Research

2026
CX MATURITY STUDY

The current state of CX initiatives and challenges across industries and geographies

Many companies have put customer centricity on the agenda, but the immediate recognition of its importance is unfortunately rarely matched by real change. This study aims to identify the current state, the pitfalls and the best practices among the people who drive the agenda.

By Mikkel Korntved & Sara Landin Riis
Loyalty Group.

hello customer

In partnership with Hello Customer

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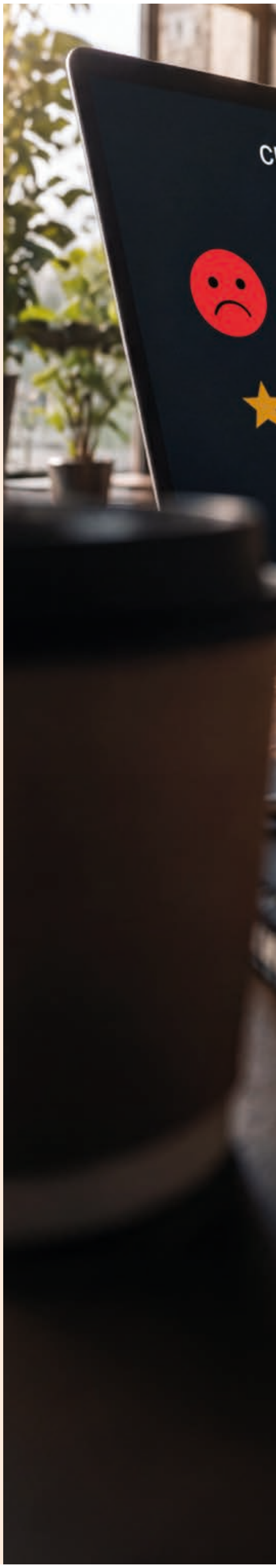


Are you just working on the customer experience **– or actually delivering it?**

Customer experience now sits firmly on the leadership agenda. Almost everyone agrees it's critical to the bottom line, and most companies have already launched initiatives. At least at first glance. But behind the shared talking points lie real differences in how far companies have actually come - differences that are harder to spot than you'd expect.

Because what separates the two isn't ambition. It's the ability to turn that ambition into something that actually brings real value to the business. Some companies have made customer experience a genuine leadership discipline, with clear direction, real funding, consistent execution, and visible results. Others have all the right pieces - a strategy, some measurement, good intentions - but never quite assemble them into a coherent effort. From the outside, these two types of companies can look identical. From the inside, the gap is vast, and it comes at a cost every day it stays open.

This report maps that gap. We look past what companies say and dig into what actually separates those who succeed with customer experience from those who are simply working on it - based not on stated priorities, but on real practice, across industries, functions, and borders.

Along the way, we surface the patterns shared by the companies that succeed, and the traps that hold the rest back. Some of those traps are structural, built deep into the organization. Most, however, come down to one decision leadership can make tomorrow.

The goal is simple: to give you an honest read on where your organization stands today, and a clear starting point for closing the gap between ambition and reality - before your competitors close it first.

This study holds a massive number of insights when you start breaking down the data. Geography, size, BtB vs. BtC and cross tabulating the different questions.

Aside from this report, we will be posting deep dive articles on the different topics from this report. Follow us on LinkedIn or find them on our website.

I want to take the time to thank our business partner Bram De Vos from Belgian company Hello Customer for his contribution to this report.

Enjoy reading this report!

Mikkel Korntved
CEO and Senior Partner,
Loyalty Group

EXECUTIVE SUMMARY

Who owns the customer experience?

+200 CX Managers on the gap between ambition and results.

We have asked more than 200 CX Managers across 20 countries what they actually do – not what they hope to do. They all come from companies that have already prioritized customer experience and allocated resources. The question, therefore, isn't whether customer experience is relevant, but how far they have really come. And even among the convinced, the gap between ambition and reality is striking. If the gap is this wide among the frontrunners, it is even wider across companies in general.

