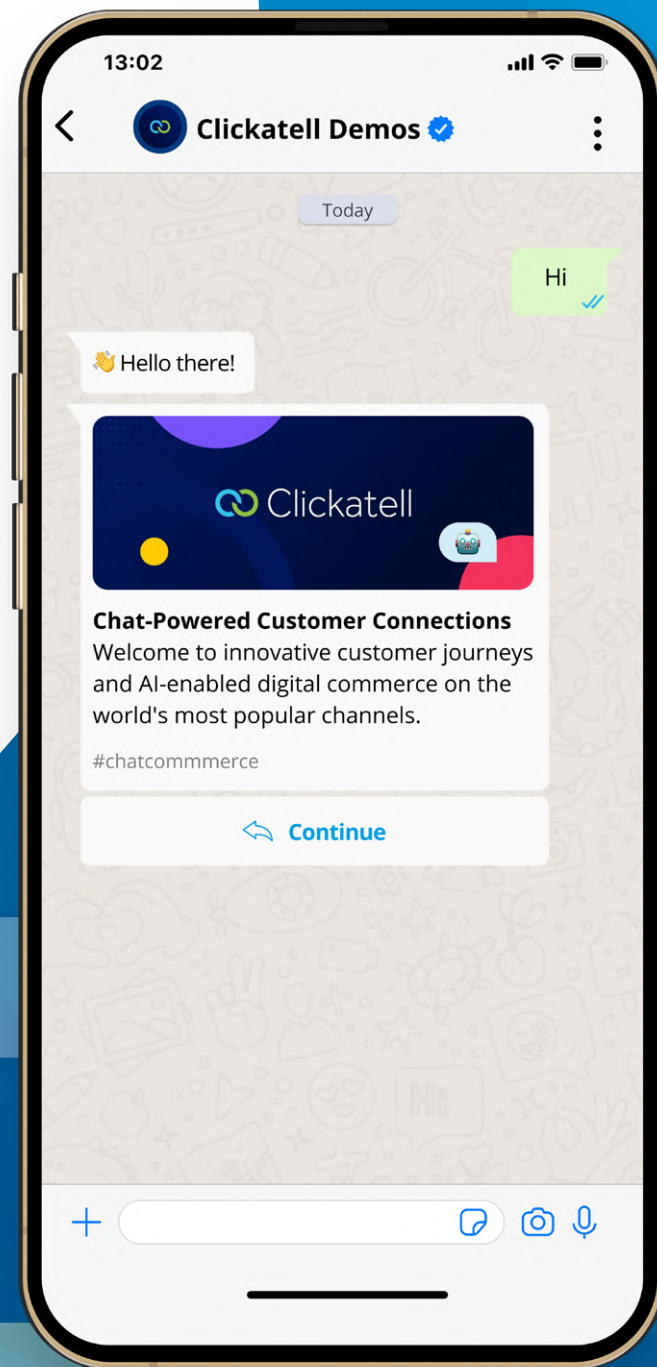


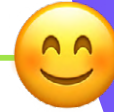
2025

The Big Book of Chat Commerce

Unlocking A New Customer Engagement Architecture



EXECUTIVE SUMMARY



- **Customer experience is at a critical turning point.** Traditional contact centers and “unified communications” tools, built around voice and internal business processes, are no longer meeting the expectations of modern consumers. Millennials and Gen Z in particular expect instant, convenient service, and they’re quick to abandon interactions that involve waiting or unnecessary steps.
- **Customers now demand convenient, friction-free experiences.** Nearly 40% of Gen Z hang up if put on hold¹, and 78% of all consumers (87% of Gen Z) abandon transactions when asked to install an app². In today’s on-demand era, patience for friction is gone.
- **Chat apps are where customers already spend their time.** WhatsApp tops 3 billion monthly users³, with Messenger and WeChat boasting a billion each. Most smartphone use is concentrated in a handful of apps, with the primary use being to chat and send messages⁴. Yet many enterprises still treat chat as a basic support tool, missing out on the opportunity to meet customers in their preferred environment.

87% of Gen Z

abandoned a purchase
due to an app download





The primary use of a smartphone is to chat and send messages.

- **Chat commerce is emerging as a transformational solution.**
It enables full customer journeys, from discovery and engagement to transactions and support within a single chat thread. No app downloads, no switching channels. Leading brands are elevating chat to the same strategic importance as web or app.

- **Early adopters are already seeing real results.**
Airlines are delivering boarding passes and upselling seats via WhatsApp. Banks offer secure services through chat. Retailers are using chat messaging to personalize promotions and manage loyalty programs. These companies report higher engagement, faster service, and increased revenue.
- **Chat commerce delivers measurable ROI.**
It reduces costs by deflecting voice calls and automating common inquiries. Agents become more productive, handling multiple chats simultaneously. And revenue grows as real-time support boosts conversion and retention.
- **To succeed, executives must treat chat as a strategic asset.**
This means adopting a “No Hold, No App, No Friction” mindset, integrating chat with back-end systems, and aligning marketing, sales, and service around chat.
- **The companies that lead on chat commerce today will define the customer experience standard for the next decade.**
Those who delay risk falling behind. This report outlines the path forward, with data, use cases, and a clear action plan.

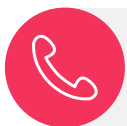


THE NEW GAME: CHAT COMMERCE

THEN

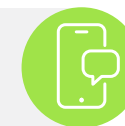


NOW



Websites, mobile apps and call centers

Chat threads in messaging apps



Friction-heavy, siloed experiences

Context-rich, connected experiences



Disconnected services

Deep CRM, ERP, OMS integration



High cost, low engagement

Low-cost, high-conversion channel



Long wait times

Instant Support with AI +human agents



Abandoned carts

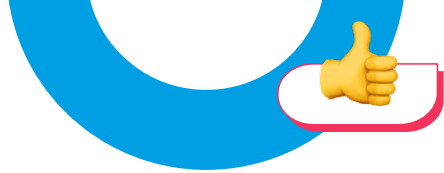
Secure, in-chat payments



App downloads and updates

Already installed





KEY FINDINGS

- **Legacy Systems Are Failing Modern Expectations:**

Traditional “unified communications” platforms were designed for voice and internal workflows, treating chat as an add-on. This outdated, voice-first model frustrates today’s customers, who expect instant, effortless digital service. Businesses clinging to legacy channels are seeing increased drop-offs and dissatisfaction. A shift to chat as a primary channel is overdue.

- **Younger Generations Are Driving Change:**

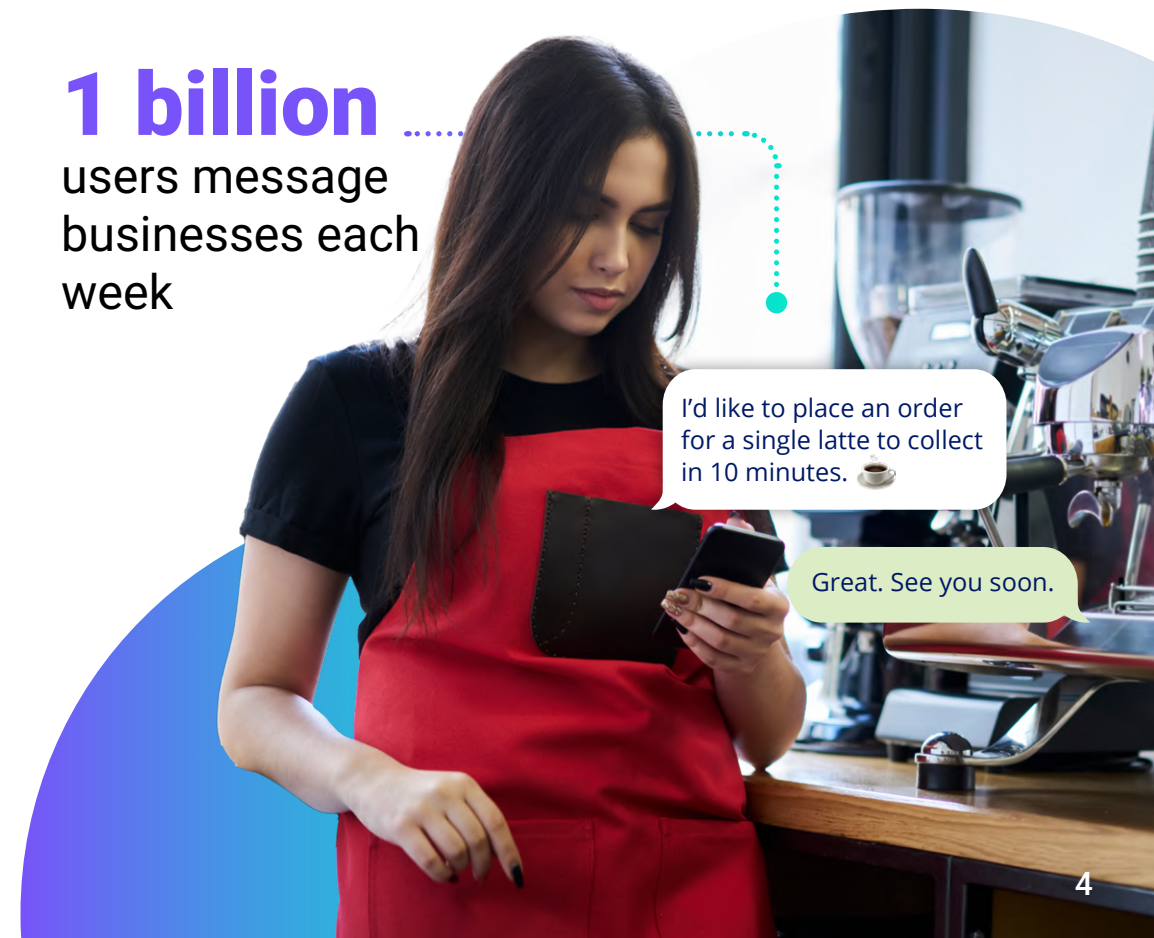
Service expectations have changed dramatically, especially among Gen Z and Millennials. One in three Gen Z customers abandon support if self-service isn’t available, and one in four customers of any age hang up when kept on hold⁵. Three out of four users abandon transactions if forced to install an app, rising to almost 9 out of 10 for 18–24-year-olds⁵. Convenience is king, and any friction is a deal-breaker.

- **Chat Is the New Digital Front Door, and Back Office:**

With over 6 billion monthly users across chat apps like WhatsApp, Messenger, WeChat, Telegram, chat is now where consumers spend their digital lives. WhatsApp alone reached 3 billion users in 2025. It’s also where people increasingly want to

connect with businesses: 1 billion users message businesses across WhatsApp, Messenger, and Instagram each week⁷. China’s WeChat ecosystem already shows this model in action, enabling shopping, payments, and services.

