



# **Beyond Digital**

## **The Rise of the Agentic Bank**

Strategic Roadmap: 2024–2030

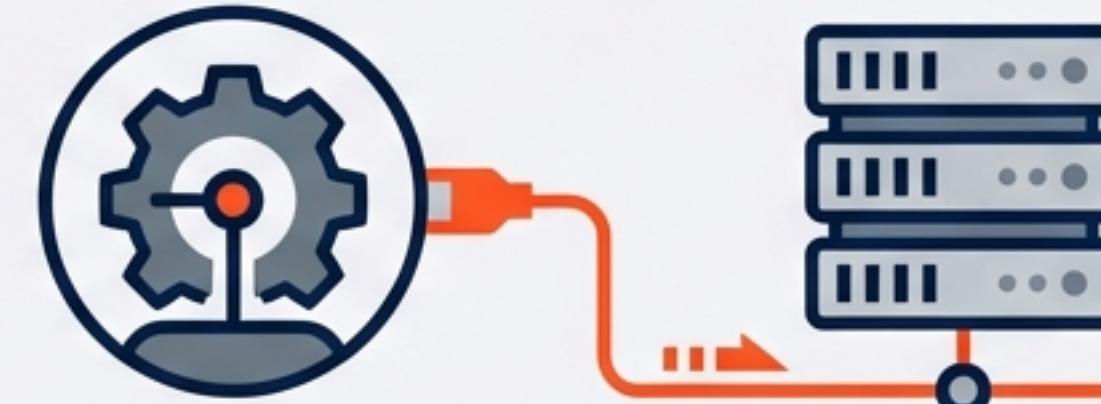
# Your Next Customer Is Not a Human, It Is a Bot

## The Past: Digital Banking



**Interaction:** Human taps screen  
**Mechanism:** Self-Service (Apps)  
**Role:** Copilot  
**Limitation:** Human Bottleneck

## The Future: Agentic Banking



**Interaction:** Bot negotiates with API  
**Mechanism:** Self-Driving (Agents)  
**Role:** Autopilot  
**Advantage:** Machine-Speed Execution

**Insight:** Moving banking from the Conscious (App) to the Unconscious (Agent).

# A Day in the Life: The ‘Self-Driving’ Money of 2030



*“Layla didn’t log in. She didn’t calculate tax. The bank is an invisible, intelligent layer wrapping around her life.”*

# The Three Levels of AI Evolution

## Level 1: The Oracle



### Predictive AI

- Analyzes history to guess future.
- Use Case: Fraud Detection / Risk Models.
- Value: Insight.



## Level 2: The Creator

### Generative AI

- Creates new content from patterns.
- Use Case: Marketing / Bionic Coding.
- Value: Efficiency.

