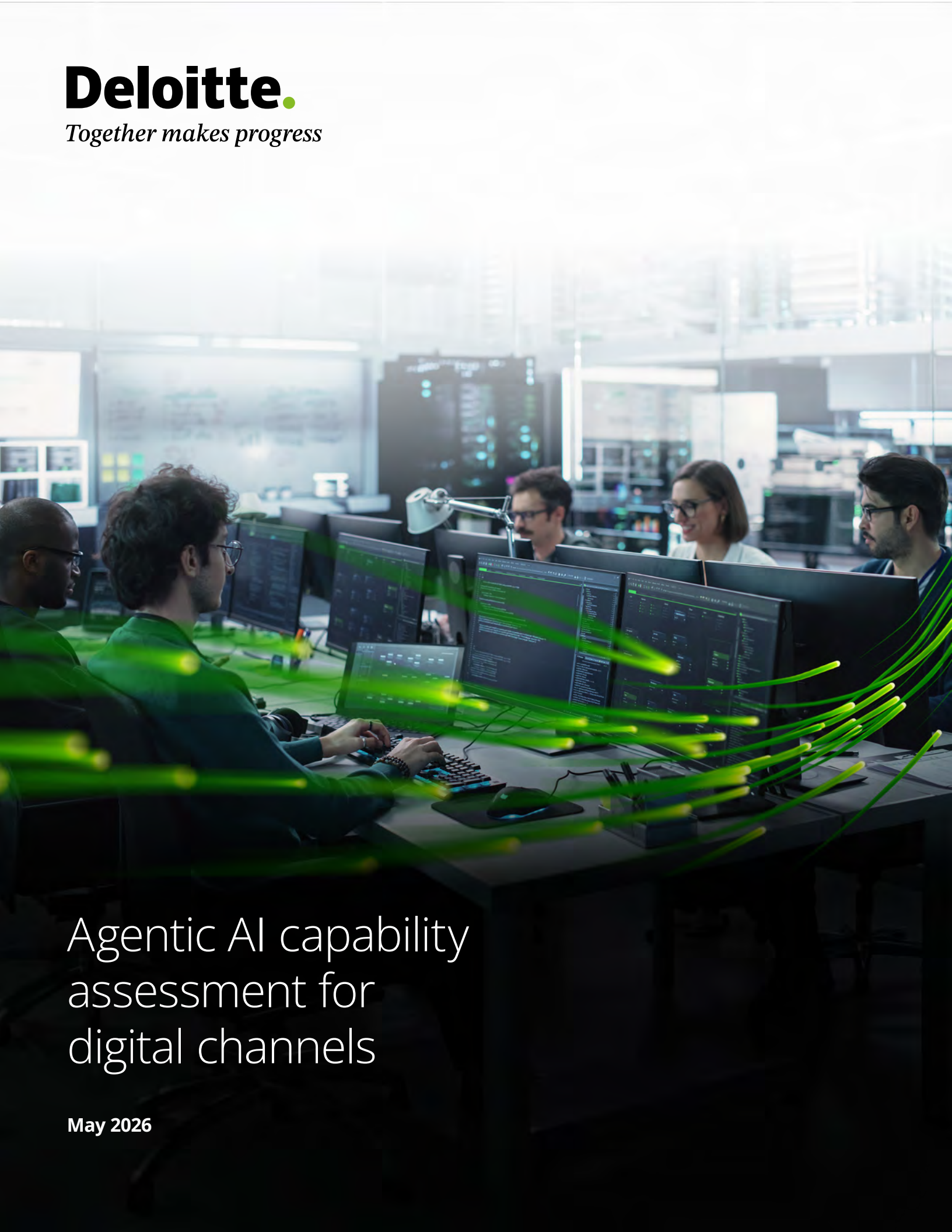


Deloitte.
Together makes progress



Agentic AI capability assessment for digital channels

May 2026

How AI is evolving to meet increasing customer expectations	02
The impact of agentic AI trends across digital channels	03
Agentic capability assessment dimensions for digital channels	07
Digital channel assessment and roadmap planning	11
The road ahead	12
Contacts, acknowledgements and endnotes	13

How AI is evolving to meet increasing customer expectations

(and how organizations can get ready)

Artificial intelligence (AI) is rapidly transforming from limited, rules-based applications automation into highly adaptive systems capable of understanding and reasoning user needs. For most of the last decade, digital channels have leveraged chatbots, voice commands, recommendation engines and personalization, using carefully structured data and natural language processing techniques. However, these capabilities are limited in their abilities to meet customer expectations from their digital interactions.

