LTIMindtree
BlueVerse

Whitepaper

The Agentic AI Transformation

Unlocking Value and Trust in Banking

This paper is a maturity-led blueprint that shows how agentic AI orchestrates front-to-back banking processes to move pilots into production. It presents LTIMindtree's EPic ShifT framework and explains the data foundations, governance, and KPIs required to scale AI responsibly across the bank.

Executive Summary

This paper discusses how agentic AI can shift banking from siloed automation to end-to-end orchestration that reasons, plans, and acts across systems. It is written for CIOs, CTOs, heads of data and automation, and transformation leaders who must deliver measurable business outcomes while preserving trust and control.

Agentic systems unlock scalable efficiency, deeper customer personalization, and faster decision-making when supported by strong data foundations, governance, and operational guardrails. Market signals indicate rapid adoption and sizable value at stake, with leading banks piloting agentic AI in customer service, compliance, and risk management. Gartner notes that generative AI has moved beyond inflated expectations into real applicability, while McKinsey projects annual value creation across banking could rise from USD 200 billion to USD 340 billion.[1]

The global agentic AI market is expected to grow from USD 6.96 billion to USD 42.56 billion in the next five years.[2] The US market for agentic AI is expected to grow to USD 6.96 billion by 2030 at a CAGR of 43.6%.[3] The message is clear: this is no longer about "if" banks will adopt, but how responsibly and quickly they can scale. A considerable reason why this whitepaper introduces LTIMindtree's EPic ShifT framework and outlines the people, data, governance, and KPI priorities required to deploy agentic AI at scale without amplifying operational or regulatory risk.

Challenges to Scaling Agentic AI in Banking

Banks face five practical, operational barriers that slow or block responsible agentic AI adoption. These day-to-day obstacles prevent pilots from becoming reliable and auditable business services.

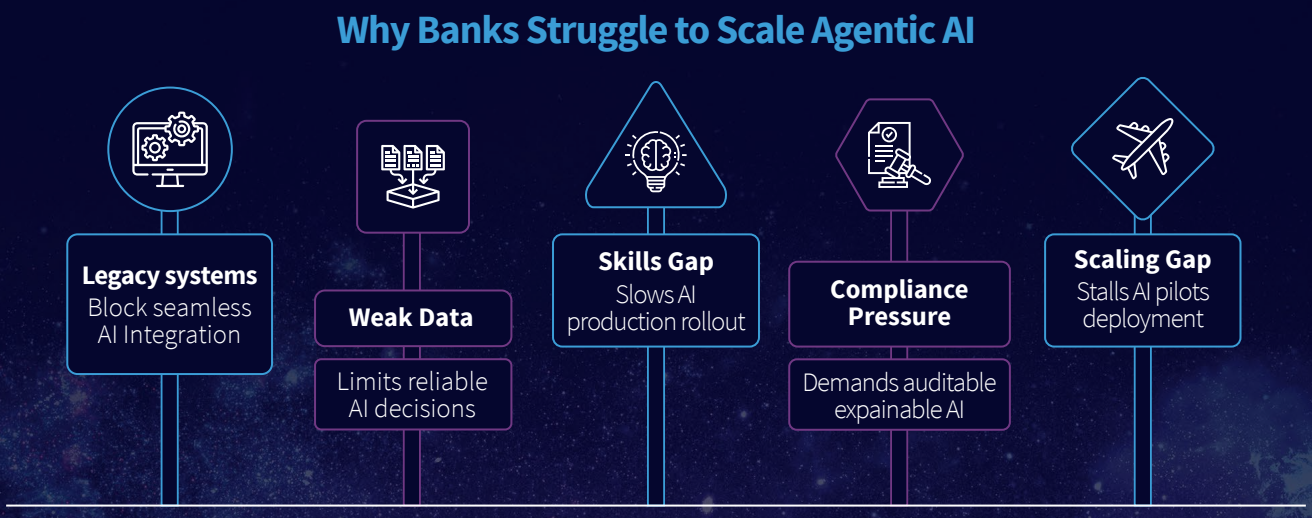

Figure 1: Key barriers slowing agentic AI adoption in banking

Legacy processes and siloed systems: Older workflows, such as batch reconciliations, manual approvals, bespoke middleware, and disconnected systems in core banking, loan servicing, and third-party vendors, make it challenging to coordinate end-to-end workflows and increase deployment complexity for production projects.