The single most important finding is that maturity is not random. The companies that succeed differ from the rest on three factors that consistently go hand in hand: management commitment, a structured and measurable effort, and tangible business results. If a company scores highly on one, it typically scores highly on the others. If you strictly measure CX maturity, this requires strength across six dimensions – only 13% reach the top consistently. Half sit in a broad middle with strengths but no coherence, and a third are still at an early stage.

The point is not the distribution itself, but what the broad middle reveals: the ambitions are in place, but execution, documentation, and management commitment are lagging. And that is exactly where the value leaks out. Three tensions recur across all companies:

- Customer experience is strategically important, but rarely strategically managed. A large majority expect it to become more significant or decisive, but only a minority have made it part of their leadership and decision-making.
- The impact is felt but rarely documented. A majority sense that customer experience affects the business, but almost half never calculate the financial impact.
- Measurement is broad, but action is inconsistent. Most have an ongoing measurement program, but the insights aren't systematically translated into prioritized improvements.

The first phase – putting customer experience on the agenda – has largely succeeded in this segment of companies.

After +30 years of CX research and consulting, the pattern still repeats itself every time: everyone starts strong. But the companies that win the CX game are the ones who keep going once it stops being easy. There are no quick fixes in customer centric business development!

Mikkel Korntved, CEO, Loyalty Group

The next is harder: embedding, documenting, and executing. That is the difference between working with customer experience and succeeding with it, and this is a management task, not a CX task.

The conclusion is uncomfortably simple: customer experience has become a strategic given on paper. In reality, it is still a well-intentioned effort that few can document, and even fewer executive teams truly own. In other words: CX is still not business critical for the majority of management teams! In this report, we unfold the truths that should keep any management team awake at night.

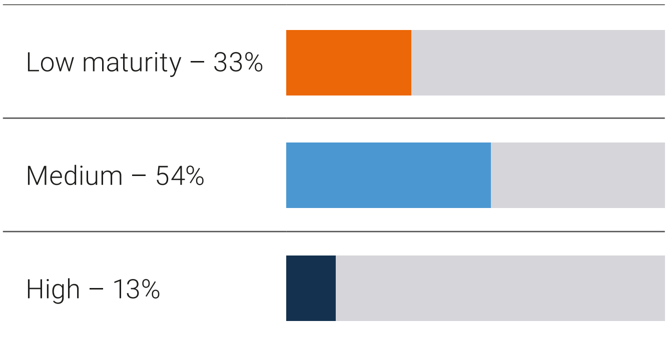
About the survey

This report is based on responses from 203 CX managers in both B2B and B2C companies. Respondents come from all over the world, but primarily from Denmark, Norway, Finland, Germany and Belgium. Data was collected from February to April 2026 via an online survey. The questionnaire includes 46 questions within the areas of strategy, management, measurement and business impact.

Read more about the survey here.

Only 13% are truly CX mature. The rest think they are better than they are.

To count as 'highly mature', a company must be strong across all six dimensions – strategy, measurement, improvement, management ownership, management support for employees, and documentation.



Explanation: *Distribution by rule-based maturity index.*
High = 4–5 across all six dimensions.

The result: Only 13% are strong all the way around

Two out of three companies have strengths, but no coherence. The strategy is in place, but it doesn't reach execution. Measurement is diligent, but the numbers don't become documented value. The will is there, but it isn't embedded in how the organization works. It isn't ambition that is missing – it is the ability to make the parts fit together. And that ability is determined in management, not in the CX function.

Being good at most things is not enough. A company doesn't become mature by doing fine across most areas – it must be strong across all six dimensions at once. This reflects how the customer experiences a company: not as an average, but through the weakest link in the chain. A fantastic webshop where the package never arrives on time. A polite customer service team that can't solve the problem. A great strategy that never reaches the employee the customer meets. Every weak link drags the whole experience down. Reaching the top therefore doesn't require one strong area, but the absence of weak ones – and that is precisely why it is hard: the entire organization must deliver at the same time.

