Google Cloud

# AI agent trends 2026

## Financial services

Interactive report

# About this report

This report provides key insights for business leaders to shape their AI agent strategy for 2026 and beyond. Within each trend, you will find real-life examples, technical resources, and customer stories to share with your teams for deeper learning.

These trends were identified using a blend of qualitative and quantitative data, including internal Google Cloud and Google DeepMind interviews with AI leaders, customer case studies, and insights from <u>The ROI of AI in financial services 2025</u> report (based on a global survey of 556 executives in financial services), with analysis using NotebookLM and Google AI Studio.

## Ask the report

Want to dig deeper into the trends? NotebookLM is ready to help—simply click the icon for an interactive version of this report.

# AI agents are redefining business value in 2026

## The ceiling for human achievement has been lifted.

While headlines focus on the distant future of Artificial General Intelligence (AGI), the decisive shift for the financial services industry is happening right now. That shift is agentic AI. This is AI that moves beyond answering questions to understanding a goal, making a plan, and taking actions across applications to achieve it with extensive human guidance and oversight.

Due to this capability, AI is one of the first technologies that applies to every single person, in both our personal and professional lives. Its power lies in its ability to augment human capacity with better recall, faster data processing, and enhanced reasoning across the front office, back office, and corner office. Achieving this, however, depends on ensuring widespread access, necessary skills development, and broad participation for everyone.

In this report, we explore five key AI agent trends shaping financial services in 2026. Unlocking the value of these trends requires more than simply adopting new tools. It also demands that leaders question old assumptions and drive the cultural change necessary to thrive in this new, agentic AI era.

### What are AI agents?

Agents are systems that combine the intelligence of advanced AI models with access to tools so they can take actions on your behalf, under your control.

I/O, May 2025
Keynote by Sundar Pichai, CEO, Google
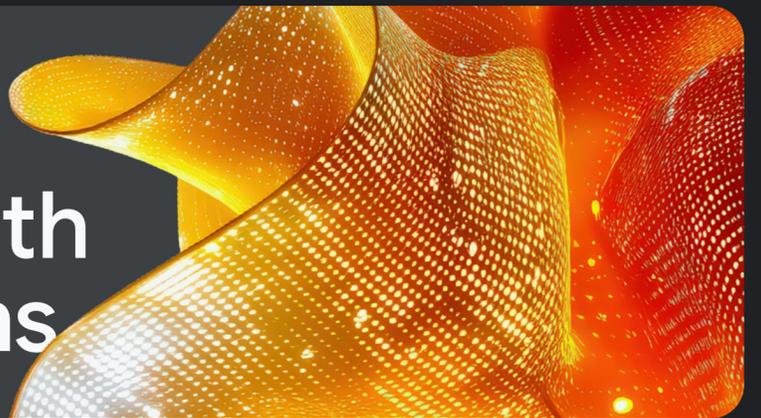
# 5 AI trends shaping financial services in 2026

**1**  Agents for every employee
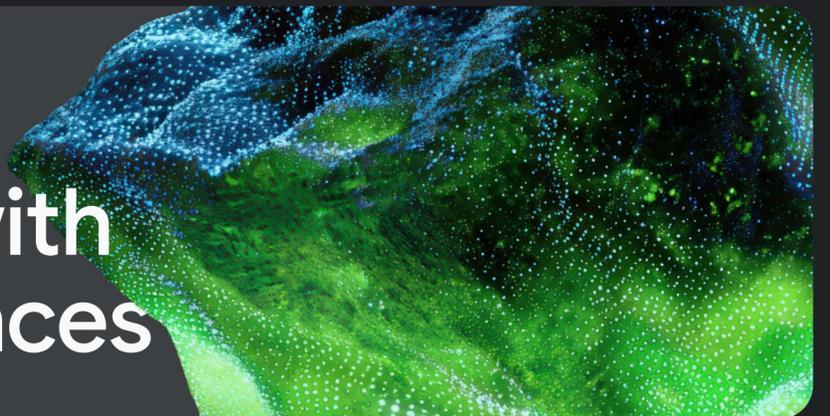
## Empowering individuals to achieve peak productivity

**2**  Agents for every workflow

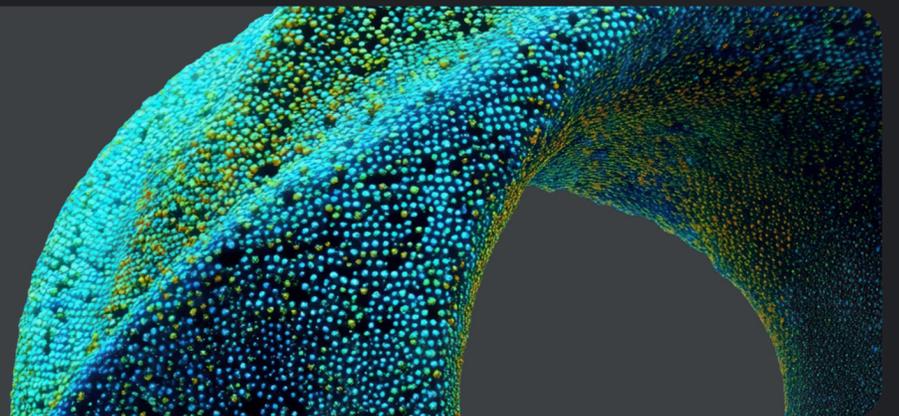## Running your business with grounded agentic systems

**3**  Agents for your customers

## Delighting customers with concierge-like experiences

**4**  Agents for security

## Advancing security from alerts to action

**5**  Agents for scale

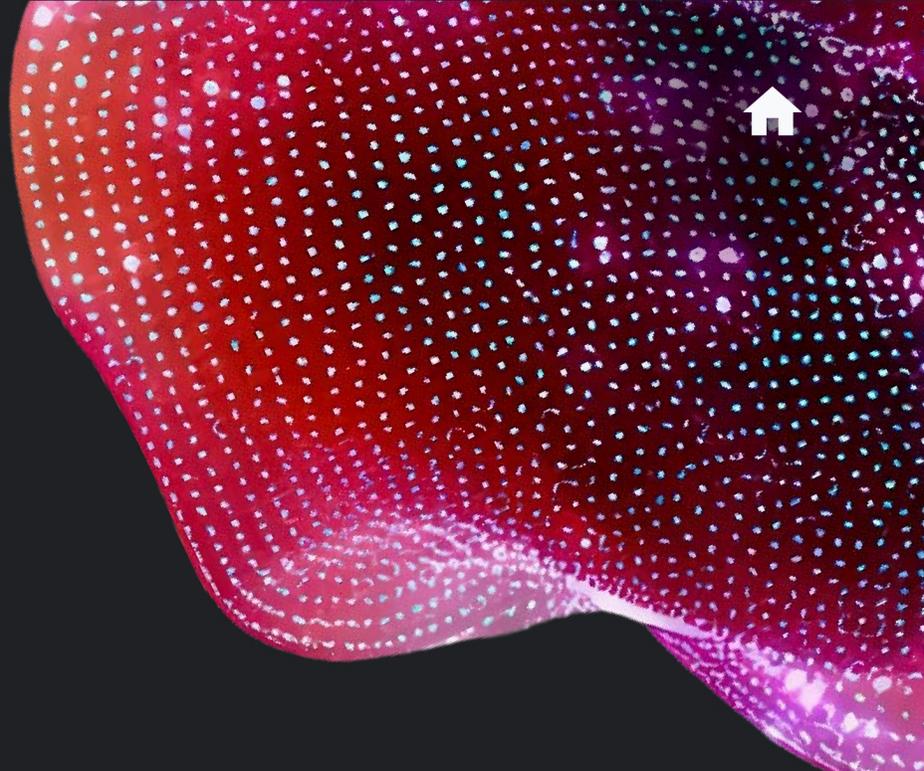## Upskilling talent will be the ultimate driver of business value

Agents for
every employee

# Empowering individuals to achieve peak productivity

# The most significant business shift of 2026 isn't just about efficiency; it's a fundamental, employee-centric transformation.

This new agentic model is designed to expand the potential of every individual, turning them into the primary engine for innovation and growth.

This change stems from a behavioral shift in the human-computer interface, moving from instruction-based computing (e.g., analyzing a spreadsheet, developing code) to intent-based computing. In 2026, employees will be increasingly able to state a desired outcome, and the computer—using LLMs and agents—determines how to deliver it.
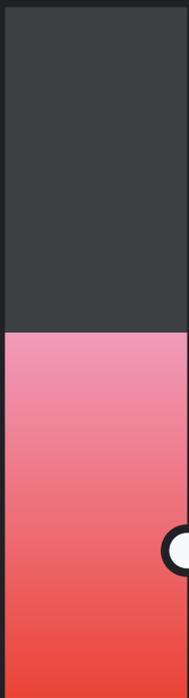
# 53%

of financial services executives in organizations that use generative AI have AI agents in production,[1] deploying them across a wide range of use cases[2]

## Of those:

**43%** use them for fraud management and detection

**42%** use them for risk management

**41%** use them for client onboarding and Know Your Customer (KYC)

"

In 2026, AI agents will have evolved from simple tools into strategic force multipliers. In the high-stakes world of financial services, these agents shift from the 'search' and focus on the 'solve,' empowering every employee to operate at their absolute peak productivity with data-driven precision."

