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The Rise of Agentic AI in Finance: Opportunities, Risks, and Human-Centric Integration

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This paper looks at the growing role of agentic artificial intelligence (AI) in financial services, focusing on its capabilities to enhance operational efficiency, automate complex tasks, and deliver personalized customer experiences. It also analyzes the challenges related to data quality, regulatory compliance, security risks, and the importance of human oversight to ensure trustworthy and effective AI integration.

Although agentic artificial intelligence (AI) is still in its "trial phase," its core capabilities—such as language processing, predictive analytics, and reasoning—are already well developed.[1] Despite the challenges of responsible integration in finance, these hurdles are likely to be overcome, driving rapid adoption. Wolters Kluwer N.V., a Dutch information services company, surveyed 392 finance leaders in May 2025, finding that 6% had adopted agentic AI and 38% plan to do so within the next 12 months—bringing expected utilization to 44% by 2026.[2]

Top firms in accounting are also deploying agentic AI to streamline operations—from standard compliance tasks and routine tax work to advanced financial forecasting and decision-making. In March 2025, Deloitte and Ernst & Young (EY) announced the use of autonomous AI systems to assist clients with tasks like document uploads and financial statement analysis. Deloitte's Zora AI offers deployable agents that "perceive, reason, and act," while EY plans to integrate AI agents across over 30 million tax processes. EY adopted autonomous AI tools in its tax practice to leverage its vast in-house tax data and address diverse global client needs, while Deloitte's early agents, including Zora AI—already in use by Hewlett Packard Enterprise—support finance teams with tasks such as expense management, financial analysis, and scenario modeling. PricewaterhouseCoopers (PwC) has also developed similar agentic capabilities (see "Exhibit 1: Agentic AI in Action: How PwC Is Transforming Tax Operations with Intelligent Agents").[3]

Building on this momentum, specialized startups are also advancing agentic AI tailored to industry-specific needs. In February 2025, Zurich-based Unique secured €28.7 million in Series A funding to advance its agentic AI platform for financial institutions. The platform supports 25 ready-to-use applications or customizable agents, ensuring regulatory compliance and data security while integrating seamlessly into back and middle-office operations.[4]

These trends underscore a rapid shift toward AI-driven processes in the finance sector, and some analysts contend that agentic AI will surpass the Internet era in economic impact[5]; Citigroup even predicts it could usher in a "do it for me" Economy that outpaces previous digital revolutions.[6] For instance, Accenture was reported to be helping global banks, including Westpac, develop AI agents for customer service, compliance, and sales. Applications include handling calls, writing credit memos, and assessing risks. According to Accenture, banks are seeing 20%–30% productivity gains.[7]

Agentic AI is transforming traditional financial processes by enabling more adaptive and intelligent decision-making. For example, unlike conventional credit scoring models that rely on static data, agentic AI allows banks and fintechs to perform continuous credit assessments using real-time transaction data, behavioral trends, and economic indicators—resulting in faster approvals and more precise risk management.[8]

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This article examines the transformative impact of agentic AI on the financial services industry, highlighting its applications in automation, decision-making, and customer engagement. It also addresses the key challenges and considerations—such as regulatory compliance, data quality, and security—that organizations must navigate for successful and responsible adoption.

TRANSFORMING FINANCE WITH AGENTIC AI: FROM BACK-OFFICE EFFICIENCY TO PROACTIVE CUSTOMER CARE

Agentic AI in banking has two main focuses: internal operational efficiency, such as automating routine tasks and building predictive models for trading and risk management, and customer-facing services, like automated help desks and personalized investment advice. Both aim to improve efficiency and reduce costs.[6]

Regarding internal operational efficiency, agentic AI is often likened to an unlimited pool of intelligent interns, capable of automating tedious back-end tasks and streamlining workflows.[9] Agentic AI is already boosting productivity and cutting human error by automating repetitive tasks such as data entry, compliance checks, and transaction processing—freeing employees to focus on more strategic work. Key operational gains include real-time compliance monitoring for regulatory adherence, intelligent fraud detection, dynamic risk assessment, and streamlined "know your customer" (KYC)/anti-money laundering (AML) workflows, all powered by autonomous decision-making capabilities.[10] As fraudsters increasingly exploit AI, agentic AI offers a powerful defense by detecting anomalies, tracing threats across systems, and autonomously initiating preventive actions such as freezing transactions or triggering audits. In compliance, these systems can interpret evolving regulations and autonomously adjust internal protocols, transforming compliance from a reactive burden into a proactive, streamlined service.[11] Additionally, agentic AI offers significant cost savings by automating tasks traditionally outsourced to contractors or third parties.[5]

