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# Bank of America

## The Problem

Bank of America faced an overwhelming number of customer inquiries and complex internal tasks such as fraud detection, transaction monitoring, and compliance checks.

These processes required thousands of human hours, slowing down service and increasing operational costs. Employees spent too much time on repetitive support and documentation tasks.

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## What the Agent Does and How Humans Stay in Control

Bank of America uses two powerful AI systems:

1. **Erica** – a customer-facing virtual financial assistant that helps users check balances, make payments, and receive financial advice.
2. **Agentic AI systems** – internal autonomous agents that handle back-office workflows like compliance verification, document processing, and data updates.

Erica interacts with millions of customers daily, learning from interactions to provide better support. Internal agentic systems process data and send results to human supervisors for approval.

Humans remain in control by monitoring AI activity, validating critical decisions, and intervening if an anomaly is detected.

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## What Measurable Results They Got

- Over **90% of Bank of America employees** now use AI-powered systems daily to improve productivity and reduce manual workload.

- Erica has completed **over 2 billion client interactions** since launch, resolving issues instantly that previously required human assistance.
  - AI agents improved efficiency across fraud detection and compliance, saving thousands of work hours and significantly lowering response times.
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## Why This Matters

This success shows how **agentic AI can transform both customer service and internal operations** in large organizations.

The systems handle repetitive, rule-based tasks reliably and at scale, while humans focus on oversight and strategic work.

This model can be replicated in any large enterprise that manages heavy data flows, customer requests, or regulatory workflows.

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## Sources

1. [Quixy Blog – Examples of Agentic AI \(Bank of America\)](#)
  2. [Bank of America Press Release – AI adoption by BoA's global workforce improves productivity \(April 2025\)](#)
  3. [YouTube Short – Bank of America – AI That Actually Transforms Work](#)
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