

# Implementor's Guide to AI

## for Financial Institutions



# Table of Content

Foreword by Salesforce	03
Executive summary	05
Approach and methodology	06
Finance AI landscape: From experiments to enterprise value	07
Finance at a crossroads: Scaling barriers	08
What finance wants from AI: Shifting business priorities	09
Where AI is being applied in finance	10
Readiness vs responsibility: The governance gap	11
Real-World impact: AI adoption in intelligent customer engagement and support	12
Real-World impact: AI adoption in hyper-personalisation of financial products	13
Proven best practices for AI implementation in finance & insurance	14
From pilots to predictive: The next wave of AI in finance	16



# Foreword by Salesforce

We've only just begun scratching the surface of what's possible with AI. Already, autonomous AI agents are transforming how businesses serve customers and support employees. These trusted digital assistants can work 24/7 to answer queries, troubleshoot issues, schedule meetings, summarise calls, recommend next best actions, and much more.

For Indian businesses, the real challenge lies in moving from AI experimentation to large-scale execution. One in seven businesses is stuck in a “strategy paralysis” – they're aware of AI's value, but are unclear on how to operationalise it.

## Here's how to realise the potential of agentic AI

- **Unify data:**

A single, real-time view of customer data and other relevant information gives AI agents the context they need to act intelligently.

- **Prioritise AI governance:**

Proper guardrails such as data masking, zero retention, and toxicity detection help ensure that AI agents operate ethically and responsibly.

- **Move up the agentic maturity scale:**

Scaling agentic AI effectively across the business requires a thoughtful, phased approach that typically unfolds across five levels:

- **Level 0: Early stage AI agents like chatbots and co-pilots** automate repetitive tasks, but lack reasoning or learning capabilities.
- **Level 1: Information retrieval agents** assist humans by retrieving information and recommending actions. For example an agent can check corporate policy documentation to let an employee know how much they're allowed to spend and even remind them to create an expense entry for the dinner.
- **Level 2: Simple orchestration, single domain** - Building on capabilities of Level 1, a Level 2 agent has the ability to act on the data it finds and autonomously execute low-complexity tasks such as summarizing an account record, or cancelling a flight.



- **Level 3: Complex orchestration, multiple domain** - A Level 3 agent delivers concierge-level service, orchestrating end-to-end workflows with harmonized data across multiple domains. Example - An agent dynamically “triggers” a seat upgrade action based on the customer’s unique CRM data and then straddles multiple systems, including billing, to complete the transaction
- **Level 4: Multi-agent orchestration** - The future state of agentic AI where a bustling ecosystem of AI agents seamlessly connect to other agents across disparate tech stacks. Example - Imagine a future where the airline booking agent automatically connects to a ride share company’s agent to meet the traveler upon arrival, or even connect to the hotel agent to make sure their room is ready for check-in.

The path from simple automation to multi-agent orchestration shows how far AI can evolve. Now is India’s moment to lead with AI – not just by adopting the technology, but by doing so in a way that inspires trust.



## Sridhar Hariharasubramanian

Senior Director, Salesforce



# Executive summary

AI adoption in Finance has entered the mainstream, but scaling remains selective. Based on 300+ survey responses and 6 expert interviews, this report examines adoption maturity, priorities, barriers, and best practices shaping AI in banking, insurance, and fintech.

- **Mainstream adoption, shallow maturity**  
Most financial institutions use AI, but deployments remain pilot-heavy, with few scaled success stories.
- **From cost to customer value**  
Efficiency was the entry point, but leaders are now prioritising customer engagement, retention, and growth as AI's real value.
- **Scaling hurdles**  
High costs, unclear ROI, skills shortages, and compliance risks keep leaders cautious, leaving intent stronger than execution.
- **Governance gap**  
Firms are confident in IT and data foundations but lack mature frameworks for responsible AI, exposing them to risks in trust and transparency.
- **Visible impact today**  
AI is transforming customer engagement, enabling 360° views, proactive nudges, call audits, and hyper-personalised financial products.
- **Future outlook**  
Next-wave opportunities include AI-driven underwriting, vernacular interfaces for financial inclusion, hybrid advisory models, retention engines, and mandated bias-mitigation frameworks.

Finance leaders agree: responsible scaling and customer-centric AI will determine who builds resilience and trust in the digital financial era.



