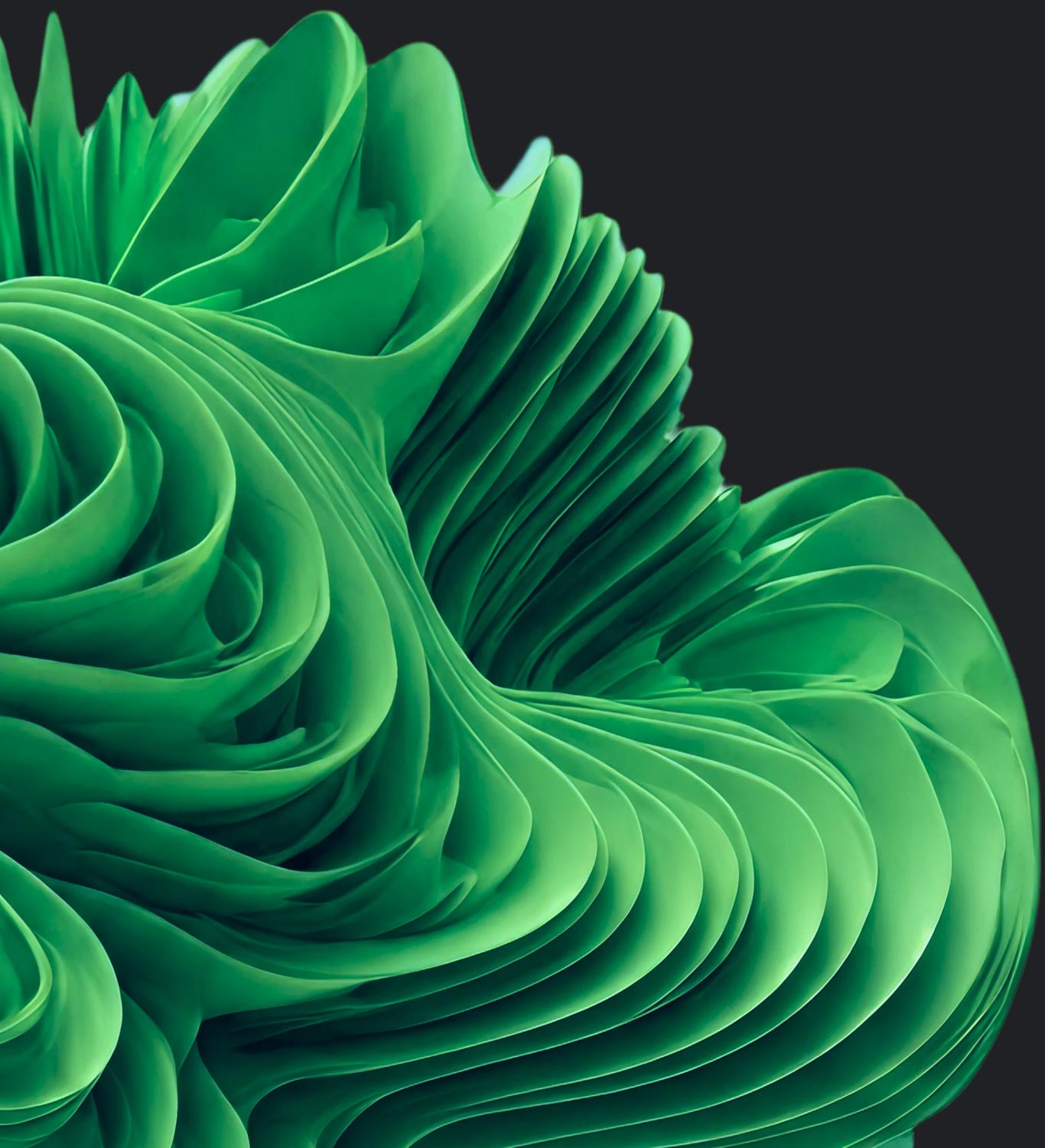# The agentic era: Reshaping the future of business

Financial services

Introduction

The financial services landscape is undergoing a seismic shift, driven by the rise of intelligent agents. We're entering what can be described as the agentic era, a time where multi-modal AI-powered assistants are not just automating tasks, but fundamentally reshaping how financial services organizations operate, innovate, manage risk, and connect with clients. These increasingly sophisticated agents can help understand complex financial information, anticipate needs, and take action on your behalf—all while under your supervision. This ebook explores how financial services organizations can harness the power of agents to thrive in this new reality.

