



Shape the future  
with confidence

# From robotic to agentic: Reimagining process automation

A strategic framework for CXOs

February 2026



The better the question. The better the answer.  
The better the world works.





# Contents

1	Extending automation beyond RPA's natural boundaries	Page no. 8
2	RPA's proven strengths and limitations	Page no. 8
3	Automation Continuum: From RPA to IPA to APA	Page no. 9
4	Competitive differentiation and customer expectations	Page no. 11
5	A pragmatic approach to APA adoption	Page no. 12
6	People: The Human-AI Partnership	Page no. 13
7	Organizational Design and Career Paths	Page no. 14
8	Process: governance framework and compliance	Page no. 15



9

Technology: Connected automation ecosystem

Page no. 16

10

Data: Intelligence and continuous learning

Page no. 17

11

Building APA capabilities through thoughtful use case selection

Page no. 17

12

Common use cases in the BFSI sector

Page no. 18

13

Building Intelligent Autonomous Enterprise

Page no. 19

14

The value of strategic consolidation

Page no. 19

15

Strategic platform selection

Page no. 19

16

Moving forward: Strategic partnership for automation evolution

Page no. 20



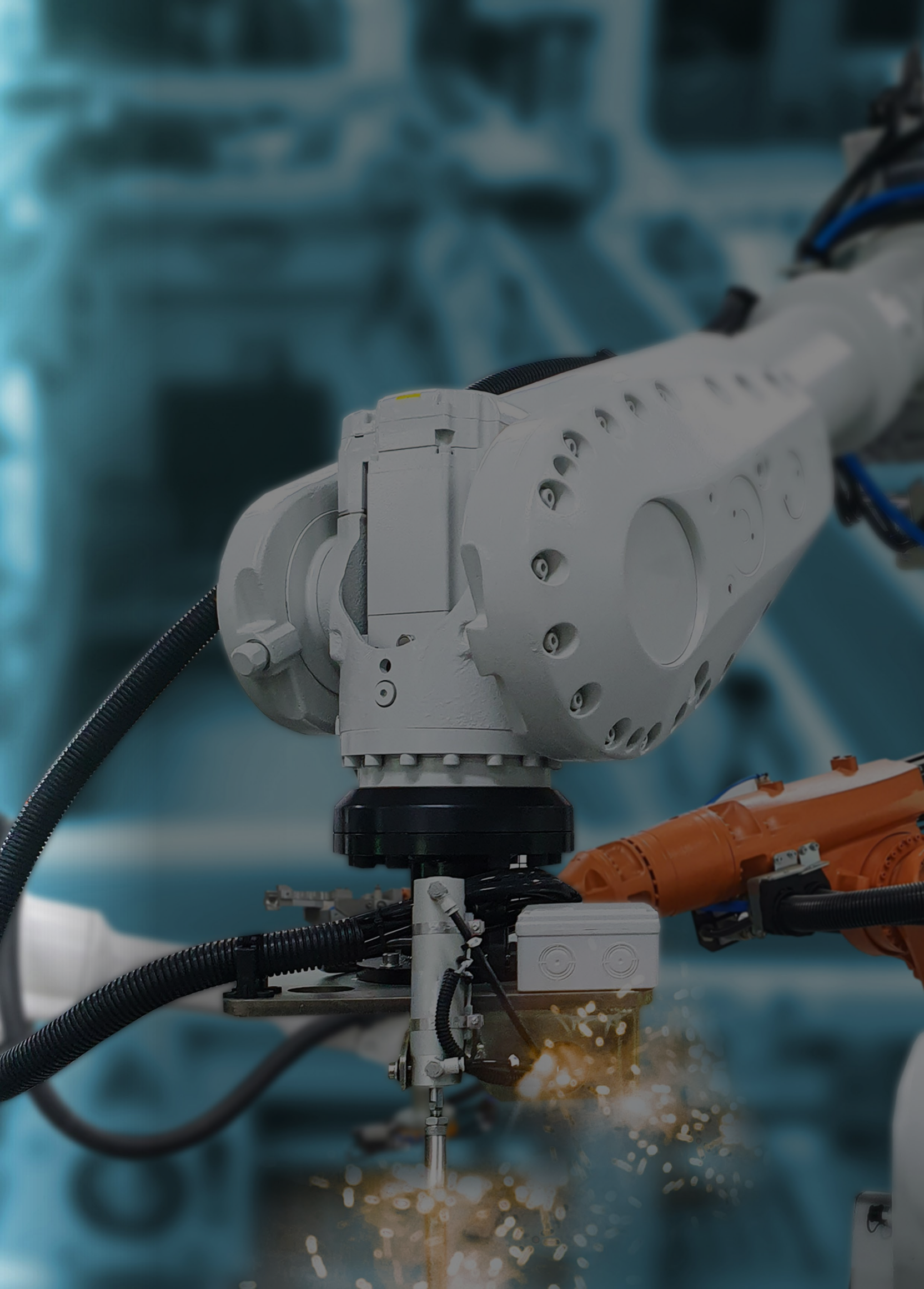
# FOREWORD

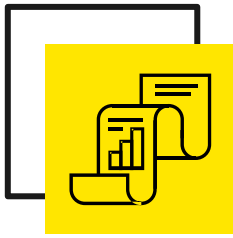
Financial services are entering a defining phase in their automation journey. Over the past decade, Robotic Process Automation (RPA) has delivered tangible benefits, driving efficiency, reducing errors and strengthening compliance across high-volume, rule-based operations. Yet today's operating environment is different. Rising customer expectations, accelerating regulatory complexity, and the explosion of unstructured data demand automation that can do more than execute predefined tasks. Institutions now need systems that can reason, adapt and orchestrate outcomes end to end. This shift marks the transition from task automation to intelligent, agent-driven operations.

Agentic Process Automation (APA) represents the next evolution. By combining the proven execution strength of RPA with AI-driven reasoning, contextual awareness and autonomous orchestration, APA enables organizations to automate decisions, manage exceptions and continuously optimize processes at scale. Importantly, this is not a story of replacement, but of extension. APA builds on existing automation investments, unlocking new value from complex, judgment-intensive processes while preserving the reliability, auditability and control that financial institutions require.

This whitepaper, developed jointly by EY and Automation Anywhere, provides a strategic framework for CXOs navigating this transition. It explores why the move from RPA to APA is now a business imperative, how organizations can adopt agentic automation pragmatically and responsibly, and what it means for governance, technology architecture and the future workforce. As financial institutions reimagine their operating models, APA offers a clear path to greater agility, resilience and customer-centric innovation, transforming automation from an efficiency tool into a strategic differentiator.







# Executive summary

---

Financial services institutions face a decisive moment. The automation platforms that delivered efficiency gains over the past decade through traditional Robotic Process Automation (RPA) have proven their value for high-volume, deterministic processes. Yet as competitive pressures, regulatory complexity and customer expectations intensify, institutions now require capabilities that complement RPA's strengths by addressing processes involving reasoning, judgment and adaptation. The emergence of generative AI and autonomous agents creates unprecedented opportunities for organizations ready to expand their automation strategies.

Agentic Process Automation (APA) represents a powerful complement to existing automation investments. While RPA excels at executing well-defined tasks reliably and efficiently, APA adds reasoning capabilities that handle complex, long-running processes requiring judgment and adaptability. Critically, APA and RPA work synergistically: agentic systems use reasoning to interpret requests, decompose complex processes into executable steps and orchestrate workflows, while proven RPA capabilities execute those

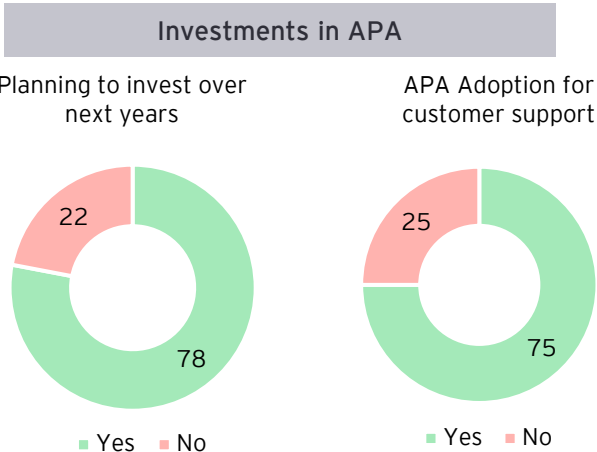
deterministic sub-steps with reliability and cost-efficiency. The implications span every dimension of institutional strategy – operational cost structure, risk posture, competitive positioning and workforce composition.