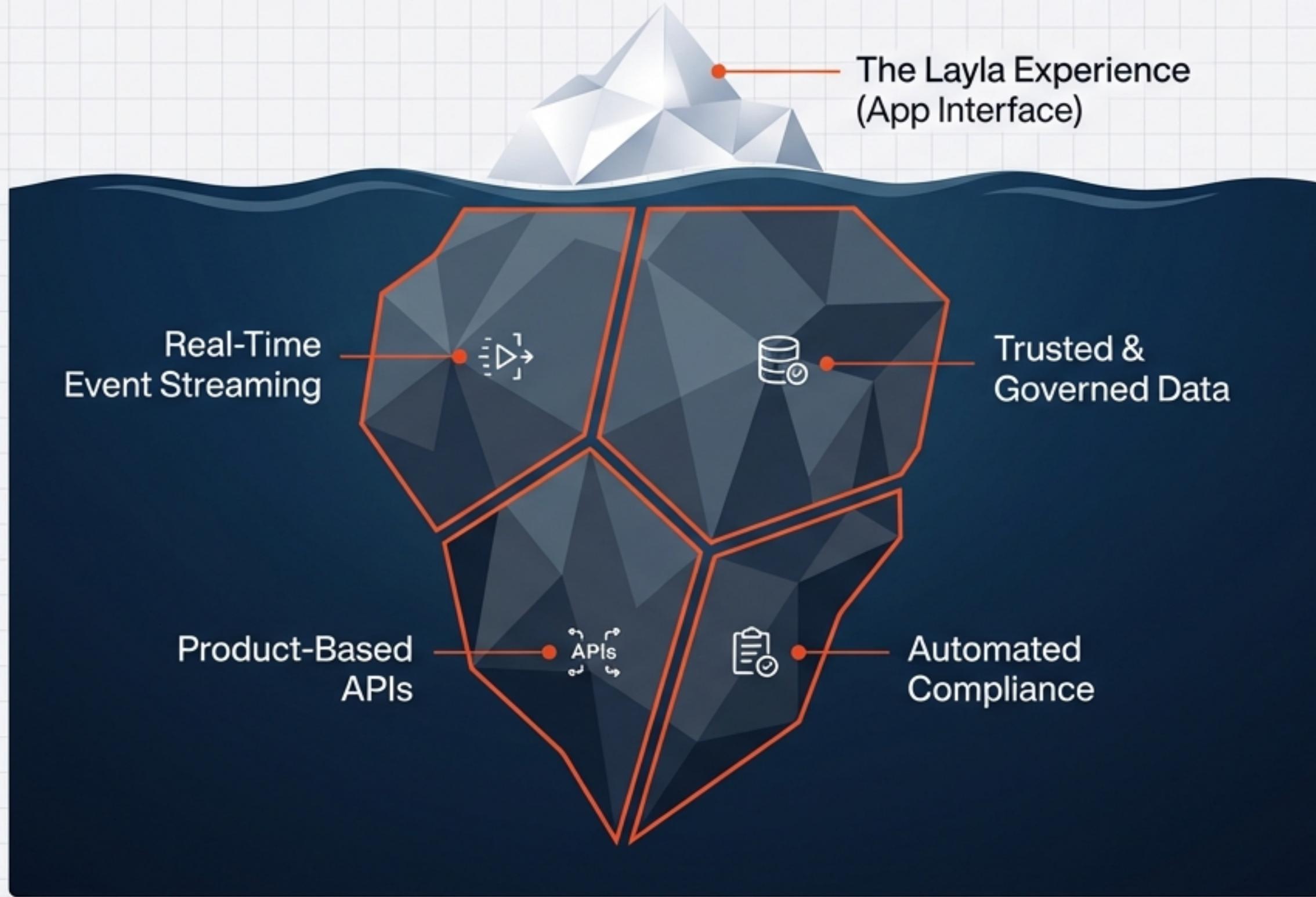
## Level 3: The Agent



### Agentic AI

- Takes autonomous action.
- Use Case: Negotiating rates / Moving money.
- Value: Agency.

# The Iceberg Beneath the Surface: Why AI Fails



## Case Study: Zillow Offers

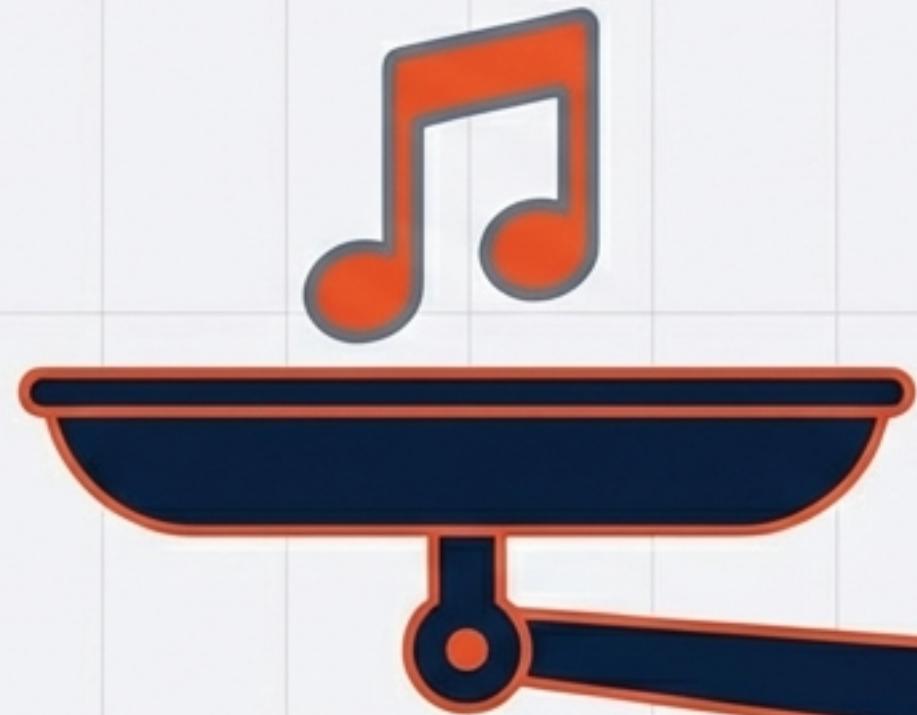
**The Failure:** AI algorithm bought houses without qualitative data (smell/damage).

