



WHITE PAPER 2025

# AGENTIC AI IN BFSI: TURNING VISION INTO VALUE



**Bridging strategy  
and execution to deliver  
real-world impact**

## BFSI Innovation at a Glance

**Banking, Financial Services, and Insurance (BFSI) institutions have significantly increased their spending on innovation, but ROI still lags. The next wave of competitive advantage will come from execution at scale, driven by agentic AI.**

The BFSI industry is nearing a pivotal inflection point. Digital transformation remains a top priority, and institutional investment in innovation continues to grow.

At face value, this surge in spending signals progress. For BFSI institutions, innovation is no longer optional — it's table stakes. But despite increased investment, many struggle to convert capital into real outcomes. Innovation may be accelerating in theory, but execution still lags in practice.

The next wave of competitive advantage won't come from experimentation — it will come from real-world impact at scale. And at the heart of this shift is the rise of agentic AI: systems that go beyond assistive support to autonomously execute workflows, adapt to context, and deliver outcomes with minimal human intervention.

The good news is agentic AI is already gaining traction in operationally intense, high-volume, and low-risk workflows — precisely where BFSI institutions feel the most pressure. The bad news? While the technology is advancing rapidly, successful implementation is anything but plug-and-play.



### BY THE NUMBERS

**\$200K → \$780K BFSI innovation spend per \$1B assets (2022–24)<sup>1</sup>**

**Banks' tech spends >10% revenue; rising 9% yearly, outpacing inflation, 2025<sup>2</sup>**

**Financial services AI spend: \$35B (2023), rising to \$97B by 2027<sup>3</sup>**

## OUR POV:

*“The winners in BFSI won't be those who experiment fastest, but those who execute best—with intent, trust, and scale.”*

## The Innovation Gap and the Road Ahead

**BFSI leaders are navigating a perfect storm of market pressure and technological possibility.**

The primary challenge remains in demonstrating ROI of innovation spending. Yet many institutions still operate with outdated innovation models designed for exploration.

There is mounting pressure to concentrate investments in areas with clear pathways to value and to improve the articulation of business outcomes to investors and leadership.

Several forces are driving a necessary shift:

### IMPERATIVE

### IMPLICATION



**Revenue impact over pilot count**

Innovation efforts are now evaluated on their ability to deliver measurable business results, not just prototypes



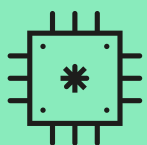
**Boardroom and regulatory pressure**

AI and innovation are increasingly tied to risk management, compliance, and shareholder value



**Operational imperatives**

Institutions must scale personalized, automated workflows in areas like onboarding, fraud detection, and underwriting



**Generative AI momentum**

The rapid adoption of GenAI has laid the foundation for even more advanced automation models

The next phase of transformation depends on rethinking how innovation is structured and scaled—particularly as BFSI firms look to move from generative to agentic systems.

# From Generative AI to Agentic AI: The Next Frontier of Automation

The first wave of agentic AI adoption across BFSI has already taken hold.

## THE DIGITAL TRANSFORMATION TIMELINE

**2010 - 2018**

Digital transformation & RPA rule-based automation, efficiency gains

**2019 - 2023**

**GenAI:** Productivity assistant, still human-in-the-loop

**2024 - Now**

**Agentic AI:** Autonomous multi-step workflow execution

Around 70% of institutions are now using GenAI to improve internal productivity, automate document handling, and support functions like compliance and customer service.

But while GenAI is fundamentally assistive (enhancing human productivity), agentic AI is built for delegation. It introduces autonomous agents capable of:

- Setting and adapting goals
- Executing multi-step workflows in real time
- Interfacing with APIs, tools, and human stakeholders
- Making decisions dynamically, based on evolving inputs

## ECONOMIC IMPACT OF AGENTIC AI IN BFSI

**Agentic AI projected ROI:  
62% >100%, average  
171%, US firms 192%<sup>4</sup>**

**Agentic AI market (BFSI-  
driven) projected at  
\$196.6B by 2034, 43.8%  
CAGR<sup>5</sup>**

**37% of VC in 2024 targeted  
AI, with agentic seeing  
largest deal growth in  
financial services<sup>6</sup>**

# From Generative AI to Agentic AI: The Next Frontier of Automation

**Crucially, the supporting technology is maturing fast.** As these layers mature, BFSI institutions have an opportunity to deploy agentic AI in production environments, delivering immediate value while laying the groundwork for long-term transformation.

