

A Work Project, presented as part of the requirements for the Award of a master's degree in
Management from the Nova School of Business and Economics.

THE INFLUENCE OF AI PERSONALIZATION ON THE CUSTOMER JOURNEY
- A CONCEPTUAL FRAMEWORK -

JOHANNES HATTEMER
#59080

Work project carried out under the supervision of:

PROF. DR. LUIS MARTINEZ
(Nova SBE)

DR. PHILIPP BRÜGGEMANN
(Fernuniversität in Hagen)

04/12/2024

Table of Contents

Abstract	1
1. Introduction	2
2. Literature Review	3
2.1 Understanding the Customer Journey	3
2.1.1 Pre-Purchase Phase	4
2.1.2 Purchase Phase.....	4
2.1.3 Post-Purchase Phase	5
2.2 Fundamentals of Artificial Intelligence.....	5
2.2.1 Defining Artificial Intelligence.....	5
2.2.2 Core Concepts of AI: Machine Learning, Deep Learning, Big Data	6
2.3 Leveraging AI for Marketing Personalization.....	7
2.3.1 Personalized Marketing through AI.....	7
2.3.2 Implementation of AI-Driven Personalization in Practice	8
3. AI Integration Approach within the Customer Journey	9
3.1 Cross-Phase Considerations	9
3.1.1 Data Analysis	9
3.1.2 Customer Approach	10
3.1.3 Customer Interaction.....	10
3.2 Phase-Specific Application	11
3.2.1 Pre-Purchase	11
3.2.2 Purchase	12
3.2.3 Post-Purchase.....	13
3.3 Implications & Challenges	13
4. Empirical Study	14
4.1 Research Design	14
4.2 Interview-Based Findings.....	15
4.2.1 Status of AI Use in Companies.....	16
4.2.2 Cross-Phase Considerations for AI Application.....	16
4.2.3 Phase-Specific Areas for AI Applications	19
5. Discussion	20
5.1 Cross-Phase Considerations for AI Application	20
5.2 Phase-Specific Areas for AI Application	22
6. Integrating Key Considerations within a Conceptual Framework	23
7. Conclusion, Limitations & Further Research.....	25
8. References	26
9. Appendix	32

Abstract

In an increasingly digital world, artificial intelligence (AI) plays a central role in optimizing the customer journey (CJ) through the automation of processes, the anticipation of customer needs and the design of personalized experiences. This work project explores the influence of personalized AI across the CJ and provides a framework that outlines the integration of AI in its various phases. Validation of the framework is conducted via expert interviews, offering insights into practical applications for businesses aiming to refine their AI strategies. The findings provide insights into the strategic use of AI to boost Customer Lifetime Value and strengthen competitiveness.

Keywords

Artificial Intelligence (AI), Customer Journey (CJ), Customer Experience (CX), Customer Engagement (CE), Customer Lifetime Value (CLV), Customer Interaction, Personalization, Marketing, Machine Learning (ML), AI Framework, Competitive Advantage

This work used infrastructure and resources funded by Fundação para a Ciência e a Tecnologia (UID/ECO/00124/2013, UID/ECO/00124/2019 and Social Sciences DataLab, Project 22209), POR Lisboa (LISBOA-01-0145-FEDER-007722 and Social Sciences DataLab, Project 22209) and POR Norte (Social Sciences DataLab, Project 22209).

1. Introduction

Artificial intelligence (AI) has become a disruptive force of rapid digital change in numerous industries (Goode, 2024). According to a McKinsey study, AI could be worth up to 4.4 trillion dollars in various industries (Chui et al., 2023), and prominent figures are speaking out. One example is Sam Altman, CEO of OpenAI, one of the world's leading AI companies (valued at 157 billion dollars in October 2024 (Metz, 2024)), who emphasizes that AI has the potential to revolutionize critical global challenges such as climate change and healthcare (Whiting, 2024). Especially in marketing, AI offers unprecedented opportunities to transform customer communication through advanced personalized targeting (Palumbo, 2023). The implementation of AI-supported customized interactions at every stage of the customer journey (CJ) serves to strengthen both the long-term brand loyalty of customers (Yadav, 2023) and the competitive advantage of the company concerned (Rizvi, 2024; Castro et al., 2024).

The increasing significance of AI in the contemporary business environment, particularly within the domain of marketing, where it is revolutionizing the way in which companies interact with customers, has inspired this work project. Despite the many benefits, the literature lacks a comprehensive framework that demonstrates the full potential of AI along the entire CJ. Moreover, there are significant research gaps in relation to the various application areas and considerations for using AI to improve the journey phases through targeted personalization efforts. This work addresses these missing elements and provides a deeper understanding of the influence of AI personalization on customer interactions.

The work project starts with a review of current research to identify existing gaps and challenges. It then sets the theoretical path for a conceptual model that describes the integration of AI into the different phases of CJ. Qualitative expert interviews are used to examine practical applications of AI-driven personalization across CJ phases. The research question guiding this paper is: **How does**

AI-driven personalization influence the different phases of the Customer Journey? This question serves as a guideline to investigate the specific influence and potential of AI in customer interaction. The outcome of this work forms a comprehensive framework that highlights the application areas of AI along the AI journey, with the objective of presenting practical insights to help companies refine their AI-driven personalization strategies. At the same time, the results should make a valuable contribution to scientific research and serve as a basis for future studies.

2. Literature Review

To understand the role of AI in personalization along the CJ, it is first important to define key concepts. The terms and components of a CJ are crucial for this, as is a fundamental understanding of AI and its core elements. Section 2.1 presents key definitions that create a common understanding in the context of the CJ. Section 2.2 defines AI and examines its technological foundations, such as machine learning (ML), deep learning (DL), and big data. Finally, section 2.3 examines the potential of AI personalization in marketing and presents a few illustrative use cases.

2.1 Understanding the Customer Journey

The customer experience (CX) is a key element in marketing (Pellegrino, 2024) and crucial to the long-term customer-brand relationship (Lemon & Verhoef, 2016). Companies try to attract profitable customers and strengthen their loyalty by focusing on the entire buying process (Kotler, 2014). The CX is perceived through the CJ, where the customer interacts with the brand at various touchpoints during the purchase cycle (Lemon & Verhoef, 2016). For a positive CX and developing loyalty, touchpoints must be connected, consistent, and contextual (Prior, 2023; Temkin, 2010). Many models divide the CJ into five phases: Awareness, Search, Consideration, Decision, and Post-purchase. Lemon and Verhoef (2016) present a simplified model (Appendix 1) that includes three major phases: Pre-purchase, purchase, and post-purchase. The pre-purchase phase consists of need identification and search. The purchase phase includes selection and payment. And the post-

purchase phase covers the usage, engagement, and customer loyalty. Since Lemon and Verhoef's model covers the most important CJ components and allows for a clear analysis of the influence of AI, it was selected as the basis for this work project.

2.1.1 Pre-Purchase Phase

In the first phase, all interactions before the purchase are considered. The customer's need is triggered by internal (e.g., hunger) or external (e.g., advertising) stimuli (Kotler & Keller, 2011). After identifying a need, they begin searching for information from personal, commercial, public, and experiential sources, which vary depending on the buyer and product (Hoyer, 1984). Before deciding, customers evaluate alternatives by searching for information, reading reviews, comparing prices, or trying out products, according to Kotler et al. (2017). Because of digitalization, many of these activities have shifted to the internet, with websites (e.g., price comparisons) offering new options (Harwardt & Köhler, 2023).

The implementation of early intervention strategies within this CJ process can help to outperform the competition and focus precisely on customer needs (Baumgartner et al., 2012; Kotler & Keller, 2011). The potential of such measures can be further increased through data collection and analysis. With the help of gathered data, companies can identify customer characteristics and create profiles for targeted acquisition, which is crucial to counteract churn (Baran & Galka, 2017).

2.1.2 Purchase Phase

The purchase phase comprises the interaction between the customer and the company during the purchase process, including the decision, order as well as payment (Lemon & Verhoef, 2016). Customers choose what seems appropriate to them, but their intentions can be disrupted by the attitudes of others or unexpected factors (e.g., sudden failure of a more important device), state Kotler and Keller (2011). Numerous touchpoints can cause information overload, leading to search abandonment (Lemon & Verhoef, 2016). Factors such as price, availability, or brand loyalty

significantly influence decisions. This is especially true in the case of repeat purchases, where habits play an important role (Hoyer, 1984).

2.1.3 Post-Purchase Phase

After the purchase, customers evaluate their satisfaction, which affects future decisions (Hoyer, 1984). Satisfaction depends on the congruence between product expectations and perceived performance. Cognitive dissonance, which is common in larger purchases, can affect satisfaction as buyers may regret the alternative not chosen (Haines et al., 1970). Moreover, Customer loyalty is crucial in this last phase. Harris et al. (2016) point out that high satisfaction fosters long-term relationships and increases Customer Lifetime Value (CLV). Satisfied customers make repeat purchases and recommend the product to others, while paying less attention to competitors. Loyalty is also crucial for company growth, as regular customers generate more sales and incur lower marketing costs (Baran & Galka, 2017; Krishnamurthy, 2022). The aim of customer relationship management (CRM) is to promote customer loyalty and increase CLV (Lemon & Verhoef, 2016), as long-term loyalty is important for customer retention. It contributes to growth, repeat purchases, and referrals (Kotler et al., 2017). Lemon and Verhoef (2016) emphasize that loyal customers are critical to the longevity of a business. Successful companies use the internet to engage with customers, launch products and services via social media, engage in online conversations, and gather detailed feedback on what customers like and dislike about the brand (Baumgartner et al., 2012).

2.2 Fundamentals of Artificial Intelligence

A thorough understanding of the fundamental concepts and technologies of AI is essential to recognize its diverse applications and potential. This section defines AI and explains its various forms and the technological principles that enable machines to simulate human intelligence.

2.2.1 Defining Artificial Intelligence

To understand AI, it is necessary to understand the concept of intelligence, which is defined as the

ability to use cognitive skills to solve problems (Srivastava, 2013). AI aims to simulate human intelligence (Harwardt & Köhler, 2023) and focuses on the development of systems that mimic human behavior, including reasoning, learning, and problem-solving (Eliashberg & Lilien, 1993). First described in 1956, AI has been widely used since the 1980s, particularly in manufacturing (Gordon, 2011). As a key component of the fourth industrial revolution, AI is considered one of the most disruptive technologies (Girasa, 2020). There are three types of AI to be differentiated: Artificial Narrow Intelligence (ANI), Artificial General Intelligence (AGI), and Artificial Super Intelligence (ASI) (Girasa, 2020; Atanasova et al., 2022).

ANI specializes in narrow tasks and cannot perform beyond its programming. Examples include voice assistants like Apple's Siri or OpenAI's ChatGPT, which can understand and generate human speech (The Investopedia Team, 2022; Poh et al., 2023). In this work, when referring to AI, it primarily pertains to ANI. AGI aims to perform any intellectual task a human can do, seeking to emulate and surpass human intelligence (Atanasova et al., 2022). ASI represents the most advanced form of AI, surpassing human intelligence in all areas, but remains theoretical. It has the potential to demonstrate emotional intelligence and empathy (Girasa, 2020; Zohuri, 2023).

Verma et al. (2021) highlight that in the coming years, AI is expected to play a more significant role in personal life as it can analyze complex data sets beyond traditional computing or human capabilities. It is based on the concepts of ML, DL, and Artificial Neural Networks (ANN).

2.2.2 Core Concepts of AI: Machine Learning, Deep Learning, Big Data

ML, which is often mistakenly equated with AI, is a central component of this concept. ML uses new insights from collected data to develop statistical models (Harwardt & Köhler, 2023). By combining computer science and statistics, ML systems improve through experience (Sterne, 2017) and, unlike predefined code, process large amounts of structured and unstructured data such as text and images. While ML is characterized by scalability and predictive accuracy, it is criticized for

its lack of transparency and interpretability (Ma & Sun, 2020).

DL is a subset of ML, based on ANNs that mimic the structure and functionality of the human brain (Goodfellow et al., 2022). Unlike traditional models, whose features are designed manually by engineers, DL learns the characteristic layers from data (LeCun et al., 2015). DL enables the processing of complex, high-dimensional data using multiple layers that calculate non-linear input-output mappings (LeCun et al., 2015). ANNs mimic biological neurons and brain cells and form massive networks of simple learning elements (Verma et al., 2021; Gordon, 2011).

Furthermore, the role of big data in the context of AI is significant, i.e., huge amounts of data that are generated daily and cannot be processed by humans alone (Sveinsdottir et al., 2020). This data provides information about customers' preferences and purchasing behavior, as Jain and Aggarwal (2020) mention, and is considered an important corporate asset. Data sources such as web analytics, purchasing processes, and market research create opportunities for optimization, pricing, and decision-making (Kingsnorth, 2019). Big data is the foundation for ML and essential for AI training. The vast amount of data makes ML models more accurate and efficient, which leads to advanced models (Sveinsdottir et al., 2020).

2.3 Leveraging AI for Marketing Personalization

Modern marketing requires personalized customer communication. AI enables companies to use data analysis to identify individual customer needs and develop targeted strategies. This section highlights the importance of AI personalization and briefly discusses relevant use cases.

2.3.1 Personalized Marketing through AI

Personalization in marketing tailors' products, services and communication to individual customer needs, increasing engagement, satisfaction, and loyalty, as Benjamin et al. (2024) point out. This approach reduces decision fatigue, saves time, and lowers cognitive load by providing customized content based on customer preferences (Chandra et al., 2022; Wang & Sun, 2024; Kaushik &

Sharma, 2023). There are two forms of personalization: user-defined, which is based on direct input, and behavior-based, which adapts to customer patterns through data analysis (Kingsnorth, 2019). Both forms strengthen customer relationships and increase purchase intent through targeted, data-driven messages, as Guyo (2024) emphasizes.

AI has significantly enhanced the possibilities of personalization. With big data, companies can develop advanced strategies and gain a competitive advantage using recommendation systems (RS), predictive modeling (PM), or dynamic pricing, among others (Mingqi, 2024). According to Dean (2014), PM is a core component of AI-powered personalization that uses historical data to predict future events by recognizing patterns and combining statistics with computer science to create continuously improving models. These models have revolutionized the accurate analysis of consumer behavior (Malik et al., 2024). AI-powered personalization improves customer engagement (CE) and overall customer satisfaction as well as conversion rates by using big data to identify customers with high CLV. This enables more personalized advertising and increases the efficiency of advertising measures (Jain & Aggarwal, 2020; Kumar et al., 2019). In addition, RS offer personalized suggestions using demographic data and previous purchases, applying approaches such as content-based and collaborative filtering (Dadoun et al., 2021; Rana et al., 2021).

In conclusion, AI-powered systems such as PM and RS are essential for optimizing personalization in modern marketing and play a key role in improving customer interaction and increasing conversion rates (Jain & Aggarwal, 2020).

2.3.2 Implementation of AI-Driven Personalization in Practice

Amazon and Netflix represent two examples of the successful deployment of AI personalization. Amazon applies collaborative filtering to recommend products by analyzing browsing history and previous purchases and predicting user preferences (Jain & Aggarwal, 2020; Desai, 2021). This has improved the shopping experience, led to higher customer satisfaction and increased

conversion rates by up to 500% (Dwivedi et al., 2020; Xu et al., 2024).

Netflix serves as an example of AI's ability to revolutionize the user experience with personalized content. The RS was originally based on user ratings, but now also considers viewing behavior, context, and even time of day (Akilkhanov, 2024). Through this deep personalization, Netflix can recommend content that matches each user's individual preferences and habits (Dwivedi et al., 2020), which, according to Gorgoglione et al. (2019), influenced user choice in 80% of streaming cases and thus increased CE and time spent on the platform.

These examples show how companies are using AI to create personalized, engaging experiences that lead to greater customer satisfaction and business success.

3. AI Integration Approach within the Customer Journey

The following section describes the application of AI personalization along the CJ. It focuses on phase-specific applications as described by Lemon and Verhoef (2016) and cross-phase considerations that were detectable in the literature. To provide a comprehensive answer to the research question of *how AI-driven personalization can influence the different phases of the CJ*, this section begins with a discussion of cross-phase considerations for a holistic understanding, followed by an in-depth review of the unique features and applications within each stage.

3.1 Cross-Phase Considerations

The cross-phase considerations extend throughout the CJ and cover three main areas: Data analysis, customer approach, and customer interaction. These three topics cannot be assigned to specific phases and require continuous care, as described as follows.

3.1.1 Data Analysis

Data analysis primarily involves collecting, filtering, and evaluating large data sets. By analyzing purchasing habits, demographics, and demand data using advanced algorithms, AI provides valuable insights into consumer preferences and decision-making processes (Rodgers & Nguyen, 2022)

and the ability to create comprehensive customer profiles (Paschen et al., 2019). This enables companies to use accurate, meaningful data for targeted marketing measures to respond to individual customer needs (Puntoni et al., 2020; Koufi et al., 2024). As Vidhya et al. (2023) point out, the transformative impact of AI is evident in its ability to create micro-segments that go beyond traditional demographic methods. ML algorithms contribute to more accurate insights, which increases the efficiency of marketing campaigns (Verma & Yadav, 2020; Kumar et al., 2024) and better meet customer needs throughout the CJ, which also improves CE (Riikkinen et al., 2018).

3.1.2 Customer Approach

The results of data-driven analyses enable more informed marketing decisions and improve campaign performance (Verma et al., 2021), support the creation of personalized, context-based advertising, and reduce the complexity of customers' decision-making processes (D'Arco et al., 2019). When creating content, AI tools enable the automatic creation of text and images that are produced and digitally delivered in real time. The quality of AI-generated content is almost indistinguishable from human-generated text. It enables the creation of content on a large scale, saving marketers up to five hours per week and eliminating the need to assign a dedicated marketer for each user (Jain & Aggarwal, 2020; Kumar et al., 2024; Sharma, 2023). According to Kumar et al. (2024), AI can also play a remarkable role in media planning and execution, as recognizing patterns in data enables better informed decisions. AI increases the efficiency of advertising by optimizing scheduling and placement through the identification of optimal times and channels (Verma et al., 2021), while AI-based algorithms support 'smart advertising' by improving campaign planning, research, design, and evaluation in real-time, maximizing returns (Rodgers & Nguyen, 2022).

3.1.3 Customer Interaction

As soon as contact with the customer has been established, AI can create an appropriate interaction through highly targeted product recommendations created by algorithms that analyze large

amounts of data (Ameen et al., 2021; Vidhya et al., 2023). AI-based RS can increase CE and conversion rates through tailored product suggestions (Rana et al., 2021; Dadoun et al., 2021), which, according to a study by Vidhya et al. (2023), can have a significant impact on customer behavior and thus on revenue. Conversational AI, including chatbots and voice assistants, also revolutionized customer interaction. It can improve CX and foster stronger customer-brand connections by enabling more personalized communication by automatically responding to customer queries in real-time (Piyush et al., 2016; Jain & Aggarwal, 2020; Araujo, 2018). Furthermore, CE and brand loyalty can be strengthened by simulating human interactions and performing customer service tasks (Ling et al., 2021; Riikkinen et al., 2018).

These AI-driven tools contribute to a more efficient process by providing relevant, personalized information and offers in real-time. As AI continues to evolve, these systems are continuously pushing the boundaries of CX (Kumar et al., 2024; Verma et al., 2021).

3.2 Phase-Specific Application

The phase-specific applications of AI concentrate on the pre-purchase, purchase, and post-purchase phases within the CJ, as defined by Lemon & Verhoef (2016). The focus is on special AI applications that relate primarily to the respective phase and are not regarded as overarching.

3.2.1 Pre-Purchase

Before the actual purchase, one main objective may be to increase awareness and target customers. User-based systems can make personalized product recommendations based on the preferences of similar users and arouse the interest of prospective customers (Jain & Aggarwal, 2020; Chinchachokchai et al., 2021). A key advantage in the pre-purchase phase lies in the use of prediction and recommendation models, which enable companies to proactively shape marketing strategies and increase customer satisfaction (Vidhya et al., 2023; Paschen et al., 2019). By improving the accuracy of predictions through specialized networks, companies can improve their sales strategies.

AI also uses models to predict click rates to plan and execute targeted advertising campaigns. This enables precise targeting and a wider reach, which increases the efficiency of marketing resources (Malik et al., 2024). Furthermore, D'Arco et al. (2019) confirm that AI can enable dynamic pricing by using ML algorithms to analyze real-time data to adjust prices based on market demand. This can maximize sales and avoid losses from returns. AI can also simplify payment processes and detect anomalies and fraud at earlier stages (Verma et al., 2021).

Overall, AI not only provides insights into future customer patterns but can also help reduce market risks and improve customer satisfaction by shipping products based on previous preferences even before the actual order is placed (Kumar et al., 2024).

3.2.2 Purchase

During the purchase process, AI can be useful in decision-making, product selection, upselling, cross-selling, and preventing churn. AI chatbots assist customers with purchases and enhance the efficiency and convenience of purchasing decisions (Rana et al., 2021). Furthermore, Anton and Breidbach (2017) state, that AI tools can help overcome the cognitive limitations of human decision-makers by providing solid support based on game-theoretical insights and automating segments of the negotiation process. According to Paschen et al. (2019), emotional AI, which uses AI to recognize and interpret human emotions, can be used to understand customer reactions during the sales process and overcome objections. Additionally, Hoyer et al. (2020) point out that new AI technologies such as augmented and virtual reality (AR/VR) are useful in product selection by enabling virtual try-ons or individual product presentations. Moriuchi (2020) and Pantano and Scarpi (2022) emphasize that AI-powered immersive experiences increase CE and, according to studies, anthropomorphic features of voice assistants, such as the attribution of human emotions, increase trust and encourage interaction, which has a positive impact on willingness to reuse. Website experience and conversion rates can be improved through personalization (e.g., push

notifications), where AI delivers customized content to the customer (Jain & Aggarwal, 2020).

Dadoun et al. (2021) also point out that AI promotes upselling and cross-selling during the purchase process and later in the post-purchase phase by suggesting additional products to customers based on their usage behavior, e.g., time and place of use.

3.2.3 Post-Purchase

In addition to cross-selling, after the sale, AI can help minimize churn (as with the purchase) and improve retention, loyalty, relationship, and feedback management. AI can identify churning customers and take appropriate measures. According to Jain and Aggarwal (2020), this is achieved by proactively analyzing data using models and validating them on actual customers. Customer loyalty is improved through a better understanding of customer satisfaction and loyalty, which according to Rana et al. (2021) can be achieved by analyzing electronic word of mouth and social media interactions. In this phase of the CJ, RS can significantly increase customer loyalty and average transaction value (Vidhya et al., 2023). For relationship management, AI-powered CRM systems enable the development of personalized communication strategies that strengthen loyalty and, according to D'Arco et al. (2019), help to increase customer satisfaction by analyzing interactions and feedback. Libai et al. (2020) also add that AI improves the ability to predict CLV and allows companies to focus their investment on the most profitable customers.

Customer feedback generally provides companies with valuable insights, making it an important element of the post-purchase phase. AI can analyze user-generated content such as reviews, comments, and social media posts to measure customer satisfaction and respond rapidly to negative feedback (D'Arco et al., 2019). The feedback is processed and thus also used to train the ML algorithms better and optimize personalization (Chinchanchokchai et al., 2021).

3.3 Implications & Challenges

In addition to cross-phase and phase-specific considerations, the literature also describes the

associated challenges and effects of AI deployment, which companies must consider and integrate into their strategies. A central point is the correct training of employees. This is crucial as the complexity of DL models and the need for IT and specialist knowledge increase (Li et al., 2021). Therefore, the effective use of AI in the workforce is just as important as the integration of these technologies into existing processes (Vidhya et al., 2023). To take full advantage, companies should focus on the seamless deployment of AI into their operations, as Antons and Breidbach (2017) emphasize. In this way, AI can increase the efficiency of marketing strategies and thus minimize costs (Koufi et al., 2024). Libai et al. (2020) underline that the more diverse the data sets are, the more precise AI can work in terms of understanding and predicting market trends. This helps companies to differentiate from competitors as early as possible (D'Arco et al., 2019; Vidhya et al., 2023).

Other important factors are data security and ethical considerations, especially as studies show that consumers are becoming increasingly insecure about how companies use their data (Vidhya et al., 2023). These considerations play a major role in the deployment of AI and ML, especially regarding the fair and responsible use of these technologies, as noted by Rana et al. (2021). Companies must ensure that they protect consumer privacy while ensuring the quality and availability of the required data (Lindecrantz et al., 2020). Furthermore, algorithmic bias poses another challenge as it can reinforce existing biases and lead to discriminatory decisions (Kumar et al., 2024).

4. Empirical Study

4.1 Research Design

To gain deeper insights into the topic, a qualitative approach using interviews was chosen to gather subjective perspectives and experiences from experts (Tenny et al., 2022). Data were collected via semi-structured interviews, a method validated by Elhami & Khoshnevisan (2022) and conducted remotely via Microsoft Teams. A guideline (Appendix 2) was used to ensure quality and

comparability whilst allowing individual, in-depth insights (Roulston, 2023). The participants gave their consent to the recording and anonymized publication. The recordings were deleted after transcribing via Riverside.fm. The guide was created based on the theoretical findings and a first framework draft. The interviews took place between Aug 27 and Sept 15, 2024, and lasted 20 to 90 minutes. Experts with different, topic-related experiences were selected. The recruitment was challenging as there were many non-responses, especially from professionals with no prior contacts. Of 132 contacted experts, around a quarter agreed to participate. After further filtering, 22 experts (12x male, 7x female) with career backgrounds in over 10 different countries were interviewed. Their work experience ranged from 5 to 32 years (Appendix 3) and their roles included founders, managers, CEOs, consultants, and others representing companies of various sizes.

The interviews were analyzed using MAXQDA for qualitative content analysis, focusing on recurring themes and patterns, particularly in relation to cross-phase and phase-specific AI applications. Challenges, personal experiences, and first impressions of the conceptual framework were also analyzed. Open coding allowed for inductive categorization and the development of new themes where necessary (Reichert, 2016). Both theoretical and practical knowledge was gathered to optimize the final framework.

The findings are not directly generalizable due to the limited sample size. However, the diversity and professional experience of the experts provided valuable insights. Following the approach outlined by Hossain et al. (2024), the number of interviews was determined by data saturation and stopped when no new insights were obtained.

4.2 Interview-Based Findings

The analysis of the expert interviews revealed multiple key themes related to the AI-application along the CJ that provide concrete answers to the research question by illustrating how AI creates personalized experiences in different CJ-phases. Like the Literature, the interview results of experts

EX01-22 can be divided into phase-specific and cross-phase considerations, as summarized below.

4.2.1 Status of AI Use in Companies

The interviews showed that although AI is already being deployed in many companies beyond tools such as ChatGPT (EX06), its full potential often remains untapped (EX18; EX22). Currently, AI-driven chatbots and virtual assistants are mainly used for simple tasks (EX01) such as optimizing processes, analyzing data and creating texts (EX05). In addition, customers are using AI to optimize purchasing decisions (e.g., via comparison websites), as EX03 points out. The experts emphasize that AI personalization can have an intense customer influence (EX11; EX16). It helps to “improve the overall customer experience” (EX18) and can boost the overall value of a business.

4.2.2 Cross-Phase Considerations for AI Application

The cross-phase considerations can be divided into different subject areas. One is the **data-driven considerations**, where experts emphasize the importance of analytics for AI-supported personalization. EX20 points out that “AI will help us reach that next level of customer-centricity”. It helps to better understand the customer (EX12; EX15). AI processes data, segments it in detail and places it in an individual context (EX02; EX05; EX15). According to EX03, it can combine information across different touchpoints, and the recognized patterns enable micro-targeting.

On this basis, according to EX05, EX13, and EX18, behavior and needs can be predicted before the customer even notices it themselves (e.g., proactive provision of flight offers). Detailed profiles created from internal and external data (EX02) can increase the success rate of sales through specific recommendations (EX10). EX16 emphasizes that identified clusters and specific preferences that exceed traditional filter mechanisms lead to more personal contact and thus positively influence CX. Careful segmentation helps to avoid negative reactions (EX21). EX06 and EX13 confirm this with the example of the Target case in 2012, in which Target used detailed data analysis to discover the pregnancy of a 15-year-old before she knew it herself (Hill, 2022).

In addition to data-driven approaches, considerations regarding **customer approach and interaction** are crucial. The experts emphasize the central role of AI in content creation (EX03), especially in terms of speed and efficiency (EX19). Content ideas can be quickly developed and personalized to determine the best content strategy based on analyzed user attributes (EX11; EX19). According to EX12 and EX15, the content developed by generative AI increases customer relevance and CE. Personalized ads can be tested and adjusted before roll-out to be better tailored to the audience (EX21; EX06). EX11 adds that AI can optimize broadcast time and channels, as it determines the ideal time and preferred touchpoints to reach customers to maximize open and conversion rates.

In **customer interaction**, EX20 and EX14 say, AI-driven agents can accompany customers through the entire purchasing process and support them in making decisions and autonomously take on tasks. These agents act like personal assistants that make personalized suggestions in real-time based on customer profiles (EX17; EX21). Conversational AI with chatbots is also widely used for interaction (EX13; EX03) and, according to EX01, “can make the process smooth and efficient”. Although chatbots can help in 80-90% of simple inquiries (EX01), there is still a need for optimization, EX07 and EX10 add, as they often cannot completely replace human contact. In specific industries (e.g., luxury retail), the human touch often remains central (EX05) and, according to EX13 and EX17, they are important to ensure a balanced, positive CX. Furthermore, AI offers great potential for personalization in service and CRM and makes it possible to respond specifically to needs (EX13) and engage with the customer (EX08). In customer support, AI can provide additional information and offer individual upgrades or incentives (EX06; EX18) with the aim of identifying upselling or cross-selling opportunities (EX07; EX12). When applied correctly, EX17 says, this AI-driven support can even increase the return on investment (ROI).

Many **challenges** accompany the correct integration of AI. Many respondents mentioned that the proper use of AI as well as clean and structured data are crucial for personalization (EX01; EX11;

EX19). EX04, EX08, and EX18 emphasize that the great potential of AI can only be exploited if it is understood how to integrate it correctly and if there is a defined strategy for its use. According to EX01, AI systems must have a certain flexibility to be able to adapt to different circumstances and continuously learn from new data. EX03 adds that problems such as hallucinations (i.e., the tendency of AI to generate plausible but incorrect information in the absence of data) can only be avoided if the model is trained with correct data sets.

AI must be used systematically in the areas where it offers the greatest added value (EX04; EX11). EX04 points out that an unconsidered use of AI can lead to inefficiency and considerable bad investments, especially if companies are too strongly guided by the hype surrounding AI. At the same time, companies that do not integrate AI run the risk of falling behind their competitors (EX10). Moreover, employees can gain an advantage at an individual level through the skillful use of AI (EX12). Otherwise, employees run the risk of losing their jobs (EX12). The company must communicate the limits and capabilities of AI to all employees and ensure training and successful integration into the corporate culture (EX03; EX08). Automating routine tasks can reduce operating costs and optimize resources and processes (EX01; EX03).

One additional concern is data security and privacy, according to EX01, whereby the careful handling of customer-relevant data is crucial (EX07; EX18) as well as compliance with regulations such as the GDPR and the AI Act and transparency towards users (EX08). The same applies to trust, where “customers need to feel that AI is working for them, not against them” (EX18). Ethical and moral considerations must always be part of AI deployment (EX02) to further ensure that the used AI is not based on biased data (EX01; EX08).

These considerations illustrate that the use of AI offers a wide range of opportunities to optimize customer interaction and increase efficiency, but also entails major risks in terms of data integrity, data protection and ethical aspects that companies must carefully assess.

4.2.3 Phase-Specific Areas for AI Applications

Applications of AI personalization were also mentioned that do not work at an overarching level, but only in individual phases. For example, EX02 mentioned that AI plays a decisive role in building emotional awareness among customers in the pre-purchase phase.

A key aspect of the **pre-purchase process** is hyper-personalization, which creates awareness and adapts suggestions before the purchase decision is made, according to EX20. ML “can calculate the next best offer based on previous behavior”, which “will make it more personalized and more relevant” (EX05) and increases the accuracy of fit (EX14). Since companies usually still have little customer data before the initial purchase (EX07), social media algorithms also support recognizing preferences for making suggestions (EX09). EX13 states that suggesting products bought by similar customers, as Spotify and Netflix do successfully, can as well be very successful. AI is moreover used for onboarding customers and maintaining initial relationships (EX15).

In the **purchasing phase**, AI can primarily optimize processes smoothly and simplify decision-making through personalization. A key aspect here is the optimization of purchase options (EX02), whereby, according to EX03, through “dynamic pricing [...] or upselling [...] AI can recognize what type of customer it’s dealing with and suggest additional products”. Furthermore, real-time analysis can be a valuable tool, as EX03 and EX21 point out, as it can display more precise delivery times or personalized additional product offers directly in the shopping cart. According to EX06, this does not always have to be based on algorithms using AI. The same applies to the acceleration and optimization of the payment process (EX18). AI reduces the decision-making effort (EX18) and improves CX by using real-time data to display relevant delivery times or suggestions (EX21).

The potential for **post-purchase** personalization can be huge with AI, as EX06 states, and is therefore considered the most relevant phase by EX09 and EX04. “When the critical churn moment of this customer is coming, you can take actions, like marketing efforts” (EX08) to retain the customer

(EX01). In this phase, AI can learn from previous phases and make individual recommendations (EX18), which increases trust and the likelihood of repeat purchases (EX05; EX18). When it comes to understanding individual problems, AI supports the customer through personal interactions (EX07; EX18). It offers the opportunity to “look through complaints, sentiment from contact center interactions, or web chats” to better understand the customers (EX07). Moreover, cross-selling measures can be implemented very well in the post-purchase phase, as EX12 confirms.

Ultimately, the aim is to use AI to build a long-term customer relationship that goes beyond the initial purchase. With continuous personalization and the targeted use of data, companies can retain customers and give them the feeling that their needs are the focus throughout all phases (EX21).

5. Discussion

The role of AI in personalization along the CJ is a central topic in research and practice. An analysis of the literature proves the idea of differentiating between phase-specific and cross-phase applications, as confirmed by EX02. The status shows that AI personalization is already integrated into practice and has permanently changed the shopping experience (Dwivedi et al., 2020; Xu et al., 2024). The disruptive influence of AI is evident in marketing (Jain & Aggarwal, 2020), but the full potential of AI personalization is often not yet exploited (EX18; EX22).

5.1 Cross-Phase Considerations for AI Application

Both the literature and the experts emphasize the importance of **data-driven analysis** for AI personalization along the CJ (EX07; Koufi et al., 2024). Statements by Puntoni et al. (2020) indicate that the analysis of large amounts of data by AI enables detailed customer profiles that allow individualized Targeting. EX05 and EX12 illustrate that AI enables an extensive 360-degree view on customers, and, according to Riikkinen et al. (2018), these data-based approaches increase efficiency and customer loyalty. Dean (2014) and Malik et al. (2024) emphasize the importance of PM which help companies to identify customer needs at an early stage, revolutionize marketing

strategies (EX18), and lead to improved CX (Kumar et al., 2024).

Verma et al. (2021) show that the precise analysis creates a profound basis for effective **marketing decisions** and significantly improves campaigns. EX03 and EX19 highlight the central role of AI personalization in creating relevant content quickly and efficiently, which also promotes loyalty (EX12; EX15). Kumar et al. (2024) confirm that AI uses behavioral patterns to identify ideal times and channels to target customers, maximizing efficiency and success rates (EX11). The entire advertising process, from planning to evaluation, can be automated and optimized through AI personalization which also affects **customer interactions**. According to Vidhya et al. (2023) and Rana et al. (2021), the success of AI lies in the real-time product recommendations that increase CE, conversion rates, and sales. Although these systems were less emphasized in the interviews, EX17 and EX21 show that AI-driven agents guide customers through the purchase process and make real-time suggestions based on profiles, with conversational AI enabling personalized communication. EX03 and EX13 say that chatbots simulate human interactions and efficiently take over customer service tasks, which strengthens satisfaction and loyalty. Nevertheless, EX05, EX07 and EX10 point out that in specific areas human contact remains irreplaceable. The role of AI in CRM emphasizes the importance of personalized post-purchase offers (EX13; EX18). Adapting to customer needs brings economic benefits (EX04; EX08) and increases the ROI (EX17).

Operational challenges relate to the practical use of AI. EX04 says that a defined deployment strategy is crucial to avoid bad investments. AI systems must be used flexibly, learn continuously, and be based on high-quality data to avoid false results such as hallucinations (EX01; EX03). A frequently discussed topic is the potential loss of jobs due to the AI-introduction, with up to 300 million jobs worldwide being replaced by automation by 2030 (Briggs & Kodnani, 2023). EX09 and EX06 confirm that there could be a reduction in certain work areas, whereas EX12 suggested that there could be more of a shift in this area. This change indicates an increased demand for

technical specialists but also stresses individual desire to learn. EX12 points out that AI is disruptive to the labor market, and it is crucial that workers adapt. This requires extensive employee training to handle the growing complexity (Li et al., 2021).

In addition, **environmental considerations** such as legal, data or ethical concerns are also of central importance. The literature emphasizes the importance of responsible use of technology, especially regarding data security and privacy protection (Rana et al., 2021; Lindecrantz et al., 2020; Kumar et al., 2024) with possible biases in the data that can lead to discriminatory decisions (Vidhya et al., 2023). EX01 and EX08 highlighted the need for clear ethical processes in companies to minimize such risks. Transparency in the handling of customer data and AI systems is crucial to maintaining customer trust (EX08; EX18). The GDPR and the AI Act are stated as important legal frameworks. EX08 points out the importance of training and sensitizing employees to the responsible use of AI, in conjunction with ethical guidelines and in line with operational objectives.

5.2 Phase-Specific Areas for AI Application

Alongside the cross-phase considerations for AI applications, it is useful to look at the individual phases of the CJ. In the **pre-purchase phase**, AI personalization plays a key role in increasing brand awareness and targeting customers. Vidhya et al. (2023) and Paschen et al. (2019) emphasize the importance of AI-supported RS that increase customer satisfaction and purchase probability, which EX13 and EX14 underline with the example of Spotify. Dynamic pricing also plays a role by analyzing real-time data to adjust prices and avoid losses (D'Arco et al., 2019). Moreover, hyperpersonalization can increase the efficiency of campaigns (EX13; EX11; Paschen et al., 2019). EX09 highlights the role of social media algorithms that analyze behavior to make targeted recommendations. EX15 adds that AI can even be used for a better onboarding process.

During the **purchase phase**, AI can influence decision-making and product selection by using chatbots to improve the efficiency of the purchasing process due to their user-friendliness (Rana et

al., 2021). Through real-time analysis, AI can display dynamic prices and personalized offers directly in the shopping cart (EX03; EX21). Real-time data helps improving the CX and reduces the decision burden through automation (EX21). Furthermore, Hoyer et al. (2020) state, that AI improves CX by enabling virtual try-ons with AR or VR. The experts confirm the usefulness of AI in upselling and cross-selling (EX07; EX18), which stimulates additional sales after the purchase.

In the **post-purchase phase**, AI plays a crucial role in customer retention, churn prediction, CRM, and processing customer feedback. According to Jain & Aggarwal (2020), companies can use preventive measures to guard against churn and counteract critical moments of customer churn, as EX06 confirms. AI personalization can as well optimize the repurchase rate (EX05) and better implementation of feedback (EX07; EX18). D'Arco et al. (2019) support this by adding that CRM systems increase loyalty and satisfaction. In addition, Chinchanchokchai et al. (2021) showed that AI provides valuable insights into customer satisfaction through customer reviews and social media interactions, helping to continuously improve algorithms and optimize personalization.

In summary, the results of the literature and expert interviews show that the integration of personalized AI along the CJ can indeed be very useful and can optimize it across and in the phases. Nevertheless, its use should be considered and based on ethical and legal principles.

6. Integrating Key Considerations within a Conceptual Framework

Based on the literature, a preliminary framework was developed and refined through expert interviews to answer the research question of *how AI-driven personalization influences the phases of the CJ*. Visually inspired by Porter's value chain (Porter, 1985), the model along the CJ was adapted to the flexible requirements of modern AI processes, as Porter's static approach is unsuitable for this (Zamora, 2016; Baig & Akhtar, 2011). To date, the literature lacks a coherent model for mapping AI personalization along the CJ. This framework fills this gap and systematically maps AI deployment areas to CJ phases, providing a sound basis for discussion.

The framework is divided into different considerations, starting with the Cross-Phase Considerations, which are central component that can be used in all phases. Following feedback from EX05, these can be well divided into front-end (customer contact) and back-end (analysis, environmental and operational aspects). The Technology-Organization-Environment Framework (Baker, 2011) serves as a conceptual orientation (EX04). Besides these the framework shows specific AI applications for the pre-purchase, purchase and post-purchase phases, which include targeted measures. The full potential of AI is unleashed by linking these phases by transferring insights for a consistent, personalized CX (Vidhya et al., 2023). The framework chooses business performance as a target that integrates business value and CX (Marr & Schiuma, 2003; Morgan, 2011; EX03).

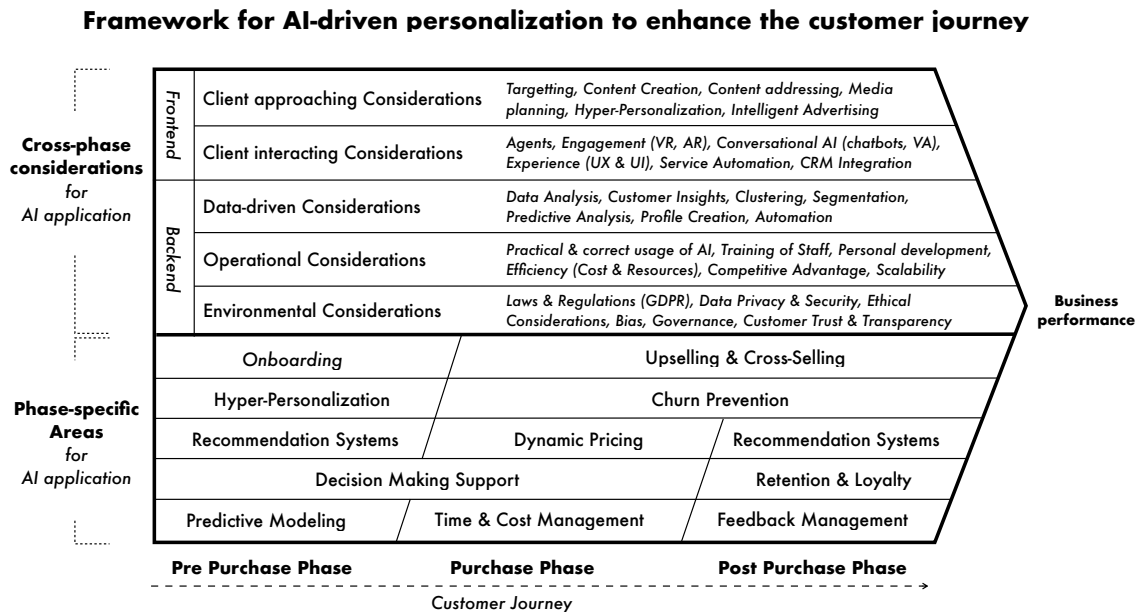


Figure 1: Framework for AI-driven personalization to enhance the Customer Journey

The framework provides companies with a strategic orientation for the effective use of AI along the CJ by helping them to recognize their position in the CJ and determine suitable areas of application. Through predictive analytics and automation, it enables companies to make processes more efficient and promotes competitive advantages. The success of AI depends largely on deployment along the CJ. A holistic approach maximizes ROI and strengthens the competitive position.

The framework closes a significant gap in literature and practice, addresses the requirements of

digital transformation and highlights the transformative role of AI. The framework illustrates how AI-supported personalization influences the CJ phases and optimizes processes. It enables companies to leverage the value of AI and secure their competitiveness in the digital market.

7. Conclusion, Limitations & Further Research

This study explored the transformative impact of AI-driven personalization on different stages of the CJ and illustrated its enormous potential to improve both economic and customer outcomes using a comprehensive framework. The capacity of AI to process vast amounts of data facilitates the implementation of tailored customer interactions that would otherwise be impractical or unfeasible through manual means. By combining past experiences AI can accurately anticipate the needs of individual customers and deliver the right products through ideal channels. The work shows that effective integration of AI can optimize a company's overall performance, including customer retention and CLV, by fostering deeper, personalized relationships. However, important aspects such as operational and environmental considerations remain crucial to the ethical use of AI.

Despite these findings, the study is subject to certain limitations. The qualitative approach, based on a small sample of interviews, limits the generalizability of the results to other industries. In addition, the work focused mainly on AI-driven personalization and potentially disregarded other important factors (e.g., cultural or economic). Future research should further deepen these results and test their practical application. Quantitative studies could validate the findings for various industries and provide a more extensive understanding of the role of AI in the CJ. It would also be worth investigating the use of AI in a business-to-business context or specific technologies such as AR/VR, which were beyond the scope of this work project. Investigating how AI influences entire value chains could provide valuable insights and unlock the full potential of AI personalization.

This work shows that, although AI is a young technology, it already offers significant potential for process optimization. It will be interesting to observe the further development of this technology.

8. References

- Akilkhanov, A.** (2024, August 13). AI And Personalization in Marketing. Forbes. <https://www.forbes.com/councils/forbescommunicationscouncil/2024/01/05/ai-and-personalization-in-marketing/>
- Ameen, N., Hosany, S., & Tarhini, A.** (2021). Consumer interaction with cutting-edge technologies: Implications for future research. *Computers in Human Behavior*, 120, 106761. <https://doi.org/10.1016/j.chb.2021.106761>
- Antons, D., & Breidbach, C. F.** (2017). Big data, big insights? Advancing service innovation and design with machine learning. *Journal of Service Research*, 21(1), 17–39. <https://doi.org/10.1177/1094670517738373>
- Araujo, T.** (2018). Living up to the chatbot hype: The influence of anthropomorphic design cues and communicative agency framing on conversational agent and company perceptions. *Computers in Human Behavior*, 85, 183–189. <https://doi.org/10.1016/j.chb.2018.03.051>
- Atanasova, A., Marinova, N., & Iliev, K.** (2022). Interaction between types of artificial intelligence. *Scientific research and education in the air force*. <https://doi.org/10.19062/2247-3173.2022.23.4>
- Baig, V. A., & Akhtar, J.** (2011). RETRACTED: Supply Chain Management: Value Configuration Analysis approach. *Vision the Journal of Business Perspective*, 15(3), 251–266. <https://doi.org/10.1177/097226291101500305>
- Baker, J.** (2011). The Technology–Organization–Environment Framework. In *Integrated series on information systems/Integrated series in information systems* (pp. 231–245). https://doi.org/10.1007/978-1-4419-6108-2_12
- Baran, R. J., & Galka, R. J.** (2017). Customer Relationship Management: the foundation of contemporary marketing strategy. In Routledge & CRC Press. <https://www.routledge.com/Customer-Relationship-Management-The-Foundation-of-Contemporary-Marketing-Strategy/Baran-Galka/p/book/9781138919525>
- Baumgartner, T., Company, M. A., Hatami, H., & Ark, J. V.** (2012). Sales growth: Five Proven Strategies from the World’s Sales Leaders. John Wiley & Sons.
- Benjamin, N. L. B., Amajuoyi, N. P., & Adeusi, N. K. B.** (2024). Marketing, communication, banking, and Fintech: personalization in Fintech marketing, enhancing customer communication for financial inclusion. *International Journal of Management & Entrepreneurship Research*, 6(5), 1687–1701. <https://doi.org/10.51594/ijmer.v6i5.1142>
- Briggs, J., & Kodnani, D.** (2023). The potentially large effects of artificial intelligence on economic growth. Goldman Sachs Global Economics Analyst.
- Castro, A., Cruz, G., Bough, V., & Tiwari, S.** (2024, July 30). Enhancing the customer journey with Gen AI-powered Digital Twins. McKinsey & Company. <https://www.mckinsey.com/digital-twins-customer-journey>. (n.d.).
- Chandra, S., Verma, S., Lim, W. M., Kumar, S., & Donthu, N.** (2022). Personalization in personalized marketing: Trends and ways forward. *Psychology and Marketing*, 39(8), 1529–1562. <https://doi.org/10.1002/mar.21670>
- Chinchanachokchai, S., Thontirawong, P., & Chinchanachokchai, P.** (2021). A tale of two recommender systems: The moderating role of consumer expertise on artificial intelligence-based product recommendations. *Journal of Retailing and Consumer Services*, 61, 102528. <https://doi.org/10.1016/j.jretconser.2021.102528>
- Chui, M., Hazan, E., Roberts, R., Singla, A., Smaje, K., Sukharevsky, A., Yee, L., & Zimmel, R.** (2023). The economic potential of generative AI: The next productivity frontier. In

- McKinsey & Company. <https://www.mckinsey.com/capabilities/mckinsey-digital/our-insights/the-economic-potential-of-generative-ai-the-next-productivity-frontier#introduction>
- Dadoun, A., Defoin-Platel, M., Fiig, T., Landra, C., & Troncy, R.** (2021). How recommender systems can transform airline offer construction and retailing. *Journal of Revenue and Pricing Management*, 20(3), 301–315. <https://doi.org/10.1057/s41272-021-00313-2>
- D'Arco, M., Lo Presti, L., Marino, V., & Resciniti, R.** (2019). Embracing AI and Big Data in customer journey mapping: from literature review to a theoretical framework. *Innovative Marketing*, 15(4), 102–115. [https://doi.org/10.21511/im.15\(4\).2019.09](https://doi.org/10.21511/im.15(4).2019.09)
- Dean, J.** (2014). *Big data, data mining, and machine learning: Value Creation for Business Leaders and Practitioners*. John Wiley & Sons.
- Desai, D.** (2021). Hyper-Personalization. In *Advances in marketing, customer relationship management, and e-services book series* (pp. 40–53). <https://doi.org/10.4018/978-1-7998-7959-6.ch003>
- Dwivedi, R., Anand, A., Johri, P., & Gaur, N.** (2020). Product Based Recommendation System on Amazon Data. ResearchGate. https://www.researchgate.net/publication/352815845_Product_Based_Recommendation_System_On_Amazon_Data
- Elhami, A., & Khoshnevisan, B.** (2022). Conducting an Interview in Qualitative Research: The Modus Operandi. *Mextesol Journal*, 46(1), 1–7. <https://doi.org/10.61871/mj.v46n1-3>
- Eliashberg, J., & Lilien, G. L.** (1993). *Marketing*. North Holland.
- Girasa, R.** (2020). AI as a Disruptive Technology. In *Springer eBooks* (pp. 3–21). https://doi.org/10.1007/978-3-030-35975-1_1
- Goode, L.** (2024, February 23). Nvidia CEO Jensen Huang is powering the AI revolution. WIRED. <https://www.wired.com/story/nvidia-hardware-is-eating-the-world-jensen-huang/>
- Goodfellow, C., Macintyre, A., Knifton, L., & Sosu, E.** (2022). Associations between dimensions of mental health literacy and adolescent help-seeking intentions. *Child and Adolescent Mental Health*, 28(3), 385–392. <https://doi.org/10.1111/camh.12608>
- Gordon, B. M.** (2011). *Artificial intelligence: Approaches, Tools, and Applications*.
- Gorgoglione, M., Panniello, U., & Tuzhilin, A.** (2019). Recommendation strategies in personalization applications. *Information & Management*, 56(6), 103143. <https://doi.org/10.1016/j.im.2019.01.005>
- Guyo, G.** (2024). Personalization in marketing communications and purchase intent in Egypt. *International Journal of Marketing Strategies*, 6(2), 46–55. <https://doi.org/10.47672/ijms.2134>
- Haines, G. H., Howard, J. A., & Sheth, J. N.** (1970). The theory of buyer behavior. *Journal of the American Statistical Association*, 65(331), 1406. <https://doi.org/10.2307/2284311>
- Harris, L., Piercy, N. F., Kotler, P., & Armstrong, G.** (2016). *Principles of Marketing European Edition*.
- Harwardt, M., & Köhler, M.** (2023). Customer journey. In *Essentials* (pp. 5–20). https://doi.org/10.1007/978-3-658-39109-6_2
- Hill, K.** (2022, August 11). How Target figured out a teen girl was pregnant before her father did. *Forbes*. <https://www.forbes.com/sites/kashmirhill/2012/02/16/how-target-figured-out-a-teen-girl-was-pregnant-before-her-father-did/>
- Hossain, M. S., Alam, M. K., & Ali, M. S.** (2024). Phenomenological approach in the qualitative study: data collection and saturation. *ICRRD Quality Index Research Journal*, 5(2). <https://doi.org/10.53272/icrrd.v5i2.4>

- Hoyer, W. D.** (1984). An examination of consumer decision making for a common repeat purchase product. *Journal of Consumer Research*, 11(3), 822–829. <http://www.jstor.org/stable/2489071>
- Hoyer, W. D., Kroschke, M., Schmitt, B., Kraume, K., & Shankar, V.** (2020). Transforming the customer experience through new technologies. *Journal of Interactive Marketing*, 51, 57–71. <https://doi.org/10.1016/j.intmar.2020.04.001>
- Jain, P., & Aggarwal, K.** (2020). Transforming Marketing with Artificial Intelligence. ResearchGate. <https://doi.org/10.13140/RG.2.2.25848.67844>
- Kaushik, M., & Sharma, M.** (2023). Personalization in Marketing: Customizing the customer experience for greater engagement. *International Journal for Multidisciplinary Research*, 5(6). <https://doi.org/10.36948/ijfmr.2023.v05i06.11194>
- Kingsnorth, S.** (2019). *Digital Marketing Strategy: An Integrated Approach to Online Marketing*. Kogan Page.
- Kotler, P.** (2014). *Kotler on Marketing: How to Create, win, and Dominate Markets*. https://e-library.ittelkom-jkt.ac.id/index.php?p=show_detail&id=524&keywords=
- Kotler, P., Kartajaya, H., & Setiawan, I.** (2017). *Marketing 4.0: Moving from Traditional to Digital*. John Wiley & Sons.
- Kotler, P., & Keller, K. L.** (2011). *Framework for marketing management: Vol. 5th rev. ed.* (Global edition) [Pearson Education].
- Koufi, N. E., Belangour, A., & Sadiq, M.** (2024). Toward a decision-making system based on artificial intelligence for precision marketing: A case study of Morocco. *Journal of Open Innovation Technology Market and Complexity*, 10(1), 100250. <https://doi.org/10.1016/j.joitmc.2024.100250>
- Krishnamurthy, H.** (2022, February 22). Using AI to Maximize Customer Lifetime Value | Pragmatic Institute. Pragmatic Institute - Resources. <https://www.pragmaticinstitute.com/resources/articles/data/using-ai-to-maximize-customer-lifetime-value/>
- Kumar, V., Ashraf, A. R., & Nadeem, W.** (2024). AI-powered marketing: What, where, and how? *International Journal of Information Management*, 77, 102783. <https://doi.org/10.1016/j.ijinfomgt.2024.102783>
- Kumar, V., Rajan, B., Venkatesan, R., & Lecinski, J.** (2019). Understanding the role of artificial intelligence in personalized engagement marketing. *California Management Review*, 61(4), 135–155. <https://doi.org/10.1177/0008125619859317>
- LeCun, Y., Bengio, Y., & Hinton, G.** (2015). Deep learning. *Nature*, 521(7553), 436–444. <https://doi.org/10.1038/nature14539>
- Lemon, K. N., & Verhoef, P. C.** (2016). Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69–96. <https://doi.org/10.1509/jm.15.0420>
- Li, G., Wang, X., & Li, M.** (2021). A Review of Recent Trends and Industry Prospects for Artificial Intelligence Technologies. 2021 8th International Conference on Behavioral and Social Computing (BESC). <https://doi.org/10.1109/besc53957.2021.9635368>
- Libai, B., Bart, Y., Gensler, S., Hofacker, C. F., Kaplan, A., Kötterheinrich, K., & Kroll, E. B.** (2020). Brave New World? on AI and the management of customer relationships. *Journal of Interactive Marketing*, 51, 44–56. <https://doi.org/10.1016/j.intmar.2020.04.002>
- Lindecrantz, E., Gi, M. T. P., & Zerbi, S.** (2020, April 28). Personalizing the customer experience: Driving differentiation in retail. McKinsey & Company. <https://www.mckinsey.com/industries/retail/our-insights/personalizing-the-customer-experience-driving-differentiation-in-retail>

- Ling, E. C., Tussyadiah, I., Tuomi, A., Stienmetz, J., & Ioannou, A.** (2021). Factors influencing users' adoption and use of conversational agents: A systematic review. *Psychology and Marketing*, 38(7), 1031–1051. <https://doi.org/10.1002/mar.21491>
- Ma, L., & Sun, B.** (2020). Machine learning and AI in marketing – Connecting computing power to human insights. *International Journal of Research in Marketing*, 37(3), 481–504. <https://doi.org/10.1016/j.ijresmar.2020.04.005>
- Malik, V., Mittal, R., Chaudhry, R., & Yadav, S. A.** (2024). Predicting Purchases and Personalizing the Customer Journey with Artificial Intelligence. *International Conference on Reliability, Infocom Technologies and Optimization (Trends and Future Directions) (ICRITO)*. <https://doi.org/10.1109/icrito61523.2024.10522362>
- Marr, B., & Schiuma, G.** (2003). Business performance measurement – past, present and future. *Management Decision*, 41(8), 680–687. <https://doi.org/10.1108/00251740310496198>
- Metz, C.** (2024, October 2). OpenAI completes deal that values company at \$157 billion. *The New York Times*. <https://www.nytimes.com/2024/10/02/technology/openai-valuation-150-billion.html>
- Mingqi, P.** (2024). Personalized Marketing Strategies: How to leverage big data to meet consumers' personalized needs. *Academic Journal of Business & Management*, 6(6). <https://doi.org/10.25236/ajbm.2024.060626>
- Morgan, N. A.** (2011). Marketing and business performance. *Journal of the Academy of Marketing Science*, 40(1), 102–119. <https://doi.org/10.1007/s11747-011-0279-9>
- Moriuchi, E.** (2020). An empirical study on anthropomorphism and engagement with disembodied AIs and consumers' re-use behavior. *Psychology and Marketing*, 38(1), 21–42. <https://doi.org/10.1002/mar.21407>
- Palumbo, S.** (2023, August 10). Exploring the Evolution of AI in personalized Marketing. Boston Consulting Group. <https://www.bcg.com/exploring-evolution-ai-personalized-marketing>. (n.d.).
- Pantano, E., & Scarpi, D.** (2022). I, Robot, You, Consumer: Measuring Artificial Intelligence Types and their Effect on Consumers Emotions in Service. *Journal of Service Research*, 25(4), 583–600. <https://doi.org/10.1177/10946705221103538>
- Paschen, J., Kietzmann, J., & Kietzmann, T. C.** (2019). Artificial intelligence (AI) and its implications for market knowledge in B2B marketing. *Journal of Business and Industrial Marketing*, 34(7), 1410–1419. <https://doi.org/10.1108/jbim-10-2018-0295>
- Pellegrino, A.** (2024). Experience at the Core: Digital Customer Experience and Customer Satisfaction. In *Decoding Digital Consumer Behavior* (pp. 141–149). https://doi.org/10.1007/978-981-97-3454-2_10
- Piyush, N., Choudhury, T., & Kumar, P.** (2016). Conversational commerce a new era of e-business. 2016 International Conference System Modeling & Advancement in Research Trends (SMART), 322–327. <https://doi.org/10.1109/sysmart.2016.7894543>
- Poh, K., Ang, T., Choolani, M., & See, K.** (2023). The rise of artificial intelligence: addressing the impact of large language models such as ChatGPT on scientific publications. *Singapore Medical Journal*, 64(4), 219. <https://doi.org/10.4103/singaporemedj.smj-2023-055>
- Porter, M. E.** (1985). *The Competitive Advantage: Creating and Sustaining Superior Performance*. NY: Free Press (Republished with a new introduction, 1998.)
- Prior, D. D.** (2023). Customer experience (CX) and customer journey. In *Springer eBooks* (pp. 45–116). https://doi.org/10.1007/978-3-031-23409-5_3

- Puntoni, S., Reczek, R. W., Giesler, M., & Botti, S. (2020).** Consumers and Artificial intelligence: An Experiential perspective. *Journal of Marketing*, 85(1), 131–151. <https://doi.org/10.1177/0022242920953847>
- Rana, J., Gaur, L., Singh, G., Awan, U., & Rasheed, M. I. (2021).** Reinforcing customer journey through artificial intelligence: a review and research agenda. *International Journal of Emerging Markets*, 17(7), 1738–1758. <https://doi.org/10.1108/ijoem-08-2021-1214>
- Reichert, J. (2016).** Qualitative und interpretative Sozialforschung. In Springer eBooks. <https://doi.org/10.1007/978-3-658-13462-4>
- Riikinen, M., Saarijärvi, H., Sarlin, P., & Lähteenmäki, I. (2018).** Using artificial intelligence to create value in insurance. *International Journal of Bank Marketing*, 36(6), 1145–1168. <https://doi.org/10.1108/ijbm-01-2017-0015>
- Rizvi, J. (2024a, July 2).** The power of AI and personalization in today's business landscape. *Forbes*. <https://www.forbes.com/sites/jiawertz/2024/05/08/the-power-of-ai-and-personalization-in-todays-business-landscape/#:~:text=An%20estimated%2071%25%20of%20consumers,a%20critical%20driver%20for%20personalization.>
- Rodgers, W., & Nguyen, T. (2022).** Advertising Benefits from Ethical Artificial Intelligence Algorithmic Purchase Decision Pathways. *Journal of Business Ethics*, 178(4), 1043–1061. <https://doi.org/10.1007/s10551-022-05048-7>
- Roulston, K. (2023).** Interviews in qualitative research. *The Encyclopedia of Applied Linguistics*, 1–9. <https://doi.org/10.1002/9781405198431.wbeal0572.pub3>
- Sharma, S. (2023, June 5).** Generative AI can save 5 hours of marketing hustle every week: Salesforce report. *VentureBeat*. <https://venturebeat.com/ai/generative-ai-can-save-5-hours-of-marketing-hustle-every-week-salesforce-report/>
- Srivastava, A. K. (2013).** Intelligence – general, emotional, multiple. *The Encyclopedia of Cross-Cultural Psychology*, 733–741. <https://doi.org/10.1002/9781118339893.wbeccp297>
- Sterne, J. (2017).** Artificial intelligence for marketing: Practical Applications. John Wiley & Sons.
- Sveinsdottir, T., Troullinou, P., Aidlinis, S., Delipalta, A., Finn, R., Loukinas, P., Muraszkie-wicz, J., O'Connor, R., Petersen, K., Rovatsos, M., Santiago, N., Sisu, D., Taylor, M., & Wieltschnig, P. (2020).** The Role of Data in AI. *Zenodo*. <https://doi.org/10.5281/zenodo.4312907>
- Temkin, B. D. (2010, February 5).** Mapping the Customer Journey: best practices for using an important customer experience tool. (n.d.). Forrester Research, Inc., Temkin, B. D. (2010, February 5). Mapping the customer journey: Best practices for using an important customer experience tool. Forrester Research, Inc. <https://www.arataumodular.com/app/wp-content/uploads/2022/09/Mapping-The-Customer-Journey.pdf>
- Tenny, S., Brannan, J., & Brannan, G. (2022, September 18).** Qualitative Study. Abstract - Europe PMC. <https://europepmc.org/article/NBK/nbk470395>
- The Investopedia Team. (2022, January 2).** Weak AI (Artificial Intelligence): Examples and Limitations. *Investopedia*. <https://www.investopedia.com/terms/w/weak-ai.asp>
- Verma, S., Sharma, R., Deb, S., & Maitra, D. (2021).** Artificial intelligence in marketing: Systematic review and future research direction. *International Journal of Information Management Data Insights*, 1(1), 100002. <https://doi.org/10.1016/j.jjime.2020.100002>
- Verma, S., & Yadav, N. (2020).** Past, Present, and Future of Electronic Word of Mouth (EWOM). *Journal of Interactive Marketing*, 53, 111–128. <https://doi.org/10.1016/j.intmar.2020.07.001>

- Vidhya, V., Donthu, S., Veeran, L., Sai Lakshmi, Y. P., & Yadav, B.** (2023). The Intersection of AI and Consumer Behavior: Predictive Models in Modern Marketing. *Remittances Review*, 8(4), 2410–2424. <https://doi.org/10.33182/RR.V8I4.166>. (n.d.).
- Wang, J., & Sun, Y.** (2024). Towards better understanding for consumer personalization in marketing. In *Advances in economics, business and management research/Advances in Economics, Business and Management Research* (pp. 230–241). https://doi.org/10.2991/978-94-6463-408-2_27
- Whiting, K.** (2024, January 18). Davos 2024: Sam Altman on the future of AI. World Economic Forum. (n.d.). <https://www.weforum.org/agenda/2024/01/davos-2024-sam-altman-on-the-future-of-ai/>
- Xu, K., Zhou, H., Zheng, H., Zhu, M., & Xin, Q.** (2024). Intelligent classification and personalized recommendation of E-commerce products based on machine learning. *Applied and Computational Engineering*, 64(1), 148–154. <https://doi.org/10.54254/2755-2721/64/20241365>
- Yadav, A.** (2023). Leveraging artificial intelligence for sustainable development and environmental resilience. In *Advances in environmental engineering and green technologies book series* (pp. 140–165). <https://doi.org/10.4018/979-8-3693-0892-9.ch008>
- Zamora, E. A.** (2016). Value Chain Analysis: A Brief review. *Asian Journal of Innovation and Policy*, 5(2), 116–128. <https://doi.org/10.7545/ajip.2016.5.2.116>
- Zohuri, B.** (2023). Artificial Super Intelligence (ASI) The Evolution of AI Beyond Human Capacity. *Current Trends in Engineering Science (CTES)*, 3(6), 1–5. <https://doi.org/10.54026/ctes/1049>

9. Appendix

Appendix 1: Process Model for Customer Journey and Experience by Lemon & Verhoef, 2016

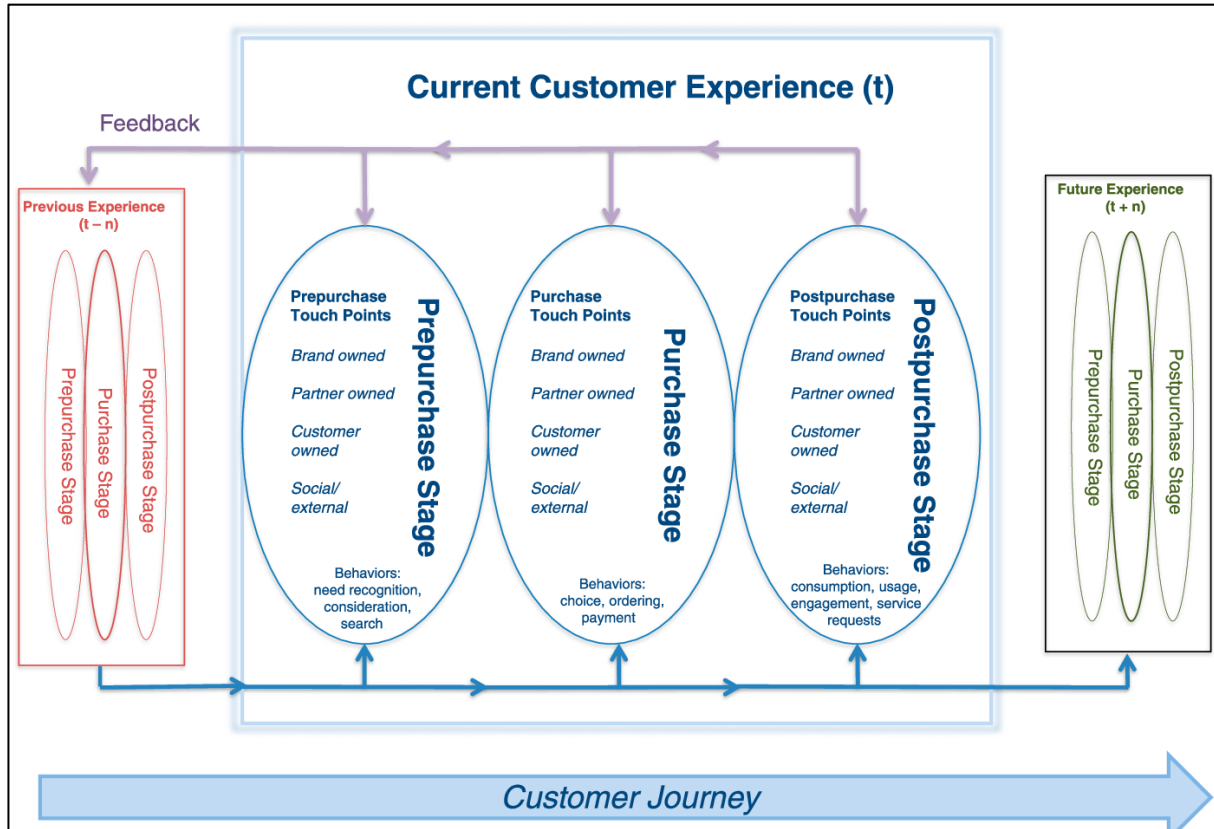


Figure 2: Process Model for Customer Journey and Experience by Lemon & Verhoef

Appendix 2: Guidelines for conducting the expert interviews



Interview Guide for Johannes Hattermer's Master's Thesis on the Topic: "The Influence of Personalized AI on the Customer Journey"

Material:

- Framework Draft: Influence of Personalized AI on the Customer Journey
(Draft by Johannes Hattermer)

Dear [Name of the interviewee]

Thank you for taking the time to participate in this expert interview. My name is Johannes Hattermer, and I am conducting this interview as part of my master's thesis on "The Influence of Personalized AI on the customer journey". The goal of my research is to examine how AI and the associated potential for personalization influence the various phases of the customer journey. For simplicity, this is related to the model by Lemon et al., which divides the CJ into three phases: Pre-purchase, purchase, and post-purchase phases.

Your expertise in AI, customer experience, and the customer journey makes you an ideal interviewee for this research. My work aims to explore the role that AI plays in the personalized design of customer experiences along the CJ. Specifically, I want to understand how AI improves customer interactions, optimizes engagement, and ultimately increases customer loyalty for an optimized Customer Lifetime Value. The questions in this interview are divided into sections corresponding to my work's structure.

Please feel free to **provide examples where appropriate or to mention tools that would be suitable for specific applications**. I may follow up on these during the interview.

This interview will take approximately 30-60 minutes. If it is all alright with you, I would like to record the interview to facilitate the transcription afterward. Once the transcript is completed and my work is finished, all recordings will be deleted. I am happy to provide you with the transcript if you wish. Your name will not be used in my work if you or your employer do not wish this.

Figure 3: Guidelines for conducting the expert interviews 1/3

Interview Guide:

SECTION 1: INTRODUCTION & GENERAL QUESTIONS

Question 1: Professional Background

- Could you briefly give me some general information about yourself regarding your professional work experience, company size, and industry?
- Could you also describe your professional background and your current role in the company, particularly about your experience with the use of AI?

Question 2: AI Usage

- How do you assess the current state of AI usage in your company, both in terms of potential and existing challenges?

Question 3: Customer Journey

- How does the customer journey influence your daily work, and how do you use AI to optimize this journey?

SECTION 2: IMPACT OF AI PERSONALIZATION ON THE CUSTOMER JOURNEY STAGES

Question 4: Pre-Purchase Phase (includes need recognition, consideration, search)

- How do you think AI can influence a customer's journey before a purchase?
- Have you seen examples where AI-driven personalization was particularly successful in the pre-purchase stage?

Question 5: Purchase Phase (includes selection, ordering, payment)

- How can AI support the decision-making/purchasing process?
- How has AI improved the customer's experience when selecting, ordering, or paying for a product?

Question 6: Post-Purchase Phase (includes consumption, usage, engagement, service)

- How can AI improve the customer experience in the post-purchase phase, and what specific measures do you see as particularly effective?
- How can AI be used to retain customers, build loyalty, or reduce churn?

SECTION 3: OVERARCHING IMPACT OF AI ON THE CUSTOMER JOURNEY

Question 7: Cross-phase Application of AI Personalization

- How do you think AI can support customers across all phases of the journey, not just during one specific stage?
- What cross-phase opportunities does AI offer to improve the customer journey holistically?

Question 8: Practical Considerations

- What opportunities do you see in integrating AI into the customer journey?
- What risks and practical challenges do you see in integrating AI into the customer journey?

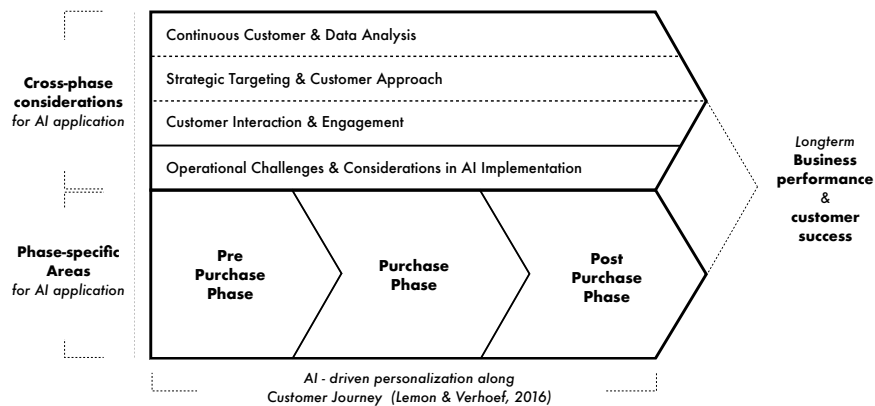
Figure 4: Guidelines for conducting the expert interviews 2/3

SECTION 4: DISCUSSION OF THE FRAMEWORK

[Presentation of the Framework: It describes the cross-phase and phase-specific application of AI along the CJ and aims to support the holistic consideration of AI along the CJ.]

Shown Framework Draft:

Framework for AI-driven personalization to enhance the customer journey



Question 9: General Feedback

- What are your initial thoughts when you see this framework?
- What specific areas of the framework do you see as in need of improvement or supplementation? (General)

Question 10: Application of Framework

- How do you assess the usefulness of such a framework for companies to strategically optimize the use of AI in the customer journey? Please justify.
- To what extent does this framework align with your practical experiences and views on the customer journey?

