CX in the age of AI and beyond

pwc

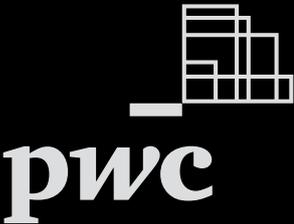**ET BRAND EQUITY.com**

Message from PwC

Somick Goswami
Partner and Leader,
Business Transformation
PwC India

Amit Khanna
Partner and Co-Leader,
Customer Transformation
PwC India

Rituparno Mukhopadhyay
Partner and Co-Leader,
Customer Transformation
PwC India

Sameer Kanegaonkar
Partner, Customer
Transformation
PwC India

Saurabh Tayal
Partner, Customer
Transformation
PwC India

Jerry Gregoire, a former CIO of Dell Computer, very famously said 'Customer experience is the next competitive battleground.'[1] We believe artificial intelligence (AI) is the weapon of choice to succeed in this battleground.

Imagine a landscape where AI seamlessly anticipates and caters to customer needs, turning ordinary interactions into memorable experiences that resonate and endure. In today's ever-evolving market landscape, where customer experience (CX) is a pivotal differentiator, AI is emerging as a beacon of transformation.

When we speak to leaders across sectors – be it retail, finance, industrial, technology or telecommunications, amongst others, we hear the echo of a shared insight: AI is redefining what it means to connect with customers. It's not merely about meeting expectations but exceeding them through personalised, dynamic and adaptive experiences. Leading companies understand that integrating AI into their CX strategies is no longer merely an option; it's a table-stake for growth and relevance.

To craft experiences that are not only meaningful but also memorable, businesses must leverage AI at every touchpoint and over time. The future of CX is fluid and dynamic, and those who wish to remain at the forefront must embrace agility and innovation. As AI continues to evolve, it becomes clear that responsible adoption is key. At the same time, ethical considerations and robust data governance are essential components of this journey.

It gives us great pleasure to invite you to explore the report and uncover the transformative potential of AI in CX. It might inspire you to reimagine the true potential of AI in CX and prepare for the exciting opportunities ahead.

We hope you will enjoy reading this report as much as we enjoyed putting it together.

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1   40 eye-opening customer service quotes

Foreword

Amit Gupta
Business Head, ETB2B Business
Times Internet

The landscape of CX is undergoing a profound transformation, driven by the rapid advancement of AI. As we present the second edition of this comprehensive report in collaboration with PwC, it's clear that we're not just witnessing change – we're experiencing a fundamental reimagining of how businesses connect with and serve their customers.

At ETBrandEquity, we've always believed that marketing is both a business driver and a social change-maker. This perspective has never been more relevant than in today's AI-driven era, where technology enables unprecedented personalisation and proactive customer service. The insights presented in this report reflect this evolution, showcasing how AI is moving beyond simple automation to create truly meaningful CX.

What makes this report particularly significant is its focus on responsible AI adoption. As organisations race to integrate AI into their CX strategies, the emphasis on ethical considerations, data governance and human oversight becomes crucial. The report's exploration of emerging revenue models and organisational transformation offers valuable insights for business leaders navigating this complex landscape.

Indian businesses are at a pivotal moment in their AI journey. With 87% of Indian CEOs expressing confidence in the country's economic growth and a significant focus on AI-driven innovation, the opportunities for transforming CX are immense.[2] However, this transformation must be balanced with careful consideration of our unique market dynamics and diverse customer base.

The findings and recommendations in this report serve as a practical guide for organisations looking to harness AI's potential while maintaining the human touch that remains essential to meaningful customer relationships. From proactive problem-solving to emotion-aware interactions, the report outlines how businesses can create experiences that are not just efficient, but truly resonant with customer needs.

As you explore this report, I encourage you to consider how these insights can help your organisations navigate the evolving CX landscape. The future of CX lies in finding the right balance between technological innovation and human connection – a balance that will define successful businesses in the years to come.

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2   28th Annual Global CEO Survey: India perspective

Executive summary

The evolving landscape of customer experience (CX) is being reshaped by the transformative power of artificial intelligence (AI), a crucial component in modernising organisation operations. As AI becomes an integral part of organisational processes, companies find themselves better equipped to anticipate customer needs and deliver outstanding service. This integration enhances transparency and empathy, enabling brands to effectively comprehend and respond to customer sentiments, thereby building trust and fostering deeper connections.

Emerging AI technologies, including machine learning (ML) and natural language processing (NLP), offer organisations the ability to analyse vast amounts of customer data and unlock insights into consumer behaviour and preferences. The advent of generative AI (GenAI) marks a significant shift, facilitating dynamic interactions and real-time personalised content, while agentic AI takes it a step further by introducing autonomous decision-making capabilities that enhance customer engagement. This transition from reactive to proactive strategies promises hyper-personalised experiences and seamless interactions across all customer touchpoints.

The report highlights changing customer expectations with the advent of AI and the importance of responsible AI adoption with a focus on ethical and regulatory considerations. It also emphasises the need for fairness, data governance and security, as evolving regulatory frameworks strive to balance consumer protection with innovation.

In conclusion, embracing AI-driven CX transformation requires a strategic approach that aligns with cultural nuances and leverages insights from industry experts. By embedding AI into their operating framework, companies can reimagine their CX strategy and deliver game-changing experiences that drive help growth in revenue, reputation and retention.

1 The evolving CX landscape

In today's world, differentiated customer experience (CX) has become a crucial factor in driving organisation growth. Several emerging trends across the customer journey are shaping the CX landscape. Some of these include the increasing demand for rapid and exceptional service, the rise of self-service options with human support as a backup, and the expectation for brands to demonstrate transparency and empathy.[3] Additionally, nimble, digital-native firms are targeting existing customers with innovative, convenient and often personalised offers.

Further, the integration of AI is transforming the CX landscape. AI's ability to analyse vast amounts of data allow organisations to anticipate customer needs and deliver rapid, exceptional service. This proactive approach not only meets but often exceeds customer expectations, leading to higher satisfaction and loyalty. Key trends such as transparency and empathy are also being bolstered by AI. Advanced analytics and machine learning (ML) enable brands to understand and respond to customer sentiments more effectively, fostering trust and deeper connections.

> " In a world where data can be managed more effectively and insights can be gleaned from even the largest pools of AI, the ability to create new organisations on new platforms that transact in different ways is just beginning to emerge. It's one of the most exciting times in CX and businesses that we've ever seen, certainly in my career. I'm thrilled to see the vision that the teams are bringing together to unlock the future of CX in the age of AI. "
>
> **Joe Atkinson**
> Global Chief AI Officer, PwC

 34% of India CEOs reported increased profitability from GenAI in the last 12 months

Source: 28th Annual Global CEO Survey: India perspective

 36% of India CEOs reported revenue growth from GenAI in the last 12 months

Source: 28th Annual Global CEO Survey: India perspective

1.1 Shift in meaning of CX: Beyond boundaries of conventional AI

The concept of CX has undergone a significant transformation with the advent of new forms of AI. Conventional AI's impact on CX was primarily through automation and efficiency improvements. Early AI applications, such as chatbots and virtual assistants, were designed to handle basic customer inquiries and provide 24/7 support. However, these early AI systems were limited in their capabilities, often providing scripted solutions that lacked the nuance and personalisation customers desired.

 51% of Indian CEOs acknowledge that GenAI will increase company profitability over the next year

Source: 28th Annual Global CEO Survey: India perspective

Enterprises are achieving improved CX, employee productivity and new revenue streams with AI use. However, an AI transformation is currently taking place. The straightforward applications that companies explored last year have now become essential and are being integrated into organisation software.

