



## Prompting for action

How AI agents are reshaping  
the future of work

Expanded capabilities, use cases and  
enterprise impact from Generative AI

## About the Deloitte AI Institute

The Deloitte AI Institute™ helps organizations connect the different dimensions of a robust, highly dynamic and rapidly evolving AI ecosystem. The Institute leads conversations on applied AI innovation across industries, with cutting-edge insights, to promote human-machine collaboration in the "Age of With."

The Deloitte AI Institute aims to promote a dialogue and development of artificial intelligence, stimulate innovation, and examine both challenges to AI implementation and ways to address them. The Institute collaborates with an ecosystem composed of academic research groups, startups, entrepreneurs, innovators, mature AI product leaders and AI visionaries to explore key areas of artificial intelligence including risks, policies, ethics, future of work and talent, and applied AI use cases. Combined with Deloitte's deep knowledge and experience in artificial intelligence applications, the Institute helps make sense of this complex ecosystem, and as a result delivers impactful perspectives to help organizations succeed by making informed AI decisions.

No matter what stage of the AI journey you're in, whether you're a board member or a C-suite leader driving strategy for your organization or a hands-on data scientist bringing an AI strategy to life, the Institute can help you learn more about how organizations across the world are leveraging AI for a competitive advantage. Visit us at the Deloitte AI Institute to access the full body of our work, subscribe to our podcasts and newsletter, and join us at our meetups and live events. Let's explore the future of AI together.

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# Content

## Key takeaways

- AI agents are reshaping industries by expanding the potential applications of Generative AI (GenAI) and typical language models.
- Multiagent AI systems can significantly enhance the quality of outputs and complexity of work performed by single AI agents.
- Forward-thinking businesses and governments are already implementing AI agents and multiagent AI systems across a range of use cases.
- Executive leaders should make moves now to prepare for and embrace this next era of intelligent organizational transformation.

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# Introduction

## *How can we operate faster and more efficiently?*

This question has always been at the forefront of strategic agendas—but Generative AI (GenAI) is helping unlock new answers. With its ability to produce novel outputs from plain-language prompts, GenAI has enabled enterprises to significantly enhance speed and productivity across a range of business tasks. However, use cases for typical language models have only just begun to show GenAI's transformative potential. In this time of rapid AI evolution, it's time to think bigger and bolder: from streamlining routine tasks to redesigning entire workflows.

Now the question for business and government leaders is becoming:

## *How can we rethink our business processes with GenAI?*

Large language models (LLMs) and GenAI-powered tools used by most organizations today serve as *helpful assistants*: A human worker enters a prompt, GenAI quickly produces an output. However, this interaction is largely transactional and limited in scope.

What if GenAI could be more like a *skilled collaborator* that will not only respond to requests but also plan the whole process to help solve a complex need? What if GenAI could also tap into the necessary data, digital tools and contextual knowledge to orchestrate the process end to end, autonomously?

This vision is becoming a reality with the emergence of AI agents and multiagent AI systems—a powerful advancement in what's possible through human-AI partnership. Leading companies and government agencies are already seeing the value of AI agents and putting them into practice.

In this paper, we explore what makes AI agents so groundbreaking. We then reveal how they are reshaping industries, including government and public services, by enabling new use cases, enhancing automation and accelerating the future of intelligent organizational transformation.



Adapt or fall behind

At the end of 2023, nearly **1 in 6** surveyed business leaders **said GenAI had *already* transformed their businesses.**<sup>1</sup>



# AI agents: What makes them different—and why they matter

To grasp the potential value of AI agents and their role in expanding the automation horizon, it is important to understand how they differ from the language models and GenAI applications familiar to business leaders today.

AI agents are reasoning engines that can understand context, plan workflows, connect to external tools and data, and execute actions to achieve a defined goal.

While this may sound broadly like what standalone LLMs or GenAI applications can do, there are key distinctions that make AI agents significantly more powerful. (See table, page 6.) Typical LLM-powered chatbots, for example, usually have limited ability to understand multistep prompts—much less to plan and execute whole workflows from a single prompt. In essence, they conform to the “input-output” paradigm of traditional applications and can get confused when presented with a request that must be deconstructed into multiple smaller tasks. They also struggle to reason over sequences, such as compositional tasks that require consideration of temporal and textual contexts. These limitations are even more pronounced when using small language models (SLMs), which, because they are trained on smaller volumes of data, typically sacrifice depth of knowledge and/or quality of outputs in favor of improved computational cost and speed.

