

AI Agents

From Experiment to Execution

New research on AI agent use, delegated authority and the controls needed to govern agent action across banking and commerce.

Survey of 520 U.S. Finance Leaders



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Customer AI agents are becoming a new banking channel

Finance leaders are already putting AI agents to work. They've put them to work, closing their books, processing invoices, and handling reconciliation across systems.

A majority we surveyed - 75% - actively use AI agents or are piloting/testing them today in at least one finance or banking workflow. In the next 12 months, they expect to use agents for banking tasks such as account and transaction inquiries, retrieving statements, stop payments, payment-status inquiries, and ACH transactions, among others.

The question is whether banks are prepared to receive customer agents and apply the right controls to validate and execute requests securely and compliantly.

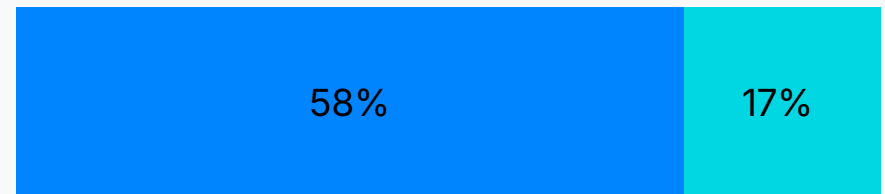
This topic is urgent. Three out of four leaders say AI agents will be important to their operations over the next year, and a majority plan to use them in their banking workflows.

Agentic banking has moved beyond experimentation into execution.

75%

of finance teams actively use or are piloting AI agents and AI-enabled systems

● Actively using ● Piloting or testing



n=520 U.S. Finance leaders



AI agents are changing how banking work begins. The next request may come from software acting for the customer.

Finance leaders won't wait for banks to be agentic-ready

What finance leaders will do if their bank cannot support their AI agents

43%

Would find a workaround

Build their own integration or
bring in a third-party platform

10%

Would move their banking

Move more banking activity to
an institution that supports it

29%

Would stay manual and wait

Keep the workflow manual
until their bank is ready

n=520

Even as they adopt agentic workflows, finance leaders aren't throwing caution to the wind. They want approval processes and specific bank-side controls when using AI agents for banking work. Only a small minority is comfortable today with AI agents acting automatically, even within preset rules and limits.

Finance leaders ranked the controls they need to feel more confident letting AI agents act in banking, and they offer a clear roadmap for institutions shaping their governance strategy. They center on access limits and visibility.

If a bank can't support their use of AI agents, finance leaders won't wait: 43% say they would find a workaround, internally or through a third-party platform. About one-third would continue with manual processes for now, and 10% would move more of their banking to an institution that would support agentic banking. AI agents have created a new channel, and it requires additional governance from financial institutions.



The risk for a bank isn't necessarily an immediate loss of the account. It's the gradual shrinking of the customer relationship, one workflow at a time.

Key Findings



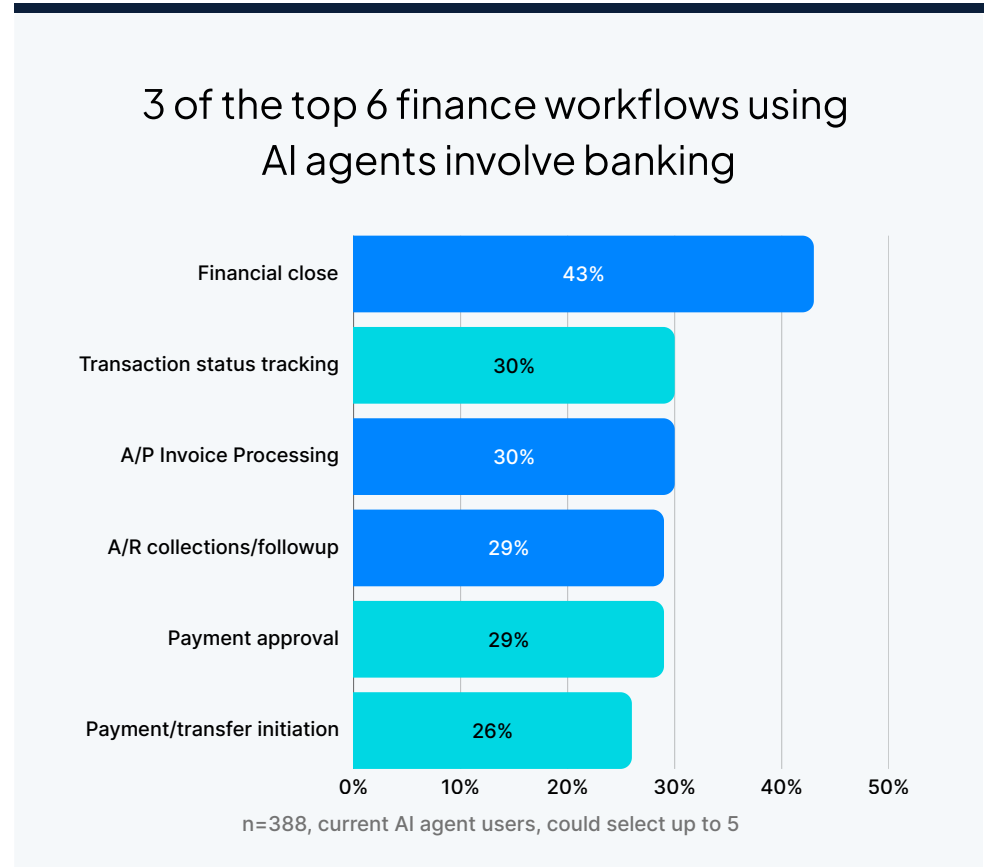
AI agents are at work, and some of them are already touching the bank

