



Customer Experience in the UK

Where Should Businesses Prioritise Spend to Drive Satisfaction and ROI?



Your Guide to Strategic Spending

Customers today demand convenience, personalisation, and speed when it comes to communicating and interacting with companies. To meet and exceed these sky-high expectations, organisations are looking to evolve their strategies and invest in modern digital tools that enable quick and easy communications while maximising their return on investment (ROI).

To find out what's most important to customers today and where you should focus digital spend in 2025, we surveyed thousands of consumers from around the world. Here are some key highlights focused on UK respondents.



 Gen AI Responsibility



Customer Experience

Loyalty, Confidence

Benchmark Report Key Findings

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Customer Retention Starts with Good Communication

Across the UK, customers increasingly expect every interaction to be as easy as placing an order on Amazon.

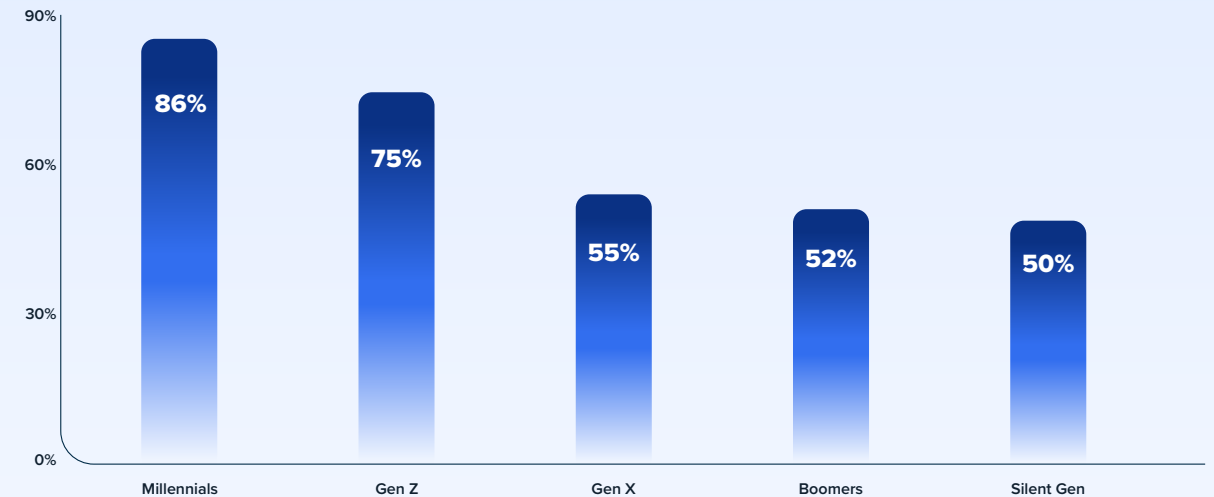


For businesses, this means prioritising personalised communications and enabling frictionless self-service is critical to improving the customer experience and driving higher retention.

66%

of UK customers are likely to switch away from a company if communications do not meet expectations

