IDC

February 2026
Infographic
Sponsored by Microsoft

Expanding the Frontier: Agentic Transformation in Capital Markets

Agentic AI Is Reshaping Business Processes, Operations, Risk, and Client Engagement, Enabling Safer Automation When Paired with Strong Data Foundations, Governance, and Human Oversight.



Thomas Shuster
Research Director,
Worldwide Capital Markets, Wealth, and Digital Asset Strategies, IDC



Why transformation is now urgent

Operational complexity and rapidly changing regulations strain processes, increasing risk and costs.

Capital markets

Three most important business areas for the integration of agentic AI into existing applications and processes are:

- Operations
- Product research/ development
- Marketing/sales

55%
reported a planned increase in their efforts to automate the deployment and autoscaling of resources as the primary impact of planned agentic AI applications on infrastructure investment priorities going forward.

Financial services



reported difficulty finding and retaining talent due to the shift to AI-enabled work models.

AI usage for regulatory compliance

10%	Nearly 90%
Past year	Next 12 months

Only 10% of financial institutions used AI for regulatory compliance in the past year, but nearly 90% plan to do so in the next 12 months — a ninefold increase, driven by the need to manage regulatory change and operational complexity.

Source: IDC's Future Enterprise Resiliency and Spending Survey, Wave 8, November 2025; IDC's Future of Work Survey, August 2025;
IDC Perspective: Navigating Regulatory Change: Strategies for Effective Adaptation in the Era of Generative AI, #US53991125, June 2025

Investment shifts toward agentic AI

Leaders prioritize agentic automation, modern tooling, and partner ecosystems to streamline and optimize business processes.

31%–44%
expect an increase in AI spending share specific to agentic AI from 2026 to 2027.





82%
of financial services firms "agree" or "strongly agree" that AI agents create a new intelligence layer over apps, eliminating barriers to switching between vendor systems.

Top spending area
Building customized AI agents to automate business processes is the top area of significantly increasing overall IT spending by capital markets organizations in 2026.





37%
name cloud providers as their most important partners for building AI agents to automate business processes.

Source: IDC's Future Enterprise Resiliency and Spending Survey, Wave 8, November 2025; IDC's Future Enterprise Resiliency and Spending Survey, Wave 7, February 2025;
IDC's Future Enterprise Resiliency and Spending Survey, Wave 8 and 9, December 2025

Governance as a scaling foundation

Human oversight, transparency, and sovereignty controls build trust and enable scale.

of financial services firms reported the view that AI agents should operate with full autonomy in all decisions.

prefer using part of an AI platform governance solution for managing GenAI governance.



rate transparency as "very important" or "extremely important" for agentic AI; 88% among frontier firms.

Nearly 30% identify these top challenges to scaling AI:


Security


Privacy


Governance


Compliance

Source: IDC's Worldwide AI Scale Tech Survey, September 2025; IDC InfoBrief, sponsored by Microsoft, What Every Company Can Learn from Frontier Firms Leading the AI Revolution: Accelerating Innovation with AI, #US53983825, November 2025; IDC's Worldwide GenAI Industry Use Case Early Adopters Trends, 2025: The Capital Markets, #US53444125, April 2025

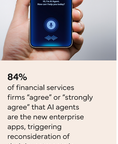
Frontier use cases pull ahead

Agents modernize post-trade, research, and client service while improving risk responsiveness.

87%
believe providers' agentic AI additions would eliminate manual and semi-manual workflows in 18 months.

Almost twice
as much as peers, frontier firms adopt functional and industry use cases.

Roughly 2.3x ROI
was reported by agentic AI users, with ROI realized in about 13 months.



84%
of financial services firms "agree" or "strongly agree" that AI agents are the new enterprise apps, triggering reconsideration of their investments in packaged apps.

Source: IDC's Future Enterprise Resiliency and Spending Survey, Wave 8, November 2025; IDC's Future Enterprise Resiliency and Spending Survey, Wave 7, February 2025;
IDC InfoBrief, sponsored by Microsoft, What Every Company Can Learn from Frontier Firms Leading the AI Revolution: Accelerating Innovation with AI, #US53983825, November 2025

Actions to reach frontier status

Build data, governance, and workforce readiness, then scale through progressive rollouts.

1 Establish a secure, compliant data foundation that integrates internal data with external market and reference sources, supporting permissioned access and ecosystem collaboration.

Capital market respondents cited **robust data security** when evaluating and selecting suppliers of AI-infused applications as the most important factor.

Source: IDC's Future Enterprise Resiliency and Spending Survey, Wave 7, February 2025

2 Build AI-ready employee experiences in research, sales, and advisory; reduce workflow friction; and capture institutional knowledge.

3 Integrate agentic AI into client engagement and servicing across channels and privilege human-in-the-loop approval, strong identity controls, and audit trails.

IDC found that financial services firms:

- Indicated that the most common approach to AI training at work was **mandatory training programs for everyone.**
- Named AI the top investment priority **executive and management training on the adoption of agentic AI best practices.**
- Report, beyond client engagement, **fraud detection and cybersecurity, automating IT tasks, and product and service innovation** as leading use cases for the application of GenAI and agentic AI.

4 Scale with programmatic governance using progressive rollouts, standardized controls, and a resourcing ecosystem across platforms, providers, and internal teams.

Capital market respondents cited **responsible AI and ethics** as the most important issue to address in their AI strategy.

Source: IDC's Future Enterprise Resiliency and Spending Survey, Wave 7, February 2025

Source: IDC Syndicated Survey: AI Tech Buyer Survey, April 2025; IDC Syndicated Survey: Global Employee Experience Survey, April 2025

IDC Custom Solutions

February 2026 | #US53991125 | Sponsored by Microsoft

IDC Custom Solutions produced this publication. The IDC material is licensed for external use and in no way does the use or publication of IDC research indicate IDC's endorsement of the sponsor's or licensee's products or strategies.

©2026 IDC Reproduction is forbidden unless authorized. All rights reserved. CCPA

idc.com
@idc
@idc

Message from the sponsor

Microsoft

Microsoft provides capital markets firms with a secure and compliant enterprise-grade cloud platform to optimize costs, boost collaboration, and leverage AI for better business outcomes.

Its global partner ecosystem and advanced technology help firms transform client experiences and modernize operations, delivering significant value and innovation.

Find out more about Microsoft Cloud and AI solutions for capital markets.