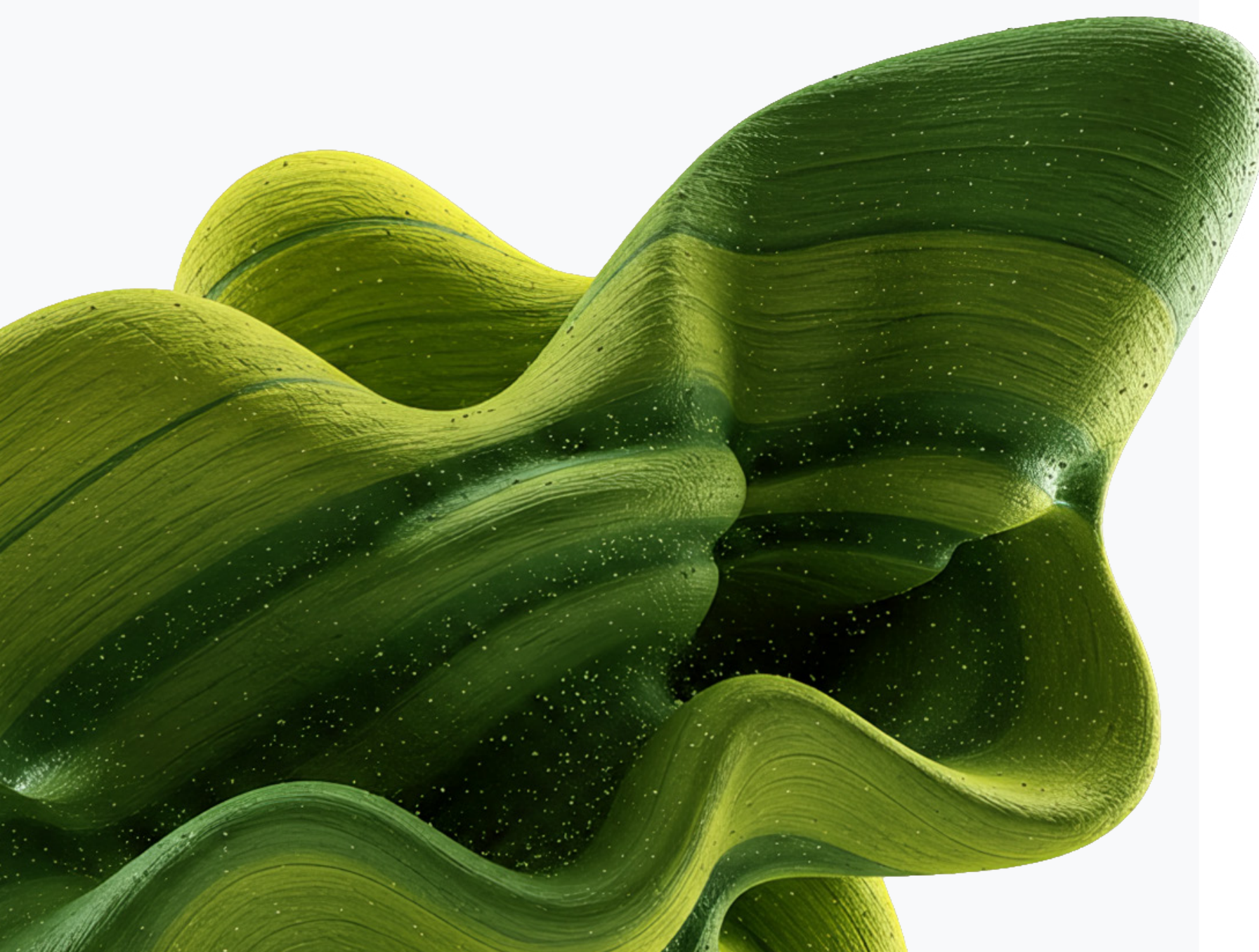


Google Cloud

Navigating the agentic shift

Seven signals shaping
financial services in
Asia Pacific and Japan





The future of financial services will be defined by how intelligently institutions can anticipate, decide, and act.

The agentic era of financial services is already here, and it goes beyond institutions simply using AI.

That shift is already underway, and the industry is moving beyond the question of adoption.

Across Asia Pacific and Japan, banks, insurers, and capital markets firms are applying AI to improve customer experiences, strengthen decisions, support employees, and manage risk. Organizations such as [DBS](#), [Mitsubishi UFJ Financial Group](#), and [Bendigo Bank](#) are doing so at scale across their businesses.

The bigger shift is what happens when intelligence becomes part of how financial services operates. As intelligence becomes embedded, the role of the financial institution begins to change. It becomes more proactive and more personalized, anticipating needs, surfacing relevant options, and acting within defined boundaries.

This shift is already visible. A mortgage may be pre-approved before a customer begins searching. A

portfolio may be continuously adjusted as market conditions change, with systems guiding decisions in real time. Financial guidance may move from periodic advice to ongoing, personalized coaching that adapts to customer context.

Customers, employees, and institutions will all operate with AI. Decisions will happen earlier. Interactions will become more contextual. Value will come not only from products, but from how effectively institutions use intelligence to guide, support, and act.

This eBook explores what that future could look like: a more intelligent financial institution, defined by outcomes, trust, and the ability to connect intelligence across the enterprise.

It also shows how organizations across Asia Pacific and Japan are beginning to build that future with Google Cloud.

Banking offers an early signal of where financial services may be heading

In 2025,

17%

of AI business value in banking is delivered by autonomous agents.

This is expected to grow to

29%

in 2028.

What this signals

AI agents are moving beyond experimentation and becoming part of how financial institutions create value. As their role expands, organizations will need to rethink how decisions are made, how work is coordinated, and how customer relationships are managed.

The agentic era will favour institutions with the data, architecture, and foundations to act—and challenge those that cannot.

Source: [BCG + Google Cloud, Accelerating the Path from GenAI Potential to Profit in Banking, 2026](#).

The future is emerging at scale, through intelligence becoming deeply embedded across the systems, decisions, and interactions that already shape financial services.

