

# Transforming customer service with agentic AI

A practical guide to modernizing customer service and achieving ROI for customer experience, customer service and operations leaders today. Learn how to turn service into growth and avoid common mistakes that are holding your business back.



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01

# Introduction Agentic AI in customer service

Agentic AI is maturing and rapidly becoming a cornerstone of competitive advantage in customer service. While the technology has only recently come to market, business leaders are already mobilizing to leverage its transformative potential. In sectors, such as banking, financial services and retail, where customer expectations are rising and operational efficiency is paramount, agentic AI is reshaping how organizations engage, serve, and grow. In an IBM Institute for Business Value survey, 76% of responding executives reported their organizations are developing, executing or scaling proofs of concept for autonomous AI agents.<sup>1</sup>

Many financial institutions are already implementing or planning to implement agentic AI solutions for customer service use cases ranging from dynamic customer onboarding to personalized financial advice and automated underwriting. In retail, agentic AI is powering hyper-personalized experiences, streamlining customer service operations, and enabling real-time decision-making across channels.

Despite the enthusiasm, the ROI gap remains real. Some reports state the median ROI from AI initiatives in finance is just 10%, with nearly a third of leaders seeing limited or no gains. Many organizations are stuck in siloed pilots, failing to scale agentic AI across the enterprise. Only 25% of banks, for example, have utilized agentic capabilities as part of their strategies.<sup>2</sup>

Enterprises must set achievable targets across parameters, such as productivity, revenue gains, cost savings, and employee and customer satisfaction. To do so, they need agentic AI that integrates across the tools they use every day, provides robust governance and enables seamless interoperability. More specifically, customer service and experience leaders must move beyond siloed experimentation and isolated AI deployments into orchestrated, outcome-driven strategies.

# Common barriers to achieving ROI with agentic AI

Poorly implemented AI in customer service can amplify inefficiencies, frustrate customers and erode trust. Here are three common barriers that prevent customer service leaders from realizing the full ROI of agentic AI.

## Data quality

You can't use the full potential of AI in customer service operations without leveraging your own proprietary business data. But if your data is disorganized or scattered across silos, your AI initiatives are likely to fail. Agentic AI systems, much like the human workforce, require context and collaboration to perform effectively. This result from high-quality, relevant and interconnected data. Without contextual knowledge rooted in business logic and a bird's-eye view of all data sources, AI agents operate in a vacuum, leading to errors, inefficiencies and missed opportunities. Organizations must evaluate whether their data infrastructure is comprehensive enough to support autonomous decision-making.

## Governance risks

Governance isn't just a compliance checkbox; it's what great AI is built on. Many organizations rush to deploy self-sufficient AI agents and, in doing so, they may not spend as much time structuring their systems to manage and oversee the agents. As businesses scale AI across functions and processes, the absence of clear policies, oversight mechanisms and accountability frameworks can lead to unpredictable agent behavior, especially when exposed to real-world data and dynamic environments. As organizations gear up to deploy multiple agents across functions and processes, good governance will prove to be what makes or breaks agentic AI advancement.



“Governance is nonnegotiable, particularly for banks, financial service and insurance. That’s why we’ve built tools to help ensure agents behave as expected in real time. About one-third of the effort we’re putting into our solutions is around observability and governance. The idea is that you can be certain AI agents will perform the way you want before launch—and then monitor and correct them in production.”

**Kouros Karimkhany**  
Product Manager, IBM® watsonx Orchestrate®

## Prioritizing tasks over transformation

For customer service leaders, realizing the full value of agentic AI requires more than automating isolated tasks. It demands a reimagining of how service is delivered across the entire customer journey. One of the most common pitfalls is focusing on task automation instead of holistic transformation. If your organization is too focused on specific tasks, it can lead to many different, disconnected agents that don't all contribute to the same goal and system. To drive measurable gains in customer satisfaction, loyalty and revenue growth, customer service leaders must shift from fragmented automation to unified, AI-first service models that are deeply embedded. When this process is backed by a robust AI orchestration strategy, agentic AI can offer unprecedented productivity gains and be a key driver of business transformation.

Agentic AI shouldn't be viewed as an add-on solution, but a catalyst for transforming how your organization anticipates, responds to and exceeds customer service expectations at scale. Without an end-to-end transformation strategy, you can only reap marginal improvements in revenue and efficiency, completely missing the bigger opportunity.

“Clients love it when we come in and co-design and co-create with them. That’s always been quite successful in defining the most valuable use cases. We’re there to help stitch all of this together. They’re not looking for point solutions—they want orchestration across workflows, intelligence, and data.”

