



## **2020 Customer Experience Index Survey**

# Understanding Brand Loyalty & Consumer Engagement

### **Brand Loyalty**

Understanding how the customer experience impacts loyalty to companies and brands

### **Customer Engagement**

How consumers perceive and respond to various customer experiences



## In this Report

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## Survey Methodology

### WHAT?

20-question digital survey

### WHEN?

March 2020

### WHO?

1,000 U.S. and 1,000 U.K. adults (age 18+)

### HOW?

Direct to mobile users via Pollfish

## Discovering

This survey was conducted to understand how the customer experience (CX) impacts brand engagement and loyalty among U.S. and U.K. consumers, exploring themes such as technology, e-commerce, direct-to-consumer brands, digital representatives and more.

## **1 / Key findings**

Customer experience

impacts on brand engagement

## Question 1

> **Do you have better experiences shopping online (e.g., easy-to-navigate checkout, mobile-optimized website, etc.) or shopping in-store (e.g., merchandise is in stock, store employees attentive, etc.)?**

Answers	Percent
I have better experiences shopping online	54.05%
I have better experiences shopping in-store	39.05%
I don't know	6.90%

More than half (54%) of consumers have better experiences shopping online (down 1% from 2018), while nearly two in five (39%) have better experiences shopping in-store (down 3% from 2018).

### **U.K. consumers have better experiences shopping online**

Nearly three in five (57%) U.K. consumers have better experiences shopping online, while just over half (51%) of U.S. consumers say the same.

### **Millennials most likely to have better experiences shopping online**

Millennials (62%) are the most likely to have better experiences shopping online, compared to Gen Zs (56%), Gen Xs (54%) and baby boomers (45%).

### **U.K. millennials most likely to have better experiences shopping online**

U.K. millennials (62%) are the most likely to have better experiences shopping online, compared to U.K. Gen Zs (58%), U.K. Gen Xs (54%), U.K. baby boomers (50%), U.S. Gen Zs (54%), U.S. millennials (60%), U.S. Gen Xs (55%), and U.S. baby boomers (43%).

### **Both men and women have better experiences shopping online**

Men (54%) and women (54%) are equally likely to have better experiences shopping online.

### **U.K. women have better experiences shopping online, U.S. women have better experience in-store**

U.K. women (60%) are the most likely to have better experiences shopping online, compared to U.K. men (54%), U.S. women (50%) and U.S. men (54%).

U.S. women (42%) are the most likely to have better experiences shopping in-store, compared to U.S. men (41%), U.K. women (34%) and U.K. men (38%).

## Question 2



### > What makes your experiences better while shopping online?

Answers	Percent
Convenience	39.93%
Availability of products/larger choice of inventory	21.63%
Pricing is cheaper	15.16%
It is much quicker to shop online than in-store	20.98%
I prefer online (i.e. digital representative) customer service to in-person	2.31%
I don't know	0%

Two-in-five (40%) consumers have better experiences while shopping online because of the convenience. Other top reasons include availability of products/larger choice of inventory (22%); it's quicker to shop online (16%); pricing is cheaper (15%); and just 2% of consumers prefer online (i.e. digital representative) customer service to in-person.

#### **U.S. And U.K. Consumers agree convenience is key**

Both U.S. (42%) and U.K. (38%) consumers agree their experiences are better while shopping online due to convenience. However, U.S. consumers (19%) are nearly twice as likely as U.K. consumers (11%) to have a better experience due to cheaper pricing.

#### **Men and women find convenience makes online shopping experience better**

More than two in five women (41%) and men (44%) believe online shopping provides a better experience because of its convenience.

#### **U.S. men shop online for convenience; U.K. women for price**

U.S. men (43%) are the most likely to believe online shopping provides a better experience because of convenience, compared to U.S. women (41%), U.K. women (40%) and U.K. men (36%).

U.K. women (19%) are nearly twice as likely as U.S. women to believe online shopping provides a better experience because pricing is cheaper

#### **Gen Zs least likely to find convenience makes online shopping experience better**

Gen Zs (26%) are the least likely to believe online shopping provides a better experience because of convenience, compared to millennials (44%), Gen X (36%) and baby boomers (40%).

Gen Zs (20%) are nearly twice as likely as millennials (12%) to believe online shopping provides a better experience because pricing is cheaper, compared to Gen X (17%) and baby boomers (13%).

#### **U.S. millennials most likely to shop online for convenience**

U.S. millennials (48%) are the most likely to believe online shopping provides a better experience because of convenience, compared to U.S. Gen Zs (26%), U.S. Gen Xs (39%) U.S. baby boomers (40%), U.K. Gen Zs (27%), U.K. millennials (41%), U.K. Gen Xs (33%) and U.K. baby boomers (41%).

## Question 3

### > Have you ever left a negative review for a brand/company?

Answers	Percent
Yes	41.75%
No	54.95%
I don't know	3.30%

More than two in five (42%) of consumers have left a negative review for a brand/company, but more than half (55%) have not.

#### **More U.K. consumers have left a negative review for a brand/company**

Nearly half (44%) of U.K. consumers have left a negative review for a brand/company, while 40% of U.S. consumers say the same. More than half of both U.S. (57%) and U.K. (53%) consumers have not left a negative review.

#### **Men are more likely than women to leave a negative review**

Men (43%) are more likely than women (41%) to have left a negative review for a brand or company.

#### **U.K. women are the most likely to leave a negative review**

U.K. women (45%) are the most likely to have left a negative review for a brand or company, compared to U.S. women (39%), U.S. men (42%) and U.K. men (42%).

#### **Millennials are the most likely to leave a negative review**

Millennials (46%) are the most likely to have left a negative review for a brand or company, compared to Gen Zs (42%), Gen Xs (42%) and baby boomers (32%).

Baby boomers (64%) are the least likely to have left a negative review for a brand or company, compared to Gen Zs (54%), Gen Xs (55%) and millennials (52%).

#### **U.K. & U.S. millennials are most likely to leave a negative review**

Across the U.K. and U.S. millennials are the most likely to have left a negative review for a brand or company:

- U.S. Gen Zs (41%); U.K. Gen Zs (43%)
- U.S. millennials (48%); U.K. millennials (45%)
- U.S. Gen Xs (36%); U.K. Gen Xs (46%)
- U.S. baby boomers (32%); U.K. baby boomers (33%)



## Question 4

> **The last time you left a negative review, did you speak with a customer service representative (e.g., a human being or digital representative) about the problem you were having before leaving it?**

Answers	Percent
Yes	63.23%
No	35.69%
I don't know	1.08%

Nearly two thirds (63%) of consumers who left a negative review for a brand/company talked to a customer service representative (e.g. a human being or digital representative) about the problem before leaving it, while more than a third (36%) did not.

### **More U.K. Consumers have left a negative review for a brand/company**

Nearly half (44%) of U.K. consumers have left a negative review for a brand/company, while 40% of U.S. consumers say the same. More than half of both U.S. (57%) and U.K. (53%) consumers have not left a negative review for a brand/company.

### **Men and women are equally likely to speak with a customer service rep before leaving a bad review**

Nearly two-thirds (63%) of both men and women spoke with a customer service representative before leaving a negative review.

### **U.S. men least likely to speak with a customer service rep before leaving a bad review**

U.S. men (59%) are the least likely to have spoken to a customer service representative before leaving a negative review, compared to U.S. women (65%), U.K. women (61%) and U.K. men (66%).

### **Millennials are most likely to speak with a customer service rep before leaving a bad review**

millennials (66%) are the most likely to speak with a customer service representative before leaving a negative review, compared to Gen Zs (57%), Gen Xs (61%) and baby boomers (64%).

### **U.S. baby boomers most likely to speak with a customer service rep before leaving a bad review**

Across the U.S. and U.K., U.S. baby boomers are the most likely to speak with a customer service representative before leaving a negative review:

- U.S. Gen Zs (56%); U.K. Gen Zs (59%)
- U.S. millennials (66%); U.K. millennials (66%)
- U.S. Gen Xs (58%); U.K. Gen Xs (62%)
- U.S. baby boomers (67%); U.K. baby boomers (59%)

## Question 5

### > In the past year, have you submitted a complaint to a brand's customer service department?

Answers	Percent
Yes	31.55%
No	66.65%
I don't know	1.80%

Nearly a third (32%) of consumers have submitted a complaint to a brand's customer service department in the past year, while more than two-thirds (67%) have not.

#### **More U.K. than U.S. consumers have submitted a complaint to a brand's customer service department**

More than a third (36%) of U.K. consumers have submitted a complaint to a brand's customer service department, compared to just over a quarter (28%) of U.S. consumers. However 71% of U.S. consumers have not submitted a complaint, while less than two-thirds (63%) of U.K. consumers say the same.

#### **Men are more likely than women to submit a complaint to a brand's customer service department**

Men (33%) are slightly more likely to have submitted a complaint to a brand's customer service department than women (31%).

#### **U.K. women are most likely to submit a complaint**

U.K. women (36%) are the most likely to have submitted a complaint to a brand's customer service department compared to U.S. women (27%), U.K. men (35%) and U.K. women (29%).

#### **Millennials are the most likely to submit a complaint to a brand's customer service department**

Millennials (36%) are the most likely to have submitted a complaint to a brand's customer service department, compared to Gen Zs (26%), Gen Xs (31%) and baby boomers (25%).

#### **U.K. millennials most likely to submit a complaint**

Across the U.K. and U.S., U.K. millennials are the most likely to have submitted a complaint to a brand's customer service department:

- U.S. Gen Zs (21%); U.K. Gen Zs (31%)
- U.S. millennials (32%); U.K. millennials (39%)
- U.S. Gen Xs (27%); U.K. Gen Xs (34%)
- U.S. baby boomers (25%); U.K. baby boomers (26%)



## Question 6



### > How long did it take for the company to get back to you and then resolve your issue?

Answers	Percent
Less than one day	14.85%
One-to-three days	39.02%
Four-to-seven days	15.48%
More than a week	13.27%
The company never resolved my issue	16.43%
I don't know	0.95%

Nearly one in seven (15%) had their issue resolved in less than one day, and another 16% had their issue resolved in four-to-seven days. One in eight (13%) had their issue resolved in more than a week. Nearly one in five (17%) never got their issue resolved.

#### **U.S. consumers had their issues resolved faster than U.K. Consumers**

Nearly double the number of U.S. consumers (20%) had their issue resolved in less than a day, compared to U.K. consumers (11%). The majority of U.S. (38%) and U.K. (48%) consumers had their issues resolved in one to three days. One in five (20%) U.S. consumers never had their issue resolved, compared to 14% of U.K. consumers.

#### **The majority of men and women had their issue resolved in one-to-three days**

The majority of men (41%) and women (38%) had their issue resolved in one-to-three days, compared to:

- Less than one day - men (12%); women (17%)
- Four-to-seven days - men (19%); women (13%)
- More than a week - men (13%); women (14%)

Nearly one in five (18%) women and 15% of men never had their issue resolved.

