

AI-curated experience in insurance

What does CX look like when
algorithms do the thinking?





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)

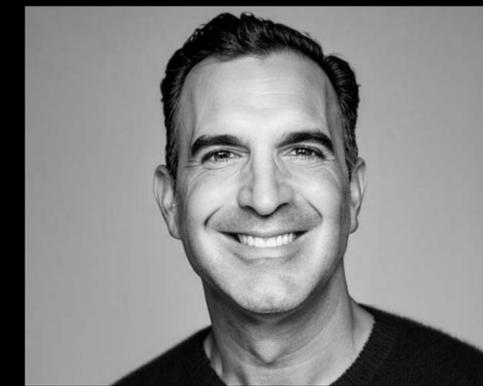
AI has evolved from a behind-the-scenes enabler to the architect of modern customer experience. Once valued primarily for its ability to increase speed and efficiency, AI is now poised to transform how brands connect, communicate, and care for their customers. The true promise of AI lies not in automation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



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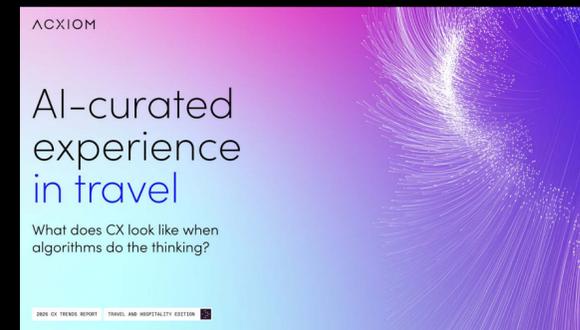
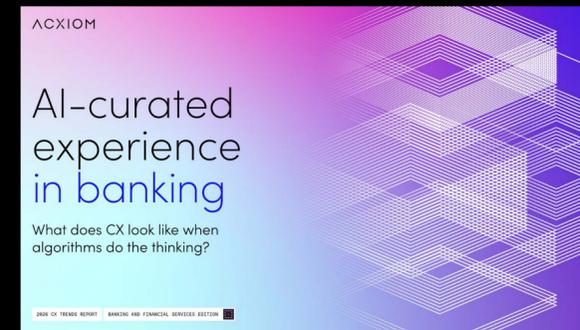
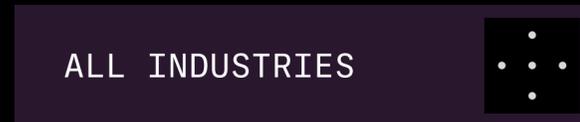
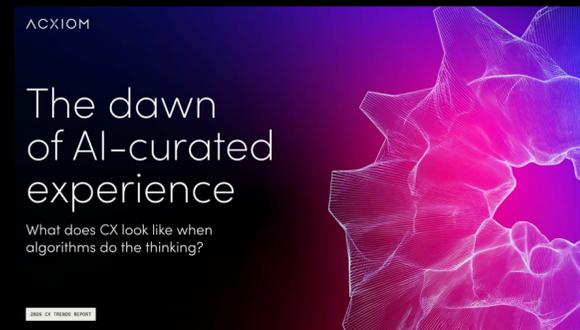
Is this the right edition for you?

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

But if there's another sector that's more relevant to you, we also have industry-specific editions for banking and financial services, healthcare, 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:



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AI-curation
will reshape CX
in insurance

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

Consumers are increasingly using AI for a variety of tasks, from comparing policies to checking the status of their claims. In parallel, insurance brands are integrating AI decision-making into their customer experience (CX) strategies to increase efficiency, enable personalization, and improve attribution. This means AI is starting to do the thinking on both sides of the customer experience.

So, what does CX in insurance 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 that are expected to have a significant impact on CX in 2026. We also surveyed 600 business leaders from various sectors, including 100 from the insurance industry. The responses of the insurance 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

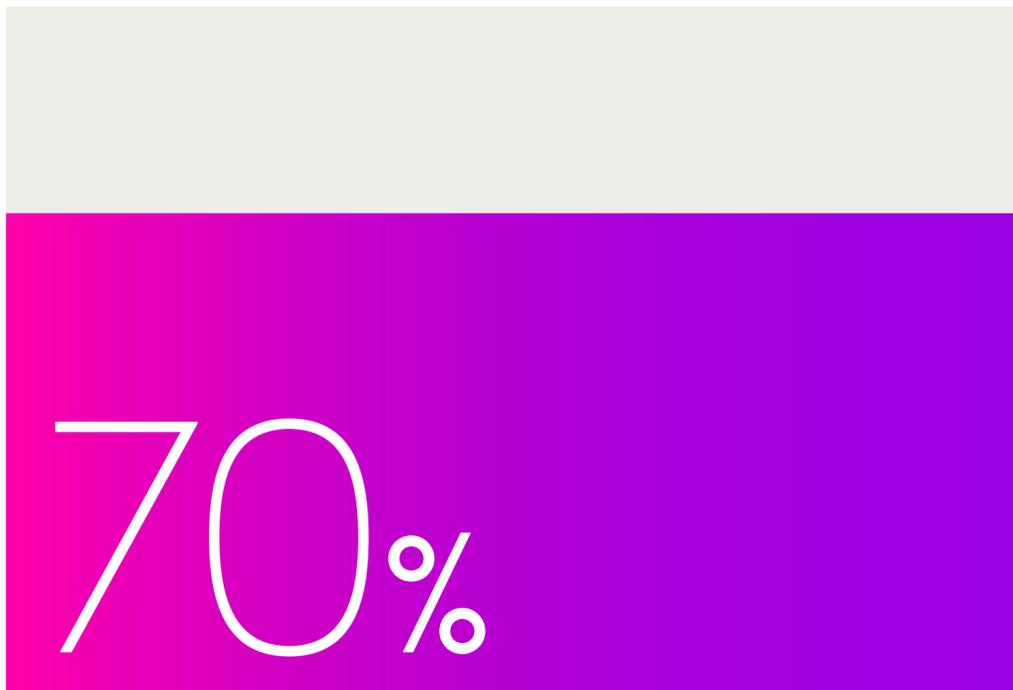
Travel

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, 52% are comfortable with AI suggesting the right insurance policy for their needs, but only 35% are happy for the technology to make payments on their behalf. And four in ten draw the line at allowing AI to read their emotions.

Insurance companies are rethinking discovery and advertising in a world without screens as the use of conversational interfaces grows. They're already using AI in the awareness and consideration stages of the customer lifecycle. And they see more urgency than their peers in other industries to deliver effortless AI-driven experiences in this discovery phase. But they're being held back by a lack of real-time insight.

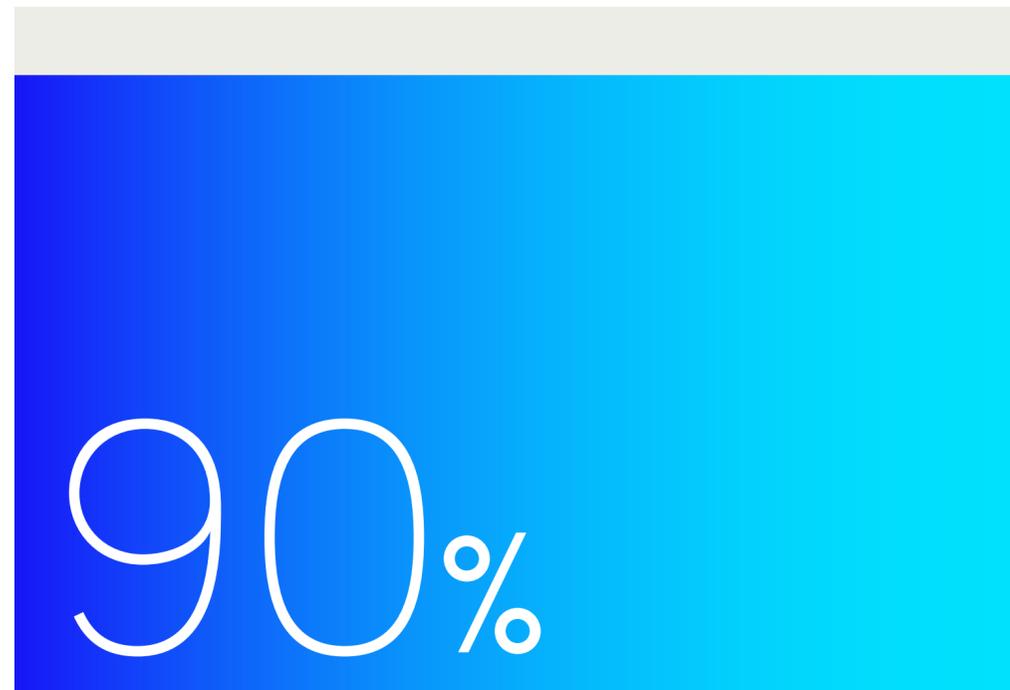
When using AI, insurance providers are keen to maintain quality, align its use with their brand, and build trust. But their priorities in applying the technology aren't always entirely aligned with what their customers want.

CONSUMERS



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

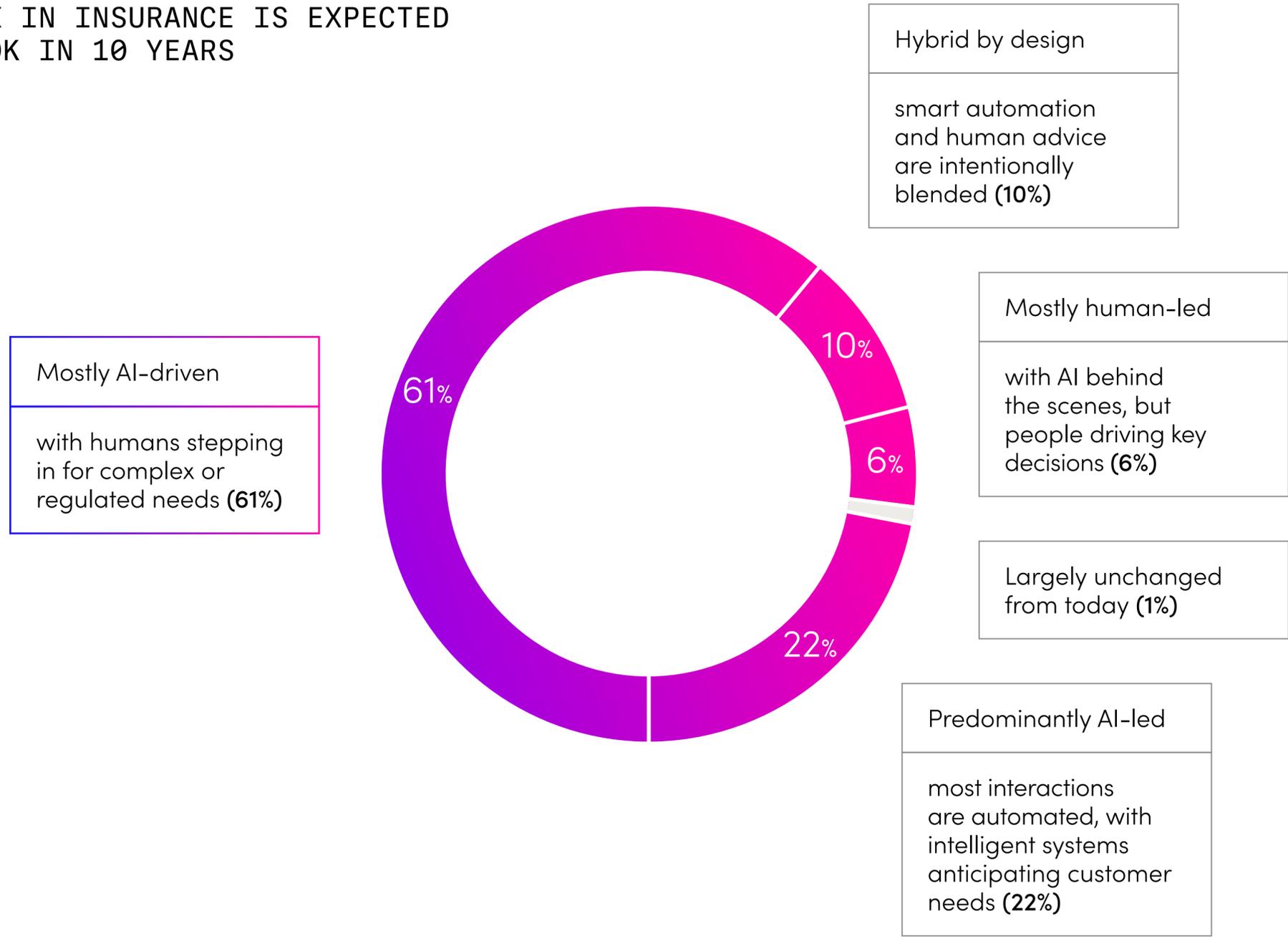
BRANDS



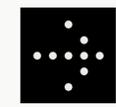
of insurers believe AI-curated experiences will reshape CX faster than most brands are ready for.

In ten years, the majority of insurance leaders believe CX will be mostly AI-driven, with people only stepping in to deal with particularly complex claims or sensitive issues.

HOW CX IN INSURANCE IS EXPECTED TO LOOK IN 10 YEARS



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



The CX landscape for insurance

Insurance companies in the US and UK have different perspectives on the biggest external forces shaping their CX strategy. US insurers see the biggest factor as high expectations for personalized, proactive risk management, while UK insurers see it as growing competition from insurtechs and DTC models. Both see technology integration gaps across claims, underwriting, and service as having a considerable influence on their CX strategy.

EXTERNAL FORCES IMPACTING CX STRATEGY

■ US ■ UK



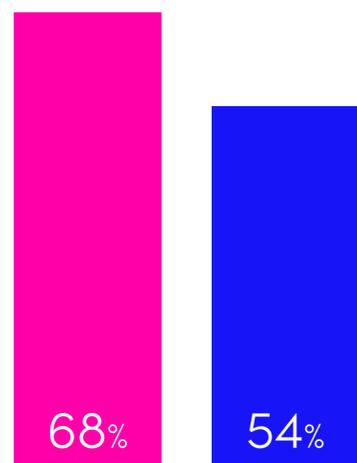
We asked insurance brands to identify their top three CX priorities for the coming years, and their top answer is using AI to personalize policies, pricing, and communications.

Once again, these priorities vary between the US and the UK. US insurers are more likely to include increasing transparency in their top three priorities, while UK insurers are more likely to prioritize third-party integrations and simplifying customer touchpoints.

