



Customer
Advisory

Amplifying noise or creating value?

Signal Moments: When AI and
human insight create real results

2025–2026

US Customer Experience
Excellence Report



Without a clear experience strategy and well-orchestrated functions, AI risks amplifying noise rather than deepening relevance.

Foreword

Turning signals into growth: How US brands can overcome front-office fragmentation challenge.

Brands face a paradox. They have invested heavily in marketing, sales, and service technology, yet customer experience often feels fragmented and returns on artificial intelligence (AI) spend remain uneven. Front-office functions still work in silos, drowning in data but short on clarity about what truly matters to customers in real time.

The answer lies in mastering **Signal Moments**: those brief but decisive cues that reveal intent, risk, or opportunity. A shift in browsing behavior, an unspoken service need, a life event sparking a new demand—when spotted and acted on, these moments become engines of loyalty and growth.

Technology helps, but value comes from how it is applied. Agentic AI, the emerging class of systems that sense, decide, and act, can interpret context and trigger outcomes, but only when anchored in a

clear experience strategy and supported by well-orchestrated functions. Without that discipline, AI risks amplifying noise rather than deepening relevance.

Leading brands in this year's US Customer Experience Excellence Index, including H-E-B, Edward Jones, and USAA, show what is possible. They blend data, human insight, and intelligent automation to recognize signals early and respond with empathy, speed, and precision, turning fleeting cues into meaningful engagement.

This report explores how organizations can move from fragmented touchpoints to coordinated journeys by focusing on the moments that matter most. By grounding AI in customer signals and aligning people and processes around them, brands can deliver experiences that are not only intelligent and personalized, but also distinctly human.



Scott Lieberman

Principal, US Customer Advisory Leader, KPMG US

The orchestrated customer experience challenge

1

Orchestrating customer journeys across the front office

Our research shows that US companies are making slow progress in improving the quality of customer experiences. Organizations are struggling to deliver the value-rich experiences their customers expect. The challenge is not a lack of ambition, but the reality of a highly fragmented front office. Marketing, sales, service, digital channels, and customer operations often pursue conflicting key performance indicators (KPIs). Data sits in silos, locked behind legacy systems or point solutions. Different teams prioritize different outcomes: growth, efficiency, loyalty, compliance, making it hard to coordinate action or measure success in a consistent way.

This fragmentation undermines customer trust and creates hidden costs—duplicated effort, slow response times, missed opportunities, and experiences that feel disjointed or impersonal. Even when companies invest in new platforms or analytics, they often layer them on top of

outdated processes, further complicating the landscape. The result is a front office that struggles to sense customer needs in real time or respond with precision.

AI—and, increasingly, agentic AI—offers a way through. By embedding intelligence directly into customer-facing workflows, organizations can detect **Signal Moments**: small but decisive cues that reveal intent, emotion, or risk and then trigger time-sensitive customer engagement nudges. These signals might be a subtle change in browsing behavior, an unspoken service need, or an event in a customer's life that sparks new demand. Agentic systems can interpret these signals, weigh context, and trigger actions across marketing, sales, and service channels, not as isolated transactions, but as coordinated responses.

When combined with modern data platforms, composable architectures, and clear experience governance, AI can help enterprises orchestrate activities

across the entire front office as a single, adaptive system. The prize is a step-change in customer experience: faster, more personal, and more consistent; more satisfying customer journeys; and improvements in conversion and retention. This creates a front office where every interaction is aligned to the same outcome: creating enduring value for the customer and the business.

However, across the front office, many organizations have found AI's promised return on investment (ROI) elusive, with investments sometimes failing to translate into measurable business outcomes. Fragmented systems, siloed functions, and a lack of orchestration mean AI frequently amplifies operational noise rather than delivering the customer relevance and value it was intended to unlock.

When combined with modern data platforms, composable architectures, and clear experience governance, AI can help enterprises orchestrate activities across the entire front office as a single, adaptive system.

**High expectations, price pressure,
premium experiences:**

What consumers reveal about the moments that matter

The 2025–2026 Customer Experience Excellence Report marks the beginning of our second decade of an ongoing global research program into customer experience excellence. This year, US consumers have provided over 100,000 evaluations of their experiences with nearly 300 US organizations.

2

The Six Pillars of Experience

Customers evaluate their interaction with these brands across the Six Pillars of Experience.

These have been shown to be the essential building blocks of leading experiences. Organizations that have mastered the Six Pillars have significantly better commercial outcomes. Research by KPMG shows that the top 10 brands achieved three times the revenue and profit growth of the next 90 brands.

Customers provide scores for each of these pillars based on their experiences. This forms a compound metric (CEE score) for each organization. They are then ranked based on their CEE score to create a league table. We examine the organizations that lead the index, and we also look at the highest risers (organizations that have made a significant improvement in their index position), and from both we identify leading practice and surface the key learning points.



Personalization

Using individualized attention to drive an emotional connection



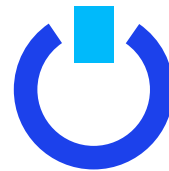
Empathy

Achieving an understanding of the customer's circumstances to drive deep rapport



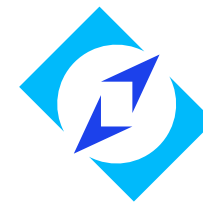
Expectations

Managing, meeting, and exceeding customer expectations



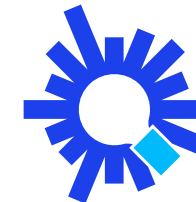
Time and Effort

Minimizing customer effort and creating frictionless processes



Integrity

Being trustworthy and engendering trust



Resolution

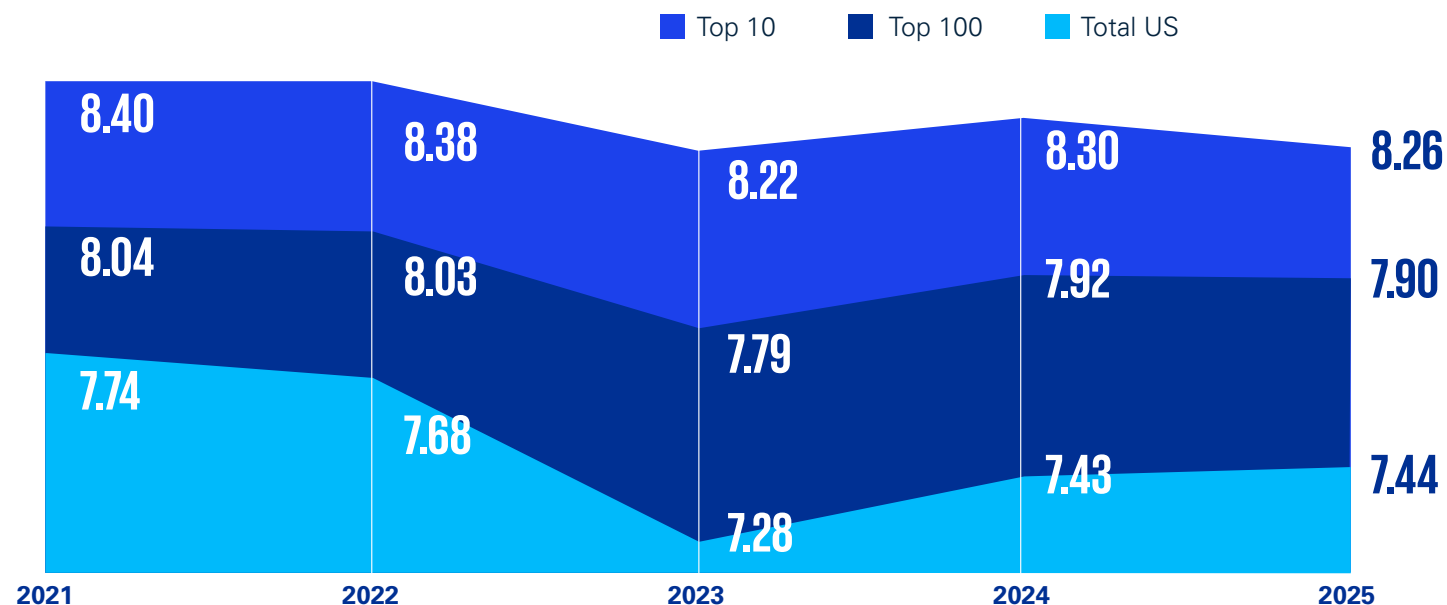
Turning a poor experience into a great one



