Google Cloud

AI agent trends 2026



Customer experience

Interactive report



About this report

This report provides key insights for customer experience leaders to shape their AI agent strategy for 2026 and beyond. Within each trend, you will find real-life examples, technical resources, and customer stories to share with your teams for deeper learning.

These trends were identified using a blend of qualitative and quantitative data, including internal Google Cloud interviews with AI leaders, customer case studies, and insights from The ROI of AI in customer experience 2025 report (based on a global survey of 3,466 enterprise decision makers).

Ask the report

Want to dig deeper into the trends? NotebookLM is ready to help—simply click the icon for an interactive version of this report.

AI agents are redefining customer connection in 2026

The decisive shift in customer experience (CX) is happening right now.

That shift is agentic AI. This is AI that moves beyond answering simple questions to understanding a customer's goal, making a plan, and taking actions across applications to achieve it with human guidance and oversight.

Due to this capability, AI is connecting discovery, commerce, and customer service into a single, seamless journey. Rather than losing customer context in the handoff between siloed systems, AI agents can preserve preferences and intent, delivering highly personalized, proactive experiences at scale.

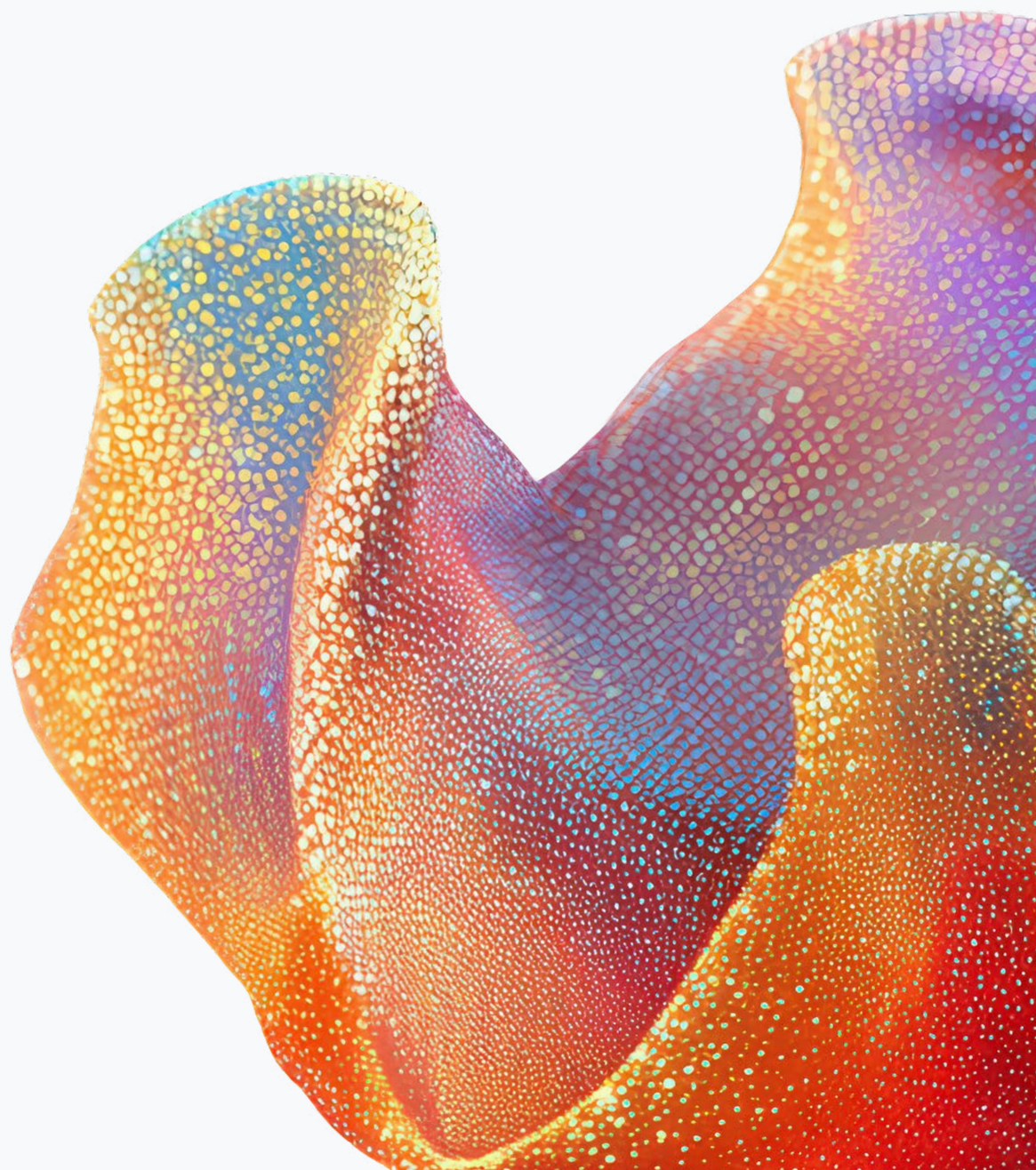
What are AI agents?

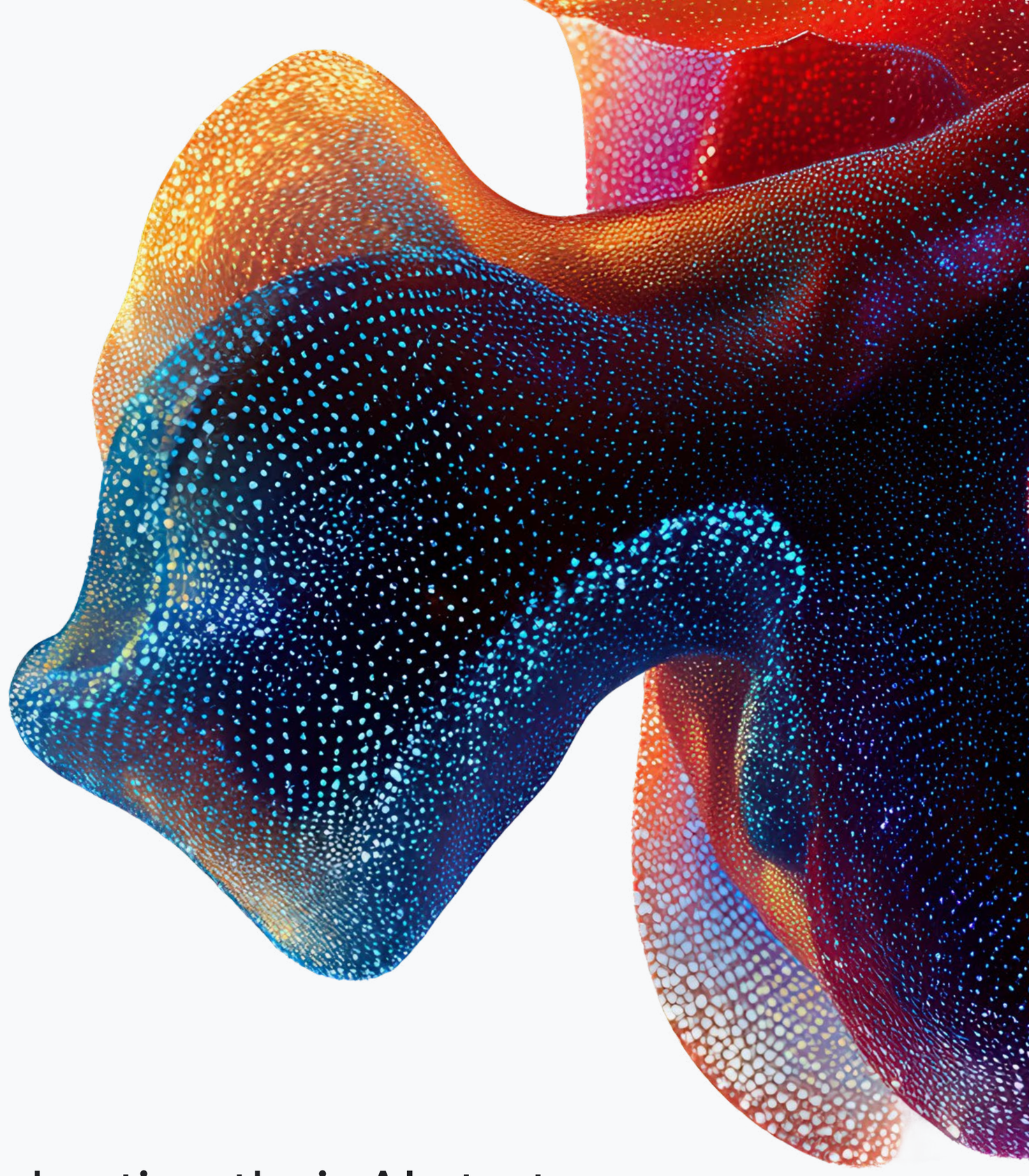
Agents are systems that combine the intelligence of advanced AI models with access to tools so they can take actions on your behalf, under your control.

> I/O, May 2025
> Keynote by Sundar Pichai, CEO, Google

While these trends are universal, this report pays particular attention to the financial services and retail sectors. These industries often handle high volume and complex customer requests, and AI agents that operate under their control and oversight, following their business processes, can help meet fast-paced consumer demands.

In this report, we explore five key AI agent trends shaping customer experience in 2026. Unlocking the value of these trends demands that leaders move beyond the contact center and unify fragmented data to build an intelligent, active engine that prioritizes the customer journey across every touchpoint.





