

REPORT

# Beyond customer obsession

Where data, AI,  
and empathy  
converge



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For customer-obsessed firms, customer centricity is not a slogan or a program: it is the North Star. Virtusa believes the winners of the next era will be the organizations that embed deep customer understanding into every decision, process, and investment.

This is not about incremental improvement; it's about designing enterprises where customer insight is the primary driver of strategy, execution, and growth. Many companies are already on this journey, but only a small minority are truly leading it. **Across industries**, organizations such as American Express,<sup>1</sup> Capital One, and Uniqlo<sup>2</sup> share a defining mindset: data is not the exhaust of operations; it is the oxygen of strategy. These firms treat **customer data** as a continuously flowing strategic asset, shaping everything from product design to sales and marketing strategies.

Uniqlo offers a clear example. By deploying **radio frequency identification (RFID) at scale**,<sup>3</sup> applying AI-driven sentiment analysis across tens of millions of customer signals, and using real-time journey analytics, the company continuously fine-tunes customer experiences. The payoff is not limited to efficiency gains. It shows up in sustained growth, stronger brand loyalty, and widening competitive distance.

Virtusa's research of 300 U.S. firms across industries reveals a pronounced and growing gap between leaders and laggards in customer-centricity and the processes that support it. **Only 14% of organizations qualify as leaders.** The difference is not simply technology adoption, but what leaders do with insight once they collect and process it.

Strong data foundations are table stakes, but they are not enough. Leaders go further by transforming customer insights into empathy. They uncover patterns others miss: the subtle signals embedded in how customers behave, decide, and feel across channels. The firms most likely to thrive are those that operationalize empathy at scale. This means deeply understanding customers across every moment, interface, and interaction and embedding that understanding into daily decision-making. This capability has direct implications for performance.

Our research shows **leaders deploy AI at roughly three times the rate of laggards.** More importantly, they use AI with intent: to sharpen relevance, anticipate needs, and enable faster and better decisions at scale. Advances in cloud platforms, hyperscaler computing, and AI (traditional, generative, and now agentic) have started to trigger a fundamental reimagining of work. Enterprises can now operate at a different metabolic rate: faster decision cycles, hyper-personalized engagement, and operating models that scale without linear cost growth.

Our research found AI tools embedded across the core customer-facing functions (sales, marketing, service, and product). What changes next is the scope and speed of impact as AI's second act dawns, agentic AI. This is not a marginal improvement or a service upgrade. Agentic AI reengineers workflows end to end, changes the interplay between people and machines, and reshapes how work creates value. Role-based personalized agentic systems can reshape day-to-day work, supporting better decisions, reducing friction, and freeing people to focus on judgment, creativity, and relationship-building. The leadership question is no longer whether to optimize legacy processes, but whether the organization is prepared to redesign the architecture of work itself.

Agentic AI will act as a force multiplier on process-heavy work, collapsing cycle times and increasing precision across everything from customer onboarding and service resolution to personalization and product innovation. The functions assessed in this research will look fundamentally different in months, not years. Virtusa's research shows that 89% of leading firms are strategically ready to deploy agentic AI—nearly three times the rate of our laggards. Leaders will not simply pull ahead. They will accelerate away. Enterprises must make sure they are on the right side as the AI era unfolds.

# Priming the enterprise for growth

The age of customer experience is ending. The age of customer-centricity is beginning, and the most customer-centric companies obsess about their customers, from what they want to what they say, and how they feel.

Customer experience is about making moments delightful; customer-centricity is about designing the entire enterprise around the customer. It's not a department or a KPI: it's the business model for the AI era. Virtusa believes firms that thrive will be those that weave customer understanding into every decision, process, and investment.

Since 2024, Virtusa has been conducting research on the degree to which customer data and AI can improve customer-centricity in five key industries (banking, insurance, healthcare, life sciences, and telecom) and what separates the most customer-centric from the least.

Our first **thought-leadership study** revealed that between 2020 and 2024, the most customer-centric companies in those five major U.S. industries grew **over four times faster** than the laggards. Not twice, or three times, but four. Why? Because they've mastered the art of turning data into empathy. Capital One doesn't just issue credit; it uses digital signals to make borrowing feel more human. Uber doesn't sell taxi rides — it sells frictionless mobility. And The New York Times has reinvented the daily paper into a living feed of personal relevance.

What companies like Uniqlo, Capital One, and The New York Times do is, they obsess about their customers, treating data as core to business strategy. These firms exemplify a truth: firms that master customer data, collecting, analyzing, and acting on it, simply outcompete everyone else. They look at every interaction with a customer (marketing, sales, and service) and customers' interactions with their company's products and services (be it through an app or collected through embedded sensors in a product or a machine) as a place to learn about the customer, and sense what they want and do not want. They look at every interaction as an opportunity to walk in their customers' shoes—the very definition of empathy.

Our second study uncovers how leading companies are using data and new AI ways of working to drive customer-centricity and deliver empathy at scale. We set out to examine how firms are rewiring customer-centric processes with AI from sales and marketing, customer service, and product development to outsell, outservice, and outperform the competition.



# Robust data foundations separate leaders from laggards

We surveyed 302 U.S. companies (average revenue \$33.75 billion) across the same five industries in the second half of 2025. Only 14% of companies emerged as leaders in customer-centricity. We call these firms customer-obsessed. Why?

What separates them from the rest isn't just better tech: it's a disciplined approach to data. They collect the right information, clean it with AI, turn it into actionable insights, and embed it into the organization through a global data office (GDO). This isn't about dashboards; it's about insight factories—systems that continuously transform raw signals into action.