Fragmented data and weak data foundations: Incomplete customer, transaction, product, and risk datasets limit real-time analytics and undermine reliable agent decisioning in areas like fraud detection and credit scoring. Modern, scalable data architectures are required to support personalized omnichannel journeys and predictive detection of fraud, credit, and operational risk.

Organizational readiness and skills gaps: Readiness means change management, clear ownership, and enabling cross-functional teams. Skills gaps include shortages of data engineers, machine learning operations (MLOps) engineers, platform engineers, and product owners who can run agentic systems. These gaps slow progress in moving pilots to production and scaling capabilities across business units.

Regulatory and compliance constraints: Rules covering KYC, anti-money laundering (AML), data residency, privacy requirements, and prudential standards require auditable, explainable systems. Banks need model cards, lineage and audit logs, human-in-the-loop approvals, and strict access controls to avoid fines, customer harm, and regulatory scrutiny.

Pilots that do not scale: Many programs stall because they skip essential maturity steps like organized data pipelines, CI/CD, monitoring and observability, clear KPIs, and executive sponsorship. Without those steps, people, data, and governance remain misaligned to measurable business outcomes such as reduced processing time, higher net promoter score (NPS), or lower fraud losses.

Also Read: Financial Minefields of Agentic AI Adoption

Next, we examine the key trends and market signals that make overcoming these barriers urgent for banking leaders.

Key Trends Shaping the Banking Industry

Banks are redefining their operating models as customer expectations evolve, digital adoption accelerates, and risks around fraud and compliance grow. The following trends highlight where leaders must focus to balance modernization with resilience.