Advanced AI technologies, including ML and natural language processing (NLP), enable organisations to analyse vast amounts of customer data to gain deeper insights into customer behaviour and preferences. For instance, AI can predict customer needs based on past interactions and offer tailored real-time recommendations, enhancing the overall CX. GenAI has further transformed CX by enabling more dynamic and engaging interactions.

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3   Unlocking growth: Leveraging CX in today's hyperconnected world

> " The power of AI can be fully realised by being curious and encouraging teams to find solutions in areas hitherto not even considered. Be it creating email subject lines to maximise open rates, crafting customer service communication which is warm and easily understood or finding efficient solutions to operational problems, it is incumbent on us to use AI more effectively. "

Ravi Santhanam
Group Head, Chief Marketing Officer & Head-D2C Business, HDFC Bank in conversation with ET

In the future, AI is expected to revolutionise CX even further by enabling hyper-personalised experiences and seamless interactions across all touchpoints. AI is not only predicting customer needs, but also anticipating potential issues and resolving them proactively.

For example, while early AI chatbots could handle simple queries, future AI systems will be capable of understanding and responding to complex customer emotions and needs. This evolution of AI signifies a major shift in how organisations approach CX.

The boundaries between the human, digital, physical and virtual realms are blurring as CX becomes more immersive.

> " The customer journey starts with engagement and personalised product offerings tailored to their specific needs. This includes end-of-life product replacement, failure prediction and guidance in selecting relevant products. By focusing on data privacy, safety and security, this approach ensures a seamless and trustworthy purchasing process, reinforcing customer confidence. "

Rajnish Bharadwaj
Senior Vice President, Corporate Planning and Strategy, Daikin India Airconditioning Pvt. Ltd.

2 Evolving customer expectations: CX in the age of AI

As AI continues to transform customer interactions, expectations around CX are evolving faster than ever. Customers no longer seek just convenience – they now demand proactive, personalised and seamless experiences that adapt to their unique preferences in real time. AI is enabling businesses to anticipate needs, automate interactions and enhance decision making, fundamentally reshaping what customers consider a great experience. However, with this shift comes a higher expectation for transparency, trust and ethical AI-driven interactions. In this section, we explore the key customer expectations that are redefining CX in the age of AI.

2.1 Solve my problems before I even know they exist

Creating unique experiences requires anticipation and data-backed decision making from brands. In today's rapidly evolving business landscape, the shift from reactive problem solving to proactive issue prevention is becoming a key differentiator in CX. By leveraging cutting-edge technologies such as GenAI, ML, and predictive and visual analytics, organisations can now anticipate and address customer needs before they even arise. Furthermore, they can forecast and map out customer behaviour to adapt to the evolving customer needs and expectations.

> Utilising visual analytics and historical data, one can identify patterns in passenger footfall and forecast peak and non-peak periods. By deploying LLMs, resources can be allocated efficiently around the airport based on flight schedules and passenger trends. This approach enhances predictive analytics, enabling continuous improvement through automated insights.
>
> **Ekta Ghosh**
> Chief Digital Officer, Adani Airports

Brands are moving beyond traditional customer service models by employing advanced analytical tools to detect patterns and predict potential issues, risks and frauds in real time. This proactive approach not only enhances customer satisfaction but also streamlines overall operational efficiency.

A leading Indian telecommunications company launched India's first network-based, AI-powered spam detection solution, aimed at solving the issue of spam calls and messages for its users. The AI algorithm analyses various parameters such as the caller or sender's usage patterns, call/SMS frequency and call duration on a real-time basis. By cross-referencing this information against known spam patterns, the system flags suspected spam calls and SMS messages.[4] The company has flagged 8 billion spam calls and 0.8 billion spam SMS in just 2.5 months. It's advanced AI identifies 1 million spammers daily and protects 252 million users.[5]

Proactive analysis also emerges as a crucial tool, adding another layer of insight into the company strategy. AI's predictive capabilities are leveraged to pre-emptively understand customer desires and identify potential issues before they manifest.

AI-driven analytics tools are adept at processing vast amounts of customer data in real time, enabling the identification of patterns and prediction of future behaviours.

By flagging early warning signs, AI empowers companies to address issues before they escalate, offering solutions or compensation even before the customer lodges a complaint.

A major Indian car manufacturer is revolutionising vehicle safety by using AI to create a proactive CX. By integrating AI across sensing, thinking and acting domains, it enhances safety measures to address potential accidents before they occur. The onboard AI-powered system of vehicles processes data in milliseconds, enabling them to make swift and precise decisions without extensive reliance on external databases. This helps in addressing the unique challenges of certain roads, such as unconventional vehicles and unmarked paths, enhancing safety and customer confidence.[6]

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4   Airtel cracks down on SPAM, launches India's first AI-powered network solution for SPAM detection
5   Airtel blocked 8 billion spam calls and 0.8 billion spam SMS in 2.5 months with AI-powered protection
6   Tata Motors integrates artificial intelligence for vehicle safety

> AI-driven after-sales service, especially for spare parts, transforms reactive maintenance into proactive solutions. By analysing past data and real-time vehicle inputs, AI identifies failure patterns and driving behaviours, enabling customised, data-driven maintenance strategies.

Kavan Mukhtyar
Partner and Leader - Automotive sector,
PwC India

As brands continue to innovate, the evolution from merely addressing issues to anticipating needs is paving the way for a new era of customer interaction. While organisations harness AI and predictive analytics to solve problems before they arise, the next logical step is to make these interactions deeply personal. In this dynamic landscape, personalisation is no longer just about tailoring products or services; it's about creating experiences that resonate on an individual level. Brands are now recognising that personalisation itself needs to be adaptable and responsive, ensuring every customer feels uniquely valued and understood.

> AI creates unbelievable power for organisations to use predictive analytics in new and exciting ways to serve customers better, anticipate needs and get beyond recommendations to start getting into fulfilment and agent-driven processes that will bring customers all the way through the life cycle of value creation and capture.

Joe Atkinson
Global Chief AI Officer, PwC

2.2 Make my experience as unique as I am

In a world where every moment counts, brands are on a quest to make each interaction with their customers as meaningful as possible. Imagine a bustling marketplace where every stall owner knows exactly what you need, even before you do. AI tools are now able to not only create personalised experiences but also adjust the level of personalisation in real time. This means interactions are tailored to what each user wants and needs at that moment, making them more engaging and satisfying.

200% ROI has been obtained by 70% of brands that rely on advanced personalisation

Source: ETBrandEquity

Once upon a time, personalisation was a simple affair – brands would offer a few tailored options based on past purchases. But as the world evolved, so did the expectations of customers. They want more than just a nod to their preferences; they crave experiences that feel unique to them, and them alone.

Further, GenAI also plays a part in creating content that matches individual preferences. This makes personalisation more effective and engaging, allowing brands to offer unique experiences that connect with consumers personally, boosting growth and loyalty in a competitive market.

> "
> AI is essential for anticipating customer needs and delivering hyper-personalised experiences. By integrating personal data, transaction history and past sentiments, brands can craft resonant communication strategies. Real-time recommendations enhance trust, like suggesting new vacation spots based on previous trips.