The emergence of agentic AI has shifted the paradigm from a limited range of tasks to a potentially unlimited set of capabilities. Intelligent AI agents can now move beyond passive responses to proactively orchestrate actions, make decisions and collaborate across channels on behalf of users, businesses and other systems. These agents operate seamlessly across websites, application programming interfaces (APIs), devices and platforms, serving as an essential bridge connecting human intent to digital execution.

As an enterprise expands its digital reach—across smart devices, interconnected partner ecosystems and API-driven architectures—the need for embedding agentic AI capabilities is becoming a strategic imperative. The digital landscape is shifting

rapidly, with traditional applications evolving into agent-accessible endpoints that enable machines to interact, transact and execute autonomously. For your enterprise, assessing its digital infrastructure for agentic AI readiness is no longer optional, it is foundational to staying competitive and future-ready.

Agentic AI is not a single feature but a system-level capability that touches experience, data, architecture and governance. It will likely redefine digital channels *and* drive competitive differentiation, so readiness is important.

A structured agentic AI readiness assessment is the fastest bridge from agentic AI vision to execution. The assessment will provide a quantified baseline of where an enterprise's digital channels stand today, what gaps could block value realization, and which investments can unlock near-term impact. It can also help identify quick wins, identify minimum viable projects, or plan longer-term plays that can help drive ongoing success.

The impact of agentic AI trends across digital channels

We're tracking three converging trends that are fundamentally redefining how organizations will want to design, evaluate and optimize their digital touchpoints.

Figure 1

Three trends transforming digital channel readiness for GenAI and agentic AI



Source: Deloitte Consulting LLP

Trend one: Channel navigation to conversational journeys

Digital channels are shifting from click-based navigation to AI-powered conversational journeys where customers use natural language (and multimodal inputs) to complete tasks and transactions end to end. The traditional reliance on website navigation is giving way to conversational dialogues.

Chatbots and voice-based interactions are being expanded to complete transactions within the same dialogue window—instead of redirecting to webpages where the transactions otherwise would be completed. These types of conversations are powered by agents that can perform contextual discovery, deep research and execute tasks autonomously.



Conversational AI in airline customer experience

A leading airline has integrated conversational AI into its website to enhance the flight booking experience. Customers can now enter trip details using natural language dialogue, and the AI recommends the best available flights tailored to their needs. This feature complements the traditional web-based search, offering an alternative, intuitive experience that reduces friction and improves engagement.

Figure 2



Voice-first prescription refill with image capture

A patient logs on a health provider's application on their mobile device and interacts through voice that they "need a medicine refill." An agent comprehends the request and asks for additional information on the prescription they need refilled. The patient then captures an image of the medicine label as a part of the same conversation and shares it. The agent then validates the request against a prescription, verifies insurance eligibility and places the order with the patient's preferred pharmacy, all without the patient having to type a single word or navigate through a series of pages.

Seamless flight rebooking via personalized preferences

A traveler opens their airline's mobile app after receiving a delay notification. Through a voice-first interaction, they say: "Rebook me to arrive by 5 PM tomorrow and make sure I can bring my ski gear." Agent pulls the traveler's profile, current booking details, loyalty tier, stored payment methods, and past preferences (e.g., aisle seats), searches for live inventory, validates sports equipment allowance and fees and provides suggestions. The traveler then selects the preferred option and agent executes rebooking, issues updated boarding passes, and pushes wallet passes.

Smart financing through conversational banking

A small-business owner opens their bank's web chat and says: "I need short-term financing to cover supplier payments due next week." They then drag and drop PDFs of unpaid invoices into the chat. Agent extracts the invoice metadata, matches against cash-flow forecasts, evaluates credit worthiness and presents financing options. Once the owner requests to proceed with the financing terms, agent asks for a quick selfie and ID scan to complete know-your-customer requirements before initiating financing, and settles the supplier invoice directly via integrated payments.

