

The agentic AI future for the customer experience

verizon
business



In collaboration with

FT LONGITUDE

**A human
and machine
balancing act**

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Executive summary



Executive summary

Many businesses have already integrated generative AI widely into their customer experience (CX) operations. Now, they're exploring the CX potential offered by agentic AI.

Agentic AI extends AI's capabilities in 3 ways that could be game-changing for CX and other enterprise operations. First, it can take actions independently, relying only minimally on user prompts. Second, it is designed to be goal-oriented, pursuing objectives rather than just answering queries. Third, it can be capable of managing multiple and complex tasks.

Together, these features could enable a significant leap forward in the intelligent automation of CX processes, producing significant gains in efficiency and productivity.

But how will agentic AI affect customer interactions themselves? And how will consumers react to the changes?

To find out more, we asked FT Longitude to survey 5,000 consumers and 500 senior business executives in 7 countries. We wanted to learn how brands will put AI agents to work to improve CX and what that would mean for the human touch in digital interactions.

The research reveals that agentic AI has the potential to improve CX for both consumers and brands. But it also finds that this improvement depends on companies striking the right balance between human-led and AI-led digital interactions with consumers.

¹ Montserrat Padierna has provided her own expert views and did not do so on behalf of Walmart Canada.



FT Longitude also spoke to 4 CX experts to hear what they think about agentic AI:

Dilip Bhatia

*Vice President and Chief Experience Officer
Lenovo*

Mandeep Bhatia

*Senior Vice President, Global Digital Product
and Omnichannel Innovation
Tapestry*

Katherine Black

*Partner
Kearney*

Montserrat Padierna¹

*Customer Intelligence and Experience Lead
Walmart Canada*

Our findings in short



Agentic AI could solve long-standing consumer frustrations

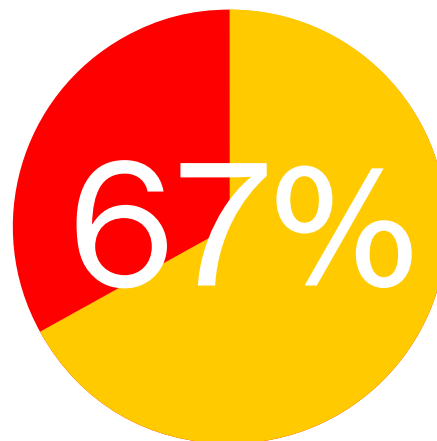
In their digital interactions with brands, consumers are particularly frustrated by having to enter the same information repeatedly and by poor understanding of their queries. Most executives are confident that AI agents will ease both of these frustrations: 67% of executives in the case of the first and 60% in the case of the second. And the experts we spoke with for the report agree.

Brands foresee quick boosts to CX, with financial gains following later

The most frequently cited benefit executives expect from agentic AI within the next year is greater speed and responsiveness in customer interactions. Other early gains are expected in improved customer loyalty and more accurate responses to customer queries. In the longer term (2 years), revenue growth, greater operational efficiency and reduced costs, in addition to improved customer loyalty, are expected to come to the fore as agentic AI gains.

AI agents can meet demands for the human touch

Asked which improvements to their digital interactions they want most, 44% of consumers cite access to human agents without having to wait – their top response by some distance. Agentic AI can provide this: the main ways executives expect it to do so are by predicting and heading off customers' issues and by analyzing interactions in real time.



of executives expect AI agents to remove or ease consumer frustration with having to enter the same information repeatedly during interactions.

Autonomous agents may be the CX future, but humans will remain integral

AI agents and human CX staff will work in complementary ways in at least the medium term. Most executives (57%) expect human involvement in CX operations to be considerable a year from now but to decline over the next 5 years. Humans will be needed for goal setting, oversight and fine-tuning of AI agents, among other roles.

Brands must be ready for consumers to adopt personal AI agents

About two-thirds of consumers (65%) would be comfortable with an AI agent acting autonomously on their behalf to purchase goods or services from companies. If this takes off, 68% of executives say it would lead their companies to significantly change their own plans for using AI agents.

From chatbots to agents



When AI chatbots began to populate brands' websites in the late 2010s, CX executives wondered how consumers would feel about interacting with machines. As capabilities have advanced, particularly with the rise of generative AI in 2022–23, consumers have broadly welcomed the gains in speed and convenience.

In recent years, consumers have generally become much more comfortable with AI-led interactions. About three-quarters of the consumers in our survey say they're comfortable with a company using AI to handle product inquiries or purchase transactions. Close to 70% say the same about AI handling a change of account information or responding to a complaint. As seen in Figure 1, these figures are considerably higher than they were in our 2024 survey.

Brands are seeing this shift in their customer interactions. Dilip Bhatia, Vice President and Chief Experience Officer at technology provider Lenovo, says that in a few of the company's operating regions, AI now resolves about half of incoming customer care requests, freeing human agents to focus on more complicated and sensitive issues. "For me, this confirms that intelligent orchestration of AI is the key," says Bhatia. "It allows automation where it adds value and when the customer opts in and reserves human expertise for higher-order, complex interactions."

But consumers also indicate that their acceptance of AI-led interactions relies partly on AI's ability to provide a human touch (see "Autonomy needs oversight" on page 25). As we will see later, this includes the ability, during interactions, to hand over to a live customer service agent when needed.

Consumers are growing more comfortable with AI-led CX interactions

● 2026 ● 2024

Scheduling an appointment



Product inquiry



Purchase transaction



Changing account information



Resolving a complaint



Figure 1: Q. In your digital (non-voice) interactions with companies today, how comfortable are you when a machine (i.e., AI) handles the indicated types of tasks?

Note: The wording of the question in our 2024 survey was "In your interactions with companies today, generally how comfortable are you when a machine (i.e., AI) handles the following types of tasks without any involvement of a human agent?" (An option for "Scheduling an appointment" was not included then.)

Why agentic AI makes a difference

The integration of agentic AI into CX operations is about to test that acceptance. AI agents can make decisions and initiate actions largely on their own, generally with minimal human input, which sets agentic AI apart from generative AI and earlier versions of the technology.

Brands can use AI agents to, for example, recommend products to consumers, complete transactions and resolve customer issues. AI agents can also carry out back-end tasks that support CX operations, such as updating customer relationship management (CRM) records.

It's these capabilities that are making agentic AI so appealing to brands. Montserrat Padierna, Customer Intelligence and Experience Lead at Walmart Canada, expects agentic AI's impact on CX to be transformational. "It's not only about speeding up analysis or organizing tasks differently," she says. "It's

also about how we'll be able to process in real time the multiple sources of data we have on customers. And we'll be able to cross-check and integrate that with internal business metrics, customer feedback and external market signals. That's a whole new ball game for CX."

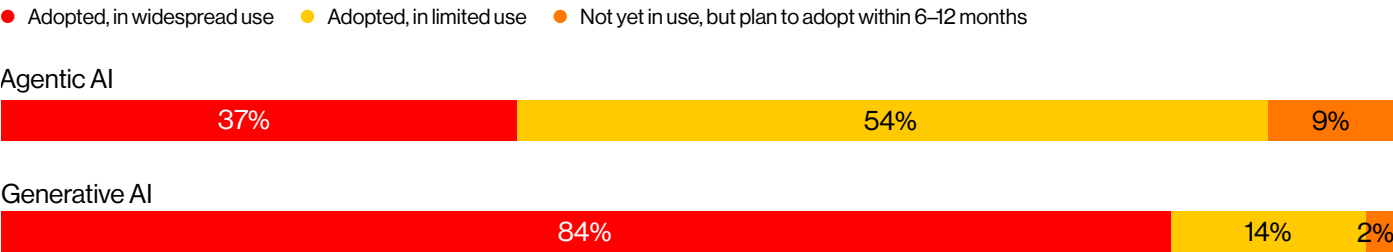
Almost every surveyed company is already adopting agentic AI and integrating it into their CX operations to some extent, although most are in the early stages of adoption. More than half (54%) say their companies are using agentic AI in CX in a limited way. Just over one-third (37%) say they're using it widely, with firms in the insurance and retail sectors being the most active users.

The vast majority of surveyed companies (84%), are already using generative AI widely today. In the future, companies are likely to use generative and agentic AI to augment each other in automating their CX processes.