Customer-indifferent firms (21% of the sample) are the mirror image of obsessed firms. They struggle to collect enough customer data to create an insight-driven competitive advantage. A majority of the firms (65%) fall in the customer-responsive category. While they are better in every way compared to indifferent firms, they are yet to achieve the level of insight generation necessary to become customer-obsessed (highly customer-centric). [Figure 1](#) classifies customer-centricity and its impact on revenue growth.<sup>5</sup>

**Figure 1: Customer-centricity drives revenue growth**

Customer-indifferent	Customer-responsive	Customer-obsessed
<p>Poor quality insights due to ineffective data collection, low use of AI and hyperscaler computing to turn raw data into insights.</p> <p>Highly unprepared for agentic AI.</p>	<p>Adequate quality insights due to better data collection but not highly effective at deploying AI and hyperscaler to turn raw data into insights.</p> <p>Limited functional transformation. Better prepared than indifferent firms for agentic AI.</p>	<p>High quality insights generated through high quality customer data.</p> <p>Highly effective deployment of AI and hyperscaler computing to turn raw data into insights and drive functional transformation. Highly prepared for agentic AI.</p>
Negative 1%-2% growth rate	3%-5% growth rate	6% or above growth rate
21% of total sample	65% of total sample	14% of total sample

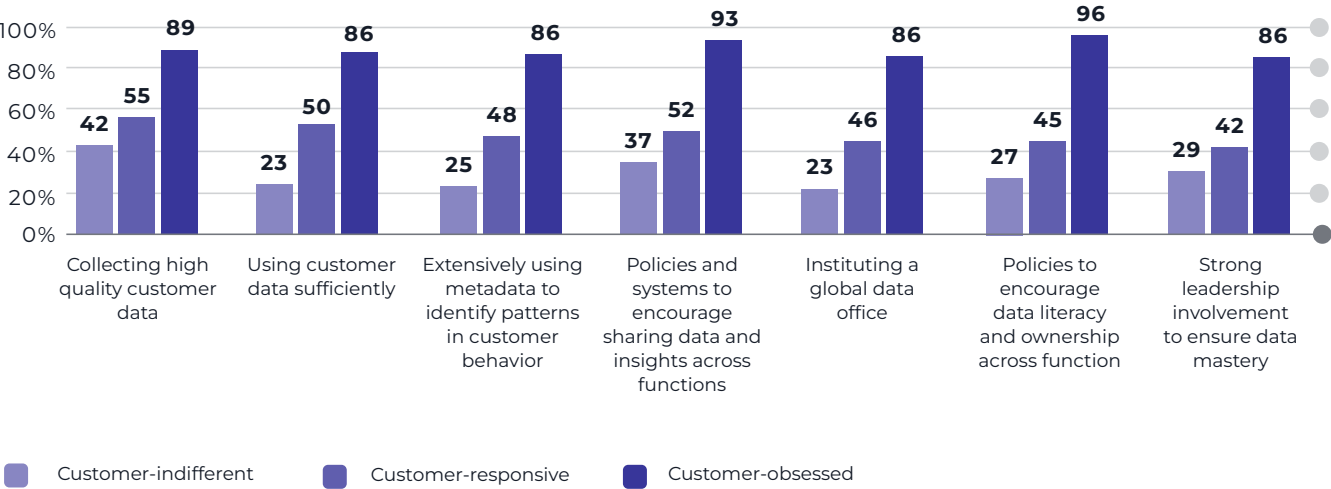
Source: Virtusa research; n=302



Leading firms are head-and-shoulders above the rest when it comes to using six types of customer data (Figure 2). Those firms that we call “customer-indifferent” or merely “customer-responsive” highlight the concerns raised in our previous study: they are not collecting enough data, they are not collecting enough usable data, and they do not have the mechanisms, policies, cultural mindset, and leadership involvement necessary to meet the moment.

**Figure 2: Customer-centricity pivots on strong data foundations**

Effective or highly effective use of customer data



Source: Virtusa research; n=302

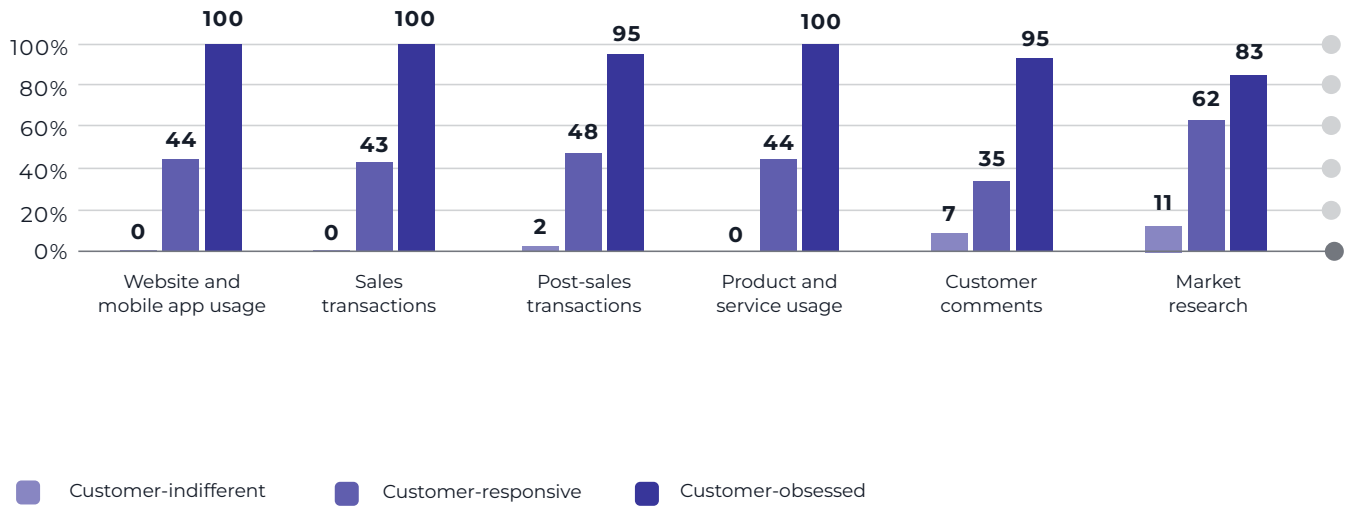


Our research shows that tracking interactions across the customer journey doesn't stop with these six data types. Specifically, they zone in on usage data (product and service, and website/app), sales data, customer comments, and use them to scale insights across a function, customer niche, and/or value chain. Take [T-Mobile's hexagonal network mapping](#). The telco, known for its "un-carrier" strategy,<sup>6</sup> collects and studies network, usage, operational, and device-generated data from its 140 million subscribers to understand what customers are experiencing; the data trails create geographic hexagonal grids with each one representing a micro-market. These insights allow it to make network investments based on customer lifetime value and fine-tune its marketing campaigns to keep customer churn in check.