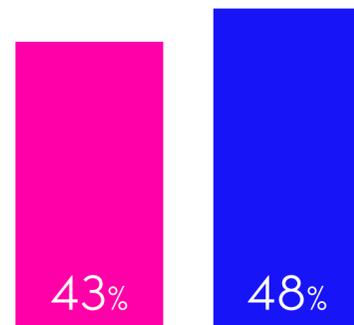
CX PRIORITIES FOR THE NEXT 2-3 YEARS

■ % US brands that put in top 3

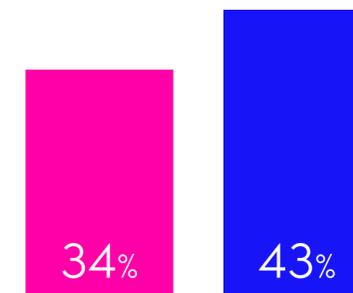
■ % UK brands that put in top 3



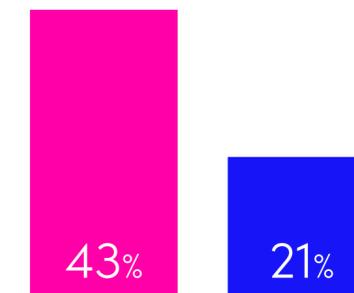
Using AI to personalize policies, pricing, and communications



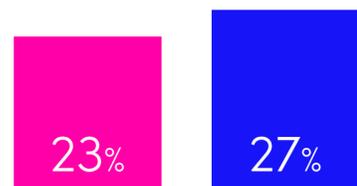
Integrating third-party services seamlessly into the customer journey



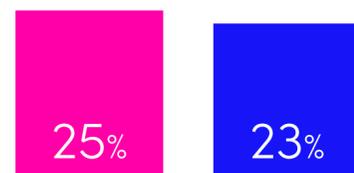
Simplifying customer touchpoints and reducing insurance jargon



Increasing transparency to build trust at key moments



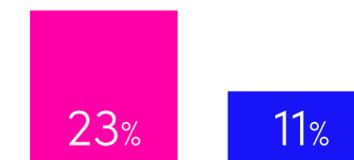
Building conversational interfaces for claims or support



Providing better emotional support during stressful claims



Designing accessible experiences for vulnerable customers



Automating claims journeys while preserving empathy and trust

Introducing the CX trends for 2026

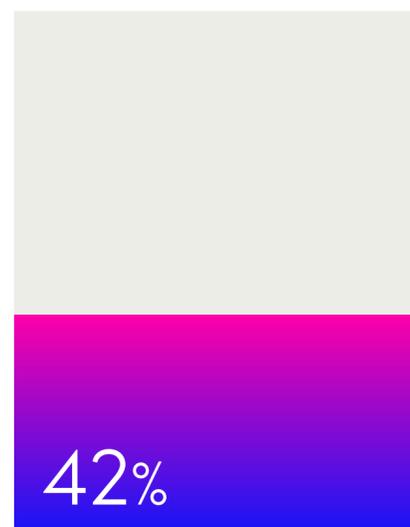
More than half (53%) of insurance brands say AI-curated experiences are already transforming their sector, and 77% say they will in the next 12 months. As we dive deeper into these five interrelated trends, we can see the expected extent of that transformation.

TREND ONE →

Conversational interfaces

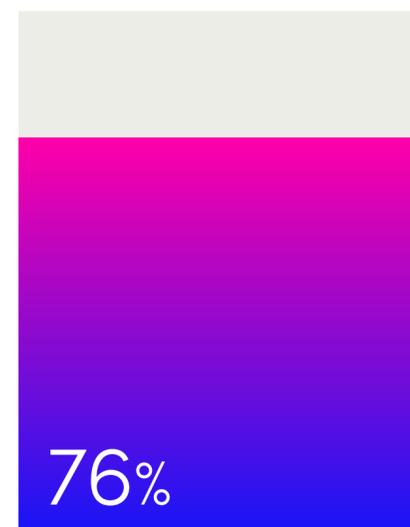
AI-powered conversational interfaces – both text and voice – are replacing traditional web and mobile experiences, enabling people to interact with software the way they interact with each other. How is this shift impacting CX in insurance?

2026



42% of insurers say this trend is already transforming their sector

2027



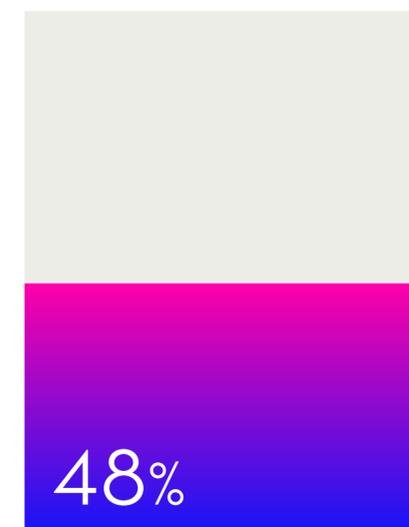
76% of insurers say this trend will transform their sector in the next 12 months

TREND TWO →

An instructional world

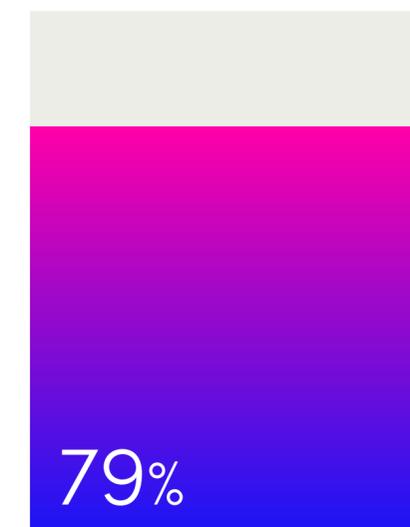
From predictive text and satellite navigation to watch-next suggestions and ChatGPT, consumers' lives are continually guided by AI recommendations and instructions. So, how are insurance brands using AI to influence customer journeys, and how do consumers feel about AI guidance?

2026



48% of insurers say this trend is already transforming their sector

2027



79% of insurers say this trend will transform their sector in the next 12 months

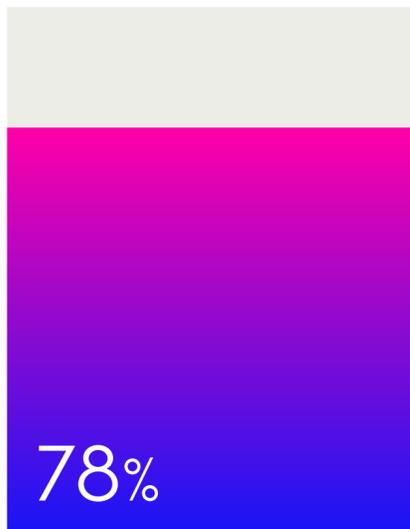
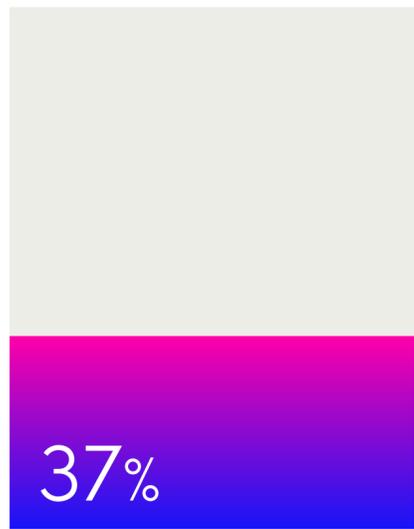
TREND THREE →

Effortless access

With the rise of same-day cover, quick claims resolution, digital payments, and search engines giving instant AI-powered responses, do consumers expect quick results with as little effort as possible? And can AI help insurance brands deliver?

2026

2027



of insurers say this trend is already transforming their sector

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

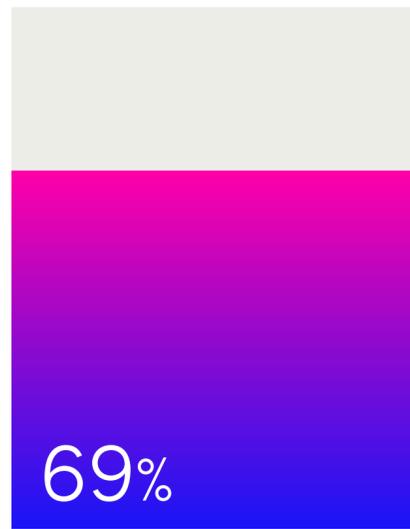
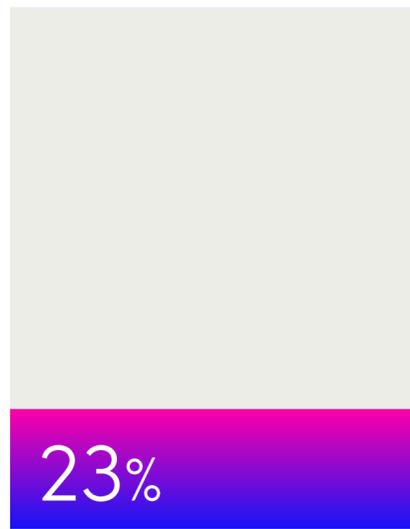
TREND FOUR →

Platform unification

Whether it's seeking policy advice, making a claim, or redeeming rewards, 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



of insurers say this trend is already transforming their sector

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

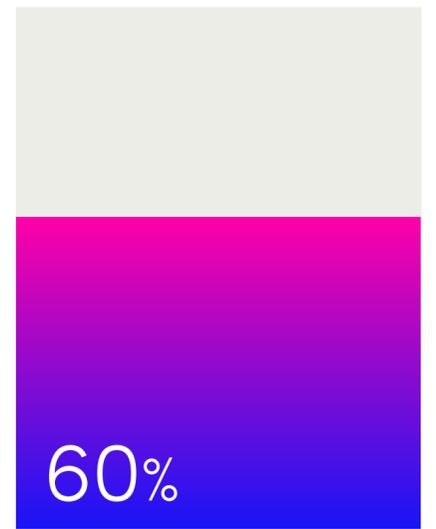
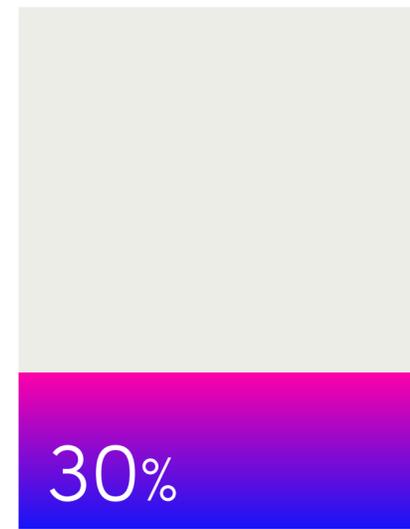
TREND FIVE →

Empathetic interactions

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

2026

2027



of insurers say this trend is already transforming their sector

of insurers say this trend will transform their sector 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 insurance?

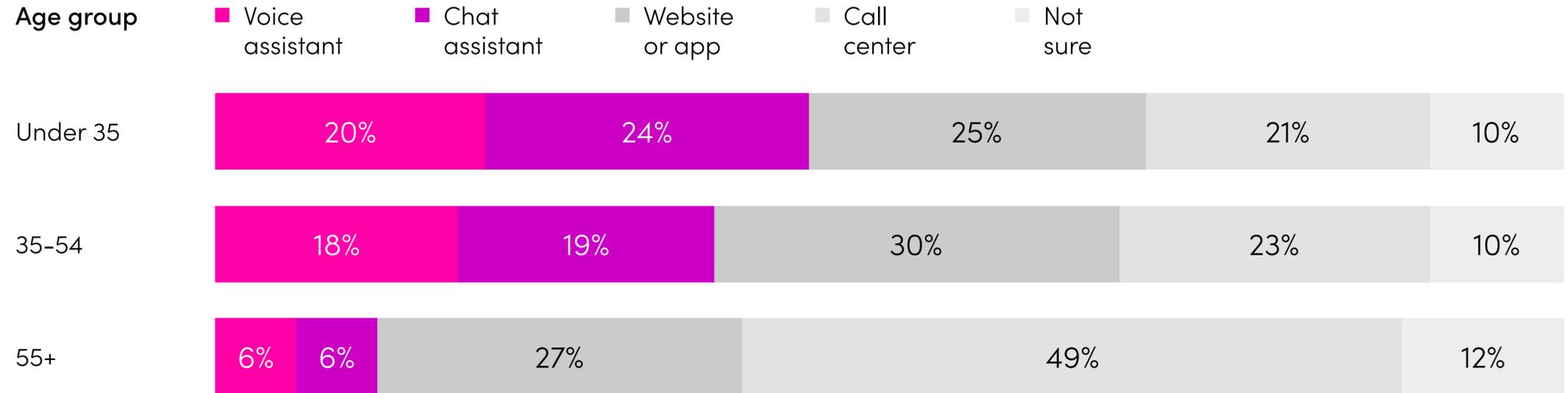
Consumer preferences vary by age and task

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

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

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

HOW CONSUMERS PREFER TO INTERACT WITH BRANDS

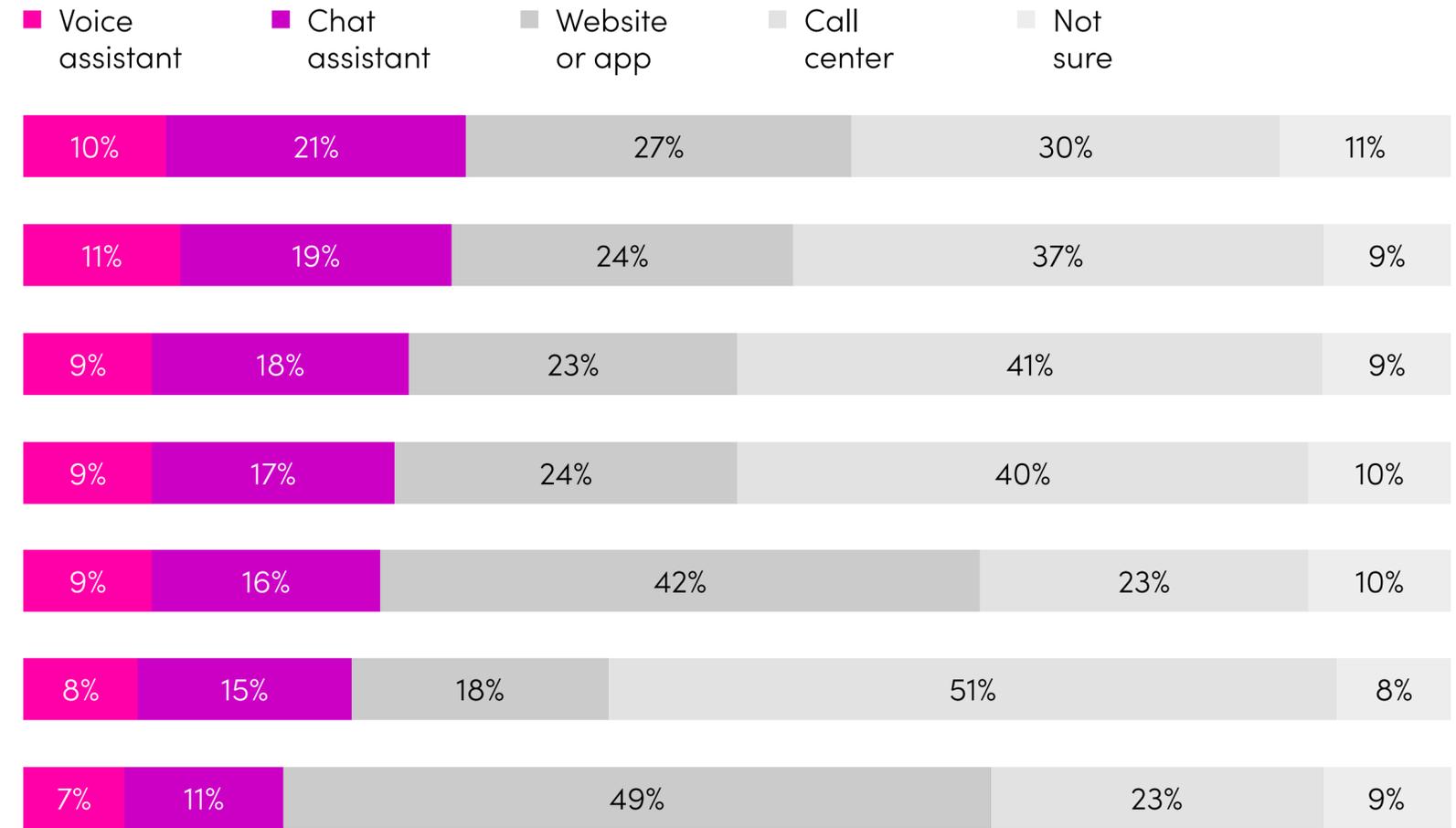


Consumer inclination to use conversational interfaces also varies by task. They're most likely to use voice or chat to get help while signing up or checking out (31%), or to ask what's covered by an insurance policy (30%). They're least willing to use conversational assistants when transferring money between accounts (18%).

