

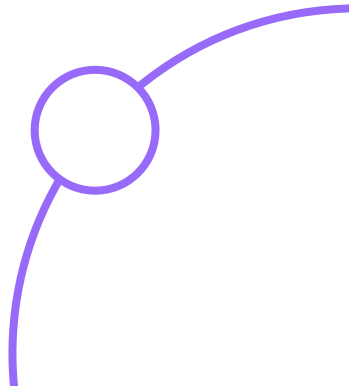
2026



Banking and
Financial
Services

State of Agentic Orchestration & Automation

Closing the agentic
AI vision-reality gap





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Introduction

For banking and financial services organizations, investment in business automation is rising and delivering key benefits. As firms look to build more profitable and resilient operations, firms remain focused on automating what matters most: using AI to optimize customer journeys, reducing operational inefficiencies, and strengthening core processes. With fluctuating interest rates and macro-economic uncertainty increasing pressures across the sector, process automation continues to help drive tangible business growth, according to an overwhelming majority (95%) of banking and financial services firms. On average, organizations have automated 50% of their processes and believe this could reach 65%. More than four in five (82%) plan to increase automation spending, with budgets expected to rise by an average of 25% over the next two years, and 86% say they will increase automation spending by at least 10%.

At the same time, technology stacks are becoming more distributed and the number of endpoints involved in each process is increasing. AI is also moving from experimentation into everyday work at speed, with banking and financial services firms using technology to improve customer journeys while retaining trust and loyalty, and supporting new product development to drive profitability. For financial services leaders, this shift matters as customer expectations for personalization, mobile-first engagement, and AI experiences increase with fintech's and neobanks increasing market share. The surge in sophisticated financial crimes, also powered by AI, creates a major strategic opportunity for banks to strengthen fraud detection and prevention.

To tackle these challenges with greater precision and speed, AI agents promise to extend automation into complex knowledge work that previously relied on human judgment. Many banking and financial services organizations want to turn that promise into a dependable capability that can scale across the business, but **seven out of ten (70%) say there is a gap between their vision for agentic AI use and the reality today**. While 75% are already using AI agents, just 12% of agentic use cases have reached production in the last year. This report outlines how organizations can move from isolated agent pilots to agentic orchestration, where agents, people, and systems are orchestrated as part of governed, end-to-end business processes.

What is an AI agent?

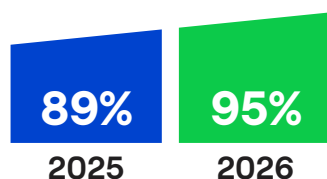
An AI agent is a piece of software that uses Large Language Models (LLMs) to interpret goals, make decisions, reason about next steps, and interact with people, systems, and devices.

For this report, we spoke to 125 senior IT decision makers, business decision makers, and enterprise software architects from the banking and financial services industry, responsible for process automation in large organizations (over 1,000 employees). We asked about the current state of process orchestration and automation in their business, how AI and agents are being used today, and what stands in the way of scaling and governing AI agents in production.

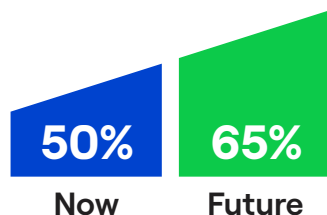
Automation is delivering business value and there's runway to do more

Automation is achieving tangible benefits for banking and financial services organizations and continues to be a key driver of value across many core business processes. By improving end-to-end visibility across critical workflows and enabling faster data-driven responses, automation allows banks to drive profitable growth whilst efficiently handling customer risk assessments, transaction approvals, and fraud detection. And as the need to drive resilient growth while minimizing regulatory burden increases, the results point to significant scope for further automation, with the investment outlook highlighting the ambition.

The next step for banking and financial services organizations is extending this success into agentic orchestration, where AI agents participate in the same core processes with the same level of control and reliability as other tools and technologies.



Increased business growth due to process automation over the past year



50% of processes are currently automated.

