



Win the moment

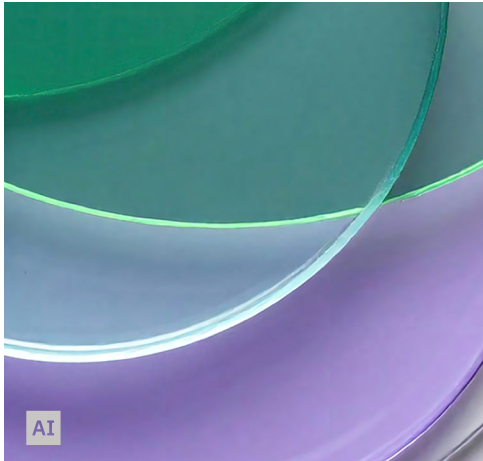
Reclaiming relevance by mastering customer intent

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How IBM and Adobe can help

IBM and Adobe partner to help enterprises navigate organizational complexity and orchestrate end-to-end, AI-powered experiences at speed and scale. With 20+ years of collaboration and deep expertise across all three Adobe Experience Clouds, IBM brings unmatched industry insight and a global team of more than 21,000 skilled AI practitioners. As a trusted strategic partner, IBM supports many of Adobe's largest and most complex enterprise clients—now further empowered by our agentic AI platform, watsonx, which enables organizations to accelerate the impact of generative AI in core workflows to drive productivity.



AI doesn't win
customer loyalty.
**Orchestrated
experiences do.**

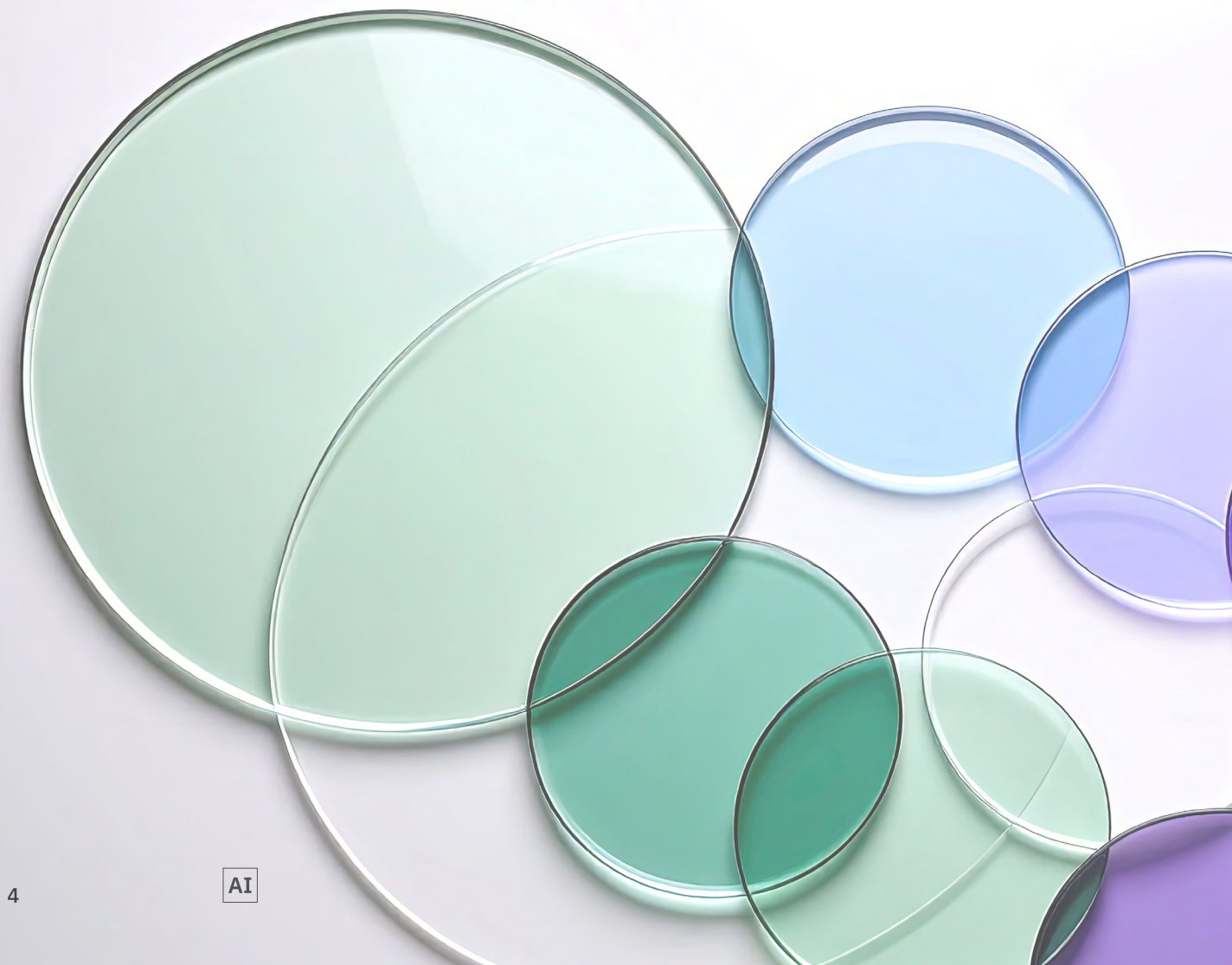
Key takeaways

- **Customer intent is now the currency of competition,** but the window to decipher and respond varies dramatically within each industry.
- **Only 34% of the customer data** organizations collect today is used for customer experience decisions.
- **Personalization at scale creates a coordination tax** that only agentic orchestration can offset.
- **Organizations that pair AI-fueled responsiveness with clear governance** report 12% higher marketing ROI and a 38% lift in customer lifetime value.

AI has rewritten customer expectations almost overnight. Customers are done exploring and comparing—they're now delegating.

