



SoundHound AI
AMELIA®

AGENTIC AI FOR BANKING IN 2025

THE ACCELERATION OF RESPONSIBLE ADOPTION

Contents

- 1 EXECUTIVE SUMMARY
- 2 RESEARCH METHODOLOGY
- 3 THE BANKING IMPERATIVE: WHY NOW
- 4 DEFINING AGENTIC AI
- 5 SURVEY FINDINGS: THE STATE OF ADOPTION
- 6 HIGH-IMPACT USE CASES
- 7 BARRIERS TO ADOPTION AND HOW TO OVERCOME THEM
- 8 KEYS TO SUCCESS IN AGENTIC AI ADOPTION
- 9 AGENTIC AI IN ACTION: CHANGING PERCEPTIONS
- 10 WHAT MAKES SOUNDHOUND'S AI AGENTS DIFFERENT?



Executive Summary

Banking is entering a new era where customer expectations, cost pressures, and compliance demands are colliding. Agentic AI's role in this is no longer a distant possibility.

Agentic AI is artificial intelligence that can autonomously perceive, reason, and take goal-directed actions in the world on behalf of a user or system.

Our survey of 200+ banking leaders reveals that **70% of them believe agentic AI will have a significant or game-changing impact** on the industry. Half of banks are already piloting or deploying agentic AI solutions. Despite mixed reports on the success of AI pilots in 2025, our research found that 90% of banks actively deploying agentic AI are satisfied with the results.

But key questions remain: **How ready are financial organizations for adoption? What barriers remain? And which use cases are being prioritized today?**

This whitepaper explores these questions — and offers a practical framework for responsible adoption of agentic AI in 2025.



SECTION 2

RESEARCH METHODOLOGY

This whitepaper is based on original research conducted by **Arizent's American Banker** on behalf of SoundHound AI. The objective of the study was to better understand:

- Current levels of awareness and understanding of agentic AI in banking
- Adoption maturity across institutions of different sizes and types
- Barriers preventing wider adoption
- Use cases with the highest perceived value and impact

Survey Design

- **Sample:** 200 qualified respondents
- **Respondent Profile:** Managers, directors, and executives at U.S. retail banks, commercial banks, and credit unions (all with retail divisions)
- **Bank Size:** Institutions ranging from under \$10B to more than \$1T in assets under management
- **Method:** Blind online survey (SoundHound AI was not identified as the sponsor)

Qualifying Criteria

To participate, respondents had to:

- Work at a financial institution with a retail division
- Hold a managerial role or higher
- Be at least moderately involved with their institution's AI strategy or initiatives

Analytical Approach

Data was segmented by institution type, asset size, and stage of AI maturity (discovery, evaluation, pilot, deployment). Statistical significance testing was applied to highlight meaningful differences between sub-groups.¹

1. The survey has a margin of error of approximately $\pm 6.9\%$ at the 95% confidence level, providing robust directional insights into how banks are approaching agentic AI adoption.



SECTION 3

THE BANKING IMPERATIVE: WHY NOW

Banking leaders face converging pressures.

Customers expect faster, more personalized service, regulators are intensifying oversight, and margins are under strain.

In this environment, agentic AI is not simply another technology trend. Just as the era of digital transformation ushered in behavior-changing innovations — such as online banking, the shift to mobile-first, and infrastructure modernization — **AI transformation will fundamentally change how financial services are delivered.**

Customer Experience Is the New Battleground

Digital-first players are redefining what customers expect from their bank. Experience now drives loyalty more than rates or fees, and banks that fail to deliver seamless, proactive service risk losing customers to competitors who succeed.

80%

of banking customers are willing to switch to a competitor that offers a better experience.¹

Internal Efficiency Is Underutilized

While much of the focus has been on customer-facing use cases, our survey shows that internal efficiencies — such as automating compliance processes — remain largely untapped. These opportunities offer banks faster ROI and the ability to reallocate talent to higher-value work.