US market performance

The US customer experience improved slightly from 7.43 to 7.44

Overall, the US customer experience improved slightly from 7.43 to 7.44 across all 292 brands despite slight declines in customer experience for the top 10 and top 100 organizations. Only four sectors showed increase in CEE metrics: Nongrocery Retail, Restaurants & Fast Food, Travels & Hotels, and Public Sector. All other sectors maintained previous rank except Financial Services and Nongrocery Retail, which swapped positions. Travel & Hotel had the biggest point increase at 0.11 points.





Consumer highlights

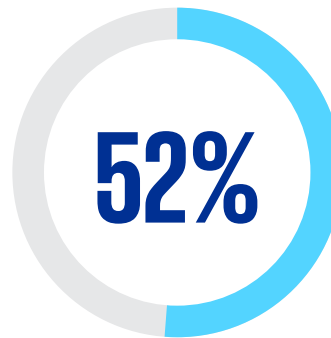
The cost of living continues to affect purchasing decisions: 52 percent of respondents state they are extremely or significantly impacted and consistently adjust purchasing behavior to minimize its effects on finances.

However, despite this, the research shows a significant number of customers are willing to pay more for premium experience.

Willingness to pay more for premium experiences












The 2025 findings show that American consumers remain selective about paying extra for a superior experience, with willingness varying by sector. Willingness is now more concentrated in discretionary sectors rather than essential services. Entertainment & Leisure (46 percent), Restaurants & Fast Food (45 percent), and Travel & Hotels (45 percent) lead the way, reflecting consumers' readiness to spend more where experiences feel optional, memorable, and differentiated. In contrast, sectors tied to everyday needs, such as Utilities (23 percent), Grocery Retail (37 percent), and the Public Sector (35 percent), see much lower willingness, with a high share of respondents either unwilling or neutral.

Customers increasingly expect baseline quality and reliability in necessities without an additional fee, reserving their willingness to pay more for experiences that deliver enjoyment, convenience, or emotional value beyond the functional.



state they are extremely or significantly impacted and consistently adjust purchasing behavior to minimize its effects on finances.

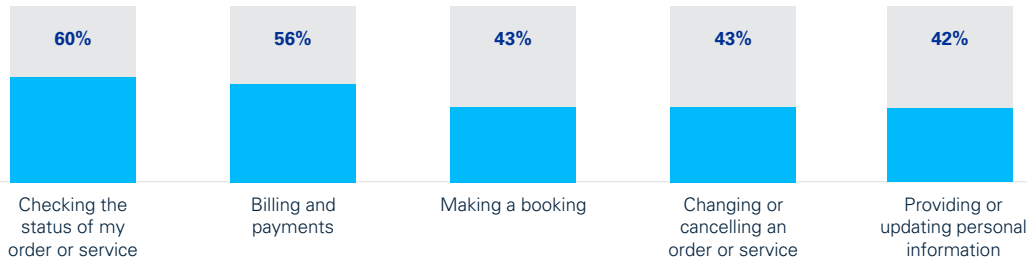
Customers remain willing to pay for a premium experience in some sectors. This is especially true among people under 35.

	All ages	Under 35	35 and over
 Entertainment & Leisure	46%	55%	39%
 Restaurants & Fast Food	45%	55%	40%
 Travels & Hotels	45%	55%	39%
 Healthcare	43%	54%	41%
 Telecoms	42%	61%	32%
 Nongrocery Retail	39%	48%	35%
 Financial Services	39%	53%	35%
 Logistics	38%	44%	35%
 Grocery Retail	37%	50%	31%
 Public Sector	35%	43%	33%
 Utilities	23%	37%	18%

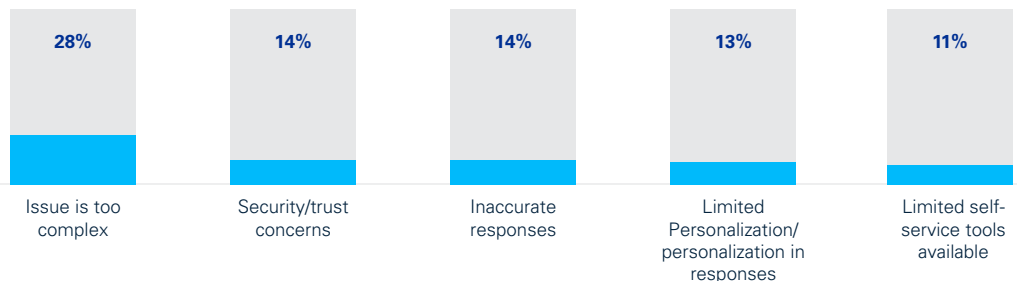


Self-service

Consumers are willing to use self-service for routine tasks such as checking order status and billing and payments.

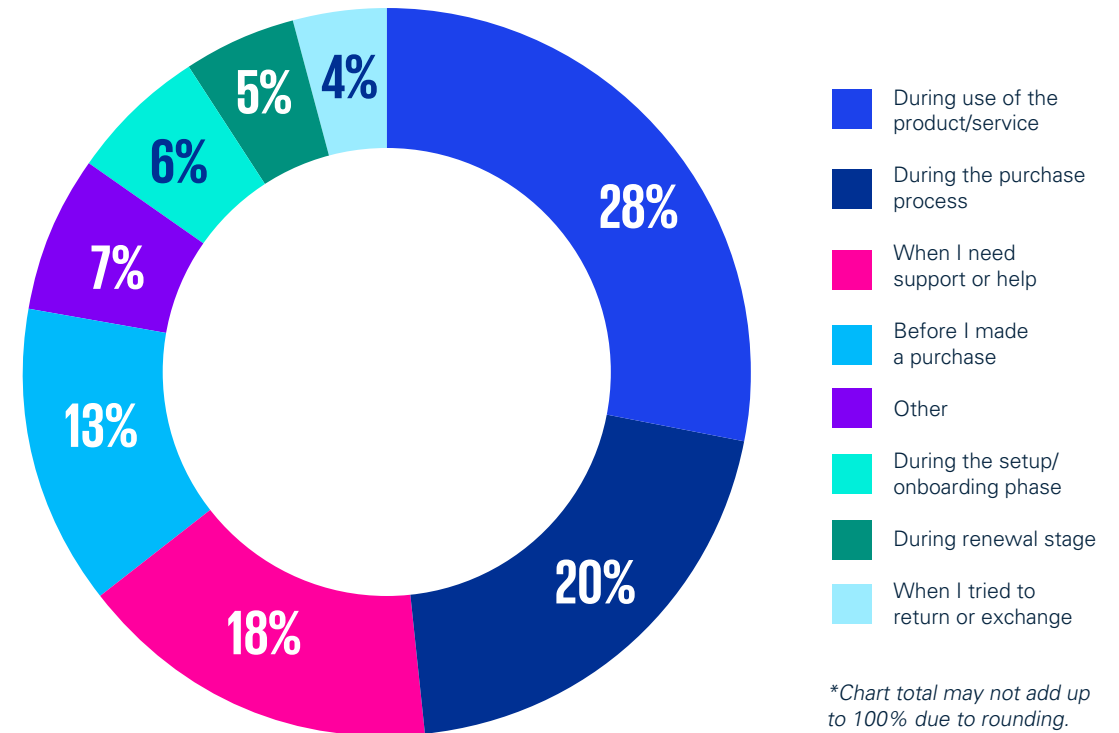


But at least twice as many consumers prefer to interact with a human for complex tasks (28 percent) as other areas such as security or inaccurate responses (14 percent).