Question 11: Feedback for tailored solutions

- What adjustments would be necessary to better tailor the framework to the needs of the company/industry you work for?

SECTION 5: OUTLOOK AND FUTURE TRENDS

Question 12: Additions

- Is there anything else you would like to add about the role of AI in shaping the future of customer experience?

CONCLUSION: THANKS & FAREWELL

Thank you very much for your time and valuable insights. Your perspectives are very helpful for my master's thesis. If needed, I would be happy to share the results of my research with you.

Johannes Hattemer

Figure 5: Guidelines for conducting the expert interviews 3/3

Appendix 3: Overview of Interview Partner (Sample Size: 22)

ID	Expert	Position	Professional Background	Work Experience	Company (Size, Industry)	Interview Duration
EX 01	Expert 1 (male)	Manager	Management & Digital Consulting (Italy)	10 years	leading global strategy consultancy (>30.000 employees)	00:36:46 h
EX 02	Expert 2 (male)	CEO	Customer Experience & Association Leadership (USA)	30+ years	Non-profit customer experience association (medium-sized, consulting)	01:25:58 h
EX 03	Expert 3 (male)	Senior Consultant	Data-Driven Organizations, Digital Transformation (Germany)	5 years	Global management consulting (>30,000 employees)	00:30:35 h
EX 04	Expert 4 (male)	Co-Founder	Digital Marketing, Programmatic Specialist, Data Analytics (USA)	5 years	AI analytics startup (small-sized, AI)	01:42:55 h
EX 05	Expert 5 (female)	CEO & Founder	Customer Experience, Digital Transformation, AI Analytics (Georgia)	20+ years	Customer experience and AI consulting startup (small-sized, AI Consulting)	00:29:45 h
EX 06	Expert 6 (female)	Senior Lecturer	Business Administration & Research (Finland)	8 years	University of Applied Sciences (Education)	00:45:55 h
EX 07	Expert 7 (male)	Project Manager	Strategy, Digital Transformation, Product & Change Management (Germany / India)	15+ years	Large energy company in-house consulting firm (>70,000 employees, Energy)	00:27:41 h
EX 08	Expert 8 (male)	CEO & Co-Founder	AI, ML, Business Strategy, Advanced Analytics (Portugal, Brazil)	15+ years	AI-focused venture startup (small-sized, AI)	00:27:25 h
EX 09	Expert 9 (male)	Doctoral Researcher	Circular Economy, Sustainable Development (Bangladesh, Poland)	13 years	University of Economics and Business (Education)	00:29:00 h
EX 10	Expert 10 (male)	Vice President of Sales	AI, Marketing Healthcare Sales, Med Tech Leadership (USA)	20+ years	Global medical technology company (>4,000 employees, Medical Tech)	01:16:52 h
EX 11	Expert 11 (male)	Software engineer	AI, Web Development, CRM Systems (Germany)	5 years	AI-driven CRM development startup (small-sized, AI)	00:46:28 h

EX 12	Expert 12 (male)	Digital CX Leader, Founder	CX, Digital Transformation, Data-Driven Decisions (USA)	17 years	Technology Company (>80,000 employees, Technology)	01:02:22 h
EX 13	Expert 13 (female)	AI Lead Business Analyst	AI-driven communication, self-service technologies (UK)	7 years	Banking Group (>60,000 employees, Banking)	00:34:48 h
EX 14	Expert 14 (female)	AI Architect	AI, Big Data, Predictive Analytics (Italy)	6 years	leading global tech firm (>100,000 employees, tech)	00:30:03 h
EX 15	Expert 15 (male)	Founder, Board Member	CRM, CX, Scrum, Product Development, (USA)	15+ years	CRM and product development company (medium-sized, CRM)	00:46:08 h
EX 16	Expert 16 (female)	Product Designer	AI-driven Product Design, UX (UK)	5 years	AI software company (medium-sized, Software)	00:49:42 h
EX 17	Expert 17 (male)	Head of Services	CRM, Engagement Management, Digital Innovation (USA, Japan, Scotland)	20+ years	AI and tech company (medium-sized, AI Tech)	00:31:40 h
EX 18	Expert 18 (female)	CX Data Analyst	CX Analytics, Data Science, Business Analysis (USA, UAE, UK)	7 years	Consumer financing company (>240,000 employees, Financing)	00:27:46 h
EX 19	Expert 19 (male)	Senior Global CRM Strategy Manager	CRM Strategy, Digital Marketing, Customer Lifecycle (Netherlands)	20+ years	Consumer electronics company (>60,000 employees, Consumer Electronics)	00:37:10 h
EX 20	Expert 20 (male)	Co-Founder, Regional Manager	Operations Management, social media, AI Specialist (Saudi Arabia)	15+ years	AI marketing and tech company (medium-sized, Marketing & Tech)	00:27:01 h
EX 21	Expert 21 (male)	Founder & Consultant, Lecturer, Speaker	Consulting, Analyst, Digitalization & AI (Germany, Austria, Netherlands)	9 years	Educational institution (education) & consulting firm (medium-sized, consulting)	00:31:11 h
EX 22	Expert 22 (female)	Professor for Marketing	Professor, Senior Paid Distribution/ Account Executive (Germany)	15+ years	Educational institution (medium-sized, Education)	n/a

Table 1: Guidelines for conducting the expert interviews

Appendix 4: Interview Transcripts (Expert 1)

Interview 1: Expert 1 August 30, 2024, 3 p.m. (remote)
--

[Johannes Hattemer, 00:00]:

Hello. Hello. How are you?

[Expert 1, 00:09]:

I'm good, and you?

[Johannes Hattemer, 00:15]:

Good, good. So, sorry for being a bit late, but I was interviewing one guy before.

[Expert 1, 00:30]:

No worries, no worries.

[Johannes Hattemer, 00:34]:

I guess you probably have a pretty schedule before the weekend. My brother was also at Company 1, so I know kinda how much you guys' work, so I really appreciate your time.

[Expert 1, 00:58]:

Thank you so much. Let's see if I can help you properly.

[Johannes Hattemer, 01:12]:

Yeah, just probably every, every help is welcome. Just let me know if you need to leave. otherwise, I will just answer, like, follow the questions. But if you need to leave, we can just stop anytime.

[Expert 1, 01:28]:

Yeah. I have another meeting, but let's, let's go through.

[Johannes Hattemer, 01:50]:

I'm just going to share my screen so you can see the questions as well. Okay?

[Expert 1, 01:59]:

Okay.

[Johannes Hattemer, 02:01]:

So, I told, I already wrote you that like, I am, trying to find the connection between, artificial intelligence and the customer journey. So, how it affects all the phases of the customer journey, like before the purchase, during the purchase and after, and like, holistically, like not specific to the phases.

[Expert 1, 02:57]:

Mm okay.

[Johannes Hattemer, 02:58]:

Maybe, you can just start by giving some information about yourself, like your work experience and how AI affects you, like, in your daily work life.

[Expert 1, 03:15]:

Yeah, so okay, about myself. I am currently working in Company 1 for three and a half years. Before that, I was in Consulting Company B. So basically, always in consultancy. Company size, what I think is, Consulting Company B pretty big, Company 1 less big, but in any case, let's say the volumes are quite big.

[Johannes Hattemer, 04:23]:

Could you also describe your professional background and your current role at the company?

[Expert 1, 04:37]:

So, my current role is manager. My professional background let's say my expertise is customer experience, I would say. So, CRM, e-commerce, marketing automation.

[Johannes Hattemer, 05:07]:

Interesting! And what about your experience with and the use of AI?

[Expert 1, 05:15]:

Okay, so, I know, I understand that AI, you know, it's a keyword, it's a big thing, etc., but then we need to put it in practice. So, in my daily activities, AI, we can use it, for example, PowerPoint. There are some extensions that, help you, be more efficient, quicker, with the documents, as well as, as Word.

[Johannes Hattemer, 06:15]:

Right.

[Expert 1, 06:17]:

Also, when we're doing some calls in Zoom, there is the use of AI. So, meaning that you can have a sort of summary, you can, even for people that are not participating, etc., etc. Then also when we need to do some research or when we need to do some double-check. For example, I'm writing an email, and in order to be more efficient, I will just type the email in ChatGPT to check for typos, etc., before sending it.

[Johannes Hattemer, 07:42]:

What do you think is the current stage, like, do you think Company 1 could implement more AI usage in the daily business?

[Expert 1, 07:58]:

Well, in our business, I mean, we're doing consultancy itself. So of course, we can use more AI, but it depends always on the goal. It also depends on which kind of platform you use, you know?

[Johannes Hattemer, 08:30]:

Yeah.

[Expert 1, 08:31]:

For example, even when I'm typing an email in Outlook, it's already suggesting me some words, or I can use templates. So yes, it helps to reduce the amount of time and the effort. But, besides operational efficiency, I don't see much at the moment for my daily activities.

[Johannes Hattemer, 09:14]:

Interesting.

[Expert 1, 09:15]:

Then if you think about Company 1 overall, of course, Company 1, like other clients, works on opportunities, leads. So, if you have a good database and all the data is filled in properly and cleaned, then AI can help you.

[Johannes Hattemer, 09:56]:

Absolutely.

[Expert 1, 09:57]:

For example, if you are a client, and I'm Company 1, and you've already done a proposal two years ago. AI can reuse all this information. So, after two years, I can reuse that data to be more direct in the selling process. So, in that way, AI is very powerful, but I'm not always selling projects. I'm doing the projects, so during the project, I would say it's more about operational efficiency.

[Johannes Hattemer, 11:18]:

Makes sense. And how does the customer journey fit into this? Do you have something to do with the customer journey in your business life?

[Expert 1, 11:25:]

Yeah, so depending on the project, sometimes we cover the entire customer journey. When I was in Consulting Company B, I implemented marketing automation tools that cover the customer journey itself, so I can relate to it.

[Johannes Hattemer, 11:55]:

Got it! How does the customer journey influence your daily work, and how do you use AI to optimize this journey?

[Expert 1, 12:12]:

Well, it's not fully related to my current work. It's more about operational efficiency. AI helps with research, automation, and support, but it's not that directly linked to customer journey optimization for me personally.

[Johannes Hattemer, 12:45]:

Understood. Let's dive into the phases of the customer journey then. What do you think? How can AI influence the customer before the actual purchase?

[Expert 1, 13:05]:

Well, imagine you are a potential client. With AI, I can use already existing data within my database, but also external databases, trying to create a sort of persona or lookalike client that can be similar to your needs. I can even create a sort of digital twin of yourself. Of course, not one-to-one because it's too costly, but imagine a category of clients.

[Johannes Hattemer, 14:24]:

Interesting, a digital twin?

[Expert 1, 14:26]:

Exactly, a lookalike client model that I can train my AI to understand how best to serve you. Of course, it can be costly from an effort point of view because there are prerequisites — not just for the pre-purchase phase but for the entire customer journey. Companies need to understand that AI is very good, very powerful if you have data that's in order and clean. If you have bad data, then AI is not powerful.

[Johannes Hattemer, 15:47]:

Absolutely.

[Expert 1, 15:48]:

So, don't think just about ChatGPT or what we see in movies, but think about a company. Let's say McDonald's. If this company knows its customers well, having clean data, AI can process and provide insights. But the job upfront is enormous.

[Johannes Hattemer, 16:14]:

Sure, it's about organizing the data properly.

[Expert 1, 16:16]:

Yes, exactly. AI can provide insights, but only if the groundwork is done properly.

[Johannes Hattemer, 16:19]:

Got it. So, you we talked about the pre - purchase phase. What about the purchase phase— how does AI influence this phase? So, the purchase phase includes selection, ordering, and payment.

[Expert 1, 16:35]:

It can help you recognize payment preferences based on the category of people. For instance, younger people might prefer PayPal, while older clients prefer credit cards. It's about understanding preferences and then tailoring the selection and ordering process accordingly.

[Johannes Hattemer, 17:36]:

Right, and how does that tie into supporting decision-making?

[Expert 1, 17:39]:

Exactly. AI helps with streamlining the process. It helps you during the purchasing phase by offering insights into what a client might prefer, based on past data.

[Johannes Hattemer, 18:05]:

Makes sense. Now, what about the post-purchase phase?

[Expert 1, 18:13]:

Post-purchase is crucial. If the product is good, delivered well, everything is fine. You need to nurture that client for future purchases. AI helps to create communication patterns to keep the client engaged for future purchases. Then there's the negative scenario — say the client had an issue with the product, they want to return it, etc. AI helps here by simplifying the process. Chatbots, for instance, can make the process smooth and efficient.

[Johannes Hattemer, 19:40]:

So, AI can both enhance customer service and operational efficiency?

[Expert 1, 19:44]:

Exactly. The AI can manage 80-90% of cases, but you still need human intervention for the remaining 10-20% of more complex cases. However, with the AI taking care of the majority of routine tasks, operational costs are reduced, and the overall process is more efficient.

[Johannes Hattemer, 20:15]:

That's really interesting. So, it's about balancing automation with human support, particularly for more complicated or unusual scenarios.

[Expert 1, 20:32]:

Exactly. It's not about completely replacing humans, but making sure AI supports the more repetitive tasks so that human agents can focus on what AI can't do, such as handling unique problems or providing a more personal touch when needed.

[Johannes Hattemer, 20:54]:

Got it. Let's talk about AI holistically across the customer journey. From what I've gathered in my research, AI isn't limited to a single phase, but it can be applied throughout the entire customer journey. What's your take on the cross-phase opportunities AI offers?

[Expert 1, 21:19]:

Well, one of the main opportunities is that AI can provide a seamless experience across all phases. For instance, chatbots aren't just limited to customer support after a purchase. They can assist in pre-purchase inquiries, help during the purchase phase, and provide after-sale support. The ability to integrate AI across phases creates consistency in customer engagement.

[Johannes Hattemer, 22:15]:

That makes sense. It sounds like it's about creating an interconnected system where AI learns from data across different phases and applies those insights to improve the overall experience.

[Expert 1, 22:42]:

Yes, exactly. AI gathers data and provides insights not only for one phase but for the entire customer lifecycle. For example, if a customer abandons a cart, the AI system can automatically send a follow-up email with a discount code or ask why the purchase wasn't completed. It's about knowing the customer holistically, not just at one point in time.

[Johannes Hattemer, 23:56]:

Right, and I assume that means AI can help reduce the operational burden as well, automating parts of the customer engagement process where applicable.

[Expert 1, 24:14]:

Yes, initially, there are higher setup costs, but once the AI systems are in place and running smoothly, companies can benefit from cost savings. AI handles many routine tasks, which means fewer people are needed for these jobs.

[Johannes Hattemer, 25:03]:

That's a good point. So, on one hand, there are savings in the long term, but there's also the challenge of setting up these systems and ensuring that they function as intended.

[Expert 1, 25:49]:

Exactly. Plus, there's the challenge of making sure the AI systems remain flexible. They need to be adaptable to different customer preferences and constantly learning from new data. You also need to address issues like data privacy, especially when handling sensitive information under regulations like GDPR.

[Johannes Hattemer, 26:32]:

That's a good segue to another important point — risks and challenges. What do you see as the main risks when it comes to AI and its role in the customer journey?

[Expert 1, 26:50]:

Well, the risks are significant if not managed properly. One of the biggest concerns is data security and privacy. AI systems are only as good as the data they have, and companies need to make sure they're collecting and handling data responsibly. Then there's the issue of bias in AI, which can affect customer interactions negatively if not properly addressed.

[Johannes Hattemer, 27:38]:

Yes, the issue of AI bias seems to be a growing concern, especially in how it impacts decision-making.

[Expert 1, 27:43]:

Exactly. If your AI system is trained on biased data, it's going to make biased decisions, which can lead to unethical outcomes. For example, during the 2016 U.S. election, AI systems were used to push content that was often biased, fueling divisive narratives. It's a good case study in what can go wrong when AI is used without enough oversight.

[Johannes Hattemer, 28:20]:

That's a great example. So, it's not just about developing AI systems but also about maintaining ethical standards and ensuring that AI is used responsibly.

[Expert 1, 28:46]:

Yes, ethical considerations should always be a part of AI implementation. Companies need to be transparent about how they're using AI, and they should have systems in place to monitor AI behavior and ensure it aligned with their values.

[Johannes Hattemer, 29:29]:

It sounds like companies need to have a solid framework for both developing and managing AI systems. Speaking of frameworks, I'm working on one for my thesis that's aimed at showing how AI-driven personalization can influence all stages of the customer journey. I'd love to get your thoughts on it.

[Expert 1, 30:20]:

Sure, let's have a look.

[Johannes Hattemer, 30:22]:

I've divided the framework into three phases]:

pre-purchase, purchase, and post-purchase. Each phase includes specific AI applications, but there are also cross-phase considerations like data analysis, customer interaction, and personalization that apply across the board.

[Expert 1, 31:16]:

It sounds like a comprehensive framework. Of course, it's quite theoretical, but that's a good starting point. It would be great to apply it to a real-world case to see how it holds up.

[Johannes Hattemer, 31:55]:

Yes, that's the plan. I'd love to get your opinion on whether there are specific areas that you think need more focus or if there are any gaps.

[Expert 1, 32:03]:

Well, for one, I think the post-purchase phase can be broken down a bit more. You could include retention, churn, and post-purchase support as separate elements. Post-purchase is often where customer loyalty is built, so having a deeper analysis there might be useful.

[Johannes Hattemer, 32:24]:

That's a great point. Would you say the same for the purchase phase, splitting it into positive scenarios, like completing a purchase, and negative ones, like cart abandonment?

[Expert 1, 32:42]:

Yes, exactly. You want to address both outcomes in your framework and show how AI can be used to either encourage a purchase or recover a lost sale. You could also dive into how AI supports decision-making during the purchase, like recommending complementary products.

[Johannes Hattemer, 33:15]:

That makes sense. And what about pre-purchase?

[Expert 1, 33:23]:

Pre-purchase could also be split into stages, like need recognition, consideration, and search. AI can play a role in all these areas, helping companies predict what a customer might want and present the most relevant products.

[Johannes Hattemer, 33:50]:

Got it. Thanks for that feedback. Do you think this framework could be useful for companies when implementing AI into their customer journey?

[Expert 1, 34:16]:

Yes, absolutely. But you need to be clear about whether it's for B2C or B2B, because the customer journey can look very different depending on the context.

[Johannes Hattemer, 34:53]:

Good point. I'll make sure to specify that in the framework. Any final thoughts before we wrap up?

[Expert 1, 35:08]:

I think we've covered most of the key areas. Just remember that when applying your framework to a company, you need to think about how different departments will use it. Who owns each part of the customer journey internally? That's an important consideration.

[Johannes Hattemer, 36:19]:

That's great advice. Thank you so much for your time and insights today.

[Expert 1, 36:31]:

You're welcome. Best of luck with your thesis! Let me know if you need any more help.

[Johannes Hattemer, 36:46]:

I will, thank you. Have a great day

Appendix 5: Interview Transcripts (Expert 2)

Interview 2: Expert 2

Date: August 30, 2024, 5:30 p.m. (remote)

[Expert 2, 0:01]:

Okay, the recording has started, so I'll send you the recording afterward.

[Johannes Hattemer, 0:01]:

Thank you. I think it's because you're the host, probably because you're the host. Thank you so much, it really helps.

[Expert 2, 0:10]:

Yeah, no worries.

[Johannes Hattemer, 0:12]:

yeah, let begin. I chose this topic because during my master thesis here at Nova in Lisbon, where I studied, we talked a lot about the customer journey. My master's in management is quite marketing-focused, as I have a background in marketing. I come from advertising. We had many classes about digital transformation, corporate transformation, and related topics. The point I realized is that, companies and consulting agencies often talk about digital transformation as if it's something from the future. But actually, it's already happening. We're already in the midst of the digital transformation. So, I think it's an important topic, and what I see often is that many companies still struggle to adapt, especially in marketing, and they don't fully utilize the possibilities offered by new technology.

So, I did a lot of research on artificial intelligence, and of course, during my studies, I also used a lot of AI tools like ChatGPT, for example, which really makes life much easier. I wanted to explore how AI can benefit companies in their interactions with customers.

[Expert 2, 3:02]:

Yeah, yeah, that's awesome. It makes a ton of sense. I'm glad to hear you make the connection between marketing, digital transformation, AI, and customer experience. Because any one of those done in isolation puts the others at risk.

You know, just as a hypothetical, the best customer experience is when you're only contacted when you really need a service and you get the best price. But that's not always great for marketing. Marketing is trying to create needs and build awareness, in addition to everything else. AI plays a role in that, too. If you haven't come across it yet, there's an interesting case study that intersects AI and data in marketing. It was Target, a few years ago here in the U.S. They used data to look at purchasing habits and identify which customers were pregnant before they had even made that public. They started sending marketing materials selling baby items, which is kind of revealing something personal that someone might not have even shared with their family or friends yet.

[Johannes Hattemer, 5:58]:

Wow, yeah, I can see how that might cross the line from predictive to creepy!

[Expert 2, 6:05]:

You know, so I think that to me it's important to look at, the entire process and say, what is the best balance of what's good for the customer? What's good for the employee? And what's good for the organization? and that is also what we found in research discussions—that customer experiences professionals, I think, are very interested in using AI for its scalability. It allows you to have a relationship that seems to be more 1 to 1, even at a large scale. Human resource professionals, on the other hand, are usually concerned with the one-on-one relationship between the employer and

the staff. Because that's a much more personal, interaction, they typically aren't looking for scalable solutions as much, and that's where you see one side leaning heavily into AI and the other adopting it more cautiously.

[Johannes Hattemer, 8:55]:

That's really good. We've already jumped pretty far in. I prepared some questions just to have a balance between all the different interviews I'm conducting. I'll share it now, but it's just a guideline to follow.

[Expert 2, 10:07]:

Sure.

[Johannes Hattemer, 10:09]:

Maybe we can start again by having you tell me a little bit about yourself, your work experience, and how AI and the customer journey affect your daily business life? Let me share my screen. I think this is the right one... Okay, here we go.

[Expert 2, 12:26]:

Okay, great. So, my name is Expert 2. I am the CEO of the Customer Experience Professionals Association (CXPA). We are a small organization where my team of eight helps to mobilize and serve the CXPA worldwide community. Our members are people who intentionally design, deliver, monitor, improve, and execute customer experience programs for large, mostly multinational companies.

We also have members from nonprofits, government organizations, small businesses, independent consultants, and software platforms. But most of the professionals doing customer experience work in holistic CX programs are at large-scale organizations.

My professional background is actually in association management. I spent 17 years working and teaching chamber and association executives how to run associations. After that, I spent some time working with IT and production teams, telling the story of associations and their impact on industries. I've been with CXPA for five years now.

So, personally, I wouldn't consider myself a customer experience practitioner, but I'm very immersed in the conversations CX professionals are having. It's kind of a renaissance for me because, if you look at most of these books behind me, they are about social anthropology, organizational psychology, systems theory. All of these areas come into play when uniting an organization under a common mission or vision to serve and engage a broader audience—whether that's your association members or your organization's customers.

[Johannes Hattemer, 14:59]:

That sounds fascinating.

[Expert 2, 15:02]:

Thank you. CXPA's use of AI is relatively limited, but we use AI for a weekly newsletter. The AI scours digital content to bring in articles, and then AI helps deliver articles to specific readers based on their previous reading history and interests. We like the personalization it offers, but there are two things we've had to overcome. First, we have some consistent messages we want to push through, overriding the algorithm when necessary to ensure key messages get delivered. For example, we want all members to know about important events like conference announcements, regardless of their previous interests. The second challenge is that AI is creating a content problem in the CX field. Many articles you see on LinkedIn or other platforms are AI-generated, and while AI gets things right sometimes, it also misses the mark. We've had to reject more articles over time because they reflect AI-generated content, rather than unique, individual perspectives.

[Johannes Hattemer, 17:08]:

That's really interesting. It seems like AI has a double-edged impact in this area.

[Johannes Hattemer, 17:20]:

what would you say about the current stage of AI usage in your company in terms of potential, but also existing challenges?

[Expert 2, 17:40]:

Yeah, I mean, we are just getting started on our AI journey. And as I shared with you, what we've done so far is fun and interesting. Over the last four years, we've written 13 different publications, including a book of knowledge. Those are great because they are trusted and verified sources of knowledge. When people read the books, they find them useful. But the problem is, people don't want to read books anymore. What they want to do now is to go in and say, "I need to plan an activity" or "I need to write a report. What elements should I keep in mind?" So, we're currently in the process of developing a generative AI-powered platform that will be trained specifically on our vetted resources. This way, we can have the benefits of AI in the application, but also address the concern about the accuracy of the data it brings in.

[Johannes Hattemer, 19:25]:

That sounds promising.

[Expert 2, 19:27]:

Yeah, that's one element we're working on. The second element is related to the customer journey. What we want to do is better understand and execute an individual's flow and engagement based on their interests and typical engagement patterns of others similar to them. For example, we worked on a journey map for someone in their first year in a new customer experience role. Wouldn't it be great if we used AI and marketing automation to help track how they progress through that first-year journey? And not only that, but also use AI to connect them with members from similar industries to serve as mentors in spaces like that.

So those are some positive areas where we're applying AI.

[Johannes Hattemer, 22:20]:

And the challenges?

[Expert 2, 22:22]:

Some of the challenges include complying with data privacy laws and regulations, particularly from the European Union. One of the core aspects of our business is certification, and while we'd love to support people on their certification journey, we need to ensure the technology we use is fair and unbiased. The EU has set pretty high standards for AI systems, especially for cases that could influence someone's employment. That's something we're still developing and trying to fully understand.

The second challenge is the same one I mentioned earlier—AI generates a lot of content. But we're still working as a community to define and raise awareness of customer experience. It's unclear whether we should focus on AI, which tends to be a divergent strategy, or on building consensus and standards, which tends to be more convergent. The answer likely lies somewhere in between, but we have to balance these two approaches carefully.

When people ask us what should be included in their customer experience program, we want to make sure the data is well-informed. It's not clear if that will be possible if the AI tool isn't trained with the right resources.

[Johannes Hattemer, 24:45]:

That makes sense. The next question I had was about the role of the customer journey in your daily business, but I think you've already answered that quite well.

[Expert 2, 25:54]:

Yeah, I believe so.

[Johannes Hattemer, 25:57]:

Let's move on to the main topic to save some time. For my master thesis, I'm trying to build a framework on how artificial intelligence affects the customer journey throughout all the stages. I've identified three main phases]:

pre-purchase (before the purchase), purchase (during), and post-purchase (after).

I'm also looking at how AI influences these phases holistically. We can dive into that in more detail later. But to start, could you tell me how you think AI could influence the customer before the purchase?

[Expert 2, 27:10]:

Yeah, you know, I think the first important thing to realize is that AI adds a level of sophistication that every marketer would love to have. It allows you to both identify, design, and deliver a more personalized outreach. We all probably feel that as consumers when we talk within earshot of our phones or scroll through social media and receive ads tailored to what we're interested in. As you look at those ads, go back and think about it—companies that are getting more sophisticated are using large datasets to identify which category or group you fall into. They track the time you spend on an ad and your frequency of interaction to rate you as a prospect, so to speak. The best companies are also generating and creating content that reflects the images, values, and context relevant to you. Before you've even bought anything, you're already building a perception or emotional connection during the pre-purchase phase. AI allows for interactions with chatbots where potential customers can ask questions, questions that might not have been conceived before. The difference between AI and traditional methods like contact centers is the scale—AI can handle enormous amounts of data to see how frequently certain questions come up, how they're related, and what connections can be made.

[Johannes Hattemer, 30:37]:

That's a great point about scale.

[Expert 2, 30:39]:

Exactly. AI gives an organization a deeper understanding of its potential customers and helps craft specific strategies for interaction. But there's also the “creepiness” factor—are you inserting your brand into a space where you're not yet welcome? That's a strategic question to think about. Another challenge is that AI is becoming ubiquitous. Just because you can run a Facebook ad doesn't mean you should. You might end up paying for an ad that interrupts someone's actual Facebook experience. Will people continue to be influenced by these ads, or will they start using ad blockers or different platforms?

From a consumer perspective—and consequently from a company perspective—it's important to remember that the frequency of your outreach may correlate with buying behavior, but it also affects the perception of your brand. And those two things might not always go in the same direction. You've probably experienced it yourself—the follow-up emails that keep trying to grab your attention, saying things like, “I wanted to bump this back to the top of your inbox.”

[Johannes Hattemer, 33:40]:

Yes, that happens a lot.

[Expert 2, 33:42]:

Exactly, and that's where brands end up on my “do not purchase” or “do not promote” list. While it might be effective on the marketing side, it's not always a great move on the customer experience side.

[Johannes Hattemer, 34:54]:

That's a very interesting insight. How do you think AI could influence the next stage, the purchase itself—in terms of decision-making, choice, and payment?

[Expert 2, 36:04]:

There's a lot of room for AI to play a role here. One common thought is that AI mainly handles the customer-facing side, but there's just as much analysis happening in the backend. I spoke to a company that's doing something very interesting—it bridges the purchase and post-purchase stages. They aggregate data across all smart devices in a user's home and connect that with data about the user. For example, they can see that I get home at 6 PM, and within 20 minutes, I start preparing dinner while watching TV. From that, they can figure out the characteristics of people who follow similar routines.

[Johannes Hattemer, 38:40]:

That's fascinating.

[Expert 2, 38:42]:

Yeah, it's incredible what they can do with this information. They can start asking, "How can we help improve someone's financial position? How can we offer them products they might be interested in?" They're using AI to smooth the customer journey, reducing friction and the time it takes to make a decision or complete a purchase. Todd Unger, the Chief Experience Officer at the American Medical Association, wrote a book called *the 10-Second Customer Journey*. He talks about how quickly you can go from seeing something in a digital space to making a purchase. With AI, why should a customer have to fill out demographic information if that data can already be appended to the experience? You know, from another perspective, why offer purchasing options that may not be relevant to a customer? What can you do to streamline that space? That's an important area to focus on in the purchase phase. The second thing to realize is that the line between pre-purchase and purchase is often based on trust and reliability. Anything you can do in your design and process to help build trust and reduce friction is key. Sometimes that means making refund or guarantee policies clearer. Sometimes it's telling people how many others have an item in their cart or what's left in stock. Sometimes it's the delivery options. If you can figure out what is most important to an individual, you can customize the process to hit the right note with them and smooth their journey. That kind of personalization is almost impossible when everything is pre-designed and structured upfront. But with AI, you might be able to diagnose and redirect in a dynamic way, which can be really helpful.

[Johannes Hattemer, 42:32]:

That's really insightful.

[Expert 2, 42:34]:

Thank you. One other company I want to mention—have you heard of Gong?

[Johannes Hattemer, 42:38]:

No, how do you spell that?

[Expert 2, 42:40]:

G-O-N-G, Gong. It's a platform designed to help salespeople in their process. What's interesting about Gong is that it integrates all the different pieces. If we were using Gong right now, this conversation would be analyzed by the software. It would then issue a follow-up email saying, "It was great to talk to you, Johannes. Here are the three things we discussed," etc. But it also analyzes whether you turned your camera on, your sentiment, whether you asked questions, and how that compares to the data the AI has. Based on that, it rates where you fall in the prospect cycle and recommends to the salesperson the next steps in terms of timing and follow-ups. Gong tries to reduce barriers to purchasing, especially in business-to-business sales. It's very AI-driven and quite effective.

[Johannes Hattemer, 45:24]:

That sounds very interesting. I'll definitely look into that.

[Expert 2, 45:28]:

You should.

[Johannes Hattemer, 45:29]:

Now, let's move to the last phase of the customer journey]: post-purchase. In terms of loyalty, retention, and churn, how do you think AI can help optimize the customer experience after the purchase?

[Expert 2, 45:39]:

This is where I believe AI has some of its greatest untapped potential. Customer experience as a discipline was largely built on interruptive customer surveys. You know, the ones that are emailed, texted, or even done by phone, mail, or those happy/sad face buttons you see in airports. Customers have to take action to give feedback about how happy they were or whether they'll return.

The benefit of AI is that it can now analyze data without interrupting the customer. It can look at operational activity and correlate that with buying behavior and future returns. For example, many retail stores are starting to track the time people spend in their stores, how long checkout takes, the facial expressions customers have during checkout, and then tie that data back to when and how often those customers return. So that's again a very direct B2C space and analysis that happens there. But on a larger level, I think that also comes back to the idea of having a huge data pool and easily collecting information from customers in the way that they want to provide it. A lot of companies now allow people to submit video testimonials, and you're also seeing companies collect ethnographic data in the field, about how people are using their products. Then they're using AI to analyze and coordinate the data. I think this is great. It goes back to some of my social anthropology work. You know, Radcliffe Brown said... actually, it was Malinowski, who said that there are three types of data you need to consider]:

the written rules, which are the processes. Processes are defined in journey maps and other spaces. Then you need to look at what people say they do. When you analyze what people say, you're recording their emotions, and that's the interruptive kind of data collection, like surveys.

But most importantly, you need to look at what people actually do. Because people often say they do something when in fact, they don't, or they do something entirely different. And that's what AI enables us to understand and work with.

[Johannes Hattemer, 49:51]:

That's really interesting.

[Expert 2, 49:53]:

If you remember, there was a movie about 20 years ago now called *Minority Report*. It was about predicting the future. In this movie, Tom Cruise's character walks through a shopping mall, and as he passes by the GAP store, an avatar says, "It's great to see you again. We have your favorite pants in your size and color. Would you like to try them on?"

This was all based on retinal scans and other futuristic technology. That level of personalization and customization is something AI allows us to scale. Whether we're talking about AI helping to reroute a passenger whose travel plans were interrupted or making recommendations to a company on how to solve supply chain challenges when products are delayed, these applications help people reach their end goal and leave a positive impression of the organization.

[Johannes Hattemer, 52:34]:

It's really nice listening to you. You can tell how much you enjoy this material, and it's really engaging—like a great podcast!

[Expert 2, 53:03]:

Thank you, that's very kind.

[Johannes Hattemer, 53:04]:

Let's move on to the next topic before we get into the framework I'm building. During my research, I've found that some parts of AI are specifically aligned with one of the three phases of the customer journey, but there are also cross-phase opportunities—things that work holistically across all phases. For example, data is important after the purchase but also before. Could you speak to that?

[Expert 2, 55:33]:

Yeah, that's an interesting point. I haven't really thought about the question that way. I would be surprised if the answer isn't more of a degree than a simple yes or no. There are definitely technologies or processes that align better with one phase than another.

But I would say I'm a big believer in creative problem-solving. And in every process, you should start with divergent thinking, where you explore all the opportunities. Then you move to convergent thinking, where you narrow down to the actual solutions.

In AI, divergent thinking is useful when you're trying to identify new possibilities, attract attention, or explore different elements. But at some point, you need to make decisions, and that's where AI might focus more on the actual commerce transaction.

On the backend, I was going to say you'd want more of a convergent solution. But then I realized that might not be true. For example, if you're using a chatbot, you don't want it to return just one answer if there are multiple possibilities. So, in that case, it might be useful for the AI to present multiple options.

I think the real question isn't whether AI can be applied to different phases but what added value it brings. Does that added value align with your brand's overall promise and expectations?

[Johannes Hattemer, 58:03]:

Can you give an example of that?

[Expert 2, 58:09]:

Gaylord is a large hotel company here in the U.S., and when they build hotels, they build cities under one roof. When you enter a Gaylord hotel, they often have kiosks where you can say, "This is the meeting I'm going to, please show me where to go." That could be AI-enabled, but it's never going to replace what Ritz Carlton does.

At Ritz Carlton, they train their staff that if a guest asks for directions, the staff member escorts them to the place they need to go. That's a personal service level that the Ritz Carlton brand wants to uphold. So, while AI can answer the question of where to go, it doesn't necessarily align with the level of service certain brands want to offer.

In a similar way, you can think of this in medicine. A doctor or AI might know the diagnosis and treatment plan long before it's appropriate to share that with the patient. Sometimes you need to take the patient's emotional state and readiness to hear the news into account.

So, what I'd say is that it's not just about whether we *can* use AI in the different stages, but more about what framework we should use to decide *whether* to use AI in that specific context.

[Johannes Hattemer, 1:01:17]:

That's really insightful. You're already touching on considerations. The next question is about the risks, challenges, but also the opportunities you see when implementing AI in the personalization process.

[Expert 2, 1:02:29]:

Yeah, I think you've already heard me talk about some of these things, but I want to emphasize something ethically important. As AI solutions are developed, we have to consider not just if it's technically and legally allowable, but also if it's *right*. You know, there are a lot of regulations being developed around AI, and it's crucial to ensure compliance.

So, when considering opportunities and risks, I think the three main things to consider are]:

Is it legally allowable? Is it regulatory compliant? And, most importantly, is it the right thing to do?

Beyond those three key questions, everything else boils down to whether AI implementation makes financial sense and whether it functions correctly. AI can generate tests, monitor their performance, and tie back to financial outcomes. So, the real risk, in my opinion, is not using AI at all. There's a bigger risk in "waiting and seeing" than in starting something—of course, with the right purpose.

[Johannes Hattemer, 1:05:32]:

Yeah, that makes a lot of sense. Shall we move on to the framework now? I'm just checking the time. Do you have a hard deadline for when we need to wrap this up?

[Expert 2, 1:05:45]:

I should be fine until about noon. Let's continue.

[Johannes Hattemer, 1:05:48]:

Okay, great. So, I'm going to show you the framework I've been developing. Based on my research, I've found that AI-driven personalization affects different phases of the customer journey in distinct ways—before the purchase, during, and after. But there are also holistic, cross-phase elements, like data analysis and customer profiling.

[Expert 2, 1:07:11]:

I love the approach. The only thing I'd add, which I don't see explicitly here, is the identification of potential customers. That might be outside of this framework, but I think it's a huge area. And on the other side, identifying customers at risk of disengaging is equally important. But this looks great!

[Johannes Hattemer, 1:08:00]:

Thank you! Do you think this framework could help companies in practice, or does it come across as too theoretical?

[Expert 2, 1:08:38]:

I think it's useful. You have to start with a theoretical frame before you can apply it. I'll make one more note though. You've labeled something "customer success" on the chart. In the U.S., "customer success" is a term specifically used in the context of SaaS contracts and renewals. It's almost a subdiscipline within certain industries.

[Johannes Hattemer, 1:09:22]:

Oh, interesting. I used to have "customer lifetime value" there in an earlier version. Like I wanted to show off, an output, which shows the benefit of using AI. But I think customer lifetime value wasn't precise enough. I wanted to show that AI helps the company grow in terms of long-term business performance, but also helps the customer, in terms of happiness.

[Expert 2, 1:10:47]:

Yeah, I'm going to argue that I think you should go back to "customer lifetime value." The challenge with "customer success" is that it has a specific meaning, especially in the U.S., where it refers to the renewal of SaaS contracts. Success isn't always defined in financial terms. I think you want your model to fit business language. You could also consider "customer value," which works for nonprofits and government too. I think "long-term value" could work better. It's about extending the relationship, fostering loyalty, upselling, downselling, cross-selling—basically all the aspects of customer retention.

[Johannes Hattemer, 1:12:55]:

Exactly.

[Expert 2, 1:12:58]:

Or even recognizing when someone isn't a customer, right? I bought children's books once and they kept marketing those to me. AI could have helped them realize I wasn't the target customer anymore. Understanding your customer is essential, and avoiding wasted marketing efforts.

[Johannes Hattemer, 1:14:11]:

Yeah. So, let's go back to the framework. I'm looking to see if there's anything else I need to ask, or if we can jump into open discussion. You mentioned adding customer identification—do you have other ideas for improving the framework?

[Expert 2, 1:14:58]:

Yeah, customer identification is important. One more thought]:

this framework could become a really powerful tool for assessing and evaluating different tools or methodologies. It could become a checklist for companies to use when building their AI strategies. Eventually, you'll want to define the competencies or steps under each area—like when you mention continuous customer analysis, what does that involve? But the structure is good.

[Johannes Hattemer, 1:16:21]:

That's great feedback. Do you think companies could use this to measure ROI?

[Expert 2, 1:16:35]:

That's probably a bit too much for a master's thesis, but it's an important consideration for later stages. I'd also recommend adding how AI can support current employees, as it can significantly improve how workers serve customers. Verizon, for example, developed an AI app that field workers use to diagnose problems instantly, accessing the entire knowledge base in seconds, which saves a lot of time. You might want to include that in your framework.

[Johannes Hattemer, 1:18:10]:

Good point. So, you're suggesting I could look at the framework through different lenses, like customer-facing tools versus back-end data versus employee support?

[Expert 2, 1:18:16]:

Exactly. You could also differentiate between cost savings and new revenue generation. Once people get used to the framework, those are the areas they'll dig into. By the way, what are your plans after you publish your master's thesis?

[Johannes Hattemer, 1:19:29]:

I'm still figuring that out, but the plan is to work in consulting for a few years. I'd like to go into strategic business development, possibly at a big company like Google or Microsoft. I think consulting will give me a broad skill set before I settle into something long-term.

[Expert 2, 1:20:41]:

That sounds like a good plan. Where are you based?

[Johannes Hattemer, 1:20:44]:

I'm German, but I'm doing my master's in Lisbon. After that, I'll likely go back to Germany or maybe Switzerland, depending on the job. I'd also consider the UK for a few years. I'm still young, so I'm open to exploring different options before settling down.

[Expert 2, 1:21:14]:

I love that—"I'm still young." I might borrow that line. Sometimes I think, "I'm still old!"

[Expert 2, 1:21:35]:

Yeah, and it's really interesting, and it offers an open opportunity for you. You know, if you're interested, when you've finished the master's and are looking to share your model, I'd love to see a CXPA blog post or a webinar or something like that. To help bring your voice, you're thinking, your findings—convene a conversation, perhaps with others, to look at and discuss your ideas.

I think you have important perspectives and voice to add to the field, and I think you have a bright future ahead of you. Whenever I can be of help, please let me know. I'm going to try to figure out

how to get this recording to you and send it along so that you'll have this to build on. Is there anything else I can help you with today?

[Johannes Hattemer, 1:23:18]:

I think we're quite good. You helped me with a lot of insights. You gave me a good perspective from your point of view—lots of case studies I can look into, and tools you mentioned, really making it more practical and helping me dive into more. I'm really happy with the output and your insights. I can't thank you enough for taking the time. I think we're good.

[Expert 2, 1:24:40]:

Where do you stand in the interviews that you're doing? Are you facing any obstacles getting enough people? Do you feel like you're in the right place?

[Johannes Hattemer, 1:24:47]:

Most of the people, and I guess it's not unusual, don't reply or don't have time, since it's just a voluntary interview. It's hard to find interview partners who can really provide insights into this topic. So, if you have any recommendations, I'd be really pleased.

[Expert 2, 1:25:08]:

Okay, I will look into that and see if I can send some names across. If you see people you're interested in, let me know, and I'll see if I can help make that introduction. I think it's tough; I don't know why people are so hesitant. I guess I have a blessing in my job since part of it is making sure the field moves forward, and it's people like you driving that. I've learned as much from this conversation as you might have from me. I'd love to help find some folks for you to talk to.

[Johannes Hattemer, 1:26:42]:

That would be a huge help, really.

[Expert 2, 1:25:44]:

Okay. Thank you. I appreciate you. Have a great weekend.

[Johannes Hattemer, 1:25:46]:

You too. Thank you so much!

[Expert 2, 1:25:53]:

You're welcome. See you soon.

[Johannes Hattemer, 1:25:58]:

Bye, ciao!

Appendix 6: Interview Transcripts (Expert 3)

Interview 3: Expert 3 (Translated from Original German) September 6th, 2024, 2:30 p.m. (remote)

[...connecting...]

[Johannes Hattemer, 3:41]:

Hello, Expert 3, Still muted, I believe.

[Expert 3, 3:51]:

Can you hear me now? Yes, fantastic. Hi, nice to meet you, and sorry for the delay in switching from Zoom to Teams. It took a moment.

[Johannes Hattemer, 3:51]:

Now I can hear you. Hi.]:

No problem at all, and you're coming through loud and clear.

[Expert 3, 4:03]:

Exactly, right.

[Johannes Hattemer, 4:04]:

Exactly, my brother was with Company 1 for a long time, so I have a rough idea of how full your schedule must be.]:

That's why I really appreciate you taking the time today.

[Expert 3, 4:14]:

Oh, absolutely no problem. Always happy to help.

[Johannes Hattemer, 4:18]:

Just a quick heads-up]:

I'm recording this to make transcription easier. I'll anonymize your name and company, so it'll be easier for me to work with. Is that okay with you?

[Expert 3, 4:22]:

Yes, that's fine. Everything's good. Just make sure to anonymize the name and the company. You can say something like a consultant from a strategy consulting firm—that's cool. Just my name shouldn't appear, that's all.

[Johannes Hattemer, 4:34]:

Exactly. Could you maybe start by briefly introducing yourself and talk a bit about your current work, since you're also working on your PhD, right?

[Expert 3, 4:49]:

Yes, that's correct. So, briefly about me]:

I'm an information systems specialist and have focused a lot on digital transformation. I've been working in my company for five years, consulting clients in the public and industrial sectors. For the past two and a half years, I've been working on my PhD, which should be finished in about four to five weeks. It's about how organizations can become more data-driven.

[Johannes Hattemer, 5:18]:

Yeah, it sounds like you're almost done.

[Expert 3, 5:24]:

Hopefully, but I don't want to jinx it. It would be nice though.

[Johannes Hattemer, 5:27]:

I can imagine it's been a long process, getting this far.

[Expert 3, 5:32]:

A little bit. I've been very grateful to all the people I've interviewed. That's why I'm happy to help you with this, too.

[Johannes Hattemer, 5:37]:

Yes, I appreciate that. Let's dive right in. Maybe I can quickly explain what I'm working on first.

[Expert 3, 5:43]:

Sure, go ahead.

[Johannes Hattemer, 5:46]:

So, I'm looking at how AI personalization impacts the phases of the customer journey. It's a very marketing-heavy topic, but I think there's a lot to be learned from consulting since you have broad expertise in many areas. I'm focusing on how AI influences the three main phases]:

before the purchase, during the purchase, and after the purchase. But also, on how AI affects the process holistically—since there are elements that span across all phases.

[Expert 3, 6:01]:

Yes, I understand.

[Johannes Hattemer, 6:18]:

Later, I'll show you the framework, and we can discuss it. But for now, I'd like to gather your insights. I hope you can see my screen.

[Expert 3, 6:29]:

Yes, I can.

[Johannes Hattemer, 6:46]:

In your daily work, do you deal much with customer journeys specifically?

[Expert 3, 6:52]:

Not much, no. It's rather limited.

[Johannes Hattemer, 6:56]:

Yeah, no problem. Let's look at how AI can influence the pre-purchase phase. How do you think AI can affect customers before they make a purchase?

[Expert 3, 7:17]:

I think we need to differentiate between internal AI models and those that are part of the product or customer interaction. If I want to better understand my customers, AI can help with grouping, targeted marketing, and pattern recognition, leading to micro-targeting.]:

AI can also play a role in customer interaction, such as content generation or chatbots. Finally, AI could be part of product differentiation—offering digital features that make products stand out, like AI-enabled washing machines or smartphones.

[Johannes Hattemer, 8:48]:

Yes, very interesting. And in terms of the actual purchase process—things like selection, ordering, and payment—what role do you see AI playing there?

[Expert 3, 9:09]:

There are many possibilities, like dynamic pricing with airlines or upselling in online configurators in the automotive sector. AI can recognize what type of customer it's dealing with and suggest additional products. On the flip side, customers are also using AI, for example, with ChatGPT or comparison sites like Check24, to make better purchase decisions. AI will have a significant role in improving these processes.

[Johannes Hattemer, 10:38]:

Yes, I find that very interesting. And after the purchase—when it comes to customer loyalty and retention?

[Expert 3, 11:03]:

Post-purchase, there's the classic aftersales management, where you stay in touch with the customer and offer relevant products. On the other hand, AI can help with customer service, for example, through automated responses or sentiment analysis in complaint management. AI can bring a lot of efficiency to internal processes by automating many of them.

[Johannes Hattemer, 12:07]:

Yes, very good. Do you see any cross-phase opportunities where AI can influence the entire customer journey holistically?

[Expert 3, 12:23]:

Yes, AI helps to segment customer groups into smaller, more personalized groups, which leads to higher conversion rates. It can also analyze many data points across different touchpoints—like how customers behave on a website versus how often they call customer service. Advanced AI is necessary to handle this kind of big data analysis.

[Johannes Hattemer, 13:59]:

Yes, exactly. And what about risks and challenges in integrating AI into the customer journey?

[Expert 3, 14:32]:

The biggest challenge is scaling AI effectively. Many companies have small showcase projects but scaling them company-wide is a major hurdle. Also, regulatory issues like data privacy and the hallucination problem with generative AI models can create significant risks. Culturally, employees either overestimate AI's potential or are skeptical about its impact, which can create internal challenges in adoption.

But there are also risks, especially regarding regulations, such as how data is stored. Another issue is the hallucination problem, especially with generative models like ChatGPT. This can occur with other AI systems as well, if, for example, they're trained on incomplete or inaccurate datasets. It's tricky.]:

Also, within companies, there's often a tendency to either see AI as the end of humanity, fearing mass job losses, or as something that makes us gods with endless potential. Neither extreme is helpful. Culturally, you need to help people understand both the positive and negative limitations of AI and how to use it sensibly. It's more than just bringing in technology from a big tech player and plugging in an API. There's a lot more to integrating it into an organization—culture, employee knowledge, mindsets, and having the right data in the right quality. Most companies are proud of their small AI “lighthouse” projects, but overlook the bigger challenges of scaling.

[Johannes Hattemer, 18:21]:

Do you think some of these problems will solve themselves as generative AI technologies mature in five years or so, especially things like hallucination and critical thinking?

[Expert 3, 18:43]:

Partially, yes. Do you know the Gartner Hype Cycle?

[Johannes Hattemer, 18:47]:

No.

[Expert 3, 18:48]:

I'll show it to you quickly.

[Johannes Hattemer, 18:50]:

That would be great.

[Expert 3, 18:53]:

Let me share my screen or send you a link. One moment. Do you see this curve? The Hype Cycle? Typically, with every new technology, you go through this cycle. At the beginning, there's massive excitement—people think the technology will change

the world. Then, you hit the “Peak of Inflated Expectations”—like what happened with blockchain and cryptocurrencies. After that, there’s a period of disillusionment where you realize the technology doesn’t solve all problems. From there, you gradually climb to a more realistic understanding of its value.

[Johannes Hattemer, 19:14]:

Yes, yes.

[Expert 3, 19:49]:

We’re currently at the peak with generative AI, and soon we’ll fall into the “Trough of Disillusionment,” where we realize it’s not the miracle solution, we thought it was. But eventually, we’ll reach a plateau where it becomes a useful tool—like cloud computing, which didn’t change the world but has brought significant improvements.

[Johannes Hattemer, 21:15]:

Yes, yes. I wonder whether there will be applications that can be rolled out company-wide or whether AI will remain a set of tools for specific tasks.

[Expert 3, 21:36]:

I think there will be both. Some companies will have AI as a core part of their products—like OpenAI—but for most, AI will be more like cloud computing, where it’s used for specific tasks depending on the context.

[Johannes Hattemer, 22:08]:

Yes. I’d like to show you my framework now.

[Expert 3, 22:12]:

Sure.

[Johannes Hattemer, 22:13]:

So, I’ve tried to map out how AI influences the customer journey. We have the three main phases—before, during, and after the purchase. But there are also cross-phase considerations that apply throughout the journey, like data analysis and interaction through chatbots.

[Expert 3, 22:22]:

Yes, I see.

[Johannes Hattemer, 23:35]:

What do you think? Does this framework make sense to you, or do you think something is missing?

[Expert 3, 23:43]:

It’s a good approach, but the categories at the top are a bit mixed—some are technical tasks, some are context factors, and some are goals. You might want to structure it more clearly. For example, you could categorize them into “Technological Considerations,” “Organizational Considerations,” and “Environmental Considerations,” like regulatory frameworks.

Let me quickly check. Wait a moment, how is it called? Man Management. Here. So, this is something quite simple. I’ll quickly write it in the chat, so you can check it yourself.

[Johannes Hattemer, 25:10]:

Sure.

[Expert 3, 25:14]:

How does it relate to technology?

[Johannes Hattemer, 25:19]:

Here’s the framework.

[Expert 3, 25:19]:

Follow me.

[Johannes Hattemer, 25:22]:

Mhm.

[Expert 3, 25:23]:

So, this is an academic model for thinking about things like this.

[Johannes Hattemer, 25:28]:

Yes, yes.

[Expert 3, 25:30]:

And based on this, many decisions are made at the intersection of technology and organizational structures. I wonder if you could structure your considerations like this. For example, you could categorize things into “Technological Considerations,” “Organizational Considerations,” and maybe “Environmental Factors,” like legal regulations, to give the framework more structure. This way, it’s not just a list but a more thought-out approach. And as you work through these three categories, you might find more points you hadn’t initially considered. It’s just an idea—there are certainly other ways to think about it. Since I’m both a consultant and a researcher, I always try to fit things into existing models because then I know I’m not missing anything or overlapping too much. It helps provide a clearer framework.

[Johannes Hattemer, 26:40]:

I think that’s a good point—there are definitely categories. What would you say, as an outcome? Does it make sense to talk about long-term business performance and customer success, or should I break it down into customer value?

[Expert 3, 26:59]:

Business performance as a concept is well-established in research, so I would use that. There’s a lot of literature on it. As for customer success, what exactly do you mean by that?

[Johannes Hattemer, 27:19]:

What I mean is that the company benefits from business performance, but at the same time, it also helps the customer by making processes easier and offering a more personalized experience. So, it benefits both the company and the customer.

[Expert 3, 27:32]:

Yes, there’s a lot of literature that breaks business performance down into components like profitability and customer satisfaction. So perhaps you could say you’re measuring business performance based on two categories—one being customer satisfaction and the other being financial performance.

[Johannes Hattemer, 27:50]:

Yes, that makes sense.

[Expert 3, 28:09]:

Because customer success encompasses more than just the purchasing process. If you’re a B2B company, for instance, and I sell something to you, your success as a firm involves much more than just the transaction. That’s why I think customer satisfaction might be a better term.

[Johannes Hattemer, 28:28]:

Yes, I agree.

[Expert 3, 28:29]:

And that’s why I think it might be too broad a term. Customer satisfaction might fit better.

[Johannes Hattemer, 28:38]:

But you think we can still frame everything under the overarching term “business performance”?

[Expert 3, 28:38]:

Yes, definitely. And there’s plenty of research to back it up.

[Johannes Hattemer, 29:02]:

I'll check if I have any more questions, but I think we've covered most of the important points. Do you think this framework could be applied in practice, or is it more of a theoretical lighthouse model?

[Expert 3, 29:02]:

Yes. I mean, this isn't just a single IT project that gets implemented—it's more of a way of thinking about things, a framework for approaching challenges. So, I think it's a useful concept. And it's helpful if a company says, "I want to improve business performance." Then they can apply this model across these three dimensions or phases. For each phase, they can consider what technological, organizational, or environmental factors need to be addressed. This creates nine fields, and for each one, you can provide a recommendation to help them enhance business performance.

[Johannes Hattemer, 30:00]:

Yes, yes, that makes sense.

[Expert 3, 30:06]:

But, like I said, it's just some input. Take what you hear from everyone and figure out what works best for you.

[Johannes Hattemer, 30:08]:

Yes.

[Expert 3, 30:12]:

Think about it and see how it helps move your thinking forward.

[Johannes Hattemer, 30:15]:

Yes, and definitely all helpful feedback. Should I stop sharing my screen?

[Expert 3, 30:20]:

Yes, it's fine. You can stop.

[Johannes Hattemer, 30:22]:

It's definitely not bad advice to have consultants involved, especially since you look at things from a different angle.

[Expert 3, 30:27]:

Yes.

[Johannes Hattemer, 30:30]:

It helps to have someone who approaches the framework from a broader perspective and says, "This isn't quite clear." That's extremely valuable. But for the content, it helps to have someone who's written a lot of literature on this subject.

[Expert 3, 30:40]:

Exactly, exactly. It's always helpful to have both perspectives—people who really understand the customer journey and those who are more theoretical.

[Johannes Hattemer, 30:47]:

Yes, yes. But otherwise, it's definitely useful. Once you've conducted 20-25 interviews...

[Expert 3, 30:59]:

Absolutely.

[Johannes Hattemer, 31:00]:

Yes, I had planned for 10, but my professor wants me to publish as much as possible, so we'll see what happens. I'll keep you updated if anything gets published. Thank you so much for your help.

[Expert 3, 31:06]:

You're welcome. Keep me posted, and best of luck! I hope you have a great weekend.

[Johannes Hattemer, 31:25]:

Thanks, same to you. Hope you don't have to work too much longer today. Take care!

Appendix 7: Interview Transcripts (Expert 4)

Interview 4: Expert 4 September 06, 2024, 8 p.m. (remote)

[Johannes Hattemer, 00:00]:

I hope it's okay for you. I don't know if you have a problem if I'm using your name in my thesis. Otherwise, I would just do it anonymously.

[Expert 4, 00:10]:

Probably a good thing for us. If people know that we exist, it's a good thing. Yeah? So, no. You can use the name; you can use the recording.

[Johannes Hattemer, 00:15]:

Perfect. So just let me know if you're dropping some info I shouldn't use.

[Expert 4, 00:21]:

Oh yeah, there's something specific that is secretive. As long as I don't open my BS Code window, yeah.

[Johannes Hattemer, 01:25]:

Okay, and like I said, I'm not using the video, I'm just using the audio to do the transcript, just to gain the insights and attach it. So, let's just start with the general questions a bit below. Maybe you can repeat again what you said, what you're doing, like about yourself, your work experience, and what you and your co-founder are currently working on. Just some general information for me.

[Expert 4, 03:45]:

Good thing. So, I'll start with my background first. I used to work in an advertising agency. I don't know if you've heard of MediaMonks. It's a global advertising agency. I was a media buyer. I worked with mostly consumer packaged brands. I worked with a lot of different agencies. And for a long time, I've been very interested in just marketing data—the data-driven side of marketing. They created the idea of grading leads. It's not a great explanation, but the point is my background was in advertising and I dealt with a lot of data, classic data like CPC and CPMs, all this type of technical stuff.

[Johannes Hattemer, 05:24]:

Got it.

[Expert 4, 05:42]:

My co-founder is a little different. He worked mostly in AI projects. I'm not allowed to say a lot about what he does. He gets to decide how much he shares there. But the point is that we are just two people. I worked a lot with telling a story from a marketing perspective. He knows a lot more about AI. And I was looking for a business idea that was interesting. I knew then, ChatGPT and all these new AI platforms, perplexity, the search side of things, and also the conversational agent type of thing, was a new kind of access. It's a new way to access information, make decisions. It's going to be a very important part of how we get information and how we make decisions. I knew there was going to be an SEO kind of equivalent to that, right?

[Johannes Hattemer, 08:03]:

Yeah, like something similar to SEO?

[Expert 4, 08:15]:

Exactly. It's not exactly SEO, but it works in a similar way to what we're doing in the sense of like, there is somebody standing between a big machine that everybody interacts with, and a brand wants to make sure that in that platform, they are sort of prepared for it. And so, this is what we've been

working on for the last few months. I think it's been three months. And this is what we do. We are essentially a platform where somebody can understand what influences ChatGPT and other platforms like that are having on their consumers.

[Johannes Hattemer, 11:35]:

Interesting.

[Expert 4, 11:37]:

Yeah, it goes all the way from the classic search sort of replacement where, you know, you're asking a question, it's more detailed, you want a better answer. That has an influence on your consumer. But also, them asking questions about how to think about their problem. Even if you don't appear in the answer, it's maybe an important part because it's affecting the way people make decisions about your products in your problem space. Or if somebody is using your ChatGPT to learn how to install and run your code, for example, your AWS. Also very important, right? So, it's about influence. And it's about measuring that influence, having the right metrics, coming up with the right numbers that help you understand it.

[Johannes Hattemer, 15:15]:

Makes sense.

[Expert 4, 15:17]:

You can introduce it into your content strategy the same way you would do SEO, you know? Create great content online, try to have a good presence so that search engines know you are an authority. It's a similar thing. That's the concept of the company. A little bit different from other AI companies, because we're not really focused on making people more productive or making products that have new features. It's more about trying to understand what the new AI landscape is and what it means for businesses. ChatGPT is like a new platform—there was search, there was social media, television was a new thing at one point. A lot of marketing companies come out of specialists, specialist agencies, specialist tools come out of a new platform. That's what we're making—we're making the tools.

[Johannes Hattemer, 19:05]:

Really good. When did you start founding your company? Since when have you been working on it?

[Expert 4, 19:44]:

It would be... I can give you the exact date, but it would be around three months ago that we officially started working on this.

[Johannes Hattemer, 20:18]:

Okay, quite fresh.

[Expert 4, 20:20]:

Yeah. Before that, we were working on other ideas, but very interested in the space. We were not going to start building products until we had a clear idea of what we were going to do.

[Johannes Hattemer, 22:30]:

Really nice. Do you think you have touchpoints with the customer journey in a specific way, or are you just helping your clients holistically?

[Expert 4, 23:38]:

It's complicated because it's hard to describe the client in these kinds of situations, right? A brand is a client, but an agency working for a brand is also a client. Within a brand, your client is not just the brand itself, but someone in the company who's in charge of a certain part of the product. And, you know, if it's like... I'll answer your first question, which I think is more interesting. Yes, we have points of the customer journey that we talk about. I would say yes. The way we work right now is that we measure what the outputs look like in terms of what it's recommending or thinking

about. Not only the product that's recommended but also ways of framing your problem. Facts that it produces about your company. And we do that by identifying basically questions that people would ask and then asking them in a way where we can get a predictable outcome of what would happen if somebody else in the wild asks it, right?

[Johannes Hattemer, 27:30]:

Got it.

[Expert 4, 27:32]:

So, at the end of the day, a lot of it is recommendation. It's the frequency of products being mentioned, fact-checking things like URLs or endpoints it provides. A lot of AIS is used for development. So, for example, if you have AWS and it's telling you to use a particular endpoint for deploying your API, and that endpoint is wrong, your product is not as usable. Everyone's using AI, so things like that matter.

[Johannes Hattemer, 30:58]:

Yeah.

[Expert 4, 31:00]:

So, for now, our strategy—there are other ways you could try to do this—but for now, the strategy that I see other competitors using is, you identify a question prompt just like you would have a keyword. You have a key prompt, measure the outputs there, and use that as a metric. And from there, the idea is, in terms of helping someone strategize and improve their performance, it's about helping them figure out why they are doing well in some areas but not in others based on the content they put out or the information that these machines have access to when they inform these outputs, right?

[Johannes Hattemer, 34:33]:

Makes sense.

[Expert 4, 34:35]:

For example, if I'm not being recommended as an eco-friendly product—even though we've done a lot of work on cleaning products, for instance—it could be because there's content somewhere, maybe an academic study or a blog post, that has been used to train the AI, and that favors another product over yours. And so, it's about giving people a number to look at. It's a lot about giving people a number to look at, making sure that number is reliable—you measure it again and again, it's not different every time. And then giving them the data they need to improve that number. But I have to say, the measurement part is very difficult. You need that number before you even start strategizing for improving it, because otherwise, you have no reliable way of measuring your progress.

[Johannes Hattemer, 38:15]:

Does that make sense?

[Expert 4, 38:17]:

Yes, absolutely. It's very challenging to measure accurately, so we focus on measurement first. Improvement comes after.

[Johannes Hattemer, 39:23]:

Really good. Yeah, we're already diving into the topic. Maybe we can start with the question about the customer journey. I'd really be interested in how you see those steps. For example, the question]:

what's your opinion on how AI can influence the pre-purchase phases, including need recognition, consideration, and search? How can AI help here?

[Expert 4, 42:44]:

I think the best way to show this is with a little report we made as a proof of concept.

[Johannes Hattemer, 41:08]:

Yeah, please, that sounds interesting.

[Expert 4, 41:50]:

Okay. Let me share my screen with you. You still seeing my screen?

[Johannes Hattemer, 42:13]:

Yes, I can see it.

[Expert 4, 42:24]:

Great. So Yandex, as you know, is similar to Google, but it's mainly for Russia. They're a big company and they have an API called geocoding API. It's an API where you send coordinates and it gives you an address, or you send an address and it gives you some coordinates. It's good for making maps or mapping functionality. Here, what we've done is create what we call a proof of concept. The customer journey begins with discovery, or what we call framing in advertising, which is the awareness phase. We measure the prompts used.

[Johannes Hattemer, 45:30]:

I see, interesting.

[Expert 4, 45:32]:

Yeah, so here's a prompt]:

“How can geocoding improve my location-based application or services?” We're not asking for a specific API product yet, but it's still a relevant question in the awareness phase. This is what we call framing—it's the top level where people ask questions to figure out their problem, right? Problem-oriented inquiries are common on ChatGPT because it's mainly about solving problems. From there, we move into what we call finding, which is closer to search.

[Johannes Hattemer, 48:57]:

So finding is essentially like a search string, but warmer?

[Expert 4, 49:00]:

Exactly, warmer in a sense. You're more focused now. You've framed your problem, and now you're finding solutions or products. Then, you move into comparing, which is like narrowing down your options. It's not always linear, but it can be. With tools like ChatGPT, the customer journey can be shortened dramatically. Someone can go from not knowing anything about a product to becoming a customer in a few minutes. It's very powerful in that sense.

[Johannes Hattemer, 52:22]:

Makes sense.

[Expert 4, 52:24]:

After comparing comes finalizing, where the customer is more or less making the final decision. You ask questions to figure out if the product is right for you. For example, if it's a physical product, you might ask, “Where do I buy it? What's the price? Is it suitable for my needs?” And finally, you have the using phase, which is the biggest section for developer products. You ask the tool to generate code or provide an API URL. For complex products, this phase is the most critical.

[Johannes Hattemer, 54:51]:

Got it. So, the “using” phase is particularly important for software or technical products?

[Expert 4, 55:55]:

Yes, exactly. It's more critical for developer tools than for something like a chocolate bar, for instance. No one asks how to use a chocolate bar, but when you're dealing with complex software, it's crucial to have detailed usage support.

[Johannes Hattemer, 57:07]:

Yeah, that makes sense. And the template you're using, it seems like it's a good way to measure things at different points in the customer journey.

[Expert 4, 57:52]:

Yes, exactly. So here, I'm measuring product mentions at each phase. You can see the different competitors we track and how often their products are mentioned. For example, in the framing phase, 63% of responses mention some kind of API product, but it's less than average, so there's less opportunity for being discovered in that phase. This is what we call a discovery analysis.

[Johannes Hattemer, 59:32]:

I see. So, it's identifying areas where a brand can improve its discoverability.

[Expert 4, 59:39]:

Right. For example, if you're not being mentioned in the framing phase, you're missing out on an early opportunity to influence the way consumers frame their problem, and that could be critical to your product's success. It's a numbers game, really.

[Johannes Hattemer, 1:01:46]:

Got it. And when it comes to your specific customer journey, how do you handle the phases of the journey in relation to pre-purchase, purchase, and post-purchase?

[Expert 4, 1:02:54]:

That's an important question. The "using" phase that I talked about earlier is technically post-purchase, but it's also critical for retention. Normally, in a traditional customer journey, you have a funnel where the purchase is the end, and the customer journey stops there. But for certain products, particularly technical or developer products, the journey doesn't stop at purchase. How easily the customer can use the product and get value from it directly impacts whether they'll stay loyal or churn.

[Johannes Hattemer, 1:04:17]:

Makes sense, especially for developer products where usability can make or break customer loyalty.

[Expert 4, 1:05:22]:

Exactly. If your tool is impossible to use and everyone's relying on AI for guidance, your customer experience is going to suffer. That's why it's critical to consider post-purchase as more than just retention. It's about ensuring that the customer can use your product effectively.

[Johannes Hattemer, 1:07:35]:

Really interesting. And for products that are less technical, like consumer goods, would you say the customer journey would still follow the same structure?

[Expert 4, 1:08:43]:

I think it varies. For consumer goods, the post-purchase phase is less about usage and more about retention—like sending follow-up emails or offering incentives to keep them coming back. But in our case, especially for developer tools, the post-purchase phase is incredibly important because if the product isn't used effectively, customers will drop off. It's the most relevant part of the journey for us.

[Johannes Hattemer, 1:10:02]:

Yeah, I can see how that would be critical for your target market. I think we're already touching on some of my next questions. How do you think AI can help in these different phases, specifically outside of just your product? For example, from a marketing perspective?

[Expert 4, 1:12:15]:

If I were in charge of a brand, AI could be very impactful, but it's important not to get swept up in the hype. Yes, AI is the future, but we don't know when that future will fully arrive or how quickly things will grow. You need to carefully consider whether your customers are using AI in ways that matter to your brand. Otherwise, you risk wasting time and attention on something that may not be relevant to your business.

[Johannes Hattemer, 1:14:38]:

That's a great point.

[Expert 4, 1:14:40]:

Exactly. You need to ask yourself, "Is my customer using AI in a way that impacts their experience with my brand? Do I risk losing a client due to AI, or can I win new clients by leveraging it?" That's the key. It's about identifying where AI can be a true differentiator for your brand.

[Johannes Hattemer, 1:15:55]:

Makes sense. Do you see any specific risks or challenges when it comes to implementing AI, both from the company and customer perspective?

[Expert 4, 1:16:03]:

Definitely. There are plenty of risks. One big one is the risk of wasting time and resources. Companies often get so caught up in the hype around AI that they end up spending a lot of effort for very little return. Especially if you're a large brand, like Coca-Cola, you don't have an opportunity problem—you have a prioritization problem. The challenge is finding the right opportunities, and with AI, it's easy to get distracted by the flashy new thing.

[Johannes Hattemer, 1:18:27]:

So, it's about focusing on the right opportunities rather than getting distracted by AI trends?

[Expert 4, 1:19:32]:

Exactly. And there's another risk with AI, which is overselling its capabilities. Let's say you implement a chatbot on your website, and it's not very good. If it's not helpful and frustrates users, you risk creating a negative experience that will harm your brand. AI should enhance the customer experience, not make it worse. So, if your AI solution isn't ready or fully reliable, you can end up doing more harm than good.

[Johannes Hattemer, 1:21:53]:

Absolutely. Overselling AI could backfire if the technology doesn't meet expectations.

[Expert 4, 1:22:58]:

Yes, and there's also the risk of your competitors doing AI better than you. That's a real risk too, but I would say the bigger risk is wasting your time and attention. If AI doesn't add real value to your business, you could be missing out on other opportunities that do.

[Johannes Hattemer, 1:24:12]:

I can see how that could be a big risk. So, it's really about balancing the hype with practical application. Do you see any other risks, especially for customers using AI?

[Expert 4, 1:25:21]:

For customers, the risks are a bit different. There's the risk of them getting a poor experience, like I mentioned earlier with chatbots. But there's also the risk of data privacy. AI systems need data to function, and if companies aren't careful about how they're collecting and using customer data, it can lead to privacy issues. We've already seen backlash in cases where AI systems misuse personal data, and that's something companies need to take very seriously.

[Johannes Hattemer, 1:27:43]:

Definitely. Data privacy is a huge concern, especially with AI. How do you think companies can navigate that while still benefiting from AI?

[Expert 4, 1:27:51]:

The key is transparency and responsibility. Companies need to be transparent with their customers about what data they're collecting and how it's being used. At the same time, they need to make sure they're following regulations like GDPR and taking steps to protect customer data. AI can offer a lot of benefits, but it has to be used responsibly. Otherwise, companies risk losing customer trust, which is much harder to rebuild than to lose.

[Johannes Hattemer, 1:29:12]:

That's a really good point. So, balancing AI's capabilities with privacy and trust is key. Let's shift to your company's perspective for a moment. You mentioned earlier that you're working on developing a framework for your platform. Can you tell me more about how that's going?

[Expert 4, 1:31:26]:

Yes, we've been working on it for about three months now. Our framework is all about understanding how platforms like ChatGPT and other AI tools influence consumer behavior and decision-making. We want to give brands a way to measure that influence and figure out how they can position themselves better within those AI platforms.

[Johannes Hattemer, 1:32:43]:

So, it's essentially about helping brands make sure they're visible and relevant in AI-driven platforms like ChatGPT?

[Expert 4, 1:32:49]:

Exactly. Think of it like SEO, but for AI platforms. Just like you would optimize your website for Google's search engine, we're helping brands optimize their presence in AI tools. It's about making sure that when a customer asks ChatGPT about a product or a problem, your brand comes up as a solution.

[Johannes Hattemer, 1:33:04]:

That's a really interesting concept. Would you say that this is becoming more important as AI tools become more widely used by consumers?

[Expert 4, 1:34:12]:

Absolutely. AI is becoming a major touchpoint for consumers, whether they're using it for product research, problem-solving, or even making purchase decisions. Brands that don't have a strategy for AI platforms risk falling behind. This is the future of consumer engagement, and it's important for brands to get ahead of it now.

[Johannes Hattemer, 1:35:29]:

Yeah, I can definitely see how that would be important. Do you think this framework will evolve as AI continues to develop?

[Expert 4, 1:35:36]:

It has to. AI is evolving rapidly, and our framework will need to keep up with those changes. Right now, we're focused on understanding how ChatGPT and similar platforms influence consumer behavior, but as AI gets more advanced, we'll need to adapt our framework to capture new ways AI impacts the customer journey. It's a continuous process of learning and refining.

[Johannes Hattemer, 1:37:53]:

That makes sense. It sounds like a dynamic approach is key. One last question before we wrap up]: What do you see as the biggest challenge for companies trying to implement AI in their customer journey?

[Expert 4, 1:38:03]:

I think the biggest challenge is figuring out where AI actually adds value. There's a lot of hype around AI, and companies can easily fall into the trap of implementing it just because everyone else is doing it. But the real challenge is identifying where AI can make a meaningful impact—whether that's improving customer service, enhancing personalization, or optimizing the customer journey in other ways. It's not about using AI for the sake of it; it's about using it in the right places to deliver real value to both the company and the customer.