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

HOW CONSUMERS PREFER TO INTERACT BY TASK

Task



Brands see conversational AI as crucial to survival

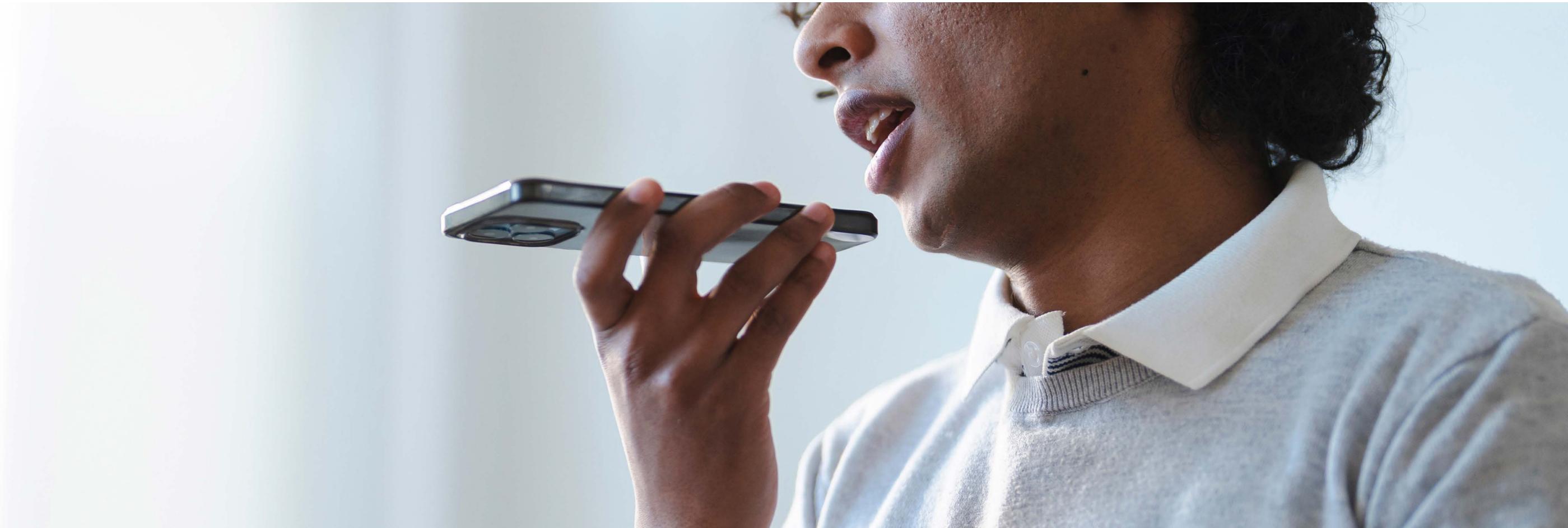
Insurance providers feel more urgency to adapt to conversational AI than their customers do, and see adaptation as crucial to their survival.

87%

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

88%

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



To prepare for conversational interfaces, 61% of insurance brands are already testing AI-powered assistants or agents in real customer journeys. And almost half say they're rethinking advertising in a world where there will be fewer screens on which ads can appear.

INSURERS ARE PREPARING FOR CONVERSATIONAL INTERFACES

Testing AI-powered assistants or agents in real customer journeys

61%

Rethinking search, discovery, and advertising in a world without screens

49%

Embedding conversational interfaces into existing customer platforms or journeys

45%

Developing a consistent brand voice and persona for conversational channels

44%

Reworking content and services for natural language delivery

38%

But despite an overall recognition that conversational interfaces will transform CX, 36% of insurance brands say they're just tracking developments in conversational AI and not yet actively investing.

Use conversational AI as an enhancement

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

CONSUMERS

Only 30%

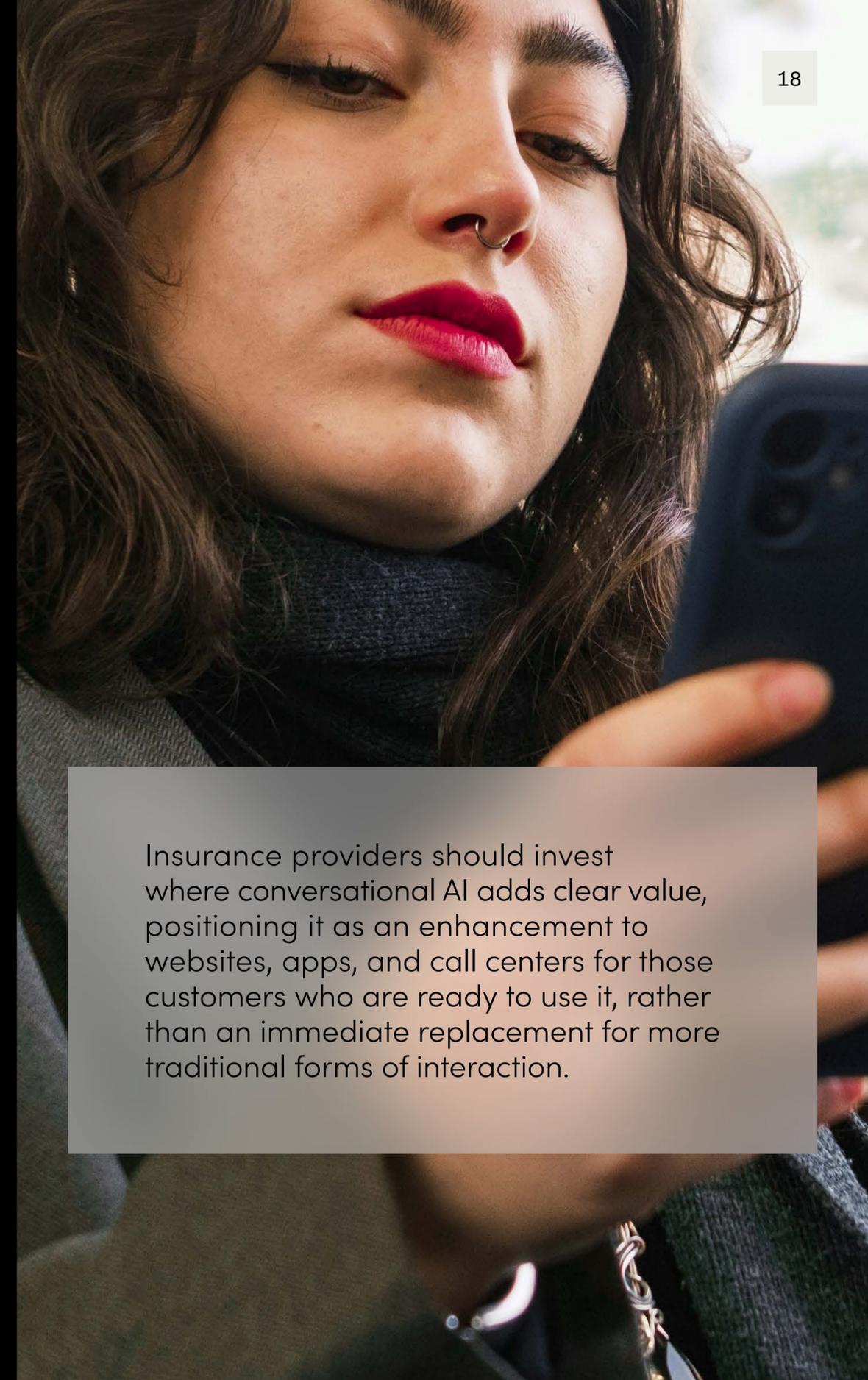
of consumers would choose a conversational interface for everyday support.

BRANDS

But 99%

of insurers expect conversational interfaces to be widely used in the next 2-3 years.

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





02

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 insurance brands using AI to influence customer journeys, and how do consumers feel about AI guidance?

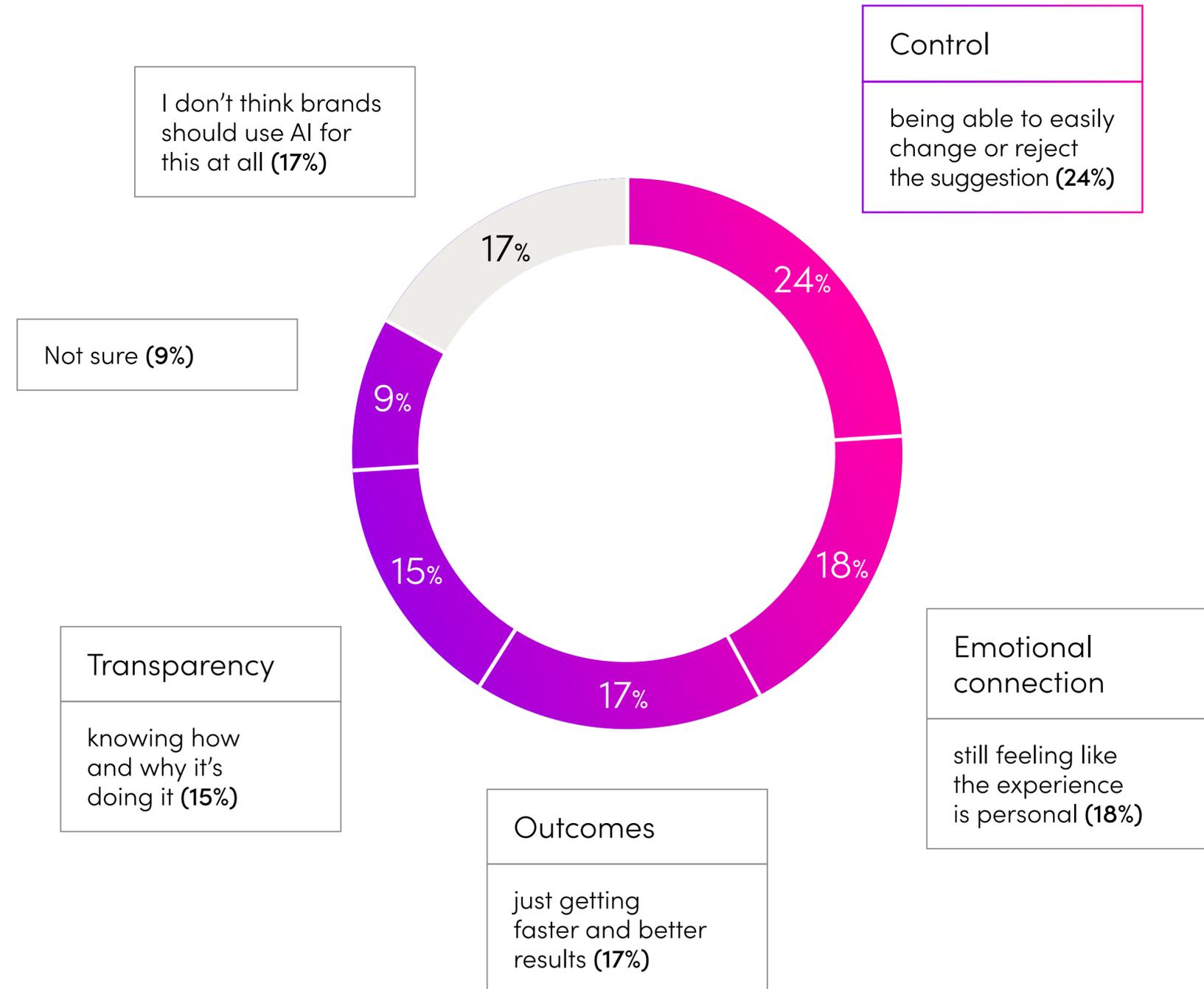
Consumers are open to AI guidance with control

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

When AI is guiding their decisions, the most important thing for consumers is to maintain control – easily changing or rejecting the AI's suggestion. **Two-thirds (65%) say that if AI decides for them, it stops being their experience.** Their second priority is feeling like the experience is personal and human. Insurance 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



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

Just over half of consumers say they're comfortable with AI recommending the right insurance policy to meet their individual requirements.

