2026 State of the Customer Experience

Winning Loyalty in the Age of *Overwhelm*

CSg

Thank you for renewing with us, Kevin!

Customers are
overwhelmed.
And they're tuning you out.

Every day, it's a barrage of messages,
alerts and digital noise.

On this channel and that. Things to see, understand, respond to,
act on, over here, over there, you're behind,
don't forget, log in, pay that,
finish this, **click here**—

NOW!

That's customer experience in 2026.

And the overwhelm carries consequences.

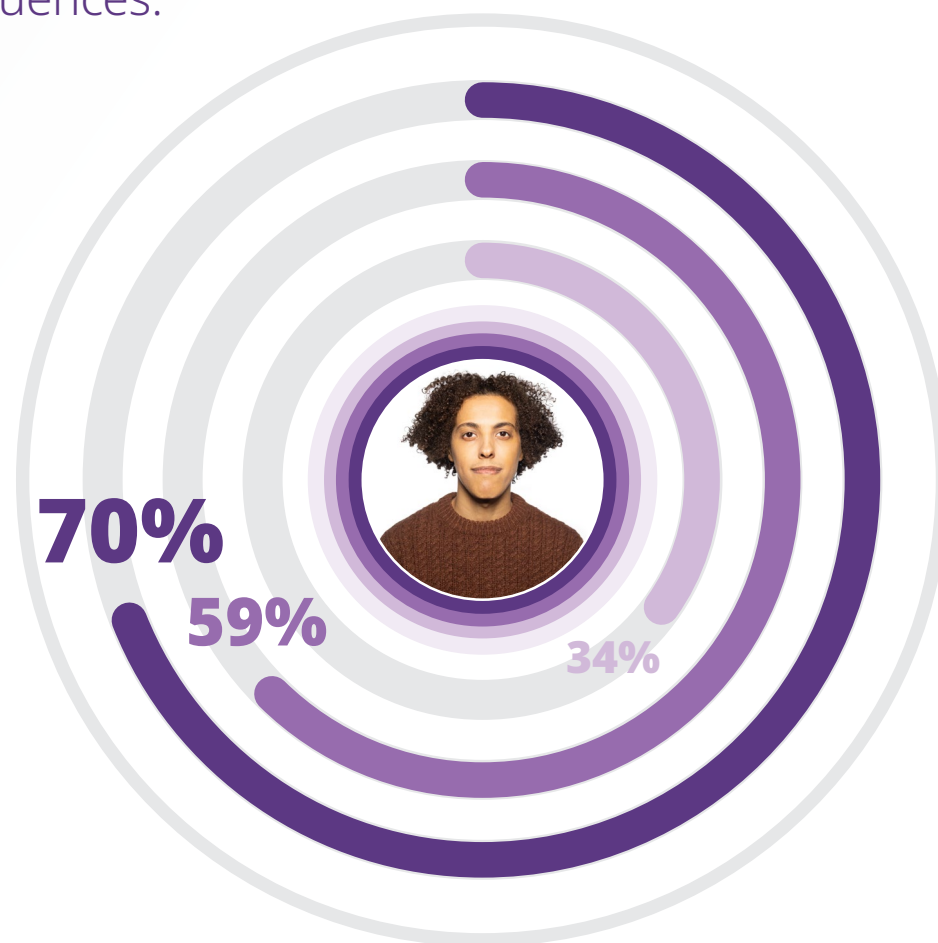CSG commissioned a consumer study, which found:

70%
of consumers feel brands send so many messages, they don't care what brands are saying anymore.

59%
have deleted critical messages, mistaking them for marketing.

34%
have stopped buying altogether from brands due to excessive outreach.

**Customers could not be clearer:
If you add to their overwhelm, *you lose them.***

Sounds simple to fix. Except you're overwhelmed, too. Fragmented systems, AI fatigue and other enterprise challenges make it hard to know what to fix in CX, and how.

70%
59%
34%

So how do you win loyalty in
ALL THIS NOISE?

AI seems like the answer. But consumer trust in AI remains an obstacle.

Only 41% of consumers believe chatbots are more effective than humans at resolving issues, and 56% are uncomfortable letting AI take actions on their behalf (i.e., agentic AI).

The answer isn't more messages, more technology, more AI, more anything.

It's clarity.

Clarity in
What customers actually need.
What's working—and what's not—in customer experiences.
How teams prioritize, apply AI and act together.

So take a deep breath.
No, really.

In 2026, the most effective brands in CX won't chase every AI trend. They'll pursue clarity.

Read on to see how you can overcome the overwhelm with practical next steps.

Starting now.

Foreword

Every year, the digital noise gets louder. We've long known it hurts customer experience (CX) and loyalty. This year, we have new evidence from consumers that proves it:

Overwhelm isn't just a feeling.

It's a **real business risk** that demands a **strategy shift**.

Some challenges discussed in this report—disjointed experiences, siloed data, sprawling stacks—aren't new. We've called them out in past State of the Customer Experience reports, and yet they persist.

What's different now? AI is moving from pilots to production. Journey analytics is becoming the command center for CX operations. Stacks are consolidating, but not fast enough for most enterprises. Personalization at scale is more achievable— and necessary—than ever. To tie this all together, most businesses are struggling to discern what technology they actually need. Each of these trends threatens to amplify the noise among customers and enterprises. If handled right, however, they will help create the unified experiences that win loyalty in our chaotic digital world.

Let's stop adding to the noise.
Make every communication count.