[Johannes Hattemer, 1:41:29]:

That's great advice. I think that's a perfect note to end on. Thank you so much, Gonzalo, for your time and all your insights.

[Expert 4, 1:41:36]:

You're welcome, Johannes. It was great talking to you, and I'm glad I could help. Feel free to reach out if you have any more questions as you continue working on your thesis.

[Johannes Hattemer, 1:42:44]:

I will, thanks again. Have a great day!

[Expert 4, 1:42:47]:

You too! Take care.

[Johannes Hattemer, 1:42:53]:

You too! Take care.

[Expert 4, 1:42:55]:

Bye!

Appendix 8: Interview Transcripts (Expert 5)

Interview 5: Expert 5

Date: September 10th, 2024, 12:30 a.m. (remote)

[Johannes Hattemer, 00:00]:

I'm good, how are you?

[Expert 5, 00:03]:

Oh, thank you! Nice to meet you.

[Johannes Hattemer, 00:05]:

Nice to meet you too. Thank you so, so much for taking the time, I really appreciate it.

[Expert 5, 00:08]:

My pleasure, I'm intrigued to learn what you've been up to.

[Johannes Hattemer, 00:12]:

Yeah, I'm intrigued to learn what your insights are about the topic. Before we start, is it okay for you if I record the audio just to make it easier for me? I will delete it after I did the transcription.

[Expert 5, 00:23]:

But can you do that or do you need me to because I'm the meeting owner?

[Johannes Hattemer, 00:27]:

Um, I can send you the...

[Expert 5, 00:29]:

Yeah, thank you so much, it makes it easier.

[Johannes Hattemer, 00:32]:

So, let me tell you a little bit about myself before we start. Like I told you, I'm in my last year of my master's, and I'm writing my thesis right now. I'm focusing on management and consumer behavior.

[Johannes Hattemer, 00:55]:

And that's why I started to dive into the topic of customer journey and wanted to combine it with the current use of AI. I wanted to see how AI affects each stage of the customer journey and also holistically—what is the benefit, what is the impact, the influence of AI on the customer journey. So, I started some research and started to design a framework—how it might look like, or how companies could use it. I wanted to have an overview of how AI can influence the customer journey. That's why I reached out to Greg, and he was kind enough to give me your contact as well. So, here we are. Um, yeah, maybe we can start a little bit with you? Maybe you can give me some information about you, your professional background? I prepared some questions, but I'm just going to use them as a guideline.

[Expert 5, 01:54]:

Yeah, um... So, I've been in CX-related roles for the past 20 years or so. My early career was in market research, and that was kind of pre-CX—no one really thought about it in that sense. And I was fortunate enough to work with large companies, some of whom were doing customer research just for the sake of having a KPI and tracking it all the time, but mostly shelving the results and doing nothing with it. I consider this a fortunate occurrence because I could see the contrast. So, once I came across companies who did do something with the results, it was quite obvious to me]: this is where I need to be, this is where I'm going to be. One of these companies was Thompson Reuters, back in the days when they were transitioning from the US to Manila with their contact centers. They used customer insights to inform this transition in a very customer-centric way. That

inspired me to go and look for a role where I could do something similar, and I ended up leading Customer Experience for a UK-based insurer, Domestic & General. I did that for a number of years, which was an incredible opportunity to work with a lot of companies that were very interested in the customer's journey. I've learned a lot, certainly as a practitioner, because what we devise theoretically as customer experience professionals almost always has to be adjusted and adapted to how organizations are able to operate, what state of maturity they're at, and how their strategy overall works. As a result, I think my focus in CX is very much on changing operating models. Transformation, how we make this a functional discipline. I disagree with a lot of CX professionals who say, "You know, we're here to change the world, and we're going to show the right way." I think businesses have operated without us just fine for the last however many years, and we are bringing a new angle. We are helping them to do better, and we are a support function, in my view. We are injecting this new expertise. That's what I do as a consultant. I've been a consultant for the past six years. I work globally, mostly in Europe and the Middle East, sometimes in the U.S., and my focus is on helping with transformation. I work with professionals and change makers in organizations to succeed in launching their transformations, making sure that they land and show results. And obviously, I do that from a human-centric perspective.

[Johannes Hattemer, 04:57]:

Yeah, and where are you based right now?

[Expert 5, 05:00]:

Right now, I'm in Georgia, in Southern Europe, the country of Georgia, yeah. I split my time between the UK, Georgia, and quite a lot in the Middle East.

[Johannes Hattemer, 05:12]:

It's a lot of traveling for you, isn't it?

[Expert 5, 05:14]:

Quite a bit.

[Johannes Hattemer, 05:15]:

That's nice. And just before we start, I'll share the screen so you can also see the questions. Do you use AI on a daily basis?

[Johannes Hattemer, 05:35]:

Or when you consult, do you work a lot with AI in customer experience?

[Expert 5, 05:42]:

I have one well-known customer, and that's probably why Greg thought about me. It's a knowledge library for customer experience, called CXPanda, and it is AI-enabled. We've introduced AI on our website to help our customers navigate the knowledge. That's how my company uses AI for the benefit of our customers.

[Expert 5, 06:10]:

When I consult and look at the broader customer journey for my clients, we see AI as one of the touchpoints in the customer journey if it's customer-facing. But the journey also has to be connected to the technology, processes, and people who enable the journey. And if AI is part of any of those, then that's a subject for us to investigate.

[Expert 5, 06:46]:

We'll look at how we design AI to be human-centric, if I summarize it in a short way.

[Johannes Hattemer, 06:50]:

Yeah, really interesting though, really, really nice. You can see my screen now, right?

[Expert 5, 06:54]:

I can.

[Johannes Hattemer, 06:55]:

So, I've built up the questions around three topics]:

first, the phases of the customer journey, then more holistically about the journey, and then we'll jump over to my framework. I want to see your opinion on it—does it work? Is it maybe too theoretical, too practical? I don't know. But let's start more generally. Can you give me your point of view on how AI could influence the pre-purchase phase? I broke down the customer journey into pre-purchase, purchase, and post-purchase to make it simpler. Maybe you can give me your opinion on these three phases.

[Expert 5, 07:53]:

Okay, so the reason AI impacts all those stages is that there are several angles to it. One, I think, for all those stages, is that AI is good at letting us know what customers need and want, and it also allows for predictive capabilities. For example, previously we used to do research to understand pre-purchase intentions, purchasing behaviors, or post-purchase satisfaction. Now research response rates are going down, and we also recognize that it's limited—right? We can't reach all of our customers or prospects. So, what AI allows us to do is take operational data and analyze it in the context of expressed or inferred customer needs and wants. We can look through complaints, sentiment from contact center interactions, or web chats and understand our customers better.

[Expert 5, 09:04]:

I think this is a really big influence. In terms of direct influence, it all depends on the use case, doesn't it? For the pre-purchase phase, AI could make it easier for customers to understand our product. It makes it more discoverable, it can give them the right answers, the right features, and put them in touch with the right people. I think the reach is more relevant and broader with AI.

[Johannes Hattemer, 09:32]:

Yeah, so also more individualized, right? Like to make it more accessible for each individual client?

[Expert 5, 09:36]:

Yeah, it also helps, I think, in the purchase phase. It very much depends on the industry, but let's say if you're purchasing from a human and you're having a direct conversation, that human can be better equipped to answer questions and give you personalized information if AI is deployed and it's targeted to make that conversation richer.

[Johannes Hattemer, 10:09]:

Yeah, but does it need the person though when you use AI? Of course, in some situations, you have an employee—for example, when you go into the shop—but wouldn't it make it easier when you only have AI?

[Expert 5, 10:20]:

It very much depends on the industry. I'm working at the moment with a large B2B company that installs electric meters and maintains them for industrial objects like factories and retail shops. So, that could be a purchase, right? It is a purchase, but they go through the tender process; they have to understand the environment really well. Well, the whole industry isn't very AI-enabled, so there are human interactions, and there will probably be for the foreseeable future, but AI can make those interactions easier and more informed.

[Expert 5, 11:21]:

If you're going to the shop, again, it very much depends on the industry. I work in luxury retail, for example. If you're buying a £1,000 pair of shoes, would you actually want AI, or do you go to the shop to interact with people?

[Johannes Hattemer, 11:35]:

I see the point; it depends on the case and the use case.

[Expert 5, 11:40]:

And I think that kind of summarizes my point of view on any technology]: it's got to be human-appropriate. It's there to support customers, not to force them into a channel that is most cost-effective for us.

[Johannes Hattemer, 11:50]:

Yeah, I see the point. So, we pretty much covered the purchase phase. Anything else to add to the purchase phase from your point of view?

[Expert 5, 12:21]:

Again, with the caveat that it's industry and customer-appropriate, I think AI has really big potential to make those interactions easier and more accurate. For example, if we look at billing in B2C or B2B, every company that I've ever worked with has a problem with billing. They can't reconcile, they can't make it accurate, they can't send it on time. AI is perfectly suited to do that. So, that's a good example where it would serve the customer well, help the employees, and lead to good outcomes.

[Johannes Hattemer, 12:55]:

Yeah, really good. Thank you. Definitely, thank you. Let's have a look at the post-purchase phase. So, after everything, after the point of buying, especially in terms of retention and loyalty, how do you think AI can affect the customer experience here and what specific measures could be taken?

[Expert 5, 13:25]:

I think retention happens during the customer journey. If your journey is smooth, you're likely to stay—you shouldn't need specific retention measures. Yes, AI can help with retention campaigns, but fundamentally, they're not going to work if your experience is rubbish throughout the journey.

[Expert 5, 13:45]:

In terms of loyalty, I think there is huge potential for personalization. AI can mine data; it can find the language that works for you, the interactions that appeal to you. So, in terms of behavioral design, I think AI has potential. I don't know current capabilities that well, I don't know if there's a tool in the market that can do it well just yet, but I can't see why one wouldn't be developed.

[Johannes Hattemer, 14:28]:

Hmm, yeah, yeah. And what is your point of view about upselling and cross-selling? I think it's more about growth during the purchase phase, but I forgot to ask—how do you think AI could be used or benefit upselling and cross-selling of products?

[Expert 5, 14:45]:

I suppose that's where machine learning has got us so far. We can calculate the next best offer based on previous behavior. I think it will make it more personalized and more relevant, but I don't know exactly how it would be different from what we have now with machine learning.

[Johannes Hattemer, 15:10]:

Yeah, yeah, okay, I see the point. Thank you for those answers. Let's move on to topic three. What I mean by "holistically" is that there are some parts of AI during the customer journey that aren't specific to just one phase or tool.

[Johannes Hattemer, 15:35]:

For example, analysis is an ongoing process. Even after the purchase, you need to analyze customer data to recommend new products, use feedback, optimize the process, and so on. So, there are parts of AI that don't just serve specific phases of the customer journey. Do you see this similarly to me? What do you think are the cross-phase opportunities of AI holistically across the customer journey?

[Expert 5, 16:25]:

I agree. I think it's about data usability and harvesting across the entire journey, across all channels—whether we own those channels or not, like social media. I think it helps us serve customers better because we understand their history more fully, including their sentiment.

[Expert 5, 16:50]:

I think it does by default because it's such a powerful instrument. It would be a shame to apply it in a siloed way, right? It allows us to see the customer as a whole, not just within one product journey, for example, but as a human who may have needs, and we may well be able to satisfy those needs with other products we have or products from our ecosystem of suppliers or partners. So, it really broadens our ability to serve the customer.

[Johannes Hattemer, 17:25]:

Yeah, yeah, true. And what opportunities or risks do you see when it comes to integrating AI into the customer journey process?

[Expert 5, 17:56]:

I think the really big opportunity is customer understanding—harvesting all sorts of data, as I've already said, and facilitating cross-functional collaboration. This is a really big problem in delivering customer journeys because organizations are structured in silos, and they look after their functional KPIs. But this means that handovers between journey stages often don't happen.

[Johannes Hattemer, 18:15]:

Yeah.

[Expert 5, 18:17]:

So, the customer is kind of passed on, but not really. And AI would facilitate those connections and cross-functional standard operating procedures. That's a really good point. I think it can help people internally understand customers better and therefore serve them better. So personally, I see more opportunities for integrating AI at the back end, if you like, instead of forcing customers into it at this stage. As customers become more familiar and accepting of AI—and again, this very much depends on your types of customers—we can make it more front-facing. And that kind of leads me to thinking about the risks because if you're trying to put AI as a customer-facing channel and customers aren't happy with it, if you haven't provided an excellent way for them to connect to a human, that might be a disaster. It could just go in loops. If AI isn't trained appropriately, if it's not making it clear to customers what it can and can't do, that's an issue.

[Expert 5, 19:45]:

I think there are ethical risks too. For example, if AI learns from data that isn't human-centric or has bias within it—say, it favors certain skin colors over others because humans created that data and had those biases—AI is going to repeat and exacerbate those behaviors, which we don't want.

[Expert 5, 20:20]:

There are compliance risks as well. I know companies that don't want AI anywhere near their customer data because they are worried about leaks, GDPR regulations, and so on. I don't think AI is appropriately regulated just yet. Companies don't really know what to do if AI messes up. So, who's to blame?

[Expert 5, 20:45]:

In terms of practical challenges, I think especially where you have legacy systems, implementation might be an issue. In Europe, there are lots of companies where systems have been built as proprietary systems on-site, and they've been around for 40 years. They struggle to replace that, let alone adopt AI. But that's resolvable—I think people know how to do that.

[Johannes Hattemer, 21:25]:

Um, I think I go on and on very much.

[Expert 5, 21:27]:

Yeah, for sure. There are a lot of risks and opportunities, like we discussed before, especially with the opportunities.

[Johannes Hattemer, 21:35]:

Can I quickly jump back to something you said about AI serving better in the backend? Do you mean, for now, it's better to use AI more for analysis, customer insights, and stuff like that, rather than front-end direct customer approaches, like content creation? How did you mean that?

[Expert 5, 21:55]:

Oh, okay. So, in my view, the customer journey has two parts. There is the onstage part—what the customer sees, feels, and touches directly. And then there's the offstage, which includes systems, processes, and people. So, I think AI right now can be very well utilized in the backstage—whether it's processes, data analysis, supporting technology, or training people internally. These are things customers don't really see, nor do they care about, but it will improve their interactions.

[Expert 5, 22:26]:

This may also include creating customer communication, because again, customers don't know who created it, as long as it's gone through appropriate checks and processes. In terms of implementing, it front stage, where customers interact with AI, I think we are at a stage where we can experiment. But we need to figure out how to make it ethical and acceptable for customers. We need to take baby steps until we can confidently make AI a real touchpoint in the customer journey.

[Johannes Hattemer, 23:29]:

Hmm, that's a good point. So, yeah, over time, as we learn how to use AI and customers become more accustomed to it, those problems might be resolved in a few years, right?

[Expert 5, 23:40]:

Oh, yeah. But again, if your customer is a 16-year-old gamer, this is very different from a 40-year-old mortgage customer.

[Johannes Hattemer, 23:45]:

Yeah, yeah, okay. I see the point. That's really good. Okay, we've got about five more minutes left, and I don't want to take too much of your time. Like I said, I really appreciate it. I want to see your opinion on the framework now, if that's okay. So, just your initial thoughts and what you might add. Let me explain it for a second.

[Johannes Hattemer, 24:20]:

So, this is basically what I'm trying to build. I use the framework now, as you just described with the onstage and offstage parts, more like a linear process with pre-purchase, purchase, and post-purchase. I want to show how AI can influence or benefit each part. So, basically, we have the phase-specific areas where AI can help, like in pre-purchase, purchase, or post-purchase phases.

[Johannes Hattemer, 24:50]:

Like we talked about earlier, AI can help with loyalty in the post-purchase phase, or with predicting and recommending products in the pre-purchase phase. But we also have cross-phase considerations for AI, like data analysis, customer approach, and interactions with customers, which are processes that continue throughout the entire customer journey. For example, during or after the purchase, you still have interactions with the customer through chatbots or conversational AI, or when you're addressing the customer with product recommendations.

[Johannes Hattemer, 25:56]:

Uh, we've got the ethical considerations, we've got bias, data security—so those are covered in here. And overall, it should serve the long-term business performance and customer happiness, customer success. So, does this make sense to you? What are your thoughts about this?

[Expert 5, 26:16]:

Uh, yeah, it makes total sense to me. I think the only layer I would add to the four that you have in the cross-phase considerations is operational enablement.

[Johannes Hattemer, 26:26]:

Hmm, how do you call that? You mean the backstage, back-office enablement?

Can you go a little bit more into what you mean by that?

[Expert 5, 26:35]:

So, the way I understand it is that you have continuous customer and data analysis. This is when you take all interactions, put them into a data pool, and then analyze and make conclusions based on that. Is that what you mean? So, the second is more around targeting the right customers at the right time with the right message, facilitating marketing. The third is customer support, I assume?

[Johannes Hattemer, 27:00]:

Yeah, customer interaction and support, yeah.

[Expert 5, 27:02]:

And then you have this layer of considerations. What I think is missing is what AI can do that's not customer-facing, like creating standard operating procedures that are cross-functional, or facilitating training for employees, or analyzing where the interactions within this channel are less effective than in another channel.

[Johannes Hattemer, 27:30]:

Hmm.

[Expert 5, 27:32]:

So, it's that journey enablement that happens behind the scenes—that's what I mean.

[Johannes Hattemer, 27:40]:

Do you think we could split the cross-phase considerations into onstage and offstage? Would it make sense to split it like that, where we have the offstage, as you just said, and then the onstage, which is the contact with the customer?

[Expert 5, 27:55]:

It would make sense to anyone who is a subject matter expert in customer journeys. You could have three sections]:

onstage, offstage, and risks and opportunities.

[Johannes Hattemer, 28:10]:

Hmm.

[Expert 5, 28:11]:

But I don't know how complex you want to make this framework.

[Johannes Hattemer, 28:13]:

Yeah, I just want to make it simple and right for now.

[Johannes Hattemer, 28:44]:

Um, but not too complex, you know? Like, finding the balance between correct and easy to understand, but also not too complex.

[Johannes Hattemer, 28:55]:

I see we're running out of time, but I think I've asked all my questions. Do you think there's anything else, or do you need to leave the meeting right away?

[Expert 5, 29:04]:

Yeah, I think the most important questions you've already asked.

[Johannes Hattemer, 29:07]:

Okay, then I don't want to take up any more of your time. I really appreciate it, Olga.

[Expert 5, 29:10]:

Thank you! I hope it helps.

[Johannes Hattemer, 29:12]:

Yeah, I will keep you updated if this paper gets published any day. Just one last question—your name and your company's name, can I use them or do you want to remain anonymous?

[Expert 5, 29:18]:

No, that's fine. You can use them.

[Johannes Hattemer, 29:20]:

Yeah, sure, it's just for the attachment, not in the title.

[Expert 5, 29:23]:

No, no, that's okay. I didn't share anything confidential.

[Johannes Hattemer, 29:25]:

Okay, thank you so much! I really appreciate your time. You really helped a lot.

[Expert 5, 29:28]:

Good luck with everything.

[Johannes Hattemer, 29:30]:

You gave me a good perspective. Thanks a lot, Olga.

[Expert 5, 29:32]:

Thank you! Ciao, ciao!

[Johannes Hattemer, 29:34]:

Bye, bye.

Appendix 9: Interview Transcripts (Expert 6)

Interview 6: Expert 6

Date: September 10th, 2024, 3:30 p.m. (remote)

[Johannes Hattemer, 00:04]:

Good morning. Hello [Expert 6, hey Emil, can you hear me?

[Expert 6, 01:26]:

Yes, I can hear you.

[Johannes Hattemer, 01:33]:

Great. I hope you're not too busy today. I really appreciate you taking the time.

[Expert 6, 01:41]:

Sorry, I'm a bit late. I had another meeting just before this.

[Johannes Hattemer, 01:45]:

No worries at all. I'm not going to judge you for being late. After all, you're doing this voluntarily. Where are you based right now?

[Expert 6, 02:02]:

I'm living in Helsinki, Finland.

[Johannes Hattemer, 02:04]:

Ah, yes. And you're currently a researcher, right?

[Expert 6, 02:10]:

Yes.

[Johannes Hattemer, 02:11]:

Great. I'll share my screen with you so you can see the questions. It might help you follow along. As I mentioned in my message, I'm writing my thesis on the influence of artificial intelligence on the customer journey. I'm exploring how AI affects each phase of the customer journey, not just specific ones. I'm building a framework that companies can potentially use to implement AI across these phases. I'd like to start with some general questions and later I'll show you my framework to get your feedback. Does that sound okay?

[Expert 6, 03:13]:

Yes, that sounds good.

[Johannes Hattemer, 03:14]:

Perfect. I won't take up too much of your time. Is it okay if I use Teams to transcribe this conversation, just to make it easier for me later?

[Expert 6, 03:30]:

Yes, of course.

[Johannes Hattemer, 03:34]:

Alright, let's start. Could you give me a bit of background about your work experience?

[Expert 6, 03:46]:

I work as a senior lecturer at a university in Finland, primarily focusing on AI in business. I teach business analysis and related topics at the master's level in the MBA program.

[Johannes Hattemer, 04:07]:

That sounds very interesting. So, I am looking with my research on the use of AI in the customer journey. Especially, each of the stages in the customer journey, but also holistically—not just specific phases—and I'm building a framework to demonstrate how it might look for companies to maybe use it. I wanted to start with some general questions about how you see the influence on the

specific phases. Later, I want to show you my framework to get your feedback. Does that sound fine for you?

[Expert 6, 04:30]:

Yes, yeah. I think half an hour should be enough, so I think it won't take too much of your precious time.

[Johannes Hattemer, 04:40]:

Is it okay for you if I start the transcription here in Teams? Just to make it easier for me later. Is that okay with you?

[Expert 6, 04:46]:

Yeah, yeah, please go ahead.

[Johannes Hattemer, 04:50]:

So maybe we'll just start with some general questions. Could you give me some information about yourself, about your work experience?

[Expert 6, 05:01]:

Sure. I work as a senior lecturer at a university in Finland. I teach AI in business, as well as other topics related to business analysis, at the master's level in the MBA program.

[Johannes Hattemer, 05:12]:

That really fits well with my thesis then.

[Expert 6, 05:14]:

Yeah, I could even supervise you. But do you know Phil Pruggemann? He gave me your contact. Did you know him before?

[Johannes Hattemer, 05:21]:

Just through LinkedIn, yeah. We met, and we have similar research topics, so we've had many touchpoints.

[Expert 6, 05:26]:

He's my advisor, my supervisor.

[Johannes Hattemer, 05:28]:

OK. Can you tell us a little bit about your work experience?

[Johannes Hattemer, 05:30]:

Can you tell me a little bit about what you think about AI? This is more for companies with practical usage, but do you think AI affects your daily life or the way you work right now?

[Expert 6, 05:45]:

Is this related to my own experience or overall, my university's experience as well?

[Johannes Hattemer, 05:48]:

Well, I would say from your personal perspective first.

[Expert 6, 05:50]:

I use AI on a daily basis for many different reasons and tasks. I usually use generative AI, so nothing very complicated, but it helps me a lot in my work duties, especially for writing purposes. I use it carefully though, because sometimes it can lead to issues with data discrepancies. You always need to double-check it. For me, AI works like an assistant, and it's often referred to as an assistant. That's how I use it.

[Expert 6, 06:12]:

As for my university, we have many workshops and sessions related to the use of AI in work, and it's really encouraged. Our management tries to motivate people to use AI as much as possible because it's already proven to increase work efficiency and speed up processes. But I don't know if all of my colleagues use it. I work in a team for the master's program that focuses on AI in

business—an MBA with a focus on AI in business. So, I'd say most of my colleagues use AI quite a lot because they teach it and show how to use AI in different contexts.

[Expert 6, 06:15]:

At my university, we have other departments such as nursing or engineering, and they might not use AI as much as we do, because they have more applied areas and subjects where AI might not be as necessary. But I believe students use AI a lot in their assignments.

[Johannes Hattemer, 06:32]:

Do you know this because you motivate your students to use AI, or can you tell by reading the assignments?

[Expert 6, 06:40]:

Well, I can tell if students are just starting to use AI or if they're using it quite professionally. I'm sure that 100% of students are using AI now, but it depends on how well you can prompt it. If you can't prompt it well, you won't guess. And there's no tool that can fully detect AI. Some companies claim they've created tools to detect AI, but I don't believe that's true. You can ask generative AI to write an assignment for you, and if you ask it to write as a 15-year-old non-native speaker, it will do so, and you'd never know if it was AI or not.

[Expert 6, 07:10]:

In my previous workplace, it was taken quite seriously. All assignments were checked by external tools for AI use, and if a certain percentage of AI was detected, students failed. I think that's wrong. We should encourage students to use AI. We shouldn't limit them; we should explain how they can use it in a way that benefits them. Teachers or professors may not be able to detect it, but students should learn to use it effectively, so even future supervisors won't detect it. It makes life easier, and they become more efficient in their work. AI should be treated like a calculator or Google. We don't say, "Don't use Google, use books in a library," or "Don't use Excel, just use a calculator and paper." It's exactly the same—it's just a tool.

[Johannes Hattemer, 07:48]:

Yeah, it's transforming the way we live, and we should adapt to stay ahead.

[Expert 6, 07:55]:

Yeah, exactly.

[Johannes Hattemer, 08:00]:

Let's jump into the questions about the customer journey. Maybe we can... like I'm building my framework around the three major phases of the customer journey]:

before the purchase, during the purchase, and after the purchase. Let's start with the pre-purchase phase, which includes need recognition, consideration, and the search for products. From your perspective, how can AI influence this stage?

[Expert 6, 08:23]:

Yeah, okay. That's a good question. I think the use of AI by companies now goes much further than just generative AI. In the pre-purchase phase, especially in the context of online shopping and e-commerce, AI is largely used in chatbots and as shopping assistants in online stores.

[Expert 6, 08:45]:

But it also plays a role in product recommendations, analyzing prior customer history to suggest products. It goes even further depending on the data a company has access to. Bigger companies and platforms have access to private data of customers or potential customers. Based on this data, they can provide tailored recommendations.

[Johannes Hattemer, 09:05]:

Yes.

[Expert 6, 09:06]:

I don't know if you've heard about the scandal with Target. Do you know Target?

[Johannes Hattemer, 09:10]:

Yeah, the chain store.

[Expert 6, 09:12]:

Yes, in the US. I think it was about 10 years ago. There was a scandal where Target started sending one American family commercial offers related to having a baby in the future. The issue was that in this family, there was a 15-year-old girl who was actually pregnant, but she didn't know it yet. Target apparently discovered she was pregnant through data analysis, possibly from her search queries or IP address. They found that someone in the household was getting ready to have a child. Target tries to build a connection between customers and the company, even before the customer's birth. They target pregnant women and then follow them through motherhood. It was a big scandal. I can find the case for you if you're interested.

[Johannes Hattemer, 09:55]:

Yeah, this is really interesting.

[Expert 6, 09:56]:

This issue of using data is quite significant. Companies have been using AI to analyze customer data for many years; it's not a new thing. It's just that people are now realizing what's possible because they can try generative AI themselves. But companies were already affecting the pre-purchase stage of customers by accessing customer data—not just data that was voluntarily given, but also geolocation and other data.

[Johannes Hattemer, 10:23]:

Yeah, I'll definitely research this afterwards. I'm sure there are plenty of articles about the Target case.

[Expert 6, 10:28]:

Yeah, I'll send you something. I found a Forbes article from 2012 about it.

[Expert 6, 10:30]:

Yeah, 12 years ago, but I'm saying that companies... well, I'm sure they had AI, and they could analyze data. For big data analysis, you need AI to do this kind of work. So, they were running through this data even back then, and just think about how much it has developed now. It's actually very interesting.

[Johannes Hattemer, 10:45]:

Yeah, I got the link. That's really interesting—it really helps. So, we talked a little bit about the pre-purchase phase. What do you think about the actual purchase phase? How can AI influence that?

[Expert 6, 11:00]:

Hmm, let me think... Well, I would say that the border between pre-purchase and purchase is quite blurry. The pre-purchase stage can start months before the actual purchase or just a few minutes before, depending on the type of purchase. If it's impulsive, it could be just a few minutes before. But let's blur the lines a bit. So, when we talk about the pre-purchase stage, do you mean a few months before the purchase, or where exactly do you draw the line?

[Johannes Hattemer, 11:25]:

From my definition, pre-purchase is everything leading up to the purchase.

[Expert 6, 11:28]:

Yeah, yeah. And the purchase is the moment when the person clicks "pay" or actually makes the payment, right?

[Johannes Hattemer, 11:32]:

Yes, exactly.

[Expert 6, 11:34]:

OK, then I would say that at the purchase stage, I don't see how AI would really affect things. If a person decides to buy a product, sometimes stores offer an extra discount or delivery bonuses, but I don't think that's AI—it's more of a general marketing offer. At the exact moment when the person clicks "buy," I don't think AI plays a role. But maybe I don't know everything that's going on behind the scenes.

[Johannes Hattemer, 11:55]:

Hmm, interesting.

[Expert 6, 11:56]:

However, if you stretch the definition to five minutes before clicking that button, AI might influence things. For example, by offering related products or discounts based on the selected product. I think it's important for you to clearly define the boundaries of pre-purchase and purchase. How do you define purchase? How long does it last?

[Johannes Hattemer, 12:15]:

From my definition, the purchase phase includes selection, ordering, and payment of the product.

[Expert 6, 12:20]:

Ah, so selection is included. I would say selection is more part of pre-purchase, but according to your definition, selection is part of the purchase phase?

[Johannes Hattemer, 12:27]:

Yes, the framework I'm using includes selection as part of the purchase phase.

[Expert 6, 12:30]:

OK. Well, I understand pre-purchase as the general search for a product, or from the moment you first hear about it, until the moment you start choosing specifics like color or other characteristics and add it to your cart. When you're already selecting the exact product, that's part of the purchase phase. In that case, AI can jump in and advise you on something else.

[Expert 6, 12:50]:

For example, on platforms like Amazon and other shopping sites, it's not AI but augmented reality (AR) that provides a "try-on" experience during the selection process. This try-on experience could be connected to AI, and during this process, the platform might analyze your surroundings and advise you on other products based on that.

[Johannes Hattemer, 12:35]:

Yeah, yeah. Also, maybe in terms of... you said Amazon, for example, also in terms of upselling and cross-selling. You get recommendations like "people also buy this product" or "people also buy these products together." This could include the purchase phase from my perspective. What do you think about the post-purchase phase?

[Expert 6, 12:50]:

I think the post-purchase phase is clearer in terms of definition. It's basically everything after the purchase until the end of the customer's life cycle, because it includes retention, loyalty, word of mouth, and recommending the product to friends. What do you think AI can do in this phase?

[Expert 6, 13:10]:

I can tell you from two perspectives]:

my personal perspective as a consumer and the potential perspective of what AI can do. From a personal perspective, I don't see AI doing too much post-purchase, aside from offering cross-sells or complementary products. Sometimes it asks you to leave a review, bringing you back to the platform after the purchase. If you have issues with the product, you can also contact support, which might use AI to give you additional information. But the potential for AI in the post-purchase phase is quite big.

[Johannes Hattemer, 13:35]:

Yeah, that's interesting.

[Expert 6, 13:36]:

As I see it, AI tries to bring you back to the shopping environment. Once you leave a recommendation, AI might suggest something else, whether similar or different, based on your previous interactions. If your feedback was negative, it could suggest alternatives. Social media ads also target you based on your actual purchases, showing more similar products. But I find this a very simplistic way of bringing customers back. I don't know why companies use this method. For example, if you've already bought a refrigerator, there's no point in continuing to advertise refrigerators to you—you don't need a second one! But it happens. AI could improve this by sorting successful purchases from unsuccessful ones and analyzing things more deeply, rather than just relying on direct searches.

[Johannes Hattemer, 14:10]:

Yeah, that makes sense.

[Expert 6, 14:12]:

AI could really help in this regard, especially when analyzing data more effectively.

[Johannes Hattemer, 14:15]:

Yeah, that's really good. What you've said gives me a good perspective. During my research, I found that AI serves not only in specific phases but also holistically. For example, data analysis isn't just important for the pre-purchase phase; it's also crucial during and after the purchase. It helps companies see trends and make decisions. Do you think there are more holistic, cross-phase opportunities where AI can serve?

[Expert 6, 14:40]:

Let me think... that's a good question. Could I see the question again? Oh, now I can see it. So, you're asking about cross-phase opportunities?

[Expert 6, 14:45]:

Well, I believe AI has potentials that we haven't fully seen yet, and we are about to discover them. It will continue to grow, especially with the implementation of smart homes and smart devices that are largely supported by AI. I think our whole lives will eventually be analyzed by AI, and AI will be involved in all stages of the purchase.

[Expert 6, 15:00]:

Right now, companies use AI in all stages of the purchase, but there isn't yet a digital synergy between these stages. It feels like separate tasks or separate AI applications are involved. But with the use of smart devices, AI might become more unified, and these efforts could also become united. AI will have access to much more data about a person and can offer advice based on that.

[Johannes Hattemer, 15:20]:

Yes, I've seen recent developments in AI systems for the iPhone. How will Siri work with the new iOS update?

[Expert 6, 15:24]:

I've heard that Apple is planning to collaborate with OpenAI on this, right? Siri will be updated with AI functions like Apple Intelligence.

[Johannes Hattemer, 15:28]:

Yes, that's correct.

[Expert 6, 15:30]:

Siri will know every single detail about you—it can go through all your messages, even little things you mention in conversations with your family and friends. It can catch that from your messages and then give you recommendations. For example, if you discussed dinner plans with your mom

but didn't make a reservation, Siri can suggest making one and even offer recommendations for places that were mentioned before or that paid for advertising.

[Expert 6, 15:52]:

It's a pre-purchase stage, basically. After visiting the place, because AI has access to geo-location, it might ask if you enjoyed your dinner. AI recommendations won't be based just on search history but also on little text messages that we send to friends and family. This is already happening—Apple Intelligence was just released yesterday, but I think we'll see more of it with the new iPhone. Right now, there are still privacy concerns.

[Johannes Hattemer, 16:15]:

Yeah, privacy is a huge issue with AI development.

[Expert 6, 16:17]:

Exactly. Privacy concerns may be the only thing slowing down this kind of development. But yes, AI has huge potential in the future.

[...reconnecting...]

[Johannes Hattemer, 18:24]:

We've talked about data security before. Are there any other risks, opportunities, or challenges you see with implementing AI throughout the customer journey?

[Expert 6, 18:30]:

Of course, data security is the biggest issue. I gave the example of Target, but it could get much worse with AI. In Germany, data security is taken very seriously. I was in June visiting Niederrhein University of Applied Sciences, close to Düsseldorf. They have a department focused on cybersecurity, and they're trying to help people prevent cyber-attacks and data leaks. But I think with AI, the situation will get more severe. My family was exposed to a data leak, and cybercriminals stole real money from a bank account. We couldn't get it back—it was just gone. This kind of issue will become more common with AI.

[Expert 6, 19:40]:

AI will take over some professions and also modify current professions. It will make significant changes in industries, and there's a snowball effect. When industries change, educational systems—or at least what institutions offer—will also change based on new needs. Some teaching positions may be reduced because they won't be needed anymore. The whole education system could change because AI can also teach, and it can do a pretty good job. Sometimes, it might even be nicer or easier than some professors. I'm focusing on education because it's a topic I think about a lot.

[Expert 6, 21:50]:

But I still believe the biggest concern is data. Deepfake technology can also affect data privacy a lot. I have a lecture about the ethical issues of AI—I can send you the slides.

[Johannes Hattemer, 22:18]:

Yes, please! I'll take all the help I can get.

[Expert 6, 22:21]:

It's at the bachelor level, but you might find some useful ideas. I'll share the lecture, and if you get more ideas, feel free to use them.

[Johannes Hattemer, 22:28]:

That would be really helpful, thank you. Now, I'd like to show you my framework and get your perspective on it, if that's okay.

[Expert 6, 22:34]:

Sure.

[Johannes Hattemer, 22:36]:

So, this is what I'm trying to build. I want to show how AI can affect different parts of the customer journey. There's a specific area for AI application before the purchase, during the purchase, and after the purchase—like recommendation systems, predictive analysis, and so on. Then, we have the cross-phase considerations for AI applications that don't just serve specific phases but work holistically. For example, customer and data analysis, targeting, customer approach, and engagement. Throughout the customer journey, companies need to interact with the customer, using conversational AI like chatbots to ask how the product was or recommend new products.

[Johannes Hattemer, 25:12]:

Then we have the operational challenges and considerations, like the managerial impact, training staff to work with AI, data security, ethical considerations, and all the risks that need to be addressed. The ultimate output could be customer lifetime value or long-term business performance and customer success. This is the current status of my framework. What do you think? Does it make sense to you, or are there any missing parts?

[Expert 6, 28:35]:

I think it looks good. I especially like that you take cross-phase considerations and look at the whole picture under this umbrella of cross-phase thinking. Let me take a moment to think...

[Expert 6, 28:45]:

Oh, I think the picture just disappeared.

[Johannes Hattemer, 28:48]:

Sorry about that, I switched Teams. I've also sent you the slides about the ethical issues of AI.

[Expert 6, 28:50]:

That's perfect, thanks a lot. It really helps me

[Expert 6, 28:52]:

Okay, let me check. Yeah, I'm thinking that the ethical part should probably be standalone. It's a cross-phase consideration, but it goes beyond just data use, so it might need to be another dimension you use for cross-phase considerations.

[Johannes Hattemer, 30:05]:

Challenges?

[Expert 6, 30:06]:

Yeah, challenges could also be related to personal knowledge about how to use AI. It's not just ethical concerns, but it's such a big topic nowadays. The use of data and also accountability—who is accountable for AI-related issues? There are many unresolved questions when it comes to the ethics of AI.

[Johannes Hattemer, 31:02]:

Do I understand correctly that you would basically put this part of the framework outside, separately?

[Expert 6, 31:26]:

No, I would keep it as it is. You need to define challenges. There are operational challenges related to the practical use of AI, but there are also challenges related to data and ethics. You could reframe it a bit, change the wording, and make it more explicitly about ethics.

[Expert 6, 32:40]:

Another example of ethical implications is with self-driving cars, like Teslas with autopilot. The autopilot basically decides who will live and who won't. People are concerned about their private data, but this is also an issue of accountability. Who is responsible for Tesla's decisions in critical situations—saving the passenger or saving people outside the car? Who will make that decision? The AI will decide, but who programs the AI, and who is accountable for its decisions? It's a huge ethical issue.

[Johannes Hattemer, 34:45]:

Yeah.

[Expert 6, 34:46]:

So, if you're not limited to certain product categories, like just platform shopping, but are looking at AI more broadly, there are cases where AI could lead to very serious consequences, not just data related. I think the ethical part should be standalone and more visible in your framework.

[Johannes Hattemer, 35:20]:

Yeah, that makes sense.

[Expert 6, 35:22]:

But overall, I think your framework looks really good. I like your research idea, and I hope you can publish something from this master's thesis because I think it's highly publishable.

[Johannes Hattemer, 36:32]:

Yeah, that's the goal. My advisor wants me to do extra interviews because initially, I planned for 10 to 15 interviews. But now he wants me to do 25 interviews to make the research more valuable and reasonable.

[Expert 6, 37:45]:

That's a good approach. You have a nice framework, and if you get good data, why not publish it? The AI topic is very hot right now. And Philip is editing some journals, so that might help you.

[Johannes Hattemer, 38:55]:

Do you think a framework like this could be practically used by companies, or is it more theoretical?

[Expert 6, 38:00]:

Absolutely, it can be used practically. It's all about how you describe the managerial implications. You could suggest strategies for ethical AI use at the end of your article or thesis. These strategies could have three or four dimensions]:

pre-purchase, post-purchase, and cross-phase considerations. You could suggest these strategies, but with a big focus on ethics, because that's something companies really need right now.

[Johannes Hattemer, 40:10]:

I'm sure there are papers already that cover these considerations, but maybe there's still room to add something. That's really good. I'm just checking the other questions to see if we missed anything, but I think we're quite good. Do you think there's anything else you'd like to share about AI in the customer journey to wrap up the topic? You don't have to, but I don't want us to leave and then you realize you forgot to mention something important from your perspective.

[Expert 6, 42:30]:

I think we had a nice talk, and we've already discussed a lot. If I think of something else, I'll maybe send you an email. And if I come across an interesting paper, I can share that with you as well.

[Johannes Hattemer, 42:45]:

Yeah, but I mean, you've already given me a lot of insights. You shared your slides and the Target case, so there's really a lot I can use for my thesis. I really want to thank you for taking the time to help me out here. I can see that you're really into this topic, and it's been very helpful. I really appreciate it.

[Expert 6, 43:00]:

You're welcome. Good luck with your thesis—you have a great topic and a great advisor, so I think it will turn out really well.

[Johannes Hattemer, 44:05]:

Yeah, I'll let you know if it's published, and I'll send you the final research paper as soon as I'm done.

[Expert 6, 44:10]:

That would be great. I'm also working on some articles related to AI in consumer behavior, so it would be very relevant. I think I could even cite your work—it depends on who publishes first though. Sometimes papers can take years.

[Johannes Hattemer, 45:20]:

I wanted to ask—are you a master's student or do you have industry experience as well? You seem to have research experience related to AI.

[Expert 6, 45:26]:

Right now, it's just for my master's thesis.

[Johannes Hattemer, 45:30]:

OK, because I'm looking for an expert for my course on AI and business. I need someone with work experience, but not necessarily in AI. I'm sorry, but that's not quite my field.

[Expert 6, 45:38]:

Is it OK if I keep you in mind as an expert for future projects?

[Johannes Hattemer, 45:42]:

Yeah, of course. I think it would be good for my students to know how they can use AI for their research and master's thesis. Since you're working on your master's thesis, it would be a good example.

[Expert 6, 45:50]:

Yes, let me know if it becomes necessary. I'll see what fits the course agenda, but I'm happy to help.

[Johannes Hattemer, 45:55]:

Great, thank you! OK, then—good luck with your thesis, and have a good week.

Appendix 10: Interview Transcripts (Expert 7)

Interview 7: Expert 7

Date: September 10th, 2024, 5:00 p.m. (remote)

[Johannes Hattemer, 00:00]:

It makes it easier for me because my work is also in English, so I don't need to translate the transcript. By the way, is it okay for you if I use this function in Teams to transcribe? Is that fine for you?

[Expert 7, 00:15]:

Yeah, sure. Go ahead.

[Johannes Hattemer, 00:18]:

Great, just to make it easier for me. Oh, now you're on mute again. I think that's the problem. Can you unmute yourself?

[Expert 7, 00:25]:

Yeah, I think I've got it now. Sorry about that.

[Johannes Hattemer, 00:29]:

No worries. Was it something from your side? Maybe your work computer?

[Expert 7, 00:34]:

No, no, it's my personal phone. I think it could be some data regulations or something. But we can work like this. I don't mind.

[Johannes Hattemer, 00:41]:

All right, cool. Do you see my screen now?

[Expert 7, 00:45]:

Yes, I can see it, but it's just white.

[Johannes Hattemer, 00:48]:

Yeah, I'm in a different tab. No worries, for now, it's just a letter with the questions I'm going to ask. It's not relevant yet, but later I'll show you the framework I'm working on. For now, let's focus on the questions. So, in the beginning, I'll ask you a bit about yourself. Then I'll explain that I'm writing about the influence of personalized AI on the customer journey stages. I want to get your point of view on how it can affect the different stages, but also holistically.

[Expert 7, 01:20]:

Sure, sounds good.

[Johannes Hattemer, 01:23]:

And at the end, we'll get to the framework. From my experience, the interview should take about 30 minutes, so we're good on time. Let's start—can you tell me a bit about yourself, your work experience, and your connection to AI or the customer journey?

[Expert 7, 01:40]:

OK. So, generally speaking, I've been working throughout my career, except for this last year, in the financial services industry. And when I say financial services, I mean everything from consumer banks to commercial banks, credit card companies, insurance firms, insurance brokers. I've been involved in everything from setting up new banks to growing them market-wise, product-wise, or through mergers and acquisitions and digital transformation.

[Expert 7, 02:15]:

That's essentially where my intersection with customer journeys comes in—the digital transformation part. I think the most exposure I've had to customer journeys was when I was working with

Ulysses. For a couple of years, I was Associate Director of Product Management, and we had significant interactions with the design teams, the UI/UX teams, and the technology teams. So, overall, we had that end-to-end view of what a customer journey should look like, what works well, what doesn't work, etc.

[Johannes Hattemer, 02:55]:

That sounds very interesting.

[Expert 7, 03:00]:

Yeah, I'm happy to dive into any specifics if you'd like, but generally speaking, that's what I've been doing—internal and external consulting, transforming the financial services industry.

[Johannes Hattemer, 03:15]:

And now you're based in Germany, right?

[Expert 7, 03:18]:

That's correct.

[Johannes Hattemer, 03:20]:

Nice. In your current job, do you use AI, or does AI affect your daily business?

[Expert 7, 03:30]:

In my current role, AI usage is limited to tools like Gen AI. We constantly use it to help with research, document creation, etc. But personally, I don't work directly with AI in customer journeys. However, some of my team members do work on projects where AI is integrated into customer journeys.

[Johannes Hattemer, 03:50]:

That's very interesting. So, let's jump into the main questions to make things easier.

[Johannes Hattemer, 04:00]:

So, I told you about how I'm building a framework around the customer journey. I'm working with the customer journey in a more simplified way, dividing it into three phases]:

pre-purchase, purchase, and post-purchase. I want to explore how AI affects these phases. Let's start with the pre-purchase phase. How do you think AI can affect the pre-purchase phase, including needs recognition, consideration, and product search from the customer's side?

[Expert 7, 04:30]:

OK. I'd be most comfortable speaking from a financial services industry perspective, if that works for you.

[Johannes Hattemer, 04:35]:

Sure, go ahead.

[Expert 7, 04:38]:

So, I think the biggest challenge with interacting with customers in the pre-purchase phase is that most communications are one-way. It's more like we're broadcasting information or sending out advertisements. Unless we have a customer, who is actually logging in or providing information through a form, we have limited opportunities to gather data about them.

[Expert 7, 04:58]:

In my experience, the influence AI has at this stage is limited, except at a very high level. For example, if I'm running a campaign and it has a link on Facebook, the customer might enter through that link. I can gather some details about how they landed on the page—whether they came from Facebook or Google, their location, what they clicked, etc. Based on this, I can customize what I display to them in terms of offerings. But other than that, pre-purchase is probably the weakest stage in terms of influence, because we have very limited data to work with.

[Johannes Hattemer, 05:30]:

Yeah, data is fundamental for good AI usage.

[Expert 7, 05:35]:

Exactly.

[Johannes Hattemer, 05:37]:

How about the purchase phase? How can AI influence decision-making and the purchase process?

[Expert 7, 05:45]:

Right, in the purchase phase, we already have a customer who's interested. At this point, we can start requesting additional information from the customer about their preferences—what their preferred end-users are, or other relevant details. Based on these data points, we can do a lot of things. For instance, if I'm disbursing a loan, there's a lot of information I can gather from the customer about their needs, their preferred payback period, or what they can offer as collateral in the case of a secured loan.

[Expert 7, 06:10]:

Based on that, I can customize my offerings, because one type of loan might fit their case better than another. The same goes for dispute loans—I can check lifestyle factors or general needs and propose offerings customized to their inputs.

[Expert 7, 06:30]:

Also, it can go a step further. If I'm interested in one type of product, by extension, I could be interested in a second type of product. I can basically draw patterns from that, and this is where AI can come into the picture and start playing a role. But the thing is, we need to start gathering data from the customer at some point, and that's when we can start employing AI—at least, that's been my experience.

[Johannes Hattemer, 06:55]:

Yeah, that makes sense. I agree. Moving to the post-purchase phase, how do you think AI can influence that phase? Post-purchase covers everything from after the purchase to the end of the customer's lifetime.

[Expert 7, 07:10]:

In my opinion, this is the easiest phase to employ AI because the customer is already in your system. You have their details. Based on their transactions and interaction patterns, we can derive potential hooks to cross-sell or upsell to them, depending on what they're doing.

[Expert 7, 07:30]:

Simple data like their date of birth, family details, or major life events such as a marriage or large purchases like a house or car can be linked to associated needs. We can develop models to propose related purchases. For example, if they bought a car, they likely need insurance, or if they have an anniversary coming up, they might need life insurance. There are many opportunities for cross-selling and upselling based on the additional customer data we now have.

[Johannes Hattemer, 07:55]:

Yeah, definitely.

[Expert 7, 08:00]:

Post-purchase is also where AI can shine in customer service. Today's customer service can be very AI-driven, depending on who's managing it. We once set this up for a client where the entire customer interaction wasn't just a blank slate—a customer calling a service agent and explaining their issue. Instead, when a customer call came in, the agent already had the customer's details, history, and potential discussion topics pulled up.

[Expert 7, 08:25]:

AI intuitively presented this information to the service agent, along with alternatives for solutions and opportunities for cross-sell or upsell. The system identified what could be done and presented it to the agent, so nothing was left to chance. So, I think the cross-sell, upsell, as well as a more

comprehensive servicing of the customer, is probably very important. It's really a big thing in terms of what we're doing.

[Johannes Hattemer, 08:55]:

It really helps that you're from the financial services industry because you bring a different perspective. It helps round out my work, as I now have insights from different areas of expertise. I think it's really great that I have a viewpoint from financial services as well. Do you think there are cross-phase opportunities for AI to improve more holistically, which not only serve one specific phase but can be used across phases?

[Expert 7, 09:20]:

Cross-phase, you mean something that goes across the journey, right?

[Johannes Hattemer, 09:23]:

Yes, I'll give you an example. There are parts where AI doesn't only serve one specific phase. For example, the interaction with the customer is ongoing, or data analysis is always needed—both before and after the purchase, for upselling or maintaining loyalty. That's what I mean by cross-phase.

[Expert 7, 09:45]:

OK, I understand. Honestly, I'm trying to think of examples from other industries. The only thing that comes to mind off the top of my head is payments. Payments are part of the post-purchase phase, but they also happen during the purchase. Depending on the customer's payment history, preferred payment medium, or regularity, payments can be a cross-phase element. If the customer is paying in monthly installments, for example, that can span the entire journey. Other than that, not much comes to mind.

[Johannes Hattemer, 10:10]:

Another example could be chatbots. In the B2C market, ongoing engagement with the customer is another part that can span across phases.

[Expert 7, 10:18]:

True. But generally speaking, chatbots so far have been pretty disappointing. All the ones I've seen leave more questions unanswered than they answer.

[Johannes Hattemer, 10:27]:

Yeah, I have the same experience. Most of the pages I visit with chatbots already annoy me because they never help.

[Expert 7, 10:35]:

Exactly. Sorry to go back on this a bit, but now I'm recalling more details. If you had sent me the questions in advance, I might have had more time to think about this. One thing we did for a client was live monitoring of customer behavior on the site. We tracked what kind of products they were looking at, the information they sought, and then gauged their needs in advance. This helped us determine if they needed to be connected to a live agent or offered additional assistance. So, this kind of live monitoring or virtual assistance can also be done quite effectively through AI.

[Johannes Hattemer, 11:05]:

Yeah, that's true. To sum this up, let's talk a little about the consequences of using AI. We've discussed a lot of opportunities, but of course, there are also challenges or risks. What kind of risks do you see when applying personalized AI to the customer journey?

[Expert 7, 11:30]:

So, I think the biggest risk is what we just discussed—the fact that customers feel overwhelmed or spammed because we are creating interaction points, they weren't expecting. It might be useful in some cases, but in other cases, it might be perceived as too much. Some people might even opt out

of the journey because they feel bombarded. Of course, that's more of a design issue than an AI issue, but that's one risk I see.

The second thing is the live monitoring example I mentioned earlier. Some people might find that useful, but others might see it as an invasion of privacy. Not everyone likes being observed, and using customer data to “help” them might not sit well with everyone. For example, one of the biggest concerns with social media today is how they handle our data and how it's shared or used. For most people, they're not celebrities—they don't have much to hide. The data used by social media platforms is mostly to deliver better ads, which can be a plus. But a lot of people are still tight-fisted when it comes to sharing their data.

[Johannes Hattemer, 12:10]:

Yeah, that's true.

[Expert 7, 12:13]:

I think that kind of general pushback from customers—”I don't want my data to be used for anything”—can block the whole thing. If your customer journey is heavily dependent on creating these additional touchpoints, you risk losing your entire funnel if those interactions disappear.

[Johannes Hattemer, 12:30]:

Especially in Germany, data security is a major concern when it comes to implementing AI.

[Expert 7, 12:35]:

Exactly.

[Johannes Hattemer, 12:38]:

OK, let's move on to the next topic. I want to show you the key element of my work—the actual framework—and get your thoughts on it. I hope you can see it well on your screen. So, I'm looking at the application of AI throughout the whole journey. You can see the specific phases]:

before the purchase, during the purchase, and after the purchase, where AI can be used. But there are also cross-phase considerations like data analysis, customer targeting, and customer engagement. These interactions need to happen throughout the journey.

[Johannes Hattemer, 13:05]:

Then, of course, we also have to consider the implementation challenges when it comes to AI. The overall benefit of using AI in the customer journey should lead to better customer lifetime value, business performance, and customer success. So, what do you think when you see this? Is there anything you're missing?

[Expert 7, 13:25]:

No, I think this works. My only challenge is with the term “operational challenges and considerations.” It's not homogeneous with the rest of the framework because we're mostly talking about AI applications. This part feels different. I don't know if you want to place it in the same framework as the other things.

[Johannes Hattemer, 13:45]:

Yeah, I had the same issue when creating the framework. Initially, I had it placed outside the framework but still connected with dots to show the connection.

[Johannes Hattemer, 13:55]:

It's hard because it's cross-phase, especially in terms of management throughout the framework. But it's not focused on the customer itself. It's more about the company—what they need to consider, like training staff, data security, and ethical considerations. So, it's not aimed at the customer per se, more at the company implementing it.

[Expert 7, 14:10]:

Yeah, I see. I think maybe it should be a separate category. Instead of cross-phase considerations, you could split it into cross-phase applications and then other considerations. This one item would

fall under “other considerations.” It feels a little heterogeneous, which makes the list feel a bit off in my opinion.

[Johannes Hattemer, 14:35]:

Do you think a framework like this could be used by companies in practice, or is it more theoretical?

[Expert 7, 14:40]:

Let me think. Of course, it wouldn’t work for every industry—it would need to be adapted from company to company.

[Johannes Hattemer, 14:48]:

Yeah, of course. The framework is meant as a guideline for companies to see how or where they can use AI, or benefit from AI applications. You would have to read the text to see how AI can impact the three major stages, and so on.

[Expert 7, 15:20]:

Right. I think you’re correct—it will definitely need customization by industry. Now that I’m looking at it, the cross-phase considerations at the top, like customer and data analysis, strategic targeting, and customer engagement, are very specific. But in the pre-purchase, purchase, and post-purchase phases, there would also be specific AI applications. Those are not coming out here—it’s only the cross-phase ones that are mentioned.

[Johannes Hattemer, 15:25]:

That’s true.

[Expert 7, 16:24]:

Unless you have another version of this diagram where that’s elaborated, it makes it slightly heterogeneous. So, you have specifics on top and not specifics at the bottom. I completely understand. But I tried to figure out how to solve it. When you redesign the framework, would you put more detail into those three phases specifically?

[Johannes Hattemer, 16:45]:

Yeah.

[Expert 7, 16:46]:

I would completely separate out the phasing because that is not an AI application—it’s just an epic, or it’s just a scale kind of thing. So, I would put this at the top or the bottom, whatever that might be, but then have the detailed applications in each phase and the cross-phase applications. And at the bottom, I’d have the phases, so it doesn’t look like I’m trying to club pre-purchase and data analysis because those are not similar things.

[Johannes Hattemer, 118:08]:

Yeah.

[Expert 7, 18:08]:

Right now, it’s basically only the name for the phase. It’s not exactly an action.

[Johannes Hattemer, 18:13]:

Yeah, I see the point.

[Expert 7, 18:15]:

So, this should be more detailed, like recommendation systems or predictive analysis. Pre-purchase is harder, but for post-purchase, you can have upselling, cross-selling, CLTV monitoring, or whatever that might be. You can have specifics, and the phases are like markings on a graph—pre-purchase, post-purchase—but you should also have specifics for each phase.

[Johannes Hattemer, 19:36]:

Yeah.

[Expert 7, 19:37]:

You'll also have to consider operational challenges, data considerations, and privacy concerns. You can list those considerations and the top applications. Then phase-wise, some things are cross-phase, of course.

[Johannes Hattemer, 19:47]:

I see the point. So right now, it's like having the graph labels inside the graph, which doesn't really make sense.

[Expert 7, 20:54]:

Exactly.

[Johannes Hattemer, 20:56]:

For sure, after considering all the interviews, I'll need to adapt the framework. It's more like a draft at this stage. But with all the practical input from the interviews, I can see how to refine it.

[Expert 7, 21:05]:

Yeah, there are many ways to redesign it. You said something about separating the back-end and front-end, like what the customer sees in terms of interaction and engagement, versus the back-end, like data analysis and insights.

[Johannes Hattemer, 21:10]:

Or like putting it more into categories, like organizational, marketing. But yeah, that's another way to slice it.

[Expert 7, 21:13]:

Yeah, but I think that's another layer. So, for example, what you just mentioned, the customer-facing versus non-customer-facing, plus marketing or whatever else. Those could come in as like icons on the diagram, right? So, you have applications, other considerations, the phases at the bottom, and then for some applications, you add layers like "these are data applications," "these are marketing applications," and so on. But as a foundational thing, I would segregate applications and considerations, and I would definitely put the phases at the bottom.

[Johannes Hattemer, 23:34]:

Really good. I think that's all for my questions for now. Anything else you'd like to add in terms of AI or the customer journey?

[Expert 7, 23:39]:

So, I think if you don't mind, just send me the questions. Let me think it through, because I'm honestly drawing a blank right now. I'll recall more things over time and send you a message whenever I think of something.

[Johannes Hattemer, 24:48]:

It's really nice, but I don't want to take too much of your time—you already have a pretty busy schedule. But if you can help, I'll take any help you offer!

[Expert 7, 25:54]:

No worries. I just want to give you better input. So maybe I'll sleep on it, and if something comes to mind, I'll drop you a line. Can I just post it in the Teams chat?

[Johannes Hattemer, 26:20]:

No, I think the Teams chat might get lost. Better to do it on LinkedIn.

[Expert 7, 18:02]:

Sure, not a problem.

[Johannes Hattemer, 27:04]:

I'll send it to you right away. If anything comes to your mind, just give me bullet points. I really appreciate it.

[Expert 7, 27:07]:

No problem. I'm happy to help.

[Johannes Hattemer, 27:09]:

For future interviews, do you think it's better to send the questions beforehand?

[Expert 7, 27:12]:

Yeah, because if I had 10 minutes to think beforehand, I could have given you better input. Especially for consultants with busy schedules, it would help.

[Johannes Hattemer, 27:20]:

I'll send the questions ahead next time. Looking forward to your response. Thank you very much, Vikram—you really helped me!

[Expert 7, 27:41]:

My pleasure. Thanks, Jonas. Ciao.

Appendix 11: Interview Transcripts (Expert 8)

Interview 8: Expert 8

Date: September 10th, 2024, 8:00 p.m. (remote)

[Johannes Hattemer, 00:00]:

Hello Ivan, can you hear me?

[Expert 8, 00:04]:

Hello, how are you?

[Johannes Hattemer, 00:06]:

I'm good, how are you?

[Expert 8, 00:08]:

Good, good.

[Johannes Hattemer, 00:10]:

So, have you seen me?

[Expert 8, 00:12]:

Yeah, I see you, I see you. I just double-checked your LinkedIn account and I saw that you have like the voice of artificial intelligence. What does it mean?

[Expert 8, 00:23]:

Yeah, yeah, I'm a consultant guy in an IT company, so I'm responsible for IT projects that involve AI for five years now.

[Johannes Hattemer, 00:34]:

That's really cool. And you're based in Porto, right?

[Expert 8, 00:37]:

Yeah, and you?

[Johannes Hattemer, 00:39]:

Right now, I'm in Lisbon. I'm from Germany. As you like. I think you don't think that I'm Portuguese, but I study here at NOVA in Lisbon.

[Expert 8, 00:50]:

Okay, and how can I say your name? Johannes?

[Johannes Hattemer, 00:53]:

Johannes, yeah, Johannes. I think it's the German version of Joao.

[Expert 8, 00:58]:

Oh, okay. Yeah.

[Johannes Hattemer, 01:00]:

Is it okay for you if I, if I, not record, but there's a transcription function in.

[Expert 8, 01:05]:

Yeah, no problem.

[Johannes Hattemer, 01:06]:

Yeah, just to make it easier for me. And can I use your, like, if I, if I read something?

[Expert 8, 01:10]:

Yeah.

[Johannes Hattemer, 01:11]:

Just to read something about you, what you said, is it okay for you if I take your name and maybe the name of your company, or do you want to do it another way?

[Expert 8, 01:18]:

Yeah. Okay. So, my name is Ivan, or Ivan in English. And I've been working for Leega for five years now. I'm voice of artificial intelligence in Leega. I'm responsible for new projects, projects of innovation and new technologies to provide new solutions and products for new clients and help the operation area.

[Expert 8, 01:40]:

I'm a co-founder of a venture builder called Seven. Seven, yeah, seven is the name in English. Seven and “Sete” in Portuguese is the same number. We are maybe the first of a lot of independent venture builders in Brazil to work with startup projects. We are not linked with a big company, for example.

[Expert 8, 01:57]:

And now I'm a professor at IPAM here in Portugal of artificial intelligence, statistics, data analysis, and others.

[Johannes Hattemer, 02:06]:

And the companies you work for, they are based in Brazil, right?

[Expert 8, 02:09]:

Yeah, Leega is the IT company. They are based in Brazil, but they have another branch here in Portugal.

[Expert 8, 02:18]:

In Porto, actually. We work for the Latin America region and Europe.

[Johannes Hattemer, 02:23]:

And your work experience, your business experience—is it always like IT and AI-based?

[Expert 8, 02:29]:

Yes and no. I was a data scientist for banks. I worked for banks for 12 years, like 12 to 13 years. After that, I decided to change my career to IT because I always worked with data science, data modeling, machine learning, and artificial intelligence. I decided to focus my career in this area, so I moved to Leega, an IT company, and started delivering projects focused on AI.

[Johannes Hattemer, 02:56]:

That's nice, really, really interesting.

[Johannes Hattemer, 03:00]:

Yeah, so let me tell you a bit about my work before we start the actual questions about the interview, just to give you a little bit of an overview of what this is discussing. So, I, I like what I told you already, I'm writing my thesis about the customer journey and what impacts artificial intelligence and personalized AI can have on the steps of the customer journey. So, I'm looking at how I can affect the three major stages in the customer journey]:

like before the purchase, during the purchase, and after the purchase in particular, but also holistically. Like, what I cross-face of applications of AI which benefit all throughout the customer journey. So, I'm interviewing different partners. I had like some consultants, some people from marketing, from company sites, and now it really helps me to interview you to get a little bit more from the technical side. Maybe you have some insights. I'm pretty sure you're not that into marketing, like your focus is IT, right?

[Expert 8, 04:05]:

Yeah, not just IT, because I have this—I cannot say a landscape of everything because I work with my startups for a long time. So, I have this knowledge of focusing, but my expertise is really native to studying artificial intelligence.

[Johannes Hattemer, 04:25]:

What kind of clients are you working with when you are at Leega?

[Expert 8, 04:29]:

Yeah, Leega works for general marketing because it's like an IT company focusing on delivering projects and outsourcing. We have a lot of clients of all sizes and across many sectors. We don't have a specific area to act, you know? We work with small startups, medium startups, and big companies, like the major company of Brazil. We work with big companies in Portugal, like Sonai, for example.

[Johannes Hattemer, 04:55]:

Yeah, really, really good. I think we can just jump into the major questions. I don't want to take too much of your time, I'm thinking 30 minutes, okay? We should be done.

[Expert 8, 05:05]:

Yeah, okay.

[Johannes Hattemer, 05:08]:

The first question is, I also want to share my screen, I don't know if you can see because when I switch...

[Expert 8, 05:12]:

Yeah, yeah, I know.

[Johannes Hattemer, 05:14]:

Yeah, but when I switch to Teams, I like to see you and I think you won't see the questions anymore. But yeah, it's more important at the end because I want to show you my framework I'm working on. At the end, I want to get your feedback about your point of view, so it will be important to see the screen then.

[Expert 8, 05:30]:

Yeah.

[Johannes Hattemer, 05:32]:

But let's start with some general questions. I want to see how AI can influence the three major phases I told you about. So, what is your point of view? How can AI influence the customer before the actual purchase, in the pre-purchase area?

[Expert 8, 05:50]:

Yeah, we are living today in the world of AI. We are living today in a very specific moment of society because, after ChatGPT launched, a lot of people expected that digital products have some kind of artificial intelligence in the future. Like, it's the new normal, if I can say that. And that's the new normal because... because... yeah, let me start again. Because after the pandemic, we have the new normal, no? A lot of businesses need digital transformation to survive. And now we are living the new normal where digital is very, very strong in marketing. So, if you have some kind of business, if you have some kind of product, you need some presence in the digital world to survive, to sell your product or your service. And after that, we saw a very disruptive subject with artificial intelligence because of the ChatGPT disruption, you know. They launched this product. They launched this product in the market like a public product because ChatGPT is a little bit old, actually. GPT technology is a little bit old. But they launched a good product in a public format. And it's very good for people to understand better about artificial intelligence. And because of this disruptive scenario that they created, you know, it's very good. And a lot of people now have another expectation about digital products, digital services, and the digital world, actually. So, I think the influence of artificial intelligence before the purchase is very important to engage the customer journey and to guide this customer toward the conversion, you know. Like, it's very important. It's very important to deliver something in terms of experience, in terms of engagement, using artificial intelligence to provide that, to match with the customer expectation, and to provide some kind of benefits during the purchasing journey. And it's very common for new products today to have some

kind of chatbot or some kind of intelligence to guide the customer to a specific point in the journey to convert afterward.

[Johannes Hattemer, 07:30]:

Yeah. Yeah. And what do you think about the actual purchase phase? Like, during the purchase, the source I'm using for this framework is calling the purchase phase the selection of the product, the ordering, the payment. How do you think AI can influence the decision-making, for example?

[Expert 8, 07:45]:

Yeah, let's enter another subject about artificial intelligence. I usually talk about two groups of artificial intelligence. You have artificial intelligence in terms of the product, you know, and you have artificial intelligence in terms of problem-solving. So, in terms of the product, we are talking about chatbots, we are talking about, for example, Alexa, Google, ChatGPT, about products that you can use and provide some kind of experience or engagement. In terms of artificial intelligence for problem-solving, we have a lot of things, you know? We have another world because, imagine, at the beginning of the purchase journey, maybe you have some information about the customer, and you can use this information to create an intelligence. And during the purchase, you have more information about the customer because you have the engagement from the pre-purchase journey information, and you can transform this information into data and use this data to provide more intelligence to the process. So, during the purchase, you can use, for example, segmentation, clusterization, you can use product recommendations, recommendation algorithms to recommend something, to create a very good option for your customer in the middle of the decision to purchase. And maybe, for example, if you have an e-commerce platform, you can start the journey with a chatbot with some kind of artificial intelligence to provide a very good experience, to guide this customer to the purchase moment. And during the purchase, you can provide the best offer, you can provide the best products and the best options for this customer. Because you have information, you have artificial intelligence applied in this context to provide some kind of benefit during the purchase that convinces this customer to convert.

[Johannes Hattemer, 09:15]:

Yeah, really good, really good. I want to talk to you about conversational AI and the chatbots later on as well. But let's focus on the customer journey for now. To sum up, what do you think about the post-purchase phase? How can AI influence here, especially regarding loyalty and retention?

[Expert 8, 09:30]:

Okay. Again, you have two ways to approach this. First, you have the path of the product. You can use artificial intelligence to engage this customer. You can use artificial intelligence to create new experiences in a similar way. You can use AI to create a good recommendation, to create a good experience with your app, your website, or your digital product based on AI experiences. Because now, we as customers, we expect that.

[Expert 8, 10:00]:

But you also have the second path, where you can use artificial intelligence to ask more questions and provide answers. That's my view because it links to the intelligence we use. You can understand your customers better in terms of whether they are a small customer, a big customer, if they purchase a lot or just a little. You can analyze the best KPIs to evaluate in order to understand this customer's life better and create some kind of forecast using these KPIs to provide more information about the future lifecycle of this customer. Like, if you understand when the critical churn moment of this customer is coming, you can take actions, like marketing efforts or other actions, for example. You can offer a discount or new product recommendations and retain this customer before they churn. These are two paths you can follow]:

You can use artificial intelligence to provide a good experience and a good journey, including post-purchase interactions. Because after the customer has made a purchase, you can use other resources to provide intelligence, such as KPI forecasts or decision-making predictions. You can anticipate these actions and communicate in the same language that guides the customer's actions.

[Johannes Hattemer, 11:00]:

So, for instance, we have, we have AI substituting the space because it satisfies that specific person. So, that's a whole other responsibility to be applied across phases. For example, you mentioned chatbots. Chatbots are something that is not only applied to one phase because the interaction with the customer by chatbots can be before the purchase to gather some more information, but also during, to do the payment, or after. Another example is data analysis, which is applied throughout the whole customer journey because the company needs to analyze the data before the purchase, but also after the purchase to understand what the customer wants, what new recommendations could be set. What do you think are the major cross-phase opportunities or major cross-phase applications of AI during the customer journey?

[Expert 8, 12:00]:

Yeah, I see a lot of things in the market, and I usually talk with my partners and students about this. We need more effort from companies to become more intelligent because many times, they spend a lot of money on marketing, on the customer journey, on channels, and strategies, and they don't do these things with the intelligence they already have. The easiest thing that you can do, and the more you use it, is like when you as a customer see a product on the internet, and now you receive a lot of messages about this product across a lot of channels. Like, for example, a healthcare product, you know?

[Expert 8, 12:45]:

This can be a bad experience. You use a lot of intelligence at the same time but without a strategy. Using intelligence isn't just about applying AI, forecasting, and algorithms and then creating actions together. You need to create a real strategy with the right touchpoints. You need to start telling the customer about your brand during their journey to capture their attention and engage them in the correct path to conversion. In my opinion, this is a good point]:

to understand how to use channels, resources, and intelligence and data to provide the best journey for the customer, create the right touchpoints, and deliver a good experience that leads to purchase conversion afterward.

[Johannes Hattemer, 13:30]:

Yeah, yeah, pretty good. Do you see any, like we talked a lot about the opportunities, but do you also see risks or challenges when implementing AI?

[Expert 8, 13:40]:

Yeah, totally. AI is a new tool that we can use in IT, you know? It's like in the old days when we could use computers. It's like the old times when we could use process automation. And now, we can use AI as a new tool to gain more intelligence. This is super powerful, but there are a lot of things to think about. For example, you need good data, you need to have a good team, and maturity with this data. It's not just about quality; you need both quality and treatment. And you need to be aware of new regulations like GDPR, and the new AI Act, which are very important...

[Johannes Hattemer, 14:20]:

Hello? Hello, are you listening?

[Expert 8, 14:23]:

Yeah, yeah, I'm sorry, I lost you for a few seconds. Is it my computer or yours?

[Johannes Hattemer, 14:30]:

Hello? Hi, are you hearing me?

[Expert 8, 14:32]:

Yeah, yeah, is it your computer or mine?

[Johannes Hattemer, 14:35]:

I don't know, maybe my internet. I was muted, I don't know why.

[Expert 8, 14:38]:

Okay, I stopped, but can you recover a few seconds?

[Johannes Hattemer, 14:42]:

Yeah, I think it's working now again. I don't see you anymore, but that's fine. I think my connection was bad for a bit.

[Expert 8, 14:50]:

No problem.

[Johannes Hattemer, 14:52]:

Okay, but just continue. I just lost you for a few seconds

[Expert 8, 15:00]:

Okay, so I was talking about the use of artificial intelligence. It's very powerful, but you need to see the regulations, like GDPR and the AI Act. That's very important to keep your company safe, to keep your company using the best practices in the market, and to keep your company competitive. It's also very important to have good treatment of the data because now, with the disruption of AI in the market, a lot of customers have a suspicious feeling, you know. They're asking, "What are they doing with my data? What are they doing with my information? Why do they need this information?"

[Expert 8, 15:40]:

So, it's very important to be transparent in the process, and transparent with how you treat third-party data. In terms of artificial intelligence, it's very important to think of it as a new tool in IT, you know. It's been around, machine learning, all my life, but now there is a lot of hype in the market because of these new AI products.

[Johannes Hattemer, 16:10]:

Yeah, yeah. But how did you use machine learning? When you say "all your life," how did you use it 10 years ago, for example?

[Expert 8, 16:20]:

Okay, 10 years ago, for example, I was working for banks. So, I used machine learning to create scorecards, to create clusterizations, and to make decisions in the process of giving credit, loans, and other products in the banks. We had a lot of machine learning applied to make the process more intelligent, more automated. And it was very important for banks to have machine learning applied because, in terms of income, it's crucial. You have the savings, you have more efficiency, and you can optimize the process and gain better knowledge about your customers. This is very important.

[Expert 8, 16:55]:

Today, I see good companies and big companies doing what banks did 10 years ago, you know.

[Johannes Hattemer, 17:00]:

Yeah, yeah. But in terms of risk, like you said, it's just an IT tool. Like with every IT tool, there are ethical considerations and data security, which are major concerns, right?

[Expert 8, 17:10]:

Yeah, safety, I mean a security process, ethical processes to prevent biases with the data, and not training machine learning algorithms with biased data. You need to follow the ethical processes. You need to know what data you need to train an algorithm, why you need it, and what limitations

you have. And you need to know how you capture and refresh this data during the training process because, for the most part, with machine learning, you need to retrain your models periodically.

[Expert 8, 17:45]:

It's very important to have these considerations. And like other IT tools, it's very important to have good integration, a secure, cyber-secured system, with firewalls and protections against external agents. It's very important, just like any ordinary IT product.