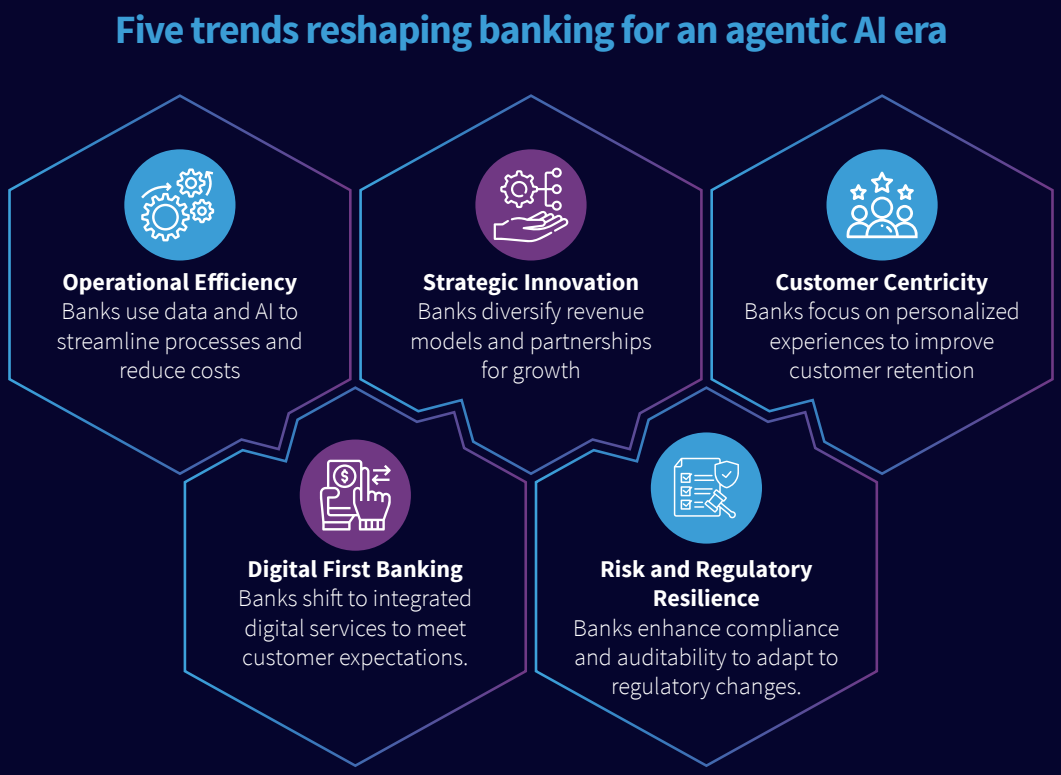

Figure 2: Five market trends accelerating agentic AI adoption in banking

Redefining Digital-First Banking

Traditional banking methods like paper-based account openings, in-branch transactions, and manual approvals have become outdated. Banks and credit unions are now adopting modern, technology-driven solutions such as mobile apps, online platforms, and cloud-native services to meet rising demands.

The widespread use of digital tools and artificial intelligence has reshaped customer expectations for hyper-personalized services, instant payments, and seamless onboarding. Banking operations have also evolved, with conversational AI chatbots and robotic process automation (RPA) replacing conventional systems that once relied on batch processes and siloed platforms.

This rapid digitization, however, increases exposure to sophisticated cyber threats, including deepfakes, identity theft, misinformation, and audio-video fraud. To address these risks, banks must modernize infrastructure and strengthen cybersecurity frameworks to protect customer trust and maintain regulatory compliance.

Building Resilience to Risk and Regulatory Change

Since the 2008 financial crisis, banks have faced an increasingly complex regulatory landscape that continues to evolve. Compliance requirements from Basel's capital adequacy rules, the Dodd-Frank Act, CECL, and ALLL have reshaped how institutions operate and allocate capital.

These regulations are vital for financial stability, but create high costs through continuous reporting, frequent audits, risk model updates, and expanded compliance teams. The operational burden often impacts profitability, slows lending decisions, and reduces strategic flexibility for digital innovation.

To remain resilient, banks are transforming rather than simply complying. They are investing in stronger governance frameworks, advanced risk management systems, and digital tools that help them anticipate regulatory shifts. This strategic approach enables banks to absorb shocks, maintain continuity, and adapt quickly to new demands.

By embedding compliance into enterprise strategy, institutions are turning regulatory pressure into a long-term strength and sustainable competitiveness driver.

Advancing Customer Centricity and Experience

Personalized banking is no longer optional but expected for Millennials, Gen Z, and Gen Alpha. These customers want services that match their spending patterns, savings goals, and digital lifestyles, pushing banks to adapt quickly.

Institutions are investing in AI-driven analytics and FinTech partnerships that use consumer data and third-party integrations to create tailored offers, predictive budgeting, and personalized investment advice. This helps banks meet evolving expectations for convenience, relevance, and financial empowerment.

Mobile banking usage continues to rise, with Millennials driving adoption. Banks must also appeal across generations, ensuring Baby Boomers and Gen Alpha users benefit from intuitive, accessible services.

This shift requires moving beyond branch banking toward mobile apps, voice-enabled services, and hybrid digital models that deliver seamless, consistent experiences across all customer touchpoints.

Sustaining Growth Through Strategic Innovation

FinTech companies are disrupting the financial services industry by targeting profitable segments such as payments, lending, wealth management, and digital wallets. Their rise poses a growing challenge to traditional banks that have historically dominated these markets.

With projections estimating that FinTechs could generate more than USD 4.7 trillion in global annual revenue, established institutions are rethinking their strategies for long-term sustainability. Many are responding through strategic partnerships and targeted acquisitions.

Goldman Sachs offers a notable example, investing heavily in FinTech and collaborating with Apple on the Apple Card. This signals a broader industry shift toward innovation-driven growth, where incumbents leverage partnerships to stay competitive and relevant.[4]

Data and AI Driving Operational Efficiency

Data and AI are transforming banking efficiency by automating routine tasks, enhancing decision-making, and personalizing customer interactions. Banks can now extract insights such as spending patterns, credit behaviors, and transaction anomalies from large customer and transactional data volumes.

Advanced data analytics enable smarter risk assessments, stronger fraud detection, and more targeted marketing campaigns. AI-powered tools streamline operations like document verification, compliance reviews, and customer support, reducing manual effort and operational costs.

