



AI IN CUSTOMER EXPERIENCE

WHAT'S WORKING, WHAT'S NOT, AND WHY ENTERPRISES
ARE STRUGGLING TO SCALE

*A Miratech Leadership Playbook for CX, Technology, and Digital Transformation Executives in Financial Services,
Healthcare, and Telecommunications*



EXECUTIVE SUMMARY

AI has reached an inflection point.

In **2019–2021**, it was experimental.

In **2022–2023**, it became a line item.

In **2024–2025**, it has become the core infrastructure of customer experience.

Yet despite widespread adoption, most enterprises still struggle to move beyond pilots, isolated use cases, or narrow efficiency gains.

McKinsey's public research shows that while AI adoption is widespread, only a minority of organizations report measurable, enterprise-wide financial impact from AI initiatives. Gartner has publicly warned that many AI initiatives stall due to cost, governance, and integration challenges, particularly in complex enterprise environments.

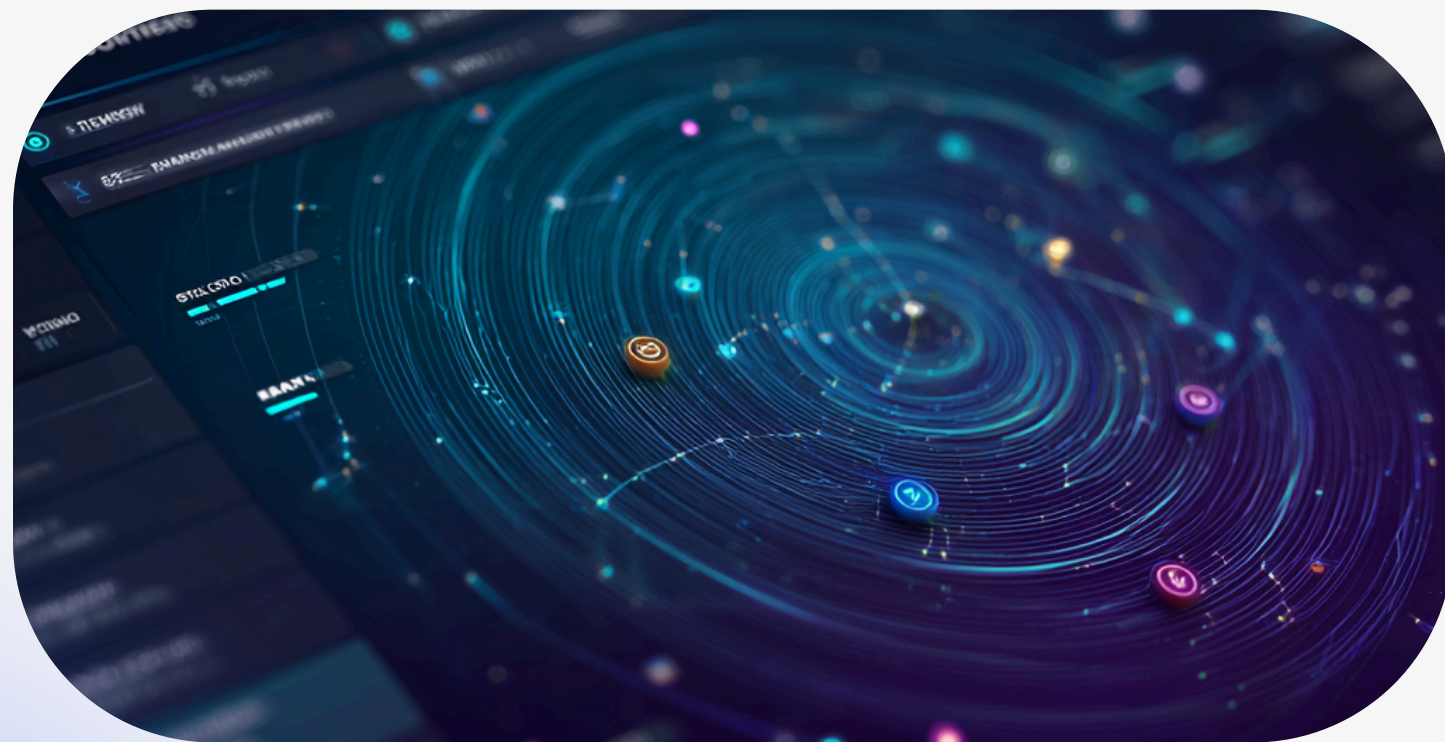
This playbook **is not about the promise of AI.**

It's about the realities, the patterns, and the pitfalls — drawn from global enterprises navigating massive complexity.

