CCW CUSTOMER CONTACT WEEK DIGITAL

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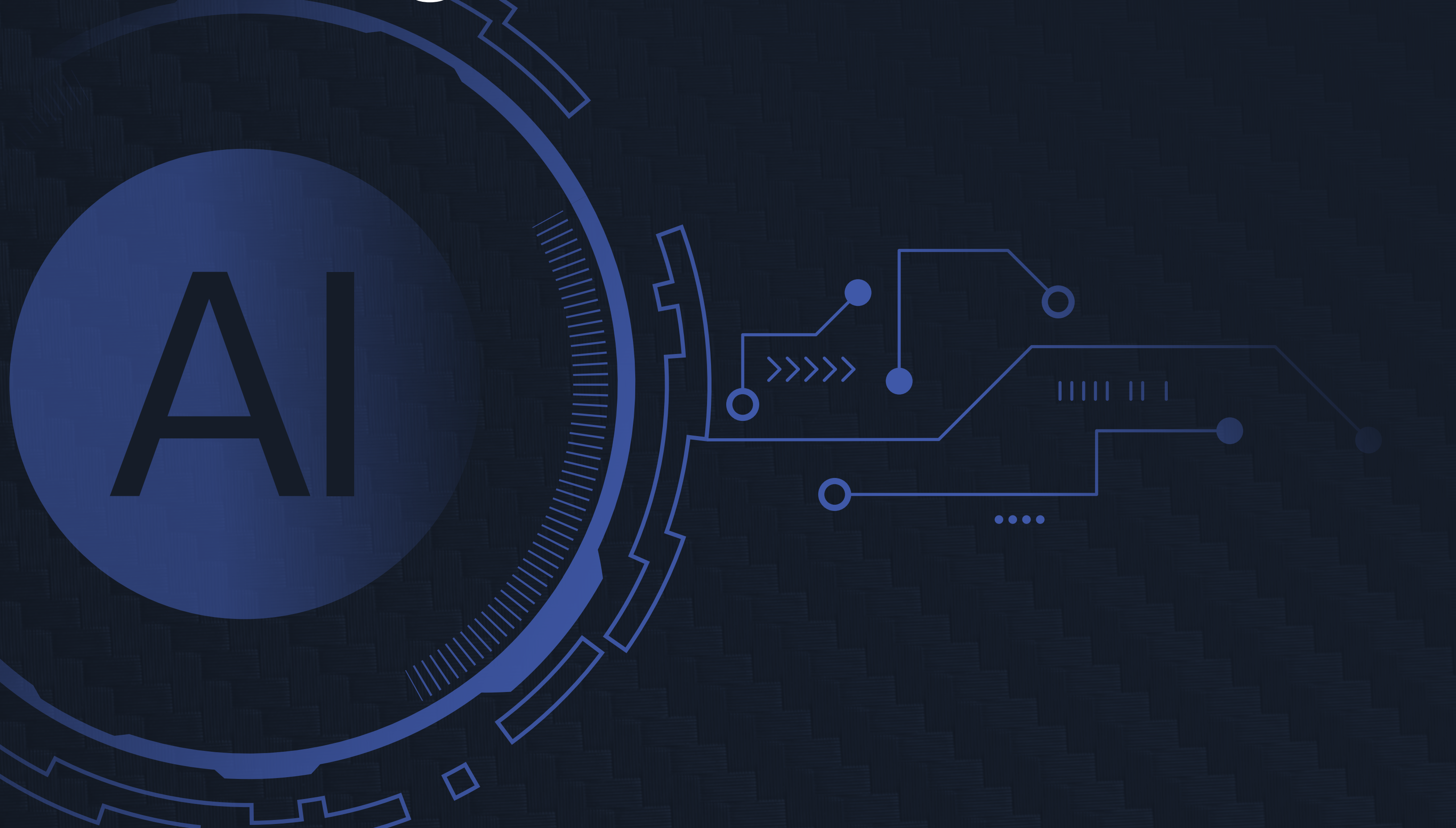
2024 August Market Study:

# Modernizing Service Experiences with AI & Digital

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# Modernizing Service Experiences With AI & Digital

On the one hand, CCW Digital's Annual Consumer Preferences Survey painted a sobering picture of the artificial intelligence (AI) landscape. More than 80% of consumers confirmed their disapproval of today's chatbots, while also highlighting the fear that the rise of AI will coincide with a loss of access to empathetic human support.

On the other hand, the survey still provided reason for optimism. Still facing long wait times in traditional media, the majority of consumers are theoretically willing to solve even their most complex issues in low-touch digital channels.

With proof that the *theoretical* appetite is there, it is now up to contact center and customer experience leaders to seize the opportunity for transformation. They have to deliver AI and digital engagement opportunities that help customers avoid the inefficiencies of the "call center" era, without sacrificing the trust and reliability long associated with the traditional human touch.

What will it take to achieve this balance? What are the best and worst ways to modernize service experiences in the age of AI and digital? What strategic transformations will be the key to elevating any technological investment?

The product of in-depth marketplace research, CCW Digital's 2024 Market Study on Modernizing Service Experiences With AI & Digital has the answers.

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# Methodology & Demographics

To reveal how customer contact leaders can modernize the service experience with AI and digital, CCW Digital conducted a survey in July and August 2024. Completed by those responsible for contact center strategy, customer experience, information technology, operations, and marketing, the survey reached an audience covering most major industries and all company size ranges.

Example respondent job titles included director of social media response, vice president of contact center operations, head of customer support, senior director of customer experience technology, director of customer experience, director of service and communications, vice president of customer care, associate vice president of customer service, chief operating officer, director of patient services, and director of support services.

