Agentic AI: the “Do it for me” economy reaches financial services

Agentic AI in Asset Management, Financial Markets, Wealth Management, and Trading: Transforming the Industry

Introduction

If you were not in Davos this year because (like me) you were either not invited or worried about your carbon footprint (also like me), you might have missed one of the key topic that has apparently been discussed in 2025. If you are being curious (also like me -so many points in common!), here is a quick review of the theme of the day: Agentic AI.

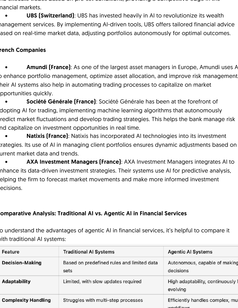
Agentic AI, a technology enabling systems to autonomously make decisions, is expected to be reshaping the landscape of asset management, wealth management, trading, and broader financial markets. By automating complex processes, improving decision-making, and providing personalized services, agentic AI is enabling firms to stay competitive in an increasingly complex and data-driven environment. The technology’s ability to learn from vast datasets and autonomously act upon this information is unlocking new opportunities in investment strategies, risk management, and client engagement.

In this article, we delve into how agentic AI can transform key sectors in finance, including asset management, wealth management, trading, and financial markets, highlighting both current applications and future trends. We also discuss prominent international and French companies already leveraging AI to stay ahead in the market.

Current Trends in Agentic AI for Financial Services

The rapid growth of data and advancements in machine learning have positioned agentic AI as a key player in various aspects of financial services. These include:

1. **Asset Management**: AI’s capabilities are particularly valuable in asset management where data analysis, forecasting, and portfolio optimization are core to investment strategies. Agentic AI systems enable firms to autonomously execute trades, optimize asset allocations, and adjust portfolios in real-time based on new market data.
2. **Wealth Management**: In wealth management, AI helps provide personalized financial advice by analyzing client preferences, risk tolerance, and market conditions. Wealth managers can leverage agentic AI to offer more tailored advice, predict market movements, and automate portfolio management.
3. **Trading**: Agentic AI in trading systems can automate market analysis, develop trading strategies, and execute trades without human intervention. AI can optimize trading algorithms for high-frequency trading, arbitrage, and sentiment analysis, all while continuously learning from market behaviors.
4. **Risk Management**: Agentic AI helps in managing risk by providing predictive analytics, detecting anomalies in market behavior, and simulating different economic scenarios to guide decision-making.
5. **Compliance and Fraud Prevention**: AI-driven solutions are also being used to enhance compliance and fraud detection by autonomously analyzing vast amounts of transactions for potential fraudulent behavior, ensuring quicker and more effective action.



Key Companies and Applications of AI in the Financial Sector

Several prominent companies globally and in France have already started leveraging AI to optimize operations and improve client experiences. A quick scrapping of their respective websites shows claims that look very similar, and in truth, it is difficult to differentiate one from the others without “looking under the hood”.
The names have been randomly selected only to show the wide use to the technology.
It appears that Agentic AI is never mentioned directly on companies websites but it is clear that if not already applied, it will soon be used.

International Companies

- **BlackRock (US)**: BlackRock has integrated AI in its Aladdin platform, which helps in portfolio management, risk analysis, and trading. The platform uses AI to enhance investment strategies and optimize asset allocation.
- **JPMorgan Chase (US)**: JPMorgan is using AI to improve its trading strategies. For instance, its AI-driven trading systems can autonomously adjust portfolios based on real-time market data, boosting trading efficiency.
- **Goldman Sachs (US)**: Goldman Sachs has been using AI to develop automated trading algorithms. Their proprietary AI tools analyze market trends, predict price movements, and execute trades based on pre-set conditions, providing a competitive edge in the financial markets.
- **UBS (Switzerland)**: UBS has invested heavily in AI to revolutionize its wealth management services. By implementing AI-driven tools, UBS offers tailored financial advice based on real-time market data, adjusting portfolios autonomously for optimal outcomes.