**The Cost:** \$569 million writedown.

**The Lesson:** High-speed AI on a Data Swamp = Crash.

# The Trust Bottleneck: Why Algorithms Need Guardrails

Media/Spotify



Error Tolerance: High.  
Consequence: Bad song  
recommendation.

Banking



Error Tolerance: Zero.  
Consequence: Overdraft  
/ Regulatory Fine.

**The Shift to Autopilot  
requires Mathematical  
Certainty,  
not Probability.**

# The Safeguard: The Algorithmic Trust Shield (FACTS)



## The Warning: Apple Card / Goldman Sachs

**Issue:** Algorithm gave husband 20x credit limit of wife.

**Failure:** 'Black Box'—agents could not explain why.

**Result:** Regulatory investigation into gender discrimination.

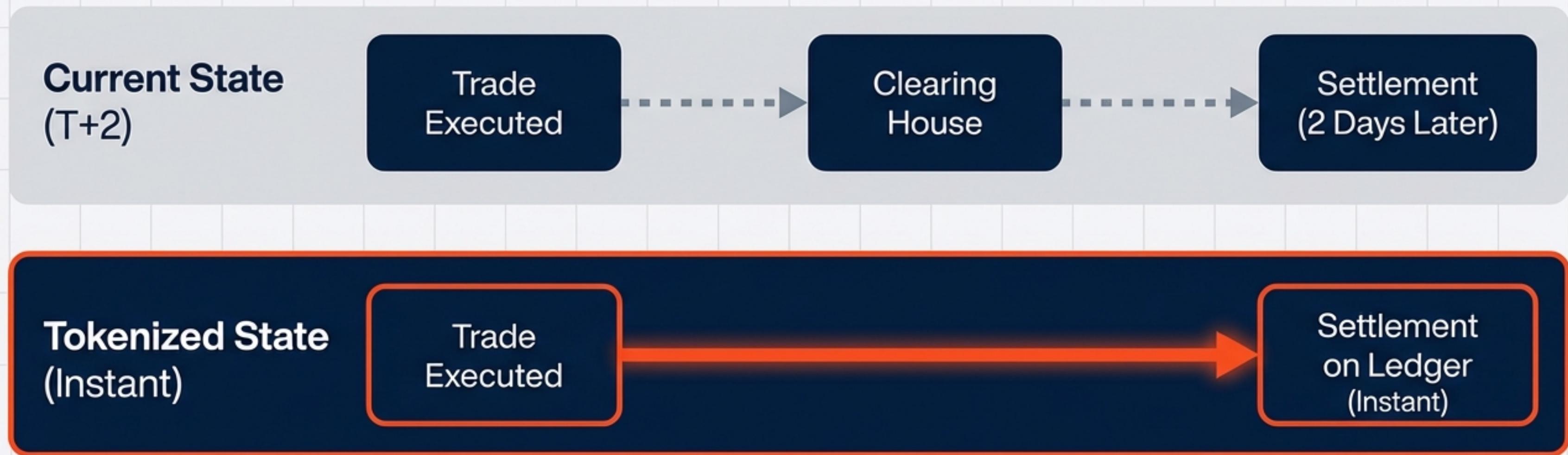
# The Invisible Bank: Surviving the Ecosystem Pivot



## Case Study: Tesla Insurance

- The Data Advantage: Tesla prices risk based on real-time Telematics (braking/speed), not zip code.
- The Result: Safe drivers save 20-40%. Traditional insurers cannot compete.