# About the Author

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Principal Analyst, CCW Digital
**Customer Management Practice**

Brian Cantor is the principal analyst and director for CCW Digital, the global online community and research hub for customer contact professionals. In his role, Brian leads all customer experience, contact center, technology, and employee engagement research initiatives for CCW. CCW Digital's articles, special reports, commentaries, infographics, executive interviews, webinars, and online events reach a community of over 150,000.

A passionate advocate for customer centricity, Brian regularly speaks on major CX conference agendas. He also advises organizations on customer experience and business development strategies.

# Key Findings

1. Talk about the "digital transformation" is all the rage, but brands and consumers recognize the enduring importance of traditional phone calls. Only 30% of companies have made digital their priority service venue, and only 24% of consumers are embracing it as such.

2. Brands, moreover, continue to see phone as the channel most conducive to handling complex issues and providing customized resolutions.

3. Chatbots are facing particular adoption challenges; 86% of companies deal with customers who flat-out refuse to engage with bots, and 81% feel some bot users are *very quick* to seek escalation.

4. Money talks, and so for all the talk about "being where their customers are," businesses admit that cost reduction is their #1 reason for emphasizing digital engagement.

5. The similar goal of "volume reduction" ranks as the top driver for chatbot investment, although customer-friendly goals like reducing friction and lingering pain points are also top-of-mind.

6. Thanks to the digital and AI transformations, companies believe consumers are placing newfound importance on speed, 24/7/365 accessibility, and seamless transfers.

7. Deeper personalization remains important, however, with 99% of companies stressing the value of tailor interactions in the digital age. Nearly half of brands actually feel they have to meet a particularly *high standard* for personalized engagement in today's landscape.

8. Companies very much believe the rise of AI will cause agents to focus on complex work. Most also believe these "complex interactions" will be more emotionally heated – and come with a higher expectation of customization.

9. A mindset that could thwart digital adoption, most companies do not believe they need to allocate full staff and resources to emerging channels.

10. Although brands are already prioritizing investment into AI-driven analytics, only a small percentage believe the resulting intelligence sufficiently drives business decisions.


## State of Service Transformation

Despite the universal talk about digital and AI transformations, there remains little uniformity about how brands leverage these new engagement platforms. Some are going all-in on digital, while others remain reliant on the traditional "call center."

Business decisions around channel mixes, moreover, say nothing about how *customers* are reacting to the proliferation of low- and no-touch digital options.

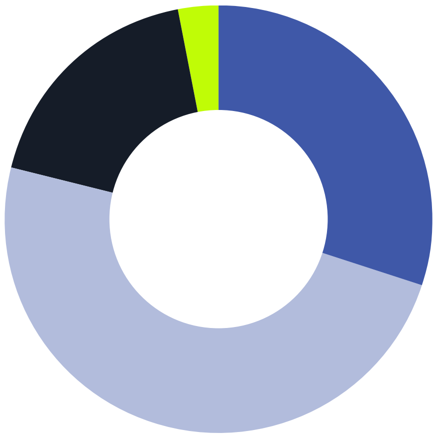
### HOW COMPANIES ARE USING DIGITAL

The term "call center" may be out of fashion, but the call itself is certainly not extinct.

About 18% of businesses maintain a phone-centric approach to the customer experience, offering digital engagement in a limited capacity. Nearly 3% do not even offer digital.

An additional 49% say that while they do provide numerous digital options, the traditional voice call is of equal or greater importance. Only 30%, therefore, believe they have become a truly digital-centric operation.

**How do digital channels currently fit into your company's overall customer experience mix?**



- **30.22%** Digital channels are the focus/priority over traditional phone calls
- **48.92%** We offer numerous digital channels and value the experiences, but phone is still an equal or greater focus
- **17.99%** We offer some digital channels, but in a limited/low-value capacity
- **2.88%** We don't really offer digital

## HOW CUSTOMERS ARE EMBRACING DIGITAL

CCW Digital's 2024 Consumer Preferences Survey revealed that customers still overwhelmingly view the traditional phone channel as their *best* option for interacting with brands.

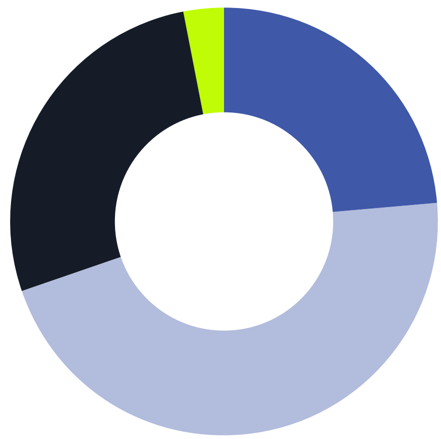
Although brands are not *quite* as bearish on digital adoption, they acknowledge that many customers have an enduring affinity for the traditional phone call. Only 24%, in fact, feel customers are enthusiastically embracing digital as the default support option for most issues.

About 46% feel that customers are openly adopting digital for a *few* use cases but remain reliant on phone calls for others. More than 27% feel customers are expressing notable hesitation in their pivot to digital, while 3% feel they are downright rejecting it.

The research offers a simple conclusion: the majority of today's customers are not seeking a digital-only communication landscape. Many still value the option to speak with a brand over the phone.

One can certainly debate whether the enduring appetite for phone support is due to *actual preference* (customers really value speaking to agents) or *conditioning* (customers have not been impressed with past digital experiences), but they cannot credibly assert that phone calls are obsolete.

**To what extent have customers been embracing your digital CX/support options?**



- **23.74%** Customers are enthusiastically using digital for most/all use cases
- **46.04%** Customers are enthusiastically using digital for a few use cases, still prioritizing phone for others
- **27.34%** Customers are slowly adopting digital, but still have some hesitations in many cases
- **2.88%** Customers are rejecting digital, and making it clear they require traditional options

## SELF-SERVICE ADOPTION CHALLENGES

Consumers do not trust *any* digital channel the way they do the traditional phone option, but they have *particular* doubt about chatbots. Only 17% feel confident they can solve their problem using one of these immensely trendy AI-powered support options.

