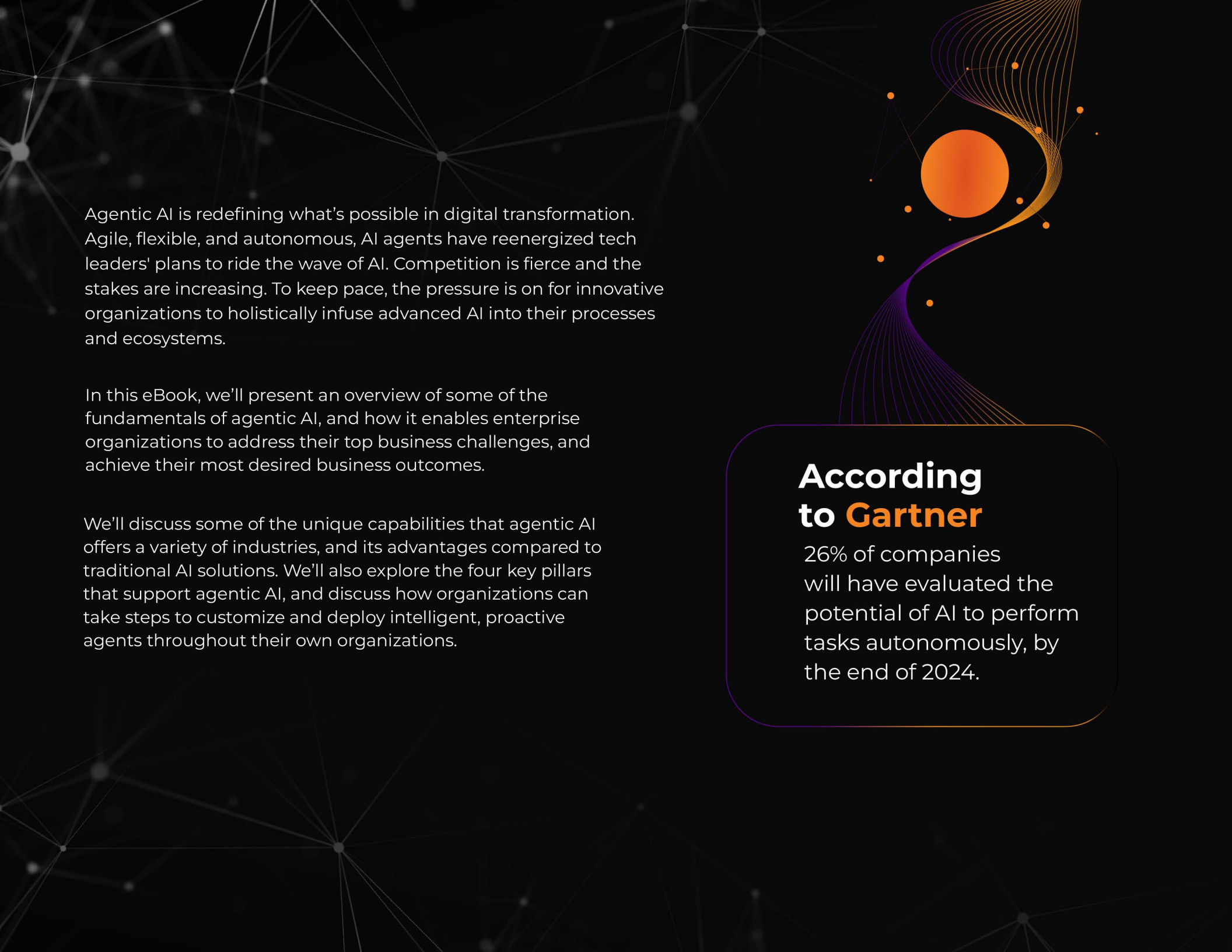




Agentic AI

*The Force Multiplier for Enterprise
Digital Transformation*



Agentic AI is redefining what's possible in digital transformation. Agile, flexible, and autonomous, AI agents have reenergized tech leaders' plans to ride the wave of AI. Competition is fierce and the stakes are increasing. To keep pace, the pressure is on for innovative organizations to holistically infuse advanced AI into their processes and ecosystems.

In this eBook, we'll present an overview of some of the fundamentals of agentic AI, and how it enables enterprise organizations to address their top business challenges, and achieve their most desired business outcomes.

We'll discuss some of the unique capabilities that agentic AI offers a variety of industries, and its advantages compared to traditional AI solutions. We'll also explore the four key pillars that support agentic AI, and discuss how organizations can take steps to customize and deploy intelligent, proactive agents throughout their own organizations.

According to Gartner

26% of companies will have evaluated the potential of AI to perform tasks autonomously, by the end of 2024.

Digital Transformation is Top of Mind

It's clear that global enterprise organizations have made digital transformation a top priority. They are contending with rising operational inefficiencies, fragmented data silos, and customers demanding personalized, real-time experiences. Organizations are increasingly embracing AI solutions that can assist them in decision-making, while providing evidence around data to encourage leadership buy-in.

A KMPG

survey found

that **88 percent** of U.S. companies reported that technology-driven initiatives helped them improve performance and profitability.



