

# The Future of Banking and Wealth Management with Agentic AI

From Pilot to Scaled Enterprise Value



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# The AI Revolution

AI has transformed the global landscape, and banking and wealth management are no exception. [MIT Technology Review Insights](#) found that 70% of banking executives report their firms use agentic AI. Additionally, [McKinsey research](#) estimates that 60%–70% of tasks performed by wealth management advisors and support staff – including data synthesis, meeting summarization, and document review – can be automated by AI.

As margin pressures persist, banks and wealth management firms are looking to improve efficiency ratios and grow assets under management (AUM). Identifying which AI use cases deliver maximum ROI and bottom-line impact is key. However, scaling AI to production in high-value operations – such as deposits, loans, payments, and fraud – has historically been difficult due to regulatory requirements. Oftentimes, banks and firms need predictable outcomes and while standard LLMs can sometimes render inconsistent answers, we now have hybrid reasoning. Which combines LLM intelligence with deterministic, rules-based execution to enable predictable and accurate outcomes, helping firms meet the rigorous regulatory requirements of financial services. This means LLMs aren't required for every step of the agentic experience; instead, APIs and workflows with assured outcomes can unlock the full potential of agentic AI in financial services.



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This guide examines various ways to integrate AI to improve operations for banks and wealth management firms. While the promise of AI is clear, realizing its full potential requires trusted relationship context – spanning retail accounts and wealth portfolios – alongside robust governance, observability, and interoperability.

Scaling AI successfully demands that firms address these pillars from the start. Governance ensures agents operate within regulatory guardrails with full auditability. Observability provides the visibility to monitor performance and catch issues before they impact clients. And interoperability acknowledges a fundamental reality: no single platform will be a firm’s complete AI solution – success requires seamless integration across core banking systems, CRM platforms, and third-party services. Combined with hybrid reasoning, which blends LLM intelligence with deterministic, rules-based execution for predictable outcomes, these capabilities form the foundation for moving from promising pilots to production-ready AI at enterprise scale. We will dive deeper into how agentic AI helps firms move beyond experimentation into transformational technology.

While some firms are sprinting, taking a measured approach is also a winning strategy; it’s about planning, adapting, and preparing for transformational technology.



**“The true power of Agentic AI lies in its ability to turn ‘stale data’ into ‘active intent.’ It transforms the banker from a reactive order-taker into a proactive strategist.”**

**Amir Madjlessi, Managing Director for Banking, Salesforce**



# Harnessing the Power of Agentic AI to Drive Efficiency and Improve Outcomes

Banks and wealth management firms can use a comprehensive portfolio of AI models to address their unique challenges. Agentic AI excels at complex financial workflows, particularly when multiple system interactions are required.

While predictive models require queries to generate insights, agentic AI can actually take action – handling multistep processes autonomously to reduce manual tasks, create more efficient workflows, and enable employees to focus on higher value tasks. Banks and wealth firms can deploy specialized agents tailored to different tasks within a department, one for relationship management, another for onboarding, and others for service – each with custom instructions, data access, and guardrails for responsible deployment. These AI agents free up bankers and advisors to spend more time with clients, learn from feedback – while understanding when to loop a human into decisions.

As banks and wealth firms face pressure to grow revenue while keeping operational costs low, agentic AI provides a scalable answer. Traditional environments often require a banker or advisor to navigate 10+ different screens to piece together a full picture of a client or scan pages of regulatory information to ensure compliance. This can take hours to conduct a comprehensive portfolio review or interpret policies for a dispute.



Agentic AI brings efficiency and speed by doing this work for the employee. It spans across systems of data, large quantities of information, and aggregates it into a comprehensive view of an individual and their household. It can even provide next best actions based on data and summarizing complex regulatory guidelines into a unified brief with next-best actions. This enables efficient processing for routine requests while flagging complex situations for expert review, reducing operational costs while delivering the personalized service clients expect.