For financial leaders, the shift from RPA to APA is more than a technological upgrade – it is a strategic transformation reshaping every layer of operations. APA enables self-optimizing, exception-aware workflows that reduce manual oversight and enhance resilience, while built-in transparency and explainability strengthen regulatory compliance. It elevates the customer experience through context-aware, personalized engagement that builds trust and responsiveness. At the same time, digital agents augment human talent, creating an agile, innovative “human + digital” workforce that drives continuous improvement and transformation. As shown in Figure 1 below, organizations are already making substantial APA investments, with 78% planning investments over the next year and the automation market projected to grow significantly from US\$28.31 billion in 2025 to US\$211.06 billion by 2034.



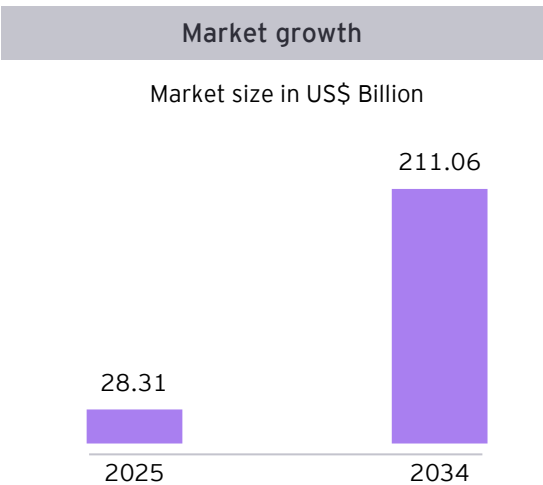


Organizations have already started investing in APA



\*Percentages based on where the funding is sourced such as technology budget, operations budget, business/corporate strategy budget, product development budget, APA budget or other area

- 75% of leaders plan to pilot AI agents for customer support within the next year
- 71% are exploring research applications
- The trend is not about replacing RPA, but expanding its capabilities with AI agents for end-to-end automation
- Organizations are moving towards autonomous, decision-making systems to handle complex tasks and drive efficiency



- Automation Market Size: Projected to grow from US\$28.31 billion in 2025 to US\$211.06 billion by 2034, with a CAGR of 25%+
- Growth is increasingly focused on AI-driven knowledge- based systems, expected to record the highest CAGR (2025-2032).

Figure 1: APA investment trends and market growth projections

This paper provides a strategic framework for financial services executives navigating this transition. It examines the business imperatives driving the migration from RPA to APA, assesses the fragmented current landscape, outlines a

practical transformation approach addressing data, architecture, governance and risk, and explores workforce implications as humans and autonomous agents collaborate within new operating models.

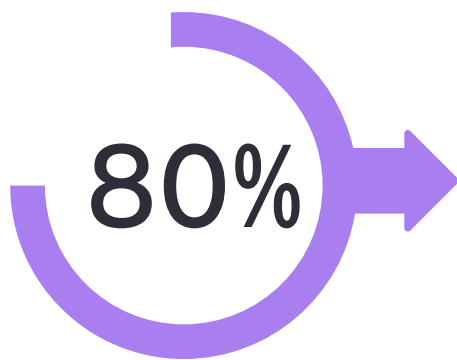


## 1 Extending automation beyond RPA's natural boundaries

The automation investments that financial services institutions made over the past decade delivered measurable returns, with reduced processing times, lower error rates, improved compliance documentation and significant cost savings. RPA has shown to be a dependable, scalable solution for consistent, high-volume processes. Yet three converging forces now create opportunities to expand automation value by addressing the types of processes that fall outside RPA's natural scope.

**Agentic Process Automation (APA) marks a transformative leap beyond traditional Robotic Process Automation (RPA).**

While RPA excels at automating repetitive, rule-based tasks in structured environments, it falls short in today's dynamic, data-rich and highly regulated ecosystems. APA overcomes these limits by combining RPA's precision with AI-driven intelligence, enabling systems to reason, learn and orchestrate complex workflows. It automates decisions, interprets business intent, handles unstructured data and continuously improves through feedback.



**Agentic AI will Autonomously resolve 80% of common customer service issue without human intervention by 2029.**

Gartner  
2025 Press Release

## 2 RPA's proven strengths and limitations

Robotic Process Automation (RPA) has established itself as a cornerstone of enterprise efficiency, excelling at automating high-volume, repetitive and rule-based digital tasks. By mimicking human interactions at the user interface level, RPA delivers rapid, error-free execution across systems without requiring disruptive changes to legacy infrastructure. Its benefits are well-documented: bots operate 24/7 to boost productivity, reduce costs, eliminate human error, and ensure regulatory compliance through detailed audit trails. This makes RPA a reliable "digital workforce" for structured, rule-driven processes—especially within financial services, where accuracy, security and auditability are paramount. From automating customer onboarding and loan processing to accelerating compliance reporting, RPA consistently improves turnaround time and operational precision.

However, RPA's effectiveness is naturally bound by its reliance on predefined logic and structured data. It struggles with unstructured inputs, dynamic workflows, or situations requiring human judgment, creativity and contextual understanding. Processes that evolve frequently or involve non-standard exceptions often require reconfiguration, leading to maintenance overhead. Moreover, RPA cannot autonomously adapt or reason through ambiguity – it executes what it is programmed to do, nothing more.

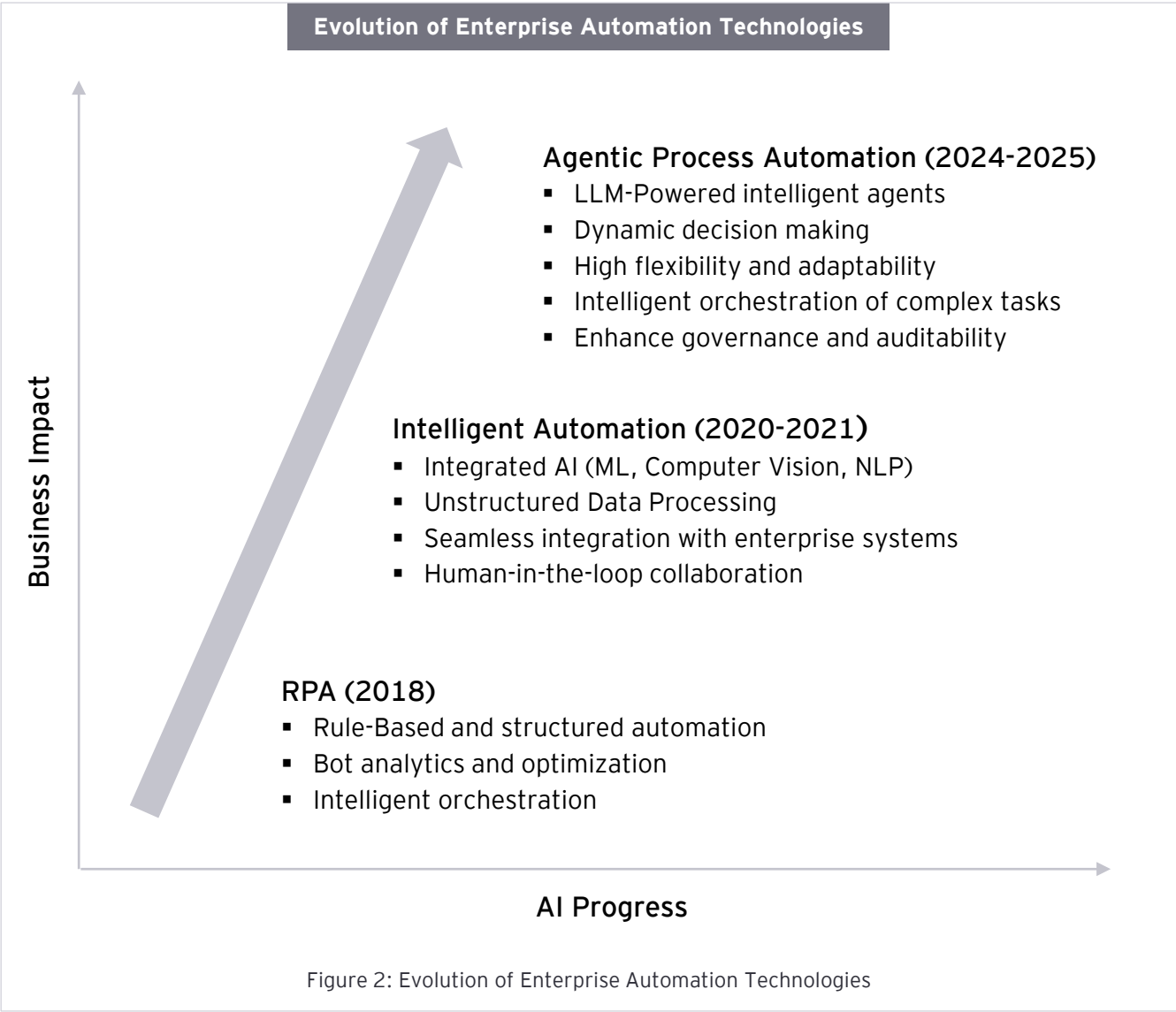
In essence, RPA remains a powerful enabler of digital efficiency, but its value is maximized when deployed within its zone of strength – structured, repetitive and rule-based operations. To navigate today's dynamic and data-rich business environments, organizations increasingly need to augment RPA with intelligent, adaptive technologies such as Agentic Process Automation (APA), which extend automation from task execution to decision-making and orchestration.



