

Rethinking the customer in the age of AI

Driving the shift from journeys to intelligent systems of trust, relevance and value

August 2026

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The deeper change we foresee is that AI alters the nature of the customer relationship itself

How AI Transforms Customer Strategy, Trust and the Front Office

For the past two decades, customer strategy has been built around a familiar idea: understand your customer, design the journey, optimize touchpoints, measure the experience, and improve the funnel. It was never easy, of course. Organizations had to align people, data, processes, technology and channels around a customer who rarely behaved as neatly as the journey map suggested. Still, the model was useful. It gave executives a way to think about customers as people moving through recognizable stages: awareness, consideration, purchase, use, service and loyalty.

AI disrupts this dynamic by making that model feel increasingly incomplete.

The reason is not simply that AI will make service faster, marketing even more personalized or sales teams more productive. Those things matter, and many organizations will rightly begin there. But the strategic shift runs deeper. Customers are no longer only individuals who search, compare, decide, buy and complain. Customers, in the commercial sense of the word, turn into human-agent systems: combinations of human intent and algorithmic assistance, where discovery, evaluation, decision-making and even action are distributed between people and AI.

That may sound abstract. In practice, it is already becoming ordinary. Customers already ask AI assistants to find suitable providers, compare contracts, plan trips, summarize reviews, monitor deliveries, resolve service issues or flag better alternatives. By 2026, NielsenIQ estimates that 42% of shoppers use AI tools such as voice assistants or chatbots to discover products, compare deals and narrow down choices[1].

At the same time, internet infrastructure data suggests that automated and agentic traffic is becoming a significant share of web activity, although reported figures vary, depending on what is measured. Together, these signals point in the same direction: customers increasingly act as human-AI teams rather than isolated individuals, compressing the path from search to purchase and changing where discovery, comparison and advice begin.

For now, humans often remain in control and the agent advises. Over time, as agents become more reliable and embedded in everyday life, more responsibility may be delegated. The agent will not merely suggest; it may begin to act within boundaries set by the customer, the organization and the regulatory environment. In commerce, this points toward a near future of delegated and pre-authorized action: agents that can compare options, prepare transactions, operate within defined budgets or mandates, and trigger payments only where authentication, authorization and liability are properly governed.

This changes the task of designing customer strategy. Organizations can no longer design only for people; they must design systems that are meaningful to humans, legible to machines and trustworthy to both of them.

Chapter 1

The Rise of the Agentic Customer

Understanding why customer experience is no longer shaped by human interactions alone

The customer is no longer a single actor

Understanding and engaging the traditional customer was already complicated enough. Customers are emotional, inconsistent, context-dependent and boundedly rational. They do not always know what they want. They avoid effort and require frictionless consumer experiences. They respond to trust, habit, salience, price, timing, social proof and small frictions that never appear on process maps.

Good customer strategy has always required an understanding of how people actually behave, not how organizations wish they would behave.

AI adds a second layer; the agentic customer is not emotional in the same way. It does not care about a nostalgic brand film, a clever tagline or a beautifully merchandised web page, unless those signals are translated into something it can interpret – structured data, verifiable claims, transparent pricing, service reliability, reviews, policies, availability – and fit with the user's preferences. It is relentlessly comparative. It does not get tired. It does not browse for fun. It does not forget to cancel.

This does not mean that brand and customer experience design becomes irrelevant. Quite the opposite. A brand is not merely a communication platform or a layer of emotional appeal. It is the set of associations, expectations and experiences people link to an organization, product or service. It shapes what people think, feel and do when they encounter it. In an AI-enabled customer system, that role becomes more important, not less: a brand must shape not only human meaning, but also how the organization's systems behave.

A customer who asks an AI assistant for a specific type of product from a known brand creates a very different competitive context than a customer who asks for the best option in a broad category. In the first case, brand associations narrow the field of consideration; in the second, every comparable provider competes for one of the few recommendations an AI system is likely to return.