French Companies

- **Amundi (France)**: As one of the largest asset managers in Europe, Amundi uses AI to enhance portfolio management, optimize asset allocation, and improve risk management. Their AI systems also help in automating trading processes to capitalize on market opportunities quickly.
- **Société Générale (France)**: Société Générale has been at the forefront of adopting AI for trading, implementing machine learning algorithms that autonomously predict market fluctuations and develop trading strategies. This helps the bank manage risk and capitalize on investment opportunities in real time.
- **Natixis (France)**: Natixis has incorporated AI technologies into its investment strategies. Its use of AI in managing client portfolios ensures dynamic adjustments based on current market data and trends.
- **AXA Investment Managers (France)**: AXA Investment Managers integrates AI to enhance its data-driven investment strategies. Their systems use AI for predictive analysis, helping the firm to forecast market movements and make more informed investment decisions.

Comparative Analysis: Traditional AI vs. Agentic AI in Financial Services

To understand the advantages of agentic AI in financial services, it’s helpful to compare it with traditional AI systems:

Feature	Traditional AI Systems	Agentic AI Systems
Decision-Making	Based on predefined rules and limited data sets	Autonomous, capable of making independent decisions
Adaptability	Limited, with slow updates required	High adaptability, continuously learning and evolving
Complexity Handling	Struggles with multi-step processes	Efficiently handles complex, multi-step workflows
Operational Efficiency	Moderate, with some human intervention	High, reducing human intervention and errors
Scalability	Limited in scaling operations	High, easily scalable to manage large volumes of data and transactions

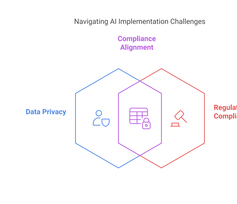
AI in Financial Services

In previous lives, I’ve seen how data science and entreprise data management solutions were implemented, and the new generation should not see much difference:

1. **Data Integration**: Financial institutions must ensure that they have access to high-quality, clean data, as AI systems rely heavily on data quality for effective learning and decision-making. Here the data clean up process is essential to ensure a satisfactory output. As the old proverbial saying goes “shjit in, shjit out” - simple. This is usually one of the most painful part of a project.
2. **Customization**: It should go without saying but AI models should be tailored to the specific needs of the institutions.
3. **Human-AI Collaboration**: While agentic AI can automate many functions, human expertise is still needed to provide oversight, ensure efficient decision-making, and address exceptional scenarios where AI systems may not have all the answers. No system should be left unsupervised and have gone through thorough and regular human testing/validation.
4. **Continuous Monitoring**: AI systems must be continuously monitored and updated to ensure they adapt to changing market conditions and comply with evolving regulations. The monitoring itself can be automated but at the very least a simple red light system should be implemented.
Providers exist to help at every single stage mentioned above.

Challenges and Solutions

- **Data Privacy**: Financial institutions must navigate data privacy concerns when implementing AI solutions, ensuring compliance with regulations such as GDPR.
- **Integration Complexity**: Integrating AI into legacy systems can be complex, requiring a phased approach and skilled personnel. Here “good ol’” processes mapping (however painful that may be) and a clear view of the target state architecture are essential components of the start of the journey.
- **Regulatory Compliance**: The deployment of AI must align with regulatory frameworks, and AI systems should be designed to provide transparency in decision-making processes. Regulators have not grown fond of blackbox, fully autonomous algorithms with no speed-bump are generally frown upon.



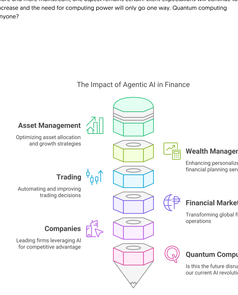
Future Outlook for Agentic AI in Financial Services

The potential of agentic AI in financial markets, wealth management, trading, and asset management is vast. Future developments include more advanced AI-driven predictive models, autonomous investment strategies, and enhanced client personalization. Financial firms that successfully integrate agentic AI into their operations will be able to offer more efficient, cost-effective, and personalized services while gaining a competitive edge.

As regulations evolve and AI technology matures, there will be increasing opportunities for financial firms to enhance their offerings, reduce operational costs, and improve client experiences.

Conclusion

Agentic AI is poised to be a transformative force in asset management, wealth management, trading, and financial markets at large. By automating complex decision-making and continuously learning from vast amounts of data, financial institutions can optimize strategies, improve efficiency, and provide personalized services. Companies in France and globally, from Amundi to BlackRock, are already harnessing the power of AI to stay ahead of the competition, and the trend is expected to continue to grow as AI technologies evolve.
While it might be difficult to differentiate vs. the competition as the technology becomes more and more mainstream, one aspect remains certain: client expectations will continue to increase and the need for computing power will only go one way. Quantum computing anyone?



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