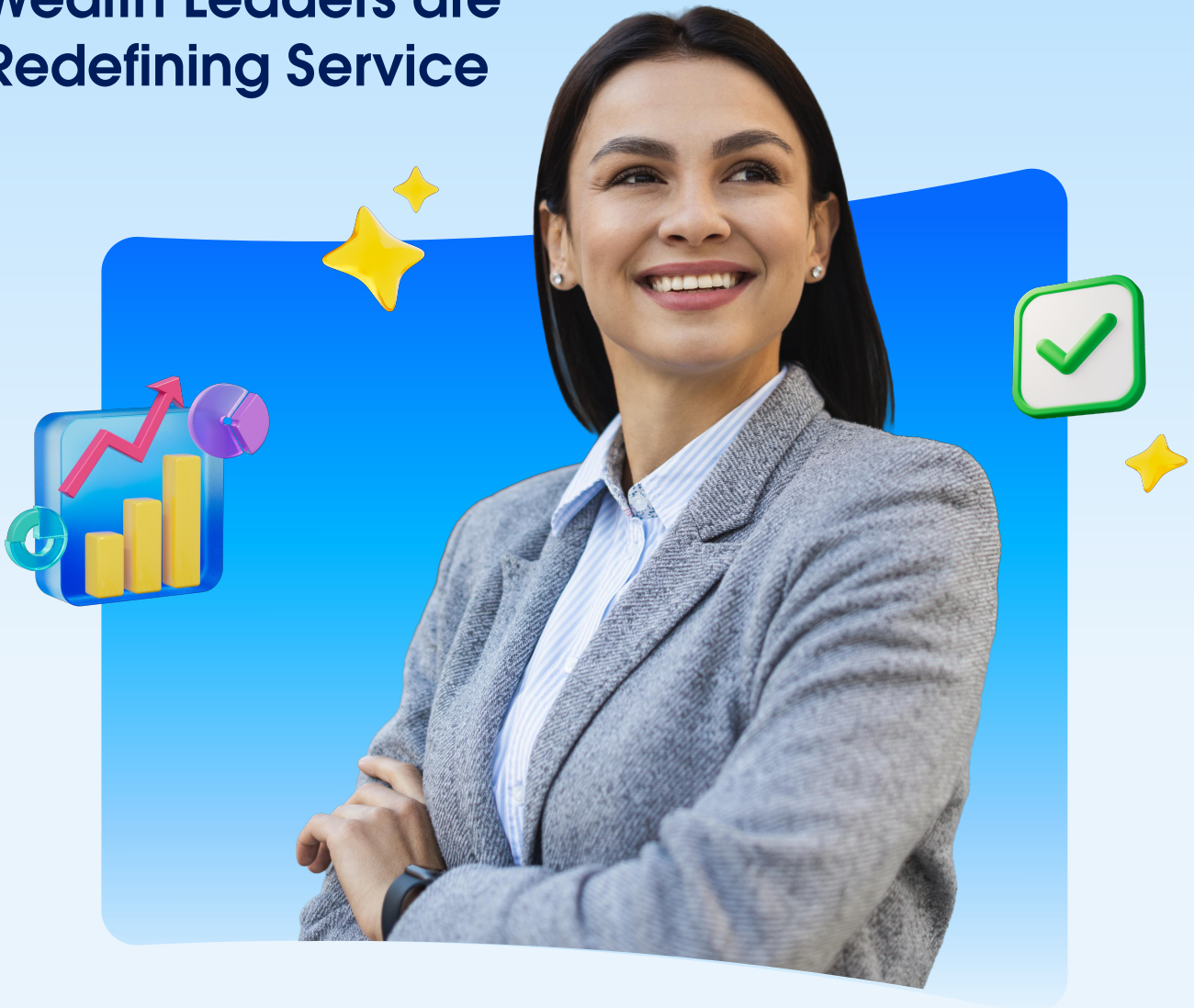


salesforce

The Agentic Advantage

How Banking and
Wealth Leaders are
Redefining Service



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Introduction

The financial services industry has crossed a threshold. According to Salesforce's [State of Service Report](#), **79%¹** of service leaders state that investing in autonomous AI agents is now essential to meet rising business demands – and in 2026, meeting those expectations within financial institutions requires more than speed. It requires AI that doesn't just assist human service representatives, but acts autonomously to resolve complex disputes, manage fraud, and eliminate manual workflows.

Traditional service models are often too manual to satisfy modern demands. This creates a clear gap between what customers expect and what legacy systems can provide. For banks and wealth managers, the transition is no longer optional.

