# Agentic AI in Finance Transformation: Opportunities and Roadmap

## Introduction

Agentic AI refers to autonomous **AI agents** that can make decisions, take actions, and learn with minimal human intervention[[1]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=Agentic%20AI%20is%20ushering%20in,can%20literally%20change%20the%20world)[[2]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=Unlike%20today%E2%80%99s%20GenAI%20models%2C%20which,learn%2C%20without%20constant%20human%20guidance). In finance, this represents a shift from traditional automation to AI-driven **“virtual coworkers”** capable of handling complex tasks across systems[[3]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=the%20natural,expected%20to%20improve%20over%20time). Banks are exploring agentic AI to boost efficiency, accuracy, and personalization – potentially redefining finance operations[[1]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=Agentic%20AI%20is%20ushering%20in,can%20literally%20change%20the%20world)[[4]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=This%20development%20can%20enhance%20finance,finance%20closer%20to%20process%20autonomy). Crucially, **regulators** recognize both the opportunities (greater efficiency and risk management) and risks (model opacity, data privacy) of AI in banking[[5]](https://www.bis.org/publ/bcbs_nl27.htm#:~:text=Banks%20are%20increasingly%20exploring%20opportunities,potential%20implications%20for%20bank%20supervision)[[6]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=For%20banks%2C%20this%20is%20not,laws%20and%20the%20privacy%20act). In the UK, authorities (Bank of England, FCA, PRA) advocate a “pro-innovation *and* pro-safety” approach, emphasizing existing rules (e.g. on fairness, accountability, data protection) and robust AI governance rather than new strict AI-specific rules[[7]](https://www.skadden.com/insights/publications/2024/05/uk-regulators-publish-approaches-to-ai#:~:text=On%2022%20April%202024%2C%20the,from%20UK%20regulators%20on%20AI)[[8]](https://www.skadden.com/insights/publications/2024/05/uk-regulators-publish-approaches-to-ai#:~:text=AI%20is%20already%20being%20used,wide%20range%20of%20purposes%2C%20including). Within this context, financial institutions can pursue agentic AI initiatives to transform processes while maintaining compliance and strong oversight.

## Key Focus Areas for Agentic AI in Finance

Agentic AI can be applied across **multiple domains of finance operations and transformation**. The following are key focus areas where autonomous AI agents offer significant value:

### Risk Management and Regulatory Compliance

In risk and compliance, agentic AI can enhance monitoring, detection, and reporting in **real-time**. For example, AI agents excel at pattern recognition and anomaly detection, improving outcomes in anti-money laundering (AML), fraud prevention, and **Know-Your-Customer** checks[[9]](https://www.bis.org/speeches/sp240417.pdf#:~:text=In%20principle%2C%20AI%2FML%20could%20help,at%20outcomes%20more%20cheaply%2C%20with)[[10]](https://www.bis.org/speeches/sp240417.pdf#:~:text=%E2%80%A2%20greater%20accuracy%20and%20consistency,less%20structured%20data%20sets%2C%20and). A notable case is the BIS *Project Aurora*, which uses graph neural network agents to spot money-laundering anomalies that traditional methods miss[[11]](https://www.bis.org/speeches/sp240417.pdf#:~:text=these%20applications,4). Likewise, **credit risk** and capital compliance processes can benefit: AI-driven models can continuously recalculate risk exposures and **Basel III** capital metrics using vast datasets, flagging issues faster than periodic manual reviews[[12]](https://www.highradius.com/resources/Blog/5-transformative-use-cases-for-agentic-ai-in-finance/#:~:text=Credit%20management%20solution%20powered%20by,or%20escalating%20for%20manual%20review)[[13]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=In%20compliance%2C%20it%20could%20refine,making%2C%20driving%20financial%20services%20towards). In fact, UK regulators observe that banks already use AI for **credit risk modeling and regulatory capital calculations** under Basel frameworks[[8]](https://www.skadden.com/insights/publications/2024/05/uk-regulators-publish-approaches-to-ai#:~:text=AI%20is%20already%20being%20used,wide%20range%20of%20purposes%2C%20including). Agentic AI can dynamically adjust risk assessments and stress test scenarios on emerging data, helping banks meet Basel compliance more efficiently. For instance, AI agents could autonomously compile regulatory reports or interpret new Basel rules; a recent study noted generative AI’s potential to **auto-generate requirements documentation** for Basel III reforms, accelerating compliance while humans focus on validation[[14]](https://www.riskcompliance.biz/news/leveraging-gen-ai-for-basel-iii-end-game-compliance/#:~:text=,With%20the%20onset%20of%20new)[[15]](https://www.riskcompliance.biz/news/leveraging-gen-ai-for-basel-iii-end-game-compliance/#:~:text=to%20the%20existing%20business%20documentation,and%20avoid%20inconsistencies%20in%20understanding). Overall, applying agentic AI in risk and compliance promises **greater accuracy and consistency** (by reducing human error), 24/7 surveillance of transactions and portfolios, and faster response to potential issues[[10]](https://www.bis.org/speeches/sp240417.pdf#:~:text=%E2%80%A2%20greater%20accuracy%20and%20consistency,less%20structured%20data%20sets%2C%20and)[[13]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=In%20compliance%2C%20it%20could%20refine,making%2C%20driving%20financial%20services%20towards) – all critical for a robust and compliant finance function.