Brands are starting to put agentic AI to use in CX operations

Overall



Agentic AI adoption, by sector

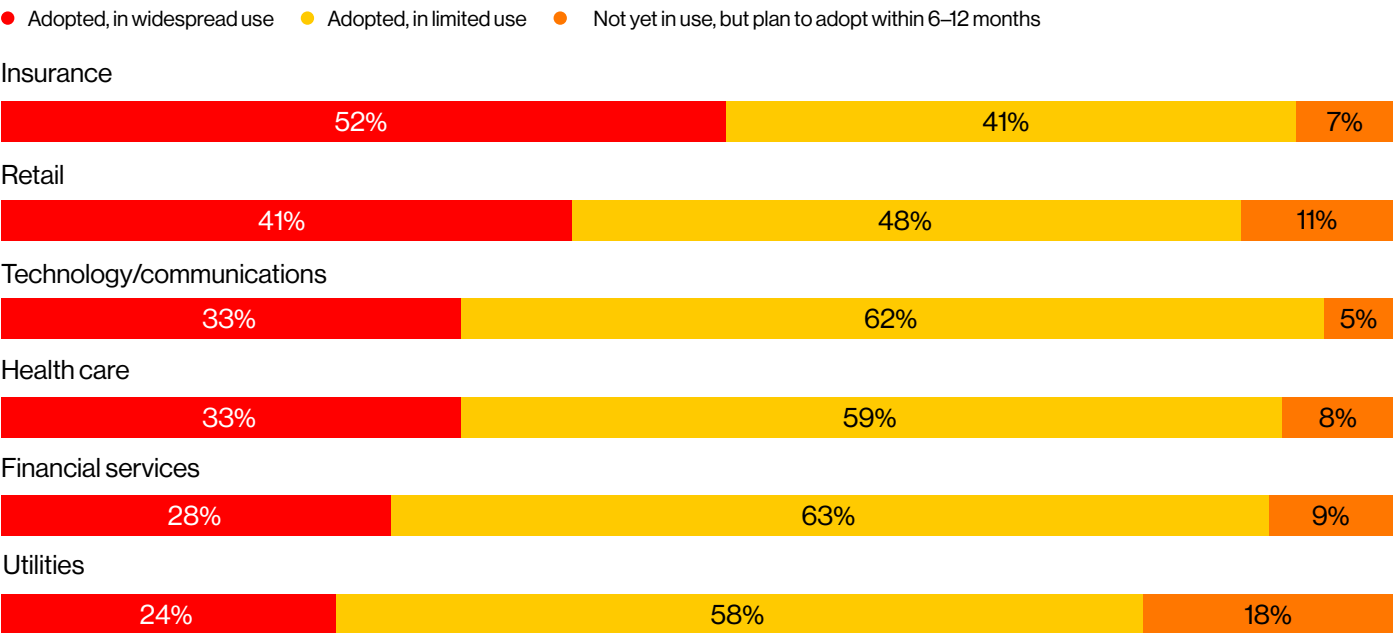


Figure 2: Q. What is the status of these AI capabilities in your company's customer-facing operations?

Businesses might adopt a technology, but that doesn't always mean that consumers will accept it. However, Katherine Black, Partner at consulting firm Kearney, believes that consumers will come to value the time savings, convenience and personalization that AI agents can provide. "For consumers, agentic AI will be transformational," she says. "Companies that just plug AI into the same old consumer experience will

fall behind. It won't be enough for where the world is moving because consumers will be looking for a transformative experience."

Among the reasons to expect agentic AI to grow is most executives' belief that it will address some long-standing consumer frustrations in their digital interactions with brands.

“

For consumers, agentic AI will be transformational. Companies that just plug AI into the same old consumer experience will fall behind.”

Katherine Black

Partner
Kearney



New solutions to age-old customer frustrations

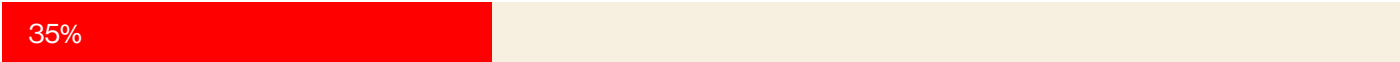


As they interact digitally with brands, consumers have 2 particular sources of annoyance: the need to enter the same information repeatedly and poor understanding of their queries. The oldest respondents, aged 55 and over, are much more likely than younger ones to complain about the latter.

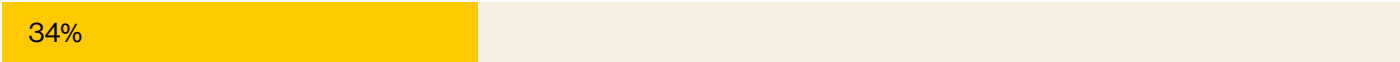
“Companies have a set way of ingesting and analyzing information,” says Kearney’s Katherine Black. “When that doesn’t align with how consumers articulate their needs, interactions break down.”

Two frustrations with online interactions are especially annoying for consumers

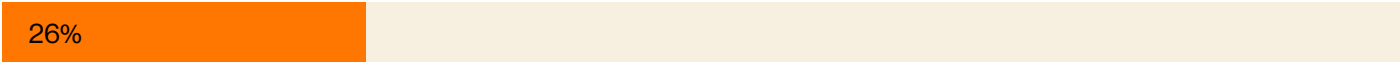
Need to enter the same information repeatedly during an interaction



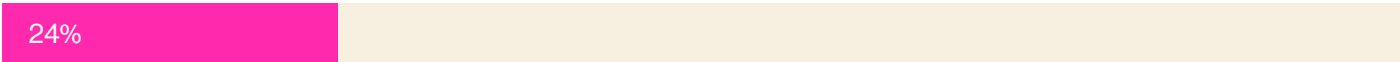
Poor understanding of my queries



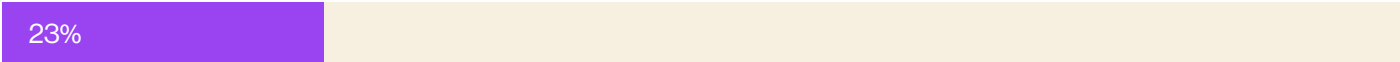
Lack of empathy for the problems I'm experiencing



Delay in initially reaching an agent (human or machine)



Delay transitioning between a machine and a human agent when needed



Lack of knowledge (e.g., about products or potential solutions to issues)

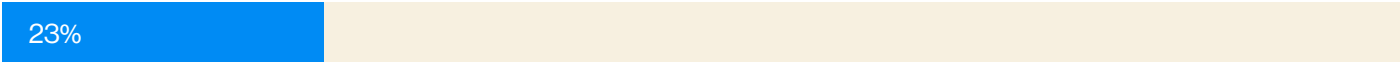
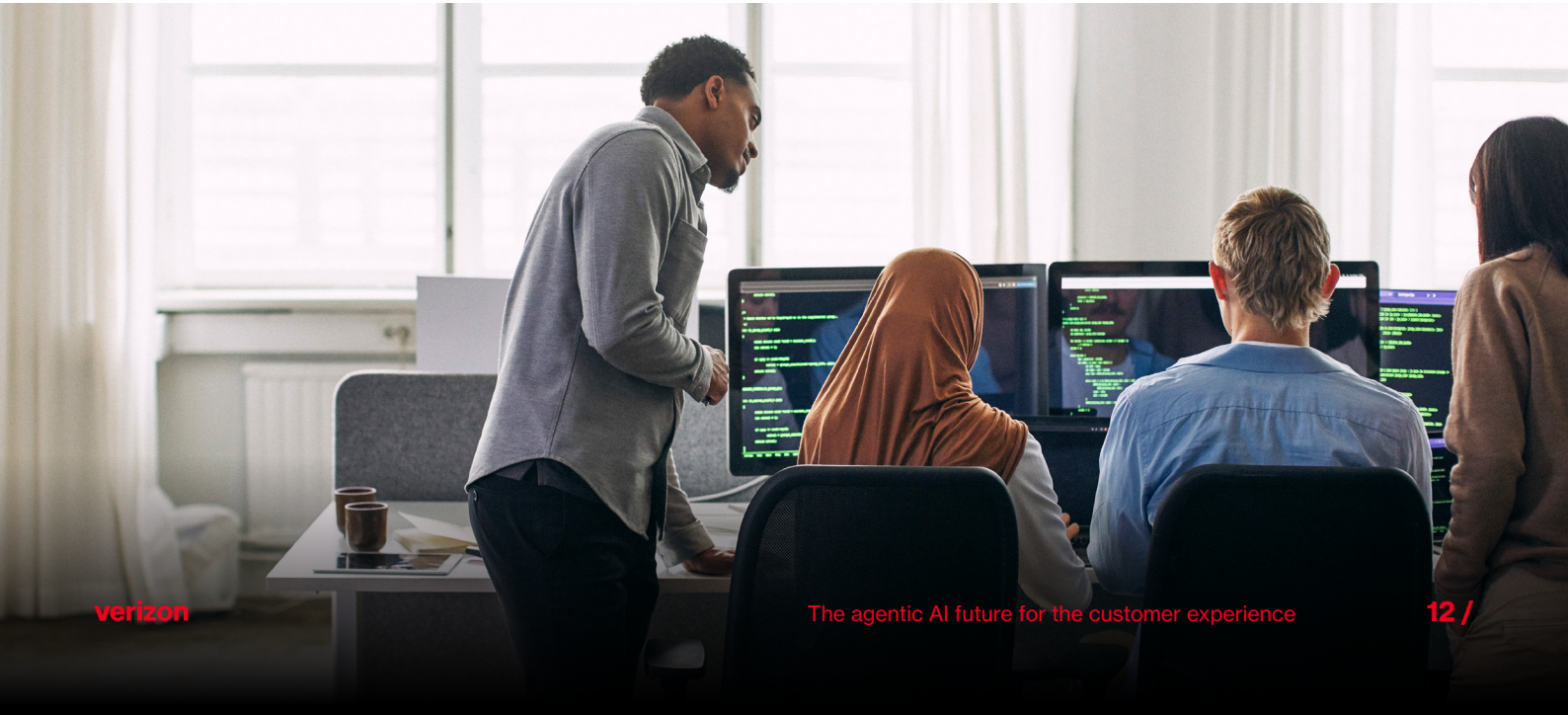


Figure 3: Q. What have been the biggest sources of frustration in the digital interactions that you’ve had with companies in the past 2 years? (Top responses)



Black expects agentic AI to help. “Agentic AI should ease these problems dramatically,” she says. “AI agents are adept at pulling together different information about customers quickly and understanding what they want.”

