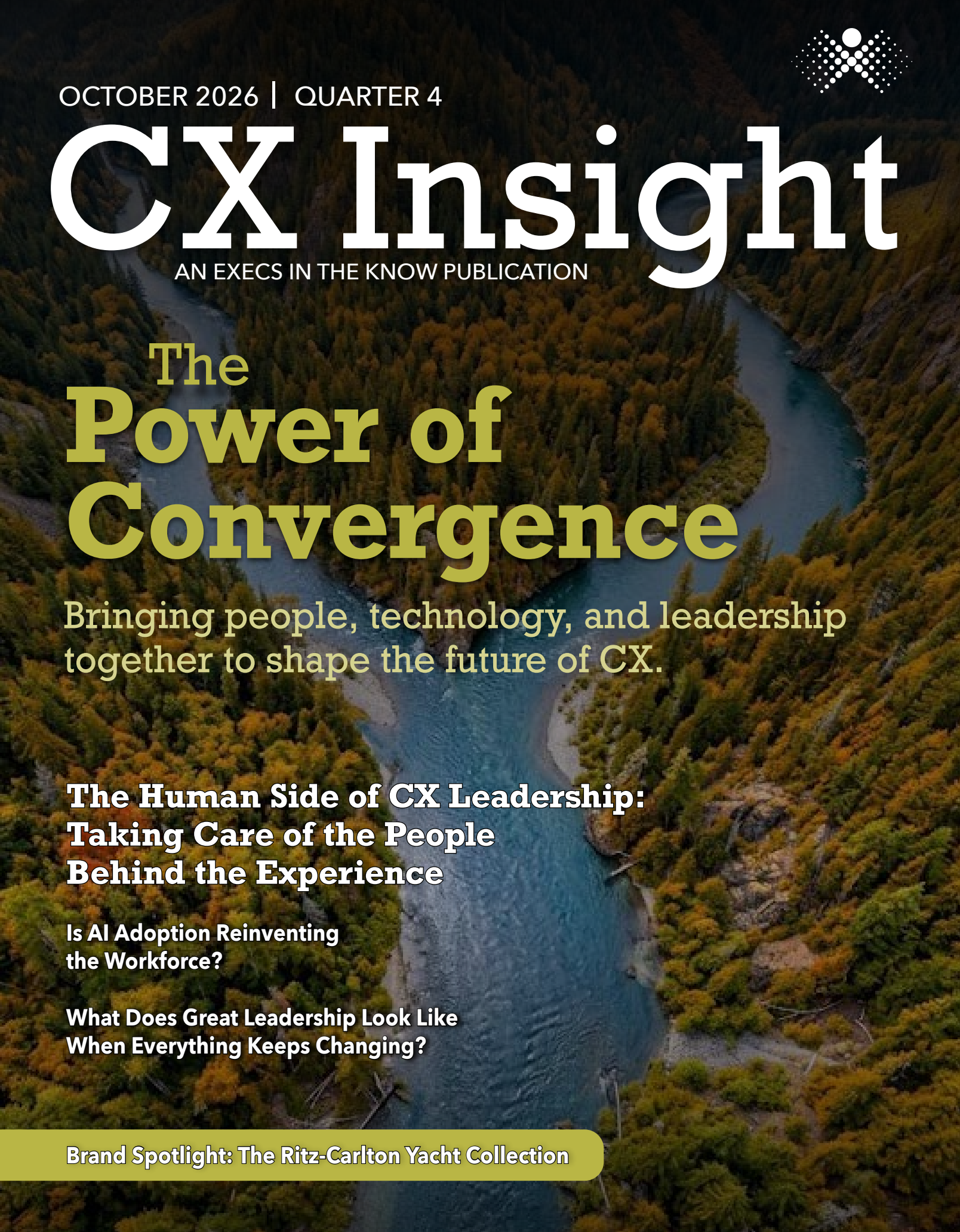




OCTOBER 2026 | QUARTER 4

CX Insight

AN EXECS IN THE KNOW PUBLICATION

The Power of Convergence

Bringing people, technology, and leadership together to shape the future of CX.

**The Human Side of CX Leadership:
Taking Care of the People
Behind the Experience**

**Is AI Adoption Reinventing
the Workforce?**

**What Does Great Leadership Look Like
When Everything Keeps Changing?**

Brand Spotlight: The Ritz-Carlton Yacht Collection

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Welcome

to the October 2026 issue of *CX Insight* magazine, an Execs In The Know publication.

The Possibilities Ahead

Customer experience (CX) is changing on multiple fronts at once. Artificial intelligence (AI) is reshaping how work gets done, customer expectations continue to evolve, and the people responsible for delivering great experiences are being asked to adapt, often while managing more complexity with fewer resources and little certainty about what comes next.

For CX leaders, the challenge is no longer simply keeping pace with change. It is deciding how to lead through it without losing sight of the people, relationships, and decisions that make CX matter.

In this issue of *CX Insight*, we look at what that responsibility means in practice. As AI takes on more customer service tasks, leaders must reconsider how roles evolve, where human judgment matters most, and how to prepare their teams for a different kind of work. But workforce reinvention is only part of the equation. Sustainable performance also depends on the well-being of the people behind the experience, the trust leaders build with their teams, and the clarity they provide when priorities keep shifting.

These developments point to a larger shift in how we think about customer experience. A single interaction is only one part of a much longer relationship. The decisions brands make today, from how they deploy AI to how they equip employees to solve problems, shape the experiences customers will have tomorrow.

That makes leadership more important, not less. Technology can create new possibilities, but realizing its value requires thoughtful decisions about where it belongs, what it should enable, and what must remain distinctly human. Leaders must also give their teams the support and direction they need to put those decisions into practice.

We also examine how these questions are playing out across the customer journey. Pinterest offers a look at how AI, personalization, and customer insights can inform support and business decisions. And as personal AI agents begin interacting with brands on behalf of consumers, CX leaders face new questions about how to build trust, navigate automated interactions, and serve customers whose needs may be represented by technology rather than expressed directly.

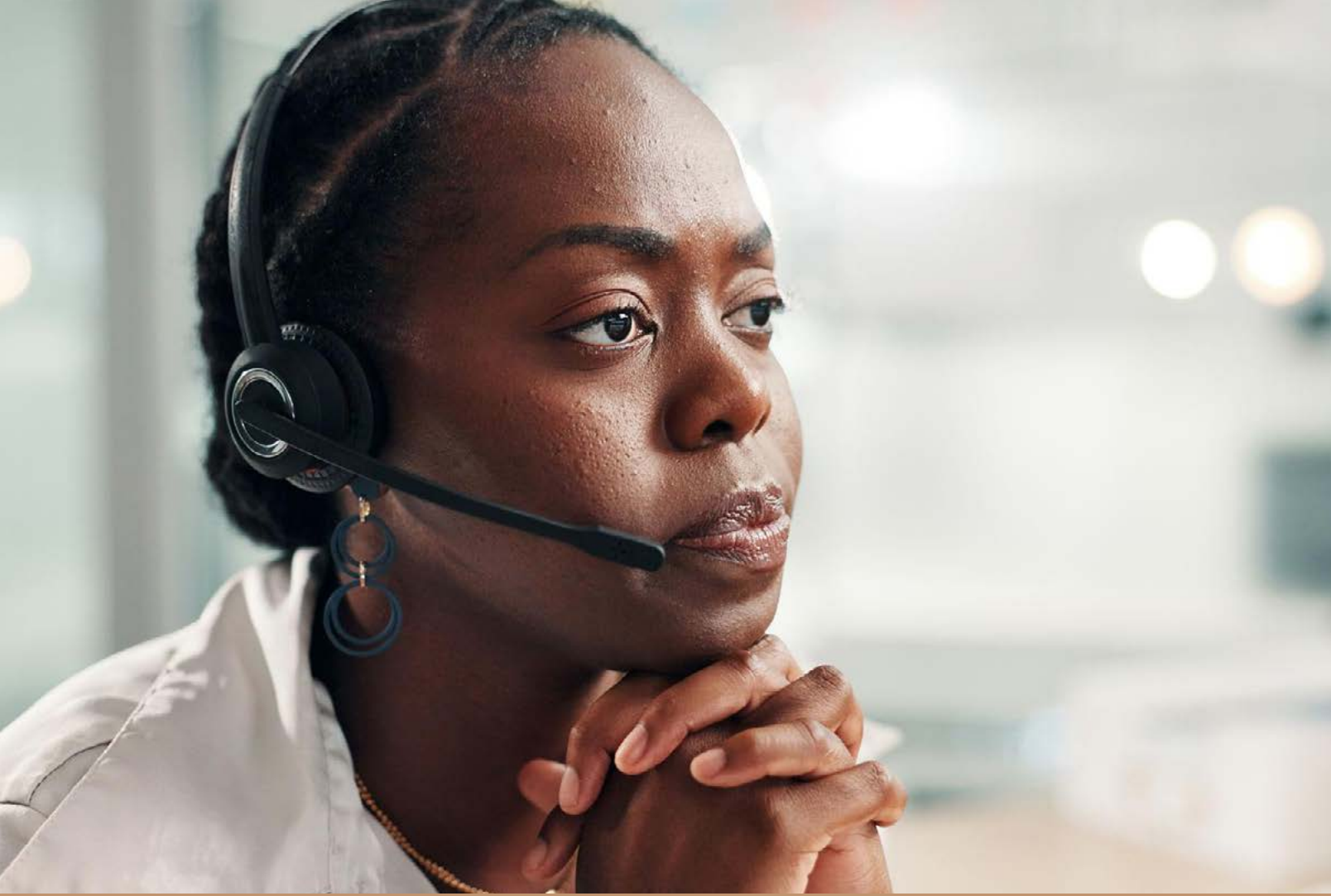
As you read this issue, consider where your organization is embracing change with purpose, where it may be moving faster than its people can sustain, and what deserves more attention before the next transformation begins.

The future of CX will be shaped by the technology we adopt, but also by the judgment we exercise and the people we bring along. The opportunity is to make those choices count.



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The Human Side of CX Leadership:

Taking Care of the People Behind the Experience

How can CX leaders protect employee well-being while sustaining performance? Explore how psychological safety, mental health, and supportive leadership shape better customer experiences.

by Execs In The Know

Customer experience (CX) leaders have spent years teaching their organizations to pay attention to how customers feel.

We measure effort, sentiment, satisfaction, loyalty, and trust. We map emotional moments across the journey and ask whether customers feel understood, valued, and confident in the brands they choose. We invest in technology that removes friction and train employees to bring empathy to difficult, repetitive, or emotionally charged conversations.

But another experience inside every customer experience organization deserves far more attention.

How does it feel to be the person delivering the experience?

That question becomes harder to ignore as the pressure on CX organizations continues to build. Customers expect more, businesses expect greater efficiency, and artificial intelligence (AI) is changing the nature of frontline work. Leaders are being asked to transform operating models while protecting performance, controlling costs, and keeping their people engaged through another wave of change.

The people in the middle are expected to absorb all of it and still sound calm when the customer calls. For the employee on the other side of the interaction, the job can require remarkable emotional discipline. They may be expected to listen patiently to someone who is angry, navigate systems that aren't always intuitive, solve a problem they didn't create, meet productivity expectations, and remain genuinely empathetic throughout. Then they are expected to finish the conversation, document it, move on, and do essentially the same thing again.

For leaders, the challenge is even more complicated. They are expected to absorb pressure from the customer, the employee, and the business, often while projecting confidence they may not always feel.

This is the human side of CX leadership, and it raises a question that is becoming increasingly important to the future of the function: Can organizations create exceptional experiences for customers if the conditions surrounding the people who deliver those experiences are fundamentally unsustainable?

The Emotional Load Nobody Puts on the Org Chart

CX leadership carries a particular emotional burden because the function often sits at the intersection of competing expectations. The customer wants resolution. The employee wants support. Finance wants efficiency. Operations wants consistency. Technology wants adoption. The CEO wants transformation. Somewhere in the

middle sits the CX leader, responsible for making all those priorities coexist without letting the customer feel the friction between them.

That is difficult work even in stable conditions. Few CX organizations have the luxury of stability anymore. Transformation has become continuous, and AI has accelerated the pace. Customer expectations keep rising, while the definition of "good service" becomes more subjective and more visible. A leader can make a sound business decision and still disappoint employees. A decision that improves efficiency can create job anxiety. A decision that protects the customer experience can create pressure on the operating model.



The expectation is often that the leader will absorb that tension so everyone else can keep moving. There is value in that kind of steadiness. Employees need leaders who can provide context and direction when circumstances are uncertain. The problem begins when leaders confuse steadiness with pretending that everything is fine.

The [U.S. Surgeon General's Framework for Workplace Mental Health and Well-Being](#)¹ makes an important distinction here. Workplace well-being is not simply a matter of individual resilience; it is shaped by the conditions in which people work, including protection from harm, connection and community, work-life harmony, a sense of mattering, and opportunities for growth.