Katie Costanzo

Katie
Costanzo
President of Customer Experience, CSG

It's Noisy Out There
Customers are overwhelmed—and tuning you out

30% Disagree

70% Agree

70% of consumers agree that brands send them **"so many messages that they don't care what those brands are trying to say anymore"**

They **KNOW** they're missing your critical messages. And that bothers them.

65% worry they'll miss important messages because they ignore communications

(Important messages: payment reminders, account updates, potential fraud notifications, etc.)

For consumers with children under 18 in their household, this is especially true (76%).

Customers aren't just missing your brand's critical messages. They're dismissing them.

$

59% have deleted critical messages (like bills or notices) because they mistook them for marketing.

Sometimes customers won't suffer these problems from overwhelm at all.
Because they'll just churn.

34% have stopped buying from brands due to excessive contact

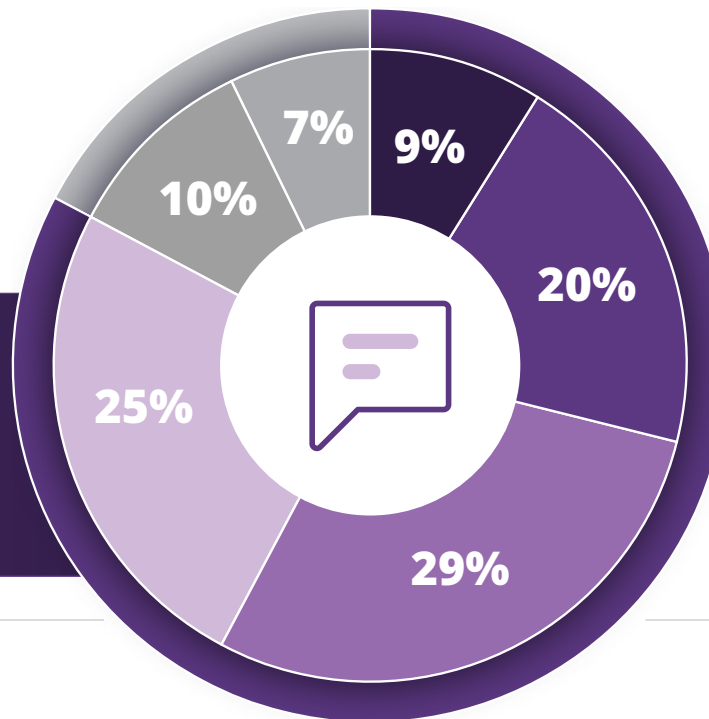**42%** of Gen Z respondents say they've done this

Even with all this noise, what messages still get through and move customers?

Let's look at what *doesn't* overwhelm them.

You can win their attention back

83% of consumers could receive messages from a brand once a week without it being overwhelming

Q: How often could a brand send you messages before it becomes overwhelming?

- As many as they want to send
- Daily
- Several times a week
- Once a week
- Less than once a week
- Do not want to receive messages from brands at all

9%
20%
29%
25%
10%
7%

That's message tolerance by frequency. How does it vary by channel?

73% Email

31% Text

30% WhatsApp

23% In-app notifications

22% Social media messages

14% Postal mail
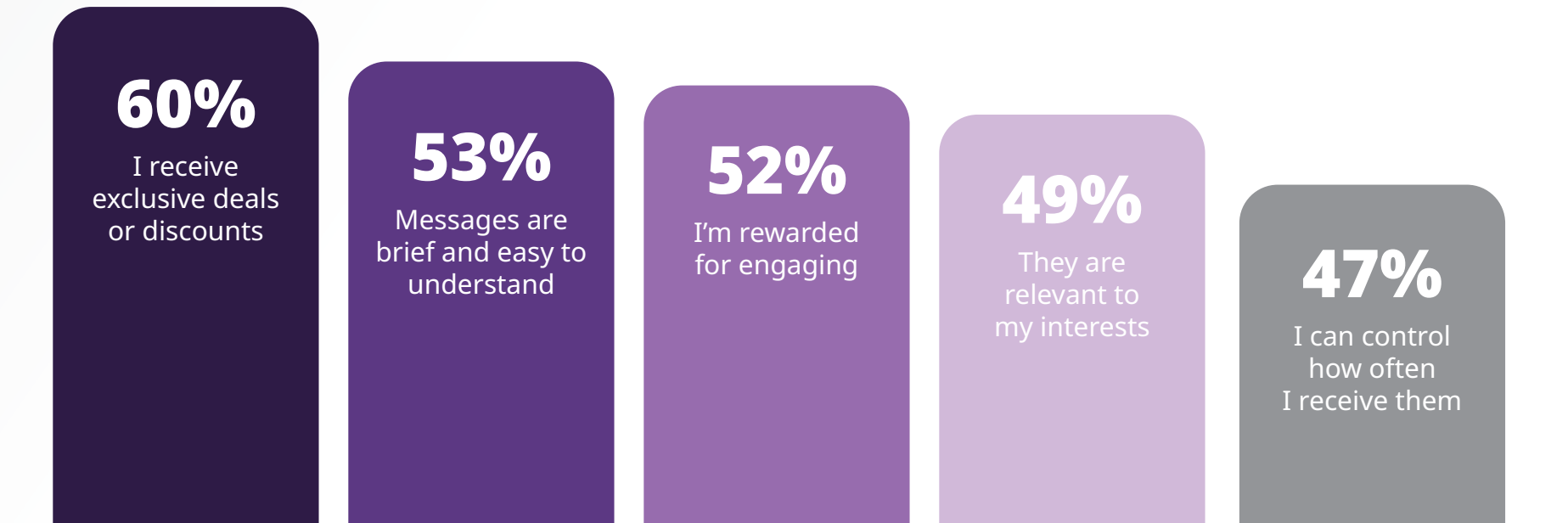
5% Automated voice messages

Channels consumers preferred for receiving regular brand communications (once a week or more)

What about the content?