Innovate or fall behind: The relentless pressure on financial services

Fragmented technology systems have been a problem for decades.

There is a long-standing problem of fragmented technology systems within businesses. Today, you have a lot of technology that works amazingly, but achieving seamless integration to unlock its full potential is often difficult.

Current trends are putting pressure on financial institutions to adopt even more technologies faster.

Businesses are facing unprecedented pressure to adapt and innovate at overwhelming speed. It's not just about keeping up; it's about staying competitive and relevant in a rapidly evolving landscape.

A surge of cutting-edge technologies adds new complexity.

We are seeing an explosion of incredible new technologies—things like large language models (LLMs),

intelligent agents, generative AI, automated workflows, and enterprise-wide search tools. Each of these holds immense promise. However, this rapid innovation, while exciting, also introduces a new wave of complexity.

Organizations are asking:

→ How do we make sense of all these new tools?

→ How do they fit together within our existing infrastructure?

→ And most importantly, how can we actually use them effectively to solve real business problems and drive value?

The core challenge isn't merely understanding these technologies in isolation. It's about harnessing their collective power to achieve tangible outcomes.

Organizations need to be able to:

→ **Access information quickly:** Getting the right information to the right person (employee or customer) at the right time is crucial. How can these new AI-driven tools sift through vast amounts of data—structured and unstructured—to surface what's relevant, instantly?

→ **Connect data sources:** Most businesses have data scattered across various systems, silos, and formats. Real power comes from connecting these disparate sources. How can LLMs and agents help bridge these gaps and create a unified view of the data landscape?

→ **Take action:** Insights are only valuable if they lead to action. How can organizations embed these technologies into workflows to not just analyze or predict, but to actively assist in decision-making, automate tasks, and drive outcomes?

This is where Google Cloud comes in. We understand that navigating this new, complex technological landscape can be daunting. Our goal is to abstract away much of this underlying complexity. One successful way organizations are seeing success is to apply a clear approach—a way to systematically harness AI to find critical information, understand its implications, and empower decisive action.

Unlocking the agentic era: Find, understand, act

As organizations navigate the agentic era, they need a seamless way to find, understand, and act on their data.

Find

Finding relevant, useful, and personalized information can be a huge challenge, particularly as organizations amass more data, in many different formats, and across many disparate systems. Time wasted searching for insights and information can be a huge drag on productivity. Alongside this, search behaviors are changing, incorporating multiple modalities such as text, images, audio, and video. Query understanding is becoming increasingly complex. Being able to quickly find information and take action is a key enabler for the agentic era and provides the foundation for downstream agentic tasks. Imagine a workforce empowered to instantly find exactly what they need, when it is needed, enabling action to unlock value and drive innovation.

Understand

Simply finding information is no longer enough. The real advantage comes from the ability to rapidly understand complex sources—encompassing both structured and unstructured data—and harvest key insights. Envision the ability to rapidly summarize information, transforming raw data into clear, concise insights, and enabling faster and better informed decisions.
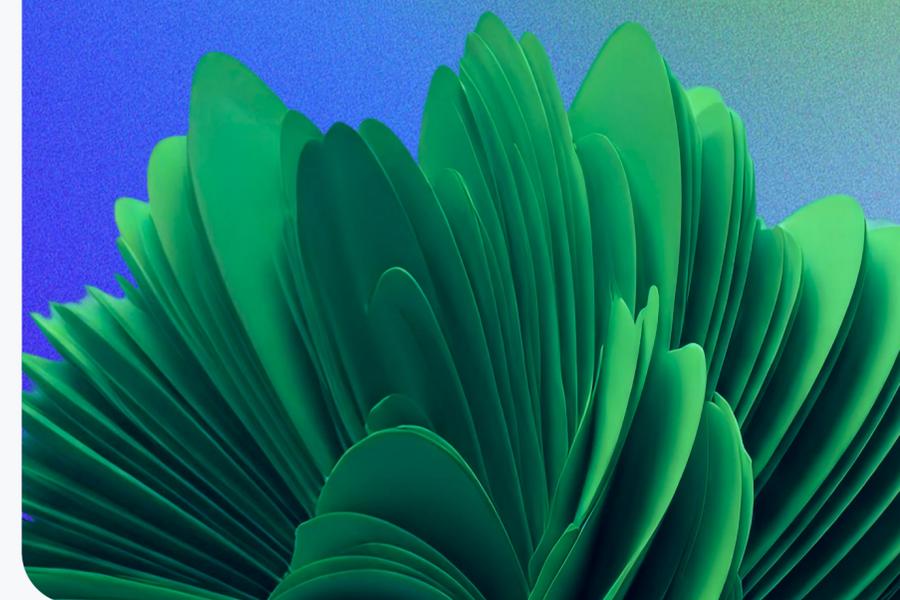
Act