It is written for leaders **who want AI to actually work**: to reduce friction, increase personalization, strengthen trust, and make experiences more human — not less.

THE TRUTH ABOUT AI IN CX TODAY

Market messaging around AI is loud — and expectations are escalating fast. [Gartner](#) predicts **80% of common service issues** could be resolved autonomously by 2029, even as it warns many agentic AI initiatives may be canceled due to cost and unclear value.



BUT HERE'S WHAT'S REAL:

- **AI works — when it is engineered for reality, not slides.**

The organizations seeing measurable improvements are the ones that integrated AI into their actual operational ecosystem rather than building on top of disconnected tools.

- **Most AI deployments fail because they assume maturity that doesn't exist.**

Enterprises underestimate the complexity and fragmentation of their own environment: legacy systems, hybrid cloud, siloed data, compliance constraints, and decade-old routing logic.

- **Customers don't care about AI — they care about how they feel.**

In [Forrester's 2024 Customer Experience Index](#), emotional outcomes were the strongest predictor of loyalty in financial services and healthcare — even more than speed or convenience.

WHAT'S ACTUALLY WORKING (AND WHY)

Across the most complex industries — banks, insurers, hospitals, telcos — three categories of AI consistently deliver real, measurable value.

1 PREDICTIVE INTELLIGENCE THAT SHAPES CUSTOMER JOURNEYS BEFORE PROBLEMS OCCUR

Predictive AI has quietly become one of the highest-ROI areas of CX. Why? Because these industries generate massive, repetitive patterns.



Telecom:

Predicting outages, congestion, or network degradation helps carriers reduce inbound call spikes **by 15–30%** (Gartner CCaaS MQ 2024). It also protects NPS during high-stress incidents.



Healthcare:

Predictive scheduling models anticipate no-shows, bottlenecks, and surge periods, reducing wait times **by 25–40%**. This improves clinician availability and patient satisfaction.



Financial Services:

AI can detect life events like mortgage renewals or deposit anomalies, enabling proactive offers and risk mitigation. Banks using event-based prediction saw **20–30%** higher engagement.

Why it works:

Predictive models thrive where patterns repeat.
These three industries have patterns everywhere.



2 AI-ENHANCED SELF-SERVICE THAT IS FINALLY GOOD ENOUGH

We have moved past the era of clunky IVRs and keyword bots.

Modern AI assistants resolve a meaningful percentage of frontline tasks:

- Balance inquiries
- Claim status checks
- Coverage verification
- SIM activation
- Appointment scheduling
- Plan updates
- Basic billing issues
- Password resets
- Fraud verification

Forrester's 2024 Automation Wave shows that enterprises with modern AI assistants achieve:

40–70%
SUCCESSFUL
DEFLECTION

20-35%
LOWER
INTAKE
TIMES

HIGHER
CSAT

Why it works:

The new generation of AI understands context, sentiment, and intent. It can actually “follow the thread” of a customer’s need.



3 INTELLIGENT ROUTING AND WORKFORCE OPTIMIZATION

AI-driven routing has become one of the most underrated but impactful tools in CX. Instead of generic queues, AI routes based on:

- Customer intent
- Sentiment
- Risk
- Lifetime value
- Policy/eligibility
- Outage proximity
- Skills match
- Availability
- Past interaction history

Companies that adopt AI routing report:



Why it works:

Routing is a scientific problem.
AI solves scientific problems with ruthless efficiency.



WHAT'S NOT WORKING (AND WHY)

AI BUILT ON BROKEN OR SILOED DATA

Gartner reports 87% of AI models underperform due to poor data accessibility and governance. In financial services, healthcare, and telecom, critical data is spread across legacy cores, billing engines, claims systems, CRMs, homegrown platforms, cloud tools — none of which speak the same language.

AI cannot unify what the organization has not unified.

OVER-AUTOMATION THAT CREATES FRICTION

According to Forrester, 69% of customers abandon digital experiences when they can't reach a human.

Excessive automation increases frustration, drives complaints, lowers CSAT, and erodes brand trust.

Automation without a warm human handoff breaks the experience.

UNDERUTILIZED AI ("SHELFWARE AI")

McKinsey finds most enterprises use only 20–30% of the AI capabilities they've purchased.

Why? Limited ownership, lack of tuning, brittle integrations, unclear governance, and the assumption that AI is "done" after go-live.

AI requires continuous engineering — not a one-time setup.

LEGACY SYSTEMS BLOCKING AI SCALE

Legacy architecture remains a major barrier to AI adoption across complex enterprises.