A recent study from the IBM Institute for Business Value (IBM IBV) found the use of AI applications such as ChatGPT, Google Gemini, and other chatbots to aid in purchasing decisions surged 62% over the last two years, and even more for Gen X (82%) and Boomers (92%).¹ And with the rise of agentic AI, customers are now able to compare vendors, book appointments, resolve service issues, and complete transactions—often without ever visiting a brand's website.

This has created a new baseline for how customers express their intent to brands. Every interaction that *doesn't* recognize who customers are, understand what they want to accomplish, and eliminate the work for them now stands out as a poor experience.




For organizations, it's a fundamental shift. The ability to respond meaningfully to customer intent is now currency. Beyond traditional marketing signals, if an organization can't detect intent and act appropriately in the moment, the opportunity fades and loyalty drifts to a competitor (or AI agent) that can meet those expectations.

To compete in today's landscape, brands must protect the customer relationship—and their competitive advantage—by delivering contextual continuity, proactive service, and personalized experiences rooted in deep understanding.

According to new IBM IBV research, conducted in partnership with Adobe, the challenge is now owning the customer relationship in a world where AI intermediaries are everywhere (see “Research and methodology” on page 26). That requires more than visibility. It demands moving proactively and precisely.

Most enterprises aren't equipped to compete. According to our global survey of 1,000 senior tech and marketing executives, organizations are flooded with data but can't use most of it, as it sits trapped in silos with no unified view. They express grand AI aspirations but lack the foundations to make AI work at scale. And as customer expectations accelerate, the gap between delivery and demand grows ever more costly.



“There is a massive delta between what customers can do and expect in their day-to-day life, and what aviation and travel companies are able to deliver. Either they can't, or their mindset holds them back.”

Marvin James Burton, Director of Digital Experience, Riyadh Air

In other words, AI doesn't win customer loyalty—orchestrated experiences do. Orchestration connects data collection, decisioning, activation, measurement, and optimization into one continuous, closed loop. Each customer signal informs the next action, and each action feeds learning back into the system.

In this new reality, the loyalty advantage hinges on three components:

- 1 Intent**
Can you recognize the customer's specific goal across channels, before it no longer matters?
- 2 Anticipation**
Can you create a personalized, end-to-end experience that goes beyond what the customer asked for?
- 3 Confidence**
Can you act with precision, balancing speed and trust at scale?

Agentic AI makes recognition, anticipation, and confidence possible at scale—but only when orchestrated across the right data, workflows, technology, and cross-functional alignment.

In this report, we investigate how enterprises are restructuring operations around the intent economy. Part One tackles turning fleeting signals into actionable intent. Part Two explores anticipating customer needs before they are articulated—powered by agentic orchestration. Part Three examines the governance and alignment required to act with confidence in real time. We then close with an action guide for turning these principles into executable plans.

“Patients deserve a connected experience. Whether they're engaging with an insurer, a doctor, or a neighborhood clinic, their information should move with them, so they're supported by the system, not forced to be the only thread tying it together.”

Eric Martinez, Chief Business Marketing Officer,
SVP, The Cigna Group



Part One

Decode what the customer is really saying.

Customers now expect every interaction to understand their intent—not just what they say, but what they mean.

At the same time, generative AI has reduced the signals brands can see. When customers interact with a chatbot or AI assistant rather than browse a site or call support, enterprises lose visibility into behavior and context. The data trail thins out. The only way to replenish it is to ask customers for their needs directly, at scale, then connect that zero-party data with the brand's relationship context to build hyper-personalized experiences.

What enterprises can provide—and public AI assistants can't—is that contextual continuity. Companies can connect a question asked today with prior purchases, service interactions, preferences, and behavioral signals. When that context is unified, they can interpret customer intent with far greater accuracy than any standalone AI system.

That ability to turn relationship data into actionable intent is emerging as a critical source of competitive advantage. Agentic AI further amplifies this by enabling more intentional data collection at every touchpoint, automating identity resolution across channels, and continuously enriching customer context.

Organizations are responding. In the next year, 61% plan to expand advanced analytics and segmentation capabilities. Half are increasing cross-functional data sharing and zero-party data collection, and 46% are expanding real-time interaction monitoring. Enterprises are rewiring to deliver value non-proprietary AI can't match—and preparing to orchestrate agentic systems so they collaborate across the business.

75% of executives say most organizations are too slow to respond to changing customer expectations.