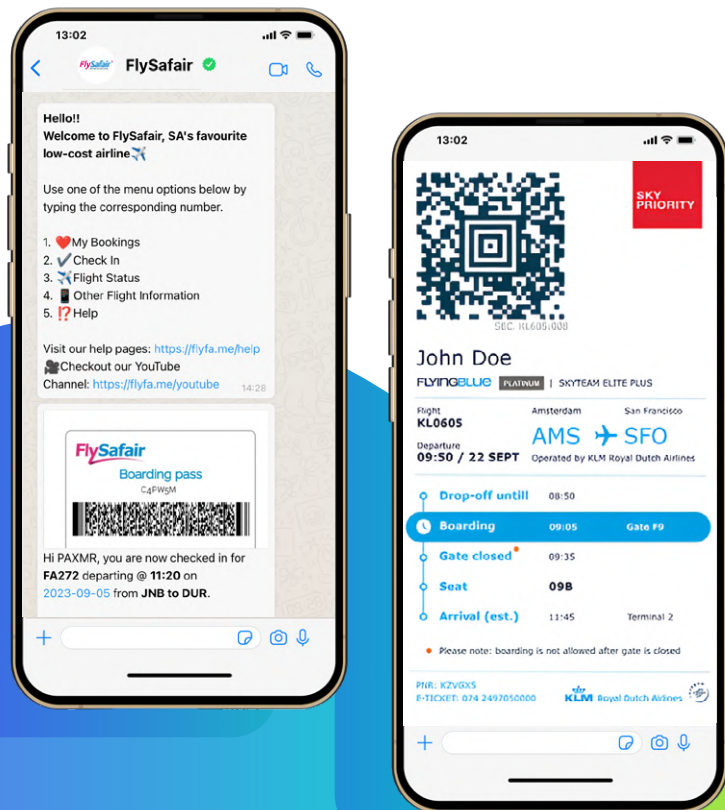
1 billion
users message
businesses each
week





- **Real-World Success Stories Prove Viability:**

Innovative companies are already leveraging chat commerce with strong results. Airlines like KLM and FlySafair use WhatsApp to deliver boarding passes, check-in, and upsell offers. South Africa's Absa Bank provides a rich suite of WhatsApp banking services, including a digital wallet. Retailers are managing loyalty programs, orders, and personalized deals through chat, no apps required. Customers love the ease, and businesses report higher engagement and satisfaction.



- **It's Economical and Profitable:**

Chat commerce drives down costs and increases revenue. A single voice call can cost \$5–\$25, while chat agents handle multiple sessions and AI assistants can be deployed at minimal marginal cost. Global customer service call costs total \$1.3 trillion annually, many of those interactions could shift to chat. Meanwhile, real-time chat boosts conversions. Some studies show customers who chat are 82% more likely to purchase, delivering both savings and increased sales.

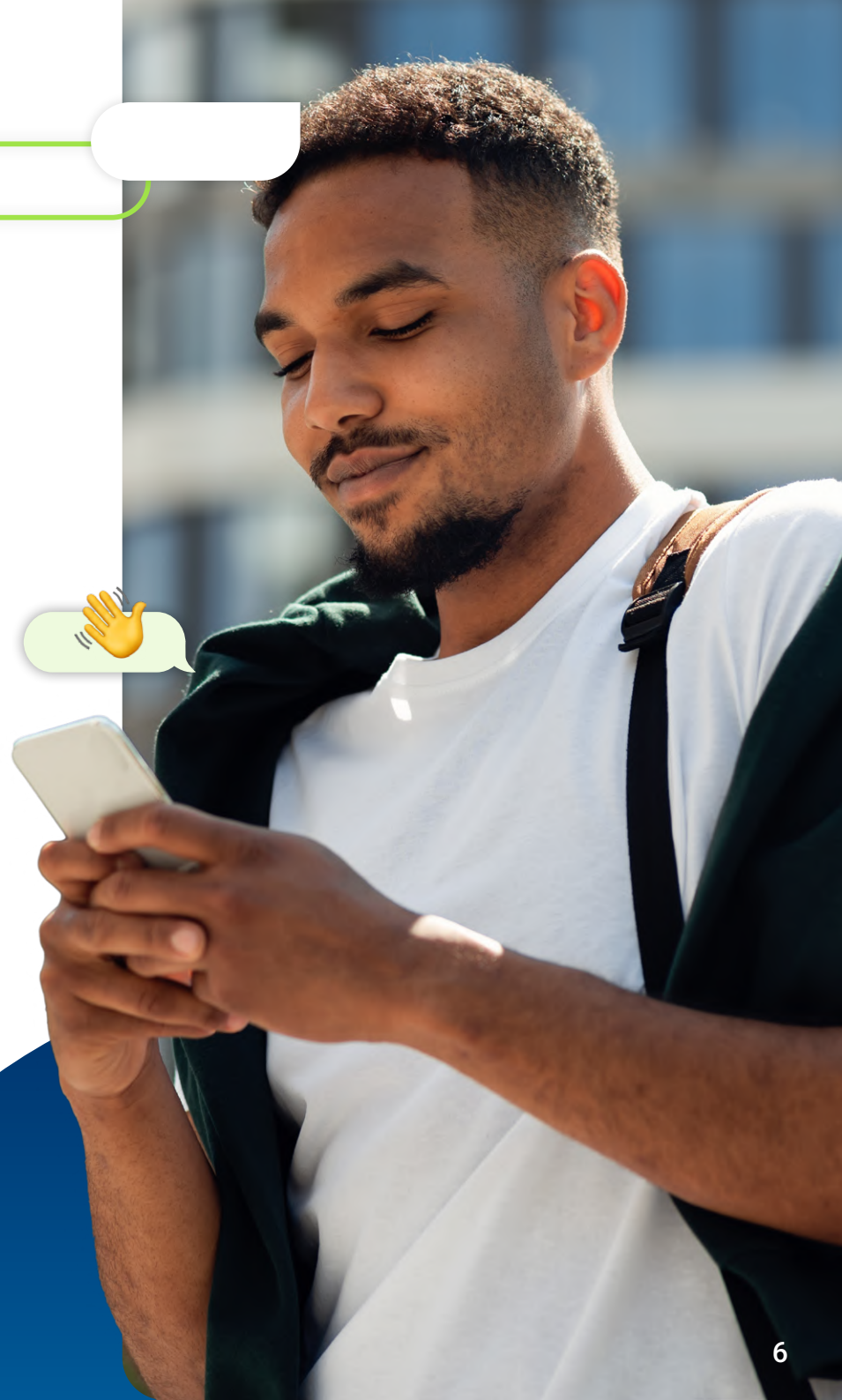
- **A New Engagement Category Is Emerging:**

Chat commerce is becoming a core pillar of digital engagement. Like e-commerce and apps before it, chat commerce deserves its own platform category. Early adopters are assembling solutions using chatbots, APIs, payments, and agentic AI tools. Industry standards will follow, savvy businesses should act now to lead the charge.

“Airlines like KLM and FlySafair use WhatsApp to deliver boarding passes, check-in, and upsell offers.

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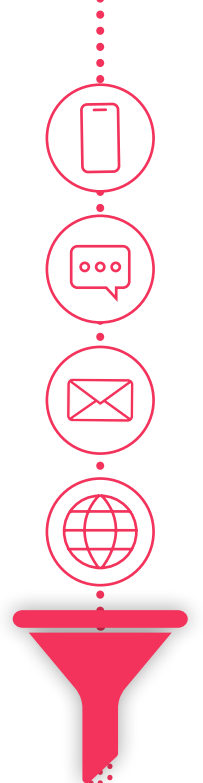
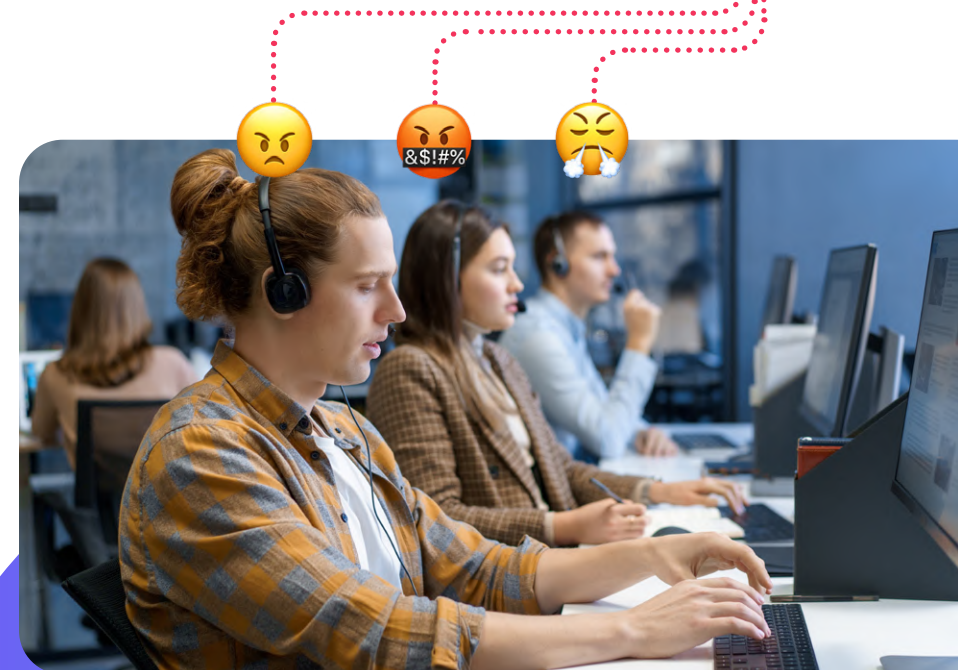
CURRENT CHALLENGES IN CUSTOMER ENGAGEMENT

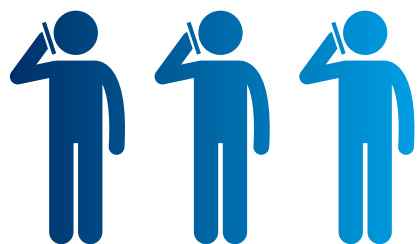
Despite decades of investment in customer experience, many companies today find themselves falling short of customer expectations. Several fundamental challenges in the current approach to customer engagement have become apparent:

The Contact Center Paradigm is Broken

Enterprise architectures for CX have long centered on the call center and “unified communications” systems. In theory, these systems promised a seamless omnichannel experience by integrating voice, email, chat, etc., but in practice they remain enterprise-centric. Businesses added chat messaging as just another queue in the call center software, rather than rethinking service delivery from the customer’s perspective. The result is that when a customer sends an SMS, a WhatsApp or Messenger message, many companies treat it like a phone call – they put the customer in a queue and force them through the same triage processes. This shoehorns new digital channels into old frameworks, inheriting all the old friction (e.g. wait times, siloed information) that frustrate customers. The legacy paradigm was designed for the company’s convenience, not the customer’s, and it shows.

“Many companies treat chat like a phone call, putting the customer in a queue and forcing them through the same triage processes. This means new digital channels inherit all the old friction (e.g. wait times, siloed information) that frustrate customers.





25%



of customers will abandon calls when faced with hold times



Waiting and Effort Drive Customers Away

Modern customers simply will not tolerate the pain points that were once considered standard. Being stuck on hold is anathema to today's on-demand mentality. A recent Gartner survey found that roughly half of Gen Z customers will hang up if not connected to an agent quickly. More broadly, 25% of customers of all ages abandon calls when faced with hold times. This means one out of every four people who reach out by phone could be bailing on the interaction – a direct loss of sales or service opportunities – simply because your system made them wait. “Your call is important to us... please hold” is not an acceptable message anymore. “Please hold is officially cancelled.”

On a related note, forcing customers to switch channels or repeat themselves exacerbates their frustration. How often have people vented, “I already entered my account number in the phone menu, why am I being asked for it again by the agent?” These disjointed experiences signal to the customer that your systems are siloed and that their time isn't valued. As evidence, Gartner's research found that 88% of customers who start self-service end up having to contact the company in another channel (often due to failure to find what they need)⁸. Every extra step – whether it's repeating information or being transferred – is a chance for the customer to give up or feel negative about the interaction.

Friction from App Fatigue

Another major challenge is the inconvenience of dedicated apps or logins. Many companies have tried to funnel users into installing a mobile app for a “better” experience or require account creation before a transaction. But consumers are pushing back: they have app fatigue. Most users only regularly use a handful of apps and are loath to clutter their phones with a separate app for every business or purchase.

As noted, over three-quarters of users say they’ve abandoned at least one transaction because it required downloading an app. This figure spikes to 87% for Gen Z shoppers⁹. The data alongside illustrates this starkly: younger consumers in particular will almost immediately ditch the process if confronted with an “install our app first” roadblock. The takeaway is that customers won’t jump through hoops to interact with you. If engaging with your business is not as easy as sending a text or tapping a link, many simply won’t bother, resulting in lost sales and goodwill.