After consolidating their tech stack, PenFed turned to [Agentforce](#), AI agents powered by the [Agentforce 360 Platform](#), to eliminate routine work that slowed teams down. Despite being in a regulated industry, PenFed was able to move fast – from an internal proof of concept to fully deployed agentic automation in just seven months. Behind the scenes, Agentforce makes more than 700,000 LLM calls each month to power agentic reasoning and actions, summarize calls, assemble member histories, and classify cases so staff can work faster and smarter.



**“We save 30,000 minutes a day of labor with automated call summaries alone, which adds up to \$3 million worth of time a year.”**

**James Schenck, CEO, PenFed Credit Union**

## Augmenting human services and capabilities

With 60%-70% of [banker time](#) currently spent on administrative tasks and [advisors](#) dedicating up to 80% of their day to noncore activities rather than client engagement, agentic AI is critical to delivering productivity gains. Banks and wealth firms see a significant boost in positive operating leverage and customer and client satisfaction in several ways:



### Improved efficiency

AI agents handle end-to-end workflows like account modifications, beneficiary updates, and loan applications, allowing bankers to manage larger books of business while maintaining quality.



### Enhanced accuracy

AI agents don't get tired or make manual errors during data-heavy tasks. By connecting directly to your CRM and banking data, they automatically follow regulatory rules and use real-time info to keep every transaction compliant.



### Greater impact

By automating admin work, agents enable advisors to focus on coaching, cross-selling, and building the relationships that drive client primacy.

Real-world applications of this technology are already showing meaningful impact. [RBC Wealth Management](#) is using Agentforce to help financial advisors prepare for client meetings faster, more thoroughly, and with less effort. Launched in just six weeks, Agentforce reviews a year's worth of structured and unstructured CRM data to deliver a consistent, print-ready one-pager for the advisor, complete with portfolio details and client milestones. By reducing time spent synthesizing data, advisors can reallocate their time to building stronger relationships and deeper engagement.



**“Agentforce is freeing up our advisors to focus on deeper engagement.**

**Rohit Gupta, Head of Digital Advisor Platforms, RBC Wealth Management**



## Delivering superior experiences

Enhancing banker and advisor capabilities leads to superior experiences for both consumers and employees. Agentic AI goes beyond freeing up time; it provides the intelligence needed to engage more deeply:



### Personalized engagement

AI agents analyze behavior, transaction patterns, and life events to identify relevant recommendations. These can be delivered through low-touch digital apps or high-touch human interactions.



### 24/7 availability

AI agents respond to inquiries instantly with seamless handoffs to human associates when a higher-touch is required, the case increases in complexity, or a firm must remain compliant, including the full conversation context and recommended next steps.



### Proactive service

AI agents monitor account activity to identify opportunities – such as large deposits or business growth indicators – and proactively suggest solutions that enhance the relationship.



**“The irony of agentic AI is that by automating the data-heavy complexities of banking, we actually make the industry more human. We aren’t just scaling productivity; we are scaling the banker’s ability to be present, proactive, and personal.”**

**Amir Madjlessi, Managing Director for Banking, Salesforce**

## Driving revenue growth and cross-selling

Agentic AI offers new opportunities to expand existing relationships:



### Intelligent cross-selling

AI agents continuously evaluate relationships to identify opportunities across retail, lending, and wealth management. They detect behavioral signals – like a large inheritance – that firms historically spotted too late.



### Enhanced lead nurturing

AI agents improve relationship management by handling inquiries, qualification, and follow-up across multiple channels. When specific signals are detected, these agents can launch personalized campaigns while alerting advisors to provide timely advice.



### Improved sales effectiveness

Teams are equipped with AI agents that provide real-time insights, competitive intelligence, and conversation-ready talking points. Additionally, AI agents offer in-call guidance for coaching and post-meeting action plans, removing the reliance on humans spotting every signal manually.