IDC recommended

that organizations stay attuned to emerging trends and address challenges with agility, to keep pace with an increasingly complex B2B digital commerce landscape.

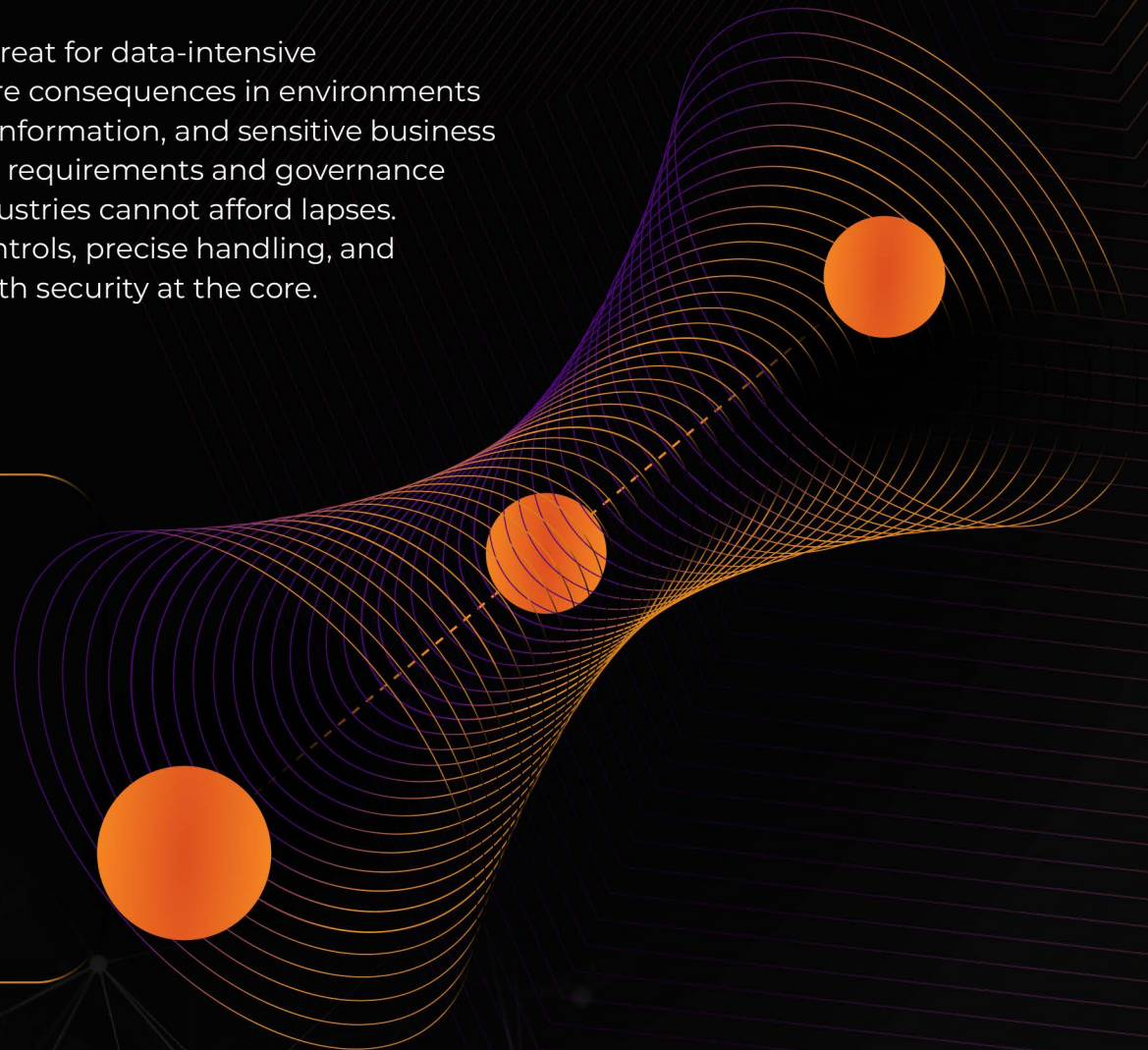
To achieve these objectives, organizations are seeking data-driven insights that can empower them to make smarter, faster decisions. Agility is essential, and enterprises seek solutions that enable them to move fast in a dynamic competitive environment.

Improving customer retention and loyalty is another top priority for enterprise organizations. Organizations are seeking to better understand and respond to customer needs, and delight customers with a frictionless, hyper-personalized experience.

Data leakage is also an increasingly critical threat for data-intensive organizations. Even minor leak can lead severe consequences in environments where confidential patient records, financial information, and sensitive business data are constantly exchanged. As regulatory requirements and governance mandates become more stringent, these industries cannot afford lapses. Protecting sensitive data requires airtight controls, precise handling, and trustworthy AI solutions that are designed with security at the core.

According to **Forbes**,

53% of consumers said
a company's experience
mattered as much to
them as the services and
products they provide.




Agentic AI: The Next Wave of AI-led Digital Transformation

Agentic AI has truly come of age, and enterprise organizations are actively exploring how they can bring its capabilities into their most critical business and customer-facing systems.

