

## ***SERVING THE HYBRID CUSTOMER***

*Designing a hybrid-to-hybrid telco CX  
for humans and their AI agents*

**March 2026**



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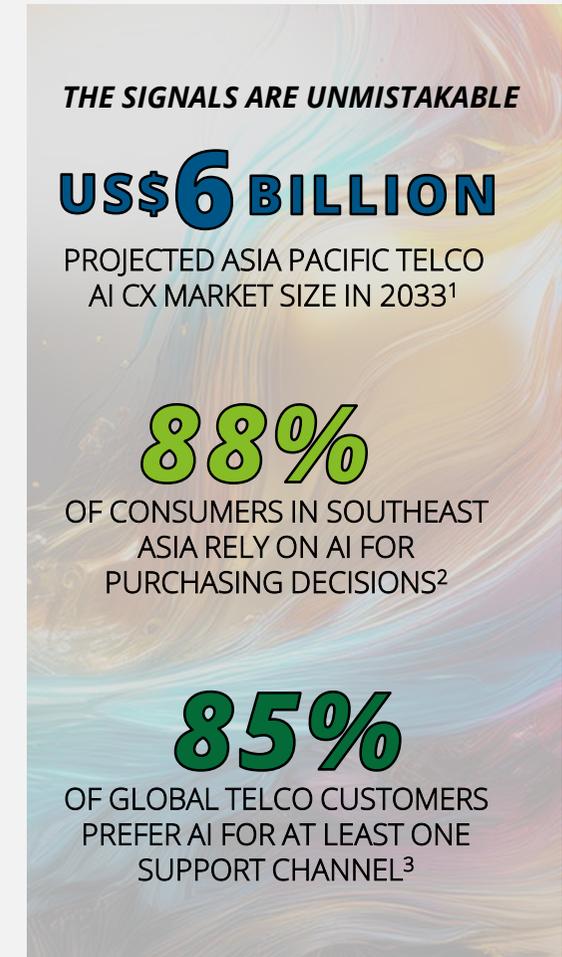
## **SERVING THE HYBRID CUSTOMER**

As artificial intelligence (AI) moves from experimentation to enterprise-grade capability, telcos are approaching an inflection point: the customer experience (CX) interface is becoming hybrid, with people and their AI agents engaging on both the customer and telco sides.

We call this hybrid-to-hybrid CX. Going forward, a customer might use an AI agent to start a request, which could then be handled by the telco's own AI agent. If needed, a human customer service representative (CSR) can step in to clarify or adjudicate.

The process switches between humans and AI agents on both sides, with clean hand-offs, clear delegation, and explainability so the experience remains fast for agents and trustworthy for people. Both sides will judge the experience on machine-readability, policy clarity, and predictability – not glossy interfaces.

Therein lies the premise of our point of view: the next customer is hybrid – sometimes human, sometimes their AI agent – so telcos must be hybrid too. But to make this work at scale, CX journeys must be machine-readable, policy-clear, consented, and observable, and execution must run through multi-agent orchestration with risk-aligned human-in-the-loop oversight.



<sup>1</sup> Deloitte analysis.

<sup>2</sup> "Majority of Southeast Asian consumers trust AI for online purchases, personalised shopping". MARKETECH APAC. 30 October 2024.

<sup>3</sup> "AI in the telecom customer experience: Five insights from consumers". CSG. 8 April 2025.



The good news for telcos is that you already possess an unfair advantage. You have the data – behaviours, interests, context, intent, real-time location, mobility, and network telemetry. And you have the trust – identity, transactions, consent, and customer control. Few industries sit closer to the moments that matter.

The challenge now is converting these raw advantages into an operating system for hybrid-to-hybrid CX orchestration: making products, policies, and journeys machine-readable; exposing the logic behind offers and decisions; embedding consent and delegation so agents operate within authorised boundaries; and enabling autonomous completion with human-in-the-loop oversight aligned to outcome criticality.

