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# The Consumer AI Dossier

A selection of high-impact use cases


The Deloitte AI Institute™

# About the Deloitte AI Institute

The Deloitte AI Institute™ helps organizations connect all the different dimensions of the robust, highly dynamic, and rapidly evolving Artificial Intelligence ecosystem. The AI Institute leads conversations on applied AI innovation across industries, with cutting-edge insights, to promote human-machine collaboration in the "Age of With™."

The Deloitte AI Institute aims to promote the dialogue and development of AI, stimulate innovation, and examine challenges to AI implementation and ways to address them. The AI Institute collaborates with an ecosystem composed of academic research groups, start-ups, entrepreneurs, innovators, mature AI product leaders, and AI visionaries to explore key areas of artificial intelligence including risks, policies, ethics, the future of work and talent, and applied AI use cases. Combined with Deloitte's deep knowledge and experience in artificial intelligence applications, the Institute helps make sense of this complex ecosystem, and as a result, delivers impactful perspectives to help organizations succeed by making informed AI decisions.

No matter what stage of the AI journey you are in: whether you are a board member or a C-Suite leader driving strategy for your organization—or a hands-on data scientist bringing an AI strategy to life—the Deloitte AI Institute can help you learn more about how enterprises across the world are leveraging AI for a competitive advantage. Visit us at the Deloitte AI Institute for a full body of our work, subscribe to our podcasts and newsletter, and join us at our meet-ups and live events. Let's explore the future of AI together.

**www.deloitte.com/us/AIInstitute**

# Foreword

Artificial intelligence (AI) continues to advance by leaps and bounds, delivering breathtaking capabilities once thought to be far off in the future. With a remarkable capacity to understand complex inputs and generate valuable outputs—and the rapidly emerging ability to execute real-world actions—AI is opening the door to innovations and new ways of working that were almost unthinkable just a few years ago.

As the AI landscape evolves, so does this compendium. Our latest edition features 86 of the most compelling use cases for AI across six major industries:

- **Consumer**
- **Energy, Resources & Industrials**
- **Financial Services**
- **Government & Public Services**
- **Life Sciences & Health Care**
- **Technology, Media & Telecommunications**

For each of these industries, we explore innovative uses for AI that can address enterprise challenges in new ways, expand and improve capabilities in every business function, and deliver advantages in efficiency, speed, scale, and capacity. To provide further context and clarity, each case specifies the primary business function it supports and whether agentic AI is used. These labels are presented for informational purposes, helping you quickly grasp the intention and scope of each case.

Of course, every powerful tool presents potential risks, and AI is no exception. To help you better understand and manage the risks associated with AI, we use Deloitte's Trustworthy AI™ framework throughout this compendium to illuminate factors that contribute to trust and ethics in AI deployments, and to offer practical steps for strengthening governance and risk mitigation. The specific objective of our Trustworthy AI™ framework is to help organizations create AI systems that are (1) fair and impartial, (2) robust and reliable, (3) transparent and explainable, (4) safe and secure, (5) responsible and accountable, and (6) private.

Given AI's rapidly expanding scope and reach, this compendium offers just a glimpse of what the technology can do. Our goal is to convey what AI is currently capable of, and even more important, to inspire the next wave of AI-driven innovation. As AI technology continues to improve and organizations increasingly embrace it, we anticipate even more impressive and compelling use cases in the future—including those that have yet to be imagined.

We hope the use cases highlighted here will spark new ideas, provide a foundation for successful deployments, and set organizations on a path to harness the maximum value from this powerful new technology.


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# The Consumer AI Dossier

**AI has already become an integral part of people's everyday lives, whether they realize it or not. And compelling new use cases for AI in the consumer space continue to emerge. From generative models that create rich, personalized content to autonomous agentic systems that can plan and execute tasks on a user's behalf—in areas like product design, pricing, and supply chain operations—AI is redefining how consumers discover, evaluate, and interact with brands. These tools are not just enabling better experiences; they are resetting consumer expectations across search, service, commerce, and entertainment.**

For consumer companies, this shift creates both opportunity and urgency. AI can drive real-time customer engagement, intelligent automation, and more adaptive decision-making. Large language models and agentic AI systems are now capable of handling sophisticated business functions with minimal human intervention, opening new possibilities for operational efficiency and innovation.

However, leveraging these capabilities at scale requires more than technical integration. It demands unified data infrastructure, strong governance, and a willingness to reimagine core business processes. Leading companies are using AI not just to cut costs but to launch new products, redesign customer journeys, and compete on speed, relevance, and personalization.

**AI is redefining how consumers discover, evaluate, and interact with brands.**

As regulation evolves and public scrutiny grows, sustainable advantage will come from deploying AI with transparency, oversight, and measurable impact. The winners will not be those who adopt AI the fastest, but those who align it best to strategic goals, operational realities, and consumer trust.

**Note**: *The tags below each use case indicate its primary business function and whether Agentic AI is used.*

# Dynamic pricing and inventory optimization

## Coordinating price and stock decisions in real time

**Agentic AI systems can use multiple specialized agents to monitor a wide range of internal and external signals, then dynamically adjust prices, promotions, and inventory to optimize business performance.**

### ISSUE/OPPORTUNITY

In many retail environments, pricing and inventory decisions are made using fixed rules and periodic adjustments. This approach can leave money on the table when market conditions change quickly. It can also create costly overstocks when demand softens.

Businesses relying on traditional processes can't respond quickly enough to events like a competitor running out of stock, a sudden weather change, or a viral trend shifting demand. Also, by treating pricing and inventory management as distinct processes, many retailers miss opportunities for joint optimization. For example, an item might be discounted without considering replenishment timing, or stock might be held for too long at full price when a strategic promotion could accelerate sell-through.

