

The Trust Algorithm

How CX Leaders Build Trust
with Generative AI

Alice Sesay Pope

Author, The Trust Algorithm
Fortune 100 CX leadership: Amazon | Visa | Capital One | Microsoft | USAA
| J&J

MASTERCLASS

AI + TRUST



We are in a trust recession.

- **Customers** don't trust institutions to resolve issues without multiple handoffs.
- **Employees** don't trust that transformation will improve their work rather than eliminate it.
- **Boards** don't trust that AI will create advantage without creating reputational, regulatory, or security risk.

And then generative AI arrived.

The Moment We're In

1

The Adoption Paradox

Investment in AI is accelerating faster than the frameworks

2

The Trust Deficit

When rollouts stall, it is rarely a technology gap.

3

The Leadership Gap

Most leaders have a technology roadmap for AI.

The leadership paradox of our time.

Deploy AI for efficiency

while

strengthen trust

Reduce expense

while

improve experience

Move with urgency

while

satisfy regulators

Contain cost-to-serve

while

raise the standard of care

A TRUE STORY

The same wrong answer, twice.

A customer had a straightforward question.

She asked the AI assistant. It cited a policy and gave her a confident, specific answer.

Two days later, something did not add up. She called.

The associate consulted the same knowledge base and confirmed the same answer.

She acted on it. She made a financial decision.

Then she discovered it herself: the answer was wrong.

The failure was not the AI.

The failure was not the associate.

The failure was the system.

When both the AI and the human draw from the same source of truth, one wrong answer becomes two, delivered with the illusion of independence.

Empathy + Precision

*Sustainable AI-driven experience requires both emotional intelligence and operational accuracy.
Never one at the expense of the other.*

Without Precision

Empathy becomes theater. Customers feel understood and still misinformed.

Without Empathy

Precision becomes cold. Customers get the right answer and leave anyway.

The Trust Algorithm: The TERV Model

Four variables that determine whether an AI-enabled customer experience earns trust or erodes it.



Trust

Is every interaction
transparent, accurate



Ease

Does the AI reduce friction
and effort



Recovery

When AI fails, how fast do
you catch it



Value

Does the customer walk
away better off

The Trust Scorecard

Five dimensions to diagnose your organization's trust posture, and the question each one answers.



Transparency

Can customers and employees see how the AI reached its decision?



Accountability

Is a named owner accountable when the AI gets it wrong?



Fairness

Does the AI treat every customer segment equitably?



Security

Is customer data protected at every layer the AI touches?



Human Agency

Can a human always step in when it matters most?

Trust Builders vs. Trust Breakers



Trust Builders

- Explaining what the AI can and cannot do, up front
- Designing clear, fast escalation to a human
- Closing the loop when the AI gets it wrong
- Measuring trust as a customer experience metric
- Involving frontline associates in AI design