For an executive team, the point is not to chase a perfect score, but to recognize where you stand. Most companies will recognize themselves in the broad middle, and that is exactly where it gets dangerous – because the middle feels like progress. 32% have already implemented a structured effort, 43% are underway, and as many as 75% have an ongoing measurement program. You measure, you have a strategy, you talk about the customer at management meetings. But without consistency it stays a feeling, and the company stands still while the few mature ones pull ahead. The belief is there too: 70% expect customer experience to take on a greater or decisive role in the coming years. But expectation is not the same as embedding.

The six dimension CX maturity score is developed by Norwegian company Customer C.

You have started – but you are not there yet

It is worth being precise about what those numbers mean. That 32% have implemented a structured effort sounds encouraging – until you turn it around: 68% are not there yet. Almost 7 out of 10 companies have not yet embedded customer experience as a fixed part of the

Factor	High maturity	Medium	Low maturity
Have already implemented a structured effort	72%	34%	12%
See CX as decisive for the future	56%	23%	15%

way they work. And this, notably, applies to a segment of companies that have already put customer experience on the agenda and allocated resources. Across the board, the figure is even higher.

This paints a clear picture of a transitional phase. Customer experience is no longer a new focus area – the foundation is in place in the form of measurements, data, and initiatives that are underway. But the work is still characterized by projects and efforts rather than a unified, systematic discipline. Many companies have a direction, but not a shared, clear understanding of what customer experience should concretely be; you measure broadly, but don't always act on what you measure.

A telling example: only 34% consistently follow up after a complaint – precisely where the most impressionable customers are, and where the most valuable insights lie.

The difference between the mature companies and the rest is unmistakable. The companies that have come furthest have not only implemented a structured effort; they also far more often see customer experience as decisive for their future:

The mature companies are thus not only better equipped today – they also believe most in customer experience tomorrow. It is a self-reinforcing dynamic: they have seen it work, and so they keep investing, while the less mature companies risk falling further behind.

For management, this is the most important realization in the entire report: the hard part is not getting started – most have. The hard part is getting there. Lifting the work from scattered initiatives to an integrated, business-driven discipline that is embedded in how the organization functions in daily work. That is the difference between having customer experience on the agenda and having it as a natural part of the DNA.

The customer experience is owned by many **– but driven by few.**

In most companies, responsibility for customer experience is assigned. 60% of respondents hold overall responsibility, and 50% work in a dedicated CX role. But placement is not the same as mandate. Only around half (49%) have budget responsibility, and the role is often advisory or coordinating rather than directly governing. It is clearly established – often with people who carry significant responsibility, but without the decision-making power needed to drive change across the organization. In many companies, customer experience is a shared responsibility, where several functions contribute, but where ownership isn't clearly anchored in one place.

The consequence is an effort that depends on the influence of individuals rather than on the structure of the organization. And a thought-provoking pattern: it isn't enough for the individual CX manager to have a budget. What sets the mature companies apart is whether senior management takes ownership – not whether responsibility has been delegated downward with a budget in hand. Customer experience is spread across sales, marketing, customer service, and operations, which strengthens customer focus but at the same time increases the risk of precisely the silos that most cite as their biggest challenge.

The picture many will recognize is the skilled and committed CX manager fighting a fierce battle for the customer, but without the formal weight to force changes through across departments that each have their own goals. When customer experience is owned by many and driven by few, it becomes everyone's responsibility and therefore no one's. The first thing to be cut in a round of cost-cutting is rarely the thing that has a clear owner on the executive team.

For management, the question is therefore not whether you have a skilled CX function – most do. The question is whether customer experience has a real owner at the executive table who can prioritize it against everything else, and whether the people who drive it have the mandate to act across the organization. Without that, even the best effort remains dependent on dedicated enthusiasts who can burn out or change jobs.

Customer experience is owned by many and driven by few. When everyone contributes but no one truly owns, nothing happens – no matter how skilled the people on the front line are.

> If customer experience doesn't have a name and a mandate on the executive team, it doesn't have an owner. It has volunteers. Successful customer centricity starts at the top!
>
> **Mikkel Korntved, CEO, Loyalty Group**

Everyone expects customer experience to become decisive **– but few steer by it.**

Customer experience has moved up the strategic agenda, and expectations for the future are high. 53% expect it to take on greater strategic significance over the next 2–3 years, 26% even see it as a core differentiator, and only 8% expect a decline. Overall, 70% expect customer experience to become more significant or directly decisive for their company's future.

