

Target Operating Model for Customer Relationship

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Content

Introduction p.03

**Rising customer expectations,
ever-increasing demands** p.04

**Customer relationship at
the core of the value proposition** p.06

**Customer relationship operating
models: balancing efficiency
and value in the age of AI** p.10

**Towards new, innovative
& hybrid models** p.14



Introduction

Customer relationship at the center of brand priorities

The relationship between companies and their customers has become critical, particularly in an increasingly complex economic environment. Customer acquisition and the delivery of a well-designed customer experience are key levers to maximising customer lifetime value, i.e. the total value generated throughout the customer relationship.

A distinctive customer experience can have a significant impact on an organisation's growth and long-term sustainability. Customers are 3.8 times more likely to repurchase after a successful customer experience than after a disappointing one (MIT Technology Review x EY Studio+, 2025). Designing an effective and relevant customer relationship model is therefore a core strategic priority for brands.

How should Customer Relationship Management be positioned to maximise value creation?

Rising customer expectations, ever-increasing demands

Customer expectations regarding customer experience have evolved significantly over recent years, driven by the rise of digital technologies and instant access to information. Beyond high-quality products and services, customers now expect personalised, seamless and transparent interactions across every touchpoint with a brand.

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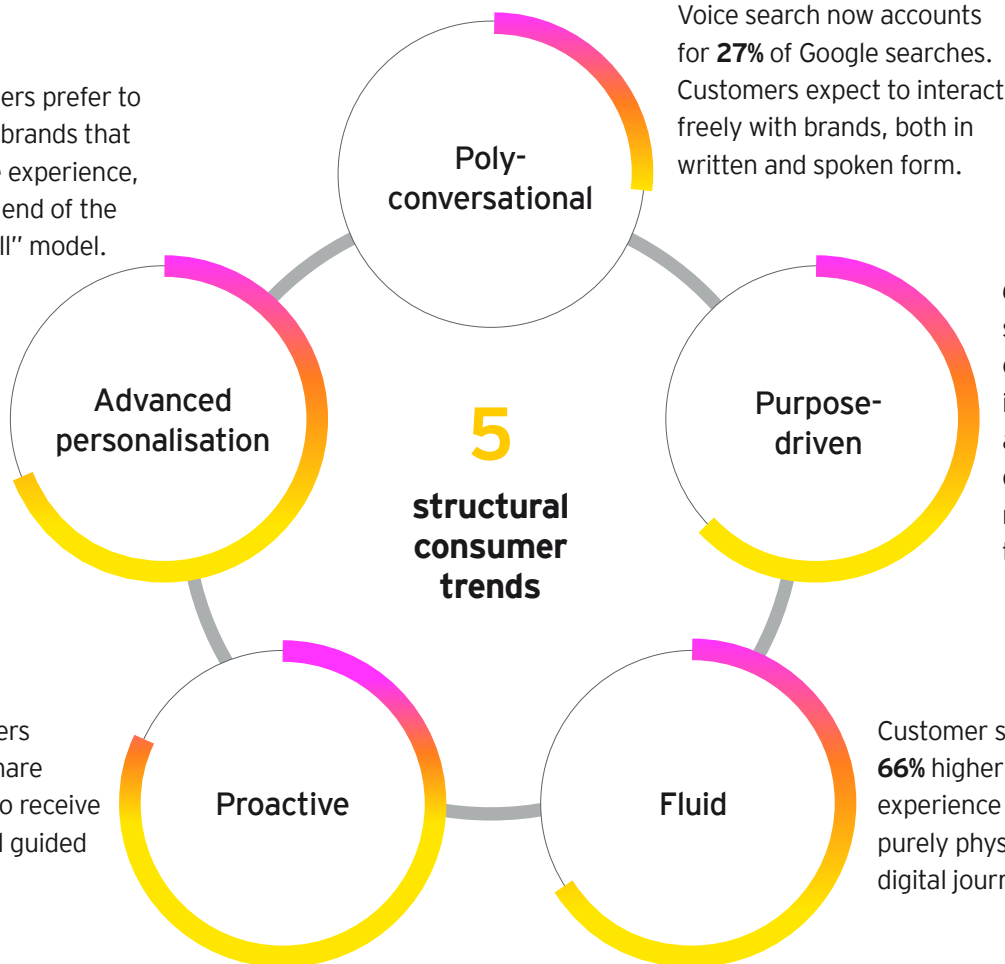
The core challenges of customer relationship management have not fundamentally changed. What has changed is the level of expectation, it is rising rapidly and the bar for differentiation is increasingly high.