## Santosh Abraham

CEO and Founder

Research **NXT**



# Approach and methodology

**300+**

## Survey responses

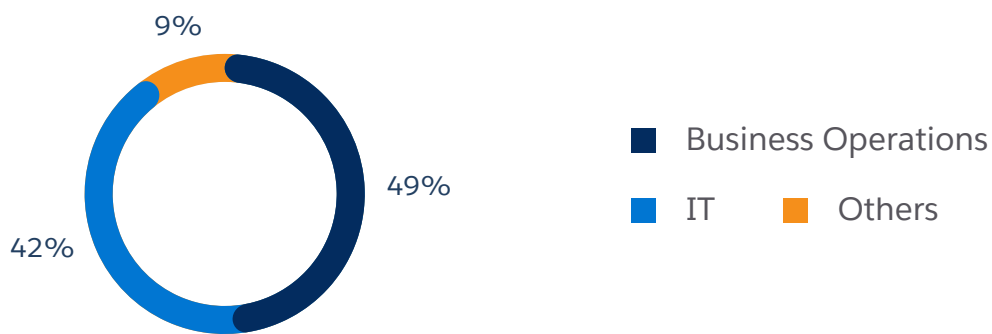
Finance leaders provided insights on the current scenario of AI adoption.

**6**

## Expert interviews

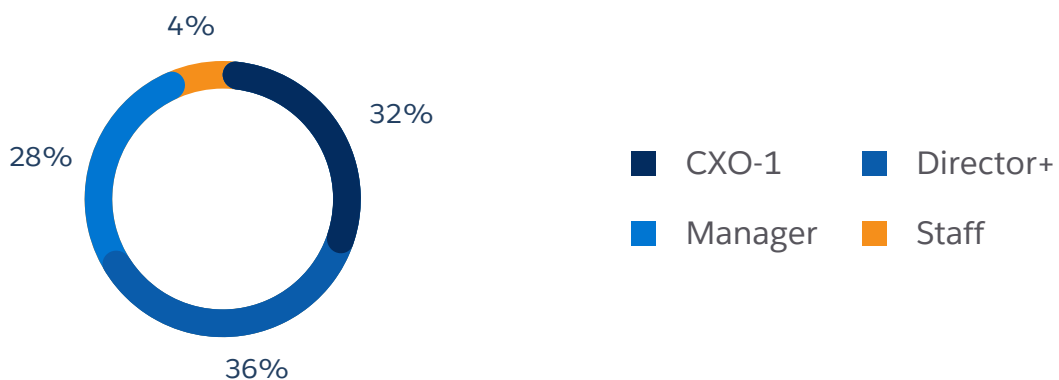
Leaders provided key insights from real-world AI practices.

