



13 **Introduction**

Jerry Wind, Margherita Pagani, and Jerry Dischler

The guest editors of this special double issue of MBR describe its inspiration and importance. The issue explores how AI can impact customer engagement now and what it might be able to do in the future. With contributions from a global diversity of renowned scholars, practitioners, and futurists, this issue of MBR is a vital examination of a rapidly evolving technology that will shape every life on earth.

15 **Section I. PERSONALIZATION**

The Mastercard Digital Marketing Engine™: Using AI to Spot Micro Trends for Effective Customer Engagement

Raja Rajamannar

The author, chief marketing and communications officer of Mastercard, describes the dwindling of consumer attention and explains how marketers can follow Mastercard's example and use emerging AI technology to engage consumers meaningfully, authentically, and in real time.

19 **The Alibaba Challenge: How to Effectively Engage with a Billion Customers**

Yitong Wang, Ofer Mintz, Depin Chen, and Kehan Chen

Alibaba conducts millions of transactions involving billions of dollars each year. The authors describe how the company uses AI-powered chatbots to complement its human resources so as to maximize engagement with its millions of customers and with its vendors.

24 **AI in Personalized Product Recommendations**

Kartik Hosanagar and Dokyun Lee

Consumers today are presented with a vast wealth of product offerings in digital marketplaces and storefronts. It is essential that managers consider how to ensure that shoppers find their company's products. The authors explain the power of recommender systems, fueled by AI, to do just that.

29 **Hyper-Personalization for Customer Engagement with Artificial Intelligence**

Thomas H. Davenport

Personalization based on customer attributes and behavior is a familiar concept among marketers, and AI is making it increasingly effective. AI-based hyper-personalization employs sophisticated tools and far more data than previous methods and is far more precise as a result. The author discusses the role of AI in personalization and the growing backlash against personalization fueled by data privacy concerns.

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Saving Lives with AI: Lessons in Personalization and Engagement

Rex Briggs, Stefanie Friedhoff, and Erik Lundberg

The authors describe how the Ad Council rose to the challenge of educating people about the COVID-19 vaccination by using AI personalization to get the right messages to the right people. The council's work not only saved lives and reduced hospitalizations, it also demonstrated that AI personalization can increase engagement and improve advertising results.

43

After a Stroke, AI Helped Me Learn to Write Again

Mukul Pandya

Every year, fifteen million people around the globe suffer strokes. The author, a lifelong writer and editor, describes how recent developments in artificial intelligence helped him to recover his abilities and sense of self after a debilitating stroke changed his life overnight.

Section II. AUTOMATION

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AI + Human Is the Essential Formula for Customer Engagement

Chetan Dube

As AI systems for customer engagement become ever more prevalent, it is vital that business leaders understand how to design and use them. The author explains why the AI + human formula is essential to high-quality, long-term customer engagement.

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The Leader's Strategic Mindset: A Key Factor for AI Success

Pernille Rydén, Torsten Ringberg, and Omar A. El Sawy

Businesses are increasingly using AI to transform their processes and create new ways of engaging with customers. But leaders who project old assumptions about customer engagement onto the breathless use of AI risk creating a dangerous disconnect that will deprive their companies and their customers of value. The authors present a strategic mindset framework to help leaders avoid these pitfalls.

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Book Review: Balancing Human and AI Control to Achieve Meaningful Customer Engagement - *Human-Centered AI* by Ben Shneiderman

Avi Parush

The author reviews Ben Shneiderman's *Human-Centered AI*. We assume that AI technologies within service systems will increase the customer's engagement with the service itself and the company providing that service. Yet, paradoxically, with the proliferation of AI, people could become less involved and more disengaged. Is AI's use for engagement then a double-edged sword?

68 **Book Review: *Artificial Intelligence for Sustainable Value Creation*, Margherita Pagani and Renaud Champion, eds.**

Charles Hofacker

Artificial Intelligence for Sustainable Value Creation is an edited volume whose authors offer an exploration of the possibilities and challenges of widespread use of AI. The collection puts what we know about managing information systems, strategy, and marketing into the context of AI. The contributors explore how human-centric AI systems can create ethical, societal, and business value for organizations.

Section III. PREDICTIONS

70 **White Glove Service: AI in Wealth Management Raises Client Engagement at Scale**

Brian Lincoln, Robert Grant, and Suresh Iyengar

The authors explain why firms seeking to win in the growing wealth management market must apply AI for intelligent document processing and how doing so will drive clients' engagement, meeting their expectations and scaling operations for efficiency.

74 **Resurrecting Jimi Hendrix: The Power of AI to Expand Consumer Engagement Through Musical Fan Cultures**

Alan Schulman and Stacey Lynn Schulman

The authors describe how generative AI can make classic, iconic musical styles feel new again, helping people to engage with artists who are gone, but not forgotten. This technology could fuel consumer engagement with brands that invest in musical cultures and branding.

83 **Wizenoze: The Value of Engaging the Customer's Customer**

Stefano Puntoni

The author examines how Wizenoze, a Dutch educational technology startup, uses AI to match educational content to each learner's reading skills. The case illustrates how AI can allow service personalization at scale in order to increase user engagement and satisfaction.