# Automation Continuum: From RPA to IPA to APA

Enterprise automation has evolved from Robotic Process Automation (RPA)-focused on automating repetitive, rule-based tasks – to Intelligent Process Automation (IPA), which integrates AI, ML, NLP, and computer vision to handle unstructured data, interpret context and enable human-in-the-loop collaboration. While RPA delivers precision and speed for structured processes, IPA extends automation into cognitive domains, allowing

systems to read, reason and adapt in real time, while maintaining transparency and human oversight where needed. Figure 2 illustrates the evolutionary progression toward Agentic Process Automation (APA), featuring LLM-powered intelligent agents capable of dynamic decision-making and autonomous orchestration of complex tasks.

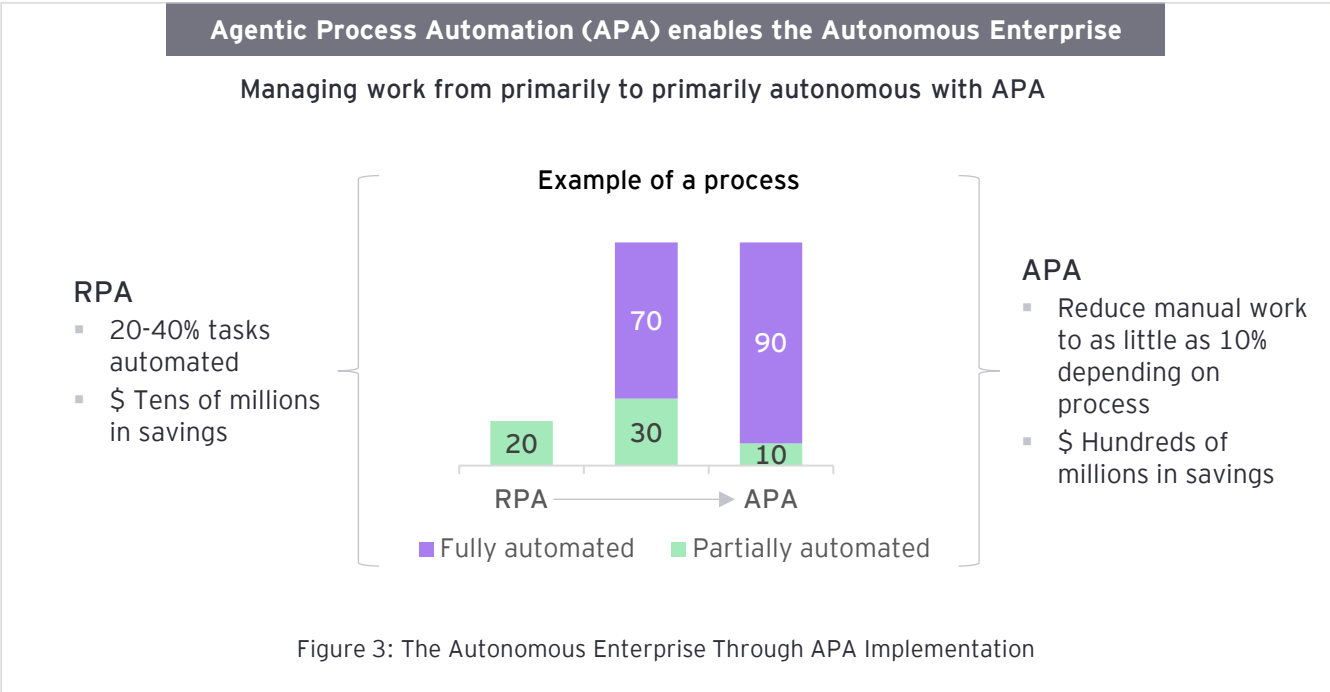


The next leap, **Agentic Process Automation (APA)**, builds upon this foundation by introducing autonomous reasoning and orchestration.

APA employs intelligent agents capable of interpreting business intent, breaking down complex workflows into executable components, handling exceptions autonomously, and continuously optimizing performance through learning and feedback. As illustrated in Figure 2 above, this represents the most advanced stage of automation evolution, where AI progress and business impact converge to deliver unprecedented levels of intelligent, self-managing process automation.

Together, RPA, IPA and APA form a unified automation ecosystem.

RPA ensures reliable execution of deterministic tasks; IPA adds intelligence, adaptability and contextual understanding and APA orchestrates across systems – coordinating processes, data and decisions end-to-end. For instance, in a customer onboarding journey, APA manages the overall flow, IPA interprets and validates documents, and RPA executes transactional tasks such as data entry or compliance updates. The accompanying Figure 3 demonstrates how APA enables enterprises to shift from primarily manual operations to predominantly autonomous processes, delivering significant cost savings and operational efficiency gains.



**What's possible when you are primarily autonomous?**

- Free up IT budgets from KTBR to invest in innovation
- Reallocate human resources from operations to revenue-producing functions
- Business moves faster

This continuum transforms automation from a task-based efficiency tool into a strategic enabler of agility, intelligence and resilience, empowering organizations to automate not just actions, but entire decisions and outcomes.



## Competitive differentiation and customer expectations

Digital-native competitors and FinTech challengers have redefined customer expectations around response times and service quality.







Opening an account, resolving a transaction dispute, or getting a lending decision now happens in minutes for leading institutions, but takes days or weeks for those constrained by manual processes or basic task automation. The gap creates competitive vulnerability.

APA enables institutions to compete on these dimensions by automating complete customer journeys, not just discrete tasks.

An autonomous agent can orchestrate account opening from initial inquiry through KYC verification, credit assessment, product recommendation and account funding, adapting to

customer responses, handling exceptions and escalating only when truly necessary, while leveraging RPA to execute deterministic steps efficiently. The result is dramatically improved time-to-completion compared to traditional approaches, while maintaining the reliability customers expect from established financial institutions.

The outcome is faster turnaround times, higher accuracy and an experience that balances agility with reliability, enabling financial institutions to compete not only on efficiency but also on customer-centric innovation and trust. The following table compares the key differences between Traditional RPA and Agentic Process Automation across critical operational aspects.