For many customer contact departments, this reality presents significant concern. To cost-effectively scale their operations and enable agents to pivot to "complex work," brands absolutely need their self-service options to work. They *need* customers to willingly engage with their chatbots.

To reach that point of acceptance, they will need to overcome numerous barriers and reservations.

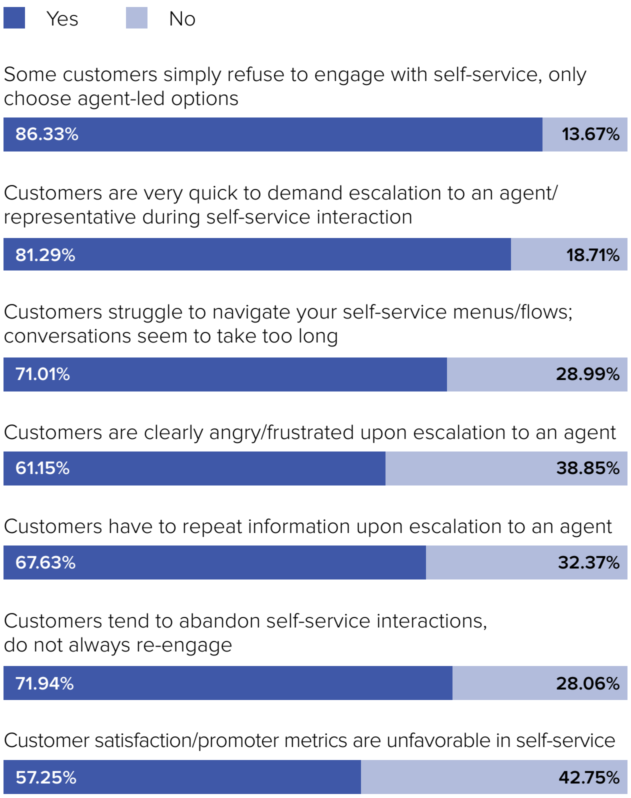
A staggering 86% of businesses, for example, concede that some customers are flat-out refusing to use their self-service options. These customers directly pursue live agent support, opting to not even entertain the idea of using a chatbot or intelligent IVR platform.

Granted, even those willing to try interacting with a bot are by no means willing to remain the platform. More than 81% of leaders encounter customers who they feel are very quick to demand escalation, effectively giving themselves no time to become familiar with the self-service option – and the brand no opportunity to learn what is and is not working.

Immediately demanding escalation is, of course, better than abandoning the conversation completely. Nearly 72% of companies say they have customers in that less favorable boat, revealing that self-service options are actively costing them opportunities to connect with customers.

But given that 71% say they feel self-service interactions are taking "too long" due to customers' inability to navigate the menus and experiences, is any of this resistance the least bit surprising?

**Regarding customer adoption of your AI self-service, are you facing any of the following challenges?**





## The "Why" Behind AI & Digital

AI and digital transformations are ongoing journeys, and the aforementioned section reveals that they may be long and arduous ones. Full-fledged digital engagement is not even close to ubiquitous, and AI confidence is not at all substantial. Businesses will have to work hard – and invest intelligently – to modernize their service experiences with AI and digital.

Do they have sufficient (and admirable) motivation for embarking on these challenging quests?

### Driving forces behind digital transformations

Money talks. According to customer contact leaders, it also drives digital transformations.

Nearly 88% of these leaders say that their investment into digital channels is driven by cost reduction. They believe digital interactions are inherently cheaper than phone calls, and they are hoping to capitalize on that reality by pivoting at least some conversations to the digital world.

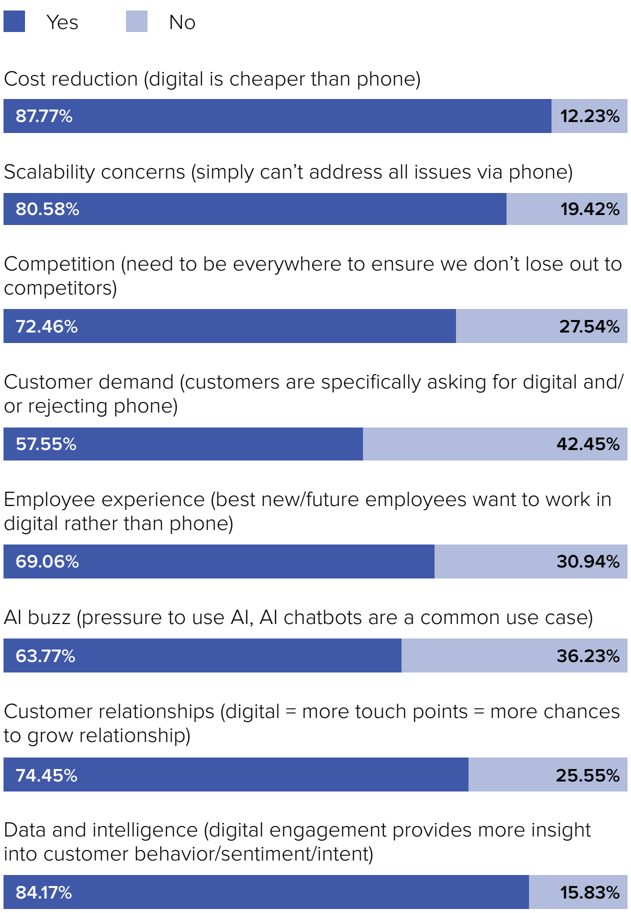
Though it comes with a bit more nuance, the similar motivation of "scalability" is driving digital transformation in about 81% of organizations. This motivation speaks to the reality that brands simply cannot efficiently answer all customers over the phone – at least not without dramatically increasing phone resources, which comes with financial and training costs – and want to try to absorb conversations in lower-touch channels that more readily support concurrent conversations.