CONSUMER COMFORT WITH AI INFLUENCE BY SITUATION

Alerting them to a potential fraud or security issue

Offering proactive tips or support while using a product or service

Guiding through setup or onboarding after a purchase

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

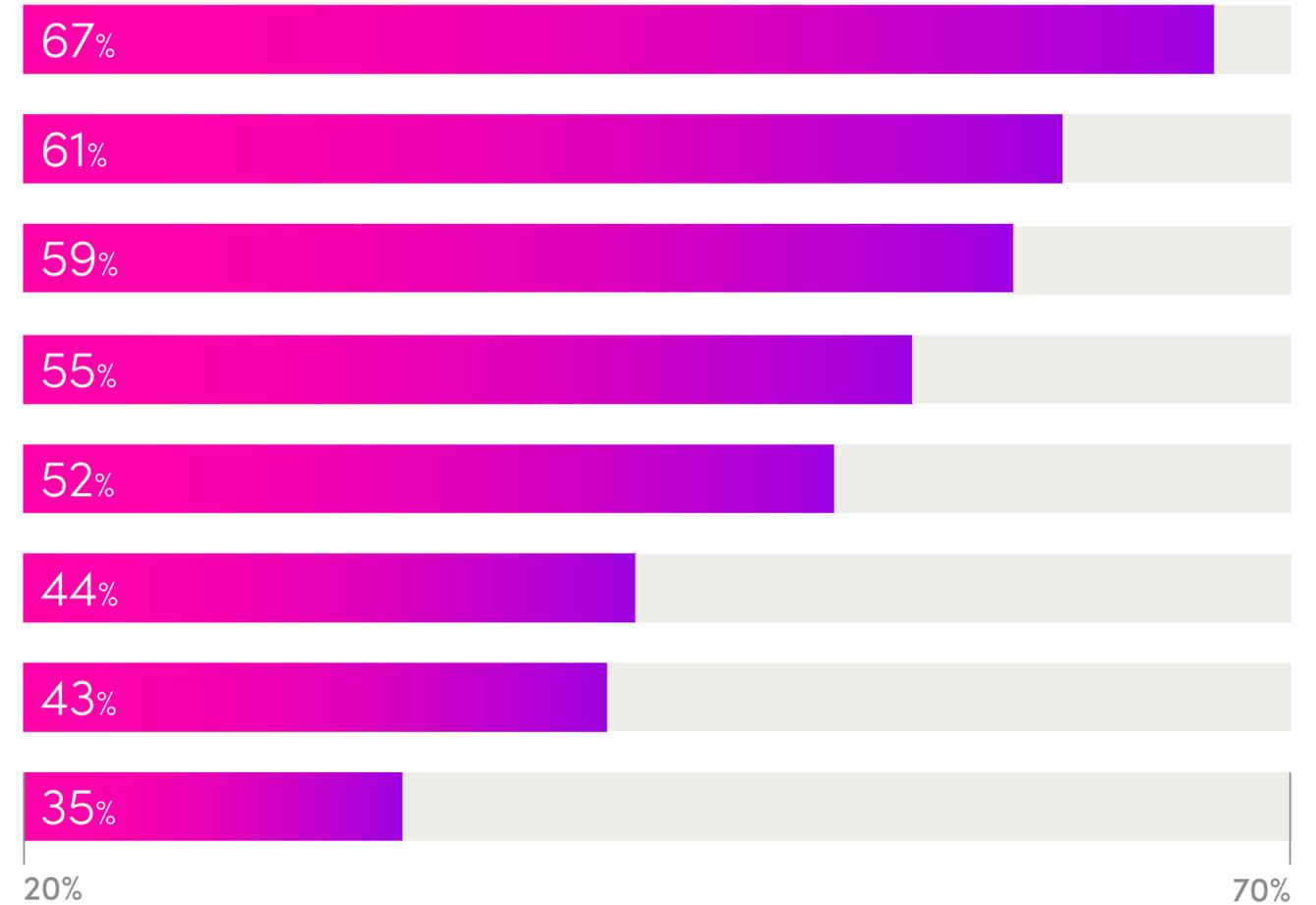
Suggesting the right insurance policy for their needs

Acting as a personal assistant in all areas of their life

Automatically renewing a contract or subscription

Making payments or transactions on their behalf

% saying very or fairly comfortable



Brands aim to steer customer journeys with transparency

Around half of insurance brands already use AI to actively steer customer actions at various stages of the customer journey, and 90% have plans to do so. Today, AI use is most common in the awareness and consideration stages of the customer journey, and least common in the onboarding phase.

An overwhelming majority (92%) of insurance providers believe AI will handle most customer decisions in 10 years, turning brands into silent, invisible advisors.

WHERE INSURERS USE AI TO STEER THE CUSTOMER JOURNEY

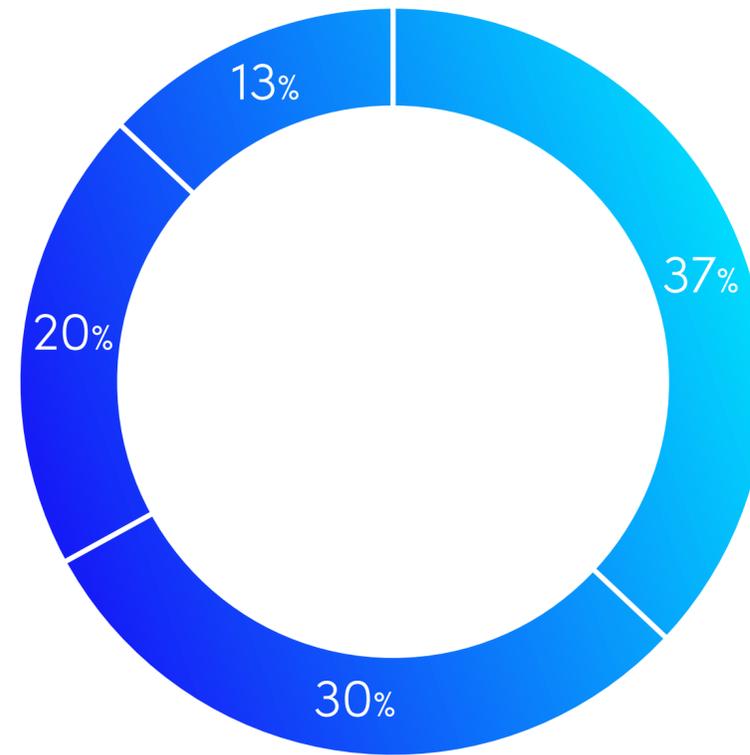
■ Already using AI
■ Planning to use



Transparency is the guiding principle insurance brands feel should be prioritized to build trusted, effective experiences. They see maintaining an emotional connection as the least important principle.

BRANDS' TOP PRIORITY TO BUILD TRUSTED EXPERIENCES

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



Emotional connection
decisions must still feel human and empathetic **(13%)**

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

Outcomes
customers mainly care about getting what they want faster **(30%)**

But insurance brands face some challenges using AI to steer CX, and their biggest obstacle is integrating AI with existing platforms or workflows. Only 3% say they aren't experiencing any challenges at all.

CHALLENGES INSURERS FACE USING AI TO GUIDE CX

48%

Challenges integrating with existing platforms or workflows

40%

Difficulty aligning AI decisions with brand experience or tone

34%

Lack of internal understanding or skills to implement effectively

32%

Uncertainty around customer acceptance or comfort

31%

Poor or fragmented customer data

37%

Budget or resource constraints

30%

Low confidence in AI decision quality or accuracy

20%

Lack of clear ownership or leadership for AI in CX

Empower customers with AI

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

CONSUMER PRIORITIES

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

BRAND PRIORITIES

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



Insurers 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 same-day cover, quick claims resolution, digital payments, and search engines giving instant AI-powered responses, do consumers expect quick results with as little effort as possible? And can AI help insurance brands deliver?



Consumers say standout experiences are effortless

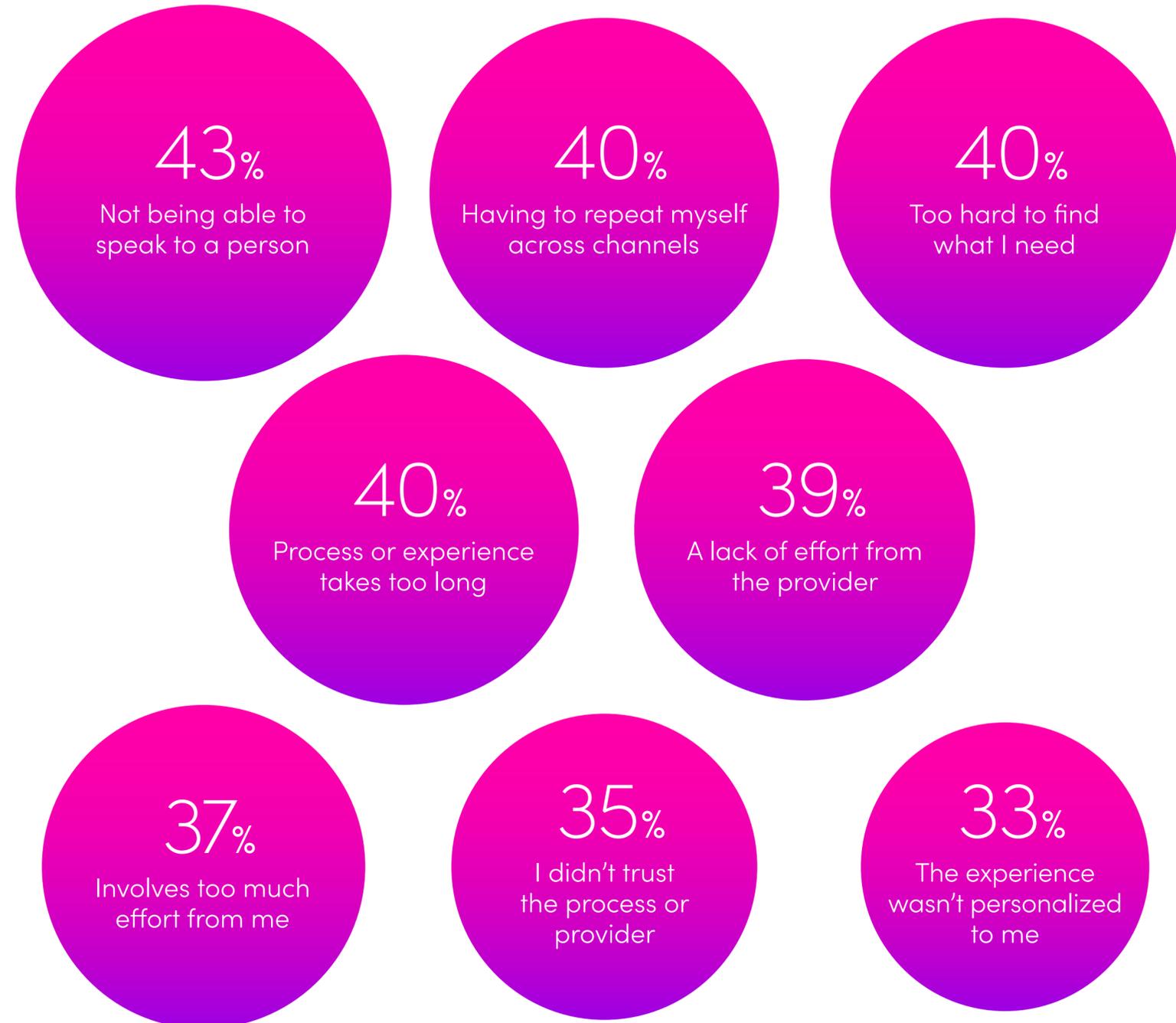
"I can get what I need quickly, without having to search or click around."

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

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

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

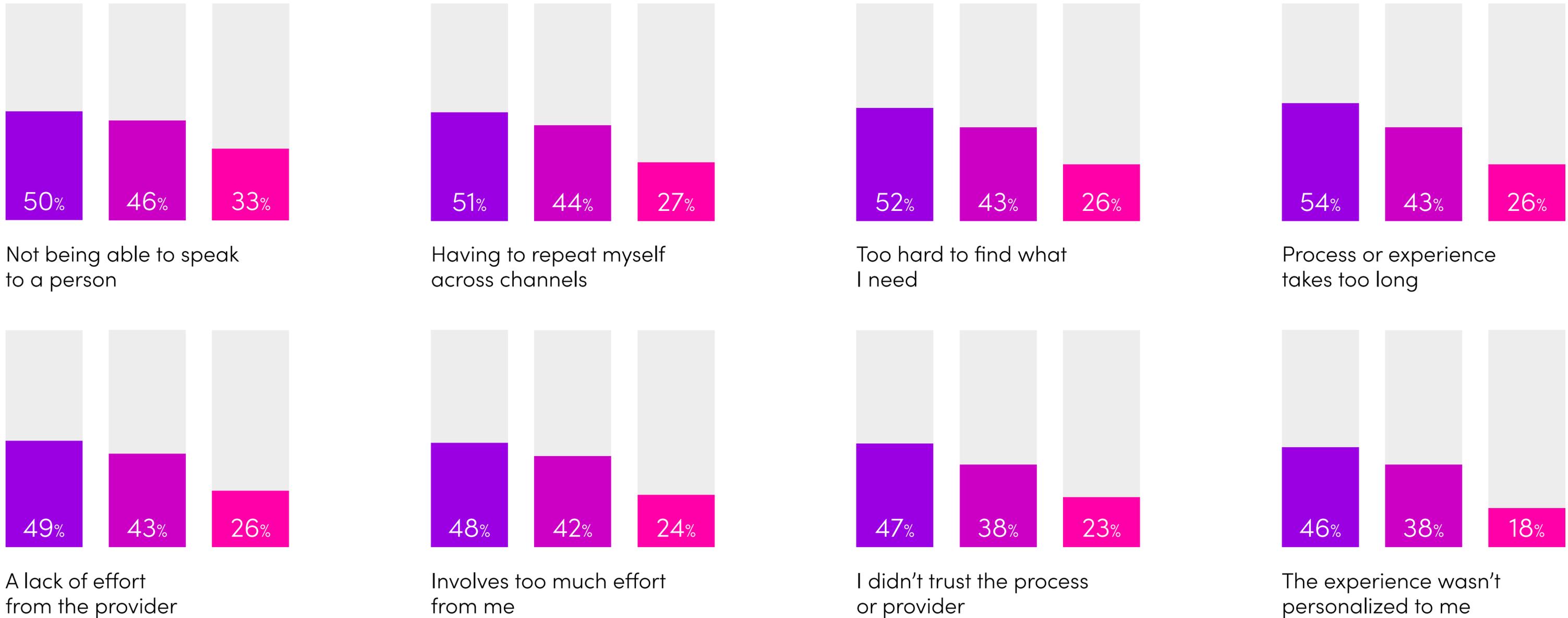
REASONS CONSUMERS HAVE WALKED AWAY IN THE LAST YEAR



YOUNGER CONSUMERS ARE MORE LIKELY TO WALK AWAY

■ Under 35 ■ 35-54 ■ 55+

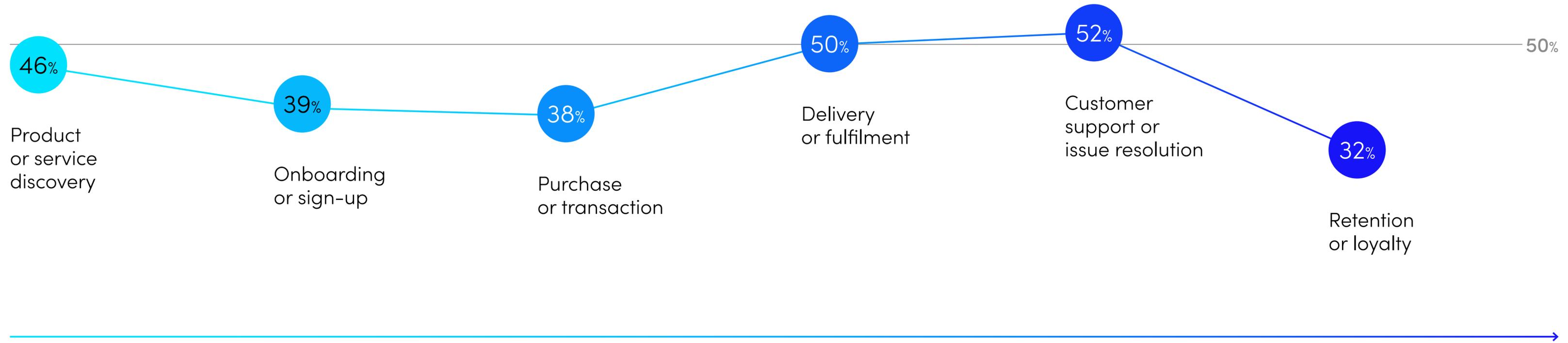
% that have walked away for this reason in last 12 months