### Process Automation and Internal Finance Operations

Agentic AI can drive significant efficiency gains in internal finance and operations by **automating manual, repetitive workflows**. These AI agents can ingest and analyze large volumes of structured and unstructured data, then execute multi-step processes with minimal intervention. A prime example is document-intensive tasks: JPMorgan’s COIN system uses AI to review and interpret complex legal documents (like loan contracts) in seconds – work that previously consumed an estimated **360,000 hours of human labor annually**[[16]](https://headofai.ai/jpmorgan-chases-ai-slashes-360000-hours-of-contract-review-saving-millions/#:~:text=The%20AI%20system%20can%20review,hours%20of%20human%20labour%20annually). This not only slashes processing time but also **improves accuracy** in identifying key terms, reducing operational risk. Similarly, AI agents are streamlining reconciliation and accounting processes. They can automatically match payments with invoices or detect discrepancies, **clearing exceptions** that staff would otherwise handle manually. In cash operations, AI-driven systems learn from historical payment patterns to predict missing information and reconcile payments faster, making same-day cash posting “the norm” and cutting backlogs[[17]](https://www.highradius.com/resources/Blog/5-transformative-use-cases-for-agentic-ai-in-finance/#:~:text=Even%20with%20high%20automation%20rates,posting%20and%20impact%20financial%20visibility)[[18]](https://www.highradius.com/resources/Blog/5-transformative-use-cases-for-agentic-ai-in-finance/#:~:text=,up). In the **financial planning & analysis (FP&A)** arena, agentic AI can transform forecasting and reporting by continuously gathering data, updating models, and even generating commentary. These systems “remember” past patterns and integrate real-time data to produce budgets, forecasts, and variance analyses without human input[[19]](https://fpa-trends.com/article/how-agentic-ai-powering-next-generation-fpa#:~:text=Agentic%20AI%20Solutions%20pertain%20to,business%20agility%20and%20better%20strategic). As a result, FP&A teams move from data-wrangling to higher-value analysis, as the AI handles data collection, validation, and even provides insights or recommended actions. In short, automating finance operations with agentic AI yields **faster cycle times** (e.g. closing books or consolidating reports), **cost savings** (by reducing manual work), and higher process quality. It also frees finance professionals for strategic tasks – JP Morgan reported that automating contract reviews **freed up lawyers** to focus on more complex, high-value work[[20]](https://headofai.ai/jpmorgan-chases-ai-slashes-360000-hours-of-contract-review-saving-millions/#:~:text=Impact%3A). These improvements require integrating AI agents with core finance systems (ERP, reporting tools, etc.), but modern AI platforms and APIs make it feasible to embed agents into existing workflows[[21]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=Imagine%20a%20trading%20AI%20agent,financial%20tasks%20beyond%20GenAI%E2%80%99s%20capabilities). The payoff is an internal operation that is more **proactive, intelligent, and resilient**, where routine tasks are handled autonomously and humans provide oversight and insights[[22]](https://www.highradius.com/resources/Blog/5-transformative-use-cases-for-agentic-ai-in-finance/#:~:text=Bottom%20Line)[[23]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=,can%20manage%20finances%2C%20make%20optimized).

