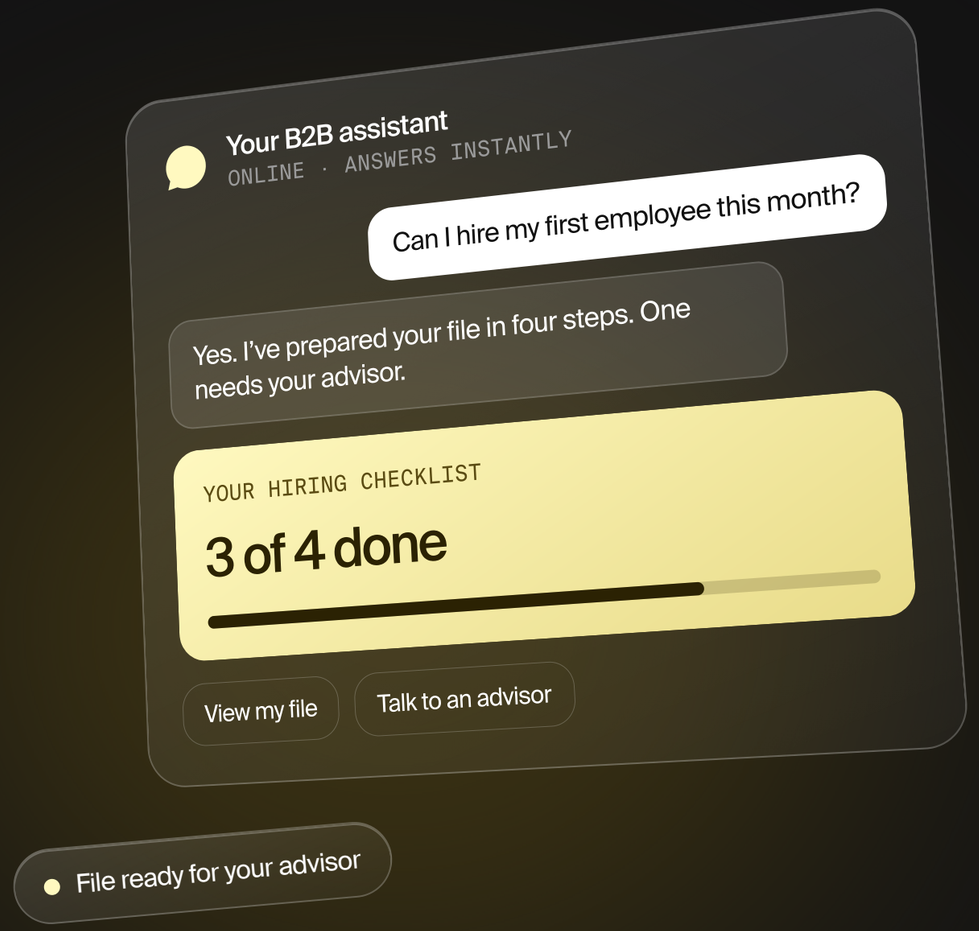
Nimble

White paper B2B Services Edition

# Agentic B2B experiences that keep you relevant.

AI-native on the inside, agentic on the outside. Be the one your customers still ask first.




Stef Nimmegeers Co-founder @ Nimble

# I’m a builder.

For ten years I’ve been building Nimble, a digital product studio at the intersection of technology, psychology and business.

Building is how we learn. It gave us the chance to create digital experiences with organisations like Walmart, Cigna, Takeda and Engie. Lately, one question comes back in every boardroom: social secretariats, hosting groups, accountants and insurers all ask it.

Two words carry this paper. Agentic is what your customer experiences. AI-native is how your organisation works to make that possible.