Have you abandoned a transaction in the last year because you were required to install an app?



Yes, I have

Did you know that the average percentage of people to abandon transactions is as high as 95%?

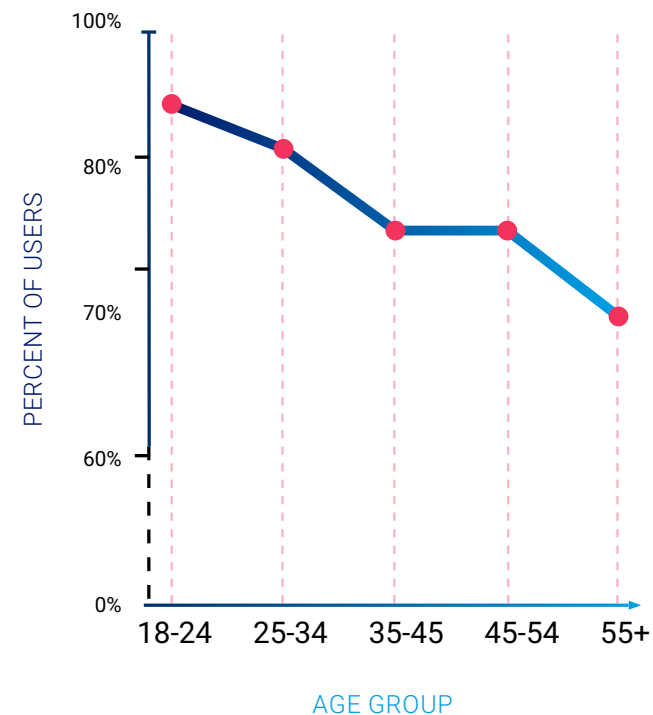


Figure 1: Transaction Abandonment Due to App Installation Requirements¹⁰



1 in 3 customers

would stop doing business with
a brand after one bad experience

Erosion of the Human Touch

Ironically, even as customers demand more digital, self-service options, they also expect conversational, personalized service that feels human. Many companies haven't struck this balance. Either they lean on clunky automation (e.g. IVRs or basic chatbots) that frustrate users, or they rely on old-school call centers where agents are hurried and constrained by scripts. Both approaches miss the mark. What customers want is speed and convenience with a personal touch – an interaction that is fast and efficient but still friendly and tailored to their needs. The current challenge is that businesses often view efficiency and empathy as a trade-off,

when in fact modern solutions, like AI-assisted chat with smooth agent handoffs, can deliver both. The companies that “get it” are designing interactions that feel like a helpful conversation rather than a bureaucratic process.

The Experience–Expectation Gap

All the above issues feed into a growing gap between what customers expect and what they actually experience. Young, digitally native consumers in particular have been spoiled by user-centric design in their personal tech – everything from one-tap rideshare pickups to Netflix's autoplay. They carry those expectations into every service interaction. If a company makes them wait 10 minutes on hold or navigate a labyrinthine IVR, it feels like they are an afterthought. Yet many businesses are still funneling these customers into channels they find antiquated. The result is evident in customer satisfaction scores – younger consumers consistently report lower satisfaction with service experiences, precisely because those experiences aren't meeting their expectations. In essence, businesses that have not adapted are forcing customers to compromise (by using slower or less convenient channels), and many customers won't – they'll simply walk away. In fact, 32% of all customers would stop doing business with a brand they loved after one bad experience!"

“

The cost is not just a hit to satisfaction metrics. It's measurable in abandonment rates, lost sales, and negative word-of-mouth.

This expectation gap is the space where innovation is now critical. Current customer engagement models are under-delivering. Long hold times, channel switching, mandatory apps, and impersonal interactions are all friction points that drive customers off. The cost is not just a hit to satisfaction metrics. It's measurable in abandonment rates, lost sales, and negative word-of-mouth. The challenges outlined above set the stage for why a new approach, chat commerce, is gaining traction. It directly addresses many of these pain points by meeting customers where they already are (in chat apps), eliminating waits and extra steps, and enabling more conversational, efficient interactions. In the next section, we explore how chat commerce has emerged to bridge the gap between what customers expect and what businesses currently provide.

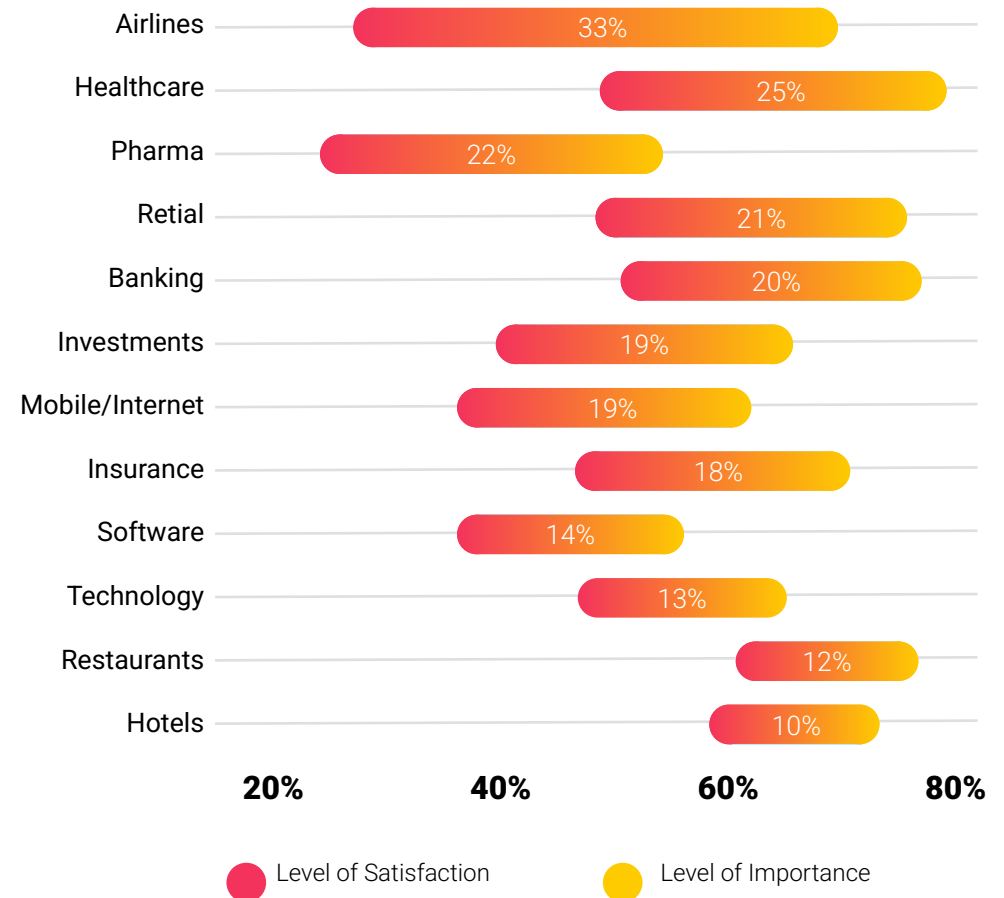


Figure 2: "Experience vs. Expectation" illustrating instant, seamless expectations vs. typical friction points: long waits, app downloads, having to repeat information.



THE EMERGENCE OF CHAT COMMERCE

Chat commerce has emerged in response to evolving consumer expectations and the dominance of chat messaging apps. It involves conducting end-to-end business interactions, marketing, purchasing, and customer support, entirely within chat apps. Driven by widespread chat messaging usage and improved conversational technology like AI agents, chat commerce integrates seamlessly into consumers' daily digital interactions.

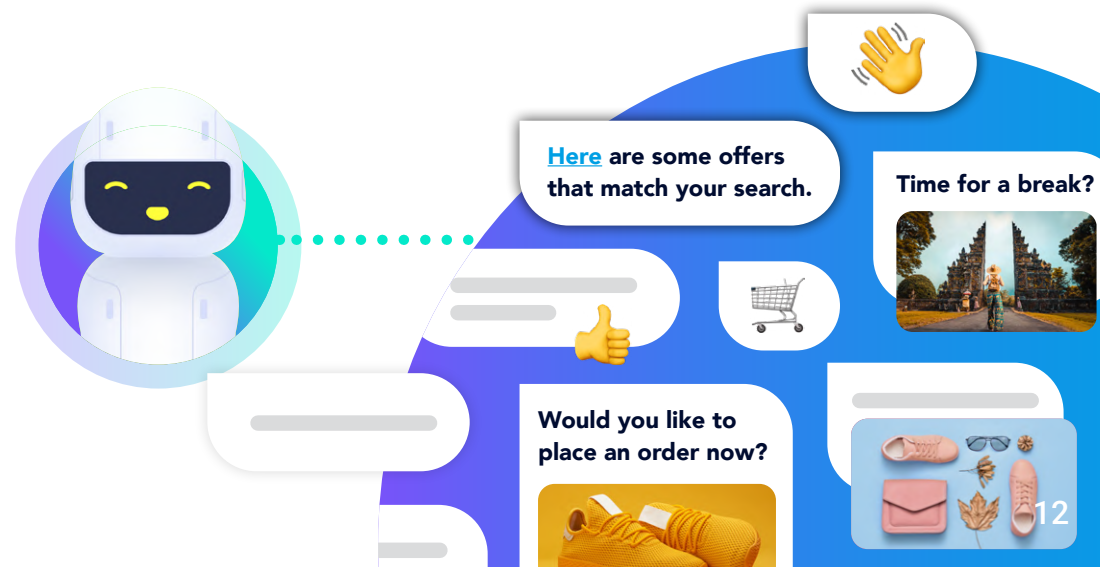
Meeting Customers Where They Are

Consumers already spend significant time in chat apps: over 5 billion people globally use them regularly. Apps like WhatsApp, Messenger, Apple Messages, and Telegram now surpass traditional social media in usage. WhatsApp has 3 billion monthly active users! China's WeChat, often described as an "app for everything," demonstrates this too. Over 945 million people use WeChat's mini-programs monthly, accessing services from shopping to bill payments entirely within chat. This blurs traditional lines between conversation and commerce, offering a glimpse into the future for Western markets.

Instead of forcing customers onto websites or dedicated apps, businesses now recognize the strategic advantage of interacting where customers already are. Chat platforms have expanded capabilities to support transactions, from integrated payment options to interactive product catalogs. Thus, chat commerce represents businesses adapting to consumer habits rather than expecting consumers to adapt to enterprise systems.

Transforming the Customer Journey

Initially, chat was simply a channel for customer service, often through basic chatbots or FAQs. Now, chat commerce integrates the entire customer journey into a single conversational thread. A consumer can discover products, receive personalized recommendations, complete a purchase, and handle post-sale issues without ever leaving their chat app.





