Mobility Minds Blog

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Agentic Commerce

The Future of Car Buying Through Interacting Digital Coworkers

Content

The Last Test Drive a Human Will Ever Book

Imagine a customer sitting on her sofa in the evening, telling her digital assistant: "Check my leasing rate, my driving profile, and my charging situation. If a new electric SUV makes sense for me, negotiate an offer and book a test drive." Minutes later, a tailored proposal is ready – customized to her budget and daily routine. Behind the scenes, four digital coworkers have worked together: one for Sales, one for Marketing, one for Service, and one for After-Sales. They did not act in isolation but rather converged their skills and activities.

It is precisely this convergence of sales, marketing, service, and after-sales that is at the heart of agentic commerce for individual mobility and marks a fundamental shift in expectations for the digital customer experience.

From Functional Silos to Coworker Teams

Traditionally, Sales, Marketing, Service, and After-Sales operate in separate structures, each with their own goals, systems, and customer perspectives — and customers immediately feel this fragmentation. Marketing sends newsletters that don't fit the current driving situation; Sales is unaware of the service history; Service schedules workshop appointments taking planned vehicle changes into account; After-Sales often recognizes upsell potential too late.

A CRM smooths out many inconsistencies by bundling master data, interactions, and opportunities in a shared view; an ERP manages orders. Agentic Commerce goes one step further because coworkers link this information in real time with telemetry and app usage information and automatically derive actions from it—for example, when the sales coworker recognizes potential from recurring loading processes and initiates a coordinated offer at the right time, which is specifically supported by marketing and service coworkers.

Agentic Commerce reverses this logic. An integrated digital coworker team of AI agents maintains a unified customer view throughout the entire journey and continuously leverages it. Research shows: 71 percent of consumers expect personalized interactions, 76 percent get frustrated when this expectation is unmet—a clear mandate for convergence.

What Makes a Digital Coworker

"Agentic AI" fundamentally differs from primarily reactive conversational AI approaches. While "conversational AI" waits for inputs and responds, a team of digital coworkers acts proactively, pursues goals, plans multi-stage tasks, and executes them largely autonomously—without permanent human intervention. Each core function of mobility is assigned its own specialized coworker, who makes decisions in their domain—always embedded in a set of rules and a knowledge base—and in the context of other

coworkers. Colloquial language becomes the new digital interface for customer interaction.

Marketing Coworker: Context Instead of Campaign Noise

The Marketing coworker ensures personalized and individual outreach. It considers driving data, charging behavior, weather, seasonal patterns, and—if authorized—calendar entries, coordinating with other coworkers even before any offer is presented. This reduces redundancies and prevents conflicting messages through ever-increasing individualization.

Sales Coworker: From Desire to Value Fulfillment

The sales coworker understands customer needs in natural language, configures suitable vehicle models, simulates financing options, and suggests solutions within defined guidelines. Companies that use AI for lead automation and quote management shorten sales cycles and increase conversion rates. The customer recognizes the value of the purchase decision at the right time.

Service Coworker: Maintenance for further Development

The Service Coworker uses vehicle telemetry, for example, to continuously predict usage behavior and not just maintenance requirements. Models detect wear and tear or battery degradation with a high degree of accuracy and put an end to rigid maintenance intervals: the agent knows about possible new mobility requirements before the driver even notices anything. This enables new mobility suggestions, different vehicle types, or cross-selling and upselling of accessories and services, as well as changes to leasing or financing.

After-Sales Coworker: Lifecycle without last Contact

The After-Sales coworker thinks in lifecycles rather than single transactions. It coordinates warranty extensions, replacement options, term and mileage management, and integrates partner services—all timed to the customer's individual context.

This team of digital coworkers and their AI agents intensifies increasingly autonomous collaboration for a holistic, efficient customer experience. Convergence is driven by agent-to-agent and agent-to-human communication.

Convergence of functional coworkers into one experience

The real power arises where the four coworkers don't work side by side but together. For example: telemetry data shows a vehicle is frequently operated near the battery's capacity limit. The Service coworker identifies a risk, the Sales coworker analyzes upgrade scenarios, the Marketing coworker checks available offers in the region, and the After-Sales coworker calculates trade-in and subscription options.

The result is a single, coordinated proposal instead of a fireworks display of uncoordinated campaigns — a recommendation that is economically sensible and emotionally plausible. Studies show that orchestrated

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"agentic AI" use across multiple functions generates significantly more value than isolated solutions.

What teams need for mobility convergence through AI

Convergence is more than technology. It requires a shared data foundation, new decision-making processes, and a cultural shift toward shared responsibility. Sales, marketing, service, and after-sales must have access to holistic experiences—e.g., vehicle condition, customer profile, contracts, usage patterns, and telemetry data are placed in the individual customer's benefit in a timely manner.

It is important to have clearly defined coworker roles and handovers: Who decides autonomously, and when is another coworker or a human involved? Goals and metrics must be thought of cross-functionally —for example customer lifetime value and overall satisfaction instead of isolated targets like "sales quota" or "cost per ticket." Governance rules specify which decisions a coworker may make independently and when approval from human experts is required. The focus is on measuring AI agents based on results and values.

Three Steps Toward Agentic Commerce for Mobility

1. Mapping the Digital Journey with Coworker Convergence

Organizations should first identify where contradictory or redundant messages are sent to customers today. These breaks mark the most important starting points for "coworker convergence" as a team of proactive AI agents.

2. Launch with a pilot focused on the customer perspective

Instead of orchestrating all four coworkers simultaneously, a pilot with two functions—such as Sales and Service—is advisable, with clear metrics like appointment adherence, workshop utilization, or conversion rate for greater customer satisfaction.

3. Launch with a pilot focused on the customer perspective

Based on the pilot, a procedure for knowledge utilization and connectivity is being developed at the same time, with the necessary adjustments to processes and roles, so that digital coworkers can truly collaborate transparently and securely.

One Team, One Goal

Agentic commerce for mobility does not mean applying a little AI everywhere but rather defining and converging digital coworkers in such a way that they can act proactively together in the interests of the customer. If each function operates its own isolated coworker, AI cannot achieve growth and efficiency through convergence. Only when these coworkers know each other, share data, and consciously orchestrate themselves will customers experience a provider that thinks ahead and acts from a single

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source.

This convergence through AI will become the key differentiator in the next phase of mobility.

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