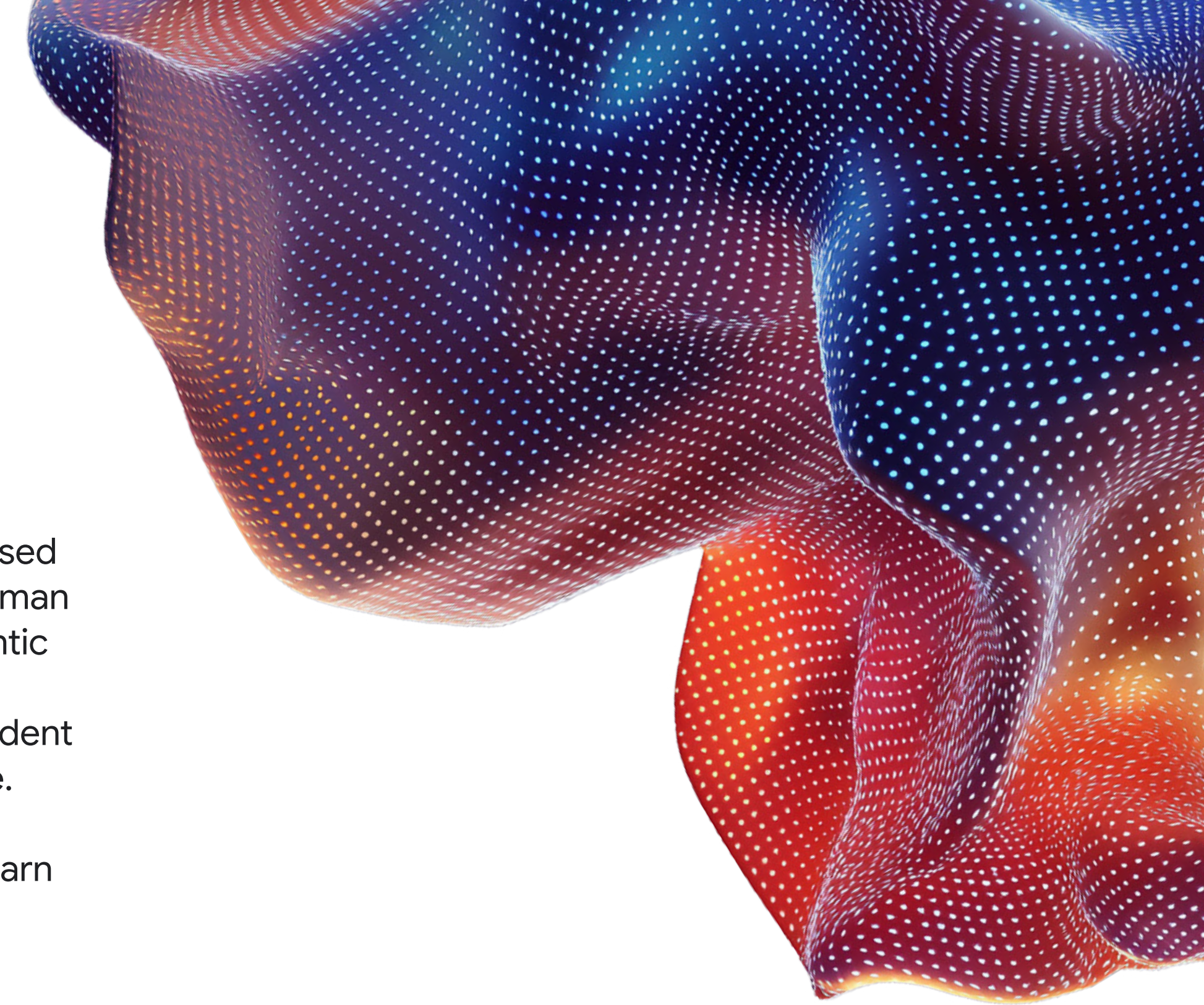
It might not only arrive through humanoid robots roaming physical lobbies, virtual reality bank branches, or entirely new ways of interacting with money.

At the core of this transformation is **Agentic AI**.

While the first wave of artificial intelligence focused on passive automation—chatbots waiting for human prompts or tools summarizing static data—Agentic AI represents a shift to autonomous execution. These are software systems capable of independent reasoning, goal-pursuit, and dynamic tool usage. They don't just answer questions; they execute complex workflows, navigate roadblocks, and learn continuously alongside human experts.

When intelligence moves from a tool we use to an active agent embedded in the fabric of an organization, financial services shifts from reactive to anticipatory. Instead of waiting for customers to search, ask, or act, intelligent financial institutions use signals such as income, spending patterns, behavior, and life events to predict needs and proactively surface the right support, guidance, or action.

In the next few chapters, we explore seven signals that point to how financial services will fundamentally transform as agentic AI becomes part of the system.



01 Financial services stop selling products

Value no longer comes from selling products. It comes from building financial services around customers, their needs, and what they want to achieve.

02 The customer journey changes

Who shapes financial decisions changes. The customer may no longer arrive alone.

03 The fluid organization

How financial institutions organize work changes. Customers do not experience financial services in departments. Employees should not have to work that way either.

04 The trust premium

Why customers choose an institution is changing. Intelligence will become abundant. Trust will not.

05 The future needs context, not just AI

What financial organizations are built on changes. Intelligence is only as useful as the context behind it.

06 Innovation becomes a team sport

Where value is created changes. The future financial institution will be part of a larger intelligence network.

07 Intelligence becomes infrastructure

What enables the future financial institution changes. Intelligence becomes part of the operating fabric of financial services.



01

Financial services stop selling products

What creates value
changes



For decades, the industry has focused on pushing standardized financial instruments. But for the modern customer, the “product” is not the point. They do not want a mortgage; they want a home. They do not want a business loan; they want a successful expansion. They do not want a policy; they want protection. And increasingly, they do not want to select funds; they want to build wealth.

The outcome-driven mindset

The future financial institution realizes that its value lies not in the financial instrument itself, but in the outcome it makes possible. In this stage, it moves away from transactional selling and focuses entirely on the customer’s ultimate goal, removing the distance between an ambition and its realization.

The “human digital” bridge

Innovation is no longer about replacing people with pixels; it is about using AI to make human connection easier to access. As pan-Asian insurer [FWD Insurance](#) demonstrated by deploying conversational AI and automated identity checks, digital ecosystems exist to strip away friction. The goal is to seamlessly embed protection into a customer’s daily lifestyle, shifting insurance from a rigid transaction to a responsive personal safeguard.

The instant reality

Speed is the ultimate expression of value. By transitioning to an [AI-first architecture](#) on Google Cloud, [HDFC ERGO](#) uses automated customer and advisor platforms to deliver real-time recommendations, allowing eligible customers navigating a policy break-in to receive automated inspection decisions in around five minutes. Similarly, [Macquarie Bank](#) is applying AI agents and its conversational assistant, Q, to simplify customer interactions and automate routine workflows, delivering [130,000 productivity hours](#) back to its teams.

Whether through faster decisions or faster service, the goal is the same: reducing the distance between customer need and institutional response.

The rise of the relationship architect

The most profound result of this shift is the transformation of the people within the organization. When technology handles the volume and speed of the mechanical “tasks,” teams are liberated to focus on the relationship.

