

kyndryl.

From Promise to Practice:

The Realities of Scaling Agentic Experiences

A report from Kyndryl's Human Experience Research

Table of Contents

01

The adoption reality

02

What it takes to be customer-ready

03

The work shift

04

Scaling responsibly

05

Brand and AI-mediated experience

06

The 9Es Framework

07

Implications for leaders

08

How Kyndryl helps

09

The Human Experience Expert Exchange

Foreword



As I speak with leaders across industries about agentic AI, I hear a consistent mix of optimism and unease. The core challenge is clear: success depends not just on what the technology can do, but on whether it can be turned into experiences that people trust, adopt and value. That requires more than new tools. It requires rethinking journeys, modernizing data foundations, clarifying governance and preparing employees to work differently.

What this research reinforced for me is that experience design is central to whether AI investments deliver value. At Kyndryl, we bring experience design and enterprise technology together every day to help organizations turn bold ambition into real-world outcomes.

We see that the organizations making the strongest progress are not starting with automation for its own sake. They are starting with the experiences they want customers and employees to have, and then using AI to help deliver them more intelligently and consistently, and at greater scale.

They also recognize that customer experience and employee experience are deeply connected. When employees cannot trust the systems around them, customers experience the result. The real work now is turning AI ambition into experiences that are trusted, effective and built to deliver value at scale.

I'm deeply grateful to the experts who shared their candid, unfiltered feedback throughout this research. Their willingness to speak honestly about what is working, where progress is stalling and what still feels unresolved made this report far more grounded in the realities leaders are actually navigating. My hope is that their perspectives provide experience leaders with practical guidance, sharper insight and the confidence to make choices that lead to stronger outcomes and greater business impact.

— Jessica Saperstein

*Global Head Experience Advisory
& Kyndryl Vital Lead for Americas*

Introduction

There's a widening gap between how organizations believe they are performing and what customers and employees actually experience day-to-day. Leaders often have strong intentions and meaningful technology investments underway to improve the experiences they deliver. Yet friction persists, trust erodes and small breakdowns compound across the journey. We launched Kyndryl's **Human Experience Expert Research** to ground the conversation in real-world practice: what experience leaders are doing that works, where momentum stalls and what it takes to scale beyond pilots.

This report captures what senior experience leaders are learning as they move beyond generative AI experimentation toward agentic experiences capable of delivering customer outcomes at scale. It synthesizes the practical constraints and design requirements that determine whether agentic AI becomes a front-end novelty — or a true end-to-end experience advantage.

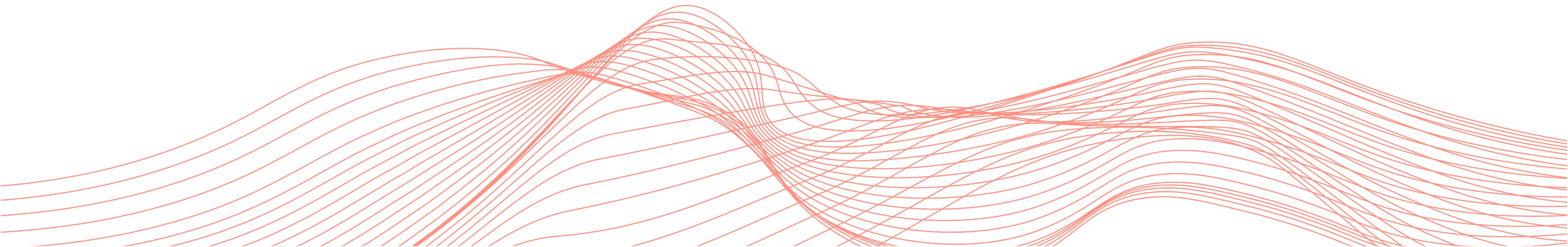
Findings are based on 21 in-depth interviews conducted from January through April 2026 with senior executives spanning CX, marketing, digital, data, transformation, product and operations leadership (including C-level, SVP/EVP and functional heads).

Interviewees represented a cross-section of industries — life sciences and healthcare, financial services and insurance, retail and consumer, energy, telecommunications, technology, and professional services — with leaders based in the U.S., the U.K. and Ireland.

Across industries, experience leaders are converging on a hopeful possibility: that agentic AI can effectively close the gap between experience ambition and experience delivery. Practical applications are growing. Early examples include AI agents that can reduce friction across critical healthcare processes, accelerate customer onboarding in financial services, and fundamentally transform commerce into a proactive and intelligent experience.

But most organizations are not yet customer-ready. They are piloting, bolting capabilities onto legacy journeys and discovering — in real time — that the biggest obstacles are orchestration, trust and operating-model change.

Drawing on in-depth interviews, this research surfaces the practical patterns behind what scales — and what stalls — when organizations move from promise to practice. The findings isolate the drivers of successful agentic-enabled experiences (captured in the 9Es) and show why leaders are shifting focus from targeted use cases to end-to-end outcomes that earn trust at scale.



01

The adoption reality: Ambition is high. Deployment is not.

CXOs consistently express confidence in the promise of agentic AI, especially for experience-led, outcome-oriented workflows. They see agents as the path beyond static automation toward systems that can reason, orchestrate and adapt across the entire customer journey. Urgency is rising to capitalize on this technology.



Every company is becoming a technology company and an AI company. This feels like a Kodak moment — either you embrace the technology and do big, meaningful things, or you get left behind.

- Head of Human-Centered Design
(Energy Sector)



You have to evolve or die in our industry. Push into the unknown, or you won't exist next year.

- CEO (Professional Services)

Most leaders describe their current state as piloting, learning or layering generative AI on top of existing processes. In other words: organizations are proving point capabilities, while fully orchestrated, end-to-end agentic experiences remain the exception.



The willingness is there, but the readiness is not. In a company like ours, if someone tells you this will take a year, it's really a three-year journey — because you're changing platforms, data and how the organization works.

- Head of Marketing
(Specialty Chemicals)

What breaks teams out of pilot mode is not another proof of concept—it's a leadership decision to re-architect the journey and commit resources to the hard integration work.



You can't stay in pilot mode forever. At some point leadership has to commit and say: 'We're doing this.' Without that, you'll never achieve the end-to-end agentic experience.

- HCOO (Telecommunications)

This gap is driven by execution complexity:

Integrating platforms, rebuilding data foundations, redesigning workflows and establishing the governance and operating model required for agents to act end to end.

As one experience leader put it, **“The ambition is there — but we're baking it in, not transforming yet.”**



02

What it takes to be customer-ready

Readiness: Usable data, integration and organizational friction

Despite rapid advances in AI, data and technology readiness varies dramatically across organizations.



Whether data is ready for AI isn't about volume — it's about digitization, security and whether we're comfortable trusting AI with critical infrastructure.

- *Head of Human-Centered Design, (Energy Sector)*



If the data wasn't built AI-first, it becomes a huge roadblock. We've seen cases where millions of lines of data had to be restructured over 18 months — and the models still struggled to understand the nuances.