But expectation and management are two different things. Believing in customer experience is not the same as leading by it. Although 59% find that their work with customer experience affects business results to a high degree, 41% experience only a moderate or limited effect – and even fewer have made customer experience a fixed part of how decisions and leadership happen. It is recognized as important, but rarely embedded in governance, processes, and management practice. It is strategic on the agenda, but not in the decisions.

That makes customer experience vulnerable when finances tighten. 24% already experience a moderately negative impact from economic realities and a further

9% a significantly negative one – while only 17% find that the pressure drives investment in customer experience. When something is important in words but not embedded in management, it is among the first things to give way when hard priorities must be set. And that is precisely where the difference between the mature companies and the rest becomes visible: the mature ones have made customer experience part of how they steer – not just what they hope for.

> Believing in customer experience is free. Steering by it costs a seat at the executive table — and that's exactly where most companies hesitate. CX is not a nice to have – it is business critical!
>
> **Mikkel Korntved, CEO, Loyalty Group**

CX is felt – but not documented
Two numbers that don't add up

59%

find that CX significantly affects the business

48%

never calculate the financial impact

You measure customer experience. You just can't prove it pays off.

59% of companies find that their work with customer experience significantly affects the business – they have no doubt that it works. But 48% never calculate the financial impact. Almost half, then, can't put numbers to the effect they are sure is there. At the same time, "documenting the financial value" is the second-biggest perceived challenge in the entire survey. And the consequence is measurable: those who don't calculate the effect also see it far more rarely – a lack of measurement and a lack of results go hand in hand.

And the connection exists. The companies that document the effect experience a significantly stronger link between customer experience and business. An illustrative example: 67% have seen revenue growth over the past year, but only 6% can attribute that growth directly to their work with customer experience. 38% see a partial connection, and 43% are uncertain. The growth is there; the ability to prove that customer experience created it is not. When half don't measure, they also have nothing to put on the table when the budget must be defended against everything else clamoring for investment.

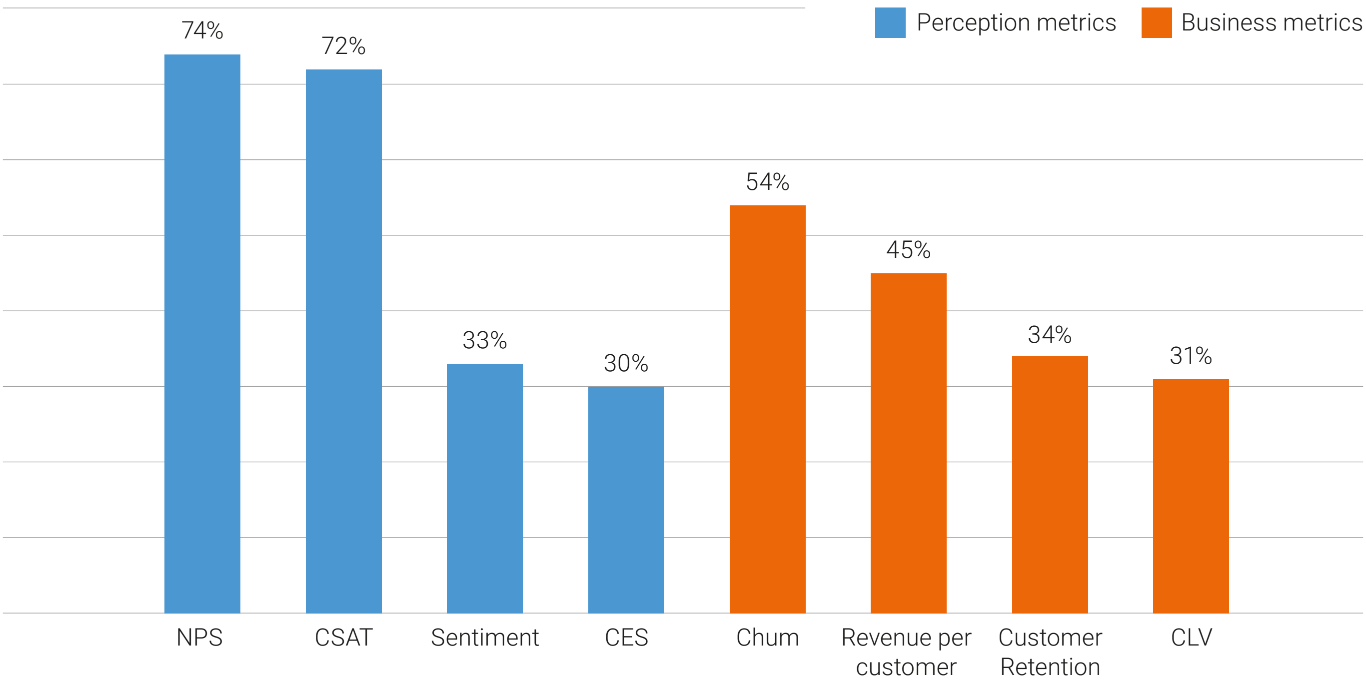
The difference tracks maturity closely. Among the least mature companies, as many as 75% never calculate the financial impact of their work with customer experience. In the broad middle group, it is 41% – and among the most mature only 16%. In other words: the further a company has come, the more consistently it puts numbers to its work. Documentation is not a consequence of maturity – it is one of the disciplines that creates it.