From clerk to partner

The financial professional is no longer a clerk verifying a record or checking a box. They are elevated to a Relationship Architect.

Empowering the future

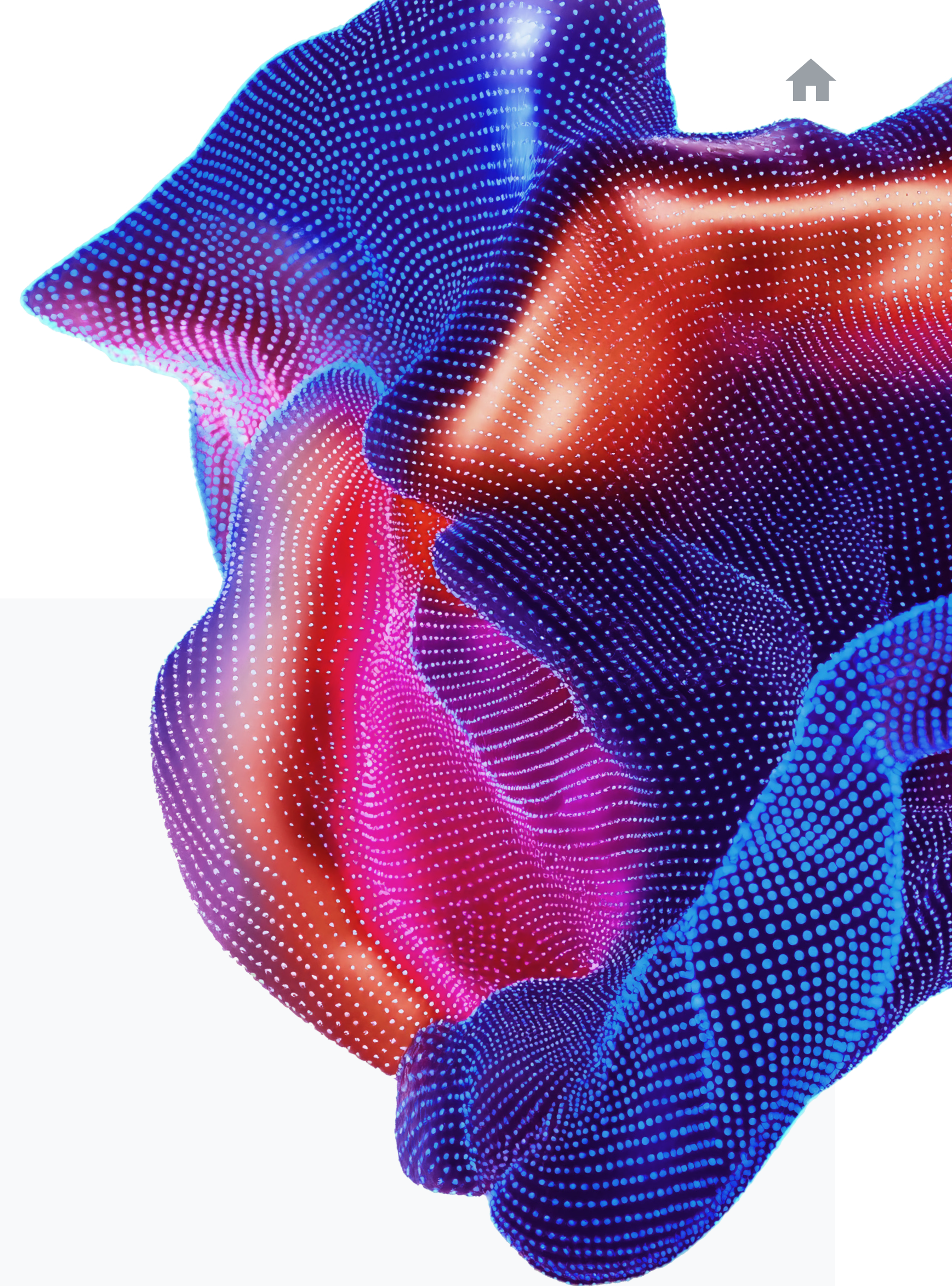
This is the operational pivot driving [DBS Bank](#). By equipping 1,000 customer service officers with its AI-powered *CSO Assistant*, the bank automates real-time transcription, knowledge retrieval, and pre-filled service requests.

With the digital fabric handling background complexity, the human professional is free to offer what technology cannot: empathy, nuanced advice, and a deep understanding of the customer’s long-term journey.

The shift to partnership

The true value of financial services is not the product it provides, but the success it enables. By focusing on outcomes rather than products, financial institutions move from the background of a customer’s life to the center of their progress.

The financial institution of the future does not just manage money or risk; it powers the ambition behind it.





02

The customer journey changes

Who shapes
financial decisions
changes





The agent-led arrival

The customer journey may no longer start with the financial institution.

It may begin with an agent helping a customer research the market, compare options, and narrow choices before they ever engage with a financial institution. By the time the customer arrives, the journey is already underway.

The financial institution is no longer the starting point. It is the destination for a journey that has already begun.

Moving beyond the search

When customers arrive more informed, the traditional role of the financial institution as an information provider becomes less important.

They do not need a brochure telling them what they have already discovered.

They need help turning information into action.

From education to validation

The conversation shifts from “Here are your options” to “How do we make your chosen path a reality?”

Goal-based guidance

By connecting a customer’s history with their evolving priorities, such as buying a first home, expanding a business, or planning for protection, the financial institution moves from reactive service to proactive guidance.

Becoming a lifelong partner

[CIMB Niaga](#) is working with Google Cloud and Artefact to deploy AI agents that help banking teams deliver more proactive and personalized financial guidance based on customers’ goals, life stages, and evolving priorities.

The objective is not simply to answer questions faster. It is to provide guidance that reflects where customers are in their lives and what they are trying to achieve next.

“

Together with Google Cloud and Artefact, we’re reimagining the bank’s role as a lifelong financial partner for Indonesians.”

Billie Setiawan

Head of Data Analytics and AI,
CIMB Niaga

The new journey

The future financial institution may not own the beginning of the customer's research.

But it can still shape what happens next.

