metrigy



The 3Q AI Consumer Experience Index

Summary report: The bar for AI has been raised

A Metrigy study in partnership with NiCE

Q3 2026

Layne Haaksma
Senior Research Analyst
Metrigy

Table of Contents

Introduction	3
Deconstructing the AI Consumer Experience Index	5
The New Consumer Buying Personas	6
The Industry Scorecard	7
The Proactive Outreach Value	8
The Bottom Line: Trust Over Resolution	9
Conclusion: The CX Balancing Act Continues	9

Introduction

After two straight quarters of gains, the AI Consumer Experience Index cooled off in Q3 2026. That is not necessarily bad news: It is a sign that AI-powered service has moved from novelty to baseline. Consumers no longer marvel simply because an AI agent understood them; they now expect it, and they are quicker to notice when service falls short of that higher bar.

According to the newly released Metrigy *Q3 2026 AI Consumer Experience Index*, the overall score eased to 102.7 this quarter, down from Q2's 104.6 but still 2.7 points above the Q1 2026 baseline of 100. All eight sub-indexes retreated together this quarter, suggesting Q2 was a peak rather than a new normal.

What moved in Q3 was the standard more than the service. Consumers did not shift into negative answers this quarter; they shifted into the middle. In the Relationship Index, the share who say their treatment was about what they expected jumped 5.6 points to 42.3%, the largest single response movement in the study, while the share who rate it much better than expected fell to 18.7%. Competent service, including competent AI, has become the price of admission rather than something worth praising. Consumers have raised the bar.

AI is holding the index up. AI Satisfaction (109.4) and AI Trust (106.9) are the only two sub-indexes more than six points above baseline, and together they account for about 70% of the index's remaining gain. AI Trust also posted the smallest decline of the eight, even though the survey ran during a stretch of heavy negative press about AI's data center footprint, on top of summer travel, storm season, and back-to-school shopping.

Most consumers still prefer a human agent, but that preference is slowly easing. When resolution is guaranteed, 28.8% would choose AI, up from 23.0% in Q1. New this quarter, we asked all 1,000 respondents to explain their preference in their own words. Among those who chose a human, the most common reason is that AI does not understand them (25.6%), roughly double the share who cite empathy and human connection (12.4%).

Yet the aggregate score only tells part of it. AI Satisfaction and AI Trust held up better than any other measure this quarter, retail kept the strongest AI score of any industry even as overall CX cooled in every vertical, and a brand-new consumer segment emerged around what people are willing to pay for better service.

Key takeaways from the third quarter:

- **Q2 was the peak –** All eight sub-indexes eased, leaving the overall index at 102.7, still 2.7 points above baseline. Seven of the eight remain above 100.
- **The bar for AI has risen –** Fewer consumers say AI beat their expectations by a wide margin, and more say it landed about where they expected. AI Satisfaction's three-wave gain came from the bad end of the scale instead: The share who say AI

performed much worse than expected fell from 10.6% in Q1 to 7.0% now, a drop of 34%.

- **AI carries the index –** AI Satisfaction (109.4) and AI Trust (106.9) account for roughly 70% of the index's remaining gain. The share who trust AI-powered systems a great deal has risen in all three waves, from 16.5% to 17.9% to 18.5%.
- **Three strikes became closer to two –** Average tolerance fell to 2.78 bad experiences, down from 3.14 in Q2 and 3.24 in Q1. A majority, 57.9%, now walk after two or fewer.
- **The AI acceptance peak moved younger –** 25-to-34-year-olds overtook 35-to-44-year-olds this quarter, with 74.4% expecting a positive AI impact and 47.7% saying technology matters more than people.
- **A fifth persona emerged, built on willingness to pay –** Nearly two-thirds of consumers, 63.9%, would pay more for elite service. The top-ranked feature is the ability to choose between a human and an AI agent (37.0%), ahead of faster service (32.6%) and well ahead of a tenured agent or supervisor (15.3%).
- **Consumers reject AI for comprehension, not warmth –** 25.6% of those who prefer a human say AI fails to understand them, roughly double the 12.4% who cite a lack of empathy.
- **Retail leads on AI; every vertical slipped on CX –** Retail posts an AI index of 108.1, the highest of any industry. But all three vertical CX indexes now sit below baseline, and poor or terrible ratings, while still low, roughly doubled in financial services (2.7% to 6.8%) and retail (3.9% to 7.8%).

Methodology

To build the index, Metrigy surveys 1,000 demographically representative U.S. adults at the same point each quarter. Participants rate their current customer service experiences across multiple dimensions on a five-point scale running from much worse than expected to much better than expected. We fielded the Q3 wave from August 10 to 14, 2026.

