



The Financial Services Playbook for Effective Data Maturity

A guide to building a data foundation that powers the agentic enterprise.

How can I assist you?

Show me the Brown household's financial plans and goals

Here you go:

Brown household currently has one comprehensive financial plan with six active goals.

Would you like me to summarize progress or surface any risks?

Noah Brown

Account Value	\$1,250,000
AUM	\$950,000
Last Interaction	November 15

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AI puts trusted data in the spotlight for financial services.



Hello, I'm planning a trip to Europe and I want to make sure my cards will work.

 Sure. You'll need to set up a travel notification. Would you like me to help you do that now? I just need the dates and destination of your trip.

Yes! March 10-24. I'll be in France, Italy and Germany.

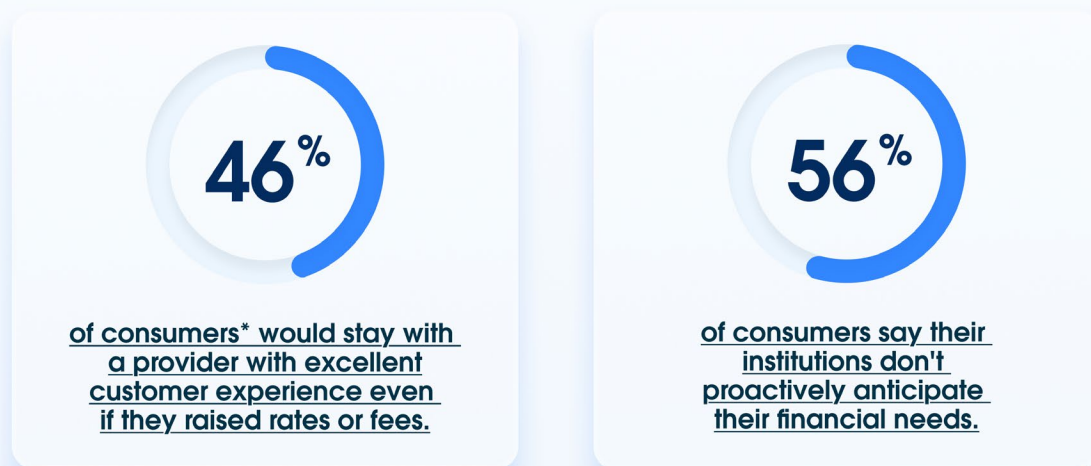
 Great. Which of your cards should I apply the travel notification to?



AI puts trusted data in the spotlight for financial services.

The financial services industry – from the boardroom to the customer – once again finds itself in a transformative era. Banks, insurers, and financial services firms are hyper focused on expanding existing relationships and attracting new customers. Today’s customers are flocking to whichever organization provides them with the best experience. Meeting elevated customer expectations and providing personalized services and products are crucial to remaining competitive in the market. **As the competition ramps up, organizations across the industry are looking to AI – particularly agentic AI – to help them address these challenges, curb costs, and drive success.**

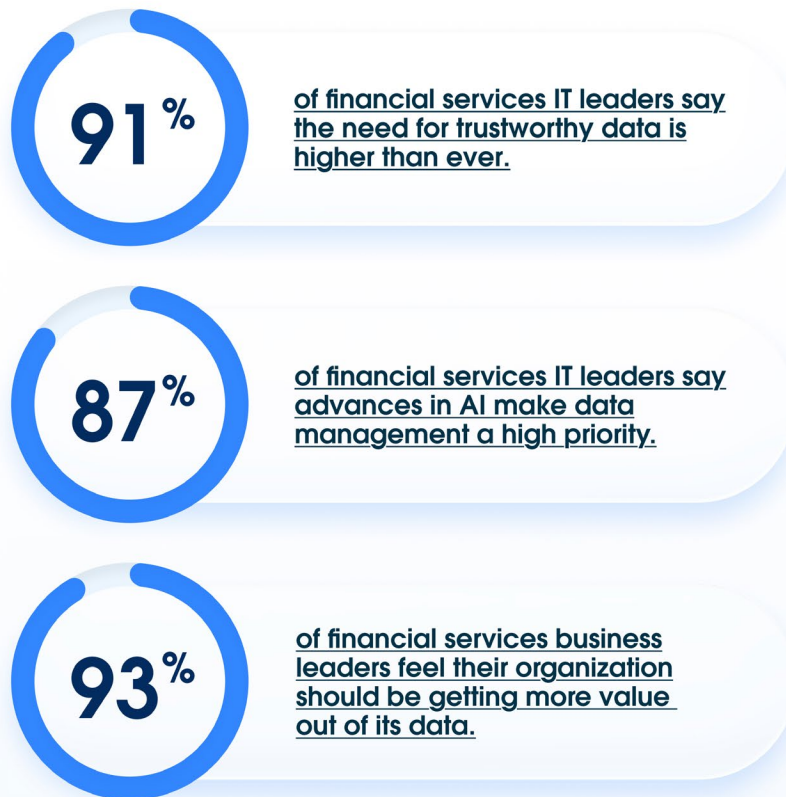
Increased expectations, shrinking margins, and complex regulatory demands are putting pressure on financial services organizations, necessitating that they find a release valve – fast. A digital workforce of AI agents, also known as agentic AI, provides exactly that. It alleviates pressure and gives firms the scalable capacity, efficiency, and intelligence they need to deliver better experiences, maintain compliance, and optimize resources without increasing costs.



*Includes 55% of high earners

In the mad dash to align operational transformation with evolving customer expectations, analytics and IT leaders can't afford to overlook the basics: AI agents are only as strong as the data they rely on. These systems learn, reason, and make decisions based on the information they're given. If they use poor-quality data, the result is flawed outputs, biased decisions, and operational failures.

Without trustworthy, integrated, high-quality data, it's nearly impossible to become an agentic enterprise. The diligent and often time-consuming work of ensuring data is accurate, complete, and unified is a necessary step toward high-functioning AI solutions. Put simply, the up-front expenditure in both time and money is a worthwhile investment. A strong data foundation powers automation, digital labor, and the next generation of AI-powered financial services capabilities. Financial services industry leaders clearly recognize this vital connection.



