Growth In:Sight

accenture

Growth & Innovation: Riding the wave of technological disruption

Issue 1, 07/2025

Accenture Strategy

Editorial

Dear reader,

Welcome to the first issue of Accenture's new Growth In:Sight magazine. With this semi-annual publication, we aim to present a broad view on corporate strategy, growth, and pricing – drawing from insights gained through our everyday interactions with clients across Europe and the Middle East, and based on our original research.

From our work with European business leaders, we know that the pressure on businesses is high, and the outlook is often uncertain. Companies in Europe are facing several significant challenges at once. In many sectors, competition is increasing drastically – especially from China. In fact, China's share of global exports has risen from 12% in 2010 to 15% in 2023. While China is flooding international markets, the US is turning inward, as exemplified by the highest level of import tariffs since 1938. At the same time, globalization, a key driving force of European economic success, is slowing down. While global trade grew by 7% per year on average between 2000 and 2010, growth slowed to a mere 2.5% annually from 2010 to 2020. Rapid advancements in technology are transforming entire industries and societies. The adoption of AI and automation, for example, is projected to affect 30% of jobs in Europe by 2030.

In this disruptive environment, companies must innovate and adapt to stay relevant and continue to grow. Understanding the implications of technology is paramount. We hope that the insights brought forward in this magazine provide perspectives that are both relevant and actionable, and will assist you in navigating today's ever-evolving business landscape.

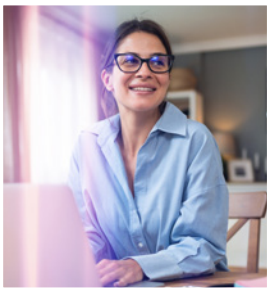
In this issue, you will find a wealth of articles addressing issues of technology, growth, and innovation. In my interview with Oliver Behrens, Chairman of the Supervisory Board of DWS & CEO of Flatexdegiro, we discuss the proliferation of technology in banking and how the European financial sector can remain competitive. Jasmine Gupta and Brandon Relph explore the future of FemTech and lay out how to address the full spectrum of health conditions affecting women. Dhruv Sarin and Mark Gaylard explore the future of enterprise sales amid four pivotal shifts – from AI-powered sellers to unified customer data. Nakul Chopra lays out how AI and omni-channel strategies can help streamline the car buying journey and boost customer loyalty. We offer a deeper look into how organizations can leverage the value of AI & GenAI in the article from Jakob Döhl-Jürgens, Jens Frühling, and Alexander Vogt. If you'd like to learn more about the potential of Agentic AI, Rob Galley and Ayush Chaudhuri have got you covered. Last but not least, the magazine offers behind-the-scenes looks into our European practice, introducing our colleague Jasmine Gupta and highlighting what our team reads, watches, and listens to.

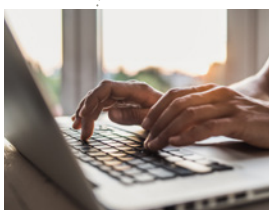
If one of these topics particularly interests you, feel free to contact the authors directly via their LinkedIn profiles provided with each article. For general questions or feedback, please reach out to me, my colleagues, or the editorial team. Contact details are at the back. I hope you enjoy reading this issue as much as we enjoyed creating it.

Yours sincerely,
Johannes Trenka,
Managing Director,
Lead Corporate Strategy
& Growth Practice, EMEA

→ Get in touch

In this issue





Thought In:Sight

The future of enterprise sales

In brief: Enterprise sales is being reinvented. With buying groups doubling and AI reshaping the field, traditional methods fall short. This article explores four shifts – from AI-powered sellers to unified customer data – and what leaders must do to stay competitive in today's complex sales landscape.

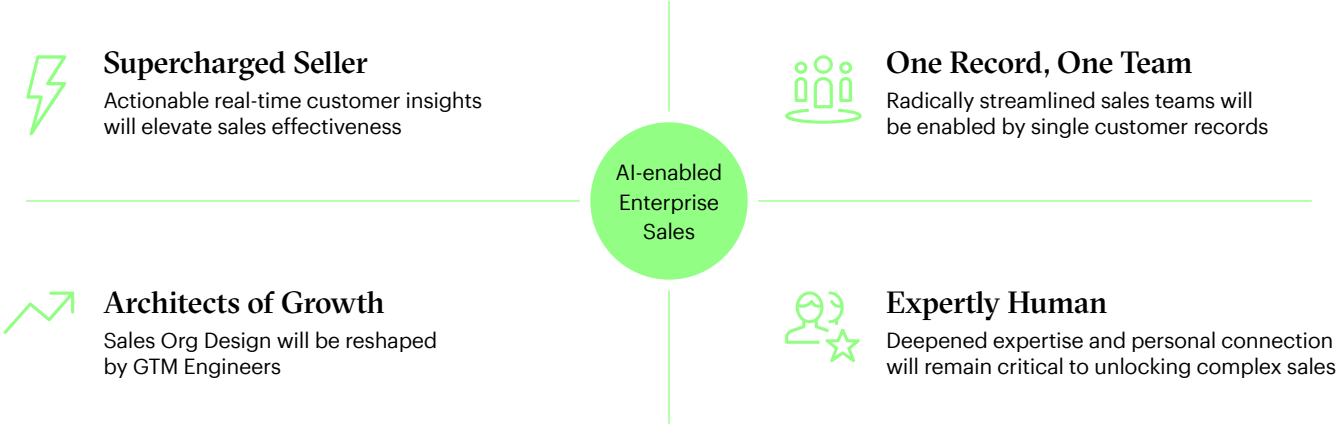
Authors
Dhruv Sarin, Strategy Manager
Mark Gaylard, Managing Director

Co-Author
Vicente Futscher, Strategy Consultant

Did you know that the average number of stakeholders involved in a buying decision has more than doubled in the past decade, from a little over 5 to 12?[1] On top of that, customers complete as much as 70% of their buying journey online before engaging with a salesperson, making traditional sales methods increasingly ineffective.[2] As a result, win rates have fallen to 27% since 2021, while average sales cycles have lengthened by 38%.[3] This shift is reshaping the enterprise sales landscape, and demands new strategies and tools to navigate the complexities of modern sales.

In response, leading organizations are rethinking how they sell – with AI at the heart of this reinvention. Since 2017, $15 billion have been invested into sales technologies, with 10% directed toward AI copilots and agents alone.[4] These tools are gaining traction: 83% of AI-enabled sales teams reported revenue growth last year, outpacing traditional teams by 17%.[5]

AI-enabled Enterprise Sales



[1]Challenger Inc (2024) | [2]Gartner (2024) | [3]Ebsta & Pavillion (2024) | [4]Accenture Analysis | [5]Salesforce (2024)

Below we outline four beliefs that shape this evolution and the key questions leaders should be asking.

Belief 1: Supercharged Seller.
Actionable, real-time customer insights will elevate sales effectiveness.
Without AI-powered sales enablement, organizations face inconsistent execution, missed opportunities, and declining competitiveness. Modern tools enable real-time coaching, next-best action guidance, and up to 10x productivity gains . Even average performers are improving, widening the gap between leaders and laggards.

Key Question: Are your frontline sellers equipped with tools to outperform competitors, or are they left to navigate with outdated systems?

Belief 2: One Record, One Team.
Radically streamlined sales teams will be enabled by single customer records.
Unified customer records will drive context-driven, proactive selling. With real-time insights enabled by AI and Customer Data Platforms (CDP), teams can uncover upsell opportunities and improve Lifetime Value (LTV). As CDPs become the single source of truth, traditional silos between marketing, sales, and customer success teams will collapse, enabling teams to shift from reactive account management to proactive, growth-focused strategies.

Key Question: How much untapped revenue is hidden in your customer base because your teams lack a single, unified view of the customer?

Belief 3: Architects of Growth.
Sales Org Design will be reshaped by GTM Engineers.
Go-to-market (GTM) Engineers are bridging workflows, integrating tools, and managing data, transforming strategy into action at scale. By designing end-to-end systems that align tools with outcomes, they free sellers to focus on value-driving customer engagements. This shift, from function (marketing) to action (monetization), lays the foundation for scalable growth.

Key Question: Is your organization ready to reimagine its sales structure with GTM Engineers who transform AI insights into scalable growth systems?

Spotlight Sales Tech Innovators

To illustrate emerging trends, here are **a few startups shaping the future** of enterprise sales:

Supercharged Seller
Glyphic (UK, 2022)
AI-powered sales automation tool offering real-time performance insights and call coaching.

Architects of Growth
Clay (USA, 2017)
GTM intelligence platform that automates outreach and data enrichment with a dedicated engineering team.

One Record, One Team
Planhat (SE, 2015)
Customer data integration platform enabling unified views across sales and customer success.

