

THE FUTURE OF CUSTOMER SERVICE REPORT

How AI and automation will radically change service delivery

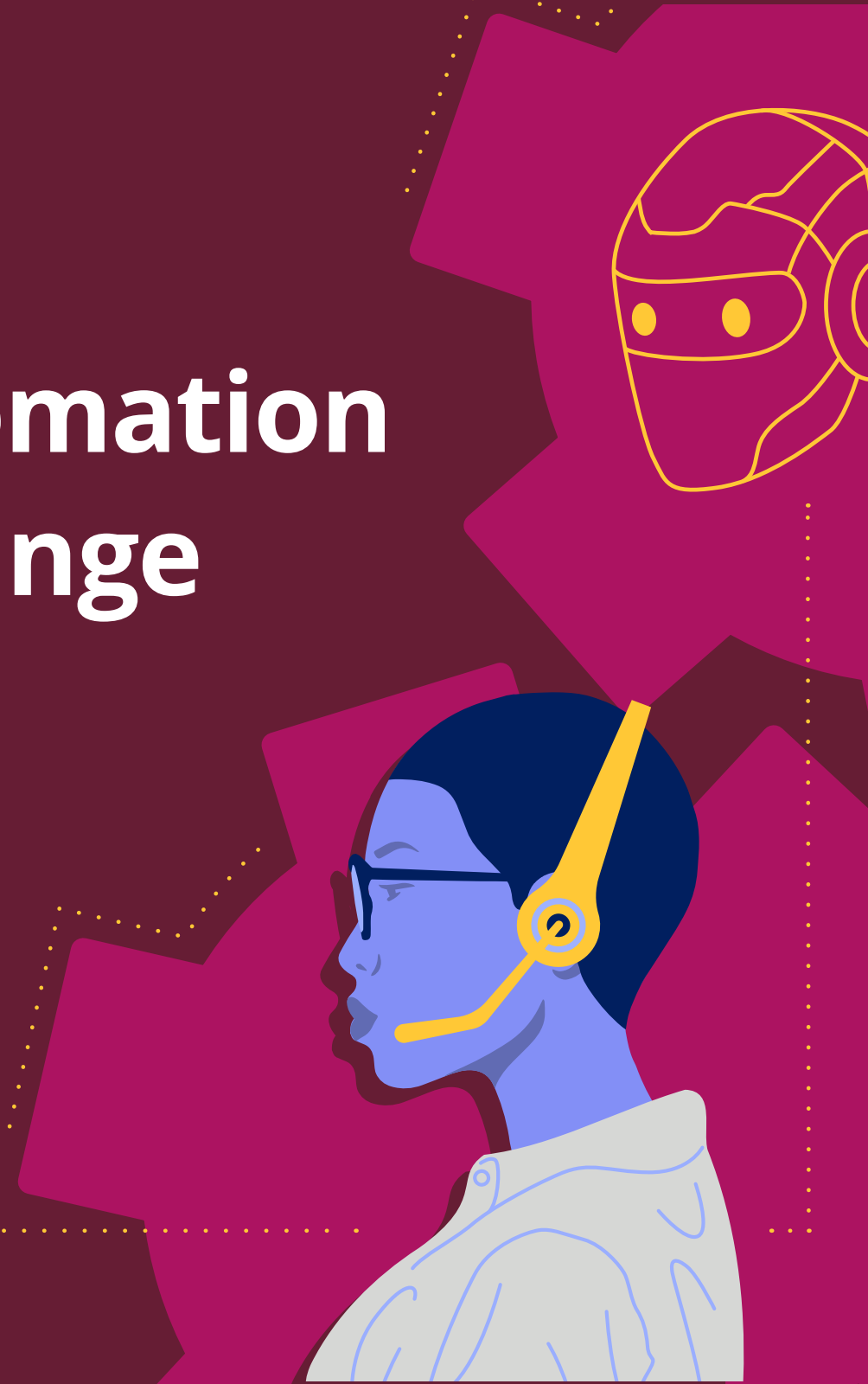


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EXECUTIVE SUMMARY

The entire customer service landscape is changing

And you should expect big changes in the next three to five years – from the channels used and tech deployed to the orchestration of service delivery across organizations and their customers.

Our survey of 750 customer service (CS) leaders across 11 countries and seven industry sectors found that customer expectations, and how best to address them, will shift dramatically.

It's not only customer behavior that's changing – it's the customer. In some markets, millennials are already the largest group of consumers; and Gen Z are on track to overtake them. Together, they represent the first two generations of consumers to grow up digital natives.

And according to our survey, their digitally native tendencies will drive a radical reshaping of what constitutes good customer service.

So what will they expect?

Quality and consistent service across all channels, issues solved on the first contact, and self-service that simply works. These demographics will expect companies to identify and solve issues before the need to reach out even arises. Meeting their expectations will require more collaboration and orchestration across the organization. That includes tighter integration between customer service and back- and front-office departments, including operations, sales, customer success, and marketing.

AI, automation, real-time decisioning, and predictive analytics will raise the bar even further, and push companies away from reactive CS models toward proactive approaches that anticipate and solve problems before they happen.

A combination of changing customer expectations, demographics, and the efficiencies promised by AI and automation means we're on the cusp of a bigger transformation in customer service than we've seen before. In this report, we'll lay out what to expect and how to position your company for success. Are you ready to adapt and take your customer service to a whole new level?

How do customer service leaders expect the customer will change in the future?



