



From process automation to industry reimagination

Unlock large scale growth with cloud powered AI agents

Americas Key Findings

World Report Series

Cloud Report for Financial Services

2026

Capgemini 



Hoy con ustedes



Daniel Zavalza

Director de Tecnología

Capgemini North LATAM



We listened to the industry

Executive Steering Committee

12

Executive Interviews

40+

Executive Survey

1,100

in banking & insurance,
across 14 markets

Americas

350

Respondents

CxO, Head of Cloud,
Product development
head

Banking: 628
(Retail Banking, Wealth Management, Capital Markets, Payments)
Insurance: 472 (P&C, Life, Health insurance)

Data gathered between June – August 2025



Definitions: AI agents are classified on their INTELLIGENCE LEVEL, DECISION-MAKING PROCESSES, and INTERACTIONS with their environments

AI Agents are **non-deterministic** and use LLMs to think and choose actions based on context whereas **traditional AI** is **deterministic** which relies on pre-defined rules and algorithms to perform specific tasks.

Types of AI Agents



Learning Agent

Improves its performance overtime by **adapting to new experiences and data**



Simple Reflex

Operates based on direct responses to **environmental conditions following pre-defined rules**



Model-Based Reflex

Utilizes internal model of the world to **reason the environment's dynamics** and **make more informed decisions**



Goal-Based Reflex

Extends the capabilities of a reflex agent by **incorporating a proactive, goal-oriented approach to problem solving**



Utility-Based Reflex

Goes beyond simple goal achievement and **evaluates and selects options that maximize overall benefit**



From process automation to industry reimagination: *Unlock large scale growth with cloud powered AI agents*



ADAPT
to the evolution of AI
and the
changing role of cloud



FORGE
business value
through
cloud-powered AI agents



ORCHESTRATE
the path toward
cloud native, AI-centric
financial services



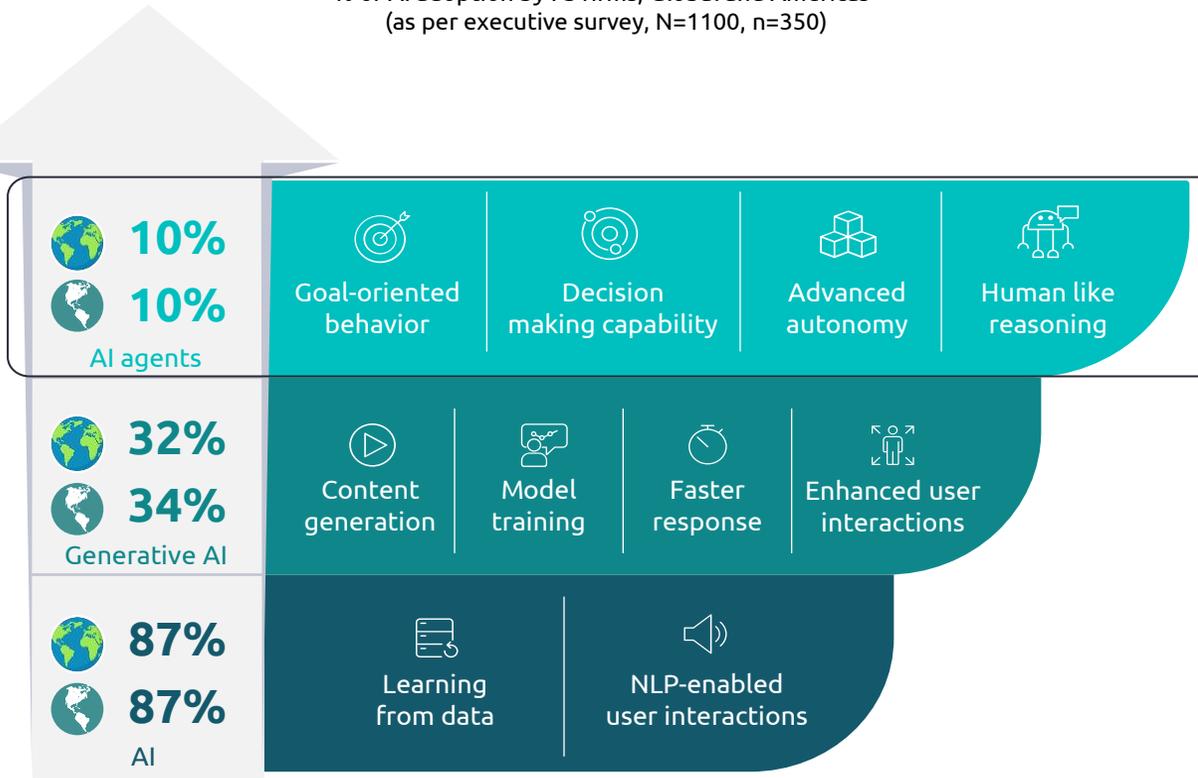
ADAPT to the evolution of AI and the changing role of cloud



The state of AI is continuously evolving, and financial services firms are gradually navigating this evolution

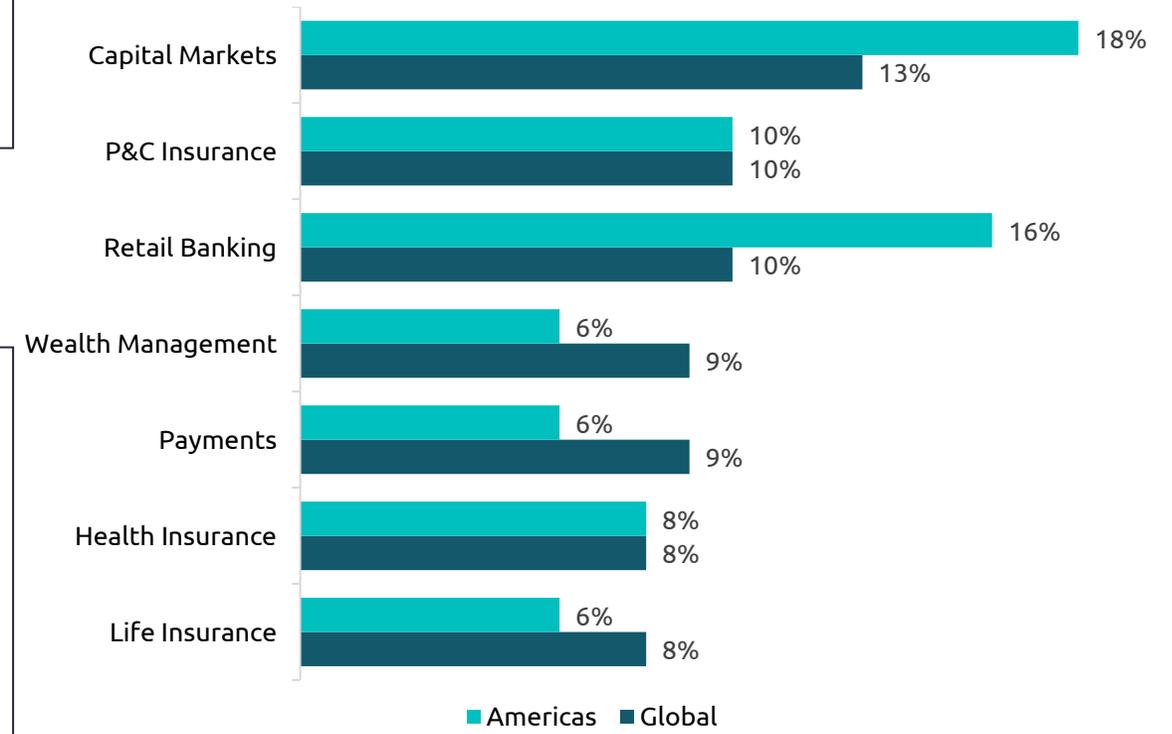
With **agents**, AI can now provide **autonomy** and **human-like reasoning**

% of AI adoption by FS firms, Global and Americas¹
(as per executive survey, N=1100, n=350)



AI agents are starting to be adopted across all **financial services**

% of AI agent adoption by FS firms, Global and Americas¹
(as per executive survey, N=1100, n=350)



FS firms in the Americas are in line with global counterparts in AI agent implementations

Despite being at a nascent stage, AI agents showcase potential to revolutionize the financial services landscape

Sources: Capgemini Research Institute for Financial Services Analysis, 2025

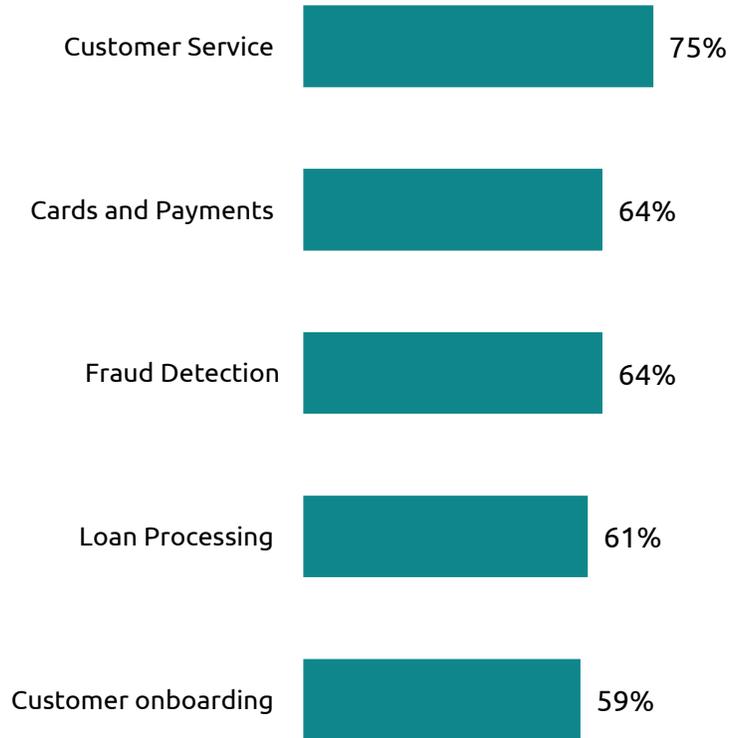
Note: ¹ AI adoption statistics only include the responses that stated AI adoption for a few business lines or at an enterprise level



Financial services firms are moving towards AI agents to redefine key processes

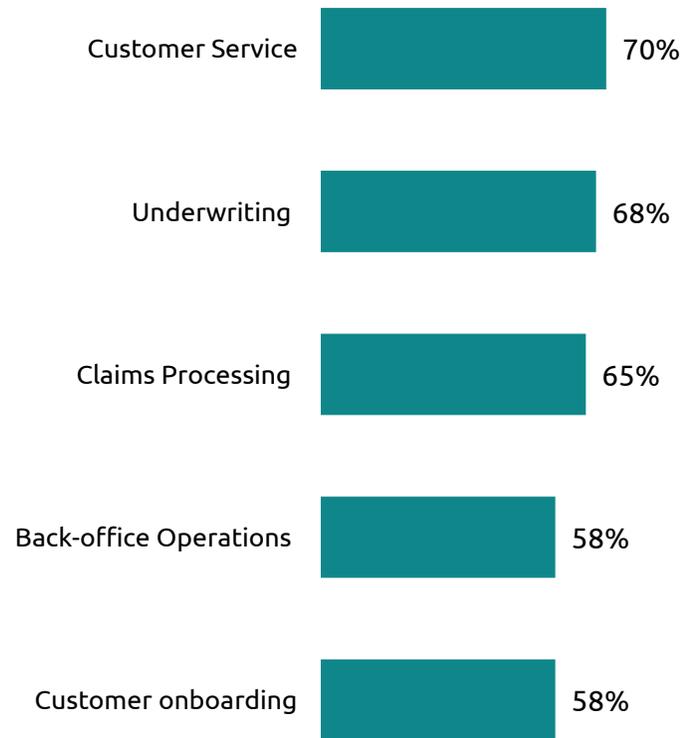
Banks are adopting AI agents for functions like **customer service, cards and payments, & fraud detection...**

% of AI agent adoption by banking firms
(as per banking exec. survey, N=628 out of which banks who adopted agents at scale, n=64)