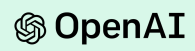
## APPLICATIONS



## ORCHESTRATION LAYER



## FOUNDATION MODELS



## CLOUD INFRASTRUCTURE



## SEMICONDUCTORS



### Applications:

Domain-specific agentic tools are moving from pilot to production in banking, insurance, and beyond.

### Orchestration frameworks:

New agentic platforms enable task routing, memory, governance, and real-time collaboration across multiple agents.

### Foundation models:

Open and closed models now support better reasoning, domain alignment, and reduced hallucination.

### Cloud infrastructure:

Hyperscalers offer end-to-end GenAI toolchains with secure deployment options.

### Semiconductors:

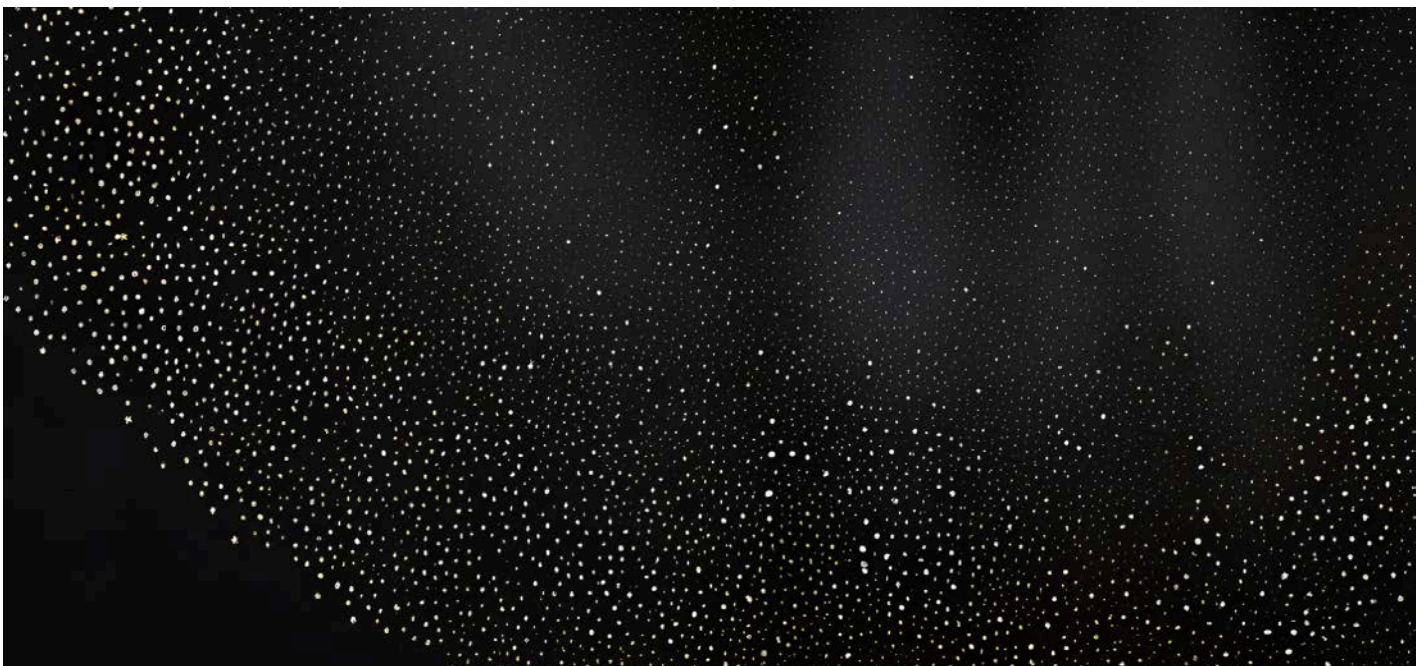
New chips like Groq's LPU and NVIDIA's Blackwell are enabling low-latency, energy-efficient inference at enterprise scale.