Resourcing is not the only motivation; top-of-mind for 84% of businesses, the opportunity to capture data and intelligence from the unique manner in which customers engage with digital channels actually represents the #2 driver. The opportunity to expand customer relationships, a motivating factor for 74%, is also at the center of the digital revolution.

The point, however, is that businesses are not deluding themselves (or surveyors) into thinking the digital revolution is all about customer centricity. Only 58% say they are pursuing digital in response to direct customer demand, and while that number is still significant, it pales in comparison to the numbers for cost and scalability.

That the digital transformation is not purely about "being where our customers are" does not mean digital experiences cannot be customer-centric. They actually *must* be customer-centric in order to encourage customer adoption, as that is the only way to grow adoption and unlock the cost and scalability benefits.

### Are the following factors influencing your decision to invest in adding/improving digital options?




## DRIVING FORCES BEHIND AI CHATBOTS

At the center of the overall digital transformation, cost reduction, intelligence, and scalability also factor into how businesses are approaching AI-powered chatbots.

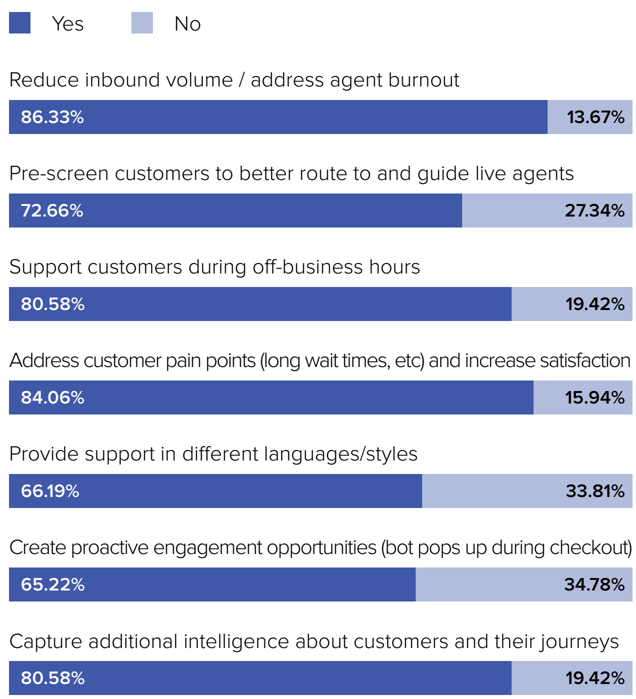
The #1 ranking objective, reducing inbound volume is driving chatbot investments in 86% of organizations. A surefire way to avoid costly interactions, volume reduction also provides a more altruistic outcome: *reducing burnout* and enabling agents to focus more intently on high-value work.

Chatbot priorities for 81% of businesses, opportunities to extend support to non-business hours and capture additional information about customers align with the broader digital goals of scaling support and unlocking vital insights.

Helpful in achieving these goals, chatbots *also* represent an exciting way to elevate customer experiences. More than 84% of businesses, in fact, hope to leverage chatbots to address long-standing pain points like wait times. In doing so, they can boost satisfaction.

So while customer centricity may not be the only driver of chatbot investments, it is an absolutely an important part of the equation.

### Are the following serious goals (as in - you're actively going to measure ROI) for your AI chatbot investments?



# New CX Standards in a Digital World

No matter the specific goal, the introduction of digital, AI-powered engagement will meaningfully affect the customer experience. It will impact the way customers perceive individual brands, while broadly transforming how they feel about all interactions.

As brands navigate this sea of potential consequences, they will want to assess how digital engagement is transforming the conception of a "good" customer experience – and use *that* assessment to drive their own standards, metrics, and strategies.

## WHAT AI AND DIGITAL MEAN FOR CUSTOMER EXPECTATIONS

Inside and outside of the contact center context, digital engagement is predicated on the idea of convenience. It should therefore come as no surprise that the rise of digital *customer service* is bringing speed further into the limelight.

Nearly 85% of businesses, in fact, say the rise of digital has prompted customers to place a greater emphasis on speed. With so much of the world at the fingertips, customers are less willing than ever to wait for customer service.

They are also less willing to recognize the concept of "business hours." Almost 83% say customers are recognizing the "always on" nature of digital and thus expecting 24/7/365 access to customer service.

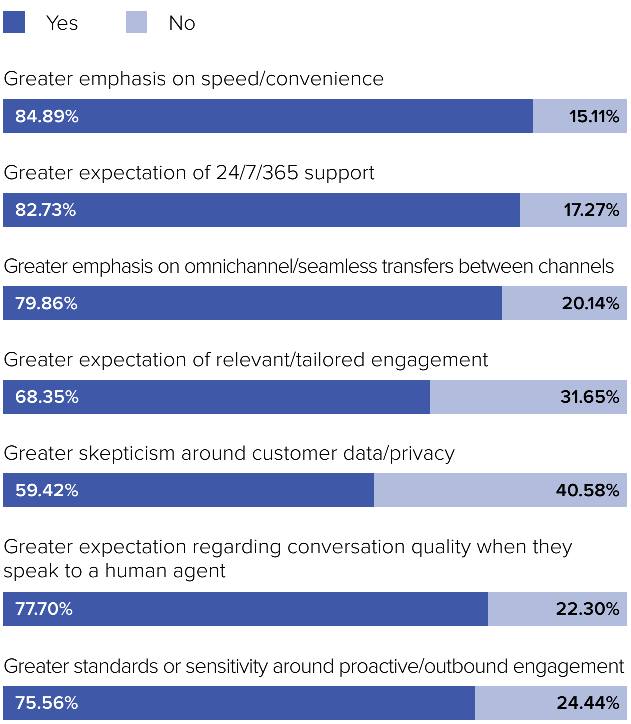
Other evolving standards include a growing emphasis on seamless transfers between touch points (80%), a rising quality standard when connecting to a live agent (78%), and increasing sensitivity and standards for proactive engagement (76%).