Agentic AI can unify these activities, with specialized agents continuously collaborating to balance profitability, stock levels, and customer satisfaction.

Tags: **Sales** | **Agentic AI**

### HOW AI CAN HELP

**Pricing optimization**
A pricing agent can continuously learn the price elasticity of each product and track competitor prices, adjusting in real time to capture revenue opportunities, avoid unnecessary markdowns, and react to changing market conditions.

**Inventory management**
An inventory agent can monitor stock levels across stores and warehouses, factoring in lead times and supply constraints to ensure replenishment decisions align with projected demand and pricing strategies.

**Demand forecasting**
A demand forecasting agent can analyze signals from internal sales trends, online search patterns, social media, weather forecasts, and local events to anticipate surges or dips in near-term demand.

**Promotions and bundling**
A promotions agent can design targeted offers and product bundles (e.g., pairing slow-moving items with high-demand products), scheduling them based on real-time sales velocity and inventory.

**Collaborative decision-making**
All agents in the process share a common situational awareness and negotiate trade-offs. For example, if the demand agent forecasts a surge, the pricing agent might raise prices while the promotions agent delays discounts; conversely, if oversupply is detected, price reductions and targeted promotions might be implemented in specific regions or channels.

# Dynamic pricing and inventory optimization

## MANAGING RISK AND PROMOTING TRUST

| | |
|---|---|
| **Fair and impartial** | Because frequent price changes can be perceived as unfair or arbitrary, dynamic pricing agents should operate within clearly defined policies and thresholds to ensure consistent treatment of customers across channels and regions. |
| **Robust and reliable** | Bad data can lead to bad decisions. Agents should be designed with strong data validation and filtering processes to avoid reacting to false signals (such as misinterpreted social trends or inaccurate sales figures). |
| **Transparent and explainable** | Dynamic price and promotion changes can confuse customers and internal teams alike. To help address the problem, agents should provide clear reasoning for adjustments, including the data sources and logic used, so pricing and category managers can interpret and communicate the rationale. |
| **Responsible and accountable** | Rapid pricing and inventory actions can have strategic and reputational impacts. AI-driven decisions should align with the organization's brand strategy, operating capacity, and regulatory requirements, with final oversight provided by qualified human managers. |

## POTENTIAL BENEFITS

### Increased revenue and margins

Dynamic, coordinated decisions can capture additional profit during high-demand periods and optimize sell-through on slow-moving products.

### Reduced waste and overstock

By aligning pricing and replenishment strategies, excess inventory—especially perishables—can be cleared before it becomes unsellable.

### Improved customer experience

Timely, relevant promotions increase customer satisfaction and loyalty while maintaining trust in pricing fairness and reducing stockouts.

# AI-orchestrated product design

## Automated, end-to-end product design powered by AI agents

**Agentic AI systems can orchestrate the entire product design lifecycle—from market sensing to concept creation, product development, and iteration—continuously adapting to market changes in real time.**

### ISSUE/OPPORTUNITY

Traditional product design in the consumer industry is often a linear, stage-gated process that can take months or even years from concept to launch. Also, from hundreds of ideas, often just one or a few options are commercialized. Although this limited approach helps manage complexity, it also slows innovation and impairs an organization's ability to respond quickly to shifting consumer tastes or competitive moves.

The challenge is compounded by siloed functions, with design, sourcing, marketing, and supply chain often operating independently on different data systems and timelines. As a result, valuable insights from sales data, customer feedback, or social trends may not inform product development until it's too late.

Agentic AI can make the entire product design process dynamic and continuously adaptive, reducing time-to-market, unlocking new levels of creativity, and enabling better and faster alignment with what consumers actually want.

Tags: R&D/Product Development | Agentic AI

### HOW AI CAN HELP

**Market sensing and opportunity identification**
A market sensing agent can analyze real-time data from trend reports, social media, consumer sentiment, and competitive intelligence to identify unmet needs and emerging product opportunities.

**Concept generation and feasibility analysis**
A concept agent can create diverse and innovative product ideas informed by market insights while a feasibility agent evaluates each idea against sourcing options, production cost, manufacturing timelines, and regulatory constraints.

**Design development and prototyping**
A design agent can produce technical specifications and digital prototypes, enabling rapid iteration and deep product visualization without the time and cost needed to create physical samples.

**Validation and dynamic iteration**
A validation agent can test designs against historical performance, customer feedback, and simulated market conditions, while a coordination agent can orchestrate updates across product lifecycle management, marketing, and supply chain systems to adjust plans in real time.

# AI-orchestrated product design

## MANAGING RISK AND PROMOTING TRUST

**Robust and reliable**

Because AI agents might produce concepts that are technically or commercially unviable, outputs should be validated in controlled simulation environments and reviewed through human-in-the-loop processes before advancing to production.

**Transparent and explainable**

Since design decisions can have major cost, brand, and regulatory implications, agents should provide clear reasoning and evidence for their recommendations, including source data and assumptions.

**Responsible and accountable**

Products must comply with safety and regulatory requirements. Also, legal questions remain over intellectual property (IP) rights for AI-generated outputs. IP protection and ownership rights can be complex when AI is involved in the creative process. To address such issues, AI-driven design activities should align with brand standards and legal constraints, with final approvals retained by qualified human decision-makers.

## POTENTIAL BENEFITS

### Faster time-to-market

By enabling rapid concept generation, iterative testing, and digital prototyping, AI can reduce development cycles from months to weeks, allowing brands to respond quickly to market opportunities.

### Increased innovation

Generating new and diverse ideas more quickly—in greater volume—expands the creative possibilities for new product development.