### Customer Service and Personalization

In front-office and customer-facing activities, agentic AI can elevate customer service and enable new personalized solutions. Banks are already deploying **AI virtual assistants** to handle customer inquiries, perform transactions, and offer advice. For example, Bank of America’s chatbot *Erica* (launched 2018) has reached **42 million users** and handled over **2 billion interactions**, assisting customers with everything from simple queries to proactive insights[[24]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=The%20most%20significant%20factor%20in,including)[[25]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=assistant%20%E2%80%9CErica%2C%E2%80%9D%20released%20in%20June,performance%20in%20responding%20to%20customer). These AI assistants use natural language processing to understand requests and pull data across accounts, providing instant service that improves customer experience. Going further, agentic AI enables “Do-It-For-Me” personalized finance: Citi analysts describe how users may each have their own AI agent to find optimal products or execute financial tasks on their behalf[[26]](https://www.citigroup.com/global/insights/agentic-ai#:~:text=Agentic%20AI%20effectively%20turbocharges%20the,ups%20grow)[[27]](https://www.citigroup.com/global/insights/agentic-ai#:~:text=It%20highlights%20some%20of%20the,treasury%20workflows%2C%20and%20much%20more). **Wealth management** and financial planning are ripe for such transformation – AI agents can act as robo-advisors that continuously monitor markets and a client’s goals, then autonomously adjust investment strategies or alert the client, all in line with their risk profile[[28]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=Imagine%20a%20trading%20AI%20agent,financial%20tasks%20beyond%20GenAI%E2%80%99s%20capabilities)[[13]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=In%20compliance%2C%20it%20could%20refine,making%2C%20driving%20financial%20services%20towards). A real-world peer example is Wells Fargo’s AI-powered assistant **“Fargo”**, introduced in 2023. Fargo can handle everyday banking queries, help check credit scores, perform account actions, and even detect fraud attempts, all through conversational interaction[[29]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=As%20an%20example%20of%20generative,in%20October%202023%2C%20the%20bank)[[30]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=virtual%20assistant%20%E2%80%9CFargo%E2%80%9D%20,This). Within one year, Fargo reached 15 million users and facilitated over 100 million interactions, reflecting strong customer adoption[[29]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=As%20an%20example%20of%20generative,in%20October%202023%2C%20the%20bank)[[31]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=reporting%20fraud,Furthermore%2C%20Wells). Wells Fargo is now expanding it into a financial coaching tool (*LifeSync*) to provide tailored advice to its **70 million customers**, demonstrating how AI agents can deepen engagement by guiding users toward their financial goals[[32]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=15%20million%20users%20and%20handled,model%2C%20for%20internal%20applications%20such)[[33]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=introduced%20the%20financial%20management%20solution,bank%20is%20also%20actively%20considering). Besides retail banking, agentic AI is improving areas like small-business banking (e.g. by automating loan application reviews) and corporate banking (e.g. by powering smart treasury management that predicts cash flow needs). The benefit is a **highly personalized, 24/7 service** that can adapt to each customer’s behavior and needs. This drives higher customer satisfaction and loyalty, while also lowering service costs (since AI agents handle a large volume of routine requests). Banks must ensure, however, that these autonomous customer-facing agents have proper guardrails – e.g. limits on advice they give or escalation to humans for complex issues – to maintain trust and compliance (especially for regulated activities like lending decisions)[[6]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=For%20banks%2C%20this%20is%20not,laws%20and%20the%20privacy%20act)[[34]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=recommendations%20without%20a%20clear%20audit,purpose%20limitation%20could%20breach%20compliance). With those controls in place, agentic AI becomes a powerful tool to both improve **customer experience** and enable new data-driven services (such as “dynamic financial coaching” or real-time product recommendations[[13]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=In%20compliance%2C%20it%20could%20refine,making%2C%20driving%20financial%20services%20towards)).

### Trading and Treasury Operations

Another domain seeing agentic AI impact is in **trading, treasury, and asset management**. AI agents can act as autonomous analysts or traders that monitor markets and execute strategies within set risk parameters. For instance, trading agents are being designed to analyze streaming market data, decipher signals, and optimize portfolios on their own – essentially automating what human traders or portfolio managers do, but at much greater speed and with continuous learning[[28]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=Imagine%20a%20trading%20AI%20agent,financial%20tasks%20beyond%20GenAI%E2%80%99s%20capabilities). Some hedge funds and banks already use AI for algorithmic trading; agentic AI takes this further by allowing the AI to dynamically adjust strategies as conditions change (with pre-defined limits). In treasury operations, an AI agent could optimize liquidity by moving funds across accounts or predicting funding needs, reacting in real time to cash flow patterns. **Adaptive asset allocation** systems are emerging that automatically rebalance investments in response to market shifts and a client’s profile[[35]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=Agentic%20AI%20could%20transform%20financial,services%20in%20several%20key%20ways). These applications can yield better performance and risk management – for example, catching market anomalies or adjusting positions faster than a human could. They also relieve human traders of low-level monitoring tasks so they can focus on strategy design and oversight. However, higher autonomy in markets comes with **governance challenges**: banks must implement strict controls to prevent errant trades, ensure compliance with trading rules, and maintain explainability of AI-driven decisions. When well-governed, agentic AI in trading and treasury can enhance precision, reduce reaction times, and unlock innovative products (like continuous risk-hedging services for clients), contributing directly to revenue growth.