# Toby Brown

Managing Director, Financial Services,
Global Strategic Industries, Google Cloud

**Citi** has rolled out internal AI tools to over 182,000 employees across 84 jurisdictions. Through the third quarter of 2025, Citi employees have had approximately 21 million interactions with the tools, turning work that once took hours into tasks done in minutes.

# A new integrated working model

In this new model, every employee—from an entry-level analyst to a Managing Director—becomes a human supervisor of agents.

Their primary job is no longer to perform every mundane task personally—such as synthesis, data gathering and due diligence, pitchbook development, and bespoke customer documentation—but rather to orchestrate a team of specialized AI agents to achieve a goal. This model is about more than just delegation; it's about augmentation. The real power comes from giving every employee agents grounded in the company's own enterprise context—its internal systems, knowledge bases, customer data, and past work—to elevate the impact of their efforts.

### What is grounding in AI?

It is the process of anchoring an AI model's responses to a specific, verifiable set of facts—its "ground truth." For an enterprise, this ground truth is its own internal data.

**Learn more**
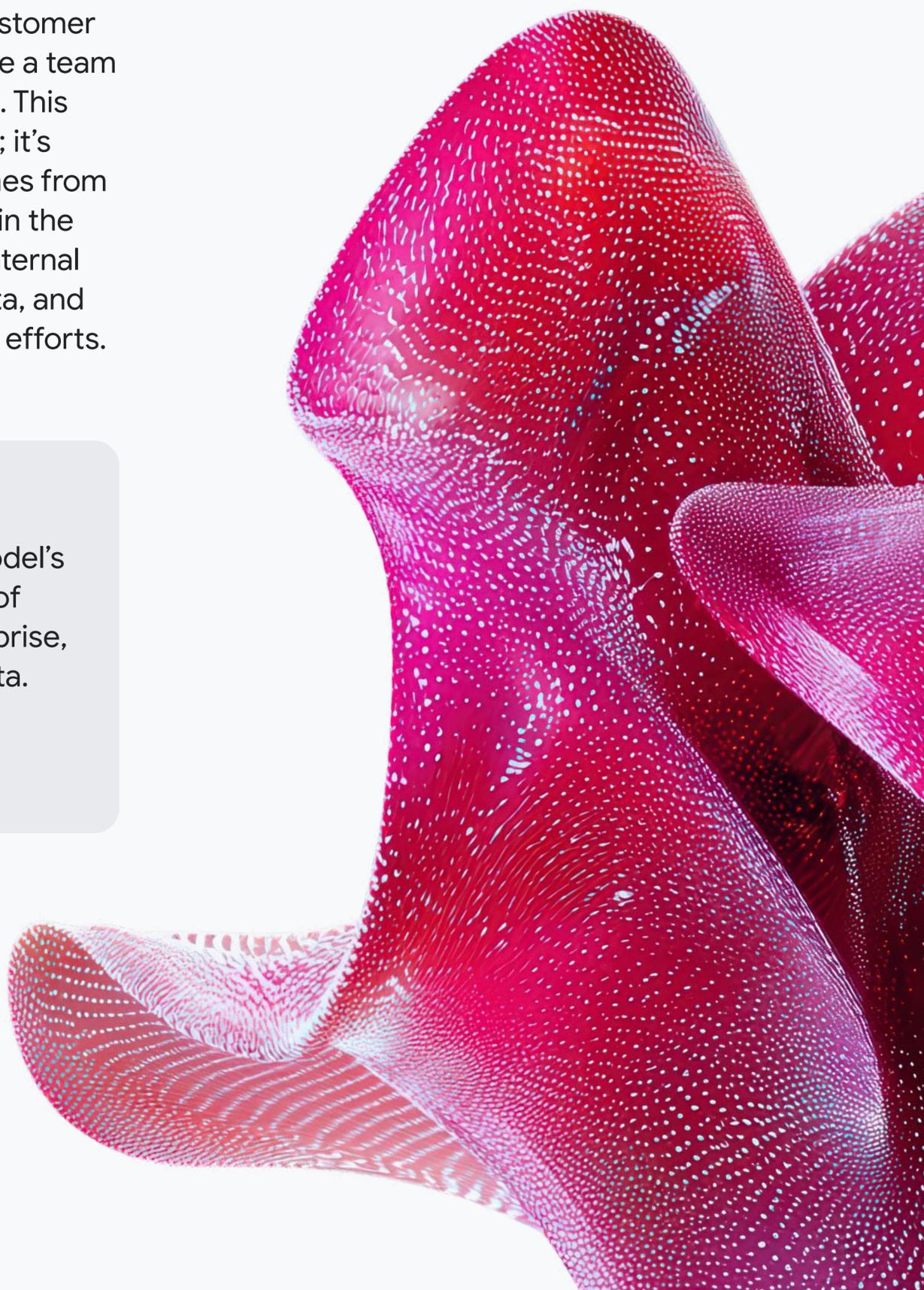
The employee's core function becomes providing strategic direction and curating outcomes. Their new responsibilities are to:

## Delegate mundane or repetitive tasks

Identify which tasks are best suited for an agent and assign them.

## Set goals

Clearly define the desired outcome for the agent.

## Outline strategy

Use their human judgment to guide the agents and make the final, nuanced decisions that AI can't.

## Verify quality

Act as the final checkpoint for quality, accuracy, and tone.

**Macquarie Bank** is an early adopter of Gemini Enterprise, an agentic platform designed to bring the full power of Google's AI to every employee, across its Australian retail banking business—not just its technology or engineering teams—to fuel productivity and innovation organization-wide.

How it works

# The 10x portfolio manager

A portfolio manager's job used to be a constant scramble of separating signals from noise to deliver returns for their clients. In 2026, they can orchestrate a system of specialized AI agents to achieve their goals, rather than performing every task personally.

With agents focusing on specific tasks, portfolio managers can multiply their output by focusing on high-impact client portfolio risk and performance.

Summarize revenue and earnings in the past 5 years as a trend report for the companies in the attachment

Gemini Enterprise thinking...

✦ *Data sources gathered* ⌄

✦ *Compiling data and trends...*

*I now have raw data. Now I need to process it with Python to create the table structure and calculate variances.*

🐍 Processing Python raw data

📰 Processing DataFrame

✦ *Executing Python calculations...*

*The table is now generated with all the required calculations. The percentage columns are still showing full precision, I need to round them to one decimal place. Also, the output format for percentages is not quite right as it is not standardized across the sources. I will fix this in the next step. I also need to extract raw data for .csv generation.*

✦ *Re-run Python calculations...*

🛡 Ask anything, search your data, @mention, or /tools

May display inaccurate information, so double-check responses

An example of a Gemini Enterprise home page (agent shown is built by a user)

# The portfolio manager's specialized agent system

Their new role involves orchestrating the following specialized agents with guardrails put in place:

## Market news agent

Monitors news, events, and proprietary triggers to identify and synthesize impact on a client portfolio and generate recommended actions for their review.

## Deep data research agent

Ingests and analyzes data from public and proprietary sources to form a thesis.

## Complex reasoning agent

Performs complex quantitative analysis to measure risk under their guidance and oversight.

## Financial modelling agent

Tunes financial models for business needs and applies scenario analysis on various market factors to assess impact to a client or portfolio.

## Financial reporting agent

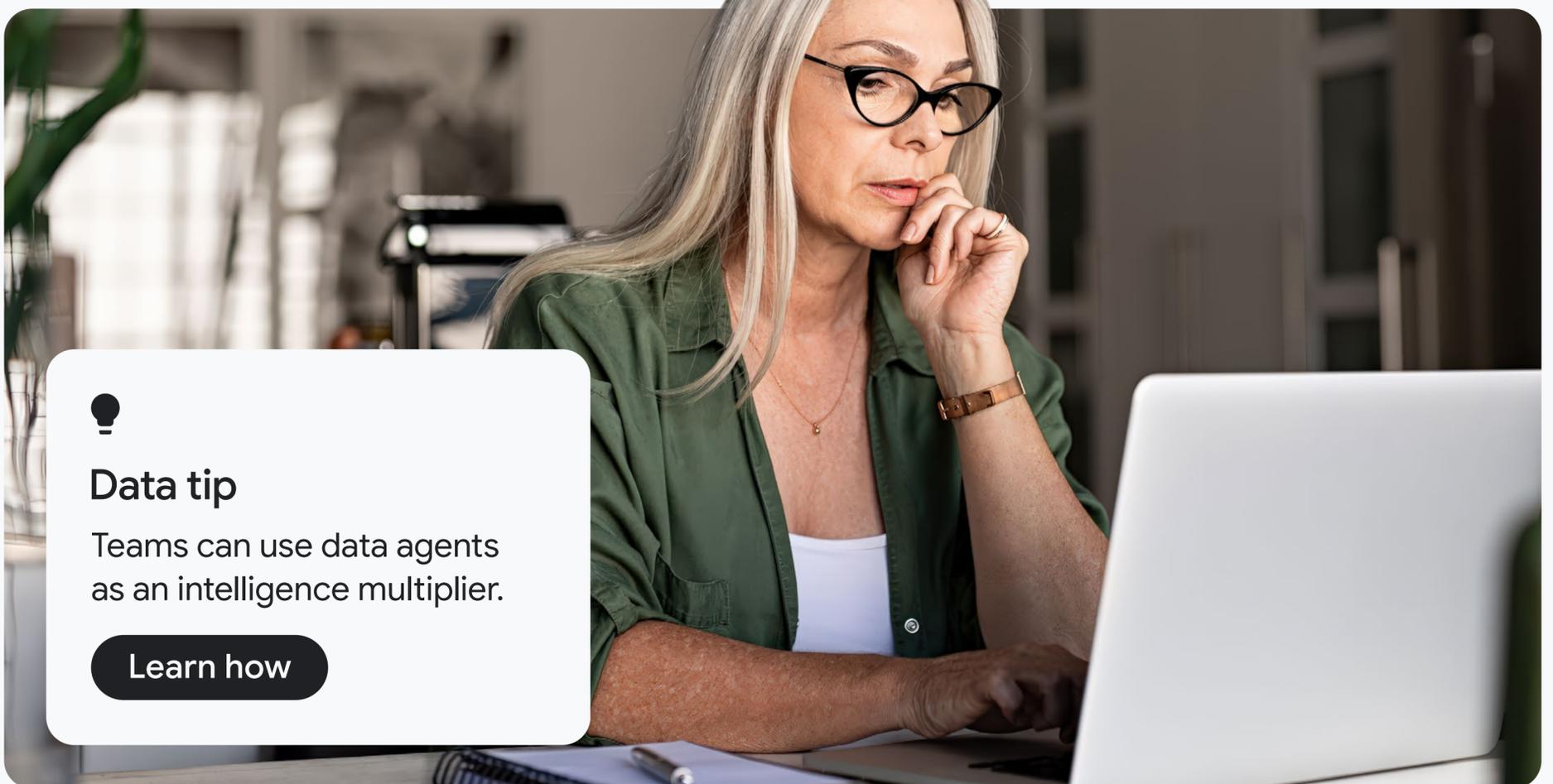Creates customized client reports based on the analysis conducted by other agents.