That changes the leadership question. Instead of asking whether employees are resilient enough to withstand the pressure, leaders must ask whether the organization creates unnecessary pressure in the first place.

Change fatigue is one place where the gap between what leaders intend and what employees experience becomes especially visible. One CX leader looks for the friction that often signals a team has reached its limit.



I'm very sensitive to friction. Change fatigue isn't usually someone saying, 'I'm tired of all this change.' Instead, you start seeing more confusion around things that should be relatively straightforward. People revert to old processes. The same questions come up repeatedly. Participation drops. Sometimes you even start hearing a little cynicism around the next new thing. I treat these things as data, not poor performance. I constantly talk with my team about what's working for them, what isn't, and where they're experiencing friction, because I've found that if something hurts the team, it likely hurts the customer too. That's also why I involve them in changes as early as I can. I don't want changes to feel arbitrary. Ideally, by the time we're implementing something new, the team already understands the problem we're trying to solve because they helped identify it. Often, they've helped shape the solution, too.

— Erin Flowers, Director of Customer Experience at Nama



What We Ask of the People Behind the Experience

The language we use around frontline work can sometimes hide what we're really asking people to do. We call it "customer care," "service," "support," or "relationship management." We talk about empathy as a competency and emotional intelligence as a leadership trait.

A frontline employee may spend eight hours moving between other people's problems. Some customers will be appreciative, some confused, some frightened, and some angry about something the employee cannot control. Others will arrive already exhausted from trying to solve the problem themselves. The employee has to meet each person where they are, regardless of what happened in the previous interaction or what is happening in their own life.

Managers carry a different version of the same load. They are expected to coach performance while recognizing burnout, manage staffing while supporting individual needs, deliver difficult messages, absorb escalations, and keep their teams focused through organizational change. Increasingly, they are also expected to help employees navigate the uncertainty created by AI.

None of this means CX work is uniquely impossible. Every profession has difficult periods and demanding customers. But the emotional component of customer-facing work is real, cumulative, and often invisible in the metrics we use to manage it.

The World Health Organization (WHO)² identifies excessive workloads, low job control, job insecurity, and other working conditions as risks to mental health, while emphasizing that employers need organizational interventions alongside individual support. That distinction should matter to CX executives.

If an organization gives employees access to meditation apps while maintaining an operating model that routinely leaves them overloaded, the organization has addressed the symptom while leaving the condition intact. The more uncomfortable work is asking whether the way we design the work itself is contributing to the problem.

Psychological Safety is a Business Issue

Psychological safety has become one of those leadership concepts that is easy to agree with and surprisingly difficult to practice. Most executives would say they want employees to speak openly. They want people to raise concerns, admit mistakes, challenge assumptions, and ask for help. Yet employees quickly learn what kinds of honesty are actually welcome.

It is easy to say, "Bring me problems." It is harder to respond well when someone brings you a problem you do not have time to solve. It is easy to tell a team that mistakes are learning opportunities. It is harder when the mistake affects a customer, appears in an executive report, or creates additional work for an already stretched organization. That is where psychological safety becomes more than a culture initiative. It becomes a leadership test.



The National Alliance on Mental Illness (NAMI)³ defines psychological safety as an environment where people can raise ideas and concerns, admit mistakes, and ask for help without fear of unfair repercussions. NAMI's guidance connects that environment to stronger engagement, decision-making, creativity, and resilience. The important word may be unfair. Psychological safety does not mean eliminating accountability. A high-performing organization still needs standards. It still needs people to own mistakes. It still needs leaders to address poor performance.

What changes is the environment surrounding those conversations. A psychologically safe employee can say, "I don't understand this process," before the process creates a customer problem. A manager can say, "My team cannot absorb another priority without something else coming off the list," before burnout becomes attrition. An employee can say, "I made a mistake," while there is still time to fix it.

The American Psychological Association (APA) found that employees reporting higher psychological safety also reported more positive workplace experiences.⁴ Its findings link psychological safety to job satisfaction, relationships with managers and coworkers, and perceived support. This is a strong source for showing why psychological safety is a performance and leadership concern, not simply a cultural aspiration.

Google's research⁵ identified psychological safety as the most important of five dynamics associated with effective teams. The findings also highlight dependability, structure, and clarity, reinforcing the point that creating a safe environment doesn't mean abandoning accountability or clear expectations.

The Stigma We Don't Always See

Mental health at work becomes particularly complicated because people rarely announce when they are struggling. An overwhelmed employee may still hit every metric. The executive experiencing anxiety may still deliver the presentation. The manager who is running on fumes may still show up early every morning and

answer every Slack message. Performance can conceal a lot.

NAMI's 2026 Workplace Mental Health Poll⁶ found that 80% of employees said they would feel comfortable supporting a coworker experiencing a mental health concern, while only 48% said they would feel comfortable sharing their own mental health struggles with colleagues. The research also found that nearly half of employees worry about being judged if they disclose a mental health concern. That gap is worth sitting with.

People may be willing to support someone else while fearing they'll be viewed differently if they need support. And the concern is not necessarily irrational. Employees may worry they'll be seen as less capable, less ambitious, or less reliable. They may wonder whether disclosing a struggle will affect a promotion, a high-profile assignment, or their standing with a manager.

This is why creating a stigma-free environment requires more than publishing a list of mental health resources. People need to believe that using those resources will not quietly change how they are viewed.



Start with a Different Set of Questions

One of the most useful things a CX leader can do is change the questions being asked. Employee surveys tend to focus on familiar territory: engagement, satisfaction, retention, leadership effectiveness, and whether employees would recommend the organization as a place to work. Those measures have value, but leaders may also need to understand the conditions underneath them.

Do people feel capable of doing the work they are being asked to do? Do they have the tools and information they need? Do they understand what success looks like? Do they feel they can tell their manager when they are struggling? Where does the organization make their job harder than it needs to be?

These questions can surface issues that look like mental health concerns but are actually operating model concerns. An employee who feels perpetually overwhelmed may not need a resilience workshop. They may need clearer priorities. A manager who feels incapable of keeping up may not need another productivity tool. They may need a realistic span of control. A frontline employee who feels anxious about the future may not need another motivational speech. They may need an honest conversation about what AI will change and what skills the organization intends to help them build. The distinction matters because leaders cannot solve a structural problem with an individual solution.

The Leader's Job is Not to Make Everything Easy

There is a temptation, particularly in well-intentioned organizations, to interpret employee well-being as making work easier. That is not the goal. Great organizations can be demanding. They can set ambitious targets, expect excellence, and ask people to stretch into unfamiliar territory. A healthy culture does not eliminate discomfort. In fact, meaningful growth almost always involves some discomfort.

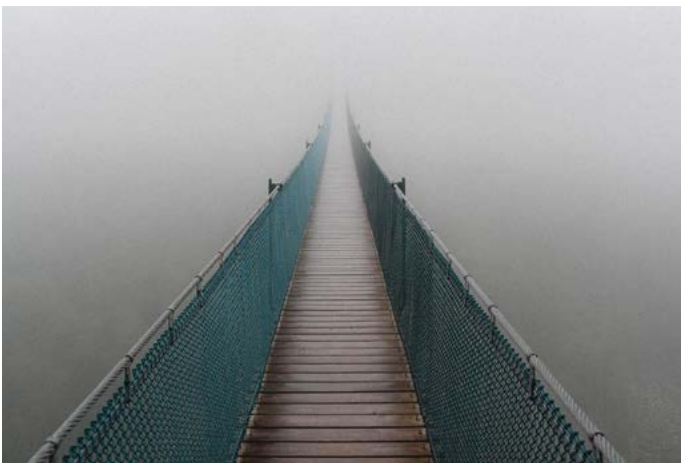
The question is whether people understand the purpose of the demand and believe they have the support and resources to meet it. That is a very different proposition. A leader can say, "This transformation is going to be difficult, and we are going to have to change how we work," without creating fear. In fact, acknowledging the difficulty can create more trust than pretending the transition will be effortless.

The same applies to performance. A leader can say, "I care about you, and I also need you to meet this standard." Those ideas are not opposites. The strongest cultures may be the ones where employees do not have to choose between being human and being high-performing.

The AI Question is Also a Human Question

The arrival of AI makes this conversation even more urgent because technology is changing not only what people do but how secure they feel about their place in the organization. Some employees see AI as an opportunity to eliminate repetitive work and create more interesting careers. Others see it as a direct threat to the job they have spent years building expertise in. Both reactions are understandable.

CX leaders should not expect employees to be enthusiastic about a technology that they believe may make their role obsolete simply because leadership describes it as an "opportunity."



Trust requires more honesty than that. If AI is going to remove certain tasks, leaders should be able to explain which ones. If it will create new roles, they should be able to describe what those roles require. If employees will need new skills, the organization needs to be prepared to invest in developing them.

Otherwise, “reskilling” becomes another corporate word for “figure it out.” And that is precisely the kind of uncertainty that can erode psychological safety. As CX organizations navigate constant change, leaders face a difficult balancing act: maintaining high standards and accountability while recognizing the human realities of the work. How do you maintain accountability and high performance while still giving people room to be human?

For me, it starts with expectation alignment, not expectation setting. Setting is one-directional, from a position of control; alignment is collaborative, built with everyone who has a hand in the outcome. That means setting high expectations because our customers deserve our best, accepting we won't hit every one of them (never set a 100% goal), resourcing the 'how,' and adjusting expectations as things change, all through open, frequent communication. But alignment only gets you to the start line; coaching is what sustains accountability and performance while leaving room for people to be human. I use a few gut checks to know if I'm coaching well: When someone makes a mistake, do I lift them up or tear them down? With hard information, do I share it or sit on it? Is my curiosity about my team genuine or performative? SMART goals are a good first step, but evaluating and then revising and/or recommitting to them all year is what makes them SMARTER. That ongoing conversation is where the 'human' part actually lives.

— Brett Frazer, Group Manager at Intuit



The Manager May Be the Most Important Person in the Room

Despite all the attention organizations give to executive communications, benefits programs, and enterprise-wide culture initiatives, one person often shapes the employee experience: their manager.

The manager determines what gets prioritized, how mistakes are handled, whether workload concerns are taken seriously, how change is explained, and whether someone feels safe enough to say, “I need help.”

That makes manager capability one of the most important investments a CX organization can make. Yet managers are often promoted because they were excellent individual contributors, then handed responsibility for an entire team's emotional and professional well-being with remarkably little preparation. They need more than performance-management training.

They need to know how to have difficult conversations, recognize when someone may be struggling without trying to diagnose them, and understand boundaries and confidentiality. They need to know what resources exist and how to connect employees with them. Most importantly, they need permission to be human themselves. A manager afraid to admit uncertainty will struggle to build a team where uncertainty is safe.

The Leader Needs Somewhere to Put the Weight

One part of this conversation is something senior leaders sometimes overlook. Who takes care of the leader?

CX executives are expected to absorb an extraordinary amount of information and emotion. They are accountable for customer outcomes, employee experience, financial performance, transformation, technology adoption, and organizational change. They are expected to communicate confidence to their teams even when they are still working through the problem themselves. The higher the role, the fewer people a leader may feel comfortable being completely candid with. That is why peer relationships matter so much at the executive level.

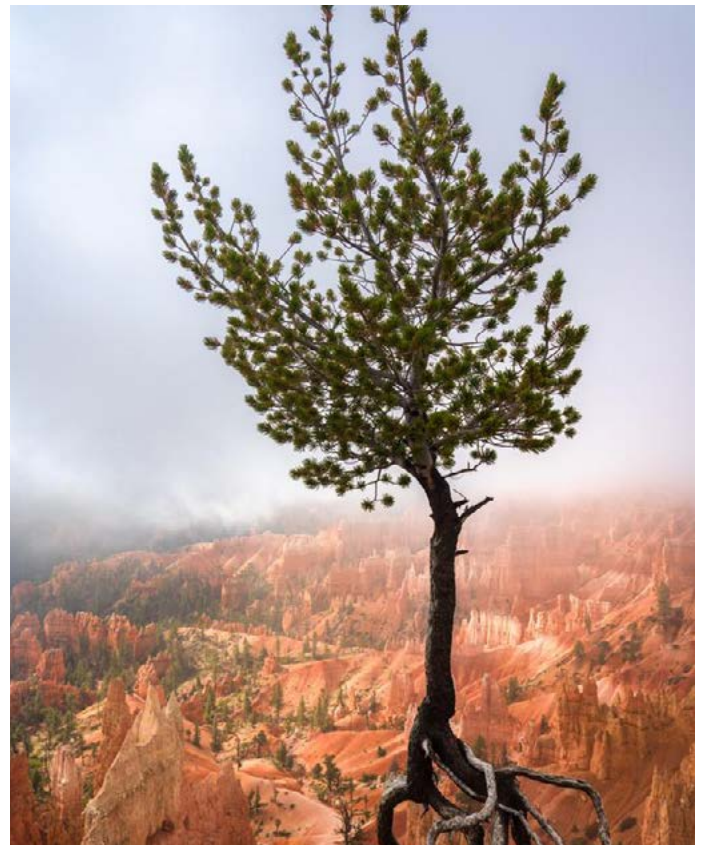
Leaders need people they can discuss the decision with before it becomes a presentation. They need trusted peers who understand the pressure without requiring an explanation. They need mentors, coaches, and relationships where they do not have to be the most composed person in the room.