The customer of the near future is therefore twofold. There is the human customer, who still seeks trust, meaning, control, reassurance and recognition, but also inspiration, aspiration and a sense of identity. People do not only choose what is most efficient; they are drawn to brands that help them imagine who they are, who they want to become and what kind of life they want to lead. In between sits the agentic layer, which filters, compares, monitors and increasingly acts. The commercial challenge therefore moves beyond winning the attention of the person alone. Organizations must become meaningful to humans and credible to the agents that increasingly stand between consumers and the market. Organizations that are likely to take the lead are those whose brand is not only emotionally meaningful to people, but also machine-readable, operationally true and consistently experienced.

> ***Customer relationships are increasingly shared between people and intelligent systems***

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Designing for humans and agents

The customer is no longer a single decision-maker. Increasingly, choices are shaped by a combination of human intent and algorithmic assistance. Organizations therefore need to succeed with people, who seek meaning, trust and identity, and agents, which evaluate reliability, transparency and performance.

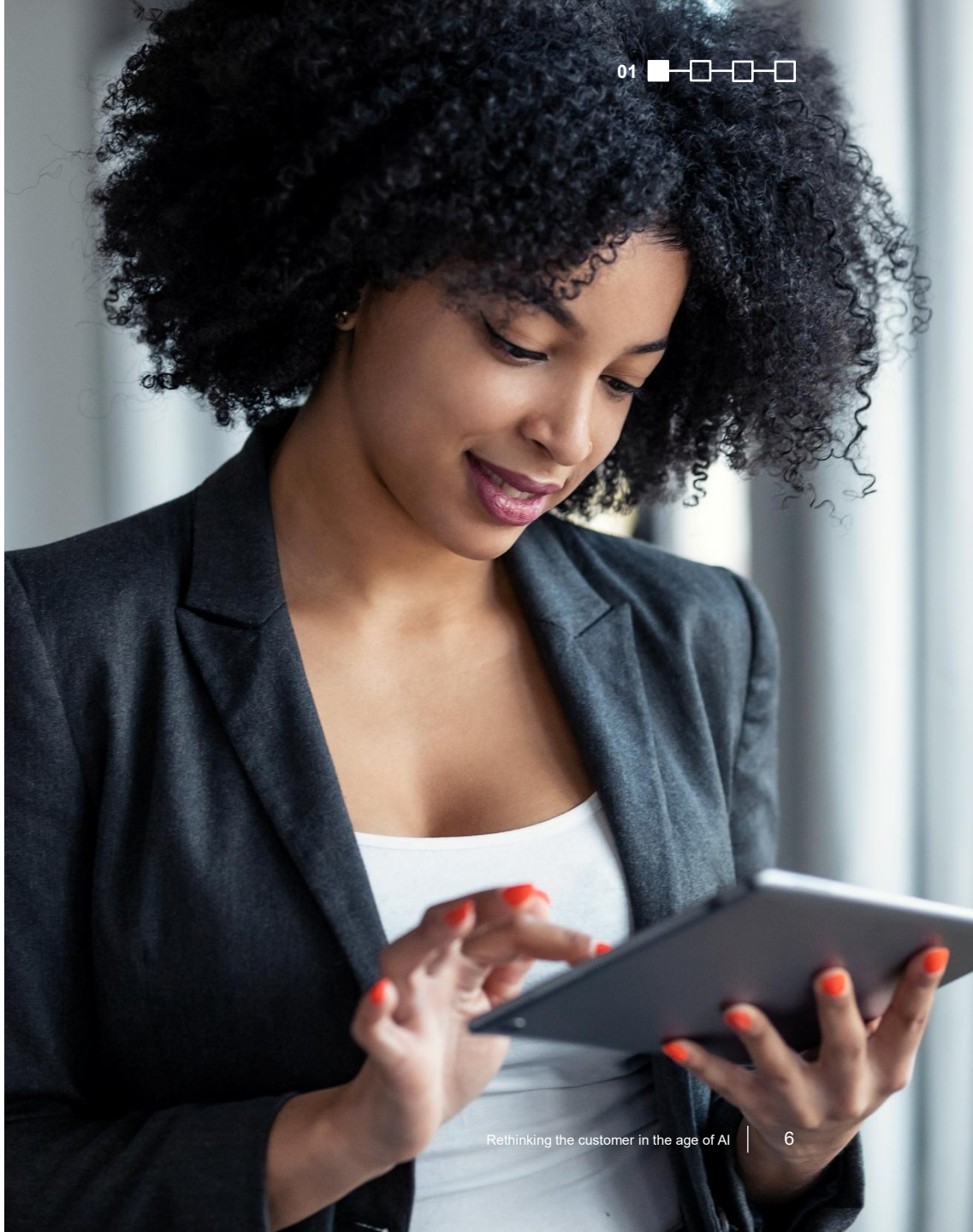
Humans value

- Meaning
- Trust
- Identity
- Aspiration
- Experience

Agents value

- Data quality
- Transparency
- Structured information
- Reliability
- Transactional efficiency