## Department



Source: Research NXT's 2025 AI Implementation Survey

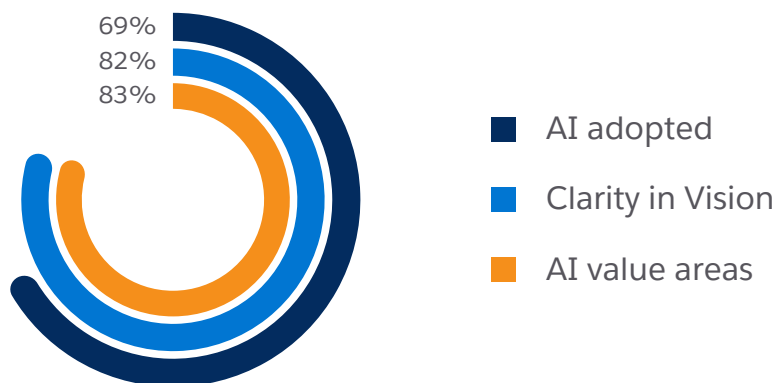
## Level



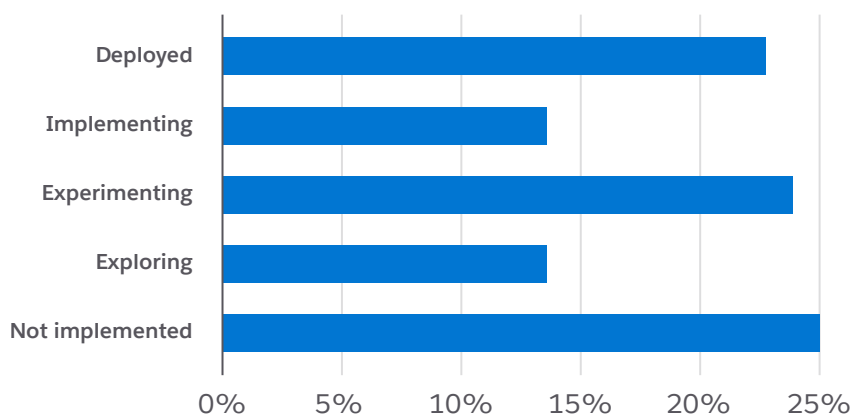
Source: Research NXT's 2025 AI Implementation Survey



# Finance AI landscape: From experiments to enterprise value



## Adoption is broad, scale is selective

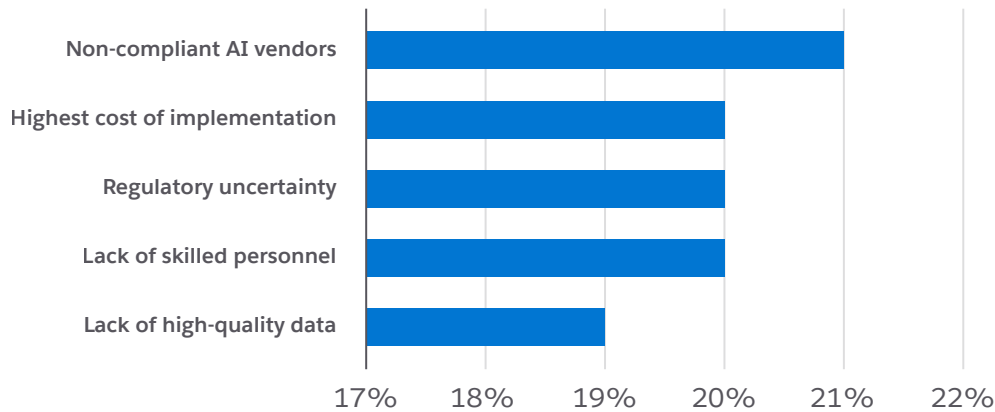


- AI adoption is mainstream in finance, with leaders showing clear vision and defined value areas.
- Scaling remains selective – most projects are stuck in pilots, with only a minority fully deployed.
- Experimentation dominates, reflecting cautious progress shaped by regulatory, cost, and talent constraints.
- Finance firms face a maturity gap: confidence in intent is strong, but execution lags behind.



# Finance at a crossroads: Scaling barriers

### Challenges in scaling AI



- Vendor non-compliance stalls scaling, as financial firms demand transparency and regulatory assurance.

- High costs and unclear ROI slow enterprise-wide commitment.

- Talent shortages and skill gaps limit sustainable execution.

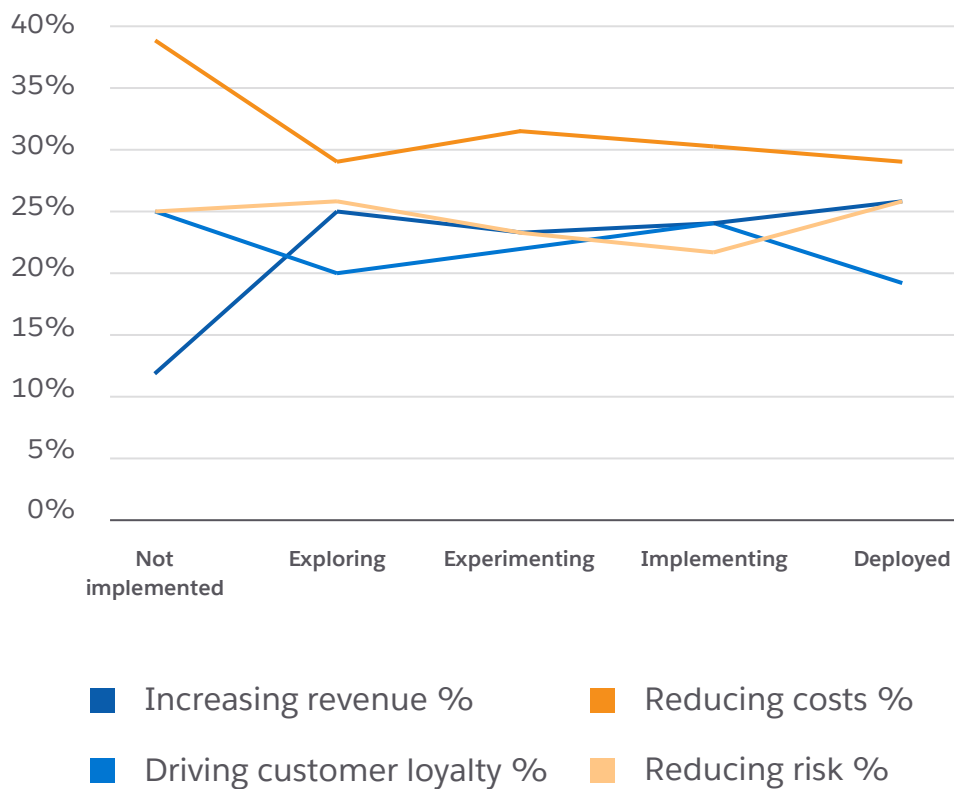
- Risk and compliance concerns keep leaders cautious about scaling aggressively.

