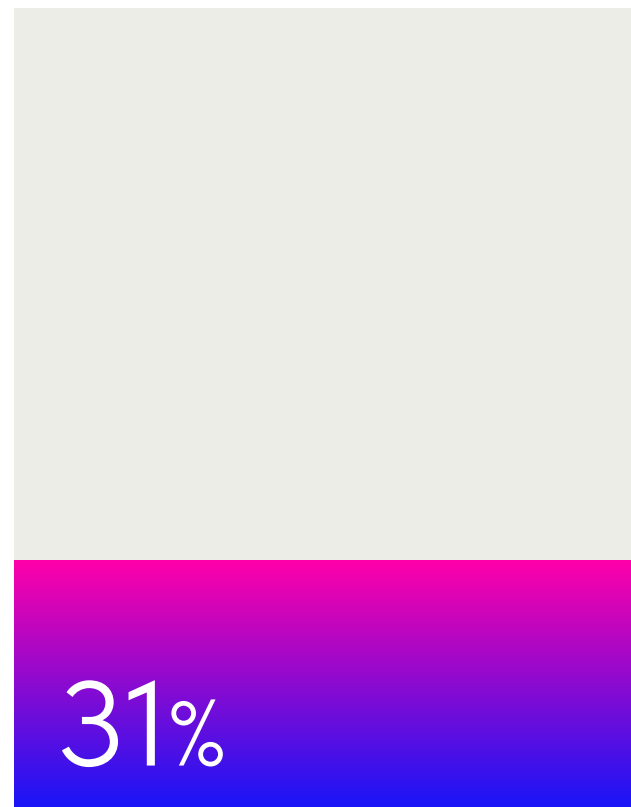
of brands say this trend will transform their sector in the next 12 months

TREND TWO →

AI understanding context, emotion, and intent

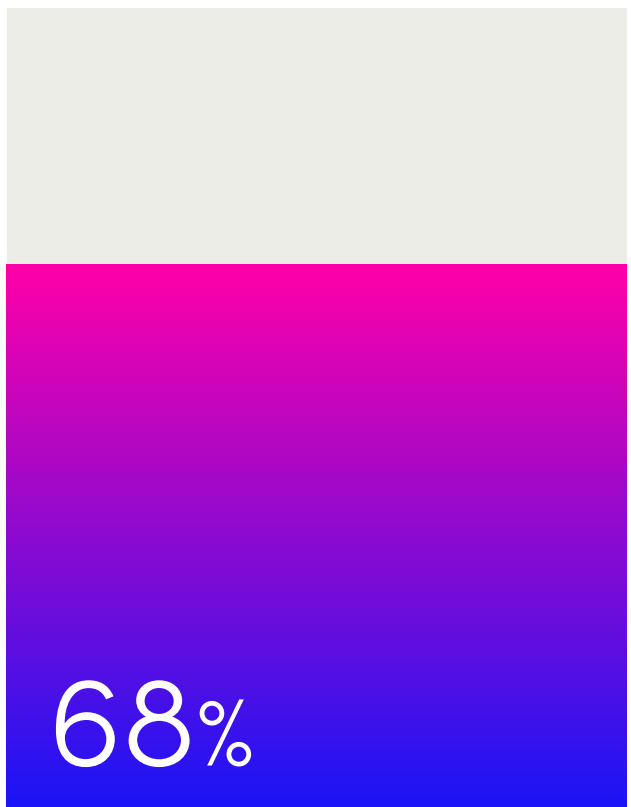
AI increasingly uses customer data to make experiences more empathic, relevant, and personalized. So what information are consumers happy for AI to use when inferring intent or informing empathetic interactions?

2027



of brands say this trend is already transforming their sector

2028

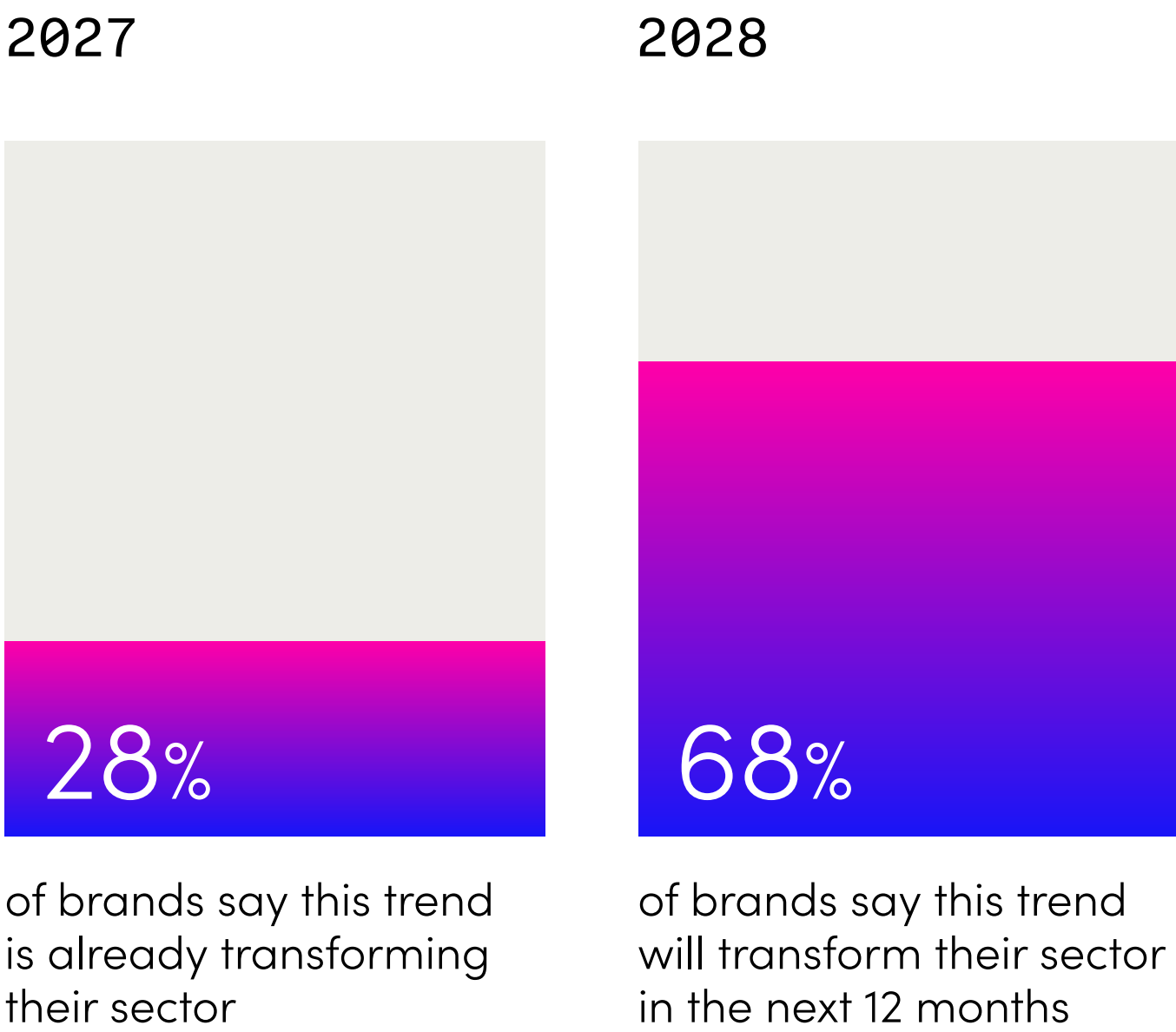


of brands say this trend will transform their sector in the next 12 months

TREND THREE →

AI orchestrating journeys across providers

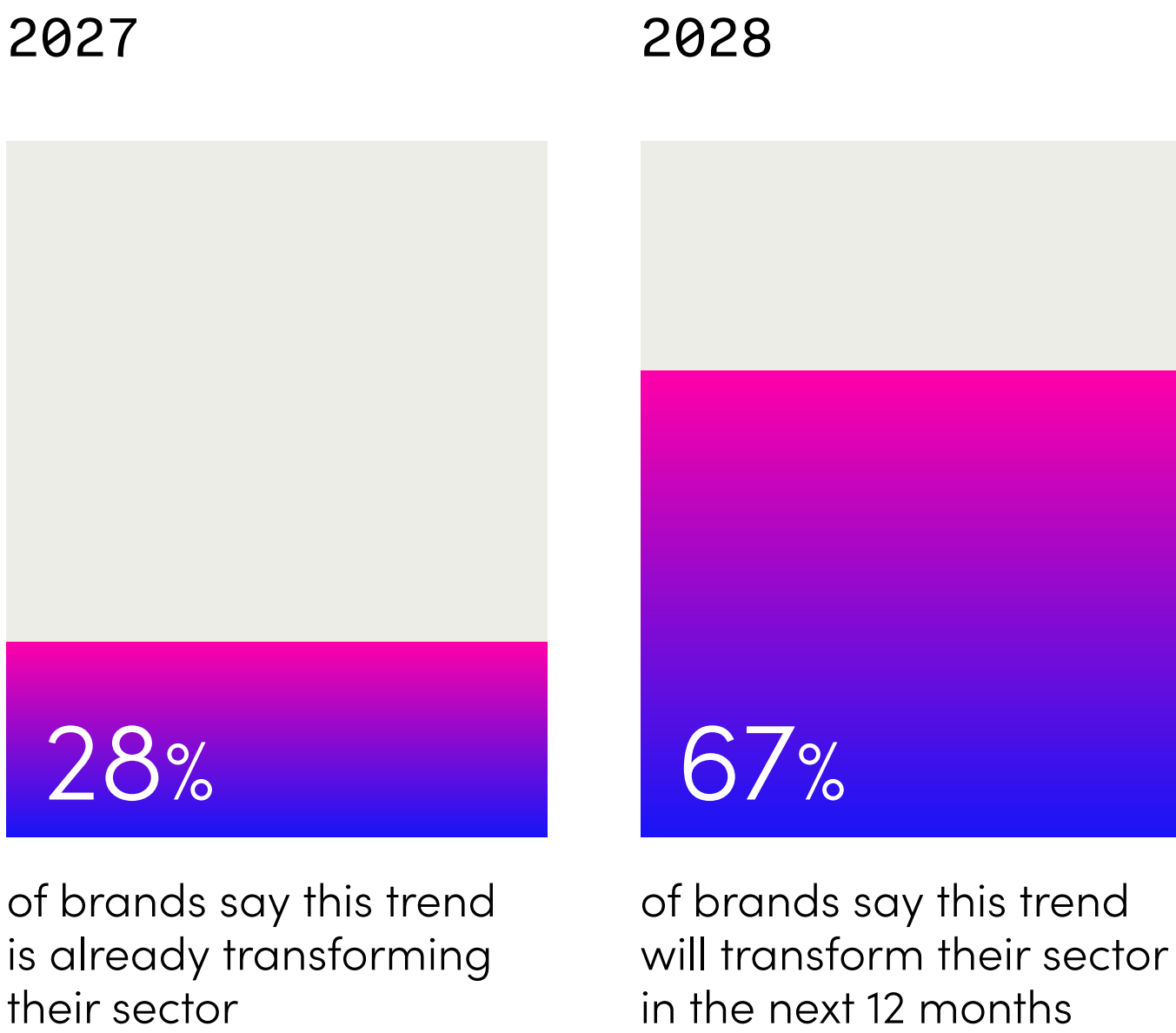
In a fragmented ecosystem, AI can actively coordinate customer experiences across multiple platforms, partners, or providers. What challenges do brands face with AI orchestration, and should they prioritize transparency, consistency, or control?



TREND FOUR →

Autonomous AI acting on customers' behalf

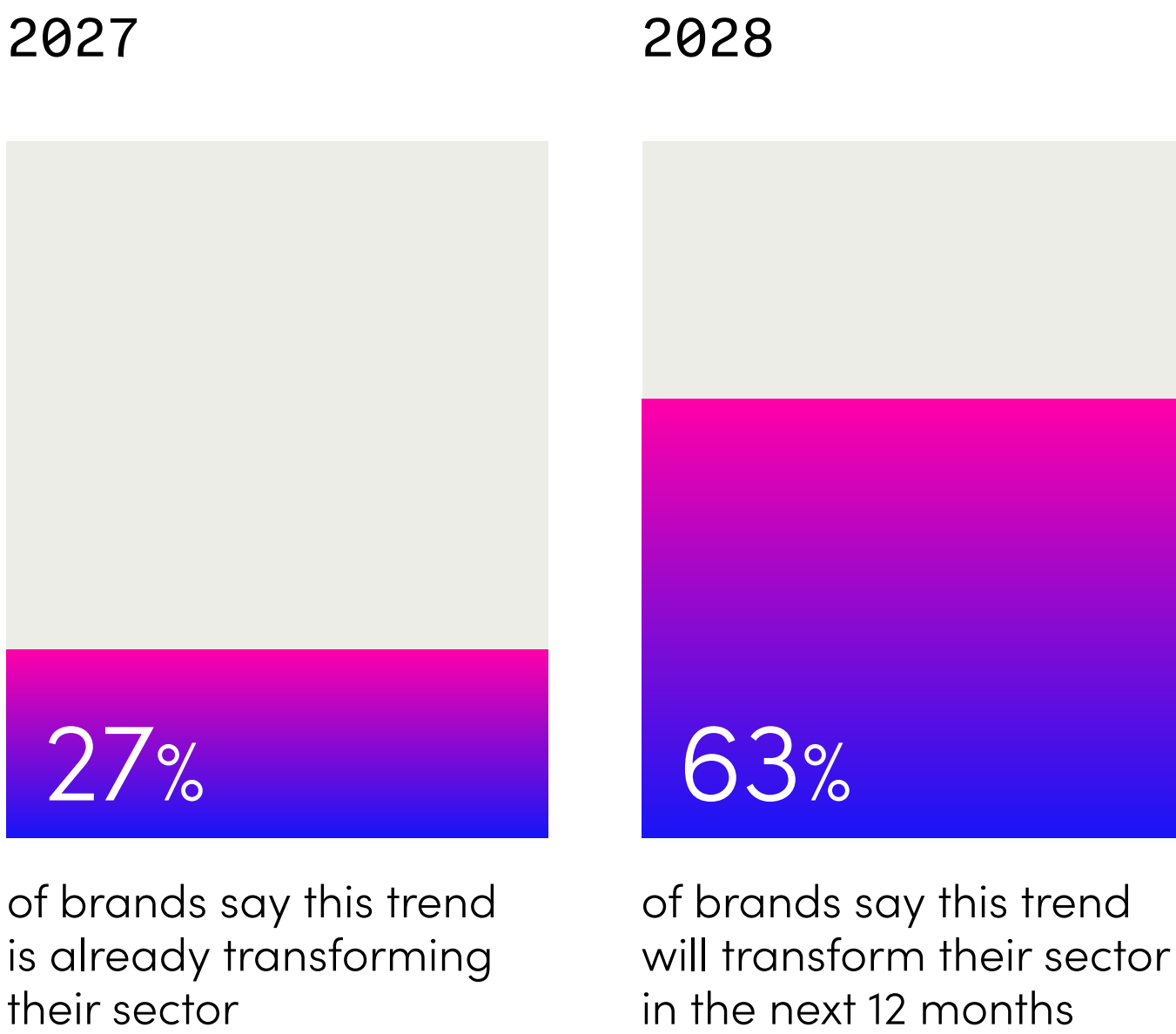
AI is moving beyond guiding and recommending towards taking actions on the customer's behalf. When are both brands and consumers comfortable with AI autonomy? And what are the prerequisites for trusting AI with everyday decisions?



TREND FIVE →

AI as the primary gateway to brands

Consumers are increasingly using AI tools and assistants to find products, services, and information. So what are the implications if AI becomes the primary route through which customers discover, compare, and engage with brands?