The Surgeon General's framework identifies connection and community as essential components of workplace well-being. That principle shouldn't stop at the frontline. A leader who has nowhere to put the weight eventually carries it into every decision.

The Experience Behind the Experience

CX leaders have become exceptionally sophisticated at understanding the customer side of an interaction. The next evolution may be becoming equally sophisticated about the employee side.

That means paying attention not only to engagement scores but to the conditions producing them. It means looking beyond whether employees stay and asking whether they thrive. It means understanding where workload,



technology, organizational change, or unclear priorities are creating unnecessary strain.

It also means resisting the idea that caring about people and demanding performance are competing philosophies. They are not. People deserve clear expectations, honest feedback, and meaningful accountability. They also deserve leaders who understand that capacity is finite, empathy can be depleted, and asking for help shouldn't be treated as a character flaw.

NAMI's workplace research captures a tension that CX leaders should find particularly compelling: while most employees believe their direct managers care about them, considerably fewer feel the same level of care from senior leadership.

That gap is not simply an HR issue. It is a leadership issue. Senior leaders set the conditions in which managers operate, and managers pass those conditions down to employees. The experience travels through the organization. So does the culture.



People do their best work when expectations are clear, standards are applied consistently and they trust their leader is on their side. Across a global operation, that consistency is what makes people feel safe, because everyone knows what good looks like and what support they can count on. When performance slips, I start with "What's in the way?" before "Why did you miss?" Most of the time the answer is a broken process, an unclear policy or a tool that isn't working, and fixing that raises performance for everyone, not just one person. Holding a high standard and showing compassion for the person can happen in the same conversation.

— Carolyn M. Truelove, Vice President, Customer and Operations Excellence at American Airlines



Who is Taking Care of the People Behind the Experience?

For years, CX has taught organizations that every interaction matters because every interaction shapes how a customer feels about the company. The same is true internally. Every interaction between a leader and an employee is shaping someone's experience of the organization.

A manager's response to a mistake, an executive's reaction to bad news, or the way a company communicates during uncertainty. Whether an employee can admit they are overwhelmed without worrying that it will follow them into their next performance review.

These moments may never appear on a dashboard, but they still matter. Organizations that create sustainable customer experiences must think beyond the technology, processes, and metrics on the customer-facing side of the equation. They will need to consider whether the people behind the experience have the clarity, capability, support, and psychological safety required to keep delivering it.

That does not mean creating workplaces where everyone is comfortable all the time. It means creating workplaces where people can be honest about when they are not. And perhaps that is the more difficult standard for CX leadership:

not simply creating an environment where employees can perform at their best but creating one where they do not have to hide the parts of being human that inevitably come with doing difficult, meaningful work. Because the customer never sees the entire organization behind an experience. They see the person in front of them.

So, the question for CX leaders is not only: What experience are we creating for our customers? It is: What kind of experience are we creating for the people we are asking to create it?

Article Links

1. <https://www.hhs.gov/surgeongeneral/reports-and-publications/workplace-well-being/index.html>
2. <https://www.who.int/news-room/fact-sheets/detail/mental-health-at-work>
3. <https://stigmafree.nami.org/guides/psychological-safety-and-mental-health-in-the-workplace/>
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Is AI Adoption Reinventing the Workforce?

As AI takes on more customer service tasks, CX leaders must redefine what people do best, from complex problem-solving and judgment to empathy and relationship-building.

by Execs In The Know

Artificial intelligence (AI) adoption has entered a new phase. For years, the conversation centered on what AI might eventually do. Now, the more consequential question for customer experience (CX) leaders is what happens to the work around it.

As AI takes on more routine interactions, summarizes customer conversations, recommends next-best actions, identifies patterns, and increasingly executes tasks on its own, customer service organizations are rethinking the basic architecture of their workforces. The question is no longer simply how many people are needed to handle a given volume of contacts.

It is becoming: What should people be doing when AI is doing more of the work?

That is a much bigger question.

It touches job design, skills, compensation, workforce planning, career paths, organizational structure, leadership, and the relationship between CX and human resources. It also raises an uncomfortable possibility: If organizations automate the work that traditionally helped people develop experience, judgment, and expertise, how will they build the next generation of experts?

This is where workforce reinvention becomes less about implementing another technology and more about redesigning the business.

Gartner research shows how quickly that shift is happening. In a recent survey, 85% of customer service and support leaders said they are expanding human agent responsibilities as AI reduces contact volume and shifts work toward higher-value tasks.¹ At the same time, 80% said they are under pressure to make workforce changes because of AI.

The workforce is not disappearing. It is changing shape. And for CX leaders, that may be the more important transformation to get right.



From Job Elimination to Job Redesign

The easiest way to think about AI's impact on the contact center is to imagine a shrinking pyramid: fewer agents at the bottom, more automation at the top. The reality is likely to be more complicated.

AI can absorb large portions of work that once consumed an agent's day: authentication, information retrieval, simple troubleshooting, order-status questions, appointment scheduling, summarization, after-call work, knowledge searches, and increasingly complex transactional tasks.

That does not necessarily make the human role less important. It changes the nature of the role. An agent who once spent most of the day answering repetitive questions may increasingly spend that time handling exceptions, resolving emotionally charged situations, navigating complex policies, protecting customer relationships, or making decisions where context matters more than speed.

The value of the role moves up the ladder. Gartner found that only 20% of customer service leaders reported reducing agent staffing because of AI, while 55% reported maintaining staffing levels even as they handled higher customer volumes.²

That distinction matters. If the goal is simply to remove labor, AI becomes a cost-reduction exercise. If the goal is to redesign work, AI becomes an opportunity to change what the workforce can accomplish.

"One of the biggest misconceptions about AI is that it will replace the human element in customer service. In my view, AI actually elevates the importance of distinctly human skills. At Michael Kors, we've invested in AI through initiatives like Mia, our virtual assistant, to handle routine, transactional interactions. Customers don't necessarily want to speak with a person to check an order status or find a return label. They want a fast, accurate answer. AI is incredibly effective in those moments," explains Ebrahim Hyder, Vice President of Customer Service at Michael Kors. "Where humans become even more valuable is when emotion enters the conversation. Empathy, judgment, relationship-building, and the ability to interpret nuance are skills technology still struggles to replicate authentically. A customer calling because a gift didn't arrive in time for a special occasion isn't looking for a process. They're looking for understanding."

The question leaders should be asking is not: how many agents can AI replace?

It is: what work should our people be doing once AI removes the work that no longer requires a person?

That question leads somewhere much more interesting.

The Agent May Become an Orchestrator

The next generation of CX work may require employees to manage systems as much as they manage individual customer interactions. Consider what happens when AI agents can investigate an issue, retrieve information from multiple systems, recommend a resolution, initiate a transaction, and escalate when they reach the edge of their authority.

The human employee is no longer simply the person answering the customer. They become responsible for ensuring the customer gets the right outcome. That requires a different set of capabilities.

Employees will need to understand how AI systems behave, recognize when an AI recommendation is unreliable, interpret data, investigate exceptions, manage escalations, understand business rules, and make judgment calls when the answer is not obvious. They will also need to know when not to trust the machine.

This distinction matters because AI can create new work even as it eliminates old work. Someone has to monitor performance, validate outputs, correct errors, improve knowledge, manage exceptions, maintain context, and determine where the system's authority should stop.

IBM's 2026 research found that 80% of CHROs believe AI adoption creates "invisible" work, including validating recommendations, fixing mistakes, providing context, and managing exceptions.³ That invisible work could become a defining characteristic of the AI-enabled workforce. The best organizations will make it visible, define it, measure it, and build roles around it.



The Skills That Come Next

If the work changes, the skills have to change with it. Data literacy will matter. So will AI literacy. But neither should be confused with simply knowing how to use a chatbot.

CX organizations will need people who can connect customer signals to business decisions. They will need employees who can recognize patterns, frame problems, question assumptions, manage increasingly complex workflows, and understand the consequences of an automated decision.

They will need strong communicators and people with sound judgment. They will need employees who can work across functions because the customer journey rarely respects the boundaries of a contact center, product team, technology organization, or finance department. Some of the emerging roles may have distinctly new titles. Others may look surprisingly familiar.

AI operations specialists. Conversation designers. AI trainers. Automation analysts. Knowledge managers. Workforce strategists. Customer journey orchestrators. AI governance specialists. Service designers.

But the larger change may happen inside existing roles.

A workforce manager may increasingly manage a blended workforce of humans and AI agents. A quality leader may evaluate AI interactions alongside human ones. A training leader may teach employees how to collaborate with AI rather than simply how to follow a process. A contact center leader may become responsible for the performance of an entire service ecosystem rather than a defined population of agents. That is workforce reinvention in practice.



Fewer Agents, Different Work

Another shift leaders need to confront is that the workforce may eventually shrink in some areas, but that doesn't mean the remaining jobs simply become better versions of today's jobs. They may be fundamentally different.

Agentic AI changes the equation because AI can move beyond answering questions and begin taking action. Gartner also found that 58% of customers who use GenAI have used it to complete a task on their behalf, rising to 74% among B2B customers.⁴

That points toward a service environment where AI agents do not merely assist human agents. They perform portions of the customer journey themselves. A customer might ask an AI agent to change a reservation, resolve a billing issue, find a replacement product, submit documentation, or coordinate an appointment. The AI may handle the entire interaction. Until it cannot. And that "until" is where the human workforce becomes strategically important.

That handoff is already a weak point. In our recent *CX Agent Insights: Perspectives from the Frontline report*,⁵ agents ranked escalation procedures as the second-biggest area needing improvement in their operations (18%), behind only technology.

A human may step in when the situation is unusually complex, emotionally sensitive, financially significant, ambiguous, or simply outside the AI's authority. The employee

may have fewer interactions overall, but each interaction may carry more consequence. That has implications for staffing models.

If a contact center has fewer routine interactions but a higher concentration of complex ones, traditional productivity measures may stop telling the whole story. Average handle time could become less meaningful when the objective is thoughtful resolution.

Agents already seem to know this. When asked to rank what should matter most in measuring their performance, frontline agents put customer satisfaction and first-contact resolution first, and average handle time near the bottom.⁶

Agent occupancy could tell a misleading story if employees spend time preventing escalations, solving systemic problems, or supporting AI-driven workflows.

The workforce model itself may need to change. And so may the way employees are paid.

The Compensation Question

This is one of the least discussed aspects of AI-driven workforce transformation. If the job becomes more complex, should compensation remain anchored to the old job description? An employee who once handled straightforward service requests may now be expected to investigate difficult cases, exercise greater judgment, manage AI outputs, understand multiple systems, and protect high-value customer relationships.



That is a different job, even if the title on the organizational chart has not changed. Workforce reinvention therefore raises questions about pay scales, career progression, job levels, performance metrics, and incentives. It also creates an opportunity to make CX careers more attractive.

For years, the contact center has struggled with perceptions that frontline service work is repetitive and transactional. AI could remove some repetition and create pathways to more sophisticated work. But that won't happen automatically. Leaders have to design it.

The ambition is already there. Two-thirds of frontline agents say they plan to stay and grow in the field, but fewer than half say their organization offers a clear path to do it.⁷

- Only 47% of agents say their organization offers clear career paths and advancement, yet 67% plan to stay and grow in the field (p. 11).
- Career growth is the top engagement driver other than pay (27%). Recognition is near the bottom (6%) (p. 15).
- 45% of respondents have five or more years in the role (p. 7).

- Pay came up repeatedly when agents were asked what would improve their work-life balance (p. 14). One agent said: "Make agents happy (rewards and pay more) to make customers happy."

They decide what an entry-level employee learns first, what experiences help that employee develop judgment, which skills lead to advancement, and what a career in CX looks like when AI handles much of the routine work.

That is a workforce strategy question, not a technology question.

Who Owns the Reinvention?

Which brings us to HR. How involved is HR in your AI strategy today? That question deserves more attention than it receives. According to IBM's 2026 CHRO study, 46% of organizations don't involve the CHRO when defining AI strategy.⁸ Only 26% clearly define work across human-led, AI-assisted, and AI-executed activities.

Those numbers suggest a significant gap between technology strategy and workforce strategy.