Answering repetitive questions has long ranked as a top pain point, and the introduction of new channels risks exacerbating that challenge. Businesses recognize this reality, noting that the goal of unifying experiences has become more important than ever.

Because digital introduces customers to so many passive and active self-service options, it reinforces the notion of "automation for simple issues, agents for complex ones." Brands are treating this as a call to ensure their agents are capable of stepping in when an IVR, FAQ page, or text chatbot proves insufficient for a difficult issue.

Not simply impacting *inbound* customer engagement, the digital transformation has provided brands with easy, cost-effective channels for communicating outbound sales and marketing messages. Some have taken this too far, repeatedly spamming customers via e-mail or messaging. This has understandably made customers more skeptical about the messages they receive, and brands have to ensure any outbound communication meets a higher standard and cuts through the noise.

### Has the rise of digital engagement (including chatbots) impacted customer expectations in the following ways?




## PERSONALIZATION IN THE AGE OF AI AND DIGITAL

For today's customer contact leaders, the growing emphasis on speed and convenience is not a justification to downplay personalization.

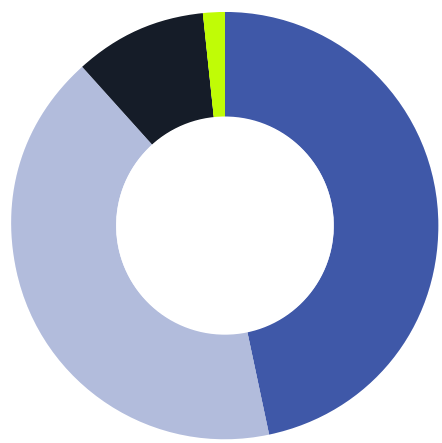
Nearly 99% believe personalization remains important in the digital age. Nearly 47%, moreover, believe brands need to meet a *high standard* of personalization.

Not simply focused on using customer data to streamline and simplify interactions, these brands believe that "most interactions need to be highly personalized based on customer profiles, sentiments, and needs." They are advocating for engagements – even digital ones – that do not simply feel "relevant" but actively customized for individual customers.

Just under 42% are focused on "relevance." They believe experiences and journeys need to be tailored to individual customers, but they do not believe the interaction needs to be overtly personal.

Context and industry matter when setting a personalization standard, so there is no universal answer on whether interactions should be highly intimate and conversational or simply cognizant of where the customer is in the journey. There is, however, a near-universal belief that interactions do need to be tailored to customers. The data brands are collecting *has* to inform present and future interactions. It has to help make all interactions, regardless of channel, more meaningful for customers.

### What is your vision for "personalization" in the age of AI and digital?



- **46.76%** Most interactions need to be highly personalized based on customer profiles, sentiments, and needs
- **41.73%** Most interactions need to be tailored and relevant, but they don't have to be overly "personal"
- **10.07%** Only select interactions need to demonstrate any real "personalization"
- **1.44%** It's not important; generic interactions are OK as long as they're quick, accurate, and valuable

## CAN CUSTOMERS TRULY SOLVE ALL ISSUES ON THEIR OWN TERMS?

Most brands do not believe customers will accept a lower personalization standard in the digital age. They do, however, believe customers will accept limitations on what kind of issues they can solve in digital channels.

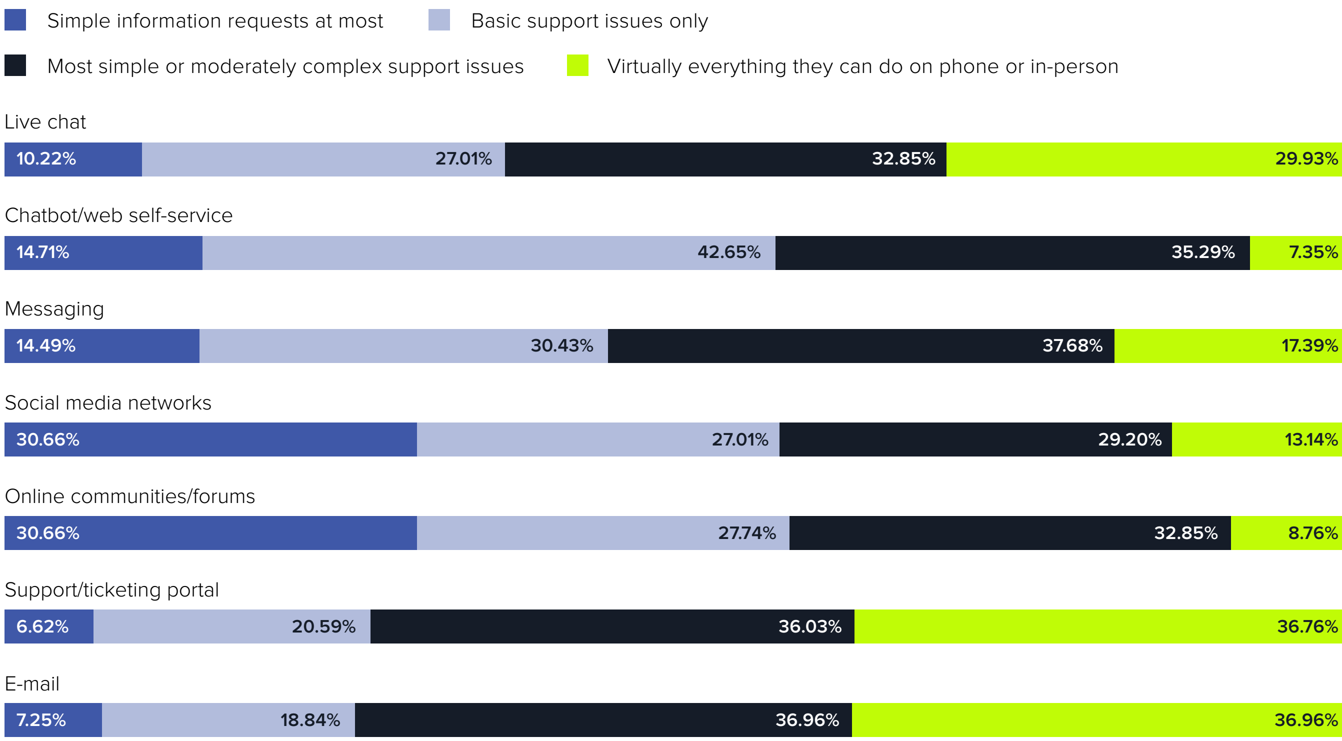
The overwhelming majority of companies do not believe *any* digital channel – even established platforms like e-mail, live chat, and ticket portals – needs to provide the same, “complete” service experience as phone or in-person.