As to customer-facing services, agentic AI moves beyond traditional chatbot functionality by recognizing intent, remembering prior interactions, and delivering proactive, customized financial guidance.[11] In this evolving landscape, users will have personal AI agents assisting in product selection and transaction execution.[5] Agentic AI's most immediate impact lies in real-time needs assessment—such as identifying wellness concerns during a transaction—and autonomously negotiating tailored solutions like payment deferrals or debt restructuring. Rather than offering static product options, it dynamically crafts customized financial packages by integrating diverse banking products and services.[10] Traditional banking is reactive, with customers initiating interactions. Agentic AI reverses this by anticipating needs and offering proactive solutions. For example, a farmer could receive preapproved credit before a drought, insurance recommendations before the growing season, or investment advice based on crop yields. This enhances financial inclusion, literacy, and personalized support.[12]

THE EXPANDING ROLE OF AGENTIC AI SYSTEMS IN FINANCE

Table 1 illustrates how agentic AI is revolutionizing the financial services industry through diverse and impactful applications. From optimizing automated trading and enhancing fraud detection to delivering personalized financial advice and streamlining regulatory compliance, these use cases demonstrate the broad potential of agentic AI to improve efficiency, accuracy, and customer experience across the sector. Real-world examples highlight how leading firms are leveraging these technologies to drive measurable gains and innovation.

In automated trading, these systems use advanced algorithms to execute trades with remarkable speed and precision, optimizing returns by analyzing market trends and timing.[13] By processing massive volumes of real-time data—like price movements, news sentiment, and geopolitical developments—agentic AI bots empower hedge funds to act faster and smarter. Singapore-based investment firm QuantEdge, for instance, leverages these tools to make hyper-timely trades, producing dynamic portfolios that consistently outperform manual approaches by as much as 15% per year.[14]

For fraud detection, they identify suspicious activities by scrutinizing transaction patterns and spotting anomalies in real time, thereby enhancing security.[13] Mastercard leverages AI agents to strengthen fraud defense and support consumer dispute resolution by providing end-to-end security. These agents enable robust authentication using on-device biometrics and assist in explaining unfamiliar or questionable transactions to users.[15] By analyzing transaction data across multiple cards and merchants, Mastercard's system doubles the detection of compromised cards, decreases false positives by as much as 200%, and speeds up spotting at-risk merchants threefold.[14]

In terms of personalized financial advice, agentic AI can analyze vast customer data, providing tailored investment strategies that align with individual risk profiles.[13] Era, an AI-powered personal finance platform, raised $6.2 million in February 2025 to advance its agentic AI capabilities for real-time, personalized

EXHIBIT 1: AGENTIC AI IN ACTION: HOW PwC IS TRANSFORMING TAX OPERATIONS WITH INTELLIGENT AGENTS

Across PricewaterhouseCoopers's (PwC's) tax operations, teams of AI agents are actively deployed, enhancing efficiency by automating interpretation and mapping tasks and marking a progression from experimental stages to routine implementation.[S1]

PwC has joined forces with Microsoft and Salesforce to create AI agents for clients and recently extended this effort through a new alliance with Oracle[3]. PwC trained its agents to accurately identify and handle various types of expenses and disclosures using historical data, then continuously enhanced their performance through ongoing feedback. Much like managing human teams, PwC reinforced correct decisions, addressed edge cases, and regularly retrained the agents with real-world scenarios to steadily improve accuracy and confidence.[S1]

Processing Schedule K-1s—a federal tax form that reports each individual's share of income, deductions, and other items from pass-through entities like partnerships, S corporations, and trusts[S2]—has historically been labor-intensive. Tax teams had to interpret varying formats, map line items (e.g., deductible expenses), and often collaborate to resolve unclear footnotes. Agentic AI has transformed this workflow by interpreting footnotes, determining appropriate treatments, and assigning confidence levels to its decisions. Ambiguities are flagged for human review, and when users make corrections, the agent learns from them. This human-in-the-loop (HITL) approach reduces manual effort while improving consistency and efficiency in tax reporting.[S1] The hybrid AI–human tax teams have reduced K-1 production from nearly two weeks to just one day.[S3]