## Implementation Roadmap: Short-Term, Mid-Term, and Long-Term Strategies

Adopting agentic AI in a bank’s finance operations requires a phased approach. Leading banks have found success by starting with **exploratory projects**, then scaling up, and ultimately rewiring the enterprise for AI[[36]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=While%20the%20buzz%20is%20undeniable%2C,on%20their%20investments%20in%20AI)[[37]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,won%E2%80%99t%20unlock%20material%20financial%20value). Below is a roadmap outlining short-term, mid-term, and long-term actions – along with expected benefits and impacts on people, processes, and systems.

### Short-Term (Next 6–12 Months): Exploratory PoCs and Quick Wins

In the short term, banks should focus on **pilot projects** and proof-of-concepts (PoCs) to build familiarity with agentic AI and capture immediate value. These projects are typically low-risk use cases that demonstrate clear efficiency gains or improved insights without heavy system dependencies. For example, many institutions have started with **internal-facing AI assistants** – such as chatbots for IT support or employee HR queries, or code-generation assistants for developers. One regional bank ran a genAI coding assistant PoC and saw software developer productivity rise ~40%, with over 80% of developers reporting an improved coding experience[[38]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=A%20regional%20bank%2C%20meanwhile%2C%20used,AI%20improved%20their%20coding%20experience). Similarly, banks are piloting AI document summarization tools to help legal and compliance teams digest lengthy regulations or contracts quickly. Another quick win is implementing an **intelligent search agent** over the bank’s knowledge base, enabling staff to query policies or financial data via natural language and get instant answers (saving time in research and report preparation). These early use cases primarily benefit **People** – by augmenting employees’ capabilities and reducing mundane workload – and improve **Processes** through faster turnaround (e.g. instant answers instead of hours of hunting for information).

Pilot projects in customer service are also popular short-term initiatives. For instance, deploying a chatbot on the bank’s website or mobile app for common customer inquiries can deflect call center volume. Banks like HSBC have taken this cautious route: HSBC reportedly had **hundreds of AI use cases in PoC stages in 2023–24**, including coding assistants and chatbots, though none yet fully scaled to production[[39]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=requires%20a%20certain%20level%20of,early%20adopter%20Lighthouse%20program%2C%20expecting). This “test and learn” approach allows evaluation of accuracy, customer acceptance, and risk in a controlled manner before wide release. On the compliance side, a short-term project might be using an AI agent to automate parts of regulatory mapping – e.g. scanning new FCA guidelines and highlighting relevant changes for the bank’s compliance officers. Such a tool can speed up regulatory analysis, addressing **Systems/Processes** by integrating with compliance databases and reducing manual reading time.

From a **systems** perspective, most short-term solutions can be developed relatively independently (often cloud-based sandboxes or leveraging third-party AI platforms) without major core integration – this speeds up implementation. However, it’s important in this phase to start establishing the **governance framework** for AI. Banks should set up an AI oversight committee or “AI control tower” and define initial guidelines (ethical use, data privacy, model validation checks) even for PoCs[[40]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=In%20areas%20where%20regulation%20is,alignment%20with%20organisational%20risk%20appetite)[[41]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=As%20risks%20evolve%2C%20so%20must,scalable%20adoption%20across%20the%20sector). Early engagement of risk and compliance teams ensures that as AI agents are introduced, they comply with data security and fairness requirements. In the UK especially, demonstrating a strong control environment will satisfy regulators’ expectations that existing rules (e.g. on model risk management and accountability) are being met even during experimentation[[42]](https://www.skadden.com/insights/publications/2024/05/uk-regulators-publish-approaches-to-ai#:~:text=The%20PRA%20and%20FCA%E2%80%99s%20Objectives,and%20Remits)[[43]](https://www.skadden.com/insights/publications/2024/05/uk-regulators-publish-approaches-to-ai#:~:text=The%20PRA%20and%20FCA%20discussed,and%20the%20most%20relevant%20metrics). Short-term wins will build momentum and a library of proven use cases, while also helping identify skills gaps. Banks may invest in **training programs** at this stage to upskill employees on AI tools – for example, JP Morgan allocated $350 million to prepare its workforce for AI-driven changes and ensure staff can effectively work alongside new AI systems[[44]](https://headofai.ai/jpmorgan-chases-ai-slashes-360000-hours-of-contract-review-saving-millions/#:~:text=Invested%20heavily%20in%20hiring%20top,profile%20startups).