Predictive models help banks anticipate customer needs, design optimized financial products, and forecast risks. Real-time data processing further improves responsiveness, enabling faster approvals and better service delivery.

This integration of data and AI allows banks to operate with greater agility, strengthen security, and deliver more customer-centric experiences in a rapidly evolving digital landscape.

Recommended Read: The Future of Banking in 2025 and Beyond

A Look at Agentic AI Adoption in US Banking

The US market accounts for more than 40% of global agentic AI adoption, year over year, driven by several local advantages.[5]

Key drivers accelerating US adoption:

- Early uptake by large banks and financial institutions that pilot high-impact use cases.
- Heavy hyperscaler investment in cloud infrastructure, storage, and AI/ML managed services.
- A strong research and development (R&D) ecosystem that supports startups, partnerships, and rapid experimentation.

Adoption Signals and Market Examples

Market research and industry activity show clear momentum in the US. Below are three concise, high-impact signals from recent industry reporting and bank behavior.

- Over 70% of US banks have budgeted for agentic AI pilots by 2026, focusing on loan origination, compliance, and customer experience orchestration.[6]
- Systemically, banks are already piloting agentic AI in critical areas with executive sponsorship.[7]
- Strategic partnerships also drive large-scale adoption; for example, Goldman Sachs is investing in agentic AI startups for trading risk management, while PNC and Truist are exploring autonomous loan decisioning.

Banks in the US Are Adopting Agentic AI Across Core Functions

The following areas show the most traction in production pilots and early deployments. These use cases connect directly to efficiency and measurable customer outcomes.

- **Customer service automation:** AI-powered chatbots, virtual assistants, and contact-center tools that handle sentiment and mood-aware conversations.
- **Document processing:** Autonomous workflows for KYC, loan applications, and compliance documentation that reduce manual review time.
- **Personalized banking:** Proactive, AI-generated financial advice, tailored product recommendations, and behavioral insights that improve relevance and engagement.

Banks that apply agentic AI to these areas gain efficiency, deeper insight, and a clear competitive advantage.

Survey Evidence of Rising Investment and Scale

Industry surveys show substantial and growing investment in generative and agentic AI across US banks. These figures indicate both breadth of activity and depth of commitment.

KPMG 2025 Banking Survey (summary): US banks report wide use and active deployments for Gen AI in banking:

- 85% are using Gen AI to drive operational efficiency and automation.
- 80% have active pilots, proofs of concept, or live deployments in cybersecurity.
- 79% are investing in Gen AI for data-driven insights and personalization.
- 71% are enabling Gen AI tools such as ChatGPT and Gemini across the enterprise.[8]

EY AI Pulse (Dec 2024): Large investments are increasing yearly:

- 34% of companies investing in AI plan to spend USD 10 million or more in 2025, up from 30% six months earlier.[9]
- This represents a 13.3% year-on-year rise in firms making large-scale Gen AI investments.

Industry surveys also report that banks moving from Gen AI to agentic AI see up to 20–25% faster time to market for new digital products and measurable improvements in customer satisfaction.[10]

These adoption signals clarify one point: scale is possible only if banks follow a structured transformation path.

Agentic AI Transformation Framework

An agentic AI framework that is more strategic, compliant, scalable, and transformative helps banks safely and sustainably shift from incremental efficiency to genuine business reinvention. Banks should adopt an agentic AI framework because it provides a structured, risk-aware, and value-driven pathway to deploy AI responsibly while enabling measurable transformation.

Introducing EPST: LTIMindtree's EPic ShifT Framework

The EPic ShifT framework by LTIMindtree connects the dots towards a successful agentic AI adoption step-by-step. At every stage, the focus is on value transformation and generating more return on investment (ROI) as the phases mature through: Enablement, Productivity, and Scalability to Transformation.

Currently, most banks are anywhere between Enablement and Scalability, depending on their appetite and mindset regarding how early they started this journey or, most importantly, whether they have taken the right path towards leveraging traditional AI to generative AI to agentic AI.

