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APRIL 2025

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THE RISE OF AGENTIC AI IN BFSI

Highlighting Trends and Predictions for Agentic AI's Role in BFSI

Designing a Data Strategy for Agentic AI

Assessing Current Use Cases

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Financial Services AI Driven Future

Mark Avery
Vice President, Financial Services Industry, F5

Artificial Intelligence continues to reshape the landscape of the financial services industry, as organizations increasingly leverage emerging AI paradigms like agentic AI to transform their operations, optimize customer experiences, and stay competitive. With AI rapidly evolving, leaders in the sector must address critical operational, security, and delivery challenges to fully realize its potential.

At F5, we recognize the enormous impact that agentic AI will have in driving enhanced operational efficiency, improved security controls, and accelerated time-to-value for financial services institutions. With AI workloads becoming increasingly diverse, complex, and mission-critical, the need for secure, high-performance infrastructure tailored specifically for AI use cases becomes paramount.

F5 is uniquely positioned to support the deployment and management of complex, agentic AI-driven workloads through a comprehensive portfolio of solutions, which include advanced networking capabilities, web application and API protection, secure multicloud networking, zero-trust security architectures, and industry-leading application delivery controllers. Find out how our BIG-IP Next for Kubernetes solution when deployed on NVIDIA BlueField-3 can maximize GPU utilization and free up CPU resources to achieve significantly better ROI.

In sponsoring this publication, The Rise of Agentic AI in BFSI, F5 reaffirms its commitment to empowering financial organizations to embrace AI safely and effectively. We believe this report provides timely insights into the opportunities, requirements, and considerations surrounding agentic AI, laying a foundation for informed strategy and infrastructure provisioning to unlock AI's full potential in the BFSI sector.

We trust you will find it informative, strategic, and valuable as you chart your organization's AI-driven future.

The Rise of Agentic AI in BFSI

Kai Hahn
VP, Head of Content,
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This year, agentic AI is all the buzz, and as the technology evolves into an autonomous collaborator, BFSI is at the forefront of industries spearheading its use. With its three key capabilities combining autonomy, adaptability, and collaboration, this technology represents a significant step forward. No longer confined to predefined actions and rule-based automation, agentic AI autonomously plans, executes, and optimizes tasks in real time. This capability is expected to unlock unprecedented scalability and operational efficiency in the financial sector, redefining core functions from advisory, trading, and risk management to compliance and portfolio optimization.

On top of that, it can strengthen financial resilience by adapting to changing circumstances, such as economic volatility, based on real time data. While conventional models often require manual updates, agentic AI assimilates feedback and new data in real-time, enabling it to react to market fluctuations, sharpen its predictive accuracy, — and, by leveraging deep-learning capabilities — enhance decision-making over time. These abilities can help financial institutions anticipate liquidity risk, geopolitical shifts, or abrupt market shocks[1].

Furthermore, this intelligence is not siloed. Agentic AI can interact with other AI agents, APIs, and financial databases and coordinate multi-agent systems with little to no human intervention. Rather than fulfilling commands, it can analyze vast amounts of data and leverage these interactions to orchestrate complex multi-step workflows such as portfolio rebalancing or fraud detection.

This merger between deep learning and real-time decision execution sets the stage for a new era in financial services—one where algorithmic trading, risk modeling, and underwriting aren't just faster but smarter. According to financial services company Moody's[2], agentic AI's ability to integrate with automated execution infrastructure is a key enabler in financial services, allowing AI agents not only to identify opportunities but also to initiate pre-approved trades autonomously, update risk models dynamically, and generate real-time compliance reports. Moody's also points to several other high-impact applications across investment firms. AI agents can autonomously scan markets, identify non-obvious correlations, and adjust portfolios with minimal human intervention. In credit underwriting, agentic systems can evaluate borrower solvency in real time, reducing labor and reliance on static models. M&A teams also benefit by leveraging agentic AI to pre-screen deals, **red** flags in financial structures, and surface strategic risks well before analysts enter the picture. Last but not least, agentic AI is also ringing in a new era in advisory. With robo-advisors providing truly personalized financial advice and portfolio management tailored to individual client goals and needs, and by automating tasks like data entry, compliance checks, and transaction processing, agentic AI helps to deliver stellar customer service while freeing up human employees to be more strategic and customer-focused. Ultimately, agentic AI can unlock intelligent decision augmentation, turning advisors and employees, as Panos Leledakis, Founder & CEO of IFAAcademy puts it, into "superhuman" experts with real-time insights."

That said, while agentic AI promises gains in efficiency, intelligence and enhanced customer interactions, it raises serious concerns about labor displacement, data privacy, market stability, and governance—highlighting the need for strong oversight and well-defined ethical frameworks. Especially in BFSI, a sector where auditability and regulatory compliance are critical, AI-driven tools—particularly those influencing credit decisions and risk assessments—demand rigorous oversight to guard against bias, algorithmic errors, and regulatory breaches. Governance frameworks must evolve. As these tools become more sophisticated and widely available, business and technology leaders face a critical inflection point.

IELA is excited to present this timely publication designed to help business and IT leaders **understand these risks, develop effective data strategies to leverage agentic AI responsibly and ethically and create a strategic roadmap for implementation**. A curated mix of articles and interviews with industry experts, solution providers, and thought leaders in the space examine the **most promising use cases in BFSI to date**, as well as **emerging trends**, and **predictions for the future**. As the dawn of smart economies appears on the horizon, now is the time to lay the groundwork for success in a world where artificial intelligence takes on an increasingly autonomous role.

1. https://www.moodys.com/web/en/us/creditview/blog/agentic-ai-in-financial-services.html
2. https://www.moodys.com/web/en/us/creditview/blog/agentic-ai-in-financial-services.html

The Future of AI in Financial Services: Key Trends and Challenges

Interview with
Panos Leledakis
Founder & CEO,
IFAAcademy

What AI-driven applications will have the biggest impact on the financial services sector in the next five years?

Automation will be key, streamlining repetitive tasks like underwriting, claims processing, and fraud detection. AI will also improve customer interactions through chatbots and voice-based assistants. AI avatars will provide real-time, visually interactive customer support, and AI-powered call centers can handle thousands of calls simultaneously, making customer service more efficient.

Additionally, AI will enhance decision-making, turning advisors and employees into "superhuman" experts with real-time insights. Intelligent agents will autonomously handle tasks, like filling out forms or sending emails.

While AI will replace 85 million jobs, it will also create 95 million new roles focused on managing AI systems. The era of automation, augmentation, and anticipation is transforming industries, enhancing operational efficiency and enabling smarter, data-driven decisions.

What are the biggest challenges financial service firms face in implementing AI, and how can they overcome them?

There are several challenges financial firms face in adopting AI:

1. **Cultural Resistance:** Many leaders fear AI will replace human jobs. In reality, AI replaces tasks, not roles. Leaders must help teams adjust to this shift in focus.
2. **Training & Education:** Many employees don't understand AI's potential. Continuous learning and upskilling are crucial to keep up with advancements.
3. **Data Readiness & Compliance:** AI requires clean, structured data to work effectively. Firms, especially in banking and insurance, must ensure their data is well-organized before integrating AI tools.
4. **Regulatory & Ethical Transparency:** AI compliance is still evolving. Companies must be transparent about AI usage, ensuring AI-driven decisions, like mortgage approvals, are explainable and fair. Addressing biases in AI models is also critical.
5. **Urgency to Act:** The AI revolution is happening rapidly. Firms can't afford to wait; they need to act now by developing AI strategies, training teams, and ensuring data readiness.