Dilpreet Singh
Head - Loyalty, CRM & Partnerships, ITC Hotels Limited

One such real-world example of AI solutions that have enhanced the ability to deliver personalised customer experiences is of a leading moving and storage company. This company collaborated with a global advertising agency to create smart billboards for its trucks using a GenAI tool. These billboards could adapt to each neighbourhood in

New York City, changing in real time based on data. The campaign reached all 299 neighbourhoods of the city in just 29 hours, creating more than 6,000 unique headlines.[7]

Another such example includes a leading skincare company's app that incorporates an AI-powered assistant to track users' goals and recommend personalised skincare routines. Beyond product suggestions, the app monitors stress levels, exercise habits and sleep quality, offering a holistic approach to skincare. By integrating these insights, the app helps users stay on track with their personalised routines and improve overall skin health.[8]

Another compelling example of AI-powered hyper-personalisation is a sportswear brand's use of advanced image generation technology on a leading AI platform. This technology enables the brand to create contextually relevant imagery, such as background images tailored to specific products, customers, and regions. While globally accessible, the platform empowers marketers in individual regions to customise content to meet their local market needs. For instance, online shoppers in Delhi might see a lifestyle shoe featured on the bustling streets of Connaught Place or a trail running shoe set against nearby hiking trails.[9]

As brands delve deeper into hyper-personalisation, the challenge lies in transcending traditional methods to truly understand and respond to customer emotions. While AI can craft bespoke interactions and predict needs, the real frontier is emotional intelligence. Understanding not just what customers say but also what they feel is crucial for creating resonant experiences. Despite advancements in AI for predictive analysis, nuances like cultural variations and personal expression often escape machine interpretation, leading to potential disconnects. Therefore, the future of personalisation hinges on evolving AI to be more humanised and empathetic, ensuring that customer interactions are meaningful and emotionally attuned.

> "
> The concept of the 'market of one' emphasises the need for hyper-personalisation where, for example, AI enables a customer to design their own car with specifications tailored to their preferences. However, achieving economic feasibility at scale remains a challenge that needs further development.

Vinod Kumar
Partner and Leader - Manufacturing sector, PwC India

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7   Learn how PODS used Google AI to build the world's smartest billboard
8   Generative AI in beauty industry: Top brands examples
9   PUMA transforms product campaign development with Google Cloud's generative AI

2.3 Understand what I feel, not what I say

In the quest to elevate CX to unprecedented heights, companies are increasingly recognising the importance of understanding not just what customers say but also how they feel. While traditional chatbots have made impressive strides in detecting emotional cues from text and voice, they are not yet capable of fully understanding the complexity and subtlety inherent in human emotions. Factors such as cultural differences, individual emotional expressions and context are often missed out in their interpretation, leading to potential misjudgements in sentiment analysis.

> "
> In my experience, GenAI has really changed the game for chatbots. They used to be frustrating and scripted, but now they feel more like empathetic agents. Today's chatbots seem to understand context and emotions, making interactions much more human-centric and significantly improving CX.
> "
>
> **Namrita Mahindro**
> Chief Digital Officer, Aditya Birla Chemicals, Filaments & Insulators

As a result, humanised and conversational AI is the need of the hour. Consumers increasingly expect organisations to engage with them on an emotional level. They anticipate that companies will intuitively understand their feelings and respond with empathy and precision.

A leading global technology company has launched a live version of its AI model, with which users can have a natural, free-flowing conversation in up to two languages. Like a friendly conversation, users can even interrupt it when required to add more details or change the topic of conversation to make it more humanised.[10]

> "
> In our integrated helpdesk, the GenAI chatbot not only addresses employee queries but does so with an empathetic approach. By analysing user feedback and performing sentiment analysis, we ensure the chatbot's responses are culturally sensitive and location-specific, aiming for a personalised and considerate interaction.
> "
>
> **Nandita Sabharwal**
> Head - Simplification and Automation, Ericsson

Sentiment analysis also adds another layer of insight to a company's strategy. By analysing customer feedback from various channels, be it social media, surveys or customer support interactions, sentiment analysis empowers the company to gauge the emotional tone behind customer communications. By integrating sentiment analysis with GenAI and predictive analytics, companies can create a holistic view of the customer journey, further refining their proactive strategies and ensuring that every touchpoint resonates positively with their audience. This nuanced understanding of customer emotions not only enhances personalised experiences but also strengthens customer relationships.

10 Talk naturally with Gemini Live
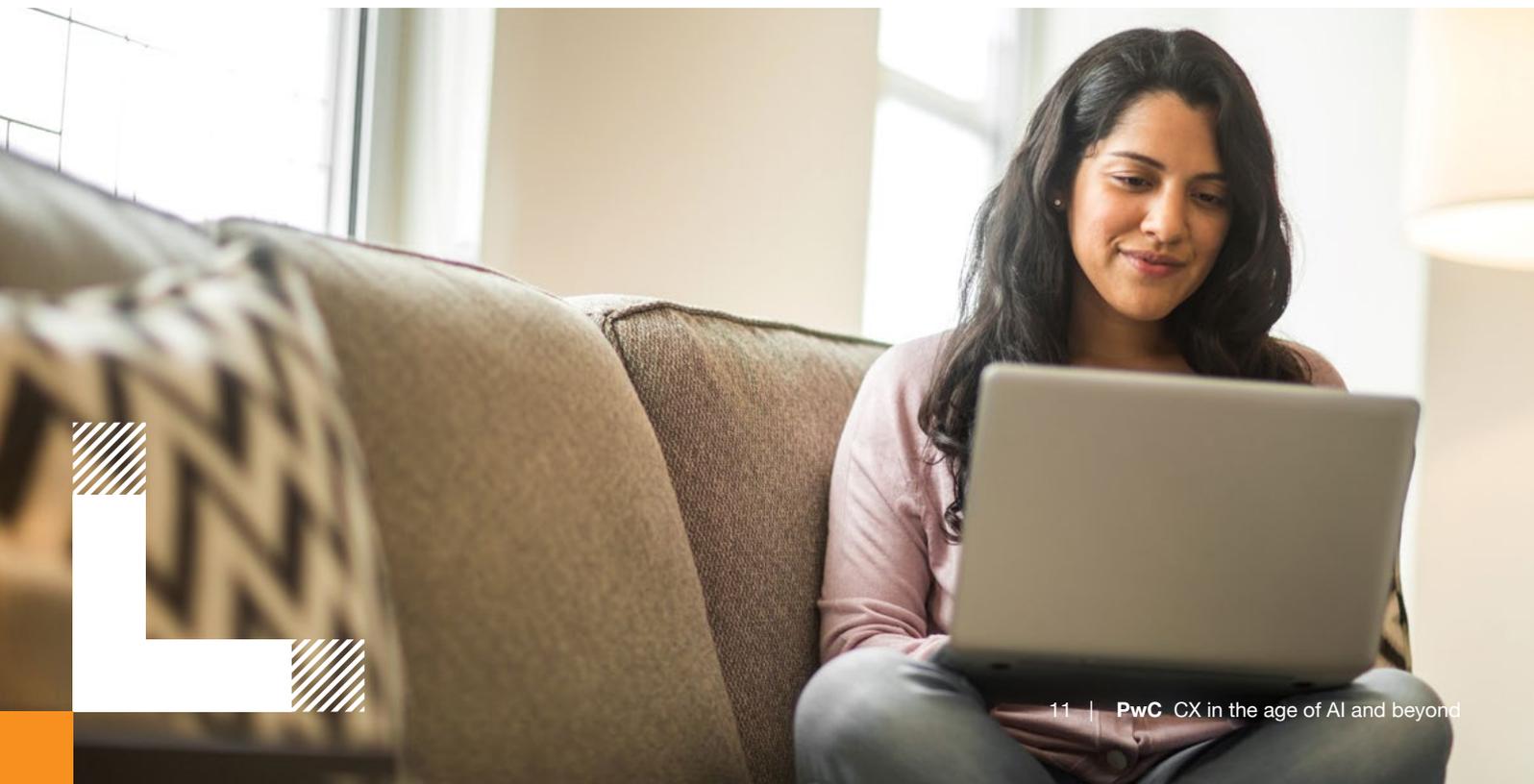
A global insurance company leveraged AI to detect conversational cues to guide call centre workers through difficult customer calls. The system recognises that a steady rise in the pitch of a customer's voice or instances of an agent and customer talking over one another are causes for concern. The system also grades each customer call experience from 1 to 10 based on the number and types of alerts it recognises.[11]

