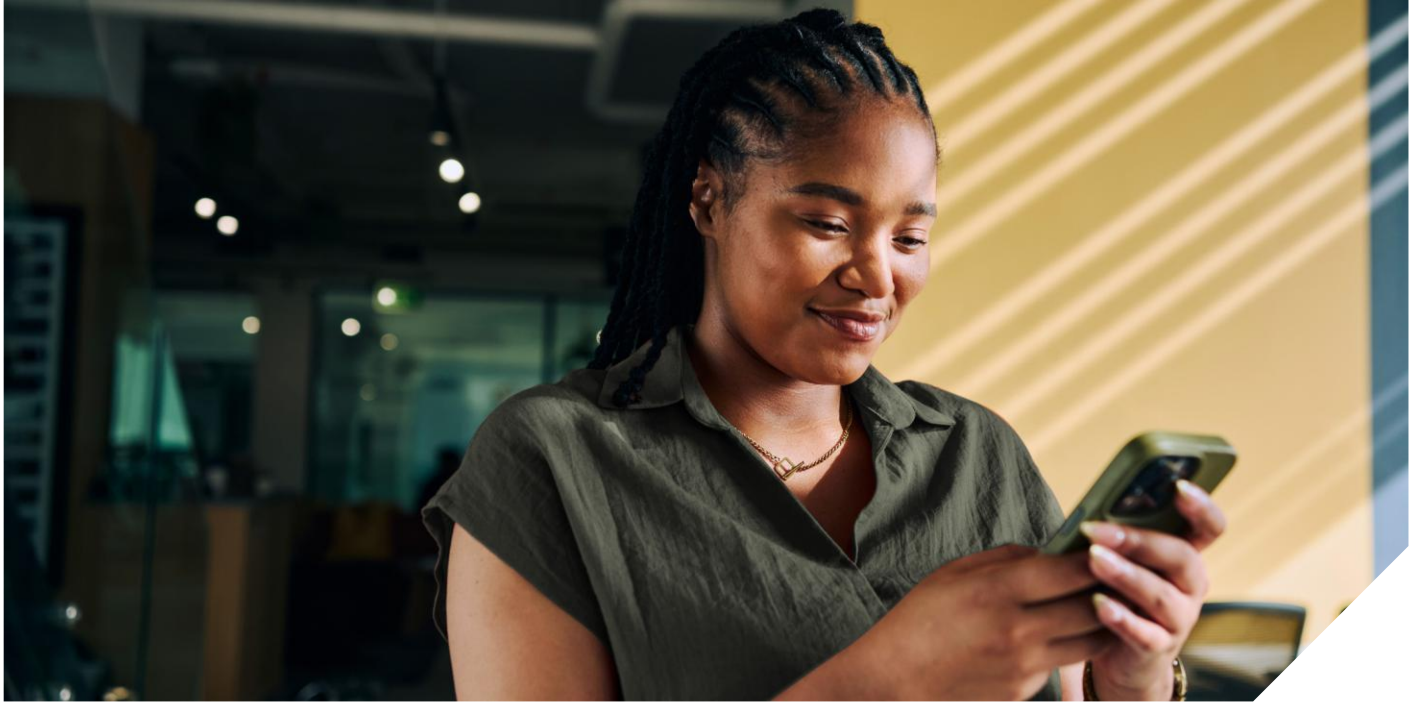
TRUST IS NOT AUTOMATED

Why AI can't buy what CX must earn

Ipsos CX Global Insights Report 2026

Ipsos

CONTENTS



INTRODUCTION

2026 marks an inflection point for customer experience (CX) professionals. After years of headlines positioning artificial intelligence (AI) as the solution to many customer experience challenges, a disconnect has emerged between technology investment and real-world results. Our latest Ipsos CX Global Insights study, spanning 23 markets[i], finds that CX professionals and organisations are working hard but not making meaningful progress.

While organisations are no doubt seeing operational efficiencies from AI technology, the 2026 Ipsos CX Global Insights report shows that, in several markets, metrics measuring actual customer experience perceptions have flatlined – or even slightly declined.