- Moving forward requires governance, cross-functional collaboration, and outcome-led scaling strategies.



# What finance wants from AI: Shifting business priorities

### Evolving goals across stages of AI



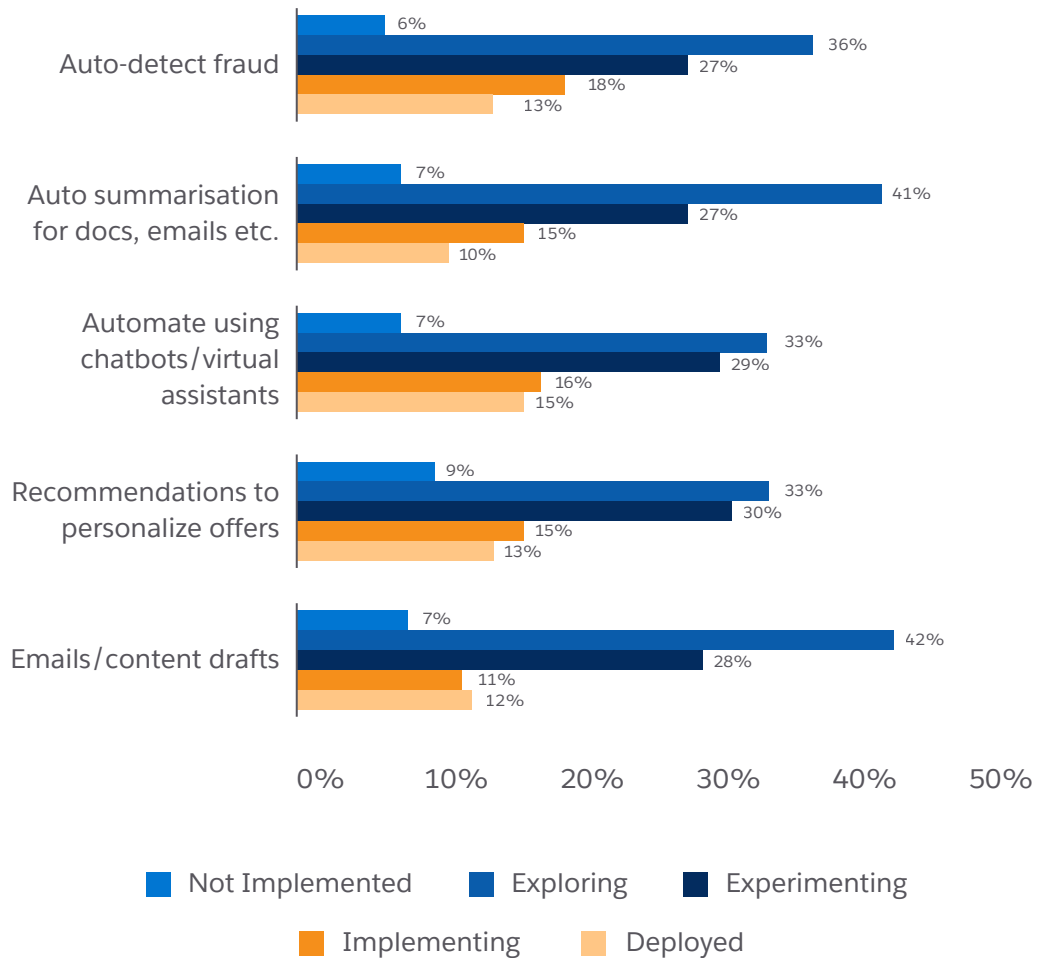
Source: Research NXT's 2025 AI Implementation Survey