When it comes to options like chatbots, social media, and online communities, the majority do not believe they need to go beyond providing “basic support.”

Contrary to popular dialogue about the omnichannel revolution, it is clear that many brands *do not* believe in giving the customer limitless discretion to choose when and where interactions take place. They are willing to impose limits.

Interestingly, this mentality all but ensures a long-term future for the traditional phone channel, while also stunting the proliferation of digital engagement. As long as brands continue to treat certain issues as “phone only,” customers will remain conditioned to see voice as their best option – and digital channels as fundamentally inferior alternatives.

**What type of issues should customers be able to handle in the following digital channels?**



## PROVIDING RESOLUTIONS IN AI AND DIGITAL

As they think about channel limitations, brands will not simply have to consider what types of issues to address in different environments. They will also have to make determinations on what kinds of resolutions to deliver in these environments.

Encouragingly, brands seem pretty willing to let *agents* delight customers in digital channels. More than 87% of leaders, in fact, say they are (or plan to start) empowering digital agents to provide the same caliber of resolutions, make-goods, and compensation that they can offer over the phone.

Assuming brands make good on this promise, they will go a long way in cultivating trust for digital options. If customers feel they can get the exact same compensation *without* waiting on hold, restating their issue, and engaging in a channel they do not as happily use in their everyday lives, they will have less incentive to jump straight to the phone. They will begin to rely on digital as a source of *resolutions* rather than mere *information.*

Granted, brands will still have to address the previously noted disparity regarding the *types* of issues customers can address in digital channels.

They will also have to consider the caliber of resolutions they are comfortable offering in automated interactions. Currently, only 50% empower (or plan to empower) bots to provide the same types of resolutions as live agents.

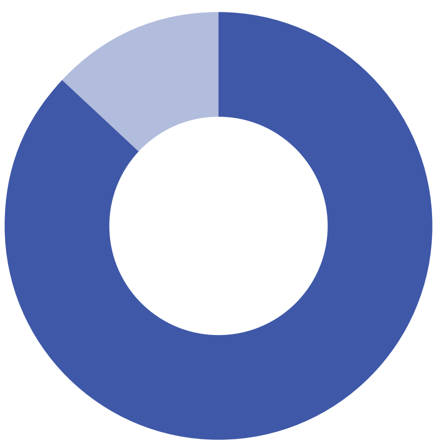
It is worth noting that the resistance may be the product of *intention* rather than *inertia.* Some companies are simply not going to let bots, especially in light of all the dialogue about "hallucinations" and "inaccuracies," provide custom resolutions for customers.

Nonetheless, the effect on customer adoption will ultimately be the same. If customers believe they can get a better result by speaking to a live agent, they will have an incentive to continue making that choice. They will have a reason to continue distrusting bots.

And though getting the ideal resolution from a digital agent may be more business-friendly than getting one from a phone agent, it is not as conducive to business interests as getting one in truly autonomous self-service environment.

If considerations like "reducing volume" and "cutting costs" are indeed high-level priorities, brands will have to make every effort possible to automate high-quality resolutions.

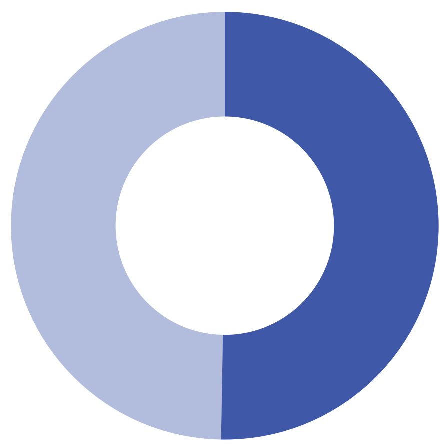
**Do you / will you empower agents in digital channels to offer the same caliber of resolutions, make-goods, compensation, etc that customers can get on the phone?**



**87.05%** Yes

**12.95%** No

**Do you / will you empower AI bots to offer the same caliber of resolutions, make-goods, extra compensation, etc that customers can get speaking to a live phone agent?**



**50.36%** Yes

**49.64%** No


# Modernizing the Agent Experience with AI & Digital

Due to lingering customer adoption issues, and brands' own reservations about providing resolutions, the rise of AI will not coincide with the fall of the live agent. Employees will continue to sit on the frontlines of digital and non-digital channels.

Granted, their role will continue to evolve due to the individual nuances of emerging channels, the impact of self-service (even in a limited capacity), and evolving customer expectations.

## IMPACT OF BOTS ON AGENT WORKFLOW

"Happy agents = happy customers" may be the *most* popular agent cliché, but a new phrase has become almost as ubiquitous within the customer contact community: "AI will handle simple issues so that agents can focus on complex ones."

This cliché has emerged for a reason: contact center leaders truly do believe in its merit.