By focusing on education, transparency, and rapid adoption, financial firms can leverage AI effectively while managing risks.

What are some core KPIs that financial service firms should use to track the success of AI projects?

When measuring AI's impact, it's crucial to track KPIs for both institutions and individual employees or advisors. Here are some core KPIs:

1. **Operational Efficiency:** Time saved per process, Percentage of workflows automated, Reduction in human errors. These metrics help measure AI's ability to streamline operations.
2. **Customer Experience:** Net Promoter Scores (NPS), Customer satisfaction levels post-AI deployment, Speed and quality of service. AI's ability to improve customer interactions, like through NFC cards or automated surveys, can be measured here.
3. **Revenue Growth:** Increases in sales through cross-selling and upselling opportunities, Revenue from automated, personalized email campaigns. AI-driven insights can uncover new revenue streams, making this a critical KPI.
4. **Risk Mitigation:** Fraud prevention rates, Underwriting accuracy through AI-driven, personalized data, Predictive risk models for data-driven decisions. AI can enhance risk management by improving fraud detection and underwriting accuracy.
5. **Compliance & Ethics:** Detection of biases in AI models, Real-time monitoring of compliance, Analyzing interactions to ensure ethical standards. AI helps maintain regulatory compliance and ethical standards, which is essential for financial institutions.

What are your best practices for securing agentic AI systems?

As AI adoption grows, securing AI systems against cybercrime is critical. Here are key practices to mitigate risks:

1. **Zero Trust Architecture:** Implement a Zero Trust approach, ensuring no one is trusted by default. Systems should detect unusual behaviors, like an employee downloading sensitive data from an unexpected location. Key measures include strong authentication and role-based access control.
2. **Explainable AI:** AI must be transparent. Organizations need to explain AI decisions to avoid legal issues. For example, when AI denies a mortgage or flags a transaction, it must be able to explain its reasoning.
3. **Data Minimization and Encryption:** Collect only necessary data to reduce risk. Ensure data is encrypted both in transit and at rest, and use secure storage methods to protect sensitive information.
4. **Multi-Tier Security Architecture:** Implement a layered security system, such as a three-tier architecture, to protect data. This might include front-end servers for interactions, military-zone servers for sensitive processing, and encrypted servers for storage.
5. **AI Governance:** Establish governance committees with technical, legal, and business experts to oversee AI deployment, compliance, and ethical considerations.
6. **Continuous Education:** Ongoing training on data ethics, privacy, and cybersecurity is essential for all employees. For instance, recent AI-driven phishing scams show how important it is for staff to recognize AI-driven threats.

Unlocking the Power of Agentic AI: How Financial Institutions Can Ensure Explainability and Trust

Interview with
Clara Durodié
CEO, Cognitive Finance Group; London UK

What are the most critical considerations for financial institutions in developing a data strategy that ensures both ethical compliance and effective performance?

For financial institutions, designing a data strategy for agentic AI requires a delicate balance between ethical compliance and operational efficiency. I'd focus on four key metrics: regulatory adherence, bias mitigation, data provenance and integrity, and real-time responsiveness. Finally, there is another financial metric that tests a successful data strategy: how much was spent, the return on investment and profitability. It comes later on, but it does come.

Regulatory alignment is crucial, given increasingly stringent data protection frameworks such as GDPR and emerging AI-specific legislation like the AI Act. Bias mitigation is equally critical, as flawed datasets can reinforce discrimination in lending, trading, and fraud detection. Institutions must also address reinforcement error loops to prevent systemic biases. Ensuring data provenance and integrity is essential, as AI-driven decisions are only as reliable as the inputs they process. Furthermore, financial institutions must maintain agile data pipelines that enable real-time responsiveness without compromising security or accuracy.

Agentic AI thrives on high-fidelity data. Financial institutions must prioritise clean, structured, and up-to-date datasets—such as transaction histories, market feeds, and customer profiles—while filtering out noise like duplicate records or outdated entries. Relevance is key: data should align with the AI's purpose (e.g., credit scoring does not require social media sentiment unless demonstrably impactful).

Ultimately, a well-structured data strategy must integrate governance, transparency, and adaptability to uphold trust in AI-powered financial ecosystems.

How can organizations establish robust data governance frameworks that address the unique challenges of data privacy and security when deploying agentic AI systems?

A strong data strategy for agentic AI in finance is built on five pillars: data quality, ethical sourcing, scalability, security, and traceability. Institutions must ensure datasets are clean, representative, and compliant with regulations such as GDPR and the AI Act while mitigating biases that could skew outcomes, such as loan approvals. Real-time data access and scalable infrastructure are essential for AI to act swiftly in areas like fraud detection and trading, while encryption and zero-trust models safeguard against breaches. Detailed metadata supports traceability, ensuring transparency and compliance with regulatory and customer demands for explainable AI decisions.

To safeguard AI integrity, institutions should implement adversarial testing and anomaly detection, complemented by contingency plans, such as reverting to manual processes when necessary. Indeed, reverting to analog it's the ultimate back-up plan.

Operationalising this strategy requires a robust governance framework, a modular technology stack, and human-AI collaboration. A cross-functional team should oversee policy-setting and compliance audits, while data warehouses and streaming platforms ensure seamless data flow. Human oversight remains vital, particularly for high-stakes decisions, ensuring AI augments rather than replaces expert judgment.

Addressing challenges such as data silos, regulatory compliance, and adversarial risks demands unified architectures, automated compliance checks, and stress-tested security defences. Equally, separating and deliberately protecting highly sensitive data from being centralised, should be part of data strategy. Additionally, differential privacy techniques—such as advanced anonymisation and synthetic data generation—can minimise privacy risks without compromising AI performance. Institutions should also prepare for post-quantum encryption, a transition already being explored by NIST, which will be critical for future-proofing data security.

This strategy creates the foundation for use cases such as real-time fraud detection, bias-mitigated credit underwriting, and dynamic portfolio optimisation, with success measured by accuracy, cost savings, and trust metrics like Net Promoter Scores (NPS) a measure for customer loyalty and satisfaction. Looking ahead, institutions should start testing blockchain options for data integrity, synthetic data for privacy, and ethical leadership to shape internal processes but also industry standards. Data is the backbone of agentic AI, and financial institutions must drive innovation while balancing performance, compliance, and their own customers trust as well as public trust.

How can financial institutions ensure that their data strategy supports the transparency and explainability of AI-driven outcomes?

Agentic AI thrives on high-fidelity data. Financial institutions must prioritise clean, structured, and up-to-date datasets—

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such as transaction histories, market feeds, and customer profiles—while filtering out noise like duplicate records or outdated entries. Data relevance is paramount: AI models should only process information directly linked to their function (e.g., social media sentiment should only be considered for credit scoring if it has proven predictive value).

As agentic AI becomes further embedded in financial decision-making, transparency and explainability become critical for regulatory compliance and customer trust. **Explainable AI (XAI) methodologies**, such as **SHAP (Shapley Additive Explanations)** and **LIME (Local Interpretable Model-agnostic Explanations)**, help financial institutions interpret complex AI models by providing justifications for decisions.

