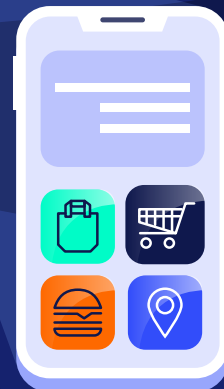
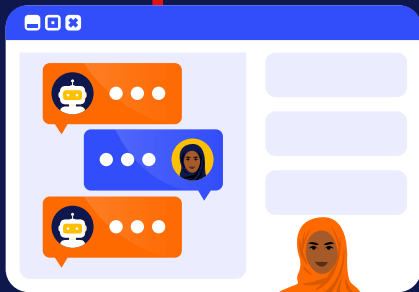


AI comes of age:

Putting customers and employees at
the heart of data-driven journeys



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About the research and acknowledgements

AI comes of age: Putting customers and employees at the heart of data-driven journeys is an article from Economist Impact, sponsored by Genesys. Using a survey of 750 senior customer service, marketing and sales executives worldwide and expert interviews, AI driven customer service journeys are analyzed.

We would like to thank the following experts for their time and insights:

- **Peter Hillebrand**, head of department for customer innovation insights and analytics, Vodafone Germany
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- **Amy Shore**, executive vice president and chief customer officer, Nationwide
- **Michael Sherwood**, head of digital experience, Atom Bank
- **Fabio Silvestri**, general manager for Latin America, Symphony RetailAI
- **Dr Samir Said**, general manager for connected care and healthcare informatics in the Middle East, Turkey and Africa, Philips

Executive summary

In recent years, smart companies have seen significant value from using artificial intelligence (AI) technologies to boost their customer experience (CX) offering. Encouraged by these signs of success, smart companies are now motivated to use AI for an empathy-driven customer experience. By understanding intent, predicting what the customer needs, and improving first contact resolution through effective responses, companies can create a more empathetic CX — and in turn drive competitive differentiation

For many, this will involve embedding AI more widely and deeply in their end-to-end customer journeys, with significant implications for the work carried out in the customer service, sales and marketing departments.

Companies need more mature AI strategies to evolve from limited tactical deployments to a more overarching approach that is focused on the entire customer journey -- and one that keeps people at the heart. That will depend on executives having a clear understanding of current pain points along those journeys, an ability to effectively prioritise AI deployments, and an unrelenting focus on outcomes.

Strategies to use complex AI tools to provide a more empathetic and human experience also extend to employees, who are both critical to the customer journey and whose own experience is a key priority for organisations focused on performance.

To better understand what maturity looks like in the context of AI-powered customer journeys, Economist Impact (formerly The Economist Intelligence Unit) conducted a cross-industry survey, sponsored by Genesys, of over 750 senior customer service, marketing and sales executives worldwide, including a set of “AI leaders,” defined as organisations who are more advanced in their AI journeys based on survey responses. The survey findings presented in this report demonstrate industry executives’ perceptions of how AI can improve customer journeys and strategies for deploying this technology to enable a more empathetic experience. In particular, this report focuses on how AI leaders differ from laggards, and the greater value that they capture as a result.

Key findings about AI leaders:

- **AI is increasingly critical to companies' CX and employee experience (EX) operations.** More than three-quarters of respondents (78%) agree that AI will be a critical part of their CX operations in the coming years—but the AI leaders among them are more likely to agree that is the case (85%). They are also actively exploring how AI could improve the employee experience, and deploying it at much higher rates, in areas that include identifying employee career growth opportunities (62% versus a survey average of 48%); in forecasting and scheduling to measure employee productivity (61% versus 46%); and using robotic process automation (RPA) to reduce employee effort (57% versus 44%).
- **AI is leading the culture change towards empathy, and customers are responding positively.** AI leaders are more likely to agree that AI is already helping customer journeys feel more empathetic to customers (87% versus a survey average of 76%), and they are more likely to agree in greater numbers that customers are responding well to their AI-driven CX initiatives (83% versus 76%).
- **Leaders in AI are using it as a tool for listening and learning.** They are already using AI to understand pain points in customer journeys in much greater numbers (90% versus 76%) and are more likely to use AI and machine learning to evaluate feedback from customers and employees to improve their people, processes and overall CX (79% versus 45%). AI leaders see engaging, learning, and understanding as the most powerful capabilities that AI brings to CX.
- **AI leaders record substantial improvements in customer lifetime value.** As a result of AI integration into CX operations, leaders report significant improvement across all business result categories and at higher rates than average, including customer satisfaction (80%, compared with a survey average of 68%), increased customer lifetime value (78% versus a survey average of 63%), and agree AI integration increased customer loyalty (77% versus a survey average of 65%).

Introduction: Supercharging CX: The journey so far

In the race to meet or exceed rising consumer expectations, many companies now look to AI technologies to supercharge the CX they offer.

AI can analyse vast quantities of data accurately and quickly, drawing out new insights about customer preferences and needs. It can be used to automate behind-the-scenes processes that might otherwise drain the time and skills of sales, marketing and customer service professionals. Through chatbots and voicebots,

More than three-quarters of respondents (78%) agree that AI will be a critical part of their CX operations in the coming years.

AI can interact directly with customers, assessing their issues and queries, resolving them where possible or directing them to a more suitable channel by predicting their intent.

In short, the integration of AI in customer journeys holds the promise of interactions between companies and consumers that are faster, more frictionless and more insight-driven than ever before.

In a global survey of over 750 executives in CX, sales and marketing roles conducted by Economist Impact and sponsored by Genesys, more than three-quarters of respondents (78%) agree that AI will be a critical part of their CX operations in the coming years.

Many companies have already made a start or have projects under way, with the three main reasons given being to improve the quality and consistency of CX (45%), increase customer loyalty (43%) and differentiate from competitors by offering a unique CX (32%).