### Higher product success rates

Innovative design that aligns with real-time market shifts increases the likelihood new products will be a hit with target customers.

### Lower development costs

Digital prototyping and early-stage feasibility analysis reduce the need for costly physical samples and late-stage redesigns.

# Next-generation store operations

## Autonomous in-store coordination to optimize retail execution

**Agentic AI systems can coordinate in-store activities by continuously monitoring conditions and taking automated actions to achieve smooth, efficient, customer-responsive operations.**

### ISSUE/OPPORTUNITY

Running a high-performing retail store involves hundreds of large and small decisions each day: allocating staff to handle peak traffic, restocking shelves when inventory runs low, responding to customer requests, and ensuring that promotional displays are set up correctly. In many cases, these actions are handled reactively, based on direct observation by a manager or sales associate, rather than being driven by data in real time.

This reactive approach can lead to problems such as stock-outs, bottlenecks at checkout, haphazard execution of merchandising plans, and missed sales opportunities—operational frictions that can quickly erode revenue, profitability, and customer satisfaction.

Agentic AI can help stores become highly efficient, semi-autonomous systems—where human associates focus on value-added service and strategic priorities while AI handles routine operational tasks.

Tags: **Operations** | **Agentic AI**

### HOW AI CAN HELP

**Continuous store sensing**
A store sensing agent can monitor real-time data streams from cameras, IoT sensors, POS systems, and digital twins to track foot traffic, queue lengths, inventory levels, associate availability, and local events.

**Automated compliance monitoring**
A compliance agent can use computer vision and sensor data to monitor planogram adherence, promotion execution, and safety hazards, triggering immediate corrective actions as needed.

**Dynamic task allocation**
A task management agent can reprioritize and assign tasks such as restocking, returns processing, online order pickup, or promotional setup based on current demand and available labor.

**Coordinated multi-agent oversight**
A store manager agent can oversee all other agents, resolving conflicts, optimizing labor deployment, and coordinating with upstream systems such as workforce management, ERP, and order management platforms.

# Next-generation store operations

## MANAGING RISK AND PROMOTING TRUST

**Robust and reliable**

Because retail environments often involve incomplete or questionable sensor data, agents should be designed to function effectively under imperfect conditions, with human escalation protocols in place when AI output is uncertain or fails.

**Transparent and explainable**

To avoid blind reliance on AI agents, managers and staff should have access to clear explanations of the rationale behind AI-driven decisions.

**Responsible and accountable**

Store operations must comply with a wide range of standards, including labor laws, safety requirements, and company policies. All AI-driven actions should align with these standards, with ultimate accountability retained by human supervisors.

## POTENTIAL BENEFITS

### Improved labor productivity

Associates can spend more time on high-value tasks and less time on low-value activities and manual monitoring.

### Higher sales conversion and customer satisfaction

Automated store operations can help optimize in-stock rates, checkout lines, and service levels.

### Manager bandwidth for strategic decision-making and leadership

Store managers can focus on performance improvement, training, and coaching, rather than spending their days fighting operational fires.

# Autonomous supply chain operations

## Using AI agents to improve efficiency in global automotive supply chains

**Agentic AI systems can improve the efficiency and resilience of automotive supply chains by using specialized agents to forecast demand, optimize planning, detect disruptions, and autonomously adjust operations.**

### ISSUE/OPPORTUNITY

Automotive supply chains are complex and vulnerable to disruptions from shifting demand, supplier delays, logistics bottlenecks, and external forces such as pandemics, policy changes, and weather. Traditional supply chain processes rely heavily on periodic data reviews and manual adjustments, which often cannot keep pace with sudden changes in demand and supply. These limitations can lead to higher costs, supply delays, and increased operational risk.

With tariffs, global market volatility, and various sustainability pressures (including electrification) reshaping the industry, automakers need supply chains that are dynamic, predictive, and capable of adapting in real time. Agentic AI provides a pathway to autonomous supply chain operations that can be more flexible, efficient, and resilient.

Tags: **Procurement/Sourcing & Supply Chain** | **Agentic AI**

### HOW AI CAN HELP

**Data readiness and transformation**
A data readiness agent can perform quality checks and identify exceptions, while a data generator agent can transform raw inputs into structured data for optimization.

**Optimization and demand mapping**
A suggestion optimization agent can run AI/ML models to autonomously identify the best-performing options, while a demand mapping agent can align demand signals with the correct product configurations.

**Validation and explainability**
A validation/explanation agent can review outputs, ensure consistency, and provide transparent reasoning to supply chain managers for greater trust in the system's recommendations.

# Autonomous supply chain operations

## MANAGING RISK AND PROMOTING TRUST

| | |
|---|---|
| **Robust and reliable** | Inaccurate recommendations can disrupt production or logistics. AI agents should be validated regularly against real-world outcomes and monitored to provide ongoing reliability. |
| **Transparent and explainable** | Because supply chain managers need to understand how recommendations are generated, agents should be designed to provide clear explanations of their optimization logic and how the underlying data was used. |
| **Responsible and accountable** | Given the risk of AI agents taking inappropriate or inconsistent action, humans should have the final responsibility for supply chain adjustments. |

## POTENTIAL BENEFITS

### Greater supply chain resilience

Proactive detection of bottlenecks and disruptions—coupled with real-time adjustment—can minimize costly delays and maintain production and supply continuity.

### Faster, data-driven decisions

Dynamic demand forecasting and optimization helps supply chains respond quickly to shifting market demand and challenging operational conditions.