> For CX leaders charting their AI strategy, the focus has shifted from hype to business impact. The successful early adopters are harnessing agentic AI to transform the entire digital experience—elevating customer satisfaction, driving operational efficiencies, and sustaining business growth.”



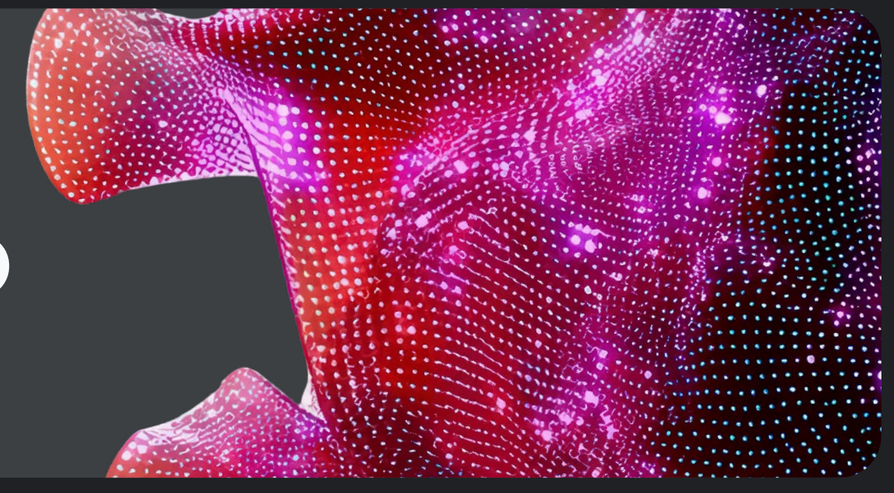
Darshan Kantak

Vice President, Product,
Applied AI, Google Cloud

5 trends shaping customer experience in 2026

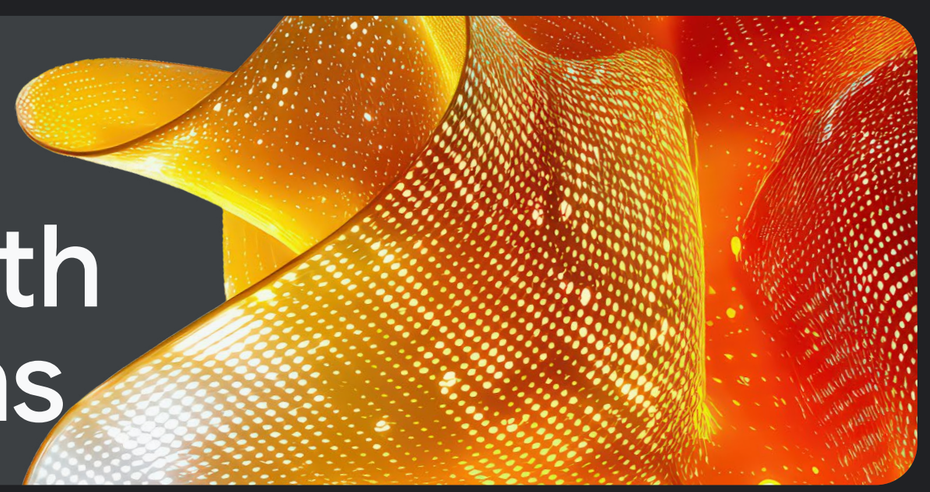
1 Agents for every employee

Empowering individuals to achieve peak productivity



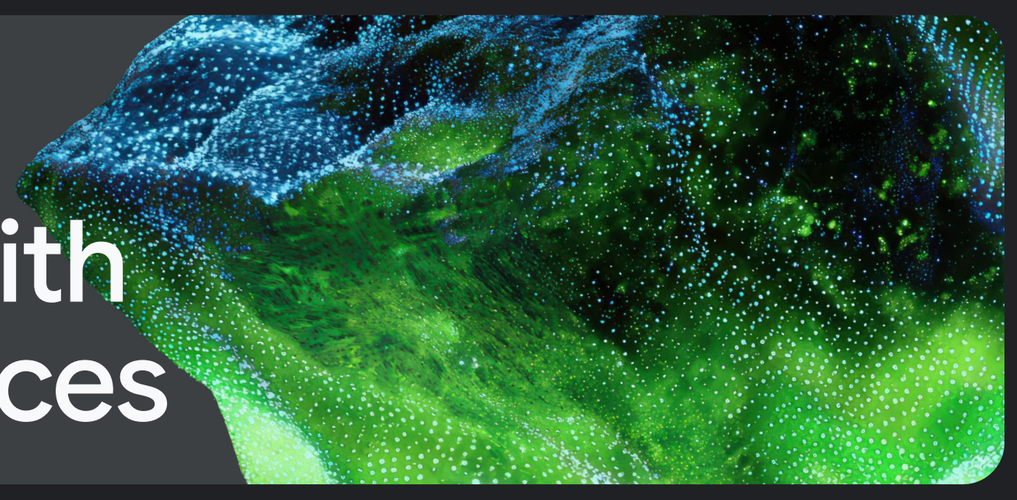
2 Agents for every workflow

Running your business with grounded agentic systems



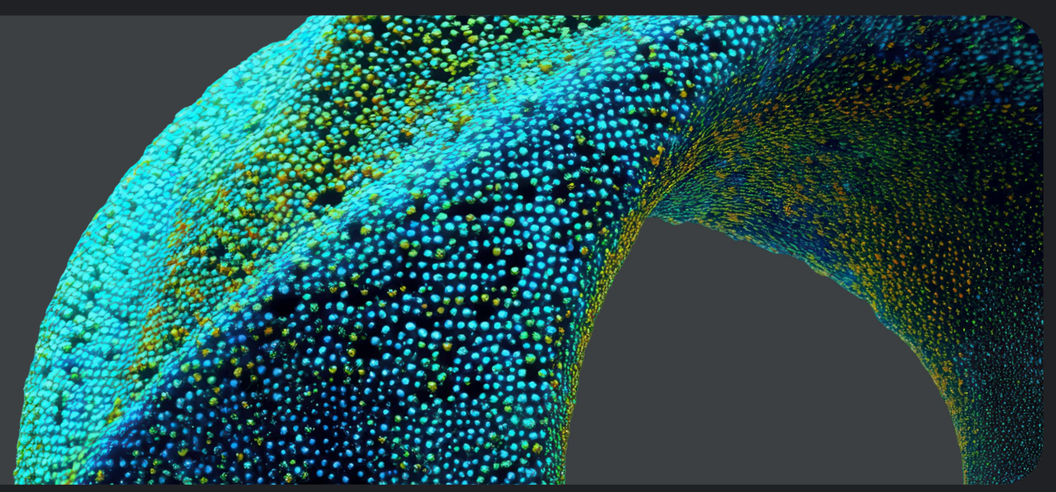
3 Agents for your customers

Delighting customers with concierge-like experiences



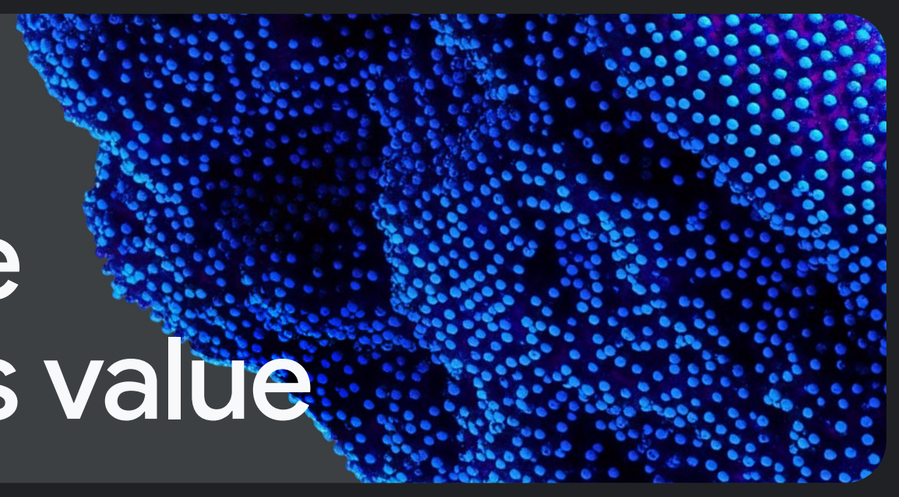
4 Agents for security

Advancing security from alerts to action



5 Agents for scale

Upskilling talent will be the ultimate driver of business value



Agents for every employee

Empowering individuals to achieve peak productivity



The most significant business shift of 2026 is about augmenting human capability.

This new agentic model moves beyond simple task management by empowering live customer service representatives with a team of AI agents to meet complex customer needs and improving traditional customer chatbot experiences with more tailored responses.



52%

of executives in organizations using generative AI have AI agents in production[1]

> “AI agents represent a pivotal advancement, where they can help proactively serve customers and empower customer service representatives. They bridge the gap between simple chatbots and complex, multi-agent systems.”



Ali Rana

Director of Product, Applied AI, Google Cloud

[1] Google Cloud, The ROI of AI in customer experience, 2025 (Total: n=3466; Questions: (1) How are AI agents leveraged across the enterprise? (2) How many AI agents does your company currently have deployed in production across your organization?)

A new integrated working model

In this new model, the employee's role shifts from searching for answers to actively solving problems.