Reinventing work is difficult without involving the people function responsible for job architecture, skills, compensation, career development, organizational design, and change management. Yet AI adoption often begins somewhere else: technology, operations, digital, or individual business units. That creates a risk.

A company can successfully deploy AI and still be completely unprepared for its impact on the workforce. HR needs to be in the room earlier. Not only when roles are eliminated or employees need training, but also when leaders decide how to divide work between people and machines.

The most forward-thinking organizations may eventually treat AI workforce design as a shared responsibility across the CEO, CHRO, CIO, and CX leadership. Because no single function can see the whole picture.

The Training Paradox

An irony lies at the heart of AI adoption. Companies want experienced employees with strong judgment. Then they automate the routine work through which less-experienced employees traditionally developed that judgment. That creates a potential training gap. If AI handles the

easy cases, how does a new employee learn to recognize an unusual one? If AI writes the first draft, how does someone develop the ability to write a great one? If AI diagnoses the problem, how does an employee learn to diagnose the diagnosis?

These questions matter because expertise is rarely acquired through classroom training alone. It is built through exposure, repetition, mistakes, coaching, and increasingly difficult situations. Workforce reinvention therefore cannot simply mean sending employees to AI training. It requires leaders to rethink how people learn the work.

Organizations may need new apprenticeship models, simulation environments, mentoring programs, rotational assignments, and deliberately preserved opportunities for employees to practice judgment. **The goal should not be to make people dependent on AI. It should be to make people better because they know how to work with it.**

What Customers Will Expect from the New Workforce

CX leaders cannot ignore another side of this equation: the customer. Consumers are becoming more comfortable with AI, but comfort does not mean unconditional acceptance. Gartner's 2026 research found that 50% of customers say interactions are easier when companies use GenAI, yet 87% say companies using GenAI for customer service must provide an option to reach a human agent.⁹

That is not a contradiction. It is a design principle. Customers are perfectly willing to let AI handle something when AI is useful. They become less

willing when AI becomes an obstacle.

The same principle applies to the workforce. Employees will likely embrace AI when it removes pointless work, gives them better information, helps them resolve problems, and creates room for more meaningful responsibilities. They will resist it when it simply increases monitoring, removes autonomy, or makes them accountable for decisions they cannot control. In both cases, the issue is not whether AI is involved. It is whether the human understands **where they stand in the system.**



I believe the future of customer service isn't AI versus people. It's AI creating space for people to do more meaningful work. The more AI removes repetitive tasks, the more our teams can focus on moments that build trust, loyalty, and emotional connection. In the luxury space especially, those moments are often what customers remember long after a transaction is complete.

— Ebrahim Hyder, Vice President of Customer Service at Michael Kors



The More We Build with AI, the More We Have to Build Around People

AI adoption can create enormous capacity. But capacity is not the same thing as value. The question is what an organization does with the capacity it creates. Does it simply reduce headcount? Does it absorb more customer volume? Does it invest in better experiences and give employees more time to solve the problems that automation cannot? Does it create entirely new roles? Or does it do some combination of all of them?

The answer will be different for every organization. But leaders will increasingly need to make the answer intentionally. That means mapping the work, not just jobs. It means understanding which activities should be automated, which should be AI-assisted, and which should remain human-led. It means redesigning workforce plans around capabilities rather than historical staffing ratios.

It means reconsidering compensation, building new career paths, and measuring AI not only by productivity but by changes in employee capability, customer outcomes, and business performance. And it means giving employees a reason to believe reinvention is being done with them, not to them.

The Workforce Reinvention

Perhaps the simplest test for CX leaders is this: If you turned off your AI tomorrow, would you know exactly what your people are uniquely responsible for? If the answer is unclear, the

organization may have adopted technology faster than it has redesigned work. The real opportunity is bigger than automation.

AI can remove work that never needed a human. It can give employees information they could never retrieve quickly enough on their own. It can surface patterns buried in millions of interactions. It can take on increasingly complex tasks, forcing organizations to finally answer a question they've long postponed: What work should only our people do?

That question may ultimately matter more than how many jobs AI eliminates. Because the future workforce will not simply be smaller or larger. It will be different. And the companies that benefit most from AI may not be the ones that automate the most work. They may be the ones that are disciplined enough to reinvent what happens **after the work is automated.**

So, What Are We Actually Building?

The AI conversation has spent years asking whether machines will replace people. That may be the wrong question. The more consequential question is whether organizations are willing to redesign themselves around what humans and machines can each do exceptionally well.

Once AI can answer the easy questions, execute routine tasks, and increasingly manage entire portions of a customer journey, the value of the human workforce will depend on what remains. Judgment, context, accountability, empathy, creativity, relationship-building, and problem-solving.

The ability to recognize that the answer on the screen is technically correct but completely wrong for the person standing in front of you. Those capabilities will matter. But they will not matter simply because they are human. They will matter if organizations deliberately build roles, cultures, training, career paths, and operating models that allow people to use them.

So, as AI takes more of the work, what kind of workforce are you choosing to build around it?





AI is changing how work gets done. The challenge is deciding what comes next.

As organizations rethink roles, responsibilities, and the relationship between people and technology, CX leaders need practical strategies for turning AI's potential into meaningful results without losing sight of the human experience.

Join fellow CX leaders at CRS Dallas, March 10-12, 2027, in Las Colinas, Texas, for candid peer conversations, real-world case studies, and fresh perspectives on the decisions shaping the future of customer experience.

Explore how leading organizations are approaching reinvention, preparing their people for change, and balancing new technological possibilities with the trust, judgment, and human connection great CX requires.

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What Does Great Leadership Look Like When Everything Keeps Changing?

Great leadership amid constant change isn't about moving faster; it is about creating the clarity, focus, and capacity to know what is worth moving forward.

by Execs In The Know

There is a particular kind of exhaustion that comes with leading through constant change. It is not necessarily the exhaustion of one enormous transformation, but the cumulative weight of dozens of decisions, shifting priorities, new expectations, and competing demands that never quite seem to settle.

One initiative is underway when another arrives. A new technology changes the business case for something that was approved six months ago. The organization announces a new strategic priority, while the team is still trying to deliver the last one. Customers expect more.

The C-suite wants greater efficiency. Employees want clarity about what all of this means for their roles. And somewhere in the middle sits the customer experience (CX) leader, expected to make sense of it all and keep the organization moving.

The temptation is to respond by pushing harder. Communicate more. Add another meeting. Build another roadmap. Ask the team to be more agile, more resilient, more adaptable. But there comes a point when leadership is not about pushing harder. It is about knowing what deserves to move, what needs to stop, what can wait, and what your people can realistically absorb.

That may be one of the defining leadership disciplines of the next several years: creating enough stability for people to move through uncertainty without pretending the uncertainty isn't there.

Deloitte's 2025 Global Human Capital Trends research,¹ which surveyed nearly 10,000 business and HR leaders across 93 countries, puts some scale around that tension. Roughly two-thirds of workers globally say they feel overwhelmed by how quickly work is changing, while 49% worry the pace of change will leave them behind.

At the same time, 85% of executives say their organizations need more agile ways of working, while 75% of workers say they want greater stability. Deloitte describes this tension as "stagility": the need for organizations to move quickly while giving people enough stability to navigate that movement effectively. The leadership challenge, then, is not choosing between agility and stability. It is figuring out how to create both.

When Change Becomes the Environment

Change fatigue is often discussed as though it is a problem of employee attitude. People are tired. They are resistant. They need to become more adaptable. That framing misses something important.

According to Prosci, more than 73% of organizations in its research reported being near, at, or beyond the point of change saturation.² Change saturation occurs when the volume and impact of change exceed an organization's capacity to absorb it. That distinction matters because people can be highly capable, motivated, and committed to the business and still reach a point where another transformation feels less like an opportunity and more like one more thing being piled onto an already full plate.

CX organizations are particularly exposed. Customer service operations have spent years adapting to new channels, digital transformation, workforce changes, automation, shifting customer expectations, new performance models, and increasingly sophisticated analytics. Now artificial intelligence is accelerating the pace again, changing not only the technology people use but the work itself. The leadership challenge is no longer simply, "How do we get people to embrace this change?" A better question is: "What is the cumulative experience of change for this organization right now?"

That requires leaders to look beyond the individual initiative and see the portfolio. What else is happening? Which teams are carrying the greatest load? What has not yet stabilized? Where are people being asked to change processes, systems, skills, and behaviors simultaneously?

Sometimes the most strategic thing a leader can do is not launch something new. It is to create room for something important to land.



Stability is Not the Opposite of Change

Many people think stability means slowing an organization down. For leaders navigating constant transformation, stability does not mean keeping everything the same. It means giving people something they can count on while everything around them is moving.

That might be a clear set of priorities. It might be consistent decision-making principles. It might be a leadership team that communicates what has changed, what hasn't, and what is still being figured out. It might simply mean protecting the team from the organizational habit of treating every new idea as an immediate priority. People can tolerate an extraordinary amount of uncertainty when they understand the context around it.

What wears people down is uncertainty without context. If priorities change every quarter, people need to understand why. If an AI initiative changes direction, they need to know what drove the decision. If an investment is delayed, they need to understand what the organization is optimizing for instead. If leadership does not yet have the answer, saying so can be more stabilizing than manufacturing certainty.

Great leaders do not necessarily have more answers. They create better conditions for people to operate without them.

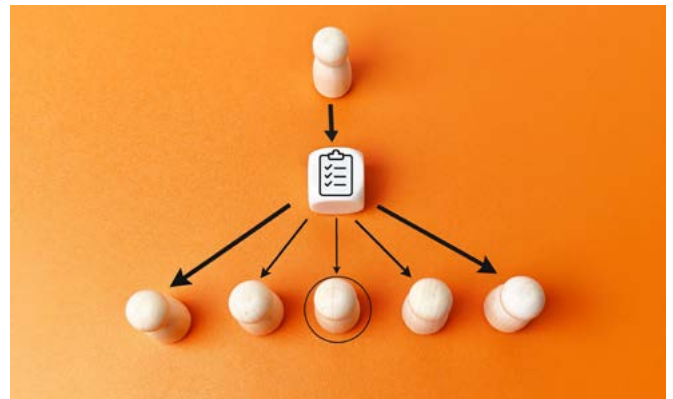
Can Your Team Make a Good Decision Without You?

This becomes especially important as CX leaders move deeper into AI-enabled operating models. The volume of decisions is increasing, but the certainty available to make them is not necessarily increasing with it. Leaders are being asked to determine which technologies to invest in, which processes to automate, where humans remain essential, what capabilities the organization needs to build and how much change the business can absorb at once.

Deloitte identifies this as a growing leadership challenge.³ When uncertainty is high, leaders can

fall into a “wait-and-see” cycle, gathering more information while the environment continues to move around them. The research argues that good decision-making in ambiguity is not about having perfect information; it is a discipline that can be strengthened through rigor, better data, diverse perspectives, and clear decision-making processes.

Just as importantly, Deloitte cautions leaders against confusing inclusion with consensus. Bringing multiple stakeholders into a decision can improve it, but requiring everyone to agree can slow the organization when it needs to act on information. There



The strongest organizations develop what might be thought of as a **trusted circle**: people who understand the business well enough to make sound decisions when the path is not obvious, who know what they own, understand the guardrails, and feel empowered to challenge an assumption without turning every disagreement into a political event. That requires more than delegation. It requires leaders to be explicit about how decisions get made.

What are we optimizing for? What cannot be compromised? What information matters most? When should someone escalate? What are we willing to test? What would cause us to change course? Those questions create decision-making architecture. And that architecture becomes increasingly valuable when the ground is moving.

For Ebrahim Hyder, Vice President of Customer Service at Michael Kors, that architecture starts with a single reference point: the customer.

"The pace of change today is unlike anything we've experienced before. Customers increasingly expect the speed and convenience of digital-first brands, but they still want the confidence and care that comes from a premium experience. For me, the challenge isn't deciding whether to embrace new technology. That's a given. The challenge is ensuring technology enhances the brand experience instead of diluting it," said Hyder. "When we evaluate AI solutions, automation opportunities, or new channels, we don't start with the technology. We start with the customer. We ask whether the solution makes the experience easier, faster, more personalized, or more consistent. If it doesn't, we rethink it. One lesson I've learned is that customers rarely care whether they're interacting with a human or AI. They care whether the interaction solves their problem. What matters is that the experience feels effortless and trustworthy. Leading through change is ultimately about balancing innovation with authenticity. You have to evolve alongside customer expectations while remaining grounded in the values that

customers associate with your brand. If you can do both, technology becomes a powerful enabler rather than a disruption."

A leader who has to personally resolve every ambiguity eventually becomes the bottleneck. A leader who builds a team that can navigate ambiguity creates organizational capacity. That is a very different kind of scale.

