

Agile Meets Agentic:

How Financial Services Are Evolving Towards AI-Native Operations

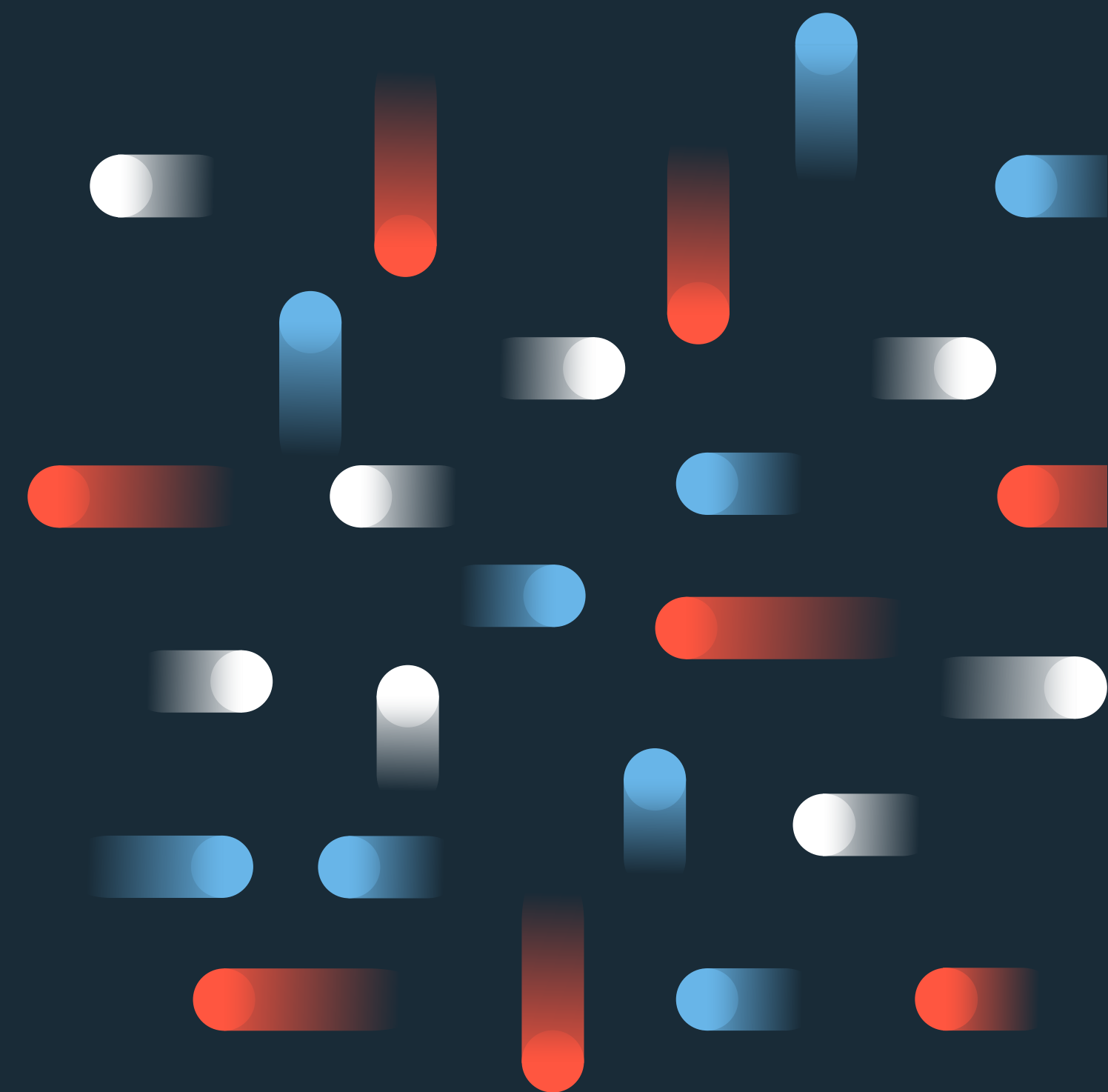


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Agentic AI is emerging as **the next evolution** in organisational agility

As artificial intelligence evolves from a supporting tool to an autonomous collaborator, businesses across the financial services industry are recognising that agile alone can't deliver the velocity or innovation needed to compete in the age of AI. While agile practices have long served as the backbone of digital transformation – driving adaptability, speed and collaboration – the emergence of agentic AI is redefining how agile practices are applied. Autonomous systems capable of learning, reasoning and executing in real time are set to outpace human-managed workflows, ushering in a new era of AI-native organisations.



We have conducted a global survey among 1,000 financial services and fintech leaders, the results of which point to a sector at a critical inflection point. Confidence in agentic AI's potential is remarkably high, with most leaders believing it will unlock unprecedented innovation, efficiency and competitive advantage. Yet the path to adoption remains uneven. Many organisations feel prepared, but few have the strategy, governance or infrastructure in place to scale AI responsibly and securely.