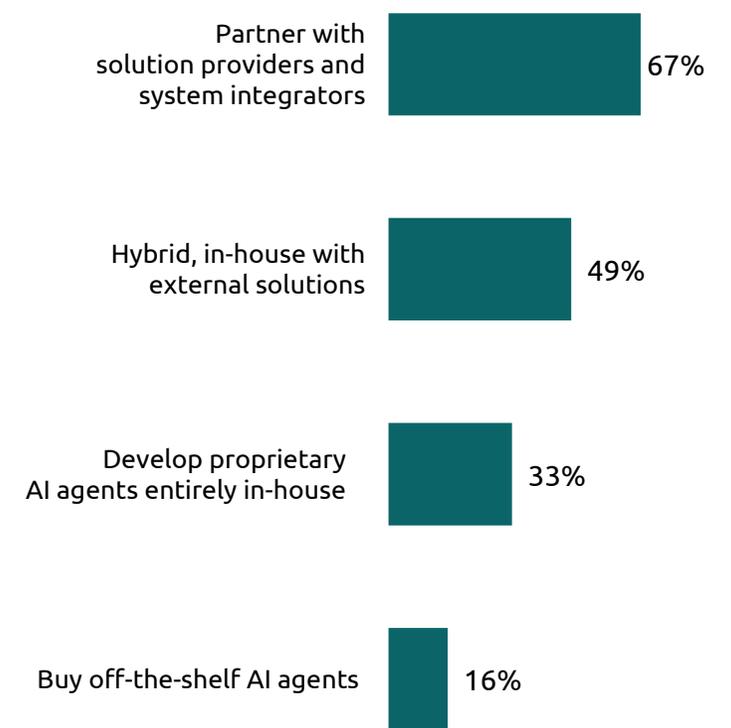
...while insurers are adopting AI agents in **customer service, underwriting, and claims processing**

% of AI agent adoption by Insurance firms
(as per insurance exec. survey, N=472 out of which Insurers who adopted agents at scale, n=40)



FS organizations **prefer to partner with solutions providers** for their AI agents solutions

Buy vs Build preferences¹



Financial services firms are **gradually increasing their use of AI agents** as they look to **optimize processes** and address limitations of traditional AI tools

Sources: Capgemini Research Institute for Financial Services Analysis, 2025; ¹ Capgemini Research Institute, Agentic AI, April 2025



AI agents can help FS firms by uncovering opportunities previously not available

Top opportunities of AI agents over other forms of AI, %, Global and Americas

(as per executive survey, N=1100, n=350)



Traditional AI / Automation

- **Rule-based** task automation
- **Limited** adaptability

- Basic chatbots with **scripted responses**
- **Basic** personalization

- **Limited decision-making** capability
- **Hardcoded instructions**

- Labor cost **savings in repetitive tasks**
- **High infrastructure** and maintenance costs

- **Static scaling** mechanisms
- **Manual** configuration

Generative AI

- **Prompt-driven** content generation
- Fragmented **productivity boost**

- **Context-aware** responses
- Improved **natural language understanding**

- **Prompt based** decision-making
- **Partial human oversight**

- **Reduced** content and **support costs**
- **Lower marginal cost** per output

- **Scalable content** & communication
- **Limited** operational **autonomy**

AI Agents

- **Intelligent** workflow management
- **Cross-functional** optimization

- **Hyper-personalized** support
- **Continuous learning** from interactions

- **Autonomous, goal-oriented** decision-making
- **Minimal human supervision**

- **Intelligent cost optimization**
- **Scalable efficiency gains**

- **Dynamic scaling** across functions
- **Self-managing** systems

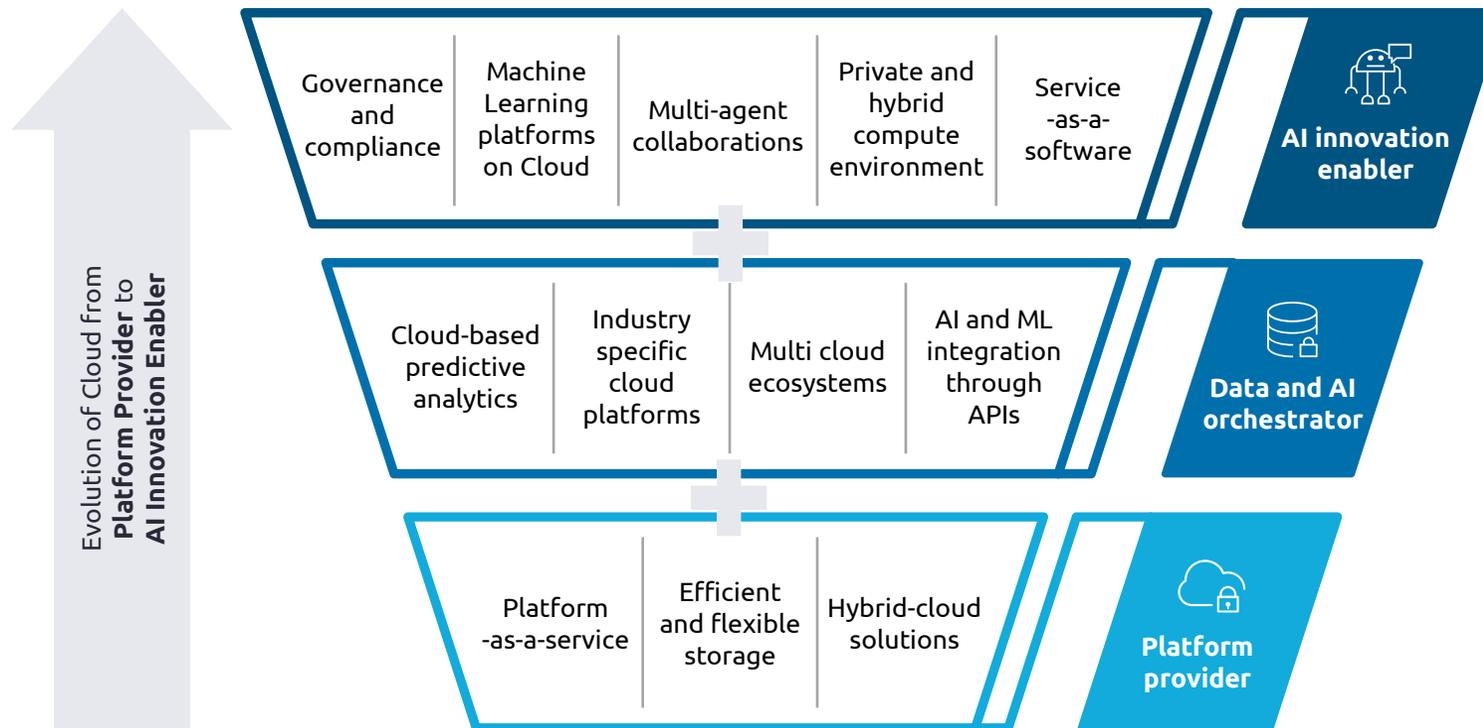
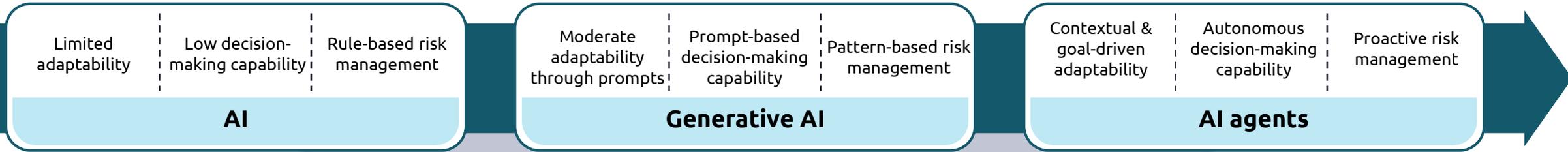
FS executives in the Americas identify **similar opportunities** from AI agents as their **global counterparts**

Cloud will play a pivotal role in supporting the AI agent-led transformation wave across financial services

Sources: Capgemini Research Institute for Financial Services Analysis, 2025



With the rapid development in AI technology, the Cloud is now the innovation enabler



Sources: Capgemini Research Institute for Financial Services Analysis, 2025



For a start, Cloud enables FS firms to SCALE AND INNOVATE through platform-based models and hybrid strategies

Cloud service models like **IaaS, PaaS, SaaS** are reshaping how FS firms build and deliver services...

Infrastructure-as-a-Service (IaaS)

Scalable infrastructure through compute & storage capabilities

Enables cost-effective, rapid scaling & flexible compute

Platform-as-a-Service (PaaS)

Integration of APIs & microservices architecture

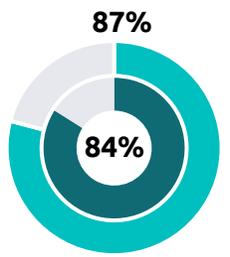
Facilitates rapid application development & deployment

Software-as-a-Service (SaaS)

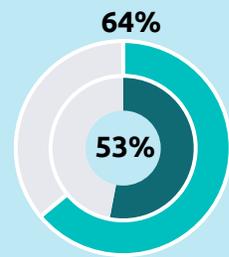
Pre-built solutions for non-core functions including CRM, compliance, etc

Allows increased focus on core competencies leveraging best-in-class applications

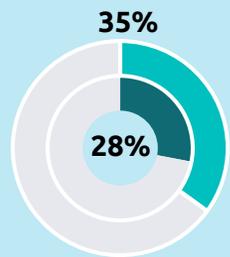
Adoption of cloud services by FS firms, %
(as per executive survey, N=1100, n=350)



of FS firms reported a high usage of IaaS service¹



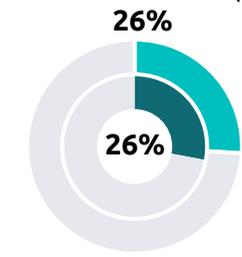
of FS firms reported a high usage of PaaS service¹



of FS firms reported a high usage of SaaS service¹

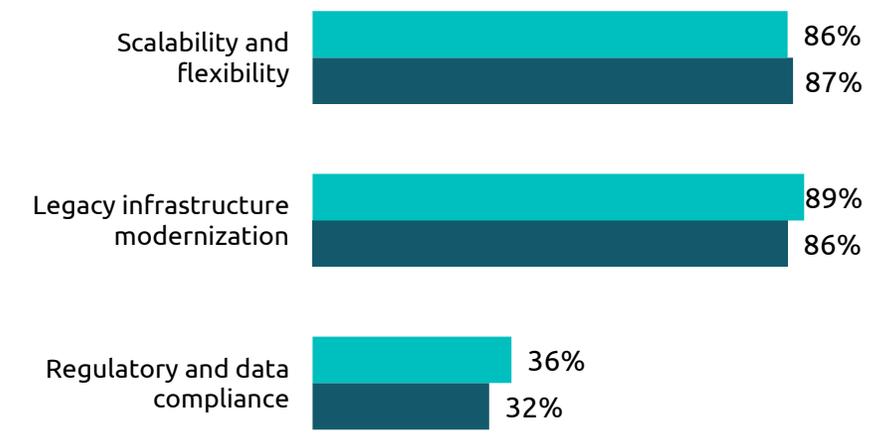
...with hybrid cloud enhancing **scalability, infrastructure modernization and compliance**

(as per executive survey, N=1100, n=350)



of FS firms have already moved over half of their workloads to hybrid cloud¹

Key drivers of hybrid cloud adoption, %¹



FS firms in the Americas are **progressing in line with their global peers** in their hybrid cloud journey

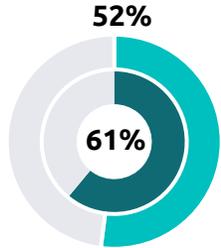
Cloud service models empower financial institutions to **innovate faster, operate smarter, and scale securely**

Sources: Capgemini Research Institute for Financial Services Analysis, 2025



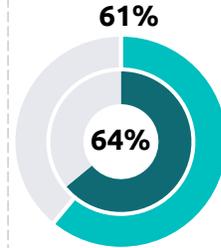
Cloud supports DATA AND AI ORCHESTRATION for FS firms with the help of innovative platforms

Cloud-based AI orchestration empowers FS firms to fully capitalize on Generative AI capabilities...