This creates a vicious circle that hits customer experience harder than most other investments. Without documentation, you can't justify the investment. Without investment, the effort becomes half-hearted. And a half-hearted effort doesn't produce the results that could have documented the value. So, when finances tighten, customer experience is the first thing to be cut – not because it is unimportant, but because it is the only item on the budget that no one can put a number on.

An executive team prioritizes what can be measured and compared. When marketing can show return on ad spend, and IT can show efficiencies in hard cash, but customer experience can only offer "a feeling that it works", it loses the battle for attention and resources – again. This isn't a sign that customer experience matters less. It is a sign that it speaks the wrong language at the executive table where the money is divided up.

You measure customer attitudes, **but don't translate them into hard cash**

Many measure customer attitudes – few convert them into hard cash



Explanation: *Most-used CX metrics. Perception metrics dominate; business metrics are used by a minority.*

NPS and CSAT are used by three out of four companies (74% and 72%). Business metrics are used by far fewer: Customer Lifetime Value by 31%, revenue per customer by 45% – and as many as 19% use no business metrics whatsoever. The problem isn't that NPS can't be translated into hard cash – it can. The problem is that few do it. They stop at the score, and a number that is really a business argument is left hanging as a mood indicator in a boardroom calling for bottom-line results.

The CX field is good at measuring whether the customer is happy, but not quite as good at showing what that happiness is worth financially. And it is precisely this last step that would give customer experience a permanent seat at the management table. When the link to hard cash is missing, customer experience easily becomes the first thing to be cut when things tighten – not because it matters less, but because its value hasn't been made visible.

In +400 projects, we've never once seen an executive team defend a feeling. They defend a number. Translate the score into revenue, and customer experience finally speaks the language of the boardroom.

Mikkel Korntved, CEO, Loyalty Group

Make no mistake: perception metrics like NPS and CSAT are not worthless – on the contrary. They tell you whether customers are satisfied, and they are good early warning lights. But they are the beginning, not the answer.

Because an NPS increase can be followed all the way out to hard cash: when a customer moves from detractor to promoter, they typically buy more, stay longer, and bring in new customers through recommendations – and each of those movements has a concrete, calculable value. The calculation isn't theoretical: moving just 1% of customers from one loyalty segment to the next can, for a mid-sized company, add up to millions in additional annual revenue. That is the kind of number an executive team understands.

That is precisely what the mature companies do. They don't scrap NPS – they build on top of it and link the perception metrics to the business metrics, so a better experience can be followed all the way to the bottom line.

For management, the task is therefore not to measure more, but to take the final step from score to hard cash – and to insist that the value of customer experience is expressed in the same currency as everything else the executive team weighs. Only then does customer experience stop being an item that can be cut and become an investment that can be defended.