The final step is to translate insights into tangible action. In the agentic era, businesses need AI to take action, helping employees turn information into workflow-driven tasks. The business can then move forward with speed.

In the following examples, we will explore how this **find, understand, and act** approach can play out.

Agents in action: Transforming key financial services functions

Let's explore how AI agents can help transform specific functions within financial services firms, ranging from automating loan origination and processing and supporting regulatory compliance analysis to streamlining insurance claims processing and enhancing wealth advisor support. By seamlessly integrating into existing workflows and providing intelligent automation, agents can help empower teams across these areas to achieve new levels of efficiency, insight, and impact. These common applications are designed to inspire your thinking and illustrate how the agentic era may influence your business, while encouraging you to consider the unique opportunities within your own organization.

- Marketing
- Sales
- IT
- HR
- Finance
- Operations
- Procurement

Financial services applications

01. Proactive client engagement
02. Insurance claims acceleration
03. Private wealth management support

Proactive client engagement

Anticipating client needs and mitigating financial risk

Agents can support banking institutions in their efforts to accelerate analysis and proactively engage clients based on anticipated needs. By bringing together disparate data sources—such as client cash flow data, internal transaction records, and external market insights—AI agents can help identify potential issues like upcoming cash flow shortfalls and generate holistic business overviews.

Intelligent automation offers a range of potential improvements for relationship managers, who could use it to help proactively propose solutions like credit line adjustments or generate preliminary credit memos. Ultimately, agents can help strengthen client relationships and improve decision-making.

Receive

→ Access client's cash flow data, internal records, and external market insights to build a holistic business overview

→ Receive automated alert indicating an upcoming potential cash flow shortfall for the client

Review

→ Review a robust summary of the business, including expected headwinds based on the business type

→ Analyze the AI-generated company overview and insights, along with customer financial data

Propose

→ Propose increasing the client's line of credit to address seasonal cash shortfalls and potential disruptions

→ Generate a preliminary credit memo with automated evaluation and a high likelihood of approval, along with a proactive email

Grounding: Inference is grounded in internal systems data and external websites, annotating all data and factual statements so that they can be reviewed and validated.

Insurance claims acceleration

Speeding up claims review and workflow initiation

Intelligent automation can assist insurance providers in their efforts to speed up the claims review process and efficiently begin the necessary workflow. Tools that support the detection of new claims and access to multi-modal data (text, pictures, video) may help agents analyze claim details against policy coverage, examine damage severity, and recommend necessary actions. AI agents can help offer the ability to reason proactively to assist with drafting communications like advisor emails detailing accommodation options, determining appropriate assessors based on analysis, and initiating required claims forms—potentially leading to faster resolution times and improved policyholder satisfaction.

Detect

→ Detect a new, urgent customer claim submitted, alerting the claims advisor to its existence and immediate priority

→ Access the claim, confirming the upload of necessary multi-modal data (text, pictures, video) and validate data completeness

Analyze

→ Analyze the claim data against the customer's policy to determine coverage, claim type, and necessary actions

→ Examine the severity of property damage, identifying the need for accommodations, and verifying policy coverage for such expenses

Generate

→ Generate an email draft for the advisor, detailing alternative accommodation options

→ Determine appropriate claims assessor based on damage analysis, creating an assessor assignment email and initiating the claims form

Reasoning: Agents can help to analyze the multi-modal data to determine the kind of claim, whether it is covered by the policy, and if alternative accommodation is required and covered. Agents can also help to support the assessor in the claims report itself to accelerate the process.