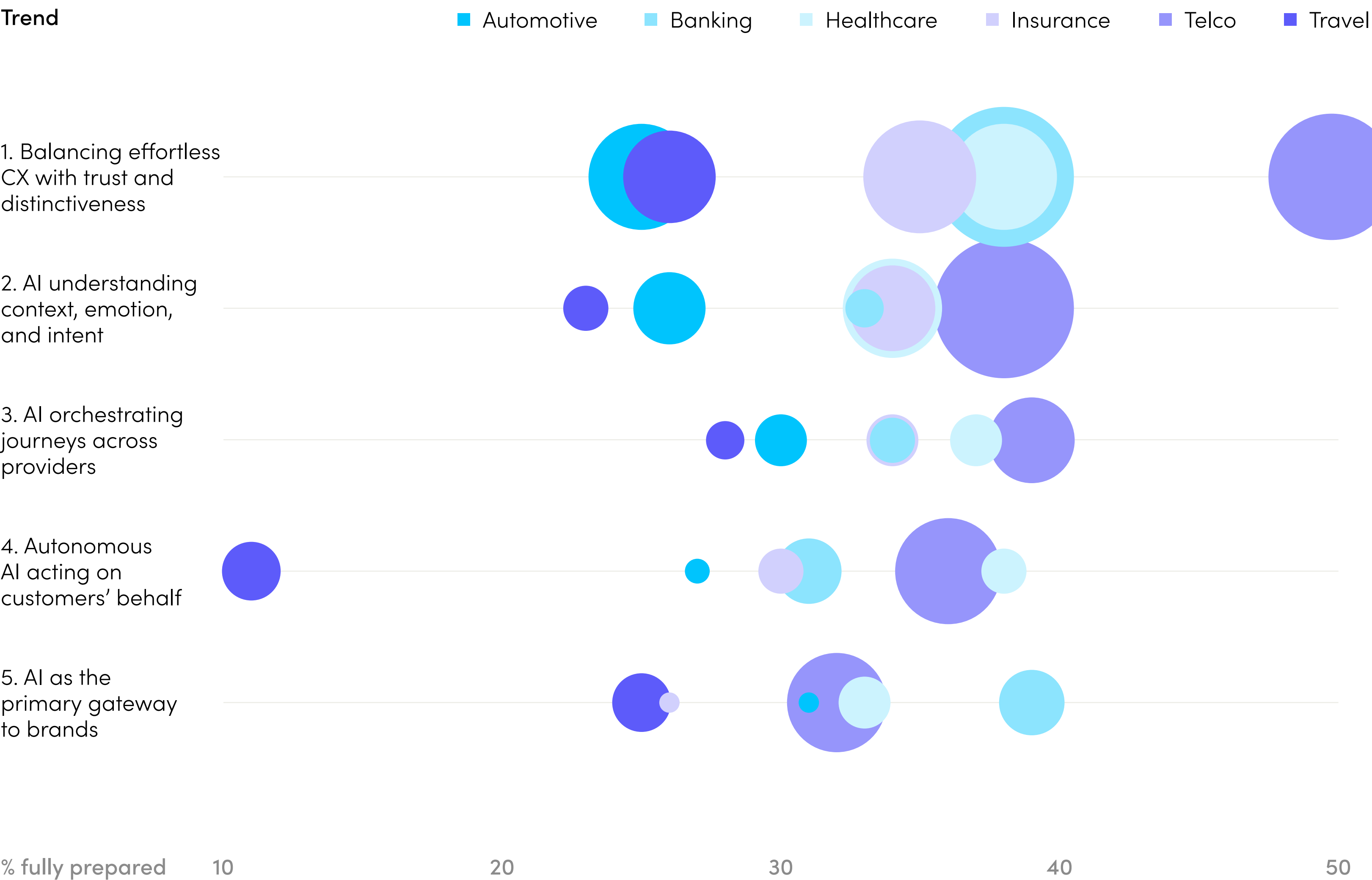
The race to AI-managed CX

Our brand survey included comparable cohorts from six industries.

This chart reveals how prepared brands in these industries are for each of the five CX trends. As you can see, telecoms brands are forging ahead in their preparations, while travel and automotive brands are lagging a little behind.

The size of the bubbles indicates the extent to which the trends are already transforming CX in each industry. As you can see, trend one is already having an impact across all industries, while the transformative effect of the other trends is more nuanced.

PREPAREDNESS AND IMPACT VARY BY INDUSTRY



Industry-specific reports

Before we get into the trends themselves, 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 automotive, banking and financial services, healthcare, insurance, telecoms, or travel and hospitality. Plus you'll get extra insights into the biggest factors shaping CX in those industries and discover which activities your competitors think their customers will be comfortable allowing AI to manage over the next five years.

Check out our industry-specific reports to find out how brands in your sector view AI-managed experiences:

ACXIOM

From influence to action:

Why automotive brands must apply AI intentionally as it takes a more autonomous role in CX.

Automotive

AUTOMOTIVE



ACXIOM

From influence to action:

Why banks and financial services brands must apply AI intentionally as it takes a more autonomous role in CX.

Banking

BANKING



ACXIOM

From influence to action:

Why healthcare brands must apply AI intentionally as it takes a more autonomous role in CX.

Healthcare

HEALTHCARE



ACXIOM

From influence to action:

Why insurance brands must apply AI intentionally as it takes a more autonomous role in CX.

Insurance

INSURANCE



ACXIOM

From influence to action:

Why telecom brands must apply AI intentionally as it takes a more autonomous role in CX.

Telecoms

TELECOMS



ACXIOM

From influence to action:

Why travel and hospitality brands must apply AI intentionally as it takes a more autonomous role in CX.

Travel

TRAVEL





01

Trend one: Balancing effortless CX with trust and distinctiveness

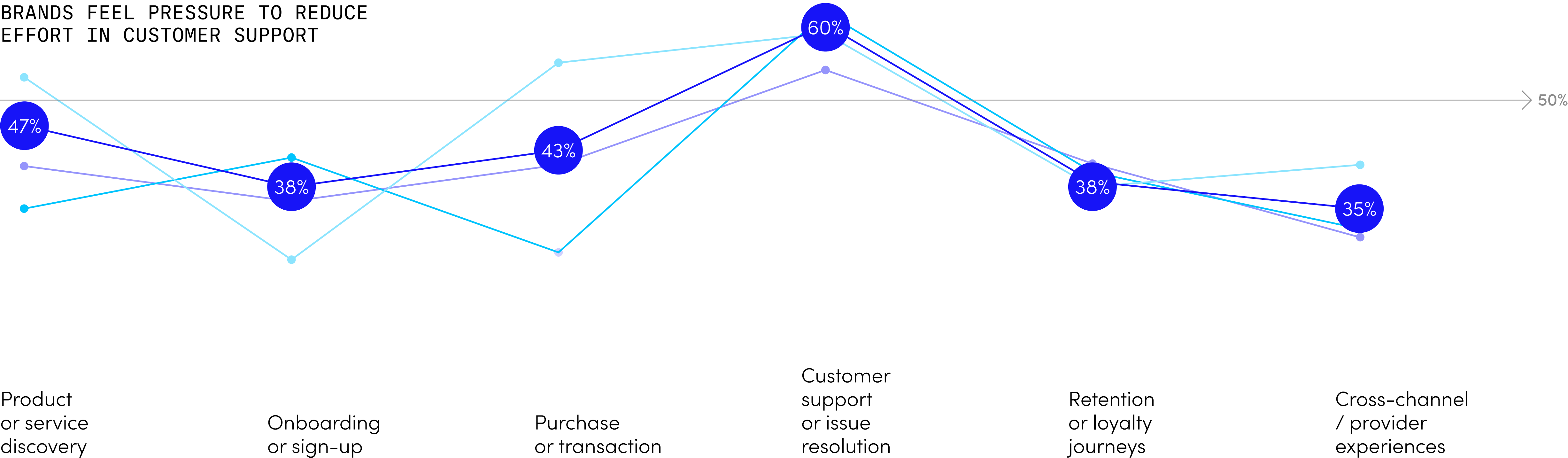
Brands feel pressure to use AI to deliver fast, effortless CX. But are there situations where some level of friction – in the form of effort, human interaction, or validation – is still valuable? And will that positive friction help preserve brand differentiation?

Brands are on a mission to reduce CX friction, with 86% believing effortless experiences will define the next generation of customer loyalty.

The parts of the customer journey where brands feel particular urgency to deliver faster, more effortless experiences vary somewhat by industry, but pressure peaks for everyone in customer support and issue resolution.

All industries Automotive Banking Travel

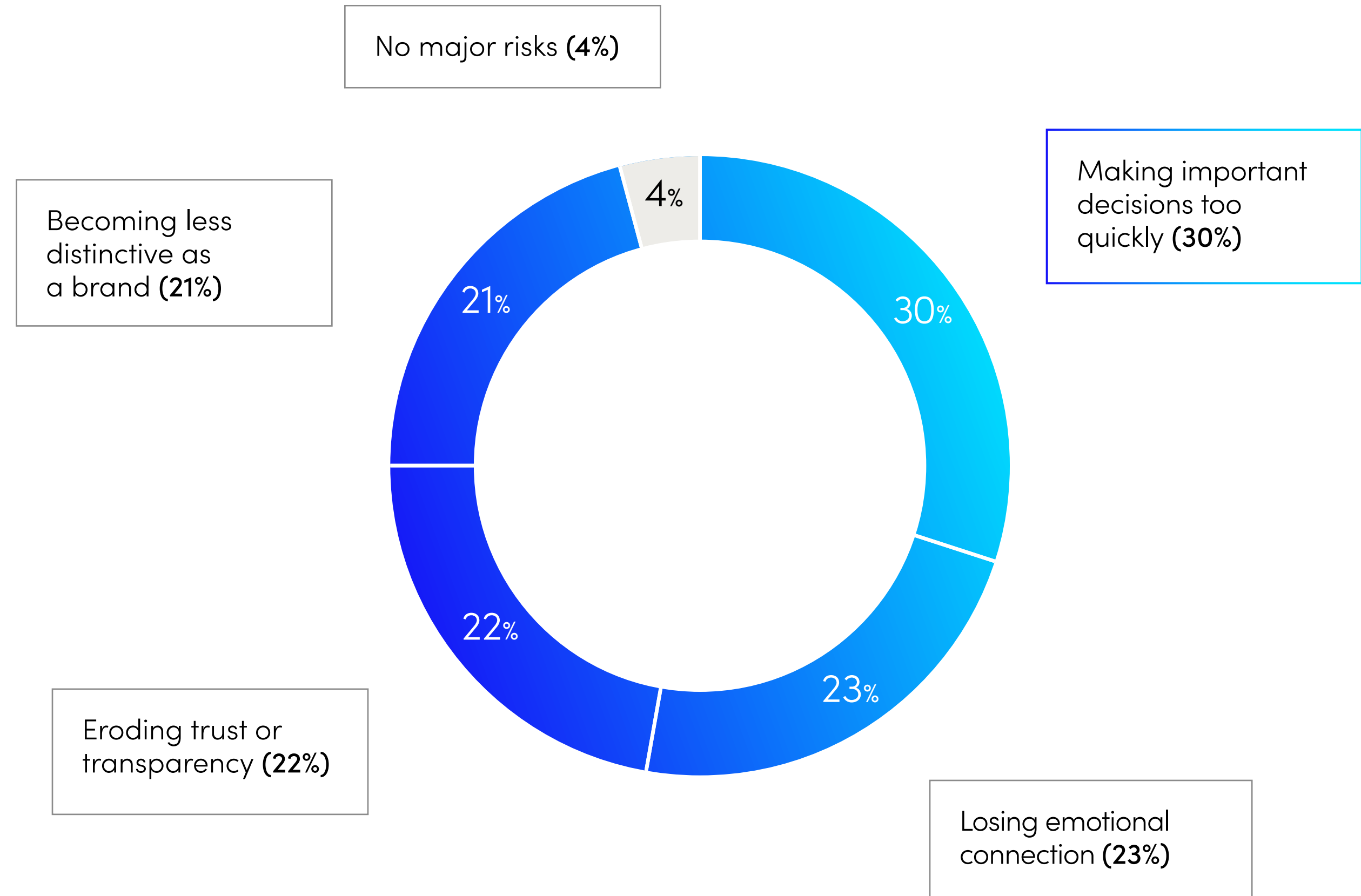
BRANDS FEEL PRESSURE TO REDUCE EFFORT IN CUSTOMER SUPPORT



AI and automation are often seen as the answer to delivering faster, more effortless experiences by removing unnecessary steps and obstacles. But brands are starting to see that friction can be positive in some situations – especially when it involves human connection – and using AI to eliminate it isn't always the answer.

They see a variety of risks in racing to deliver faster, more seamless customer experiences over the next 2-3 years, and the biggest risk – by some margin – is customers making important decisions too quickly. Losing the emotional connection with customers, eroding trust, and becoming less distinctive as a brand are fairly equal concerns.

BRANDS SEE RUSHED DECISIONS AS A RISK OF EFFORTLESS CX



Brands and consumers share the view that entirely effortless experiences shouldn't always be the goal.

88% of brands say the most effective customer experiences will remove unnecessary friction while preserving trust and confidence.

78% of consumers say the best customer experiences are those that balance convenience with trust and reassurance.

Both consumers and brands feel that some level of additional effort – in the form of human interaction or additional checks – remains valuable in situations like making high-value purchases or reviewing important terms.