Finance and fintech leaders see agentic AI as more than just as an efficiency driver. It's a catalyst for reinvention – transforming customer experiences, enabling always-on operations and creating entirely new business models. However, the same leaders also recognise the profound challenges ahead, from data privacy and regulatory uncertainty to the need for new skills, oversight and ethical guardrails.



In this report, we explore how organisations are navigating this transformation, reshaping agile methodologies, introducing AI-native workflows and advancing responsible, scalable adoption. The findings reveal both the extraordinary promise and the pressing realities of a future shaped by agentic AI, where success will depend not only on innovation, but on trust, governance and the willingness to evolve.

Executive summary

Based on a global survey of 1,000 financial and fintech leaders, this report investigates how institutions are transitioning towards AI-native operations. The findings reveal strong optimism around agentic AI's potential, tempered by practical and regulatory challenges that are hindering progress.

Notes

¹ 'Strongly agree' and 'Somewhat agree' responses combined.

² 'Very important' and 'Somewhat important' responses combined.

³ 'Very prepared' and 'Somewhat prepared' responses combined.

Key findings

Agile's limits exposed: While 86% of organisations say agile continues to deliver value, 75% admit it creates bottlenecks that slow innovation.¹ Nearly all (94%) believe that adopting **AI-native ways of working will be essential to remain competitive** within the next three years.²

The rise of AI-native organisations: Only 16% of respondents describe their organisation as already AI-native, though the majority expect to reach this stage within five years – signalling a gradual but **inevitable transition toward AI-managed operations**.

Transformative potential: Leaders overwhelmingly believe agentic AI will reshape the industry, with 84% citing **competitive advantage**, 83% linking it to global scalability, and 81% expecting it to enable faster market entry.¹ Most also believe it will create entirely new business models and revenue streams.

Phased evolution: Financial institutions are **initially focused on resilience and risk reduction** – using AI for fraud detection, compliance and system continuity – before progressing toward autonomous, real-time service models that operate 24/7 across global markets.

Balancing opportunity with risk: Despite optimism, concerns persist around data privacy (38%), regulatory uncertainty (32%), transparency (31%) and ethical oversight (29%). The majority agree that **governance, trust and accountability will be critical** to scaling AI responsibly.

Readiness gap: Although 92% of leaders feel prepared³ to embed agentic AI, only 36% have a funded, enterprise-wide strategy in place. This **gap between perceived readiness and practical capability** underscores that many are still in early or experimental phases of transformation.

Agile's **limits** exposed

While agile methodologies remain deeply embedded within modern financial services enterprises, their limitations are becoming increasingly apparent in the age of artificial intelligence.

Most organisations continue to value agile as a framework for adaptability and collaboration. Eighty-six per cent of survey respondents agree that agile methodologies continue to deliver strong value in helping their organisation respond to market and customer needs, while 83% cite significant productivity and teamwork benefits.¹

An infographic consisting of a red rounded rectangle with a small red circle at the top center. Inside the rectangle, the text '86%' is displayed in large white font, followed by the text 'agree¹ agile methodologies continue to help their organisation respond to market and customer needs' in smaller white font.