Many of the executives we surveyed believe that their CX teams’ use of agentic AI will ease those frustrations or even remove them altogether:

67%

expect this to be the case with repeated entry of information.

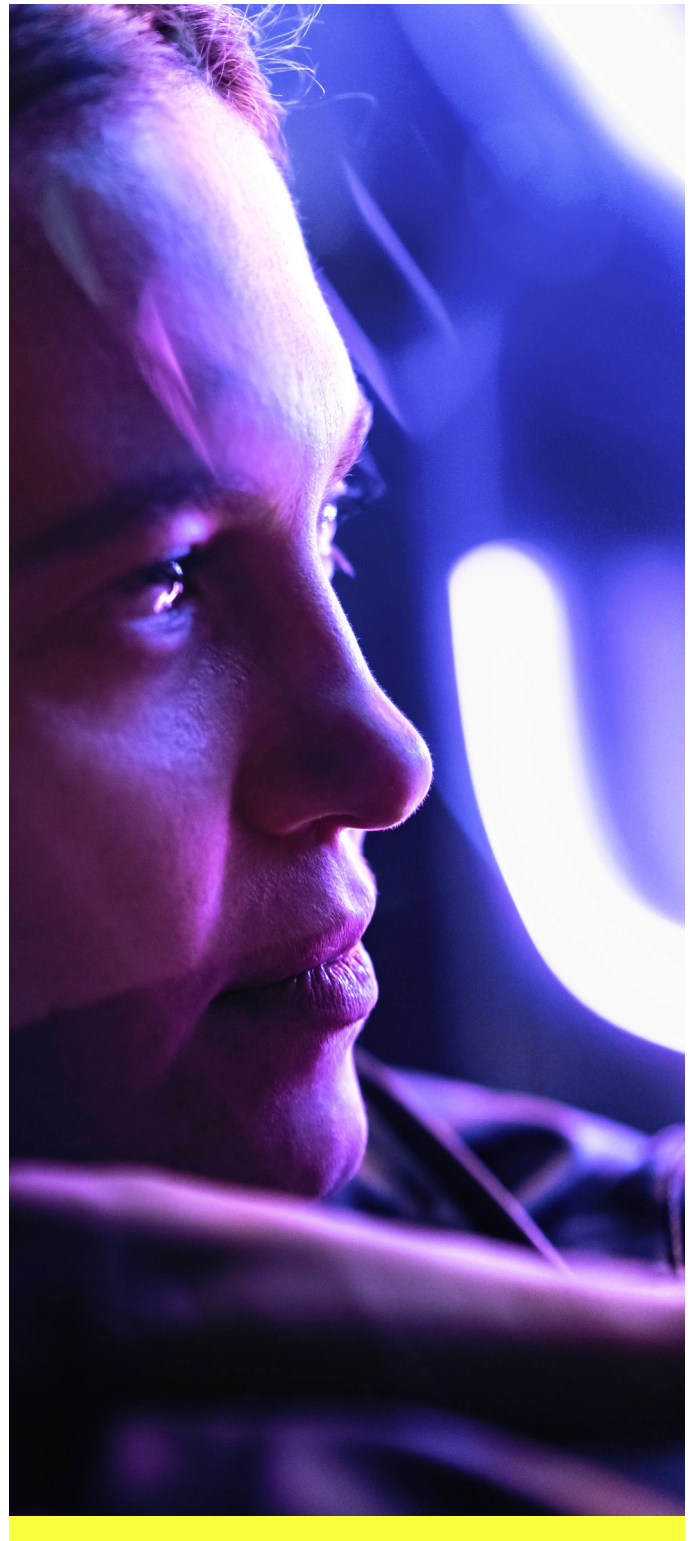
60%

say it will be the case with the poor understanding of customer queries.

57%

expect the same with machines’ lack of empathy with consumer problems.

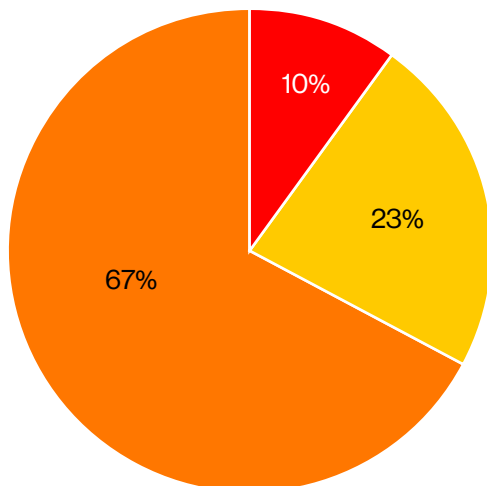
Mandeep Bhatia, Senior Vice President, Global Digital Product and Omnichannel Innovation at fashion retailer Tapestry, says that the large language models that power AI agents are getting more adept at understanding customers: “They can work out that the customer may want something different from what they’re asking for.”



Most brand executives think agentic AI will ease consumers' frustrations

● Considerably/entirely ● Somewhat ● It won't/minimally

Need to enter the same information repeatedly during an interaction



Poor understanding of queries

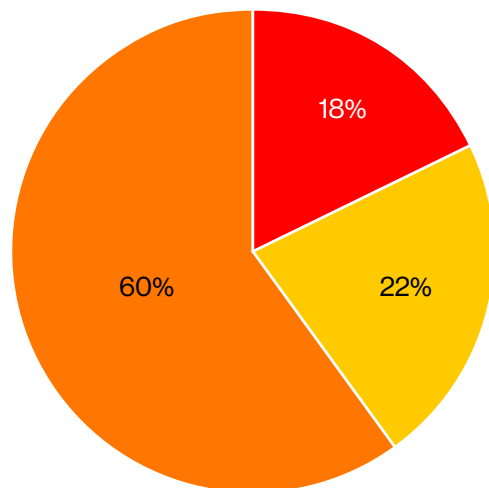


Figure 4: Q. To what extent do you think companies' use of agentic AI will remove or ease those frustrations for people?

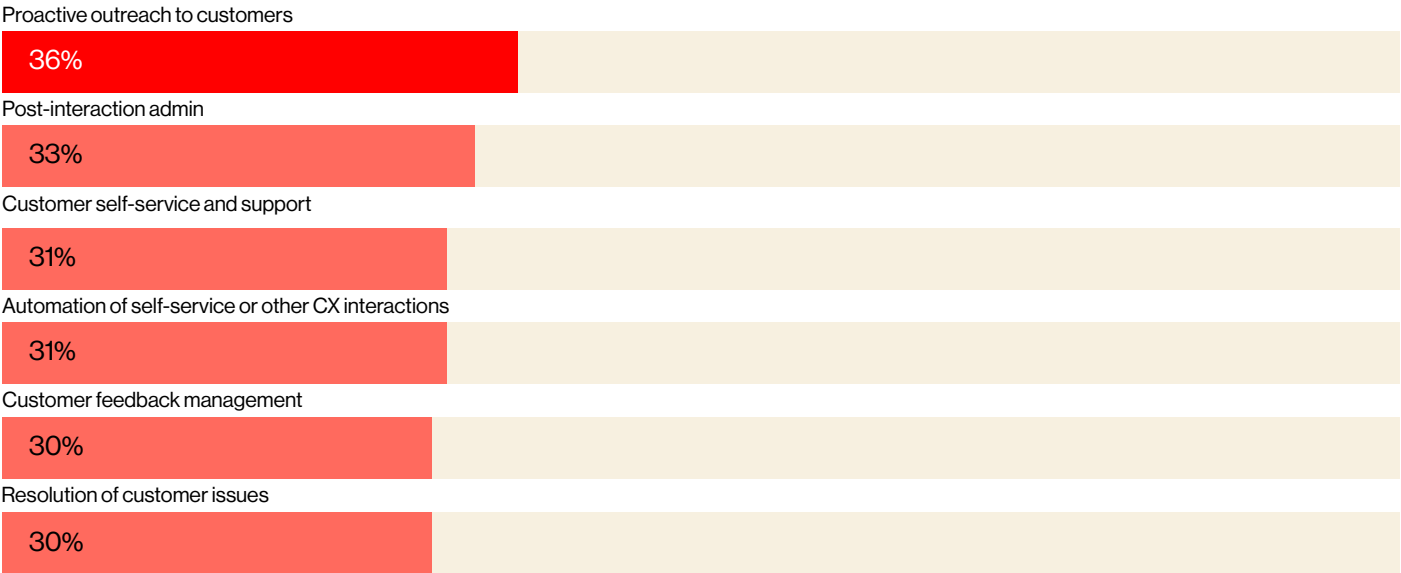
Agentic AI gains for brands

The companies in our survey are using agentic AI for CX in a number of ways. The most common is for proactive outreach to customers. These companies are prioritizing the use of AI agents to initiate and execute subscription renewals and product refills for customers (within applicable regulatory frameworks) and to make product recommendations. One-third (33%) are using them for post-interaction administrative tasks, such as updating CRM fields and assigning follow-up actions.