# Connect, Unify, and Harmonize Siloed Data

AI is only as good as the data is fed. Think about it. If the value of AI is the ability of an agentic agent to span across thousands of data points and aggregate the information into usable insights a banker or wealth manager can use, the data needs to be accurate and give the full picture. However, many banks and wealth firms struggle with complex legacy infrastructures spanning core banking and wealth systems, CRM platforms, regulatory databases, and third-party services. This makes it hard to connect the data and therefore use it. The journey begins with a trusted data foundation and banks and wealth management firms must unify and harmonize their data into a single, unified view. See our five steps to build a trusted data foundation in our [data maturity playbook](#).



## Establish data governance and quality controls

Develop policies for data classification, ownership, and access. Include quality measures like deduplication and bias detection to support both operational needs and regulatory requirements.

## Build integration layers with legacy systems

Ensure seamless data flow between central repositories and existing banking and wealth systems through APIs and integration platforms. This supports both data consolidation and distribution of AI-generated insights back to operational systems.

Banking- and wealth-specific integration requirements often include real-time transaction processing, regulatory reporting systems, and third-party data sources for credit decisions and market analysis. Retrieval augmented generation (RAG) should be central to your banking and wealth AI strategy, allowing integration of knowledge bases, policy documents, and regulatory guidance into AI workflows.



**“Integration keeps evolving for the agentic wealth management firm. Siloed and disparate data used to slow down wealth advisors. Today, by orchestrating multiple agents while leveraging RAG and traditional APIs, we’re changing manual headaches into automated efficiencies—allowing advisors to act faster with accurate outcomes.”**

**Jeremy Schowalter, Managing Director for Wealth Management, Salesforce**

# Salesforce: Your Partner in Moving from AI Pilot to Production

Now is the time to move beyond proof of concept to AI that has real, measurable business impact across banking and wealth firms.

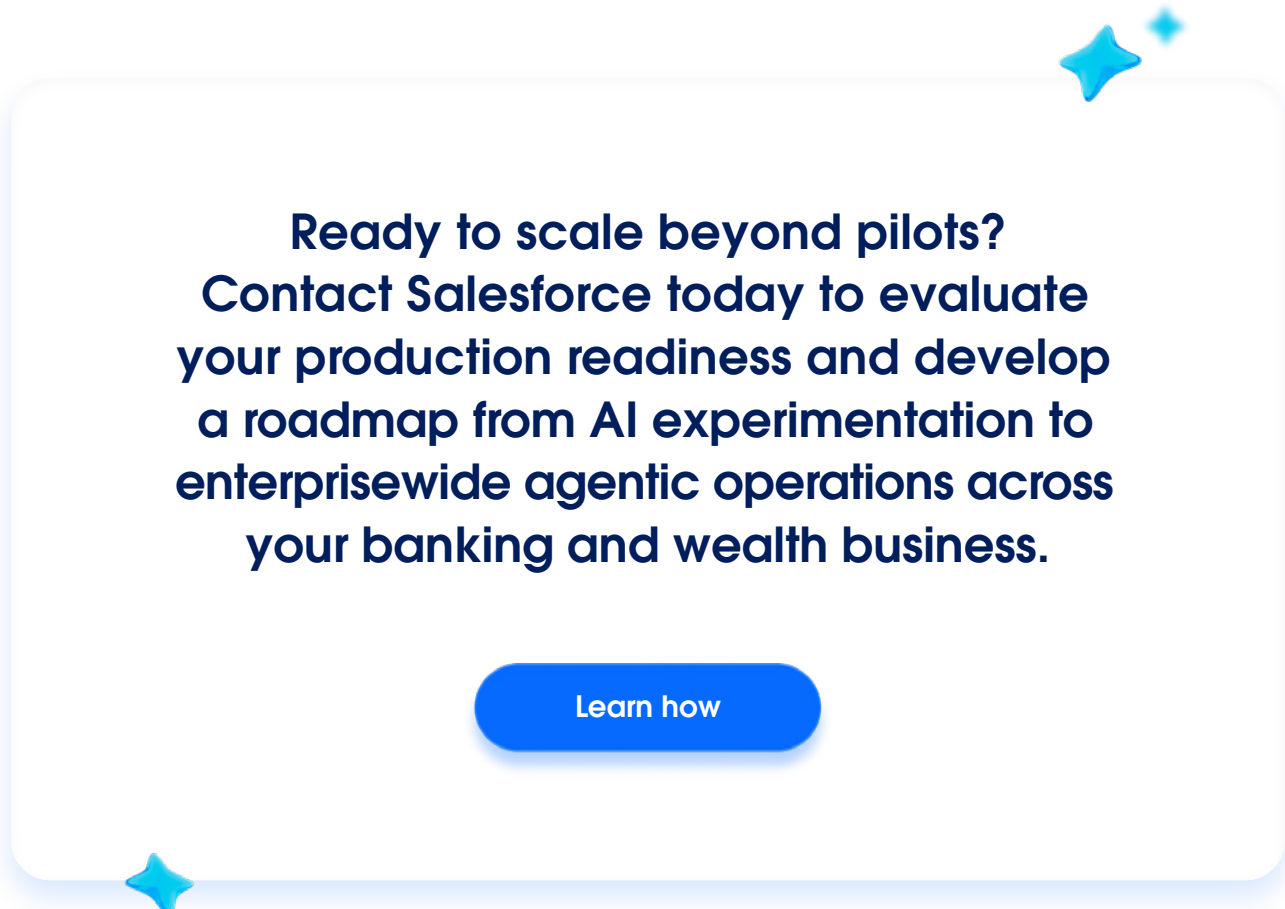
Implementing production-ready agentic AI requires more than experimentation – it demands enterprise-grade technology platforms with proven banking and wealth expertise and embedded regulatory compliance controls.