58% of finance leaders actively use AI agents in their work today, and it's not just for internal tasks. Nearly half of the tasks they are delegating to AI agents involve their bank in some way.

Leaders told us financial close is the most resource-intensive task, so it makes sense that it tops the list of workflows delegated to AI agents.

But what is surprising is that three of the top six tasks are external, bank-facing work: transaction status tracking, approving payments and initiating payments and transfers.

The bottom line is that AI agents are already at work inside the bank relationship, and the institutions may not even know it.



AI agents are already involved in finance work that touches the bank.

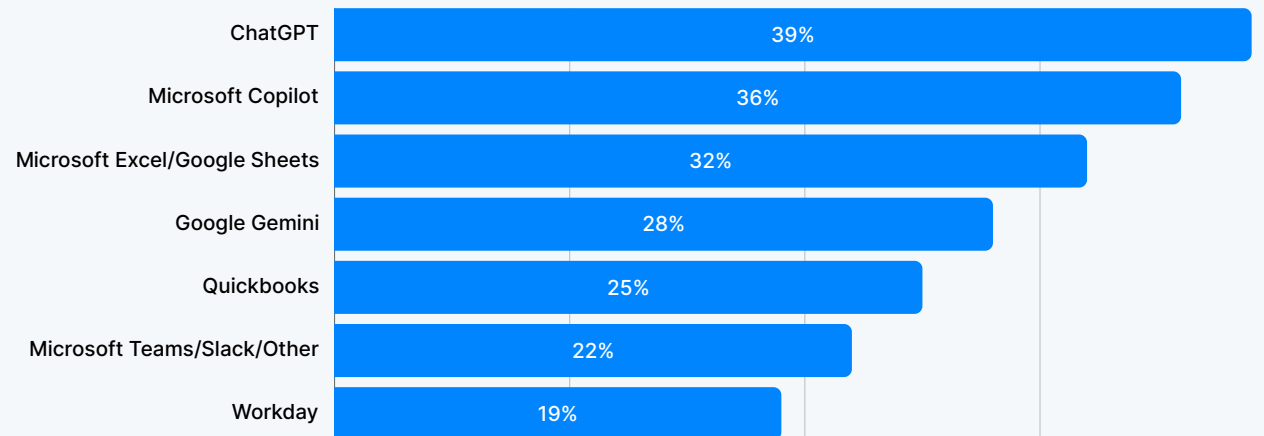
AI agents are being used in multiple systems and tools

Finance teams use a diverse technology environment, and general-purpose AI platforms currently top the list of tools used for AI-enabled finance work. Most of this work happens outside the bank, but as finance leaders delegate more authority to AI agents, banking instructions may originate from customer-controlled systems rather than just bank-controlled channels.

AI agents are being used in general purpose AI tools, enterprise platforms and collaboration workspaces

89%

Of current AI users named two or more platforms.



n=388, current AI users, respondents could select up to 5



Financial institutions will not control where an agent begins its work. However, they must be able to orchestrate how it acts when it reaches their organization.

Finance leaders expect AI agents to take on more banking work in the next 12 months

Over the next 12 months, finance leaders expect to use AI agents across the spectrum of bank activity, from reading account data and issuing instructions to transacting.

77% plan for at least one read-only task. 71% for instruct-level work and 68% plan to use an agent to transact.

The spread between basic tasks and others that include money movement is just 9 points. The data suggests demand for all three is coming within the next 12 months.

Banks preparing for read-only requests are preparing for just one category, while their customers are already planning to use them across all three. Demand for agentic capability is arriving near-simultaneously across a variety of banking tasks.