86 **Developing a Trustworthy AI Rating System and Its Impact on Customer Engagement**

Jennifer Shkabatur and Alex Mintz

Customers who trust products and services engage more, which improves their experience and satisfaction. AI tools now shape many customer decisions, so their trustworthiness is critically important. The authors explore how commonly accepted measures of trustworthiness in AI can be practically tested and ranked.

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Book Review: Seven Ways that AI Will Transform Customer Engagement

Mukul Pandya

In a review of seven books, the reviewer explains how and why the authors of these books believe that AI will dramatically change customer engagement in the future.

Section IV. CUSTOMER INSIGHTS

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Mars' ACE: Using AI and Behavioral Data in Ad Testing with High Correlating Sales

Laurent Larginat

The author describes Mars' ACE, a proprietary AI tool which analyzes large sets of consumer behavioral data to predict the sales effectiveness of the company's adverts far more effectively than traditional methods.

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Machines that Dream: How AI-Human Collaborations in Art Deepen Audience Engagement

Refik Anadol and Pelin Kivrak

Human engagement in the realm of digital art will take many forms, both in the physical world and in the metaverse. The authors explore how Refik Anadol Studio experiments and collaborates with AI to create art that evokes multiple senses, using immersive experiences to engage with audiences.

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Unlocking Deeper Insights into Customer Engagement Through AI-Powered Analysis of Social Media Data

P.K. Kannan, Yi Yang, and Kunpeng Zhang

The authors describe their method for using AI to map and analyze the structure of social media engagement, which spans thousands of brands in different categories. By using this method, managers can extract valuable information about customers, trends, ties to other firms, and impending opportunities or threats.

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How Artificial Intelligence Can Keep Classical Music in Business

David Serkin Ludwig

Many fear that AI spells the end of human music and musicians. The author explains why new technologies represent an extraordinary opportunity, particularly for classical musicians, to expand their audience and share the art they love.

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Infosys: AI Helps Build Customer Engagement to Ace the Tennis Game

Navin Rammohan and Mukul Pandya

The authors describe Infosys Courtvision, which allows tennis fans to visualize the data points of their favorite players during the match, seconds after the point is played out. This AI and 3D tech-powered feature has existed since the late 2000s on broadcast television, but never before have fans had access.

Section V. OMNICHANNEL ENGAGEMENT

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AI for Customer Engagement at Google

Tim Frank, Aastha Gaur, Abheek Gupta, Doris Neubauer, Ian Suttle, Leo Cheng, Natalie Mason, Qiushuang Zhang, Ravi Narasimhan, Roman Karachinsky, Sandeep Beri, Shashi Upadhyay, Tony Li, and Vicky Ge

Google had the opportunity, directly or through its representatives, to apply the best research on artificial intelligence and machine learning to its interactions with consumers, transforming its approach and creating more value for its customers. Google's customer engagement leadership team describes this AI transformation, rooted in prioritizing customers.

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Singapore's Hospital to Home Program: Raising Patient Engagement Through AI

John Abisheganaden, Kheng Hock Lee, Lian Leng Low, Eugene Shum, Han Leong Goh, Christine Gia Lee Ang, Andy Wee An Ta, and Steven M. Miller

Because of their complex care needs, many elderly patients are discharged from hospitals only to be readmitted for another stay within twenty-four months. The authors describe Singapore's Hospital to Home program, a community care initiative fueled by artificial intelligence.

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Commonwealth Bank: Amplifying Customer Centricity with AI

Steven Randazzo, Jin H. Paik, and Yael Grushka-Cockayne

The authors describe how Commonwealth Bank used data and AI to maintain a competitive edge by bridging gaps between retail, call center, and digital services. By making data more available and standardized, the bank improved customization and enhanced its interactions with customers.

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Singapore's AI Applications in the Public Sector: Six Examples

Steven M. Miller

The author describes six instances in which Singapore has applied AI in the public sector, illustrating different ways of improving its engagement with the public by making government services more accessible, anywhere, anytime, and speeding its responses to public processes and feedback. He describes how the city's leaders made it a living lab for AI use and what they learned.

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Book Review: *Marketing Artificial Intelligence: AI, Marketing, and the Future of Business* by Paul Roetzer and Mike Kaput

Michael Diamond

The book's authors argue that instead of mounting a gargantuan AI initiative, deploying a little bit of AI can go a long way toward increasing a company's productivity, efficiency, and performance. They describe AI's current potential and offer a glimpse into a future in which marketers and machines unite to run personalized and complex campaigns more simply.

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158 **Book Review: *Quantum Marketing* by Raja Rajamannar**

Nick Primola

The book provides a foundation for anyone seeking to understand the current wave of tech-driven innovations that are transforming customer engagement. The book's author, the global chief marketing and communications officer of Mastercard, uses his first-hand experience and personal insights to bring AI to life in a clear and practical way.

Section VI. THE FUTURE

159 **3 Visions of the Future of AI for Customer Engagement: 2027 Scenarios**

Jerry Wind, Mukul Pandya, Margherita Pagani, and Jerry Dischler

Artificial intelligence is making deeper inroads into every aspect of business and society every day. Based on a recent forum organized by the *Management and Business Review* and the ANA's Global CMO Growth Council, the authors discuss three possible scenarios for the future – optimistic, pessimistic, and realistic.

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