Private wealth management support

Generating new trade ideas and client recommendations

Intelligent automation can assist wealth management professionals in their efforts to generate new investment ideas and personalized recommendations for clients. Tools that support secure access to recent research, macroeconomic reports, and specific client portfolio holdings may help agents summarize key investment themes and compare the client's existing portfolio against research insights, highlighting potential opportunities or discrepancies. AI agents can help offer the ability to reason proactively to assist with creating detailed recommendations for portfolio rebalancing, incorporating research findings and risk analysis using approved internal risk models, and drafting supporting investment theses and personalized client emails, aiming to enhance advisor efficiency and the quality of client advice.

Access

→ Access the recent research report focusing on divergent central bank policies, and gather related macroeconomic reports

→ Use an authenticated service to securely retrieve a specific client's current portfolio holdings and relevant notes

Summarize

→ Summarize key macroeconomic and investment themes extracted from the collected research reports

→ Compare the client's existing portfolio and notes with research insights, highlighting any potential discrepancies or opportunities

Draft

→ Create a detailed recommendation for rebalancing the client's portfolio, incorporating the research findings and risk analysis from SecDB

→ Draft an investment thesis and personalized recommendation email

Reasoning and complex calculations: Deep research capabilities can be used to curate a set of information sources in response to questions about economic forecasting objectives, portfolio metrics, and trade history.

Why Google Cloud for agents
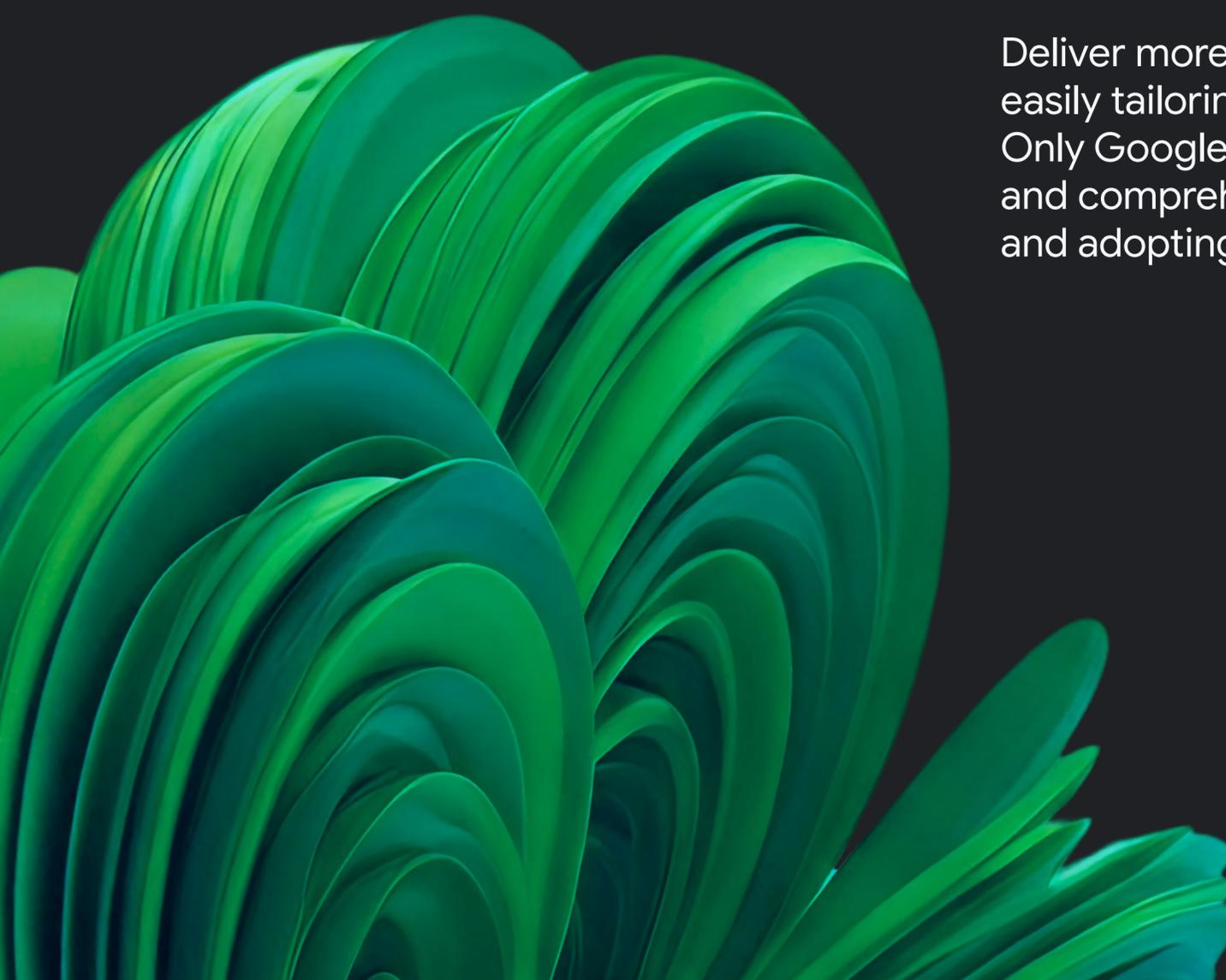
Deliver more impact with AI agents by easily tailoring AI for your specific needs. Only Google Cloud offers the most open and comprehensive platform for building and adopting agents at scale.