Firms must move beyond limited AI pilots and basic chatbots toward full-scale agentic deployment. Those that stay in the experimentation phase risk losing relevance during a massive wealth transfer, **where 81% of next-gen heirs²** currently choose to leave their parents' advisors in search of more modern, efficient service.

“Investors and banking clients continue to demand higher-touch and more-personalized services, emphasizing the need for advisor-led financial, tax and legacy planning. Firms therefore continue to accelerate investment in agentic technology that automates mundane & administrative tasks, freeing up time for advisors to build & service even larger books of business.”

Jeremy Schowalter, Managing
Director, FINS Go To Market



From Recommendation to Execution

The promise of the next era lies in agentic AI.
While traditional AI recommends, agentic AI executes.

1

Intelligent Automation

Autonomously handling routine service requests, meeting prep and summarization, and surfacing actionable recommendations.

2

Operational Efficiency

Driving the **10–15% operating improvements**³ demanded by boards while managing rising costs to serve customers.

3

Human-Centric Focus

Offloading repetitive servicing workflows and administrative burdens to AI, liberating teams to focus on what matters most: complex financial problem-solving and meaningful relationship management.



In an environment defined by relentless cost pressure and high M&A activity, the winning institutions aren't choosing between human and digital. They are deploying AI agents to work alongside their teams, ensuring no household, opportunity, or error slips through the cracks.



Data-Driven, AI-Powered

Data is the foundation of this human-led experience. By consolidating fragmented silos, firms can fuel analytics and generate actions that transform engagement.

Hyper Personalized Engagement:

- Unified customer data enables AI agents to deliver tailored advice, relevant product recommendations, and proactive outreach – anticipating needs before a customer has to articulate them.

Omni-Channel Consistency:

- Whether a customer reaches out via voice, chat, email, or mobile, AI ensures every interaction is informed by the same complete, up-to-date picture – no repeating themselves, no dropped context.

Always On Service:

- AI agents handle high-volume, routine requests 24/7 – account inquiries, transaction disputes, fraud alerts – with no hold times and seamless handoff to a human when judgment is required.

Instant Knowledge, Faster Resolution:

- Agents instantly surface the right information from across knowledge bases and case history, so service reps spend their time resolving issues rather than hunting for answers.

Proactive Retention and Next Best Action:

- AI identifies early signals of churn, flags at-risk relationships, and recommends – or takes – the next best action before a client walks out the door.

Autonomous Workflow Execution:

- Specialized agents handle end-to-end processes – dispute intake and resolution, complaint management, regulatory change mapping – completing multistep workflows that previously required multiple handoffs between teams.

Generative Summarization and Prep:

- AI drafts personalized client communications, summarizes service interactions, and generates meeting briefs – so advisors and bankers show up prepared and close cases faster.

4 Ways to Transform Service Efficiency



01 Identify your highest-friction touchpoints first.

Disputes, complaints, balance inquiries, and fraud alerts are the highest-volume, highest-frustration interactions in banking. For wealth, the focus shifts to tasks like meeting summarization and prep, to help advisors offload more manual, tedious work. These are your first agentic deployment targets – and where you'll see the fastest ROI.

02 Deploy always-on agents for the predictable.

Routine requests don't need a person – they need accuracy and speed. Autonomous agents handle these at scale, around the clock, so your human teams can focus on the complex and the relationship based work.

03 Unify your data before you scale your agents.

Agentic AI is only as good as the data it's fed. A unified customer data layer isn't a nice-to-have – it's the prerequisite.

04 Build governance from Day 1.

In financial services, AI without auditability isn't an option. Every agent workflow should include compliance controls, PII protection, and a clear human escalation path – not bolted on later, but designed and integrated from the start.

Banking: Creating a Strong Foundation

Banks are no longer asking when to adopt agentic AI – they're asking how fast they can deploy it responsibly. The pressure is real with boards demanding ROI on AI, increasing costs to service, and regulators are watching AI governance more closely than ever. For institutions that built strong data foundations in the last few years, the payoff is now arriving.

“The immediate opportunity for banks isn’t to replace human judgment, but to augment it. By connecting trusted data to everyday banking workflows, we can take the friction out of processes and let bankers focus on what they do best: building customer relationships.”

Kelly Horn, Senior Director Global Product Solution & Strategy

The institutions winning today didn’t rush in blindly—they started with the basics.



Clean data and integrated workflows aren't just line items; they are what turns your legacy **System of Record** into a living **System of Context**. Those who built that foundation are now successfully crossing the agentic divide – moving past basic **Systems of Engagement** and deploying a true **System of Agency** through autonomous AI agents that scale service seamlessly.