Expertly Human
SendTrumpet (UK, 2021)
Digital Sales Rooms that centralize content and analytics to streamline buyer engagement.

Belief 4: Expertly Human.
Deepened expertise and personal connection will remain critical to unlocking complex sales.
As automation reduces overhead and functional roles, specialists will become more valuable in unlocking big deals. High-performing sellers will combine ecosystem expertise with empathy, trust-building, and consultative ability – skills AI can't replicate.

Key Question: How are you developing the human expertise needed to navigate complex, high-value customer engagements?

Conclusion

Sales organizations must act now to stay competitive in the new world of AI. That means aligning around the buyer journey, deploying AI in high-impact areas, and evolving team structures to match new ways of working. Future-ready sales teams will not only be tech-enabled, but also strategically designed and distinctly human.

Want to learn more?

Please contact our lead author **Dhruv Sarin** on LinkedIn. Dhruv is a **Strategy Manager,** in our London Office, United Kingdom.

[6]Accenture Research (2024)

Case In:Sight

AI-driven omni-channel growth in automotive

In brief: Car buyers now expect real-time availability, instant financing, and personalized online experiences. Yet many automakers still fail to connect digital and physical channels. This article explores how AI and omni-channel strategies can streamline the sales journey and boost customer loyalty.

Author
Nakul Chopra, Strategy Manager

The digital revolution has permeated every industry, and the automotive sector is no exception. Two decades ago, the notion of purchasing a car online would have been met with disbelief. However, the landscape has transformed dramatically, and customers are now comfortable buying high-value products, including cars, online. The importance of online sales in the automotive industry has significantly increased, mirroring trends in other sectors. This shift offers a combination of convenience and efficiency that enhances the traditional dealership experience.

However, many automakers struggle to provide a seamless, integrated buying experience across digital and physical channels. Despite investments in online platforms, the traditional dealership model continues to dominate due to several challenges:

Fragmented Customer Experience:
Buyers often research cars online but face a disconnect when transitioning to dealerships. There is no unified view of customer interactions across touchpoints like websites, showrooms, call centers, and service, leading to inconsistent engagement and drop-offs in the buying journey.

76%

of new car buyers prefer to gather information online.[1]

Inefficient Online Engagement & Personalization:
Static product pages fail to cater to individual preferences, lacking interactive AI-driven tools to assist with car selection and configuration. Without real-time filtering of relevant models, offers, or financing options based on customer intent, online engagement remains suboptimal.

61%

of new car buyers indicated that they like to configure their car online end-to-end.[1]

[1]Accenture (2023)

Delays in Purchase & Inventory Visibility: Long lead times for custom-built cars push buyers toward competitors with faster availability. The absence of real-time inventory tracking results in customers configuring cars that may not be available, while dealers struggle to efficiently manage and promote existing stock.

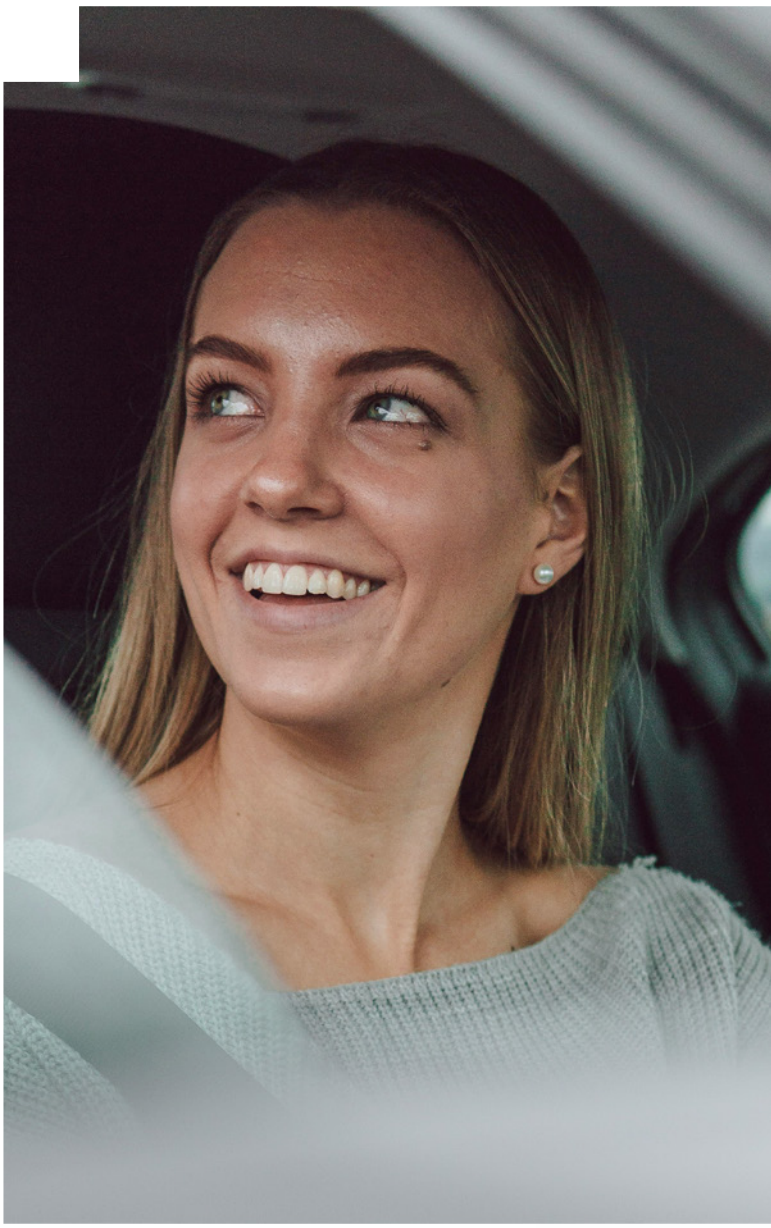
Complex Financing & Trade-In Process: The need for in-person visits for loan approvals slows down decision-making, and the lack of transparency in trade-in offers creates hesitation among buyers. A seamless integration between Original Equipment Manufacturers (OEMs), banks, and third-party lenders is missing, preventing instant financing approvals.

66%

of new car buyers consider online offer for their current vehicle and availability of comprehensive financing options as important steps in their online purchase journey.[2]

Lack of After-Sales Digital Engagement: Customers find it difficult to book service or access post-purchase support online. There is no proactive digital engagement, such as AI-driven service reminders or personalized upsell recommendations, limiting customer retention and long-term satisfaction.

To meet evolving customer expectations, automotive companies must bridge the gap between fragmented online and offline experiences, streamline complex processes, and enhance personalization at every touchpoint. Addressing these challenges requires a comprehensive approach that not only eliminates friction but also transforms the entire sales journey into a seamless, AI-driven experience.



Accenture, through its **DRIVE** framework, is helping automakers redefine the omni-channel sales process by leveraging AI, data analytics, and automation. **DRIVE** integrates intelligent digital solutions across the entire customer journey – from discovery to post-purchase engagement—ensuring a smooth and personalized experience that enhances conversions, builds customer loyalty, and maximizes operational efficiency.

5%

uplift in revenue (at least) by leveraging Generative AI for hyper-personalisation.[3]