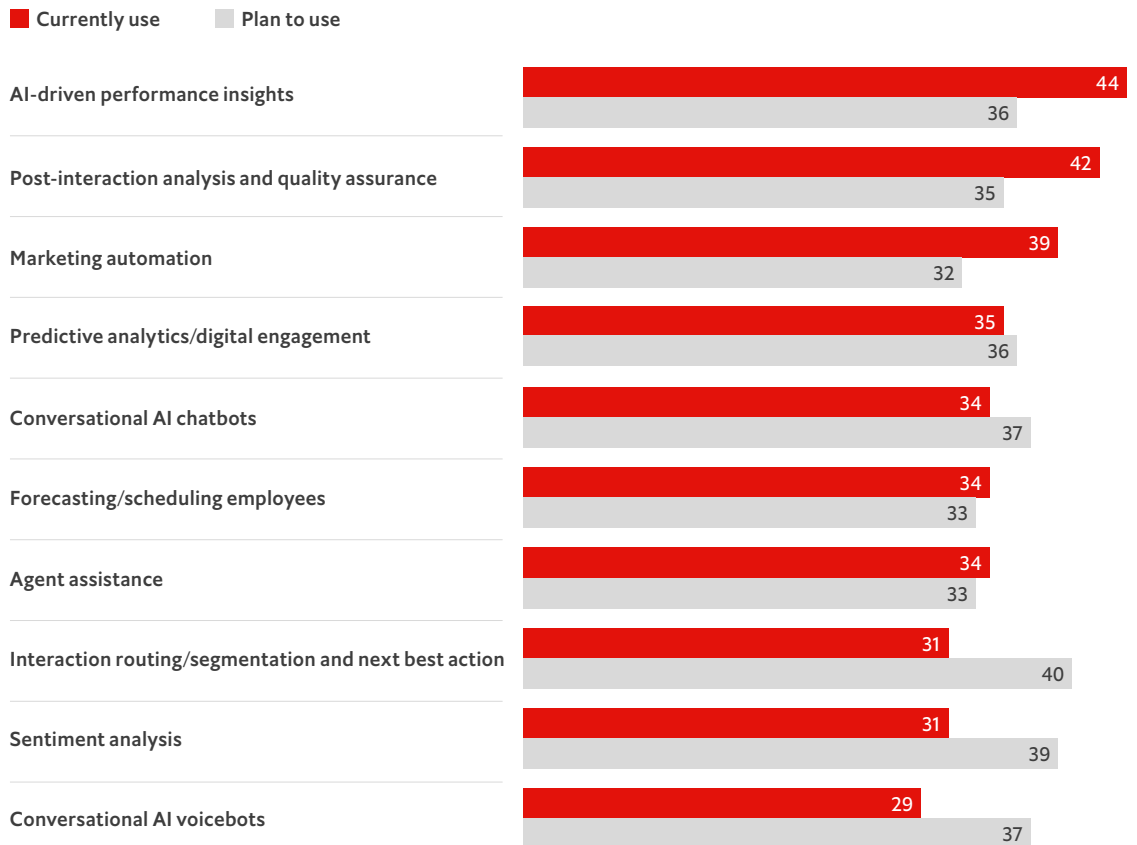
Where to begin?

Marketing automation is where many companies make a start, using AI to deliver ads and product recommendations, as well as to target campaigns and offers at particular customer segments. Many respondents (16%) say they first started using AI in CX through marketing automation, and indeed this is the area with the highest early adoption rates. Moreover, most organisations already have a strong foothold here, with the highest number of respondents (39%) saying they are currently using AI for that purpose.

AI has rapidly made inroads into other CX areas; when asked where they are currently using AI or plan to do so in the next year, respondents most commonly cited AI-driven performance insights (80%) and post-interaction analysis and quality assurance (78%).

Prioritising AI-driven performance insights makes sense, as this is the area expected to deliver the most organisational value by respondents who currently use it or plan to do so, followed by predictive analytics/digital engagement (30%) and marketing automation (28%).

Figure 1. In which of the following areas is your organisation currently using AI or planning to do so in the next year? (%)



Leaps in value

Early implementations are already paying off, with respondents reporting leaps in value from implementing AI in CX. Overall, the areas where they have seen the most improvement from their organisation's use of AI are improved customer satisfaction (68%), increased customer loyalty (65%), increased customer lifetime value (63%) and increased revenue (62%).

More importantly, the research shows that these leaps in value are significantly greater at those companies that we assess to be leaders in the deployment of AI.

To arrive at our definition of 'AI leaders', we ranked all participants based on their responses across a range of key questions in the survey that focus on AI strategy, implementation and measured benefits. AI leaders fell in the top third among all respondents' scores.

In this report we will explore how leaders' position along the AI maturity curve shows up regularly in the strategies they adopt for integrating AI into customer journeys and the benefits they achieve as a result.

“Today, all businesses have to access the arena and are charged with differentiating on the use cases that matter and the value advantage they deliver. There is no more time to rest on the AI maturity curve.”

John Tweardy, AI Institute, Deloitte

As a recent article published by management consultancy Deloitte states, the pressure is now on other firms to develop their own clear-sighted, purposeful, sustainable plans for implementing AI.¹

Figure 2. To what extent has your organisation's use of AI in CX brought about improvements in the following business results? (%)



“For every instance where legacy systems and structures cause stakeholders to conclude, ‘We can’t do that’, there is another organisation with the opposite view. AI, as with the cloud before it, is no longer a frontier economy where the first mover wins,” writes John Tweardy, of the firm’s Deloitte AI Institute.

“Today, all businesses have to access the arena and are charged with differentiating on the use cases that matter and the value advantage they deliver. There is no more time to rest on the AI maturity curve.”²

¹ ‘Scaling the AI Maturity Curve’, Deloitte, 2021

² ‘Scaling the AI Maturity Curve’, Deloitte, 2021

Defining AI maturity in CX: Who are the leaders?