# Autonomous warranty adjudication

## Using AI agents to automate warranty claims processing

**Agentic AI systems can streamline the adjudication of automotive warranty claims by using specialized agents to assess claim filings, flag anomalies, generate documentation, and support human adjudicators.**

### ISSUE/OPPORTUNITY

For automakers, warranty adjudication is a crucial function that directly affects costs, customer satisfaction, dealer relationships, and compliance. Today, the process often involves multiple handoffs, manual reviews, and inconsistent action. This hampers efficiency and speed, increases the risk of undetected fraud, damages relationships with customers and dealers, and drives up administrative costs.

Manual adjudication also makes it difficult to conduct a comprehensive and consistent review of claims. Limited time and resources mean that only a subset of claims can be deeply reviewed. Potential errors, fraudulent claims, and incomplete filings could fall through the cracks. To mitigate such problems, automakers need a more efficient, scalable, and consistent way to manage warranty claims while preserving fairness and transparency.

Tags: **Compliance & Risk** | **Agentic AI**

### HOW AI CAN HELP

**Data validation and fraud detection**
AI agents can review incoming claims for completeness, identify unusual patterns, and flag potential fraud, waste, or abuse before the claim progresses.

**Customer and claims history analysis**
Agents can cross-check claims with customer and vehicle history, uncovering relevant information that strengthens the adjudication process.

**Documentation and reporting**
An agent can automatically generate detailed reports for human adjudicators, reducing manual work and providing decision-makers with the necessary context to make informed decisions.

**Decision support and denial drafting**
Agents can propose denial reasons with clear justifications and then draft denial letters for human approval, helping adjudicators operate more efficiently and improving consistency across claims.

# Autonomous warranty adjudication

## MANAGING RISK AND PROMOTING TRUST

**Robust and reliable**

Errors in root cause analysis or improper routing can lead to incorrect claim outcomes. Actions of AI agents should be validated against historical claim datasets and continuously monitored for performance accuracy.

**Transparent and explainable**

Warranty decisions can have a big impact on customers, dealers, and regulatory compliance. As such, AI agents should provide clear reasoning for why a claim was flagged, routed, or recommended for denial.

**Responsible and accountable**

Given the significant financial and reputational risks associated with warranty adjudication, final decisions should be left to human adjudicators, with AI agents providing decision support rather than operating as fully autonomous systems.

## POTENTIAL BENEFITS

### Increased efficiency and coverage

Automated warranty adjudication allows for broader and deeper claim analysis—with less time and effort—improving both efficiency and accuracy.

### Improved consistency and fairness

Standardized AI-supported processes reduce variability in claim outcomes, helping to make adjudications more consistent, transparent, and fair.

# AI assistant for vehicle buying and leasing

## Guiding consumers to the right car with personalized, multi-agent assistance

**Agentic AI systems can streamline the vehicle buying and leasing process through specialized agents that evaluate numerous purchase options and provide hyper-personalized recommendations to consumers.**

### ISSUE/OPPORTUNITY

Car buying and leasing is a complex and expensive decision that involves comparing different vehicle models, feature availability, financing structures, total cost of ownership, and dealer inventory. Consumers often find this process intimidating and confusing, which leads to delays, dissatisfaction, or switching to competing brands when their preferred model is unavailable.

For OEMs and dealers, missed sales opportunities during this critical decision window represent lost revenue and weakened customer loyalty. The challenge is compounded by lack of visibility into production pipelines or limited ability to match customer preferences with available inventory, leaving dealers struggling to balance consumer demand with real-world availability.

Tags: **Sales** | **Agentic AI**

### HOW AI CAN HELP

**Personalized vehicle matching**
A central vehicle search and advisor agent helps customers identify models that align with their preferences, budgets, and usage needs, whether buying, leasing, or exploring certified pre-owned (CPO) options.

**Inventory and production visibility**
An OEM agent analyzes vehicles in production pipelines and offers booking options, helping OEMs capture demand even when current dealer inventory does not meet customer criteria.

**Comprehensive financial analysis**
A buy agent analyzes total cost of ownership—including loan payments, depreciation, maintenance, and taxes—while a lease agent evaluates lease terms, monthly payments, and conditions to help customers compare financing options with full transparency.

**Streamlined communication and support**
A communication agent delivers supporting documents, sends summaries, and ensures smooth integration with dealership systems, reducing customer effort and follow-up calls.

# AI assistant for vehicle buying and leasing

## MANAGING RISK AND PROMOTING TRUST

**Transparent and explainable**
Because purchase and lease decisions involve major financial commitments, agents need to provide clear explanations of cost breakdowns, assumptions, and trade-offs in their recommendations.

**Robust and reliable**
Errors in inventory matching or financial analysis can erode customer trust. AI agents should be validated against real-world dealership and OEM data and continuously updated to ensure accuracy.

**Responsible and accountable**
AI agents can have a significant influence on consumers' car-buying decisions. As such, their outputs should be positioned as guidance tools, with customers and dealer staff retaining final responsibility for understanding and confirming selections.

## POTENTIAL BENEFITS

### Increased sales conversion
By identifying various inventory and production pipeline options, OEMs can help reduce the number of customers they lose to competitors when the preferred model is unavailable.

### Enhanced customer experience
Personalized recommendations and simplified comparisons improve decision-making and reduce the stress of navigating the complexities of financing and leasing.

### Reduced dealer workload
Automated handling of routine inquiries reduces a dealership's call volume and required manual effort, allowing sales staff to focus on higher-value interactions with customers.