Agentic AI is more than just another AI system. It is a leap forward that is redefining what AI can achieve, and the business outcomes it can deliver. This framework delivers digital transformation through AI Agents designed to have human-like intelligence. This intelligence enables them to think, decide, and act autonomously, while seamlessly aligning with organizational values such as innovation, operational excellence, integrity, and customer-centricity.

The latest wave of AI innovation takes cognitive capabilities to new heights by bringing together a rich variety of advanced AI techniques. These technologies include Machine Learning (ML) algorithms and Large Language Models (LLMs). Furthermore, it includes deep learning and reinforcement learning techniques.

An abstract graphic on the right side of the slide. It features a series of concentric, slightly irregular circles and lines in shades of orange and yellow, creating a sense of depth and movement. The lines radiate from a central point, some forming a grid-like pattern. The overall effect is reminiscent of a stylized signal or a digital network.

**A study by
Capgemini, 2024**
projected that the market for
Agentic AI would grow from
\$5.1 billion in 2024 to over **\$47
billion by 2030.**

For example, LLMs, such as the ones that drive ChatGPT from OpenAI and Google Gemini, orchestrate a robust comprehension of natural language commands. Utilizing ML algorithms, systems can analyze data and spot hidden patterns. AI agents can apply reinforcement learning capabilities to learn from their actions, and progressively improve decision-making over time.

Unlike traditional AI models that are capable of executing predefined tasks or responding to prompts, agentic AI is a proactive, adaptive technology. It is capable of planning actions, making decisions, and learning from past experiences. By infusing these fundamental principles into its core, Agentic AI empowers organizations to make ethical decisions, foster trust, and achieve strategic objectives responsibly.

Enabling Safer, More Customer-centric Banking

In banking, AI agents enhance the customer journey by identifying high-value prospects, delivering personalized offers, and providing financial advice through human-like interactions.

For risk mitigation and compliance teams at banks and financial services organizations, Agentic AI can enable smart fraud detection. With its ability to instantly analyze transactions, it can uncover suspicious activities in real time, before they have a chance to impact customers.

Agentic AI can also power personalized banking assistants. Autonomous agents can provide consumers access to customized financial advice and help them manage accounts, for a simpler, more convenient banking experience.

The Banker stated that,

with robo-advisers and AI chatbots in wide use, agentic AI could transform them into intelligent assistants capable of handling workflows to respond to customer needs.

Applying Insights and Automation to Insurance

Insurance claims processing can be time-consuming, manual, and cumbersome, driving up operational expenses and introducing opportunities for error. AI agents fast-track claims, approvals, and underwriting, ensuring quicker payouts and better risk management. With its ability to continually learn from claims, vehicle, image, and geo-data patterns, agentic AI can also help insurers predict surveyor requirements in real time. It can autonomously assess accident severity to minimize the need for unnecessary inspections, enabling insurers to optimize field resource deployment, and accelerate claims processing.

Claims processing automation takes control of traditionally manual tasks such as reviewing claims. Their ability to accelerate approval processes, lets customers enjoy faster payment, and frees agents for other tasks. An agentic fraud detection agent can also continuously refine risk scoring and pattern recognition using adaptive learning. This empowers them to automatically escalate high-risk claims to fraud teams, while mitigating false positives.

An abstract graphic in the top right corner featuring a large orange circle at its center, surrounded by several smaller orange dots. These dots are connected by thin, curved white lines that form a series of concentric, wavy patterns. The background of this section is dark with faint, concentric white lines radiating from the center.

Forbes stated that

increase in homeowner's insurance premiums, such as a rise of 57% in Colorado's between 2018 and 2023, are making traditional underwriting and claims adjudication methods outmoded.

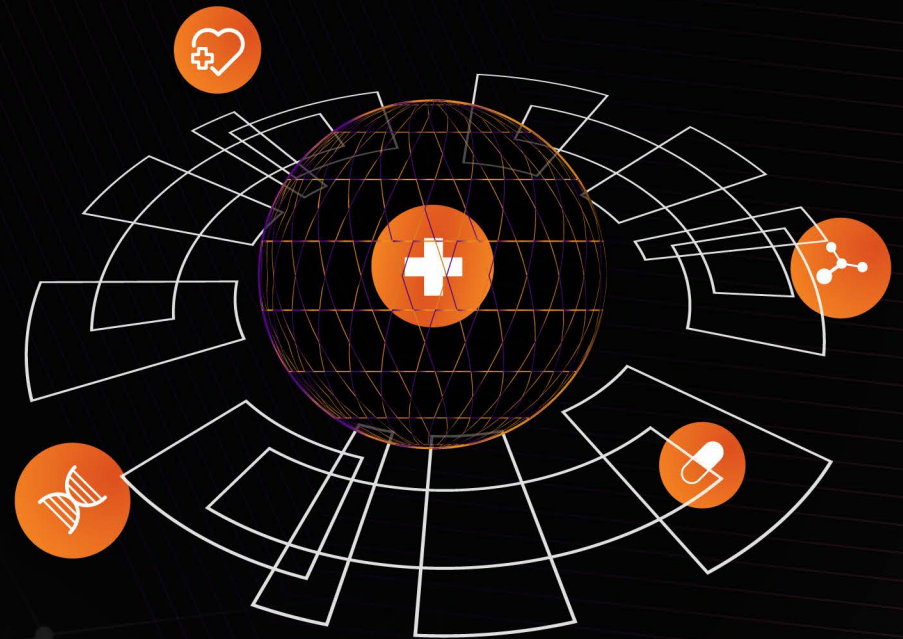
Improving Healthcare Outcomes

AI agents provide impressive performance in healthcare settings, anticipating patient needs through health trend analysis, while enabling more proactive care.

