# **NICE International** Happiness Index 2024

Putting people first: balancing Al and the human touch in customer service





## What makes us happy?

In an era marked by unprecedented technological advancement and global connectivity, the pursuit of happiness remains an enduring quest for individuals and societies alike.

As we navigate the complexities of our rapidly changing world, **understanding** and prioritizing happiness takes on heightened significance.

However, despite remarkable progress in various domains-from healthcare to technology-societal indicators often fall short of capturing the true essence of what it means to be happy.

When we consider the **relationship** To quantify the impact that an experience with a brand has on between businesses and consumers, there's a tremendous consumers, we commissioned opportunity for brands to create this International Happiness extraordinary experiences Index to pinpoint what exactly drives happiness among people that positively impact from different backgrounds consumer happiness. In today's interconnected marketplace, and geographies, and reflect on the potential for this increases how every day interactions can affect customers' wellbeing. dramatically with the **integration** of emerging technology.

At NICE, we understand, how powered by Al, a **seamless and** personalized interaction with **businesses** not only satisfies immediate consumer needs but also **nurtures a sense of trust**. belonging and fulfillment among consumers. Moreover, **positive** customer experiences foster loyalty and advocacy, amplifying the ripple effect of happiness within communities. On the other hand, a poor experience can be both detrimental to a **consumer's** happiness and a business's success—and can prevent consumers from returning for up to 10 years.

Here, we explore and examine how evolving socioeconomic dynamics and technology affect happiness among individuals and communities, highlighting the specific factors that shape our subjective experiences of fulfillment and joy.

In our Index, we also measured the value of both human interaction and AI-not just in offering a positive customer experience, but in increasing **people's overall** happiness. The results are striking and should act as a call to action for businesses globally.





## Key Findings

We surveyed over **4,000 people from across the US and the UK** about their customer service experiences, and how happy-or not-these made them feel.

We also explored their perspectives on Al's role in enhancing the service they receive, and the value people attribute to human touchpoints when engaging with brands.

Using these findings, we managed to gain deeper insights into:

Consumer Happiness The impact of consumer happiness on businesses

Al's role in consumer happiness





### Consumer Happiness

- The situation is largely optimistic. Two-thirds (66%) of Americans told us they are fundamentally happy.
- But there's still a gap we need to address. Only 36% of 2. those we surveyed are currently **happy with the state of** customer service.
- Customer service has a significant impact on people's 3. happiness. 97% of people experience happiness when they receive good service.
- Research indicates acts of simple service create large 4. opportunities to drive happiness with **91% of consumers** reporting friendly service makes them happier.
- Making customers happy doesn't even need to cost businesses 5. more. The majority of consumers (67%) are just as happy when **receiving friendly interactions** as they are freebies or discounts.

- feeling happier.
- 2.
- 3. them feeling happier.

For brands looking to improve their customer experience-the importance of warm and friendly interactions heightened by AI is clear. The integration of AI will create opportunities for businesses to take interactions to the next level, and both generate a significant increase in revenue and build long-term customer loyalty.

### The impact of consumer happiness on businesses

It really does pay to be nice. Nine out of 10 people (91%) are willing to pay more for a customer experience that leaves them

Brands that offer excellent customer experiences will continue to see the benefits. Just over half (52%) are more likely to consider brands they've had a good experience with again.

In fact, the **potential revenue boost** great service can provide is huge. On average, consumers are willing to pay **49% more in the** US and 43% more in the UK for customer service that leaves

### Al's role in consumer happiness

- The opportunity for **purpose-built AI** to enhance customer experience is enormous. **78%** of people think using **digitization** and Al in customer service can make them happier.
- Consumers already understand the benefits AI can bring to their 2. lives. The number one benefit of AI in the eyes of consumers is resolving issues faster (selected by 41%) followed by not having to repeat themselves (36%).
- These benefits can also lead to untapped revenue as those 3. who see AI as improving customer service are also more likely to reward good customer experiences. In the US, **30% of** individuals who acknowledge Al's advantages tend to spend more with brands that offer excellent service, with 44% remaining loyal.

### KEY TAKEAWAYS



# 1. Consumer Happiness



## The state of happiness

# 66%

### of Americans say they are happy

Are you happy? Over **2,000 people** from across the US were asked this question and two-thirds (66%) of them resoundingly said 'Yes'.

Using the World Happiness Index's measure, the Cantril life ladder<sup>1</sup>, we asked respondents to rate their own current lives on a scale of 0 to 10, with 10 being the best possible life for them and 0 being the worst possible life.

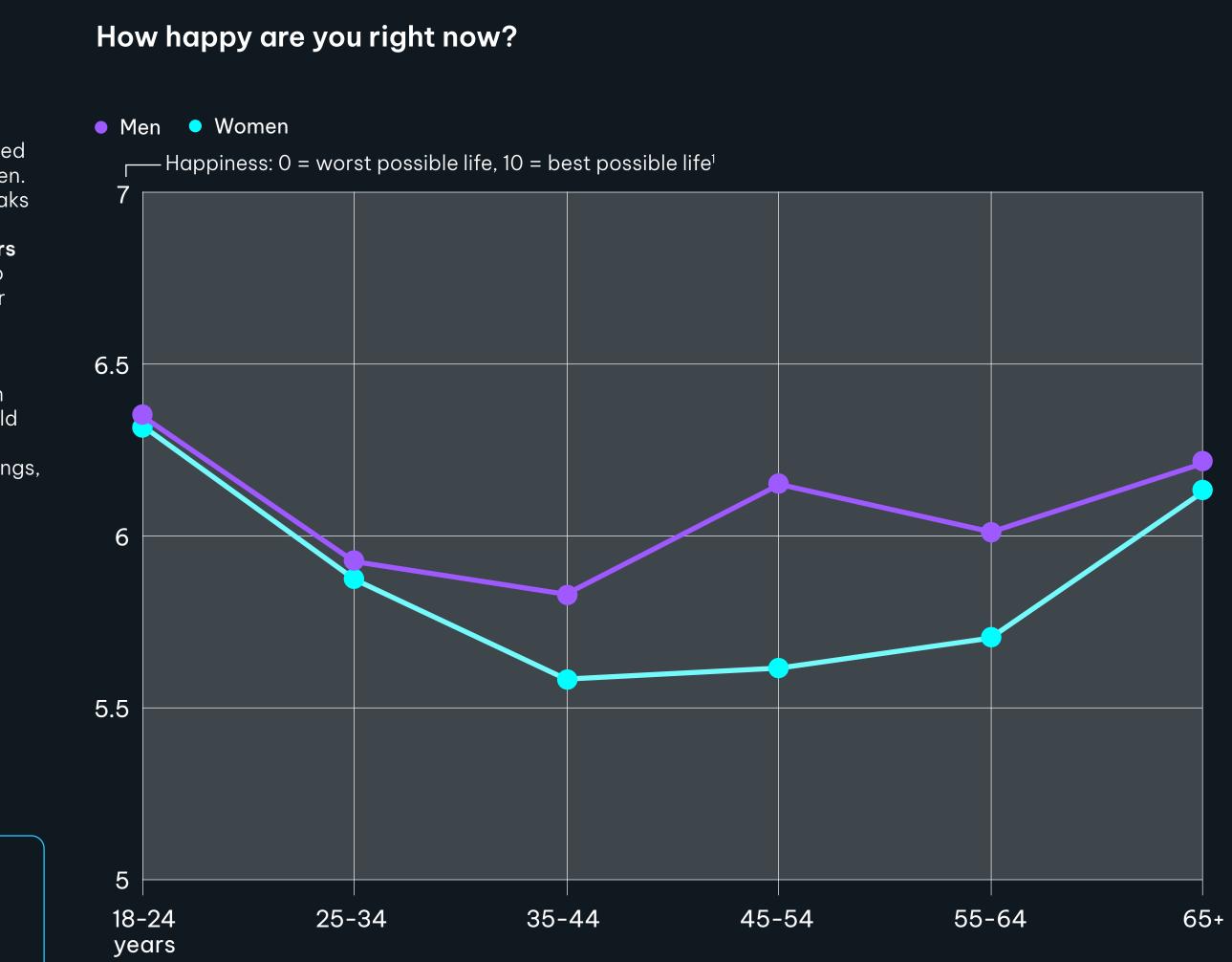
The results highlight that  $\widehat{}$ at every age, men reported being happier than women. The gap in happiness peaks when people are aged between **35 and 44 years** old, with men claiming to be **11% happier** than their female peers.



If America's millennial women were a country in their own right, they would rank 80th in the World Happiness Report's rankings, below Venezuela.



Women are less happy than men across all ages, with US millennial women unhappier than the entire population of Venezuela.



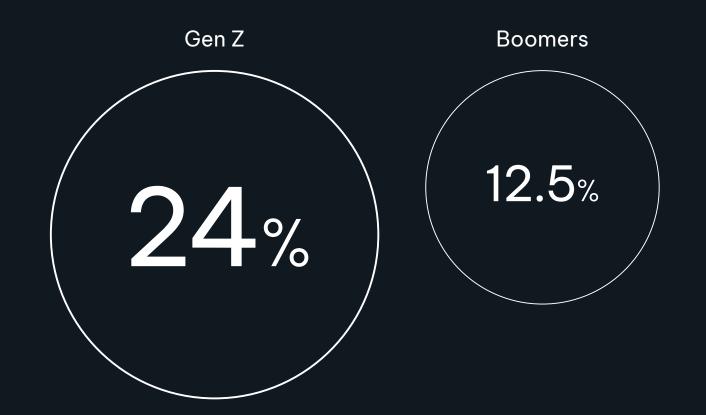
N=2,028 US consumers <sup>1</sup> https://worldhappiness.report/about/



## Happiness for all ages

KEY FINDINGS

Happiness is also generational, with Gen Z reporting that they feel twice as lonely as boomers.



- Those that feel lonely may desire friendly connections more. It's crucial for businesses dealing with a diverse customer base across different age groups to comprehend the significant influence that they can have.
- ₩. A company's customer service strategy should be designed in such a way that every customer departs with a sense of satisfaction. They must acknowledge that some customers might require an extra level of attention and effort to ensure their satisfaction.