This serves as a warning that while there is value in AI efficiency-focused strategies, they can create customer experiences that are transactionally competent yet emotionally disconnected, ultimately eroding customer value. However, this warning also presents an opportunity. CX leaders who recognise this can reorient their automation strategies to build a competitive advantage, using technology to support and scale human connection rather than replace it.

Ipsos CX Global Insights Report (2026).
Unlock the Future of Customer Experience.

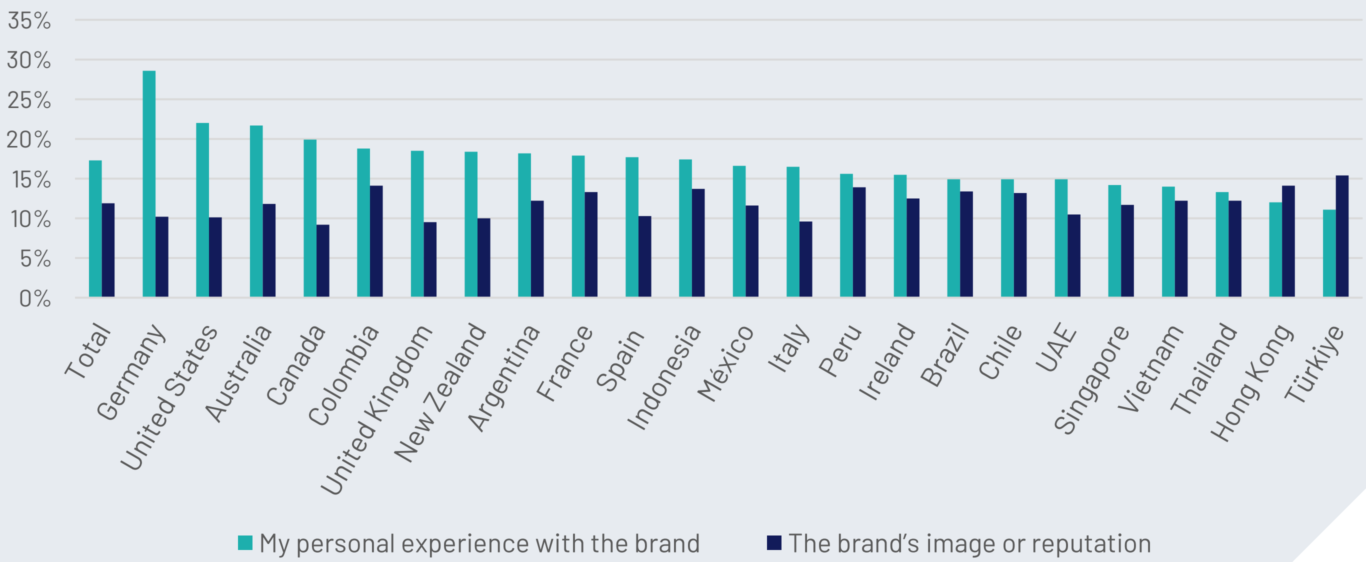
> **A disconnect has emerged between technology investment and real-world results.**

THE AI DISCONNECT:
Efficiency vs. experience

At a headline level, customer experience clearly remains a key driver of brand preference: global data shows that 70% of customers choose a brand because they know the experience will be good. We can also see that, when evaluating brands, personal experience consistently outweighs marketing and brand image across a range of markets, reaffirming the importance of experiences in driving the outcomes Executives want.

Figure 1:

Thinking about how you make decisions about which brands to use, which of these most influence your decision to choose or continue using brands in the future?



Source : Ipsos CX Global Insights Report, 2026
Base size: n = 43,376

But unfortunately, it is not all positive. Despite increased experience investments – particularly in AI-enabled technologies such as chatbots, process automation and predictive analytics – year-on-year since 2025 in several markets, the proportion of consumers choosing a brand based on experience quality shows small declines or has flatlined.

We also see that less than half (44%) of respondents are willing to pay premium prices for superior experiences, highlighting the value being missed by organisations delivering experiences that customers don't value. At the lower end of the scale, Germany registers just 28% willingness to pay a premium, followed by Spain (32%) and France (34%). In parallel, several country-level metrics have declined since 2025, with Brazil dropping 8 percentage points (pp), the United Kingdom and Germany dropping 4pp, and Chile, the United States, and Vietnam all dropping 3pp year-on-year.