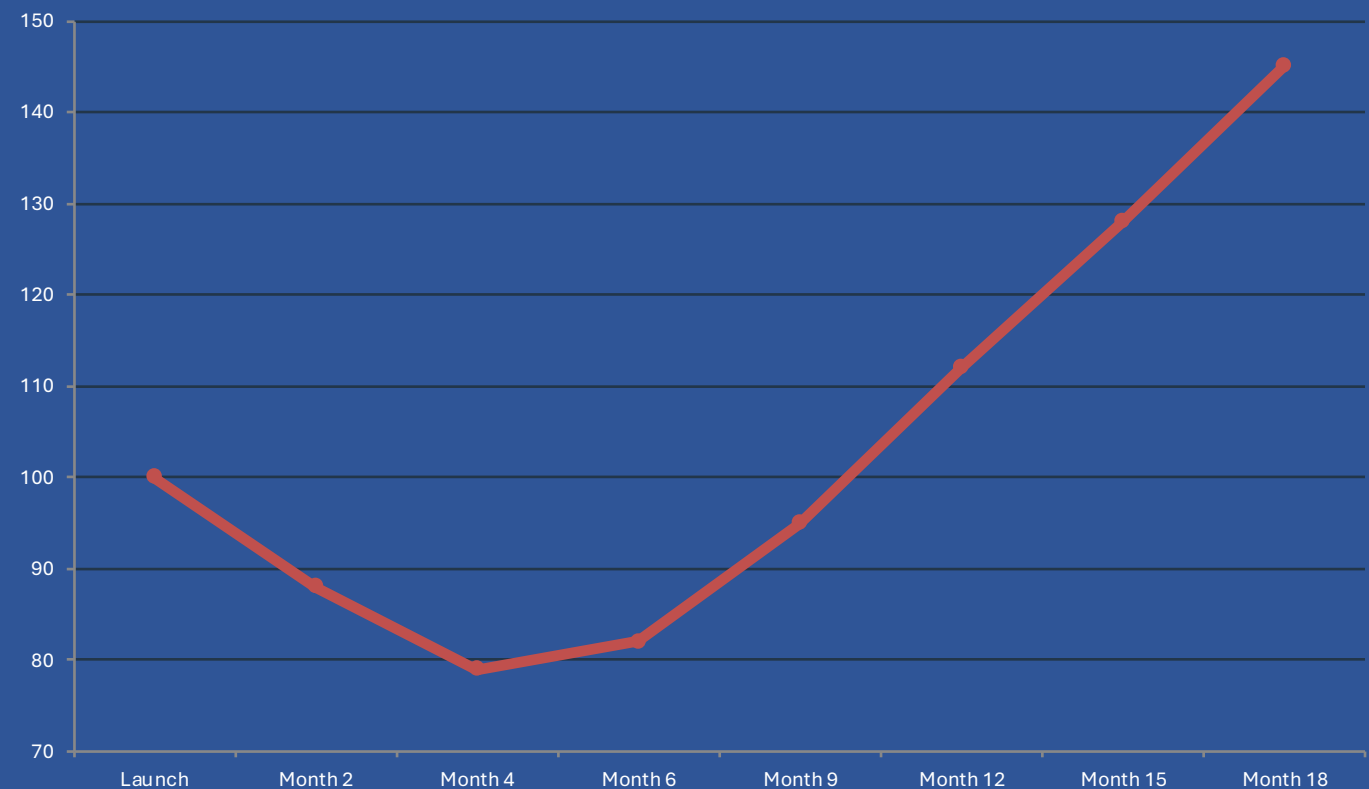


Trust Breakers

- Letting AI make high-stakes decisions with no human in the loop
- Hiding automation behind a human-sounding voice
- Treating every AI failure as a one-off, not a pattern
- Optimizing for handle time over customer confidence
- Rolling out AI without frontline or legal alignment

Managing the Productivity Paradox

The AI Adoption J-Curve



Phase 1: The Dip

Adoption friction, dual workflows, confidence drops.

Phase 2: The Turn

Governance stabilizes; precision improves.

Phase 3: The Rise

Knowledge, empathy and precision reinforce each other.

Lead through the dip. Do not restructure during it.

From the Field



What Worked

The largest gains came from pairing AI automation with a visible, always-available human escalation path, so customers never felt trapped in a loop with no way out.



What Failed

The costliest missteps came from organizations that scaled an AI pilot before building the governance layer around it, and only discovered the gap in trust when a high-visibility failure forced the rollback.

Five Gen AI myths CX leaders must let go.

Myth: Gen AI will replace the frontline.

- ▶ It reshapes the frontline. The best associates become more valuable, not less.

Myth: More automation always means less cost.

- ▶ Not when the automation is anchored to broken knowledge or bad policy.

Myth: AI performance is a technology problem.

- ▶ AI performance is an operating system problem. The tech is rarely the ceiling.

Myth: Deflection is a strategy.

- ▶ Deflection is a symptom. Resolution is the strategy.

Myth: Governance slows innovation.

- ▶ Governance is what makes scale possible. Without it, you cannot deploy in regulated environments at all.

THE LEADERSHIP TEST

Every leadership team now faces a choice.

Path One

AI as a blunt cost-cutting instrument.

Optimizes processes while quietly eroding loyalty. Customers begin to feel like transactions. Employees feel interchangeable. The brand loses the differentiation it needs to win.

Path Two

AI as a trust amplifier.

Elevates employees. Strengthens customer relationships. Fuels sustainable growth. Efficiency and empathy compound instead of competing. Leads to Increased Loyalty and Revenue Growth.

The future belongs to leaders who choose the second path.

Key Takeaways

1 Trust is not a feature you ship. It is a debt you pay, one human decision at a time.

2 AI does not fix broken systems. It exposes them faster and at greater scale.

3 The Trust Scorecard turns trust from a feeling into something you can diagnose and measure.

4 Governance is not a brake on speed. Done well, it is what earns you the right to move fast.

5 The leader's job has shifted: technology does not transform organizations, leaders do.



Discussion Q & A

Thank You

Let's keep building trust into every layer of the customer experience.



Read the Book



Let's connect: reach out to continue the conversation
www.linkedin.com/in/alicesesaypope

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