# Marketing content assistant

## Content generation

**AI can be used to enable the creation of efficient, consistent, and personalized content across a range of modalities.**

### ISSUE/OPPORTUNITY

Companies face a significant challenge in managing and optimizing marketing content. With hundreds of websites for brand portfolios, each in dozens of languages, companies struggle to allocate enough time and resources to create customer group-specific product descriptions, images, video, and even audio. Enterprises also wrestle with consistency across descriptions, imagery, ads, and other media, and the materials may not always be optimized for the necessary purposes (e.g., product descriptions for search versus e-mail). Companies need a method to provide a seamless and personalized brand experience across different ecosystems and touchpoints.

Tags **Marketing**

### HOW AI CAN HELP

**Next-gen content generation**
With AI, the enterprise can create product descriptions, imagery, video, and more much faster and more consistently than with existing tools and processes.

**Personalization at scale**
AI models can draw from multimodal data (e.g., text, image, geospatial data) to create personalized and contextually relevant content. The model can be used to catalog content and adapt content and user flow based on language, region, and customer behavior trends.

**Assisting compliance**
Due to the consistency AI enables across modes, languages, and contextual factors, the enterprise can enhance regulatory compliance for materials across different geographies, cultures, and topics.

# Marketing content assistant

## MANAGING RISK AND PROMOTING TRUST

| | |
|---|---|
| **Robust and reliable** | While tasked with producing superior marketing materials, AI systems may invent inaccuracies, which will lead to poorer customer engagement and outcomes. |
| **Fair and impartial** | Biases in the data (e.g., due to incomplete datasets) could lead to unequal quality of content in the face of different geographical or cultural factors. |

## POTENTIAL BENEFITS

### Catering to the customer

By tailoring content and the user experience based on language, region, and customer preferences, the enterprise can drive customer satisfaction and loyalty.

### Revenue growth

Personalized content can promote higher engagement, traffic, and conversions through tailored and relevant marketing experiences.

### Cost efficiency

Using AI for content creation allows the enterprise to develop and maintain content at scale without the costs associated with commensurate human labor.

# Planning for promotions

## Reimagined trade promotions

**AI can be used to prepare promotion plans, negotiation materials, pre-works, and pitch-decks.**

## ISSUE/OPPORTUNITY

When it comes to planning and negotiating trade promotions, Consumer Packaged Goods (CPG) organizations draw from a multitude of data sources and there is often not enough time to filter through all relevant information. What is needed is a way to more rapidly consult data sources to enhance trade pricing negotiations by predicting outcomes, customizing strategies, and tailoring selling stories. At the same time, there is also a challenge in understanding complex transactional data from retailers, which holds valuable insights for the design of successful promotion plans (i.e., what, where, and how to promote).

Tags: **Sales**

## HOW AI CAN HELP

### Supporting employees

AI can be used to prepare negotiation materials by combing through older campaigns or deals, sorting the relevant information, and generating suggestions. This helps equip the human employee with materials like pre-works (e.g., consolidated material from prior years) and pitch decks, supporting their negotiations.

### Predicting outcomes

AI can help optimize trade shelf spacing and investment allocation by predicting outcomes and conducting scenario building and storytelling. It can also be used to build scenarios with cultural customizations for negotiation processes with retailers.

### Optimization support

With AI, users rapidly analyze EPOS data and transactional information to provide insights that help optimize the design of promotional programs, setting the right price points, promotion mechanics, and anticipating sales uplift to inform production processes of the expected demand.

# Planning for promotions

## MANAGING RISK AND PROMOTING TRUST

**Safe and secure**

Because price, margin information, and negotiation strategies are consumed by the model, it must be secured to prevent the leakage of sensitive commercial data.

**Fair and impartial**

The data used to train and fuel the model may be dated, leaving new target groups and small but growing customer segments potentially underrepresented. As a result of this latent bias, the model may be challenged to provide commensurate accuracy for all groups and segments.

## POTENTIAL BENEFITS

### Driving efficiency

By using AI to augment preparing and sorting materials, the organization promotes efficiency in trade promotion processes.

### Trade promotion effectiveness

Leveraging AI can help improve allocation of resources across price, promotion, and negotiation strategies.

### Data-driven decision-making

Using AI to create materials for trade negotiations enables human workers to access much more information and make more informed, data driven decisions.

# Data access for all

## Data-empowered business users

**AI can help guide business users to key insights in consumer behaviors by enabling them to combine data from various sources through natural language queries, and by summarizing issues to action without the help of dedicated analysts.**

## ISSUE/OPPORTUNITY

Everyone in the business should be consumer-focused, but while the marketing function may have access to customer data, business stakeholders in product design, trading, retail operations, supply chain, and other functions may only encounter slices of customer information. Currently, enterprises need dedicated analysts to pull SQL queries and curate data for decision-making, which creates a barrier to customer information and insight. Data is held across different silos, and existing interfaces are only built to answer pre-populated questions. The result is that most business users cannot fully leverage the enterprise's models and data, and cross-functional insights are challenging to achieve.

Tags: **Cross-functional**

## HOW AI CAN HELP

### Greater access to insights

An AI system can help stakeholders across all business functions better understand the consumer by simplifying data mining and analysis with user friendly interfaces and natural language queries. This allows users to ask questions relevant to their work and extract actionable insights without compromising functionality.

### Bringing down data barriers

The system can aggregate data from various sources and domains (e.g., purchasing patterns, customer service, website and browsing data, marketing campaign response) to provide comprehensive insights into consumer behaviors. Reaching across data silos, the system can automatically identify outliers and summarize issues to guide decision-makers to areas requiring attention.

# Data access for all

## MANAGING RISK AND PROMOTING TRUST

**Safe and secure**

The AI model is exposed to sensitive and proprietary enterprise data, which creates a risk of potential data leakage. To mitigate this risk, the enterprise may look at restricting data access to the AI provider, as well as carefully determining what consumer data should be exposed to the model.