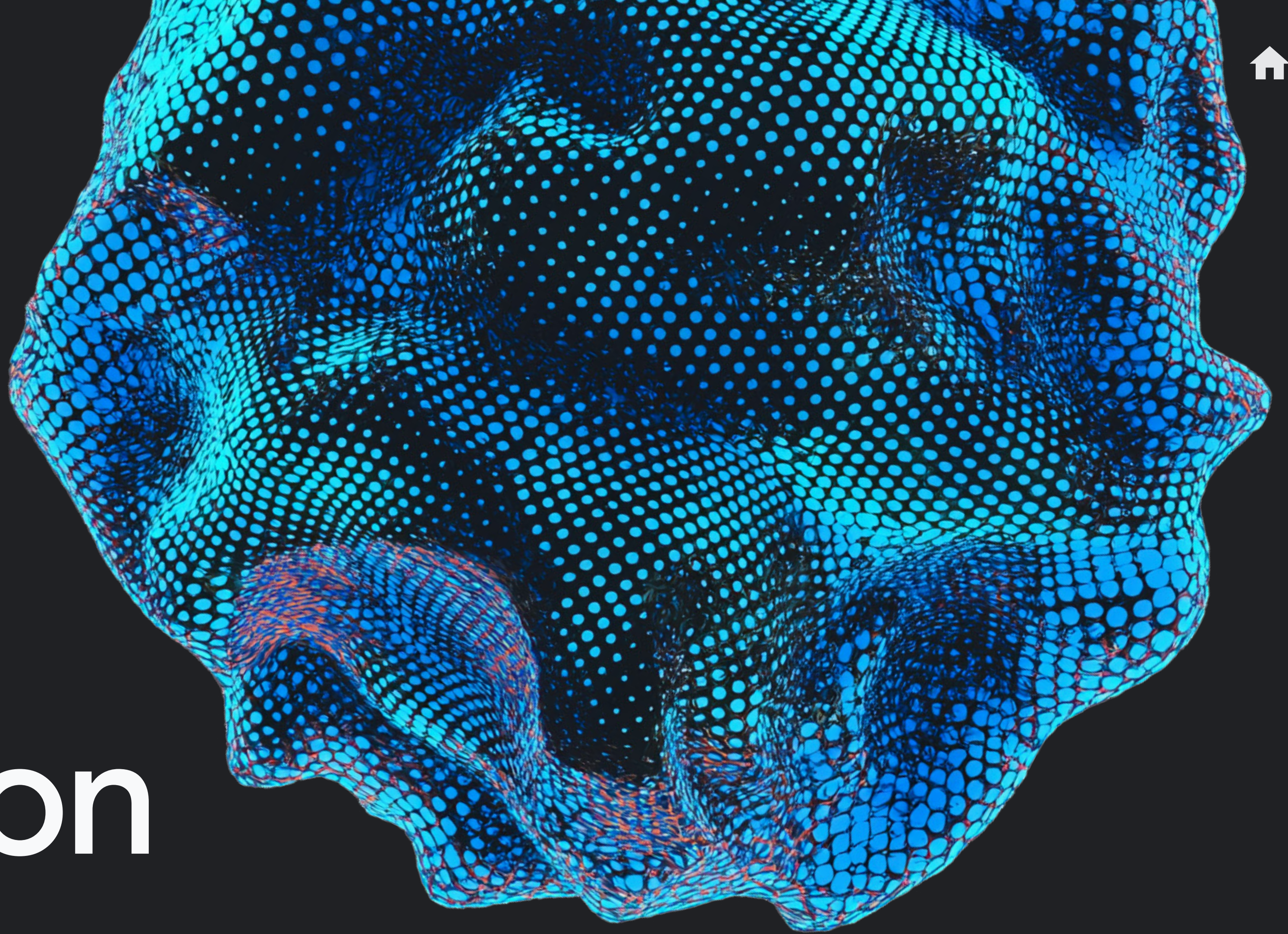
Its value will increasingly come from helping customers move from research to action, from intention to outcome.



03

The fluid organization

How work flows across
the institution changes.





Intelligence as a shared resource

Singapore's [DBS Bank](#) provides the blueprint for this evolution. Instead of leaving data teams isolated within specific product lines, they created a unified Data Chapter on Google Cloud—a centralized force of hundreds of data professionals embedded across the entire enterprise.

The future financial institution is built on the flow of intelligence, not the rigidity of an org chart. Traditional financial institutions often operate on fragmented systems and legacy technology that limit how information moves across the business. Customer data, decisions, and workflows remain disconnected, making it difficult to deliver a unified experience.

But intelligence does not follow system boundaries.

To serve a customer, institutions need to enable intelligence to move across the organization—connecting data, decisions, and actions in ways that reflect how customers actually live, work, and make financial choices.

Beyond the silo

This model enables insights to flow to where they are needed. Signals identified in one part of the organization can inform decisions, risk assessments, and customer interactions elsewhere, without being constrained by system or team boundaries.

A trusted foundation

The Data Chapter is not simply about making data available. It helps establish common standards for data governance, discoverability, quality, and security, making information easier for employees to find, trust, and use in their day-to-day work.





Unlocking the employee experience

This fluid structure changes how work gets done. When data and tools are no longer trapped in legacy silos, employees can move faster and focus on higher-value work.

The new rhythm of work

Integrated AI agent platforms such as Gemini Enterprise reshape how work gets done. Instead of moving between systems to gather context, frontline advisors and operations teams can pull information together quickly, draft tailored client strategies, and focus more of their time on strategic decision-making.



Research shows

42%

of financial professionals using AI regularly reclaim eight hours a week.

Source: “[AI at Work: Strategy Matters More Than Tools](#)”, BCG.

The path to scale



35%

of organizations are already using agentic AI.

44%

plan to adopt it.

As agentic AI matures, the role of AI shifts from assisting work to coordinating it.

Source: “[Leading in the Age of AI Agents: Managing the Machines That Manage Themselves](#)”, BCG.

“

The tech is the easiest bit. The processes, the structure, the people, the culture — that’s the hard bit. Focus on that.”

Nimish Panchmatia

Chief Data and Transformation Officer,
DBS Bank

Intelligence over hierarchy

The future financial institution moves at the speed of information. By prioritizing the flow of data over the rigidity of an org chart, the enterprise transforms from a slow hierarchy into a dynamic, augmented workforce.

The most important line is no longer the reporting line on the chart. It is the digital thread connecting data directly to a customer’s ambition.

04

The trust premium

What customers value
in a financial institution
is changing.



Intelligence will become abundant. Trust will not.

As intelligence becomes a commodity, a new question emerges: If algorithms are easy to replicate, what remains difficult to copy?

The irony of the AI era is that while technology makes financial decisions smarter, it also makes them more opaque. When automation emerges from a “black box,” consumers don’t see innovation—they see a lack of control. They are looking for reliability and responsibility in a world of shifting models.



Engineering integrity

The future financial institution wins by closing the integrity gap—proving that trust is an engineered core asset, not an afterthought.

[E.SUN Bank](#) has built its entire innovation strategy on this belief. They know that to move at the speed of the future, you must first have flawless safeguards.

Human standards, automated

E.SUN doesn’t just let the AI run; they wrap it in layers of corporate accountability. The bank integrates advanced data filters to eliminate bias, ensuring that its frontline teller assistant and its 24/7 virtual mortgage agent remain entirely accurate, secure, and professional.