# Early Use Cases: Agentic AI in the BFSI Value Chain

Adoption of agentic systems typically begins where workflows are high-volume, rules-based, and low-risk – echoing early RPA deployments.

INDUSTRY	VALUE CHAIN (STEPS)	AGENTIC AI VALUE SPOT	PREV. TECH
BANKING	Origination → Onboarding → Advisory → Servicing	KYC / Advisory	RPA
PAYMENTS	Authorize → Fraud Ops → Disputes → Reconcile	Fraud / Disputes	Rules Engine
INSURANCE	Quote → UW → FNOL → Claims	Claims Triage	RPA
WEALTH MGMT.	Data → Portfolio → Insights → Reporting	Summary / Advisory	BPI Tools

Examples include fraud checks, claims triage and routing, investment memo generation, regulatory report drafting, customer service email triage, and data-matching and extraction. These applications are fast to implement, easy to validate, and generate quick wins that build trust and executive buy-in. As confidence grows, institutions can move into higher-stakes domains such as credit decisioning or compliance, which may carry additional regulatory requirements – for example, under the EU AI Act for high-risk use cases.



## Early Use Cases: Agentic AI in the BFSI Value Chain

### SECTOR-SPECIFIC AGENTIC AI STARTUP ECOSYSTEM

Through our work with institutions and startups worldwide, Tenity has developed a front-row view of innovators building execution-ready solutions for critical BFSI workflows. Our corporate innovation solutions connect institutions with startups that understand both the technical and regulatory demands of this sector. This ecosystem snapshot offers a starting point for discovering potential collaborators.

#### BANKING

- Relationship manager co-pilots
- Compliance monitoring
- Cyber security



#### PAYMENTS

- Real-time fraud scoring
- Autonomous dispute handling
- Reconciliation & treasury



#### INSURANCE

- Claims triage agents
- Underwriting assistants
- Fraud and abuse prevention



#### WEALTH MANAGEMENT

- Portfolio summarization
- Client insights generation
- Financial service advisory\*



\*The startups listed are provided as representative examples based on BFSI relevance and observed market activity. Inclusion does not imply endorsement, partnership, or a guarantee of suitability. Institutions should conduct their own due diligence or engage Tenity to explore potential collaborators.

## Case Study Spotlight – Unique AI

# UNIQUE

Rather than relying on generic copilots or out-of-the-box retrieval pipelines, Unique co-develops tailored agentic solutions embedded directly into client workflows. These systems use agentic loops to dynamically retrieve, verify, and refine responses based on real-time inputs and metadata context.

In domains like wealth management, where accuracy is non-negotiable, every output is fact-checked. If verification fails, agents loop back to re-source data or escalate for human review. Region-specific "knowledge scopes" ensure that answers comply with local regulations – so for example, information relevant to Switzerland doesn't inadvertently surface in a Hong Kong use case.

Clients participate directly in validation, using shared test harnesses and domain rules to ensure system dependability with every new model update or configuration change.

Alongside delivery, Unique offers SDKs, coaching, and collaborative R&D to embed systems that are not just functional – but auditable, secure, and built for long-term institutional scale.

### QUICK FACTS

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#### Client type

Institutional wealth management

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#### Need

Compliance, accuracy, and localized workflows

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#### Solution

Tailored agentic systems with dynamic retrieval, fact-checking loops, and region-specific scopes



*"The future of financial services will be defined by Agentic AI—systems that can reason, act, and collaborate with humans to drive outcomes. This evolution promises not only greater efficiency but also more trusted, transparent, and client-centric financial institutions."*

#### **Damien Piper**

Executive Director – Growth

## Breaking the Pilot Trap: The Barriers to AI Success

Despite growing interest and increased investment, many BFSI institutions struggle to scale GenAI or agentic pilots into production. And the core issues aren't just technical – they're organizational, structural, and governance-related.