Customer outreach and CX admin are brands' top uses for agentic AI

Overall



By sector

Insurance Retail Technology/communications Health care Financial services Utilities

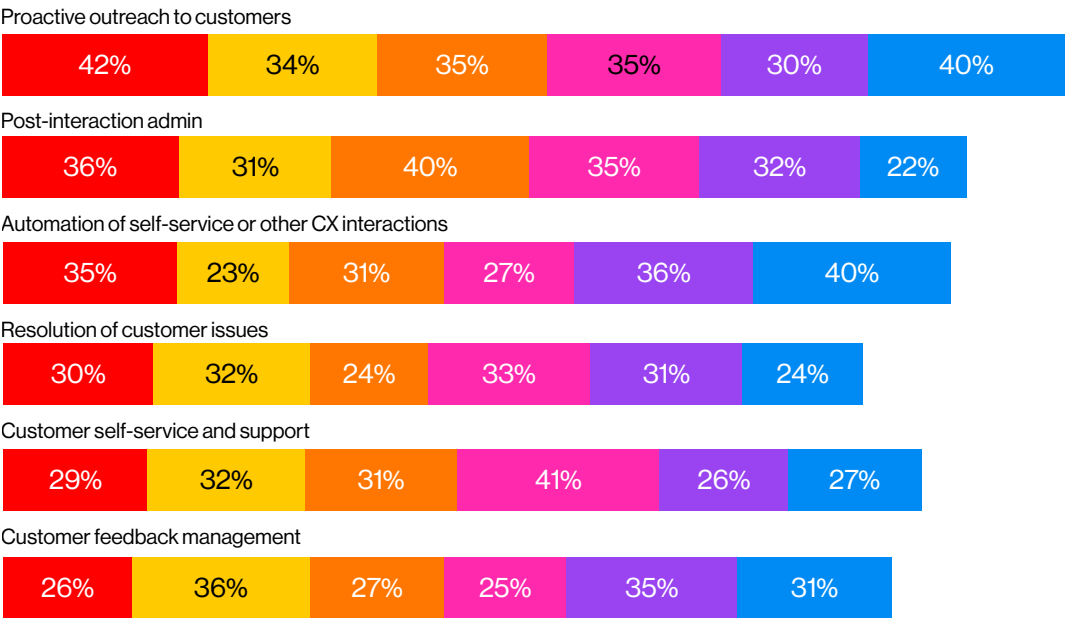


Figure 5: Q. In which areas of CX operations is your company prioritizing the use of agentic AI? (Top responses)

Improvements to CX key performance indicators (KPIs) are likely to be the earliest benefits that brands see from AI agent use.

The expected 12-month gains cited most frequently in the executive survey are more speed and responsiveness in customer interactions, improved customer loyalty, and greater accuracy and consistency in responding to queries. “We see the chief early benefits from AI agents coming in greater speed and productivity,” says Mandeep Bhatia.

In the longer term, many executives expect agentic AI to benefit their broader business KPIs in addition to customer loyalty: revenue growth (an expectation that’s highest among retailers), greater operational efficiency and reduced costs.

“

We see the chief early benefits from AI agents coming in greater speed and productivity.”

Mandeep Bhatia

*Senior Vice President, Global Digital Product and Omnichannel Innovation
Tapestry*



Agentic AI gains are likely to show up in CX KPIs first and in business KPIs later

● Today/6–12 months ● 2 years from now

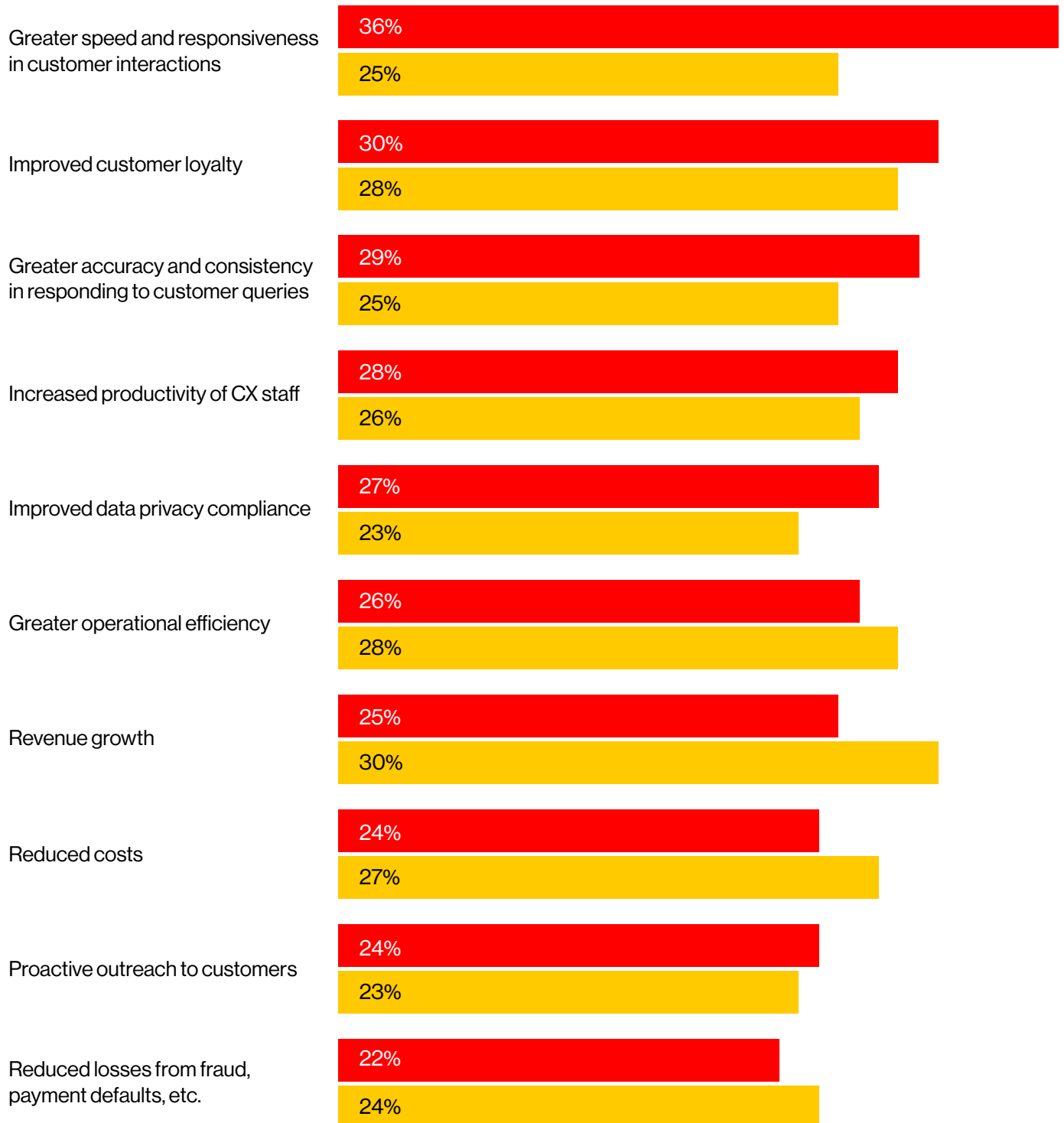


Figure 6: Q. What are the main types of gains to the business you are seeing from use of agentic AI in CX operations today or expect to see in the next 6–12 months? And what are the main gains you expect to be seeing 2 years from now?

What could
get in the way?



For businesses,
realizing the gains of
agentic AI isn't going
to be straightforward.

The **technology**
creates a number of
technological, data
and **governance**
challenges.



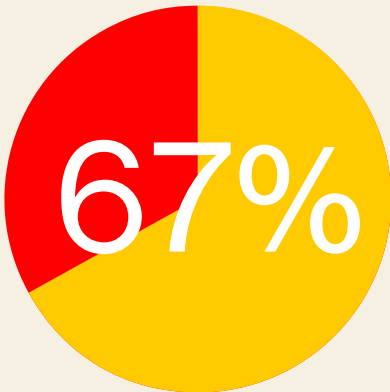
Using AI agents in CX creates technology, data and governance challenges



Figure 7: Q. What are the principal challenges your company faces in making effective use of agentic AI in CX operations?