Brands feel effortless experiences carry risks

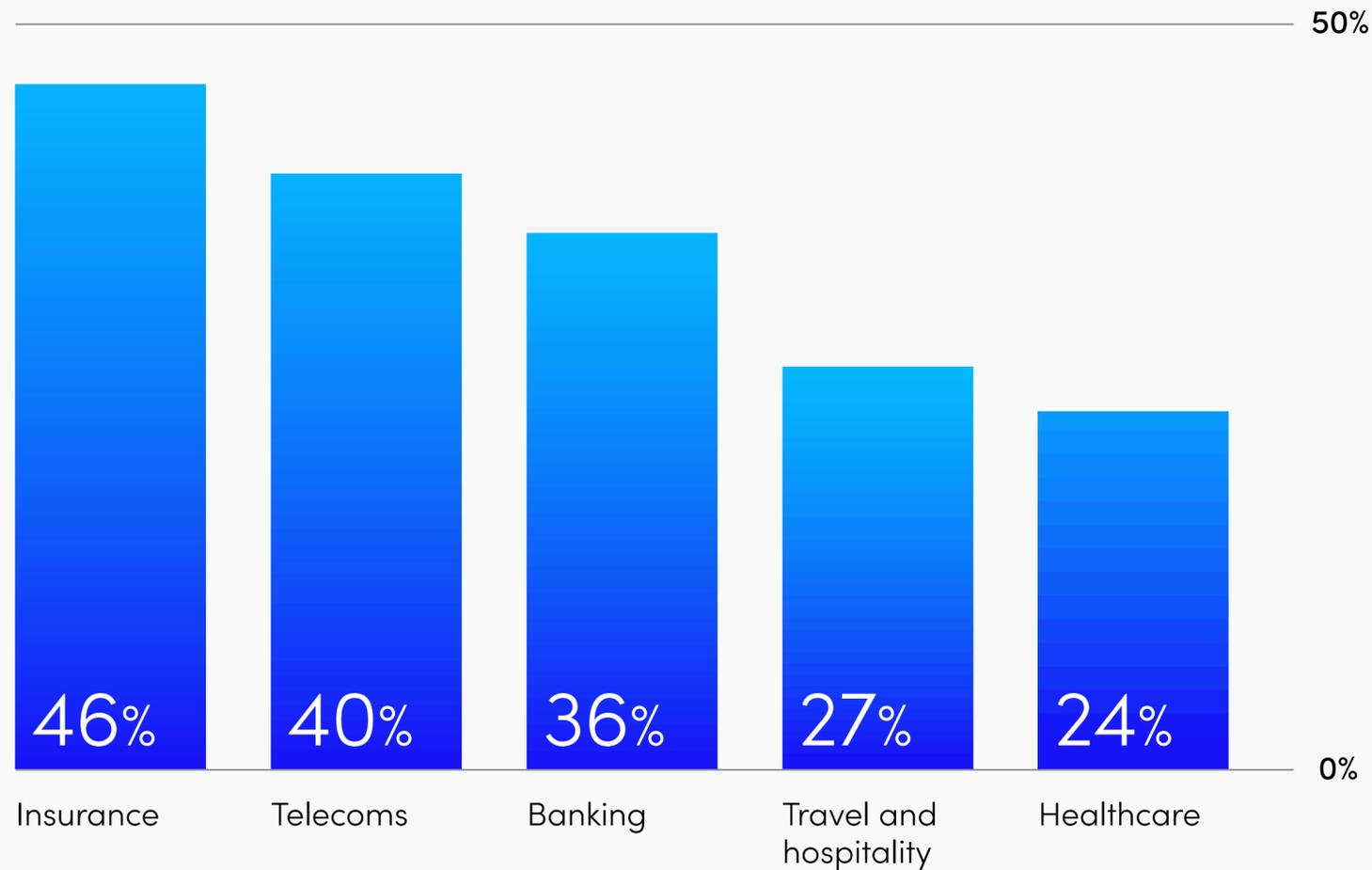
Effortless experiences will define the next generation of customer loyalty, according to 92% of insurance brands. They're feeling the greatest urgency to deliver faster, more effortless experiences in the customer support and issue resolution part of the customer lifecycle.

WHERE INSURERS FEEL URGENCY TO DELIVER EFFORTLESS CX



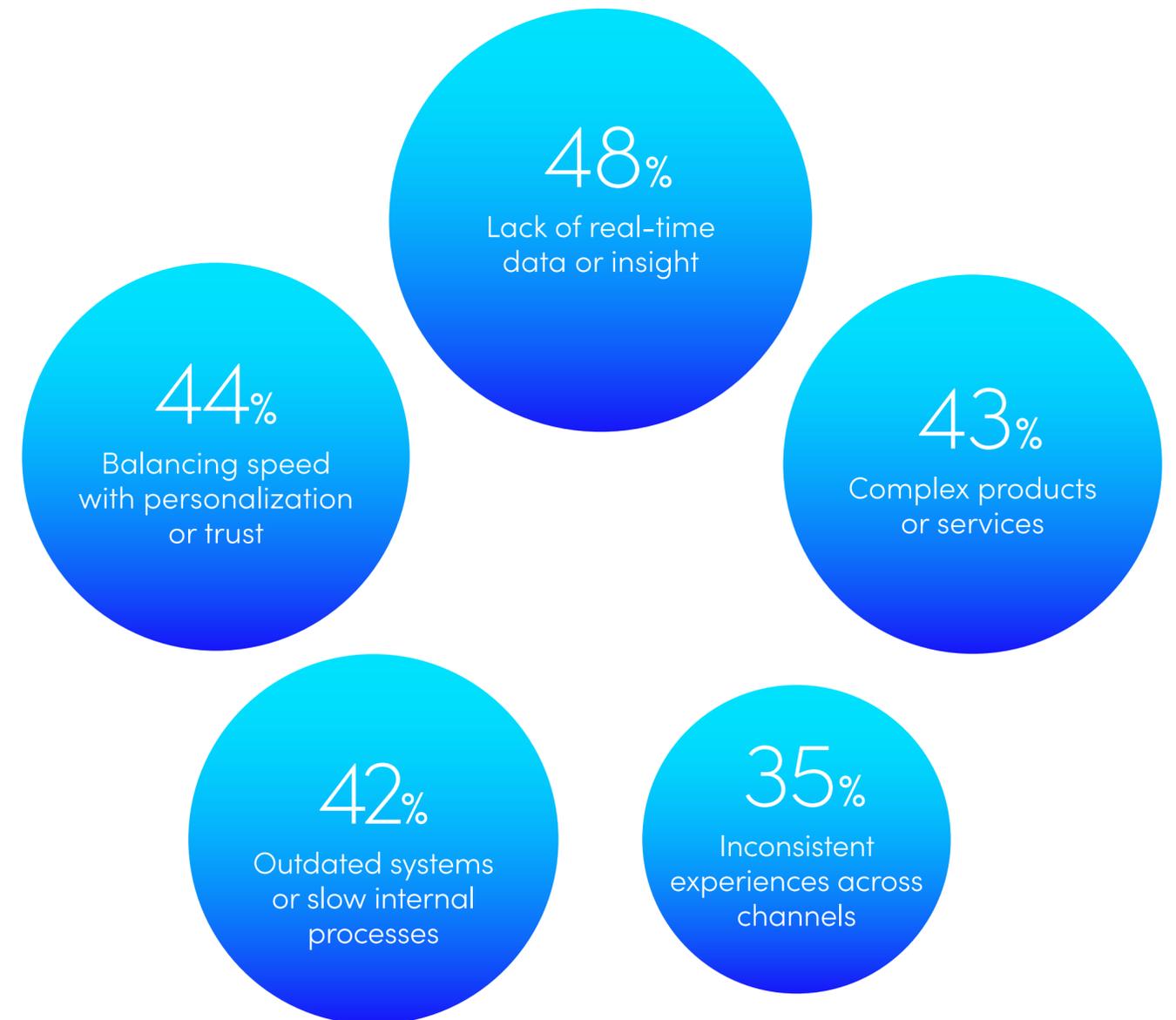
Insurance providers are feeling more urgency to deliver friction-free experiences at the product or service discovery stage than any of the other industries we surveyed. This goes some way to explaining our trend-two finding that they're more likely to be applying AI to the awareness and consideration stages than to any other part of the customer journey.

URGENCY TO DELIVER EFFORTLESS CX IN PRODUCT DISCOVERY



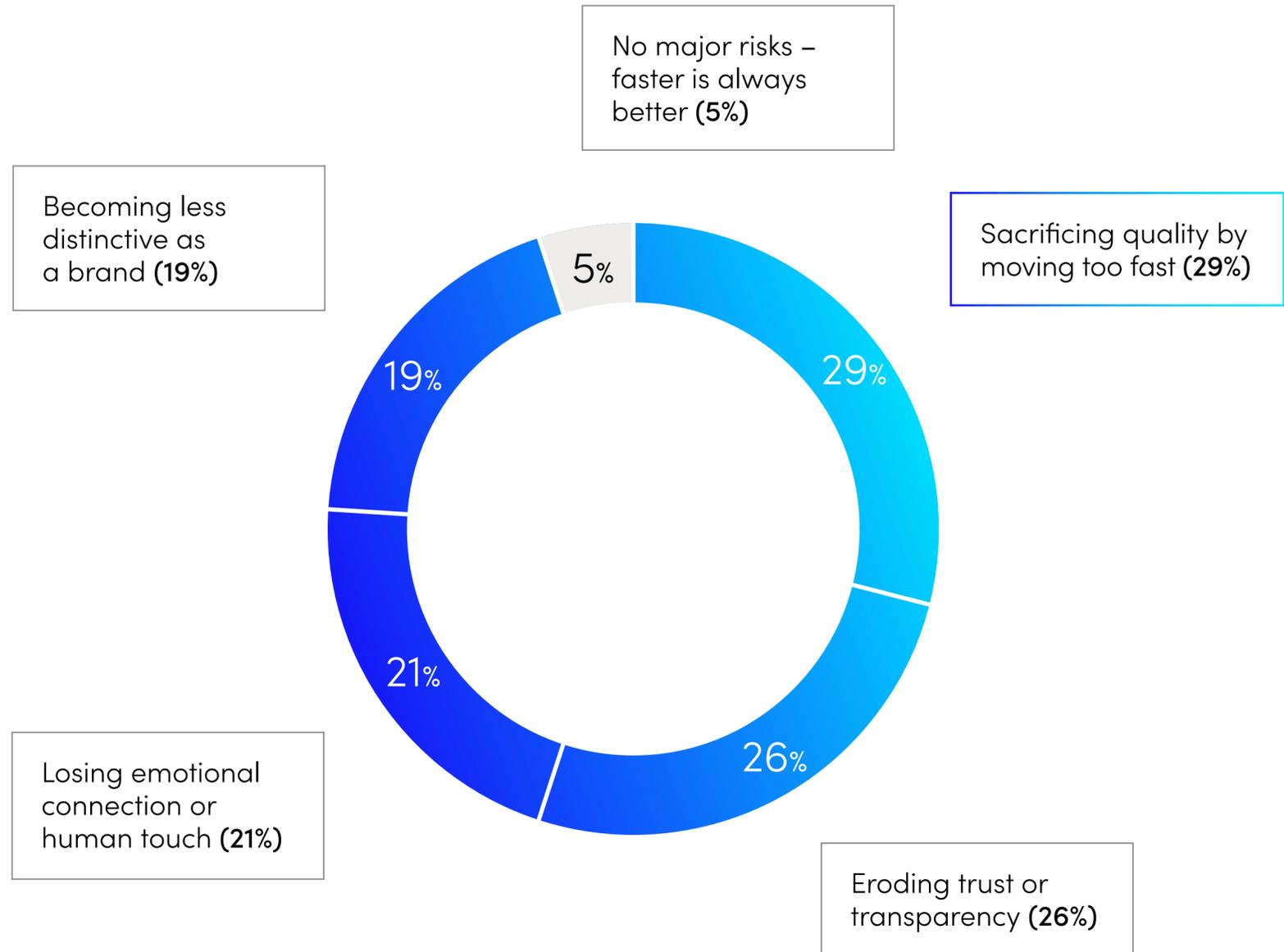
INSURERS SEE BARRIERS TO EFFORTLESS CX

Insurance brands must overcome significant barriers to deliver effortless experiences. They see the biggest challenge as a lack of real-time data or insight that is necessary to make experiences friction-free.



Insurers do see some risks in the race to deliver faster, more frictionless CX. The biggest perceived risk is sacrificing quality by moving too fast, followed by the risk of losing customer trust.

THE BIGGEST RISK OF RACING TO DELIVER FRICTIONLESS CX



Don't underestimate the impact of effort

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

CONSUMERS

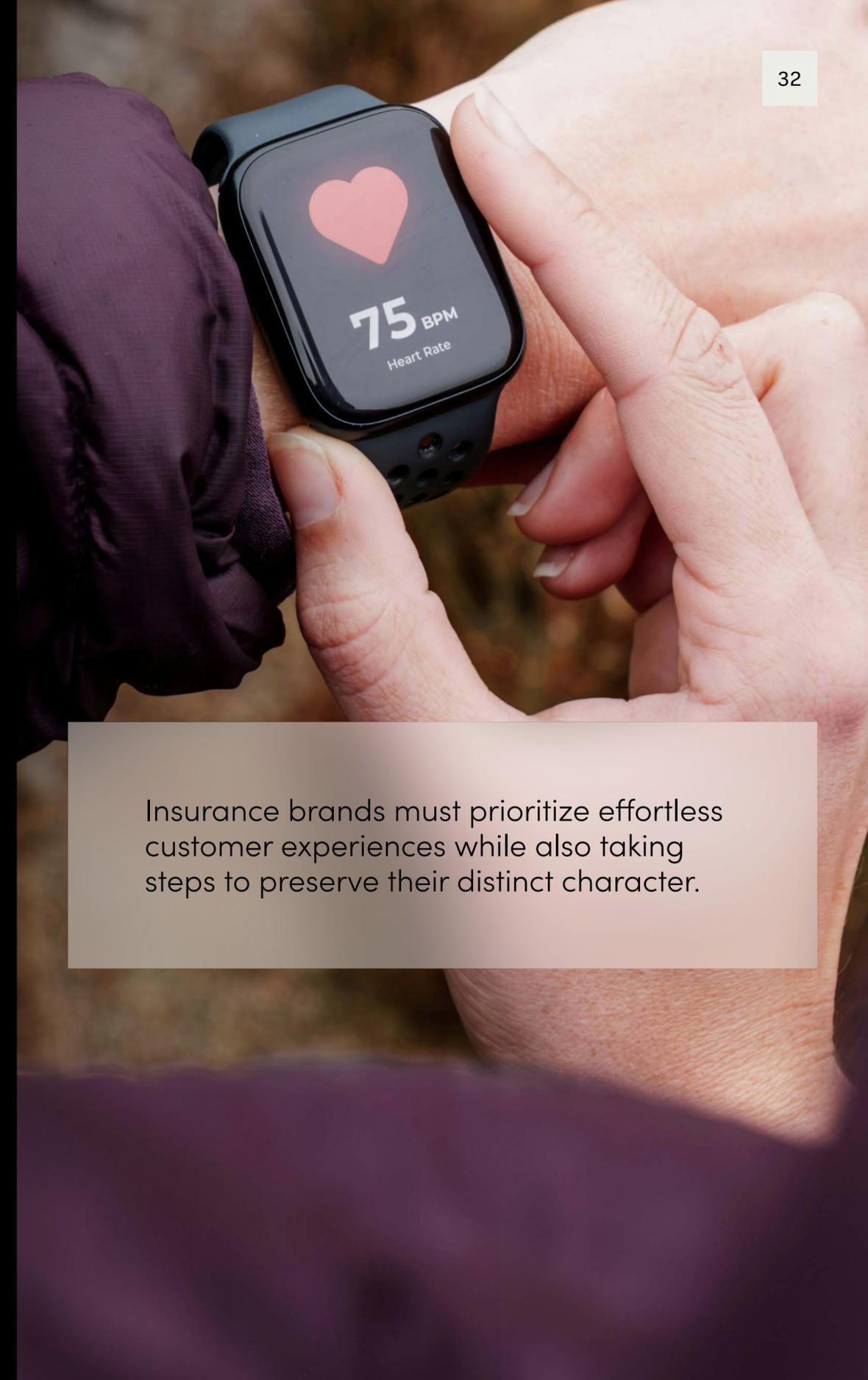
73%

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

BRANDS

82%

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



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



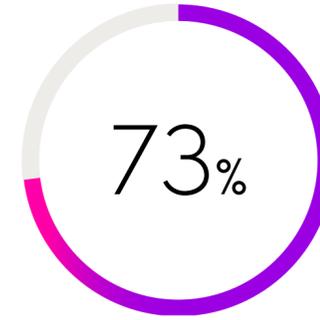
04

Trend four: Platform unification

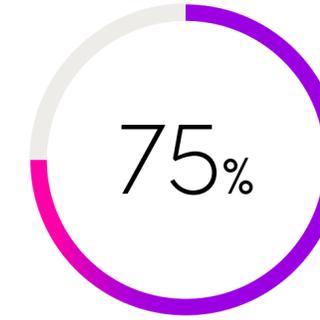
Whether it's seeking policy advice, making a claim, or redeeming rewards, are people tired of logging into multiple platforms to achieve one thing? Will AI become a 'universal interface' allowing them to navigate fragmented platforms with ease?

