

WHITE PAPER · OCTOBER 2026

The Customer Lifecycle Operating System, orchestrated by HiroAI

Close the Leaks

What enterprise leaders told us about the customer lifecycle, and how to start

Why retention is now the business, how to find the leaks and opportunities across your customer lifecycle, and where to begin.

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GROW. KEEP. PROVE.

EXECUTIVE SUMMARY

We listened. Here is what we heard.

Over the past year, we have spent a great deal of time with growth, retention, and finance leaders at large telco and financial services companies. The conversations started in different places, but they kept arriving at the same problem. Customers are leaving, or spending less, for reasons that are hard to see from the top of the business. Leaders know the total is missing its target. They cannot see which small leaks, spread across the customer lifecycle, are adding up to the miss.

This paper shares what those leaders told us, the framework we built in response, and how we are working with enterprises to start closing those leaks quickly. In short:

- **Retention is now the business.** After years of spending to acquire customers, the cheapest revenue most companies have is the customers they already paid to win.
- **The lifecycle is full of signals.** Every stage, from acquisition to advocacy, produces behaviour that shows value about to be lost or ready to be won. Most of it is never acted on.
- **Start with communication.** If a message never reaches the customer, nothing that follows can work. It is also the fastest place to find value.
- **Crawl, walk, run.** The companies making real progress start with a focused piece of work, prove it in their own numbers, and expand from there.

89%

of executives believe customer loyalty has grown

39%

of consumers say the same

The gap

is where value leaks, especially in thin-margin businesses

Source: PwC 2025 Customer Experience Survey.

THE VOICE OF THE BUYER

1 What enterprise leaders told us

The questions have changed. Five themes came up in almost every conversation.

The goal is profitability.

Leaders are measured on a few numbers: revenue per customer, churn, contraction, and share of wallet. They are less interested in how a workflow runs than in how net profit moves. Technology matters only to the extent that it moves those numbers.

Churn is a collection of events before it happens.

A customer does not wake up one day and leave. The welcome email never arrives. Setup stalls in the second week and nobody notices. Usage starts falling. The check-in never reaches them. By the time anyone acts, they are gone. Each of those moments was a signal that could have been acted on.

Years of effort, the same story.

Many of the companies we spoke with have spent a decade or more trying to fix this. Consultants, data platforms, and new tools have come in with similar promises. Data remains spread across countries, brands, and systems, and every new initiative starts with the same question: where do we even begin?

A partner, not another platform to learn.

Most enterprise teams do not have the people or the time to learn and run another platform. What they want is an expert who can run the work with them, on a platform built for it, and leave their teams with clear answers they can act on.

Substance over hype.

After a wave of AI products with little underneath, leaders are working hard to separate what is real from what is not. In practice, most use automation for analysis and the work behind the scenes, and keep a person reviewing what reaches the customer, often to meet compliance standards. They want technology that respects that, and that earns more automation over time.

THE MARKET CONTEXT

2 Why now: from the acquisition era to the retention era

From around 2011, low interest rates and easy capital rewarded companies for winning market share at almost any cost. Existing customers were often treated as a cost to manage rather than the business to grow.

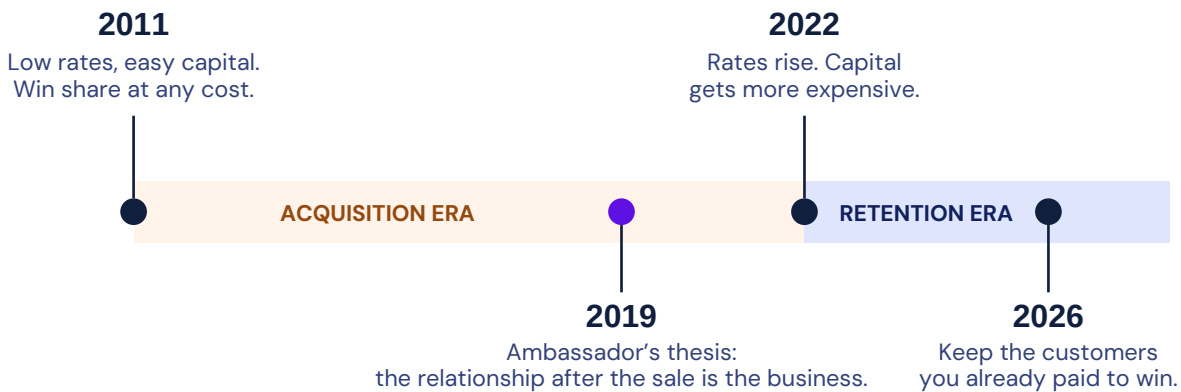


Figure 1. From the acquisition era to the retention era.

