Agentic banking, governed by design

Turning resilience into growth in European banking

2026

From resilience to growth

A bigger role for European banking

From resilience to opportunity

Over the past decade, European banks have helped build one of the most resilient banking systems in the world, restoring confidence through volatility, reform and sustained pressure. That resilience now gives the sector something more powerful than stability alone. It gives banks the platform to play a larger role in Europe's next chapter of growth. [1]

Powering Europe's next phase

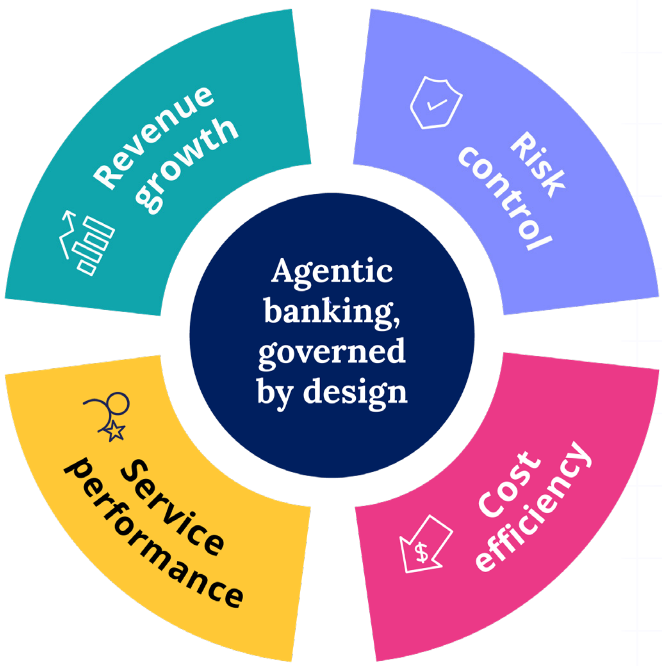
That role matters far beyond banking itself. Europe's future competitiveness depends on institutions that can move capital with confidence, support businesses with pace, and help power the demographic, green and digital transitions shaping the continent's economy. Banks are not observing that transformation from the sidelines. They are one of the engines that will help drive it. [1]

Unlocking growth through execution

This is what makes the moment so significant. Growth is no longer separate from resilience. The challenge is to unlock that growth in a world where operations are more complex, expectations are rising faster, and AI is expanding what banks can do across decisions, service and execution. The opportunity is real. So is the need for a stronger more agile way to run the bank. [1,2]

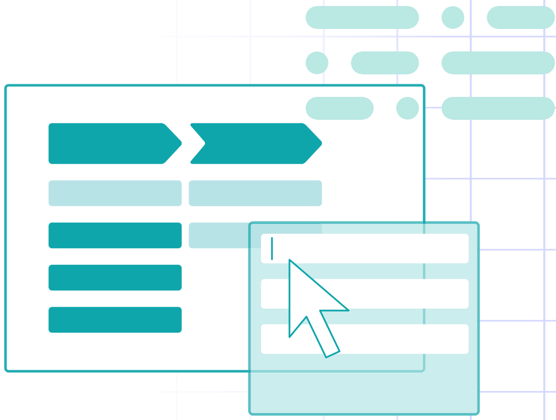
The ambition of evolving 'agentic banking, governed by design' speaks directly to that need. It captures the possibility of faster, more intelligent and more adaptive operations, while keeping hold of the accountability, visibility and trust that banking cannot afford to lose. It is a growth story built for a regulated world, and it opens a more confident path forward. [2]

A stronger operating model enabling growth, efficiency and superior service underpinned by control



The next chapter for Europe's banks starts here

Banking's role in Europe's growth story



Opportunity at scale

European banks remain one of the defining strengths of the region. They finance businesses, support households and help keep the economic system moving with confidence. What is changing is the scale of the opportunity in front of them. Banks are central to enabling growth, unlocking investment and supporting Europe's transition to a more competitive economy. [1]

