



Digital Maturity Benchmark

# 2023 Omnichannel Customer Service Index

IN PARTNERSHIP WITH



Microsoft

+



NUANCE



Market Trends

# Consumer Behavior & Outlook



# The retail landscape is undergoing a tectonic shift, driven by the macro economic environment, competition, and changing consumer behavior.

## Global Uncertainty

---



Retailers will have to learn to do more (for customers) for less (margin).

**1 in 2**

customers say that rising costs are making it hard to afford things.

## Cross-Industry Benchmark

---



The bar is constantly being raised in other consumer businesses like hospitality, travel, etc.

**75%**

of customers consider hospitality as the benchmark for customer service.

## Lower Brand Loyalty

---



Shoppers can switch brands at the point of friction more easily than ever before.

**1 in 3**

customers say they would switch to a new brand after one bad experience.

## ESG Performance

---



Retailers need to do more for the environment and society as shoppers increasingly look for sustainable options.

**40%**

of customers are willing to pay for sustainable products and causes.

# Shoppers expect speed, personalization, empathy, consistency, and a proactive approach in service interactions with retailers.

**Speed** of service and issue resolution across the buying journey, balancing pervasive self-service with empathetic human assistance.

*35% of customers are satisfied with the speed of retailers' response to customer service queries.*



**Empathy**, authenticity, and honesty across all customer service interactions, including being flexible in how you solve specific customer issues.

*Only 18% of customers think retailers put the customer first.*



**Proactive** vs. reactive communications. Don't wait for customers to reach out with an issue.

Communicate bad news as quickly as possible.  
*Only 12% of customers think retailers are proactive with communication, apart from promo offers.*



**Personalized**, relevant, and precise communication across all stages of the buying journey. Foster a relationship for greater share of wallet.

*79% of customers think that only marketing messages are personalized — not service.*



**Consistent** in responses to queries and issues. Make conversations across channels unified.

*75% of customers highlighted frustration with inconsistent information across service channels.*





# The benchmark of excellent customer service is being set by consumer businesses and technology-experience leaders across industries.



Emirates offers an extremely proactive approach to customer issue resolution. It offers customers support across channels: chat, call, text, and social. Each contact is logged and tracked to closure with a summary of the issue and resolution shared by email.



THE RITZ-CARLTON®

The hotel chain offers its customers smartphone-connected rooms that remember their preferences and help the hotel to provide a personalized experience. The customers have access to near-real-time, chat-based support.



J.P. Morgan, via its Chase express branches, offers clients the option to access the Digital Advice Bar for financial advice. Clients can also undertake services like opening an account and connect with specialist advisors via video conferencing.

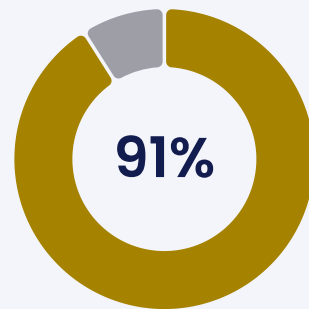




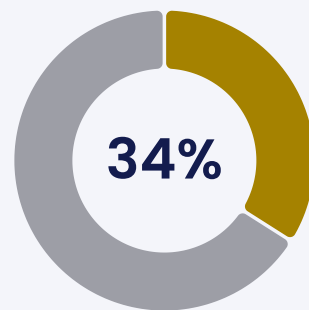
# Retailers still need to evolve their digital capabilities to meet customer expectations.



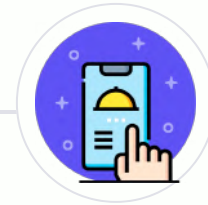
## Discovery



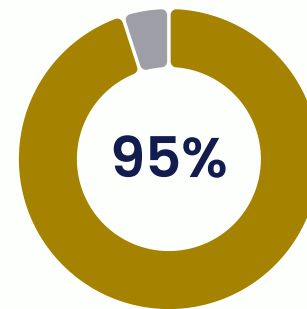
of agents have in-depth knowledge of the product



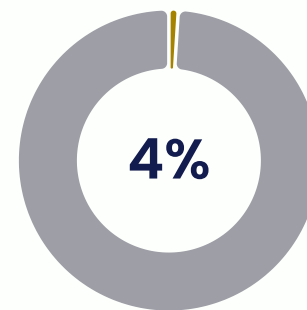
of agents refer to logged-in users by name and offer a personalized experience



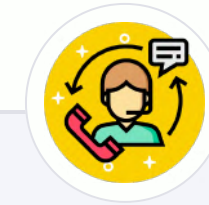
## Purchase



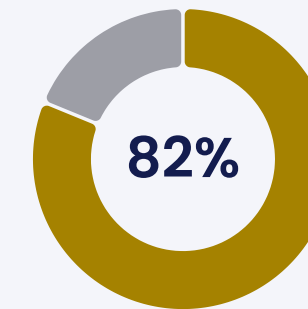
of agents have knowledge of available payment methods



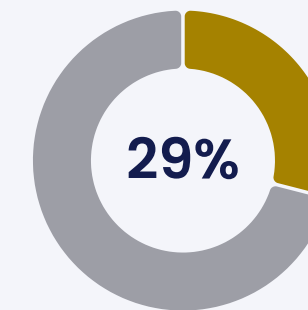
of agents have access to cart information



## Customer Engagement & Service



of retailers have integrated voice response (IVR)



of IVRs have a self serve option for order-related issue resolution

# We are in an era of digital acceleration. The future we imagined 7 years hence is now upon us.

Retailers reacted well to the digital shift and invested in digital capabilities that mattered the most for business continuity: ordering, fulfillment, and basic customer service.

As customer journeys increasingly begin online, retailers are under pressure to offer a differentiated experience, which extends beyond expedited and flexible delivery. Retailers are trying to reimagine their service to enable a heightened store experience via digital.

However, the fact remains that most retailers' commerce, order management, and customer service processes and systems were not built with today's reality in mind.



## What are the biggest gaps *and opportunities* for retailers to improve omnichannel customer service?

Also, which retailers provide the best omnichannel customer service experience to shoppers? Incisiv's 2023 Omnichannel Customer Service Index explores the answers to these questions.





Omnichannel Fulfillment Experience Index  
**Methodology & Approach**



# Incisiv's 2023 Omnichannel Customer Service Index assesses top retailers' customer service experience and capabilities across 3 key areas.

The benchmark is comprised of the top retailers across 9 different industry segments. Each retailer's customer service capabilities and experience were assessed using an observational methodology.

## Discovery

Availability of information and assistance at every step

24 attributes  
20 attributes



## Purchase

Ease of placing and receiving orders

21 attributes  
20 attributes



## Customer Engagement & Service

Speed and effectiveness of customer service interactions. Efficiency and convenience of live chat and voice call tools.

105 attributes  
70 attributes



## Omnichannel Customer Service Index

123

retailers benchmarked  
102 retailers benchmarked in 2021

150

digital capabilities assessed  
110 capabilities assessed in 2021

9

segments covered: apparel & accessories, consumer electronics, department stores, general merchandise, grocery, health & beauty, home improvement, specialty, and sporting goods.

Unless stated otherwise, all data in this report is from Incisiv's 2023 Digital Maturity Benchmark.

*Text in green indicates 2021 data*



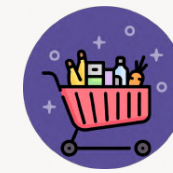
Each assessment area includes table-stakes and differentiating experiences, defined based on their overall level of adoption, perceived value by shoppers, and impact on key performance indicators (KPIs), such as average order value (AOV), conversion, customer satisfaction, and traffic.