The majority of customer data is lost to inactivity

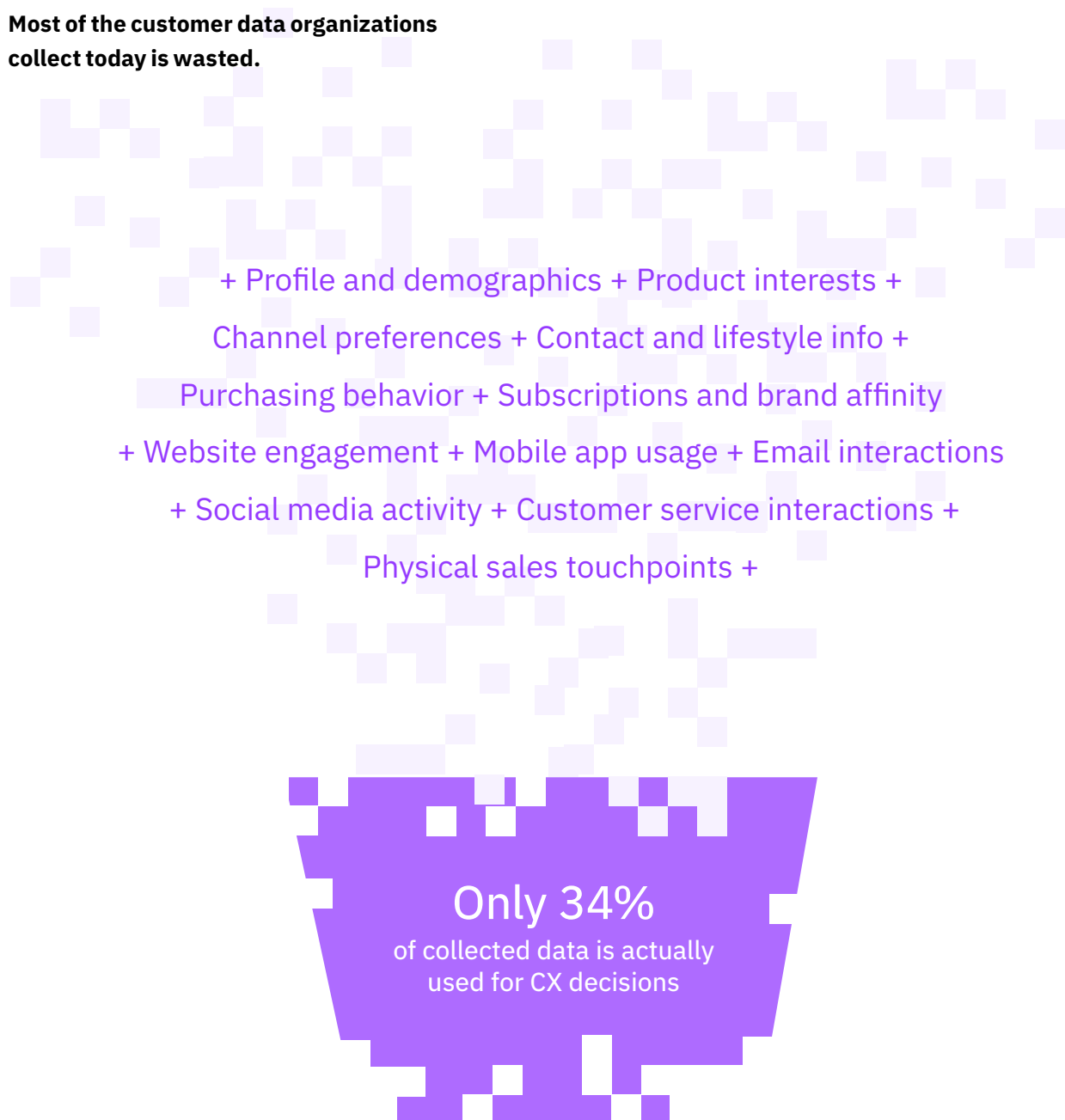
Decoding intent isn't about spotting a single event—it's recognizing a pattern fast enough to understand what's changing. Patterns emerge when identity, context, and recency are connected in real time. When they aren't, the cost is steep: organizations either lose the moment entirely, or they force customers to repeat information, navigate handoffs, and string together fractured experiences. Each time it happens, friction builds. Loyalty erodes. And the business pays in rework and churn.

Among the executives we surveyed, 75% say most organizations are too slow to respond to changing customer expectations. Yet speed isn't everything. The deeper issue is utilization: our research finds only 34% of the customer data organizations collect today is used for customer experience decisions (see Figure 1). The rest lies fragmented across platforms and business silos—underscoring the challenge of visibility, orchestration, and cross-enterprise execution.

This means most customer intelligence sits idle—never informing an offer, never triggering an intervention, never shaping an experience. When companies collect signals they can't act on, the consequences are predictable: fewer conversions, higher acquisition costs, swelling support volume, and wasted operating hours chasing incomplete customer stories. They're effectively making decisions in the dark—and risking wasting millions on investments that won't move the needle.

FIGURE 1

Most of the customer data organizations collect today is wasted.



“Without seamless visibility into account health and usage, you can lose the customer without even realizing it’s happening.”

Karen Feldman, CMO, Iron Mountain

Acting on intent demands a fluid view of the customer

Today's customer journeys have collapsed into mere moments. To make the intent economy measurable, we tracked what we call the detection-to-action window, or the total time between capturing customer intent and acting on it. While it's not an industry standard—yet—it is a performance lever that directly correlates with business impact. Long windows dissolve intent into churn. Short windows convert intent into value.

Agentic AI is uniquely suited to close this window. For example, it can monitor a customer's browsing behavior, detect hesitation signals, and automatically intervene by triggering a personalized offer or a proactive chat prompt. This kind of intelligent orchestration collects context with intention and acts on it—before the moment passes.

In our survey, average detection-to-action time varied by industry, and the outperformers were clear (see Figure 2). Ultimately, delay is the difference between investing in an experience that wins the sale and funding one that's already irrelevant. The good news? That delay isn't beyond remediation. It's usually the result of a static view of the customer.

Organizations report the most friction in cross-channel identity resolution (54%), lifecycle adaptability (48%), and dynamic content generation at scale (45%). Many companies capture website, email, and purchase signals. Fewer can use social, indirect footprints, or in-store activity. This is where orchestration pilots fail—when identity doesn't resolve across channels or content can't adapt in real time, the closed loop breaks before it ever scales.