#### **Gen Zs most likely to have their issue resolved in one to three days**

The majority of Gen Zs (41%) had their issue resolved in one-to-three days, compared to millennials (37%), Gen Xs (38%) and baby boomers (40%).

Baby boomers (23%) are more than twice as likely than Gen Zs (8%) and millennials (10%) to have their issue resolved in less than a day, compared to Gen Xs (16%).

Baby boomers (19%) are the most likely to say their issue was never resolved, compared to millennials (16%), Gen Xs (16%) and Gen Zs (14%).

#### **U.K. men are the most likely to have their issues resolved in one-to-three days**

U.K. men (42%) are the most likely to have their issue resolved in one-to-three days, compared to U.K. women (37%), U.S. men (37%) and U.S. women (38%):

## > How long did it take for the company to get back to you and then resolve your issue?

- Less than one day
  - U.S. women (21%)
  - U.S. men (19%)
  - U.K. women (13%)
  - U.K. men (9%)
- Four-to-seven days
  - U.S. women (10%)
  - U.S. men (20%)
  - U.K. women (16%)
  - U.K. men (19%)
- More than a week
  - U.S. women (9%)
  - U.S. men (7%)
  - U.K. women (19%)
  - U.K. men (16%)
- Never had their issue resolved
  - U.S. women (21%)
  - U.S. men (16%)
  - U.K. women (14%)
  - U.K. men (14%)
- Four-to-seven days
  - U.S. Gen Zs (26%)
  - U.K. Gen Zs (17%)
  - U.S. millennials (18%)
  - U.K. millennials (25%)
  - U.S. Gen Xs (11%)
  - U.K. Gen Xs (16%)
  - U.S. baby boomers (7%)
  - U.K. baby boomers (12%)
- More than a week
  - U.S. Gen Zs (0%)
  - U.K. Gen Zs (17%)
  - U.S. millennials (10%)
  - U.K. millennials (17%)
  - U.S. Gen Xs (7%)
  - U.K. Gen Xs (21%)
  - U.S. baby boomers (7%)
  - U.K. baby boomers (10%)
- Never had their issue resolved
  - U.S. Gen Zs (16%)
  - U.K. Gen Zs (13%)
  - U.S. millennials (19%)
  - U.K. millennials (14%)
  - U.S. Gen Xs (18%)
  - U.K. Gen Xs (15%)
  - U.S. baby boomers (22%)
  - U.K. baby boomers (14%)

### U.S. Gen Xs most likely to have their issues resolved in less than one day

U.S. Gen Xs (31%) are the most likely to have their issue resolved in less than one day, compared to U.S. baby boomers (25%), U.K. baby boomers (19%), U.S. Gen Xs (31%), U.K. Gen Xs (7%) U.S. millennials (8%), U.K. millennials (11%), U.S. Gen Zs (16%) and U.K. Gen Zs (3%):

- One-to-three days
  - U.S. Gen Zs (32%)
  - U.K. Gen Zs (47%)
  - U.S. millennials (46%)
  - U.K. millennials (32%)
  - U.S. Gen Xs (33%)
  - U.K. Gen Xs (41%)
  - U.S. baby boomers (38%)
  - U.K. baby boomers (45%)

## Question 7



> **Of the following, which communication channel do you prefer to use to engage with a brand/company for general queries?**

Answers	Percent
Phone	24.05%
Online Chat	28.00%
Email	31.35%
Mobile App	3.20%
Social Media	3.60%
In-Person	7.90%
I don't know	1.90%

Nearly a third (31%) of consumers prefer to engage with a brand/company for general queries via email. Other top channels include phone (24%), online chat (28%), in-person (8%), mobile app (3%) and social media (4%).

### **U.S. consumers most likely to prefer phone; U.K. consumers prefer email**

The majority of U.S. consumers prefer to engage with a brand/company via the phone (30%), followed by email (28%), online chat (23%), in-person (10%), mobile app (4%) and social media (3%).

The majority of U.K. consumers prefer to engage with a brand/company via email (34%) followed by online chat (33%), phone (24%), in-person (6%), social media (4%) and mobile (3%).

### **Men and women prefer to use email when engaging with a brand/company**

The majority of men (33%) and women (30%) prefer to use email to engage with a brand/company for general queries compared to:

- Phone - Men (26%); Women (26%)
- Online Chat - Men (28%); Women (28%)
- Mobile App - Men (3%); Women (3%)
- Social Media - Men (4%); Women (3%)
- In-Person - Men (7%); Women (9%)

### **Gen Zs, millennials prefer online chat; Gen Xs, baby boomers prefer email when engaging with a brand/company**

The majority of Gen Zs (32%) and millennials (34%) prefer to use online chat to engage with a brand/company for general queries, while the majority of Gen Xs (35%) and baby boomers (34%) prefer email.

### **U.S. women prefer to engage with a brand/company via email**

U.S. women (32%) prefer to use email to engage with a brand/company for general queries, compared to U.K. women (18%), U.S. men (25%) and U.K. men (19%)

> **Of the following, which communication channel do you prefer to use to engage with a brand/company for general queries?**

- Online Chat
  - U.S. women (24%)
  - U.S. men (21%)
  - U.K. women (34%)
  - U.K. men (32%)
- Email
  - U.S. women (26%)
  - U.S. men (34%)
  - U.K. women (36%)
  - U.K. men (33%)
- Mobile App
  - U.S. women (4%)
  - U.S. men (3%)
  - U.K. women (3%)
  - U.K. men (3%)
- Social Media
  - U.S. women (3%)
  - U.S. men (2%)
  - U.K. women (4%)
  - U.K. men (4%)
- In-Person
  - U.S. women (8%)
  - U.S. men (13%)
  - U.K. women (5%)
  - U.K. men (8%)
- Phone
  - U.S. Gen Zs (21%)
  - U.K. Gen Zs (15%)
  - U.S. millennials (28%)
  - U.K. millennials (13%)
  - U.S. Gen Xs (34%)
  - U.K. Gen Xs (23%)
  - U.S. baby boomers (32%)
  - U.K. baby boomers (29%)
- Online Chat
  - U.S. Gen Zs (29%)
  - U.K. Gen Zs (35%)
  - U.S. millennials (28%)
  - U.K. millennials (40%)
  - U.S. Gen Xs (19%)
  - U.K. Gen Xs (24%)
  - U.S. baby boomers (20%)
  - U.K. baby boomers (22%)
- Mobile App
  - U.S. Gen Zs (5%)
  - U.K. Gen Zs (4%)
  - U.S. millennials (6%)
  - U.K. millennials (3%)
  - U.S. Gen Xs (4%)
  - U.K. Gen Xs (2%)
  - U.S. baby boomers (1%)
  - U.K. baby boomers (3%)
- Social Media
  - U.S. Gen Zs (6%)
  - U.K. Gen Zs (6%)
  - U.S. millennials (4%)
  - U.K. millennials (6%)
  - U.S. Gen Xs (3%)
  - U.K. Gen Xs (4%)
  - U.S. baby boomers (1%)
  - U.K. baby boomers (1%)
- In-Person
  - U.S. Gen Zs (12%)
  - U.K. Gen Zs (6%)
  - U.S. millennials (9%)
  - U.K. millennials (5%)

**U.K. baby boomers most likely to prefer to engage with a brand/company via email**

U.K. baby boomers (39%) are the most likely to prefer to use email to engage with a brand/company for general queries, compared to U.S. baby boomers (32%), U.S. Gen Xs (31%), U.K. Gen Xs (38%), U.S. millennials (23%), U.K. millennials (32%), U.S. Gen Zs (24%) and U.K. Gen Zs (33%).

## Question 8



> **Which of the following customer service models do you feel would best understand your request and assist you properly (i.e., answer questions, solve an issue, etc.)?**

Answers	Percent
Yes	87.20%
No	8.00%
I don't know	4.80%

The majority (87%) of consumers feel that a customer service representative (e.g., online, in-person, via phone, etc.) would best understand their request and assist them properly, compared to a digital company representative (e.g., chatbot, etc.) (8%).

**U.S. and U.K. consumers agree customer service reps are better equipped to assist them than digital reps**

The majority of U.S. (87%) and U.K. (87%) consumers feel that a customer service representative (e.g., online, in-person, via phone, etc.) would best understand their request and assist them properly, compared to a digital company representative (e.g., chatbot, etc.) (8%).

**Most women and men feel a customer service rep would best understand their request and properly assist**

The majority of men (88%) and women (87%) feel that a customer service representative would best understand their request and assist them properly.

**U.S. and U.K. men and women feel a customer service rep would best understand their request and properly assist**

Nearly nine in 10 U.S. women (87%), U.K. women (87%), U.S. men (88%) and U.K. men (88%) feel that a customer service representative would best understand their request and assist them properly.

**Gen Xs are most likely to feel a customer service rep would best understand their request and properly assist**

More than nine in 10 Gen Xs (91%) feel that a customer service representative would best understand their request and assist them properly, compared to Gen Zs (80%), millennials (86%) and baby boomers (90%).

Gen Zs (16%) are four times more likely than baby boomers (4%) to feel that a digital company representative would best understand their request and assist them properly.

> **Which of the following customer service models do you feel would best understand your request and assist you properly (i.e., answer questions, solve an issue, etc.)?**

**U.K. Gen Zs are most likely to feel a digital company representative would best understand their request and properly assist**

Nearly one in five U.K. Gen Zs (17%) feel a digital company representative would best understand their request, compared to:

- U.S. Gen Zs (16%)
- U.K. millennials (9%)
- U.S. millennials (11%)
- U.K. Gen Xs (4%)
- U.S. Gen Xs (6%)
- U.K. baby boomers (4%)
- U.S. baby boomers (4%)

U.K. Gen Xs (92%) are the most likely to feel a customer service representative would best understand their request and assist them properly, compared to:

- U.K. Gen Zs (80%)
- U.S. Gen Zs (79%)
- U.K. millennials (86%)
- U.S. millennials (86%)
- U.S. Gen Xs (91%)
- U.K. baby boomers (89%)
- U.S. baby boomers (90%)

## ***2 / Key findings***

Brand loyalty

in the era of self-service

## Question 1

> **Would you pay a higher price for a product or service in exchange for a better customer experience (e.g., access to sales and discounts before the general public, discounts on products/services, etc.)?**

Answers	Percent
Yes	37.65%
No	44.50%
I don't know	17.85%

More than a third (38%) of consumers would pay a higher price for a product or service in exchange for a better customer experience (down 9% from 2018), while over two in five (45%) would not (up 7% from 2018).

### **U.S. consumers will pay more for better CX**

More U.S. consumers (40%), would pay a higher price for a product or service in exchange for a better customer experience, compared to U.K. consumers (35%), while 47% of U.K. consumers and 42% of U.S. consumers would not.

