



Conversational AI and the future of digital strategy

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Introduction

Conversational AI is evolving rapidly from pilot projects into a strategic capability that reshapes how organizations design customer journeys, operate service teams, and participate in digital ecosystems. By combining large language and multimodal models with retrieval augmented architectures, enterprises can deliver context rich, personalized, and transactional experiences across apps, websites, contact centers, and partner platforms.

The change is coming quickly

900 million

weekly active users have been reached by ChatGPT, marking a 350% increase over the past 18 months (August 2024 to February 2026).¹

25%

drop in traditional search engine volume is projected by 2026 because of the rise of AI assistants and virtual agents.²

58.5%

of Google searches in the US now result in zero clicks as a result of the presence of AI overviews.³

Daily ChatGPT usage⁴

30 million

for financial advice

40 million

for health-related questions

50 million

for shopping-related enquiries

3 million

custom versions of ChatGPT had already been created by users within just two months of the announcement of custom GPTs.⁵

300

official third party apps have been directly integrated into the ChatGPT ecosystem since their debut in October 2025, spanning a range of industries including travel and lifestyle, finance, retail, education, productivity, and design.⁶

This thought piece explores the transformational effects of conversational AI on digital strategy across sectors and highlights the customer needs and pain points that conversational AI addresses to provide a robust set of considerations, covering generative engine optimization (GEO), marketplace integration, and digital channel redesign, to support executive decision-making.

1 [Scaling AI for everyone](#), OpenAI, February 27, 2026

2 [Gartner Predicts Search Engine Volume Will Drop 25% by 2026, Due to AI Chatbots and Other Virtual Agents](#), Gartner Newsroom, February 19, 2024

3 [2024 Zero-Click Search Study: For every 1,000 EU Google Searches, only 374 clicks go to the Open Web. In the US, it's 360](#), SparkToro, July 1, 2024

4 [The Rise of Fin-AI: Why Americans Are Trusting Generative AI With Their Wallets](#), Intuit Credit Karma, September 2, 2025

5 [Introducing the GPT Store](#), OpenAI, January 10, 2024

6 [Explore GPTs](#), OpenAI, April 28, 2026

How AI is changing and shaping today's digital users

Three converging trends make conversational AI a strategic imperative today:

1. Model and tooling maturity

Large multimodal models and practical tooling (embedding databases, retrieval-augmented generation [RAG] patterns, monitoring platforms) have reached a capability level that supports reliable, context-aware experiences at scale.

2. Customer expectation shift

Customers increasingly are using conversational AI apps as a preferred search method, and now expect interactions with digital channels to be natural (conversational and intuitive), immediate (near-instant responses and frictionless journeys), and useful (context-aware, personalized, and outcome focused). This changes what "good service" looks like across digital channels, raising the bar for speed, relevance, and ease of use.

3. New channel emergence through conversational AI marketplaces

Marketplaces enabling agentic commerce, such as OpenAI's ChatGPT Store, create new distribution channels and monetization paths that are accelerating the need for controlled, strategic engagement through new digital channels.

Given better models, changing customer preferences, and the emergence of conversational marketplaces, this poses the question:

What will be the role of apps, the web, and contact centers given the emergence of conversational AI as its own, and potentially primary, customer channel?

We expect organizations that proactively adopt conversational AI as an enterprise platform, integrating channels around the customer and their jobs to be done, will gain competitive advantage in acquisition, retention, cost to serve, and new revenue generation.

A snapshot of customer voices: the needs and pain points that conversational AI resolves

Drawing on recurring themes from user research and frontline feedback, we've distilled the lived experience of customers navigating multichannel services. These soundbites expose systematic frictions that diminish task success and erode trust. Understanding these key opportunity areas enables organizations to focus on targeted interventions where conversational design, data integration, and governance can most effectively reduce customer effort and improve customer outcomes across channels.

Underlying pain points

Disjointed journeys and context loss across channels that increase friction and customer effort

“I don't want to jump between app, website, and phone. I want one place that understands me and finishes the job.”

Repetitive authentication and lack of persistent context across interactions

“Every call I make I repeat my history. It's exhausting, and keeps me on the phone for ages.”

Poor intent recognition and brittle keyword search systems

“[Web] search never finds what I mean. I have to search multiple times and describe what I'm looking for differently.”

Lack of proactive decision support and conversational guidance

“I need someone to walk me through my choices ... not just links.”

Lack of autonomous end-to-end support for routine tasks

“I just want it done for me. Pick the best time, confirm the appointment, and tell me it's done.”

Low trust in automation due to poor experience around escalation design and opaque AI behavior

“If the automated bot fails, I want a clear, fast path to a human rep.”

These customer voices map to concrete design priorities: preserving context, simplifying authentication, improving intent understanding using multimodal inputs, enabling decision support workflows, and designing transparent escalation to humans for complex cases where necessary.

How conversational AI transforms digital strategy

Conversational AI is rewriting digital customer experiences and channel delivery methods. The table below maps core transformation themes observed from front-end interfaces to back-end operations and the strategic opportunities that follow.