As a result, early GenAI use cases have mostly been limited to standalone applications such as generating personalized ads based on a customer’s search history, reviewing contracts and legal documents to identify potential regulatory concerns, or predicting molecular behavior and drug interactions in pharmaceutical research.



AI agents excel in addressing these limitations while also leveraging capabilities of domain- and task-specific digital tools to complete more complicated tasks effectively. For example, AI agents equipped with long-term memory can remember customer and constituent interactions—including emails, chat sessions and phone calls—across digital channels, continuously learning and adjusting personalized recommendations. This contrasts with typical LLMs and SLMs, which are often limited to session-specific information. Moreover, AI agents can automate end-to-end processes, particularly those requiring sophisticated reasoning, planning and execution.

AI agents are opening new possibilities to drive enterprise productivity and program delivery through business process automation. Use cases that were once thought too complicated for GenAI can now be enabled at scale—securely and efficiently.

In other words: **AI agents don’t just interact. They more effectively reason and act on behalf of the user.**

# A new paradigm for human-machine collaboration

Through their ability to reason, plan, remember and act, AI agents address key limitations of typical language models.

	 <b>Typical language models</b>	 <b>AI agents</b>
<b>Use case scope</b>	Automate tasks	Automate entire workflows/processes
<b>Planning</b>	Are not capable of planning or orchestrating workflows	Create and execute multistep plans to achieve a user's goal, adjusting actions based on real-time feedback
<b>Memory &amp; fine-tuning</b>	Do not retain memory and have limited fine-tuning capabilities	Utilize short-term and long-term memory to learn from previous user interactions and provide personalized responses; Memory may be shared across multiple agents in a system
<b>Tool integration</b>	Are not inherently designed to integrate with external tools or systems	Augment inherent language model capabilities with APIs and tools (e.g., data extractors, image selectors, search APIs) to perform tasks
<b>Data integration</b>	Rely on static knowledge with fixed training cutoff dates	Adjust dynamically to new information and real-time knowledge sources
<b>Accuracy</b>	Typically lack self-assessment capabilities and are limited to probabilistic reasoning based on training data	Can leverage task-specific capabilities, knowledge and memory to validate and improve their own outputs and those of other agents in a system

# Multiagent AI systems: Amplifying the potential of AI agents

While individual AI agents can offer valuable enhancements, the truly transformative power of AI agents comes when they work together with other agents. Such multiagent systems leverage specialized roles, enabling organizations to automate and optimize processes that individual agents might struggle to handle alone.

Multiagent AI systems employ multiple, role-specific AI agents to understand requests, plan workflows, coordinate role-specific agents, streamline actions, collaborate with humans and validate outputs.

Multiagent AI systems typically involve **standard-task agents** (e.g., user interface and data management agents) working with **specialized-skill and -tool agents** (e.g., data extractor or image interpreter agents) to achieve a goal specified by a **user**.

At the core of every AI agent is a **language model** that provides a semantic understanding of language and context—but depending on the use case, the same or different language models may be used by agents in a system. This approach can allow some agents to *share knowledge* while others *validate outputs* across the system—improving quality and consistency in the process. That potential is further enhanced by providing agents with shared **short- and long-term memory resources** that reduce the need for human prompting in the planning, validation and iteration stages of a given project or use case.

This concept extends what's possible with individual AI agents by taking a team or agency approach. By decomposing a detailed process into multiple tasks, assigning tasks to agents optimized to perform the tasks, and orchestrating agent and human collaboration at each stage of the workflow, this type of system has proven much more likely to produce higher quality, faster and more trustworthy outcomes.<sup>2,3</sup>

In other words: ***Multiagent AI systems don't just reason and act on behalf of the user. They can orchestrate complex workflows in a matter of minutes.***

## Key benefits of AI agents and multiagent AI systems

**Capability**—AI agents can automate interactions with multiple tools to perform tasks that standalone language models were not designed to achieve (e.g., browsing a website, quantitative calculations).

**Productivity**—Whereas standalone LLMs require constant human input and interaction to achieve desired outcomes, AI agents can plan and collaborate to execute complex workflows based on a single prompt—significantly speeding the path to delivery.

**Self-learning**—By tapping short- and long-term contextual memory resources that are often unavailable in a pre-trained language model, AI agents can rapidly improve their output quality over time.

**Adaptability**—As needs change, AI agents can reason and plan new approaches, rapidly reference new and real-time data sources, and engage with other agents to coordinate and execute outputs.

**Accuracy**—A key advantage of multiagent AI systems is the ability to employ “validator” agents that interact with “creator” agents to test and improve quality and reliability as part of an automated workflow.