An AI-based organisation has introduced an emotion-detecting AI toolkit, with use cases ranging across sectors. By tracking and analysing facial expressions in real time, its patented facial coding technology can help brands measure and quantify seven distinct human emotions, while also analysing voice tonalities to detect verbal cues and assess the customer's confidence based on subtle voice intonations and nuances.[12]

To bridge the gap between understanding of emotions and practical applications, companies are harnessing AI to improve CX and boost workplace efficiency. As AI develops, these technologies will be crafted to deliver empathetic responses, fostering stronger connections with users across each and every touchpoint.
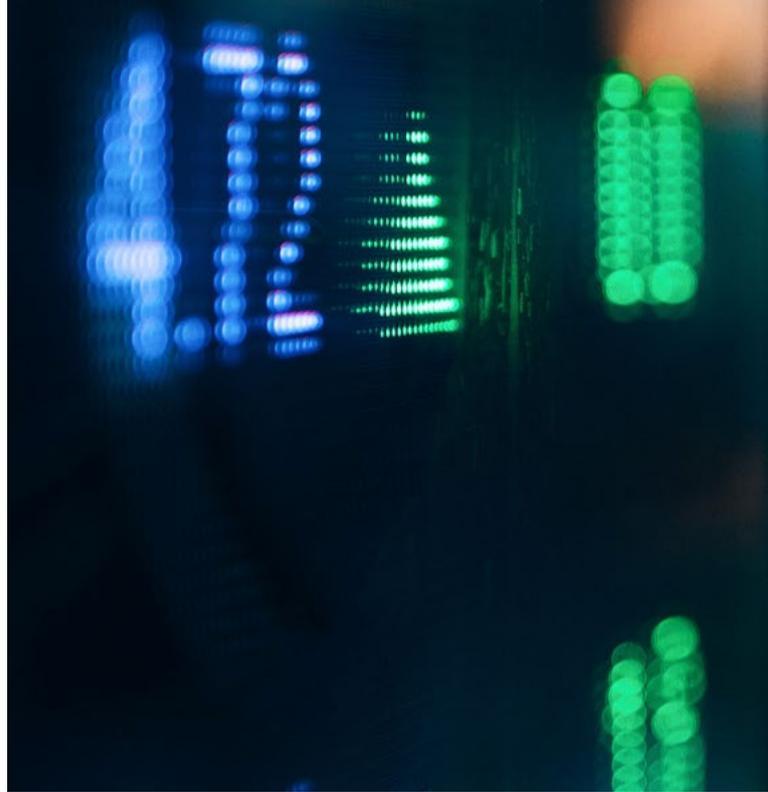
2.4 Deliver my experience consistently, no matter where I am

In the age of advanced AI, the landscape of CX is undergoing a transformative shift, particularly in the realm of omnichannel experiences. Organisations are increasingly leveraging AI to orchestrate seamless and uniform customer interactions across a myriad of touchpoints, ranging from physical stores to digital platforms and beyond. This evolution is facilitated by AI-driven solutions that address the crucial challenge of maintaining consistency and personalisation across diverse platforms. By analysing vast amounts of customer data, AI creates comprehensive

> "
> For two decades, omnichannel has been key, but GenAI can refine it. Unlike traditional AI, which depended on existing data, newer generation LLMs offer conversational AI that contextualises and references history across channels. This creates seamless, frictionless experiences, enhancing omnichannel interactions.
>
> **Namrita Mahindro**
> Chief Digital Officer, Aditya Birla Chemicals, Filaments & Insulators

profiles that enable companies to tailor interactions at every touchpoint. This ensures that a customer's journey remains personalised and consistent, regardless of the chosen channel. For instance, AI algorithms can track a customer's interactions from an online store to a physical outlet, providing sales associates with insights that allow for a personalised in-store experience. Additionally, AI can remember customer preferences, purchase history and even real-time contextual information to recommend products or services that remain relevant across all channels.

9.5% surge in annual revenue for companies embracing robust omnichannel engagement

Source: ETBrandEquity

An Indian jewellery brand has started using AI in its operations in order to seamlessly integrate online and offline customer interactions, providing them with a unified experience. AI helps analyse browsing patterns and purchase histories of individual customers, helping the brand recommend products that perfectly match their preferences, whether they are shopping online or in-store.

A leading Indian eyewear company, is leveraging AI to proactively reach out to families with youngsters suffering from myopia, inviting them for free eye tests to ensure timely check-ups. Additionally, they are developing an AI engine capable of interpreting prescriptions and advising optometrists. This will help in providing accurate recommendations for customers and creating a consistent experience across channels.[13]

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11   Cogito AI software coaches customer service workers | TIME
12   Entropik AI
13   Revolutionising customer engagement in the age of AI

> "
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> We are working on a common data platform that will make available different insights and diagnostics to various actors at the airport, such as CISF with ground handlers and airlines with our own airport staff, on their mobile phones. This eliminates the need to go to the command-and-control centre, saving time and ensuring passengers enjoy a consistent experience.
>
> "

Ekta Ghosh
Chief Digital Officer, Adani Airports

As we move further into the age of AI, the capability to deliver enhanced and uniform omnichannel experiences becomes a critical differentiator for organisations. Leveraging AI-driven CX solutions helps in making every customer interaction personalised, consistent and efficient, regardless of the channel. This strategic integration of AI not only enhances customer satisfaction but also strengthens brand loyalty in an increasingly competitive marketplace. Companies will shift from rigid, hierarchical models to more fluid, collaborative networks. This transformation will require organisations to redefine roles, prioritise continuous learning and adaptability, and focus on innovation as a core competency.

Out of 98% of brands leveraging online channels, **45%** utlilise omnichannel marketing strategies

Source: ETBrandEquity

3 Harnessing AI's full potential

3.1 Technology fuelling rapid AI advancements

The incorporation of AI into CX is swiftly advancing, spurred by advancements in GenAI, hyper-personalisation and ethical AI frameworks. AI is set to fundamentally transform competitive landscapes across various industries, with tech giants at the forefront of AI integration into core operations, customer interactions and innovation pipelines.[14]

Tech giants are gearing up for record-breaking investments in AI and data centres in 2025. Together, they plan to allocate up to USD 320 billion, marking a significant increase from USD 230 billion in 2024. Their aggressive spending highlights the intensifying competition in the AI landscape and the need for advanced infrastructure.[15]

Scalable infrastructure is essential for enhancing CX, as it accommodates growing data volumes and computational needs. Leading cloud platforms provide the necessary flexibility for this scalability, supporting AI applications like NLP and real-time analytics. Additionally, edge computing reduces latency and improves real-time decision making by processing data closer to the source.