SEGMENTED BY AGE



SEGMENTED BY INDUSTRY



Communications Directly Impact Satisfaction, Loyalty & Trust

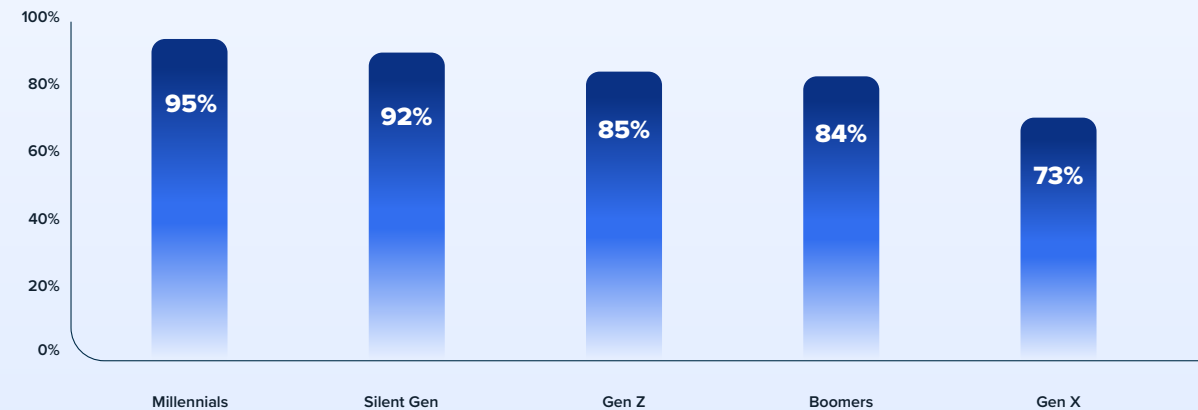
Making it as quick and easy as possible for customers to get the information they need, or to provide any data that's required of them, directly influences how they feel about your company. If you want to win new customers and hang on the ones you have, frictionless self-service must be the goal.

Interactions Shape CX

85%

of customers in the UK say comms are important when it comes to their overall experience with a company

THIS IS TRUE ACROSS GENERATIONS



AND ACROSS INDUSTRIES

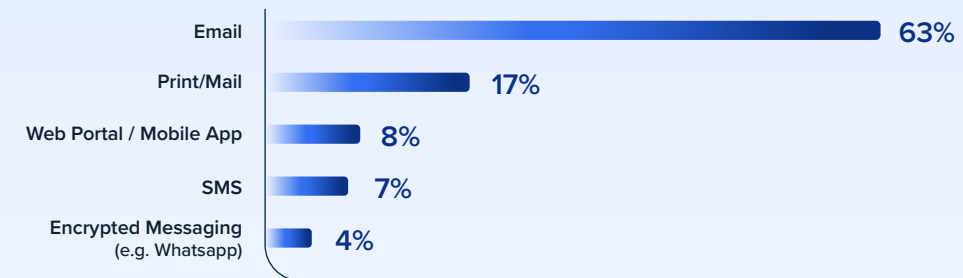




It's Time to Invest in Multichannel Experiences

Empowered customers today expect you to know them and cater to their preferences. If you don't know which comms channel they prefer, just ask.

Preferred channels for receiving communications in the UK, including those that contain personally identifiable information:



Choose Your Channel Wisely

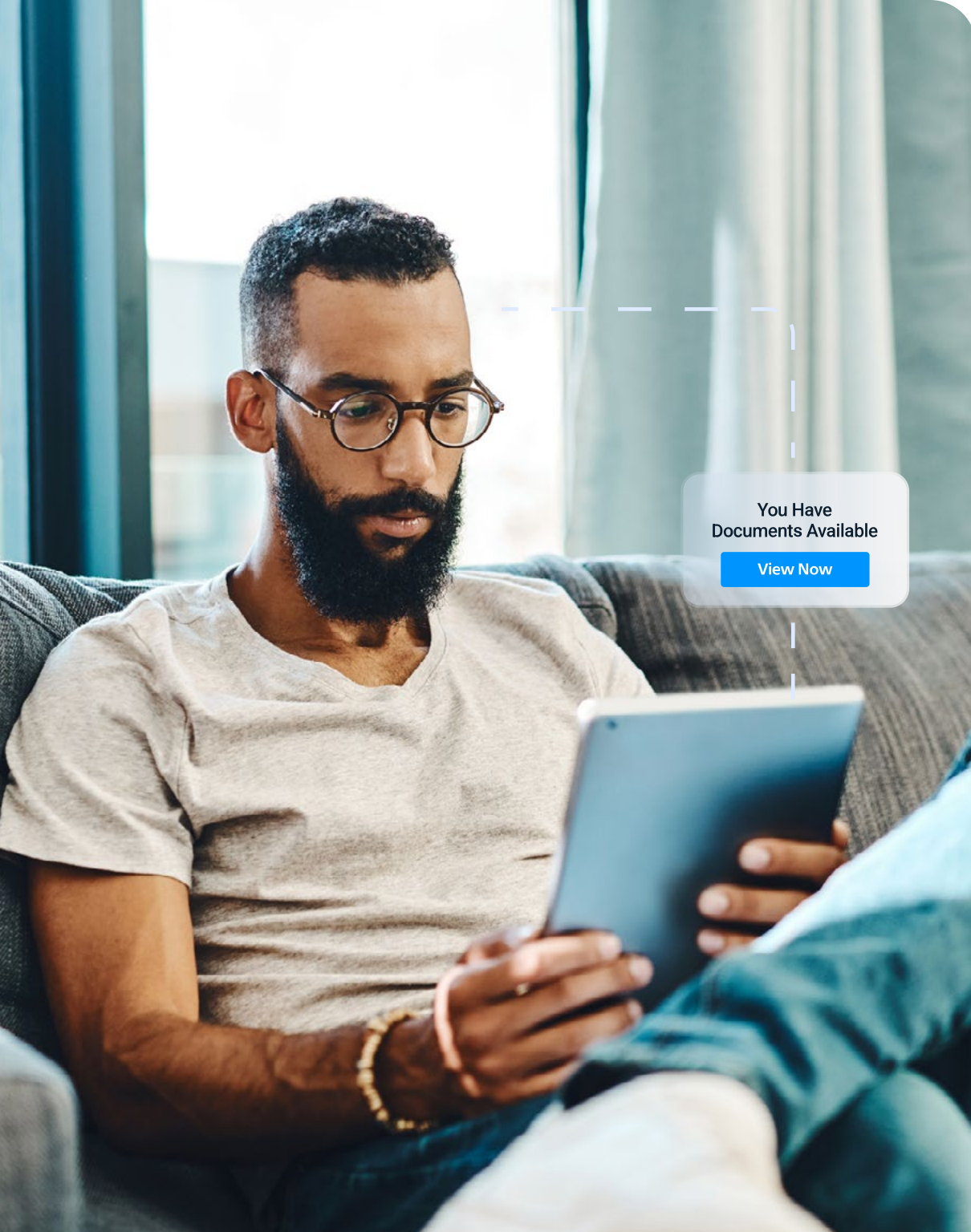
While a little under two-thirds of UK customers told us you're using the right channel, that leaves more than one-third for whom you're missing the mark – including more than half of Gen Zers.

How often do organisations communicate with you on your channel of choice?

64%

always or almost always

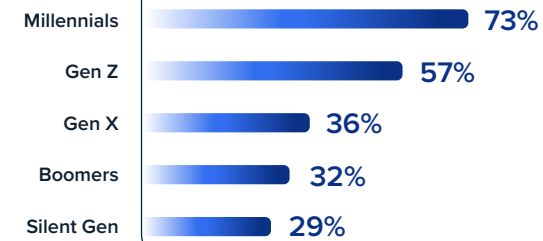




Consistency Builds Trust

48% of UK customers are more trusting of companies that offer a consistent omnichannel experience

ESPECIALLY YOUNGER GENERATIONS



AND ACROSS INDUSTRIES



Quality Counts, Too

Overall, 54% of UK customers are satisfied with the quality of the omnichannel experience, vs. 34% dissatisfied.





Make it Simple and Secure to Provide Data Digitally

UK customers want intuitive, guided interactions that minimise friction, reduce repetitive data entry, and work seamlessly across devices. Cumbersome or difficult-to-understand processes may drive customers to higher-cost channels or to abandon interactions altogether and seek out a competitor.