Winning in the age of AI is unlikely to come from optimizing for either audience alone. Organizations will need brands that remain emotionally meaningful to people, while becoming machine-readable, verifiable and operationally consistent.



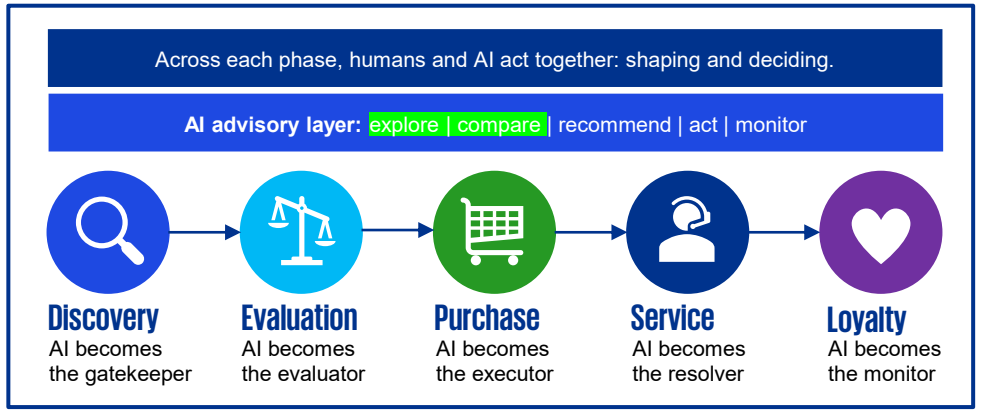
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Customer journeys will become system behavior

The customer journey is not going anywhere. Executives will still need to understand how needs emerge, how options are evaluated, how customers buy, use, receive support and build loyalty. But the journey will become (even) less linear, less visible, and less owned by one organization.

In the short term, this shift will often appear less as fully autonomous personal agents and more as AI chatbots and answer engines are becoming the new starting point for discovery, comparison and advice. AI chatbots are not simply replacing search; they are becoming a new advisory layer on top. Consumers can ask systems such as ChatGPT, Perplexity, Gemini or embedded shopping assistants to explore options, summarize reviews, compare providers and recommend next steps. For organizations, this creates a new form of disintermediation: customer demand may be shaped before a customer ever reaches their website, app, store or sales channel.

Figure 1. *Customer journeys will become human-agent journeys.*



Discovery phase

In the discovery phase, AI chatbots such as ChatGPT, answer engines and agents may become the first gatekeeper. Customers may no longer visit five websites, read ten reviews and compare three offers themselves. These systems can generate a shortlist, query multiple providers, compare policies, read complaints, evaluate reliability, calculate total cost and present a recommendation. For some categories, awareness may collapse directly into consideration. If your brand is not visible to the agent, you may not enter the customer's world at all.

This gives rise to a new form of discoverability: Generative Engine Optimization, or GEO, where organizations optimize not only for search rankings, but for whether AI systems can understand, verify and include their information in generated answers. Brand management becomes model-facing: organizations need to understand how AI systems interpret, classify and represent them, because those representations increasingly shape discovery, evaluation and trust.

Evaluation phase

In the evaluation phase, agents reduce the cognitive load. They summarize differences, simulate scenarios and test options against personal preferences. Emotional appeal remains relevant for humans, but objective comparability gains importance. Claims that cannot be verified will carry less weight. In a world of agents that can check multitudes in a heartbeat, vague or inflated claims will be harder to sustain.

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Purchase phase

In the purchase and onboarding phase, friction becomes less tolerable. If information can be prefilled, verified, authorized or executed by an agent, manual effort feels like organizational laziness. Customers will increasingly judge companies not by how pleasant their process is, but by why the process exists at all and how it works in the service of their wants and needs.