> "
> Looking ahead, we can expect AI to become even more accessible and affordable for both consumers and organisations. In just the past two years, we've already noticed this trend thanks to a significant reduction in token costs.
> "

Rajnil Mallick
Partner and GenAI GTM Leader for India,
PwC India

In the rapidly evolving landscape of AI, collaboration is also emerging as a critical driver of innovation. The synergy between technology and cross-industry partnerships plays a pivotal role in harnessing AI's full potential, particularly in the context of CX. As companies strive to integrate AI into their operations, collaboration becomes essential for fostering creativity and overcoming technological challenges.

One such example is of a leading global electronics company that has partnered with a global IT company to integrate more human-like AI assistants into smart TVs. This AI system will learn a consumer's daily routines and adapt to their lifestyle at home, in their car and at work.[16]

The same global IT company has partnered with a multinational electronics and IT company to introduce a smart TV featuring the 'Vision AI' suite, which includes AI Upscaling, Adaptive Sound Pro, Auto HDR Remastering, and more. The TVs "Vision AI" suite takes smart entertainment to the next level. Besides standard AI features like AI Upscaling, Adaptive Sound Pro and Auto HDR Remastering, the smart TV is also offering new functions such as identifying on-screen elements like actors or filming locations, recognising on-screen dishes and access related recipes as well as translating during live broadcasts into seven different languages. Beyond entertainment, the smart TV aids as a smart home security. Using AI, it can analyse video feeds from connected cameras and detect unusual movements or sounds further alerting about potential threats, like break-ins or falls, directly to the device.[17]

As AI adoption intensifies, companies are prioritising ethical frameworks and workforce adaptation. Embedding responsible AI principles ensures transparency and fairness in algorithms. Tech giants' roadmaps focus on infrastructure scalability and ethical innovation, aiming to redefine CX while addressing societal concerns. With these investments, 2025 is poised to be a pivotal year for AI, ushering in hyper-personalised, intelligent and sustainable organisational models.

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14   2025 AI Business Predictions

15   Tech giants to spend $320 billion on AI in 2025 – Meta, Amazon, Alphabet & Microsoft lead the race! What about Apple, Tesla, and Nvidia?

16   LG unveils a day in a life with "affectionate intelligence at LG World Premiere

17   Samsung unveils Vision AI and new innovations at CES First Look 2025, delivering personalised, AI-powered screens to enrich everyday life

3.2 How AI is driving employee efficiency

AI is transforming the nature of work, requiring organisations to redefine roles, reskill employees and establish governance structures that integrate AI oversight. Rather than replacing jobs, AI is more likely to augment human capabilities. Research suggests that AI adoption will drive demand for new skill sets, necessitating a proactive approach to workforce development.[18]

For India CEOs and employees, GenAI has boosted productivity by more than

50%

Source: 28th Annual Global CEO Survey: India perspective

> " Employees are now more empowered thanks to AI-based SFA tools. Sales representatives get timely reminders, past purchase history, touch-time required, and conversion rates along with ready-made talking points for upcoming meetings. This reduces the pressure on sales staff to build rapport, cutting the effort from 70-80% to just 10-20%.

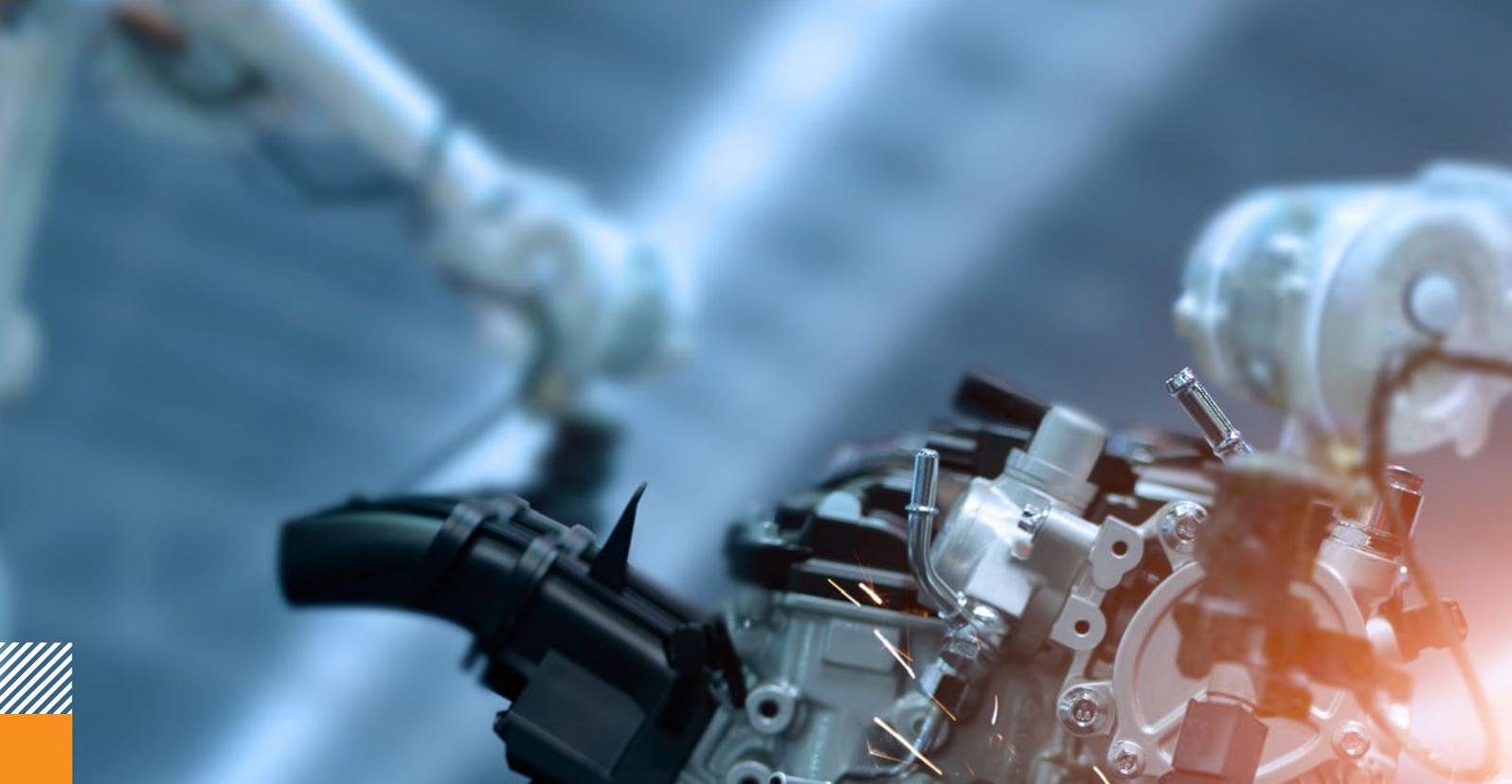**Ravi Kumar**
Chief Digital Officer, Exide Industries

With the increasing automation of routine and cognitive tasks through AI, there is an emerging concern regarding the potential for over-reliance on these systems. This could result in workforce complacency and a reduction in critical thinking abilities. Employees might find themselves depending heavily on automated technologies, which could lead to a decline in their problem-solving skills and practical knowledge.[19]

Organisations should focus on reskilling and upskilling initiatives, ensuring employees can leverage AI tools effectively while fostering a culture of continuous learning and innovation. AI aids employees by handling routine tasks, allowing them to focus on delivering exceptional service and creative solutions. This not only optimises the employee journey but also enhances their ability to provide outstanding CX. AI-driven systems can automate repetitive tasks such as administrative duties, scheduling and data entry, enabling employees to dedicate their time to strategic decision making and customer engagement.