**Table Stakes:** Foundational capabilities required to address key shopper expectations today. The absence of these capabilities has a negative impact on digital performance KPIs.

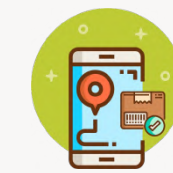
**Differentiating Experiences:** Advanced capabilities that address important emerging shopper expectations. The presence of these capabilities has a positive impact on digital performance KPIs.



### Discovery



### Purchase



### Customer Engagement & Service

Table Stakes:

- Search bar recommendations
- Section on the homepage for new arrivals and promotions
- Availability of a live chat option on the homepage
- The ability of live chat and voice agents to help with product queries in real time

- In-store inventory visibility
- Visibility of order status and order tracking
- Updates to customers: order notifications, pickup ready, etc.
- Option to complete a purchase transaction via live customer service, voice call

- Telephonic customer service
- Live chat on demand
- Option to manage loyalty membership, redeem rewards online
- Ability to initiate returns online

Differentiating Experiences:

- Product trials by uploading a photo or virtual mirror
- Schedule interactions with brand experts
- Inventory status callouts on the product listing page

- Back-in-stock notifications and location updates to store
- Connect with the store order picker
- Option to modify orders via customer service
- Expedited fulfillment: 2-hour pickup, same-day delivery

- Shopper information available to customer service: products in the cart, name, etc.
- Chat support available 24/7
- Option to shop via livestream
- Customer support via text messages and on social media



# Omnichannel Experience Index: Rating Categories.



Laggards offer a severely lacking customer service maturity, missing even some basic table-stake functionality.

Adoption of table-stakes capabilities: Medium  
Adoption of differentiators: Low



Followers offer a basic customer service maturity, addressing most table-stake capabilities. Their experiences lack depth and are light on the adoption of differentiated capabilities.

Adoption of table-stakes capabilities: Medium-High  
Adoption of differentiators: Low



Challengers offer a seamless service maturity built on a solid foundation of capabilities. They offer some differentiated experiences but lack the depth and coverage of leaders.

Adoption of table-stakes capabilities: High  
Adoption of differentiators: Medium



Leaders offer the richest customer service maturity within and across retail segments. They lead in the adoption of differentiated experiences and are functionally mature across most assessment areas.

Adoption of table-stakes capabilities: High  
Adoption of differentiators: High





## Overall Leaders.

Incisiv recognizes these 20 retailers and brands as **Overall Omnichannel Customer Service Leaders** within and across retail segments.

They are the benchmark for omnichannel customer service experience in 2023, offering differentiated experiences across the shopping journey.

The full leaderboard is available at the end of this report.

Retailers rated as Omnichannel Customer Service Leaders, in alphabetical order.




A person wearing a wide-brimmed hat is seen from behind, looking out over a body of water. The background features a range of mountains under a clear sky. The entire image is overlaid with a semi-transparent dark red filter. The text is centered over the image.

01 | Discovery

# Availability of information and assistance at every step



## DISCOVERY: OVERVIEW

# An effective search function enables good top-of-funnel engagement and drives conversion.

Customer service has evolved from post-purchase issue resolution to end-to-end engagement.

Digital customer service begins as soon as shoppers enter the digital channel, such as proactively offering help on issues while searching for products, product details, or fulfillment options.

A subpar discovery experience adds friction right at the beginning of the customer journey.

## WHY IT MATTERS

The path to purchase is no longer linear. 90% of purchases begin with customer interactions digitally, making product search and discovery an essential functionality on the digital channel to reduce friction.

**47% of shoppers** switch to another brand after an ineffective product search.

**43% of shoppers** directly use the search bar to look for products.

**35% of shoppers** are satisfied with customer support during the search and discovery phase.

## WHAT WE ASSESS

This section evaluates the availability, completeness, and accuracy of the information at important customer decision points in the shopping journey.

**24 total attributes assessed, including:**

- Search bar efficacy and other search tools to make discovery easier
- Personalization tools for product trial using AR/VR and virtual mirrors
- Ease of navigation to discover new products, identify low inventory, out-of-stock products, and time-sensitive promotional callouts
- Fulfillment option visibility through delivery timelines by zip code in product detail page, product listing page, and cart





## Leaders in Discovery.

Incisiv recognizes these 22 retailers and brands as leaders in **Discovery** within and across retail segments.

Building upon a solid foundation of table-stake capabilities, they lead in the adoption of differentiated capabilities.

The full leaderboard is available at the end of this report.

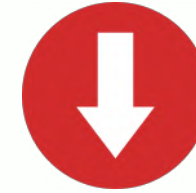
Retailers rated as Omnichannel Customer Service Experience Leaders in Discovery, in alphabetical order.


## Home improvement retailers lead in the adoption of digital customer service capabilities supporting discovery.

Home improvement retailers have extensive search and navigation capabilities, such as the availability of search history and an informative homepage.

Consumer electronics retailers have comprehensive functionality supporting product content like demonstration videos, etc.