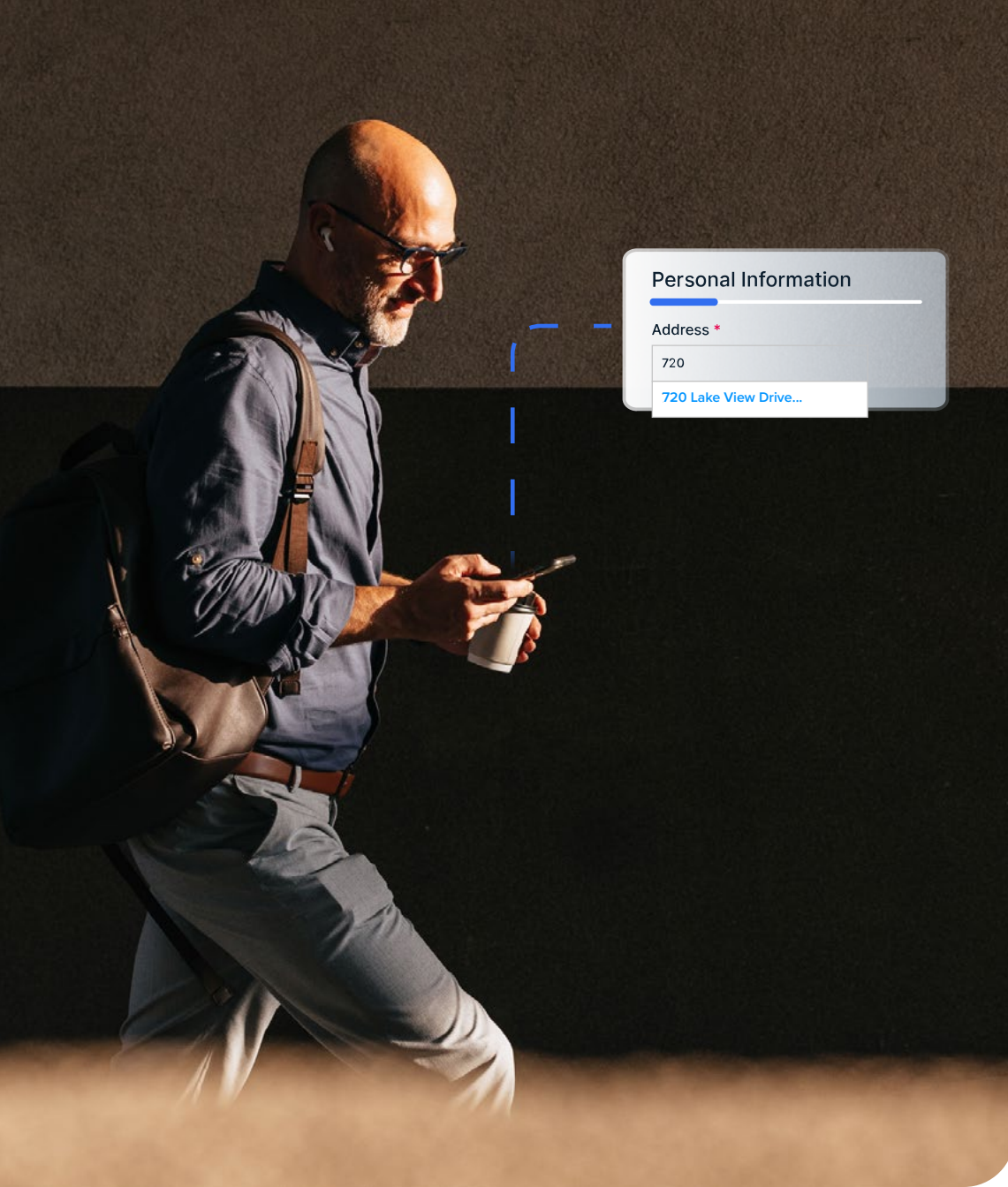
Given the choice between completing a fillable PDF of a guided digital form, which option would you prefer?