Scores use a standard diffusion index method: positive response percentages minus negative ones, with the strongest positive and negative responses weighted 50% higher to amplify areas of intense sentiment. Sub-index scores are averaged separately, then combined to produce the overall rating. Q1 2026 set the baseline of 100.0 for all future tracking.

The sub-indexes:

- AI Satisfaction Index – Measures the performance of non-human agents
- AI Trust Index – Measures the reliability of AI-powered customer service
- Proactivity Index – Measures the effectiveness of proactive outreach from businesses
- CX Ease Index – Measures the perceived effort required to resolve issues
- Empathy Index – Measures how well companies show empathy to consumers

- Resolution Index – Tracks the effectiveness of the outcome
- Momentum Index – Tracks customer service ratings compared to the year prior
- Relationship Index – Evaluates how valued consumers feel

Index	1Q26	2Q26	3Q26	QoQ	Vs. baseline
Overall Index	**100.0**	**104.6**	**102.7**	**-1.9**	**+2.7**
AI Satisfaction Index	100.0	111.8	109.4	-2.4	+9.4
AI Trust Index	100.0	107.6	106.9	-0.7	+6.9
Proactivity Index	100.0	105.8	104.9	-0.9	+4.9
CX Ease Index	100.0	104.7	101.9	-2.8	+1.9
Empathy Index	100.0	103.4	100.8	-2.6	+0.8
Resolution Index	100.0	102.0	100.8	-1.2	+0.8
Momentum Index	100.0	101.8	100.1	-1.7	+0.1
Relationship Index	100.0	101.0	98.6	-2.4	-1.4

Table 1: 3Q26 AI Consumer Experience Index Overview

Deconstructing the AI Consumer Experience Index

The Q3 score of 102.7 is a composite built on the same eight sub-indexes tracked since Q1. Here's how they shifted this quarter, all easing back from their Q2 highs:

- AI Satisfaction Index (109.4) – Still the engine of the index, holding four-fifths of the historic jump it posted in Q2; the share calling AI much worse than expected kept falling, down to just 7.0% of consumers
- AI Trust Index (106.9) – The smallest decline of any sub-index this quarter, holding firm through a wave of negative coverage of AI's data-center footprint; the share who trust AI a great deal rose for a third straight quarter
- Proactivity Index (104.9) – The most polarizing measure this quarter: Its top-box response grew, but so did its negative side. Outreach is drawing more praise and more complaints at the same time
- CX Ease Index (101.9) – Effort is now splitting by age rather than simply rising or falling: Younger consumers report interactions getting easier, while older consumers and women report they're getting harder
- Resolution Index (100.8) – The flattest sub-index for three straight quarters, this is the stable benchmark other measures are judged against
- Empathy Index (100.8) – Ties Resolution this quarter but shows the widest generational split of any measure in the study
- Momentum Index (100.1) – Essentially back to its Q1 starting line, with both the best and worst response growing at once
- Relationship Index (98.6) – The only sub-index below baseline. Consumers increasingly describe these interactions as unremarkable, not actively bad

The New Consumer Buying Personas

Consumer sentiment toward AI keeps fracturing along familiar demographic lines, and this quarter a new dividing line emerged around willingness to pay. Three of last quarter's four personas shifted materially, and a fifth has emerged:

- **The AI Superstars –** High-income ($125K+), postgraduate-educated consumers, skewing male and aged 25 to 44. In this group, 97.0% trust AI a great deal or somewhat, against 47.1% of all consumers, and 60.5% would choose AI over a human when resolution is guaranteed, against 28.8% overall. This is the most AI-ready and highest-value segment: Half of $125K+ households (50.8%) say customer service is always a purchase criterion.
- **The Premium Buyers –** New this quarter: consumers who will pay more for a better service experience. They are mostly 25 to 34, earn $100K+, and hold a postgraduate degree, and would pay more for better service. Within this group, 78.0% would pay more to skip the line or get faster response times, against 32.6% of all consumers. What they're buying is control, not more humans: An experienced agent or supervisor ranks last, at 27.1%, while the consumers overall rank first is the ability to choose between a human and an AI agent (37.0%). The consumers most willing to pay are also the most AI-ready, so the premium tier and the AI roadmap should be designed together.
- **The Silent Multitaskers –** Now centered on 25-to-34-year-olds rather than Gen Z. They lead every digital channel, cite time savings most often (51.7%), and prefer text (44.8%) over voice (37.8%). They are also the heaviest AI users: 39.7% used an AI text agent, against 26.2% overall, and 74.4% expect AI to have a positive impact on customer service. They are still reachable by traditional channels, with 49.4% having used the phone.
- **The Human Loyalists –** Seniors 65 and older: 87.1% still say people matter more than technology, and 88.0% prefer a human agent even when AI's resolution is guaranteed. More than half (53.6%) now actively avoid AI agents, and this is the only age group whose AI outlook worsened this quarter, down to 28.8% (from 33.6% second quarter) expecting a positive impact. They are also now the least forgiving group in the study, tolerating just 2.36 bad experiences before leaving.
- **The Underserved Skeptics –** Consumers earning under $20,000, and the only income group whose AI sentiment has moved backward across all three quarters tracked so far. In this group, 29.7% do not trust AI at all, 43.2% refuse proactive AI voice calls outright, and 27.7% had no interaction with any tracked industry in six months. Digital deflection might mean the ability to serve this group less expensively, but it also means pushing them out of the market.