Consumer expectations

The survey highlights the points along the customer journey where organizations most often fall short of expectations, most frequently during product use, during the purchase process, or when they needed help. These are opportunities for Signal Moments to detect and enact corrective workflows.



*Chart total may not add up to 100% due to rounding.

The findings reveal clear pressure points across the customer lifecycle. Brands are failing to show up where customers need them most.

The moment when expectations are most likely to be missed is during the actual use of a product or service, where 28 percent of respondents say their needs are not fully met. Close behind are the moments that surround the act of purchase itself (20 percent) and the occasions when support is required (18 percent). Prepurchase discovery, while still important, causes less frustration (13 percent), and onboarding, renewal, and returns sit at the lower end of the scale.

For organizations intent on building loyalty, these stages are not just weak links but opportunities to create value. The purchase experience is a prime example: brands that excel here make choice simple, remove unnecessary steps, and give instant reassurance. Costco's curated range or H-E-B's friction-free checkout demonstrate how clarity and speed can convert intention into commitment. Beyond the transaction, usability and onboarding are becoming decisive differentiators.

Postpurchase service remains a rich seam for brand building. Grocery stores¹ keep customers engaged through live delivery tracking and simple returns; retail sports companies² are folding community and coaching into ownership; media and streaming companies³ reinforce loyalty through personalized recommendations and proactive updates. These examples show that value is only proven when customers experience consistent reliability and feel supported without having to ask.

1 <https://www.costcobusinessdelivery.com/trackorder.html>

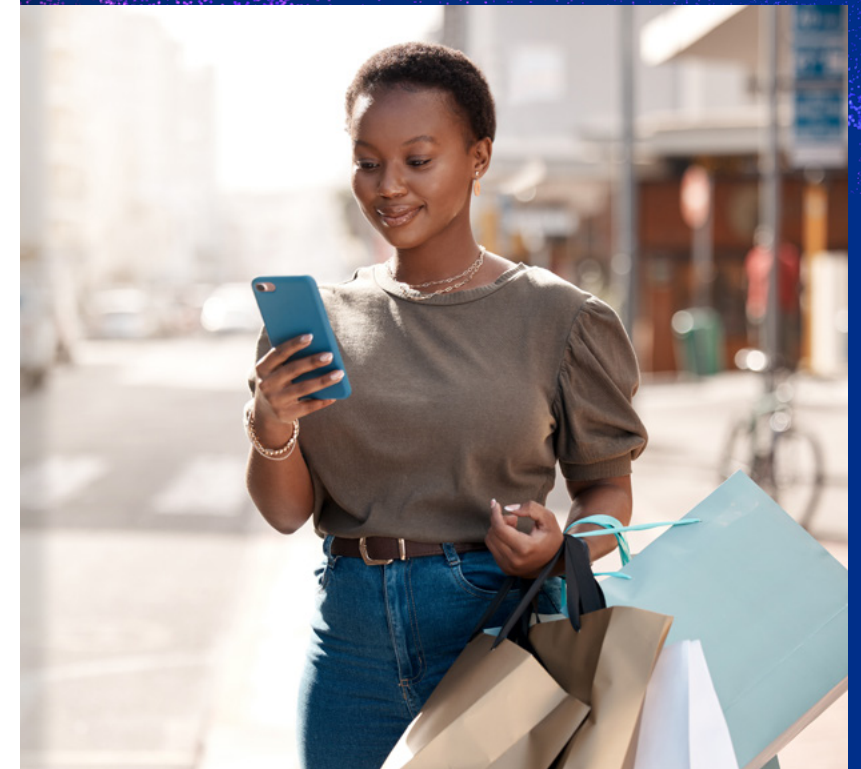
2 <https://medium.com/@teamazusa/breaking-into-the-digital-community-space-a-nike-case-study-2da732b9efdb>

3 https://businessmodelanalyst.com/walt-disney-marketing-strategy/?srsltid=AfmBOophWl4OruhJePa5-Wgw__oeZRMvAuEzrNtrPdgt1gwFcz8o4Ln

A common thread among the leading performers is the way they embed service and brand cues inside the flow of use rather than bolting them on as afterthoughts. Increasingly, they deploy digital capabilities to sense subtle signals, hesitation at checkout, recurring errors, or a drop in engagement, and to respond natively, without forcing customers to leave their task. By making support and solutioning accessible at the very moment of need, these organizations close the gap between promise and delivery.

Where expectations are missed, the cause is rarely a single point of failure but rather the breaks between them: clumsy hand-offs from purchase to onboarding, data silos that obscure intent, or support hidden behind complex portals. The lesson from the top 10 brands is that every touchpoint, from initial research to renewal, belongs to the same experience value stream. Success comes from orchestrating these stages so that customers sense a continuous journey rather than a series of disconnected transactions. Signal Moments, informed by unified data and activated by agentic intelligence, allow brands to intervene with relevance and empathy, transforming friction into loyalty and turning operational competence into memorable experience.

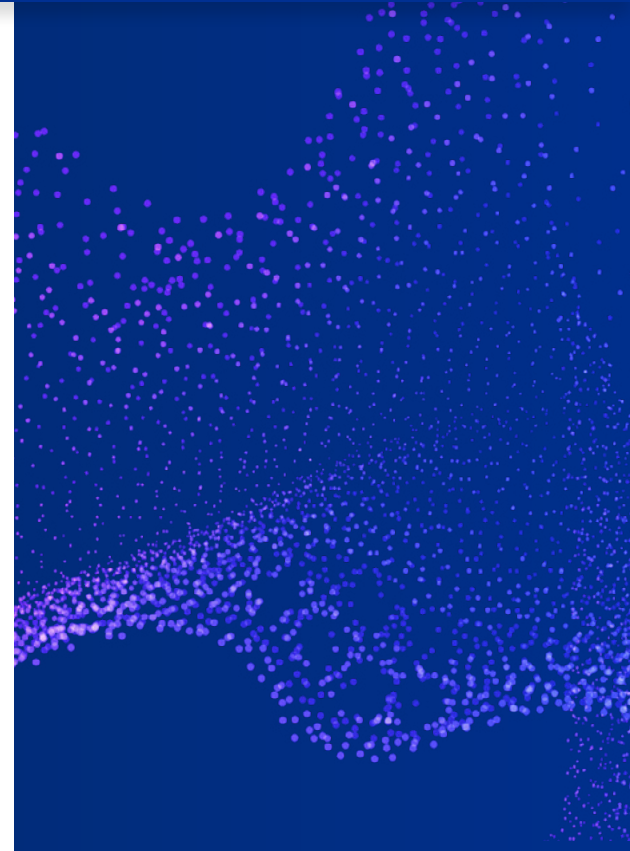
Where expectations are missed, the cause is rarely a single point of failure but rather the breaks between them.