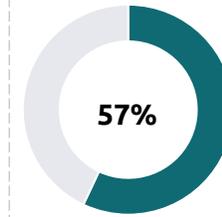


of executives said that a cloud-based orchestration is critical to their AI strategy (as per executive survey, N=1100, n=350)

...while industry-specific platforms and multi-cloud strategies help firms to optimize operations and improve service delivery

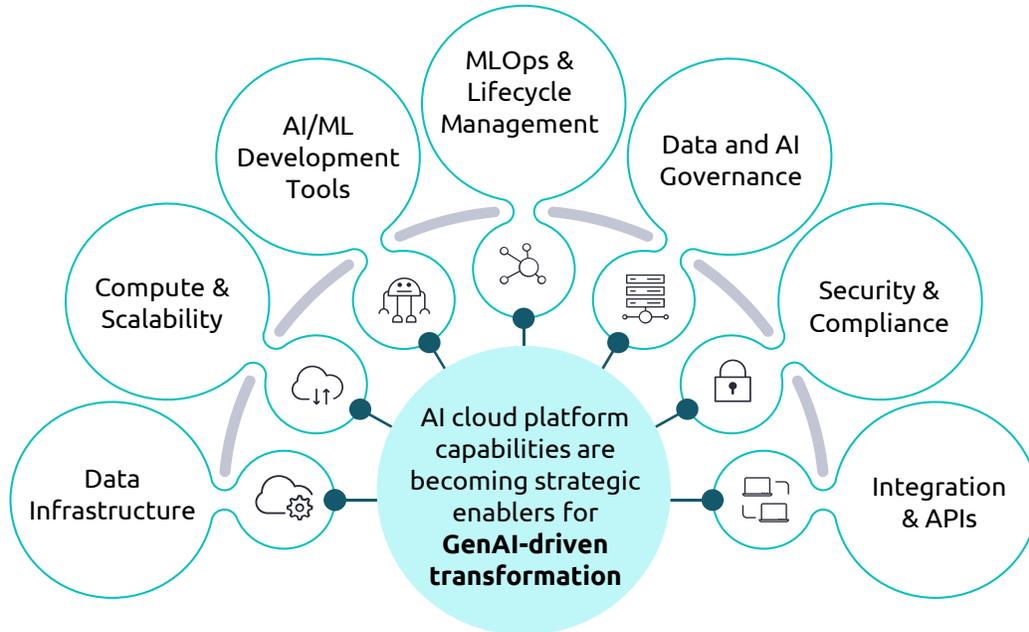


of FS firms are using industry-specific cloud platforms (as per executive survey, N=1100, n=350)



of FS firms used multiple cloud providers in 2023¹

Cloud-based AI platforms deliver comprehensive capabilities



AI-powered cloud platforms are transforming into innovation enablers helping businesses to develop and deploy intelligent solutions

Sources: Capgemini Research Institute for Financial Services Analysis, 2025



Cloud platforms are evolving into INTELLIGENT SYSTEMS integrating and coordinating AI agents, fueling the next wave of innovation

Cloud Capability	Features & Benefits
<div data-bbox="114 464 471 549"> <p>Multi-Agent Systems</p> </div> <div data-bbox="547 421 726 592"> <p>54%</p> </div> <div data-bbox="738 449 1121 556"> <p>Of the global AI agent market was dominated by multi-agent systems in 2024¹</p> </div>	<ul style="list-style-type: none"> ▪ Scalable Collaboration: Cloud fabrics host multi-agent systems for real-time coordination. ▪ Operational Agility: Agents dynamically scale and specialize based on workload. ▪ AI-Driven Efficiency: Enables seamless orchestration in fraud, service, and risk domains.
<div data-bbox="114 749 471 835"> <p>Service as a Software model</p> </div> <div data-bbox="547 692 726 906"> <p>25%</p> </div> <div data-bbox="751 721 1133 856"> <p>FS firms are planning to implement the 'Service as a Software' model in the next 12 to 18 months</p> </div> <div data-bbox="713 863 1159 892"> <p>(as per executive survey, N=1100, n=350)</p> </div>	<ul style="list-style-type: none"> ▪ Outcome-Based AI: Pay for AI-delivered outcomes, not licenses—driving cost efficiency. ▪ Modular Integration: Pre-trained agents plug into workflows via APIs and orchestration layers. ▪ Faster Innovation: Accelerates deployment of AI services across FS operations.
<div data-bbox="114 1035 471 1120"> <p>Private & hybrid compute environment</p> </div> <div data-bbox="547 1006 726 1178"> <p>75%</p> </div> <div data-bbox="751 1035 1095 1142"> <p>Of AI workloads in FS, expected to be on hybrid infrastructure by 2028²</p> </div>	<ul style="list-style-type: none"> ▪ Trusted Infrastructure: Securely runs sensitive AI workloads in private or hybrid setups. ▪ Cross-Border Compliance: Meets global standards (e.g., GDPR, FINMA, PDPA). ▪ Explainable AI: Supports transparency and trust in regulated environments.

As cloud evolves into a strategic enabler, it is reshaping how AI is developed and deployed, delivering real, measurable value across the FS landscape

Sources: Capgemini Research Institute for Financial Services Analysis, 2025; ¹ [Grandview Research](#) (across industries); ² [IDC](#)



02

**FORGE business value through
cloud powered AI agents**



Obtain BUSINESS VALUE through cloud powered AI agents

Where do cloud platforms create value for FS firms

Driving efficiency gains

- Cloud's **elastic infrastructure** enables AI agents scale with demand, **improving productivity**
- **AI agents automate manual tasks** in underwriting and credit scoring, **saving time and resources**

Optimizing operating models

- AI agents enable **autonomous functions** across key business functions
- **Task specific models** are **replacing large language models** for greater efficiency
- **Industry-specific cloud frameworks** support **agent collaboration** and **task sequencing**

Enhancing customer experience

- AI agents on cloud **deliver real-time, personalized decisions** and **faster service**
- **Integrated agent ecosystems** ensure consistent, **seamless experiences** across all channels

Delivering innovative topline growth

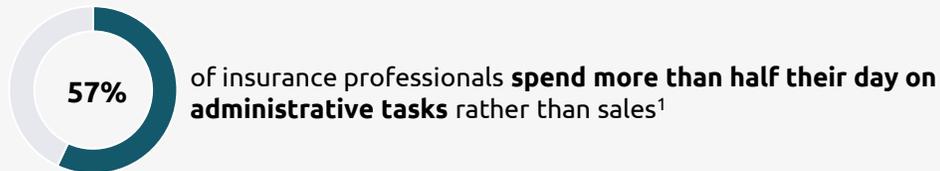
- Cloud agents **speed up product launches** like **instant credit** and **robo-advisors**
- **Unified data access** boosts **execution** and drives **innovation**
- AI agents expand **reach to underserved markets** and **unlocks new revenue streams**



Business process inefficiencies continue to challenge FS firms

Financial services firms grapple with **fragmented and manual processes...**

...which hinder **core business functions**



Top three most inefficient functions, in the Americas
(as per executive survey, n=350)

Industry	Function	Inefficient Function 1	Inefficient Function 2	Inefficient Function 3
Banking	Retail Banking	Customer Onboarding/KYC	Loan/Mortgage Processing	Accounting Reconciliation
	Wealth Management	Customer Onboarding/KYC	Proposal Generation/Trade Execution	Portfolio Monitoring/Reporting
	Capital Markets	Risk Management	Compliance Management	Trade Execution
	Payments	Customer Onboarding/KYC	Cross-border Payments	Payment Reconciliation
Insurance	P&C Insurance	Policy Servicing	Claims Processing	Underwriting
	Life Insurance	Underwriting	Policy Servicing	Claims Processing
	Health Insurance	Customer Onboarding/KYC	Claims Processing	Data Analytics and Reporting

Customer onboarding/KYC has been identified as a major opportunity for efficiency gains in the Americas

FS firms have an opportunity to **overcome inefficiencies with cloud-based AI agent-driven transformation**

Sources: Capgemini Research Institute for Financial Services Analysis, 2025, ¹[COVU](#); ²[CEF Pro](#); ³[Navikenz](#),



AI agents can AUTOMATE OPERATIONS & BOOST EFFICIENCY

Cloud provides **compute, storage, LLM layer, and orchestration environment** to improve speed and productivity

Compute & Storage Infrastructure

Provides the foundation for **training large models and running AI agents** efficiently across financial workloads

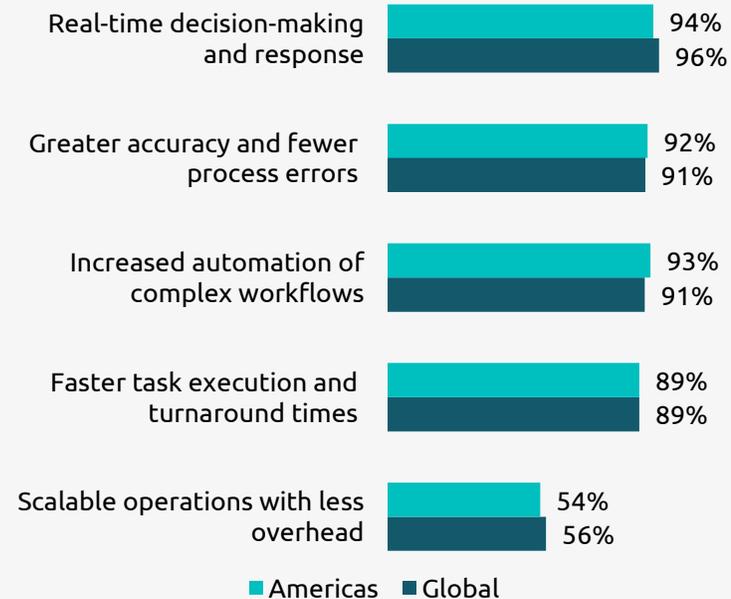
Unified LLM Layer

Drives smarter and faster AI deployment using cloud-embedded, **pre-integrated LLMs** that **tap into enterprise data**

Orchestration Capabilities

Enables **seamless coordination** between **multiple agents**

Top 5 perceived AI agent benefits, driving operational efficiency % (as per executive survey, N=1100, n=350)



FS firms are using AI agents to significantly **improve operations**

Documentation Automation Agent¹

- **Automates client call documentation**, reducing manual workload
- **Frees up advisors** to focus on **personalized client engagement and advice**

Wealth Advisor Assist Agent¹

- **Supports wealth advisors with real-time suggestions** and call summaries
- **Boosts efficiency by 15%**, enabling more productive client interactions

Sales Enablement Agent²

- AI agent embedded in CRM to **automate sales tasks**
- Delivered **67% faster info access**, **44% CRM boost**, and **23% higher user satisfaction**