A whopping 95% of leaders believe the rise of AI chatbots will indeed enable agents to pivot to complex work. Customers may be hesitant *right now,* but brands remain unwaveringly optimistic that AI self-service *will* establish itself as the default option for "simple issues."

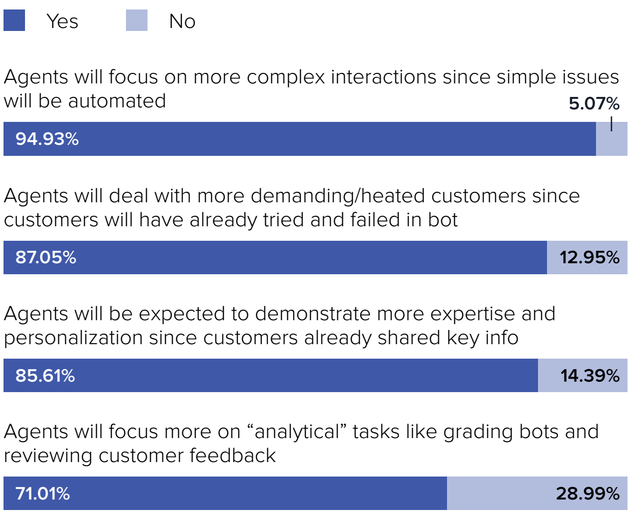
As agents pivot to this new role, they will not simply handle more challenging issues. They will also deal with more demanding and emotional customers.

More than 87% of leaders expect customers to be more heated when speaking to agents, since they will have already tried – and failed – to solve their problem using a chatbot. Nearly 86%, meanwhile, believe customers will have a higher expectation of personalized, consultative care since they will have already shared key information with the bot.

Just over 71% of leaders are also looking beyond customer interactions; they feel agents will increasingly focus on "analytical" tasks like grading bot interactions and reviewing feedback.

Since leaders do not expect bots to completely *eliminate* live agent interactions (just low-value ones), this "analytical work" will come in addition to an agent's customer-facing work. It thus creates a burden to cultivate teams of contact center employees with broader, more dynamic skillsets.

**Do you expect chatbots to impact live agent workload and expectations in the following ways?**




## DIFFERENCES IN DIGITAL SKILLS

Concepts like "AI for simple issues, agents for complex ones" have fueled a discussion about the evolution of agent competencies. CCW Digital's State of Generative AI Market Study, for example, revealed that leaders increasingly view skills like mastery of complex issues, emotional intelligence, de-escalation ability, and sales savviness as essential for all customer-facing employees.

Many leaders are *also* considering the impact of the digital transformation. Since customer behaviors and expectations differ between individual digital environments, let alone between digital and traditional ones, it stands to reason that the preferred agent competencies will *also* differ across channels.

Indeed, 65% say their top-performing "digital agents" have different skills, backgrounds, or personas than their top-performing "phone agents."

Contact center leaders can derive two takeaways from this finding. For some, it will be a call to emphasize channel specificity, hiring, training, and staffing agents for individual channels. Not wanting to staff in that manner, others will look to overhaul their training, ensuring that digital agents gain necessary phone competencies – and vice versa.

## STAFFING BY CHANNEL

As part of their calculation on whether channel-specific or channel-neutral agents make sense, brands will need to consider *how much* staffing to dedicate to individual channels.

Presently, contact center leaders are most committed to staffing their helpdesks. More than 50% believe ticket portals require full staffing that can provide quick, round-the-cloud support, while another 40% believe there at least needs to be “light” staffing. Brands are also heavily committed to staffing live chat (40% full, 52% light) and e-mail (40% full, 51% light).

By contrast, they are less worried about dedicating resources to online communities (17% full, 55% light, 29% none), social media (19% full, 58% light, 23% none), and messaging (29% full, 52% light, 19% none).

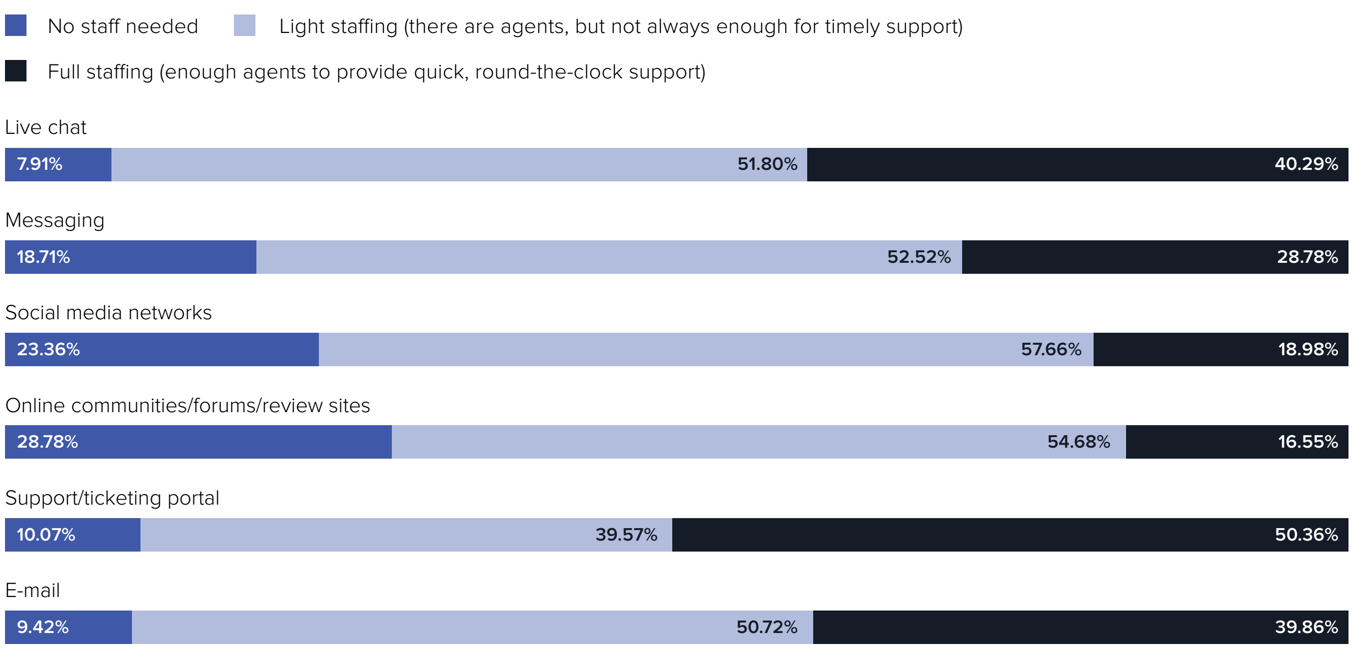
These breakdowns clearly make sense to business leaders. They clearly account for how the business perceives the value and expectations of each channel.