**Intelligence**—When agents specializing in specific tasks work together—each applying its own memory while utilizing its own tools and reasoning capabilities—new levels of machine-powered intelligence are made possible.

**Transparency**—Multiagent AI systems enhance the ability to explain AI outputs by showcasing how agents communicate and reason together, providing a clearer view of the collective decision-making and consensus-building process.

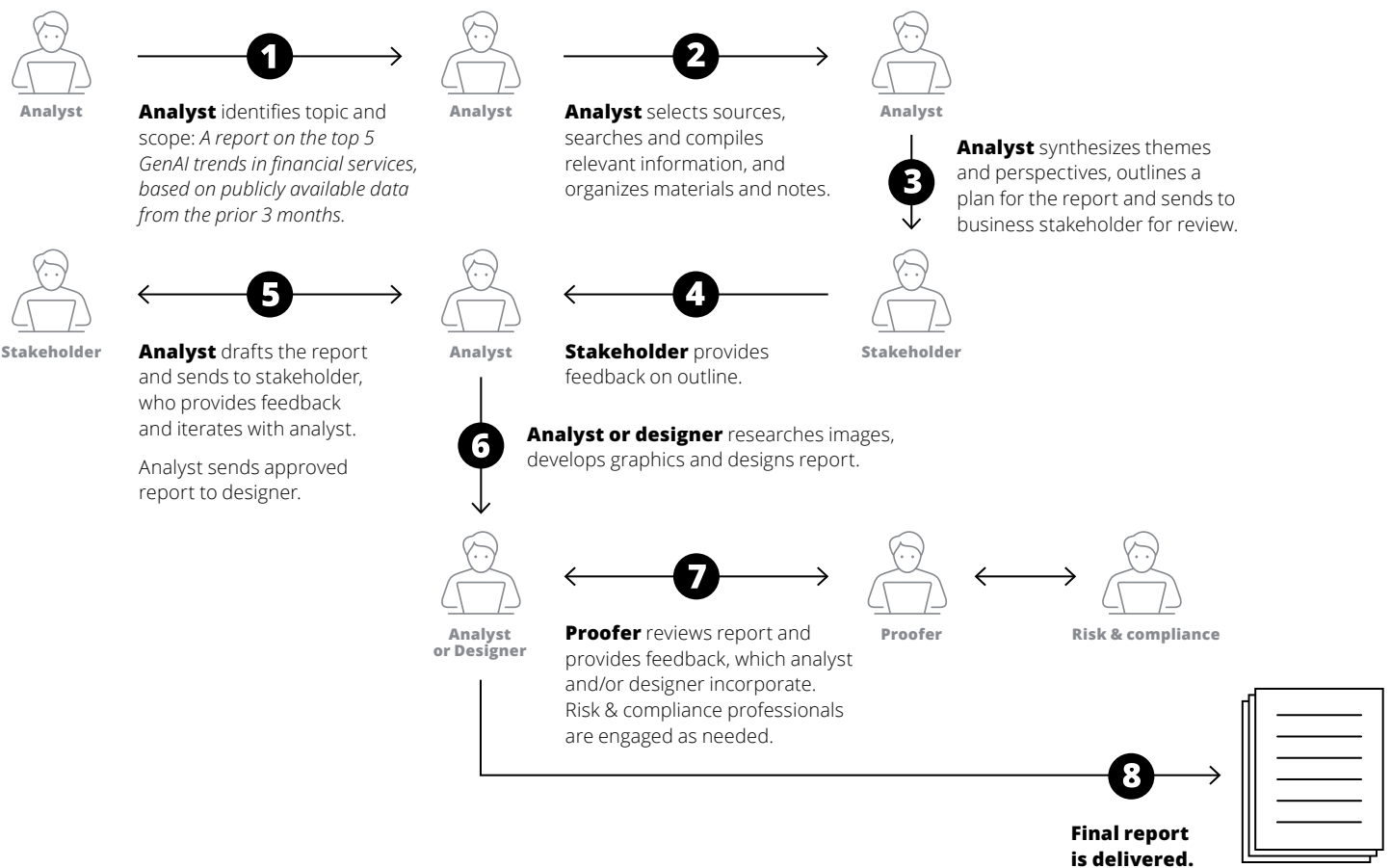


# Transforming strategic insights

No matter the industry, every organization engages in research, analysis and reporting—whether about economic conditions, customer and constituent preferences, policy and pricing strategies, or other topics.

Traditionally, these projects require skilled human analysts to perform multiple steps, which can be time-consuming, utilizing research and analysis tools along with in-house subject matter expertise.