Alas, a final word of caution: telcos must not repeat the mistake of the over-the-top (OTT) era, when value shifted to digital entrants who understood the interface better. In the age of hybrid-to-hybrid CX, the interface is not the screen, but the shared space between human and agent. Whoever designs for both human and agent wins the customer.

**Ultimately, the future of AI is human: agents deliver speed, but humans anchor trust through clear delegation, explainability, and recourse.**



## WHAT TELCOS TRIED IN CX – AND WHY IT’S NOT ENOUGH NOW

Over the past few years, telcos have invested in AI-driven CX – virtual assistants, predictive insights, smarter search and knowledge, embedded help, and early agent experiments. These delivered meaningful gains for a human-first, screen-centric model; however, most agent deployments have remained telco-side only (see sidebar).

In a hybrid-to-hybrid CX world, that is not enough. Agents on both the customer and telco sides must be able to start, hand off, and finish the same journey. Due to previous limitations of the technology, many current initiatives stop at assistance rather than fulfilment, and interactions stall on ambiguity, hidden rules, and brittle execution. The bar is now rising to agent-finished, human-trustable journeys with human-in-the-loop recourse when thresholds are met.

### GENERATIVE AI

Telstra’s Ask Telstra provides quick query responses for customer representatives, while One Sentence Summary condenses customer interactions for easier handoffs<sup>4</sup>.

### PREDICTIVE INTELLIGENCE

AT&T’s machine learning system predicts customer sentiment and triggers next-best-action alerts to keep customers as promoters<sup>5</sup>.

### SYNTHETIC INTERACTIONS

Vodafone’s AI assistant TOBi answers 45 million customer queries monthly in 15 languages across 13 countries. The latest upgrade to SuperTOBi improves first-time resolution for complex issues by 50%<sup>6</sup>.

### EMBEDDED ASSISTANCE

Rakuten Mobile’s AI Assistant 2.0 uses a multi-agent setup, where an executive agent routes queries to specialised agents for tasks like applications, FAQs, plan sign-ups, or store reservations, providing real-time answers from its website<sup>7</sup>.

### AGENTIC AI

SK Telecom’s updated A. app lets users flexibly interact with a large language model (LLM) agent to manage schedules and tasks, offering customised suggestions like weather and traffic alerts before appointments<sup>8</sup>.

<sup>4</sup> “Enabling Telstra’s progressive technology transformation”. Telstra. 5 July 2024.

<sup>5</sup> “7 ways predictive analytics can improve customer experience”. CIO.com. 11 April 2019.

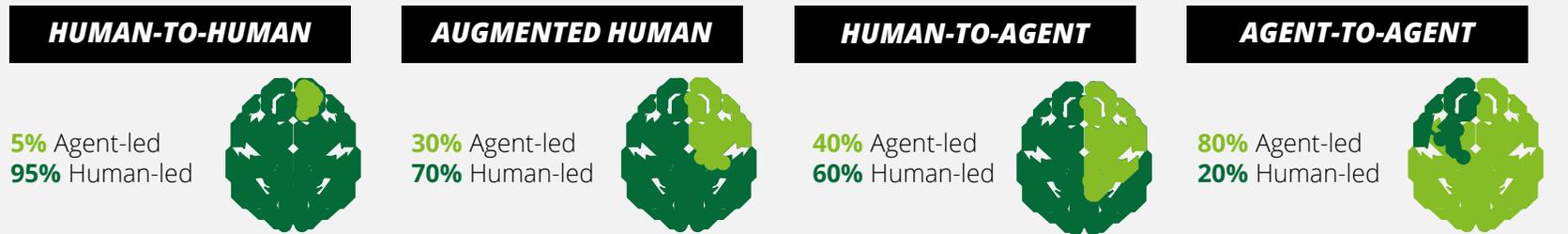
<sup>6</sup> “Vodafone supercharging customer experience with Microsoft’s GenAI tools”. Vodafone. 23 May 2024.