### Mid-Term (1–2 Years): Scaling Successful Use Cases and Integrating Systems

In the mid-term, the focus shifts to **scaling up** the most promising AI solutions and integrating them into core business processes. This is the phase of moving from isolated pilots to enterprise-grade deployments. From a **process** standpoint, banks should target end-to-end workflow transformation in key areas identified during pilots. For example, if a PoC showed value in automated document processing for loan agreements, the mid-term goal would be to deploy that AI capability across the entire loan operations department and link it with upstream and downstream systems (document management, loan origination platform, etc.). This might involve reengineering the workflow so that the AI agent performs the first pass of contract review or fraud check, with humans handling exceptions or approvals – thereby embedding the agent into the normal course of work.

A critical mid-term opportunity is in **regulatory and financial reporting** processes. Banks can integrate agentic AI to continuously aggregate data and prepare regulatory reports (e.g. Basel III capital reports or IFRS financial statements). By the 1–2 year mark, it’s feasible to have an AI system that each quarter *auto-generates* a draft of key regulatory filings, which humans then verify. This could dramatically cut the reporting cycle and improve accuracy. Indeed, banks are already exploring AI for **continuous credit monitoring** – instead of quarterly credit reviews, AI agents maintain live credit scores and alert risk managers instantly to any deterioration in a counterparty’s condition[[45]](https://www.highradius.com/resources/Blog/5-transformative-use-cases-for-agentic-ai-in-finance/#:~:text=Credit%20management%20solution%20powered%20by,or%20escalating%20for%20manual%20review)[[46]](https://www.highradius.com/resources/Blog/5-transformative-use-cases-for-agentic-ai-in-finance/#:~:text=,based%20on%20dynamic%20score%20changes). Implementing such always-on risk monitoring in production would be a mid-term achievement, directly strengthening compliance and risk control (and aligning with Basel’s expectations for more timely risk data). Mid-term deployment also extends to customer-facing innovations: for instance, rolling out a proven chatbot or virtual advisor to the full retail customer base. Wells Fargo’s expansion of its Fargo assistant with the *LifeSync* financial planning feature (slated to reach all 70 million customers) exemplifies this scaling – enabled by successful earlier trials[[31]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=reporting%20fraud,Furthermore%2C%20Wells)[[47]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=2023%2C%20the%20bank%20introduced%20the,Furthermore%2C%20Wells%20Fargo%20is%20adopting). We also see peer banks investing in **ecosystem partnerships** at this stage. HSBC, for example, joined a fintech vendor’s program (Quantexa’s “Lighthouse” program) to leverage a **context-aware generative AI suite**, aiming for productivity gains in data analysis within a year[[48]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=In%20June%202024%2C%20HSBC%20joined,Thus%2C%20HSBC%20is%20forming%20an). By partnering, the bank could operationalize advanced AI without massive internal infrastructure builds, showing a pragmatic path to scale[[49]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=In%20June%202024%2C%20HSBC%20joined,infrastructure%2C%20tools%2C%20or%20additional%20skilled).

For **people**, mid-term scaling means substantial change management. As AI agents take on larger roles, employees’ workflows and job definitions will evolve. Banks should involve employees in co-designing processes with AI and provide retraining for more analytical or supervisory roles. Rather than cutting headcount abruptly, leading banks use this period to **augment teams** – letting the AI handle routine 80%, while staff focus on the 20% high-complexity or relationship-oriented tasks. In parallel, new roles like AI system trainers, model validators, and AI ethicists become more prominent to ensure the scaled systems remain accurate and fair. The mid-term also demands more robust **technology integration**: legacy systems may need upgrades or cloud migration to interface smoothly with AI services. McKinsey emphasizes *modernizing the core tech stack* – e.g. adopting cloud platforms, APIs, and data architectures that allow seamless, secure data exchange – as an essential enabler once multiple AI use cases roll out[[50]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,that%20brings%20together%20the%20right). Banks will likely invest in enterprise data lakes or knowledge graphs to feed AI agents with quality data from all silos. Additionally, governance processes mature in this phase: a centralized inventory of AI models/use-cases should be maintained, with continuous performance monitoring and periodic audits to satisfy regulators and internal risk policies[[40]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=In%20areas%20where%20regulation%20is,alignment%20with%20organisational%20risk%20appetite)[[41]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=As%20risks%20evolve%2C%20so%20must,scalable%20adoption%20across%20the%20sector). UK regulators remain technology-neutral but expect firms to apply existing risk management rigor; thus mid-term deployments should be accompanied by demonstrable controls (e.g. documented explainability of AI models, bias testing results, and effective oversight committees)[[43]](https://www.skadden.com/insights/publications/2024/05/uk-regulators-publish-approaches-to-ai#:~:text=The%20PRA%20and%20FCA%20discussed,and%20the%20most%20relevant%20metrics)[[51]](https://www.skadden.com/insights/publications/2024/05/uk-regulators-publish-approaches-to-ai#:~:text=The%20majority%20of%20respondents%20cited,demand%20on%20governance%2C%20as%20firms).