What keeps customers subscribed and paying attention to a brand?

Transparent pricing (61%) and **reliable service (58%)** are top reasons consumers cite for **staying loyal to a brand**. Clarity in communication supports both.

Top reasons for staying subscribed to brand communications
(Most often ranked by respondents as top three)

60%
I receive exclusive deals or discounts

53%
Messages are brief and easy to understand

52%
I'm rewarded for engaging

49%
They are relevant to my interests

47%
I can control how often I receive them

Clear, value-driven messages can still prompt action.

But in a world where customers are bombarded with offers, what makes a message feel like it's meant for them, and not just another blast?

Consumers say messages feel relevant when:

51%
They're uniquely crafted or sent by a real person
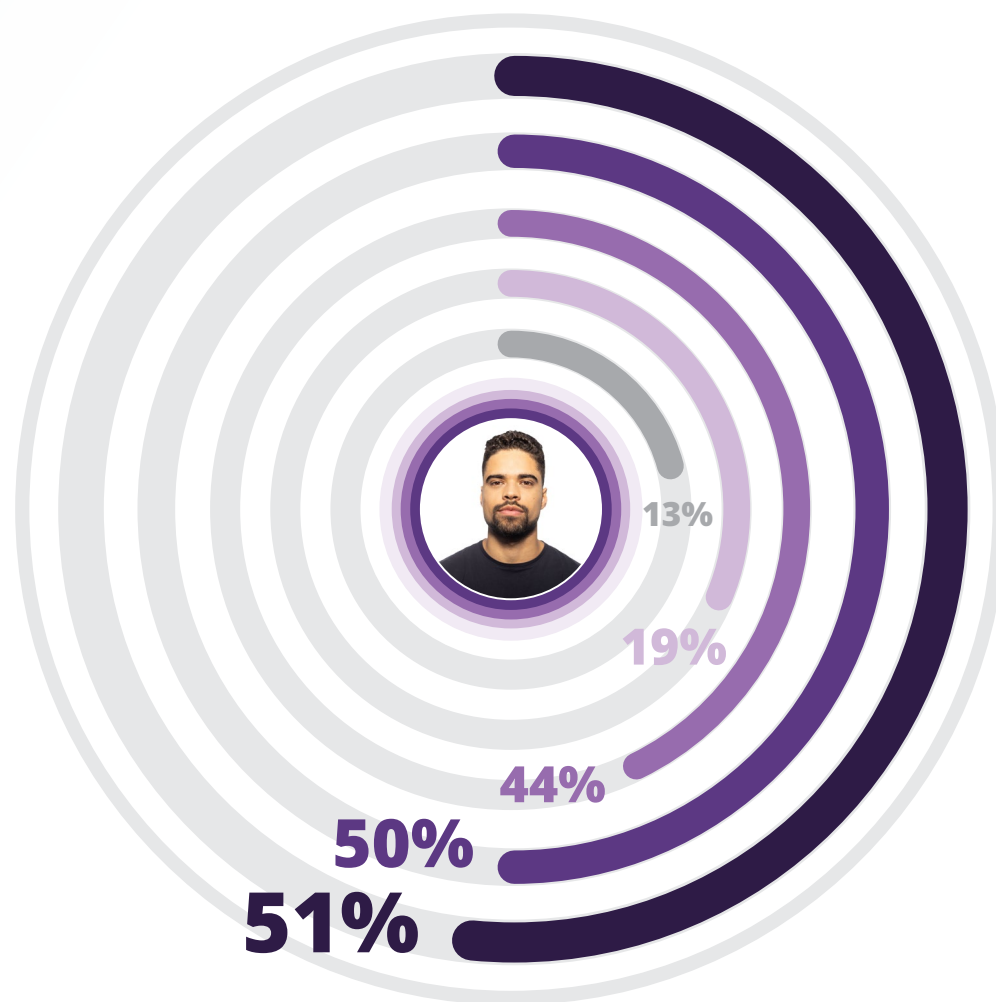
50%
They're tailored to recent activity