Financial services institutions are recognizing the need for a comprehensive data strategy and integration platform – one capable of powering digital labor – so their teams can unlock insights, drive efficiency, and win in the marketplace. But to get there, organizations have two mountains to climb:

- 1 Tapping into all of their data – including information currently locked in silos and/or disconnected from legacy systems.
- 2 Advancing their use of data (i.e., data maturity) while staying compliant with data privacy and regulatory rules.

While this may seem like a lot of work, here's good news: the road ahead is straightforward and doesn't require huge investments in expanding IT teams. This data maturity playbook for financial services outlines the steps needed to elevate data capabilities in banking, insurance, and wealth and asset management. It will enable organizations to scale, deliver greater value, and accelerate their journeys toward AI maturity and an agentic future.

Before we dive in, let's establish working definitions for data strategy, data integration, and data maturity.

Data strategy

[A data strategy](#) is a comprehensive plan that addresses how data will be used to support the goals of a business. This is not a simple IT initiative, but rather an enterprise-wide approach to data management that makes it easier for everyone to trust their data and use it effectively. The value of a strong data strategy cannot be overstated. It's the blueprint for how your organization is going to break down data silos, bring data together, use it, and manage it. It's what enables you to activate the totality of your data so it can be used to power analytics and AI-powered solutions that drive measurable outcomes.

Data strategies are not one-size-fits-all. On the contrary, your data strategy should be tailored to your specific business, with success depending on clearly defined goals and an informed, well-trained workforce. Everyone across your organization should understand your data strategy and their role in supporting it. They should know what business outcomes you're trying to achieve, and how data can bring those goals to fruition. Essentially, you want to give everyone across your organization the information they need to support and uphold the data strategy you set forth. Why is this so important? Because data is the engine driving smarter decisions, streamlined operations, business growth, and personalized customer experiences. A trusted data foundation also enables you to unlock the power of agentic AI, automating routine tasks, surfacing insights in real time, and guiding next best actions.

Data integration

[Data integration](#) is the process of connecting and combining data from multiple systems to create a unified, consistent view across an organization. This includes data from internal systems, external vendors, and even unstructured sources such as documents and messages. Doing this effectively ensures that information flows seamlessly between applications, improving accuracy, collaboration, and decision-making.

[Salesforce Data 360](#) goes beyond traditional connectivity to achieve true integration. Using zero-copy architecture, it unifies data from warehouses, data lakes, and applications without physically moving it. And, because it's natively integrated with the Salesforce platform, unified data can be activated directly within the tools and workflows that teams already use every day.

This type of holistic integration ensures data can move securely and intelligently across the organization – harmonized, governed, and ready for use wherever it's needed. Data 360 enables information to flow seamlessly between systems, powering real-time workflows, process automation, and more intelligent AI agents. The end result: enhanced data quality, improved operational efficiency, and better collaboration across teams.

Data maturity

A data mature organization is one that has transformed the way they activate information, using data to make key day-to-day decisions, drive innovation, and plan for the future. [The rewards are clear](#): Data-driven companies gain something far greater than just enhanced analysis and calculations, they gain the ability to make proactive decisions and strategic plans that enable them to take a more innovative and creative approach to problem solving. Data maturity also affects a company's culture. When everyone has instantaneous access to the information they need, data becomes a tool. It enables teams and associates to get insights, activate journeys, and work more confidently and collaboratively.

Perhaps most importantly, data maturity is critical for AI success. Data mature organizations are [twice as likely](#) to have the high-quality data they need to use AI effectively. This is especially important when you consider that AI-powered solutions are quickly becoming table stakes. They are the engine behind every well-run operation. Organizations dedicated to a mission of leading with data are poised to be first in implementing cutting-edge technologies like agentic AI, driving more revenue, increasing efficiency, and empowering their human workforce.

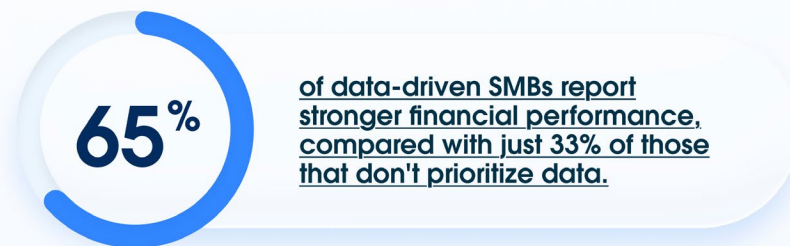


SMBs face unique challenges

Smaller and mid-sized financial institutions face a familiar challenge: competing with larger firms that have deeper pockets, bigger talent pools, and more IT resources. In the past, many community banks and credit unions relied on personal service and local convenience to differentiate themselves. But now, the landscape is shifting.

AI is democratizing access to data and scaling relationship-based knowledge, giving SMBs both an opportunity and a need to focus on data, AI, and technology. Without this focus, staying competitive will be difficult.

Ultimately, no matter the challenge, the investment is worthwhile: Highly data-driven SMBs are almost twice as likely to outperform their peers.



The core principles of data maturity – strategy, implementation, and necessity – remain the same for all businesses. However, the scale and approach might differ. SMBs pursuing data maturity with limited resources and budgets should begin with the following actions:

Take a focused first step: Starting with data that's most critical to your goals can save time, capital, and human resources. Rather than start with a huge undertaking, build momentum one goal at a time. Begin by identifying an area of the business you want to improve as well as the types of data critical to making that happen. This focused approach sets the stage for scalable, long-term data maturity.