**Robust and reliable**

For business users to make confident decisions informed by AI, they need to be able to trust the outputs. To this end, data inputs must be accurate and up to date, and outputs should be validated and monitored.

**Transparent and explainable**

Business users require sufficient context to interpret consumer data, and while analysis conducted by a data expert inherently contains a level of "human in the loop," when using an AI model, business users need the capacity to understand context and outputs.

## POTENTIAL BENEFITS

### Agile decision-making

Business users are empowered to make more informed decisions about product launches, sales, and other customer-related initiatives both quickly and efficiently.

### Time and resource efficiency

Simplifying data access and analysis for business users can accelerate time to insight without additional burdens on data analysts and the technical workforce.

# Seeing is believing

## Virtual try-on

**AI can be used for style transferring, which allows consumers to see a digital rendering of clothes and other products on their own bodies, in their homes, and elsewhere.**

### ISSUE/OPPORTUNITY

In the clothing and make-up industry, consumers typically try on products to determine whether they want to purchase and keep it. Yet, this traditional method of selecting products is challenged by online shopping, where the consumer relies on pictures and product descriptions to inform their decision. This can lead to high return rates and affiliated costs to the company, as well as customer dissatisfaction.

Tags **Customer Service**

### HOW AI CAN HELP

**Accurate style transferring**
By analyzing images or videos of the customer and the desired style, AI can create realistic representations of how the clothing or product would look in the real world.

**Greater personalization**
By considering factors such as body shape, skin tone, and personal style, AI can suggest suitable products that align with the customer's preferences.

**Virtual mix-and-match**
AI allows customers to more easily explore a wider range of style options, clothing combinations, and accessories.

# Seeing is believing

## MANAGING RISK AND PROMOTING TRUST

**Private**

By working with and augmenting consumer photos and videos, the model is exposed to sensitive or personally identifiable information, which is subject to privacy regulations and standards. Leveraging AI for style transferring requires the enterprise to ensure user data is safely stored, transferred, and used.

**Transparent and explainable**

When consumers input an image of themselves or their surroundings, they need to understand how that media is used by the enterprise, how consumer-machine interactions are tracked and recorded, and whether there are any privacy risks to the consumer when using the style transferring application.

**Fair and impartial**

If the training set is unbalanced and therefore biased, renderings for virtual try-ons may be more accurate or realistic for one demographic group over another, potentially impacting customer satisfaction and regulatory compliance.

## POTENTIAL BENEFITS

### Customization for the customer

Catering to the customer buying experience with a simpler way to explore product offerings promotes customer satisfaction.

### Reduced return rates

When customers can better see and imagine how a product looks before making a purchase, it helps reduce the likelihood of mismatched expectations, product dissatisfaction, and returns.

### Simpler sales

Making it easier to choose which product to buy by virtue of a simpler method for exploring options can support sales growth.

### Trend analysis and insights

AI can be used to analyze data from virtual try-on experiences to gather insights on customer preferences, popular styles, and emerging trends.

# Code assist for developers

## Augmented developer

**AI can be used to supplement the work of software developers by helping create and maintain multiple applications and platforms.**

### ISSUE/OPPORTUNITY

To give customers a seamless digital experience, enterprises are challenged to develop and maintain applications across different platforms. Yet, developers and other highly skilled professionals are in high demand and short supply. To overcome the talent gap, AI can be used to supplement a developer's effort by automating aspects of code creation and maintenance so the developer can focus on more complex code writing and validating AI outputs.

Tags **Information Technology**

### HOW AI CAN HELP

**Offloading lower-level work**
AI can augment the completion of repetitive tasks, such as the deployment and maintenance of code across different platforms (e.g., iOS, Android, webapps).

**A developer assistant**
AI can be used in the development of the code itself, serving as an assistant supporting software developers in writing and maintaining code. It can also promote consistency across platforms and applications, such as by converting functional code to different environments.

# Code assist for developers

## MANAGING RISK AND PROMOTING TRUST

**Safe and secure**

Code created with AI may include vulnerabilities that may be difficult to identify during development and even after deployment. Given the importance of cybersecurity, enterprises need to ensure generated code does not introduce security risks.

**Robust and reliable**

AI is susceptible to errors, and when using it for development tasks, human validation is necessary to mitigate the risk of bugs or vulnerabilities in code as it is created and maintained for multiple applications.

## POTENTIAL BENEFITS

### Efficient deployments

Using AI can help developers efficiently deploy and maintain code across platforms.

### Digital consistency

Using AI helps developers maintain a consistent experience across multiple platforms by ensuring each environment functions at the same level of quality, thanks to automation (e.g., code conversion) that augments developer capacity and capabilities.

# Customer support on demand

## Customer assistant

**AI-enabled virtual agents can improve the customer experience by providing real-time, personalized support and creating new ways of interacting with customers.**

### ISSUE/OPPORTUNITY

After purchase, customers may seek information or support around a product or service. While traditional call centers have implemented basic AI capabilities to automate responses to customer inquiries, the automation is often limited in its capacity to interpret customer questions and respond in a conversational and helpful way. The need is to accurately and proactively respond to customer inquiries and online trends in an efficient and effective manner.

Tags **Customer Service**

### HOW AI CAN HELP

**A conversational agent**
AI can enable new ways of engaging with customers, using speech-to-text and natural language inputs to generate empathetic and personalized conversations for aftersales support and handling customer complaints.

**Better use of human capital**
Because generative AI can provide instant, personalized responses to customer queries, offer relevant solutions, and engage in conversations, customers can gain faster response and resolution, and organizations can free up human agents to focus on more complex customer issues.