Figure 2: *% of customers choose a brand because they know the experience will be good*

	2026	Diff from 2025 (pp)
Argentina	65%	0
Australia	72%	-1
Brazil	72%	-4
Canada	75%	0
Chile	72%	-1
Colombia	66%	n/a
France	71%	n/a
Germany	69%	0
Hong Kong	71%	n/a
Indonesia	81%	n/a
Ireland	65%	n/a
Italy	64%	n/a
Mexico	67%	n/a
New Zealand	72%	n/a
Peru	71%	n/a
Singapore	78%	-1
Spain	64%	-2
Thailand	72%	-1
Türkiye	61%	n/a
UAE	64%	n/a
United Kingdom	72%	-1
United States	78%	-2
Vietnam	64%	0

Source : Ipsos CX Global Insights Report, 2026
Base size: n = 43,376

Figure 3: *% of customers willing to pay more*

	2026	Diff from 2025 (pp)
Argentina	35%	-2
Australia	39%	-1
Brazil	44%	-8
Canada	43%	3
Chile	45%	-3
Colombia	42%	n/a
France	34%	n/a
Germany	28%	-4
Hong Kong	53%	n/a
Indonesia	67%	n/a
Ireland	45%	n/a
Italy	33%	n/a
Mexico	48%	n/a
New Zealand	36%	n/a
Peru	45%	n/a
Singapore	50%	-2
Spain	32%	-5
Thailand	60%	-1
Türkiye	40%	n/a
UAE	49%	n/a
United Kingdom	46%	-4
United States	48%	-3
Vietnam	55%	-3

Source : Ipsos CX Global Insights Report, 2026
Base size: n = 43,376

These findings beg the question: in a world where billions are being poured into AI-enabled experiences, why isn't the perceived quality of customer experiences improving and why aren't customers more willing to pay for them?

Several external factors clearly play a role here, including political uncertainty, cost-of-living, social trends, brand perception and more. But we'd propose that a key driver is something more fundamental, and one that organisations have brought on themselves. We believe a focus on efficiency-first AI strategies is failing to deliver the experiences customers want and ultimately limiting the ROI from these investments.

Dig deeper and we see this comes down to three systemic breakdowns:

1. **Expectation alignment:**
AI deployments are being outpaced by rapidly rising customer expectations.

2. **Emotional deficit:**
Stripping out friction has inadvertently stripped out the human connections that make experiences memorable.

3. **Trust deficit:**
Customers view AI as a tool built to benefit corporate bottom lines rather than consumers, limiting their willingness to adopt it.

EXPECTATION ALIGNMENT:
Moving slowly is going backwards

There are a number of potential explanations for situations where experience metrics remain stagnant while spending soars – a key one relates to meeting customer expectations. Either the investment is not working, or it is landing but is being outrun by what customers now expect. We have repeatedly seen the latter throughout the last decade as digital capabilities have evolved, and we believe we are starting to see it again as part of the AI evolution.

The concept of "liquid expectations" is where consumers rate experiences not just against their previous interactions with an organisation or industry, but against the best experience they have had anywhere – the checkout that took seconds, the digital assistant that actually understood them, the resolution before they had to ask.

What makes 2026 distinct is the volume of information and news educating customers on how the AI frontier is moving. They watch the AI leaders sprint, and they feel – correctly – that the organisations they deal with are lagging, implementing slowly and often invisibly. In a world of liquid expectations, moving slowly is going backwards.