Capital is now more expensive, and the focus has turned to protecting what companies already have. After years of investment in acquisition, many are discovering that the tools they rely on each see one slice of the customer, and that the fundamentals of keeping customers satisfied have been neglected.

The scale of what is at stake is easy to underestimate. Consider an illustrative carrier with 10 million subscribers paying \$50 a month and losing 1% of them each month. That is roughly \$720 million a year in revenue walking out the door. Lowering that churn by just 0.1 point a month is worth about \$72 million a year.

\$720M

A year lost to churn at the
illustrative carrier

\$72M

A year retained by 0.1 point less
monthly churn

0.1 pt

The kind of change that moves the
business

Figures are illustrative, based on the assumptions stated above.

A FRAMEWORK FOR FINDING THE LEAKS

3 The Customer Lifecycle Operating System

In response, we organized our platform and our way of working around one simple framework. We look at the lifecycle in stages. Each stage has three levels to get right. Reviewing each one reveals specific leaks and opportunities. And when automation runs consistently across the whole lifecycle, the result is an autonomous Lifecycle OS, with your team setting direction.

It starts with signals. A signal is a customer behaviour, captured by a system you already run, that tells you value is about to be lost or is ready to be won. Signals come from your CRM, billing, product, support, and surveys, and from Ambassador itself.

Five stages. Acquire, Onboard, Grow, Retain, and Advocate.

Three levels in every stage, built from the base up. Communication: can you reach the customer at all? Incentives: are you offering the right thing, and does it get claimed? Orchestration: the right customer, at the right moment, as one journey.