**Lowest Adoption**



**Highest Adoption**

Consumer electronics  
**10%**

Visibility of search history  
Industry average adoption: 34%

Home improvement & furniture  
**64%**

General merchandise  
**10%**

Product demonstration video  
Industry average adoption: 46%

Consumer electronics  
**73%**

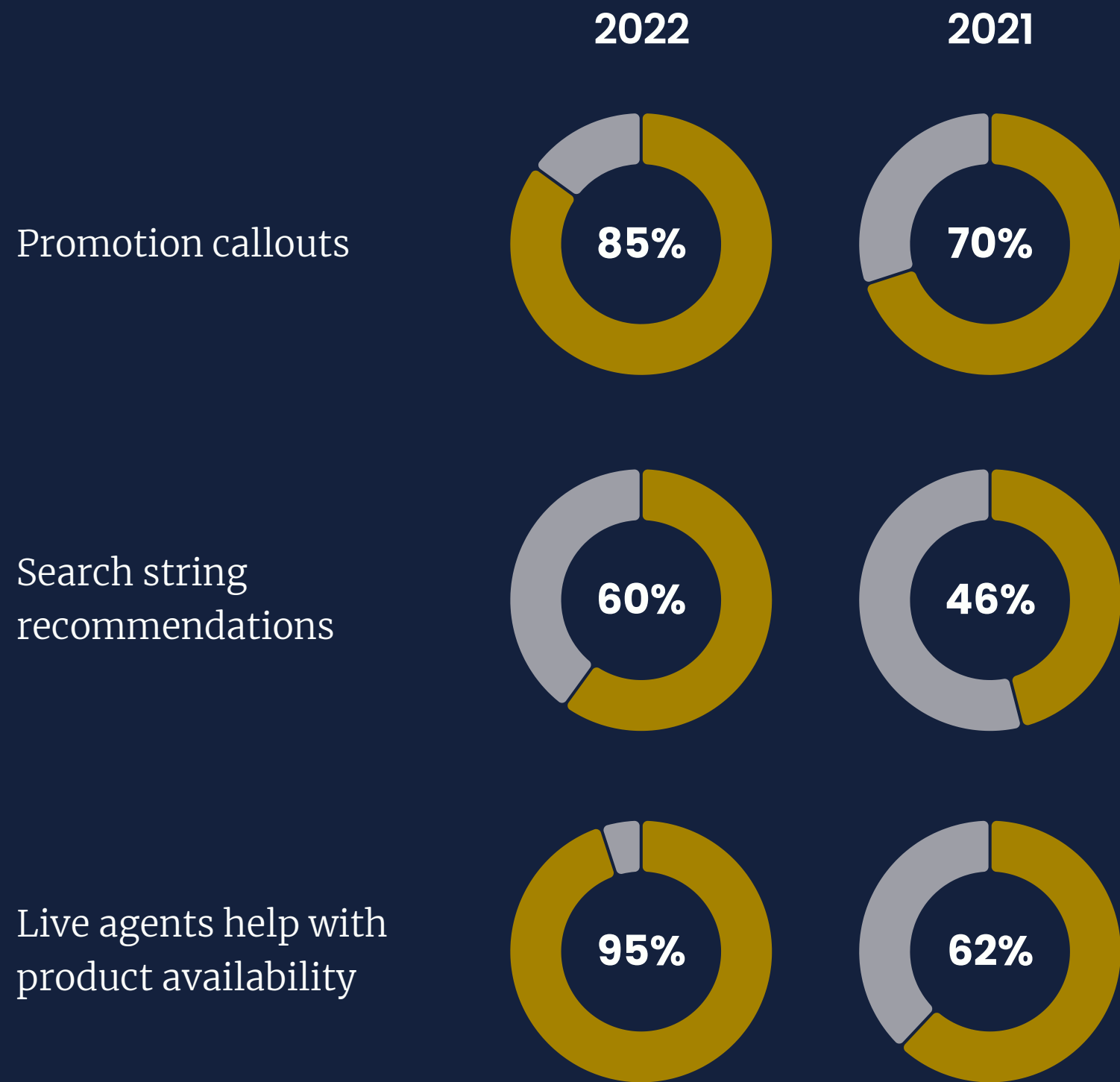
General merchandise  
**17%**

Pre-populated menu items in chat  
Industry average adoption: 60%

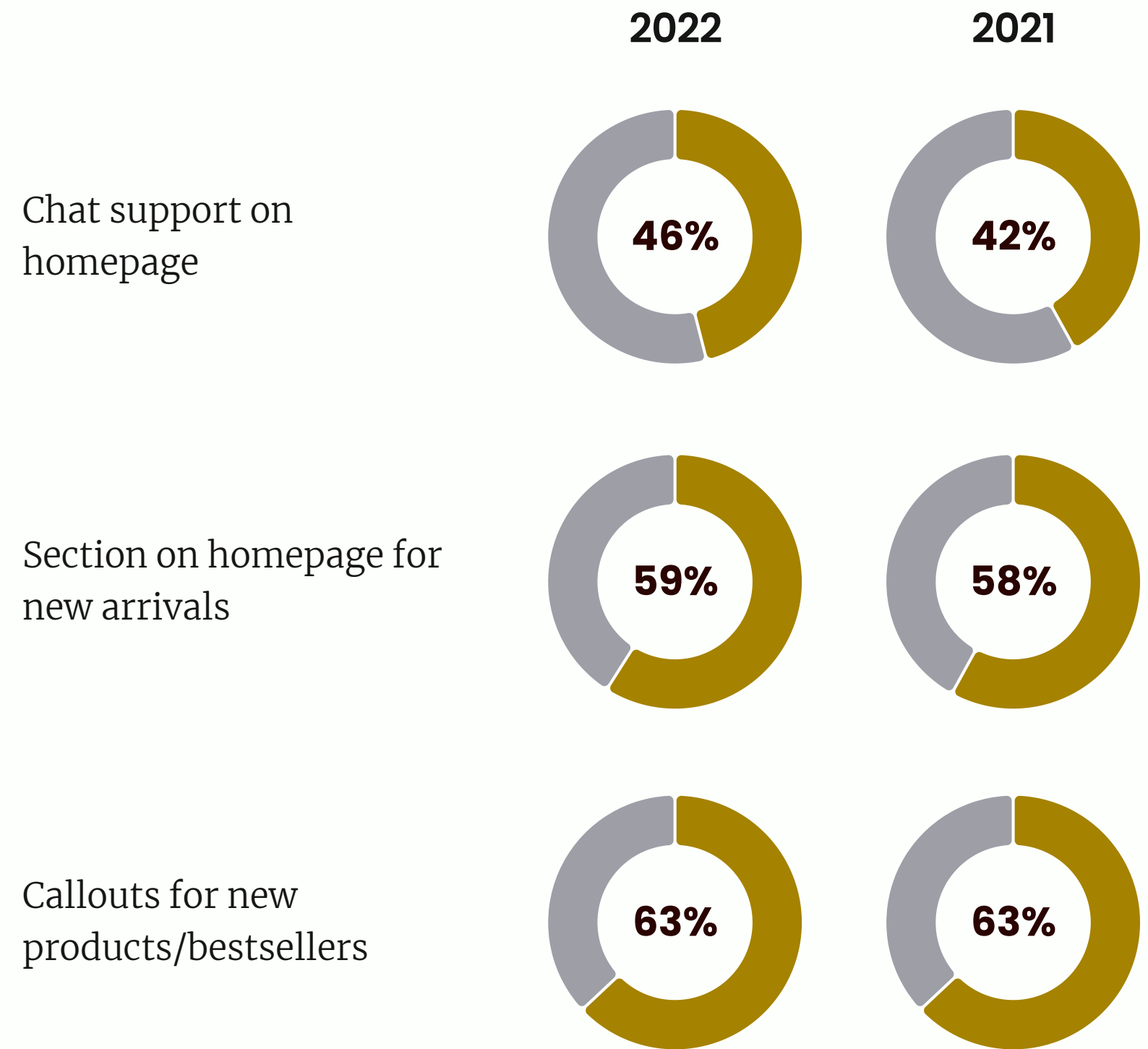
Home improvement & furniture  
**83%**



## Areas of high growth: promotions and recommendations



## Areas of low growth: homepage



## DISCOVERY: SPOTLIGHT

Select Appointment Type:

[BOOK AN APPOINTMENT](#)