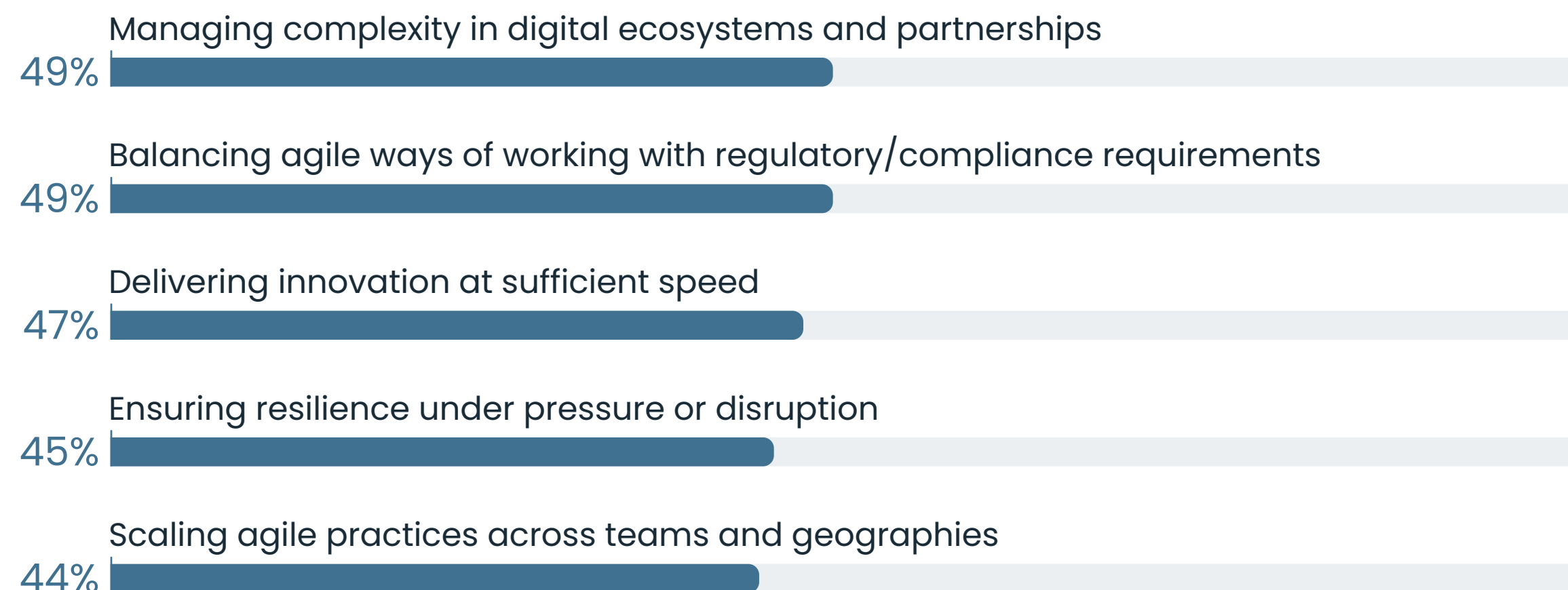
86%

agree¹ agile methodologies
continue to help their
organisation respond to market
and customer needs

However, three quarters (75%) concede that traditional agile processes can create bottlenecks that limit their ability to scale innovation quickly and that the rise of agentic AI is highlighting the limitations of these methodologies as an approach to innovation and execution.¹

Leaders surveyed report that agile struggles to keep pace in today's rapidly evolving environment – particularly when it comes to balancing agile ways of working with regulatory/compliance requirements (49%), managing complexity in digital ecosystems and partnerships (49%), and delivering innovation at sufficient speed (47%).

We asked leaders to tell us what, if any, challenges their organisation faces when it comes to using agile approaches in today's rapidly changing environment...



The fact that no single challenge area stands out shows that agile is being stretched simultaneously in all the areas that matter most in the modern financial services environment – including regulation, ecosystem complexity, innovation speed, resilience and scale.

The journey to AI-native

94%

say becoming AI-native is important² for their organisation to achieve/maintain a competitive edge

As AI systems take on more autonomous roles in decision-making and execution, the need for AI-native workflows that have been designed for continuous, intelligent adaptation is becoming undeniable. Around three-quarters (76%) of leaders surveyed agree¹ that adopting AI-native ways of working will be essential to remain competitive within the next two to three years and nearly all (94%) see becoming AI-native as important² to achieving and maintaining an edge.

But progress is uneven. Just 16% of survey respondents would describe their organisation as already AI-native (foundation of the business model, autonomous systems shaping operations), while 25% expect to be within the next 1-2 years, and 44% in the next 3-5. The trajectory is clear – but gradual – risking a widening performance gap between early adopters and laggards as AI-native leaders redefine industry benchmarks.

We asked leaders if they would describe their organisation as AI native and, if not, when they expect this to be the case...



The transition to AI-driven decision-making

We asked leaders to tell us if decision-making in their organisation is fully AI-driven and, if not, when they expect this to be the case...



This transition extends beyond workflows to decision-making itself. Today, humans are very much in the driver's seat, with respondents most likely to report that decision-making is human-driven (AI used only for insights) (16%), human-led (AI provides recommendations, humans decide) (43%) or AI-led with human oversight (29%). Just 12% of respondents say that their organisation has already adopted a fully AI-driven approach to decisions with minimal human input.

This is expected to change, with almost a quarter (24%) saying they expect decisions to be fully AI-driven in the next 1-2 years and almost half (45%) believing this will be the case in the next 3-5 years.

The findings mark an inflection point as AI shifts from generating insights to taking independent action. Yet, the gap between today's human-dominant models and the envisioned future of full autonomy may reveal a lingering hesitancy that risks leaving slower-moving organisations behind.

Notes

¹ 'Strongly agree' and 'Somewhat agree' responses combined.

² 'Very important' and 'Somewhat important' responses combined.

Agentic AI's transformative promise



84%

say organisations that embrace agentic AI will enjoy a competitive advantage in identifying and capturing new market opportunities¹

A catalyst for sector-wide reinvention

The research reveals an overwhelmingly positive outlook on the transformative potential of agentic AI within financial services. Industry leaders widely agree that this new class of autonomous, goal-driven systems will play a defining role in reshaping the sector – driving growth, innovation and inclusion at unprecedented scale.