### Data tip

Teams can use data agents as an intelligence multiplier.

**Learn how**

**Deutsche Bank** launched DB Lumina—an AI-powered digital assistant that helps automate data analysis, streamline workflows, and deliver more accurate and timely insights—all while maintaining the stringent data privacy requirements for the highly regulated financial sector.

Deutsche Bank

### Ready to 10x your team?

Gemini Enterprise enables employees to build and manage their own specialized AI agents.

**Try now**
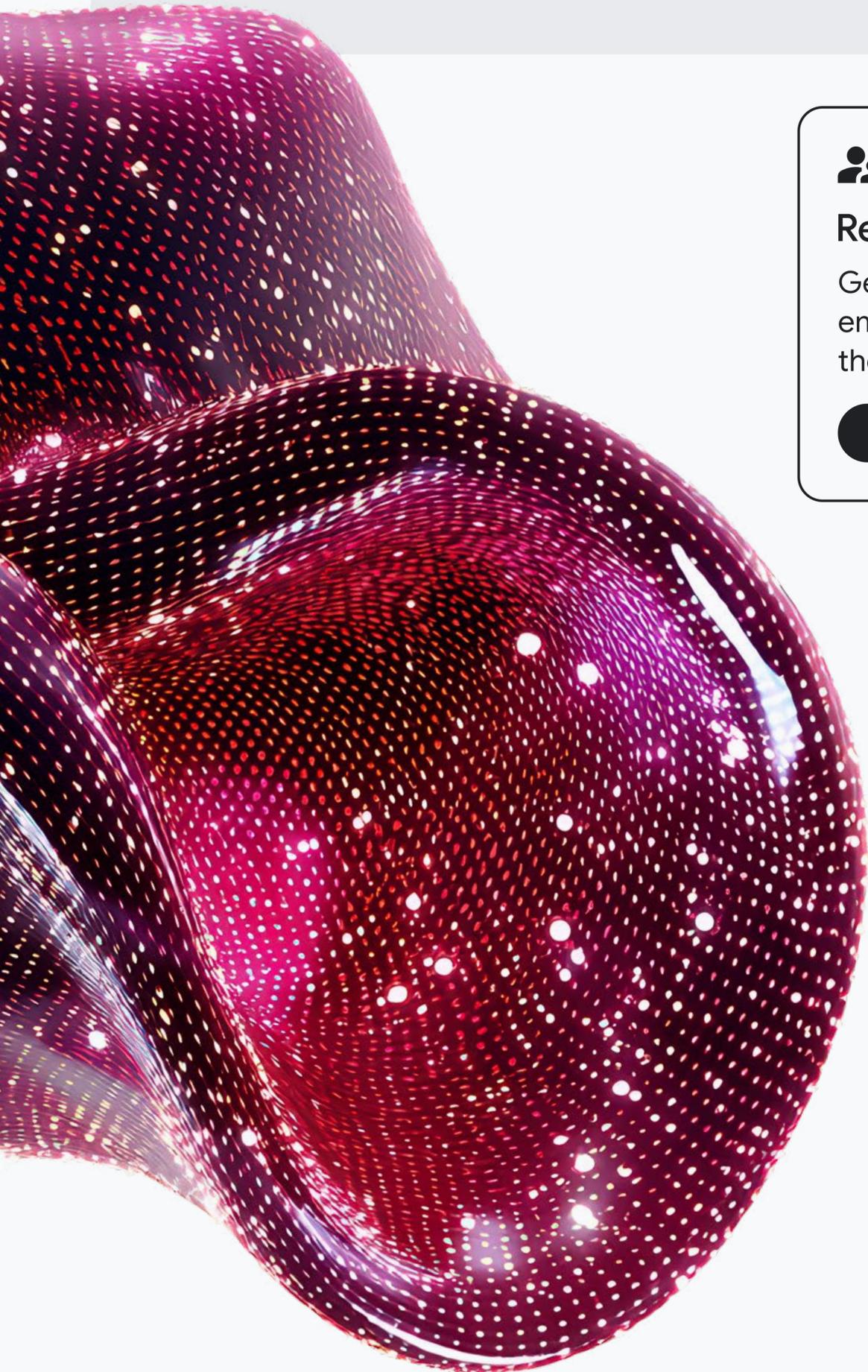
Agents for
every workflow

# Running your business with grounded agentic systems

# An agentic system is a digital assembly line—a human-guided, multi-step workflow that orchestrates multiple agents to run a business process end to end.

The true value in 2026 begins with augmenting the capabilities of individuals and teams, and continues to grow by making the entire business run more intelligently and efficiently, 24/7, at scale.

# 40%

of financial services executives say their organizations have launched more than 10 AI agents[3]

> " The power of agentic systems in 2026 lies in their ability to handle complexity without compromising on accuracy and repeatability. For example, in compliance, they can orchestrate everything from regulatory discovery to policy updates and audit-ready logging, helping to transform compliance from a manual bottleneck into a seamless, verifiable competitive advantage."

## Toby Brown

Managing Director, Financial Services, Global Strategic Industries, Google Cloud

[3] Google Cloud, The ROI of AI in financial services, 2025 (FS executives: n=556; Question: How many AI agents does your company currently have deployed in production across your organization?)