Laurent Vagneur
Partner EY Studio+ France

A study conducted by EY Fabernovel, part of EY Studio+, highlights five structural consumer trends expected to persist over time:

76% of consumers prefer to purchase from brands that personalise the experience, confirming the end of the “one-size-fits-all” model.



These rising expectations are driving organisations to rethink their strategies, embedding customer-centric approaches and leveraging data analytics to anticipate customer needs and preferences.

The impact on organisations is profound. Those delivering exceptional customer experiences stand out in the market, build stronger loyalty and enhance their reputation. In short, customer experience has become a decisive strategic lever for sustainable growth.

Customer relationship at the core of the value proposition

Customer relationship management is now positioned as a key component in shaping offerings and the overall customer experience. Some organisations go as far as enhancing, or even monetizing, their customer relationship models.

1. A strategic repositioning of Customer Relationship Management

Customer Relationship Management functions are increasingly becoming **fully-fledged strategic players** within organisations. Historically viewed as cost centres, they are evolving into **value-generating functions**, actively involved in commercial decision-making and operating in close alignment with marketing and sales teams.

This shift is observable across multiple industries.

In the insurance sector, organisations such as MMA and Aésio Mutuelle have repositioned their customer relationship functions to **co-create products and offers** alongside marketing teams, conducting joint customer research to uncover unmet needs and prioritise pain points.

In retail, Cdiscount similarly involves customer relationship teams in digital marketing initiatives, leveraging their deep customer insights.

2. Customer relationship as a key attribute of the value proposition

Optimising request handling requires organisations to **structure access to communication channels based on customer segmentation**. This involves analysing segment-specific needs and categorising customers according to volume, value and priority.

Premium segments typically favour human interactions, such as dedicated advisors, while more price-sensitive segments may prefer automated solutions and self-service platforms to streamline issue resolution. Notably, **80% of customer service issues could be resolved autonomously** (MIT Technology Review x EY Studio+, 2025).

USE CASE – BOURSOBANK

BoursoBank illustrates this paradigm shift through differentiated customer relationship models, free and paid, aligned with its product offerings. Its high-end “Metal” offer includes privileged access to phone-based customer support.

Aligning channel access with offerings places customer relationship management at the core of customer expectations, enhances experience differentiation and improves cost control.

3. Evolving differentiation levers

With customer relationship management embedded in the value proposition, organisations seek differentiation by reinventing how they engage with customers. Four primary differentiation levers emerge:

Lever #1

100% France-based customer relationship

Some organisations strengthen loyalty by promoting a “Made in France” customer relationship model. The French Association of Customer Relationship (AFRC) has introduced the “AFRC Relation Client France” quality label, recognising organisations committed to delivering **100% France-based customer service**. Certified organisations include Aésio Mutuelle, BPCE Financement, Edenred, EDF, Leroy Merlin and La Banque Postale.

Lever #2

A local or regional proximity approach

Balancing national coverage with regional presence enables organisations to address customer needs through local expertise and geographic proximity. **Highlighting regional customer relationship models builds trust** and ensures greater responsiveness, while inter-regional overflow mechanisms help absorb demand fluctuations.

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Agents are multi-skilled but specialised in a specific domain. If they encounter an issue they cannot resolve, they can easily rely on a specialist colleague present on the openspace.



Christophe Leclerc

Head of Customer Relationship,
Decathlon France

Lever #3**Differentiation through expertise**

Other organisations differentiate through **deep thematic expertise**, mastering technical details while tailoring responses to customer needs.

Decathlon places sports and technical expertise at the heart of its customer relationship strategy, with advisors specialising in specific sports disciplines.

This expertise is available both in-store and remotely through **Visiostore**, enabling customers to book video appointments with specialised advisors based on the selected sportive topic chosen by the client: fitness, golfing, camping, biking, etc.

Lever #4**100% digital as a differentiation strategy**

Finally, some organisations rely on technological innovation and omnichannel, sometimes fully digital, approaches offering customers full autonomy while improving operational efficiency and cost control. Self-care solutions, conversational bots and customer communities become central components.

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Digital pure players did not digitalise existing models : they established 100% digital standards that traditional players are now striving to reach.