Their primary job is no longer to perform every mundane task personally—such as data gathering and bespoke customer documentation—but rather to orchestrate a team of specialized AI agents to achieve a goal. This model is about more than just delegation; it's about augmentation. The real power comes from giving every employee agents grounded in the company's own enterprise context—its internal systems, knowledge bases, customer data, and past work—to elevate the impact of their efforts.

What is grounding in AI?

It is the process of anchoring an AI model's responses to a specific, verifiable set of facts—its "ground truth." For an enterprise, this ground truth is its own internal data.

Learn more



How it works

The 10x customer service representative

A customer service representative's job used to be a constant scramble of searching the knowledge bases and completing follow-up tasks and reports. In 2026, they can multiply their output by focusing on higher-quality work, such as complex case resolution and relationship building.

The customer service rep's specialized agent system

Their new role involves operating a console supported by specialized AI agents that run in the background:

The knowledge base agent

Instead of putting a customer on hold to find a policy, this AI agent monitors the conversation and surfaces the exact answer, product specification, or next-best-action directly on the customer service representative's screen.

The quality agent

Instead of human supervisors randomly reviewing 1–3%[2] of calls for quality assurance, an AI agent can help review interactions in real time. It detects compliance risks or sentiment drops instantly, allowing managers to intervene only when it matters most.

The learning assistant

Before a new hire ever speaks to a real customer, they train with a simulation agent. This AI agent acts as a customer—simulating scenarios like a lost package or billing dispute—allowing the human customer service representative to practice soft skills and system navigation in a risk-free environment.

The recommendations agent

While the customer service representative focuses on the 1:1 interaction, this AI agent analyzes millions of past conversations to uncover broader trends—such as a spike in returns for a specific item—and proactively flags this to the customer service representative, empowering them to alert the customer or offer a better alternative.

Ready to 10x your team?

Gemini Enterprise enables employees to build and manage their own specialized AI agents.

Try now

[2] Qualtrics, What is call center monitoring and why is it important?, 2022

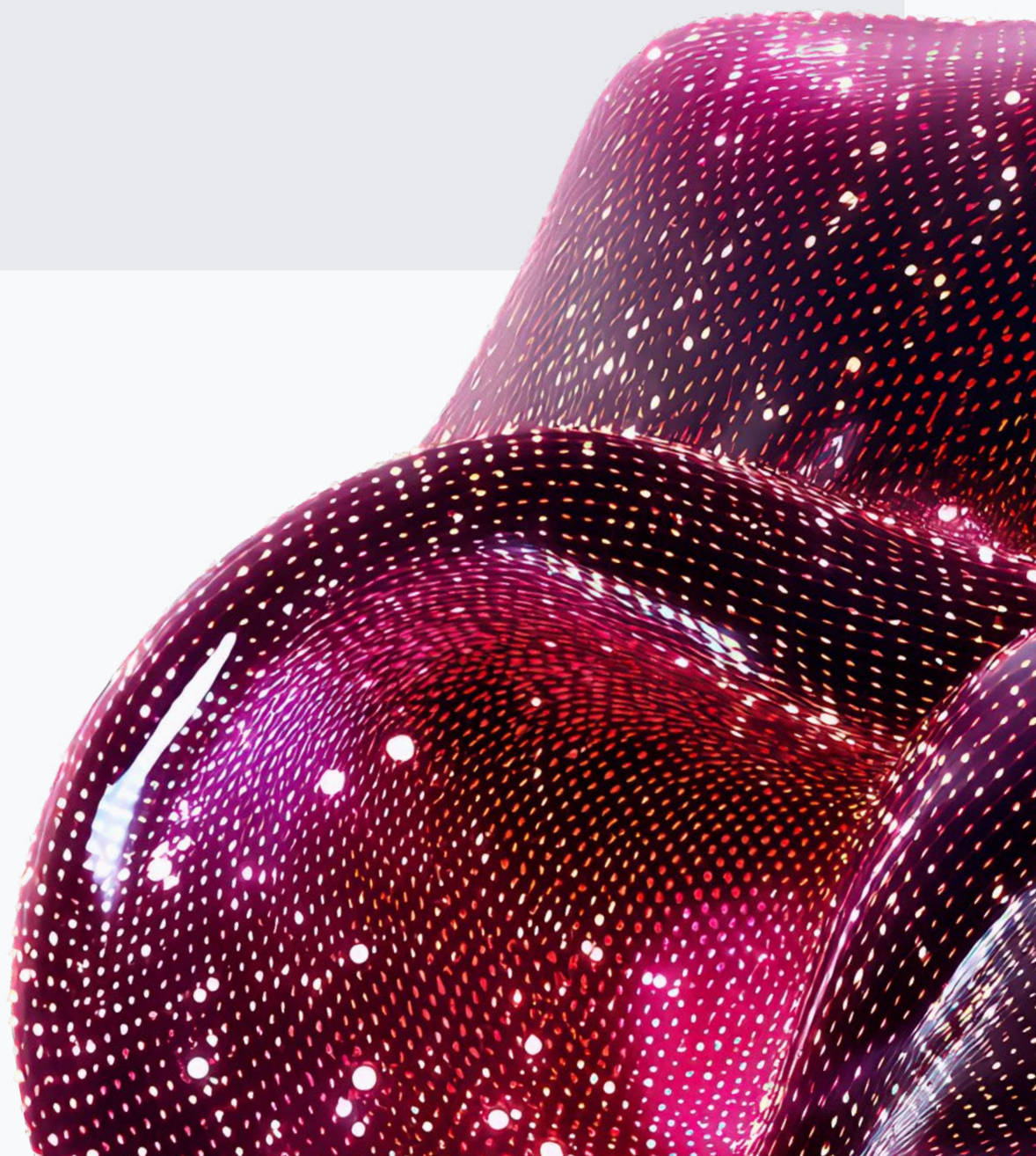
Citi has rolled out internal AI tools to over 182,000 employees across 84 jurisdictions. Through the third quarter of 2025, Citi employees have had approximately 21 million interactions with the tools, turning work that once took hours into tasks done in minutes.

GAP INC.

“By putting Google Cloud AI in the hands of our employees, we are freeing Gap Inc. teams to focus on creativity, culture, and customer connection.”

Sven Gerjets

CTO, Gap Inc.



Data tip

Teams can use data agents as an intelligence multiplier.

Learn how

Agents for every workflow

Running your business with grounded agentic systems



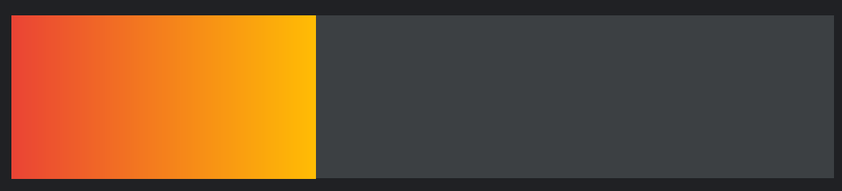
An agentic system is a digital assembly line—a human-guided, multi-step workflow that orchestrates multiple agents to run a business process end to end.

The true value in 2026 begins with augmenting the capabilities of individuals and teams, and continues to grow by making the entire business run more intelligently and efficiently, 24/7, at scale.



40%

of financial services executives say their organizations have launched more than 10 AI agents[3]



37%

of retail and CPG executives say their organization has launched more than 10 AI agents[4]

> “We’re shifting beyond simple digital interactions and passive tools to AI agents that are capable of executing complex, multi-step actions autonomously across every consumer touchpoint.”