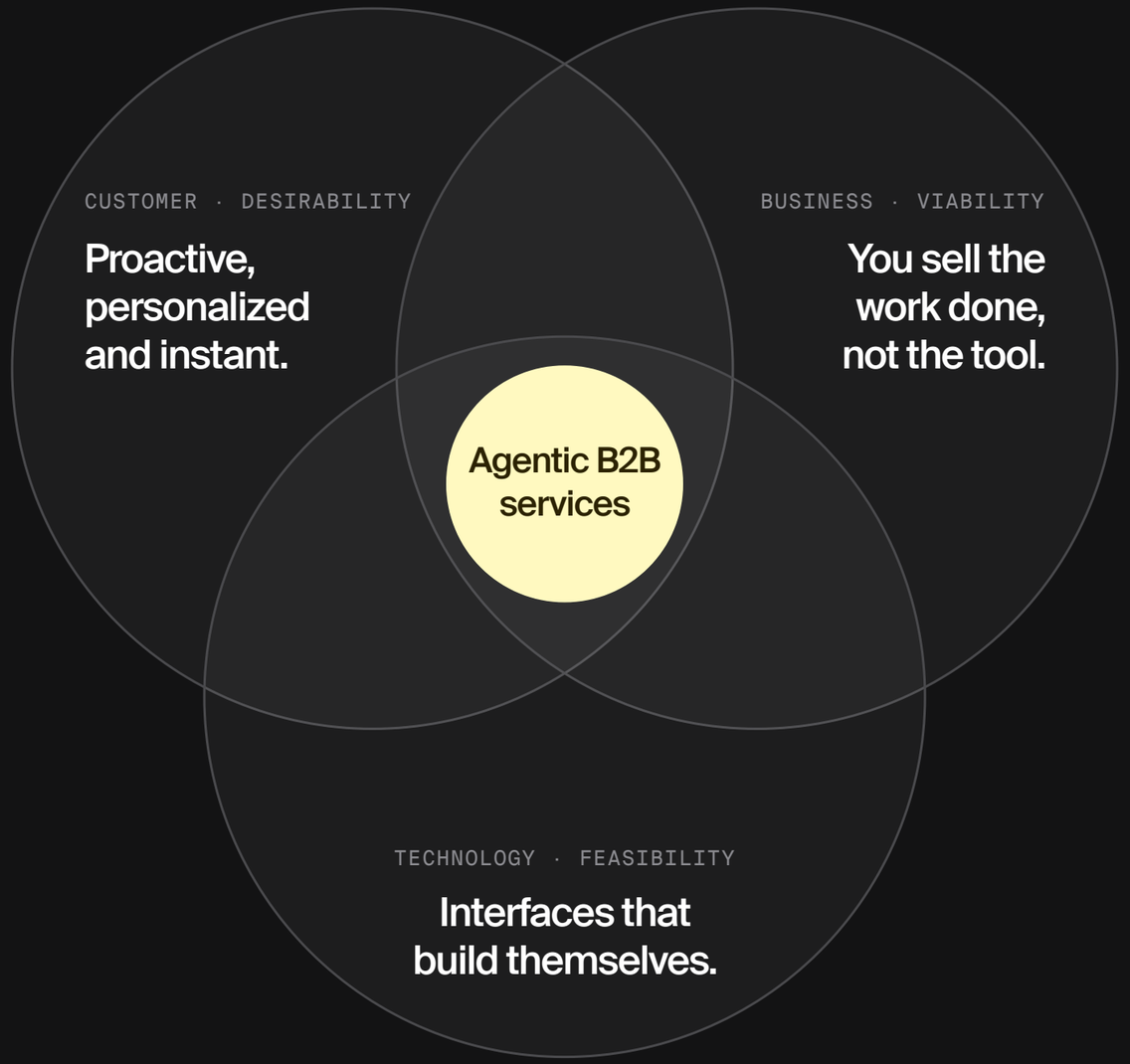
Today’s question: how does a B2B service stay relevant when everything changes?



Stef Nimmegeers Co-founder @ Nimble

# Customers, business models and technology are all moving at once.

Three lenses of innovation. Each one shifted in the last twelve months. Where they overlap, a B2B service has to become something new.