Caroline Martin
Partner EY Studio+ France

Customer relationship operating models: balancing efficiency and value in the age of AI

Customer relationship management is undergoing profound transformation. Driven by artificial intelligence, organisations are gaining speed, precision and fluidity. However, the key challenge remains: **how to continue creating human, emotional and differentiating value in the race for efficiency?**

To address this challenge, organisations must design **adapted operating models** capable of reconciling efficiency, personalisation and growth ambitions.

1. The alliance of human and technology

Artificial intelligence as a performance driver

No longer an emerging technology, AI is becoming a standard in customer relationship management: process automation, reduced administrative tasks, 24/7 availability and personalised interactions.

Benefits are already measurable both on client and employee's side:

- **Customer perspective:** 76% expect personalisation based on their data (Cision – Palmes de la Relation Client AFRC – october 13th 2025).
- **Employee perspective:** 67% report time savings (Forester – Palmes de la Relation Client AFRC – october 13th 2025).

Generative and agent-based AI now anticipates, adapts and analyses in real time, enabling smoother and more relevant customer journeys.

However, AI alone does not create emotional value. Many AI use cases promoted by vendors remain disconnected from operational realities, particularly due to data structuring and model training challenges, limiting the transition from proof of concept to scale.

This can limit the actual value created, particularly in terms of time savings and financial quantification, if the initial project briefing is not sufficiently well-defined. In this context, one thing remains clear: human interaction is a true differentiating factor.

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Only 10% to 30% of GenAI POCs reach production, across industries and functions.



Vincent Vella

Director EY Studio+ France, AI Transformation Leader

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When AI becomes the norm, human interaction emerges as the key differentiator of the customer relationship value proposition, creating attention, trust and emotion.



Olivier Garnier

Manager EY Studio+ France

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AI is now a major lever to streamline and personalize omnichannel customer relationship journeys. But the value of the relationship still relies on the human element: customers expect to be able to access an advisor when the situation requires it.



Philippe Le Grevès

Former Marketing & Performance Director, Suez France

Human interaction as a differentiation factor

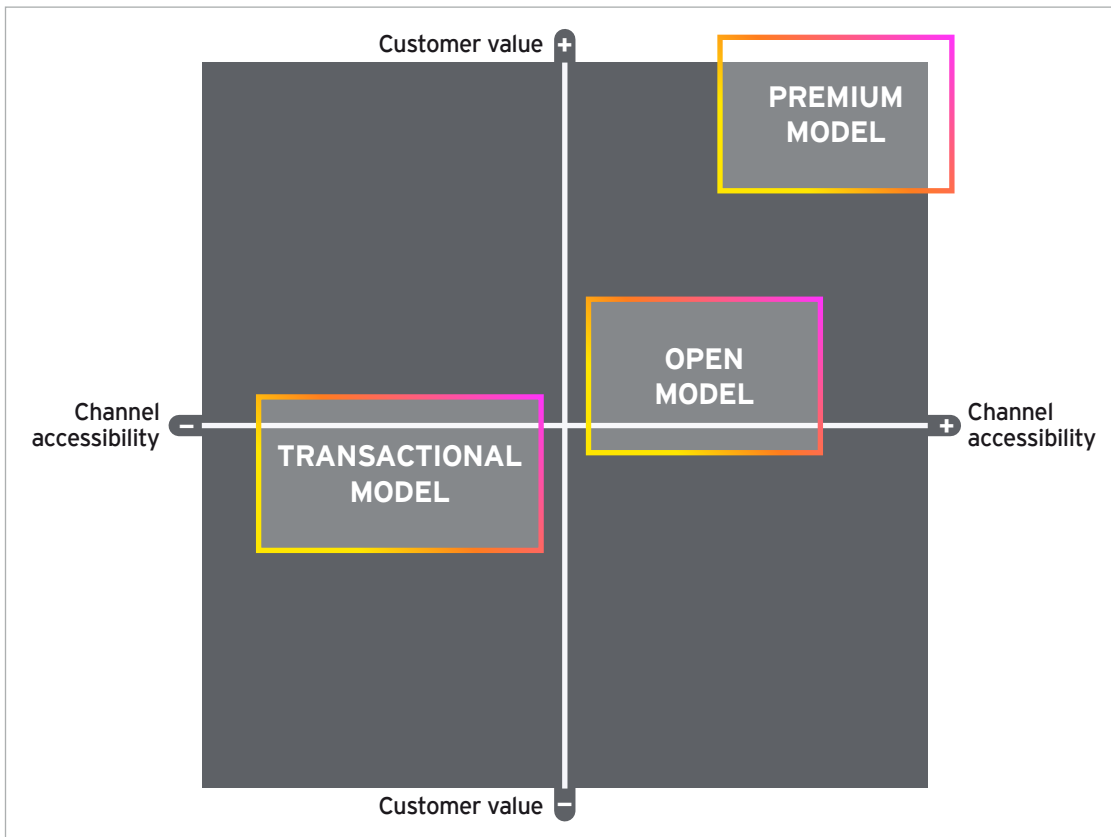
As interactions become increasingly automated, human contact becomes rarer, therefore more valuable. According to **Harvard Business Review**, **65% of the most positive AI-enabled customer experiences involve human interaction**. IPSOS BVA's 2025 Customer Service Observatory confirms that human interaction quality remains the leading driver of satisfaction and loyalty.