<sup>7</sup> “Rakuten Receives Customer Experience Innovation IT Award from Japan Institute of Information Technology’s 43rd IT Awards”. Rakuten. 8 December 2025.

<sup>8</sup> “SK Telecom fully revamps AI personal assistant ‘A.’ with enhanced search and convenience features”. SK Telecom. 26 August 2024.

# FOUR HYBRID-TO-HYBRID CX INTERACTION ARCHETYPES

Hybrid-to-hybrid CX is not one experience; it is four interaction archetypes. They differ in terms of who leads the work and where humans intervene.



Primary interaction	Manual human workflows	Humans execute with copilots	Tasks delegated to AI agent	Multi-agent autonomous execution
<b>Clarification</b>	Scripted knowledge base (KB) responses	AI drafts based on policy/context	Personalised agent responses	AI proactively updates customer
<b>Remediation</b>	Manual troubleshooting and escalations	AI suggests playbooks/root cause	Agent troubleshoots, escalates by rules	Agents coordinate to resolve; human approves
<b>Advisory</b>	Human judgement and scripts	Next-best-action and offers	Agent proposes options/trade-offs	Agents optimise actions dynamically
<b>Fulfilment</b>	Manual ticket/case handling	AI assists case creation/workflow	Agent executes with approval gates	End-to-end fulfilment via application programming interfaces (APIs)/ events
<b>Data</b>	Siloed customer data	Searchable but manually stitched	Customer 360 with semantic/model context protocol (MCP) layer	Real-time event-driven context
<b>Intelligence</b>	Static KB, basic agent validation	AI retrieves and summarises guidance	Policy-as-code	Supervised decisioning; human-in-the-loop final approver
<b>Orchestration</b>	Manual ticket-driven processes	Partial automation; human-led	Decomposes intent into workflows	Event-driven orchestration
<b>Governance</b>	Manual audit/compliance	Logged AI recommendations/controls	Human-in-the-loop triggers/approvals	Monitoring, guardrails, escalations

Note: Human-led and agent-led splits are illustrative and should be calibrated by telco-specific journey criticality and risk appetite.

# SEGMENTING HYBRID-TO-HYBRID CX



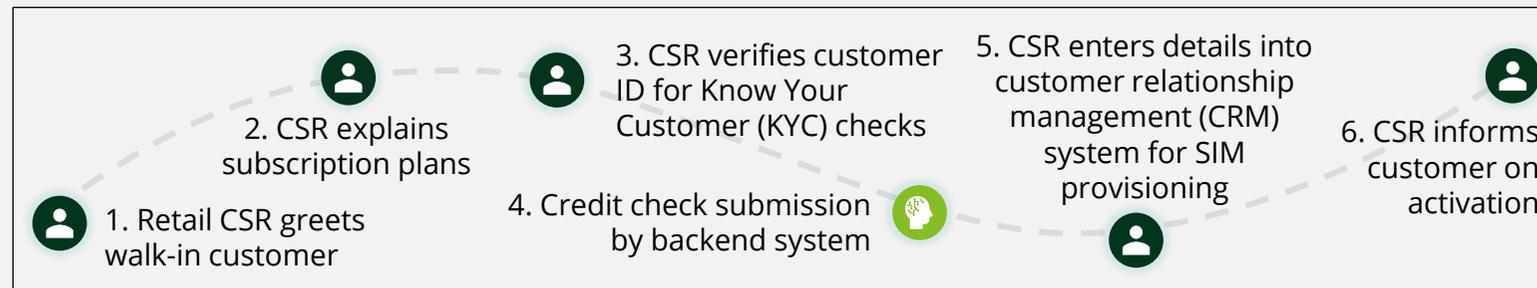
Hybrid-to-hybrid CX does not mean every customer should experience the same interaction archetype. A meaningful subset will continue to value personal human touch, and telcos can compete by deliberately prioritising these customers for human-to-human support, augmented by AI agents behind the scenes.