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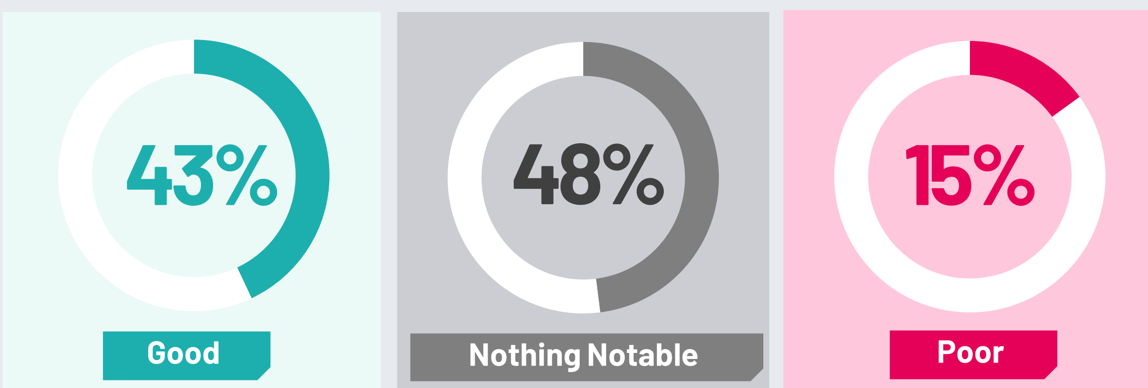
EMOTIONAL DEFICIT:
The disappearing human

Another telling number in this year's data is the high proportion of unmemorable experiences. Globally, nearly half (48%) of all interactions are what customers would rate as "Nothing Notable" – moments that neither delight nor disappoint and leave no meaningful memory.

In recent years, the prevailing narrative has celebrated AI's ability to remove friction, and that capability is real – faster resolutions, fewer dropped calls, less time on hold. But efficiency and being memorable are not always the same thing. Removing friction takes away the bad moments, but it does not necessarily create good ones. The risk now is that in stripping out the friction, organisations have stripped out the human or emotional elements that can make experiences worth remembering – the unexpected generosity, the person who went off-script, the moment that felt like care rather than a task. The result is experiences that are smooth, swift and forgettable.

This matters because a forgettable interaction does little to build a relationship. A good experience that goes beyond expectations creates an emotional connection. A poor experience leaves customers emotionally unfulfilled and, as the rest of this report shows, emotional connection is the most valuable asset brands hold – and something AI cannot manufacture on its own.

Figure 4: *Experience quality: what's the current state of CX globally?*



Source : Ipsos CX Global Insights Report, 2026. Base size: n = 85,294

> **Removing friction takes away the bad moments, but it does not necessarily create good ones.**

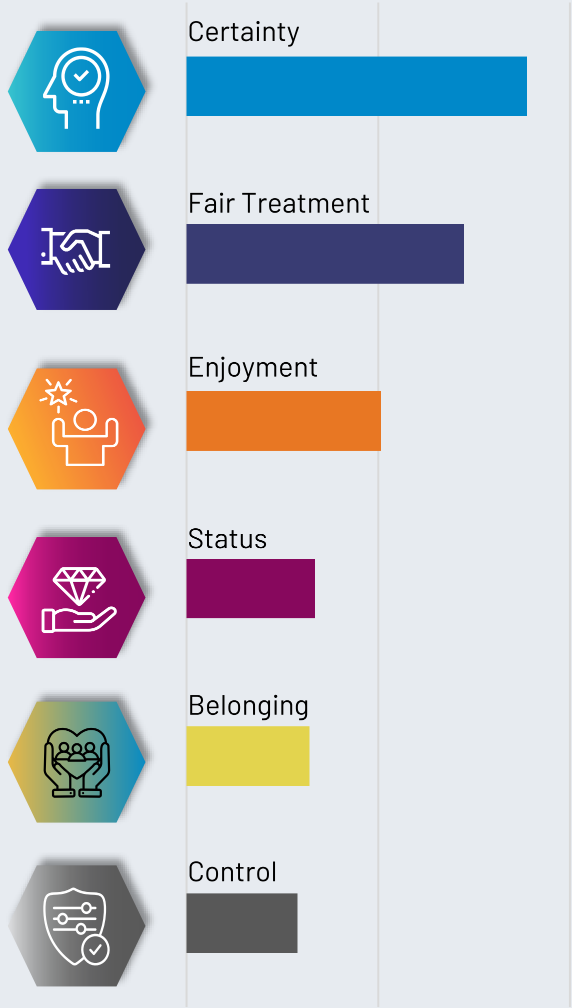
A shift towards average experiences

What templated, efficiency-driven AI solutions appear to be doing is pulling organisations towards a competent average, and this shows up in three distinct areas of our data.