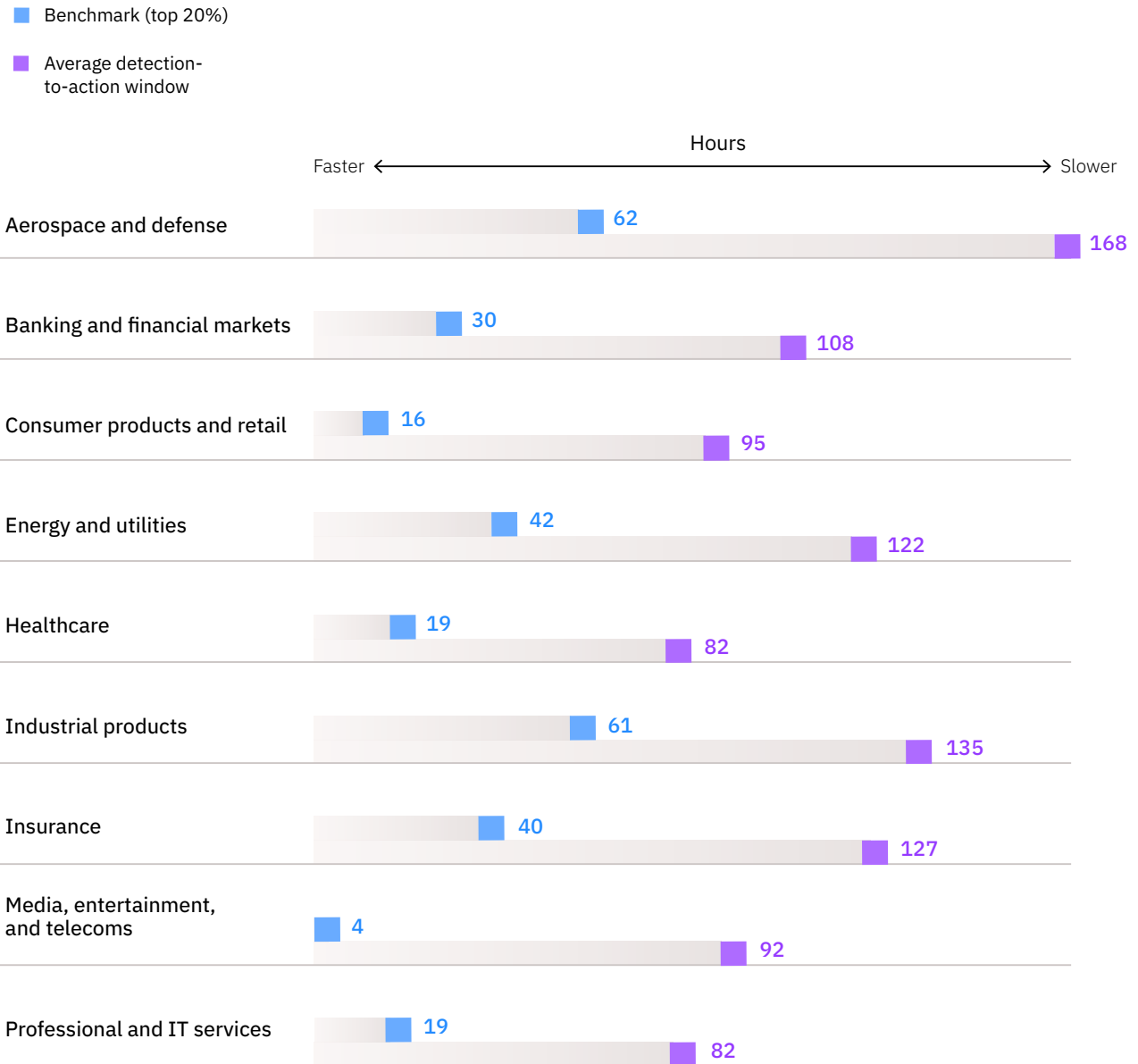
“We're trying to identify how we can take care of the customer *before* they wind up in a situation they could have planned for. It's about becoming predictive and then personalized.”

Steve Fournier, SVP Omni Operations, Discount Tire

FIGURE 2

Industry leaders are capturing intent—and value—before it dissolves.

Figure shows how long it takes organizations to decipher and act on customer intent, compared to the fastest 20% in each industry.



Missed moments cost real money

Disconnect and delay don't just slow you down. They bleed value. In our analysis, we found that for those with slower detection-to-action times compared to their industry peers, return on marketing investment plunges by 30–40 percentage points. Lag can mean the difference between marketing investments that pay off and those that waste millions.

A fragmented view of the customer also multiplies manual hand-offs, rework, and exceptions, adding cost without adding customer value (see Figure 3). When we benchmarked organizations against industry norms, we found that operating waste from excessive detection-to-action delay costs an average of USD 29 million annually.²

The inverse is also true. Speed doesn't just prevent loss—it compounds advantage. Our research shows organizations that successfully decode intent report:

13% lower
customer
acquisition
costs

6% higher
retention
rates

4-point
advantage
in customer
satisfaction
scores

3-point
edge in
NPS

FIGURE 3

**Delay drains millions
in operational waste.**

USD 29
million

Average annual value
lost due to excessive
detection-to-action time

Part Two

Anticipate before being asked.

Once organizations can decode intent fast enough to act, the differentiator is no longer speed. It's a time-saving, end-to-end experience.

Friction has become a measurable expense: every additional touchpoint, every handoff to another provider, every fragmented interaction adds friction that customers are increasingly unwilling to absorb. They expect brands to consolidate services, eliminate redundancy, and deliver orchestrated experiences that save them both time and effort.

Each day, customers run into small yet meaningful moments of friction. A bill that raises questions. A form that asks for information they've already shared. An accessibility need that goes unnoticed. In 2026, customers don't see these as minor inconveniences. They read them as signs the business isn't paying attention, and they expect the brand to fix it before it becomes their problem.

Focusing on an anticipatory, end-to-end customer experience is the new threshold for customer loyalty. When data, decisions, and actions are aligned in advance, customers reap the benefits of a seamless experience—and they remember it.

“Customers are doing the total cost of ownership calculation, and they're saying time is a big component of that. If they have to go elsewhere for ancillary services, they're burning time.”

Steve Fournier, SVP Omni Operations, Discount Tire

Customers are done doing the work

Customer expectations are getting rapidly reprogrammed by AI experiences. A full 88% of executives we surveyed say customers expect brands to anticipate their needs before they're expressed, and that customer tolerance for disjointed experiences is shrinking.

Last year, improving customer experience topped organizations' to-do lists. This year, companies are getting tactical. Our research shows tech and integration (66%) now tops the list of near-term priorities, followed by speed (56%) and personalization (49%).

Organizations are coming to terms with a hard truth: without a reliable, agile infrastructure that can connect data, systems, and action in real time, they're forcing customers to assemble their own experience. And in doing so, they're training them to consider alternatives.

Personalization without orchestration only multiplies friction

The need for anticipation sounds straightforward. But in practice, moving from basic personalization to prediction and real-time adaptation creates a coordination challenge at scale. That's where agentic orchestration becomes essential—AI systems that don't just personalize content, but actively coordinate data flows, trigger cross-system actions, and adapt experiences instantly, without human intervention.