Example: Know Your Customer (KYC)

*Banks spend **\$100–\$300 per retail customer** and up to **\$10,000+ per corporate client** for onboarding.² Up to **60% of KYC remains manual**,² requiring thousands of compliance staff on average, depending on relative size.*

The Adoption Gap Is Growing

More than half of banks are already piloting or deploying agentic AI, and those who recognize its potential appear to be moving the fastest. Institutions who are still in the discovery stage already risk falling behind, as early adopters capture both the customer experience and operational gain advantages.

The question is no longer if agentic AI will transform financial services, but how quickly will institutions seize the advantage?

1. Mosaicx, 2025

2. Fenergo, Study 2022

A woman with curly hair is seated at a white table, gesturing with her hands while speaking to two colleagues. A laptop, glasses of water, and coffee cups are on the table. Large windows in the background show a brick building and trees. The image has a purple overlay.

SECTION 4

DEFINING AGENTIC AI

What is agentic AI?

Agentic AI is artificial intelligence that not only creates content using generative AI (like text, images, or code), but also *acts on it* to accomplish goals on a user's or organization's behalf.

Think of generative AI as the "brainstormer and creator," while agentic AI is the "doer" that takes those creations and uses them to get things done.

This capability marks a key unlock in the AI era, as we move from generative use cases to action-based use cases.

As part of our research, respondents had the opportunity to view and respond to a live agentic banking demo, on SoundHound AI's Amelia platform:

“

“The reduction in friction across the member journey stood out. It's the kind of operational leap that can cut costs while boosting satisfaction.”

“The most compelling thing was the clarity of the AI interaction, and the quickness in which it got the task done.”

“It made me rethink what it means for AI to be intelligent.”

“It's surprising how it knows everything.”

[See Amelia's agentic AI in action](#) 



SECTION 5

SURVEY FINDINGS: THE STATE OF ADOPTION

There is little debate on the potential impact of agentic AI:

70%

say that agentic AI will have either a significant impact or be a game-changer for the banking industry

77%

say that AI agents/ agentic AI would be very or somewhat valuable for the institution

Where does that leave industry adoption efforts in 2025?

Agentic AI is no longer theoretical. Our research shows adoption of the technology is moving faster than expected, with promising results from those who have tackled innovation head-first.

51% of banks are actively using agentic AI in some capacity (piloting or deploying):

We are actively deploying it:	18%
We are testing through pilot(s):	33%
Actively evaluating solutions:	27%
We are in early discovery phases:	20%
We are aware but not exploring it:	2%
We are not aware or considering it:	0%

Those who are 'trailblazing' adoption are benefiting from a virtuous cycle.

Conviction is correlated with action. Institutions that view agentic AI as a "game-changer" are the most likely to be deploying the technology today:

58%

of those in 'deployment'
see agentic AI as a
game-changer

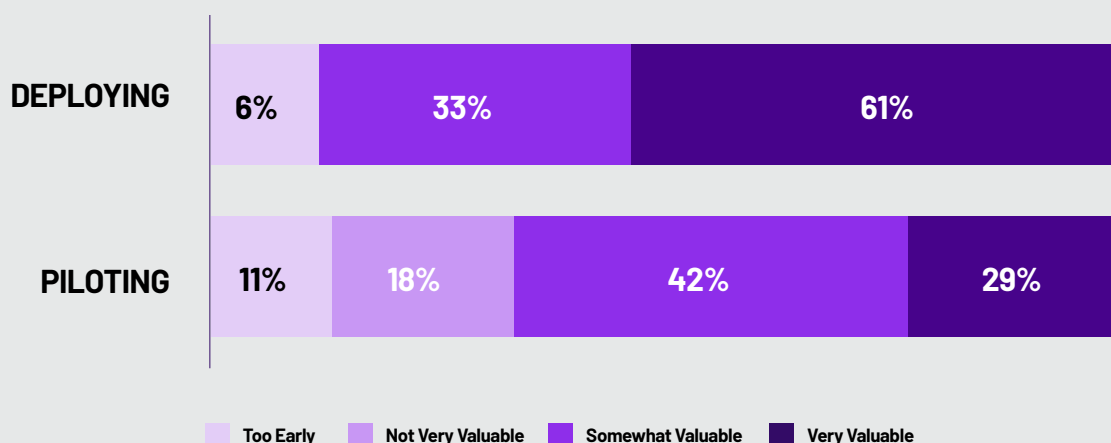
15%

of those in 'pilot'
see agentic AI as a
game-changer

Building organizational belief in transformation is a critical catalyst to achieve results.