Beyond technical explanations, institutions must establish rigorous documentation practices, detailing model training processes and decision rationales to ensure accountability. Human oversight remains indispensable—particularly in high-stakes scenarios such as credit approvals and risk assessments—ensuring that AI complements, rather than replaces, expert judgment.

For customers, intuitive AI interfaces that provide clear explanations of automated decisions will be key to fostering trust in AI-driven financial services. As I recently noted in my newsletter, DecodingAI®, **Artificial General Intelligence (AGI)**—the "holy grail" of AI—may first emerge as an exceptionally successful algorithmic trader. Just a thought!

What emerging use cases of agentic AI in finance are you most excited about?

Agentic AI is set to transform financial services in unprecedented ways. This shift is driven by the automation of existing tasks and the creation of entirely new workflows, redefining operational models in the process.

In lending, **AI-enhanced credit scoring**, leveraging alternative behavioural and transactional data, has the potential to expand financial inclusion by providing more accurate risk assessments. Financial institutions that successfully integrate these innovations will be best positioned to grow market share and secure their future in an AI-driven market space.

AI-powered **smart contracts** and **decentralised finance (DeFi) innovations** could revolutionise financial agreements by reducing counterparty risk and automating execution. AI-driven **digital currencies (stablecoins)** could further enhance monetary policy implementation by providing real-time economic data for more dynamic decision-making. **Agent-based Models analysis**, used in real time, will enable decision-makers to evaluate multiple scenarios with unprecedented granularity.

The business value of AI will increasingly be derived from enhanced real-time decision-making rather than automation.

By **Elaine M. Nowak**
Senior Director Product Marketing, Auditoria.AI

From Chatbots to Change Agents: The Rise of Agentic AI in Corporate Finance

As artificial intelligence rapidly evolves, the limitations of traditional chatbots are becoming increasingly clear—especially in the world of corporate finance. While chatbots serve a useful role in handling basic interactions like FAQs or appointment booking, their capabilities fall short when it comes to complex decision-making and end-to-end process automation. Enter agentic AI: a new class of intelligent systems designed to autonomously analyze, decide, and act—without waiting for human prompts.

Agentic AI is purpose-built for enterprise operations. Unlike reactive chatbots, agentic AI acts as a digital workforce, proactively managing workflows, learning from data, and continuously improving. These systems integrate deeply with financial ecosystems, leveraging contextual awareness and machine learning to drive operational efficiency and strategic decision-making.

The key difference lies in autonomy. Chatbots operate within rigid, predefined rules and rely on user input to function. Agentic AI, on the other hand, understands objectives, adapts to changing contexts, and takes action to meet goals. For instance, while a chatbot might answer an employee's question about a vendor payment, an agentic AI solution could identify overdue invoices, prioritize them, communicate with vendors, and schedule payments—all on its own.

Agentic AI Key Highlights

- Performs semi / autonomous
- Uses perception and reason
- Integrates with other data systems
- Makes decisions
- Solves problems and takes action
- Achieves goals and objectives

Additionally, agentic AI is designed for collaboration. It serves entire teams, not just individuals, by managing complex, multi-step workflows across systems and departments. In finance, this means handling tasks such as cash flow optimization, invoice digitization, and supplier management autonomously, delivering both speed and accuracy at scale.

At the forefront of this evolution is Auditoria.AI, a leader in agentic AI for finance. Auditoria's solutions go far beyond basic automation, enabling finance teams to offload routine tasks and focus on strategic work. Its AI systems integrate seamlessly with systems of record to deliver real-time insights, ensure data accuracy, and proactively resolve issues across accounts payable and receivable.

For finance leaders looking to modernize their operations, agentic AI isn't just the next step in automation—it's a transformative shift. With the ability to think, act, and learn like a human teammate, agentic AI is redefining how finance teams operate in an increasingly complex and data-driven world.

Get a demo of Auditoria's Agentic AI Solutions for AP and AR teams.

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Building a Strong Data Management Strategy: Unlocking AI's Full Potential in Finance

Interview with
Bernard Marr
Best-Selling Author, Keynote Speaker, Strategic Business & Technology Advisor

Bernard Marr is an internationally best-selling author, popular management keynote speaker, futurist, and a strategic business & technology advisor to governments and companies.

Where do you envision generative AI having the most transformative impact on enterprises in the coming year?

I see generative AI's most transformative impact occurring in three key areas. First, in knowledge work and productivity enhancement, where we're witnessing an unprecedented democratization of capabilities. Every knowledge worker, from marketing professionals to software developers, will essentially have an AI co-pilot, dramatically accelerating their workflow and creative processes. The second major impact area is customer experience and service. Generative AI is revolutionizing how enterprises interact with their customers through hyper-personalized experiences, more sophisticated chatbots, and AI-driven content creation. We're moving beyond simple automation to truly intelligent, context-aware customer interactions that can handle complex queries and provide personalized solutions at scale. Third, and perhaps most significantly, is business process optimization and innovation. Generative AI is not just automating existing processes but fundamentally reimagining how work gets done. For instance, in product development, we're seeing AI generate initial designs, predict potential issues, and even suggest improvements based on vast amounts of historical data and market trends. What's particularly exciting is how these technologies are becoming increasingly accessible to organizations of all sizes. The democratization of AI through cloud-based solutions means that even smaller enterprises can leverage these powerful tools to compete with larger organizations. However, the key differentiator will be how well companies integrate these technologies with their existing workflows and human talent.

Why is high-quality data so critical for companies to prioritize as they build a foundation for digital transformation?

With AI being the most transformative technology of our times, high-quality proprietary data has become the ultimate competitive differentiator. While public data has been extensively ingested into large language models, the real opportunity lies in companies' unique, internal datasets that competitors can't access. Think of it this way: if everyone has access to the same public data, it's your proprietary data that tells your company's unique story and captures your specific market insights. This is particularly crucial as we move into an era of fine-tuning and customizing AI models. The quality of this proprietary data directly impacts the effectiveness of AI implementations – poor data leads to poor insights, while high-quality data enables precise, actionable intelligence. What's often overlooked is that high-quality data isn't just about accuracy – it's about context, completeness, and timeliness. Companies need to ensure their data is properly labeled, consistently formatted, and regularly updated. This becomes especially critical when training AI models on industry-specific nuances or company-specific processes that generic models might not understand. Furthermore, high-quality data enables what I call the "compound interest of AI" – as your AI systems learn from better data, they produce better insights, which in turn helps generate even better data, creating a virtuous cycle of improvement. This is why companies that prioritize data quality early in their digital transformation journey tend to pull ahead of their competitors exponentially over time. However, maintaining high-quality data isn't a one-time effort – it requires ongoing investment in data governance, regular auditing, and continuous refinement of data collection processes.

What are the key steps or best practices you'd recommend for business leaders who want to establish a strong data foundation to drive AI success?

Start with a clear data strategy aligned with your business objectives. First, conduct a comprehensive data audit to understand what data you have, where it resides, and its quality level. This includes identifying data silos and legacy systems that might be holding valuable information.

Second, invest in data governance and quality control mechanisms. This means establishing clear protocols for data collection, storage, and management. Appoint data stewards within each department who can ensure compliance with these protocols and maintain data quality standards. It's crucial to implement automated data validation tools to maintain consistency and accuracy.