- Finance leaders began with cost reduction as the entry point for AI.
- Focus is steadily shifting toward customer engagement and retention.
- AI is shifting from a focus on savings to one of long-term customer value. The shift signals a move from efficiency-driven adoption to trust-anchored growth.



# Where AI is being applied in finance

## Organisational level of AI adoption across use cases



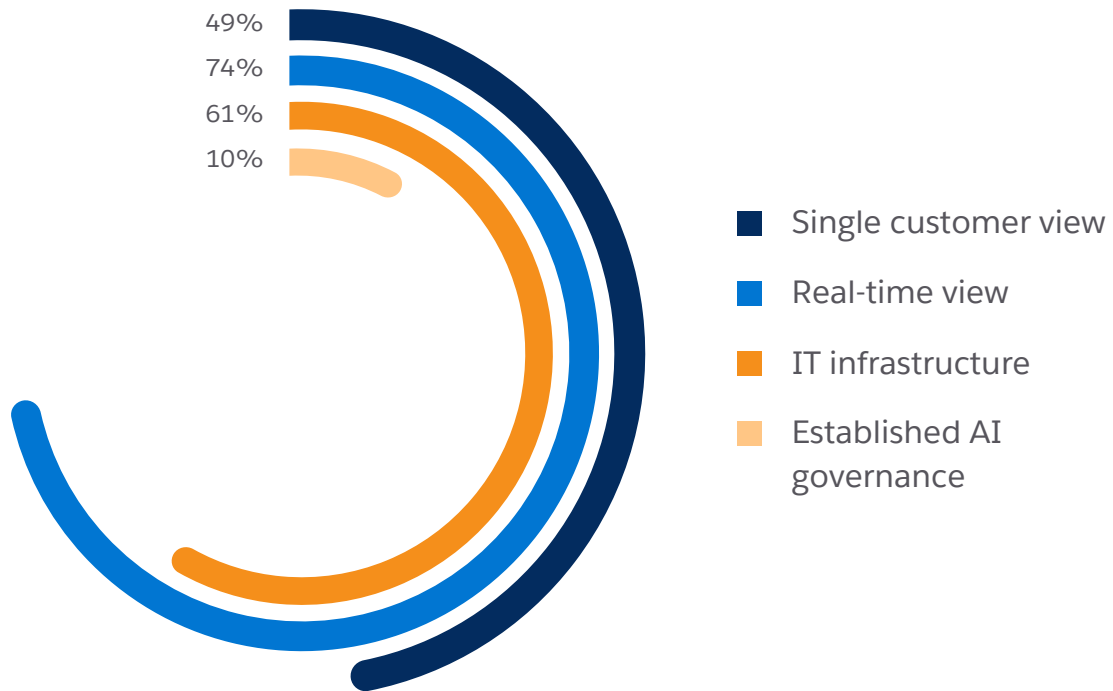
Source: Research NXT's 2025 AI Implementation Survey

- Chatbots and fraud detection stand out as the most advanced use cases, reflecting a focus on service efficiency and risk management.

- Content drafting and summarisation are widely explored, but remain support tools rather than core strategic deployments.



# Readiness vs responsibility: The governance gap



Source: Research NXT's 2025 AI Implementation Survey

Finance leaders show strong confidence in IT and data foundations, moderate progress in risk awareness and customer view integration, but governance maturity remains the weakest link – making responsible AI the critical next step.



# Real-World impact: AI adoption in intelligent customer engagement and support

## 360° Customer view

- AI-powered CRM systems enable contextual, real-time interactions across chatbots, WhatsApp, and voice assistants.

## Proactive engagement

- Predictive tools identify customer life-stage events and trigger timely nudges, boosting satisfaction and retention.