Deployment results are strong.

94% of those who have deployed rate agentic AI as valuable, with 61% rating it very valuable.



Perception of value grows with adoption. Those who have deployed are **2x more likely** to cite agentic AI as very valuable. Those stuck in the 'pilot' stage have mixed results and perception, and may require maturation in strategic direction, data readiness, or technology partners.

“

“This is a real example of the benefits of AI.”

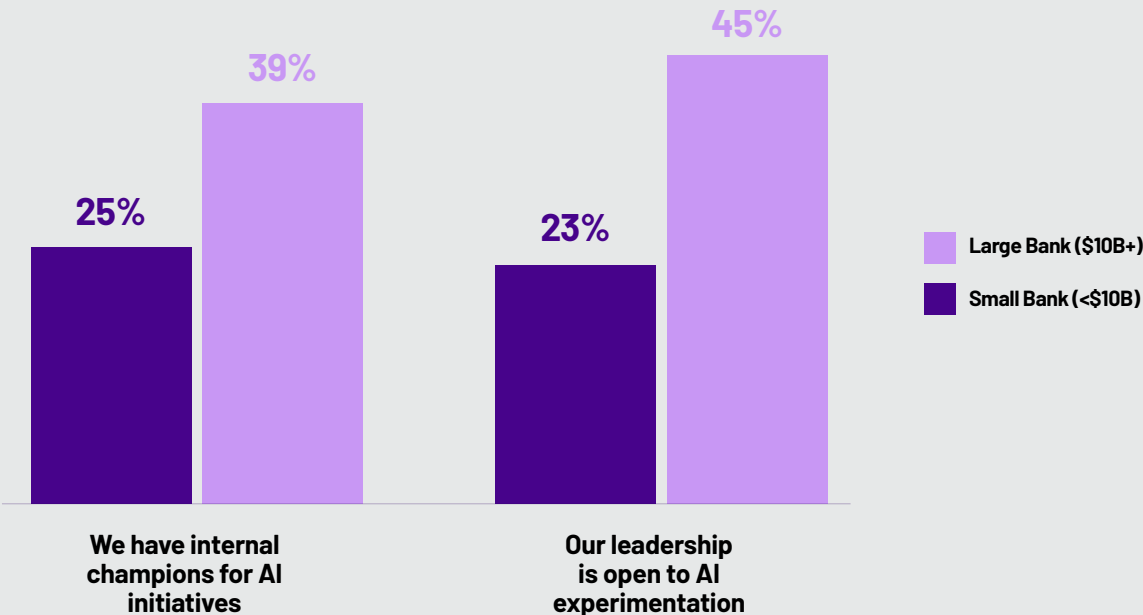
— SURVEY PARTICIPANT RESPONSE

Large institutions are innovating faster.

Larger institutions (over \$10B in assets) are accelerating adoption fastest, while smaller banks (under \$10B in assets) are more often in the early discovery phases.



The faster adoption for large banks appears to be catalyzed by a more experimental mindset at the leadership level, and more deliberate governance systems such as internal AI champions and councils.





SECTION 6

HIGH-IMPACT USE CASES

Common agentic use cases emerge.

When asked which areas stand to benefit the most from agentic AI, banking leaders consistently highlighted 3:

1. Unlocking Customer Self-Service

There is clear consensus: customer service remains the fastest, most impactful entry point. Agentic AI makes true self-service possible – from managing accounts and spending to re-ordering lost cards and more.

2. Employee Helpdesk and Efficiency

Agentic AI can resolve IT and HR support tasks instantly without human interference, opening the door to new types of operational efficiency at scale.

3. Fraud Detection and Compliance Automation

This is prioritized especially by smaller banks. It is viewed as critical for protecting trust while containing costs.



Which use case(s) do you believe would most benefit from the application of AI agents/agentic AI in your institution?

Respondents selected their top three.



Large banks are accelerating customer-facing AI the fastest, while small banks are focused on efficiency.