The top 10

- 1 H-E-B
- 2 Edward Jones
- 3 USAA
- 4 Patagonia
- 5 Costco Wholesale
- 6 Chick-fil-A
- 7 Navy Federal Credit Union
- 8 Texas Roadhouse
- 9 L.L. Bean
- 10 In-N-Out Burger



Exceeding customer expectations:

Turning signals into action in the adaptive front office

3



Total Experience (TX) is an integrated approach to designing and delivering value across every dimension of engagement, customer, employee, partner, and digital touchpoint.

Rather than treating these audiences and channels as separate domains, TX connects them into one coherent, intelligent layer. It combines customer experience (CX), employee experience, user experience, and multipartner ecosystems, aligning them through shared data, orchestrated processes, and adaptive technology.

At its heart, TX is about breaking silos. It enables organizations to unify service design, marketing, sales, operations, and support so that every interaction—whether a purchase, service request, or internal workflow—is shaped by the same purpose: delivering value and strengthening relationships.

Signal Moments help realize this ambition. Signal Moments are the micro-cues that reveal an individual's intent, emotion, or need: a change in browsing behavior, hesitation at checkout, an emerging life event, or even a service agent's insight about a client's frustration. When these signals are detected and interpreted in real

time, they allow organizations to anticipate needs, personalize responses, and act before friction escalates.

Agentic AI makes this scalable by continuously sensing across data sources, feedback, transactions, operational telemetry, and employee inputs and stitching them together into actionable workflows. In a TX model, these insights don't live inside marketing, service, or human resources alone; they flow through a shared experience layer so every team, process, and channel can respond consistently.

By weaving Signal Moments into the fabric of TX, organizations transform interactions from isolated touchpoints into orchestrated journeys. They move beyond reactive service toward proactive, empathetic engagement, turning fleeting cues into opportunities to create value for customers, employees, and partners alike.

Signal Moments

Signal Moments are the real-time cues that reveal when customers need support, advice, or reassurance. They are the raw material of agentic CX, life events, behavioral shifts, or contextual triggers that allow organizations to act with relevance and empathy.



Unlike traditional segmentation, which is static and retrospective, Signal Moments are dynamic, personal, and immediate. They allow organizations to shift from reactive service to proactive engagement, delivering interventions that feel timely, human, and valuable.

Life events

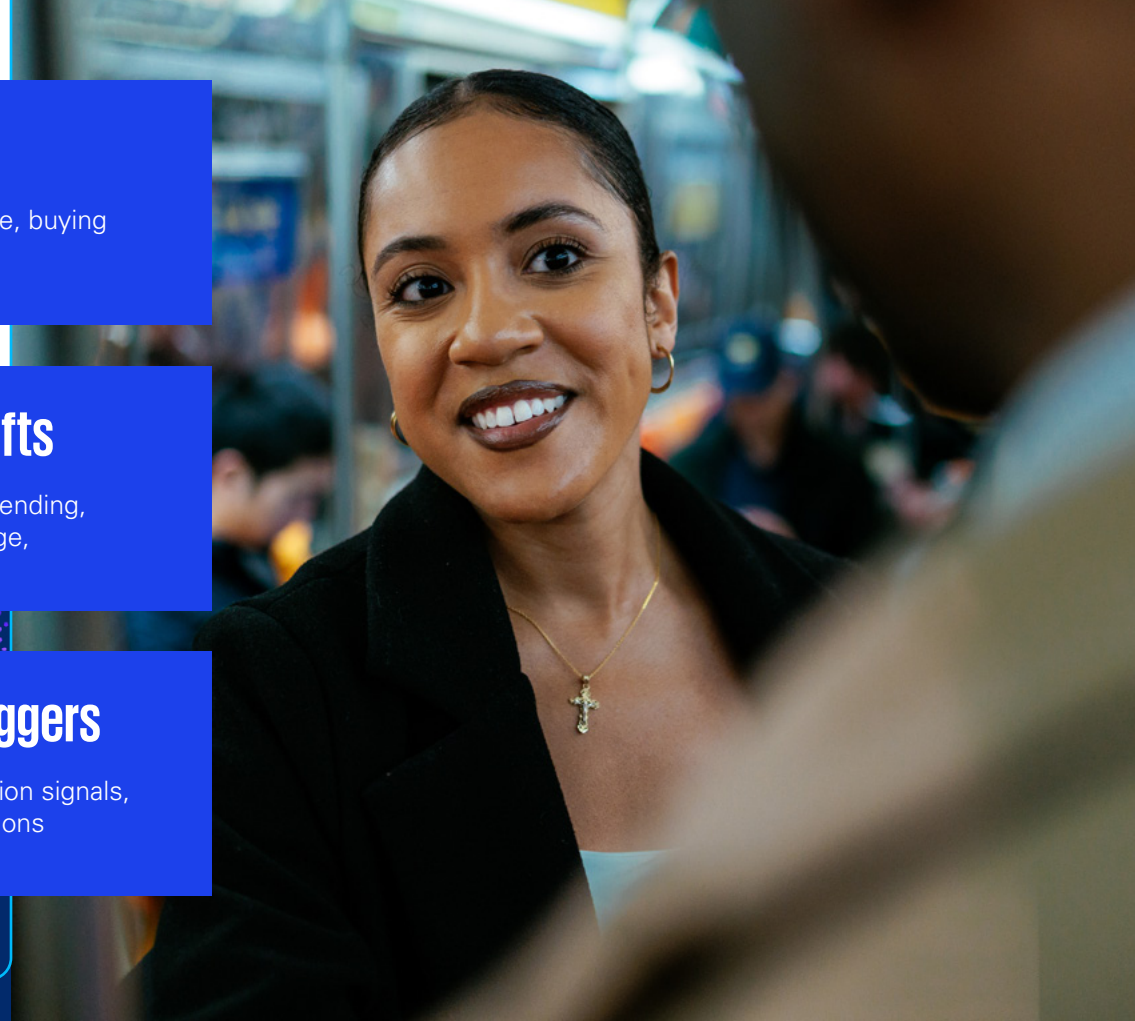
Moving to a new home, buying a car, retiring

Behavioral shifts

Sudden changes in spending, increased service usage, switching channels

Contextual triggers

Weather events, location signals, or ecosystem interactions



Identifying Signal Moments

A full understanding of Signal Moments depends on weaving together a surprisingly wide spectrum of information that rarely sits inside one function. Direct customer feedback—surveys, reviews, contact-center transcripts—provides explicit clues about satisfaction or intent. Indirect feedback, such as social-media chatter, forum posts, or third-party ratings, captures the unfiltered voice of the market. Alongside these are behavioral signals: click-throughs, browsing paths, abandoned carts, feature adoption, channel-switching, dwell time, even geolocation data. Equally important is the perspective of employees who see friction or opportunity first-hand and can surface micro-insights from service desks, branches, or field teams.

These inputs cut across sales, marketing, service, product, and operations, creating a lattice of signal categories, emotional sentiment, operational friction, purchase intent, churn risk, service need, advocacy potential, life-event triggers, and more. Their diversity and volume mean that no single team, dashboard, or manual process can resolve the picture in real time.

