Deloitte.

Together makes progress

Unlock the next era of retail banking performance with Agentic AI



Agentic AI Blueprint for Retail Banking

Agentic AI represents a step-change opportunity for retail banks, helping personalize customer experiences, strengthen fraud prevention, improve decision precision, and modernize operations. Deloitte's Agentic AI Blueprint helps retail banks assess their challenges and priorities, identify high-impact opportunities, and translate them into tailored, actionable AI blueprints— helping to provide a clear, data-driven pathway to measurable business value.

Imagine how an ensemble of specialized agents, working around the clock, could help enhance key business capabilities across the bank, including:

Customer and growth
More relevant engagement, acquisition and product experiences through customer insight and personalization.

Credit and risk
Faster, more consistent credit assessment and decision support using governed data and analytics.

Service and operations
Lower friction and cost through intelligent servicing, payments, and operational workflows.

Financial crime and compliance
Stronger detection, screening, monitoring and regulatory response with accountable human oversight.

Scaling Agentic AI in retail banking can be complex. With the Agentic AI Blueprint for Retail Banking you can:

- Identify high-impact opportunities across customer acquisition, products, credit, servicing, payments, risk, and control functions through a data-driven capability assessment
- Design tailored AI blueprints and workflows aligned to your operating model, core platforms, data, and strategic priorities
- Prototype, pilot, and scale use cases through a structured pathway using reusable and custom-built agents, with accountable human governance
- Support targeted cost savings through reduced manual effort and streamlined operations, while creating capacity for higher-value customer activities

Advancing Agentic AI in retail banking

Deloitte's Agentic AI Blueprint for Retail Banking helps banks identify high-impact opportunities across the end-to-end value chain, quantify potential business impact, design tailored AI workflows, and translate priorities into actionable outcomes using reusable and custom-built AI agents.

Key components



Capability engine

Rapidly assess capabilities across 20 process-led domains to pinpoint where Agentic AI could unlock efficiency, stronger decisions, customer value, and growth.

Impact analyzer

Quantify automation and augmentation potential and prioritize use cases against value, feasibility, implementation complexity, and governance considerations.

Workflow designer

Generate target-state blueprints for AI-enabled workflows aligned to core banking platforms, data, controls, and strategic priorities to accelerate design and integration.

Agent builder

Apply a phased roadmap to prototype, pilot, and scale Agentic AI with confidence using frameworks, toolkits, and reusable or custom-built agents.

Get in touch



Neil Tomlinson

Deloitte Global Banking and Capital Markets leader
ntomlinson@deloitte.co.uk



Jeffrey Todd

Global Retail Banking leader
Deloitte Canada
jtodd@deloitte.ca

About Deloitte

Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited (DTTL), its global network of member firms, and their related entities (collectively, the "Deloitte organization"). DTTL (also referred to as "Deloitte Global") and each of its member firms and related entities are legally separate and independent entities, which cannot obligate or bind each other in respect of third parties. DTTL and each DTTL member firm and related entity is liable only for its own acts and omissions, and not those of each other. DTTL does not provide services to clients. Please see www.deloitte.com/about to learn more.

Deloitte provides leading professional services to nearly 90% of the Fortune Global 500® and thousands of private companies. Our people deliver measurable and lasting results that help reinforce public trust in capital markets and enable clients to transform and thrive. Building on its 180+-year history, Deloitte spans more than 150 countries and territories. Learn how Deloitte's nearly 500,000 people worldwide work together every day to make an impact that matters at www.deloitte.com.

This communication contains general information only, and none of Deloitte Touche Tohmatsu Limited (DTTL), its global network of member firms or their related entities (collectively, the "Deloitte organization") is, by means of this communication, rendering professional advice or services. Before making any decision or taking any action that may affect your finances or your business, you should consult a qualified professional adviser. No representations, warranties or undertakings (express or implied) are given as to the accuracy or completeness of the information in this communication, and none of DTTL, its member firms, related entities, employees or agents shall be liable or responsible for any loss or damage whatsoever arising directly or indirectly in connection with any person relying on this communication. DTTL and each of its member firms, and their related entities, are legally separate and independent entities.

© 2026. For information, contact Deloitte Global.