### **Millennials are the most likely to pay a higher price for better CX**

Nearly half of millennials (46%) would pay a higher price for a product or service in exchange for a better customer experience, compared to Gen Zs (37%), Gen Xs (39%) and baby boomers (26%).

### **U.S. Gen Xs are the most likely to pay a higher price for better CX**

Across the U.S. and U.K., U.S. Gen Xs are the most likely to pay a higher price for better customer experiences:

- U.S. Gen Zs (44%); U.K. Gen Zs (31%)
- U.S. millennials (48%); U.K. millennials (43%)
- U.S. Gen Xs (51%); U.K. Gen Xs (29%)
- U.S. baby boomers (25%); U.K. baby boomers (29%)

### **Women are more likely than men to pay a higher price for better CX**

Women (39%) are more likely than men (36%) to pay a higher price for a product or service in exchange for a better customer experience.

### **U.S. men are the most likely to pay a higher price for better CX**

U.S. men (41%) are the most likely to pay a higher price for a better customer experience, compared to U.S. women (40%), U.K. men (34%) and U.K. women (36%).



## Question 2



> **Would you stop doing business with a company if you received poor customer experience (e.g., the business is slow to respond, inventory is out of stock, in-store reps are unknowledgeable, etc.)?**

Answers	Percent
Yes	72.60%
No	13.30%
I don't know	14.10%

The majority (73%) of consumers would stop doing business with a company if they received poor customer experience (down 1% from 2018), and just 13% would not (down 1%).

**U.K. consumers are more likely to stop doing business with a company due to poor CX**

U.K. consumers (75%) are more likely than U.S. consumers (71%) to stop doing business with a company if they received poor customer experience.

**Nearly two-thirds of men and women would stop doing business with a company if they received poor CX**

Nearly two-thirds of men (73%) and women (73%) would stop doing business with a company if they received poor customer experience.

**U.K. men are the most likely to stop doing business with a company if they received poor CX**

U.K. men (75%) are the most likely to stop doing business with a company if they received poor customer experience, compared to U.K. women (74%), U.S. men (69%) and U.S. women (72%).

**Gen Xs are the most likely to stop doing business with a company if they received poor CX**

Gen Xs (76%) are the most likely to stop doing business with a company if they received poor customer experience, compared to Gen Zs (72%), millennials (73%) and baby boomers (69%).

**U.S. Gen Xs are the most likely to stop doing business with a company if they received poor CX**

Across the U.S. and U.K., U.S. Gen Xs are the most likely to stop doing business with a company if they received poor customer experience:

- U.S. Gen Zs (68%); U.K. Gen Zs (76%)
- U.S. millennials (75%); U.K. millennials (71%)
- U.S. Gen Xs (77%); U.K. Gen Xs (76%)
- U.S. baby boomers (68%); U.K. baby boomers (71%)

## Question 3

### > Have you stopped doing business with a brand or company in the last year because of a negative customer experience?

Answers	Percent
Yes	39%
No	57%
I don't know	4%

Nearly two in five (39%) consumers have stopped doing business with a brand or company in the last year because of a negative customer experience (down 11% from 2018), while nearly six in ten (57%) have not (up 10% from 2018).

#### **More U.S. consumers have stopped doing business with a brand due to negative CX**

More than two in five (41%) U.S. consumers have stopped doing business with a brand or company in the last year because of a negative customer experience, compared to just over a third (37%) of U.K. consumers.

#### **Women are more likely to have stopped doing business with a brand or company due to negative CX**

More women (40%) than men (38%) have stopped doing business with a brand or company in the last year because of a negative customer experience.

#### **U.S. women are the most likely to have stopped doing business with a brand or company due to negative CX**

U.S. women (41%) are the most likely to have stopped doing business with a brand or company in the last year because of a negative customer experience, compared to U.S. men (38%), U.K. women (38%) and U.K. men (37%).

#### **Millennials and gen Zs are most likely to have stopped doing business with a brand or company due to negative CX**

Nearly half of millennials (45%) and gen Zs (45%) have stopped doing business with a brand or company in the last year because of a negative customer experience, compared to gen Xs (36%) and baby boomers (41%).

#### **U.S. Gen Zs are the most likely to have stopped doing business with a brand or company due to negative CX; U.K. baby boomers least likely**

Across the U.S. and U.K., U.S. Gen Zs are the most likely to have stopped doing business with a brand or company due to a negative customer experience, and baby boomers are the least likely:

- U.S. Gen Zs (49%); U.K. Gen Zs (41%)
- U.S. millennials (47%); U.K. millennials (35%)
- U.S. Gen Xs (36%); U.K. Gen Xs (37%)
- U.S. baby boomers (43%); U.K. baby boomers (26%)

## Question 4



> **When doing business with a company, is it important to you to receive personalized communication (e.g., customized recommendations based off past purchases, etc.) over email, chat, social media, etc.?**

Answers	Percent
Yes	48.90%
No	42.45%
I don't know	8.65%

Nearly half (49%) of consumers believe it's important to receive personalized communication over email, chat, social media, etc., when doing business with a company (down 13% from 2018), but more than two in five (42%) do not believe it's important (up 10% from 2018).

#### **More U.S. consumers value personalized communication with brands**

More than half (52%) of U.S. consumers believe it's important to receive personalized communication, compared to less than half (45%) of U.K. consumers.

#### **Personalized communication over chat, social is more important to women**

Half of women (50%) believe it's important to receive personalized communication over email, chat, social media, etc., when doing business with a company, compared to men (48%).

#### **Personalized communication over chat, social is most important to U.S. men**

More than half of U.S. men (53%) believe it's important to receive personalized communication when doing business with a company, compared to U.S. women (52%), U.K. men (45%) and U.K. women (46%).

#### **Personalized communication over chat, social is most important to millennials**

More millennials (52%) believe it's important to receive personalized communication when doing business with a company, compared to Gen Zs (50%), Gen Xs (50%) and baby boomers (44%).

#### **Personalized communication over chat, social is most important to U.S. Gen Xs**

Across the U.S. and U.K., U.S. Gen Xs are the most likely to believe it's important to receive personalized communication over email, chat, social media, etc., when doing business with a company:

- U.S. Gen Zs (55%); U.K. Gen Zs (45%)
- U.S. millennials (58%); U.K. millennials (47%)
- U.S. Gen Xs (59%), U.K. Gen Xs (44%)
- U.S. baby boomers (46%); U.K. baby boomers (42%)

## Question 5

> **If you were experiencing difficulty with a product/service, would you rather reach out to customer service (e.g., via phone, chatbot) or find the solution yourself online (e.g., via help center)?**

Answers	Percent
I would rather reach out to a customer service representative	68.85%
I would rather find the solution myself by searching online	27.20%
I don't know	3.95%

Nearly seven in 10 (69%) consumers would rather reach out to customer service if experiencing difficulty with a product/service (up 9% since 2018), however more than a quarter (27%) would rather find a solution themselves online (down 9% since 2018).

### **U.K. consumers are more likely to want to find a customer service solution on their own**

More U.K. consumers (30%) than U.S. consumers (24%) would rather find a solution themselves online, while more U.S. consumers (73%) than U.K. consumers (65%) would rather reach out to customer service if experiencing difficulty with a product/service.

### **U.K. men are the most likely to want to find the solution themselves**

Nearly a third of U.K. men (31%) would rather find a solution themselves online, compared to U.K. women (30%), U.S. men (27%) and U.S. women (26%).

### **More women than men would rather reach out to a customer service rep**

Nearly three-quarters of women (70%) would rather reach out to customer service if experiencing difficulty with a product/service, compared to men (67%).

Nearly a third of men (29%) would rather find a solution themselves online, compared to over a quarter of women (26%).

### **Gen Zs are the most likely to want to find the solution themselves**

More than a third of Gen Zs (39%) would rather find a solution themselves online if experiencing difficulty with a product/service, compared to millennials (33%), Gen Xs (23%) and baby boomers (19%).

The majority of baby boomers (77%) would rather reach out to customer service, compared to Gen Zs (57%), millennials (63%) and Gen Xs (73%).

### **U.S. Gen Zs are the most likely to want to find the solution themselves**

Across the U.S. and U.K., the most U.S. Gen Zs would rather find a solution themselves online

- U.S. Gen Zs (41%); U.K. Gen Zs (38%)
- U.S. millennials (28%); U.K. millennials (38%)
- U.S. Gen Xs (21%); U.K. Gen Xs (24%)
- U.S. baby boomers (17%); U.K. baby boomers (23%)

The most U.S. baby boomers would rather reach out to customer service:

- U.S. Gen Zs (56%); U.K. Gen Zs (58%)
- U.S. millennials (68%); U.K. millennials (58%)
- U.S. Gen Xs (75%); U.K. Gen Xs (73%)
- U.S. baby boomers (80%); U.K. baby boomers (71%)

## Question 6



### > Why would you rather find the solution yourself?

Answers	Percent
I prefer not to talk to a human being	17.92%
It's faster to find the solution myself	46.25%
I think the answer online will be more accurate	7.31%
I can find a response any time of day (i.e., versus having to reach out during open hours)	27.24%
I don't know	1.28%

Nearly half (46%) of consumers would rather find the solution themselves because they think it's faster. Other reasons include: they can find a response any time of day (27%); they prefer not to talk to a human being (18%); and they think the answer online will be more accurate (7%).

#### **U.S. and U.K. consumers want to find a customer service solution themselves because it's faster**

The majority of both U.S. (46%) and U.K. (47%) consumers would rather find the solution themselves because they think it's faster.

Other reasons U.S. consumers would rather find the solution themselves include: they can find a response any time of day (29%); they prefer not to talk to a human being (17%); and they think the answer online will be more accurate (7%).

Other reasons U.K. consumers would rather find the solution themselves include: they can find a response any time of day (26%); they prefer not to talk to a human being (18%); and they think the answer online will be more accurate (8%).

#### **Men and women agree they would rather find the solution themselves because it's faster**

Men (44%) and women (49%) agree they would rather find the solution themselves because it's faster, compared to:

- They prefer not to talk to a human being - men (16%); women (19%)
- The answer online will be more accurate - men (8%); women (7%)
- They can find a response at any time of day - men (26%); women (28%)

#### **U.S. men most likely to find the solution themselves because it's faster**

Half of U.S. men (50%) would rather find the solution themselves because it's faster, compared to U.S. women (43%), U.K. men (49%) and U.K. women (44%).

- They prefer not to talk to a human being
  - U.S. women (17%)
  - U.S. men (19%)
  - U.K. women (22%)
  - U.K. men (15%)
- The answer online will be more accurate
  - U.S. women (7%)
  - U.S. men (6%)
  - U.K. women (6%)

## > Why would you rather find the solution yourself?

- U.K. men (9%)
- They can find a response at any time of day
  - U.S. women (31%)
  - U.S. men (25%)
  - U.K. women (26%)
  - U.K. men (26%)

### **U.K. millennials most likely to find the solution themselves because it's faster**

U.K. millennials (56%) are the most likely to find the solution themselves because it's faster, compared to U.K. Gen Zs (47%), U.S. Gen Zs (47%), U.S. millennials (44%), U.K. Gen Xs (34%), U.S. Gen Xs (46%), U.K. baby boomers (14%) and U.S. baby boomers (13%).