This is where an agentic or AI-driven approach becomes essential. Agents “stitch” direct, indirect, inferred, and employee-originated insights into a living model of customer state, making it possible to detect a Signal Moment at its inception and trigger the right workflow, whether reassurance, outreach, problem resolution, or a tailored offer.



How agentic AI enables Signal Moments at scale

Unlike today’s digital tools and predictive “next-best-action” engines, agentic AI is designed to sense, reason, and act in real time across a far broader field of signals. Traditional systems depend on predefined rules and static models: they can predict probable outcomes, but they rarely understand context or orchestrate an end-to-end response without human intervention. Agentic capabilities go further by continuously interpreting intent, evaluating multiple data streams, and autonomously stitching together actions across marketing, sales, service, and operations. This means they not only recommend the next step, but also execute or coordinate it, adjusting as circumstances change. By embedding reasoning and autonomy into the heart of CX, agentic AI converts fragmented cues into timely, value-creating “Signal Moments,” delivering relevance and support at a level beyond what predictive analytics can provide.

Moving to a new city: Banking example

Signal Moments in practice

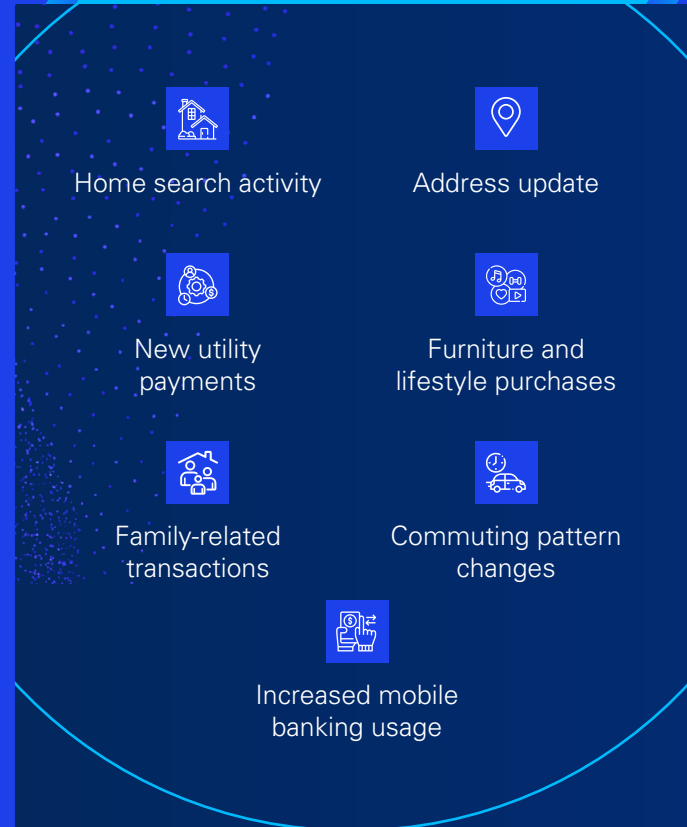
The customer point of view

Moving to a new city is a single, integrated event for the customer. As customers progress, they generate signals, each one an opportunity for banks to anticipate needs and deliver value.

Unlike traditional marketing triggers, which rely on static rules and delayed reactions, agentic AI interprets these signals in real time, orchestrating adaptive, proactive responses that evolve with the customer's journey.



Customer signals



System-generated adaptive response

- **Proactive and evolving offers:** Mortgage adviser outreach, financial product recommendations, insurance bundles that adapt as search activity progresses
- **Personalized, rapid workflows:** “Welcome to your new city” journeys, branch/ATM info, relationship manager alerts—tailored to customer profile and value
- **Anticipatory bill management:** Bill tools, alerts, loyalty/cashback offers—nudging customers before payments are due, not after
- **Sequenced, context-aware offers:** Credit card, financing, and loan options prioritized and timed for maximum acceptance
- **Composite family profiles:** Savings, education planning, and advice workflows that adapt as new family-related transactions appear
- **Continuous mobility orchestration:** Bundled electric vehicle leasing, insurance adjustments, transit discounts—recalibrated in real time, not once per year
- **Channel-personalized engagement:** In-app nudges, human adviser routing, suppression of irrelevant marketing—balancing digital and human support end-to-end

Spotlight on top three: Experimenting with Signal Moments

H-E-B

H-E-B recognizes extreme weather as a true Signal Moment. Using advanced weather analytics, the grocer accurately predicts demand surges tied to storms, heatwaves, or unseasonal temperature shifts, whether that means stocking up on essentials before a blizzard or increasing grill items during a sudden warmer winter day. These insights empower H-E-B's replenishment and supply chain teams to prepare proactively, ensuring product availability and saving both customer anxiety and operational effort.¹

Edward Jones

Edward Jones frames AI as an agentic AI layer that surfaces contextually relevant prompts and insights at moments of financial significance (e.g., retirement, market volatility, or major milestone events).

The firm integrates multiple different software tools that serve different purposes, including both financial planning, customer relationship management, long-term care planning, and estate planning. This enables the firm's advisers to anticipate client needs and respond with precision, turning lifecycle transitions into signal powered opportunities for empathetic, value-driving conversations.²

USAA

USAA leverages AI to detect Signal Moments that indicate major life events, such as deployment, sending a child to college, buying a home, or retirement. As customers approach these milestones, USAA proactively offers tailored service bundles—loan information, insurance, and guidance for each stage. Supporting customers through life events is so central that USAA shifted its business model to focus on milestones rather than products. Internally, AI copilots assist representatives with rapid intelligence, while predictive models flag sentiment or attrition risks, prompting outreach before issues escalate. USAA's strategy reflects a more human, event-driven approach.³

¹ <https://consumergoods.com/primo-and-h-e-b-weather-analytics-heart-accurate-merchandise-planning>

² <https://careers.edwardjones.com/blog/inside-edward-jones-evolving-wealth-strategy/>

³ <https://www.forbes.com/sites/blakemorgan/2023/03/20/usaas-proactive-approach-to-major-life-events/>





Activating Signal Moments – Where to start, how to scale

The first step in activating Signal Moments is to focus on well-established, high-value use cases that directly impact acquisition and retention. Organizations should start where customer needs are clearest and outcomes measurable:



Onboarding: Detecting when a customer has opened an account or purchased a product, and proactively providing guidance, tips, and reassurance



Re-engagement: Spotting signals of inactivity, such as declining app use or loyalty card dormancy, and triggering personalized outreach



Churn prevention: Identifying risk signals like payment lapses, negative sentiment, or competitor switching behavior, and intervening before attrition occurs to drive lifetime value.







These early wins establish confidence, create measurable ROI, and build organizational momentum. From there, companies can scale towards enterprise-wide signal orchestration through a staged roadmap: pilot to expand to adjacent journeys, integrate across functions, and embed into governance and culture. Scaling successfully often requires a partner who can help navigate the maturity curve by balancing quick wins with long-term capability building. Investments should follow this maturity path, balancing technology (integrated data platforms, orchestration layers), talent (CX design, data science, signal analysts), and governance (ethics, KPIs, escalation protocols).

Case study

Lowe's has evolved its customer experience strategy by grounding it in a deep understanding of customer personas and their distinct needs across the home improvement journey. By analyzing how different customers approach planning, purchasing, and completing projects, Lowe's aligns its CX priorities to address the moments that matter most. This approach enables Lowe's to deliver experiences that are relevant, supportive, and consistent — connecting customer needs with meaningful value at every stage.

The Six Pillars of Experience

The KPMG Six Pillars of Experience have been shown to be the essential building blocks of leading CX. Organizations that master the Six Pillars have significantly better commercial outcomes. They help set design principles for all aspects of CX and can help guide the creation of personalized experiences that respond to customer signals in real time.