The challenge executives cite the most is both governance-related and organizational: getting the balance right between AI agent autonomy and human oversight. Following close behind are technology and data challenges: making sure that agents use the right language and tone in interactions, integrating agents with CRM systems, and ensuring proper use and protection of customer data.

And most of them agree that failing to address the challenges threatens customer relationships. For 68%, this risk is moderate or high.



of executives say there is a moderate or high risk that AI agents could threaten customer relationships.

Executives see AI agents as a moderate to high risk to customer relationships

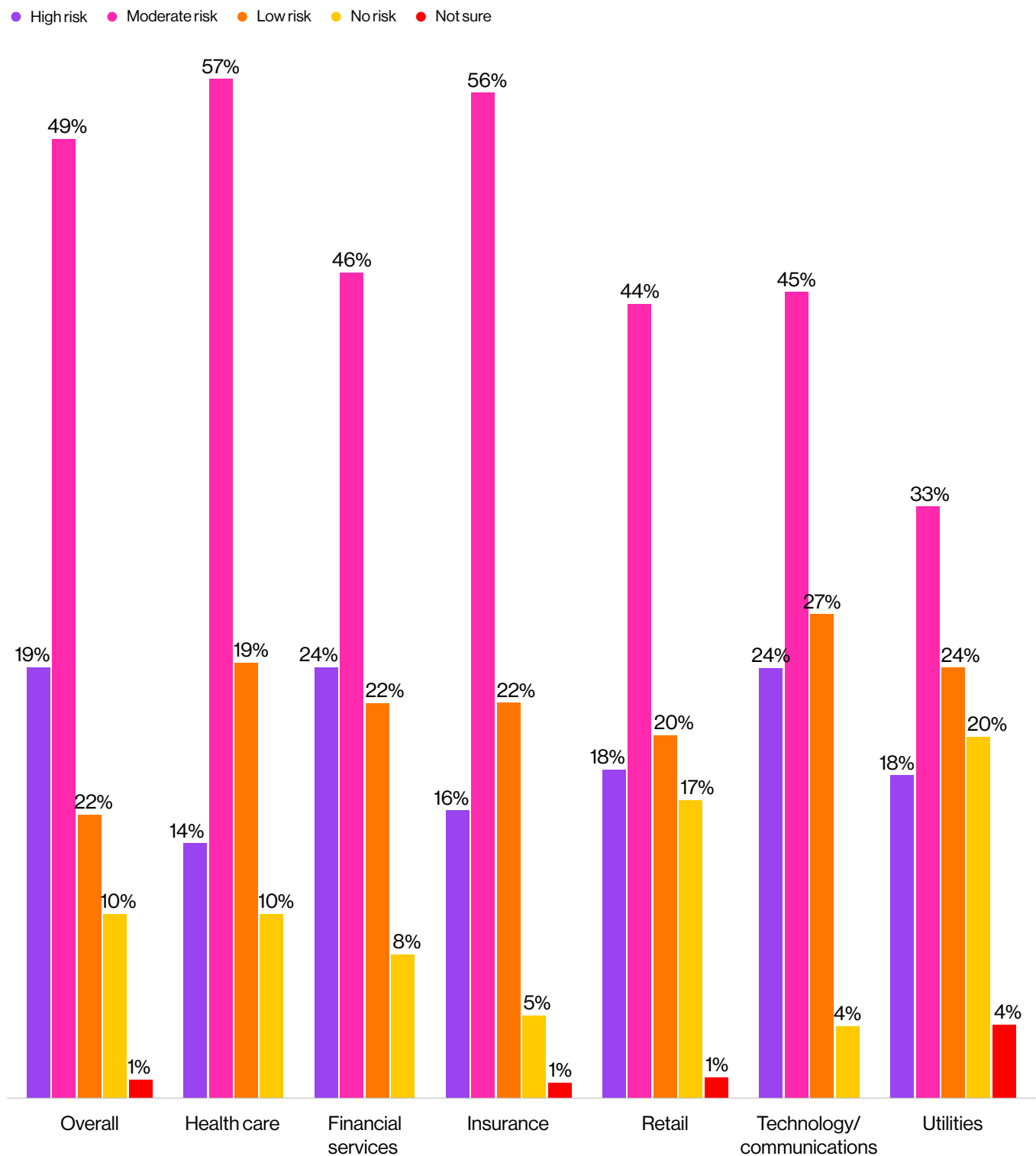


Figure 8: Q. What level of risk does agentic AI pose to companies' relationships with their customers?

When we asked them what the exact risks are, the executives highlighted issues that can be found in all forms of AI: model hallucination, bias in model data and failure of human oversight. But AI agents' ability to make decisions and act autonomously raises the stakes.

"Companies should be thinking about the risk management around serious breaches of data privacy involving AI agents," says Kearney's Katherine Black. "Consumers are willing to forgive minor errors, but they're not willing to forgive catastrophic impacts on themselves. So companies should be thinking about what those impacts could be and how they can be prevented or mitigated."





Tapestry's **enablement teams** **address AI risk**

The agentic AI challenges and risks highlighted in our research are all interrelated, according to Tapestry's Mandeep Bhatia. That's why, he says, his company acted early to establish cross-functional teams for each CX use case for AI. "We did this from the get-go and not as an afterthought," he says. "We call them enablement teams, which bring together experts in governance, legal, security, data and technology."

Each team's work is guided by a risk matrix. "Low-risk use cases don't need the involvement of human staff," says Bhatia. "Anything that's deemed to be medium

risk should have a human in the loop for a period of time, and certainly in the initial stages of development. Anything categorized as high risk must always have a human in the loop."

Consumer-facing use cases are usually in the medium-risk category, so there will be humans in the loop during the launch stage. "For example, a human will review any customer email that an agent generates before it's sent to a customer," says Bhatia. "Once we gain enough confidence that it's really good, we'll fully automate it."

Autonomy needs **oversight**



“

Our CX staff have been glad to offload routine administrative tasks to AI agents that tap into an adaptable knowledge base. Human agents can now focus on a smaller number of higher-order cases, which lets them lean into more complex problem-solving for customers.”

Dilip Bhatia

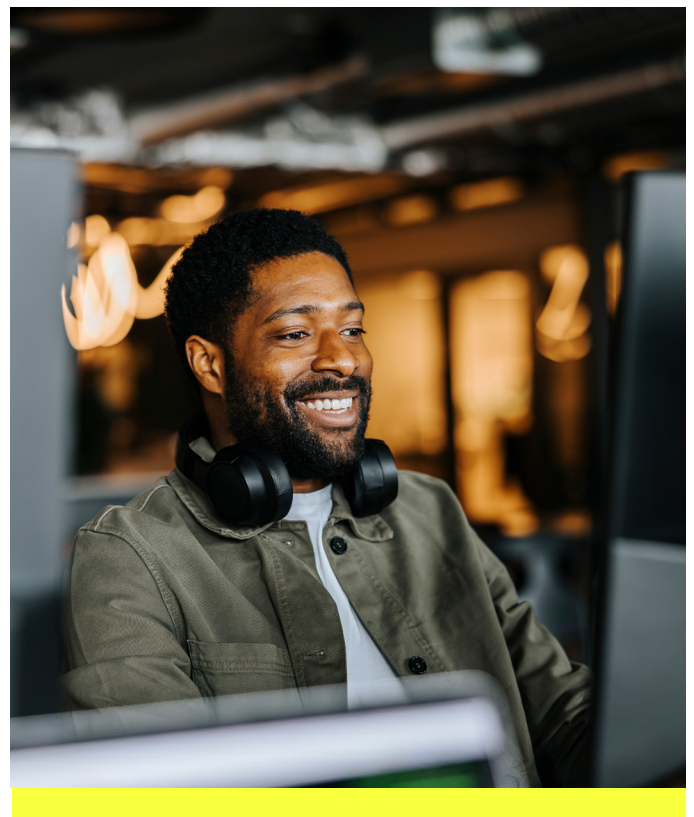
*Vice President and Chief
Experience Officer*
Lenovo

verizon

As AI becomes more intelligent and more powerful, autonomous AI agents could fuel fears of job losses in CX and elsewhere. But our research suggests that, for at least the medium term, humans will continue to play a role in brands' interactions with their customers.

Human agents should have more time to communicate meaningfully with customers if AI agents take over the more repetitive CX tasks. Customer service agents at Lenovo appreciate this opportunity, according to Dilip Bhatia. “Our CX staff have been glad to offload routine administrative tasks to AI agents that tap into an adaptable knowledge base,” he says. “Human agents can now focus on a smaller number of higher-order cases, which lets them lean into more complex problem-solving for customers.”