“Broken experiences are now impossible to hide. When AI summaries surface anything customers have to say about their experience with your brand, companies can no longer ignore what's slipped through the cracks. If the end-to-end experience breaks, everyone sees it.”

Karen Feldman, CMO, Iron Mountain

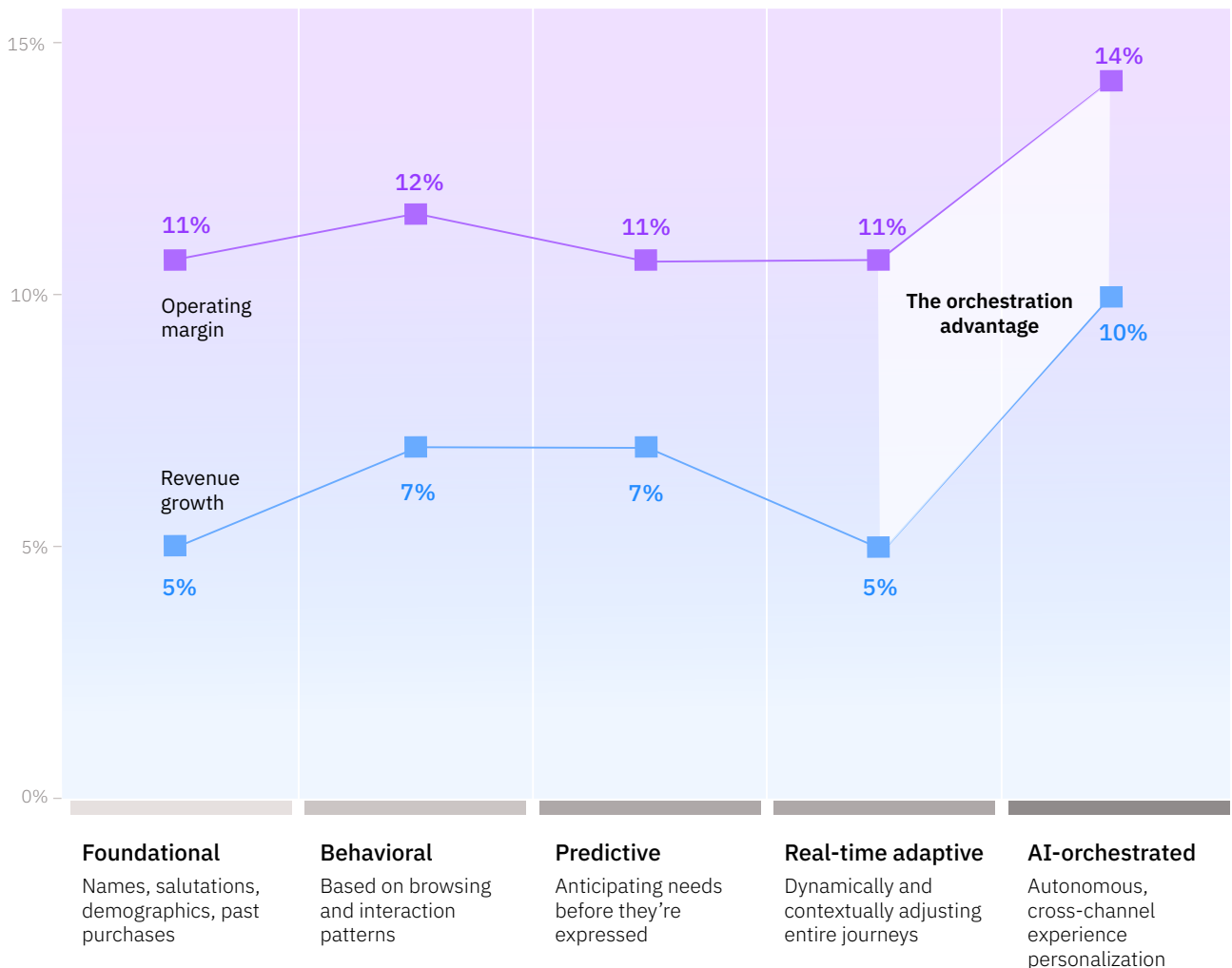
Our respondents cluster across five maturity stages—foundational, behavioral, predictive, real-time adaptive, and AI-orchestrated. The impact on revenue and operating margin, surprisingly, isn't linear (see Figure 4). Personalization delivers clear gains as it builds trust and repeat behavior. But as organizations move into predictive and real-time stages, they often run into a hidden coordination “tax,” generated by multiple handoffs and systems coming together to make a decision.

In short, progress stalls when complexity is mismanaged. The opportunity for sustained growth comes only with agentic orchestration. Without it, extra personalization only multiplies friction. With it, the payoff is exponential. And in a world where AI generates more signals than ever, only agentic AI can keep all the pieces moving as one.

FIGURE 4

Orchestration unlocks what personalization alone cannot.

Chart shows average annual revenue growth and average annual operating margin over the last three years, by personalization maturity stage



Agentic orchestration turns signal overload into competitive edge

As interactions with chatbots, AI-assisted search, and other AI touchpoints increase, agentic orchestration becomes mission-critical. Executives expect the share of customer signals from AI-enabled touchpoints and channels—which are richer and more contextual than traditional signals—to nearly double from 35% today to 63% by 2028 (see Figure 5). They anticipate 61% of marketing content will be AI-generated by 2028. And they expect nearly half of their core workflows to be AI-managed by then.

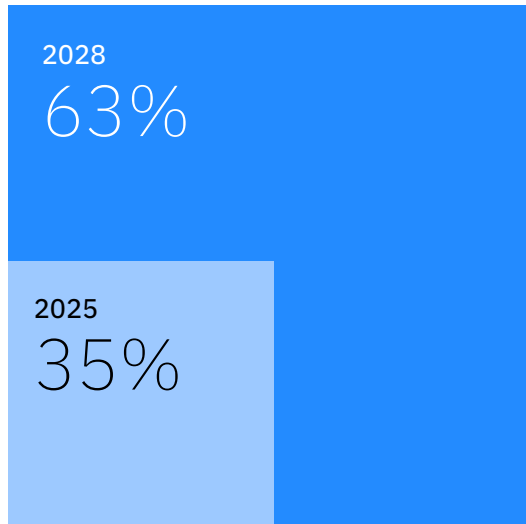
That's powerful. But it also doubles the amount of signals, decision triggers, and content variants your systems must reconcile. Small integration gaps or lax data quality can compound quickly. A minor inefficiency can cascade into poor experiences at scale.