Moreover, our research categorically demonstrates the leading indicators of a strong data foundation (Figure 3). One is the institution of a central data organization or a global data office. The GDO is no longer about control but coherence. These teams create the connective tissue of modern business, setting the rhythm for how data flows around the firm, how strategy aligns, and how insights are shared. Their value lies in shaping data into "products," curated, trusted assets that help marketing, sales, service, and product teams make sharper, more human decisions at scale. Done well, this turns data from something that lives in systems into moments and touchpoints that shape customer trust and delight.

**Figure 3: The mechanisms to master data**

Strength of data foundations



Source: Virtusa research; n=302



# Empathy at scale is the new playbook

The relentless focus that customer-obsessed firms apply is to achieve one goal: a deeper, more insightful understanding of their customers. The workflows are designed to turn raw inputs—clicks, purchases, support tickets, marketing metrics, external feedback, spread across multiple systems and teams—into insights. Much like a factory. But instead of inventory rooms, there are data lakes, instead of assembly line workers, there are data scientists, product, sales, marketing, and service professionals collaborating with technology in support.

These firms look at every interaction with a customer (marketing, sales, and service) and customers' interaction with their company's products and services (be it through an app or collected through embedded sensors in a product or machine) as a place to learn about the customer, and sense what customers want and do not want (like T-systems). They look at every interaction as an opportunity to walk in their customers' shoes—the very definition of empathy:

1. Do their customers understand how to use the product or service?
2. Are they happy with the offering?
3. Are they using the product or service well? What could be done better?
4. What related needs do they have that the firm's products/services don't fill today and could fill tomorrow?

Our research shows that customer-obsessed firms not only generate more insights but also use them to identify service enhancements and deliver them. They can roll out improvements to make product and service usage better (thereby adding more value to the purchase) and drive decisions about future offerings. Our research shows that leading firms have made more product and service enhancements, launched more new offerings, and generated more revenue than indifferent firms (Figure 4). Basically, they outperform, outcompete, and outinnovate their competition through:

## Enhancing usability

Obsessed firms prioritize product usage data, such as the data they get from sensors embedded within the product and/or data from their mobile apps, as well as tracking common problems (and successful resolution of those problems) reported by customers to the service teams. These insights drive minor and major enhancements to products and services, and over time, build customer trust and stickiness through empathy.

## Improving interactions relentlessly

Obsessed firms excel by tracking data across multiple functions and co-opting insights across the enterprise. The service teams track the success rate of solving customer problems, identifying common customer problems and unhappy customers, while the product teams make enhancements to weed out defects. Meanwhile, marketing teams refine the messaging and campaigns based on these insights in tune with the sales teams' quest to create timely and relevant customer interactions. Look at how insurance giant **AIG tapped generative AI**<sup>7</sup> to speed up its underwriting process, among other things. It was able to reduce underwriting timelines to less than one day per submission, down from three to four weeks previously. Going forward, the firm plans to bring underwriting, claims, and **operations under one roof**<sup>8</sup> to drive innovation.



## Creating better outcomes

By assessing the effectiveness of their salesforce, marketing campaigns, service professionals, and past product enhancements, obsessed firms have created a virtuous loop where they learn from errors and build on strengths. This enables them to adapt quickly to market forces and foster deep customer trust. Germany's national carrier Lufthansa, for instance, has **deployed AI<sup>9</sup>** for a slew of initiatives, including reducing CO2 emissions, five-minute ticket bookings, and plans to integrate train and cab bookings within its AI chatbot.



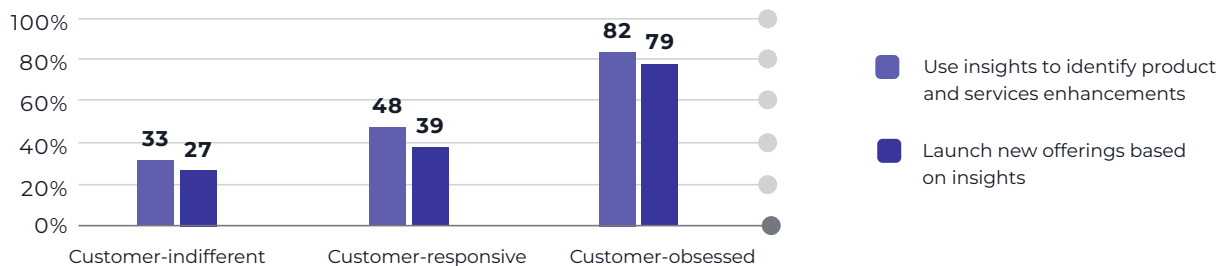
## Retaining and winning customers

Across the four functions we researched (sales, marketing, service, and product teams), leading firms have identified ways to gain new customers. Their sales teams, for instance, look at trends in customer orders and the effectiveness of their sales force; the marketing teams track the effectiveness of their campaigns; service teams track response quality and worker productivity; and product teams work to address defects in existing products and identify customer needs for new offerings.