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.



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



say they expect brands to make things seamless even when they're dealing with their partners.



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

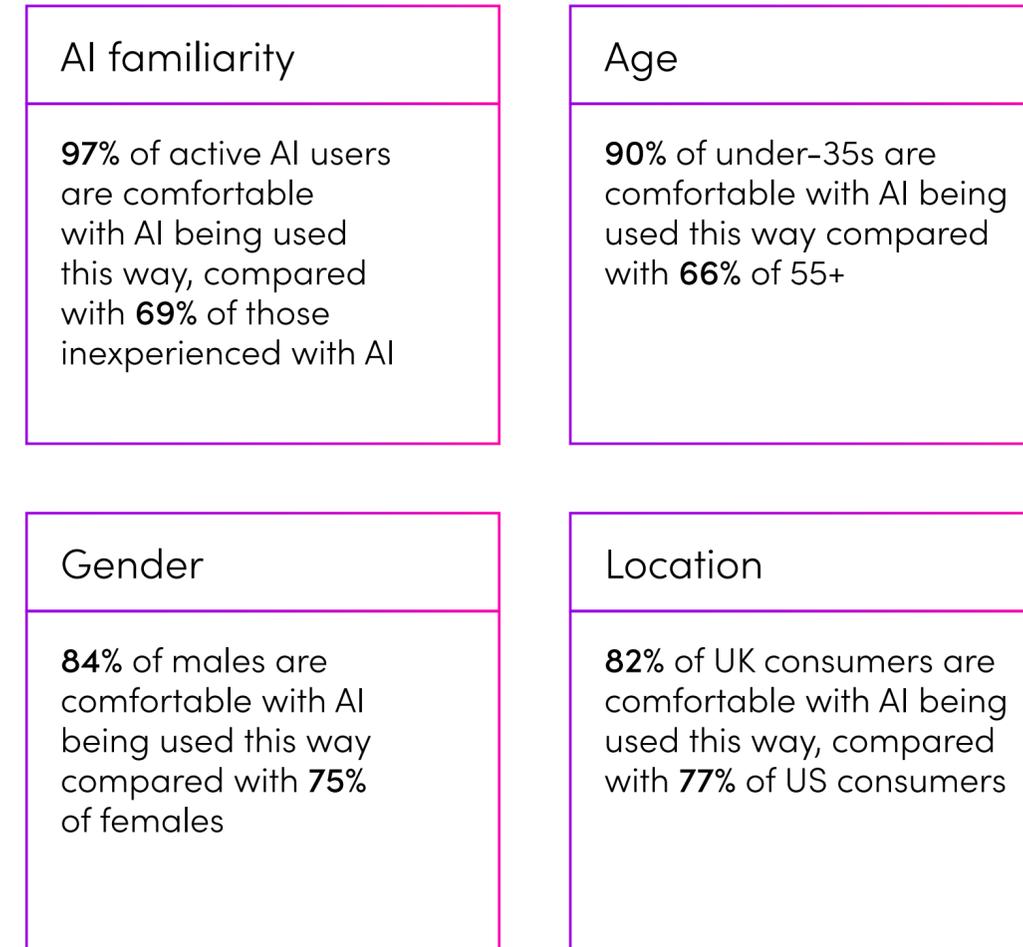
CONSUMERS' TOP PRIORITY IF AI MANAGES CROSS-PLATFORM TASKS



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

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:

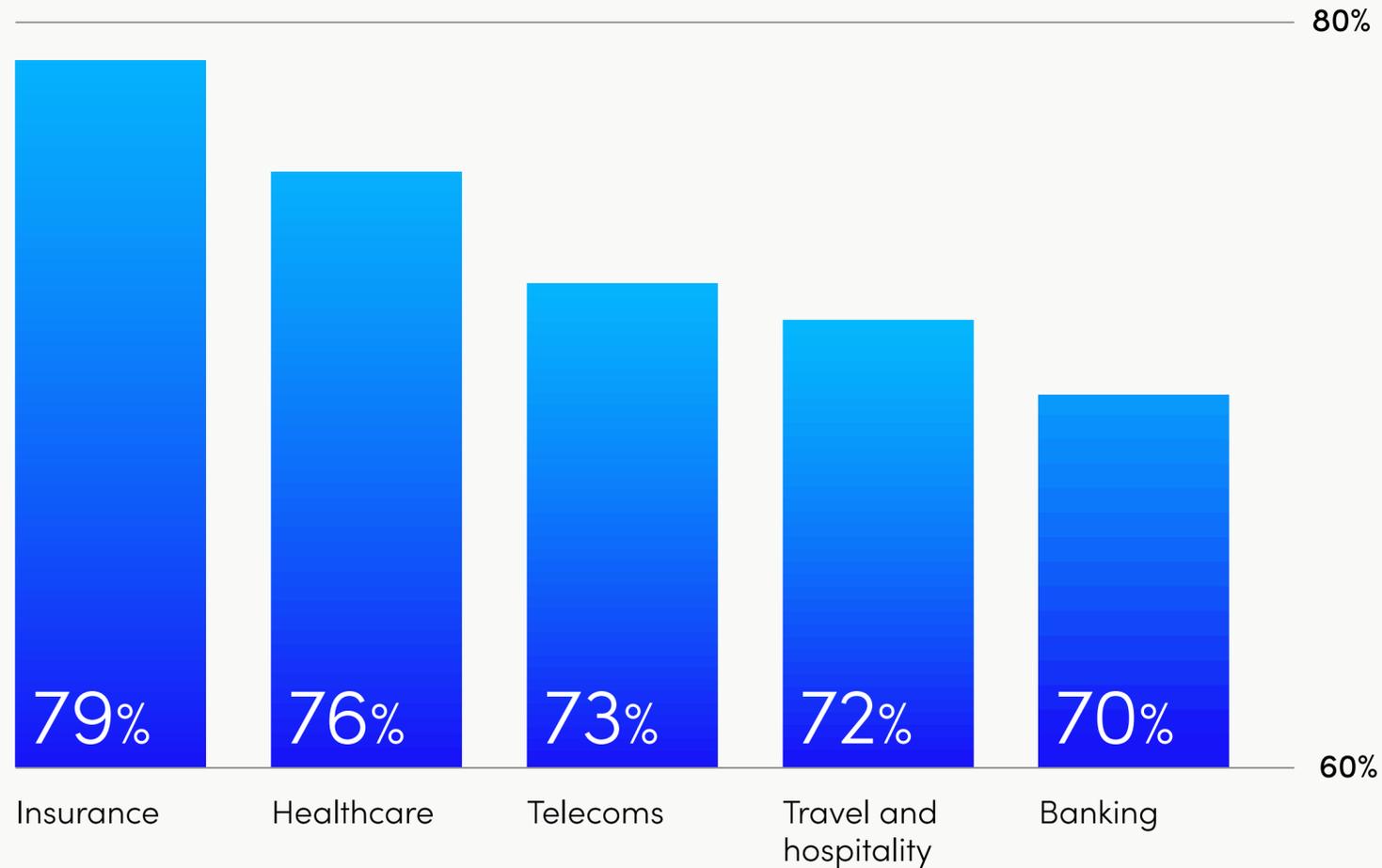
FACTORS INFLUENCING COMFORT WITH AI MANAGING CROSS-PLATFORM TASKS



Brands are cautious on AI-driven unification

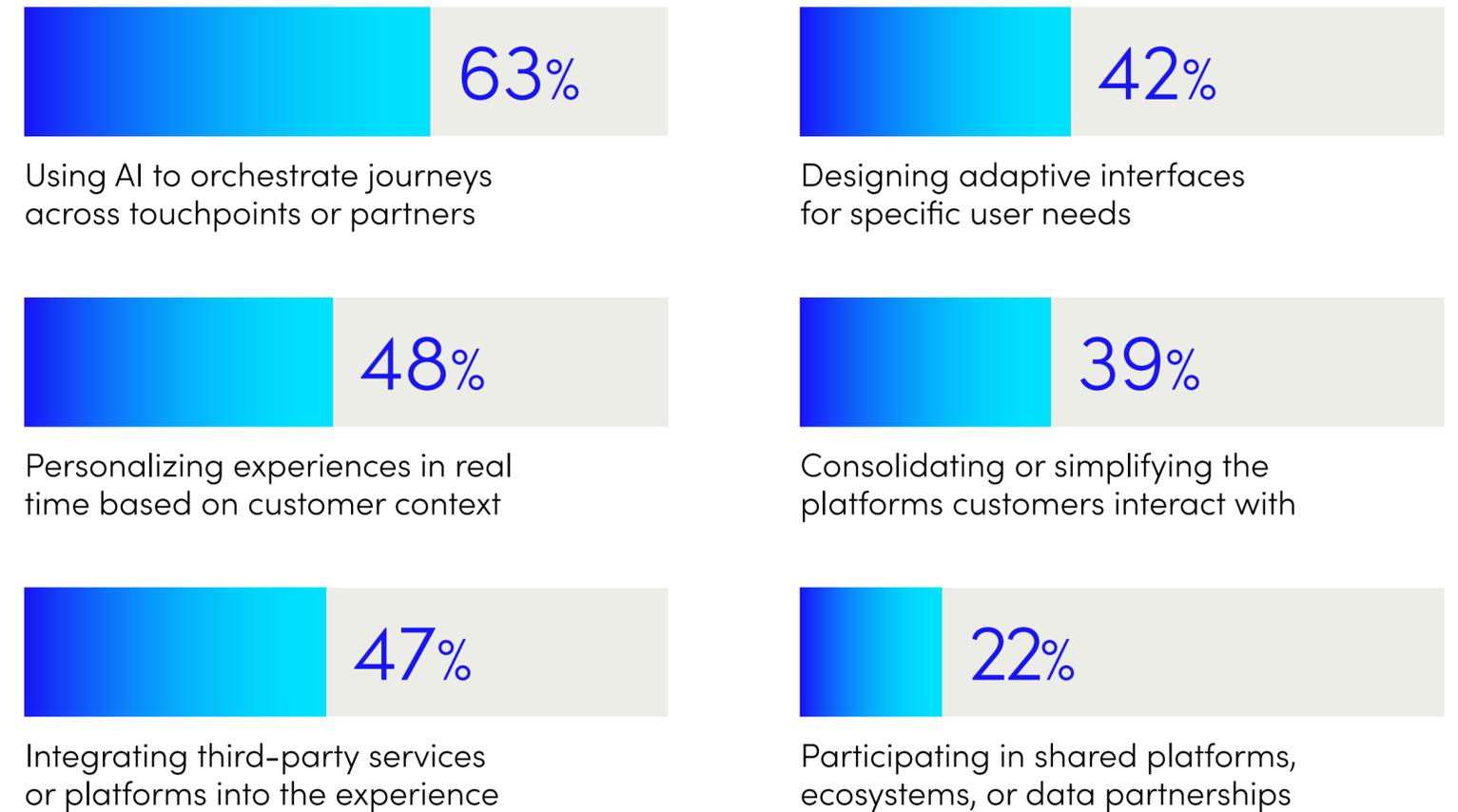
Platform fragmentation is having a greater impact on CX strategy for insurance companies than for any of the other industries we surveyed.

BRANDS SEEING FRAGMENTATION AS A CX CHALLENGE



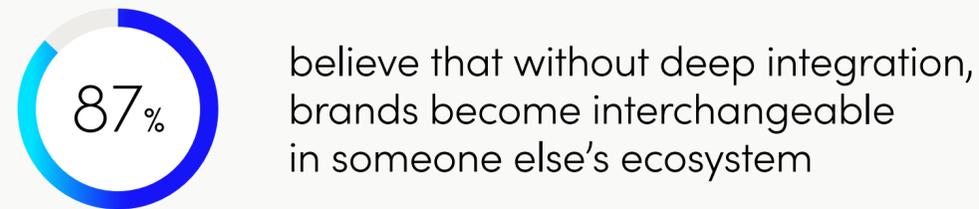
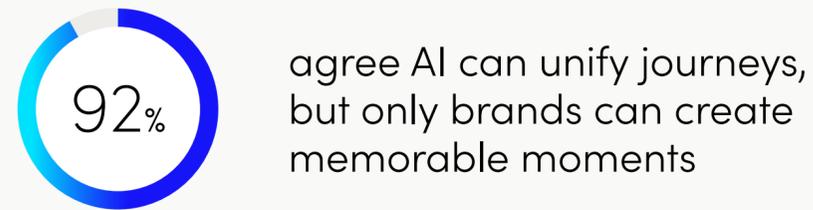
They're taking the following steps to deliver more unified CX across platforms, partners, or ecosystems.