Trend two: Intelligent browsing across digital channels

AI agents are enabling intelligent browsing across digital channels—these agents and agentic agent networks have evolved beyond static responses and are now capable of autonomously browsing web content, extracting data, and completing transactions on behalf of the user. This evolution is reshaping how enterprises design channels, manage data exchange and enforce policy controls.

Recent advances illustrate the breadth of this shift: Several new agentic solutions extend this paradigm to enterprise and personal systems, enabling agents to autonomously plan, execute and deliver finished outputs directly, executing real-world tasks such as managing emails and calendars, browsing the web, interacting with online services or writing to a user's file system, all without requiring deep technical expertise.

A few other examples of futuristic agent-based interactions include:

Figure 3



Automated price matching for smart shopping

A shopper's agent monitors a retailer's website and competitor's to auto-apply price matching if a lower price appears within 30 days of a purchase. The agent periodically crawls retailer product detail pages (PDP) and competitor sites; uses structured data (JSON-LD Product/Offer) and price feeds to trigger retailer-provided "price adjustment" tool endpoint with proof of competitor price and order details.

Autonomous procurement and invoice reconciliation

A company's purchasing agent automatically replenishes approved items monthly, negotiating delivery times and discounts within policy constraints. It reads the supplier's machine-readable catalogs; checks inventory and lead times, initiates a purchase order, confirms delivery windows, and reconciles invoices; logs actions in ERP.

Intelligent rental search and application automation

A renter's agent scans multiple listing sites, compiles a shortlist, schedules tours, and submits applications with preverified documentation. It parses structured listing data (e.g., address, price, amenities) via sitemaps and APIs; filters by constraints (e.g., budget, pet policy), books tours and submits rental agreements through the document upload feature on the website.



Food delivery app introduces Model Context Protocol for direct AI integration

Recently, a large food delivery application launched its Model Context Protocol (MCP) server, allowing AI agents to interact directly with its internal systems (e.g., placing orders, applying discounts, checking status), essentially by passing the traditional app UI.

Meanwhile, browsers such as The Browser Company's Dia, Opera Browser (w/ Opera AI capability), OpenAI's ChatGPT Atlas and Perplexity's Comet, have demonstrated that AI agents can navigate websites, adapt to changing layouts, and retrieve real-time information. The market share for AI-specific browsers is emerging with an estimated \$76.8 billion market size by 2034 with a CAGR of 32.8%.¹

There will likely be several avenues that agents could use to interact across digital channels—from screen scrapping to Model Context Protocol (MCP) server—and enterprises need to prepare their channels to seamlessly manage the exchange of information.

Trend three: Heightened expectations for privacy, ethics and trust

As agentic AI systems gain access to sensitive data and decision processes, expectations for privacy, explainability and governance heighten. Regulatory bodies globally, from the European Union's AI Act to evolving privacy standards in the United States and Asia, mandate transparency, consent and auditability for AI-driven decisions.

The recent [Deloitte Survey AI trends 2025: Adoption barriers and updated predictions](#)² found that 29% of surveyed AI leaders, and 37% of respondents in a separate LinkedIn survey, said that risk and compliance were their biggest challenges in adopting agentic AI. To build and maintain trust, especially in sensitive sectors such as health care and retail, organizations will need to ensure that every agentic action is traced, justified and aligned with both internal policies and external regulations, while also addressing the data residency concerns.

Implications for the future of digital channels

These converging trends signal a new imperative: organizations rethinking digital channel readiness through the lens of agentic AI. Unlike legacy business process outsourcing and robotic process automation (RPA) that automate discrete tasks, agentic digital channels reimagine end-to-end processes by deploying goal-driven agents as constrained digital workers that collaborate with humans and systems. Therefore, digital channels should now be designed to enable seamless collaboration between human users and intelligent agents, all while delivering superior experiences, supporting end-to-end automation, and ensuring ethical, responsible operations at scale.