This figure could climb to 65%



82%

plan to increase automation spend



+24%

Automation budgets expected to rise by an average of 21% over the next two years



86%

will increase automation spending by at least +10%

Process complexity is outpacing innovation

Banking and financial services organizations are increasing investment in process automation, but complexity is slowing them down. Regulatory frameworks including Consumer Duty, the EU AI act, and the Digital Operational Resilience Act (DORA) demand that every process meets strict compliance standards, raising the bar for what automation must deliver.

Process complexity is rising due to:

- 87% — Regulatory complexity
- 58% — Legacy systems that are difficult to connect to
- 56% — Branching and conditional logic
- 48% — Multiple systems that must interoperate
- 41% — Human work
- 34% — Homegrown software that is hard to integrate

Rising volume and diversity of process endpoints

Process endpoints are a major source of complexity in designing, running, and managing end-to-end business processes. Endpoints can be:

- **People** such as branch managers, risk and compliance officers, fraud analysts, operations teams and customer service representatives
- **Systems** such as core banking platforms, customer relationship management (CRM) systems, payment processing systems, risk and compliance management platforms, fraud detection and anti-money laundering (AML) tools, digital banking platforms, and trading systems
- **Devices** such as ATMs, point-of-sale (POS) terminals, secure mobile banking devices and employee workstations

As technology stacks evolve across the sector, so do the volume and diversity of process endpoints. The result is an environment where financial processes are tightly intertwined with many systems, teams, external partners and, increasingly, AI agents. With crucial financial processes becoming more distributed across people, systems, and devices – from branch teams and CRM platforms to ATMs and mobile apps – coordinating endpoints reliably becomes more complex and more important. This complexity can slow innovation, increase operational risk, and block AI scaling unless processes and agentic orchestration are modernized.

What's needed to tame process complexity?



81% say they need better tools to manage the intersection of processes



66% say they need a better way to monitor and control process automation

Process complexity is outpacing innovation



Survey respondents shared that they manage an average of **49 endpoints** in their business processes, and that footprint is **growing at 15% year over year**.

Most commonly used process endpoints:

- 62%** — Enterprise applications such as SAP, Oracle, and Salesforce
- 62%** — Task automation technologies such as robotic process automation (RPA), iPaaS, decision management/business rules)
- 49%** — AI/ML applications (OpenAI, Azure OpenAI, and Hugging Face, intelligent document processing)



82%

say the volume and diversity of endpoints are increasing exponentially

Agentic orchestration as the new operating model

Agentic orchestration enables teams to blend deterministic and dynamic orchestration of business processes. It leverages agents to add dynamic reasoning to deterministic processes, selecting the right tools and actions to achieve the desired outcome – crucial for banking and financial services organizations as client satisfaction and regulation demands require rapid decision-making.

Business process maturity is essential to safely implement agentic orchestration at scale, but many banks and financial services firms are still early in their journey. They need to increase process maturity and AI maturity in parallel so that, as agents become more capable, teams are ready to embed them into governed, end-to-end processes rather than bolting them onto fragile or ad hoc automations. For financial services leaders, that means building the foundations to orchestrate agents, people, and systems across distributed systems to improve efficiency and compliance, while maintaining control needed for high-volume processes.

Current state of agentic orchestration



17% say they are currently using agentic orchestration



88% say they have not reached the right level of process maturity to implement agentic orchestration

