

## Transforming Consumer Experiences with Agentic Intelligence in Commerce

## Podcast Transcript

**Ajay:** Welcome everyone to another exciting episode of Tech Trends. We are actually going to be talking about the future of commerce through the lens of Al. So today's discussion is all about generative and agentic intelligence and how that is transforming the consumer experience. So consumer experience is getting revolutionized every day.

Everything from your personalized engagement to predictive analytics to supply chain optimization and decision making. I'm your host, Ajay Chankramath and joining me today are two distinguished experts who are shaping the future of AI in retail and commercial industries. First you have Karthi Krishnan, who's the CTO of our consumer vertical who will cover the tech side of consumer industry adopting AI as well as he'll share some insights on how AI is revolutionizing supply chain operations and omnichannel experiences.

We also have Brian Anderson, who's a digital product leader experience in large scale transformation initiatives in the consumer field. Brian will be actually breaking down the AI powered customer engagement side of things, the predictive analytics, as well as some of the ethical considerations in AI driven personalization. So throughout this conversation we'll discuss how businesses can harness AI to stay competitive, enhance profitability, deliver a superior customer

experience, especially in an ever evolving market.

That is especially true within the consumer field. So whether you're a retailer or a CPG brand, or just simply curious about the next behavior of Al in commerce, this is a conversation you want to listen to. So welcome gentlemen, let's dive in.

Brian: Thank you. Thanks for having us.

Ajay: Awesome. So Brian, let's start with you. So the first question I have is like, how can brands optimally use AI powered predictive analytics to improve that overall customer experience?

That's a great question, Ajay. I think the first thing to understand is that not everyone's going to start from the same level of maturity. But if you're trying to address this question, you're at least have gotten off the starting line, you're past the phase one of AI. So really we're talking about two entry points.

The first entry point is predictive analytics in the sense of getting the current insights you're collecting faster, more quickly, more rapidly and more intelligently. Or the second one is around actually exploring white space that you weren't able to explore previously. When you're limited to the two to three analysts that may be on your team to really unlock the power of AI.

We're working with customers to really push them to the ladder model. Right. It's not about getting



that incremental lift of your team no longer being two or three, but four or five. But Truly exploring areas of predictive analytics you were not able to explore previously, whether that's bringing together new data sets you weren't able to bring together before, such as sales and supply chain data, or if it's about bringing in new customer data sets that you weren't able to previously really unpack and explore previously.

And to me that is the power of AI is this white space that you weren't able to tap previously. And that's really where we see brands going in today's environment.

**Ajay:** That's fantastic, Brian. So you talked about tapping into that white space, right? So Karthik, sort of a follow up question to you is that how do you actually use some of the technology innovations that you're seeing within the Al space to actually do something like that?

Karthik: Yeah, I mean areas, if you look at the hyper personalized customer journeys, right. How do we kind of think about bringing in a dynamism in the personalization at every touch point, Right. Imagine an in store experience or for that matter a simple search experience for an end customer. How can Al bring in that customer specific on the context as to based on what are the few products that the customer browse in the last few seconds, kind of bringing that dynamism and using Al to power that search and personalize the responses for the user.

That's one area where you see Al coming in from a customer touchpoint interaction perspective. Obviously we have seen in the past the passive chatbots wherein we kind of want to get back to a live agent. But today I think Al has made those chatbots, I would call it a lot more interactive, a lot more active if you will, not about just giving responses, but being able to be able to start delivering and actually taking actions based on

the user's request and things like that.

Ajay: Yeah, that makes a lot of sense. So sort of jumping on to sort of the next topic here, right? 2025 so far has been mostly about agentic AI, right? I mean everybody's building agents and thinking about the value added within that space and we at Brillio are also doing a lot of that. Right. So when you look at some of the CPG companies using, or potentially could be using agentic AI to optimize their overall supply chain operations or reduction in waste and things like that. How will those omnichannel experiences evolve with agentic AI or AI agents? And more importantly, how would the businesses prepare for it?

Because today agentic AI is a little bit of that buzzwordy activities there and people don't quite understand what can these agents do. But how do you get the businesses to prepare for it?