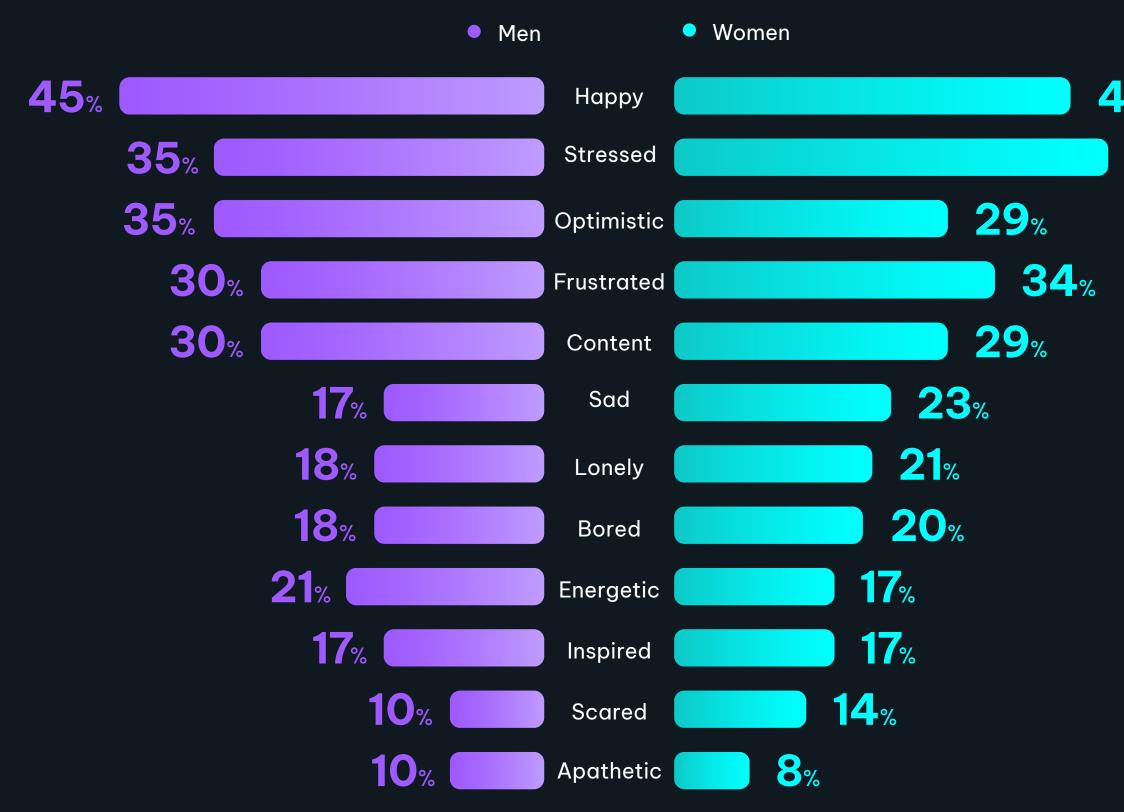
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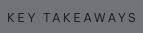
While like other studies we find that the youngest and oldest people are happiest, Gen Z today are clearly not as happy as they should be. They are the loneliest generation, who will reward brands that meet their need for connection.

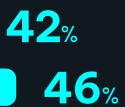
Dr Posada-Baynham, **Behavioral Scientist** 

### Which best describes your mood in the last week?

Women told us they were **more likely to have been stressed** in the last week than men, and **more likely to have felt sad**.







## What makes us (un)happy?

2 in 3 customers are not happy with the service they receive

We asked people how they feel in relation to politics and the economy, how happy they feel when they think about the environment, and what happens to their sense of happiness when they interact with customer service.

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It doesn't matter if a person is making hundreds of thousands a year or not very much at all, the impact of a good customer experience affects a person's happiness equally. Whoever you are, you expect brands to be compassionate, empathetic and efficient.

Omer Minkara, Vice President, Principal Analyst at Aberdeen

People's levels of happiness drop in relation to politics, the economy and the environment. Sometimes the impact is significant - 95% of over 65s. for example, told us they feel unhappy with politics in the US.



It's clear that it's not just large-scale events that can affect a sense of happiness. Every day interactions, like those we experience in customer service situations, also have an impact.

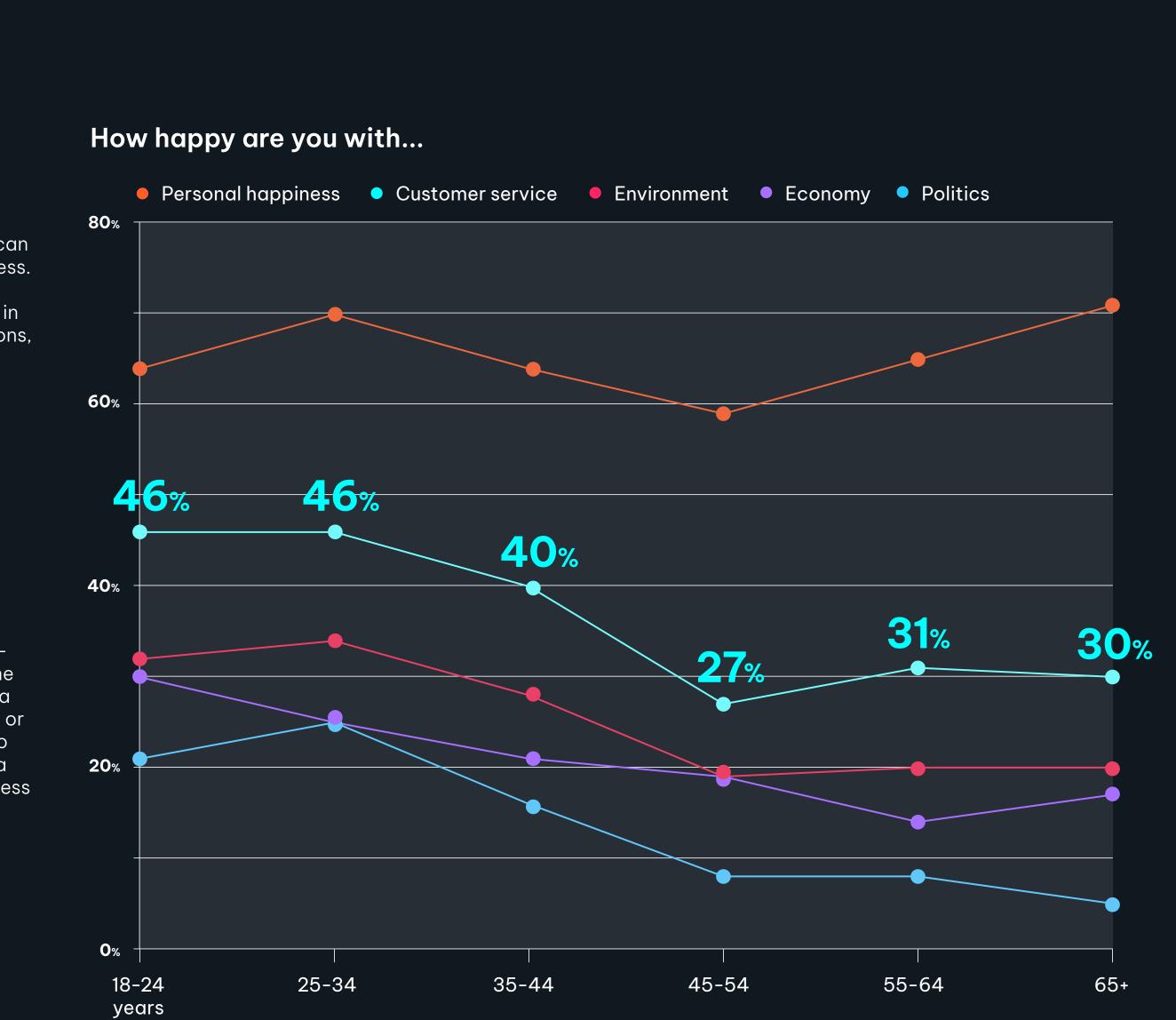
On average **two in** three customers are not happy with the service they receive.

Only **36%** of those we •••• surveyed are currently happy with the state of customer service.

Those momentary IT encounters with brands whether it be via an online chatbot, a phone call to a customer service center, or the smile of a person who is serving coffee – have a bigger impact on happiness than we might imagine.

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N=2,028 US consumers



AWAYS

# Happiness breaks through



of people are happier thanks to good customer service

Almost every respondent said they experience a moment of happiness when they receive good service.

The majority (54%) went even further to say these moments left them feeling very or extremely happy.