Overview

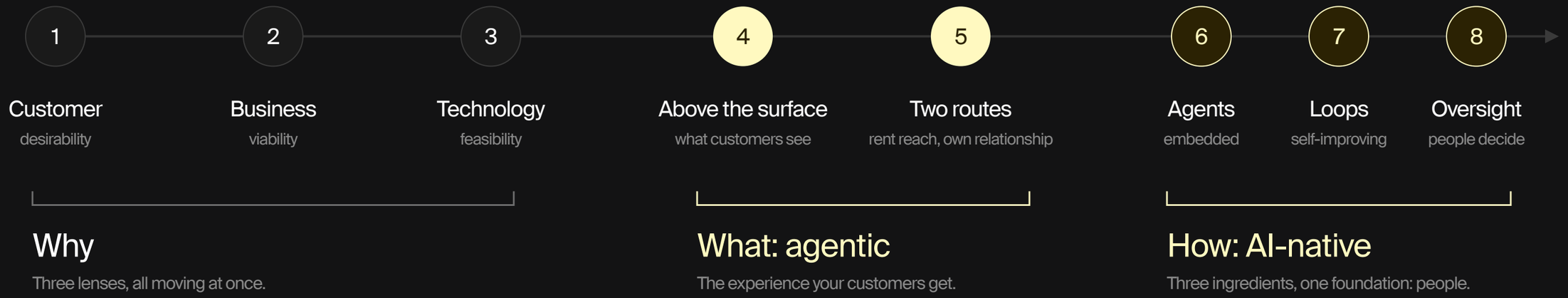
# What’s in this paper?

Four parts. Read them in order, or jump to the one your team is stuck on.


| | | | |
|---|---|---|---|
| 01 | Why | Three lenses of innovation, and why expertise is now the moat. If it scales. | P. 06 |
| 02 | What: the agentic experience | What customers see. An experience that answers, acts and follows up, in every channel. | P. 13 |
| 03 | How: the AI-native organisation | What runs underneath. Three secret ingredients and one foundation. | P. 19 |
| 04 | Start | One journey to begin with, a 30-minute workshop and a self-check for your leadership team. | P. 29 |

The framework

# AI-native on the inside. Agentic on the outside.



Part 01

# Why

Three lenses of innovation, all moving at once.

CUSTOMER BUSINESS TECHNOLOGY

# Customers now expect every service to be proactive, personalized and instant.

Read the reviews of any B2B service and the complaints sound the same: slow replies, the same documents asked twice, generic advice. That is a delivery problem, and the knowledge to fix it is usually already in the building.

## Instant

An answer in the moment, not in the mailbox.

## Proactive

Ask once. Anticipate the rest.

## Personalized

Advice for my situation, not for the average.

**Treated as a person.** At the speed of an assistant.

CUSTOMER BUSINESS TECHNOLOGY

# Go where the customer is.

Most B2B services are chasing the same customers through the same channels. Meanwhile, those customers ask their questions somewhere else: in ChatGPT, in Claude, in WhatsApp.

Information beats transaction. Whoever answers the question first becomes top of mind. So don’t build another portal people have to visit. Bring your expertise to the moment someone needs it.

Proof from our own event

**70%**

of NimbleFest 2026 guests used our WhatsApp agent, which transcribed every keynote live. No app, no login. Just the chat they already had open.

One agent. Every channel that matters.

- ChatGPT — REACH
- Claude — REACH
- WhatsApp — RELATIONSHIP
- Your own app and website — RELATIONSHIP

And the human stays in the loop. Digital first doesn’t mean nobody picks up.

# New entrants are AI-native. They sell the work done, not the tool.

Three Belgian examples, close to home. Each one sits on top of payroll, accounting or social secretariat services that someone else delivers.

Agentic HR · peepel.io

### The HR platform that actually does the work.

One message, and an agent runs onboarding, payroll changes or leave. It only comes back when it needs a decision.

Benefits · payflip.be

### Pay and benefits, handled.

Employees see the effect on their net pay before they confirm a choice.

Accounting · dievandeboekhouding.be

### Accountants, not software.

Bookkeeping, payroll, a business account and unlimited advice. One fixed yearly price.