The consumers we surveyed want human customer service agents to remain involved. We asked them what types of improvements they most want in their interactions with companies in the next 2 years. About 3 in 10 want faster transactions and a better understanding of their personal preferences and purchase history. But the most commonly desired improvement, cited by 44%, is the ability to speak with a human agent without having to wait.



Consumers most want quick and smooth handovers to human agents

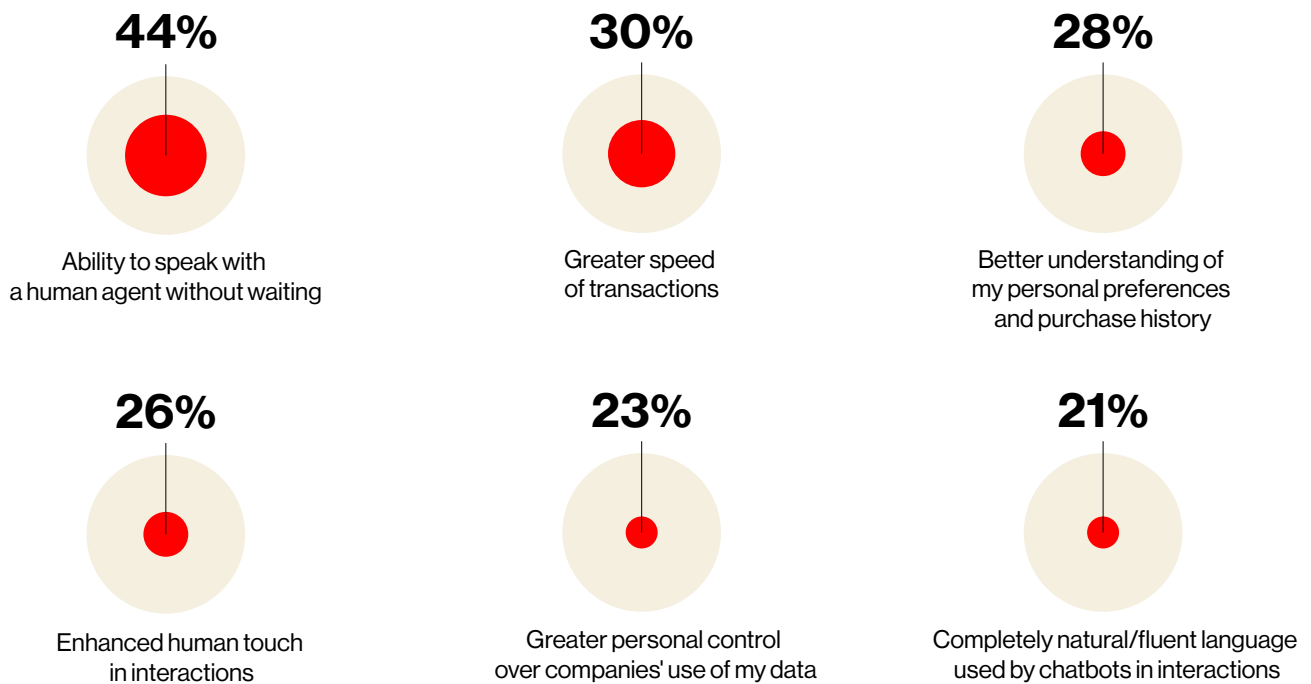


Figure 9: Q. What improvements would you most like to see in the interactions that you have with companies in the next 2 years? (Top responses)

Can AI agents remove handover friction?

Kearney's Katherine Black says it's likely that agentic AI will improve transitions to human agents: "For one thing, the better AI agents get, the less need there will be for a transition. If the AI agent solves the consumer's issues, they simply won't have that frustration any more." Of course, some consumers will always want human contact and an easy transition to it. "AI agents can help with this by making the steps to initiate the handover much more intuitive for people," says Black.

AI agents' ability to understand context can also help smooth handovers to humans, says Lenovo's Dilip Bhatia: "For example, by combining sentiment signals with what's happening in the conversation, AI can flag when a customer may benefit from talking to a live agent and help route them there quickly and with the relevant context."

There are other ways in which agentic AI can smooth transitions between AI and human agents, according to the executives in our survey. For example:

- Its powerful predictive capacity can enable it to anticipate customer issues and initiate a handover. In the case of a customer's checking about a delayed order, for instance, the AI agent may see in the customer history earlier incidents of late shipments to them and the resulting expressions of frustration. Handing over to a human agent quickly could help to ease frustration about another delay.
- Its ability to analyze an interaction in near real time can allow it to recognize when a change in tone is needed. In the above example, the customer's expressions of frustration with the new delay may trigger a change in the AI agent's tone from neutral to apologetic before initiating the handover to a human agent.

Agentic AI’s capabilities can improve handovers to human agents

Overall

Ability to predict customer issues and proactively recommend solutions



Ability to change conversation midstream based on analysis of the interaction



Learning and self-improvement (based on outcomes of previous interactions)



Ability to maintain interaction context across channels



Advanced intent analysis (determination of customer’s goals)



Multi-step planning (to decide threshold for escalation to human agent)



By sector

● Insurance ● Retail ● Technology/communications ● Health care ● Financial services ● Utilities

Ability to predict customer issues and proactively recommend solutions



Learning and self-improvement (based on outcomes of previous interactions)



Ability to maintain interaction context across channels



Ability to change conversation midstream based on analysis of the interaction



Advanced intent analysis (determination of the customer’s goals)



Multi-step planning (to decide threshold for escalation to human agent)



Figure 10: Q. In our survey of 5,000 consumers, 44% said that the improvement in interactions they would most like to see is the ability to speak with a human customer service agent without waiting. What features of agentic AI, if any, will do the most to accommodate that? (Top responses)

Keeping humans in the loop

Executives expect the role of human staff in supporting interactions to continue during the early stages of the technology's assimilation, but they expect it to decline after that. 1 year from now, human involvement in CX will still be considerable, according to 57% of executives, and another 35% believe it will be at least moderate. Most executives still expect at least moderate levels of human involvement 3 years from now.

In addition to direct intervention in AI-led interactions, human staff will perform other functions that support AI agents. For example, although agentic AI generally

requires less prompting than generative AI, humans will set the overarching goals that agents need to accomplish. Humans will also need to fine-tune agents as they are rolled out. And effective oversight of AI agents' actions can only be provided by human staff.

Montserrat Padierna describes the current relationship between human staff and AI agents in her team as augmentative. "We're really trying to scale our AI agents," she says. "But our staff are constantly prompting, monitoring and refining how the agents work. Our internal expertise is indispensable for this purpose."

Human involvement with AI agents will initially be significant but will decline over time