Privacy as a choice

The bank chose to train AI on macro patterns, not private identities. Sensitive customer data remains on E.SUN’s on-premises servers, while cloud requests pass through a secure API Gateway. With Cloud Data Loss Prevention (DLP) masking personal identifiers in transit, the bank can generate insights without exposing private data to cloud models.

“

Security is essential to banking services, so we need to make sure our safeguard mechanisms are flawless to earn trust from our customers.”

Wan-Lee Hsieh

CIO,
E.SUN Bank

Trust at scale: The fintech reality

This demand for integrity extends beyond traditional financial institutions. In high-growth fintech platforms, trust is not only about convenience or speed. It is about whether new AI capabilities can be deployed responsibly.

[WeLab's](#) AI-first strategic partnership with Google Cloud reflects this shift. As the digital banking group explores how AI can reshape customer engagement, operations, and product innovation, it is also embedding responsible AI frameworks to support governance, security, and compliance.

The point is not simply to move faster with AI.

It is to build the confidence needed to scale it.





The license to innovate

Establishing trust is not a defensive constraint; it is a license to move forward. By prioritizing safety architecture first, a financial institution earns the confidence to experiment and deploy agentic tools at pace.

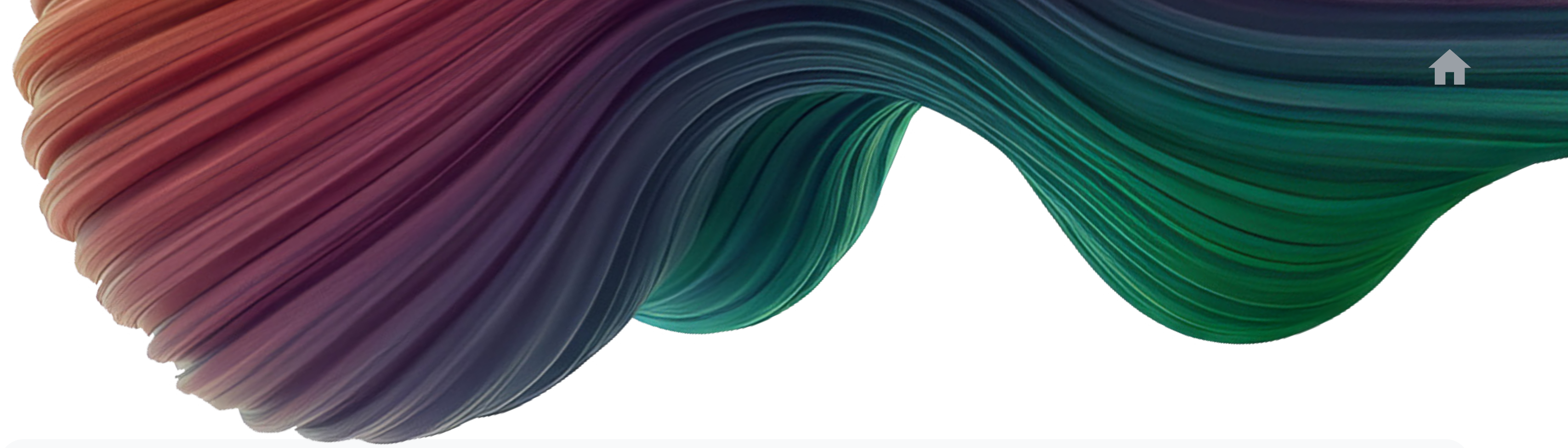
In an era where any competitor can buy an algorithm, the one thing that cannot be commoditized is an institution's unyielding commitment to the person on the other side of the screen.



05

The future financial institution needs context, not just AI

What financial organizations are built on changes.



There is a central reality in the age of intelligence: An AI model is only as smart as the picture it is allowed to see.

If a model is given a narrow view, it will offer a narrow life. If it only sees a single transaction, it can only suggest a single product. To truly transform, a financial institution must move from being a **“Processor of Records”** to an **“Orchestrator of Relationships.”**

The AI fallacy

The industry often assumes that simply adding “more AI” automatically yields better financial outcomes. But applying raw intelligence to a fragmented dataset only creates a faster way to get the wrong answer.

Context is the ingredient that turns a robotic response into a meaningful partnership. It is the ability to see the interconnected threads of an individual’s life journey—the subtle signals that reveal where a customer is going, not just where their money has been.

Context in practice: Hong Leong Bank

Malaysia’s [Hong Leong Bank](#) shows that when you give AI the full picture, you do not just get a faster bank. You get a more useful one.

Its AI agent, Marina, is designed to look beyond the immediate chat and understand the context around the request.

Precision through grounding

By moving from a static knowledge base to a Gemini-powered Retrieval-Augmented Generation model, Marina can draw on current information at the right moment. The shift helped raise accuracy from 75% to 99%, proving that “more AI” was not the answer on its own. Better context was.

Managing the journey

Because Marina can read intent, connect securely to backend systems, and use real-time account context where needed, the bank stops responding to isolated questions and starts understanding the journey around them. It is no longer just managing records. It is connecting the signals that help turn a customer request into a more relevant next action.



The future is a full picture

The future financial institution is defined by its ability to see what others miss. It realizes that in a world of infinite, commoditized information, the only thing that cannot be faked is **authentic operational understanding**.

The financial institution of the future doesn't just store your history; it understands the journey that connects it.

“

By eliminating manual infrastructure management and seamlessly integrating with our core systems, we can dedicate 100% of our focus to AI development. This allows us to rapidly deliver smarter, faster services for our customers and employees.”

William Streitberg

Chief Information and Technology Officer,
Hong Leong Bank



06

Innovation becomes a team sport

Where value is created
changes



Innovation used to be something financial institutions pursued largely on their own. For decades, organizations built databases, applications, and core systems within their own walls.

That monolithic approach is becoming harder to sustain.

As technology evolves exponentially, the institutions that move quickest are often those that know when to build, when to partner, and when to adopt capabilities that already exist.

The future belongs to organizations that treat innovation as a connected ecosystem rather than a standalone effort.

The pilot trap

While the promise of AI is clear, turning experiments into enterprise-wide impact remains a challenge.

A staggering

95%

of generative AI pilots fail to ever reach production or deliver a measurable impact on the bottom line.

The issue is rarely a lack of investment or ambition.

More often, organizations deploy isolated solutions such as standalone chatbots or narrow use cases that struggle to scale across the business.

Moving beyond the build-it-yourself model

Some organizations are taking a different approach by building on shared cloud ecosystems and proven platforms. One example comes from Japan's banking sector.