# Digital assembly line: Orchestrating agentic systems

A digital assembly line is made possible by the Agent2Agent (A2A) protocol that works in concert with Model Context Protocol (MCP), allowing different AI agents to "talk" to each other and enterprise data safely.
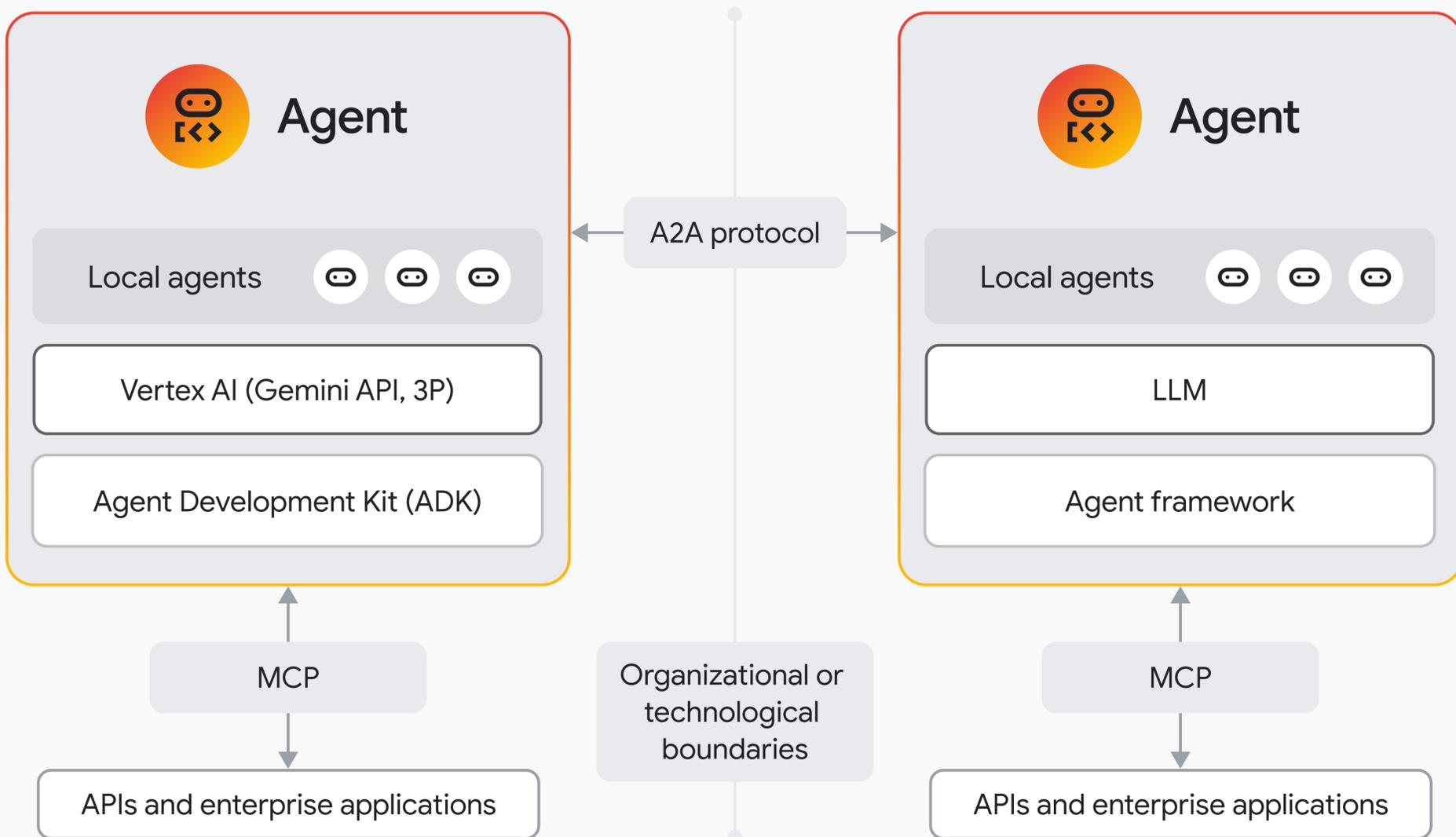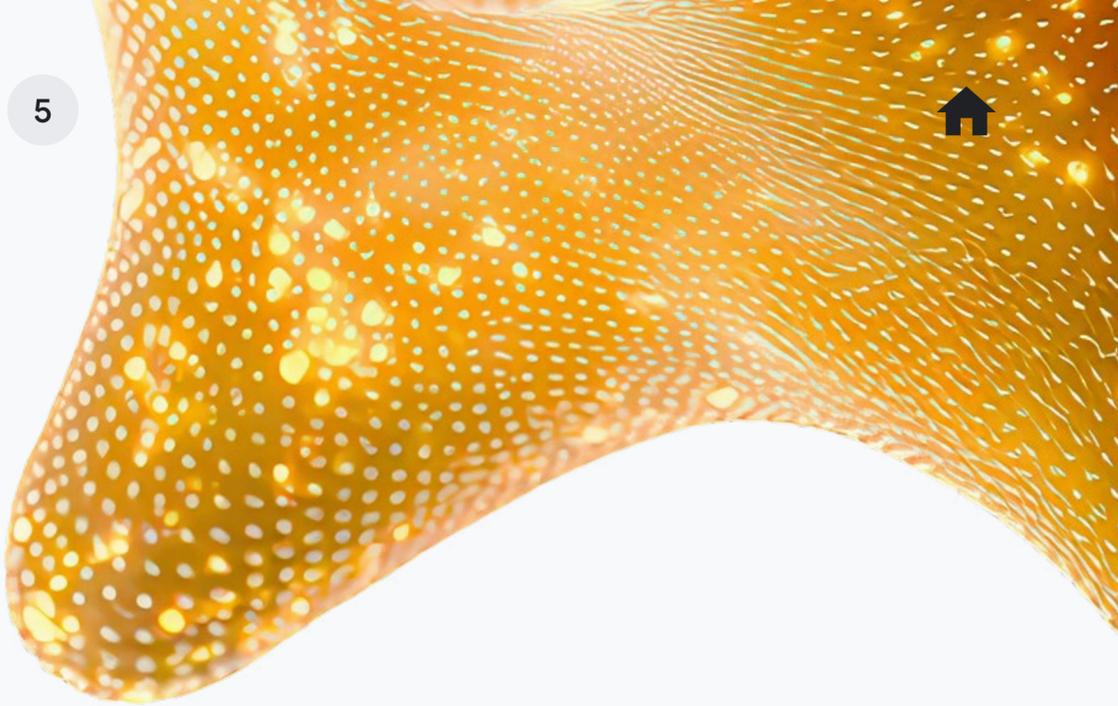
A2A is an open standard that enables seamless integration and orchestration between AI agents, allowing them to work together even if they are from different developers, built on different frameworks, or owned by different organizations.

While LLMs are the "brains" of these agents, they have two major limitations: their knowledge is frozen at the time of their training, and they can't interact with the outside world to access real-time data or perform actions.

MCP solves this. It creates a standardized, two-way connection for AI applications, allowing LLMs to easily connect with various data sources and tools, such as managed databases (e.g., Cloud SQL, Spanner) and data platforms (e.g., BigQuery).

These open source protocols (A2A and MCP) provide a foundation for the Agent Payments Protocol (AP2).

## Agent

Local agents

Vertex AI (Gemini API, 3P)

Agent Development Kit (ADK)

A2A protocol

## Agent

Local agents

LLM

Agent framework

MCP

Organizational or technological boundaries

MCP

APIs and enterprise applications

APIs and enterprise applications

## Data tip

Discover how your data teams can ground AI in your business data.

**Get started**

How it works

# Agentic ecommerce in action

## Today's payment systems assume a human is directly initiating the purchase.

This poses a fundamental challenge for security: What happens when a non-human entity (the agent) is making the final transaction decision, with pre-approval from a human?

An agent initiating a payment under a new framework like Google Agent Payments Protocol (AP2) can prove that a user gave authorization, enabling the payments processor to be sure

that an agent's request accurately reflects the user's true intent, and determine accountability if a fraudulent or incorrect transaction occurs.

AP2 is designed as an optional extension for open-source protocols like A2A and MCP and works with new protocols like Universal Commerce Protocol (UCP). For example, it extends the A2A protocol for multi-agent payment transactions between actors like shopping agents, merchants, and credentials providers.



Merchant ecosystem ← → AI agent ← → Payment ecosystem

For example, a customer discovers a winter jacket they want is unavailable in a specific color. They can then tell their agent:

"Purchase this jacket when it becomes available in black. Don't purchase it if the price is more than $100."

The agent then monitors prices and availability and, with human pre-approval, executes a secure purchase the moment that specific variant is found, capturing a high-intent sale that would have otherwise been lost.

Try Vertex AI

Get started

**PayPal**

**PayPal** is creating agentic shopping and commerce experiences through adoption of industry leading protocols such as Google's Agent Payments Protocol (AP2), a secure, open, scalable solution paving the way for the future of agentic commerce.
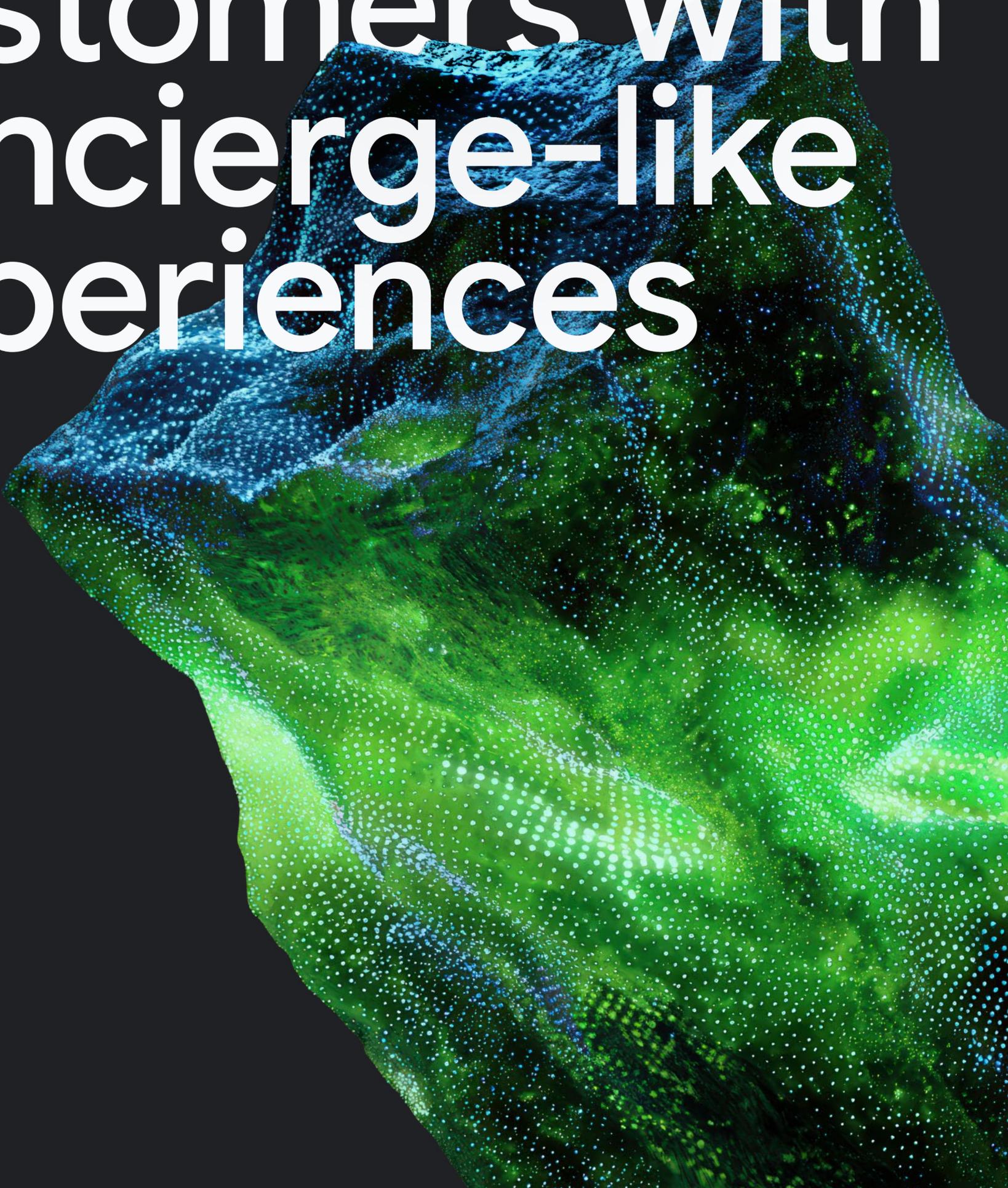
Agents for
your customers

# Delighting customers with concierge-like experiences

# For the last decade, customer service automation meant pre-programmed chatbots to answer simple questions and deflect support tickets.

