

AHEAD ON AMBITION, BEHIND ON PRODUCTION

CLOSING FINANCIAL SERVICES'
AGENTIC AI GAP



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Trusted
Perspective



Proven
Pattern



Actionable
Insights

RE•WORK AI in Finance Summit Fall
Hoboken, NJ | October 21–22, 2026



— THE PRODUCTION GAP

The Gap Nobody's Closing **Fast Enough**

The ambition is widespread. The production reality is not.

50%+

EXPECT TO MOVE MOST AI EXPERIMENTS

into production within months



25%

HAVE ACTUALLY GOTTEN THERE



The gap is execution—not excitement.

Financial services isn't immune. The institutions investing hardest still have to close the last mile.

Source note: figures supplied in keynote source; no survey name or year provided.

AI Does Not Fix Broken Foundations

A polished interface can hide an unchanged operating model.



SURFACE REALITY

High visibility. High velocity. Executive dashboards.

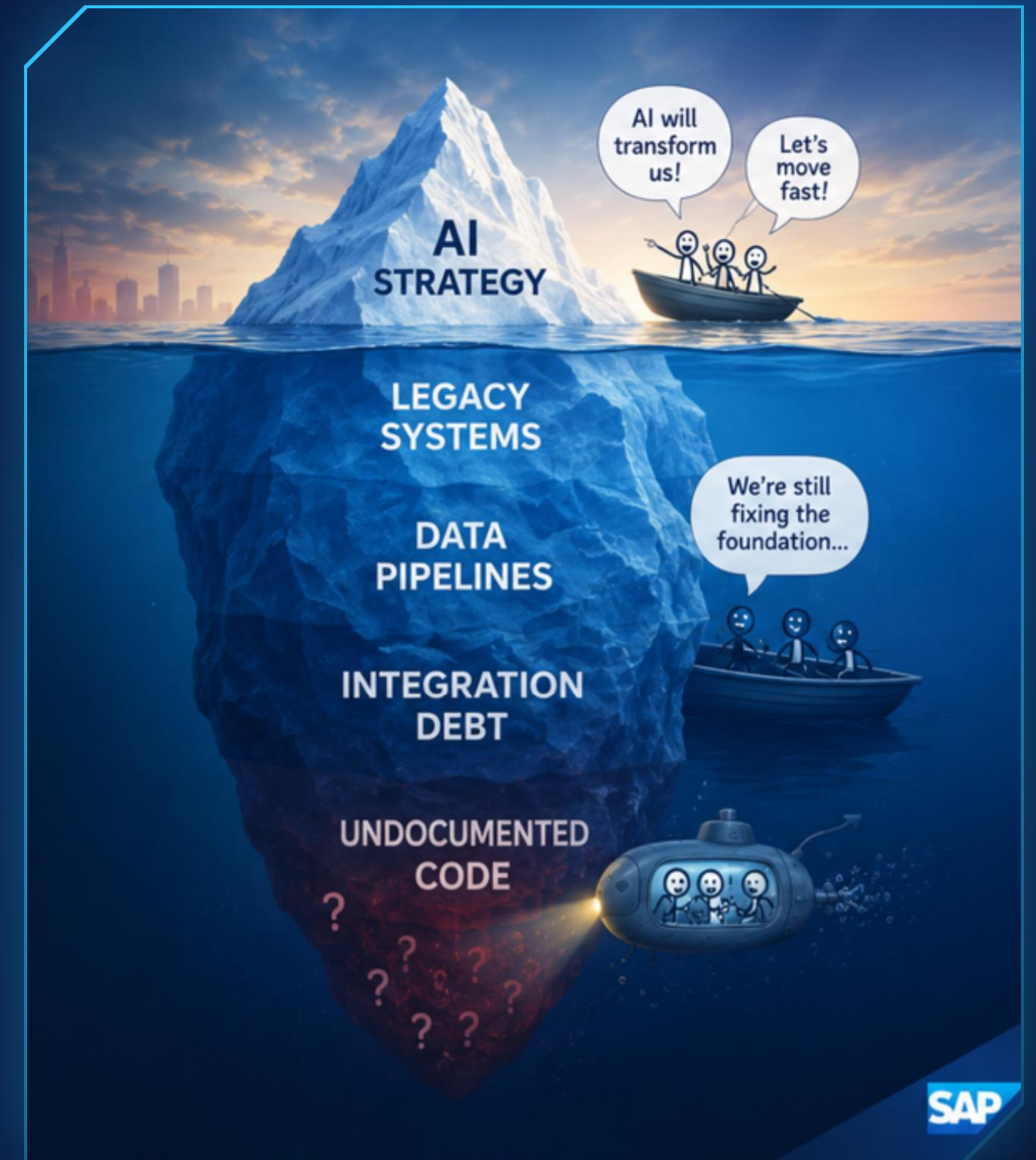
What leaders see: AI experiences and fast demos.