In-Store

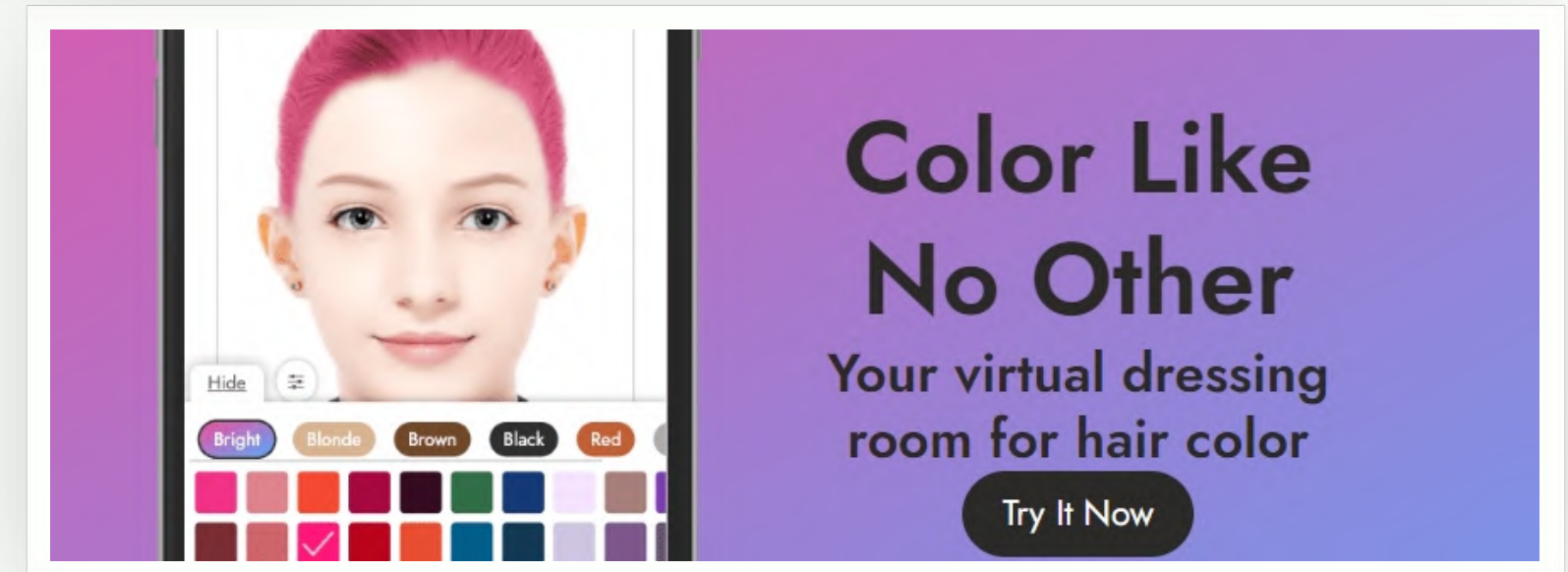
Phone

**Virtual**

### Option to schedule virtual interactions for assisted shopping.

One-on-one assistance and recommendations while making a purchase on digital channels are preferred by 48% of shoppers, and only 17% of retailers provide shoppers with the option to schedule virtual interactions. Virtual-assisted shopping helps to streamline the end-to-end buying journey.

**Ralph Lauren** allows shoppers to schedule virtual shopping appointments at their convenience.



### Access to virtual product trials.

Having the ability to see the products in real time is preferred by 82% of shoppers before making a purchase. Virtual try-on works as a substitute on digital channels. Currently, only 8% of retailers offer the ability to virtually trial products.

**Sally Beauty Supply** provides shoppers with the flexibility of a virtual try-on to test a product before making a purchase.



DISCOVERY: SPOTLIGHT

## Live chat agents promoting product recommendations.

Interactive chats with agents motivate shoppers to engage with retailers. Shoppers value retailers that add a personal touch to interactions.

**38% of shoppers** actively seek customer care support.

**73% of shoppers** will go back to a retailer after a positive interaction.

Is there anything else that I can assist you today?

12:30 PM

You said

Thank you. Are there any new arrivals in this category?

12:30 PM

I'm really sorry Barnali, upon checking the details I can see that there are no new arrivals, at this time.

12:31 PM

Hi BAR! My name is Leslie. How can I help you

7:50 pm

I want to buy S size black tee. Can you please r

7:51 pm

<https://www.nordstrom.com/s/skims-stretch-cott>

### In-depth product information given by agents.

Shoppers' expectations are constantly changing and a positive experience while seeking assistance during online shopping is critical. While product information is visible across a retailer's digital channel, certain details still require some guidance. 63% of retailers currently provide information on the product category via their chat.

**Walmart** has highly-trained and knowledgeable agents on chat who can provide detailed product information.

### Personalized product recommendations by agents.

Shoppers prefer a digital experience that's frictionless and personalized. Getting recommendations from agents on products that would match shoppers' needs drives satisfaction. 60% of retailers have capabilities to offer personalized product recommendations on chats.

**Nordstrom** chat agents suggest products based on shoppers' search and purchase history.

02 | Purchase

# Ease and convenience of placing and receiving orders



## PURCHASE: OVERVIEW

# Reimagining the buying and fulfillment experience.

With conversion still in the low single digits and cart abandonment rates >80%, converting the intent to purchase into an actual purchase is one of the biggest challenges for retailers. Increased competition, lower customer loyalty, and elevated shopper expectations compel retailers to deliver a quick, secure, and seamless purchase process.

What was visionary a year ago is ordinary today (e.g. BOPIS, digital wallets, etc.). Going forward digital capabilities powered by seamless operational execution will drive differentiation for retailers.

## WHY IT MATTERS

Flexible payment and fulfillment options have become table stakes. A seamless online ordering experience and ease of products delivery can make brands stand out.

**80% of shoppers** are likely to expedite a product purchase if the brand highlights low inventory status.

**59% of shoppers** prefer brands that offer real-time order tracking.

**1/3 shoppers** look for substitutions for out-of-stock products.

## WHAT WE ASSESS

This section assesses the checkout process and capabilities, and the experience of placing and receiving an order through different fulfillment methods. Ease of ordering is directly correlated to conversion and retention.

**21 total attributes assessed, including:**

- Ease of viewing order status and order tracking, along with the availability of varied payment and fulfillment options.
- The flexibility of modifying and canceling orders.
- The capability to pre-order and personalize orders.
- Visibility of in-store inventory.



## Leaders in Purchase.

Incisiv recognizes these 17 retailers and brands as leaders in **Purchase** within and across retail segments.

Building upon a solid foundation of table-stake capabilities, they lead in the adoption of differentiated frictionless fulfillment capabilities.

The full leaderboard is available at the end of this report.

Retailers rated as Omnichannel Experience Leaders in Purchase, in alphabetical order.




## Grocery retailers lead the industry in the adoption of advanced fulfillment capabilities.

Grocery retailers offer the most advanced fulfillment capabilities, such as 2-hour pickup, same-day delivery, order customization, and cancellation prior to shipment.

59% of retailers offer the capability to cancel orders post confirmation, while only 22% of retailers offer the option to make modifications after order confirmation.