Strategic thinking and problem solving remain essential human capabilities that AI cannot fully replicate. Employees must focus on higher-order skills such as analytical reasoning, creative problem solving and complex decision making to complement AI-driven efficiencies. Organisations should foster an environment where AI tools are used to enhance human intelligence rather than replace it. This requires a shift in mindset, where AI is seen as a collaborative partner that amplifies human expertise and innovation.

GenAI is rapidly reshaping the job market, though its adoption is still in the early stages. Mentions of GenAI in job postings have increased 83-fold over the past two years, yet only about 0.2% of listings currently reference GenAI-related terms. While organisations express significant interest, implementation varies widely. Rather than replacing entire jobs, GenAI is expected to augment human capabilities, transforming workflows by excelling at tasks involving technical knowledge and data processing. However, it still lags behind in areas requiring leadership, empathy and creative problem solving. Workers who effectively integrate GenAI tools into their roles will likely gain a competitive advantage.[20]

Additionally, AI tools can provide employees with real-time insights and recommendations, enabling them to make informed decisions quickly. This support enhances their ability to address customer needs effectively and provide seamless interactions, leading to higher customer satisfaction and loyalty. One such example is PwC's GenAI-enabled chatbot, ChatPwC, a digital assistant that improves employee efficiency by providing quick access to information, facilitating decision making and simplifying task management. Additionally, ChatPwC aids in risk management and compliance monitoring while facilitating knowledge management within the organisation. This AI tool helps improve efficiency, client relationships and organisational growth.

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18   How AI's impact on value creation, jobs and productivity is coming into focus

19   Overreliance on Gen AI tools at work may impair critical thinking skills: Microsoft report

20   Take on Tomorrow How can we reimagine workplace productivity with GenAI?

> **"**
> While over-reliance on AI might diminish human cognitive engagement, much like calculators did with mental arithmetic, it does have tremendous potential in helping expand our learning capacity as well as helping organisations stay innovative.
> **"**
>
> **Nilesh Gupta**,
> Director, Vijay Sales (India) Pvt. Ltd.

> **"**
> We increase employee efficiency by using AI to speed up tasks such as the operational aspects of contract management, invoicing, operational activities, etc., which take up time for us and customers.
> **"**
>
> **Badri Narayanan Managadu**
> Senior Vice President, HCLTech

One example of how AI is being used to improve efficiency is that of an Indian insurance company which utilises a specialised app with advanced AI to provide intelligent, context-sensitive guidance to insurance agents. These prompts are tailored to assist agents at various stages of customer interaction, providing them with the right information and guidance at the right time. By doing so, the app helps streamline the onboarding process and ultimately enhance overall CX.[21]

While the benefits of AI in enhancing employee efficiency are undeniable, it is essential to consider the potential pitfalls that accompany its integration. One significant concern is the risk of overreliance on AI which may impact the creativity, critical thinking and problem-solving skills of employees. To mitigate these risks, organisations must encourage a balanced approach where AI serves as a tool to enhance human capabilities rather than replace them.

By optimising the employee journey with AI while maintaining a strategic focus on human expertise, organisations can ensure that their workforce is equipped to deliver superior CX, ultimately driving organisational success.

Additionally, embedding AI ethics governance into corporate structures will ensure responsible deployment and accountability at all levels. Appointing AI ethics officers or establishing AI governance boards can provide oversight and transparency in AI implementations. Leadership commitment and clear communication will be critical in successfully navigating this transition.[22]

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21 Building a unique insurance ecosystem superapp for India
22 AI: An opportunity amidst a crisis

3.3 Rise of agentic AI – from automation to autonomous action

Agentic AI represents a significant evolution in AI, moving beyond simple question-and-answer interactions to systems that can autonomously pursue objectives. Unlike traditional AI or even GenAI, agentic AI is given a goal to achieve. For example, if you enter a prompt such as 'Book a flight for me to Davos', it creates a to-do list and methodically works through each step to achieve that objective. This involves understanding the request, breaking it down into actionable tasks and then executing those tasks – while adjusting the strategy as needed based on the results.

One compelling application of agentic AI is in software development, where AI agents can act as entry-level developers. These agents can build software applications, design user interfaces, write code, deploy it, and generate documentation and training materials. As the technology advances, these AI agents are expected to become as proficient as mid-level or even principal engineers, amplifying the expertise of existing developers and accelerating software development across industries.[23]

Recent advancements have also led to the development of agentic AI systems capable of independently performing actions and adapting to changing environments, thereby facilitating real-time decision making and complex task coordination. These systems promise to revolutionise customer engagement through advanced virtual assistants and interactive digital environments, offering seamless integration across multiple touchpoints and real-time adaptation to individual preferences. The convergence of humanised AI, which provides empathetic communication, with agentic AI's autonomous decision making, will enable businesses to achieve unparalleled personalised customer engagement and operational efficiency. Additionally, agentic AI systems will drive new AI-based cyber defences, enabling organisations to carry out specific goals, make decisions and take mitigation actions with minimal human intervention.[24]

However, the rise of agentic AI also necessitates a focus on trust and responsibility. It's crucial to ensure transparency into what the systems do well and where they fall short. On the other hand, responsibility extends beyond ethical considerations to include data governance, model fitness and output validation. Implementing these systems responsibly requires users to understand their limitations and establish clear policies and technical controls to ensure they are used appropriately and ethically. The ultimate success of agentic AI depends not only on its technological capabilities but also on building trust among users by demonstrating its value and reliability.[25]

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23   Take on Tomorrow @ the World Economic Forum in Davos: What does responsible AI look like in the age of agentic AI?

24   Cybersecurity in 2025: Agentic AI to change enterprise security and business operations in year ahead

25   Take on Tomorrow @ the World Economic Forum in Davos: What does responsible AI look like in the age of agentic AI?

4 Reinventing ways of working

4.1 AI innovations in CX: A catalyst for reinventing organisations

43% of India CEOs reported developing innovative products/services, including the digitisation of analogue products

Source: 28th Annual Global CEO Survey: India perspective

39% of India CEOs targeted new routes to markets

Source: 28th Annual Global CEO Survey: India perspective

38% of India CEOs targeted a new customer base, such as selling to companies in new industries or consumers in new markets

Source: 28th Annual Global CEO Survey: India perspective

Reinventing organisation models has become a major focus for organisations aiming to thrive in today's rapidly changing economic landscape. Nearly 87% of CEOs in India are confident about the country's economic growth, with 74% optimistic about their own companies' revenue growth.[26] This proactive approach illustrates how strategic choices can lead to new value creation, particularly through leveraging technologies like AI and addressing climate change.

In India, AI is emerging as a crucial enabler for reinventing business models. It provides deeper insights into customer behaviour, streamlines operations and enhances decision making, making it a powerful tool for organisations looking to reinvent their organisational models. As Indian companies adopt AI technologies, they unlock new growth and innovation opportunities, enhancing their position in a competitive market.

Simply put, reinventing organisation models is no longer an option but a necessity for organisations aiming to navigate future challenges successfully. With the dual pressures of external economic factors and internal operational demands, leveraging AI as a catalyst for transformation can significantly enhance an organisation's ability to adapt and thrive in an ever-evolving landscape.

4.2 Emerging revenue and service models

As organisations seek to remain competitive in a rapidly evolving landscape, they are adopting innovative service models that prioritise speed, efficiency and customer experience. One such transformation is the quick commerce (Q-commerce) model, which focuses on ultra-fast delivery of everyday essentials. This shift is driven by increasing consumer demand for immediacy, particularly in urban markets.