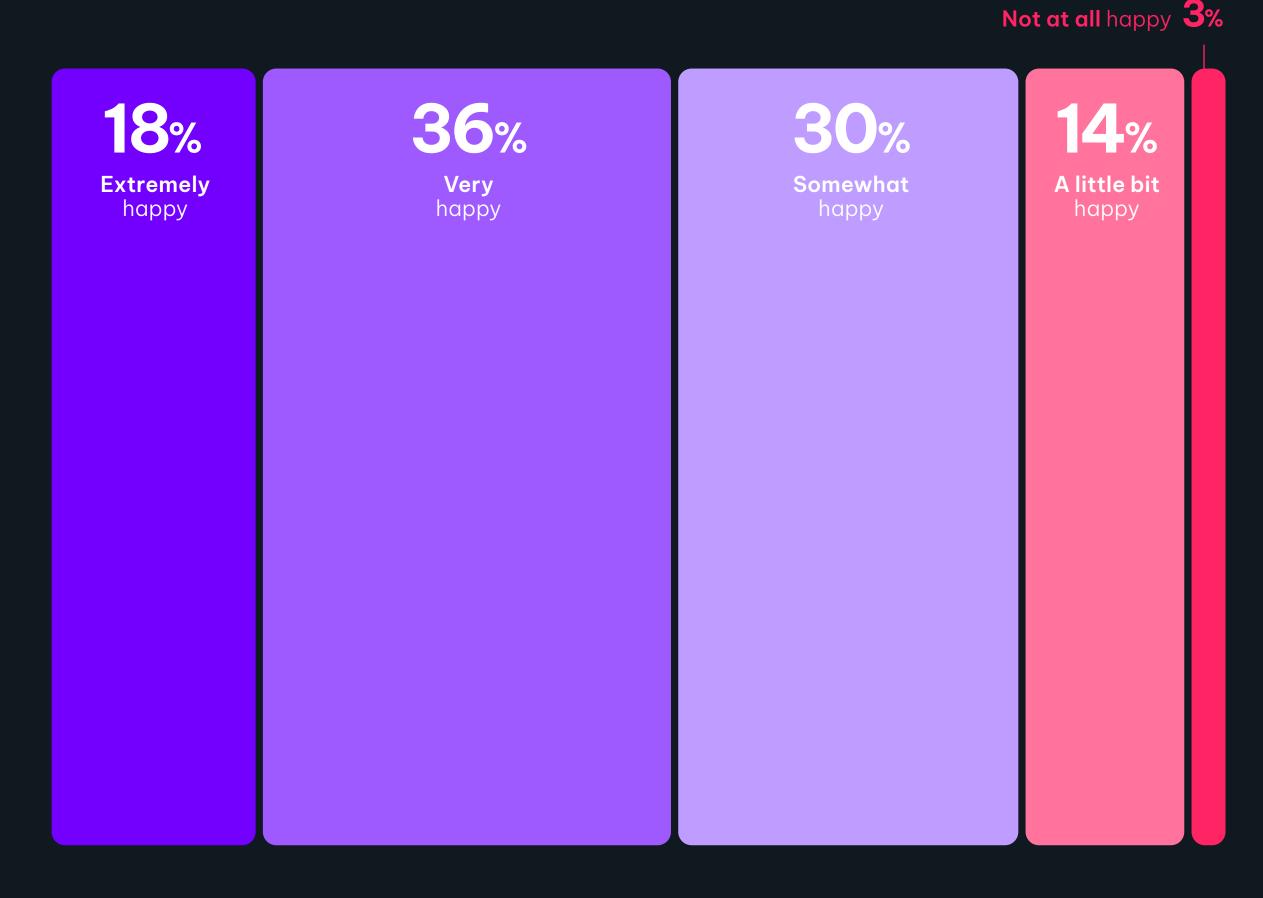
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### Dr Posada-Baynham adds:

Other happiness research in academic literature also finds that it's the repeated, micro-moments that shape our happiness most, not the big-ticket events we see in movies or on social media.

It's possible those moments of friendly contact through customer service could be more important than we think. Researchers from Harvard investigating factors affecting longevity at Massachusetts General Hospital found that feeling isolated, and being treated with less courtesy or respect, are among eight non-medical factors which have an **impact on** life expectancy.<sup>2</sup>

### When you experienced those good customer service interactions, to what extent did they make you happy?



N=14,058 consumer interactions

<sup>2</sup> https://news.harvard.edu/gazette/story/2023/02/ how-long-will-you-live-8-social-factors-are-key/





## Care beats cash in the AI age

Consumers are



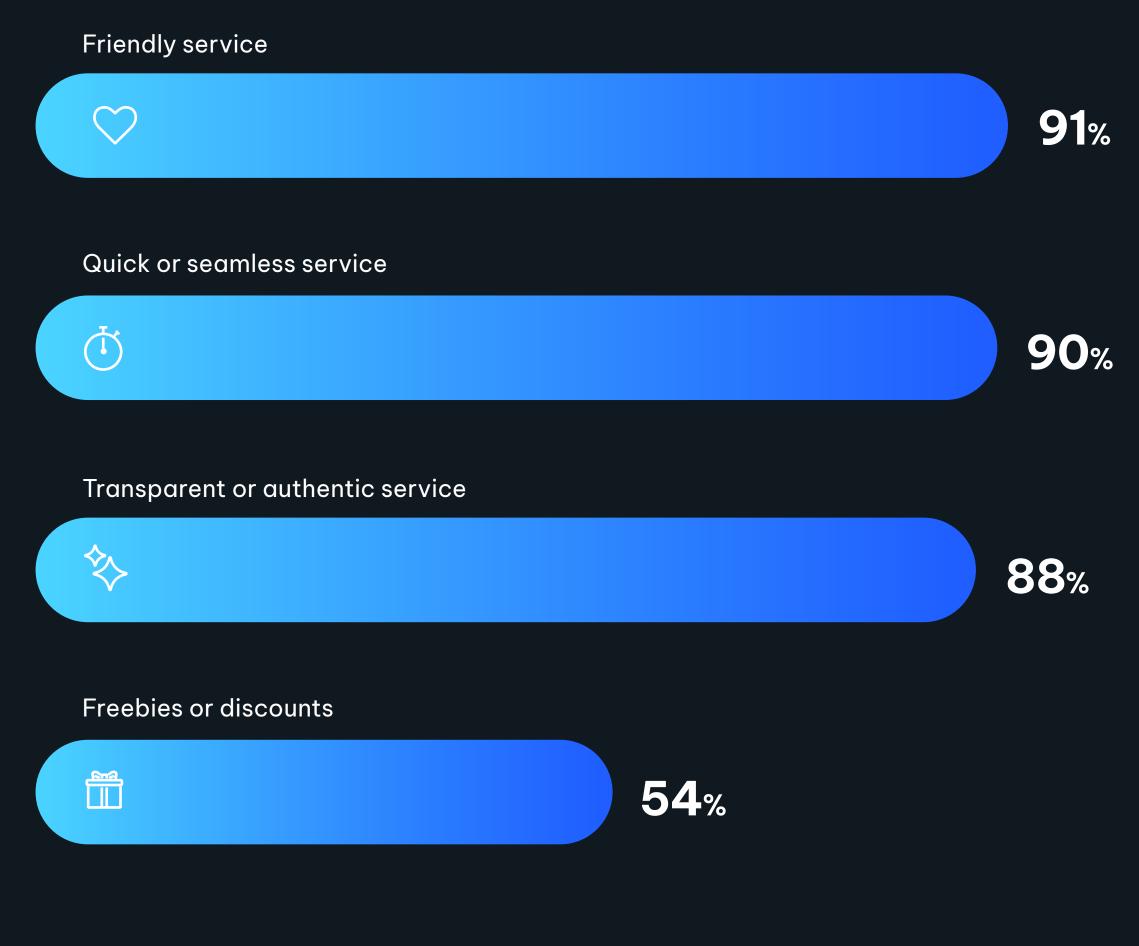
more likely to be made happy through friendly service than discounts or freebies

Friendliness makes all the difference. Our findings suggest that enhancing customer relationships doesn't necessarily require hefty financial investments.

While **54%** of consumers felt happy because they'd received a discount or a freebie, a massive **91%** said friendly service was what brightened their mood. This was followed by transparent or authentic **(88%)** or quick and seamless service (90%).



### Consumers were made happy in the last month through...







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## The 'wow' factor

"You might expect people to be happy if they receive a discount, because value and price are very important, especially in today's economy," says Minkara.

"So, it's interesting to see consumers essentially saying, 'I want to be wowed.' I interpret this as a desire from consumers to have their expectations exceeded."

Being 'wowed' doesn't have to be about grand gestures. A third of consumers said they'd recently enjoyed sharing a smile or a joke while receiving customer service. A fifth said that when good customer service had made them happier, they'd been **more productive** that day, and for **a quarter (24%)**, receiving good service then made them **friendlier to others**.

If we want the world to be a happier and more productive place, unsurprisingly perhaps, it all begins with friendly service. It costs nothing, and as we'll see in the next chapter, for businesses, it really pays off.

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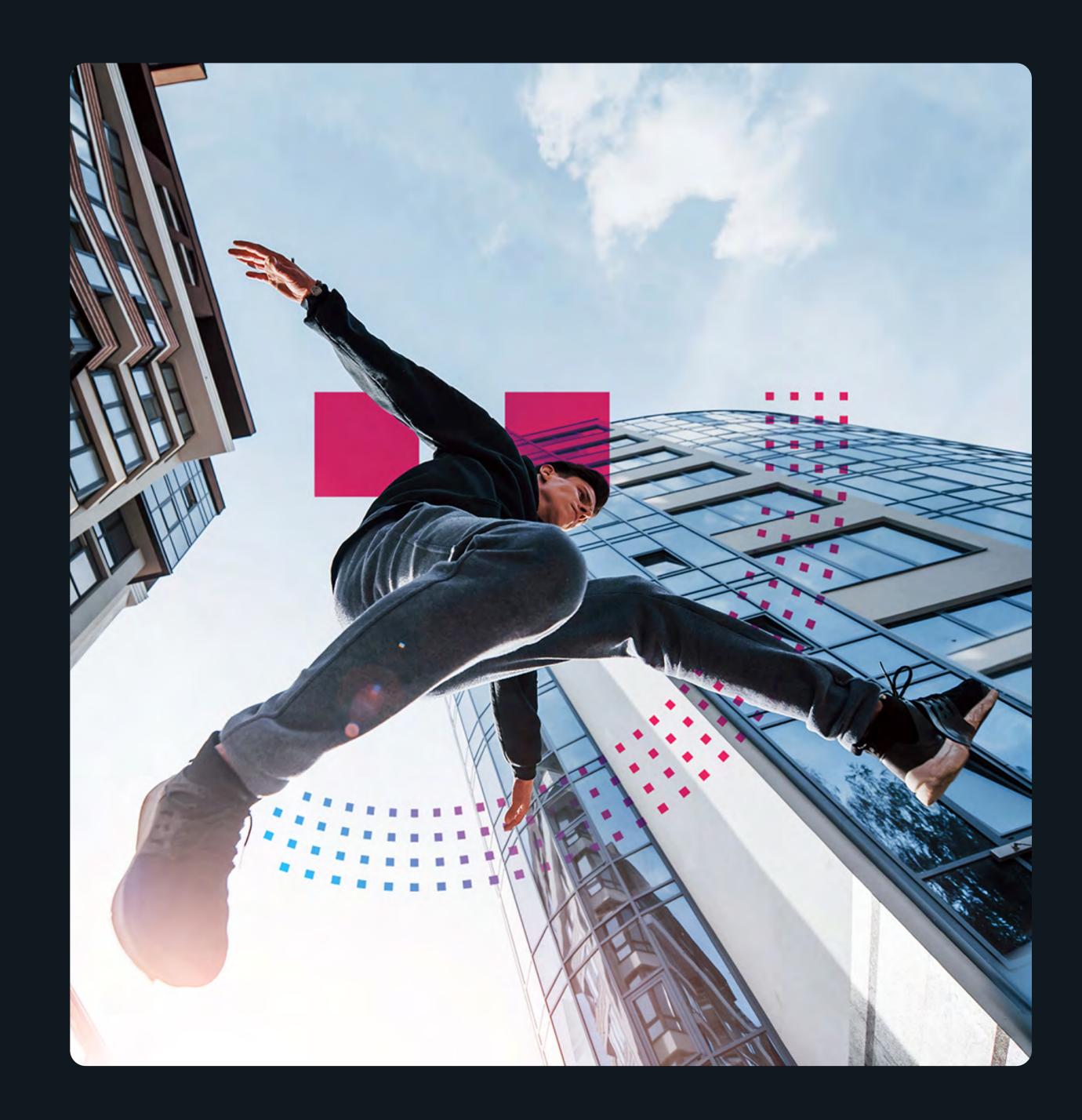
Consumers have a desire to have their expectations exceeded.