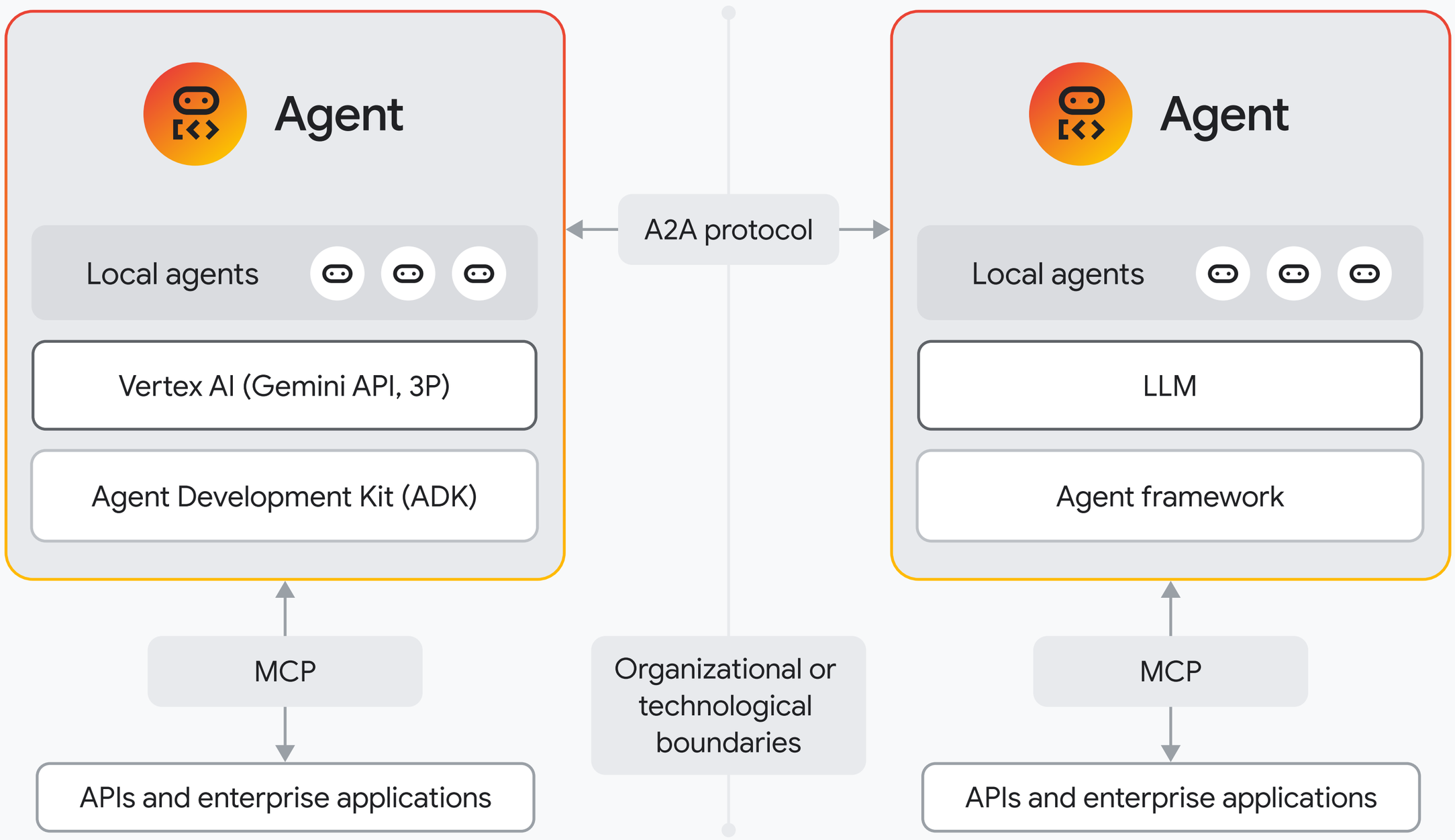
Darshan Kantak

Vice President, Product,
Applied AI, Google Cloud

[3] Google Cloud, The ROI of AI in financial services, 2025 (FS executives: n=556; Question: How many AI agents does your company currently have deployed in production across your organization?)
[4] Google Cloud, The ROI of AI in retail and CPG, 2025 (Retail and CPG executives: n=585; Question: How many AI agents does your company currently have deployed in production across your organization?)

Digital assembly line: Orchestrating agentic systems

This digital assembly line works because of new industry standards—like Agent2Agent (A2A) and Model Context Protocol (MCP)—that allow different AI agents to "talk" to each other, even if they are from different developers, built on different frameworks, or owned by different organizations. MCP allows LLMs to easily connect with various data sources and tools, such as managed databases (e.g., Cloud SQL, Spanner) and data platforms (e.g., BigQuery).



Salesforce is working with Google Cloud to create AI agents that work across both platforms using the newly launched Agent2Agent (A2A) open protocol, a leap forward in building an open, interoperable foundation for agentic enterprises.

Data tip

Discover how your data teams can ground AI in your business data.

Get started



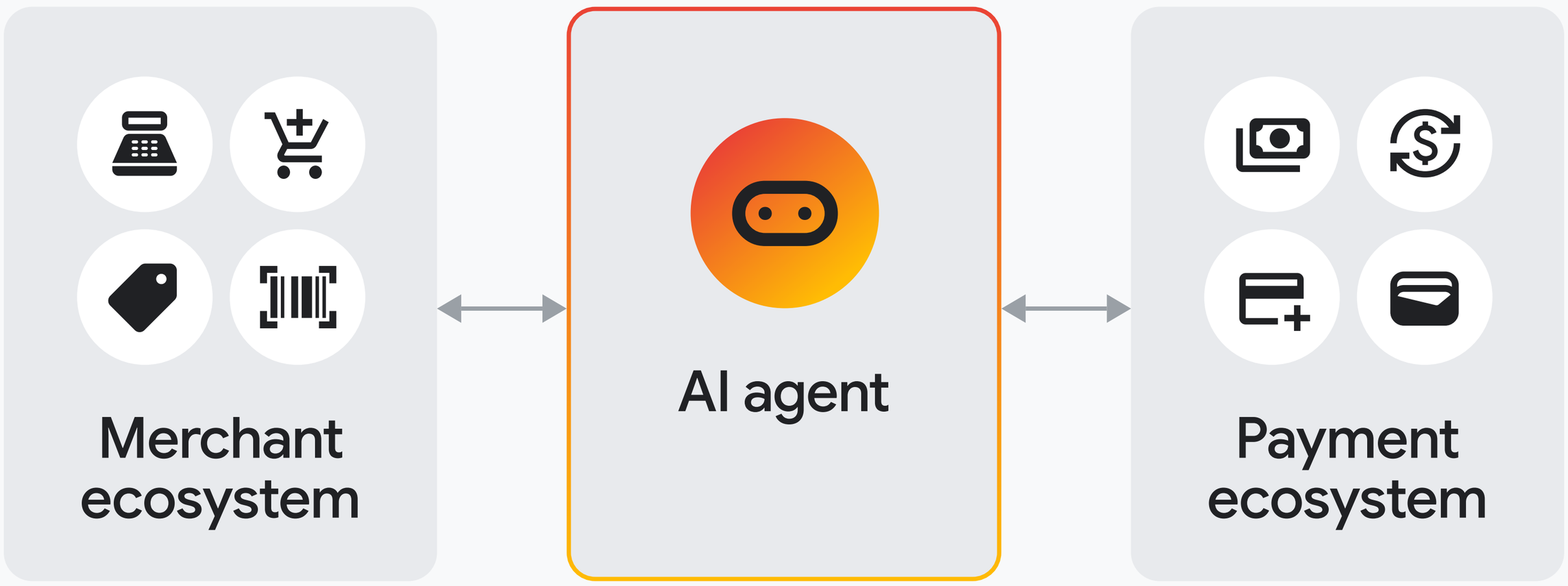
How it works

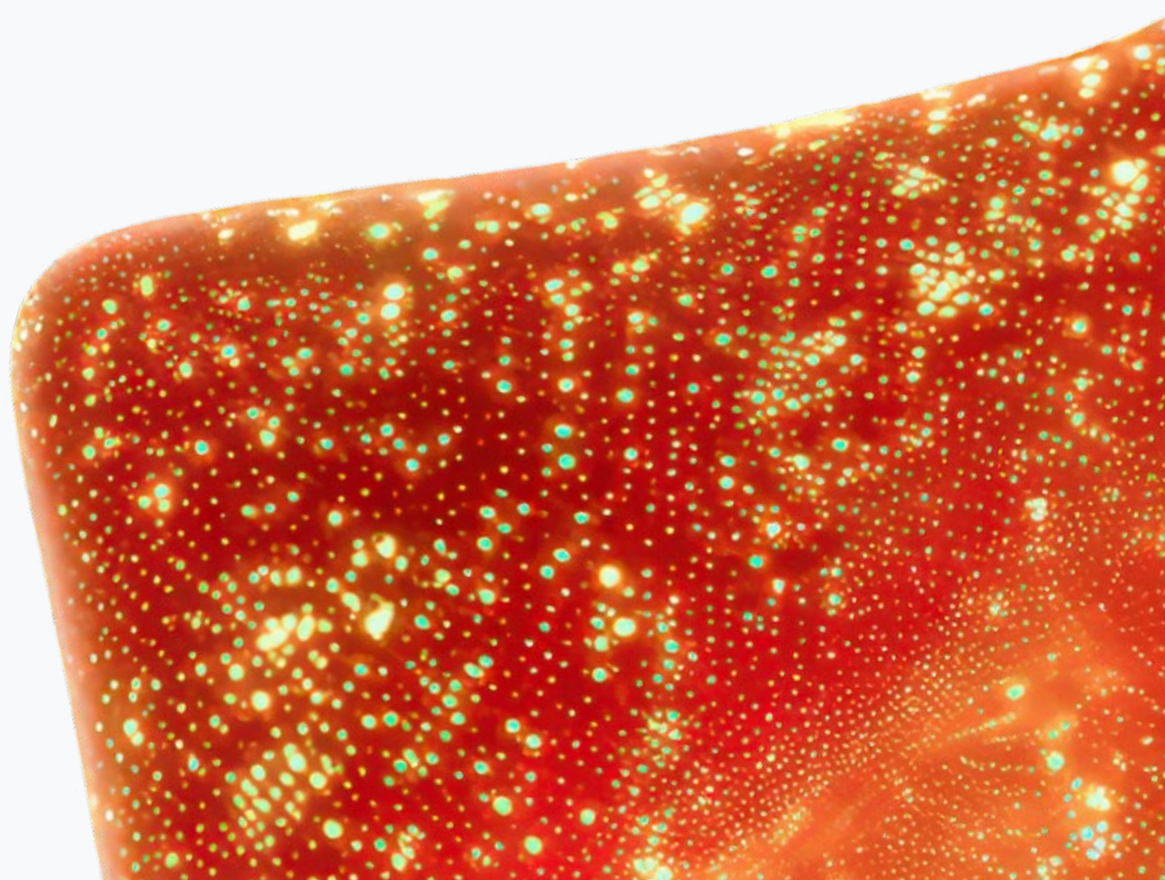
Agentic commerce in action

Today's payment systems assume a human is directly initiating the purchase.

This poses a fundamental challenge for security: What happens when a non-human entity (the agent) is making the final transaction decision with pre-approval from a human?