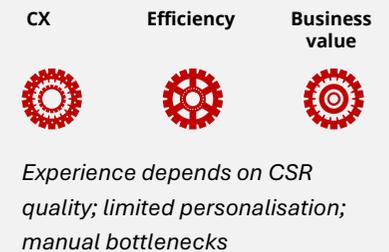
## **HUMAN-TO-HUMAN** (*Human executes; agent validates*)

*For high-emotion, high regret cost, or 'trust moments' where the customer needs reassurance, explanation, and ownership*

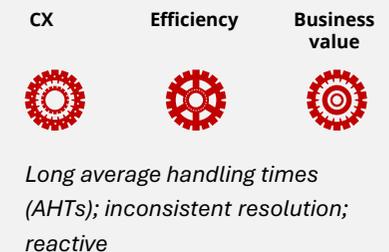
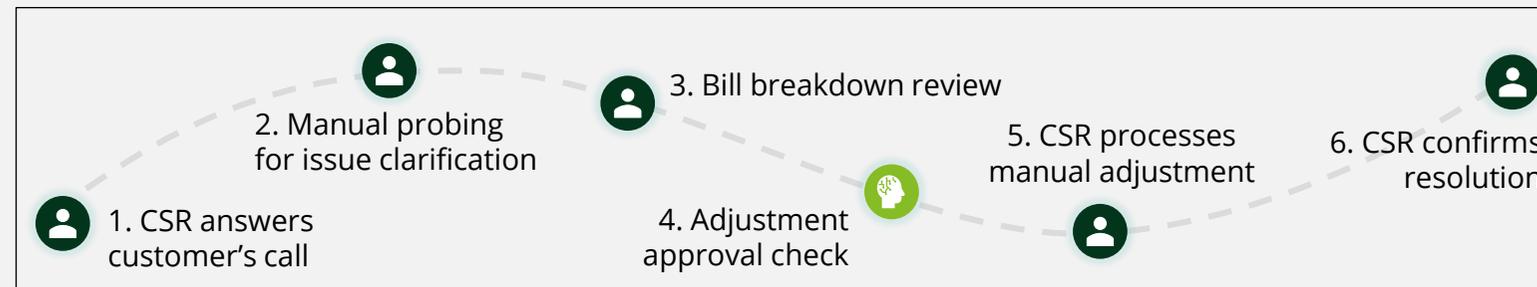
### Process 1: New postpaid mobile subscription (Store-led)



### Impact\*



### Process 2: Bill dispute (Call centre)



Human Agent

\*Note: Human-to-human is used as the baseline archetype in this report.