## Here's what a traditional research project typically looks like.



## While effective and repeatable, this approach is ...



### Time-consuming

Completing a single report can take days or weeks, making it difficult to seize emerging opportunities.



### Inefficient

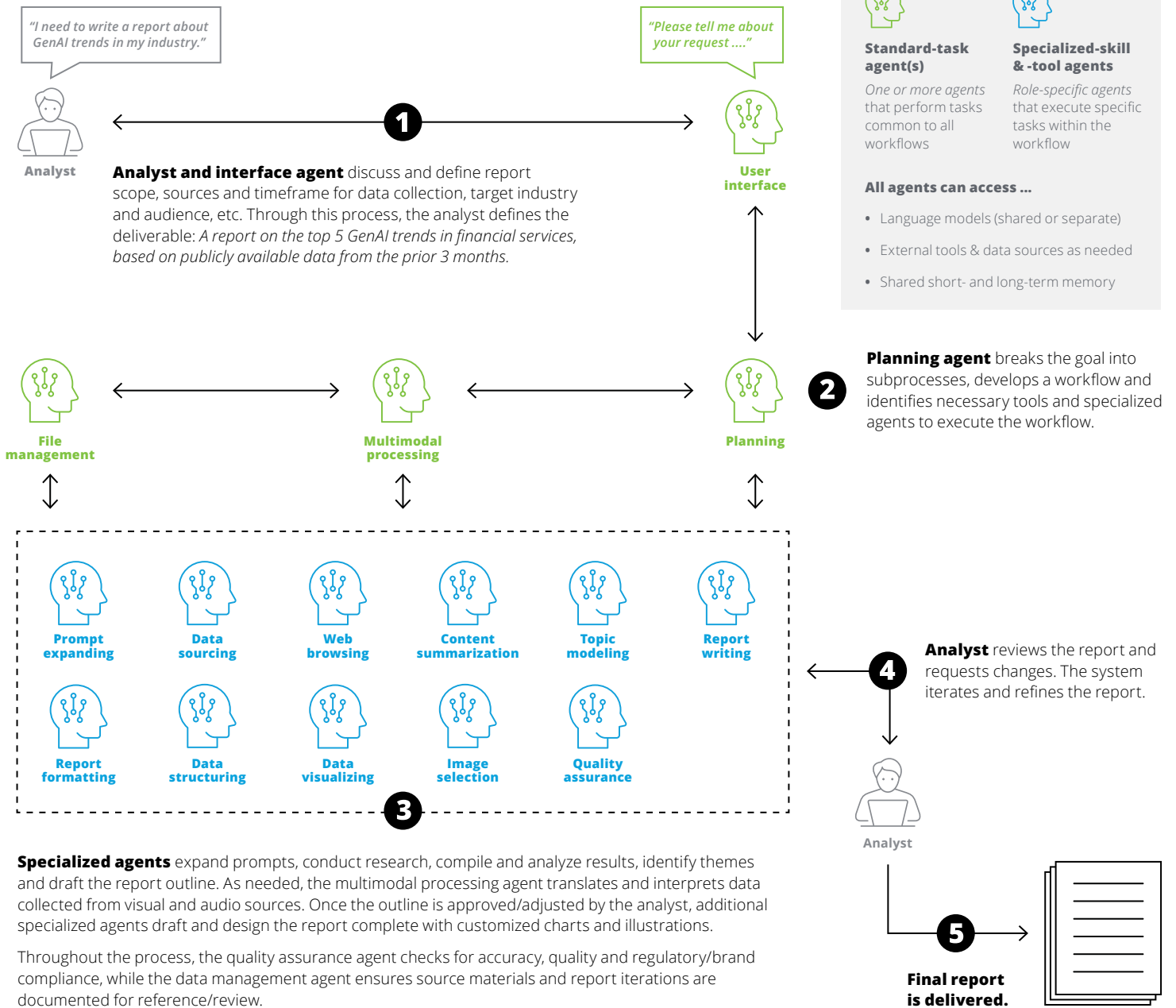
Skilled analysts must perform many repetitive activities that take their focus away from higher-level analysis.



### Difficult to scale

Companies and government agencies can struggle to hire and retain enough skilled, experienced analysts to grow their research capacity.

**Deloitte has developed a multiagent AI system** that can streamline and improve each step of research and reporting. **Here's how it works.**



**In addition to being effective and repeatable, this AI agent-powered approach is ...**



**Fast**

A single, quality report can be produced in less than an hour.



**Efficient**

Skilled professionals can focus on validating, iterating and refining the report.