Third, focus on data democratization while maintaining security. Create a balanced approach where data is accessible to those who need it while ensuring robust security measures protect sensitive information. This might involve implementing role-based access controls and data cataloging systems that make data discoverable and usable across the organization. Fourth, build a data-driven culture. This means training employees at all levels to understand the value of data and how to use it effectively. Encourage data literacy through workshops and hands-on training sessions. Remember, the most sophisticated data infrastructure is only as good as the people using it.

Finally, establish clear metrics for measuring data quality and its impact on business outcomes. This helps justify continued investment in data infrastructure and demonstrates the ROI of your data initiatives. Regular assessments and feedback loops ensure your data foundation continues to evolve with your business needs.

How Agentic AI Is Reshaping Roles and Customer Experience in Finance

Interview with
Jim Marous
The Financial Brand, Digital Banking Report, the Banking Transformed podcast

Recognized as a top 5 influencer in banking, Jim Marous is an internationally acknowledged financial industry strategist, co-publisher of The Financial Brand, owner and publisher of the Digital Banking Report, and host of the Banking Transformed podcast.

What agentic AI-driven applications do you believe will most fundamentally reshape the customer experience in banking over the next five years?

The overall trend over the next five years will be the continuation of the shift from reactive, transactional interactions to proactive, AI-supported financial recommendations. The objective will be to analyze real-time data across accounts, channels, and behaviors to predict needs and offer strategic advice that adapts continuously to changing financial circumstances.

More importantly for the consumer, a more agentic engagement will enable natural language interactions that maintain context across channels and time. This will alleviate the frustration of repetitive dialogue and form-filling that occurs in banking today.

Today, we are witnessing the early stages of agentic AI, as organizations assist consumers in optimizing bill payments, managing subscriptions, preparing basic tax documents, and shifting funds within a portfolio without requiring constant customer intervention.

Differentiation will be achieved when organizations seamlessly expand this proactive engagement across institutions, government entities, and service providers, transforming traditionally complex processes into coherent experiences that require minimal customer effort. In this future, customers will primarily approve AI-initiated actions rather than initiate every transaction themselves, representing an evolution from self-service banking to AI-managed financial wellbeing.

The speed of this transformation will depend on financial institutions becoming comfortable with AI-initiated engagement, as well as consumers trusting their financial institutions to provide recommendations beyond rudimentary transactions.

With the rapid advancement of generative AI, how do you foresee the role of human financial advisors evolving, and what new skills will they need to cultivate to remain relevant?

Instead of AI replacing human financial advisors, I envision advisors evolving from information providers to relationship-centered strategic partners to the clients they serve. With AI handling routine tasks and calculations behind the scenes, human advisors will distinguish themselves through emotional intelligence, communication skills, and contextual understanding of clients' evolving life journey.

The most successful financial advisors in the future will be those who understand advanced prompting and can transform into "AI orchestrators" who leverage technology to enhance, rather than replace, the human connection that ultimately drives client trust and financial well-being.

What emerging AI trends are expected to have the biggest impact on the banking industry in the next 5 years?

The interplay of regulations, technologies, and the speed at which financial institutions deploy AI capabilities will significantly influence the timing and success of these emerging AI banking trends.

Hyper-personalization: Financial services powered by generative AI will transform customer engagement by anticipating needs and offering tailored solutions based on comprehensive financial behavior analysis.

Autonomous finance: AI agents will actively manage routine financial tasks within customer-defined parameters.

Conversational AI: The power of contextual awareness and continuous memory will enhance primary banking channels, replacing traditional apps and websites.

AI-enhanced risk assessment: Alternative data will continue to improve lending decisions and expand financial inclusion within compliance frameworks.

Embedded finance: AI will enable seamless integration of banking services into non-financial platforms and everyday consumer experiences.

The path to this future may not be smooth. The contrast between legacy technology and operational processes and AI-driven transformation at legacy banks will create significant implementation challenges, potentially allowing alternative providers to gain market advantage.

In addition, customer trust will prove critical, with trend adoption rates varying considerably across demographic segments based on their comfort with AI-managed finances.

What are the most significant challenges financial institutions face when implementing AI-powered cognitive banking solutions to enhance customer experience, and how can these challenges be effectively addressed?

Challenges to deploying AI-powered solutions include legacy system integration, data quality issues, inconsistencies across siloed systems, regulatory compliance uncertainties, and talent shortages in specialized AI fields. These challenges are compounded by customer trust concerns around AI-managed finances and the difficulty quantifying return on investment for transformative technologies.

Organizations can overcome these obstacles by adopting phased implementation approaches that prioritize high-impact use cases, balancing innovation with risk management, and cultivating strategic partnerships with fintech providers to enhance capability development.

As we research digital banking transformation, however, the most prevalent challenge is leadership's unwillingness to embrace change, take risks, and disrupt legacy systems, culture, and thinking that have served well in the past. The bottom line is that success will not be defined as much by technology as by the leadership driving the transformation.

Keeping Up With the Speed of Technological Progress: How Financial Firms Can Embrace Agentic AI and Emerging Technologies

Interview with
Chris Skinner
CEO, Finanser

What role do you see agentic AI playing in finance, and how can traditional firms prepare for this major trend?

We've moved from chatbots to increasingly advanced AI, and this has been predicted for a long time. Over 20 years ago, many of us discussed the idea of "infomediaries"—digital agents acting on our behalf to handle transactions and financial processes. The main role of agentic AI is to manage transactional tasks, reducing the time and effort needed for things like payment verification and balance checks. It simplifies financial life but doesn't necessarily solve the more complex issues in finance. However, for day-to-day transactions, bot-to-bot agentic AI will be highly effective.

You mentioned AI won't solve everything but will handle repetitive tasks. What advice would you give financial professionals on preparing to work with this new technology?

Many aspects of finance, such as mortgages, inheritance planning, and retirement planning, require personal relationships rather than purely transactional interactions. While automation can help, emotional intelligence remains crucial. A good example is Barbarians at the Gate, a book about hostile corporate takeovers—such situations involve high emotions, requiring human judgment and empathy. While AI can provide insights, its emotional intelligence is still questionable. That said, some studies have shown AI can offer better medical advice. For example, when seeking medical advice, AI has been proven to give better engagement than human doctors in some cases, so there's a balance. AI should augment human relationships, not replace them.

On a broader level, how can agentic AI and other technologies help address environmental and social issues in finance?

ESG (Environmental, Social, and Governance) is a divisive topic. Some see it as essential, while others dismiss it as a passing trend. However, in 2024 alone, the UN reported 150 extreme environmental events—the most in history. Financial institutions need to focus on reducing fossil fuel investments.

Are there any groundbreaking technologies or AI applications that could help address these challenges?

Quantum computing, machine intelligence, and distributed ledger (blockchain) technologies are particularly exciting. These can enable real-time transaction processing at minimal cost with high trust levels. The speed of technological progress in the 2020s is unprecedented, making it challenging to keep up. While automation can enhance efficiency, the risk is what happens when machines fail. The balance between AI assistance and human oversight is crucial—it is somewhere between the movie Her and The Terminator.

Are there any other emerging technologies you're excited about in financial services?

Beyond AI, biometrics is a key area. Authentication and verification are major challenges, especially as deepfakes become more sophisticated. My upcoming book, Digital Trust in a Deepfake World, explores this issue.

In China, Alipay has developed facial recognition payment systems where users don't need a phone—just a camera scan. This kind of biometric authentication will become more widespread, but it raises concerns about security, centralization, and potential hacking.