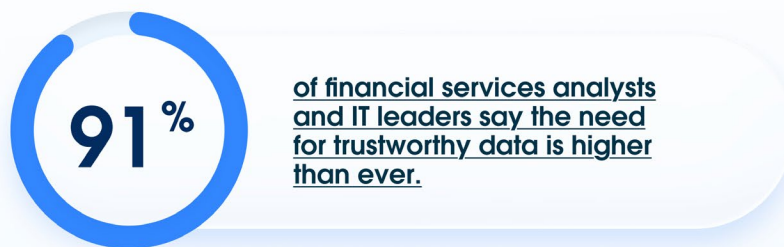
Choose scalable cloud solutions for smarter growth: Many SMBs don't have the human resources or skills needed to build out a full IT team to helm and manage data maturity projects. Instead of investing in expensive in-house infrastructure, choose scalable cloud technology solutions that can grow alongside your organization without requiring heavy upfront costs or specialized teams.

Make data confidence a team effort: Building a data-first culture doesn't have to happen overnight. For smaller organizations, where people often wear multiple hats, any change can feel disruptive. Start by communicating why data matters and showing how it can make work easier and decisions stronger. Provide teams with opportunities to learn and practice using data in their daily roles. By celebrating small wins and making progress visible, you'll drive engagement, build confidence, and generate buy-in across the business.

Why do leaders in financial services need data maturity now?

AI is unlocking new opportunities to grow business, empower employees, and optimize operations. As financial services firms accelerate AI adoption to seize these opportunities, many are realizing that data maturity is no longer optional. In fact, it is now essential to scaling responsibly and effectively with AI.

At present, IT and analytics leaders in the financial services industry cite their [top challenges](#) as: security risks, lack of data harmonization, too many manual processes, budget constraints, and not enough employees with strong data skills. However, a strong data foundation can power the digital labor and AI-powered solutions needed to help ameliorate these issues

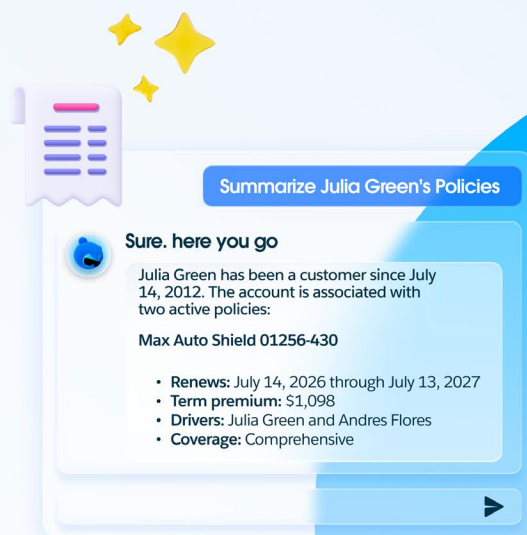


Effective data integration helps solve these challenges. It allows teams to effectively use AI to make smarter, more accurate decisions faster than ever before, while also eliminating blockers that impede collaboration. However, in order to achieve this, companies need to get their data houses in order. Data needs to be organized, structured, and accessible. Without these measures, AI can't deliver value. This makes a strong, trusted data foundation the essential first step for transforming operations and customer experience.

IT and Analytics Leaders Top Challenges



5 steps to data maturity



Summarize Julia Green's Policies

Sure. here you go

Julia Green has been a customer since July 14, 2012. The account is associated with two active policies:

Max Auto Shield 01256-430

- **Renews:** July 14, 2026 through July 13, 2027
- **Term premium:** \$1,098
- **Drivers:** Julia Green and Andres Flores
- **Coverage:** Comprehensive



01 Set goals and identify manual data processes

Data strategy is not “one size fits all.” It must be tailored to the specific needs and goals of your business. The journey toward data maturity starts with the goals and KPIs you’re trying to achieve. Once you’ve determined your business objectives, you’ll need to identify your data, assess its current state, define the best approach to make sense of it, and identify the right team and software to execute that strategy.

Now let’s explore this journey in a little more detail:

Determine your goals

To align business and data priorities, you need a clear understanding of your organization’s goals – including those of key senior executives and leadership. Meeting with these stakeholders and getting a sense of their priorities and needs is the first step in developing a unified, cross-functional view of your data. These goals can range from broad, companywide optimization to targeted improvements in areas like customer service, risk assessment, or fraud detection.

Identify your data and assess its current state

Once leaders are on board and you have a unified view of your end goals, the next step is taking stock of your data. You need to figure out what data you already have, where it lives, how reliable it is, and how to access it. At first you may need to manually pull it into reports to help you uncover gaps or additional data needed to achieve your goals.

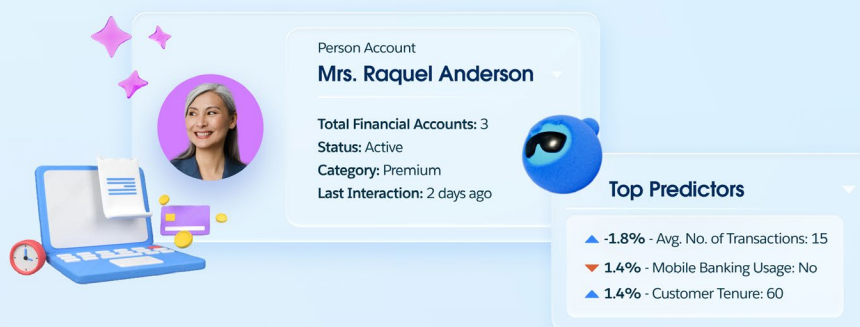
Identify your use case

Once you’ve unified your data, it’s important to identify a use case up front. Your identified use case will be unique to your business, however, we’ve pulled together some common examples across banking, insurance, and wealth and asset management to give you an idea of what we mean.