At US-based insurance and financial services company Nationwide, work to implement AI within customer journeys dates back more than a decade, according to chief customer officer Amy Shore.

“One thing any company needs to use AI effectively is a lot of data—and data is something that every successful insurance company has in abundance, because it’s what has driven our underwriting, pricing and claims processes for years,” she says.

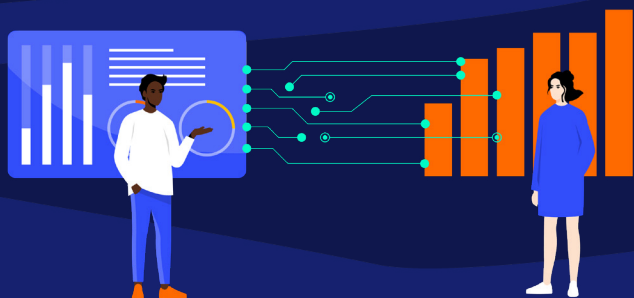
Nationwide’s early success in combining AI and CX involved using the technology to assess customer eligibility for life insurance policies. “That’s a stressful process for anyone. Your health and lifestyle are under scrutiny, so the quicker we can get you an answer, the better—and not just a ‘yes’ or a ‘no’, but also details of the kind of coverage and rates we can offer you,” she says.

Nationwide’s more recent AI efforts include the launch of Nora (Nationwide Online Response Assistant), an AI-driven chatbot that helps customers through simple tasks, such as resetting passwords, checking on the status of claims, or getting links to product information. In response to the covid-19 pandemic, Nationwide has redeveloped its claims adjustment process to take into account social-distancing requirements, using AI to analyse photos submitted by a policyholder of damage to their automobile, for example, and to provide an assessment of the likely repair costs. The company also uses AI to analyse customer feedback provided through surveys, via social media and in conversations with customer service agents.

“Data is a huge source of competitive advantage to us—it always has been—but AI is increasingly the way we unlock that advantage,” she says.

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Amy Shore, chief customer officer, Nationwide



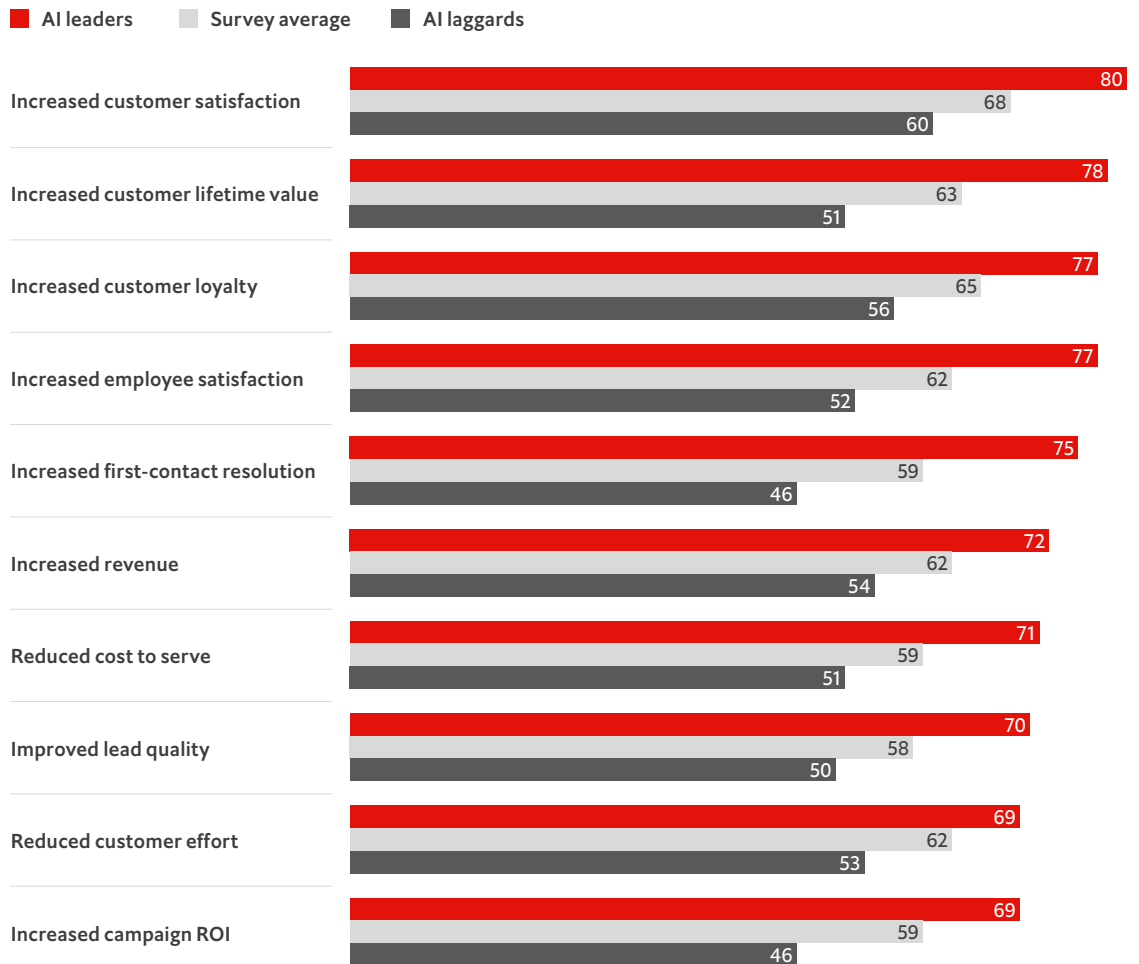
What makes a leader?