Karthik: Absolutely. I think some of the examples that I was talking about in the previous question as well as thinking about inventory management. Right. Today again, it all goes back to the data and making the data readily available. And how can Al kind of act on the data and provide value? Right. For example, the smart inventory. When I'm as a user searching for a product, I should be able to pick the product based on the availability on that particular modality. Am I looking at the pick from a store, am I picking from a warehouse versus a home delivery and things like that? How can AI come in play a role? For example, I think Nike brought in a whole AI enabled omnichannel inventory system to be able to kind of bridge that customer experience from an in store as well as a physical store perspective. The other very useful example that I came across was Wendy's, right? Wendy's was piloting and complete. It's not an agentic per se, but imagine the whole AI powered drive through experience, right? Providing the customers multilingual



interactions and being able to take orders from the customers, adapt to the customer's tonality and give the responses and also trigger the actual, the order placement so that the whole order picking experience is much faster, much efficient and with much lesser human touch point.

Now you also asked the second question around how can CPGs and the companies prepare for that?

## Right?

I think all these experiences look great. But fundamentally if you look at it, the whole data readiness cannot be understated, right? The, the fact that we need to have the data, the right quality of data at the right time in a consumable fashion. I think a lot of the enterprises that we are starting to work with are seeing the value of having to have a solid data platform, right?

Having an AI ready infrastructure as we call it. What that means is when we say agents, at the end of the day, at a very, very high level, it's a function that's actually making a science decision and based on the decision, performing an action, right? What that means is having right level of abstracted APIs available for these agents to be able to kind of integrate and connect with, right?

That's another thing. And a real time data integration that's from a technology perspective. The other aspect of it is the human aspect, right? Training the teams people to be able to kind of start working with the Al. Right. There is still a lot of trust challenges and stuff like that.

How do we make sure that teams are kind of upskill trained to leverage these AI driven insights across like we're talking marketing, logistics, customer interaction and so on and so forth. Lastly, I'll talk after. This is the whole governance aspect of it right now that we are kind of bringing

Al into a lot of the human value chain. Looking at Al governance and ethical Al frameworks and kind of focusing the technology for those is going to become a primary need for this organization to be able to embrace Al at a much larger scale.

**Ajay:** Oh, that's fantastic Karthik. I think you covered a lot of ground there. So I specifically liked your example of that QSR that you're talking about, like how to actually personalize that experience. Because anybody who has actually through a drive thru probably knows some of those experience and how it's, how efficient it is already.

But you know, we always want it to be more efficient with respect to some of the very specific tonality and those kinds of things that you spoke about. Right. So Brian, I would like you to probably pick up on one of the aspects Karthik didn't touch upon. I think Karthik touched upon the technology side of things, the human side of things and all that.

But from a, from the point of view of a product owner, right. If you're really building that product as a whole, what are the kind of things that you would need to bring into that table?

**Brian:** That's a really good question. And I think, I mean this goes back to Product Management 101 and maybe a brief history lesson of where we've gone from a digital and technology trend, right. Is I think brands get lost in the innovation of AI and thinking people want to engage with this AI channel extensively.

Right? Customers don't want that. Customers want convenience, they want speed, they want, want to accomplish a task often. Right. And for 20 years we've pushed that heavily from a digital and IT perspective. How can we make this more self service? How can we make this easier to do? And the reason I bring that up is the introduction



of these AI agents is now not handling the simple questions, right?

It's not store hours or product features or like simple questions, right. When they're touching that AI they have a complex problem and they're generally coming from a point of frustration or a point of, of needing something that was unable to be serviced on other channels. And to me like that is the north star of product management.

When you enter this space, right. Is it still about what is the need state of my customer consumer, how can I help them facilitate the next step in their journey and ultimately get them to the right touch? Points and get them into the you know whether it's a purchasing journal, service journey, you know whatever it may be it's helping facilitate and accelerate that journal to the end state.

It's not about AI as this novel creature that customers are looking to touch and feel every day.

**Ajay:** Oh that's that's so insightful Brian. So thank you for that. The other part that Karthik touched upon earlier was some of those ethical considerations. Right. And so staying with you Brian. So from your point of view right what are those ethical considerations that brands must keep in mind especially when they are using that using AI to actually look at the data that is pertinent to customers themselves?