The first is in the emotional profile of the experience itself. The Forces of CX framework[ii] decodes relationships into six underlying needs and splits them into two groups. The hygiene forces (Certainty, Control and Fair Treatment) represent the minimum viable experience or the hygiene factors and then we have the differentiating forces (Status, Belonging and Enjoyment) where value and meaning are created. Globally, organisations perform well on the hygiene forces and weakly on the differentiators.

Certainty and Fair Treatment are important to prioritise – the data shows they are in fact some of the most important forces driving relationship strength. Getting the basics right is not the problem, but stopping there is. What too many organisations continue to do is build experiences that are fluent in the basics but missing the things that differentiate.

Figure 5: *Relative importance of the Forces of CX on relationship strength*



Source: Ipsos CX Global Insights Report, 2026
Base size: n= 85,294

This is precisely how we see today's AI implementations both excel and fail: they are great at delivering hygienic efficiency at scale – consistency, speed, accuracy – but they aren't delivering differentiated experiences that create Status, Belonging and Enjoyment.

The second indicator is that only 44% of customers are willing to pay for premium experiences. The logic is simple: customers will not pay extra for basic competence, but they will pay for experiences that make them feel understood, valued and special. When AI solutions converge experiences on the same "efficient" baseline, that premium disappears.

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Finally, we have the third indicator, and it's actually the most damaging – how organisations handle service failures and issue resolution. **Only 33% of all customer issues get fully resolved and just under half of customers (47%) feel they put in more effort than the company did to fix the problem.** Even more worryingly, in 30% of cases, the organisation did nothing following an issue, and in 85% of cases, it did not even apologise. Then we can see the AI effect: **25% of customers felt their service interactions were made worse through the use of AI and 33% felt it had no impact at all.**

Together these numbers expose a pattern that should trouble anyone deploying AI automation. Rather than absorbing customer effort, AI too often redistributes it, leaving customers having to chase answers, repeat their story, decode unclear processes and wait without visibility. Automation was meant to relieve the burden, but in many cases, it has simply moved the burden onto customers.

THE TRUST DEFICIT:

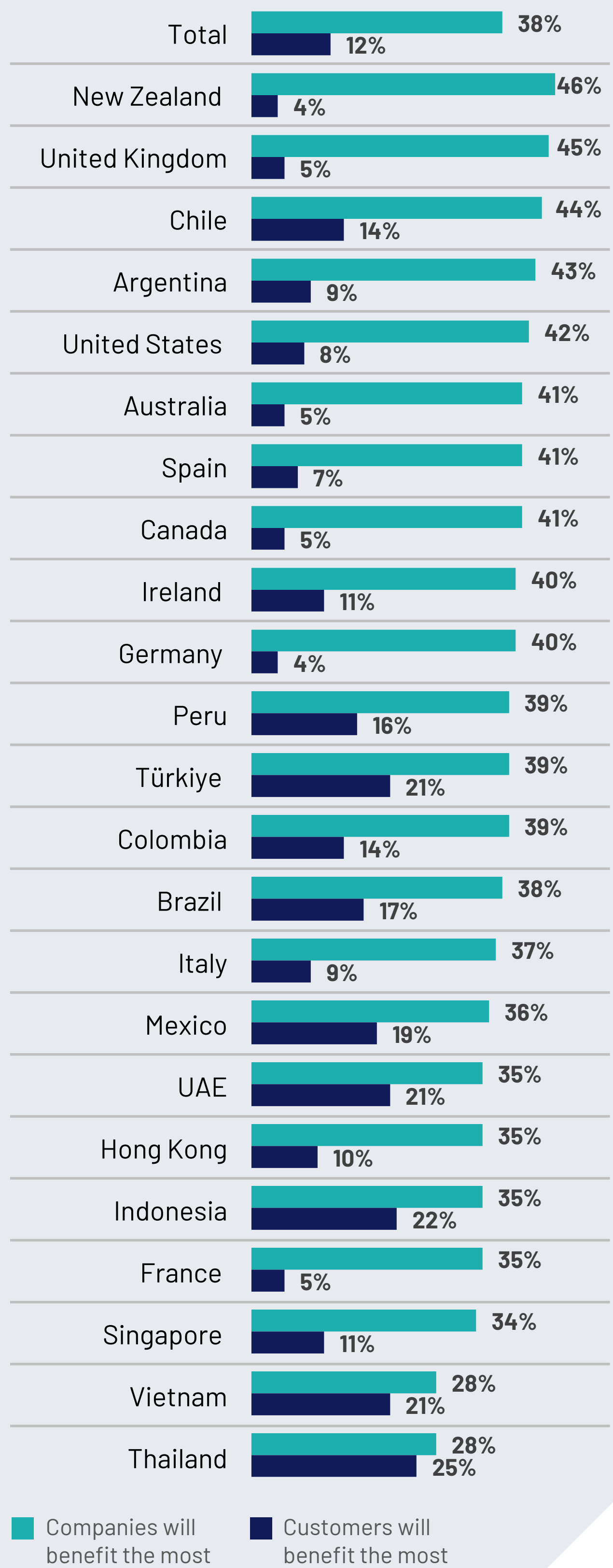
A barrier to AI engagement

If what we have seen so far describes the symptom, it is trust that explains the cause – and it is here we can start to see the barriers limiting customer engagement with AI-enabled experiences.

When asked who really benefits from AI, customers are clear: 38% believe companies will benefit most and only 12% believe customers will be the primary beneficiaries. More customers therefore see AI as being built for companies rather than consumers and remain unconvinced that it is designed primarily to deliver better experiences.

Our data also confirms the diagnosis. Asked how they would prefer to work with an AI assistant, roughly 60% would accept some level of AI involvement – but only around 6% are willing to let AI act on their behalf by default. The overwhelming preference is for AI under human control: advise, suggest, wait for approval, but do not act alone. The ultimate constraint on AI in customer experience is not what the technology can do, but what the customer trusts it to do.

Figure 6: *4 in 10 customers believe companies will end up benefitting most from AI. Only 12% think Customers will benefit most.*



Source : Ipsos CX Global Insights Report, 2026
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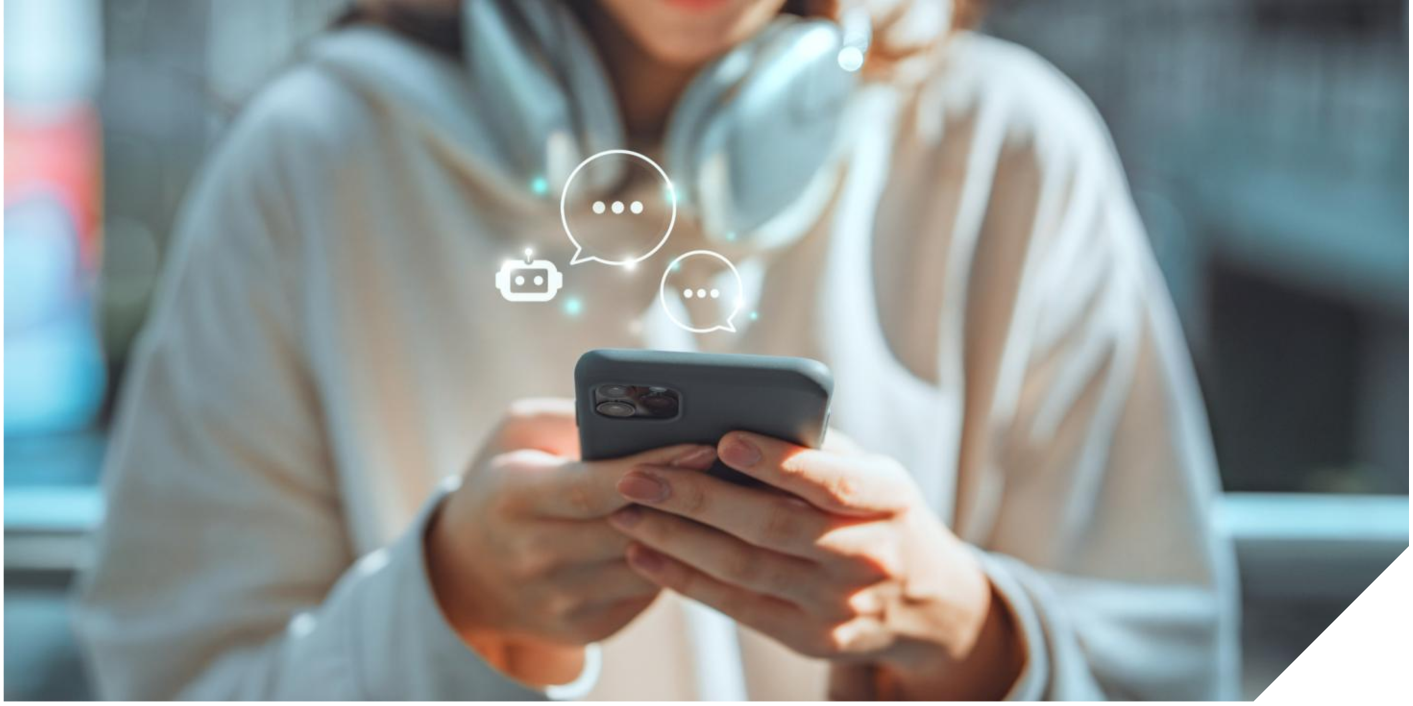