Pillar	Role in Signal Moments	How agentic AI enables this
 Integrity	<p>Detects moments where trust could be gained or lost, e.g., a billing error, service outage, or sensitive life event, and helps the brand respond transparently and fairly.</p>	<p>Monitors data streams for anomalies or sentiment shifts, triggers immediate disclosure or resolution steps, and maintains an auditable trail of actions taken.</p>
 Resolution	<p>Identifies when a customer is dissatisfied or having trouble and supports rapid issue resolution.</p>	<p>Proactively surfaces solutions before the customer complains, coordinates across functions, and empowers frontline or virtual agents to close the loop more efficiently.</p>
 Expectations	<p>Senses when expectations are about to be missed or exceeded, such as delivery delays or early fulfillment opportunities, and manages communication accordingly.</p>	<p>Uses predictive analytics to anticipate gaps, triggers proactive notifications, and adjusts offers or commitments dynamically to maintain alignment with expectations.</p>
 Time and Effort	<p>Recognizes moments when effort is increasing for the customer, e.g., repeating information, navigating complex processes, and can reduce friction.</p>	<p>Automatically bridges systems and prepopulates information, shortens processes, and offers one-click or automated fulfillment at the point of need.</p>
 Personalization	<p>Captures moments that reveal a change in preference, behavior, or context, and adapts the experience instantly.</p>	<p>Learns from new signals (e.g., browsing patterns, purchase history, location) to adjust content, recommendations, and offers.</p>
 Empathy	<p>Detects emotional cues or life events where human understanding matters most, e.g., bereavement, financial hardship, or celebration, and tailors the tone, timing, and nature of engagement.</p>	<p>Analyzes voice, text, and behavioral data to infer emotion or context, adapting the style and substance of responses to meet the customer's emotional state.</p>



The value creation properties of agentic AI and Signal Moments

By detecting and acting on subtle signals, changes in behavior, context, or intent, agentic systems orchestrate responses that continuously improve productivity, efficiency, and resilience across the enterprise.

Traditional measures of return often focus on short-term financial gains, but the real power of agentic AI and Signal Moments lies in how they build enduring advantage. Rather than producing a single spike in revenue or cost savings, they support the creation of a slow-burn value stream: outcomes that accrue, reinforce, and compound over time.

By detecting and acting on subtle signals, changes in behavior, context, or intent, agentic systems orchestrate responses that continuously improve productivity, efficiency, and resilience across the enterprise. Each signal moment captured adds to a growing body of insight, sharpening the organization's ability to anticipate needs, help optimize operations, and strengthen relationships.

This compounding effect reshapes the value equation. Improvements in cycle times, decision quality, and customer satisfaction feed into greater operational agility and stronger margins. Teams become freed from repetitive tasks, focusing instead on innovation and high-impact problem solving. Meanwhile, the organization's data fabric becomes richer and more predictive, enabling new services and business models that were previously out of reach. Value creation, therefore, is not a one-off transaction but an expanding flywheel: every agentic action and every signal recognized amplifies the next, embedding intelligence into the fabric of the business and elevating its capacity for sustained growth.

How to rewire your front office for the moments that matter

4

By harnessing AI, KPMG has increased efficiency, accelerated speed to market, and strengthened content personalization and engagement.

Impact on marketing, sales, and service

The real opportunity isn't just in technology; it's in how you reimagine the way your front office works. However, AI and agentic AI can prove to be a catalyst for overcoming front-office fragmentation.

Coupling Signal Moments with an agentic-enabled workflow ensures that customers encounter relevance at every touchpoint: personalized campaigns that anticipate needs, sales conversations timed with precision, and service interactions that resolve issues before they escalate. For employees, agentic tools provide rapid insight and guidance, making their work more effective and empowering them to deliver greater value. For the business, this alignment converts customer engagement directly into measurable growth through higher conversion rates, stronger loyalty, and new revenue streams. By uniting all three functions around the customer journey, organizations move beyond siloed initiatives to unlock systemic growth potential.

Marketing

Personalization and engagement at scale

Sales

Smarter prioritization, higher conversion

Service

From resolution to proactive growth



Marketing

Personalization and engagement at scale

By continuously interpreting customer signals, such as browsing patterns, location data, or shifts in digital behavior, it enables brands to deliver personalized content with perfect timing. This improves target accuracy, boosts engagement rates, and makes campaigns more relevant to individual needs:

- **Data-driven insights:** Signal detection allows marketing teams to understand not just what customers have done, but what they are likely to do next. This turns data into foresight.
- **Use cases:** A customer researching sustainable living might receive a tailored green energy offer; a small business owner comparing payroll systems could be presented with financing solutions; a lapsed subscriber might be re-engaged with a personalized incentive.
- **Business impact:** By optimizing content delivery and aligning campaigns to rapid signals, agentic AI can help maximize relevancy while deepening customer engagement.

Sales

Smarter prioritization, higher conversion

Sales success hinges on timing, and Signal Moments make perfect timing possible. Agentic AI continuously detects buying signals—like contract renewals, usage changes, or key life events—refining lead scoring and prioritization so sales teams focus on the best opportunities:

- **Sales enablement tools:** Situational insights empower reps during conversations, surfacing contextual pricing and churn risk indicators.
- **CRM integration:** Embedding Signal Moments into customer relationship management (CRM) systems ensures opportunities are tracked, prioritized, and followed up efficiently, improving conversion rates and shortening cycles.
- **Business impact:** By aligning reps with the right customer at the right time, agentic AI increases pipeline velocity and boosts win rates.
- **Value streams:** Agentic AI connects systems, data, and people across departments, maximizing value throughout the sales process.

Service

From resolution to proactive growth

Service has traditionally been reactive, waiting for a customer to raise an issue. Agentic AI flips this model by detecting signals that indicate emerging problems, allowing organizations to step in proactively. This reduces the need for customers to seek help, lowers frustration, and builds trust:

- **Efficiency and satisfaction:** Signal-driven orchestration improves response times while improving resource allocation, balancing digital self-service with human support.
- **Training and support for reps:** Agentic AI tools can be embedded into existing protocols, providing service representatives with prompts such as recommended solutions, churn alerts, or opportunities to offer value-added services.
- **Business impact:** Service becomes not only faster and more reliable, but also a channel for relationship deepening turning problem resolution into a source of growth.

Turning potential into reality

The potential of agentic technology and Signal Moments is clear, but realizing it is not straightforward. Most organizations face barriers in three areas:

- **Data fragmentation:** Signal detection requires integrating customer data across channels, functions, and ecosystems, something many firms struggle to achieve.
- **Operating model alignment:** Marketing, sales, and service often operate in silos. Orchestrating Signal Moments demands cross-functional governance, agile ways of working, and a shift in culture.
- **Technology orchestration:** Agentic AI must be embedded into existing systems and journeys, requiring platforms, reusable agents, and intelligent orchestration capabilities.

To capture value, organizations need to focus on:

- 1 Designing value streams that align Signal Moments with growth outcomes
- 2 Building the data and AI foundations for rapid sensing and decisioning
- 3 Embedding agentic orchestration into marketing, sales, and service processes
- 4 Creating governance, measurement, and cultural alignment to scale impact
- 5 Identifying and mitigating AI and process risk
- 6 Managing the change in roles, responsibilities and a customer insight driven culture.