Like human team members, each AI agent leverages a specialized set of tools, coordinated by PwC's Agent OS to efficiently handle tasks such as data mapping and document extraction.[S1] Introduced in March 2025, Agent OS functions as an enterprise AI command center that streamlines and scales multiagent workflows up to ten times faster than conventional approaches. By offering a unified, scalable platform for building and integrating AI agents across diverse systems, it accelerates the move from pilot projects to full enterprise adoption.[S4] PwC manages over 800 custom GPTs and 250+ AI agents, including in tax, and developed Agent OS to better organize, orchestrate, and monitor them efficiently.[S1]

AI agents are expected to deliver similar efficiency gains across tax functions—from data processing to deal due diligence—by understanding context, taking proactive actions, learning from errors, and integrating seamlessly with enterprise platforms.[S3] However, AI use remains limited in areas like policy interpretation and high-touch consulting due to the complex reasoning and client interaction that still require a human touch.[S1]

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wealth management. Unlike traditional apps, Era autonomously manages finances—optimizing balances, transferring funds, and offering tailored insights—using automation enhanced through a partnership with Cerebras for institutional-grade intelligence.[16]

Furthermore, these systems power portfolio management tools that continuously monitor and adjust investment strategies to ensure maximum returns in dynamic market conditions.[13] Acting as intelligent financial companions, these systems retain long-term

TABLE 1. How agentic AI is revolutionizing financial services: Use cases and examples.

Capability	Description	Example and Impact
Automated trading	Uses advanced algorithms to execute trades quickly and precisely by analyzing market trends and timing.	QuantEdge uses agentic AI for hyper-timely trades, producing portfolios that outperform manual strategies by ~15% annually.
Fraud detection and security	Identifies suspicious transaction patterns and anomalies in real time to enhance security.	Mastercard employs AI agents for fraud defense, enabling biometric authentication and dispute resolution. Detection of compromised cards doubled, false positives reduced by 200%, and risk identification sped up 3×.
Personalized financial advice and wealth management	Analyzes extensive customer data to provide tailored investment strategies and automated financial management.	Era is advancing agentic AI for real-time personalized wealth care using institutional-grade automation.
Autonomous portfolio management and risk modeling	Continuously monitors and adjusts investment strategies based on evolving goals and market conditions, synthesizing macroeconomic data for risk mitigation.	Agentic AI autonomously adapts asset allocations, proactively rebalances portfolios, and issues hedge recommendations for optimal returns.
Regulatory compliance automation	Streamlines compliance processes like AML and KYC by automating investigations and decision support.	Oracle Financial Services integrated agentic AI into its Investigation Hub Cloud Service for efficient financial crime investigations and compliance.

goals, anticipate evolving needs, and deliver personalized advice seamlessly across digital channels and at scale. Agentic AI enables autonomous portfolio management by continuously adjusting asset allocations in real time based on evolving investor goals and risk tolerance, using adaptive, long-horizon decision-making rather than static rules. It also transforms risk modeling by synthesizing macroeconomic and geopolitical data into live scenarios, proactively mitigating risk through portfolio rebalancing or hedge recommendations.[11]

Finally, regulatory compliance is streamlined as agentic AI automates processes like AML and KYC checks, ensuring financial institutions adhere to regulatory standards efficiently.[13] In March 2025, Oracle Financial Services announced the integration of agentic AI and workflow automation into its Investigation Hub Cloud Service to streamline financial crime investigations. These AI agents analyze alert data and sanctions matches to generate summaries that assist compliance teams in decision-making.[17]

BALANCING PROMISE AND PITFALLS: THE REAL-WORLD CHALLENGES OF AGENTIC AI DEPLOYMENT

While agentic AI holds great promise for enhancing decision-making and risk management across industries, its practical deployment faces significant challenges. These include high operational costs, complex infrastructure demands, opaque return on investments (ROI), strict regulatory requirements, data security risks, and the critical need for high-quality data management.[18]