What it means

### Whoever owns the conversation owns the relationship.

Positioning as stated on peepel.io, payflip.be and dievandeboekhouding.be, October 2026.

# The secret behind that speed: they never stop shipping.

The old operating model

## Release. Wait. Release.

**2** big releases in eight months. Then wait.

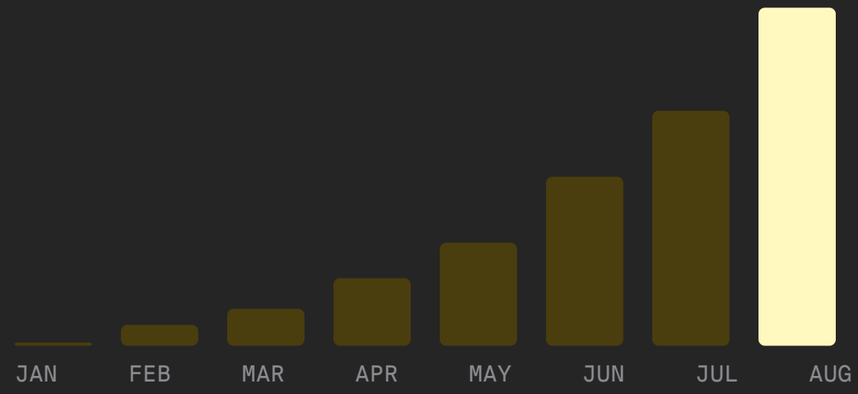
Illustrative six-month release cycle

The new operating model · Lovable, 2026

## Improve. Ship. Keep improving.

**336**

updates shipped in eight months.
Many per day.




Lovable top-level release-note items, cumulative, Jan–Aug 2026. Not deployment counts. Lovable went from $1M to $100M ARR in 8 months (company-reported).

# Every update points the same way: become an intelligent organisation.

The building blocks now arrive in months, not years. The difference is no longer the tool. It is the organisation that learns around it.

23 — 2023

## Chat

Answers in a conversation.

24 — 2024

## Tools & agents

AI starts to take actions.

25 — 2025

## Open standards

MCP: one agent, every channel.

26 — 2026

## Intelligent UI

Discovery inside assistants, events, and interfaces that build themselves.

### What this unlocks for the agentic experience

**Discovery:** an assistant can suggest your service on a question that never names you. **Extension:** your own interface opens beside the chat. **Computer use:** legacy systems without an API stop being a wall.

# Your expertise is the moat. If it scales.

| Obsolete | Frontrunner |
| --- | --- |
| Expertise trapped in people, PDFs and legacy systems | Expertise available at every moment that matters |
| Answers arrive after the moment has passed | Scales without scaling headcount |
| Cost to serve grows faster than revenue | Gets smarter with every conversation |
| Customers go where the answer is instant | Experts focus on what is really at stake |

# Now is the time to be Nimble. Or become obsolete.

Part 02

# What

The agentic experience. Your expertise, at every moment that matters.

# The agentic experience your customer sees is the tip of the iceberg.




Above the surface · agentic

## One assistant the customer talks to.

A greeting, an answer, a request, a next step. In ChatGPT, your app, your website or WhatsApp.

Below the surface · AI-native

## Many assistants that do the real work.

An expert workbench, agentic workflows, knowledge and corrections, next best actions, evaluations and traces.

**The agentic side earns the trust. The AI-native side earns the margin.**

Yes, an iceberg. We know it’s a bit corny. It’s also true.

# Aggregators and a direct relationship. Both.

Aggregators · rent the reach

CHATGPT CLAUDE COPILOT

### Discovery

You get suggested on an indirect question, with no brand in the prompt.

### Extension

The agentic experience runs in your own interface, inside a broader chat.

Trade-off

Their interface, their pace, their data posture. And their brand in front.

One agent

**Same knowledge**

Get discovered where people ask. Own the relationship where it matters.

Direct relationship · own it

YOUR APP YOUR WEBSITE WHATSAPP

### Proactive

Follow up when something changes. With restraint.