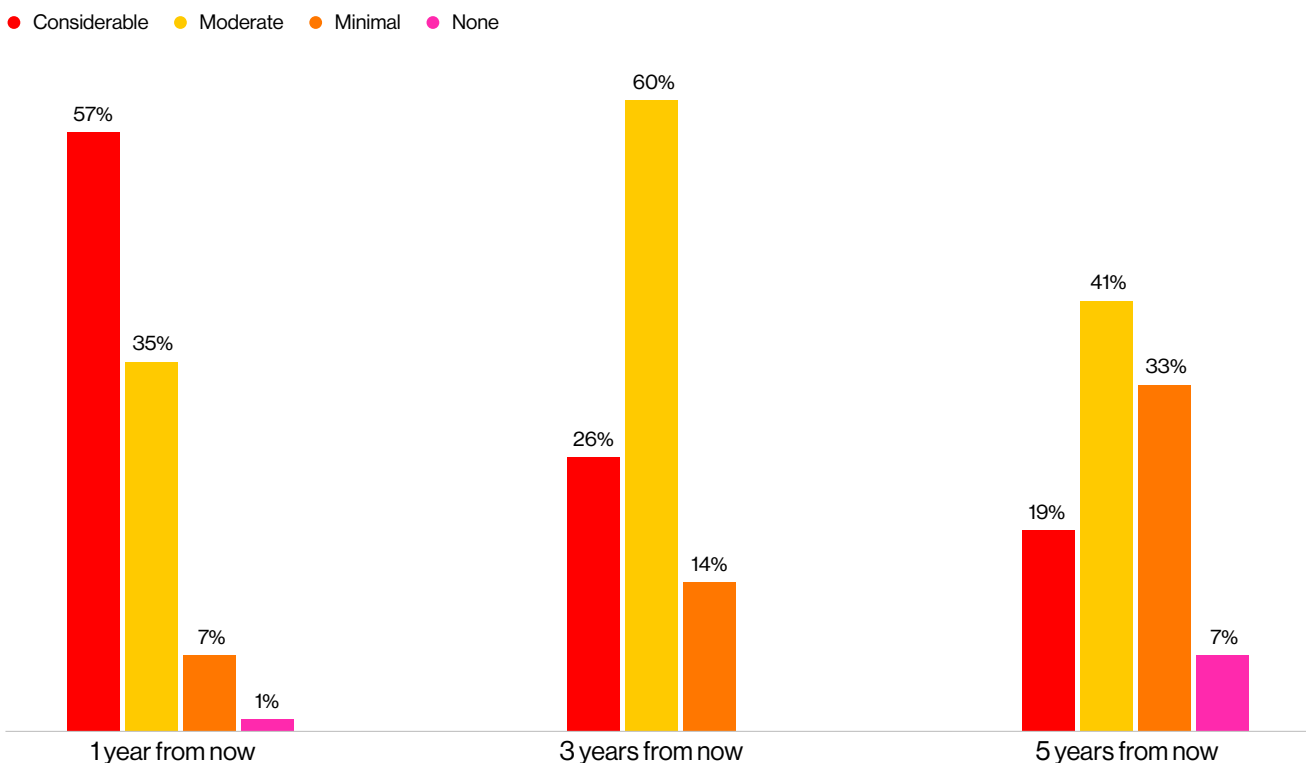


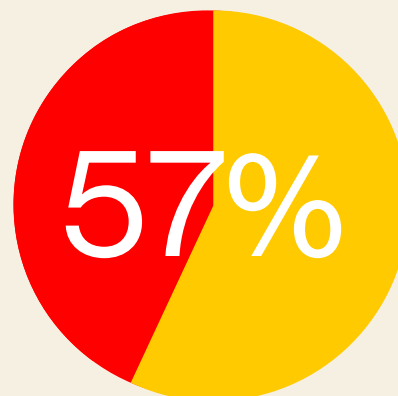
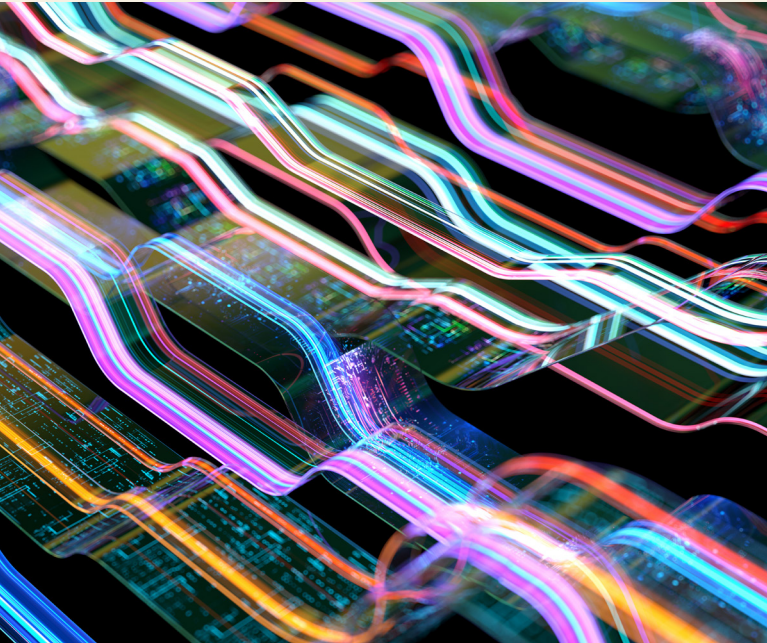
Figure 11: Q. In customer interactions enabled wholly or in part by agentic AI, how extensive a role do you envision human staff playing 1 year from now, 3 years from now and 5 years from now?

“

We're really trying to scale our AI agents. But our staff are constantly prompting, monitoring and refining how the agents work. Our internal expertise is indispensable for this purpose.”

Montserrat Padierna

*Senior Vice President, Global Digital Product and Omnichannel Innovation
Walmart Canada*



of executives believe the involvement of human staff in AI-enabled customer interactions will still be considerable 1 year from now.



Brands need to prepare for personal AI agents

Brands aren't the only ones using AI agents for their digital interactions. Some consumers are beginning to use AI agents from third-party providers to search and make purchases on their behalf. These "personal AI agents" are likely to be brand-agnostic.

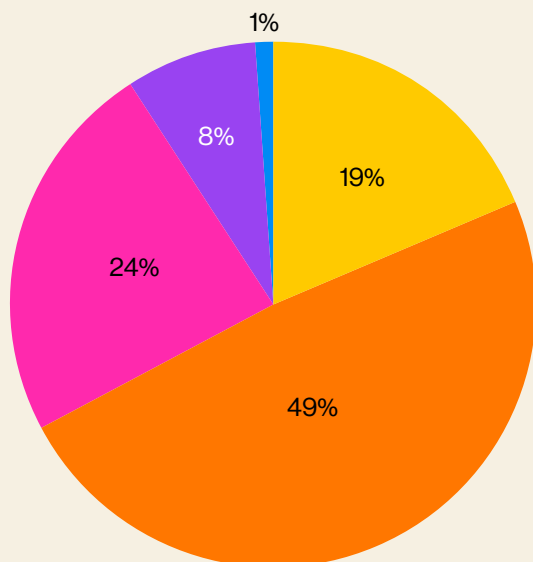
About two-thirds (65%) of our surveyed consumers say they would be comfortable using an AI agent to act autonomously on their behalf to purchase goods or services from companies. "If a consumer feels that a company they're dealing with isn't giving them a better experience, they may flip the script and adopt a personal AI agent from a third-party platform to get their problem solved," says Black. "We see this happening today, especially among technology-savvy consumers."

Padierna agrees. "We as a company need to be ready to interact with different agents, whether those of our suppliers or our customers," she says. But many of the surveyed companies don't appear to be ready for this: 68% say that, should this trend develop, it would lead their companies to considerably change or even rethink their plans for adopting and using agentic AI. Executives from retail and technology firms are especially likely to say this.

"I think companies are aware of this trend and are starting to plan for it," says Black. "That doesn't mean they're ready for it, but I expect many will be in the near future."

Most brands will change their agentic AI plans if personal AI agents take off

Overall



- Heavy impact**
it will cause us to rethink our approach to adopting and using agentic AI
- Significant impact**
it will cause considerable change to our plans for adopting and using agentic AI
- Moderate impact**
it will cause some change to our plans for adopting and using agentic AI
- Limited impact**
it largely accords with our assumptions
- No impact**
it is not relevant to our planning

Significant or heavy impact, by sector

- Significant impact**
it will cause considerable change to our plans for adopting and using agentic AI

- Heavy impact**
it will cause us to rethink our approach to adopting and using agentic AI

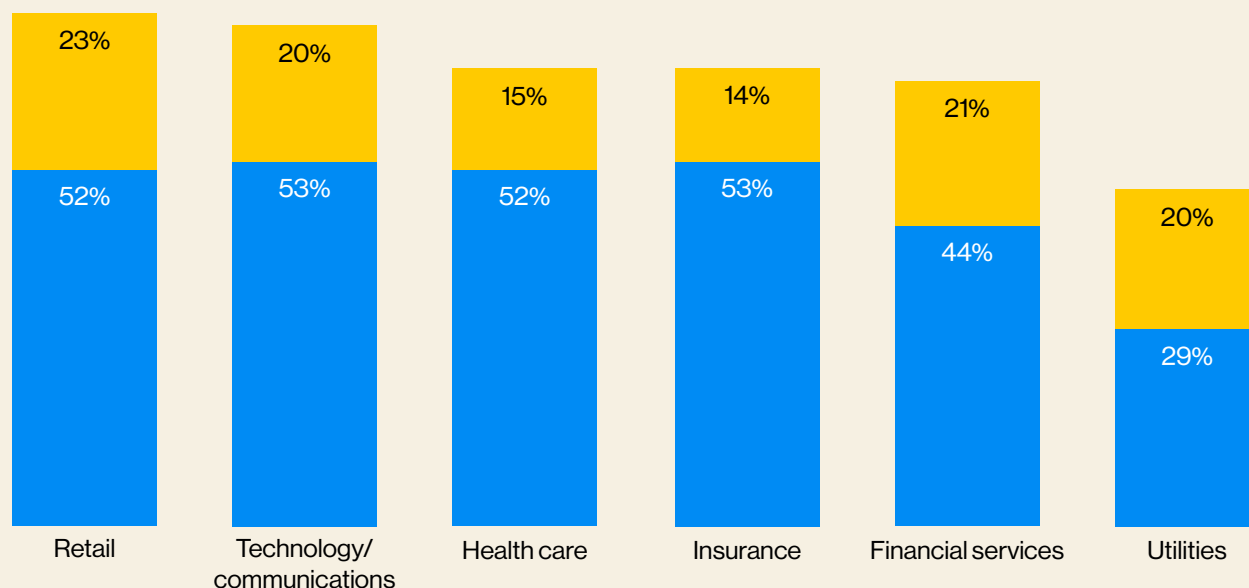


Figure 12: Q. 65% of consumers say they would be comfortable using their own personal AI assistant (or "agent") to interact autonomously with companies for the purpose of researching and obtaining consumer goods or services. How might this impact your company's plans for adopting and using agentic AI?