60% Guided digital form

40% Fillable PDF

BY GENERATION





Forms Are Falling Short of Customer Expectations

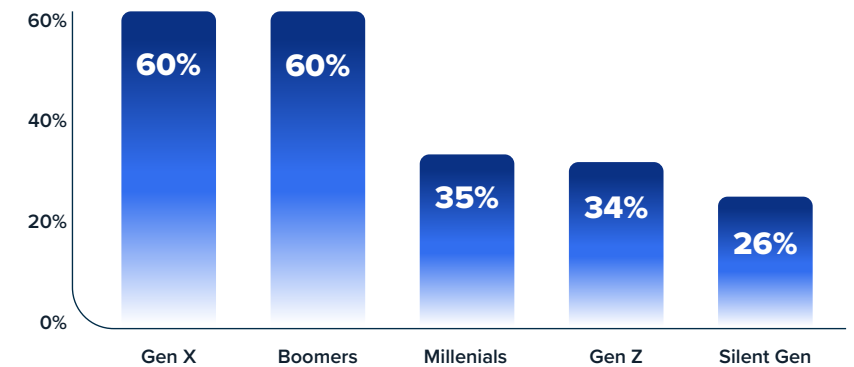
Paper forms are a thing of the past, but even switching to online PDFs is no longer enough. Today's customers want more—but they're not always getting it.

Time consuming and tedious

48%

of UK customers describe the form-filling experience as time-consuming versus the global average of 41%

BY GENERATION



AND ACROSS INDUSTRIES





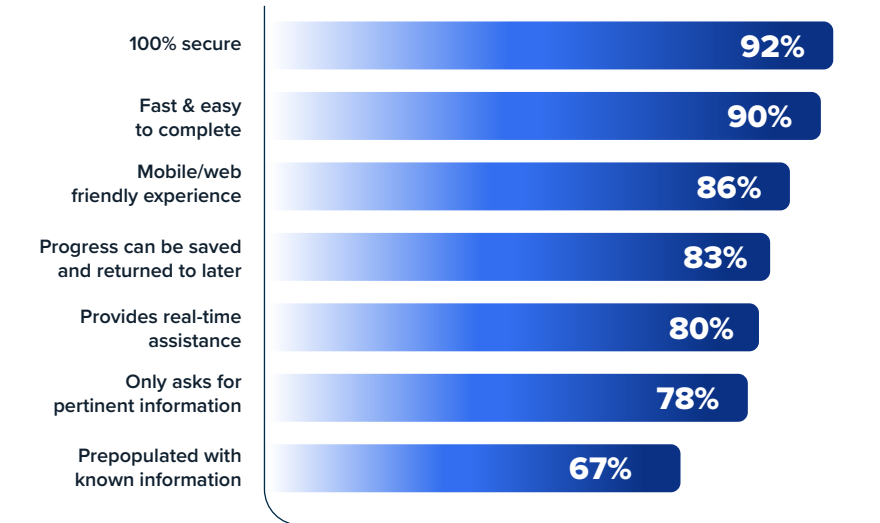
Your policy quote has been updated and is ready for review.

[View Now](#)

Focus on Security, Speed, and Ease

With data leaks and cyberthreats widespread and ongoing, data security is top of mind for UK customers when filling out forms, followed closely by speed and ease.

MOST IMPORTANT FACTORS WHEN COMPLETING A FORM





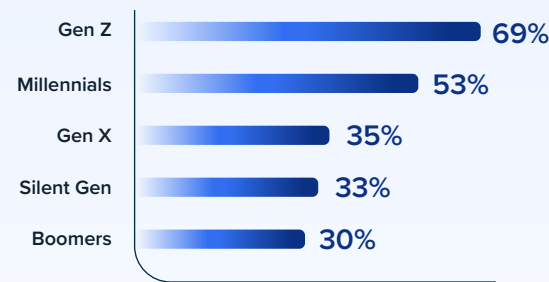
Be Strategic (and Smart) About GenAI Implementation

46% of UK customers believe AI/GenAI will significantly or somewhat improve customer experience in the next five years

GenAI offers significant business benefits in terms of increased efficiency, personalisation, and multilingual capabilities.