### Handover

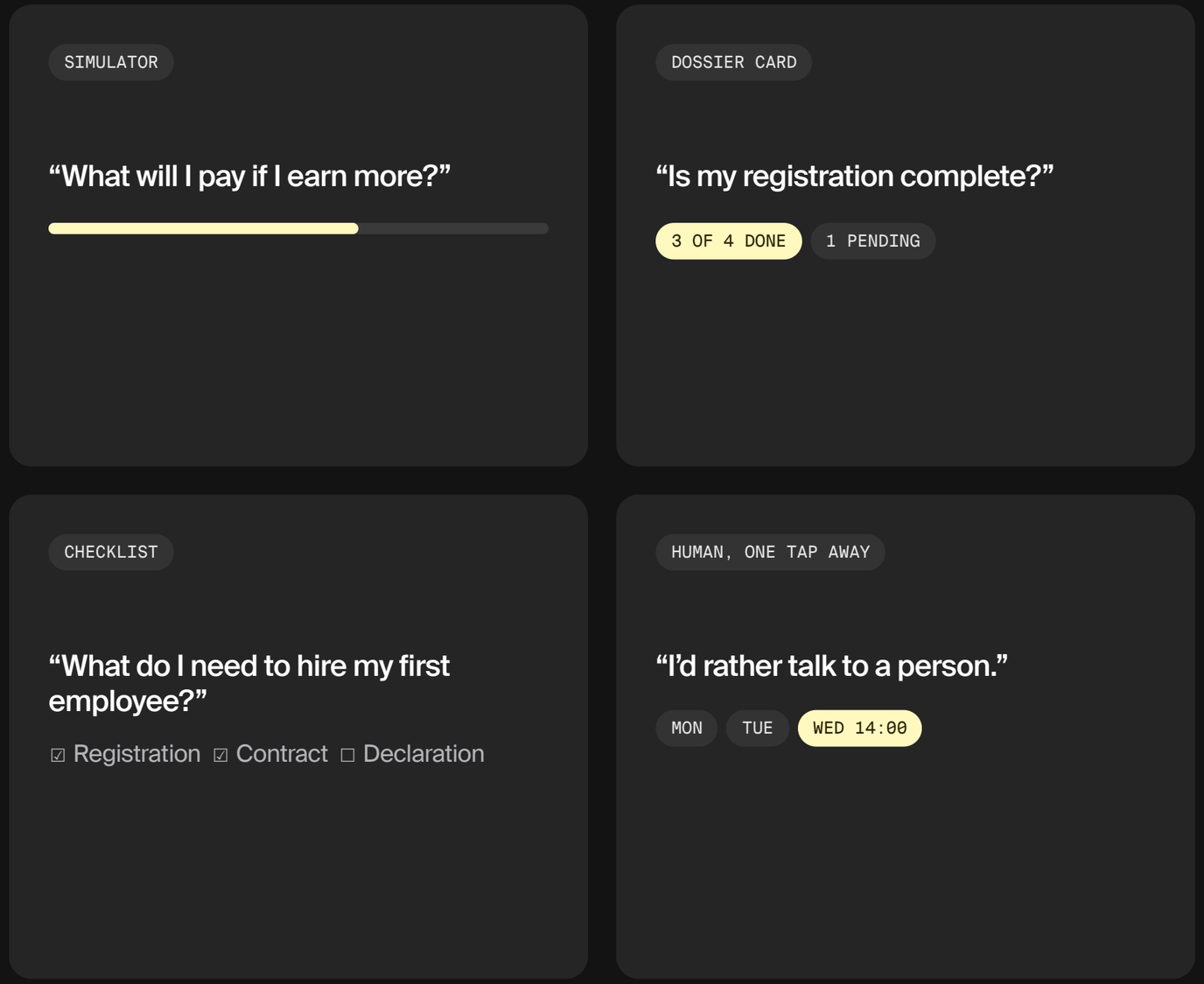
An advisor steps in, inside your own flow.