84% believe¹ organisations that embrace agentic AI will gain a distinct competitive advantage in identifying and capturing new market opportunities. A similar proportion (85%) say it is already enabling financial institutions to personalise services for underserved or previously unreachable customer segments – extending reach and deepening engagement.

83%

agree that the ability to scale services globally in real time depends on adopting agentic AI¹

This optimism extends to growth and scalability. 83% of leaders surveyed agree¹ that global, real-time service delivery depends on the adoption of agentic AI, while 81% believe it will enable faster entry into new markets. Notably, this confidence goes well beyond operational improvement. Eighty-three per cent anticipate that agentic AI will unlock entirely new business models and revenue streams, signalling a structural transformation rather than an incremental one.

These insights position agentic AI not merely as a productivity enhancer, but as a catalyst for reinvention. Leaders see its potential to lower barriers to entry, expand accessibility (82%), and redefine competitive advantage, creating a more inclusive, adaptive and opportunity-rich financial ecosystem.



Laying the groundwork for autonomous operations

While optimism runs high, the path to realising agentic AI's full potential in the financial services sphere is unfolding in phases – moving from stabilisation and protection today toward autonomy and real-time operation in the near future.

We asked leaders to tell us the top ways agentic AI will fundamentally redefine the financial services industry over the next year...



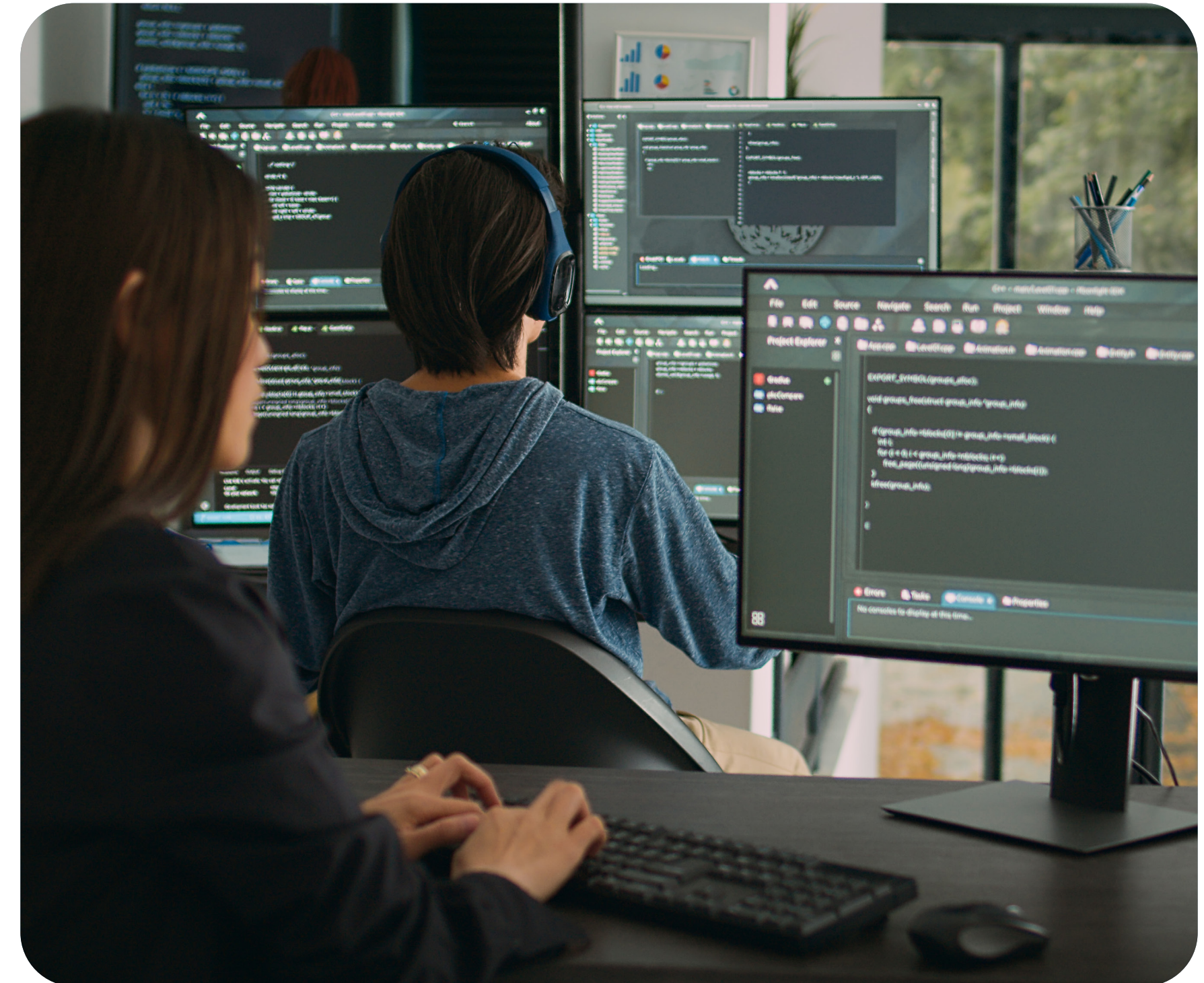
In the immediate term, financial institutions and fintechs are prioritising resilience, security and compliance. Respondents see the greatest short-term impact in transforming fraud detection and financial crime prevention through continuous monitoring and adaptive learning (28%) and in strengthening operational continuity and system resilience (26%). In a heavily regulated environment, this reflects a pragmatic focus on reinforcing the integrity and reliability of financial systems before scaling innovation.