AI agents can continuously monitor patient vitals, and alert healthcare providers about any anomalies, instantly. They can even take healthcare a step further, anticipating patient requirements by analyzing health data, to help provide more proactive treatment, and facilitate timely interventions that can make all the difference to patients' outcomes.

According to **Pharmiweb**

with robo-advisers and AI chatbots in wide use, agentic AI could transform them into intelligent assistants capable of handling workflows to respond to customer needs.



Enhancing Efficiency and Providing Superior Citizen Services in Government

Expectations are changing for state, local, and federal governments, and citizens expect the same level of services that they enjoy from the private sector. Government organizations are adopting Agentic AI to support automated citizen services.

Agentic AI is capable of simplifying and streamlining a wide range of services, such as applications and permits. The result is more efficient, frictionless government interactions.

CIO.gov reports that

Federal agencies have more than doubled their AI use from 2023 to 2024, to improve operational efficiency and better execute their missions.



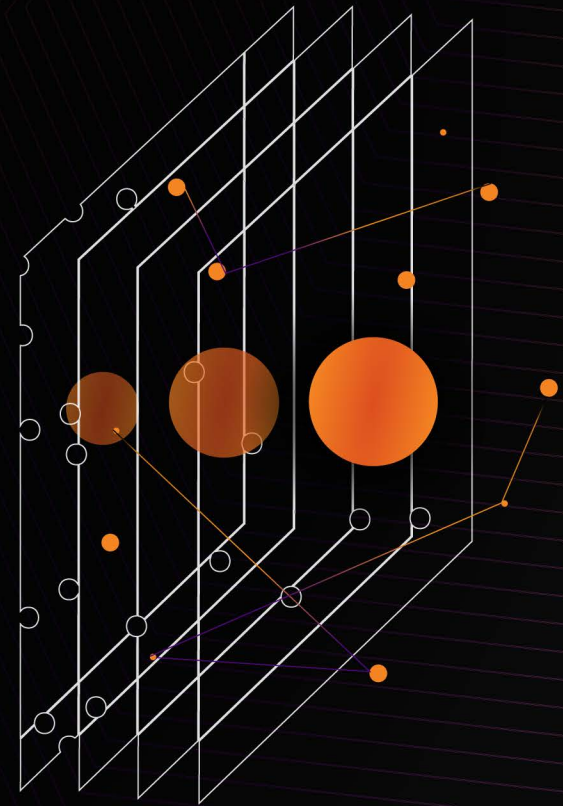
Four Pillars of Agentic AI

Businesses are multi-dimensional organizations, where a variety of values, requirements, and technologies intersect. When implementing agentic AI to support their processes, organizations must not only consider their narrow technical requirements, but the context in which their solutions will be utilized.

Enterprises should build a framework that supports ethical, reliable AI usage while ensuring data and coded guardrails for best usage. Technology advances alone will not drive the next generation of enterprise success. There must be a frictionless, strong integration of critical forces that will shape the business landscape through security and privacy, innovation, and efficiency. A comprehensive AI framework will encompass ethics, trust, responsibility, and governance.

As AI agents take on critical tasks, ethics, and transparency became paramount. The pressure is growing for enterprise organizations to make ethical AI use a top priority, while sustaining accountability throughout the entire AI lifecycle.

Human oversight also plays an essential role. Establishing guardrails gives organizations the ability to adjust within the foundational AI behavior, fostering consistent, equitable alignment with operational and, ethical standards.



Implementing ethical AI will require some thought and planning. These qualities can't be purchased off-the-shelf, but must be developed and customized to align to an organization's specific business and compliance requirements. Organizations may wish to obtain buy-in from existing institutions, such as executive governance boards, to ensure that their data and AI ethics strategy are in sync with their overall corporate ethics strategies. Good communication and organizational awareness can help employees play an active role in reinforcing AI ethics.

By applying solutions and nurturing a culture built on ethical AI, organizations can build more trust and transparency. They can also help reduce inaccuracies through evidence-based insights.

Ensuring Responsible AI through continuously auditing AI actions and decisions helps instill confidence in every stakeholder within the ecosystem. It can also strengthen regulatory confidence. Utilizing trusted AI guidelines, organizations can help ensure AI systems are dependable, secure, as well as ethical.

With its ability to maintain consistent performance through continual oversight, validation tests, and metrics for accuracy, AI helps ensure dependable outcomes. Transparency, reinforced by robust guardrails, enables comprehensible decisions with clear rationales, empowering users and enhancing trust in Agentic AI systems.

For organizations seeking to deploy agentic AI, it's best to choose a solution with agents that utilize customer-approved data, so they can deliver evidence-based, explainable models that can be fully audited. Additional protection for agents through continuous monitoring and business rules can further assure dependable performance.