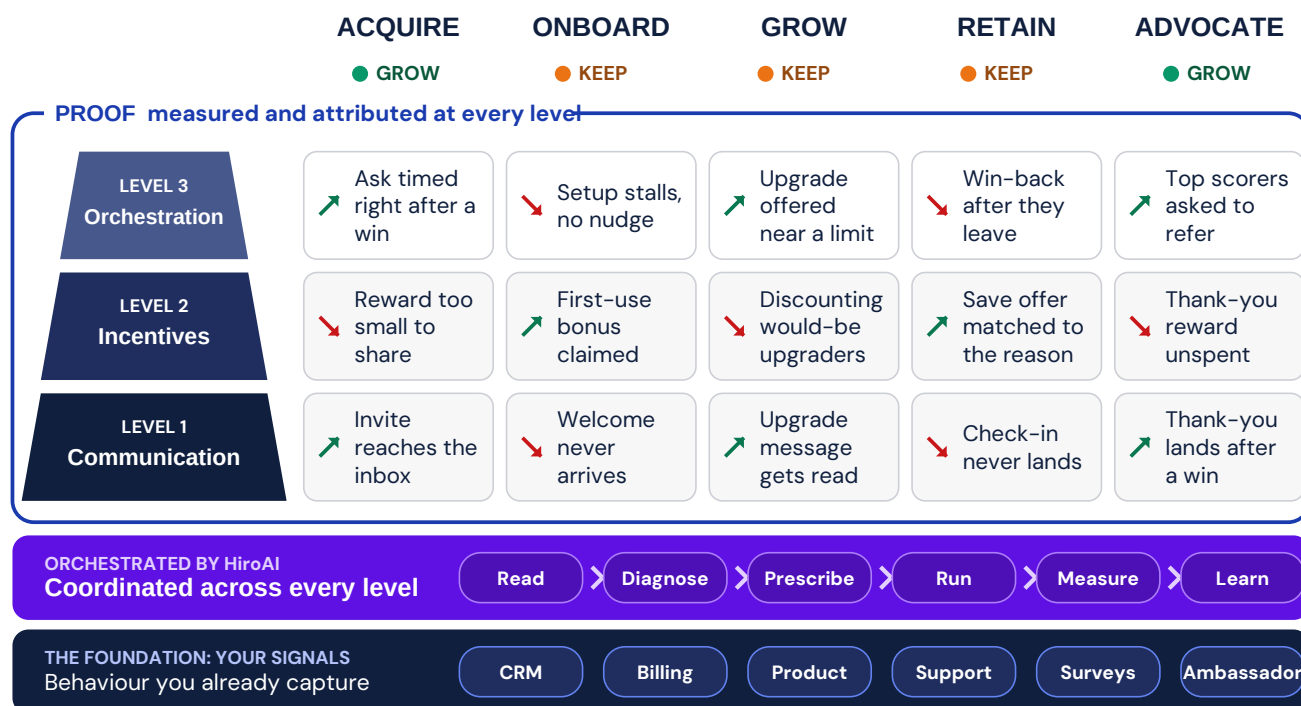


Figure 2. The Lifecycle OS: five stages, three levels, one example per cell. Signals feed every level, and results are measured at every level.

Every leak or opportunity becomes a signal set: the goal you own, the signal that shows it, the source system it comes from, the incentive that prompts the customer, and the measured outcome. Each one either protects value or captures it, and the results of each one improve the

next.

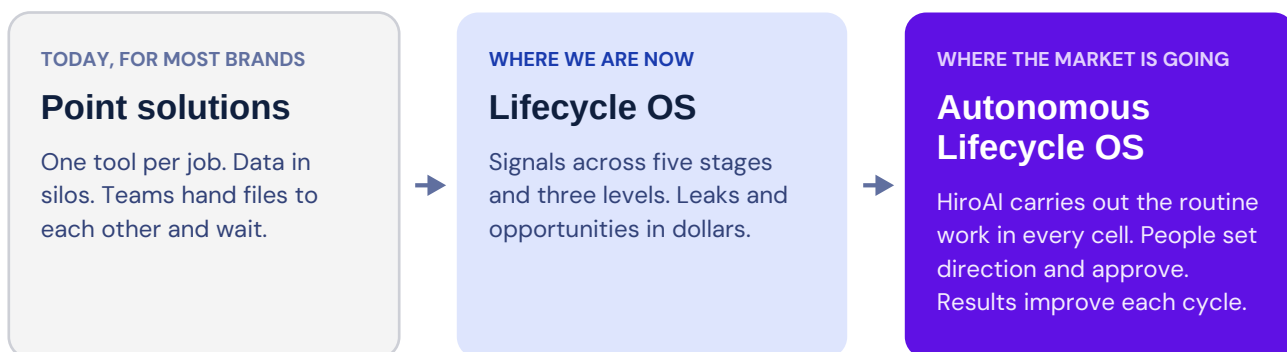


Figure 3. From point solutions to an autonomous Lifecycle OS.

THE QUICK WIN

4 Where to start: communication

If a company cannot reach its customers, nothing else works. A bill that never arrives, a renewal notice in the spam folder, an offer nobody saw: each is a customer who never got the chance to stay. Most brands do not know how much of their messaging never lands.

That is why we start at level one. We review a set of your communications, rate and score them, show you exactly what to change, and identify the leaks and opportunities behind them. Your team can act on the findings with the platforms you already run. It requires no new integration to begin.

FROM THE FIELD

A financial services company came to us asking for more referrals. A review of their email found that only about 10% of one list was reaching the inbox, because of trigger words under new mailbox-provider rules. After the fixes, about 98% landed. That single finding was worth more than another campaign.

From there, the work extends into incentives and orchestration on the same platform. Our platform runs all three levels today, and we are adding automation to each level in sequence.