Omer Minkara, Vice President

of people said good service made them friendlier to others



2. The impact of consumer happiness on business



# Happiness is worth paying for

91% of consumers are willing to pay more for customer service that leaves them feeling happier

They say you can't buy happiness and yet being made to feel happy is something people are willing to pay for.

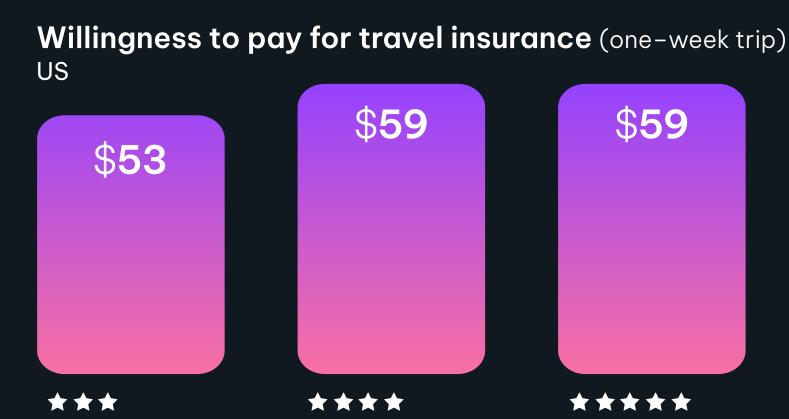
In fact, a massive majoritynine in 10 consumers (91%)are willing to pay more for a customer experience which leaves them feeling happier. They'll pay significantly more too. On average, people are willing to pay 49% more in the US and 43% more in the UK.

On average people will pay almost

50% more for good service

### How much more would you be willing to pay for customer service that leaves you happier? 55-64 18-24 25 - 3435-44 45-54 65+ 35% **58**% 56% 51% 43% 40% N=4,236 consumers

- To put these results to the test, we ran an experiment in the travel insurance sector. Participants were asked **how** much they would pay for travel insurance for a oneweek trip. Between groups we varied the customer service ratings associated with the provider. In the US, people were willing to pay \$52.7 for 3-star service. rising to **\$59.2 for 4-star** service-an increase of **\$6.5 or 12%** (with a similar increase of 15% in the UK).
- Americans purchase **50** million travel insurance plans annually, meaning better service could add \$350 million to the US industry alone.
- Barry Cooper, President, CX Division, NICE, believes figures like these only reinforce the value of investing in customer experience: "When you think that often the only point of human contact a person will have with a brand is the contact center agent, that person becomes less of a contact center operative and more a strategic brand ambassador."



4-star service

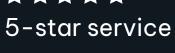
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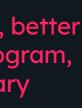
3-star service

We targeted an improved call experience for members, better agent experience, and a clear quality management program, and our NICE implementation delivered on those primary targets and much more.

We plan to dive into AI for customer experience in the coming years.

Michelle Seymour, Assistant Vice President of Contact Center and E-Services, Maps Credit Union







## Younger generations will spend more to be happy

9 in 10

consumers reward brands for happier experiences, but Gen Z are splurging the most

The younger you are, the more you value the friendliness of your customer experience interactions: people over 65 will pay 35% more for this, whereas Gen Z are willing to pay the most-58% more.

"Just making people happier is good for **business,**" says Barry Cooper, President, CX Division, NICE.

As he points out, findings like these should put consumer happiness and their experience of brands front and center in any business: "As Gen Z becomes the largest slice of the population, what they are willing to pay could increase a brand's revenue, without a brand having to launch a new product or change the way they do business, purely through investing in good customer experience."

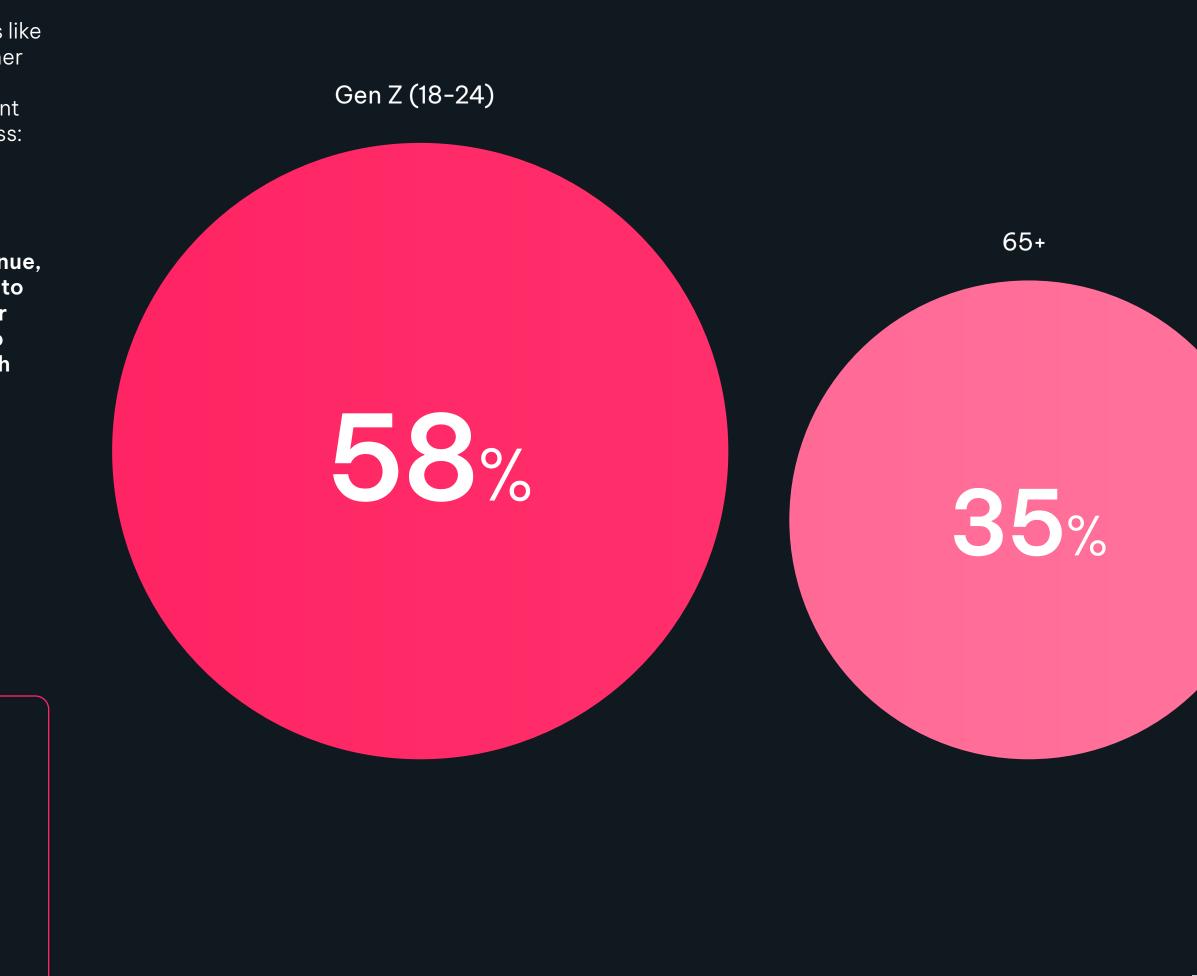


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A brand could increase their revenue purely through investing in good customer experience.

Barry Cooper, President, CX Division, NICE

How much more would you be willing to pay for customer service that leaves you happier?





## Happy people spend more

Once people know how good customer service can be, they don't want to miss out.



"Reducing the level of service, for example, ease of boarding, to encourage customers to pay for something better is never going to engender brand loyalty," he says. "But making good customer service part of the culture of a brand offers businesses an opportunity to grow revenue-not through selling a better service but through improving what service they already offer."

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In areas where consumers tend to be happier, they might be more willing to forgive a poor customer experience than those who live in less happy places.

