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VILNIUS, LITHUANIA, October 3, 2025 /EINPresswire.com/ -- Artificial intelligence is evolving at a pace few anticipated, and its trajectory is racing from passive tools to active decision-makers. This new phase, widely known as Agentic AI, is more than an incremental step in technology—it is a structural shift with profound implications for industry, governance, and society. In his new LinkedIn Pulse article, Sarp Demiray, Chief Executive Officer of European Merchant Bank (EMBank), examines this transformation and its significance for financial services and beyond.

Agentic AI refers to autonomous software systems that perceive, plan, decide, and act with minimal human input. Unlike conventional models, which rely heavily on human direction, these systems are designed to execute tasks end-to-end, from analysing information to performing actions. Analysts project that by 2028, up to 15% of day-to-day business decisions will be made autonomously by such systems, with embedded agentic capabilities set to feature in a third of enterprise software.

Demiray's article highlights that this development is not hypothetical—it is already in motion. In healthcare, for instance, agentic systems are reviewing thousands of clinical notes and even matching medical diagnoses against human doctors with impressive accuracy. In the defence sector, governments are experimenting with agentic decision-support for logistics and cybersecurity. Financial services, however, stand out as one of the industries most likely to be redefined by this change.

Within banking, "agentic payments" could revolutionise the way financial flows are managed. Intelligent agents are expected to negotiate vendor terms, execute transfers, reconcile invoices, and flag anomalies without human intervention. In treasury management, these systems promise to optimise liquidity in real time. Fraud detection is also advancing, as autonomous agents monitor patterns continuously rather than through batch processing. As Demiray points out, this shift raises as many questions as it does opportunities, especially when systems are empowered to act without direct oversight.

The article stresses that the governance of Agentic AI is existential. Without strong oversight, autonomous systems risk making unpredictable or harmful decisions at scale. Gartner forecasts that more than 40% of agentic AI projects could be scrapped by 2027 due to governance or return-on-investment challenges. Demiray argues for a proactive approach: clear limits on autonomy, centralised orchestration, instant override mechanisms, and transparent audit trails must become standard.

This balanced perspective is characteristic of EMBank's outlook. Established in Vilnius, Lithuania, and licensed by the European Central Bank, EMBank offers tailored financial services to SMEs in Lithuania and fintechs worldwide. The bank's portfolio includes safeguarding accounts, international payments, trade finance, investment loans, and Banking-as-a-Service offerings. As a digitally focused institution, EMBank understands the dual imperative of leveraging technology to create efficiency while ensuring that compliance, resilience, and trust remain at the forefront.

Demiray concludes that the rise of Agentic AI could be as consequential as the Industrial Revolution. While the efficiency and cost benefits are evident, the risks—from amplifying bias to eroding accountability—require vigilance. The challenge, he writes, is to empower these systems while embedding human-centric values at their core.

His article invites business leaders, technologists, and regulators alike to reflect on whether we are prepared for this new category of actor in the economic system—and how to harness it responsibly. Read the full article on LinkedIn Pulse.

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