CONSUMERS AND BRANDS SEE VALUE IN POSITIVE FRICTION

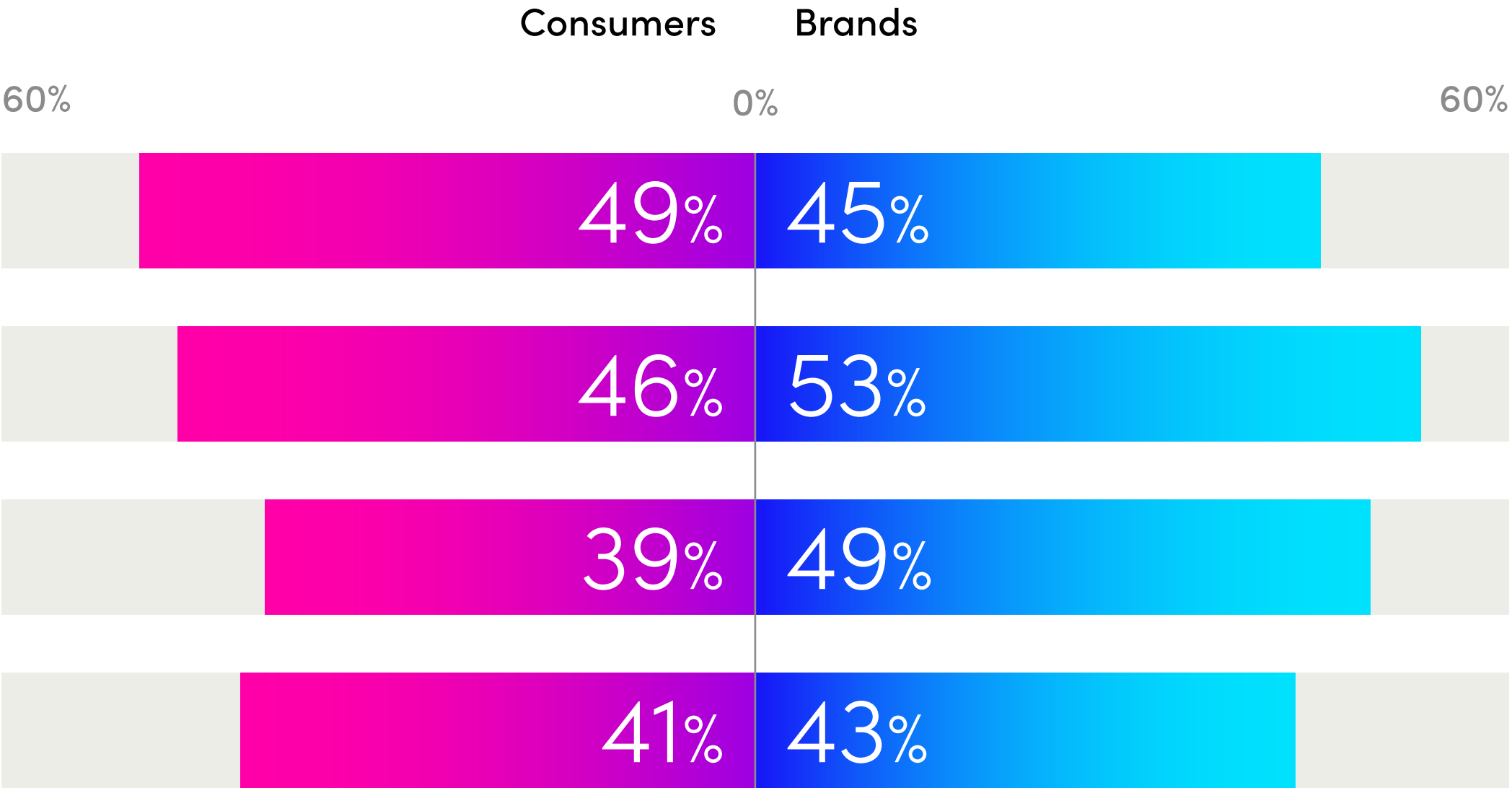
Situation

Security, identity verification or fraud prevention

Making a high-value purchase

Reviewing important terms or commitments

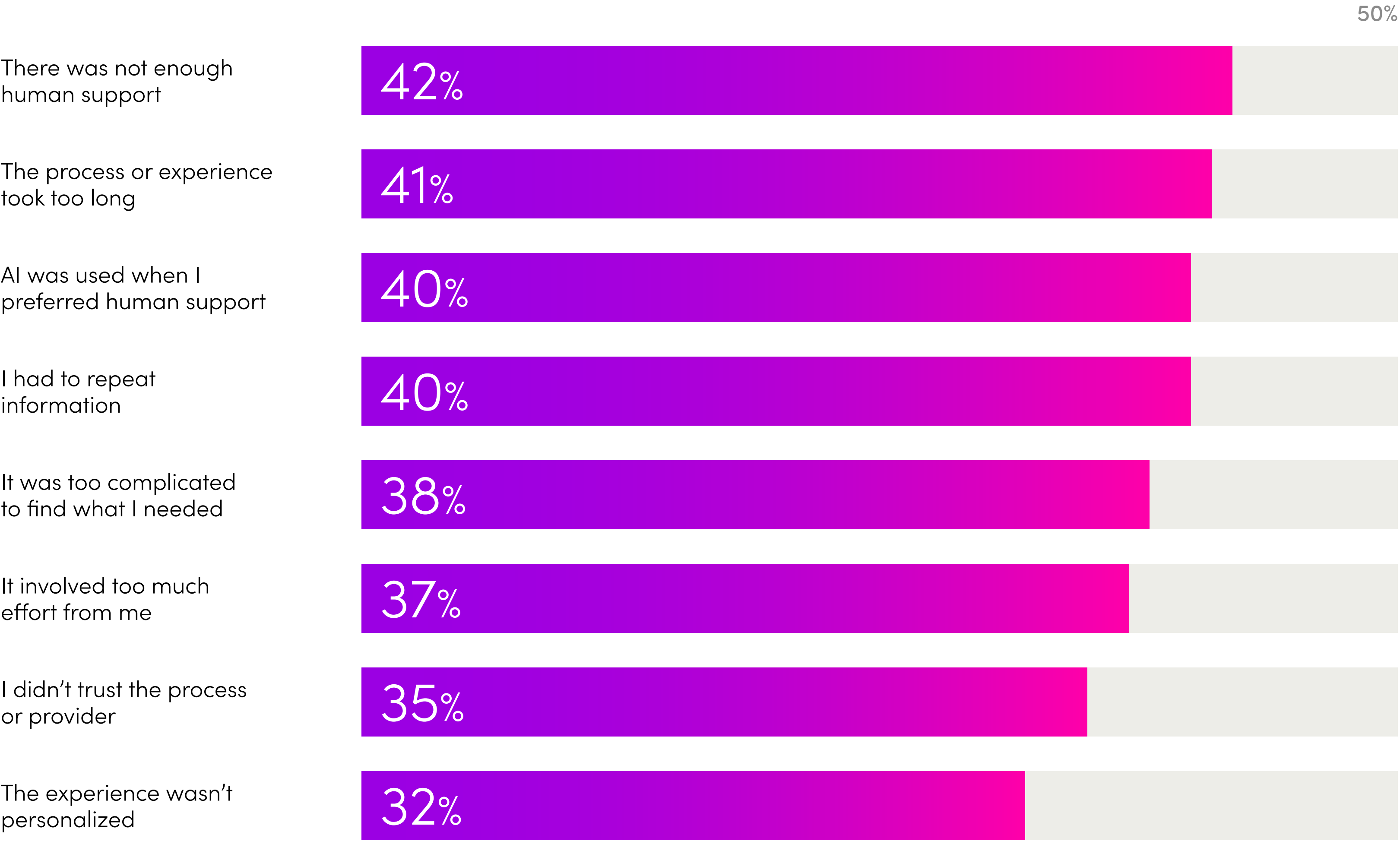
Making healthcare-related decisions



If we look at the many reasons consumers have switched brands or abandoned transactions in the last 12 months, the need for effortless experiences is still clear. Processes that take too long, the need to repeat information, and unnecessary complexity have all contributed to these outcomes for more than a third of people.

But a lack of human interaction – the positive friction we discussed earlier – can be even more detrimental to customer experience. At least four in ten people have switched brands or abandoned transactions in the last year because there wasn’t enough human support or because AI was used when they wanted to interact with a person. This indicates removing humans from the process altogether isn’t necessarily the way to go.

REASONS CONSUMERS HAVE SWITCHED BRANDS IN THE LAST 12 MONTHS



Trend 01 summary:

Speed and effortlessness are still important in CX, and AI can deliver both. But the future of CX isn't frictionless by default. Success comes from knowing which moments to simplify and which moments deserve greater care, confidence, and human connection.





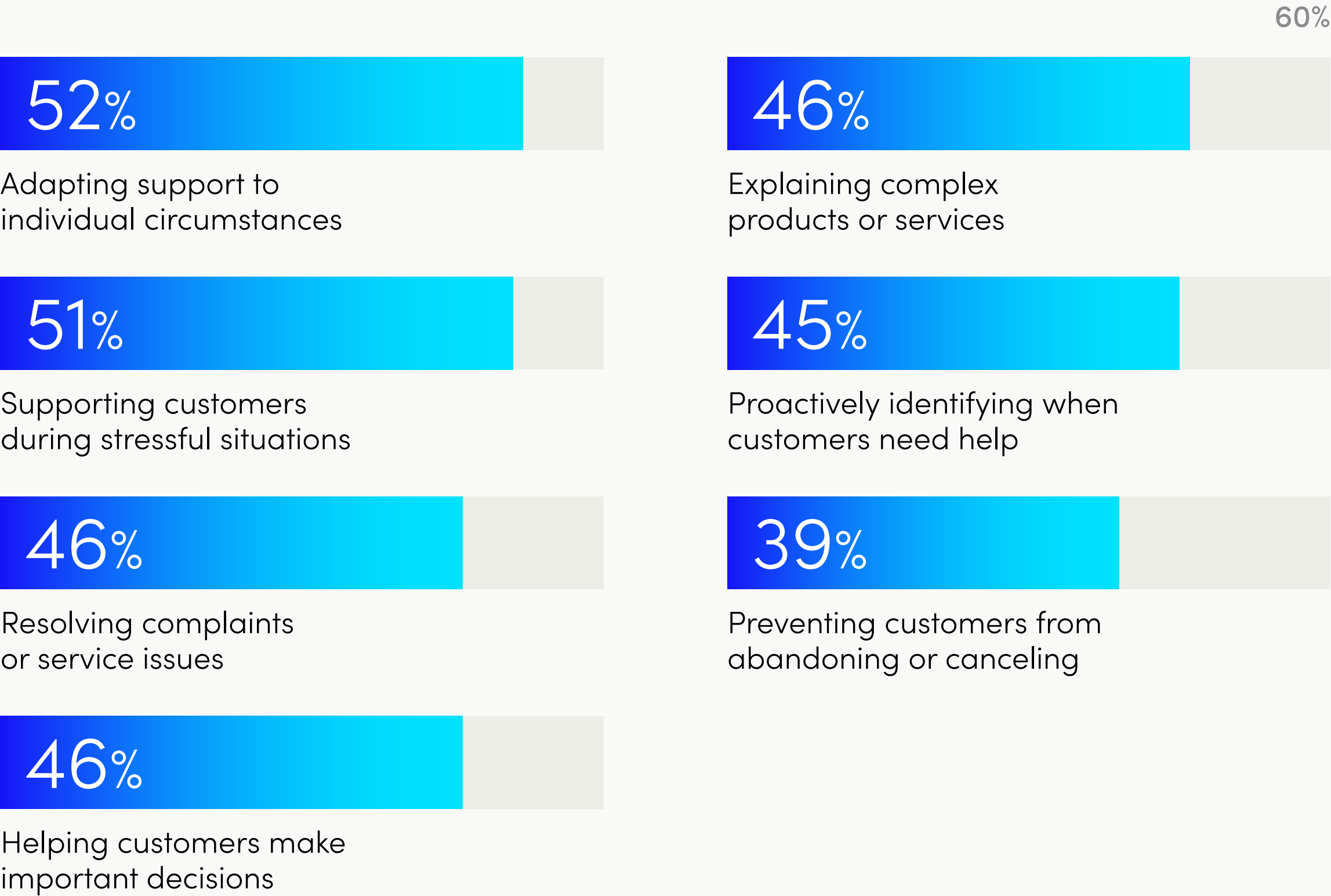
02

Trend two: AI understanding context, emotion, and intent

AI increasingly uses customer data to make experiences more empathic, relevant, and personalized. So what information are consumers happy for AI to use when inferring intent or informing empathetic interactions?

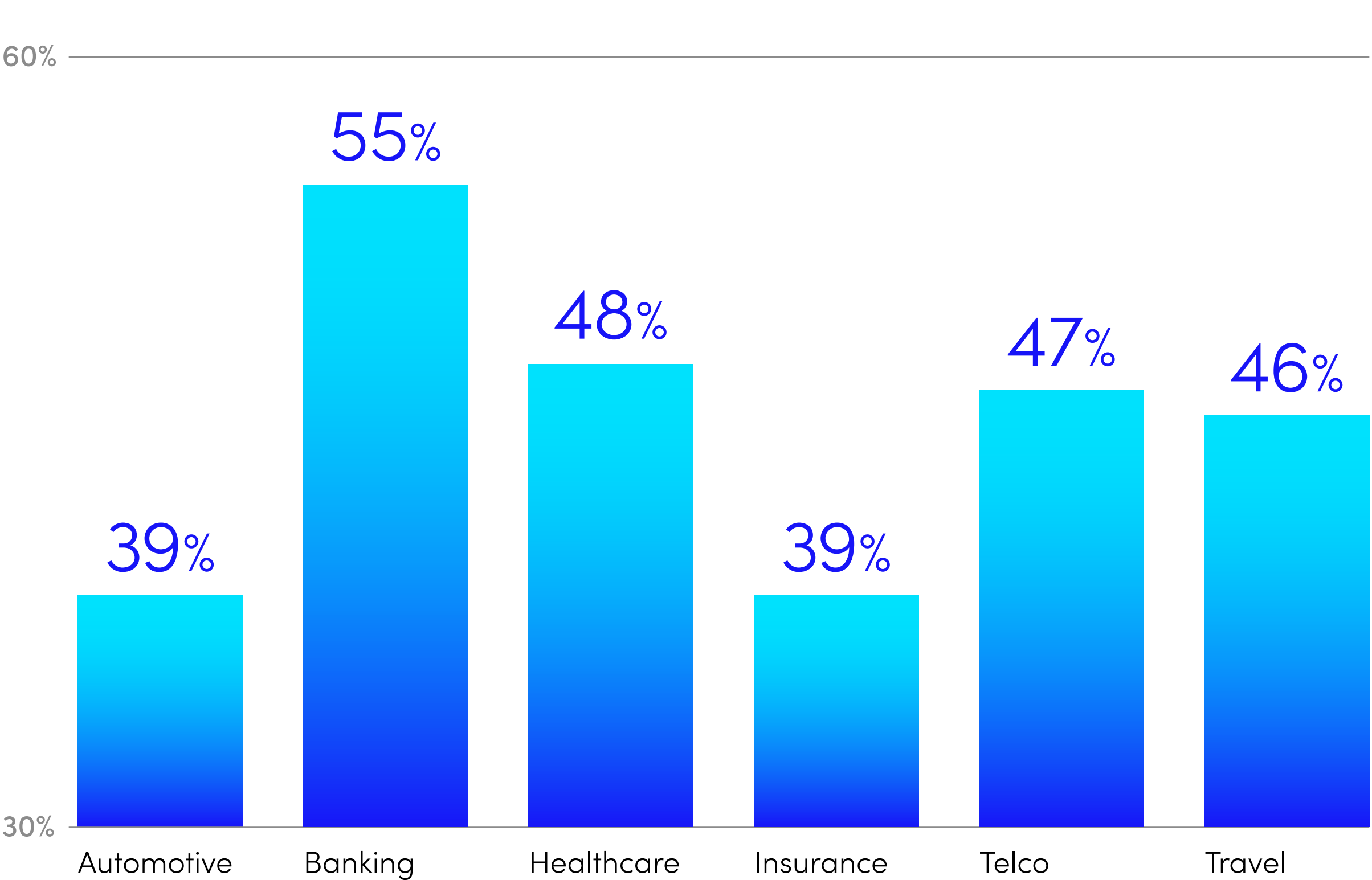
There are various scenarios where brands believe emotionally intelligent AI can use customer data to add value, with the top two being adapting support to customers’ circumstances and supporting them in stressful situations.

WHERE BRANDS BELIEVE EMOTIONALLY INTELLIGENT AI ADDS MOST VALUE



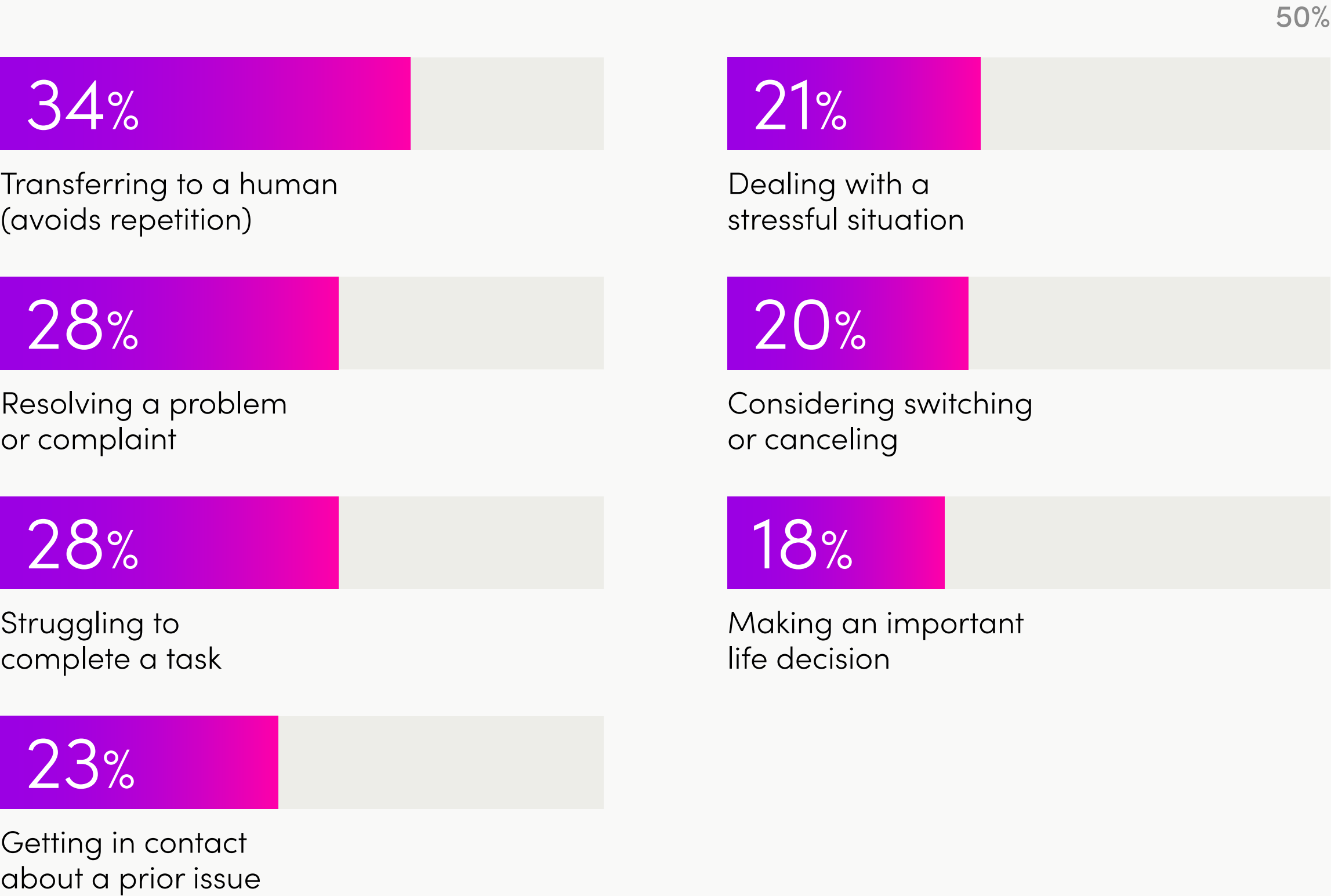
The brand perspective does vary significantly by industry. For example, 59% of telco brands say emotionally intelligent AI could help explain complex products or services, compared with just 43% of automotive brands. Let’s see which industries are most likely to think emotionally intelligent AI can help customers make important decisions.