Upside

Every interaction builds your brand, not the aggregator’s.

# An agentic experience doesn’t just answer. It builds the interface for the question.

The model picks the right component from your own design system and fills it for this customer. A table, a simulator, a checklist. Not a wall of text.




Every generated answer is rated. That rating feeds the loop you’ll read about in part 03.

# Agentic for customers. AI-native for employees.

KBC didn’t build a chatbot. It built Kate into the mobile app for customers, and into the daily work of its own people. Same agent, same knowledge.

External · agentic experience

**6.2M**
customers in contact with Kate

**~75%**
of questions solved autonomously

**488k**
sales triggered in one quarter

Internal · AI-native organisation

**656k**
Kate leads picked up by employees

**400+**
full-time workloads carried

**The customer sees one side. The efficiency lives on the other.**

KBC 2Q2026 report and CEO Johan Thijs, 6 Aug 2026.

# To bring an agentic experience to your customers, work your way back. Become AI-native first.

01 · Start here

## Internal

The advisor’s assistant first. Knowledge, processes and quality bars, proven with your own people.

02 · Earn it

## Trust

Loops running, gates in place, experts confident. The answers are right before anyone outside sees them.

03 · Then

## Customer

The agentic experience in every channel. The promise customers see, built on what is already proven.

KBC built Kate for customers and for employees. team.blue started with its experts. The pattern is the same.

Part 03

# How

The AI-native organisation. Three secret ingredients, one foundation.

# Three secret ingredients of an AI-native organisation.

01

## Agents, embedded deep in the organisation

Not a chatbot on the side. Agents inside every function, with the tools, data and mandate to do real work.

02

## Self-improving

Every conversation is evidence. The system spots a gap, tests a fix and ships it. The service gets better every week.

03

## Oversight

Experts set the boundaries, approve what matters and own the judgement. Trust by design, not by hope.

And one more thing, later.

# One question. Agents in every function.

A business owner writes: “My invoice emails aren’t arriving.”

Customer service

## The agent answers first.

Reads the account, the DNS records and the mail logs. Diagnosis: the sending domain is missing from the SPF record.

Operations

## The agent prepares the fix.

A routine fix runs on its own, with checks as code and a rollback. An edge case goes to a person.

Expert team

## The expert gets it, prepared.

Diagnosis, context and the proposed change in one view. Time goes to judgement, not to gathering context.

Key questions

- Which function handles your most repeated question?
- What would an agent need to read to answer it?
- Where must a person decide?

Illustrative scenario based on our work with team.blue / Combell.

# Agents flow in bottom-up and top-down. Installed one workflow at a time.

Top-down · strategy

## Prioritised

Score every candidate on impact × effort × risk. Leadership picks the flows that matter most.

With the experts

## Building

The people who own the work co-design the agent and its gates. Nobody gets a tool thrown over the wall.

Measured every week

## Live

Traces, evaluations and adoption on one dashboard. Then the next wave.