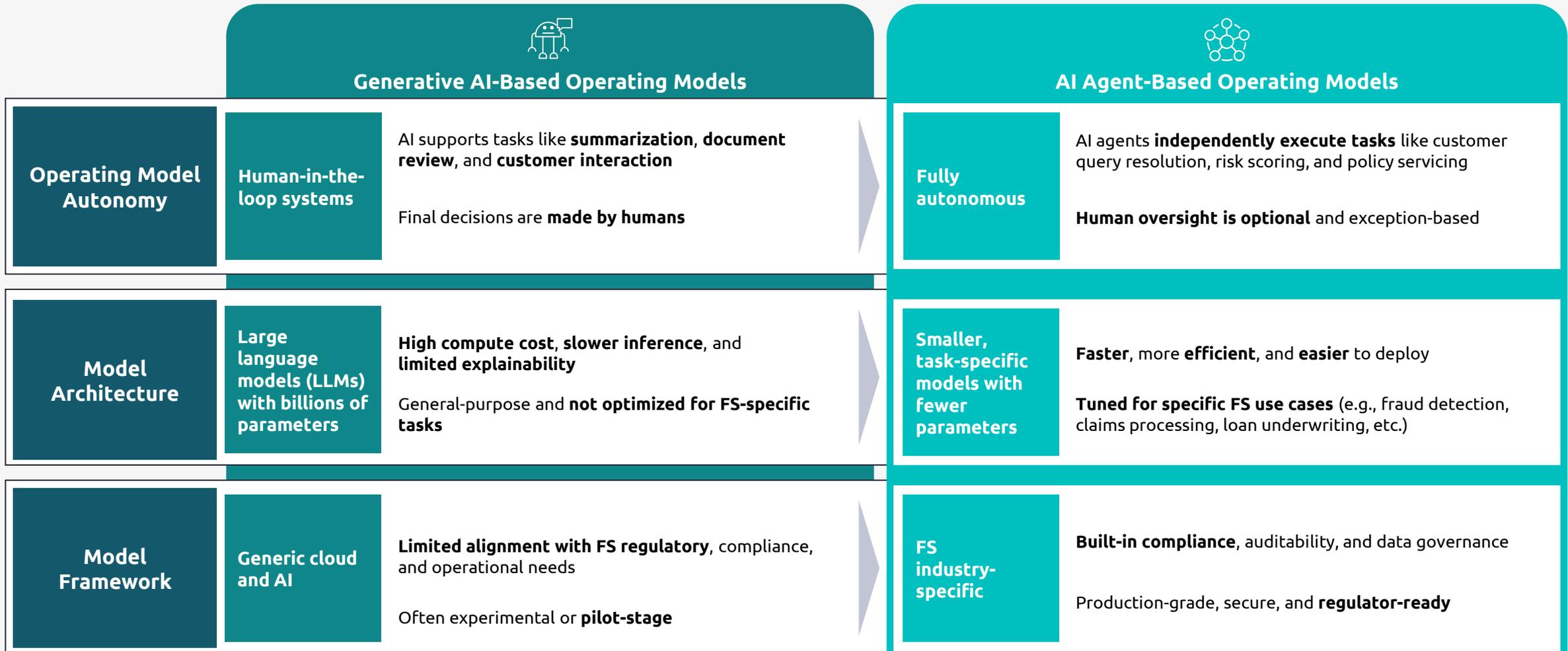
FS firms in the Americas are **closely mirroring global sentiment** in key AI agent benefits driving operational efficiency

AI agents are transforming processes, paving the way for more intelligent and adaptive operating models

Sources: Capgemini Research Institute for Financial Services Analysis, 2025; ¹-[Google Cloud](#); ²-[Capgemini](#)



Operating models are transitioning from generalized intelligence to AUTONOMOUS, TASK-SPECIFIC EXECUTION



Sources: Capgemini Research Institute for Financial Services Analysis, 2025



AI agent powered operations transform how financial institutions work

Autonomous AI agents are enabling 24/7, cost-efficient execution

AI agents are built on **small task-specific models** to drive focused execution

AI agents are guided by **FS industry-specific frameworks** for relevance and control

29%



of FS firms show **moderate to high adoption of autonomous operating models** powered by AI agents

(as per executive survey, N=1100, n=350)

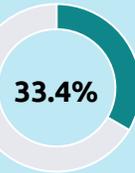


Shift to **autonomous FS operations**, cutting costs, scaling decisions, enabling 24/7 execution

Autonomous AI Agents Powering Financial Analysis³

MOODY'S

- Developed a **multi-agent AI system to autonomously analyze** firms by simulating a financial analyst's workflow
- Enhanced decision-making, robust insights** for tasks like credit evaluation, risk assessment, & investment analysis



of AI agent market revenue came from **fraud detection agents** in 2024¹



Smaller, task specific AI models deliver precision and agility, optimizing specific FS tasks while staying lean and compliant

Task Specific AI Agents for Fraud Prevention⁴

mastercard.

- Implemented AI agents to **secure payments by managing tokenized credentials** & verifying identities in real time
- Continuous fraud monitoring** before, during, and after transactions helps **detect anomalies** & resolve disputes

Up to 90%



cost reduction in financial report generation by using **FS industry specific agent frameworks** as compared to manual report generation²



Embedding AI in **FS-specific frameworks** ensures regulatory fit, faster adoption, & deeper domain intelligence

FS Industry-Specific Digital Analysis Agent²

AUQUAN

- Developed AI agents to **help FS firms extract and analyze unstructured data from regulatory filings** & market sources
- Support compliance & risk teams** by delivering timely, actionable insights tailored to financial industry needs

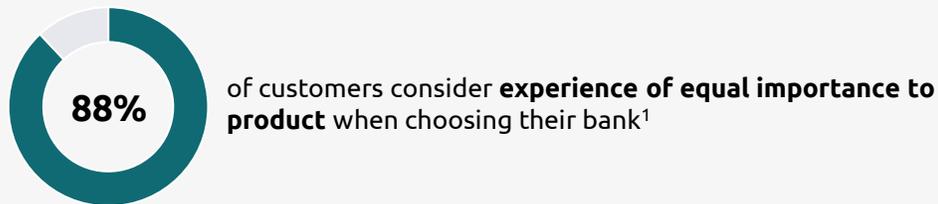
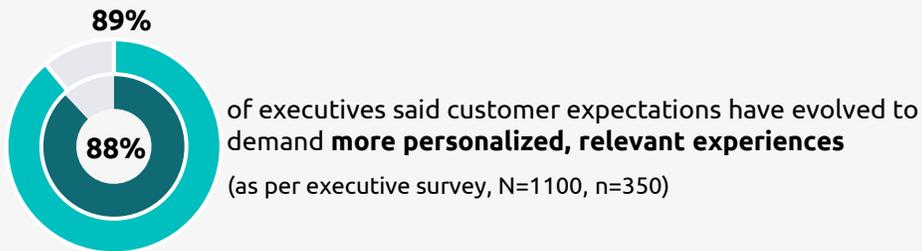
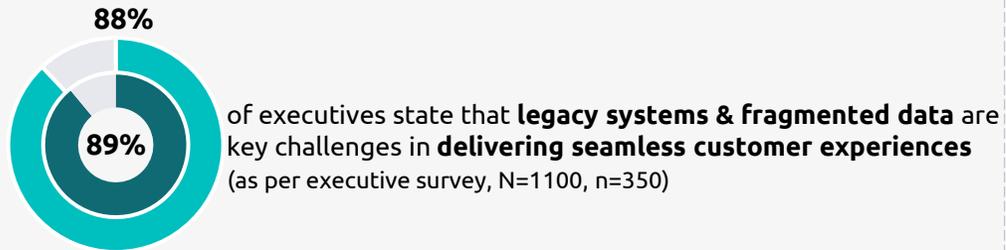
AI agents reshape and streamline FS operations, **laying the foundation for a long-term transformation**

Sources: Capgemini Research Institute for Financial Services Analysis, 2026; ¹ [Grandview Research](#); ² [Fujitsu](#); ³ [Moody's](#) ⁴ [Mastercard Press Release](#)

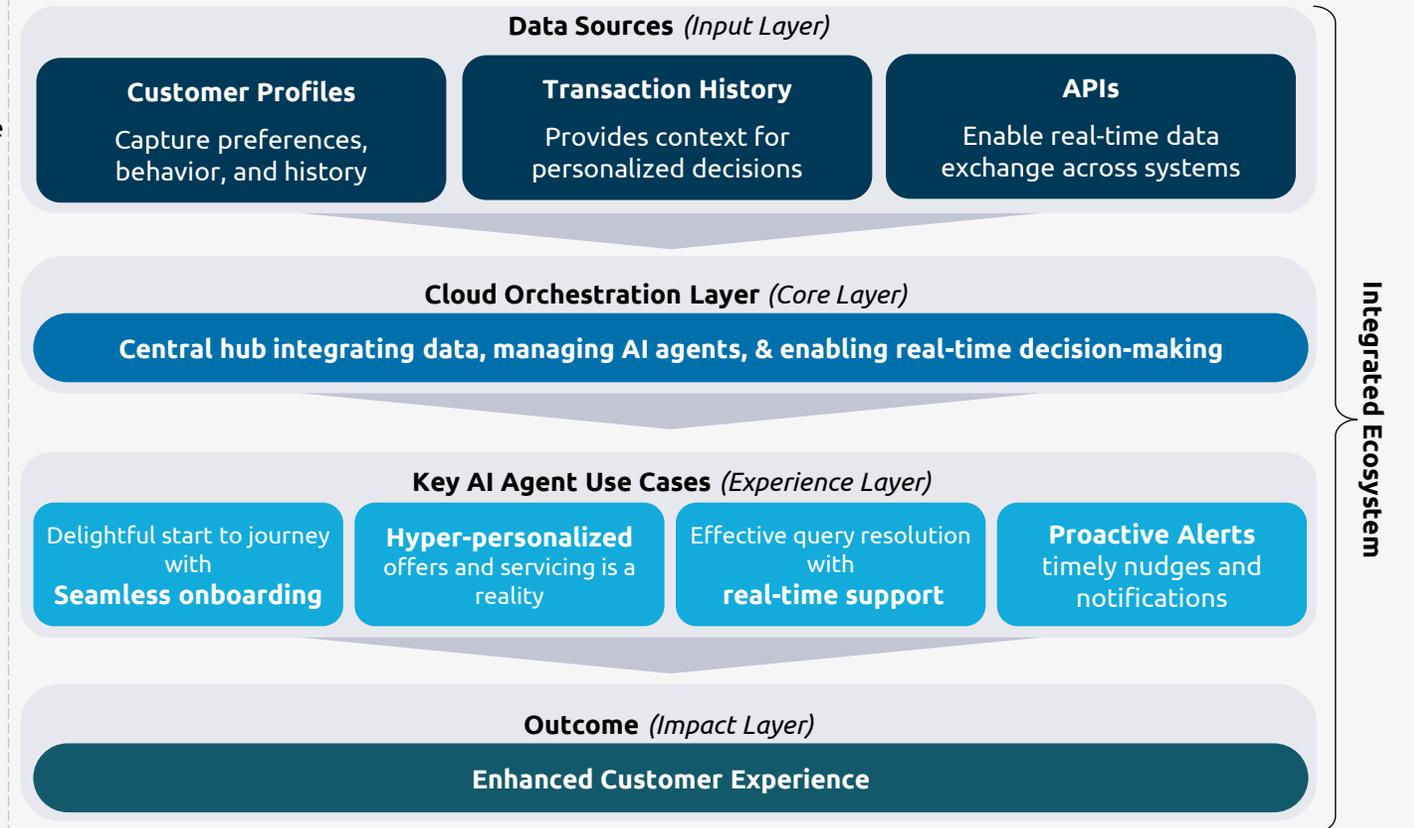


Evolving customer expectations require enhancing experience

Customer expectations are changing, posing a challenge for FS executives



Through an integrated ecosystem, cloud enhances CX via **real-time, AI agent-driven decisions**



FS firms in the Americas recognize **legacy systems & fragmented data** as key challenges as their global counterparts

Utilizing a cloud enabled integrated AI ecosystem to deliver **enhanced customer experience** is critical for FS firms

Sources: Capgemini Research Institute for Financial Services Analysis, 2025, ¹ [FICO](#);