Our study uncovered the gap in how firms put these insights to use (Figure 4). Eighty-two percent of obsessed firms used them to identify product and service enhancement opportunities compared to 48% of responsive firms and just 33% of indifferent firms. Moreover, 79% of obsessed firms launched whole new offerings based on these insights compared to 39% of responsive and 27% of indifferent firms.

**Figure 4: Data-fueled insights dramatically accelerate innovation**

Use of customer insights



Source: Virtusa research; n=302

A great example of this in action is American Express (Amex), one of the world's oldest financial services companies, which continues to rank among the top leaders in customer satisfaction. Amex obsesses about its customers using every touchpoint as an opportunity to innovate its products and drive customer centricity.

**(See sidebar "How a 170-year-old company wins at customer-centricity")**



## How a 170-year-old company wins at customer-centricity

When it comes to building customer trust, only a few companies can match American Express (Amex). The 170-year-old financial services firm, which began with horse-drawn carriages delivering gold and currency, today operates millions of cards for customers across all age groups and **tops customer satisfaction rankings**.<sup>13</sup>

Amex's purpose is simple: to prioritize trust and make customer experience frictionless. This started with its very first offering – the Travelers Cheques – an elegant solution to the logistical nightmares faced by travelers in the 1800s. It eliminated the need for a letter of credit and the annoying negotiations with merchants over exchange rates. Its counter-signature system (a predecessor of what we call multi-factor authentication) and “gold standard” guarantee created a mechanism that customers came to rely on for their travels.

The company has come a long way since then. With over 110 million cards in circulation, it processes more than **20 billion**<sup>14</sup> transactions a year, alongside clickstream behavior, support tickets, marketing campaign metrics, and external feedback. But one thing remains constant: trust. Amex's closed-loop data model – whereby it acts as both the bank and the processor – gives it unmatched visibility into customer journeys through data generated from every transaction. For customers, it creates a frictionless experience; for Amex's security teams, it ensures that **fraud rates are half** that of its competitors.<sup>15</sup>

The technological backbone of this success is Lumi, a **cloud-native data platform**<sup>16</sup> that supports fraud detection, real-time personalization, and enterprise-wide AI innovation. Built on the Google Cloud infrastructure, Lumi brings the computing power and speed necessary to process billions of transactions on a daily basis, analyzing transactions in milliseconds and alerting the customer instantly in case of fraudulent transactions. For 15,000 of Amex's **employees who were upskilled** to use the platform, it offers a sandbox environment to innovate faster using generative AI tools. The results speak for themselves. Time taken to configure new card benefits for its platinum card holder was cut by half;<sup>17</sup> IT escalations dropped<sup>18</sup> by 40% thanks to the coding companion chatbot; and **nine-in-ten travel counselors**<sup>19</sup> reported faster recommendations for helping customers with their itineraries.

But Lumi's role doesn't end here. The platform's scalability and AI-readiness allow Amex's **Frontier Research Team**,<sup>20</sup> consisting of industry professionals, scientists, and machine learning experts, the team experiments with use cases across the customer journey while also helping streamline workflows and preparing the business for its next big push: agentic AI. Amex plans to use agents to **orchestrate smoother experiences**<sup>21</sup> for traveling customers (rebooking flights and holding rooms in case of disruptions) and for enabling agentic commerce by **partnering with AI platforms**<sup>22</sup> for AI-assisted transactions.



## AI tools help teams dig deeper

Virtusa set out to examine how core customer-facing functions are transforming into a performance multiplier. Our research reveals that AI tools are helping sales, marketing, service, and product teams to unlock efficiencies and work together in radically new ways through common data strategies, and they're lifting performance as a result.

We tracked numerous parameters covering every customer touchpoint, from the sales team's interactions in the field to the service team's logged conversations or chatbot interactions, into an enterprise system of record. We found customer-obsessed companies outpacing the rest of the competition on almost every insight (Figure 5).

In fact, as many as 90% of obsessed firms use AI to enhance their functions, compared to just 35% of indifferent firms and 67% responsive firms. This is a critical gap. Imagine your firm taking weeks to uncover insights on the most common problems faced by customers, identifying potential new customers, the effectiveness of marketing campaigns, and service response quality, while AI-powered teams at your closest competitor track these metrics on a daily basis to inform decision-making.