An agent initiating a payment with a human's oversight and guidance under a new framework like Agent Payments Protocol (AP2) breaks this assumption. This raises critical questions for retailers and payment processors about how to prove user-given authority for a purchase, how a merchant can be sure an agent's request is accurate and not a hallucination, and who is ultimately accountable in case of fraudulent or incorrect transactions.







AP2 is designed as an optional extension for protocols like A2A, MCP, and Universal Commerce Protocol (UCP). For example, it extends the A2A protocol for multi-agent payment transactions between actors like shopping agents, merchants, and credentials providers.

For example, a customer is planning a themed birthday party. Instead of manually searching for a dozen different items across multiple categories—like decor, tableware, and party favors—the customer can save time by using a shopping agent:

Multimodal input

The customer uploads a screenshot of an inspiration board and asks, “Can you find party supplies, decorations, and favor bag items that match this exact theme for a 7-year-old’s birthday?”

Contextual reasoning

The agent analyzes the image for color schemes and themes, checks real-time inventory, and curates a cohesive package of items that align with the customer’s budget and past brand preferences.

Actionable intelligence

The agent provides tailored suggestions, such as a personalized cake topper or a popular party game that complements the theme, organically boosting the basket size.

Consented action

Upon the shopper’s approval, the agent executes the transaction, including confirming delivery well before the big day.

Try Vertex AI Search for Commerce

Get started

PayPal is creating agentic shopping and commerce experiences through adoption of industry-leading protocols such as Google’s Agent Payments Protocol (AP2), a secure, open, scalable solution paving the way for the future of agentic commerce.

Agents for your customers

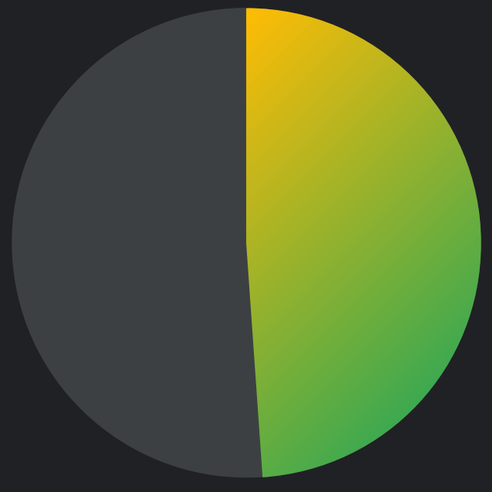
Delighting customers with concierge-like experiences



For the last decade, customer service automation often meant pre-programmed chatbots answering simple questions and deflecting support tickets.

They were efficient, but they lacked the ability to understand intent or context.

With advances in agentic AI, 2026 will deliver more helpful concierge-style agents. These AI agents connect enterprises and customers by remembering preferences and past conversations, grounded in enterprise data, to offer truly one-to-one experiences. They don't just answer questions; they provide tailored suggestions, based on a customer's unique needs.



49%

of executives whose organizations are using AI agents have deployed them for customer service and experience, with 36%* already seeing ROI[5]

* Of those who have deployed customer service and experience use cases

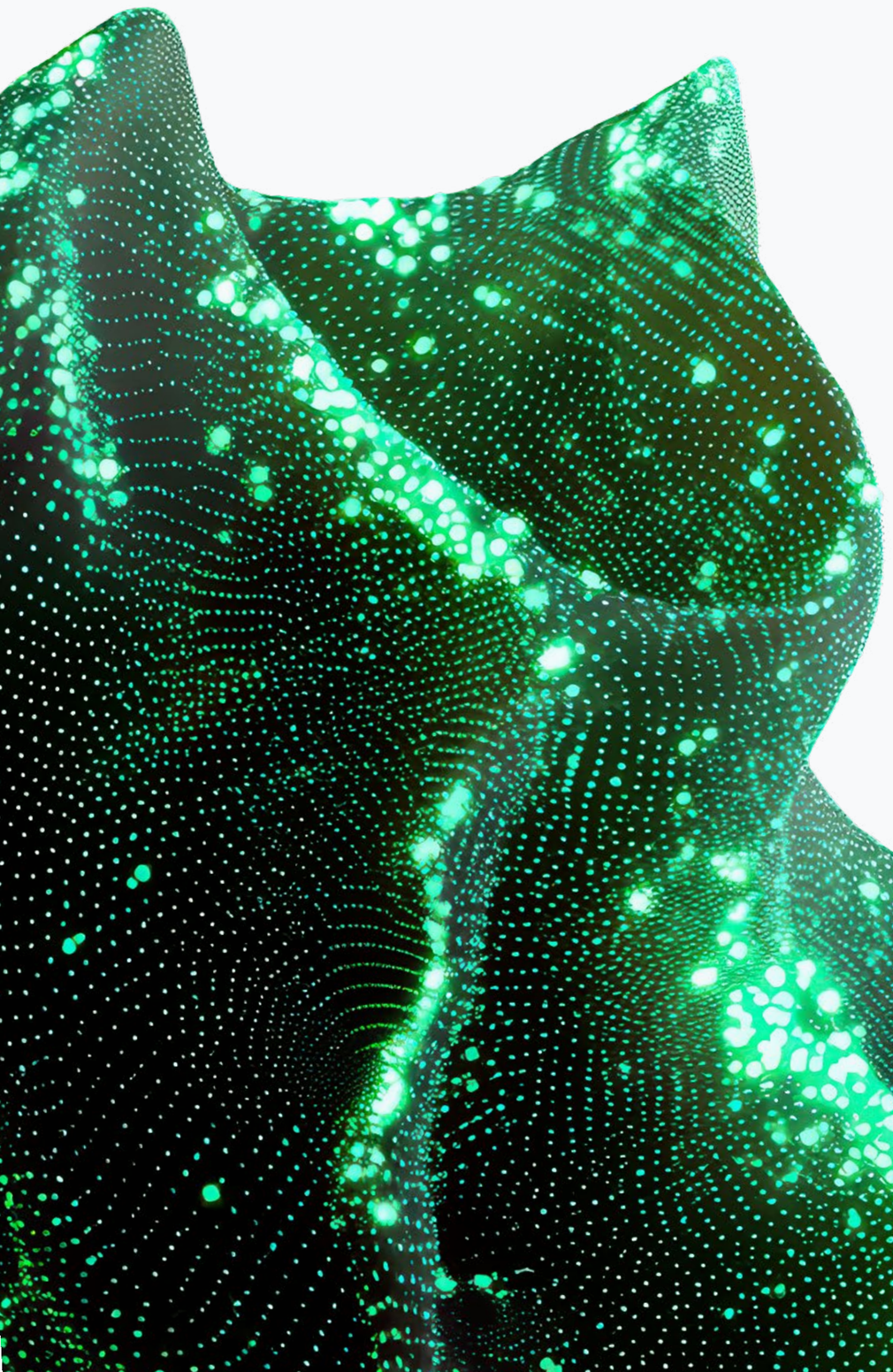
[5] Google Cloud, The ROI of AI in customer experience, 2025 (Total global: leveraging agents: n=1,814, reporting ROI on agents: n=1802; Question: (1) What use cases has your company deployed AI agents for? (2) Which of the AI agent types that your company has deployed have seen ROI?)

> “We are witnessing a fundamental shift from customers using static chatbots to interacting with reasoning AI agents. The difference is no longer just about understanding language; it is about understanding intent and context. This isn’t just customer service; it is the modernization of the client relationship at scale.”



Georgina Bulkeley

Director, Financial Services,
Global Strategic Industries, Google Cloud



Personalization at scale

Your customer no longer has to start every conversation by proving who they are or re-explaining their problem.

The difference isn't just the AI, it's the data. The agentic concierge succeeds because it's grounded in your enterprise context—purchase history, logistics databases, and CRM data.

Chatbot

"Please enter your 12-digit order number."

Agentic concierge

"Hi, Elizaveta.

I see you're asking about the blue sweater you bought last week. Our system shows it was just delivered. Are you calling to start a return or an exchange?"

Home Depot built Magic Apron, an AI agent that offers expert guidance 24/7, providing detailed how-to instructions, product recommendations, and review summaries to make home improvement easier.

How it works

Insightful and always-on help

Customer service is defined by its helpfulness.

An agentic concierge doesn’t wait for a complaint. It monitors systems for triggers and resolves problems using real-time data to provide insights and take actions with human guidance and oversight.

Try Gemini Enterprise for Customer Experience

Get started

Vertex AI Search

Agentic search with accurate, instantaneous answers

Shopping agent

Digital concierge with complex reasoning to execute consented actions

CX Agent Studio

Personalized and always-on multimodal customer engagement agents

Agent Assist

In-the-moment coaching and assistance for faster issue resolution

CX Insights

Insights to improve customer service operations performance and efficiency

Building trust through proactive customer service.

Imagine this scenario: A customer, John, signed up for a 30-day free trial of a “Premium gym app” a month ago. He stopped using it after three days but forgot to cancel. Tomorrow, the app will automatically charge his card $150 for a full year’s membership.