[Johannes Hattemer, 18:10]:

Yeah, yeah, I see the point. There was something I wanted to add. Oh yeah, like you said, especially with machine learning and AI, where you need a lot of data to train and analyze, the correct usage is super important, right? Like, to ensure that no data is leaked and that everything is secure.

[Expert 8, 18:30]:

Yes, it depends because you can apply machine learning with a lot of modes, for example...

[Expert 8, 18:35]:

You can apply machine learning with a lot of modes, for example. You can have customer data to develop some kind of algorithm, a new algorithm, to train some kind of model, to create, for example, a segmentation or a new score or a new prediction. But you also have simple machine learning techniques, where you can create a simple forecast with KPIs. For example, I have a temporal series—a time series—about KPIs, for example, LTV.

[Johannes Hattemer, 19:00]:

Yeah, yeah.

[Expert 8, 19:03]:

Because you can have the real value about your customer during their lifecycle, and you have points on this LTV. And you can apply some kind of technique to forecast this KPI, and a vision of the future of this KPI is very important for your company's strategy, you know? But it's so simple, you don't need a lot of information to provide that. Like, with time series, two years, three years is enough to create some kind of forecast.

[Johannes Hattemer, 19:30]:

Yeah, yeah, I see the point. Okay, I'd like to jump over to the final question, if that's okay with you, if you don't have anything more to add to the previous questions.

[Expert 8, 19:40]:

Yeah, yeah, that's fine.

[Johannes Hattemer, 19:42]:

Because I really want to get your feedback and your perspective on the framework. Is it okay?

[Expert 8, 19:47]:

Yeah, it's very good, I think so.

[Johannes Hattemer, 19:50]:

Okay, okay. So, this is what I'm working on right now. It's basically a draft, but it's based on the research idea. Like I told you, there are some applications of AI which can only be used for specific phases of the customer journey]:

before, during, and after the purchase. So, those are phase-specific areas for AI application. Then we have the cross-phase considerations, like data analysis, customer approach, and the interaction with the customer, which works throughout the whole customer journey process and is not limited to just one of the three major phases.

[Johannes Hattemer, 20:20]:

Also, we've got the challenges and considerations. For example, managers need to train their staff for the correct usage of AI. We talked about data security, ethical considerations—all those things need to be addressed by the company before or during the use of AI. This doesn't really focus on

the customer; it's more for the back end, like what is to be implemented. And then the output should be a better customer lifetime value, improved business performance, which is what I mean by "output." What do you think when you see this? What comes to mind when you see this framework?

[Expert 8, 20:55]:

Yeah, I think that's good. It's pretty good, really. But in terms of the concept of AI, like I said, I've seen a lot of companies using AI like a holistic thing, you know? Like, "I need AI. I need to put AI in my journey. I'll put AI in everything." So, AI—it can be a product, but it can also be problem-solving. You can apply AI, like machine learning, deep learning, and other techniques, to solve some kind of problem. And this kind of problem can be segmentation, forecasting indicators, or a lot of things—a lot of interactions.

[Expert 8, 21:30]:

So, in terms of the customer journey, you can have a lot of artificial intelligence integrated. Each AI algorithm is solving something. You can segment first, you can create a forecast afterward, you can create a recommendation, and after all that, you can have a chatbot like a product at the end of the journey.

[Expert 8, 21:50]:

Yeah. You can have a chatbot like a product at the end of the journey, just linking all of these things and providing some kind of experience to the customer in practical terms. So, when I see this framework, I can't see the division between what is AI in terms of the product and what is AI in terms of problem-solving. You know, that's my point. But I think that you have a good framework with this overview of the customer journey, covering the pre-purchase, purchase, and post-purchase phases.

[Johannes Hattemer, 22:20]:

Yeah, like I said, it's more like a draft. I'm not 100 percent happy, but I needed to design a framework to take into the interviews, to also get the opinions of experts like you.

[Expert 8, 22:35]:

Yeah, maybe you can consider—imagine the customer interaction. One thing is the customer interacting with an AI product or algorithm directly in your service. For example, imagine your website, and the customer enters your website and interacts with a chatbot. So, this is an example of a customer experience with a direct AI product because they are interacting with the chatbot.

[Expert 8, 23:00]:

But imagine now that your company is using AI to understand the customer. You are applying a lot of algorithms to segment them, to recommend and forecast something. And it's not something the customer interacts with directly; maybe the customer just receives a recommendation because it's part of your marketing process. But the beginning of this process is the AI point. You need to provide this recommendation at the beginning, and after that, the process is executed so the customer receives the recommendation.

[Expert 8, 23:30]:

It's not that AI is providing everything. It's different from having an AI product like a chatbot, where the customer interacts directly with an AI algorithm and receives responses. It's totally different from starting the process with an AI recommendation, which then leads to marketing actions to reach the customer through channels like email or social media. AI is just part of the process; it's not the entire process based on AI.

[Expert 8, 24:00]:

In the middle of this marketing process, you have other touchpoints. So, it's not just AI. For example, the recommendation was at the beginning, and after that, you decide to provide it through channels like social media. In social media, you have another kind of artificial intelligence working

to conduct this audience towards the recommendation you provided at the beginning. So, you have a complex scenario using artificial intelligence at different points. But they are independent—they are working together in the process, but one is part of the social media provider, and one is yours because you developed the recommendation system.

[Expert 8, 24:40]:

This is my difficulty in seeing your framework at this point, but it's okay.

[Expert 8, 24:50]:

Again, your framework is very good too, in terms of the overview of using AI during the pre-purchase, purchase, and post-purchase phases.

[Johannes Hattemer, 25:00]:

Yeah. I mean, what would also need to be considered while creating the framework is, of course, that it can differ between different areas of usage, like the departments using it or the market. Is it the B2B market? Is it the B2C market? So, I really wanted to keep it more superficial.

[Expert 8, 25:20]:

Maybe you can isolate this sub-area, you know? You can use this framework to isolate some kind of subject and conclude something in this isolated subject. For example, you can have AI for the entire experience of all the customers, B2B and B2C, but you can, for example, use AI in terms of the product in the customer journey. For example, using chatbots, using some kind of AI product in the experience. Because if you need to deep dive into some algorithms and processes in the marketing journey, the customer journey is very deep and complex. You have a lot of things, a lot of different paths, you know?

[Johannes Hattemer, 25:55]:

Yeah, yeah, I need to think about it a little bit more, but your feedback really helped me to consider specifying things more.

[Expert 8, 26:00]:

Yeah, good.

[Johannes Hattemer, 26:05]:

Okay. What would you say is the output? Do you think it makes sense to say it's business performance and customer success, or is that too unspecified?

[Expert 8, 26:15]:

I mean, business performance is basically also customer success, so maybe break it down a bit, like customer lifetime value or something like that.

[Johannes Hattemer, 26:20]:

Yeah, yeah, I think that's enough. I think that's good.

[Expert 8, 26:25]:

Yeah, I think it's good.

[Johannes Hattemer, 26:30]:

Okay, thank you so much for your feedback about the framework. Your insights really gave me a new perspective. It's not something we can solve during this call, but I'll take your input and think about it more in detail when designing the framework.

[Expert 8, 26:45]:

Good, good.

[Johannes Hattemer, 26:50]:

Okay, I think we're good for now. I really appreciate you taking the time. I hope I didn't steal too much of it. Like I said, your perspective gave me a lot of new insights for my thesis. Is it still okay that I use your name and your company?

[Expert 8, 27:05]:

Yeah, totally. Sure, sure.

[Johannes Hattemer, 27:10]:

Thank you so much. It was a great pleasure. If I need anything, I'll definitely reach out.

[Expert 8, 27:15]:

Absolutely. It was my pleasure too. You can always consider me if you need anything.

[Johannes Hattemer, 27:20]:

Thank you so much. Have a good evening. Ciao.

[Expert 8, 27:25]:

Ciao

Appendix 12: Interview Transcripts (Expert 9)

Interview 9: Expert 9

Date: September 10th, 2024, 9:00 p.m. (remote)

[Johannes Hattemer, 00:12]:

Do you hear me?

[...reconnecting]

[Johannes Hattemer, 02:16]:

Hello, Saleh.

[Johannes Hattemer, 02:21]:

Are you still muted?

[Johannes Hattemer, 02:32]:

I see you, but I cannot hear you right now.

[Expert 9, 02:34]:

OK, OK. Can you hear me now?

[Johannes Hattemer, 02:36]:

Now it's perfect. Thank you so much.

[Expert 9, 02:40]:

Yes, yes.

[Johannes Hattemer, 02:40]:

How are you today?

[Expert 9, 02:42]:

I'm fine, thank you.

[Johannes Hattemer, 02:44]:

Yeah. Thank you so much, Johannes. Do I pronounce your name correctly? Is it "Salay"?

[Expert 9, 02:46]:

You honest?

[Expert 9, 02:52]:

Yeah, yeah.

[Johannes Hattemer, 02:53]:

And it's from...

[Johannes Hattemer, 02:56]:

Bangladesh, right? Or India?

[Expert 9, 02:57]:

Yes, I'm from Bangladesh. Right now, I'm doing my PhD at Poznań University of Economics in Poland, and I did my MS in Sustainable Development from Uppsala University, Sweden.

[Johannes Hattemer, 03:04]:

Yeah.

[Johannes Hattemer, 03:12]:

That's really good. So, you've been around a bit.

[Expert 9, 03:16]:

Yeah.

[Johannes Hattemer, 03:17]:

Yeah. Just before we begin, is it OK for you if I, I saw this function in Teams that I can do a transcript of the conversation? Is it OK for you if I do this?

[Expert 9, 03:30]:

Yes, yes.

[Johannes Hattemer, 03:31]:

Yeah, to basically record what you said just so I can fully focus on the interview and not need to take notes.

[Johannes Hattemer, 03:40]:

And is it OK for you if I use your name in my thesis? Or would you prefer to keep it anonymous?

[Expert 9, 03:43]:

Yeah, that's OK. Thank you so much. I'm not sure if you had time to read the questions.

[Expert 9, 03:46]:

OK, no problem, no worries.

[Expert 9, 03:54]:

Yes, yes, I have gone through the questions.

[Johannes Hattemer, 03:57]:

Yeah, I'm not sure if you're too familiar with every question, just answer the best you can. I want to hear your opinion about the framework. I didn't send you the framework yet because I wanted to hear your answers first and then see your first impression of the framework.

[Johannes Hattemer, 04:20]:

So yeah, we can just start. Maybe we start with you talking a little bit about yourself, about your professional background.

[Expert 9, 04:32]:

OK, yes, yes. I have your questions open. So, yes, the first question is about my background. OK, that's good for the description, yeah, that's fine.

[Johannes Hattemer, 04:39]:

Perfect.

[Johannes Hattemer, 04:51]:

Thanks.

[Expert 9, 04:53]:

My background is that I did my bachelor in business administration.

[Johannes Hattemer, 05:04]:

Mm hmm.

[Expert 9, 05:04]:

From the University of Dhaka, Bangladesh. My major was management, and I completed my MBA in human resource management from the University of Dhaka, Bangladesh in 2011. Since then, I have been teaching in different Bangladeshi private universities. I also did my MS in Sustainable Development from Uppsala University, Sweden in 2021, and I am now doing a PhD at Poznan University of Economics in Poland. So, yes, that's all about me.

[Johannes Hattemer, 05:45]:

Yeah. When you do lectures, what topics do you focus on? Is it sustainable development, or what are you teaching?

[Expert 9, 05:55]:

You mean my teaching? So, my teaching area ranges from management, human resource management, and marketing.

[Johannes Hattemer, 05:56]:

Yeah.

[Johannes Hattemer, 06:05]:

So, you're familiar with marketing, and you know about the customer journey, right?

[Expert 9, 06:13]:

Yeah, yeah, yes.

[Johannes Hattemer, 06:14]:

As you saw in the questions, I'm using a version of the customer journey where we split it into three major phases]:

before the purchase (pre-purchase), during the purchase, and after the purchase (post-purchase). Instead of all the little steps, I wanted to make it easier for my framework. Just to finish up the general questions]:

do you use AI for personal or professional purposes, or do you include it in your lectures?

[Expert 9, 06:50]:

Yes, I definitely use ChatGPT, but it's more like a companion or assistant for me. So, it's not like I rely heavily on it, but it helps.

[Johannes Hattemer, 06:56]:

Mm hmm.

[Johannes Hattemer, 07:08]:

Yeah.

[Expert 9, 07:10]:

I also use other AI tools, like Grammarly, QuillBot, and Copilot, because I need to study lots of research papers. Copilot helps a lot with that as well.

[Johannes Hattemer, 07:27]:

Yeah, I really like that. It helps with the research, right?

[Expert 9, 07:33]:

Yeah.

[Johannes Hattemer, 07:33]:

It's like having a good assistant. So, let's jump into the questions about the customer journey. As I mentioned, the customer journey is divided into the pre-purchase, during the purchase, and post-purchase phases. From your point of view, how can AI influence the customer before the purchase—during need recognition, consideration, and product search? What's your opinion?

[Expert 9, 08:03]:

Could you repeat that, please?

[Johannes Hattemer, 08:07]:

What is your point of view on the pre-purchase phase? How can AI influence the customer before they purchase something?

[Expert 9, 08:18]:

OK, so AI definitely influences customer purchases. We know that most customers engage on social media platforms like Facebook or Instagram, and those platforms use AI tools. They have different types of algorithms that show ads based on consumer preferences, which has a significant influence. These ads attract customers and influence their purchasing decisions. So, AI definitely plays a role in customer decision-making

[Johannes Hattemer, 09:15]:

So, do you have an example, like for instance, recommending products? How do you see the influence of AI? Like, what can AI do to push the customer in the direction of making a purchase?

[Expert 9, 09:36]:

Yeah, actually, for me... Do you mean the pre-purchase or the purchase phase?

[Johannes Hattemer, 09:43]:

Yeah, the pre-purchase.

[Expert 9, 09:46]:

OK, so yes, you mentioned the need recognition. Social media uses algorithms that portray consumer preferences, showing what they may need. Yes, they may have needed that AI helps recognize. This happens on platforms like Google too, using these kinds of activities. So yes, definitely.

[Johannes Hattemer, 10:35]:

Yeah, completely agree. Now, in the purchase phase, how do you think AI can support decision-making or the purchase process itself?

[Expert 9, 10:55]:

So, the purchase process could be made easier, for example... AI tools like chatbots on different websites can help with making an order. If a customer faces difficulty, for instance, with paying by credit card, these chatbots can assist them in completing the payment successfully. So, it definitely plays an important role.

[Johannes Hattemer, 11:43]:

Very good. Now, for the post-purchase phase, do you see AI helping with customer loyalty or retention? How can it assist after the purchase?

[Expert 9, 12:00]:

Yes, for me, the post-purchase phase is often ignored by many companies. Big companies are quite active in this phase, but smaller businesses often miss out. Yet, it's crucial because customer satisfaction and the frequency of future purchases depend on this phase. AI can help with things like automated follow-up emails, but sometimes these become annoying to customers. So, it's a bit challenging to know how best to engage in the post-purchase phase. This area needs more work.

[Johannes Hattemer, 13:06]:

Yeah, I agree. It's about balance—not using too much, but using it correctly.

[Johannes Hattemer, 13:30]:

Now, as I mentioned earlier, AI can influence the customer journey in specific phases like pre- and post-purchase. But I've also found that AI can benefit the customer journey holistically, not just in one phase. For example, data analysis is an AI application that runs throughout the entire process, not just in one phase. Do you know what I mean? Like cross-phase opportunities with AI?

[Expert 9, 14:23]:

Mm-hmm, I think I get it. So, are you saying AI can influence all phases at the same time?

[Johannes Hattemer, 14:51]:

Yeah, for instance, you mentioned chatbots. They influence customers before the purchase, but they also help retain loyalty after the purchase. Does that make sense?

[Expert 9, 15:04]:

Yes, definitely.

[Johannes Hattemer, 15:10]:

Do you see other cross-phase uses of AI?

[Expert 9, 15:15]:

Not much, no.

[Johannes Hattemer, 15:15]:

OK, then let's talk about the risks. Do you see any risks or challenges when implementing AI in customer journey processes?

[Expert 9, 16:04]:

So, yeah, there are definitely some challenges, and we'll discuss them. People are scared of AI; they worry about losing their jobs. But at the same time, while AI presents risks, it also creates opportunities. Risks always create opportunities. So, we have to focus on the opportunities instead of the risks, which is very important in this perspective. But these risks can be mitigated by developing strategies.

[Johannes Hattemer, 16:22]:

Yeah, especially in Germany, we have a huge concern about data security and data privacy. When it comes to AI, I think this is a major topic—ethical considerations and data security are huge concerns when implementing AI.

[Expert 9, 16:45]:

Yes, definitely. Data integrity is very important. Some countries, like Sweden and Poland, have good data security frameworks like GDPR. But in my home country, Bangladesh, such data security protocols aren't as strong. That's a problem because sometimes our personal information may be exposed, which is very awkward and scary. Sorry, my door opened, and I thought it was getting too loud. I think we can move on to the third topic, where I want to show you, my framework. This is the actual part of my work, and I want to get your perspective to see if it makes sense, especially since you're not as deep into this topic. It really helps to get feedback from someone outside the bubble to understand if what I'm trying to recreate is understandable.

[Johannes Hattemer, 18:16]:

I'm going to show you and let you take a look for a second.

[Johannes Hattemer, 18:19]:

So, basically, I want to show how AI personalization can enhance the customer journey and at which steps. We've got the phase-specific areas we talked about—pre-purchase, purchase, and post-purchase. These are the major steps in the customer journey. But we also have cross-phase considerations, like data analytics, customer insights, targeting, customer interaction—points that go throughout the entire customer journey, not just in one specific phase. Lastly, we have the challenges and risks of AI, such as data security, privacy, ethical considerations, and management tasks like staff training and the proper use of AI. All of these influence marketing steps to fulfill the long-term goals of business performance and customer lifetime value.

[Expert 9, 19:31]:

Yes, that's true. It's a very interesting framework.

[Johannes Hattemer, 19:41]:

Does it make sense to you, or would you recreate anything?

[Expert 9, 19:47]:

Yes, when I see the framework, I notice that creating engagement after the purchase—the post-purchase phase—is challenging. Customers actively engage in the pre-purchase and purchase phases, but post-purchase engagement is difficult. My concern is how you ensure customer engagement after the purchase. Companies send AI-generated emails or texts, but sometimes people get annoyed. For example, I find it bothersome when I get spam in my inbox. It's very challenging because people generally don't like it after purchasing

[Johannes Hattemer, 23:21]:

To influence the customer, for example, if Siri on an iPhone works with AI, Siri can track your chats and see how you talked with your mother about going to dinner. It can then recommend some restaurants for you. So, this is a more personalized and suited way for the customer because it's fulfilling a need rather than just advertising.

[Expert 9, 23:47]:

Yes, that also fits into the pre-purchase phase, like, for example, yeah.

[Johannes Hattemer, 23:52]:

Yeah, exactly. There are many nice ways to approach this, but just like with regular advertising, you need to find a way to do it more subtly. There's a lot of research and development needed in AI to fully achieve these goals.

[Expert 9, 23:55]:

Yes, I agree.

[Johannes Hattemer, 24:23]:

OK, I think those were the major questions I had. You gave me a new perspective, which really helps. I'm trying to gather insights from as many people with different perspectives as possible. So far, I've spoken with consultants, and now I have your perspective from academia. I've also talked to people from companies, like those in marketing. I'll gather all this feedback to improve the framework and my thesis. Your point of view really helped.

[Expert 9, 25:01]:

OK, yes, it's a nice framework. Hopefully, it will be insightful as well. By the way, when are you submitting your master's thesis? What's the deadline?

[Johannes Hattemer, 25:22]:

I originally planned to submit it at the end of August, but now I'm aiming for the end of this month. However, my professor wants me to conduct more interviews—around 25—so my thesis has more viable data. So, I plan to submit it at the beginning or middle of October. Once it's published, I'll let you know, but that probably won't be until next year.

[Expert 9, 26:06]:

OK, so you're aiming for October? That's not much time left.

[Johannes Hattemer, 26:12]:

Yeah, but I'm quite far along with my thesis. I just need to finish writing my discussion and summary. I'm hoping to complete all my interviews by the beginning of next week so I can focus on the final part.

[Expert 9, 26:27]:

OK, best of luck with your thesis. Is your professor also your supervisor?

[Johannes Hattemer, 26:44]:

Yes, he's a very good researcher, and we're in daily contact, which really helps.

[Expert 9, 27:10]:

That's great. I'm also working on my PhD, and I've already published one paper. I don't think I've shared it with you yet, but I'll send it. It was published in the International Journal of Consumer Studies.

[Johannes Hattemer, 27:24]:

No, I haven't seen it yet. Please send it.

[Expert 9, 27:35]:

I did a systematic literature review (SLR) for that paper, and I plan to publish more papers in the future. Even though I'm writing a monograph, the more papers I publish, the better it will be for my career, as I want to stay in academia.

[Johannes Hattemer, 28:01]:

Yeah.

[Expert 9, 28:02]:

Maybe I'll continue in academia in Bangladesh or stay in Poland—I'm not sure yet. But I hope to stay in academia.

[Johannes Hattemer, 28:13]:

That's really good. I'll follow your path closely.

[Expert 9, 28:15]:

If there's any opportunity where I can contribute—especially since I work on consumer behavior—please keep me in mind. I'd also love to work with your supervisor, as he's a very good researcher. That's why I mentioned it—so you can include me in this journey.

[Johannes Hattemer, 28:56]:

I'll keep you posted.

[Expert 9, 28:57]:

Thank you.

[Johannes Hattemer, 29:00]:

Thank you as well.

Appendix 13: Interview Transcripts (Expert 10)

Interview 10: Expert 10
September 11th, 2024, 12:00 a.m. (remote)

[Johannes Hattemer, 00:00]:

Can you hear me?

[Expert 10, 00:02]:

I can hear you.

[Johannes Hattemer, 00:05]:

Okay, perfect. How are you doing?

[Expert 10, 00:10]:

Not bad, not bad. How's everything?

[Johannes Hattemer, 00:14]:

Yeah, so far so good. Where are you based right now? Where are you?

[Expert 10, 00:18]:

Yeah, I'm in New York, Long Island. How about you?

[Johannes Hattemer, 00:22]:

So, in New York it's probably 9am, isn't it?

[Expert 10, 00:27]:

Yeah, it's 9am. Where are you?

[Johannes Hattemer, 00:30]:

I'm now in Lisbon. I do my master's here and I'm originally from Germany.

[Expert 10, 00:36]:

From Germany. So, are you studying in Portuguese or in English?

[Johannes Hattemer, 00:40]:

In English, fortunately. In English. I'm Brazilian. I speak Portuguese. I'm from Brazil.

[Expert 10, 00:45]:

That's really good.

[Johannes Hattemer, 00:50]:

Yeah, my Portuguese is just good enough to order in a restaurant. But to have a business conversation, it's not that good, right, right.

[Expert 10, 00:55]:

It's a tough language, you know.

[Johannes Hattemer, 01:05]:

It's not very practical to learn anyway. I mean, if you were Spanish, okay, I understand it would take the time to learn. But Portuguese, it's a waste of time learning, right?

[Expert 10, 01:22]:

Yeah, I mean, I like the language. In Lisbon there are also plenty of Brazilians, as you know. But the two languages, I think they differ too much. Like Brazilian and Portuguese, you can really hear the difference, can't you?

[Johannes Hattemer, 02:00]:

I can. I mean, sometimes I can't really understand the Portuguese people one-on-one. I know some of them. It depends where they're from, right? They tend to link some of the words together, you know, making it becomes hard to understand, you know. But it takes time to understand. If you talk to people from Cabo Verde or Madeira, that's hard to understand.

[Expert 10, 03:10]:

Really difficult. It's like a patois, you know. It's like a patois language, you know. So anyway, is this your last year? Are you finishing?

[Johannes Hattemer, 03:30]:

Yeah, like I'm finishing like probably next month, end of October. So, I'm in my final steps of my thesis. I'm doing the interviews now and then writing the discussion, reworking my framework and stuff. And then I'm going to submit, and going to start work, hopefully.

[Expert 10, 04:15]:

Good, good, good. Absolutely. Are you going back to Germany?

[Johannes Hattemer, 04:23]:

I think, right now I'm thinking about maybe going back to Frankfurt in Germany or to Switzerland for a few years. Just to work a bit. Get some experience and then maybe I'm heading overseas again. I don't know. I understand, I understand. Okay.

[Johannes Hattemer, 05:01]:

No, I mean, like I told you, I didn't want to get out of the call, but I want to make sure that you can make a good use of your time talking to me, right?

[Expert 10, :05:23]:

I see your point; I see your point. But we can talk and see if I can help you in any way I can, right?

[Johannes Hattemer, 05:43]:

Yeah, for sure. Most of the experts, like I call them, are not familiar with AI usage in the customer journey per se, because it's like a narrow topic. So, what I'm trying to do is like interview as many people as possible from different perspectives to gain like an overall package to help me rework the framework and also for different use cases to apply. So, I think even if you're not too much into the topic, it will help anyway.

[Expert 10, 07:11]:

But like I said, I'm pretty sure we can shorten it and do it within 30 minutes. So, it's not a complete waste of your time as well. No, that's good. Let's do it. Can I just ask you, is it okay for you if I record just to make the transcription easier?

[Johannes Hattemer, 08:01]:

Yeah, sounds fine. I'm trying to do this in Teams, but I'm not sure if it will work.

[Expert 10, 08:11]:

Yeah, it looks good. Ah, no. I think, yeah, you got muted and like blacked out again because of data regulations.

[Johannes Hattemer, 08:28]:

Okay. Ah, there you are. Perfect. So, I shut my screen a lot. Maybe we begin and can you just tell me a little bit about yourself, your background, your professional background, and also what you said in your email in terms of AI. And I saw you also had like a background in marketing, right?

[Expert 10, 09:11]:

Yeah, sales. My background is in sales. Sales, yeah. I've been in operations and sales my entire career, right? But I transitioned into sales in 2004. And I've occupied a few roles. I mean, I've done a few gigs in different companies. More recently, I was in sales leadership with Electa, a Swedish company in radiation oncology. My experience in AI started in 2018 when I joined IBM Watson. I think IBM Watson and everyone is familiar with that because my view was one of the pioneers of AI and trying to actually solve a lot of healthcare problems, right? So, I loved working for them. I think it was a great time and we had very meaningful engagements with CEOs and chief information officers across the US. And everybody was very interested in embedding AI in order to improve some areas in healthcare, especially in the care coordination, right? Image recognition,

and, of course, pharmaceutical as well was a major, major area of focus back then. Unfortunately, IBM Watson at the time, I mean, it was pre-generative AI, right? It was. Watson wasn't generative. We had a major barrier in passing through unstructured data, right? I mean, we did a great job with the structured data from EHR, electronic health records. But unstructured data was a major problem, right? I think that was what didn't allow us to scale as rapidly as we wanted to do or we needed to do, right? But nevertheless, it was very nice to meet with customers in the US, sit down with them, understand the big problems, understand the areas that they needed help with and where AI could impact. But it didn't go as quickly because, as you know, I mean, 80 plus percent of the data in the electronic health record, they are non-structured data, right? There are no faxes, images, you know, and back then it wasn't possible for Watson to do a huge impact. Fast forwarding to today, now we have generative AI. I mean, Chat GPT is relatively new, right? It really is. Neural networks, you know, you see those large language models, they're scaling rapidly. I wish I were in AI now. I wish Watson just launched the product today because I know it would have been so impactful and very easy to develop business because now, we are scaling very quickly. Now, in every area.

[Johannes Hattemer, 13:54]:

So, in your current position, you don't have so much to do with AI?

[Expert 10, 14:01]:

No, right now I'm actually between jobs. I left my job at Electra last year, last May. I've been doing some consulting assignments. In fact, in Brazil, I just did one. I was just there. It's basically a pro bono assignment with a small health system where my mother lives, and I worked with the President of Medical Society there to try to use some of the publicly available AI in order to help with care coordination, a small little village, you know, to engage with the poorly nourished children and also try to make them work closely with the diabetic population. The diabetic population over there is pretty much reactive care coordination, but they can definitely use AI in order to determine the most impactful non-clinical social determinant of health to that individual's life. Why is he not improving as a diabetic patient? Is it a major problem like transportation insecurity, food insecurity and so forth? So, I was just trying to give them a little bit of insight on how they could use that in order to understand better the population and lower the cost of care which is not a major initiative there but if they can impact on patient's health and patient satisfaction that's a long-lasting effect in the population. It's a small city, it's a small sample. I think we know AI could really help them scale there.

[Johannes Hattemer, 17:24]:

Yeah, yeah. And are you familiar, I guess you are familiar with the terms of customer journey, right? From an academic side or maybe also from a practical side?

[Expert 10, 17:45]:

Yes, yes. I mean, the term customer journey has very different meanings.

[Johannes Hattemer, 17:52]:

Right!

[Expert 10, 17:54]:

I mean, different meanings. I work with Phillips, same as GE, in the healthcare industry. The customer journey on the provider side, on the health system side is one definition and on the company side, it's some definition that's always very tethered towards their solution that they actually market. So, on one side we talk about customer journey from the health system, different service lines like disease journey, right? And on the corporation side, it's basically how can they impact the continuum of care, how can this customer now be delighted that we have their health improved by going through the series of solutions this specific corporation offers, right?

[Johannes Hattemer, 20:01]:

Yeah, yeah, really good. So, like you said, there are different definitions of customer journey. I'm focusing more on the like, more on the retail view, uh, more basic marketing concepts and I'm using a version of the customer journey which basically, um, summarizes the customer into three major steps]:

we got the phase before the actual purchase, like the pre-purchase phase, uh, the purchase phase, and the post-purchase phase. And now, I want to see the impact, um, I can have on each stage, but also later on, holistically, like cross-phase analysis, so maybe we start with question four, maybe you can give me your point of view on how AI could influence um the customer before the actual purchase like in the pre-purchase phase, okay?

[Expert 10, 22:34]:

For the vendor side to segment the right customer more specific customer to a solution, I think the speaking of the customer life cycle from the corporate side right, I'm a company here and I just recently marketed this new specific product uh from the in terms of productivity it'd be very good to use AI um to Segment the let's use the parallel chart, twenty eighty percent, the twenty percent of your customers that will probably buy eighty percent of that specific solution right, that's an essential aspect of a customer segmentation, because on the customer side they don't know they're being targeted yet, right. Instead of you offering a wrong solution to a wrong customer, you'll find those customers, they'll be more aligned with a specific solution in your marketing that's important on both sides, right, because I mean don't expect the company to truly know uh a hundred percent about a specific customer because they Don't right sometimes they shotgun they send this product to the customer line blast nailing about specific product and they're bothering customers that they don't have the program uh to support a solution so let's use the way number one you have a brand new product you're trying to market you're trying to find the right market for that the AI segmentation using different now. This customer is more likely to buy that solution from you. So, that will increase sales closing time, right? That will improve the engagement because it shows subject matter knowledge about a specific customer. Say, this solution is fantastic for you because you have those engagements. You have this specific patient population that can be triaged, right, to use the solution. Therefore, it can impact your profit margin. So, let's use the way, right? Market segmentation, right? Respect your customers that are most likely to buy that. That's the first approach, right? After the first engagement and proposal, it's very important to have, I think, AI in the chatbots, right? The chatbots are boring, boring these days. They are out there. They are not 100% out there to help because the immediacy of healthcare requires really quick answers, right? That's why you always need a human to loop. I always need a human to loop there because chatbots are not in and of itself.

Outcomes right those specific tools that they can use, but use the chat bot in order to maintain who wants to do the first approach, the first engagement uh to do the leads generation Immediately having access for sales guys which they can they can actually get further uh information without having an annoying sales guy contacting them using a very sophisticated AI chatbot that will give them more such as Chat GPT, a pre-analysis of a possible ROI; they'll be able to educate themselves because that's what where everyone is going to say it's right I don't get a lot of people anymore, I use my chat to begin to calculate anything I want, right. So, some of those customers instead of getting immediately in front of a salesperson or getting a salesperson in front of them they can create little now a business model already

Won't get extremely educated because they want to be educated then they'll get into the commercial or the commercialization phase of your journey there get a salesperson in front of me already understood the business model already the product. Customers will be 100% now conscious about what he or she is buying, right? Salespeople will already get in front of a very conscientious

customer with very important questions to be asked. So, there will be a co-creation of value right there. Customer educated with AI, salespeople know about the customer because the company already knows the full segment of the customer, then they buy the product. Right? Then there's another phase. You bought the product, then there's implementation, retention. On database, to understand which were your most successful installations right where were the big factors that caused the success in installation and delighted video customers, to avoid the ones that were not very successful, so you give a good recipe of a data analysis.

They are happy, right? Then post-installation, everything is great. Now revenue is recognized, customer accepted. Great, this is my product. Now how do you continue the journey in terms of AI-impacted steps? Predictive analytics. Service, you know, service is a main issue. Service, when I was in Varian back in 2010, about 2016, we were trying to do predictive analytics using logic algorithms. The logic algorithm is not AI because there was no AI back then. And we had a huge, you know, pair of minds of data about, you know, points of value of a specific equipment that they couldn't go through the whole thing. I can only imagine what AI can do with the years or decades of data about a specific product to proactively conduct, you know, surveillance about monitoring the system and engineering.

Interact before they fail. I mean, there is no reason why you cannot do that now. The aerospace industry, they've been doing this logically since the 60s without any AI capability, right? So now we come to a point that the machine itself has AI built in and is a robot. I'm specifically talking about a large item, like, you know, a linear accelerator, a diagnostic tool, right? They'll basically be a robot reporting. And that system can be, and this is a concept that we created back then. It was pre-AI. A system itself can be like, you know, the Tesla automobile, bicycle, or the aerospace industry. You can not only identify the point of value or identify the trending analysis that's going to lead to a failure that's going to cause downtime, that's going to, you know, disrupt patient care, right? But you can, before the part fails, you can already inform the engineer. You can pre-inform the customer. You can, the machine itself could pre-inform. You can pre-order the part or check the inventory. Now it's very easy to do this. Check the inventory and coordinate dispatching. Maybe they can pre-order the part, coordinate dispatch with engineer arrival, right? If customer allows them, they'll be able to tell the customer, cancel the appointment. So tomorrow the part needs the whole day to replace. So, the machine could be responsible for doing this. The Tesla cars, you know, they're already doing a lot of those things, right? They're letting you know when to arrive, what to do. So that was a proposal that many years ago.

Productivity per engineer. You have a machine that's self-reporting. So that's a major thing on the customer journey of doing the life cycle of the product to ensure no satisfaction. Then it goes into depreciation and everything else. They can check how the machine is. They can do an analysis based on patients that they've treated and see, okay, what is the depreciation time that we want this machine to be replaced? What's the point that we already got enough patients through it? The downtime is going to be escalated, and the machine can give predictive analytics saying, statistics show that based on the age of this machine, 10 years, this system will experience a two-day-a-week downtime. Now we talk about customer satisfaction and cost avoidance. It doesn't mean your machine won't be one of them, but the customer is already telling you, three days a week downtime. That's the customer. I'm going to decide whether to replace the machine or I can deal with three-day-a-week downtime. Anyway, those are the aspects that in my experience in healthcare, if the customer had those tools, it would be incredible in terms of retention with the vendor. Positively, it impacted the patient's journey, utilized their specific product. I don't know if that makes sense.

[Johannes Hattemer, 30:33]:

Yeah, it makes totally sense. And you dropped a few major topics like profiling, segmentation, the conversational AI with chatbots and also predictive analysis. But would you say, I think it's not only a major point for the pre-purchase phase, right? You also said like flow retention.

[Expert 10, 31:04]:

Yes. But we touched briefly on a pre-purchase, right? I mean, the pre-purchase phase is not a pre-purchase requires what requires your customer to be knowledgeable about your solution. Right? It's no longer; I see this is phenomenal right? I want to buy it now! They got to be educated. It has to make sense in terms of ROI if they don't have an any idea whether this is going to bring them no cost reduction, quality of care improvement, right? Uh, uh, um, um, and you'll be financially sustainable, right? Based on your patient load, they might not; they might not even look at the product. So that's why the education aspect of the problem. A couple of years ago, they released a very disruptive technology called the MR-Linac. It's a limb accelerator that treats cancer, coupled with a magnetic resonance image, right? And this system is not for everybody; it really isn't. It requires a sophisticated health system, mostly academic, with enough clinical competency in order to run the machine. And it was a machine sold tactically. It had to sell programmatically. You had to create the whole program around the machine, right? So instead of you going to a customer, give a basic example, an ideal customer would be an academic institution with clinical and technical capability with three or more linear accelerators because they couldn't afford to have one only. This machine would not be a panacea to do everything, right? just that segmentation of the right customer, okay, to educate internal people not to waste their time going to talk to wrong customers, also not to bother the customers by disrespecting them to show them a solution that they will never be a business model or a good fit for their service line, right? The pre-education phase and the pre-AI analysis across the entire addressable market to segment a few customers will improve the journey on both sides, right? The customer won't be bothered or you're going to respect the right customer, but the time you approach them you're going to say, okay, this is the right place for me. You have 65 physicists, you have many radiation oncologists, you have 16 machines, all of which can help with branding, can help patient care, can help your research.

[Johannes Hattemer, 35:34]:

That also helps. Yeah. I just realized that you are definitely a good partner for the interview because you have like such a wide knowledge. So, I really appreciate it. Would you say there are specific or during the actual purchase, would you say there are specific AI applications which, which can benefit this phase, like just the purchase itself?

[Expert 10, 36:22]:

During the purchase, meaning I talk about the nuts and bolts of purchasing a product itself. So when, like, for example, the customer is selecting, ordering or paying the product from your point of view, how could AI benefit this process or the decision-making process, the purchase process? Education, right? Right. The mechanical portion of purchasing a product right now is, is, I mean, it's done seamlessly, right? I mean, you have a number one, you have... let's think about internally, how is it done? Your finance department, using a small company example like Electa, the finance department would make sure the customer is worthy, right? They go to, you know, Dun & Bradstreet's database to see the grading of that specific customer. Are they reliable for us to offer them a low interest rate to finance the product, right? This is already happening. If there is a good AI tool—which there might be right now—financing is usually the cutting edge of everything, right? Immediately, it'll be a no-brainer for your phone to say, okay, this customer will be here, based on the 'you know,' uh, historical record.

[Expert 10, 37:53]:

They pay us on time; there is no outstanding invoice. Because that's a good, that's actually a very good question because I'm thinking here during the brief phase of segmentation, would actually even parse to the internal and external creditworthiness of the customer, and even instruct the sales guy that this customer, based on their creditworthiness externally and internally with your company, is entitled to have a specific internal financing option at a low-interest rate that's in the market. It's a good tool for the U.S. because most customers there don't have good credit. Most health systems are strapped for cash. But what that could do for you, it could further segment in terms of price positioning. Good customers, you give a better price positioning than bad customers, bad payers.

[Johannes Hattemer, 40:11]:

Right! If you have a specific good rating, you'd have sales personnel position that got the product at a certain level with less discount. If your historical data or risk based on creditworthiness is not good, you could automatically not receive the best discounts. So, this could be a good tool. One of the main things itself is determining how to approve certain discounts for a certain customer. Number one, finance tells you, yes, you can sell to this guy, right?

[Expert 10, 41:33]:

They're fine. They don't owe any money. Because the worst thing for sales guys is going through the whole sales process and hitting a roadblock because finance tells you, no, this customer—no way—you're going to sell that to them. They have outstanding invoices. They don't pay us on time. You know their net payment is 60, and they pay us in 90. They're a nightmare. We've been losing money with this customer for a long time, so AI could provide you with tools very quickly to give your executive team a discount range that you can offer customers.

Right! They're good payers; they're good customers. You're not losing money with them because they always pay on time, right? But for customers that have a poor payment history or haven't paid you in the past, they wouldn't receive the best discounts. AI could definitely help with that.

[Expert 10, 42:49]:

Exactly. AI could have a good application in that because turnaround times in companies are slow. Not everyone knows the historical data about each customer. But you could have a profile built for each customer with suggestions about, you know, discount levels, risk levels, etc. This data already exists. You've just got to pull it from your CRM or accounting systems and coordinate them both. Many companies, for example, use SAP (an enterprise resource planning tool), while sales teams use Salesforce. These are two different systems that don't necessarily communicate. AI could gather data from both sides and provide a 360-degree view of a customer.

Right! So, I sidetracked a bit here, but you gave me another idea. This is a major challenge in many markets. When you're managing a customer, you might think the customer is great, but you don't have visibility on the finance side]:

how much money is the company actually making? Or losing, per se. You could be losing resources on late payments or credits. Sometimes, you could even end up in legal trouble if they refuse to pay an invoice. These things are usually invisible to the sales side, and by the time you've invested time in the customer, finance steps in and says, "No, no, we're not going to approve this sale."

[Expert 10, 45:45]:

But it's your fault you gave an idea that triggered some no problem that I had in my career, and that still is a problem. It really is yeah, really good. Um, I think you, you, you answered like many questions uh at the same time, so like I think we are content advice quite good. I'm just uh going to ask you if you have something to add in terms of what I can do in terms of loyalty and retention like I said, you already covered a few parts. Just if there's anything you want. To add to this topic, I think if we know when a company does that number one of course the product has to be good

right, but the service has to be even better. You sell a customer with the promise that this the It's a product to a customer with a promise that this product will perform as advertised. That's the idea. Everybody does that. But once you sold it, you have to honor that, right? Some companies do honor. Some companies don't honor, right? But honoring meaning that support them throughout the journey in terms of service, okay, transparency, communication, right? Machines that will either self-fix or indicate that it's going to go down, like I told you, so they can, on their side, re-schedule patients before it becomes an inconvenience, before the patient is already there and the system is down. So, all those things, they automatically back customer retention from the purchasing experience, right? They're educating the customer, and you're engaging.

You are talking about specifics that are aligned with the specific customer. Instead of wasting their time and guessing, right, then you're selling through the sale process. Like I said, internally, no payment has ever been. It has never been a major issue because it's all purchase order, bank transactions, right? Could it be bad? Could it be bad? Yes, but that's never been a major issue. Once the sale, the hand is already shaken, and the whole thing has to occur in the back scenes. I'm sure the finance department, they will tell all the lies because credits and collection, it's a pain in the ass, right? The credits and collections departments, they are plaguing customers. Some subject matter experts don't have ideas.

They don't know how to streamline that, but the process of calling people, calling people, asking for invoices, the customers just running away, shying, that's in and of itself, that's very inefficient, but that's not my area of expertise, I'm sure. There must be ideas on how to impact that, right? I even think that we should not have a human doing this. It should be between, I think in terms of blockchain, right? A transaction like that should be in a blockchain because then there is no ambiguity. There is no somebody in the middle, right? And the ledger is working. You made a transaction; the payment will be the support.

I think that's what I think will be a little good journey that will prove retention. Yeah, can you give me your point of view about uh like risk and challenges which can come along while using it higher in the company? Um, we discussed a few already, like data security is a big topic. Uh, maybe there are some else, oh data security is huge. Why number one

[Johannes Hattemer, 49:22]:

Sales organization, my team, I always beg for data because that's how I manage properly and if you don't have good data or data on time, there, most recent data, you're not making good decisions, right? That's an important thing and data acquisition, data entry needs to be streamlined as well, right? And because of being the voice recognition algorithms are not as good, from a salesperson that's driving and going from a customer to a customer, ideally, they should basically say, 'okay, Papa, I know from the car', okay, I'm just leaving Memorial Hospital, spoke with your dad, you know,

[Expert 10, 51:06]:

Or if not recording audio, let AI parse through that. But that needs to be done because it's not easy for salespeople to be typing definitely like they do right now. And voice recognition is not there either. Everybody has an accent and it's never perfect. But I think the data needs to be there. And the other thing is bias, right? I mean, we have hallucinations, right? We have AI cancers that we talk about. Well, who is to say that based on the data pool, right, in your specific organization, and based on the value of information out there, who is to say that AI is not going to be biased against specific customers based on some data out there? We don't know everything about AI yet, right? You know, assuming that a Chief Financial Officer for this hospital or something like that, or assuming that it is an outpatient center owned by an Indian doctor. I'm just giving an example, nothing specific against any nationality. And this AI is biased against Indian people in general, right? Or

the data indicates that for your specific pool of customers, you were not having a good experience dealing with Indian business owners or Indian customers. Who is to say that AI is not going to create bias against that specific customer?

[Johannes Hattemer, 54:23]:

That's what we need to have; actually, we are studying about this as you know. I don't know if you got into Python programming and large language models over there because I mean those cancers are there, and we don't know how to fix them yet, right? That's huge. Especially the point with the poor data is an area I didn't I didn't thought about it before, but for example yesterday I spoke to a guy from, he was working in financial services, something like that and it's a major issue that they have too less data about the customers to work with AI properly especially in the earlier stages, they forgot or they didn't have the possibilities to gain data so it's a disadvantage for them but I think it depends on the industry Yeah, but it also creates a business opportunity for an independent organization.

scions with my group of people that brainstorm with them a lot because I think we have a lot of what is great and fascinating ai but uh you know we got to be careful still right yeah there are many things that we still need to we cannot be fully

I know I should never we always have to double check you know yeah true too okay so this is basically what I'm working on uh I want to show with my framework the ai or the personalization aspect of ai which can enhance the customer journey so uh looking at the customer journey as a whole process we have like space phase specific areas where I can applicate potentially with our product before you we look at people during the purchase or after the purchase but we also have like cross-phase considerations, cross-face considerations I mean are basically like parts of AI which not only serve in one stage but like in multiple stages at the same time. For example, we talked about uh data analysis or when you have the customer interaction with chatbots or the customer approach that's something which is not only before the purchase because it's going through-out all the stages. Because also after the purchase you want to retain the customer, you want to keep the loyalty, so it's important to always analyze the data, address the customer and interact with it through multiple ways and we also have The challenges, considerations, and risks which always need to be considered by companies, for example, the quality, the training of the staff in the correct usage of AI. We talked about data security also ethical considerations which always need to be considered, and this whole should be combined or should be viewed as a whole, like how to apply AI for long-term business success, basically, yeah. Does that make sense for you when you see it on the first glance? Yeah, give me a second.

Yeah, it's always tough. I like it, I like it. It's comprehensive, right? Does it make sense? It does, it absolutely does. For sure, you need to adjust when it comes to different industries, like for example this is made for B2C, when you talk about B2B you need to defer, or when you talk about medical services or financial services, it's not always applicable. It's not always used in the same way. But this is maybe more general view on the topic itself and can be adjusted by company, by industries, etc. The first one was a continuous customer and data analysis. What do I mean by continuous customer? Like I said, it's important to, like the customer analysis, like continuously analysis of the customer and of the data. The insights about the customer. That's what I mean. Ok. Ok. They're talking about continuous analysis of the customer. So, the first one is really about the analysis, the second one is about the approach and the third is about the interaction, the engagement. I think most of the organizations, I'm not going to say every organization, there are everyone out there, but the data, the markets, the segmentation is still not there.

[Expert 1:01:22]:

That's extremely phenomenal because sales can be very inefficient if you are pitching, barking, or barking on your own tree. Custom interaction, engagement, I think that's what we actually felt.

[Johannes Hattemer, 1:01:52]:

To move on, right, so the ongoing engagement interaction it's a very important thing that I think AI needs to back that because most

[Expert 10, 1:02.05]:

Self-face oh this is good it's good do you think a framework like this could find usage in a company absolutely

Know, find different areas that we can, you know, improve in here, right? But I'm going to tell you, I'm going to be very brutally honest with you, okay? Please. None of those things are novel. None of those things are novel. I think we all know about those problems, right? And I'll give you the cynical portion of the corporate side of the business. They're only novelty. Many companies, they don't like to fully segment because they have this stupid idea that maybe they're going to find a crazy customer that will buy their product that isn't.

If the salespeople are armed with this solution, this is my market, this solution, this is my market, then you're actually going to work much more efficiently instead of running around like most other organizations that worked for, right, that worked for before. That will be very important for improved sales closing rate, improved salespeople's satisfaction of working, right? So that's an important thing. You become as.

We do this over and over and over again. During my four years at Electa, I did this damn thing every year, wasting my time very mechanically without a lot of knowledge. My knowledge was going to the internet, different databases, going to the customer website, reading everything about them, right, and making my own conclusion, which is biased as well in and of itself. And I can't digest all the data to make a good objective conclusion either. But companies are still doing that. How are you going to segment your addressable market, right? So, all those things you're saying here, they are problematic areas. They are not new to anybody. But how you will be able to use AI efficiently and show value, that's the whole integral.

Touched on all those points because I'm excited about AI, right? You know, but for how many years, Johannes, how many years I was in operation myself, I keep hearing this every year that they have a machine that has enough data, they can embed AI. Predictive analytics is a word that I've heard that for two decades ago, right? They never implemented. Companies never proved, back then, very, would never prove as to buy a strong company, a strong algorithm that would actually use that in their systems, right? So, I think, let's just think over here. This is a question. What's the problem where it's never worked or never been applied? I honestly don't, I think leadership, right? I think leadership has to actually acknowledge that, you know, that if you don't have a visionary leader, you hire those boomers that have no design. Oh, you have to have an engineer. All the time, the guy's going to fix it. That's a major barrier. That's my view. I'm not saying that's the answer, but I'm just guessing, right? Now, one thing that I said, what I think is goes back to the question, who was born first, the egg or the chicken, right? If your product,

But if your product, and I'm specifically, specifically talking about large product that's designed in alignment with this. Let's forget about this before let's think about a product, okay, my remarkable here, my remarkable great book, I love this thing! If this product is designed to support that customer journey, I think that that's the solution. You engineer the product it for ferritization the word servitization, I think still exists, was proposed many, many years ago, you know. And the servitization is the entire thing; the product itself would be designed to support the customer journey because right now they are not products are designed. To support a function right, this is so designed to support might be

Of the product. But how can you design a product to be the entire thing, right? The cost was, you know, continuous cost analysis. Even from the purchasing standpoint, how can you embed that in your product design? I don't know. I mean, I've worked in large items. The machines are \$10 million each, you know. And last year, before last year, I sold a few of those. And those machines were not designed to support your topics there, which they should. They should. Because then you have a machine.

But what you're saying here is what it is the customer journey maybe the machine will never support the customer journey because you give problem right after they install the damn thing throughout its lifetime how do you design a machine to support your framework that's what I'm thinking you know that's a good question yeah but what is your outlook like how do you see this like the use of ai in the industries you work before in the next five to ten years well I think uh because like everybody's saying everybody's saying uh companies sorry for interrupting um everybody's saying the companies will gain a competitive disadvantage when they not uh not apply uh artificial Intelligence properly or in time um but like the leadership and it's not always easy to implement AI in the company's actions now yeah I think I think companies will Fold they want to close quicker than in the past because number one who can disregard the efficiency.

I used to say I always tried to make myself very good in some of those tools, right? I've always been in leadership, you know, VP level elector, but I still looked at my Excel spreadsheet, designed my spreadsheets, okay? So, I've always done this. It took hours to design my spreadsheet, right? Pivot tables and this and that, so I had to do my data analysis. It took hours for me to download pages and pages and pages of historical data, to crunch my numbers, to do my own statistical analysis. I've done this over and over again. Three years ago, I was doing this, okay? I was the, without any modesty, the sharpest VP in terms of data knowledge. I was always very top of my, on top of my forecast, and my team met quota three years consecutively because I segmented.

Do a data analysis in two minutes, it does for me! I have a coffee plantation in Brazil, I have a farm owner as well, okay? So, every year I pay an engineer to calculate my fertilizers right? Okay, tell me how much fertilizer I'm going to use throughout my plantation. Last year when I was

[Johannes Hattemer, 1:10:12]:

Next year, right?

[Expert 1:10:14]:

And fertilizer is always the same]:

nitrogen, phosphorus, and potassium; now and they use a little bit of lime to correct the pH of the soil. He did the entire calculation for me; I didn't have to do that. I have an engineer that does that. I sent all my data to look at this, is what he did. He said, 'I'm out of business,' those are his words! The new guy graduated agronomic engineer three years ago, right? He's a coffee guy, you know. Those companies don't decide to embed rapidly because now the competition is actually very different. Very different. If you don't embed it then rapidly, the companies won't do embed AI into your framework here and conquer every holy grail using continuous cost-weight data analysis. Do I know? Can you hear me? Looks like it's breaking. I believe it. Yeah, I still hear you. You're on the screen? Yeah, yeah. Are you there? Yeah. Yes. Yeah. Your framework is extremely applicable because the ones who neglect to use AI in those points, in those topics, they'll be left behind and they're going to fold. Yeah. Yeah, that's for sure. I still hear you, just the picture is a little bit blurry. Yeah, it's my side because I have the stock market open on the screen over here and every time, I'm on Teams, this is what happens here. Yeah. Okay. No worries, I think we're coming to an end anyway. One second, let's see what I can do. And I wish you lots of luck with your master's. Is that a master's or a PhD you're going for?

[Johannes Hattemer, 1:12:42]:

A master's, master's, yeah. I'm not going for a PhD. Thank you so much. You really helped me a lot; training the insights. You dropped some amazing examples. Is it okay for you if I use your name in my thesis? Like if I want to cite you?

[Expert 10, 1:13:05]:

Not at all, absolutely. I mean, listen, the reason I was talking to my wife today is that I can't say a couple of things to talk to you because when I did my master's in public health, population health, I interviewed a lot of subjects as well, right? And a lot of people don't want to do this. But now I, hey, if you need my help, I'm all here, all for it, okay?

[Johannes Hattemer, 1:14:22]:

That's really nice. And do I need to cancel out like the company's name you said? Is it a problem?

[Expert 10, 1:14:41]:

No, no, no. 99 technology, you don't have to say, and now anyone can see that anyway. If you go to my LinkedIn profile, you know, yeah, all right, amazing! I really appreciate, appreciate you taking time, uh, I hope it's okay for you that we're running a little bit out of time, but it was really, really interesting listening to you, um, and into your insights, and yeah, like I said, you really helped me figuring out the topic, seeing from a new perspective. If you want, if you want, if you want, feel free, you know, I mean, I have this I do this a lot for friends or for you know people that reach out, if you want me to take a look at your, uh, writings before you submit, just take a quick look at a different point of view. Feel free, you know, I just read a big manuscript right now of a, of Manuscript, so if you send something and I'll gladly take a quick look for you, all right, yeah, I really would come back to this like I would, I would text you, uh, if I'm getting to the end and then I uh I would come back to this gladly. Thank you very much for the opportunity. Wish all lots of luck.

[Johannes Hattemer, 01:16:52]:

Thank you so much. Ciao! Have a good day.

Appendix 14: Interview Transcripts (Expert 11)

Interview 11: Expert 11 (Translated from Original German) September 11th, 2024, 11:00 a.m. (remote)

[Johannes Hattemer, 0:21]:

If I start the transcript function in Teams, just so I can have it easier later, yes? That would be great. And if I use something from you in my thesis, is it okay if I use your name?

[Expert 11, 0:28]:

Of course, no problem.

[Johannes Hattemer, 0:33]:

Okay, great. I think now you've become quiet again because of the transcript. I can tell you a little bit about what I'm writing about. I'm researching with my thesis how AI and personalized AI can influence the processes in the customer journey. And there I look at the customer journey in the three essential steps, i.e., before the purchase, during the purchase, and after the purchase. And at the same time, how can AI influence the customer journey in an orderly manner, not just before or after the purchase.

And now I have a question for you. We've talked to different experts. A lot of consultants actually, also a few from the corporate side or with the application background, but fewer people like you with the technical background. That's why it's good that you can show us again. You can see my screen, right?

[Expert 11, 1:50]:

Yes.

[Johannes Hattemer, 3:05]: I think I have to go to the thing. Yes, exactly. I don't know if you have the questions. I've only taken the questions as a guide. We can just go through them. Maybe let's just start in general. Maybe you can tell us a little bit more about yourself, about your professional background, just for the protocol.

[Expert 11, 4:10]: Exactly. So, I'm [Expert 11. I'm a software engineer at the moment. I used to be a technical CRM manager at Fastick. I've been there for a few years now. I started as a career student, with my informatics studies. And I specialized technically in CRM or customer journey management. Later, I moved into software engineering. That's what my specialization looks like.

[Johannes Hattemer, 5:02]:

But did I get that right in my head? I think I saw it on LinkedIn that you are already a managing director?

[Expert 11, 6:33]: In the family office, I am a managing director. That means my brother and I do consult in the business area. But not mainly professionally, rather as a side job.

[Johannes Hattemer, 6:55]:

Yes, that makes sense. And then more with, what is the other one called again? Fastick?

[Expert 11, 7:09]:

Hashtag, exactly. We are in Germany, or rather we are represented by one of the largest health apps. We have 12 million users.

[Johannes Hattemer, 7:43]:

And is AI a big focus when you are a software engineer? How does AI work?

[Expert 11, 8:07]:

Very big focus. We have used AI in quite a few areas for our product. With the customer journey, of course. For performance marketing, analyzing segments, and performance analytics. Then on

the provider side, Meta, TikTok. We also work with LLMs, though that's not in the customer journey. It's a big part of the product in CRM, analytics, and content creation. We use AI for segmenting too.

[Johannes Hattemer, 9:30]:

And is customer journey a common term in your company, or do you say yes?

[Expert 11, 9:40]:

Yes. We want to build habits, but of course, we are a freemium product, so we have to try to sell the product as a subscription. You can optimize that with content, personalization, analysis, and strategies. AI also helps with send-out time optimization, personalization, and deep learning. It helps us create content for hundreds or thousands of micro segments, which we couldn't do manually. It's super exciting.

[Johannes Hattemer, 11:20]:

Cool, that fits perfectly. Maybe we can start with the main topic?

[Expert 11, 11:30]:

Yes, sure. Let's start with the customer journey.

[Johannes Hattemer, 11:34]:

Maybe you can start with the pre-purchase phase, the phases before the purchase.

Can you tell me from your point of view how AI can influence the pre-purchase phase?

[Expert 11, 11:45]: I think it has a big influence because we can say that the use of AI by us as a company, or the use of AI by the providers in performance marketing, when we switch ads, when we use this AI for the improvement of conversion rates or audience segmentation, that of course has a big influence. That means on the provider side, which we want to use. But also, for us, of course, then the evaluation. How do the funnels work? How do our ads perform for different countries, audiences, or content strategies? For us, AI can play a very important role, but also content creation. We test, we experiment a lot, and we are a small team. That means AI can support us to be faster and to develop content ideas or content prototypes. And then also to validate faster. Does it make sense to invest more money, to invest more manpower to then build a larger strategy? So, in any case, it helps to be faster in that respect and to optimize better.

[Johannes Hattemer, 13:32]: Yes. And what does it look like during the purchase itself? The selection of the product, the payment. Do you also see possibilities of how AI can play a role?

[Expert 11, 13:45]:

Sure. So, let's say we are now, I'm just talking about our software products. What we see very often right now is long funnels, long onboarding funnels. And there, of course, it's great. You can evaluate in any case. You can say with clustering algorithms, here we discover hidden patterns, so to speak, and optimize on that. But also, quite clearly now with technologies like Chativity or Cloud, we can say, hey, we take the input of the user from the beginning of the onboarding before they come to the paywall step and can then, based on that, take later steps. We have these super-fast, super-fast models. So, we can personalize in the funnel, in the later funnel, and that was never possible before.

[Johannes Hattemer, 14:30]:

Yes, yes. And that's super cool. And for the customer, it's a much more personal experience and has the effect that a higher conversion rate can be generated.

[Expert 11, 14:45]:

Yes, yes, very true.

What I wanted to say, also in the payment step, which I also mentioned earlier, is of course pricing optimization through deep learning. The audience understands when we see, okay, this one audience group has a tendency—let me put it very simply—we have an iPhone user and an Android

user. If you were to test it now, you would see, okay, iPhone users tend to have a higher purchasing power, are ready to spend a higher price than Android users. And you can also find out a lot more aspects with AI, with learning mechanisms, what other factors of influence there are, and then optimize that. And of course, then a higher CRV to achieve in the end.

[Johannes Hattemer, 15:40]:

But at what point do you set the pricing? During the purchase, when you notice that the customer wants to jump off, or kind of from the beginning, already with the customer's analysis, do you say, he's not ready to spend so much money, we have to offer him a lower price from the beginning?

[Expert 11, 16:00]:

Exactly. You can already see it based on the user data. I mean, it's quite logical if you look at products that already do geo-pricing. In Europe, we have a different price than in Southeast Asia. For example, subscription models like YouTube Premium, Netflix are cheaper there because the purchasing power is lower. It's the same thing that we do with a lot of other factors. But some factors are hidden, and you don't notice them at all. Or it happens that if we have a big channel on inputs like age, gender, etc., you can say, okay, in a later area, they can switch to another Win back campaign with a different price or discount. But of course, not only price. You can also test content strategies, etc. It's about uncovering such aspects, such user attributes, that you might not immediately notice. AI can be very good at that, to test different things and see what works best.

[Johannes Hattemer, 17:30]: Yes, yes, makes sense. I understand the point. Okay, then let's take a look at the last part of the customer journey, so to speak, after the purchase, especially customer ties, loyalty, etc. What would you say, what role can AI play or take, better said, here?

[Expert 11, 18:00]:

From my point of view, it's always the maximum you can achieve, the greatest possible personalization. And AI can help very well to make it as personal as possible for as many customers as possible. But also, their activities, their needs, to know if the user is motivated. For example, with training or motivation, or if the user wants to focus more on food, etc. You can personalize a lot with AI. If we go away from content, you also have send-out time. What time does this user profile fit best? In the evening, in the morning? Can the opening rates, the conversion rates, be influenced? And also, which channels? If we have a multi-channel strategy, we send posts, in-apps, emails—so which channel is preferred? That's how you get to the optimum.

An AI can help to optimize and test this and to draw conclusions from it, so that you can really achieve the optimum. Otherwise, without AI, you would have to do it manually and then generate the data, but that doesn't work on a large scale. Especially with very diverse user groups, you need a lot of manpower, and AI speeds up everything.

[Johannes Hattemer, 21:40]: Yes, I understand. As I said earlier, in my research, I noticed that AI applications can be specific to different phases, but there are also many scenarios where AI isn't limited to one phase. It can go through the entire customer journey. Do you see it the same way? Or do you have an example of that?

[Expert 11, 22:10]: Feel free to give me an example because I think I have one as well, but I'd like to hear what you mean by phase-specific AI applications.

[Johannes Hattemer, 22:33]: Sure. For example, analyzing customer data is something that shouldn't only happen before the purchase but throughout the whole journey. This way, you can improve the customer experience and engagement. Another example is customer interaction through chat-bots. These bots don't just interact before the purchase but can also engage after to collect feedback or suggest new products.

[Expert 11, 23:32]: Yes, definitely. I can tell you what we see at our company. We use the learnings from the pre-purchase phase to optimize post-purchase strategies. For instance, as a freemium

product, we look at what allows us to convert people before purchase and use those strategies in post-purchase onboarding or win-back campaigns. We test more in the onboarding phase, and we use those learnings across the customer journey. You can do the same with content strategies or performance marketing. It's always about testing if a strategy works in other steps too. I'm a big fan of not separating data for each phase but viewing it holistically. That's how we view user analysis, from the first contact to conversion.

[Johannes Hattemer, 24:00]: Yes, I agree. Especially with content automation, you can't rely on just one source. If a content automation system fails, it can affect the whole business. So, when AI is covering the entire journey, it's important to ensure the system can handle interruptions.

Yes, I understand. Now, what do you think are the risks or challenges of applying AI in the customer journey? Any experiences?

[Expert 11, 24:40]:

Yes, I'd differentiate between types of AI. With prediction models, the risk is having too little training data, leading to inaccurate conclusions. If you rely too much on AI, it can be risky if the data isn't sufficient or relevant. Also, the technical setup plays a role—mistakes can happen due to incorrect setups. What I also mentioned earlier, when you integrate AI into content creation or chatbots, failures in these services can impact core business functions. Price increases could influence core business decisions, and if servers go offline, it can impact the customer journey, especially when it comes to content automation.

Sometimes, people think AI is a solution for everything, and it gets implemented unnecessarily in some areas, complicating processes. I've seen cases where AI is applied where it's not even needed. And of course, there are regulatory challenges around data protection and ethics. If companies use third-party services like Amplitude or Tableau for analysis, they also have AI built-in for forecasts and trend analysis. And then you have LLM services like ChatGPT or Gemini.

[Johannes Hattemer, 26:20]:

Yes, and then there's the issue of third-party providers, especially within the EU, where it's always tricky due to data privacy laws.

[Expert 11, 26:41]: Exactly. It's particularly challenging in the customer journey when you want to be very personal, but you're using user data extensively. Navigating that legally can be tough, especially within the EU. Some aspects are still unclear in terms of data use.

[Johannes Hattemer, 27:20]: Yes, I agree. I would like to show you the framework I've built for AI in the customer journey. Since you have a background in customer journeys and AI, I think your feedback would be very useful. Then you can tell me what you think about it or where there are still uncertainties or whether it makes sense for you at all. So, I can go into it again briefly. We have the timeline as a customer journey. We have the three phases below, where AI can apply specifically. So, before the purchase, during the purchase, or post-purchase, after the purchase. And then we still have overarching topics, which basically go over the entire customer journey. As I said, the analysis of customers and data. So ongoing, ongoing generation of insights to always have all the information about the customer. The targeted appeal or the approach to the customer. So, approaching the customer is also something that does not only take place before the purchase, but also after the purchase or at a later time.

Or the interaction with the customer via chatbots and so on. This is also something that I see or what I have now found out that goes over the phases. And then of course we still have the considerations, the challenges, the risks, which are always in the background, which also starts with the management. You have to ensure that the AI is used correctly, but also that the employees are educated correctly, that they also know how to use it, that it really brings an advantage and not just a new tool that was introduced again. But also, data protection, ethics, and so on. What's supposed

to help the company and the customer somewhere. Because the customer benefits from more personalized handling and the company through a more cost-efficient, more targeted approach. Does that make sense to you when you see something like this for the first time?

[Expert 11, 29:30]:

Yes, it does. The only thing I would change from the presentation is this continuous customer data analysis. It's not just an introduction.

[Johannes Hattemer, 29:39]:

It works well. Certain wordings, certain strategies work well. We also took part of it and built it into our purchase phase. So, it doesn't just go in one direction, but in a unidirectional one. Otherwise, I think it all makes sense. Anything else that you're still missing?

[Expert 11, 31:02]:

The only thing that I thought about is that we can not only use it specifically for the user, but also as support for the employees, as an efficiency tool. So, we don't just do data analysis, but also have container settings, for example, chatbots. It can also be involved in efficiency control for employees, which then helps the customers. That means we need fewer employees for the same work as before.

If we look at translations for multiple countries, you can even automate that now. Or just use it as a supporting tool. That would also be something that influences the customer journey—this efficiency control.

[Johannes Hattemer, 33:14]:

Yes, that's a good point. And I don't know exactly for whom I would be the recipient or the user of this framework because of course it needs to be adaptable for every industry, whether B2C, B2B, marketing, or sales. You have to interpret and convert it accordingly. That's why I initially tried to keep it general. I think it shows the general principle well. Do you think such a framework could be used specifically, or do you see companies adopting it and saying, "Okay, we saw your framework, now we want to apply it?"

[Expert 11, 35:01]:

I think companies would be interested in something like that. We also see this in a different context, for example, with Scrum and methodologies in development. I think a principle like this makes sense. However, the bigger the company, the more difficult it becomes to change ongoing processes and introduce new ones. It becomes harder to implement a brand-new procedure that changes the entire company culture.

But I wouldn't rule it out. For example,

But also, applications that weren't possible before. That's why I think companies won't necessarily resist such changes. Although it may not be the traditional German mid-sized company, in principle, it's the same. But it's always easier for companies to introduce individual tools rather than say, "We now have a new overarching strategy." It's easier when the marketing or project management departments say, "We are now using GPT Premium for our email formulations," rather than introducing a comprehensive overhaul.

[Johannes Hattemer, 37:22]:

Yes, of course. But I think for our size, our management

[Johannes Hattemer, 37:25]:

Always difficult but I think it makes sense, yes, yes, me too, yes. Let's see, I think those were actually the biggest questions. I'll look through it again, but yes, is there something you would like to add in relation to the customer journey or AI?

[Expert 11, 38:01]:

I think I said everything. What I would like to add is that if we look at how fast AI has integrated itself into everyday life and how fast its progress has been in the last two years, I would say that we can continue to think about what is still possible and what problems could arise. What I see critically is that AI is currently a huge buzzword. I don't know, I don't advise companies, but I can imagine that everyone, every start-up, or every—actually more the medium-sized companies that you mentioned—go to their people and say, “We have to work with AI, otherwise we will lose a competitive advantage.”

And often too much or too little is hoped for. They think AI will revolutionize everything, but it should be used more as an aid, as an assistant, rather than assuming directly, “You have to release a lot of people because the article said so.” Yes, that in any case. I think many people don't yet understand what the current possibilities are. But if you look at the development or already see how fast AI has come up, what is already possible with it today, what was not possible three or four years ago, that's really impressive. I've developed a tool in my work that uses natural language to enter and create micro-segments from that. We can make thousands of segments with efficiency improvements that weren't possible before, and that's just the beginning of what's coming. If we look at things like Deepfakes or Google's latest projects...

[Johannes Hattemer, 41:12]:

Yes.

[Expert 11, 41:15]:

That's also something you can adapt to the future. AI doesn't just influence the status quo. If AI continues to evolve in this direction, and we haven't reached a plateau yet, who knows what will come next. There are always predictions. I wouldn't go as far as saying it will take over the world. But the NVIDIA CEO said that in five years we won't need to learn how to code anymore. That might be a bit far-fetched, but sometimes you think about these scenarios. If such a breakthrough happens, how would we deal with it?

[Johannes Hattemer, 42:21]:

Yes, it's difficult. Yes, yes.

[Expert 11, 42:27]:

You have to see how you can navigate that. It's not helpful for a young, aspiring programmer to spend their entire career worrying about their role being replaced. I think you can think about every industry in the same way, that some roles may become replaceable but not completely. But for companies, taking part in the customer journey means continuously evaluating how you can improve. Not just ethical considerations, but also reflecting on innovations we could incorporate to improve our product. A year ago, we had small context windows for AI. Now, we have huge context windows, so we can input much more information—like a company's entire database or index—to give better results.

[Johannes Hattemer, 44:44]:

Right.

[Expert 11]:

It's important to always have reflection steps. Not only, “How can this be compatible with data protection?” but also, “How can we improve our processes?” With technology advancing so quickly, we need to continuously ask, “What can we optimize here?” For example, we changed our AI provider because the pricing and development improved, which reduced our costs by 50%. Just by reflecting and thinking, “What can we change or optimize?”

[Johannes Hattemer, 45:34]:

Efficiency is indeed a big keyword. I think I've taken a lot from this conversation. It's incredibly helpful to see the whole topic from a different perspective. In the end, these interviews will be cut

down, but that's actually good because it confirms and enriches the statements from different perspectives. I truly appreciate you taking the time, Expert 11.

[Johannes Hattemer, 46:03]:

The professor plans to publish as many as possible, and I will let you know if it is published. I can also show you the final version beforehand to make sure you're comfortable with your name being on it.

Thank you so much, Expert 11. Have a great evening.

[Expert 11, 46:28]:

Thank you too. Take care.

Appendix 15: Interview Transcripts (Expert 12)

Interview 12: Expert 12 September 11th, 2024, 12:30 a.m. (remote)

[Johannes Hattemer, 0:12]:

If it's possible, otherwise I need to cancel the transcription. Yeah.

[Expert 12 0:19]:

OK, you get, yeah, we're back on. I'm back on.

[Johannes Hattemer, 0:20]:

Yeah, I think it's a part of the data privacy. So, you need to check which is completely fine. But yeah, thank you for taking the time. Actually, it was really nice of Craig to introduce us. I saw in on your LinkedIn like first question, what does it mean like the CCXP like CX is customer experience and the C&B?

[Expert 12 0:25]:

OK. OK. A certified professional. So, it's the professional certification for the CX industry.

[Johannes Hattemer, 0:45]:

Ah. Hmm, interesting.

[Expert 12 0:52]:

Through the CX Professional Association that Greg is the director of.

[Johannes Hattemer, 0:58]:

Yeah. And you also won an award I saw.

[Expert 12 1:03]:

Oh, yeah, yeah, we have won a number of US and International Experience awards in fact.

[Johannes Hattemer, 1:03]:

Because my experience it was.

[Expert 12 1:12]:

I will be presenting at 3:30 to 5:00 this morning. Pacific Time at the European finals for the European Customer Experience awards, yeah.

[Johannes Hattemer, 1:18]:

Hi. Oh wow. But so, you want this one as well, like the one you presented today?

[Expert 12 1:28]:

So, I will be presenting it in a few hours and then we're in the finals in four categories. I'll be presenting. So that was based on written submissions. I will be presenting to a panel of judges in each of the four categories and then their tabulations account for 50% of the score. The written submissions the other fifty, and then based on those scores, they'll announce the winners next week. Those are for the European CX awards, which we've not entered in the past, but the US Customer Experience awards, the international Customer Experience awards and then a number of other awards from the Technology Services Industry Association and others. Yeah, so we're happy to share what we do.

[Johannes Hattemer, 2:11]:

Yep, yep. Fingers crossed.

[Expert 12 2:15]:

Thank you. Yes.

[Johannes Hattemer, 2:15]:

I will, yeah. And so, because you're probably dealing every day on a daily basis with customer experience, you're pretty familiar with the concept of customer journey, right?

[Expert 12 2:26]:

Yes, yes.

[Johannes Hattemer, 2:27]:

And I saw also, I think with that artificial intelligence, you probably also have knowledge. That's why you're suitable, like perfectly suited for helping me out with my master's thesis. I'm not sure if I wrote it completely in the message or Greg, if you wrote it in Greg's message. So basically, what I'm writing about is I want to see the influence of, I want to research the influence of personalized AI on each step of the customer journey.