When [Mitsubishi UFJ \(MUFG\) Bank](#) launched its latest digital banking initiative, it did not start by building an entirely new core platform from scratch.

Instead, it adopted a cloud-native platform developed by Minna Bank through its technology subsidiary, Zerobank Design Factory, co-created with Accenture and hosted on Google Cloud.

The platform also gives MUFG access to Google Cloud's data and AI capabilities, creating a foundation for future digital banking services, customer insights, and faster innovation.

By building on an existing ecosystem, MUFG was able to move faster without recreating capabilities that already existed.

Source: "[The GenAI Divide: State of AI in Business](#)," MIT Research Study.

1

2

3

4

5

Signal 6

7



Co-developing intelligence

The same approach is emerging across capital markets and asset management.

When [UOB Asset Management](#) wanted to enhance its investment frameworks, it worked with Google Cloud to integrate Gemini Enterprise Agent Platform into its proprietary hedging models.

1,000

Market variables analyzed

Streamlining the model down from 2,000 variables optimized processing efficiency without sacrificing depth of insight.

2 hours

To calculate complex hedging strategies

Down from 48 hours per trade, this reduction gives portfolio managers the agility to respond instantly to changing market conditions.



Networks over fortresses

The future financial institution will not innovate alone.

It will combine its own expertise with cloud platforms, technology partners, data providers, and industry ecosystems.

Value is increasingly created at the intersection of those capabilities rather than within any single organization.





07

Intelligence becomes infrastructure

What enables the future
financial institution changes.

The final stage of the journey brings us to a fundamental realization: **The financial institution of the future doesn't just “use” AI—it is built of it.**

All the stages we've explored—the focus on human outcomes, proactive guidance, and the mastery of context—point to the same place. Intelligence is no longer a tool added to the edges of the business; it has become the operating fabric of the institution.

Intelligence-native

In the past, financial institutions treated technology as a series of separate tools for specific tasks. The future institution is defined by its foundation. It moves away from “adding AI” to a legacy system and toward an environment where intelligence is simply the way the institution works.

This fabric connects the “**Relationship Architect**” in the branch to the “**Agentic Guide**” in the app. It is the invisible foundation that ensures every decision and interaction is informed by the institution's collective intelligence.

The seamless platform

When intelligence becomes infrastructure, financial institutions remain what they are, but change how they operate, engage, and deliver value to their customers and employees.

Intelligence isn't a project; it's the core.

Data and reasoning are as essential to the business as the capital itself.

Friction disappears, context is always present, and trust is engineered into every transaction.

The institutions succeeding in JAPAC treat AI as a business strategy with technology components, not a technology project.

By the numbers

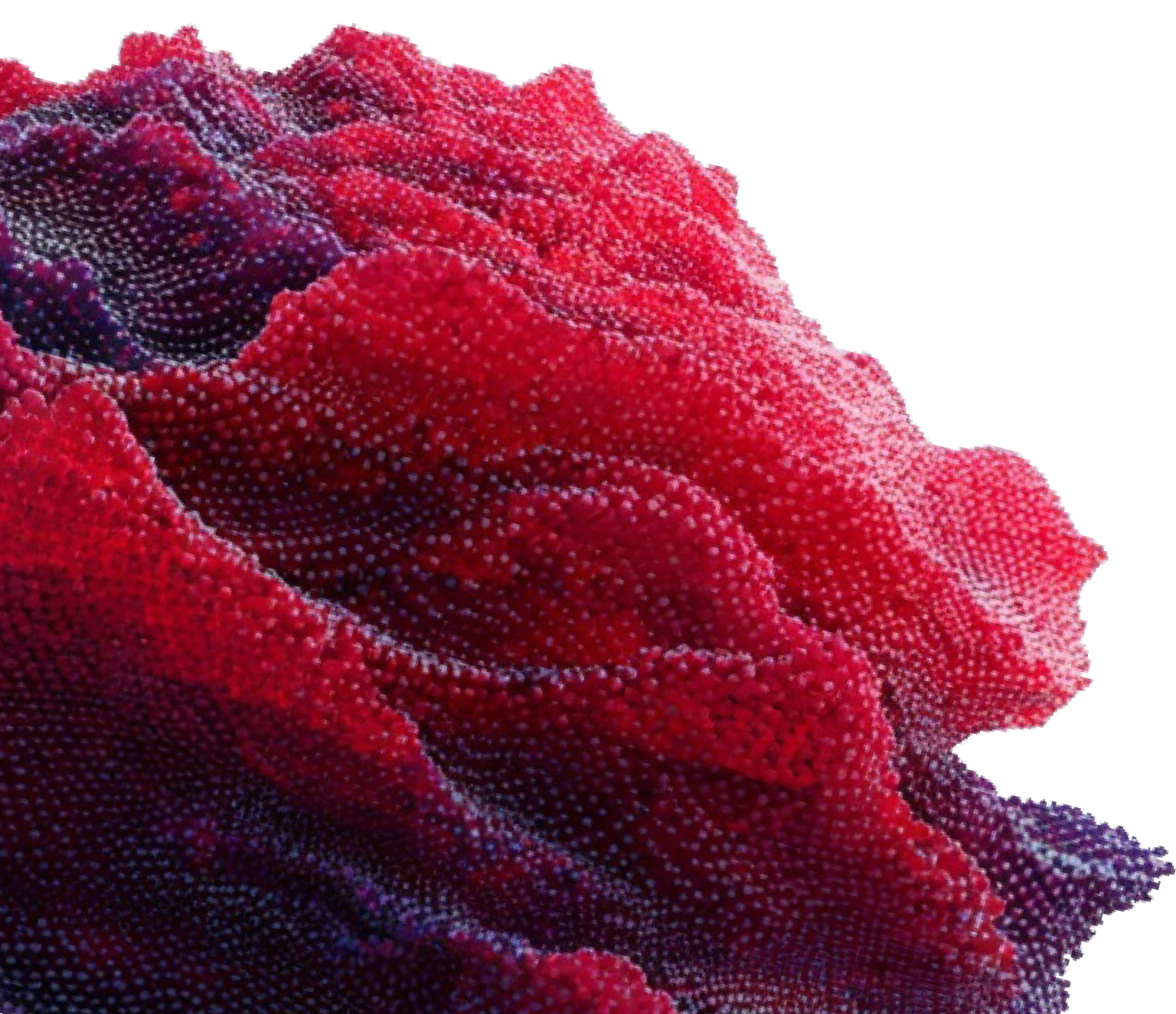
AI in financial services, in practice

The seven signals in this eBook describe how financial services may evolve as intelligence becomes more distributed, autonomous, and connected.