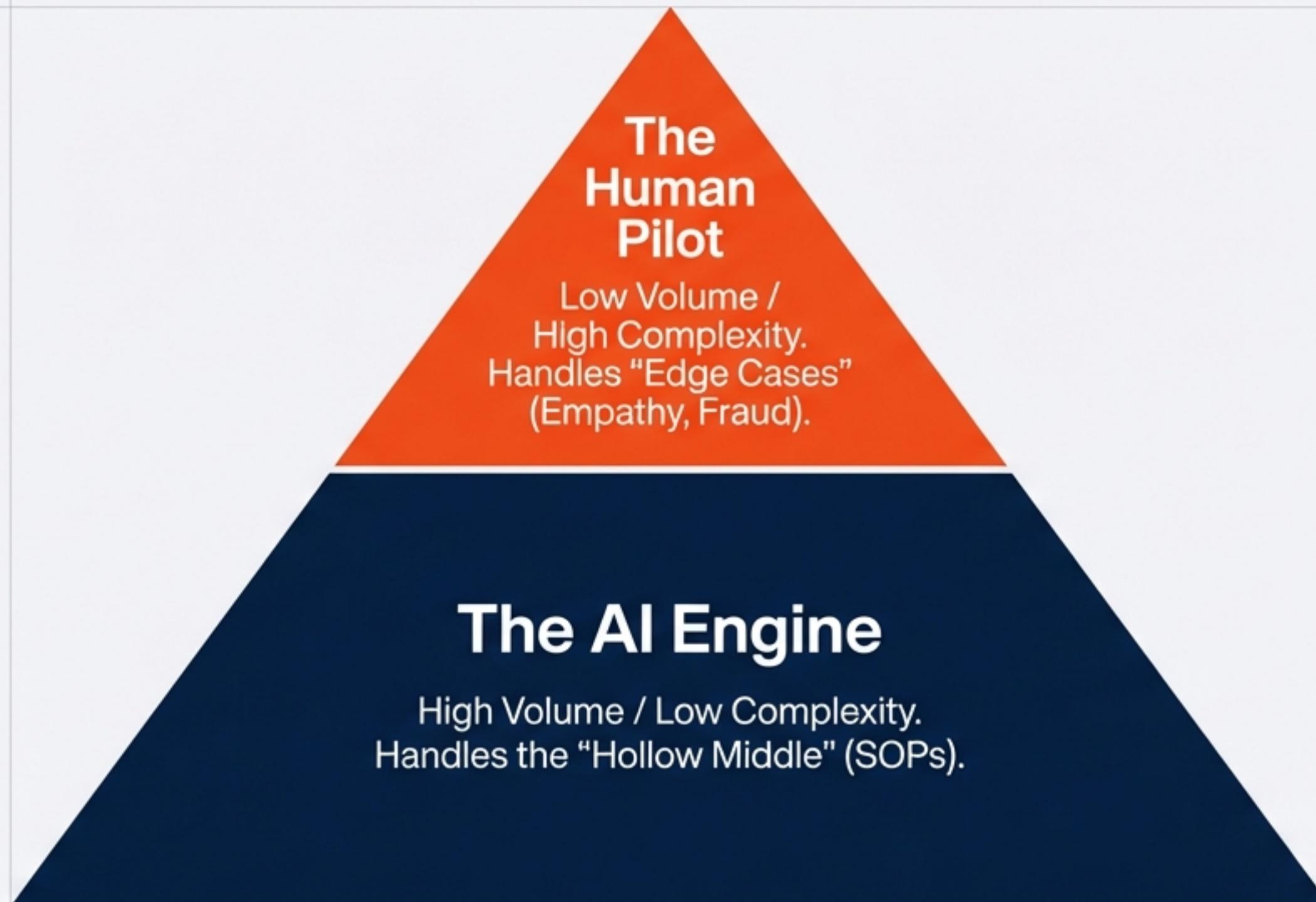
# The Settlement Revolution: Liquidity, Not Crypto



## Real-World Example: J.P. Morgan Onyx

Processes \$1B+ daily. Enables intraday Repo trading and 24/7 cross-border payments. Frees trapped capital.