A prime example is that of an Indian grocery delivery platform, which has established itself in this space by leveraging AI and a network of strategically located 'dark stores' to fulfil orders in as little as 10 minutes. To enhance operational efficiency, the platform has integrated AI-driven localisation, enabling its rider app to support multiple native languages. This initiative has significantly improved engagement and adoption among delivery partners, streamlining the logistics chain.[27]

Additionally, the platform's AI-powered advertising service provides real-time insights that optimise ad campaigns and improve return on investment. Since its inception, the service has delivered 15 billion ad impressions and generated over 4% of total sales from advertising revenue, exceeding industry benchmarks.[28] This integration of AI within the Q-commerce model showcases how organisations can refine their service offerings while fostering stronger relationships with brands and consumers alike.

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26   28th Annual Global CEO Survey: India perspective – Intelligent reinvention for tomorrow
27   Zepto partners with Reverie Language Technologies to localise its Zepto rider app
28   Zepto introduces 'Jarvis,' An AI-powered ad whiz for quick commerce

> " AI has enabled the emergence of new business models, transforming traditional industries. For example, AI is at the core of developing connected homes with integrated sensors for security and automation. A refrigerator powered by AI technology can track its contents and remotely order groceries, showcasing how AI makes smart home solutions more efficient and user-friendly. This means AI is blurring the boundaries between products and services, thus increasing the moments of truth that can drive CX. "

Ravi Kapoor
Partner and Leader - Retail and Consumer sector, PwC India

> " AI is revolutionising our interaction with food and cooking by transforming the culinary experience into a personalised journey. Through our D2C applications, AI enhances consumer engagement by providing tailored recipe suggestions based on individual health parameters and preferences. This innovation not only bridges the gap between consumer needs and product offerings but also significantly enriches the overall CX. "

Venkata Rao Damera
CIDO, Adani Wilmar Ltd

Along with the Q-commerce model, organisations are increasingly embracing the anything-as-a-service (XaaS) model to enhance operational efficiency and offer scalable, customer-centric solutions. This service-based approach replaces traditional ownership models with subscription-based or consumption-driven frameworks, providing organisations with greater flexibility.

One notable example is of a pioneering cooling-as-a-service (CaaS) provider, which has implemented its solution at a park in a corporate hub in Pune, delivering cooling through a centralised chiller station. This enables organisations within the park – offices, an education complex and an automotive facility – to avoid capital expenditure on cooling equipment. Instead, they pay for CaaS based on consumption, while the provider assumes full financial and operational responsibility.

A key differentiator of this CaaS model is its AI-driven optimisation system, which analyses demand profiles and the variability of on-site solar panels to improve energy efficiency. By operating air conditioning in a part-time, part-space mode, the system ensures cooling is only provided, when necessary, significantly reducing energy consumption. This AI-driven approach has resulted in significant energy savings, demonstrating the potential for XaaS solutions to drive sustainability and cost efficiency.[29]

A leading FMCG company is developing an innovative direct-to-consumer (D2C) application that integrates AI to enhance customer engagement and streamline the consumer journey. This application, currently in its beta version, aims to personalise the cooking experience by capturing user profiles, including health parameters and dietary preferences. Users can input available ingredients, and the app suggests recipes in their preferred language, incorporating the company's products. This approach provides tailored culinary options and facilitates consumer registration and feedback collection.

The company plans to integrate Q-commerce capabilities, allowing users to order ingredients directly through the app, thus creating a seamless shopping experience. This AI-driven model exemplifies how technology can transform consumer interactions and drive business growth in the FMCG sector.

The integration of AI-driven service models is redefining organisation strategies across industries. By using Q-commerce's rapid delivery frameworks, XaaS's subscription-based efficiencies or D2C channels, organisations are continuously evolving to meet shifting consumer demands. Moving forward, the responsible deployment of AI and technology-driven innovation will be pivotal in sustaining growth, enhancing customer experience and maintaining a competitive edge in the global market.

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29   CaaS Unlocks Most Sustainable Cooling Solution for Indian Commercial Precinct

5 Responsible adoption and governance

5.1 Ethical considerations

As AI adoption accelerates across industries, ethical concerns around bias, transparency and accountability have increased. AI systems, if not carefully designed and monitored, can reinforce existing biases, leading to the unfair treatment of certain demographics. Given India's socio-economic, linguistic and cultural diversity, ensuring fairness in AI is essential for maintaining public trust and driving inclusive technological growth.[30]

> Eliminating biases in AI requires unlearning. Since AI essentially follows programmed instructions, which can inadvertently contain biased data, regular audits and assessments are essential to ensure its fairness.

Navin Singhania
Chief Information Officer, Nuvoco Vistas Corp Ltd.

A prominent global tech firm has been making strides in addressing AI biases, particularly in the realms of NLPs and image recognition. For instance, in their translation services, they have tackled gender biases by ensuring more neutral translations from gender-neutral languages, such as Turkish, into English.[31] In the area of image recognition, the company has enhanced fairness by utilising more diverse training datasets. This has improved the accuracy of systems like facial recognition, which is particularly important in regions with diverse populations, such as India.

5.2 Data governance regulatory frameworks

India's AI regulatory framework is evolving, seeking to strike a balance between innovation and consumer protection. Drawing from international best practices while adapting to India's unique challenges, policymakers are actively engaging with industry leaders and civil society to establish responsible AI governance frameworks. Continued

dialogue and regulatory clarity will be instrumental in fostering an environment where AI can drive economic and social progress while mitigating risks. To address the inherent risks of AI adoption, India has implemented structured regulatory frameworks, public sector initiatives and cross-border collaborations.

69% of CEOs in India have moderate to high trust in having AI (including GenAI) embedded into key processes in their companies

Source: PwC 28th Annual Global CEO Survey: India perspective

Effective AI deployment hinges on robust data governance and strong security protocols. With India's vast data ecosystem, ensuring the integrity and privacy of data is paramount. The Digital Personal Data Protection Act, 2023 provides a legal framework for data collection, processing and storage, emphasising principles such as purpose limitation, data minimisation and user consent. Additionally, the National Data Sharing and Accessibility Policy, 2012 facilitates the responsible use of Government data to spur AI-driven research and innovation.

Cybersecurity remains a pressing concern, particularly as AI systems become increasingly integrated into critical sectors such as finance, healthcare and e-commerce. The Information Technology Act, 2000 and the National Cyber Security Policy, 2013 establish guidelines to safeguard digital infrastructure. In practice, AI-driven applications must incorporate end-to-end encryption, access controls and real-time monitoring to prevent data breaches. For instance, in healthcare, AI systems must prioritise patient confidentiality and regulatory compliance, while in financial services, AI-driven fraud detection tools are essential for identifying and mitigating security threats in real time.[32]

NITI Aayog's National Strategy for AI focuses on leveraging AI in high-impact sectors such as healthcare, agriculture and education, thus ensuring that technological advancements align with national development priorities. Additionally, initiatives such as AI for All and the Skill India Mission aim to improve AI literacy and equip the workforce with the necessary skills to thrive in an AI-driven economy. These efforts collectively form a comprehensive AI governance and risk mitigation framework, which is crucial for fostering a secure and equitable AI ecosystem in India.[33]

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30   India's ethical AI imperative: From principle to practice