As enterprises start reimagining and transforming their digital channels to meet customer expectations and embed agentic AI capabilities, consider the following three dimensions:

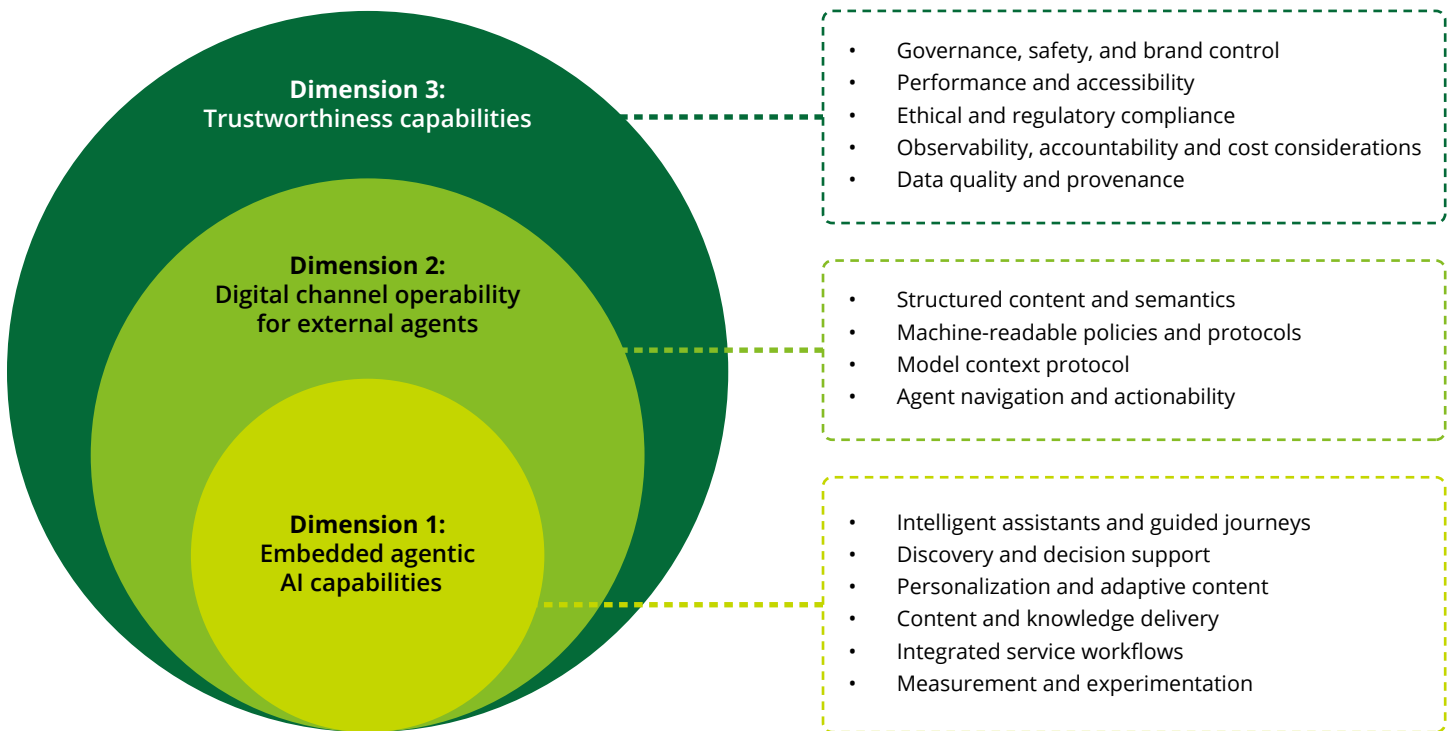
- **Embedded agentic capabilities:** Agentic features are embedded throughout the digital experience to deliver value, efficiency and engaging user journeys.
- **Operability for external agents:** The ability of external agents to interact with the digital channels and complete journeys on behalf of the user.
- **Trustworthiness:** Trust, safety and compliance features underpin all agentic-enabled experiences, ensuring digital channels are robust and ethically aligned while expenses are managed.