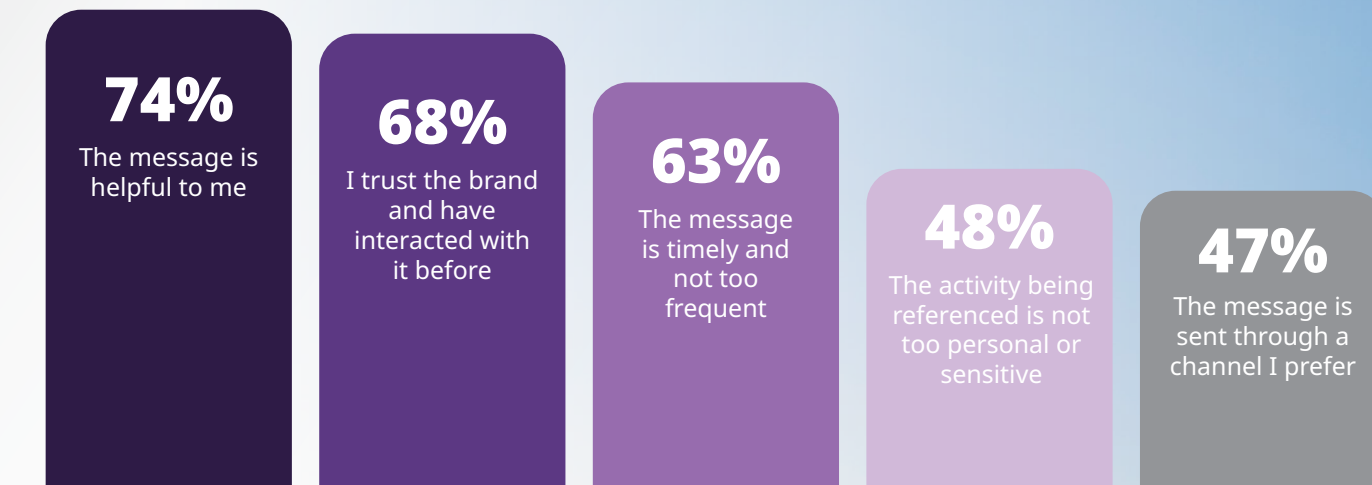**44%**
They use my name and preferences

19%
Don't notice or care

13%
Nothing can make them relevant

13%

19%

44%

50%

51%

What do they prize most from personalization? Helpfulness.

Top factors that create comfort with personalized brand messages
(Most often ranked by respondents as top three)

74%
The message is helpful to me

68%
I trust the brand and have interacted with it before

63%
The message is timely and not too frequent

48%
The activity being referenced is not too personal or sensitive

47%
The message is sent through a channel I prefer

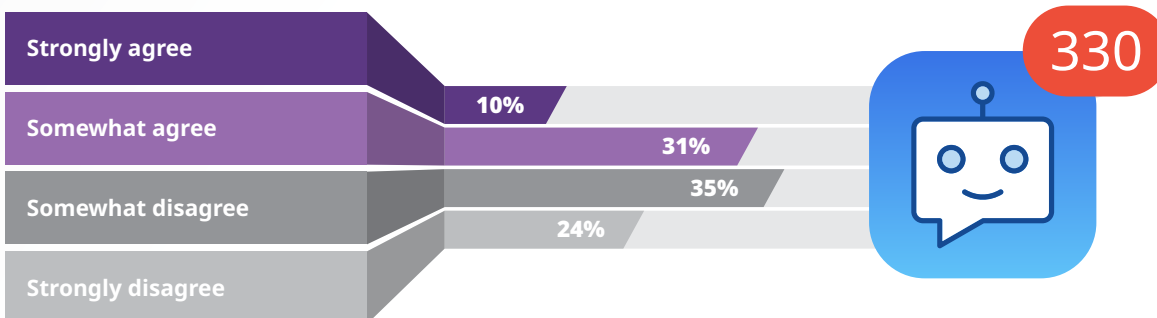Delivering relevance at scale is no small feat—this looks like a job for automation and AI.

But does AI make things better? Or just add to the overwhelm?
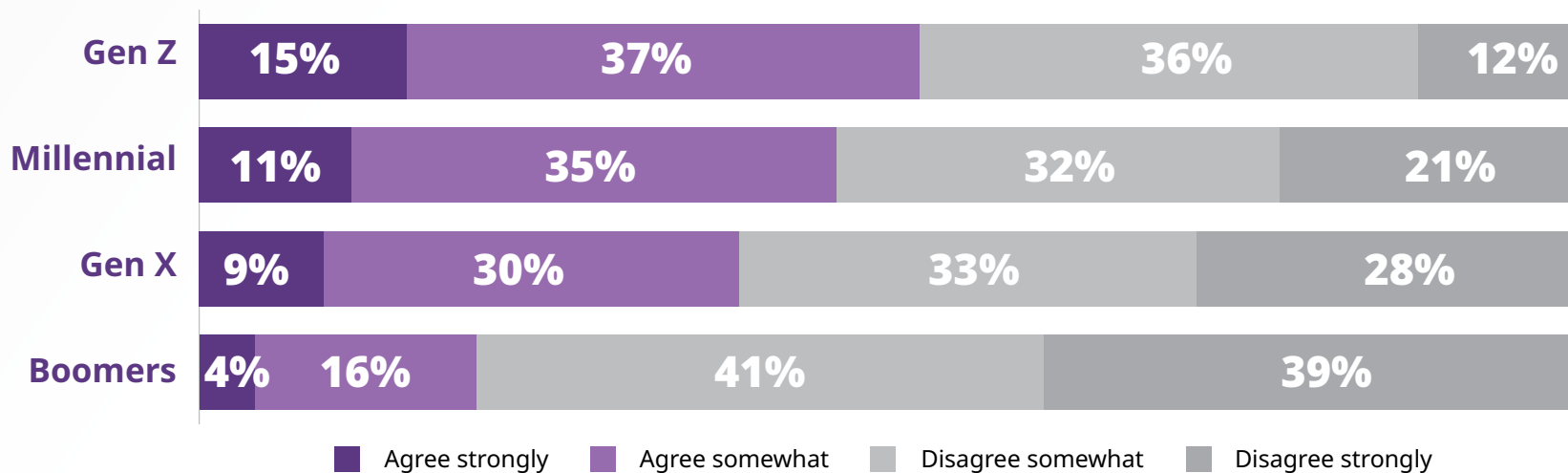
It depends. *Let's look at how.*

Trust is a prerequisite for personalization. **68%** say they need to trust the brand before feeling comfortable with personalized messages.