Demand faster resolutions



Use self-service channels more frequently



Expect companies to solve issues on first contact



Leave a business more quickly if they receive poor customer service



Expect quality service across all channels



Expect substantial improvements in self-service



Expect companies to identify and solve issues before they reach out





Key takeaways

The customer service (CS) transformation is ongoing, but the next three to five years will see an unprecedented acceleration.

CS leaders will see significant impacts on many aspects of the function. Yet how these changes are implemented will look different across customer service. For some, it will be a dramatic shift, while for others the changes will be more gradual and iterative. The one thing that's certain is that transformational change is coming.

01

A radical departure from current customer service business models is inevitable.

The purpose of the function is pivoting. CS will no longer just be about finding resolutions for unhappy customers when they call or complain. It will increasingly entail proactively intervening before customers even know they have an issue. More sophisticated metrics such as customer lifetime value (CLV) will increase in importance and change how customer service is delivered and measured.

02

The customer of the future has digital-native expectations.

The new generation of customers are digital-first and expect service on their preferred channel, driving the need for companies to provide higher quality omni-channel service that transcends siloed service touchpoints – all for a more seamless experience. In short, customers will expect faster, more personalized, and proactive service from the companies they do business with.

03

Contact centers will get a major tech upgrade.

Customer service organizations are under pressure to reduce contact center costs in the next three to five years. That means the contact center of the future will require fewer agents. However, live agents aren't totally going away. Their work will just shift to more complex issues. They'll be guided by dynamic AI-powered processes to help them make decisions quickly, get the work done more efficiently, and ultimately provide faster resolutions.

04

Technology will power the service transformation.

AI and automation will not only boost service quality and speed, but also reduce the costs to serve and grow revenues. Real-time, AI-powered decisioning, predictive analytics, machine learning, and workflow automation will be the primary drivers of service transformation. These capabilities will automate more work out of the contact center and enable more self-service resolutions.

05

Industry-specific transformations will be the norm.

There is no one-size-fits-all when it comes to the future of customer service. The most effective tactics, channels, and key performance indicators (KPIs) will vary across industries, which will create widely diverging customer service transformation stories and trajectories. Each sector will need to hone their strategy to meet the needs of their specific customer demographics. Real-time data, predictive analytics, and AI will help with this transformation.

SECTION 1

The nine future tenets of customer service

As customer service moves into the next era, nine tenets will guide companies' transformation. Some organizations are already well on their way to putting these in place. Others will be devoting the next three to five years to implementing them. Regardless of what stage you are at, use the following strategic considerations to shape your CS transformation.



The nine future tenets of customer service



1. AI-powered, omni-channel resolutions

AI will automate more work outside of the contact center – taking more work off the agent’s plate and enabling self-service channels to resolve service requests more easily. With AI as their co-pilot, it won’t matter how a customer gets in contact – CS organizations will be able to quickly find a solution for them.



2. Substantially improved self-service experience

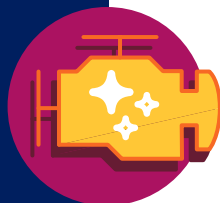
While most companies offer customer self-service portals, their current self-service offerings generally need to be optimized across different support channels and must incorporate the dynamic features and real-time mechanisms that are crucial for effective customer resolutions.

One CS leader we spoke with told us that while their customer self-service options had somewhat reduced the number of calls they field, they still get a high volume of calls since their self-service options often fail to satisfy the customer. The next three to five years will be about deploying intelligent customer self-service solutions using AI and machine learning to understand customers’ issues and provide personalized resolutions, thus greatly reducing the need to speak to a human agent.



3. Better customer journey and data orchestration

More organizations will deploy unified customer journey orchestration solutions that coordinate and provide a contextual view of the customer’s journey and data across multiple applications, systems of records, and departments, which will ultimately deliver faster resolutions and better service experiences that are more tailored to the individual customer’s needs.



4. Cross-selling and retaining via more intelligent recommendation engines

Companies will increasingly use AI-powered recommendations to more effectively cross-sell and retain clients with more personalized and well-timed “best fit” offers – so they can seamlessly pivot from selling to retaining and serving.

The nine future tenets of customer service



5. Prioritizing proactive and preemptive service

The future of CS is proactive and preemptive service. This systemic renaissance is already underway but will intensify. Think: Telecoms companies sending notifications to clients the moment their service is interrupted. Or manufacturers notifying buyers of shipping delays, with automated discounts if a delay lasts a certain number of days. Companies will also be able to identify when a buyer's usage doesn't map to that of a happy customer and intervene before they churn.



6. Smarter self-service solutions will result in fewer agent-assisted interactions

No one wants to spend their day listening to hold music. More intelligent self-service solutions powered by AI and automation will resolve more service requests and result in fewer calls. These same capabilities will also guide agents in providing faster and more efficient resolutions in assisted service channels when customers do opt to call instead of using self-service.



7. Always-on service

A company's service hours rarely fit everyone's schedule. That's why always-on service will be so important. Customer self-service portals with embedded workflow automation, web chat, and social messaging channels that are connected to intelligent chatbots will be increasingly used to provide 24/7 service resolutions.



8. More personalized engagements and offers

The recipe for retaining one customer isn't necessarily the same for another. As more companies deploy AI-powered decisioning in both self-service and agent-assisted channels, CS will be more about recommending next best actions and offers tailored to each individual customer.