Agentic capability assessment dimensions for digital channels

To deliver sustainable, future-ready, AI-enabled digital experiences, organizations must assess capabilities as a whole. Such a framework provides a structured approach to evaluating digital channels, focusing on the critical dimensions of embedded agentic capabilities, operability for external agents, and trustworthiness.

Together, these dimensions define the effectiveness, extensibility and trust profile of modern AI-driven digital journeys, helping organizations benchmark progress, identify opportunities and drive continuous improvement in their AI initiatives.

Figure 4



Dimension one

Embedded agentic capabilities: Agentic features are embedded throughout the digital experience to deliver value, efficiency and engaging user journeys.

Capabilities	Description	Examples
Intelligent assistants and guided journeys	Intelligent assistants guide users by engaging them in natural conversations and through tasks, supported by prebuilt journeys for common scenarios like onboarding or request logging.	A chatbot that helps onboard new users by gathering preferences, explaining features, and setting reminders step by step through natural language conversations.
Product discovery	Intelligent search and recommendation engines, based on user queries and preferences.	A shopper describes, "I need an outfit for a rooftop dinner in Italy in July." The agent interprets intent, cross-references inventory, purchase history, and current trends to surface a curated, occasion-ready recommendation in seconds.
Decision support	AI-driven comparison tools and decision-making aids that summarize options.	Summary of all the product reviews or explanation of product benefits based on previous query context.
Personalized agent experience	<ul style="list-style-type: none"> An agent uses real-time signals like cookies and behavior to deliver tailored responses and recommendations. Personalization focuses on making the agent intuitive, proactive and context-aware for every user. Hyperpersonalized strategies for improved engagement. 	Agent detects the customer frequently checks travel spending and upcoming balances; it opens with a trip-ready dashboard, flags foreign transaction fees, and suggests a no-foreign exchange-fee card upgrade.
Knowledge delivery	Rich, structured, machine-readable content and context-aware knowledge bases for complex queries and AI summaries.	Agent references enterprise knowledge graph, wikis and previous tickets to answer questions associated with a particular service being offered for purchase.
Integrated transaction completion	<ul style="list-style-type: none"> Seamless integration with external partners (e.g., payment systems) for transaction/service completion. Agentic AI-enabled support for error handling and integrated services. 	Integrated transaction completion by enabling AI agents to securely execute payments through tokenization, conversational AI platforms and enterprise workflows.
Multimodal interaction	Ability for users to interact across channels and formats (text, voice, images, documents, screen context), while maintaining context continuity as users switch modes.	A shopper uploads a picture of a beige shirt they saw on display, and asks the agent to help find similar shirts but in a different color.
Measurement and experimentation	Continuously monitoring engagement metrics (e.g., completion rates, drop-off points) and autonomously triggers A/B experiments on content layout, sequencing or interaction design.	To improve onboarding FAQs, the platform tests agent tool selection. Variant A enables "summarization + semantic search." Variant B adds "workflow executor for account settings."

Dimension two

Operability for external agents: The ability of external agents to interact with the digital channels and complete journeys on behalf of the user.

Capabilities	Description	Examples
Structured content and semantics	<ul style="list-style-type: none"> Web structure, metadata and semantic tagging ensure reliable parsing and discoverability for external agents. Structured indexing for precise retrieval. 	Uniform metadata schema enables easy cataloguing of images for a university digital asset library.
Machine-readable policies and protocols	Explicit, machine-readable rules and documentation for external agent interaction and safe operation.	API usage policies that inform legitimate bots on how to access and index a large multimedia archive.
Standard agent protocols	<ul style="list-style-type: none"> Standard protocols (e.g., MCP) for context exchange between agents and platforms Interoperability with major agent ecosystems for seamless integration. 	Using a standard calendar protocol so external scheduling agents can add or update appointments in real time.
Agent navigation and actionability	<ul style="list-style-type: none"> APIs and webhooks designed for task automation and action-triggering by external agents. Multistep workflows supported with minimal latency and robust error handling. 	Secure REST APIs that allow agents to request shipment status from logistics firm.



Dimension three

Trustworthiness: Trust, safety and compliance features underpin all agentic-enabled experiences, confirming digital channels are robust and ethically aligned while expenses are managed.