AI alone isn't the answer to overwhelm

Only **41%** of consumers agree that chatbots are more effective than human agents at resolving issues

Strongly agree	
Somewhat agree	10%
Somewhat disagree	31%
Strongly disagree	35%
	24%

330

Gen Z is the only generation where the majority find chatbots more effective than humans

	Agree strongly	Agree somewhat	Disagree somewhat	Disagree strongly
Gen Z	15%	37%	36%	12%
Millennial	11%	35%	32%	21%
Gen X	9%	30%	33%	28%
Boomers	4%	16%	41%	39%

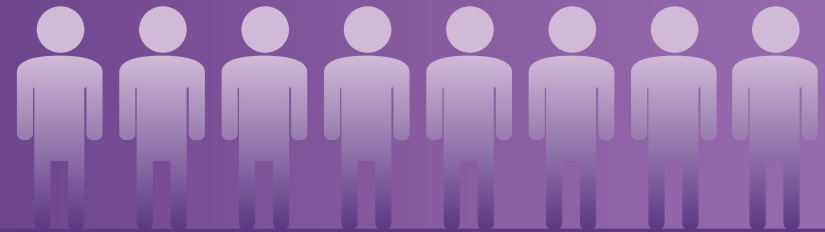■ Agree strongly ■ Agree somewhat ■ Disagree somewhat ■ Disagree strongly

When a brand routes them to an AI agent/chatbot or automated system for support, which feeling do consumers more likely have?

54% 46%

The brand doesn't care about me

The brand is using a more efficient system

What does this mean for customer-facing agentic AI? That is, AI that doesn't just give them answers, but also takes action?

56% are uncomfortable letting AI take actions on their behalf

81% of Boomers feel this way

There's a path to broader AI adoption among consumers when it comes to customer support.

Top factors that increase confidence in using automated customer support
(Most often ranked by respondents as top three)

62%
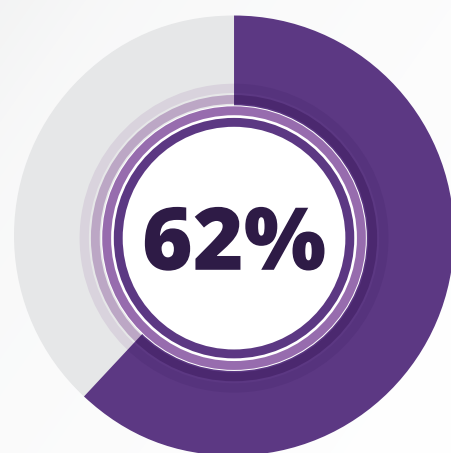
Smooth transfer
to human agent
when needed

58%

It resolves an issue
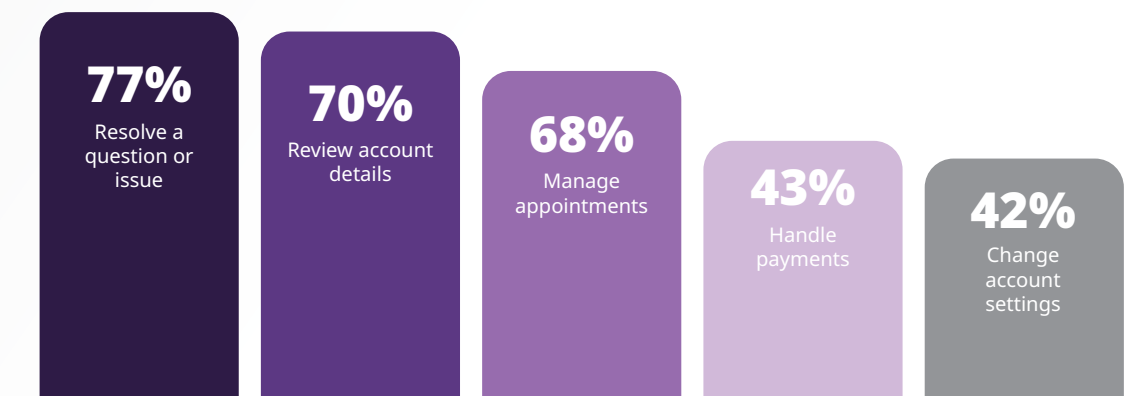on the first attempt

51%

It uses clear and
helpful language

Poor customer service (45%) and **difficulty resolving issues (44%)** are **top-cited reasons for churn.** AI must support, not sabotage, these moments.

Which AI use cases are consumers most OK with?

Most-cited tasks consumers are comfortable with AI handling
(Most often ranked by respondents as top three)

77%
Resolve a question or issue

70%
Review account details

68%
Manage appointments

43%
Handle payments

42%
Change account settings

AI That Clarifies

Want to ensure your customer-facing AI overcomes their overwhelm? We recommend these principles.

- **Clarity over novelty.** Prioritize AI applications that reduce notification noise and shorten time to resolution.

- **Don't hide the humans.** Ensure human handoffs are clear and effortless; don't strand customers in your automation.

- **Think outcome-first.** Focus on first contact resolution and customer effort, and not just containment.

- **Speak plainly.** Write communications for understanding. Make sure chatbot and self-service interactions avoid jargon and talk like your people do.

This is how CSG does AI.

Learn More

Organizations Must Overcome the Overwhelm

Except overwhelm isn't just
a customer problem.

You know that well enough.
(How many tabs do you have open right now?)