Service phase

In the service phase, the shift is even sharper. AI moves support from reactive resolution to predictive intervention. Routine issues will be handled silently. Standard questions will be answered without escalation. Customers will expect organizations to detect problems before they become problems. When a human is needed, the bar will be higher. If AI removed routine work, the remaining human moments will be the complex, emotional and consequential ones. A boring call center script will feel less acceptable, not more.

Loyalty phase

In the loyalty phase, inertia weakens. Agents can continuously monitor whether a better alternative exists. They might opt to remind customers when contracts expire, compare total value and recommend switching. Loyalty that depends on forgetfulness, complexity or effort will erode. Loyalty built on trust, reliability and genuine value may strengthen, because agents will also learn from good outcomes. They may keep returning to organizations that consistently deliver.

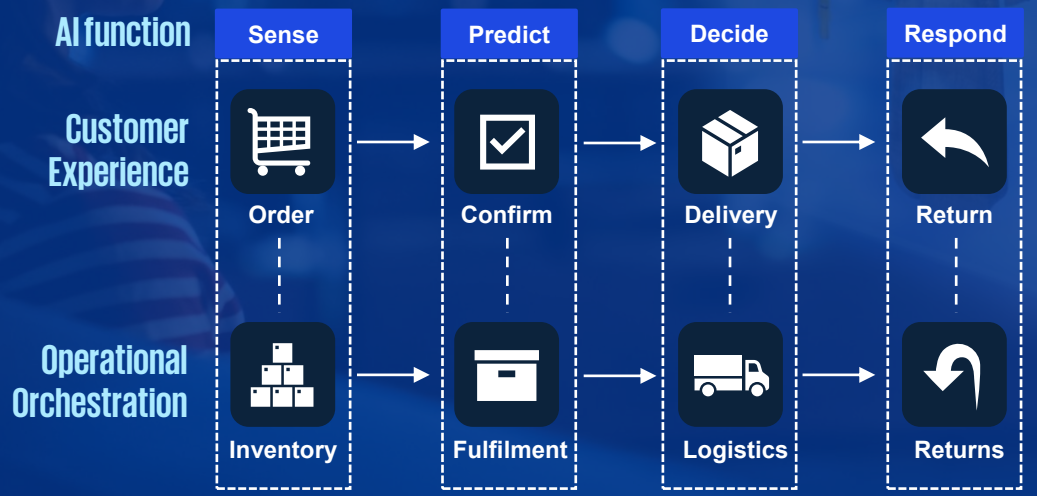
The implication is clear: customer experience shifts from touchpoint design to adaptive system behavior. Experience becomes what the system does, not just what the customer sees.

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Case in point: Amazon

Amazon, for instance, built its customer experience on an advanced orchestration of inventory, fulfillment, delivery, returns, and proactive updates[2]. This back-end integration yields a seamless, proactive experience (e.g., reliable one-day delivery and easy returns), which is central to Amazon's high loyalty (~200 million Prime subscribers by 2021)[3].

The lesson:
A smart, adaptive system behind the scenes can shape great customer journeys more than any single channel or touchpoint.



AI-mediated journeys: from search to delegation[4]

The traditional, linear journey is less visible, less controlled, and more AI-mediated. Instead comes a dynamic, fluid experience that begins with conversational inspiration where AI anticipates true intent. From that point on, the role of the customer changes to a cocreator, exploring and customizing products in real time.

AI-mediated stage	Inspiration & intent	Exploration & cocreation	Intelligent transaction	Dynamic loyalty
The Shift	**Searching → conversing** This stage is no longer about a customer typing keywords into a search bar. It is about AI curating inspiration and understanding complex, conversational intent.	**Considering → interacting** The customer is no longer a passive viewer, but an active participant, using AI to explore products immersively and even cocreate variations.	**Clicking → delegating** The purchase is becoming a frictionless, intelligent, and even automated event. This is where 'agentic AI' makes its dramatic entrance.	**Post-purchase → perpetual engagement** The relationship does not end at the sale. AI transforms ownership into a dynamic, ongoing service, anticipating needs and building lasting loyalty.
Customer Experience	Inspiration → Understanding	Explore → Cocreate	Easy → Automated	Service → Loyalty program
AI-enablers	• Conversational discovery • AI-curated feeds • Predictive trend analysis	• AI-powered customization • Immersive AR try-ons • AI-generated product narratives	• Agent-initiated commerce • One-click checkout • Predictive fulfillment & logistics	• Proactive AI support • Frictionless returns • Personalized loyalty rewards