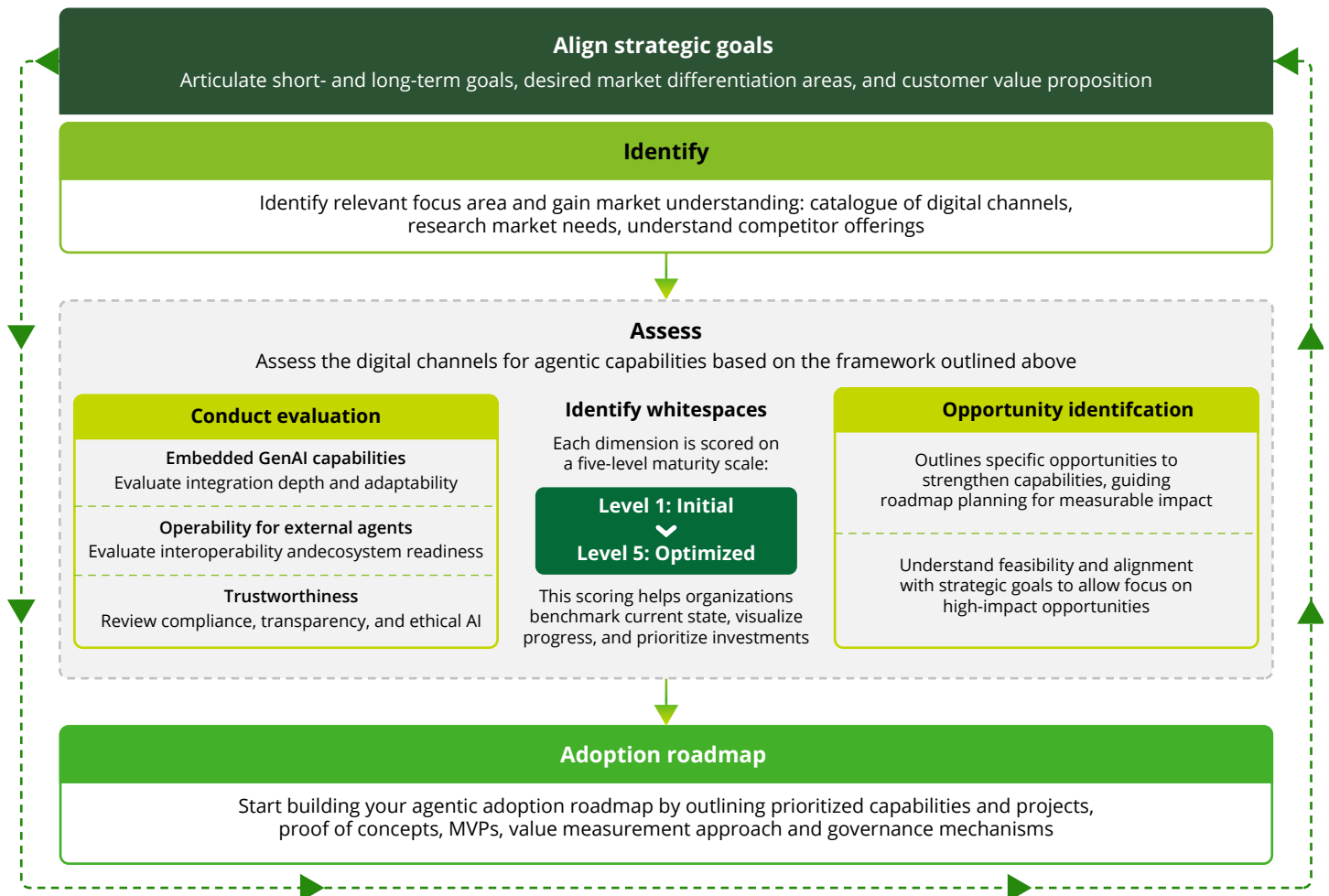
Capabilities	Description	Examples
Governance, safety and brand control	<ul style="list-style-type: none"> Enforce governance mechanisms that guarantee consistent and accurate outputs, prevent hallucinations, and uphold ethical principles. Strict adherence to brand guidelines, automated compliance checks, robust guardrails and clear accountability frameworks. 	Moderation filters and approval workflows for community submissions on a news aggregation website.
Performance	High availability and low latency for all users regardless of device, location or ability.	Customer support chatbot that responds within one second and maintains 99.99% uptime globally, ensuring quick resolution for users on mobile, desktop or other assistants.
Ethical and regulatory compliance	<ul style="list-style-type: none"> Built-in compliance with regulatory standards (e.g., GDPR, PCI). Security measures to protect data integrity and prevent unauthorized access. 	User consent management tools supporting regional privacy regulations for interacting through agents.
Observability and accountability	Monitoring tools for tracking agent actions and system performance, with clear attribution for auditability.	An e-commerce company implemented trails for rollback, audit logs, and guardrails for promotions (BOGO, timed discounts).
Cost management	<ul style="list-style-type: none"> Guardrails to ensure AI integration is financially sustainable and does not lead to cost overruns. Capabilities implemented to balance quality and speed while maintaining budgetary control (e.g., tiered models, caching, prompt optimization). 	A health care provider optimizes AI prompts to minimize token usage in patient data analysis, ensuring efficient use of resources.
Scalability and adaptability	Channels remain reliable as demand, data and policies change—handling spikes without degradation, adapting models and guardrails to new contexts, and preserving security, fairness and auditability at scale.	During peak usage, an agent automatically simplifies the task flow (e.g., collapses noncritical steps, offers one-tap shortcuts) and adapts to the user’s device and preferences.
Data quality and provenance	<ul style="list-style-type: none"> Validation of data accuracy, completeness and timeliness for reliable operations. Provenance tracking and version control to ensure authenticity and trust. 	Automatic versioning and audit logs for data entries contributed to a shared scientific research database.

