ACXIOM

AI-curated experience in healthcare

What does CX look like when algorithms do the thinking?

2026 CX TRENDS REPORT | HEALTHCARE EDITION

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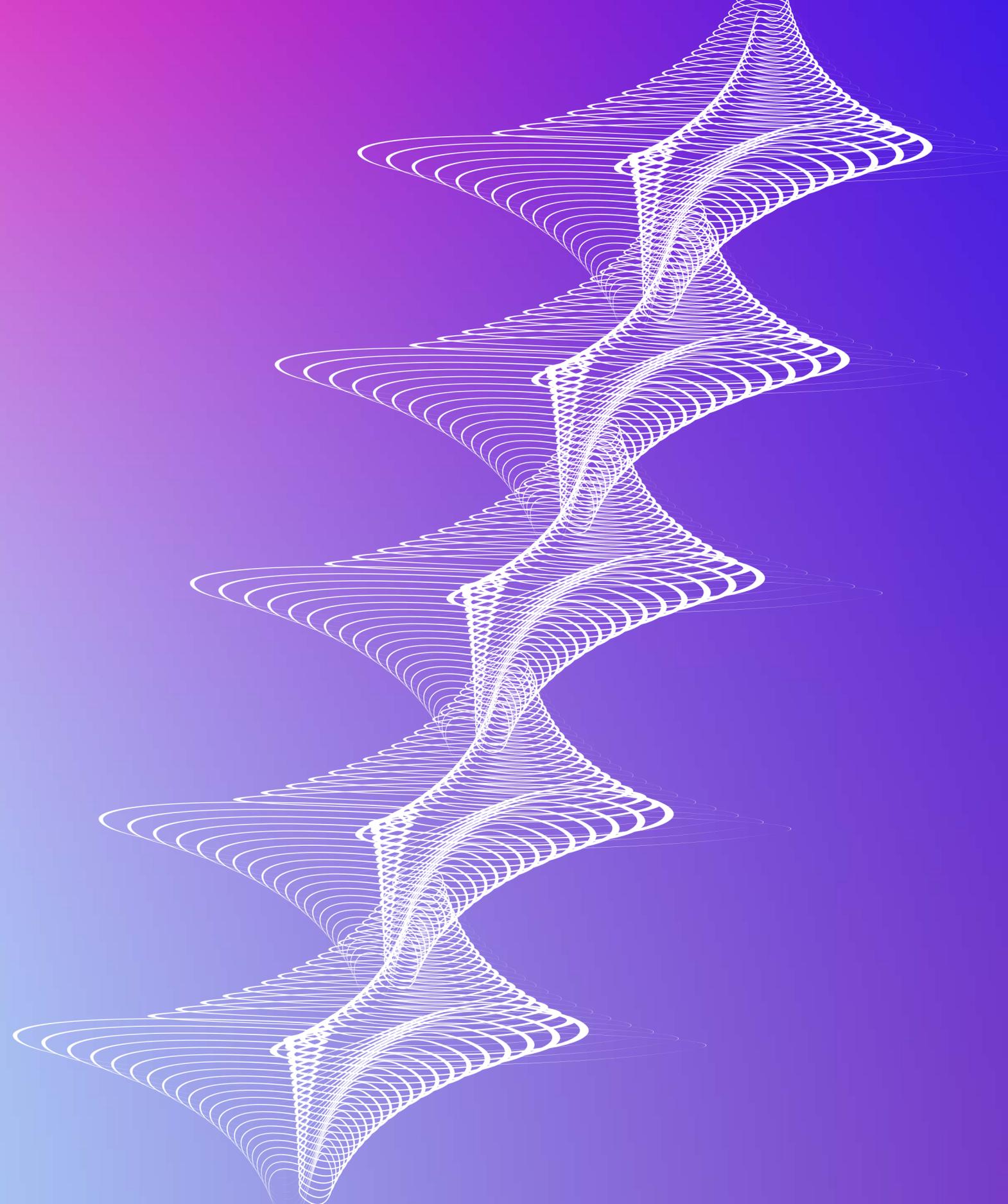
The computer is incredibly fast, accurate, and stupid. Man is unbelievably slow, inaccurate, and brilliant. The marriage of the two is a force beyond calculation.

– LEO CHERNE (1977)

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

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

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

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

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

Sean Muzzy
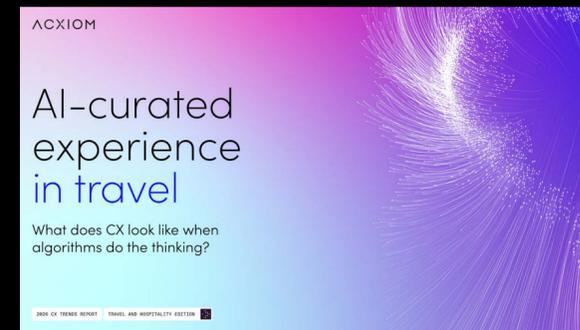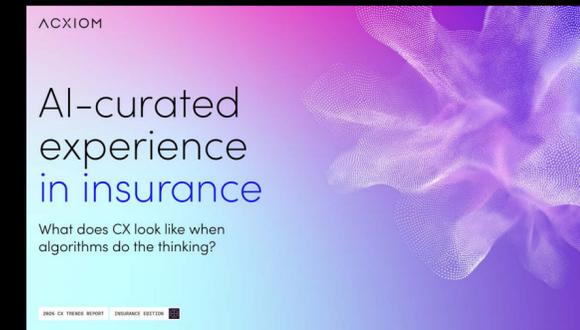Global President, Acxiom

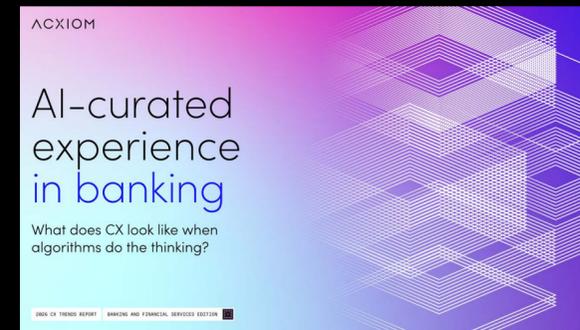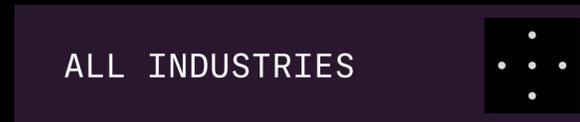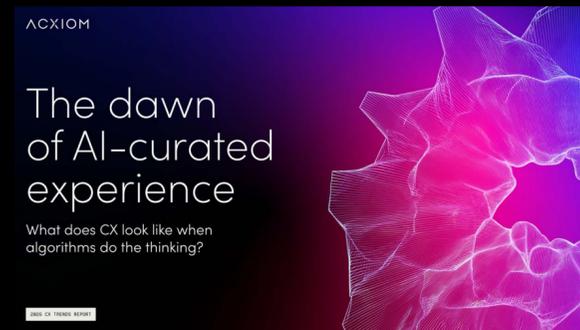**Alex Pym**
CEO International, Acxiom

Is this the right edition for you?

You're probably reading this edition of our CX Trends Report because you have a particular interest in healthcare.

But if there's another sector that's more relevant to you, we also have industry-specific editions for banking and financial services, insurance, telecoms, and travel and hospitality. Or you can check out our all-industries report for insights that span these sectors and more.

In the right place? Then let's get started.

Further editions of our 2026 CX Trends Report contain insights for the following industries:

ACXIOM

The dawn of AI-curated experience

What does CX look like when algorithms do the thinking?

2026 CX TRENDS REPORT

ALL INDUSTRIES

ACXIOM

AI-curated experience in banking

What does CX look like when algorithms do the thinking?

2026 CX TRENDS REPORT   BANKING AND FINANCIAL SERVICES EDITION

BANKING

ACXIOM

AI-curated experience in insurance

What does CX look like when algorithms do the thinking?

2026 CX TRENDS REPORT   INSURANCE EDITION

INSURANCE

ACXIOM

AI-curated experience in telecoms

What does CX look like when algorithms do the thinking?

2026 CX TRENDS REPORT   TELECOMS EDITION

TELECOMS

ACXIOM

AI-curated experience in travel

What does CX look like when algorithms do the thinking?

2026 CX TRENDS REPORT   TRAVEL AND HOSPITALITY EDITION

TRAVEL

Contents

AI–curation
will reshape CX
in healthcare

The transformative impact of artificial intelligence (AI) is being felt across the healthcare industry, especially as AI agents that can reason and act autonomously enter mainstream use.

Consumers are increasingly using AI to guide their healthcare decisions, from researching symptoms to evaluating providers. In parallel, healthcare leaders are integrating AI into their customer experience (CX) strategies to increase efficiency, accelerate access to care, and support better outcomes. This means AI is starting to do the thinking – at least in part – on both sides of the patient experience.

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

We surveyed 4,000 US and UK consumers to gain their perspectives on five AI-powered trends we expect will have a significant impact on CX in 2026. We also surveyed 600 business leaders from a variety of industries, including 100 from healthcare. The responses of the healthcare cohort are the basis for the brand views expressed in this report, with occasional insights from other industry cohorts for comparison.

WE SURVEYED

4,000

US and UK consumers

WE SURVEYED

600

business leaders

INDUSTRIES

Banking

Healthcare

Insurance

Telecoms

Travel

Overall, consumers are relatively accepting of AI, with 83% willing to let brands use it to influence their decisions. However, consumer comfort with AI varies enormously by context; for example, one in two (51%) draw the line at allowing the technology to monitor their health and make recommendations or book appointments.

Patient and customer comfort is, of course, a top concern for healthcare leaders. They remain a little skeptical about letting AI make the decisions, and as they work to realize the technology's potential, they are prioritizing trust, transparency, care equity, and emotional connection. They're building towards experiences that combine AI's strengths with those of human beings.

CONSUMERS

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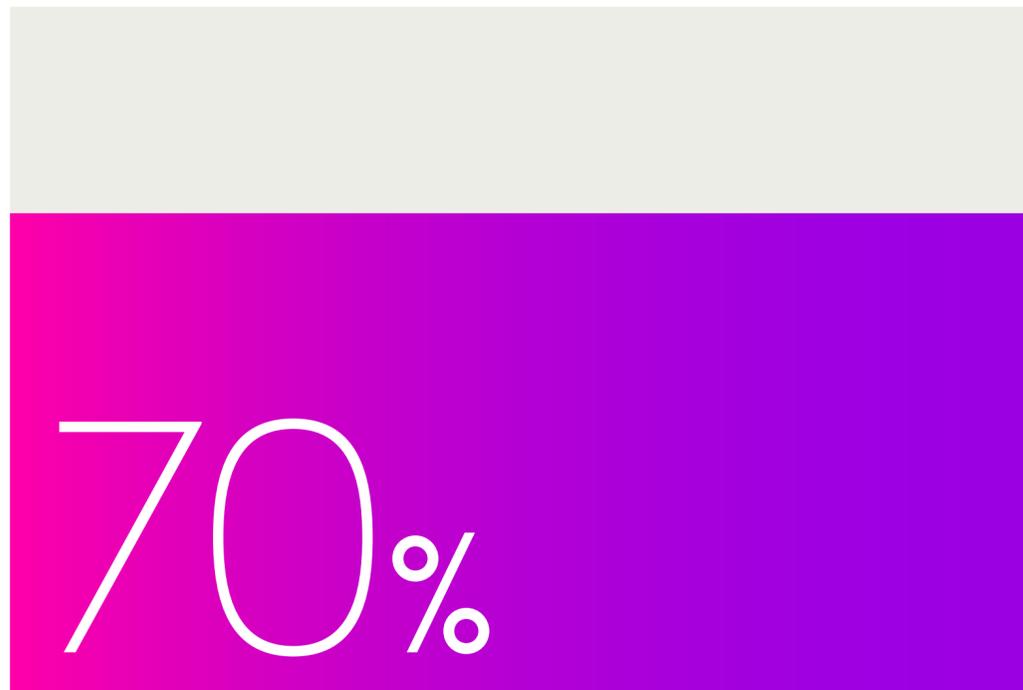
of consumers think AI is changing how we interact with brands faster than anyone is ready for.
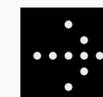
BRANDS

94%
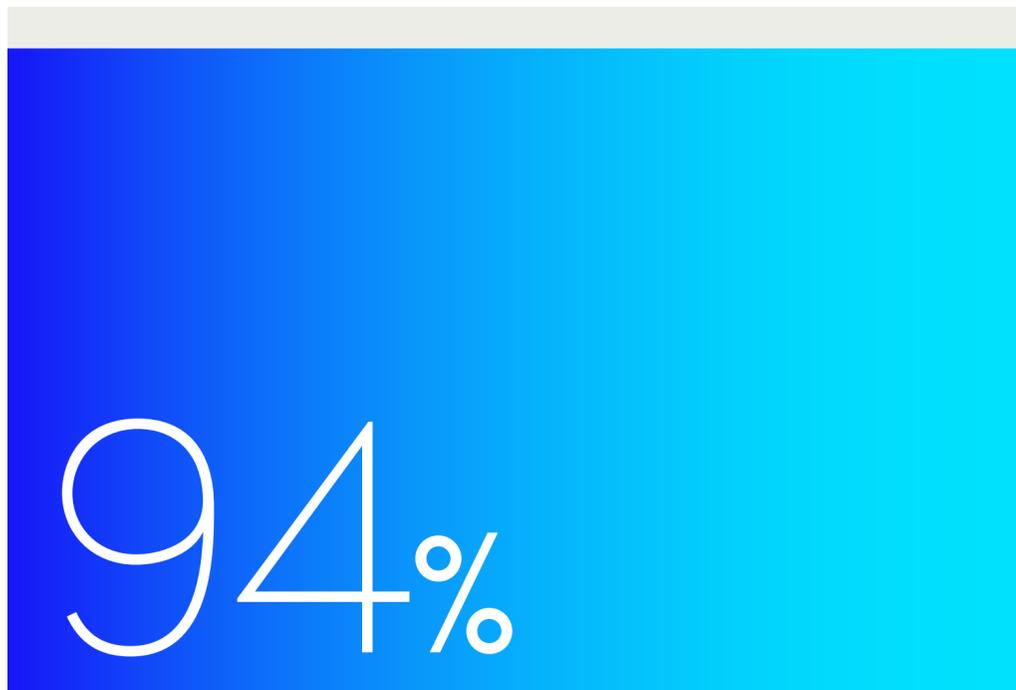
of healthcare brands believe AI-curated experiences will reshape CX faster than most brands are ready for.

HOW CX IN HEALTHCARE IS EXPECTED TO LOOK IN 10 YEARS

Within 10 years, 44% of healthcare leaders expect CX to be mostly AI-led, with human support during key moments.

Mostly human-led

with AI supporting behind the scenes **(7%)**

Largely unchanged from today **(3%)**

Predominantly AI-led

most interactions are automated, but human professionals step in for complex or sensitive care **(19%)**

Hybrid by design

smart tools assist, but people still guide most of the experience **(27%)**

3%
7%
19%
27%
44%

Mostly AI-led

with human support during high-emotion or critical moments **(44%)**

Before we meet the trends that will drive CX forward in 2026, let's take a look at what's shaping CX strategy for healthcare brands today.
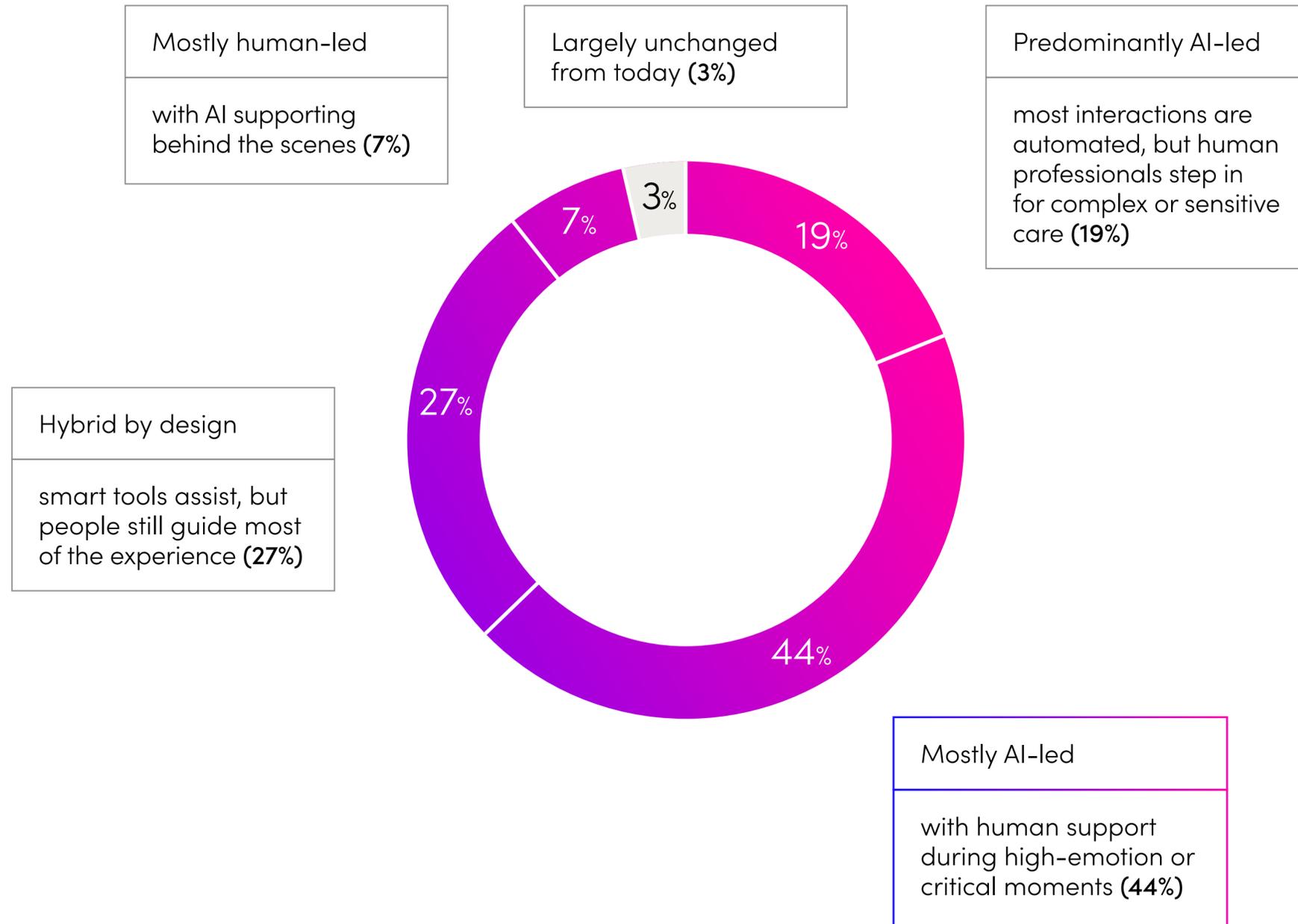
The CX landscape for healthcare brands