The agentic concierge could scan the upcoming scheduled payments and merchant authorization data and flag the potential “bill shock” by taking the following steps:

1. **Checks** the backend and identifies a pending authorization for “$150: Premium gym app” scheduled for tomorrow.
2. **Accesses** John’s transaction history and sees he hasn’t had any interactions or small in-app purchases with this merchant since the initial sign-up date. The pattern suggests “abandonment,” not “active user.”
3. **Notifies the customer via text:** “Hi John, this is your bank’s automated assistant. Just a heads-up: Your free trial for “Premium gym app” is set to auto-renew for $150 tomorrow. We noticed you haven’t used this card for that service recently. Reply ‘CANCEL’ if you want me to block this charge and end the subscription for you, or reply ‘AGENT’ to speak with a human.”
4. **After** John replies “CANCEL,” the agent blocks the merchant ID, sends a cancellation notice to the vendor via API, and confirms to John: “All set. You won’t be charged $150. I’ve removed this merchant from your approved list.”

The problem is resolved quickly. Crucially, the AI agent is transparent about its identity and offers an immediate off-ramp to a human representative at any time. The agent is designed to execute a smart handoff with a full summary for complex or emotionally charged issues. Human staff can step in if the case becomes much more complex.

COMMERZBANK

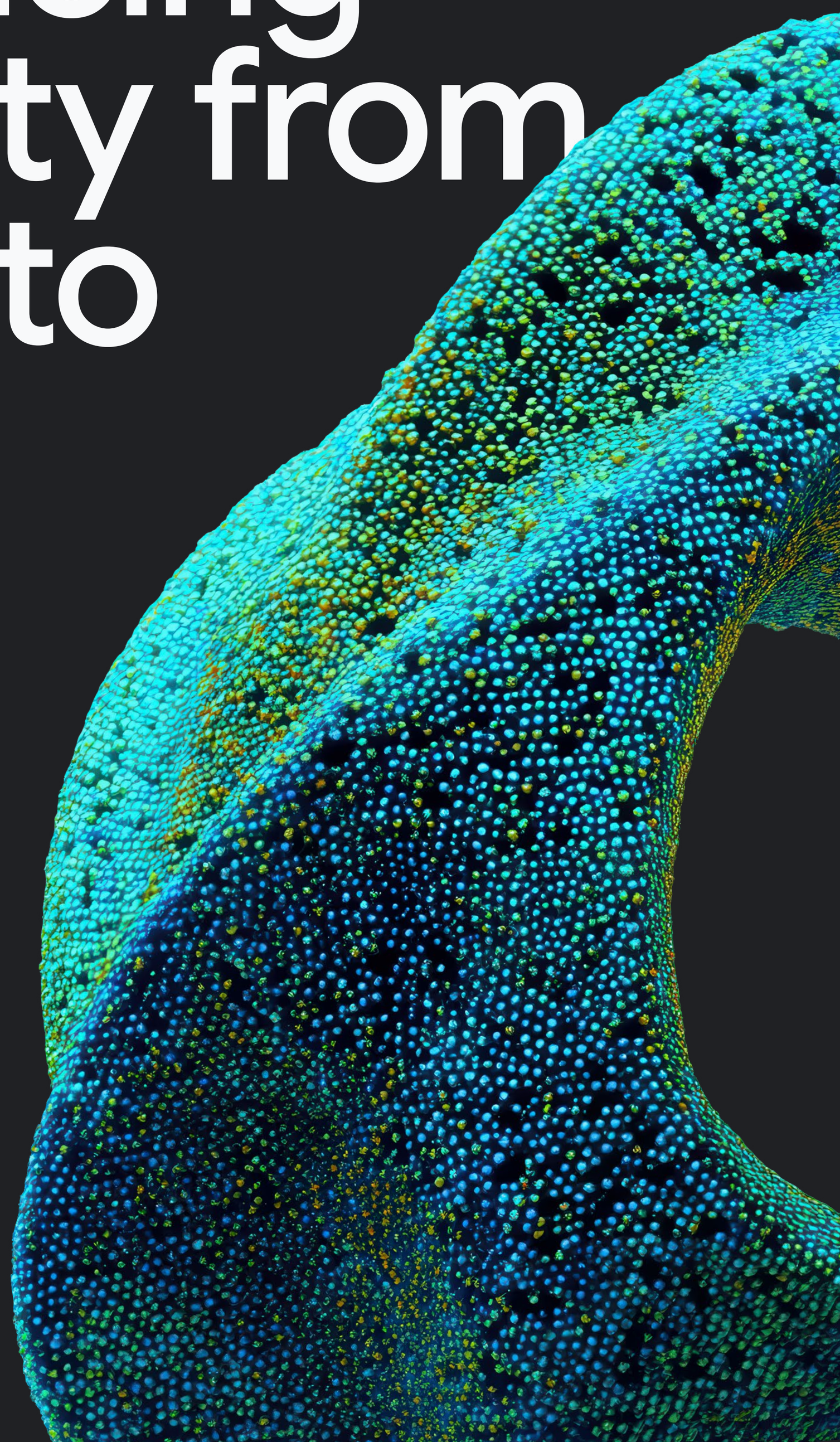
“Agentic AI will enable us to deliver higher-quality services to a wider customer base with greater cost efficiency.”

Oliver Dörler

Chief Data and AI Officer, Commerzbank

Agents for security

Advancing security from alerts to action



In a modern security operations center (SOC), human analysts face a constant stream of data and alerts.

In fact, 82% of leaders are concerned or very concerned that they may be missing real threats or incidents due to alert fatigue.[6]

While security orchestration, automation, and remediation (SOAR) solutions deliver some automation, they may offer only incremental benefits. But with their ability to reason, act, observe, and adjust actions across systems that handle sensitive customer data, under the guidance of a security operations center analyst, AI agents have the potential to help security teams identify and respond to threats more effectively.

During high-traffic periods like Black Friday, the surge in web or app traffic and transaction volume can create performance bottlenecks that lead to outages or provide cover for bad actors to mask malicious activity among legitimate customer data. When security measures protect the digital storefront seamlessly, they build the confidence necessary for long-term loyalty.

As AI agents handle more sensitive tasks—from processing returns to managing financial data—CX leaders must ensure that agents operate by using strict guardrails and human oversight, protecting customer data from bad actors or unauthorized access. For example, the expanded Secure AI Framework 2.0 can help address the rapidly emerging risks posed by autonomous AI agents and agentic commerce.

In 2026, AI agents will increasingly help with tasks like vulnerability discovery, as well as alert triage and investigation.



46%

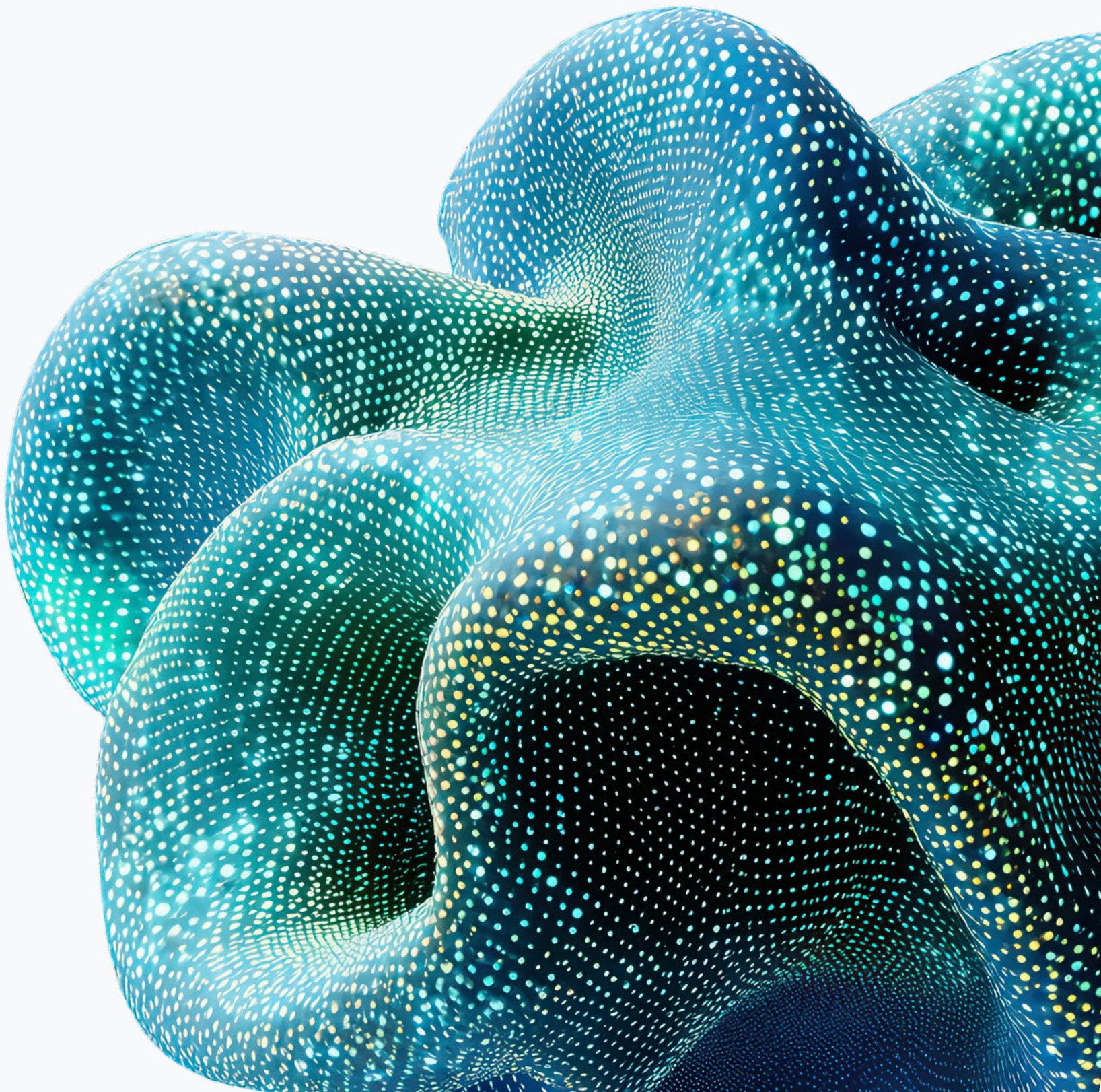
of executives at organizations with AI agents in production report adopting agents for security operations and cybersecurity[7]

[6] Forrester, Threat Intelligence Benchmark: Stop reacting; start anticipating, 2025
[7] Google Cloud, The ROI of AI, 2025 (Executives whose organization is leveraging agentic AI: n=1814; Question text: What use cases has your company deployed AI agents for?)