So holistically, I'm looking at the customer journey on like the three major steps before the purchase, like the pre-purchase phase, the purchase phase, and the post-purchase phase. I want to look at how AI might influence those three phases but also like cross-phase, more holistically, superficially. I'm not sure if you had time to read the questions yet, but it doesn't matter. Anyway, I'm going to share them so you can also read them while I'm asking you. And maybe we can start with general questions. Maybe you can just give a short introduction for the protocol, who you are, like what's your professional experience and background, that would be nice.

[Expert 12 3:31]:

OK, sure. So, I'm Andrew Carruthers. I am the digital customer experience leader for Cisco Systems.

Within our customer experience organization, I was one of the founders of Cisco's customer experience organization about 15 years ago. So, we're a 40, I don't know, 40+ year company, 43, I think something like that.

For the first 25 years or whatever it is, our company, 27 years, we didn't have a CX organization. We sold hardware, the hardware that powers the Internet.

[Johannes Hattemer, 4:20]:

Yeah.

[Expert 12 4:21]:

And so very sort of traditional or now you might say old school approach where we sold hardware, a lot of money involved, we got paid upfront. We would come back roughly 8 to 10 years later, probably even a different salesperson involved at that point to say it's time to refresh your hardware. Customers had very high barriers to leaving Cisco cause they'd invested a lot of money upfront.

It's specialised hardware. They had, they had invested in it, organisations that were Cisco shops, they trained their people, etcetera. So, the barriers to exit were very high. And that's not just that. I think that was sort of traditional in that world, right? That was the age of the manufacturer. The world shifted. The customer base shifted both in the B2C and in the B2B world as these two worlds started to merge into more.

Business to everything and I'm getting to the point here, but right with the merging it started. It started innocuously well with, you know, customers wanting to bring their Mac products into the workplace. You know, their iPhones, whatever. And it having to respond to that in security, et cetera, et cetera. Anyway, we got to a place where the lines were blurred between what customers expect from their customer experience and their business experience as customers, right. So.

[Johannes Hattemer, 5:22]:

No, no. Take your time.

[Expert 12 5:49]:

So, they want the same, which means that customers expected the same level of experience they get in the B2C world, right? So, what they get when they're using Apple or when they're working with Amazon, buying from Amazon, whatever it is, they expect the same thing from their business providers.

That started to change how Cisco then started to react additionally. Especially with networking and security and collaboration products, the big pillars of Cisco's product line started to move into a cloud base, right? That was the other big driver, the rise of cloud-based products and services.

Then we had to, so it, the barriers to exit for customers lowered dramatically. And this isn't just for Cisco, this is industry-wide. So now we're in the age of the customer.

Customers say this is what I expect, and if you don't give it to me, I will go somewhere else and it's easy for me to go somewhere else, right? I'm not locked in for 10 years. I'm locked in for a month or at most a one-year contract, right? So about 15 years ago, in response to that, we set up a CX organisation. Digital was always a part of that from the beginning and I was one of the, we had 100 people that set out of 50,060 thousand employees at the time. So, we were dipping our toe in the water of CX.

So, what that means? And fifty of those hundred people were service contract renewal managers who were doing the same thing on Monday in this new CX organisation as they'd been doing the previous Friday in the sales organisation. So really there were fifty of us who were setting up the discipline of experience, the structure, the journey management, all of the infrastructure to support that, etcetera.

We now have, I don't know, 7,000 to 10,000 people within the CX organisation within Cisco, so it's grown significantly. So, I've had the opportunity within my career, I started off in marketing. Moved into CX with Cisco and I've had the opportunity to see CX grow from nothing to this large part of Cisco.

At the same time that the discipline really grew across the business world as well, right? So, I've had a front-row seat to the growth of the discipline as well as the growth of the function within Cisco specifically.

So, we have always been focused. My team has always been focused on digital as the name digital customer experience would imply. We are looking at AI over the last couple of years to try to figure out how do we, and I lead the effort within our digital customer experience team on AI. So, starting off with thought leadership-wise, what do we want our point of view to be around how we leverage AI to improve the customer experience? And I should say the partner experience because Cisco sells through partners, 90-95% of our business goes through partners. So, we have millions of customers around the world doing business with Cisco and through tens of thousands of partners.

Who all want a digital-first experience? Not necessarily digital-only, but digital-first. "Alright, let me take care of this myself. Whatever I'm trying to solve for, find information, troubleshoot, whatever it might be, rather than pick up the phone or get on a chat or something like that." I think that's not just a Cisco phenomenon, that's I think all customers want that in a B2B environment. So, trying to figure out over the last couple of years, how are we going to leverage AI? We've been leveraging AI from a predictive data science capability for a good 7-8 years, maybe even 10 years within the digital customer experience team. But how do we start to look at using that information more proactively to better understand our customers?

And how do we use generative AI to help us personalise the customer and the partner experiences? And then also how do we use Gen AI to help us be more operationally efficient, so sort of figuring out those 3 pillars over the last couple of years. And then specifically what are we going to do to, you know, specifically implement AI to further each of those 3 pillars and what tools, you know,

what are we going to focus in on in the short term or the near term? What tools are we going to use, what already exists within Cisco?

[Johannes Hattemer, 10:12]:

Mm hmm.

[Expert 12 10:3]:

There are now 70,000 people within Cisco, and Cisco has taken a lot of 1000 flowers bloom approach in terms of encouraging employees. One of the great things about working for a large company like Cisco as tech savvy with the dawn of a new era like AI is there are a lot of resources put toward it. So, we have a learning and development team that's developed learning and training programmes for employees. We have a cross-functional team that's developed a responsible AI policy from a legal perspective, a marketing perspective.

Risk etc. So that we can let 1000 flowers bloom in terms of encouraging innovation, but at the same time have some guardrails to protect our customers, our own intellectual property, our brand legal risk, etcetera. So, part of what I'm also trying to do is figure out, all right, if it's great that there are 1000 flowers blooming, but who's who's doing what, who can I collaborate with? I don't want to recreate the wheel, but I want to find out if somebody already has developed that wheel. So that's what I'm leading to that effort with it.

So that's who I am and a little bit of my background, what I'm doing within Cisco and what I'm doing from an AI perspective. In fact, I just joined the conversation with you from a conversation with somebody in marketing who's doing some work around an internal rag model to try to figure out, right, how do we collaborate. So, one of the nice things about a large company like Cisco is there are a lot of resources, a lot of people doing some really interesting things. One of the challenging parts about working for a large company is figuring out who's doing what and how do we connect.

I would say that the current state of AI usage in our company is high.

[Johannes Hattemer, 12:29]:

Yeah.

[Expert 12 12:30]:

There are hundreds of projects going on. Some of them are small, some of them are large scale. So, for example, we are incorporating AI into our largest digital property, which like a lot of companies is our website cisco.com. cisco.com gets 20 million unique visitors a year.

We are implementing AI into search starting off right now for employees only, and then we'll roll it out to customers and partners in the next couple of months. It's an AI-fueled search. Think perplexity type of situation. I'm looking at that to say, all right, how do I access, how do I leverage that RAG model? So that I can provide tailored content to customers leveraging that RAG model, so that what they get is tailored CX specific content, personal data, and information tailored to where they are in their adoption process. Where are they in their journey, what information therefore do they need?

We use AI for translations across Cisco. The search I mentioned, my team manages the Cisco communities, our second-largest digital property within Cisco. Again, millions of unique visitors and about 2 million registered members. Non-registered members can still use the community but if you are registered, you get a more personalized experience.

We use AI in the community in various ways. For instance, we have 60 VIP community members who are the most active and knowledgeable customers, and they volunteer their time. They work for other companies but volunteer to be subject matter experts. We also have Cisco engineers who help on the community. We ensure customers' questions are answered correctly, and with AI, we track unanswered questions and assign them to the most relevant VIP. AI drafts responses that

these VIPs can edit, delete, or use as is, helping them manage time and increasing the percentage of questions answered by 50%.

We also use AI for translations into 25 languages. With some, like Japanese, we've stopped human reviews because AI is as good or better than humans. We use it for email generation, in marketing, in CX, and across different departments. We have a high usage rate for AI across many applications.

[Johannes Hattemer, 16:52]:

Yeah, yeah.

[Expert 12 17:11]:

Within Cisco and within CX, specifically within Cisco.

[Johannes Hattemer, 17:15]:

That's really good. I looked a lot to digest.

[Expert 12 17:18]:

Yeah.

[Johannes Hattemer, 17:19]:

When you when you say you're using or, you're enhancing, you're using AI to Gen AI to enhance your customer experience. How does it work? Do you use third party AI tools? Or are you doing the Gen AI in house? How does it work at Cisco?

[Expert 12 17:39] Yeah, good question. So, we are using we're using third party tools. That some of which. Have added our tools that we used and have sub you know previously and they've subsequently added AI functionality. Some of them are AI specific tools for, you know, text to video creation or whatever might be. Every tool, when it comes to AI has to be approved through this responsible AI Council that I mentioned earlier, right? That's the cross functional group so. Because again, we want to make sure that you know we're protecting customer data. We're protecting our information. We don't want our information to train. A. A model that our competitors could then come and use, right? So, so we don't we do use third party tools but not. Not without protections in place. So, and there are some third party tools where we use some of their AI functionality, but not all of it. We also use as one example of this, we use ChatGPT, but so the company realizing banning you know the use of AI tools including ChatGPT. It's a ridiculous approach, so we have an enterprise version of ChatGPT, the most current version of ChatGPT. Behind our firewall. So even when we use something like a public tool like ChatGPT, we bring it behind our firewall. So that's an approach that we take.

[Johannes Hattemer, 19:10] Is that you?

[Expert 12 19:41] Yeah, yeah, absolutely. And. With the context that a lot of our customers. Pre-sales, they're already Cisco customers. They're looking to buy a different Cisco product.

[Johannes Hattemer, 19:56] Yeah.

[Expert 12 19:57] Could be an addition, you know, maybe their security product and they want to buy an additional security product or maybe they're a collaboration customer like using Webex and they want to buy security on top of that so they could be, they could be a non-Cisco customer that's buying something for the first time too. So just want to make sure we're operating in that context.

[Johannes Hattemer, 20:15] Yeah.

[Expert 12 20:17] We know from our own data and from what one more bit of context and from what analysts like Gartner and Forester and the technology Services Industry Association, et cetera. We know that the third most important purchase consideration so when the pre purchase stage for a customer is what they expect their customer experience will be when they buy the product right first consideration is product functionality. Does it do what I need it to do? Second is product quality OK, does it actually work? Third is what's my experience going to be if I buy this product

which really gets to will, I get the value out of it or is it going to be such a pain in the *** that I'm going to hate myself for buying this product? I'm not going to use it, or right? So, we know, therefore and then 4th is price. So, the anticipated customer experience is a more important pre purchase buying criteria than the price. So, we know that customers are trying to gauge what their customer experience will be if they buy. By looking at reviews by, by going and lurking in the Cisco community by going into the Cisco, customers also congregate on Reddit. It's the second largest sort of online group of Cisco customers, so between the Cisco managed community and the Reddit community. So, what we're doing there for using AI is to analyze the key topics and the sentiment. So doing sentiment analysis using AI on Reddit and on the Cisco communities, as well as looking at the sentiment analysis for customers when they interact with us with our customer support team, we call it Technical Assistance Centre attack. So we're analyzing the key topics and the sentiment around those topics to help understand where do we need to improve shortcomings and B where do we need to do a better job of communicating to customers in the pre purchase phase of the reality if they have an incorrect understanding of what the product can do, how easy it is to use it or not right? Whatever might be. So, either we need to fix what's broken and we know what that needs to be because we're using AI to better understand our customers and the pre purchase phase as well as throughout. Or we need to do a better job of communicating to our customer or to our prospects pre purchase using AI to understand what those elements are. So that's a key. Additionally, using AI to tailor content in the marketing sort of pre purchase phase, we do the same thing post purchase as well when it comes to adoption renewal content. But using AI to tailor content to that customer based on what we know about them. So, if they're already a Cisco customer, we know more about them than if they are but. We can still gather, you know, a decent amount of intelligence from those customers from either. Scraping information from LinkedIn in particular, but there might be other sites, Reddit, etc. About those customers, so we get a sense of like OK, this customer fits this pre purchase marketing persona. They're going to need this type of information. They're going to need it in this language. We're looking to get to the point where we can even tailor it to and they need it in this format. Do they want an FAQ? Wonder if it graphic. They want a video. Do they want a short video? Etc. So using AI to better understand our prospects and then tailor the information we share with them so that it most meets their needs. So that's from the pre purchase phase. Better understanding then and personalizing the experience with them in the purchase phase. I would say it's very similar to what I mentioned in the Prepuce, right, it's better understanding them tailoring the tailoring what they're getting. We are also. Yeah, yeah. We are also from a digital perspective just to move; you know back a little bit from AI specifically.

[Johannes Hattemer, 24:17]:

Yeah, yeah. The mobile apps mm hmm, yeah. Yeah.

[Expert 12 24:29]:

It's very important that organ is that companies connect. The digital element to the human element. So, the human element meaning the customer, but also meaning our sales agent or our CX agent, whether that be Cisco or whether that be our partner sales agents.

And making sure that so we all the information we have we could from a digital perspective all from the digital touchpoints, the, the, the better understanding of them through AI and the and the analysis we share that with our sellers.

And with our post sales with us with our CX agents via their sales force console, we use Salesforce. So, via their Salesforce console. So, connecting the seller with the digital touches with the customer with the partner using digital tools like Webex which not only has the video conferencing capability but also has channels like slack channels. But they're Webex channels. So being able to automatically open up a Webex room with a Cisco seller and the partner seller.

So that pre presale, so that then we're using AI to understand who is the Cisco seller and who is the partner seller so that they can then share information or we can proactively share information with both of those sellers.

So that so that the right hand and the left hand, Cisco and the partner seller know what's going on together and then can have a united conversation with the customer and that's post-sale as well. When it comes to the CX agent, so.

That's how we're using a purchase phase. Similar to the post-purchase phase, although now we're looking at where are they in their adoption stages.

[Johannes Hattemer, 26:12]:

Yeah.

[Expert 12 26:1]:

What information do how you know? Are they adopting? Moving along? Are they steps away? The whole adoption framework, understanding where customers are and where should they be?

Sort of based on what steps they've taken to adopt a certain product.

From onboarding to, you know, adopting, to using to, you know, being a being a power user to renewal.

What are the criteria for each one of those steps? What's the exit criteria that I this is all part of our journey mapping? What's the exit criteria and then using AI to understand those customers and understand what's the telemetry coming in, where are we seeing that they're struggling with their adoption? What information would be useful based on who they are, et cetera? What format, what language like, et cetera, et cetera, et cetera. And then using that information to proactively reach out to customers digitally?

[Johannes Hattemer, 27:08]:

Mm.

[Expert 12 27:10]:

Giving them a chat experience, again using AI, giving them a chat experience so that they can ask questions. How do I do X, right and we might tee it up for them. You seem to be stuck with this adoption phase for this product.

What can I help you with? Right. And then using AI to suggest two or three questions for them to get the ball rolling using AI. Once they ask for once they, you know, ask a question. Once they converse with the bot, using AI to generate the answer for them. Grabbing a piece of information using a RAG model where we can.

So that they get a tailored bit of information tailored to their language, et cetera. Asking them using AI to ask them, do you want this in a different file form or you know format, right? Do you want a video, do you want an infographic, et cetera?

And then using AI to then based on this the conversation with them via the bot, then using AI to suggest additional information for them. OK, here's what you asked for.

And here's some other information that you didn't ask for that might be relevant, sort of like the customers like you. Also like this video on Netflix. It's a little bit like that, but it's like its adoption-related material. So. So we're using AI to personalize their experience and ease their experience.

And then one last thing that we're doing using AI on the predictive side of the data analytical side is looking at what they're doing, right? What are they buying, what are they renewing, what are they adopting? Where are they struggling with? What are they, you know, flying through, et cetera and comparing that to what they're saying on the Cisco communities and on Reddit as well as when they are interacting with chat bots, what they're saying to our customers' team to try to understand where early stage of this, but to try to understand.

[Johannes Hattemer, 28:5]:

OK. Yeah, yeah.

[Expert 12 29:03]:

Based on what they're saying, can we predict? Not just next best action 'cause we're doing that right. If they're here, we know the next best action is X. So, let's proactively reach out to them. But can we predict if they're saying this today that two weeks or two months down the line, they're gonna have a problem? So, let's not just solve the problem when they get there, but let's see if we can figure out, oh, they're driving toward a cliff, let's redirect their car away from the cliff before they even know they're driving toward the cliff. Right. Because it's great to be able to quickly.

[Johannes Hattemer, 29:09]:

Mm hmm. Yeah.

[Expert 12 29:40]:

And easily solve a customer problem. Even better is to get them to avoid the problem altogether in the first place. So, we're using AI for that predictive analysis as well.

[Johannes Hattemer, 29:49]:

So, do you have the possibility to do it like on each customer individual like to compare his community posting and his past to like when you when you say you predict the action of the customer so it's the customer individual not like what a what a the customer in in CLO will suffering or struggling with?

[Expert 12 29:56]:

Yeah. Yep. Yep, Yep, yep.

[Johannes Hattemer, 30:2]:

Yeah, for sure.

[Expert 12 30:25]:

Right there. And this is one thing why it's important for us to work with partners. As I mentioned before is our partners. This is this adds to the challenge of a partner-based business model like Cisco has been that our partners are much closer to our customers than we are.

Our sellers work much more closely with the largest customers, but the vast majority of our customers are driven, but even then, they're working hand in hand with a partner seller. The vast majority of customers are only working with their partners when it comes to pre-purchase, purchase, post-purchase.

[Johannes Hattemer, 30:50]:

OK.

[Expert 12 30:58]:

So, our partners know.

We may have the name of a customer, but that might be the customer agent in purchasing who signed the contract, not the person who's using. So. And what if that person changes roles? What do you mean? I know, but the partner will know that so.

Years ago, when we started to build a partner program.

We looked and spoke.

When we were starting ACX program, we said to our customers, hey look we're, you know we have a low renewal rate.

We're going to start reaching and we the number one reason why customers don't renew a contract with us and they told us for years, right, we run around asking them all these questions]:

is it being it the pricing, is it the functionality of the product, is it the promotions we do? And they said oh, I had a renewal, I didn't know I had a renewal. So, then year after year, the number one reason why we have this lower dual rate is no one told the customer they have renewal.

Be fair, we have a renewal on every individual contract, so some customers may have thousands of service contracts. If it's a large customer because the service contract is unique to each piece of hardware or each software. So, there are lots of renewals, right? So, it's hard for a customer to manage them. So anyway, we reached out to our partners said, hey, we're going to start reaching out to customers, let them know they have renewal and they said this is about Fifteen years ago, they said no, you're not. Those are our customers. We said no, they're our customers, right. So, we said, all right, hold on, how about we do this together?

You're the partner. We're the manufacturer. Let's do this together. So that's when we came up and started to create a platform for partners to share information with us like. Literally, who's the customer we should be talking to? What is the name of that person? What is the e-mail address of that person? Cause when we went to our marketing team, they said we only have contact with name and contact information for 30% of our customers of our existing customers, our partners. So anyway, we're now able to do this with our partners because we built up trust. We built out a program. It's one of the things along with AI that we want a lot of these awards about for that we talked about.

[Johannes Hattemer, 32:55]:

Hmm.

[Expert 12 33:06]:

So, everything we do from a digital perspective.

And therefore, from an AI perspective, has to be done with our partners in mind as well, sharing information, directing the digital touches. All of that we have to have these, you know, thousands of partners. It's not even just one partner, it's thousands of partners.

That we do everything with, so additional complication.

[Johannes Hattemer, 33:31]:

Mm hmm. Yeah, yeah. And does it work? Well, like from your, your perspective, your experience?

[Expert 12 33:41]:

It depends on what day you ask me.

It has.

The whole partner connection point digitally was very bumpy to begin with. Partners didn't trust us. They thought we would share the information that they gave us with our own sales team and start cutting them out of deals. And so, but over the past 10-15 years, we've built up a high degree of trust with them. So, the digital element works very well, very, very well. The AI element is new, it's.

[Johannes Hattemer, 34:10]:

Mm hmm.

[Expert 12 34:16]:

Working it, we have faster adoption when we're working with our partners on this for a couple of reasons. One, we've built up the level of trust already. So, we're building on that foundation. #2 a lot of our partners know that they need to figure out AI, but they don't have the resources that Cisco does. So, when we're able to share with them our responsible approach as well as what we're doing specifically, they're like, oh, great. You figured it out? Yes. Sign me up. I'm along for the ride. So. For the most part it is working well. We have our little bumps and glitches, but for the most part it's working well and I saw that little 5-minute thing pop up. I have more time; I have more time. If you want to go along.

[Johannes Hattemer, 34:53]:

Yeah. Yeah, yeah. Please, just to finish.

But I think we're halfway done anyway. So, you said a few things and most of them match also with my research that you talked about analysis about the efficiency with AI, the creation of content using the feedback to optimize the whole process.

Those are many things that I would say, not only work for one stage of the customer journey, but more cross-phase like you said it yourself, the content creation or analysis works in a pre-purchase phase, but also in the post-purchase space. So, there are things which work more holistically.

What do you think are the opportunity? Or do you think there are more than the ones we talked about?

[Expert 12 35:49]:

I no, I think those are the major, the major ones, yep.

[Johannes Hattemer, 35:51]:

Yeah, yeah, yeah. So, you also said the interaction, the, the chat bots and stuff, this is also what I yeah, so many opportunities as we said, do you see some risks, some challenges, some considerations for sure, when it comes for the use of AI throughout the customer journey.

[Expert 12 36:07]:

Yeah.

Yeah, yeah, for sure. There are a couple and I'm sure this is going to track with your research to date already. So, one is from a customer-to-partner-facing perspective, making sure that the content that the information they're receiving that's Gen AI created is accurate, right? So, the accuracy element is there. There's always the risk.

[Johannes Hattemer, 36:19]:

Yeah.

[Expert 12 36:36]:

Of course, improperly sharing either Cisco intellectual property or customer data. With tens of thousands of employees, I mean, there's always a risk. Even without AI, there's a risk. I think AI increases the risk level of somebody making a mistake. We've seen other companies do this. Samsung famously did this. And, you know, shared a huge chunk of their own intellectual property, inadvertently. So that's why we have this responsible AI Council to try to manage that. But it's all so that's a risk, right? Sort of data privacy, intellectual property.

[Johannes Hattemer, 37:16]:

Hmm. Yeah.

[Expert 12 37:21]:

Certainly, you know, reputational risk, legal risk, absolutely. That's a risk. Another risk is an internal risk. People like to say, and I've said this myself, AI is not going to take your job. It's someone who knows how to use AI that's going to take your job, right? So, you be the one to learn AI and win, you know? I'm encouraging my own colleagues, and I've put together different training sessions internally for my own digital customer experience team to get people interested in using AI, whether it be for work or for personal use. Sooner or later, you'll start swimming. Right? So...

[Johannes Hattemer, 37:48]:

Mm-hmm.

[Expert 12 38:10]:

And this is what you need to do to accelerate your career and certainly to future-proof your career. That said, Cisco, like a lot of companies and like the industry, is currently using AI for the main part to transform or to optimize existing processes.

How can I use AI to improve my language translation process so I can do it faster?

[Johannes Hattemer, 38:39]:

Hmm.

[Expert 12 38:40]:

And cheaper and maybe therefore be able to translate into 50 languages instead of 10 languages. How can I generate content faster? How can I generate more versions of content using the same headcount? Great. How can I better understand what customers are saying? I have a small team, they can't track every single Reddit post or community post, but I can use AI. OK, great. But...

That initial phase—this happens with all new technologies around automation—at first, people are using technologies to optimize existing processes, then comes replacing existing processes with new processes. So, this, I think, is a risk because the disruption for companies, large and small, will be significant.

[Johannes Hattemer, 40:16]

More time for the customer?

[Expert 12 40:31]:

Exactly. So, a classic conversation around AI and sales is that sellers are always complaining that they're only talking to their customers maybe 20% of the time, 30% of the time, maybe 40% at most. The majority of their time, they're doing other things—filling out forms, taking training, reporting.

So, what happens when we use AI to optimize those existing processes? They don't have to spend as much time filling out forms or whatever it might be. That's great—more time for the customer. But here's the thing]:

once those sellers can spend 60% or 70% of their time with the customer, either their quotas go up dramatically or I need far fewer of them. That's where major disruption is going to take place.

In marketing, in sales, in support, etc. That's where we move from “AI is not going to take your job, but people who know how to use AI are going to take your job” to “I don't need as many of you.” And that's a natural course of new technology—not just specific to AI. When it happens, it's disruptive to companies and their workforces. Then people adjust; they find other jobs. We'll have a whole new creation of jobs through AI, just like we did with the dawn of the internet.

But until we get there, there's going to be significant disruption within companies. In addition to that, companies will need to invest a significant amount of money into AI—whether it's training models or getting licenses for AI products like ChatGPT, Google's tools, etc. They need to reduce costs to invest in AI. We're actually finding out on Monday which 7% of the workforce is being laid off. Some of that is due to AI investments. So that's a risk in terms of the disruption caused by AI investments.

[Johannes Hattemer, 42:2]:

Pretty good points. Yeah, I just need to digest a bit, let it sink in. Yeah.

[Expert 12 42:33]:

Yeah, yeah. Take your time. And just to be clear, I've got all day, so I can talk about this forever. Don't worry about the time.

[Johannes Hattemer, 42:4]:

Yeah, yeah. No, it's a really interesting point. But do you think, for example, in sales, it brings both benefit and disadvantage when it comes to fewer salespeople, but it can also help them because when a salesperson has more time for their customer, they can reach higher commissions. But over time, won't the commissions probably adjust?

[Johannes Hattemer, 43:22]:

Yeah.

Yeah.

[Expert 12 43:43]:

Where it becomes natural for me to adopt those new processes, right? I understand them, et cetera, until we get there. There's the door that opens during this period of disruption for competitors to come in.

Or customers to leave because they're not getting the experience that they were looking for, and the barriers to exit are low. As we talked about at the beginning of the conversation. So, while the company's kind of stuck in the swirl, customers go somewhere else that's not stuck in this world.

[Johannes Hattemer, 44:11]:

Yeah, yeah, but this is also the point where you as a company or you as an employer/employee can maintain the competitive advantage. Yeah, it's all about like who's the fastest to profit with AI before all the other people do. And this is like the small time when you can actually use the advantage.

[Expert 12 44:31]:

That's a great point. Yeah, right. It's a double-edged sword, right? Some companies are going to be stuck in the swirl, and others are going to take competitive advantage. Exactly. And on an individual level, some employees will have a competitive advantage, and some will be, you know, lagging and stuck. So yeah, right. On the individual level, and at the company level. Yep.

[Johannes Hattemer, 44:55]:

Yeah, yeah, really good. I want to show you my framework now because it's really aligned with what you're talking about, and I want to know your point of view on it.

[Expert 12 45:09]:

That's a great point.

Yeah.

[Johannes Hattemer, 45:09]:

I'm going to explain it briefly. This is basically what my research tells me about how AI personalization can enhance the customer journey. So, we have phase-specific areas for AI application, which only serve the pre-purchase, purchase, or post-purchase phase itself. But we also have cross-phase considerations for the application of AI, like analysis or customer approach—things that go throughout the whole customer journey because it's always important to analyze data, to stay ahead of what the customer is doing and what the customer wants, to predict future behavior.

Predictive analysis, recommending products, customer approach—all these areas help to target and address the customer and their needs. We also have interaction and engagement with the customer, like chatbots, which are not only relevant before or after the purchase but throughout. We want to generate retention and loyalty by always staying close to the customer.

Then, of course, we have challenges, risks, and considerations, like the need for management to train staff properly, ensuring the correct use of AI, and the ethical considerations like data security and privacy. With the correct use of AI, we aim for long-term business performance, higher customer lifetime value, and all those benefits that lead to competitive advantages. Corporate benefits, yeah. So, what do you think when you see this?

[Expert 12 46:55]:

Yeah. So, I completely agree with the cross-phase considerations 100%, and that's what we've been talking about for the last hour or so, right? It seems to me.

Then, applying those to specific phases—can you give me some examples of phase-specific applications of AI, you know, one or two for each of the three phases? That's where I'm struggling with—what is specific to those phases?

[Johannes Hattemer, 47:27]:

Maybe.

[Expert 12 47:29]:

Versus cross-phase.

[Johannes Hattemer, 47:29]:

For example, in the purchase phase, when the customer is making the actual purchase, AI can enhance upselling or cross-selling opportunities. Like on Amazon, they always say, “People who bought this product also bought that product.” So, during the payment process, you can upsell or cross-sell new products.

[Expert 12 47:5]:

Yeah, yeah.

[Johannes Hattemer, 47:56]:

Or, in the post-purchase phase, for retaining loyalty and driving retention, you can recommend products after some time. Yeah, yeah. I had more examples—excuse me, please. It’s already so late. My head is getting tired, but there are a few. I see your point, though. Many of the points you could argue are cross-phase considerations. Let me think of one more.

[Expert 12 48:12]:

Yep, yep, yep. OK.

[Johannes Hattemer, 48:3]:

Yeah, recommending.

[Expert 12 48:41]:

I see, but OK. I see what you're saying. Oh, yeah. Yeah, yeah. I see what you're saying. I do. So, yeah, one thing that pops into my head is that we are using that I didn’t mention before—two things that I didn’t mention before—one is on the post-purchase phase. We are.

[Johannes Hattemer, 48:41]:

And mm hmm, there are some few but not the big ones. Yeah, mm hmm.

[Expert 12 48:57]:

We have created a self-service renewal journey for our customers to renew their contracts, their software, and their services contracts.

Which again has to be done with partners because they do it through a partner. So, we’ve had to figure that out and, as part of that, we provide them with not only all of their information. Hey, here’s what you have coming up for renewal. That’s why we notified you. But also here are the products or here are the contracts that have already expired. Did you know that they expired because maybe you want to actually include that in this renewal? And here’s the stuff that’s coming up for renewal, you know 6 to 12 months down the line. Do you just want to bring that into this one deal, right?

Give them the information, the opportunity to pull in a deal from the future or save it from the past, right? Additionally, we give them the opportunity for different levels like here’s where you are. And then here’s a better and here’s a best service level. So, we give them the opportunity to upsell their own service level and we give them the opportunity to.

[Johannes Hattemer, 50:02]:

Hmm.

[Expert 12 50:05]:

In some cases, cross-sell across products like bringing a security product into the renewal for their collaboration.

Product, right, that type of thing, so upsell and cross-sell, et cetera, using AI as part of all of that. So yes, I would say that, and whether you put that in a post-purchase phase specifically because we’re talking about renewals—so it’s clearly post-purchase—or whether you say, well that’s using several cross-phase considerations and applying them to post-phase, I’ll leave that to you to decide how you want to categorize that.

[Johannes Hattemer, 50:28]:

Let's put this.

[Expert 12 50:38]:

You know the information's getting across either way, so it's fine.

[Johannes Hattemer, 50:41]:

Yeah, yeah.

[Expert 12 50:43]:

One other thing that I want to mention, just about my own background that I forgot but is 100% relevant to this conversation, is I'm on the Advisory Board for the University of San Francisco School of Management's strategic AI course. I'm on the Advisory Board for that as well, so it's relevant to our conversation piece, along with my Cisco work. Also, that. So, you should know that.

[Johannes Hattemer, 51:10]:

Yeah, yeah.

Yeah, yeah, super relevant.

[Expert 12 51:1]:

I can't believe I forgot to mention that, but there you go.

[Johannes Hattemer, 51:17]:

Just makes you even more suitable for this conversation. Yeah, but like what you said basically tells me that I need to go into more detail into those phase-specific phases.

[Expert 12 51:21]:

Yeah, yeah.

[Johannes Hattemer, 51:32]:

With all the interviews, I realize that it's like... this is just the name of the phase, so I need to fill those spaces with actual actions or with tools—not tools, but more about what happens in those phases specifically.

So, I think I need to go into a little bit more detail here

[Expert 12 51:58]:

Yes, and one other thing to consider.

You've broken out pre-purchase and purchase into different phases. I understand why.

In post-purchase, you've lumped together into one box.

Adoption and renewal, and you may want to do that. You may want to consider breaking, adding another phase, which is renewal specifically versus adoption. They're obviously very closely tied, right? If you don't drive adoption, you're not going to get the renewal. All the data shows that, or you're less likely to.

So, but I could argue that either way.

[Johannes Hattemer, 52:42]:

Yeah, yeah.

[Expert 12 52:42]:

And in fact, when we set up our CX function, we argued back and forth for months about whether we were going to have renewals be part of customer success. We called it customer success back then, not experience, but customer success, or were we going to call it or not. And in the end, we did combine it. Some companies did, some didn't at the time.

I don't even know where it is now.

And so, for us, customer experience includes customer success or adoption and renewal combined. But anyway, so it's just another thought that comes to mind. I'm not arguing for you to do this. I'm just throwing out ideas if it makes sense to separate renewal as a separate phase or not.

[Johannes Hattemer, 53:29]:

But wouldn't you say in this case, it's more like a cycle? Then we get the post-purchase phase, and then the renewal before the pre-purchase phase again like a... like a cycle, doesn't it? Yeah.

[Expert 12 53:41]:

Yes, absolutely. Absolutely, yes, yes, yes.

[Johannes Hattemer, 53:45]:

Yeah.

And also, yep, yeah.

[Expert 12 53:47]:

We used to have a graphic that essentially looked like an infinity loop or a racetrack.

[Johannes Hattemer, 53:53]:

Yeah.

[Expert 12 53:55]:

Or sometimes it was a cycle, but with also in, you know, peeling off of the cycle, going into the middle for upsell or cross-sell, whatever to try to... yeah, yeah.

[Johannes Hattemer, 54:06]:

Yeah, yeah, especially for the customer journey or just...

[Expert 12 54:12]:

Yes, for the journey. Yeah, for the customer journey.

[Johannes Hattemer, 54:15]:

It makes sense because also the learnings from the post-purchase phase influence the pre-purchase phase of another customer. So, it's like you have feedback or one phase is helping the other to develop.

[Expert 12 54:22]:

Yeah.

Yes. And that's what... yes. And so, we would illustrate that internally for folks because we spend a lot of time evangelizing where we set up the function, right? To people]:

this is what it is, this is why you should care about it, this is why sellers, you need to change your behavior. You need to share information, you know, sellers, right? So, a lot of evangelizing. So, we had that infinity loop or racetrack, and the left side of the loop was marketing and the marketing cycle. And then there was... or pre-purchase, and then there was the...

[Johannes Hattemer, 54:55]:

Hmm.

[Expert 12 55:01]:

You know, right in the middle, where they need is purchase, and then on the right-hand side was the post-purchase.

Adoption, renewal, et cetera. And so, you could clearly see how they fed into each other and through each other and supported each other and the connection point.

[Johannes Hattemer, 55:15]:

Is it too much to ask if you can share this with me, or is it just for internal use?

[Expert 12 55:20]:

Oh, yeah, I'll... yeah, I'll have to find it, and I'll share it with you on LinkedIn, but absolutely. Yeah, absolutely.

[Johannes Hattemer, 55:2]:

Yeah, I'll go. Hmm. Yeah.

Yeah, just if you find it, I don't want to steal so much more of your time. But if you happen to cross it on the weekend, I don't know. Umm, I would be glad to see this because it's actually hard to

visualize all those aspects like there are so many ways, especially with the customer journey. And you also have the customer journey—the two phases like the one that the customer sees and the one that happens in the backend, you know.

[Expert 12 55:40]:

Yeah, yeah, yeah.

Yes, yes, yes, yes, yes.

[Johannes Hattemer, 55:55]:

The also like this you could separate.

So, I'm not quite happy with this look. Now, I like the overview, but also the cross-phase considerations. We have analysis of what happens in the background, and we have customer approach or the engagement, which clearly works only with the customer together like face-to-face.

Front-end, front-end based on what the customer sees.

[Expert 12 56:21]:

Yeah.

[Johannes Hattemer, 56:23]:

Yeah.

[Expert 12 56:2]:

Yes, I will find that and share that with you. Yep. Yeah. And would it be valuable for you also if I shared with you?

[Johannes Hattemer, 56:28]:

That would be lovely. And do you think your friend would? Yeah.

[Expert 12 56:35]:

One of our journey maps where we map out like what's the customer journey, what are the key moments in that journey, what information or material do we need to share with the customer at each stage of that journey? And then also technology, you know what, from a technology standpoint, do we need in order to be able to support that journey?

And then, you know, what's the partner component? Like, the way we sort of think about journey mapping, not just in terms of what's the voice of the customer and what is their journey, but also how do we then deliver a digital journey to support that—would that be of value to you?

[Johannes Hattemer, 57:0]:

Mm hmm.

Yeah, they would indeed would be in from in value will you much indeed.

[Expert 12 57:22]:

OK. Gotcha.

[Johannes Hattemer, 57:23]:

Yeah, I would really appreciate it. And do you think a framework like this could find use in a company?

[Expert 12 57:29]:

Absolutely. Absolutely. Yeah. Yeah. I mean, Cisco, Cisco is a company of, you know, that's been involved in CX for 15 years. And you know, we're using AI and.

[Johannes Hattemer, 57:31]:

Yeah.

[Expert 12 57:45]:

There are I, so I and I think for a company like that.

There's still a lot of, I mean, AI is still so new. There are tone of people still trying to figure out how should I be thinking about using AI and you know, specific to, to, to journeys and CX and

how should I and marketing to like you know pre-purchase and those who kind of figured out what they want to do but are still struggling with how do I communicate this effectively to others.

To get them to buy into my vision, to get them to fund my vision or collaborate, et cetera. So even for a company that I would say is in the vanguard based on my knowledge of Cisco and my knowledge of other companies and the conversations I have regularly with other companies about their use of AI with industry analysts, et cetera, Cisco's in the in the leading edge, I would say.

We could use this. There are people within Cisco who could use it.

People who are trying to catch up or just getting started, those types of people in those companies will get even more value out of this like this. This then becomes a blueprint for them to figure out.

How do I even start? I know I need to start. I'm afraid I'm getting left behind or I'm just excited about getting started. And I've waited for some of the dust to clear. So, like, OK, let's go.

This becomes the blueprint that they can run with right away, so I think there's a lot of value for companies along the AI adoption process.

[Johannes Hattemer, 59:23]:

Yeah, yeah, definitely. Definitely, yeah.

[Expert 12 59:2]:

A curve.

I think you're something, yeah.

[Johannes Hattemer, 59:28]:

No, that's a really interesting topic. I can see why you're you love your job so much and it's nice to work on the customer journey, especially with modern topics like AI.

[Expert 12 59:39]:

Yes.

[Johannes Hattemer, 59:40]:

It really was a lot of fun diving into that research and all these papers because even though it's a quite new topic, you find so much research on it because so many people are researching on in in this this field.

So, it was really interesting.

Reading all these articles.

Speaking to people like you or Greg as well, yeah, yeah.

[Expert 12 1:00:03]:

That's great. Well, I'm glad I could. I'm glad I could just share what I know and hopefully that's useful and helpful for you. I would love to see the results when you're when you're finished with this. I don't. What's the, what's the output of this? This is for your master's degree, yes.

[Johannes Hattemer, 1:00:12]:

Definitely. Definitely. Yeah, yeah.

[Expert 12 1:00:37]:

Yes, yes, yes.

[Johannes Hattemer, 1:00:40]:

Is also OK. Yeah. I mean, you're. You're not saying anything bad about Cisco. You're promoting how the, like the well, the well input. I'm getting really tired. Now you're promoting the correct usage. Yeah. Yeah, yeah.

[Expert 12 1:00:41]:

Sure, let's do it. Yeah.

Yeah. No, it's 10:30 there. Yeah. Yeah, yeah, yeah. Yeah. Well, what about having one of those famous?

Portuguese espressos that.

[Johannes Hattemer, 1:01:01]:

Yeah.

[Expert 12 1:01:03]:

My Portuguese friends have, like eight of them a day, literally.

[Johannes Hattemer, 1:01:05]:

Yeah, yeah, yeah, yeah. But I think at some point, I really need to sleep as well. I think when I drink espresso now that I'm going and then I'm going to.

To never going to fall asleep, but.

[Expert 12 1:01:20]:

Ha.

[Johannes Hattemer, 1:01:21]:

Yeah, yeah, yeah.

[Expert 12 1:01:21]:

Fair enough. OK. Yeah, I will share. I'll, I'll get a couple slides, share them in LinkedIn and then if you have any more questions down the line, if you have follow-up questions, whatever. Always feel free to reach out to me.

[Johannes Hattemer, 1:01:26]:

Say that would really appreciate.

[Expert 12 1:01:36]:

LinkedIn, WhatsApp, you know, whatever works best for you.

And yeah, happy, happy to help you out. As you put this together as much as I can.

[Johannes Hattemer, 1:01:45]:

Yeah, perfect. Perfect. I will keep you posted with further steps and.

The final results.

[Expert 12 1:01:55]:

Right, right.

[Johannes Hattemer, 1:01:55]:

Andrew, I really appreciate you taking the time. I wish you all the best for your afternoon presentation.

[Expert 12 1:02:01]:

Thank you and I appreciate it.

It'll be well, I think the first one is 11:30. Thursday morning, your time. So, it'll be 3:30 Thursday morning my time. So, I will have an espresso right now and then we'll.

[Johannes Hattemer, 1:02:11]:

Oh yeah.

Do it. Yeah, you too. You too. Have a good evening. Thank you.

[Expert 12 1:02:20]:

Anyway, great to talk with you, Johannes. Good. Nice to meet you. All right. Thank you. Bye.

Appendix 16: Interview Transcripts (Expert 13)

Interview 13: Expert 13 September 13th, 2024, 10:00 a.m. (remote)

[Johannes Hattemer, 0:03] Uh, it's at it now. I think you need to reconnect your audio and your camera because of data privacy data.

And then we should be good to go. Hopefully.

[Expert 13, 0:17] And then I'll just do my mic. Can you hear me, OK? Perfect.

[Johannes Hattemer, 0:18] Yeah. Yeah. Yeah. So, it's on your profile on LinkedIn that you're doing the conversational lay hi, mainly focusing, right. So yeah.

[Expert 13, 0:28] Yes. Sorry, no. Carry on. Sorry. I'll wait for your question. Sorry.

[Johannes Hattemer, 0:32] No, I want to hear your answer, so please go. Please go on. I just, I just heard a conversation that I had the first time when I did my research for, I'm sorry if it's too loud in my background. I'm going to mute me. I had. I had about conversationally I the first time when I did the research for the for the, for the thesis. So, it's a huge topic. But I didn't know that it's called conversational that I like all its including all the chat bots and stuff right.

[Expert 13, 1:02] And so that's a good question. Conversation AI it covers. It's not just chat box. I think it would have been a few years ago conversational AI also covers all type of communication, so listening chat boards at the moment I'm not working with chat bots anymore. It's most more so conversation intelligence which is conversation AI. So, I'm using the system that's listening to conversation that's transcribing those. It's given a summary. It's like the level up from chat bots. So, if it's creating more of that, it's more like a listening technology. So, we don't have to have write down notes anymore, but that's what I'm working now. So yeah, I have got experience in chat boards. I've created loads of chat boxes, lots of different systems, but I've moved on to a different stage at the moment.

[Johannes Hattemer, 1:48] Yeah. Yeah. So, we already started. Can you give me maybe for the beginning a short overview about yourself, like your work experience, your professional background, that would be good? Lovely.

[Expert 13, 1:59] Sure. So, I'll go all the way back to Uni, Johnna, so let me know if I'm talking too much, but I'll go back a bit, OK, so.

[Johannes Hattemer, 2:04] No, no, it's fine, but.

[Expert 13, 2:08] Did my fashion degree at Northampton University so nothing to do with technology at all, nothing to do with tech, but always was a very nerdy techy person. Didn't think in all honesty I had the brain for it so I just didn't pursue it. But I did my dissertation in fashion. It was about technology, believe it or not, I did. My dissertation in technology in technology that was saving lives. Basically, this is this is years ago. Basically, this T-shirts that can. People would wear they can detect a heart attack or things like that. So that's what I did. My gestation in and after I finished Uni, I started my own fashion business. So, I did that for eight years, worked on Britain's Got Talent, worked for a store called Bhis. Don't know if you've even heard of it. It was like a full store back in the UK years ago, worked for different them. But I made lots of hair accessories and clothes. So that's why I did for a while, then became a personal stylist and I was helping people choose their clothes for work for everyday lives. The best part of that is listening. I'm styling people that are going through different parts of their life, like people have broken out of relationship. Some people, my main customers were people that were transgender. So basically, transgender to another gender who needed a new wardrobe was interesting. This is this is like 15 years ago where it's not

so properly talked about as it is today and it felt amazing being part of the transition. So that was a lot of my customers and customers that have lost way. That came to me so. That was a big part of it. Then randomly I wanted to work in the sports industry, went into marketing, never liked marketing, but I just thought this is where I need to get to, to understand how to work in an office job. Did that for a while, worked in the cycling industry, lots of cyclists. It's a very man's world. Don't mind me saying it's very competitive. I love working out. I love sports. That's probably my favorite part of it. Did that for five years. And then I was like, I don't want to do this anymore. I don't know what I want to do. I didn't know what I wanted to do. I had no idea. Applied for just lots of different jobs, didn't have much of a focus, and there was a job that came up for conversation AI and I was like, what is what is a chatbot? This is like five years ago. I was like, what? What is this? Apply for the job got through to the interview then IE I'm going to be super honest with you emailed them and I was like, you know what, I'm not good enough for this. I'm just going to not go for the interview. They rang me and they were like, no, really go for it. Like we love your CV, we get it. We don't know what conversation, AI or chat box. It was named back then. Just go for it and my manager Sarah Woodward. Absolutely amazing person. She was like, look, I get it. You don't know what this is, but I just like you. So, I'm going to give you the job and I think you can smash this. So, I was like, OK, so since then, that was what, five years ago now 4-5 years ago. I just, I love conversation. AI love it. Absolutely love it. It's. It's. Oh, God. This is going to sound so nerdy, but I'm going to say it anyway. I was a massive Terminator fan as a kid. I was that kid that watched Terminator, one Terminator two and all of that Skynet, all of that. Like technology. The future of the robot. Like, I'm literally living my dream right now. So, I hope that gives you a bit about me at the moment. What I do is I worked in different businesses where I introduced different AI, whether it's chat bots or conversational intelligence. I've built chat bots in different languages. I'm now using listening intelligent to really understand where people are coming from, I think. If it's OK to say this as a society, I feel like we don't listen to each other properly. I feel like we miss things. I think AI can help us with that, but the next step in my career is I want to use AI to help people. I want to use AI to save people's lives. That's where I'm at next. So, I hope that gives you a bit background.

[Johannes Hattemer, 6:00]:

Yeah, sure, sure. But really interesting. So right now, you're not doing anything with fashion anymore.

And not planning to, yeah.

[Expert 13, 6:06]:

So that's.

So good question. I make my clothes. I do that as like my side hobby, so I make my clothes. That is, it. Like it's my tiny bit of a hobby, but I don't love it enough to go back.

[Johannes Hattemer, 6:20]:

Yeah, I understand. Yeah. It's good for a hobby, though. And like in your current company, what is your segment of customers or what kind of customers are you working?

Who's the client? Yeah.

[Expert 13, 6:32]:

Please be to be. Yeah, it's B to B, so I currently am doing like a short job or temporary role for a travelling company. A huge travelling company and they I'm working on with their B-to-B team. So basically, how to explain this? Any deals that they get on flights and holidays, we talk to their partners, we talk to their clients and we get those deals. At the moment I'm using this AI technology to listen to them to understand how the sales conversation is going because the sales can always improve.

[Johannes Hattemer, 6:35]:

Yep.

[Expert 13, 7:03] And the AI is so clever it will pick up like the sentiment of the conversation. It will pick up like key mentions in the conversation. It will also pick up things that the person on the phone call would have missed with the client. So yes, it's just really interesting. Very fascinating.

[Johannes Hattemer, 7:18]:

Yeah, yeah. Seems like a huge opportunity for many industries, though. Yeah, and it's still developing, isn't it?

[Expert 13, 7:26]:

It naturally is. I think, where I want to go is, and I've got a few meetings next week and the week afterwards, is healthcare. So, I someone I've had two chronic illnesses for the last seven years. I think doctors are really, really busy. I think AI can help by really listening to the patient. So, Jonathan, if you would go speak to a doctor and there was an AI that was listening to the conversation, there might be something that the doctor missed. We're human, right? We're not going to be perfect. AI's not going to be perfect either.

[Johannes Hattemer, 7:35]:

Hmm.

[Expert 13, 7:55]:

It'd be interesting to see what the AI picks up against what a human pick up and see what the diagnosis is. So that's what I've got. A few meetings next week to discuss that.

[Johannes Hattemer, 8:03]:

Yeah, yeah. From my perspective, from my experience, it would be really necessary. Oh, it could be really beneficial if it would be applied in healthcare as well, like you said. Yeah, I can ask, like when you get some knowledge in marketing for sure, you're familiar with the terms of customer journey, right.

[Expert 13, 8:23]:

Yes, I am, yes.

[Johannes Hattemer, 8:21]:

So, because in my work project in my thesis, I'm looking at the customer journey on those three major steps]:

the pre-purchase phase, the purchase phase, and the post-purchase phase. And I'm looking at how I can influence each stage individually but also more holistically, like crossfade.

What would you say in which part does conversational AI, how you do it, apply in a customer journey? Would it be more before the purchase to help recommend and help for questions? Or is it after to keep the retention, the loyalty?

[Expert 13, 9:00]:

Oh, that's a good question. I think it should be involved in every single stage. When I created chatbots for Fossil, it was involved in every single stage, from people asking about a product. They might ask—so Fossil is a watch brand, they sell accessories and things. So, I thought I'd explain that just in case. If you weren't aware, they sell watches, bags, things like that, and the chatbot that I created in the different languages, it would help the customer through every journey. So, the customer would type in—and you wouldn't believe this, but they do this—they would type in, “I need a watch for my son.”

[Johannes Hattemer, 9:0]:

Hmm.

[Expert 13, 9:32]:

So, the AI was programmed to choose some recommendations, so we choose three recommendations based on the feedback that we've given or the things that they've answered. And then the customer would purchase via the AI, and the AI would also follow up after the purchase. So, I think it should be involved across all of it. However, saying that, I do think there should be some kind of human connection, some human touch. There needs to be a contact point. So, I'm a massive AI person. But I'm not trying to remove human connection. I want to bring more human connection in but use AI to automate a lot of the journey. So yeah, across all of it.

[Johannes Hattemer, 10:08]:

Yeah, yeah, like more AI in this sense, more like an assistant than an overall customer service employee.

[Expert 13, 10:18]:

100% but.

There's probably not the way AI is going to go. They're already using it in hospitals where they've got these AI robots giving medication to certain clients, so it's missing that human contact. I'm a little concerned about where AI is going to go. I don't want us to stop talking to each other. We need to talk to each other.

[Johannes Hattemer, 10:40]:

Yeah, yeah. But I'm really curious about in which direction it goes, because, for example, chatbots right now—there are a lot of ***** chatbots out there, which just make the process even harder. So, I'm really curious about which development we are going in and how it's going to improve in the next years.

[Expert 13, 10:41]:

That's my concern.

[Johannes Hattemer, 10:59]:

In terms of the questions, I basically structured the questions in terms of the customer journey. Like first, I want to ask for your opinion about each step of the customer journey and then have a look more holistically.

Also, the risks and opportunities—and later I would like to show you the framework I'm working on and see your point of view]:

how it works, if it makes sense, if it's applicable, and so on. Is it fine for you?

[Expert 13, 11:28]:

Yeah, that's perfect.

[Johannes Hattemer, 11:30]:

Perfect. So, let's start with the pre-purchase phase maybe.

What is your point of view? How can I influence the customer before the purchase?

[Expert 13, 11:41]:

You can't do AI without CRM, it's just not possible. So, this—I'm guessing you know what CRM is. I'm guessing so. I didn't want to... Yeah. So, you need to know your customers' history—their purchase history, the way they move on the website. You need to know how they work. Amazon is very good at this. I've been on Amazon before, and it's all AI recommendations that they use in technology. And I'll end up buying more things than I should do because they know me so well. They know my purchase history.

[Johannes Hattemer, 11:48]:

Yeah, yeah.

[Expert 13, 12:11]:

I feel like sometimes they know when, like, I'm not going to be well or something and they'll recommend medication or paracetamol—something like that, or vitamins. And I'm just like, you

need CRM and AI to talk to each other. So, you need that integration, you need that link together. Without it, you're just kind of guessing what your customer's pre-purchase phase will be.

[Johannes Hattemer, 12:31]:

Yep, yep, totally, totally. And when we look at the purchase phase itself, like the choosing, the selection, the payment,

How can AI benefit here?

[Expert 13, 12:4]:

What do you mean? Sorry, could you elaborate?

[Johannes Hattemer, 12:47]:

Like after the pre-purchase phase, how do you think AI can improve the purchase phase?

AI in general.

[Expert 13, 12:5]:

So, this is, I think, I've had this discussion quite a lot, which is really interesting. So, this is all going to depend on the person, right? There's... So, after the... So, this is post-purchase, is that correct?

[Johannes Hattemer, 13:08]:

But I'm talking post-purchase afterwards, but like during the actual purchase. Do you think AI can help out here?

[Expert 13, 13:18]:

Oh yeah, definitely. This is where the AI recommendation comes in, right? So, this is where it's going to recommend things that it's seen you buy previously. It's going to recommend similar things. It might even recommend things that they've seen other people buy. It's like Spotify—Spotify is brilliant at that, and YouTube too. But Spotify's technology is amazing. It will look at the music you've bought previously, then suggest things you might like because other customers have bought similar music before. I hope that makes sense, but I don't know if you've looked at their framework, but their framework is...

[Johannes Hattemer, 13:45]:

Yeah, yeah.

[Expert 13, 13:48]:

...really, really clever.

[Johannes Hattemer, 13:52]:

I need to. Yeah. Like the algorithms they use are fantastic. Yeah, yeah, yeah.

[Expert 13, 13:55]:

Absolutely amazing. I think it's... I mean, I'd even put YouTube up there, but there are some really good videos on YouTube about the framework that Spotify uses, and it's actually incredible.

[Johannes Hattemer, 13:56]:

Yeah.

I need to have a look at it. That's a good point though. Yeah. OK, let's have a look at the post-purchase. You were already starting with this. Maybe you can go a little bit more into detail on what you meant.

[Expert 13, 14:23]:

Post-purchase, right. I feel like we need to get to the point... You know, you probably get these emails as well. You know, when you get those emails like, how was your purchase? How was your feedback? I think that needs to be so personalized. I think in a few years, probably not even that long, not all the questions are going to be the same. The questions that I get for feedback will be different compared to yours. I think it's going to be so personal. I think we're going to get it down to that amount of detail.

Also, with post-purchase, I think we'll start to get email recommendations at certain times of the year, certain days of the month. I think it's going to get that intricate. I'm quite looking forward to when that happens. I'm trying to think of who is good at that... who is good at that. I don't even think Amazon's doing that. I can't think of who's good at that yet. I don't think I've seen anyone that's good at that. No.

[Johannes Hattemer, 15:13]:

Hmm.

[Expert 13, 15:18]:

It's making me think, isn't it?

[Johannes Hattemer, 15:15]:

Like just?

[Expert 13, 15:19]:

That's so bad that I can't think of anyone. I think there's probably some companies that are nearly there. OK, so maybe the best example I've got is maybe like Uber Eats. I don't use it. Admittedly, I've only started recently using Uber. I'm not a big fan of food being delivered, but I have a few times and they have emailed me saying, you know what? It's Friday night. Do you want to order something? And I'm like, you know what I might do? I didn't. But I like that they saw the pattern]: JULIES ordered the last two Fridays, and maybe she wants to order again. Brilliant.

[Johannes Hattemer, 15:19]:

Yeah.

[Expert 13, 15:51]:

Brilliant. I'd love to know the stats and how much water they get from that prompt of that e-mail. So, AI is going to help with that massively, all about intelligence, all about data. It's all about understanding us individually. That's how well it's going to go. But this is where Gen AI comes in, yeah.

[Johannes Hattemer, 16:07]:

Yeah, yeah. But I think after all that it, it seems to be done in a more subtle way, because I think, for example, Uber Eats right now—like, ever since I moved to Lisbon, I'm ordering a lot of food because it's super cheap here.

And they mail you so many emails afterwards and always new recommendations. So, it's way too much. So, I will never give them the feedback because I'm just putting it in spam or deleting the e-mail instantly.

Yeah. But maybe it's just a personal point of view.

[Expert 13, 16:42]:

You know what, I think that's the one thing we probably haven't figured out with feedback yet. Yeah, there are a few companies that use AI for feedback like AO. Do you know the company AO? They deliver beds and furniture and things like that.

[Johannes Hattemer, 16:58]:

Hello yeah.

[Expert 13, 16:58]:

They're probably way bigger in the UK, but the way that they ask for feedback—I just think it's really clever. It's well-timed, it's not annoying. It's just short. It's like three questions, it's straight to the point. It's done by WhatsApp—easy, simple. But yeah, when I get an e-mail, I usually delete them, yeah.

[Johannes Hattemer, 17:14]:

That's much...

Yeah, yeah, that's really good. OK, let's have a look holistically because during my research I figured out there are tools or parts of AI which can benefit each step, each stage individually, but also more holistically. For example, data analysis, which is a major step in all phases because it needs to be continuously done. From your point of view, are there any bigger cross-phase opportunities or things you would mention?

Anything else you see? Do you know any other cross-phase applications of AI that serve not only in one particular stage?

[Expert 13, 17:56]:

What do you mean, sorry? Could you clarify? Are you asking if there are any AI systems that can help in the phase of data analysis—like through that stage, is that what you mean?

[Johannes Hattemer, 18:19]:

No, not only analysis, but overall, when you look at the customer journey, is there any system of AI or any use of AI that serves not only before or after the purchase but at many stages at the same time?

[Expert 13, 18:38]:

I don't know how to answer that; I'm not quite getting it. I might have to come back to that question, is that OK? I didn't quite get it.

[Johannes Hattemer, 18:42]:

Yeah, yeah, for sure. When we discuss the framework, maybe it will be a little bit clearer what I'm trying to discover here. Can you tell me a little bit about the risks and considerations—challenges—from your point of view when it comes to the use of AI?

[Expert 13, 18:49]:

OK.

Oh, risks. Risk, risk. Good question. That's probably one of my main concerns—risk. I think every AI company has had issues. You've probably seen it in the news—you've probably seen about Google. All the companies I've worked with have all had risk issues.

To be super honest, and I won't name names, but there are companies I've worked for that had no risk assessment, no governance—that's massively important.

Risk. I think there just needs to be a lot more testing, a lot more about what happens if it doesn't go right. What happens to the user? How does it affect the user? A good example is Google. When was it? A year or two ago? I can't remember how long ago it was now when it started all that racist stuff—it was really bad. It was dealt with really badly.

All the stuff that's filled out about history and all the wrong dates and all the information.

We always have to think about how it impacts the end-user if there's a risk. What mitigation do we always have in place? That's why we need mitigation. I don't think that's done enough. It's something I would like to specialize in, but I feel like, being honest, a lot of companies really just want to get AI in and aren't looking at the risks. I've seen some buggy systems and yeah, it just causes a lot of havoc. I think that's going to be our biggest challenge—rushing to do AI too quickly and not really understanding the risks behind it.

[Johannes Hattemer, 20:36]:

Yeah, yeah. True, truly.

Really good. Let's have a look on the framework. Maybe if it's OK for you.

[Expert 13, 20:43]:

Sure.

[Johannes Hattemer, 20:45]:

So basically, what I tried to do... You see my screen, right?

[Expert 13, 20:49]:

Yes, I can.

[Johannes Hattemer, 20:55]:

So basically, what I wanted to show here is like the overall...

Use of AI personalization, how it can enhance the customer journey and also in which part—so we get the phase-specific areas we talked about before the purchase, during, and after the purchase where I can see its benefits. But also, we got cross-phase considerations for the AI application, like I mentioned data analysis, analysis, customer insights, which is throughout the whole customer journey. We got the targeting and the approach for the customer because in each step of the customer journey you need to approach the customer, speak with them, and also interact and engage with them.

This is mainly where I think conversational AI also serves a purpose—the conversation with the customer. And also, of course, we got the operational challenges, the risk, the opportunity, and the challenges. When it comes to what we talked about first from a more managerial perspective, that you need to train your staff in the correct usage of AI, but also parts like data security, privacy, ethical considerations for the use of AI. This would serve in cross-phase considerations as well.

So, what do you think when you see this framework? Does it make any sense for you?

[Expert 13, 22:16]:

I'm still going to go through it now as I can do it. Customer data analysis reduces logging, customer approach, customer engagement, operational challenges, and consideration. OK, so let me just give you...

[Johannes Hattemer, 22:18]:

Please.

[Expert 13, 22:35]:

OK, so...

[Johannes Hattemer, 22:35]:

Basically, it's the first draft. After I did my research, all the feedback and insights from my interview partners like you need to be considered and like adapt.

Yeah, yeah, edit.

[Expert 13, 22:47]:

OK, so now this makes sense that I'm very talented. OK, so...

Maybe I'm just... OK, so maybe this doesn't... No, maybe it does. I feel like this looks great, to be honest. I think... I'm guessing you're going to put in here like training when it comes to your AI because I guess you'll be taking all that data analysis, all the information, training it... Like, are you putting training into a framework?

[Johannes Hattemer, 23:19]:

See for training more as an operational challenge, but for sure I need to go a little bit more into detail in this area.

[Expert 13, 23:22]:

Interesting.

OK. So operational challenges, so that would be what? Training, risks, governance—that's all of that under there, OK. That looks good. OK, there's an AI position, customer interaction engagement. OK. Strategic targeting, customer approach. Can I ask you a question now if that's OK, because I'm just curious about your framework. So, you've put strategic targeting and customer approach. Can I ask what you mean by that? I feel like I know what it means in my mind, but I'd love to know what you mean when you put that.

[Johannes Hattemer, 23:33]:

Yeah.

Please, please, please.

For example, I mean how to reach the customer by content creation. So, you create personalized content to address the customer. It's more about... it's also about advertising to take the step toward the customer. How to reach them. Does it make sense?

[Expert 13, 24:16]:

It does. So, are you looking at how the customer wants to be contacted and where? So, like, is it by e-mail? Is it by phone? So that's all included in this. OK, that makes sense—how often, the time of day, and all of that good stuff. OK, nice.

[Johannes Hattemer, 24:26]:

Yeah, yeah, yeah.

Exactly. Exactly.

[Expert 13, 24:33]:

Continuous customer data and then that continuous customer and data analysis.

So that will be driven...

[Johannes Hattemer, 24:47]:

So, this is basically the fundamental analysis of data, but also segmentation—creating profiles of the customer.

[Expert 13, 24:57]:

Nice.

[Johannes Hattemer, 24:51]:

To put them into segments, to go into more detail about each customer individually, to give them the perfect targeting, the perfect communication, and office recommendations.

[Expert 13, 25:0]:

The only thing... and if you've put it on here, please ignore me—the only thing that I think is missing is prediction, AI prediction. So, like, you've got all this great data, you've got strategy, you've got the interaction, you've got the engagement, but you should probably have somewhere in there the prediction. Like, as in you've got all this great stuff, so we kind of know, for example, Jake wants to make a pre-purchase. What they're going to be like for another purchase? What they're going to be like afterward? Like this is... Again, I'm using Spotify here a lot today because I think their framework is absolutely amazing. But yeah, they use a lot of prediction in...

[Johannes Hattemer, 25:08]:

No.

That's amazing. Yeah.

[Expert 13, 25:42]:

The type of music you're going to listen to and when you're going to listen to it.

[Johannes Hattemer, 25:4]:

Yeah.

[Expert 13, 25:45]:

So yeah, that's the only thing. But I think this looks great. Long-term business performance and customer success, yeah.

[Johannes Hattemer, 25:53]:

I'm not sure about long-term business performance success. Before, I had customer lifetime value. I just wanted to show the improvement of the business, so the impact it has under the positive impact it has on the business itself, but also on the customer because the customer is also benefiting from it by more suitable...

[Expert 13, 26:05]:

Yeah.

[Johannes Hattemer, 26:18]:

Conversation.

[Expert 13, 26:19]:

That makes sense. That makes sense.

So, I feel like you're, I know you've got it in operational challenges. I think that's going to be your biggest part of it's just improving the training, like what's your training plan like we have all this great data, but I think not a lot of us are using that training to retrain our AI. So doing cross-validation, making sure it understands training that it should understand and stuff that it doesn't... retraining, that's going to be your biggest part of this. I don't know how, yeah, that's probably a bigger piece in itself, but...

[Johannes Hattemer, 26:45]:

Mm-hmm. I'm just... Yeah. Yeah, I see your point. It definitely needs to be bigger. I'm just... I'm just not sure because...

The training and the data security, all the risks, they are happening in the back end, like in the back office and not facing the customer. So, I think you like the first three steps are mainly having a major impact on the customer itself and this is more...

[Expert 13, 27:17]:

Good.

[Johannes Hattemer, 27:15]:

Something needs to be done to do it properly and confirming with the regulations and the laws.

[Expert 13, 27:25]:

OK. Oh, yeah, that's going to be big.

[Johannes Hattemer, 27:25]:

So, I think maybe I need to separate here a little bit. I need to separate a little bit the what it has like the impact on the customer versus the regulations the company needs to follow.

[Expert 13, 27:39]:

Definitely pop your mitigation as well in there because you'll need like a backup supply if something goes wrong or you get a bug. If something goes wrong... And you put considerations in AI implementation—is that the adoption of the AI technology, or what does that mean? Sorry.

[Johannes Hattemer, 27:55]:

Yeah, basically, yeah, yeah.

[Expert 13, 27:57]:

OK. OK. That makes sense. Can we just... this looks great, I think, yeah, I don't... I don't have any feedback and this looks really great, looks strong.

[Johannes Hattemer, 28:07]:

What I need to improve is just go a little bit more into detail because when I talk to you, but also when I talk to other people, some parts of the framework don't make or don't make sense at first glance. So, this framework should work for itself, right? So, it shouldn't be necessary to have an interview or like a text to understand the framework. So, do you think I should go into more detail to make sure what I mean with each step?

[Expert 13, 28:11]:

Yeah.

Yeah, I think that's a good idea. I think definitely go into your detail, break them up a little bit, but I feel like you've got it there like you've... it's there. But yeah, just go into detail like you said, I think it looks pretty strong if you purchase... Sorry, I'm just looking at it one more time.

[Johannes Hattemer, 28:51]:

And for example, yeah, yeah, for example, you as an expert in conversational AI, would you just say conversational AI makes sense as a part of custom interaction and engagement? Or do you think I should structure it more like... tools or tasks where conversational AI finds the... yeah, the part?

[Expert 13, 29:21]:

Right. So, I'm going to... I'm going to ask you a question. Maybe you've asked me a question, but I'm going to ask you a question to ask a question. So, we've got custom interaction engagement... what do you... what do you mean by that? And then I'll tell you what I think would be maybe a good idea.

[Johannes Hattemer, 29:3]:

Yeah, so for example...

In the theoretical part of my work, customer interaction is the part where conversational AI also comes into issue. So, this is basically all the interaction the company and the customer have, right?

[Expert 13, 29:53]:

OK, so I know you're going to go into more detail about this, which I think is going to be amazing. So, in my mind, when I think customer interaction engagement, I'm thinking tone of voice. I'm thinking the types of words that are used because I've learned the hard way creating chatbots in different countries—you cannot have the same tone of voice. You can't use similar words. People react to things really differently. People stop using chatbots like... what is the engagement like? Like, it's all of that. Oh, gosh, what do you call it? Can't think of what the term is...

[Johannes Hattemer, 30:42]:

Hmm it does.

[Expert 13, 30:43]:

Chatbots that are just so generic, I just can't... I just thought I can't even bother with them, I'm done. So yeah, I would just say custom interaction engagement is a huge piece, a huge piece where people are programming the AI to talk to people and engage in a certain way. It's not just generic, but yeah, we're not quite there yet. Maybe in a few years.

[Johannes Hattemer, 31:02]:

Yeah.

Definitely, definitely.

[Expert 13, 31:0]:

But yeah, break down into more detail. Definitely put your risk and your mitigation in.

Operational challenges. So that's all the delivery of...

Patient. So, I guess, yeah... So, it's the training, sorry, my hand... I'm just breaking this down.

OK, so I'm guessing that'll be your integrations as well. That would be in your considerations in AI implementation.

[Johannes Hattemer, 31:32]:

Huge topic.

[Expert 13, 31:3]:

I know it's huge. I'm just wondering, is that going to be ATI stuff? But anyway, you will break this down. Like, I don't know what the actual AI is, but yeah.

[Johannes Hattemer, 31:37]:

Hmm.

Yeah, yeah. But do you think from the effect, this could find usage in that company?

[Expert 13, 31:53]:

Say that again. Sorry, do you think...?

[Johannes Hattemer, 31:55]:

Do... do you think companies would use a framework like this or a framework in general about AI for the correct use in the company?

[Expert 13, 32:05]:

Mm.

Yeah, I think they would. I just think you just need a bit more. I feel like you need to.

Maybe journey map it a little bit, but I just think it just needs a little bit more detail. But yeah, I think they would just need a bit more. I don't know what other feedback you've got as well, but I just think, yeah, it's there. It just needs a little bit more detail. Yeah, I feel like I'm going to send you a video. The Spotify video. I'm going to send it to you and I LinkedIn. After I chat, just have a look at that and look at their framework. It's a little similar to this, but they just got me freaking out. So yeah, the Spotify one, go on that. I don't know why they put that on YouTube, but it's... have a look at that and just see.

[Johannes Hattemer, 32:43]:

Or which one?

[Expert 13, 32:52]:

But I think like it's all there, just needs a little bit more information.

What are you thinking? I feel like you're thinking.

[Johannes Hattemer, 33:0]:

No, not if I really totally agree with what you what you're saying.

I mean, after all, you're... That you know what you're talking about. So, I really appreciate your feedback. And I really need to consider it like integrating in my in my framework. Yeah. Yeah. It's just a lot of feedback and it's going to be hard to adapt in a framework because some of the feedback, especially from others, are more narrowed down on each like a little bit more on the background or their performance. So, what would be important for them? So, I think what I need to do is the creative framework, which is more generic, more general. Because if I if I put it too much into B to C, B to B, or to specific industries or use cases...

It's going to be even harder. So, I think for now I need to put it clearly as a generic... sorry, getting super out of it now, put it more generic as an overall framework and then maybe in further research, just they need to need to adjust a bit.

[Expert 13, 34:17]:

I think that sounds good. I think it's a good idea, honestly. But yeah, you've got it all there. But yeah, sounds good.

[Johannes Hattemer, 34:23]:

Perfect. Perfect.

Thank you so much. I really appreciate taking your time. It was a pleasure to meet you. I wish you an amazing weekend. I hope the weather is not too terrible.

[Expert 13, 34:27]:

Thank you.

Thank you. Obviously, it's been an absolute pleasure talking to you and good luck with everything. And if you have any more questions, let me know.

[Johannes Hattemer, 34:43]:

But just one question, is it OK for you if I use your name in my thesis? Or do you want to cancel... perfect, perfect, perfect and I'll let you know as soon as this got published or if it's done. Maybe you want to have a read in it because you, after all, your part of the work now. So, thank you so much.

[Expert 13, 34:48]:

That's absolutely fine. Thank you. Wish you all the best. Thank you, Johannes. Bye

Appendix 17: Interview Transcripts (Expert 14)

Interview 14: Expert 14 September 13th, 2024, 2:30 p.m. (remote)
--

[Johannes Hattemer, 0:05]:

And now you get turned off. Sorry for that.

[Expert 14 0:11]:

Yes, it turns off. I have to give my consent. Yeah. So, what I wanted to ask you is in your research and interview, like, is this going to be my point of view or on behalf of Company 3?

[Johannes Hattemer, 0:12]:

Yeah, getting worse.

Yeah.

You.

[Expert 14 0:37]:

OK, good. Because that's very important. Like if I have to speak on behalf of Company 3 in any sort of research, we need to ask for different permissions.

[Johannes Hattemer, 0:31]:

But that's yeah, yeah.

Yeah. Yeah. No, I think your terms, your point of view, that would be my next question, is it OK for you if I use your name in my thesis or Company 3's name, or do you want it to be cancelled out?

[Expert 14 0:50]:

I think you can use my name, but I would need to ask for you to use Company 3, so you should cancel that out, Company 3 phone.

[Johannes Hattemer, 0:57]:

Yeah, I just, but I can't say one of the world's leading tech companies, right? That should be fine. Yeah.

[Expert 14, 1:02]:

Yeah. Yeah, you can. Yeah, you can use my role. Or anyway, like you can say that I work in AI and use my name. Or. Yeah, if you want to use my name, you can. But don't. Yeah. Don't mention Company 3 with the name.

[Johannes Hattemer, 1:07]:

Yeah.

Yeah.

Sure, sure. I will do. Can we in the beginning, can you maybe give me a little bit about your background, about the professional and your experience with AI? Maybe if you have heard that customer journey or you worked with the term customer journey before that would be really helpful.

[Expert 14, 1:35]:

Yep, yep.

OK, sure. Yeah. So, I've always worked in data and analytics since I started my career, so.

But my background is a bit more nuanced, so I didn't study computer science or engineering. I have a degree in economics, so finance was my bachelor's degree and then my masters were in Economics of Innovation Technology. So, let's say the master's degree was a bit closer to what I do now in the sense that we would study like how does the innovation process look like to your point, like what's the...

[Johannes Hattemer, 2:13]:

What do you do now?

[Expert 14, 2:22]:

What does the customer journey look like for someone who's trying to launch something to the market?

And in that sense, AI is quite novel in terms of like something that consumers are buying directly. And so that's kind of the closest connection that exists between my academic years and what I do now.

Then I did an internship during my master's degree because that was part of the process. You have to do an internship. And so, my internship was as a business development manager, basically sales pre-sales. But the company itself, which was called Me Tail back then, which was like 10 years ago...

[Johannes Hattemer, 2:52]:

Yeah.

[Expert 14, 3:12]:

...was basically doing something that I've seen a lot now with startups, but back then it was quite novel. So, they were trying to recreate 3D models of people's bodies so that they could try clothes on online. So, the initial idea was that they would have this application that would be given to consumers, and they could create their avatar and then go and shop from Zara or H&M with this avatar. But the rendering in 3D was very data-heavy.