However, many consumers are still a bit wary of this relatively new technology. To build trust and overcome common concerns, it's important to be transparent about how and where you're using GenAI.

ESPECIALLY YOUNGER GENERATIONS



AND HEALTHCARE CUSTOMERS

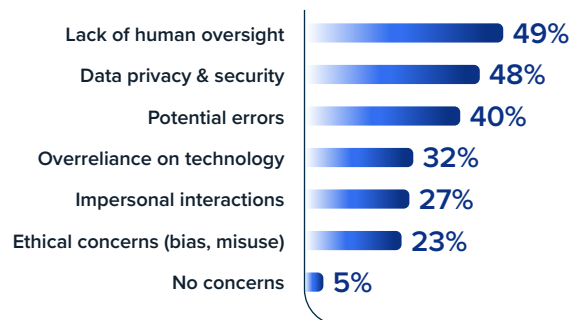




Start by Tackling Top Customer Concerns

Prioritise data security and human oversight to prevent potential errors and put your customers' minds at ease when using AI.

Top UK customer concerns about the use of AI in customer communications and/or digital forms:



With the Right Approach, AI Can Benefit Customers and Businesses

Despite these reservations, AI has the potential to significantly improve process efficiency as well as personalisation in customer communications and interactions.

What benefits would make you supportive of companies using AI in their customer communications:



Which of the following do you agree with concerning the use of AI in customer communications?

53%

of UK customers agree there should be a human checking content suggested by AI

BY GENERATION

- Silent Gen 83%
- Boomers 70%
- Gen X 55%
- Millennials 41%
- Gen Z 30%

42%

have data/security concerns about the use of AI in customer communications

BY GENERATION

- Silent Gen 58%
- Boomers 45%
- Gen X 42%
- Millennials 41%
- Gen Z 38%

10%

agree that GenAI is better than humans at creating content for customer communications

BY GENERATION

- Millennials 22%
- Gen Z 11%
- Silent Gen 8%
- Gen X 4%
- Boomers 2%

29%

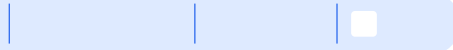
have ethical concerns about the use of AI in customer communications