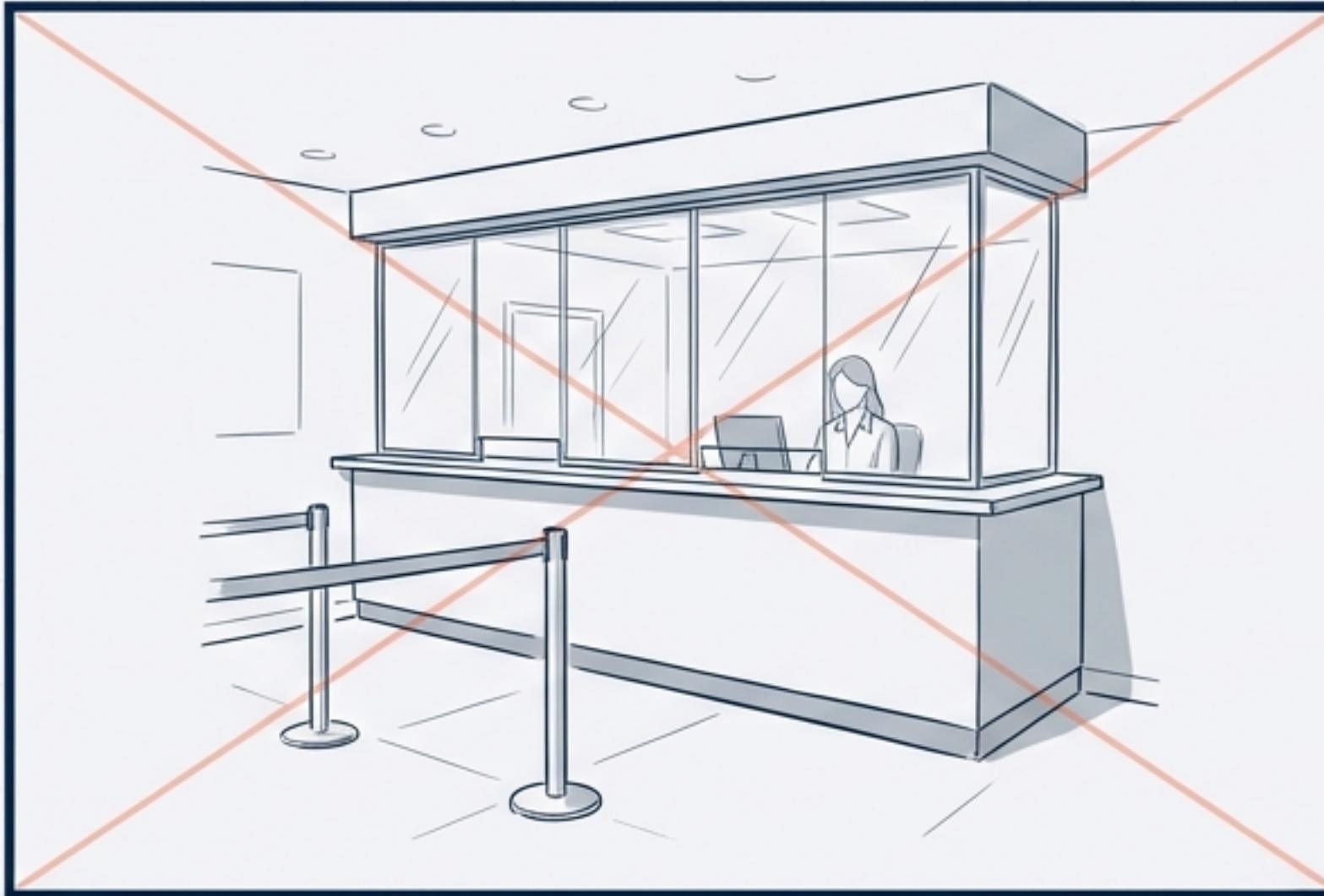
# The Bionic Bank: Processors vs. Problem Solvers



## Proof Point: Klarna (2024)

- AI assistant handles workload of **700 agents**.
- **2.3 million** conversations.
- Resolution time:  
**11 mins → 2 mins.**

# The ‘Phygital’ Pivot: The Apple Store Model



The Factory Model (Transaction Processing)



The Concierge Model (Advisory)

## Case Study: Virgin Money Lounges

- Strategy: Bowling alleys, pianos, and co-working spaces.
- Result: Lounge users 3x more likely to buy products.