SUB-SURFACE DEBT

Silos, unmapped master data, broken handoffs.

What still slows the business: data and process friction.



AI amplifies the foundation it inherits.

Fragmented Data Creates Four Versions of “Customer”

One agent cannot make a reliable decision from conflicting definitions.



— **ONE AGENT. FOUR VERSIONS OF THE TRUTH.** —

Systems That **Don't Talk**

The value is often lost between steps—not inside a single step.



| Production value needs context across the **whole process**.

Bolted On Is Not Built In

A demo connects to a workflow. Production changes the workflow.

BOLTED ON

Agent beside the workflow

- × People re-key outputs
- × Exceptions land in email & spreadsheets
- × Controls applied after the fact



BUILT IN

Workflow designed around the agent

- ✓ Agent acts in system of record
- ✓ Exceptions routed with full context
- ✓ Controls embedded by design

— BOLT-ON GETS YOU A DEMO. BUILT-IN GETS YOU PRODUCTION. —

When AI Acts, **the Constraint Moves**

Same technology. Different bottlenecks.

1

DESCRIBE



Model Accuracy

The challenge isn't the model — it's getting the right data, context and prompts.

2

RECOMMEND



Reviewer Capacity

The next constraint is human — getting the right people to validate, refine and scale.

3

EXECUTE



Governance & Auditability

Then it's action — executing within authority limits, with the right governance and audit trails.



Every action needs a **who**, a **why** and a **replay**.

Two Moves Change the Equation

You do not need a bigger model first. You need a stronger operating foundation.

01



**Turn proprietary data
into a strategic asset**

Give agents trusted, governed business context.

+

02



**Build the platform
agents run on**

Connect data, process, identity, authority and audit.

DATA + PLATFORM = CONTEXTUAL, CONTROLLED ACTION

Your Data Is **the Differentiator**

The model may be shared. The context is yours.

01



Behavior & transaction history

How clients actually transact

02



Decision & exception history

How work gets done—and where it breaks

03



Policy & control knowledge

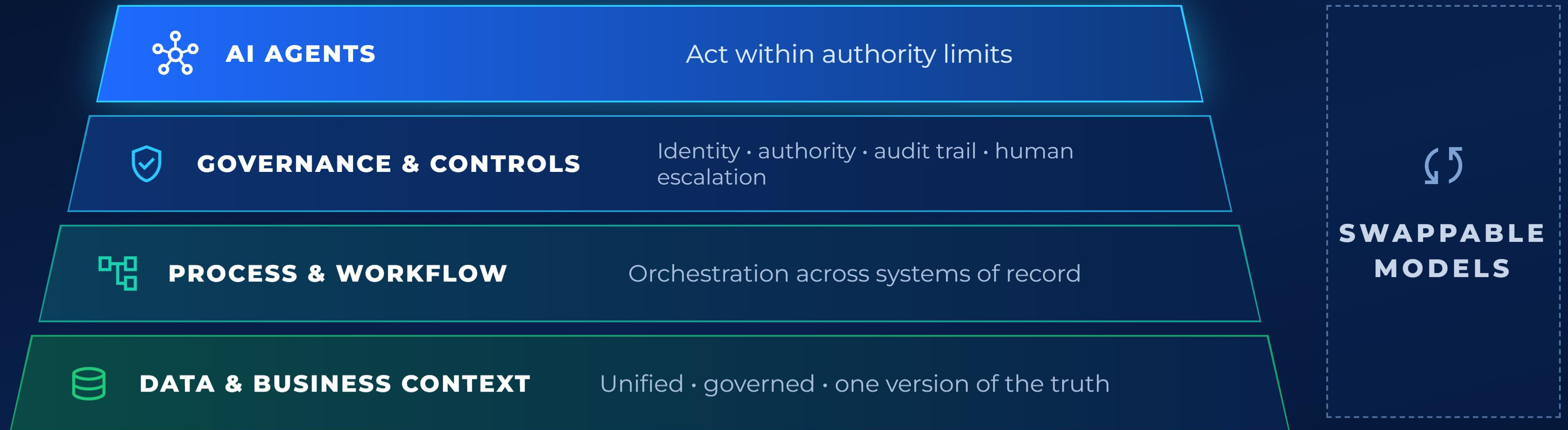
Your rules, limits and precedents



Everyone can buy the same models. No one can buy your data in context.