So that was my first experience with like the world of data and analyzing data and all of that. So, it's at that point that I decided that I wanted to go into data.

So, before I finished my master's, I had already found kind of like my first job, which was theoretical scientist in a startup in Italy.

That was founded by a professor of mine.

And then so that's where I started, and he's a right-hand person. They basically are the ones that taught me everything about data science. I would read a lot of research, a lot of papers, and then get a chance to try things out with the projects that we had with the customers. So that was really good. And then the big jump for me career-wise is what happened after this one. So, after Data Skills, I got an offer from Databricks, and that was also my move to London.

So yeah, Databricks, the role was more a bit closer to—I mean, it was a technical role, but not that of a developer, right? So, the first job was data scientist, second job after that was more customer success. So how do you ensure that the customer keeps on buying, right? Because one thing is to land it, but then as a data platform, there are many things that you can do with that data. And so, the role of a customer success engineer, which I was when I joined, was to make sure that the customer keeps on building stuff on your platform.

And yeah, and then that led me to Company 3. Again, the role is a bit different because it's a pre-sales technical role. So, it's with Company 3 that I made the shift from the later part of the customer journey after the deal is signed to now before the deal is signed. So, my role now is again to have customers build things with AI, but a lot of the customers I work with are either very small spenders or startups, or, you know, like I work opportunity by opportunity.

It might be a customer that uses Azure as a cloud, but then they're looking at Company 3 for the models that we have on the AI front.

[Johannes Hattemer, 6:0]:

Yeah. And I saw in your LinkedIn profile that you worked a few times as a performer. What do you do as a performer?

[Expert 14, 6:12]:

Yeah, I mean, before university, my background was in arts, so.

[Johannes Hattemer, 6:18]:

Ah, OK. I thought it's like, like.

[Expert 14, 6:20]:

I.

[Johannes Hattemer, 6:22]:

Has something to do with the performance, not performance marketing, but something like this, but it's like actually performing then.

[Expert 14, 6:29]:

Yeah. Yeah, yeah, yeah. It's actually performing arts, not related to AI.

[Johannes Hattemer, 6:32]:

OK.

OK. Yeah. Yeah. And it was, I was just curious.

But really, really interesting. I'm really impressed.

Shall we start with the questions about the customer journey, like the basic part of my work? So let me explain you maybe before we start again what I'm writing about. So, with my work, I want to, with my work project, I want to analyze or find out the influence of AI, which AI and personalization.

With AI can have on the customer, and I'm looking on the customer journey, sorry, and I'm looking on the customer journey in each step in particular. So, before the purchase, during the purchase, and after the purchase. But also, I'm researching how AI or personalized AI can benefit customer journey holistically, so superficial. So not only in each step of the journey but across phases. And yeah, that's basically what I'm researching. I wanted to see the influence.

[Expert 14, 7:07]:

Mm Mhm. OK. OK.

[Johannes Hattemer, 7:37]:

The impact and the AI can have, and that's why I want to have your opinion now. And I think maybe we'll start with the customer journey questions and then jump to the more holistic questions. And later on, I would like to show you my framework just to get your feedback, your point of view. And I think in half an hour we should be done totally.

[Expert 14, 7:5]:

Yep. Yeah, yeah, that's fine. I have a few more minutes if we need, so don't worry.

[Johannes Hattemer, 8:05]:

Perfect. Perfect. Can you give me your point of view on how AI can influence the customer before the purchase? So, in the pre-purchase phase?

[Expert 14, 8:1]:

Yeah. So, I think this is probably where we're the easiest way to apply AI, in my view, because the pre-purchase has to do with how you search for stuff, right?

[Johannes Hattemer, 8:28]:

Mm hmm.

[Expert 14, 8:31]:

Usually I would say, as a consumer, if I put myself in the shoes of a consumer, so not someone who works in AI, you would probably either directly search for something that you're looking for, like a Google 3 search. "I'm looking for this specific item," or Amazon, and then you see different results. Usually, it's a long list.

Usually, your kind of only pay attention to the first few options that you see. The other journey that we have more right now is the socials. So, you see ads or influencers that you follow, they might

be wearing something that you like, and then you're interested in having that too. So that's another journey, but...

One thing I think is that you could ask, which by the way, it's something that Google has already started to implement and roll out in some countries. You might see it if you are in the, if you were picked as one of the beta users. If you go on Google Now and you ask a question, you would see a preview like it's an answer generated by AI, right? So, you will still see all of the ranking of the pages as you always would, but you would also see a summary at the top, and I guess that's where AI is moving towards so.

[Johannes Hattemer, 10:01]

Yeah.

[Expert 14, 10:02]:

If I get 100 search results as a person, you would never probably go to the 99th page and see what's in there. But then if you have an AI that summarizes, you are much more likely to pick up some stuff that you wouldn't have even seen if AI wasn't there. So, this is to me how AI will support in the pre-purchase. Obviously, there's another angle that I haven't seen being developed much, which is related to the setup I used to work with, right? So, anything that you might want to buy or if you can try it on, that's going to probably give you a better sense. And now with AI, we have the capabilities—like you could have an image of yourself and try on a pair of sunglasses, and even, you know, you could basically do a whole outfit if you wanted and see what it looks like. So that's another application. But I would say not the core... like me.

[Johannes Hattemer, 10:43]:

Mm hmm.

Yeah.

[Expert 14, 11:03]:

My big focus on how I can see it being useful is really in retrieving information that otherwise you wouldn't have gotten to before I act.

[Johannes Hattemer, 11:1]:

Help me again. Gemini Is it the AI tool of Google or what is Gemini again?

[Expert 14, 11:21]:

Yeah. So, Gemini is a family of models of large language models that we have.

[Johannes Hattemer, 11:22]:

Even.

[Expert 14, 11:27]:

So, it plays its part behind the scenes, but as part of an AI application, you have other things. Obviously, like the model is part. It's part of the picture and that's what Gemini is. We also have our customer-facing app that's called Gemini. So, if you go on gemini.com, you will be able to interact with Gemini, the model. So, it's kind of a, it's a name that has been used for.

[Johannes Hattemer, 11:48]:

Hmm, OK.

[Expert 14, 11:52]:

Different things. So, it's kind of like it's a consumer product, but it's really also the group of models that powers these solutions.

[Johannes Hattemer, 12:01]:

Yeah, very good. Let's have a look on the next phase, the purchase phase. What do you think, how AI can influence this phase or the decision-making process, the purchasing process? What's your point of view here?

[Expert 14, 12:02]:

Yeah.

So.

I think I will focus more on the purchasing, like the process more than the decision-making, though I can comment maybe on both, like on the decision making if. Are you familiar with the concept of agents?

[Johannes Hattemer, 12:29]:

Yeah.

[Expert 14, 12:36]:

In AI.

[Johannes Hattemer, 12:37]:

Roughly, yeah, yeah.

[Expert 14, 12:39]:

OK. Just to give an overview, like an agent is powered by an AI model, but it's basically tuned to help with a specific task. So, for example, you could have an agent that helps you do research for your next exam at university, right? Or you could have an agent that helps you do analysis of companies. So, in that sense, an agent is, it's based on a foundation model, so it has the knowledge that the big models have, but its goal is to have it be a bit more focused. So, for example, in the purchasing journey, the way that I imagine it, you could have an agent that helps you brainstorm. So, like, imagine you're on Amazon, you're looking for something like phone covers, and you have a bunch of different options. And you could ask the agent, OK, I like these three, but help me pick the best one. And then the agent would tell you, well, what are you interested in? Are you more interested in durability? Are you interested in it being waterproof? And then, so you could brainstorm with this agent, and the agent could help you get to a decision. So that's on the decision-making side of things.

The same concept of agents also applies to the process itself, because more and more nowadays, the agents that you might be exposed to, it's basically to brainstorm. Like, most of what they do is you ask a question, they give you an answer, or they summarize for you, or they retrieve stuff. But the next step of that will be when agents are able to take actions for you. So, for example, you would be speaking with an agent in your phone and you're like, OK, I want to reserve for dinner tonight with my friend. It's the two of us. And this is what we like. And the agent not only tells you, these are your options, but can take the action of calling or emailing or finding the form to make the reservation and make the reservation for you. So again, the concept of agents, there's a lot of focus on them and it will become more and more important in both of these phases, to get to the decision but also, once you've prepared or allowed the agent to carry out actions, then the moment that you say yes, I'm interested in that, the agent can carry out the purchase for you on your behalf.

[Johannes Hattemer, 15:06]:

That's really good. Yeah, yeah.

But this could be a huge benefit in the purchase phase. I think I had some, like many interviews before, I think 10 interviews before, and I never, never got this perspective. It's really a good add-on. What do you think about the post-purchase, like also in terms of loyalty, retention, all those steps after?

[Expert 14, 15:31]:

Yeah.

I think again it's related to how easy it is to brainstorm with an agent or an AI, right? Because imagine I just bought, I don't know, a phone. And maybe a phone is something that's a bit more personal, but anything like a GoPro camera that maybe I bought to film my skiing this winter, but

I'm not an expert in using it, right? So normally what you do, you have an instruction manual. You have to read through it, time-consuming. Then you try things out. With an AI, an agent that is, again, specialized in that specific product, it could provide you product support, so you're like, "I can't figure out how to make it do this specific thing," and the agent could tell you, "Well, this is the process. If you have the manual, this is the page where it's explained." So, kind of like a continuous support.

[Johannes Hattemer, 16:31]:

Hmm.

[Expert 14, 16:32]:

Where you don't have to retrieve a manual or call someone from the shop and have them explain to you or even take the physical thing to the shop to show you how to make it work.

Yeah, that would be the post-purchase.

[Johannes Hattemer, 16:46]:

Yeah, yeah, really good. And do you think there are areas where I can use multiple stages at the same time like cross-phase application?

[Expert 14, 16:58]:

Yeah. I mean, if you think about an agent as long as you specialize it on a knowledge repo, you could then build it so that it's able to cover all these phases. Yeah, because it depends how nuanced you want your solution to be, right? Because maybe in the pre-purchase phase, you want the agent to have a specific tone that is a bit more like geared towards, you know, influencing you to make the purchase, whereas in the post-sell or post-purchase phase, you might want to use a different tone. So, in that case, you would need different agents because you have to tune the tone.

[Johannes Hattemer, 17:30]:

Yeah.

[Expert 14, 17:48]:

But let's say if you want something a bit more vanilla, then as long as you specialize the agent on knowing about the specific product or sets of products, then I don't see why you couldn't have the same agent that helps pre-purchase and all the way to post-purchase.

[Johannes Hattemer, 18:05]:

Yeah. Yeah, that's really good. We're going to come back on this when we look at the framework. Can you maybe now also point out your point of view about like what risks and challenges can come along with AI, but also with agents? What are your experiences maybe?

[Expert 14, 18:29]:

Specific to these three phases or in general?

[Johannes Hattemer, 18:32]:

No, in general, like data security, ethical, I think there are plenty of risks to consider.

[Expert 14, 18:39]:

Yeah. So, the privacy and security, that side of things, it's important, but I don't... I think we got it covered, like all the players in the market know how important this is. So of course, there will always be startups or smaller companies that maybe are not as...

[Johannes Hattemer, 19:02]:

Educated, so yeah, yeah.

[Expert 14, 19:03]:

...or need the data, right. So, from the consumer perspective, I would say whatever AI you use, always check what are the terms and conditions, right? For the big players like Google, Microsoft, I think it shouldn't... like it's not as big of a problem because security and privacy are baked into how these companies operate. But then there will be other companies that maybe are reusing your

data to retrain their models, and then it's up to you to decide if that's fine or not, right. Like if I have a conversation with an AI about, you know, how to use my camera, maybe I don't care that that conversation is shared because I'm not saying anything personal. But then if the AI is acting as a psychologist, then maybe I care a lot that my information and what I share with the AI is used to retrain. So, you always need to check. But the biggest fear that I have with AI is that it will isolate people from each other.

So, this doesn't have to do with how the data is treated or privacy and security concerns. It has more to do with the impacts that AI will have on how we interact with each other.

[Johannes Hattemer, 20:28]:

Yeah.

[Expert 14, 20:29]:

Because imagine if, like the example I always give is if you are a youngster that goes through, you know, those years of school that we've all been through where no one likes you and you feel that you know you're the loneliest person on earth. Then if you have an AI and you disclose yourself in a room and speak with that AI, it's kind of like you feel like you don't even need to invest in making a flesh-and-bones friend. And that can have implications on how you develop as an adult. So, this is kind of the thing that I think will be tricky, more and more tricky as we have more AI baked into applications.

[Johannes Hattemer, 21:11]:

No, no, thank you for that. Let's have a look at the framework, because I really want to get your insights on that. So, I'm going to explain it to you for a second. So basically, I want to build a framework which shows the impact or the influence AI-driven personalization can have to enhance the customer journey. So down here, we have the face-specific areas where I can find applications before the purchase, during the purchase, and afterwards. And on top, we have the cross-phase considerations.

Here I mean, for example, like these are areas which can be applied for or which need to be applied in every phase, like data analysis. It's always important to analyze the data to gain customer insights throughout the whole customer journey process to react to it and to gain the feedback for further clients or strategic targeting and customer approach. So, creating content and correctly using the content to address the customer throughout the whole process.

Or the interaction. This is more like conversational AI to be in contact, interacting with the customer via different tools but also chatbots, which are applicable before the purchase, during the purchase, and after the purchase. And of course, we have the challenges and considerations like, for example, the more managerial tasks like the correct training of the staff and knowing how to use AI properly, but also data security, privacy, ethical reasons, and so on. And so, this needs to be all covered to gain benefits and have a positive outcome for the client and the company itself. So, does it make sense for you when you see this on the first glance or do you have any types of improvement ideas?

[Expert 14, 23:19]:

I think it makes sense. I like that you have like cross-phase considerations. Things that are always relevant. And then, you have some phase-specific areas where you might need to tweak or consider different things. Maybe an area that you can expand upon is the strategic targeting and customer approach. Like can you tell me more about what, what do you mean by that?

[Johannes Hattemer, 23:26]:

Mm. This is basically... I like when I created it. I looked a bit more at form in terms of advertising. So, you build up content, you use, or you create individual content, and you stream it to the

customer individual. So, like everybody gets only the approach they really need in the end, which is internalized, personalized, and based on their needs. Their search history, and so on now.

[Expert 14, 24:17]:

Yeah, like hyper-personalization is what you're saying. OK.

[Johannes Hattemer, 24:20]:

Yeah, yeah.

[Expert 14, 24:26]:

Yeah, I... This could be one of those things that you have in the specific areas, right? Because hyper-personalization is probably more relevant for the pre-purchase. And then, the tools that you have in the other two phases might be a bit more standardized, like once the person wants to buy, it's more a matter of can you automate the process to make it easier and seamless for them. So maybe that's something to consider, but then I'm sure that there's more in the strategic targeting. So, there's probably an angle that it's instead a cross-phase, but yeah, that's kind of what came to mind.

[Johannes Hattemer, 25:07]:

Yeah, yeah. I think some of the cross-phase parts are harder to apply to the purchase phase itself because the purchase phase is really short. It's selecting the product, buying the product, and paying for the product. So, this is the purchase phase in terms of this definition, but many, for example, the content creation and content rollout is basically also important for the post-purchase phase because you want to... acquire the customer to buy again, like to keep close to the brand and that's why you need to give them some content throughout the way, you know?

[Expert 14, 25:51]:

Yeah, cool. But yeah, that makes sense. Are you planning to expand those phase-specific areas and give examples, or the plan is to give the framework and then have different companies use it in their own way?

[Johannes Hattemer, 26:05]:

So, for now, I'm using the interviews to build up the framework to extend it a little bit. And I think, for sure, I need to go a little bit more into detail because it always needs an explanation to understand what those cross-phase considerations or phase-specific areas mean. So, I'm definitely going into more detail on the cross-phase considerations, and the risks as well, to give more impressions here, but also for the three major phases, to make it more accessible and understandable at first glance what is meant with those phases. And then I think I'll stay with the framework more on a generic basis because... like if you use it for different markets, for B2B or B2C, for different industries, it's always going to vary. So, I think I'll stick to the general one, and then in further research or works, the framework can be worked on.

[Expert 14, 27:1]:

Great, good job.

[Johannes Hattemer, 27:17]:

Thank you. But yeah, I still need some improvement, and... let's see then, yeah. Anything to add from your perspective, also?

[Expert 14, 27:35]:

I think no. As I said, I think it makes sense, and I like that you split it into cross-phase and specific phases. Probably you want to expand a bit on each area, like maybe give an example of what could be very relevant in the pre-purchase but not so relevant in the post-purchase, for example.

And I think, yeah, the strategic targeting and customer approach... you can probably rephrase it, because the other ones were very straightforward for me when I read them.

[Johannes Hattemer, 28:08]:

Yeah.

[Expert 14, 28:08]:

In terms of what I think you mean by them, that's the only one that I'm a bit like, "I'm not sure that I understand what you mean by reading it like that for the first time," so maybe it's just a matter of rephrasing it.

[Johannes Hattemer, 28:18]:

Mm hmm. Yeah, yeah. Yeah, that's a good point. Good point. Yeah. Yeah. Let's see. And, yeah, I think I'm going to work on it furthermore, and then submit it next month. And if it's going to be published next year, I will for sure let you know and give you a copy because after all, you helped me work on the project now.

[Expert 14, 28:41]:

Good.

[Johannes Hattemer, 28:45]:

That's definitely... and yeah, I will cancel out all the Company 3-related terms. Like also, we talked shortly about Gemini. I will cancel this out and then I'll keep you posted on how it's working.

[Expert 14, 28:58]:

Yeah, sure. And again, like you can mention things that I said like Company 3 does this or doesn't do it, but maybe like don't say that the person or the official point of view of Company 3 is that such and such—just treat it as my personal point of view rather than Company 3's and that's going to be fine, yeah.

[Johannes Hattemer, 29:14]:

Yeah, yeah, yeah. I think if I would say Company 3's point of view, it would just be wrong because you only talked about your position. So yeah, it was just yeah.

[Expert 14, 29:29]:

Yeah. No, exactly, that's what I wanted to avoid, that it comes across as Company 3's official opinion, right?

[Johannes Hattemer, 29:36]:

Yeah, yeah. No worries.

[Expert 14, 29:39]:

Cool. So yeah. Did we cover all the questions? Are you happy with what we...

[Johannes Hattemer, 29:43]:

I think, yeah. Yeah, yeah. I think we're good. Yeah. Thank you so much. This is Betsy.

[Expert 14, 29:50]:

Perfect. Yeah, of course. It was a pleasure. Best of luck. Keep me posted if you get published.

[Johannes Hattemer, 29:55]:

Thank you so much. I will. I will. And have a good weekend. Enjoy your weekend, yeah.

[Expert 14, 29:59]:

Cut. Yeah, you too. Nice meeting you. Bye, John.

[Johannes Hattemer, 30:03]:

You too, you too, it was a pleasure. Ciao.

Appendix 18: Interview Transcripts (Expert 15)

Interview 15: Expert 15

September 13th, 2024, 4:00 p.m. (remote)

[Johannes Hattemer, 0:11]:

And then we should be good to go. Perfect.

[Expert 15, 0:19]:

OK. I'm back.

[Johannes Hattemer, 0:20]:

Lovely. Thank you so much. I also shared my screen, let me tell you again what I'm working on. So, I'm trying to do my research about how AI and AI personalization can influence the customer journey. I'm looking at the customer journey in those three major steps]:

before the purchase, so the pre-purchase phase, the purchase phase, and the post-purchase phase. I want to see how AI can benefit the customer, how it can influence this journey process. I'm looking at each stage individually, but also how AI applications can benefit cross-phase, so more than one stage at the same time. Really appreciate you taking your time. I'm not sure, maybe you can give a little bit of information about your background, your professional experience and stuff before we start and maybe what your background in AI is and if you've heard the term, if you work with the term of customer journey before?

[Expert 15, 1:19]:

Yes, yes, yes and yes, although that's how I'm very interested in what you're doing. So, I'll try to make it really brief.

[Johannes Hattemer, 1:22]:

Perfect.

[Expert 15, 1:32]:

I've been in sales, marketing, and product...

[Johannes Hattemer, 1:37]:

Yeah.

[Expert 15, 1:37]:

...kind of, and kind of correlates to your phases there. I've done all of that. My favorite place is kind of in the gaps between and connecting all of those. On the sales and marketing side, I've been a jobs-to-be-done proponent and kind of with that mentality of you know like you're talking about—you know, pre-purchase or you know a browsing customer and then something triggers them, they purchase—and then on the marketing side, I'm a huge fan of lifecycle marketing. So, marketing to the customer throughout the whole time that they're a customer, taking them to a loyal customer, and then kind of cycling back around and then...

[Johannes Hattemer, 2:16]:

That's one.

[Expert 15, 2:22]:

On the product side, I've recently over the past year or so, I've been serving as Scrum master for a SaaS team, a SaaS products development team. So, I'm working with them with Agile scrum methodologies and kind of working through that. So, I have been using AI in all of those phases as well. I've been probably since like GPT-2, kinda 1.52 just kind of been keeping an eye on it.

[Johannes Hattemer, 3:00]:

Call the doctor.

[Expert 15, 3:00]:

Got involved. What? What's that?

[Johannes Hattemer, 3:03]:

An early adopter, though.

[Expert 15, 3:05]:

Yeah, yes. So, I...

[Johannes Hattemer, 3:06]:

Yeah, I only know Jupiter from three in the beginning of three.

[Expert 15, 3:09]:

Yes. Yeah. So that was when I saw three come out. It was mind-blowing as you know as it was for everybody because it was, you know, two that era. You could see the potential. There were... It was really neat, but it all looked more like programming than it did actual large language models and so. I've watched it and participated in the dramatic change over the past couple of years. And all of those phases, as you mentioned. And so yeah, so I currently work full time for a church software company. That's where I'm kind of working with the product team and doing sales and marketing. It's very niche, but we are a 40-year-old company. So, we've also watched, not me personally, but the company has watched technology change greatly over 40 years and so kind of experiencing that world. And I also do kind of sales and marketing automation and some websites as a side hustle and I use a lot of AIS there, so very much so on that side. So yeah, that's kind of in brief, but oh, and so all of that, all of that has led me recently to be very, very much involved in customer journey, journey mapping, journey management using customer insights and quantitative data combining those two things to really get a better picture of what the customer actually wants and needs so that the customer journey side is definitely my buzzword right now. And the area that I'm most interested in. So that's really what you know, AI, everybody's doing AI stuff. But when you said customer journey that really piqued my interest. So yeah.

[Johannes Hattemer, 5:30]:

Amazing, makes it even more suitable for this interview than I thought before. And but the customer lifecycle you talked about is basically it's similar to the customer journey, right? So, it's demonstrating that after the post-purchase basically it starts again with the pre-purchase phase right.

[Expert 15, 5:42]:

Yes. Correct, correct, yes. The idea of the lifecycle is that it kind of makes a Figure 8 and so it's infinite and there are certain stages that might look different when they come back around, you know, but for the most part, if you build a loyal customer, they're going to come back.

[Johannes Hattemer, 5:49]:

Yeah. Loop, yeah.

[Expert 15, 6:06]:

And eventually purchase again, whether it's a service, a product, or they're just an advocate, that is bringing other customers with them, you know, so. Looks different for different models but yes, that loop mentality.

[Johannes Hattemer, 6:24]:

Yeah, really good. And just one question I forgot to ask before when it comes to publishing this paper, is it OK if I mention your name or do you want to cancel it out? Yeah.

[Expert 15, 6:34]:

No, I'm an open book. I'll tell you anything and everything.

[Johannes Hattemer, 6:38]:

Very good, very good. So, let's jump.

[Expert 15, 6:39]:

I don't know why anybody would want to quote me, but you know, go ahead.

[Johannes Hattemer, 6:42]:

Yeah, yeah, yeah. It will take a while. I'm not sure if it's going to be published anyway, but I think next year probably not this year. Let's start with the first topic on each stages of the customer journey. Maybe you can give your point of view on how AI can, starting with the pre-purchase space, influence the customer before the purchase.

[Expert 15, 6:44]:

So, I think from a marketing standpoint, one of the things that has changed is just the ability to create content and that's, you know, we're seeing that change daily. The ability to create good content that's, you know, first it was, "Oh gosh, we can create content really quick. And this is amazing." And then everybody starts to see, "OK, they see that this is AI content and they start to identify it as AI content even without detection and things like that." But the difference is the mentality of using it—if you're using it to cheat and just do it quick, then you know you're going to get bad content, detectable content. But AI as a tool to do your job better, for those people that are creative and those people that are kind of progressive thinking and they think through...

[Johannes Hattemer, 7:55]:

Hmm.

[Expert 15, 8:14]:

...I absolutely love just using ChatGPT to create outlines, to write a blog. And so maybe I can create an outline, refine the outline and then tell it to write a blog and it comes out OK.

[Johannes Hattemer, 8:21]:

Mm hmm.

[Expert 15, 8:29]:

But I can write a blog probably 5 times faster if I have ChatGPT give me 10 topics, create an outline and then I fill in the blanks and so that kind of mentality is also with, you know, images and building websites and everything that AI is kind of doing. If you come at it with the idea that this isn't going to do it all for me, but this is going to be an incredible tool that allows me to do it easier, that's how I see it on the marketing side. I think there have been some clear evidence that using AI ineffectively or even in a malicious way could really hinder that pre-purchase. So, I think early on chatbots and things like that were hindering people; really got a bad taste in their mouth for chatbots. I did not like chatbots, but now I've circled back around and realized the great potential of it from a customer side and a company side and I think it all has to do with being upfront about, "Hey, this is an AI bot," which I think GDPR is kind of pushing that that has to be done now. I think that mentality of acknowledging the AI as a tool that we're using to market is kind of the next wave of what we'll see for that pre-purchase marketing idea. So, yeah, I kind of bounced all over the place, but maybe that was helpful.

[Johannes Hattemer, 10:30]:

Yeah, oh really good. And do you think also in the purchase phase, like selection, ordering, payment, how can AI support here especially in terms of decision-making? What's your point of view?

[Expert 15, 10:48]:

Well, it's on that side, I think the most powerful aspect is the ability to crunch data and the ability to analyze data and also enrich data. So, for example, like the company I'm working for, we have an email list of previous and current customers of 40,000 right and so the ability to go back through those emails and validate them, enrich the data, and then also to build out a sales cycle that includes AI. I'm not a huge fan of auto-respond emails and things like that and using it in those ways. I think that there still needs to be a human touch there, I think that's detrimental to a sales process. And

you know, over-using it in that way, but if you can use AI to collect and enrich data in a way that's not harmful for the customer, then it's a win-win for both because you're able to then really analyze what the customer needs and wants and gain those insights so that when you do approach your sales process, whether it's in person or digital, then you're able to clearly define what you can provide them—a service or product or whatever—and so I think it allows us to both communicate to the customer, but also know, you know from a business standpoint or a provider standpoint, better understand how to provide a product, gain the insights to provide a product that's actually useful, you know from a product-led standpoint.

[Johannes Hattemer, 13:04]:

Yeah, yeah, totally. Do you think it can also help in terms of optimizing the payment process, or do you think the payment process is quite well-developed already?

[Expert 15, 13:16]:

So, my experience there is that it's a money-hungry industry. I don't think that I have personally seen AI used in that industry that really changes the game for me because that side does seem to be getting better. Like, there are some trends and there are some things that have come out recently that make it easier to purchase and pay. But most of those are just built off of logic, you know, and APIs, and it's more programming and understanding user experience than it is, you know, large language models.

[Johannes Hattemer, 13:56]:

Yeah.

[Expert 15, 14:08]:

Impacting the purchase process or payment process.

[Johannes Hattemer, 14:12]:

Yeah, I thought the same. I mean, it is technology, but it's just not necessary to use AI technology here because the process doesn't, from my point of view, need it. Or there's no way to use natural language models to help with the payment process. Yeah, let's have a look at the post-purchase phase. Also, in terms of retention, loyalty, and feedback—what is your point of view? How can companies use AI?

[Expert 15, 14:48]:

So, I think on the post-purchase side, it's really a combination of pre-purchase and purchase because one, you want to maintain analytics on your current customers or previous customers. And so, you know, depending on the product, if it's a SaaS product or you're running an e-commerce page, anything that they're visiting digitally, then they're leaving a footprint, whether they know it or not. You can, you know, use analytics to collect that data, you can use AI to process that data to really understand the customer better. And so, I'm a huge fan of product-led marketing, but I'm also a fan of customer-centric companies. And so, I think the use of AI there facilitates both of those. If you have a previous customer that's coming back to you or you have a customer that's continually using your product, knowing that customer better is not doing them harm, it's doing them good because if they've trusted you once and you continue to foster that relationship and maintain that relationship for their benefit, then they're going to trust you again and therefore come back and purchase. The other side, you know, for marketing, there's lots of different theories and frameworks and philosophies, but marketing really does come down to sales copy and influencing people emotionally that they need your product and that sort of thing. But on the post-purchase side, I would say personally, I'm a huge fan of education and just providing good content.

[Johannes Hattemer, 16:38]:

Hmm.

[Expert 15, 16:42]:

And some of the recent updates, even just recently, you know, OpenAI released the new model, I think yesterday, that has a lot more reasoning attached to it. And so, as you're...

[Johannes Hattemer, 16:52]:

Which one?

[Expert 15, 16:56]:

GPT-4 R or OAI, I think. Yeah, yeah. Oh, it's in GPT now, or ChatGPT Plus. It's available there, it's not available via API yet.

[Johannes Hattemer, 17:01]:

Yeah, and they released a new update yesterday.

[Expert 15, 17:09]:

Yes. Yep. So, it's available in Plus, I believe, to all customers. It's not available via API yet.

[Johannes Hattemer, 17:10]:

I didn't know, good to know.

[Expert 15, 17:22]:

But for, unless you're like a Level 5 developer, I think is what it said so. But that's the way that you can train it—just by dumping proprietary knowledge and things like that into a model and then actually using that to create good content. It benefits the customers, you know, and it benefits your previous customers. And so, if you use it in that way, and it understands as well, if not better than your product or the customer (that existing customer), then you're going to be able to use AI to teach and train customers and onboard customers and foster those relationships as well. Again, just cut the workload that a customer success person or a user experience person—or you know, anybody that's maintaining those relationships—has. If it's used correctly as a tool, it can greatly shorten or alleviate the workload that they have. Yeah, I think. Yeah, I think there's probably some other way, you know, umm. Then we could probably go down multiple trails here, but, you know, depending on the product.

One thing I've seen, I know it's a huge trend from a marketing standpoint—like, “Oh, our product, you know, especially SaaS products, we're incorporating AI.” Or, you know, however somebody can say “use the buzzword AI” in their product or service. They're doing that. But one thing that I have seen recently, especially with some of the customer journey tools, things like Miro, you know, some of those SaaS products that are tools incorporating AI within your product or service for your customer to use—it keeps them from having to go elsewhere. So, if they were already going to go to ChatGPT and do research or crunch data or analytics in another product, the ability to offer that with ease using OpenAI APIs, or Claude or whatever it may be, and if you're connecting with that data and providing that to them—I think that helps greatly with retention. Especially some of the products that I use on a regular basis. I know that ChatGPT will give me good results if I treat it right, but the fact that I can use it in product is pretty neat as well.

[Johannes Hattemer, 20:37]:

Very good, very good. Very concise. I got two more questions before I want to jump to the main part, because at the end I want to show you, my framework. I really want to get your opinion on how or what you think. But let's finish up the topic first. Do you think there are some cross-phase opportunities when it comes to the user, not only serving in one phase in particular but throughout the whole customer journey?

[Expert 15, 21:10]:

100%. I think I said earlier, that's really my favorite part—the gaps in between those journeys. I enjoyed sales, marketing, and product, but my favorite part is connecting and making sure that the customer transitions well. To me, the greatest... So, I'm—if you're doing this, you've probably heard of them. If not, I mean, you got to look them up—but they do it is a journey mapping tool]:

Sotherdy.com. And they have built a journey mapping tool that I think is going to be game-changing.

[Johannes Hattemer, 21:59]:

Oh yeah.

[Expert 15, 21:59]:

If it uses AI, but the ability to process data and connect quantitative data and qualitative data, using AI and just visual tools, I think it is huge. The reason that I'm sold on them is just what you're saying. Those gaps in between help facilitate the same, you know, company organizational mindset across the board. If you're looking at a full customer journey or a full customer map, especially if you're using the same language, you're using the same metrics. The same KPIs, OKRs, same terminology, whether it's a job, a pain, or an opportunity or solution. If the whole company, from pre-purchase, purchase, and post-purchase, is all using that same language, then you can create a much better customer journey from that.

[Johannes Hattemer, 23:08]:

Hmm.

[Expert 15, 23:09]:

But the key with the AI is the ability to process or research, intake, and process that information. And then put it on a screen or visually for somebody to see, and they are, you know, it's not like a one-click thing. When they do their journey, their journey AI tool is not perfect yet, but it's made great strides, and it's really helping fill those gaps, you know, the siloed effect there. So yeah, that helps.

[Johannes Hattemer, 23:53] Yeah, very good. Very good. Yeah, I can just agree, but let's have a look at the other side of the opportunities. What do you think—what kind of risks does it bring, or what are the considerations companies need to think about in terms of AI usage?

[Expert 15, 24:14]:

I think there's a lot that we know and there's a lot that we don't know yet. Things are moving so fast. And I, you know, talking about OpenAI releasing a new model today, I think there was a lot of pushbacks when they were releasing models too quickly. And I think it lost some public trust because people didn't understand what AI was before the tools were made available at mass. And so, I think that's a risk in itself]:

that people aren't going to trust or adopt AI as quickly as they might because of the pace of it. I think that's just a natural hurdle, finding a balance in releasing and utilizing it as a tool.

You know, the other side is definitely the information security or cybersecurity aspect, or whatever terms you want to use there. Which models are you using? Which connections are you using? Which data access points are you using? How are you using that? And I think we've seen...you're in Europe, right? Are you in the UK or...?

[Johannes Hattemer, 25:52]:

I'm going to leave Lisbon, but I'm German, so I'm in Portugal right now, yeah.

[Expert 15, 25:55]:

OK, OK.

[Johannes Hattemer, 25:58]:

I'm abroad. Yeah, yeah.

[Expert 15, 25:59]:

All of you guys are doing it way better than we are. The EU laws, in general, have kept up faster than ours.

[Johannes Hattemer, 26:06]:

Yeah. Super tight, yeah.

[Expert 15, 26:12]:

But, you know, there are government laws and then there are sector laws. Like, I'm working with an American banking client right now, and they have all these compliance regulations they know they have to meet, but they also want to have cutting-edge tools. And I think it's possible right now for the user to get ahead of compliance or risk management. That's one of the areas I'm most interested in on the customer journey because I don't think that people are paying attention to that, and tracking the risks involved in the customer journey—not just with AI, but in general. Because risk is everything from cybersecurity to churn rate. If you have something in your customer journey that is causing people to churn, that's a risk to the company. So, I think that, of course, there's the detriment of overusing AI, and then, you know, the age-old sci-fi tales of AI training AI and the content used to train AI being written by AI. Then we end up with an ignorant society because it's training itself. So, of course, those are definitely things that need to be on all of our minds.

[Johannes Hattemer, 28:06]:

I think especially in Germany because we have so tight data, data security laws and regulation make it really hard for companies to gain and not a lot enough insights about the customer because the data is limited. So, it really, really is hard for companies to improve their the cycle and gain more information about the customer to optimize the whole process. And it makes it really hard, I guess, yeah.

[Expert 15, 28:33]:

Yeah, I can definitely see that, you know, and there's a balance. I'd argue that we're on the other end. We're swung the other way and the majority of America.

[Johannes Hattemer, 28:43]:

Yeah.

[Expert 15, 28:44]:

But they're there. Definitely does need to be a balance, you know. I made the comment to my wife the other day that, you know, we have, we're watching streaming TV channels and there are ads on it. Cause we don't want to pay for the ad-free version, and they're showing ads that are completely irrelevant to me. And I'm like, I wish they would get this right, you know, they need to do better. They need to understand me better, because I don't want to see these irrelevant ads. I want to see ads that are applicable to me. So, you know, I think there is a balance where the customer is actually benefited from being seen and known without it being intrusive. But, yeah, we could talk all day.

[Johannes Hattemer, 29:14]:

Yeah, yeah, for sure, for sure, for sure. For sure. Let's look at the framework. OK, I'm going to explain it for you. What you just said is already part or included in the framework. So let me know what you would add, what you would do differently if it makes sense for you at all. I'm just going to walk you through it. So basically, down here, we've got each step of the customer journey where I could find application before the purchase, during the purchase, after the purchase. And mainly, we also have cross-phase considerations. Cross-phase is, for me, more... Like I said, it's AI applications that not only serve a purpose in one of the three phases but more in general. For example, we've got on top the data analysis and customer insights, so it's always important to continuously analyze data to gain information and to connect perfectly with the customer, or strategic targeting and customer approach, to create content and advertise the customer, more than during the purchase or before the purchase, but also after the purchase to reenter the cycle basically.

We've got the interaction via conversational AI, for example, with chatbots, which help the customer to walk through the whole process and have a contact to speak to, and then we've got the operational challenges and the risks, the considerations—basically, from managerial impacts, like training the staff well to know how to use AI properly, but also data security, ethical reasons,

cybersecurity, all those things that come along. Only together—like, yeah, you need to consider the whole framework to know how to use AI right or how we have to use AI and in which context. Does that make sense for you? Any...yeah?

[Expert 15, 31:29]:

No, that makes great sense. You've been thinking about this way longer than I have, so as far as laying it out like this, I'm processing... But I think it covers...

[Johannes Hattemer, 31:47]:

And right now...

[Expert 15, 31:50]:

It covers a lot. Yeah, I think so, yeah.

[Johannes Hattemer, 31:53]:

Right now, it's basically all based on theoretical research. The input from all the interviews isn't included yet. So, I definitely think I need to bring in more detail, show what each of the stages means—like, what does it mean when we talk about the purchase phase? Also, things like upselling, cross-selling—what falls into those stages to make it more detailed and more understandable, I think.

[Expert 15, 32:25]:

No, I think one thing. And then I would say, you know this would slightly broaden your research but and it's I wouldn't want to. Over complicate your thesis, but I think one idea to include on that side is. Is the actual. Product design and you know that's a that's a very much you know a software or a physical product term. You know not everybody would say they have a product team but that mentality of the actual. Department of an organization that is producing what's being purchased. So, whether that's a service or a product or a platform, I think there's a whole process that's within that of product development that. It's worth looking into how AI can impact that as well, and so there's a lot of, you know, very popular methodologies, so like agile. Scrum. Agile. Scrum. Gosh, my mind just went blank on some of what the other ones are waterfall methods, you know, things like that that people use for specifically for kind of the product or service development. And. Though to me a lot of those areas are the most hesitant to use AI. So, because there are. You know tools like JIRA and Azure DevOps. You know on the on the software side particularly they're pretty defined and the people that are using those. Are. Have been developing things for a long time. They're programmers, they're designers, they're designers. They're web. So. From my experience, they've been some of the most hesitant to use AI because they're the closest to understanding how it works. And so, they're they've pushed back, you know, and I think some of those tools and processes have as well. Marketing and sales. They're typically, you know, generally speaking, much more on the cutting edge of technology and anything to lighten their load. A new tool, a shiny object is going to. They're going to cling to it, cause. They want others to cling to it, too, so that the pre purchase and purchase you know, are going to be, in my opinion, they're going to adopt AIA lot easier. And the post purchase as far as the customer relationships, I think those you know customer success enablement, the people who are participating in the life of the customer. They're going to probably be adopters as well. But the actual development process, from what I've seen has been slower to adopt AI, so maybe I might look into that. A similar. So, this is they do has their version of this too and it's really how I ended up finding them but. Zendesk also has was a proponent of this, but the triple diamond model, so the triple diamond's real similar. It's kind of a three-step or 3:00-ish step. Framework where it is the simple way to say it is you know you have. The Solution, Discovery solution development and solution deployment so you know solution discovery is what does a customer need. Solution development is OK, we're going to figure out how we can provide what the customer needs and then the end of it would be how are we going to actually you

know. Create and deploy. Provide the customer with what they need, and there's some. There are different flavors for that. But that to me, you know, just looking at yours, that's what my mind goes to that they could relate really well, but and some of the research for those frameworks, it digs into the product side too. And so that may be worth looking at and how that. You know, overlaps with what you're looking at. Other than that, I mean it, you know, I think you've hit a lot of the. The high notes.

[Johannes Hattemer, 37:18]:

Hmm.

[Expert 15, 37:18]:

Here and.

[Johannes Hattemer, 37:19]:

Can I just ask you before you? You talked about the churn and so you saw churn more as a risk when I did my research, I localized it more in the post purchase phase because the churn obviously is after the needs to be after the purchase. Do you think it's more a risk or does it better with the Post purchase phase?

[Expert 15, 37:40]:

Well, I would say you know that your risk to me would be one of your tops, right? So, you have risk in every phase. So, you have risk of overspending without having income or revenue on the pre-purchase phase. So, we're overspending on marketing. You know that's a risk because we haven't segmented or we haven't identified our target market or we don't have clear copy or you know whatever it may be. So, there's a risk involved there that you know company could go under because they're not capturing the customer, the purchase. The risk would be you know we're overpriced and so the customer falls out at that point or we're not able to provide the actual product that we've marketed. You know there's a risk there and so the customer either has buyer's remorse or they don't buy or you know that kind of thing. And that to me even buyer's remorse and not liking the product that they get would almost would probably still be in that close purchase phase. Because you know you have a refund window or whatever and it's kind of instantaneous and that post-purchase, I would say is you know going to be a user of the product. So, they bought the product and they begin to use it and that's when you kind of get into that and that churn you know it's only going to apply to certain markets as far as how big of a risk it is. So, you know, if you're selling a \$5 widget, the physical product, somebody is going to use. You want them to come back to be a repeating customer, I'm sure, but if they don't, you know, you may have lost five 10/15/20 dollars. Versus you know your lifetime forecast for a, you know, monthly, right? Any kind of customer. And so that the level of risk is going to be different and that post-purchase. But I would say that risk in general is going to apply to all of those. And. But churn, I would definitely say, you know would be in that post-purchase they've begun to use it, they've committed to it, and they decide not to you know. Would be what that would look like so.

[Johannes Hattemer, 40:08]:

Hmm. And does it make sense for you to put the challenges, the risks together with those customer points like data analysis, customer project interaction? And because I see them a little bit different, of course, they are also crossfading considerations, but they don't serve the customer individually, it's more for the company to keep in mind, right?

[Expert 15, 40:35]:

Yeah, I mean any of that risk is I'd say it's probably going to fit in that operational cause like you're saying like the company or organization is going to be the ones that have to deal with that and that it's not, you know, if you are offering a SaaS product where people log in to the SaaS product and you know their data is there and collected, then the customer is assuming some of the risk that you

need to manage. You know, they could, they could. It could not go well for them, but for the most part, that risk and the risk that you're going to analyze is going to be. The company is assuming the risk there, so I would say it. You know it would fit under that operational all of that risk. But you know if you wanted to break it out, I do think that there are. You know positive more positive operational challenges if you know you know that. That's kind of a contradictory there. But you know you're going to want to overcome these hurdles to reach revenue. You're going to want to. Do a better job at being product-led because you want your product to and company to scale. Those are going to be positive things that you're going to have to overcome where the risk is going to be the negative side of the operational cost. You know, losing money, losing customers losing. Brand authority and things like that, so. So yeah, I you know it, I would definitely say it would fit in there. But how you want to break it out as far as research goes. Yeah.

[Johannes Hattemer, 42:20]:

Do you think like you worked with a few companies already? Do you think a framework like this could find usage in and like application in the company?

[Expert 15, 42:31]:

Yes, I think you know it's. It's difficult to get a company to adopt a new framework because there are so many out there, and so I, you know, I'm a believer and not reinventing the wheel and using some borrowed authority and things like that to help communicate. And I like what you have here because there is so much overlap with other frameworks and other models. You're just at first glance. And so. I you know, I don't. I'm not a researcher. I was a sociology major, but I'm not a researcher. At all. I didn't like that class. So, and I like the class where I talk about people, not about the research.

[Johannes Hattemer, 43:25]:

OK.

[Expert 15, 43:26]:

But it so I definitely not telling you like how to how to do the research, but I wouldn't if I were you and looking at you know presenting new frameworks or presenting a framework that's beneficial. I wouldn't be scared of using language. Borrowed from other frameworks too if that makes sense. So, whether you're you know. It's just translating what uh jobs to be done. Theory would look like in this model, you know, or you're translating what you know. Scrum and Agile would look like in this model or translate, you know, so just. Comparing and contrasting and in certain ways what it would look like, and it would then your framework. Just to. Because it's going to bring comfort if you're if you're trying to offer a new framework or something for a company to use, it would bring comfort knowing that, oh, we're not. We're not having to scrap everything and look over here. This is actually the same. Language or the same philosophy that we currently use? It's just, you know.

[Johannes Hattemer, 44:38]:

Oh.

[Expert 15 44:38]:

Organized different so yeah.

[Johannes Hattemer, 44:42]:

Now really good. Good. I think those were like basically all my all my questions I had them. I'm trying to think about anything. I want to ask you, but I think we're good and I think yeah, we didn't mention half an hour I think I hope it's OK for you. But I really appreciate your time. You did a lot of you have a lot of good insights look good, a lot of good thoughts I can use for my teasers for my work and really helped me a lot. Thank you so much. Michelle. Mikhail. Mikhail.

[Expert 15 44:42]:

M.

Yeah, yeah.

Hey, I'm I'll I love the topic, so I'm happy to follow up at any time. I don't mind at all. So just maybe if something else comes to mind, I'm happy to contribute however helps you so.

[Johannes Hattemer, 45:13]:

Mikhail.

Sure, sure. And I will keep you posted what happened with the like. If it's publishing you, you're one of the first who can see it? Yeah.

[Expert 15 45:33]:

Oh.

Yeah, let me know before I'm on the.

[Johannes Hattemer, 45:35]:

I mean, after all, you'll get part of the work now, yeah.

[Expert 15 45:38]:

Before I'm on the cover of Time magazine, let me know you know.

[Johannes Hattemer, 45:41]:

Yeah.

[Expert 15 45:4]:

No, no, no, I appreciate the work you're doing. I'm excited that this is even.

A topic of research. So. So it is. Yep. Keep me updated. It's great to meet you. Be honest.

[Johannes Hattemer, 45:5]:

Perfect.

I will. I will. Me too. Me too. Thank you so much. I really appreciate it. Have a good weekend.

Don't work too long today.

[Expert 15 46:01]:

You bet. You bet. We'll talk to you soon. You too.

Try not to try not to. I'll see you soon.

[Johannes Hattemer, 46:08]:

That's out. Enjoy. That's out.

Appendix 19: Interview Transcripts (Expert 16)

Interview 16: Expert 16

September 13th, 2024, 4:30 p.m. (remote)

[Johannes Hattemer, 0:19]:

Is it okay for you if I record the audio of our interview?

[Expert 16, 0:27]:

Yes, sure.

[Johannes Hattemer, 0:30]:

Perfect. OK, so let me tell you a little bit about what I think so from my perspective. What I saw you basically focused on AI programming, right? More from the tech part, less from the marketing part.

[Expert 16, 0:52]:

Well, I'm actually a designer. I'm a product designer. So, what I do is I take the tech part and then transform it into something human-readable, let's say in a nutshell. Yes, but I do, as a progress designer, I also work a lot closely to go to market and to marketing departments. So, I kind of know like the customer journey of the product.

[Johannes Hattemer, 1:12]:

Perfect. Yeah. Can you maybe just for the record tell a little bit about your professional experience and your background also with AI and the customer journey that would really help.

[Expert 16, 1:25]:

Of the projects, yeah. Yeah, just one thing, are you hearing a lot of noise or because I don't know if in Teams it shut down the noise or?

[Johannes Hattemer, 4:10]:

It shut down. I only hear you. It's really good.

[Expert 16, 5:40]:

OK, that's good. OK, so I'm a product designer. I studied in Columbia and then at the Polytechnic University of Milan in Italy. I have focused my career on interaction design and everything that has to do with communication. I've also focused on marketing. I created a company back in Columbia, that was focused on new media marketing experiences. So, everything regarding interaction but applied to marketing. And lately, in Italy, I started working for consultancy firms, working for the finance sector, which I loved. And working in finance, I started working with AI, just a little bit at a time. So, at the beginning, we started introducing some features, some partnerships with AI tools. And like I think my career evolved until I found myself working more with AI rather than with finance. And in the last three years, I think I have been fully on more the AI side. So that's a little bit of my background in a nutshell. And yeah, I think I have a lot of experience in other fields that have really shaped how we started in AI, so that was quite interesting when I started.

[Johannes Hattemer, 7:00]:

Yeah, perfect, thank you very much. Let me tell you a little bit about my work. Just so you understand, I am basically trying to research the influence of AI and AI personalization on each step of the customer journey. I'm looking at how AI can benefit the pre-purchase phase, the purchase phase, and the post-purchase phase. So basically, broken down into those three major topics, but I also want to look at how AI can maybe have an impact on the whole customer journey, not just the parts individually but more holistically, over the more superficial. And yeah, for that, I'm trying to build a framework which I'm going to show you later to get your feedback. But before that, I wanted

just to get your point of view about a few things, like how it can influence each step and like risk later on. But maybe we start with the customer journey with the pre-purchase phase before the actual purchase and maybe you can give me your opinion on how AI could basically influence the customer before the purchase. To begin with that.

[Expert 16, 9:26]:

OK.

[Johannes Hattemer, 9:30]:

OK, so what is your point of view? How do you think AI can influence the customer before he does the purchase?

[Expert 16, 10:15]:

But well, before he does the purchase, I think right now everybody is familiar with generative AI.

[Johannes Hattemer, 10:20]:

Do.

[Expert 16, 10:45]:

And some algorithms have been working like, for example, the latest algorithm of Spotify that takes already the data that you have been creating on the Internet. So, I think the combination of these two could help you predict what you potentially would like to purchase rather than you going and looking for each competitor or each possibility. So, I think if we really manage to, of course ethically and consensually, use the AI to be able to change the concept of purchasing and looking for options, I think that will be a quite good opportunity to include AI in the purchase part.

[Johannes Hattemer, 13:54]:

Yeah, yeah. So especially before.

[Expert 16, 14:15]:

Especially before. Yeah, of course.

[Johannes Hattemer, 14:22]:

Do you think also during the purchase itself, like the selection of the product or the ordering, the decision-making that I can influence the customer somehow there?

[Expert 16, 14:40]:

Yeah, of course. It helps, but I think it's like a step of the process. It will be like a different kind of interaction with AI. For example, at the beginning pre-purchase, if I said about the AI getting your data to arrive to you rather than you looking for it. Maybe when you are already in the decision-making process you could the AI could help you. Maybe shape better, which kind of clusters you create. Let's say for example, if you're trying to purchase something in retail, some clothing shops or something like that. So, AI could help you, for example, if it identifies that you like a special category of clothes, a special color, a special shape, not the regular filters and the regular category that we have right now with normal algorithms. But if it learns in real time, what you're looking for, it could help you reach the decision faster and also stick with the decision because one of the things that I see a lot from my job, from my work when I work with this kind of purchase journeys is that even if you have made already the decision to buy something, you still are kind of thinking whether you would like to buy that thing or the other five things that you saw before. So, I think it could really help. Help choosing and solidifying your decision.

[Johannes Hattemer, 16:30]:

Yeah, and totally, I totally agree. And so, when we look at the last step of the customer journey, what do you think after the purchase? How can AI help here to maintain the customer also in terms of retention, we got loyalty for the feedback, for new customer journeys. What do you think?

[Expert 16, 17:20]:

Well, this is quite interesting because I think the post-purchase part is the one that has implemented AI the most right now because we have customer success AI, AI platforms, we have loyalty platforms, you have recommendation feedback.

[Johannes Hattemer, 18:50]:

Yeah, all the see, I am, yeah.

[Expert 16, 19:00]:

Exactly. Exactly. So, I think this is the one that has been exploited the most. I don't want to say things that may be absolutely wrong, but it could be already too much of this kind of elements just for the post-purchase part already based on AI. So, and there's a lot of choices to make, and there's a lot of things out there.

[Johannes Hattemer, 20:03]:

Definitely. Definitely. Yeah, I totally agree. Coming to the next topic. When I did my research, I found out like I thought that I can only influence the steps individually, but I found out that there are topics of AI or AI application which serves every of those three steps. For example, the analysis is important in data analysis, is important at every step of the customer journey because you always need to analyze the data to gain customer insights to adjust the communications and the recommendations for the customer. Would you agree that? Does it make sense to say, OK, you have some cross-phase application?

[Expert 16, 22:25]:

What was? Oh, sorry. What do you mean by cross-phase application?

[Johannes Hattemer, 22:45]:

Holistically, it's like application which not only serves...

[Expert 16, 22:51]:

Oh, OK, OK. Well, I think that's a very interesting option because as I said before, everybody's focusing right now in the third part of the process. And sometimes like if you put together three different things in a day, three different steps, it could be could leave room for, I don't know, errors or maybe matching the different things could leave things behind. So, the fact that you would propose something, yeah, bigger like a 360° for the whole process. I think it's a very interesting opportunity. And also, I think mixing different kinds of AI in the process and in. Also, for example for different personas, I think that's a very interesting opportunity.

[Johannes Hattemer, 25:09]:

Yeah, yeah. Good to know. Do you know any other areas where this can like something like do you know some topics which could serve more than one phase? Does it make sense? So, for example analysis, do you know something else which applies for more than one phase?

[Expert 16, 26:00]:

Yeah. Well, I've. I've heard I have worked with some platforms, CRM platforms that also that they are not only checking out a post, post-showing but also during. But like the three, taking the whole customer journey, I don't have anybody anything in mind but one from purchase to post-purchase. Yes, I had.

[Johannes Hattemer, 27:45]:

Yeah, yeah. We can also talk when we when you see the framework, maybe it makes more clear what I'm going to say just to round up the, the, the, the, the theoretical topics, can you tell me from your point of view what are the major risks and challenges are when it comes to, to the application of AI maybe from your experience as well?

[Expert 16, 28:10]:

Yeah, of course. OK. So, the first one for sure is we all know that AI is based on data and is based on the data that is being fed on. So, the first risk that I have found in all my experience is depending on the quality of the data you get, the quality of results.

[Johannes Hattemer, 30:20]:

Yeah.

[Expert 16, 31:05]:

And usually sometimes... Sometimes some kind of data is cheaper or is easier to get, or sometimes you get data in a nonethical way I am very... Like, I'm not advocate for ethical AI, so I always talk a lot about this and there is like if you don't get your data in an out of ethical way. Well, that's also how you're going to give results. So, the first risk cause of course the quality of data that you get, the quality of clean data that you use to get the result. I think based on another thing that is quite a risk is the bias of the data.

[Johannes Hattemer, 32:50]:

Oh, yeah, yeah, yeah.

[Expert 16, 33:00]:

So, I think those two there are the most important for me.

[Johannes Hattemer, 33:22]:

Yeah, yeah. I'm going to show you my framework now. OK, so. So, I have a little discussion there. So, you can also make maybe it makes more sense why I'm asking those questions. So, I'm going to explain it to you first. So basically, what I want to show is how an ad-driven personalization can enhance customer journey in which area. So, for example, we have the phase specific areas pre-purchase, purchase, post-purchase. So, where I can serve those three steps individually.

[Expert 16, 36:45]:

OK.

[Johannes Hattemer, 36:52]:

We also got crossfade considerations up here. For example, I said a data analysis, customer insights. So basically, parts which go throughout need to be enhanced throughout the whole customer journey or the second one is strategic targeting customer approach so. To create content and roll out this content for each customer individually, so personalized on the customer or the interaction is basically all the conversation that I with all those chat posts so continuously interacting the customer and being there for the customer. If you got any needs or questions before the purchase, but also after the purchase. And of course, we also got the challenges, considerations, risk which go throughout the whole customer journey process. Like you said, the Data Security's a major point. I think a reason's biasness, but also managerial areas like to train the staff and the correct usage of AI. Does it make sense for you when you see this?

[Expert 16, 38:40]:

Yeah, yeah, totally. It seems quite interesting. Yeah.

[Johannes Hattemer, 38:43]:

Yeah. Is there anything you would add to this framework or what do what is not clear for you just to because I need, I'm trying to get as much as possible feedback on the frameworks to rework it in the next step, you know? And you're from your experience would really. Yeah. I would really be interested if you have anything to change on it you know.

[Expert 16, 39:52]:

Yeah. Well, of course, looking at it in this very short time, I think it's quite complete. I would only add and let me, I let me just think about how to phrase it.

[Johannes Hattemer, 40:10]:

Sure.

[Expert 16, 40:16]:

And if something about OK, it may enter into customer interaction and engagement, but it was what I was talking about before about helping them make the decision while they are in the purchase phase. Yeah, something like about a personalized targeting personalized. Items like not only the whole products but items or specific need for that kind of. Persona. So yeah, I think it could be entering to customer interaction, but I am not quite sure.

[Johannes Hattemer, 41:44]:

Yeah. Yeah. In this part. Is there anything you you're missing or without this, or does it cover basically? I mean, they are the, the naming is quite broad. So, I think in the next step I need to do it a little more into detail to understand what are the all those parts going. So, for example what's falls into the pre-purchase phase to make it more clear for people who don't know the context of text but yeah.

[Expert 16, 43:14]:

Yeah. Yeah, exactly. I think if you go more into detail of what it goes into each of these boxes, it will be clearer. But for me, as in this general perspective, I think it's. It's complete and it's in its interest interesting how it's structured.

[Johannes Hattemer, 43:34]:

Think companies would use a framework like this. To when it comes, when it comes to applying AI into the business processes.

[Expert 16, 43:44]:

Well, I think you have to ask more specific questions because companies like there are companies in all kinds of industries or kind of there are big companies and small companies' startups. So, I think that's a little bit of growth, but it will maybe target more you're at least your direct you.

[Johannes Hattemer, 44:23]:

Yeah.

[Expert 16, 44:35]:

Customer that you're most interested in. It could be like a better way of shaping this this question because what could be?

[Johannes Hattemer, 44:52]:

Yeah.

[Expert 16, 44:55]:

Useful and affordable for one company could not be useful for another company or affordable. Well yeah.

[Johannes Hattemer, 45:13]:

OK, I thought the same. Even if it comes to different markets like B2B/B2C, it already differs, but and the industries by themselves, but also the departments who's using it, sales, marketing. I think this is quite broad. I think maybe for the beginning, it's better to do it more generic and then in further research, as people can adjust maybe for their specific needs, does it make sense?

[Expert 16, 46:43]:

Yeah. Yeah, it does.

[Johannes Hattemer, 46:49]:

Hmm. Yeah.

[Expert 16, 46:56]:

Yeah.

[Johannes Hattemer, 46:57]:

Yeah. Anything to add? Sorry I didn't want to interrupt you.

[Expert 16, 47:01]:

No, no, no. Is the... I was thinking about it, but now I think you said it, you said it correctly.

[Johannes Hattemer, 47:13]:

Yeah, I think that's basically it. I think I don't have any more questions. We went through it quite fast. So, I didn't steal too much time, I hope. But it really helped me to get some more insights from your perspective. I really appreciate it. Like I said, thank you very much, and of course, when it comes to publishing, I will give you a copy. So, you know because after all, you're part of the work now. So, I'm sure you need to have you accept and one last question, is it OK for you if I use your name in the work, yeah.

[Expert 16, 48:49]:

Yeah, sure, sure.

[Johannes Hattemer, 48:50]:

OK. Yeah. I think that's basically it.

[Expert 16, 48:54]:

OK. Well, thank you. Thank you for being in touch with me. If you want to follow up on something, if you have any questions, count on me. You know you can just write me on LinkedIn, and if I'm available, I could just write you back. I think you have a very interesting project and I think right now, like at this stage, it's a little bit too general, but I really hope that you get like you start going deeper and deeper and you will start asking more questions. So, I think overall you have a very good project in hand.

[Johannes Hattemer, 49:21]:

Yeah, yeah. Thank you so much.

[Expert 16, 49:34]:

Nothing.

[Johannes Hattemer, 49:34]:

I wish you a great weekend.

[Expert 16, 49:36]:

Thank you. You too, enjoy.

[Johannes Hattemer, 49:38]:

Thank you so much.

[Expert 16, 49:39]:

The work OK.

[Johannes Hattemer, 49:40]:

Ciao.

[Expert 16, 49:42]:

Bye.

Appendix 20: Interview Transcripts (Expert 17)

Interview 17: Expert 17 September 13th, 2024, 7:30 p.m. (remote)
--

[Johannes Hattemer, 00:00]:

Perfect. Thank you so much for letting me record the interview.

[Johannes Hattemer, 00:23]:

I prepared a few questions. I don't know if you saw them already. Otherwise, it's not a problem. I'm going to share them anyway.

[Expert 17, 00:29]:

No, just seeing it on the screen.

[Johannes Hattemer, 00:32]:

Yeah, you're going to see them on the screen as well. Maybe we can start just some general information. Can you tell me a little bit about your background? I saw you did a lot of things in customer experience lately. Maybe you can give me a short introduction about your past. Your professional background experience, and maybe also if you had some touch points with customer journey for sure, but also with AI. And somehow how?

[Expert 17, 01:04]:

Yeah, my background is a lot started with CRM, so customer relationship management kind of broke is kind of a big stack. Marketing, sales, and support, that kind of stack was called CRM. So, I've got an end-to-end understanding of it. Customer journey concept started more recently I feel like. Thinking about the whole customer end-to-end and especially with now AI, it's become very important because then you can kinda opt out. Connect all of the touchpoints of the customers. A lot of CRM experience, a lot of customer-facing experience I have done for many companies. I used to be a consultant and then I went into the innovation space were developing innovative products. Where I got to know a lot about AI and other emerging technologies. And then? Last until last year, I was with Adobe, where again in the professional services, Adobe has an enterprise product called digital experience. You might have heard about it, so I was basically responsible for implementing or driving the engagements for those projects. Marketing automation, single-point contact, and all of that thing. So, I've done so many things around customer experience that I feel that that's my domain expertise and being an engineer at heart. Like I can bring a lot of EINCX. So very recently I've kind of started to focus on these areas and do more. So that's kind of where my background is, if that helps, ask me any questions.

[Johannes Hattemer, 03:00]:

Yeah, for sure and thank you. And the combination out of being an engineer and acknowledging customer experience makes you really suitable for this interview. So, thanks again, if we continue the interview, is it OK for me later on in my work to mention your name and the companies, your name, the companies you're calling? Or do you want to do it anonymously?

[Expert 17, 03:30]:

I mean, I'm OK to do that, but I would like to review what you're mentioning because a lot of work I do or we all do as you know, for companies, that's pretty confidential that we have to get there, OK, like any projects I did with Adobe. With the clients you know they don't want to mention outside of the work and the PR, marketing product marketing team always wants us to review that. So that would be the only criteria.

[Johannes Hattemer, 03:55]:

Well, OK, sure. Otherwise, I can also just leave names like Adobe out of the work.

[Expert 17, 04:04]:

Yeah, I mean the company names keep it, but if you want to kind of say, [Expert 17, I'm going to put this in your work, I'm OK to review by me. Then I can tell you now don't mention this. Mention this. So as long as you give me an opportunity to review what you're putting, I'm fine with it.

[Johannes Hattemer, 04:05]:

If it's... Sure, sure. I will let you know as soon as I mention you in my thesis. If I thank you. So, let me tell you a little bit about my thesis, OK? And what I'm writing about so with my work project, I want to analyze and show how AI and especially personalization with AI can influence all those steps in the customer journey. So, I'm looking on the customer journey basically split it into three parts, the pre-purchase parts.

[Expert 17, 04:27]:

OK.

[Johannes Hattemer, 04:52]:

It's pre-process phase, the purchase phase, and after the post-purchase phase. So, I want to see how I can influence these three steps, these three stages individually, but also later on holistically like which function or which usage can. How can the AI be used to serve more than one stage at the same time or like cross-face application so.

[Expert 17, 05:21]:

So, can I ask you a question? Why these three? Because there is an industry standard for customer journey. Everybody, 90% of people use customer journey into five stages. So, is there a reason you're kind of taking a custom approach, bespoke approach?

[Johannes Hattemer, 05:38]:

Yeah, I saw those stages, right? You're referring to the one starting with awareness, consideration. Later on.

[Expert 17, 05:46]:

What is? Yeah.

[Johannes Hattemer, 05:47]:

Because I didn't want to focus on only those steps, I also wanted to mention loyalty retention after on in the post-purchase phase and those parts are not shown in those typically five steps. So, I'm using those 3 stages to cover basically all the major steps. So, beginning in the pre-purchase phase with the recognition of the need to search the consideration.

[Johannes Hattemer, 6:41]:

Yeah, yeah, yeah. I'm maybe, you know this. I'm using the version of Lemon and Verhoef. From 2016 basically. But yeah, let me please give me the definition afterwards would really help. So maybe we start with those stages. Can you give me your point of view or you are from your opinion on how AI can influence the customer before the purchase?

[Expert 17, 6:54]:

That's fine. OK, go ahead.

[Johannes Hattemer, 7:10]:

Like in the pre-purchase steps.

[Expert 17, 7:13]:

So, I'm just thinking on my feet. So, one of the big things is personalization because that is where when you're coming to look at. You're interested in, let's say, take a good example, simple example. You want to purchase a pizza, so you're going and searching which pizza shop I can buy it from. So that's your you're trying to create an awareness and are you checking it? So, if you go on a website on the landing page, you see a pizza. So, I have a South Asian background. And you have,

you know, some other background. So, if my pizza, I don't eat red meat. So, if personalization can be that if. When I go on the site in my segment, I see a vegetarian pizza picture. I will be more inclined to buy it, but if you go there, if you see something that you like and your personalized your image hero image is that you're more likely to buy it. So that's a personalization. So, personalization of the product to your taste. There are a lot of ways we call it personalization at scale. I think that's a very important. Concept where before buying, when your personalization, the offer to the person, there's more likelihood that you will buy it. That's one big area. There are many other areas as well.

[Johannes Hattemer, 8:44]:

Yeah, yeah. Really good. I see the point. And when it comes to the purchase, like the extra purchase of the product, do you think I can help here the customer, especially in terms of decision making or during the purchase process?

[Expert 17, 9:03]:

Yeah, definitely so. It can help you know AI can help do a price comparison or if you're taking a consumer approach then if I have access to. Different prices for the product or service that I'm interested in, it's much easier for me to make a decision, whereas if I have to miss spend a lot of time now when you see from a seller perspective who's selling the goods. They can provide the proactive information on at the time of purchase, where you have inclination to buy. Some more things all in the past you have purchased. Let's say I'm buying the iPod and I'm buying headphones and in the purchase history in the past you have purchased. You know Bluetooth earphones and not the connected. So, when I show you accessories. Dubai, if I show you the, you know, the to purchase, sell like you purchase these kinds of things in the past. So, in your shopping cart you can kind of optimize some of these things. So that's one on a purchase side of it. There are many things. I mean I'm on the not able to think on the feet I've got. You know I've created it. I have a framework that I use for AI impact on a customer journey. I can share with you afterwards.

[Johannes Hattemer, 10:33]:

It will be lovely. Maybe I can see how far different or what your framework is. Yeah. How your framework is different to mine and maybe some more points will come into your head in the next following stages. So just let me know if you want to add something. Let's have a look the post-purchase phase. So, for me it's more about like I said the retention. Loyalty the feedback. So, the all the engagement after the extra purchase, what do you think? How can AI benefit here or how yeah have an impact on the customer experience?

[Expert 17, 11:12]:

Yeah. So I think, yeah, cause, that's actually one of the low hanging fruit and I advise my clients to look at that first and I'll tell you why, because Prepurchase is very hard to track customer experience because you don't, you don't have a relationship, but when you're talking with a loyalty, what that means is that you have, you know about me. What I mean by you know about me is that you, I purchased something from you or I use your services. So, you know that what I bought. So, I think that information is very useful for. For a company to use AI to provide a better service, so. I bought. iPhone 15 and I go on Apple site. The where AI can help is. In consolidate the information and my profile and provide, we call it autonomous agent service so you know automated agents. It's very, very valuable. Now you have to have a human connection as well. But you know the chat bots is a very common use case that people are implementing using AI, where AI is doing a generative AI. Technology. So that's one you can do a lot of things in terms of the loyalty, but more of the. Knowledge. Consolidation where you come in and ask questions and the AI can provide you support quickly. You know, that's that area is a sweet spot. I say within AI for axe.

[Johannes Hattemer, 12:58]:

Yeah, yeah, I see this similar. Let's have a look on the next topic for the for the cross-fades application. So, from my point of view, there are parts of AI or application cases where I can be used not only for one stage but more holistically. For example, the analysis of data is a major point of AI which not only serves the pre-purchase phase or the purchase phase, but all of them because it's important always to. To analyze the data to gain customer insights. So, it's throughout the whole customer journey. Do you see it similar? Do you see some, some other points applicable here?

[Expert 17, 13:43]:

So which question are you referring to? Which topic?

[Johannes Hattemer, 13:46]:

Question 7.

[Expert 17, 13:48]:

OK. Yeah, yeah. Analytics is very, very important, in fact. You know the main area that I think AI does a good job. There's a lot of investments in AI and business intelligent technologies outside of AI. But I think what AI brings in isn't unstructured data, because I think there's so far BI or analytics was really relying on the structured data, customer profile variables and all those things. Now what has happened is any interaction, any emails or customer sent or any interactions of purchases. Conversations are all non-structured right? So, analyzing information from non-unstructured data and incorporating within the analytics. The outcomes are one of the big things that I think. AI can really help, so your kind of making sense of. You know, one long email a customer sent. How do you get the sentiment out of it and? Incorporate into the overall analytics that you're doing or things like that, or crunching large amounts of non-structured data.

[Johannes Hattemer, 15:06]:

Yeah.

[Expert 17, 15:07]:

That's a key. I think AI brings in.

[Johannes Hattemer, 15:12]:

Yeah, completely, completely your mind. Can we talk a little bit about the risks and considerations? So of course, there are a lot of risks and challenges when it comes to the use of AI. Do you have, like, experience or from your experience, what are the major challenges?

[Expert 17, 15:35]:

The challenge is over-relying on AI because a lot of companies, when they implement AI, they think, whoa, we've got a solution. For example, a chatbot. You create a knowledge base repository and put a chatbot on top of it, and customers interact with it first. But you have to be really careful on dehumanizing the interaction so that you're not relying on just the automation to solve the problem. So, you have to be very cognizant of oversight on whatever you're implementing because AI is not without fault, right? I mean, there is good technology that has evolved, but it's not at the stage where you can let it run on its own. So, overuse of AI is one risk.

The second risk is context reasoning within the AI. It's not there yet. Right now, it's just, you know, LLMs are able to do certain things, but providing reasoning or contextual answers, etc., are limited. So that is one big thing I feel in terms of the use of AI in CX could be problematic. It has to have a hand in hand with humans at this time. **[Johannes Hattemer, 16:57]:**

Yeah. Do you think that companies expect too much of AI now that it's such a huge topic?

[Expert 17, 17:05]:

Yeah, it has to be properly implemented. I think that is where the risk is. Risk is not in terms of the technology, but how you use it with the proper guardrails. Because one bad interaction with the customer can break all of your nine good customer interactions. So, you have to manage very carefully. So, if the customer, like, I'll tell you this endless loop when you talk to the chatbot, it'll give

you answers. I'm talking to a bank as a consumer and it's telling me I can help you. I need to open a new credit card account, for example. So, it's going in a loop. I'm saying, no, I want to talk to the person.

[Johannes Hattemer, 17:39]:

Hmm.

[Expert 17, 17:52]:

A customer service representative to see how much interest rates I'll pay or I have some specific question that the chatbot cannot answer. If you see a lot of companies when they implement, the exit to the human being, like connect me to the customer service, is very hard. I've seen that over and over again. Companies are not sensitive to that, that give me an easy way to connect to the human. I know I like automation, but at some point, I need to exit. So those kinds of implementation specifics, you know, companies have to be very careful.

[Johannes Hattemer, 18:30]:

Yeah, yeah.

[Expert 17, 19:04]:

It's more applicable at this time because that area from a use case is a low-hanging fruit. If you know what low-hanging fruit is, implementing because most companies have a knowledge base, it's just scattered. Most companies have a customer support department that is already structured, so implementing AI, the ROI is much higher. Doesn't mean that's the only place. There are a lot of places that pre- and purchase-stage AI implementation is very useful, but just from my personal experience, area of support loyalty, that area, there is a lot of ROIS in some of the use cases.

[Johannes Hattemer, 19:50]:

Yeah, yeah, yeah, definitely. OK, can we jump to the framework because I really want to know your opinion about it. I'm going to explain it to you first.

[Expert 17, 20:12]:

Mm hmm.

[Johannes Hattemer, 22:21]:

I mean basically the continuously, the communication, the communication in between brand and customer.

[Expert 17, 22:29]:

Yeah. So, pre-purchase and post-phase would have across, but at each stage there will be a different logic, right? A different function. OK. Yeah. Operational challenge is where are you putting infrastructure? Because in my customer journey now I have 5 stages of customer journey and then I have a sixth one which I call IT infrastructure. Is that operational challenges in your diagram?

[Johannes Hattemer, 22:40]:

Yeah. Operational challenges.

[Expert 17, 23:01]:

So, I have an infrastructure where there is a significant work needed to select and implement LLMS or SLM. Small language models or large language models. You and you know the whole your infrastructure changes from relational database to vector database. So, there's a piece of implementing AI for customer journey. You have an infrastructure piece which is pretty significant.

[Johannes Hattemer, 23:15]:

Yeah.

[Expert 17, 23:32]:

Is that operational challenges and consideration in your framework?

[Johannes Hattemer, 23:38]:

I didn't go into so much detail about the different models. It's more generically, yeah.

[Expert 17, 23:43]:

OK, that's fine. This is good. I like it. I mean, you're representing.

[Johannes Hattemer, 23:50]:

I think for now it's like for my work because it's just a few pages I can't go.