What does the evolution of biometrics look like for the end user?

We already use Touch ID and Face ID on smartphones, but these have vulnerabilities. For example, someone's fingerprint can be used posthumously to unlock a device. Currently, financial institutions verify users through live photo comparisons or 360-degree imaging during onboarding. However, digital identity remains an unsolved issue.

Different countries are working on solutions, such as the EU Digital Identity scheme. Ideally, we'll move toward digital wallets that replace physical IDs like passports and driver's licenses. However, concerns remain about centralization and security risks.

Finally, can you share a real-world example where agentic AI has made a significant business impact?

One area where AI has been particularly impactful is in streamlining onboarding and identity verification. While not yet perfect, companies are improving the user experience significantly compared to traditional financial institutions.

Preparing the Enterprise for AI

By **Bryan Lapidus**
FPAC, Director, FP&A
Practice Association for
Financial Professionals

While we dream of intelligent systems transforming our world, the starting point is the much less sexy work of gaining alignment across the enterprise: setting operational rules, thinking across company functions and silos, establishing controls and providing resources. Here are four elements, adapted from the AFP FP&A Guide to AI-Powered Finance, that Justin Kuzma, FPAC, Senior Director of FP&A at U.S. Steel, and Ashok Manthena, Founder of ChatFin, say must be considered when developing an AI program.

Organizational Planning

Your organization will set and re-set its AI goals at multiple points in its AI journey. Organizations in the beginning stages prioritize what they learn over what they earn. They may look for strategic — non-financial — evaluations, such as decision-tree analysis and appropriate benchmarks to measure progress.

The early-stage funding strategy should reflect these goals, as Kuzma explains, by creating a pool of funding for AI projects that is distinct from a department leader's P&Ls (profit and loss). This separates the growth and earnings incentives inherent in running a business from the strategic goals that don't have defined returns.

As its AI capability matures, the organization becomes ready to harvest the benefits of its investments with a new set of goals that mirror overall corporate investment objectives. This begins to conform with conventional performance metrics, such as ROI or NPV, and moves funding back to business owners.

Executive leadership is key to sustained commitment to your AI strategy, to provide the expected outcomes, the mandate for change, sufficient resources and stability — read that as political cover — as a company moves from the learning to the earning stages.

Data

Organizations of any size that have good data on their customers, products and processes can make use of AI, as data is the source material for the algorithms and outcomes.

Good enterprise data requires enterprise-level efforts to clean and consolidate data and agree on its definitions, calculations and usage. This is a human and process-centric effort; it may take years of cross-company efforts to standardize what is variously called data dictionaries, data taxonomies or analytical frameworks.

Data is rarely perfect, but Manthena notes that you can do a lot with imperfect data. "Generative AI is about discovering the data that exists and running operations on that data right now," he says. "You can still run a generative AI project with data as it is."

Policy

As AI comes online, companies are trying to find the right balance between promoting adoption and experimentation while not exposing themselves to risk, such as sharing or misapplying data, cyber security, compliance or intellectual property.

Manthena advises having an open conversation about the balancing act required. "I think it is important to have a policy that promotes a culture of experimentation and experiential learning with these tools," he says. "You want your employees to get their hands on the tools, to develop the imagination to think about applications and the habit of thinking about ways to resolve the pain points in their work."

Companies need a centralized group or steering committee at the enterprise level that can review current policies around data governance and create guidelines applicable at the project level. The individual titles will differ from company to company, but the enterprise roles should include information security, privacy, generalized data governance, compliance, legal, audit, and of course, finance.

Expertise and the Skills Journey

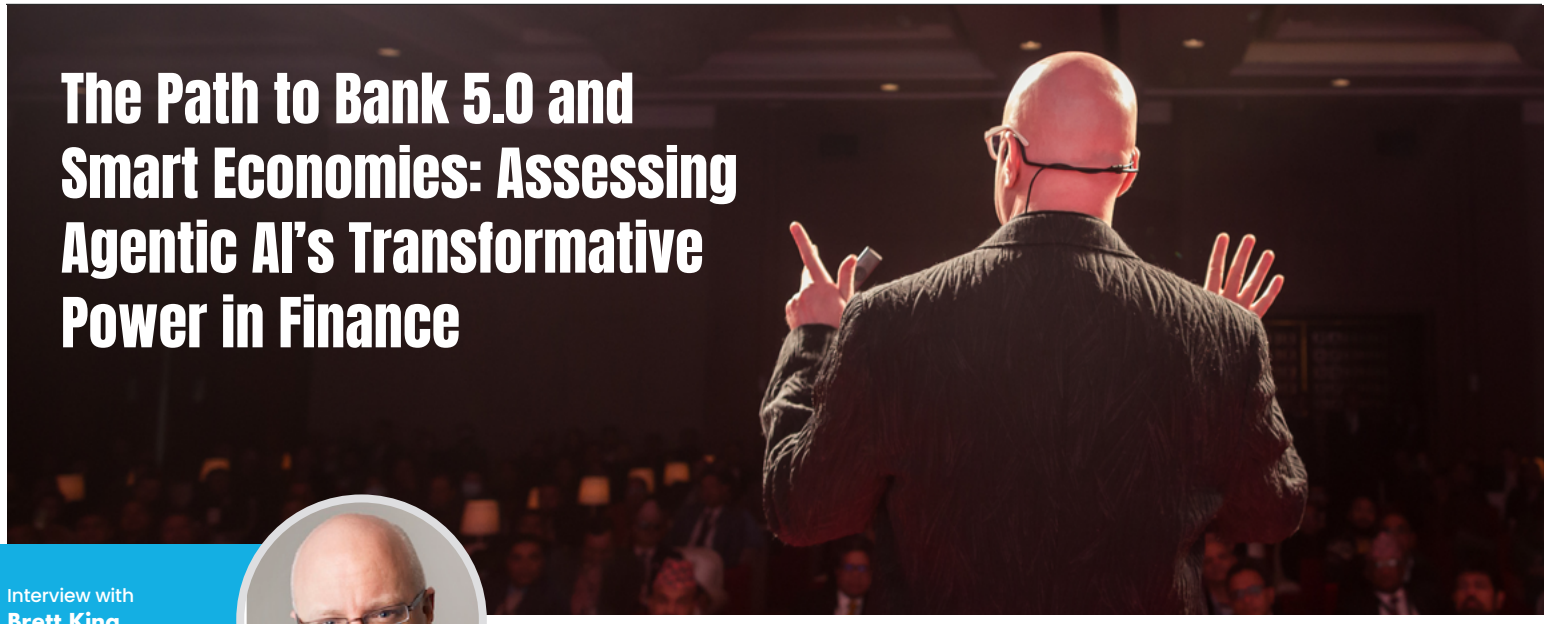
AI tools today are relatively inexpensive; the expensive part is human resources, which includes training, change management and specialized technical skills. Companies are approaching the skills challenge in several ways:

- **RENT**: Partner with a vendor to develop your projects.
- **BUY**: AI is built into existing or newly purchased software packages.
- **BUILD**: Develop the expertise among your current staff.

It is impossible to make everyone AI-capable simultaneously; it is better to develop a core group of enthusiasts with hands-on experience and have them become the experimenters and ambassadors throughout the organization.