The survey shows that, like Ms Shore at Nationwide, AI leaders are confident that AI holds the key to a better customer experience. Leaders are more likely to agree that AI is helping customer journeys feel more empathetic to the customer and that AI will play a critical role in their organisation’s CX operations in the coming years. They are already using AI to understand pain points in customer journeys in much greater numbers (90% versus a survey average of 76%) and agree in greater numbers that customers

are responding well to their AI-driven CX initiatives (83% versus a survey average of 76%).

Perhaps more importantly, leaders report significant improvements in business results from their use of AI in customer experience, across every category listed and at substantially higher rates than average. By contrast, AI laggards—companies scoring in the bottom third of our ranking—report business improvements at well below average rates across every category listed.

Figure 3. To what extent has your organisation’s use of AI in the customer experience brought about improvements in the following business results? (%)

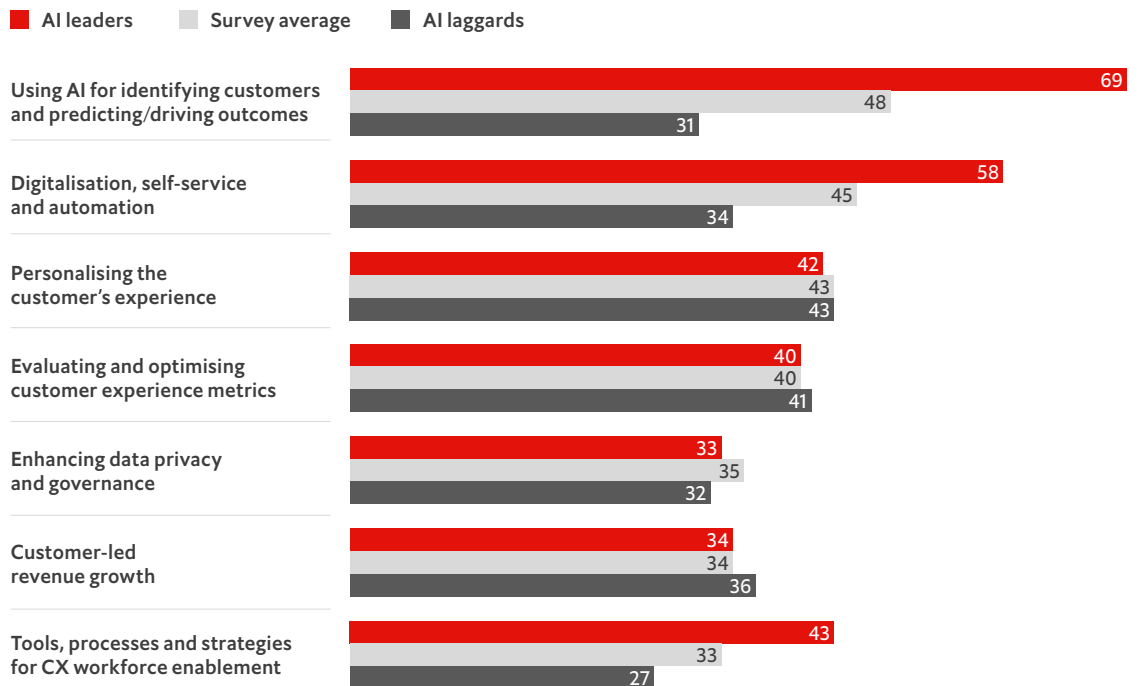


So, what differentiates the strategies of AI leaders?

First, leaders put more emphasis on AI over other strategic priorities for CX. For example, 69% of AI leaders say that using AI for identifying customers and predicting/driving outcomes is a priority for the next two years, compared with just under half (48%) of the survey base as a whole.

Among AI laggards, using AI to identify customers and predict/drive outcomes is a relatively low priority. The survey reveals that laggards rank customer identification and predicting/driving outcomes as their sixth priority, after personalising the customer experience; evaluating and optimising CX metrics; customer-led revenue growth; digitalisation, self-service and personalisation; and enhancing data privacy and governance.

Figure 4. Over the next two years, what are the most important strategic priorities across your organisation’s customer experience? (%)



Second, AI leaders have already put AI to work on evaluating feedback. They are much more likely than average to use AI to evaluate feedback from customers and employees to improve their people, processes and overall CX (79% versus 45%). By contrast, AI laggards are more likely than average to still use manual methods to review customer/employee feedback (41% versus 23%).

Third, AI leaders are actively exploring how AI could improve the EX, especially for employees who interact directly with customers in service

and support roles. When respondents were asked how they are using AI to improve the EX, AI leaders are more likely than average to be using it across all categories, and laggards far less likely.

In particular, leaders are significantly more likely to be using AI in identifying employee career growth opportunities (62% versus a survey average of 48%); in forecasting and scheduling to measure employee productivity (61% versus 46%); and using robotic process automation (RPA) to reduce employee effort (57% versus 44%).

Figure 5. In which of the following areas is your company using AI to improve the employee experience? (%)