[Expert 17, 23:52]:

Yeah, no, this is good. You have a good structure overall. I think you can structure your under in the specific. Yeah, no, this is fine continuous. Customer and data analytics, strategic targeting customer approach. Yeah, no, I think you have.

[Johannes Hattemer, 24:12]:

Think for my page it needs to be a bit more generic and later on maybe with further research you can do it for business special markets is AB to BB to C which industry are we talking about? Which department maybe also sales marketing I don't know. And for of course for each company individual because the focus is completely different.

[Expert 17, 24:16]:

Yeah. Yeah, no, this is fine. This makes sense. I can understand all of the aspects of it.

[Johannes Hattemer, 24:40]:

So, from your, from your perspective, does a framework like this or like your framework find? Part in or if I'm usage in a company. Do companies actually use frameworks to enhance their customer journey with AI?

[Expert 17, 25:02]:

It's done at the what I have seen is like what we did at Adobe. We did a three-year plan and we have a program called "Voice of Customers." So, most companies have a generic high-level program called "Voice of Customer," and this kind of customer journey mapping is generally part of that voice of customer.

And then, the team decides, OK, these are the areas that we have. Some companies do it formally. Some companies don't, but definitely, a framework is needed for every company, especially not the small companies. Like a company of a billion dollars or more revenue, they will have something like this.

[Johannes Hattemer, 25:49]:

Yeah. OK, I would love to see your framework. Maybe you can share it afterwards. I would really love, you know.

[Expert 17, 25:56]:

I can bring it up. You can finish it. I'll spend a couple of minutes. I'll show it to you. I don't have a systematic diagram, but I can walk you through some things.

[Johannes Hattemer, 26:00]:

Yeah, yeah.

Yeah, yeah, I think my major questions are done. I gained the most insights I wanted. Oh, I hope from you. So, you really helped me a lot. I'm... yeah, please.

[Expert 17, 26:08]:

OK.

Let me show you what I have. I was talking to you about. Let me see if I can. Can I present it, you think?

[Johannes Hattemer, 26:25]:

Yeah, you should.

[Expert 17, 26:26]:

Let me see here. Table, you know, Air Table.

[Johannes Hattemer, 26:43]:

And what is that table?

[Expert 17, 26:44]:

Air Table is just a database structure.

Let me open it. Give me one second.

[Johannes Hattemer, 26:50]:

Yeah, no worries. No worries. I got all evening. Where are you based right now?

[Expert 17, 26:58]:

San Francisco, CA.

[Johannes Hattemer, 26:59]:

And what's this? Oh, yeah.

[Expert 17, 27:03]:

Give me an opening. OK, so how do I share? I'm looking to share.

OK, ****. OK. Are you able to?

[Johannes Hattemer, 27:22]:

It's the CXAI, sorry sound.

[Expert 17, 27:24]:

OK.

So, you can see I've got stages. So, the way I have structured my framework is... let me see if I can close this one. **[Johannes Hattemer, 27:38]:**

But this is one more stage than the definition of the customer journey you were referring to, right?

Like you had the product structure like you said, yeah, yeah.

[Expert 17, 27:49]:

Infrastructure.

Yeah. So, what I have is three process stages or stages where you create awareness, consideration, purchase, retention, advocacy. Those are the standard industry standards. I don't know who designed it. I've used it at many companies. And then there is an infrastructure component, which doesn't like cross-phase things. So, if you look at it, advertising optimization, social listening in retention, you have customer service, data analytics. And what I have done...

[Johannes Hattemer, 28:08]:

Yeah, yeah.

Yeah.

[Expert 17, 28:23]:

...is for these categories. So, for each category, I have the use cases for that category. So, for advertising optimization, use cases are these, and then they're part of the customer journey. And I also have a list of all the vendors that provide the AI solution. So, I have a catalog of all the AI tools across customer journeys. So, and then I also break it up by industry.

You know, some customers, every industry has its own nuances. You'll be surprised when you dig deeper. The same use case would look different in a different industry. I'm also tracking industry, so this is kind of my framework like as I was telling you about. And then in the infrastructure, I have workforce management, quality, quality across the phases, knowledge management across the customer data platform. You know, identity, like access control, you know, it's across the platform. So, there are a lot of things. This is the kind of thing I was trying to show you.

[Johannes Hattemer, 29:23]:

It makes sense.

But you probably built these over years, right?

[Expert 17, 29:37]:

Sorry.

[Johannes Hattemer, 29:38]:

You probably built these over years.

[Expert 17, 29:41]:

This. Yeah, with my experience, I have kind of used this framework across. You know I tried. So basically, I have a side project that I'm working on to publish a catalogue of all of the AI tools for across customer journey. So, if a customer wants to go, I want to buy, say for example they say I'm in the retention, I need some customer service tools. Which use AI for my customer service. They can, uh, go to that customer service. This is not an interface but like. Suppose somebody wants to buy a chat bot so they can see which other vendors they can go to. So, this is more like a market-place catalogue that I'm building.

[Johannes Hattemer, 30:19]:

Yeah.

[Expert 17, 30:30]:

So that's kind of just a yes, something similar as I said again, your what for your purpose at the high level you have it, it will suffice. I have no issues with that.

[Johannes Hattemer, 30:33]:

Yeah.

Yeah. Hi. I mean it's still a work project for school basically for my masters. So yeah, not the PhD, but.

[Expert 17, 30:46]:

Yeah. Yeah. No, you haven't. Yeah.

[Johannes Hattemer, 30:51]:

Yeah, I'm glad. I'm glad. Yeah. Yeah. It's masters. Yeah. I'm glad that you like the basic structure. Yeah, I've seen. Yeah. I mean, I had 20 interviews now and.

[Expert 17, 30:52]:

It's masters, huh?

But. Yeah. No, you have covered everything.

[Johannes Hattemer, 31:07]:

With all the feedback I gathered, for sure I'm going to rebuild my framework. It's not going to look like this in the final version. Also, with your framework feedback and stuff and so many different industries and like areas.

[Expert 17, 31:14]:

This is good.

[Johannes Hattemer, 31:20]:

So, I really got a lot of input, but yeah, yeah.

[Expert 17, 31:22]:

Thank you. Yeah, glad I could help. Yeah. Let me know. I'd love to see your outcome output.

[Johannes Hattemer, 31:27]:

Butcher I will. I will let you know what part of your conversation I will use and then later on I will also text you if it's planning to be published and stuff.

[Expert 17, 31:33]:

OK. Thank you. Good luck. Good luck with your work. See you. Bye.

[Johannes Hattemer, 31:40]: Thank you so much. Have a good day. Enjoy the weekend, Ciao.

Appendix 21: Interview Transcripts (Expert 18)

Interview 18: Expert 18
September 13th, 2024, 10 p.m. (remote)

[Johannes Hattemer, 00:00]:

Yeah, I will tell you a bit about me. So about me right now, I'm finishing my master's at Nova in Lisbon. I think you got muted because of the recording. Yeah, I'm writing my thesis right now.

[Expert 18, 00:25]:

Mm hmm.

[Johannes Hattemer, 00:25]:

My background is more in marketing and advertising. I worked long-term in advertising before I started my bachelor, and then during COVID, I did the bachelor, and now the master here in Lisbon. I'm happy about it, and soon I'm going to hand in the thesis. We hope to publish the paper, and then I'm trying to get into a position in one of the consulting agencies, in Germany or Switzerland. I'm not sure yet. My goal is to move more into consulting at this point.

[Expert 18, 01:00]:

Mm hmm. Oh, that's great. Congratulations on that! Very exciting.

[Johannes Hattemer, 01:12]:

Thank you! But I don't have any job offer yet, so there's still a long way to go. You probably know the whole assessment process coming up. I need to start preparing soon. For my thesis, because of my marketing background, I chose the customer journey, as it's still an important topic in consumer behavior, especially when launching products. I wanted to combine that with a more modern topic, so during my studies, I researched a lot in personalization with AI.

[Expert 18, 01:58]:

Mm hmm.

[Johannes Hattemer, 01:58]:

I wanted to combine those topics. That's why I'm researching the influence of personalization with AI on the three stages of the customer journey]: pre-purchase, purchase, and post-purchase phases. I want to see the influence of AI on all three phases and also holistically, across the entire customer journey.

[Expert 18, 02:31]:

That's interesting. So, are you mainly looking into the retail industry or e-commerce?

[Johannes Hattemer, 02:37]:

Yeah, e-commerce and retail, basically. But I'm trying to build a more generic framework, because my thesis is short, only a few pages. So, I'm keeping it general.

[Expert 18, 02:52]:

Yes.

[Johannes Hattemer, 03:09]:

Then, future research can dive into different industries, like B2B or B2C, or specialized industries.

[Expert 18, 03:23]:

I think you froze for a moment. OK.

[Johannes Hattemer, 03:23]:

Oh, did I? Yeah.

[Expert 18, 03:29]:

OK, that's great.

[Johannes Hattemer, 03:30]:

So, I think you can hear me again?

[Expert 18, 03:36]:

Perfect. Go ahead.

[Johannes Hattemer, 03:39]:

I think I missed what you were saying, but maybe the connection glitched.

[Expert 18, 03:47]:

No, it's OK now. I can hear you.

[Johannes Hattemer, 03:47]:

OK, perfect. Can you see my screen now, or just a blank page?

[Expert 18, 03:58]:

No, I see the screen. It says "Interview Guide and Introduction, General Questions."

[Johannes Hattemer, 04:02]:

OK, perfect. So, these are just some basic questions I want to ask. I've already done a lot of interviews because we need at least 25 for publishing the paper. I want to hear your perspective on some questions related to the customer journey in those three phases, and then, more holistically, I'd like to show you my framework and get your feedback.

[Expert 18, 04:33]:

I don't know what's happening, it just broke for a second. But, that's alright. You're trying to get 25 interviews, right?

[Johannes Hattemer, 04:34]:

Yes, exactly. I've already done many interviews, and now I'm really curious about your point of view. I'll ask you a few questions about the customer journey in these phases, and then later, I'll show you the framework for your feedback.

[Expert 18, 05:13]:

Sure, go ahead.

[Johannes Hattemer, 05:18]:

Great. So, to start, could you briefly introduce your professional background and experience, especially in relation to AI and how you use AI in your current role at JP?

[Expert 18, 05:45]:

Sure. Basically, we work on end-to-end customer journeys, focusing on the digital experience. You know, like when you log into your banking app to pay bills or transfer money, we collect all that data—click rates, high-traffic pages, etc.—and analyze it to improve the customer experience. For instance, if customers spend too much time on a certain page, we know we need to enhance that page to make it more user-friendly.

[Johannes Hattemer, 06:15]:

Mm hmm.

[Expert 18, 06:18]:

So, our goal is to improve the overall customer experience. We gather both qualitative and quantitative feedback through surveys, calculate Net Promoter Scores (NPS), and analyze data for various products we offer, like checking accounts, savings accounts, and wealth management. That's essentially what I do, focusing on improving pages and enhancing the customer experience.

[Johannes Hattemer, 08:15]:

So, you're essentially consulting on analysis, right?

[Expert 18, 08:24]:

Yes, for retail and business banking clients, offering products like checking accounts, savings accounts, and investment accounts. We also cover wealth management.

[Johannes Hattemer, 08:40]:

Got it. Thank you. Now, moving to the customer journey, how do you think AI or personalization with AI can benefit or influence customers before the actual purchase?

[Expert 18, 09:15]:

That's a great question. For instance, Bank of America has a chatbot called Erica. You can just tap on it and ask for your account number or credit score, and it pulls that information for you immediately. It's incredibly user-friendly. You don't even have to type full sentences, and it still understands and helps you quickly. Other banks are still behind in this regard, but I think this AI integration has a huge impact on customer experience.

[Johannes Hattemer, 11:16]:

Yeah.

[Expert 18, 11:17]:

And personalization at scale is challenging. Banks like JP Morgan serve millions of customers. While personalization works well for companies like Netflix or Amazon, which use recommendation engines, banking is more straightforward. Customers come to do specific things like checking their investments, transferring money, or setting up bill reminders. So, personalization opportunities are different.

[Johannes Hattemer, 12:35]:

Hmm.

[Expert 18, 12:55]:

However, for things like rewards points, there's room for personalization. Banks can offer personalized travel perks, hotel credits, and partnerships with airlines. For example, if you're a loyal customer with points, the bank might suggest using them for an upgrade on a partner airline, which adds a personal touch.

[Johannes Hattemer, 13:55]:

Hmm. Would you say those examples also apply to post-purchase phases, especially when it comes to customer retention and loyalty?

[Expert 18, 14:42]:

Sorry, can you repeat that?

[Johannes Hattemer, 14:47]:

Do you think these personalization tactics apply only to pre-purchase, or can they also be used for retention after the purchase?

[Expert 18, 15:00]:

It depends on what you mean by pre- and post-purchase.

[Johannes Hattemer, 15:01]:

I mean, after someone has purchased or signed up for an account, do you think personalization continues to play a role?

[Expert 18, 15:05]:

Oh, absolutely. It's just as important after the purchase. Personalization can help keep customers engaged and coming back for more. For instance, by monitoring customer behavior, banks can offer relevant upgrades or incentives. If a customer regularly travels, we might send them a notification about a travel credit card offer or bonus miles. This is a great way to retain customers because it shows that we're paying attention to their needs and habits, not just during the initial sign-up but throughout their journey with us.

[Johannes Hattemer, 16:10]:

So, you're saying it's about building loyalty over time, not just attracting customers?

[Expert 18, 16:14]:

Exactly. And that's the real challenge—how do we keep customers happy and engaged long after they've signed up for a product? AI can really help with this by learning their behaviors and preferences, and suggesting ways to keep them interested in using our services.

[Johannes Hattemer, 16:33]:

That's interesting. And regarding the actual purchase phase, where the customer makes a decision to engage or buy, how can AI enhance this experience?

[Expert 18, 16:52]:

AI can play a big role here as well, particularly in simplifying the decision-making process. For example, when you log into your banking app, AI could immediately present the most relevant actions based on your past behavior—like suggesting you pay a bill or showing your most frequently viewed account details. This reduces the time it takes for the customer to find what they need, making the entire process smoother.

[Johannes Hattemer, 17:15]:

Hmm, so it's about streamlining the decision-making process?

[Expert 18, 17:19]:

Yes, exactly. The quicker and easier we can make it for the customer, the better their experience will be, and the more likely they are to complete a transaction or take an action.

[Johannes Hattemer, 17:35]:

Got it. One thing I noticed during my research is that some companies focus a lot on AI during the pre-purchase phase but tend to overlook its use after the purchase. Do you think companies should give equal attention to post-purchase?

[Expert 18, 17:57]:

Definitely. The post-purchase phase is where a lot of value can be added. It's not just about getting a customer to sign up—it's about keeping them engaged and building a long-term relationship. If we can continue to offer personalized services after the purchase, we're much more likely to keep that customer.

[Johannes Hattemer, 18:18]:

That makes a lot of sense. Would you say AI is most effective in certain stages of the customer journey, or does it have the potential to influence the entire journey?

[Expert 18, 18:25]:

AI can definitely influence the entire journey, but I think it's most visible in the pre-purchase and purchase phases, where customers are interacting with the product directly. That said, there's a lot of untapped potential in the post-purchase phase that many companies haven't fully leveraged yet. If companies can focus on AI-driven personalization even after the purchase, they can create much more value.

[Johannes Hattemer, 18:52]:

Absolutely. And from your perspective, what do you think is the biggest challenge when implementing AI across the customer journey?

[Expert 18, 19:10]:

I would say data. You need a lot of clean, organized data to make AI work effectively. It's not just about gathering data, but making sure it's relevant and actionable. Data privacy and security are also huge concerns, especially in industries like banking. You need to ensure that all customer data is handled responsibly, which can sometimes slow down AI implementation.

[Johannes Hattemer, 19:38]:

So, would you say the main hurdle is more about having the right infrastructure in place?

[Expert 18, 19:45]:

Yes, infrastructure and data management are crucial. Without them, AI can't function effectively. It's one thing to have an AI system in place, but without the right data feeding it, the results won't be as impactful as they could be.

[Johannes Hattemer, 20:05]:

That's a really important point. I think it's easy to get caught up in the idea of AI without realizing the importance of the foundation that supports it.

[Expert 18, 20:11]:

Exactly. The potential is there, but without the right tools and data, AI can't reach its full potential in improving the customer journey.

[Johannes Hattemer, 20:25]:

And when it comes to personalization, are there any ethical concerns companies need to be aware of when using AI?

[Expert 18, 20:30]:

Absolutely. With personalization, there's always the concern of going too far. Customers don't want to feel like they're being overly tracked or that their privacy is being violated. It's important to strike a balance between offering useful recommendations and respecting personal boundaries. Transparency is key here—customers need to understand how their data is being used and have the ability to opt-out if they choose.

[Johannes Hattemer, 20:57]:

Right, that's a delicate balance. Do you think companies are doing enough to address these concerns, or is there still work to be done?

[Expert 18, 21:10]:

I think there's still a lot of work to be done. While many companies are making strides in terms of data privacy and transparency, there's always room for improvement. It's a constantly evolving area, and as AI becomes more advanced, the conversation around ethics will only become more critical.

[Johannes Hattemer, 21:35]:

That makes sense. So, in your opinion, what's the next big thing for AI and personalization in the customer journey? Where do you see things going?

[Expert 18, 21:43]:

I think we'll see AI becoming even more proactive in anticipating customer needs. Right now, a lot of personalization is reactive—AI is responding to things the customer does. In the future, I see AI being able to predict what the customer needs before they even know it themselves. For example, if a customer has a history of booking flights at a certain time of year, AI could offer suggestions or deals before they even start looking. It's about moving from reactive to proactive personalization.

[Johannes Hattemer, 22:12]:

That's really interesting. So, AI would be more of a guide throughout the entire customer journey, rather than just a tool used at certain points?

[Expert 18, 22:19]:

Exactly. AI could act almost like a personal assistant, helping guide the customer from the moment they start considering a product all the way through to post-purchase engagement. It's about creating a seamless experience that feels tailored to each individual.

[Johannes Hattemer, 22:40]:

That sounds like a big shift. Do you think customers will be receptive to that level of personalization?

[Expert 18, 22:46]:

It really depends on how it's done. If it feels helpful and not intrusive, I think customers will appreciate it. But if it crosses the line into feeling invasive, then there could be pushback. Again, it comes down to transparency and trust. Customers need to feel that AI is working for them, not against them.

[Johannes Hattemer, 23:10]:

Absolutely. I guess it's a fine line between being helpful and being invasive.

[Expert 18, 23:14]:

Exactly. And it's something that companies need to be very mindful of as they continue to integrate AI into the customer journey.

[Johannes Hattemer, 23:23]:

So, with that in mind, what advice would you give to companies that are looking to implement AI into their customer journey strategy?

[Expert 18, 23:30]:

I would say start small. Don't try to overhaul your entire customer journey at once. Focus on one or two key areas where AI can have the most immediate impact. Build from there, and make sure you have the right infrastructure and data management in place before scaling up. And most importantly, always keep the customer in mind. AI should enhance the customer experience, not complicate it.

[Johannes Hattemer, 23:55]:

That's great advice. It seems like a lot of companies want to jump into AI headfirst without really thinking about the long-term strategy.

[Expert 18, 24:02]:

Exactly. It's tempting to jump on the AI bandwagon, but without a clear plan, it can do more harm than good. Companies need to take a thoughtful approach and ensure they're using AI in a way that truly benefits their customers.

[Johannes Hattemer, 24:17]:

That's a really good point. So, what do you think is the most important takeaway for companies when it comes to AI and the customer journey?

[Expert 18, 24:24]:

I think the biggest takeaway is that AI is a powerful tool, but it's just that—a tool. It can't replace the human touch, and it can't fix a broken customer journey on its own. Companies need to view AI as part of a larger strategy to improve customer experience, not as a one-size-fits-all solution. And they need to stay focused on the customer at every step of the way.

[Johannes Hattemer, 24:48]:

That's a great perspective. AI can't do everything, but it can definitely be a valuable part of the overall strategy.

[Expert 18, 24:53]:

Exactly. When used correctly, AI can enhance the customer journey in ways we've never seen before. But it's important to remember that it's just one piece of the puzzle.

[Johannes Hattemer, 25:00]:

So true. I think that's something a lot of people forget—they assume AI will just magically fix everything. But it really has to be implemented thoughtfully.

[Expert 18, 25:06]:

Exactly, and it's easy to get caught up in the hype. AI is amazing, but like any other tool, it has its limitations and needs to be used properly. Companies that can strike the right balance will see the most benefit.

[Johannes Hattemer, 25:20]:

That makes a lot of sense. Do you think there are certain industries where AI and personalization are having a bigger impact compared to others?

[Expert 18, 25:27]:

Definitely. Retail and e-commerce come to mind immediately because they rely so heavily on customer data and personalization. In these industries, AI can make a huge difference in terms of recommending products, optimizing pricing, and enhancing customer support. But we're also seeing a big impact in sectors like healthcare and financial services, where AI is being used to offer more personalized advice and support to clients and patients.

[Johannes Hattemer, 25:52]:

Interesting. I hadn't thought much about healthcare, but I guess it makes sense with all the data they have to work with.

[Expert 18, 25:58]:

Exactly. AI in healthcare can help with everything from diagnosing conditions to personalizing treatment plans based on an individual's health data. It's really opening up new possibilities in terms of patient care and outcomes.

[Johannes Hattemer, 26:12]:

That's fascinating. And what about industries that are maybe slower to adopt AI? Why do you think that is?

[Expert 18, 26:18]:

I think a lot of it comes down to regulation and trust. In highly regulated industries like insurance or banking, there's a lot more scrutiny over how data is used and managed. So, companies in these sectors are often slower to adopt AI because they have to navigate a complex landscape of privacy concerns, security risks, and compliance issues. It's not that AI isn't valuable in these industries, it's just that the adoption process takes longer.

[Johannes Hattemer, 26:45]:

Right, that makes sense. The risks are higher, so they need to be more careful about how they implement AI.

[Expert 18, 26:50]:

Exactly. And I think as AI continues to evolve and regulations catch up, we'll start to see wider adoption in those industries as well. It's just going to take time.

[Johannes Hattemer, 27:03]:

It sounds like AI still has a long way to go in terms of adoption, but the potential is clearly there.

[Expert 18, 27:08]:

Absolutely. We're really just scratching the surface of what's possible with AI. I think in the next few years, we'll see it being used in ways we can't even imagine right now. The key is for companies to stay flexible and be ready to adapt as AI technology continues to advance.

[Johannes Hattemer, 27:25]:

That's really exciting. Well, I think that's a great place to wrap up. I really appreciate you taking the time to share your insights with me today.

[Expert 18, 27:34]:

It was my pleasure. I'm glad I could help, and I'm excited to see where your research takes you.

[Johannes Hattemer, 27:39]:

Thanks so much, Vinothini. I'll be sure to keep you posted on the progress of my thesis!

[Expert 18, 27:43]:

I look forward to it. Best of luck with everything!

[Johannes Hattemer, 27:46]:

Thank you!

Appendix 22: Interview Transcripts (Expert 19)

Interview 19: Expert 19 September 16th, 2024, 11 a.m. (remote)
--

[Johannes Hattemer, 0:08] And yeah, your steps. That would be great. I think you need to reconnect sometimes when I turn on the transcription function the other part like it's muted again. To see if you can overcome this problem? Yeah, it looks good.

[Expert 19, 0:34] Yeah. So that was indeed you muted me.

[Johannes Hattemer, 0:38] Yeah, no its if I say I think because of data privacy that you're aware of the fact that you're being recorded.

[Expert 19, 0:47] Boom.

[Johannes Hattemer, 0:48] Yeah.

[Expert 19, 0:50] Well, to answer your question, once upon a time I studied law.

[Johannes Hattemer, 0:55] Mm-hmm. Oh yeah. So completely different from the CRM background, right? Marketing background, and like, from your experience uh so completely different.

[Expert 19, 1:03] Yeah, yeah, yeah. I liked it, but it's a very reactive field. You always apply what has been thought up in governments and done by judges so. Well, that's what I like about CRM marketing. It's all about applying it and data in the right way and making use of the latest technologies to appeal to target audiences. Aiming to get them to move towards own touch points and then enabling their journey forward towards SCL. Of course, if that's what they're interested in if there's a match between them and the problems the company can solve them.

[Johannes Hattemer, 1:59] So, and the last step was at Philips, right?

[Expert 19, 2:04] Yeah.

[Johannes Hattemer, 2:05] Did you have a lot to do with AI at Philips already? For the digital transformation.

[Expert 19, 2:13] Well, there are a couple of things about AI. How do you define it for your thesis?

[Johannes Hattemer, 2:25] AI. Yeah, like maybe I should start with the software. Basically, with Matisse. I want to see or research the influence I would in benefits of personalization can have on the customer journey. So, I'm looking at those three major steps in a customer journey]:

before the purchase, during the purchase, and after the purchase but also on a more holistically superficial level how I can influence cross-phase applications. So, I'm looking really onto the direct influence of AI on the customer journey. If this answers your questions.

[Expert 19, 3:07] Yeah, it does. Because we used AI in various ways. Consciously as a department, we used AI to make our work more effective or productive.

[Expert 19, 3:24] Like asking Jet GPT to start up a certain train of thought or for brainstorming purposes, it's a wonderful tool to get you started. But it's not a good tool to use towards customers. It's very faulty, and then it takes a lot of time to review what it produces.

So, for AI towards customers, we use mainly what is implemented in the capabilities we used. Excuse me? So, for instance.

[Johannes Hattemer, 4:06] No worries.

[Expert 19, 4:09] The AI in the capability we used could help us deliver the emails at the best time. It would just send out small batches and see how open rates would vary across 24 hours, and then send out the most at the best open rates, and it would be able to remember that on an individual level. Once it knew that you, for instance, would always check your email around lunch, it would remember that and send you our emails primarily just before lunch.

[Johannes Hattemer, 4:48] Mm-hmm. Yeah.

[Expert 19, 4:50] And those are tools that really help in deliverability and also, I guess, in that sense, in open rates and customer friendliness because apparently, it's a moment for you when you have a moment to spare and want to browse through what you've received that day.

[Johannes Hattemer, 5:13] Mm-hmm. But from what I hear is that, uh, basically, hopefully, in the future when AI is more developed and more guaranteed to be sure there's going to be a more useful on a daily basis than it's now, right?

[Expert 19, 5:30] I can only improve for certain.

[Johannes Hattemer, 5:33] Yeah, yeah.

[Expert 19, 5:36] It also helps in all kinds of predictive models. There, you can ask it based on historic data what subject lines open best. Yeah, AI there's a thin line between AI and algorithms, right? Because what helps at this? What was always in place or what we use of course are all kinds of cookies that remember your surfing history. And based on all that data, the algorithm computes from hey what to show you as a banner on our website.

[Johannes Hattemer, 6:24] Mm-hmm.

[Expert 19, 6:25] I'm not sure if you define it as AI, it's not something that you can calculate as a human for every individual visiting your website. It is a computer doing calculations and trying to offer you the best experience.

[Johannes Hattemer, 6:46] Yeah, true, true. And we'll just slowly jump into the question just for you as a heads up, I'm going to ask you a few questions about the different steps of the customer journey. And just to see your point of view on those topics. And then more holistically also about the opportunities to rest. And later on, I would like to show you my framework I'm developing for my thesis. To get your feedback, just maybe your input if it's clear if it makes sense, or if you see any ways to improve. I think this is the easy way to go through all this, but let's start with the questions about the customer journey itself how would you say AI can influence the customer before the purchase? So, in the early steps, you also said already predictive analytics. Is there anything else that might help before the purchase?

[Expert 19, 7:48] I, for certain, smaller companies can benefit a lot on content generation. It's going to really make them produce content at a larger scale than they were able to before, more cost-effective and larger scale than they were able before.

[Johannes Hattemer, 8:06] Mm-hmm.

[Expert 19, 8:09] But there's also a major risk in that, I think, if you don't produce original content, then you're using AI-generated. It's just recycled content from the Internet. So, there should always be a good check on copyrights and on whether it fits indeed the need you're trying to address with your consumers.

[Johannes Hattemer, 8:37] Mm-hmm.

[Expert 19, 8:39] But if you pick the top of the pyramid and try to inspire people and use demand generation as a tactic, then it's essential to have a lot of content meeting the needs of the target audiences and triggering their interests so that you as a company become a thought leader in their perception and that when they are ready or yeah, they want to purchase or solve the needs that they have, the problem they have, that they think of you. And put you on a short list for closer research.

[Johannes Hattemer, 9:11] Yeah, yeah.

[Expert 19, 9:14] AI is especially for smaller companies, very yeah, efficient tool to help reduce content. Larger companies, yeah, they already have a lot of capabilities in place that are able to put in place all kinds of CRO tactics. What? What? What? What helps? Where do we need to place certain features on the website?

[Johannes Hattemer, 9:47] Yeah.

[Expert 19, 9:49] Those tactics mainly AB testing but also new website development. They can really help in the brainstorm phase. For example, what do I want to test? What kind of hypothesis do I have? Please give me a list of experiments I should deploy to validate the hypothesis.

[Johannes Hattemer, 10:14] Mm-hmm, yeah.

[Expert 19, 10:14] And the search, then the AI tools more of an internal tool helping the experts. In Fon, hey which way, which direction should I choose?

[Johannes Hattemer, 10:26] Yeah. Yeah. Do you think also during the actual purchase? So, while selecting or paying? Ordering the product, I can influence because it's a really narrow really short period of time during the purchase.

[Expert 19, 10:43] Sure. But you were asking for the P purchase, right?

[Johannes Hattemer, 10:45] Yeah, yeah, yeah. But no. I'm heading to the next. Yeah. Yeah.

[Expert 19, 10:47] We're moving on, OK.

[Johannes Hattemer, 10:50] Is it alright? Yeah. Or if there was there anything else to do it for you?

[Expert 19, 10:54] No, no, no that's totally fine. Well, the e-commerce web shop myself wasn't my domain. We always had e-commerce managers. We have a shop. Yeah. Team responsible for the web shop, and of course, the easier the user interface is, the customer experience. If you save time, you always win the battle the one-click sale always beats a two-click sale.

[Johannes Hattemer, 11:05] Yeah. Yeah.

[Expert 19, 11:26] So, in that sense, if it can help, but I'm not sure if it's AI in prefilling all kinds of fields, in selecting the right products. Then for certain, it will help in the sales as well.

[Johannes Hattemer, 11:44] Hmm. Yeah, I'm also not sure. Like, I'm not sure for myself, to differentiate what is AI and what is, uh, during the purchase, what is just technology because those upselling recommendations, for example, Amazon who would suggest many people who buy this also buy that. I think this is basically of AI, but the paying process itself, I think this is basically just technology. Which just a quick process I would say.

[Expert 19, 12:46] Yeah, I agreed. There's also a big opportunity for AI on the post-purchase in the sense of helping the consumer get the most out of the product or the service they bought. Varying from when you're a service provider like a telecom operator explaining the bill and how the app works.

[Johannes Hattemer, 13:12] Mm-hmm.

[Expert 19, 13:14] All the way to if you're for instance more of a fast-moving consumer or a seller of electronics. How to make the most out of you? I have a cold. I'm sorry.

[Johannes Hattemer, 13:28] No worries. Hope you're getting better soon.

[Expert 19, 13:31] Ah, that's fine. It's just annoying.

[Johannes Hattemer, 13:33] Yeah.

[Expert 19, 13:36] How to get the most out of your appliance right and how often to change your toothbrush, your brush head for instance. At Philips, we really aimed at leveraging the purchase of the appliance towards a subscription.

[Johannes Hattemer, 13:51] Mm-hmm.

[Expert 19, 13:52] On for instance those brush heads. So, we first really needed to make people really happy with their purchase. So, wow, I did this. I got the knot. I bought it because if you compare the price of a handheld brush versus an electronic one, there's a huge difference. So, there's a lot of arguments you need to make before somebody decides from hey, I am going to buy an electronic one. So, make them to feel happy and proud and comfortable after purchase. It's very important.

[Johannes Hattemer, 14:14] Yeah, looks.

[Expert 19, 14:31] And once they have it. Make them, yeah. Make the use of the most out of it but also how to maintain the product. Because if you don't change your brush head, the toothpaste will build up between the bristles and the rotating bin. And it will really influence the battery life and help—I'm looking for the English words—and maybe in German “Schleiden” you may know when something, yeah if it doesn't rotate easy, it has a lot of friction. And then hey, it will detriment to the influence the battery life and the lifetime of your appliance. So that's the explanation why you need to change the brush head quite often for your appliance and then also the effect on the brushing result is also positive. But people think the hassle is fine. I'll do it once a year. But if you make it really easy, Jeff, and I, if you click here, we have it land on your doorstep once every year, and you can change it yourself or we can send it out to you every three months. But that's not a positive business case.

[Johannes Hattemer, 15:51] Yeah, yeah. I just went with that thing. Yeah. Yeah.

[Expert 19, 15:53] Once a year is more than enough. But there, AI can play a really important role, especially for marketers, in understanding from hey, what works best in building that bridge between the two?

[Johannes Hattemer, 16:11] Mm-hmm, yeah. Yeah, completely, completely. Definitely, there are many ways how AI can influence those. I think probably you would think about even more when you had more time like in the interview, you only get a short period to think about. So of course, there are like plenty and plenty. Let's jump to the next part maybe. Do my research. I found out there are some ways I can influence not only in those three stages but more holistically so cross-phasing for example, the analyzation of data is something which is going on throughout all the customer journey process because it's always important to analyze the data to maintain all the information about the customer. Do you see any other ways or any other points how AI can serve on a more holistically level throughout more than one stage of the customer journey?

[Expert 19, 17:18] Alright, so. I had a difficulty, is about data security because AI—

[Johannes Hattemer, 17:29] Mm-hmm.

[Expert 19, 17:30] Myself can certainly help in analyzing and discovering patterns in data. But the company should never upload its customer data to another external party without having all kinds of usage and consent agreements between the two. So, there's, if you have a tool, an AI tool, which is in your own domain, technical domain, and you use it as such, and ask more than certain that AI can help BI departments build all kinds of cool dashboards and insightful reports. And help discover all kinds of patterns in data that are less likely to be discovered just by the human eye.

[Johannes Hattemer, 18:23] Yeah, definitely. Do you see any other risks and challenges? Uh, which come along while using AI in customer along the customer journey.

[Expert 19, 18:42] I always seen from people on LinkedIn I see all kinds of Googles right who really are promoting the use of AI and it feels to me that there's a risk that people rely on it too much because AI is not able to do any form of original thought. It's always the result of algorithms. It's basing it on and input it has received and it's as long as you're not using your own brain it will never deliver the results that are customer-friendly and beneficial to your customer journey. And that's why I don't see it as a risk for marketers or people in my profession but only as an opportunity to make you more effective as a person so that you can do your work quicker in a day.

[Johannes Hattemer, 19:47] I think the same, like in the current state of AI, it's more like an assistant, a help, like we use captivity, uh, it can help you make you more proficient, your efficiency, but what people are advertising on, like all these consultant agencies on LinkedIn, that it's already in the state where it can and delete out some jobs and people need to feel job lost and like it will revolutionize the business they are doing. I think we're not at this stage right now.

[Expert 19, 20:25] No, not at all.

[Johannes Hattemer, 20:27] Yeah, yeah.

[Expert 19, 20:27] I am. I'm sure you're not familiar with an AI function Microsoft embedded in their earliest Word Tools, but it was a paperclip.

[Johannes Hattemer, 20:42] Yeah, yeah, yeah.

[Expert 19, 20:42] And it was, it was, a help function. It was a form of AI but it was programmed in such a way that people found it totally annoying and it never delivered the result that you wanted or looked for if you tried to make it help you. So, it was killed by Microsoft because it got too much bad press. But yeah, currently I think a lot of people are experiencing the same right. It was hyped through the roof. And then people discovered that the results they got from the input they submitted were below their expectations and so I think a lot of interest is, yeah, is waning currently. But this is always with new technology, right? You have these surges and then it goes down again and then it becomes a little bit embedded in the daily life. And yeah, it takes off.

[Johannes Hattemer, 21:43] I haven't thought about the paper clip. It's at least 20 years ago, isn't it? I remember like I was a child when the paper clip.

[Expert 19, 21:51] That's right. And that's the funny thing about AI. It's hyped currently but AI is in many capabilities and software already for such a long time. That's why I was always laughing a little bit when management came, "AI guys, AI, we need to start using it."

[Johannes Hattemer, 21:52] Yeah.

[Expert 19, 22:09] Start using it. We're already using it for 10 years. Guys. Come on.

[Johannes Hattemer, 22:15] Yeah, yeah, yeah. So, I saw a curve about like what happens when new technologies find a way to the market so that the hype is rising as hell. And then it's always flattened. And because like people realize that it's not like another wonder tool, you know? And I think right now we're at the point of the hype because everybody's amazed by the activity and think like hey, I will revolutionize as quick as possible but I think it will settle down a bit when people realize what comes along while implementing, you know.

[Expert 19, 22:52] Yeah, it's. I'm sure you've discovered you researched it but there are many forms of AI, right? And it's good to segment them because the hype is purely based on a new form of AI, at a generative sort which makes you feel like you're talking to a human. And that's quite nice, that development is here.

[Johannes Hattemer, 22:57] Yeah.

[Expert 19, 23:14] And also the various AI systems that are able to form video out of text input. That's also quite amazing, right?

[Johannes Hattemer, 23:23] Mm-hmm.

[Expert 19, 23:26] So those steps are quite huge, I think, in the development of AI. But it shouldn't be seen as a recent development. AI as it is such.

[Johannes Hattemer, 23:40] Oh true, true.

[Expert 19, 23:41] So it's really interesting to hypothesize also a little bit about what the next step could be. Yeah, you never know for certain, but it would be really interesting to see if I am pure original thought can be, yeah, caught in some kind of algorithm but I think if that happens then Elon Musk is getting closer to the truth and we have, we're getting closer to a problem as a human race.

[Johannes Hattemer, 24:11] Mm-hmm, yeah. Let's see what the next five years brings. I would like to show you now the framework if it's OK for you.

[Expert 19, 24:20] Sure.

[Johannes Hattemer, 24:21] And because I really want to get your feedback on this as well let me just share my screen. So, this is basically the framework I'm building on. You see my screen, right?

[Expert 19, 24:37] Yeah.

[Johannes Hattemer, 24:39] Let me explain to you what I've done here. So, what I want to show is like how on which parts of the customer journey AI can enhance or juice with personalization. So, we basically got the specific areas for the application of AI before the purchase, during the purchase. So, after the purchase done here. But we also got like more cross-phase considerations like for example data analysis I told you customer insights which need to go which need to be analyzed throughout the whole customer journey or we get the approach of the customer and the targeting which not only trans places before the purchase but also after doing the purchase we get the interaction with the customer throughout maybe chatbots to continuously communicate with the customer and be there for any sort of question. But also, we have the challenges, complications, considerations, at the risk we talked about. Like basic stuff like how to train the stuff well also how to train the stuff well with the correct usage of AI. But also, on a more general level the data security privacy concerns ethical considerations. We get all the biasness and malfunctions of AI the current stage. So those are all terms which need to be considered while implemented AI for long-term success. Yeah. Do you think like from your first from the first class does it make sense for you if you see it like this?

[Expert 19, 26:30] Yeah, if you explain it, I understand it. Before I was, I needed a lot of time just to read it. But this is fine certainly.

[Johannes Hattemer, 26:50] But for sure, like after all the interviews I already had, I get a lot of feedback, and I think what you just said is the important thing. I think I need to make it more clear for the average reader because not everybody is having the context of the interview or of the work itself. So, this framework really needs to work by itself, and it's not doing that right now.

[Expert 19, 27:17] Well, what? What? Threw me off, off, off. To be honest, is about content reading. People always start upper left, right, and then they move like that in their reading. So, I start with the word cross-phase, and in my mind, it is across the phases and in a certain sense as you explain it I understand what you mean with it but from an English perspective I would say more overarching would make more sense to me. Like cross-selling in my mind, so I would... It took some time for me to understand what you meant with cross-phase. But it could be just me.

[Johannes Hattemer, 28:03] Yeah. Yeah. Now you, you know that that rock. Yeah, I just needed to find a word which demonstrates that it's not only used in one or two phases particularly but more than going along with the cycle. You know like continuously the continuous process of it.

[Expert 19, 28:28] Yes exactly. You know I totally understand it as you explain it, but that's what yeah kept me busy a little bit rather than. Oh yeah. Check, check, check.

[Johannes Hattemer, 28:39] Yeah. And is there anything on the first glance would? Would you say what you're missing?

[Expert 19, 28:59] Hmm. Well, it's in there. I think in in targeting and customer approach. But I perhaps you can I don't know. Is there one word that you can implement there? Like I think you mean channels, right?

[Johannes Hattemer, 29:15] Yeah like all those marketing processes like also content creation but also the roll-out of the content to address each custom individual on different channels, different times yeah.

[Expert 19, 29:28] Yeah. So. There are quite a few words that the top one you can summarize I think in reporting or if you want to translate it to AI-driven insights.

[Johannes Hattemer, 29:42] Yeah.

[Expert 19, 29:43] Strategic targeting, AI-driven channel management, customer interaction, AI-driven content creation, or asset management. And I think you can condense it a little bit if you want but to drop yeah then make sure to form easier read, I think. Auto then that's an it's fine. And

not sure if that's a part of your thesis but many marketers are nowadays averring a little bit against the fact that a customer journey is a linear process. It's always...

[Johannes Hattemer, 30:43] Well cycle 07.

[Expert 19, 30:44] Two steps forward one step back.

[Johannes Hattemer, 30:47] Hmm. We want to act to yeah.

[Expert 19, 30:55] So if it's if it would be so easy I said. There are just three phases. For instance, nah but it becomes too complicated. Maybe you can work on it later but how about surface questions? Is that an all in a post-purchase phase?

[Johannes Hattemer, 31:17] Surface questions.

[Expert 19, 31:19] Yeah it. And then after post-purchase. Is it for new customers only or is it also for existing customers? So, what it does for me is I can only agree with what it says here but it also takes a lot of questions but that's always the case, Johannes. I'm not sure if you can or want to. Yeah. Try to detail it in such a way that you cover everything right? Because there's also damage to his readability of it.

[Johannes Hattemer, 31:37] Yeah. Yeah, I think.

[Expert 19, 31:56] It's a balance.

[Johannes Hattemer, 31:57] Yeah, I know what you mean, and I completely agree. It totally makes sense what you say but I think at this point of my thesis because I only have also limited space for space in pages and space for content. I want to do it more generically because also if you if you look at different industries if you look at B to C B to B or different industries different companies. Each company will adapt to the framework differently and needs to adjust. So, I'm what I'm trying now is build it more holistically build it more general and maybe in further research people or me can adjust a bit more make it more trimmed on the customer or on specific industries yeah.

[Expert 19, 32:51] You could but there's a risk in that as well, right? So. Just to answer your question plainly this is clear. Is it complete? No, it's not but that's because it's more on a holistic level and that's fine.

[Johannes Hattemer, 33:06] Yeah. No. Do you think a framework like this could find usage? I mean you you're working on a company said would you say a framework like this would find usage in a company like for example Philips?

[Expert 19, 33:23] No I'd like to too many details. It's too holistic.

[Johannes Hattemer, 33:30] Yeah understandable. And with the right adjustments.

[Expert 19, 33:36] Yeah. So, if we make it a little bit more sector-specific for Philips and add to it when OK this is a nice framework but what intents? Does it have right? Because. It doesn't offer any solution at this point. How is the intent of the framework to show which AI tools to consider in the various ghost face or face specific areas.

[Johannes Hattemer, 34:08] Show Tim.

[Expert 19, 34:10] OK. Then then it's going to be. How to how to that's going to be an interesting design question. How to add those? Do this framework without becoming a very cluttered thing. Perhaps this is then the starting page and then make a second one where they are listed below every segment.

[Johannes Hattemer, 34:42] Yeah, I think this is still a lot for me to consider and still a lot for me to improve especially on this framework. But yeah, that's why I'm doing the interviews to get feedback. Also, your feedback will help me to transform the framework hopefully on a more useful. Useful way useful design. And yeah. But yeah, I think the I have I need to check but I think I went through all of my questions. By now is there anything else you would like to ask? Or is there any I forgot to ask in the beginning? Are there any restrictions like is it OK for you if I use your name in my thesis? Or do you want to do it anonymously?

[Expert 19, 35:45] Well I don't know. Maybe you can use an abbreviation or something like that.

[Johannes Hattemer, 35:54] Yeah I can just refer as experts. Yeah. Yeah, for sure for sure. And shall I? Shall I cancel out the name of any company you named like Philips or?

[Expert 19, 35:55] My just my initials. Yeah, yeah. Please do. Not sure if any company lawyer doesn't want me to tell them I've worked on the leveraging product sales towards subscriptions. I have no idea.

[Johannes Hattemer, 36:19] But I said sorry I will do definitely yeah. OK so that's from my point of view. I really appreciate you taking time it really helped me a lot. Wish you all the best for the future. Thank you for participating for taking the time on a Monday morning.

[Expert 19, 36:41] Thanks. Sure, I can only imagine that a lot of people decline your request. So, I was happy to help.

[Johannes Hattemer, 36:51] I was a real pain. But now I'm. I'm almost done. And because I'm. I'm waiting to continue like to finish all the interviews just to continue writing again to start the actual work.

[Expert 19, 37:10] Good luck Johannes on the on the thesis. It's an interesting topic.

[Johannes Hattemer, 37:32]:

Thanks. Good bye.

[Expert 19, 37:10]:

Bye

Appendix 23: Interview Transcripts (Expert 20)

Interview 20: Expert 20 September 16th, 2024, 11 a.m. (remote)
--

[Johannes Hattemer, 0:09]:

Or do you want to keep it and I think you need to reconnect the audio because as soon as... Put record. We ask you for the permission.

[Expert 20, 0:24]:

Yep.

[Johannes Hattemer, 0:25]:

Yeah. Perfect.

[Expert 20, 0:27]:

Yeah, you can cite me. It depends on what you are citing, and if you could just share a copy with me before you publish it or whether you cite again, I think.

[Johannes Hattemer, 0:28]:

Sure, sure. Yeah, I will. I will definitely do it. OK. Can we maybe start? Can you give me a little bit about your background, your personal background, or your connection to AI and customer journey? I saw in your profile that you're connected to this topic, so that's why I chose you for my interview partner.

[Expert 20, 1:01]:

Fantastic. So, you know, just a little bit about me. I am an entrepreneur based out of Saudi Arabia, originally from India. I started working a long time ago and studied to become a dentist, actually.

[Johannes Hattemer, 1:16]:

Ha.

[Expert 20, 1:18]:

Life takes you different places, you know.

[Johannes Hattemer, 1:21]:

Mm hmm.

[Expert 20, 1:23]:

So, it's interesting how it started. I was studying in Med school and I used to get offshore projects from Saudi Arabia. Later on, after my dentistry and Med school, I thought, well, let's just go to Saudi Arabia and see how it is. And then I started working there. As a part of what we do, we work very well with enterprise healthcare, retail, and a lot of startups. Long story short, whenever people think of digitization as futuristic, they think of us being at the forefront, and that's been the case most of the time.

[Johannes Hattemer, 4:21]:

That's quite impressive. So, you're originally from India, but now you're settled in Saudi Arabia?

[Expert 20, 4:26]:

No, no, I'm originally from India. When I was doing my dentistry in India, I started working on side projects from Saudi Arabia. Later on, I moved to Saudi Arabia after I built my client base there.

[Johannes Hattemer, 4:43]:

OK, I see. Sounds like an impressive career path already.

[Expert 20, 4:56]:

Mm hmm.

[Johannes Hattemer, 4:57]:

Let me explain a little bit about what I'm researching. I want to explore how AI, especially AI personalization, benefits all stages of the customer journey. I'm focusing on the pre-purchase phase, the purchase phase, and the post-purchase phase. My goal is to show how each phase can be influenced individually but also holistically. I'm building a framework to demonstrate this, and I'm really curious about your feedback on the framework. But first, let's start with a general question. Can you give me your point of view on how AI can benefit or influence the customer in the pre-purchase phase?

[Expert 20, 6:03]:

It depends on the industry, really. Different industries require different approaches. For example, hyper-personalization in the pre-purchase phase can be divided into awareness, first visit, and so on. For e-commerce, it's different, and for brick-and-mortar stores, it's different. For instance, in our work, we use AI to create hyper-customized proposals even before a purchase is made. We customize the images and visualize future projects specifically for each customer, which helps build a connection.

[Johannes Hattemer, 7:15]:

Can you tell me a little bit more about how you do this hyper-personalization? You mentioned creating individual content for each customer. Does it work automatically, or does one of your coworkers need to approve or double-check it?

[Expert 20, 7:37]:

It's mainly assisted. It's not fully autonomous yet, but that's where we're headed. Eventually, once more research is done and more products come out, it'll become autonomous. Right now, it's assisted. One person spends time researching and gathering data, but this time has decreased significantly. If creating a 100-page proposal used to take months, now we can do it in less than a week.

[Johannes Hattemer, 8:23]:

Yeah, I completely understand. Right now, the stakes are too high to rely on AI alone without double-checking. But I agree that in the future, AI will be advanced enough to handle this autonomously. Let's move to the next phase]:

the purchase phase. It's relatively short—the selection, payment, and ordering process. Do you think there are ways to implement AI in this stage?

[Expert 20, 9:05]:

Absolutely. There are multiple ways. For digital products, the concept of UI/UX is going to change. Imagine the Amazon you use today versus the Amazon your wife uses. It's different because of your past purchases and preferences. But this is only 10% of what's possible. In the future, the UI will be hyper-personalized. For example, I like deep-sea diving, so my UI will be focused on that, while someone else's might be focused on rock climbing. Better experiences lead to better outcomes. Even in reviewing systems, imagine a small business owner having to respond to 100 reviews. AI can assist with that, making the process more efficient.

[Johannes Hattemer, 11:07]:

That's a really good point. So, you're saying that AI could create custom interfaces for every user, even on major platforms like Amazon or Apple, right?

[Expert 20, 11:27]:

Exactly. Imagine logging into Apple, and the system shows you your current iPhone 12 and fades it into the new iPhone 16 based on your preferences. This level of personalization will make the website feel like it's made just for you.

[Johannes Hattemer, 11:58]:

Yeah, that's fascinating. Let's look at the post-purchase phase—after the purchase, retention, loyalty, and feedback. How do you think AI can play a role in this space?

[Expert 20, 12:12]:

Imagine having a personal concierge following you around in a busy city. That's what AI can do post-purchase. It could act like a personal butler, helping you with whatever you need—answering questions, offering support, and maintaining contact. It's like having a dedicated person for every customer.

[Johannes Hattemer, 13:16]:

Yeah, that sounds like a revolutionary approach. So, AI would follow up with recommendations and assist with future purchases, right?

[Expert 20, 13:36]:

Exactly. Let's say you eat at a restaurant and leave a review. AI could act as an assistant, following up with you about the food, offering the recipe, or informing you about new locations. It's about creating a personalized experience even after the initial interaction.

[Johannes Hattemer, 14:28]:

That's a fantastic use case. Moving on to the next question—are there any use cases where AI can influence the entire customer journey, not just one phase, but across the board?

[Expert 20, 14:49]:

Definitely. Data analysis, for example, can influence the whole customer journey—from pre-purchase to post-purchase. It's about continuous engagement and improving the experience at every step.

[Johannes Hattemer, 15:21]:

Exactly. That's what I'm aiming for with my research. So, you'd agree that AI can holistically enhance the customer journey, right?

[Expert 20, 15:31]:

Absolutely. It can transform the customer journey, making it either very short and efficient or long and experiential, depending on the use case.

[Johannes Hattemer, 16:42]:

Yeah, OK. So that's basically the main purpose of using AI in the customer journey—to stretch the journey as wide as possible, to keep the customer engaged for as long as possible?

[Expert 20, 17:03]:

It depends on who you ask. If you ask a business owner, they might not want to prolong the journey unnecessarily. But someone who values customer experience will likely want to extend it. AI can help create a good experience, and widening the journey makes sense in that context.

[Johannes Hattemer, 17:10]:

Yeah, that makes sense.

[Expert 20, 17:24]:

Widening the customer journey definitely makes sense, and different types of AI will help with that.

[Johannes Hattemer, 17:34]:

What do you think are the biggest risks and challenges when it comes to implementing AI into company processes?

[Expert 20, 17:46]:

One of the biggest challenges is market specific. For example, in Europe, people are still wary of AI. If you tell them you're using AI for a task, they might think you're not doing any work yourself. In Saudi Arabia, on the other hand, people expect AI to lower costs, so they might wonder why you're charging them a high price when AI is doing the work. So, awareness is a big challenge.

We're still in the early adoption stage, and it will take a few years for AI to become part of our daily lives. Another challenge is dealing with legacy systems, especially in industries like healthcare and banking. These systems are outdated, and integrating AI with them can be difficult. We'll need middleware solutions to bridge the gap.

[Johannes Hattemer, 19:39]:

I see. So, you think challenges like data security and ethical concerns also play a role, right?

[Expert 20, 19:59]:

Absolutely. Data security and privacy are default concerns. These areas need a lot of attention as AI becomes more integrated into business processes.

[Johannes Hattemer, 20:24]:

Yeah, I agree. Let's move on to the framework. I want to use our remaining time to get your thoughts on it. Essentially, the framework aims to show how AI-driven personalization can influence the entire customer journey, with specific AI applications in the pre-purchase, purchase, and post-purchase phases. It also addresses cross-phase considerations like data analysis, strategic targeting, and customer interaction. The ultimate goal is to improve customer lifetime value and business success. What do you think?

[Expert 20, 22:56]:

I think it makes sense, but it could be more interactive. For example, you could use icons or visual elements to make it easier to understand. The content is solid, but making it more interactive will help people grasp the framework more quickly.

[Johannes Hattemer, 23:16]:

That's a good tip. Do you think companies would actually use a framework like this for AI implementation?

[Expert 20, 23:48]:

I think they will, but not yet. In Saudi Arabia, AI advocacy is still in its early stages. Maybe two or three years down the line, people will start looking at frameworks like this. Right now, though, people aren't quite there yet.

[Johannes Hattemer, 24:28]:

That makes sense. For now, companies would probably need more individualized versions of the framework tailored to their specific needs.

[Expert 20, 24:56]:

Exactly. From a strategic standpoint, you're doing two things]:

First, you're putting the customer journey at the center of the discussion, and second, you're introducing AI as a tool to enhance that journey. This is the new customer-centric approach.

[Johannes Hattemer, 25:42]:

Right. That's what I'm aiming for.

[Expert 20, 25:48]:

We talk a lot about being customer-centric, but we're not fully there yet. AI will help us reach that next level of customer-centricity.

[Johannes Hattemer, 26:02]:

I completely agree.

[Expert 20, 26:12]:

That's it from my side. Do you have any other questions or thoughts?

[Johannes Hattemer, 26:14]:

No, I think that covers everything. Thanks so much for your time, Ejaaz. I really appreciate it.

[Expert 20, 26:52]:

The pleasure was mine. Take care and all the best!

[Johannes Hattemer, 26:58]:

Thanks, you too. Bye!

[Expert 20, 27:01]:

Take care. Bye.

Appendix 24: Interview Transcripts (Expert 21)

Interview 21: Expert 21 (Translated from Original German) September 18th, 2024, 9 a.m. (remote)

[Johannes Hattemer, 0:36:]

Yeah, yeah, I think I will probably proceed uniformly and won't go into details about the names, but just in general.

[Expert 21, 0:40:]

Exactly.

[Johannes Hattemer, 0:45:]

Just to be sure, in case something happens, okay, maybe.

[Expert 21, 0:49:]

Exactly.

[Johannes Hattemer, 0:52:]

As we begin, can you give me a brief background about yourself? Your professional experience, and also your connection to Customer Journey and AI—what's there? That's something I'd be really interested in.

[Expert 21, 1:07:]

Yes, so I'm a professor for market research and research methodologies. So, quite exciting, but in my research, I've been involved since my PhD or my entire PhD was more or less about very, very advanced technologies and what they can do. Humans can only really understand these things—about AI topics and how they react to our purchasing decisions, our market decisions, and our market perception. And that's sort of my background and interest, so I'm involved in the AI topic to the extent that I look at its impact on individuals, particularly from a traditional concierge behavior perspective. Customer Journey naturally plays a role in that, because of course, these are individual small decisions that feed into it. Additionally, alongside this current situation, I've also spent a few years in what's called the business world, mostly on the technical side, offering consultancy. How can we implement AI—though we might want to come back and refine the term—but what we typically refer to as AI, generally, how to incorporate it, and always with the idea of where the customer has touchpoints. So, that's my dual perspective on the topic—on one hand, quite academic, and on the other, a bit practical as I've worked in in-house consulting at a major financial services provider.

[Johannes Hattemer, 2:58:]

Yes, yes, very interesting, that's what makes it intriguing to me because I have many, many different interview partners, some from the industry but also from academia.

[Expert 21, 3:11:]

Mhm.

[Johannes Hattemer, 3:14:]

That's why it all comes together well, I think.

[Expert 21, 3:19:]

Super.

[Johannes Hattemer, 3:20:]

I'll just go straight to the questions. The first ones focus more on the individual phases of the Customer Journey, where I'd like to get your perspective.

[Expert 21, 3:22:]

Yes.

[Johannes Hattemer, 3:32]:

Let's take a broader perspective; let's start before the purchase, in the prepurchase phase. What would you say? What are the ways or how can personalized AI influence the customer at that point?

[Expert 21, 3:47]:

Mhm, well, so globally speaking, I think there are two approaches. Either you go for a push strategy, where personalized AI is used for targeting. On the other hand, if you look at ads, it's quite an exciting market where I see a lot of potential. But even before that, if you think in the classical business mindset, using personalized AI for ad creation is, of course, much simpler and faster now. Creating and testing ads is fascinating. I'm not sure if you've come across this before, but synthetic consumer data allows us to test ads before they go live and personalize them accordingly. It's also interesting on the customer side, with the rise of low-barrier chat agents for information gathering, leading to a shift from traditional search engines like Google. This opens up a new field, where Personal Shopping Agents become relevant.

[Johannes Hattemer, 5:25]:

Yes, definitely. There are so many possibilities. If you had more time, you could probably come up with a thousand more. Let's move on.

[Expert 21, 5:36]:

Yes.

[Johannes Hattemer, 5:39]:

Now, in terms of the phase after that—the purchase phase—it's a bit shorter, as it mainly covers the payment process. Do you see ways AI can support this phase or maybe influence decision-making in some way?

[Expert 21, 6:04]:

Yes. I think so. I'd like to comment on that because I believe in the pure purchase phase, yes.

[Johannes Hattemer, 6:11]:

Thank you.

[Expert 21, 6:19]:

It's a bit difficult to define exactly how AI works there. But if we look at the classic models we have in mind, AI could certainly personalize the process more clearly. For example, when you're on the shopping cart page, you could see personalized elements like specific delivery times, instead of the standard "2-5 days" window. The system could check in real-time where you live and provide more accurate delivery estimates. This could further personalize the experience. When I speak with companies about this, although I'm not currently working with many B2C clients, I have discussed such scenarios. For instance, if you're in a brick-and-mortar store rather than just shopping online, the experience can mirror that of the old corner stores, where the shopkeeper knew every customer by name and their preferences. AI can replicate that at every touchpoint, but I think it's particularly underutilized during the purchase phase. There's a lot of decision-making pressure on the customer, and businesses could step in to support the customer by presenting information in a more tailored way.

[Johannes Hattemer, 7:35]:

Yes.

[Expert 21, 7:55]:

Think of it like the shopkeeper who knows you so well that he knows you want a cappuccino on Tuesdays because you drop the kids off at kindergarten. He even knows where you live and offers to bring you milk later if it's out of stock. AI can do that—particularly during the purchase phase—

by taking away some of the decision-making burden from the customer. I think that's an area where businesses can do much more, though the small window of opportunity in this phase is a challenge.

[Johannes Hattemer, 8:50]:

Mhm, yeah, I agree. I also feel like much of this is already done well, and it's hard to see how AI could further influence something like the payment process, which is quite straightforward.

[Expert 21, 9:08]:

Yes, exactly.

[Johannes Hattemer, 9:12]:

Of course, when it comes to the payment process, you try to make it as smooth as possible so the customer doesn't drop off. But that's not really AI, it's just regular technology behind it.

[Expert 21, 9:15]:

Exactly.

As you said, I think it's already pretty good. The best example I can think of is Amazon's One-Click Purchase. What more can you do? You need a contract to buy something.

[Johannes Hattemer, 9:40]:

Yes.

[Expert 21, 9:42]:

That consent, you give it with One-Click, and that's it. You can't upsell further without breaching the purchase.

[Johannes Hattemer, 9:44]:

Yeah, the next thing would be anticipating what you want to buy and moving to Zero-Click purchasing, right?

[Expert 21, 10:02]:

Exactly. Classic agents are one model. But then, I wonder, how would this differ? Take subscription models, for instance. I've got a coffee subscription on Amazon. It's static, right? But imagine if Amazon used more personalized data from, say, my Apple Watch, to predict when I'll need more coffee based on my activity levels. That would make sense, though maybe not for coffee. Still, you'd need prior consent, especially if it's not a recurring service, like a subscription.

[Johannes Hattemer, 10:56]:

Yes, for sure. And maybe there's something to do with pricing, better analysis, making delivery times more customer-specific. Those are definitely valid points.

[Expert 21, 11:04]:

Exactly.

[Johannes Hattemer, 11:18]:

I think the post-purchase phase also has a big impact, particularly when it comes to customer retention and loyalty. What's your opinion on that phase?

[Expert 21, 11:21]:

Yes, I think there are two broad directions here. The first is the direct post-purchase experience, where personalized information—relevant info—plays a role. For example, delivery times are still a big issue. I find it surprising we haven't solved that yet. You also mentioned feedback—customers typically get a Net Promoter Score via email, which they should click on. I think we could do better. The goal is to build longer-term relationships with customers, using AI to leverage existing data. It's surprising how little consumer brands know about us. For instance, when I log into Zalando, 90% of the promotions are irrelevant to me, and that demotivates me.

[Johannes Hattemer, 13:03]:

Yes.

[Expert 21, 13:08]:

And regarding pricing, I think there's room to improve customer retention through targeted offers. There's so much irrelevant communication through newsletters. Companies know we're not reading them, so why send them? Research shows that a break from newsletters, say for a few weeks, makes the next one more effective. That's another area where personalization could make a big difference.

[Johannes Hattemer, 13:58]:

Yes, I agree. Moving to the next phase of my research, I've seen that some areas of AI overlap across multiple phases. Do you see any overarching roles for AI that cut across these phases?

[Expert 21, 14:12]:

Mhm, I think what's exciting here—and I've mentioned this before—is the idea of having an agent ID, like a personal shopping assistant that guides me through the phases. In the pre-purchase phase, it's like having a nice advisor, but it might not be an actual salesperson. Maybe it's more like an avatar of me. The agent knows what I want but also knows what the seller wants. It helps me buy, anticipating my needs. Like saying, "Hey, yes, you want this, I've reserved it for you, just confirm." That's a good deal.

Did you sleep well last night?

But I found the deal last night. That's the direction this could go.

And this ties into other topics like pricing, which runs through all three phases you've listed. Price is key in my searches, it's a part of creation, and of course, it plays a huge role during checkout. We know that messing with prices at checkout can be risky, like offering a 10% discount when the item is already in the cart. You don't want to annoy the customer by raising the price or offering an irrelevant promotion. Post-purchase, price is still important. Nothing's worse than buying something and then finding out it's half price the next day.

[Johannes Hattemer, 16:18]:

Yes.

[Expert 21, 16:20]:

And on that note, AI is often used to replace human labor, especially when there's a shortage of workers, like in customer service. How many times have you dealt with a situation where you bought something, and the next day it was cheaper? You ask to return it, and they tell you to send it back and reorder instead of just giving you a refund. AI can really make a difference there.

[Johannes Hattemer, 16:48]:

Yes, good point. From your perspective, what are the risks or challenges when implementing AI, particularly in the Customer Journey?

[Expert 21, 17:05]:

I think—and this comes from my own research—we need to be careful with how aggressively we push AI. We don't fully understand how consumers react to it. Some are curious, some are hesitant. We're in a diffusion process, but we don't yet know which customer groups are more accepting of AI. In some cases, labeling something as "AI" creates a negative perception. So, it's a challenge on the implementation side. Companies want to be modern, but we're not sure if consumers find it cool or if they'd prefer not to deal with AI at all. That's still a big unknown.

[Johannes Hattemer, 18:33]:

Yes.

[Expert 21, 18:40]:

There's a huge gap between interest, intention, and actual use. I saw this yesterday during a thesis defense. The topic was similar to this, but it focused on organizational learning and touched on some of these points. What stood out was the gap between curiosity and sustained use. People start

out curious but may get frustrated over time. We need to segment customers carefully to avoid backlash.

[Johannes Hattemer, 19:50]:

Yes, I also find the issue of expectations quite interesting.

[Expert 21, 19:53]:

Yes, exactly.

[Johannes Hattemer, 19:55]:

Many companies are rushing to implement as much as possible without fully understanding what it means. They think AI will allow them to cut jobs, but they don't see it as an assistant, more as a complete solution. There's a lot of hype, but it's not yet mature enough for that.

[Expert 21, 20:02]:

Yes.

[Johannes Hattemer, 20:35]:

Yes, to demonstrate even bigger impacts, exactly.

[Expert 21, 20:36]:

You mentioned earlier, in this whole digital transformation space, that the old saying goes]:

"A bad analog process is still a bad digital process." I think it's similar with AI. If you don't have control over your processes, products, or communication, AI won't magically fix that. It's the same issue, as I said before.

There's also the human factor. There are some interesting papers on how the gap between expectations and reality is widening. Some people think AI is great, while others see it as a problem because it doesn't work for them. For businesses, as you said, this presents a major challenge. There isn't just one solution; companies need to engage with this issue fully.

[Johannes Hattemer, 21:41]:

Yes, yes.

[Expert 21, 21:41]:

I've had my camera off this whole time. I'm just realizing now. Why didn't you say anything?

[Johannes Hattemer, 21:48]:

Thanks, thanks.

Yes, exactly. I'd like to show you the framework now, if that's okay, just to get your opinion. I can briefly explain it to you.

[Expert 21, 21:56]:

Yes, sure. Mhm, yes.

[Johannes Hattemer, 22:03]:

Can you see my screen? What I've done is outline the influence of personalized AI across the various phases of the Customer Journey. We have the Customer Journey as a timeline, with specific phases]:

before the purchase, during the purchase, and after the purchase. Then we have overarching, cross-phase considerations, like continuous data analysis and strategic targeting, which are relevant throughout.

[Expert 21, 22:51]:

Yes.

[Johannes Hattemer, 23:02]:

This also covers content creation—producing individualized content and targeting customers more accurately. It's about interaction with customers, like via chatbots, ensuring there's always someone for them to reach out to. Then, we also cover challenges and risks, such as organizational

concerns and data privacy issues. Biases are also a challenge, along with training employees on how to use AI correctly.

[Expert 21, 23:50]:

Yes.

[Johannes Hattemer, 23:53]:

And at the management level, how do we train staff to use AI properly?

[Expert 21, 23:55]:

Mhm.

[Johannes Hattemer, 23:58]:

That's the idea. I developed this framework before conducting the interviews, but I've gathered a lot of feedback along the way. I'll probably adjust some things based on that, but this is the basic concept. Does it make sense to you?

[Expert 21, 24:16]:

Mhm, yes.

I think it makes perfect sense. I'm sure you've mentally checked off a few boxes where things fit. It's a great extension of the framework, I think.

[Johannes Hattemer, 24:49]:

Yes.

[Expert 21, 24:54]:

Really cool.

[Johannes Hattemer, 24:55]:

Yes, yes, a lot of what you've said fits nicely into this. That's why I'm glad we talked. Now I just have to decide what feedback to incorporate.

[Expert 21, 25:18]:

There's always more room for future research.

[Johannes Hattemer, 25:22]:

Yes, exactly. I think this is very general right now, and if you look at different markets—B2B versus B2C—or different industries, even departments within companies like Sales or Marketing, it can be infinitely specialized.

[Expert 21, 25:29]:

Exactly.

[Johannes Hattemer, 25:43]:

That's why specialization can go on forever, but it has to be done step by step.

[Expert 21, 25:50]:

Yes, exactly. I'm reminded of an article by Lemon and Verhoef on digital transformation and its impact on customer processes. It's general too, but there are sections with more specific examples. For a master's thesis, though, it's a different story.

[Johannes Hattemer, 26:18]:

Exactly, yes.

[Expert 21, 26:20]:

A different positioning than, say, a journal article heading in that direction.

[Johannes Hattemer, 26:24]:

Yes, exactly. I'm also limited by the university's page count, so I need to see how deeply I can dive into the details, especially with bacteria, when looking at the framework.

[Expert 21, 26:30]:

Yes.

[Johannes Hattemer, 26:36]:

Is there anything missing, anything you would add?

[Expert 21, 26:44]:

Well, it's very focused on the key phases, which makes sense. It's not missing anything, but I'd watch out for the fourth phase from the top, the one about challenges and cancellations. It stands out a bit.

[Johannes Hattemer, 27:03]:

Mhm.

[Expert 21, 27:09]:

It's important to have it, but the other sections are much more targeted—they contribute directly, while this one feels more like a “caution” section. Maybe think about how to reframe or position it? The others all aim to improve Customer Interaction and Engagement, while this one focuses on challenges and cancellations. Could you maybe play around with its positioning?

[Johannes Hattemer, 28:03]:

I see your point. I also struggled with that because, as you said, the first three points are directly customer-facing, whereas the fourth one is more of a prerequisite, involving legal regulations—basically, the rules of the game. I might need to rethink how I present that.

[Expert 21, 28:14]:

Yes.

[Johannes Hattemer, 28:17]:

The fourth point is necessary to ensure compliance, but it doesn't directly impact the customer the way the others do.

[Expert 21, 28:37]:

You've already tried to show this graphically with a solid line, but maybe you could pull it out entirely and treat it like a foundation for the whole thing. Though that might be tricky because it's under the main purchase phase, or you could raise it higher.

[Johannes Hattemer, 28:58]:

Good point, yes.

[Expert 21, 29:13]:

Honestly, these challenges aren't just cross-phase issues. They're relevant to the main phases too.

[Johannes Hattemer, 29:25]:

Yes, absolutely.

[Expert 21, 29:29]:

But I don't know how things work with your advisor. Maybe it's worth brainstorming with them?

[Johannes Hattemer, 29:35]:

Yes, I've already talked a lot with Philipp. We'll see in the next steps.

[Expert 21, 29:38]:

Cool.

[Johannes Hattemer, 29:40]:

Are all the interviews done?

[Expert 21, 29:43]:

How's the process going? How far along are you? When's your deadline?

[Johannes Hattemer, 29:49]:

The deadline is a bit flexible. Since I started my thesis early, the official deadline is in December, but I'm aiming to finish by October. It's been a long process over the summer, so I think I have about four more weeks to go.

[Expert 21, 30:00]:

Great.

[Johannes Hattemer, 30:09]:

I've finished conducting 21 interviews over the last two weeks. Now, I'm working on writing everything up and analyzing it before completing the final third of the thesis.

[Expert 21, 30:26]:

Cool. When it's done, let me know—I'd love to read it.

[Johannes Hattemer, 30:30]:

Yes, absolutely. Your part of this project now, so of course, you'll get a copy. If it's published, probably next year, I'll definitely send it your way.

[Expert 21, 30:47]:

Yes, awesome. Very exciting project—good luck with it!

[Johannes Hattemer, 30:59]:

Thank you so much. I really appreciate you taking the time.

[Expert 21, 31:04]:

Of course! Let me know if you need anything or have any more questions.

[Johannes Hattemer, 31:05]:

I will. Thanks again, [Expert 21. Take care, bye!

[Expert 21, 31:11]:

Alright, Johannes. Take care, bye!

Appendix 25: Interview Transcripts (Expert 22)

Interview 22: Expert 22

(As no interview date was found, the interview questions were answered by mail)

- Translated from Original German - September 26th, 2024, 11 a.m. (remote)

[Johannes Hattemer,]:

Could you briefly give me some general information about yourself regarding your professional work experience, company size, and industry?

[Expert 22]:

My name is [Expert 22]. I am a professor of media and communication at UE since 2018, responsible for all topics related to digital communication. Previously, since 2010, I worked at various consulting agencies for corporate communication in Germany, including FischerAppelt, Weber-Shandwick, and Fleishman-Hillard. I was part of the social media team and most recently held the position of Senior Consultant. My clients mainly came from the pharmaceutical industry. At the beginning of my career (2003 to 2009), I was a doctoral student and research associate at the Chair for East-Central European Economic History at the Europa-Universität Viadrina.

[Johannes Hattemer,]:

How do you assess the current state of AI usage in your company, both in terms of potential and existing challenges?

[Expert 22]:

I deal with the topic primarily as a professor and teacher, preparing it for my marketing students.

[Johannes Hattemer,]:

How does the Customer Journey influence your daily work, and how do you use AI to optimize this journey?

[Expert 22]:

I do not currently design Customer Journeys (CJ) myself.

[Johannes Hattemer,]:

How do you think AI can influence a customer's journey throughout the whole customer journey?

[Expert 22]:

AI can already do a great deal today - applied to all stages of the customer journey:

Analytics]:

behavioral analysis, predictive analytics to forecast future customer needs, sentiment analysis, and much more. This is the only way to find out where a customer actually is in their buying journey.

Automated content playlist]:

Based on the various analyses, content can be played out automatically and adapted to the content. Campaign optimization and automated price adjustments through to dynamic pricing (price offers based on the customer's past, individual purchasing behavior).

Social listening]:

continuous listening to the online conversations of our customers and influencers out there, including automated evaluations.

Chatbots and virtual assistants Marketing, especially advertising, is unthinkable today without AI.

[Expert 22]:

Feedback Framework

I think the 3-stage model is a good crutch from times when big data and AI were not yet able to help us. Of course, our customers' buying experience is much more chaotic in reality. And good marketing must be able to deal with chaos, not models. The cross-phase considerations are right and good, but - as I said - they have to penetrate chaos, not a three-stage model. And many things are left out]:

psychological aspects, the network idea, etc.