Banks preparing for agent-initiated banking need to plan beyond read-only access. Customers expect agents to instruct and transact as well.

Controls, not autonomy, will unlock agentic banking

Finance leaders have varied answers on how much autonomy they would grant to AI agents across core banking functions.

Full autonomy, even with limits, is rare across every task tested: 14% on average would allow automatic execution of read-only tasks versus only 10% for tasks that move money.

However, once you add human approval, the gap between read-only and transact tasks nearly disappears: 54% would allow an agent to at least initiate or advance read-only banking tasks compared with 50% for transact tasks.

54%^{vs} 50%

Finance leaders are nearly as willing to use AI agents to transact vs. read-only bank tasks when humans are in the loop.

Finance leaders will allow AI agents to initiate and execute banking, but with limits

	Initiate with human approval	Execute with human approval	Execute automatically with rules
Check balances	15%	19%	17%
Reconcile transactions	21%	25%	11%
Prepare instructions	16%	23%	10%
Initiate payment	19%	23%	10%
Handle exceptions	22%	18%	12%
Move money	21%	19%	11%
Approve payment	18%	21%	9%
Update vendor details	22%	22%	12%

Base n=412 using, piloting or planning to use AI agents, single-select. Highest level of AI agent involvement would allow if the system were secure, compliant and auditable



Finance leaders are not limiting agent action. They are limiting agent authority: most want a human checkpoint before execution.

Connectivity alone isn't enough. Customers want governance

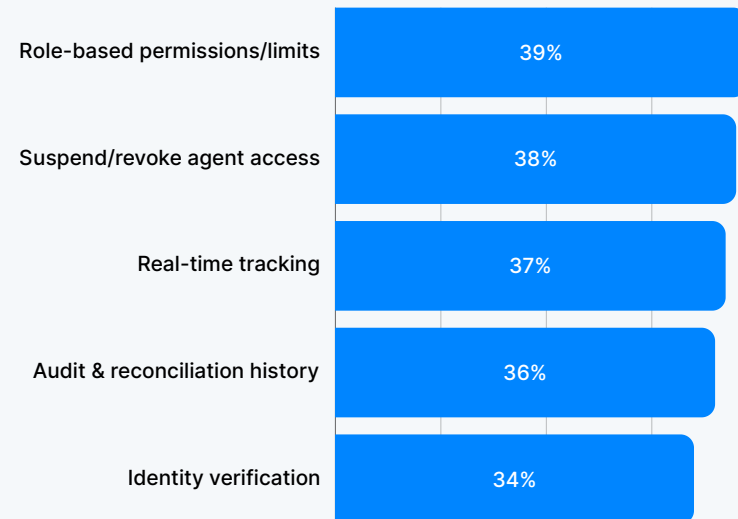
Finance leaders were asked what would increase their confidence in using AI agents for bank-related activities.

Their top responses centered on permissions and controls and the ability to revoke AI agent access, followed by visibility into agent actions in real time and after execution.

Greater willingness to delegate authority does not lead to less demand for control. Respondents who were willing to give agents more authority selected more controls on average.

This indicates the need for a bank-side control layer that confirms identity while maintaining oversight throughout the transaction lifecycle.

Top factors that increase confidence in using AI agents for banking center on controls and visibility.



n=520 U.S. Finance leaders, respondents could select up to 5



THE
TAKEAWAY

Greater agent authority doesn't reduce the need for controls. Finance leaders want permissions, visibility and the ability to intervene.

If their bank won't support AI agents, customers will work around the bank

Until now, the report has measured intention — what finance leaders plan to do, autonomy they would be willing to grant and controls they desire.

Now we asked what they would do if their financial institution doesn't support AI agents in their banking. Most would act to secure the capability: 43% would find a workaround, either internally or through a third-party platform. Another 10% would move to another institution. About a third would continue using manual methods for now. In other words, even if churn dashboards look stable, commercial customers may be quietly looking for other options.

This is even more true for finance leaders already using AI agents. More than half would use a workaround, and 15% would move their banking business. For banks, that means the risk may appear before the customer actually leaves. The account can remain at the bank while more of the workflow moves elsewhere.

What are finance leaders likely to do if their bank can't support AI agent-initiated banking?

Find a workaround -
internal or third party

43%

Stay manual for now

29%

Move business

10%

n=520, U.S. Finance leaders, single select

54%

Active AI agent users
would find a workaround. 15%
would move their bank business.



Deposit loss is a bank's biggest risk. Workarounds exacerbate that risk by replacing the bank in the workflow and weakening the customer relationship.