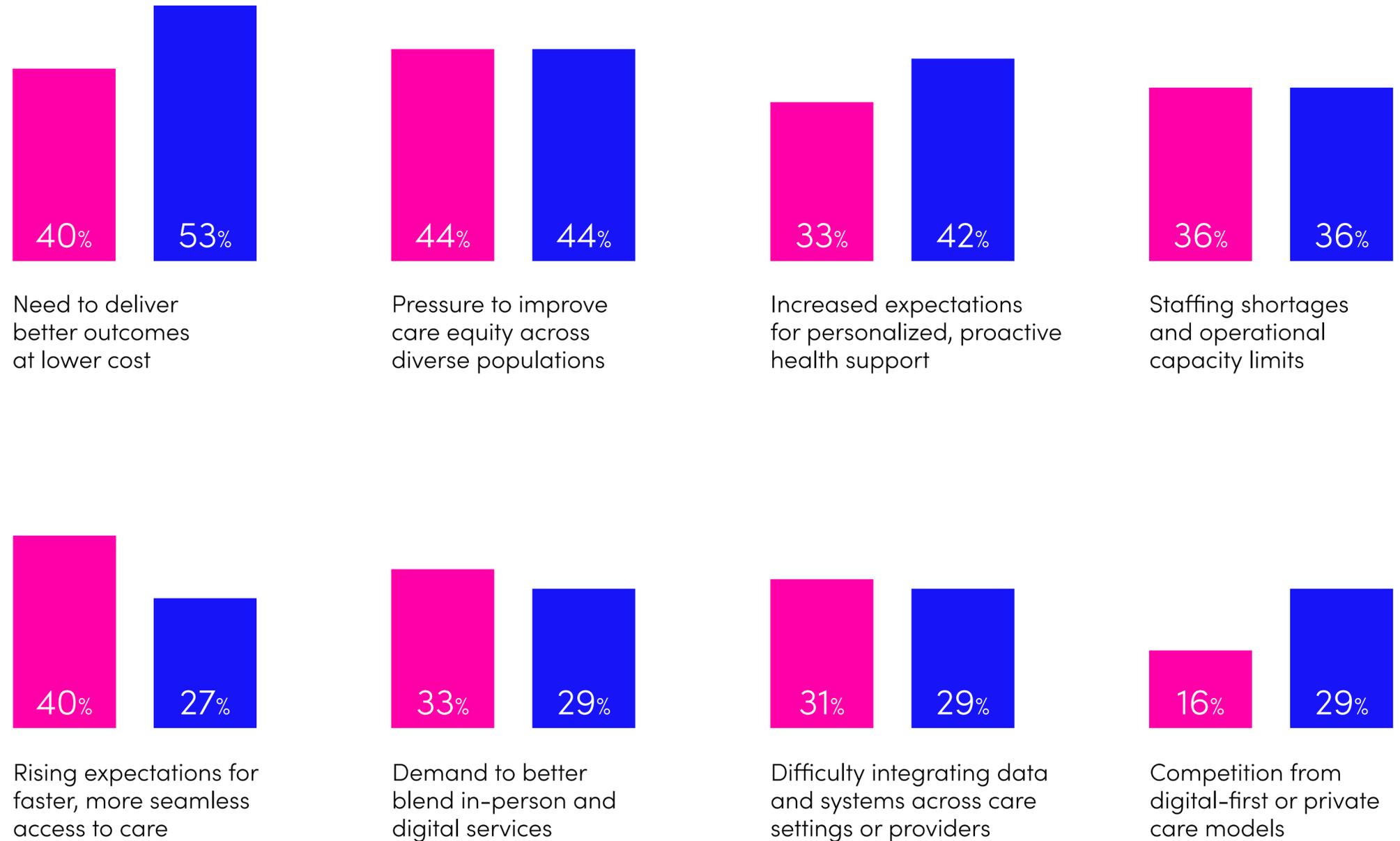The biggest external forces shaping CX strategy for healthcare brands include the need to deliver better outcomes at a lower cost and pressure to improve care equity across diverse populations.

As you might expect, there are some differences in the forces being felt on either side of the Atlantic. Healthcare brands in the UK are more likely to say they feel the need to do more with less, while those in the US are more likely to say they're increasingly expected to deliver quick, seamless access to care.

EXTERNAL FORCES SHAPING CX STRATEGY

■ US   ■ UK

	US	UK
Need to deliver better outcomes at lower cost	40%	53%
Pressure to improve care equity across diverse populations	44%	44%
Increased expectations for personalized, proactive health support	33%	42%
Staffing shortages and operational capacity limits	36%	36%
Rising expectations for faster, more seamless access to care	40%	27%
Demand to better blend in-person and digital services	33%	29%
Difficulty integrating data and systems across care settings or providers	31%	29%
Competition from digital-first or private care models	16%	29%

We asked healthcare leaders to identify their top three CX priorities for the next few years. Their most common answers were building more empathetic and emotionally aware interactions and supporting vulnerable patients.

Again, priorities differ between the US and the UK. US healthcare brands are more likely to prioritize streamlining booking, referrals, and service navigation, while UK brands are more likely to focus on building greater empathy into the patient experience.

CX PRIORITIES FOR THE NEXT 2-3 YEARS

■ % US healthcare leaders that put in top 3

■ % UK healthcare leaders that put in top 3

35% **49%**
Building more empathetic and emotionally aware interactions

36% **33%**
Supporting vulnerable or high-needs patients

31% **36%**
Ensuring consistency between in-person and digital care

36% **20%**
Streamlining booking, referrals, and service navigation

27% **29%**
Improving follow-up, post-treatment engagement, or health literacy

24% **31%**
Reducing wait times and improving access across channels

25% **24%**
Personalizing care journeys using data and AI

25% **20%**
Enhancing digital triage and self-service pathways

Introducing the CX trends for 2026

Half of healthcare brands say AI-curated experiences are already transforming their sector, and 76% say they will in the next 12 months. As we dive deeper into these five interrelated trends, we can see the expected extent of that transformation.
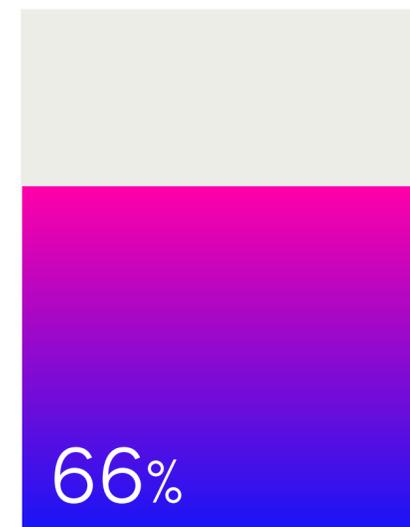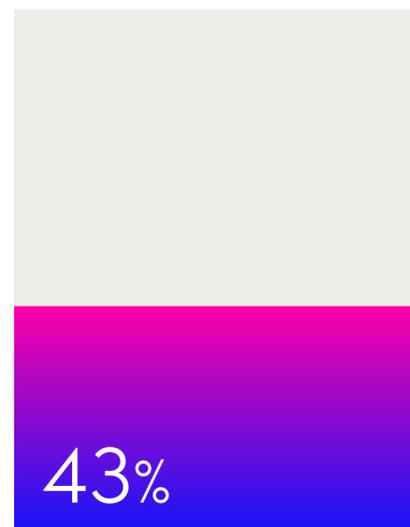
TREND ONE →

Conversational interfaces

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

2026

2027

43%

66%

of brands say this trend is already transforming healthcare

of brands say this trend will transform healthcare in the next 12 months
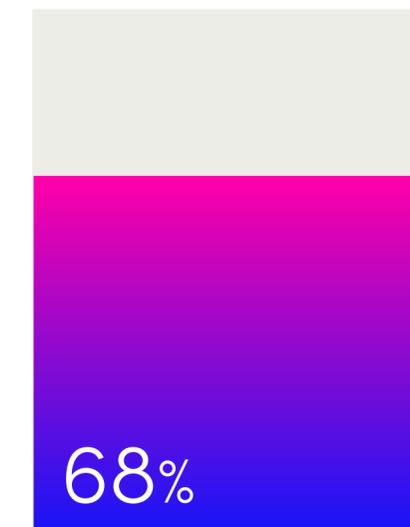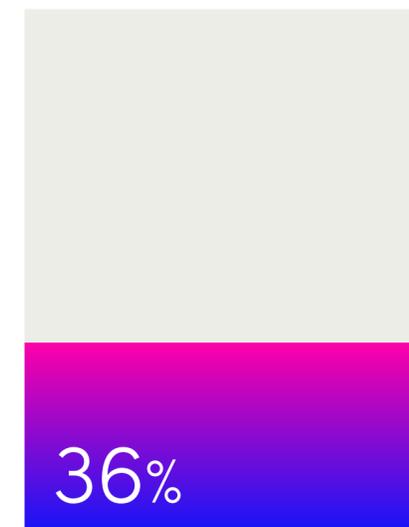
TREND TWO →

An instructional world

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

2026

2027

36%

68%

of brands say this trend is already transforming healthcare

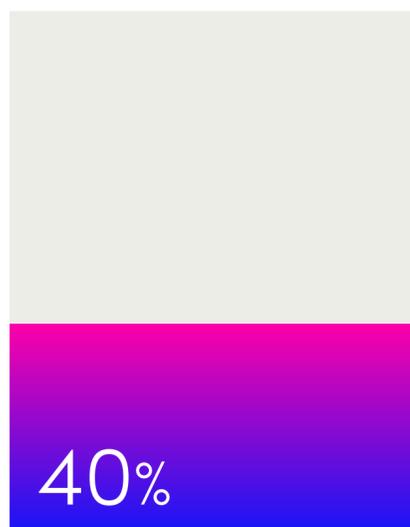of brands say this trend will transform healthcare in the next 12 months
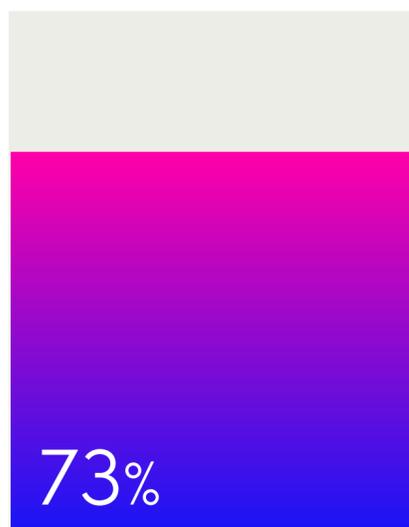
TREND THREE →

Effortless access

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

2026

2027

40%

73%

of brands say this trend is already transforming healthcare

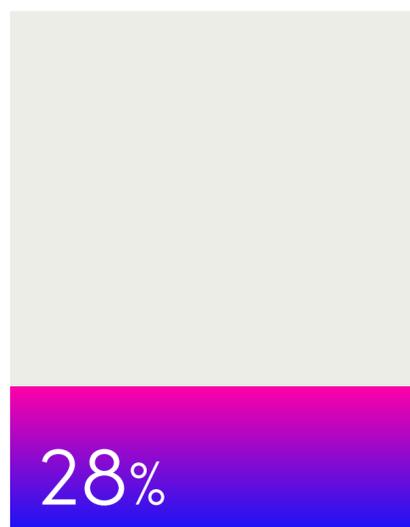of brands say this trend will transform healthcare in the next 12 months

TREND FOUR →

Platform unification

Whether it's seeking medical advice or making health insurance claims, are people tired of logging into multiple platforms to achieve one thing? Will AI become a 'universal interface' allowing them to navigate fragmented platforms with ease?

2026

2027

28%

65%

of brands say this trend is already transforming healthcare

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

TREND FIVE →

Empathetic interactions

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

2026

2027
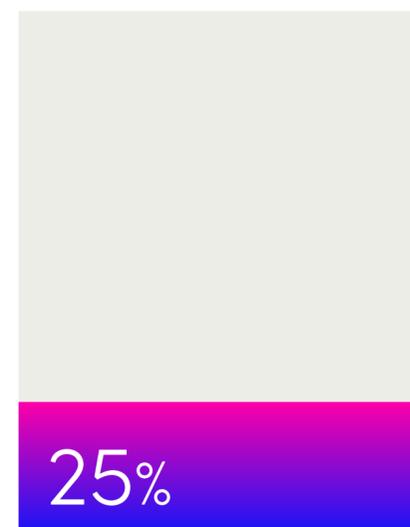
25%

63%

of brands say this trend is already transforming healthcare

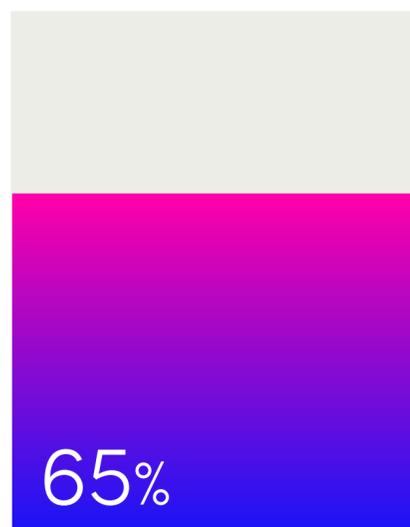of brands say this trend will transform healthcare in the next 12 months

01

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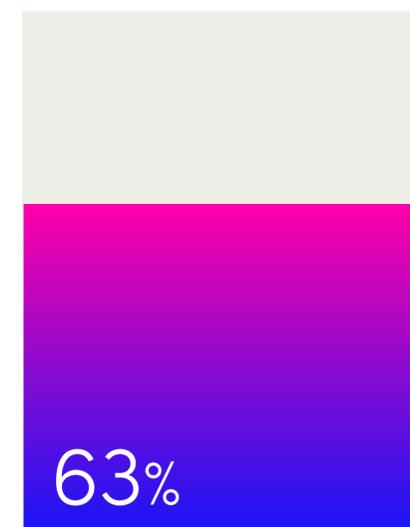
AI-powered conversational interfaces – both text and voice – are replacing traditional web and mobile experiences, enabling people to interact with software the way they interact with each other. How is this shift impacting CX in healthcare?

Consumer preferences vary by age and task

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

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

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

HOW CONSUMERS PREFER TO INTERACT WITH BRANDS

Age group	Voice assistant	Chat assistant	Website or app	Call center	Not sure
Under 35	20%	24%	25%	21%	10%
35–54	18%	19%	30%	23%	10%
55+	6%	6%	27%	49%	12%
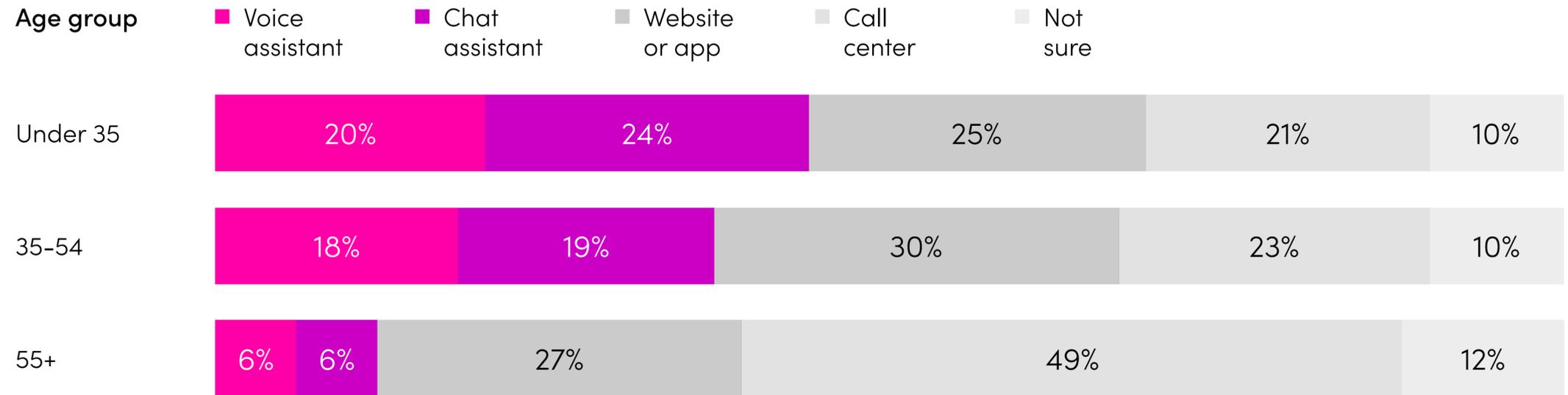
Consumer inclination to use conversational interfaces also varies by task. The survey reveals greater willingness to use the technology for signing up or checking out (31%) than for receiving the results of medical tests (20%).

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

HOW CONSUMERS PREFER TO INTERACT BY TASK

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

Brands see conversational AI as crucial to survival

Healthcare brands feel more urgency to adapt to conversational AI than consumers and see adaptation as crucial to their survival.

78%

believe customers in the future will expect to talk to brands as naturally as they talk to friends
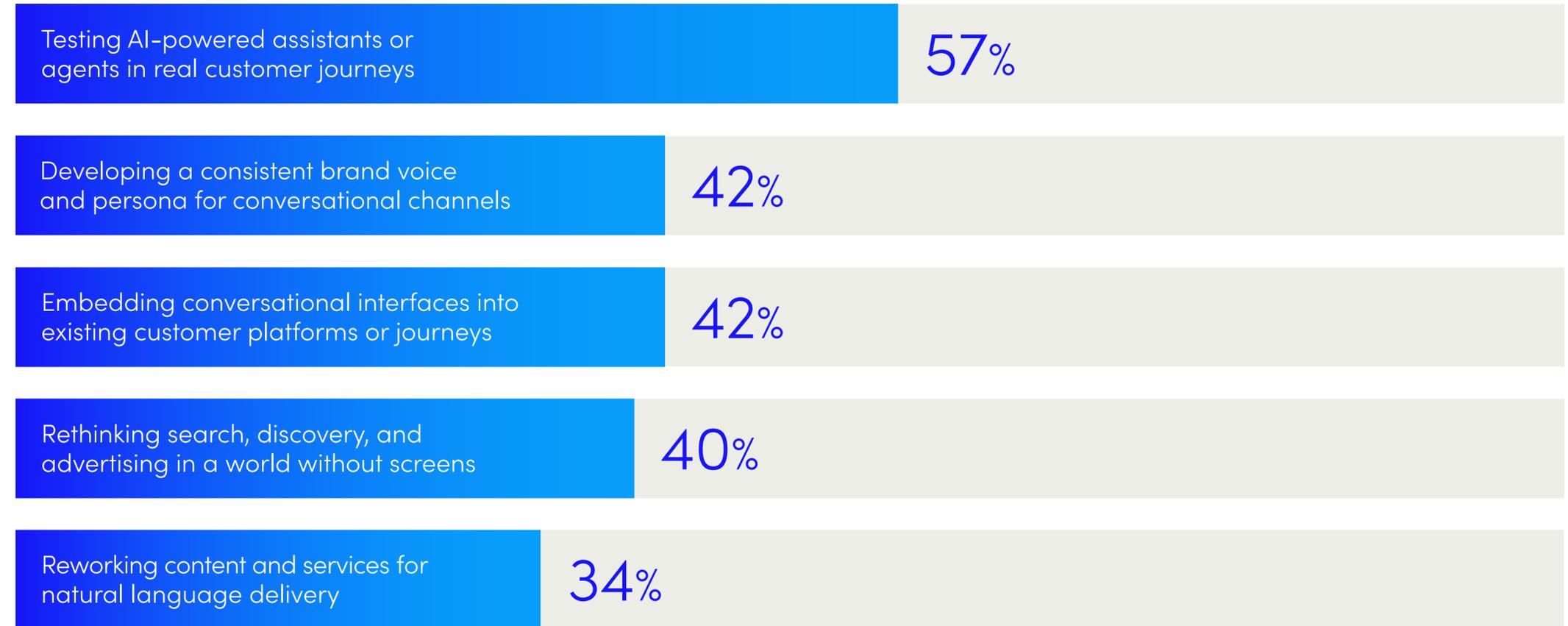
83%

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

To prepare for conversational interfaces, six in ten healthcare brands are already testing AI-powered assistants or agents in real customer journeys. In addition, one in four (42%) say they're developing a consistent brand voice for conversational channels, the same proportion that are embedding conversational interfaces into existing customer platforms or journeys.