# Customer support on demand

## MANAGING RISK AND PROMOTING TRUST

**Robust and reliable**

The quality and accuracy of customer interactions impact the customer experience and brand impression. If an AI-enabled customer assistant fails to provide accurate and personalized advice or product instructions, it could degrade (rather than enhance) the quality of the customer interaction.

**Transparent and explainable**

Customers should have the opportunity to gain a clear understanding of what the model can and cannot do. Also, to promote transparency and positive engagements, enterprises should set customer expectations for the virtual assistant.

## POTENTIAL BENEFITS

### Enhanced customer experience

Personalized and accurate support and troubleshooting contribute to a positive brand reputation and improve customer relationships and loyalty.

### Increased efficiency

By using AI to automate various aspects of customer engagement, a higher volume of customer interactions can be accomplished simultaneously, improving response times and creating the capacity to scale with customer demand.

# A virtual shopping assistant

## Product recommendations

**AI can be used to create personalized product recommendations based on customer preferences and behavior.**

### ISSUE/OPPORTUNITY

Suggesting the right products to customers can increase sales, and hyper-personalized product recommendations are often the most effective at driving a sale. Data-based product recommendations are already possible today, but they often lack a conversational, natural language tone.

What is more, recommendations may lack a hyper-personalized quality as they are based on broader customer segments and purchase history, as opposed to individual customer search criteria and feedback.

Tags **Sales**

### HOW AI CAN HELP

**Hyper-personalized recommendations**
Based on customer input and preferences, AI can generate tailored recommendations, making the buying process more personalized and convenient. In addition, the interactive and iterative approach to product recommendations that AI enables can yield more targeted suggestions than current search engine capabilities.

**Image as input/output**
Consumers can enter an image of preferred styles (e.g., a celebrity in a designer outfit), and the AI model can identify products and make recommendations based on the image.

# A virtual shopping assistant

## MANAGING RISK AND PROMOTING TRUST

**Fair and impartial**

Latent bias in training and testing data may lead the model to express a preference toward some products or product combinations when making recommendations. Ongoing monitoring, data updates, and human validation can contribute to continuous improvement and bias mitigation.

**Private**

The model may be exposed to customer data throughout the course of an interaction, and that personal information may be subject to regulatory protections. Important considerations include how the customer data is stored, transferred, and used, as well as how the data is consumed and used by the model itself.

## POTENTIAL BENEFITS

### Enhanced customer experience

Delivering personalized and accurate support, guidance, and troubleshooting helps create a positive brand reputation and improves customer relationships and loyalty.

### Increased efficiency

Using AI to automate selected customer engagement activities can improve efficiency and scalability while improving customer satisfaction.

# Next-level market intelligence

## Market research

**By harnessing AI's capacity to read and summarize vast amounts of relevant material, companies can expedite market research and gain concise insights for effective decision-making in new markets.**

### ISSUE/OPPORTUNITY

When researching entry possibilities in new markets or customer groups and identifying new target segments, enterprises face a variety of challenges. Things like a lack of market data, unfamiliar customer preferences, cultural and economic differences, competitive analysis difficulties, regulatory complexities, high market entry costs, potential brand perception challenges, and uncertainties about demand and market acceptance all impact the speed and quality of market research.

Tags: **Marketing**

### HOW AI CAN HELP

**Market intelligence**
AI can help simulate market scenarios, generate synthetic data to fill data gaps, predict customer preferences based on existing patterns, offer cross cultural insights, aid in competitor analysis, suggest compliance strategies, optimize market entry costs, simulate brand perception scenarios, and provide demand forecasting to reduce uncertainties.

**Information synthesis**
AI enables rapid market research by efficiently reading and summarizing extensive volumes of pertinent material, presenting the information in a readily understandable format for market research teams.

**Novel market segmentation**
AI generated data may reveal new and previously unidentified market segments within the target market. This can open up additional opportunities for niche marketing and product customization.

**Richer personas**
Rather than relying on basic surveys and focus groups for understanding consumer likes and dislikes, AI can identify specific customer preferences and create detailed profiles. Using AI, market research teams can even create fictional yet plausible customer personas based on the market's unique characteristics, helping the company better understand their potential customers' behavior and preferences.

# Next-level market intelligence

## MANAGING RISK AND PROMOTING TRUST

| | |
|---|---|
| **Fair and impartial** | AI models may learn from biased datasets, leading to biased outputs that do not accurately represent the actual market. |
| **Robust and reliable** | Given AI's potential to hallucinate and produce inaccurate outputs, AI-generated insights should be verified with real-world data and traditional research methods to ensure accuracy and reliability. |
| **Responsible and accountable** | While AI can complement market research, it should not replace traditional research entirely, as it may miss qualitative nuances and human expertise. |
| **Transparent and explainable** | To trust AI outputs, users require the ability to understand which samples and research methods were used to generate recommendations and insights. |

## POTENTIAL BENEFITS

### Cost-effective research

AI can reduce the costs associated with traditional market research methods by generating large datasets and simulating scenarios.

### Risk mitigation

By simulating market responses, CPG companies can identify potential risks and challenges in the new market before making substantial investments. This helps reduce the chances of product failure and financial losses.

# Integrated business planning

## AI consolidation of forecasting and planning across the enterprise

**AI can help an organization consolidate real-time sales, demand, and supply data across all functions, creating a single source of truth to drive faster, more strategic decisions in finance, supply chain, marketing, and sales.**

### ISSUE/OPPORTUNITY

Today's companies have a wide variety of systems for planning and forecasting. However, the individual outputs from those disparate systems often conflict with each other and don't provide a unified view of what's really going on. Different teams—finance, supply chain, marketing, and sales—create their own forecasts using siloed data and inconsistent approaches. The potential results? Mismatched projections, inefficiencies, delayed decision-making, and significant operational waste.