- They prefer not to talk to a human being
  - U.S. Gen Zs (22%)
  - U.K. Gen Zs (25%)
  - U.S. millennials (24%)
  - U.K. millennials (15%)
  - U.S. Gen Xs (11%)
  - U.K. Gen Xs (17%)
  - U.S. baby boomers (13%)
  - U.K. baby boomers (14%)
- The answer online will be more accurate
  - U.S. Gen Zs (6%)
  - U.K. Gen Zs (6%)
  - U.S. millennials (5%)
  - U.K. millennials (2%)
  - U.S. Gen Xs (9%)
  - U.K. Gen Xs (13%)
  - U.S. baby boomers (7%)
  - U.K. baby boomers (11%)
- They can find a response at any time of day
  - U.S. Gen Zs (25%)
  - U.K. Gen Zs (24%)
  - U.S. millennials (24%)

- U.K. millennials (27%)
- U.S. Gen Xs (29%)
- U.K. Gen Xs (34%)
- U.S. baby boomers (40%)
- U.K. baby boomers (38%)

### **Millennials most likely to find the solution themselves because it's faster**

millennials (51%) are the most likely to find the solution themselves because it's faster, compared to Gen Zs (47%), Gen Xs (39%) and baby boomers (39%)

- They prefer not to talk to a human being
  - Gen Zs (24%)
  - Millennials (18%)
  - Gen Xs (15%)
  - Baby boomers (13%)
- The answer online will be more accurate
  - Gen Zs (6%)
  - Millennials (3%)
  - Gen Xs (11%)
  - Baby boomers (8%)
- They can find a response at any time of day
  - Gen Zs (22%)
  - Millennials (26%)
  - Gen Xs (32%)
  - Baby boomers (39%)

## Question 7



> **Have you switched to a direct-to-consumer brand (i.e., sells straight to consumers rather than through a retailer, e.g., Everlane, Casper, etc.) for any products or services you buy in the last year?**

Answers	Percent
Yes	18.00%
No	71.50%
I don't know	10.50%

Nearly one in five (18%) consumers have switched to a direct-to-consumer brand for a product or service they buy in the last year, and 72% have not.

**More U.K. consumers have switched to direct-to-consumer brands in the last year**

One in five (20%) U.K. consumers have switched to a direct-to-consumer brand for a product or service they buy in the last year, and 69% have not. That's compared to 17% of U.S. consumers who have switched to a direct-to-consumer brand for a product or service they buy in the last year, and 74% who have not.

**More women have switched to a direct-to-consumer brand in the last year**

Women (19%) are more likely than men (17%) to have switched to a direct-to-consumer brand in the last year.

**U.K. women are the most likely to have switched to a direct-to-consumer brand in the last year**

More than one in five U.K. women (21%) have switched to a direct-to-consumer brand in the last year, compared to U.K. men (18%), U.S. women (17%) and U.S. men (17%).

**Gen Zs are the most likely to have switched to a direct-to-consumer brand in the last year**

Gen Zs (24%) are the most likely to have switched to a direct-to-consumer brand in the last year, compared to millennials (23%), Gen Xs (16%) and baby boomers (11%).

**U.S. millennials are the most likely to have switched to a direct-to-consumer brand in the last year**

Across the U.S. and U.K., U.S. millennials (25%) are the most likely to have switched to a direct-to-consumer brand in the last year:

- U.S. Gen Zs (23%); U.K. Gen Zs (24%)
- U.S. millennials (25%); U.K. millennials (22%)
- U.S. Gen Xs (13%); U.K. Gen Xs (17%)
- U.S. baby boomers (11%); U.K. baby boomers (11%)

## Question 8

### > Thinking about the last time you switched to a direct-to-consumer brand, which of the following best describes why you switched?

Answers	Percent
The product is cheaper	33.52%
The customer service is better (i.e. faster response times, more knowledgeable about product, etc.)	29.36%
More personalization	9.70%
Faster or cheaper shipping options	13.57%
Better quality product	11.91%
I don't know	1.94%

The majority of consumers who switched to a direct-to-consumer (D2C) brand last switched because the product is cheaper (34%). Other reasons include better customer service (29%); more personalization (10%); faster or cheaper shipping options (14%); and better quality product (12%).

#### **U.K. consumers switch to D2C due to price, U.S. consumers due to customer service**

The majority of U.K. consumers who switched to a D2C brand last switched because of a cheaper product (38%), while the majority of U.S. consumers switched because the customer service is better (31%).

Other reasons U.S. consumers switched include a cheaper product (29%); more personalization (11%); faster or cheaper shipping options (14%); and better quality product (12%).

Other reasons U.K. consumers switched include better customer service (28%); more personalization (8%); faster or cheaper shipping options (13%); and better quality product (11%).

#### **U.K. women are the most likely to switch to a D2C brand because the product is cheaper; U.S. women switch because customer service is better**

The majority of U.K. women (38%) switched to a D2C brand because the product is cheaper, while the majority of U.S. women (32%) switched because the customer service is better:

- The product is cheaper
  - U.S. men (34%); U.K. men (37%)
  - U.S. women (27%); U.K. women (38%)
- Customer service is better
  - U.S. men (28%); U.K. men (30%)
  - U.S. women (32%); U.K. women (26%)
- More personalization
  - U.S. men (8%); U.K. men (8%)
  - U.S. women (13%); U.K. women (9%)
- Faster or cheaper shipping options
  - U.S. men (11%); U.K. men (15%)
  - U.S. women (16%); U.K. women (11%)
- Better quality product
  - U.S. men (17%); U.K. men (11%)
  - U.S. women (10%); U.K. women (12%)





## > Thinking about the last time you switched to a direct-to-consumer brand, which of the following best describes why you switched?

### Majority of men and women switched to a D2C brand because the product is cheaper

The majority of men (36%) and women (32%) switched to a D2C brand because the product is cheaper, compared to:

- Customer service is better
  - Men (30%); Women (29%)
- More personalization
  - Men (8%); Women (11%)
- Faster or cheaper shipping options
  - Men (14%); Women (14%)
- Better quality product
  - Men (13%); Women (11%)

### Baby boomers are the most likely to switch to a D2C brand because the product is cheaper

Two in five baby boomers (40%) switched to a D2C brand because the product is cheaper, compared to millennials (31%), Gen Xs (31%) and Gen Zs (30%).

- Customer service is better
  - Gen Zs (30%)
  - Millennials (28%)
  - Gen Xs (36%)
  - Baby boomers (22%)
- More personalization
  - Gen Zs (18%)
  - Millennials (12%)
  - Gen Xs (8%)
  - Baby boomers (7%)
- Faster or cheaper shipping options
  - Gen Zs (7%)
  - Millennials (13%)
  - Gen Xs (13%)
  - Baby boomers (19%)
- Better quality product
  - Gen Zs (9%)

- Millennials (16%)
- Gen Xs (10%)
- Baby boomers (9%)

### U.K. baby boomers are nearly twice as likely as any other generation to switch to a D2C brand because the product is cheaper

U.K. baby boomers (56%) are the most likely to switch to a D2C brand because the product is cheaper, compared to U.S. baby boomers (35%), U.K. Gen Zs (34%), U.S. Gen Zs (35%), U.K. millennials (37%), U.S. millennials (25%), U.S. Gen Zs (25%) and U.K. Gen Zs (35%).

- Customer service is better
  - U.S. Gen Zs (30%)
  - U.K. Gen Zs (30%)
  - U.S. millennials (33%)
  - U.K. millennials (24%)
  - U.S. Gen Xs (35%)
  - U.K. Gen Xs (37%)
  - U.S. baby boomers (28%)
  - U.K. baby boomers (11%)

- More personalization
  - U.S. Gen Zs (20%)
  - U.K. Gen Zs (17%)
  - U.S. millennials (14%)
  - U.K. millennials (9%)
  - U.S. Gen Xs (13%)
  - U.K. Gen Xs (5%)
  - U.S. baby boomers (8%)
  - U.K. baby boomers (6%)

- Faster or cheaper shipping options
  - U.S. Gen Zs (5%)
  - U.K. Gen Zs (9%)
  - U.S. millennials (12%)
  - U.K. millennials (13%)
  - U.S. Gen Xs (9%)
  - U.K. Gen Xs (16%)
  - U.S. baby boomers (20%)
  - U.K. baby boomers (17%)

- Better quality product
  - U.S. Gen Zs (15%)
  - U.K. Gen Zs (4%)
  - U.S. millennials (16%)
  - U.K. millennials (15%)
  - U.S. Gen Xs (13%)
  - U.K. Gen Xs (8%)
  - U.S. baby boomers (8%)
  - U.K. baby boomers (11%)

## Question 9

> **If you disclose your personal information (e.g., email, location, etc.) to a brand, which of the following is most important that you receive in return?**

Answers	Percent
A more personalized experience (e.g. product recommendations, sizing info, etc.)	18.25%
A better price (e.g., promotions, deals, etc.)	46.30%
Better customer service (i.e., faster response times, more knowledgeable about product, etc.)	27.60%
I don't know	7.85%

When disclosing personal information to a brand, nearly half (46%) of consumers believe a better price is most important to receive in return, more than a quarter (28%) believe better customer service is most important to receive in return, and nearly one in five (18%) believe a more personalized experience is most important to receive in return.

### **U.K. consumers are more likely to want a better price in exchange for personal information**

U.K. consumers (51%) are more likely than U.S. consumers (41%) to believe a better price is most important to receive in return for disclosing personal information to a brand. This is compared to U.K. consumers (16%) and U.S. consumers (21%) who believe a more personalized experience is most important and U.K. consumers (25%) U.S. consumers (30%) who believe better customer service is most import.

### **A fifth of women prioritize a more personalized experience when disclosing their personal information to a brand**

One in five women (20%) believe a more personalized experience is most important to receive in return when disclosing their personal information to a brand, compared to 17% of men.

- A better price
  - Men (47%); Women (46%)
- Better customer experience
  - Men (29%); Women (27%)

### **U.K. women are most likely to prioritize a better price when disclosing their personal information to a brand**

More than half of U.K. women (53%) expect a better price when disclosing personal information to a brand, compared to U.K. men (50%), U.S. women (41%) and U.S. men (42%).

- A more personalized experience
  - U.S. men (17%); U.K. men (15%)
  - U.S. women (22%); U.K. women (16%)
- Better customer service
  - U.S. men (35%); U.K. men (28%)
  - U.S. women (26%); U.K. women (24%)



## > If you disclose your personal information (e.g., email, location, etc.) to a brand, which of the following is most important that you receive in return?