Stop Asking People to Be Resilient to Everything

Resilience has become one of those workplace words that can mean almost anything. At its best, it describes an organization's ability to absorb disruption, adapt, and keep moving forward.

In its worst form, it becomes shorthand for asking people to endure unreasonable disruption without changing the conditions that create it. There is a difference.

If a team is consistently overwhelmed, the answer cannot always be another resilience workshop. If people are exhausted because priorities constantly change, telling them to become more adaptable does not solve the underlying problem. If managers are carrying five competing



initiatives and are expected to inspire everyone else through them, the issue may not be their attitude. It may be the operating model.

The American Psychological Association (APA)'s 2025 Work in America survey⁴ provides a useful reminder of what is at stake. More than half of U.S. workers (54%) said job insecurity significantly affects their stress levels at work, while 44% said changes at their jobs happened with little or no warning. The relationship with leadership matters, too: workers who were satisfied with their relationship with their manager were substantially less likely to describe their workplace as toxic or say that things felt uncertain at work. In other words, uncertainty is not simply something employees need to learn to tolerate. How leaders communicate, provide context, and create stability can shape how people experience that uncertainty.

Prosci's research emphasizes that change saturation depends on both the amount of disruption an organization faces and its capacity to absorb it.⁵ That gives CX leaders a useful way to think about resilience. Resilience isn't something you ask people to have; leaders can build it into the organization.

You build it through clarity. Through capable managers. Through realistic workloads. Through training that arrives before people are expected to perform differently. Through decision rights. Through communication that respects people's intelligence. Through the willingness to stop doing things that no longer create value.

And, occasionally, through saying, "Not yet."

The Courage to Allocate

This is where leadership can get uncomfortable. CX leaders are often expected to be champions for the customer while simultaneously making the financial case for the organization. They have to advocate for investment in people, technology, data, experience, and capability while operating within budgets that may not reflect the scale of transformation being demanded.

McKinsey's November 2025 research on radical reinvention⁶ makes a compelling case for treating change as a portfolio rather than an endless collection of initiatives. Its research found that 59% of the value of change initiatives can be lost between the initial idea and execution, while McKinsey argues that leaders need to become more deliberate about where they direct organizational energy and resources.

That means taking a harder look at the full change portfolio, identifying which initiatives are truly critical to the future of the business, and having the discipline to stop, defer, or redesign work that is consuming capacity without creating enough value. For CX leaders, that is an important shift: the leadership job is not simply to secure more resources for transformation, but to make sharper choices about where the organization should spend its finite capacity for change. The answer cannot be to simply ask for more.



I wish I'd understood earlier that being responsible for something doesn't mean I have to carry it alone. When change keeps coming, my instinct is often to take on more because I don't want to add to anyone else's plate. I've had to learn that asking for support can also give the people I support opportunities to stretch, build confidence, and grow, while still being thoughtful about their capacity. It's something I'm still practicing, and it helps me model the openness I want my team to feel with me,

— Toni Guay, Senior Director of Customer Experience at GOAT Group





Senior leaders have to become increasingly disciplined about where investment goes and what the organization is willing to stop funding in order to make room for it. That means moving beyond the language of “CX needs this” and connecting investment to the business outcomes the C-suite is already accountable for: revenue, retention, cost to serve, productivity, risk, loyalty, employee capacity and the ability to compete. It also means being willing to challenge the premise that every transformation requires another layer of technology.

Making the case for investment often means demonstrating how today's operational decisions create capacity for better customer experiences while advancing broader business goals. One leader explains how efficiency, reinvestment, and the growing influence of customer experiences on purchasing decisions are reshaping that conversation.

“I try to create my own investment case. I'm always looking for ways to operate more efficiently so I can reinvest that capacity into the

right experiences. We've introduced AI, switched CRMs, consolidated technology, and redesigned workflows. The goal is to create room for higher-value, more concierge-style experiences,” explains Erin Flowers, Director of Customer Experience at Nama. “I also think, as leaders, we need to be comfortable connecting what we do to the goals of the business. I never just say, ‘Customers will like this.’ I show the problem first, estimate what it costs us, whether in conversion, loyalty, or trust, and then present the solution. I try to treat each customer experience as if it may be read by thousands of people and then try to create experiences to that end.”

Great CX leaders do not just secure investment. They make the organization smarter about where investment belongs.

Your Peers May Know Something You Don't

There is another leadership capability that becomes more important as the work gets more complicated: knowing when to stop trying to solve everything alone. This is one of the reasons peer communities matter.

A CX leader can spend weeks trying to solve a problem that another leader has already encountered. The circumstances will never be identical, but the pattern may be familiar: an AI pilot that stalled after the proof of concept, a business case that could not survive finance scrutiny, an operating model that created more complexity than it removed, a workforce that had reached its limit, or a CEO who wanted transformation at a pace the organization could not sustain. Peer conversations can shorten the distance between uncertainty and insight.

"Trusted peers give me a place to say, 'This is really hard,' without having to explain every layer of why, and hearing how other CX leaders navigate similar challenges helps me feel less alone, question my assumptions, and consider approaches I might have missed," adds Guay. "For much of my career, that circle was within my own company, where I've been fortunate to work with incredible leaders; Execs In The Know has shown me how powerful those connections can be across companies, too. Most recently, a leader at another company encouraged me to approach my first panel as a conversation, trust my own stories, and let the connections afterward remind me how much people respond to that honesty. It's something I want to keep bringing into how I lead: making room for real conversations, even when I don't have everything figured out, and encouraging the people I support to step beyond their comfort zones and discover those connections for themselves."

That is part of the value of a community like the Know It All (KIA) community. Leaders do not necessarily need another framework. They need a place to pressure-test a decision with people who understand the stakes, share what actually happened rather than what was supposed to happen, and show how another executive approached a problem that looks uncomfortably familiar.

The value is not that someone else has the answer. It is that someone else may have the question you have not thought to ask. Sometimes that is enough to stop you from banging your

head against the same wall.

The Leaders Who Create Clarity Without Pretending to Have Certainty

There is a subtle difference between confidence and certainty. Certainty says, "We know exactly where this is going." Confidence says, "We know what we are trying to accomplish, we know what matters most, and we will make adjustments as we learn."

The second is far more credible in an environment where technology, customer expectations, and business priorities can change faster than any annual strategy cycle can accommodate. That is the kind of confidence teams need from leadership.

They need to know that changing direction does not mean leadership has lost control. They need to understand that leaders can revisit a decision without making every decision temporary. They need to know leaders can acknowledge what isn't working without creating panic. This is particularly important for CX leaders because their teams are often responsible for translating organizational strategy into the reality customers experience. If leadership cannot create clarity internally, the ambiguity eventually reaches the customer.

A confused operating model produces inconsistent experiences. Constantly shifting priorities create inconsistent execution. Burned-out employees have less capacity to deliver the empathy, judgment, and problem-solving that difficult customer moments require. Leadership is therefore not separate from the customer experience. It is one of the conditions that produces it.

Maybe the Goal Isn't to Keep Up

There is an uncomfortable possibility in all of this. Maybe great leadership in a period of constant change isn't about getting better at keeping up. Maybe it is about becoming better at deciding what is **worth keeping up with**.

Every organization has more opportunities than it has capacity. Every leadership team has more ideas than it can execute well. Every CX function has more potential improvements than its people can realistically absorb at once. The leaders who create the greatest advantage may not be the ones moving fastest. They may be the ones with the discipline to distinguish movement from progress.

They know when to accelerate and when to stabilize. They know when the team needs a challenge and when it needs relief. They can make decisions with incomplete information without pretending they're permanent. They can advocate for investment without confusing spending with strategy. They can tell the C-suite what the organization needs to accomplish for the future while also being honest about what it can absorb today.

And perhaps most importantly, they know that leadership through uncertainty is not a solo exercise. The best leaders have trusted people around them. They have peers who will challenge their thinking. They have teams that can make decisions without waiting for permission. They have enough organizational clarity to change course without losing the plot.

The world is not going to stop changing so that CX organizations can catch their breath. AI will keep reshaping work, customer expectations will keep moving, and business priorities will shift.

New pressures will emerge before the old ones are fully resolved. The question is not whether CX leaders can eliminate uncertainty. It is whether they can build organizations capable of moving through it without losing their people, their purpose, or their ability to make good decisions.

When everything keeps changing, what does your organization need from you most: the ability to push harder, or the discipline to decide what is worth pushing for?



CX leaders are asked to get our teams excited about transformation during extraordinary economic, social, and technological change. Often, we're working through that same change ourselves, with no safe place to say so. We carry our own questions about what AI means for our future while reassuring everyone else about theirs.

The answer isn't to fake confidence. It's to lead with empathy and back it with proof. Before we roll out a new tool, we have to put ourselves in our employees' shoes. That means seeing them as their full, authentic selves and answering the question every person is asking: What's in it for me? People expect both kindness and speed. They feel safe when the rewards are clear and their progress is recognized.

Then we prove it out loud. Whether it's an airport team or a contact center on the other side of the world, the approach is the same: test, learn, adjust, share the wins, and own the setbacks. In Swahili we call it harambee, all pulling together. When people see change happening with them, not to them, they bring their best selves to work.

— Carolyn M. Truelove, Vice President, Customer and Operations Excellence at American Airlines

Article Links

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Faster or More Perceptive? Rethinking AI in the Luxury Contact Center

A century-old tradition of anticipatory service meets a new generation of conversation intelligence.



Tracy Sedlak

Vice President, Global Sales
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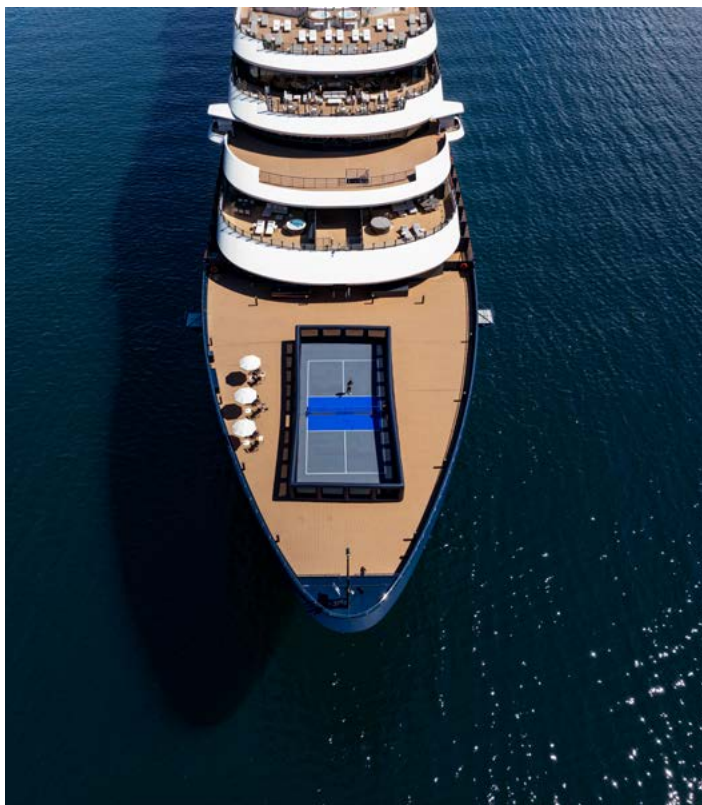


**THE RITZ-CARLTON
YACHT COLLECTION**

by Execs In The Know

In luxury travel, the experience starts long before a guest steps aboard. It begins with a conversation, often about a honeymoon postponed for a decade, a milestone birthday, a retirement, or a long-awaited fresh start. The Ritz-Carlton Yacht Collection, which brings the service heritage of The Ritz-Carlton to a fleet of three superyachts (Evrima, Ilma, and Luminara) with nearly as many crew as guests, has built its reputation on anticipating needs before guests voice them. As more of the contact center industry turns to AI for speed and cost savings, the brand chose a different path: using AI to help its advisors understand not just what a guest is asking for, but what is driving the ask.

In this Brand Spotlight, Tracy Sedlak, Vice President, Global Sales Operations & Performance at The Ritz-Carlton Yacht Collection, shares how the brand built its Customer Intelligence Center (CIC), a tool that listens to guest conversations at a scale no person can and hands those patterns to the people who decide what to do with them. She explains why the brand set out to be guest-first rather than efficiency-first, how guest personas shape every interaction, and why she believes the real question for CX leaders is whether AI makes their people faster or more perceptive.



Execs In The Know (EITK): Anticipatory service is part of The Ritz-Carlton's DNA. Where does that tradition come from, and what does it mean at The Ritz-Carlton Yacht Collection today?

Tracy: Anticipatory service for The Ritz-Carlton began with César Ritz when he opened the iconic Hôtel Ritz Paris in 1898. He introduced conveniences that were truly revolutionary at the time: en suite bathrooms in every room, electricity and telephones wired directly to the rooms, and even closet lights that turned on when the door opened. He was meeting needs guests hadn't yet thought to ask for.