Large banks are wasting no time bringing AI to market to solidify competitive advantages in retention. Smaller banks, however, may have to catch up in 2026 as their current focus is primarily around operational strain related to fraud detection.



Ripe opportunity to disrupt: Know your customer and onboarding

“

“The onboarding process for opening corporate accounts at banks is littered with friction points. But it’s not just the customers who are suffering, it’s also the banks themselves.”

(SOURCE: [THE ONBOARDING CONUNDRUM](#))

As banks gain more experience with AI agents, KYC is a prime candidate for automation and one of the most potentially transformative applications for agentic AI.

Industry estimates indicate banks spend anywhere from \$100 to \$300 per retail customer just to onboard and verify their identity. For corporate clients, this can rise to \$10,000+ due to additional complexity.

Over 70% of KYC processes in many banks are still manual, leading to inefficiencies, errors, and regulatory risk.

Agentic AI’s ability to take action, access necessary resources, and handle customer conversations fluidly eliminates two highly time-consuming, costly aspects of KYC:

1. Customers supply incomplete information, which **forces KYC operatives into a time consuming back-and-forth correspondence.**
2. **Siloed operations and fractured sharing of KYC information** causes increased friction. On average, each customer goes through around 8 different interactions during the onboarding process.

“

“Seeing AI handle multi-step banking functions without big teams or heavy infrastructure shows how smaller banks like ours can compete with much larger institutions.”

— SURVEY RESPONDENT

Overall, customer service and internal processes like KYC represent major use case opportunities to not only improve customer retention, but operating margins as well.

A woman with long, dark, wavy hair is sitting at a desk, smiling warmly at a man whose back is to the camera. She is wearing a light-colored, short-sleeved top. Her hands are clasped on the desk. A tablet is visible on the desk in front of her. The background shows a modern office with large windows and glass partitions.

SECTION 7

BARRIERS TO ADOPTION AND HOW TO OVERCOME THEM

Despite their enthusiasm, respondents noted consistent barriers to adoption – both perceived hurdles and tangible blockers.

Our research found the most common barriers to be:

Regulatory and compliance risks	51%
Data security and privacy	51%
Cost of implementation	46%
Integration with legacy systems	42%
<i>a bigger concern for large banks (54% vs. 34%)</i>	

Interestingly, 63% of respondents also see 'AI autonomy' itself as a barrier, as they balance the value with potential risks that can come from unproven or unpredictable AI deployment.

We are concerned about giving AI too much autonomy

28%

35%

30%

6%

Strongly agree

Somewhat agree

Neither agree nor disagree

Somewhat disagree

Strongly disagree

Banks also signal what would help them most: stronger regulatory clarity, seamless integration with existing tools, and more education and practical examples.

Below is a brief guide on how to limit or overcome adoption barriers in your AI journey:

Barrier	How to Overcome It
Regulatory and compliance risks	Establish AI governance councils, embed explainability and auditability into every deployment, and work with partners who understand banking regulations.
Data security and privacy	Use platforms with enterprise-grade security, privacy-by-design architecture, and clear audit trails. Pure-play platforms such as SoundHound AI's Amelia are designed with compliance in mind, helping banks meet regulatory and customer trust requirements.
Cost of implementation	Start with high-impact, low-risk use cases (e.g., routine customer service requests) to prove ROI quickly, then scale incrementally. Pure-play platforms purpose-built for banking help avoid the significant overhead costs of building solutions in-house.
Integration with legacy systems	Choose solutions that integrate seamlessly with existing banking infrastructure. Platforms like Amelia are built for this specific purpose, making adoption faster and less disruptive.

The implication: Agentic AI is not being held back by lack of belief, but by *confidence in execution*. However, these barriers can be effectively managed and overcome when organizations select the right technology partner and focus on organizational enablement.

A man with a beard and glasses, wearing a dark blue suit jacket over a light-colored shirt, is smiling and shaking hands with another person. The background is blurred, showing what appears to be an office or meeting environment. The image has a purple overlay on the right side.

SECTION 8

KEYS TO SUCCESS IN AGENTIC AI ADOPTION

Our analysis points to four critical enablers of success.