This focus is echoed in how leaders expect agentic AI to shape operational resilience more broadly. The top-cited areas of impact include enhanced fraud detection and risk management (43%), real-time monitoring of systems and operations (43%), greater efficiency through reduced manual errors and bottlenecks (40%), and automated compliance oversight (35%). Collectively, these priorities point to an industry intent on fortifying its foundations – using AI to make systems faster, more reliable and less vulnerable to disruption.

At the same time, 31% of respondents acknowledge that new vulnerabilities and dependencies are emerging, underscoring the need for continuous oversight and adaptive risk management. The findings clearly show that resilience in the AI era will depend not only on automation, but on ensuring that the technology itself does not become a new source of systemic risk.

Looking further ahead, the industry's focus shifts from protection to performance. Over the next three years, leaders expect agentic AI to drive real-time, global financial services that operate 24/7 without friction (27%) and to accelerate innovation and product launches (26%). This signals a maturing view of AI autonomy – one that moves beyond defensive applications to enable always-on, adaptive and self-optimising financial ecosystems.

Almost a third (31%) cite new vulnerabilities and dependencies that could pose resilience risks as a likely impact of agentic AI



Leaders’ confidence is mirrored in expectations around customer experience. Respondents highlight the potential for faster, more seamless interactions (43%), new types of customer experiences (38%), and highly personalised products and services tailored to individual needs (37%). Many also see agentic AI as a lever for improving trust through enhanced fraud detection (37%) and expanded access to financial services for underserved communities (32%).

However, some caution remains. Around a quarter of respondents point to the risk of reduced human touch (25%) and concerns over explainability and transparency in customer-facing decisions (24%). These findings suggest that, even as the sector accelerates toward autonomous, always-on service models, long-term success will hinge on balancing automation with trust – preserving transparency, empathy and human connection within increasingly digital customer experiences.



Notes
¹ 'Strongly agree' and 'Somewhat agree' responses combined.