BANKS SAY EMOTIONALLY INTELLIGENT AI HELPS DECISION-MAKING



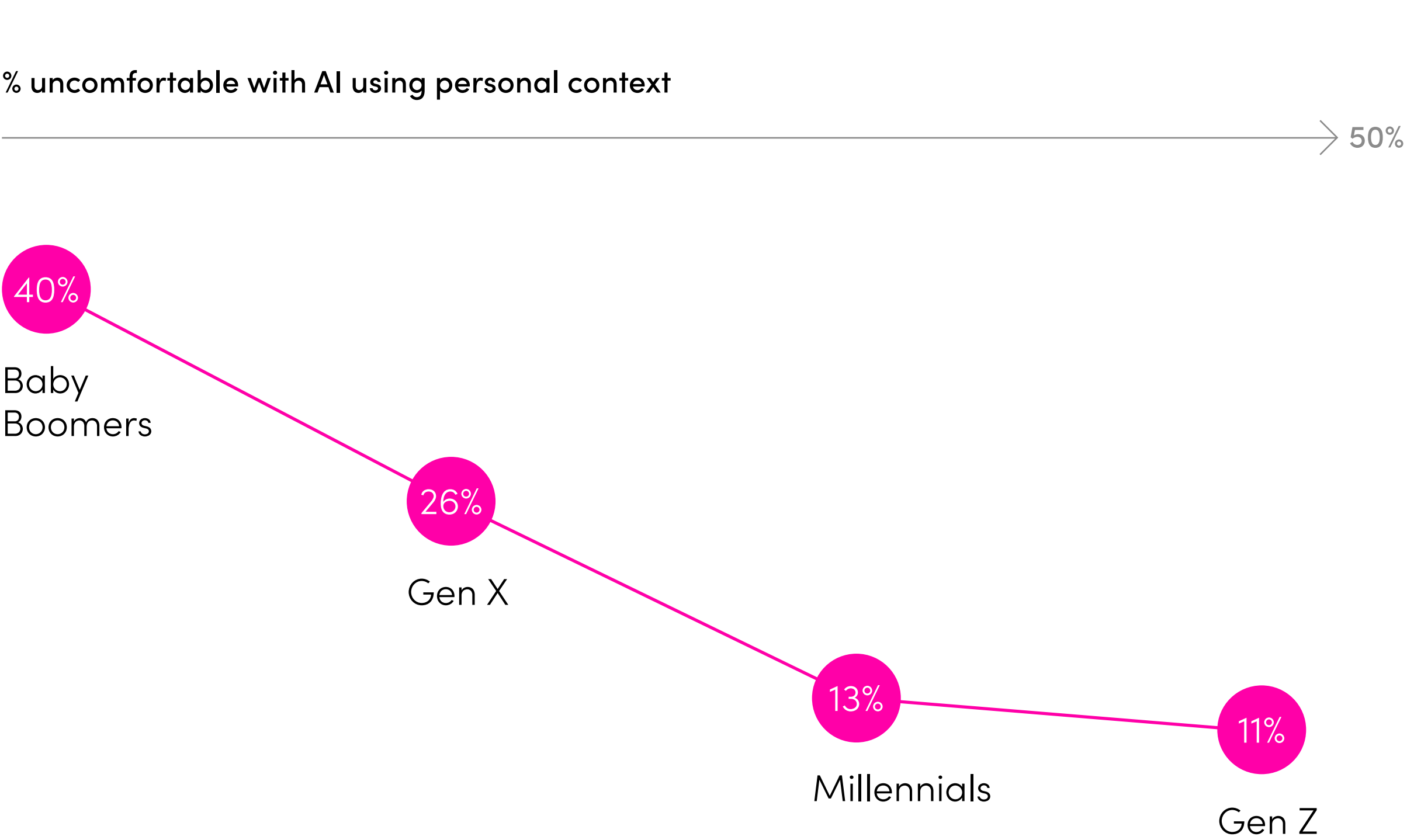
Looking from the consumer perspective, people are more comfortable with AI using their personal data or context in some situations than in others. They find it particularly useful when they're transferring to a human advisor, as it means they don't need to repeat themselves. They're less keen for AI to use their data to help them make important life decisions around health or finances.

CONSUMERS ARE HAPPY FOR AI TO USE THEIR DATA IN SOME SITUATIONS



Almost a quarter (23%) of consumers say they're not comfortable with AI using their personal data to engage with empathy, but this sentiment varies considerably by generation.

OLDER GENERATIONS ARE MORE UNCOMFORTABLE WITH EMPATHETIC AI

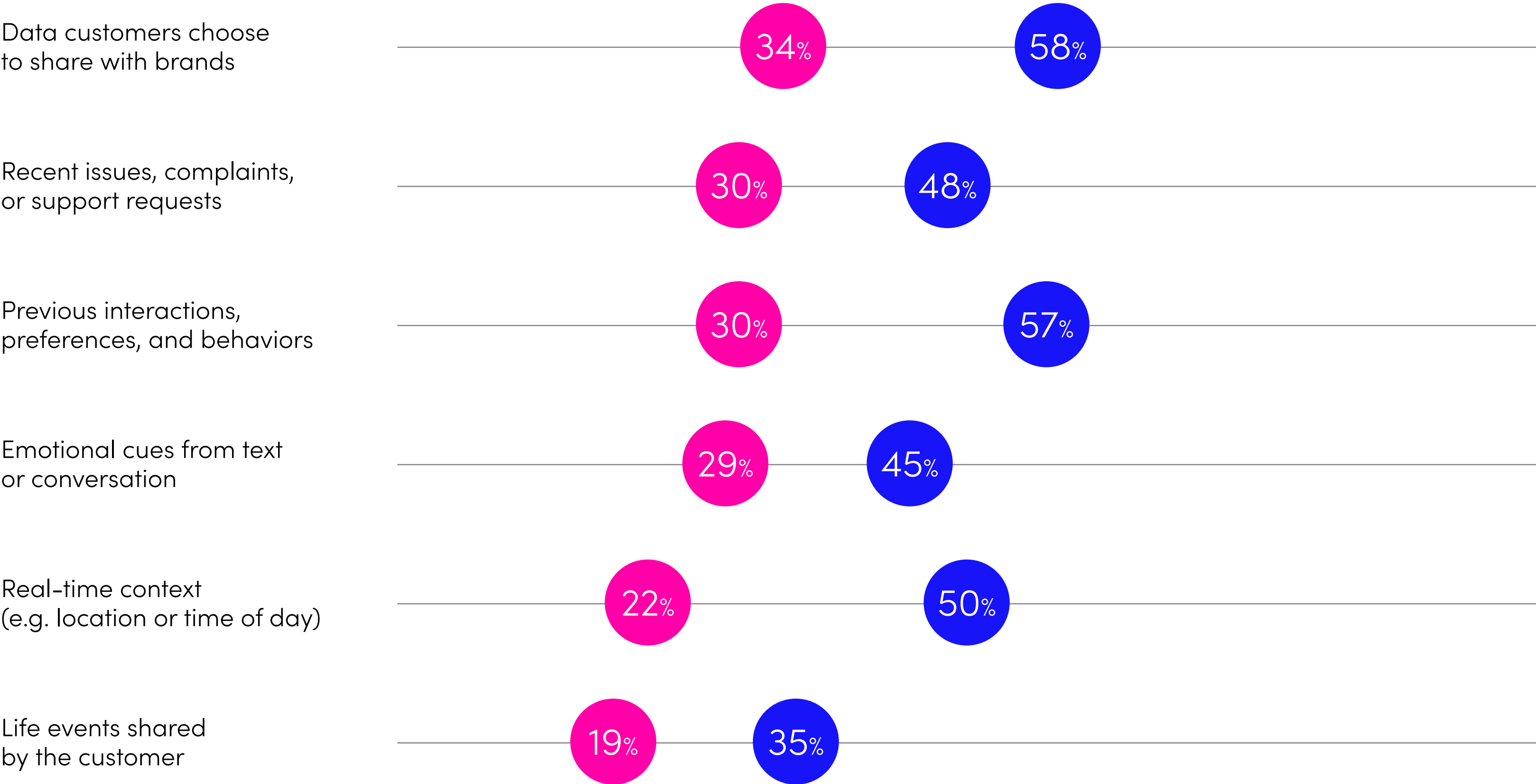


A strong 86% of brands believe customers will accept AI inferring information about them if it offers genuine value and reassurance. But their customers don’t always agree. Only 47% say they’re comfortable with AI inferring new information about them if it delivers genuine value, meaning 53% are still cautious.

When we look at the types of data consumers and brands are comfortable allowing AI to use, we can see the biggest gap around real-time contextual information – things like location, device, or time of day. Overall, consumers are more cautious about AI using their data to engage with empathy than brands, which means brands must practice responsible, ethical data stewardship when deploying empathetic AI.

DATA CONSUMERS AND BRANDS
ARE HAPPY FOR AI TO USE

Consumers Brands



Trend 02 summary:

Both brands and consumers see value in AI using or inferring insights to inform more empathetic interactions. But with some consumers still wary, the brands that win will be those that build an ethical data and identity foundation so they can use customer context intelligently, transparently, and responsibly.



03

Trend three: AI orchestrating journeys across providers

In a fragmented ecosystem, AI can actively coordinate customer experiences across multiple platforms, partners, or providers. What challenges do brands face with AI orchestration, and should they prioritize transparency, consistency, or control?



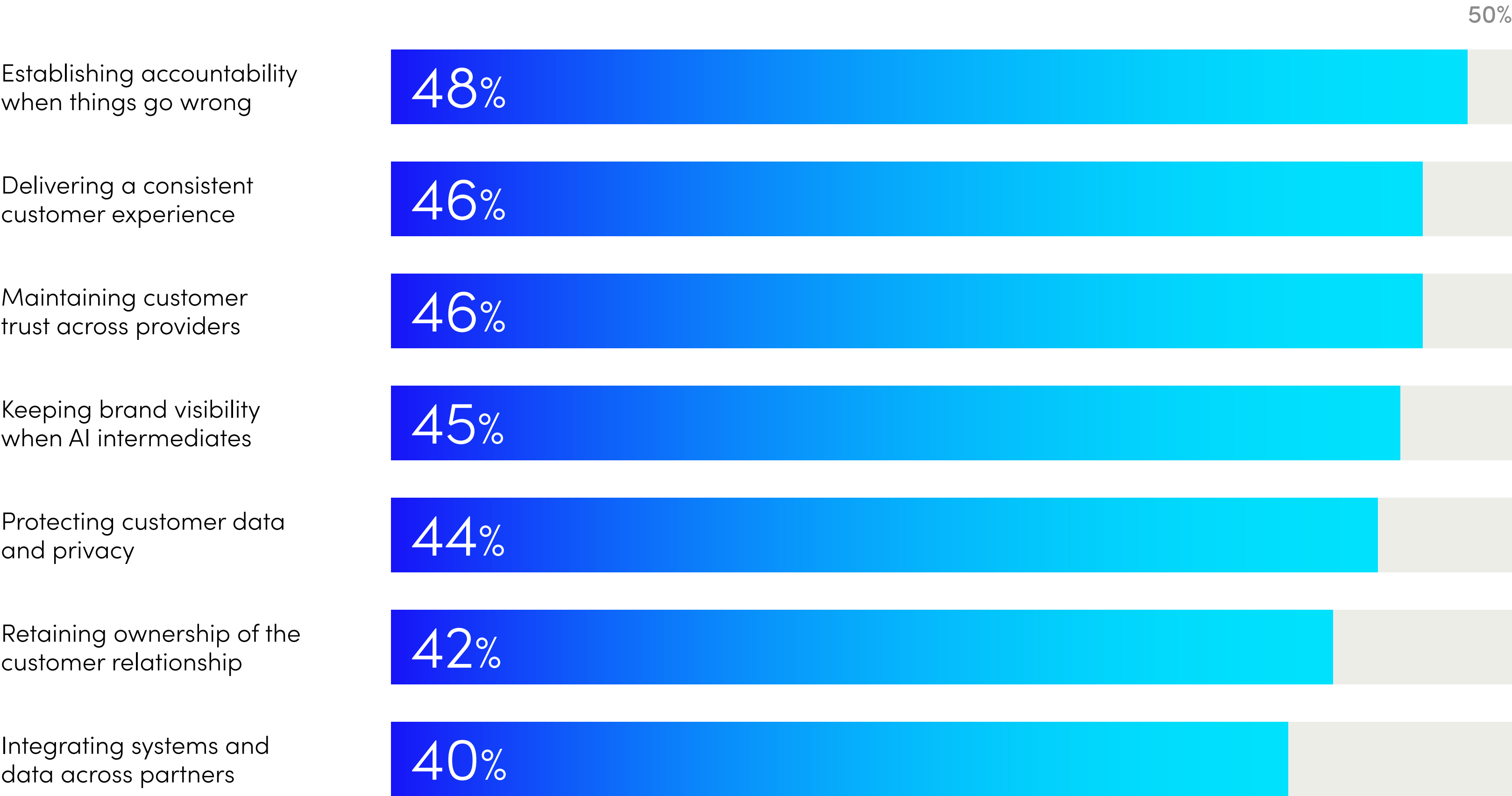
The majority (80%) of brands say managing customer experiences across multiple platforms, partners, or providers is a moderate or significant challenge for their organization.

Many are turning to AI to help.

But connecting services, platforms, and providers using AI brings its own challenges, particularly around brand visibility and distinctiveness. A huge 92% of brands say AI can connect experiences across providers, but only brands can create memorable moments. The majority (84%) are concerned about brands becoming interchangeable in third-party ecosystems.

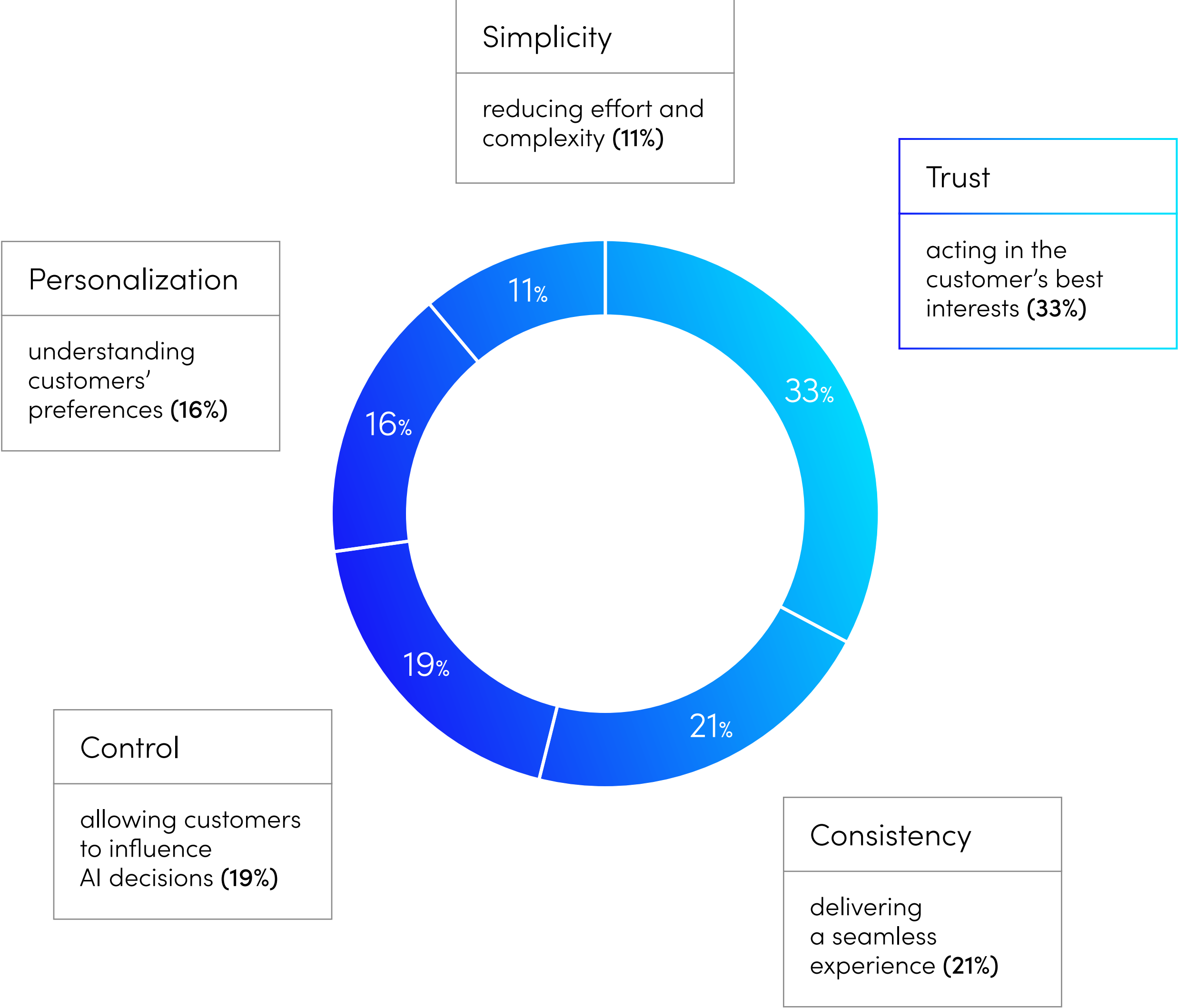
Let’s look at some of the challenges brands expect AI orchestration to bring – notably establishing accountability when things don’t go according to plan.

THE CHALLENGES BRANDS EXPECT
AS AI CONNECTS PLATFORMS



Brands believe the most important thing to get right when AI manages interactions across multiple platforms or providers is trust. They want to be sure AI is acting transparently and in the customer’s best interests. They’re also prioritizing consistency and control above personalization and simplicity.