In a context where technology becomes the norm, the human factor becomes the differentiator once again. Human interactions embody attention, trust, and emotion, and become “premium” moments capable of creating a lasting bond with the client.

2. Customer relationship operating models

Three main customer relationship models are emerging and are structured according to two axes:

- "customer value": characterized notably by revenue, margin, or market segment;
- and "channel accessibility": characterized by the channels available to customers and their accessibility.



The "Premium" model

Characterised by **high service levels and multichannel availability**, this model is reserved for **high-value customer segments** defined by assets, spending volume or loyalty programme status.

Its accessibility is generally conditioned by a **level of client value** that can be defined by client assets, the volume of expenditures made, or membership in loyalty programs. model is therefore reserved for certain **customer segments identified as a strategic priority**.

USE CASE – AIR FRANCE

Customer access to advisors is differentiated based on customer value. Premium customers benefit from 24/7 access to dedicated internal advisors, while others are supported through external BlueLink advisors. The premium "Ultimate" offer includes a personal travel companion 7 days a week, day and night, available exclusively to eligible customers. **This differentiating element is accessible only to customers benefiting from this offer.**

The “Open” model

Focused on **inclusivity and accessibility**, this model provides **standardised services to all customers without specific conditions**.

Customers receive a standardized service that meets general expectations, without advanced personalization. This may include answers to frequently asked questions, solutions to common problems, and access to online resources. This model enables a democratic customer relationship, where **every customer, regardless of their status, can benefit from quality service**.

USE CASE – EDF

EDF serves 24 million customers, with an average of one customer contact per year. Customer relationship management is structured around regulated and market-based tariffs, with no individual customer differentiation to ensure fairness under regulatory constraints.

The “Transactional” model

This model consists of limited levels of service and availability, which **restrict accessibility**, particularly for telephone customer service.

Access restrictions to customer services take several forms:

- **Conditional customer service**, reserved for contacts with confirmed value.
- **Prioritization of contacts**, with customers self-assessing the priority level of their request.
- **Reduction of the number of channels** to only digital channels or those controlled by the company.
- **Paid or less accessible channels**, exemplified by the implementation of a paid telephone channel. The paid nature is a lever to limit the number of incoming calls and encourage customers to turn to digital and physical channels.

USE CASE – SOSH

Orange created a brand offering low-cost, no-commitment plans called Sosh, with customer service limited in its channels.

This «low-cost» brand provides a deliberately restricted customer service offer that is 100% digital. This intentional limitation customer service offers and channels is part of a “self-care” approach to customer relationships.

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The customer relationship is not differentiated based on the customer, there is a stake of fairness.



Michel Piguet

Director of Customer and Commercial Relations at EDF France

Towards new, innovative & hybrid models

Customer relationship has become a crucial strategic challenge for companies seeking to stand out in an increasingly competitive market. Customer relationship models, whether “Premium”, “Open”, or “Transactional”, offer varied approaches to meet consumers’ growing expectations for personalization, accessibility, and efficiency.

The emergence of artificial intelligence is driving a major transformation in the customer relationship profession, both in its structure and strategy. For many market players, technological innovations help address emerging needs by enhancing accessibility for customers, enriching the service offering, and facilitating the work of advisors. At the same time, new market entrants are moving in this direction by bringing a disruptive approach focused on democratizing intelligence. Their solution relies on a virtual agent available 24/7 across multiple channels, including voice, thus offering personalized service at scale and real-time analysis of customer data.

While artificial intelligence profoundly transforms customer relationships, it cannot erase the human dimension. Customers still express the need for humanized and personalized contact, characterized by listening and trust—expectations that highlight the importance of qualified advisors. In exploring the possibilities offered by technology, the ultimate goal remains to strengthen the human dimension.

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