EPic ShifT framework stands for the stages, which are not necessarily sequential but certainly dependent on the foundation, the predecessor, or the achieved outcome. Here is a more straightforward explanation of the framework:

E – Enablement
Laying the foundation for digital & IT transformation (cloud, APIs, open platforms).

P – Productivity
Driving efficiency through orchestration with banking taxonomy, process automation, robotic process automation (RPA), and AI copilots.

S – Scalability
Modernizing infrastructure for resilience, agility, and growth.

T – Transformation
Business reinvention powered by advanced tech (AI, agentic systems, data-led decisions).

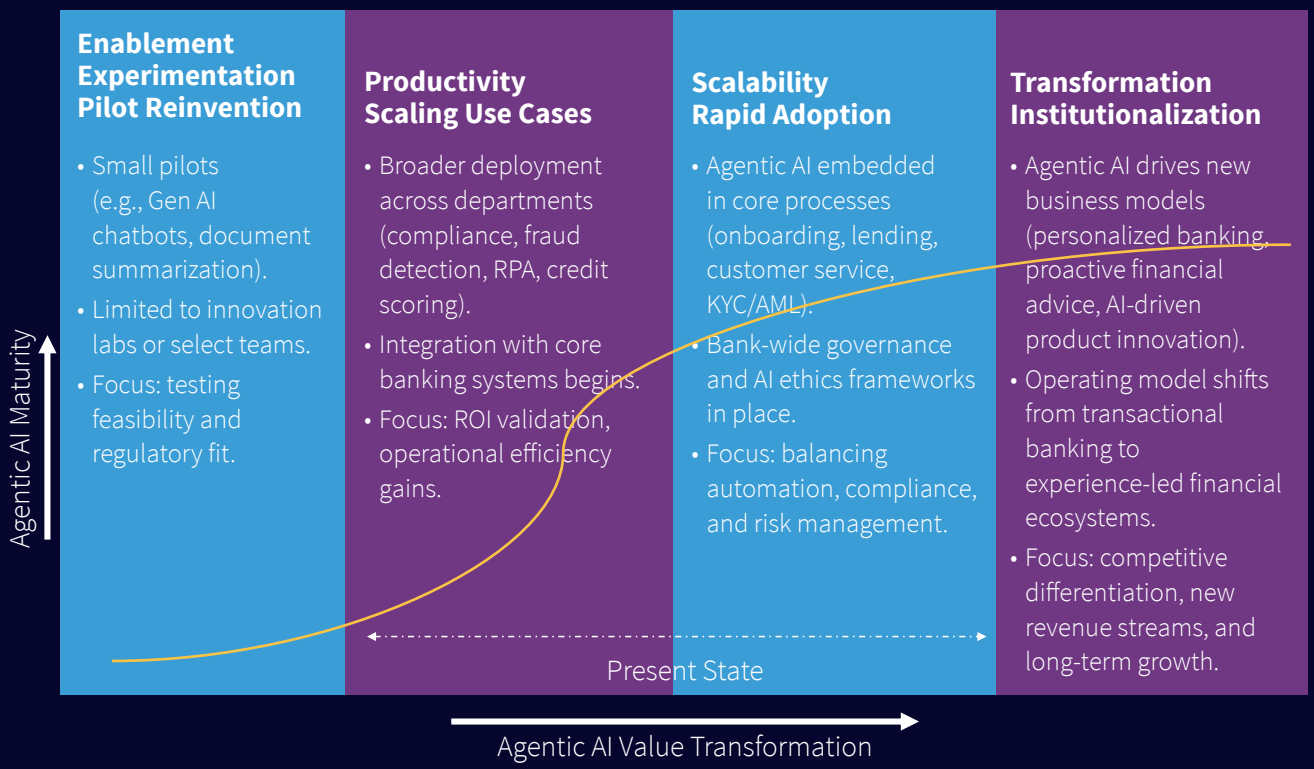

Figure 3: The EPic ShifT framework guiding banks from pilot projects to scaled agentic AI transformation

Large banks drive agentic AI adoption with substantial investments, while mid-sized banks adopt it strategically. Small banks prioritize cost-effective, simple solutions.