## Enhanced contact centres

- Generative AI and NLP assistants audit 100% of calls, ensure consistency, and provide real-time feedback to agents.



“AI enables precise audience targeting and timely, hyper-personalised messaging, fostering trust and credibility through relevance.

### Shwetha Iyer

SVP and Head of Marketing  
Kissht

[Read the full interview](#)



The difference between winning and losing often lies in how effectively a business interprets and acts on data insights. Intelligence—whether artificial or business-driven—is the foundation of success.

### Varun Kaushik

EVP & Head of Marketing  
PolicyBoss

[Read the full interview](#)



# Real-World impact: AI adoption in hyper-personalisation of financial products

## Targeted marketing & bundling

- Micro-segmentation and behavioural analytics power customised loan recommendations and insurance bundling.

## Dynamic Pricing & Offers

- AI models adjust pricing and product offers in real time based on live customer signals and contextual attributes.

## Robo-Advisors & Content Engines

- AI-driven advisors guide investment and insurance decisions with personalised nudges, improving relevance and trust.



AI empowers us to make data-driven decisions, enhance operational efficiency, and ultimately deliver better outcomes for both the business and its customers.

**Abhishek Gupta**

CMO  
Edelweiss Life Insurance

[Read the full interview](#)



In the long term, while some roles may be reduced due to AI implementation, many employees will move into more strategic and analytical positions, focusing on improving processes and planning.

**Prasad Pimple**

EVP & Head of Digital Business Unit  
Kotak Life

[Read the full interview](#)



# Proven best practices for AI implementation in finance & insurance

## Turning AI pilots into enterprise value

### 1 AI in core business outcomes

- Deploy AI to solve real inefficiencies in underwriting, retention, or lead conversion.
- Avoid adopting AI just for showcasing technology – link every initiative to measurable business value.



Successful AI implementation requires high cross-departmental collaboration between marketing, IT, customer service, and other departments.

**Suman Tewary**

Associate GM  
Allianz Partners

[Read the full interview](#)

### 2 Build unified data foundations

- Break down silos through CRM or CDP strategies.
- Ensure data is clean, tagged, and deduplicated, as this is non-negotiable for scaling AI successfully.

### 3 Evolve roles alongside AI

- As AI automates transactional tasks, reskill staff toward analytical and strategic roles.
- Focus on creating human-AI synergy instead of replacement.



#### 4 Bake ethics into the AI lifecycle

Go beyond checkbox compliance:

- Implement explainable AI
- Conduct bias audits
- Adopt consent-based data collection



AI has the potential to revolutionise organisational processes, but its implementation demands careful planning, robust governance, and ongoing vigilance.

**Gaurav Suri**  
Chief Evangelist  
Finlabs India Pvt Ltd

[Read the full interview](#)

#### 5 Start small, scale smart

- Pilot AI use cases in contained environments (e.g., closed user groups)
- Validate KPIs before scaling, ensuring precision and ROI

#### 6 Collaborate cross-functionally

- AI outcomes succeed when marketing, tech, compliance, and service teams jointly own development and governance.
- Break silos not only in data but also in decision-making processes.



# From pilots to predictive: The next wave of AI in finance

## 1 AI-driven medical underwriting

- Non-invasive, **data-led underwriting** will increasingly replace legacy medical tests.
- This will streamline **life insurance issuance**, reducing friction and time-to-issue for customers

## 2 Voice-led and vernacular interfaces

- **Multilingual conversational AI** will become the standard for engaging Tier 2 and Tier 3 markets in India.
- Enhances **financial inclusion** by making digital finance accessible in local languages.

## 3 Virtual relationship management

- **AR/VR and generative AI** will power immersive advisory experiences.
- The line between **digital and human financial advisors** will blur, creating always-on, hybrid engagement models.