The following case studies show what that looks like in practice today. Across banking, insurance, capital markets, and fintech, leaders in Asia Pacific and Japan are building and scaling generative AI apps and agents with Google Cloud to improve customer experiences, strengthen decisions, support employees, and create new sources of value.

Banking

Banks are using Google Cloud to transform how customers and employees interact with banking services. By combining AI with enterprise data and knowledge, they are delivering more personalized experiences, accelerating decision-making, and simplifying complex processes across service, lending, wealth, risk, and operations.



Bendigo Bank

AI in action

Rolling out Gemini Enterprise across the workforce to help employees apply AI across lending, risk, finance, marketing, technology, and software development.

Impact

- Demonstrated operational efficiencies and workforce readiness to deploy automated capabilities at scale
- Expected productivity gains across lending, refinancing, document search, and financial crime risk detections

Breakthrough

Workforce-wide AI adoption across core banking functions

[Learn more](#)

CIMB Niaga

AI in action

Uses Relationship Manager and Contact Centre AI Agents to scale relationship banking beyond the limits of branch and advisor capacity, giving frontline teams the context they need to support more customers with relevant guidance.

Impact

- Faster access to verified internal knowledge during customer interactions
- More personalized financial guidance for customers
- Live support for complex contact center inquiries

Breakthrough

Relationship banking made scalable through AI agents

[Learn more](#)

DBS Bank

AI in action

Integrated Google Cloud AI platforms with ADA, its self-service data platform, while deploying CSO Assistant to give customer service officers real-time transcription, knowledge retrieval, call summaries, and pre-filled service requests.

Impact

- SG\$1 billion+ in annual economic value expected from AI and machine learning initiatives
- 1,000 customer service officers equipped with CSO Assistant
- 20% reduction in call handling time

Breakthrough

AI-assisted customer service with responsible controls and human oversight

[Learn more](#)



E.SUN Bank

AI in action

Gives frontline employees faster access to banking knowledge while providing customers with always-on mortgage guidance through digital channels.

Impact

- 3 months to launch AI assistant
- 30% fewer inquiry calls from branches to headquarters
- 24/7 mortgage consultation through a virtual agent

Breakthrough

Banking expertise available wherever the customer interaction happens

[Learn more](#)



Federal Bank

AI in action

Built Feddy, an AI assistant that understands conversational intent and context, allowing customers to interact naturally rather than through predefined scripts.

Impact

- 98% accuracy across 1.4 million annual interactions
- 25% increase in customer satisfaction
- 50% reduction in customer care costs

Breakthrough

Conversational banking built around customer intent rather than keywords

[Learn more](#)



Hang Seng Bank

AI in action

Power a knowledge management platform that helps contact center teams search millions of product and regulatory documents through AI-powered search, while bringing customer and transactional data together for more personalized services.

Impact

- Faster access to product and regulatory information
- Better visibility into customer spending patterns and risk exposure
- New opportunities for tailored and customized index offerings

Breakthrough

AI-powered access to millions of product and regulatory documents

[Learn more](#)



Hong Leong Bank

AI in action

Deployed role-specific AI agents across customer service, software development, HR, and operations to support both employees and customers.

Impact

- 99% chatbot accuracy
- 3x increase in digital chat transactions
- 25% faster development time
- 30% greater trade operations efficiency

Breakthrough

Agent-based workflows spanning customer-facing and internal operations

[Learn more](#)



HSBC

AI in action

Expanded its partnership with Google Cloud to deploy AI across wealth management, financial crime risk management, and enterprise operations.

Impact

- 200+ AI use cases planned over two years

Breakthrough

Scaling AI across multiple banking functions through a common enterprise platform

[Learn more](#)



Macquarie Bank

AI in action

Embedded Gemini across the organization, enabling employees to build and use AI agents while extending conversational banking capabilities to customers through Q.

Impact

- [130,000+ hours of team time reclaimed](#)
 - 38% more users directed to self-service
 - 40% reduction in false positive alerts
-

Breakthrough

AI innovation driven by the workforce, not just technologists

Learn more



Mitsubishi UFJ Financial Group

AI in action

Partnered with Google to develop an AI agent that helps customers shop, manage spending, select payment options, and manage household finances.

Impact

- AI-powered financial guidance embedded into everyday customer journeys
 - Pilot program planned for retail customers
-

Breakthrough

AI agents that participate directly in consumer financial decisions

Learn more



Insurance

Insurers are using AI to reduce the friction that has long defined insurance, from document-heavy verification and underwriting to claims, inspections, customer support, and personalized product recommendations. The shift is not only about faster processing. It is about making insurance decisions more timely, contextual, and accessible across the customer journey.

FWD Insurance

AI in action

Scaled Enzo, its multilingual digital assistant, while using AI-powered identity verification to make online policy purchases faster and easier for customers.

Impact

- 97% automated message handle rate
- 8 weeks to complete regional deployment
- 20% boost in operational efficiency
- 50% reduction in ID verification costs

Breakthrough

Multilingual customer service and real-time digital identity verification

[Learn more](#)

HDFC ERGO

AI in action

Built customer and advisor superapps that use AI-powered nudges and personalized recommendations to simplify insurance onboarding and engagement.

Impact

- 4.5 million app downloads within six months
- 300+ ecosystem services integrated

Breakthrough

Contextual advisor guidance and personalized insurance journeys

[Learn more](#)

JA Kyosai

AI in action

Uses AI agents to surface relevant precedents and supporting evidence, helping employees respond to inquiries and make decisions more consistently.

Impact

- Up to 50% reduction in inquiry response workload
- 1.5 months to develop and tune AI agents

Breakthrough

AI-assisted decision support and institutional knowledge transfer

[Learn more](#)



Prudential

AI in action

Established an AI Lab with Google Cloud and is applying Google's healthcare-tuned MedLM model to support claims assessors reviewing diagnostic reports, prescriptions, and invoices submitted with health insurance claims.

Impact

- Doubled claim review and assessment automation rates in proof-of-concept testing
- MedLM evaluated across health insurance claims in Singapore and Malaysia

Breakthrough

Healthcare-tuned AI supporting human-led claims assessment

[Learn more](#)



Upsure

AI in action

Helps insurers run AI-enabled anti-money laundering checks during underwriting by centralizing customer information for faster KYC scoring, while also supporting lead scoring, claims automation, and document creation.

Impact

- 1 million+ daily users supported across 2,000+ locations
- 99.9% uptime with millisecond response times

Breakthrough

AI-powered compliance intelligence built into insurance operations

[Learn more](#)



Capital markets and asset management

Capital markets firms are rethinking how investment intelligence is created. Rather than relying on manual analysis alone, AI is helping teams synthesize information, test scenarios, and identify opportunities at greater speed and scale, enabling faster and more informed investment decisions.