Fragmented cores, rigid billing platforms, and tightly coupled systems limit how far AI can be operationalized.

AI does not fix outdated architecture — it exposes it.

WHY ENTERPRISES ARE STRUGGLING TO SCALE AI

AI IS TREATED AS A TOOL, NOT A CAPABILITY

Most organizations deploy AI the way they deploy software:

- buy platform
- configure
- go live
- move to next project

But AI is not software.

AI is a living capability that requires constant feeding, training, validation, redesign, and governance.

AI GOVERNANCE IS IMMATURE

Gartner predicts that through 2026, 60% of enterprise AI projects will fail due to governance gaps. This includes compliance, monitoring, training data, and ethical considerations.

Financial services and healthcare are hit hardest due to regulatory pressure.

Telecom struggles with scale and volume complexity.

AI ENGINEERING DEPTH IS MISSING

The gap between implementation and orchestration is massive.

Vendors deliver:

- configurations
- setup
- templates
- scripts

But enterprises require:

- cross-system orchestration
- API engineering
- journey modeling
- model training
- workflow design
- compliance reviews
- data transformations
- tuning and optimization
- vendor-neutral decisioning

Few organizations have this talent internally.



INDUSTRY SNAPSHOT: FINANCIAL SERVICES

1 WHAT'S DRIVING AI ADOPTION:

- Fraud sophistication
- Personalization pressure from fintechs
- Cost-to-serve reduction
- Regulatory scrutiny (KYC, AML, PSD2)

2 WHERE AI SHOWS VALUE:

- Fraud detection and risk monitoring at scale
- Real-time personalization across digital and service channels
- Automation of repetitive processes such as onboarding and claims

3 WHERE FINANCIAL SERVICES STRUGGLE:

- Strict governance
- Legacy core banking platforms
- Disconnected customer data
- High consequence of AI errors

INDUSTRY SNAPSHOT: HEALTHCARE

1 WHAT'S DRIVING AI ADOPTION:

- Administrative overload
- Staff shortages
- Patient impatience
- Burnout
- Complex workflows

2 WHERE AI SHOWS VALUE:

- Reduction of administrative burden
- Smarter scheduling and capacity planning
- Faster symptom triage and routing
- Better resource alignment

3 WHERE HEALTHCARE STRUGGLE:

- Data fragmentation across EMRs
- Privacy concerns
- High stakes (clinical consequences)
- Need for a “human-first” experience

INDUSTRY SNAPSHOT: TELECOM

1 WHAT'S DRIVING AI ADOPTION:

- Volatile call volumes and frequent outages
- Pressure to reduce cost-to-serve at scale
- Rising expectations for fast, digital-first support

2 WHERE AI SHOWS VALUE:

- Outage prediction → fewer inbound calls
- Intelligent routing and surge management
- AI-assisted troubleshooting and billing inquiries
- Workforce forecasting for peak demand

3 WHERE TELECOM STRUGGLE:

- Legacy billing stacks and OSS/BSS complexity
- Fragmented data across systems
- High cost and risk of large-scale change

THE MIRATECH AI ORCHESTRATION FRAMEWORK

What competitors don't say:

AI doesn't fail because it's "bad."

AI fails because it's **poorly integrated**.



Miratech's framework addresses this gap:

1. AI Readiness Assessment

A full evaluation of architecture, data flows, governance, and ecosystem maturity.

2. Ecosystem Engineering

Integrating AI across multi-vendor environments — Genesys, AWS, Azure, Google, Salesforce, and custom platforms.

3. Workflow Harmonization

Aligning automation with real-world customer journeys and human escalation paths.

4. Continuous Model Tuning

Improving accuracy, routing logic, sentiment detection, and automation flows.

5. Compliance & Trust Layer

Critical for FS and healthcare success.

6. AI ROI Dashboard

Clear visibility into impact, adoption, and optimization opportunities.



THE CX AI MASTERY CHECKLIST

This is how AI moves from “pilot” to “profit.”

1. Identify clear business outcomes
2. Audit and unify data layers
3. Choose use cases with repeatable patterns
4. Build AI around journeys, not tools
5. Establish cross-functional governance
6. Engineer orchestration, not silos
7. Report success with transparency





Request your Free AI CX Maturity Assessment

Most enterprises already use AI in customer experience — but few have a clear view of how mature or scalable it really is.

This assessment gives [CX, technology, and operations leaders](#) a view of where AI is delivering value, where it's falling short, and what's blocking progress.

You'll receive clear, practical recommendations to turn AI ambition into measurable CX outcomes.

For additional information about Miratech, please visit www.miratechgroup.com