Across all five personas, people still matter more than tools. Just under 71% of consumers say the people they interact with matter more to a positive experience than the technology does. Technology's share slipped to 29.3% from 32.0% in Q2, but the age pattern

underneath is shifting: 25-to-34-year-olds rose from 39.5% to 47.7% and now lead all age groups in choosing technology, while 35-to-44-year-olds fell back from 55.7% to 34.5%.

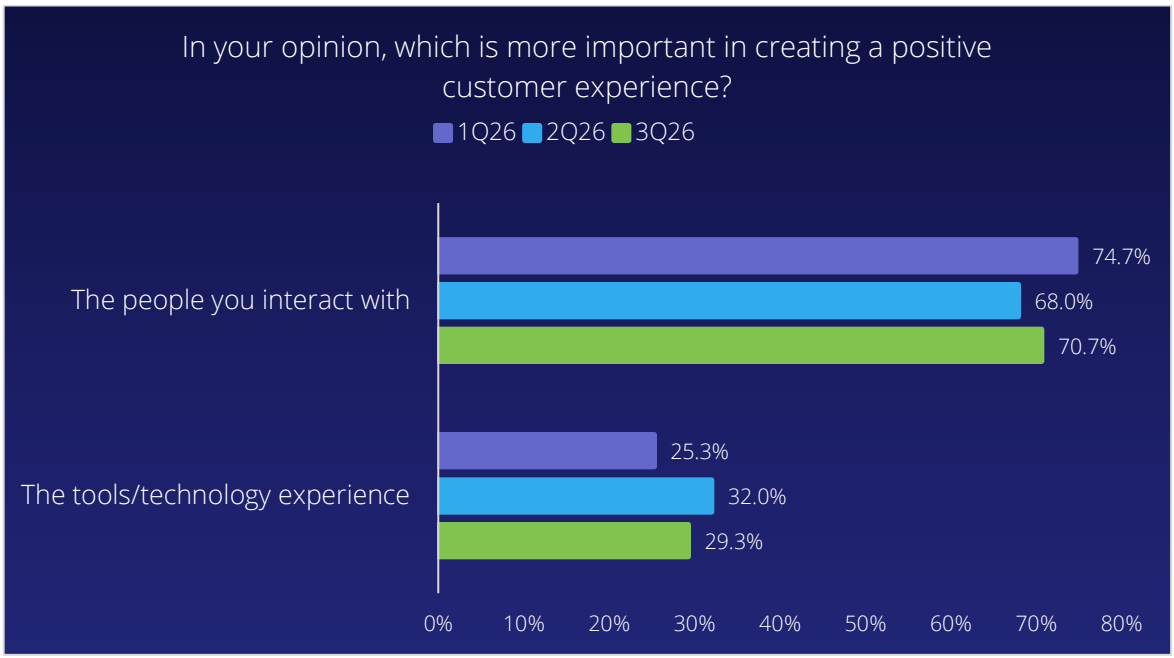


Figure 1: In your opinion, which is more important in creating a positive customer experience?

The Industry Scorecard

Retail, healthcare, and financial services remain the industries consumers interact with most, but all three saw their overall CX indexes slip below the 100 baseline this quarter. AI held up in retail (108.1) and financial services (100.0) but fell to 89.5 in healthcare.

Retail still owns the AI story, posting an AI index of 108.1—the highest of any industry and comfortably retail's strongest measure. Overall CX eased to 94.7, down 5.3 points from second quarter, with poor or terrible ratings ticking up to 7.8% this quarter, compared to 3.9% last quarter. In-person interaction, still retail's top channel, gave back some share to phone, down 6.7 points to 40.0%; long wait times remain the top complaint.

Financial services delivers the best overall experience of the three verticals (72.7% rate it excellent or good) and posts the best AI implementation delta of any industry tracked. Phone use rebounded sharply this quarter, up 9.6 points to 50.8%, erasing its Q2 dip. The clearest opportunity is the human hand-off: Financial services still needs to smooth out how it handles transfers and repeated information.