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Chapter 2

What This Means for Organizations

How AI reshapes business strategy, brands, trust and customer engagement

Integrity As The Foundation Of Experience

For years, KPMG's Six Pillars of Customer Experience have helped organizations to understand what drives strong customer relationships: personalization, integrity, expectations, time and effort, resolution and empathy. In an AI-enabled customer environment, these pillars remain highly relevant, but their relative weight changes. The Six Pillars do not disappear; AI raises the bar for each pillar. Personalization must become responsible relevance. Time and effort become hygiene factors. Resolution moves upstream. Empathy becomes more concentrated and more valuable. Above all, integrity becomes the foundation on which the other pillars depend.

Personalization & efficiency

Personalization will become more and more common. Many organizations will be able to tailor content, timing, offers and support with far greater precision. But personalization alone will not differentiate. In some contexts, it will feel helpful; in others, intrusive, manipulative or simply exhausting. The strategic question is not "how personal can we make this?" but "when is relevance also valuable, fair and aligned with who we are?"

Time and effort will increasingly become hygiene factors. If AI can remove duplication, anticipate needs or resolve predictable issues, customers will expect it. Effort will be interpreted less as inconvenience and more as system failure.

Resolution will shift upstream. The best service interaction may be the one that never occurs because the problem was prevented. That is good for customers and efficient for organizations, but it also changes what service teams are for. They become guardians of relationship integrity, not merely engines of ticket closure.

Empathy & integrity

Empathy will be more concentrated and more valuable. AI may simulate warmth, but there will remain moments when people need people: bereavement, financial stress, illness, complaint escalation, vulnerability, uncertainty, high-stakes decisions. In those moments, human judgment is not an inefficiency. It is the product.

Above all, integrity becomes foundational. As AI systems sense, decide and act, customers will ask different questions. Is this recommendation in my interest? Why was this price offered to me? What data was used? Can I challenge this decision? Is a human accountable? Can I trust this system when I cannot see how it works?

In an AI-enabled customer environment, trust is no longer created only through good interactions. It is created through consistent, explainable and fair system behavior.

Case in point: AI governance in healthcare

Healthcare shows why AI governance cannot be an afterthought. In the UK, NHS England Digital guidance on AI focuses on the information-governance implications of using AI in health and care settings, and on supporting the lawful and safe use of data for AI innovations[5]. UK government guidance for digital and data-driven health technologies similarly emphasizes principles such as transparency, accountability, safety, explicability, fairness and bias management[6]. The broader lesson for customer strategy is clear: the more consequential the decision, the more explicitly organizations must define human oversight, explainability and recourse.

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The Moral Architecture of AI: Brand as Code

This is where brands acquire a new strategic role. In many organizations, the brand is still treated too narrowly: as communication, visual identity, tone of voice or campaign expression. But a brand is more fundamental than that. A brand is the set of associations, expectations and experiences that people link to an organization, product or service. It shapes what people think, feel and do when they encounter it. It is therefore not only a matter of expression, but a source of direction: a way of defining what an organization stands for, what customers can expect from it and how it should behave. In an AI-enabled front office, this directional role becomes critical. Brands must define how intelligent systems are allowed to behave.

In an AI-enabled front office, this directional role becomes critical. Brands must define how intelligent systems are allowed to behave. Brands become the strategic source code for how AI is allowed to act. This means that brands can no longer live only in guidelines, decks or campaign platforms; it must increasingly be translated into a governed, machine-readable brand code that AI systems can use.

This may sound grand. It is, however, highly practical. A brand code translates a brand into principles, guardrails, decision rules and operating choices. How much autonomy should AI have? When must a human intervene? How transparent should recommendations be? How far may dynamic pricing go? When does personalization become manipulation? Which nudges are acceptable? What will the organization never do, even if the model predicts it would increase conversion?

These are not technology questions. They are customer strategy questions. They are brand questions. They determine whether a company's systems act in ways that reinforce or undermine trust.