UOB Asset Management

AI in action

Enhanced its proprietary AI hedging model with Gemini Enterprise Agent Platform to help investment teams test more data signals, identify stronger hedging strategies, and make currency hedging decisions faster.

Impact

- 2 hours per trade, down from 48 hours
- 1–5% improvement in hedging model performance
- 28.75% outperformance against a buy-and-hold strategy

Breakthrough

AI-augmented hedging and portfolio optimization

[Learn more](#)

Premji Invest

AI in action

Uses multimodal AI agents to assemble, analyze, and cross-reference financial, legal, operational, and market signals, enabling investment teams to evaluate opportunities and risks faster across the investment lifecycle.

Impact

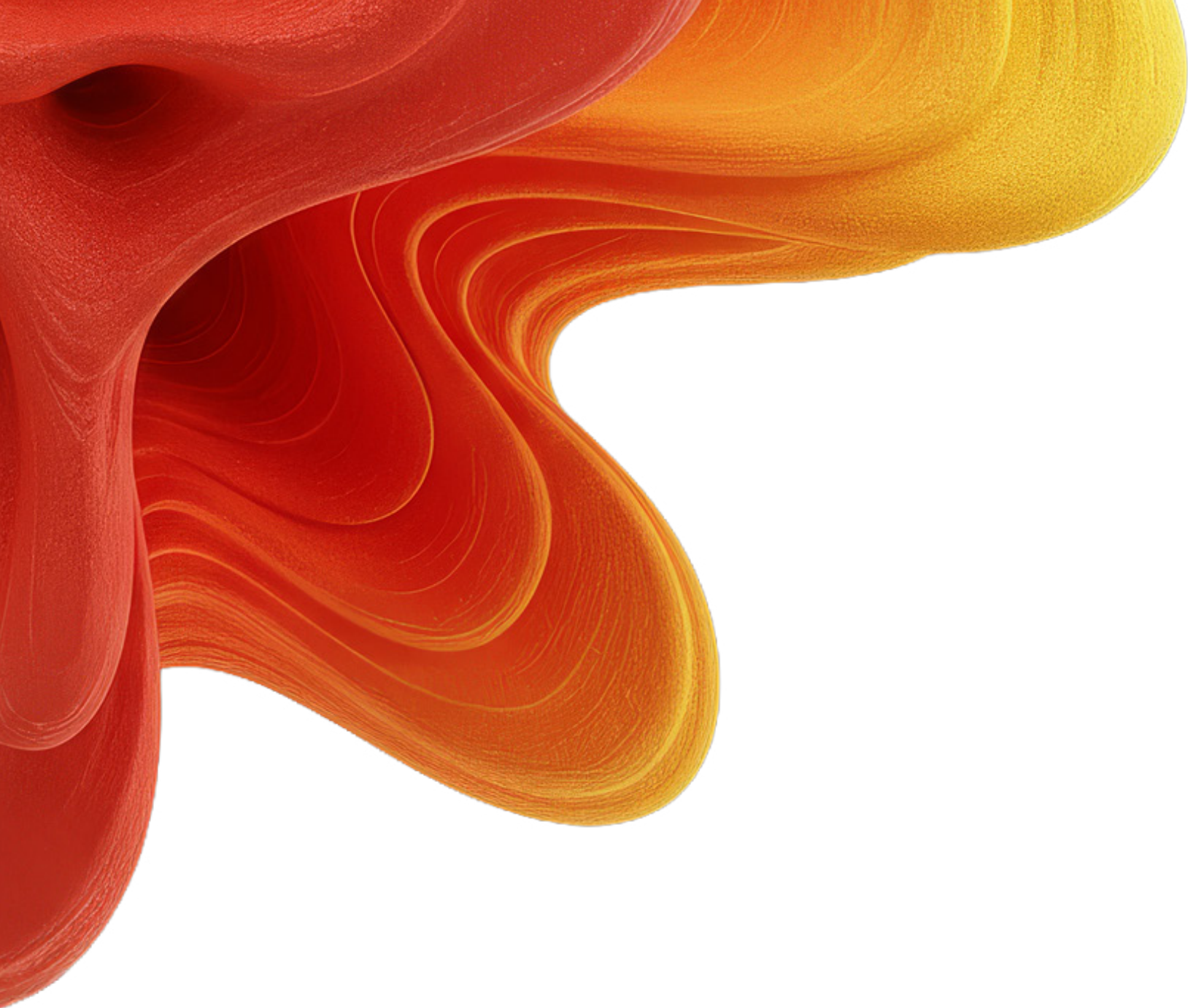
- 30% increase in productivity
- 5x expansion in investment target analysis

Breakthrough

Agentic investment research combining financial, legal, and market intelligence

[Learn more](#)

PREMJI INVEST 



Fintech and digital platforms

Fintechs are using Google Cloud and Gemini to build AI-first operating models that connect employees, customers, and data in new ways. From autonomous service workflows to personalized financial guidance, AI is helping digital platforms scale expertise, accelerate decision-making, and deliver more intelligent customer experiences.

Airwallex

AI in action

Applying AI across its platform as it moves toward agentic finance, where specialized agents can help manage treasury, expenses, reconciliation, and payments.

Impact

- 10x faster issue resolution through AI analytics
- 40% reduction in dispute handling time
- More than 95% faster time to market

Breakthrough

Agentic finance powered by specialized AI agents

[Learn more](#)

WeLab

AI in action

Using AI agents to extend financial expertise across digital banking, helping employees and customers access personalized insights, research, and recommendations.

Impact

- Estimated 42.4% efficiency gain over five years
- Goal to deliver AI-powered financial services to 500 million users by 2032

Breakthrough

Democratized access to personalized financial intelligence

[Learn more](#)

The future financial institution will change. What people need from it will not.

The next era of financial institutions will not be built from a single breakthrough technology.

It will take shape through the way intelligence becomes part of everyday life: how value is created, how decisions are shaped, how work moves, how trust is earned, and how institutions build the foundations to support it.

The institution itself will change.

It will become more intelligent, more connected, and more capable of acting in the background. Customers may see less of the complexity behind each interaction, but they will feel the difference when financial services become easier to navigate, more relevant to their lives, and more reliable in the moments that matter.

What will not change is why people turn to financial institutions in the first place.

They want to make progress. Protect what matters. Move through uncertainty. Build a home, grow a business, support a family, recover from setbacks, and plan for what comes next.

AI can change how these institutions meet those needs.

It does not change the needs themselves.

The institutions that lead will not simply be those with the most advanced AI. They will be those that use intelligence to make financial services feel more useful, more trusted, and more human.

That is the future financial institutions are beginning to build with Google Cloud.