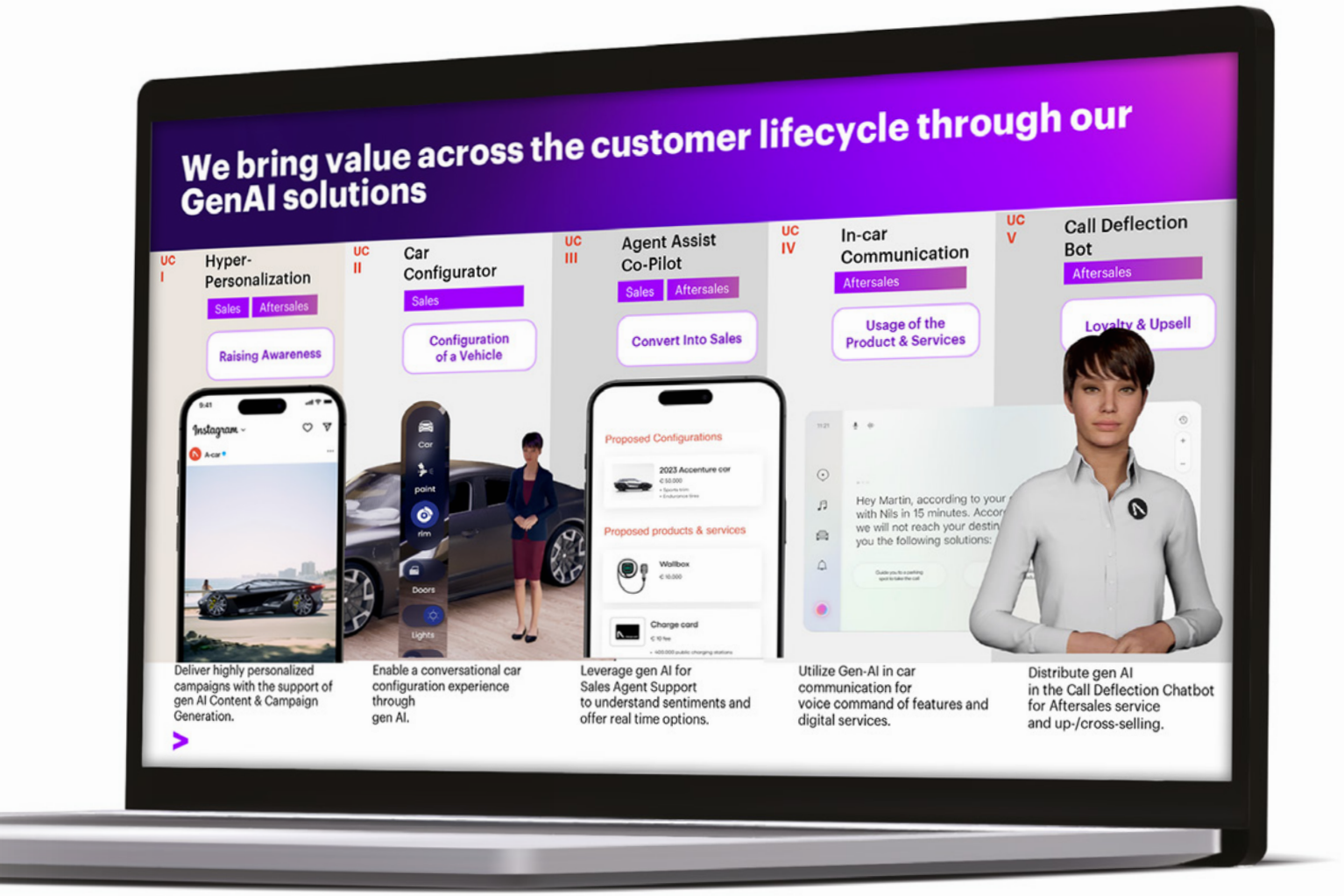
[2] Accenture (2023) | [3] Accenture (2025)

Discovery – Engaging the Customer at the First Touchpoint

Accenture's DRIVE framework ensures a seamless transition from online research to dealership engagement by leveraging AI-powered conversational agents. These intelligent assistants guide customers from their initial exploration to booking a test drive, delivering personalized content based on individual preferences. Generative AI enhances this experience by analyzing customer data to make every interaction more relevant. This integrated approach eliminates disconnects between digital and physical touchpoints, creating a cohesive journey that increases customer engagement and conversion rates.

Real-Time Customization Personalizing the Purchase Journey

Rather than static product pages, DRIVE introduces AI-driven customization tools and Augmented Reality (AR) to offer a truly personalized car-buying experience. Customers can configure their vehicles in real time, adjusting features such as color, trim, and packages while receiving tailored recommendations from AI virtual assistants. By learning from customer inputs, these systems enhance the buying experience, making it interactive and engaging, ultimately reducing drop-offs and increasing satisfaction.



Integrated Financial Solutions – Streamlining the Financing Process

To simplify financing and trade-ins, DRIVE integrates AI-powered tools that enable instant loan approvals and trade-in evaluations directly on digital platforms. By eliminating the need for dealership visits, these solutions accelerate decision-making and remove friction from the process. AI-driven data analytics further refine the experience by predicting customer financing preferences, ensuring that relevant offers are presented at the right moment. This results in a more efficient and transparent financing journey that enhances customer confidence and improves conversion rates.

Vehicle Purchase Completion – Real-Time Availability and

DRIVE enhances inventory visibility by integrating real-time tracking and AI-powered predictive analytics. Customers can confidently configure vehicles while accessing up-to-date stock information, reducing the frustration of unavailable models. Automated AI systems continuously update inventory across digital platforms, ensuring that customers and dealers have accurate availability insights. This optimization prevents lost sales due to stock shortages while allowing automakers to better manage demand and streamline operations.

Enhanced Post-Purchase Engagement – AI-Driven After-Sales Support

Beyond the sale, DRIVE ensures continuous customer engagement through AI-driven chatbots and virtual assistants. These tools proactively remind customers about service appointments, offer tailored service recommendations, and facilitate seamless after-sales support. Accenture's AI-powered service optimization tools further enhance engagement by tracking customer needs and anticipating future requirements. By maintaining personalized interactions post-purchase, DRIVE helps automakers build lasting customer relationships and turn one-time buyers into loyal brand advocates.

Conclusion

In conclusion, the future of automotive sales lies in the seamless integration of digital and physical realms, where personalized, data and Generative AI-driven, and customer-centric approaches are paramount. By adopting comprehensive omni-channel strategies and continuously innovating, automotive brands can ensure they not only meet but exceed the expectations of their customers, securing their place at the forefront of the industry.

Want to learn more?

Please contact our lead author **Nakul Chopra** on LinkedIn. Nakul is a **Strategy Manager** in our London Office.

Tech In:Sight

Democratization of AI & GenAI

In brief: AI is no longer just for experts. With self-service platforms, organizations can scale GenAI use across teams. This article explores how to unlock that potential – through smart architecture, phased rollout, and cultural change. From 1,000 apps in a week to 50,000 users in months – this is AI, democratized.

Authors
Jakob Döhl-Jürgens, Strategy Senior Manager
Alexander Vogt, Managing Director
Jens Frühling, Technology Consulting Principal

Imagine the vision of the Generative AI (GenAI) hype coming true in your organization: A world where your employees and colleagues can build their own AI & GenAI apps effortlessly and in an engaging self-service environment. In today's rapidly evolving technological landscape, organizations are increasingly seeking innovative solutions to enhance their operations, streamline processes, and drive efficiency. One such solution is the implementation of an AI Self-Service Platform.

An AI Self-Service Platform serves as the technical foundation on which AI applications run. But it is much more than an invisible core. Think of it more like an app store that empowers employees to browse existing AI applications, tailor existing apps to their needs, or develop new ones using simple templates and prompts. It is clear that such a platform is essential for organizations to leverage AI capabilities and enhance productivity by making the power of AI accessible to everyone without requiring extensive technical expertise. This article explores how such a platform can help organizations across industries advance their themes and use cases, the objectives it aims to achieve, key considerations for its implementation, and practical steps for execution.

Why you need an AI Self-Service Platform if you want to double down on AI & GenAI

If organizations want to double down on AI, an AI Self-Service Platform is essential as the technological and cultural enabler. **The primary goal of such a platform is to enable and empower employees across various departments to leverage AI capabilities without requiring extensive technical expertise.** This democratization of AI aims to boost enterprise efficiency by enabling employees to intuitively use AI tools, significantly enhancing productivity and streamlining workflows. Additionally, the platform reduces development time with pre-built modules and templates, accelerating the development and deployment of AI applications. Standardized and enterprise-grade governance optimizes costs by reducing the marginal cost of AI usage and avoiding vendor lock-in. By providing consistent standards and policies the platform ensures seamless integration into the company's ecosystem. Finally, the platform supports various use cases, including chatbots, authoring assistants, AI orchestrators, workflow optimizer and automation and more, tailored to the company's needs.

While the goal is to enable the entire workforce, it's important to recognize that there are many long tail use cases that wouldn't be feasible to develop without dedicated development teams. Hence, the platform provides the opportunity to enable and harvest these cases, which collectively bring significant value.

Key Considerations for a successful implementation

Before building an AI Self-Service Platform, organizations must define a clear vision and identify specific user groups, data types, and existing as well as required capabilities. Key considerations include catering to different user types, such as GenAI enthusiasts, novices, application users, developers, and power users, each with unique needs and expectations for the usage and development of AI and GenAI tools. To fully exploit its potential, the platform must handle various data types, including user-input data, enterprise data, and documents uploaded by users. Essential features should encompass LLM (Large Language Model) services, data and document upload, templates and guidance, an app marketplace, and safety/compliance checkers. Additionally, to foster the wide usage of the solution, the platform should offer varying degrees of customizability, ranging from static applications to dynamic and custom applications, as well as no-code/low-code environments. Technical enablement is crucial, but cultural change led and inspired from top-down is one of the most critical aspects when organizations want to succeed with AI.

Practical Steps that organizations should have in mind for Execution

When implementing an AI Self-Service Platform, we observe that organizations typically go through several maturity levels and therefore recommend related development phases, each focusing on different aspects and user enablement based on the client's organization AI maturity:

Phase 1, Platform Core: Develop foundational services, including governance, LLM services, chat services, guardrails, and agents service. Ensure the platform is scalable and modular.