Just 34% of healthcare brands say they're not yet actively investing in conversational interfaces. The vast majority (85%) are using or planning to use them for customer service and support. And most (61%) expect to interact using a mix of voice-based and text-based interfaces in the future, depending on the context.

HEALTHCARE BRANDS ARE PREPARING FOR CONVERSATIONAL INTERFACES

Testing AI-powered assistants or agents in real customer journeys — **57%**

Developing a consistent brand voice and persona for conversational channels — **42%**

Embedding conversational interfaces into existing customer platforms or journeys — **42%**

Rethinking search, discovery, and advertising in a world without screens — **40%**

Reworking content and services for natural language delivery — **34%**

Use conversational AI as an enhancement

Healthcare brands are somewhat ahead of consumers in both expectations and readiness for conversational AI.

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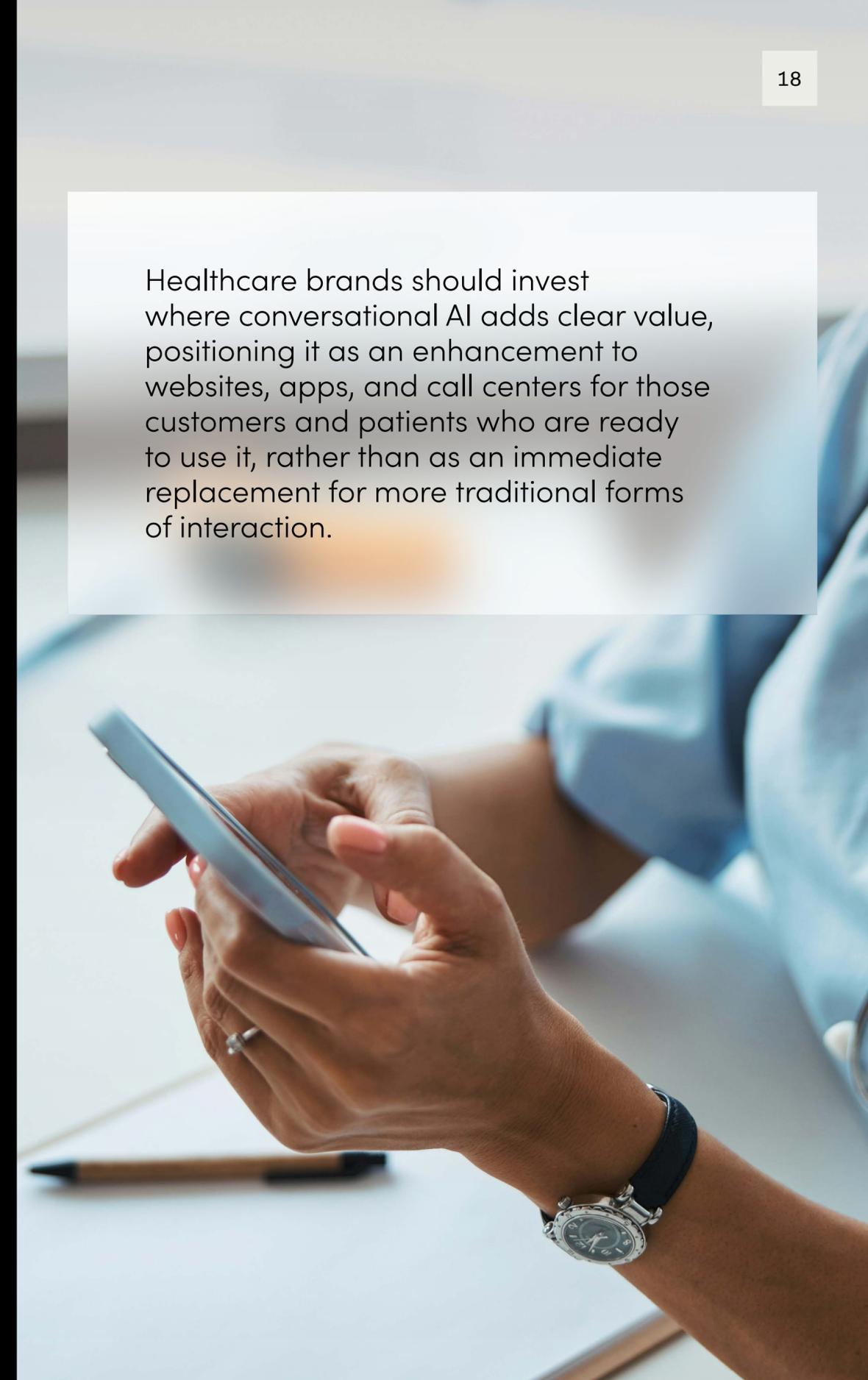
CONSUMERS

Only 30%

of consumers would choose a conversational interface for everyday support.

BRANDS

But 95%

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

Trend two:
An instructional world

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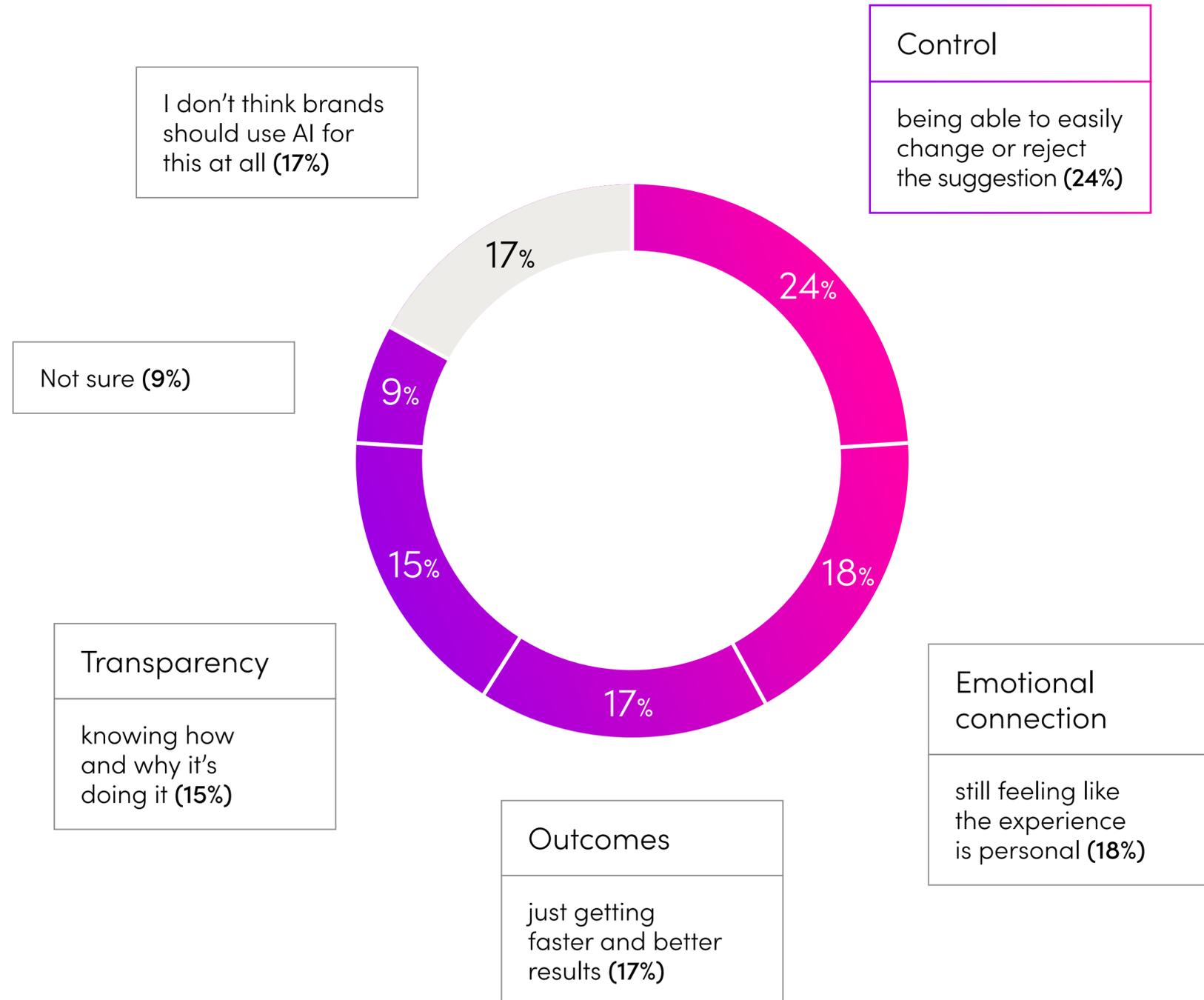
Consumers are open to AI guidance with control

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

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

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

CONSUMERS' TOP PRIORITY IF
BRANDS USE AI TO INFLUENCE THEM

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

Control

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

Not sure **(9%)**

Transparency

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

Outcomes

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

Emotional connection

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

But consumer comfort with AI's influence does depend on the situation. People are far more open to AI offering proactive support, or alerting them to a potential security issue, than to the technology making payments on their behalf.

Encouragingly for healthcare providers, **almost half of all consumers are comfortable with AI being used to help monitor their health and make recommendations or book appointments.**

CONSUMER COMFORT WITH AI INFLUENCE BY SITUATION

% saying very or fairly comfortable

Alerting them to a potential fraud or security issue
67%

Offering proactive tips or support while using a product or service
61%

Helping resolve a complaint or service issue in a high-stress moment
55%

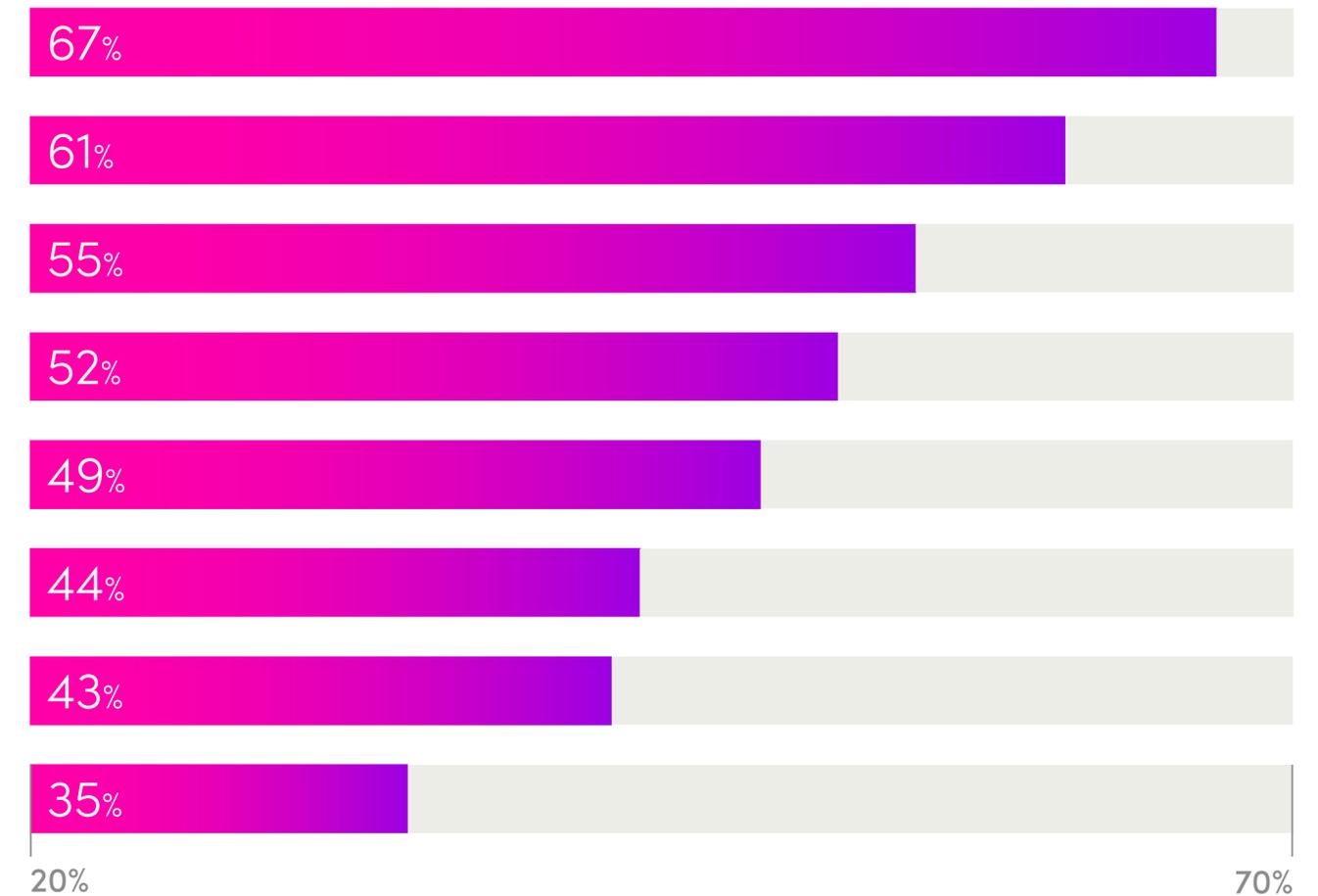Suggesting the right insurance policy for their needs
52%

Monitoring health and making recommendations or booking appointments
49%

Acting as a personal assistant in all areas of their life
44%

Automatically renewing a contract or subscription
43%

Making payments or transactions on their behalf
35%

20%   70%
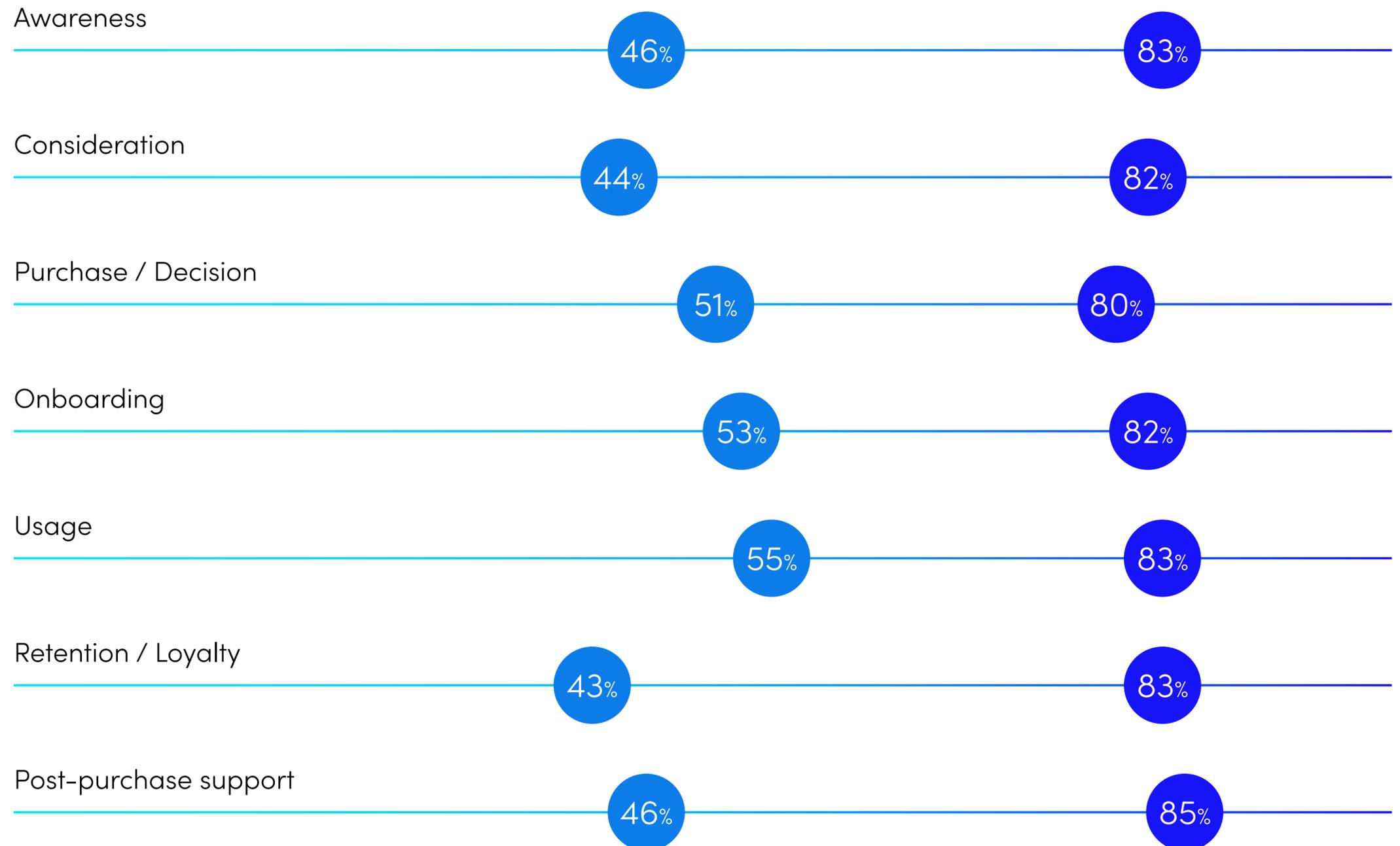
Brands aim to steer customer journeys with transparency

Around half of healthcare brands already use AI to actively steer actions at each stage of the customer journey, and at least 80% have plans to do so. Today, AI use is most common when people are actively using products or services, and least common in the loyalty and retention phase.

The majority (78%) of healthcare leaders believe AI will handle most customer decisions in 10 years, turning brands into silent, invisible advisors.