Agentic orchestration solves this by doing what traditional automation cannot: continuously synthesizing inputs from multiple systems, predicting the next best action, and executing across channels in real time. It connects the dots across touchpoints, spots patterns as they form, and anticipates what's needed before the customer asks.

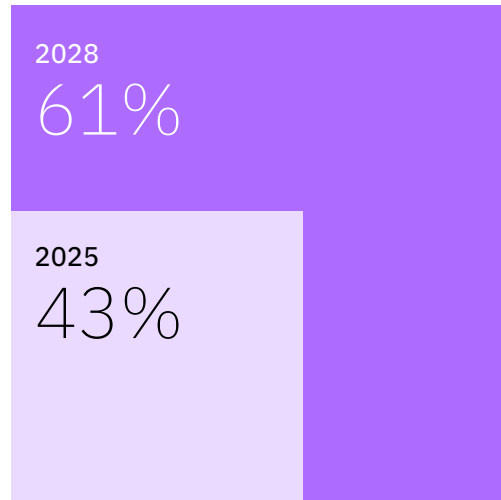
FIGURE 5

The AI signal storm is coming—and it's doubling the complexity.

Share of customer intelligence coming from AI channels



Share of marketing content that's AI-generated



This effectively **doubles** the amount of signals, decision points, and personalized content flowing through CX systems.

“We call it the ‘show me you know me’ mentality, and we’re baking it into every single experience now. It’s not a one-size-fits-all journey.”

Sophie Moglione, Head of Design and Experience, VodafoneThree

The implications stretch beyond marketing automation. As agentic commerce takes hold, consumers are increasingly delegating purchase decisions to AI agents. According to recent IBM IBV research conducted with the National Retail Federation, 41% of consumers now use AI assistants to research products, 33% to find reviews, and 31% to hunt for deals.³

It goes to show how quickly complexity can multiply. For example, retail brands must ensure product information is not only accurate and discoverable for human shoppers, but also structured and credible for the AI agents making decisions on their behalf. In healthcare, meanwhile, an agent that truly reduces customer friction would need the ability to coordinate data among provider, patient, and insurer.

Agentic orchestration makes this possible. It doesn't just generate insights—it actively manages workflows, routes decisions, triggers interventions, and adapts experiences dynamically across every customer touchpoint.

No human team alone can keep pace with this flood of insight. Only those empowered with agentic, AI-enabled workflows can process, prioritize, and act on signals seamlessly—turning prediction into preemptive action at scale.

“The goal is to catch issues early. When a claim is submitted, smart tools can spot missing information and address it with the provider right away, so the patient isn't pulled into avoidable back-and-forth. Care happens, paperwork is lighter for providers, and insurers get complete information for claims they can confidently pay.”

Eric Martinez, Chief Business Marketing Officer, SVP, The Cigna Group

Case study

Riyadh Air builds an AI-native commerce engine from the ground up⁴

As a startup luxury airline, Riyadh Air faced a critical challenge: developing a commerce ecosystem that supports omnichannel experiences across physical, digital, and virtual touchpoints. The airline's vision required a cohesive and intuitive user journey, from the moment a customer begins exploring travel options to the completion of their booking and beyond.

So Riyadh Air deployed an experience orchestration framework designed for rapid deployment and composable architecture. The solution integrated generative AI with a commerce platform anchored in real-time customer data, enabling the airline to power personalized experiences across all touchpoints. Rather than building separate systems for web, mobile, retail, and contact centers, the airline orchestrated journeys centrally, ensuring customers could move seamlessly between channels without losing context.

By embedding advanced AI into its commerce ecosystem, Riyadh Air now delivers real-time decision-making capabilities, predictive personalization, and streamlined interfaces. These technologies enable the airline to support dynamic commerce models such as marketplaces and subscriptions, opening new revenue opportunities and enhancing customer satisfaction.

The transformation extends beyond the digital interface. It integrates the entire commerce ecosystem, ensuring every aspect of the customer journey is intuitive, compelling, and efficient.

Part Three

Establish confidence with clear governance.

Acting quickly on intent is essential. But as AI-fueled decisions scale across systems and channels, two things begin to shrink: margin for error, and trust. Orchestrating outcomes at scale—where intent, anticipation, and action converge seamlessly—demands more than speed. It requires confidence built on governance, transparency, and trust.

Trust matters on two fronts. Internally, teams need confidence that automated decisions won't create compliance exposure, brand damage, or operational chaos. Externally, customers need assurance that their data is being used appropriately, that personalization feels helpful rather than invasive, and that the brand respects boundaries. Hasty automation without guardrails can erode both: inconsistent experiences damage reputation, while regulatory missteps create legal and financial exposure. Without trust on each side, speed becomes a liability.

This is where many organizations stutter in their readiness to apply agentic AI to customer experiences. Even once they've mastered moving fast, they struggle to move confidently. Plus, executives are navigating two conflicting forces. 75% say connecting front and back offices to enable end-to-end journeys will be more important in the next year. At the same time, 71% admit they struggle to balance intelligent personalization with trust and privacy.

The barriers are structural and compliance-driven

Mastering speed and trust comes down to ensuring marketing and IT are continuously aligned. The most common operational barriers to this collaboration include poor communication (48%), conflicting timelines (47%), and unclear roles (46%). Left unaddressed, these people- and-process gaps can turn even well-designed systems into stalled pilots.

Our analysis reveals organizations that generate the most durable value are the ones that pair speed with confidence—the ability to act quickly while keeping outcomes safe, auditable, and aligned to policy.