Omer Minkara, Vice President



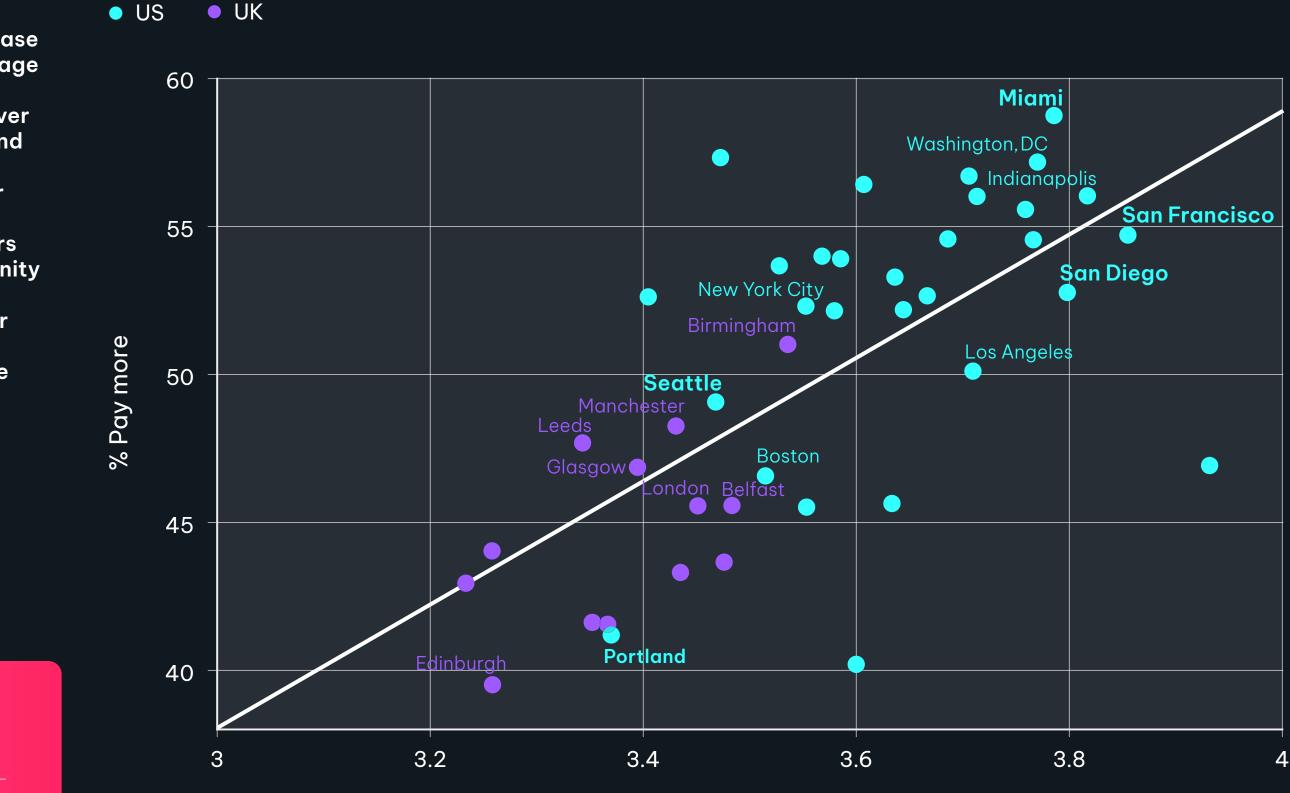
The sunshine factor

In the US, sunny cities like San Francisco, San Diego and Miami are in the top five for how happy consumers are after receiving good service, whereas Portland, a famously rainy place to live, ranks lowest. Similarly, for personal happiness, Portland ranks second lowest, just above rainy Seattle-the least happy city in the US.

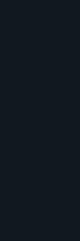
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### Consumer happiness and willingness to pay

Highlighted cities



Consumer Happiness



WAYS



# Happiness generates loyalty

Consumers will avoid brands for up to ten years after a bad customer experience.

Consumers are not just willing to spend more for a good experience-they're also more likely to stick with the brands that offer this to them. Just over half (52%) of people are more likely to consider brands they've had a good experience with again, and a similar proportion (42%) will stay loyal to them.

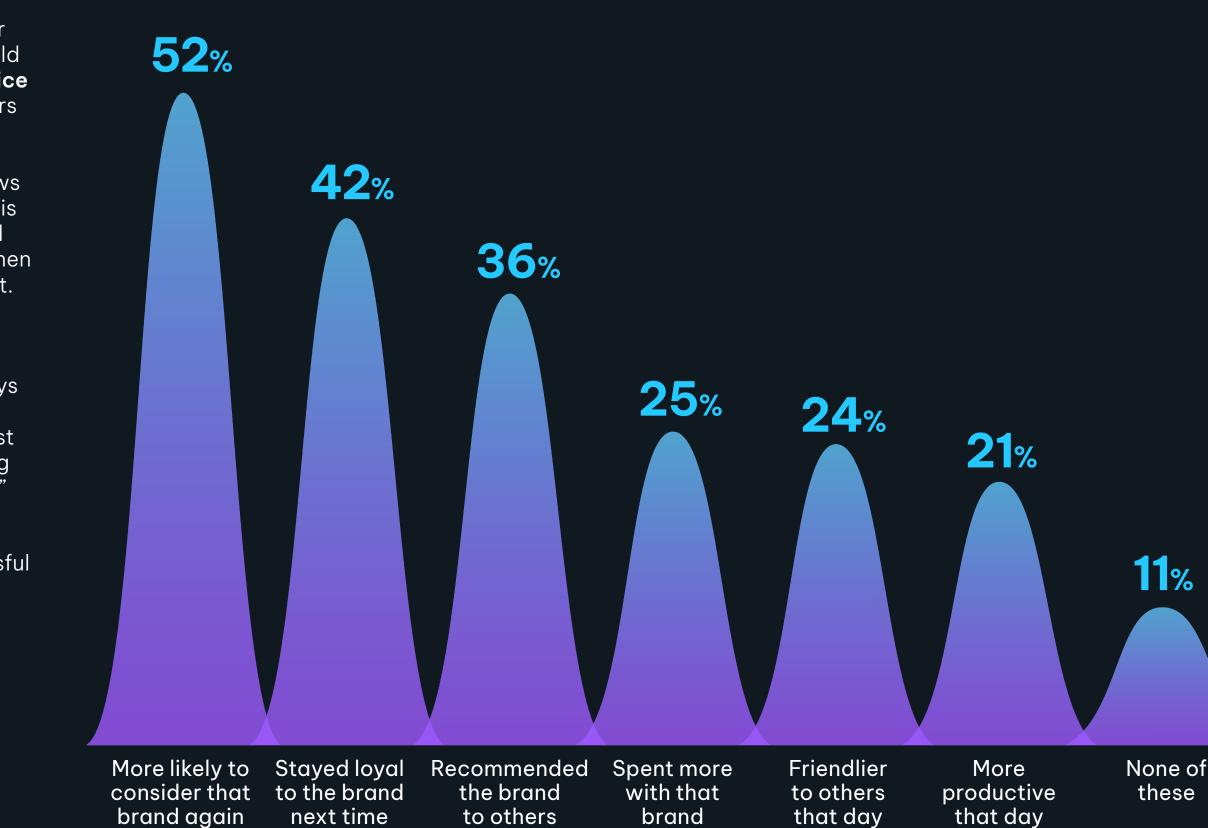
> There's a significant flipside to this. When asked how much they trusted brands after acts of historic poor service, and how much they would consider engaging with them again, the percentage of consumers who would go back to a brand with poor service is low.

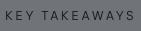
While US consumers were 15% more forgiving of poor service than Brits, both hold the memory of poor service for a long time-consumers will avoid brands for up to ten years after a bad experience. The data shows that a **brand's capability** is three times more powerful than a brand's integrity when it comes to consumer trust.

**"For consumers looking** to engage with a brand's products or services," says Minkara "trust in a brand's ability to deliver is the most important factor in gaining and retaining their loyalty."

The distinction between a good brand and a successful one is a **loyal base of** customers. No brand can risk losing a potential customer for a decade. We're in an era where businesses simply cannot afford to skimp on quality service as a means of fostering relationships with consumers.

### Thinking about the times good customer service has made you a little bit happier, have you experienced any of the following?





# Happiness is best when it's unexpected

A good customer experience will impact people's happiness. But there are some industries where we have higher expectations that customer service will make us happy.

- Two-thirds of us expect **hospitality** to offer customer service that will **make us** happy, followed by 60% of us with that expectation of healthcare, and 55% of us holding high expectations of travel brands.
- But unexpected moments of friendly service, big and small, made people 18% happier. There is a strong correlation between how expectant we are of good service, and how happy it makes us when we receive it.

All industries need to recognize the **importance** of unexpected, good **service** and understand how best to offer them to their customers. Surprises in good service can drive the biggest payout for businesses.