15%
don't use AI in customer experience at all

47%
only experiment in isolated cases

20%
use it to drive efficiency

AI is on everyone's lips, but not yet in the customer experience.

AI looms large when companies talk about future trends. But in practice, adoption is still early: 15% don't use AI in customer experience at all, 47% only experiment in isolated cases, 20% use it to drive efficiency, and only 10% have made AI a natural part of how they design and deliver experiences. Fewer than one in ten companies, then, have truly integrated AI into the customer experience.

And where AI is used, it mostly goes toward making what already exists more efficient – cutting costs and easing the load on employees – rather than creating new value for the customer. AI becomes an internal optimization tool, not a source of better experiences.

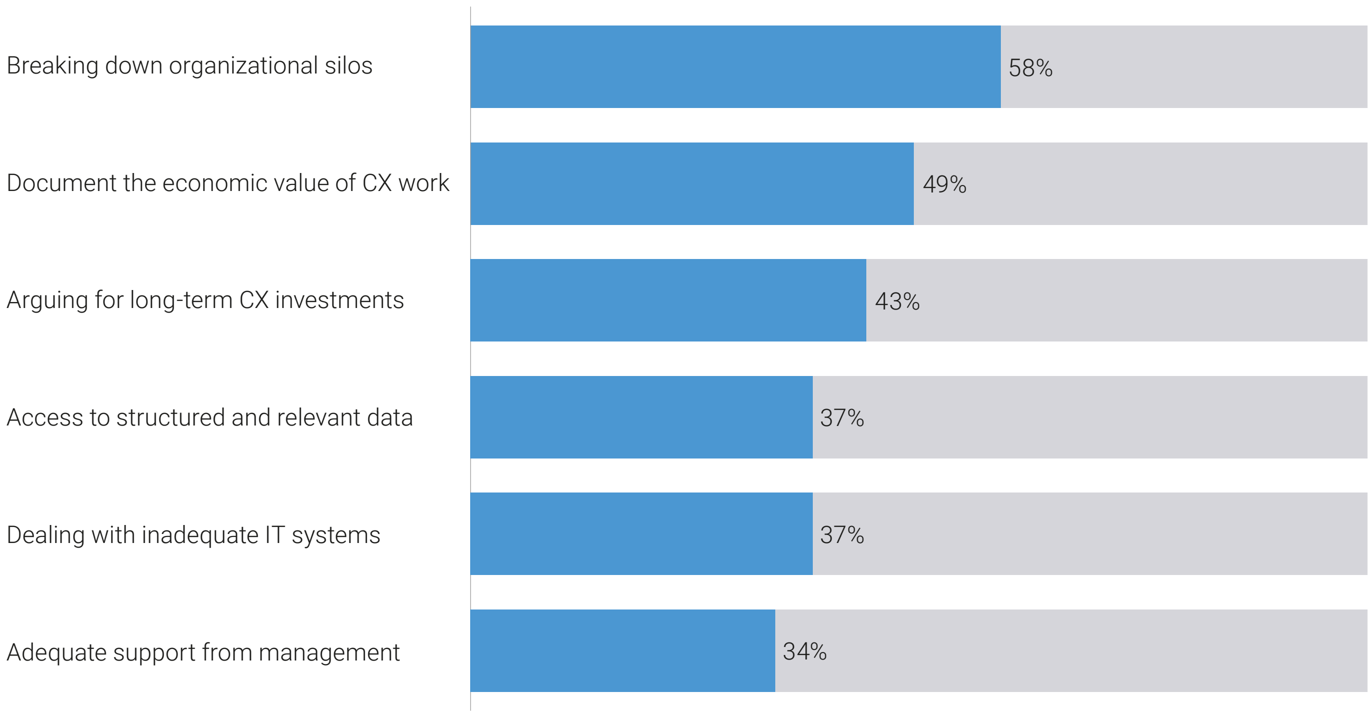
And that is exactly where the sharpest divide lies: the mature companies see AI as a source of new customer value; the immature ones see it as a way to make the current setup cheaper. Two companies can use AI to the same extent and still move in opposite directions – because the direction of the ambition follows maturity, not budget.