- *Chief Innovation Officer (Professional Services)*

As one healthcare leader put it:



On a scale of one to five, we're probably a solid two when it comes to data readiness. We can answer simple questions well, but the moment it gets complicated — like explaining a bill — we still have a lot of work to do.

- *Chief Customer Experience Officer (Healthcare)*

A retail leader made the same point more bluntly:



You can have a lot of data, but until it's clean, consistent and consolidated, you can't truly activate it for AI. The biggest gap isn't technology — it's making the data usable.

- *Chief Marketing Officer (Consumer Services)*

Another leader noted that agent design can act as a forcing function for better data practices:



It's a mixed bag — some data is mature and ready to use, some isn't. But conceptualizing agents actually forces us to clean up our data management practices because we have to."

- *Head of Strategy & Transformation (Media)*

Surprisingly, leaders point less to models and more to organizational friction as a key barrier. Common challenges include:

- Fragmented data ownership
- Legacy systems that resist orchestration
- Siloed teams with conflicting incentives



There is no firm at scale — ours or any other — that has one monolithic platform where you just spread AI peanut butter and go. Everyone has legacy systems and fragmented data.

- *EVP Corporate Strategy (Wealth Management)*

Several leaders observed that culture and operating models slow progress more than the technology itself. Organizations with modern, cloud native foundations feel structurally advantaged; others struggle to move beyond isolated pilots.

As one CXO warned, **"You can make mistakes faster with AI if your foundations aren't right."**



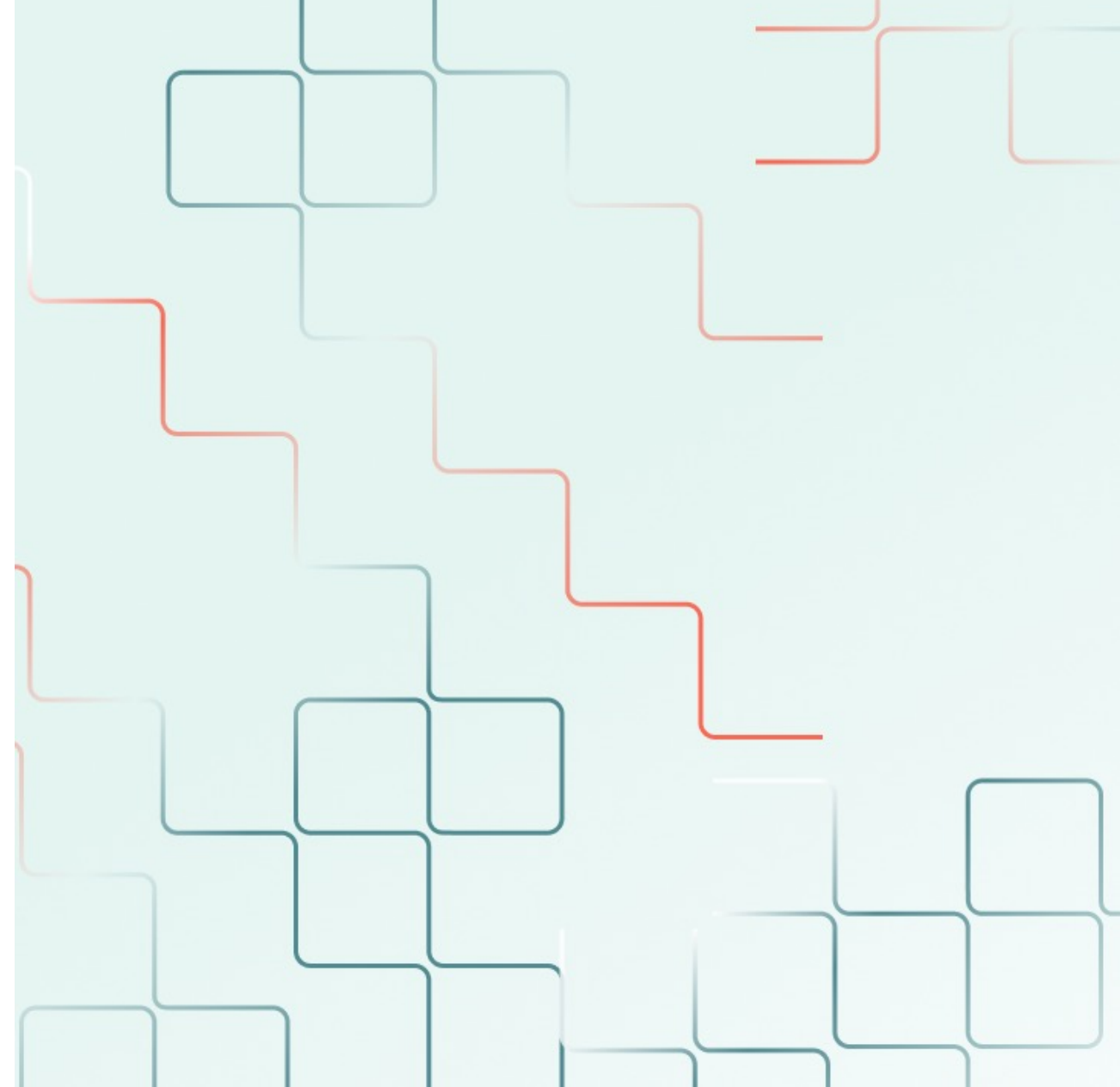
It's not the IT infrastructure that's the limiting factor – it's people. Trusting the AI, not being threatened by it and being trained to actually use it. In many cases, AI is competing against existing revenue models built on hours and headcount

- Global VP CX (Healthcare)

The failure mode: Fragmented journeys and broken handoffs

Across interviews, CXOs repeatedly returned to the same constraint: customers do not experience “channels,” but most organizations still operate and measure experience through channel- or function-based structures. The result is a fragmented journey where context degrades at each handoff – between digital and human support, between service and fulfillment, and between front-end interaction layers and the systems where work actually gets done.

Leaders describe fragmentation as more than inconvenience. It produces failure patterns that customers read as unreliability: repeating information, restarting steps, getting handed off across teams, or receiving answers disconnected from prior interactions. Over time, these breakdowns erode confidence, drive abandonment and shift the customer's perception of the brand from “helpful” to “hard to do business with.”



Multiple examples of the lack of continuity in journeys were cited by the leaders we spoke with:

Customers must re-authenticate, re-verify or re-state intent when moving across touchpoints. They often experience the journey as multiple disconnected steps rather than one flow.



“There’s so much friction in healthcare. There’s so much homework we put in the customer’s lap just to get answers to basic questions —never mind when they’re in emotionally driven moments.”

- Chief Customer Experience Officer (Healthcare)



Digital tools can answer questions, but cannot complete work when downstream processes still rely on queues and handoffs.



You can have a great experience up front, but if that request then goes into a queue and sits there for ten hours, that’s not great.

- Head of Innovation (Retail Financial Services)

Human agents cannot see the full interaction history or the system-of-record status in real time, forcing manual workarounds and rework.