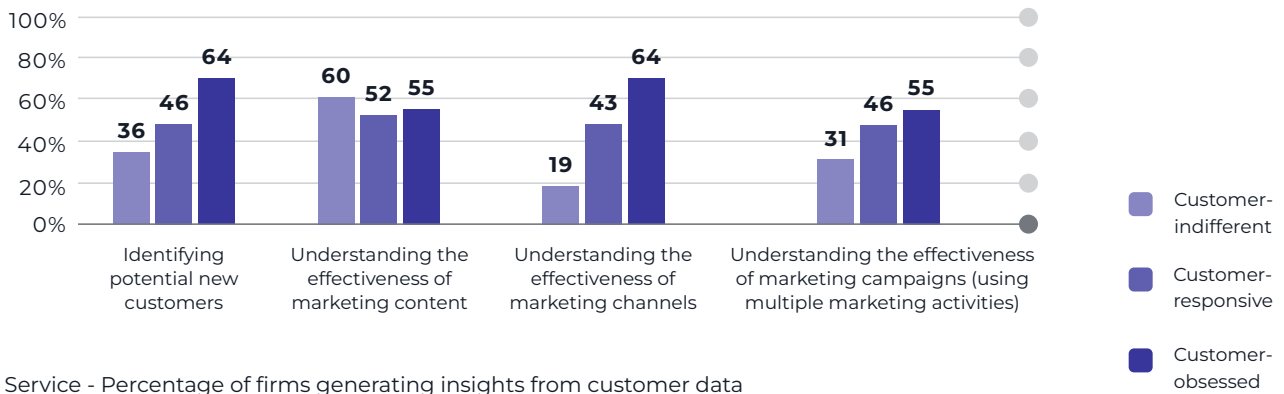


**Figure 5: The payoff from scaling insight and AI**

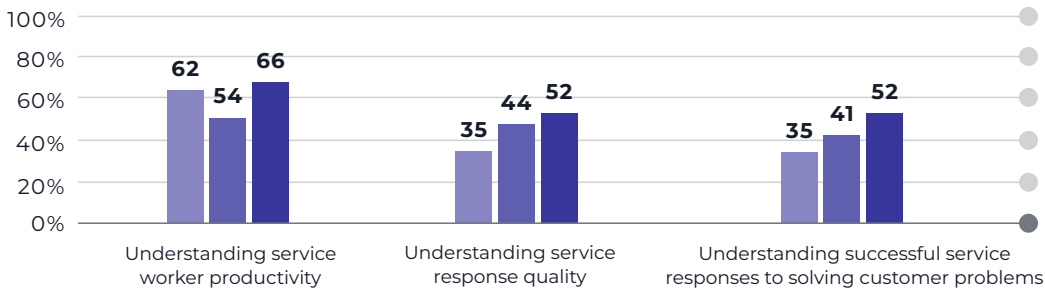
Sales - Percentage of firms generating insights from customer data



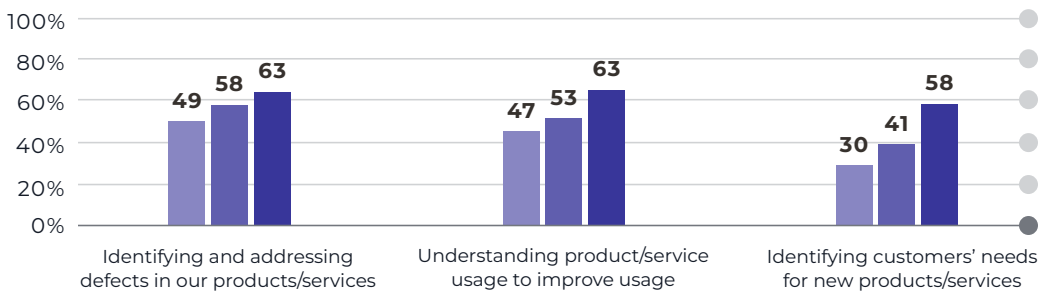
Marketing - Percentage of firms generating insights from customer data



Service - Percentage of firms generating insights from customer data



Product development - Percentage of firms generating insights from customer data



Source: Virtusa research; n=302

## Hyperscalers are partners in customer-centricity

In a competitive landscape that requires data mastery over an ever-growing volume of data, hyperscalers have emerged as the bridge that closes the technological and infrastructural gaps for the firms we surveyed. For over a decade, cloud has been the salvation, powering digital transformation, scaling innovation, and keeping businesses agile. Our research reveals the increasing criticality that cloud service providers (CSPs) such as Amazon, Google, and Microsoft continue to play.

How a firm uses hyperscalers reveals where it stands on the technology adoption curve. We discovered that leading sales, marketing, service, and product teams are more likely to use hyperscalers to generate key insights and tap into cost and operational efficiencies.

Table 1 lists the functional tasks that obsessed firms process largely on hyperscaler cloud today. Their use of hyperscalers reveals where these firms are placing their bets to drive customer-centricity. Identifying emerging trends that could impact their products and services, for instance, is a data-heavy process. By processing this major data on the cloud, obsessed firms free up on-premise resources and save on capex. Importantly, hyperscaler elasticity allows them to handle spontaneous data surges that would be prohibitive for an on-premise setup.



**Table 1: Where the most customer-centric leaders lean into hyperscaler power**

Function	Tasks/activities where the majority use hyperscalers	% Using hyperscalers
Sales	Optimizing sales territories	71%
	Identifying sources of sales leads (advertising, customer referrals, etc.)	60%
Marketing	Understanding marketing campaign effectiveness	75%
	Understanding how customers are using the company's product/service offerings, to improve those offerings	67%
	Understanding marketing channel effectiveness	62%
	Understanding marketing content effectiveness	50%
Service	Understanding customer service skill needs	64%
	Understanding how customers use the company's product/service offerings – to improve how customers use them	56%
	Understanding successful customer service solutions	50%
	Understanding customer service response quality	50%
	Understanding common service problems	50%
Product development	Identifying emerging trends that could impact the company's products/services (demographic, technological, political, societal, etc.)	54%
	Identifying customer needs for new products/services	50%
	Determining whether and when to discontinue current products/services	50%
	Gaining intelligence on competitors' products/services from customers	50%

Source: Virtusa research; n=302



We also found that hyperscalers are bridging larger gaps for firms playing catch-up, i.e., those firms our research denotes as “customer-responsive.” These firms lean into hyperscaler computing more than customer-obsessed firms, requiring hyperscaler compute for 27 of 32 functional tasks today. So, what explains this phenomenon? Virtusa believes customer-responsive firms have integrated hyperscalers more strategically. They are better at sensing the shifts and leaning into strong data foundations, enabling them to integrate AI tools earlier and more effectively. The greater use of hyperscaler computing by customer-responsive firms suggest a far greater reliance on legacy systems that often slow down modernization. The deeper integration with hyperscalers underscores the changing technology ecosystem and the pivotal role CSPs play. [Take the example of Resmed<sup>10</sup>](#), a sleep and respiratory care company. ([See sidebar “How Resmed mastered personalization”](#))

At a broader level, the growing hyperscaler presence signals a more profound shift in how knowledge works, and knowledge ecosystems will evolve. There is a technology leap now underway that will radically change [how data, AI, people, and hyperscalers calibrate together](#).<sup>11</sup> Agentic AI enables AI to “act” rather than just “think” — and paves the way for more advanced autonomous agents to learn, act, and deliver on business-critical outcomes. Where businesses stand today with regard to their data foundations, access to AI talent, and the flexibility of their operating model will be the defining factor of future success.