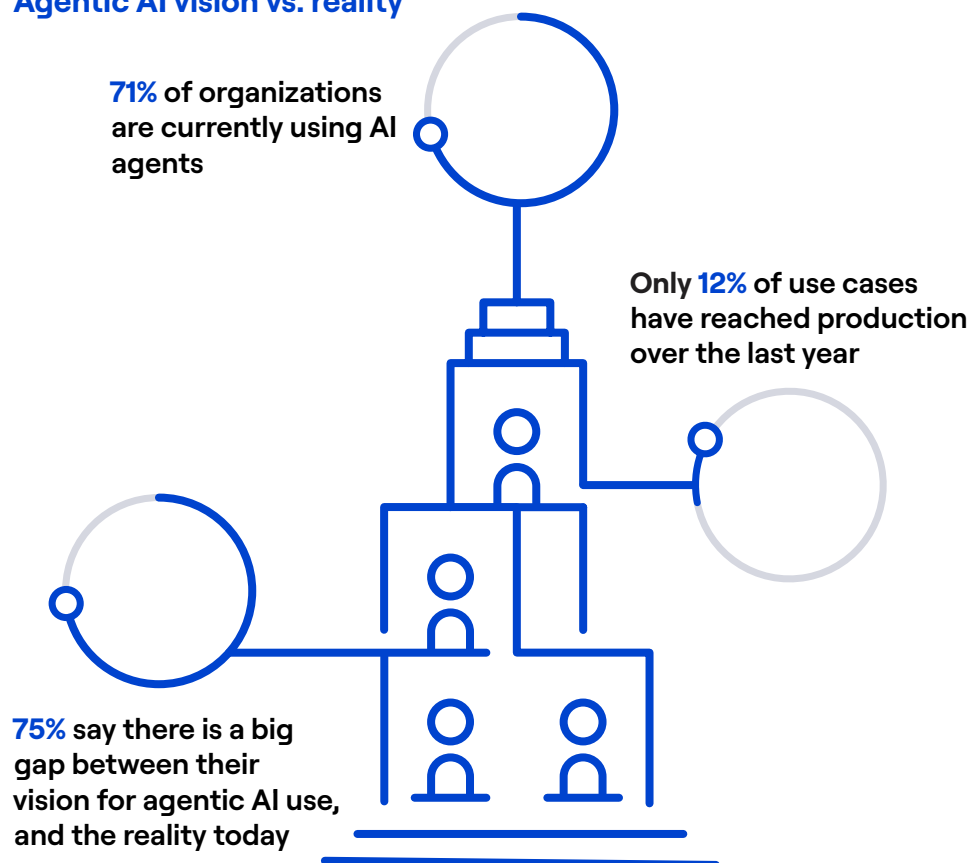


78% say that without agentic orchestration, achieving a fully autonomous enterprise is a “pipe dream”

AI in practice: Risk versus reward

Financial services leaders understand that AI can bring substantial value by augmenting human work, saving time, and improving decision-making. Technology can reshape customer experience – enabling seamless mobile-first engagement, more intuitive services and faster access to innovative products. Achieving this at speed helps banks to stay ahead of competitors, whilst maintaining customer trust.

Agentic AI vision vs. reality



However, while many banks and financial service organizations are experimenting with AI agents or plan to, trust remains a major barrier to wider adoption. In a sector where consistent compliance adherence and risk management are non-negotiable, financial services leaders need assurance that AI agents will perform consistently, handle requests accurately, and operate within well-defined guidelines.

AI trust issues

What's holding organizations back?

- 81%** — Business risk of AI in day-to-day processes when IT does not have appropriate controls in place
- 78%** — A lack of transparency around how AI is used within business processes
- 58%** — Compliance concerns around the use of AI agents
- 57%** — Missing internal skills to manage AI effectively
- 49%** — Concerns that AI will make poorly implemented processes worse
- 28%** — Questions about using agentic AI where it doesn't add value
- 34%** — Don't trust delegating critical tasks to AI



49% believe untamed agentic AI risks fanning the flames of poorly implemented processes and automations

AI in practice: Risk versus reward

These concerns do not negate the value of AI agents. Instead, they help explain why adoption patterns are uneven as organizations tend to be **comfortable using agents for low-risk tasks or internal copilots**. However, insurance leaders across the sector are much more **cautious when considering agents for end-to-end, revenue-critical, or highly regulated processes**.