It is a temptation many management teams face right now. The pressure to "do something with AI" is enormous, and the technology promises quick wins. But a chatbot on top of a poorly understood customer journey only frustrates the customer faster, and automating a process no one has rethought merely amplifies what wasn't working in the first place. AI can scale a good customer experience – but just as easily a bad one.

Those who get the most out of AI are therefore not those who invest the most, but those who have the fundamentals in place: they know their customer journey, they measure it, and they know where they want to go. For them, AI becomes an accelerator; for everyone else, a cost that buys time, but not maturity. The question isn't whether you should use AI – you should – but whether the foundation makes the investment anything more than an expensive experiment.

Overall, a clear picture emerges: AI is finding its place in CX but is still primarily a tactical tool. The strong CX organizations of the future are those that move AI from isolated experiments to an integrated part of the strategy – and use the technology not just to drive efficiency, but to create better and more value-adding customer experiences. That is where the real gain lies. And that is where most are not yet.

Your biggest obstacle isn't your customers. **It's you!**



Explanation: *The six biggest challenges seen from the CX manager's perspective.*

When we asked CX people to identify their biggest challenges, they didn't point outward at the customers. They pointed inward. The three most frequent answers are organizational silos (58%), proving the financial value (49%), and making the case for long-term investments (43%). Customer understanding isn't the bottleneck. The ability to organize and act on that understanding is.

It is an uncomfortable but liberating realization: the mature companies don't understand their customers better than everyone else. They have simply cleared away the internal obstacles that prevent the rest from acting on what they already know. And internal obstacles can only be removed from one place – the top.

Organizational silos are a management-created problem. No employee chooses to work in a silo – they arise because departments are measured on different goals, have different systems, and different budgets. It shows clearly in the numbers: 31% struggle to ensure consistency across functions, 37% with inadequate IT systems, and 37% with access to structured data – all symptoms of an organization built in separate parts. The customer experiences only one company; the organization is built as many. That gap can't be closed by a CX manager from below, however skilled they are. It requires someone with authority over several departments to decide that the customer's journey weighs more heavily than the individual department's numbers.

58%
point to organizational silos as the main hurdle.

49%
find it hard to prove the financial value.

43%
struggle to justify long-term investments

That is why the three biggest challenges – silos, documentation, and investment arguments – all point the same way: toward the executive team. They are not about understanding the customer better, but about organizing differently, prioritizing differently, and leading differently. The good news is that these are obstacles you have created yourselves – and therefore obstacles you can remove yourselves. It doesn't require deeper customer insight. It requires a decision that customer experience comes before the internal organization chart.

Customer experience is owned at the top **– or nowhere.**

The survey points to one recurring conclusion: everything is connected to management ownership. When senior management genuinely takes responsibility for customer experience, stronger strategy, better execution, and more documentation follow. Where ownership is missing, the effort weakens across the board – and the company ends up in Low maturity.

At the same time, management ownership is far from a given. On the question of whether management genuinely takes responsibility, most place themselves in the middle – only 13% rate the effort as very strong, while 31% place it at the low end. It becomes even clearer when it comes to support for the ways of working that improve customer experience: here, only 9% find that management strongly backs them up. The ambition is often there, but it doesn't come through in the way leadership works in practice.

And the consequences are easy to spot. The connection is the strongest in the entire survey: where management ownership is weak, the company almost always ends up among the least mature. At the same time, the trend is moving in the wrong direction: only 26% today report customer experience directly to the CEO or board – a marked fall from 48% in our 2021 study. In other words, customer experience is moving away from the table where the decisions are made.

The effect is plain to see. Among the companies where management ownership is weakest, 74% end up in Low maturity, against 27% where ownership is medium or high. Weak ownership drags a whole chain with it: poorer strategy, less systematic work, and weaker documentation. It becomes a self-reinforcing pattern: without commitment, nothing happens – and without results, the commitment never comes.

The positive note is that the starting point is already there. The large middle group shows that the foundation exists in most places. The challenge isn't to start from scratch, but to get management to take ownership. That requires clearer prioritization, stronger governance, and a more consistent link between customer experience and the business's decisions.