The highest-value interaction in wealth management is a face-to-face meeting between an advisor and a client. If we can’t easily answer how many of those happen and what clients did before and after that meeting, we have a serious gap — not just in data, but in workflow and AI readiness.

- EVP Corporate Strategy (Wealth Management)

Policies and exceptions are handled inconsistently across channels, creating unpredictable outcomes and increasing the need for human escalation — especially when an AI-enabled front end cannot reliably carry a case through to completion.



We got lost in the hype. The AI wasn’t accurate enough, and any time we saved upfront came back as rework on the back end.

- Chief Customer Experience Officer (Healthcare)



This finding helps explain why many current deployments plateau at “assistive” value: they improve the interface without changing the end-to-end flow. CXOs are not looking for isolated moments of intelligence; they’re looking for experiences that connect across systems and handoffs and still hold together from start to finish.

Agentic AI earns its value when it improves journey continuity — maintaining context, triggering the next best action across systems and managing clean escalation when humans need to take over.

03

The work shift: From tasks to outcomes to scalable CX

From tasks to outcomes: A fundamental shift in how work gets done

A defining theme across interviews was that agentic AI changes not just how tasks are automated, but how work gets done.

Traditional automation focuses on breaking work into steps. Agents invert that logic. They start with the desired outcome and dynamically determine how to get there – across data, systems and human handoffs.



Most organizations are still very process-focused: step A, step B, step C. What excites me about agentic AI is the shift to being outcome-focused – letting agents figure out how to get there, as long as the end result is right.

- Chief Data Officer (Insurance)

This shift is particularly resonant in complex processes – such as claims processing, risk assessment, customer onboarding or sales orchestration – where rigid workflows cannot account for real-world variability. CXOs view agentic systems as a way to re-architect work itself, not just make existing processes faster.

The shift to scalable, high-performance customer experience

Leaders consistently described a new reality: we’re moving from an era where customer experience was largely constrained by channels, headcount and brittle automation to one where experiences can be continuously optimized. This is because AI can absorb complexity that previously made experience ambitions too slow or too expensive to deliver at scale.



AI changes the speed of how quickly people can engage and adopt, but equally, the speed at which things can go wrong. That’s the balance companies are working through right now.

- Head of Marketing (Technology)

Instead of designing a “perfect journey” on paper and then struggling to implement it across fragmented systems, agentic capabilities enable leaders to deliver on long standing CX goals: personalization beyond segments, proactive service and consistent, end to end resolution. At the same time, agentic AI reduces the operational burden on frontline teams. Leaders see this as the moment CX shifts from a set of aspirations to a discipline of repeatable, measurable performance.

This shift shows up not only in how leaders talk about CX, but also in how they measure AI investment:



Right now, we measure success by usage – chat volume across Gemini, ChatGPT and our internal tools. But over time, volume won’t be success. High volume is actually a sign of an inefficient experience.

- Head of Human-Centered Design (Energy Sector)



We don't measure AI with its own standalone business metrics. AI is an enabler of delivering our broader strategic and business outcomes – it has to justify itself through the same investment and value framework as everything else.

- Head of AI & Innovation
(Retail Financial Services)

Several leaders described this maturity shift explicitly:



We've matured past the CX theater phase – doing NPS and surveys for the sake of it. Customer experience is now embedded directly into the commercial model, enabling marketing and sales across digital and in-person channels.

- Head of CX (Life Sciences)

What's improved in this new age (and why it matters):

Efficiency: “High-touch” experiences are easier to deliver with less manual effort as agents handle information gathering, summarization and routine follow through. This allows people to focus on the important moments that require exercising judgment and building relationships.

Effectiveness: Experiences adapt to intent and context – handling exceptions, variability and edge cases – so customers can reach outcomes without getting bounced between steps, channels or teams.

Economic viability: Organizations have a clearer path to funding CX transformation as they prove ROI through internal operations first (EX, service operations, analytics), then reinvest those gains into differentiated customer-facing journeys.

Optimization at scale: Faster learning loops – agents can capture signals, recommend improvements and support iterative journey tuning – make CX improvement continuous rather than episodic.

The takeaway from leaders is that the prize is no longer just better automation. It is a more optimized approach to customer experience that allows organizations to deliver on CX aspirations more efficiently and more consistently with agentic AI. The constraint, however, remains the same: without strong foundations, guardrails and trust, risk increases.

CX as the north star – but EX and operations move first

Customer experience remains the strategic north star for AI investment. Almost every CXO frames their long term ambition in terms of better customer outcomes, differentiation and trust.

Yet in practice, **employee experience and internal operational use cases dominate early deployments.**

Why?

CXOs consistently cite three reasons:

- **Lower risk:** Internal use cases are easier to control and course correct.
- **Clearer ROI:** Productivity, cycle time and decision quality gains show up faster.
- **Regulatory and brand caution:** External CX carries higher trust and reputational stakes.

As a result, teams often start with analytics, research synthesis, sales enablement or service operations. They use these domains as proving grounds before extending agentic capabilities into customer facing journeys.

CX and EX are now inseparable – and work is being rewritten

Many leaders shared that customer experience and employee experience are no longer separable initiatives. In many industries, the “customer experience” is delivered through employees – including advisors, relationship managers, care teams, service agents and field staff – supported by digital tools. When employees are overloaded, forced to bounce between systems, or lack confidence in AI outputs, CX degrades immediately. This results in slower resolution, inconsistent tone and broken handoffs.

Agentic AI makes this linkage even tighter because it changes how work is performed. Instead of employees navigating systems and stitching steps together, agents can gather context, draft outputs and orchestrate next steps – while humans focus on judgment, exceptions and relationship moments.

Several leaders noted that when low-level work is removed, employees become more present with customers, and customers can feel the difference.



AI will be the accelerant to a business transformation we were already driving – and it's rooted in the experience. The real value isn't replacing people; it's enabling them to do work they were never able to get to before.

- COO (Telecommunications)



Agentic AI, for us, is about augmentation and enablement. It's not about removing humans. It's about using technology to help us deliver empathy, understanding and better outcomes at scale.

- Group CTO (Retail Financial Services)

Agentic AI also reshapes the workforce itself. Teams are beginning to define new responsibilities for agent configuration, continuous improvement, human oversight and experience governance. They're also investing in training so employees can trust, verify and effectively partner with agents rather than work around them. However, several leaders cautioned against assuming that new tools automatically simplify work:



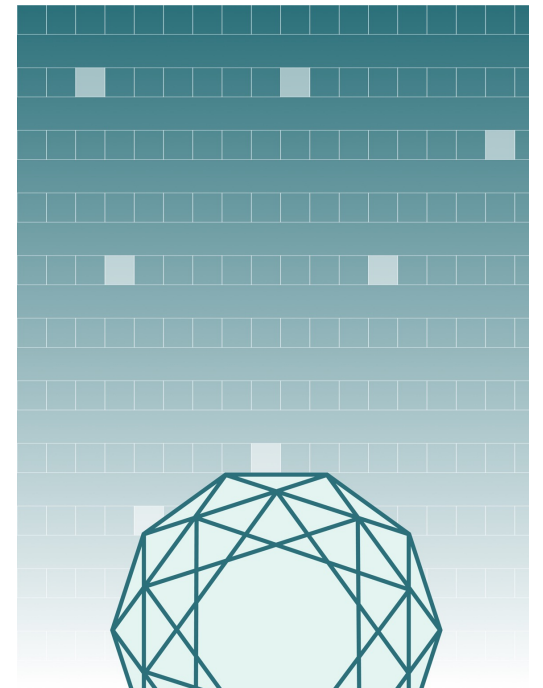
There were big promises with email, then Slack came along. But instead of making organizations leaner, we hired more people to deal with more messages. We didn't actually simplify the work. So I'm skeptical: are we really going to end up with leaner organizations this time, or is AI just another tool that adds complexity?

