



The Changing Value Constellation: From 'Consumer' to 'Client'

Description

The generic consumer relationship is dying a swift death. The new frontier will see client relationships maintained at scale. This article explains why and how AI solutions are positioned to accelerate this shift.

What to expect

- An explanation of the difference between consumer, customer and client relationships.
- How AI works to reshape or reinforce these relationships.
- Introducing 'Contextualization' and 'Clientization' as a shift towards client-level relationships at scale.

Introduction

Most businesses understand the textbook distinction between consumers, customers, and clients. What far fewer have recognised is how AI actively reshapes these relationships. In this article we'll be contrasting these relationships and unpacking how AI and more specifically, behavioral AI, can work to reshape or reinforce them.

Today, many organisations are racing to implement AI across marketing and sales. Yet most focus on capability (“What can this model generate?”) rather than the relational outcome (“What kind of interaction does this create?”). The result is a proliferation of AI-driven engagements that feel polished, but are, at their core, generic.

AI should not merely automate engagement. Instead, it should work to redefine the nature of the relationship between a business and the people it serves. Whether AI solutions reinforce a consumer relationship (generic engagement), enable customer-level personalization (segmented engagement), or support true client-style partnerships (segment-of-one, agentic engagement) depends not only on execution, but core technological capabilities.

The consumer, the customer, the client

The consumer

The consumer is the end-user who consumes or uses a product or service. In B2C settings, the consumer often (but not always) pays for the product themselves.

At this level, the business-consumer relationship is mediated by assumptions. Feedback arrives indirectly through metrics such as conversion rates, churn, or sales volume. The consumer's influence on the experience is largely limited to customization (choosing from predefined options) without fundamentally shaping the core offering.

A familiar example is content filtering on social platforms: users select interests or topics, but the underlying product remains unchanged. Customization at the consumer level, therefore, places the burden of relevance on the consumer, not the business.

The customer

The customer is the paying entity. In B2B contexts, this might be an organisation purchasing licenses while employees are the consumers. In healthcare, insurers or employers may be customers, while patients are consumers.

AI systems at this level typically excel at:

- Pattern recognition across large datasets
- Updating recommendations as new data arrives
- Maintaining consistency across channels

In terms of fostering this relationship, loyalty programmes that dynamically adjust offers based on purchase history are a classic example. Personalization at this level increases relevance, but it remains reactive. The system adapts to the customer, rather than actively working with them to shape the product.

The client

The client relationship is fundamentally different. It is advisory and collaborative. Clients are not merely served, but guided.

Current examples include wealth management, legal counsel, or complex enterprise software deployments. Here, the product that the customer receives is not static, but evolves through ongoing interactions. The client exercises meaningful control, and value is co-created over time.

Crucially, client relationships require:

- Deep contextual understanding
- Real-time interpretation of intent
- Judgement about when and how to intervene

Unfortunately, this is where most automated engagement systems still fall short.

Reinforcing or redefining relationships with AI

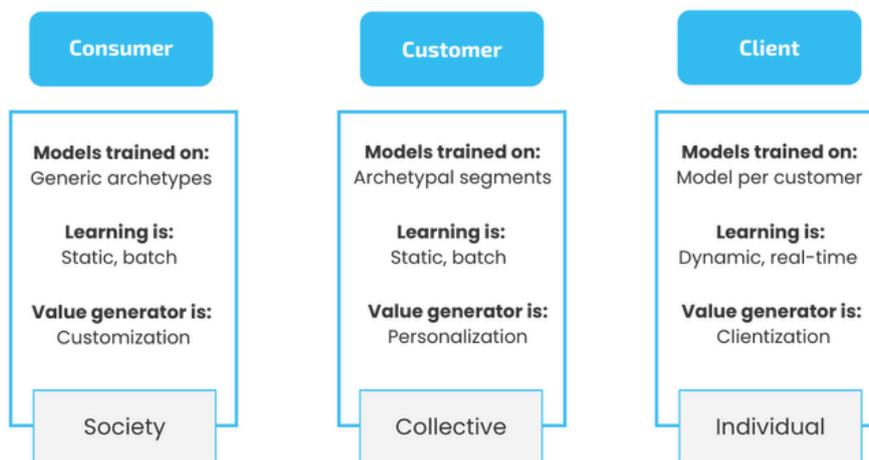
Consumer-level AI

Many widely deployed generative AI interfaces operate at the consumer level. These models are often trained on large datasets forming generic archetypes. This results in responses to individual queries that sound plausible, but are in fact not contextualized. In addition, the system itself does not meaningfully evolve through interaction. They are impressive in breadth, but shallow in memory, intent modelling, and behavioral continuity.

Customer-level AI

Platforms like Palantir Foundry demonstrate how AI can support customer-level engagement. By unifying data across enterprise systems and enabling governed AI agents to act on that data, Foundry builds a rich contextual picture of customers.

This allows organisations to personalize experiences dynamically, updating insights as new information becomes available. However, even here, engagement remains archetypal rather than contextualized.



The missing layer: client-level AI

Automated engagement has struggled to replicate business-to-client relationships because context alone is insufficient.

Introducing Clientization: Contextualized Interactions

Clientization can be described as the transformation of customer-level interactions to client-level collaboration and guidance. At the centre of clientization is contextual understanding. Contextual understanding constitutes the combination of:

- Interpreting intent in real time
- Anticipating decision points
- Acting with purpose, not just relevance

Additionally, without a behavioral model, AI remains confined to reactive personalization. When contextual understanding is merged with behavioral intelligence, a new form of engagement emerges: one that feels natural and human.

Agentic AI plays a central role here. Unlike static, pre-trained models, agentic AI:

- Maintains long-term context (memory)
- Acts across systems to perform complex tasks
- Adjusts actions based on outcomes, not just original input data

Personalized experiences are now well established. In the age of AI, however, consumers increasingly expect something more: engagement that understands their situation, adapts to their behaviour, and helps them move forward.

Conclusion: Reframing value in the age of AI

The transition from consumer to customer to client relationships represents a shift in how value is created and sustained. Value is no longer generated by generic outreach, but rather through client-level interactions that are collaborative, contextualized and constantly evolving with behavior. AI can accelerate this shift if, and only if, systems are designed to accommodate these interactions.