79% say most of their AI agents today are chatbots or assistants that summarize or answer questions, rather than handling mission-critical cases

This cautious stance carries its own risk. AI deployments remaining in pilot mode means any benefits agents can provide for greater efficiency, resiliency, or competitive advantages remain untapped. Meanwhile, banking and financial services firms that embed AI agents into enterprise-grade processes can enhance risk and compliance execution, strengthen resilience to market volatility, deliver personalized customer experiences, and optimize operations for profitable growth.

The limits of siloed agents

An additional barrier to using AI in production is the proliferation of siloed agents that aren't embedded in orchestrated business processes and aligned with an agentic orchestration strategy. In insurance, workflows can span multiple policy, claims, and customer service touchpoints, meaning disconnected agents add complexity without benefitting performance. Many IT leaders today refer to their agents as:

- Focused on low-level, low-risk activities such as chatbots or assistants that summarize information and answer questions
- Operating at the edge of business processes rather than operating in core, mission-critical process flows
- Heavily dependent on human oversight and approval for important decisions, limiting ability to manage exceptions or adapt in real time



49% say their agents today operate in silos and aren't woven into end-to-end processes

AI in practice: Risk versus reward

Building a foundation for trust

To build a foundation for trusting AI agents in production, banking and financial services organizations need agentic orchestration to provide a control layer for agent behavior. This means using deterministic process models to define where agents are allowed to act, which decisions require human approval, what to do when confidence scores are low, and how to capture a complete audit trail of every step an agent takes.

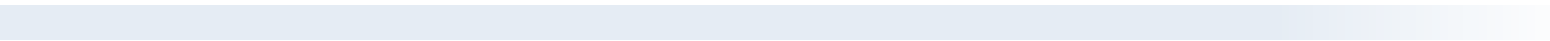
AI in the future

- 91% — of respondents say AI needs to be orchestrated like any other end-point within automated business processes to ensure compliance with regulations
- 86% — say AI needs to be orchestrated across business processes if they are to get maximum benefit from their investments
- 80% — are looking to use AI to better analyze and improve processes

Once a foundation of trust is built, agents can either orchestrate processes by selecting tools and steps toward a goal or be orchestrated within broader governed processes, moving beyond siloed copilots or chatbots. This is agentic orchestration: the ability to design, orchestrate, and govern enterprise-grade agents that handle business-critical work. Agentic orchestration connects agents to process endpoints and systems of record, with explicit rules, observability, and human-in-the-loop checkpoints to ensure governance.



Conclusion



Amid mounting macroeconomic volatility, margin pressure, and fintech competition, banking and financial service organizations are rushing to automate more of what matters most, while safely incorporating AI agents into their core business processes. Research shows that agentic orchestration, not standalone agents, is the key to closing the AI vision-reality gap. Using deterministic process models, clear guardrails, and event-driven orchestration to coordinate agents, people, systems, and devices, enterprises can build a foundation for AI agents they truly trust. With [agentic orchestration](#), banking and financial services organizations will turn today's AI experiments into durable, business-critical capabilities that improve planning and forecasting, secure information flows through new technologies, and enhance the overall customer experience.

About the report

Camunda commissioned Coleman Parkes to conduct a survey among 125 respondents (including 58 US, 25 UK, 27 Germany, and 15 France) at banking and financial services organizations with at least 1,000 employees. All respondents are either responsible for, or significantly involved in, process automation in their organization. This survey was conducted online between September 23 and October 23, 2025.



For more information about anything in this report, please [get in touch](#).

About Camunda

Camunda is the leader in agentic orchestration, automating complex business processes, including high-value knowledge work, across agents, people and systems. By creating production-ready, enterprise-grade agents with built-in governance, Camunda uniquely delivers trusted AI agents for business-critical processes. Over 700 leading innovators like Atlassian, ING and Vodafone rely on Camunda to slash time-to-value from months to days, boost operational efficiency and elevate customer experiences. Ready to become an AI-first enterprise? Visit [camunda.com](#).