**Rosane Giovis**

Global Customer Service Transformation & Operations Leader, IBM Consulting®



# How to maximize customer service ROI with agentic AI

Agentic AI can be a strategic lever for transforming customer service into a growth engine. When implemented with intention, agentic AI can drive measurable gains in customer loyalty, operational efficiency, productivity and revenue growth. Here are three steps to help maximize the impact of your agentic AI strategy for customer service.

## 01 Redefine ROI around customer service outcomes, not just automation

Defining your goals and relevant KPIs is critical to achieving the tremendous potential of agentic AI for customer service. And while cost savings, improving speed or automating repetitive tasks are important benchmarks, redefining them for specific customer service outcomes is imperative. The parameters might include:

### Productivity gains

Organizations focused on productivity in customer service often use average handle times as a key metric to measure the ROI from agentic AI. When agents automate tasks and accelerate workflows, they directly impact output and efficiency. This process helps leaders quantify the value agentic AI adds in terms of call volume reduction, accelerated resolution and the amount of time employees are able to devote to high-value interactions. IBM has used productivity gains as a way to measure ROI, and we expect to achieve USD 4.5 billion in productivity gains by the end of 2025.<sup>3</sup>

With agentic AI taking care of the mundane, time-consuming tasks, employees can spend time on real innovation, leaders can focus on the bigger picture and organizations can unlock unprecedented growth. For example, Camping World was looking to create more free time for their customer service team to build meaningful and impactful conversations with their clients. That meant using AI to remove noisy, quick, simple queries that could be answered faster with automation. By integrating AI and automation, issues could be resolved faster, resulting in a customer engagement increase by 40% on all platforms.<sup>4</sup>

“Clients using agentic AI in customer service are seeing an increase in containment rates across digital channels. Organizations that lead with intention pave the way for AI to work purposefully to support clients without compromising the customer experience.”<sup>5 6</sup>

### Rosane Giovis

Global Customer Service Transformation & Operations Leader, IBM Consulting

### ROI unlocked with agentic AI

# 33%

Camping World’s virtual assistant Arvee, developed by IBM, helped increase live agent efficiency by 33%.<sup>4</sup>

# 75%

IBM AskHR, an internal human resources agent, automated over 80 HR tasks and achieved a 75% reduction in support tickets raised since 2016.<sup>7</sup>

### Revenue growth

According to a survey, AI-first enterprises are seeing measurable revenue growth, and the top-performing companies saw an 18% ROI, well above the average.<sup>8</sup> More importantly, nearly half of the organizations surveyed report sustained growth in revenue and operating profits attributed to AI since 2022.<sup>8</sup> For customer service and experience leaders, agentic AI can unify customer experiences across channels, which can unlock new revenue streams. For example, the ability to delegate common customer service inquiries to agentic AI means call center employees are free to focus on more complex tasks, leading to increased sales opportunities. Leaders must also focus on building an orchestration layer to ensure AI agents, assistants and automations work together across functions, breaking down silos and uniting the business's investment in agentic AI to create greater impact.

### Cost reduction

One of the top benefits of agentic AI is cost reduction, according to 67% of surveyed leaders,<sup>8</sup> making it another viable option for measuring ROI. Many organizations can see significant reduction in call volume and interaction costs, while increasing their Net Promoter Scores (NPS). Cost savings and customer satisfaction are linked. And in many cases, automating core workflows and streamlining operations will also yield operational efficiency and revenue growth simultaneously.

### Employee and customer satisfaction

Agentic AI can deliver powerful, intangible benefits as well, such as improved employee experience, customer loyalty and enhanced customer satisfaction. In many cases, agentic AI reduces manual coordination and repetitive tasks, which are major contributors to customer service burnout and turnover. In a survey conducted by the IBM Institute for Business Value, 44% of responding executives cited improved employee experience at scale and 42% cited talent retention as key benefits of agentic AI.<sup>9</sup> According to another survey, responding executives anticipate a 53% increase in AI-powered personalized self-service options and a 47% improvement in AI-enabled self-service call resolution by 2027.<sup>1</sup> With the right execution, agentic AI can empower employees by automating mundane, time-consuming tasks, freeing them to focus on more strategic and high-value work.

# 83%

of respondents expect their overall process efficiency and output to improve with AI agents.<sup>8</sup>

# <50%

of AI-first organizations attribute more than half of their revenue growth and operating margin improvements to AI.<sup>8</sup>

# 90%

of responding executives believe AI agents will empower operations professionals to go beyond reporting and deliver real-time, actionable insights by 2027.<sup>1</sup>

“It’s not about measuring agentic AI performance. It’s about how well you use these tools in every function within your organization that helps top-line growth and drives productivity.”