Capital ready to move

Europe holds vast pools of savings while demand for investment is rising across climate, infrastructure and innovation. Banks sit at the point where that capital can be mobilised and put to work. The ability to move it faster and deploy it more intelligently is becoming a major source of advantage. 1

Execution becomes decisive

The conditions for growth are becoming more demanding. Competition is intensifying. Customer expectations continue to rise around speed, relevance and ease. Technology estates are increasingly complex. Many institutions are still working harder than they should be to achieve the outcomes they want. This is where the next phase is defined. Not by the simple presence of technology, but by how well the bank can better coordinate what it already has, including their people to improve performance at scale.[1]

Execution matters now because it connects ambition to results. As AI expands what banks can do, the ability to run work, decisions and intelligence in a connected, well-governed way becomes more valuable still. [2]

The opportunity is large, visible and ready to be unlocked

€11tn

Savings held in European bank deposits

Around 2/3

EU corporate financing provided by banks

€700bn-€1tn

Estimated annual investment required

A better way of running the bank is within reach

Business orchestration moves to the centre

From tools to system

Business orchestration and automation technologies, or BOAT, are emerging at exactly the right moment because they address the challenge beneath so many others: how the bank runs as a system. BOAT brings together capabilities that have often operated in isolation, including workflow automation, low-code development, AI, integration and case management. What changes is not simply the toolset. What changes is the bank's ability to coordinate work, decisions and processes across the organisation as one connected execution model. [2]

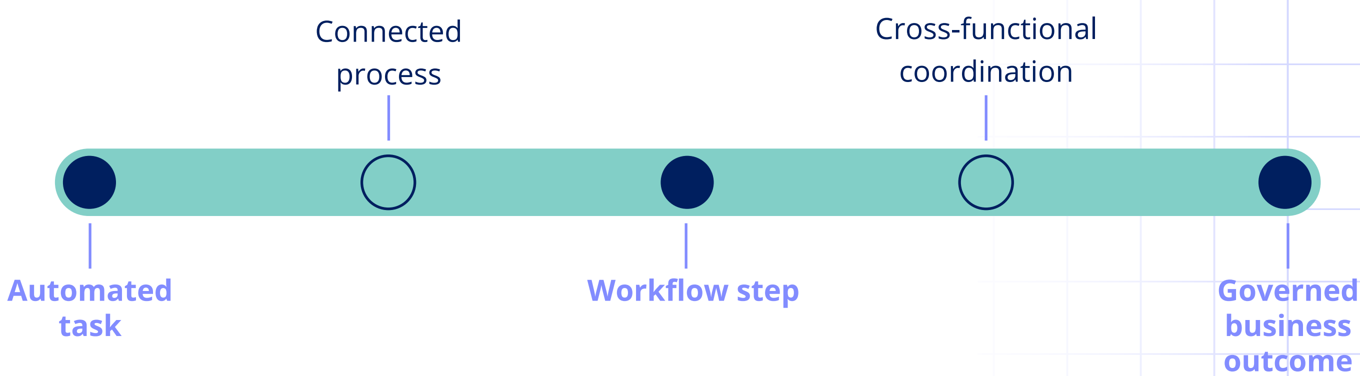
Connecting work end-to-end

That shift opens up new possibilities. Instead of improving isolated tasks, banks can improve how entire journeys operate. Decisions arrive at the right moment, with the right context. Work moves more cleanly across systems and teams. Intelligence supports the flow of execution rather than sitting to one side of it. This is where performance becomes more consistent and effort starts to reduce at the same time as outcomes improve. [2]

Strengthening execution capability

For banks pursuing growth, this is a meaningful step forward. It becomes easier to move faster without increasing friction, and easier to scale improvement without losing visibility. BOAT turns execution into a capability that can be strengthened deliberately. [2]