Bottom-up · every team

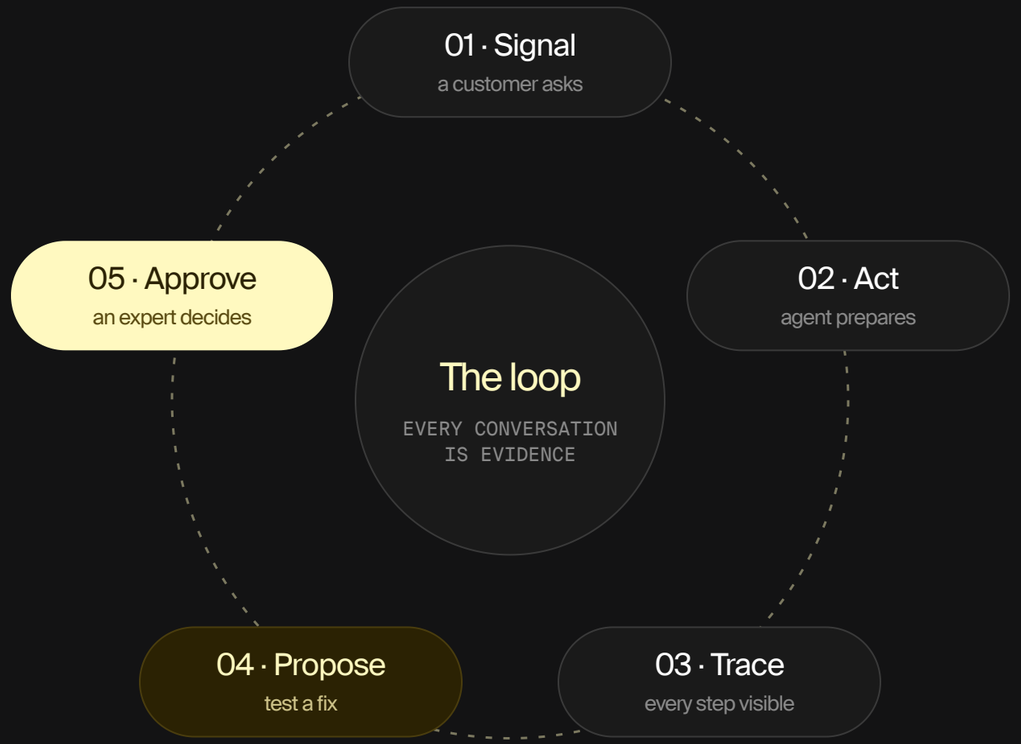
## Ideas from the floor

Support, sales and operations propose their own skills. The best ones get promoted into the pipeline.

Today there is little difference between an agent and a skill. What matters is the shared plumbing underneath: connectors, orchestration, traces and evaluations.

# The key: a product that improves itself.

No ticket, no roadmap item. The pattern in the traces is the trigger. The system notices a recurring gap, proposes a fix and tests it before anyone sees it.




**Low-risk fix? It ships on its own.**
**Consequential change? A person approves first.**

Keep, revise or stop. Then the next gap.

# Oversight that tells you what to do next.

The agents do the watching. People get the next best action, ranked by impact, with the evidence one click away.

| | | |
|---|---|---|
| 01 | **Anticipate** | Watch signals across customers, tickets and systems, before anyone has to ask. |
| 02 | **Recommend** | Next best actions, ranked by impact, with the evidence attached. |
| 03 | **Decide** | Approve, adjust or dismiss. Experts keep the judgement and the accountability. |
| 04 | **Learn** | Every decision feeds the loop. Tomorrow’s recommendations are better. |

### The fourth check is a person.

Before an agent changes anything that matters, three checks run as code: permissions, a valid change and a rollback plan. The fourth is a human approval. The agent can’t waive any of them.

# Great ingredients. So why do most organisations never get past the pilot?

The GenAI divide

**95%**

of enterprise GenAI pilots show no measurable P&L impact.

MIT NANDA, The GenAI Divide, 2025. Preliminary research.

✕ **A pilot in a silo**

One team, one use case, one demo. It never reaches the other divisions.

✕ **No owner after go-live**

Nobody runs the agents, watches the quality or ships the next fix.

✕ **A chatbot on the side**

Bolted onto the website. The way the organisation works stays the same.

**The missing piece is not the technology.**

# It’s not the technology. It’s the people.

The foundation

## An AI-native function

A multidisciplinary team, embedded in every division. Its job: turn every opportunity into an agentic experience. Then run it and improve it.

We did it ourselves · since early 2026

## A people person, not a coder

Our Internal AI Lead, Zoë Verstraeten, was hired for training, coaching and rituals. On purpose. Everyone, every role, side by side in the work.

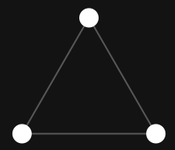
# Small teams. One flow of agents each. Expert-led, amplified by builders.