> “Today’s CISO is laser-focused on achieving the greatest decrease of risk per dollar spent. Agents are essential to this, as they detect and respond faster to enterprise risks. More importantly, they elevate our SOC analysts from tactical responders to strategic defenders.”



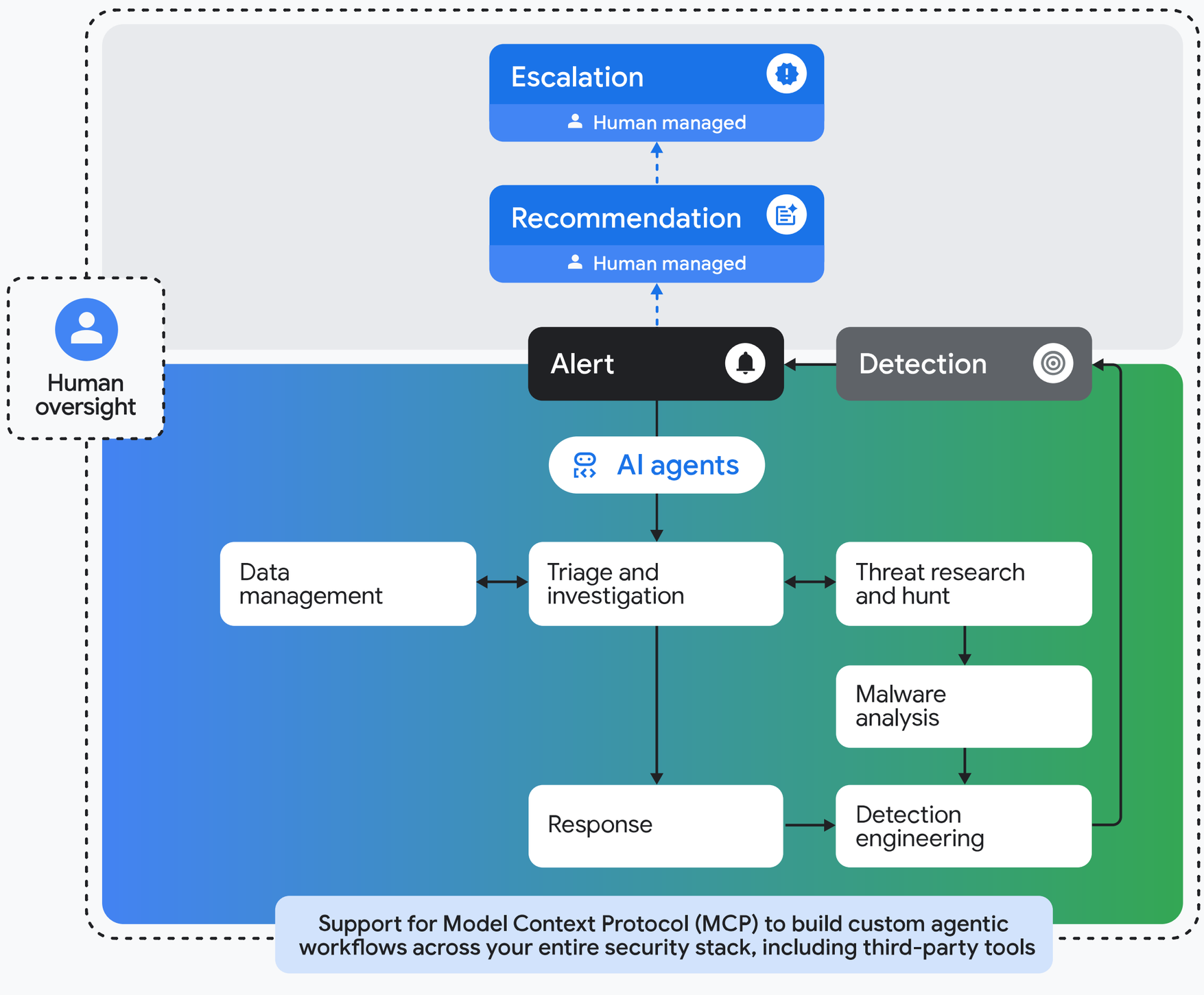
Jon Ramsey
Vice President & General Manager, Security, Google Cloud



The semi-autonomous security operations cycle

An agentic SOC orchestrates a system of task-based AI agents, each with a specific role, to achieve a common security outcome.

After receiving a security alert, the agentic SOC cycles through a process, engaging various agents.



This dynamic process of evaluating, acting, and re-evaluating enables the system to adapt to a changing security environment in real time, while freeing up time for human analysts to focus on higher-value work.

Multiple SOC agents need common enterprise context and can share the same security data sources (e.g., security telemetry data), regularly communicate, and adapt their actions through technologies like A2A and MCP. Agents should also be trained on continuously evolving real-world insights from security experts.

> AI is already being used to find zero-days, identify malicious code, and uplift the work of defenders. As threat actors incorporate the technology into their operations, it will be our best tool to meet this new challenge.”

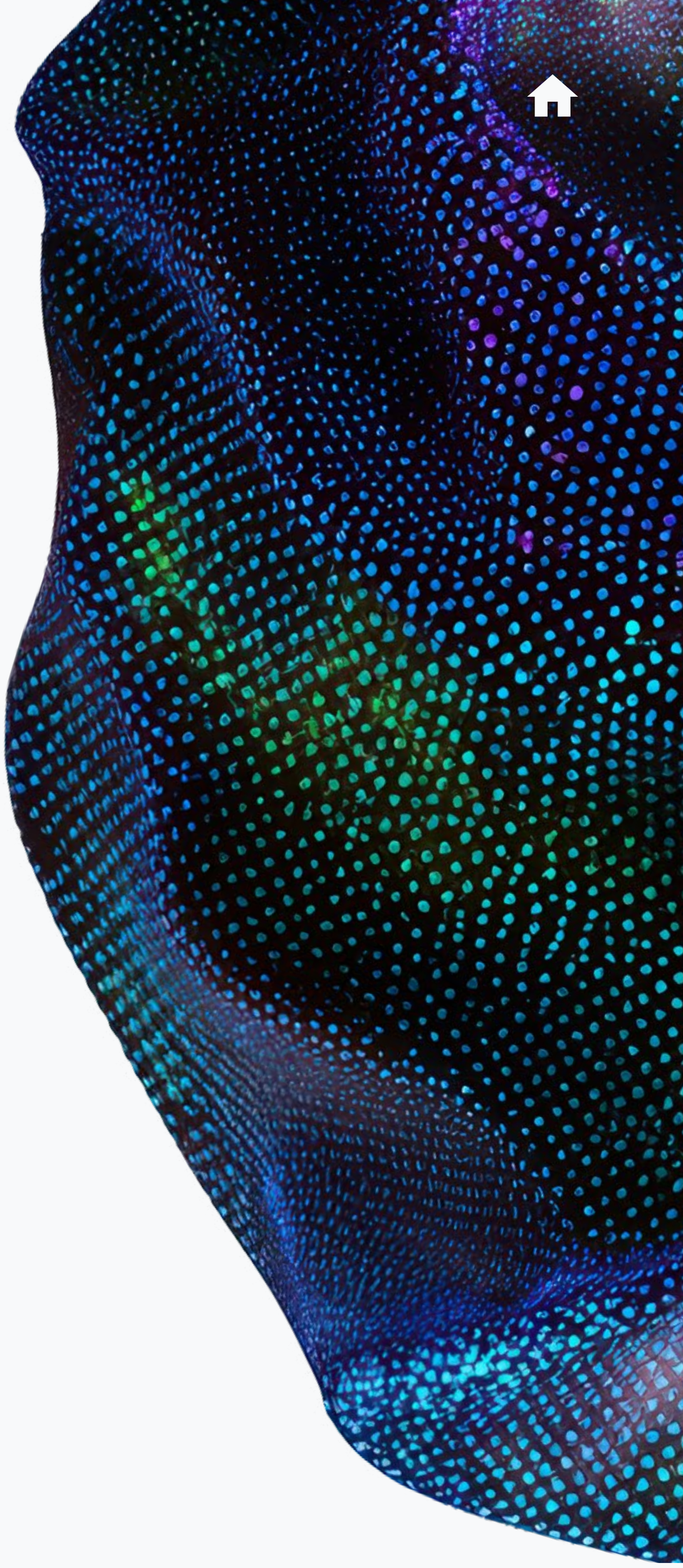


Sandra Joyce

Vice President of Threat Intelligence, Google Cloud

Apex Fintech Solutions is using Gemini models in security to accelerate the writing of complex threat detections from hours to a matter of seconds.