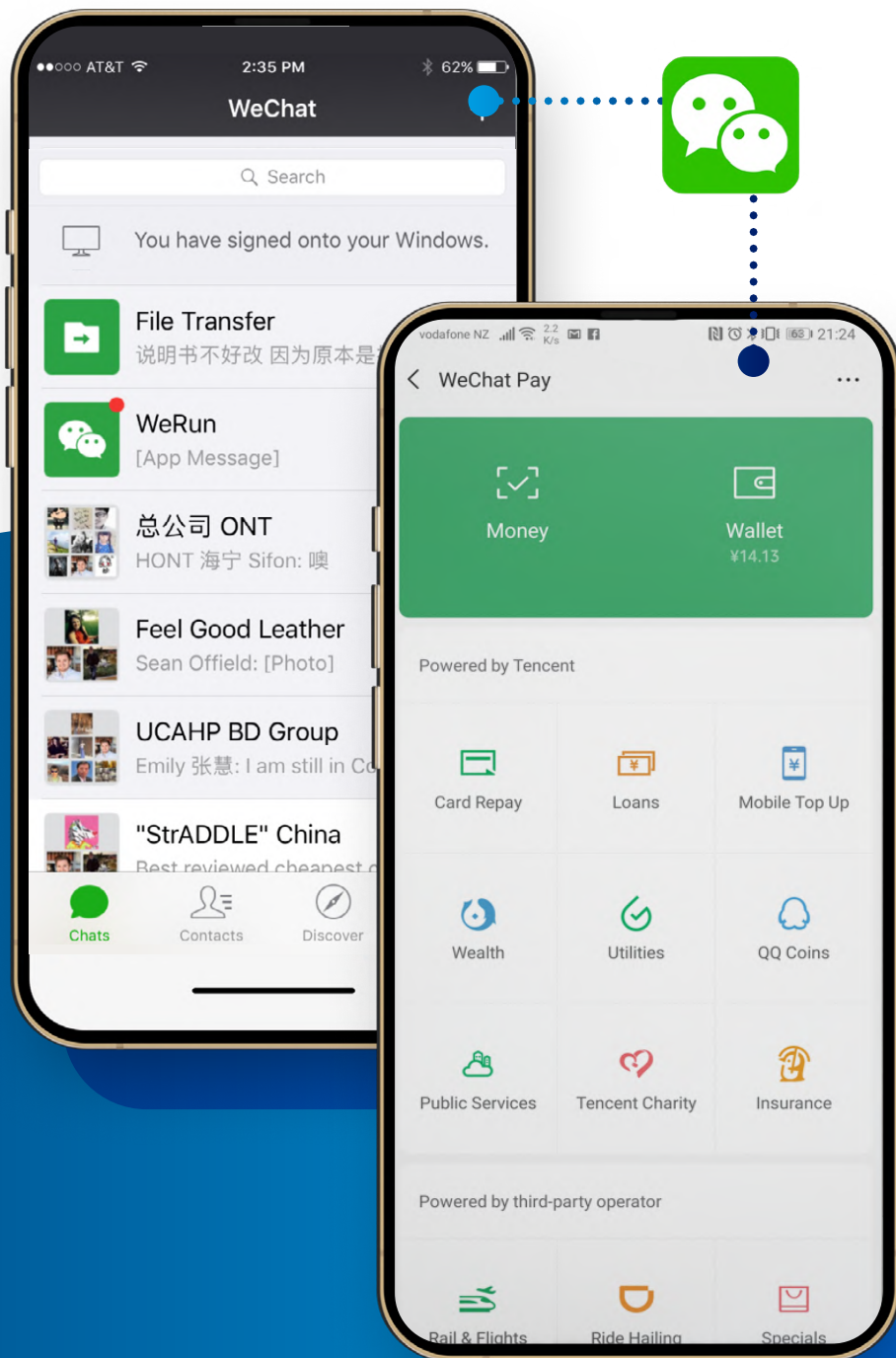
Consider a typical scenario: A customer sees a clothing retailer's ad and initiates a WhatsApp conversation. An AI-powered assistant greets them, shows relevant product images, checks inventory in real-time, and assists the customer through purchase via an embedded payment link. The entire transaction, from browsing to payment confirmation and shipping updates, happens in one seamless, conversational exchange. If issues arise, such as an address change, customers simply continue the same chat, with human or AI agents stepping in smoothly.

Early adopters validate this model. Airlines and banks already use chat to streamline transactions and customer interactions. Cosmetics brand Estée Lauder successfully piloted a WhatsApp-based concierge service during the pandemic, offering personalized skincare advice and product purchases via chat. Retail and direct-to-consumer brands increasingly utilize similar approaches, with robust integrations for secure payments and detailed product information. Technical advancements in conversational AI and expanded APIs by platforms like WhatsApp Business Platform and Apple Business Chat now support full transactional capabilities, marking a clear shift from concept to mainstream practice.

“No Hold, No App, No Friction”

The rise of chat commerce aligns with a broader shift toward frictionless, customer-centric interactions summarized by the “No Hold, No App” philosophy. “No Hold” emphasizes instant or asynchronous responses, leveraging automation and AI to eliminate wait times. “No App” means removing barriers like mandatory downloads or complex registration processes, instead meeting customers on familiar channels like WhatsApp or SMS. Rich messaging features, such as quick replies, image sharing, and auto-filled information, further reduce friction.

This shift challenges traditional enterprise thinking. Instead of pushing customers through rigid internal processes, companies adapt their strategies to fit seamlessly into customer lifestyles. Enterprises increasingly view chat not merely as an efficiency upgrade but as a core strategic channel alongside websites and apps. Organizations are dedicating teams, budgets, and technology investments specifically to chat commerce, creating specialized roles such as “Chat Commerce Product Manager” or “Conversational Marketing Lead.”



Learning from Global Super-Apps

Global success stories of super-apps like WeChat in China and Grab or GoJek in Southeast Asia provide clear evidence that integrated chat messaging ecosystems significantly boost engagement. These platforms seamlessly merge chat, payments, and diverse third-party services, proving the value of convenient, unified user experiences. Western companies are beginning to adopt similar strategies. WhatsApp, for instance, has introduced business APIs and directories to facilitate consumer-business interactions within its platform. Soon, chatting with businesses could become as natural as visiting their websites today.

Chat commerce emerges as a transformative approach in customer engagement, aligning with prevalent consumer behaviors and leveraging advanced conversational technologies. By offering immediacy, convenience, and context within familiar apps, chat commerce addresses critical pain points in customer experience. In the following sections, concrete industry use cases illustrate how organizations can effectively implement chat commerce to meet modern consumer expectations.



PRACTICAL CHAT COMMERCE USE CASES

Real-world use cases of chat commerce span various industries, demonstrating its versatility and impact. Below, we highlight several practical examples that illustrate how businesses are leveraging chat to engage customers in new ways:

Airline Boarding and Upsells

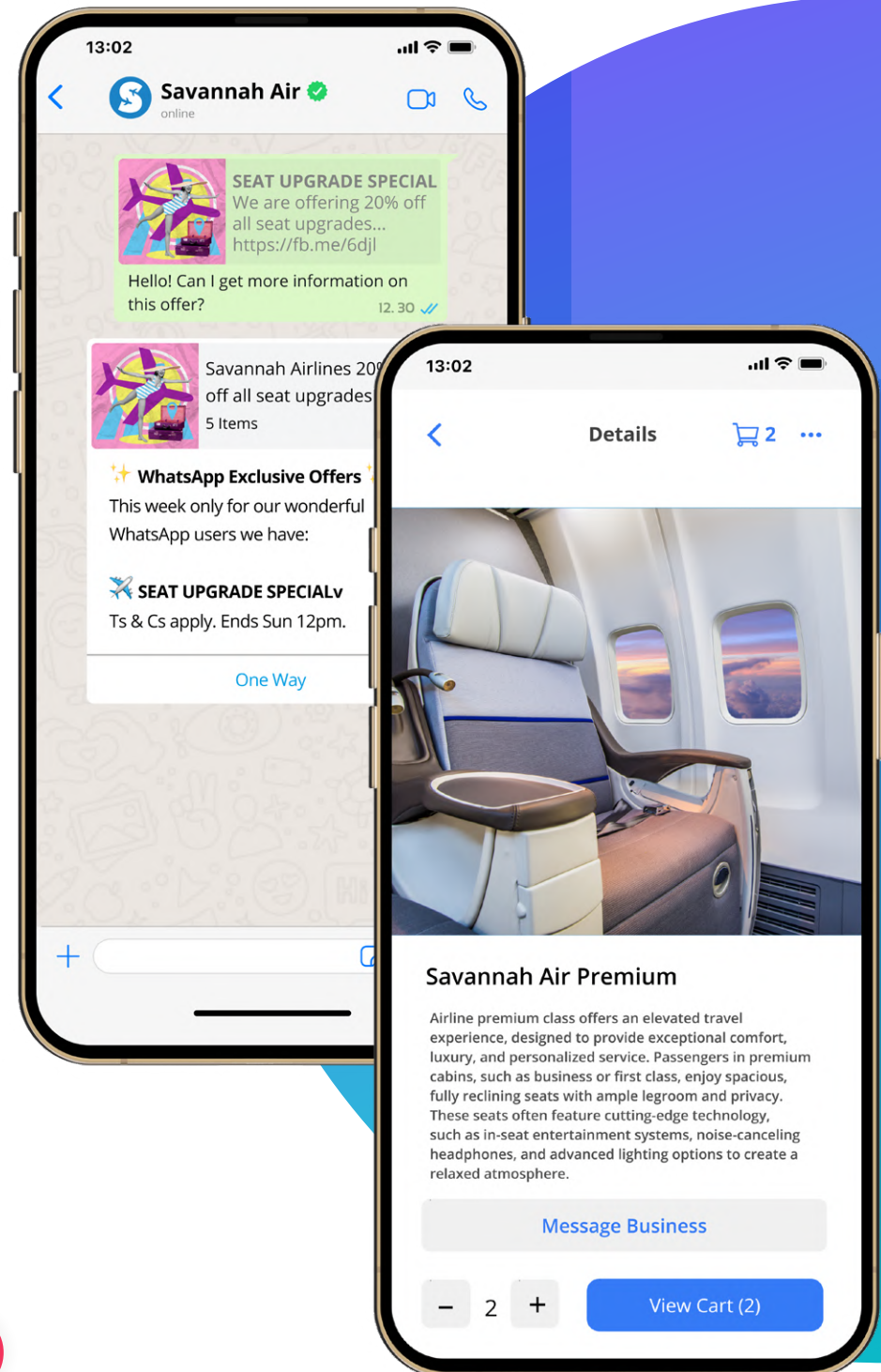
One of the early adopters of chat commerce has been the airline industry. Airlines have a pressing need to deliver timely information and upsell ancillary services in a short window of time, which makes chat an ideal channel. Several airlines now integrate with popular apps to handle everything from check-in to boarding passes.