Balancing opportunity with risk



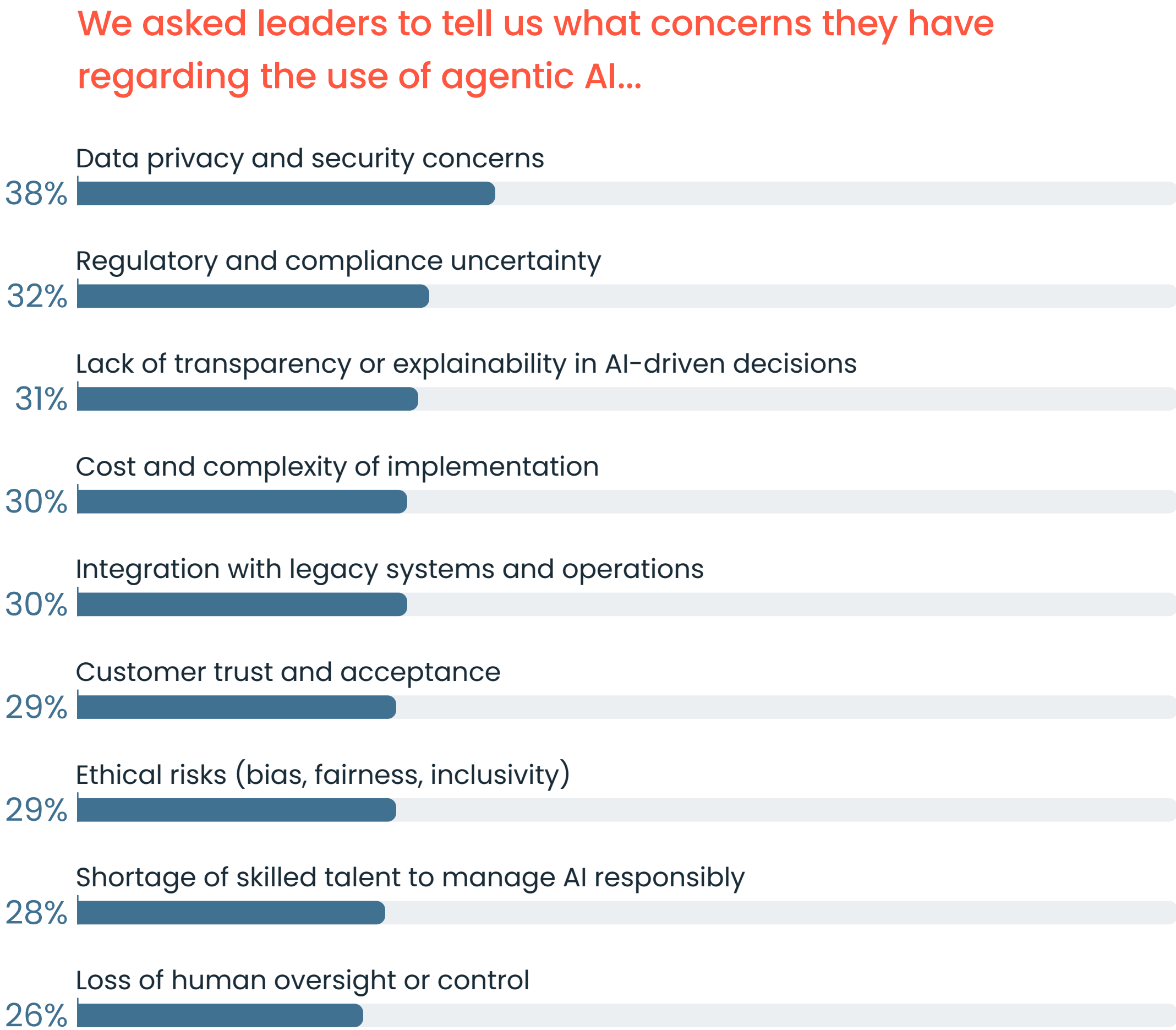
Data privacy
and security
tops list of concerns
about the use of
agentic AI
38%

While sentiment toward agentic AI is overwhelmingly positive, financial leaders are clear about the challenges and risks that accompany its adoption. As institutions advance toward greater automation and autonomy, they are equally focused on the governance, ethical and operational safeguards required to ensure AI's responsible use.

The most frequently cited concern is data privacy and security (38%), reflecting the sector's sensitivity to financial data and the heightened vulnerabilities introduced by more autonomous systems. Regulatory and compliance uncertainty (32%) and lack of transparency in AI-driven decisions (31%) also feature prominently – underscoring persistent apprehension about governance, explainability and accountability in a rapidly evolving technological and regulatory landscape.

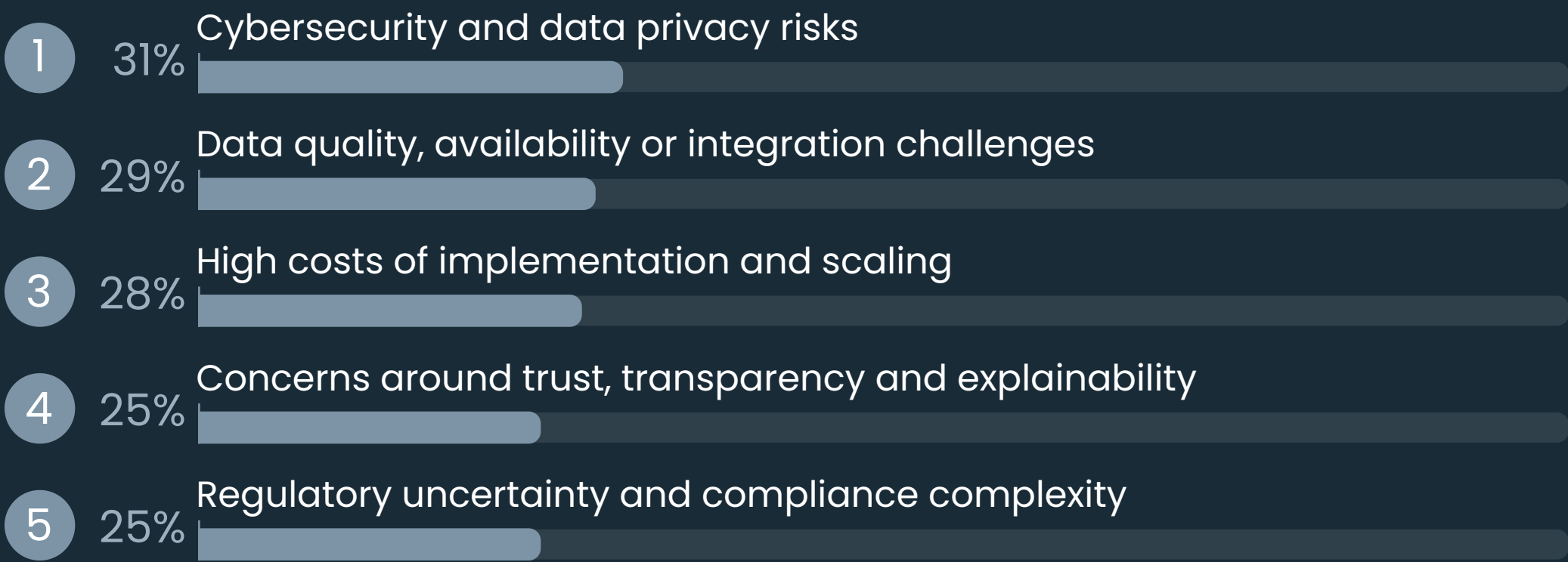
Practical and organisational challenges compound these risks. Leaders surveyed highlight the cost and complexity of implementation (30%), integration with legacy systems (30%) and shortages of skilled talent (28%) as hurdles to responsible deployment. Meanwhile, ethical concerns (29%) and the potential loss of human oversight and control (26%) further reinforce the belief that autonomy must be balanced with human judgement, trust and accountability.