How it works

Elevating the security analyst

With the addition of agentic systems acting as force multipliers, human analyst roles are expected to change for the better. AI agents can take on the draining, reactive work of "alert-watching," shifting the human analyst to a more strategic level, engaging in activities such as:

Threat hunting

Using their intuition and experience to guide the agents. Example: "Agent, I have a hunch about this server. Hunt for any unusual outbound data transfers."

Supervising agents

Fine-tuning the agents' "rules of engagement" and "performance-reviewing" their automated responses.

Defending

Focusing on long-term security posture, architecting better defenses and anticipating the next wave of attacks, rather than just chasing the current ones.

Explore Google Security Operations

Get started

Agents for scale

Upskilling talent will be the ultimate driver of business value





It’s tempting to focus on the technology—the models, the platforms, and prompts—but this misses the most critical element: the people.

As AI is evolving, the skills gap is widening and it’s getting harder for individuals and organizations to keep up. Skills themselves expire faster than ever: The “half-life” of a professional skill is now four years—and in tech, as short as two years.[8]

Successful CX leaders don’t just buy technology; they build the skills necessary for customer service representatives to integrate AI agents into their daily workflows.

In 2026, onboarding and upskilling are no longer static processes. Customer service representatives are supported by continuous, AI-driven feedback loops that help new hires reach proficiency faster and allow seasoned employees to handle increasingly complex cases without burnout.

> “AI offers an unprecedented opportunity for employees to harness the data and context around them. 2026 will be the year when every employee can go from guessing to knowing—but only if their organizations invest in the skills to make it possible.”



Andrew Milo

Global Director, Customer Training,
Cloud Learning Services,
Google Cloud

[8] Forbes, AI Puts The Squeeze On The Shrinking Half-life Of Skills, 2024

What executives are saying:[9]



82% of decision-makers agree that technical learning resources help their organization stay ahead in AI



71% of organizations surveyed realize an increase in revenue since engaging with learning resources

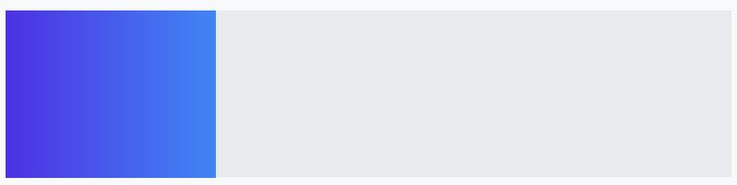
What employees are saying:[10]



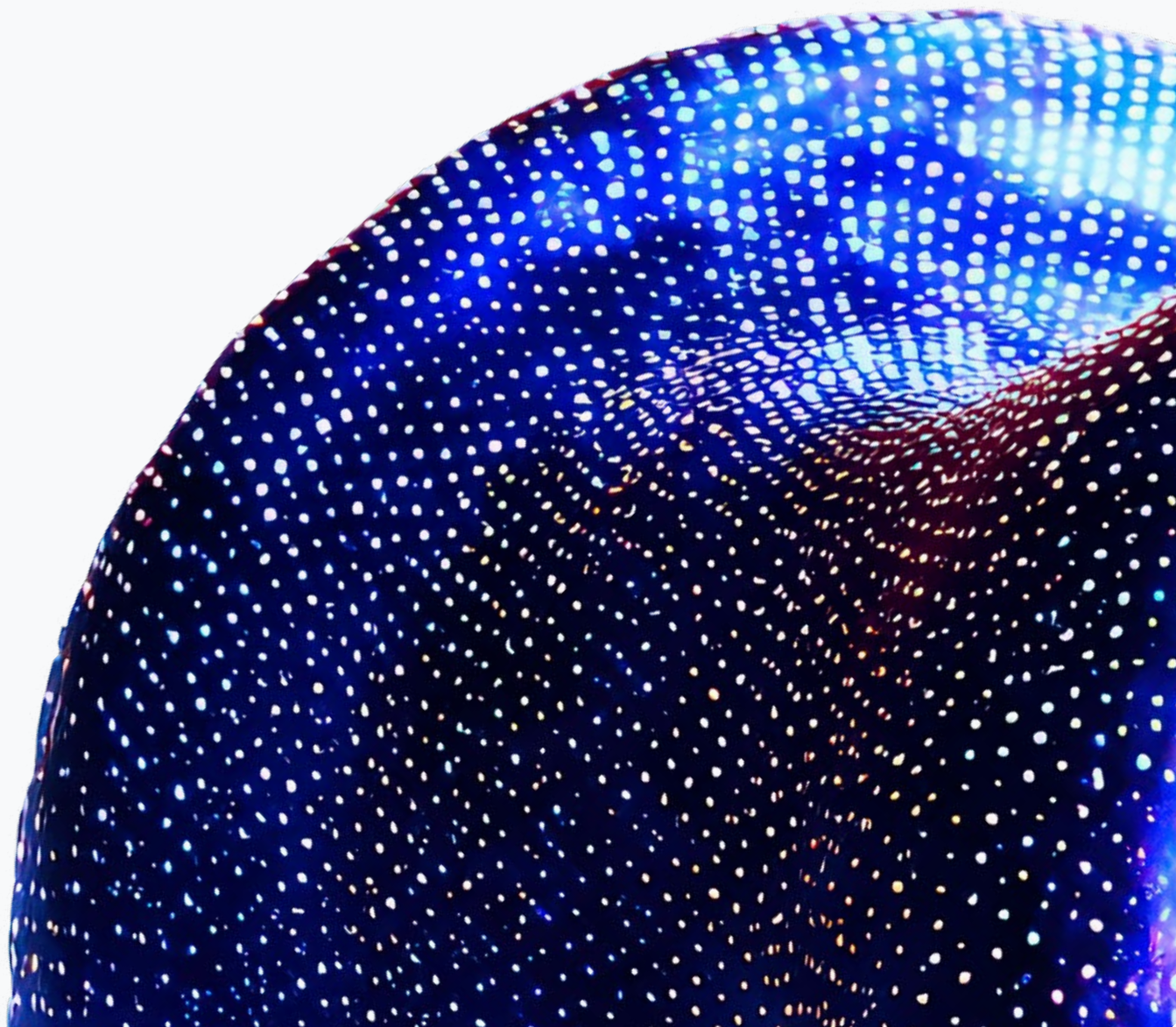
61% of employees at organizations that have already implemented AI use AI daily (the remaining 39% using at least weekly)



84% would like a greater organizational focus on AI



29% say that AI is broadly advocated across their organizations



[9] Google/Ipsos, Cloud Learning Services Market Pulse, fielded Sept.-Nov. 2024 (US, UK, FR, DE, IN, BR, MX, JP, AU/NZ; Decision-makers (n=902). Findings reflect the opinion of survey respondents only)
[10] Google, Beyond AI Optimism: Five ways to move your business from saving time to sparking innovation, 2025

How it works

The 5 pillars of AI learning

To thrive, organizations must move beyond simply buying technology and focus on building an AI-ready workforce. This requires a holistic strategy built on five key pillars.

01

Establish goals

Focus your energy on building AI agents that can automate high-volume, repeatable customer tasks to deliver clear ROI.

02

Secure sponsorship

Identify three primary stakeholders: an executive sponsor, the groundswell lead, and the AI accelerator.

> The executive sponsor provides the necessary funding, high-level backing, and consistent messaging on the importance of using AI in CX.

> The groundswell lead acts as the “AI megaphone” by managing grassroots campaigns, generating excitement, and collecting employee ideas.

> The AI accelerator is the technical expert responsible for transforming those prioritized ideas into functional solutions.



03

Sustain momentum and reward innovation

Invest in your talent and internal AI education programs.

04

Integrate AI into daily workflows

Ensure AI agents have secure, governed access to core enterprise systems like your CRM and knowledge bases.

05

Build trust

Create your AI rulebook now. Establish clear, enterprise-wide guidelines to secure customer data and always maintain a clear human-in-the-loop strategy for complex escalations.

IKEA®

“We focus on people first—keeping AI simple, practical, and easy to learn through real examples and by sharing throughout our learning communities. Our goal is to make AI accessible to everyone.”

Parag Parekh

Global Chief Digital Officer, IKEA Retail (Ingka Group)

“Leaders need to rethink the flow of work and understand where and how best to put AI capabilities into practice. We’ll see the evolution of existing human skills augmented by this technology. The leaders who put that into practice faster will lead that change curve.”

Ian Hargreaves
Data Science Fellow, ATB Financial



Try Google Skills

Find AI training courses and lessons on a wide range of topics.

Get started

The 2026 opportunity: A path to customer loyalty



Although this opportunity can seem daunting at first glance, it's already creating more helpful customer experiences that will ultimately deliver new market opportunities.

To meet increased demand, businesses will need to build the capacity to scale operations using AI agents. This will require improving productivity in internal processes—freeing teams from the repetitive work, allowing them to focus on the creative, strategic, and empathetic work that only they can do.

This is your path to building a faster, smarter, and ultimately more helpful customer experience.

> “Access to agentic AI capabilities will democratize insights, innovation, creativity, and business growth, bringing value to consumers, employees, and organizations. This opportunity is truly significant, but comes with tremendous responsibility to ensure that the promise of AI delivers secure, ethical, and fair outcomes for all.”



Anil Jain

Global Managing Director,
Global Strategic Industries,
Google Cloud

Google Cloud

See what these trends mean for your business.

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