The same forces—fragmented channels, data overload, the rapid evolution of AI—are creating internal noise for enterprises, muddling how teams operate and make decisions. How are you supposed to create clear, relevant and empathetic experiences for customers in these conditions?

Next, we'll see how organizations can filter out their own noise as a means to reduce noise for customers. We'll explore the top CX trends of 2026:

- AI adoption
- Journey analytics
- Tech stack consolidation
- Personalization

From Noise to Next Steps

We connect the dots between external noise and the macro trends reshaping CX in 2026—and show how to focus efforts where clarity counts most.

Each trend presents a path to clarity— and loyalty-winning experiences.

Are you ready?
Let's focus.

AI Reaches the Crossroads
Managing Fatigue, Finding Focus

2025 was a year of surging AI adoption among enterprises. But that surge had side effects. **Half of leaders reported waning enthusiasm** in their workforce for AI adoption despite rising ROI, according to an EY study. The culprit? Change fatigue and information overload. More than half (53%) reported employees feeling overwhelmed or exhausted by the constant influx of AI information and developments.

That fatigue matters because the AI influx won't slow in 2026—especially with agentic AI advancing. And here's the connection: when internal teams feel overwhelmed, clarity becomes the competitive advantage. **Clear priorities, clear workflows and clear communication will make AI adoption a business win instead of a burden.**

At the same time, businesses need to watch for fragile consumer trust in AI. We just learned 56% of consumers are uncomfortable letting AI act on their behalf. But comfort improves with clear language, first-attempt resolution and seamless human handoffs.

Let's Be Clear:

Root your AI use in solving real problems.
(Not where it adds them).

Next Steps

1
Audit internal use cases: Identify where AI implementations are burdening teams; look for overlapping tools, poor integration or unclear ownership.

2
Find a focus for external AI: Prioritize customer-facing use cases that reduce repeat contacts, such as proactive updates, call routing and guided self-service.

3
Contain risk: Limit AI autonomy to low-risk, reversible actions with explicit consent and a visible "talk to a human."

4
Measure what matters: Track your customer-facing AI's resolution quality (not just containment) using metrics like first-attempt success and deflection accuracy.

Expert Insight

> When teams align around a shared understanding of customer intent and their role in delivering it, coherence naturally follows. The most successful brands are those that remove internal noise, focus their energy, and **translate that clarity into journeys that feel seamless and intentional.**

I4JM Institute for Journey Management

— Raymond Gerber
Co-Founder
The Institute for Journey Management

Analytics Becomes the CX Command Center

Find What's Broken. Fix the Journey.

Leaders are trying to pinpoint the root causes of disjointed, noisy customer experiences—missed alerts, conflicting messages and re-contacts that are wearing down loyalty. What many are discovering: **journey analytics may be their best noise filter.** Unlike isolated touchpoint metrics, journey analytics reveal where experiences break down and enable real-time fixes.

As Gartner® notes in its 2025 Market Guide for Customer Journey Analytics & Orchestration: *"The journey lens provided by CJA/O solutions offers insights by combining cross-channel interaction data with transactional, voice of the customer (VoC), and customer profile data on a time axis. Other types of analysis in isolation cannot achieve this."*

We see effective leaders taking a command-center approach with analytics: not just passively reporting on CX performance, but also actively monitoring and diagnosing experience fixes across channels. When analytics is used to guide action, it helps teams respond faster, align more clearly and deliver more loyalty-winning experiences.

Let's Be Clear:

Lean on analytics to spot the noise in customer experiences.

Next Steps

1
Gather your resources: Bring together the right teams, data and processes to understand what's available (and what's missing) to start learning from customer journeys.

2
Find the breaks: Use journey analytics to uncover where experiences are breaking down. Example: Seek patterns in re-contacts or missed alerts.

3
Activate the insights: Set up alerts for common trouble spots, retire triggers that create noise and connect orchestration tools to act on what you learn.

4
Share before-and-after snapshots of what you fixed and the impact, which helps teams stay aligned and motivated.

Expert Insight

> **A unified experience isn't built by accident.** It's the result of connecting every system, every channel, and every function around a single view of the customer. That's how we move from fragmented interactions that overwhelm customers to journeys that actually resolve their most pressing needs.

— Mike Woods
President of North America
Communications, Media & Technology
CSG

CSG

The CX Tech Stack Sprawl Keeps Growing
Sync the Stack With One Brain.

Sprawl isn't just a vendor count issue anymore. We need to think of it in terms of signal and data integrity. Even when businesses consolidate platforms, experience defects will persist if those remaining platforms still don't share unified data and processes. AI and automation will then amplify the problems—acting on the contradictory data, unsynchronized statuses, and duplicate triggers to scale the noise (creating two bills, two ETAs, two "final" notices). This will spike repeat contacts and customer confusion.