Right because depending on the regulation how regulated that we are as an industry in the US or around the world things are different and things continue to be different. There are probably things that will continue to be some of the foundational things may not change there but some. Of the regulations on top of it might change.

So how would you sort of apply some of those ethical considerations? Because one thing that

large corporations don't want to keep doing is the change course. Right? Because changing course takes time. It's costly. So you really want to have like some, you know, basic set of activities that you sort of rely on.

So how do you actually, you know, approach that is the ethical considerations really?

**Brian:** Good question, Ajay I think one thing I want to highlight and something you called out even in this question is the good news is marketing and salespeople have lived in a world around protecting customer data. So this isn't new ground for them. Right. Whether we're talking about GPDR or the many other kind of regulations, as well as just ethical considerations, they've lived and breathed every day.

So I think the positive point here is as the organizational unit that's often manipulating this data and working in this space has strong familiarity and very well grounded in kind of ethos of, of customer and privacy and data protection, I think that's a very strong positive. We often forget about the big thing with AI that we see above and beyond kind of your data privacy and data protection style considerations is this idea around explainability.

And a lot of that is as we get into more complex systems, trying to make sure we still understand how we're arriving at the right conclusions and helping. Just like you'd help a new employee work through, how to do things more effectively, better kind of pivot and kind of continue to iterate.

Like we need to take the same approach with this AI model and this AI agent of understanding how they're accomplishing their task, what decision they're arriving at and why, and then being able to help train that model more effectively and work with the wider organization to really see the full benefits.



Right. And it's all about, you know, making sure we maintain that foundation of customer data privacy that we've all built an organizational area on and then helping kind of layer in some of these things around explainability. So we maintain our trust in the ecosystem and maintain the trust of our customers.

Ajay: Yeah, I mean, so that maintaining the trust of the customers make me think about that next frontier or next challenge that you have. Right, Karthik, maybe I'll address this to you first. So how is that rise in disinformation or some kind of customer perception of the brand and things like that, how is that being countered by AI? Right, because again, probably not just with AI, there are other strategies too, but now there are a lot more lower hanging fruits when it comes to being able to do something like that, you can have certain types of strategies, I'm assuming. So what are the kind of strategies that you can think of in that space?

**Karthik:** Absolutely. I think number one is like you actually kind of alluded to, right. This whole disinformation is not something new with Al. It existed for centuries. Right. The propaganda is in wartime and misleading ads and stuff like that has existed a long time. I think the Al acceleration factor really, really is the difference.

Right now it's become cheap and there are technologies like mid journeys and OpenAl for that matter. Right. Are making it a lot more easier. And with the whole virality of this whole social media ecosystem, just promoting perhaps unintentionally or intentionally the algorithms are promoting those fake information is just only making it a lot more a bigger problem than it is it was in the past.

Right. So I think at a core this basically directly affects a whole bunch of things. Number one obviously is the erosion of the brand trust. Right.

The other aspect is kind of manipulating the consumer behavior into things that they are not intending to do. And of course the whole misinformation from how do I as an organization starting to think about mitigating it or dealing with it.

I think there are a number of efforts that's already started. Right. The C2PA effort stands for basically the Coalition for Content Prevention, sorry, Content Provenance and Authenticity. This is a joint development foundation project with major companies like Adobe and Microsoft and OpenAl partnering. The idea here is to kind of come up with an open technical standard to provide to the publishers and creators and consumers to be able to trace the origin of different types of media.

Right. If you look at this in combination of something like a blockchain that can help decentralize and kind of make sure that the content is indeed authentic, kind of gives you that ability for these creators to be able to start putting a stamp on that in terms of like, you know, this is indeed author tickets coming from them.

Right. So I think technologies are evolving for that to help the these organizations to be able to build those capabilities. But at a fundamental level I think it's going to be very, very important in terms of partnering with fact checking organizations. There are organizations like News Guard, Snopes and et cetera, et cetera, to be able to flag these false stories and actually having an active partnership with the social media platforms to be able to preemptively look at and monitor and remove the false information.

I think that's another key. Right. Again, join with industry alliances like the CTPA example I was talking about to start building some of those capabilities as part of things that they actually build with AI. And more importantly, think about



Al driven fact checking systems. Use Al to actually fact check some of your content.