Implications for Banks



Three implications for the next era of banking

1

AI agents create a new banking channel that institutions don't control.

Agents can originate across many customer systems and platforms. Banks need to be ready to recognize them and govern what happens when they arrive.

2

The financial institution must remain the control point.

Identity is only the beginning. Banks need to establish what an agent is authorized to do and apply permissions, limits and approvals to each request before allowing it to proceed.

3

AI agent authorization and governance don't end at the front door; they start there.

Controls and permissions need to be verified and enforced through the full banking journey, with every step and decision visible in real time, and documented in an audit trail.

AI agents create a new banking channel banks don't control

Finance teams don't use AI agents through a single platform. They are using them across the platforms they use daily: general-purpose AI tools, spreadsheets, enterprise applications, collaboration tools and other systems.

That means agentic banking won't arrive through a single front door. In addition, the agent's starting point may be entirely outside the bank's environment, and one customer may use multiple agents across different workflows.

As those agents become involved in banking activities, banks will increasingly receive requests that start in systems they don't own or manage.

Banks can't control where AI agents originate. But they do control whether agent-initiated activity proceeds once it reaches the bank.

WHAT HAS CHANGED FOR BANKS

MANY POINTS OF ORIGIN

AI Agents may initiate work in AI tools, enterprise applications and customer systems.

NEW TYPE OF CHANNEL

AI agents are unique and require additional steps to tie them to a customer and oversee their requests.

MULTIPLE AGENTS PER CUSTOMER

A single customer may use different agents for different financial workflows requiring different permissions.

NEW LAYER OF GOVERNANCE

No matter where an AI agent originates, the bank must be able to identify it, validate its authority and determine what it can do.



THE TAKEAWAY

AI agents create a new banking channel. Existing banking controls are essential, but they must be extended to govern this additional new user.

The bank must remain the control point

The capabilities that most increase finance leaders' confidence in AI agents center on permissions and limits, the ability to change or revoke access, and visibility into agent activity.

Banks may not control the agent—or the platform it originates from. But when an agent attempts to act on a customer's behalf, the bank must determine whether and how that activity can proceed.

Many of the underlying controls already exist. What's needed is a mechanism to extend and apply them consistently to agent-initiated activity.

The goal hasn't changed: enable authorized actions while protecting customers from unauthorized activity. What has changed is the introduction of agents that stand in for the customer and access the account.

If AI agents are entering the banking environment, institutions need to reevaluate how they are keeping those interactions secure, compliant, and as frictionless as possible.

WHAT A CONTROL LAYER NEEDS TO ENFORCE

PERMISSIONS

What is the AI agent authorized to do?

SCOPE

Which accounts, services and transaction types can the agent access?

LIMITS

Are there thresholds that apply: monetary, account type, frequency or other?

APPROVALS

When can the agent proceed, and when is human approval required?

ACCESS

Can the agent's authority be changed, suspended or revoked immediately?



THE TAKEAWAY

Agentic banking is not unrestricted access. It requires financial institutions to apply the appropriate authority and controls to every agent action.

Agentic banking requires end-to-end governance

Approving an agent's request is only the first step; implementing it usually requires steps that cross multiple bank systems, workflows, teams and outside partners. At each point, rules and thresholds may necessitate additional approvals, exception handling or human intervention.

Being authorized to start a banking task doesn't necessarily mean the customer agent is approved for everything that happens next. As the journey progresses, each step may have its own set of permissions, limits, or approvals. An exception may change the path. A person may need to intervene.

These controls have to follow the work as it moves toward completion. Banks and customers also need to see real-time status and a log of what's happened along the way.

Managing this manually won't scale as AI agents increase the speed and volume of banking activity. Orchestration technology is one way to coordinate and govern work across existing systems and people through completion.

END-TO-END GOVERNANCE REQUIRES

CONTROL

Keep permissions, limits and approvals in force throughout the workflow.

VISIBILITY

Know what the request is, the current status and what happens next.

INTERVENTION

Pause, deny or route the request for human action when needed.

ORCHESTRATION

Advance the request by coordinating each step across the ecosystem.

ACCOUNTABILITY

Record agent-initiated requests, decisions, approvals, exceptions and actions.



THE
TAKEAWAY

Agent governance doesn't stop at access. It requires oversight of agent activity from the initial request through execution and completion.

Preparing for Agentic Banking

Financial institutions do not need to rebuild their controls for AI agents. They need the ability to extend those controls to a new type of actor – AI agents. These five capabilities are the roadmap.



1

Identify

Know the AI agent, who owns it and which customer it represents.



2

Authorize

Define what it can do, where it can act and what limits apply at each decision point.