EARNING THE RIGHT TO AUTOMATE

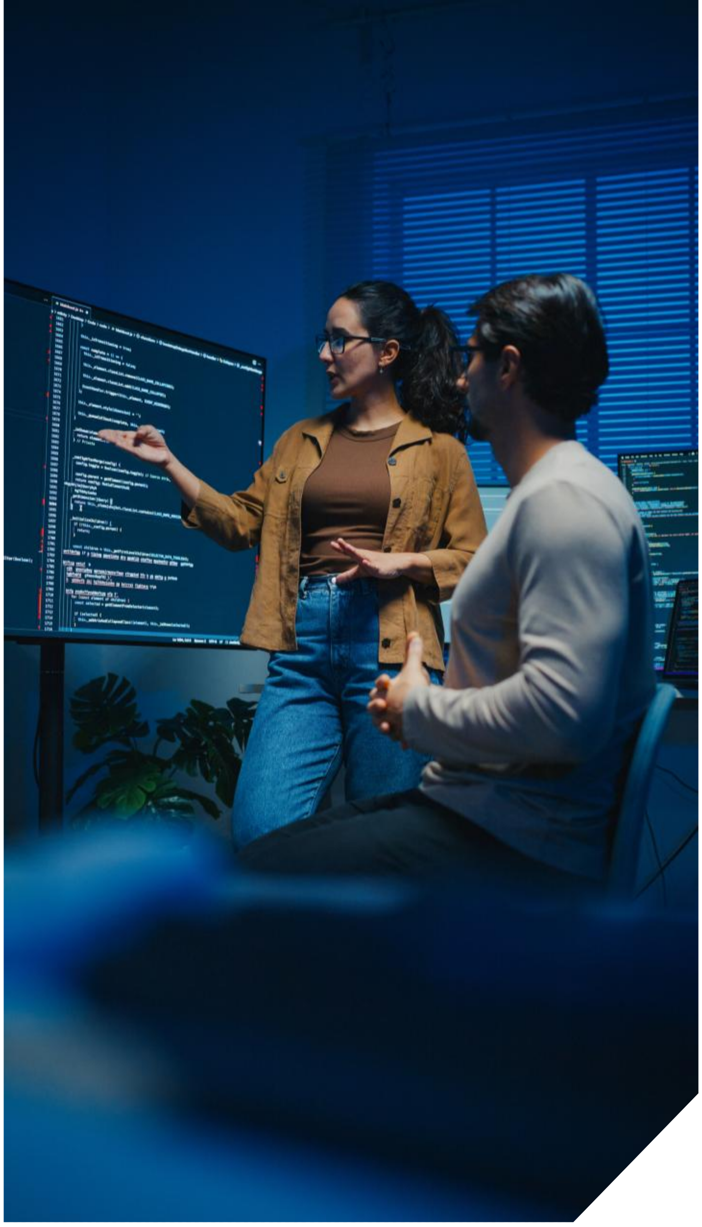
Here is where the study brings forward a strategically decisive finding – **customers who are emotionally attached to an organisation accept AI the most and refuse AI the least**. For "emotionally attached" customers, only 25% decline to use it, against 33% for customers who are merely "functionally satisfied". These emotionally attached customers also grant full AI autonomy the most, with 9% willing to let an attached brand's AI act by default, compared with 5% among the satisfied but unattached.