WHERE HEALTHCARE BRANDS USE AI TO STEER THE CUSTOMER JOURNEY

■ Already using AI   ■ Planning to use

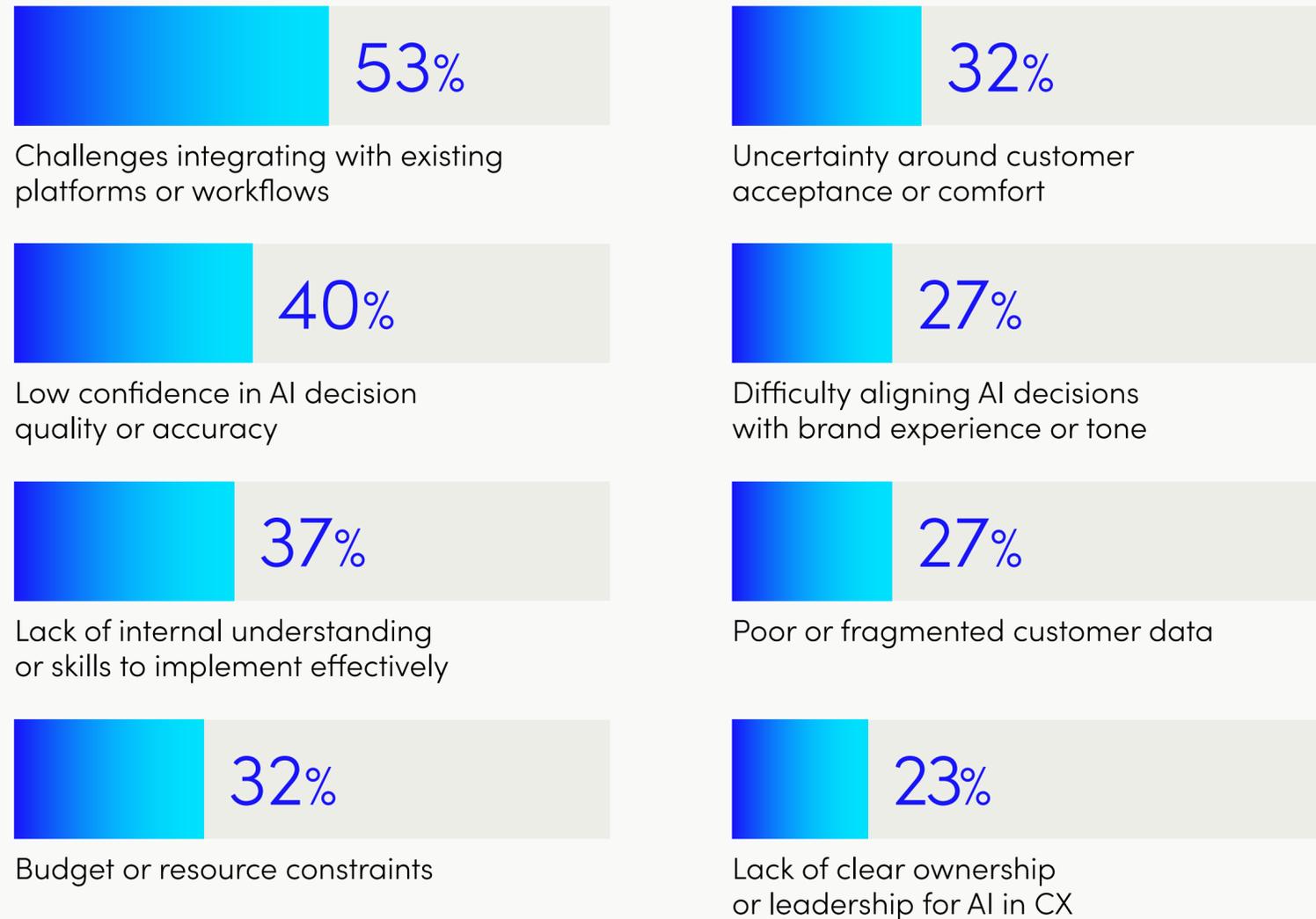| Stage	Already using AI	Planning to use
Awareness	46%	83%
Consideration	44%	82%
Purchase / Decision	51%	80%
Onboarding	53%	82%
Usage	55%	83%
Retention / Loyalty	43%	83%
Post-purchase support	46%	85%

Transparency and emotional connection are the guiding principles healthcare brands feel should be prioritized to build trusted, effective experiences. They see control as the least important principle.

HEALTHCARE BRANDS' TOP PRIORITIES TO BUILD TRUSTED EXPERIENCES

Control

customers should be able to override or adjust the AI's choices **(20%)**

Transparency

customers should understand how AI is influencing them **(32%)**

Outcomes

customers mainly care about getting what they want faster **(21%)**

Emotional connection

decisions must still feel human and empathetic **(27%)**
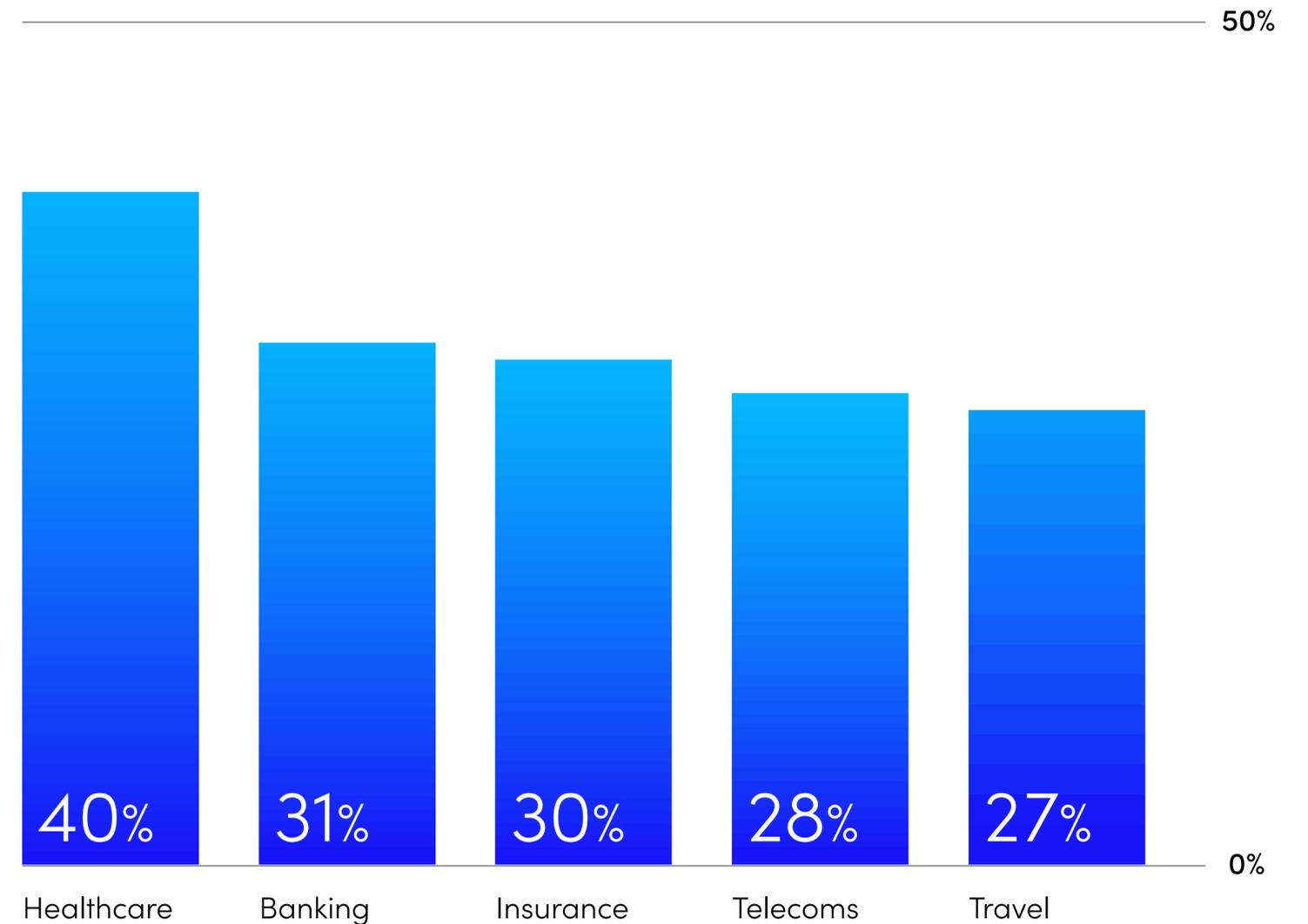
20%

32%

21%

27%
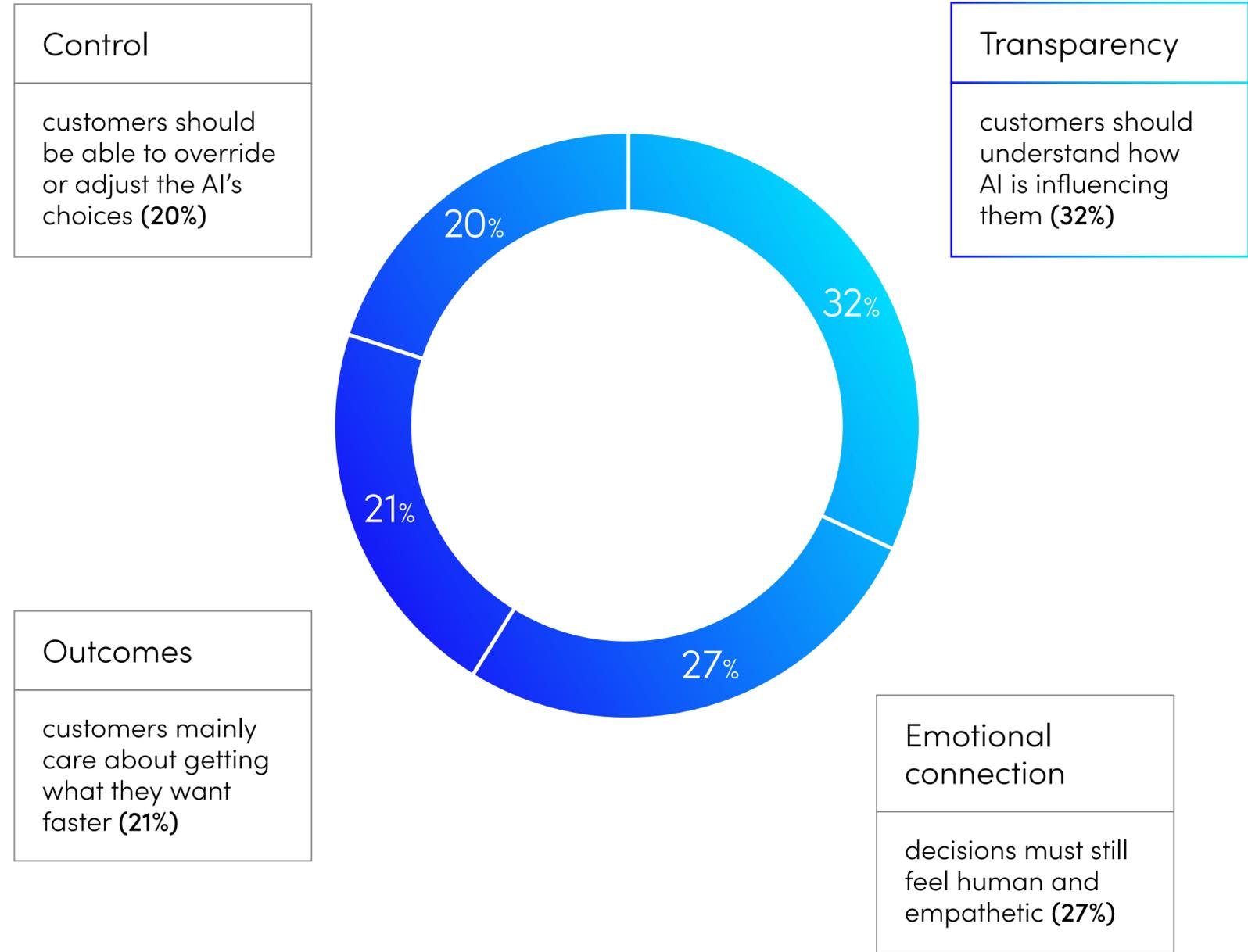
But healthcare leaders face some challenges using AI to steer CX. Their biggest obstacle is integrating AI with existing platforms or workflows, and only 9% say they aren't experiencing any challenges at all.

Healthcare leaders are more likely than their peers in any other industry to report a lack of confidence in the quality and accuracy of AI decisions as a challenge to AI-driven CX.

CHALLENGES BRANDS FACE USING AI TO GUIDE CX

53%
Challenges integrating with existing platforms or workflows

40%
Low confidence in AI decision quality or accuracy

37%
Lack of internal understanding or skills to implement effectively

32%
Budget or resource constraints

32%
Uncertainty around customer acceptance or comfort

27%
Difficulty aligning AI decisions with brand experience or tone

27%
Poor or fragmented customer data

23%
Lack of clear ownership or leadership for AI in CX

BRANDS CITING LOW CONFIDENCE IN AI DECISION ACCURACY

50%

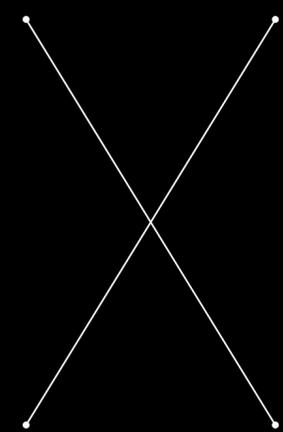| Healthcare	Banking	Insurance	Telecoms	Travel
40%	31%	30%	28%	27%

0%

Empower customers with AI

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

CONSUMER AND HEALTHCARE BRAND PRIORITIES DON'T ALIGN

CONSUMER PRIORITIES

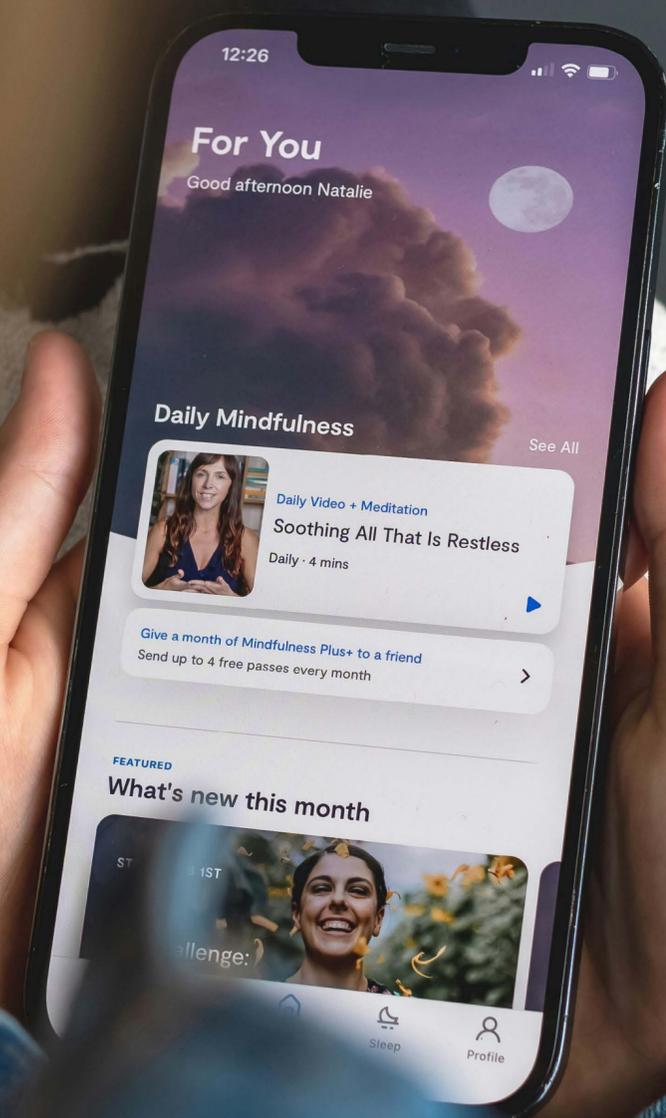| 1 | Control |
2	Emotional connection
3	Outcomes
4	Transparency

HEALTHCARE BRAND PRIORITIES

1	Transparency
2	Emotional connection
3	Outcomes
4	Control

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

03

Trend three: Effortless access

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

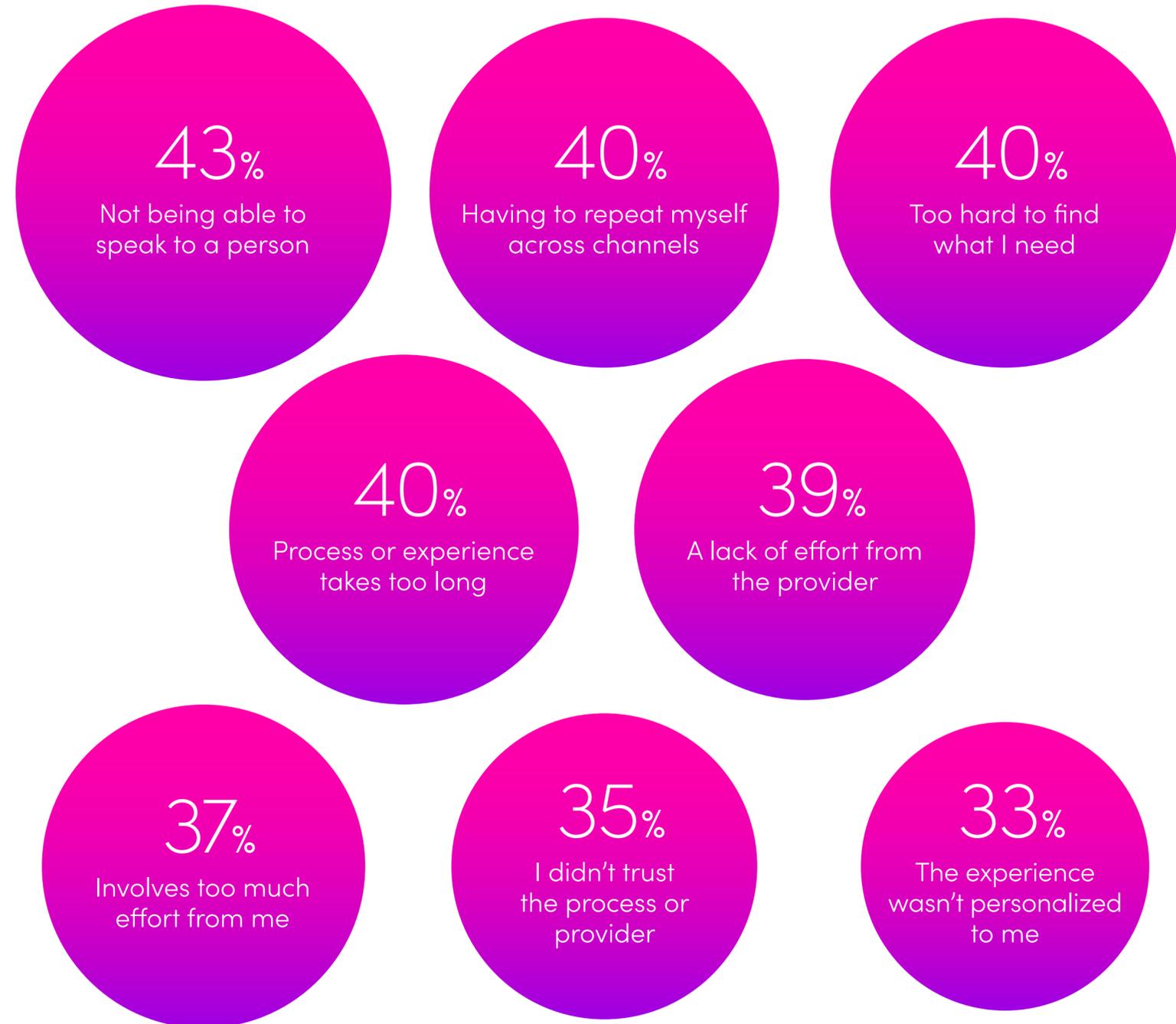# Consumers say standout experiences are effortless