STEPS INSURERS ARE TAKING TO DELIVER CROSS-PLATFORM CX

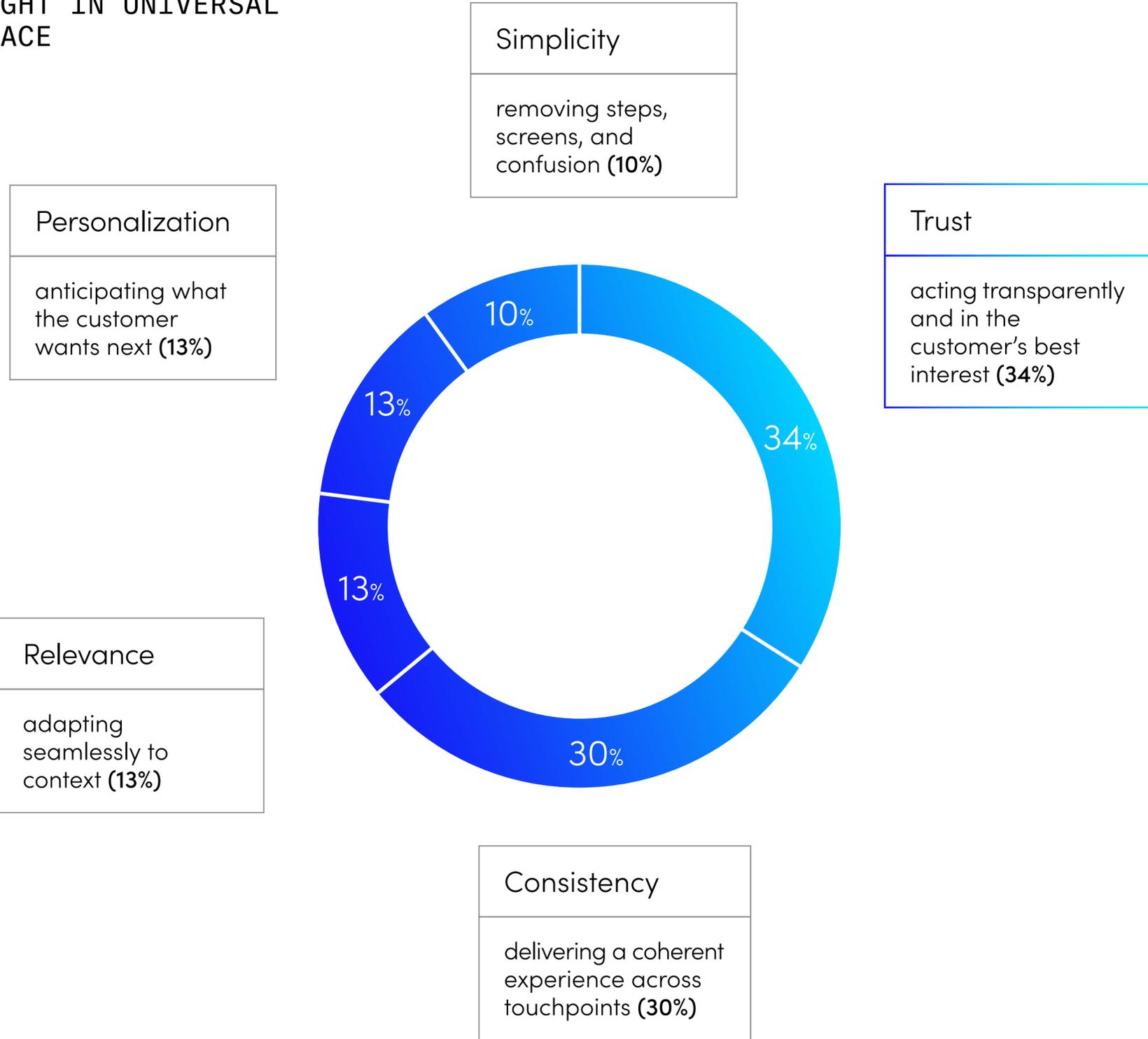


If AI becomes a universal interface that helps customers navigate fragmented platforms, insurance brands say the most important things to get right are trust and consistency. They want to be sure AI is acting transparently and in the customer's best interest, and that it delivers a seamless cross-platform experience.

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



MOST IMPORTANT THING TO GET RIGHT IN UNIVERSAL AI INTERFACE



Personalization
anticipating what the customer wants next (13%)

Relevance
adapting seamlessly to context (13%)

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

Trust
acting transparently and in the customer's best interest (34%)

Consistency
delivering a coherent experience across touchpoints (30%)

Don't overlook simplicity

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

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

Trust + Simplicity



Insurance 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 insurance brands use AI to understand and respond to customer emotions in a way that builds trust?

Consumers aren't comfortable with AI reading emotions

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

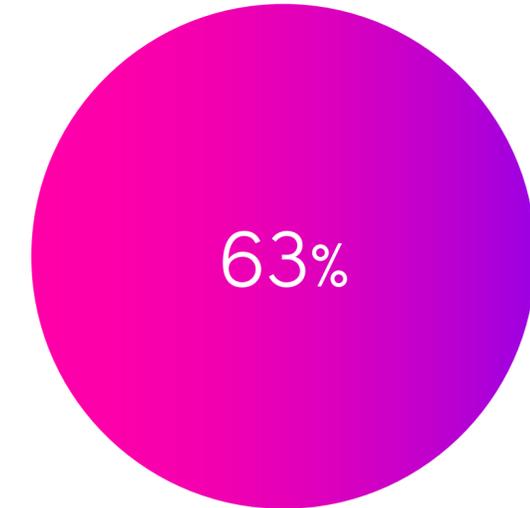
OLDER PEOPLE DON'T WANT AI TO READ THEIR EMOTIONS



Under 35

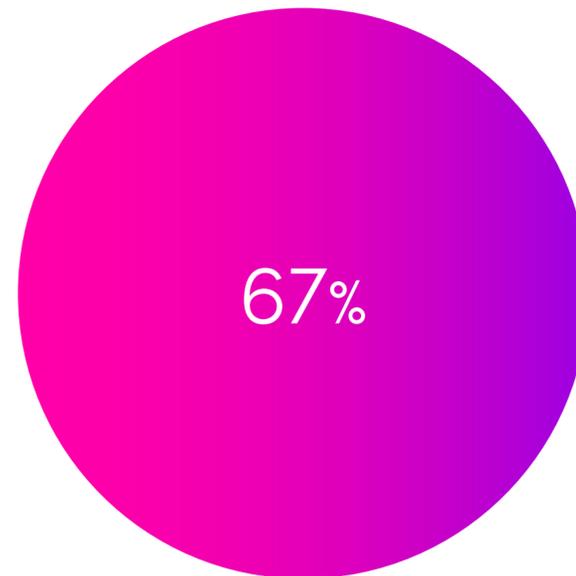


35-54

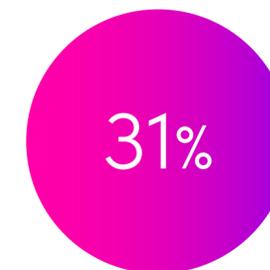


55+

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



Inexperienced AI user



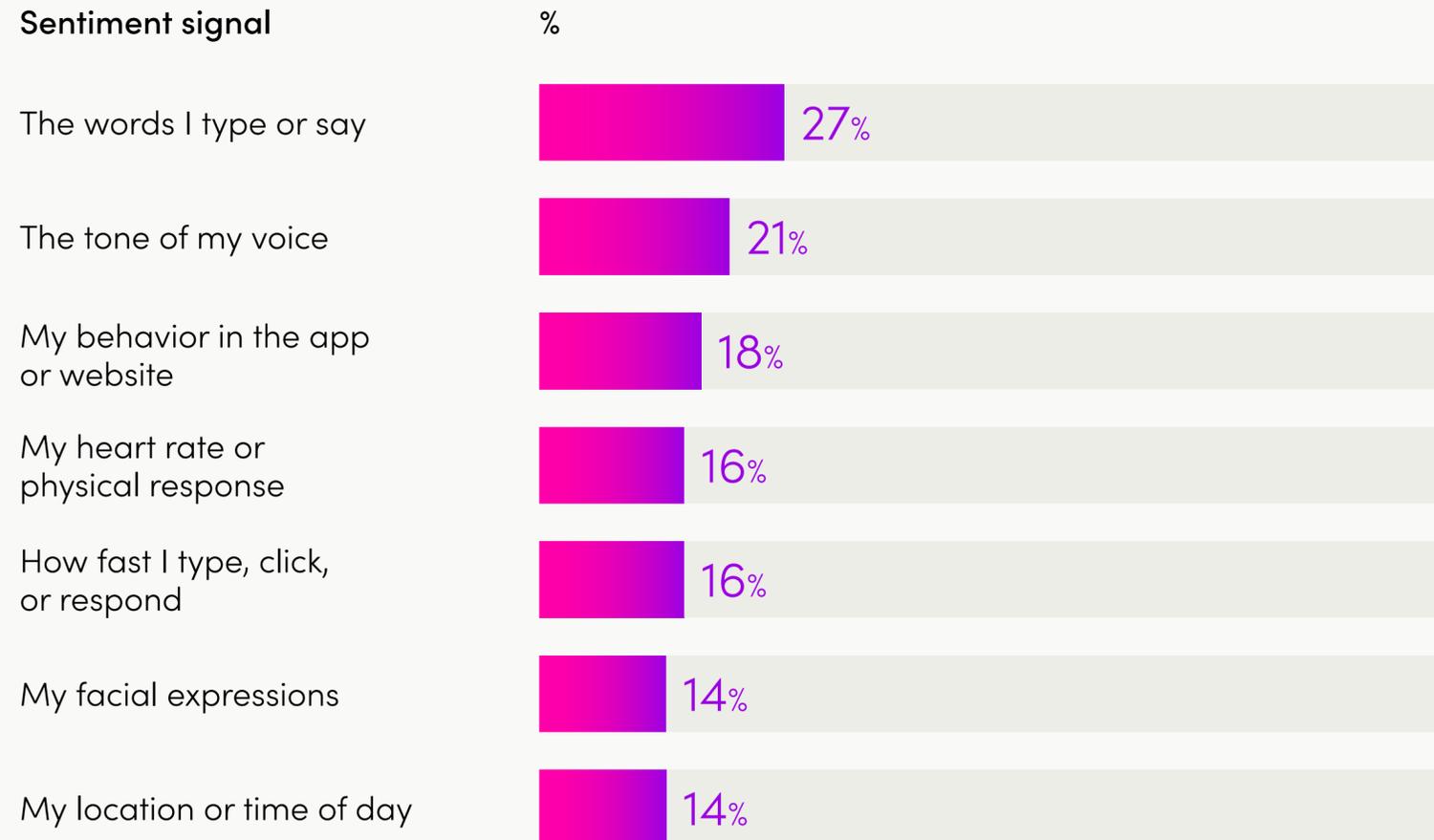
Occasional AI user



Active AI user

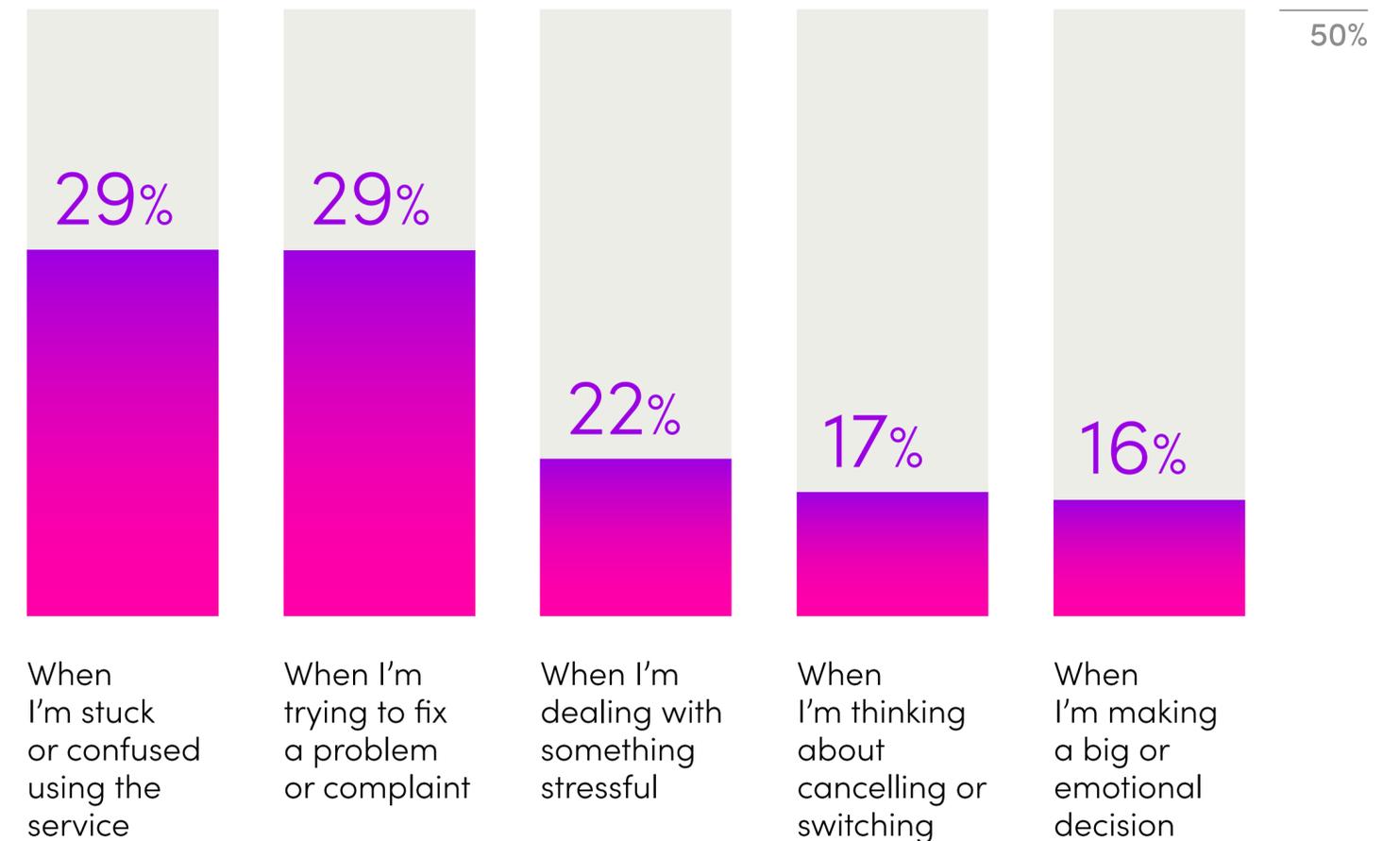
Empathetic AI can use various sentiment signals to understand how people are feeling, and consumers are most likely to accept AI using the words they type or say. But even here, only 27% are comfortable. Acceptance is much lower for signals like facial expressions, heart rate, and location.

CONSUMER COMFORT WITH EMPATHETIC AI SIGNALS



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.