At The Ritz-Carlton Yacht Collection, anticipatory service means recognizing and fulfilling our guests' unexpressed or hidden needs before they ask. That principle hasn't changed. What has changed are the tools we can use to help our ladies & gentlemen deliver it.

EITK: Most AI conversations in the contact center focus on automation, speed, and cost. Why did your team take a different approach?

Tracy: We have all sat through countless discussions about AI where the only real focus was automation, efficiency, speed, and replacing agents. Those are the words most associated with AI in contact centers. They are defensible goals, but none of them is what a brand built on personal, genuine, human connection needed.

It would have been easy to build a tool that shaves seconds off handle time and call it a win. Instead, we asked a more difficult question: what would it take for every advisor, on every call, to understand not just what a guest is asking for, but what is driving the ask? That question led to the evolution of CIC. Our approach is guest-first, not efficiency-first.



EITK: What is CIC, and just as importantly, what isn't it?

Tracy: CIC is AI that works for our ladies & gentlemen, not instead of them. It doesn't talk to guests, it isn't a scorecard; it's a coaching tool; and it doesn't make decisions. It hands the resulting patterns to a human who decides what to do with them.

Being clear about those boundaries matters. Anticipatory service is a human act. AI can't make the choice, but it can help our ladies & gentlemen notice the details.

EITK: How did the CIC evolve from its original purpose into what it is today?

Tracy: We originally built the CIC to listen at scale, analyzing our guest calls and surfacing insights, or "hot topics," as we call them. We built outputs for operational leaders and executives, and we could query it at any time for insights.

Then we took it one step further. We wanted to learn more about our guests at a deeper, more emotional, personal level, and how our advisors could benefit from the tool.

EITK: Luxury travelers are far from a single audience. How do you think about who your guests are, and how does that shape the way you serve them?

Tracy: Over the years, we have used guest insights to develop four primary personas, and we use them to help our advisors connect with guests effectively. Each persona needs something different from us to build trust. CIC also helps us notice when guest personas, expectations, or inquiries shift.

- ✓ **The Returning Guest** already trusts the brand. They want recognition and consistency, not to be sold to again.
- ✓ **The Luxury Upgrader** is comparing us to what they already know. They are confident and analytical and need proof of the upgrade.
- ✓ **The Experience-Led Traveler** is moved by atmosphere and story, not spec sheets or side-by-side comparisons.
- ✓ **The Informed Evaluator** is cautious and methodical, and needs clarity, documentation, and patience before committing.

Understanding which guest we are speaking with helps us meet their individual needs and earn the privilege of accompanying them on their voyage.



It would have been easy to build a tool that shaves seconds off handle time and call it a win. We asked a more difficult question instead.





EITK: Customer assurance is a growing focus for CX leaders. What does it mean for your guests?

Tracy: Customer assurance is the confidence guests feel when they know they are understood, protected, respected, and genuinely cared for in every interaction. That is exactly what we want our guests to feel.

Part of our discovery process is asking about special occasions and uncovering the reasons behind a voyage. We hear about a 10-year delayed honeymoon that will double as a birthday celebration. We hear from a guest who recently lost her partner and wants to travel as he would have wanted her to, pursuing her passions. We hear about lifelong friends celebrating 60 years of friendship. These moments matter, and they deserve to be remembered.



Anticipatory service is a human act. AI can't make the choice, but it can help our ladies & gentlemen notice the details.



EITK: How has the CIC changed the day-to-day experience for your advisors?

Tracy: Even the best advisor can sometimes miss capturing a detail. And once a conversation ends, the advisor either remembers, guesses, or starts over. Before the CIC, anticipation depended on how sharp an advisor was that day, how much time they had to prepare for calls, how much they remembered, and how well they documented previous interactions.

In analyzed calls where guests mentioned special occasions, advisors missed the opportunity in nearly 40% of the calls.

Now the system carries part of that load. An advisor's attention goes where it is most valuable: the conversation itself, not reconstructing the context around it.

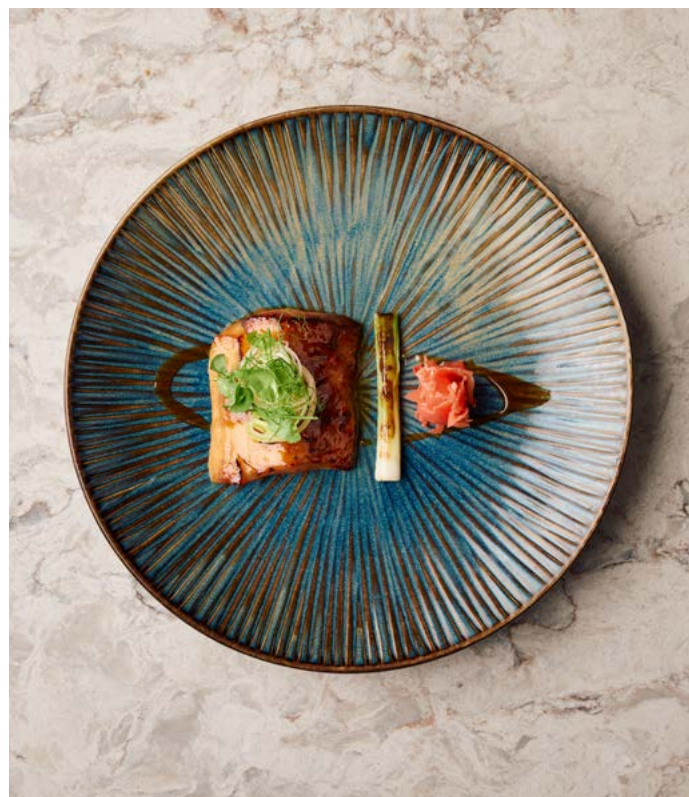
EITK: How are your leaders using these insights to coach and develop their teams?

Tracy: Our leaders can dig in by asking the CIC questions in plain language to understand what is happening on calls. Were opportunities missed? For example, they can ask whether, over the past 30 days, an advisor missed a guest's mention of a celebration or special occasion on any calls. Is there a common theme in our calls that needs training support? Are there changes in our guests' personas, expectations, or inquiries that we haven't yet recognized?

That turns coaching into something specific and timely, grounded in what guests are actually telling us.

EITK: If you had to sum up your philosophy on AI in customer experience, what would it be?

Tracy: AI listens at a scale no person can. The advisor still decides what matters. That's the whole idea.



EITK: For executives shaping their own AI strategies, what advice would you share?

Tracy: Technology alone does not create exceptional experiences. It never has.

So, I would ask every CX leader one question: Is your AI strategy built to make your people faster, or more perceptive? Those are not the same goal, and they do not lead to the same guest experience.



About The Ritz-Carlton Yacht Collection

The Ritz-Carlton Yacht Collection pairs the service heritage of The Ritz-Carlton with the casual luxury of a superyacht, an approach the brand calls "untethered travel." Announced in 2017 and headquartered in Fort Lauderdale, Florida, the cruise line welcomed guests aboard its first yacht, Evrima, in October 2022. Its fleet now includes Evrima (149 suites), Ilma (224 suites, 2024), and Luminara (226 suites, 2025).

Every suite has a private terrace, and the yachts carry nearly as many staff as guests. Voyages span the Caribbean, the Mediterranean, Northern Europe, Alaska, and Asia, with a focus on smaller ports that larger ships often cannot reach. The Ritz-Carlton, a Marriott International company, provides hospitality services under a long-term agreement, and guests can earn and redeem Marriott Bonvoy points on voyages.

Execs In The Know partners with brands that provide outstanding customer service (CX) experiences. The Brand Spotlight Series showcases innovations and solutions to CX challenges faced by today's leading brands.

Thank you to Tracy Sedlak and The Ritz-Carlton Yacht Collection team for contributing to this Execs In The Know Brand Spotlight.

Interested in taking part in a future Brand Spotlight feature and sharing your story? [Visit our Get Involved page.](#)

WHAT IS CUSTOMER CONFIDENCE WORTH?

Here's how consumers answer that question:

86%

say great customer service increases brand trust.

74%

say confidence in customer service influences continued business.

87%

have stopped or slowed business because of poor support.

Customer care isn't just an experience metric – it's a business success metric. It influences trust, loyalty, and retention, all of which affect the willingness of consumers to keep doing business with a brand.

Discover consumer insights that will shape the next generation of CX strategy.



Download the Full Research



The next customer conversation may start with an AI agent



When Your Customer Sends an AI Agent In Their Place

How CX leaders can prepare for personal AI agents contacting their brands across voice and digital channels.



Contributed by: Ping Wu, CEO of Cresta

With the increasing availability of personal AI agents, customers can dispute unfamiliar charges, find a cheaper flight, or move an appointment without doing the work themselves. Their agent can search a website, use chat or messaging, make a call when needed, and return with necessary information.

For the customer, that is undeniably appealing and convenient.

For customer experience (CX) organizations, it changes the economics of demand and raises more difficult questions: How to plan for volume across channels? What authority does the agent actually have, and where does liability lie? How should they route a request when the customer is no longer interacting directly?

Here, we'll lay out the challenges personal AI agents will bring to the enterprise, and what CX leaders should do now to prepare their operations.

Challenge #1: Lower Consumer Effort Can Mean More Demand

The first effect will be more contacts, across channels. This is Jevons paradox: when something gets cheaper to do (and lower friction), people do more of it.

Today, contacting a business costs the consumer real effort, and often, real frustration. They may search a website, try a chatbot, sit through an IVR menu, wait on hold, and oftentimes repeat their information multiple times.

A personal agent completely removes this friction: it can try digital channels first, doesn't mind a 40-minute hold, and can contact 5 different businesses in parallel, all without ever running out of patience.

The economics are asymmetric. The consumer's cost per contact drops sharply, while the business still bears the cost of every interaction, from chat to phone queue. And the reality is that for many requests, there is no downside to asking; a consumer has nothing to lose by asking their agent to seek a lower cable rate each month, or shop around the moment a discount expires.

For operations, this means forecasting models trained on historical human behavior may undercount demand, and the mix may shift toward short, repetitive, high-intent contacts across channels. Any subscription-based products and services whose retention relies on a difficult cancellation process should prepare for pressure. The same request may start in chat, involve SMS, and finish by phone—so forecast both contacts and completed customer tasks.

AI Caller Readiness Checklist

- ☐ Measure the share of your inbound calls that come from AI agents today, by intent and queue.
- ☐ Re-forecast volume for agent-driven demand, starting with retention, rebooking and rate negotiation.
- ☐ Bring the voice channel under the same security review as your public APIs, including a plan for queue flooding.
- ☐ Write an agent caller policy: which requests agents may complete, and which need the consumer's direct confirmation.
- ☐ Decide your front door position: block, gate or embrace, by request type.
- ☐ Plan the move from IVR to an agentic voice front door with AI caller detection built in.
- ☐ Give frontline reps real-time alerts and guidance for AI callers, and train them on simulated ones.
- ☐ Join or start the industry conversation on an open agent-to-agent protocol for telephony.

Challenge #2: Access & Security Must Work Across Channels

Digital channels already have some controls that phone lines lack, such as authenticated sessions and request limits. But those controls may have been designed for people using a site or app directly. A personal agent can operate a browser, use chat, and call a representative in pursuit of the same request. A limit in one channel offers little protection if the activity continues elsewhere.

A contact center is effectively a human API to enterprise systems: a customer states a request over voice, chat, or messaging, an agent authenticates them, and the system reads from or writes to CRM, billing, and order systems on their behalf.

Many service workflows assume a human is making the request, an assumption that inherently limits how often someone could repeat the same attempt.

That assumption no longer holds. Once software can converse by phone, navigate a site, and use chat at scale, familiar API-style attacks can target service workflows across channels. CX and security teams must treat all channels available to customers with the same rigor as their public APIs.

Challenge #3: The Law Hasn't Caught Up on Authority and Liability

Regulation is behind on the basic question of who an agent speaks for. Contact centers already handle third parties: authorized users on an account, a family member with power of attorney, a caregiver. Each has a defined process, usually involving paperwork and a verification step.

A personal AI agent may not fit those established processes. Disclosure can help identify AI, but it does not establish what that AI is authorized to do. When it contacts a business, a representative or automated system must determine which

customer it represents, for which requests, and within what parameters.

The harder problem is repudiation. Suppose an agent changes an airline booking online or by phone, accepts a fare difference...and the consumer later says they never asked for that. Who is liable: the consumer, the agent provider, or the business that accepted the instruction?

Existing rules do not answer this cleanly. Analysts note that it is still unresolved whether an AI agent's authorization satisfies Regulation E¹ for payments, which leaves merchants exposed to disputes they may not be able to win.