More than a mentality, confidence is a measurable capability, born from three things working in harmony: timely decoding of intent, anticipatory engines, and governance that enables action instead of blocking it. It also depends on visibility—into how decisions are made, which systems are triggering actions, and where accountability lies across workflows. When those elements are in place, automation accelerates value. Without them, speed simply amplifies risk.

Trust compounds advantage, funding the next wave

Those that pair speed with embedded governance turn early wins into enduring growth (see Figure 6). When teams can show why a pilot worked, how risk was managed, and what scaling can unlock, they earn trust faster, both inside and outside the enterprise.

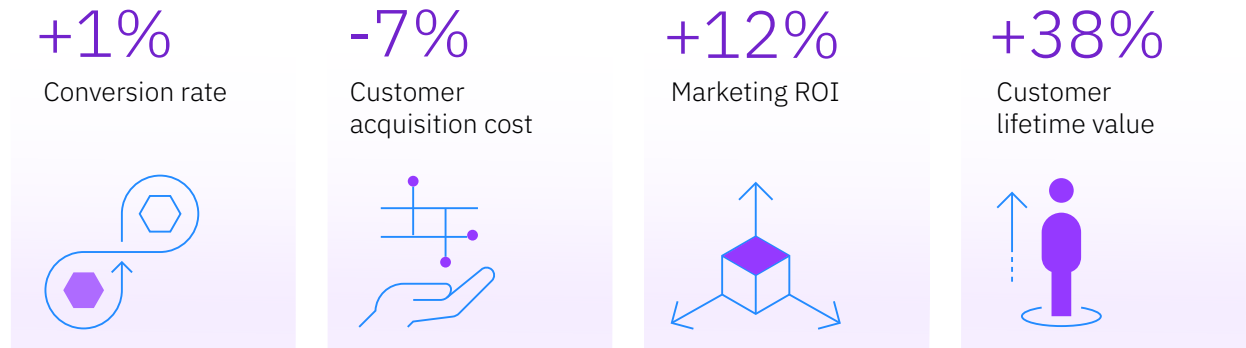
These balanced organizations report significant improvements compared to their peers:

- 7% lower customer acquisition cost
- 1% increase in conversion rate
- 38% boost in customer lifetime value
- 12% lift in marketing ROI

Those gains compound. They fund further investment. And they reduce the operational and compliance risk of scaling AI.

71% of executives admit they struggle to balance intelligent personalization with trust and privacy.

FIGURE 6

Organizations that pair speed with governance see measurable gains.

Our research finds these balanced organizations also have different accountability strategies, with marketing and IT sharing ownership of customer technology and ROI metrics. This approach reduces duplicative tools, prevents “technology bloat,” and forces tradeoff decisions to be made in the open.

But structural alignment alone isn’t enough. 77% of executives cite resistance to change as a top challenge for customer experience initiatives. The organizations that sustain momentum are the ones that address culture head-on—building cross-functional fluency, clarifying shared outcomes, and making governance feel like enablement rather than constraint. When teams see governance as the engine that funds the next wave, adoption accelerates.

“The key is how do you build in—at least internally—an AI-native user mindset in the same way your customers have, in an enterprise environment that isn’t always conducive to it?”

Marvin James Burton, Director of Digital Experience, Riyadh Air

Action Guide

Turn intent into impact

Enterprises looking to compete in the intent economy must move faster, with more precision, and with governance that builds trust rather than slowing progress. Here's a playbook for deploying data, agentic AI, and cross-functional alignment to fuel best-in-class customer relationships.

Collect with intention.

Design data collection for intent, not just behavior. Beyond preferences, ask for context (e.g., “What occasion is this for?” versus “What color?”). Reimagine journeys with agentic AI at the center, focusing on the value it can create. Where can AI reason about customer context and intent? Where can it automate decisions and actions across the journey, based on the context collected?

A small square icon with the letters 'AI' inside, positioned to the right of the 'Collect with intention' section.

Resolve identity in motion.

A real-time, trusted view of the customer doesn't come from collecting more data—it comes from making the data you have truly usable. That requires strong identity resolution, intentional data capture, and a disciplined approach to quality.

Establish cross-functional ownership.

Deploy cross-functional experience orchestration teams. Break down silos by organizing around journeys, rather than functions. Bring together marketing, data, product, and customer experience into shared teams with common goals and metrics. Establish a regular operating cadence and enable continuous experimentation so teams can learn and adapt in real time.

Build the enabling technology stack.

Support the end-to-end customer journey with a flexible, composable stack—from customer data and content management to orchestration and delivery. Start with focused, high-value use cases, then prove impact and scale deliberately. Only expand what demonstrates both measurable value and manageable risk. Pilot in low-risk, high-value journeys, starting where risk is manageable and value is demonstrable.

Built to win

The intent economy rewards those who can sense, anticipate, and act before the moment passes. Organizations that decode intent at speed, orchestrate experiences across channels, and embed governance into automation aren't just improving customer satisfaction. They are capturing revenue others leave behind, reducing operating waste, and building trust that compounds over time.

Success demands intentional data usage, cross-functional alignment, and the organizational courage to move beyond siloed playbooks. In this economy, those that win will be those that connect intent to outcome, seamlessly and at scale. It's the infrastructure you build today that determines whether you capture value tomorrow—or watch it evaporate in real time.

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Research and methodology

The IBM Institute for Business Value conducted a global survey of 1,000 senior executives and decision-makers responsible for marketing, digital experience, data, and technology strategy. The sample captured data from 13 industries and 14 countries.

The survey examined organizational capabilities, operating practices, and business outcomes across the customer insight-to-action lifecycle. Capability measures were collected using ordinal scales to reflect degrees of maturity, while performance outcomes—including return on marketing investment, conversion, retention, churn, and customer experience indicators—were measured using standardized, self-reported metrics.