4 ways for brands to get ahead



For brands, the stakes are high for getting agentic AI right in CX. Fully automating CX operations might be appealing, but companies will need to do it gradually. They could ruin a customer relationship, for example, if an AI agent makes a decision that has a negative impact on someone. And if brands'

agents underperform, consumers may instead choose to use their own AI agents to purchase goods and services. Brands could then find themselves being disintermediated by third-party AI agent platforms.

How can brands tackle these challenges?



1. Plan for early workflow change

Mapping out their processes will help CX teams identify which of those lend themselves to early-or later-stage agentic automation. AI agents might not automate everything, but a strong target would be to have them executing most of the team's repetitive and lower-risk tasks within the next 3 years.



3. Give CX staff a stake in agentic success

Staff will wonder how agentic AI is going to affect their work and livelihoods. Since some roles are likely to change, good practice would be to lay out the growth opportunities in problem-solving, agent training, monitoring and other roles and to upskill staff appropriately.



2. Update AI governance

All forms of AI require oversight and control, but agentic AI's decision-making capability adds an extra layer of risk to CX automation. Brands remain responsible for the outcomes of their agents' interactions with consumers. Guardrails can be put in place to stop incorrect agent actions that could damage customer relationships.



4. Get ready for consumers' personal AI agents

Lessons can be learned from agent-to-agent interactions with suppliers and partners, but dealing with consumers' AI agents may require other types of preparation. For example, brands' websites and products should be discoverable and readable by third-party agents.

About the **research**



The analysis in this report is based on a survey of 5,000 consumers and a survey of 500 executives in 7 countries. The consumer survey was conducted in January 2026 and the executive survey in February 2026.

The surveys were carried out by FT Longitude, a Financial Times company, on behalf of Verizon. (Verizon offers products and services that support enterprise customer experience operations, including AI-enabled solutions.)

Respondents were recruited via proprietary market research panels and double opted in to participate in the research. A quota sampling methodology was

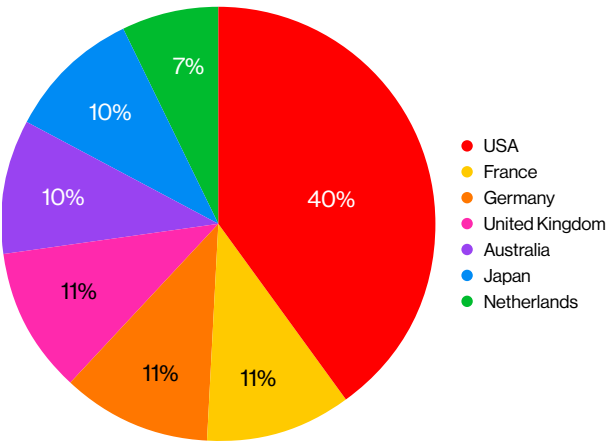
used to ensure that the research sample reflected the appropriate proportions of key subgroups within the population, such as age and gender, thereby supporting the delivery of representative and relevant insights.

At a 95% confidence level, the consumer survey has an indicative margin of error of ± 1.4 percentage points, while the executive survey has an indicative margin of error of ± 4.4 percentage points.

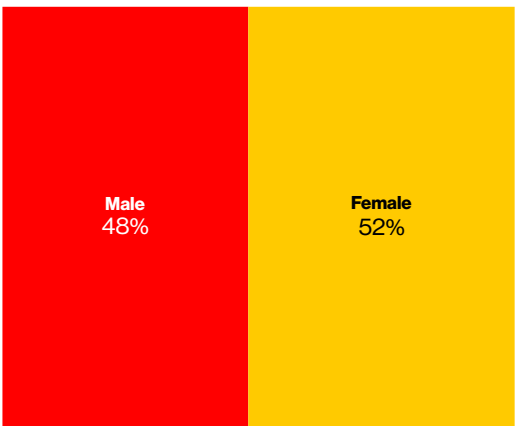
Forward-looking statements reflect current expectations and are subject to change. They should not be construed as guarantees of future performance or outcomes.

The consumer survey

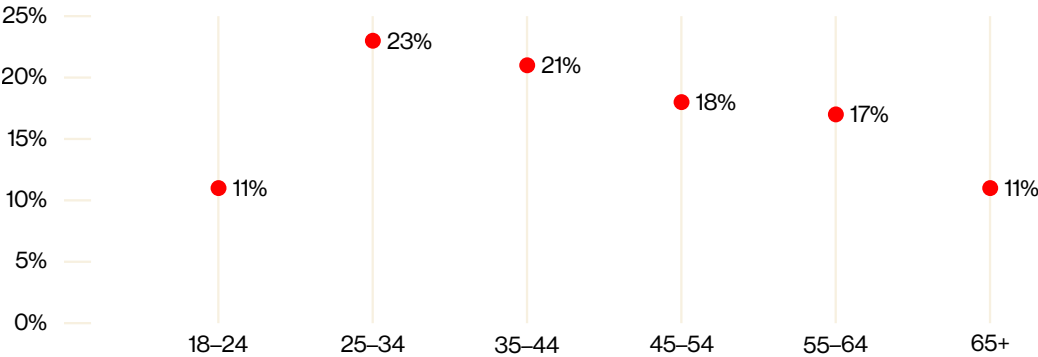
Countries



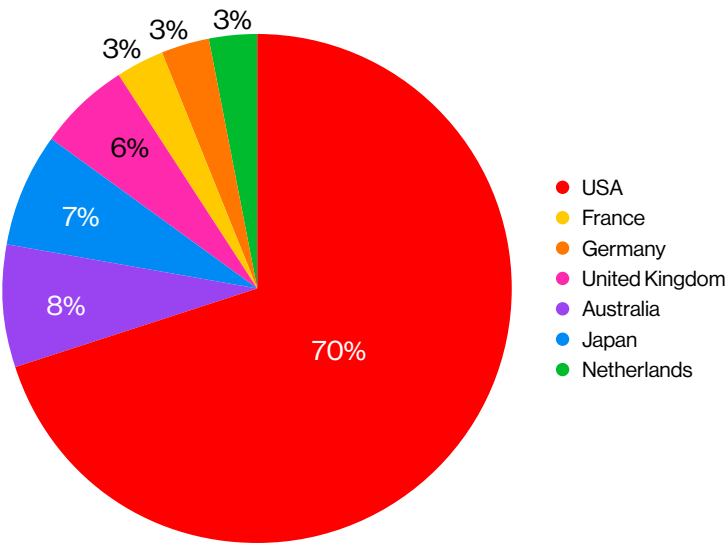
Gender



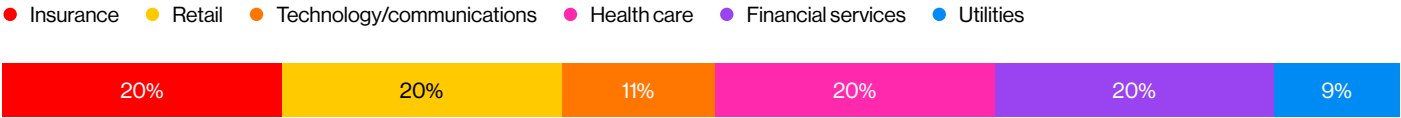
Ages



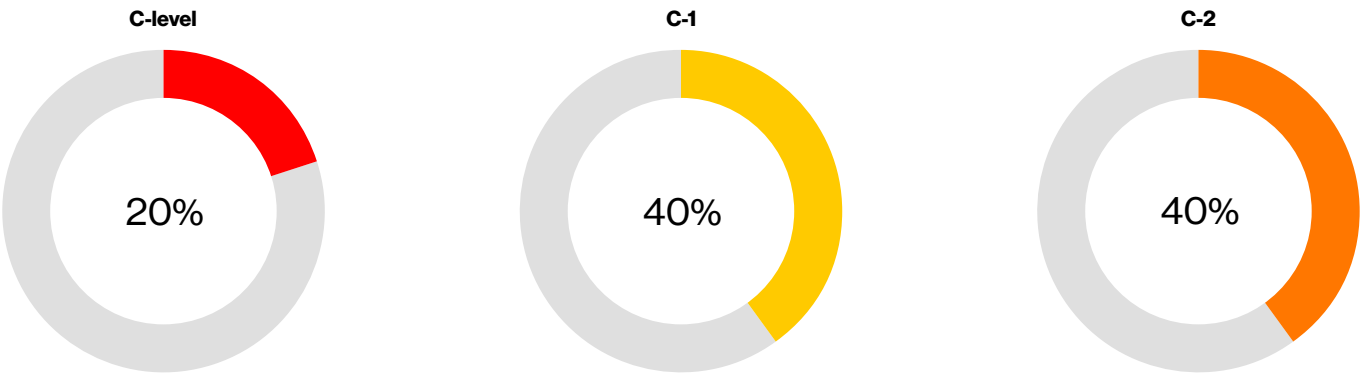
Countries



Sectors



Roles



A human and machine balancing act

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business

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