Industry Use Case: Retail Banking

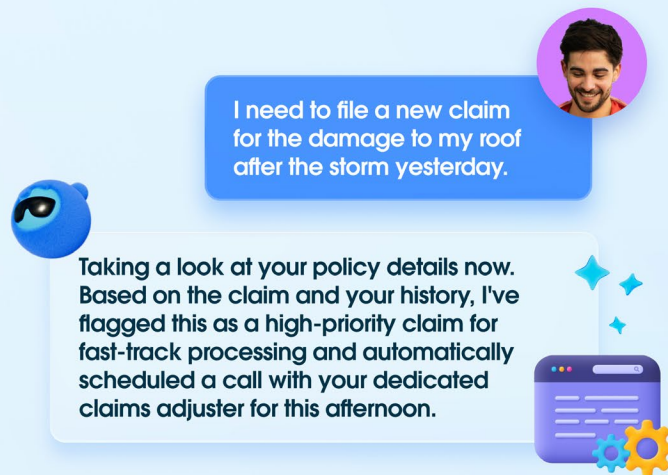
Banking service representatives often need to access a multitude of systems (deposit, loan, credit card, etc.), each with its own set of customer data. This requires ensuring they are looking at the same customer in each system. For example, Jon Doe might appear in a different system as J. Doe or as part of a joint account with a spouse. Taking the time to verify that Jon Doe and J. Doe are the same person not only slows down the issue resolution process, it interferes with the customer interaction. However, when data is integrated into a single, harmonized view, there is only one central customer profile. As a result, the representative can feel confident that they have all the necessary customer information in one place.

Data integration also supports householding, allowing the bank to understand the individual in context of their other relationships. The representative can easily see a complete picture of the customer's financial relationship with the bank, recent transactions, interactions, and any past service issues for their current customer as well as all household members. This empowers them to deliver faster, more personalized service. Representatives can also use AI to surface relevant recommendations or alerts in real time, and AI agents can help execute on those recommendations. For example, AI agents equipped with the right data and guardrails can be tasked with helping to resolve common service requests such as a transaction dispute. What's more, thanks to a shared, unified customer view, teams across the contact center, branch, and middle-and back-office teams all have access to the same data in real time. This means that when an AI agent helping to solve a dispute collects the necessary information about the transaction in question, details can be seamlessly and automatically passed to the fraud department for investigation. The result is faster case resolution, a better service experience, and increased customer satisfaction.



Industry Use Case: Insurance Carrier

Insurance carriers face several organizational challenges when it comes to managing an influx of first- and third-party data, while also optimizing policyholder satisfaction and operational efficiency. Doing this requires accessing data from multiple sources (telematics, IoT, underwriting exchanges, public records, etc.) while also analyzing claims history, service engagements, payment history, policy relationships over time, and marketing/digital engagement. This process can be complex. When carriers couple a strong data foundation with AI-powered analytics, they can build unified customer profiles capable of being activated via agentic AI. Now, when a policy holder reaches out via call or chat, the system can autonomously recommend personalized products – like home and auto bundles or usage-based insurance – prioritize high-risk claims, and even initiate proactive outreach for renewals or policy updates. AI can also guide service reps on next-best actions or automatically trigger workflows, turning real-time data into immediate intelligent action that enhances employee knowledge and capabilities, bettering both customer experience and overall operational efficiency.



Industry Use Case: Financial Advisor

A financial advisor's goal is to provide tailored investment advice and financial planning services to clients, helping them to identify new market opportunities and optimize asset allocation strategies. To do this, they evaluate everything from client financial data and investment portfolios to market trends and economic indicators. While analytics tools help uncover insights into clients' financial goals, risk tolerance, and investment preferences, gathering the necessary data for these analyses can be time consuming, resource intensive, and prone to errors. Unified data and agentic AI solve for these issues – not by replacing the advisor, but by working alongside them. Together, humans and AI agents supercharge existing tools and analyses. Advisors bring judgment, empathy, and experience, while AI agents provide scale, speed, and precision.

AI agents can continuously monitor all data points – from market shifts to changes in client behavior – and surface meaningful insights in real time. When an AI agent detects emerging risks or opportunities, it can generate suggested trades, alerts, or outreach actions, empowering the advisor to respond quickly and strategically. For example, if a client's portfolio starts underperforming due to market changes, the AI agent monitoring that portfolio would detect the shift in real time and automatically alert the advisor with some suggested actions, such as rebalancing investments or investing in alternative assets. It could simultaneously draft a personalized message to the client highlighting the opportunity and proposed changes. The advisor then reviews, refines, and approves the suggestion, combining the AI agent's analytical power with their own contextual understanding and relationship insights. The end result? The client is proactively engaged, ensuring their investments stay aligned with their goals. This collaboration between human expertise and intelligent agents elevates both roles, boosting client satisfaction, increasing efficiency, and bettering investment outcomes.



02 Reduce multiple, inconsistent sources of truth

Many financial services organizations are burdened with legacy data spread across multiple systems in both structured and unstructured formats. This includes spreadsheets, PDFs, emails, call logs, scanned documents, and more. Not only is this an immense amount of information, but it's all been input manually by different people, with no standardization safeguards to detect errors or inconsistencies. As a result, every time an employee needs to create a report or conduct an analysis, they need to manually search through the data, across multiple systems – a time-consuming and resource-intensive task.

Unifying data creates a single source of truth that harmonizes and standardizes information, putting it all in one searchable location. To do this you need to work with stakeholders across your organization to identify, locate, and integrate key data sources. The acceleration of AI (particularly agentic AI) demands that you not only have the ability to access and act on your data, but also to interact with it via semantic search.

Semantic search – powered by an intelligent semantic layer with the ability to interpret the user's intent and understand the nuances of a conversational query – enables users to interact conversationally with their data, asking it questions in the same way they would a teammate.

For example, an account manager could ask, “Which clients are most at risk of churn this quarter?” and instantly receive a list based on current engagement data, revenue trends, and support activity. Similarly, a marketing lead could ask “What campaigns drove the highest ROI among new customers last month?” and get not only the answer to their question, but detailed contextual explanations that actually inform next steps and drive overall strategy. This ability to understand context and adapt to changing terminology over time ensures that all employees can quickly find the insights they need, making data more actionable, accurate, and reliable across your organization.

Identify manual data processes from disparate sources

Once you've identified your data sources you can begin consolidating by analyzing them and removing repetitions, discrepancies, and inconsistencies.

Revisit your data governance plan

During the integration process, it is also important to revisit your data governance plan – the rules or policies by which companies collect, manage, and store information.

A strong data governance plan builds trust among both employees and customers by providing transparency and accountability in how decisions are made. It also enables fairness and helps mitigate bias in critical areas such as credit scoring.