Phase 2, GenAI as a Service: Introduce GenAI services that provide access to approved large language models, real-time communication, and specialized agents.

Phase 3, Democratization of GenAI: Enable employees to intuitively configure and use AI & GenAI applications through a centralized user interface. Provide training and support to ensure seamless adoption.

Additionally, it's worth highlighting that the platform can be built stepwise based on use cases, not necessarily requiring a large upfront investment. Even if an upfront investment is needed, the overall effort is manageable, with implementation time being less than a year.

How to bring it to life? An exemplary Rollout plan

A successful rollout plan ideally involves onboarding new user groups in waves while developing new features based on the needs of emerging use cases across departments along the value chain. Each wave should focus on ensuring all AI and GenAI applications use the same foundational services to decrease marginal development costs. Pre-built applications should be made easily accessible to all users. Additionally, a developer portal and app store should provide resources for developers, including technical documentation, user management, API key management, and cost control. Tailored user enablement is also crucial to guide users through the process of developing and using applications, supported by custom training and a GenAI assistant.

What does the technical backbone look like? An exemplary high-level platform architecture

TTo ensure scalability and efficiency, the AI Self-Service Platform should be built on a **modular core layer** and **data layer**, forming an API that can be shared with other applications. Key components include foundation models, which can be managed or self-hosted and tailored to specific use cases. The platform should also provide database connectivity through interfaces for querying data from external databases, enabling real-time data access. Governance is crucial and involves centralized management of authentication, authorization, data policies, responsible AI, and content governance. Finally, the **application layer** should offer pre-built applications, custom development, and no-code development environments, all accessible through a user-friendly interface.

To summarize, the implementation of an AI Self-Service Platform is a transformative step for organizations aiming to harness the power of AI and GenAI. By democratizing access to AI tools, this platform empowers employees to innovate and streamline workflows, driving efficiency and productivity across the enterprise. With Accenture's proven expertise, organizations can successfully navigate the complexities of AI adoption, ensuring a scalable, secure, and user-friendly environment that fosters continuous growth and adaptation in the ever-evolving technological landscape.

Client example

Over the past three years, Accenture has helped one client to conceptualize and implement an AI Self-Service Platform for the whole organization to democratize the use of AI & GenAI. The platform has proven its effectiveness with impressive results: within a few months of going live, it has garnered 50,000 active users and facilitated the creation and configuration of 11,000 applications for personal or team-level use.

Want to learn more?

Please contact our lead authors **Jakob Döhl-Jürgens** and **Alexander Vogt** on LinkedIn. Jakob is a **Strategy Senior Manager** in our Hamburg office. Alexander is a **Strategy Managing Director** based in our Berlin office.

Leadership In:Sight

An interview with Oliver Behrens

In brief: Oliver Behrens is the Chairman of the Supervisory Board of DWS, CEO of flatexDEGIRO, and President of the Financial Center Initiative Frankfurt Main Finance. Previously, he held senior positions at Morgan Stanley and Deka Bank. In conversation with Johannes Trenka, Corporate Strategy & Growth EMEA Lead at Accenture, he shares his views on the current situation in Europe, the opportunities and risks of AI for the financial sector, and much more.

Johannes Trenka: Mr. Behrens, when you look back on your career: Was there ever a time characterized by so much uncertainty on national and international levels as today?

Oliver Behrens: I think with political changes, when new leadership comes in – and that was the case in America a few months ago – the orientation is recalibrated. We are experiencing a focus inward, a focus on America and a defocus on the rest of the world. This sends a signal to us in Europe that we also need to take care of ourselves in certain matters. Defense, security guarantees – there are clear signals that we need to take seriously, and they are already being addressed.

JT: What opportunities do you see in the economic policies and tariffs initiated by US President Trump?

OB: I see it as an opportunity, as Europe has always advanced when inward focus was necessary – and I believe that is the case now. The spending package in Germany will naturally trigger economic growth in the procurement of goods and services around defense and other things. This also creates employment. Suddenly, the struggling auto industry says, "Hmm, maybe there is a future in defense." I think Porsche and the Volkswagen Group have expressed considerations about this. These companies have already been there a long time ago.

JT: If we move away from politics a bit and look at other current topics, such as technological advancements, applications of AI and generative AI. What is your perspective on this technology and its significance for the financial sector?

OB: It is a significant change. The question is, how quickly will things be adapted? Traditional banks are mostly followers. When things are established and functioning, they are used. AI greatly helps simplify and summarize highly complex data sets, in generating reports, but especially in analyzing mass data. Here in Frankfurt, I believe we have a unique opportunity, in the connection of at least three universities, but also through the aggregation of the European authorities ISSB and AMLA, to create a new ecosystem that deals with deep data analysis and uses AI for that purpose.

JT: In addition to the opportunities you mention, there are also various risks and challenges. Keywords here are certainly data protection and cybersecurity.

OB: We probably have stricter rules in Europe than elsewhere. There is some concern that the rules are too tightly knit and the risk is that participants might migrate elsewhere. On the other hand, you also notice that the strength of the EU ensures that large companies like Google and others, which are very active in Europe, have to comply with the rules here.

JT: As a conclusion, what do you wish for the banking location Germany and what impulses from politics, society, and the economy would be necessary for that?

OB: I would like Germany to set more powerful impulses, also from politics, to set real signs, to show the will that we bring Germany back to a position where we can be proud of ourselves, but also others look at us with some enthusiasm, that we may also set examples for others.

JT: Thank you very much for the motivational closing words. It was a lot of fun and very interesting, Mr. Behrens. Thank you very much.

OB: Thank you for the invitation.

Curious to hear more?

Listen to the full interview in our **#tomorrowtoday podcast**, available on *Spotify, Apple Podcasts, YouTube*, and all other major platforms.

Numbers In:Sight

Putting the GenAI disruption in Numbers

The speed of innovation increases dramatically

14 years

younger is the average age of an S&P 500 company today (~21 years) than it was in the 1970s (35 years). Projections see it falling below 20 in the coming decades.[7]

+72 %

of firms now deploy GenAI in at least one function – a massive leap over the last 12 months – and 80% are expected to use GenAI by 2026.[8]

+541 k

industrial robots were installed globally in 2023, bringing the total number of operational units to above 4 million. Fifty-one percent of those new installations occurred in China – the largest market by far. The EU, in comparison, only contributed to 13.6% of those installations.[9]

Europe must step up its game in research and development

18.7 %

R&D investment (2023) in Europe represent significant YoY growth and place the continent slightly ahead of China (17.1%) but still far behind the USA (42.3%).[10]

2.2 %

of EU-GDP are invested into R&D (2023) – far below China (2.6%) and the USA (3.6%).

7.7 million

researchers and engineers are working in the EU, underscoring the human potential in this area.[12]

Promising avenues for future growth in Europe exist

€ 1 trillion

is projected to be invested in green technologies and sustainable infrastructure in Europe by 2030, supplying 50% of Europe's energy consumption from renewable sources by 2030.[13]

€ 100 billion

are allocated for healthcare innovation under the Horizon Europe program from 2025 to 2027, with vast enhancements driven by the adoption of AI and digital health technologies such as 3D and 4D bioprinting.[14]

+ 30 %

productivity gains in industrial manufacturing may be achieved via Edge AI and other advanced manufacturing technologies.[15]

[7]Statista (2025) | [8]Gartner (2023) | [9]IfR (2024) | [10]European Commission (2024) | [11]Eurostat (2024) | [12]Eurostat (2025)
[13]European Innovation Council (2024) | [14]European Commission (2025) | [15]Industry Today (2025)