Creating a Seamless, Service Experience

The imperative for banks and wealth management firms to modernize has never been greater. Institutions that fail to provide seamless experiences risk losing customers to more agile, technologically advanced competitors.

The era of “chatbots and FAQs” has given way to something fundamentally different: AI agents that don’t just answer questions – they take action. In 2026, the leading banks aren’t deploying self-service tools as an add-on; they’re embedding autonomous AI agents directly into core service workflows, running 24/7, grounded in unified customer data, and capable of resolving disputes, reversing transactions, and escalating to humans with full context when needed.

The hybrid model still holds – but it’s evolved. The question is no longer “human or digital?” It’s about designing the handoff: knowing exactly when an AI agent should act autonomously and when a human judgment call is irreplaceable. Banks that get this right are turning service into a genuine competitive differentiator.

“Adopting AI agents is no longer a long-term roadmap item — it is an immediate operational necessity. By grounding agents in a trusted data layer and deploying standardized workflows, financial institutions can securely automate routine transactions today. The technology is ready, the templates are built, and the banks that act now will define the service standards of tomorrow.”

Kelly Horn, Senior Director Global Product Solution & Strategy



Activate Agent



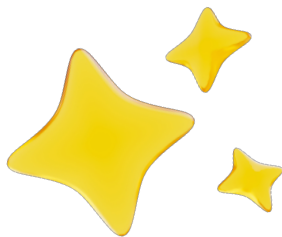
Case in Point: Absa Bank

Absa, one of Africa's largest financial groups serving over 10 million customers, set out to scale exceptional service without scaling headcount – all while protecting an



across multiple countries and regulatory environments.

With Data 360 pulling real-time data from internal and external banking systems into a single view, Agentforce gives reps everything they need to resolve cases instantly – no more jumping between platforms, just fast, accurate answers. Debit order reversals, a common issue where customers dispute incorrect or unauthorised transactions, will go from a 30–45 minute process to under 5 minutes.



“Agentforce helps us resolve transaction issues quickly and precisely, so customers can sleep easier.”

Thato Matolong,
CIO at Absa Group



Absa’s story shows what’s possible when agentic AI is built on unified data, governed responsibly, and designed to amplify — not replace — the humans who build customer trust.

[Read the success story](#)



Wealth Management: Ready for What's Next

The wealth management industry has reached a defining moment as multi-generational households demand personalized, proactive, and collaborative service. With only **41%⁴ of wealth management clients fully satisfied** with their institution's service speed and effectiveness, firms must move beyond reactive support to stay competitive. Today's clients expect a personal touch more than ever. McKinsey research shows that **60%–70%⁵ of routine advisor tasks**, like data synthesis, meeting summaries, and document reviews, can be automated, freeing advisors to focus entirely on building relationships.



60%–70% of advisor tasks

To bridge this gap, firms are evolving from traditional models to **Agentic**, where humans and AI agents work together to deliver “white-glove” service.



Empowering the Agentic Enterprise

While many firms are still in the early stages of their AI maturity, the focus has shifted toward building foundations that unify “islands of trapped data.” By integrating CRM, custodial, and industry data into a unified 360-degree view, firms can eliminate “swivel-chairing” and provide service teams with the context they need to act instantly.

AI is now central to these service strategies, offering transformative potential through:

1

Anticipatory Service

Enabling advisors to run their day with a unified profile and AI supporting proactive outreach and anticipating life events before a client even calls.

2

Agentic Automation

Deploying autonomous AI agents to handle routine requests – such as account reviews or beneficiary updates – freeing advisors to focus on high-value client relationships.

3

Operational Efficiency

Recapturing critical advisor time currently lost to administrative “noncore” work by having AI agents help with pre-meeting and post-meeting actions.

By modernizing the advisor and service experience today, wealth management firms can turn service into a powerful differentiator, driving client loyalty and AUM growth in a digital-first world.



[Learn more](#)

