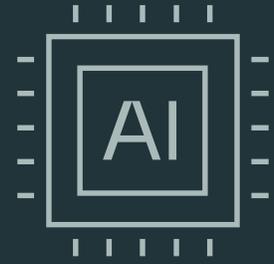# kyndryl

Personalized customer experience with Agentic AI

Banking

Business challenge and opportunity

Today, the need to transform banking customer experiences (CX) is urgent: Only half of US banking customers say their bank cares about their financial health, and just 66% say their bank resolves problems quickly.[1]

Across the CX lifecycle, siloed legacy systems produce inefficiency, frustration and disappointment that can have serious implications for the bottom line. Relationship managers waste valuable time trying to gain a clear view of customer behavior, reducing the time they can spend helping customers achieve their financial goals. Meanwhile, customers struggle with information and controls split across different products and channels, raising the risk that they will take their business elsewhere. Enabling a single view on both sides would reduce friction and boost satisfaction.

How can retail banks achieve that single view of each customer across all channels and products to enhance service levels, facilitate cross-selling, and cut contact-center costs?

The answer lies in a new generation of Agentic AI tools that can orchestrate complex processes across multiple systems, knitting them together to deliver fast, more personalized and satisfying customer experiences.

Technical challenges

Many retail banks have introduced chatbots to improve the customer journey. However, these first-generation AI tools cannot provide the unified, context-aware automation required to boost customer engagement and streamline operations.

Building a network of AI agents capable of managing complex business processes presents a number of technical challenges:

1. Analyzing business rules and system integrations to align different departments with reliable, consistent processes for scalability.

2. Engineering, training and validating AI models with deep observability for monitoring and data accuracy.

3. Defining the roles that AI agents will play in the organization alongside human interactions.

4. Designing governance, security and privacy controls to comply with strict and complex regulations.

5. Building guardrails and escalation paths to detect anomalies and engage experts, when necessary, to act quickly.

6. Creating transparency with explainers to give customers confidence in AI reasoning.

Our solution

Using the Agentic AI Framework, Kyndryl helps banks:

→ Accelerate service by enabling customers to manage their own accounts through an intelligent, always-on virtual relationship manager.

→ Provide relevant advice to customers based on their unique profile. The conversational AI understands natural-language questions and orchestrates a network of worker agents to gather information, execute tasks and build personalized recommendations.

→ Transform data into personalized customer insights by synthesizing information from multiple sources and systems across the bank's ecosystem and surfacing them in the right channels at the right time. AI agents can help customers analyze their spending patterns, optimize their savings, or review tailor-made investment opportunities.

→ Ensure transparency and explainable outcomes with secure-by-design guardrails that enforce policy, block unsafe agent actions, and provide human oversight for exceptions.

→ Unburden human relationship managers by delivering unified views of customers, releasing them from routine, low-value tasks to focus on personalized account management.

→ Identify and respond to dissatisfied customers with targeted offers and immediate access to relationship managers to discourage them from moving to a competitor.

Benefits you could achieve

What's good for customers is also good for banks — experience-tailored Agentic AI services built on a unified view of customer data can deliver:

Differentiated experiences and revenue opportunities: Seamlessly orchestrated teams of AI agents replace multiple disjointed channels, making it easier for customers to manage their own accounts and investment opportunities, eliminating delays and frustration.

New cross-selling opportunities: By freeing human relationship managers to focus on customer service and by creating personalized recommendations, Agentic AI creates new cross-selling opportunities.

Deeper customer trust and transparency: With context-aware AI agents monitoring account activity, customers receive timely, intelligent and more reliable alerts about potential security risks or fraudulent activity.

Why Kyndryl?

With decades of mission-critical operations experience, we bring deep expertise in designing, building, and managing AI across complex IT estates.

The Kyndryl Agentic AI Framework enables businesses to move beyond isolated pilots to integrated, intelligent systems. It combines secure, scalable agent orchestration with real-time observability and governance, powered by Kyndryl Bridge.

Through Kyndryl Consult, we align AI strategy with business outcomes. Kyndryl Vital provides proven user-centered design and rapid prototyping. And our trusted delivery experts ensure frictionless integration and help with reskilling and upskilling to build the foundation for success at scale.

We apply a forward engineering approach — using insights from existing systems to design and deploy future-ready AI agents and architectures that are adaptive, resilient, and scalable. Our method is grounded in open ecosystems, data sovereignty, and transparent decision-making.

With Kyndryl, AI becomes a core capability — not just a tool — driving productivity, innovation, and growth.

[1] *How Banks Can Improve The Quality Of Their Customer Experience*: Frontstage, Best Practices From The Top CX Index™ Banking Scorers Globally, Forrester, March 17, 2025

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