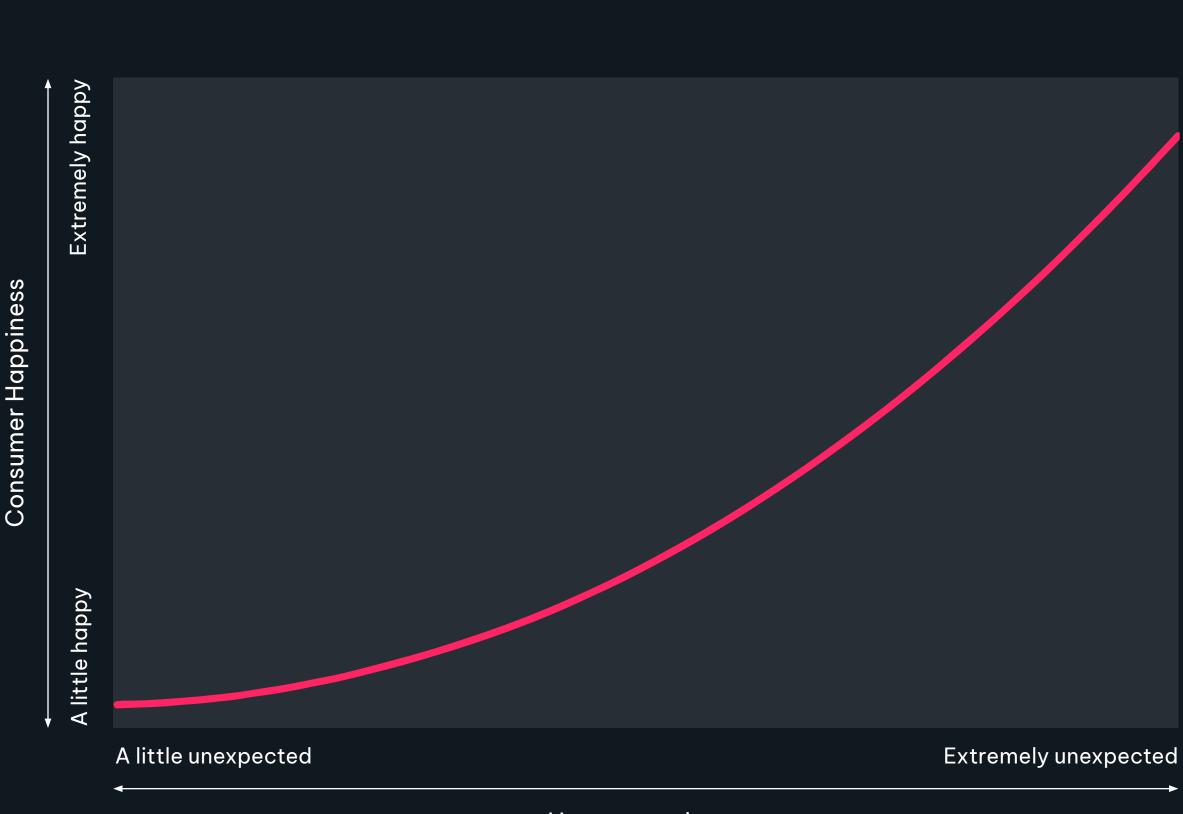
As Dr Posada-Baynham reminds us, "You don't need to read the science to know that happiness is proportional to our expectations. Just remember the last time you received an unexpected upgrade at a hotel or saw the underdog team win the championship. We celebrate the most when the result was least guaranteed."

Good customer service makes people

 $\delta^{\circ}$ happier when it's unexpected

### How unexpected customer service boosts consumer satisfaction

Visualizing the relationship between customer service expectations consumer happiness



Unexpectedness

## The AI wow factor

"Little acts of kindness have an outsized ROI on experience."

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Enlighten AI analyzes every interaction and provides additional intelligence on agent behaviors for more effective coaching conversations that improve the customer experience. Our goal is to be number one from a customer experience standpoint, and NICE is helping us climb the ladder in those rankings.

Kevin Anderson, Speech Analytics Program Manager, <u>Fifth Third Bank</u>

Given happy consumers pay more and are more loyal, moments of surprise could provide the biggest payouts for brands.

"The challenge is that in delivering great customer service, the bar of expectation becomes too high for brands to keep exceeding it," says Minkara.

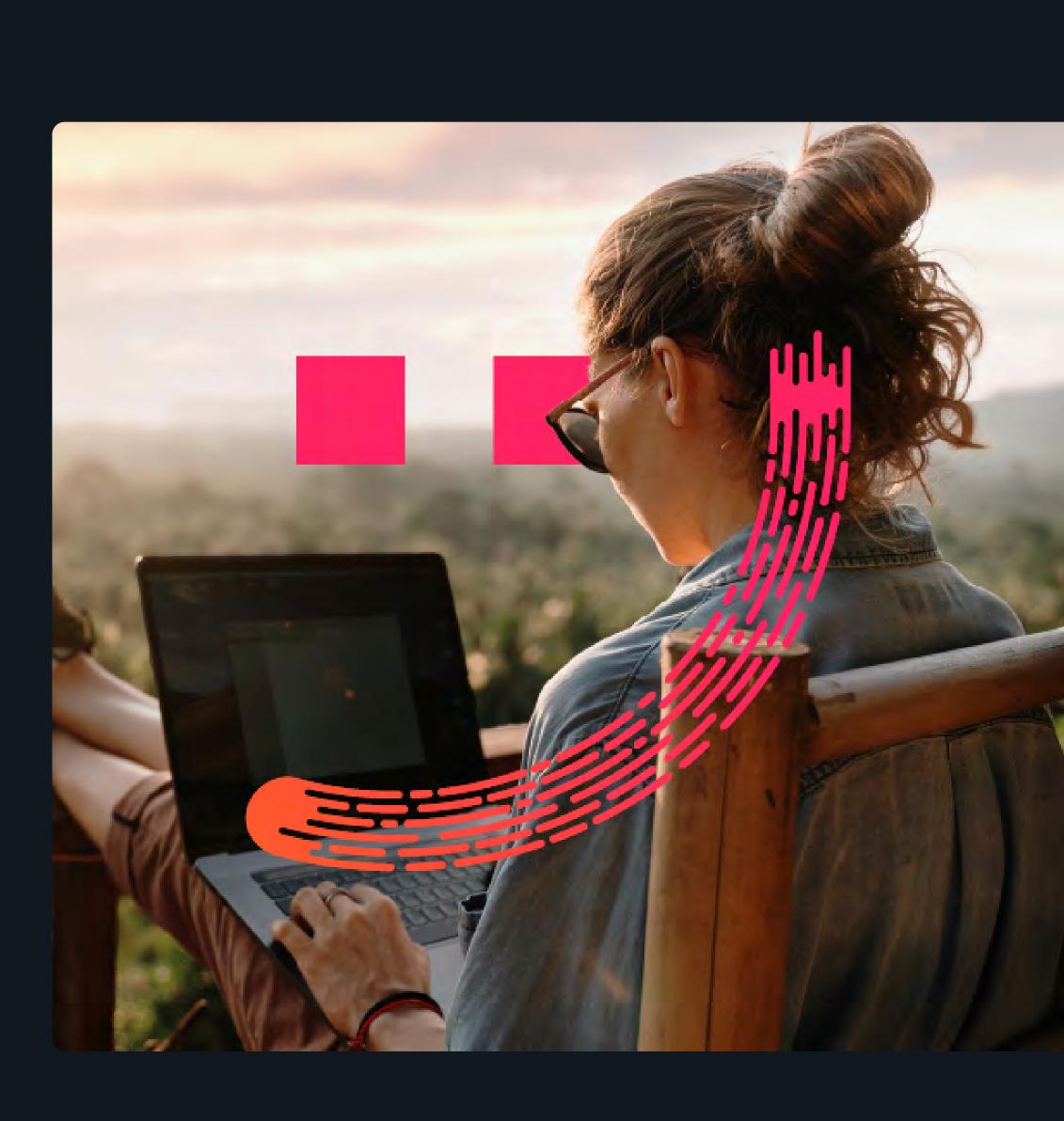
"The trick, then, is to make it clear to consumers that they're receiving an 'above and beyond' experience, rather than the new normal. This is where AI has an important role to play, setting the baseline bar with a high standard of efficiency, thus allowing humans to bring those 'wow' factor moments."

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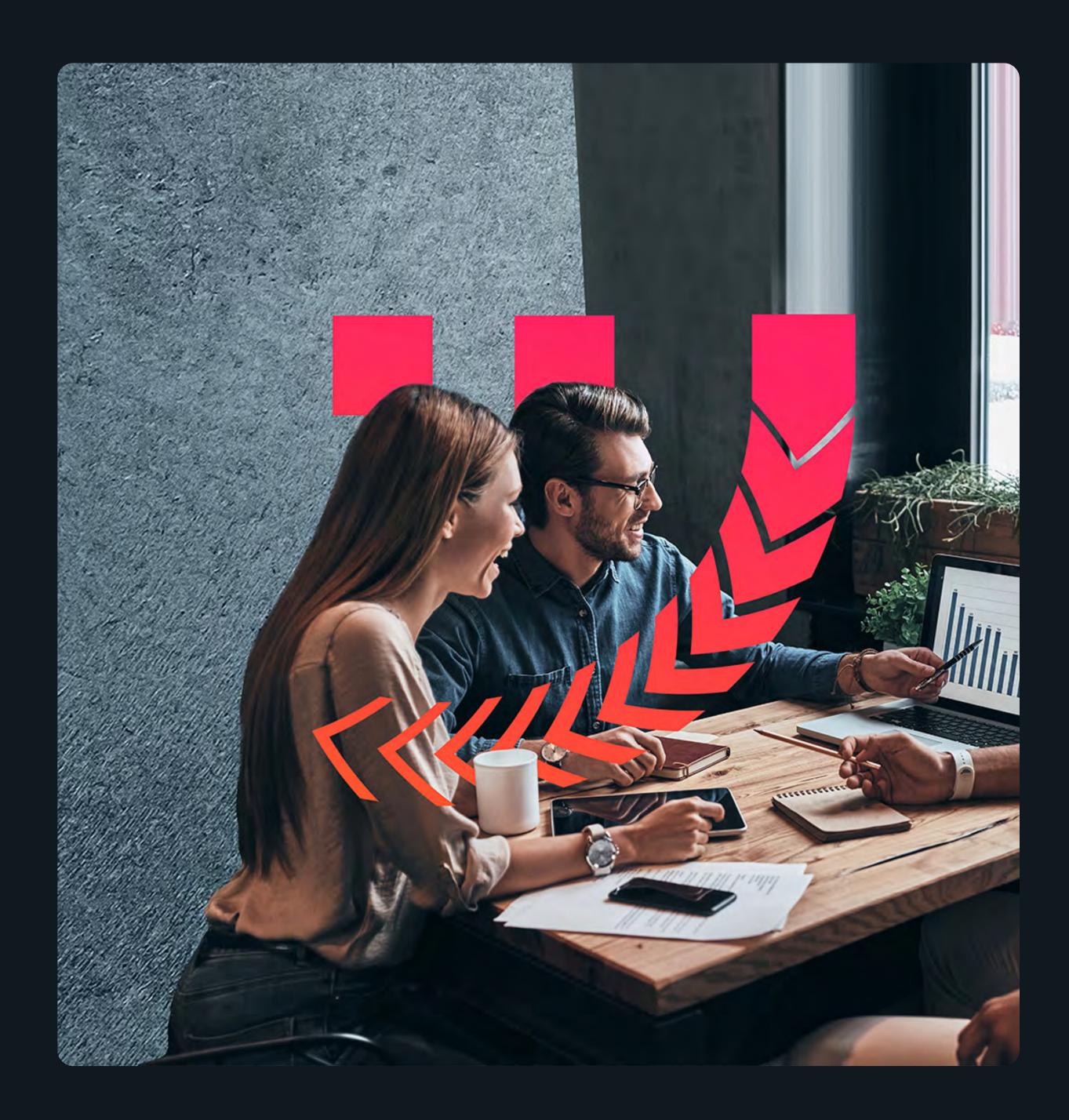
Cooper agrees: "The customer experience is no longer just a part of business; it is the business. Whereas in the past the way brands differentiated themselves was based on the price or the quality of their products, increasingly, it's about the service they offer. As this research shows, the customer experience you deliver determines consumer loyalty. Unexpected moments of good service could enable brands to make strong gains in customer loyalty."