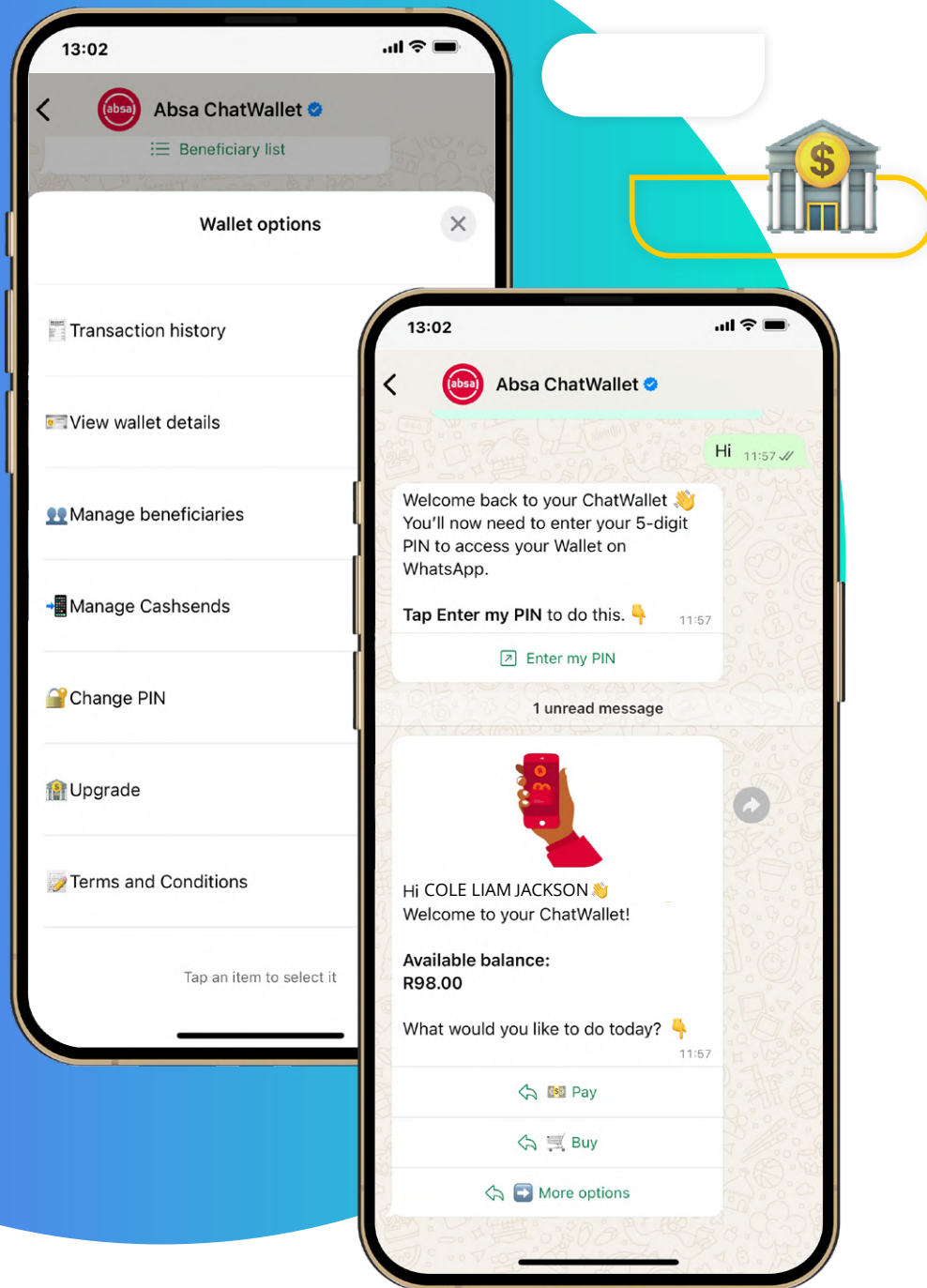
For example, KLM offers customers the option to receive their booking confirmation, check-in notification, boarding pass, and flight status updates through WhatsApp instead of email. This means a traveler can literally go from initial check-in to boarding the plane simply by showing a boarding pass on WhatsApp, with no need to download the airline's app or print anything. No scrambling through emails for flight details, and if a flight changes, a message pops up in the chat. If the customer has a question, they can ask right in that same thread.



Beyond convenience, airlines are using chat to drive revenue. Another notable example is in-chat upselling: Airlines are experimenting with sending a WhatsApp message offering, say, a last-minute seat upgrade or a discounted lounge pass. The passenger, while on the way to the airport, can accept the offer and pay securely right in the chat window. This kind of upsell is far more effective in chat than via email or call – it's immediate, in context, and easy to act on. Customers respond positively ("I upgraded my seat through a quick WhatsApp conversation while walking to the gate – it was so easy!"). The airline benefits from higher ancillary revenue, and the customer appreciates the personalized, frictionless service.

From the airline's perspective, these chat interactions tie into their backend systems: the chat messaging platform is connected to reservation data, CRM profiles (to personalize offers), and payment processing. It's not a standalone chatbot; it's an integrated extension of their commerce engine delivered through chat. This is a great illustration of chat commerce turning a previously clunky process (paper boarding passes, missed upsell calls-to-action) into a seamless digital journey.





Digital Banking and Account Opening

Banking might seem like an unlikely domain for commerce via chat due to security concerns, but in fact it's proving to be one of the most impactful use cases. Digital banking through chat allows customers to perform transactions or get information without using a separate banking app or visiting a branch.

A pioneering example comes from Absa Bank in South Africa, launching innovative WhatsApp banking, including a digital wallet, enabling balance checks, money transfers, airtime purchases, and more all by sending a message. For instance, a user might message "What's my balance?" and get an immediate reply with their account balance (after a secure authentication step). Or they could message "Send R500 to John" and the system processes an EFT transfer, confirming within the chat.

The onboarding for this chat banking is itself done via chat – a customer can activate the service by verifying their identity securely and linking their account, all through WhatsApp messages, rather than filling out forms. This dramatically lowers the barrier to adoption compared to traditional online banking enrolment. Absa effectively made banking "as easy as chatting with a friend," and customers have embraced it, especially those who may not want to use a dedicated banking app or visit a branch.



Security is, of course, paramount. These banking chats are secured via encryption (WhatsApp's end-to-end encryption and additional authentication layers) enabling financial institutions to ensure that sensitive steps (like large fund transfers) to trigger additional verification (e.g., entering a PIN or providing biometrics). By leveraging the existing security features of messaging platforms and adding their own safeguards, banks can achieve a balance of convenience and safety.

Other banks and fintech providers around the world are following suit. We see examples of account opening via chat, where a user can send necessary documents or photos of IDs in a messaging thread and complete an application in the conversation. We also see chat-based customer support for banking (no more tedious IVR for a lost card – you send a message and get the issue resolved). In all these instances, the key benefit is removing friction: customers don't need to download a new app or navigate a complex mobile banking interface; they can get things done in a familiar chat interface with guided prompts. Especially in emerging markets, where WhatsApp or SMS is more ubiquitous than high-end banking apps, this approach has expanded access to digital banking services.

Retail and Loyalty

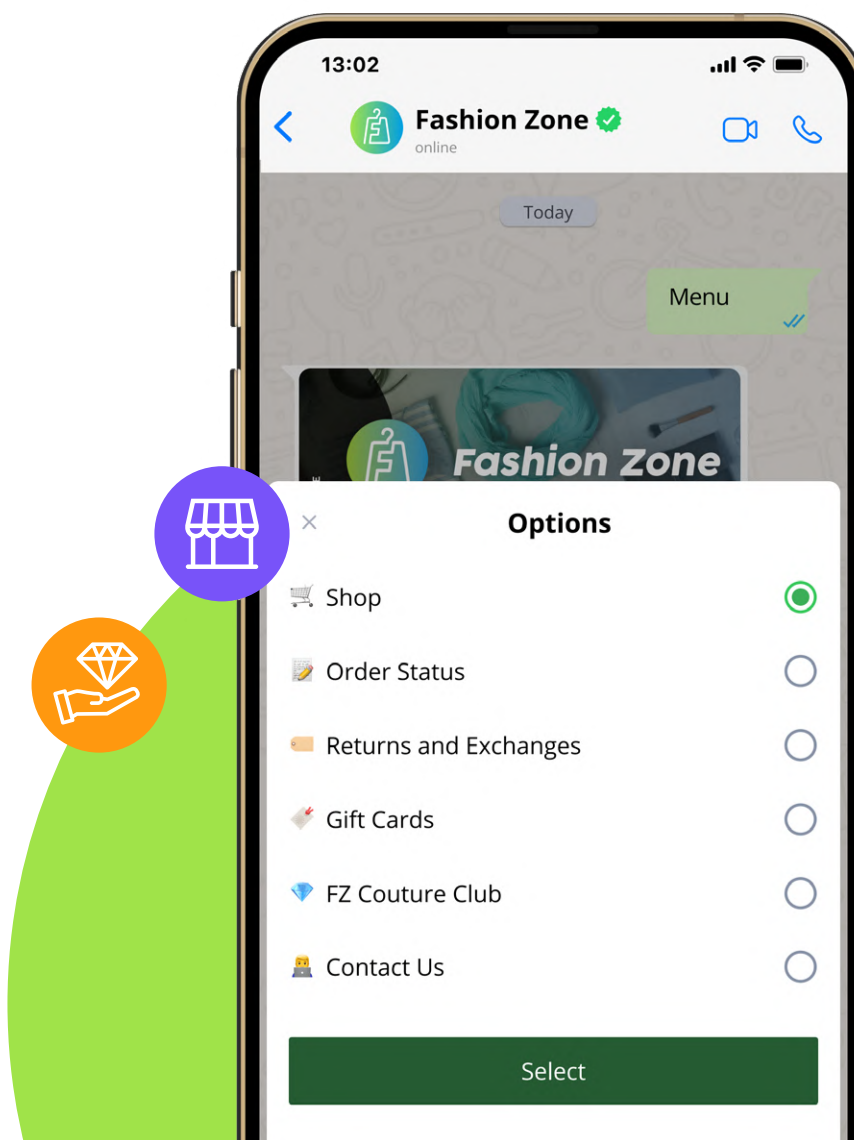
Retailers and consumer brands are quickly recognizing that messaging can be a powerful channel for both sales and loyalty engagement. While e-commerce websites and apps can handle transactions, they often lack the proactive, conversational element that drives discovery and impulse purchases. Chat commerce fills that gap by enabling personalized outreach and seamless purchasing in one thread.

Loyalty programs are one area being transformed by chat. Traditionally, a customer might get an email about their loyalty points or a promotion, but engaging with that often requires clicking through to a site or app. Now, imagine a loyalty program that lives in your chat app: you could message the retailer's number with "Check my points," and get an instant reply like "You have 5,400 points – that's enough for a \$10 reward. Would you like to use it on your next purchase?" In fact, brands are doing this. They send reminders of expiring rewards via chat and even allow redemptions through a quick reply. The immediacy of chat can significantly boost loyalty program activity because it's so easy for the customer to respond in the moment.

Retail sales and promotions via chat take many forms. Some brands have created virtual storefronts on chat apps. For example, clothing retailers might use chat to send new product alerts or lookbook images to subscribed customers; the customer can then ask questions (“Do you have this in size M?”) and get answers instantly. If they decide to buy, a digital assistant or live agent can facilitate the order directly in chat. There are also creative campaigns: a well-known example was a Hellmann’s Mayonnaise campaign in Latin America, where customers could WhatsApp a number, share a photo of ingredients in their fridge, and receive a recipe from a chef (and of course, Hellmann’s was an ingredient). It was an interactive marketing experience through chat that led to increased sales and brand engagement. Similarly, Estée Lauder provided a WhatsApp “beauty advisor” during 2020 when in-person store visits were down: customers received skincare tips and product suggestions, creating a high-touch experience that converted inquiries into purchases.

Another use case in retail is conversational upselling and cross-selling. If a customer is browsing on a website and abandons their cart, instead of a standard email, the retailer can send a WhatsApp message (if the number is known and customer opted in) saying “Need help with your order? Chat with us now for a 10% discount to complete your purchase.” If the customer engages,

the chat assistant (AI or human) can address any hesitation and then provide a checkout link right there. This kind of conversational cart recovery has shown higher conversion rates than traditional methods because it’s interactive and instantaneous.



Customer Service without Channel Switching

It's worth noting that in all these use cases – airlines, banking, retail – a common thread is that customer service and issue resolution are embedded in the same channel as the purchase. If you buy something via chat and later have a problem, you just return to that chat thread and say “Hey, I need to return my item” or “My flight was canceled, can you rebook me?” and the company can handle it right there. There's no need to go to a different channel or restate your issue. This continuity is a game-changer for service quality. A customer can have a true one-stop experience, rather than the typical disjointed journey of buying in one place and seeking help in another. Businesses are finding that when issues are

resolved within the chat, customers perceive it as part of the same convenient experience – which can turn a potentially negative situation (like a return or complaint) into another moment to build loyalty.