They were efficient, but they lacked the ability to understand more nuanced and complex questions.

With advances in LLMs and A2A, 2026 will deliver more helpful concierge-style agents. These AI agents will connect enterprises and customers by remembering preferences and past conversations to offer truly one-to-one experiences.

# 57%

of executives at financial services organizations with AI agents in production report adopting agents for customer service and experience[4]

> " We are witnessing a fundamental shift in financial services from customers using static 'chatbots' to interacting with reasoning AI agents. The difference is no longer just about understanding language; it is about understanding intent and context. This isn't just customer service; it is the modernization of the client relationship at scale."

# Georgina Bulkeley

Director, Financial Services,
Global Strategic Industries, Google Cloud

# Personalization at scale

Your customer no longer has to start every conversation by proving who they are or re-explaining their problem.

The difference isn't just the AI, it's the data. The agentic concierge can succeed because it is grounded in an enterprise context you choose to share for a particular customer—in this instance the internal research reports.

### 💬 Chatbot

"Thanks for your question. I didn't quite get it. I do best with short statements or questions like 'What is my balance?' "

### 🤖 Agentic concierge

"Hi, Elizaveta.

I see that you asked whether a SPAXX money market fund is considered dividends or interest, and what tax form will be issued. SPAXX has an annual dividend of $0.04 per share, with a yield of 4.00% as of today. SPAXX income is reported on Form 1099-DIV, which you'll receive by January 31st following the tax year.

Would you be interested to learn about other money market funds?"
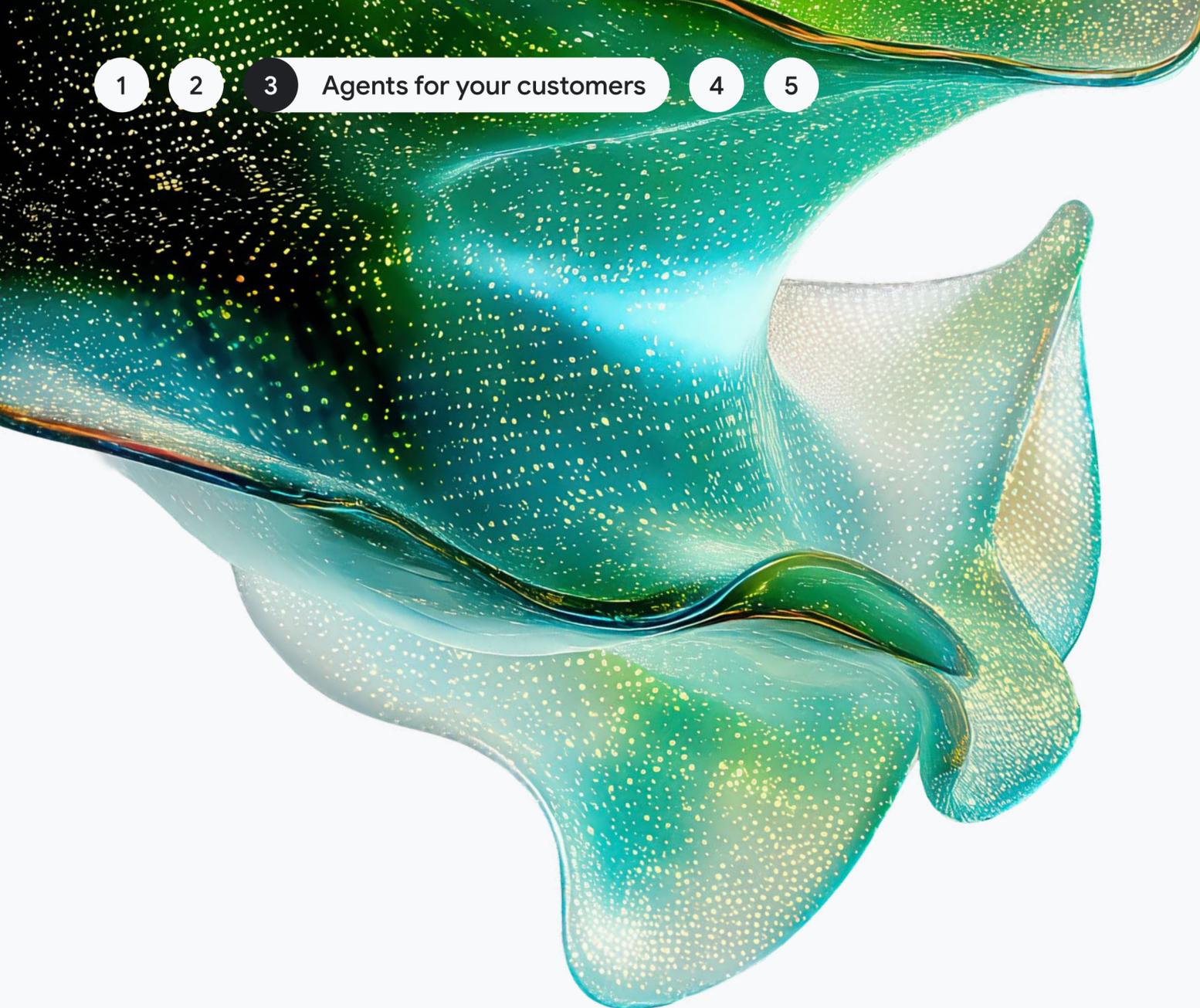
" Agentic AI will enable us to deliver higher-quality services to a wider customer base with greater cost efficiency."

# Oliver Dörler

Chief Data and AI Officer, Commerzbank

How it works

# Insightful and always-on help

## Customer service is defined by its helpfulness.

An agentic concierge doesn't wait for a complaint. It monitors systems for triggers and resolves problems using real-time data to provide insights and take actions with human guidance and oversight.

👥

**Try Gemini Enterprise for Customer Experience**

Get started

### Vertex AI Search

Agentic search with accurate, instantaneous answers

### Shopping agent

Digital concierge with complex reasoning to execute consented actions

### CX Agent Studio

Personalized and always-on multimodal customer engagement agents

### Agent Assist

In-the-moment coaching and assistance for faster issue resolution

### CX Insights

Insights to improve customer service operations performance and efficiency

# Building trust through proactive customer service.

Imagine this scenario: A customer, John, signed up for a 30-day free trial of a "Premium gym app" a month ago. He stopped using it after three days but forgot to cancel. Tomorrow, the app will automatically charge his card $150 for a full year's membership.

The agentic concierge could scan the upcoming scheduled payments and merchant authorization data and flag the potential "bill shock" by taking the following steps:

**1** **Checks** the backend and identifies a pending authorization for "$150: Premium gym app" scheduled for tomorrow.

**2** **Accesses** John's transaction history and sees he hasn't had any interactions or small in-app purchases with this merchant since the initial sign-up date. The pattern suggests "abandonment," not "active user."

**3** **Notifies** the customer via text: "Hi John, this is your bank's automated assistant. Just a heads-up: Your free trial for "Premium gym app" is set to auto-renew for $150 tomorrow. We noticed you haven't used this card for that service recently. Reply 'CANCEL' if you want me to block this charge and end the subscription for you, or reply 'AGENT' to speak with a human."

**4** **After** John replies "CANCEL," the agent blocks the merchant ID, sends a cancellation notice to the vendor via API, and confirms to John: "All set. You won't be charged $150. I've removed this merchant from your approved list."

The problem is resolved quickly. Crucially, the AI is transparent about its identity and offers an immediate off-ramp to a human representative at any time. The agent is designed to execute a "smart handoff" with a full summary for complex or emotionally charged issues; human staff can step in if the case becomes much more complex.