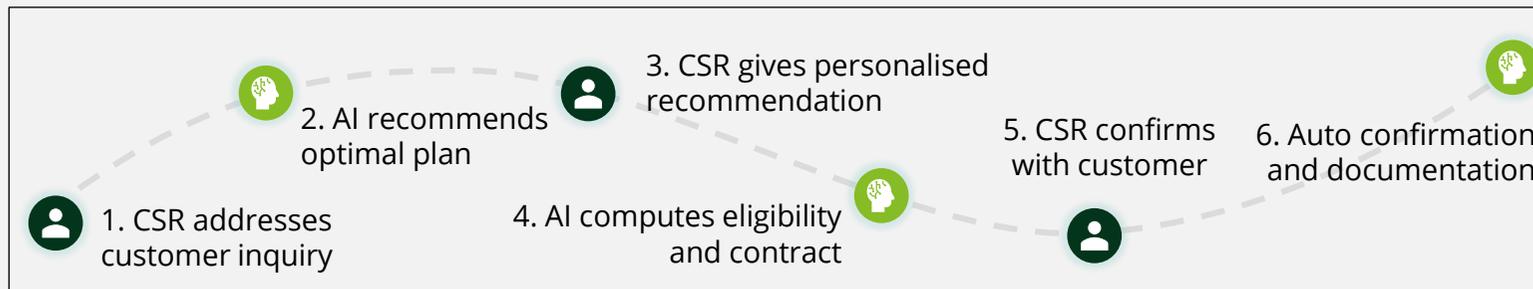
Low Medium High



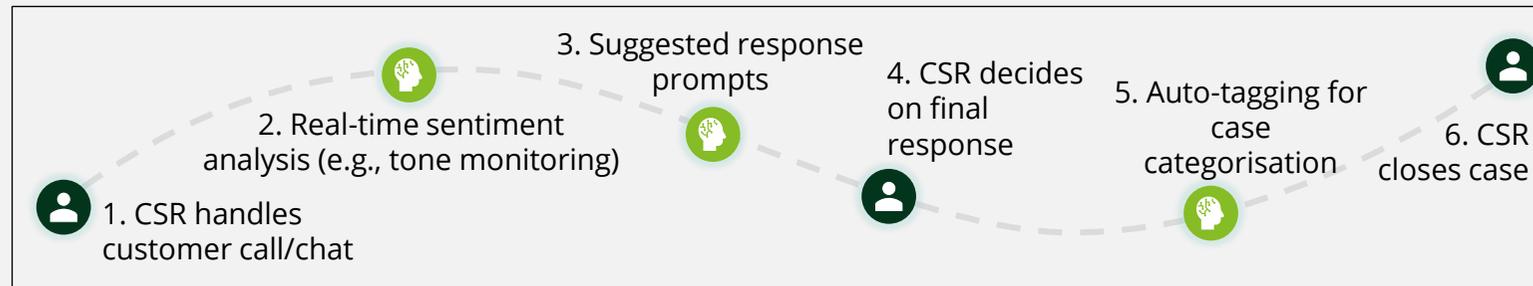
## AUGMENTED HUMAN (Human decides; agent advises)

For customers who want a human CSR, but the telco needs more consistent decisions, faster handling, and fewer errors

### Process 1: Postpaid plan upgrade (In-store or assisted digital)



### Process 2: Complaint handling (Contact centre)



Human Agent

\*Note: Impacts shown are relative to the human-to-human baseline archetype.

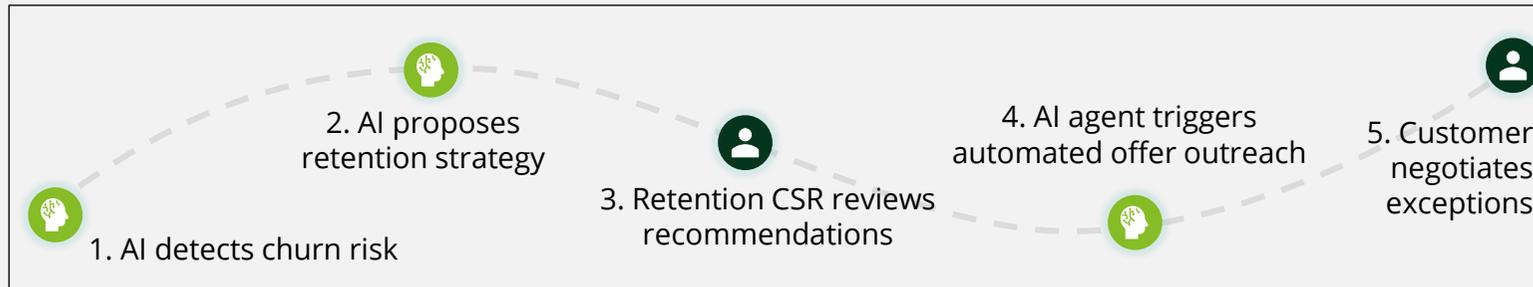




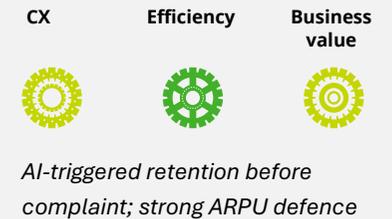
## HUMAN-TO-AGENT (*Human orchestrates; agent operates*)