# The Workforce Strategy: The 3 R's



## RETRAIN

The **Empathy Shift**.  
Tellers become Customer Success Managers.  
Focus: Problem Solving.



## REDEPLOY

The **Tech Shift**.  
“Shadow Developers” (Excel wizards) become Low-Code Engineers.

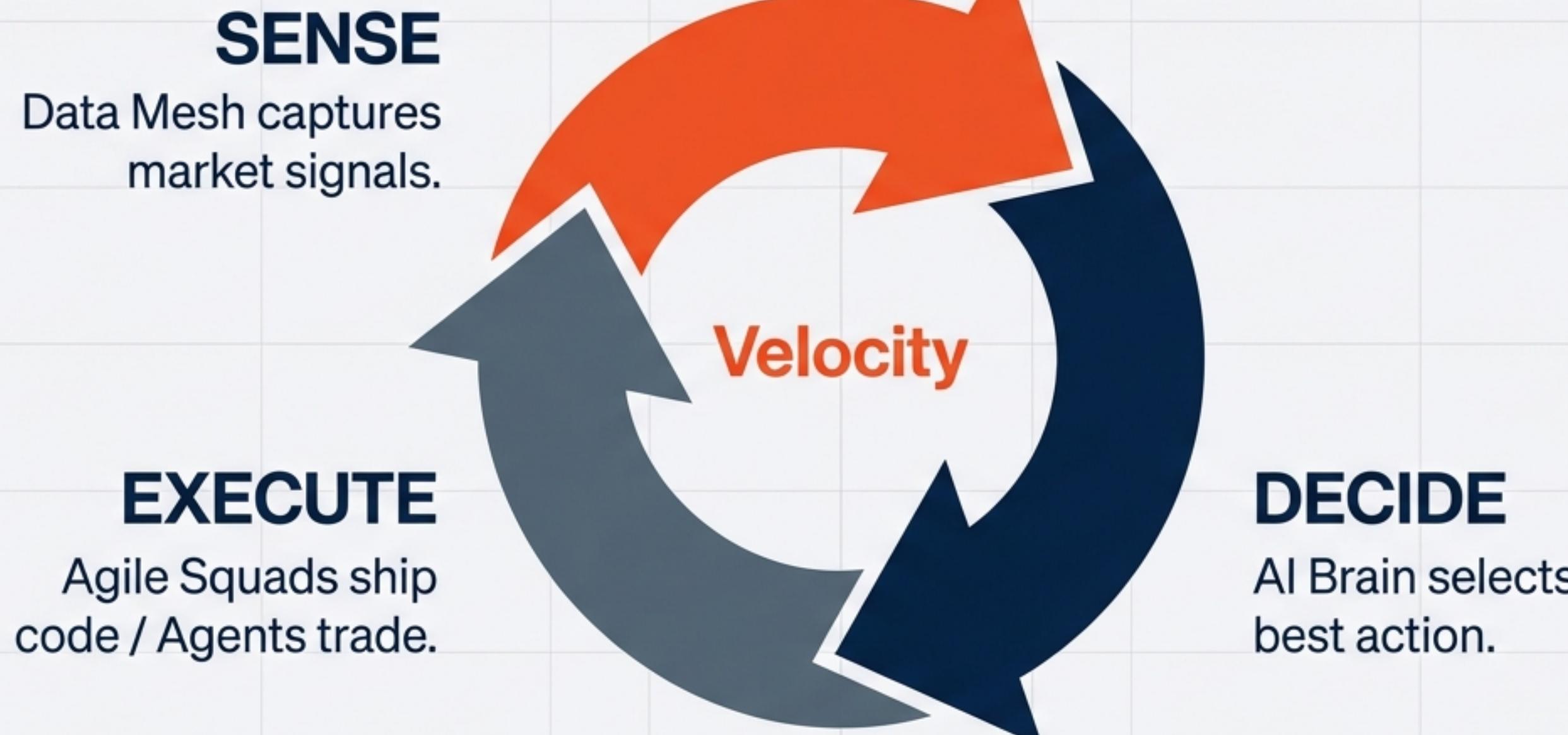


## RELEASE

The **Honest Exit**.  
Generous transition programs for roles that cease to exist (Manual Entry).