In short, Signal Moments coupled with agentic AI are the new growth frontier. But they demand more than technology. They require strategy, operating model change, and trusted guidance to bring them to life.



Signal Moments checklist

Is your organization prepared for Signal Moments?
Use this checklist to find out where you are in the journey.

1

Measure total value

Track ROI not only from efficiency gains but also from improved loyalty, advocacy, and customer lifetime value.

2

Define the “moments that matter”

Map customer journeys to identify high-impact behavioral and life event signals (e.g., onboarding, churn, major life changes).

3

Start with high-value use cases

Prioritize onboarding, re-engagement, and churn prevention where ROI can be quickly demonstrated.

4

Invest in sensing infrastructure

Build always-on data pipelines that capture signals across channels, devices, and ecosystems.

5

Establish a signal library

Catalogue, standardize, and continuously refine the signals most relevant to your sector and value streams.

10

Plan to scale

Develop a roadmap from pilot use cases to enterprise-wide orchestration, embedding signals into systems, governance, and culture.

9

Empower your people

Redefine roles so employees focus on empathy, creativity, and complex problem-solving while agents handle orchestration.

8

Build agile governance

Create cross-functional guardrails for ethics, transparency, and escalation to ensure trust in agentic decisioning.

7

Redesign the operating model

Replace functional silos with value-stream structures that connect marketing, sales, and service around outcomes.

6

Enable interpretation at scale

Deploy AI and analytics models capable of filtering noise, detecting intent, and making rapid decisions.

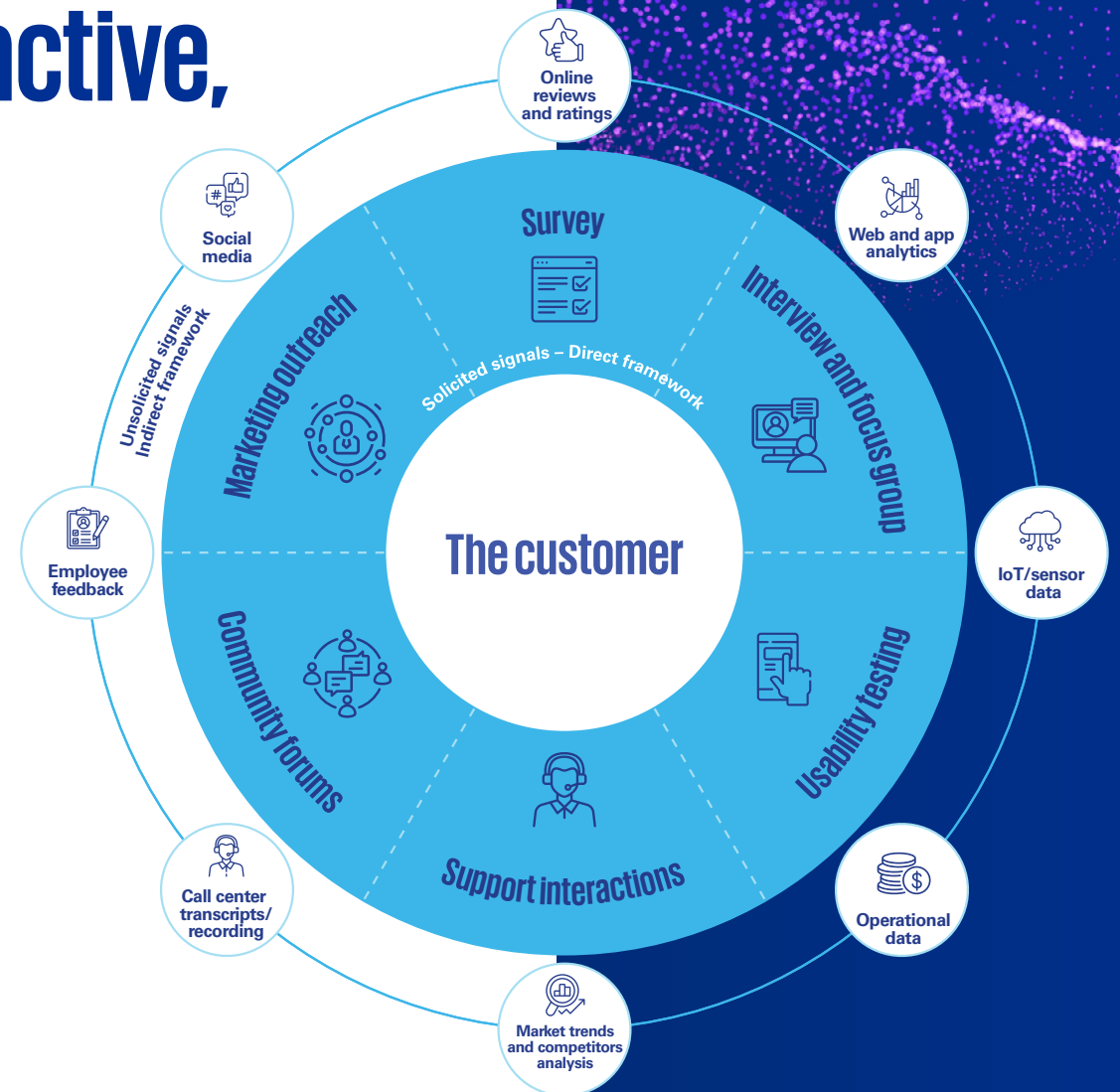
Signals in motion: Powering proactive, personalized experiences

KPMG takes a customer-centric approach that integrates both solicited (direct feedback) and unsolicited (indirect insights) signals to help you orchestrate every moment that matters. By actively listening through surveys and direct interactions, while simultaneously observing digital behaviors, market trends, and operational data, you gain a comprehensive understanding of customer needs, preferences, and pain points.

This integrated perspective empowers marketing, sales, and service leaders to move beyond fragmented data and AI hype—enabling a 360-degree view of customer needs for rapid decisioning, consistent engagement, and measurable value.

This integrated perspective allows us to:

- **Anticipate customer needs:** Proactively address emerging expectations
- **Personalize interactions:** Deliver relevant and meaningful engagements
- **Optimize journeys:** Reduce effort and friction across all touchpoints
- **Build trust:** Ensure integrity and deliver on our brand promise.



Next steps

KPMG helps organizations move beyond AI hype to deliver meaningful outcomes for customers and employees. Our approach is built on proprietary CX assets, deep industry experience, and established frameworks for activating Signal Moments and agentic AI.

1

Interrogating journeys to identify Signal Moments

We use our Discovery platform and Signature Experience methodology to evaluate your wide-ranging customer and employee journeys. Leveraging insights from our Signals Repository and the Six Pillars of Experience, we pinpoint friction points and high-impact moments where agentic AI can make a difference.

2

Launching high-impact use cases

We collaborate with you to design and launch use cases that demonstrate clear business value—such as onboarding copilots, sales acceleration agents, or predictive support systems. Our TACO Agentic Framework (Taskers, Automators, Collaborators, Orchestrators) helps ensure each pilot is structured, measurable, and aligned to your strategic goals.

3

Quantifying business impact

Using our CX Economics methodology, we translate experience improvements into financial outcomes—such as increased revenue, reduced costs, and improved customer lifetime value. Every case is designed with clear objectives, KPIs, and rapid iteration cycles to build momentum for broader adoption.

4

Scaling responsibly for long-term value

We help you establish robust governance frameworks for ethical AI use and data privacy, strengthen your data foundations, and build orchestration capabilities to integrate agentic AI across your technology ecosystem. Our Value Realization Office and Target Operating Model frameworks provide ongoing governance, prioritization, and measurement to help ensure sustainable growth.