Tech In:Sight

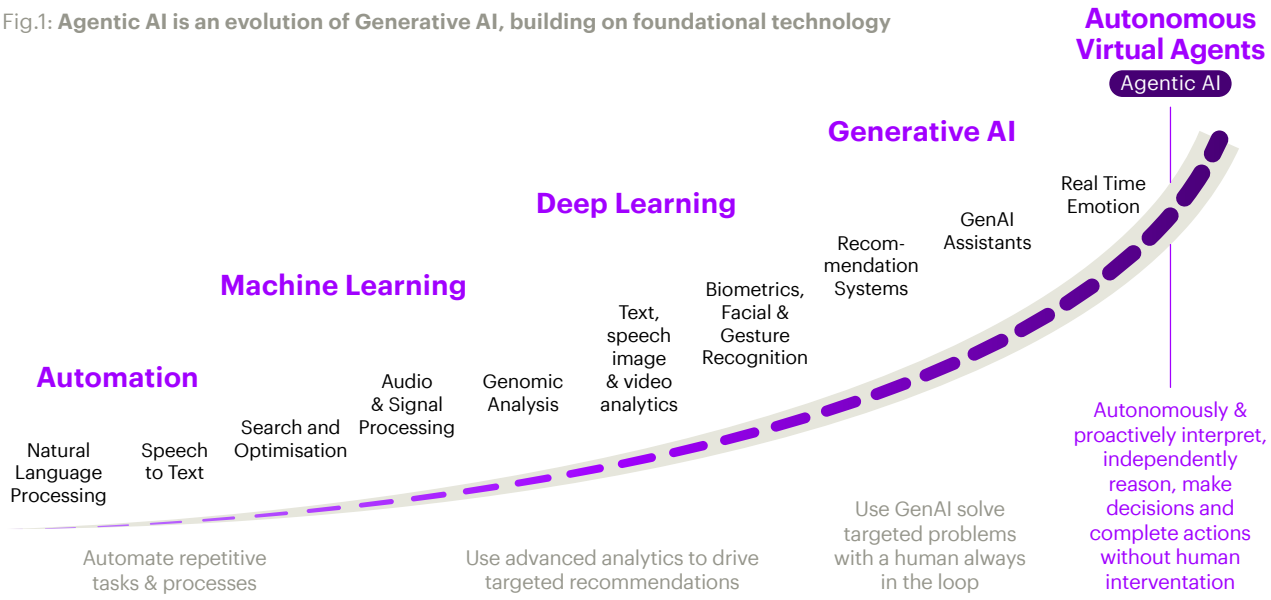
Unlocking the potential of Agentic AI

In brief: Agentic AI is a transformative leap in artificial intelligence that builds on generative AI to autonomously anticipate and act on user needs. It offers significant value by automating routine tasks, enabling employees to focus on strategic initiatives, and transforming customer interactions, but it also necessitates a shift in the workforce. Implementing Agentic AI involves substantial costs which require careful consideration to ensure a positive return on investment.

Lead Authors
Robert Galley, Strategy Senior Manager
Ayush Chaudhuri, Strategy Manager

Imagine a world where your digital assistant not only understands your requests but also anticipates your needs and takes action on your behalf. This is the promise of Agentic AI, a transformative leap in artificial intelligence that builds on the foundational technology of generative AI. Agentic AI is poised to unlock unprecedented value and disrupt traditional working norms by being autonomous, transactional, and capable of human-like interactions. As part of the generative AI revolution, it represents a significant evolution, enabling organizations to transform customer interactions and employee workflows in ways previously unimaginable.

Fig.1: **Agentic AI is an evolution of Generative AI, building on foundational technology**



What is Agentic AI?

Agentic AI brings three key differences to what was possible before.

1. **Autonomous and proactive,** capable of acting independently from human resources 24/7. This is enabled by improved interpretation, reasoning, and the ability to proactively develop a plan of action.

2. **Transactional (not just informational),** meaning it can execute actions to complete complex tasks, such as booking a reservation or resolving a customer issue, rather than merely providing information.

3. **Human-like interactions,** engaging customers through an improved presentation and communication layer, making interactions feel intuitive and natural, unlike rigid chatbots that follow a script.

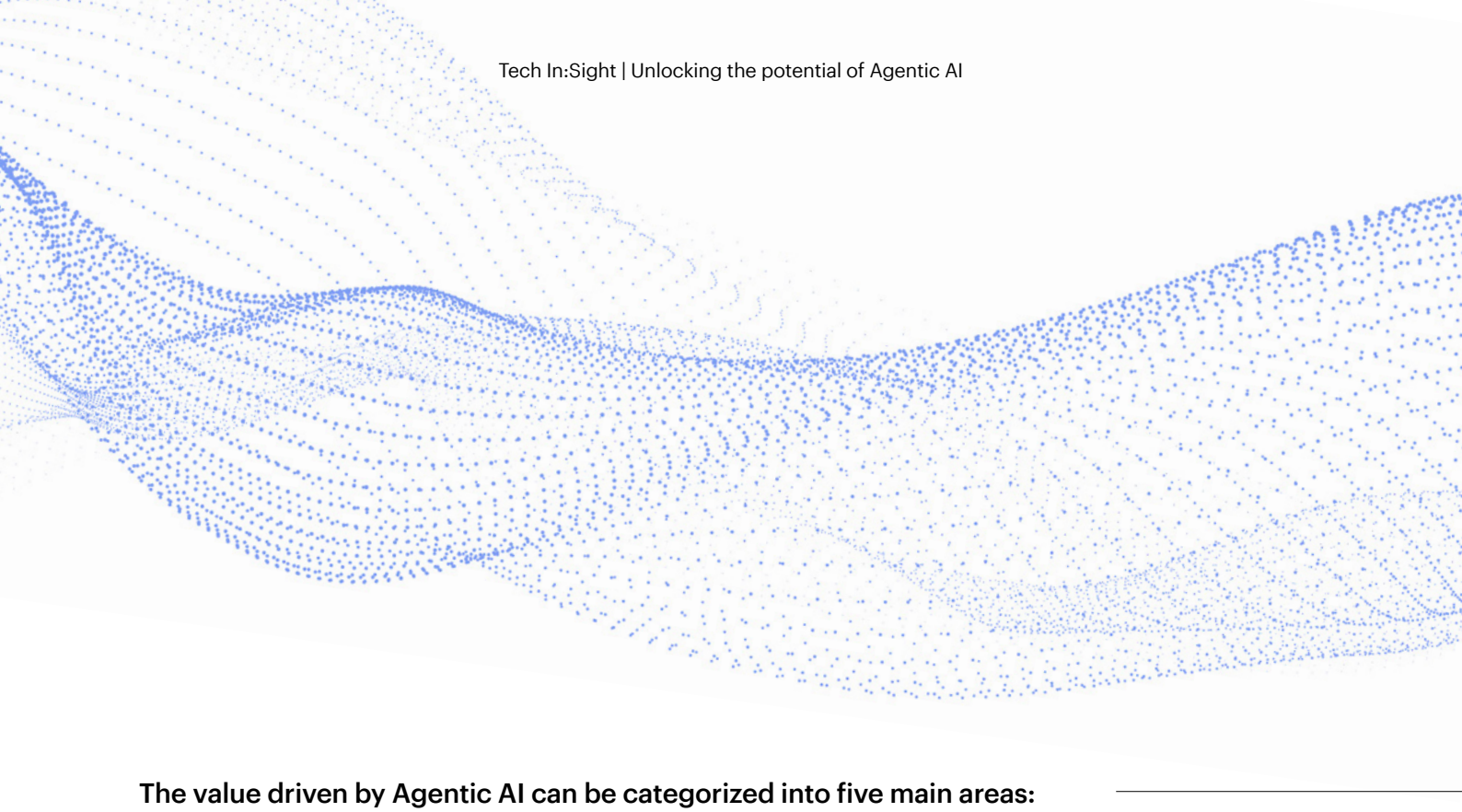
How is Agentic AI different?

Agentic AI stands out due to its autonomous nature, transactional capabilities, and human-like interactions. These features enable it to act independently, execute complex tasks, and engage customers in a more natural and intuitive manner. This step change in capability allows organizations to transform how they interact with customers and how employees work, **making AI the new UI.**

Agentic AI can be a value multiplier

Agentic AI can significantly enhance business operations by automating routine tasks, thereby freeing up employees to focus on more strategic initiatives. It can also provide valuable insights through data analysis, helping businesses make informed decisions and optimize their processes. Additionally, Agentic AI can improve customer engagement by offering personalized experience and efficient support, ultimately driving growth and customer satisfaction.

> " Agentic AI will Autonomously resolve 80% of common customer service issues without human intervention by 2029. "
>
> — Gartner (2025)



The value driven by Agentic AI can be categorized into five main areas:

1. Productivity: Agentic AI enhances workforce efficiency and effectiveness by automating low-value, repetitive tasks, reducing costs, and enabling human-agent collaboration for streamlined processes. This allows humans to focus on high-value tasks, such as customer intimacy, while AI agents provide effective support. Real-time campaign management, creative insights, personalization, and content creation are some of the ways Agentic AI drives productivity.

2. Growth: Agentic AI supports profitable growth through acquisition and cost reduction. It enables hyper-personalized communications for customer intimacy and growth, tailored proactive offers, optimized campaigns to increase conversion, improved targeting of prospects, lead generation and qualification, automated outreach, sales enablement, and sales effectiveness.

3. Experience: Agentic AI improves customer experience and reduces the cost to serve. AI voice agents act as frontline customer service, allowing human agents to focus elsewhere. Outbound interactions, case management, and multilingual support are some of the ways Agentic AI enhances service.