Forbes **states that**

businesses that make ethical AI a priority in 2025 will be viewed as customer trust and loyalty leaders.

Trusted AI

Trust is fundamental for all business transactions. When deploying an AI solution, organizations need the confidence that they can rely on AI for their most critical decisions. However, a lack of transparency in AI-driven decision-making can create significant challenges. Automated systems often provide results without clear explanations, leading to confusion, compliance concerns, and trust issues.

A trusted AI system should not only align with an organization's requirements, but reinforce them. It should utilize AI agents governed by transparency and accountability. It should also utilize a wide variety of datasets to help minimize bias.

A trusted AI deployment should also provide clear, transparent justifications for decisions to ensure that it is delivering maximum value. Simplified guardrails can improve interpretability and transform complex processes into actionable insights. The result is improved trust, and more empowered users with clear rationales.



Harvard Business Review advises

training and empowering people to manage AI tools to address trust concerns.

A Foundation of Trusted Data

Trusted data is at the core of every intelligent system. However, many organizations are fragmented and struggle with disparate, disconnected data, making it difficult to make data-driven decisions. Different teams may store information in siloed systems, making accessing the correct data at the right time challenging. This can lead to inefficiencies and subpar customer experiences.

At the heart of the Newgen**ONE** Agentic AI platform is Trusted AI, which provides explainable and auditable intelligence.

Trusted Decisions:

Fully auditable, interpretable and transparent AI system that tracks and documents AI workflows to enable stakeholders to understand each stage of model development.

Trusted Models:

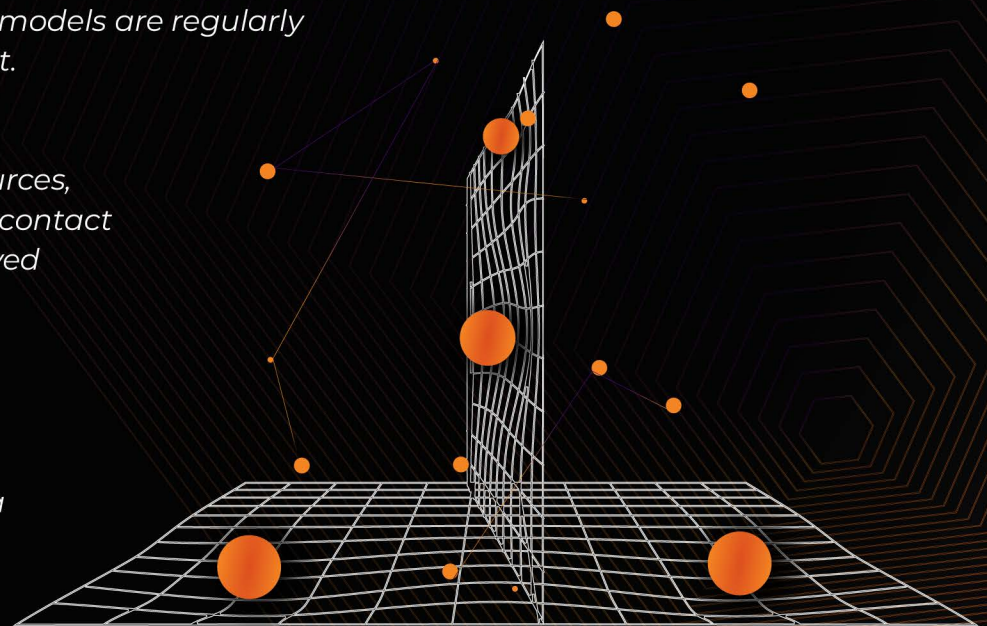
Ensures model intellectual property remains within the organization. No data or model learning is exfiltrated, as there is no black box or model trained on public data. Every parameter is known and configurable, and the AI models are regularly updated to ensure they remain accurate, fair, and transparent.

Trusted Data Layer:

The organization's internal data is taken only from trusted sources, utilizing no public data. Sensitive Information such as PII and contact information is purged from data, which is audited and approved before being available for model training.

Trusted Deployment:

Whether on-premise deployment, privately managed instance, or cloud-deployed, every instance offers role-based access control for authorized and secure data access. No data moves outside the organization's premises, to help ensure full compliance with organization security policies.



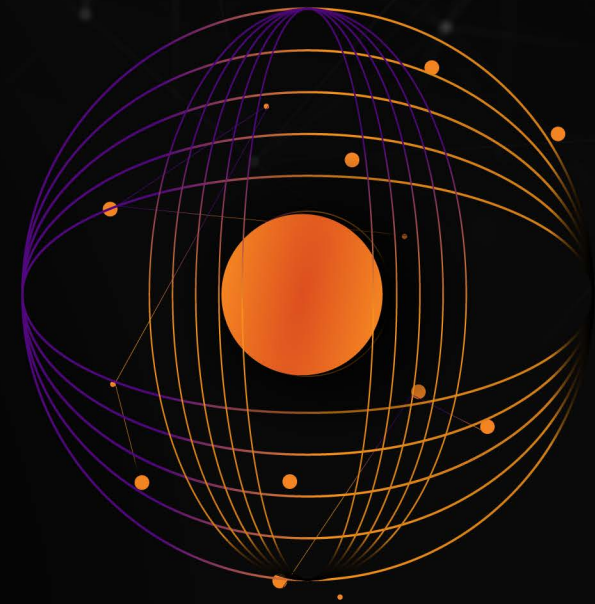
AI Governance

One of the strengths of AI is its ability to make business processes and interactions more proactive and autonomous. However, as autonomy grows, governance becomes more critical.