Healthcare posts the second-best CX delta of the three industries, and 71.0% of consumers still rate their healthcare interactions excellent or good despite the group's highest interaction volume. AI text agents keep taking share from the phone, up 6.8 points to 21.5% this quarter, but healthcare's AI index fell to 89.5, the largest drop in the study.

Healthcare AI experiences polarized: More consumers rated them much better than expected (33.9%), and more rated them much worse (8.1%).

Government agencies remain the weakest performer in the study, as they have every quarter tracked so far. They have the most room to grow on both general CX and AI implementation.



Figure 2: Delta Between Best and Worst Customer Experience, Rated by Consumers (3Q26)

The Proactive Outreach Value

Usefulness is still what makes proactive outreach land. Delivery and order-status updates are the most valued form of contact (42.9%), and this quarter fraud alerts, account-change confirmations, and promotions all gained ground. Consumers respond to outreach that saves them a step, not outreach for its own sake.

Openness to AI handling that outreach cooled slightly but stayed strong: 72.9% of consumers are still open to a proactive AI voice call under the right circumstances, down slightly from Q2's 75.4%. The harder trend is at the edges—now 27.1% refuse any AI voice call outright, up from 23.9% in Q1, concentrated among consumers 65 and older (46.4% refuse) and those earning under $20,000 (43.2%). Frequency itself isn't the complaint: Just 10.9% say companies reach out too often, and mid-morning and afternoon are now the clearly preferred windows for contact.

The Bottom Line: Trust Over Resolution

Trust fell back this quarter: After peaking at 45.1% in Q2, it settled back to 41.0%, exactly its Q1 level. It still remains the single most important factor in how consumers judge an interaction, ahead of resolution (35.4%), personalization (12.0%), and speed (11.6%). The notable shift is at the margins: Both personalization and speed hit three-wave highs this quarter, which suggests personal touches and speed are starting to matter more as consumers come to expect trust and resolution.

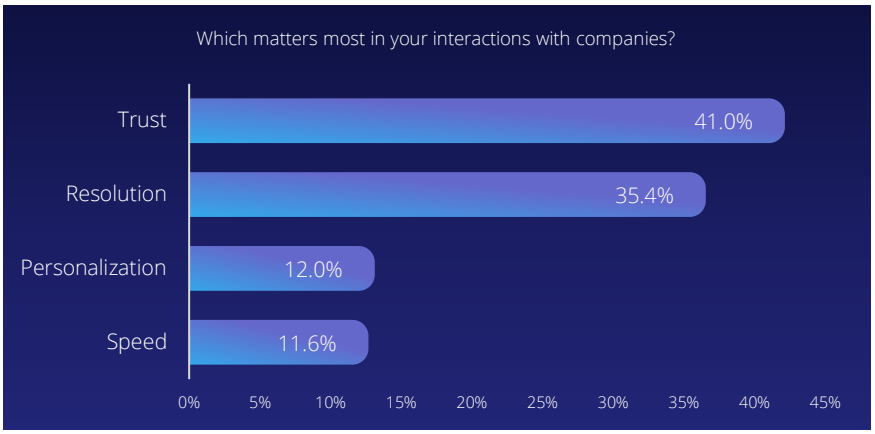


Figure 3: Which matters most in your interactions with companies? (3Q26)

Conclusion: The CX Balancing Act Continues

Q3 2026 shows Q2's index peak for what it was: a high-water mark, not a new normal. Consumers didn't sour on AI-powered service. They simply got used to it, and the bar for what counts as a good AI experience keeps rising. Companies that read this quarter's dip as AI backlash will misdiagnose the problem and under-invest at exactly the wrong moment. The real work now is precision, not scale. Five personas need meaningfully different strategies: Fast, AI-first flows for the Superstars and Multitaskers, high-touch human channels kept intact for the Loyalists and Skeptics, and genuine premium tiers built for the willing-to-pay Premium Buyers.

With every industry's CX index below baseline while AI holds up better, the companies that win Q4 will be the ones that use AI to lift the human experience around it, not to replace or hide from it. The full Metrigy study includes extensive data tables, cross-tabulations, and richer detail on the sub-indexes, verticals, and shifting channel preferences discussed here.

About Metrigy: Metrigy is an innovative research and advisory firm focusing on the rapidly changing areas of artificial intelligence, customer experience, and workplace collaboration—along with several related technologies, including knowledge management, security, and workforce engagement management. Metrigy conducts research with business leaders, consumers, and technology vendors. Our analysts deliver strategic guidance and informative content, backed by primary research metrics, indexes, and analysis, for technology providers and enterprise organizations.