Brooks's law, more than ever

**"Adding manpower to a late software project makes it later."**

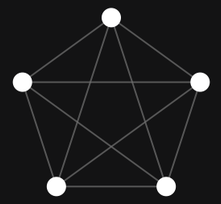
Fred Brooks, The Mythical Man-Month, 1975

With agents doing more of the work, keep every team as small as possible. Experts own the domain. One builder from the AI-native function joins and coaches. Not everyone has to become a builder.



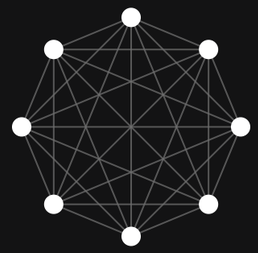
**3**

3 people · lines



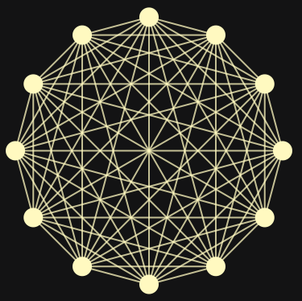
**10**

5 people · lines



**28**

8 people · lines



**66**

12 people · lines

Communication lines = n(n−1)/2. Double the team, roughly four times the lines. The work doesn't grow with it.

Proof · team.blue · Combell

# Expertise, scaled. The experts stayed.

team.blue, a digital business services group for 3.3 million SMBs across Europe, became AI-native to deliver an agentic experience. Not a chatbot project: a new operating model, built together with Nimble as one squad.

Automation rate

**84%**

of conversations handled end to end. Experts on what is at stake.

Customer satisfaction

**83%**

Efficiency and experience, measured together.

**Business Sidekick** AGENTIC

An assistant in the control panel and chat.

**Support Hub** AI-NATIVE

The expert’s workbench. Every case arrives prepared.

**Pulse** AI-NATIVE

Next best actions and approvals, before anyone asks.

Combell chat scope, measured in our observability tooling. CSAT rounded from 82.9%.

Part 04

# Start

One journey. With us, or not.

# Start with one journey. Make it real, then make it bigger.

01 · WEEK ONE

## One journey, one owner

Pick the journey where the cost to serve lives and the questions repeat. Give it one accountable owner.

02 · BUILD

## Agents in, roles rethought

Embed the agent in the expert's workflow from day one. Co-design the new roles with the people who hold them.

03 · SCALE

## Loops and gates, then the next journey

Traces, golden flows and expert approvals before launch. You set the boundaries and the pace.

**Own the agent. Rent the reach.** Keep the expertise at the centre.

RUN IT WITH YOUR LEADERSHIP TEAM

# Your turn. Three tables, ten minutes each.

Then ten minutes to share. Leave the room with one journey to build first.

A · DISCOVERY

## Which five indirect questions should surface you?

Write them the way a customer would type them. No brand names.

Output

5 prompts + the tool description that should match them

B · GATES

## Where must one of your experts decide?

Walk one journey. Mark every step that files, signs or costs money.

Output

Per step: the agent may do it, prepare it, or never do it

C · LOOP

## Which signal tells you the service got better?

Pick one metric per week and one source of truth.

Output

One metric, one trace, one owner

Tool · Leadership self-check

# Six questions. Be brutally honest.

Tick what is true today, not what is on the roadmap. Fewer than four? Start with part 03 and the workshop on the previous page.

- [ ] A customer can get a personal answer in minutes, not days.
- [ ] We know the ten questions customers ask most, and what each costs us.
- [ ] At least one agent works inside a function, not on the side.
- [ ] Every agent conversation is traced and evaluated.
- [ ] We wrote down where an agent may act, prepare, or never act.
- [ ] Someone owns the agents after go-live.

### Want a second opinion?

We run this check with leadership teams in a single session, and leave you with one journey and a plan to build it.

# Let’s build it. Together.

Start with one journey. We’ll help you pick it, build the agentic experience and the AI-native team behind it.

Talk to us on WhatsApp

nimblestudio.com

Nimble is an AI-native digital product and innovation studio. Ten years of building in B2B services, healthcare, utilities and finance.



Stef Nimmegeers Co-founder @ Nimble