- Chief Experience Officer (Public Sector)



The agentic workforce wants to work across the entire lifecycle. If you don't redesign how work flows end to end, you're just adding horsepower to a system full of bottlenecks.

- COO (Telecommunications)



Agentic AI reshapes work and accountability:

Roles evolve: Beyond just executing tasks, more emphasis is placed on configuring, supervising and improving agents.

Work gets re-bundled: Outcome ownership shifts across humans and agents, requiring clearer decision rights and escalation paths.

Skills become strategic: AI literacy, domain judgment and experience design become core capabilities for frontline employees and leadership alike.

Metrics must mature: In addition to tool usage, measure success through customer outcomes – such as speed, resolution, and trust – and employee outcomes including time-to-decision, confidence and rework.

Change management is the delivery mechanism: Adoption depends on trust-building, training and workflow redesign.



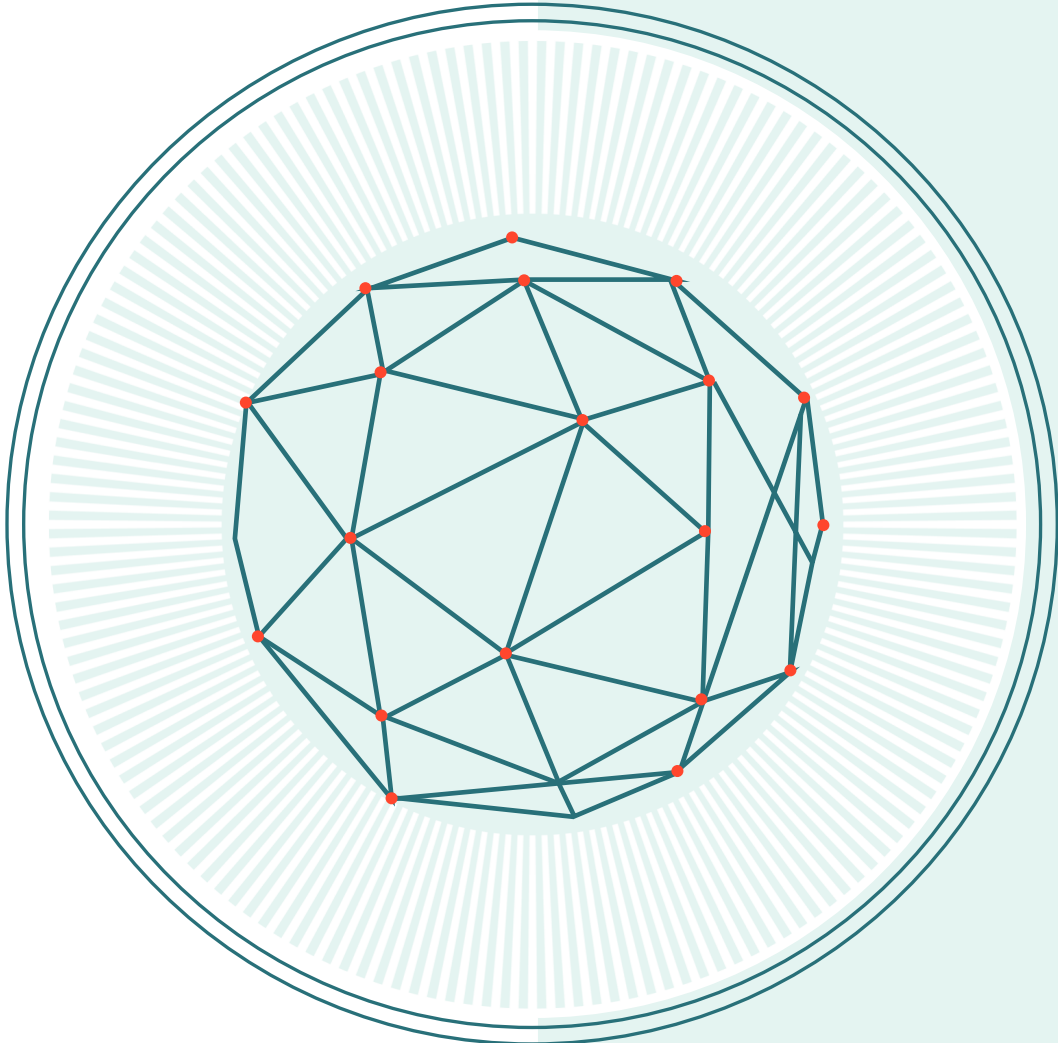
What started as saving relationship managers 25 minutes of write-up time became something completely different. Customers told us our relationship managers were more attentive because they were fully present in the conversation, and we gained entirely new insight into emerging customer needs across the portfolio.

- Head of AI & Innovation
(Retail Financial Services)



Technology should do the low-level work so humans can focus on the high-level work. That's where AI actually improves experience and outcomes."

- Chief Experience Officer
(Public Sector)



04

Scaling responsibly: Governance, literacy and platform choices

Trust, explainability and governance are being elevated to board-level concerns.

As one financial services leader noted:



The words I'm missing in most AI frameworks are governance and explainability. If you can't explain what an agent did and why – especially to a regulator – you won't be able to deploy it at scale."

- Chief Data Officer (Insurance)

A consumer-focused leader described a similar pattern in day-to-day use case design:



A significant number of ideas we brainstorm turn out to be governance problems, not AI-agent problems – or autonomous SaaS problems, not agent problems."

- Head of Strategy & Transformation (Media)

CXOs described the shift from experimentation to scrutiny, with several key questions to address:

- Can AI decisions be explained to regulators, customers and employees?
- Who remains accountable when agents act autonomously?
- How are guardrails defined, monitored and updated over time?



Gathering data and presenting insights is one thing. The hard question is when you push the button and say 'execute.' Who makes the call when agents act? And who's accountable for the outcome?"