Here's how the maturity matrix spreads across different types of banks in the US when adopting agentic AI.

Bank Size	Adoption Level	Strategic Focus Areas	Technology Investment	Key Benefits	Challenges	Current Maturity Stage
Large Banks	High & Strategic	Personalization, Customer service, fraud detection, compliance, banking operations	Multi-billion-dollar budgets, in-house AI labs	Scalability, deep data insights, competitive edge	Complex legacy systems, regulatory scrutiny, and integration issues	Productivity
Mid-sized Banks	Moderate & Selective	Risk modeling, credit risk, HR process, Payments and Deposit, Treasury Ops	Moderate investment, often through FinTech partnerships	Faster innovation cycles, targeted customer engagement	Budget constraints, limited AI talent, and balancing legacy systems	Enablement
Small Banks	Emerging & Cautious	Customer experience, digital onboarding, Fraud monitoring, and personalization	Limited budgets, cloud-based AI tools, third-party platforms	Cost-effective automation, local market differentiation	Resource limitations, infrastructure gaps, and a slower adoption pace	Enablement

Across all bank sizes, agentic AI is frequently used for chatbots, personalized marketing, content creation, feedback analysis, agent task automation, and customer insights. However, the extent and sophistication of implementations vary greatly, as shown below.

Use Case	Large Banks	Mid-sized Banks	Mid-sized Banks
Chatbots / Conversational AI	Advanced multi-channel bots with contextual understanding and onboarding support	Moderate use for onboarding and basic customer support	Basic FAQ handling and query routing
Personalized Marketing	Hyper-personalized campaigns using behavior and lifestyle data	Lifecycle-based campaigns with AI-generated content	Email and newsletter personalization using agentic AI
Content Generation	Dynamic landing pages, emails, and product recommendations	Support content and auto-generated replies	Website content, FAQs, and social media posts
Customer Feedback Analysis	Real-time sentiment and emotion tracking for service escalation	Survey and interaction scoring for coaching opportunities	Review and survey analysis for service improvement
Automation of Agent Tasks	Automated summaries and CRM updates for continuity	After-call work automation and quality assurance scoring	Limited automation using low-code tools
Customer Insights	Predictive analytics and segmentation using AI models	Behavior-based targeting and journey orchestration	Basic trend analysis from feedback and surveys

Building Blocks of Banking Transformation Front-to-Back Agents

The banking industry's transformation relies on a strong foundation of building blocks that help institutions rethink operations, customer relationships, and strategic goals. Integrating advanced digital technologies, data-driven insights, and human-centered innovation sets the base for this wide-ranging change.

Agentic AI strengthens this foundation by developing functional agents that target specific problem areas, coordinate tasks, and integrate processes across banking systems. This enables smarter and more flexible banking environments that operate consistently across customer-facing, risk, and support functions.

Figure 4: Core banking functions across front, middle, and back offices where agentic AI creates impact

At the core of agentic AI adoption are capability layers that make autonomous workflows reliable, auditable, and value-producing for the bank. These layers represent the practical enablers that allow agents to act safely and effectively across front, middle, and back-office functions.

The sections below describe these capabilities and explain how each function makes agentic AI scalable and trustworthy for financial institutions:

Building a foundation with data: Banks possess extensive, high-quality data and are investing in scalable cloud platforms and modern data architecture that enable real-time analytics, advanced modeling, and dynamic decision making.

This data backbone underpins contextualized customer journeys, predictive risk detection, gap analysis, and future state predictions, and it gives agentic AI agents the accurate, timely context they need to make and execute reliable decisions.

Traditional AI to agentic AI: AI and ML extract insights, automate routine tasks, and improve forecasting and compliance accuracy, while generative AI in banking creates new value, such as summaries of policies and procedures. Agentic AI identifies activities and actors and powers intelligent agents for end-to-end automation, turning insights into coordinated actions across systems.

Automation and digitization: End-to-end automation across front, middle, and back offices reduces friction, improves accuracy, and accelerates service delivery. Technologies such as digital onboarding, RPA, and AI-powered workflow management enable agentic AI agents to execute repeatable processes reliably and at scale.