## 4 Bias-mitigation frameworks

- Regulators are expected to mandate **bias detection tools** and **ethics committees**.
- Financial firms will need to invest in **governance-first AI** to maintain trust

## 5 AI-backed retention engines

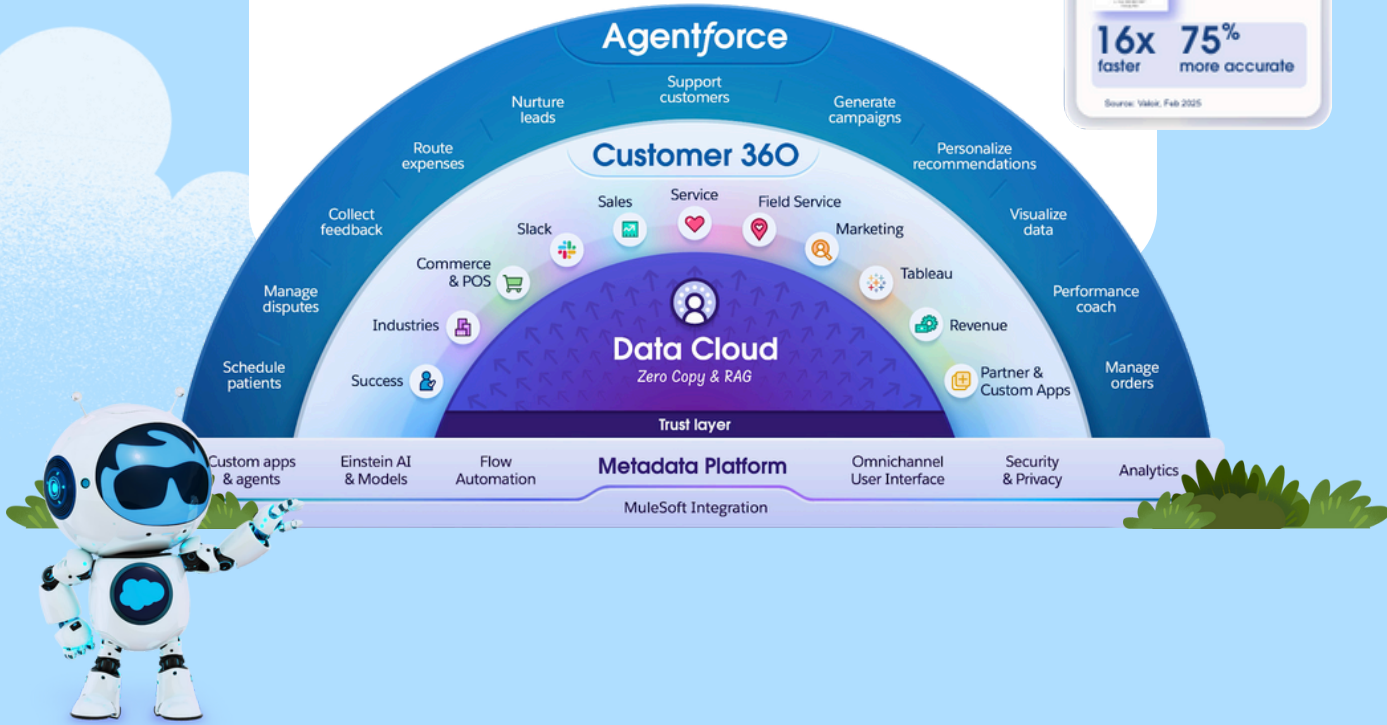
- Predictive analytics will become critical for **customer stickiness**, particularly in **high-churn segments** like lending and insurance.
- AI-driven retention will focus on **personalised engagement, offers, and loyalty strategies**.



# Agentforce

## Build and deploy AI agents at scale on the world's #1 digital labour platform

Agentforce brings digital labour to every employee, department, and business process to augment employees and improve customer experiences. Agentforce works with your existing apps, data, and business logic and can take action across your entire enterprise. Plus, it's built on the trusted Salesforce platform, so your data always stays safe.



# Agentforce is powered by an open ecosystem...

- Connect any data, bring your own AI, and run Salesforce on different clouds
- Get pre-built actions and templates from 200+ partners for faster deployment on AgentExchange, a marketplace for trusted AI agents

### Zero Copy Data

### LLMs

### Infrastructure

### AppExchange

### AgentExchange

# ...And takes action across any business workflow

- Agentforce works across every team and workflow
- It can take action outside of CRM, too, through Mulesoft integrations

### Take action in Salesforce

- 👑 Qualify leads
- 📅 Schedule field service appointments
- 📌 Create campaigns
- 🛒 Manage inventory
- 📊 Update data visualizations
- 🔍 Search Slack
- + any custom action