4. Talent & Organization: Agentic AI enables organizations to re-invent talent and turbocharge growth. In times where unemployment levels in developed countries are near all-time lows, many organizations' ability to grow is stifled. Agentic AI presents the opportunity to refocus a passionate workforce towards more meaningful, value-adding tasks that drive growth, while repetitive tasks are automated.

5. Societal: Agentic AI may have a significant impact on societal well-being. Employees and communities must be supported in adapting to a future where they work alongside an AI workforce. Responsible AI practices involve corporate governance, safety by design, and implementing guardrails to protect data and users. Additionally, Agentic AI must be designed for energy efficiency, contributing to sustainable operations.

Fig.2: **Value drivers from Agentic AI**

Productivity

Human + Agent = efficient & effective workforce

- → Automate low value, repetitive tasks to reduce cost
- → Human + autonomous Agent collaboration for streamlined processes
- → Humans focused on high- value tasks i.e. customer intimacy
- → Productive partners due to effective support

Experience

Differentiated Customer and Colleague experiences

- → Relevant & resonant experiences that differentiate
- → Autonomous conversations with memory
- → Richer responses through ability to use structured & unstructured data with RAG

Growth

Profitable growth through acquisition & cost reduction

- → Hyper-personalised communications for customer intimacy & growth
- → Tailored proactive offers
- → Optimised campaigns to increase conversion
- → Improved targeting of prospects

Talent & Org.

Reinvent your talent to turbocharge growth

With unemployment levels near all time lows, ability to grow is stifled.

Agentic AI presents the opportunity to grow in areas where hiring freezes have been in place or challenging.

Use your passionate workforce that you have invested in, to enable growth and have more meaningful customer engagements.

Societal Value

Advancing societal wellbeing via innovation & sustainability

- → A Just (AI) Transition – support employees and communities adapt to a future working alongside an AI workforce
- → Responsible AI – corporate governance, safety by design and guardrails to protect data and users
- → Efficient energy usage of AI by design

Fig.3: **Agentic AI is already changing the way we do business**

Sanofi

Agent investment decisions

- → Sanofi spend 8bn EUR per year on R&D to develop new drugs and medicines
- → The key decision-making body for this budget is the Sanofi Drug Development Committee
- → Every DOC meeting starts by hearing recommendations from a validated AI Agent whether a drug should pass to the next stage or not
- → They do this as the recommendation from the AI provides dispassionate feedback

" AI lets us know where we're heading, use it as a base case and adjust resources from there. We're deploying up to a billion dollars in real time, enabled by an agent to allow us to do that."

Paul Hudson
Sanofi CEO Jan 2025

Moody's

Financial research agents

At Moody's, AI agents are becoming indispensable in financial research, enhancing the way the New York-based firm analyses data and generates insights.

Many research tasks, such as industry benchmarking and reviewing Securities and Exchange Commission filings, were previously outsourced to lower-cost regions. Now, some of this work is handled by autonomous AI agents particularly through a collaborative system of multiple agents.

Moody's has developed 35 specialised AI agents, each tailored for specific tasks like project management, and paired them with supervisory agents to create a sophisticated "multi-agent system." These agents are programmed with distinct instructions, personalities, and access to data, enabling them to process research and reach unique conclusions.

Ebay

Agents for coding & selling

eBay is harnessing AI agents to streamline operations, from writing code to crafting marketing campaigns. The company also plans to introduce agents designed to assist buyers in finding products and sellers in listing goods.

To power these capabilities, eBay developed its own "agent framework," which leverages multiple large language models (LLMs) behind the scenes. This framework acts as an orchestrator, determining which AI models are best suited for specific tasks-whether it's translating code or suggesting code snippets.

" Instead of agents executing tasks, we're about to be able to give them desired outcomes and have them figure out the best approach."

Nitzan Mekel-Bobrov
eBay Chief AI Officer Officer

Impact on future workforces

Agentic AI is poised to significantly transform the future workforce by reshaping roles and enhancing efficiency. The human workforce will evolve to become more strategic, with expert talent remaining crucial. Humans will be trained to work alongside AI agents and continuously upskilled through personalized learning integrated into their workflow. Companies will shift to skills-based recruitment. Meanwhile, the AI agent workforce, ranging from chatbots to utility agents, will handle administrative, repetitive, and time-consuming tasks, thereby improving efficiency and accuracy. These agents will also self-enhance workflows over time. This transformation will lead to new leadership approaches, the creation of future-ready organizations, better talent access and creation, and the delivery of continuous change.

Cost may be as important as value, when considering Agentic AI

Implementing AI in any organization involves significant costs and requires careful consideration of value to ensure successful deployment. The hidden costs of AI implementation can include data acquisition, infrastructure, talent, model development, integration, compliance, and maintenance.

Today, cost structures for technology implementations are stable and predictable, based on static factors such as the number of licenses, running and maintenance costs, and the cost of full-time employees (FTEs). However, Agentic AI will change how costs and benefits are evaluated.

Upfront costs such as license fees, infrastructure costs, and implementation expenses are day-zero expenses that need to be considered. Ongoing costs include regular system maintenance, model training and updates, and energy costs for hosting large-scale AI systems. Licensing and usage models will no longer be based on the number of seats or users, and the cost of activities will no longer be related to the time taken to perform them. Computational power and associated costs must be considered, and accurate forecasting of usage will be critical to understanding costs and ROI.

Conclusion

Thinking about commerciality is essential to unlock the step change in capability that Agentic AI offers. By considering value from the first instance and adopting a strategic approach to implementation, organizations can harness the power of Agentic AI to drive productivity, growth, and service, ultimately transforming how they interact with customers and how employees work. The future of AI is here, and it is imperative for organizations to embrace this change to stay competitive and thrive in the age of AI agents.

Want to learn more?

Please contact our lead author **Robert Galley** on LinkedIn. Robert is a **Strategy Senior Manager** in our London Office.

Thought In:Sight

The Future of FemTech

In brief: While FemTech remains underfunded, women experience more time in poor health than men. To address this, the health ecosystem must work collaboratively to tackle conditions that disproportionately affect women. We've outlined three opportunities that can empower women and reduce gender disparities in healthcare: democratizing access to hormonal health insights, leveraging AI trained on diverse datasets and leaning into digital communities that can propel research forward.

Lead Author
Jasmine Gupta, Strategy Senior Manager
Co-Author
Brandon Relph, Strategy Consultant

It's well established that women's health is under-researched, underfunded and often misunderstood. In 2024, FemTech saw notable growth, reaching $1.2B in VC funding – a 20% increase from 2023.[1] Despite this progress, FemTech still comprises a small fraction of total HealthTech funding – just 5.5% in 2024.[2] These figures highlight the growing recognition of opportunities in women's health but also underscore persistent disparities in funding allocation – disparities that currently result in women spending 25% more time in poor health than men.[3]

So what needs to change? Here are three example opportunities that, if embraced, have the potential to accelerate better health outcomes for women.

Opportunity 1: Biomarker and hormone tracking to predict performance

Women's bodies hold a wealth of information about their health, much of which is captured in their vital signs, hormones, blood and DNA. Hormonal health is moving beyond fertility-focused products to inform and predict a broader range of women's health needs. For example, cortisol – the stress hormone – plays a critical role in regulating blood pressure, blood sugar, metabolism and sleep cycles. Long-term imbalances are often linked with negative health outcomes including Cushing's syndrome, autoimmune conditions, osteoporosis and diabetes.

Advanced technologies can now enable hormone tracking through non-invasive sweat and saliva analysis. For instance, startup Eli Health has announced the Hormometer – an at-home hormone testing system that uses saliva to measure cortisol and progesterone levels, providing real-time results via a smartphone camera.