> We've seen it time and again: the companies that succeed don't have a better CX department. They have an executive team that gives their undivided attention and support!
>
> **Mikkel Korntved, CEO, Loyalty Group**

Three questions for your next management meeting

The difference between strategic and well-intentioned customer experience can be boiled down to three questions. Hard to answer ”yes” to all three?

Then you are in the company of the majority – and you now know where the work lies.

1. **Does our executive team own the customer experience – or have we delegated it away?**

   If customer experience doesn’t have a fixed place in management reporting and visible ownership at the top, it isn’t strategic – whatever the strategy document says.

2. **Do we convert our customer numbers into hard cash – or do we stop at the score?**

   Most have the numbers; few take the next step. If you can’t show what a better customer experience is worth on the bottom line, you lack the language that turns it into an investment the executive team can prioritize on equal footing with everything else.

3. **Does our technology build on a foundation – or does it hide the fact that the foundation is missing?**

   AI and tools scale a well-functioning effort. They don’t repair one that doesn’t work. The order matters.

Three priorities – and an order that determines the rest

The good news is that the three factors that set the winners apart don't require more resources – they require will at the top. They are management commitment (the top visibly owns the customer experience), documented value (the effect is made measurable in hard cash), and execution across the organization (the silos are torn down). They go hand in hand in the data – and they must be built in that order. Commitment without documentation crumbles; documentation without execution becomes reports no one acts on.

Two out of three companies in this survey believe in customer experience but lack the consistency to deliver on that belief. It isn't a question of working harder on the front line. It is a question of leading differently from the top.

Customer experience has stopped being an attitude you can adopt. It has become a discipline you either embed, document, and execute – or lose. The difference is decided in the boardroom.

This white paper highlights the financial effect that comes with increased customer loyalty. After reading it, you'll be equipped with arguments for stronger customer loyalty, a larger budget share, and increased customer acquisition to bring to the management table. You will also be able to understand and perform the calculations that clearly demonstrate how customer focus pays off!

Download your Copy here

Many companies think that all is well with their customer loyalty – and that everything is as good as it can be. But is it?

Customer centricity is an ongoing process, and for most companies there will always be potential for improvement. And missing out on this potential to build customer loyalty directly impacts the bottom line!

Download your copy here

Ready to move forward?

Loyalty Group helps companies increase revenue through a stronger focus on customer loyalty. Since 1992, we have analyzed, designed and developed customer loyalty across virtually all industries. Over the years, we have implemented more than 400 projects in over 80 countries. This makes us one of Scandinavia's leading – and oldest – consultancies in customer centric business development.

From customer analyses to increased customer loyalty

The foundation for developing customer loyalty is deep knowledge about your customers. Your company may already conduct customer analyses, but are you asking the right questions to the right people, and are you making optimal use of the answers? We ensure you gain the right insights about your customers and help you motivate the organization and take the crucial step from data to action. Customer insights only gain real value when translated into concrete initiatives that directly strengthen customer loyalty and your company's bottom line.

If you want to move forward

We challenge your view of customer centricity

If you are looking for a business partner who never asks questions and always agrees with the client, you've come to the wrong place. At Loyalty Group, we want to commercially understand your business and situation, but we are also eager to challenge your perspective in the pursuit of the best possible solution for you.

In return, you can be sure that we base our consulting on solid experience and knowledge. We have extensive experience in strengthening customer centric focus in companies, and we are not afraid to leverage that expertise to achieve results.

The CX Maturity Study – There is much more to share

This study holds a massive number of insights when you start breaking down the data. Geography, size, BtB vs. BtC and cross tabulating the different questions.

We will be posting deep dive articles on the different topics from this report. Follow us on LinkedIn or find them on our website.

We're ready with inspiration

We would be happy to share our experience with you and give you examples of how we have helped other companies. At the same time, we can quantify the value of your customer centricity project and even help you secure the support of other relevant departments within your company.

If you want to know more about how we create value for our customers, we are ready for an initial and clarifying conversation. And don't worry, we'll let you know before it starts costing you money.

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