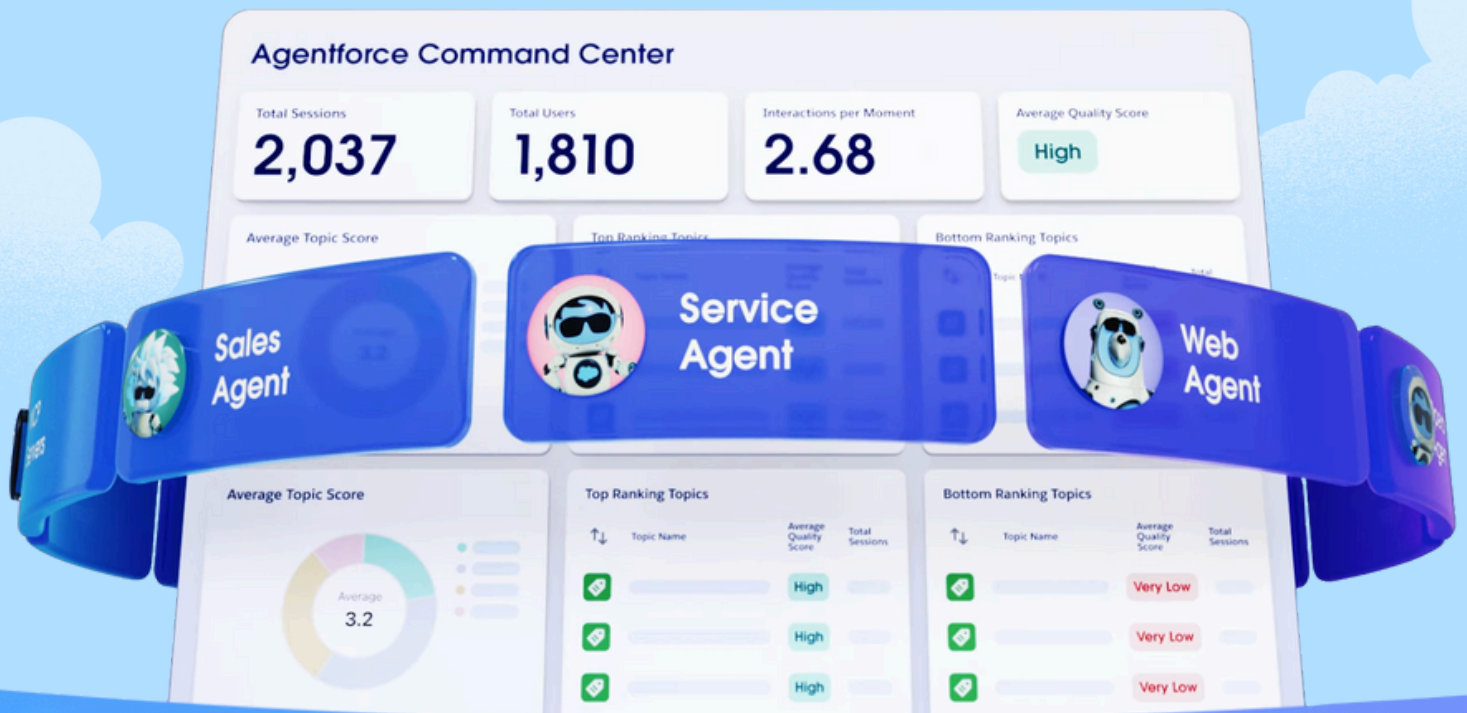
### Take any action anywhere

Process refund	Get order details	Restock inventory	Provide user access
Analyze & suggest	Inform customer	Onboard customer	Add product
Reprocess orders	Report defect	Check stock overview	Purchase order
Find anomalies	Enable subscription	Sign contract	Process invoice
Process payments	Access credentials	Support case routing	Resolve issues faster

# Agentforce also helps manage, optimise, and scale your hybrid workforce at enterprise scale...

The Agentforce Command Center gives you real-time visibility into agent activity and its impact on human productivity – so, you can drive positive outcomes, ensure accountability, and scale with confidence.

- Uncover patterns across interactions to optimise your agents
- Track agent health and intervene in real time
- Understand what's working and where to improve
- Build and test agents fast with AI-assisted development tools



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