### ORGANIZATIONAL MISALIGNMENT

Only 23% of institutions report board-level oversight of AI strategy.<sup>7</sup>



### FRAGMENTED OPERATING MODELS

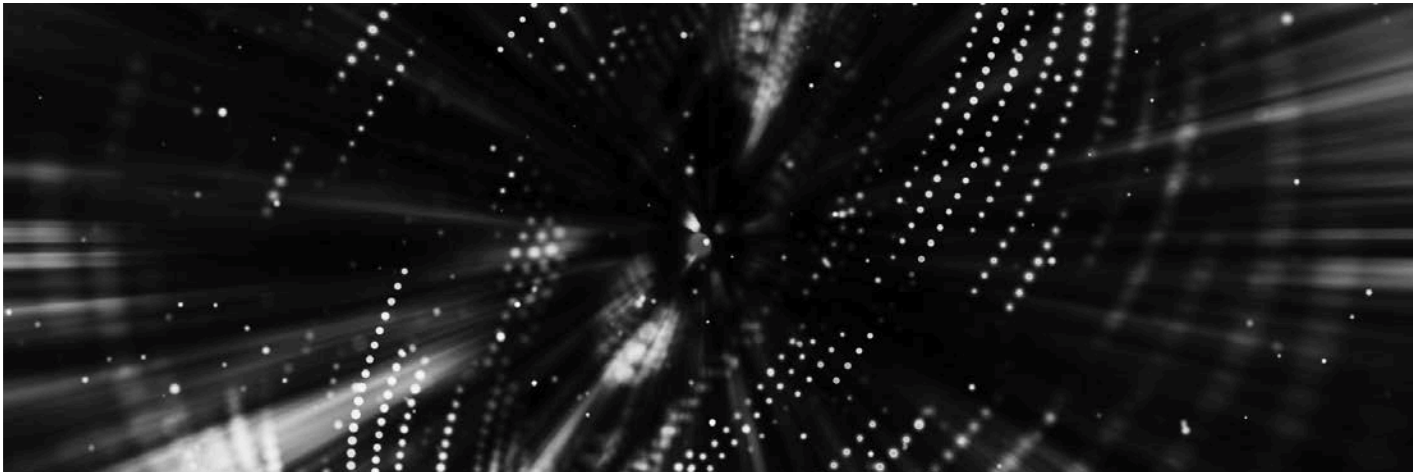
Most AI efforts stall at the pilot phase.<sup>8</sup>



### GOVERNANCE & RISK GAPS

Governance is consistently cited as the top barrier to AI scaling.<sup>9</sup>

Without clear answers to these questions, agentic pilots can quickly shift from strategic opportunity to becoming unmanageable liabilities.



## OUR POV:

*“Agentic AI can be the high-performance engine for BFSI, but without the right drivers, pit crews, and race plan, institutions risk stalling before they ever reach the finish line.”*

# Tenity's BFSI AI Execution Framework

To scale agentic AI effectively, BFSI institutions need a new playbook: one that prioritizes structured, outcome-driven innovation from the ground up. Here's what that looks like in practice:

	EXPLORATION	APPLICATION	EXECUTION
<b>What It Achieves</b>	<ul style="list-style-type: none"> <li>• Leadership alignment</li> <li>• Opportunity mapping</li> <li>• Strategic focus</li> </ul>	<ul style="list-style-type: none"> <li>• Real-world validation</li> <li>• Feasibility testing</li> <li>• Value proof</li> </ul>	<ul style="list-style-type: none"> <li>• Production deployment</li> <li>• Delivery structure</li> <li>• Governance</li> </ul>
<b>What It Means For You</b>	<ul style="list-style-type: none"> <li>• Clarity</li> <li>• Low-risk entry</li> <li>• Informed decisions</li> </ul>	<ul style="list-style-type: none"> <li>• Evidence</li> <li>• Alignment</li> <li>• Internal buy-in</li> </ul>	<ul style="list-style-type: none"> <li>• Scalability</li> <li>• Integration</li> <li>• Business outcomes</li> </ul>
<b>Key Success Factors</b>	<ul style="list-style-type: none"> <li>• Sponsorship, alignment</li> <li>• Cross-functional input</li> <li>• Opportunity mapping</li> </ul>	<ul style="list-style-type: none"> <li>• Business-led</li> <li>• Measurable goals, iteration</li> <li>• Stakeholder access</li> </ul>	<ul style="list-style-type: none"> <li>• Integration</li> <li>• Ownership</li> <li>• Outcome tracking</li> </ul>

## 1. Start with Exploration

- **Engage leadership and stakeholders:** Secure buy-in from senior leadership and cross-functional teams. Agentic AI initiatives must align with overarching business goals — whether it's improving customer experience, optimizing risk management, or reducing operational costs.
- **Frame strategic priorities:** Clearly define what success looks like. Is the priority faster loan processing, smarter fraud detection, or enhanced underwriting? Establish measurable KPIs early.
- **Assess market and technology landscape:** Conduct a thorough market scan of existing AI capabilities, competitor moves, and emerging trends. Understand regulatory considerations and potential partners (e.g., startups, technology vendors).
- **Build a hypothesis-driven roadmap:** Develop initial pilot concepts grounded in strategic priorities, focusing on areas with the highest potential ROI and risk mitigation.

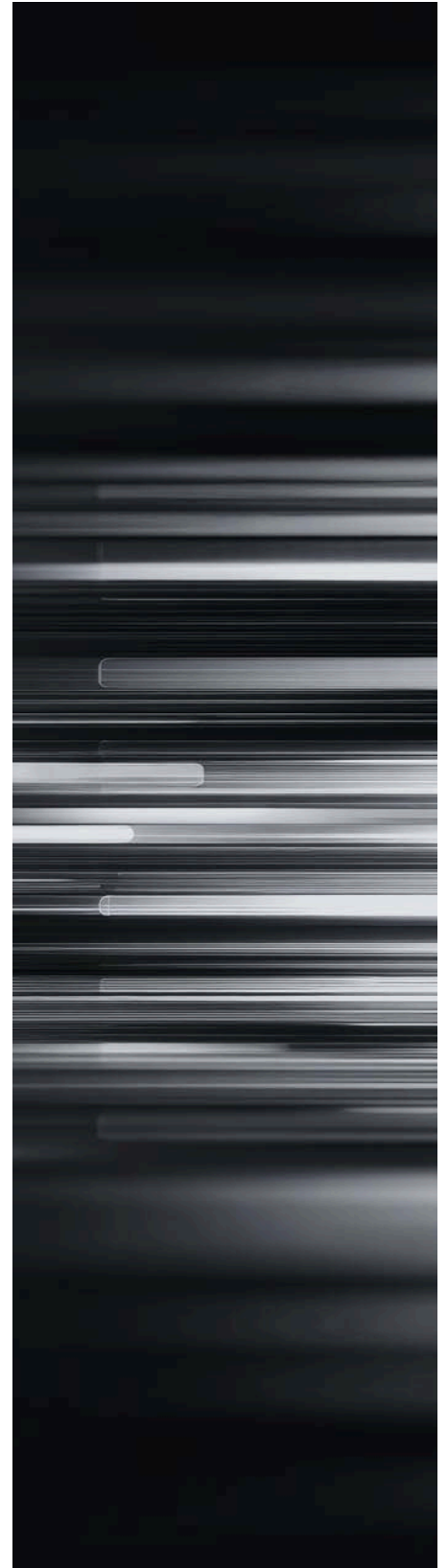
# Tenity's BFSI AI Execution Framework

## 2. Move to Operational Deployment

- **Tailored innovation sprints:** Short, high-intensity programs focused on solving specific business challenges, validating technical feasibility, and producing measurable outcomes within a defined timeframe.
- **Strategic accelerator programs:** Structured engagements that pair BFSI institutions with execution-ready startups to co-develop solutions that meet operational demands and regulatory requirements.
- **Emerging tech readiness assessments:** Comprehensive evaluations of data infrastructure, integration pathways, security posture, and governance mechanisms to ensure solutions can move into production with confidence.