**Lowest Adoption**



**Highest Adoption**

**Consumer electronics**  
**10%**

2-hour pickup from store  
Industry average adoption: 27%

**Grocery**  
**55%**

**Sporting goods & outdoors**  
**10%**

Same-day delivery  
Industry average adoption: 40%

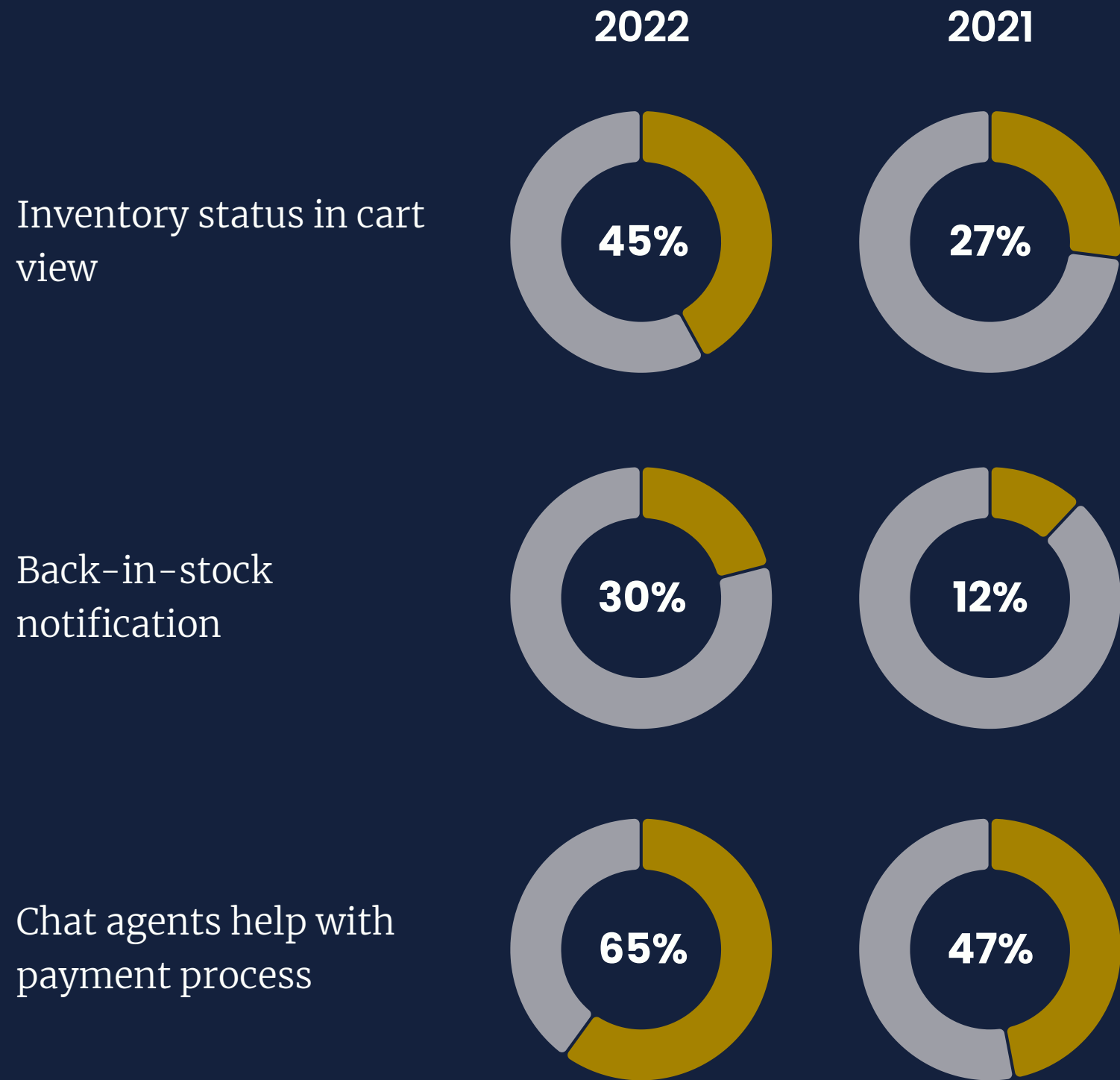
**Grocery**  
**82%**

**Health & beauty**  
**18%**

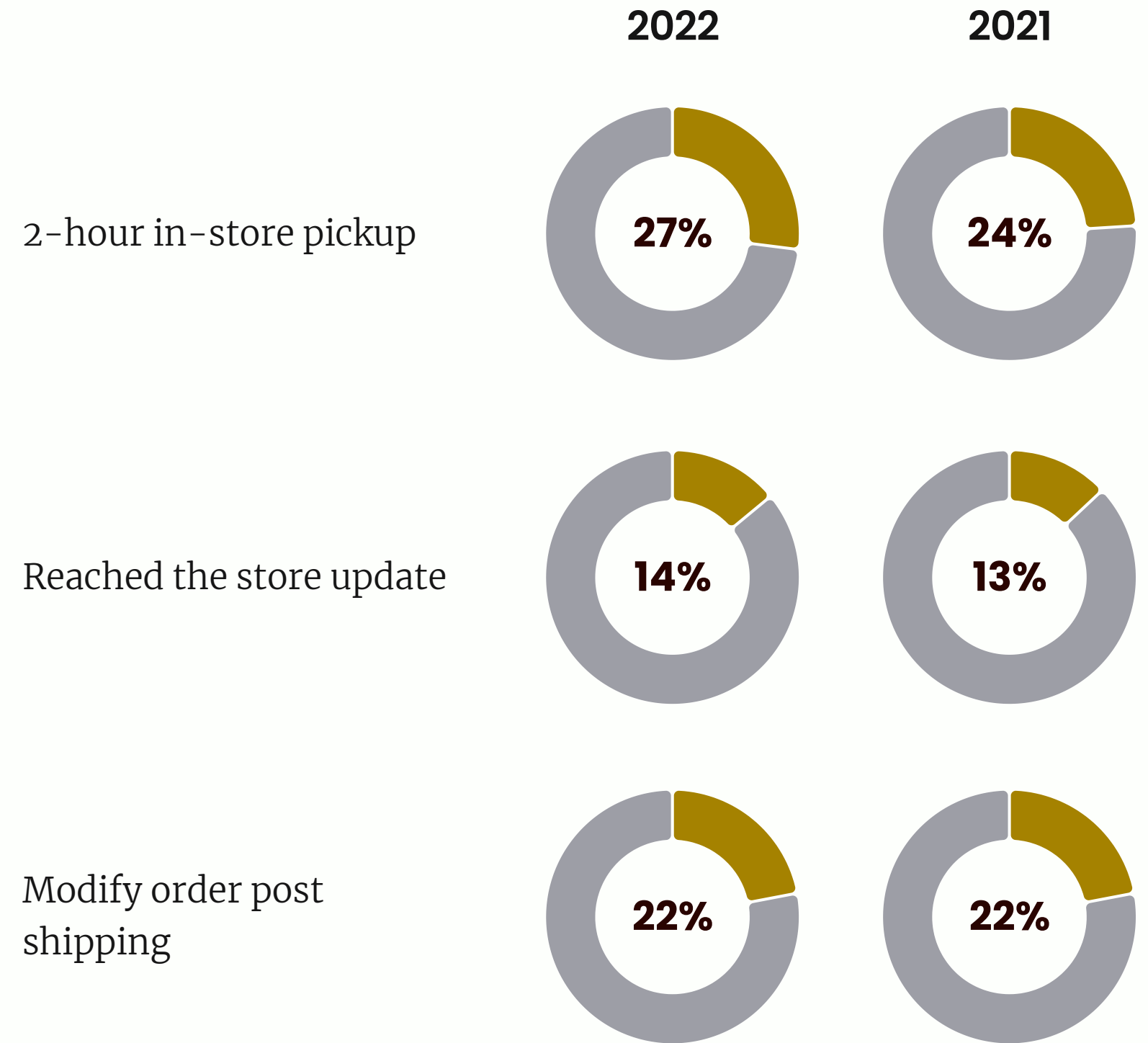
Cancel order before shipping  
Industry average adoption: 59%

**Grocery**  
**82%**

## Areas of high growth: stock information and payments



## Areas of low growth: order pickup







PURCHASE: SPOTLIGHT

## Live chat assistance for payments and post-purchase.

While the digital shopping experience offers convenience, the lack of personal interaction is a deterrent to some consumers. The availability of agents on chat/call to answer queries both pre- and post-purchase helps drive customer satisfaction.

### 80% of shoppers

prefer a retailer with flexible returns options.

### 55% of shoppers

actively check a retailer's return policy.

### 70% of shoppers

prefer self-service return options.

**Ariana:** Welcome.

**Ariana:** Can I help you with anything else?

**Me:** Can I pay for the order in-store or in EMI?

**Ariana:** I'm sorry, we don't have that option for online

**Me:** Can I return the product afterwards?

**Ariana:** Yes, you can the return item within the return

Can I return if not satisfied?

Sammy,

Yes you can return the item to the B.

## Payment queries.

A frictionless shopper experience is of vital importance. It is even more important for online payments, where shoppers have concerns about double charges, data security, etc.

**Target** chat agents aid shoppers in the payment process and give detailed guidance on solving any payment errors that may occur during an online purchase.

## Guidance on return process.

70% of shoppers prefer to shop at retailers with self-service return options. Availability of agents to clarify any questions or queries around returns is an added convenience.