3

Decide

Apply existing policies and approval requirements to each request.



4

Orchestrate

Move approved work through the institution's existing workflows, systems, teams and partners.



5

Prove

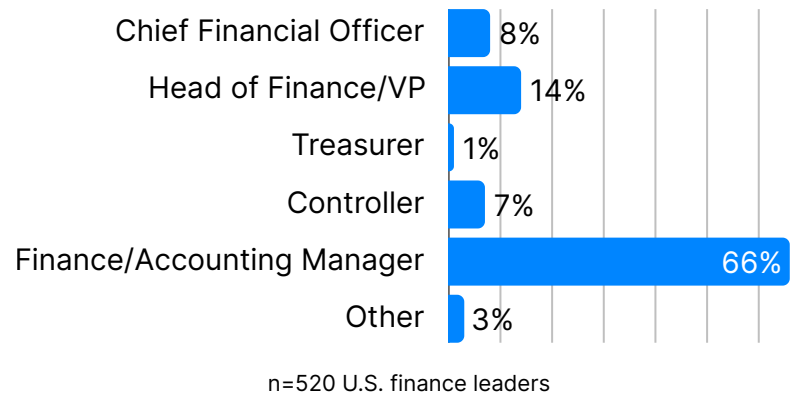
Capture the agent request, approvals, denials or exceptions, decisions and actions in a detailed audit trail.

Questions for bank leaders

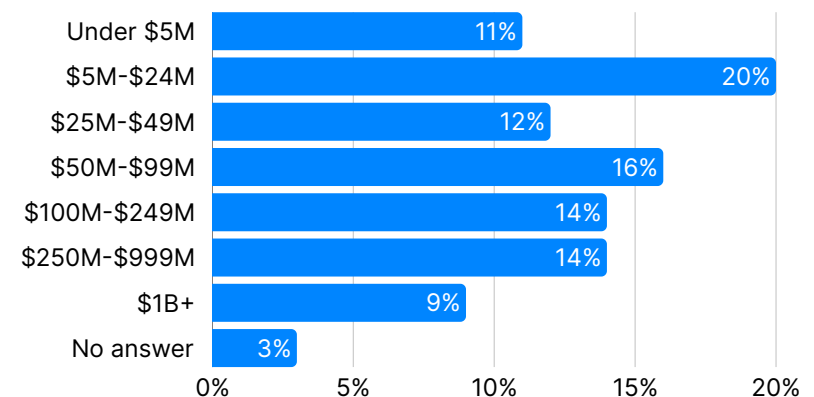
- Can we recognize an AI agent at our door and connect it to the appropriate customer?
- Can we determine what a customer's AI agent is permitted to do?
- Can we apply bank controls regardless of where requests originate?
- Can the controls, rules and limits follow the request through completion?
- Can we preserve a record of every decision and action through request completion?

Methodology

SURVEY RESPONDENTS



ANNUAL REVENUE



OvationCXM surveyed 520 U.S. finance leaders to learn how they use AI agents today, where they expect to expand use in banking, the authority they will delegate and what controls increase confidence in agent use.

Respondents represented finance leadership roles: CFOs, Heads/VPs of Finance, Treasurers, Controllers and Finance/Accounting Managers, in companies with annual revenue ranging from < \$5 million to \$1 billion+.

An AI agent was defined as an AI system capable of initiating and completing multi-step financial tasks within defined rules and approvals, rather than one that only provides information or generates content. Results are based on the respondents eligible for each question, so sample sizes vary. Multi-select responses may total more than 100%; percentages are rounded.

For analysis, OvationCXM grouped selected banking activities into Read, Instruct and Transact categories, and conducted respondent-level cross-tabulations where noted. These are analytical groupings, not survey response options. Relationships between variables represent associations within the survey sample and should not be interpreted as causal.

Centiment conducted fieldwork in August 2026.

AI-agent usage is self-reported. The research does not independently verify the technical architecture or autonomy of the tools respondents identified. All product and company names are trademarks or registered trademarks of their respective owners. Their inclusion in this report is for identification and research reporting purposes only and does not imply endorsement or affiliation.



About OvationCXM

OvationCXM provides the orchestration operating system for financial services. Its CXMEngine platform connects systems, data, teams and ecosystem partners to coordinate complex customer and operational workflows without requiring institutions to replace existing technology. OvationCXM's Agentic Transaction Control Layer (ATCL) extends that orchestration to client-facing AI agents, enabling institutions to register, authenticate and permission incoming agents and coordinate their approved activity across systems, workflows, partners and human approvals. Learn more about OvationCXM at ovationcxm.ai.