"Limited integration of CX solutions within and across the CX stack and the absence of a modernized architecture are among the top tech-related organizational challenges for CX," **according to IDC.** *(IDC Tech Supplier, 2025–2026 CX Investments and Initiatives — AI Takes Center Stage, #US53293925, Apr 2025)*

The fix isn't merely fewer platforms; it's setting up a control layer that standardizes events, statuses and messaging rules. That way, people and AI work from one consistent truth across every channel. Orchestration solutions that connect systems, apps, data and processes—front to back office—are now essential for delivering connected customer experiences.
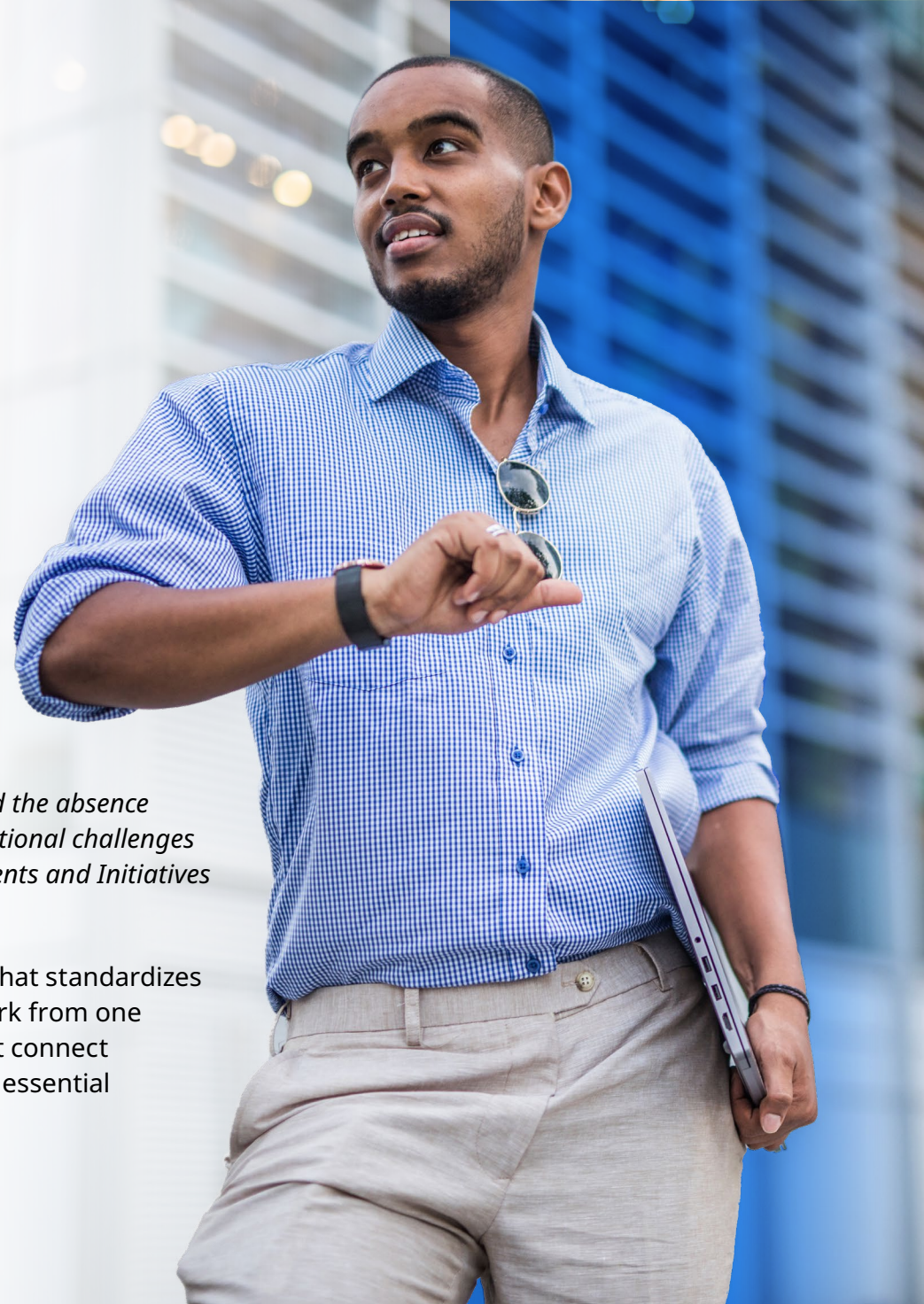
Let's Be Clear:

Establish a single source of truth for the customer's context
and the content they'll consume (not just a lower vendor/platform count).

Next Steps
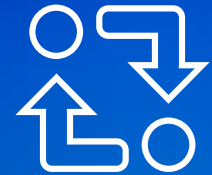
1
Unify customer context by integrating data from every system and channel, so humans and AI share history, preferences and current state everywhere.

2
Clean up communications: Use consistent templates and messaging across channels, retire outdated content, and ensure every interaction is clear to avoid confusion.

3
Tighten system-to-system SLOs (status, balances, eligibility) to prevent contradictions that drive re-contacts.

Expert Insight

"Streamlining technology, leveraging automation, and making data-driven decisions unlock the full potential of people, process, and technology. Connecting human insight with intelligent automation amplifies the ability to **empower teams to make an impact** while personalizing the experience around what customers want and expect."

— Liz Griffin
Managing Principal –
Client Relationships & Growth
The Northridge Group

NRG⁺ THE NORTHRIDGE GROUP

Personalization at Scale
Use Context, Show Care. Everywhere.

Personalization will shape CX in 2026 as brands aim for proactive, predictive and empathetic experiences. The business case is there: Brands that excel at personalization are 48% more likely to exceed revenue goals and **71% more likely to report improved customer loyalty**, according to Deloitte Digital research. Yet there's a gap—while 80% of consumers prefer brands that offer personalized experiences and spend 50% more with such brands, only 48% agree that retailers actually deliver on this promise, Deloitte also found.

What's different now? AI makes personalization at scale more achievable than ever—enabling brands to anticipate needs, tailor interactions and automate decisions in real time. But the advantage only holds if AI is used in clear, focused and transparent ways (like we found). To scale effectively, enterprises must integrate data and automate decisions without losing the human touch, especially in high-stress moments (support escalations, payment flexibility).