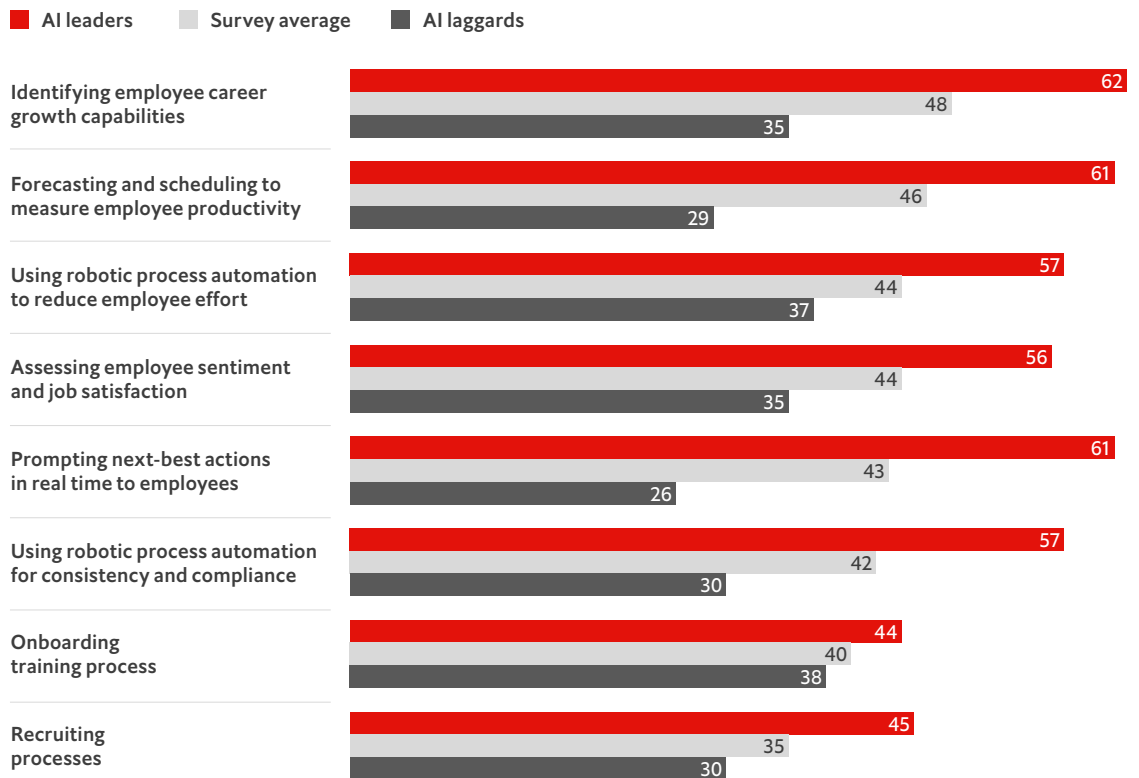
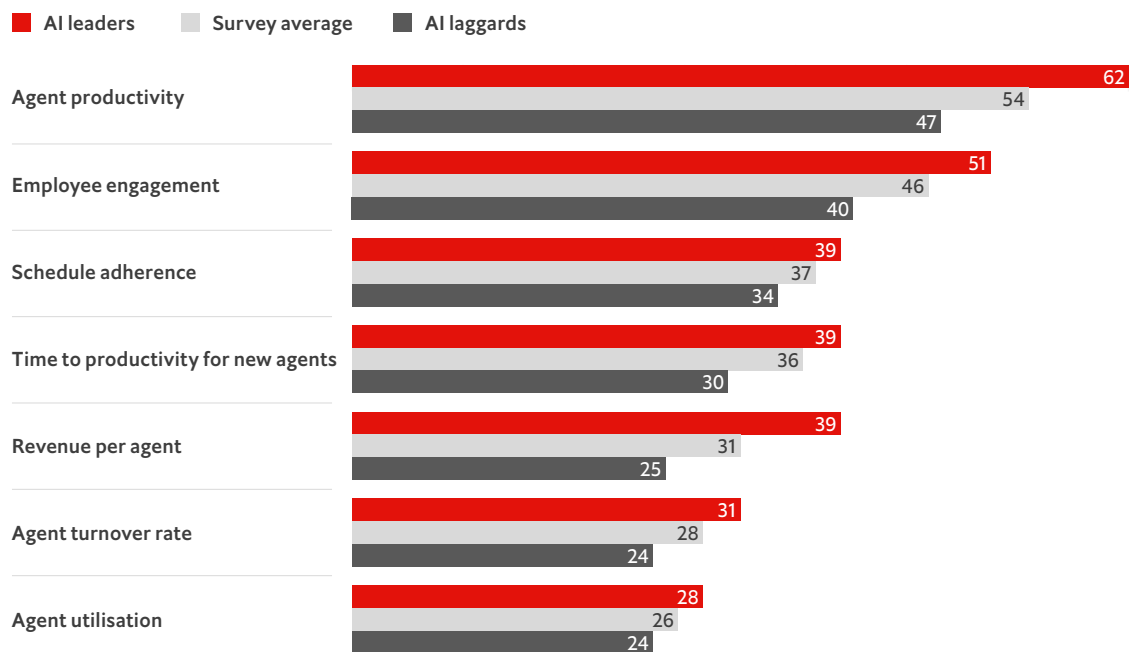


Figure 6. Which of the following employee metrics have seen the most substantial improvements since your organisation's implementation of AI? (%)



Again, we see that AI leaders who focus on the employee experience reap more substantial benefits across most metrics. An uplift in agent productivity is the most commonly cited improvement across all respondents (cited by 54%), but leaders are significantly more likely than laggards to report this benefit (62% versus 47%).

“AI is very useful in helping our agents to engage with the customer at exactly the right moment, so that the customer has an easier experience and to ensure that we win that customer”

Amy Shore, chief customer officer, Nationwide

At utility company Engie, corporate initiatives focus on helping the thousands of call centre agents who handle some 10 million incoming calls a year to work more

productively, says managing director of workforce management, Louis Lescoeur.

“The first place that we used AI and machine learning was to predict the volumes of incoming calls we could expect,” he says. That proved helpful in terms of planning and resourcing call centres, ensuring that agents were not swamped and customer waiting times were minimised, prompting Engie to take its investigations further.

The company has since moved on to pilot predictive web engagement technology; when a visitor to the company’s website appears to be struggling to fill in a form to sign up to its services, a customer services agent is automatically prompted to reach out to them and offer support. “Here, AI is very useful in helping our agents to engage with the customer at exactly the right moment, so that the customer has an easier experience and to ensure that we win that customer,” he says.

