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The rise of the Agentic Customer

The Trillion-dollar Game Changer



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This is not just another evolution.

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

It will impact **nearly $2 trillion** of Canadian 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.

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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?

A recent Deloitte study of 3,000 consumers [1] …

73% have **actively used AI to research or find products**[2]

64% use AI tools on a **weekly basis or more frequently**[2]

40% have **already used an AI Agent**[2]

Consumers 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]

~$1.8 TRILLION

of annual Canadian household spending set to be **increasingly** influenced by the Agentic Customer[3]

[1]Representative consumer sample (used AI in the past year). [2]Deloitte Digital Agentic Customer Survey 2026. [3]Deloitte analysis of national accounts (national income, expenditure and product) and consumer price index weighting patterns, 2025. Note: the ~C$1.8 trillion estimate reflects annual Canadian household spending in categories set to be increasingly influenced by AI-assisted discovery, comparison and decision-making.

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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)

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 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)

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 ~C$1.8 trillion of annual Canadian household spending



Source: Deloitte analysis of national accounts (national income, expenditure and product) and selected living cost indexes, Australian market. Note: The estimated share of household spending reflects the spending patterns of a representative employee-led household. Willingness sourced from Deloitte Consumer Survey, March 2026.

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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*

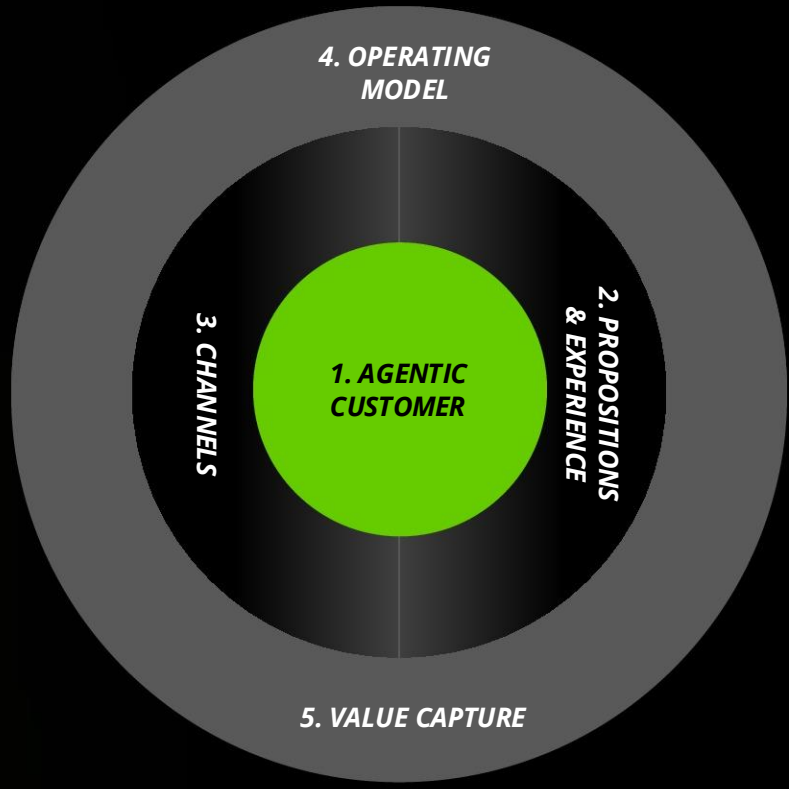
Reimagine the purpose and usage of channels, where interactions occur, and how access is mediated for Agentic Customers

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



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



Yohan Gaumont
Deloitte Digital National Leader
ygaumont@deloitte.ca



Livia Zufferli
Deloitte Digital Leader,
Customer Strategy & Design Offering Leader
lzufferli@deloitte.ca



Francois Gaumond
Deloitte Digital Leader,
Marketing Leader
fgaumond@deloitte.ca



Jen Olsen
Deloitte Digital Leader,
Agency Leader
jeolsen@deloitte.ca



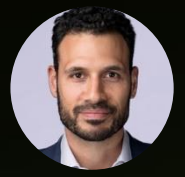
David De Grandpré
Deloitte Digital Leader,
Sales Leader
dadegrandpre@deloitte.ca



Andrea Leger
Deloitte Digital Leader,
Service Offering Leader
aleger@deloitte.ca



Shahzad Tariq
Deloitte Digital Leader,
Commerce Leader
shatariq@deloitte.ca



Andrés Aquino
Deloitte Digital Leader,
Digital Product Leader
anaquino@deloitte.ca



Sarah Reid-Morris
Deloitte Digital Leader,
Customer & Commercial Strategy Leader
sareid@deloitte.ca

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