### More than half of U.K. millennials prioritize a better price in return for disclosing personal information to a brand

More than half of U.K. millennials (58%) believe its most important to receive a better price in exchange for disclosing their personal information to a brand:

- A more personalized experience
  - U.S. Gen Zs (33%)
  - U.K. Gen Zs (23%)
  - U.S. millennials (24%)
  - U.K. millennials (17%)
  - U.S. Gen Xs (22%)
  - U.K. Gen Xs (14%)
  - U.S. baby boomers (13%)
  - U.K. baby boomers (12%)
- A better price
  - U.S. Gen Zs (41%)
  - U.K. Gen Zs (55%)
  - U.S. millennials (46%)
  - U.K. millennials (58%)
  - U.S. Gen Xs (36%)
  - U.K. Gen Xs (52%)
  - U.S. baby boomers (39%)
  - U.K. baby boomers (40%)
- Better customer experience
  - U.S. Gen Zs (17%)
  - U.K. Gen Zs (17%)
  - U.S. millennials (22%)
  - U.K. millennials (19%)
  - U.S. Gen Xs (33%)
  - U.K. Gen Xs (25%)
  - U.S. baby boomers (38%)
  - U.K. baby boomers (39%)

### Baby boomers are the most likely to prioritize better customer service in return for disclosing personal information to a brand

More than a third of baby boomers (38%) believe its most important to receive better customer service in exchange for disclosing personal information to a brand, compared

to Gen Zs (17%), Gen Xs (28%) and millennials (20%).

- A more personalized experience
  - Gen Zs (28%)
  - Millennials (20%)
  - Gen Xs (18%)
  - Baby boomers (13%)
- A better price
  - Gen Zs (49%)
  - Millennials (53%)
  - Gen Xs (45%)
  - Baby boomers (40%)

## **3 / Keyfindings**

Impacts of technology

on CX, by industry

## Question 1



> **Of the following, with which industry are you most likely to share personal data (e.g., location, age, preferences, etc.) for a better customer experience (e.g., personalized offers, discounts, etc.)?**

Answers	Percent
Travel and hospitality (e.g. airlines, hotels, resorsts, etc.)	18.10%
Retail	22.00%
Banking and financial services	31.75%
Insurance	8.80%
Telecommunications (e.g. cable, phone service providers, etc.)	4.90%
I don't know	14.45%

Nearly a third (32%) of consumers are most likely to share their personal data with the banking and financial services industry for a better customer experience (down 2% from 2018%), compared to retail (22%) (up 7% from 2018), travel and hospitality (18%) (no change from 2018), insurance (9%) (no change from 2018) and telecommunications (5%) (down 3% from 2018).

### **U.S. and U.K. consumers are most likely to share personal information with banking and financial services industry**

The majority of U.S. (31%) and U.K. (32%) consumers are most likely to share their personal data with the banking and financial services industry for a better customer experience. Among U.S. consumers this is compared to retail (20%), travel and hospitality (19%), insurance (10%) and telecommunications (6%). Among U.K. consumers this is compared to retail (24%), travel and hospitality (17%), insurance (8%) and telecommunications (4%).

### **Men and women are both most likely to share personal information with banking and financial services industry**

The majority of men (31%) and women (32%) are most likely to share their personal data with the banking and financial services industry for a better customer experience. Compared to:

- Travel and hospitality
  - men (18%); women (18%)
- Retail
  - men (23%); women (22%)
- Insurance
  - men (8%); women (9%)
- Telecommunications
  - men (6%); women (5%)

### **U.K. women are the most likely to share personal information with banking and financial services industry**

The majority of U.K. women (34%) are most likely to share their personal data with the banking and financial services industry for a better customer experience, compared to U.K. men (31%), U.S. men (32%) and U.S. women (31%).

> **Of the following, with which industry are you most likely to share personal data (e.g., location, age, preferences, etc.) for a better customer experience (e.g., personalized offers, discounts, etc.)?**

- Travel and hospitality
  - U.S. men (18%); U.K. men (19%)
  - U.S. women (19%); U.K. women (16%)
- Retail
  - U.S. men (21%); U.K. men (24%)
  - U.S. women (19%); U.K. women (25%)
- Insurance
  - U.S. men (9%); U.K. men (10%)
  - U.S. women (8%); U.K. women (9%)
- Telecommunications
  - U.S. men (6%); U.K. men (5%)
  - U.S. women (5%); U.K. women (3%)

**Gen Zs are the most likely to share personal information with retail industry**

The majority of Gen Zs (32%) are the most likely to share their personal data with the retail industry for a better customer experience, compared to millennials (24%), Gen Xs (22%) and baby boomers (16%):

- Travel and hospitality
  - Gen Zs (25%)
  - Millennials (19%)
  - Gen X (14%)
  - Baby boomers (16%)
- Banking and financial services
  - Gen Zs (22%)
  - Millennials (31%)
  - Gen X (34%)
  - Baby boomers (36%)
- Insurance
  - Gen Zs (9%)
  - Millennials (8%)
  - Gen X (10%)
  - Baby boomers (8%)

- Telecommunications
  - Gen Zs (3%)
  - Millennials (6%)
  - Gen X (3%)
  - Baby boomers (5%)

**U.K. Gen Zs are the most likely to share personal information with retail industry**

The majority of U.K. Gen Zs (33%) are the most likely to share their personal data with the retail industry for a better customer experience, compared to:

- Travel and hospitality
  - U.S. Gen Zs (29%)
  - U.K. Gen Zs (22%)
  - U.S. millennials (21%)
  - U.K. millennials (18%)
  - U.S. Gen X (15%)
  - U.K. Gen X (14%)
  - U.S. baby boomers (16%)
  - U.K. baby boomers (16%)

- Retail
  - U.S. Gen Zs (30%)
  - U.K. Gen Zs (33%)
  - U.S. millennials (21%)
  - U.K. millennials (26%)
  - U.S. Gen X (18%)
  - U.K. Gen X (26%)
  - U.S. baby boomers (15%)
  - U.K. baby boomers (19%)

- Banking and financial services
  - U.S. Gen Zs (14%)
  - U.K. Gen Zs (29%)
  - U.S. millennials (29%)
  - U.K. millennials (32%)
  - U.S. Gen X (37%)
  - U.K. Gen X (32%)
  - U.S. baby boomers (36%)
  - U.K. baby boomers (37%)

- Insurance
  - U.S. Gen Zs (13%)
  - U.K. Gen Zs (6%)

- U.S. millennials (8%)
  - U.K. millennials (8%)
  - U.S. Gen X (12%)
  - U.K. Gen X (8%)
  - U.S. baby boomers (9%)
  - U.K. baby boomers (8%)

- Telecommunications
  - U.S. Gen Zs (4%)
  - U.K. Gen Zs (2%)
  - U.S. millennials (8%)
  - U.K. millennials (4%)
  - U.S. Gen X (5%)
  - U.K. Gen X (2%)
  - U.S. baby boomers (5%)
  - U.K. baby boomers (4%)

## Question 2



> **When reaching out to a company's customer service channels in each of the following industries, do you prefer to interact with a human or a digital representative (e.g., chatbot)?**

Answers	Human	Digital Representative	I don't know
Retail	81.65%	13.70%	4.65%
Banking and financial services	85.45%	11.35%	3.20%
Insurance	80.05%	14.30%	5.65%
Travel and hospitality (e.g. airlines, hotels, resorst, etc.)	74.05%	19.80%	6.15%
Telecommunications (e.g. cable, phone service providers, etc.)	75.45%	19.30%	5.25%

When reaching out to a company's customer service channels, the majority of consumers prefer to interact with a human in banking and financial services (85%), followed by retail (82%), insurance (80%), travel and hospitality (74%), and telecommunications (74%). This is compared to the number of consumers who prefer to interact with a digital representative in travel and hospitality (20%), telecommunications (19%), retail (14%), banking and financial services (14%) and insurance (19%).

### **U.S. consumers prefer to interact with digital representative for travel/hospitality; U.K. for telecoms**

The majority of U.S. consumers prefer interaction with a human in banking and financial services (88%), and prefer interaction with a digital representative in travel and hospitality (21%).

The majority of U.K. consumers prefer interaction with a human in banking and financial services (83%), and prefer interaction with a digital representative in telecommunications (21%).

### **Majority of men and women prefer to speak with a human for all industries**

The majority of men and women prefer to speak with a human customer service representative for retail, banking and financial services, insurance, travel and hospitality, and telecommunications:

- Retail
  - Human - men (82%); women (81%)
  - Digital - men (13%); women (14%)
- Banking and Financial Services
  - Human - men (86%); women (85%)
  - Digital - men (11%); women (12%)
- Insurance
  - Human - men (78%); women (81%)
  - Digital - men (16%); women (13%) m
- Travel and Hospitality
  - Human - men (73%); women (75%)
  - Digital - men (20%); women (20%)

**> When reaching out to a company's customer service channels in each of the following industries, do you prefer to interact with a human or a digital representative (e.g., chatbot)?**

- Telecommunications
  - Human - men (75%); women (76%)
  - Digital - men (29%); women (19%)

**U.S. men are most likely to prefer to speak with a digital representative for travel & hospitality**

U.S. men (23%) are the most likely to prefer to speak with a digital representative for travel and hospitality, compared to U.S. women (20%), U.K. men (19%) and U.K. women (20%).

**Human:**

- Retail
  - U.S. men (83%); U.K. men (81%)
  - U.S. women (82%); U.K. women (81%)
- Banking and Financial Services
  - U.S. men (87%); U.K. men (85%)
  - U.S. women (89%); U.K. women (81%)
- Insurance
  - U.S. men (82%); U.K. men (76%)
  - U.S. women (87%); U.K. women (74%)
- Travel and Hospitality
  - U.S. men (71%); U.K. men (75%)
  - U.S. women (74%); U.K. women (76%)
- Telecommunications
  - U.S. men (75%); U.K. men (74%)
  - U.S. women (78%); U.K. women (73%)

**Digital Representative:**

- Retail
  - U.S. men (13%); U.K. men (13%)
  - U.S. women (13%); U.K. women (16%)
- Banking and Financial Services
  - U.S. men (11%); U.K. men (10%)
  - U.S. women (12%); U.K. women (19%)
- Insurance
  - U.S. men (13%); U.K. men (17%)
  - U.S. women (19%); U.K. women (20%)
- Travel and Hospitality
  - U.S. men (23%); U.K. men (18%)
  - U.S. women (20%); U.K. women (20%)
- Telecommunications
  - U.S. men (21%); U.K. men (19%)
  - U.S. women (17%); U.K. women (22%)

**Baby boomers are the least likely to prefer interacting with a digital representative**

Baby boomers are less than half as likely as Gen Zs, millennials and Gen Xs to prefer to interact with a digital representative in retail, banking and financial services, and insurance.