Digital channel assessment and roadmap planning

Embedding agentic AI at scale requires a clear, structured and honest assessment of your company's current-state capabilities—and a clear view of where its high-value opportunities are. It then requires a roadmap that balances speed with an architecture that embeds governance and builds trust that enterprise-scale AI demands. Enterprises that move decisively will likely redefine

next generation of customer experience. Enterprises that treat agentic AI as a point-in-time technology initiative, rather than a sustained capability-building effort, will consistently underdeliver on the promise. The graphic below outlines our recommended process to get started.

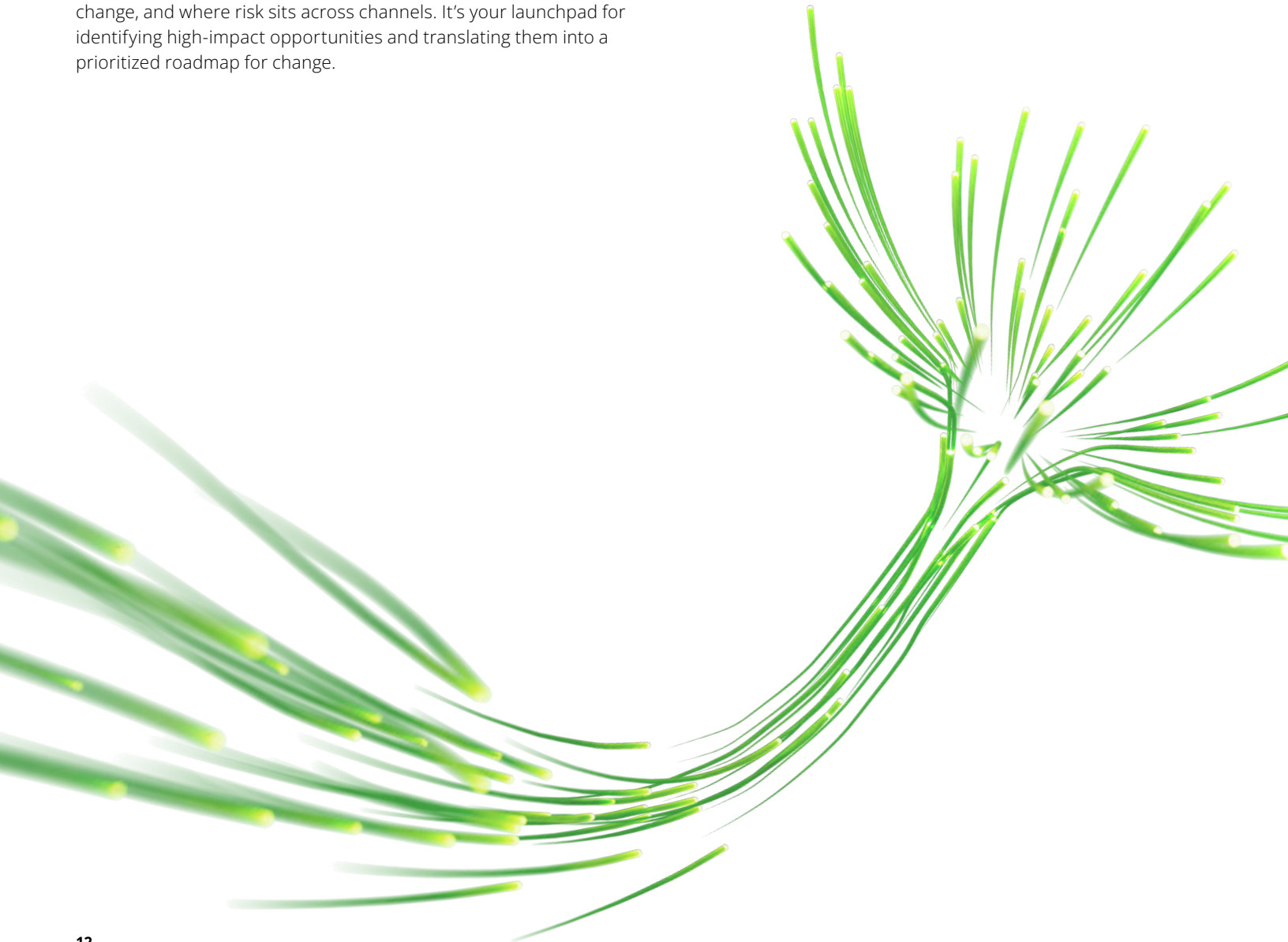
Figure 5



The road ahead

Successfully adopting agentic AI solution into digital channels isn't just about technology—it involves treating agentic AI as a strategic capability, not a point solution. It requires a structured, multidimensional approach built with embedded capabilities, operability and trustworthiness. Together, these dimensions can make agentic AI solutions robust, scalable and truly impactful. They can help organizations accelerate innovation, improve customer experiences, and build lasting trust as expectations evolve.

To move from vision to execution, start with an agentic AI readiness assessment to help you clarify what's ready now, what must change, and where risk sits across channels. It's your launchpad for identifying high-impact opportunities and translating them into a prioritized roadmap for change.