**Starling Bank** launched a UK-first AI tool to combat scams, letting customers upload images of items and ads from online marketplaces, and analyzing them for signs of fraud before serving personalized guidance in seconds. It aims to reduce instances of authorized push payment (APP) fraud, where customers unwittingly approve payments to scammers, accounting for £450 million in the UK in 2024.
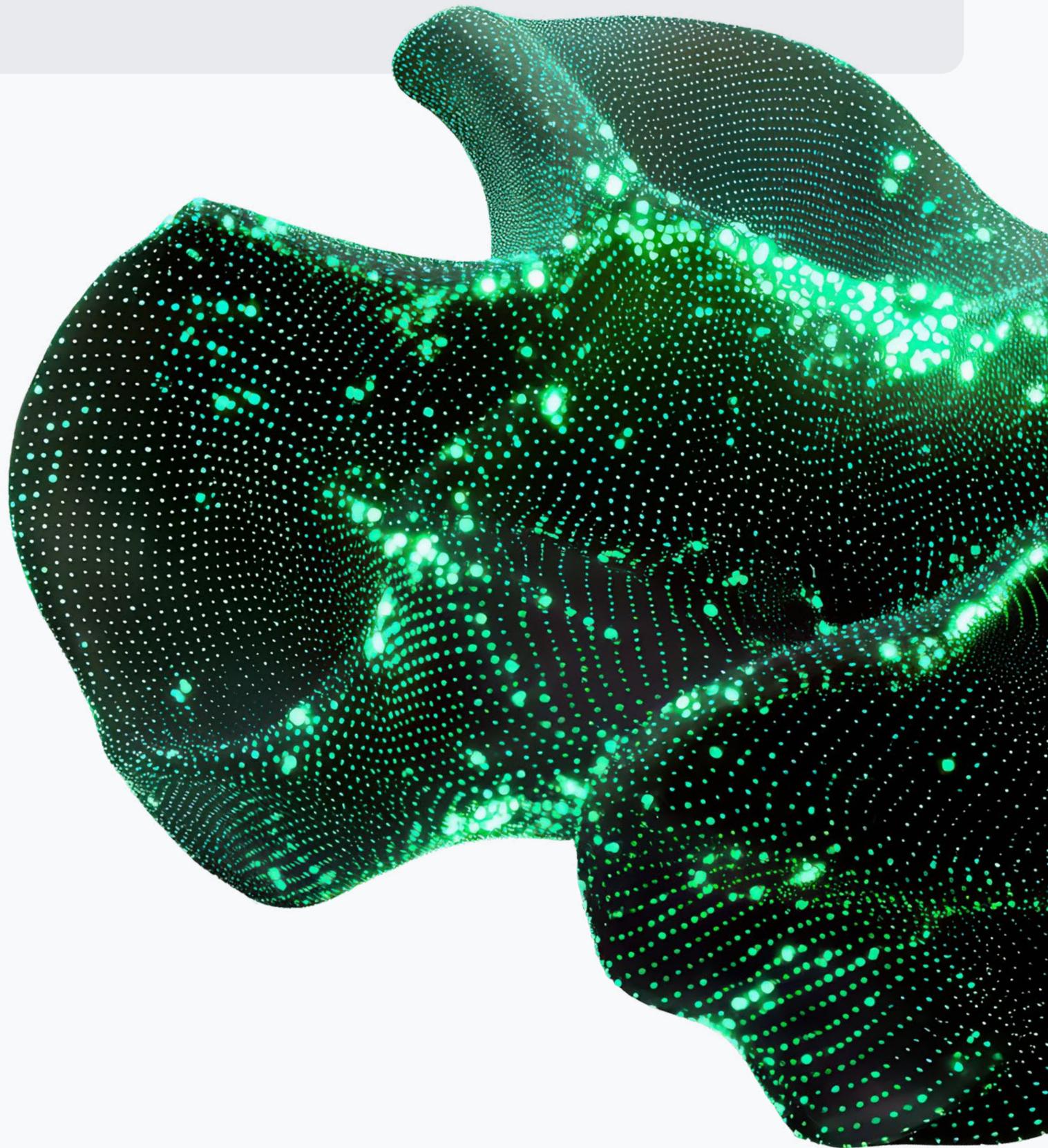
Agents
for security

# Advancing security from alerts to action

# In a modern security operations center (SOC), human analysts face a constant stream of data and alerts, with 82% concerned or very concerned that they may be missing real threats or incidents due to alert fatigue.[5]

While security orchestration automation and remediation (SOAR) solutions deliver some automation, they may offer only incremental benefits. But with their ability to reason, act, observe, and adjust actions based on new information, AI agents have the potential to help security teams identify and respond to threats more effectively.

Expanded Secure AI Framework 2.0 can help address the rapidly emerging risks posed by autonomous AI agents. Additionally, early results from DeepMind's research on CodeMender, a new AI-powered agent that improves code security automatically, already demonstrated its ability to find new zero-day vulnerabilities in well-tested software.

In 2026, AI agents will increasingly help with tasks like vulnerability discovery as well as alert triage and investigation.
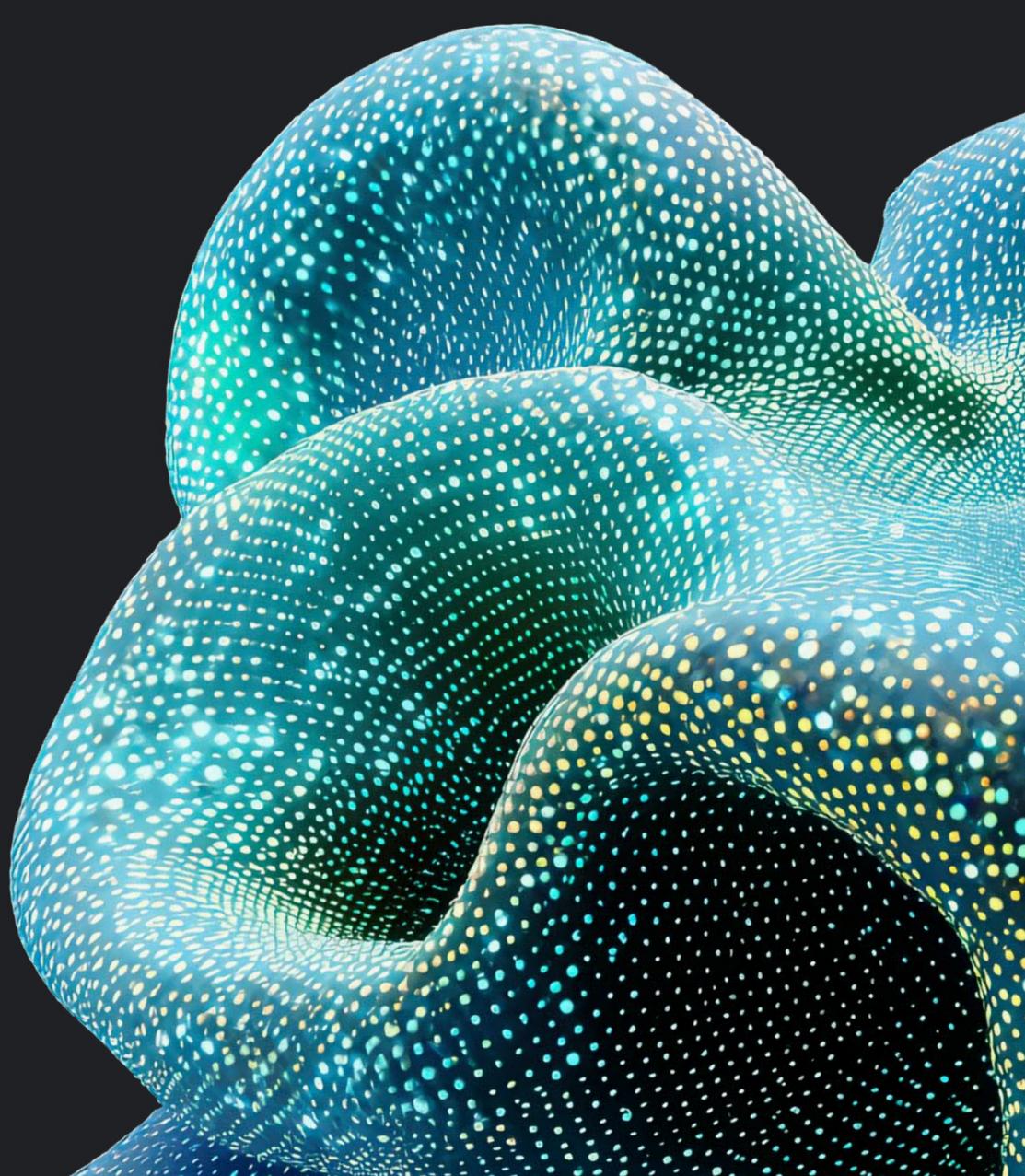
# 46%

of executives at financial services organizations with AI agents in production report adopting agents for security operations and cybersecurity[6]