Collectively, these findings suggest that while confidence in agentic AI's potential is strong, sustainable success in the financial services industry will depend on addressing foundational enablers – establishing clear regulatory frameworks, strengthening governance and oversight and investing in the skills and infrastructure needed to deploy agentic systems safely and responsibly.



Similar issues are reflected in the barriers slowing adoption. Respondents again cite cybersecurity and data privacy risks (31%), data quality and integration challenges (29%) and high costs of implementation and scaling (28%) as key inhibitors. Regulatory complexity (25%), together with concerns around trust, transparency and explainability (25%), also highlight ongoing governance and compliance hurdles, while legacy systems (24%), cultural resistance (21%) and talent shortages (21%) limit the ability to embed AI natively across financial operations.

We asked leaders to name the factors they consider the biggest barriers to agentic AI adoption...



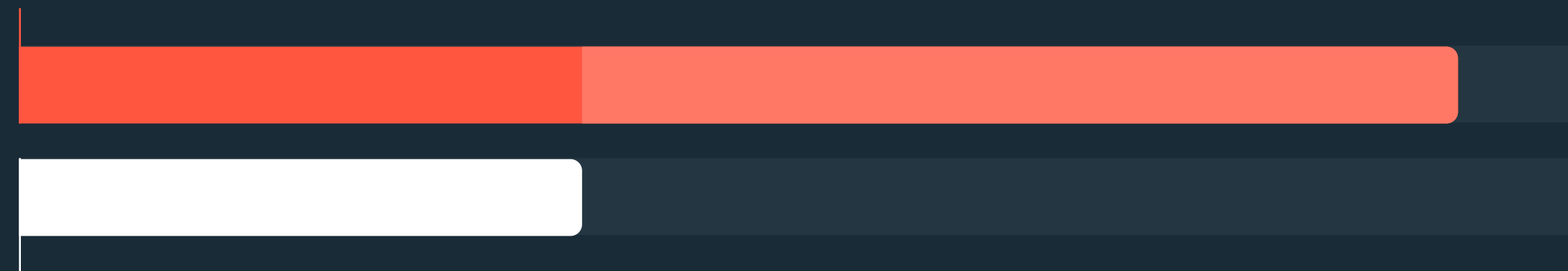
Encouragingly, the data does indicate that these concerns are triggering a proactive focus on governance and responsible innovation. Nearly half of respondents report embedding ethical guidelines into AI development (47%) and implementing transparency and explainability measures (47%). Comparable proportions are strengthening data privacy protections (46%) and establishing clear governance frameworks for AI use (44%), while others are aligning agentic AI with regulatory requirements (42%) and training employees on responsible AI practices (37%).

These actions reflect a sector consciously working to align innovation with integrity – recognising that the future of agentic AI in finance will be defined not only by its capabilities, but by the strength of the guardrails that guide its evolution.

Bridging the readiness gap

92%

feel prepared¹ to embed agentic AI



But just

36%

have a complete and funded strategy
for becoming AI-native

Despite clear concerns about risk and complexity, confidence in agentic AI adoption is high. An overwhelming 92% of leaders surveyed say they feel prepared¹ to embed agentic AI within their operations. Yet, the data reveals a significant disconnect between perceived readiness and practical implementation.