Contacts

Siva Muthu

Principal
Deloitte Consulting LLP
smuthu@deloitte.com

Anantha Ramadas

Managing Director
Deloitte Consulting LLP
aramadas@deloitte.com

Jayanta Ghosh

Managing Director
Deloitte Consulting India Pvt. Ltd
jaghosh@deloitte.com

Harshad Deshpande

Manager
Deloitte Consulting India Pvt. Ltd
hadeshpande@deloitte.com

Acknowledgements

The authors would like to thank **Akash Padhi** and **Vishal Vangara** for their contributions to this article.

Endnotes

1. AI Browser Market, "[Global AI Browser Market Size](#)," July 2025, accessed November 24, 2025, gated.
2. Deloitte, "[AI trends 2025: Adoption barriers and updated predictions](#)," September 15, 2025, accessed March 31, 2026.



As used in this document, "Deloitte" means Deloitte Consulting LLP, a subsidiary of Deloitte LLP. Please see www.deloitte.com/us/about for a detailed description of our legal structure. Certain services may not be available to attest clients under the rules and regulations of public accounting.

This publication contains general information only and Deloitte is not, by means of this publication, rendering accounting, business, financial, investment, legal, tax, or other professional advice or services. This publication is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your business. Before making any decision or taking any action that may affect your business, you should consult a qualified professional advisor. Deloitte shall not be responsible for any loss sustained by any person who relies on this publication.

Copyright © 2026 Deloitte Development LLC. All rights reserved.