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Banks and insurers deploy AI agents to fight fraud and process applications, with plans for new roles to supervise the AI

- ***Three in five banks and insurers cite customer onboarding among top reasons for AI agent adoption***
- ***33% of firms are actively developing proprietary AI agents in-house, though only 10% have deployed at scale***
- ***Nearly half of banks and insurers are creating new jobs to supervise AI agents***

Paris, November 12, 2025 - Financial institutions are actively moving key customer-facing processes to AI agents, marking a rapid transformation in how customers interact with banks and insurers. According to the Capgemini Research Institute's World Cloud Report in Financial Services 2026, the top processes for banks to deploy cloud-native, AI agents at scale include customer service (75%), fraud detection (64%), loan processing (61%) and customer onboarding (59%). Insurers display a similar pattern, with customer service also leading the way (70%), followed by underwriting (68%), claims processing (65%), and onboarding (59%) – collectively redefining the concept of what it means to be a financial services customer.

Recent data from the Capgemini Research Institute shows that AI agents could deliver up to $450 billion[1] in economic value by 2028, signaling the opportunity that exists for the financial services industry. To capitalize on this opportunity, 33% of banks say they are developing their own AI agents in-house, while 48% of financial institutions are creating new roles for employees to supervise agents.

With AI agents capable of autonomously managing complex workflows, the role of cloud is shifting beyond just an infrastructure or storage provider. Nearly two-in-three executives (61%) now identify cloud-based orchestration as critical to their AI strategy, transforming cloud platforms into innovation engines that can operationalize technologies at speed and scale.

"The combination of AI and cloud allows banks and insurers to tap the power of AI agents to better serve their customers with greater precision, speed and impact," said Ravi Khokhar, Global Head of Cloud for Financial Services at Capgemini. *"Our data reveals widespread industry optimism that the agentic era will open doors to new markets, signaling a new phase of transformation is upon us. To realize this potential, financial institutions must take a long-term view as humans work alongside agents. This means separating substance from hype. Leaders will need to consider how they can scale their agentic AI operation overtime, with a vision of what they want their businesses to look like at the end of this process."*

Only 10% of firms have implemented AI agents at scale

AI agent adoption is poised for rapid growth as 80% of financial services firms are in the ideation or pilot stage of deployment. However, a sizable opportunity remains to be unlocked as only 10% of firms surveyed have implemented AI agents at scale.

According to the report, banking and insurance executives identify customer onboarding and 'Know-Your-Customer' (KYC), processing loans and claims, and underwriting as the most inefficient business functions across the sector. Firms are optimistic that agentic AI can address these longstanding challenges, with real-time decision-making (96%), improved accuracy (91%) and faster turnaround times (89%) cited as key benefits.

[1] Capgemini Research Institute, "Rise of agentic AI: How trust is the key to human-AI collaboration," July 2025

Beyond efficiencies, executives view AI agents as capable of delivering real business outcomes:

- 92% say that AI agents will help them expand into new geographies without heavy upfront infrastructure
- 79% believe cloud-native AI agents can unlock dynamic pricing and offers, maximizing revenue and outmaneuvering competitors
- 75% see an opportunity for delivering multilingual support that adapts to local regulations and cultural norms

With immense potential to become a force multiplier across the enterprise, C-suite executives are aligning their investments accordingly: nearly two-in-three leaders indicate that up to 40% of their organization's generative AI budget today is allocated specifically toward agent technologies. By 2028, one-in-four firms expect to increase their spending on AI agent solutions by up to 60%.

Banks face lingering challenges to adoption

As financial institutions ramp up adoption of generative AI and AI agents, nearly all executives unanimously point to two critical roadblocks: a looming skills gap among business leaders and employees (92%) and a regulatory and compliance burden (96%). While expressing concern about the complexity of managing region-specific regulatory mandates, most executives (89%) simultaneously place compliance at the top of their organizational priorities over the next three years.

High implementation costs also emerge as a barrier to delivering real returns on AI investment. A growing number of firms (25%) are leaning towards the service-as-a-software[2] model in the next 12-to-18 months, orchestrating a new approach for how AI is consumed and monetized. Rather than paying for licenses and infrastructure, firms will pay for outcomes such as fraud cases resolved, transactions processed, or customer queries handled.

Read the full report: [From process automation to industry reimagination]

Report Methodology

The World Cloud Report for Financial Services 2026 draws data from two primary sources: the Global Financial Services Executive Survey, administered during June and July 2025; and the Global Executive Interviews, held from June through September 2025. These primary research sources polled 1,100 leaders from financial institutions (including CXOs and Heads of Cloud) about the evolution of AI in financial services and the changing role of cloud platforms, plus 40 additional focus interviews were conducted. The respondents represent 14 markets covering all three regions of the globe: the Americas (Canada and the US), Europe (Belgium, France, Germany, Luxembourg, the Netherlands, Poland, Spain, and the UK), and APAC (Australia, Hong Kong, Japan, and the UAE).

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2 Service-as-a-software is a business model where the firm pays for final outcomes, such as fraud cases resolved or a specific result, rather than paying for licenses or infrastructure.