While most organisations express confidence, only 36% have a fully implemented and budget-secured strategy and a further 35% have developed plans that remain unfunded. This gap between aspiration and execution suggests that, for many, preparedness is still conceptual rather than operational – anchored more in intent than in capability.

Just 8% expect to have become AI-native by the end of 2025

Further data indicates that genuine AI-native maturity remains limited. Although most leaders recognise the need to evolve, the transformation is progressing gradually rather than immediately. Only 8% of respondents expect to achieve AI-native status by the end of 2025, while the majority (67%)¹ anticipate reaching this stage between 2026 and 2028. This timeline underscores that most organisations are still in the foundational phase – focused on building strategy, infrastructure and governance before pursuing full-scale integration.

The results point to a sector that is strategically aware but operationally unprepared. The next three years will likely prove decisive, as institutions shift from experimentation to execution – transforming agentic AI from a conceptual ambition into a core organisational capability.

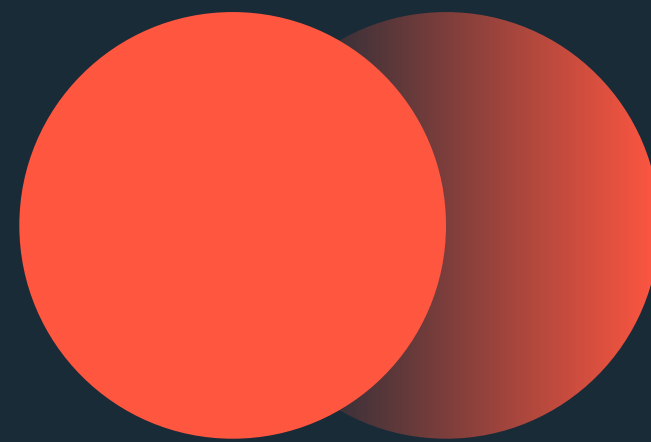


Notes

¹ 'Very prepared' and 'Somewhat prepared' responses combined.

² 'After 2025 but by the end of 2026' and 'After 2026 but by 2028' responses combined.

The age of AI-native finance is here – almost



The financial services industry is on the brink of entering a defining era – one where agentic AI will become the cornerstone of organisational agility and competitiveness. While agile methodologies laid the groundwork for digital transformation, they are no longer sufficient to meet the demands of real-time decision-making, scale and innovation that AI now enables.

The research points to a sector that is rich in ambition but still maturing in execution. Leaders overwhelmingly recognise agentic AI's potential to create new business models, expand inclusion, and drive continuous innovation. Yet, most institutions remain in early stages – constrained by legacy systems, governance gaps and the need for ethical and operational guardrails.

The next three years will be decisive. Organisations that move beyond experimentation to embed AI-native workflows, strengthen governance and build human-AI collaboration frameworks will define the future of finance. Those that hesitate risk being outpaced by faster, more adaptive competitors.

Key takeaways

Agile's role is changing:

While still valuable, agile methodologies alone are no longer sufficient to deliver the speed and scale required in the age of AI.

Agentic AI is the next evolution:

Autonomous systems are redefining how work is organised, decisions are made and value is created.

Transformation will be phased:

The journey from risk reduction to real-time, autonomous operations is unfolding gradually, not instantly.

Governance and trust are critical:

Success depends on transparent, ethical and well-regulated AI adoption that preserves customer confidence.

A readiness gap exists:

High confidence contrasts with limited operational maturity – most organisations remain in the early stages of their journey toward becoming AI-native.

The future belongs to the AI native:

Financial institutions that act now to build the infrastructure, skills and governance for autonomy will lead the next wave of financial innovation.



Dava.Flow

At Endava, we're already embracing agentic AI through our AI-native methodology, [Dava.Flow](#).

Dava.Flow brings agentic AI, intelligence, governance and automation together to help us deliver value for our clients at speed and with confidence.

We are a next-generation technology services partner, enabling our customers to accelerate growth, tackle complex challenges and thrive in evolving markets. By embedding intelligence into every aspect of delivery, we help organisations boost efficiency, drive innovation and stay competitive.

Dava.Flow connects every idea, feature and deliverable in a continuous flow. It combines agentic AI, built-in governance and human oversight to shorten release cycles, improve quality and provide measurable evidence of value.

[Reach out to us](#) to explore how we can help you.

About the research

Endava partnered with Censuswide to conduct an online survey of 1,000 leaders in fintech and financial services, with 1,000+ employees across :

- Australia (207)
- UK (231)
- France (50)
- USA (200)
- Germany (50)
- Italy (52)
- Spain (60)
- UAE (75)
- Saudi Arabia (75)

The data was collected between 02.10.2025 – 23.10.2025.

Censuswide abides by and employs members of the Market Research Society and follows the MRS code of conduct and ESOMAR principles. Censuswide is also a member of the British Polling Council.

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