AI governance is fundamental to ensuring transparency, fairness, and full accountability for AI systems. For example, an organization that has deployed an AI chatbot to handle customer queries may encounter complaints if the solution delivers biased responses and incorrect recommendations. Without proper governance, the chatbot's actions could risk damaging customer trust.

By choosing a solution with security and governance integrated deeply into the technology, organizations can move forward with their AI deployments with full confidence. An effective platform will facilitate smooth, seamless integration with industry-leading identity and authentication tools and protocols. It should enable organizations to enhance data security through data masking and encryption, access permissions, password policies, and other measures, and support full compliance with regulatory and security standards.

Monitoring and management tools can also help enterprise organizations address AI governance by providing operational visibility.



Gartner **predicts that**

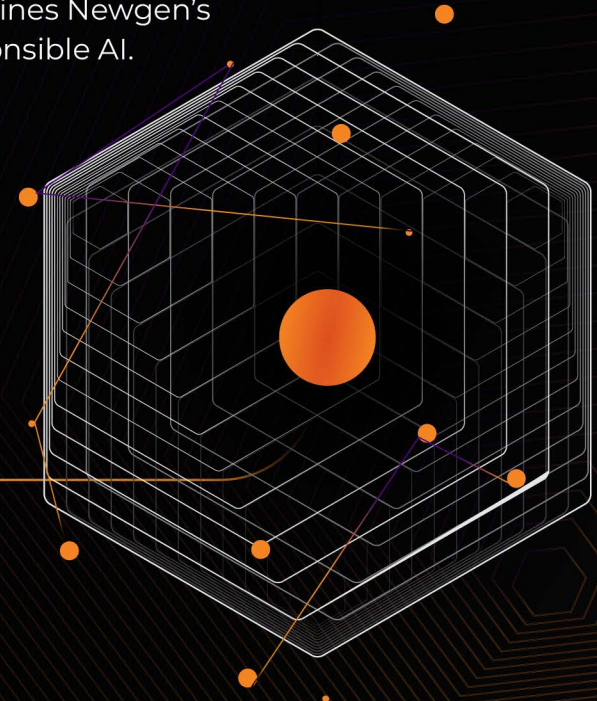
generative AI will drive enterprise spending up more than 15% by 2026, due to security and governance requirements.

A Foundation of Security and Governance

As autonomy increases, governance plays an essential role. A lack of strong governance can put enterprises at risk of damaging customer trust. The 2024 Stanford AI Index Report revealed that approximately 57% of AI-related regulations in the U.S. have seen a major increase in over one year.

Newgen's Agentic Shield significantly mitigates these risks. It enables organizations to set operational boundaries to prevent unintended behavior, configure business rules, and monitor AI agents in real time to ensure adherence to standards. Agentic Shield combines Newgen's efforts to responsibly use AI with data anonymization and security with Responsible AI.

Newgen's Agentic Shield controls the input and output of the interface and empowers organizations to define clear operational boundaries and limits for agents. It enables seamless configuration of business policies, engagement rules, and custom business logic. Additionally, it offers robust monitoring capabilities, allowing organizations to track their agent's performance and ensure adherence to business standards.





Building Vs Buying

AI Agents

By choosing a solution with security and governance integrated deeply into the technology, organizations can move forward with their AI deployments with full confidence. An effective platform will facilitate smooth, seamless integration with industry-leading identity and authentication tools and protocols. It should enable organizations to enhance data security through data masking and encryption, access permissions, password policies, and other measures, and support full compliance with regulatory, and security standards.

Taking Full Control by Building AI Agents

Organizations that seek a high level of customization for specific capabilities often choose to build their own AI agents. In some cases this approach requires a certain level of technical proficiency, as well as an in-depth understanding of a company's processes, data, and its business ecosystem. However, the increasing availability of low-code platforms is steadily democratizing the development process.

Organizations can design agents to address highly specific workflows and business requirements, smoothly integrating them with their infrastructures and systems. With a hands-on approach, they can take advantage of capabilities that may not be available in pre-built offerings.

Accelerating Deployment with Pre-built AI Agents

Business agility is always a top imperative, so some organizations may prefer to utilize pre-built AI agents. These off-the-shelf solutions can often be deployed faster than custom-built agents, without the time and expense associated with in-house development teams. With the rapid deployment of agentic AI, organizations can position themselves to unlock faster time to value.

Deploying a pre-built solution can also set the stage for improved performance and reliability over the long term. Pre-built agents from leading vendors have been tested and refined, minimizing the uncertainties of working with newly-developed, customized solutions.

This is the first step in a broader agentic journey and helps organizations evaluate business use cases that evolve from quick wins to more strategic, integrated use of AI across the enterprise. As organizations build confidence and gather insights from early deployments, they are better equipped to expand their agentic ecosystem, tailor agents to business-specific needs, and scale AI responsibly across functions.