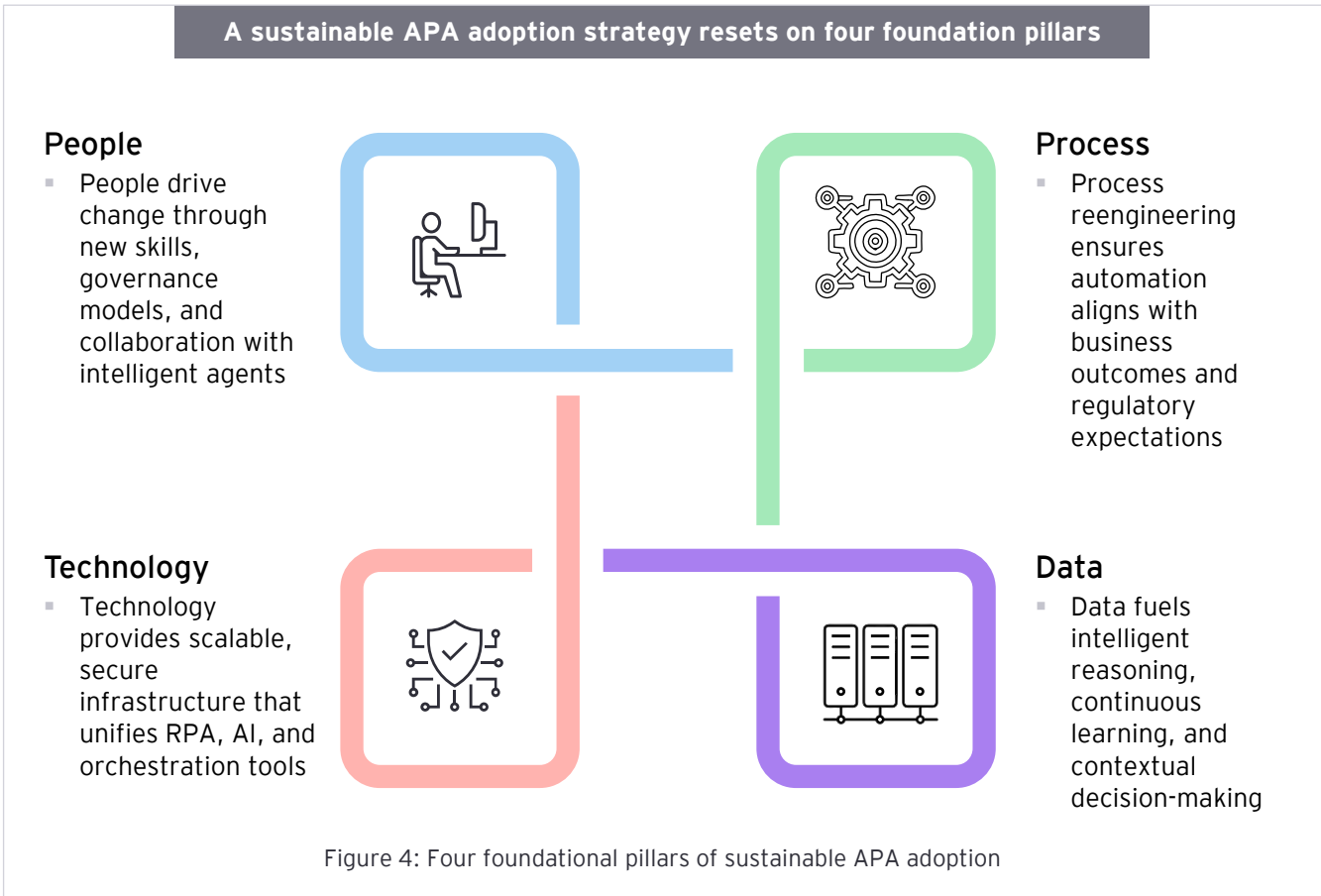
Traditional RPA vs. APA capabilities		
Aspect	Traditional RPA	Agentic Process Automation (APA)
 <b>Decision capability</b>	<ul style="list-style-type: none"><li>Follows a fixed, rule-based logic for predictable outcome</li></ul>	<ul style="list-style-type: none"><li>Employs reasoning and continuous learning to make dynamic, context-aware decisions</li></ul>
 <b>Response agility</b>	<ul style="list-style-type: none"><li>Reactive in nature, executing predefined workflows based on static inputs</li></ul>	<ul style="list-style-type: none"><li>Adaptive and proactive, capable of real-time process adjustments to changing conditions</li></ul>
 <b>Personalization</b>	<ul style="list-style-type: none"><li>Provides uniform user experiences governed by static business rules</li></ul>	<ul style="list-style-type: none"><li>Delivers tailored experiences dynamically, guided by customer data, preferences, and intent</li></ul>
 <b>Operational scope</b>	<ul style="list-style-type: none"><li>Limited task-level automation within isolated silos</li></ul>	<ul style="list-style-type: none"><li>Orchestrates intelligent end-to-end workflows seamlessly across systems and domains</li></ul>
 <b>Usability</b>	<ul style="list-style-type: none"><li>Requires technical expertise for development and maintenance</li></ul>	<ul style="list-style-type: none"><li>Enables low-code, intuitive design with easier deployment and adaptability</li></ul>
 <b>Cost efficiency</b>	<ul style="list-style-type: none"><li>High maintenance and scaling costs due to rigid architecture</li></ul>	<ul style="list-style-type: none"><li>Reduces total cost of ownership through self-learning, scalable automation</li></ul>

# A pragmatic approach to APA adoption

Adopting Agentic Process Automation (APA) is an evolutionary journey that builds on existing foundations while introducing advanced capabilities for reasoning and orchestration. Success depends on taking a structured, phased approach—

addressing key dimensions systematically, beginning with achievable early wins, and progressively expanding scope as capabilities mature and organizational confidence grows.

**A sustainable APA adoption strategy rests on four foundational pillars, namely people, process, technology and data. As referred to in the figure below:**



Most institutions can realize measurable value within months while continuing to develop more sophisticated automation competencies over time-ensuring sustainable transformation and long-term scalability.

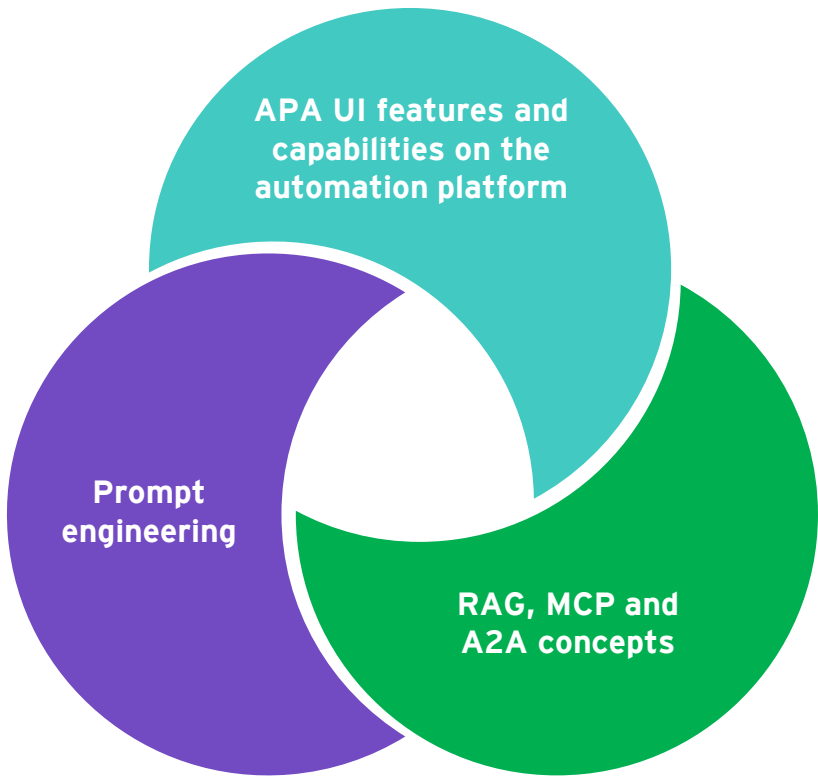


## 6 People: The Human-AI Partnership

The introduction of autonomous agents into financial services operations fundamentally transforms work—not by replacing humans, but by

redistributing cognitive labor between people and intelligent systems.

**RPA developers can transition to APA roles effectively by upskilling through targeted e-learning programs, such as:**



In agentic operating models, routine cases are fully automated, and human roles evolve into three distinct functions. Exception handlers manage situations where agents encounter ambiguity, conflicting data, or scenarios beyond their defined decision boundaries. Quality assurance specialists

systematically review agent decisions, identify patterns in errors or edge cases and refine training models for continuous improvement. Judgment specialists focus exclusively on high-complexity cases requiring deep expertise, institutional knowledge, or nuanced stakeholder management

As agentic systems take on more process volume, the same business output can be achieved with fewer people. Institutions must make deliberate, transparent choices about workforce strategy. Clear communication, defined career pathways, and visible investment in skill development are essential to sustain stability through this transition.

As operations evolve toward a hybrid human-agent model, intelligent agents will serve as the “carbon handshake,” linking human judgment with digital precision. Operations teams will shift from executing tasks to defining use cases, target outcomes and agent performance standards.

New roles—such as agent designers, trainers and orchestrators—will emerge, enabling employees to grow from process operators to supervisors of digital workforces. In parallel, agents will progress through a master-child model, where master agents coordinate multiple specialized child agents to manage end-to-end workflows. This hierarchical structure enables scalability, better exception handling, and continuous learning across domains. Over time, child agents can evolve into master agents as they acquire reasoning and decision-making capabilities, mirroring human career progression. By clearly defining this new workforce architecture, organizations can reduce uncertainty, maintain engagement, and guide automation-driven changes of purpose and confidence.