"We solicited volunteers from across the organization to learn about emerging technologies and use cases," says Kuzma. "When they returned to their organizations, we had ready-made liaisons to interact with our technical teams, our operations teams and our business groups to accelerate that adoption and push AI projects forward."

The Path to Bank 5.0 and Smart Economies: Assessing Agentic AI's Transformative Power in Finance



Interview with
Brett King

Brett King is an International Bestselling Author, a world- renowned futurist and media personality. President Xi Jinping cited his book Augmented. He has spoken in over 50 countries, given keynotes for TEDx, Wired, Techsauce, Singularity Universi-ty, Web Summit, The Economist, IBM's World of Watson, CES, SIBOS and more. He has appeared on CNBC, BBC, ABC, Fox, and Bloomberg. He advised the Obama administration on Fintech.

King hosts the world's #1 Fintech Radio Show/Podcast called Breaking Banks (180 countries, 6.5 million listeners). He is the founder of Moven, a globally recognized mobile start-up, which has raised over US$40 million to date, and launched the first in-app mobile bank account offered anywhere in the world.

Given the rapid advancements in agentic AI, how do you foresee the traditional roles of financial advisors and customer service representatives evolving in the next 5-10 years?

Every human advisory role whether financial planners or advisors, lawyers, doctors, accountants and so forth have the potential to be dramatically disrupted by AI in the next few years. The reason we go to advisors today is because of information asymmetry, namely that the advisor knows more about the area of domain expertise than we do. But AI is quickly going to surpass human advisors in terms of information asymmetry because it can absorb more information or data in the decision matrix than any individual human. For example, every year the global medical research fraternity generates almost 1 million new research papers and diagnostic indicators, no single human could absorb that data and build that into their own decision process. This is why AI will have informational advantages over human advisors quickly, and why it's much more likely we will see human advisors augmented by AI

Another key problem that has long been known in financial services advisory is the product-fit model, namely that "advice" given to customers isn't true independent advice, it is always an effort to fit an FI's product to the customer. AI-Advisors are much more likely to give true financial advice that isn't clouded by an attempt to fit a product but is designed just to optimize financial outcomes.

How can we leverage agentic AI to bridge the financial inclusion gap, and what challenges do you foresee in ensuring equitable access and preventing the exacerbation of existing disparities?

Only between 8-15% of citizens of developed nations have access to what we would today term financial advice, and less than 1/5th of people have demonstrated any ability to manage their own finances with budgeting techniques. AI could demonstrably improve that. My view is that a personal AI money coach built into basic wallet infrastructure is actually going to be far more useful to the average person in improving their financial health than any interventions with a financial advisory service.

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Let's just take simple savings as an example. Banks are really not geared towards helping people save today, there's much more emphasis on 'spending' with credit card rewards, cashback and airline miles being advertised to consumers at the ratio of about 100:1 for each simple savings message. Additionally, when we talk about financial literacy as an industry, we are really talking about product and asset class literacy versus simply giving people better tools in terms of financial behavior.

With AI agents handling increasingly complex financial transactions and data, how can banks ensure the security and privacy of customer information?

This is the core issue with personalization of AI Agents. To get the highest level of personalized behavioral alignment, you're going to have to give an AI your data. For example, opening up my banking relationships means I would be able to ask my personal AI agent whether I can afford to go out for dinner with my friends on the weekend, or how much I need to save to be able to get a deposit on a new car or apartment – these are questions I could never practically ask a financial advisor. Also, research shows that younger demographics trust AI more than other humans when it comes to sharing this sort of data.

From a regulation perspective though, GDPR type data regulation seems broadly at odds with this type of data sharing. So I think the emphasis will shift to data ownership structures and ensuring that customers get real discernable value from exposing their data to AI, rather than stopping AI from accessing customer information and financial data. I think data privacy will no longer be the objective, it will be ensuring an appropriate value exchange if you share your data.

What specific applications or trends are you most excited about in terms of creating truly personalized, frictionless, and perhaps even "invisible" banking experiences for customers?

The most immediate trend is going to be truly frictionless banking utility delivered in real-time when and where we need it. Today already the average customer does hundreds of digital interactions with their financial institutions for every human interaction they have, so better personalizing and contextualizing banking utility and reducing friction is an obvious goal.

Let's take a simple use case of Grocery Shopping. Imagine walking into a supermarket and filling your cart, only to present your debit card to the cashier and having the transaction rejected for a low balance. Maybe your mortgage payment came out, or maybe your salary hasn't hit the account yet, or you just lost track of some bills that came due. Then you are embarrassed and have to find an alternative card to complete the transaction. From a bank perspective most bankers would say "Ah, you need to apply for a credit card incase that happens again in the future!", but from a technologist's perspective no that is unnecessary. AI could tell you as soon as you walk in the grocery store that you need extra cash for your groceries and it could ask you do you want to transfer money from your savings account, or do you want access to instant credit to solve the problem.

Beyond traditional banking, where do you see the most significant opportunities for agentic AI to revolutionize the broader financial ecosystem?

The core of agentic AI isn't retail, financial advisory and embedded banking, it's the ability to automate business operations and smart contracts. This is the biggest opportunity in banking for the next 30 years frankly and most banks are not technically prepared or even working towards this arena as yet. In the 2050s we'll have emerging "Smart Economies" – that is economies that are utilizing large-scale autonomous infrastructure to radically reduce governance and operational costs, optimize resource utilization and improve quality of life. It's not just supply chain automation, one of the core elements of AGI improvement will be making economies massively more efficient than they are today. But that needs to be built up through autonomous business operations and smart contracts that will be the building blocks of these future economies. Eventually that leads to autonomous marketplaces and entirely new machine-to-machine financial ecosystems. But none of that will run on 1960s era core banking systems or fiat currency.

Considering your concept of Bank 4.0 and its emphasis on embedded, contextual banking, how do you see the rise of highly capable agentic AI accelerating this shift?

AI is the ultimate tool to embed banking in your life, and it certainly fits the BANK 4.0 framework. But once we start automating banking at scale, we move towards the BANK 5.0 era which is The Bank as an AIgorithm. This process of evolution to AI-based banking will take a decade or two, but by the 2050s what we call a bank will in no way resemble classical banking that we are used to today. Banks won't have branches in the 2050s, they will have minimal staffing footprints, and the concept of speaking to a human will all but have disappeared unless you are in the private banking space.

Panel: Finance AI

Ken Arora
Distinguished Engineer, F5

What role do you see agentic AI playing in finance today, and how can traditional firms prepare for it?

Noting that buzzwords like "agentic" start to take on all and any semantic that's popular at the moment, let's start by I think of the term. To me, two key capabilities are at the core of what's important about "agentic AI". The first capability is collaboration -- the ability to leverage multiple interacting AI models that, working collectively. deliver an entire end-to-end workflow with higher quality results. The second key aspect of agentic is giving the AI system the empowerment to take autonomous action, to reduce human toil and increase efficiency.

I think most of what we see today is early adoption of the collaboration for broad consumer applications, but less comfort with granting autonomy outside of specialized narrow problem domains. An example from the consumer space is personalized portfolio management -- specifically, the use of multiple models, each trained using different data, using varying implicit assumptions and development methodologies, working together to deliver better, more robust advice than any single model can individually. At the same time, there is currently still quite a bit of reluctance to granting such systems the ability to automatically conduct financially significant transactions. In contrast, autonomy has more strongly embraced in more narrowly focused use-cases, such as when improvements in responsiveness are business impactful, as is the case for automated trading platforms.