Measuring these hormones can provide insights into stress, sleep, athletic performance and overall health. Furthermore, combining these insights with blood biomarker analysis, genetic data and lifestyle data from wearables can unlock

[1]Pitchbook (2025) | [2]Accenture (2025) | [3]WEF (2024)

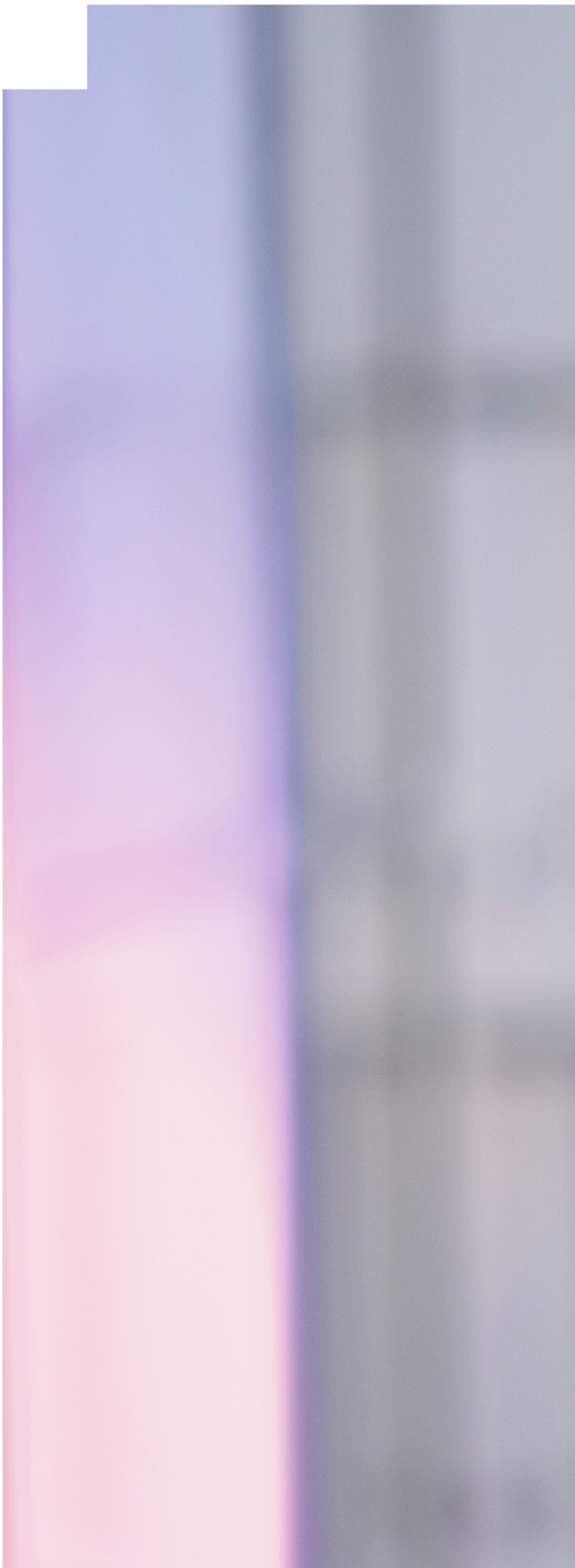
critical information about potential health risks. By enabling early detection, these solutions empower women to take control of their health and proactively improve long-term outcomes.

Ways the health ecosystem can accelerate this opportunity:

- Revolutionise Clinical Trials: Incorporate hormone monitoring solutions into trial protocols to track hormone fluctuations and assess efficacy more precisely in women.
- Family-Centric Packages: Offer biomarker and genomic testing as "family packages" or provide discounts when multiple family members participate. Since women often prioritise family health and serve as primary caregivers, encouraging family-wide testing could significantly increase uptake among women.
- Combine Testing with Hormonal and Lifestyle Tracking: Expedite biomarker and genomic testing by initiating them through hormonal and lifestyle tracking. For example, if a woman's heart rate is elevated, she could be prompted to take a home blood test to check for specific cardiovascular biomarkers, enabling proactive health management.
- Integrate Data for a Holistic View: Promote greater integration across apps and platforms to consolidate lifestyle and health data into a single, comprehensive platform, enabling better decision-making and early detection.

Opportunity 2: AI diagnostics to enhance equality in health outcomes

AI is revolutionising healthcare by enabling faster, more accurate diagnoses. However,



a conscious effort must be made to ensure AI tools are trained on diverse datasets that represent gender, ethnicity and socioeconomic backgrounds. This helps prevent biases against women and contributes to reducing gender disparities in health outcomes.

Startups are already leveraging AI to transform fragmented and unstructured medical data from providers and labs worldwide into insights that better serve women's health needs – such as Cercle. Innovators are also pioneering tools to detect and eliminate bias in healthcare datasets used for AI training – for example, Dendelion, which helps companies test their ECG and Chest CT algorithms against diverse datasets to uncover potential gender bias.

AI tools developed and trained on diverse datasets will undoubtedly deliver better patient outcomes from the outset. Ways the health ecosystem can accelerate this opportunity:

- Regulate AI Training for Diversity: Advocate for regulations mandating that AI diagnostic tools be trained on datasets inclusive of diverse data points from women, to ensure equitable and accurate results.

- Equip HCPs with AI Awareness: Train healthcare professionals to understand the limitations of AI tools – especially if built on datasets lacking female representation – so they can compensate accordingly when diagnosing women.
- Encourage Data Sharing: Promote the sharing of anonymised data to allow AI tools to be trained on more comprehensive datasets, accurately reflecting women's health and leading to more effective, inclusive diagnostics.

Opportunity 3: Medically moderated digital communities for education and research

According to the Department of Health, three out of four women rely heavily on family and friends for health information. The desire to seek support from others with shared lived experience, has led to an increase in digital health communities. For example, 50M women are currently navigating menopause in the US, but only 20% of OB/GYN residency programmes offer menopause training, resulting in a care gap. Platforms like Elektra Health are working to be the go-to platform for Menopause support & advice by sharing 100+ hours of evidence-based education. They onboard every user with a 'menopause assessment' to identify symptoms, before assigning a personal Elektra Guide that helps build a personal wellness plan and provide advice. This is then supplemented by the private online community to share experiences and questions with the other members.

While there has been a proliferation in digital health communities tailored to women specific conditions such as menstrual and menopause health, there is a gap in the market for platforms focused on disease areas that disproportionately affect

Spotlight
FemTech Innovators

To illustrate our three opportunities, here are some additional **examples and startups that are shaping the future of FemTech:**

Opportunity 1
DotLab (USA, $10M funding)
A non-invasive, biomarker blood test to support diagnosing endometriosis, reducing time to treatment by years and eliminating the need for laparoscopic incisions. Validated by Yale University.

Opportunity 2
Owlstone Medical
(UK, $200M+ funding)
Uses AI to analyse chemical biomarkers in breath for early signs of diseases like cancer and inflammatory conditions, incorporating gender based differences in biomarker expression to improve diagnostic accuracy for both men and women.

Opportunity 3
Mymee (USA, $25M funding)
Mymee leverages patient-reported data, to help women identify personal disease triggers, reduce symptoms and improve overall quality of life in complex cases of autoimmune diseases. A mean improvement across 59 patient-reported symptoms of 40% in an average of 17 weeks. Mymee offers access to a private digital support group community.

[8]Bailey & Plumbley (2020) | [9]WHO (2025) | [10]Moore (2025) | [11]Lupus Research Alliance (2025)

women. For instance, women are more likely to suffer from autoimmune diseases like thyroid disorders, rheumatoid arthritis and lupus and can present symptoms of conditions like cardiovascular disease differently to men. There is an opportunity to lean into these therapeutic areas and create communities for support, as well as for medical research.

Ways the health ecosystem can accelerate this opportunity:

- Launch Women-Only Communities with a Therapeutic Focus: Create specialised telehealth communities staffed with experts who understand gender-specific diagnostic thresholds and health factors.
- Ensure Security and Scalability: Support the development of communities that build trust and maintain user privacy, while offering scalable solutions for a wide range of health issues.
- Collaborate with Women's Health Communities: Healthcare providers should partner with disease-specific online communities to gain insights into women's challenges. They can also contribute educational content tailored to women's needs.