TRUST IS BRANDS’ HIGHEST
PRIORITY FOR AI ORCHESTRATION

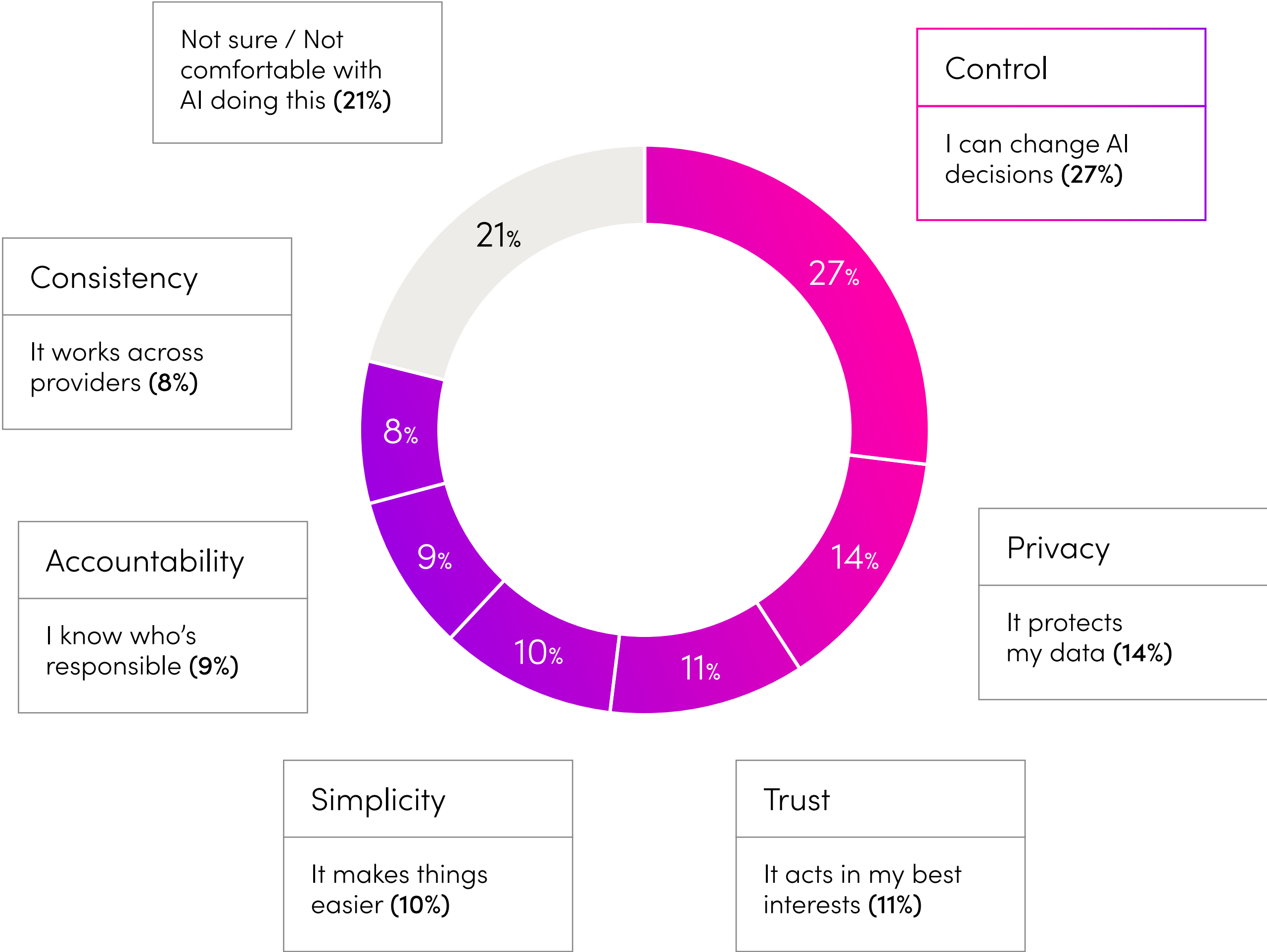


Consumers also find fragmentation a challenge. Two-thirds (67%) say it’s frustrating when they have to jump between apps or platforms to achieve one outcome. More than half (57%) say they would welcome AI managing activities across multiple brands if it made their life simpler.

But consumers have a different perspective on what matters most when AI manages activities across multiple brands or providers. While brands prioritize trust, consumers are far more concerned with control and their ability to challenge or change AI’s decisions.

This pattern reflects the findings from our 2026 CX Trends report, where brands were prioritizing transparency when using AI to influence customers, while consumers were more concerned with control.

CONTROL IS CONSUMERS’ HIGHEST
PRIORITY FOR AI ORCHESTRATION



Trend 03 summary:

In a fragmented digital ecosystem, AI is well placed to orchestrate experiences across brands, platforms, and providers. The brands that get it right will be those making complex ecosystems feel effortless, seamless, and trustworthy, but most importantly those that empower consumers with control over AI's decisions.





04

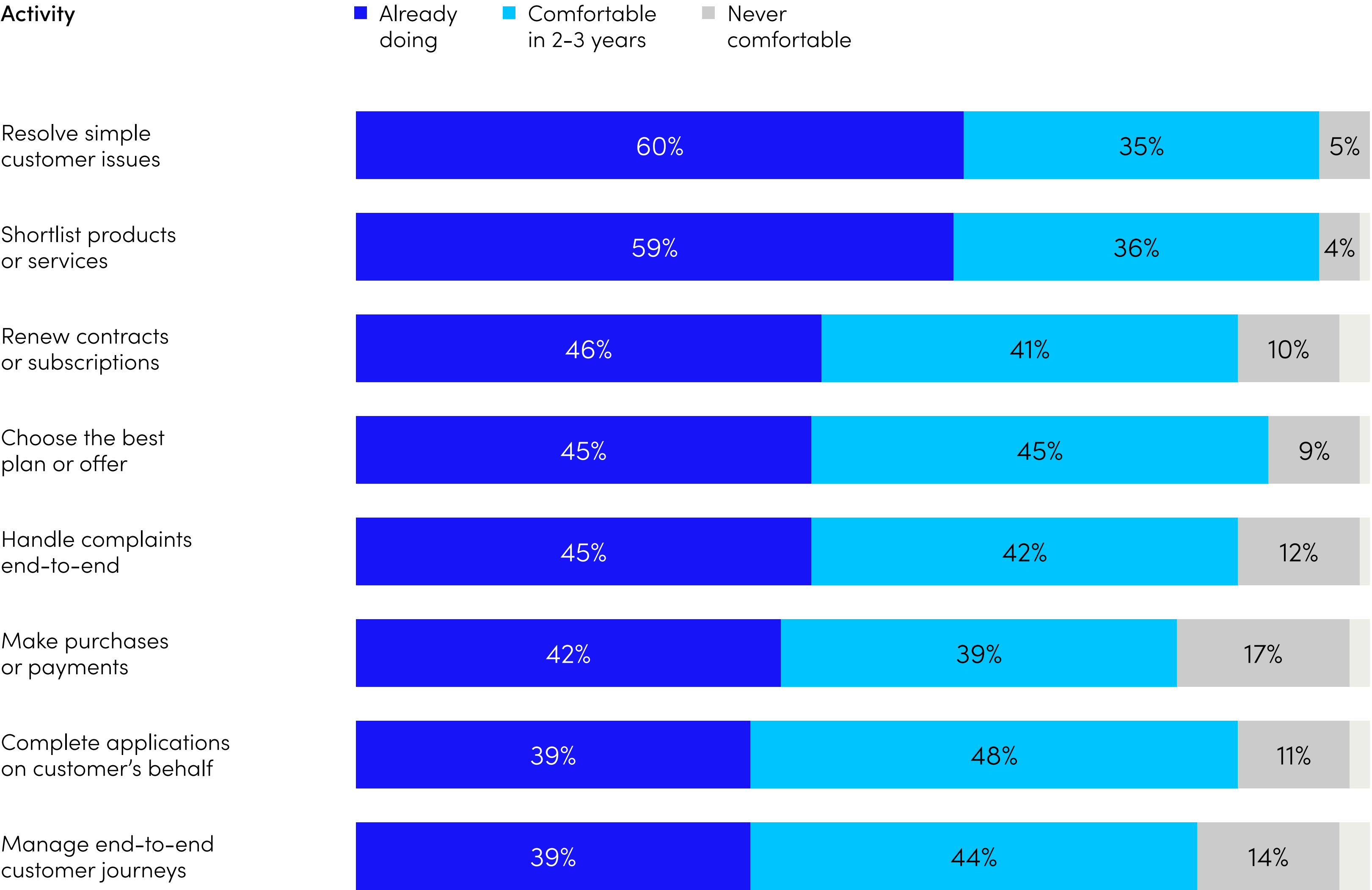
Trend four: Autonomous AI acting on customers' behalf

AI is moving beyond guiding and recommending towards taking actions on the customer's behalf. When are both brands and consumers comfortable with AI autonomy? And what are the prerequisites for trusting AI with everyday decisions?

The majority (86%) of brands believe customers will routinely allow AI to make decisions and take actions on their behalf within the next decade.

Many brands are already allowing AI to autonomously perform customer-facing activities, such as resolving basic customer issues, shortlisting products, or renewing subscriptions. Most say they’ll feel comfortable letting AI handle all the activities listed below in the next 2–3 years.

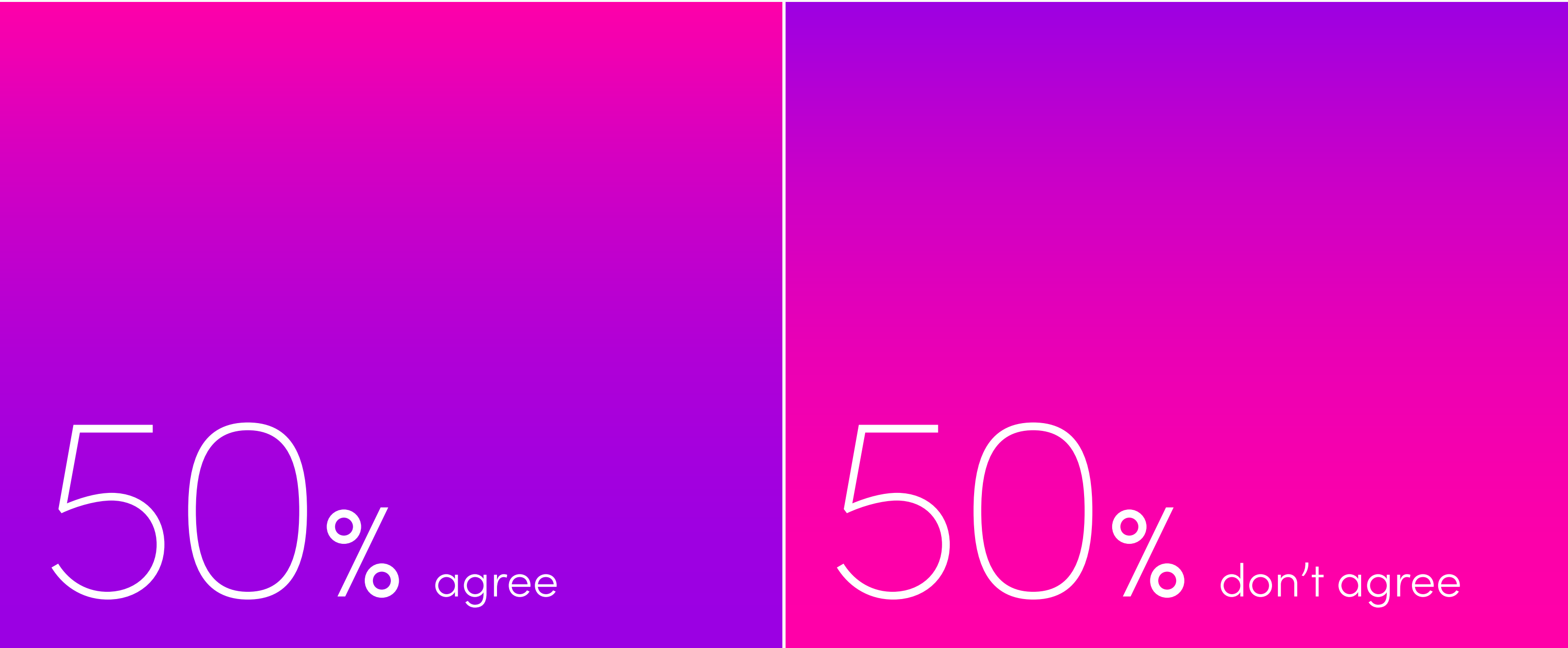
BRANDS EXPECT AI TO AUTONOMOUSLY
RESOLVE CUSTOMER ISSUES



Consumers, however, are firmly on the fence. Exactly half say they’re comfortable letting AI make more decisions, assuming it consistently delivers the best outcome for them. So the other half are yet to be convinced.

CONSUMERS ARE DIVIDED
ON AI AUTONOMY

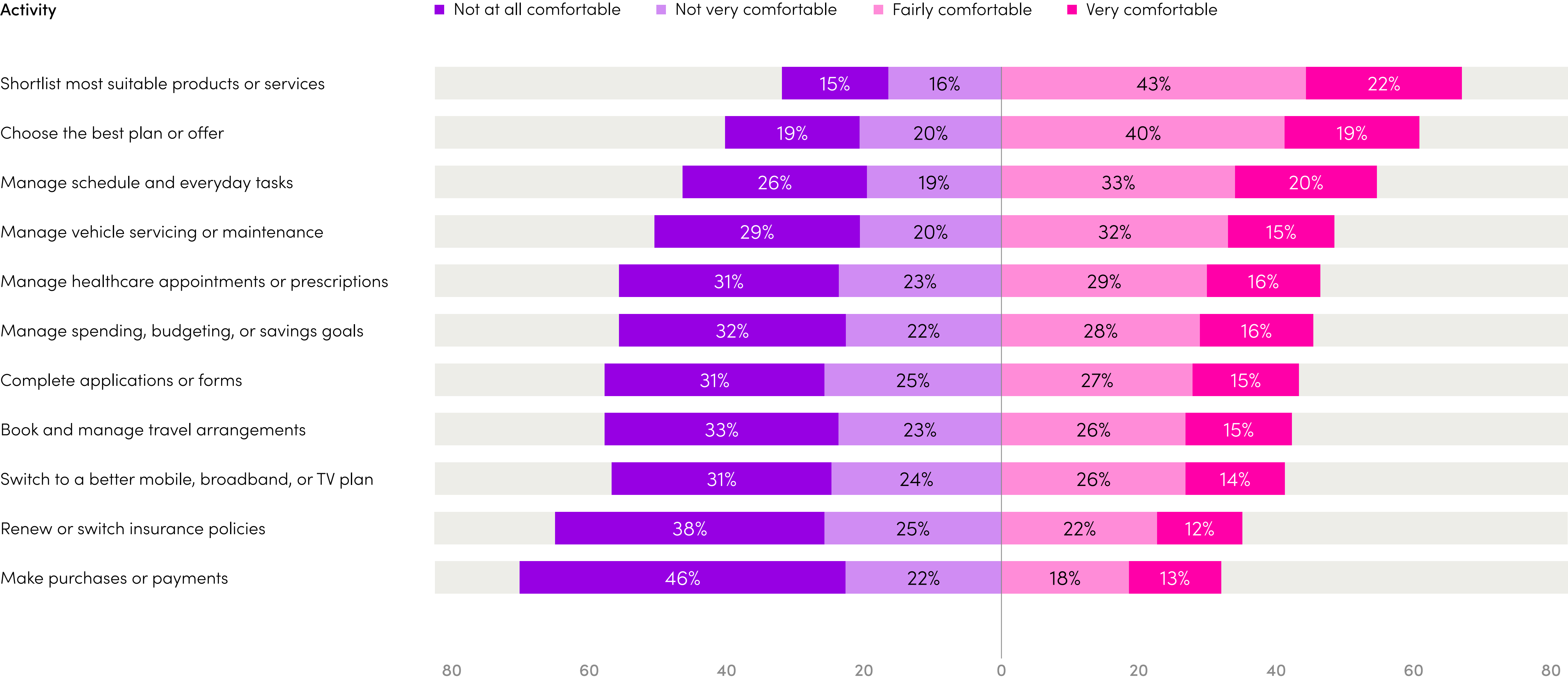
If AI consistently delivers the best outcome for me,
I’m comfortable letting it make more decisions on my behalf



As we’ll see on the next page, consumer comfort with autonomous AI varies significantly by activity. People are far more comfortable letting AI shortlist products that best suit their needs, or choose the best offer for them, than with it automatically switching their mobile plan or insurance policy, or making purchases on their behalf.

Interestingly, males are more willing to let AI do any of the activities listed on their behalf than females. And Millennials are more comfortable than any other generation across all situations.