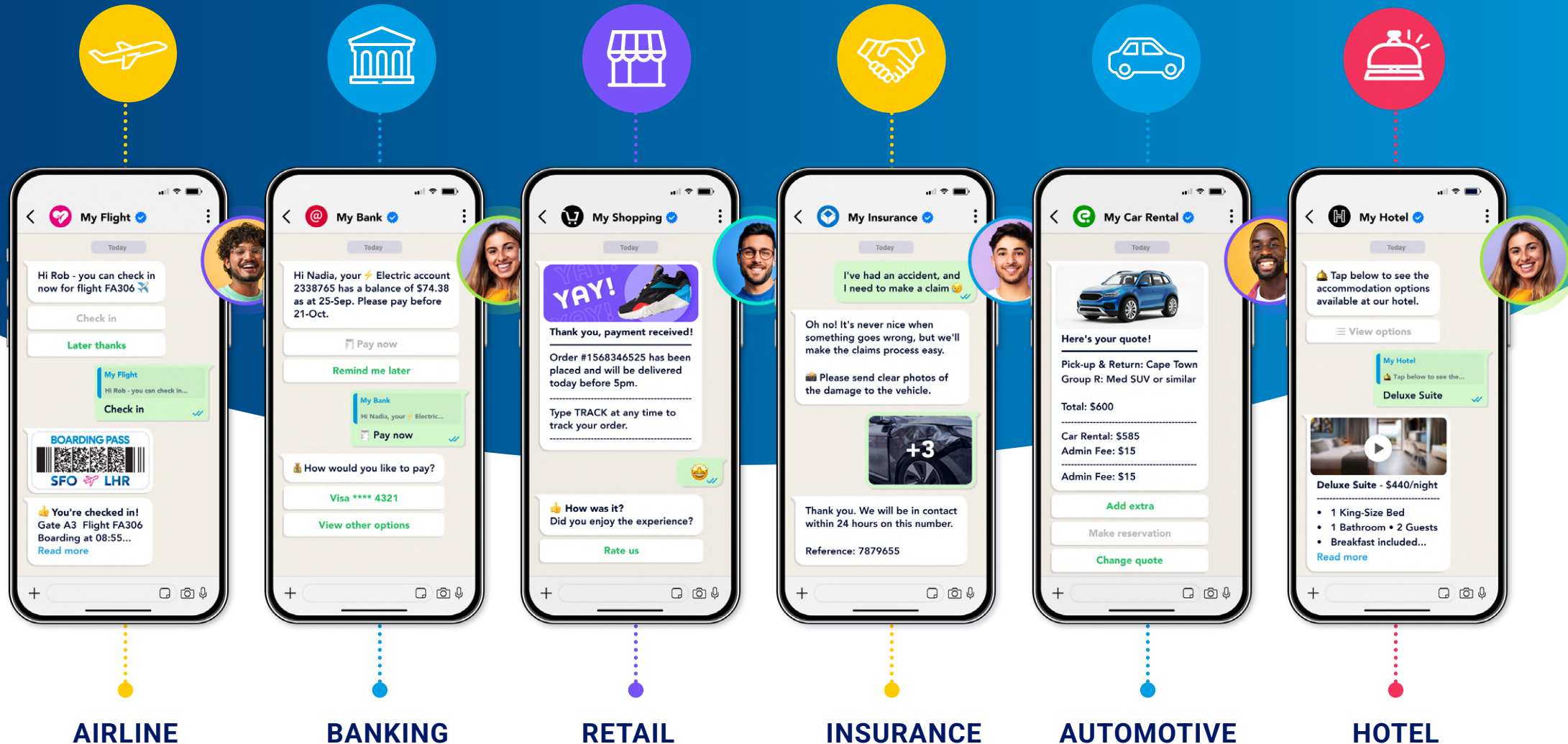
Collectively, these practical use cases scratch the surface of what's possible, but they underscore a crucial point: chat commerce is not theoretical; it's happening now, in customers' pockets. Companies implementing these solutions are seeing tangible benefits – higher engagement rates, faster service resolution, higher conversion of upsells, and often better customer feedback scores. For instance, , as interactions handled via chat are higher than for phone or email, because customers appreciate the ease and speed.

However, to scale these successes from isolated pilots to a core way of doing business, enterprises need to treat chat commerce strategically, not as one-off experiments. In the next sections, we will explore the broader business benefits of chat commerce (from cost savings to revenue gains) and then provide strategic recommendations on how to embed chat commerce into the organization's DNA. The use cases above show the art of the possible; what follows is how to translate that into enterprise-wide impact.

My flight has been canceled!

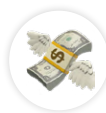
No problem. We can get you on the next Savannah Air flight tonight. ✈️

Chat Commerce Delivers Value Across Industries



ECONOMIC AND BUSINESS BENEFITS OF CHAT COMMERCE

Chat commerce provides substantial economic advantages by transforming chat from merely a support channel into a revenue-generating and cost-saving solution. Key benefits include lower operational costs, improved agent productivity, increased revenue, enhanced customer lifetime value, and rich data insights.



Lower Cost-to-Serve and Call Deflection

Transitioning from traditional phone-based support to chat significantly reduces operational expenses. Phone support is costly, averaging \$5–\$25 per call due to labor, infrastructure, and handle time. In contrast, chat channels like WhatsApp or web chat, and AI agents cost a fraction of this. Human chat agents can manage multiple conversations simultaneously, multiplying their productivity, while AI-powered assistants handle routine inquiries, such as balance checks or FAQs, and support human chat agents, at negligible marginal costs, available around the clock.

Globally, companies spend roughly \$1.3 trillion annually on 265 billion customer service calls. Shifting even a small fraction of these interactions to chat can lead to substantial savings. Additionally, chat often resolves queries faster, reducing repeat

interactions. For example, a prompt WhatsApp response might eliminate follow-up calls or emails. Implemented effectively, chat not only reduces costs but also enhances the overall customer experience.



Improved Agent Productivity and Satisfaction

Chat commerce significantly boosts agent efficiency and morale. Traditional voice-based customer support involves handling one customer at a time, frequently answering repetitive questions, and managing irate customers frustrated by hold times. Chat environments alleviate these issues by using AI agents and automated responses for routine queries, allowing agents to focus on complex interactions and handle multiple chats simultaneously. This shift makes the role less monotonous and more engaging.

Modern chat platforms equip agents with richer tools like multimedia sharing (links, screenshots, forms), speeding up problem resolution and reducing misunderstandings. Additionally, integrated real-time analytics and AI assistance provide agents with insights such as customer sentiment and suggested solutions, leading to higher first-contact resolution rates. Agents



also experience less stress since asynchronous chat interactions allow customers freedom during wait times. Ultimately, happier, more productive agents deliver superior customer service, reduce turnover, and lower operational costs.

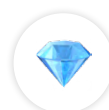


Increased Revenue and Conversion Rates

Chat commerce is not just about saving money; it actively drives revenue. Positioning chat as a sales channel alongside traditional physical and digital storefronts enables companies to capture otherwise lost sales. Many online shoppers abandon carts due to confusion or indecision. Digital agents proactively reaching out during browsing or checkout can quickly address uncertainties, significantly boosting conversions. Research indicates that shoppers engaging with chat assistants, especially when receiving personalized recommendations, convert at rates 10–15 percentage points higher than passive browsers. Some studies show customers who chat are 82% more likely to purchase, delivering both savings and increased sales.

Contextual upselling also becomes possible within chat interactions. For example, airlines successfully upsell seat upgrades through WhatsApp at timely moments. Retailers similarly use chat to recommend complementary products, enhancing the

buying experience and increasing average order values. Moreover, chat reduces friction by removing barriers like mandatory app downloads or account creation, streamlining transactions. Customers hesitant to install apps are comfortable completing purchases in chat apps they already use, driving higher conversion rates and enhancing customer lifetime value.



Enhanced Customer Lifetime Value (CLV)

Chat commerce boosts customer loyalty, directly influencing customer lifetime value. Positive experiences, like immediate service without wait times, improve brand perception. Proactive messaging, such as banks sending fraud alerts or retailers offering VIP discounts via chat, fosters deeper relationships. Chat apps, being intimate and personal, naturally integrate businesses into customers' daily digital lives, increasing interaction frequency and brand recall.

Through timely reminders and personalized offers, chat encourages ongoing customer engagement. Subscription renewals, product reorders, and tailored recommendations become effortless, reducing churn and increasing repeat purchases. Resolving customer issues swiftly via preferred chat channels also prevents customer attrition. Brands known for exceptional



customer service increasingly use chat, creating differentiating customer experiences that drive loyalty and referrals. Ultimately, chat commerce transforms interactions into lasting relationships, boosting customer lifetime value by ensuring businesses remain accessible, responsive, and relevant.



Rich Data and Feedback Loops

Chat messaging interactions generate valuable digital data unavailable through traditional phone calls. Chat transcripts capture precise customer inquiries and responses, enabling detailed analyses of frequent pain points, product questions, and customer language, vital insights for marketing, UX enhancements, and product development. Effectively, each chat conversation acts like an ongoing focus group.

Businesses can quickly implement micro-surveys within chat interactions (“Was this helpful?”) to gather immediate feedback, achieving higher response rates compared to traditional email surveys. This real-time, high-volume feedback provides granular insights into customer satisfaction drivers, allowing companies to identify issues proactively. For instance, frequent queries like “Where’s my order?” can trigger automated order-tracking responses, reducing unnecessary contacts and boosting customer satisfaction.

Traditional channels rarely allow this depth of immediate insight, with recorded calls often left unanalyzed and emails difficult to aggregate meaningfully. By contrast, AI-driven text analytics rapidly process thousands of chat logs to extract sentiment trends, popular topics, and common customer concerns. Privacy-focused aggregate analyses ensure regulatory compliance while generating actionable insights. Ultimately, chat commerce data informs strategic decision-making, fostering continual product and service improvement. This iterative feedback loop reduces costs (by resolving root causes) and increases revenue (by aligning offerings precisely with customer needs).



The Customer Experience Virtuous Circle

The Customer Experience Virtuous Cycle is a strategic feedback loop where positive actions in one area amplify results across the entire business, reinforcing and sustaining growth. It begins with delivering an exceptional customer experience, whether through fast response times, seamless transactions, or personalized interactions. When customers are delighted, they return more often, spend more, and become advocates, expanding the customer base and deepening engagement.

Chat commerce acts as a powerful catalyst within the customer experience virtuous circle by enabling faster, more personalized,

and more convenient interactions across the customer journey. By meeting customers in the messaging channels they already use, brands reduce friction and frustration, leading to higher satisfaction. These seamless experiences drive stronger emotional connections, which translate into increased share of wallet and improved retention. As more customers opt in and engage regularly, businesses gain access to richer customer data and deeper behavioral insights, enabling smarter segmentation and better targeting.

With this intelligence, companies can tailor offers and services with greater precision, enhancing relevance and boosting conversion. This, in turn, reduces the cost to serve by deflecting high-cost support channels and automating routine interactions via AI-

powered chatbots. As operating costs fall, businesses can pass on savings or reinvest in customer innovation, offering lower prices or more value-added services. The result is a stronger customer proposition, greater experience, and a self-reinforcing loop of satisfaction, loyalty, and growth, all fuelled by the strategic implementation of chat commerce.

The economic and strategic case for chat commerce spans significant cost savings, higher revenue potential, improved agent productivity, enhanced customer loyalty, and valuable data insights. Chat commerce transforms customer engagement into a profitable endeavour for businesses and an enjoyable experience for customers, creating compelling reasons for enterprises to invest further in chat as a central business channel.



STRATEGIC RECOMMENDATIONS AND NEXT STEPS

Successfully integrating chat commerce requires more than technology, it demands a strategic shift in mindset, processes, and organizational structure. Below are key recommendations and next steps for leaders to unlock the full potential of chat-based customer engagement.

Embrace “No Hold, No App, No Friction

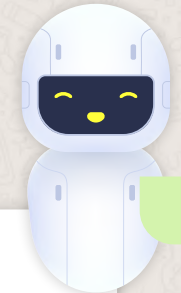
At a strategic level, businesses must adopt a customer-centric philosophy: “No Hold, No App, No Friction.” This mantra emphasizes eliminating unnecessary delays (“No Hold”) and removing barriers like mandatory app downloads (“No App”). Customers should receive immediate responses via asynchronous messaging and AI-powered assistants, rather than waiting in queues or completing extensive forms.