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

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

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

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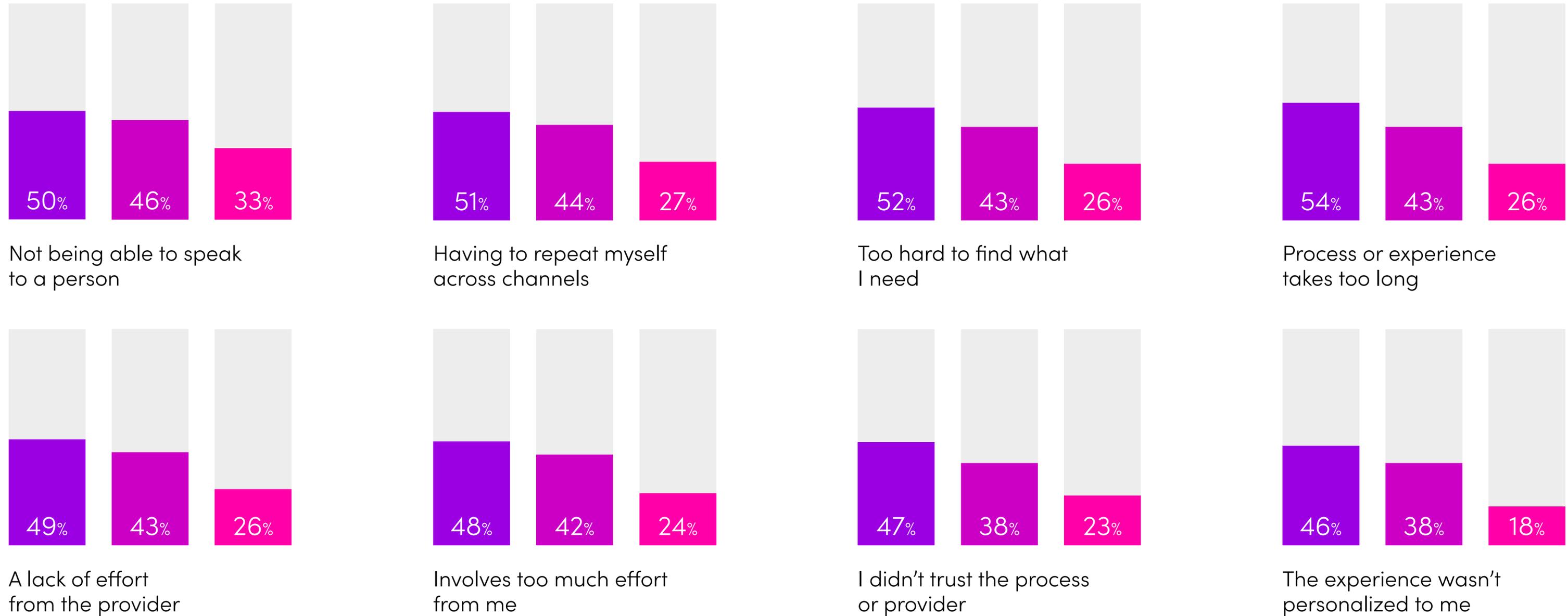
REASONS CONSUMERS HAVE WALKED AWAY IN THE LAST YEAR

43% Not being able to speak to a person

40% Having to repeat myself across channels

40% Too hard to find what I need

40% Process or experience takes too long

39% A lack of effort from the provider

37% Involves too much effort from me

35% I didn't trust the process or provider

33% The experience wasn't personalized to me

SITUATIONS WHERE CONSUMERS HAVE WALKED AWAY

■ Under 35   ■ 35–54   ■ 55+

% that have walked away for this reason in last 12 months

| 50% | 46% | 33% |

Not being able to speak to a person

| 51% | 44% | 27% |

Having to repeat myself across channels

| 52% | 43% | 26% |

Too hard to find what I need

| 54% | 43% | 26% |

Process or experience takes too long

| 49% | 43% | 26% |

A lack of effort from the provider

| 48% | 42% | 24% |

Involves too much effort from me

| 47% | 38% | 23% |

I didn't trust the process or provider

| 46% | 38% | 18% |

The experience wasn't personalized to me

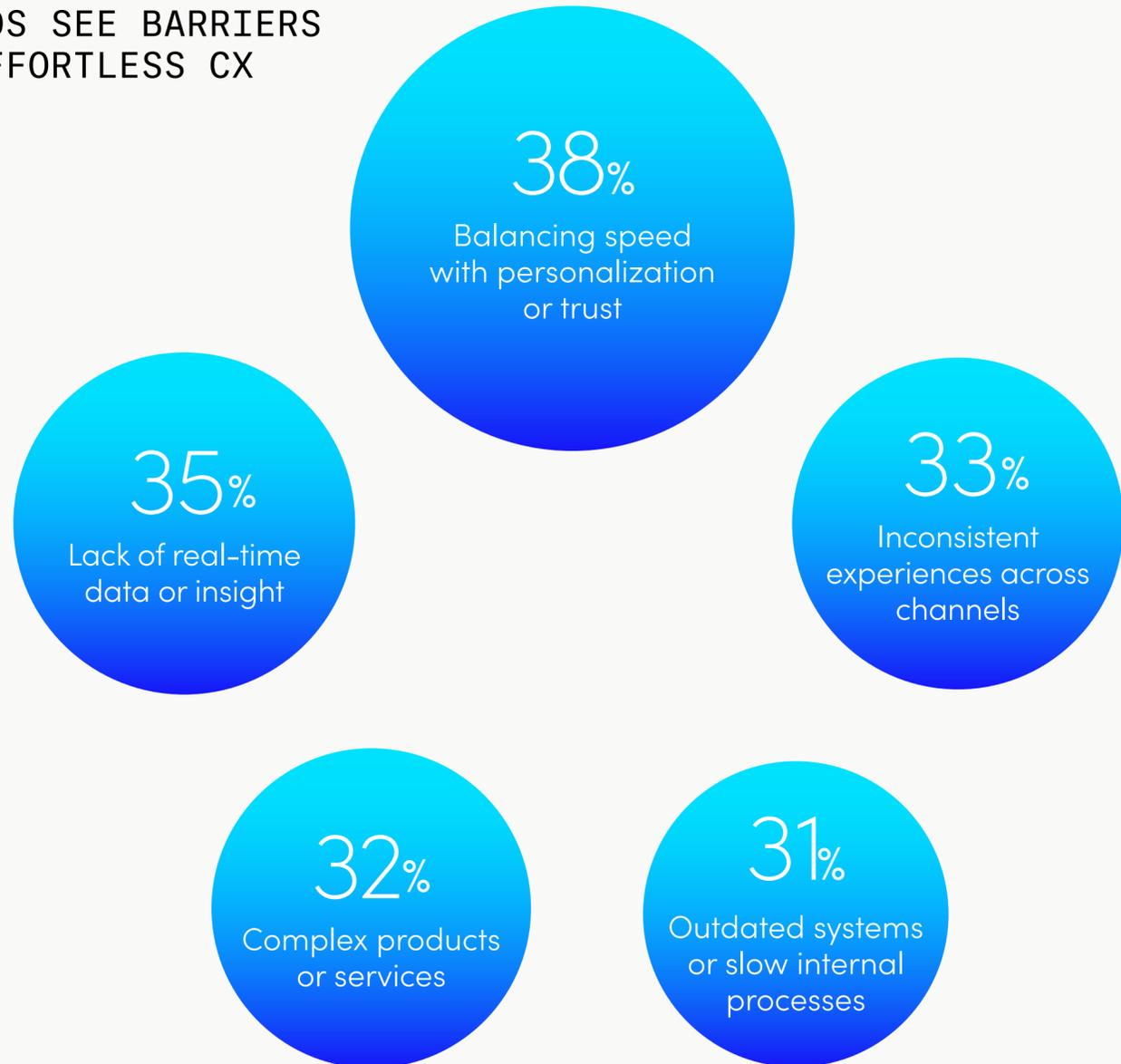# Brands feel effortless experiences carry risks

Effortless experiences will define the next generation of customer loyalty, according to 88% of healthcare leaders. They're feeling the greatest urgency to deliver faster, more effortless experiences in the customer support and issue resolution part of the customer lifecycle.

WHERE HEALTHCARE BRANDS FEEL URGENCY TO DELIVER EFFORTLESS CX

50%

55%

41%

34%

29%

24%

Customer support or issue resolution

Delivery or fulfilment

Purchase or transaction

Retention or loyalty
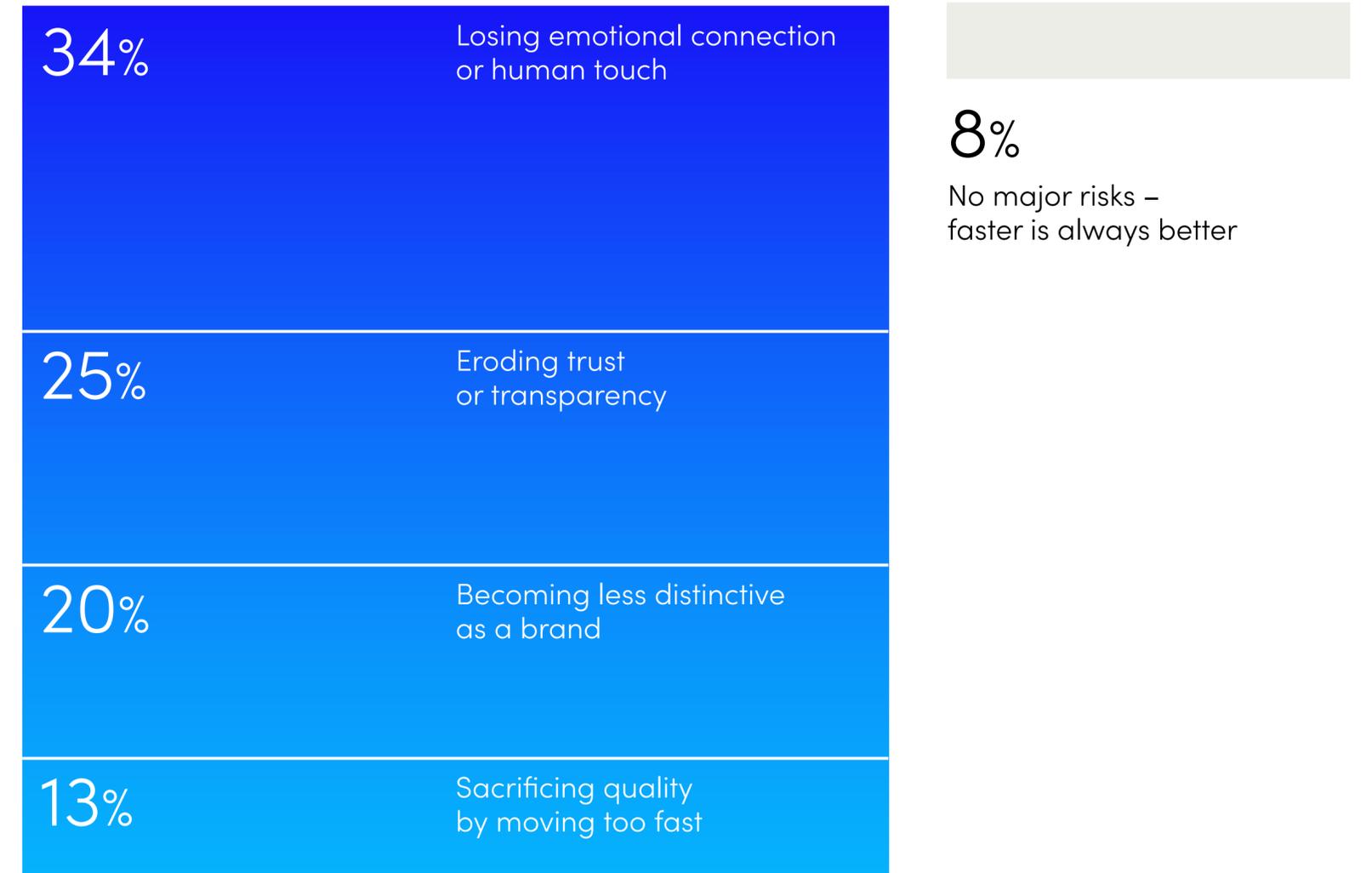
Product or service discovery

Onboarding or sign-up
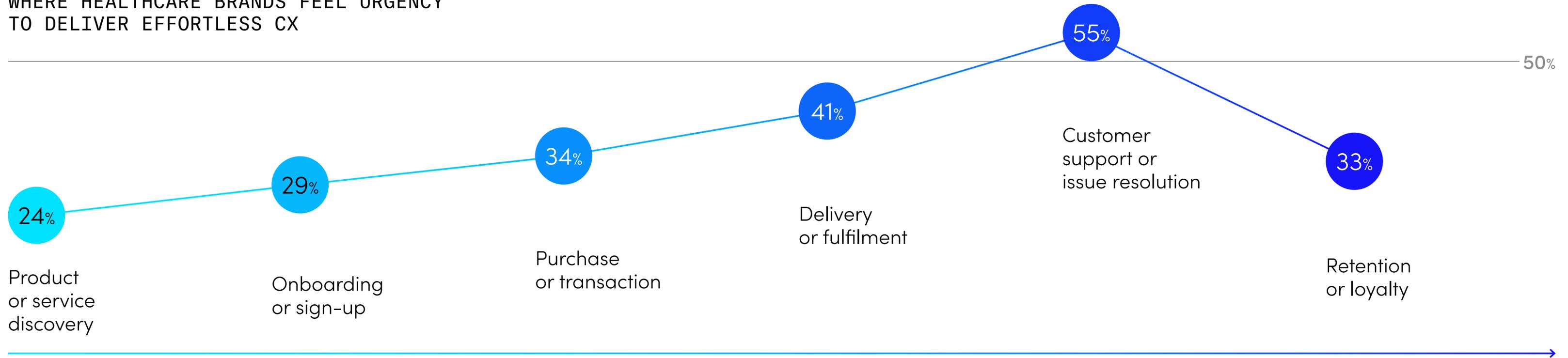
Healthcare brands must overcome significant barriers to deliver effortless experiences. The biggest challenge is balancing speed with other key elements, like personalization and trust, and achieving the right combination of efficiency and relevance to the individual.

But healthcare brands also see risks in the race to deliver faster, more frictionless experiences. The biggest? Losing the human touch and their emotional connection to patients.

BRANDS SEE BARRIERS TO EFFORTLESS CX

38%
Balancing speed with personalization or trust

35%
Lack of real-time data or insight

33%
Inconsistent experiences across channels

32%
Complex products or services

31%
Outdated systems or slow internal processes

THE BIGGEST RISK OF RACING TO DELIVER FRICTIONLESS CX

34% Losing emotional connection or human touch

25% Eroding trust or transparency

20% Becoming less distinctive as a brand

13% Sacrificing quality by moving too fast

8%
No major risks – faster is always better

Don't underestimate the impact of effort

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

Healthcare brands must prioritize effortless customer experiences while also taking steps to preserve their distinct character.

CONSUMERS

73%

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

HEALTHCARE BRANDS

78%

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

# Trend four:
Platform unification

Whether it's seeking medical advice or making health insurance claims, are people tired of logging into multiple platforms to achieve one thing? Will AI become a 'universal interface' allowing them to navigate fragmented platforms with ease?

Consumers feel the platform fatigue

People find having to use multiple platforms frustrating. They also see seamless cross-platform experiences as the brand's responsibility.

73%
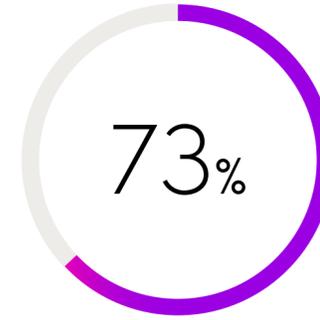
say it's frustrating when they have to jump between apps or platforms just to get one thing done.

75%
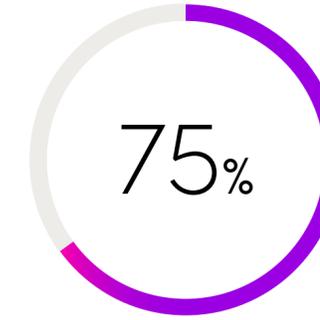
say they expect brands to make things seamless even when they're dealing with their partners.
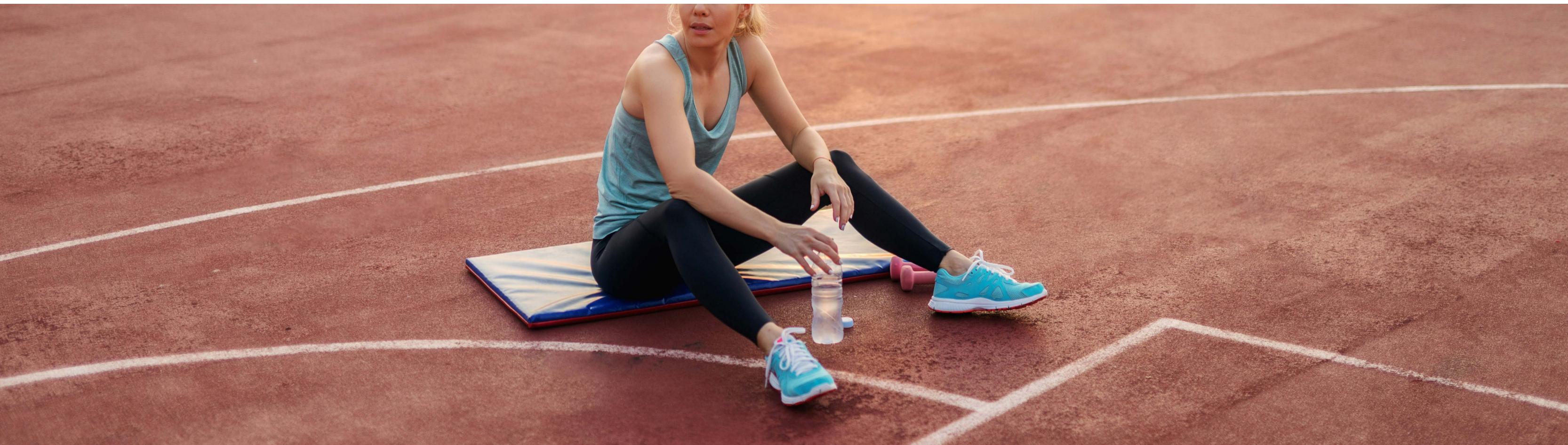
If AI could be used to streamline tasks across different apps and platforms, consumers' three main priorities would be making things quicker and simpler, being able to trust the AI to act in their best interests, and ensuring the experience feels personalized to their needs.

