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The rise of the Agentic Customer

The Trillion-dollar Game Changer



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Digital



This is not just another evolution.

The **Agentic Customer** represents a game changing re-
definition of what a customer is.

It will impact **trillions of dollars**
of Australian Consumer spending and challenge
the marketing, sales and service models of today.

It will amplify **consumer power**, reshape markets,
rewrite value pools, and force you to compete in ways
you haven't done so before.

Meet your new Customer.

They are now smarter, more proactive,
and more ruthless than ever before.

Humans. Influenceable.
Persuadable. Emotional.

The game has changed. The
Agentic Customer is the
AI Agent that acts on the behalf of
your consumer.

They are researching, deciding,
negotiating, buying, complaining
and switching for them.

They don't care about your brand
campaign, your SEO budget, your
loyalty program, or your beautifully

designed website. They're not too
busy to find a better offer, or
switch because of bad service.

Your new Customer has near-
infinite time and attention, is
immune to complexity and choice
fatigue and driven by objective
logic rather than emotion or bias.



They compare offerings
across the full market



They churn continuously
if value changes



They negotiate and re-bundle
autonomously on their terms



They escalate issues instantly,
and they don't lose interest



They aggregate demand
to increase buying power

Your Agentic Customer is here and they are already driving purchase decisions... is your brand in the conversation?

Of 3,000 surveyed Australian consumers ¹ ...

73%

have actively used AI to research or find products²

64%

use AI tools on a weekly basis or more frequently²

40%

have already used an AI Agent²

Australians are actively putting their trust in AI agents...

50% Would trust an AI Agent to search, compare, transact on their behalf ²

79% Would use an AI Agent in order to save money ²

The lucrative 25-49 year old demographic have the highest potential...

#1 Most willing segment to use an AI Agent is the 25-49 year-old age group ²

80% Highest willingness to delegate is in the 'compare options' step of the journey ²

...and they desire free Agents provided by the big players.

76% Expect an AI Agent to be free of use ²

48% Prefer AI Agents to be provided through BigTech ²

~\$1 TRILLION

of annual consumer spending set to be increasingly influenced by the Agentic Customer³

¹Representative sample of the Australian population (used AI in the past year) ²Deloitte Digital Agentic Customer Survey 2026, ³Deloitte Analysis of ABS Australian National Accounts: National Income, Expenditure and Product and Consumer Price Index, Weighting Patterns 2025. Note: ~\$1 trillion estimate reflects the amount of the household income account in 2025 that is set to be influenced by the Agentic Customer.

The rise of the Agentic Customer represents both an economic opportunity and risk for today's organisation

The Agentic Customer redefines both revenue and costs

Opportunities For Revenue Growth

- Increased revenue on long-tail SKUs (Agentic discovery spans entire offering portfolio)
- Increased revenue due to improved discount visibility (accessible via the Agent vs human)
- Increased revenue due to Agentic Customer re-bundling of the product (to better meet the needs of the consumer)

Risks To Revenue

- Revenue loss due to poor machine-readability of offer
- Revenue loss due to elevated churn propensity of the Agentic Customer
- Revenue loss driven by the Agentic Customer product unbundling (e.g. removing value-adds from the core offering)

Opportunities For Cost Efficiencies

- Decreased acquisition costs (e.g. brand advertising spend)
- Decreased sales costs (e.g. reduced inbound telesales volume)
- Decreased service costs (e.g. reduced inbound customer service interactions)

Risks To The Cost Base

- Increased claims and complaints (higher propensity to submit)
- New 'machine-visibility' costs (content, data and infrastructure)
- Increased retention incentive costs (elevated churn propensity)

We have identified the

BIGGEST AGENTIC CUSTOMER OPPORTUNITIES

representing ≈\$1 Trillion of annual spend in the Australian economy

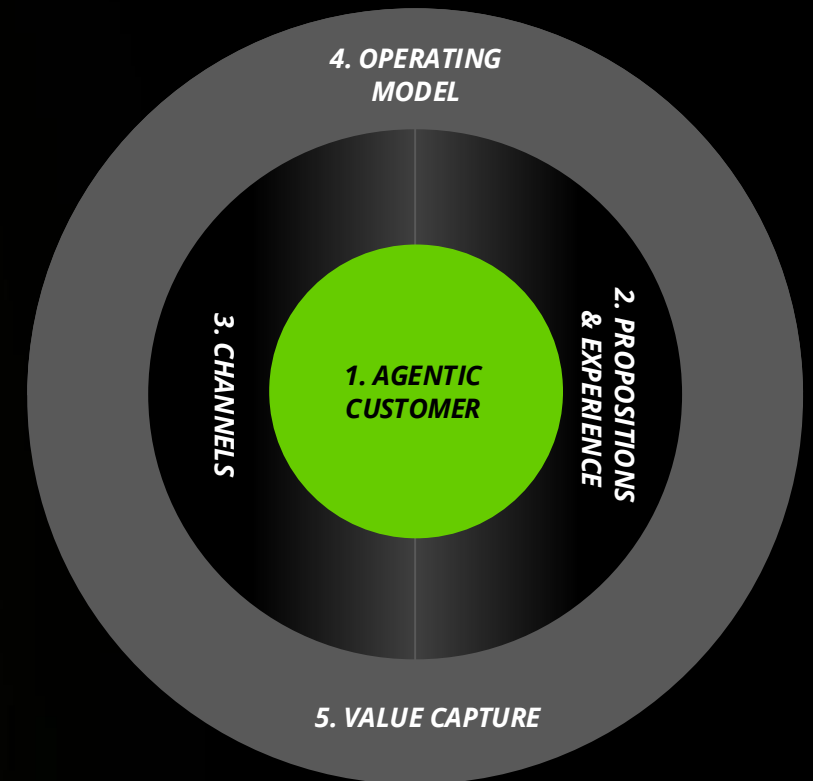


Source: Deloitte Analysis of ABS Australian National Accounts: National Income, Expenditure and Product and Selected Living Cost Indexes, Australia. Note: The estimated share of household spending reflects that spending patterns of a representative employee-led household. Willingness sourced from Deloitte Consumer Survey March 2026.

Winning in the Agentic Customer era starts now. Understand, reimagine, and rethink your business.

Framework for winning, serving and retaining the Agentic Customer

- 1 AGENTIC CUSTOMER**
Understand the evolving customer of the future, their Agentic needs, behaviours and decision-making structures
- 2 PROPOSITIONS & EXPERIENCES**
Design outcomes, experiences, and offerings that are continuously optimised and Agent-ready
- 3 CHANNELS**
Reimagine the purpose and usage of channels, where interactions occur, and how access is mediated for Agentic Customers
- 4 OPERATING MODEL**
Evolve the Customer and Digital operating model within the enterprise to better sell to, serve and retain the Agentic Customer
- 5 VALUE CAPTURE**
Identify the value capture shifts and enterprise value drivers that will be impacted by the Agentic Customer



Want to know more? Get in touch to explore the deeper insights.



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