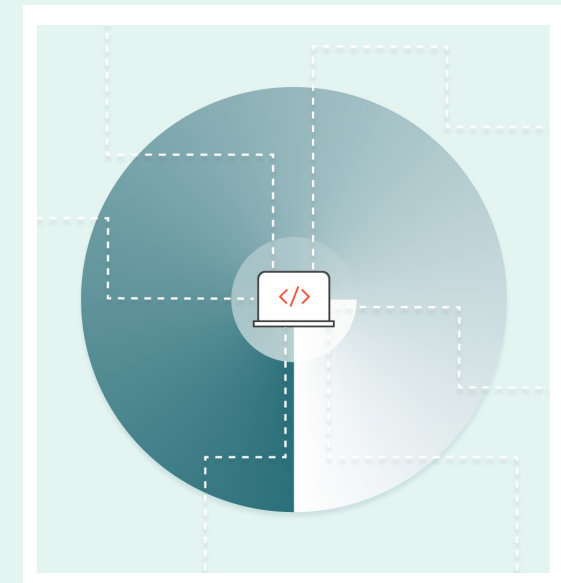
- Head of Marketing (Technology)

Especially in highly regulated and complex industries, human-in-the-loop design is non-negotiable. Rather than a compliance overlay, governance is viewed as foundational to scaling agentic AI responsibly. Especially in highly regulated and complex industries, human-in-the-loop design is non-negotiable. Rather than a compliance overlay, governance is viewed as foundational to scaling agentic AI responsibly.



We had a fully agentic workflow in place, but the accountants refused to use it because they didn't trust the data. We had to reintroduce human steps to build trust – and now the AI actually evaluates itself and explains where humans disagreed and why."

- Head of Human-Centered Design (Energy Sector)



Across interviews, CXOs repeatedly surfaced misalignment in internal AI literacy as a major limiter, often more constraining than technology.

Many organizations believe they should build agentic capabilities in-house. CXOs who have gone deep offer a sobering counterpoint.

Challenges appear at multiple levels:

- Executives struggle to govern systems they don't fully understand.
- Sales and product teams are unable to confidently articulate AI-enabled value.
- Builders are racing to keep pace with rapid model evolution.

Successful agentic platforms require:

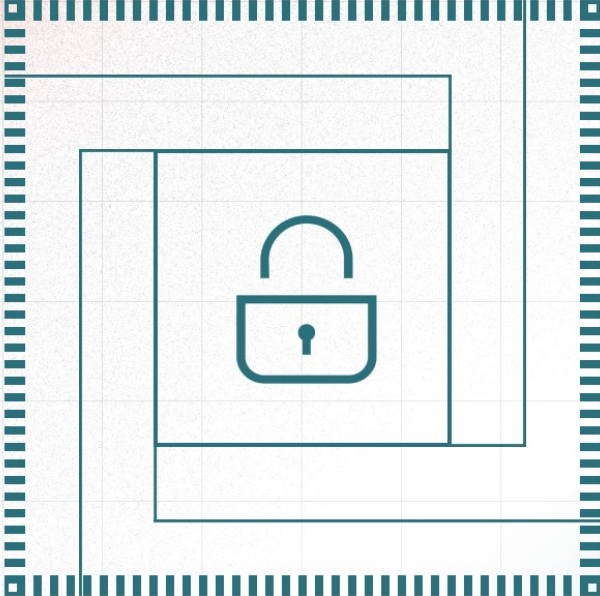
- Significant capital investment
- Multi-year learning curves
- Cross-disciplinary expertise spanning data, domain knowledge, ethics and governance



One of our biggest challenges is education – we're not all speaking the same language. Sales teams don't always understand what they're selling, and developers don't have consistent training, especially as models and tools change faster than we can keep up."

- Chief Data Officer (Insurance)

As a result, point solutions and trusted platforms dominate near-term investment, even among organizations with strong internal engineering talent. Several leaders explicitly questioned the feasibility of building in-house.



05

Brand and AI-mediated experience

CXOs are unanimous on one point: Brand is not being replaced by AI. But it is being reshaped by AI mediated experiences.



The experience is becoming just as important as the brand. The brand stands for something, but experience is how people engage with it, and AI is changing how brands are found, felt and trusted.

- Chief Innovation Officer
(Professional Services)

AI increasingly sits between brands and the people they serve:

- Guiding discovery
- Shaping interactions
- Influencing decisions in real time

One retail leader cautioned:



When these experiences feel confusing, misaligned or untrustworthy, brand equity erodes faster than ever.

- Chief Marketing Officer
(Consumer Services)

A public-sector leader emphasized the speed at which trust can be lost:



From a design standpoint, trust has to come first. Because one poorly designed AI experience can erode years of brand equity in a moment.

- Chief Experience Officer
(Public Sector)

Conversely, well designed AI experiences reinforce trust and differentiation.

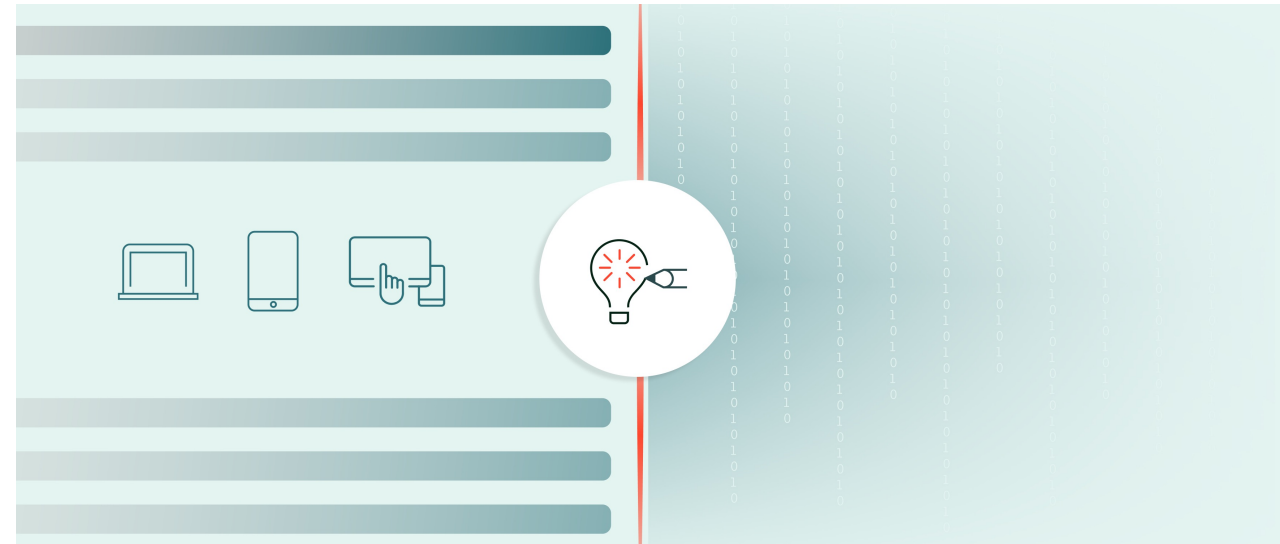


Brand is the promise you make to the market; experience is the payoff. You only earn money when you deliver a great experience — and that is ultimately driven by human emotion, not AI alone.

- EVP Corporate Strategy
(Wealth Management)

Increasingly, AI systems — such as search, assistants, copilots and third-party agents — sit between customers and brands, shaping what gets surfaced, how choices are framed and which actions are taken.