Bringing It All Together: The Newgen Agentic Framework

The Newgen Agentic Framework enables organizations to take a dramatic leap forward on their digital transformation journey. An advanced, end-to-end ecosystem, it empowers organizations to harness the power of AI. Unlike disparate, point-product solutions, its comprehensive framework integrates organizational data, decision intelligence, and ethical AI principles to deliver transformative business outcomes.



Enable Flexibility and Scale with Low Code

Low-code platforms offer an extremely high degree flexibility and scalability. For instance, if an enterprise chooses to switch from its existing LLM, or add another, the low-code platform simplifies integration. There's no need for major reworking and reconfiguration. Organizations can simply plug, configure, and deploy. Its future-ready architecture built for evolving AI needs without disrupting core systems.

Built on a low-code platform, the Newgen**ONE** AI Agents enable seamless integration across the Newgen**ONE** ecosystem. The platform allows organizations to harness data confidently and make precise, evidence-based decisions. In short, these AI agents can engage with your entire business to resolve challenges across customer journeys.



Data:

With Newgen**ONE**'s unified architecture, the AI agents seamlessly access consented organizational knowledge, empowering them to make well-informed, data-driven decisions

Decisions:

Powered by domain-specific, fine-tuned SLMs, LLMs, and a robust reasoning engine, Newgen**ONE** AI agents can perform action with a deep understanding of the business context. Newgen**ONE**'s Data Science platform can build custom models tailored to unique business needs.

Workflows:

Built on the Newgen**ONE** platform, agents integrate natively with the low-code platform to deliver a unified solution that can power complex business processes. Agentic is all about infusing intelligence into workflows.



Pre-built AI Agents

Powered by the Newgen**ONE** platform, Newgen offers a variety of specialized, pre-built AI agents. More than simply tools, these agents are collaborators that can enable organizations to transform operations with improved precision and performance.



NewgenONE LumYn is an AI agent that helps financial institutions identify revenue growth opportunities by analyzing customer behavior. Its conversational AI capabilities simplify data analysis, while a low-code environment enables rapid deployment and experimentation.



NewgenONE Harper is an AI agent that helps organizations audit 100% of their calls, highlight what customers want, and provide them with clear steps to improve conversions. It enables organizations to simplify sales and enhances the customer experience.



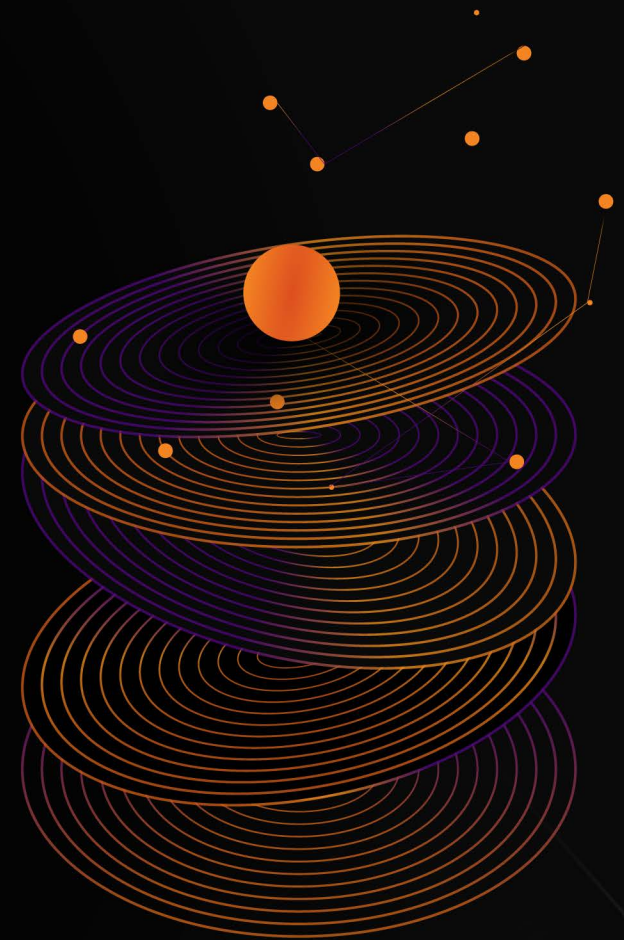
NewgenONE Marvin is an agent that is ideal for automating routine tasks and processes. Its advanced AI capabilities enable it to streamline operations, perform data entry, and reduce errors with remarkable accuracy, while enhancing overall productivity.

*Building Agents through Newgen**ONE** Agentic Studio*

For enterprise organizations that prefer to build their own AI agents, Newgen**ONE** Agentic Studio is an excellent option. This development platform lets organizations build, train, and deploy customized agents while providing coded guardrails and a trusted framework without deep coding expertise.

With a low-code platform, Newgen**ONE** helps democratize agentic AI, enabling non-coders to design workflows and processes and creative, intuitive user interfaces. Newgen**ONE** Agentic Studio also helps organizations simplify generation of reports to facilitate visibility and management. Users can configure agent behavior, define triggers, integrate with enterprise systems, and monitor outcomes in real time.