But will customers share in that perception? Is a customer truly inclined to accept slower responses in a messaging or social conversation?

Or, do they expect brands to provide timely, high-quality care *in all available channels?*

The answers to these questions should be top-of-mind as brands continue to rethink their digital staffing strategies – and continue to retool their agent training techniques.

**What do you feel is the appropriate way to staff agents within the following channels?**




## The Power and Impact of AI-Driven Data

Customer intelligence is a primary motivator behind investment into digital transformation and chatbots. Brands see these emerging touchpoints as a way to more robustly understand the needs, behaviors, expectations, and sentiments of their customers.

Though the prospect of gaining exponentially more customer intelligence is exciting, it may also be intimidating. Many companies are already struggling to collect, structure, and operationalize their intelligence; the introduction of new data sources from new customer touch points threatens to exacerbate those challenges.

Fortunately, AI-driven intelligence platforms represent a solution to this challenge … assuming businesses can approach the technology correctly.

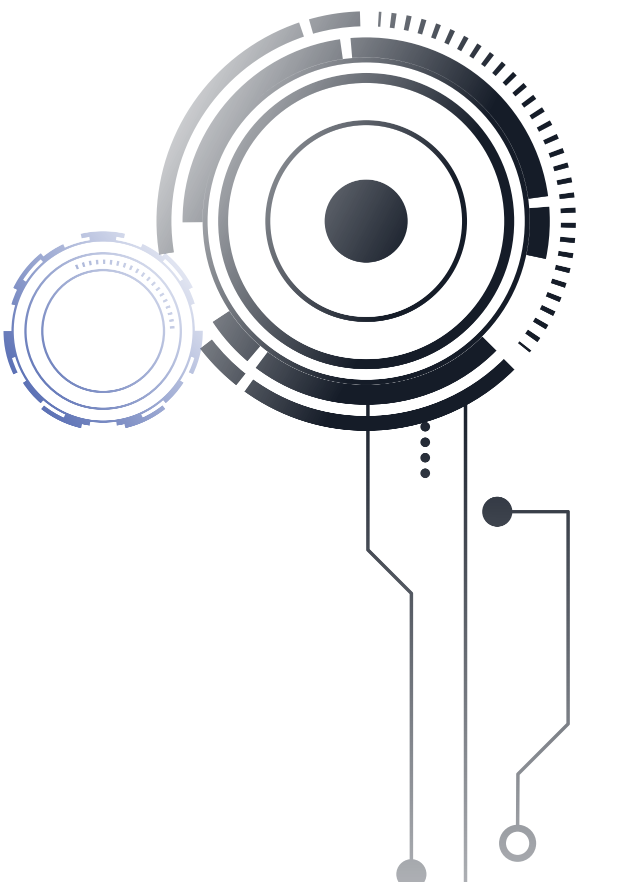
From analyzing 100% of customer interactions, to pinpointing root causes, to uncovering customer sentiment, to scoring agent quality and performance in real-time, to predicting customer actions based on conversation flow, AI stands to greatly transform customer intelligence.

Given this enormous potential, it should come as no surprise that many businesses have already begun to seize the AI analytics opportunity.

Of course, given the history of inertia in the customer contact world, it should be equally unsurprising that many are still in the early stages of *acting* on this unprecedented intelligence.

At present, 9% believe the data they are collecting truly ranks as the driving force behind their critical business decisions. Just below 33% make many key decisions using customer experience data but still aim to be more data-driven, while 47% say data is presently just a "slight" factor in their decision-making.

As brands continue to add digital touch points and explore the uncharted impact of AI-based engagement, the value of customer intelligence will only become more important. The urgency of remedying any lingering data analysis and democratization challenges will, therefore, only become more significant.



**How successful is your organization at using AI-driven data to improve the customer experience / overall business?**

- **12.23%** Not at all - data is rarely actioned within our organization
- **46.76%** Slightly - data has driven some decisions, but not nearly enough
- **32.37%** Somewhat - data drives many key decisions, but we can still be better/faster at using it across the organization
- **8.63%** Very - AI contact center/CX data is the driving force behind our business

## Appendix

**Blog Post: 'The top 6 customer experience (CX) pain points and what enterprises can do to solve them'**

**Case Study: 'Transforming the customer experience in retirement services at a Fortune 500 financial services company'**

## Meet the Team

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# 2024 Editorial Calendar

## JANUARY

**Future of Contact Center Employees**

## APRIL

**State of Generative AI**

## JUNE

**CX Trends, Challenges & Opportunities**

## AUGUST

**Modernizing Service Experiences With AI & Digital**

## SEPTEMBER

**Next-Generation Omnichannel CX**

## NOVEMBER

**Future of the Contact Center**

## FEBRUARY

**Strategic Planning For CX Operations**

February 9-11, 2023

## APRIL

**State Of Contact Center Technology**

April 6-8, 2023

## MAY

**New Standards For Customer Contact Performance**

May 25-27, 2023

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