**Human:**

- Retail
  - Gen Zs (70%)
  - Millennials (75%)
  - Gen X (86%)
  - Baby boomers (90%)
- Banking and Financial Services
  - Gen Zs (81%)

- Millennials (82%)
- Gen X (87%)
- Baby boomers (92%)

- Insurance
  - Gen Zs (77%)
  - Millennials (76%)
  - Gen X (79%)
  - Baby boomers (88%)
- Travel and Hospitality
  - Gen Zs (67%)
  - Millennials (68%)
  - Gen X (76%)
  - Baby boomers (82%)
- Telecommunications
  - Gen Zs (67%)
  - Millennials (68%)
  - Gen X (78%)
  - Baby boomers (86%)

**Digital Representative:**

- Retail
  - Gen Zs (24%)
  - Millennials (19%)
  - Gen X (10%)
  - Baby boomers (6%)
- Banking and Financial Services
  - Gen Zs (15%)
  - Millennials (15%)
  - Gen X (9%)
  - Baby boomers (5%)
- Insurance
  - Gen Zs (15%)
  - Millennials (18%)
  - Gen X (16%)
  - Baby boomers (8%)
- Travel and Hospitality
  - Gen Zs (27%)
  - Millennials (26%)
  - Gen X (16%)
  - Baby boomers (13%)
- Telecommunications
  - Gen Zs (28%)





- Millennials (24%)
- Men X (15%)
- Baby boomers (11%)

**U.S. Gen Zs are the most likely to prefer interacting with a digital representative for telecommunications**

U.S. Gen Zs (32%) are the most likely to prefer to interact with a digital representative, specifically in the telecommunications industry.

**Human:**

- Retail
  - U.S. Gen Zs (75%); U.K. Gen Zs (66%)
  - U.S. millennials (77%); U.K. millennials (74%)
  - U.S. Gen X (83%); U.K. Gen X (89%)
  - U.S. baby boomers (88%); UK baby boomers (94%)
- Banking and Financial Services
  - U.S. Gen Zs (82%); U.K. Gen Zs (80%)
  - U.S. millennials (83%); U.K. millennials (82%)
  - U.S. Gen X (89%); U.K. Gen X (85%)
  - U.S. baby boomers (92%); U.K. baby boomers (92%)
- Insurance
  - U.S. Gen Zs (82%); U.K. Gen Zs (72%)
  - U.S. millennials (81%); U.K. millennials (71%)
  - U.S. Gen X (84%); U.K. Gen X (75%)
  - U.S. baby boomers (89%); U.K. baby boomers (86%)
- Travel and Hospitality
  - U.S. Gen Zs (68%); U.K. Gen Zs (66%)
  - U.S. millennials (65%); U.K. millennials (69%)
  - U.S. Gen X (69%); U.K. Gen X (81%)
  - U.S. baby boomers (81%); U.K. baby boomers (84%)
- Telecommunications

- U.S. Gen Zs (63%); U.K. Gen Zs (70%)
- U.S. millennials (71%); U.K. millennials (66%)
- U.S. Gen X (77%); U.K. Gen X (78%)
- U.S. baby boomers (87%); U.K. baby boomers (84%)

- (15%)
- U.S. baby boomers (10%); U.K. baby boomers (14%)

**Digital Representative:**

- Retail
  - U.S. Gen Zs (21%); U.K. Gen Zs (27%)
  - U.S. millennials (17%); U.K. millennials (20%)
  - U.S. Gen X (13% ); U.K. Gen X (8%)
  - U.S. baby boomers (8%); U.K. baby boomers (4%)
- Banking and Financial Services
  - U.S. Gen Zs (15%); U.K. Gen Zs (15%)
  - U.S. millennials (15%); U.K. millennials (15%)
  - U.S. Gen X (8%); U.K. Gen X (10%)
  - U.S. baby boomers (7%); U.K. baby boomers (6%)
- Insurance
  - U.S. Gen Zs (12%); U.K. Gen Zs (18%)
  - U.S. millennials (13%); U.K. millennials (21%)
  - U.S. Gen X (12% ); U.K. Gen X (18%)
  - U.S. baby boomers (7%); U.K. baby boomers (9%)
- Travel and Hospitality
  - U.S. Gen Zs (29%); U.K. Gen Zs (26%)
  - U.S. millennials (30%); U.K. millennials (24%)
  - U.S. Gen X (22%); U.K. Gen X (12%)
  - U.S. baby boomers (13%); U.K. baby boomers (12%)
- Telecommunications
  - U.S. Gen Zs (32%); U.K. Gen Zs (24%)
  - U.S. millennials (23%); U.K. millennials (25%)
  - U.S. Gen X (16% ); U.K. Gen X

## Question 3

> **Of the following, which industry do you think is the most innovative when it comes to using emerging technology (e.g., augmented reality, chatbots, etc.) to provide positive customer experiences?**

Answers	Percent
Travel and hospitality (e.g., airlines, hotels, resorts, etc.)	13.80%
Retail	15.50%
Banking and financial services	26.65%
Insurance	3.45%
Telecommunications (e.g. cable, phone service providers, etc.)	19.25%
I don't know	21.35%

The majority of consumers think the banking and financial service industry (27%) is the most innovative when it comes to using emerging technology to provide positive customer experiences (up 13% from 2018), compared to telecommunications (19%) (down 5% from 2018), retail (15%) (down 6% from 2018), travel and hospitality (14%) (down 10% from 2018) and insurance (3%) (up 1% from 2018).

### **U.S. and U.K. consumers think banking and financial service industry are most innovative with technology for positive CX**

Nearly a quarter (24%) of U.S. consumers think the banking and financial service industry is the most innovative when it comes to using emerging technology to provide positive customer experiences, compared to telecommunications (22%), travel and hospitality (17%), retail (14%) and insurance (3%).

Nearly a third (29%) of U.K. consumers think the banking and financial service industry is the most innovative when it comes to using emerging technology to provide positive customer experiences, compared to telecommunications (17%), retail (17%), travel and hospitality (11%) and insurance (3%).

### **Men and women agree banking and financial services is the most innovative when it comes to using emerging technology to provide positive CX**

More than quarter of men (28%) and women (26%) think the banking and financial services industry is the most innovative when it comes to using emerging technology to provide positive customer experiences, compared to:

- Travel and Hospitality
  - Men (13%); Women (15%)
- Retail
  - Men (15%); Women (16%)
- Insurance
  - Men (4%); Women (3%)
- Telecommunications
  - Men (19%); Women (19%)

### **U.K. women are the most likely to think banking and financial services is the most innovative when it comes to using emerging technology to provide positive CX**



> **Of the following, which industry do you think is the most innovative when it comes to using emerging technology [e.g., augmented reality, chatbots, etc.] to provide positive customer experiences?**

Nearly a third of U.K. women (31%) think the banking and financial services industry is the most innovative when it comes to using emerging technology to provide positive customer experiences, compared to U.K. men (28%), U.S. men (28%) and U.S. women (22%):

- Travel and Hospitality
  - U.S. men (16%); U.K. men (11%)
  - U.S. women (17%); U.K. women (11%)
- Retail
  - U.S. men (11%); U.K. men (17%)
  - U.S. women (15%); U.K. women (17%)
- Insurance
  - U.S. men (5%); U.K. men (3%)
  - U.S. women (3%); U.K. women (3%)
- Telecommunications
  - U.S. men (23%); U.K. men (17%)
  - U.S. women (21%); U.K. women (22%)

**Baby boomers are the most likely to think telecommunications is the most innovative when it comes to using emerging technology to provide positive CX**

Nearly a quarter of baby boomers (23%) think the telecommunications industry is the most innovative when it comes to using emerging technology to provide positive customer experiences, compared to Gen Zs (15%), millennials (17%) and Gen Xs (20%)

- Travel and Hospitality
  - Gen Zs (19%)

- Millennials (14%)
- Gen X (12%)
- Baby boomers (14%)

- Retail
  - Gen Zs (22%)
  - Millennials (18%)
  - Gen X (14%)
  - Baby boomers (10%)

- Banking and Financial Services
  - Gen Zs (25%)
  - Millennials (27%)
  - Gen X (28%)
  - Baby boomers (22%)

- Insurance
  - Gen Zs (3%)
  - Millennials (4%)
  - Gen X (4%)
  - Baby boomers (3%)

**U.K. Gen Zs are the most likely to think retail is the most innovative when it comes to using emerging technology to provide positive CX**

More than a quarter of U.K. Gen Zs (26%) think the retail industry is the most innovative when it comes to using emerging technology to provide positive customer experiences, compared to U.S. Gen Zs (17%), U.K. millennials (19%), U.S. millennials (17%), U.K. Gen Xs (16%), U.S. Gen Xs (13%), and U.K. baby boomers (11%) and U.S. baby boomers (10%).

- Travel and Hospitality
  - U.S. Gen Zs (22%)
  - U.K. Gen Zs (16%)
  - U.S. millennials (19%)
  - U.K. millennials (9%)
  - U.S. Gen X (17%)
  - U.K. Gen X (7%)
  - U.S. baby boomers (16%)
  - U.K. baby boomers (11%)

- Banking and Financial Services
  - U.S. Gen Zs (24%)
  - U.K. Gen Zs (26%)
  - U.S. millennials (23%)
  - U.K. millennials (31%)
  - U.S. Gen X (29%)
  - U.K. Gen X (28%)
  - U.S. baby boomers (19%)
  - U.K. baby boomers (27%)

- Insurance
  - U.S. Gen Zs (6%)
  - U.K. Gen Zs (1%)
  - U.S. millennials (5%)
  - U.K. millennials (4%)
  - U.S. Gen X (5%)
  - U.K. Gen X (4%)
  - U.S. baby boomers (3%)
  - U.K. baby boomers (4%)

- Telecommunications
  - U.S. Gen Zs (20%)
  - U.K. Gen Zs (12%)
  - U.S. millennials (20%)
  - U.K. millennials (16%)
  - U.S. Gen X (22%)
  - U.K. Gen X (17%)
  - U.S. baby boomers (25%)
  - U.K. baby boomers (18%)

## Question 4

> **Of the following, which technology do you think creates the most positive customer experience in each of the following industries?**

Answers	Virtual Reality [VR] [e.g., try before you buy, product simulation, etc.]	Augmented Reality [AR] [e.g., view in room furniture apps]	Artificial Intelligence [AI] [e.g., personalized recommendations, etc.]	Digital representative [e.g., chatbot, voice automation, etc.]	Voice Assistants [e.g., Alexa, Google Home, etc.]	I don't know
Retail	20.75%	12.80%	9.95%	11.80%	12.40%	32.30%
Banking and Finance	7.35%	5.30%	18.65%	24.30%	7.85%	36.55%
Insurance	7.20%	5.05%	18.70%	24.55%	7.15%	37.35%
Travel and hospitality (e.g., airlines, hotels, resorts, etc.)	16.20%	12.90%	14.90%	16.60%	7.00%	32.40%
Telecommunications (e.g., cable, phone service providers, etc.)	9.95%	5.80%	15.05%	26.10%	9.60%	33.50%

When asked which technology U.S. consumers think creates the most positive customer experience (CX) in each industry, consumers said:

- Retail - Virtual Reality (21%)
  - Augmented Reality (13%)
  - Digital Representative (12%)
  - Voice Assistants (12%)
  - Artificial Intelligence (10%)
- Banking and Finance - Digital Representative (24%)
  - Artificial Intelligence (19%)
  - Virtual Reality (7%)
  - Augmented Reality (5%)
  - Voice Assistants (8%)
- Insurance - Digital Representative (25%)
  - Artificial Intelligence (19%)
  - Virtual Reality (7%)
  - Augmented Reality (5%)
  - Voice Assistants (7%)
- Travel and hospitality - Digital Representative (17%)
  - Virtual Reality (16%)
  - Artificial Intelligence (15%)
  - Voice Assistants (7%)
  - Augmented Reality (6%)
- Telecommunications - Digital Representative (26%)
  - Artificial Intelligence (15%)
  - Virtual Reality (10%)
  - Voice Assistants (10%)
  - Augmented Reality (6%)



## > Of the following, which technology do you think creates the most positive customer experience in each of the following industries?