18%

agree that GenAI has the potential to improve the communications they receive

32%

agree it's important that when AI is used, it's explicitly called out

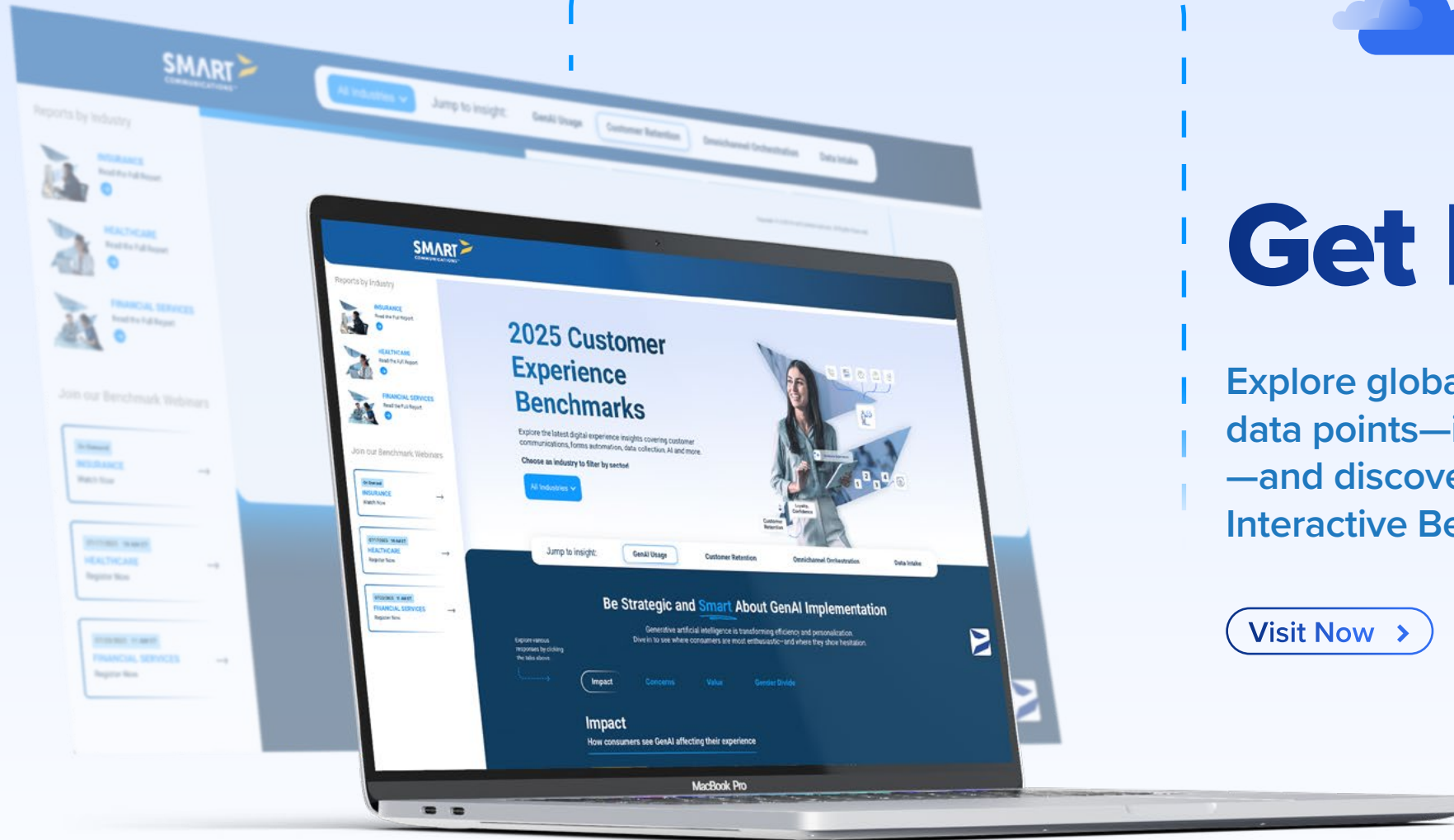




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Research Methodology

Smart Communications commissioned Toluna to conduct consumer research online in the US, UK, APAC (Australia, New Zealand, China, Hong Kong, Taiwan, Japan, Singapore) and German-speaking markets (Austria, Switzerland, Germany). Across all markets, a nationally representative audience (on age and gender) was targeted. To qualify, all respondents must be a current customer of providers of insurance, the wider financial services sector or healthcare. Fieldwork took place from 31 January to 24 February, 2025.

About Smart Communications

Smart Communications is the trusted choice for regulated enterprises looking to modernise complex processes and connect with customers in the moments that matter most. Its Conversation Cloud™ platform powers frictionless, compliant, digital-first experiences through omnichannel communications, intelligent data capture, and secure digital archival. More than 650 enterprises worldwide—including Zurich Insurance, Priority Health, The Pacific Financial Group, and The Bancorp—rely on Smart Communications to reduce compliance risk, boost operational efficiency, lower costs, and fast-track digital transformation that fuels business growth and elevates the customer experience. With more than 30 pre-built connectors, Smart Communications' cloud-native platform integrates effortlessly with the world's most trusted enterprise systems including Salesforce, Guidewire, DuckCreek, OneSpan, and Pega, enabling more than 60 billion mission-critical customer conversations globally, and driving faster time to value. To learn more, visit smartcommunications.com.

