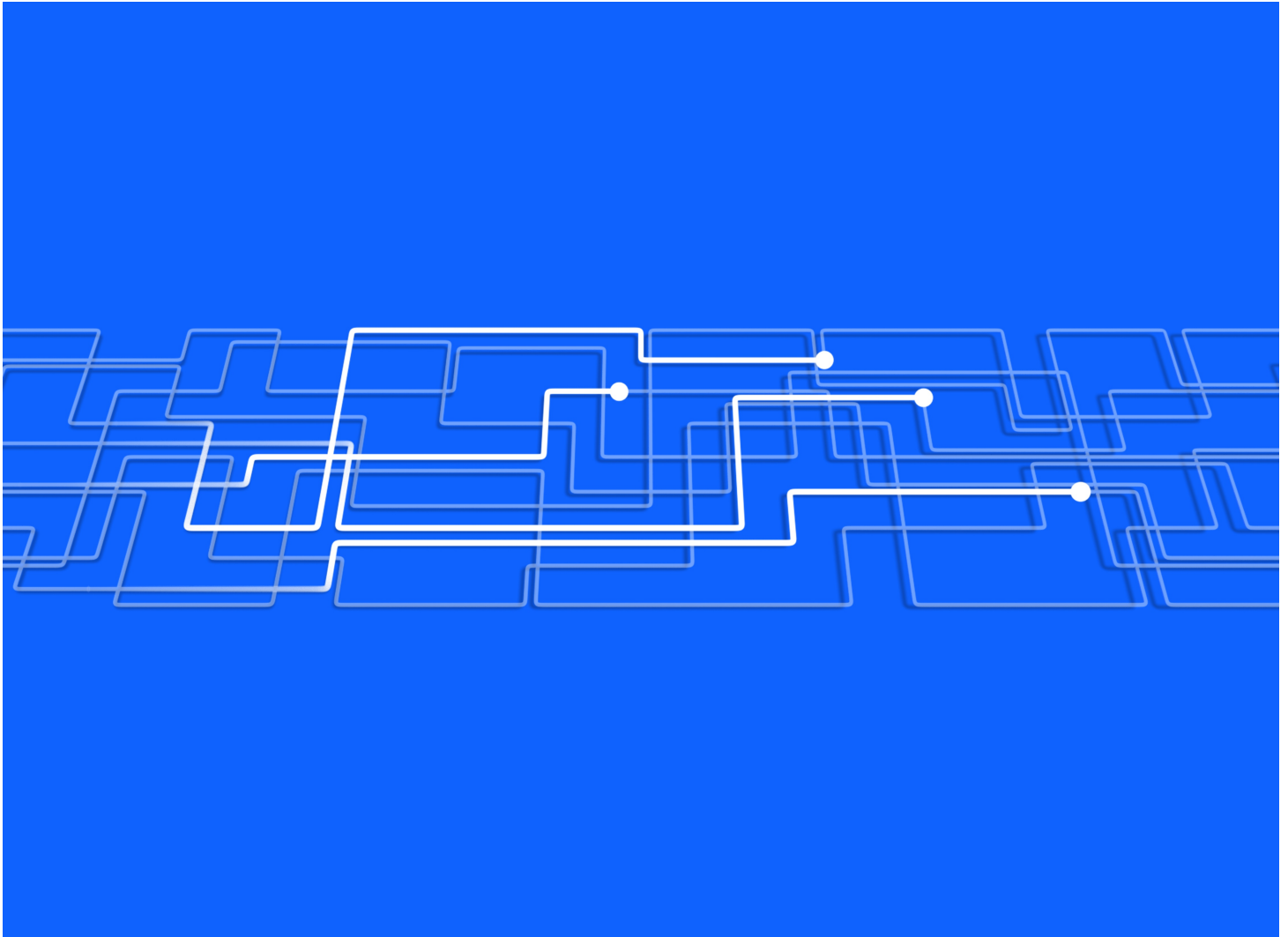


IBM Whitepaper: Accountability and Risk Matter in Agentic AI

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Sydney, May 13, 2025: IBM today released the [Agentic AI in Financial Services: Opportunities, Risks, and Responsible Implementation](#) whitepaper, highlighting how autonomous AI systems are poised to revolutionise the financial services sector while emphasising the critical need for responsible implementation and risk management frameworks.