I believe that AI will be able to completely dissolve the CJs in the future. We are already seeing a multiplication of CJs used by marketers. Hundreds can be viewed and statistically analyzed, especially via Google's analysis tools. The jumps between the various phases (which only exist in the model) can also be tracked. Even the optimal distribution of advertising money to the individual phases of the customer journey - which changes every second - can be programmed into the tools (at least with

Google). The only problem today is that the individual companies and their tools are quite disconnected from each other. Google offers different analysis tools to Facebook, which in turn offers different tools to X. The integration of all advertising campaigns into an overall evaluation is still very difficult or even impossible. From a marketer's point of view, it would be desirable to know individual customer journeys online and offline and to play them individually with suitable content (hyper-personalization).

This is already technically possible in the online sector. Then you could drop the three-stage model of the customer journey and focus on the specific purchasing experience of each individual person (and potential customer). In purely technical terms, this would already be possible today - even with the partial integration of offline experiences.

[Expert 22]:

Outlook

And when I start dreaming about the future:

- Dynamic experiences]:

AI could customize experiences as the customer navigates a website or uses an app by analyzing real-time data about mood, behavior and preferences.

- Predictive journey optimization]:

Through predictive analytics, AI could be able to predict which interaction step is most likely to lead to a conversion for a customer and adjust the journey accordingly.

- Taking natural language processing to a new level]:

Advances in language processing could enable AI to better understand human conversations and thus also be able to respond to customers' wishes and concerns in an emotionally intelligent way.

- Automatic mood adaptation]:

AI could dynamically adapt content and interactions to the customer's emotional state. For example, it could use more soothing tones or friendly language styles if a customer appears frustrated.

- Experience-centric customer journeys]:

AI will make it possible to experience complete customer journeys in immersive environments, where the customer visits a virtual store, for example, and receives personalized purchase recommendations in an AR or VR world

- AI-driven product creation]:

AI could be able to design and offer new products based on the recognized but not yet explicitly expressed needs of customers.

[Expert 22]:

Conclusion

In short, AI should ensure seamless integration of all channels in the future so that the transition between online, mobile, social media and physical stores is imperceptible. For example, customers could see a product in AR in a store, find out more about it online and buy it later in the app - all with a coherent, personalized journey. That would be my dream as a marketer. Good luck with your further analyses and I hope I was able to help you a little.

Appendix 26: Segmentation of key quotes of the interview partners

Interview Partner	Segment	Code
EX11	"And AI can help very well to make it as personal as possible for as many customers as possible."	General Information (Topic related)
EX11	"You can personalize a lot with AI. If we go away from content, you also have send-out time. What time does this user profile fit best? In the evening, in the morning? Can the opening rates, the conversion rates, be influenced? And also which channels? If we have a multi-channel strategy, we send posts, in-apps, emails—so which channel is preferred? That's how you get to the optimum."	
EX11	"We use the learnings from the pre-purchase phase to optimize post-purchase strategies. For instance, as a free-mium product, we look at what allows us to convert people before purchase and use those strategies in post-purchase onboarding or win-back campaigns. We test more in the onboarding phase, and we use those learnings across the customer journey."	
EX14	"So I think this is probably where we're the easiest way to apply AI, in my view, because the pre-purchase has to do with how you search for stuff, right?"	
EX15	"but they do it is a journey mapping tool: Sotherdy.com. And they have built a journey mapping tool that I think is going to be game-changing."	
EX16	"So I think if we really manage to, of course ethically and consensually, use the AI to be able to change the concept of purchasing and looking for options, I think that will be a quite good opportunity to include AI in the purchase part"	
EX17	". So one of the big things is personalization because that is where when you're coming to look at."	
EX17	"There are a lot of ways we call it personalization at scale. I think that's a very important. Concept where before buying, when your personalization, the offer to the person, there's more likelihood that you will buy it. That's one big area. There are many other areas as well."	
EX18	"there's a lot of untapped potential in the post-purchase phase that many companies haven't fully leveraged yet. If companies can focus on AI-driven personalization even after the purchase, they can create much more value"	
EX20	"But someone who values customer experience will likely want to extend it. AI can help create a good experience, and widening the journey makes sense in that context."	
EX01	"Then also when we need to do some research or when we need to do some double-check. For example, I'm writing an email, and in order to be more efficient, I will just type the email in ChatGPT to check for typos, etc., before sending it."	Current Use of AI
EX01	"Well, in our business, I mean, we're doing consultancy itself. So of course, we can use more AI, but it depends Always on the goal."	
EX02	"there's an interesting case study that intersects AI and data in marketing. It was Target, a few years ago here in the U.S. They used data to look at purchasing habits and identify which customers were pregnant before they had even made that public. They started sending marketing materials selling baby items, which is kind of revealing something personal that someone might not have even shared with their family or friends yet"	
EX03	"On the flip side, customers are also using AI, for example, with ChatGPT or comparison sites like Check24, to make better purchase decisions. AI will have a significant role in improving these processes."	
EX05	"So, I think AI right now can be very well utilized in the backstage—whether it's processes, data analysis, supporting technology, or training people internally."	
EX06	"That's a good question. I think the use of AI by companies now goes much further than just generative AI."	
EX06	"In the pre-purchase phase, especially in the context of online shopping and e-commerce, AI is largely used in chatbots and as shopping assistants in online stores."	
EX06	"But companies were already affecting the pre-purchase stage of customers by accessing customer data—not just data that was voluntarily given, but also geolocation and other data."	
EX02	"Before you've even bought anything, you're already building a perception or emotional connection during the pre-purchase phase."	Pre Purchase Phase
EX14	"If I get 100 search results as a person, you would never probably go to the 99th page and see what's in there. But then if you have an AI that summarizes, you are much more likely to pick up some stuff that you wouldn't have even seen if AI wasn't there. So this is to me how AI will support in the pre-purchase"	
EX14	"This could be one of those things that you have in the specific areas, right? Because hyper-personalization is probably more relevant for the pre-purchase."	Pre Purchase Phase: Hyper-Personalization
EX20	"For example, hyper-personalization in the pre-purchase phase can be divided into awareness, first visit, and so on. For e-commerce, it's different, and for brick-and-mortar stores, it's different. For instance, in our work, we use AI to create hyper-customized proposals even before a purchase is made. We customize the images and visualize future projects specifically for each customer, which helps build a connection."	

Interview Partner	Segment	Code
EX07	"I think the biggest challenge with interacting with customers in the pre-purchase phase is that most communications are one-way. It's more like we're broadcasting information or sending out advertisements. Unless we have a customer who is actually logging in or providing information through a form, we have limited opportunities to gather data about them."	Pre Purchase Phase: Onboarding
EX09	"Social media uses algorithms that portray consumer preferences, showing what they may need."	
EX11	"You can say with clustering algorithms, here we discover hidden patterns, so to speak, and optimize on that. But also quite clearly now with technologies like ChatGPT or Cloud, we can say, hey, we take the input of the user from the beginning of the onboarding before they come to the paywall step and can then, based on that, take later steps. We have these super fast, super fast models. So we can personalize in the funnel, in the later funnel, and that was never possible before."	
EX15	"then you're going to be able to use AI to teach and train customers and onboard customers and foster those relationships as well"	
EX08	"For example, the recommendation was at the beginning, and after that, you decide to provide it through channels like social media. In social media, you have another kind of artificial intelligence working to conduct this audience towards the recommendation you provided at the beginning."	Pre Purchase Phase: Recommendation
EX13	"? So this is where it's going to recommend things that it's seen you buy previously. It's going to recommend similar things. It might even recommend things that they've seen other people buy. It's like Spotify—Spotify is brilliant at that, and YouTube too."	
EX02	"You know, from another perspective, why offer purchasing options that may not be relevant to a customer? What can you do to streamline that space? That's an important area to focus on in the purchase phase."	Purchase Phase
EX02	"The second thing to realize is that the line between pre-purchase and purchase is often based on trust and reliability. Anything you can do in your design and process to help build trust and reduce friction is key. Sometimes that means making refund or guarantee policies clearer. Sometimes it's telling people how many others have an item in their cart or what's left in stock. Sometimes it's the delivery options"	
EX21	"old corner stores, where the shopkeeper knew every customer by name and their preferences. AI can replicate that at every touchpoint, but I think it's particularly underutilized during the purchase phase."	
EX03	"dynamic pricing with airlines or upselling in online configurators in the automotive sector. AI can recognize what type of customer it's dealing with and suggest additional products."	Purchase Phase: Cross-Selling & Upselling
EX05	"I suppose that's where machine learning has got us so far. We can calculate the next best offer based on previous behavior. I think it will make it more personalized and more relevant,"	
EX06	"If a person decides to buy a product, sometimes stores offer an extra discount or delivery bonuses, but I don't think that's AI—it's more of a general marketing offer"	
EX06	"I don't see AI doing too much post-purchase, aside from offering cross-sells or complementary products."	
EX07	"start requesting additional information from the customer about their preferences"	
EX07	"Based on their transactions and interaction patterns, we can derive potential hooks to cross-sell or upsell to them, depending on what they're doing."	
EX07	"Simple data like their date of birth, family details, or major life events such as a marriage or large purchases like a house or car can be linked to associated needs. We can develop models to propose related purchases. For example, if they bought a car, they likely need insurance, or if they have an anniversary coming up, they might need life insurance. There are many opportunities for cross-selling and upselling based on the additional customer data we now have."	
EX07	"AI intuitively presented this information to the service agent, along with alternatives for solutions and opportunities for cross-sell or upsell. The system identified what could be done and presented it to the agent, so nothing was left to chance"	
EX12	"Product, right, that type of thing, so upsell and cross-sell, et cetera, using AI as part of all of that. So yes, I would say that, and whether you put that in a post-purchase phase specifically because we're talking about renewals—so it's clearly post-purchase—or whether you say, well that's using several cross-phase considerations and applying them to post-phase, I'll leave that to you to decide how you want to categorize that."	

Interview Partner	Segment	Code
EX04	"With tools like ChatGPT, the customer journey can be shortened dramatically. Someone can go from not knowing anything about a product to becoming a customer in a few minutes. It's very powerful in that sense."	Purchase Phase: Decision making
EX04	"AI is becoming a major touchpoint for consumers, whether they're using it for product research, problem-solving, or even making purchase decisions."	
EX16	"But if it learns in real time, what you're looking for, it could help you reach the decision faster and also stick with the decision because one of the things that I see a lot from my job, from my work when I work with this kind of purchase journeys is that even if you have made already the decision to buy something, you still are kind of thinking whether you would like to buy that thing or the other five things that you saw before. So I think it could really help. Help choosing and solidifying your decision."	
EX18	"AI can play a big role here as well, particularly in simplifying the decision-making process. For example, when you log into your banking app, AI could immediately present the most relevant actions based on your past behavior—like suggesting you pay a bill or showing your most frequently viewed account details. This reduces the time it takes for the customer to find what they need, making the entire process smoother."	
EX18	"Yes, exactly. The quicker and easier we can make it for the customer, the better their experience will be, and the more likely they are to complete a transaction or take an action"	
EX21	"He even knows where you live and offers to bring you milk later if it's out of stock. AI can do that—particularly during the purchase phase—by taking away some of the decision-making burden from the customer. I think that's an area where businesses can do much more, though the small window of opportunity in this phase is a challenge"	
EX21	"on the shopping cart page, you could see personalized elements like specific delivery times, instead of the standard '2-5 days' window. The system could check in real-time where you live and provide more accurate delivery estimates. This could further personalize the experience."	Purchase Phase: Delivery time
EX21	"The first is the direct post-purchase experience, where personalized information—relevant info—plays a role. For example, delivery times are still a big issue"	
EX05	"For example, if we look at billing in B2C or B2B, every company that I've ever worked with has a problem with billing. They can't reconcile, they can't make it accurate, they can't send it on time. AI is perfectly suited to do that."	Purchase Phase: Payment/ Billing
EX09	"AI tools like chatbots on different websites can help with making an order. If a customer faces difficulty, for instance, with paying by credit card, these chatbots can assist them in completing the payment successfully."	
EX19	"Well, the e-commerce web shop myself wasn't my domain. We always had e-commerce managers. We have a shop. Yeah. Team responsible for the web shop, and of course, the easier the user interface is, the customer experience. If you save time, you always win the battle the one-click sale always beats a two-click sale."	
EX03	"dynamic pricing with airlines or upselling in online configurators in the automotive sector. AI can recognize what type of customer it's dealing with and suggest additional products."	Purchase Phase: Dynamic Pricing
EX10	"AI could provide you with tools very quickly to give your executive team a discount range that you can offer customers."	
EX11	"also in the payment step, which I also mentioned earlier, is of course pricing optimization through deep learning. The audience understands when we see, okay, this one audience group has a tendency—let me put it very simply—we have an iPhone user and an Android user. If you were to test it now, you would see, okay, iPhone users tend to have a higher purchasing power, are ready to spend a higher price than Android users. And you can also find out a lot more aspects with AI, with learning mechanisms, what other factors of influence there are, and then optimize that. And of course, then a higher CRV to achieve in the end."	

Interview Partner	Segment	Code
EX11	"You can already see it based on the user data. I mean, it's quite logical if you look at products that already do geo-pricing. In Europe, we have a different price than in Southeast Asia. For example, subscription models like YouTube Premium, Netflix are cheaper there because the purchasing power is lower. It's the same thing that we do with a lot of other factors. But some factors are hidden, and you don't notice them at all. Or it happens that if we have a big channel on inputs like age, gender, etc., you can say, okay, in a later area, they can switch to another Winback campaign with a different price or discount"	
EX17	"Yeah, definitely so. It can help you know AI can help do a price comparison or if you're taking a consumer approach then if I have access to. Different prices for the product or service that I'm interested in, it's much easier for me to make a decision, whereas if I have to miss spend a lot of time now when you see from a seller perspective who's selling the goods"	
EX21	"We know that messing with prices at checkout can be risky, like offering a 10% discount when the item is already in the cart. You don't want to annoy the customer by raising the price or offering an irrelevant promotion. Post-purchase, price is still important"	
EX06	"But the potential for AI in the post-purchase phase is quite big."	Post-Purchase Phase
EX06	"AI could improve this by sorting successful purchases from unsuccessful ones and analyzing things more deeply, rather than just relying on direct searches."	
EX09	"Yes, for me, the post-purchase phase is often ignored by many companies. Big companies are quite active in this phase, but smaller businesses often miss out."	
EX01	"If a customer abandons a cart, the AI system can automatically send a follow-up email with a discount code or ask why the purchase wasn't completed. It's about knowing the customer holistically, not just at one point in time."	Post-Purchase Phase: Churn
EX04	"But in our case, especially for developer tools, the post-purchase phase is incredibly important because if the product isn't used effectively, customers will drop off."	
EX04	"It's the most relevant part of the journey for us."	
EX08	"When the critical churn moment of this customer is coming, you can take actions, like marketing efforts or other actions, for example. You can offer a discount or new product recommendations and retain this customer before they churn."	
EX15	"If you have something in your customer journey that is causing people to churn, that's a risk to the company"	
EX05	"We can look through complaints, sentiment from contact center interactions, or web chats and understand our customers better."	Post-Purchase Phase: Feedback
EX06	"Sometimes it asks you to leave a review, bringing you back to the platform after the purchase."	
EX06	"AI might suggest something else, whether similar or different, based on your previous interactions. If your feedback was negative, it could suggest alternatives. Social media ads also target you based on your actual purchases, showing more similar products."	
EX13	"You know, when you get those emails like, how was your purchase? How was your feedback? I think that needs to be so personalised. I think in a few years, probably not even that long, not all the questions are going to be the same. The questions that I get for feedback will be different compared to yours. I think it's going to be so personal. I think we're going to get it down to that amount of detail."	
EX15	"Just by dumping proprietary knowledge and things like that into a model and then actually using that to create good content. It benefits the customers, you know, and it benefits your previous customers."	
EX17	"What I mean by you know about me is that you, I purchased something from you or I use your services. So you know that what I bought. So I think that information is very useful for. For a company to use AI to provide a better service, so."	
EX07	"This is the easiest phase to employ AI because the customer is already in your system. You have their details"	Post-Purchase Phase: Re-commendation
EX13	"I think we'll start to get email recommendations at certain times of the year, certain days of the month. I think it's going to get that intricate. I'm quite looking forward to when that happens."	
EX13	"I'm trying to think of who is good at that... who is good at that. I don't even think Amazon's doing that. I can't think of who's good at that yet. I don't think I've seen anyone that's good at that. No."	
EX17	"Let's say I'm buying the iPod and I'm buying headphones and in the purchase history in the past you have purchased. You know Bluetooth earphones and not the connected. So when I show you accessories. Dubai, if I show you the, you know, the to purchase, sell like you purchase these kind of things in the past."	

Interview Partner	Segment	Code
EX04	"For consumer goods, the post-purchase phase is less about usage and more about retention—like sending follow-up emails or offering incentives to keep them coming back."	Post-Purchase Phase: Retention & Loyalty
EX05	"If your journey is smooth, you're likely to stay—you shouldn't need specific retention measures. Yes, AI can help with retention campaigns, but fundamentally, they're not going to work if your experience is rubbish throughout the journey."	
EX05	"I think there is huge potential for personalization. AI can mine data; it can find the language that works for you, the interactions that appeal to you. So, in terms of behavioral design, I think AI has potential."	
EX15	"It's doing them good because if they've trusted you once and you continue to foster that relationship and maintain that relationship for their benefit, then they're going to trust you again and therefore come back and purchase"	
EX15	"But one thing that I have seen recently, especially with some of the customer journey tools, things like Miro, you know, some of those SaaS products that are tools incorporating AI within your product or service for your customer to use—it keeps them from having to go elsewhere"	
EX16	"we have customer success AI, AI platforms, we have loyalty platforms, you have recommendation feedback"	
EX17	"because Prepurchase is very hard to track customer experience because you don't, you don't have a relationship, but when you're talking with a loyalty, what that means is that you have, you know about me."	
EX18	"This is a great way to retain customers because it shows that we're paying attention to their needs and habits, not just during the initial sign-up but throughout their journey with us"	
EX18	"The post-purchase phase is where a lot of value can be added. It's not just about getting a customer to sign up—it's about keeping them engaged and building a long-term relationship. If we can continue to offer personalized services after the purchase, we're much more likely to keep that customer"	
EX21	"The goal is to build longer-term relationships with customers, using AI to leverage existing data"	
EX21	"regarding pricing, I think there's room to improve customer retention through targeted offers. There's so much irrelevant communication through newsletters. Companies know we're not reading them, so why send them?"	
	"Research shows that a break from newsletters, say for a few weeks, makes the next one more effective. That's another area where personalization could make a big difference"	
EX02	"They're using AI to smooth the customer journey, reducing friction and the time it takes to make a decision or complete a purchase."	Cross-Phase Considerations
EX02	"That level of personalization and customization is something AI allows us to scale. Whether we're talking about AI helping to reroute a passenger whose travel plans were interrupted or making recommendations to a company on how to solve supply chain challenges when products are delayed, these applications help people reach their end goal and leave a positive impression of the organization."	
EX06	"It will continue to grow, especially with the implementation of smart homes and smart devices that are largely supported by AI. I think our whole lives will eventually be analyzed by AI, and AI will be involved in all stages of the purchase."	
EX06	"companies use AI in all stages of the purchase, but there isn't yet a digital synergy between these stages. It feels like separate tasks or separate AI applications are involved. But with the use of smart devices, AI might become more unified, and these efforts could also become united. AI will have access to much more data about a person and can offer advice based on that."	
EX06	"Siri will know every single detail about you—it can go through all your messages, even little things you mention in conversations with your family and friends. It can catch that from your messages and then give you recommendations."	
EX06	"It's a pre-purchase stage, basically. After visiting the place, because AI has access to geo-location, it might ask if you enjoyed your dinner. AI recommendations won't be based just on search history but also on little text messages that we send to friends and family."	
EX02	"If you can figure out what is most important to an individual, you can customize the process to hit the right note with them and smooth their journey. That kind of personalization is almost impossible when everything is pre-designed and structured upfront. But with AI, you might be able to diagnose and redirect in a dynamic way, which can be really helpful."	Cross-Phase Considerations: Analyse

Interview Partner	Segment	Code
EX02	"G-O-N-G, Gong. It's a platform designed to help salespeople in their process. What's interesting about Gong is that it integrates all the different pieces. If we were using Gong right now, this conversation would be analyzed by the software. It would then issue a follow-up email saying, "It was great to talk to you, Johannes. Here are the three things we discussed," etc. But it also analyzes whether you turned your camera on, your sentiment, whether you asked questions, and how that compares to the data the AI has. Based on that, it rates where you fall in the prospect cycle and recommends to the salesperson the next steps in terms of timing and follow-ups. Gong tries to reduce barriers to purchasing, especially in business-to-business sales. It's very AI-driven and quite effective."	
EX01	"AI can reuse all this information. So after two years, I can reuse that data to be more direct in the selling process. So in that way, AI is very powerful, but I'm not always selling projects"	
EX01	"Companies need to understand that AI is very good, very powerful if you have data that's in order and clean. If you have bad data, then AI is not powerful."	
EX02	"The difference between AI and traditional methods like contact centers is the scale—AI can handle enormous amounts of data to see how frequently certain questions come up, how they're related, and what connections can be made."	
EX02	"One common thought is that AI mainly handles the customer-facing side, but there's just as much analysis happening in the backend. I spoke to a company that's doing something very interesting—it bridges the purchase and post-purchase stages. They aggregate data across all smart devices in a user's home and connect that with data about the user. For example, they can see that I get home at 6 PM, and within 20 minutes, I start preparing dinner while watching TV. From that, they can figure out the characteristics of people who follow similar routines."	
EX02	"The benefit of AI is that it can now analyze data without interrupting the customer"	
EX02	"For example, many retail stores are starting to track the time people spend in their stores, how long checkout takes, the facial expressions customers have during checkout, and then tie that data back to when and how often those customers return."	
EX03	"If I want to better understand my customers, AI can help with grouping, targeted marketing, and pattern recognition, leading to micro-targeting"	
EX03	"It can also analyze many data points across different touchpoints—like how customers behave on a website versus how often they call customer service. Advanced AI is necessary to handle this kind of big data analysis"	
EX04	"You can see the different competitors we track and how often their products are mentioned. For example, in the framing phase, 63% of responses mention some kind of API product, but it's less than average, so there's less opportunity for being discovered in that phase. This is what we call a discovery analysis."	
EX05	"AI is good at letting us know what customers need and want, and it also allows for predictive capabilities."	
EX05	". So, what AI allows us to do is take operational data and analyze it in the context of expressed or inferred customer needs and wants."	
EX05	"I think it can help people internally understand customers better and therefore serve them better."	
EX06	"Yes, in the US, I think it was about 10 years ago. There was a scandal where Target started sending one American family commercial offers related to having a baby in the future. The issue was that in this family, there was a 15-year-old girl who was actually pregnant, but she didn't know it yet. Target apparently discovered she was pregnant through data analysis, possibly from her search queries or IP address. They found that someone in the household was getting ready to have a child. Target tries to build a connection between customers and the company, even before the customer's birth. They target pregnant women and then follow them through motherhood. It"	
EX06	"For big data analysis, you need AI to do this kind of work."	
EX08	"You can analyze the best KPIs to evaluate in order to understand this customer's life better and create some kind of forecast using these KPIs to provide more information about the future lifecycle of this customer."	
EX08	"Each AI algorithm is solving something. You can segment first, you can create a forecast afterward, you can create a recommendation, and after all that, you can have a chatbot like a product at the end of the journey"	
EX10	"On database, to understand which were your most successful installations right where were the big factors that caused the success in installation and delighted video customers, to avoid the ones that were not very successful, so you give a good recipe of a data analysis."	
EX10	"AI could gather data from both sides and provide a 360-degree view of a customer."	
EX11	"AI can help to optimize and test this and to draw conclusions from it, so that you can really achieve the optimum. Otherwise, without AI, you would have to do it manually and then generate the data, but that doesn't work on a large scale. Especially with very diverse user groups, you need a lot of manpower, and AI speeds up everything."	

Interview Partner	Segment	Code
EX12	"So either we need to fix what's broken and we know what that needs to be because we're using AI to better understand our customers and the pre purchase phase as well as throughout."	
EX12	"Or we need to do a better job of communicating to our customer or to our prospects pre purchase using AI to understand what those elements are."	
EX12	"So using AI to better understand our prospects and then tailor the information we share with them so that it most meets their needs."	
EX12	"Sort of based on what steps they've taken to adopt a certain product."	
EX12	"From onboarding to, you know, adopting, to using to, you know, being a power user to renewal. What are the criteria for each one of those steps? What's the exit criteria that I this is all part of our journey mapping? What's the exit criteria and then using AI to understand those customers and understand what's the telemetry coming in, where are we seeing that they're struggling with their adoption? What information would be useful based on who they are, et cetera? What format, what language like, et cetera, et cetera, et cetera. And then using that information to proactively reach out to customers digitally?"	
EX15	"Well, it's on that side, I think the most powerful aspect is the ability to crunch data and the ability to analyze data and also enrich data."	
EX15	"the ability to go back through those emails and validate them, enrich the data, and then also to build out a sales cycle that includes AI."	
EX15	"And you know, over-using it in that way, but if you can use AI to collect and enrich data in a way that's not harmful for the customer, then it's a win-win for both because you're able to then really analyze what the customer needs and wants and gain those insights so that when you do approach your sales process, whether it's in person or digital, then you're able to clearly define what you can provide them—a service or product or whatever—and so I think it allows us to both communicate to the customer, but also know, you know from a business standpoint or a provider standpoint, better understand how to provide a product, gain the insights to provide a product that's actually useful, you know from a product-led standpoint"	
EX15	"You can, you know, use analytics to collect that data, you can use AI to process that data to really understand the customer better."	
EX16	"So, I think the combination of these two could help you predict what you potentially would like to purchase rather than you going and looking for each competitor or each possibility"	
EX17	"Analytics is very, very important, in fact. You know the main area that I think AI does a good job."	
EX17	"But I think what AI brings in isn't unstructured data, because I think there's so far BI or analytics was really relying on the structured data, customer profile variables and all those things. Now what has happened is any interaction, any emails or customer sent or any interactions of purchases. Conversations are all non-structured right? So analyzing information from non-unstructured data and incorporating within the analytics. The outcomes is one of the big things that I think."	
EX10	"Machines that will either self-fix or indicate that it's going to go down, like I told you, so they can, on their side, reschedule patients before it becomes an inconvenience, before the patient is already there and the system is down. So all those things, they automatically back customer retention from the purchasing experience, right"	Cross-Phase Considerations: Analyse & Automation
EX14	"And then, the tools that you have in the other two phases might be a bit more standardized, like once the person wants to buy, it's more a matter of can you automate the process to make it easier and seamless for them."	
EX01	"It helps you during the purchasing phase by offering insights into what a client might prefer, based on past data."	Cross-Phase Considerations: Analyse & Customer Insights
EX01	"AI gathers data and provides insights not only for one phase but for the entire customer lifecycle."	
EX10	"You can pre-inform the customer. You can, the machine itself could pre-inform. You can pre-order the part or check the inventory. Now it's very easy to do this. Check the inventory and coordinate dispatching. Maybe they can pre-order the part, coordinate dispatch with engineer arrival, right? If customer allows them, they'll be able to tell the customer, cancel the appointment. So tomorrow the part needs the whole day to replace. So the machine could be responsible for doing this."	Cross-Phase Considerations: Analyse & Prediction

Interview Partner	Segment	Code
EX10	"system will experience a two-day-a-week downtime. Now we talk about customer satisfaction and cost avoidance. It doesn't mean your machine won't be one of them, but the customer is already telling you, three days a week downtime. That's the customer. I'm going to decide whether to replace the machine or I can deal with three-day-a-week downtime. Anyway, those are the aspects that in my experience in healthcare, if the customer had those tools, it would be incredible in terms of retention with the vendor. Positively, it impacted the patient's journey, utilized their specific product. I don't know if that makes sense."	
EX10	"The pre-education phase and the pre-AI analysis across the entire addressable market to segment a few customers will improve the journey on both sides, right?"	
EX13	"AI prediction. So, like, you've got all this great data, you've got strategy, you've got the interaction, you've got the engagement, but you should probably have somewhere in there the prediction. Like, as in you've got all this great stuff, so we kind of know, for example, Jake wants to make a pre-purchase. What they're going to be like for another purchase?"	
EX18	"In the future, I see AI being able to predict what the customer needs before they even know it themselves. For example, if a customer has a history of booking flights at a certain time of year, AI could offer suggestions or deals before they even start looking. It's about moving from reactive to proactive personalization"	
EX01	"With AI, I can use already existing data within my database, but also external databases, trying to create a sort of persona or lookalike client that can be similar to your needs. I can even create a sort of digital twin of yourself. Of course, not one-to-one because it's too costly, but imagine a category of clients."	Cross-Phase Considerations: Analyse & Profiling
EX02	"As you look at those ads, go back and think about it—companies that are getting more sophisticated are using large datasets to identify which category or group you fall into."	Cross-Phase Considerations: Analyse, Segmentation & Clustering
EX02	"Or even recognizing when someone isn't a customer, right? I bought children's books once and they kept marketing those to me. AI could have helped them realize I wasn't the target customer anymore."	
EX10	"AI segmentation using different now. This customer is more likely to buy that solution from you. So, that will increase sales closing time, right? That will improve the engagement because it shows subject matter knowledge about a specific customer. Say, this solution is fantastic for you because you have those engagements."	
EX10	"Customer educated with AI, salespeople know about the customer because the company already knows the full segment of the customer, then they buy the product. Right? Then there's another phase."	
EX16	"Maybe shape better, which kind of clusters you create. Let's say for example, if you're trying to purchase something in retail, some clothing shops or something like that. So AI could help you, for example, if it identifies that you like a special category of clothes, a special color, a special shape, not the regular filters and the regular category that we have right now with normal algorithms."	
EX21	"People start out curious but may get frustrated over time. We need to segment customers carefully to avoid backlash."	
EX11	"And then also to validate faster. Does it make sense to invest more money, to invest more manpower to then build a larger strategy? So in any case, it helps to be faster in that respect and to optimize better."	Cross-Phase Considerations: Approach
EX03	"AI can also play a role in customer interaction, such as content generation or chatbots."	Cross-Phase Considerations: Approach & Content Creation
EX11	"For us, AI can play a very important role, but also content creation. We test, we experiment a lot, and we are a small team. That means AI can support us to be faster and to develop content ideas or content prototypes."	
EX11	"You can also test content strategies, etc. It's about uncovering such aspects, such user attributes, that you might not immediately notice. AI can be very good at that, to test different things and see what works best."	
EX11	"You can do the same with content strategies or performance marketing. It's always about testing if a strategy works in other steps too. I'm a big fan of not separating data for each phase but viewing it holistically. That's how we view user analysis, from the first contact to conversion"	
EX12	"So one is from a customer-to-partner-facing perspective, making sure that the content that the information they're receiving that's that's Gen AI created is accurate, right?"	
EX15	"The ability to create good content that's, you know, first it was, "Oh gosh, we can create content really quick."	
EX15	"But AI as a tool to do your job better, for those people that are creative and those people that are kind of progressive thinking and they think through..."	
EX15	"post-purchase side, I would say personally, I'm a huge fan of education and just providing good content."	

Interview Partner	Segment	Code
EX19	"AI is especially for smaller companies, very yeah, efficient tool to help reduce content"	
EX21	". Creating and testing ads is fascinating"	
EX21	"synthetic consumer data allows us to test ads before they go live and personalize them accordingly. It's also interesting on the customer side, with the rise of low-barrier chat agents for information gathering, leading to a shift from traditional search engines like Google. This opens up a new field, where Personal Shopping Agents become relevant"	

EX06	"Yes, in the US. I think it was about 10 years ago. There was a scandal where Target started sending one American family commercial offers related to having a baby in the future. The issue was that in this family, there was a 15-year-old girl who was actually pregnant, but she didn't know it yet. Target apparently discovered she was pregnant through data analysis, possibly from her search queries or IP address. They found that someone in the household was getting ready to have a child. Target tries to build a connection between customers and the company, even before the customer's birth. They target pregnant women and then follow them through motherhood. It"	Cross-Phase Considerations: Approach & Targeting
EX21	"Either you go for a push strategy, where personalized AI is used for targeting."	

EX14	"Just to give an overview, like an agent is powered by an AI model, but it's basically tuned to help with a specific task. So for example, you could have an agent that helps you do research for your next exam at university, right? Or you could have an agent that helps you do analysis of companies. So in that sense, an agent is, it's based on a foundation model, so it has the knowledge that the big models have, but its goal is to have it be a bit more focused. So for example, in the purchasing journey, the way that I imagine it, you could have an agent that helps you brainstorm"	Cross-Phase Considerations: Interaction & Agents
EX14	". And you could ask the agent, OK, I like these three, but help me pick the best one. And then the agent would tell you, well, what are you interested in? Are you more interested in durability? Are you interested in it being waterproof? And then, so you could brainstorm with this agent, and the agent could help you get to a decision. So that's on the decision-making side of things"	
EX14	"But the next step of that will be when agents are able to take actions for you. So for example, you would be speaking with an agent in your phone and you're like, OK, I want to reserve for dinner tonight with my friend. It's the two of us. And this is what we like. And the agent not only tells you, these are your options, but can take the action of calling or emailing or finding the form to make the reservation and make the reservation for you."	
EX14	"So again, the concept of agents, there's a lot of focus on them and it will become more and more important in both of these phases, to get to the decision but also, once you've prepared or allowed the agent to carry out actions, then the moment that you say yes, I'm interested in that, the agent can carry out the purchase for you on your behalf."	
EX17	"The where AI can help is. In consolidate the information and my profile and provide, we call it autonomous agent service so you know automated agents."	
EX20	"Imagine having a personal concierge following you around in a busy city. That's what AI can do post-purchase. It could act like a personal butler, helping you with whatever you need—answering questions, offering support, and maintaining contact. It's like having a dedicated person for every customer."	
EX21	". Classic agents are one model. But then, I wonder, how would this differ? Take subscription models, for instance. I've got a coffee subscription on Amazon. It's static, right? But imagine if Amazon used more personalized data from, say, my Apple Watch, to predict when I'll need more coffee based on my activity levels. That would make sense, though maybe not for coffee."	
EX21	"I think what's exciting here—and I've mentioned this before—is the idea of having an agent ID, like a personal shopping assistant that guides me through the phases. In the pre-purchase phase, it's like having a nice advisor, but it might not be an actual salesperson. Maybe it's more like an avatar of me. The agent knows what I want but also knows what the seller wants. It helps me buy, anticipating my needs. Like saying, "Hey, yes, you want this, I've reserved it for you, just confirm." That's a good deal"	

EX01	"Then there's the negative scenario — say the client had an issue with the product, they want to return it, etc. AI helps here by simplifying the process. Chatbots, for instance, can make the process smooth and efficient."	Cross-Phase Considerations: Interaction & Conversational AI (Chatbots, Voice Assistant)
EX02	"AI allows for interactions with chatbots where potential customers can ask questions, questions that might not have been conceived before."	
EX03	"AI can also play a role in customer interaction, such as content generation or chatbots."	

Interview Partner	Segment	Code
EX08	"imagine the customer interaction. One thing is the customer interacting with an AI product or algorithm directly in your service. For example, imagine your website, and the customer enters your website and interacts with a chatbot. So this is an example of a customer experience with a direct AI product because they are interacting with the chatbot."	
EX10	"After the first engagement and proposal, it's very important to have, I think, AI in the chatbots, right? The chatbots are boring, boring these days. They are out there. They are not 100% out there to help because the immediacy of healthcare requires really quick answers, right? That's why you always need a human to loop. I always need a human to loop there because chatbots are not in and of itself."	
EX10	"without having an annoying sales guy contacting them using a very very sophisticated AI chatbot that will give them more such as Chat GPT, a pre-analysis of a possible ROI; they'll be able to educate themselves because that's what where everyone is going to say it's right I don't get a lot of people anymore, I use my chat to begin to calculate anything I want, right. So some of those customers instead of getting immediately in front of a salesperson or getting a salesperson in front of them they can create little now a business model already"	
EX13	"conversational AI also covers all type of communication, so listening chat boards at the moment I'm not working with chat bots anymore. It's most more so conversation intelligence which is conversation AI. So I'm using the system that's listening to conversation that's transcribing those. It's given a summary. It's like the level up from chat bots."	
EX13	". I think it should be involved in every single stage. When I created chatbots for Fossil, it was involved in every single stage, from people asking about a product. They might ask—so Fossil is a watch brand, they sell accessories and things. So I thought I'd explain that just in case."	
EX13	"And then the customer would purchase via the AI, and the AI would also follow up after the purchase. So I think it should be involved across all of it. However, saying that, I do think there should be some kind of human connection, some human touch"	
EX13	"There needs to be a contact point. So I'm a massive AI person. But I'm not trying to remove human connection. I want to bring more human connection in but use AI to automate a lot of the journey. So yeah, across all of it."	
EX15	"I think that mentality of acknowledging the AI as a tool that we're using to market is kind of the next wave of what we'll see for that pre-purchase marketing idea. So, yeah, I kind of bounced all over the place, but maybe that was helpful."	
EX17	"Now you have to have a human connection as well. But you know the chat bots is a very common use case that people are implementing using AI, where AI is doing a generative AI."	
EX18	"And personalization at scale is challenging"	
EX13	". I think AI can help by really listening to the patient. So Jonathan, if you would go speak to a doctor and there was an AI that was listening to the conversation, there might be something that the doctor missed."	Cross-Phase Considerations: Interaction & CRM
EX13	"You can't do AI without CRM, it's just not possible"	
EX13	"So you need to know your customers' history—their purchase history, the way they move on the website. You need to know how they work."	
EX13	"And I'm just like, you need CRM and AI to talk to each other. So you need that integration, you need that link together. Without it, you're just kind of guessing what your customer's pre-purchase phase will be."	
EX13	"So in my mind, when I think customer interaction engagement, I'm thinking tone of voice. I'm thinking the types of words that are used because I've learned the hard way creating chatbots in different countries—you cannot have the same tone of voice. You can't use similar words. People react to things really differently. People stop using chatbots like... what is the engagement like?"	
EX14	"Because maybe in the pre-purchase phase, you want the agent to have a specific tone that is a bit more like geared towards, you know, influencing you to make the purchase, whereas in the post-sell or post-purchase phase, you might want to use a different tone. So in that case, you would need different agents because you have to tune the tone."	
EX08	"You can use artificial intelligence to engage this customer."	Cross-Phase Considerations: Interaction & Engagement
EX04	"If your tool is impossible to use and everyone's relying on AI for guidance, your customer experience is going to suffer. That's why it's critical to consider post-purchase as more than just retention."	Cross-Phase Considerations: Interaction &

Interview Partner	Segment	Code
EX05	"For the pre-purchase phase, AI could make it easier for customers to understand our product. It makes it more discoverable, it can give them the right answers, the right features, and put them in touch with the right people. I think the reach is more relevant and broader with AI."	Experience (UX/UI)
EX06	"on platforms like Amazon and other shopping sites, it's not AI but augmented reality (AR) that provides a "try-on" experience during the selection process. This try-on experience could be connected to AI, and during this process, the platform might analyze your surroundings and advise you on other products based on that."	
EX08	"You can use AI to create a good recommendation, to create a good experience with your app, your website, or your digital product based on AI experiences."	
EX12	". So the anticipated customer experience is a more important pre purchase buying criteria than the price."	
EX12	"And so for us, customer experience includes customer success or adoption and renewal combined. But anyway, so it's just another thought that comes to mind. I'm not arguing for you to do this. I'm just throwing out ideas if it makes sense to separate renewal as a separate phase or not"	
EX14	"And now with AI, we have the capabilities—like you could have an image of yourself and try on a pair of sunglasses, and even, you know, you could basically do a whole outfit if you wanted and see what it looks like"	
EX18	"AI could act almost like a personal assistant, helping guide the customer from the moment they start considering a product all the way through to post-purchase engagement. It's about creating a seamless experience that feels tailored to each individual."	
EX20	"For digital products, the concept of UI/UX is going to change"	
EX20	"It's different because of your past purchases and preferences. But this is only 10% of what's possible. In the future, the UI will be hyper-personalized. For example, I like deep-sea diving, so my UI will be focused on that, while someone else's might be focused on rock climbing. Better experiences lead to better outcomes. Even in reviewing systems, imagine a small business owner having to respond to 100 reviews. AI can assist with that, making the process more efficient."	
EX20	"This level of personalization will make the website feel like it's made just for you."	
EX20	"It's about creating a personalized experience even after the initial interaction."	

EX05	"ng about the risks because if you're trying to put AI as a customer-facing channel and customers aren't happy with it, if you haven't provided an excellent way for them to connect to a human, that might be a disaster."	Cross-Phase Considerations: Interaction & Risk
------	---	--

EX02	"That could be AI-enabled, but it's never going to replace what Ritz Carlton does. At Ritz Carlton, they train their staff that if a guest asks for directions, the staff member escorts them to the place they need to go. That's a personal service level that the Ritz Carlton brand wants to uphold."	Cross-Phase Considerations: Interaction & Service
EX03	"AI can help with customer service, for example, through automated responses or sentiment analysis in complaint management."	
EX06	"If you have issues with the product, you can also contact support, which might use AI to give you additional information."	
EX07	"Post-purchase is also where AI can shine in customer service. Today's customer service can be very AI-driven, depending on who's managing it"	
EX07	"AI intuitively presented this information to the service agent, along with alternatives for solutions and opportunities for cross-sell or upsell. The system identified what could be done and presented it to the agent, so nothing was left to chance"	
EX07	"We tracked what kind of products they were looking at, the information they sought, and then gauged their needs in advance. This helped us determine if they needed to be connected to a live agent or offered additional assistance. So, this kind of live monitoring or virtual assistance can also be done quite effectively through AI."	
EX10	", I think if we know when a company does that number one of course the product has to be good right but the service has to be even better."	
EX13	"They're already using it in hospitals where they've got these AI robots giving medication to certain clients, so it's missing that human contact. I'm a little concerned about where AI is going to go. I don't want us to stop talking to each other. We need to talk to each other."	
EX17	"Most companies have a customer support department that is already structured, so implementing AI, the ROI is much higher. Doesn't mean that's the only place. There are a lot of places that pre- and purchase-stage AI implementation is very useful, but just from my personal experience, area of support loyalty, that area, there is a lot of ROI in some of the use cases"	
EX18	"Personalization can help keep customers engaged and coming back for more. For instance, by monitoring customer behavior, banks can offer relevant upgrades or incentives"	

Interview Partner	Segment	Code
EX19	"There's also a big opportunity for AI on the post-purchase in the sense of helping the consumer get the most out of the product or the service they bought. Varying from when you're a service provider like a telecom operator explaining the bill and how the app works"	
EX21	"like in customer service. How many times have you dealt with a situation where you bought something, and the next day it was cheaper? You ask to return it, and they tell you to send it back and reorder instead of just giving you a refund. AI can really make a difference there."	
EX02	"So, the real risk, in my opinion, is not using AI at all. There's a bigger risk in "waiting and seeing" than in starting something—of course, with the right purpose."	Implications & Challenges
EX03	"The biggest challenge is scaling AI effectively. Many companies have small showcase projects but scaling them company-wide is a major hurdle."	
EX03	"Also, regulatory issues like data privacy and the hallucination problem with generative AI models can create significant risks. Culturally, employees either overestimate AI's potential or are skeptical about its impact, which can create internal challenges in adoption"	
EX06	"It will make significant changes in industries, and there's a snowball effect. When industries change, educational systems—or at least what institutions offer—will also change based on new needs. Some teaching positions may be reduced because they won't be needed anymore. The whole education system could change because AI can also teach, and it can do a pretty good job. Sometimes, it might even be nicer or easier than some professors."	
EX15	"I think there's a lot that we know and there's a lot that we don't know yet. Things are moving so fast"	
EX21	"Honestly, these challenges aren't just cross-phase issues. They're relevant to the main phases too."	
EX12	"But until we get there, there's going to be significant disruption within companies. In addition to that, companies will need to invest a significant amount of money into AI—whether it's training models or getting licenses for AI products like ChatGPT, Google's tools, etc. They need to reduce costs to invest in AI. We're actually finding out on Monday which 7% of the workforce is being laid off. Some of that is due to AI investments. So that's a risk in terms of the disruption caused by AI investments"	Implications & Challenges: Managerial Considerations
EX01	"If your AI system is trained on biased data, it's going to make biased decisions, which can lead to unethical outcomes. For example, during the 2016 U.S. election, AI systems were used to push content that was often biased, fueling divisive narratives"	Implications & Challenges: Managerial Considerations & Biasness
EX05	"I think there are ethical risks too. For example, if AI learns from data that isn't human-centric or has bias within it—say, it favors certain skin colors over others because humans created that data and had those biases—AI is going to repeat and exacerbate those behaviors, which we don't want."	
EX08	"I mean a security process, ethical processes to prevent biases with the data, and not training machine learning algorithms with biased data. You need to follow the ethical processes"	
EX01	"the risks are significant if not managed properly. One of the biggest concerns is data security and privacy. AI systems are only as good as the data they have, and companies need to make sure they're collecting and handling data responsibly. Then there's the issue of bias in AI, which can affect customer interactions negatively if not properly addressed."	Implications & Challenges: Managerial Considerations, Data Privacy & Security
EX04	"But there's also the risk of data privacy. AI systems need data to function, and if companies aren't careful about how they're collecting and using customer data, it can lead to privacy issues"	
EX06	"But I still believe the biggest concern is data. Deepfake technology can also affect data privacy a lot."	
EX07	"The second thing is the live monitoring example I mentioned earlier. Some people might find that useful, but others might see it as an invasion of privacy. Not everyone likes being observed, and using customer data to "help" them might not sit well with everyone. For example, one of the biggest concerns with social media today is how they handle our data and how it's shared or used. For most people, they're not celebrities—they don't have much to hide. The data used by social media platforms is mostly to deliver better ads, which can be a plus. But a lot of people are still tight-fisted when it comes to sharing their data."	
EX08	"So it's very important to be transparent in the process, and transparent with how you treat third-party data."	
EX08	"And like other IT tools, it's very important to have good integration, a secure, cyber-secured system, with firewalls and protections against external agents. It's very important, just like any ordinary IT product."	

Interview Partner	Segment	Code
EX10	"And the other thing is bias, right? I mean, we have hallucinations, right? We have AI cancers that we talk about. Well, who is to say that based on the data pool, right, in your specific organization, and based on the value of information out there, who is to say that AI is not going to be biased against specific customers based on some data out there?"	
EX11	"there are regulatory challenges around data protection and ethics."	
EX12	"improperly sharing either Cisco intellectual property or customer data. With tens of thousands of employees, I mean, there's always a risk. Even without AI, there's a risk. I think AI increases the risk level of somebody making a mistake."	
EX14	"So the privacy and security, that side of things, it's important, but I don't... I think we got it covered, like all the players in the market know how important this is."	
EX18	"Data privacy and security are also huge concerns, especially in industries like banking. You need to ensure that all customer data is handled responsibly, which can sometimes slow down AI implementation."	
EX19	"But the company should never upload its customer data to another external party without having all kinds of usage and consent agreements between the two. So there's, if you have a tool, an AI tool, which is in your own domain, technical domain, and you use it as such, and ask more than certain that AI can help BI departments build all kinds of cool dashboards and insightful reports. And help discover all kinds of patterns in data that are less likely to be discovered just by the human eye"	

EX01	"ethical considerations should always be a part of AI implementation. Companies need to be transparent about how they're using AI, and they should have systems in place to monitor AI behavior and ensure it's aligned with their values."	Implications & Challenges: Managerial Considerations, Ethical Considerations
EX02	"but I want to emphasize something ethically important. As AI solutions are developed, we have to consider not just if it's technically and legally allowable, but also if it's right. You know, there are a lot of regulations being developed around AI, and it's crucial to ensure compliance."	
EX02	"when considering opportunities and risks, I think the three main things to consider are: Is it legally allowable? Is it regulatory compliant? And, most importantly, is it the right thing to do?"	
EX06	"Yeah, I'm thinking that the ethical part should probably be standalone. It's a cross-phase consideration, but it goes beyond just data use, so it might need to be another dimension you use for cross-phase considerations."	
EX06	"how to use AI. It's not just ethical concerns, but it's such a big topic nowadays. The use of data and also accountability—who is accountable for AI-related issues? There are many unresolved questions when it comes to the ethics of AI."	
EX06	"The autopilot basically decides who will live and who won't. People are concerned about their private data, but this is also an issue of accountability. Who is responsible for Tesla's decisions in critical situations—saving the passenger or saving people outside the car? Who will make that decision? The AI will decide, but who programs the AI, and who is accountable for its decisions?"	
EX08	"I mean a security process, ethical processes to prevent biases with the data, and not training machine learning algorithms with biased data. You need to follow the ethical processes"	
EX11	"there are regulatory challenges around data protection and ethics."	
EX18	"It's a constantly evolving area, and as AI becomes more advanced, the conversation around ethics will only become more critical."	

EX08	"like GDPR and the AI Act. That's very important to keep your company safe, to keep your company using the best practices in the market, and to keep your company competitive"	Implications & Challenges: Managerial Considerations, Law & Governance
EX13	"To be super honest, and I won't name names, but there are companies I've worked for that had no risk assessment, no governance—that's massively important."	
EX15	"But, you know, there are government laws and then there are sector laws."	

EX04	"If AI doesn't add real value to your business, you could be missing out on other opportunities that do."	Implications & Challenges: Organisational Considerations
------	---	---

EX04	"You need to ask yourself, 'Is my customer using AI in a way that impacts their experience with my brand? Do I risk losing a client due to AI, or can I win new clients by leveraging it?'" That's the key. It's about identifying where AI can be a true differentiator for your brand."	Implications & Challenges: Organisational Competitive Advantage
EX04	"Brands that don't have a strategy for AI platforms risk falling behind. This is the future of consumer engagement, and it's important for brands to get ahead of it now."	

Interview Partner	Segment	Code
EX04	"I think the biggest challenge is figuring out where AI actually adds value. There's a lot of hype around AI, and companies can easily fall into the trap of implementing it just because everyone else is doing it. But the real challenge is identifying where AI can make a meaningful impact—whether that's improving customer service, enhancing personalization, or optimizing the customer journey in other ways. It's not about using AI for the sake of it; it's about using it in the right places to deliver real value to both the company and the customer."	
EX10	"Your framework is extremely applicable because the ones who neglect to use AI in those points, in those topics, they'll be left behind and they're gonna fold"	
EX12	"Some companies are going to be stuck in the swirl, and others are going to take competitive advantage. Exactly. And on an individual level, some employees will have a competitive advantage, and some will be, you know, lagging and stuck. So yeah, right. On the individual level, and at the company level."	

EX01	"So yes, it helps to reduce the amount of time and the effort. But, besides operational efficiency, I don't see much at the moment for my daily activities."	Implications & Challenges: Organisational Considerations & Efficiency
EX01	"AI can reuse all this information. So after two years, I can reuse that data to be more direct in the selling process. So in that way, AI is very powerful, but I'm not always selling projects"	
EX01	"However, with the AI taking care of the majority of routine tasks, operational costs are reduced, and the overall process is more efficient."	
EX01	"It's not about completely replacing humans, but making sure AI supports the more repetitive tasks so that human agents can focus on what AI can't do, such as handling unique problems or providing a more personal touch when needed."	
EX02	"I think the first important thing to realize is that AI adds a level of sophistication that every marketer would love to have. It allows you to both identify, design, and deliver a more personalized outreach."	
EX02	"With AI, why should a customer have to fill out demographic information if that data can already be appended to the experience?"	
EX03	"AI can bring a lot of efficiency to internal processes by automating many of them."	
EX05	"Well, the whole industry isn't very AI-enabled, so there are human interactions, and there will probably be for the foreseeable future, but AI can make those interactions easier and more informed."	
EX10	"AI could have a good application in that because turnaround times in companies are slow. Not everyone knows the historical data about each customer. But you could have a profile built for each customer with suggestions about, you know, discount levels, risk levels, etc. This data already exists."	
EX10	"Machines that will either self-fix or indicate that it's going to go down, like I told you, so they can, on their side, reschedule patients before it becomes an inconvenience, before the patient is already there and the system is down. So all those things, they automatically back customer retention from the purchasing experience, right"	
EX11	"It can also be involved in efficiency control for employees, which then helps the customers. That means we need fewer employees for the same work as before."	
EX11	"If we look at translations for multiple countries, you can even automate that now. Or just use it as a supporting tool. That would also be something that influences the customer journey—this efficiency control."	
EX12	"How can I generate content faster? How can I generate more versions of content using the same headcount? Great. How can I better understand what customers are saying? I have a small team, they can't track every single Reddit post or community post, but I can use AI. OK, great. But..."	
EX12	"That initial phase—this happens with all new technologies around automation—at first, people are using technologies to optimize existing processes, then comes replacing existing processes with new processes. So this, I think, is a risk because the disruption for companies, large and small, will be significant."	
EX14	"You have to read through it, time-consuming. Then you try things out. With an AI, an agent that is, again, specialized in that specific product, it could provide you product support, so you're like, "I can't figure out how to make it do this specific thing," and the agent could tell you, "Well, this is the process. If you have the manual, this is the page where it's explained." So kind of like a continuous support."	
EX15	"I can write a blog probably 5 times faster if I have ChatGPT give me 10 topics, create an outline and then I fill in the blanks and so that kind of mentality is also with, you know, images and building websites and everything that AI is kind of doing"	
EX15	"The same KPIs, OKRs, same terminology, whether it's a job, a pain, or an opportunity or solution. If the whole company, from pre-purchase, purchase, and post-purchase, is all using that same language, then you can create a much better customer journey from that"	
EX15	"They need to understand me better, 'cause I don't want to see these irrelevant ads. I want to see ads that are applicable to me."	

Interview Partner	Segment	Code
EX19	"And that's why I don't see it as a risk for marketers or people in my profession but only as an opportunity to make you more effective as a person so that you can do your work quicker in a day"	

EX14	"But the biggest fear that I have with AI is that it will isolate people from each other. So this doesn't have to do with how the data is treated or privacy and security concerns. It has more to do with the impacts that AI will have on how we interact with each other."	Implications & Challenges: Organisational Considerations & Personal Development
EX14	"Then if you have an AI and you disclose yourself in a room and speak with that AI, it's kind of like you feel like you don't even need to invest in making a flesh-and-bones friend. And that can have implications on how you develop as an adult"	
EX17	"The challenge is over-relying on AI because a lot of companies, when they implement AI, they think, whoa, we've got a solution. For example, a chatbot. You create a knowledge base repository and put a chatbot on top of it, and customers interact with it first. But you have to be really careful on dehumanizing the interaction so that you're not relying on just the automation to solve the problem."	

EX01	"The AI can manage 80-90% of cases but you still need human intervention for the remaining 10-20% of more complex cases."	Implications & Challenges: Organisational Considerations & Practical Use of AI
EX01	"Plus, there's the challenge of making sure the AI systems remain flexible. They need to be adaptable to different customer preferences and constantly learning from new data."	
EX02	"using AI for its scalability. It allows you to have a relationship that seems to be more 1 to 1, even at a large scale."	
EX02	"CXP's use of AI is relatively limited, but we use AI for a weekly newsletter. The AI scours digital content to bring in articles, and then AI helps deliver articles to specific readers based on their previous reading history and interests"	
EX02	"Some of the challenges include complying with data privacy laws and regulations, particularly from the European Union. One of the core aspects of our business is certification, and while we'd love to support people on their certification journey, we need to ensure the technology we use is fair and unbiased. The EU has set pretty high standards for AI systems, especially for cases that could influence someone's employment. That's something we're still developing and trying to fully understand."	
EX02	"So, what I'd say is that it's not just about whether we can use AI in the different stages, but more about what framework we should use to decide whether to use AI in that specific context."	
EX03	"Another issue is the hallucination problem, especially with generative models like ChatGPT. This can occur with other AI systems as well, if, for example, they're trained on incomplete or inaccurate datasets. I"	
EX03	"Let me share my screen or send you a link. One moment. Do you see this curve? The Hype Cycle? Typically, with every new technology, you go through this cycle. At the beginning, there's massive excitement—people think the technology will change the world. Then, you hit the "Peak of Inflated Expectations"—like what happened with blockchain and cryptocurrencies. After that, there's a period of disillusionment where you realize the technology doesn't solve all problems. From there, you gradually climb to a more realistic understanding of its value."	
EX03	"We're currently at the peak with generative AI, and soon we'll fall into the "Trough of Disillusionment," where we realize it's not the miracle solution we thought it was. But eventually, we'll reach a plateau where it becomes a useful tool—like cloud computing, which didn't change the world but has brought significant improvements"	
EX04	"but it's important not to get swept up in the hype. Yes, AI is the future, but we don't know when that future will fully arrive or how quickly things will grow. You need to carefully consider whether your customers are using AI in ways that matter to your brand. Otherwise, you risk wasting time and attention on something that may not be relevant to your business."	
EX04	"One big one is the risk of wasting time and resources. Companies often get so caught up in the hype around AI that they end up spending a lot of effort for very little return. Especially if you're a large brand, like Coca-Cola, you don't have an opportunity problem—you have a prioritization problem. The challenge is finding the right opportunities, and with AI, it's easy to get distracted by the flashy new thing."	
EX04	"AI can offer a lot of benefits, but it has to be used responsibly"	
EX04	"I think the biggest challenge is figuring out where AI actually adds value. There's a lot of hype around AI, and companies can easily fall into the trap of implementing it just because everyone else is doing it. But the real challenge is identifying where AI can make a meaningful impact—whether that's improving customer service, enhancing personalization, or optimizing the customer journey in other ways. It's not about using AI for the sake of it; it's about using it in the right places to deliver real value to both the company and the customer."	

Interview Partner	Segment	Code
EX05	"If you're going to the shop, again, it very much depends on the industry. I work in luxury retail, for example. If you're buying a £1,000 pair of shoes, would you actually want AI, or do you go to the shop to interact with people?"	
EX05	"And I think that kind of summarizes my point of view on any technology: it's got to be human-appropriate. It's there to support customers, not to force them into a channel that is most cost-effective for us."	
EX05	"Again, with the caveat that it's industry and customer-appropriate, I think AI has really big potential to make those interactions easier and more accurate"	
EX05	"Companies don't really know what to do if AI messes up."	
EX05	"In terms of implementing it front stage, where customers interact with AI, I think we are at a stage where we can experiment. But we need to figure out how to make it ethical and acceptable for customers. We need to take baby steps until we can confidently make AI a real touchpoint in the customer journey."	
EX08	"You use a lot of intelligence at the same time but without a strategy. Using intelligence isn't just about applying AI, forecasting, and algorithms and then creating actions together. You need to create a real strategy with the right touchpoints. You need to start telling the customer about your brand during their journey to capture their attention and engage them in the correct path to conversion. In my opinion, this is a good point: to understand how to use channels, resources, and intelligence and data to provide the best journey for the customer, create the right touchpoints, and deliver a good experience that leads to purchase conversion afterward."	
EX08	". You need to know what data you need to train an algorithm, why you need it, and what limitations you have. And you need to know how you capture and refresh this data during the training process because, for the most part, with machine learning, you need to retrain your models periodically."	
EX09	"People are scared of AI; they worry about losing their jobs."	
EX11	"when you integrate AI into content creation or chatbots, failures in these services can impact core business functions."	
EX11	"Sometimes, people think AI is a solution for everything, and it gets implemented unnecessarily in some areas, complicating processes. I've seen cases where AI is applied where it's not even needed."	
EX11	"What I see critically is that AI is currently a huge buzzword. I don't know, I don't advise companies, but I can imagine that everyone, every start-up, or every—actually more the medium-sized companies that you mentioned—go to their people and say, "We have to work with AI, otherwise we will lose a competitive advantage."."	
EX11	". They think AI will revolutionize everything, but it should be used more as an aid, as an assistant, rather than assuming directly, "You have to release a lot of people because the article said so." Yes, that in any case. I think many people don't yet understand what the current possibilities are."	
EX12	"Another risk is an internal risk. People like to say, and I've said this myself, AI is not going to take your job. It's someone who knows how to use AI that's going to take your job, right?"	
EX12	"And this is what you need to do to accelerate your career and certainly to future-proof your career. That said, Cisco, like a lot of companies and like the industry, is currently using AI for the main part to transform or to optimize existing processes."	
EX13	"So AI is going to help with that massively, all about intelligence, all about data. It's all about understanding us individually. That's how well it's going to go. But this is where Gen AI comes in, yeah."	
EX13	"Risk. I think there just needs to be a lot more testing, a lot more about what happens if it doesn't go right. What happens to the user?"	
EX13	"I think that's going to be your biggest part of it's just improving the training, like what's your training plan like we have all this great data, but I think not a lot of us are using that training to retrain our AI"	
EX17	"AI is not without fault, right? I mean, there is good technology that has evolved, but it's not at the stage where you can let it run on its own. So overuse of AI is one risk."	
EX17	"The second risk is context reasoning within the AI. It's not there yet. Right now it's just, you know, LLMs are able to do certain things, but providing reasoning or contextual answers, etc., are limited. So that is one big thing I feel in terms of the use of AI in CX could be problematic. It has to have a hand in hand with humans at this time."	
EX17	"Yeah, it has to be properly implemented. I think that is where the risk is. Risk is not in terms of the technology, but how you use it with the proper guardrails. Because one bad interaction with the customer can break all of your nine good customer interactions"	
EX17	"Companies are not sensitive to that, that give me an easy way to connect to the human. I know I like automation, but at some point I need to exit. So those kinds of implementation specifics, you know, companies have to be very careful."	

Interview Partner	Segment	Code
EX18	"Yes, infrastructure and data management are crucial. Without them, AI can't function effectively. It's one thing to have an AI system in place, but without the right data feeding it, the results won't be as impactful as they could be."	
EX18	"The potential is there, but without the right tools and data, AI can't reach its full potential in improving the customer journey."	
EX18	"It's important to strike a balance between offering useful recommendations and respecting personal boundaries. Transparency is key here—customers need to understand how their data is being used and have the ability to opt-out if they choose"	
EX18	"Don't try to overhaul your entire customer journey at once. Focus on one or two key areas where AI can have the most immediate impact. Build from there, and make sure you have the right infrastructure and data management in place before scaling up. And most importantly, always keep the customer in mind. AI should enhance the customer experience, not complicate it."	
EX18	"It can't replace the human touch, and it can't fix a broken customer journey on its own. Companies need to view AI as part of a larger strategy to improve customer experience, not as a one-size-fits-all solution. And they need to stay focused on the customer at every step of the way"	
EX18	"I think in the next few years, we'll see it being used in ways we can't even imagine right now. The key is for companies to stay flexible and be ready to adapt as AI technology continues to advance."	
EX19	"It's hyped currently but AI is in many capabilities and software already for such a long time. That's why I was always laughing a little bit when management came, "AI guys, AI, we need to start using it." "	
EX21	"we need to be careful with how aggressively we push AI. We don't fully understand how consumers react to it. Some are curious, some are hesitant."	
EX21	"We're in a diffusion process, but we don't yet know which customer groups are more accepting of AI. In some cases, labeling something as "AI" creates a negative perception."	
EX21	"If you don't have control over your processes, products, or communication, AI won't magically fix that. It's the same issue, as I said before. There's also the human factor. There are some interesting papers on how the gap between expectations and reality is widening"	

EX01	"having clean data, AI can process and provide insights. But the job upfront is enormous."	Implications & Challenges: Organisational Considerations & Quality of Data
EX11	"If you rely too much on AI, it can be risky if the data isn't sufficient or relevant. Also, the technical setup plays a role—mistakes can happen due to incorrect setups."	
EX16	"So the first risk that I have found in all my experience is depending on the quality of the data you get, the quality of results."	
EX16	"So the first risk cause of course the quality of data that you get, the quality of clean data that you use to get the result. I think based on another another thing that is quite a risk is the bias of the data."	
EX18	"You need a lot of clean, organized data to make AI work effectively. It's not just about gathering data, but making sure it's relevant and actionable."	
EX19	"I think, if you don't produce original content, then you're using AI-generated. It's just recycled content from the Internet. So there should always be a good check on copyrights and on whether it fits indeed the need you're trying to address with your consumers."	

EX02	"Many articles you see on LinkedIn or other platforms are AI-generated, and while AI gets things right sometimes, it also misses the mark."	Implications & Challenges: Organisational Considerations & Training of Staff
EX03	"you need to help people understand both the positive and negative limitations of AI and how to use it sensibly."	
EX03	"It's more than just bringing in technology from a big tech player and plugging in an API. There's a lot more to integrating it into an organization—culture, employee knowledge, mindsets, and having the right data in the right quality"	
EX05	"If AI isn't trained appropriately, if it's not making it clear to customers what it can and can't do, that's an issue."	
EX08	"You need to know what data you need to train an algorithm, why you need it, and what limitations you have. And you need to know how you capture and refresh this data during the training process because, for the most part, with machine learning, you need to retrain your models periodically."	
EX12	"In marketing, in sales, in support, etc. That's where we move from "AI is not going to take your job, but people who know how to use AI are going to take your job" to "I don't need as many of you." And that's a natural course of new technology—not just specific to AI. When it happens, it's disruptive to companies and their workforces. Then people adjust; they find other jobs. We'll have a whole new creation of jobs through AI, just like we did with the dawn of the internet."	
EX13	"I think that's going to be your biggest part of it's just improving the training, like what's your training plan like we have all this great data, but I think not a lot of us are using that training to retrain our AI"	

Interview Partner	Segment	Code
EX14	<i>"But the biggest fear that I have with AI is that it will isolate people from each other. So this doesn't have to do with how the data is treated or privacy and security concerns. It has more to do with the impacts that AI will have on how we interact with each other."</i>	
EX08	<i>"So it's very important to be transparent in the process, and transparent with how you treat third-party data."</i>	Implications & Challenges: Organisational Considerations & Transparency
EX10	<i>"When you're managing a customer, you might think the customer is great, but you don't have visibility on the finance side: how much money is the company actually making? Or losing, per se"</i>	
EX18	<i>"It's important to strike a balance between offering useful recommendations and respecting personal boundaries. Transparency is key here—customers need to understand how their data is being used and have the ability to opt-out if they choose"</i>	
EX18	<i>"Again, it comes down to transparency and trust. Customers need to feel that AI is working for them, not against them."</i>	
EX15	<i>"It's worth looking into how AI can impact that as well, and so there's there's a lot of, you know, very popular methodologies, so like agile. Scrum. Agile. Scrum. Gosh, my mind just went blank on on some of what the other ones are waterfall methods, you know, things like that that people use for specifically for kind of the product or service development"</i>	Feedback Framework
EX02	<i>"I love the approach. The only thing I'd add, which I don't see explicitly here, is the identification of potential customers."</i>	Feedback Framework: Add
EX02	<i>"And on the other side, identifying customers at risk of disengaging is equally important."</i>	
EX05	<i>"I think the only layer I would add to the four that you have in the cross-phase considerations is operational enablement."</i>	
EX05	<i>"What I think is missing is what AI can do that's not customer-facing, like creating standard operating procedures that are cross-functional, or facilitating training for employees, or analyzing where the interactions within this channel are less effective than in another channel."</i>	
EX12	<i>"Adoption and renewal [...] You may want to consider breaking, adding another phase, which is renewal specifically versus adoption. They're obviously very closely tied, right? If you don't drive adoption, you're not going to get the renewal. All the data shows that, or you're less likely to."</i>	
EX14	<i>"Maybe an area that you can expand upon is the strategic targeting and customer approach."</i>	
EX14	<i>"Probably you want to expand a bit on each area, like maybe give an example of what could be very relevant in the pre-purchase but not so relevant in the post-purchase, for example."</i>	
EX15	<i>"one idea to include on that side is. Is the actual. Product design and you know that's a that's a very much a you know a a software or a physical product term. You know not everybody would say they have a product team but that mentality of the the actual."</i>	
EX19	<i>"To be honest, is about content reading. People always start upper left, right, and then they move like that in their reading. So I start with the word cross-phase, and in my mind, it is across the phases and in a certain sense as you explain it I understand what you mean with it but from an English perspective I would say more overarching would make more sense to me."</i>	Feedback Framework: Layout
EX19	<i>"Try to detail it in such a way that you cover everything right? Because there's also damage to his readability of it."</i>	
EX20	<i>"For example, you could use icons or visual elements to make it easier to understand. The content is solid, but making it more interactive will help people grasp the framework more quickly"</i>	
EX02	<i>"You've labeled something "customer success" on the chart. In the U.S., "customer success" is a term specifically used in the context of SaaS contracts and renewals. It's almost a subdiscipline within certain industries."</i>	Feedback Framework: Output
EX02	<i>"Yeah, I'm going to argue that I think you should go back to "customer lifetime value." The challenge with "customer success" is that it has a specific meaning, especially in the U.S., where it refers to the renewal of SaaS contracts. Success isn't always defined in financial terms. I think you want your model to fit business language. You could also consider "customer value," which works for nonprofits and government too."</i>	
EX03	<i>"Business performance as a concept is well-established in research, so I would use that. There's a lot of literature on it. As for customer success, what exactly do you mean by that?"</i>	

Interview Partner	Segment	Code
EX03	"Yes, there's a lot of literature that breaks business performance down into components like profitability and customer satisfaction. So perhaps you could say you're measuring business performance based on two categories—one being customer satisfaction and the other being financial performance"	
EX03	"And that's why I think it might be too broad a term. Customer satisfaction might fit better."	
EX08	"business performance is basically also customer success, so maybe break it down a bit, like customer lifetime value or something like that."	

EX01	"Well, for one, I think the post-purchase phase can be broken down a bit more. You could include retention, churn, and post-purchase support as separate elements. Post-purchase is often where customer loyalty is built, so having a deeper analysis there might be useful."	Feedback Framework: Phases
EX01	"You want to address both outcomes in your framework and show how AI can be used to either encourage a purchase or recover a lost sale"	
EX01	"Pre-purchase could also be split into stages, like need recognition, consideration, and search. AI can play a role in all these areas, helping companies predict what a customer might want and present the most relevant products."	
EX01	"But you need to be clear about whether it's for B2C or B2B, because the customer journey can look very different depending on the context."	
EX02	"q"	
EX03	"It's a good approach, but the categories at the top are a bit mixed—some are technical tasks, some are context factors, and some are goals. You might want to structure it more clearly. For example, you could categorize them into "Technological Considerations," "Organizational Considerations," and "Environmental Considerations," like regulatory frameworks."	
EX03	"And based on this, many decisions are made at the intersection of technology and organizational structures. I wonder if you could structure your considerations like this. For example, you could categorize things into "Technological Considerations," "Organizational Considerations," and maybe "Environmental Factors," like legal regulations, to give the framework more structure. This way, it's not just a list but a more thought-out approach. And as you work through these three categories, you might find more points you hadn't initially considered [...] It helps provide a clearer framework."	
EX05	"integrating AI at the back end"	
EX05	"in my view, the customer journey has two parts. There is the onstage part—what the customer sees, feels, and touches directly. And then there's the offstage, which includes systems, processes, and people."	
EX05	"It would make sense to anyone who is a subject matter expert in customer journeys. You could have three sections: onstage, offstage, and risks and opportunities."	
EX06	"define challenges. There are operational challenges related to the practical use of AI, but there are also challenges related to data and ethics. You could reframe it a bit, change the wording, and make it more explicitly about ethics."	
EX07	"My only challenge is with the term "operational challenges and considerations." It's not homogeneous with the rest of the framework because we're mostly talking about AI applications. This part feels different. I don't know if you want to place it in the same framework as the other things."	
EX07	"I think maybe it should be a separate category. Instead of cross-phase considerations, you could split it into cross-phase applications and then other considerations. This one item would fall under "other considerations." It feels a little heterogeneous, which makes the list feel a bit off in my opinion."	
EX07	"But in the pre-purchase, purchase, and post-purchase phases, there would also be specific AI applications. Those are not coming out here—it's only the cross-phase ones that are mentioned."	
EX07	"I would completely separate out the phasing because that is not an AI application—it's just an epic, or it's just a scale kind of thing. So I would put this at the top or the bottom, whatever that might be, but then have the detailed applications in each phase and the cross-phase applications"	

EX01	"It sounds like a comprehensive framework. Of course, it's quite theoretical, but that's a good starting point."	Feedback Framework: Positive / Confirmation
EX08	"I think that's good. It's pretty good, really."	
EX12	"Yeah. So I completely agree with the cross-phase considerations 100%, and that's what we've been talking about for the last hour or so, right? It seems to me."	
EX13	"I feel like this looks great, to be honest."	
EX14	"I like that you have like cross-phase considerations. Things that are always relevant. And then, you have some phase-specific areas where you might need to tweak or consider different things."	
EX14	"I like that you split it into cross-phase and specific phases"	
EX17	"Yeah, no, this is good. You have a good structure overall"	

Interview Partner	Segment	Code
EX21	"I think it makes perfect sense"	
EX01	"Just remember that when applying your framework to a company, you need to think about how different departments will use it. Who owns each part of the customer journey internally? That's an important consideration."	Feedback Framework: Usage
EX02	"One more thought: this framework could become a really powerful tool for assessing and evaluating different tools or methodologies"	
EX02	"It could become a checklist for companies to use when building their AI strategies. Eventually, you'll want to define the competencies or steps under each area"	
EX02	"That's probably a bit too much for a master's thesis, but it's an important consideration for later stages. I'd also recommend adding how AI can support current employees, as it can significantly improve how workers serve customers. Verizon, for example, developed an AI app that field workers use to diagnose problems instantly, accessing the entire knowledge base in seconds, which saves a lot of time. You might want to include that in your framework."	
EX02	"You could also differentiate between cost savings and new revenue generation."	
EX11	"I think companies would be interested in something like that. We also see this in a different context, for example, with Scrum and methodologies in development. I think a principle like this makes sense. However, the bigger the company, the more difficult it becomes to change ongoing processes and introduce new ones. It becomes harder to implement a brand-new procedure that changes the entire company culture."	
EX16	"Useful and affordable for one company could not be useful for another company or affordable"	