**Highly scalable**

In essence, this system provides an instantly available team of skilled digital workers.





Effective and efficient work depends on creativity and knowledge augmented by well-planned processes and task-appropriate tools.

That's what AI agents and multiagent AI systems can bring together.





# Achieving impact through targeted use cases

Organizations across industries and sectors are already leveraging the potential of AI agents and multiagent systems to transform processes, improve efficiency, and expand impact. **Let's explore four use cases that are possible today**—two in specific industries, and two that can be applied in any business.

## 1 USE CASE

### Individualized financial advisory and wealth management

**INDUSTRY:** Financial services

Financial advisory services often have relied on broad categorizations of customers based on age, income and risk tolerance. This approach can often miss the complexities of individual financial situations and goals. In today's rapidly changing financial landscape, there is an increasing demand for personalized, adaptive financial advice. Multiagent AI systems can analyze diverse data sources—including the customer's financial history, real-time market data, life events and even behavioral patterns—to help advisers create financial plans and investment strategies tailored for the specific individual. AI agents can then continuously monitor and adjust recommendations as circumstances change.

#### POTENTIAL ADVANTAGES ACHIEVED WITH AI AGENTS:



##### Hyperpersonalization

Customize financial advice to each customer's specific needs and goals, considering factors that other methods might overlook.



##### Continuous fine-tuning

Automatically update financial plans and strategies in response to changes in market conditions or personal circumstances.



##### Improved customer satisfaction

Strengthen customer relationships by providing more relevant and timely advice, leading to higher retention and satisfaction.



##### Enhanced scalability

Serve a larger number of customers with high-quality, personalized advice without raising costs to deliver.

## 2 USE CASE

### Dynamic pricing and personalized promotions

**INDUSTRY:** Consumer

Standard pricing strategies often involve static models that do not account for real-time market conditions, customer behavior or inventory levels. Multiagent AI systems can rapidly integrate analysis based on vast amounts of real-time data—such as competitor pricing, customer purchase history and seasonal trends—to dynamically adjust prices. Additionally, they can personalize promotions based on individual customer preferences, attributes and shopping habits with the goal of improving conversion rates and elevating customer satisfaction.

#### POTENTIAL ADVANTAGES ACHIEVED WITH AI AGENTS:



##### Faster adaptation

Adjust prices instantly in response to market changes, inventory levels or customer demand—optimizing revenue.



##### Personalized offers

Tailor promotions to each customer's preferences and behavior, increasing the likelihood of purchase.



##### Greater profitability

Maximize margins and minimize discounting by optimizing pricing and promotions on an ongoing basis.

### 3 USE CASE

#### Talent acquisition and recruitment

**DOMAIN:** Human resources (HR)

Traditional recruitment processes often involve manual resume screening, repetitive candidate assessments and significant administrative work—which can lead to inefficiencies. AI agents can automate the end-to-end recruitment process by using natural language processing to analyze resumes, assess candidates based on skills and experience, and conduct initial screening interviews via GenAI-powered avatars. These systems can collaborate with HR professionals to ensure that qualified candidates are identified, prioritized and moved through the hiring pipeline efficiently while adhering to relevant regulations.

#### POTENTIAL ADVANTAGES ACHIEVED WITH AI AGENTS:



##### Increased efficiency

Automate tasks to allow HR teams to focus on strategic activities, shortening the time to hire.



##### Improved candidate matching

Analyze a broader range of data points to help match candidates to roles more accurately, improving the quality of hires.



##### Reduced bias

By standardizing candidate assessments and focusing on skills and experience, AI agents can help address unconscious bias in the recruitment process.



##### Dynamic scalability

Handle large volumes of applications, making it easier to manage hiring campaigns or recruit for multiple roles simultaneously.

### 4 USE CASE

#### Personalized customer support

**DOMAIN:** Customer and beneficiary service

Traditional customer and beneficiary support systems often rely on scripted interactions, which can fail to resolve complex or unique inquiries—leading to customer frustration and escalation. In contrast, multiagent AI systems can understand plain-language requests and generate relevant and natural responses that consider the customer's history, preferences and real-time context. These advanced systems can handle many complex inquiries effectively—reducing the need for escalation to live agents while improving customer/beneficiary satisfaction.

#### POTENTIAL ADVANTAGES ACHIEVED WITH AI AGENTS:



##### Greater consistency and scalability

AI agents can operate 24/7 without fatigue, maintaining a consistent quality of service no matter the volume of inquiries.



##### Improved customer experiences

Each customer interaction can be adjusted to individual needs, improving satisfaction and engagement.