**BJ's Wholesale Club** agents can initiate returns on a shopper's behalf and can provide additional information about returns and refund timelines.





03 | Customer Engagement & Service  
**Speed and effectiveness of  
customer service & interactions**

## Omnipresent service and support for shopper assistance, and satisfaction.

In this constantly-evolving digital world, brands are continuously introducing newer capabilities to offer a differentiated experience.

Customer engagement and service are now the biggest experience and crucial for shopper retention and driving lifetime value.

Multiple customer care channels both self service and live support are being made available for shopper convenience.

Another critical success factor is the speed of issue resolution.

### WHY IT MATTERS

In the absence of physical interactions, customer satisfaction has to be driven by other touch points like call-center, chat etc.

**58% of shoppers**  
want a smooth return experience without any questions.

**More than 50% of shoppers**  
buy again from brands offering live chat.

**47% of shoppers**  
prefer customer service on social media channels.

### WHAT WE ASSESS

This section assesses all aspects of post-sales service, including shoppers' ease in contacting customer service or getting their queries resolved, return policies, and engagement practices.

**105 total attributes assessed, including:**

- Availability of self-help tools, including live chat options and FAQs
- Availability of customer engagement and shopping assistance options
- Effectiveness of chat, IVRs, voice calls, including help with purchase transactions, product queries, past order history, etc.
- Transparency with the privacy policy and communication preferences.

























## Leaders in Customer Engagement & Service.

Incisiv recognizes these 20 retailers and brands as leaders in **Customer Engagement & Service** within and across retail segments.

Building upon a solid foundation of table-stake capabilities, they lead in the adoption of differentiated customer engagement and service.

The full leaderboard is available at the end of this report.

Retailers rated as Digital Experience Leaders in Customer Engagement & Service, in alphabetical order.

## Home improvement & furniture lead the pack in providing a rich set of capabilities supporting customer engagement.

Home improvement retailers have a strong adoption of service attributes like scheduling in-store appointments, and chat and call agents supporting shoppers in account management, returns, and exchanges.

Health & beauty retailers offer the most comprehensive capabilities around loyalty programs and account management.