This changes the focus of experience design: **it is about the journey a brand intends to deliver and about how reliably that intent is carried through AI-mediated environments.**

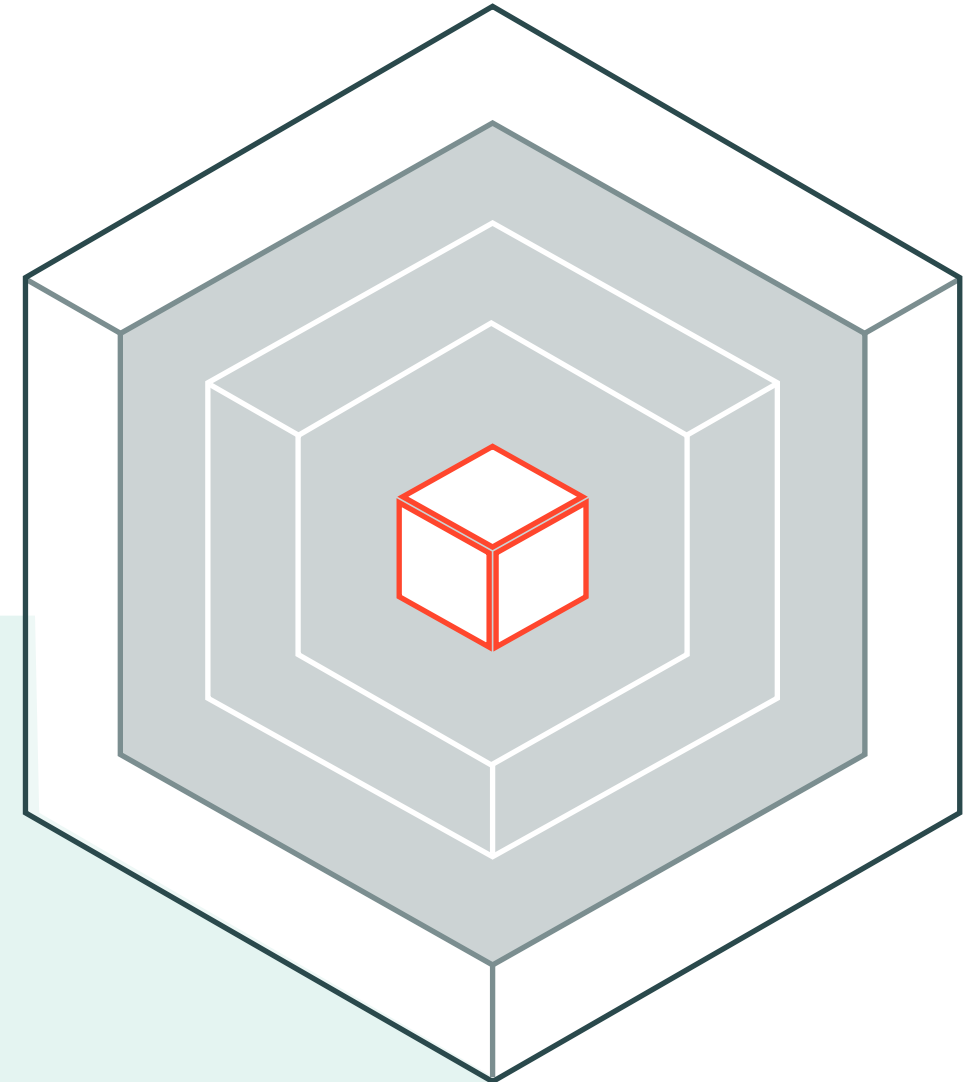


CXOs frame this as both a visibility and trust issue.

When AI systems provide incomplete product facts, misunderstand policies or summarize a brand's value inaccurately, customers experience that as a failure of the brand regardless of where the error originated. As a result, leaders are beginning to treat "AI presence" as an extension of CX, ensuring that product and policy information is structured, up to date and consistent enough that machine intermediaries can represent it faithfully.

Many leaders are shifting from optimizing only what customers see to optimizing what systems can reliably interpret and execute.

This evolution reinforces two broader findings in the research: first, that experience consistency increasingly depends on data quality, orchestration and governance; and second, that competitive differentiation may hinge on who can make their journeys most actionable when AI intermediaries become the default starting point.



These perspectives are clearly reflected in what we heard from CXOs across industries:



ChatGPT and Claude are already training users that they're the new Google. Anything I want to ask, it's going into ChatGPT or Claude or Grok or whatever."

- Chief Experience Officer
(Public Sector)



As you use more AI, you're forced to codify who you are as a brand —mathematically. What words do we use? What tone do we take? What emotion do we want to leave people with? If an agent is going to represent your brand, you have to be able to define it in code."

- Head of AI & Innovation (Retail Financial Services)

The 9Es Framework: From pilot to scale

Introducing the 9Es: Assessing agentic-enabled experiences from pilot to scale

Our research helped us isolate the conditions that determine whether agentic AI meaningfully improves outcomes and earns the trust required to sustain them. We captured these in the 9Es, our practical experience-outcome lens that asks three things: Is the experience optimized? Is it humanized? And is it truly holistic?

The 9Es are a pattern that emerged from the study itself. When we mapped what the most advanced organizations are doing against what laggards are not, the same structure appeared. Organizations delivering measurable, durable results are working across all three rows.



Optimized

Efficiency

Measures how well the agent uses time, computing power, and user input to reach its goal.

Effectiveness

Evaluates if the delivery of intended results are accurate and reliable.

Economically viable

Assesses ROI, cost-efficiency, and scalability in operations.

Humanized

Empathic

Assesses the ability to understand and respond to human emotions and needs.

Ethical

Checks if the agent aligns with social norms, regulations, and ethics.

Empowering

Measures how much the agent enhances user agency, confidence, and capability.

Holistic

Evolving

Measures the ability to learn and improve via feedback or autonomous updates.

Educational

Evaluates how well the agent helps users learn and gain insights through interaction.

End-to-end complete

Assesses whether the agent can complete a full workflow or journey without gaps or handoffs.

What must be true to realize the 9Es:

Leaders consistently named the same prerequisites. Data quality, legacy integration, clear decision rights (human-in-the-loop), and an operating model for monitoring and continuous improvement determine whether pilots translate into durable experience gains. Organizations that skip this foundation are moving in the wrong direction.

A) Prove performance-optimized outcomes (Optimized)

Efficiency: Increased efficiency was the most universally reported outcome in this study. Leaders want experiences that remove friction for customers – fewer steps, fewer handoffs and less waiting – while also reducing manual workarounds so both the journey and the operating model move faster.

However, in high-stakes contexts, they stress that speed can't come at the expense of accuracy or it simply returns as downstream rework. The leaders applying agentic AI most effectively are not stopping at process efficiency. They are asking what the efficiency gain makes possible – for the customer, the employee and the relationship.

Effectiveness: CXOs are pushing beyond task automation toward experiences that deliver the right outcome the first time, especially through variability and exception handling. Reliability – accuracy, consistency and knowing when to escalate – is treated as a prerequisite for increasing autonomy in customer-facing journeys. Yet effectiveness in complex, multi-step processes remains an unsolved problem that will limit organizations from scaling AI. Leading organizations are exploring more deterministic model architectures to address this challenge.