9. Empathy is still important, no matter how much you automate

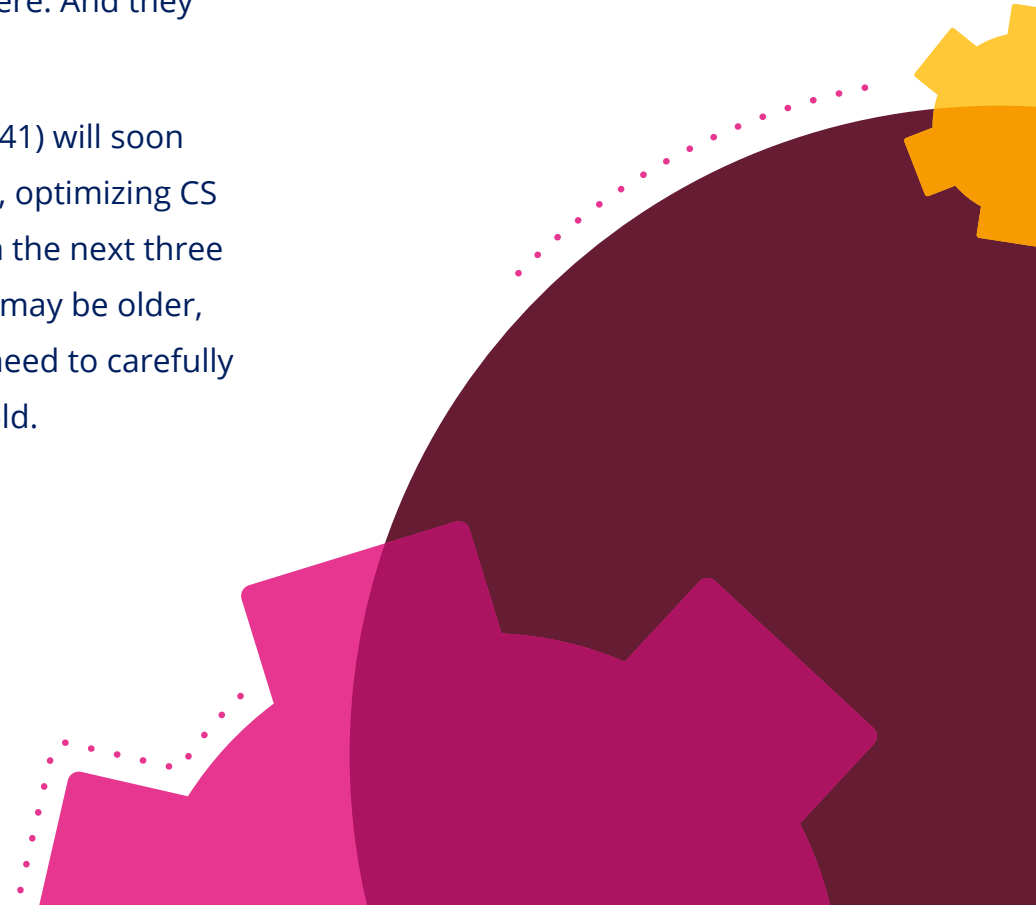
Empathy will be even more central in the future during both human and self-service interactions. Customers want to feel understood and like they matter – whether they're interacting with a live agent or an AI chatbot. Almost 70% of the CS leaders we surveyed believe empathetic customer experiences across channels will be key. AI-powered sentiment analysis will help CS leaders better gauge how customers feel about a specific service or product.

SECTION 2

Young customers driving major shifts

Move over baby boomers and Gen X, a new, younger customer is here. And they expect fast, online, convenient, and more proactive service.

Gen Z (currently aged 7 to 25) and millennials (currently aged 25 to 41) will soon become the largest age group globally. For 70% of CS organizations, optimizing CS for these demographics is a goal of moderate to high importance in the next three to five years. But don't ignore your traditional customer base. They may be older, but they are also typically more loyal. In the future, CS leaders will need to carefully balance the needs of all customer demographics, both young and old.



The secret to keeping younger customers happy

Millennials and Gen Z are digital-first. So when it comes to customer service, their expectations are radically different from generations of customers that came before them.

They're what's driving the rise of always-on, proactive, self-service, and omni-channel. In the next three to five years, companies will be focused on providing service that fits their busy and always-online lives.



“A lot of what we are doing is geared towards these generations. But we can’t be saying we’re going all out to serve the millennials, the younger ones. We still have to maintain a certain percentage of our resources to make sure that we are able to cater to the needs of the older generation, who are not as savvy, and we don’t want to be seen to be leaving them behind.”

**CUSTOMER EXPERIENCE ENGAGEMENT LEAD,
FINANCIAL SERVICES**

Do your homework

While these two generations have **heightened CS expectations**, their desires aren’t always uniform.

Buying behaviors and expectations can differ across regions, age groups, and other demographics. CS leaders and organizations need to work to understand and better respond to these nuances. AI, real-time data, and predictive analytics can help them do that. But while meeting the needs of younger, more digitally savvy customers, CS leaders will need to ensure they don’t leave anyone behind, including older customers who may still prefer interacting with contact centers over self-service.

How important will optimizing customer service for Gen Z and millennials be for your company in three to five years?