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

CONSUMERS' TOP PRIORITY IF AI MANAGES CROSS-PLATFORM TASKS

FACTORS INFLUENCING COMFORT WITH AI MANAGING CROSS-PLATFORM TASKS

19% It makes things quicker and simpler

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

12% It feels personalized to me and what I need

11% It works the same across different apps or platforms

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

10% Not sure

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

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

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

Gender
84% of males are comfortable with AI being used this way compared with **75%** of females
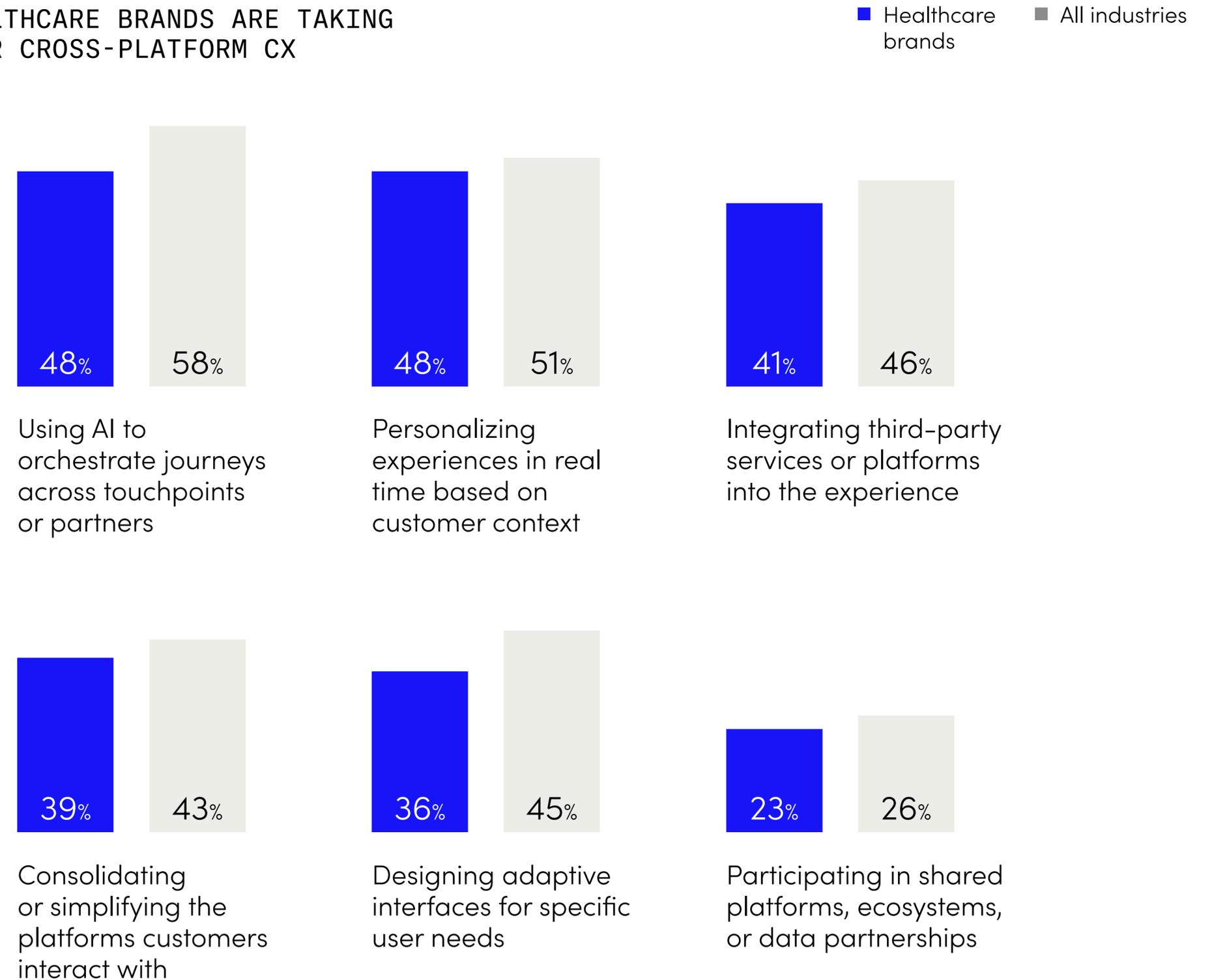
Location
82% of UK consumers are comfortable with AI being used this way, compared with **77%** of US consumers
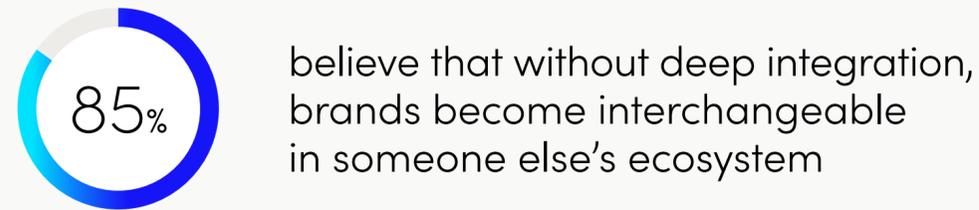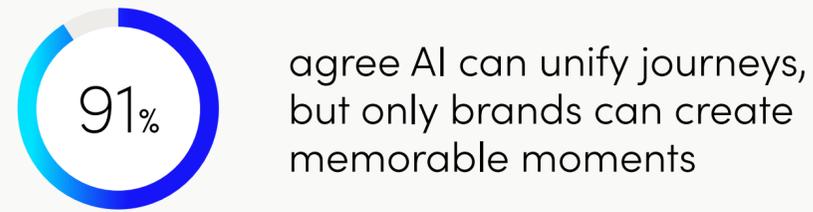
Brands are cautious on AI-driven unification

Fragmentation is affecting CX strategy for three-quarters (76%) of healthcare brands. They're taking the following steps to deliver more unified experiences across platforms, partners, or ecosystems. But they're somewhat behind other industries in taking these actions.

STEPS HEALTHCARE BRANDS ARE TAKING
TO DELIVER CROSS-PLATFORM CX

■ Healthcare brands   ■ All industries

48%   **58%**
Using AI to orchestrate journeys across touchpoints or partners

48%   **51%**
Personalizing experiences in real time based on customer context

41%   **46%**
Integrating third-party services or platforms into the experience

39%   **43%**
Consolidating or simplifying the platforms customers interact with

36%   **45%**
Designing adaptive interfaces for specific user needs

23%   **26%**
Participating in shared platforms, ecosystems, or data partnerships
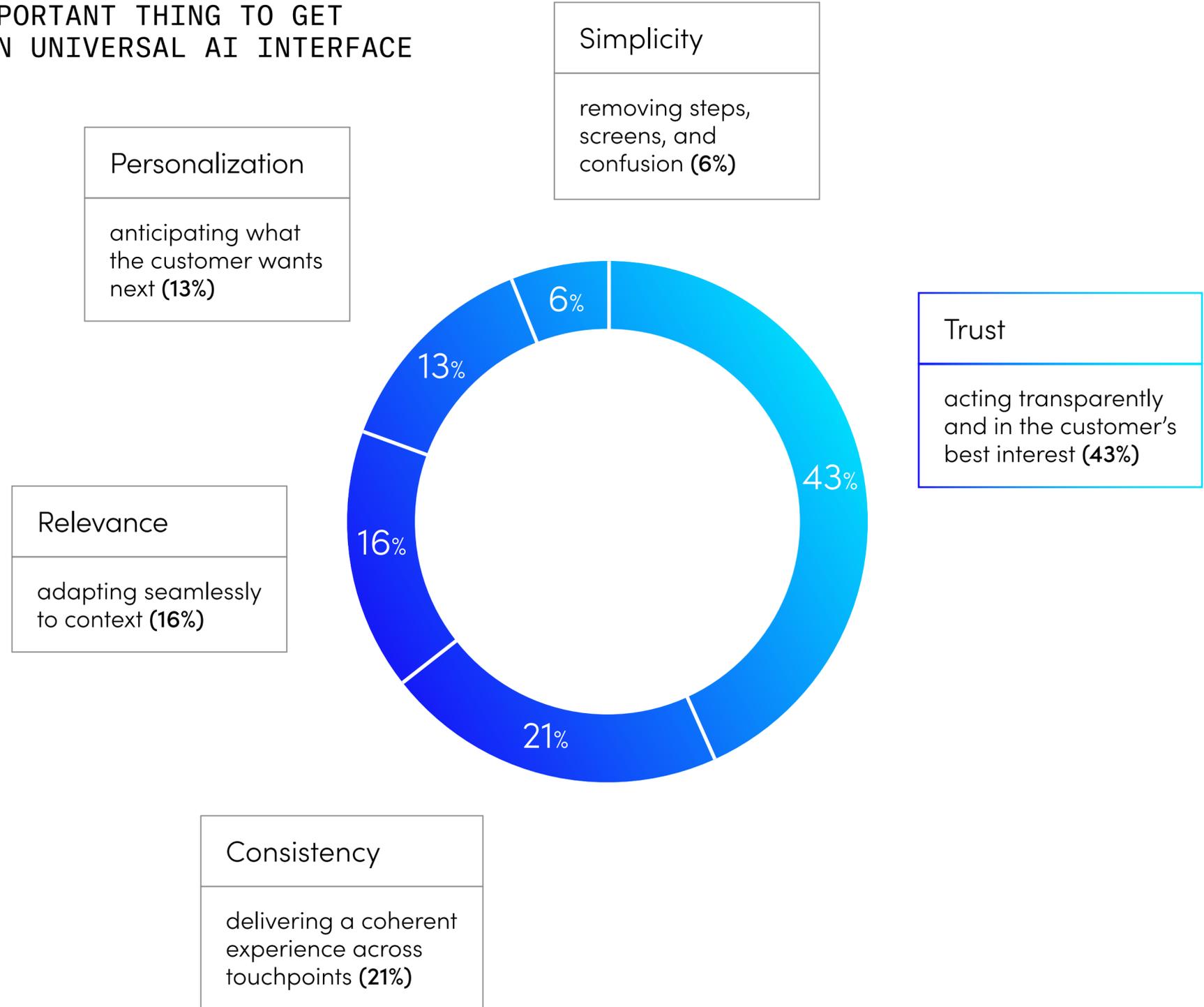
If AI becomes a universal interface that helps consumers navigate fragmented platforms, healthcare leaders strongly believe that trust will be the most important thing to get right. They want to be sure AI is acting transparently and in the best interests of patients and customers.

Despite taking steps to deliver cross-platform CX, healthcare brands have some concerns about becoming invisible in experiences that span multiple platforms or partners.

91% agree AI can unify journeys, but only brands can create memorable moments

85% believe that without deep integration, brands become interchangeable in someone else's ecosystem

79% believe agentic AI will streamline customer journeys, but at the cost of customer choice

MOST IMPORTANT THING TO GET RIGHT IN UNIVERSAL AI INTERFACE

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

Simplicity
removing steps, screens, and confusion **(6%)**

Trust
acting transparently and in the customer's best interest **(43%)**

Relevance
adapting seamlessly to context **(16%)**

Consistency
delivering a coherent experience across touchpoints **(21%)**

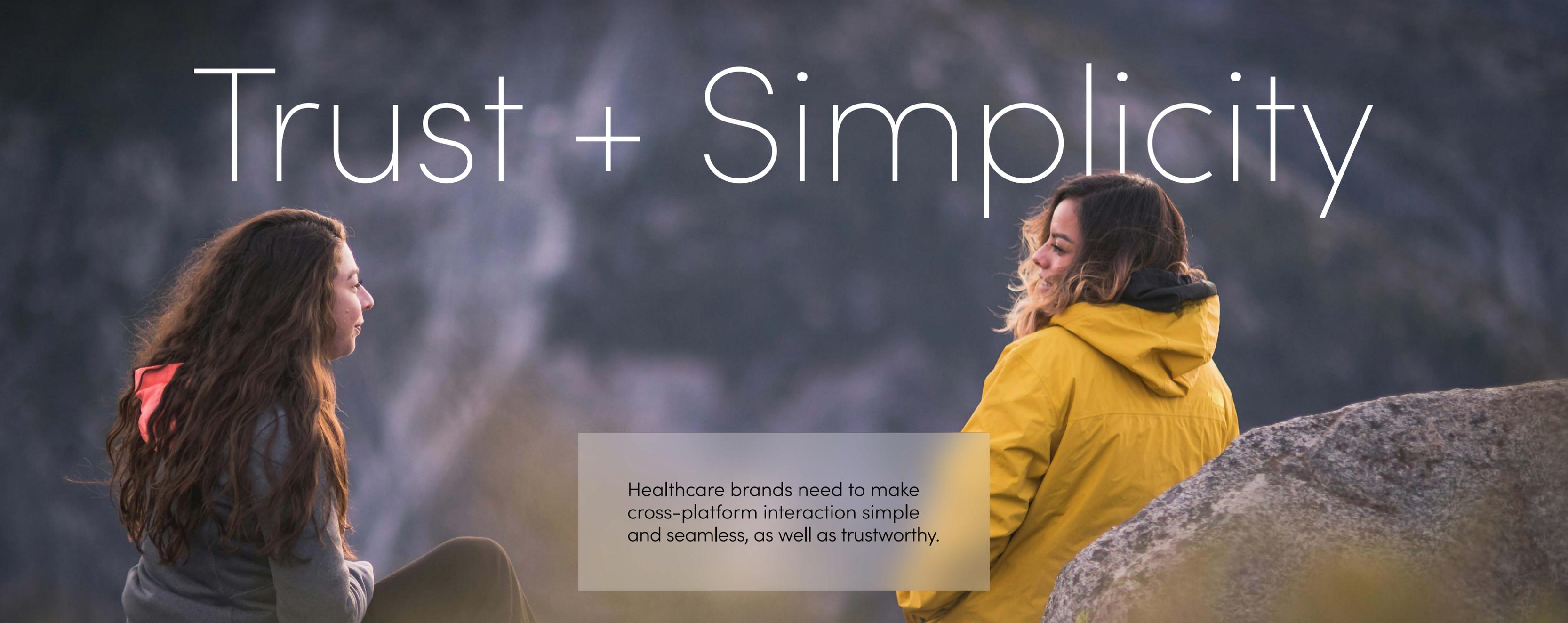Donut chart segments: 6%, 43%, 21%, 16%, 13%

Don't overlook simplicity

Both healthcare brands and consumers are aligned on the need for AI to act in the customer's best interest, should it become

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

Trust + Simplicity

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

05

Trend five: Empathetic interactions

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

Consumers aren't comfortable with AI reading emotions

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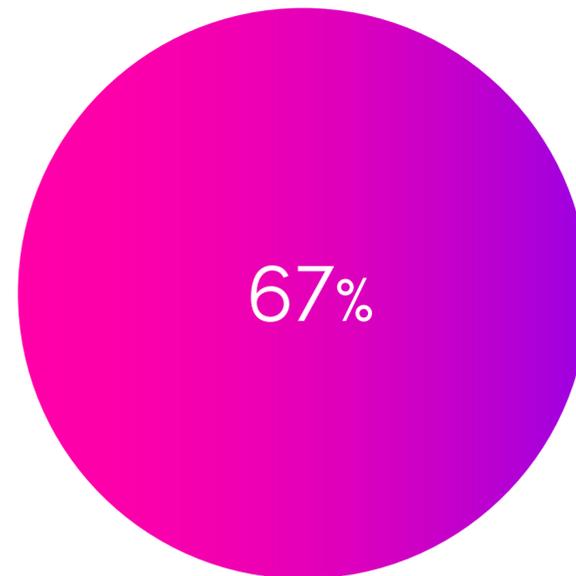
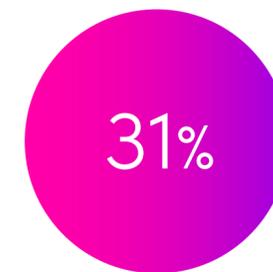## OLDER PEOPLE DON'T WANT AI TO READ THEIR EMOTIONS