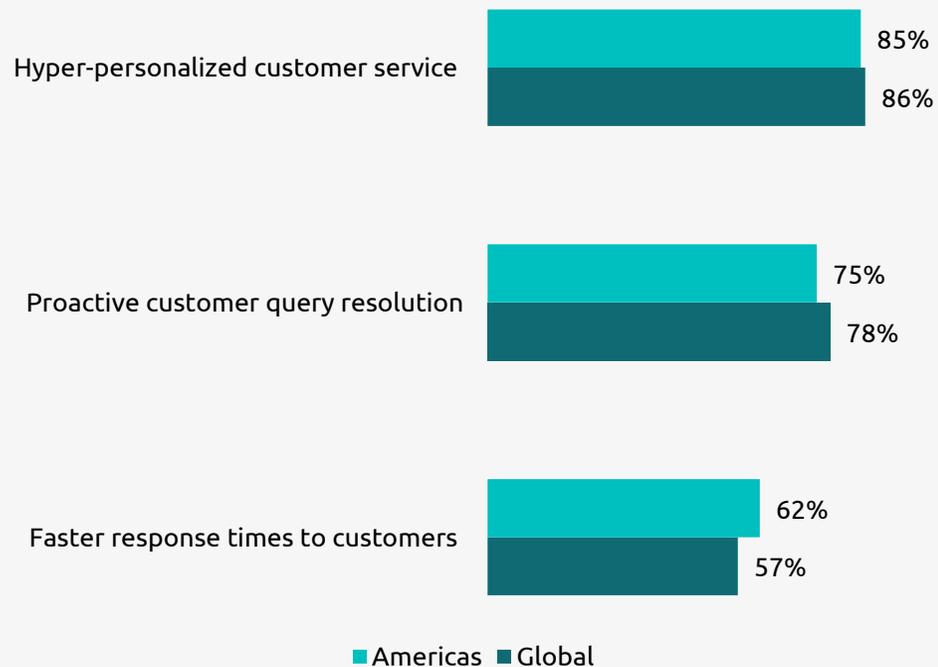


Cloud-driven AI strategies help FS firms enhance their CX

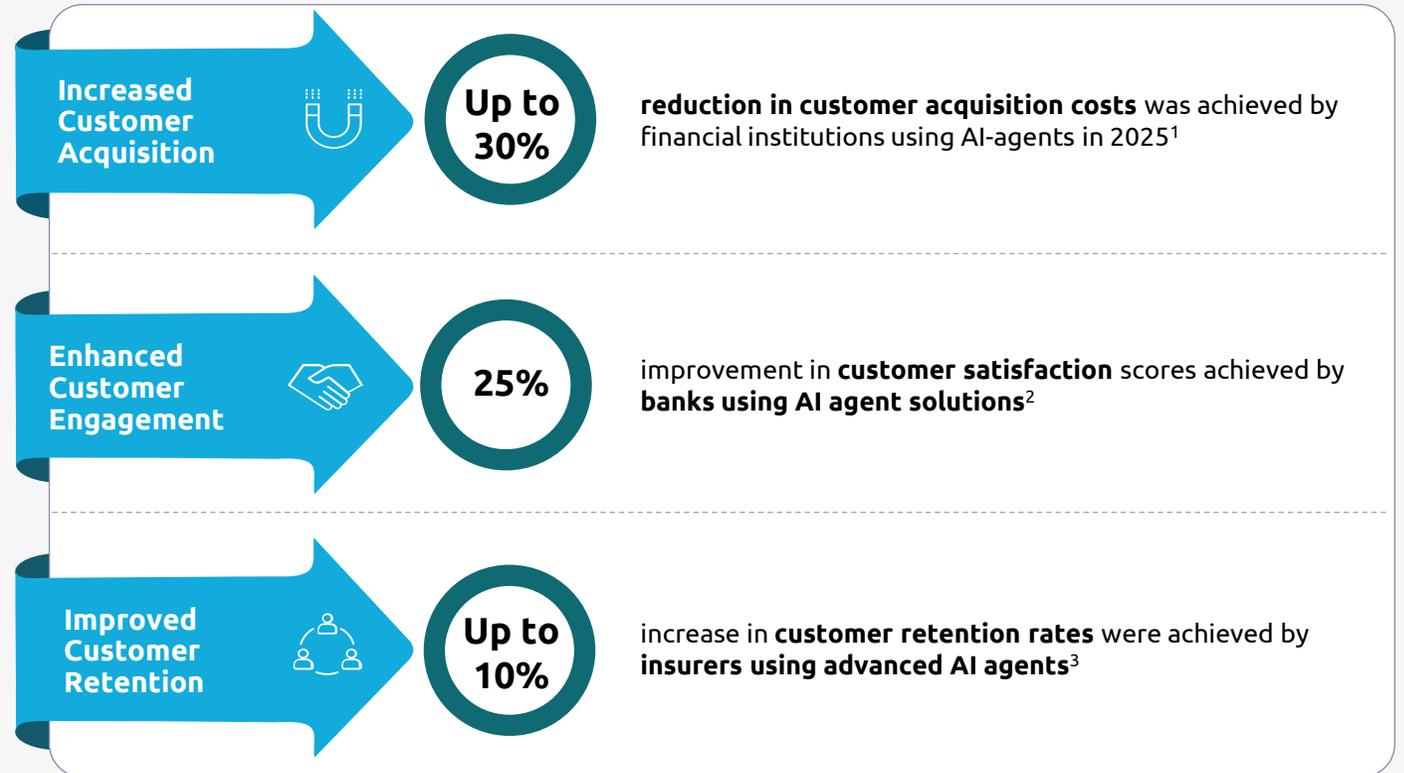
AI agents redefine customer experience in FS through intelligent, personalized interactions

Key AI agent benefits enhancing customer experience for FS firms, %

(as per executive survey, N=1100, n=350)



Enhanced customer experience can deliver **better acquisition, engagement, and retention**



FS firms in the Americas consider **hyper-personalized customer service** as a key AI agent benefit **enhancing customer experience**

Superior customer experience delivers tangible business benefits for FS firms, increasing their brand value

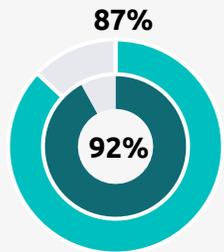
Sources: Capgemini Research Institute for Financial Services Analysis, 2025 ; ¹Code Brew; ²Super AGI; ³Agenttech



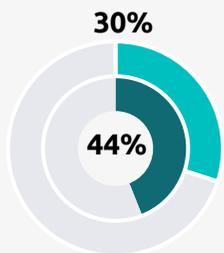
AI agents unlock innovative growth through agility and expansion

AI agents are **reshaping where FS firms operate...**

(as per executive survey, N=1100, n=350)



of FS firms say that AI agents will help **reach new geographies** in the future



of FS firms say that AI agents help drive **innovation agility**

...by helping them **speed up innovation delivery** and **reach new markets**



Accelerating Innovation Delivery

- **Customer-Centric Design** - Personalizes product features based on **behavioral insights**
- **Agile Prototyping**- Supports **quick testing** and iteration of new ideas with minimal manual effort
- **Autonomous Execution** – AI **automates decision-making** across development and deployment, ensuring speed, compliance, and scalability



Reaching New Markets

- **Inclusive Access - Multilingual voice/text support** for rural, elderly, and digitally excluded users
- **Localization Intelligence** - Adapts to **local regulations, languages, and cultural norms**
- **Scalable Expansion**- Automated onboarding, claims, & streamlined operations, enabling **entry into new geographies** without heavy infrastructure

AI agents help FS firms achieve topline growth, **driving tangible business benefits**

Sources: Capgemini Research Institute for Financial Services Analysis, 2025; ¹ [ABN AMRO](#); ² [Wells Fargo](#)



AI agents transform how FS firms enhance operations and drive revenue through smarter strategies

Role of AI agents	Benefit	Focus Area	Real-World Impact	
Driving efficiency gains	Sales Cycle Acceleration	Speed of closing deals	30%	reduction in task completion times achieved through AI agent tools shortening sales cycles across FS ¹
Optimizing operating models	Enhanced Compliance	Improved data sovereignty	35%	reduction in compliance costs was achieved by a Singapore based regional bank by implementing compliance AI agents ²
Enhancing customer experience	Increased Cross-Selling & Upselling	Better product penetration per customer	30%	increase in cross-sell and up-sell rates were achieved by insurers implementing voice AI agents ³
Delivering topline growth	Revenue Growth	Overall topline impact	6%	revenue gains, reported by FS firms implementing AI, including AI agents ⁴

While AI agents help FS firms unlock growth, they need to navigate potential challenges for effective ROI realization

Sources: ¹ [Moody's](#); ² [Business Plus AI](#); ³ [Raft Labs](#); ⁴ [VantagePoint](#)



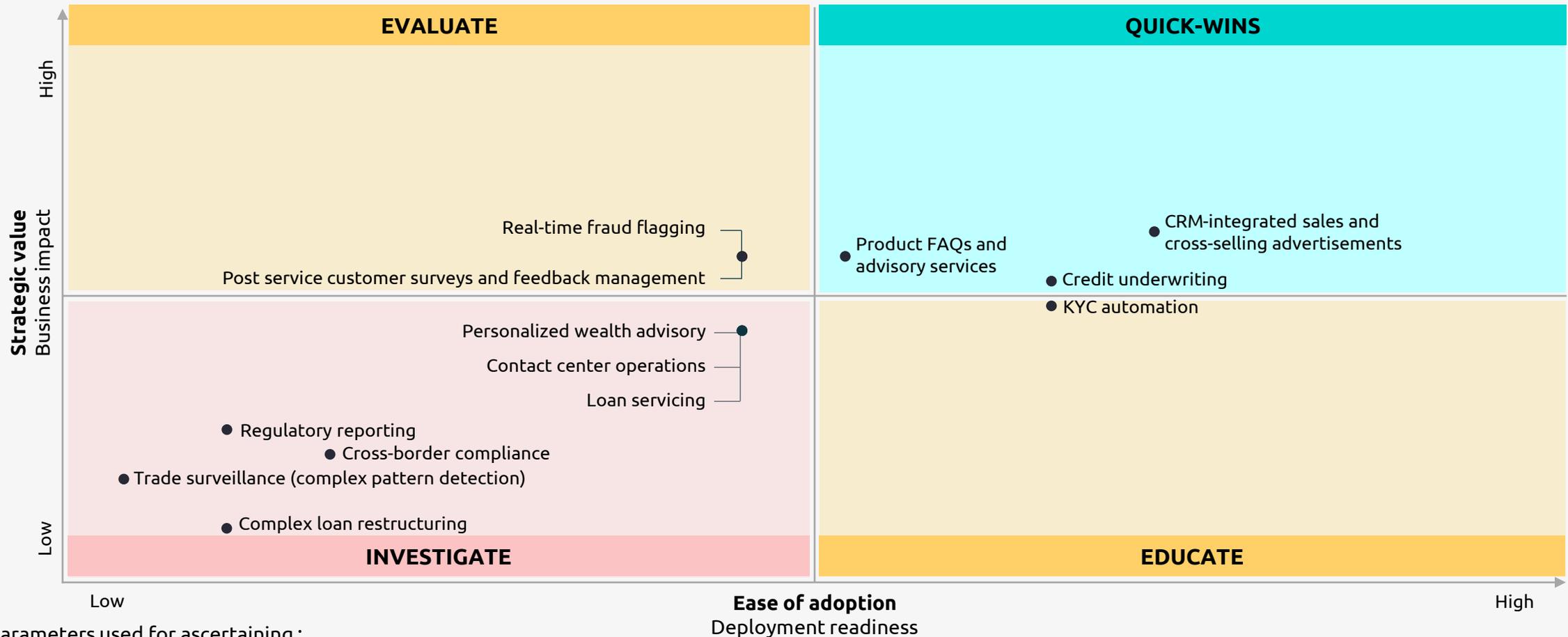
03

ORCHESTRATE the path toward
cloud-native, AI-centric financial
services



Banks can capitalize on AI agents by identifying and prioritizing the right processes

(as per executive survey, n=628)



Parameters used for ascertaining:

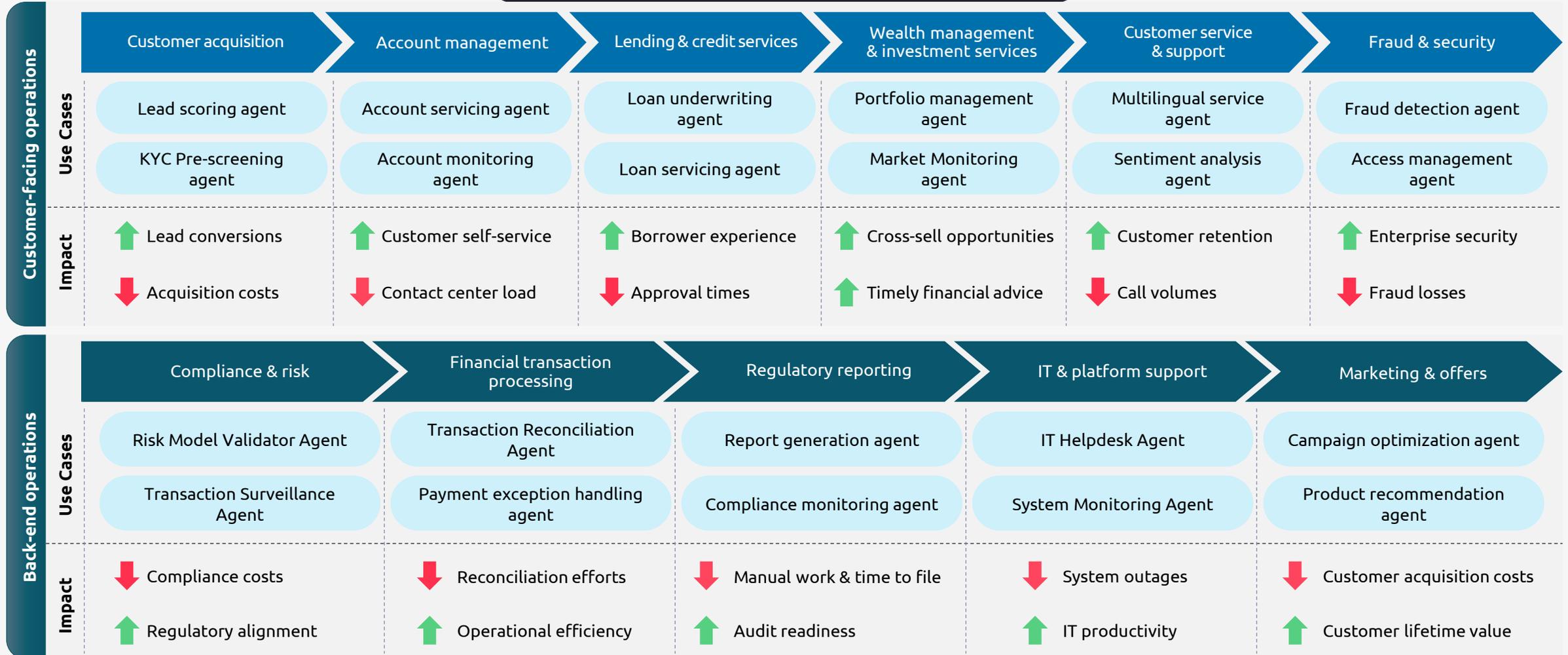
- **Strategic value:** process automation potential, cost reduction potential, customer experience improvement potential and revenue increase potential;
- **Ease of adoption** include data quality, system integration ease, regulatory risk and required human oversight

Source: Capgemini Cloud Survey of Financial Services firms 2025



Banks can leverage AI agents to streamline operations across back, mid, and front office

Banking Value Chain

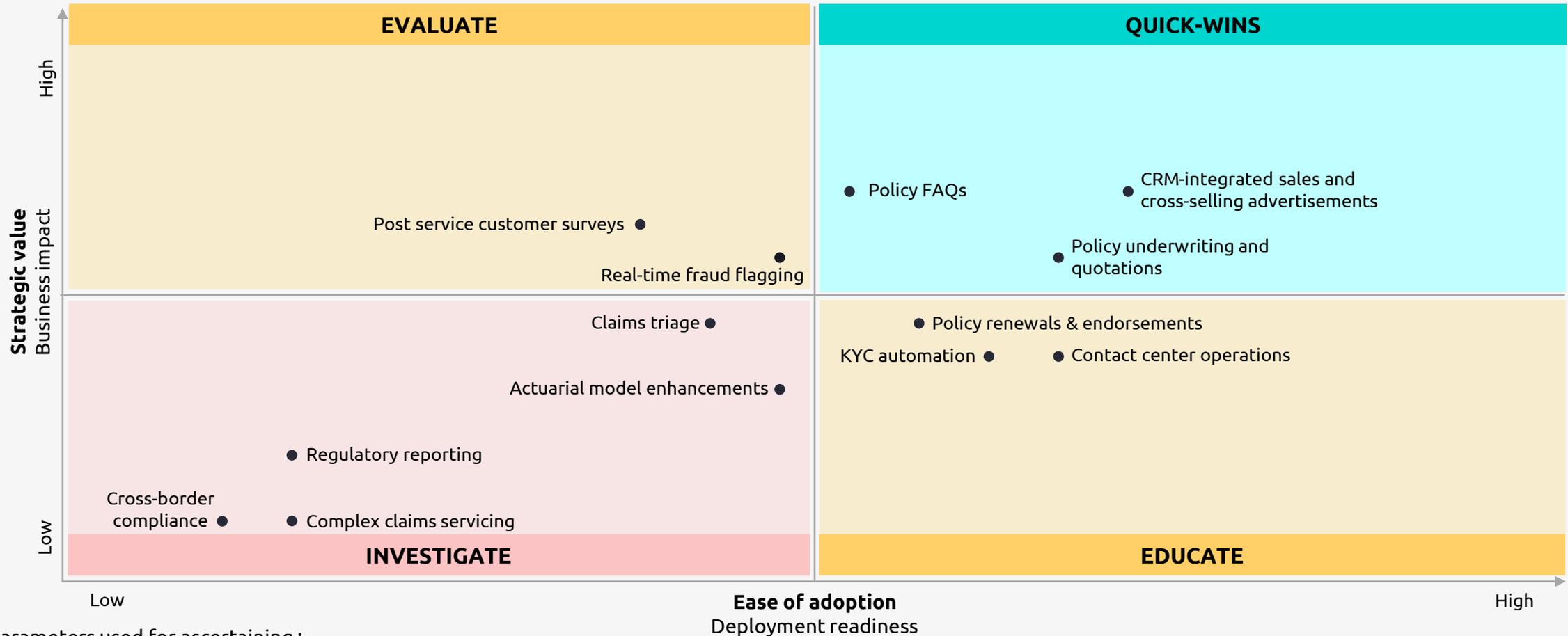


Sources: Capgemini Research Institute for Financial Services Analysis, 2025



Insurance can capitalize on AI agents by identifying and prioritizing the right processes

(as per executive survey, n=472)



Parameters used for ascertaining:

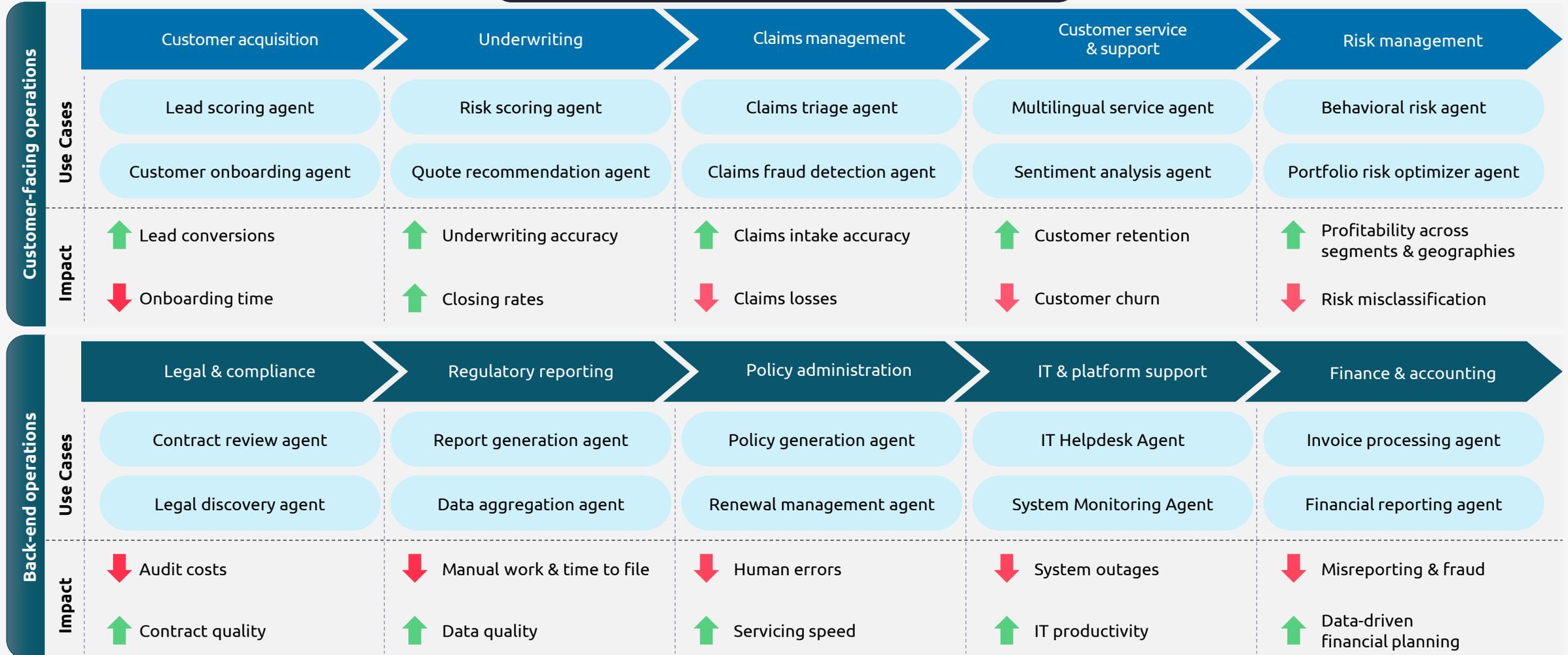
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Source: Capgemini Cloud Survey of Financial Services Firms 2025



Insurers can leverage AI agents to streamline operations across back, mid, and front office

Insurance Value Chain



Sources: Capgemini Research Institute for Financial Services Analysis, 2025



Watch the evolving regulatory landscape

	Explainability & Transparency	Bias & Fairness	Ethical Considerations	Data Privacy & Sovereignty	Cross-border Data & Transfer Risks
North America	CFPB guidance requires AI credit decisions to provide specific & accurate reasons under ECOA/Regulation B	NYC Local Law 144 mandates annual bias audits for AI-based hiring tools	White House AI Bill of Rights provides non-binding guidance on ethical AI using automated decision systems	CCPA/CPRA limits automated decision-making, gives consumers rights over data used in AI	EU-US data privacy framework allows certified US firms to receive personal data from the EU under GDPR compliant terms
Europe	EU AI act mandates clear documentation & human oversight for high-risk financial AI systems	EU AI act & BaFin require risk-based classification & mitigation of discriminatory outcomes in financial services	FINMA guidance requires AI governance, risk monitoring, and oversight use by financial institutions	GDPR's rules for data privacy & user rights, with implications for AI model training & deployment DORA , indirectly governs AI systems, covers ICT resilience & data localization of financial entities	GDPR restricts data flows of AI systems trained on sensitive data outside the EU without adequacy agreements
Asia-Pacific	Singapore's MAS FEAT principles include fairness, ethics, accountability, and transparency in financial AI models	Australia's AI Ethics principles for fair AI systems to prevent discrimination & uphold fairness in automated decisions	Hong Kong's Ethical & responsible AI framework for financial sector focuses on consumer protection & data privacy	India Digital Personal Data Protection Act requires strict consent-based data usage for AI in finance with localization clauses	Singapore' PDPA & cross-border data transfer rules mandates safeguard when transferring personal data for AI training

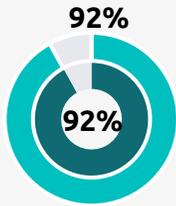
Note: **CFPB**- Consumer Financial Protection Bureau, **ECOA**- Equal Credit Opportunity Act, **MAS**- Monetary Authority of Singapore, **FINMA**- Swiss Financial Market Supervisory Authority, **CCPA**- California Consumer Privacy Act, **CPRA**- California Privacy Rights Act, **GDPR**- General Data Protection Regulation, **PDPA**- Personal Data Protection Act, **DORA**- Digital Operational Resilience Act



Skills shortage, trust gaps, and cultural inertia are challenges that can substantially slow down the adoption of AI agents across firms

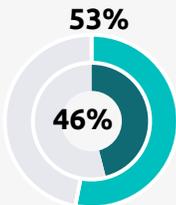
Talent challenges can slowdown large scale deployment of AI agents

(as per executive survey, N=1100, n=350)

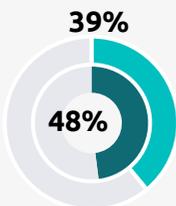


of FS firms struggle due to lack of **AI related skills** in business leaders and employees

To address this roadblock, FS firms are:



Reskilling and reallocating employees



Introducing newer roles like agent supervisor /coordinator

FS firms can address talent related roadblocks by using AI agents to **augment human workforce** rather than displacing them



Financial services firms in the Americas face **similar talent challenges** as their global counterparts

While addressing behavioral challenges is critical for successful agent roll out, it can lead to **high upfront costs** for FS firms



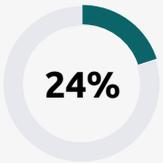
High implementation costs can derail large-scale AI implementation for financial institutions