Whether starting with pre-built templates or building from scratch, users can create context-aware, goal-driven agents that automate decisions, streamline workflows, and adapt dynamically to business needs. With built-in governance, security, and lifecycle management, Newgen**ONE** Agentic Studio simplifies the agentic journey, helping enterprises move from experimentation to enterprise-wide AI adoption with confidence.

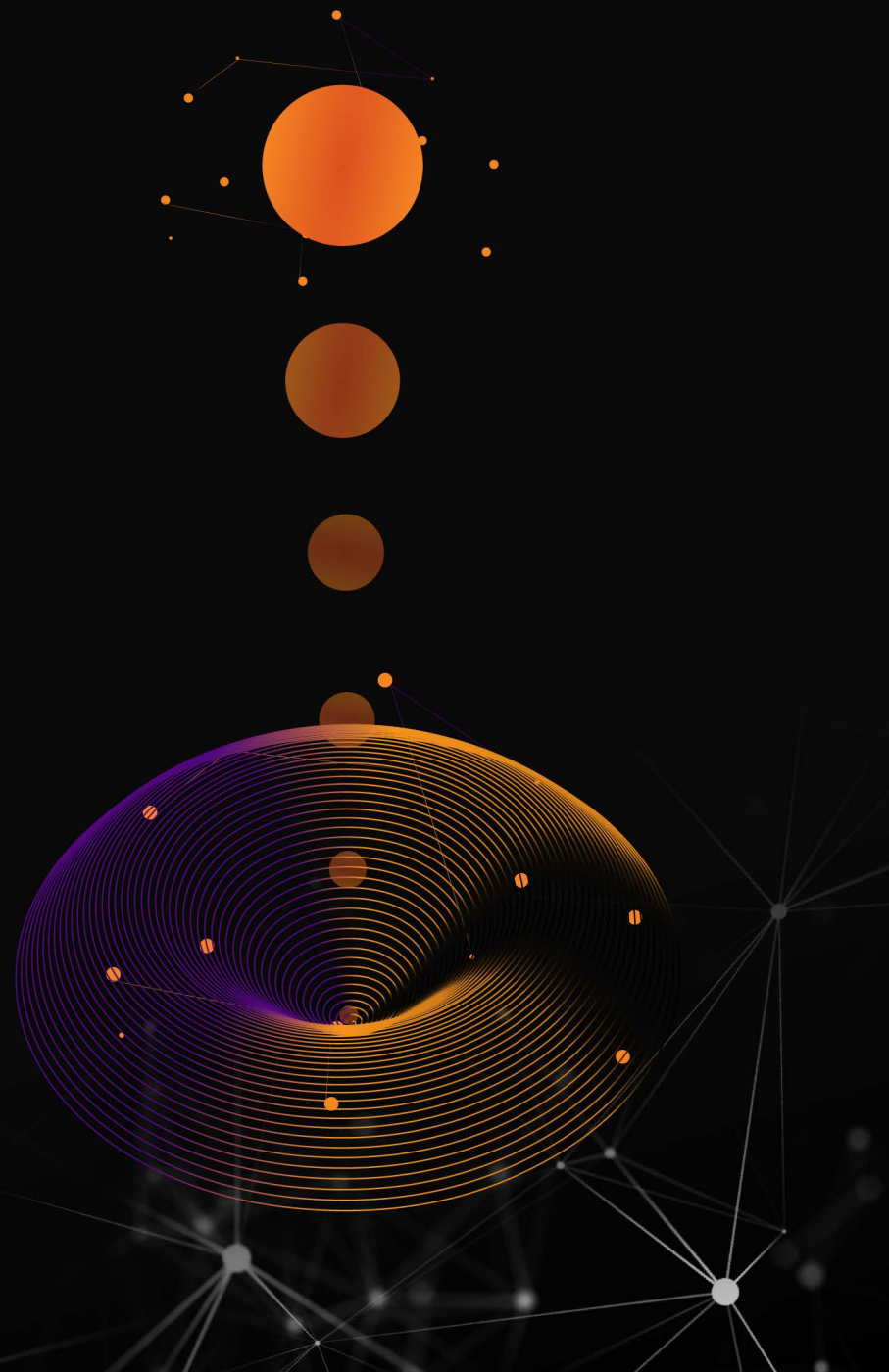


Conclusion

It's clear that organizations across every industry are aggressively moving to deploy AI across their functions. By choosing a comprehensive Newgen Agentic Framework, forward-looking business leaders can go beyond traditional AI models, utilizing AI agents to bring intelligence closer to human cognition and make decisions autonomously in real time.

By infusing the latest AI into their critical processes and ecosystems, business leaders can position themselves to redefine operations, deliver a superior customer experience, boost workforce productivity, and put opportunities and outcomes in reach.

As of 2023,
Forbes determined
that 86% of consumers approve
of brands using AI.



About Newgen

Newgen is the leading provider of an AI-first unified digital transformation platform with native process automation, content services, customer engagement, and AI/ML capabilities. Globally, successful enterprises rely on Newgen's industry-recognized low-code application platform to develop and deploy complex, content-driven, and customer-engaging business applications on the cloud. From onboarding to service requests, lending to underwriting, and for many more use cases across industries, Newgen unlocks simple with speed and agility.

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