BY BUSINESS TYPE

87% B2B2C

BY REGION

85% Brazil

76% Germany

76% Singapore

74% Japan

BY INDUSTRY SECTOR

79% Telecoms

75% Retail Insurance

74% Life Sciences

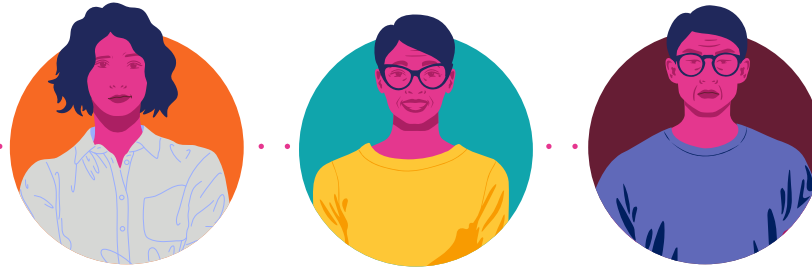
SECTION 3

A foundational shift: The quantitative metrics that will matter most

For some time, customer service has been moving toward a changing understanding of its purpose. The future will see CS professionals measure the function's success differently.

Revenue-based quantitative metrics like customer cross-sell, cart or application abandonment rate, and trial-to-paid conversion rate became more relevant during this shift – but core, traditional qualitative metrics like customer satisfaction and customer engagement still reigned. Now a full transformation is on the horizon.





New ways of looking at customer satisfaction and engagement

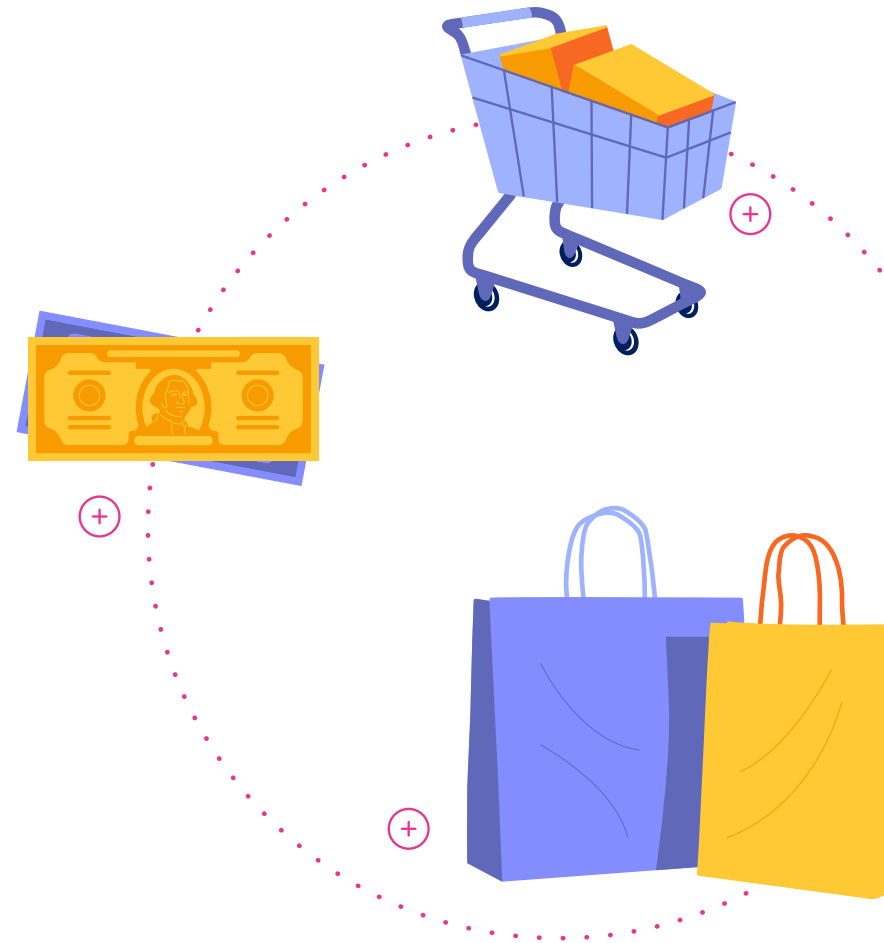
According to our survey, customer satisfaction and customer engagement metrics will fall in importance by 24% and 12%, respectively. Customer satisfaction and customer engagement will still be core to the function. But companies will **plan to improve and assess customer satisfaction through more multi-faceted metrics such as customer lifetime value (CLV)**. Similarly, they'll be evaluating customer engagement success through more revenue-focused metrics like customer cross-sell.

In the future, companies will be even more interested in knowing the return on investment of happy customers. And with the right tech, such as AI-powered sentiment analysis, they won't just be able to ensure more customers are satisfied – they'll also be able to better measure their satisfaction.

The customer cross-sell opportunity

This shift toward protecting and growing revenue means that **customer cross-sell is set to emerge as an increasingly important customer service business objective**. It's joined by several others, including trial-to-paid conversion, churn rate, and CLV – all surging in importance due to their focus on measurable and revenue-impacting results.

Ultimately, companies will be looking to optimize CS's role in maximizing the customer lifetime value. Expect even more collaboration between customer service, sales, customer success, and marketing, and even tighter integration in contact centers between sales, service, and marketing. These improved relationships will help companies better resolve customer problems, drive sales, and achieve new heights in customer cross-sell.



Optimize for customer lifetime value

CS is moving away from seeing customer service interactions as short-term and resolution-focused, and instead seeing them as part of a lifetime relationship. Every happy customer is an investment in future revenue, and often an opportunity for cross-selling or upselling.

In the future, the main goal of customer service will be to optimize for CLV, cross-sell, and conversion. The buyer's journey isn't just one trip. It's an odyssey.