1. Drive Conviction

While technology transformation can be a challenge, it begins with deep internal alignment. Organizations with a unified belief in the transformation potential have shown faster, tangible results from deploying agentic AI.

2. Form and Mature an AI Council

76% of banks now have an AI committee, with large banks more likely to have internal councils in place.



Does or will your institution engage an AI committee to evaluate potential AI use cases?



Firms with \$10B+ in assets are more likely to say that they have an internal AI committee than firms who have less than \$10B in assets, who are more likely to say they are "considering forming" or "have no plans" to engage one.

Councils ensure cross-functional governance, regulatory alignment, and clear prioritization.

3. Support Operational Owners and Implementors

Operational leaders — such as division heads and directors tasked with implementation — are currently the most skeptical of AI. This presents a challenge for leaders to tackle in 2025.



Overall how valuable do you think AI agents/agent AI could be to your institution?

	President, C-Level Executive, Senior Business Unit Executive	Division/Dept Head, Senior Director, or Director
Very valuable	82%	68%
Not very valuable	13%	26%

While C-level executives largely embrace AI's transformative potential, operators see the challenge of deploying a profoundly new technology on top of an already-strained day-to-day situation. Success requires resourcing deployment teams with budget, staff, and expert partners so they can succeed at scale.

4. Choose the Right Technology Partners

Many banks are experimenting with building on big tech, but often with inexperienced internal teams that aren't producing strong results.

According to Aditya Challapally, the lead author of a recent [MIT report](#), "Almost everywhere we went, enterprises were trying to build their own tool," he said, but the data showed purchased solutions delivered more reliable results.

“

“Purchasing AI tools from specialized vendors and building partnerships succeed about 67% of the time, while internal builds succeed only one-third as often.”

[MIT REPORT CITED IN YAHOO FINANCE, AUGUST 2025](#)

Agentic AI adoption is not a leap of faith, it is a structured journey. Based on our findings and our proven implementation methodologies, SoundHound AI offers a 5-phase process to agentic adoption.

How SoundHound AI Gets Banking Started:

1. Identify Opportunity for ROI
2. Compliance-First Set Up
3. Seamless Integration
4. Pilot Proof of Value (in weeks, not months)
5. Scale

A close-up portrait of a woman with short, spiky grey hair and black-rimmed glasses. She is smiling and holding a black smartphone to her ear with her right hand. She is wearing a dark blazer over a light-colored collared shirt. The background is blurred, showing some greenery and a building. A semi-transparent purple overlay covers the bottom left portion of the image, where the text is located.

SECTION 9

SEE AGENTIC AI IN ACTION: CHANGING PERCEPTIONS

To test the real-world potential of agentic AI, we concluded our research by showing banking leaders a demonstration of **Amelia, SoundHound AI's agentic AI platform for banking**. The response was clear and overwhelmingly positive.

95%

Expectations Achieved

95% said the demo at least met expectations, with nearly 40% reporting it exceeded what they thought AI agents were capable of.

88%

Recognized Value

88% rated the solution as valuable for their institution, with 44% calling it very valuable.

43%

A Clear Improvement

Nearly all agreed Amelia represents an improvement over their current AI experience, with 43% calling it a significant improvement.

“

It wasn't just about speed; it was about how intelligently the system understood the context, which signals a major shift in how we might design end-to-end customer journeys.”

— SURVEY RESPONDENT

Smooth and humanlike responses even when presented in an unclear manner. The verbiage detection will be the game changer for most customer service requests.”

— SURVEY RESPONDENT

When asked what impressed them most, respondents pointed to:

- The ability to handle **real-world banking tasks instantly and efficiently**
- **Seamless, humanlike interaction** with customers
- High marks for **accuracy, understanding, and task handling**

SECTION 10

WHAT MAKES SOUNDHOUND'S AI AGENTS DIFFERENT?

SoundHound AI's Amelia platform allows for easy builds of sophisticated AI agents.