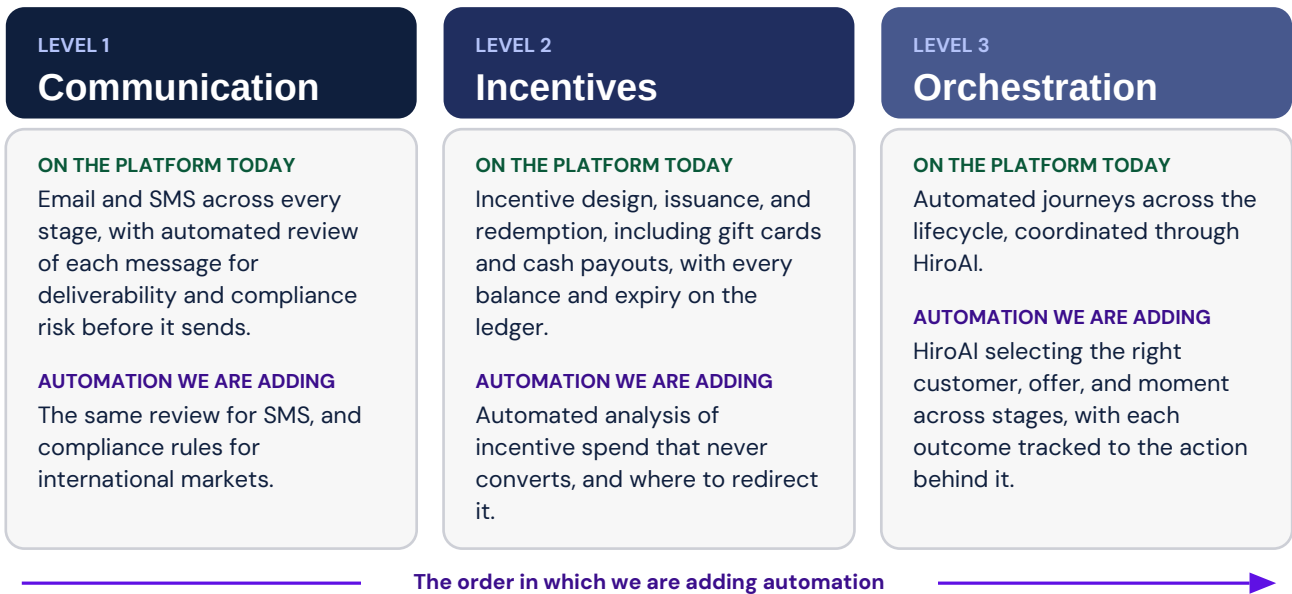


Figure 4. What the platform runs at each level today, and the automation being added in sequence.

CRAWL, WALK, RUN

5 How the work develops

The companies making real progress do not try to fix everything at once. They start with a focused piece of work, prove it in their own numbers, and expand from there.

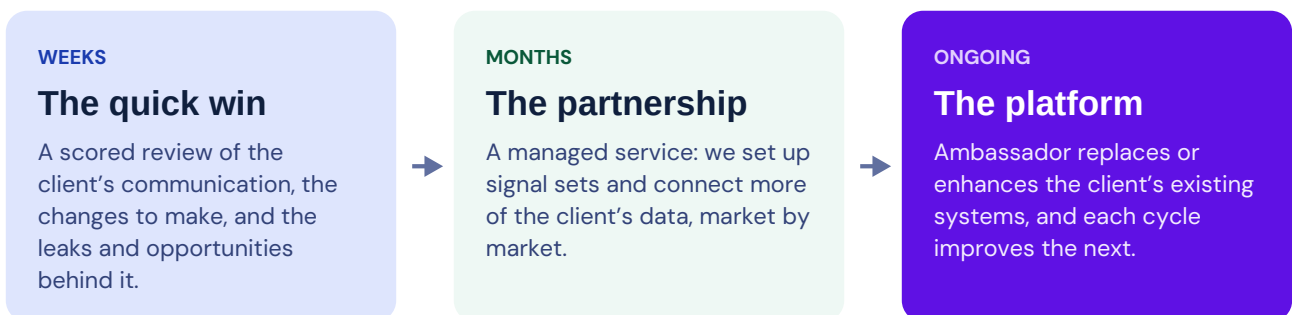


Figure 5. How an engagement develops.

Our team runs the work, on our platform. You do not need to staff up or learn a new system to begin. Our lifecycle experts do the work on Ambassador and deliver findings your teams can act on.

Replace or enhance. Some teams choose to run their messaging and programs on Ambassador. Others keep their existing systems and connect them, so Ambassador makes those systems more effective. Both paths work.

Market by market, source by source. Dispersed data is normal. We start with what is available, then connect more sources over time. Each connection produces more signals and findings.

People stay in the loop. Automation recommends, and your team approves what reaches customers. As confidence grows, you choose what to automate further.

FROM CHANNEL CONTEXT TO OUTCOME CONTEXT

6 Why outcome data changes the picture

Any automated system is only as good as the information it acts on. Most tools see one channel. The most valuable information after the sale is what happened as a result of each action.

What the system knows	Email tool	CRM	Ambassador
What was sent, and whether it was opened	Yes	Partly	Yes
Who the customer is, and their history	No	Yes	Yes
The incentive offered, and whether it was redeemed	No	No	Yes
The referral made, and whether it converted	No	No	Yes
NPS, tied to the action that followed	No	Partly	Yes
The ledger payout, and what it was worth	No	No	Yes

Figure 6. Channel context versus outcome context.