Connected execution turns capability into performance



Agentic banking opens a new level of performance

Designed for speed, built for trust

Intelligence moves into action

AI is already changing what banks can achieve. Decisions can be made faster. Journeys can respond more intelligently. Operations can adapt in real time. As capabilities become more agentic, the bank gains the ability to act with greater speed and intelligence across its operating environment. [2]

Unlocking new performance gains

That is where the opportunity becomes more impactful. Intelligent systems can help banks improve service, increase efficiency and respond to customers in more meaningful ways. Work becomes less constrained by manual effort and more shaped by insight, timing and flow. The gains can be substantial when the bank is able to coordinate them well. [2]

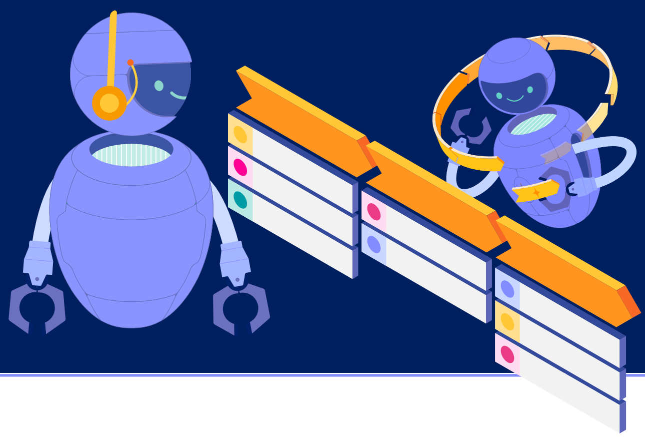
Scaling with confidence

The value of that shift grows further when intelligence is part of a connected execution model. When AI operates inside orchestrated workflows, actions remain linked to clear ownership, decisions stay traceable, and outcomes can be explained and improved. The bank can move faster with confidence because performance and control evolve together. [2]

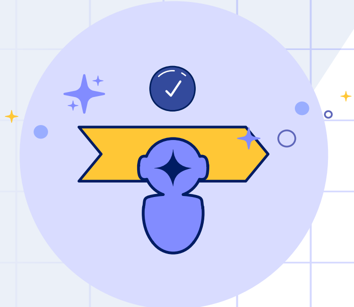
This is what agentic banking, governed by design, makes possible. It allows banks to pursue the upside of intelligence while maintaining the discipline that high-trust environments require. It creates a model in which growth and control strengthen one another, and where ambition can scale without bringing uncertainty with it. [2]

Intelligent operations move faster when control travels with them

Intent › Decision › Agent action › Human review › Evidence › Outcome



Growth becomes visible through four outcomes



Where performance is won

Linking execution to outcomes

The impact of a stronger execution model becomes clearest when viewed through the outcomes that matter most to the business. Revenue growth, risk control, cost efficiency and service performance shape whether the bank is improving commercially, operating more effectively and delivering experiences that strengthen trust. They also show whether growth is being built on strong foundations.

Improving each outcome together

Revenue growth improves when journeys, decisions and offers are connected in ways that convert demand into value more effectively. Risk control becomes more robust when governance is built into how work runs.

Cost efficiency improves through getting the right balance between human effort, automation and AI. Service performance improves because journeys can adjust to volume shifts and flow more smoothly across channels, systems and teams.[2]

Creating system-wide advantage

Balancing these outcomes requires superior orchestration. When execution improves across the system, performance improves across the business. Better orchestration can lift service while reducing cost and not increasing risk. Stronger evidence trails can support change while increasing trust, ensuring auditability. More connected decisioning can improve conversion while reducing operational drag. That is what turns orchestration from a technical concept into a commercial advantage. [2]

Agentic banking, governed by design

A business-outcome view for European banking leaders

Pega-enabled execution capabilities

Revenue growth

- Process orchestration and optimisation
- Real-time decisioning and adaptive learning
- Sales & service action management