#### Manish Goyal

Senior Partner of Enterprise AI Strategy & Governance, Global Offering Leader, IBM Consulting

## 02 Prioritize governance

In customer service, where every interaction shapes brand perception, AI governance ensures your investment delivers experiences that are not only fast and efficient, but also fair, compliant and aligned with customer expectations. Research shows that 56% of responding CEOs are delaying major investments in generative AI until they have clarity on governance standards.<sup>10</sup> This hesitation reflects growing awareness that without oversight, AI can introduce risk faster than it can deliver returns. Therefore, it's important for teams to see governance as an essential part of the AI strategy from the get-go.

Agentic AI systems operate autonomously, making decisions and executing tasks independently. Without thoughtful governance, these systems risk hallucination, bias and noncompliance. A strong AI governance tool introduces agent-specific metrics, such as context relevance, trust, compliance and the quality of answers to monitor agent behavior and detect early signs of drift. Also, ensuring alignment with business goals and regulatory standards is critical for effective governance practices. Notably, among 68% of surveyed AI-first organizations, those achieving the highest ROI report having mature governance frameworks, compared to just 32% of other organizations.<sup>8</sup>

If agentic AI is expected to drive both cost savings and revenue growth, governance is critical for successful implementation of agentic AI. It's the foundation for sustainable, scalable and measurable success.

## 03 Orchestrate your agentic AI journey

Agentic AI is pushing enterprises to rethink the way they work. However, without effectively orchestrating AI agents' collaboration and communication, automation and data across the business—aligned to defined and desired objectives—organizations risk fragmented efforts and diluted returns. Therefore, to go from marginal gains to enterprise-wide impact, businesses must build a strategic orchestration layer. Not only is it a critical piece of the tech stack architecture in service of

an AI vision that creates real value, it also facilitates integration and information-sharing across business functions and workflows. When done right, it ensures that the right data is sent to the right agents at the right time, with the right context and security models. Without proper orchestration, AI agents can struggle to solve critical problems and complete complex tasks.

A great orchestration strategy starts with optimizing workflows for agentic AI. 64% of the AI budgets of surveyed organizations are being spent on core functions, and this trend is expected to become 70% by 2027.<sup>8</sup> Furthermore, AI-enabled workflows are expected to expand eightfold by 2026,<sup>9</sup> while executives expect AI agents to transform processes and adapt to workflows.

Orchestration helps organizations move from isolated instances of AI use and automation to a cohesive, scalable system that delivers results.

# 83%

of executives surveyed expect their process reengineering and workflow reinvention efforts to be more effective because of AI agents.<sup>8</sup>

# 71%

of surveyed executives expect AI agents to autonomously adapt to changing workflows and environments.<sup>8</sup>

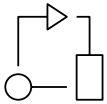
# 75%

of surveyed executives say AI agents will execute transactional processes and workflows autonomously within the next two years.<sup>1</sup>

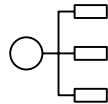
# ROI from agentic AI: A mandate, not just a metric

For chief customer service and chief experience leaders, agentic AI can transform customer service from a cost center into a strategic growth engine. But doing so requires more than technology. It demands a shift in mindset—everything from rethinking workflows and labor models to redefining the scope of existing talent and upskilling them for the agentic future. As customer service agentic AI use cases move beyond experimentation, the path is clear: define your ROI KPIs, ensure your data quality, prioritize governance and focus on transforming end-to-end processes over automating tasks.

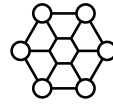
Before you begin your agentic AI transformation:



Define clearly what ROI means.



Ensure your proprietary business data is well structured.



Prioritize governance from the get-go.



Have a solid orchestration strategy in place.

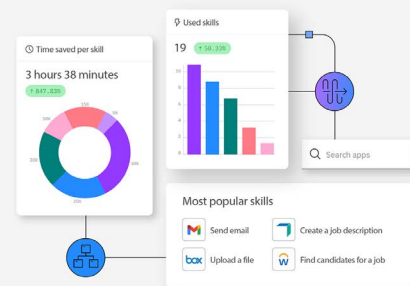
## Take the next step

Discover how IBM can help you achieve your ROI goals.

Explore IBM's range of AI solutions that can help you transform your agentic AI landscape and maximize ROI for customer service teams.

### IBM watsonx Orchestrate

Transform your agentic AI portfolio with IBM watsonx Orchestrate, an enterprise-ready solution that helps build, deploy, manage and govern AI assistants and agents to automate processes and workflows. Enable seamless collaboration between your AI assistants and agents in one unified experience. Leverage ready-to-deploy prebuilt agents or build custom agents to suit your needs.



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