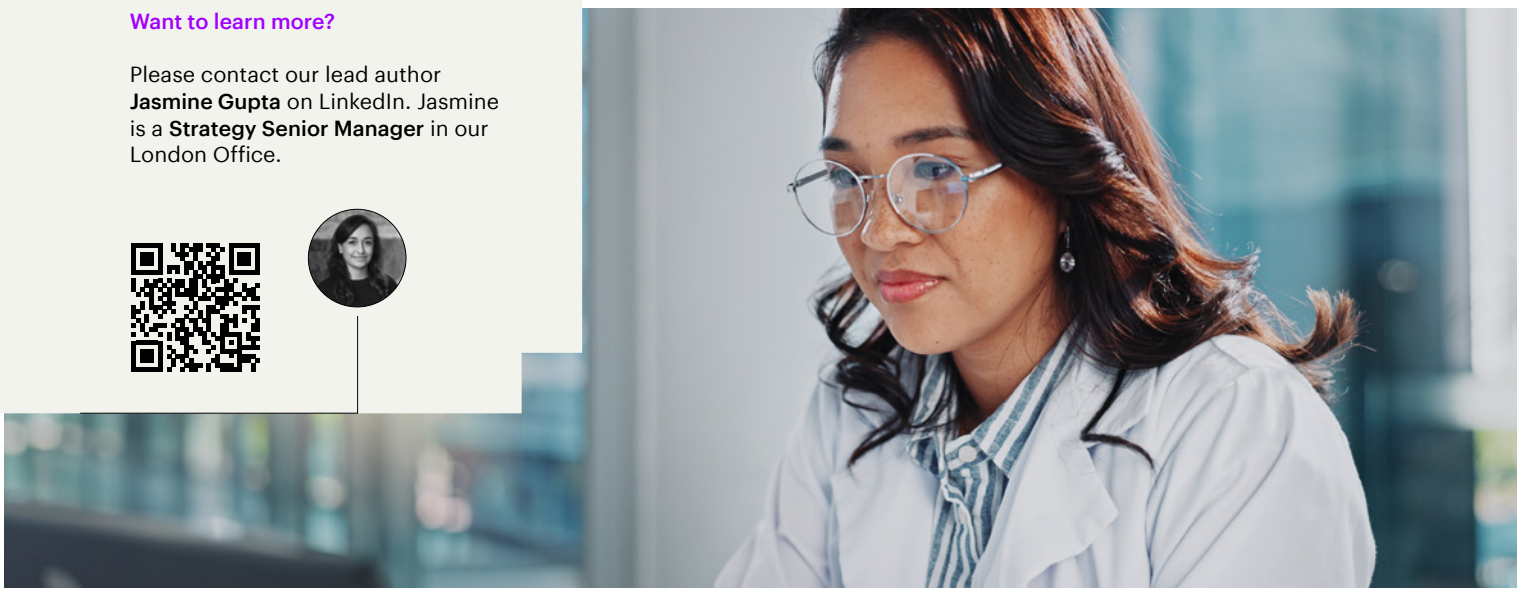
Conclusion

The future of FemTech holds immense promise – but realising its full potential requires a fundamental shift in our approach to women's health. True progress will only come through collaboration: tech companies, healthcare providers, government bodies and researchers must unite to share data and insights openly and drive innovation together.

We must demand better solutions – ones informed by specialised women's health expertise and powered by diverse, representative datasets. Only then can we uncover the interventions women genuinely need and deserve. The opportunity is here and the momentum is growing to create lasting change for women.

Want to learn more?

Please contact our lead author **Jasmine Gupta** on LinkedIn. Jasmine is a **Strategy Senior Manager** in our London Office.



Team In:Sight

Meet our author, Jasmine Gupta

Level Senior Manager
Office London
Start at Accenture Four years ago, via Accenture's acquisition of Founders Intelligence

What is the focus of your work in Accenture's Corporate Strategy & Growth practice?

I'm part of the Growth Futures team. We identify net-new growth opportunities for clients and execute them at scale through partnerships, investment or internal capability building.

What's a small habit or routine that keeps you grounded in all the tech chaos?

Screen-free meetings, starting new tasks on paper instead of PowerPoint and using screen-time apps.

Outside of work, what sparks your curiosity?

The science of great design – why some spaces just feel good to be in. I love diving into both the psychological and practical elements of how people interact with different spaces, and I enjoy experimenting with my own creative projects.

What sparked your interest in women's health and led you to engage with this topic?

From chatting with friends and colleagues, it became clear that women don't know enough about their bodies, and as a result, their health and wellbeing is misunderstood. For example, 25% of women use the contraceptive pill but aren't aware that they're 71% more likely to develop depression compared with never-users. This made me want to understand more about why women spend 25% more time in poor health than men - and what needs to change to make a difference.

From your perspective, what's missing in the current approach to women's health innovation?

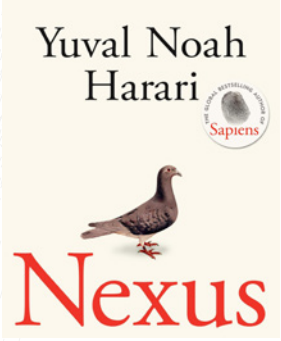
I think it's well established that women's health is underfunded, under-researched and misunderstood. The focus now needs to be on what we're going to collectively do about it. One of the biggest barriers start-ups face in this space is the scale to influence much-needed regulatory changes to get new products and services into consumers' hands. Conversely, corporates don't have the agility needed to move at pace. Startups, corporates, government & university R&D need to work together in a consortia model to fully unlock the potential in this space.

My choices for the future

Disruption	Evolution
Humans	Machines
100 small ideas	1 big vision
Date-driven decisions	intuitive insights
Proven strategies	New approaches

Learning In:Sight

What we read, watch and listen to

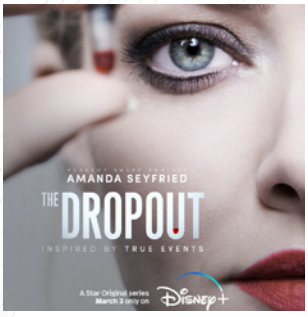


Nexus – Yuval Noah Harari

In Nexus, Harari connects historical tipping points with the disruptive power of technology, exploring how innovation, power, and knowledge shape the trajectory of societies. A thought-provoking lens on why understanding disruption isn't optional – but essential – for strategic growth.

FT Tech Tonic – Financial Times Podcast

Tech Tonic dives deep into today's most consequential tech trends – from AI to quantum computing – while unpacking their economic, political, and ethical implications. A must-listen for leaders navigating the intersection of innovation, risk, and global transformation.



The Dropout – Hulu / Disney+

This gripping series about Elizabeth Holmes and Theranos is more than just a cautionary tale – it's a case study in the risks of unchecked ambition, storytelling in tech, and governance failures. A reminder that disruption without discipline can derail growth.

About us | Meet the the leadership


Johannes Trenka, *GER*
Lead Corporate Strategy & Growth Practice EMEA
johannes.trenka
@accenture.com


Markus Pfeifer, *GER*
markus.pfeifer
@accenture.com


Mark Gaylard, *UK*
mark.j.gaylard
@accenture.com


Florian Bauer, *GER*
f.bauer
@accenture.com


Mark Schröder, *GER*
mark.schroeder
@accenture.com


Ulf Grosskopf, *UK*
ulf.grosskopf
@accenture.com


Daniel Antolin, *GER*
daniel.antolin
@accenture.com


Friederike Soennecken, *GER*
f.soennecken
@accenture.com


Rob Haines, *UK*
rob.haines
@foundersintelligence.com


Alexander Lüring, *GER*
alexander.luering
@accenture.com


Alexander Weigmann, *GER*
alex.weigmann
@accenture.com


Sandra Steving, *UK*
sandra.steving
@foundersintelligence.com


Florian Keppler, *GER*
florian.keppler
@accenture.com


Jochem Wesling, *GER*
jochem.wesling
@accenture.com


Finn Erik Kolnes, *NOR*
finn.erik.kolnes
@accenture.com


Hardy Koth, *GER*
hardy.koth
@accenture.com


Christian Zuberer, *GER*
christian.zuberer
@accenture.com


Sven Petersen, *CHE*
sven.petersen
@accenture.com


Maximilian Holtgrave, *GER*
maximilian.holtgrave
@accenture.com


Nicholas Barnett, *UK*
nicholas.barnett
@accenture.com


Gustavo Samayoa, *ESP*
gustavo.samayoa
@accenture.com


Sven Kühlborn, *GER*
sven.kuehlborn
@accenture.com


Giovanni Donaldson, *UK*
giovanni.donaldson
@foundersintelligence.com

For general questions or feedback on this issue, contact the editorial team at:
growth.insight@accenture.com

Growth In:Sight is a semi-annual publication of Accenture's Corporate Strategy & Growth practice. We provide strategy consulting services for clients of all industries in Europe and the Middle East. Our focus lies on enterprise strategy, go-to-market strategy, product & service strategy, pricing, marketing & sales, and data and AI for growth.

Editor-in-chief:
Maximilian Holtgrave,
Managing Director

Managing editors:
Ayush Chauduri, Strategy Manager
Annika Fricke, Strategy Consultant
Jakob Vagedes, Strategy Analyst

Art, graphic, and production leads:
Peter Reitzenstein, Strategy Consultant
Samantha Lapid, Strategy Analyst

About Accenture

Accenture is a leading global professional services company that helps the world's leading businesses, governments and other organizations build their digital core, optimize their operations, accelerate revenue growth and enhance citizen services—creating tangible value at speed and scale. We are a talent- and innovation-led company with approximately 791,000 people serving clients in more than 120 countries. Technology is at the core of change today, and we are one of the world's leaders in helping drive that change, with strong ecosystem relationships. We combine our strength in technology and leadership in cloud, data and AI with unmatched industry experience, functional expertise and global delivery capability. Our broad range of services, solutions and assets across Strategy & Consulting, Technology, Operations, Industry X and Song, together with our culture of shared success and commitment to creating 360° value, enable us to help our clients reinvent and build trusted, lasting relationships. We measure our success by the 360° value we create for our clients, each other, our shareholders, partners and communities. Visit us at **accenture.com**