Economically Viable: Many teams start where ROI is easiest to measure – for example productivity or cycle time. They then connect those gains to customer economics – retention, conversion, cost-to-serve and trust – so customer-facing expansion is fundable and defensible. As AI deployments have matured, a consistent tension has emerged: the metrics that justify initial investment are not the same metrics that capture full value. Capturing this value can also be complex. For example, one leader in the clinical research sector highlighted that while AI improves speed and quality, it creates a structural economic challenge, directly compressing the revenue of organizations whose commercial model is built on the billing generated by people, hours and tasks.

B) Design for trusted, human-centered experiences (Humanized)

Empathic: Whether in support, sales or guidance, leaders want agents that understand tone, intent and urgency – and know when to slow down, clarify or escalate rather than pushing customers through brittle scripts. Brand clarity is essential: you cannot design an empathetic AI experience if you do not first know who you are as an organization.

Ethical: While every organization represented in this study has an ethical position on AI, few have translated that position with operational specificity. CXOs raised concerns about bias, misuse and unintended consequences, plus the need for transparency and consent. As systems become more autonomous, leaders also want clear accountability (who owns decisions), auditability (what happened and why), and defined escalation/human-in-the-loop thresholds to protect customers and brand equity. Leaders are treating trust as a design requirement and an operating requirement.

Empowering: The best agentic experiences increase user agency. They help customers self-serve with confidence through clear options and explainable recommendations, and help employees act faster with better context. Many organizations first empower employees, then extend agency outward as trust grows.

C) Orchestrate end-to-end delivery and continuous improvement (Holistic)

Evolving: The ability to learn and improve via feedback and autonomous updates is a critical element for agentic experiences. Most organizations work to keep guardrails current, retrain models and update content. But the most advanced organizations have a more ambitious definition of what it means to evolve: they are actively building toward autonomous workflows.

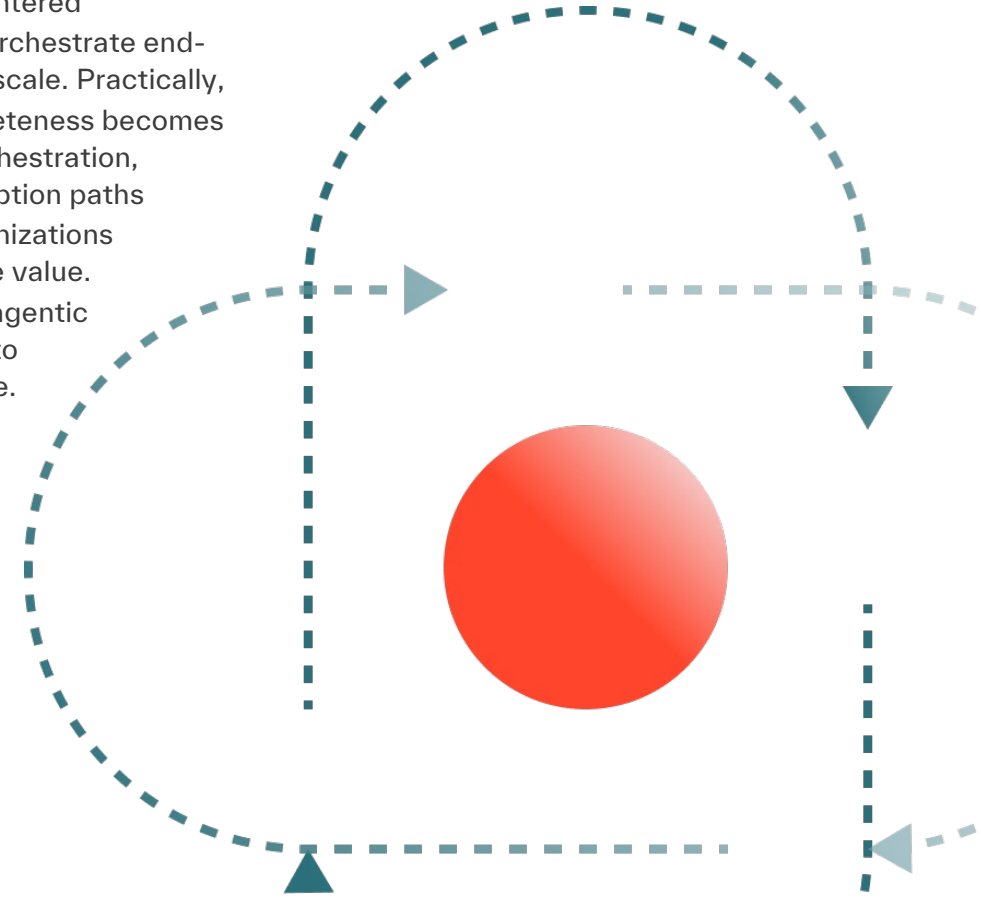
Educational: Two distinct educational dimensions emerged from the study. Internal AI literacy includes building the shared language, capability and judgment that AI-led transformation requires.

In parallel, customer-facing education involves helping people understand what AI is doing on their behalf, why it is making the recommendations it makes, and what users' options are so they understand and trust the experience. Educational design is not a feature. It is a trust-building mechanism.

End-to-end completeness: Because customers experience the journey as one continuous flow, end-to-end completeness – meaning the seamless connection of data, systems and human handoffs – was identified by leaders across every industry as the most aspirational dimension of the framework. It's also the least achieved due to challenges where omnichannel breaks (e.g., digital-to-human or digital-to-in-person handoffs). Agentic AI can help close those gaps, but end-to-end completeness is also an organizational design problem that technology cannot solve on its own.

Taken together, the 9Es explain why more pilots are rarely the answer.

CXOs are calling for a balanced playbook: prove performance-optimized outcomes, design for trusted, human-centered experiences, and orchestrate end-to-end delivery at scale. Practically, end-to-end completeness becomes a stage gate: if orchestration, handoffs and exception paths aren't solved, organizations plateau at assistive value. This is what turns agentic AI from promise into repeatable practice.