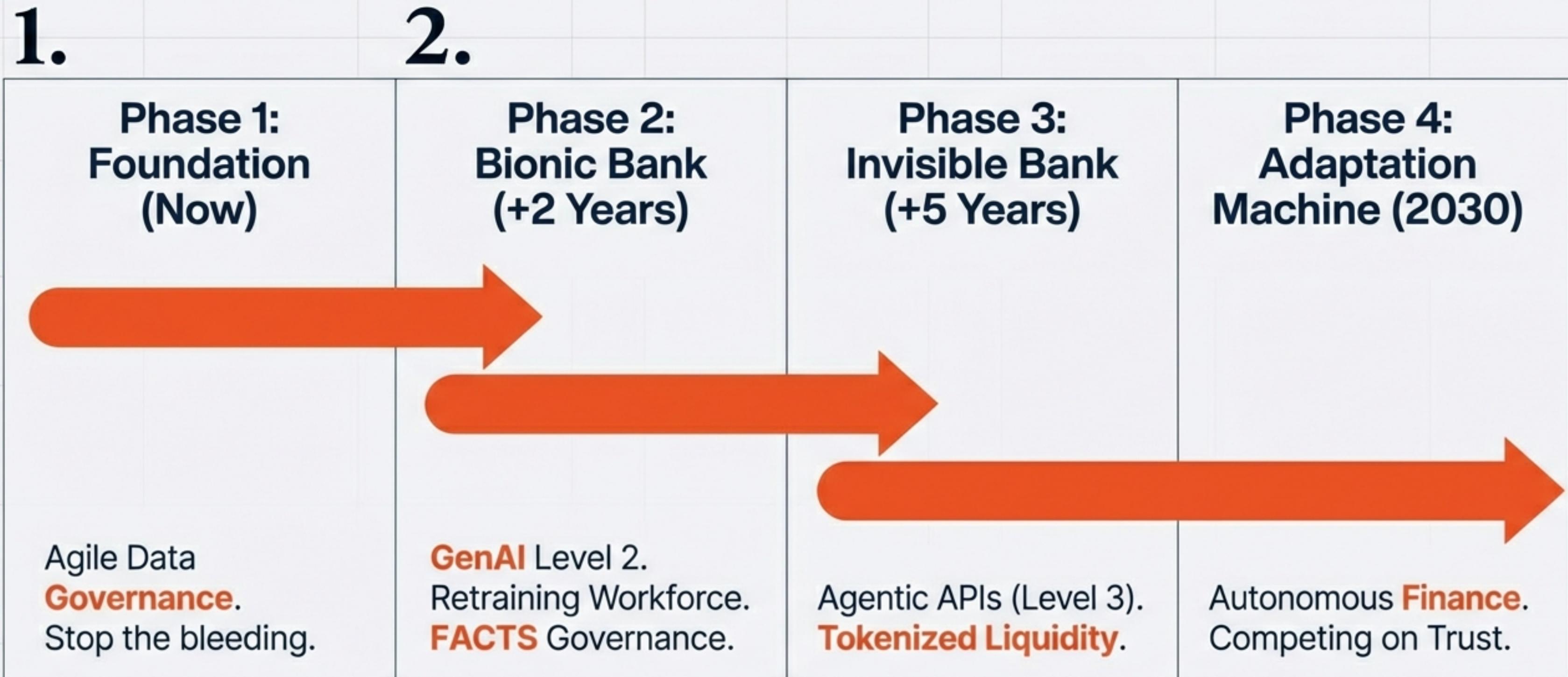
Nordea Case Study: AI “Nora” took small accounts, allowing humans to move up-market.

# The Continuous Adaptation Machine



**The definition of a successful bank is the one with the highest rate of adaptation.**

# The Strategic Horizon: Roadmap to 2030



# The Bilingual Executive's Manifesto



**Prepare for the Agent.** Your API is your new front door.



**Build the Trust Shield.** No AI on a Data Swamp. Implement FACTS.



**The Human Pivot.** Humans handle Empathy; AI handles Processing.



**Selective Invisibility.** Be invisible in transaction, visible in advice.

**The disruption is no longer a ripple; it is a wave.  
Welcome to the era of Autonomous Finance.**