

Hey! What's New? 2025-98

How Agentic AI Is Poised to Transform Financial Services

In yet another article about what is fast becoming the most talked about subject in the media, Baker Tilly's David Hickey writes that "firms are now able to integrate agents, bots and humans into seamless, end-to-end processes. In an opinion piece of *CFO DIVE*, he says that "financial institutions are on the cusp of leveraging artificial intelligence agents to become more streamlined, efficient and automated. Whether it's banks and credit unions, capital markets, insurance, or asset management, the different financial sectors use agentic AI in similar ways."

Agentic AI, he writes, "represents a sophisticated form of autonomous AI that mimics human cognitive processes. These AI "agents" are designed to make decisions, collaborate and adapt independently. By ensuring that agents are focused and trained on very specific tasks, they can operate reliably and securely in an autonomous manner. As they learn and optimize their functions, these agents significantly enhance efficiency, save time and streamline complex workflows that traditionally required human intervention."

In the realm of financial services, especially, he adds, "developing agentic personas is crucial for leveraging agentic AI to its full potential. Agentic personas are digital representations of various roles within an organization, designed to perform specific tasks and interact with both systems and humans in a way that mimics real-life interactions. Think of it as a combination of a job description and standard operating procedures for someone performing a task."

Hickey goes on to say that these personas start "with a well-defined system prompt, which involves identifying the specific tasks and responsibilities associated with the role, as well as the skills and knowledge required to perform them effectively. Just like human employees, agentic personas need to have a defined personality that aligns with the organization's brand and values. This is especially true for agents that interact with people outside of the organization, including determining the tone and style of communication, as well as the level of formality and empathy the agent should exhibit."

Once their role is defined, he says, "additional context on how they execute their role is necessary. Context grounding is essential for various applications within intelligent automation. For example, in the financial industry, it sets the parameters for AI agents' access to databases, standard operating procedures, regulatory information, and other credible sources. This ensures that the agents are always working with the most up-to-date information and understand how to leverage that information in the performance of their tasks."

By grounding AI models with specific business context, Hickey says, organizations can ensure that their AI systems are not only accurate but also aligned with their unique operational needs and regulatory requirements.

After defining the role and personality and providing context for the sources of data, Hickey advises that "it's time to define the specific boundaries under which the agent is authorized to operate. This involves feeding the agent with relevant use cases or scenarios to observe its responses. Unexpected responses are used to refine the system prompt to drive proper behavior."

As the agent performs its tasks, he says, "continuous training and development are essential to ensure that the agent remains up-to-date with the latest information and can handle new and evolving tasks. This involves tracking key performance indicators and gathering feedback from users to identify areas for improvement. Regular evaluation helps to ensure that the agents are meeting their objectives within the overall context of their role."

As AI technology continues to advance at an exponential rate, the impact of agentic AI is set to grow even more profound, he says. “These intelligent agents will become increasingly sophisticated, capable of handling complex tasks and making nuanced decisions with greater precision. Despite the current landscape of disparate systems and applications in AI, the future holds immense promise. The financial services industry stands on the brink of a transformative era driven by the power of agentic AI.”

For much more, see [How agentic AI is poised to transform financial services | CFO Dive](#).