How our AI agents work

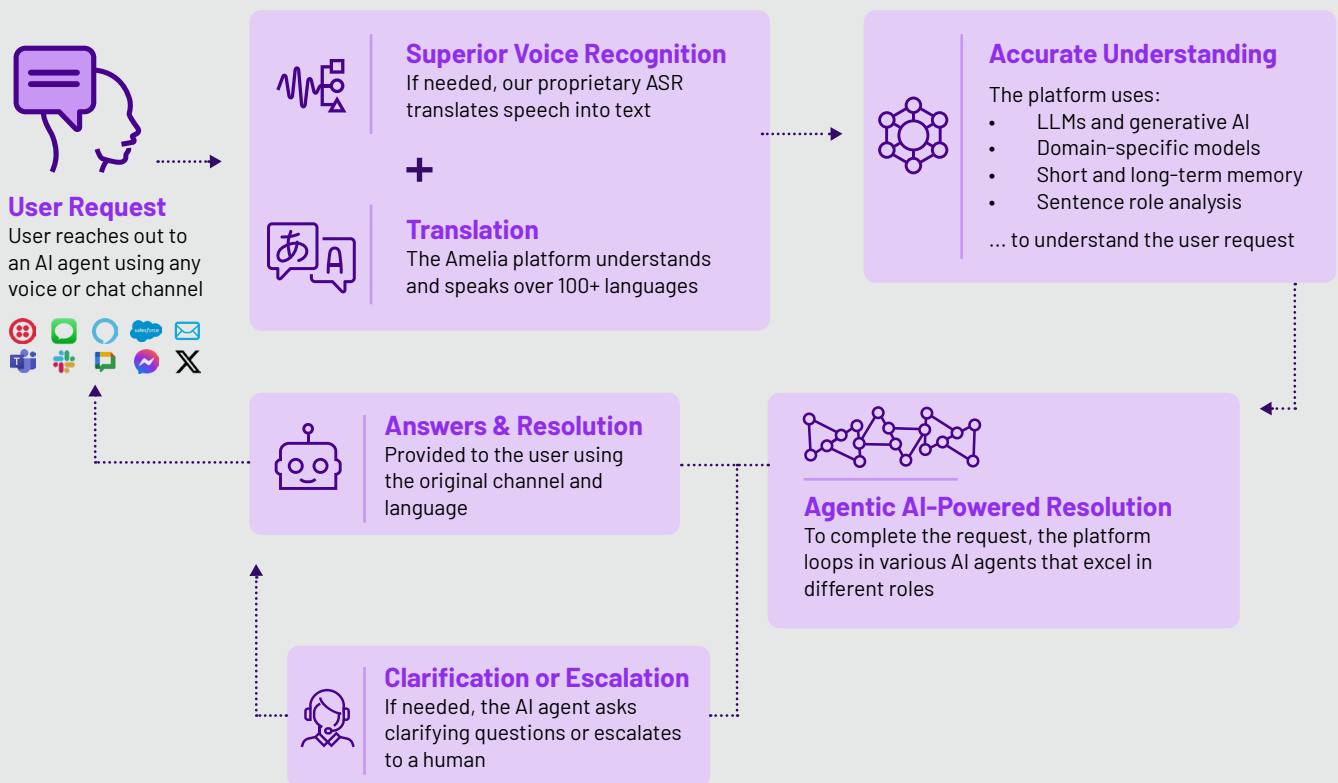
SoundHound AI's Amelia platform is powered by a proprietary multi-process agentic framework – called **Agentic+**. Agents built on this framework use generative AI and the reasoning and planning skills of multiple large language models (LLMs) to understand user requests and provide timely responses.

Agentic+ also works seamlessly between programmed actions, deterministic flows, and third-party integrations to deliver even more precision as needed.

Amelia is the only agent platform to equip enterprise-ready autonomous AI agents with category leading voice AI – SoundHound's advanced speech recognition (ASR). SoundHound ASR uses industry-leading natural language understanding to execute complex tasks as part of natural, human-like interactions.

This outstanding level of voice recognition is a baseline requirement for financial institutions to deliver high levels of AI agent success in busy, multi-language customer service engagements.

Amelia Conversation Flow: Inbound Request



SoundHound AI
AMELIA[®]

READY TO SPEAK WITH AN AI EXPERT?

VISIT AMELIA FOR FINANCIAL SERVICES

©2025 SoundHound AI. All Rights Reserved.