As we move forward, business leaders can be more prepared for the agentic shift by proactively identifying which end-to-end workflows currently require humans not for their judgment, but merely to collate and stitch information together. Those workflows should be considered low hanging fruit for the collaborative aspect of agentic, because of the potential headroom from efficiency improvements. In addition, business and governance teams should be having thoughtful and purposeful conversations around determining the appropriate amount of agency that should be given to agentic systems, balancing the risks – monetary, explainability, compliance – against the rewards of increased efficiency and responsiveness.

What are the most significant challenges financial institutions face when implementing agentic AI solutions, and how can these challenges be effectively addressed?

There are both business and technical challenges to overcome, though of course they are linked. The primary business concerns are (a) building trust -- a consideration that will be even more critical as we grant these systems more agency – and, then, (b) determining the appropriate amount of autonomy that balances risk and reward.

Trust itself has multiple facets – there is trust from the perspective of consumer, trust from the perspective of enterprise compliance, trust from the perspective of financial risk. For example, if we consider an agentic system responsible for making lending decisions, the consumer must trust the system's ability to make a "fair" judgement, including the less quantitative factors a human might consider. Separately, the compliance officer must trust the agentic system sufficiently that the institution can demonstrate it was not violating regulatory compliance requirements in making its decisions. And, finally, the financial risk team would have to be comfortable that the decisions made by the system do not significantly deviate from the overall risk profile parameters that govern the decision-making process.

The technology requirements of an implementation that must meet these challenges will generally map to the areas of observability, explainability, and unambiguous guardrails. Starting with observability, the design requirements must include visibility in the form of statistics and reports to enable measurement against the institution's regulatory compliance and risk management metrics. Also, the choice of AI technology should strongly weight explainability – "why a decision was made" – and predictability of that decision; often, a slightly sub-optimal outcome that is understandable and predictable is preferrable to one that has slightly better average outcome but is inscrutable.

Where such predictability is not possible, explicit guardrails should be specified and implemented; this is also crucial for managing AI agency. Quantitative guardrails may be used (e.g., strict limits on the value of lending decisions that can be made without human oversight) initially, but as AI use matures, the design should incorporate "Oversight" AI agents, whose sole role is to identify scenarios when escalation to a human is required. Lastly, but not least, continuous testing against internal benchmarks is a recommended best practice.

I could add some more about managing the inter-agent communication – building a linga franca – as anther implementation challenge (i.e. MCP / AGNTCY), but I'm concerned this answer is long enough as-is.

Looking ahead, what emerging use cases of agentic AI in finance are you most excited about?

Personally, I look forward to when AI reduces much of my human toil – the tedious work I end up having to do myself today. This involves collating the results of several distinct, uncoordinated tasks towards a single end-goal, each slightly personalized for my particular needs and preferences, and massaging those results

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into the form I can easily consume. So, while it may be some time before I allow an agentic system to autonomously make impactful decisions based on the composed workflow output (i.e. make discretionary purchases autonomously), these solutions will make more efficient, so I can spend more time and focus on the more important higher-level decision making. As an example in the consumer space, I can envision a personalized agentic financial advisor that collects and collates news stories and financial disclosures about a stock portfolio, and marries that with historic behaviors, and presents those results in a visualization format chosen by the user.

Additionally, I am excited by the new possibilities opened up by increased efficiencies. Going back to the lending example – I can readily imagine a scenario where humans delegate approval decision making for smaller transactions to autonomous AI systems. When that happens, we will have enabled new business opportunities where the reduced per-transaction overhead makes new business models feasible, such as smaller microloans.

Paul Lasserre
Head of Generative AI Specialists Team, AWS (Amazon)

From your experience at AWS, what are some of the most compelling use cases of agentic AI that you've seen organizations successfully implement, and what makes them stand out?

At AWS, we start to witness remarkable transformations across industries through agentic workflow with customers using Amazon Bedrock, AWS' Generative AI platform which makes it easy to build and scale generative AI applications with foundation models, including the automation of multistep tasks by seamlessly connecting with company systems, APIs, and data sources, i.e. agents. Customer service stands out as a leading adopter, where agents handle thousands of daily interactions while seamlessly accessing knowledge bases and fulfilling tasks through enterprise system integrations. What makes these implementations particularly compelling is their ability to maintain high accuracy while operating autonomously at scale. In financial services, we're seeing sophisticated applications where agents analyze vast datasets and conduct investment research, leveraging their ability to process and synthesize information from multiple sources. Healthcare organizations are using agents to streamline medical documentation processes, significantly reducing administrative burden while maintaining compliance requirements.

For businesses looking to integrate agentic AI into their operations, what should they expect in terms of challenges and opportunities, and how can they best position themselves for success?

Organizations face three primary challenges when adopting Agentic AI. First, many struggle with the specialized AI/ML expertise needed for custom development while requiring production-ready solutions. Second, ensuring consistent accuracy, low latency, and reliability is critical - agents must provide correct responses promptly while maintaining security and compliance. Third, driving user adoption requires carefully planned rollouts with clear success metrics and well-designed feedback loops.

I recommend starting with focused agents that solve specific problems - our experience shows that smaller, specialized agents typically outperform larger ones in terms of accuracy and reliability. The key is implementing comprehensive testing frameworks while following a "crawl-walk-run" methodology: begin with internal applications, expand to controlled external pilots, and only then scale broadly.

Looking ahead, what excites you most about the future of agentic AI, and what should businesses do today to stay ahead of the curve?

I'm really excited by the emergence of sophisticated multi-agent workflows, which are poised to fundamentally transform our relationship with work. As we've seen through Amazon Bedrock Agents, the ability to orchestrate multiple specialized agents working in concert - each focused on specific tasks while maintaining accuracy and reliability - represents potentially the largest productivity gain our generation will experience. For businesses looking to stay ahead, the key is to start implementing agentic solutions today while maintaining a long-term perspective. Begin with focused use cases that deliver immediate value, build expertise in managing these systems, and gradually expand as capabilities evolve. The organizations that will thrive are those that view Agentic AI not just as a technology implementation but as a fundamental shift in how work gets done.

The future points toward increasingly sophisticated collaboration between humans and AI systems, where agents handle routine tasks while humans focus on strategic decision-making and creative problem-solving. And it's just Day 1: this evolution will reshape organizational structures and workflows in ways we're just beginning to understand!

Rohit Gupta
Co-Founder and CEO, Auditoria.AI

What role do you see agentic AI playing in finance today, and how can traditional firms prepare for it?

Agentic AI has truly transformative potential in automating complex financial tasks and enhancing decision-making processes within the finance area of enterprise organizations. Agentic AI manages multi-step processes such as reconciling accounts, chasing down invoices, or responding to vendor inquiries—without constant human supervision. Unlike traditional basic AI, agentic systems monitor for exceptions or anomalies and take the first step to address them—such as flagging irregu-

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larities or duplication, initiating approvals, or generating follow-up.

To prepare for agentic AI, traditional firms should identify high-volume areas such as invoice processing, email processing, or vendor communications that are ripe for agentic automation. Systems need to be integrated, with standardized metadata and up-to-date records. The finance team's mindset must shift from task execution to oversight and strategy, and it must be willing to embrace collaboration with agentic AI workflows rather than compete with them. As AI agents take on more responsibility, firms will need frameworks for oversight, explainability, and escalation—especially in regulated industries.

