

Zurich Insurance study reveals empathy is the competitive edge companies shouldn't ignore

- **New research reveals 73% of consumers avoid businesses that don't show empathy with almost half (43%) taking their business elsewhere when brands fail to deliver**
- **71% believe AI cannot recreate genuine human connections and 92% value direct human interaction over 24/7 availability**
- **Following the introduction of Zurich's empathy training program, 26% of global employees have completed almost 46,000 hours of training**

Zurich Insurance Group (Zurich) has today published a new global study "Addressing the Empathy Gap: How human connection can give businesses a new competitive edge." Developed in collaboration with renowned empathy academic Professor Jamil Zaki, Director of the Stanford Social Neuroscience Laboratory, the report examines the role of empathy in business, revealing a growing disconnect between customer expectations for empathy and what they experience from businesses.

The study draws on a global YouGov survey¹ of over 11,500 consumers across 11 countries, highlighting that consumers deeply value understanding and care, especially in vulnerable moments. Three in five consumers surveyed (60%) said they only used companies that genuinely cared about them and their needs, while nearly three quarters (73%) of respondents said they would avoid using companies that showed a lack of empathy towards their situation or circumstances. 43% of consumers surveyed have left a brand in the past due to a lack of empathy and a further 61% would be willing to pay more for a brand than genuinely cares.

In addition, the survey finds that the utility of artificial intelligence (AI) is recognized, but that it lacks authentic emotional sharing – 71% of the surveyed individuals believe that AI cannot recreate genuine human connections and 92% value direct human interaction over 24/7 availability.

Offering a cross-industry view, the report shows that empathy is especially expected in financial services – 88% of consumers believe it is important (second only to healthcare providers), yet only 63% agree the industry is genuinely empathetic.



In today's world, empathy is key to shaping customer experience. Organizations need to embed genuine human connection as a foundation for trust, loyalty, and sustainable growth. Through empathy, businesses can gain a competitive edge and build lasting customer relationships. At Zurich, we see empathy as a learnable skill that forges deeper connections, fueling trust and loyalty in every interaction.

Conny Kalcher, Group Chief Customer Officer



Empathy is the thread that runs through all my academic work. Many years of research consistently shows that it drives trust, co-operation, and long-term success. This report highlights how empathy shows up in business and why it matters - making a strong case for embedding it into every customer experience.

Dr. Jamil Zaki, Director of the Stanford Social Neuroscience Laboratory

Embracing empathy as a learnable skill and embedding it into operations can help build resilient customer relationships. Key recommendations from the report include:

- **Strategic integration:** Make empathy a central part of business strategy, treating it as essential to long-term success rather than just a gesture.
- **Empathy training and skills development:** Invest in bespoke training which is tailored for both the market and the business function so frontline employees can genuinely understand and respond to customer needs.
- **Leadership commitment and measurement:** Ensure leaders model empathetic behavior and track its impact as a key performance indicator.
- **Technology and human connection:** Blend technological efficiency with authentic human interaction – use AI to support, but not fully replace, personal engagement in customer moments that matter.
- **Cultural embedding:** Integrate empathy into daily operations and company culture, making it a foundation for all business activities.

Zurich's global empathy training shows success and delivers measurable results

Despite 45% of consumers believing empathy can't be trained, Zurich's multi-award-winning² Global Empathy Training Program proves otherwise. Co-designed with Be Human Partnership, 26% of Zurich's global employees have carried out nearly 46,000 hours of training across the UK, Switzerland, North America, Malaysia, and Australia since launching in 2023, and the program continues to expand. As a result of the training and broader activity, there are measurable improvements: customer advocacy and loyalty are all trending upwards with the Transactional Net Promoter Score (TNPS) rising by 7 percentage points from January 2024 to June 2025.

¹ All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 11,560 adults across 11 markets (Australia, Brazil, Chile, Portugal, Switzerland, UK, US, Germany, Italy, Malaysia, Spain). Fieldwork was undertaken between May 12 and May 28, 2025. The survey was carried out online. The figures have been weighted and are representative of adults in each market covered (aged 18+).

² Zurich Insurance's Empathy Training Programme has received six Gold Brandon Hall Awards for its online learning programme including four Gold Awards in 2025. You can find out more on the Zurich Insurance website by [clicking here](#).

Further information

Download the full report "Addressing the Empathy Gap" [here](#).

Methodology

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About Dr. Jamil Zaki

Professor Jamil Zaki is a psychology professor at Stanford University whose research focuses on empathy, cooperation, and trust. He has pioneered the view of empathy as a learnable skill and works on training individuals and communities to empathize more effectively. A recipient of the Presidential Early Career Award for Scientists and Engineers, Zaki has published over 100 peer-reviewed articles and is widely recognized for his public science communication, including books, TED talks, and contributions to major publications. For more information, visit <https://www.jamil-zaki.com>.

About YouGov

YouGov is a global research data, and analytics group. With operations in the US, the Americas, Europe, the Middle East, India and Asia Pacific, YouGov have one of the world's largest research networks. For further information, visit business.yougov.com.

Zurich Insurance Group (Zurich) is a leading global multi-line insurer founded more than 150 years ago, which has grown into a business serving more than 75 million customers in more than 200 countries and territories, while delivering industry-leading total shareholder returns.

Reflecting its purpose to ‘create a brighter future together,’ Zurich offers protection services that go beyond traditional insurance, to support its customers in building resilience. Since 2020, the Zurich Forest project supports reforestation and biodiversity restoration in Brazil’s Atlantic Forest.

The Group has more than 63,000 employees and is headquartered in Zurich, Switzerland. Zurich Insurance Group Ltd (ZURN) is listed on the SIX Swiss Exchange and has a level I American Depositary Receipt (ZURVY) program, which is traded over-the-counter on OTCQX. Further information is available at www.zurich.com.

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