For repeatable intents where the customer wants speed and is comfortable delegating, but the telco must control identity, consent, and financial risk

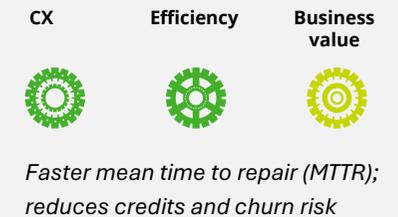
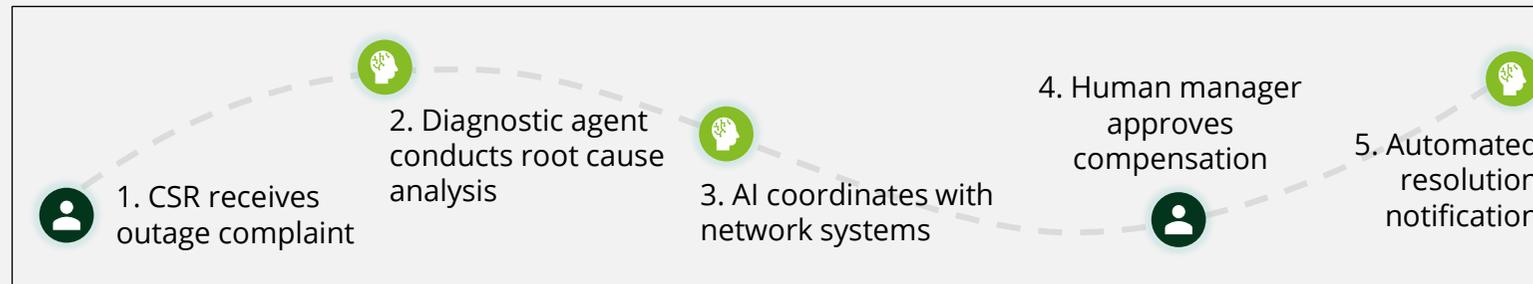
### Process 1: Proactive churn save



### Impact\*



### Process 2: Network fault escalation



Human Agent

\*Note: Impacts shown are relative to the human-to-human baseline archetype.

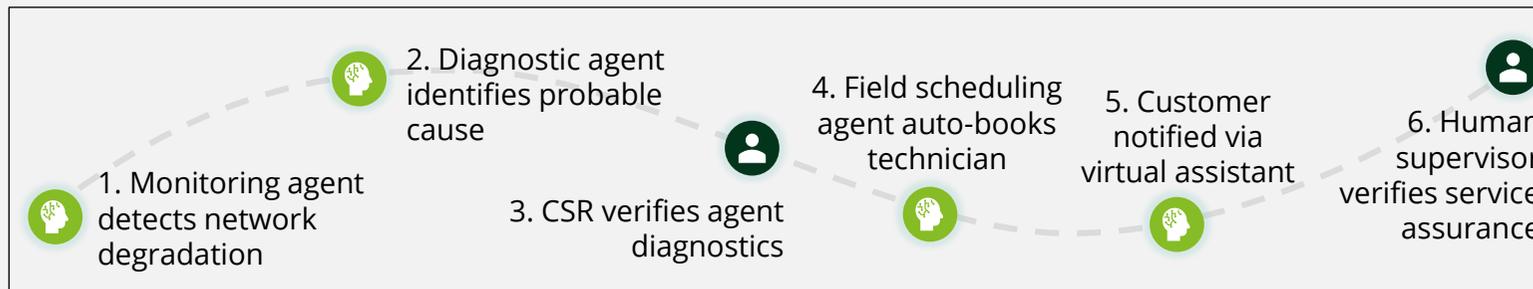
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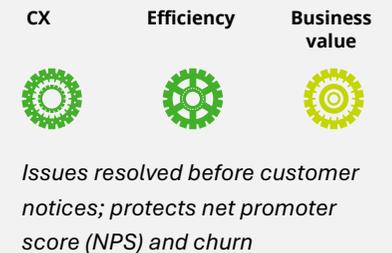
## AGENT-TO-AGENT (Human supervises; agent executes quasi-autonomously)

For high-volume, repeatable intents spanning multiple domains where fulfilment can be executed through APIs/events with monitoring, guardrails, and escalation

### Process 1: Autonomous service assurance



### Impact\*



### Process 2: Automated cross-selling



Human Agent

\*Note: Impacts shown are relative to the human-to-human baseline archetype.