Agentic AI isn't just another tool—it's an AI Teammate that takes on ownership of outcomes and provides richer data insight for better decision-making. For finance leaders, that means shifting from asking, "What can AI do for me?" to "What roles can I entrust to AI?"

What are the most significant challenges financial institutions face when implementing agentic AI solutions, and how can these challenges be effectively addressed?

Finance teams must prepare for challenges, such as data quality, as AI's effectiveness depends on clean, well-structured data. Teams need to be trained to collaborate with AI tools and trust their outputs, while transparency in AI decision-making is required to ensure alignment with crucial compliance standards. Another concern is risk management and compliance. Financial risks such as fraud, regulatory violations, and credit exposure are increasingly complex to manage.

AI systems must align with complex financial regulations and reporting standards, which can vary by region and industry. An AI solution should have proactive risk detection with seamless compliance management to empower organizations to operate securely and confidently in complex regulatory environments.

AI tools must be designed to minimize bias and prioritize fairness, adhering to ethical standards while delivering accurate and consistent results. The AI must also be explainable to ensure that decision-making processes are clear and understandable, fostering trust among stakeholders.

A one-size-fits-all approach will not work for every company. Each finance organization will require a tailored AI strategy that reflects an enterprise's unique circumstances. Culture is a leading indicator of success in implementing AI solutions, as finance organizations with successful AI initiatives are more than twice as likely to have a high acceptance for AI in their teams. Evolving the skills of finance teams is imperative for identifying, building, and using AI-driven solutions.

Finance teams handle highly sensitive data, and the adoption of AI introduces new vulnerabilities if security is not prioritized. An AI solution should monitor system activity to detect suspicious behavior or anomalies, such as unusual login patterns or unauthorized data access. When a potential threat is identified, the system should send real-time alerts with the ability to automatically restrict access to mitigate damage.

Looking ahead, what emerging use cases of agentic AI in finance are you most excited about?

1. Agentic AI use cases for deep research, financial planning, and analysis
2. Automated Accruals for spend management, T&E/CC, and billing
3. Agentic AI Platform for building and extending custom finance workflows

The ability of agentic AI systems to detect when data or content has been altered by another AI system

Navigating the Rise of Agentic AI: Key Trends, Challenges, and Opportunities for Leaders

Interview with
Pascal Bornet

Pascal Bornet is an award-winning expert, author, and keynote speaker specializing in Artificial Intelligence (AI), Automation, and agentic AI. A true pioneer in agentic AI, he consults extensively on the topic, helping organizations harness this emerging paradigm for innovation and growth.

With over two million social media followers and consistent recognition as one of the top 10 global AI and Automation experts, Bornet draws on 20+ years of experience at McKinsey and EY, where he led AI transformations for hundreds of organizations worldwide.

His upcoming book, Agentic Intelligence (March 2025), builds on his acclaimed best-sellers Intelligent Automation and Irreplaceable. Passionate about making our world more human through technology, his insights have been featured in Forbes, Bloomberg, and The Times. He also lectures at leading universities and advises companies and startups globally.

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What emerging trends in agentic AI should business leaders be paying attention to right now?

One of the most significant trends I'm seeing is the emergence of multi-agent systems, where multiple AI agents collaborate to achieve complex objectives. This is particularly powerful because it mirrors how human teams work, with different specialists coordinating their efforts. Another crucial trend is the increasing sophistication of agent memory systems, enabling them to learn and improve from experience over time. We're also seeing the rise of what I call "human-AI symbiosis" - where agents aren't just tools but true collaborative partners. This requires new frameworks for interaction and governance that many organizations are just beginning to explore.

How can organizations build a roadmap to adopt agentic AI solutions and ensure successful implementation?

Based on my experience, successful implementation starts with identifying the right opportunities. Organizations should look for processes that are:

- Complex enough to benefit from AI orchestration
- Well-defined enough to be automated
- High-volume enough to justify the investment
- Not too dependent on human judgment or creativity

From there, I recommend a three-phase approach:

1. Start with pilot projects that can demonstrate clear value
2. Build internal capabilities and governance frameworks
3. Scale gradually while maintaining proper oversight and control mechanisms

What are the primary challenges businesses face when adopting agentic AI, and how can they navigate these obstacles effectively?

The biggest challenges I see typically fall into three categories:

Technical challenges: Many organizations struggle with data quality and system integration issues. The solution lies in establishing strong data governance and choosing the right technology stack from the start.

Organizational challenges: Resistance to change and fear of job displacement are common. Success requires robust change management and clear communication about how AI will augment rather than replace human workers.

Control challenges: As agents become more autonomous, ensuring proper oversight becomes crucial. Organizations need to implement strong governance frameworks and maintain clear lines of accountability.

How can businesses use agentic AI to deliver more personalized and adaptive customer experiences?

This is an area where I've seen remarkable transformations. Agentic AI enables what I call "hyper-personalization at scale" - something that was previously impossible. Unlike traditional personalization that relies on predefined rules or simple algorithms, agentic AI can understand customer context, adapt in real-time, and orchestrate complex interactions across multiple channels.

For example, I worked with a retail company that implemented an AI agent system that doesn't just recommend products - it orchestrates the entire customer journey. The system understands customer preferences, anticipates needs, coordinates across channels, and even adapts its communication style to match individual customers. When we measured the results, we saw a 40% improvement in customer satisfaction and a 35% increase in sales conversion.

The key is that these agents can maintain context over time and learn from each interaction, creating increasingly personalized experiences while operating at a scale that would be impossible with human-only teams.

In your experience, what role can agentic AI play in enhancing decision-making processes within organizations?

From my extensive work implementing AI solutions, I've found that agentic AI transforms organizational decision-making in three crucial ways:

First, it enhances the quality of decisions by processing and analyzing vast amounts of data in real-time, identifying patterns and insights that humans might miss. For instance, I worked with a financial services firm where AI agents analyzed market data, customer behavior, and risk factors simultaneously to support investment decisions - something no human team could do at that scale.

Second, it accelerates decision-making by automating routine decisions while escalating complex ones that require human judgment. This creates what I call "decision velocity" - the ability to make more decisions faster while maintaining or improving quality.

Third, and perhaps most importantly, it allows organizations to become more proactive rather than reactive in their decision-making. AI agents can anticipate issues, simulate outcomes, and suggest interventions before problems occur. This shift from reactive to proactive decision-making is one of the most powerful advantages I've seen organizations gain from implementing agentic AI.

Editorial Calendar 2025

April

- Virtual People Analytics Exchange April 9th
- Skills-Based Hiring: An Investment for Long-Term Workforce Success
- Publication: The Rise of Agentic AI in BFSI

May

- ABBYY Webinar
- Webinar: Addressing Top Data Initiatives in 2025 With Data Lakehouse Optimization
- Publication: The Future of AI & Analytics in Supply Chain

June

- Employ Webinar
- Market Study: The Future of Corporate Learning and Development
- Publication: Employee Engagement & Well-Being

July

- ImageSource Webinar

September

- Market Study: The Future of Work

December

- Market Study: Enterprise Data Transformation

Appendix

Auditoria

- Think Beyond Invoice Data - Get More Intelligence from Your Data Extractions
- The Auditoria 2024 Survey Report: State of Automation in the Finance Office: Going for Gold

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