## Process: governance framework and compliance

The autonomous decision-making that makes Agentic Process Automation (APA) valuable requires robust governance frameworks to ensure consistent, explainable and accountable operations. Rather than creating barriers to adoption, well-designed governance accelerates deployment by building stakeholder confidence and demonstrating regulatory compliance from the outset. Institutions with strong governance foundations can scale APA more rapidly because they are equipped to expand into higher-stakes processes with confidence and assurance.

Effective governance spans several complementary dimensions. Decision boundaries clarify which decisions agents handle autonomously, which require human review, and which remain outside automation’s scope—providing operational clarity and satisfying regulatory expectations. Auditability and explainability mechanisms document reasoning chains and evidence behind automated decisions, enabling the transparency regulators increasingly require.

Transparency in decision-making helps identify and mitigate potential biases, ensuring accountability and promoting ethical AI practices. To further strengthen transparency, APA can leverage multi-LLM validation, where two or more language models collaboratively verify each other’s reasoning and conclusions before action execution. This dual-model approach enhances decision accuracy, reduces bias and hallucination risk, and ensures that every automated judgment aligns with institutional and regulatory standards.

Performance monitoring tracks agent accuracy, flags deviations from expected outcomes and supports continuous improvement. Validation processes rigorously test agents against edge cases and compliance criteria throughout their lifecycle. Finally, stringent security measures safeguard data integrity and ensure full compliance, protecting the institution’s reputation and customer trust

### Scale responsibly with security and governance controls

#### Enterprise-Grade security and privacy

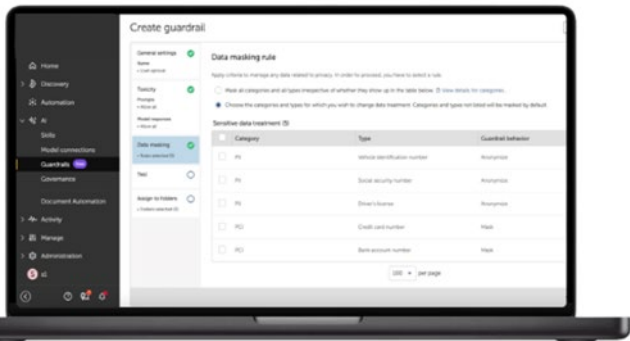
- Ensure full compliance with industry regulations and internal data policies through built-in PII masking, toxicity controls, encryption, and access control management

#### Real-time audit and usage monitoring

- Track and monitor every AI interaction with live analytics, audit logs, and usage dashboards to enable full observability and traceability

#### Model access control and policy enforcement

- Connect only to approved models and tools, with role-based access and governance workflows that align with company specific compliance policies



#### Performance oversight and quality assurance

- Continuously assess agent responses and model performance using in-product tools for scoring, feedback and version management

Figure 5: Comprehensive APA Security and Governance Framework

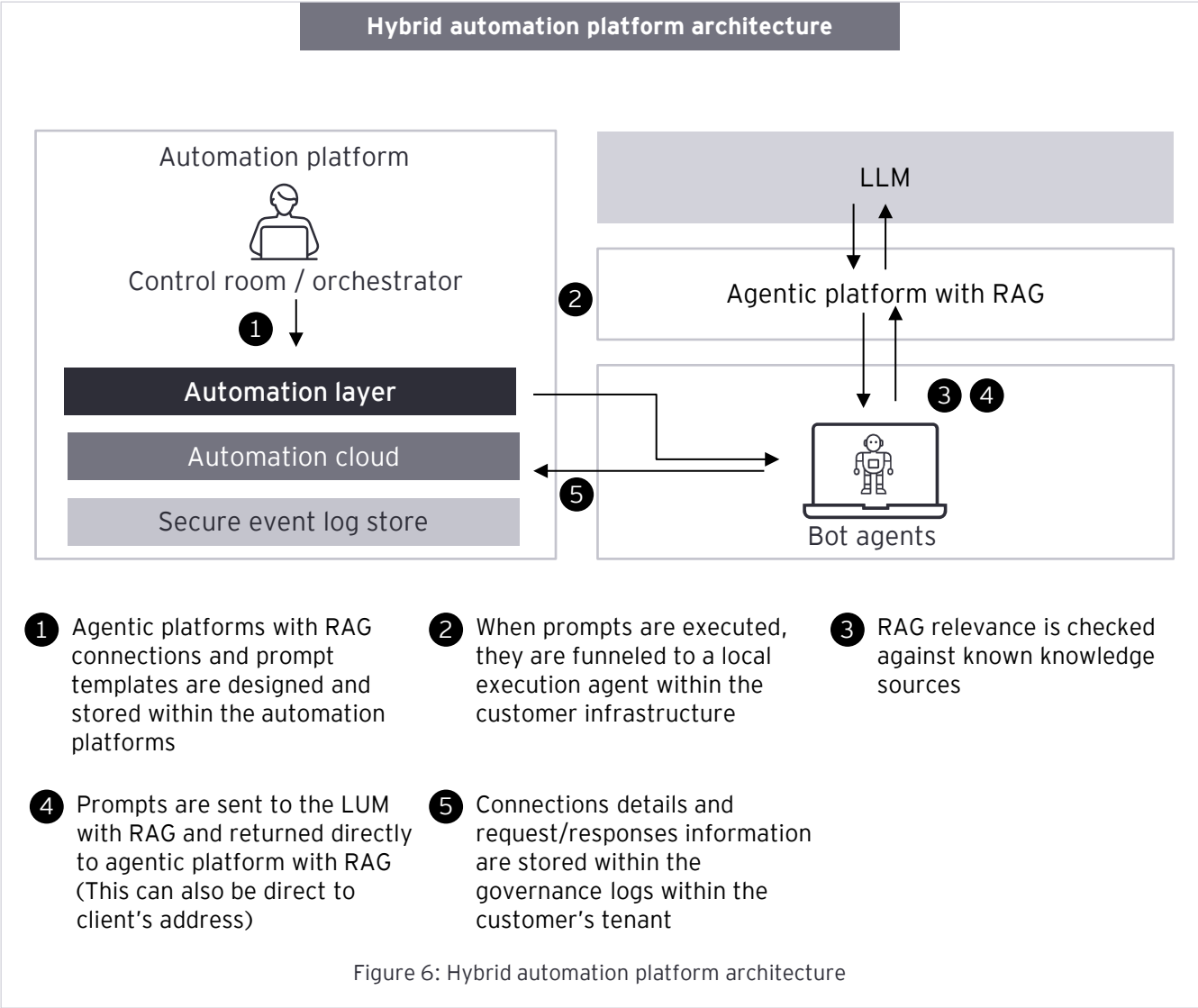
Leading institutions establish these governance patterns early during initial APA deployments, creating reusable frameworks that simplify expansion into additional use cases. This proactive investment in governance infrastructure becomes a cornerstone for enterprise-scale automation success, balancing innovation with trust, transparency and control.

The illustration above in Figure 5 showcases comprehensive security and governance controls that enable responsible scaling, including enterprise-grade security protocols, real-time monitoring capabilities and robust policy enforcement mechanisms.

## Technology: Connected automation ecosystem

A key advantage of modern Agentic Process Automation (APA) platforms is their ability to complement and extend existing automation investments rather than requiring wholesale replacement. Established RPA implementations continue to deliver value, while new agentic capabilities address more complex and dynamic scenarios. This approach preserves the ROI from prior automation efforts while expanding the scope of what automation can achieve. For example, during invoice data extraction, APA can

intelligently handle discrepancies or anomalies that traditional RPA alone cannot resolve, ensuring greater accuracy and continuity. The architecture diagram below demonstrates how APA integrates seamlessly with existing automation infrastructure, leveraging language model services while maintaining secure orchestration through established automation platforms and customer infrastructure.



This incremental approach—layering new capabilities onto existing infrastructure, proving value and expanding gradually—reduces risk and accelerates benefit realization compared to disruptive replacement strategies.

By evolving automation architecture rather than rebuilding it, institutions can achieve transformation that is both scalable and sustainable.



## Data: Intelligence and continuous learning

Agentic systems work with data in far more sophisticated ways than traditional automation—reasoning across documents, synthesizing information from multiple sources and learning from historical patterns. The good news is that institutions can begin APA deployment using their existing data infrastructure, progressively enhancing data capabilities as use cases expand and requirements evolve.