### Long-Term (3+ Years): Transformational “AI-First” Operations

In the long run, the vision is to become an **“AI-first”** finance organization where agentic AI is embedded enterprise-wide and drives core strategies[[52]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=What%20does%20it%20mean%20to,first%20bank)[[37]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,won%E2%80%99t%20unlock%20material%20financial%20value). By the 3+ year horizon, banks should be leveraging AI agents not just for efficiency, but for fundamentally new capabilities and business models. **Process autonomy** could reach a point where many standard finance processes (from transaction processing to regulatory compliance monitoring) are largely self-driving, with humans providing oversight and handling exceptions. For example, one can envision an AI “CFO assistant” agent that continuously forecasts the bank’s financial position, monitors performance against KPIs, and suggests strategic adjustments – essentially serving as an autonomous analyst in the finance team. FP&A processes in this stage might run on agentic AI that automatically integrates live business data, updates forecasts daily, and even allocates budgets in real time, under human-approved guidelines. In risk management, long-term adoption could mean AI agents pervasively scanning internal and external data (news, market indicators, social media) to anticipate risks or compliance issues, **mitigating problems proactively** before they materialize[[13]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=In%20compliance%2C%20it%20could%20refine,making%2C%20driving%20financial%20services%20towards).

Crucially, reaching this stage requires aligning **people, processes, and systems** around AI. On the people side, the workforce will likely shift into new roles focused on **AI supervision, strategy, and innovation**. Routine operational roles may be significantly reduced; instead, employees will ensure the AI agents are making sound decisions (introducing the concept of “human-on-the-loop” oversight for critical decisions) and concentrate on complex judgment calls, relationship management, and creative problem-solving. This has implications for culture and skills: the organization must foster strong **AI literacy** across all functions so that staff trust and effectively leverage AI outputs[[53]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=Long,AI%20AND%20doing%20AI%20right)[[54]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=1,with%20metrics%20like%20FinOps%20KPIs). Continuous training and possibly redesigning incentive structures (rewarding teams for partnering effectively with AI) will help sustain this AI-first culture.

Process-wise, long-term agentic AI might enable **completely new processes** that were not possible before. For instance, ultra-personalized banking services where an AI agent orchestrates across various products to serve a customer’s holistic needs (budgeting, investing, credit management) automatically. Or in capital markets, AI agents representing different institutions could interact to settle trades or optimize liquidity in real-time, potentially reducing the need for certain intermediary processes. Some envision a “unified ledger” where transactions and regulatory rules are baked into a single system facilitating automated compliance – agentic AI could be the intelligence that navigates such a system for the bank’s optimal outcomes. While these ideas are nascent, they illustrate that long-term transformation is not just doing the same things faster, but **redesigning financial services** with AI at the core.

On the systems and technology side, a long-term AI-first bank will have a **comprehensive AI platform** integrated into its architecture[[55]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,entire%20enterprise%20requires%20setting%20up). This likely includes multi-agent systems coordinating across the enterprise – McKinsey notes that evaluating a complex task like a commercial loan application could be handled by a swarm of AI agents (one analyzing financial statements, another assessing collateral, etc., coordinating to produce a decision)[[56]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,a%20comprehensive%20AI%20bank%20stack). To support this, banks must invest in robust infrastructure: high-quality data pipelines, scalable computing (often cloud or hybrid cloud), and toolsets for monitoring AI. **Real-time data integration** is key – systems should capture and share data instantly across risk, finance, and customer domains so that AI agents always operate on up-to-date information. By this stage, many legacy systems would be modernized or retired; open APIs and microservices would connect AI modules with core banking functions. Additionally, long-term success hinges on advanced **AI governance systems**. Banks will need automated guardrails – for example, built-in checks that prevent an AI agent from deviating beyond risk limits or that trigger human review if certain thresholds are met[[41]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=As%20risks%20evolve%2C%20so%20must,scalable%20adoption%20across%20the%20sector). Real-time monitoring dashboards and centralized control of AI agent parameters will be standard, ensuring the bank *“does the right AI and does AI right”*[[53]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=Long,AI%20AND%20doing%20AI%20right). Regulators in 3+ years may also impose more explicit requirements (e.g. audit trails for AI decisions, mandatory explainability for high-risk AI applications), so having adaptable governance that can meet such rules will be important.