Engie is also starting to explore using AI in the form of natural language processing (NLP) to analyse conversations between agents and customers for training and quality assurance purposes.

“We have more work to do here, but my feeling is that AI will help agents to work better, by providing all the information they need, at the right moment. For the agent, that will allow them to focus their attention on the work they do best: listening to customers, understanding their needs and finding solutions, in a very human way.”

A sign of maturity

What sets AI leaders apart in maturity terms is the breadth of their AI implementations. Simply put, companies that deploy AI across a wider range of activities in sales, marketing and customer service operations derive the most significant CX and EX benefits.

“This is a very common situation that I see with clients,” says Fabio Silvestri, general manager for Latin America at Symphony RetailAI, a technology provider working with retail companies on their AI projects. “With early results comes confidence, and with confidence comes creativity—new ideas of where else they could be applying AI.”

When asked about their current use of AI, responses indicated that leaders implemented AI at higher rates than average in all ten categories, and laggards incorporated AI applications at a significantly lower rate.

“We’ll keep looking for new opportunities to use AI to improve our customer experience. We feel like we’ve achieved a great deal already, but at the same time, we’re probably just getting started, because emerging applications and potential benefits of AI are so compelling for us,” says Ms Shore at Nationwide.

“We uncover new insights pretty much every day that make us go, ‘Wow. We would probably never have known about this without AI.’”

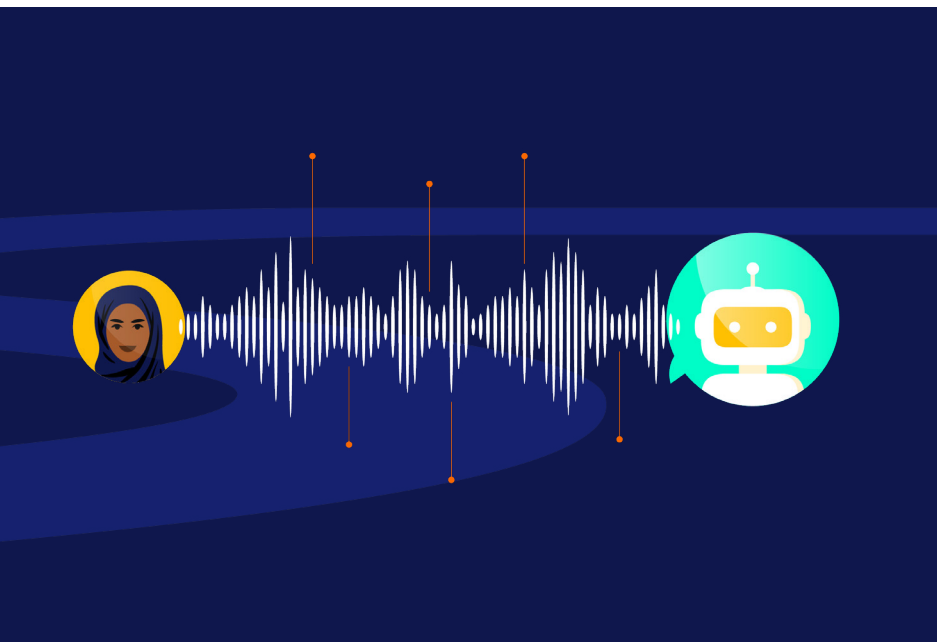
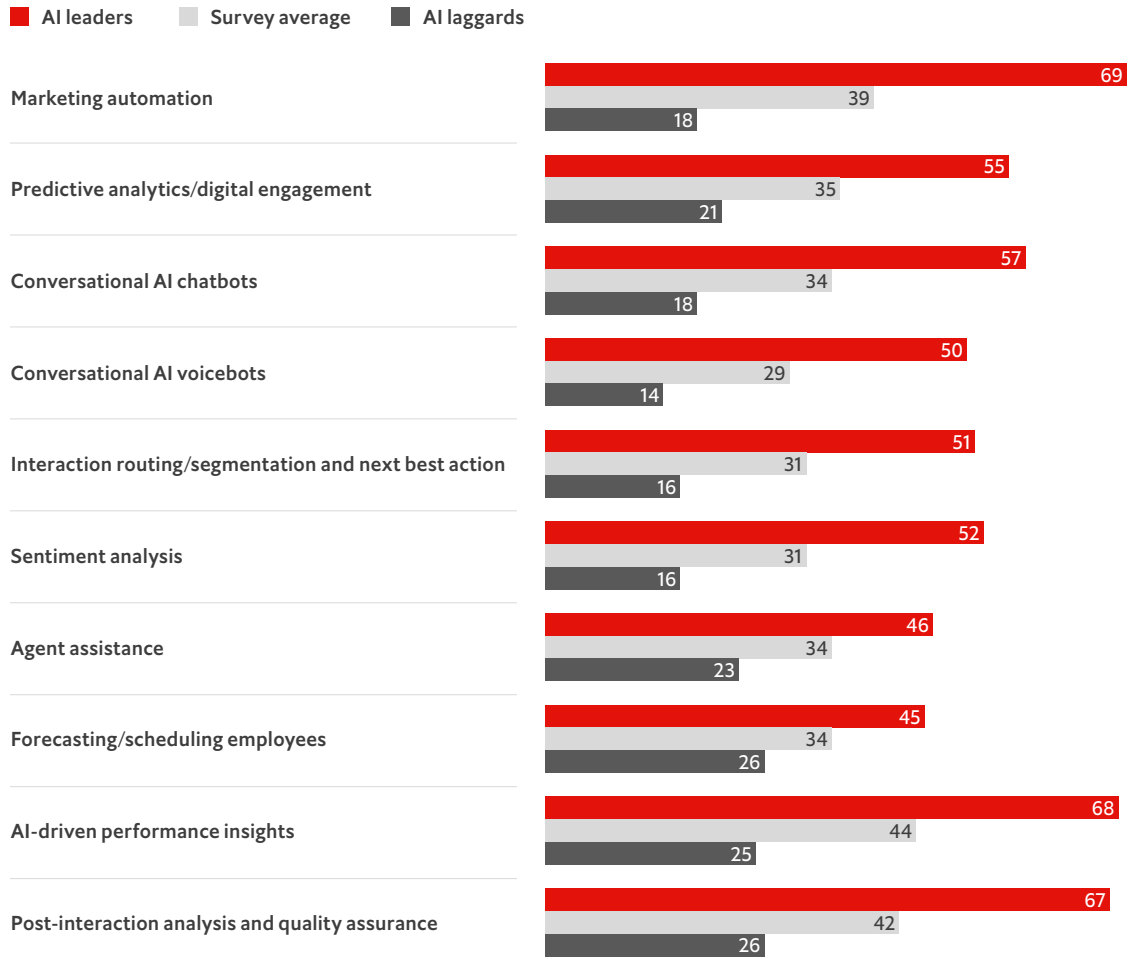