##### Compounding efficiencies

The ability to learn from each interaction can help reduce response times, improve quality, and free up human service agents to focus on more nuanced customer requests.



# Enabling new ways of working and new horizons of innovation

As language models continue to evolve, AI agents and systems are likely to become strategic resources and efficiency drivers for core business and government activities such as product development, regulatory compliance, customer service, constituent engagement, organizational design and others. **We see a future in which agents will transform foundational business models and entire industries, enabling new ways of working, operating and delivering value.**

That's why it's important for C-suite and public service leaders to *begin preparing now* for this next chapter in the evolution of human-machine collaboration and business innovation.

Let's explore some of the new ways of thinking and leading that should be considered during this time of rapid change.

## Strategy implications

Leaders should begin integrating AI agents and multiagent AI systems into their overall strategies and future road maps. This involves reimagining business processes, investing in AI capabilities, and fostering cultures of innovation. Organizations should develop their own clear road map for AI agent adoption, identifying key areas where they can drive the most value and impact on broader business goals.

Effective change management will be crucial for successful integration. Leaders should think carefully through how they will address organizational resistance, provide training, and ensure that employees understand the value and benefits of AI agents. This includes developing a comprehensive communication strategy to keep employees and other stakeholders informed and engaged throughout the adoption process.

### FOCUS AREAS

- Identify and prioritize business and service areas where AI agents can have the most immediate and measurable impact.
- Develop robust training programs to help employees understand and use AI agents in ways that improve productivity and efficiency.

## Risk implications

AI agents introduce new risks that necessitate robust security and governance structures. A significant risk is potential bias in AI algorithms and training data, which can lead to inequitable decisions. Additionally, AI agents can be vulnerable to data breaches and cyberattacks, compromising sensitive information and data integrity. The complexity of AI systems also presents the risk of unintended consequences due to AI agents behaving unpredictably or making decisions not aligned with organizational goals.

To manage these risks, it is important to set clear parameters for agent interactions, monitor operational metrics, and continually ensure data ethics, privacy, security and integrity. As AI agents are integrated into core business processes, an enterprisewide governance framework with guidelines on data usage, ethics and security can further help mitigate risks. This framework should ensure compliance with relevant regulations and include continuous monitoring of AI agent interactions. Advanced security measures, such as encryption and multifactor authentication, can help protect against data breaches and cyberattacks. Training and awareness programs for employees can provide an additional defense by helping employees understand the ethical and operational considerations of working with AI agents.

### FOCUS AREAS

- Identify brand and operational risks that may arise around data usage, AI agent interactions with each other and with tools, and ethics.
- Ensure model outputs are effectively tested and validated.
- Implement an AI agent governance framework that is regularly reviewed and updated as AI technologies evolve.
- Monitor emerging risks specific to AI agents such as “agent autonomy”—i.e., the risk of unintended consequences when agents make decisions with minimal human oversight.



## Talent implications

The implementation of AI agents is likely to change the traditional workforce structure. As AI agents take over routine and lower-value tasks, there will likely be a high demand for human skills related to designing, implementing and operating these systems. Leaders should think through what new roles, job descriptions and job architectures are involved in building out the capability and then how to identify, recruit, train and retain this specialized talent.

Beyond the implications for tech talent, enterprise leaders should be ready to help employees across a wide variety of roles learn how to work *with* AI agents and even identify new use cases where they could improve processes. Deployed and managed well, AI agents can open up new realms of potential for human-machine collaboration—but that potential depends on workers understanding, embracing and being able to perform new roles.

### FOCUS AREAS

- Communicate the benefits of AI agents, and help employees adapt to new ways of working.
- Foster a culture of innovation and continuous learning. Leaders should instill a mindset of innovation and adaptability related to AI agents.
- Explore a redesign of job architectures, workflows and performance metrics to reflect the new reality of humans and AI agents working in tandem.

## Business process implications

AI agents and multiagent AI systems demand careful human evaluation of business processes—sometimes from the ground up. While agents will redefine many core processes over time, AI agents can be integrated into existing operating models today, enhancing the efficiency of current processes without the need for complete system overhauls. This approach makes it easier for organizations to adopt lower-risk agent solutions incrementally—but requires careful planning, management and alignment to ensure that AI agents are improving what people and/or other technology solutions already do well.

In use cases where AI agents do make sense to implement, human involvement will remain vitally important for tasks requiring judgment, validation and critical decision-making. This collaboration is important to help ensure that AI outputs are accurate, reliable and effective. In this paradigm, everyone working with AI agents serves as a manager—giving orders (via prompts), clarifying requests, monitoring progress, reviewing outputs and requesting or making changes as necessary.