What will be the top KPIs for customer service in three to five years?



Customer cross-sell



Cart abandonment rate



Employee satisfaction



Trial-to-paid conversion rate



Customer churn rate



Customer lifetime value

“Cross-selling can be things like proactively offering different options for how people can manage their care. So, it's not the type of cross-selling where you're saying buy this thing, but instead, you're saying here's something to manage your healthcare better.”

**VP, CUSTOMER EXPERIENCE,
RETAIL INSURANCE**

SECTION 4

Re-envisioning the self-service experience

In the next three to five years, self-service will be used more frequently by everyone, especially younger generations. Intelligent virtual agents will appear in all digital service channels, including chat, messaging, mobile apps, interactive voice response (an automated telephone system that uses text-to-speech technology), web portals, and more. The customer of the future will interact with these virtual agents first and expect them to resolve their issues.



Some sectors will need to prepare for even more demand for self-service

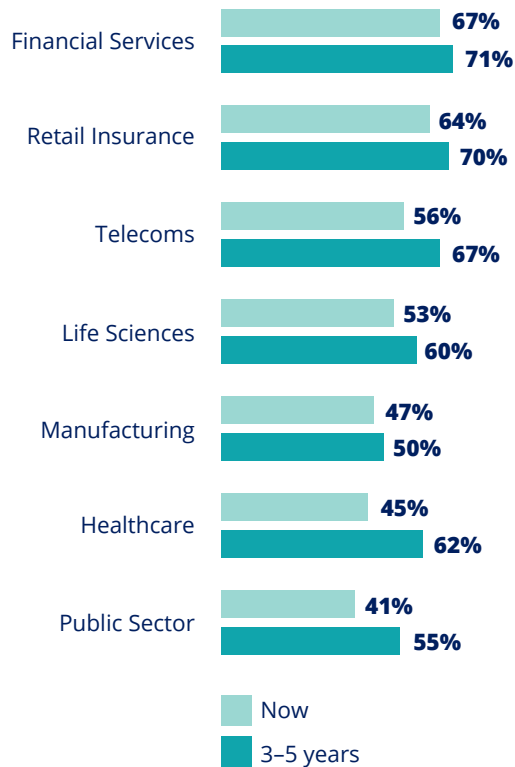
While self-service will be critical across sectors, **its importance will rise dramatically in Healthcare, the Public Sector, and Telecoms.**

These are all sectors that are looking to transition away from agent-assisted customer service toward more automated strategies to relieve overwhelmed staff and contain costs.



The broader self-service strategy

How important is customer self-service as a priority now, and how important will it be in the next three to five years?



Companies intend to deploy a comprehensive customer self-service strategy beyond the web portal. The majority of respondents across sectors believe **customers will use self-service channels more frequently, and almost half believe that self-service resolutions will be a core part of good customer service in the future.**

Expect around half of companies to shift customers to even more self-service options in the future. For example, Financial Services, Retail Insurance, and Telecoms will be prioritizing chatbots and conversational AI. As one customer experience engagement lead from the Financial Services sector told us: "If customers can apply and complete a product for themselves, without any or minimal help from our staff, that's really where we want to be. One of the reasons is that we recognize the time and effort to provide customer service physically, over the phone to our customers, is really a resource constraint. That's why we think it's very important for customers to self-serve."

Other sectors like Retail Insurance, Telecoms, and Healthcare will be focused on improving existing intelligent voice response technology and self-service management to enhance automated customer service options.

"We will have to offer a lot more self-service capabilities for scheduling, form completion, and patient pathway navigation. We have been offering more and more channels to do that via self-service."

SECTION 5

Targeted real-time decisioning

Real-time decisioning has already radically reshaped the marketing function, but it will soon have a similar impact on customer service. AI-powered decisioning paired with workflow automation will radically automate and accelerate customer service delivery.

Here's how it will affect all categories of service:





Self-service gets more personal

Self-service channels will provide **hyper-personalized resolutions and offers** based on real-time customer engagement as well as their previous engagement.

For example, a Telecoms company or Communication Services Provider might offer a client complaining about service disruption a free month of international roaming as an apology based on the fact that the client had a purchase history of buying an add-on travel package for two of the last three months. The next time the customer digitally engages, the company might also give the client a discount if they upgrade to a plan with international roaming included.



The shift to AI-augmented, agent-assisted service

From data about the customer's past interactions to dynamic decisions regarding next best actions to take, **AI-powered guidance will guide live agents step by step through the servicing process.**

Gone are the days when agents needed to wait with the customer on hold for a supervisor's approval or to ask a colleague what to do next. AI-powered guidance and real-time decisioning will empower immediate and personalized solutions.

“When it comes to AI for customer service, a lot of it is going to be focused on proactive service engagement and deciding the next best action. Companies can use the wealth of data that’s coming, from medical benefits, pharmacy benefits, user behaviors, third-party acquired data, social determinants of health, and demographics, and contact customers before they have the health issue that your algorithm is predicting they will.”

**VP, CUSTOMER EXPERIENCE,
RETAIL INSURANCE**

Proactive service: Intervene before customers are unhappy

Business intelligence and predictive analytics will work in concert with automation and real-time decisioning to monitor, detect patterns, and proactively notify customers of issues and offer resolutions. These are the technologies that will be **key to delivering proactive interventions before customers even know there’s anything wrong.**

Which of the following will be a top or high priority in the next three to five years?