31   Google translate to offer masculine and feminine translations to reduce gender bias

32   Leveraging AI for Data Privacy and Compliance in India

33   National strategy for artificial intelligence #AIFORALL

5.3 Organisational AI risk mitigation strategies

At an organisational level, companies must embed AI risk mitigation strategies into their governance frameworks. Key approaches are outlined as follows:

- Organisations must ensure human oversight for high-risk AI applications to ensure decisions are validated and automation failures are prevented. This is crucial in sectors like healthcare and finance, where errors can have considerable consequences. Human oversight helps maintain ethical standards and provides a safety net for AI-driven processes.[34]

- Organisations can enable AI in fraud detection systems to provide a real-time analysis of transactional data to identify and prevent fraud. Financial institutions use AI for anomaly detection, predictive analytics and NLP to flag suspicious transactions and assess risks. This enhances fraud prevention, operational efficiency and consumer trust.[35]

- To ensure fairness and accountability, organisations should establish appeal mechanisms that allow individuals to contest AI-generated decisions. This process ensures that affected parties can seek review and correction of decisions they believe to be incorrect or unjust, thereby maintaining trust and transparency in AI systems.[36]

- Organisations should adopt transparency and disclosure measures, including clear labelling of AI-generated content. This helps maintain stakeholder trust by ensuring that users are aware when interacting with AI-generated content and understand how AI decisions are made. Transparency fosters informed decision making and accountability.[37]

> "
> Nokia is actively addressing biases in its AI systems by focusing on transparency and structured prompts. We are aware of biases such as gender and location preferences that creep into models and are committed to mitigating them to ensure fairness and responsibility in our AI deployments.
> "
>
> **Saurabh Narang**
> Head of AI and Advanced Analytics,
> Digital Office, Nokia

By integrating these strategies, organisations can proactively manage AI risks, ensuring ethical deployment of such applications, while driving sustainable innovation.

Responsible AI adoption requires a holistic approach, integrating ethical considerations, regulatory compliance, risk mitigation strategies and workforce adaptation. Organisations must balance automation with human oversight, ensuring AI serves as an enabler of efficiency, security and societal progress. As India continues to advance its AI capabilities, proactive governance and stakeholder collaboration will play a crucial role in shaping an equitable and sustainable AI ecosystem.

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34   GenAI for next-gen governments
35   Artificial intelligence and its role in the fight against fraud
36   GenAI for next-gen governments
37   Ibid.

6 Conclusion

The evolving landscape of CX in the AI era has significant implications for organisations' strategies for achieving sustainable growth. Successfully integrating AI into CX strategies is crucial for consistently meeting and exceeding customer expectations while providing unparalleled levels of personalisation, efficiency and innovation. As AI continues to reshape organisational interactions and redefine industry norms, it is becoming clearer that technology should enhance rather than replace the human touch in customer engagements.

Our exploration of AI's impact on CX highlights its potential to transform organisational models and operational efficiency, ultimately boosting customer satisfaction. Yet, as organisations adopt AI, they must remain mindful of the ethical considerations, data governance and necessity for human oversight in order to ensure responsible deployment.

Our findings emphasise the need for a collaborative effort among organisation leaders, policymakers and stakeholders to navigate AI's complexities effectively. By fostering a culture of learning and adaptability, organisations can empower their workforce to thrive in an AI-driven environment.

What this means for organisations

Harness AI for tailored customer interactions: Integrate AI to create deeply personalised CX by predicting needs and offering customised solutions at every interaction point.

Establish strong AI governance: Develop a thorough AI governance structure, appointing roles such as AI ethics officers, conducting regular system audits, and maintaining transparency and accountability.

Invest in workforce development: Prioritise reskilling and upskilling employees to effectively use AI tools, enabling them to thrive in evolving roles and responsibilities.

Embrace proactive customer service: Transition to a proactive service model by using AI insights to prevent issues before they arise, improving customer satisfaction and operational efficiency.

Regular AI maturity assessments: Evaluate your organisation's current AI capabilities and readiness to identify strengths, weaknesses and opportunities for growth. This assessment will serve as a strategic roadmap, guiding the integration of AI into your CX strategy with precision and foresight.

Safeguard data and ensure fairness: Focus on robust data governance to protect customer data and ensure fairness in AI applications by regularly checking for biases and adhering to regulations.

The future of CX will be characterised by the seamless integration of AI across all customer touchpoints, creating immersive and emotionally engaging experiences. As companies embark on this AI-powered journey, maintaining agility and responsiveness to the dynamic market landscape will be key to leveraging the technology effectively. In doing so, organisations can unlock new opportunities and deliver lasting value to their customers and stakeholders while reinforcing the irreplaceable human connection.

Appendix

Methodology

To unlock key insights, we constructed a design guide aimed at identifying the relevance of AI in CX, current trends in AI and CX, best practices, metrics, current challenges faced, technological investments and future visioning. We conducted in-depth online qualitative interviews with senior executives, C-suite leaders and experts in the CX field across diverse sectors in India – including automotive, aviation, hospitality, service, finance, industrial and retail. Additionally, we gathered insights from sector leaders at PwC. As part of our two-pronged approach, we conducted extensive secondary research across each sector to validate the trends that emerged from our primary research.

About ETBrandEquity

Marketing is a business driver as well as a social changemaker. ETBrandEquity.com is a celebration of this spirit and power of marketing to make the world a better place. We bring to fore the biggest questions, challenges, developments: all that elevates marketing as a driving force for an individual, a business and the community-at-large. Through our rich portfolio of content as well as in-house events, conclaves and more, we're here to help you build influence, enhance your effectiveness and become the best marketer you choose to be.

Today, ETBrandEquity has grown into a globally-networked media brand focusing on data and analysis, people and culture, and innovation and forecasting. Furthermore, we transfer our core values of honesty, curiosity, quality, and integrity to the events, conclaves, sessions, and other such gatherings in the fields of MarTech, AdTech, PR, corporate communications and more. The DigiPlus Conclave and Awards, Martech Asia, India Communication Summit, Kaleido Awards, Brand World Summit, Shark Awards, iStream Congress, SPOTT Awards, Brand Disruption Awards, Brand Bharat Summit, CX+ Summit, are just some of our landmark properties that have grown from strength to strength in recent years.

Much like the rest of marketing, the story of ETBrandEquity is still being written.

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Contact us

Somick Goswami
Partner and Leader
Business Transformation
somick.goswami@pwc.com

Amit Khanna
Partner and Co-Leader
Customer Transformation
amit.khanna@pwc.com

Rituparno Mukhopadhyay
Partner and Co-Leader
Customer Transformation
rituparno.mukhopadhyay@pwc.com

Saurabh Tayal
Partner
Customer Transformation
saurabh.tayal@pwc.com

Sameer Kanegaonkar
Partner
Customer Transformation
sameer.kanegaonkar@pwc.com

Gargi Banerjee
Director
Customer Transformation
banerjee.gargi@pwc.com

Reina Bhardwaj
Associate Director
Customer Transformation
reina.bhardwaj@pwc.com

Nitesh Goyal
Associate Director
Customer Transformation
nitesh.goyal@pwc.com

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Kavan Mukhtyar, Ravi Kapoor, Rajnil Malik, Vinod Kumar, Manmeet Sehmi

Contributors
Ayaan Krishan Varma

Sagar Bhattacharjee

Preethi Sridhar

Shruti Nim

Editorial team
Dion D'Souza

Rashi Gupta

Design
Sonali Mitra

Gulam Ansari

Kirtika Saxena

Ankita Sehgal Sood

Harshpal Singh

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