5

Empowering your teams

We assess CX resource alignment and support change management, enabling your people to focus on empathy, creativity, and complex problem-solving while AI agents handle orchestration.



The real opportunity isn't just in technology—it's in reimagining how your front office works. If you're ready to unlock growth and differentiation through agentic AI and Signal Moments, KPMG can help you prioritize use cases, design pilots, and build a roadmap for a more intelligent, customer-centric future.

Case study

KPMG: AI-enabled marketing transformation



The challenge

KPMG needed to elevate its marketing function to keep pace with client expectations for faster, more personalized, and insight-rich engagement. Traditional content creation processes were time-intensive, limiting speed to market for thought leadership and reducing opportunities to tailor messaging to individual client needs.

Solution

KPMG introduced a suite of AI-enabled tools to reimagine the entire content lifecycle:

- **Writer:** An AI-powered platform trained on the KPMG tone of voice, templates, and leading content.
- **Microsoft Copilot:** Customized through a strategic partnership to support evolving research and content demands.
- **alQ Content Creation Tool:** Unlocking internal knowledge and converting it into market-ready thought leadership.
- **alQ Thought Leadership Knowledge Assistant:** Using advanced AI to surface insights, analyze patterns, and connect content with client challenges.

Together, these tools streamlined campaign execution, accelerated content development, and enhanced personalization across marketing channels.

Impact

The transformation has delivered measurable improvements:

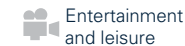
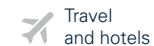
- 18,000 hours saved, equating to \$1.5 million in productivity gains
- 2.7 hours saved per week per user
- 1.5 weeks faster delivery of flagship thought leadership, and 3.4 weeks faster for derivative content
- Strong adoption and satisfaction, with user ratings at 4.1 out of 5.

Outcome

By harnessing AI, KPMG has increased efficiency, accelerated speed to market, and strengthened content personalization and engagement. The firm has not only maintained its brand leadership in thought leadership but also created a scalable model for AI-enabled marketing that other organizations can emulate.

2025 US top 100 results

Sector key



<div>1</div> <div>H-E-B</div>	<div>2</div> <div>Edward Jones</div>	<div>3</div> <div>USAA</div>	<div>4</div> <div>Patagonia</div>	<div>5</div> <div>Costco Wholesale</div>	<div>6</div> <div>Chick-fil-A</div>	<div>7</div> <div>Navy Federal Credit Union</div>	<div>8</div> <div>Texas Roadhouse</div>	<div>9</div> <div>L.L. Bean</div>	<div>10</div> <div>In-N-Out Burger</div>					
<div>11</div> <div>Nike</div>	<div>12</div> <div>Adidas</div>	<div>13</div> <div>Tiffany & Co.</div>	<div>14</div> <div>Publix</div>	<div>15</div> <div>Ace Hardware</div>	<div>16</div> <div>Leading online retailer</div>	<div>17</div> <div>The Vanguard Group</div>	<div>18</div> <div>Sherwin-Williams</div>	<div>19</div> <div>Fidelity</div>	<div>20</div> <div>American Express</div>	<div>21</div> <div>Barnes & Noble</div>	<div>22</div> <div>Wawa</div>	<div>23</div> <div>Alaska Airlines</div>	<div>24</div> <div>Total Wine & More</div>	<div>25</div> <div>Calvin Klein</div>
<div>26</div> <div>Westin</div>	<div>27</div> <div>Charles Schwab</div>	<div>28</div> <div>Nordstrom</div>	<div>29</div> <div>Wegmans</div>	<div>30</div> <div>Consumer Cellular</div>	<div>31</div> <div>Hilton</div>	<div>32</div> <div>BJ's Wholesale Club</div>	<div>33</div> <div>Hallmark</div>	<div>34</div> <div>Floor & Décor</div>	<div>35</div> <div>Hampton by Hilton</div>	<div>36</div> <div>Shop Rite</div>	<div>37</div> <div>Sam's Club</div>	<div>38</div> <div>The Home Depot</div>	<div>39</div> <div>Hilton Garden Inn</div>	<div>40</div> <div>Under Armour</div>
<div>41</div> <div>Disney Parks</div>	<div>42</div> <div>Marriott Hotels & Resorts</div>	<div>43</div> <div>Hannaford</div>	<div>44</div> <div>Vistaprint</div>	<div>45</div> <div>E*TRADE from Morgan Stanley</div>	<div>46</div> <div>Capital One</div>	<div>47</div> <div>National Car Rental</div>	<div>48</div> <div>Levi Strauss & Co.</div>	<div>49</div> <div>Polo Ralph Lauren</div>	<div>50</div> <div>Leading theme park</div>	<div>51</div> <div>Food Lion</div>	<div>52</div> <div>Sephora</div>	<div>53</div> <div>Hyatt Regency</div>	<div>54</div> <div>Visa</div>	<div>55</div> <div>Aldi</div>
<div>56</div> <div>Discover</div>	<div>57</div> <div>Meijer</div>	<div>58</div> <div>Bonefish Grill</div>	<div>59</div> <div>Homewood Suites by Hilton</div>	<div>60</div> <div>QuikTrip</div>	<div>61</div> <div>Merrill Lynch</div>	<div>62</div> <div>T.J. Maxx</div>	<div>63</div> <div>Olive Garden</div>	<div>64</div> <div>IKEA</div>	<div>65</div> <div>Michael Kors</div>	<div>66</div> <div>Nespresso Boutiques</div>	<div>67</div> <div>SpringHill Suites</div>	<div>68</div> <div>Kroger</div>	<div>69</div> <div>Outback Steakhouse</div>	<div>70</div> <div>Leading grocer</div>
<div>71</div> <div>Autozone</div>	<div>72</div> <div>Courtyard by Marriott</div>	<div>73</div> <div>Petsmart</div>	<div>74</div> <div>Carraba's Italian Grill</div>	<div>75</div> <div>Chime</div>	<div>76</div> <div>Lowe's</div>	<div>77</div> <div>Victoria's Secret</div>	<div>78</div> <div>Leading online retailer</div>	<div>79</div> <div>Kohl's</div>	<div>80</div> <div>Cricket Wireless</div>	<div>81</div> <div>Prudential Financial, Inc</div>	<div>82</div> <div>DoubleTree by Hilton</div>	<div>83</div> <div>AAA</div>	<div>84</div> <div>Macy's</div>	<div>85</div> <div>Chilis</div>
<div>86</div> <div>Ally Bank</div>	<div>87</div> <div>Leading technology retailer</div>	<div>88</div> <div>Walmart</div>	<div>89</div> <div>Tommy Hilfiger</div>	<div>90</div> <div>MetroPCS</div>	<div>91</div> <div>T-Mobile</div>	<div>92</div> <div>eBay</div>	<div>93</div> <div>Leading retail bank</div>	<div>94</div> <div>Hyatt</div>	<div>95</div> <div>Williams-Sonoma</div>	<div>96</div> <div>Leading electronics retailer</div>	<div>97</div> <div>Fairfield Inn</div>	<div>98</div> <div>Advance Auto Parts</div>	<div>99</div> <div>Applebees</div>	<div>100</div> <div>Foot Locker</div>



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About KPMG Customer Advisory

KPMG Customer Advisory helps clients modernize and connect marketing, sales, and service to deliver experiences and results that matter. Combining market-leading industry experience with functional acumen and technical know-how, we help deliver greater return from your customer-focused investments.

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