The Platform **Agents Actually Run On**

Agents are the top layer—not the foundation.



| What this buys you: **business context, inherited controls and flexibility.**

PICK THE RIGHT FIRST WIN

Start Where AI Can Be Owned and Measured

Start with operational value—not the customer-experience headline.

01



PROCESS

Bounded process

Clear start, clear end,
explicit exception
paths.

02



DATA

Owned data

Data your institution
controls and
understands.

03



VALUE

Measurable value

A baseline today and
a metric that moves.

GOOD CANDIDATES

- › KYC & onboarding refresh
- › Reconciliation & breaks
- › Settlement exceptions
- › Disputes & claims handling

The Production-Readiness Audit

Six questions that separate a promising pilot from a production system.



Can we trust the data this agent will touch?



Can it see the whole process—not just one step?



Is the workflow redesigned around the agent?



What authority does it have, and who is accountable?



Can we replay and explain every action to audit and regulators?



Who owns the outcome—and what are we stopping to fund it?

— IF YOU CAN'T ANSWER YES TO ALL SIX, YOU HAVE A **PILOT—NOT PRODUCTION.** —

— YOUR NEXT 30 DAYS

Three Moves Before Your Next Pilot

A practical starting sequence for financial-services leaders.

01



Pick one bounded process

Name the outcome, owner and baseline.

02



Map its data and handoffs

Find the context gaps and exception paths.

03



Set authority and audit first

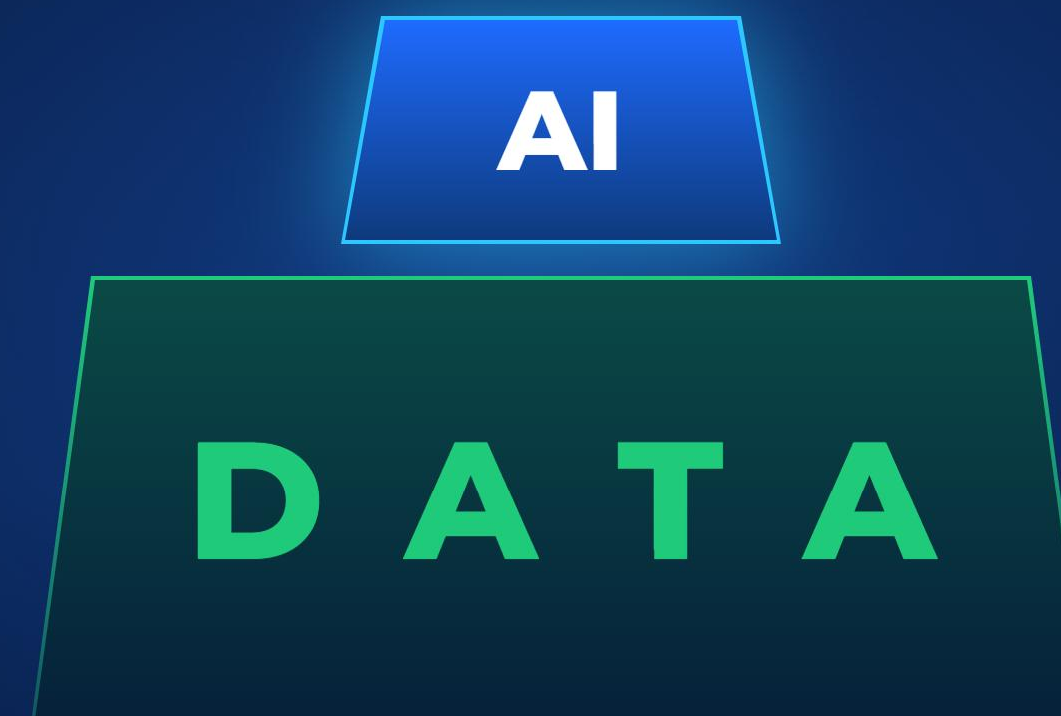
Define permissions, escalation and replay.

**FOUNDATIONS FIRST ISN'T SLOWER.
IT'S THE PATH THAT REACHES PRODUCTION.**

**The gap isn't
a model problem.**

It's a foundation problem.

And foundations are a leadership decision.



Move from AI ambition to **governed outcomes.**

DISCUSSION

Questions

Move from AI pilots
to governed outcomes.



Where can AI create measurable value
across your enterprise?

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Let's talk.