In summary, the long-term outcome is a finance function (and broader bank) where **AI agents operate collaboratively with humans** across all major workflows, delivering superior efficiency, risk management, and customer satisfaction. The bank’s strategic focus shifts to using AI for competitive advantage – for example, mining AI insights to identify new revenue opportunities or using autonomous agents to expand services to new markets at low cost. Achieving this level of transformation will yield substantial benefits: higher productivity and lower operating costs, improved accuracy and compliance, faster innovation cycles, and the ability to deliver highly personalized and responsive services at scale. It will also position the organization to better handle complexity – as financial systems grow in complexity, having adaptive AI processes provides agility that legacy manual processes lack[[4]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=This%20development%20can%20enhance%20finance,finance%20closer%20to%20process%20autonomy)[[23]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=,can%20manage%20finances%2C%20make%20optimized).

## Conclusion and Recommendations

**Agentic AI offers a multi-faceted opportunity** for finance transformation – from streamlining internal operations and ensuring Basel compliance, to revolutionizing customer engagement and decision-making. In the near term, targeted AI pilots can deliver quick efficiency wins and build expertise. In the mid-term, scaling those solutions across people, processes, and systems will start to realize material business value (cost savings, risk reduction, revenue uplift) while requiring serious investments in integration and governance. In the long run, embracing an AI-first model can make the bank far more agile, intelligent, and competitive in a fast-evolving financial landscape[[57]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=Some%20institutions%20are%20raising%20the,intervene%20and%20support%20the%20client)[[58]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=AI%20can%20do%20much%20more,satisfaction%20for%20customers%20and%20employees). Notably, peer institutions are already on this journey – for example, some leading banks use AI enterprise-wide for personalized customer nudges and risk prediction, differentiating themselves from competitors[[59]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=Some%20institutions%20are%20raising%20the,intervene%20and%20support%20the%20client). To follow suit, **governance and strategy must keep pace**: banks should set a clear AI vision tied to business goals, prioritize high-impact use cases, and enforce strong risk management for AI (ensuring transparency, fairness and security) from day one[[54]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=1,with%20metrics%20like%20FinOps%20KPIs)[[43]](https://www.skadden.com/insights/publications/2024/05/uk-regulators-publish-approaches-to-ai#:~:text=The%20PRA%20and%20FCA%20discussed,and%20the%20most%20relevant%20metrics).

By focusing on the trio of **people, process, and systems**, the bank can maximize the benefits of agentic AI. This means training and equipping people to work alongside AI and take on new roles; redesigning processes to integrate AI agents and elevate the work to more value-added activities; and upgrading systems and data infrastructure to support advanced AI capabilities. When implemented thoughtfully, agentic AI can *augment* the finance workforce (not just replace tasks), streamline compliance and reporting, and ultimately enable better strategic decisions based on data-driven insights. The end-state is a finance function that is **proactive and insight-rich** rather than reactive and report-centric. Given the rapid advancements in AI and increasing support from technology providers, the time is ripe to invest in these areas. Early movers will not only gain efficiency but also develop the institutional knowledge and AI governance culture that are themselves a long-term competitive asset. In an industry where accuracy, speed, and intelligence are paramount, agentic AI can be a game-changer – provided we steer it with prudent oversight and a clear vision for how it enhances the business. The recommendation is to start now with focused experimentation, learn and adapt quickly, and scale boldly but responsibly, so that over the coming months and years the bank reaps both **short-term wins and sustainable long-term transformation** from agentic AI in finance operations[[37]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,won%E2%80%99t%20unlock%20material%20financial%20value)[[58]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=AI%20can%20do%20much%20more,satisfaction%20for%20customers%20and%20employees).