Building and maintaining agentic AI requires a costly, specialized talent ecosystem—beyond data scientists—including machine learning operations, security, and ethics experts. Infrastructure demands like GPU clusters and compliance auditing add further expense, often rivaling the AI's deployment cost. For many mid-sized firms, the total cost of ownership quickly outweighs the marginal gains, turning quick wins into long-term burdens.[19]

It is worth noting that the ROI of agentic AI can be deceptive: Cloud providers often offer free credits to jumpstart adoption, masking the true costs of running large-scale systems. Once these credits expire, enterprises may face steep expenses and vendor lock-in, undermining long-term return on investment.[19]

The challenges of implementing agentic systems are further highlighted when we consider regulatory compliance, which poses risks for autonomous AI systems, especially when performing tasks such as approving loans without sufficient transparency. Failure to meet oversight standards can result in fines, penalties.[20] Under the EU AI Act, systems used for credit scoring—such as those that may deny individuals access to loans—are classified as high-risk due to their potential impact on fundamental rights. Before deployment, these systems must comply with strict requirements, including robust risk mitigation frameworks, the use of high-quality, nondiscriminatory data, and appropriate human oversight mechanisms.[21]

Agentic AI systems in finance also pose heightened data security risks due to their broad access to sensitive information and system controls. A breach could expose private financial data, leading to identity theft, fraud, and targeted cyberattacks—making them attractive targets for malicious actors.[22]

Finally progress in agentic AI hinges on a critical but often overlooked factor: data quality. Without clean, well-governed data, even advanced AI initiatives face serious limitations, making prior investment in data infrastructure essential for meaningful innovation.[23] Agentic AI systems rely on high-quality data, but many organizations suffer from "data debt" due to legacy systems, silos, and outdated records. When flawed data feeds autonomous agents, mistakes scale rapidly—leading to erroneous payments, poor customer experiences, or operational failures at speed and scale.[19]

Before reaping the full benefits of agentic AI, financial institutions must lay a solid foundation that ensures responsible deployment, organizational alignment, and risk-aware implementation. To successfully adopt agentic AI in finance, organizations should first assess readiness by identifying high-impact areas, such as manual bottlenecks or rising compliance risks. Starting with targeted use cases—like fraud detection or invoice processing—allows for measured impact and scalable implementation. Investing in AI training ensures finance teams can effectively collaborate with these tools. Finally, aligning AI solutions with regulatory and data privacy requirements is essential to maintain compliance and trust.[24]

Embracing a human-in-the-loop (HITL) model allows AI agents to propose actions while humans retain final decision-making, balancing automation with oversight. This approach builds trust, improves models through real-world feedback, and ensures human expertise enhances rather than competes with AI[19]—exemplified by PwC's tax operations, where agents handling Schedule K-1 footnotes learn from human corrections to boost future accuracy.

To address privacy challenges posed by agentic AI, organizations should cultivate a privacy-first culture by educating employees on risks and safe practices. They must also establish clear policies for auditing AI systems and hold teams accountable. Finally, deploying strong security controls—such as role-based access, encryption, and real-time monitoring—can help prevent breaches and unauthorized access.[22]

CONCLUSION

The advent of agentic AI is set to revolutionize the financial services sector, enhancing user experiences and operational efficiency. Agentic AI is rapidly moving beyond experimental phases to become a transformative force, promising significant improvements in efficiency, decision-making, and customer engagement. Leading accounting firms such as Deloitte, EY, and PwC are already deploying AI agents to automate complex tax processes, financial analysis, and client services, demonstrating measurable gains in productivity and accuracy. With capabilities ranging from autonomous trading to personalized wealth management and fraud detection, agentic AI is poised to reshape how financial institutions operate, while also enhancing financial inclusion through proactive, tailored solutions.

However, realizing the full potential of agentic AI requires navigating significant challenges, including the high costs of talent and infrastructure, data quality issues, and stringent regulatory compliance demands—especially in high-risk applications like loan approvals. The integration of HITL models and robust privacy and security frameworks, as exemplified by PwC's approach, will be essential to balance automation with oversight, build trust, and ensure ethical deployment. As financial institutions strategically assess readiness and focus on scalable, compliant use cases, agentic AI stands to usher in a new era of innovation, efficiency, and personalized service across the industry.

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