Accelerate deployment with AI assistants, applications, and agents that are ready for use today.

To help organizations do more with AI agents, Google Cloud offers a range of options tailored to different business needs and skill sets.

These options range from integrated Gemini assistants for Google Cloud and Google Workspace to AI applications such as Customer Engagement Suite, which leverages agents to deliver exceptional customer experiences at every touchpoint.

We also offer purpose-built vertical AI agents for common use cases and Vertex AI Search that has been optimized for specific industry needs, with additional agents planned for the coming year.

Build and manage multi-agent systems.

Every enterprise will soon rely on multi-agent systems—multiple AI agents working together—even when built on different frameworks or providers. Our robust developer platform, Vertex AI, features the broadest range of enterprise-ready tools to build AI agents and enable a multi-agent ecosystem.

Vertex AI includes Agent Development Kit (ADK), a new open-source framework that simplifies the process of building sophisticated multi-agent systems while maintaining precise control over agent behavior. With ADK, developers can build an AI agent in under 100 lines of intuitive code.

And to help every organization maximize the benefits of agentic AI, Google Cloud's open Agent2Agent (A2A) Protocol enables seamless collaboration between agents—regardless of the underlying model or framework—and is supported by over 50 leading technology partners.

Easily scale adoption of AI agents across the enterprise.

Put AI agents in the hands of every employee with Gemini Enterprise. This central platform uniquely combines Google's enterprise search, conversational AI (chat), and Gemini with third-party agents. It enables your workforce to efficiently find and synthesize internal information, interact with AI agents, and take action directly within their enterprise applications.

Gemini Enterprise is built on Google's secure-by-design infrastructure, and connected to over 100 enterprise applications such as Salesforce, SharePoint, and Slack, with native support for access control.

Ready to see the agentic era unfold?
Explore hundreds of real-world examples showcasing how Google Cloud customers are putting generative AI to work for tangible business impact.

Unlock your agentic future

The agentic era promises a future of unprecedented efficiency, innovation, and customer engagement. By understanding the potential and implementing the find, understand, and act approach, your organization can position itself to thrive in this transformative landscape.

Now is the time to make transformative changes, and Google Cloud helps our customers do that every day by making siloed systems a thing of the past. With security built-in and a comprehensive portfolio of technologies and applications, we can help you unlock the unprecedented efficiency, innovation, and customer engagement that the agentic era promises.

Connect with our team to explore how we can help every employee in your organization get ahead with AI agents.