FS firms face a **gap in expected vs real ROI realization** in AI initiatives due to underestimated implementation costs:

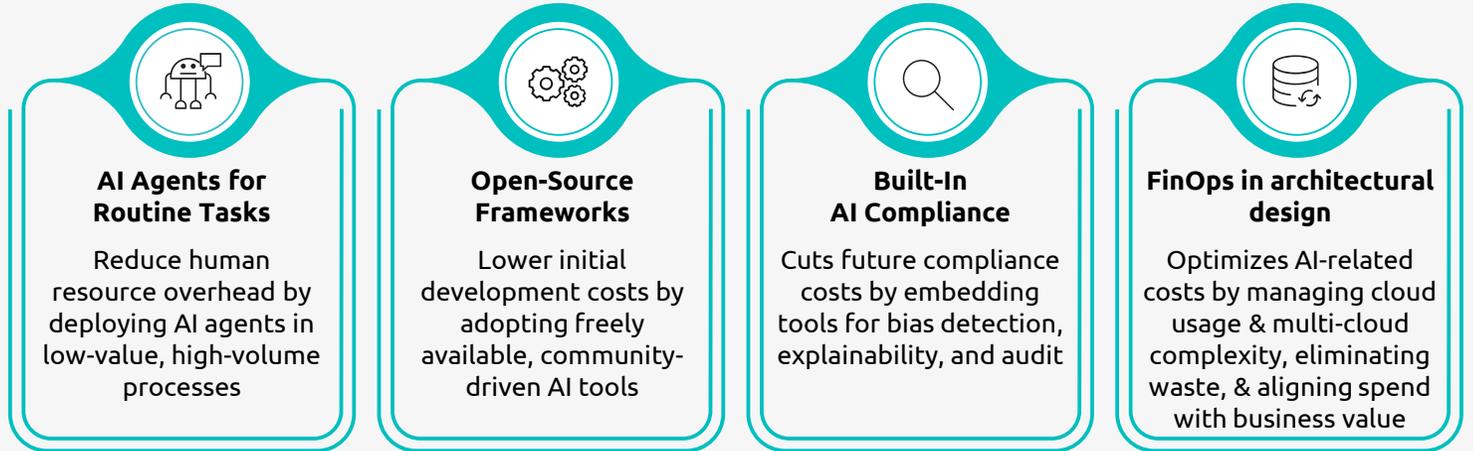
FS firms can mitigate cost challenges by adopting **smart implementation strategies**



Of initial AI project costs is consumed by data preparation activities like cleaning, organizing¹



FS firms cite **high implementation costs** as a major challenge in adoption of Generative AI and Agentic AI²



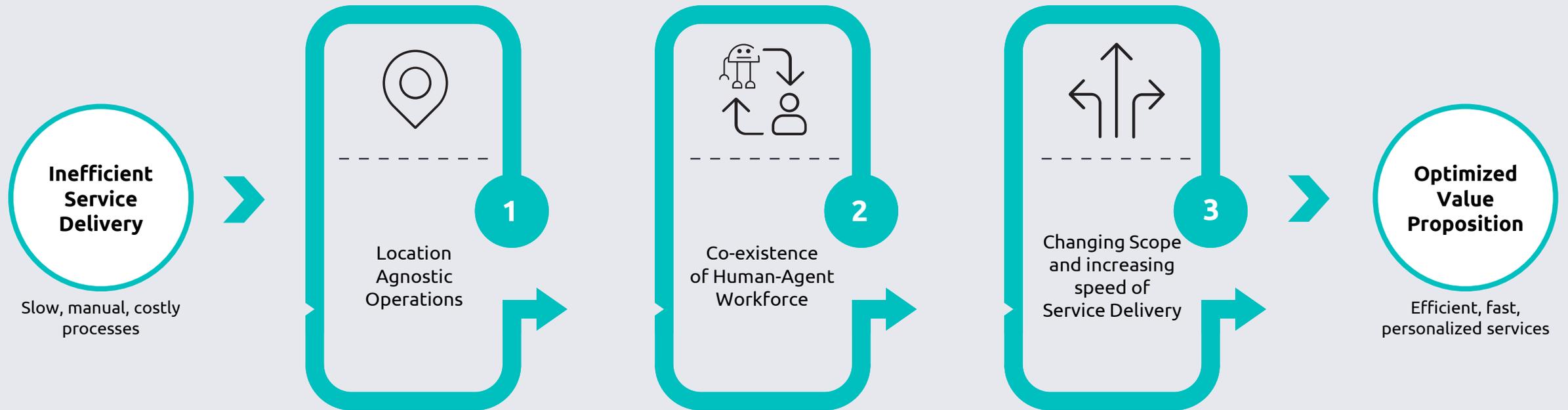
Addressing implementation challenges will ensure successful large-scale agent roll out and help financial institutions to **rapidly innovate value delivery**

Source: ¹ [Prismetric](#); ² [ZipHQ](#)



Large scale AI agent adoption is driving seismic shifts in financial services' offers

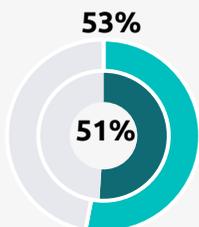
Future of Financial Services Operations



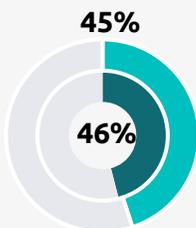
From offshoring to cloud-shoring: AI agents are enabling location agnostic and continuous service delivery

Adoption of AI agents is expected to **change location strategies** of FS firms allowing them to operate at scale from cloud enabled by multi-agent ecosystems...

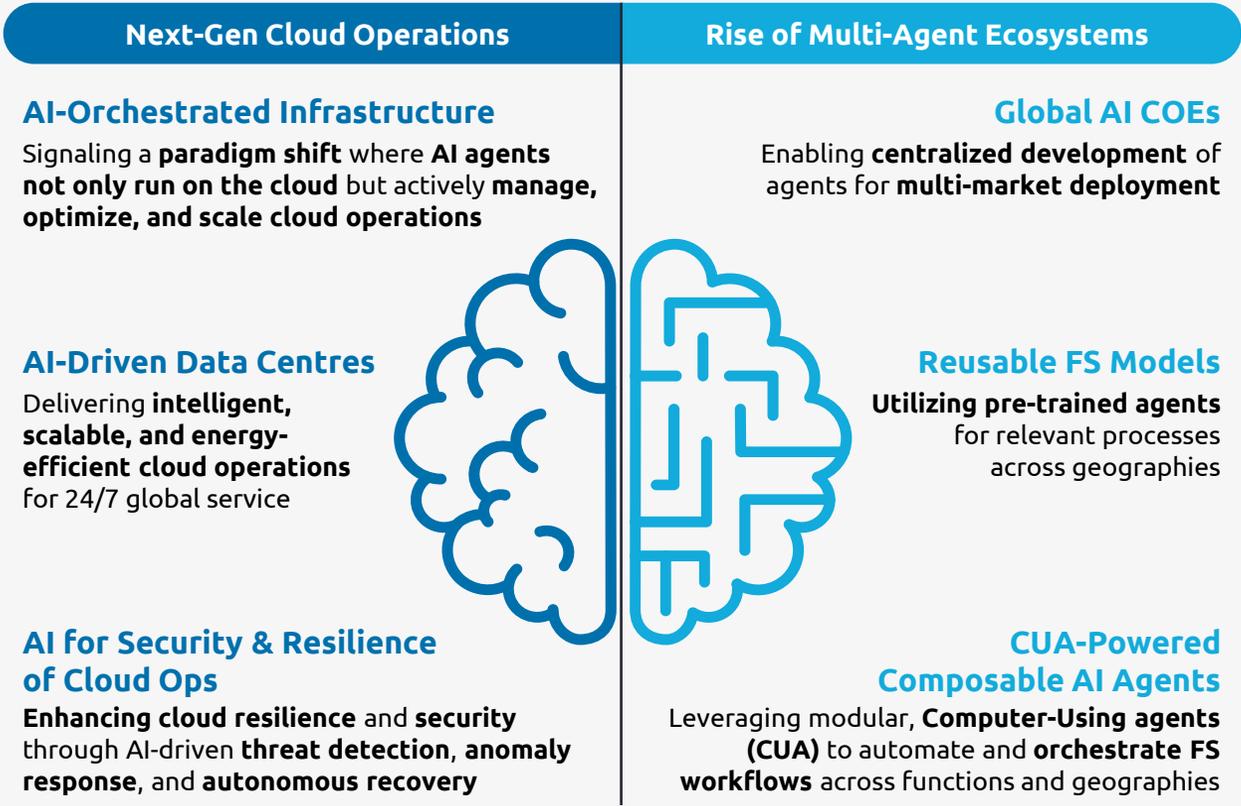
(as per executive survey, N=1100, n=350)



of FS firms will **reduce reliance on physical service hubs** in the future



of FS firms plan to **offer 24 x 7 service support via cloud-based agents**



...and driving a strong **CSR impact**

Reduced Carbon Footprint

Energy Efficiency Optimization

Inclusive Employment Models

Support for Green Infrastructure

FS firms in the Americas are **aligned with global peers** on adopting cloud-based agents & reducing physical hubs

With **location no longer being a key constraint**, financial services firms can meet sustainability goals and increase focus on how services are delivered

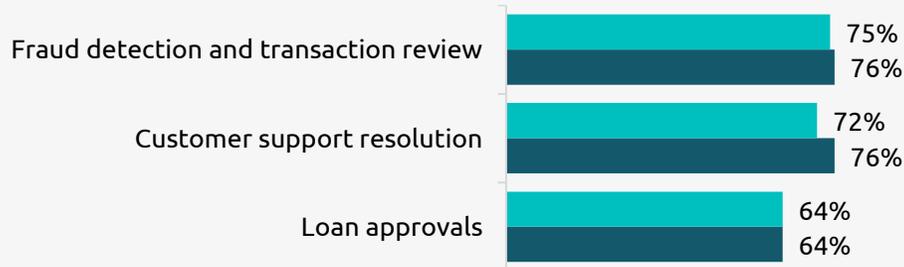
Sources: Capgemini Research Institute for Financial Services Analysis, 2025

Co-existence of agent-human workforce is expected to transform how FS firms serve clients

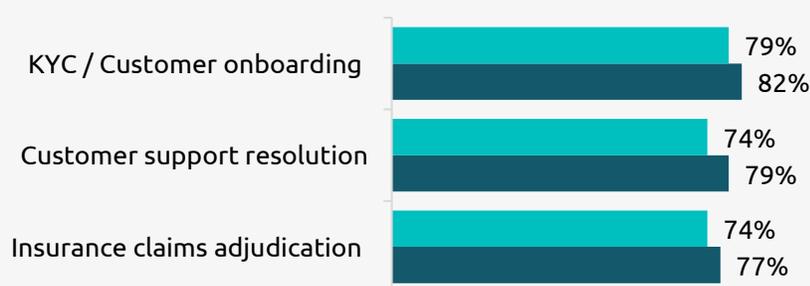
To optimize costs and improve services, FS firms will make frontline processes more agent driven...