Figure 7. In which of the following areas is your organisation currently using AI? (%)



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Amy Shore, chief customer officer, Nationwide



Pathways to maturity

Every company will have its own strategy for implementing AI in customer journeys, tailored to its business model and customer base—but identifying customer pain points across those journeys is usually a good place to start, according to Michael Sherwood, head of digital experience at Atom Bank.

From its launch in 2016, the UK-based challenger bank has kept an extremely sharp eye on its ‘voice of the customer’ (VOC) data, an approach Mr Sherwood brings with him from previous CX roles at Virgin Money and Tesco Bank.

“ Anything that frustrates or disappoints our customer—we want and need to know about it. My aim from the start has been to maintain the truest picture possible of the customer experience we offer and to use our analysis of the type and frequency of issues that customers encounter to directly inform how we change and improve as a business. ”

Michael Sherwood, head of digital experience, Atom Bank

“Anything that frustrates or disappoints our customer—we want and need to know about it,” he says. “My aim from the start has been to maintain the truest picture possible of the customer experience we offer and to use our analysis of the type and frequency of issues that customers encounter to directly inform how we change and improve as a business.”

Atom Bank initially introduced AI to help the organisation understand why customers might divert from Atom Bank’s mobile app (its primary channel for transactions) and instead contact the call centre for help. The analysis was based on data collected by customer service agents and by applying NLP to their conversations with customers. But the bank’s use of AI has quickly expanded to cover a wide range of other touchpoints: website and app analytics; digital feedback forms; customer surveys; reviews on app stores; and comments on social media.

“Our VOC programme is now pretty mature, but it involves collecting huge amounts of data, in an extremely wide range of formats. So AI really is the best way for us to establish that true picture that we’re after and to get insights from data as efficiently as possible,” he says.

“As well as pain points, it is important to keep an eye out for opportunities to meet business-level objectives,” adds Ms Shore at Nationwide, “whether that’s reducing costs or streamlining a process.”

“Combining a win for your company with a win for the customer, that’s what we’re all aiming for,” she says. So in the case of using AI for underwriting life insurance policies, she says, Nationwide not only delivers faster answers more conveniently for customers, but it has also reduced its reliance on human underwriters and the time and costs previously associated with their work.

A call for consensus

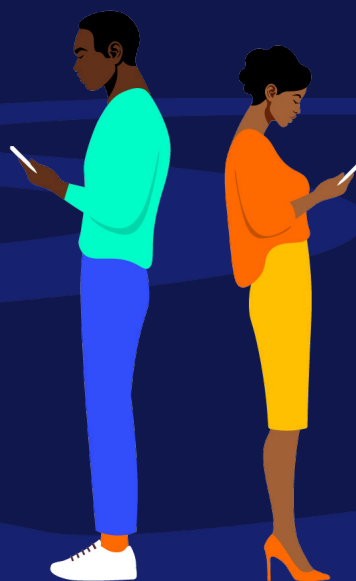
Since a customer journey typically includes touchpoints that involve marketing, sales and customer service staff, it will be necessary to achieve consensus across these three areas when a company decides their AI priorities. Consensus-making will need to take into account the different drivers that executives in the three functions view as essential to successfully implement AI in customer journeys.

The survey shows that while respondents in customer service see increasing customer loyalty as the main driver of AI, for those in both sales and marketing, improving quality and consistency of processes is a more important driver.

The three departments also take slightly different views of strategic priorities across their organisation’s customer experience, reflecting their focus on different areas of the customer journey.

Customer service executives, for example, place significantly more importance on using AI for identifying customers and predicting/driving outcomes than their colleagues in sales, and sales executives are more likely than customer service executives to prioritise digitalization, self-service and automation as well as enhancing data privacy and governance. Likewise, marketing executives are less likely to prioritise customer-led revenue growth than those in either group, but more likely to focus on evaluating and optimising CX metrics.

While respondents in customer service see **increasing customer loyalty** as the main driver of AI, for those in both sales and marketing, **improving quality and consistency of processes** is a more important driver.



In some industries, however, a customer journey may look very different. Take healthcare, for example: patients are typically diagnosed with a medical condition and then follow an appropriate treatment and care pathway, as prescribed by their doctors, and success is measured in terms of patient outcomes. AI is already playing a big role here, according to Dr Samir Said, general manager for connected care and healthcare informatics in the Middle East, Turkey and Africa at health technology company Philips.

“Connected medical devices already produce huge volumes of data that enable medical teams to plan care pathways, make real-time clinical decisions with confidence and collaborate with colleagues on care-giving,” he explains.