Because Ambassador designs, delivers, and pays out the incentive and holds the ledger, it sees the outcome of each action. That is what lets each program improve on the last.

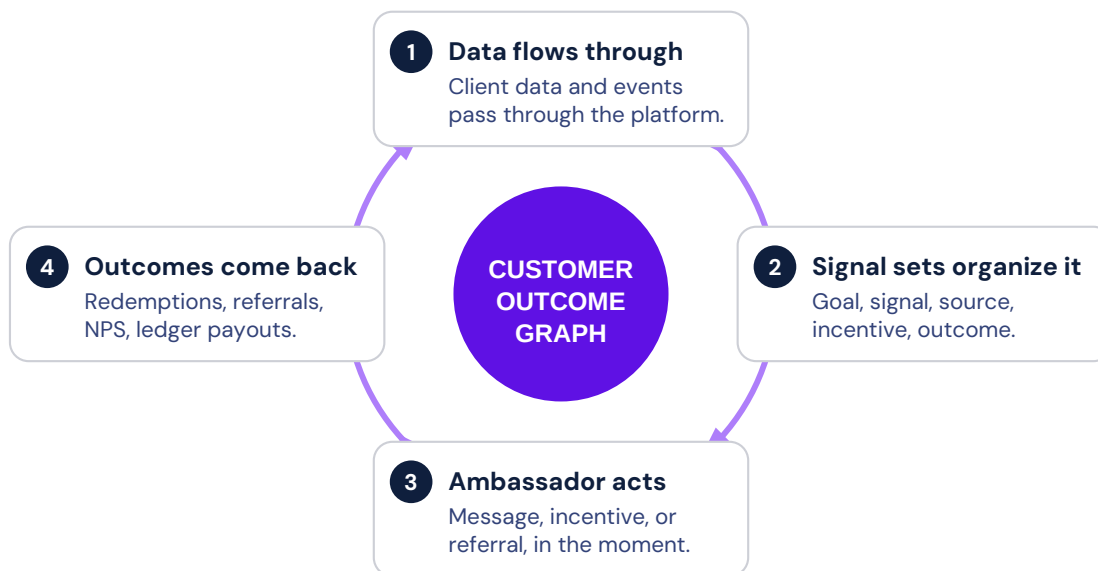


Figure 7. How each cycle improves the next.

Your data stays yours. Each client's data stays with that client. What improves across our work is our understanding of which signals and incentives tend to work.

A STARTING POINT

7 Size your own leak

You do not need a data project to estimate what is at stake. Four numbers are enough to start.

Input	Your number	Illustrative carrier
Active customers		10,000,000
Average revenue per customer, per month		\$50
Monthly churn rate		1.0%
Annual revenue lost to churn (customers x churn x revenue x 12 x 12)		About \$720M
Value of 0.1 point lower monthly churn		About \$72M a year

Figure 8. A simple worksheet for estimating revenue at risk. The illustrative column uses stated assumptions.

The same approach works for contraction: the share of customers who reduce their spend each year, multiplied by how much they reduce it. In most large businesses, a fraction of a point of churn or contraction is worth millions, which is why closing even a few leaks matters.

WHAT WE DO AND DO NOT PROMISE

We do not promise a specific churn reduction. We start by measuring your own baseline, we report every result in your own numbers, and we expand only when the results justify it.

WE HEARD YOU

8 Where we are going, and the next step

Our purpose is to help brands show up for their customers the way a good friend would. Our mission is to help brands know their customers, act at the right moment, and prove it worked. What we heard this year has sharpened how we deliver on both.

We are building toward a future in which the systems that talk to your customers know what is happening with each one, what will prompt them to act, and whether it worked. That future is earned one proven outcome at a time, and it starts with the basics done well.

START WITH A COMMUNICATION REVIEW

Share a set of your customer communications, and we will return a scored assessment, the specific changes to make, and the leaks and opportunities behind them. To begin, contact your Ambassador team or visit getambassador.com.

SOURCES

1. PwC, 2025 Customer Experience Survey: 89% of executives versus 39% of consumers on customer loyalty.
2. Illustrative carrier: 10M subscribers, \$50 per month, 1% monthly churn. All illustrative figures are based on stated assumptions and are not client results.