To implement this mindset, businesses must question traditional engagement strategies. Instead of forcing customers toward dedicated apps, meet them directly in their preferred channels (WhatsApp, SMS, web chat). Gartner research indicates 73% of consumers prioritize speed and convenience, underlining the need



At a glance...

- Embrace “No Hold, No App, No Friction
- Design Customer-In, Not Enterprise-Out
- Elevate Chat to a Strategic Pillar
- Encourage Experimentation and Agile Iteration
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- Encourage Experimentation and Agile Iteration
- Design for Humanity, Not Just Automation
- “Always-On” Service and Global Reach
- Break Down Silos with Cross-Functional Teams
- Be Bold and Act with Urgency



for businesses to streamline experiences relentlessly. The guiding principle should be continually removing friction points, waiting times, required downloads, or complex sign-up processes, to respect customer time and convenience.

Design Customer-In, Not Enterprise-Out

Businesses must shift from an internal, enterprise-centric view toward designing experiences from the customer's perspective ("customer-in"). Start by mapping customer journeys through chat messaging platforms, pinpointing customer goals, and optimizing processes to achieve effortless interactions.

For instance, if customers naturally view purchasing and support as part of the same conversation, unify these functions within chat rather than forcing handoffs between sales and support teams. Adopt a conversational, informal tone suitable for chat environments, utilizing emojis, GIFs, or voice notes to enhance personalization. Consistently collect customer feedback from chat interactions to continuously refine and improve experiences.

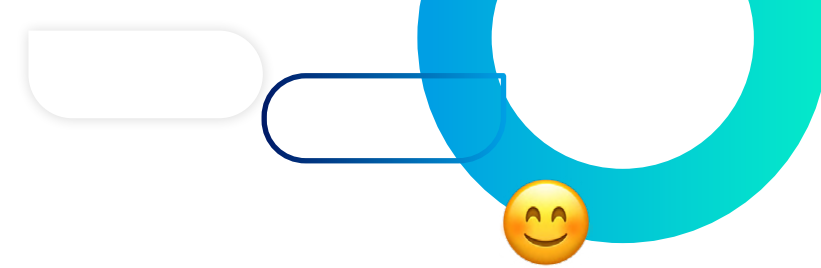
To support this, realign internal incentives around shared KPIs, such as overall customer satisfaction or resolution rates, rather than departmental or channel-specific metrics. Removing internal silos and barriers enables smoother, more coherent interactions, leading customers to feel genuinely understood and valued.

Elevate Chat to a Strategic Pillar

To capitalize fully on chat commerce, businesses must elevate chat from a tactical add-on to a core strategic channel, on par with e-commerce or physical retail. Establish clear, measurable goals and KPIs for chat initiatives, such as "increasing customer support via chat by 50%" or "generating \$X revenue through chat."

Creating a dedicated Chat Commerce team with cross-functional members from IT, marketing, operations, and customer care ensures focused management and optimization of chat-based initiatives. Invest in robust, scalable enterprise-grade chat commerce platforms or CPaaS solutions capable of seamless integration, robust analytics, and secure customer interactions.

Promote chat prominently within your branding, making it a central part of your customer value proposition. Clearly communicate the ease and accessibility of interacting with your business through chat in advertising, websites, and customer outreach. Regularly include chat-related metrics in executive dashboards and discussions, reinforcing chat's strategic significance.



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Leadership must provide an environment where failure is seen as [an opportunity to learn](#).

Encourage Experimentation and Agile Iteration

Adopting chat commerce is an iterative process requiring experimentation and agile refinement. Foster a culture that encourages piloting new chat initiatives rapidly, such as SMS-based reordering or product-specific Facebook Messenger bots, without extensive bureaucratic hurdles.

Employ agile principles: launch minimal viable experiences, quickly gather customer feedback, and iteratively refine chat interactions. Leverage immediate data insights from chat transcripts to adjust interactions in real-time. Encourage A/B testing to discover optimal strategies for chat workflows and message content.

Leadership must provide an environment where failure is seen as an opportunity to learn. Explicitly communicate that unsuccessful pilots are valuable when insights are swiftly applied to subsequent iterations. Over time, this approach ensures continuous improvement, aligning chat commerce capabilities closely with actual customer needs and behaviors.

Design for Humanity, Not Just Automation

Automation through AI and chat significantly expands scalability, but retaining human empathy is crucial. Poorly implemented bots frustrate customers, undermining trust. Always design chat experiences where automation complements, rather than replaces, human interaction.

AI agents should be programmed to escalate to human agents promptly when queries exceed their capabilities. Equip the AI with brand-aligned personalities, friendly tones, appropriate humor, to humanize interactions and avoid robotic, impersonal experiences. Ensure clear pathways to human assistance remain accessible to reassure customers they're never trapped in automated loops.

Train human agents to utilize rich media capabilities (e.g., images, quick-reply buttons) to make interactions feel intuitive and personalized. Ensure that all outreach is relevant and value-driven, and prioritize human-like interactions to maintain trust, loyalty, and long-term adoption.



“Always-On” Service and Global Reach

Chat channels uniquely offer around-the-clock availability, providing an opportunity for global reach and responsiveness. Use asynchronous messaging and AI-powered chatbots, like digital agents, to provide immediate responses, even during off-hours, to ensure customers always receive initial assistance.

Implement a “follow-the-sun” support model utilizing globally distributed teams or AI agents to offer seamless 24/7 customer service. Leverage multilingual capabilities, AI translation, localized AI agents, to reach diverse customer bases without extensive physical infrastructure investments.

Select scalable, cloud-based chat solutions capable of handling sudden traffic spikes from promotions or viral engagement. Ensuring continuous accessibility differentiates your brand, attracts customers globally, and drives incremental revenue opportunities from around-the-clock consumer interactions.

Break Down Silos with Cross-Functional Teams

Chat commerce inherently spans multiple business functions, marketing, sales, customer service, necessitating robust internal collaboration. Establish cross-functional teams or a Chat Commerce Center of Excellence (CoE) comprising members



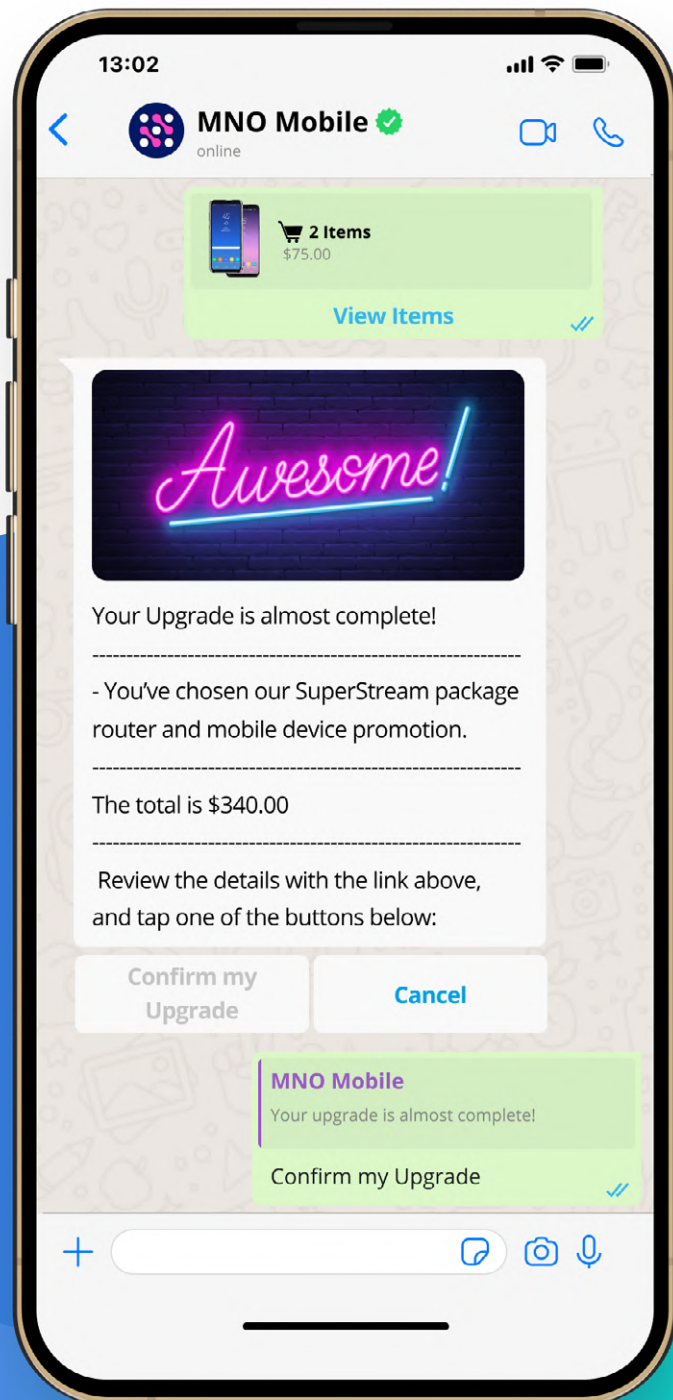
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A collaborative, unified internal approach translates externally into cohesive, frictionless customer experiences.

from IT, product, marketing, customer service, and compliance. This team should coordinate integrated chat initiatives, aligning campaigns, operational support, and technical capabilities.

Regular cross-departmental meetings within the CoE help resolve conflicting priorities and maintain consistency in message tone and content. Adjust KPIs and incentives across teams to support shared goals, ensuring unity in strategic direction and customer experience outcomes.

Encourage transparent data sharing among departments, customer service logs inform product improvements, sales insights guide marketing efforts, and vice versa. Cross-train personnel, allowing agents to blend customer support and sales skills seamlessly. A collaborative, unified internal approach translates externally into cohesive, frictionless customer experiences.



“ Leadership must communicate urgency, set bold goals (e.g., full chat enablement by year-end), and rally teams with clear vision.

Be Bold and Act with Urgency

Chat commerce is a time-sensitive opportunity to differentiate and lead. Act swiftly, deploy initial capabilities, even if imperfect, and allocate budgets now to gain early-mover advantages. Treat inaction as the real risk, as modern consumers expect seamless chat messaging experiences. Leadership must communicate urgency, set bold goals (e.g., full chat enablement by year-end), and rally teams with clear vision. Prioritize chat over legacy channels, track early wins like reduced call volumes and higher satisfaction, and use them to build momentum.

OPERATIONALIZING CHAT COMMERCE: ROLE-BASED PRIORITIES

With these strategic pillars in mind, let's also outline some concrete next steps and priorities by role, to operationalize the vision:

For Innovation and Technology Leaders

- Focus on building a conversational-ready tech stack. Audit current systems for chat integration readiness (CRM, order management, etc.).
- Prioritize unified chat platforms that plug into back-end systems.
- Enable key capabilities: in-chat authentication, payment processing, context transfer between channels.
- Evaluate if existing vendor solutions suffice or if new tools are required.

- Launch pilot integrations (e.g., WhatsApp for order status) and use learnings to build a scalable roadmap.
- Address security and compliance early; collaborate with cybersecurity on API vetting and data privacy.
- Make “Chat Commerce Platform” a core architectural component in your technology roadmap.

For Marketing and Customer Experience Leaders

- Elevate chat as a primary engagement and marketing channel, not just for support.
- Design campaigns specifically for chat apps (e.g., rich media WhatsApp launches, interactive polls).
- Develop chat-friendly content: concise, conversational, interactive (videos, carousels, polls).
- Upskill the team in conversational writing and engagement techniques tailored for messaging.
- Set measurable growth goals for chat audiences (e.g., 50,000 WhatsApp subscribers in 6 months).
- Compare and optimize chat campaign performance versus traditional channels.