We also found that the type of AI assistant matters little. Brand-owned AI, generic AI, a personal digital twin, big-tech AI – they all land at strikingly similar levels of acceptance. Customers are not (yet) discriminating between the technologies on offer.

Put the two findings together and the conclusion is clear. Technology does not unlock a customer's willingness to use AI; emotional connection does. **Organisations cannot use AI to build trust, they must build emotional trust to earn the right to use AI.** Acceptance of AI is conditional on emotional attachment – likely the opposite of how many AI roadmaps are written today.

Organisations racing to deploy AI in the hope it will make them feel modern, responsive and trusted have it the wrong way around. AI does not build trust; it relies on the trust already there.

> **AI does not build trust; it relies on the trust already there.**



THE PATH FORWARD

AI investments have been justified largely on speed and cost: faster handling, lower cost-to-serve, fewer humans in the loop. Those benefits are real, but as we have seen, AI strategies built only on speed and cost can drive organisations to the average.

The alternative is to design, execute and monitor AI-enabled experiences using the Forces of CX, asking not only "Will this be faster?" but "What will this do to the customer's sense of Certainty, Fair Treatment, Status and Belonging?". AI must be held to a higher standard than removing friction. It must be delivered in a way that helps create a human connection, or at minimum know when to step aside so a human can.

Nowhere is this clearer than in service recovery. The data here is stark: when an organisation acknowledges and attempts resolution after a negative experience, the likelihood of churn roughly halves, falling from around 53% to 26%. Intervention works, but the kind of intervention is where another lesson sits. Ranked by how effective customers find them, the two most powerful interventions are emotive – "being treated with respect" and "being kept informed" outranking both financial compensation and a simple apology. Ultimately, respect and communication beat money.

This insight alone highlights the importance of emotion and the human connection which should reshape how automated recovery is designed. When something goes wrong, the reflex response – increasingly automated by AI – is to fire off a generic apology with a standard discount, coupon or credit. Our data says this is the least powerful tool in the box. A poor experience does not just cost customers time; it also removes something emotionally valuable – clarity, ease, control, and the feeling of being valued. A customer who has just been made to feel like a number is not asking for a discount, they are asking to be treated like a human again.

CONCLUSION:
The trust imperative

In future years, customers will judge technology less by how advanced it is, and more by how the experience of using it feels. The AI frontier will keep moving, the models will keep improving, but none of it will register with customers unless it closes the gap between what they were promised they would feel and how they actually felt.

AI, automation and personalisation are only tools, and they matter only to the degree that they help a brand deliver better emotional outcomes, more consistently, across more experiences. But they are equally capable of doing the opposite, making customers feel trapped, misunderstood, watched and emotionally disengaged – when they are deployed without a human connection or emotional guidance.

The customer perceptions outlined in this report are not a ceiling. It is what happens when an industry pours its energy into automating the hygiene and neglects the emotional connection – assuming that being faster is the same as being better. The organisations that break out of the competent average will not be the ones that use AI the most. Rather, they will be the ones that prioritise human interaction to earn the emotional attachment and trust that gives technology the right to participate – and then use AI not to deflect cost, but to differentiate. Ultimately, AI does not earn trust; it spends it. The task for 2026, therefore, is to build the trust balance first.

Sources

i. *Ipsos CX Global Insights Report (2026)*
https://www.ipsos.com/en/cx-global-insights-2026-unlock-future-customer-experience

ii. *Ipsos Views. The Forces of CX (2026)*
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