I think it's even more important for the CPGs and the retailers to be able to go to their customers, reach out to these customers a lot more with authentic. Right. Level of product information so that the misinformation is not kind of getting highlighted. Those are not a few things that I could think of on the outset.

**Ajay:** Makes sense. Makes sense. Brian, would you like to add anything to that?

Brian: I think the only things I would add is, you know, when I look at the journey we've been on, I think, you know, when the Internet came about like people learned that just because you read it, it's not true. But we've never pressure tested. I see a video or I see pictures and that's not true. Right. We've always assumed that's almost a smoking gun of truth. Right. And in today's world that that is very quickly dissolving and I think that will be a challenge for everyone to navigate at an individual level, at a brand level, at a society level. And I don't think we've solved that yet.

Al has made it simpler to kind of release those types of videos.

But it's something I'm pretty confident we're going to find the right thing. It's a combination of process technology and people to make sure we survive this next event horizon.

Ajay: Yeah, I mean that's such a mic drop moment, Brian. Right. Because sometimes not sometimes I think if you really look at the history of the world, anytime these kinds of progressions have been made, it's almost always the first, first dollar task that happens. There is something that is not the best of the usage of the technology. But then over time, you know, smart people, they work together and figure out the best way to actually get that value out of it.

So the positive side I think is yeah, I think people

are retreating a bit back to first principles. So they are going to the brands they trust to check this information because there's so many URLs and they're like, is this true or not? Where there is an opportunity for you as a leader, as a trusted brand to just help educate the customers on whatever the topic is they're looking for education on.

**Karthik:** Oh absolutely. In fact, I think this whole C2PA effort is they call it more of a watermarking the AI content and what we would see a watermark that says, yeah, this is really authentic and whatnot. And I think large corporations like the Metas and the Googles of the world are also building AI powered disinformation detection mechanisms and systems in there.

So we are actually getting all those help. I think it's a matter of brands coming together to start integrating and being aware of this.

**Ajay:** Awesome. What an incredible discussion, gentlemen. Today we sort of uncovered how AI is reshaping commerce, not just E commerce, commerce as a whole, and driving smarter supply chains, predictive decision making, hyper personalized customer experiences, everything. Right. So it's clear that AI, particularly on the generative and agentic intelligence, is not just enhancing the efficiency of the organizations, but also fundamentally redefining the way businesses operate.

So I have one final challenge for both of you. If you were to provide one final thought both for consumers and for organizations, just keep it very brief so that our listeners can actually take away that us their learnings as to what should they be thinking in this age of AI.

I will start with you, Karthik.

**Karthik:** Yeah. Number one I think is you cannot, I think as an individual as well as as an enterprise, you cannot kind of hold on to not jumping into AI.

It's coming right at the end of the day, this is another revolution, if you will. So you cannot wait for it and not embrace it.

Go ahead and embrace it. I think. Right. Even if you are starting small at the same time, keeping I think the examples that Brian was talking about, keeping the guardrails in mind as an enterprise, being responsible and making sure that you are embracing AI responsibly and making sure those checks and balances are in place.

And more importantly, from a technology perspective, start building technologies that can make Al possible. Right. Because as I said, it's coming and it's already there. So make sure that your ecosystem is built for Al. Don't shy away from it.

Excellent, excellent takeaway. Brian?

Brian: Progress over perfection. Every customer we work with is at different levels of maturity. No one has reached the end state. And so don't feel like you're behind but at the same time don't be afraid to kind of move forward. There's a ton of opportunity, there's tons of proof points in the market around where value's been unlocked. And very confident that leveraging AI in your business and in your enterprise will absolutely be a key pillar of your business strategy and absolutely drive your KPIs up and to the right.

**Ajay:** I love that the KPIs measure things what you want to do and achieve it that way. A Huge thank you to our expert panelists here, Karthika and Brian Anderson, for sharing their deep insights and perspectives on how AI is transforming this whole retail and commerce area. And to our listeners.

Right. What are your thoughts? What are you seeing from the way in which AI is changing the way you shop, you interact with the brands, your

overall experience in commerce? Right. But if you have any thoughts or anything else to add, definitely reach out to us. We are here to discuss more of these things with you.

But in the meantime. Right. So thanks for tuning in. And until next time, stay ahead of the curve and keep innovating.

Thank you.