Real-time decisioning



Business intelligence



Workflow automation



Personalization



Predictive analytics

SECTION 6

How emerging service channel preferences will vary by industry

Each industry will chart their own course by adopting the customer service channels that work best for their customers. The future of customer service won't feature one channel shift, but many.



Voice capabilities

Voice has always been an important communication channel in CS. But as organizations automate more and encourage more customers to self-serve, next-generation voice capabilities – powered by natural language processing and conversational AI – will ensure more human, empathetic, and personalized interactions between customers and machines. Healthcare, for example, will use these capabilities to deliver more tailored self-care solutions.

Video chat

While video is used to provide core services in many sectors already, it will become more important in customer service – especially in sectors where empathy matters more. Healthcare, Financial Services, and the Public Sector will be integrating video chat into their service mix to provide more personalized touchpoints.

Social media

Customers often only vent their frustration on social media when they've had a bad experience. More companies will be prioritizing social listening to proactively reverse churn on social channels. Healthcare, Retail Insurance, and the Public Sector will be particularly focused on this strategy. For these sectors, social media may fit better with their broader automation and low-touch strategy and provide a cheaper and more efficient channel for interacting with customers than call centers. It's also a channel more widely used by younger customer demographics.

Internet of Things

Internet of Things (IoT) sensors will provide data-rich insights – such as the location of a parcel or shipment, or how a product performs or is used by customers – which CS organizations can use to drive more business and deliver a more compelling experience for customers. Sectors like Financial Services, Telecoms, and Healthcare will place more emphasis on IoT in the future. Financial Services will use IoT to provide more seamless financial transactions and more targeted financial assistance.

Mobile apps

While mobile apps have been around for a long time, the next evolution of mobile is upgraded in-app customer service experiences. These will use conversational AI, chatbots, video chat, and live chat. Manufacturing, Financial Services, and Healthcare will be most likely to invest in such apps.

For example, in Financial Services, mobile apps provide customers with instantaneous access to transaction or account information and product updates.

Self-service portals

Self-service portals are set to be optimized and reimagined. Healthcare, Public Service, and Telecoms will make a particular effort to make their offerings more effective at satisfying customers and empowering them to do more on their own. For example, in Healthcare, self-service kiosks could help patients more quickly access information and decrease wait times.

Predictive analytics

While all sectors will rely on predictive analytics, Public Service, Telecoms, and Financial Services will invest more heavily to provide more proactive, personalized service in the future. In Financial Services, predictive analytics could help minimize identity theft during customer onboarding.

Virtual and augmented reality

According to our survey, virtual and augmented reality will be commonly deployed in the sectors that develop products directly impacting people's lives, including Healthcare, Life Sciences, Manufacturing, and Insurance. For example, in Manufacturing, virtual reality will be used to show customers how to use or fix a product.

"We're setting up video chat for our customers now. For us, it's key to anchor everything through the sales rep or the customer service rep and ensure that there's a human touchpoint. That might be a little bit different from some other industries, but we are prioritizing the value of a customer-facing person as we develop these engagement methods."

**GLOBAL HEAD OF ENGAGEMENT AND CUSTOMER EXPERIENCE,
LIFE SCIENCES**

How much will the following tactics grow in priority in the next three to five years, compared to today?



+9%
Virtual and augmented reality



+9%
Internet of Things



+8%
Self-service portals



+8%
Predictive analytics



+6%
Voice capabilities



+6%
Video chat



+5%
Social media



+5%
Mobile apps

SECTION 7

Prioritizing your future customer service tech stack

The technology stakes are high for CS organizations. Tech is set to boost service quality, efficiency, revenues, and productivity. So, how do you choose where to prioritize your investment and convince your organization to invest in the future of CS?





AI and workflow automation are the key ingredients for transforming service

AI and automation will be transformative. According to our survey, **80% of companies will rely on AI and automation to deliver improvements in service efficiency** and **77% will rely on them to improve service quality.**

CS is also under pressure to reduce costs and help companies generate more sales or revenues from better customer service. Tech like AI and workflow automation are expected to deliver. Almost a third (31%) of organizations expect to see an increase of 30% to 70% in revenue from CS tech investments.

AI and intelligent automation will make transforming the contact center less challenging in the future. Live agents will no longer have to memorize service processes, product catalogs, and promotional offers, or need to constantly alt-tab across multiple applications. Instead, agents will be guided by AI-powered automation that will eliminate rote manual work, speed up resolutions, and result in happier customers and employees.

Expect significant growth in agent productivity, and for contact centers of the future to have more capacity and require fewer agents.