WHEN CONSUMERS WANT AI TO RESPOND TO THEIR FEELINGS



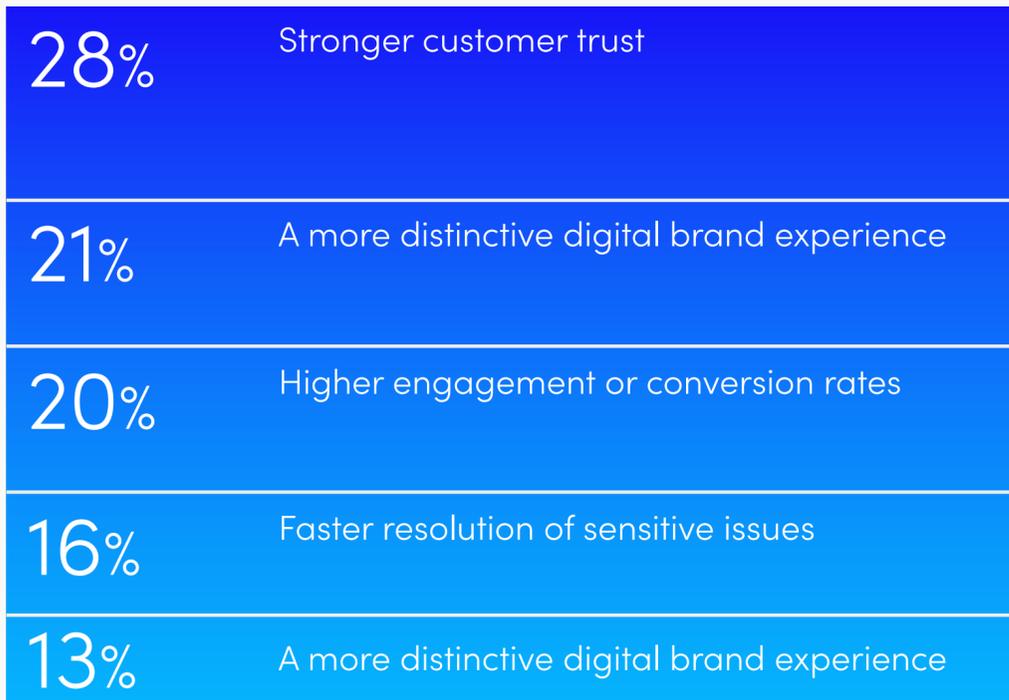


Despite a general lack of enthusiasm for emotionally intelligent AI, the majority (67%) of consumers agree that when they're stressed, they want digital services to act more human, not more robotic.

Brands think emotive AI will win the moments that matter

The vast majority (84%) of insurance providers believe brands that automate without empathy won't survive the decade. They say the biggest benefits of getting emotionally intelligent CX right will be increased customer trust and a more distinctive brand experience.

THE BIGGEST BENEFIT IN GETTING EMOTIONAL AI RIGHT



2%
Not sure

But insurers also see challenges in the use of emotionally intelligent AI, with the most significant being the risk of AI responding inappropriately or awkwardly.

CHALLENGES BRANDS FACE IN USING EMOTIONALLY INTELLIGENT AI



Exercise caution with emotional AI

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

CONSUMERS

54%

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

BRANDS

82%

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

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



Getting ahead
with AI-curated
experiences

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

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

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

To find out more about how brands in other sectors are embracing AI-curated experiences, check out our all-industries report, or alternative editions for specific sectors:

ALL INDUSTRIES	
BANKING	
HEALTHCARE	
TELECOMS	
TRAVEL	

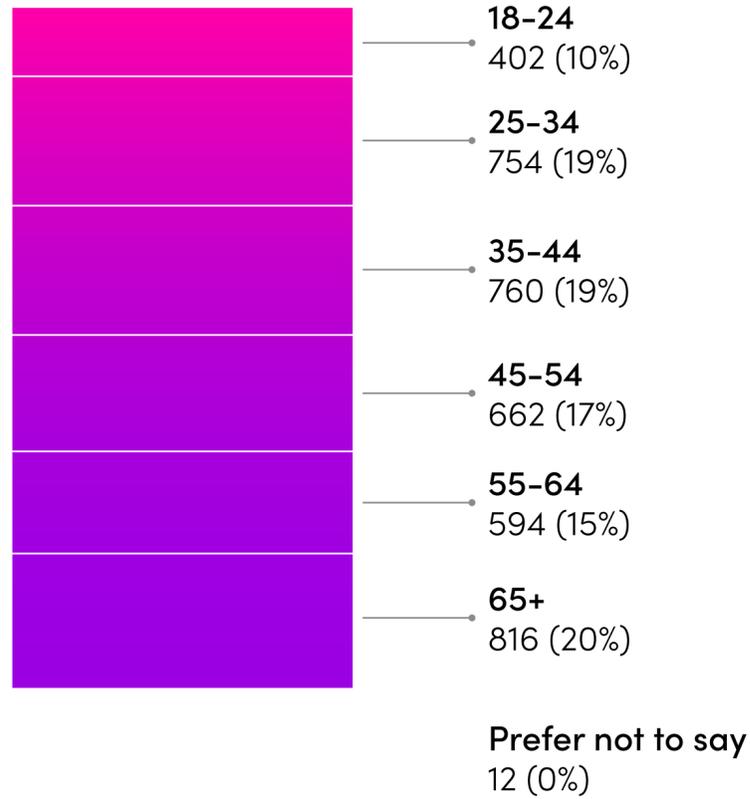


Research methodology

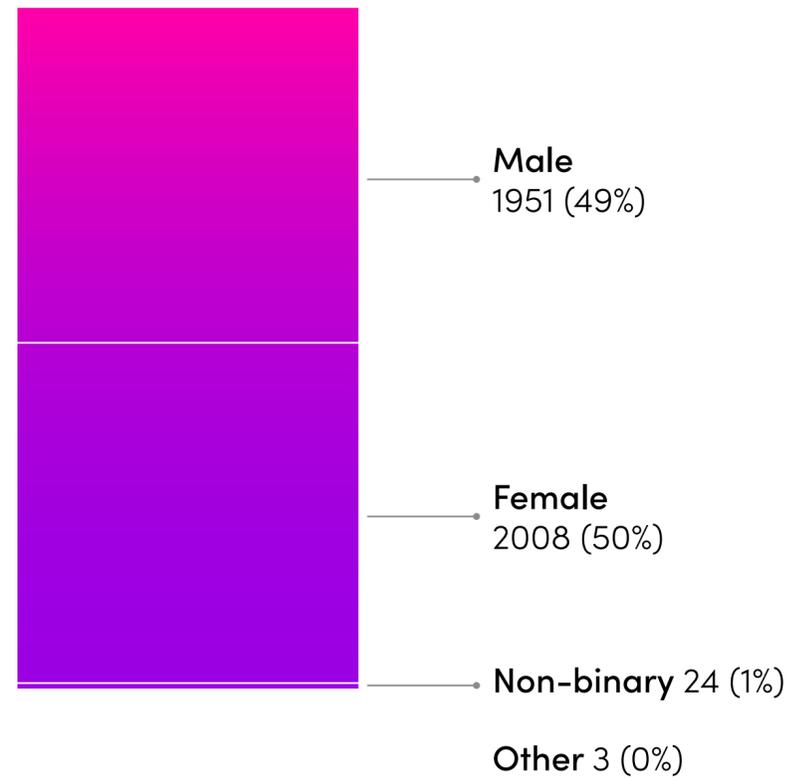
The research was conducted by Insight Avenue, an independent, third-party, specialist B2B and technology research consultancy.

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.

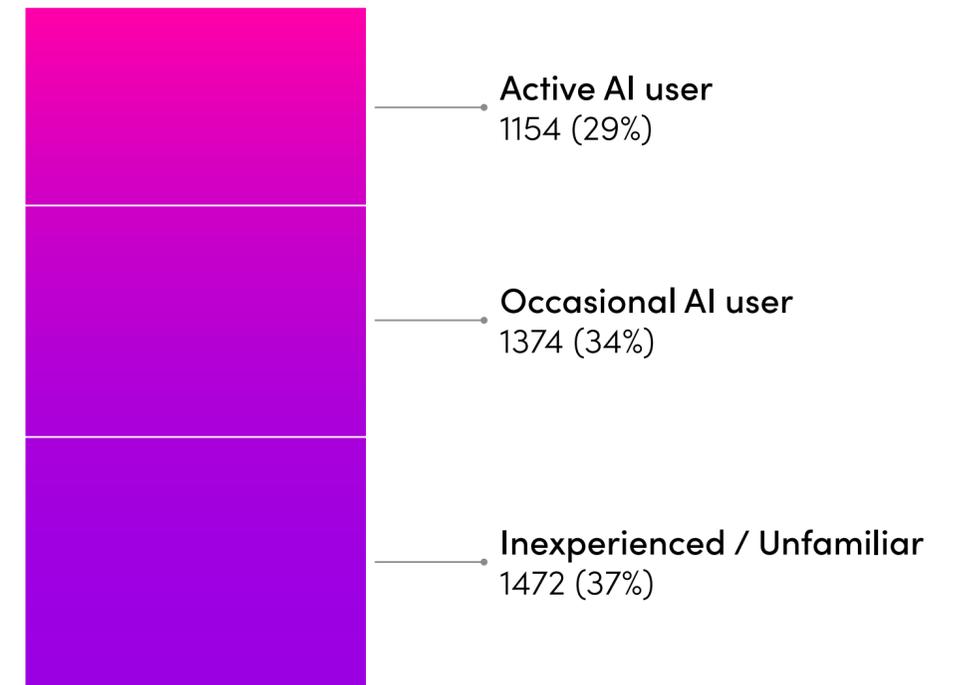
AGE



GENDER



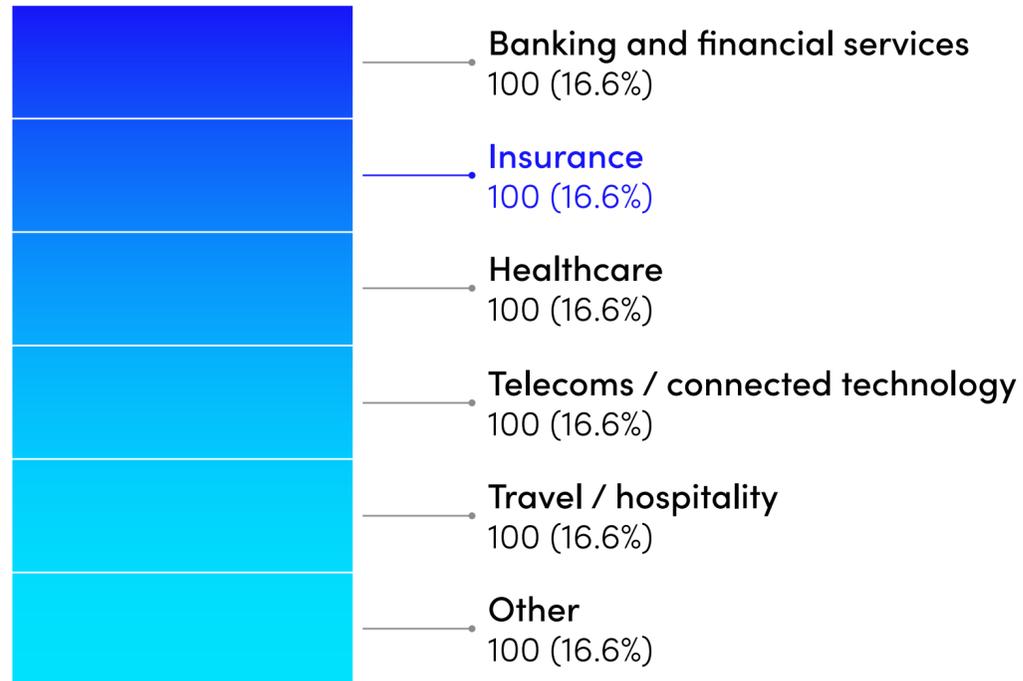
LEVEL OF AI EXPERIENCE



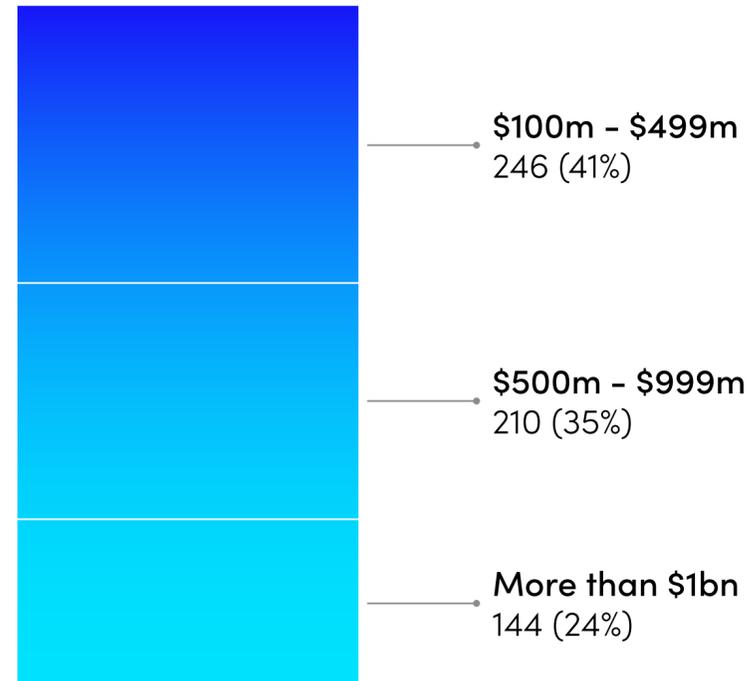
600 interviews were conducted in July and August 2025 with decision makers in customer experience, marketing, or AI strategy. All respondents had to have data analytics or customer insight in their area of responsibility or influence at work.

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

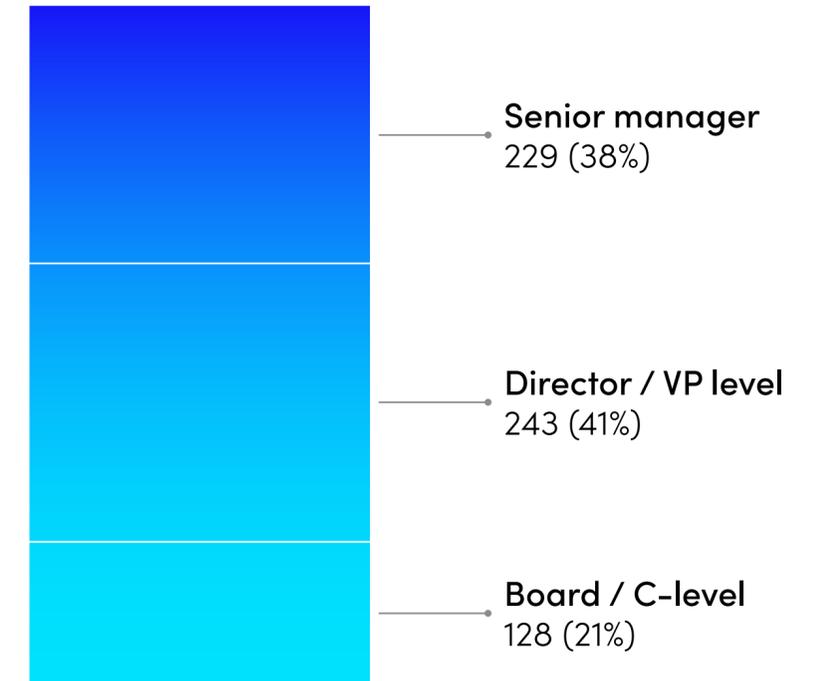
INDUSTRY SECTOR



ANNUAL REVENUE



SENIORITY



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ACXIOM

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