Effective governance lies at the core of every winning customer and employee experience. It's what enables you to keep trust at the heart of every interaction. It also minimizes duplication errors, prevents privacy breaches, and ensures compliance with relevant industry standards and regulations.

Leverage business intelligence tools

[A recent report](#) found that data analytics is tied with AI as the top budget priority among most global IT leaders. This underscores the importance of choosing the right business intelligence (BI) software. Look for [a platform with a unified data strategy and built-in AI capabilities](#). This will allow your teams to leverage data from all systems and act on insights directly. AI can also help boost efficiency, with AI agents taking on routine manual tasks like data entry, standardization, and report generation, freeing team members to focus on higher-value work that improves outcomes for the end customer. Choosing the right platform ensures that data is reliable, actionable, and maximally impactful.



03 Tell the full story

Once your data is integrated, it can begin to tell a story about your business – but only if it's complete, accurate, and reliable. By building a single source of truth, you can define the questions you want answered, align business and IT teams, and give everyone the tools they need to achieve their goals. Since much of this data includes sensitive customer information, security must be a top priority. Any breach, large or small, can destroy customer trust and undermine your broader business objectives. Prioritizing the protection of customer data ensures that your insights remain valuable and actionable.

Take a simplified, role-focused approach

Giving every employee access to all data and dashboards can be overwhelming for them. Instead focus on specific roles, tailoring the data and insights to the specific needs of each employee/role. For example, a financial advisor only needs data relevant to client portfolios and investment recommendations, while a customer service representative only needs metrics related to service efficiency and customer satisfaction. By focusing on the questions that matter most for each role and simplifying the data each employee sees, people can get the right answers quickly – on a single screen – without being overloaded by irrelevant information.

Develop guidelines for sharing data with customers and vendors

As your data strategy matures, valuable insights will begin to emerge. Naturally, employees will want to share those insights with customers to show increasing value. This is where your data governance plan comes in. Staying on top of data security – i.e., a customer's personally identifiable information or critical proprietary data – is vital for preventing privacy breaches, as well as adhering to all relevant industry standards and regulations.

Secure data infrastructure and processes

It is imperative to follow security best practices and use available tools to strengthen the security of your data. At Salesforce, this means implementing [technical security measures](#) such as protections against system vulnerabilities, logical separation of customer data, robust network security, encryption of data in transmission, and options for encryption of data at rest. It is also critical – especially in the financial services industry – to deploy cybersecurity solutions with the ability to detect threats (such as data breaches) as well as to proactively formulate response plans.

Ensure due diligence and ongoing review

When conducting due diligence, you should gain a clear understanding of your chosen [data management platform](#) and its underlying architecture. Then, using that technology's framework, tools, and measures, conduct ongoing review to ensure you're meeting and demonstrating compliance with applicable rules and regulations.



04 Get intelligent insights

Now that your goals have been set, key stakeholders are on board, your team, data, and platform are ready to go, and you have secure data infrastructure and processes in place, you're ready to implement AI-powered solutions. These AI solutions can span from predictive insights to AI agents that operate independently, performing specific tasks or making decisions with minimal human intervention. Your teams can leverage these technologies to better understand their customers, automate routine tasks, detect fraud, provide 24/7 support, scale personalization, ensure regulatory compliance, and more.

Get smarter relationship insights, faster

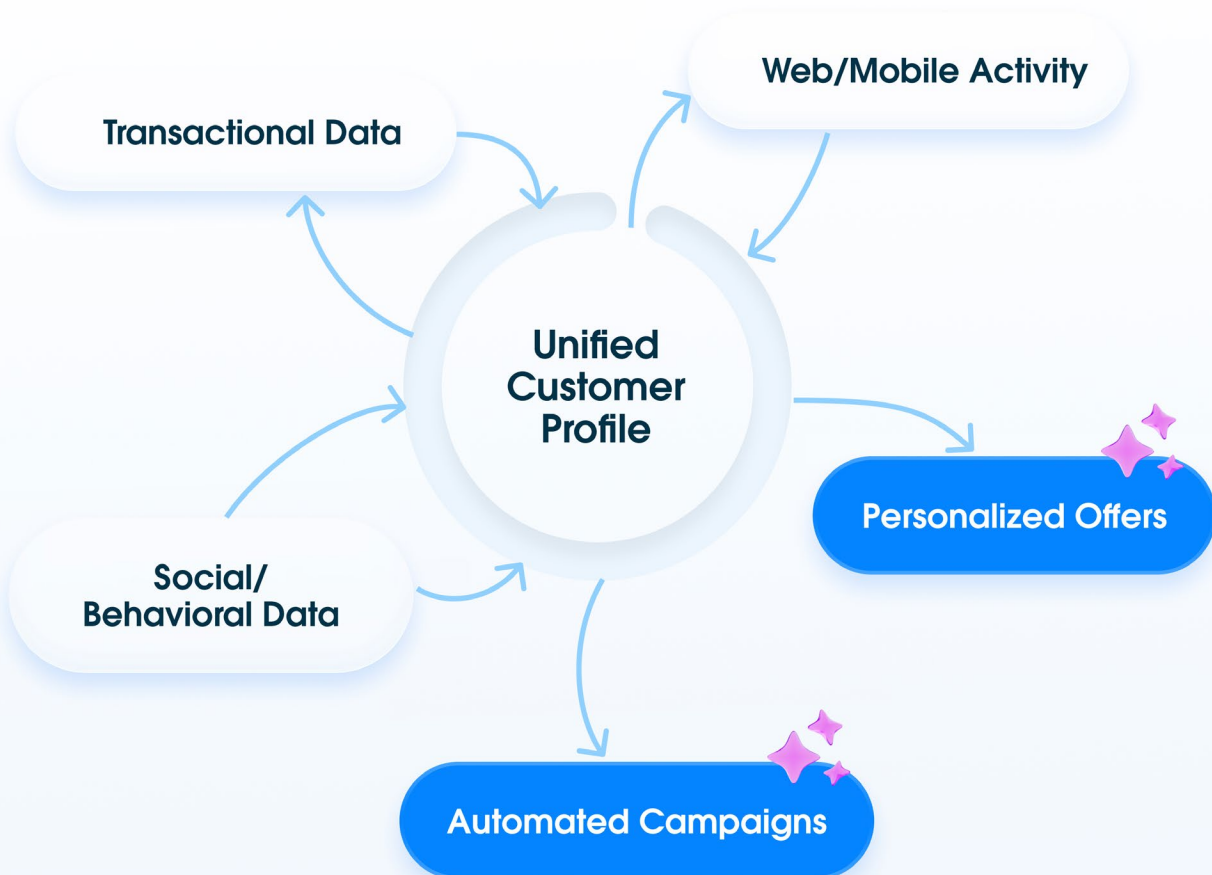
When your front-office teams can easily surface key insights about customers and their financial needs, every interaction becomes more productive and personalized. Agentic AI can forecast trends, anticipate customer behaviors, and highlight market opportunities, allowing teams to operate proactively. By automating routine tasks – like powering AI-driven chatbots, website journeys, or routine data entry – employees can focus on higher-value work. This turns every engagement into a more informed, efficient, and satisfying experience. Now, customer service representatives, armed with a unified view of the customer, can use AI-driven recommendations to deliver proactive service, suggest relevant products, and guide clients with actionable insights.