In the next section, we dive into the benefits that purpose-built AI is already bringing to customers and the potential it can have to help spread happiness.





# 3. AI's role in consumer happiness



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## AI in our daily life

Three-quarters of Americans trust Al to make them happier.



As we have seen, purposebuilt AI for customer experience brings a wealth of benefits to brands and consumers. Outside of customer service, Al already plays a significant part in most people's day-today lives, making many tasks easier and more straightforward.

Thus, people are growing more accustomed to Al's presence. In fact, according to data from the Pew Research Center<sup>3</sup>, **65% of** Americans are aware of the use of AI in chatbots and 62% in product recommendations.

This research shows that already more than threequarters (78%) of people think using digitization and Al in customer service can make them happier.

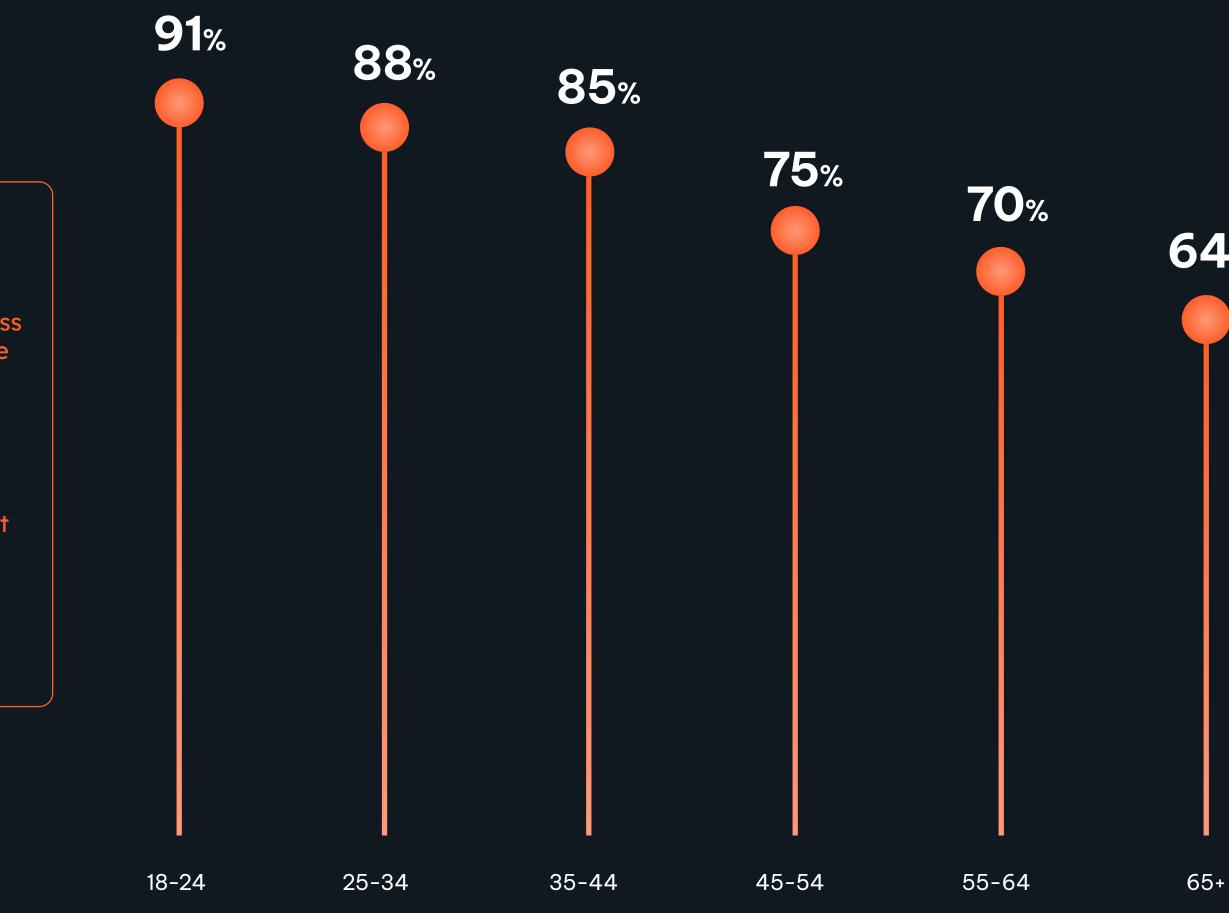
These consumers see how AI is improving customer service, as Minkara explains...

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Part of the reason we see consumer willingness to engage with AI is the convenience factor. If I want to cancel my cable subscription, I don't want to have to share my story and details with six different people. I just want to cancel it.

Omer Minkara, Vice President

### Consumers who think AI in customer service can make them happier



<sup>3</sup> https://www.pewresearch.org/science/2023/02/15/public-N=4,236 consumers awareness-of-artificial-intelligence-in-everyday-activities/



**64**%

(

## Complementing the human touch

The number one benefit of Al designed specifically to enhance the customer experience in the eyes of consumers is that it resolves their issues faster.

Almost half (41%) cited this as the main benefit they saw of Al in customer service. A further 36% said it made them happier because they didn't have to repeat themselves.

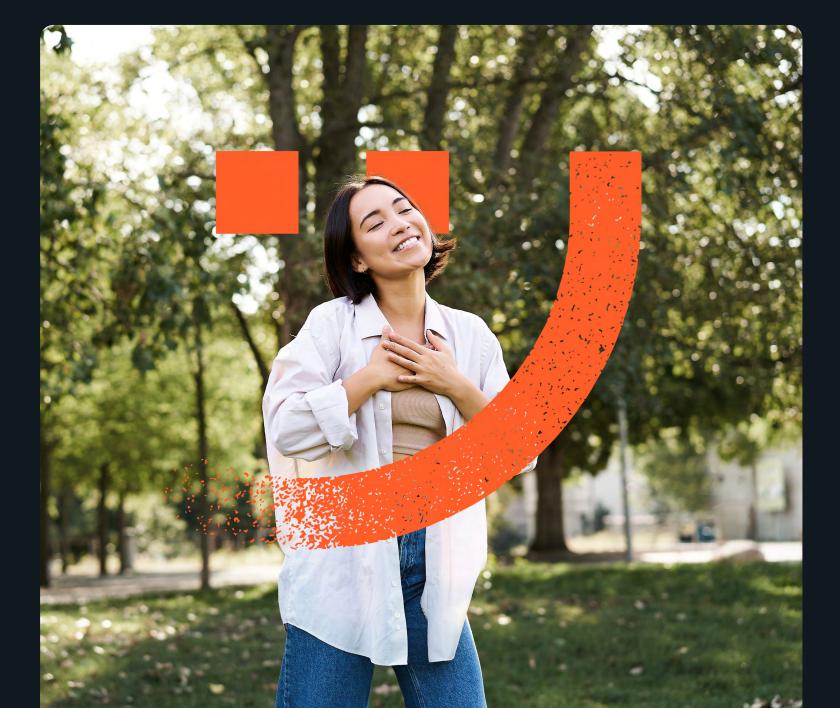
This does not mean brands should be abandoning their contact centers, as Minkara cautions: **"If I have a** complex problem, say with an insurance claim, I want to talk to a human who is prepared, well-informed and engaged. Businesses need to think in terms of what is most convenient for the consumer, because the more convenient it is, the happier consumers get."