CONSUMER COMFORT WITH AI
AUTONOMY VARIES BY ACTIVITY



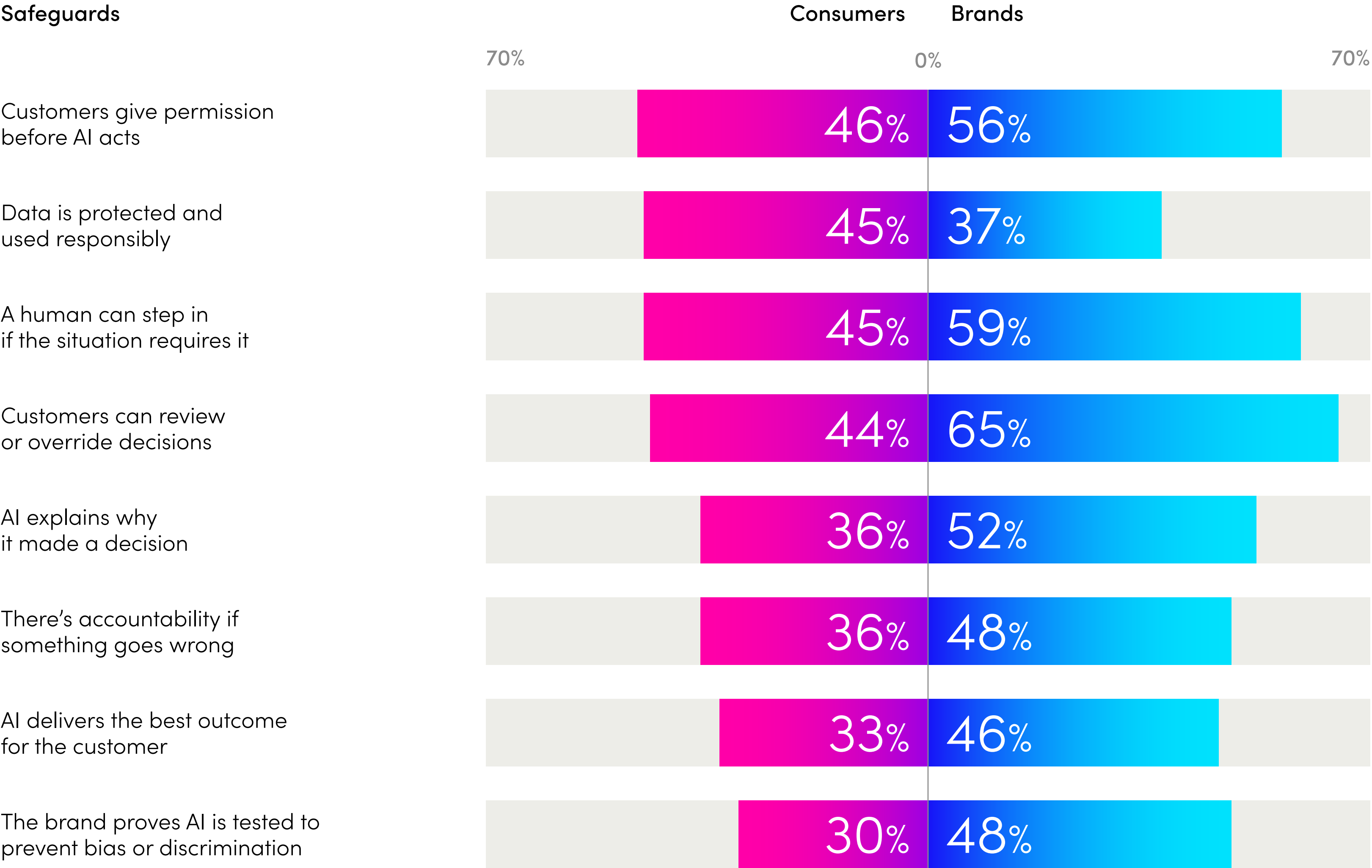
What safeguards are needed before we can trust AI to make decisions and take action on behalf of customers? Priorities vary depending on whether you ask consumers or brands. Consumers say they want AI to proactively seek permission before it acts, while brands prioritize the ability to override decisions once they've been made.

Curiously, among consumers, the top priority is different for each generation:

- **Gen Z:** The brand proves AI is tested to prevent bias or discrimination
- **Millennials:** Data is protected and used responsibly
- **Gen X:** Customers give permission before AI acts
- **Baby Boomers:** A human can step in if the situation requires it

BRANDS AND CONSUMERS PRIORITIZE
DIFFERENT AI SAFEGUARDS

Safeguards



Trend 04 summary:

Autonomous, AI-managed experiences are within reach, but consumer appetite for them varies by activity, and safeguards need to be put in place. AI autonomy will only become a competitive advantage for brands that make customers feel empowered and protected, not less in control.





05

Trend five: AI as the primary gateway to brands

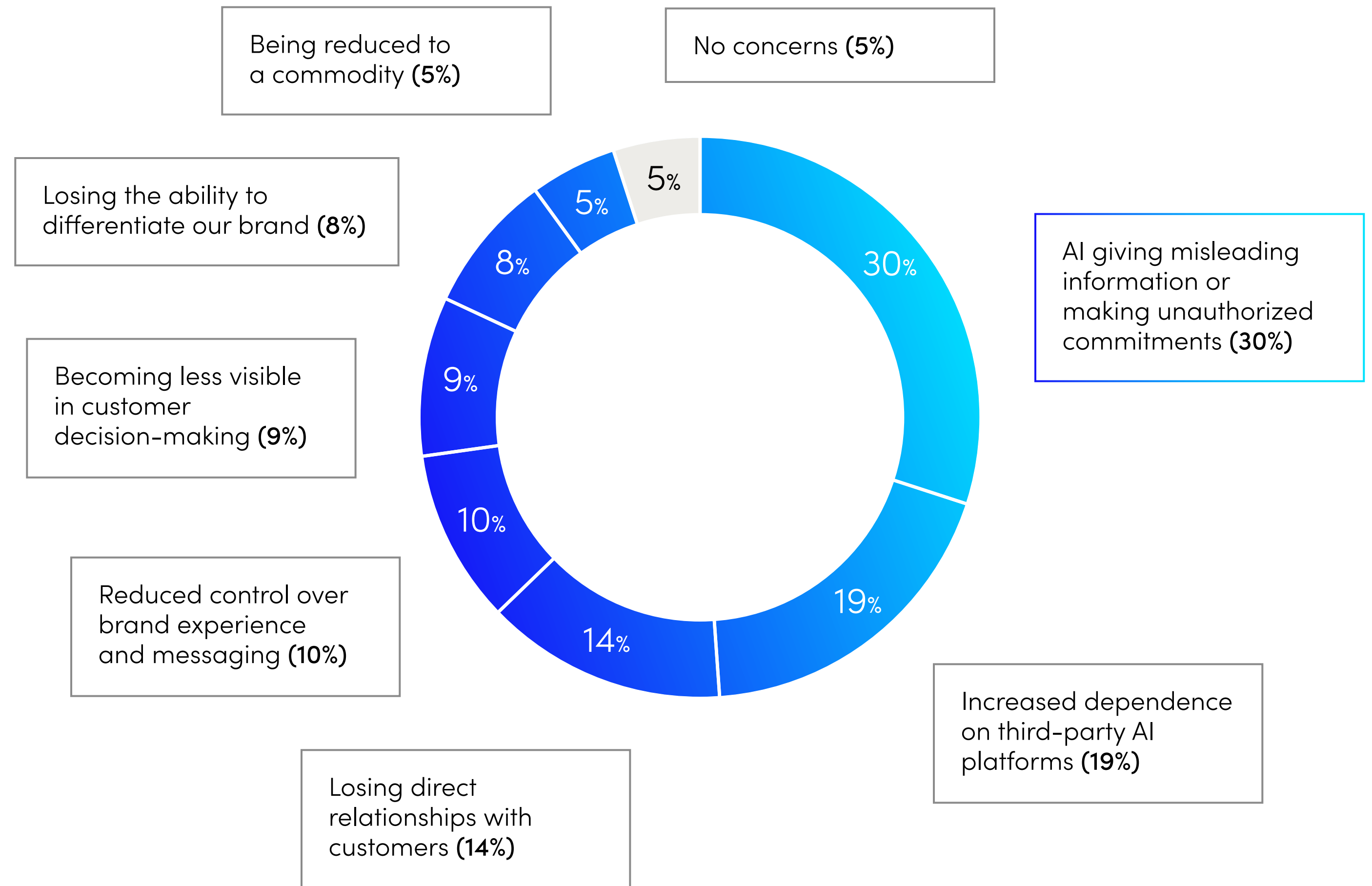
Consumers are increasingly using AI tools and assistants to find products, services, and information. So what are the implications if AI becomes the primary route through which customers discover, compare, and engage with brands?

Brands believe AI assistants are replacing traditional search engines, and 84% say those that don't adapt risk becoming invisible.

- 88% of brands think AI assistants will become the primary starting point for many customer journeys.
- 85% of brands say influencing AI assistants is becoming as important as influencing customers directly.

We asked brands about their greatest concern if AI becomes the primary gateway to customer journeys. Their biggest worry by far is AI confidently providing false or misleading information, or making unauthorized commitments on their behalf. They're also concerned about being dependent on third-party AI platforms and losing direct relationships with their customers.

MISLEADING INFORMATION FROM AI IS BRANDS' BIGGEST CONCERN



Over the next 2-3 years, the biggest impact brands expect AI assistants and answer engines to have on customer acquisition is in prompting customers to make faster decisions. However, there are some notable differences by industry, for example:

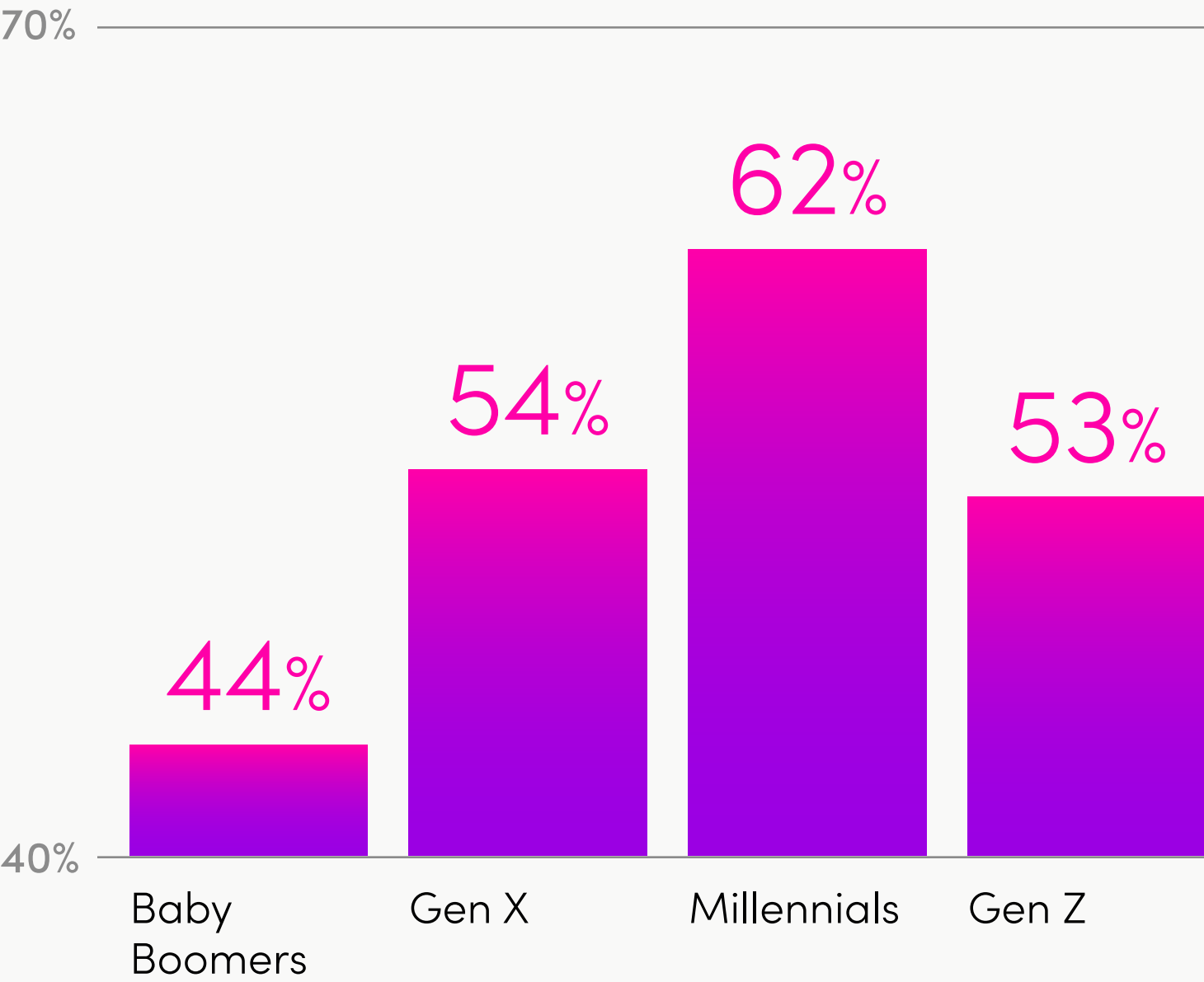
- 64% of healthcare brands believe customers will make decisions faster compared with 53% of travel and hospitality brands.
- 66% of telco brands believe AI will improve the quality of leads and prospects, compared with 46% of insurance brands.
- 56% of telco brands say reviews and third-party content will become more influential, compared with 37% of healthcare brands.

FASTER CUSTOMER DECISIONS ARE THE BIGGEST EXPECTED OUTCOME



Consumers seem to be less convinced than brands that AI assistants are taking over from search engines. Only just over half (54%) say brands that are not visible through AI assistants will become easier to ignore. Here, again, there’s an interesting generational divide; skepticism is most evident among the oldest and youngest consumer cohorts.

MILLENNIALS SAY BRANDS THAT AREN’T VISIBLE THROUGH AI WILL BE IGNORED



As we’ll see on the next page, consumers’ preferred starting point when looking for information, recommendations, or support varies by scenario. Up to a quarter will use an AI assistant, but it’s just one option among many.

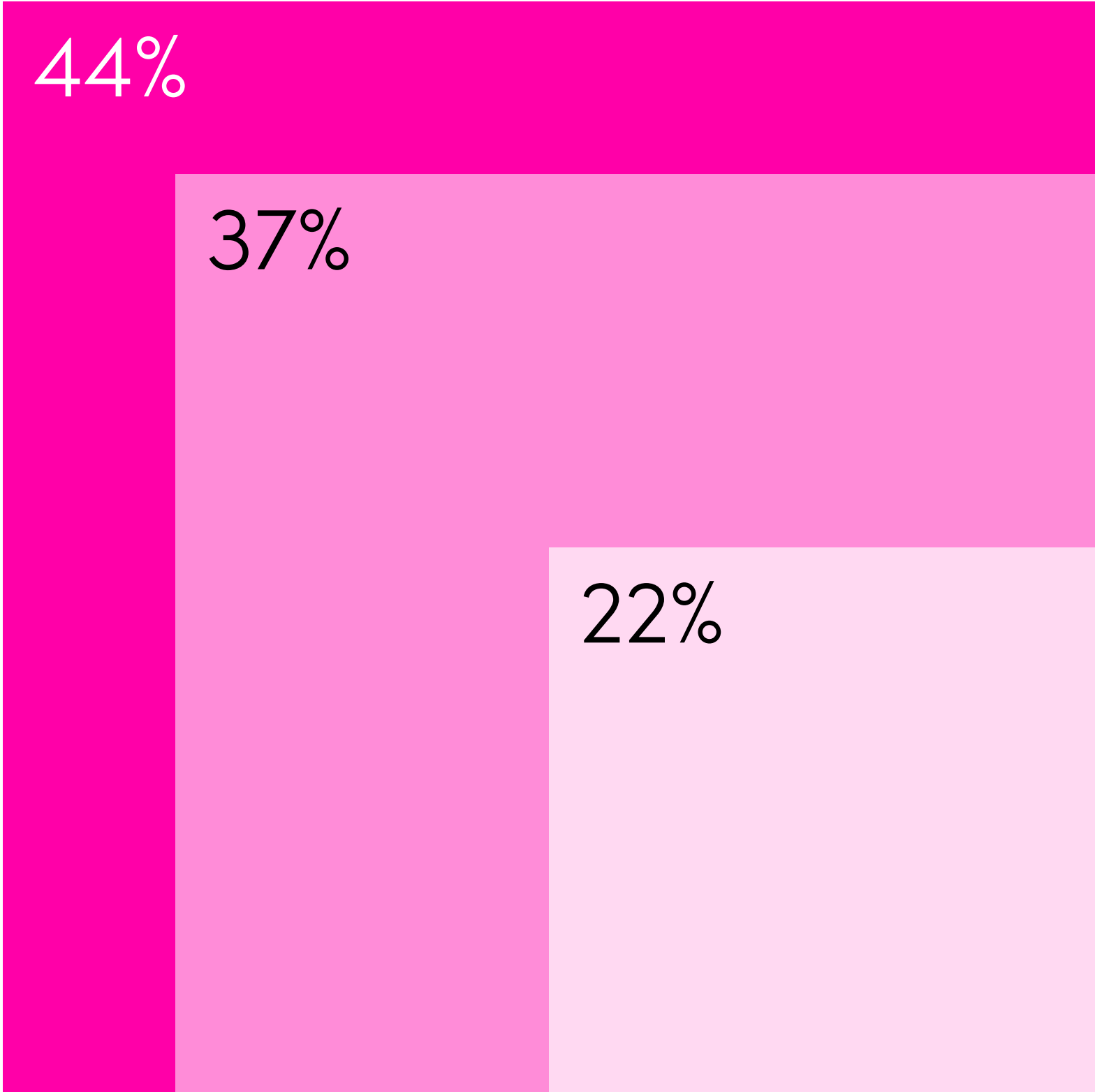
Search engines are still more widely used than AI assistants, and comparison sites remain vital for comparing insurance policies, mobile plans, and vehicle options. And, when it comes to resolving a problem or choosing a healthcare treatment, speaking to a person is still a common starting point.