Reduce your IT footprint

With your organization's data infrastructure in place, you can now implement an out-of-the-box CRM with built-in AI and trust components designed specifically for the financial services industry. Prebuilt automations, built-in regulatory compliance, and integrations with your core platforms and data reduces development time and costs.

Take personalization to the next level

You can improve customer loyalty and retention with personalized experiences powered by real-time financial data. Financial services firms can leverage Data 360 to connect disparate data systems by creating a unified profile of each customer, dynamically segmenting customers, delivering personalized offers, and automating timely campaigns, improving customer engagement and driving conversions.



Act on next-best-action recommendations

Your level of data maturity directly influences the sophistication and effectiveness of next-best-action recommendations. As you progress along your data maturity journey, your AI has more and more to work with. In a data mature organization, AI agents can leverage unified, high-quality data to generate more accurate predictions, deliver highly personalized interactions, and drive higher customer satisfaction. Combining advanced analytics, real-time processing, and continuous data improvement allows the AI agent to continuously refine recommendations, empowering teams to work proactively and elevating customer engagement to a whole new level.

05 Transform your organization

Achieving true data maturity is a goal organizations are constantly striving for. If you've reached this stage, chances are your machine learning is humming, your data is clean and integrated, and your teams have the skills they need to access and activate it. As a truly data mature organization you've likely achieved the following:

- ✓ Manual, repetitive tasks have been automated
- ✓ AI agents have taken over low-level work, allowing teams to focus on higher-level activities
- ✓ Insight-driven decision-making, AI-driven forecasting, and next-best-action recommendations are the norm

In other words, your organization has truly transformed into a data-driven, AI-powered machine.

There are, however, a few more steps you can take to truly optimize your business.

Shift from reactive to proactive

A strong data foundation sets the stage for AI and the agentic enterprise. Insights are now available in seconds through data that is accessible, interactive, and primed for action, enabling a shift from reactive to proactive engagement. For example, AI can flag that a prospective client is browsing your investment products, such as a retirement fund or ESG focused portfolio, and provide a salesperson with proactive recommendations on how to best engage. This allows the salesperson to reach out with personalized guidance tailored to the client's interests, increasing the likelihood of a sale and ensuring every interaction is timely, relevant, and successful.

Empower employees to take on new challenges

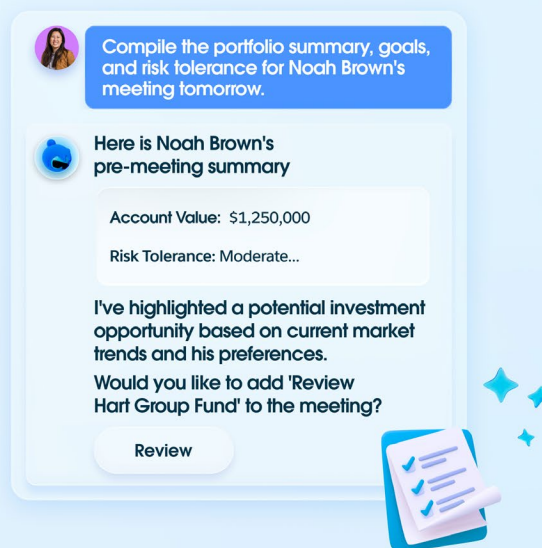
As with most changes, digital transformation can cause trepidation among your employees – namely, concern that this powerful technology will take their jobs. This is where empowerment comes in. You can highlight the ways in which agentic AI augments employee capabilities, enhances skills, and gives people and teams the time they need to focus on more strategic and fulfilling work.

Despite the common fear that AI agents are coming for human jobs, the reality is quite the opposite. AI agents provide employees with the information they need to do their jobs better. This not only enables more efficient and effective decision making, it allows employees to focus less on data aggregation and taskwork, and more on innovation and creative strategy. The end result is increased business success, enhanced overall operations, and a rise in employee satisfaction.

Industry Use Case: AI-Powered Financial Advisor Assistance

[AI-powered insights](#) give representatives the right information at the right time, turning every client interaction into an opportunity. Agentic AI makes it possible for representatives to nurture client relationships at scale by automating meeting prep and providing real-time insights on portfolios, asset allocation, and financial goals. This allows them to show up to each and every interaction with a comprehensive customer view and detailed context, enabling them to strengthen relationships and grow their business.

For example, a financial advisor preparing for a client meeting can ask an AI agent to compile the client's portfolio summary, recent transactions, risk tolerance, and progress toward financial goals. The AI can also highlight potential investment opportunities based on market trends and the client's preferences. During the meeting, the advisor can reference these insights, answer questions confidently, and suggest personalized strategies. This not only saves on preparation time, it creates a highly personalized, proactive experience that strengthens loyalty and increases the likelihood of additional investments.