CX leaders should not wait for the rules to settle. Set your own policy:

- ✓ Decide which request types a personal agent may complete in each channel: information only, low-risk changes, account changes, or payments
- ✓ For consequential actions, confirm with the consumer through a trusted channel you control, such as an app notification or a text to the number on file, before executing
- ✓ Record and retain every agent-initiated interaction, so you can show what was requested and what was confirmed should a dispute arise later

Challenge #4: Every Business Needs an Agentic Front Door Policy

Each business will have to decide for itself whether to serve personal agent traffic on the phone, on the web, and through chat or messaging. The first decisions are already public: Amazon blocked Muse from shopping on its site,² citing unauthorized access and concerns about how the agent did (or did not) identify itself.

There are three broad positions a business can take:

BLOCK

- **What it means:** Refuse agent traffic and require the consumer to act directly
- **Fits when:** You own the customer relationship and monetize the human session, for example through ads or merchandising
- **Risk:** Consumers whose agents cannot reach you may go to a competitor whose front door is open

GATE

- **What it means:** Serve agents that identify themselves, for a defined set of low-risk requests
- **Fits when:** Your policy and detection are still maturing, works for most enterprises as a starting point
- **Risk:** Requires reliable detection and a clear list of what agents can and cannot do

EMBRACE

- **What it means:** Offer a fast, structured path for personal AI agents, with authentication built for them
- **Fits when:** Your service is commoditized, or speed and availability are how you win
- **Risk:** More exposure to the security and liability issues above

This is both a strategic and operational choice. If personal agents become a common way to comparison-shop and resolve issues, a business that is hard for them to reach may lose customers. Detection differs by channel: web sessions, chat behavior, and voice signals each offer partial evidence. The policy has to work even when the business cannot identify every agent with certainty.

What CX leaders should do now:

The Analyze, Automate,
and Augment framework



What CX leaders should do now: The Analyze, Automate, and Augment framework

Analyze: Get visibility into every interaction

Analyzing agent-initiated contacts across voice, web chat, and messaging shows you:

- How much of your volume may be agent traffic, by channel, and how fast it is growing
- Which intents, products, channels, and queues agents reach most often
- How those contacts end: resolved, escalated to another channel, abandoned, or completed with an action the consumer later disputed
- Patterns that suggest abuse, such as bursts of identical requests, repeated failed verification, or scripted probing of your policies

This is the evidence base for every other decision: whether to block, gate, or embrace agents, which requests to automate, how to re-forecast staffing, and where detection is missing things.

Automate: Modernize the front door across channels

Personal agents should accelerate a migration already underway, from traditional IVR menus and rigid chatbots to an agentic front door across voice and digital channels.

This conversational AI layer identifies the request, and where possible, whether it came from a person, a disclosed personal agent, or an unidentified automated source. It applies your policy, resolves an allowed request, or routes it with context. Identification should combine signals appropriate to the channel:

- **Disclosure:** Ask whether the contact comes from an AI agent and whom it represents; record the answer. Well-behaved agents will say so (or be required to by law)

- **Audio:** Synthetic speech detection that runs on the audio for the whole interaction, not only at the greeting
- **Behavior:** Look for repeated timing, phrasing, or requests across interactions
- **Digital:** Review session activity, repeated attempts, and available authentication signals in chat, messaging, and web channels
- **Protocols:** As agent-to-agent standards evolve, use verifiable credentials where available.

No single signal is reliable alone. Tune detection over time, and apply authorization rules even when the contact's origin is uncertain.

Augment: Enable your workforce to work with AI-initiated contacts

Your human agents may encounter personal agents by phone, in chat, or after a digital handoff. Give them support in the moment:

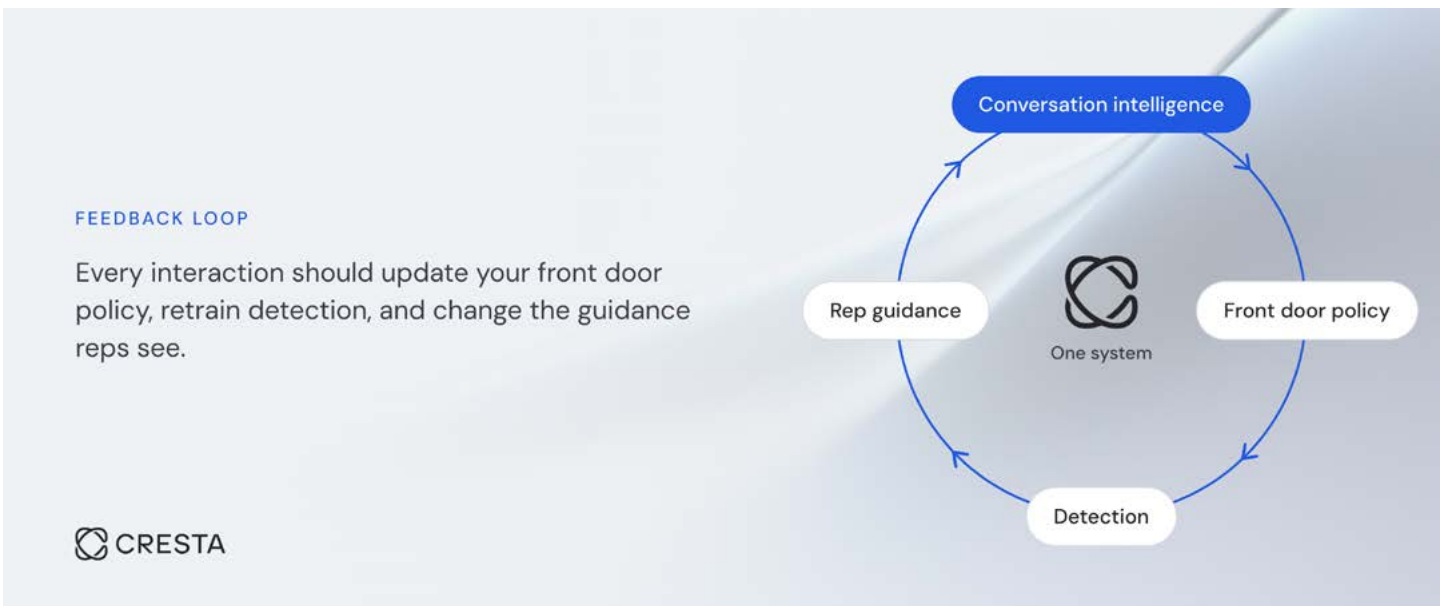
- **Detection and alerts:** Tell the rep in real time when a contact may come from an AI agent, whether it disclosed itself, and what happened in earlier channels
- **Guidance:** Show what your policy allows a personal agent to do on this request, and what requires the consumer's direct confirmation
- **Reminders:** Prompt the rep to confirm consequential changes through the consumer's verified channel and note the agent's stated authority
- **Practice:** Train reps on simulated voice and chat interactions, including agents that test verification

Close the Loop

Treat this as a feedback loop, not a one-time project. What conversation intelligence reveals should inform and update your front door policy, retrain detection, and change the guidance reps see.

The behavior of personal agents will change month to month, and keeping pace with this evolution requires data on every single interaction. Having this in one system that enables workflow iteration at lightning speed is critical.

Curious to see what industry leaders are already doing to detect personal AI agents? Learn about Cresta's proprietary ensemble model, Sentry-.01, designed to recognize the conversational patterns of AI agents, based on Cresta's in-depth understanding of human and AI agent behavior across CX verticals and use cases.



Cresta is the AI operating system for customer experience, where human and AI agents work together to power the entire customer lifecycle. Cresta automates conversations and back-office processes, augments human work, and puts insight into action, so each conversation makes the next one better. Companies like United Airlines, CVS Health, and Marriott use Cresta to turn every interaction into a competitive advantage.

Learn more at [Cresta.com](https://cresta.com).

Article Links

1. <https://www.chargeflow.io/blog/agentic-commerce-regulation-what-merchants-need-to-know>

2. <https://www.gadgetreview.com/amazon-blocks-metamuse-ai-agent-for-unauthorized-access>



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Execs In The Know



Keeping the Human Connection at the Center of CX

Inside 3Rivers Federal Credit Union's approach to empowering employees, testing new ideas, and turning member insights into better experiences.



Peter McMahon

Chief Member Experience Officer

by Execs In The Know



At 3Rivers Federal Credit Union, exceptional member experience is about more than delivering convenient service. It means building teams that understand members' needs, removing friction from everyday interactions, and making thoughtful investments that improve the experience across every channel. As Chief Member Experience Officer, Peter McMahon brings that perspective to decisions spanning branch operations, contact center support, digital tools, and the broader member journey, with a focus on continuous improvement and long-term member relationships.

In this KIA Spotlight, McMahon shares how 3Rivers puts that philosophy into practice, from empowering employees to identify opportunities for improvement to testing new ideas before expanding them across the organization. He also discusses how the credit union evaluates technology and AI without losing sight of the human connection at the heart of financial services, and how CX leaders can use member feedback, measurable outcomes, and cross-functional alignment to guide decisions that benefit both members and the business.

Execs In The Know (EITK): Can you tell us about your role as Chief Member Experience Officer at 3Rivers Federal Credit Union? Which areas fall under your leadership, and what are your top priorities?

Peter: My role spans every point where members interact with 3Rivers. This includes supporting our branch leadership, contact center, business relationships, and youth/college support team. Our priority is to become the best financial institution in the country by building the best teams, providing the best service, and delivering continuous improvement.

3Rivers is one of the best-performing credit unions in the country and has been consistently recognized by Raddon with the annual Crystal Performance Award.

EITK: What does an exceptional member experience look like in financial services today? How does 3Rivers bring that vision to life across the different stages of the member journey?

Peter: Exceptional means members feel known, not just served, whether they visit a branch, call us, or use our digital tools. We have a high-touch service model. It starts with our team members and developing them to create memorable experiences with our members.

Today, exceptional means members get the same, high-level, personable experience whether they visit a branch, reach our contact center, or use our digital tools. We deliver that through a high-touch service model, and it starts with our people. We invest in our team members so they can create moments members remember. And financial wellness is at the heart of all of it.

You can see it across the member journey, starting on day one. Our Checking Account Concierge program makes switching to 3Rivers easy. We help new members open their account and move their direct deposit and bill pay, so there's no hassle.

From there, our Now to Wow initiative shapes every interaction. Our teams greet and engage members the moment they walk in. They're empowered to go beyond the transaction and find ways to surprise members. We created the Checking Account Concierge program to help make it easy for new members coming to 3Rivers to open an account and transfer their bill pay and direct deposit.

EITK: Financial services are built on trust, and members increasingly expect convenient, personalized experiences. How do you balance digital convenience with the human connection that remains so important in banking?

Peter: It's important that we try to create exceptional experiences across every channel for consistency in the member experience. Our members expect excellence in the traditional channels and for us to stay on top of the latest technology and security. This way, they can enjoy the benefits of high tech without sacrificing the safety and security of their accounts.

We start with journey mapping to envision the end-to-end experience a member will have, and we partner only with digital vendors that improve the overall experience.



EITK: How do you connect member experience priorities to broader business goals? What helps you build the case for investing in CX when resources are limited and competing priorities continue to shift?

Peter: One of our business tenets is to be strategically different. We use this as a driving force in determining where to invest our resources. We review business cases and then decide based on capacity and what is best for our organization.

During my seven years with the organization, we have made major vendor decisions that have affected the member experience: we moved to the Alkami digital platform, we shifted to TalkDesk for voice and Glia for chat, we moved to the Velera card platform, added a new bill pay and person-to-person payment option, and have enhanced our security with several vendors, including Biocatch, and MeridianLink. These vendors have improved the experience, and many have delivered significant savings compared to previous platforms.