Low Medium High

## **ENGINEERING FOR HYBRID-TO-HYBRID ORCHESTRATION**

In a hybrid-to-hybrid CX world, the durable advantage of a telco lies in its ability to engineer a hybrid experience that intelligence can execute. The prize, therefore, is completion – the consistent ability for AI agents on both sides to carry a customer’s intent from request to resolved outcome with the right level of human oversight.

Two implications follow:



### **THE FIRST PASS IS MACHINE-MEDIATED.**

Most customers are comfortable starting with AI, which makes the agent the decisive interpreter, navigator, and closer. If journeys are not legible to machines – through deterministic APIs, policy-as-code, and consent and delegation – they will not be legible to customers’ agents or telco-assist agents, and multi-agent systems will stall on ambiguity, missing context, or hidden policies.



### **VALUE IS WHERE FULFILMENT LIVES.**

In practice, most AI deployments are currently clustered in customer service applications, but wiring agents into fulfilment – while instrumenting human-in-the-loop oversight for higher-risk steps – is where completion, and with it, the prize, manifests.

The bottomline is that telcos must shift from optimising for screens to engineering for hybrid-to-hybrid orchestration by re-engineering core journeys with APIs, policy-as-code, consent and delegation, and end-to-end observability, so agents finish reliably and humans stay in trust.

## FOUR IMPERATIVES TO REALISE THE FULL VALUE OF HYBRID-TO-HYBRID CX

In a hybrid, agent-mediated world, the question is no longer “What will a user click?” but “What can an agent reliably finish, and what should remain human-led?”. Hybrid-to-hybrid CX should adapt to customer intent – specifically, whether they are assurance-seeking (human touch), autonomy-seeking (self-serve) or delegators (agent-first). The same customer can shift between these intents depending on the moment.



01

### PIVOT FROM DATA CAPTURE TO DATA ACTIVATION

Build an always-on **signal layer** that makes products, policies, entitlements, quality of experience (QoE), and usage legible to machines in real time. Customer agents and telco agents should be able to query governed context, decide in-flow, and leave outcome traces so humans can audit and intervene when thresholds are met.

#### Possible outcomes

*Micro-upsells at moment of relevance; dynamic plan optimisation; better customer retention through effective risk prediction and proactive remediation; a foundation for new AI-enabled services built on unique telco data.*



02

### MAKE PRODUCTS AND SERVICES AGENT-EXECUTABLE

Expose **stable, deterministic APIs** for high-value intents and express rules as policy-as-code with clear inputs, side-effects, and outcomes. Equip customers with telco-owned agents and CSRs with assist agents so agents can start, humans can adjudicate, and agents can finish – reliably and at speed.

#### Possible outcomes

*Upsells execute immediately (no ‘next billing cycle’, no decision fatigue); autonomous fixes that close loops without escalation; execution rails make agent-native bundles operable for new sources of monetisation (personal assistants, context-aware travel/safety, home/device orchestration).*



03

### DESIGN EXPERIENCES BY TARGET SEGMENT

Design agent journeys to be configurable by **customer preference and context**. For customers who prioritise human touch, optimise human-to-human and augmented human experiences. For autonomy-seeking and agent-first customers, enable human-to-agent and agent-to-agent completion with explicit consent and risk-aligned human-in-the-loop gates.