## 3. Scale Through Readiness, Not Just Technology

- **Ensure operational readiness:** Before scaling, confirm teams have the skills, tools, and processes to support AI systems at scale - including monitoring, incident response, and ongoing model tuning.
- **Embed compliance and risk management:** Integrate regulatory requirements and ethical guidelines into deployment processes. Prepare for audits and validation from internal and external stakeholders.
- **Design for integration:** AI solutions must seamlessly fit into existing IT architectures and business workflows without disrupting customer experience or operational stability.
- **Plan for continuous improvement:** Scaling isn't a one-time event. Establish governance frameworks for ongoing performance review, risk assessment, and adaptation to evolving market and regulatory landscapes.



## How Tenity Helps: A BFSI-Focused Partner

### EXPLORATION

Discovery & Exposure

- Provides foundational exposure to emerging technologies & market opportunities

### APPLICATION

Strategy - Aligned Collaboration

- Offers deeper, customized collaboration to align innovation with business priorities

### EXECUTION

Execution & Enablement

- Enables high-value execution of tailored solutions with embedded partnership and delivery support



### Discovery & Exposure

- **Executive sessions on GenAI and agentic systems:** Curated workshops and briefing sessions designed for senior leadership to build a deep understanding of generative AI and agentic technologies. These sessions focus on strategic implications, business use cases, and potential disruption within BFSI sectors.
- **Global startup access and trend analysis:** Continuous scouting and engagement with leading AI startups worldwide, providing BFSI institutions with insights on emerging trends, breakthrough innovations, and best practices. This global perspective helps identify high-potential partners and technologies before they reach mainstream adoption.
- **Hands-on experimentation via hackathons and tech showcases:** Interactive events where internal teams and external innovators collaborate on real-world problems using agentic AI. These hackathons and showcases foster creativity, accelerate learning, and surface practical solutions that can be rapidly prototyped and tested.

# How Tenity Helps: A BFSI-Focused Partner

## Strategy-aligned Collaboration

- **Tailored innovation sprints:** Focused, time-boxed projects that bring together cross-functional stakeholders to rapidly explore, prototype, and validate AI-driven concepts aligned with institutional strategic goals. These sprints enable quick iteration and decision-making to prioritize initiatives with the highest impact.
- **Strategic accelerator programs:** Partnerships with accelerator programs that connect BFSI players with vetted AI startups. These programs facilitate structured mentoring, co-development, and pilot opportunities to accelerate the journey from ideation to production.
- **Emerging tech readiness assessments:** Comprehensive evaluations of an institution's technology, processes, and talent capabilities to determine readiness for adopting agentic AI solutions. These assessments identify gaps and recommend targeted actions to ensure smooth integration and minimal operational risk.

## Execution Enablement

- **Embedded innovation teams:** Dedicated squads that sit within BFSI institutions, working alongside core business units to embed AI-driven innovation into daily workflows. These teams ensure knowledge transfer, agile response to challenges, and sustained momentum beyond pilots.
- **Implementation and go-to-market support:** End-to-end assistance for launching AI solutions at scale, covering project management, compliance checks, stakeholder communications, and user adoption strategies. This support helps minimize friction and maximize impact during rollout.
- **Venture collaboration and integration pathways:** Structured mechanisms to partner with startups and VCs, including integration frameworks, co-investment opportunities, and innovation ecosystems. These pathways enable BFSI institutions to leverage external agility and scale innovative solutions faster.

## Tenity's Partners and Specific Use Cases

### HackZone by Allianz



HackZone by Allianz is a scale-up accelerator specially designed to help growth-stage startups transform the insurance industry.