18%
Under 35

29%
35-54
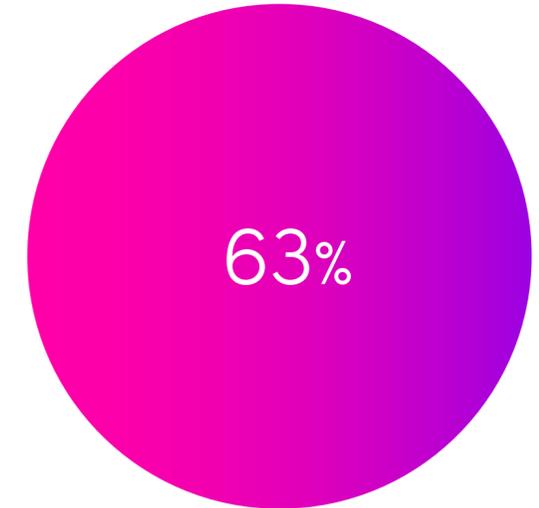
63%
55+

INEXPERIENCED AI USERS DON'T WANT AI TO READ THEIR EMOTIONS
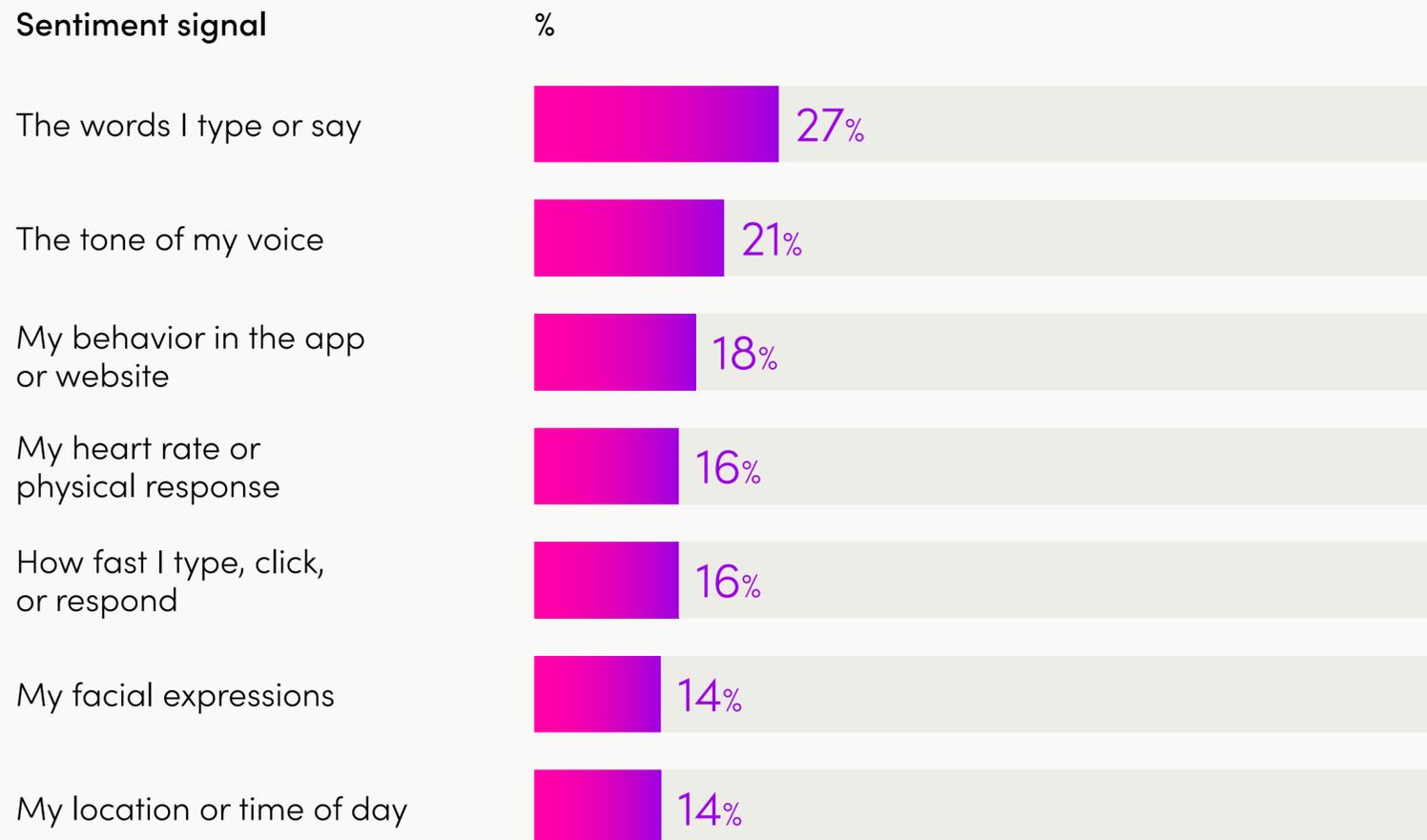
67%
Inexperienced AI user

31%
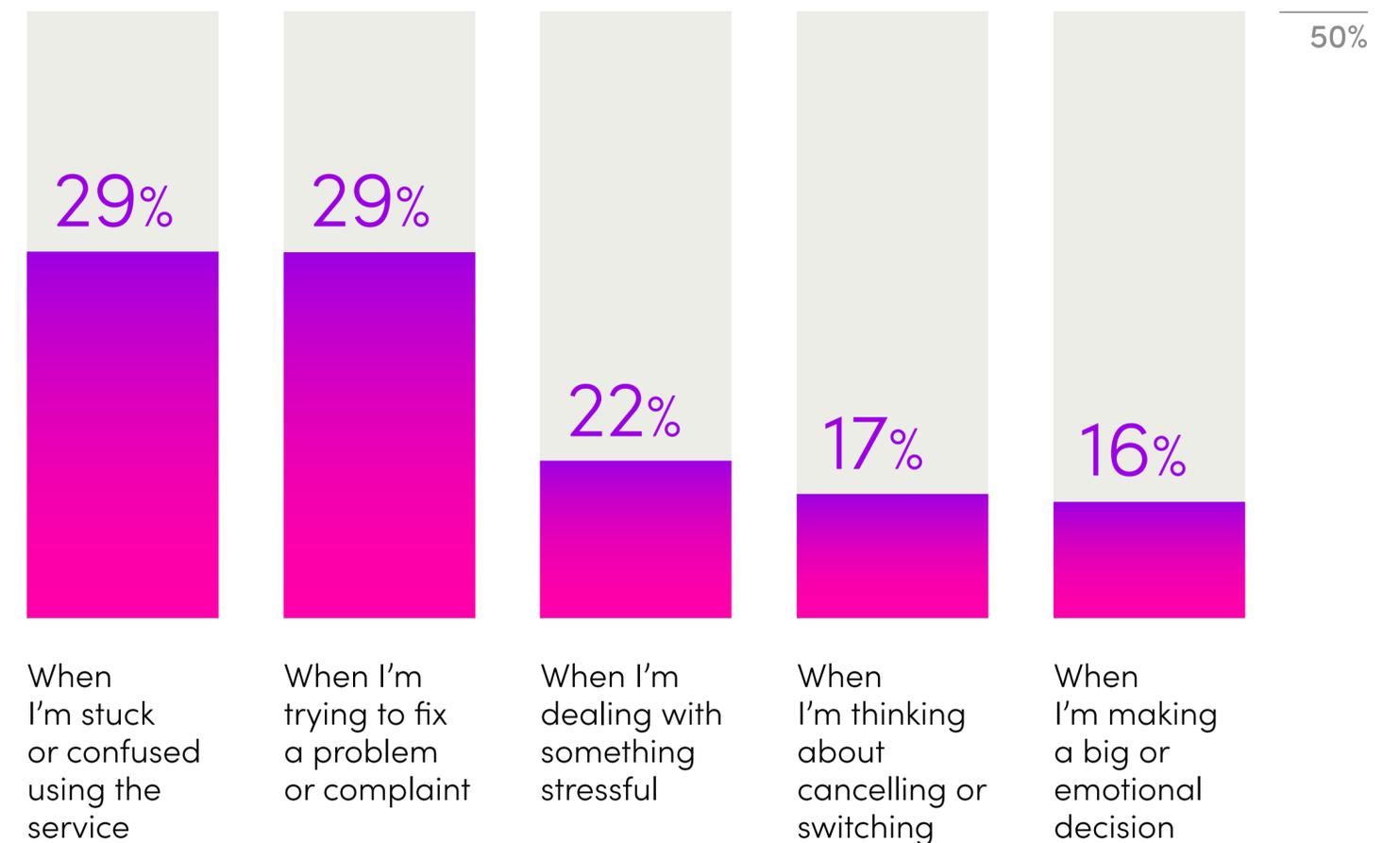Occasional AI user

8%
Active AI user

Empathetic AI can use various sentiment signals to understand how people are feeling, and consumers are most likely to accept AI using the words they type or say. But even here, only 27% are comfortable. Acceptance is much lower for signals like facial expressions, heart rate, and location.
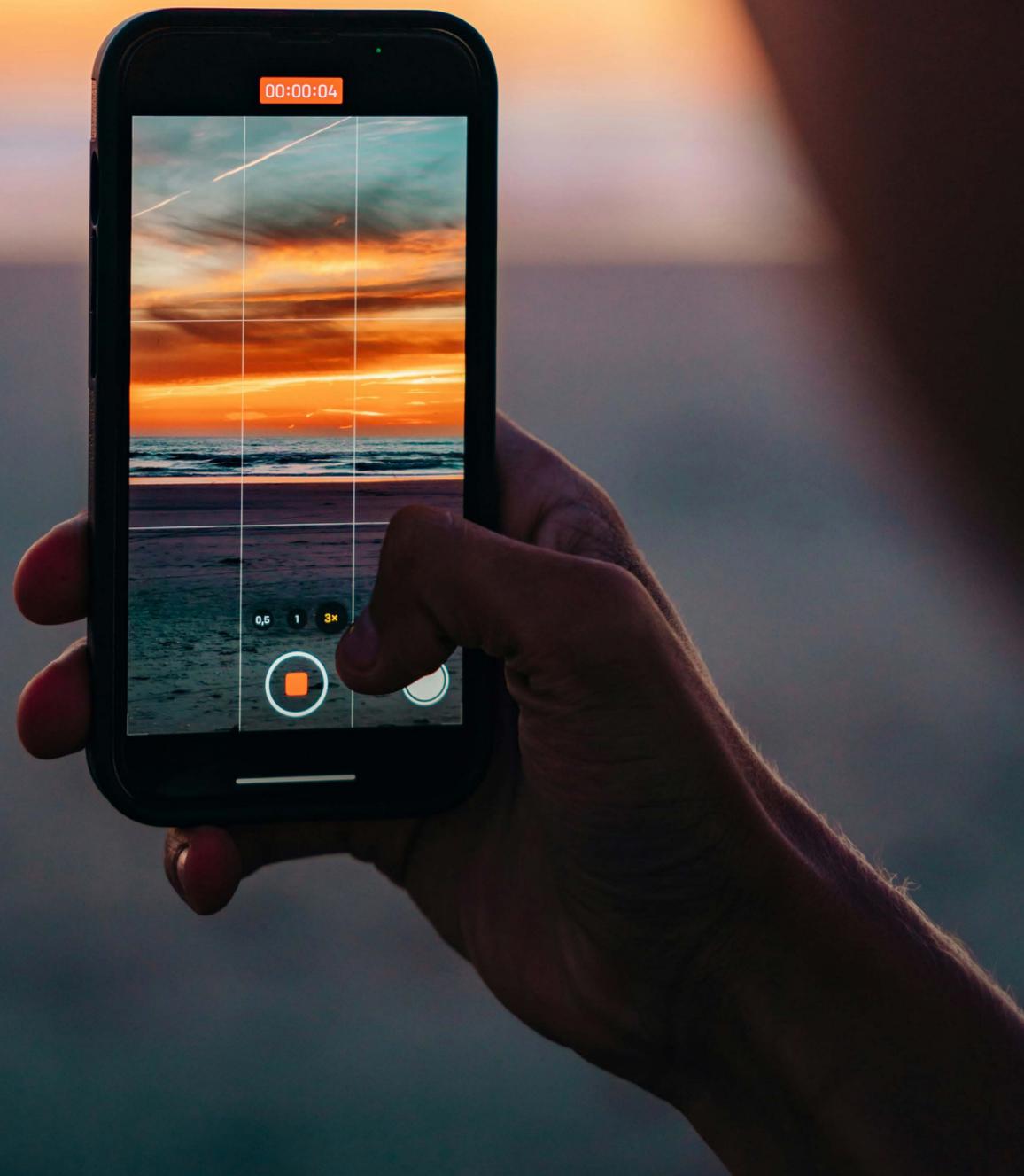
While the desire for AI-powered services to respond to their emotions is relatively low, there are some situations where consumers see more benefit than others. They're most likely to want AI to respond to how they're feeling when they're stuck or confused, or trying to fix a problem, and least likely when making big or emotional decisions.

CONSUMER COMFORT WITH EMPATHETIC AI SIGNALS

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

WHEN CONSUMERS WANT AI TO RESPOND TO THEIR FEELINGS

50%

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

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

Brands think emotive AI will win the moments that matter

The great majority of healthcare brands (78%) believe those that automate without empathy won't survive the decade. They see empathic AI adding the most value in customer support interactions, and say the biggest benefit of getting emotionally intelligent CX right will be faster resolutions for sensitive issues.

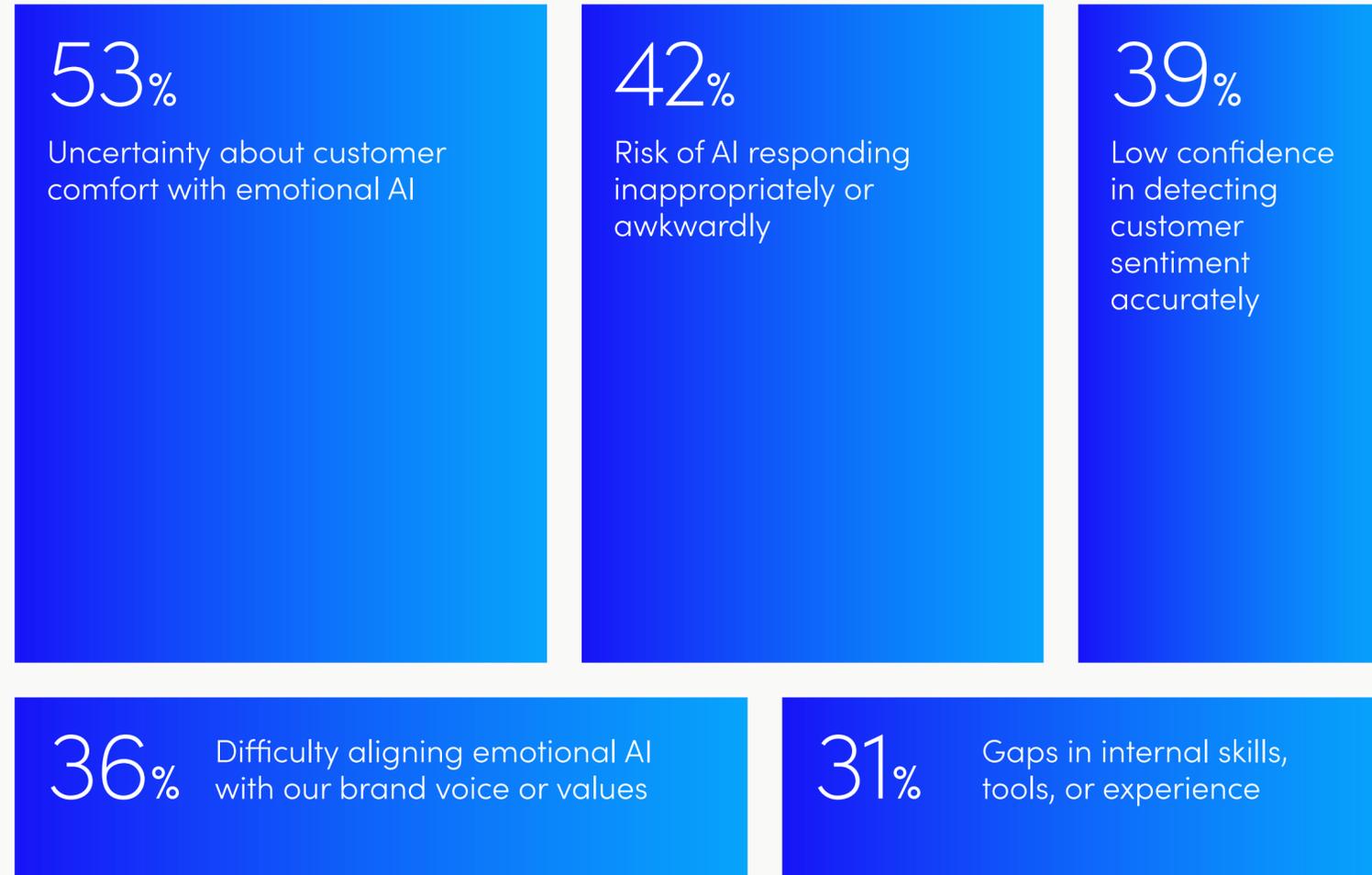THE BIGGEST BENEFIT IN
GETTING EMOTIONAL AI RIGHT

25%	Faster resolution of sensitive issues
21%	Stronger customer trust
19%	A more distinctive digital brand experience
17%	Higher engagement or conversion rates
14%	Increased customer loyalty

4%
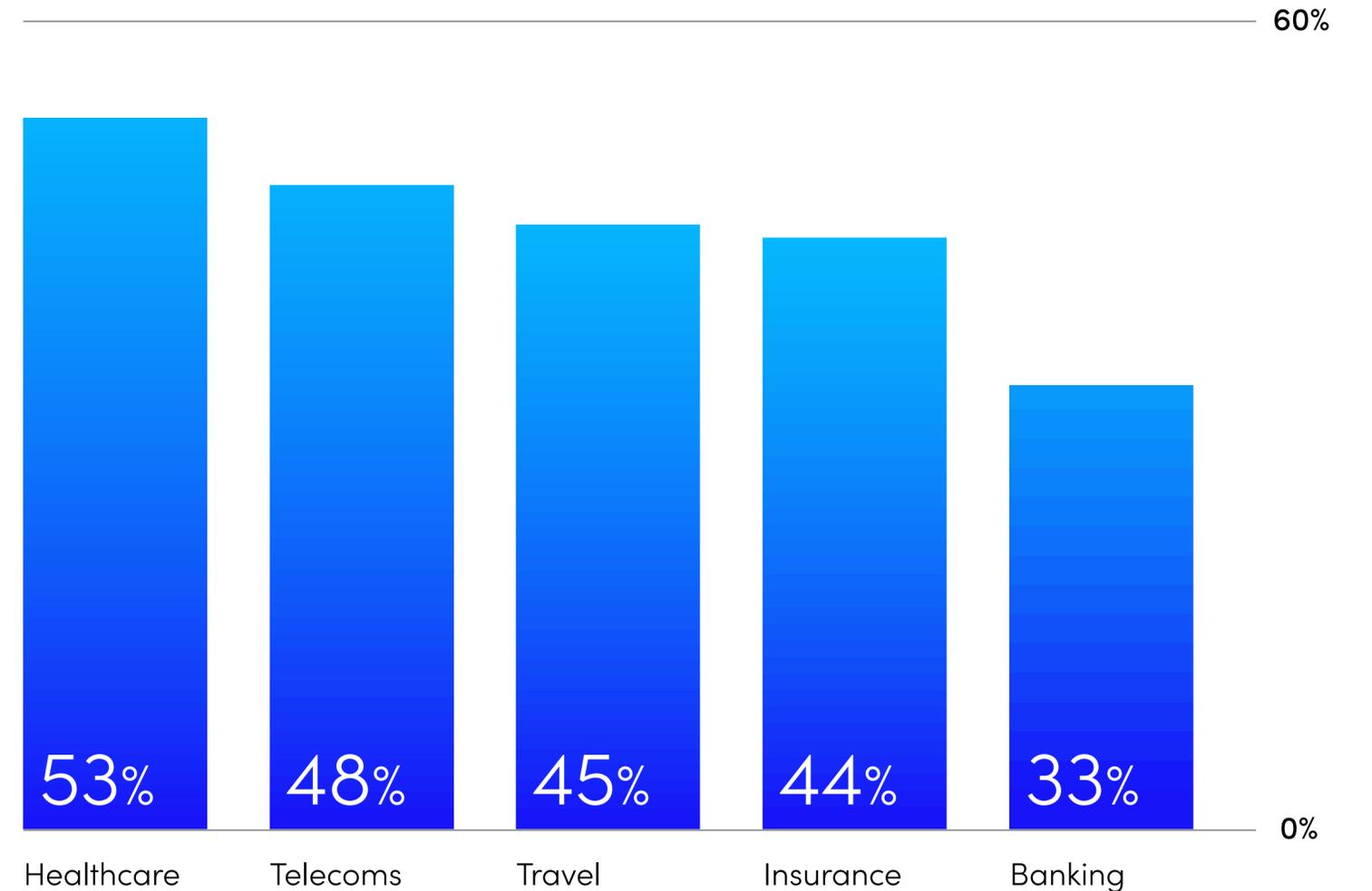Nothing – don't believe it would make a big difference

But healthcare leaders also face challenges around the use of emotionally intelligent AI, with most reporting uncertainty over customer comfort with the technology.