“What this looks like in terms of the patient’s journey obviously differs from case to case, but in the best case scenario, it could mean faster diagnosis and more effective treatment. It might mean they can leave the hospital and be remotely monitored in their own home, which is better for them and which frees up capacity in hospitals and clinics. I believe we’re just at the start of a huge transformation of healthcare thanks to AI, and it’s one that will benefit patients in many different ways.”

Risks versus reward

As with all emerging and rapidly advancing technologies, decisions about AI will need to be made on a risk-reward basis. Often, that means experimenting with AI through small-scale pilots to get a better view of what value might be achieved, says Mr Silvestri at Symphony Retail AI. This technology is new and companies can be risk-averse, “but without taking some carefully managed risks, it’s impossible to know what the rewards might be,” he says.

The survey findings suggest a correlation between the effort and reward that respondents report from their AI in CX initiatives. When asked about the areas in which they are currently using or plan to use AI, respondents cited post-interaction analysis and quality assurance as the areas that have been (or are expected to be) the most challenging to implement, followed by AI-driven performance insights and predictive analytics/digital engagement. Accordingly, the respondent group as a whole anticipates that the greatest value will come from AI-driven performance insights, predictive analytics/digital engagement and marketing automation, in that order. Both leaders and laggards agree that where AI integration requires the most effort, it will also deliver the most value.

The survey findings suggest a correlation between the effort and reward that respondents report from their AI in CX initiatives.

Measuring the return on value is not easy, however. Fifty-two percent of respondents find it challenging to measure return on investment (ROI) from AI-driven CX initiatives. And leaders are more likely than laggards to believe that is the case (62% versus 47%), perhaps because they have more experience in attempting to measure ROI across a greater range of projects.

And even when value from small-scale investments has been demonstrated, AI solutions will need to be both scalable and flexible, cautions Peter Hillebrand, head of department for customer innovation insights and analytics at Vodafone Germany.

Using AI at the company to route customers' calls to the customer service agent best-placed to help them (predictive routing) has resulted in an uplift in customer satisfaction and sales at the company, he says, but since a great deal of effort goes into building algorithms and data models, it makes sense to build them in such a way that they can be applied to different situations.

"What teams want to avoid is building 'one-trick ponies' (that only perform one task). What's increasingly important to us is building a more modular foundation, so we can test and train models faster and get benefits faster. There is a growing awareness that the decisions we make around AI today should have the potential to work for customer experiences we want to offer in the future."

A question of bias

Meanwhile, a growing challenge is tackling the question of bias in AI. A recent report from management consultancy PwC offers a simple definition of algorithmic sorting: "AI that makes decisions that are systematically unfair to certain groups of people."³

In other words, there is increasing concern that bias against some customers could arise when algorithms are poorly built or trained on unrepresentative or otherwise flawed information that reflects historical inequalities around race, gender or disability, for example. Most companies have in place anti-discrimination policies and programmes to recruit diverse talent, but "these efforts may be fatally undermined if the AI models used in everyday operations and the delivery of work inadvertently discriminate," warn the authors of the PwC report.

The overwhelming majority of respondents are concerned that bias could creep into their AI-driven CX initiatives and take preventative measures. Almost half (47%) are requiring ethics training for employees, and a similar proportion have built ethics reviews into their AI development and implementation processes, and 45% of respondents are conducting algorithmic audits to help identify any issues. Once again, leaders are ahead of the curve here, outstripping the survey average on every measure taken to tackle the problem. For example, 62% of AI leaders require employees to undertake ethics training, compared with a survey average of 47%, and 65% of them have built ethics reviews into AI development and implementation processes, against a survey average of 46%.

Almost half (47%) of respondents are requiring ethics training for employees, and a similar proportion have built ethics reviews into their AI development and implementation processes, and 45% are conducting algorithmic audits to help identify any issues.

³ ['Understanding algorithmic bias and how to build trust in AI'](#), PwC, January 2021

Conclusion: A future based on engaging, learning and responding

As deployment of AI in customer journeys matures, so does the way in which executives see the technology's role. Increasingly, AI is coming to be seen not as a 'robot replacement' for human interactions, but rather as a 'helper', enabling customer service, sales and marketing staff to focus their decision-making and energy on the kinds of work they do best.

AI leaders see engaging, learning and responding as the most powerful capabilities that AI brings to CX.

AI leaders see engaging, learning, understanding and responding as the most powerful capabilities that AI brings to CX, and are mindful of its ability to identify customer groups, uncover insights and adjust strategies accordingly—data-intensive tasks that might be extremely time-consuming and costly, if not impossible, for humans to perform effectively using manual

methods. The quantitative capabilities and speed of AI can be used for high-volume work, so human efforts can focus more on strategic thinking and customer-centric interactions.

In other words, these capabilities can be extraordinarily powerful in getting a conversation started between a company and a customer, making sure it stays relevant as the relationship develops, and evolves as the customer's needs and preferences change. Even so, it will still be humans that bring interpretation, nuance and context to these conversations, highlighting the importance of employees and their own experiences.

Companies that approach the CX challenge with a mature view of AI are set to remain leaders in a world where customer journeys increasingly need to meet high expectations for convenience, accuracy and empathy in order to deliver advantage to both customer and company. The opportunities for companies already heading in that direction—or planning to do so—are substantial. Others cannot afford to get left behind.

About Genesys

Every year, Genesys® orchestrates more than 70 billion remarkable customer experiences for organizations in more than 100 countries. Through the power of their cloud, digital and AI technologies, organizations can realize Experience as a Service, their vision for empathetic customer experiences at scale. With Genesys, organizations have the power to deliver proactive, predictive, and hyper personalized experiences to deepen their customer connection across every marketing, sales, and service moment on any channel, while also improving employee productivity and engagement. By transforming back-office technology to a modern revenue velocity engine Genesys enables true intimacy at scale to foster customer trust and loyalty.

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