#### Possible outcomes

*Higher conversion and attach by matching experience to intent and interaction preferences; improved retention by protecting high-touch moments and compressing handling time; reduced revenue leakage through thresholds and triggers for agent-to-human escalation.*



04

### ENABLE DATA SHARING WITH CONSENT

Provide granular **identity, consent, and delegation** so customers – and their agents – can opt into value on their terms. Pair human-in-the-loop oversight, explainability, and verifiable proofs with clear governance, increasing win-rates when agents compare offers while keeping autonomy aligned to risk.

#### Possible outcomes

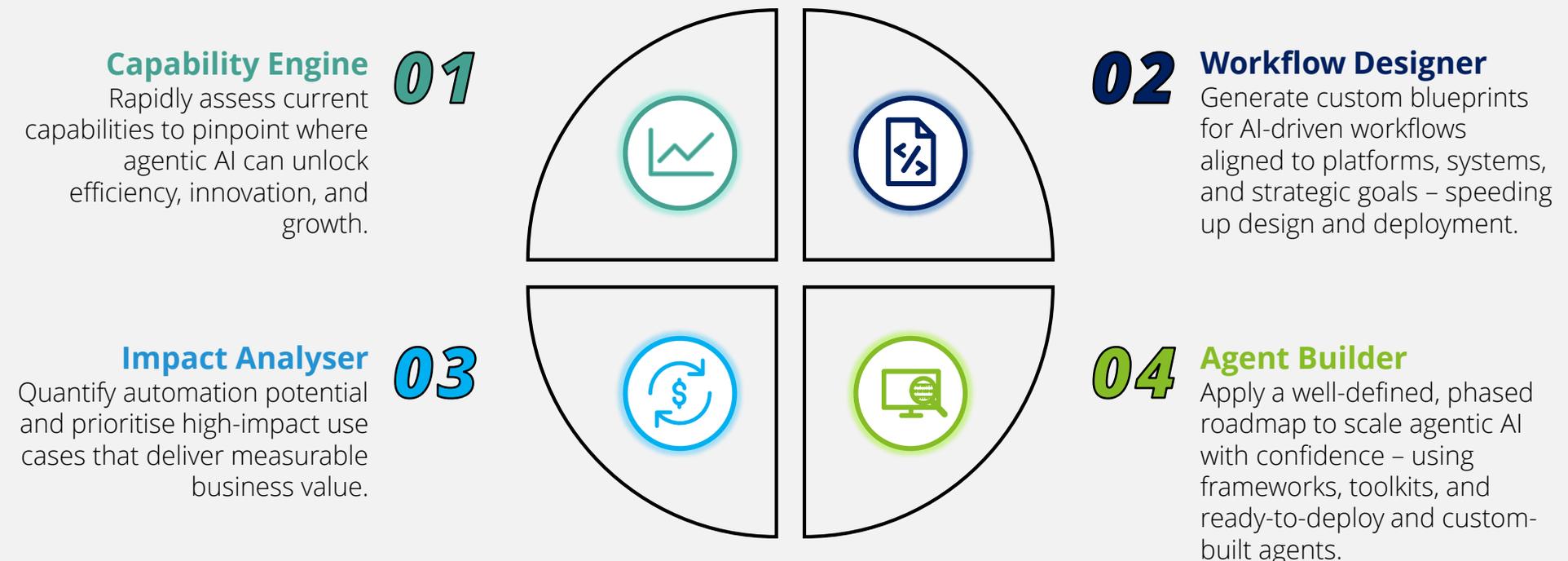
*Consent, delegation, and auditability unlock external agent access to context signals; predictability, transparency, and policy clarity increase win-rate when agents compare offers.*



## OPERATIONALISING AN AGENTIC AI BLUEPRINT

As journeys become machine-mediated in hybrid-to-hybrid CX, telcos need an execution blueprint that ensures agents can interpret, decide, and complete high-value intents safely and consistently on both the customer and telco sides.

Deloitte's Agentic AI Blueprint for Telcos provides the scaffolding to do this at scale, with an end-to-end solution to identify high-value opportunities, design tailored workflows, and accelerate impact using a growing library of ready-to-deploy and custom-built agents (see below).



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