Tailored for startups with mature, market-ready products, it offers the opportunity for founders building AI/ML, digital health, fintech, and climate-driven solutions to collaborate directly with Allianz Türkiye.

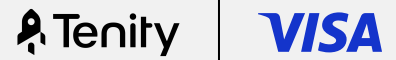
Supported by Tenity, HackZone by Allianz brings a rich ecosystem together — featuring access to advanced Allianz APIs, one-on-one mentorship from over 50 Allianz experts, and connections to more than 600 mentors and investors in Tenity's global community.

HackZone by Allianz stands as a powerful bridge between innovation and real-world implementation, empowering founders with resources, recognition, and runway to scale in insurance and beyond.



## Tenity's Partners and Specific Use Cases

### Visa Innovation Program Europe



Visa Innovation Program Europe is a fintech pilot-centered collaboration platform that helps companies scale by engaging directly with Visa, its clients, and partners. Designed for fintech startups with go-to-market-ready solutions, the program prioritizes companies able to run pilots or proof-of-concepts with Visa's network.

Operating across Greece, Cyprus, Malta, Turkey, Spain, Portugal, and Italy, the program is delivered through a consortium of local partners who bring domain expertise, networks, and operational support. Tenity serves as a Program Manager, connecting participants to Visa's ecosystem while providing curated training, mentorship, and targeted investor introductions.

The program also supports market expansion opportunities on a case-by-case basis, helping founders navigate new geographies and scale their commercial readiness.

The program creates a bridge between innovative fintech solutions and large-scale adoption opportunities, leveraging Visa's global reach with local market expertise.



## Partner with Tenity: Go From Possibility to Production

Agentic AI is not a future concept — it's already reshaping BFSI. The institutions that will lead aren't just those experimenting with AI, but those executing at scale with intent, trust, and control.

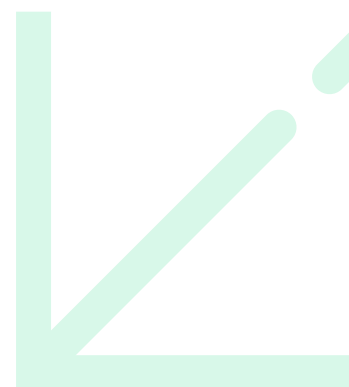
The winning institutions will be those that:

- Identify regulation-ready, high-impact use cases
- Partner with execution-ready innovators
- Run risk-aligned, outcome-focused pilots
- Scale with internal alignment and strong governance

This is the new bar. And it requires more than ad hoc initiatives. It demands embedded, long-term collaboration.

**Tenity can help you get there.** Whether you're running structured pilots, aligning internal teams, or building bridges to external innovators, we bring the tools, network, and expertise to turn ambition into execution.

Agentic AI is redefining what's possible in BFSI. The question is no longer if institutions will adopt it — but how successfully they will deploy it.



**Let's co-create the next wave  
of BFSI innovation, together.**

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# BOOK A DISCOVERY CALL

**Contact Tenity to learn more about our corporate innovation solutions, curated startup programs, and collaboration opportunities.**

Tenity is a global innovation powerhouse shaping the future of finance and technology. With hubs in Zurich, Singapore, Tallinn, Madrid, London, and Istanbul, Tenity blends venture capital, open innovation and global ecosystem access to create value that compounds.

Through its unique hybrid model, Tenity helps ambitious founders grow, supports corporates in making innovation actionable, and gives investors early access to high-potential deal flow.

Since launch, Tenity has partnered with 65+ leading institutions, supported 1,600+ startups, and runs innovation programs in over 15 countries. Across continents and industries, Tenity connects what's next and backs those bold enough to build it.



# Fintech Makers - and other impossible things

**Learn more about Tenity: <https://www.tenity.com/>**

*Note: The information provided in this playbook is for informational purposes only and should not be construed as financial or legal advice.*

## Sources

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[www.tenity.com](http://www.tenity.com)