Initial APA implementations typically focus on processes where relevant data is already accessible and reasonably well-structured—such as customer

service interactions, transaction monitoring, document classification and data extraction. These early deployments deliver immediate value while helping institutions identify which data enhancements could unlock additional capabilities. Over time, as patterns emerge and value becomes evident, institutions make targeted investments in areas such as unified data access frameworks that simplify how agents retrieve information, semantic layers that improve cross-system consistency and data quality improvements focused on specific high-value domains.

## Building APA capabilities through thoughtful use case selection

Initial deployments typically target processes with three defining characteristics: meaningful business impact, where improvements in speed, accuracy, or customer experience generate measurable value; sufficient complexity, to showcase APA's advantages over traditional automation; and a manageable risk profile, enabling the institution to refine its approach safely. Common starting points include customer service triage, document classification for compliance reviews, and transaction monitoring exception handling—areas that balance tangible value with operational safety.







As platforms mature and organizational capabilities evolve, deployment naturally extends into progressively more sophisticated scenarios—such as complex case investigations, regulatory reporting and nuanced credit decisions—where combining agentic reasoning, human oversight and RPA-driven execution creates operating models that neither humans nor traditional automation could achieve independently. This measured expansion approach effectively manages risk while continuously increasing the scope and impact of automated value delivery.



## Common use cases in the BFSI sector

Agentic Process Automation (APA) can significantly enhance operations within the BFSI sector by streamlining workflows, improving accuracy and enabling faster decision-making.

The table below outlines key use cases expected to benefit from APA adoption across various BFSI functions.

APA value proposition across common automation use cases		
Use case	Traditional RPA limitations	APA advantages
 <b>Invoice processing</b>	<ul style="list-style-type: none"> <li>Limited handling of semi-structured or handwritten invoices</li> <li>Cannot apply dynamic validation rules</li> </ul>	<ul style="list-style-type: none"> <li>Interprets handwritten/unstructured invoices using cognitive models</li> <li>Applies dynamic decision logic for accurate, end-to-end processing</li> </ul>
 <b>Fraud detection and compliance monitoring</b>	<ul style="list-style-type: none"> <li>Lacks contextual intelligence</li> <li>Misses new fraud patterns or behavioral deviations</li> </ul>	<ul style="list-style-type: none"> <li>Learns continuously from emerging patterns</li> <li>Prioritizes genuine fraud risks using contextual reasoning</li> </ul>
 <b>Claims processing</b>	<ul style="list-style-type: none"> <li>Struggles with inconsistent or incomplete claim data</li> <li>Cannot process unstructured email or document inputs</li> </ul>	<ul style="list-style-type: none"> <li>Extracts insights from unstructured data</li> <li>Validates claims autonomously and escalates only exceptions</li> </ul>
 <b>KYC / AML due diligence</b>	<ul style="list-style-type: none"> <li>Static rules fail with missing or multi-source data</li> <li>Unable to make contextual compliance judgments</li> </ul>	<ul style="list-style-type: none"> <li>Reasons across fragmented data sources</li> <li>Dynamically adjusts workflows using real-time risk scoring</li> </ul>
 <b>Customer support and query resolution</b>	<ul style="list-style-type: none"> <li>No contextual or emotional understanding</li> <li>Cannot manage multi-intent or personalized requests</li> </ul>	<ul style="list-style-type: none"> <li>Uses conversational reasoning for context-aware support</li> <li>Personalizes interactions and collaborates with human agents</li> </ul>
 <b>Reconciliation and exception handling</b>	<ul style="list-style-type: none"> <li>Frequent workflow breaks due to data mismatches</li> <li>Needs manual intervention for unresolved exceptions</li> </ul>	<ul style="list-style-type: none"> <li>Detects and self-corrects discrepancies</li> <li>Learns from error patterns to reduce recurrence</li> </ul>
 <b>Regulatory reporting (Basel, FATCA, etc.)</b>	<ul style="list-style-type: none"> <li>Manual reprogramming needed for regulation or schema changes</li> <li>Automation halts during updates</li> </ul>	<ul style="list-style-type: none"> <li>Interprets new regulatory requirements autonomously</li> <li>Reconfigures logic dynamically to maintain compliance</li> </ul>



## Building Intelligent Autonomous Enterprise

Today's financial institutions operate in a fragmented automation landscape, built over time through separate implementations of RPA, workflow engines, BPM systems, IDP tools and AI-driven solutions. While each delivers localized efficiency, the lack of unified orchestration limits scalability and visibility across the enterprise. As automation needs to evolve from basic task execution to intelligent, adaptive operations, organizations require an integrated approach that connects these technologies.

Agentic Process Automation (APA) provides this cohesion by combining reasoning, orchestration, and collaboration across RPA bots, AI tools and human operators. Success now depends not on deploying more bots, but on creating a governed, data-driven automation ecosystem that delivers resilience, compliance and customer-centric agility at scale

## The value of strategic consolidation

While diverse automation toolsets deliver value within their respective domains, strategic consolidation amplifies that value by reducing integration effort, standardizing governance and streamlining talent development. When common platforms handle orchestration, the integration work required for each new initiative decreases, governance becomes more consistent under unified frameworks, and teams can deepen expertise on consolidated platforms rather than maintaining proficiency across disparate tools.

Most importantly, consolidation enables true end-to-end automation—allowing complex processes such as customer onboarding, loan origination, and claims processing to span multiple systems through coordinated orchestration across automation types.

A unified platform approach simplifies this coordination while preserving the specialized strengths of each automation capability.

This consolidation represents the foundation for strategic platform evolution, where enterprises select an intelligent, enterprise-grade automation platform capable of unifying and scaling RPA, IPA and APA within a single governed ecosystem. In doing so, automation transforms a collection of disconnected efficiencies into a strategic enabler of agility, compliance and innovation, empowering organizations to navigate complexity with intelligence and precision.

## Strategic platform selection

The rapid evolution of AI capabilities presents both significant opportunities and strategic complexity for technology leaders. While point solutions effectively address specific use cases—such as document processing, conversational AI, prediction and decision automation—many operate in isolation despite their impressive technical performance. The central strategic question becomes how to evaluate and integrate these capabilities within the broader enterprise architecture.

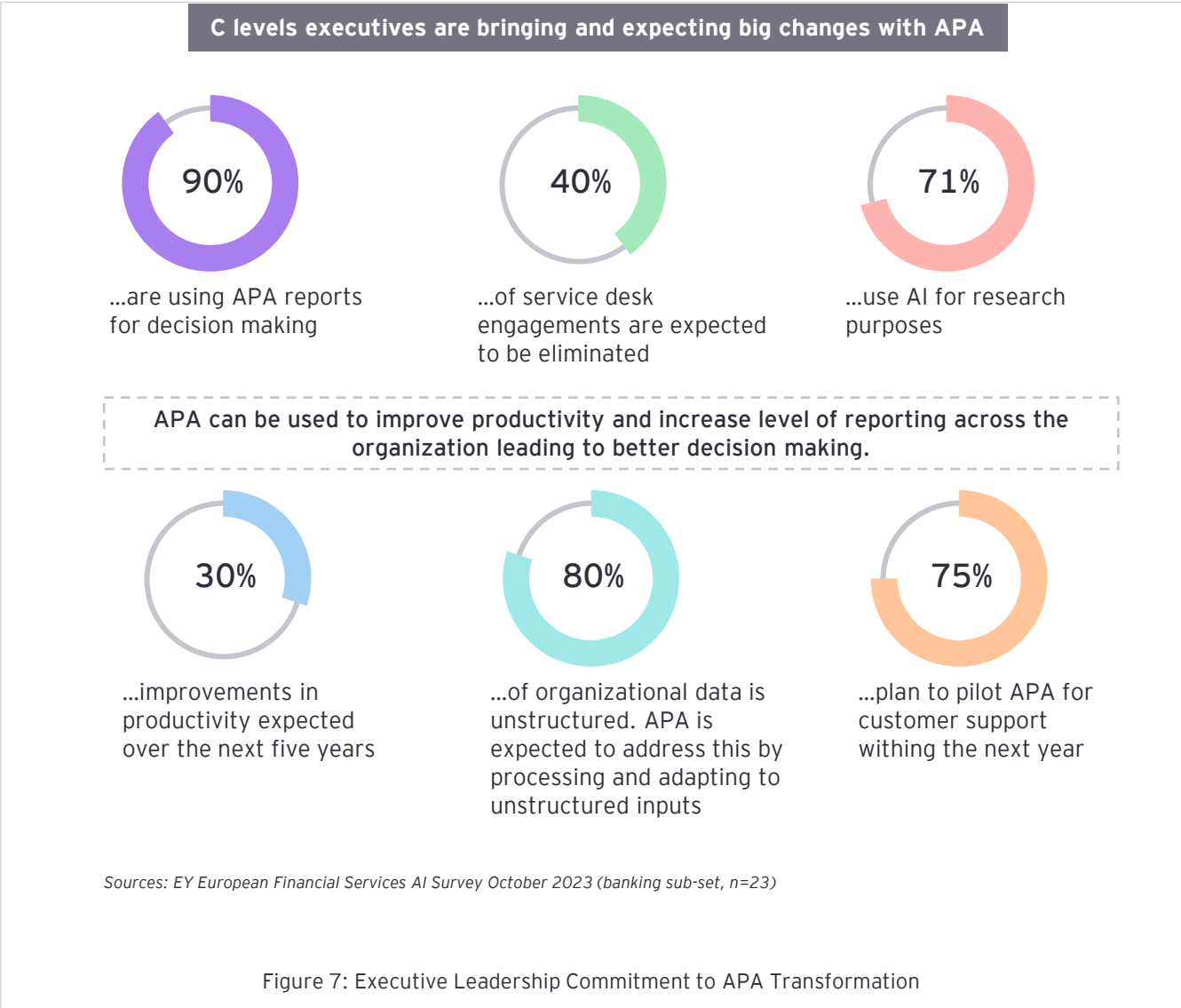
A platform-oriented approach offers clear advantages for enterprise-scale deployment. Instead of managing multiple disconnected solutions, institutions can establish automation platforms that provide unified orchestration, consistent governance and integrated analytics across diverse automation types—whether rule-based RPA, AI-driven reasoning, or hybrid workflows. This approach not only accelerates deployment and simplifies operations but also enables more advanced, end-to-end automation use cases through seamless coordination of multiple intelligent capabilities.