Tags: **Operations**

### HOW AI CAN HELP

**Real-time consolidation**
AI can consolidate real time inputs from sales, inventory, marketing trends, and supply chain metrics to produce dynamic forecasts.

**Sophisticated analysis**
AI enables trend recognition, historical pattern analysis, and early alerting on supply demand gaps, while also facilitating scenario planning and pricing strategy refinement all through a unified dashboard.

**Actionable insights**
The system can continuously update itself as new data flows in, signaling demand shifts or regional product affinities and providing decision-makers with actionable insights.

# Integrated business planning

## MANAGING RISK AND PROMOTING TRUST

**Robust and reliable**

Given the system's critical business impact, resilience is key. AI models should be capable of updating in real time and integrating multiple data streams reliably and accurately. Extensive pilot testing can help fine-tune model accuracy before scaling.

**Transparent and explainable**

A user-facing dashboard that clearly shows inputs, trends, and recommendations can help business leaders understand how forecasts are generated, what assumptions are at play, and what real-world data is influencing outputs— reducing blind reliance on the system and promoting human-AI collaboration.

**Safe and secure**

To help mitigate security breaches and operational disruptions, robust security protocols should be embedded in both the technology infrastructure and data flows, with IT overseeing access controls, data encryption, and integration with existing ERP systems.

## POTENTIAL BENEFITS

### Unified forecasting with less redundancy

AI can help minimize conflicting forecasts across departments, creating a single source of truth for the entire enterprise.

### Improved collaboration and decision-making

Cross-functional teams are able to operate from the same real-time data set, improving alignment. Also, leaders spend less time on data consolidation and cross-checking, enabling them to make better-informed decisions more quickly.

### Greater supply chain efficiency

Integrated business planning powered by AI enables better inventory and warehouse management, which can reduce supply disruptions, shortages, and waste.

# Social media content generation

## Automated, multimodal content creation that is trend-aware and always on

**AI is now being used to autonomously produce social media content—text, images, hashtags, and videos—that aligns with brand identity and capitalizes on viral trends in real time.**

### ISSUE/OPPORTUNITY

Social media is a key channel for communicating with customers and shaping brand perceptions, and an important driver for awareness, engagement, and sales conversion. But creating personalized, high-quality content at speed and scale—while maintaining brand consistency and legal compliance—is a difficult balance.

Large enterprises often rely on global agencies to support social media content across dozens of brands and channels. This approach can be very costly, time-consuming, and limited by human working hours. Also, in a media environment where trends can shift in an instant, traditional methods likely cannot scale or respond quickly enough to keep pace with opportunities in real time.

Tags: **Marketing**

### HOW AI CAN HELP

**Detecting and analyzing trends and events**

AI can help detect and analyze influencer trends and brand affinity across a wide range of social media platforms 24/7, identifying opportunities to shape consumer expectations in real time. Retrieval augmented generation (RAG) capabilities provide real time access to social data, such as trending hashtags, viral video clips, and current events.

**Model-agnostic orchestration**

Content creation tasks can be dynamically routed to the most cost effective or best performing AI models, optimizing output while reducing compute costs.

**Generating multimodal creative content**

AI offers the ability to autonomously generate creative content across modalities, while remaining contextually and culturally aware. Key capabilities include: (1) LLMs for generating social media copy, product descriptions, captions, and hashtags; (2) multimodal image models for visual asset generation, including pack shots, brand imagery, and marketing visuals; and (3) short form video generation.

# Social media content generation

## MANAGING RISK AND PROMOTING TRUST

| | |
|---|---|
| **Robust and reliable** | Retrieval-augmented generation can reduce hallucinations and improve model performance over time. Fallback models and safety nets can mitigate failures or inappropriate content generation under unpredictable conditions. |
| **Fair and impartial** | The content generation pipeline should be evaluated regularly for potential cultural, social, or representational biases. Human oversight can ensure that outputs reflect brand values. |
| **Private** | No personal user data should be used in the generation process; models should be trained and tuned on anonymized or public datasets. Data residency and usage should comply with regional regulations, including the EU AI Act. |

## POTENTIAL BENEFITS

### Always-on, real-time responsiveness

Traditional content workflows often require long lead times for ideation, approval, and execution. With AI, brands can respond almost instantly to real-time events, seasonal trends, or cultural moments by generating relevant content in minutes, enabling more agile and timely brand engagement.

### Scalable content production at low marginal cost

AI enables brands to produce high volumes of personalized, platform-specific content—text, images, and video—without requiring a linear increase in resources. The system can support hundreds of product lines and campaigns with minimal incremental effort, greatly improving operational leverage.

### Cost reduction through automation and budget reallocation

Augmenting external creative agencies and internal content teams with AI-generated outputs can reduce operational costs. It can also free up budget that can be reallocated toward more strategic initiatives, such as paid media, analytics, or customer experience improvement.

### Data-driven personalization and targeting

AI systems can tailor content for audience segments based on behavior, geography, platform norms, or product affinity. This micro-personalization allows brands to deliver relevant content to niche audiences, increasing engagement and conversion potential.

### Improved productivity

By automating repetitive or time-intensive content generation tasks, marketing and creative professionals can focus more on high-value work such as strategy, brand storytelling, or campaign optimization. This reallocation of effort can lead to improved job satisfaction and better use of talent.

### Consistent brand voice and visual identity

With proper tuning and governance, AI-generated content can more reliably align with predefined brand guidelines, helping to ensure a unified voice across markets, languages, and touchpoints. The system can learn and reinforce tone, terminology, and aesthetic standards consistently.

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