Entering the era of agentic AI will shift investment to agentic experiences, but keeping humans at the center of the customer experience transformation will be critical.

Powering next-gen services with AI in regulated industries

understand the context of a user's request. This can move interactions beyond simple information retrieval or transaction processing and toward more complex problem-solving and non-judgmental advice, available any time.

That advice can be highly personalized to an individual too, since the model can draw on data about the customer's entire history of conversations and interactions with the company; analyze their behavioral patterns, moods, and intent; and dynamically adjust interactions. Using this information, agentic AI systems have the potential to help customers simplify decision-making, plan how to reach specific goals, or manage critical life decisions — all without human interaction. In the future, AI agents may help us do things like close a deceased family member's bank accounts, coach us through our home-buying options, or examine various lines of debt and seamlessly consolidate them into a better loan, for example.
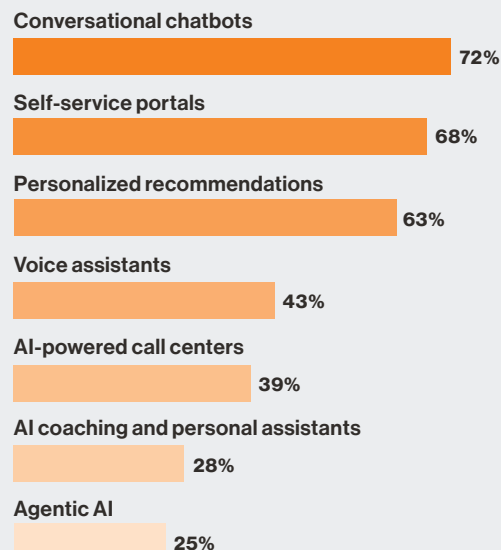
The primacy of AI for CX

Already, AI is ubiquitous across regulated industries. In a survey of executives who work in sectors including health care and banking, conducted by MIT Technology Review Insights, all respondents say they are already providing, or planning to provide, AI-powered products and services to enhance CX. Conversational chatbots (selected by 72% of respondents), self-service portals (68%), and personalized recommendations (63%) were the top three most popular applications. Already, 25% say they have adopted agentic AI (see Figure 1).

With an even greater need for effective governance and compliance, especially in areas like privacy, data protection, and ethics, companies in highly-regulated industries can often be slower to adopt new technologies and consider them to be barriers. But — perhaps counterintuitively — the existing rigor in highly-regulated companies can actually give them an edge when it comes to guiding innovations like AI in CX. "Some tend to think more regulated industries are late to adopt or conservative in their approach," says Sonny Shergill, global VP commercial digital health at AstraZeneca. "However, experience in managing regulation can be a superpower to go faster." After all, many companies already have governance, guidelines, and processes laid out. "It's in our DNA to be agile as guidelines change, rules change, reimbursement changes," says Shergill. "Experience in managing regulation is an opportunity."

Figure 1: Chatbots, self-service portals, and personalization are key focuses for AI in CX in regulated industries

Large proportions of surveyed executives reported their companies are at work on AI-enabled products and services to help customers.

Conversational chatbots	72%
Self-service portals	68%
Personalized recommendations	63%
Voice assistants	43%
AI-powered call centers	39%
AI coaching and personal assistants	28%
Agentic AI	25%

Source: MIT Technology Review Insights survey, 2025

One in three respondents (33%) in our study agree, saying that regulations accelerate innovation and transformation in CX. A similar amount, 40%, say regulations have a neutral effect, and 28% say they are a barrier (see Figure 2). In fact, two-thirds of executives (65%) believe their industry is ahead of others in adopting AI-powered customer service, with only 10% saying they are behind and 25% saying they are on par (see Figure 3).

Within their own industry, executives are confident about how they're improving CX using AI. Nearly half of respondents (48%) say their company is ahead of competitors, with only 13% saying they are behind (see Figure 4).

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>
> Sonny Shergill, Global VP Commercial Digital Health, AstraZeneca