### FOCUS AREAS

- Ensure that where agents are implemented into existing business processes, those processes remain effective while driving greater efficiency and value.
- Establish processes for continuously monitoring and improving the performance of AI agents. This includes collecting and analyzing data on the performance of AI agents, identifying opportunities for improvement, and making changes as needed to optimize their performance.



## Technology and data implications

Implementing AI agents can be costly, requiring substantial investment in technology and infrastructure. Organizations should carefully evaluate the value proposition and return on investment; and develop a phased approach to use cases, with a focus on “low-hanging fruit” (i.e., simpler use cases) that can lay the groundwork for more complex activations.

Quality data is the foundation for AI agents to work effectively. If data is inaccurate, incomplete or inconsistent, the agents’ outputs and actions may be unreliable or incorrect—creating both adoption and risk issues. It’s therefore essential to invest in robust data management and knowledge modeling.

Adopting trustworthy AI practices is a key to mitigating risks and ensuring ethical deployment. This includes developing AI agent solutions that are fair, transparent and accountable, and addressing potential biases in AI models.

### FOCUS AREAS

- Put the right technology infrastructure in place to support the adoption and implementation of AI agents (e.g., AI orchestration platforms and scalable data lakes).
- Ensure data is properly organized, up to date and accessible to AI agents. This includes having well-defined data governance policies and procedures as well as continuous access to real-time data feeds to enable dynamic, accurate decisions.
- Establish processes for monitoring and managing the performance and ethics of AI agents and multiagent AI systems. Without transparent and trustworthy AI, customer trust and regulatory compliance are at risk.