Top processes expected to become AI agent led in the next 18-36 months, %
(as per executive survey)

Banking n=628, n=200

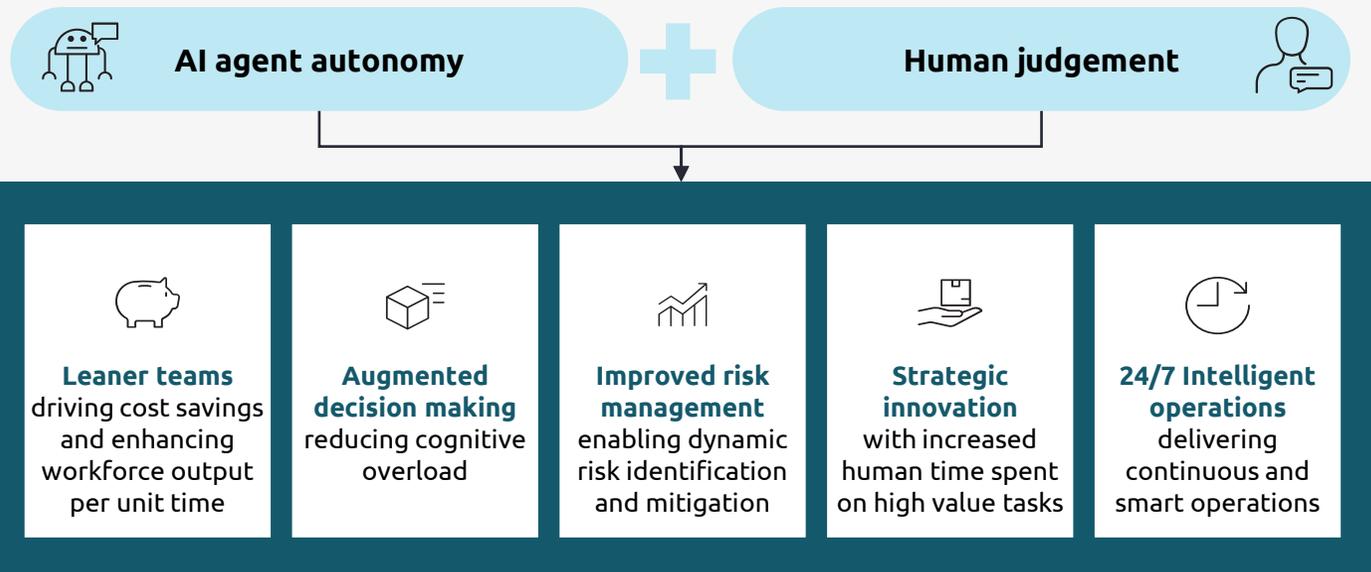


Insurers n=472, n=150



...while harmonizing human expertise with intelligent agents

Cyborg Finance (human augmented with technical capability)
an emerging theme driven by proliferation of **AI agents**, will drive multi-fold benefits for financial services players



Banks and insurers in the Americas show a more measured pace as compared to their global peers in agent-led transformation across key processes

FS firms will move towards a **blended workforce of AI agents and humans** to improve customer services

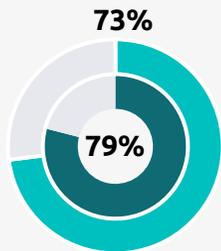
Sources: Capgemini Research Institute for Financial Services Analysis, 2025



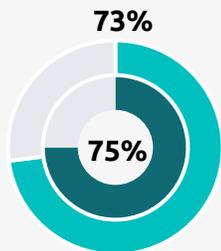
AI agents on cloud will drive the next wave of personalization by expanding offered services and speeding up delivery for FS firms

AI agents are making possible levels of **personalization** that were earlier difficult to achieve

Types of personalization enabled by cloud native AI agents, %
(as per executive survey, N=1100, n=350)

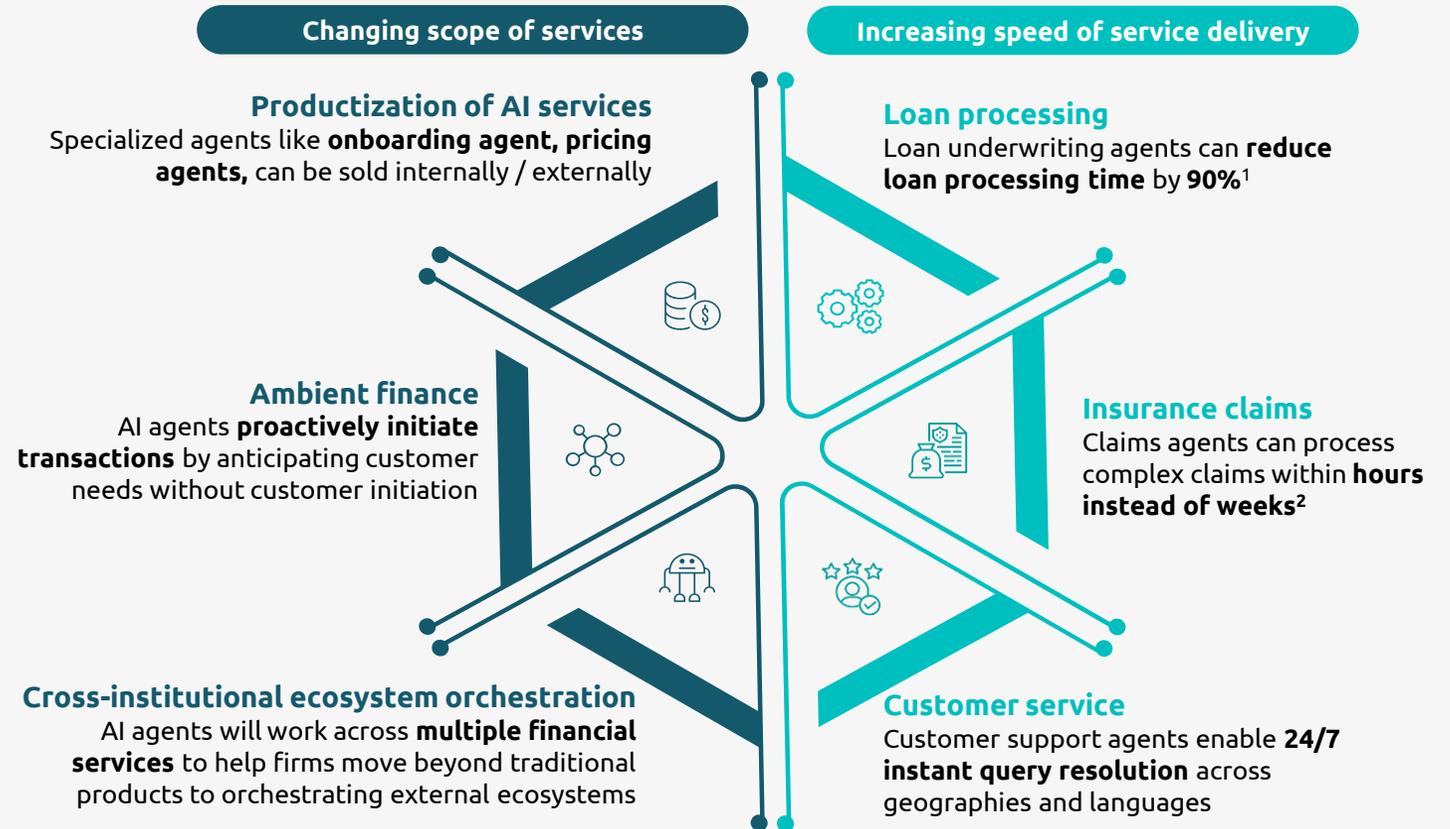


Dynamic pricing and offers



Multi-lingual service delivery

AI agents are **redefining service boundaries** and **accelerating delivery** across financial services



FS firms in the Americas are **closely aligned with global peers** in leveraging AI agents for dynamic pricing and multilingual service delivery

To stay ahead of peers, FS executives need to **begin their journey today**

Sources: Capgemini Research Institute for Financial Services Analysis, 2025; ¹: [Automation Anywhere](#); ²: [Lyze AI](#)



How to get started on the journey: Practical steps for CxO's

Identify the right "Buy vs Build" AI strategy based on **availability of solutions, internal capabilities, regulatory compliance, scalability requirements, and privacy constraints** supplemented with the right cloud capabilities to support this strategy

Foster an AI native culture of **collaboration** and **innovation**...

...to drive seismic shifts across financial services

- **Obtain buy-in from business partners** by positioning AI as an value-add to humans

- **Prioritize the right use cases** to align AI adoption with strategic goals and budget constraints

- **Establish guardrails** including human oversight, kill switches, and explainability protocols

- **Democratize access to technology** and train local teams to enable faster innovation

Align long term AI vision with Business Strategy

- Define a **clear AI agent value proposition** aligned to business goals
- Embed agent deployment plans into **digital transformation roadmaps** and **cloud modernization strategies**

Evolve Business Models

- Transition to **fully autonomous operating models** by deploying **use-case specific AI agents** across the value chain
- Establish **multi-agent systems** for scalable real-time collaboration and operational agility

Facilitate Collaborative Intelligence

- Involve teams in AI agent development initiatives and instill collaborative journey instead of employee displacement
- Partner with limited number of cloud providers to avoid fragmentation and get **industry specific compliance** and AI capabilities

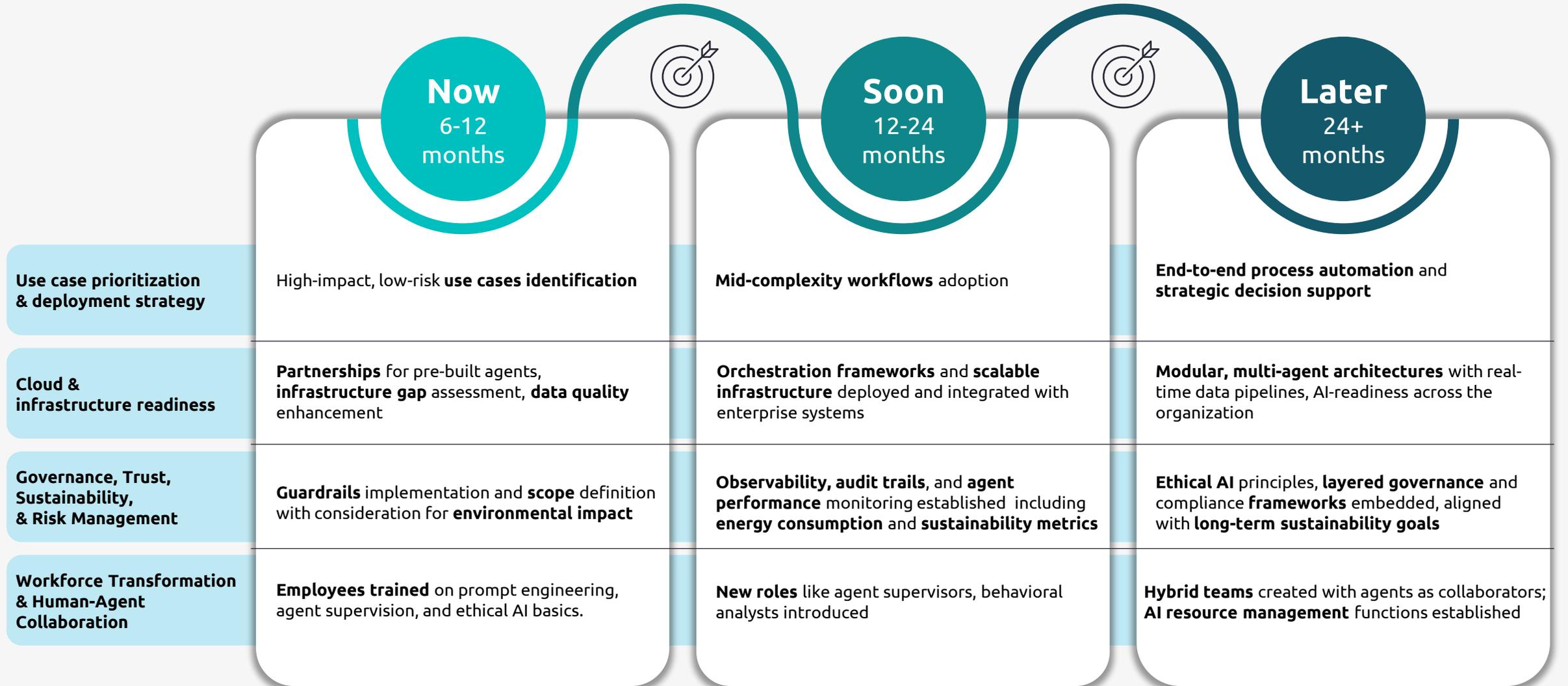
Adopt Cloud-shoring at Scale

- Transition to **cloud-based operations** to overcome limitations of geographical delivery hubs and reduce operational costs
- Utilize **AI to optimize cloud operations** by enhancing security and resilience to achieve scalable, 24/7 intelligent global operations

- **Location agnostic operations** eliminating the need for geographical centers
- **Human workforce augmented with AI agents** to elevate the critical thinking of people
- **New wave of personalization** with a competitive edge through innovative AI solutions
- **Faster speed of service** enhancing the overall efficiency and throughput



What does success look like: immediate, near, and long-term future



Sources: Capgemini Research Institute for Financial Services Analysis, 2025



Thank
you.

Make it **real.**