EITK: Member expectations and financial needs are constantly evolving. How does your team identify emerging needs and turn member

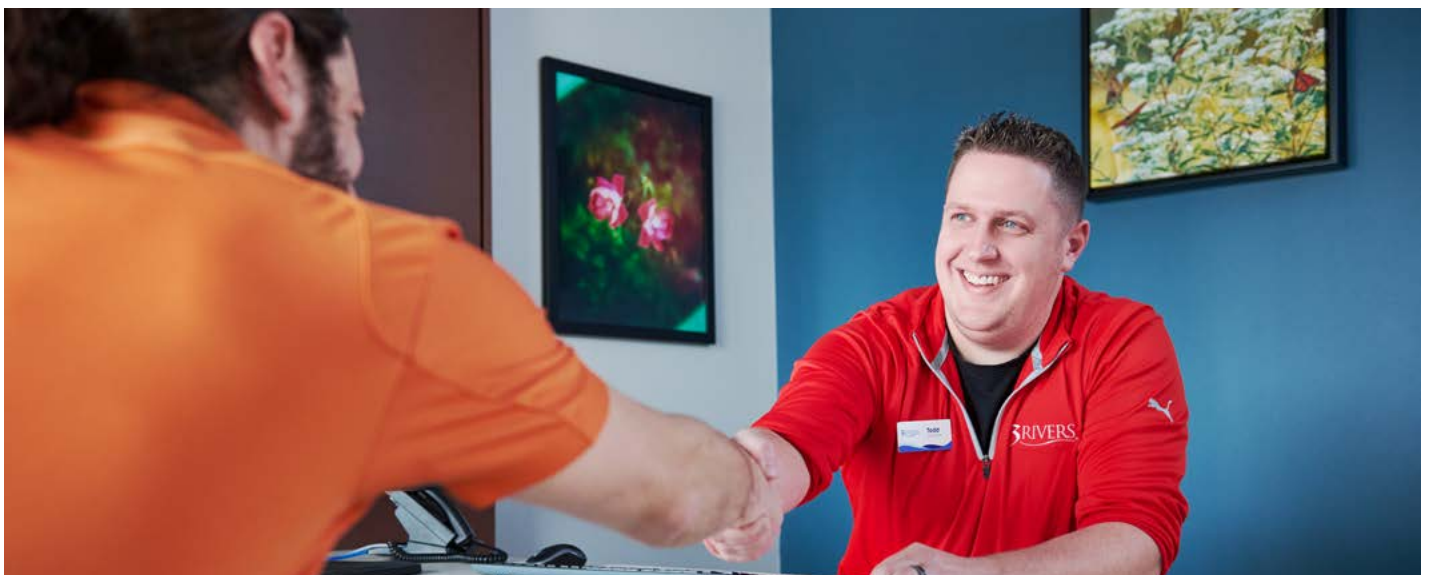
feedback into meaningful improvements?

Peter: Our best insight comes from the people who talk with members every day. That's why we created Share the Experience. Any team member can submit an idea or pass along feedback they hear from members. We receive more than 100 submissions a year, and they keep us grounded in what members actually need. We also look outward. Conferences, roundtables with industry leaders, and our vendor partners help us spot trends early.

Ideas don't stop at the suggestion box. We test them in our Innovation Branch. If something works there, we expand it to three or four more branches. If it succeeds again, we roll it out across all 24 locations. That lets us move quickly without guessing.

EITK: Delivering a consistent experience often requires alignment across multiple teams and functions. How do you bring people together around shared CX priorities and ensure the member experience remains central to decision-making?

Peter: It helps that my position is at the executive level, reporting directly to our CEO. This way, we run any decisions through the filter of member





experience. We make it a priority to have at least one person from the member experience team on every organization-wide project to ensure that a voice from our team is represented. We take pride in solving for member friction points while trying to create seamless member journeys across our organization.

EITK: What role are technology and AI playing in the future of member experience at 3Rivers? How do you evaluate where these tools can create value while protecting member trust and preserving access to human support?

Peter: We consistently evaluate vendors to stay on top of emerging trends. In some cases, we will do a pilot where we try something in a smaller number of branches or for a limited amount of time. We will only add AI options that can improve the member experience.

It's important for us to fully understand any AI solutions to ensure that anything we could implement doesn't take us backward in the member experience. The human element is an important part of our service offering, so anything

we do with AI should add value and not take away from the human connection we have in the branches, contact center, investment team, and mortgages.

EITK: How do you measure the impact of your CX initiatives? Which metrics or indicators help you understand whether you're improving the experience for members and delivering meaningful results for the organization?

Peter: We use the Objective and Key Results (OKR) framework that author John Doerr describes in his book *Measure What Matters*. We set an objective and then define specific key results to measure whether it is working. We have established a proprietary engagement score which measures our members across a variety of factors to understand the depth of the relationship they have with us.

We also use Net Promoter Score (NPS), and we survey each member once a year, which provides a strong baseline and historical data points. Our NPS scores show a positive trend and continue to improve each year.



EITK: Looking back at your time leading customer or member experience, what is one lesson that has fundamentally shaped your leadership approach? How has that lesson influenced the way you build teams, set priorities, or navigate change?

Peter: I learned many of these lessons when I was on the Nordstrom leadership team. Each concept has translated to the financial services industry. The key concept is that everything starts with the customer (member), and you should try to see everything from their point of view. A best-in-class experience depends on reducing friction for the member while recognizing that members typically like to have choices.

EITK: As a member of the KIA Community, what value do you find in connecting with fellow CX leaders? How does having a trusted network of peers who understand the challenges of leading customer experience influence your thinking and approach?

Peter: It's been a great experience being part of the KIA Community. I've enjoyed attending CRS and have made valuable connections. It's reassuring to know other KIA members have been through similar situations and are happy to help when needed.

Thank you to Peter for his leadership, participation, and insights. To connect with Peter or participate in the wider conversation, consider joining the "Know It All" (KIA) Community.

The KIA Community is a private, online community designed exclusively for CX Leaders at consumer-facing brands. Come learn, share, network, and engage to innovate.

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CX Strategy & Innovation

How are you using AI to improve customer experience?



Is Anyone Else Building an AI Team Inside CX? ...

Discussion

Is Anyone Else Building an AI Team Inside CX? A lot of organizations are standing up AI functions right now. Fewer are doing it inside Customer Experience and even fewer are being honest about what ... [Show more](#)



How to handle AI Agents reaching out on behalf of humans ...

Discussion

Hi all, AI agents are likely about to start contacting your support team, and cancellations will likely be the first big use case. Consumer AI agents (e.g., Meta's Muse) are starting to act on behalf ... [Show more](#)



Taking a less than typical approach to CX - does anyone relate? ...

Discussion

Curious who else is approaching CX from a qualitative, conversation-first lens? In my world (B2B), we're not relying on service channels or large-scale surveys; we're learning through direct, candid ... [Show more](#)

The Customer Journey Is More Than a Single Conversation

Contributed by Sierra

For years, the goal in customer service was reasonably straightforward: answer quickly, resolve the issue, and leave the customer satisfied. AI is making that easier. At [Chime](#), for example, AI agents have increased resolution rates from 50% to more than 70%, helping members get fast answers around the clock.

But customers rarely accomplish something meaningful in a single conversation. Buying a car takes time. Finding a home can take months. Getting a mortgage involves documents, decisions, and follow-up. Filing an insurance claim can stretch across days or weeks. Customers do not think of those as separate interactions. They are simply trying to get something done.

That is where the next generation of AI agents gets more interesting. Instead of treating every conversation as a new event, an agent can retain context, take action and keep working toward an outcome over time. It can answer the question in front of the customer while also making progress on the bigger job: finding the home, finishing the application, booking the appointment or resolving the claim.

Customers are trying to do something

Because many customer experience processes and platforms have been built around discrete interactions, that is also how the industry has been conditioned to measure success: handle times, response times and resolution rates. Those measures matter, but they don't necessarily tell you whether the customer actually got where they were trying to go.

Consider someone shopping for a car. They may browse inventory online, call to see whether a vehicle is available, schedule a test drive, change the appointment, ask about financing and eventually visit a store. The customer's goal is not to have six successfully resolved interactions. They want to find the right car.

At CarMax, AI voice agents handle common questions, including store hours and vehicle availability, and help get customers to the right associate when a person is needed. The company is also expanding the experience toward actions like scheduling appraisals, browsing appointments and test drives. The agent handles the initial question while also keeping the buying process moving.

The real measure is what happens next

The growing capabilities of AI agents also suggest a different way to think about success. Resolution still matters, but so does what flows from it.



At Redfin, customers can search for homes conversationally instead of translating what they want into a rigid set of filters. They can say they want natural light, room for a dog or a neighborhood they can walk around, then refine the search from there. Customers who use the experience view nearly twice as many listings and are 47% more likely to request a tour.

That creates a better customer experience and a better business outcome. Customers can express what they actually want, get more relevant results and move more naturally from browsing toward buying.

Similarly, Rocket Mortgage's AI-powered Digital Assistant does more than answer questions about mortgages. It can collect information, pull credit, present personalized rates and help customers move toward preapproval. Customers who start with the agent close at three times the rate of those who do not. Customers who use both the agent and a banker convert at four times the rate.

That begins to make the case for AI as more than a cost saver. At each of these companies, the agent is doing more of the work around the human relationship so the customer keeps moving, while people spend more time on the parts of the process where judgment and expertise matter most.

The work does not end when the conversation does

Companies are generally good at helping customers while they are actively engaged, but much less consistent in the days and weeks in between. Many of the outcomes that matter take time. A customer gets an insurance quote and wants to think about it. A patient gets a referral but has not scheduled an appointment. A homebuyer sees a few interesting listings but is not ready to tour them yet.

A good employee knows how to handle that gap. They remember where the customer left off, follow

up, answer the next question without making the customer start over and notice when something has stalled. The challenge is not knowing this kind of attention matters. It is providing it to everyone.

Long-horizon agents make that possible in a new way. An agent can keep working toward an outcome after the first conversation ends, retaining context, moving across channels and picking up where the customer left off.

In insurance, that could mean staying with a prospective customer from quote through purchase, or helping a policyholder through First Notice of Loss and the many steps that follow. In healthcare, it could be helping a patient move from referral to scheduled care, including paperwork, insurance questions and follow-up along the way. For a subscription business, it could look like understanding why a customer is considering leaving and working to resolve the issue over time rather than waiting until they reach the cancellation page.

Choosing an agent for the experience you actually want

No one is looking to integrate AI for AI's sake. CX leaders are looking for an experience customers can trust and one that meets the same standards they expect from their own teams.

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I'm not willing to have an AI agent that can't perform at the level that our people can.

Jonathan Marek
COO, Guild



When education benefits company Guild created its evaluation rubric, it looked at accuracy, but also at judgment, tone and how well an agent knew when to hand a member to a person, according to Danielle Mendel, Guild's Director of Operations Excellence. With the company's member support specialists achieving an exceptional 4.8 out of 5 CSAT score, COO Jonathan Marek was adamant that any AI solution would need to match—not merely approach—that standard. "I'm not willing to have an AI agent that can't perform at the level that our people can," he explained.

She recalled a member who was waiting on an enrollment confirmation and was clearly anxious. The Sierra agent gave the right answer, but it also handled the situation the way Guild hoped a strong support specialist would: with empathy, context and a useful next step.



Your CX team becomes more important, not less

The introduction of long-horizon agents is naturally also changing the role of the CX team. The knowledge that used to live only in individual support interactions – where customers get confused, which situations require more empathy,

where policies create friction, when a person should step in – can now shape the agent itself.

Instead of answering the same question hundreds of times, CX teams can shape how that experience works at scale. Operational ownership of its AI agents sits with the operations excellence team, which handles much of the day-to-day journey building and no-code updates. More technical colleagues step in where code is required. They can see where an agent is struggling, improve the journey, and decide where human involvement matters most. The people closest to customers become central to how the system itself gets better.

From cost savings to growth

For years, CX leaders have been asked to improve the customer experience while also taking cost out of the system. AI agents make it possible to do both, while also helping more customers get where they were trying to go in the first place.

The first wave of AI in customer experience was largely framed around efficiency: answer more questions, reduce handle time, and lower support costs. The companies that get this right will not simply answer more questions with AI, but will use agents to help more customers by acting on every signal and deciding what's next, across days or months – while building teams that are increasingly responsible for designing how that happens.

If an agent can help more people finish an application, request a tour, complete a purchase, renew a service, or book an appointment, its value goes beyond reactive customer support. It shows up in better customer experiences and stronger business outcomes.



Sierra helps businesses build better, more human customer experiences with AI.

Learn more at sierra.ai



Leading with Impact Starts with People

At Execs In The Know, we know mental health is not separate from workplace culture. It shapes how people lead, connect, perform, and feel supported every day.

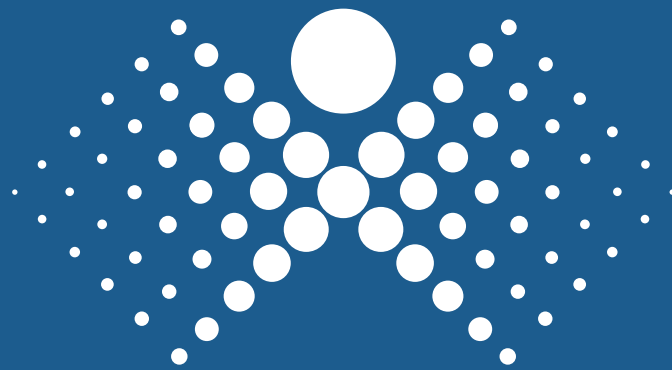
That is why we proudly partner with the National Alliance on Mental Illness (NAMI) to support their important work advancing mental health awareness, education, and advocacy. We are equipping CX leaders with curated content, event programming, and resources to build more empathetic, resilient, and human-centered workplace cultures.

With support from our CX community, we have donated more than \$134,000 to NAMI to date.

We believe real leadership means helping build workplaces that are not only high-performing but deeply human.

[Learn more about Leading with Impact.](#)





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