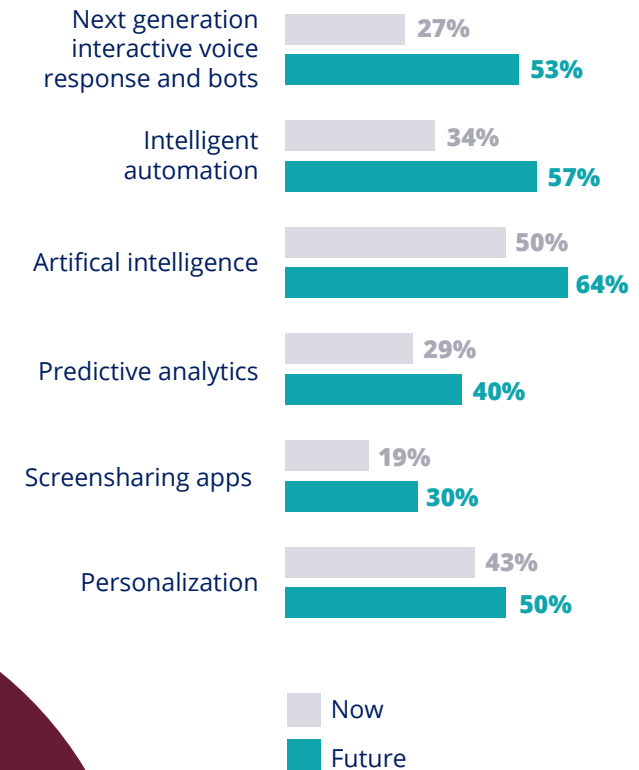
More budget, please

CS leaders say they will need more tech-driven budget to realize their automation ambitions. CS may be on a path toward “hyperautomation,” automating as many business processes as possible using AI, machine learning, and intelligent automation. But the timeline for that achievement will depend on how successful CS leaders are at advocating for greater organizational investment in technology.

“Market forces are going to force providers and systems to be customer-focused and to offer multimodal self-service options. As digital natives move into a higher healthcare utilization phase of their lives, it’s going to be much more AI-driven and automated with abundant self-service options. People just won’t stand for the way that it is now.”

AVP OF MARKETING AND CUSTOMER EXPERIENCE, HEALTHCARE

Which technologies will receive the most budget in the future, compared to today?



SECTION 8

Prepare for a skills shift

To meet the challenges all these big changes will bring, future CS leaders will need to upskill. Here are the top three skills we found that CS leaders of the future will need to cultivate:





Digital skills will win the day

To navigate the myriad of CS tech solutions and vendor capabilities, a **deeper understanding of emerging technologies will be key**. The need for more tech-savvy skillsets was the number one answer to the question of what customer service would require in the future.



Collaboration across departments is nonnegotiable

The future's collaborative CS leader will need to work more closely, and collaborate more effectively with IT, sales, marketing, and customer success to drive greater results and revenues for the function. That means **breaking down organizational silos so information about the customer can be more easily integrated and shared across departments**.

Empathy is still a given

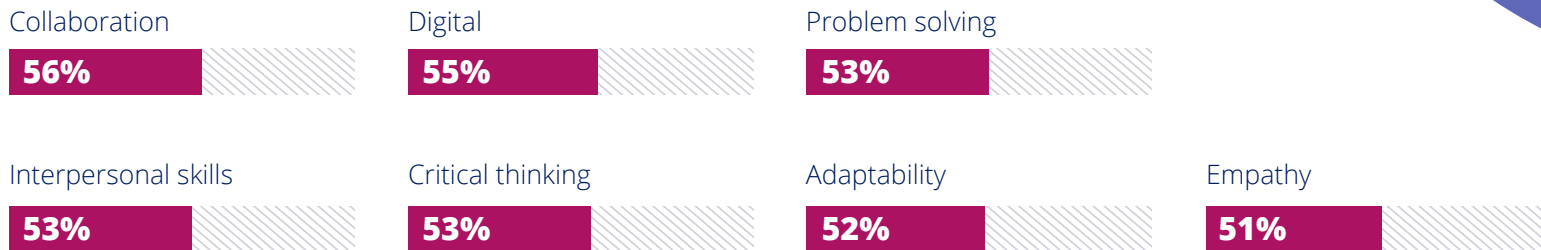
You want to make customers feel special and understood. So, whether they're interacting with a live agent or an AI chatbot, **empathy is still needed to provide that human touch**, particularly as you automate more.

Empathy will need to be embedded in AI, so it doesn't come across as cold and insensitive when engaging with customers. AI transparency, control, and governance will also be key to minimizing unwanted or undesirable actions or behaviors.

"Tech-savviness is becoming more important because of AI-driven technologies. To be a good customer service leader, you want to understand what's out there and all the services you can buy. You want to know what tech your competitor might be using or investing in. That way you can be at the front of the curve and keep pace with everyone."

**VP, CUSTOMER EXPERIENCE,
RETAIL INSURANCE**

Which customer service skills will be most important in three to five years?



Conclusion

In the next three to five years, customer service leaders will grapple with transformational changes in their function.

To succeed, CS professionals will have to:

Adapt to new customer expectations.

Learning how to connect with a new customer base while improving services for your existing customer base will be a challenge, but it will result in better service for everyone. Successful leaders will drive organizations to achieve faster resolutions and adopt preemptive service strategies across all channels.

Focus on new quantitative metrics.

The ongoing shift toward revenue-focused, quantitative metrics means CS leaders will need to level up their processes, tech, and people to ensure they can meet ambitious cross-sell and conversion goals.

Optimize service delivery for the CS function.