**Lowest Adoption**



**Highest Adoption**

**General merchandise**  
**0%**

Schedule appointment for in-store shopping  
Industry average adoption: 23%

**Home improvement & furniture**  
**38%**

**General merchandise**  
**40%**

Redeem rewards online  
Industry average adoption: 71%

**Health & beauty**  
**100%**

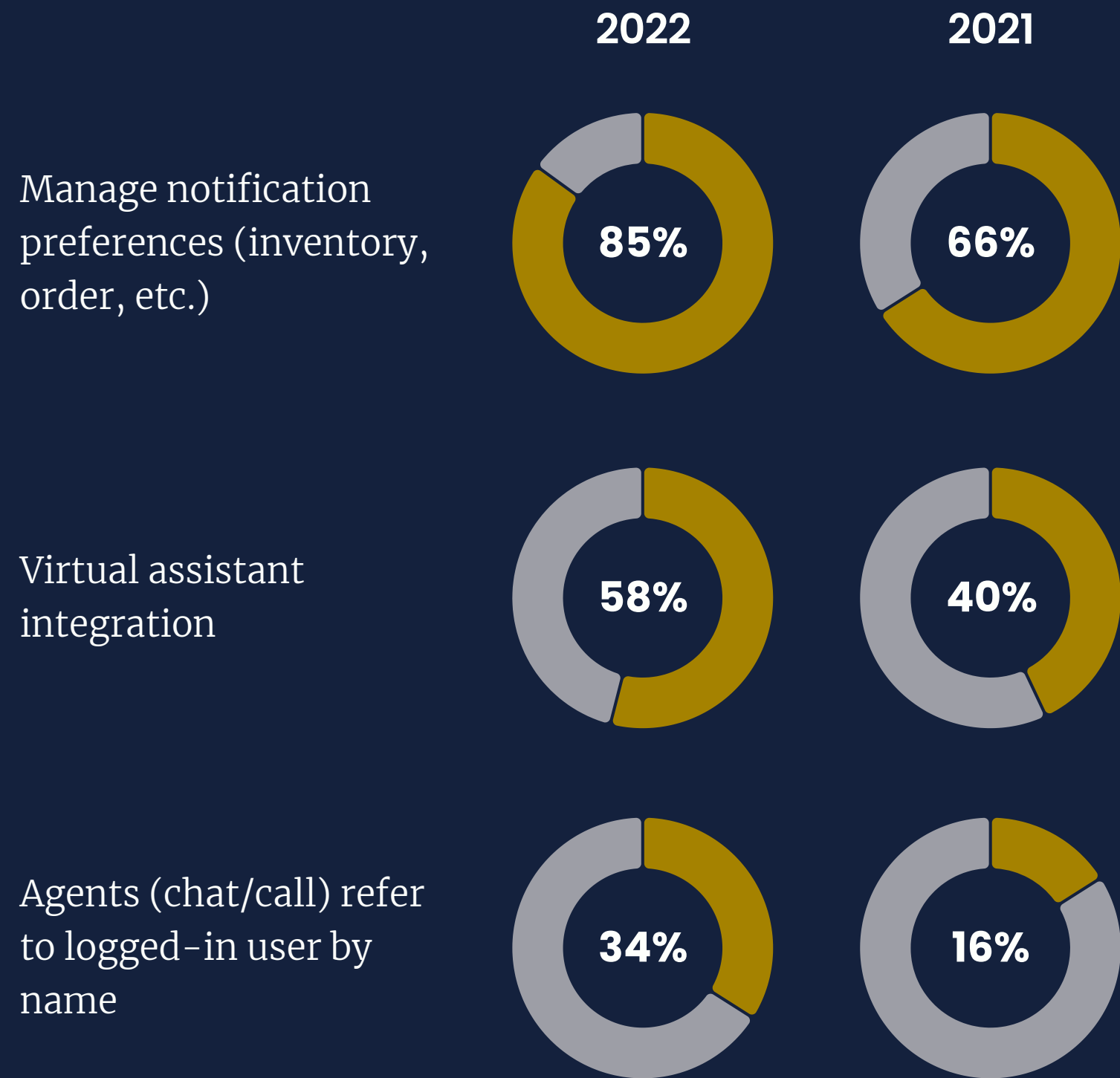
**Sporting goods & outdoors**  
**60%**

Support by live agent for account management  
Industry average adoption: 76%

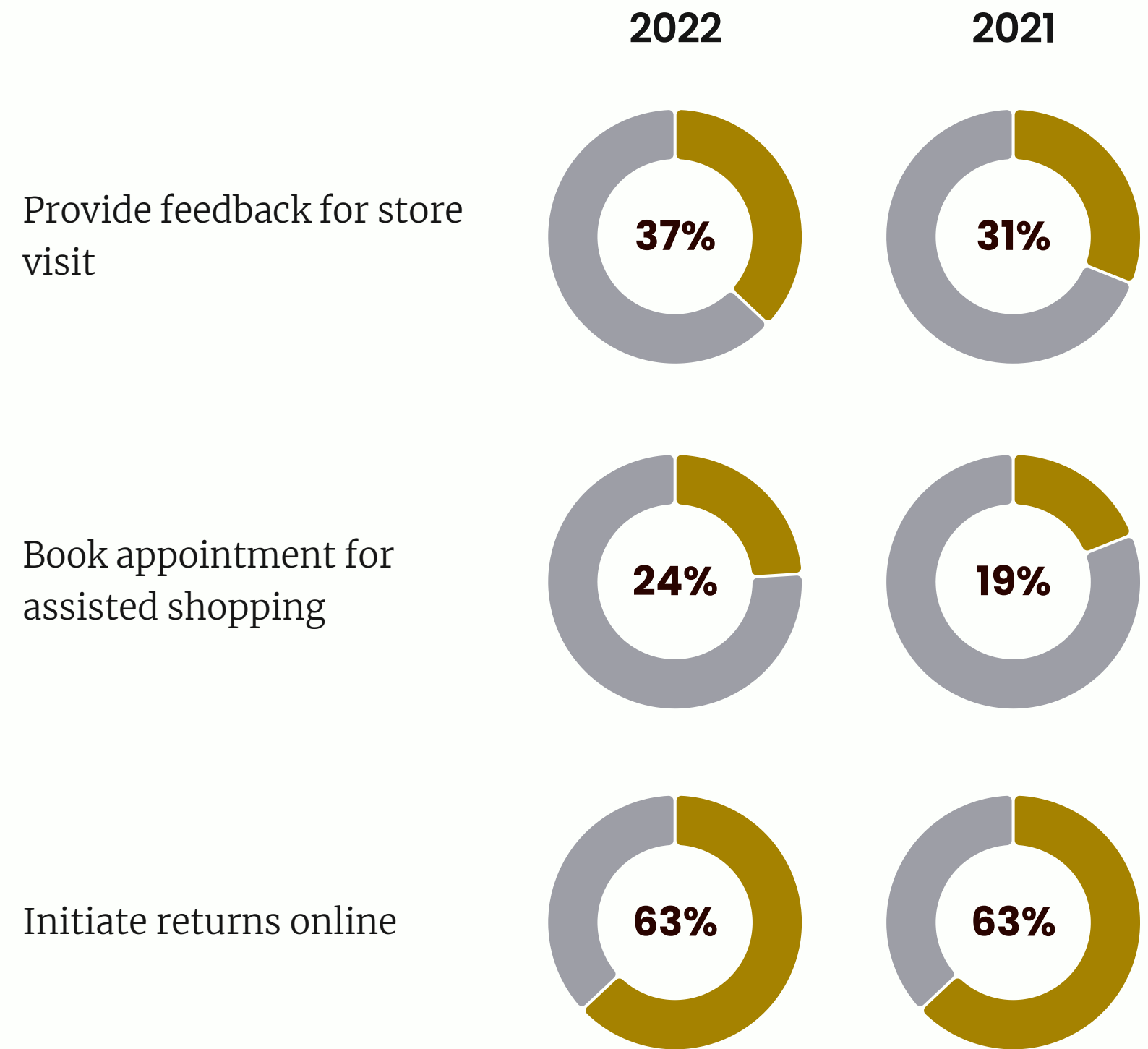
**Home improvement & furniture**  
**92%**



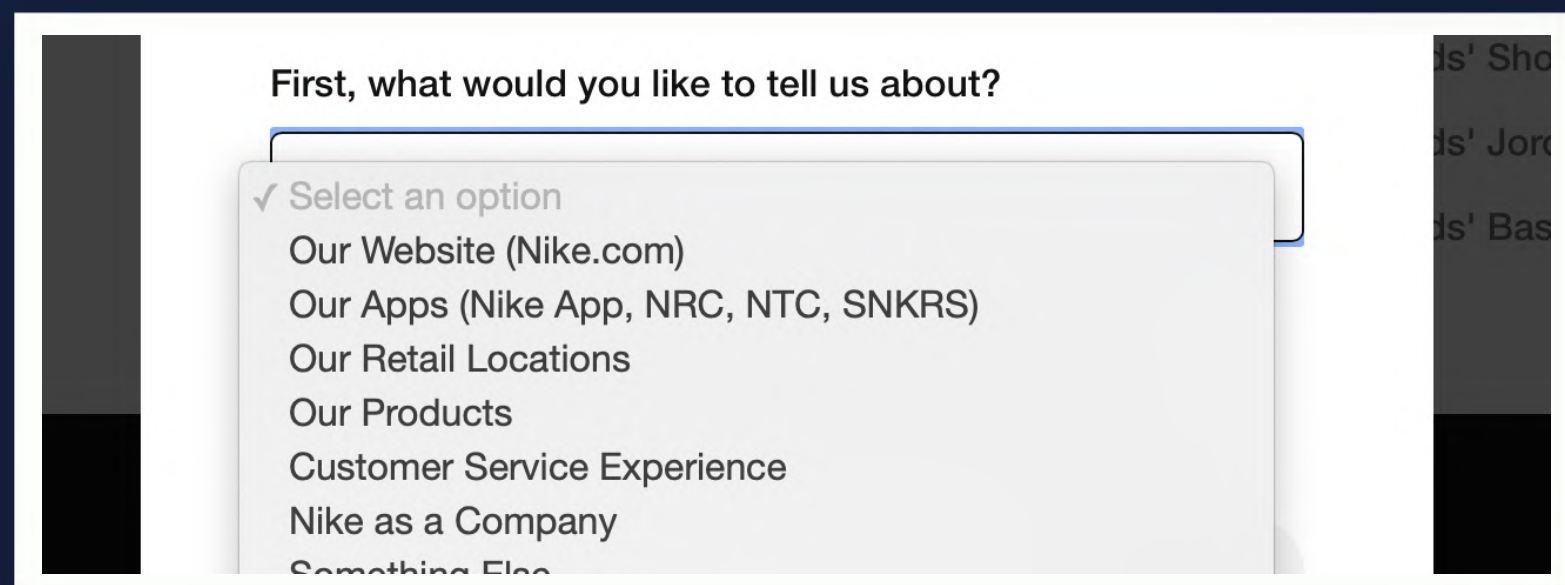
## Areas of high growth: customer experience