Salesforce provides comprehensive AI capabilities designed specifically for banks and wealth firms ready to scale beyond pilots into production:

- **Trusted AI architecture:** Includes enterprise-grade security, compliance, and governance frameworks that meet the rigorous standards of banking and wealth firm environments.
- **Industry-specific data models:** Salesforce provides unified relationship models, prebuilt workflows for common industry processes, and seamless integration capabilities with existing core banking and wealth systems.
- **Production ready data foundation:** Unified data management with institutional-grade security and compliance, offering seamless integration across core banking, wealth platforms, and third-party systems.
- **Embedded predictive AI and generative AI:** Seamlessly integrate relationship insights, automated content generation, and document summarization into existing banking and wealth workflows.
- **Enterprise Agentic AI:** Deploy custom and preconfigured AI agents with specialized banking and wealth skills, enterprise data access, and built-in compliance guardrails.

Our end-to-end AI platform eliminates the common gap between promising pilots and scaled enterprise deployment. From foundational data management to advanced agentic capabilities, Salesforce provides a proven path to AI transformation while maintaining the security, compliance, and governance standards required for high-stakes banking and wealth operations.

Salesforce brings dedicated financial services expertise, proven methodologies for AI implementation, and purpose-built banking and wealth solutions that deliver immediate impact and ROI.



**Ready to scale beyond pilots?  
Contact Salesforce today to evaluate  
your production readiness and develop  
a roadmap from AI experimentation to  
enterprisewide agentic operations across  
your banking and wealth business.**

[Learn how](#)



## **Salesforce for Financial Services**

Salesforce is the #1 AI CRM, helping banks and wealth firms become Agentic Enterprises where humans and AI agents drive customer success together. Powered by one trusted, unified platform that connects data, AI, and Agentforce 360 apps to scale digital labor, boost productivity, and deepen customer and client relationships.

Discover more at [salesforce.com/banking](https://salesforce.com/banking) and [salesforce.com/wealth-management](https://salesforce.com/wealth-management).



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