> " Today's CISO is laser-focused on achieving the greatest decrease of risk per dollar spent. Agents are essential to this, as they detect and respond faster to enterprise risks. More importantly, they elevate our SOC analysts from tactical responders to strategic defenders."
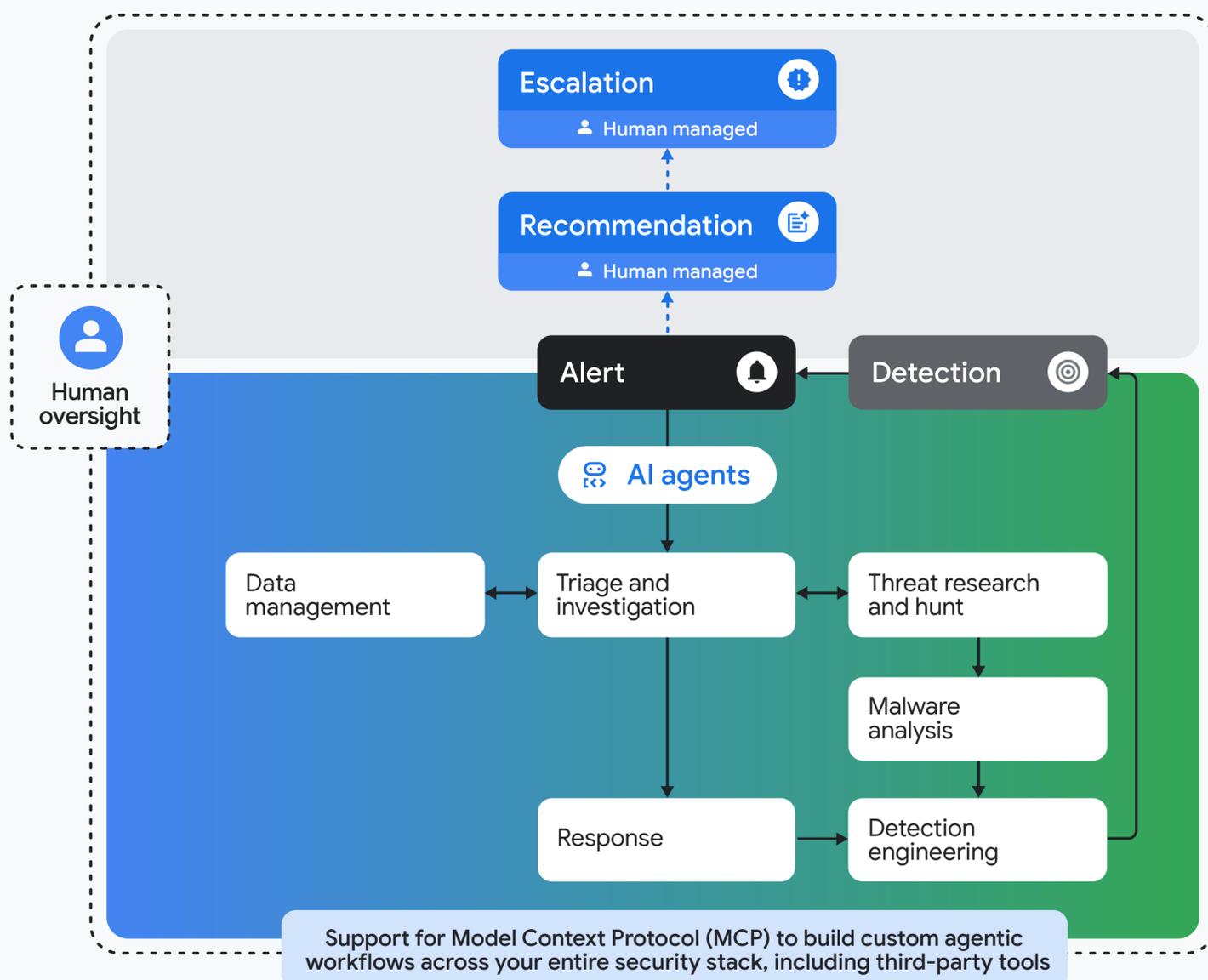
# Jon Ramsey

Vice President & General Manager, Security, Google Cloud

# The semi-autonomous security operations cycle

An agentic SOC orchestrates a system of task-based AI agents, each with a specific role, to achieve a common security outcome.

After receiving a security alert, the agentic SOC cycles through a process, engaging various agents:



This dynamic process of evaluating, acting, and re-evaluating enables the system to adapt to a changing security environment in real time, while freeing up time for human analysts to focus on higher-value work.

Multiple SOC agents need common enterprise context and can share the same security data sources (e.g., security telemetry data), regularly communicate, and adapt their actions through technologies like A2A and MCP. Agents should also be trained on continuously evolving real-world insights from security experts.

> " AI is already being used to find zero-days, identify malicious code, and uplift the work of defenders. As threat actors incorporate the technology into their operations, it will be our best tool to meet this new challenge."

# Sandra Joyce

Vice President of Threat Intelligence, Google Cloud

**APEX**
Fintech Solutions™

**Apex Fintech Services** is using Gemini models in security to accelerate the writing of complex threat detections from hours to a matter of seconds.

How it works

# Elevating the security analyst

With the addition of agentic systems acting as force multipliers, human analyst roles are expected to change for the better. AI agents can take on the reactive work of "alert-watching," shifting the human analyst to a more strategic level, engaging in activities such as:

### Threat hunting

Using their intuition and experience to guide the agents. Example: "Agent, I have a hunch about this server. Hunt for any unusual outbound data transfers."

### Supervising agents

Fine-tuning the agents' "rules of engagement" and "performance-reviewing" their automated responses.

### Defending

Focusing on long-term security posture, architecting better defenses and anticipating the next wave of attacks, rather than just chasing the current ones.

Explore Google
Security Operations

**Get started**

Agents
for scale

# Upskilling talent will be the ultimate driver of business value

# It is tempting to focus on the technology—the models, the platforms, and prompts—but this misses the most critical element: the people.

As AI is evolving, the skills gap is widening and it is getting harder for individuals and organizations to keep up. Skills themselves expire faster than ever: The "half-life" of a professional skill is now four years—and in tech, as short as two years.[7]

Both practitioners and decision-makers see the importance of closing this gap. Skills increase the ability to get hired, get promoted, and grow careers—plus, they have a positive impact on productivity, innovation, and revenue.

> " When working with AI, executive teams and leaders must prioritize upskilling their teams in critical thinking and applying ethical judgment in decision making. Since these skills are usually built through experience, a bank, for example, could first roll out its customer support chatbot or agent internally. Employees could then ask real questions to test and genuinely understand the customer experience and drive improvements in the application of AI."

## Georgina Bulkeley

Director, Financial Services, Global Strategic Industries, Google Cloud

[7] Forbes, AI Puts The Squeeze On The Shrinking Half-life Of Skills, 2024

Google Cloud    33

# What executives are saying:[8]

**82%** of decision-makers agree that technical learning resources help their organization stay ahead in AI

**71%** of organizations surveyed realize an increase in revenue since engaging with learning resources
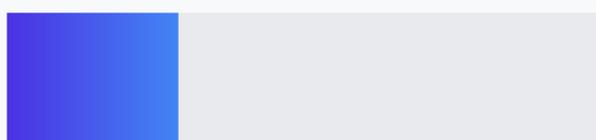
# What employees are saying:[9]

**61%** of employees at organizations that have already implemented AI use AI daily (the remaining 39% using at least weekly)
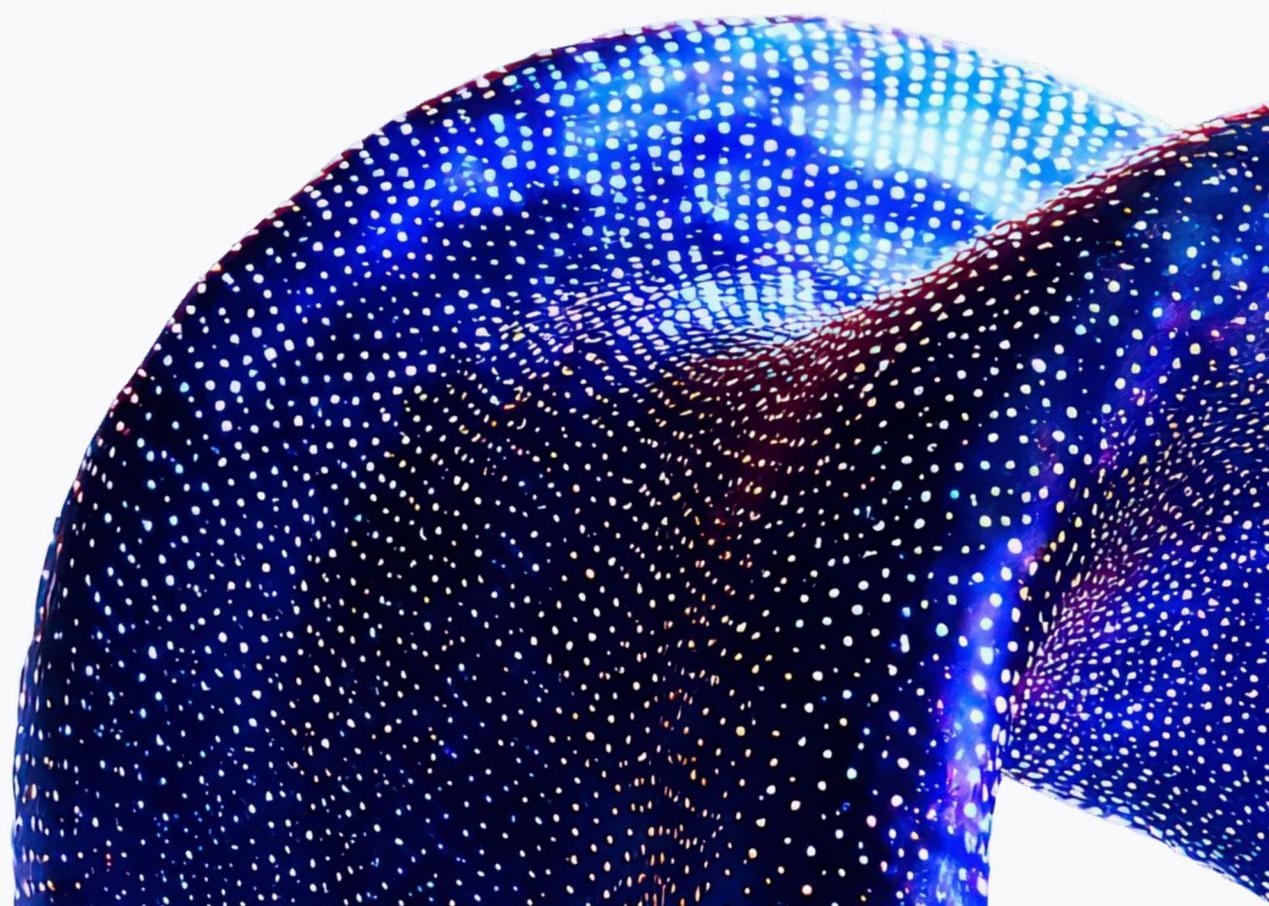
**84%** would like a greater organizational focus on AI

**29%** say that AI is broadly advocated across their organizations

" AI offers an unprecedented opportunity for employees to harness the data and context around them. 2026 will be the year when every employee can go from guessing to knowing—but only if their organizations invest in the skills to make it possible."