Conversational AI theme	Driving the following changes	Strategic implications
Creation of a conversational front door	Interfaces shift to natural language and multimodal prompts rather than rigid navigation	Faster task completion, reduced friction, higher conversion and satisfaction
Continuous customer context and personalization	Session history, CRM, and product data are used to sustain and adapt conversations across channels	Deep personalization at scale, improved customer engagement and lifetime value
Channel convergence	Apps, web, contact centers, and third-party platforms (for example, conversational AI apps) converge around a unified conversational experience with channel-specific renditions	Simpler architecture, consistent brand experience, improved attribution
Productization of assistance	Assistants become the product, one that is shippable, monetizable, and able to integrate into partner ecosystems	New revenue streams, assistants as experience differentiators and commercialization levers
Agentic task completion	Assistants move from advisory to agentic capability, executing multistep tasks (such as booking, ordering, scheduling, claims filing) on behalf of customers, including approval flows and cross-system integration (such as Know Your Customer, payments) and orchestration	Higher completion rate and customer convenience, but demands stronger trust, authorization, auditability, and error recovery
Operational reinvention	AI handles routine tasks and decision support, humans manage exceptions, governance, and high-risk interactions	Lower cost-to-serve, faster service level agreements (SLA), new labor models

How cross-sector leaders are embedding conversational AI into their experiences

The cases below provide a snapshot of real-world experiences organizations have launched that embed conversational AI into their customer-facing channels.

Case 1: ChatGPT — Health

A conversational assistant that supports symptom triage, surfaces provider guidance, and routes high-risk cases to clinicians. It uses RAG with clinical sources and flags uncertain issues for human review.

Strategic lessons: A combination of RAG, citations, and human-in-loop is essential in regulated and safety-critical domains to maintain customer trust and industry compliance. Design for conservative responses and transparent data/recommendation origins.

Case 2: Bank of America — Erica

Erica provides balance information, payments, budgeting insights, and proactive nudges through the BoA app. Integration with core banking systems and secure authentication allowed Erica to execute transactions on behalf of customers and reduce call volumes.

Strategic lessons: Embedded transactional capability and secure authentication measurably increase customer value and contact-center deflection. Security, audit trails, and consent are essential criteria.

Case 3: Canva — In-product generative features

Generative AI was embedded in the design workflow as a key user feature (arguably the primary feature now) to create initial design assets (birthday cards, banners, etc.) from user prompts, enabling faster creation and experimentation. This is expected to drive greater customer satisfaction and advocacy, and potential to convert customers to paid tiers.

Case 4: Target — Commerce via external marketplace (ChatGPT Store)

Target invested in agentic commerce, exposing shopping and discovery features through a third-party conversational platform (ChatGPT Store), enabling customer purchases through an external marketplace and lowering friction to discovery.

Strategic lessons: Conversational AI marketplaces expand reach but require clear commercial, privacy, and attribution agreements. Furthermore, brand control and data safeguards are essential. Currently we observe tech, travel, and consumer business sectors active on the marketplace. While customer acquisition and servicing are key opportunities for financial services players, customer data and privacy and regulation compliance will be key factors that need to be addressed as part of a conversational AI marketplace strategy.

Implications of conversational AI on channel redesign

It is clear conversational AI is shifting how customers expect to interact with organizations, and the opportunity is to transform siloed and navigation centric channels to a way of operating as a unified conversational fabric that preserves context across all channels, supporting multimodal inputs, advising customers, and completing tasks across touchpoints. This evolution of existing channels, and the need to develop a disciplined approach to conversational app and marketplace exposure, is critical so brand, privacy and regulatory obligations remain protected as digital presence expands.

Website design implications

The website must transition from being primarily a discovery and navigation channel to becoming a flexible, conversational front door that adapts to intent and user capability. This could mean embedding natural language entry points, supporting images and short video uploads, and providing session continuity so a single conversational thread can carry across visits and channels.

Design must prioritize minimizing decision friction, convert multistep forms into guided conversational flows, reduce routine decisions with intelligent pre-filled options, and make transactional endpoints (e.g., book, buy, claim) available in-conversation with an AI assistant, so users never have to leave the conversation to complete a task.

For trust and compliance, any AI-generated recommendation must show provenance — for example, citations, source links, and confidence indicators — so users can verify origins.

From a GEO perspective, content teams must structure and tag web content into recognizable blocks so retrieval systems return the correct, contextually appropriate source for a given query.

Importantly, the website should be designed for inclusivity. Conversational layers should augment rather than replace accessible, well structured pages to serve novices, assistive technology users, and customers who prefer a traditional UI.

Mobile app implications

Mobile apps should become the organization's most personal and proactive conversational surface. Redesigned apps could use device features (such as location, calendar, or camera), secure local context (such as on device preferences), and server side retrieval to deliver hyper relevant information and advice, and to complete transactional tasks with minimal friction.

The experience of the app will evolve to an "assistant first" engagement environment. Common tasks (such as make/reschedule appointment, re/order consumables, or submit a claim) should be executable through short conversational flows with explicit, step wise consent and an auditable trail that users can review.