16

## Moving forward: Strategic partnership for automation evolution

The transformation toward Agentic Process Automation is not a distant future possibility—it is happening now. As demonstrated in the research findings above, C-level executives are already recognizing APA's transformative potential, with 90% using APA reports for critical decision-making and 75% planning pilot implementations within the next year.

Organizations that delay APA adoption risk falling behind competitors who are already capturing the productivity gains, operational efficiencies, and enhanced decision-making capabilities that define tomorrow's financial services landscape.



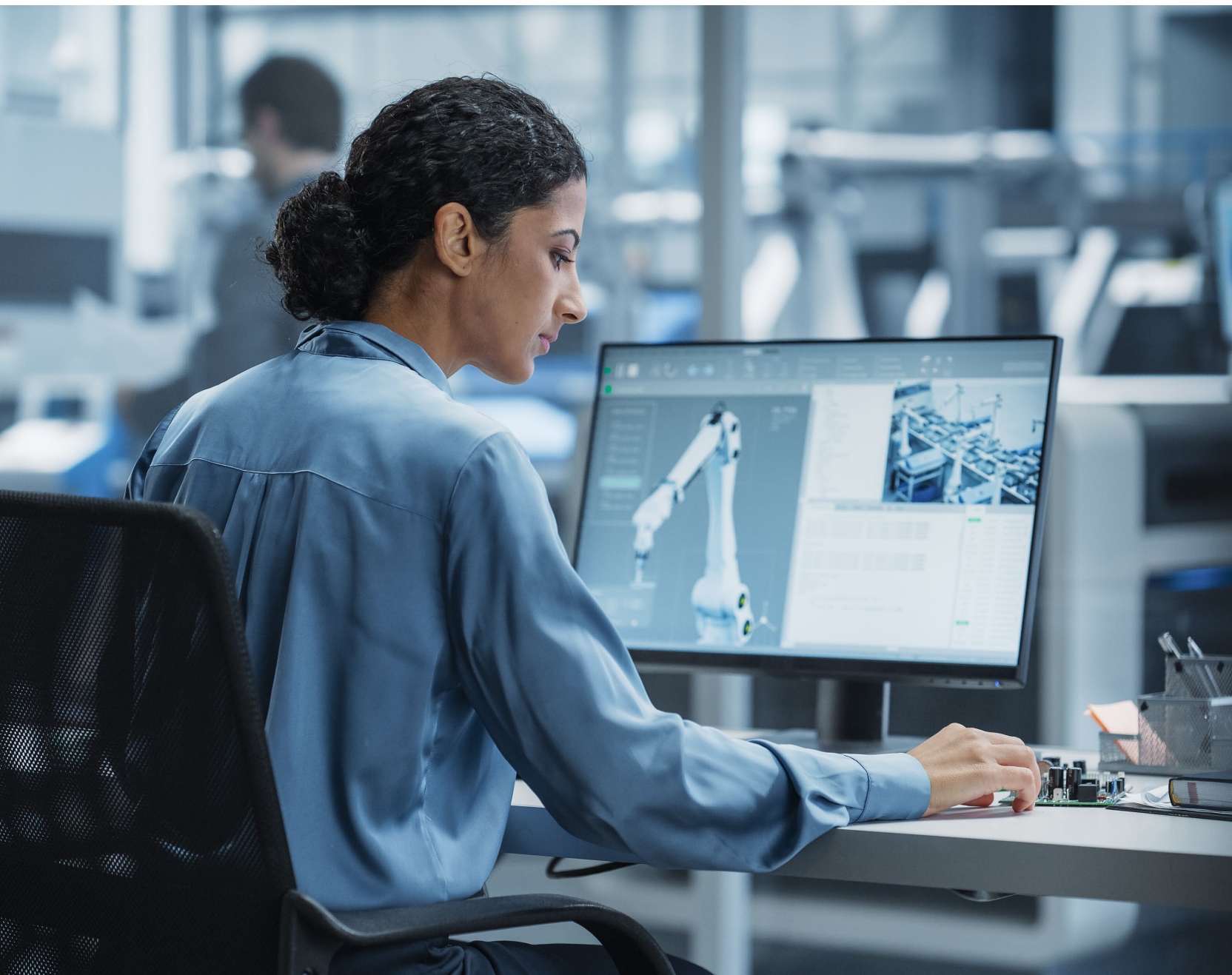


There are two dominant schools of thought in APA adoption.

- The first advocates **building APA from scratch**, creating an AI-native automation ecosystem free from legacy constraints to fully exploit reasoning, orchestration, and adaptive intelligence-though this requires higher upfront investment and longer time to value.
- The second takes a **complementary approach**, layering APA intelligence over existing RPA platforms to enhance contextual understanding and decision-making while minimizing disruption and maximizing prior ROI.

In practice, most organizations pursue a hybrid path-beginning with a complementary approach to capture quick wins, and gradually transitioning towards agentic, AI-driven operating model.

The evolution from traditional Robotic Process Automation (RPA) to Agentic Process Automation (APA) marks a pivotal opportunity for financial institutions to enhance operational efficiency, elevate customer experience and strengthen risk management. The strategic focus has shifted from questioning whether to adopt APA to determining how to approach it systematically and at scale-leveraging existing automation investments while maintaining business continuity and resilience. Institutions that follow a structured, pragmatic roadmap will secure lasting advantages in cost efficiency, service quality and compliance. With mature technologies, proven governance models and validated implementation frameworks, the conditions for successful APA adoption have never been stronger.





# Contact

To explore how Agentic Process Automation can transform your institution's operations, please contact:

## EY India



**Kumar Abhishek**  
Partner  
Technology Consulting



**Ayan Mishra**  
Partner  
Technology Consulting



**Vipul Vishal**  
Senior Manager  
Technology Consulting



**Chaithanya Kumar**  
Senior Consultant  
Technology Consulting

## Automation Anywhere



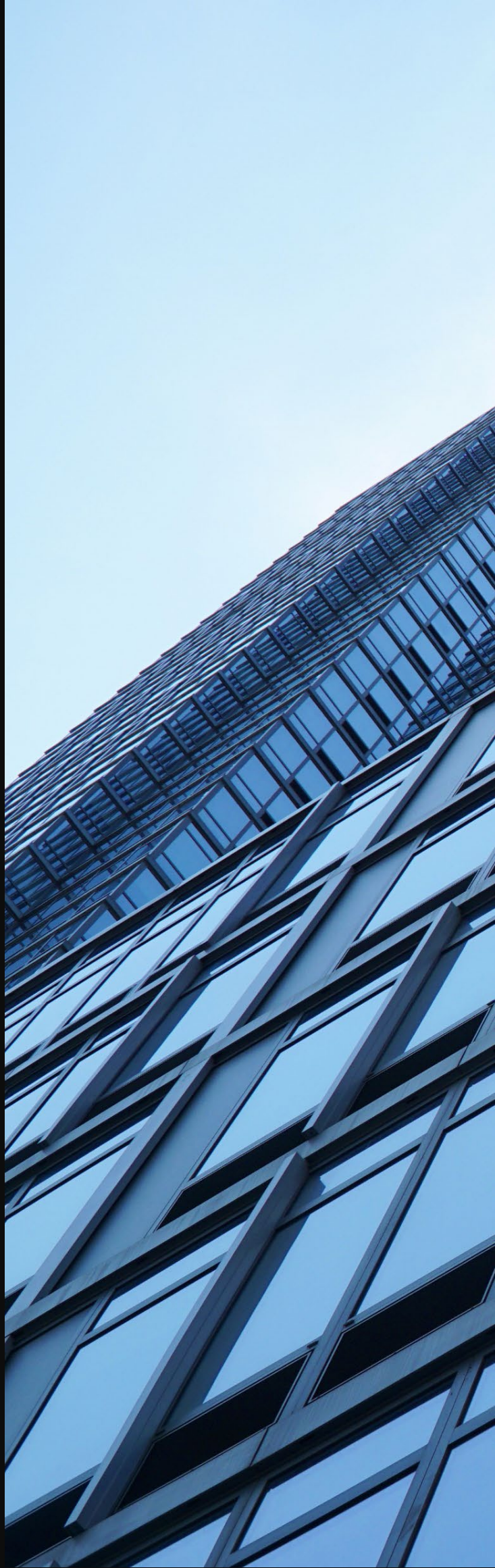
**Ron Wade**  
Global Industry Leader  
Financial Services



**Suraj Chacko**  
Principal Architect  
Sales Engineering



**Amit K Jain**  
Director  
Business Partners







# Our offices

## Ahmedabad

22nd Floor, B Wing, Privilon  
Ambli BRT Road, Behind Iskcon Temple  
Off SG Highway, Ahmedabad - 380 059  
Tel: + 91 79 6608 3800

## Gandhinagar

8th Floor, Building No. 14A  
Block 14, Zone 1  
Brigade International Financial Centre  
GIFT City SEZ  
Gandhinagar - 382 355, Gujarat  
Tel: + 91 79 6608 3800

## Bengaluru

12th & 13th Floor  
"UB City", Canberra Block  
No.24 Vittal Malliya Road  
Bengaluru - 560 001  
Tel: + 91 80 6727 5000

Ground & 1st Floor  
# 11, 'A' wing  
Divyasree Chambers  
Langford Town  
Bengaluru - 560 025  
Tel: + 91 80 6727 5000

3rd & 4th Floor  
MARKSQUARE  
#61, St. Mark's Road  
Shantala Nagar  
Bengaluru - 560 001  
Tel: + 91 80 6727 5000

1st & 8th Floor, Tower A  
Prestige Shantiniketan  
Mahadevapura Post  
Whitefield, Bengaluru - 560 048  
Tel: + 91 80 6727 5000

Ecospace  
1st Floor, Campus 1C  
Ecospace Business Park  
Outer Ring Road,  
Bellandur - Sarjapura Area, Varthur Hobli,  
Bengaluru Urban - 560103

## Bhubaneswar

8th Floor, O-Hub, Tower A  
Chandaka SEZ, Bhubaneswar  
Odisha - 751024  
Tel: + 91 674 274 4490

## Chandigarh

Elante offices, Unit No. B-613 & 614  
6th Floor, Plot No- 178-178A  
Industrial & Business Park, Phase-I  
Chandigarh - 160 002  
Tel: + 91 172 6717800

## Chennai

6th & 7th Floor, A Block,  
Tidel Park, No.4, Rajiv Gandhi Salai  
Taramani, Chennai - 600 113  
Tel: + 91 44 6654 8100

## Delhi NCR

Aikyam  
Ground Floor  
67, Institutional Area  
Sector 44, Gurugram - 122 003  
Haryana  
Tel: + 91 124 443 4000

3rd & 6th Floor, Worldmark-1  
IGI Airport Hospitality District  
Aerocity, New Delhi - 110 037  
Tel: + 91 11 4731 8000

4th & 5th Floor, Plot No 2B  
Tower 2, Sector 126  
Gautam Budh Nagar, U.P.  
Noida - 201 304  
Tel: + 91 120 671 7000

## Hyderabad

THE SKYVIEW 10  
18th Floor, "SOUTH LOBBY"  
Survey No 83/1, Raidurgam  
Hyderabad - 500 032  
Tel: + 91 40 6736 2000

THE SKYVIEW 20  
2nd Floor, 201 & 202  
Right Wing, Survey No 83/1  
Raidurgam, Hyderabad - 500 032  
Tel: + 91 40 6736 2000

## Jaipur

9th floor, Jewel of India  
Horizon Tower, JLN Marg  
Opp Jaipur Stock Exchange  
Jaipur, Rajasthan - 302018

## Kochi

9th Floor, ABAD Nucleus  
NH-49, Maradu PO  
Kochi - 682 304  
Tel: + 91 484 433 4000

## Kolkata

22 Camac Street  
3rd Floor, Block 'C'  
Kolkata - 700 016  
Tel: + 91 33 6615 3400

6th floor, Sector V,  
Building Omega, Bengal Intelligent  
Park, Salt Lake Electronics Complex,  
Bidhan Nagar  
Kolkata - 700 091  
Tel: + 91 33 6615 3400

## Mumbai

14th Floor, The Ruby  
29 Senapati Bapat Marg  
Dadar (W), Mumbai - 400 028  
Tel: + 91 22 6192 0000

5th Floor, Block B-2  
Nirlon Knowledge Park  
Off. Western Express Highway  
Goregaon (E)  
Mumbai - 400 063  
Tel: + 91 22 6192 0000

3rd Floor, Unit No.301  
Building No.1, Mindspace-Gigaplex  
IT Park, MIDC, Plot No. IT-5  
Airoli Knowledge Park  
Airoli West, Navi Mumbai - 400 708  
Tel: + 91 22 6192 0003

18th Floor, Altimus  
Pandurang Budhkar Marg  
Worli, Mumbai - 400 018  
Tel: + 91 22 6192 0503

## Pune

C-401, 4th Floor  
Panchshil Tech Park, Yerwada  
(Near Don Bosco School)  
Pune - 411 006  
Tel: + 91 20 4912 6000

10th Floor, Smartworks  
M-Agile, Pan Card Club Road  
Baner, Pune - 411 045  
Tel: + 91 20 4912 6800



Ernst & Young LLP

**EY | Building a better working world**

EY is building a better working world by creating new value for clients, people, society and the planet, while building trust in capital markets.

Enabled by data, AI and advanced technology, EY teams help clients shape the future with confidence and develop answers for the most pressing issues of today and tomorrow.

EY teams work across a full spectrum of services in assurance, consulting, tax, strategy and transactions. Fueled by sector insights, a globally connected, multi-disciplinary network and diverse ecosystem partners, EY teams can provide services in more than 150 countries and territories.

**All in to shape the future with confidence.**

EY refers to the global organization, and may refer to one or more, of the member firms of Ernst & Young Global Limited, each of which is a separate legal entity. Ernst & Young Global Limited, a UK company limited by guarantee, does not provide services to clients. Information about how EY collects and uses personal data and a description of the rights individuals have under data protection legislation are available via [ey.com/privacy](https://ey.com/privacy). EYG member firms do not practice law where prohibited by local laws. For more information about our organization, please visit [ey.com](https://ey.com).

Ernst & Young LLP is one of the Indian client serving member firms of EYGM Limited. For more information about our organization, please visit [www.ey.com/en\\_in](https://www.ey.com/en_in).

Ernst & Young LLP is a Limited Liability Partnership, registered under the Limited Liability Partnership Act, 2008 in India, having its registered office at Ground Floor, Plot No. 67, Institutional Area, Sector - 44, Gurugram - 122 003, Haryana, India.

© 2026 Ernst & Young LLP. Published in India.  
All Rights Reserved.

EYIN2602-003  
ED None

This publication contains information in summary form and is therefore intended for general guidance only. It is not intended to be a substitute for detailed research or the exercise of professional judgment. Neither EYGM Limited nor any other member of the global Ernst & Young organization can accept any responsibility for loss occasioned to any person acting or refraining from action as a result of any material in this publication. On any specific matter, reference should be made to the appropriate advisor.

SK

[ey.com/en\\_in](https://ey.com/en_in)