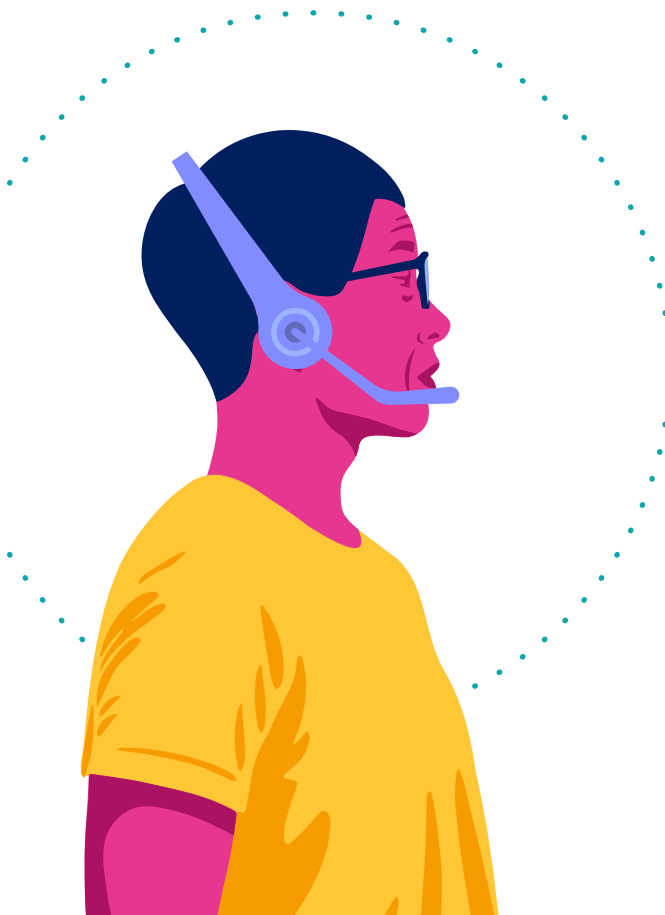
With new immersive channels and tactics emerging, companies will need to decide where to focus. Does it make sense to invest in augmented reality experiences? Or should optimizing self-service channels be the top priority?

Invest in the right tech.

Real-time decisioning powered by AI, workflow automation, and predictive and data analytics will be core customer service technologies.

Polish their skills.

CS leaders of the future will need to be more tech-savvy, empathetic, and able to collaborate to help boost sales and customer cross-sell.

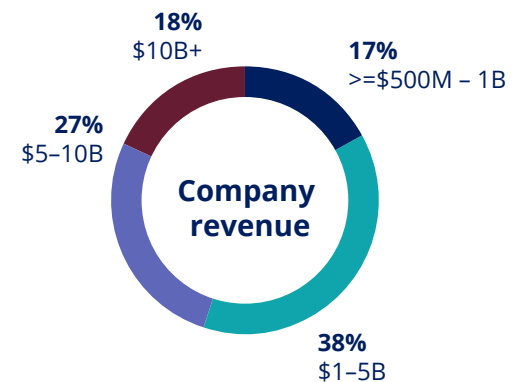
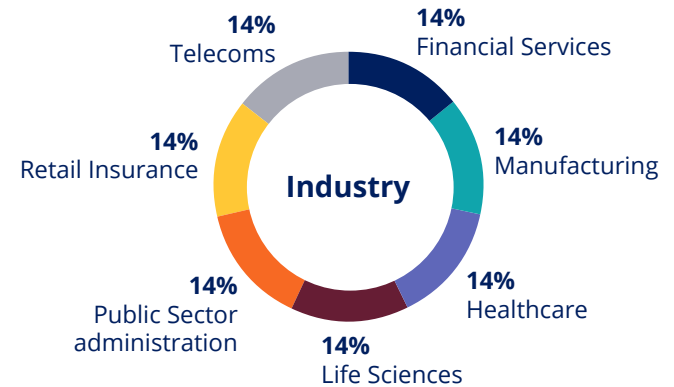
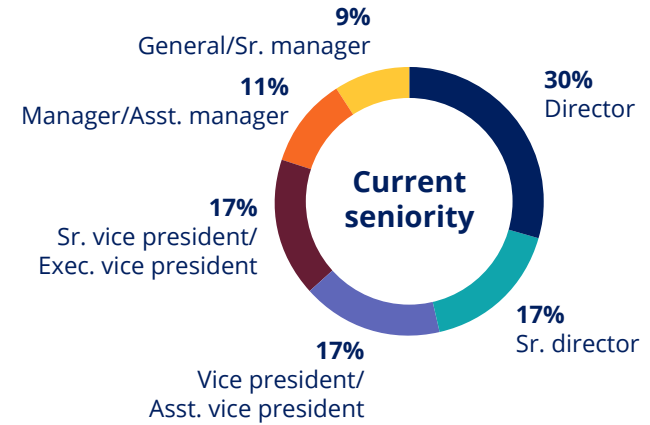


Customer service leaders are used to navigating uncertainty and finding the right resolution. **The future requires CS professionals who can solve arising challenges by implementing the strategies, channels, and technologies** that will set their companies apart.

Survey scope and methodology

To understand how customer service is changing in response to new technology and emerging customer expectations, we surveyed 750 customer service senior vice presidents, vice presidents, senior directors, directors, senior managers, and managers across key sectors, including Financial Services, Life Sciences, Healthcare, Retail Insurance, Manufacturing, Telecoms, and the Public Sector.

Respondents answered 23 multiple-choice questions, which delved into how customer service is expected to change in the next three to five years. We also conducted qualitative interviews with customer service executives from the worlds of Healthcare, Life Sciences, Financial Services, and Retail Insurance.





About Pegasystems

Pega is a powerful low-code platform that builds agility into the world's leading organizations so they can adapt to change. Clients use our AI-powered decisioning and workflow automation to solve their most pressing business challenges – from personalizing engagement to automating service to streamlining operations. Since 1983, we've built our scalable and flexible architecture to help people focus on what matters most, so they can meet today's customer demands while continuously transforming for tomorrow.

For more information, please visit us at pega.com

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