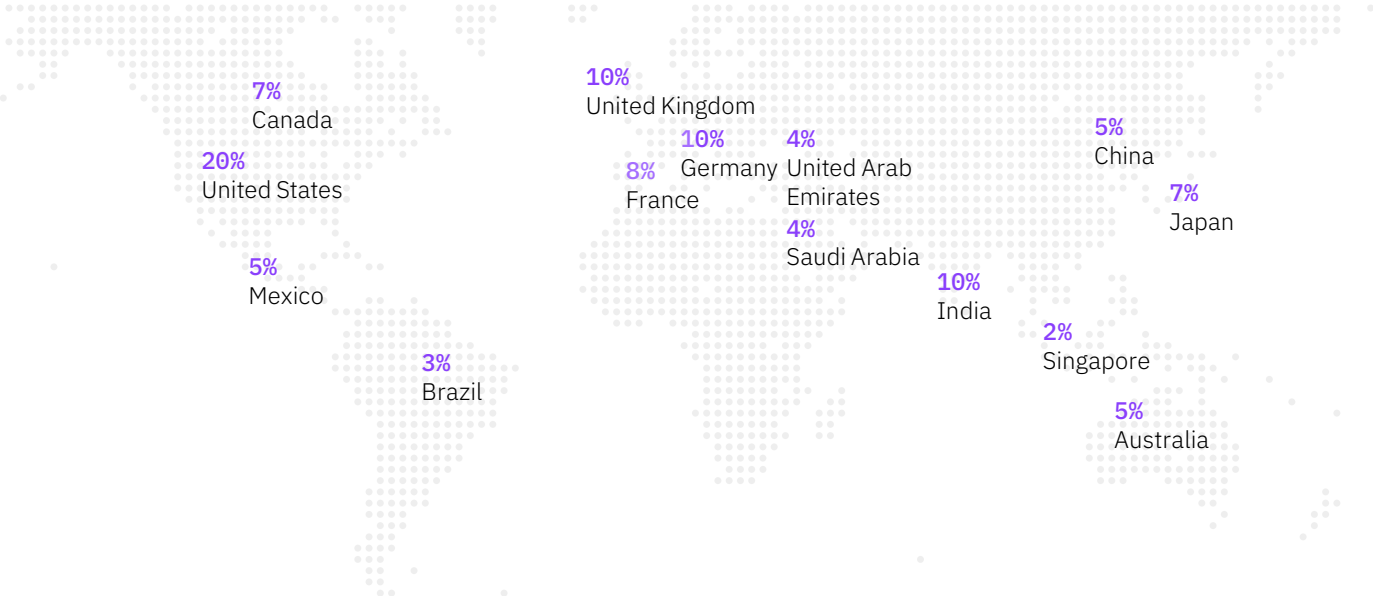
To assess the impact of operational speed, the study operationalized time to value as the total elapsed time from detecting customer insights to acting on them. Organizations were analyzed using both quartile-based contrasts (fastest versus slowest performers) and continuous measures estimating the marginal impact of additional delay. Causal estimation techniques were applied to isolate the effect of delay from structural differences across organizations, with validation using placebo tests based on prior performance.

To understand how capabilities cluster in practice, the analysis examined two core capability blocks covering data foundations, automation, AI-enabled orchestration, and execution. Ordinal-appropriate factor modeling was used to identify latent capability dimensions, which informed downstream maturity and segmentation analyses.

Finally, personalization maturity was modeled as an ordered outcome using an ordinal regression model to identify a parsimonious set of statistically significant capability drivers. The model identified belief in customer demand for personalization, AI-driven content optimization, automated data flow, and automated campaign optimization as independent drivers of higher maturity.

Together, these methods ensure the findings reflect systematic differences in capability, speed, and orchestration, rather than artifacts of industry composition, revenue scale, or geography.

1,000 | 14
senior executives | countries



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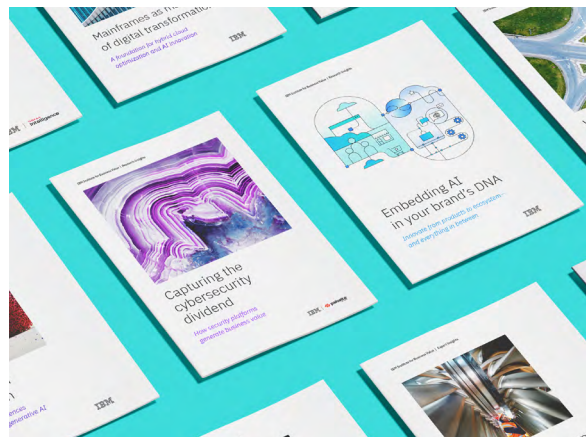
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Notes and sources

- 1 Waddell, Dee, Elaine Parr, Richard Berkman, Hiroshi Hasegawa, Carlos Capps, Sabu Gopinath, Joe Dittmar, Milad Safadi, Jeremy Bassinder, Shantha Farris, and Jane Cheung. *Own the agentic commerce experience: Consumers are ready*. IBM Institute for Business Value in partnership with NRF. January 2026. <https://ibm.biz/agentic-commerce>
- 2 Estimate represents the average annual cost of detection-to-action delays that exceed industry norms. We calculated industry-specific benchmarks, measured how much longer organizations take to respond, and translated that delay into cost using marketing and content spend. Outliers were excluded to reflect typical exposure.
- 3 Waddell, Dee, Elaine Parr, Richard Berkman, Hiroshi Hasegawa, Carlos Capps, Sabu Gopinath, Joe Dittmar, Milad Safadi, Jeremy Bassinder, Shantha Farris, and Jane Cheung. *Own the agentic commerce experience: Consumers are ready*. IBM Institute for Business Value in partnership with NRF. January 2026. <https://ibm.biz/agentic-commerce>
- 4 “Riyadh Air and IBM Take Further Steps Forward in their Collaboration to Redefine Travel Experiences.” IBM Newsroom. March 6, 2024. <https://newsroom.ibm.com/2024-03-06-Riyadh-Air-and-IBM-Take-Further-Steps-Forward-in-their-Collaboration-to-Redefine-Travel-Experiences>

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