That said, active and advanced AI users are – as we might expect – more likely to start with AI assistants in many scenarios than occasional AI users.

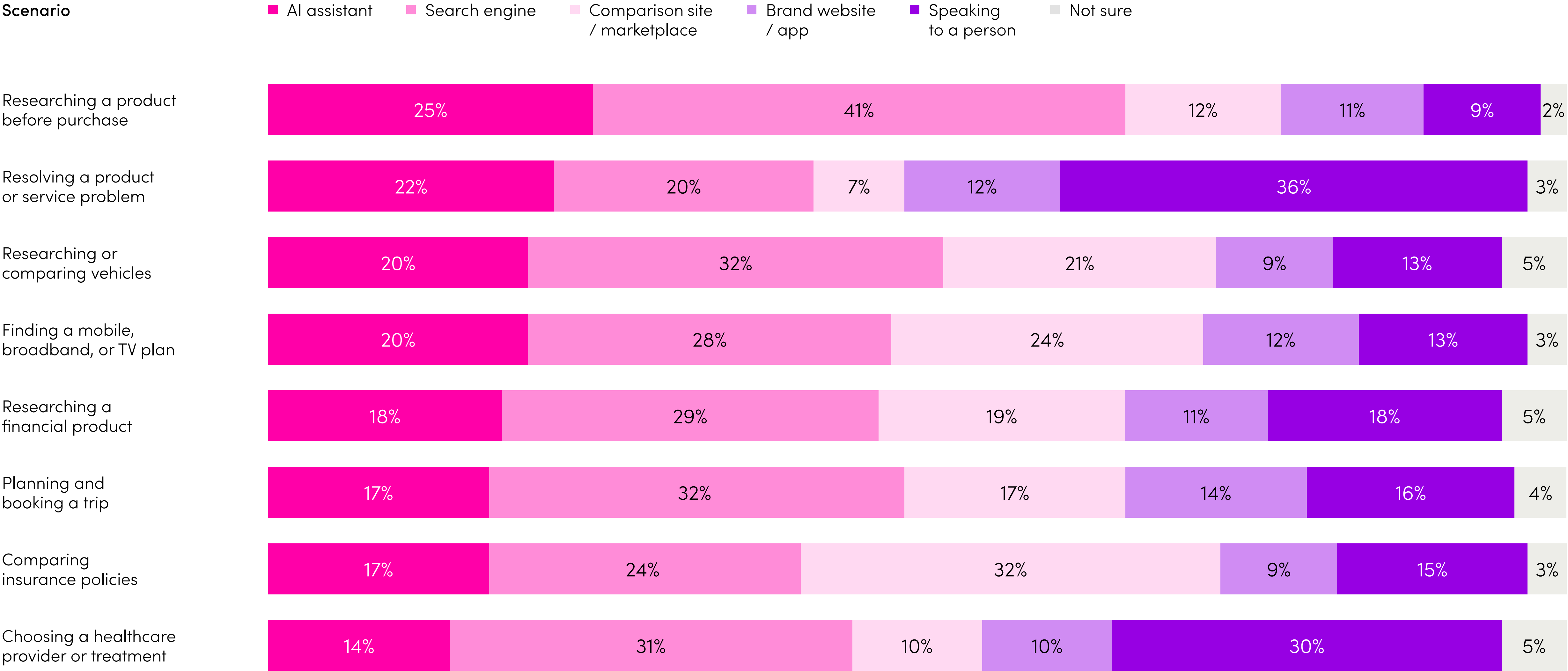
ADVANCED USERS TURN TO AI ASSISTANTS MORE READILY

■ Advanced AI user ■ Active AI user ■ Occasional AI user

Researching a product before making a purchase



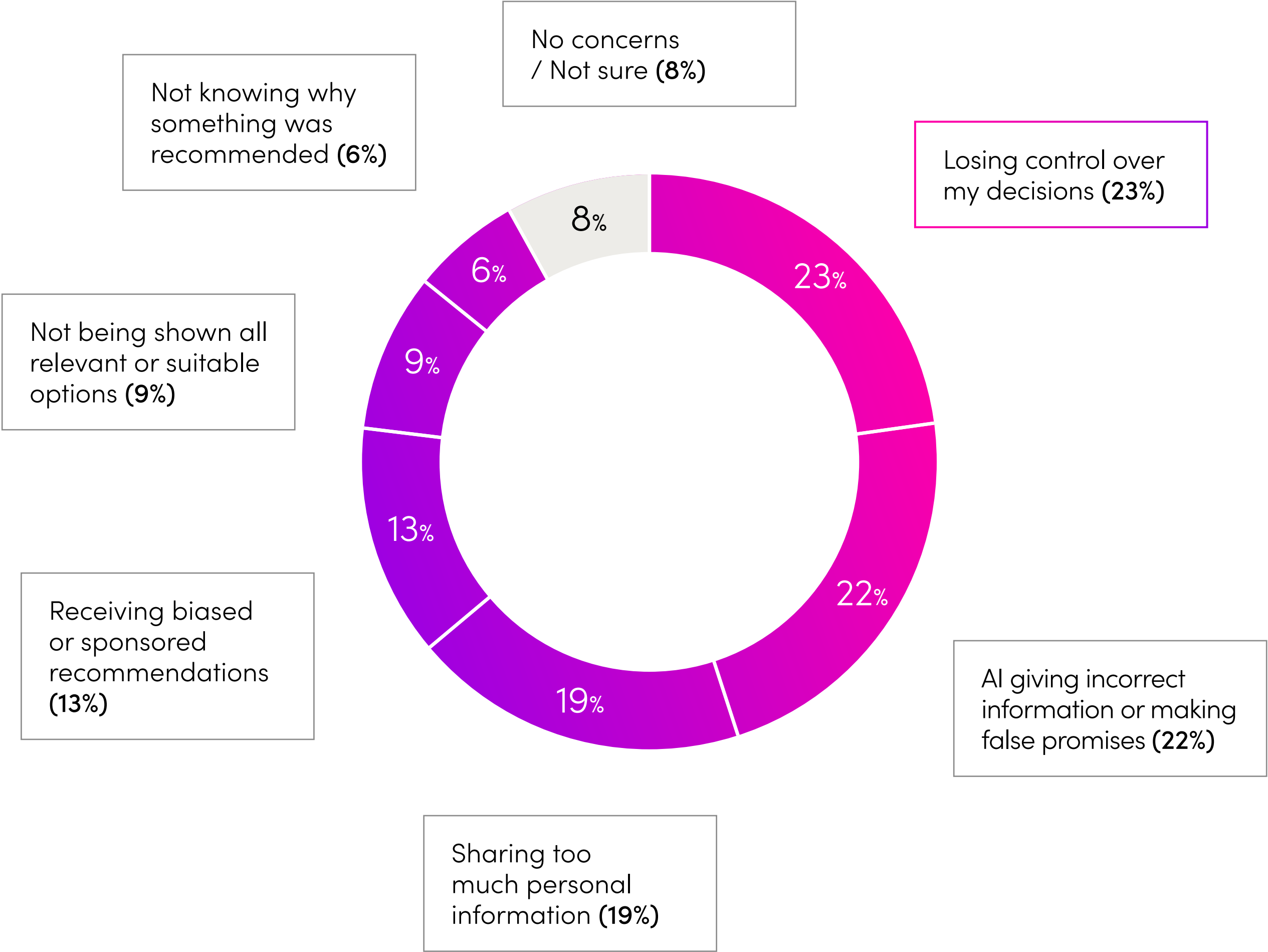
AI ASSISTANTS ARE JUST ONE OF MANY STARTING POINTS



Consumers have slightly different concerns than brands if AI assistants become their primary way of finding products, services, or information. Their three biggest concerns are losing control of decisions, getting incorrect information from AI, and sharing too much personal data.

Although losing control is the biggest concern for Gen X and Baby Boomers, AI giving incorrect information or making false promises, or sharing too much personal information are all of greater or equal concern for Gen Z and Millennials.

LOSING CONTROL IS CONSUMERS’ BIGGEST CONCERN IF AI IS THE NEW GATEWAY



Trend 05 summary:

Consumers are increasingly using AI for brand and product discovery, but today it remains just one of many entry points to the customer journey. Brands will need to learn to influence AI as well as the customers behind it, while also continuing to invest in the channels their customers still depend on.



Top takeaways for brands

Intentional AI is the path forward

AI is opening up new possibilities for faster, more streamlined customer experiences, but brands must be intentional around how it is applied in the moments that matter.

Positive friction can build trust

Not all experiences need to be friction-free, as – in certain circumstances – a degree of positive friction can increase trust and make brands more distinctive.

Customers want to retain control

Consumers are more comfortable with AI acting on their behalf in some situations than in others, but they're keen to retain control and the power to override AI decision-making.

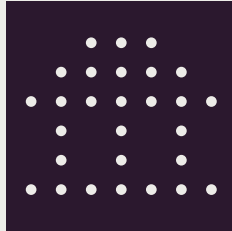
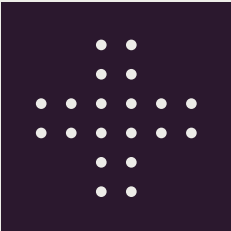
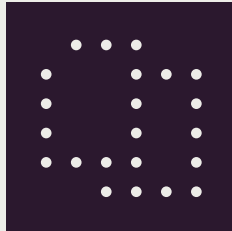
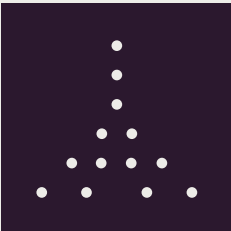
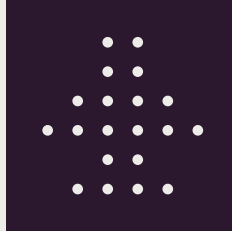
AI is only one discovery option

With customers using a range of discovery channels, brands must learn to influence AI assistants while also maintaining their traditional search and web presence.

An ethical data foundation is key

With most brands not yet fully prepared to support AI-managed CX, they must develop their data foundation to achieve the right balance between AI efficiency and human connection.

To find out how brands in your sector view AI-managed experiences, check out our industry-specific reports:

Automotive		Banking	
Healthcare		Insurance	
Telecoms		Travel	



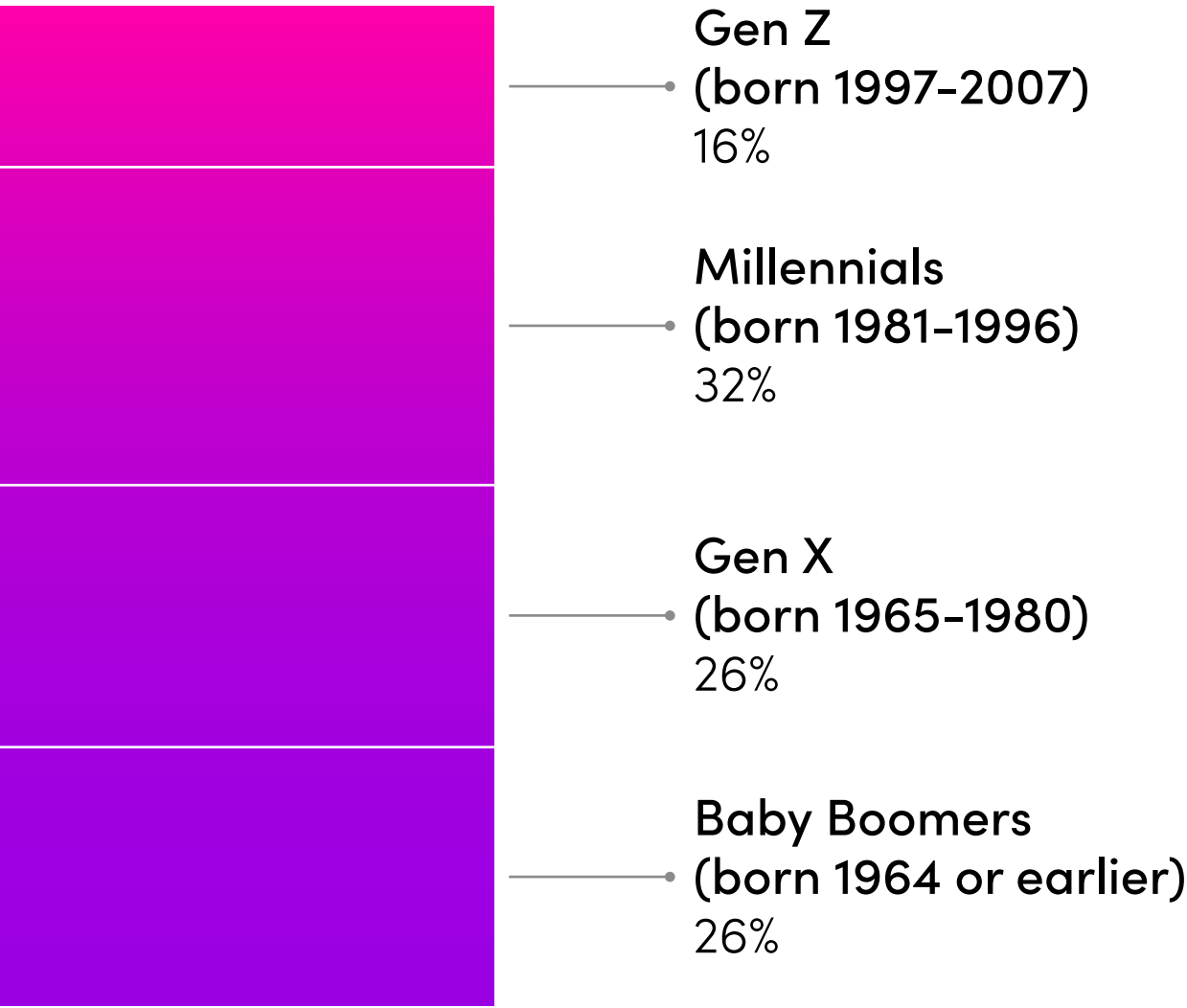
Research methodology

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

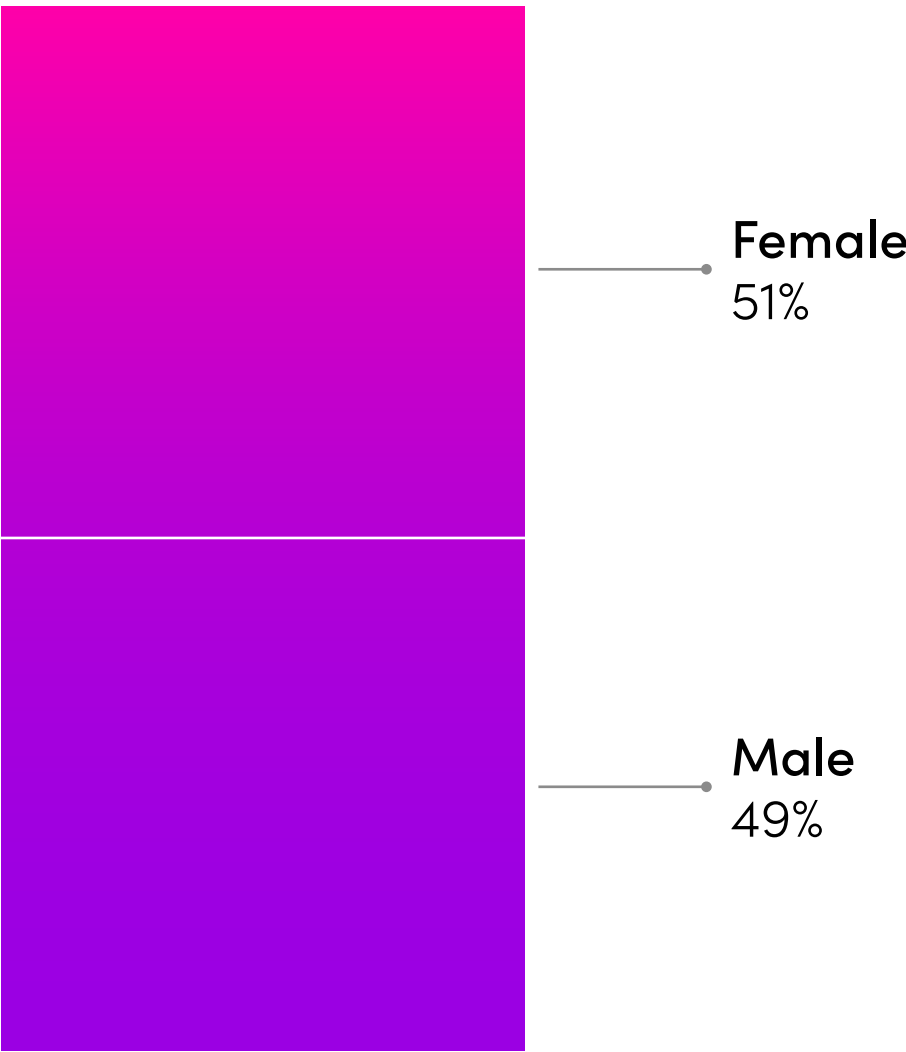
Consumer survey

4,000 online consumer interviews were conducted in July 2026 – 2,000 in the US and 2,000 in the UK, each with a nationally representative sample.