Let's Be Clear:

Personalization at scale only works when AI makes automated interactions feel like you're interacting with a real human.

Next Steps

1

Predict when customers need help—and when they don't. Sometimes, the best message is no message at all.

2

Center your communication strategy around the customer. Move beyond "fire and forget" messaging—engage thoughtfully, always considering individual preferences and needs.

3

Keep the human option visible and seamless—especially in stressful moments. Make sure customers can always reach a person, with their context intact.

Expert Insight

"Brands can now evolve from hyper-personalization at scale to autonomous experience orchestration, where unified data, intelligent automation, and adaptive creativity empower **AI agents to dynamically act for both customer and brand**, creating customer experiences that are truly connected, contextual, and human."

MERKLE

— Christopher Schyma
Chief Transformation Officer
Merkle | Dentsu CXM

Cut the Noise. Keep the Customer.

The overwhelm outside your brand is a reflection of the overwhelm within it.

The path to winning customer loyalty starts by creating clarity inside your organization. Clarity in priorities and the experiences that support them.

Untangle the internal knots. Give your teams and your customers room to breathe, choose and connect. Make customers feel seen instead of shouted at.

What's left is focus—on the experiences that matter, the messages that land and the outcomes that last.

If you're ready to trade overwhelm for impact, CSG is here to help. Let's chart that clear path to better outcomes, together.
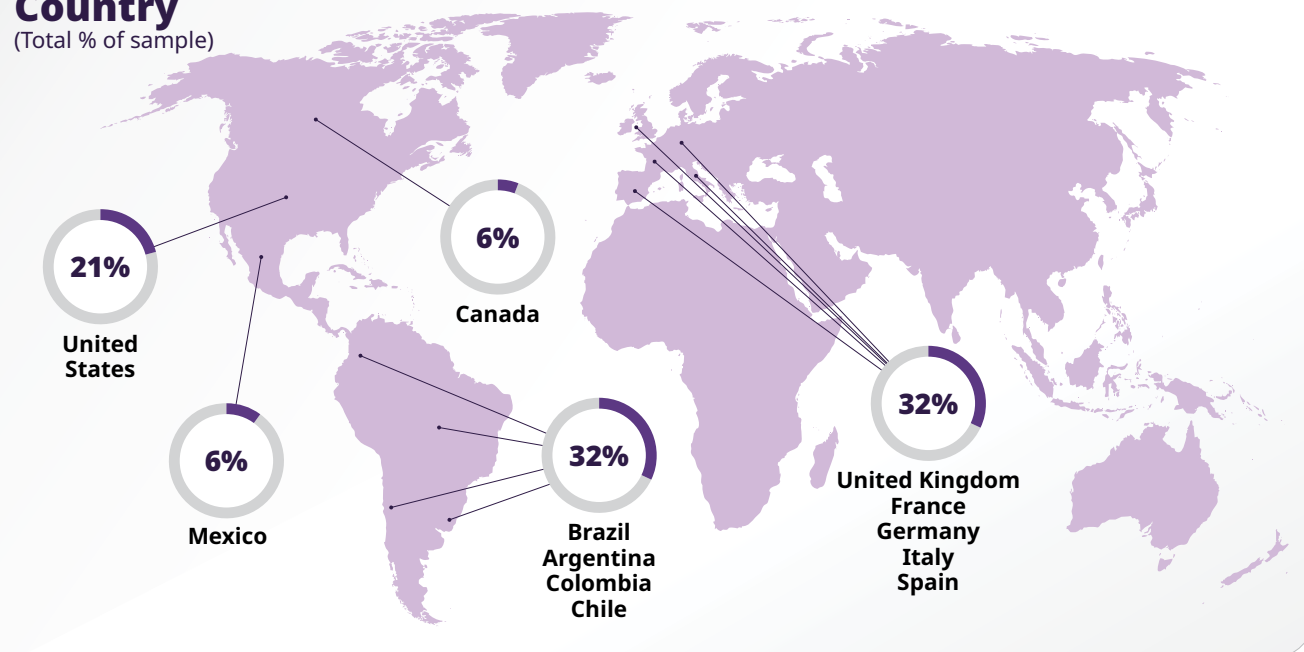
Talk to us.
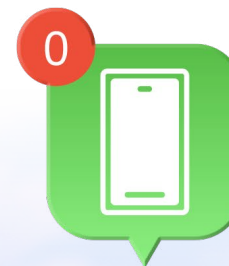
Survey Methodology

CSG partnered with Wakefield Research to field a custom quantitative study of 1,200 "digital citizens"—people who have engaged with online services such as paying a bill online, using online customer support, making an online order, or using an online account. Fielded July 24–August 6, 2025 via email invitation and online survey. Respondents evenly distributed across the regions of North America, Central & Latin America, and EMEA.
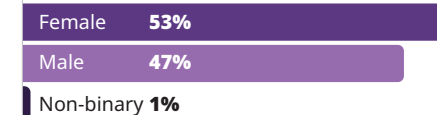
Country
(Total % of sample)

21% United States

6% Canada

6% Mexico

32% Brazil, Argentina, Colombia, Chile

32% United Kingdom, France, Germany, Italy, Spain

Age

18–28	**19%**
29–44	**37%**
45–60	**30%**
61+	**15%**

Gender

Female	**53%**
Male	**47%**
Non-binary	**1%**

Children at home (Under 18)

0	**48%**
1	**27%**
2	**19%**
3+	**5%**

Area

69% City/Urban

21% Suburbs

10% Rural

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