### U.S. and U.K. consumers think digital representatives create the most positive CX in most industries

When asked which technology U.S. consumers think creates the most positive CX in each industry, consumers preferred digital representatives in all industries except retail:

- Retail - Virtual Reality (22%)
  - Digital Representative (14%)
  - Voice Assistants (14%)
  - Augmented Reality (10%)
  - Artificial Intelligence (9%)
- Banking and Finance - Digital Representative (26%)
  - Artificial Intelligence (17%)
  - Voice Assistants (9%)
  - Virtual Reality (8%)
  - Augmented Reality (5%)
- Insurance - Digital Representative (25%)
  - Artificial Intelligence (18%)
  - Voice Assistants (8%)
  - Virtual Reality (8%)
  - Augmented Reality (5%)
- Travel and hospitality - Digital Representative (18%)
  - Virtual Reality (17%)
  - Artificial Intelligence (16%)
  - Augmented Reality (12%)
  - Voice Assistants (8%)
- Telecommunications - Digital Representative (28%)
  - Artificial Intelligence (14%)
  - Virtual Reality (11%)
  - Voice Assistants (10%)
  - Augmented Reality (5%)

U.S. and U.K. consumers think digital representatives create the most positive CX in most industries (cont.)

When asked which technology UK consumers think creates the most positive CX in each industry, consumers also said digital representatives for all industries except retail, where digital representatives got the lowest votes:

- Retail - Virtual Reality (20%)
  - Augmented Reality (15%)
  - Artificial Intelligence (11%)
  - Voice Assistants (11%)
  - Digital Representative (10%)
- Banking and Finance - Digital Representative (22%)
  - Artificial Intelligence (21%)
  - Voice Assistants (7%)
  - Virtual Reality (7%)

Augmented Reality (5%)

- Insurance - Digital Representative (24%)
  - Artificial Intelligence (20%)
  - Voice Assistants (7%)
  - Virtual Reality (7%)
  - Augmented Reality (5%)
- Travel and hospitality - Digital Representative (16%) / Virtual Reality (16%)
  - Artificial Intelligence (14%)
  - Augmented Reality (14%)
  - Voice Assistants (6%)
- Telecommunications - Digital Representative (24%)
  - Artificial Intelligence (16%)
  - Voice Assistants (9%)
  - Virtual Reality (9%)
  - Augmented Reality (6%)

### RETAIL:

Women and men agree virtual reality creates the most positive CX for retail

Men and women agree that virtual reality creates the most positive CX in the retail industry:

- Virtual Reality - Men (19%); Women (22%)
- Augmented Reality - Men (13%); Women (12%)
- Artificial Intelligence - Men (9%); Women (11%)
- Voice Assistants - Men (13%); Women (12%)
- Digital Representative - Men (12%); Women (12%)

### U.S. women are the most likely to think virtual reality creates the most positive CX for retail

U.S. women (24%) think that virtual reality creates the most positive CX in the retail industry, compared to U.S. men (18%), U.K. women (20%) and U.K. men (20%)

- Augmented Reality
  - U.S. Women (10%); U.K. Women (16%)
  - U.S. Men (11%); U.K. Men (15%)
- Artificial Intelligence
  - U.S. Women (10%); U.K. Women (12%)
  - U.S. Men (7%); U.K. Men (10%)
- Digital Representative
  - U.S. Women (12%); U.K. Women (11%)
  - U.S. Men (17%); U.K. Men (9%)
- Voice Assistants
  - U.S. Women (13%); U.K. Women (11%)
  - U.S. Men (17%); U.K. Men (10%)

> **Of the following, which technology do you think creates the most positive customer experience in each of the following industries?**

**RETAIL:**

**Gen Zs are more than twice as likely as baby boomers to think AI creates the most positive CX for retail**

Gen Zs (20%) are more than twice as likely as baby boomers (6%) and Gen X (7%), and nearly twice as likely as millennials (12%) to think AI creates the positive CX in the retail industry:

- Virtual Reality
  - Gen Zs (24%)
  - Millennials (22%)
  - Gen X (21%)
  - Baby boomers (18%)
- Augmented Reality
  - Gen Zs (14%)
  - Millennials (14%)
  - Gen X (13%)
  - Baby boomers (10%)
- Digital Representatives
  - Gen Zs (14%)
  - Millennials (15%)
  - Gen X (9%)
  - Baby boomers (9%)
- Voice Assistants
  - Gen Zs (12%)
  - Millennials (12%)
  - Gen X (14%)
  - Baby boomers (11%)

**U.K. Gen zs are the most likely to think virtual reality creates the most positive CX for retail**

U.K. Gen Zs (26%) are the most likely to think that virtual reality created the most positive CX in the retail industry, compared to U.S. Gen Zs (22%), U.K. millennials (20%), U.S. millennial (25%), U.K. Gen X (17%), U.S. Gen X (25%); U.K. baby boomers (17%), U.S. baby boomers (18%):

- Augmented Reality
  - U.S. Gen Zs (17%); U.K. Gen Zs

- (12%)
  - U.S. millennials (9%); U.K. millennials (18%)
  - U.S. Gen X (14%); U.K. Gen X (12%)
  - U.S. baby boomers (7%); U.K. baby boomers (17%)
- Artificial Intelligence
  - U.S. Gen Zs (21%); U.K. Gen Zs (20%)
  - U.S. millennials (13%); U.K. millennials (11%)
  - U.S. Gen X (6%); U.K. Gen X (7%)
  - U.S. baby boomers (5%); U.K. baby boomers (6%)
- Digital Representative
  - U.S. Gen Zs (14%); U.K. Gen Zs (15%)
  - U.S. millennials (21%); U.K. millennials (10%)
  - U.S. Gen X (13%); U.K. Gen X (6%)
  - U.S. baby boomers (13%); U.K. baby boomers (9%)
- Voice Assistants
  - U.S. Gen Zs (13%); U.K. Gen Zs (12%)
  - U.S. millennials (14%); U.K. millennials (10%)
  - U.S. Gen X (16%); U.K. Gen X (13%)
  - U.S. baby boomers (13%); U.K. baby boomers (9%)

**BANKING & FINANCIAL SERVICES**

**Men and women agree digital assistants create the most positive CX for banking & financial services**

Men and women agree that digital assistants create the most positive CX in the banking and financial services industry:

- Virtual Reality - men (7%); women (7%)

- Augmented Reality - men (5%); women (6%)
- Artificial Intelligence - men (9%); women (11%)
- Voice Assistants - men (12%); women (12%)
- Digital Representative - men (13%); women (12%)

**U.S. men are the most likely to think digital assistants create the most positive CX for banking & financial services**

U.S. men (32%) are the most likely to think digital assistants create the most positive CX in the banking and financial services industry, compared to U.K. men (21%), U.S. women (24%) and U.K. women (24%):

- Virtual Reality
  - U.S. women (8%); U.K. women (6%)
  - U.S. men (7%); U.K. men (8%)
- Augmented Reality
  - U.S. women (5%); U.K. women (6%)
  - U.S. men (5%); U.K. men (5%)
- Artificial Intelligence
  - U.S. women (17%); U.K. women (20%)
  - U.S. men (16%); U.K. men (21%)
- Voice Assistants
  - U.S. women (9%); U.K. women (7%)
  - U.S. men (9%); U.K. men (7%)

**BANKING & FINANCIAL SERVICES**

**Gen Zs are the most likely to think ai creates the most positive CX in banking and financial services**

Gen Zs (24%) are the most likely to think AI creates the most positive CX in banking and financial services,



compared to millennials (22%), Gen X (17%), and baby boomers (13%):

- Virtual Reality
  - Gen Zs (10%)
  - Millennials (8%)
  - Gen X (10%)
  - Baby boomers (4%)
- Augmented Reality
  - Gen Zs (7%)
  - Millennials (8%)
  - Gen X (5%)
  - Baby boomers (2%)
- Digital Representatives
  - Gen Zs (28%)
  - Millennials (28%)
  - Gen X (20%)
  - Baby boomers (22%)
- Voice Assistants
  - Gen Zs (9%)
  - Millennials (8%)
  - Gen X (7%)
  - Baby boomers (8%)

**U.K. Gen Zs are the most likely to think ai creates the most positive CX in banking and financial services**

U.K. Gen Zs (29%) are the most likely to think that artificial intelligence creates the most positive CX in the banking and financial services industry, compared to U.S. Gen Zs (25%), U.K. millennials (22%), U.S. Millennial (21%), U.K. Gen X (15%), U.S. Gen X (19%), U.K. baby boomers (18%), U.S. baby boomers (10%):

- Virtual Reality
  - U.S. Gen Zs (12%); U.K. Gen Zs (9%)
  - U.S. millennials (8%); U.K. millennials (7%)
  - U.S. Gen X (13%); U.K. Gen X (8%)
  - U.S. baby boomers (4%); U.K. baby boomers (4%)
- Augmented Reality
  - U.S. Gen Zs (9%); U.K. Gen Zs (7%)
  - U.S. millennials (8%); U.K. millennials (7%)
  - U.S. Gen X (5%); U.K. Gen X (5%)
  - U.S. baby boomers (1%); U.K. baby boomers (3%)
- Digital Representative
  - U.S. Gen Zs (28%); U.K. Gen Zs (19%)
  - U.S. millennials (33%); U.K. millennials (25%)

- U.S. Gen X (21%); U.K. Gen X (20%)
- U.S. baby boomers (24%); U.K. baby boomers (17%)
- Voice Assistants
  - U.S. Gen Zs (6%); U.K. Gen Zs (9%)
  - U.S. millennials (8%); U.K. millennials (9%)
  - U.S. Gen X (8%); U.K. Gen X (6%)
  - U.S. baby boomers (9%); U.K. baby boomers (6%)

**INSURANCE**

**Men and women agree digital assistants create the most positive CX for insurance**

Men and women agree that digital assistants create the most positive CX in the insurance industry:

- Virtual Reality - men (7%); women (8%)
- Augmented Reality - men (4%); women (6%)
- Artificial Intelligence - men (19%); women (18%)
- Digital Representative - men (25%); women (24%)
- Voice Assistants - men (8%); women (6%)

**U.S. men are the most likely to think digital assistants create the most positive CX in insurance**

U.S. men (31%) are the most likely to think digital assistants create the most positive CX in the insurance industry, compared to U.K. men (21%), U.S. women (27%) and U.K. women (23%):

- Virtual Reality
  - U.S. women (8%); U.K. women (7%)
  - U.S. men (8%); U.K. men (6%)
- Augmented Reality
  - U.S. women (6%); U.K. women (6%)
  - U.S. men (4%); U.K. men (4%)
- Artificial Intelligence
  - U.S. women (18%); U.K. women (8%)
  - U.S. men (17%); U.K. men

- (21%)
- Voice Assistants
  - U.S. women (7%); U.K. women (6%)
  - U.S. men (10%); U.K. men (7%)

**INSURANCE**

**Gen zs are the most likely to think ai creates the most positive CX in insurance**

Gen Zs (24%) are the most likely to think AI creates the most positive CX in insurance compared to millennials (22%), Gen X (20%), and baby boomers (13%):

- Virtual Reality
  - Gen Zs (10%)
  - Millennials (8%)
  - Gen X (8%)
  - Baby boomers (4%)
- Augmented Reality
  - Gen Zs (7%)
  - Millennials (8%)
  - Gen X (5%)
  - Baby boomers (2%)
- Digital Representatives
  - Gen Zs (28%)
  - Millennials (28%)
  - Gen X (20%)
  - Baby boomers (22%)
- Voice Assistants
  - Gen Zs (9%)
  - Millennials (8%)
  - Gen X (6%)
  - Baby boomers (8%)

**U.K. Gen Zs are the most likely to think AI creates the most positive CX in insurance**

U.K. Gen Zs (26%) are the most likely to think that artificial intelligence creates the most positive CX in the insurance industry, compared to U.S. Gen Zs (21%), U.K. millennials (22%), U.S. Millennial (23%), U.K. Gen X (20%), U.S. Gen X (19%), U.K. baby boomers (12%), U.S. baby boomers (15%):

- Virtual Reality
  - U.S. Gen Zs (8%); U.K. Gen Zs (13%)
  - U.S. millennials (12%); U.K. millennials (9%)
  - U.S. Gen X (13%); U.K. Gen X (4%)

> **Of the following, which technology do you think creates the most positive customer experience in each of the following industries?**

- U.S. baby boomers (4%); U.K. baby boomers (5%)
- Augmented Reality
  - U.S. Gen Zs (10%); U.K. Gen Zs (4%)
  - U.S. millennials (6%); U.K. millennials (5%)
  - U.S. Gen X (4%); U.K. Gen X (6%)
  - U.S. baby boomers (3%); U.K. baby boomers (4%)
- Digital Representative
  - U.S. Gen Zs (36%); U.K. Gen Zs (21%)
  - U.S. millennials (29%); U.K. millennials (28%)
  - U.S. Gen X (22%); U.K. Gen X (19%)
  - U.S. baby boomers (21%); U.K. baby boomers (25%)
- Voice Assistants
  - U.S. Gen Zs (5%); U.K. Gen Zs (13%)
  - U.S. millennials (5%); U.K. millennials (6%)
  - U.S. Gen X (7%); U.K. Gen X (4%)
  - U.S. baby boomers (7%); U.K. baby boomers (8%)

- Digital Representative - men (17%); women (17%)
- Voice Assistants - men (8%); women (6%)

**U.S. women are the most likely to think AI creates the most positive CX in travel and hospitality**

U.S. women (17%) are the most likely to think artificial intelligence creates the most positive CX in the travel and hospitality industry, compared to U.S. men (13%), U.K. men (14%) and U.K. women (14%):

- Virtual Reality
  - U.S. women (16%); U.K. women (16%)
  - U.S. men (17%); U.K. men (16%)
- Augmented Reality
  - U.S. women (13%); U.K. women (16%)
  - U.S. men (12%); U.K. men (12%)
- Digital Assistants
  - U.S. women (17%); U.K. women (16%)
  - U.S. men (20%); U.K. men (15%)
- Voice Assistants
  - U.S. women (7%); U.K. women (6%)
  - U.S. men (11%); U.K. men (6%)

- Virtual Reality
  - Gen Zs (14%)
  - Millennials (17%)
  - Gen X (16%)
  - Baby boomers (15%)
- Augmented Reality
  - Gen Zs (15%)
  - Millennials (16%)
  - Gen X (11%)
  - Baby boomers (11%)
- Digital Representatives
  - Gen Zs (20%)
  - Millennials (19%)
  - Gen X (15%)
  - Baby boomers (15%)
- Voice Assistants
  - Gen Zs (9%)
  - Millennials (6%)
  - Gen X (6%)
  - Baby boomers (7%)

**U.K. Baby boomers and U.S. Millennials are most likely to think virtual reality creates the most positive CX in travel and hospitality**

U.S. Gen Xs (20%) are the most likely to think virtual reality creates the most positive CX in the travel and hospitality industry, compared to U.K. Gen Xs (13%), U.S. baby boomers (13%), U.K. baby boomers (18%), U.K. millennials (16%), U.S. millennials (18%), U.S. Gen Zs (13%) and U.K. Gen Zs (15%): 20%

**TRAVEL & HOSPITALITY**

**Men and women agree digital assistants create the most positive CX in travel and hospitality**

Men and women agree that digital assistants create the most positive CX in the travel and hospitality industry:

- Virtual Reality - men (7%); women (8%)
- Augmented Reality - men (4%); women (6%)
- Artificial Intelligence - men (19%); women (18%)

**TRAVEL & HOSPITALITY**

**Gen zs are the most likely to think AI creates the most positive CX in travel and hospitality**

Gen Zs (22%) are the most likely to think AI creates the positive CX in the travel and hospitality industry compared to millennials (19%), Gen X (15%), and baby boomers (11%):

- Augmented Reality
  - U.S. Gen Zs (12%); U.K. Gen Zs (19%)
  - U.S. millennials (16%); U.K. millennials (15%)
  - U.S. Gen X (11%); UK Gen X (11%)
  - U.S. baby boomers (10%); U.K. baby boomers (12%)
- Artificial Intelligence
  - U.S. Gen Zs (26%); U.K. Gen Zs (19%)



- U.S. millennials (21%); U.K. millennials (17%)
- U.S. Gen X (17%); U.K. Gen X (14%)
- U.S. baby boomers (12%); U.K. baby boomers (8%)
- Digital Representative
  - U.S. Gen Zs (22%); U.K. Gen Zs (19%)
  - U.S. millennials (20%); U.K. millennials (18%)
  - U.S. Gen X (18%); U.K. Gen X (13%)
  - U.S. baby boomers (16%); U.K. baby boomers (14%)
- Voice Assistants
  - U.S. Gen Zs (10%); U.K. Gen Zs (8%)
  - U.S. millennials (8%); U.K. millennials (5%)
  - U.S. Gen X (6%); U.K. Gen X (5%)
  - U.S. baby boomers (7%); U.K. baby boomers (6%)

## **TELECOMMUNICATIONS**

### **Men and women agree digital assistants create the most positive CX in telecommunications**

Men and women agree that digital assistants create the most positive CX in the telecommunications industry:

- Virtual Reality - men (10%); women (10%)
- Augmented Reality - men (6%); women (6%)
- Artificial Intelligence - men (15%); women (15%)
- Digital Representative - men (26%); women (26%)
- Voice Assistants - men (11%); women (9%)

### **U.S. Men are the most likely to think digital assistants create the most positive CX in telecommunications**

U.S. men (31%) are the most likely to think digital assistants create the most positive CX in the telecommunications industry, compared to U.K. men (23%), U.S. women (27%) and U.K. women (27%):

- Virtual Reality
  - U.S. women (12%); U.K. women (8%)
  - U.S. men (10%); U.K. men (9%)
- Augmented Reality
  - U.S. women (6%); U.K. women (6%)
  - U.S. men (4%); U.K. men (7%)
- Artificial Intelligence
  - U.S. women (15%); U.K. women (16%)
  - U.S. men (14%); U.K. men (15%)
- Voice Assistants
  - U.S. women (9%); U.K. women (9%)
  - U.S. men (13%); U.K. men (9%)

## **TELECOMMUNICATIONS**

### **Gen Zs are the most likely to think digital assistants create the most positive CX in telecommunications**

Gen Zs (33%) are the most likely to think digital assistants create the most positive CX in telecommunications, compared to millennials (29%), Gen Xs (21%) and baby boomers (24%):

- Virtual Reality
  - Millennials (10%)
  - Gen X (13%)
  - Baby boomers (7%)
- Augmented Reality
  - Gen Zs (6%)
  - Millennials (8%)
  - Gen X (6%)
  - Baby boomers (3%)
- Artificial Intelligence
  - Gen Zs (14%)
  - Millennials (18%)
  - Gen X (17%)
  - Baby boomers (11%)
- Voice Assistants
  - Gen Zs (10%)
  - Millennials (8%)
  - Gen X (9%)
  - Baby boomers (10%)

### **U.S. Gen Zs are the most likely to think digital assistants create the most positive CX in telecommunications**

U.S. Gen Zs (39%) are the most likely to think that digital assistants create the most positive CX in

the telecommunications industry, compared to U.K. Gen Zs (27%), U.K. millennials (27%), U.S. Millennial (31%), U.S. Gen Xs (24%), U.K. Gen Xs (20%), U.K. baby boomers (24%), U.S. baby boomers (24%):

- Virtual Reality
  - U.S. Gen Zs (128%); U.K. Gen Zs (14%)
  - U.S. millennials (11%); U.K. millennials (9%)
  - U.S. Gen X (16%); U.K. Gen X (10%)
  - U.S. baby boomers (8%); U.K. baby boomers (6%)
- Augmented Reality
  - U.S. Gen Zs (2%); U.K. Gen Zs (8%)
  - U.S. millennials (9%); U.K. millennials (7%)
  - U.S. Gen X (7%); U.K. Gen X (5%)
  - U.S. baby boomers (2%); U.K. baby boomers (7%)
- Artificial Intelligence
  - U.S. Gen Zs (10%); U.K. Gen Zs (17%)
  - U.S. millennials (17%); U.K. millennials (19%)
  - U.S. Gen X (18%); U.K. Gen X (16%)
  - U.S. baby boomers (11%); U.K. baby boomers (12%)
- Voice Assistants
  - U.S. Gen Zs (8%); U.K. Gen Zs (13%)
  - U.S. millennials (9%); U.K. millennials (8%)
  - U.S. Gen X (10%); U.K. Gen X (8%)
  - U.S. baby boomers (12%); U.K. baby boomers (6%)

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