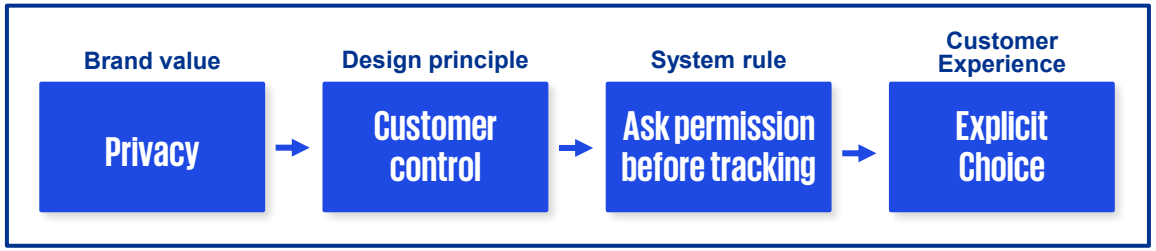
In the pre-AI world, a gap between brand promise and operational behavior was already damaging. In the agentic world, the gap becomes more visible and more consequential. A company cannot claim to be customer-first while deploying systems that exploit confusion, hide trade-offs, obscure escalation routes or optimize short-term yield at the expense of customer autonomy. Eventually, agents will notice. So will regulators. So will customers.

Brand experience for the customer moves from expression to execution. It is no longer only what an organization says. It is how its systems behave when making decisions at scale.

Case in point: Apple and privacy as system behavior

Apple's App Tracking Transparency illustrates how a brand value can be translated into platform behavior. Starting with iOS 14.5, apps must ask users for permission before tracking their activity across apps and websites owned by other companies[7]. The example is not without debate, but it shows the broader strategic point: when brand values are embedded into platform rules, they shape how data is collected, how choices are presented and how trust is experienced.

Figure 2. *Translating brand into system behavior.*



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Chapter 3

The Future of the Front Office

How AI reshapes marketing, sales and service into one intelligent customer system

The front office shifts from functional execution to intelligent orchestration

AI also changes the front office. Marketing, sales and service have historically been treated as separate functions, each with its own systems, targets, processes and language. Marketing generated demand, sales converted it, service resolved issues. The customer, inconveniently, experienced all of it as one relationship. AI makes this fragmentation harder to defend. If customer signals can be captured, interpreted and acted upon in real time, the front office must operate as an integrated system. The advantage lies not in automating isolated tasks, but in shortening the loop from insight to action.

Marketing

Marketing shifts from campaign execution to insight orchestration. The challenge is not to produce more content faster, but to build a system that knows what should be created, for whom, through which channel, under which brand constraints and with what intended effect. Marketing's role will change; it needs to sense customer needs, interpret behavioral and contextual signals, and coordinate relevant engagement across the lifecycle. Campaigns will not disappear, but they will become part of a broader system of continuous relevance.

Sales

Sales shifts from pipeline management to AI-augmented decision-making. AI can help identify where human effort matters most, which customers need attention, what value moments are emerging and how to prepare for high-quality conversations. The seller becomes less of an administrator of funnel stages and more of a trusted advisor, supported by evidence, scenarios and timely insight.

Service

Service shifts from resolution engine to relationship protection. AI can predict issues, automate routine support, equip agents with context and guide recovery. But the purpose of service expands. It becomes a trust-building capability, especially at moments when the relationship is vulnerable.

Together, these shifts create a new front-office logic: sense, interpret, decide, act and learn. The emerging model is not human or AI, but human-agent: people set direction, handle ambiguity and protect trust, while agents accelerate sensing, analysis, coordination and execution. The result is a front office that continuously understands customer intent, responds through the right combination of human and AI capabilities, and learns from every outcome.

Case in point: Next Best Action in financial services

For instance, Morgan Stanley's wealth business introduced Next Best Action, an AI-driven platform that integrates customer data and analytics across departments. The system suggests timely and tailored offers, helping financial advisors engage clients more frequently with relevant advice. In early use, it spurred several extra client interactions per advisor per day (Morgan Stanley, 2020)[8]. Such cross-functional orchestration drives better customer engagement and efficiency.

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When everyone has technology, advantage lies in how it is governed

Many organizations will be tempted to start with technology. Which platform? Which model? Which chatbot? Which Copilot version? Which vendor? These questions matter, but they are not the starting point.