The AI super cycle: From disrupting to accelerating financial services

According to the whitepaper, the global economy has entered what experts describe as an AI super cycle, characterised by technological advancement and investment. This acceleration is igniting business transformation initiatives aimed at enhancing growth while uncovering new operational efficiencies.

Financial services organisations stand to benefit significantly from **AI agents**—sophisticated software entities that can assess situations, gather and process data to problem-solve, autonomously execute tasks and learn from interactions, with minimal human input. These AI agents eliminate friction points which traditionally required multiple human interactions, enabling seamlessly integrated customer experiences.

“Australia’s financial institutions are increasingly addressing demand for agentic AI as they evolve beyond automation toward systems capable of goal setting, decision-making, and real-time learning,” said Richie Paul, IBM Consulting Generative AI and Strategy and Transformation Lead. “Yet, the transformative potential of AI will only be fully realised when organisations can confidently delegate both routine and complex tasks to AI systems, freeing human talent to focus on strategic and higher value activities. This delegation capability represents the critical inflection point for AI value creation,” added Richie.

Reimagine risk management for autonomous AI systems

The autonomous nature of AI agents exacerbates some challenges of traditional AI and introduces new risks. Successfully scaling AI agents and driving trust in them is a socio-technical challenge that needs a holistic approach across organisational culture, governance protocols, tools and AI engineering frameworks.

“Building trust in AI agents is non-negotiable,” said Michal Chorev, IBM Consulting AI Governance Lead. “This necessitates implementing organisational and technical guardrails across diverse use cases and deploying real-time monitoring systems to ensure AI actions remain safe, reliable, and aligned with organisational objectives.”

“Current AI governance frameworks must evolve to address the amplified risk associated with agentic AI,” said Michal. “Critically, those leaders accountable for AI outcomes need both the authority and resources to effectively perform their role.”

Strategic "compliance by design" implementation framework

The whitepaper advocates for "compliance by design"—a proactive approach where risk mitigation strategies are developed alongside AI systems rather than retrofitted afterward. This integrated approach ensures alignment with organisational risk tolerance while validating use cases before significant resource commitment.

“Our financial services clients are actively working to maximise returns on their AI investments and partnerships,” said Joe Royle, IBM Consulting AI Strategy Lead. “As they innovate at accelerated speed to transform both customer and employee experiences, establishing effective governance and controls becomes increasingly vital to mitigate associated risks and support successful transformation.”

The comprehensive research also highlights critical considerations for financial institutions:

- **The shift to adaptive technology services:** AI agents enable a paradigm shift from responsive to adaptive technology services, creating more accessible, personalised banking services and experiences for customers.
- **Strategic, phased adoption is essential:** Organisations must adopt a measured, phased approach balancing innovation

with comprehensive risk management, through thorough assessments, clear governance structures, talent development, and continuous monitoring.

- **Cross-functional collaboration:** Successfully managing [agentic AI](#) requires seamless cooperation across business functions, supported by transparent governance structures and communication channels.
- **Enhanced risk controls:** Understanding where new risks emerge and implementing appropriate controls is essential, recognising agentic AI as a fundamentally different technological paradigm requiring new approaches to governance and controls.
- **Compliance by design:** Early integration of compliance considerations validates use cases before significant investment while ensuring alignment with organisational risk appetite.
- **Comprehensive AI literacy programs:** Organisations must develop holistic AI literacy programs—including philosophy, linguistics, law, and anthropology—to formulate and responsible AI strategies and address potential model biases.

“Agentic AI has emerged as a core driver of innovation and banking transformation,” concluded IBM Consulting Managing Partner, David Ellis. “While presenting exciting opportunities for the financial services sector, it also introduces unique challenges that must be addressed proactively. Through strategic planning, robust risk management frameworks, clear control mechanisms, effective supervision and unwavering commitment to responsible AI practices, financial institutions can confidently and safely navigate this new AI frontier,” he said.

Explore how to get [started with AI agents](#).

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