07

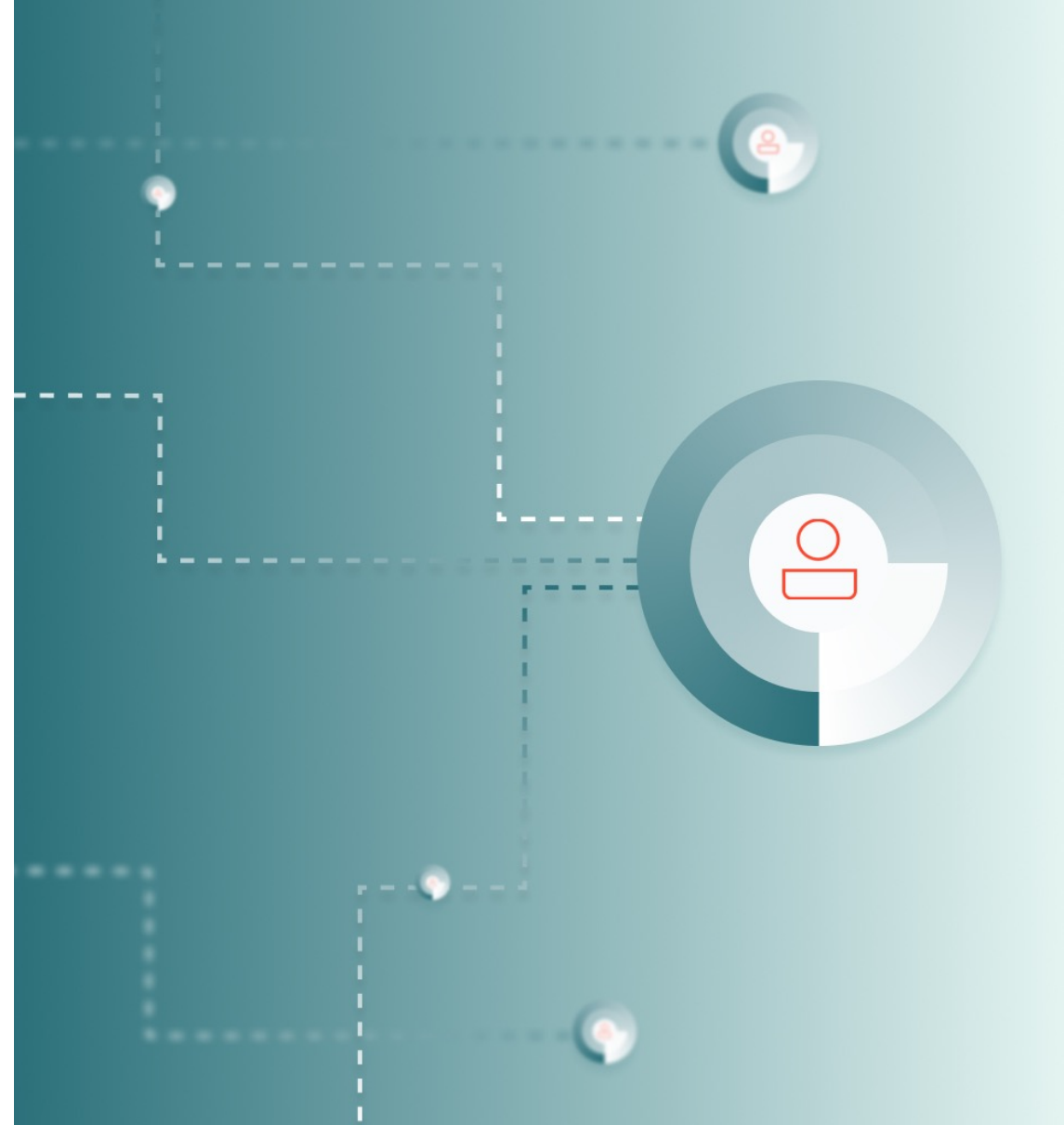
Implications for leaders

The story emerging from experience leaders is one of realism. Industry specific insights –from healthcare, retail and financial services – underscore that while the contexts differ, the leadership imperatives are strikingly consistent.

The leaders who move fastest will not be those with the most pilots. They will be those who:

- Design for outcomes
- Invest in readiness
- Treat governance as an enabler
- Build AI literacy as deliberately as they build technology

The success that comes from deploying agentic AI will hinge on organizational readiness, governance and human alignment.



08

How Kyndryl helps

Kyndryl helps organizations move from pilots to customer ready, agentic experiences by redesigning how journeys, systems and work operate together in the real world.

What we heard clearly in this research is something we see every day: agentic AI breaks down when it meets fragmented systems, unclear accountability and operating models that were never built for autonomy. Kyndryl's approach is grounded in decades of experience running complex, mission critical environments and architecting them so new capabilities can be integrated reliably at scale.

Designing for orchestration and completion, not just interaction

We help define how agents, humans and enterprise systems work together from intent to execution – clarifying handoffs, escalation paths and decision boundaries so work doesn't stall in queues or fall apart across teams. This is where our experience running large-scale operations makes the difference.

Building trust and governance into how the system runs

Drawing on the Kyndryl Agentic AI Framework, we embed human-in-the-loop controls, explainability and accountability directly into production systems. Governance isn't treated as a policy layer but prioritized from the start, an especially critical consideration in regulated and high-stakes settings.

Making data usable in moments that matter

Kyndryl helps organizations move beyond “having data” to using it confidently in live experience moments – addressing access, quality, security and real-time retrieval across legacy environments so agents and people can act with consistency and confidence.

Prioritizing the journeys that matter

Instead of spreading effort across dozens of pilots, we work with leaders to focus on the few high-value journeys where end-to-end completion, reliability and trust make a measurable difference – for customers and for the business.

Shifting measurement from activity to outcomes

We help teams move beyond AI usage metrics to what truly signals progress: resolution speed, completion rates, rework reduction, trust signals and employee confidence. These measures create the feedback loops needed to continuously improve journeys without increasing risk.

Where experience is critical, Kyndryl Vital redesigns the work behind it. Through Kyndryl Vital, we focus specifically on experience – redesigning workflows, roles and decision rights so employees can partner effectively with agents. When people spend less time navigating systems and more time exercising judgment and empathy, both EX and CX improve together.

At Kyndryl, we don't just help organizations deploy agentic AI – we help them run it.

The result is agentic experiences that are scalable, trusted and measurably better for customers, for employees, and for the business over time.

The Kyndryl Human Experience Expert Exchange

The Kyndryl Human Experience Expert Exchange is a peer forum for CXOs, CMOs and experience leaders focused on what it takes to move from experimentation to agentic, end-to-end experiences.



Exchange Real-world Insights

Participants exchange real-world insights, perspectives and strategies with trusted peers across industries.

Kyndryl's AI Innovation Labs

Sessions take place virtually and in-person at Kyndryl's AI Innovation Labs.

Established Communities

Human Experience Expert Exchange communities are being established in the U.S., Canada, Latin America and Europe.

Senior Experience Leaders

Participation is open to CXOs, CMOs and senior experience leaders from large enterprises.

Foster Open Dialogue

Select members of the community convene virtually and in-person in sessions designed to foster open dialogue around today's most pressing Customer and Employee Experience challenges.



© Copyright Kyndryl Inc. 2026. All rights reserved.

Kyndryl is a trademark or registered trademark of Kyndryl, Inc. in the United States and/or other countries. Other product and service names may be trademarks of Kyndryl, Inc. or other companies.

This document is current as of the initial date of publication and may be changed by Kyndryl at any time without notice. Not all offerings are available in every country in which Kyndryl operates. Kyndryl products and services are warranted according to the terms and conditions of the agreements under which they are provided.

The performance data and client examples cited are presented for illustrative purposes only. Actual performance results may vary depending on specific configurations and operating conditions. All statements regarding Kyndryl's future direction or intent are subject to change or withdrawal without notice, and represent goals and objectives only.