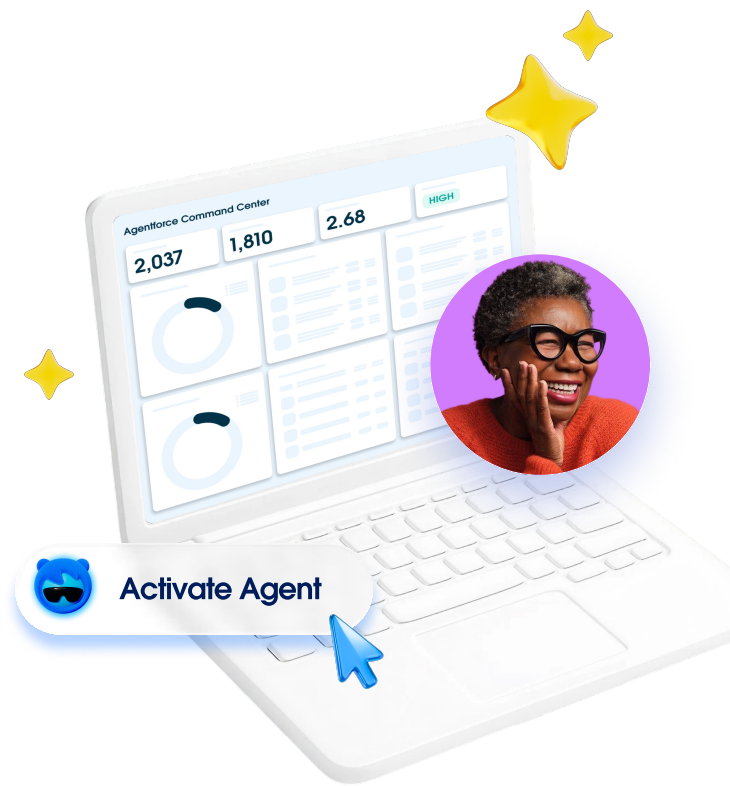
Case in Point: Mission Wealth

Mission Wealth, a premier firm managing over \$9.9 billion in assets, built its reputation on delivering personalized financial advice tailored to its clients' diverse needs. As the firm grew, it faced challenges in scaling high-touch service due to fragmented systems and a lack of unified client data, limiting advisors' ability to anticipate evolving client needs.

To address this, Mission Wealth implemented **Agentforce Financial Services** (formerly Financial Services Cloud), creating a 360-degree view of client data and unlocking capabilities like detailed reporting and dashboards for advisors. This approach allowed advisors to access real-time insights, streamline workflows, and make data-driven decisions that enhanced productivity and client engagement. As a result, Mission Wealth saw a 4x growth in assets under management and a 3x increase in its client base, while its employee base grew by 117.5%.

117.5% employee
base growth

Looking ahead, Mission Wealth is focused on building a robust data strategy to support next-gen use cases, emphasizing clean, accurate data. With AI on the horizon, the firm is exploring data-enriched communications and proactive service recommendations to elevate client relationships, keeping advisors at the center of every interaction.



“Our priority is to offer exceptional service to our clients, and Salesforce has been critical in achieving this goal. The platform has transformed how our advisors engage with clients, enabling us to scale without compromising the quality of our service. It’s a foundation that will support our future innovations, always with service at the forefront.”

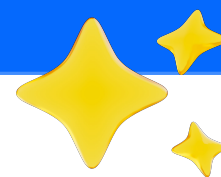
Matthew Adams, CEO

[**Learn more**](#)



Bringing It All Together: The Agentic Financial Services Enterprise

A unified strategy built on humans and AI agents working together is essential for growth. Agentforce 360 serves as the connective layer across the organization — turning trusted data into proactive, contextual action at precisely the moment it matters.



Building Trust and Managing Risk

In a sector where small errors create significant risk, accuracy is nonnegotiable. Leading firms are standing up AI governance boards, spanning compliance, risk, and technology, to operationalize trust as a competitive advantage, not just a guardrail.



1

Privacy

The Agentforce Trust Layer ensures zero data retention and masks PII so sensitive data never reaches the underlying models.

2

Human-in-the-Loop

Starting with use cases where humans review AI outputs reduces risk and provides a vital feedback loop.

3

Grounding

Once guardrails are established, autonomous agents can resolve inquiries 24/7, grounded in trusted data and escalating to humans when necessary.

A New Era of Augmentation

Across banking and wealth management, the institutions pulling ahead share one thing in common: they stopped treating AI as a side tool and started embedding it at the core of how they serve customers and clients.

For banks, that means autonomous agents resolving disputes, handling fraud, and answering routine questions around the clock – so bankers can focus on the relationships that require human attention. For wealth managers, AI is not meant to replace the advisor; it is meant to augment them – alerting them when plans drift or suggesting portfolio changes before a client ever has to ask.

AI won't replace the human at the center of financial services. It never could. But the firms that weave it into their workflows today — responsibly, intentionally, and built on trusted data — will define what excellence looks like for years to come.



1. [Salesforce's State of Service](#)

2. [Capgemini World Wealth Report 2025](#)

3. [PwC Strategy & Analysis: How AI Is Reshaping Banking](#)

4. [Salesforce – Connected Financial Services Report](#)

5. [McKinsey – The Economic Potential of Generative AI](#)



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