## How Resmed mastered personalization

When it comes to continuous positive airway pressure (CPAP) machines, selling the device is only half the battle. The real challenge is adherence. [Resmed](#),<sup>23</sup> a leader in respiratory care, responded to this challenge by creating a cloud-first digital health ecosystem. Resmed’s strategy was to bridge the gap between the patient’s bedroom and the doctor’s office. It created AirView and myAir, turning their AirSense and AirCurve devices into a cloud-connected, data-driven service. These devices record how long a patient slept with the mask on, track breathing pauses and mask leaks, and stream these signals overnight into its cloud.

[With over 30 million](#)<sup>24</sup> patients on cloud-connected devices using AirView, and more than 10 million patients registered to its myAir platform, Resmed handles massive volumes of sleep data. Turning millions of individual nights of this data into something that can be analyzed and acted on across an entire population requires a solid cloud computing backbone. For this, Resmed leans on AWS. Rather than run its own data centers, Resmed uses the hyperscaler to ensure that:

- Data from CPAP machines is sent and processed reliably, night after night
- Systems like AirView remain available and responsive
- Security and compliance obligations around sensitive health data are met

This data is fuel for its two cloud-based tools: AirView, used by clinicians to remotely monitor patients and adjust device settings; and myAir, a patient-facing app that acts as a “coach in your pocket”, providing daily sleep scores, education, and troubleshooting tools. But personalization is not just about daily updates. Resmed has also deployed AI and machine learning algorithms to further enhance therapy performance and user experience. Machine learning is deployed to fine-tune how the device delivers pressure to enhance user comfort; AI is used for personalized check-ins, goal tracking, and tailored tips; and generative AI powers Resmed’s Dawn AI assistant that offers personalized support based on users’ sleep data. The impact is tangible. Cloud plus AI lets “fewer professionals manage more patients,” streamlines remote troubleshooting, and reduces routine call-backs so clinicians can focus on high-need cases. For patients, personalized guidance lifts motivation and adherence: myAir users are twice as likely<sup>25</sup> to meet 90-day compliance criteria. Resmed’s case shows how a company can move from selling hardware to delivering a continuous, data-driven service that not only keeps devices running, but helps people actually use them in ways that improve their health. [The company](#) plans to expand into<sup>26</sup> adjacent markets, including insomnia, chronic obstructive pulmonary disease (COPD), neuromuscular disease, and other chronic conditions.

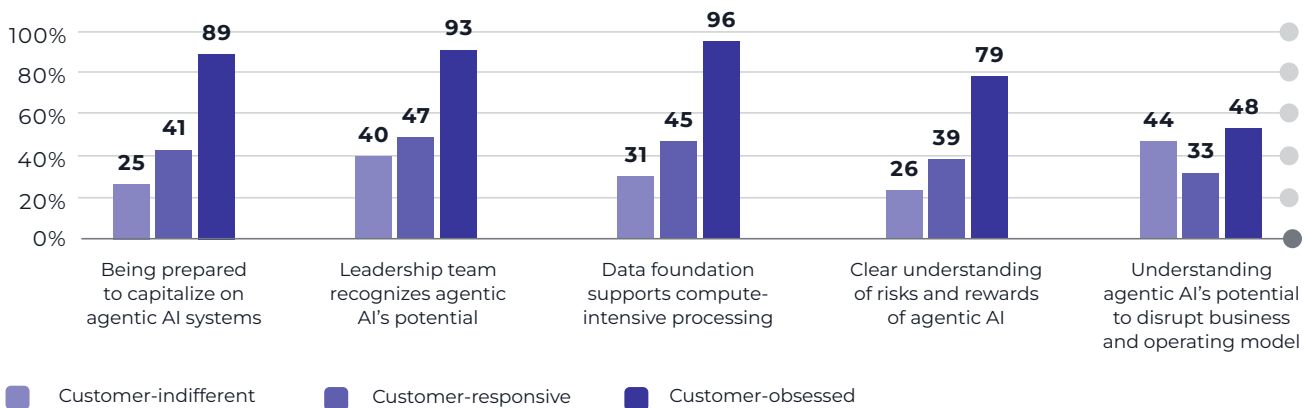
# Enter agentic: The force multiplier on customer-centricity

AI agents have seized the attention of business leaders and technologists alike, and enterprises are rushing to understand and apply their potential. Agentic ways of working go beyond automation and augmentation; they introduce autonomous digital agents, capable of perceiving context, reasoning through complexity, and acting independently. Their impact on customer-centricity will be profound.

Our research shows that the most forward-thinking companies are now exploring and readying for agentic AI in sales, marketing, service, and product processes. In fact, **89% of the customer-obsessed companies say they're strategically ready to deploy agentic AI, nearly three times the number of customer-ignorant companies (32%). You don't want to be on the wrong side of that.**

Virtusa asked survey respondents if they have a clear understanding of the risks and rewards of agentic AI to turn it into a competitive advantage. Those that lead with customer-obsessed strategies are far better prepared because their data foundations are stronger and they have a clear understanding of the risks and rewards. In fact, for all the measures, they win hands down (Figure 6).

**Figure 6: Don't get left behind as agentic AI accelerates**



Source: Virtusa research; n=302

Customer-obsessed firms are nearly twice as likely to develop AI agents compared to indifferent firms across core customer-centric functions (and 1.3 times more likely compared with customer-responsive firms), and the results are beginning to show. [Check out Citigroup](#),<sup>12</sup> which is now piloting a new agentic tool that profiles clients based on multiple internal and external datasets and makes the output available in multiple languages, from Spanish to Korean. While this was possible with previous iterations of AI, with agentic added into the mix, the need for human direction at different points in the process is minimized.