Designers must plan for connectivity and latency, such as local caching and deterministic fallbacks, so that core experiences do not break when upstream model calls are slow.

Notification strategy must be permissioned and user aware, delivering timely, personalized prompts that reflect each customer relationship with the organization and its products. Specifically, engagement should be proactive, leveraging value adding nudges and offers; concise, providing task oriented reminders for occasional users; and privacy respecting, minimizing the frequency of messages for privacy sensitive cohorts.

Prioritize contextual relevance, clear purpose, and easy edit controls so engagement feels helpful rather than intrusive, and use adaptive cadence and content personalization to sustain long term engagement while protecting trust.

Finally, any agentic capability requires robust in app authentication (such as biometrics, step up flows, and user confirmations) and clear UI visualizations/articulation of role showing what the assistant will do, why it needs permission, and how to undo actions.

Contact center implications

Conversational AI transforms contact centers into centers of exceptional handling of complex cases and expert advisory rather than high volume transaction engines. Routine, well scoped tasks and inquiries can be handled autonomously by AI with clear audit logs, while ambiguous, high risk, or emotionally sensitive cases are escalated to humans with the full conversation context, confidence annotations, and suggested next steps.

Customer service representatives become decision interpreters and relationship stewards, armed with AI summaries, recommended actions, and editable responses, and a continuous feedback loop should emerge for teams in charge of prompt engineering, AI oversight, and escalation design. For those frontline staff impacted, this requires a reimagined skills and staffing model with investment in training for complex problem solving and (potentially) regulatory knowledge, rather than repetitive script adherence.

Operational KPIs must also change to measure completion and first contact resolution for AI flows, appeal rates for escalations, and to monitor hallucination, accuracy, bias, and recovery metrics as part of quality assurance.

Segmenting customers remains critical and enables routing of self service oriented users toward autonomous flows, reserving named service rep continuity and premium SLAs for high value customers, and designing slower, empathetic human handoffs for new or vulnerable populations.

Enterprise conversational AI and GEO and marketplace integration

A robust enterprise strategy must integrate GEO, a resilient integration architecture, and a selective marketplace position. GEO work involves building and maintaining recognized source inventories, developing segment led prompt templates, and tuning retrieval algorithms so the generative layer reliably outputs accurate, on brand responses (especially important in regulated contexts).

The integration stack should include core technology building blocks, embedding specialized knowledge bases, an orchestration layer, identity and consent controls, transaction APIs, model guardrails, and monitoring tools that detect model risks, report on key metrics, and capture user feedback.

Marketplace integration (such as through third party conversational apps) should be strategic and aligned to organizational strategy, for example prioritizing customer acquisition, servicing, or re/purchase. Expose organization/product discovery and low risk agentic experiences to open marketplaces to capture acquisition of new customers, but keep regulated, privacy sensitive, and high trust assistants within controlled enterprise environments.

Governance must codify customer autonomy thresholds, data residency and sharing agreements, audit trails, and human in loop policies, as well as develop and embed continuous feedback loops (such as AI-assisted, human review) to improve GEO and marketplace experiences and quantify business outcomes and measurement against key metrics.

The role of customer-led design in conversational AI

A customer-centered design approach is essential when designing and implementing conversational AI solutions, ensuring that each channel clearly defines its role and the specific customer segments it prioritizes. Organizations should tailor their strategies around segment profiles such as early digital adopters or power users who seek efficiency, value-seekers motivated by promotions and discovery, customers with high-touch or complex needs typically found in enterprise or regulated contexts, novices or those requiring accessibility accommodations, and privacy-sensitive groups. These segment profiles must guide decisions on autonomy levels, user interface features, authentication requirements, escalation service level agreements, and marketplace visibility.

Incorporating segment logic into orchestration and generative AI operations through mechanisms like segment flags and segment-conditioned prompts allows the underlying AI to generate responses that are accurate and aligned with user expectations and their risk profiles. Failing to design channels with clear segment specificity risks poor user adoption, loss of trust, and potential regulatory challenges. Conversely, designing with customer segments in mind creates differentiated experiences that can drive higher completion rates, greater satisfaction, and increased lifetime value.

Closing thoughts

Conversational AI is a strategic advancement that requires organizations to rethink channel strategy, architectures, and governance in tandem. Success depends on treating conversational experiences as enterprise platforms; optimizing GEO; embedding segment aware design across app, web, mobile, and contact centers; and driving innovation through new marketplace propositions. When designed with clear segment logic, robust observability, and appropriate escalation patterns, conversational AI can reduce customer effort, boost completion rates, lower cost to serve, and unlock new revenue opportunities, while preserving trust and regulatory compliance.

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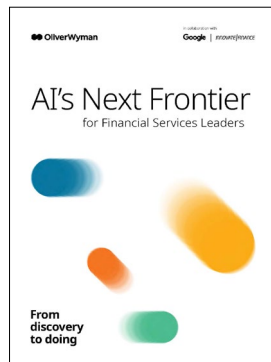
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