**Sources:** The insights and examples above draw on industry case studies, regulatory guidance, and recent analyses of AI in financial services. Key references include BIS and Basel Committee publications (eg. on AI’s impact on banking[[5]](https://www.bis.org/publ/bcbs_nl27.htm#:~:text=Banks%20are%20increasingly%20exploring%20opportunities,potential%20implications%20for%20bank%20supervision)[[11]](https://www.bis.org/speeches/sp240417.pdf#:~:text=these%20applications,4)), McKinsey and World Economic Forum reports on AI transformation in banking[[59]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=Some%20institutions%20are%20raising%20the,intervene%20and%20support%20the%20client)[[23]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=,can%20manage%20finances%2C%20make%20optimized), as well as public case studies from peer banks and vendors (e.g. JPMorgan’s COIN, Bank of America’s Erica, Wells Fargo’s Fargo) illustrating real-world agentic AI applications[[16]](https://headofai.ai/jpmorgan-chases-ai-slashes-360000-hours-of-contract-review-saving-millions/#:~:text=The%20AI%20system%20can%20review,hours%20of%20human%20labour%20annually)[[24]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=The%20most%20significant%20factor%20in,including)[[29]](https://global.fujitsu/-/media/Project/Fujitsu/Fujitsu-HQ/technology/key-technologies/news/ta-innovative-banking-with-generative-AI-20241001/ta-innovative-banking-with-generative-AI-20241001-en.pdf?rev=d89266b730a441568592bbd4dbbfd14e&hash=D7DBB81F9B5EF73B99C8FAD2F848BA8A#:~:text=As%20an%20example%20of%20generative,in%20October%202023%2C%20the%20bank). These sources underscore the potential benefits of agentic AI – efficiency, accuracy, innovation – as well as the need for careful implementation with regard to people, process, and systems. The roadmap provided aligns with observed best practices and strategic recommendations for financial institutions embarking on AI-driven transformation.

[[1]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=Agentic%20AI%20is%20ushering%20in,can%20literally%20change%20the%20world) [[6]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=For%20banks%2C%20this%20is%20not,laws%20and%20the%20privacy%20act) [[34]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=recommendations%20without%20a%20clear%20audit,purpose%20limitation%20could%20breach%20compliance) [[40]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=In%20areas%20where%20regulation%20is,alignment%20with%20organisational%20risk%20appetite) [[41]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=As%20risks%20evolve%2C%20so%20must,scalable%20adoption%20across%20the%20sector) [[53]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=Long,AI%20AND%20doing%20AI%20right) [[54]](https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption#:~:text=1,with%20metrics%20like%20FinOps%20KPIs) Agentic AI in financial services: navigating innovation | IBM

<https://www.ibm.com/think/insights/agentic-ai-financial-services-ethical-adoption>

[[2]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=Unlike%20today%E2%80%99s%20GenAI%20models%2C%20which,learn%2C%20without%20constant%20human%20guidance) [[4]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=This%20development%20can%20enhance%20finance,finance%20closer%20to%20process%20autonomy) [[13]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=In%20compliance%2C%20it%20could%20refine,making%2C%20driving%20financial%20services%20towards) [[21]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=Imagine%20a%20trading%20AI%20agent,financial%20tasks%20beyond%20GenAI%E2%80%99s%20capabilities) [[23]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=,can%20manage%20finances%2C%20make%20optimized) [[28]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=Imagine%20a%20trading%20AI%20agent,financial%20tasks%20beyond%20GenAI%E2%80%99s%20capabilities) [[35]](https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/#:~:text=Agentic%20AI%20could%20transform%20financial,services%20in%20several%20key%20ways) How Agentic AI will transform financial services | World Economic Forum

<https://www.weforum.org/stories/2024/12/agentic-ai-financial-services-autonomy-efficiency-and-inclusion/>

[[3]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=the%20natural,expected%20to%20improve%20over%20time) [[36]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=While%20the%20buzz%20is%20undeniable%2C,on%20their%20investments%20in%20AI) [[37]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,won%E2%80%99t%20unlock%20material%20financial%20value) [[38]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=A%20regional%20bank%2C%20meanwhile%2C%20used,AI%20improved%20their%20coding%20experience) [[50]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,that%20brings%20together%20the%20right) [[52]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=What%20does%20it%20mean%20to,first%20bank) [[55]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,entire%20enterprise%20requires%20setting%20up) [[56]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=,a%20comprehensive%20AI%20bank%20stack) [[57]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=Some%20institutions%20are%20raising%20the,intervene%20and%20support%20the%20client) [[58]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=AI%20can%20do%20much%20more,satisfaction%20for%20customers%20and%20employees) [[59]](https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise#:~:text=Some%20institutions%20are%20raising%20the,intervene%20and%20support%20the%20client) How AI will transform banking | McKinsey

<https://www.mckinsey.com/industries/financial-services/our-insights/extracting-value-from-ai-in-banking-rewiring-the-enterprise>

[[5]](https://www.bis.org/publ/bcbs_nl27.htm#:~:text=Banks%20are%20increasingly%20exploring%20opportunities,potential%20implications%20for%20bank%20supervision) Newsletter on artificial intelligence and machine learning

<https://www.bis.org/publ/bcbs_nl27.htm>

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