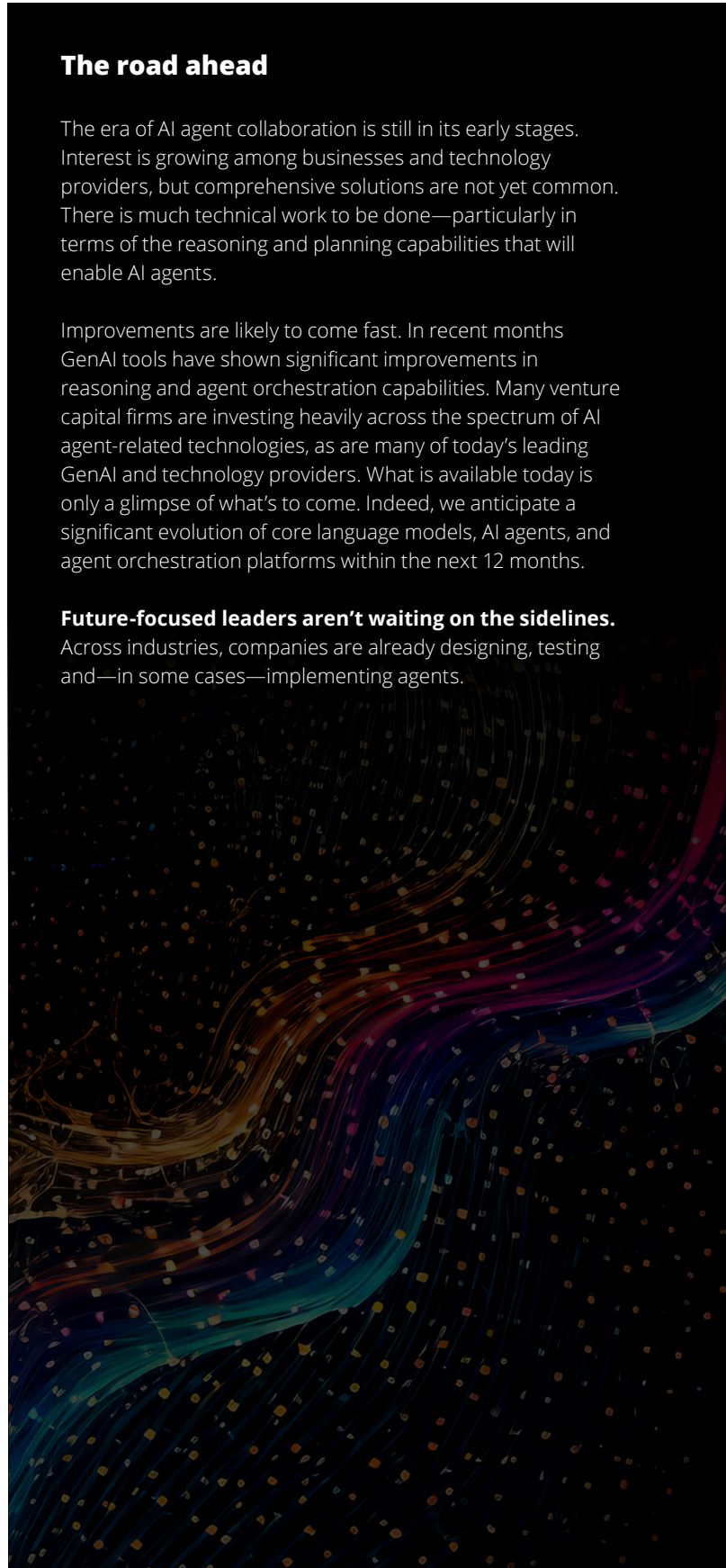
## The road ahead

The era of AI agent collaboration is still in its early stages. Interest is growing among businesses and technology providers, but comprehensive solutions are not yet common. There is much technical work to be done—particularly in terms of the reasoning and planning capabilities that will enable AI agents.

Improvements are likely to come fast. In recent months GenAI tools have shown significant improvements in reasoning and agent orchestration capabilities. Many venture capital firms are investing heavily across the spectrum of AI agent-related technologies, as are many of today’s leading GenAI and technology providers. What is available today is only a glimpse of what’s to come. Indeed, we anticipate a significant evolution of core language models, AI agents, and agent orchestration platforms within the next 12 months.

### Future-focused leaders aren’t waiting on the sidelines.

Across industries, companies are already designing, testing and—in some cases—implementing agents.



# Charting a course into the next era of organizational transformation

AI agents and multiagent AI systems represent more than just technological advancements. They represent a fundamental shift in how organizations can automate processes, improve human-machine collaboration, generate insights and respond dynamically to complex challenges. They offer the potential to unlock significant value across a wide range of functions—from enhancing customer interactions and optimizing supply chains to driving innovation in product development and service delivery.

The journey to realizing these benefits requires deliberate planning, strategic investments, and a commitment to fostering a culture that embraces continuous improvement and technological advancement. By aligning AI agent initiatives with core business goals, investing in the right infrastructure and nurturing a culture of innovation, your organization can be well-positioned to lead in this new era of AI-powered business transformation.

## Now is the time to move.

GenAI tools are evolving rapidly—and that evolution is unlikely to slow down in the next few years. Similarly, AI agents are already being implemented by companies across industries as well as by major technology providers. So, it's important to begin exploring initial applications / use cases of agents, while setting the stage for future foundational business transformation.

To begin your own organization's journey, consider these actions:

### 1 Assess and prioritize use cases

Begin with a comprehensive assessment of your current operations to identify high-impact areas where AI agents can add value. Focus on processes that are ripe for automation, involve complex decision-making and/or require rapid adaptability. Prioritize these use cases to achieve quick wins and demonstrate tangible value.

### 2 Develop a strategic AI agent road map

Align your AI initiatives with broader business and mission objectives by creating a detailed road map that outlines the integration of AI agents into your operations. This plan should include clear milestones, timelines and success metrics to guide the deployment of AI agent-powered capabilities across the organization.

### 3 Invest in infrastructure and human talent development

Identify and build the necessary infrastructure to support AI agents, including scalable cloud platforms, advanced data analytics tools and robust cybersecurity measures. Simultaneously, invest in upskilling your workforce, focusing on technical skills and the ability to collaborate effectively with AI agents and multiagent systems. A well-prepared workforce is key to realizing the full transformation potential of AI agents.

### 4 Implement strong data governance and risk management

As AI agents become integral to your operations, it's important to establish strong governance frameworks to manage the associated risks. Implement policies that ensure data integrity, security and ethical use, while continuously monitoring AI interactions to safeguard against biases and unintended consequences. And compliance with regulatory standards should always be a top priority.

### 5 Nurture a culture of innovation

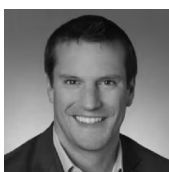
Experimentation and continuous learning are vital to your success. Empower your teams to explore new applications of GenAI, iterating on initial deployments to drive ongoing improvements. By embedding innovation into the fabric of your organization, you can maintain a competitive edge in a rapidly changing business environment.



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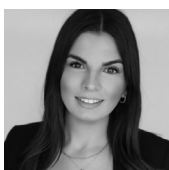
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## Endnotes

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**Prompting for action:**  
**A series on AI agents and multiagent AI systems**

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