Risk control

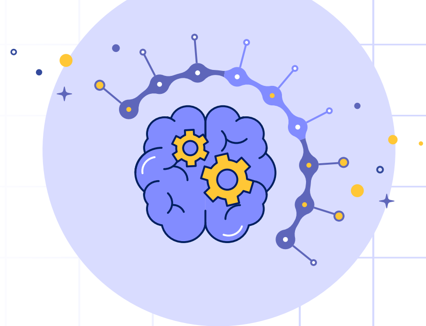
- Evidence built into run time execution
- Accountability and auditability
- Controls and review mechanisms

Service performance

- Service management
- Skills-based routing
- Faster execution and throughput
- End-to-end customer journey optimisation

Cost efficiency

- Optimised automation levels
- Right work split: AI agents, automation and humans
- Workflow orchestration



Pega helps banks turn this into reality

Execution, enabled and delivered

One platform for execution

For banks looking to move from resilience to growth, the question is how to make this shift real. That is where Pega comes in.

Pega brings business orchestration, agentic workflow automation, AI and AI agents, low-code development and enterprise connectivity together in a single platform designed to run complex, high-stakes work end-to-end. This creates a practical way to connect systems, coordinate processes and embed intelligence within the flow of execution. [2]

Delivering real operating change

What this enables is a different kind of operating capability. Work moves more fluidly. Decisions are made with context. Control remains visible. The bank can improve performance without increasing complexity, and scale change without losing confidence in how it runs. [2]

Proven in banking

That capability is reinforced by experience. Pega has spent decades working at the intersection of AI, decisioning and workflow in some of the most demanding environments. It is recognised by analysts as a leader in business orchestration and automation, and trusted by global banks to support transformation at scale. Together, this creates a clear route from ambition to execution, supported by a platform built for complexity and a partnership focused on outcomes. [2]

A business-outcome view for European banking leaders

Platform	Proof	Partnership
Orchestration, agentic automation, workflow, AI	Analyst recognition, banking scale, regulated execution	Transformation support, delivery confidence

Pega leads in BOAT

Gartner

Pega "excels at bringing together workflow automation and case management in a single, unified platform, underpinned by its comprehensive business rule management system and predictive analytics ...centers on scalable, partner-led growth. Pega delivers industry-specific frameworks with its partners who leverage with its partners, who leverage Pega Blueprint to co-design solutions and embed their IP, which enables faster, repeatable delivery."

– Gartner Magic Quadrant for BOAT Report, 2025

This is where momentum begins

Moving from intent to execution

From tools to system

The opportunity for European banks is clear. The ability to turn resilience into growth, improve outcomes across revenue, risk, cost and service, and use AI and automation in ways that strengthen both performance and trust. [1]

Starting where it matters

What matters now is how that opportunity is approached. The banks that succeed will focus on how the organisation runs, not simply on what technology is added. They will start with real journeys, real outcomes and real points of friction, then improve them through better coordination, clearer decisioning and more connected execution. [2]

Building confidence as you scale

Business orchestration provides a practical way to do that. It enables banks to begin in focused areas, prove value quickly and build confidence as they scale. Progress becomes visible, and transformation becomes something the organisation can sustain. Pega's role is to enable that journey, providing the platform, expertise and partnership that help banks move forward with clarity and confidence. [2]

Growth will follow how the bank runs.

Choose the right pathway for your next step

Talk to a Pega BOAT expert

Explore BOAT in a bit more detail

Build the Blueprint that starts your BOAT journey

References

1. *European Banking Federation (2024) From Stability to Ambition: The Next Chapter for European Banks.*
2. *Pega (2025/26) Business Orchestration and Automation Technologies (BOAT): A unified platform for enterprise automation.*

Pega is The Enterprise Transformation CompanyTM that helps organizations Build for Change® with enterprise AI decisioning and workflow automation. Many of the world's most influential businesses rely on our platform to solve their most pressing challenges, from personalizing engagement to automating service to streamlining operations. Since 1983, we've built our scalable and flexible architecture to help enterprises meet today's customer demands while continuously transforming for tomorrow.

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