## Areas of low growth: returns and support



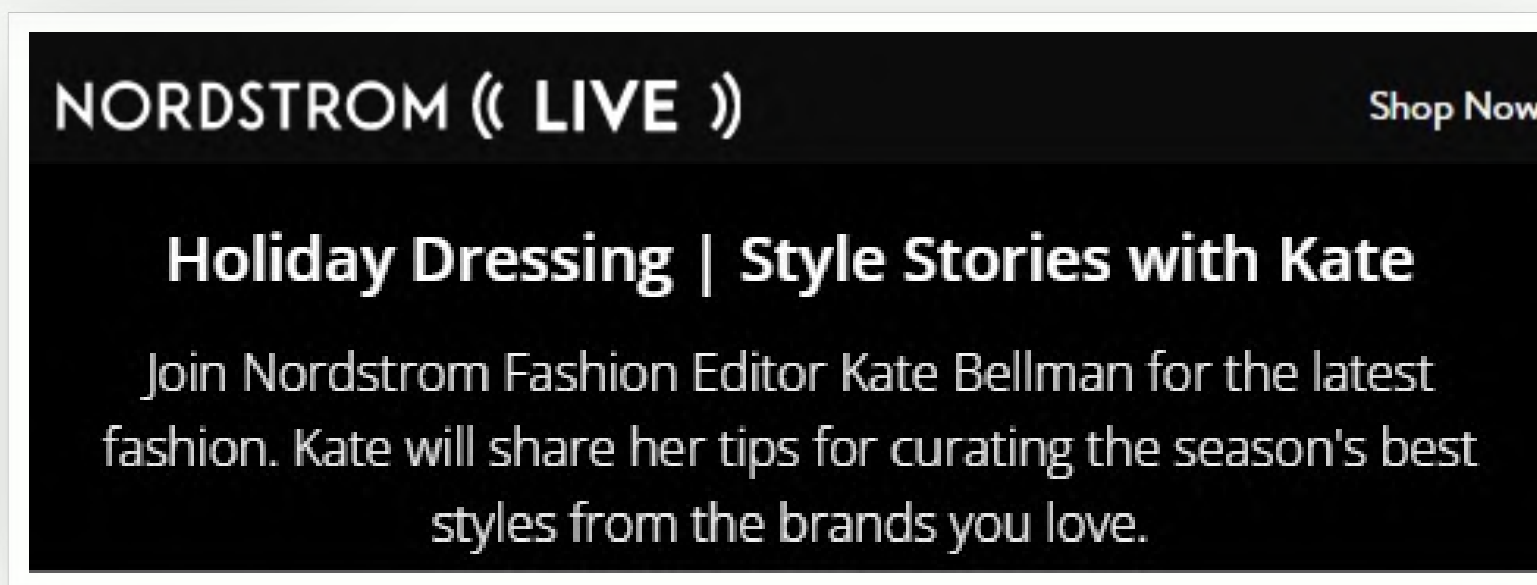
## CUSTOMER ENGAGEMENT & SERVICE: SPOTLIGHT



### Options to provide instant feedback.

85% of shoppers would like to provide feedback to a retailer post a bad experience. This feedback is critical for a retailer to understand and resolve the challenges at the right time. If retailers do not seek feedback themselves, this feedback makes it to public forums, impacting brand reputation. Currently, 58% of retailer sites allow shoppers to provide instant feedback.

**Nike** allows its shoppers to provide instant feedback, categorized by different elements of its website and shopping experience.



### Ability to shop by livestream.

Livestream shopping has positively enhanced the online shopping experience for 60% of shoppers. The current trend of interactive and influence-based purchases has led shoppers to take advantage of livestream shopping events. Presently, only 10% of retailers offer livestream shopping.

**Nordstrom** offers shoppers the unique benefit of shopping via livestream shows on select products or labels, an interactive and innovative offering.



## Chat agents/bots cognizant of shopper needs.

As shoppers increasingly turn to online shopping, the instant query resolution mechanism and easy access to information are motivating factors for them.

### 76% of shoppers

feel a loyalty program makes the retailer more relatable.

### 42% of shoppers

will not shop at a retailer if there is no customer support number.

### 60% of shoppers

will only wait for a minute to get assistance.

Phone: 1-800-426-4840

There are many awesome benefits to being a part of our Co-op! Here is a link to what we are all about:

[REI Co-op Membership Benefits](#)

Virtual Assistant - 6:13 PM

Order product online



I'm passing your info along to an associate who will be with you in about 3 minutes.

## Agents promoting loyalty program.

Shoppers are drawn to retailers who offer a loyalty program. Shoppers often seek out information on rewards and benefits. Thus agents proactively introducing the shopper to the loyalty program along with its benefits is an added convenience.

**REI co.op** agents promote the Co-op membership to their shoppers, giving them details on membership benefits.

## Bot transfers chat to agent on certain queries.

Shoppers prefer instant query resolutions. Retailers must provide a quick turnaround time with assistance and seamless transition between channels (chat to call, etc.).

**The Home Depot** bot asks the shopper if the chat can be transferred to the agent for resolution and the chat information is made available to the agent on call. In addition, the customer is also referred to by name.



# Leaderboard



# Leaderboard

As part of its 2023 Omnichannel Customer Experience Index, Incisiv assessed 123 retailers across 9 different industry sub-segments. The complete list of assessed retailers is provided here.

Each retailer assessed was given an overall rating as well as a functional-area rating across discovery, purchase, and customer service & engagement. Incisiv's analysis found:

- 20 Leaders
- 40 Challengers
- 40 Followers
- 33 Laggards

Get in touch to request detailed information about your rating or to request a custom benchmark.

## Apparel

Abercrombie & Fitch  
 American Eagle Outfitters  
 Calvin Klein  
 Coach  
 Designer Shoe Warehouse  
 Foot Locker  
 Forever 21  
 GAP  
 H&M  
 J.Crew  
 Levi's  
 Men's Wearhouse  
 Michael Kors  
 New Balance  
 Nike  
 Ralph Lauren  
 Skechers  
 Timberland  
 Tommy Hilfiger  
 Under Armour  
 Urban Outfitters  
 Victoria's Secret

## Consumer Electronics

Apple  
 Best Buy  
 DELL Technologies  
 GameStop  
 GoPro  
 Microsoft  
 Nintendo  
 Peleton  
 RadioShack  
 Samsung  
 Sony

## Department Stores

Belk  
 Boscov's  
 Burlington  
 Dillard's  
 Eddie Bauer  
 Kohl's  
 Macy's  
 Marshalls  
 Neiman Marcus  
 Nordstrom  
 Ross Stores  
 Saks Fifth Avenue  
 T.J. Maxx

## General Merchandise

Big lots  
 BJ's Wholesale Club  
 Costco  
 Dollar General  
 Dollar Tree  
 eBay  
 Family Dollar  
 Meijer  
 Target  
 Walmart

## Grocery

7-Eleven  
 Albertsons  
 Food Lion  
 H-E-B  
 Hy-Vee  
 Kroger  
 Publix  
 ShopRite  
 Wegmans  
 Whole Foods Market  
 WinCo Foods

## Health & Beauty

Amway  
 Bare Minerals  
 Bath & Body Works  
 CVS Health  
 Rite Aid  
 Sally Beauty Supply  
 Sephora  
 The Body Shop  
 The Vitamin Shoppe  
 Ulta Beauty  
 Walgreens

## Home Improvement

Ace Hardware  
 Ashley Homestore  
 Bed Bath & Beyond  
 IKEA  
 Lowe's  
 Menards  
 Office Depot  
 Overstock  
 RH  
 Sherwin-Williams  
 The Home Depot  
 Tractor Supply Company  
 Wayfair  
 Williams Sonoma

## Speciality

AutoZone  
 Barnes & Noble  
 Canadian Tire  
 Cartier  
 Chewy  
 David Yurman  
 Discount Tire  
 DoorDash  
 Grubhub

Hobby Lobby  
 JO-Ann Stores  
 Michaels Stores  
 O'Reilly Auto Parts  
 Party City  
 Pep Boys  
 Petco  
 PetSmart  
 Swarovski  
 Tiffany & Co.  
 Uber Eats  
 Zales

## Sporting Goods & Outdoors

Academy Sports + Outdoors  
 Bass Pro Shops  
 Cabela's  
 Camping World  
 Columbia Sportswear  
 Dick's Sporting Goods  
 Fanatics  
 Patagonia  
 REI  
 The North Face

# Leaders





## ABOUT INCISIV

---

Incisiv is a peer-to-peer executive network and industry insights firm for consumer industry executives navigating digital disruption.

Incisiv offers curated executive learning, digital maturity benchmarks and prescriptive transformation insights to clients across the consumer and technology industry spectrum.

[incisiv.com](https://www.incisiv.com)

IN PARTNERSHIP WITH



## ABOUT MICROSOFT + NUANCE

---

Microsoft and Nuance can help your brand provide exceptional customer connections while landing transformative outcomes. Our outcomes focused AI solutions help retailers deliver personalized customer experiences, improving agent productivity, safeguarding interactions, and optimizing agile operations—all available from one industry leader.