The starting point should be more strategic: what kind of customer system does the organization want to become?

Most companies will have access to broadly comparable AI capabilities. Foundation models will continue to improve, prices will shift, vendors will compete and functionality will spread quickly. The differentiator will not be simply deploying AI for individual tasks in the front office. It will be the ability to embed AI into customer strategy, operating models, governance, data foundations and human work in a way that creates trust and value.

This requires new capabilities.

Organizations need customer sensing: the ability to understand behavior, intent, context, friction and emotion across interactions. They need decisioning and orchestration: the ability to determine the right action, message, intervention or escalation. They need a governed knowledge and data foundation: one reliable source of truth across channels, agents and employees. They need human-AI role design: clarity on where AI observes, recommends, decides or acts, and where humans supervise, override or take responsibility.

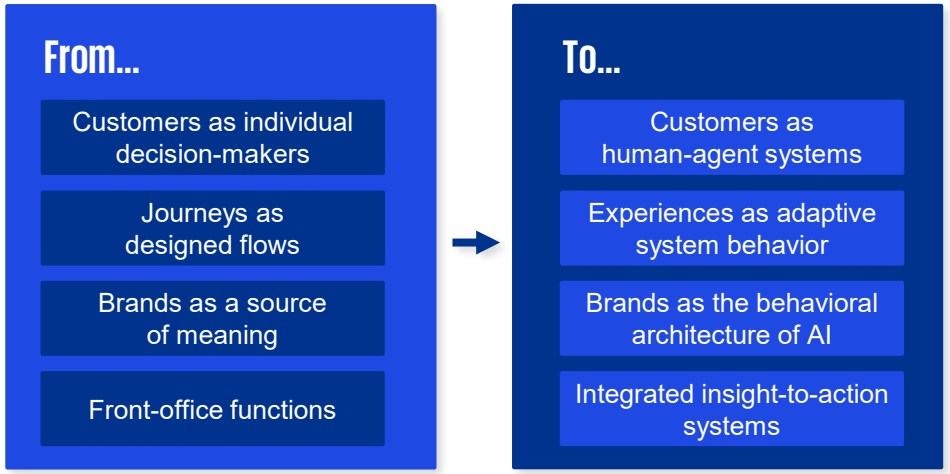
The old stack will not vanish. CRM, marketing automation and service platforms will remain important systems of record. But the system of engagement is likely to shift toward agentic orchestration: layers of AI-enabled workflows that connect data, decisions and action across the customer lifecycle. In that world, a CRM record is not enough. The organization needs to know what to do next, why, through whom, under which constraints, and with what effect.

> *The advantage lies in connecting data, decisions, AI and human judgment into one customer system that continuously senses, acts and learns*

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The next frontier of customer strategy is responsibility

The next phase of customer strategy will not be won by organizations that simply add AI to existing journeys. It will be won by those that understand the deeper shifts.



This is not a distant future. The building blocks are already here: autonomous agents, enterprise copilots, agent-to-agent protocols, AI-enabled service platforms, predictive orchestration and increasingly powerful models that can reason, use tools and act. Technology will continue to advance. The harder question is whether organizations will advance their customer strategy quickly enough.

In the end, AI will not remove the need for customer understanding. It will make it more important. The more systems act on behalf of people, the more organizations must understand what people value, fear, trust and reject. The more decisions are automated, the more explicit the boundaries must become. The more efficient interactions become, the more precious the human moments will be.

When AI can execute almost anything, the defining question becomes what organizations choose to execute, what they choose not to, and how consciously they govern the systems that act in their name.

Thát is the real AI vision for customer strategy.

Not a better chatbot.
Not another channel.
Not a faster version of today's front office.

A new discipline in governing intelligent customer systems, so they create relevance, trust and value at scale.

> ***The future of customer experience is therefore not less human. It is more demanding of humanity***

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Competitive advantage will come from how organizations redesign the customer system around AI

Chapter 4

How to Transform CX in the Age of AI

From vision to action: building customer systems for the AI era

The work starts before the future arrives

The challenge is to avoid two traps. The first is reduction. AI in customer strategy should not be reduced to a service bot, a productivity program or a personalization engine. Those may be valuable use cases, but they do not capture the strategic shift. The larger question is how AI changes the way customers decide, how markets are mediated, how organizations act and how trust is earned.