The number one benefit of AI is resolving issues faster

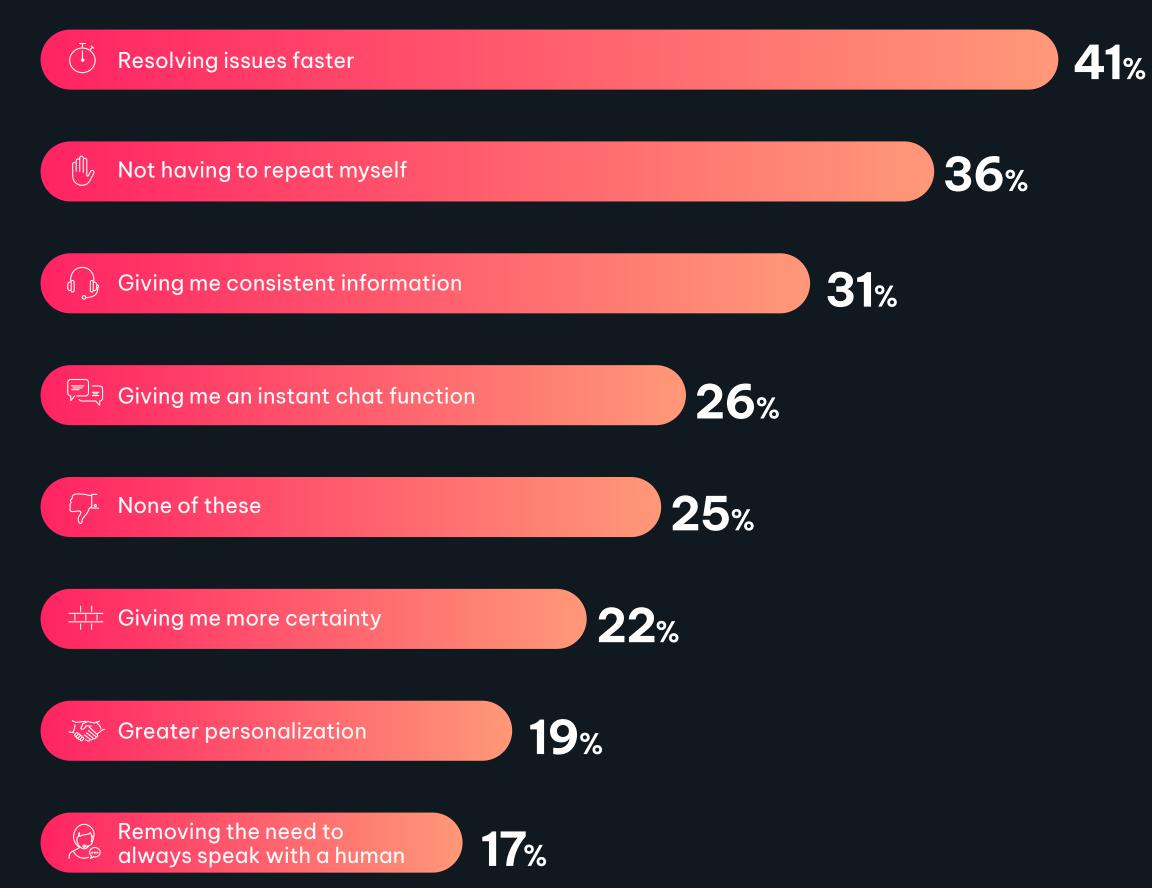
### 66 77

What is most convenient for the consumer? The more convenient it is, the happier consumers get.

Omer Minkara, Vice President



### What are the main ways in which you think customer service companies could use digitization and AI (e.g. chatbots) to make you happier?

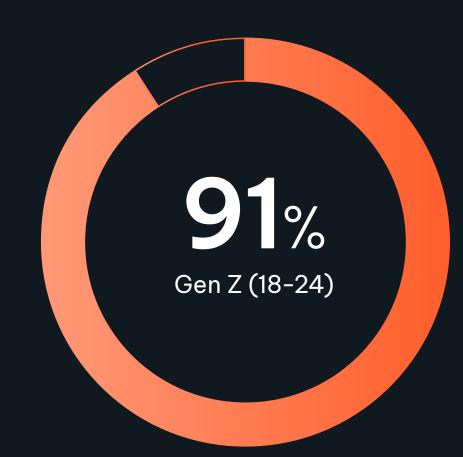


N=4,236 consumers



## AI is closing the happiness gap

The vast majority of Gen Z-91%trust Al to make them happier.





Unsurprisingly, people in the younger generations both accept and are more appreciative of Al in customer service. The vast majority of Gen Z trust that Al will make them happier.

However, this research also showed there are significant benefits of purpose-built customer experience AI for older consumers.

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We feel positive we have the correct evaluation questions in place because we continue to see improvement in sentiment month-overmonth. We've also seen a 30% reduction in repeat calls and a decrease in average handle time and non-talk time despite a 17% increase in seasonal call volume.

Morgan Gray, Senior manager Customer Experience Field Management, <u>Republic Services</u>

To cite one example, almost half (47%) of all respondents experience unhappiness as a result of having to repeat themselves. For people over 65 this rises to 65%. Purpose-built AI to enhance customer experience can play a strong role in mitigating this frustration, making it clear that digitization does not just bring happiness to young people.

Referring to the benefits they've realized from implementing purpose-built Al for customer experience

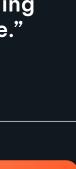
Purpose-built AI is the pillar in customer service that ensures efficiency and timeliness; The human touch brings creativity to over-deliver on consumer service expectations.

But Minkara counsels, Al is not a cure-all. **"It doesn't** matter how much you personalize an interaction or how many niceties you say on the phone if you don't address your customer's core human needs. The foundation is to get things done on time, the right way, and efficiently. Al, then, becomes a facilitator of evolving consumer happiness. Once the basics are covered, you still need that human touch to make an outstanding customer experience."

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It doesn't matter how much you personalize an interaction or how many niceties you say on the phone if you don't address your customer's core human needs.









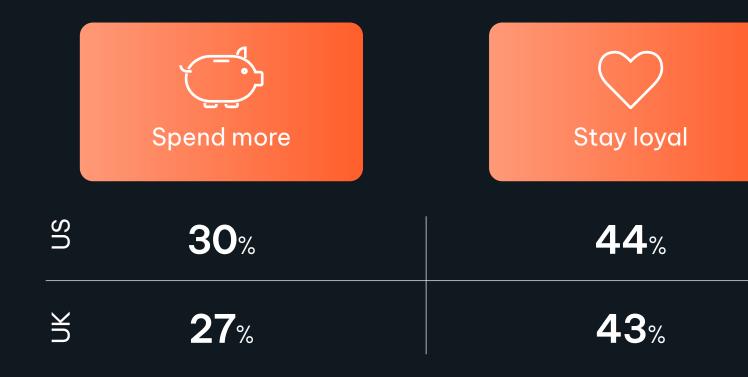


## AI raises the bar

30% of US consumers spend more with brands that provide good service

Consumers are more likely to reward brands using purpose-built AI that give them a good customer experience.

In the US, 30% of this group  $\bigcirc$ spend more with brands that have provided good service, and 44% stay loyal. The figures are only marginally lower in the UK, with 27% spending more and 43% remaining loyal.



Cooper cites three reasons as to why this is: "**First, Al is** available 365 days a year, 24 hours a day, and the best human agents are not. Al can meet people on their terms, as and when they need help."

"Secondly, and relatedly, purpose-built customer experience AI also reduces the variability of someone's

experience with a brand, increasing a customer's odds that they'll have a positive interaction."

3.

2.

"Finally, Al built specifically to address customer needs allows brands to resolve problems faster, and to make the experience for the consumer effortless. If that's important to most people-and especially to Gen Z-today, it's only going to become more important as time goes on."

This also bears out in the experiment conducted with travel insurance consumers, referenced earlier. Where US customers were willing to pay **12% more** and UK customers **15% more for** good service, this leaps to **27% more (\$12)** in the US and **19% more (£9)** in the UK among those who are positive about the role AI can play.

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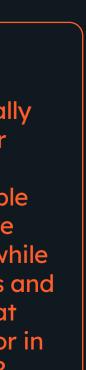
AI allows brands to resolve problems faster, and to make the experience for the consumer effortless.

Barry Cooper, President, CX Division, NICE

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Enlighten AI has totally changed the way our company operates for the best. We're able to measure how we're treating our guests while still focusing on sales and driving revenue. What more could we ask for in a sales environment?

Alexandria Doucet, Quality Assurance Manager, Open Network Exchange





# Conclusion



## Conclusion



Businesses have the **power** to make people happy. The impact that they have on their consumers' feelings should not be underestimated. And the most profound impact they have is often driven by **the** experience they deliver during an interaction.

Warm, friendly and efficient interactions are key to how people feel about and engage with a brand, and for many consumers, it doesn't matter who's behind the connection. Whether delivered by a human or a chatbot, **happiness is found in** the simple pleasures: kindness efficiency, ease, and convenience.



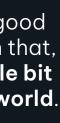
The impact these simple pleasures have on a business is huge. For brands looking to increase consumer loyalty and to increase revenue, **investing in** customer experience can't be an afterthought. Not only does good customer service increase the amount consumers are likely to spend, people are also unforgiving of brands that don't meet their service expectations.



Evolving consumer experience means combining technology with human ingenuity and connection. Convenience, efficiency, and ease all improve the consumer experience. This is how **AI is raising the bar** of expectation among consumers, offering consistency and clarity in every brand encounter. Likewise, a smile, a joke, or a moment of surprise also demonstrably raises the happiness of consumers as they engage with brands.

Great customer service is good for business. But more than that, if it makes people that little bit happier, it's good for the world.





# Key Takeaways



# It pays to be NICE

### Investing in consumer happiness is good for business

Customer experience is no longer part of the business – it is the business. Consumers are willing to **pay more and** stay loyal to brands that offer them a **good experience**.

Customer service teams are more than operatives-they're brand ambassadors. Good customer experience has the 'wow' factor, bringing moments of glee and surprise through human connection.

Good customer experience can turn consumers into brand evangelists. Building the worth of customer experience in a business gets people talking about how a brand went above and beyond.



**Al makes** consumers happier

Purpose-built AI sets and raises the baseline for customer experience. It puts information at the fingertips of consumers and employees, reduces the room for error and personalizes interactions based on contextual AI memory. AI solutions can also help agents resolve issues faster and save customers from having to **repeat themselves**.

Al improves customer experience for all generations. While Gen Z expects and values the role AI can play in their **brand interactions**. Al can also address the **frustrations** of older generations in the customer experience.



### Success hinges on balancing Al with human interaction

Customer service is a culture, not a giveaway. Consumers value moments of **human connection** more highly than discounts or freebies. The biggest wins for brands will be in **keeping the** human touch when rolling out Al.

Best-in-class customer service needs purpose-built AI at its core. Brands should consider how (and what) makes consumers happiest and **balance the** two. Brands who infuse their CX operations with purposebuilt AI and maintain the rich personalization from the human touch will win big in the future.





## Driving exceptional customer experience with Enlighten

Built from the industry's largest labelled dataset of CX interactions alongside industry-specific knowledge bases, NICE's Enlighten Al is the industry's most mature, proven and trusted CX Al.

Enlighten's purpose-built Al for CX delivers on every CX stakeholder need, including CX leaders, employees and consumers, transforming how organizations of all sizes optimize, automate and augment their customer and employee experiences. Proven and purposebuilt for CX, Enlighten Al is embedded across the entire CXone platform to easily operationalize and deliver immediate impact.

With Enlighten Al, organizations provide top-tier experiences for employees and consumers alike, and help spread more happiness across the globe.

Find out more about Enlighten here >