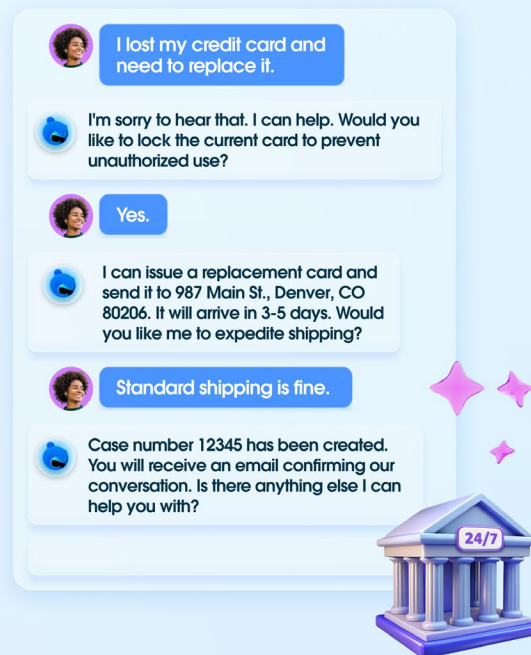


Industry Use Case: Banking Services Assistant

Today's customers expect fast, seamless, and personalized service from their banks.

They don't want to wait on hold for hours, retell their story every time they're passed off, or jump through hoops just to complete a simple transaction. AI-powered banking solutions can help banks meet these expectations through digital labor, instant insights, and a unified view.

[Agentic AI](#) streamlines common banking tasks, saving representatives time and reducing errors. It leverages customer data and history in order to automate processes like replacing lost cards, reversing fees, stopping check payments, and setting up travel notifications, ensuring fast, accurate, and compliant service. This allows representatives to get more done in less time while still building strong, loyal customer relationships.



Industry Use Case: Insurance Broker

Insurance brokerages face challenges in aggregating and maintaining data from various sources. This segment must overcome persistent issues with aggregating data from many repositories and agency management systems. To drive meaningful, organic growth and highlight their value to carriers and clients, insurance brokerages need to eliminate siloed or disparate legacy systems and create complete client profiles powered by real-time data. Conducting a data maturity audit allows these businesses to deliver AI-driven sales, service, and marketing functions. For example, insurance brokerages can – in conjunction with [Financial Services Cloud for Insurance Brokerages](#) and agentic AI – prioritize profitable sales opportunities, deliver personalized client service/coverage recommendations, connect producers and account managers to mitigate attrition risk, and optimize carrier relationships.

Show me the client accounts currently flagged for high attrition risk.

Taking a look now. Johnson Corp.'s account is flagged at 85% risk due to a recent claims increase and low interaction frequency.

Johnson Corp.'s account.
Max Auto Shield 01256-430
Renews: July 14
Risk Tolerance: High

I've automatically scheduled a 'Proactive Outreach' activity for Account Manager Sarah Chen and provided a personalized coverage recommendation for her to review.

Review recommendations



How Absa Group is using Agentforce and Data 360 to blaze new trails in agent-first banking

From entrepreneurs building their dreams to families safeguarding their futures, Absa is empowering financial progress across Africa. Since beginning its digital transformation with Salesforce seven years ago, Absa has grown into South Africa's #2 bank and expanded to 15 countries across Africa.

Absa knows that delivering a seamless, secure, and empowering banking experience is key to supporting inclusive growth across Africa. To do this, they're turning to Salesforce AI, automation, and data-driven insights to help customers access the right products at the right time and bridge income inequality across the continent.

How Salesforce helps Absa

Agentforce, the agentic layer of the Agentforce 360 Platform, is transforming how Absa's business banking customers navigate complex decisions. Acting as a personalized assistant, it provides real-time, tailored guidance for everything from straightforward requests to nuanced inquiries.

By automating inquiry responses with Agentforce, Absa expects to double the impact of their 5,000 contact center reps. This increased efficiency won't just help Absa keep pace with growing demand – it will set a new standard for personalized, on-demand banking that meets customers exactly where they are.



**Absa is more than just a bank — we're a catalyst for change.
Our mission is to uplift communities across Africa and help millions
achieve their financial goals."**



Lindelani Ramukumba
Business Banking CIO at Absa

Absa's success with Agentforce builds on a solid foundation with Salesforce that began in 2018 – when Absa ranked #9 in South Africa – as the bank implemented Sales Cloud, Service Cloud, CRM Analytics, and MuleSoft for payment processing. Pulling off this kind of transformation – eliminating 90% of legacy systems – is no small feat for a bank of its size. Strong cross-functional collaboration and thoughtful change management helped make the shift possible. Today, employees have a streamlined view of real-time customer interactions, whether online, in-branch, or through the contact center.

In 2022, the bank took it a step further by adding Data 360, which brought together customer data from across CRM, transactional systems, and third-party analytics. Now, 80% of communications are personalized with a focus on financial education and well-being – leading to a 2x increase in open rates for hyper-personalized campaigns. All together, the bank has personalized 60 million messages.

Today, Data 360's real-time insights allow Agentforce to tap into a wealth of structured and unstructured data, including customer profiles, financial accounts, goals, and interaction history from Financial Services Cloud (FSC), Databricks, and Hadoop. With this unified data, Agentforce is able to clearly explain key details about Absa products, such as loan eligibility and repayment terms, in plain language. Then it guides customers step-by-step to help them compare options, upload documents, and complete forms in a seamless, 24/7 experience.



Agentforce is expected to resolve charge disputes 88% faster and handle 50% of fraud cases.

In the future, Absa plans to expand their use of Agentforce to speed up charge dispute resolution and assist with fraud prevention and detection.

With Data 360 pulling real-time data from Service Cloud and internal banking systems into a single view, Agentforce will give reps everything they need to resolve cases instantly – no more jumping between platforms, just fast, accurate answers. Debit order reversals, a common issue where customers dispute incorrect or unauthorized transactions, will go from a 30–45 minute process to under 5 minutes. For small business owners managing tight budgets, faster resolutions mean better cash flow. Agentforce will also automate up to 50% of fraud-related service requests, reducing wait times and improving support.