Our take is that firms will rely on a blend of mature AI tools and new cutting-edge approaches to redefine how people and machines work together for customer value. The gap between the promise and the realization of agentic AI is temporary because, within the next two to three years, agents will be trusted to control and manage a significant portion of enterprise process work. The result will be smarter automation, deeper consumer insight, and the seamless delivery of hyper-personalized experiences.

Virtusa believes businesses need to be acutely aware of where and how they want to use agentic systems—that is, targeting use cases that work for them. They need to address AI integration bottlenecks (silos, incompatible APIs, etc.), create elastic computing power, beware of agentic security vulnerabilities, and create mechanisms for observability and control of agentic systems. (See sidebar "Getting grips with agentic AI")

## Getting grips with agentic AI

For more than a decade, systems like Siri and Alexa brought conversational agents into daily life via smartphones, while IBM's Deep Blue,<sup>27</sup> Google's AlphaGo,<sup>28</sup> and AlphaFold<sup>29</sup> showcased the power of deep learning in highly specific business domains. But these early systems were narrow by design: What makes today's agentic AI different and its impact massive are two defining properties:

- The ability to be programmed and managed via language prompts. Just point and tell it what you want it to do rather than rely on complex coding. Anyone can do it.
- The capacity to perform a wide range of diverse tasks across the enterprise. Rather than being confined to a single domain, they can work across business functions and data sources.

Agentic AI enables AI to act rather than just think — and paves the way for more advanced and versatile general-purpose AI-based apps in fields like automation, personalized services, and intelligent systems. These systems set their own goals, make complex decisions, and adapt to changing environments, showing more humanlike agency. Enterprise technology leaders and product teams building generative AI apps must understand what agentic AI is and how they can create agentic workflows and design patterns in real-world situations. Read this report to learn about agentic AI and how agentic workflows will transform work through:

- **Agent-to-agent interactions.** Agents will interact in sophisticated ways, collaborating to tackle complex tasks efficiently; each specialized agent will contribute its expertise to achieve common goals. Autonomous agents will dynamically form teams, negotiate roles, and distribute tasks according to their capabilities and the task's demands; they will iteratively improve their collective performance through continuous planning and reflection. This will enable agentic AI systems to solve multifaceted problems that single agents can't handle, such as coordinating supply chain logistics or managing disaster response efforts. Advanced protocols will ensure effective data exchange and communication across different platforms, fostering a network of intelligent systems that operate with minimal human oversight. As these interactions evolve, agents will form an interconnected web of intelligent systems that work together to enhance productivity, resilience, and adaptability.
- **Agent-to-human interactions.** Agents will significantly augment human capabilities, handling routine and repetitive tasks and enabling humans to focus on strategic, creative, or higher-order tasks. Agents will help doctors analyze medical data to recommend personalized treatment plans and assist financial analysts in identifying market trends and optimizing investment strategies. As agents learn from and adapt to human feedback, they will become more intuitive, fostering a symbiotic relationship. This collaboration will make the workforce more efficient and productive; together, humans and agentic AI will achieve outcomes that neither could accomplish alone. At the same time, consumer-facing AI agents will affect consumer interactions as they make their way into consumer products and devices, shaping the evolution of agent-to-human interactions across the board in ways that are less well understood today.

- **Agent-to-environment interactions.** Agentic AI will play a pivotal role in transforming agent-to-environment interactions within a firm's business ecosystem. Agents will autonomously interact with internal and external business environments, executing processes, making decisions, and optimizing key business functions. Internally, agentic AI will streamline operations by managing supply chains, automating workflow processes, and maintaining IT infrastructure, thus ensuring efficiency and minimizing human error. Externally, it will enhance customer interactions by personalizing experiences, managing supplier relationships, and monitoring market trends to inform strategic decisions. Through advanced planning, reflection, and multi-agent collaboration, agents will adapt to changing conditions and seamlessly integrate into business processes. Agents will use real-time data from events platforms or process mining tools to make informed decisions, predict future trends, and respond proactively to challenges; they will **integrate with an enterprise's automation** fabric to help deliver the vision<sup>30</sup> of the **autonomous enterprise**.<sup>31</sup>







# The future of enterprise workflow

Our research demonstrates that workflows and the tasks people do are being reimagined. Agentic AI, autonomous, intent-driven, and adaptive, is redefining customer-centricity across the enterprise. No longer just chatbots, these agents collaborate with humans, transforming decision-making, workflows, and value delivery.

Enterprises that embed agentic AI into their systems, processes, operations, and strategy will unlock faster innovation, deeper insight, and smarter experiences for everyone. It's not about efficiency alone—this is the new model for how a business competes for customers and retains customers. [Table 2](#) is our take on how sales, marketing, service, and product teams use AI agents today and how they will drive change at the functional and enterprise level.



**Table 2: Understanding the force multiplier impact of agentic AI**

Function	What is happening now	What to expect in 3 years	Impact on the enterprise
 <b>Sales</b>	Faster deal cycles as AI and agents enable streamlined pricing, optimized sales forces and more strategic sales territory coverage.	AI and agents enable hyper-personalized sales strategies, reduced manual effort, and increased revenue due to better quality leads, dynamically adjusted pricing, and enhanced salesforce performance.	Accelerated go-to-market strategies through agentic analysis of new market segments; dynamic sales playbooks and human-agent collaboration drive consistent execution of sales strategies as business expands.
 <b>Marketing</b>	AI enables personalized customer journeys and lead qualities through improved campaigns, content, and messaging; new customer segments get unlocked and UX improves.	Live performance data allows for continuous refinement of marketing strategies; agents autonomously adjust promotion and content delivery, driving higher revenue and customer retention.	Faster, more precise, and creative campaigns driven by cross-functional collaboration; agents learning from real-time data enable smarter targeting through adaptive messages.
 <b>Service</b>	AI resolves common queries and highlights unhappy customers. Faster resolution of customer queries/complaints means better customer retention. Teams go from reactive to proactive support and focus on complex, more high-value interactions.	AI predicts customer dissatisfaction and agents autonomously resolve issues. Proactive support models emerge, resulting in lower churn and more effective use of service resources.	Continuous improvement in service quality through reduced issue recurrence; systems become more reliable with reduced downtime. Service team productivity surges.
 <b>Product</b>	AI provides insights into customer needs, analyzes product usage and flags product defects, leading to more successful launches, continuous alignment with customer expectations, and fewer post-launch issues.	Faster time to market and improved alignment with customer needs as AI continuously monitors usage patterns to recommend product enhancements; and agents autonomously iterate and optimize offerings.	New era of products that deliver adaptive experiences based on user behavior and deeper understanding of needs. Surge in innovation as feedback loops enable rapid iteration.