The second trap is abstraction. It is easy to speak about responsible AI, human-centricity and trust. It is harder to decide where optimization must stop. Yet that is precisely the work leaders must do. AI is not merely a tool inside the front office. It is becoming part of the architecture through which the organization understands, influences and serves the market.

More specifically, we see several strategic questions that every organization needs to address in the following areas:



Five questions should shape the leadership agenda:

Question 1
First, what is our ambition for AI in our customer strategy? Are we using AI to reduce costs, improve experience, create growth, build trust, reshape the operating model, or all of the above?

Question 2
Second, where does AI genuinely change the customer relationship? Which journeys, decisions, service moments or value pools are most affected by agentic behavior?

Question 3
Third, what boundaries define acceptable system behavior? Where must we protect customer autonomy, fairness and human dignity, even when optimization points elsewhere?

Question 4
Fourth, what capabilities must the front office build? Which parts of marketing, sales and service need to become shared, orchestrated and AI-enabled?

Question 5
Fifth, how will we learn? AI-enabled customer systems cannot be designed once and left alone. They require continuous monitoring, feedback, experimentation and governance.

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Start redesigning the customer system now

Such questions are not only for the CIO or the Chief Digital Officer. They belong with the CEO, CMO, COO, Chief Customer Officer, Chief Risk Officer and business leaders. AI is not merely a tool inside the front office. It is becoming part of the architecture through which the organization understands, influences and serves the market.

Yet addressing questions through strategy development alone is not enough. Leaders should start taking no-regret actions before the future fully arrives. The organizations that build advantage will not be those that wait for agentic AI to become mainstream, but those that prepare the customer system now.

1 Map

Map where AI already mediates the customer journey.

Customers are already using AI chatbots, answer engines, comparison tools and platform assistants to explore options, summarize reviews and seek advice. Leaders need to understand where demand is being shaped before customers reach their own channels.

2 Identify

Identify the journeys where agentic behavior will change the economics.

Not every category will be affected in the same way. Functional, comparable and contract-based journeys may be reshaped faster than journeys driven primarily by inspiration, aspiration or impulse. Leaders should know where AI changes visibility, conversion, loyalty and cost to serve.

3 Define

Define the boundaries of acceptable AI behavior.

Organizations should decide where AI may recommend, decide or act, where human judgment is required, and where optimization must stop. These boundaries should be embedded in policy, design principles and operating routines, not left to individual projects.

4 Build

Build the insight-to-action foundation.

Customer data, knowledge, content, decisioning and channels need to become connected enough for AI to sense, interpret, decide, act and learn across marketing, sales and service. The aim is not to modernize everything at once, but to build the foundations around priority journeys.

5 Experiment

Experiment with customer-facing AI under real governance.

Leaders should move beyond isolated pilots and test use cases that reveal how AI changes customer behavior, trust and front-office performance. Every experiment should have clear guardrails, metrics, ownership and a path to scale.

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In conclusion: AI is reshaping the customer relationship and organizations will need to rethink the customer system

AI changes more than individual customer interactions. As customers increasingly use AI to search, compare, decide and act, organizations must rethink the system through which they create relevance, trust and value. The opportunity is not simply to automate existing journeys, but to build customer systems that sense, interpret, decide, act and learn while preserving human judgment.

Key takeaway 1:
Customers become human-agent systems

Organizations need to serve both people and the AI agents acting on their behalf. Winning requires human relevance alongside transparency, reliability and machine-readable value.

Key takeaway 2:
Experience becomes system behavior

Experience is no longer shaped by touchpoints alone. As AI interprets, recommends and acts, organizations will be judged by how their customer system behaves across the relationship.

Key takeaway 3:
The front office needs to operate as one system

Marketing, sales and service can no longer optimize independently. Advantage comes from connecting customer signals, decisions and actions across the front office.

Key takeaway 4:
Transformation starts with strategic choices, not technology

The starting point is not which model, chatbot or platform to deploy. Leaders need to decide where AI creates value, where it may act, what boundaries apply and which capabilities to build.

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August 2026 | **Document Classification: KPMG Public**