Banking ecosystem integration: By opening platforms through APIs and partnering with fintechs, banks gain agility and access to innovative capabilities. This interconnected ecosystem supplies modular services and data that AI agents in banking can call on, enabling faster experimentation, co-creation, and tailored customer offerings.

Security, compliance, and responsible AI: As digitization grows, risks increase, and banks must implement advanced security controls, real-time monitoring, and explainable AI to maintain trust. These guardrails give auditors and risk teams visibility into agent actions, ensuring agentic AI systems remain auditable, compliant, and ethically governed.

Customer-centric design: Personalization and intuitive digital experiences are central to transformation. Agentic AI helps banks predict needs, deliver relevant advice, and create seamless interactions, ensuring that autonomous workflows improve customer outcomes while keeping the user at the center of design.

Recommended Read: GenAI Suite for Banking & Financial Services

Agentic AI Use Cases in Banking Across Front, Middle, and Back Offices

Based on LTIMindtree's ongoing interactions and conversations with banks of all sizes and credit unions, we see banks investing heavily in agentic AI pilots and developing solutions that could transform legacy processes and offer better services to end users.

Most major financial institutions are investing significantly in agentic AI to create automated investment advisory systems, streamline service lines, and train fraud detection software to identify red flags. This ensures effective anti-money laundering measures and, in turn, helps boost banks' market share growth.

Agentic AI can transform banking functions, focusing on enhancing:

- Customer experience, personalization, and engagement across the front office.
- Risk management, compliance adherence, and supporting strategic decisions across the middle Office.
- Workflow efficiency, reducing costs, and automating internal processes across the back office.

Front Office (Customer-Facing Functions)

Business Function	Gen AI / Agentic AI Use Cases
Customer Service	AI chatbots, multilingual virtual assistants, call summarization
Sales & Marketing	Personalized campaigns, content generation, lead scoring
Relationship Management	AI-generated meeting notes, client insights, next-best-action recommendations
Product Advisory	Personalized financial advice, investment recommendations
Onboarding & KYC	Document summarization, intelligent form filling, identity verification
Branchless Banking	Conversational interfaces, voice-enabled banking

Middle Office (Risk, Compliance & Decision Support)

Business Function	Gen AI / Agentic AI Use Cases
Risk Management	Predictive risk modeling, stress testing, scenario simulation
Compliance & Legal	Regulation summarization, policy drafting, AML/KYC automation
Credit Risk & Underwriting	AI-generated credit reports, risk scoring, document analysis
Treasury & Liquidity	Forecasting, scenario planning, market intelligence
Investment Research	Automated equity/debt research, market sentiment analysis
ESG & Regulatory Reporting	AI-generated ESG reports, regulatory disclosures

Back Office (Operations, Technology & Support)	
Business Function	**Gen AI / Agentic AI Use Cases**
Operations	Document processing, reconciliation, workflow automation
IT & Engineering	Code generation, API documentation, IT helpdesk automation
HR & Talent Management	Resume screening, interview summarization, policy drafting
Finance & Strategy	Board report generation, financial forecasting, strategic modeling
Data Management	Synthetic data generation, data quality improvement
Audit & Internal Controls	Audit trail generation, anomaly detection, internal policy summarization

Figure 5: Agentic AI use cases transforming front, middle, and back-office functions in banking

Adopting agentic AI and generative AI in banking significantly impacts other critical areas such as loan underwriting, treasury and liquidity management, and regulatory reporting.

The technologies behind agentic AI include Natural Language Processing (NLP), Deep Learning, Reinforcement Learning, Generative Adversarial Networks, Computer Vision, and Predictive Analytics, which together drive its success.

However, technology isn't enough to achieve these results. Banks need to track clear KPIs for each function.

KPIs to Measure the Outcome of Agentic AI in Banking

Banking is a highly regulated industry; therefore, banks must monitor adoption progress using business, operational, risk, and customer experience metrics. This is essential for banks and financial institutions to keep track of adopting and implementing the proper use cases, with necessary safeguards against potential risks such as regulatory violations, security threats, and misinterpretations.