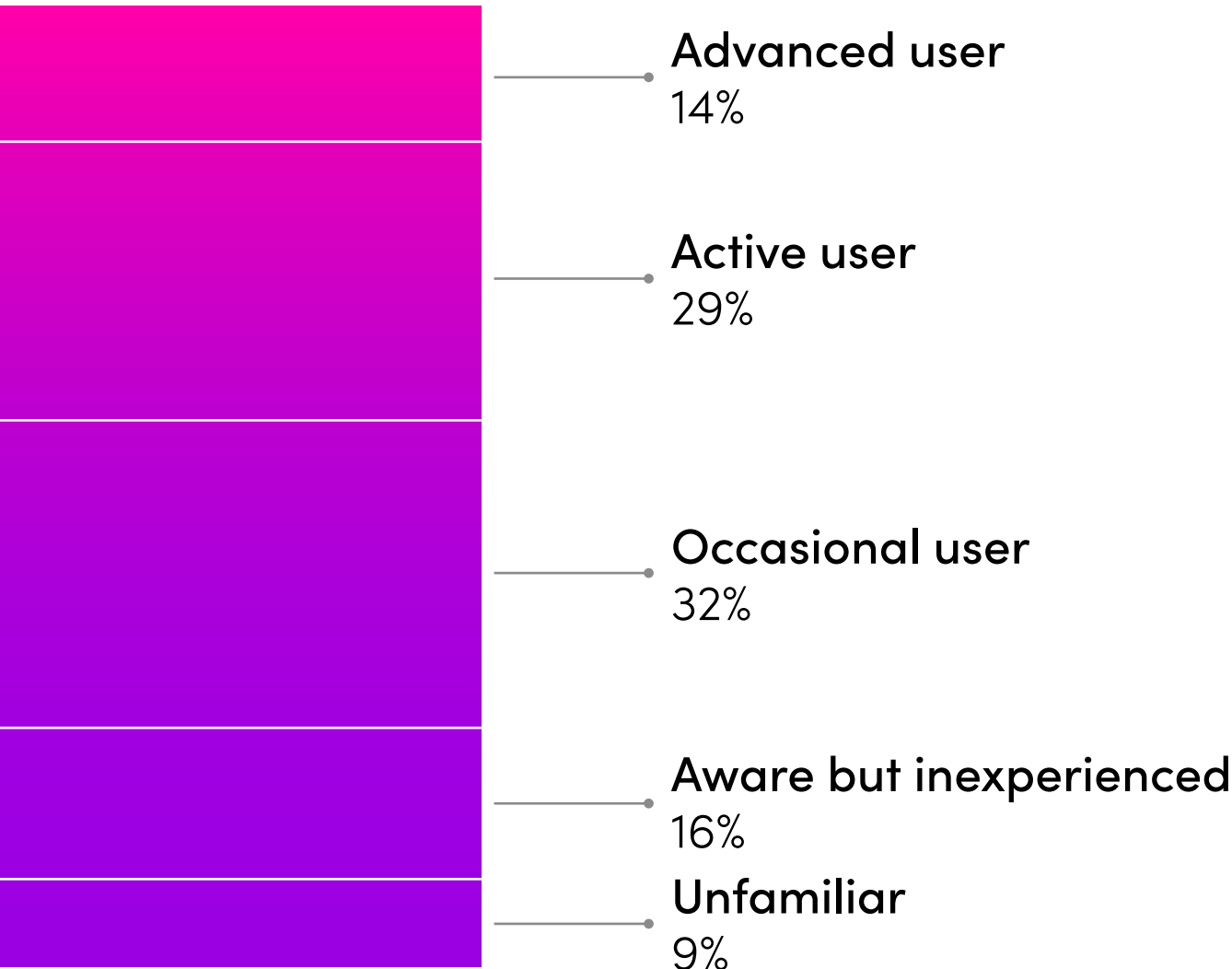
GENERATION



GENDER



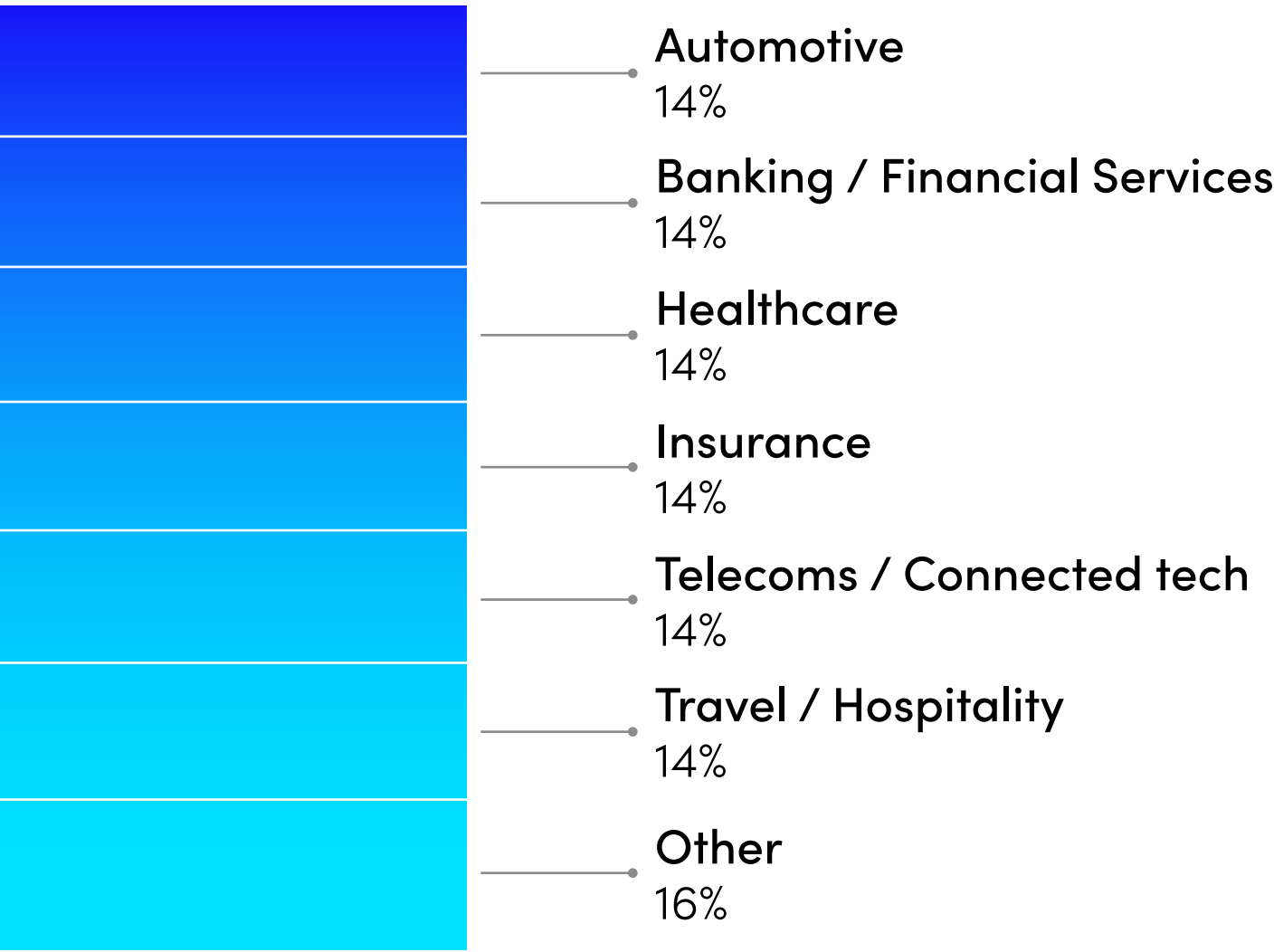
LEVEL OF AI EXPERIENCE



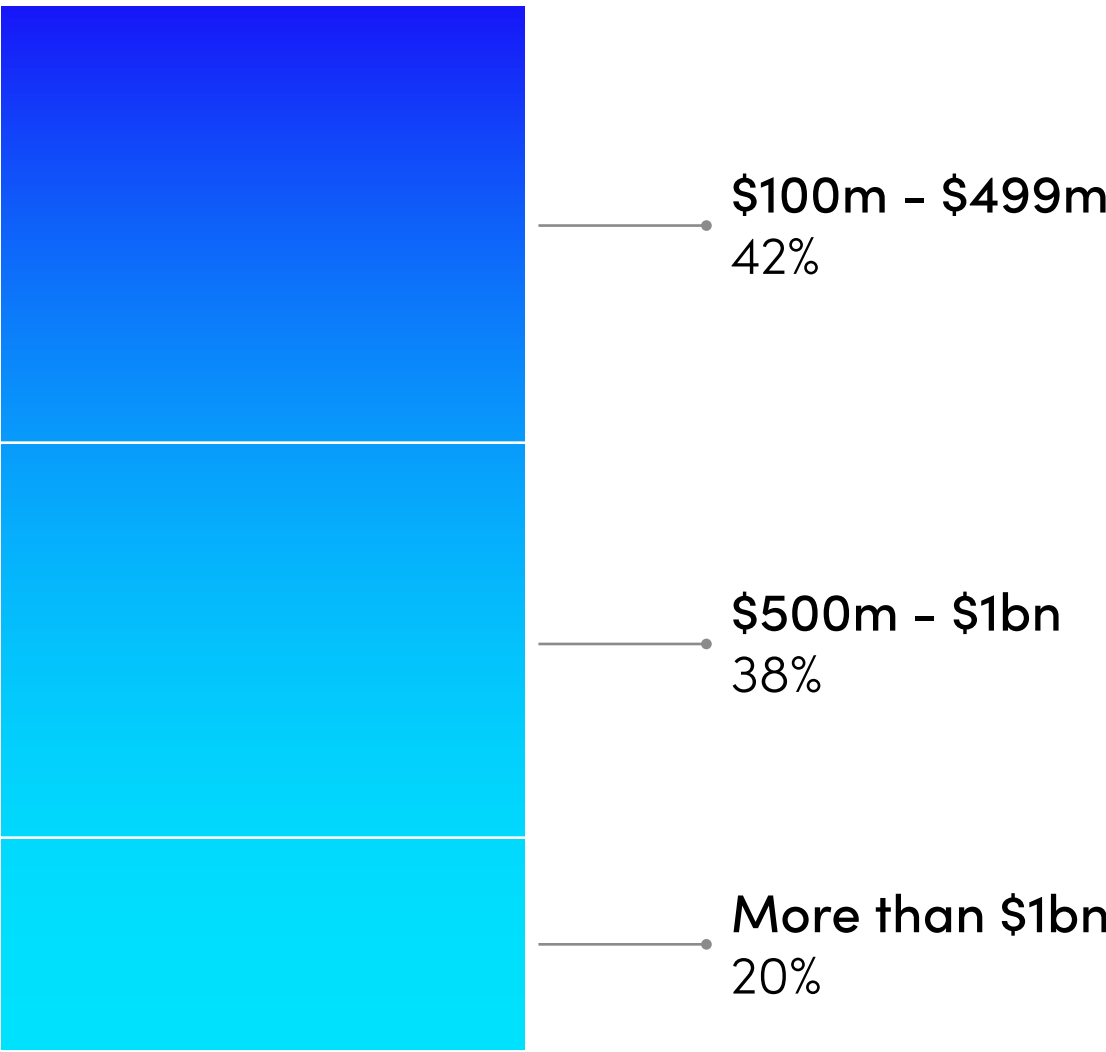
Brand survey

700 interviews were conducted in July 2026 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. 350 interviews were conducted in the US and 350 in the UK.

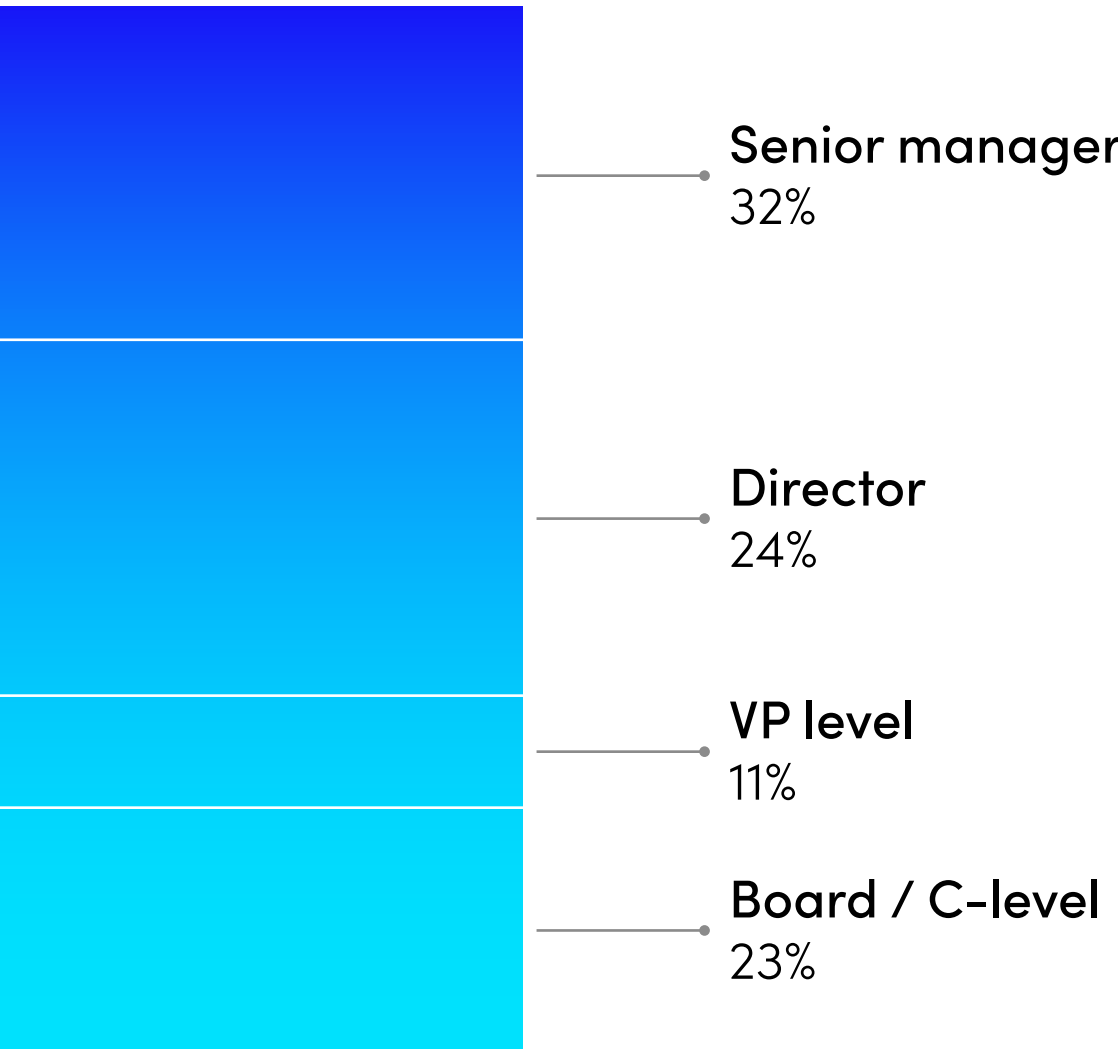
INDUSTRY SECTOR



ANNUAL REVENUE



SENIORITY



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Acxiom puts data to work, solving complex challenges for the world's leading brands and agencies. As the connected data and identity foundation for Omnicom (OMC), 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, Poland, and Mexico.

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