- Maintain consistent branding and tone appropriate for the channel and audience.
- Integrate chat into customer journey mapping and identify opportunities for proactive outreach

For Customer Service and Operations Leaders

- Retrain or hire agents skilled in multitasking and chat-based communication.
- Update KPIs to reflect chat priorities (resolution rates, CSAT, not just handle time).
- Position agents as “chat concierges” who can blend support and sales.
- Deploy AI assistants and chatbots for high-volume, routine inquiries to improve efficiency.
- Optimize staffing and shift patterns based on chat volume trends.
- Consolidate support teams into a unified digital support function if feasible.
- Ensure chat interactions are logged in CRM for a unified customer view.
- Collaborate with IT to fully integrate chat into main support workflows.
- Refresh knowledge bases and automation resources for faster, consistent responses.

For the Organization (All Leaders)

- Cultivate a culture supportive of chat commerce; consider a Center of Excellence (COE) for governance and knowledge sharing.
- Establish clear ownership and reporting structures for chat initiatives.
- Celebrate and publicize wins (e.g., milestones in chat-driven sales or CSAT).
- Move quickly to secure a competitive edge; early adopters set customer expectations.
- Keep the vision focused on seamless, end-to-end chat experiences for customers.

In five years, leading firms in every industry will likely be those who treated chat as seriously as their website or app, those who “turned conversations into conversions,” so to speak. The time to act is now, with boldness and urgency, to secure that leadership position.







CRITICAL CHALLENGES AND CONSIDERATIONS

As chat commerce evolves, companies must navigate a range of challenges. These aren't deal-breakers, but they require proactive planning and leadership to address. Below are the most important considerations:

Integration with Legacy Systems

Successful chat commerce relies on deep integration with backend systems: CRM, order management, inventory, and payments. If those systems are outdated or siloed, integration can be difficult. For instance, retrieving order status from a legacy system may require middleware or custom APIs.

To avoid creating a disconnected experience, ensure chat systems log all interactions into your central customer history. Prioritize integration projects that deliver high impact first. Modern chat commerce platforms can simplify this effort, but dedicated resources and technical expertise are essential.

Data Security and Privacy

Security is non-negotiable when chat becomes transactional. Enterprises must use encrypted, official APIs (e.g., WhatsApp Business API, or Clickatell's One API) and ensure secure handling of personal data. They must implement authentication strategies like OTPs or platform-based verifications, and make sure any sensitive data, such as account info, is only shared after validation.

In addition to this, they must comply with privacy regulations like GDPR, and build opt-in mechanisms for promotional messaging. Disaster recovery plans to ensure continuity if chat systems go down are also essential. Security and compliance should be built into the architecture from day one.



Customer Trust and Channel Etiquette

Chat is a personal space. Misuse of it, like over-messaging, impersonal bots, or perceived invasiveness, can lead to distrust or user churn. Customers should always be aware they're chatting with an AI agent when relevant, and easy opt-outs should always be available.

Additionally, consider features like background authentication, or chat threads that require step-up authentication (such as biometrics, or a PIN), for sensitive exchanges. Personalization should be helpful, not creepy: focus on service-first value, not aggressive marketing. Respect and trust are key to long-term engagement.

Scalability and Volume Spikes

As adoption grows, so does message volume. Systems need to scale seamlessly to handle this. Cloud infrastructure and load balancing are essential to support spikes, such as during promotions. AI agents help scale, but they must be continuously trained and refined.

You'll also need to scale support teams: hire agents or reassign roles from phone support. A "universal inbox" strategy helps manage multiple channels (e.g., WhatsApp, Messenger, webchat) through one interface. Dashboards should monitor metrics like

queue lengths, response times, and abandonment rates to ensure performance under pressure.

Maintaining Consistent Quality

With potentially thousands of daily interactions, ensuring quality and consistency is vital. Regularly review both AI and human conversations for tone, helpfulness, and resolution. Continuously improve scripts and AI training based on real usage.

Train agents for effective written communication and reinforce the brand's voice across channels. Consistency in tone and responsiveness, whether on SMS, Messenger, or WhatsApp, is essential to a cohesive experience. Also, align all teams with shared guidelines, and monitor feedback closely to address quality drops early.

Change Management and Internal Buy-In

Adoption of chat commerce often meets internal resistance. Call center agents may fear job displacement, and departments may fight over channel ownership. Overcoming this requires strong executive sponsorship and a clear "why."

Involve frontline employees early, and offer training on writing, tone, and soft upselling techniques. Communicate how chat

benefits customers and employees alike, reducing drudge work while creating new roles. Celebrate wins to build momentum and maintain morale. Culture change is often harder than technology change, but both are essential.

Defining and Measuring Success

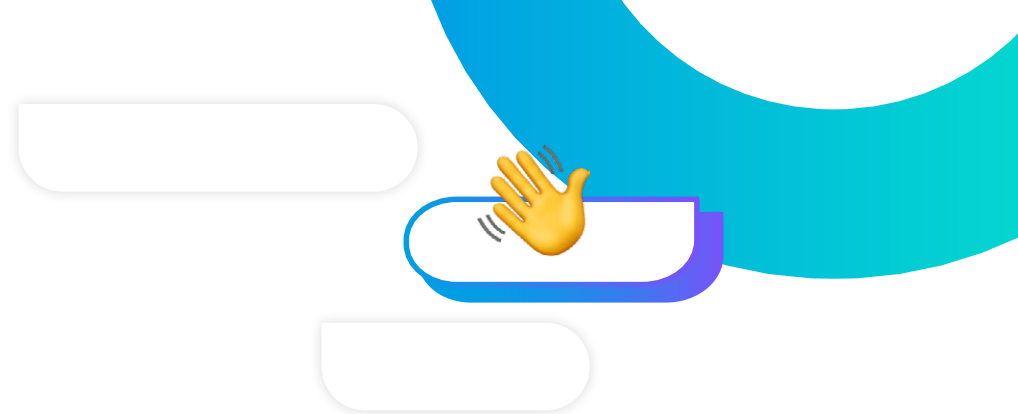
To improve, you must measure. Traditional KPIs like call resolution don't fully apply. Instead, track chat-specific metrics: message volume, CSAT/NPS scores, conversion rates, resolution rates, opt-in list size, and cost savings from call deflection.

Accept that metrics may dip during early phases, new channels require learning. Build dashboards to track performance in real time and use feedback to refine. A/B test workflows, monitor high-escalation queries, and stay flexible: if one chat channel underperforms, shift focus.

Ultimately, treat chat commerce as an evolving capability, not a one-off project. Maintain a continuous improvement loop.

Navigating the Road Ahead

Every transformative shift brings challenges, but none of the ones outlined above are insurmountable. Integration takes effort, but modern APIs and platforms help. Security is solvable with



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Ultimately, treat chat commerce as an **evolving capability**, not a one-off project.

official tools and strong governance. Scalability and quality require foresight and agility. Internal resistance can be overcome through communication, training, and clear ROI. Success depends on planning ahead, starting small, and building iteratively.

Organizations that move first, address these challenges head-on, and learn through iteration will establish defensible advantages. The result? A more efficient, scalable, and trusted customer engagement model, one competitors will struggle to match.



CONCLUSION

Chat commerce is not just a new channel; it marks a paradigm shift in customer engagement. Chat messaging apps have become the interface where service, sales, and support converge. The message is clear: customers increasingly prefer chat, and businesses must meet them there, or risk becoming irrelevant.

Modern consumers value convenience, speed, and personalization. They prefer messaging over holding on calls or downloading apps. Enterprises still locked in outdated models, prioritizing their own processes over customer ease, face growing frustration and churn. The winners will be those who shift now.

This report has shown that chat commerce is already driving real results. Leading banks, airlines, and retailers are using it to cut costs, increase revenue, and improve customer satisfaction. The value is not theoretical; it's measurable, actionable, and scalable.

For business leaders, the imperative is to move chat from the margins to the center of your customer strategy. That means aligning marketing, sales, and service around unified conversations, investing in enabling technologies, and adopting customer-first

philosophies like “No Hold, No App. No Friction” These aren't buzzwords, they're blueprints for relevance.

Yes, challenges exist: integrating systems, ensuring data privacy, training teams, and securing buy-in. But none are insurmountable. What's far riskier is inaction. As with the e-commerce revolution, those who move first in chat commerce will set the pace, and shape the standards.

Imagine a near future where messaging a business is as effortless as texting a friend: making purchases, solving issues, or receiving updates, all within a single, ongoing conversation. This isn't science fiction; it's fast becoming the norm. Companies that embrace this will gain not just customers, but fans. They'll also gain agility, adapting in real time to needs through AI-enhanced chat platforms.

The time to act is now. Internally, this is a chance to unlock innovation. Externally, it's a chance to be the brand customers talk about when they say, “It's so easy, I can do that in chat.” That's a reputation worth earning.



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About Clickatell

Clickatell is a global leader in chat commerce, pioneering the way brands engage, serve, and sell in the messaging channels their customers trust most. From WhatsApp to SMS and Apple Messages, our enterprise-grade platform turns everyday chats into high-impact, revenue-generating customer connections.

Powered by advanced AI, a sophisticated orchestration engine, and secure in-channel payments, Clickatell helps businesses deliver personal, seamless, and scalable experiences, at scale and at speed. Whether it's chat banking on WhatsApp, boarding a flight, or resolving an issue in real time, we make every conversation count.

With more than 25 years of innovation and deep experience in banking, retail, travel, and telecom, we're the trusted partner behind some of the world's most forward-thinking customer journeys.

Headquartered in California, with teams in Toronto, Cape Town, and Lagos, Clickatell brings the future of commerce to chat.

👉 Learn more at www.clickatell.com



2000 – 2005: Foundation & Innovation

2000: Founded in Cape Town, launched the first SMS API.

2001: Secured seed funding; ran developer workshop with major US carrier.

2003: Profitable, 10k+ customers in 80+ countries.

2004: Ethos invests; recognized as messaging thought leader.

2005: Released Campaign Manager; won Oracle as client.

2006 – 2010: Product Leadership & Expansion

2006: Acquired MultiMode; \$6m Series A from Sequoia.

2007: Incorporated in US; expanded to UK.

2008: Won Best Mobile Messaging award; partnered with RSA on authentication.

2009: Named Gartner Cool Vendor; official messaging partner for Obama's first trip to Africa; supported Hudson crash rescue.

2010: Partnered with Ushahidi during Haiti earthquake; win multiple global awards.

2011 – 2015: Growth & Diversification

2011: Raised \$12m Series B from Sequoia/DAG; named to Silicon Valley "HOT List."

2012: Won innovation awards; launched Clickatell Transact for mobile payments.

2013: Opened Nigeria office to expand USSD/SMS payments.

2014: Sent OTPs for WhatsApp's first 500m users; launched bank services in mobile payments markets.

2015: Strengthened board with leaders from FNB, AWS, and PayPal.

2016 – 2020: Messaging & Payments

2016: Launched Clickatell Touch, connecting businesses and systems (ERP, CRM, etc.) in chat.

2017: Added NLU, 2-way messaging, reporting; named top A2P SMS provider in Africa.

2018: Became one of the first WhatsApp BSPs; launched world's first chat banking with Absa.

2019: First to enable payments in WhatsApp with MTN; Chat Commerce vision realized.

2020: CEO selected by Endeavor; launched Chat Desk for live agent support.

2021 – 2025: Chat Commerce Innovation & Leadership

2021: Launched Chat 2 Pay with Visa; introduced low/no-code Chat Flow orchestration engine.

2022: Raised \$46m Series C; won multiple innovation awards.

2023: Released first Chat Commerce Platform-as-a-Service across major messaging channels.

2024: Introduced Clickatell AI for NLU/NLP and generative interactions; invited to NYSE by Endeavor.

2025: Declared product-market fit in South Africa with leading brands; celebrated 25 years.

The Future

2025+: Realizing the vision of agentic commerce, where digital agents understand intent, reason across systems, and act autonomously.