Business Impact KPIs

- Revenue uplift from personalized offers / cross-sell driven by Gen AI / Agentic AI.
- New product launch speed (time-to-market reduced with AI-driven design).
- Cost-to-income ratio improvements from automation.

Operational Efficiency KPIs

- % reduction in manual workloads (e.g., compliance reporting, loan processing).
- Processing time saved per transaction or task (loan approvals, KYC).
- AI adoption rate (% of processes using Gen AI vs. traditional).

Risk & Compliance KPIs

- % improvement in fraud detection accuracy.
- False positive reduction in AML/KYC monitoring.
- Regulatory compliance reporting accuracy and timeliness.

Customer Experience KPIs

- NPS (Net Promoter Score) improvements.
- First-call resolution rate with AI-driven customer service.
- Customer retention & engagement rates from personalized banking journeys.

Trust & Ethics KPIs

- % of AI decisions that are explainable/auditable.
- Bias detection metrics (fairness in lending, underwriting).
- Data privacy incidents tracked and reduced.

Figure 6: KPIs for banks to measure business, operational, risk, customer, and ethics outcomes of agentic AI

LTIMindtree's BlueVerse is the technology enabler in achieving these KPIs. EPic ShifT provides the maturity roadmap for agentic AI adoption from BFS Consulting whereas BlueVerse provides the AI platform and governance to make that roadmap executable—responsibly and at scale.

Together, they enable banks to move from fragmented pilots to enterprise-wide transformation, with measurable outcomes in efficiency, compliance, customer experience, and innovation.

EPic ShifT Stage	What Banks Need	How BlueVerse Helps
E – Enablement	• Cloud-native platforms • API integration • Strong data architecture • Strategic guidance	**Consulting & Advisory:** Helps banks align AI strategy with business goals and regulatory needs. **Data Foundation for AI:** Ensures clean, governed, and accessible data for AI readiness. **Model-as-a-Service (MaaS):** Provides pre-trained, fine-tuned models to kickstart AI use cases.
P – Productivity	• AI copilots • RPA • Banking taxonomy • Process automation	**Delivery Pods:** Dedicated teams build tailored AI solutions to automate workflows. **Agent Marketplace (via BlueVerse):** Offers reusable agents for customer service, KYC, and compliance. **Functional Solutions:** Ready-to-deploy AI modules for BFS operations.
S – Scalability	• Enterprise-grade AI models • Governance • Security • Compliance	**Model-as-a-Service (MaaS):** Scalable models with built-in governance. **Responsible AI:** Ensures fairness, transparency, and auditability. **BFS Studio:** Supports rapid experimentation and scaling of AI pilots.
T – Transformation	• Autonomous agents • Personalized banking • New product innovation • Strategic agility	**Innovation & Growth Enablement:** BlueVerse supports persona-centric agents and GenAI-powered transformation. **Responsible AI:** Maintains trust and ethical standards as banks reinvent services. **BFS Studio:** Accelerates innovation cycles and future-ready banking models.

Conclusion and Way Forward

Agentic AI is ready to move beyond pilots when banks adopt a disciplined, capability-first approach that treats AI agents in banking as production services rather than experiments. Use the LTIMindtree EPic ShifT framework to sequence investments so technology, data, governance, and KPIs scale together.

Key takeaways for leaders:

- Prioritize agent use cases based on business impact. Focus on processes with high transaction volume, high manual costs, or high regulatory significance to demonstrate ROI and operational safety.
- Treat data lineage and model traceability as governance-grade artifacts. Enforce versioned model cards, end-to-end lineage, and access controls so auditors and risk teams can verify decisions.
- Build observability and remediation into production from day one. Instrument decision logs, drift detectors, and explainability hooks so teams detect faults fast and restore safe operation.
- Map agent actions to a compact KPI dashboard. Link outcomes to revenue, cost, risk, and trust metrics and report them to a cross-functional steering committee during scale-up.
- Partner to accelerate but maintain control. Use hyperscaler and FinTech building blocks for speed while keeping core integration, compliance, ownership, and the intellectual property (IP) that drives differentiation.

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