Perhaps unsurprisingly, healthcare leaders are more likely to view customer comfort as a challenge than business leaders in any other industry.

CHALLENGES BRANDS FACE IN USING EMOTIONALLY INTELLIGENT AI

53%
Uncertainty about customer comfort with emotional AI

42%
Risk of AI responding inappropriately or awkwardly

39%
Low confidence in detecting customer sentiment accurately

36% Difficulty aligning emotional AI with our brand voice or values

31% Gaps in internal skills, tools, or experience

PATIENT COMFORT WITH EMOTIONAL AI IS A CHALLENGE IN HEALTHCARE

60%

Healthcare	Telecoms	Travel	Insurance	Banking
53%	48%	45%	44%	33%

0%

Exercise caution with emotional AI

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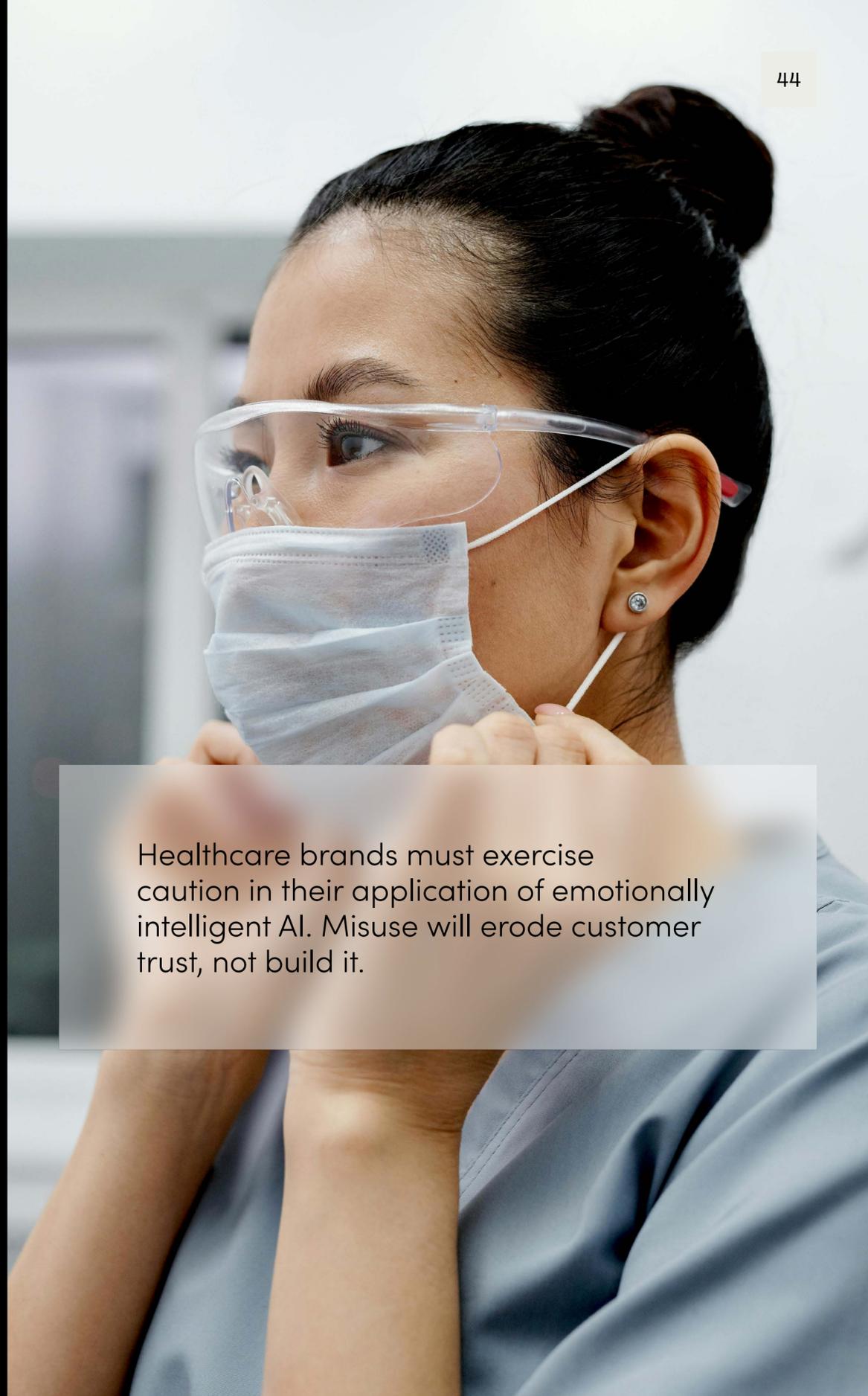
CONSUMERS

54%

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

HEALTHCARE BRANDS

72%

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

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

Getting ahead
with AI-curated
experiences

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

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

The healthcare brands that get ahead with AI-curated experiences won't be those who adopt AI the fastest. It will be those who set out to empower patients and customers, based on an in-depth understanding of their wants and needs. With AI, effective personalization is no longer just about the right message in the right place at the right time, but also delivering it in the right way. The winners will be those who use AI to make CX more meaningful, not more mechanical.

To find out more about how brands in other sectors are embracing AI-curated experiences, check out our industry-specific reports:
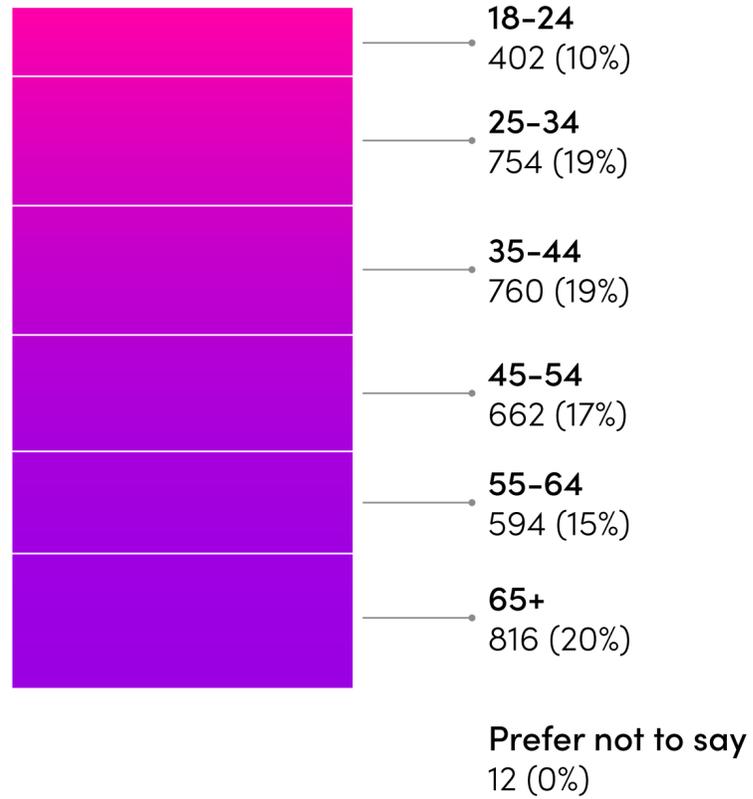
ALL INDUSTRIES

BANKING

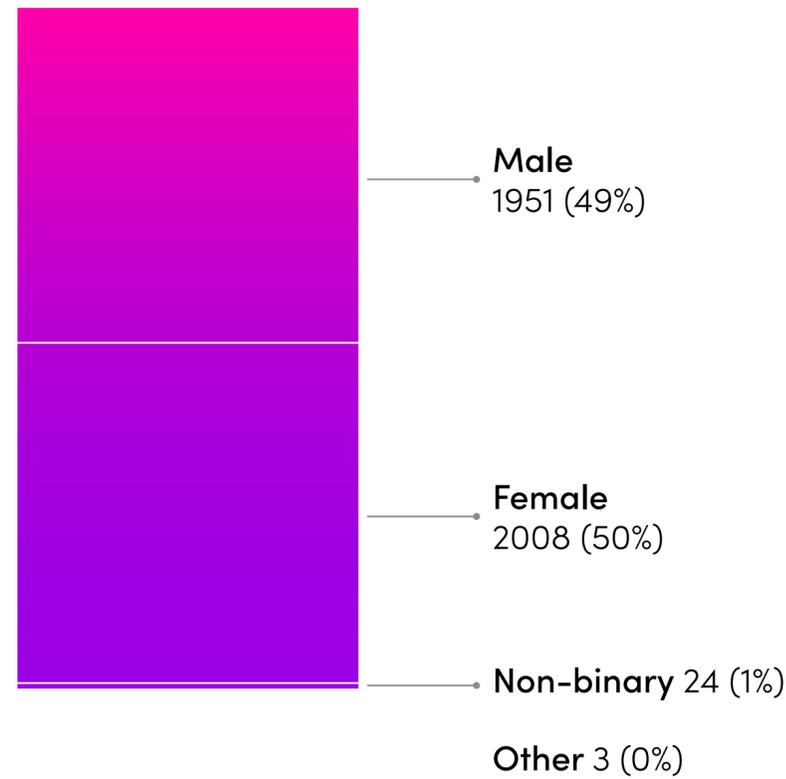INSURANCE

TELECOMS

TRAVEL

Research methodology

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

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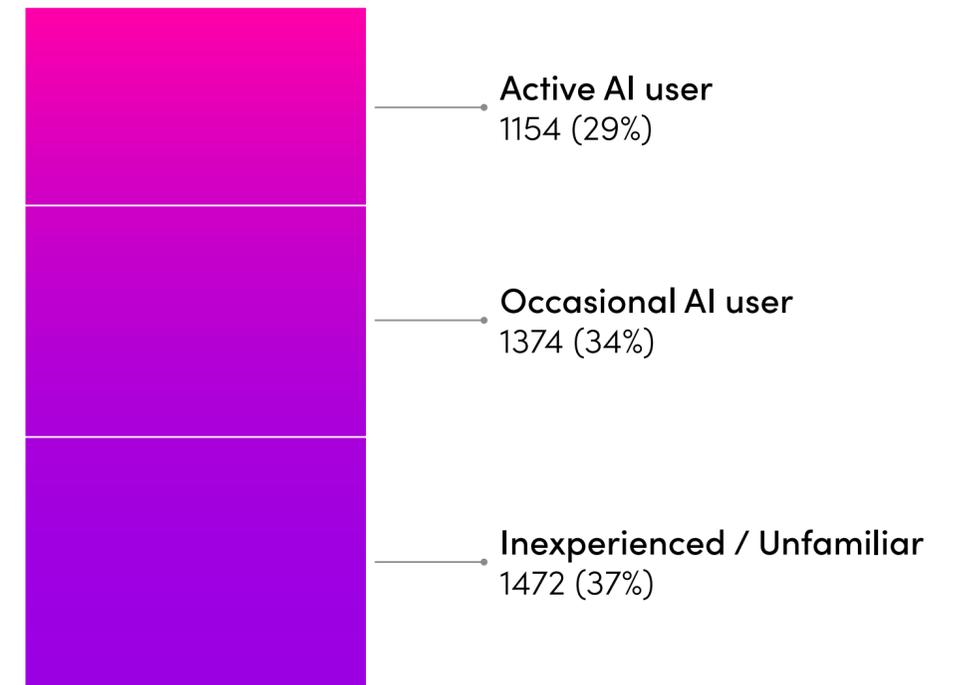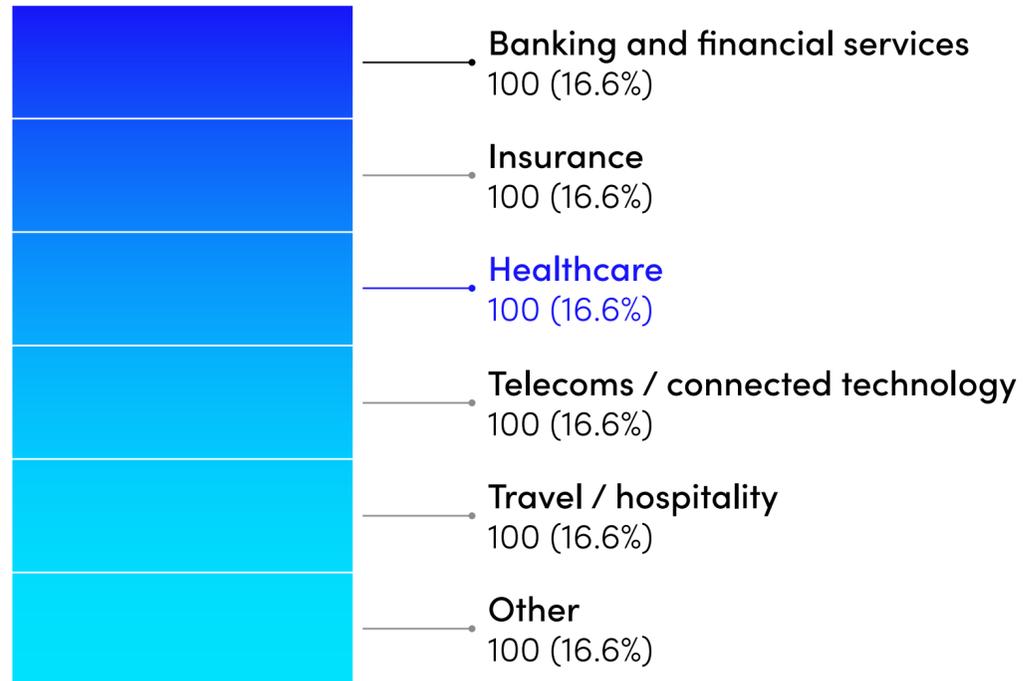2,000 interviews were conducted in the
US and 2,000 in the UK.

AGE

18–24
402 (10%)

25–34
754 (19%)

35–44
760 (19%)

45–54
662 (17%)

55–64
594 (15%)

65+
816 (20%)

Prefer not to say
12 (0%)

GENDER

Male
1951 (49%)

Female
2008 (50%)

Non-binary 24 (1%)

Other 3 (0%)

LEVEL OF AI EXPERIENCE

Active AI user
1154 (29%)

Occasional AI user
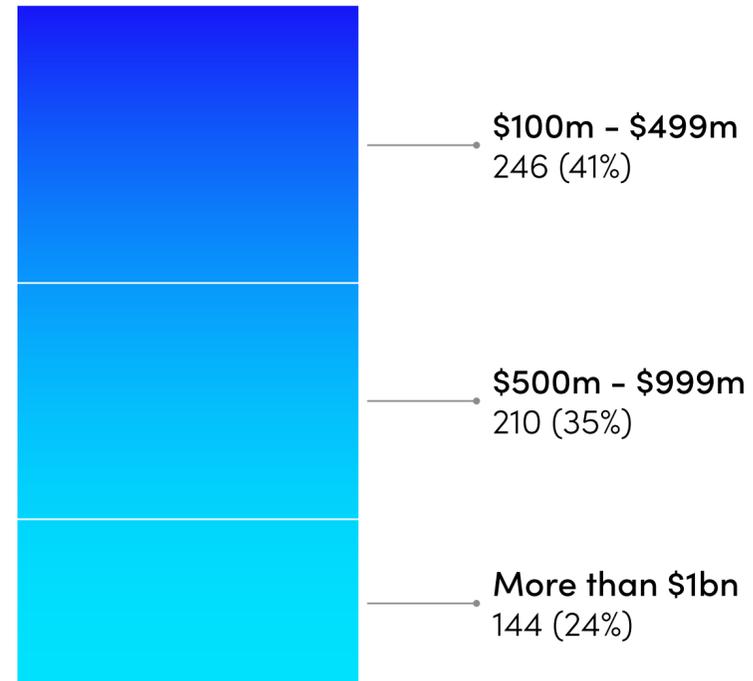1374 (34%)

Inexperienced / Unfamiliar
1472 (37%)

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

300 interviews were conducted in the US and 300 in the UK. The interviews from 100 respondents in healthcare form the basis of this industry-focused report.
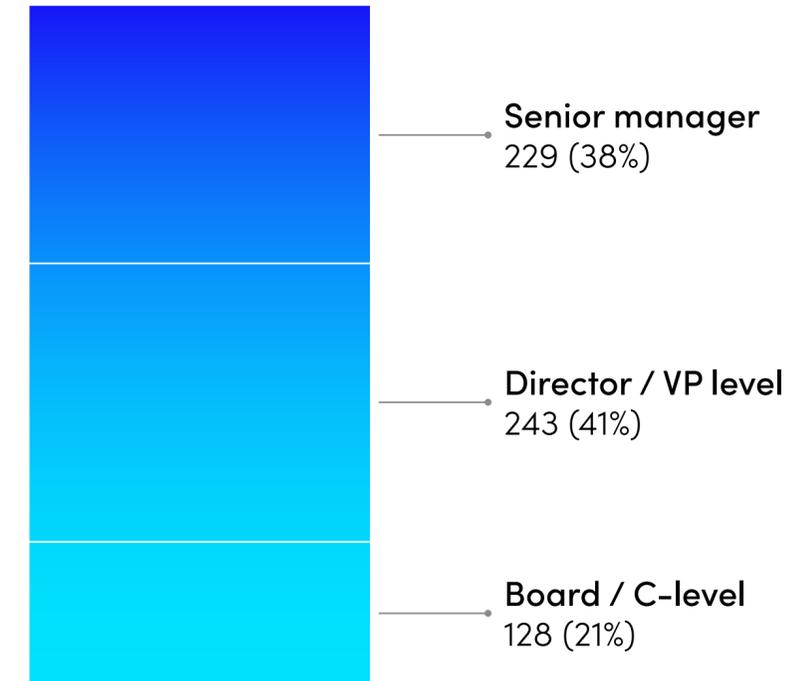
INDUSTRY SECTOR

Banking and financial services
100 (16.6%)

Insurance
100 (16.6%)

Healthcare
100 (16.6%)

Telecoms / connected technology
100 (16.6%)

Travel / hospitality
100 (16.6%)

Other
100 (16.6%)

ANNUAL REVENUE

$100m – $499m
246 (41%)

$500m – $999m
210 (35%)

More than $1bn
144 (24%)

SENIORITY

Senior manager
229 (38%)

Director / VP level
243 (41%)

Board / C-level
128 (21%)

About Acxiom

ACXIOM

Acxiom puts data to work. We solve complex challenges for the world's leading brands and agencies by unifying, connecting, and preparing data for AI-driven marketing and decision-making, maximizing technology investments. As leaders in data ethics and governance, Acxiom brings a privacy-first approach to serving clients globally, with locations in the U.S., UK, Germany, China, Poland, and Mexico.

Connect with Acxiom on LinkedIn and discover more at Acxiom.com