## Where to start

Empowered by strong data foundations, hyperscaler computing resources, and AI in all its forms, those at the vanguard of customer-centricity are starting to rework processes and recalibrate workflow. Their purpose? Turn large volumes of customer data into insights that unlock empathy at an incredible scale. They do this by generating a deeper understanding of the competitive landscape and rigorously fine-tuning their processes to meet the moment. And, as the agentic era unfolds, those who obsess about customers today will widen the gap so far that it can never be closed. To keep up, Virtusa recommends that firms:

- **Make customer data-driven insights your holy grail.** Our findings demonstrate that high-quality insights in sales, marketing, service, and product functions make all the difference, especially if aligned. They do this at scale, collecting more data, leaning into the massive computing power and intelligence generation capabilities of their best partners, the hyperscalers. Determine what customer data you are lacking and start there by collecting, cleaning, organizing, tagging, and structuring as much as you can.
- **Amplify customer empathy.** Leading firms look at every interaction as an opportunity to walk in their customers' shoes—the very definition of empathy. Firms from Capital One to Uniqlo look at every interaction with their customers and their company's products and services (be it through an app or collected through embedded sensors) as a place to learn about the customer, and sense what customers do and do not want. They glean deep insights about usage, satisfaction, and testing enhancements for future needs.
- **Lean harder into the global data office.** The GDO helps drive customer-centricity and prepare for a new transformative technology like agentic AI. These offices don't just control the flow of data and insights; they act as the command center for functional teams, setting data standards, governing data usage, and driving data literacy. As AI reshapes roles and responsibilities, the GDO could become an incubator of future AI talent—highly skilled employees that bridge the gap between technology and the human connection. We imagine GDOs developing new roles around AI ethics, multi-agent orchestrators, and super-charged process owners, helping organizations move faster and make better decisions with trust paramount.
- **Brace for agentic ways of working.** Agentic AI goes way beyond automation and augmentation; it introduces autonomous digital agents, capable of perceiving context, reasoning through complexity, and acting independently. These are not just simple bots that follow scripts, but smart systems that adapt, learn, and deliver outcomes. The impact on how people work with them will be profound. For this collaboration to succeed, a culture that encourages experimentation, fosters data integrity, and sets clear guardrails is critical. Businesses must evolve operating models with human oversight and data governance at the core.
- **Build an inclusive vision of the autonomous enterprise.** All levels of leadership need to focus on the bigger challenge: building trust, ensuring transparency, and creating frameworks for accountability and human control. In every process we examined, the impacts of technology and agentic automation are set to be profound. Balancing human judgment, empathy, and ethical reasoning with speed, scale, and autonomy as multi-agent ecosystems strung together between people, processes, and partners is paramount.



## Final word

The winners of the AI age will not merely be the fastest adopters but those who redesign their business models to harness agentic AI as a strategic differentiator. They then drive step-change improvements in productivity, customer engagement, and decision-making, but their real power lies in enabling new revenue streams, reshaping industries, and unlocking exponential scale. This is customer centricity at scale. There are, however, cautions. As automation accelerates, the temptation is to replace human interaction completely with low-cost digital touchpoints. That path leads to efficient but impersonal organizations. Virtusa's research points to a different future: one where AI amplifies human judgment rather than replaces it, and where empathy at scale is achieved with people and trust in the loop.

## About the study

This is the second of three related surveys that Virtusa will conduct on the customer data management practices of large companies in five sectors (banking and financial services, insurance, healthcare, life sciences, and telecommunications). This survey focused on the financial and operational impact of five issues:

- Specific ways that companies are using customer data and insights to improve marketing, sales, service, and product development
- The impact of AI and agentic tools on insight generation and enterprise workflows
- The specific marketing, sales, and service tasks gaining the greatest business impacts from using AI and hyperscaler-turbocharged insights.
- The impact of tapping immense computational horsepower (from hyperscalers) on customer experience
- The financial and operational impact of those insights

We grouped the survey respondents based on how effective they were at using the six types of customer data to generate high-quality insights. Those who were highly ineffective at this were categorized as customer-indifferent; those who were adequately effective were categorized as customer-responsive; and those who were highly effective at this were categorized as customer-obsessed.

To delineate the three groups, we asked the survey respondents how their sales, marketing, service, and product teams collected and used customer data. This data reveals how customers use their products and services, highlights the pain points through service interactions, helps them fine-tune their messaging, and sharpens their sales efforts. Digging deeper, the survey asked respondents about their use of AI tools and hyperscaler cloud to turn raw data into insights.

The customer-obsessed group (41 firms) emerged as a leader across all those criteria, whereas the customer-indifferent group (65 firms) lagged.

# Methodology

We surveyed 302 U.S. companies in September and October of 2025. Around 20% of respondents originated from each of five sectors – banking and financial services, insurance, healthcare, life sciences (pharma, biotech, medical devices, medical products), and telecommunications services.

- 22%** Banking and financial services
- 20%** Insurance (property & casualty or life)
- 19%** Healthcare (service providers or health)
- 19%** Life sciences (pharma, biotech, medical devices, medical products)
- 20%** Telecommunications (wireless or wireline)



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