If a charge needs to be reversed, Agentforce will provide reps with all the necessary details up front, with no need for customers to repeat themselves. If additional paperwork is required, the system will guide them through the process step by step. On the fraud prevention side, Agentforce will analyze transaction patterns in real time, flagging suspicious activity before it becomes a bigger issue. If further action is needed, it will alert a fraud specialist immediately, reducing manual workloads and improving response times.



With Agentforce, our customers can sleep easier, knowing that if something goes wrong with a transaction, we'll handle it quickly and precisely. That's what real financial security feels like.”



Lindelani Ramukumba
Business Banking CIO at Absa

The Salesforce Difference

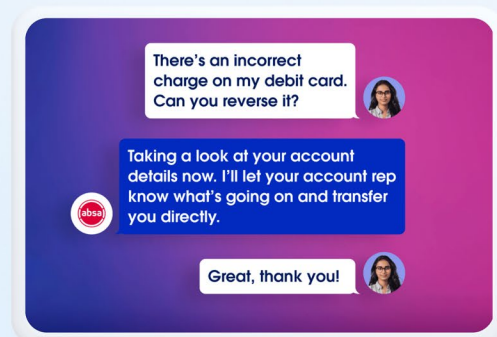
Absa is redefining the future of banking with Agentforce, powered by Salesforce’s deeply unified platform. “Agentforce isn’t just AI. It’s AI deeply integrated into everything we do,” said Ramukumba. With real-time visibility across banking systems, AI-driven automation, and deep customer insights across channels, Absa will deliver faster, more personalized service at scale. And with built-in protections like the Einstein Trust Layer – designed to exceed rigorous financial industry security standards – Absa upholds its commitment to ethical AI and data transparency.

Moving to a unified platform and focusing on personalized service has delivered impressive results, including a 574% boost in meaningful customer engagement, an increase in customer satisfaction from 77% to 85%, and expanded reach across the continent.

By making AI a seamless part of every interaction, Absa isn’t just transforming banking – they’re opening doors of opportunity and financial empowerment for people across Africa.

Read more about how Salesforce is helping Absa automate personalized service and enhance customer experience across Africa.

[Read more](#)



From access to activation: building a data foundation for scalable AI success.

I think there was an overdraft fee on my Cumulus Platinum Account. It looks like I was charged March 1. Can you help me figure out what happened?



Here are the fee details

Raquel's account

Transaction ID: 0004589009

Description: Mar - Overdraft fee

Amount: \$12.90

Date: January 06



From access to activation: building a data foundation for scalable AI success

Achieving data maturity for successful AI implementation requires a strategic and systematic approach from start to finish – identifying company goals, ensuring governance and security, and finally, launching a generative CRM. The investment in that data foundation is what results in the payoff of AI-driven growth, innovation, and customer satisfaction.

At Salesforce, we ensure [your AI is trusted from the start](#). We also have the data foundation to support it. Data 360 sets you up for data maturity from day one, allowing users to unify, harmonize, and standardize the totality of their information and then activate it so it can be used to power [Agentforce](#), automate workflows, and make smarter decisions.

Data 360 for Agentforce Financial Services connects and integrates customer data, such as interactional, behavioral, and transactional data across systems to give financial institutions a unified profile of each customer alongside real-time insights.



Data and AI in Action: How it works in the real world

An underwriter receiving a new policy application can access a unified, structured view of all relevant data directly in their workflow through Data 360. Using Agentforce, they can analyze the application in real time – comparing it against company risk rules, flagging inconsistencies, and identifying any missing information. Throughout the process, the system guides each successive step, recommending updates and highlighting issues that need attention.

This reduces manual review, prevents errors, accelerates decision-making, and makes the policy approval process more efficient and effective.



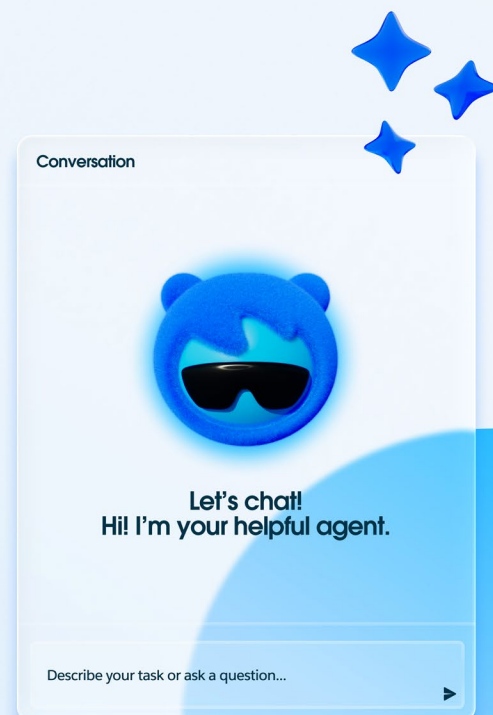
By embracing AI capabilities while keeping our customers at the heart of everything we do, we're not just keeping pace with digital transformation — we're actively defining what banking will look like for millions of Africans tomorrow.”



Lindelani Ramukumba
Business Banking CIO at Absa

Powering everything from Agentforce to powerful automation from flow, Data 360 sets the stage for the first-ever, real-time, AI-powered CRM.

Agentforce Financial Services empowers every firm to connect and harmonize their customer data and then use it to drive growth, efficiency, and success. Purpose-built for the Salesforce Platform, Data 360 for financial services transforms every experience, giving your organization a single view of your customer across sales, service, marketing, commerce, and more. Built-in automation and AI improves efficiency and reduces risk, allowing you to take action on your data across business processes and channels, and automate data collection, document generation, and workflows. Even further, it integrates with core banking and insurance platforms to connect financial, transaction, and customer data, along with best practices for data privacy and security to ensure regulatory compliance – right out of the box. This allows your organization to get results faster, drive innovation, and reduce costs.





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