# Andrew Milo

Global Director, Customer Training, Cloud Learning Services, Google Cloud

How it works

# The 5 pillars of AI learning

To thrive, organizations must move beyond simply buying technology and focus on building an AI-ready workforce. This requires a holistic strategy built on five key pillars.

## 01

### Establish goals

Figure out what is most important and what you can actually measure. For example, perhaps your business goal is to reduce the time needed to find relevant data by 20%. This means ensuring that every team member across different functions—from wealth advisory and banking, to customer service and marketing—uses a Gemini Enterprise agent at some point in their workflow—assisting them with increased recall, faster processing, or enhanced reasoning—making the flow better than what they could have done on their own. Make sure your specific business goal aligns to the bigger picture of what the organization needs—and that it's measurable.

# 02

## Secure sponsorship

Gathering a team together ensures that there is constant communication and momentum around your AI initiative. A good place to start is with a team of three primary stakeholders: an **executive sponsor**, the **groundswell lead**, and the **AI accelerator**. Let's break these roles down.

> The **executive sponsor** provides the necessary funding, high-level backing, and consistent messaging on AI's importance.

> The **groundswell lead** acts as the "AI megaphone" by managing grassroots campaigns, generating excitement, and collecting employee ideas.

> The **AI accelerator** is the technical expert responsible for transforming those prioritized ideas into functional solutions.

This structure ensures the program has the support to be funded, the momentum to engage employees, and the technical capability to deliver tangible AI tools.

# 03

## Sustain momentum and reward innovation

To sustain engagement, the program should use a layered strategy centered on interactive platforms and consistent communication. Think of the program as a "digital hub" featuring a gamified idea exchange with a leaderboard to continuously collect and reward AI use cases and new ideas. Peer-to-peer knowledge should be highlighted in a way that showcases successful AI applications across various roles.

Maintain momentum through regular, multichannel communication, including weekly executive emails, content for all team meetings, and a quarterly awards program to recognize and reward top innovators.

# 04

## Integrate AI into daily workflows

Keep the AI education going and tap into your team's collective genius by hosting internal hackathons where small teams compete to develop and pitch innovative AI solutions. Winning concepts could even be integrated into the official program.

Consider hosting Field Days, which are structured, challenge-based events that encourage teams to practice using the new custom AI tools and other innovations in a collaborative, practical setting. These can be both in-person and virtual.

# 05

## Prepare for increasing risks with trusted frameworks

As agent-accelerated cyber security risks become ever more sophisticated, security becomes everyone's responsibility. It's critical to ensure that employees understand their role—including training on what data can (and cannot) be used in AI tools, and how to recognize sophisticated threats like social engineering that uses AI.



### Try Google Skills

Find AI training courses and lessons on a wide range of topics.
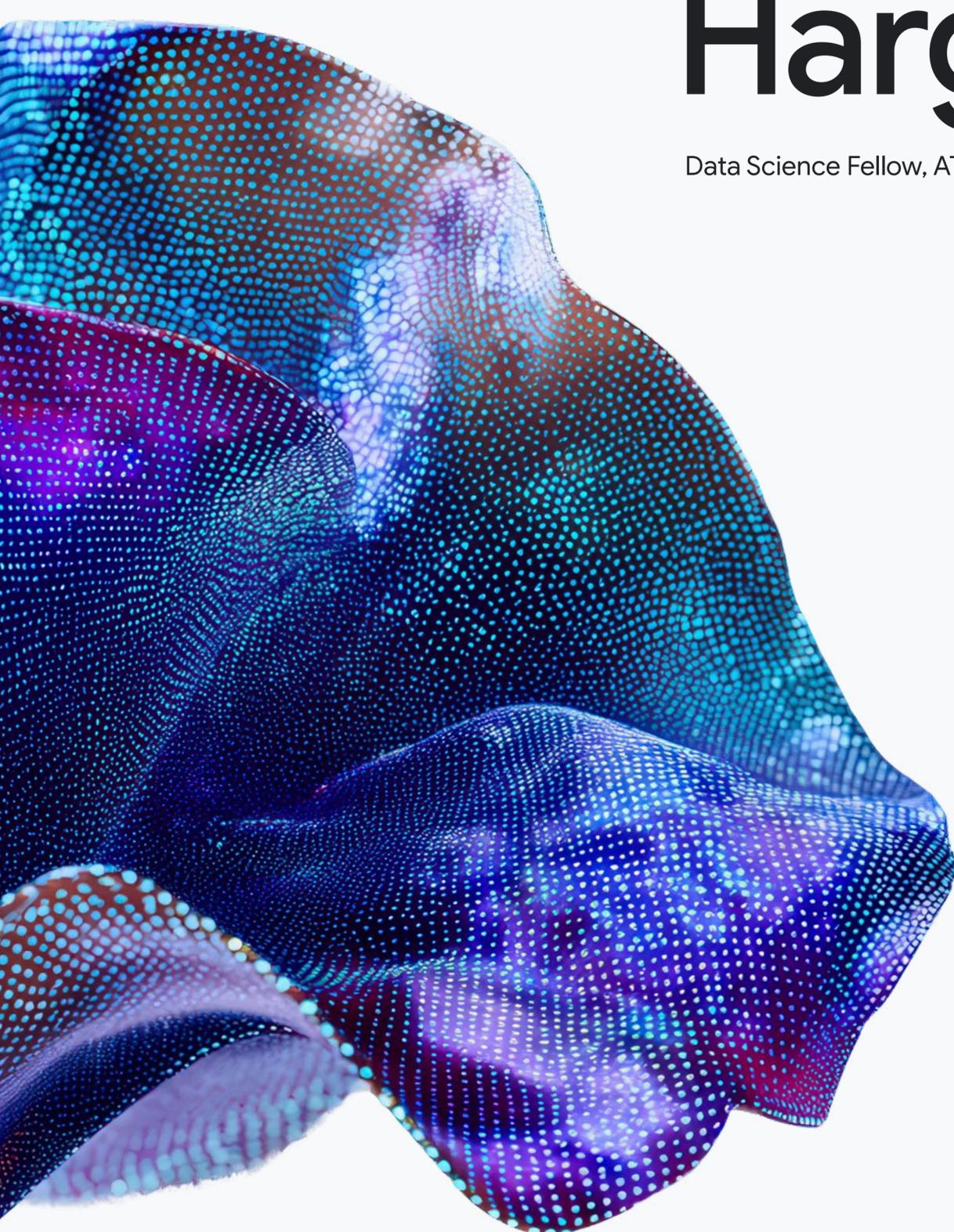
**Get started**

" Leaders need to rethink the flow of work and understand where and how best to put AI capabilities into practice. We'll see the evolution of existing human skills augmented by this technology. The leaders who put that into practice faster will lead that change curve."

# Ian Hargreaves

Data Science Fellow, ATB Financial

# The 2026 opportunity: A path to business growth

We have explored the five critical shifts driven by AI agents in financial services in 2026.

The redefined role of the employee as strategic orchestrator, the creation of "digital assembly lines" running core business processes, the rise of the agentic concierge, the move to agentic security operations, and the need for a human-centric upskilling strategy, are changing the paths financial institutions are taking.

The adoption curve for agentic systems might be steep for some organizations, but the true value lies in the innovation and optimization that happens during the process.

The companies that experiment today are not just building tools; they are building the critical, in-house expertise to manage, govern, and scale this new capability.

The 2026 opportunity can seem technical, but it is fundamentally human. It's about freeing your teams from the repetitive, low-value work that drains their energy, allowing them to focus on the creative, strategic, and empathetic work that only they can do. This is your path to building a faster, smarter, and ultimately, more human company.

"Access to agentic AI capabilities will democratize insights, innovation, creativity, and business growth, bringing value to consumers, employees, and organizations. This opportunity is truly significant, but comes with tremendous responsibility to ensure that the promise of AI delivers secure, ethical, and fair outcomes for all."

## Anil Jain

Global Managing Director,
Global Strategic Industries,
Google Cloud

# See what these trends mean for your business.