

frends

Agentic AI Whitepaper series

The Agentic AI Revolution in Financial Services

Autonomous Intelligence for Risk,
Compliance and Customer
Experience

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01

The state of automation & integration:

The agent era

Over the next two to three years, businesses across the globe will be faced with redefined digital workflows, supported by agentic AI and advanced integration platforms.

The **financial services sector** stands at the precipice of a transformative shift.

Traditional automation approaches are proving inadequate for managing the complexity of modern financial operations, particularly as Europe accelerates its regulatory modernization through frameworks like PSD2, MiFID II, and the emerging EU AI Act, while simultaneously facing increasing customer expectations for real-time, personalized financial services.

Today's financial infrastructure generates unprecedented volumes of data from trading systems, payment networks, customer interactions, regulatory reporting requirements, and risk management systems. This data deluge, combined with the need for real-time decision-making, regulatory compliance, and sophisticated fraud detection, creates challenges that conventional rule-based automation cannot address effectively.

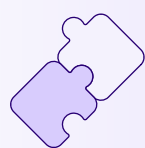
Enter Agentic AI – autonomous systems capable of perceiving, reasoning, and acting independently to optimize and secure financial operations. Unlike traditional systems that react to predefined conditions, agentic AI proactively analyzes patterns, predicts market movements, detects fraudulent activities, and orchestrates responses across complex financial ecosystems while maintaining the strict compliance and audit trails essential to financial services.

The convergence of agentic AI and advanced integration platforms is redefining how financial institutions operate, from fraud detection and customer onboarding to loan processing and regulatory reporting. This transformation is not just about efficiency; it's about creating resilient, adaptive financial systems capable of supporting Europe's ambitious digital finance goals while maintaining the trust and security that underpin the financial system.

This series of reports explores how such autonomous AI, combined with modern integration platforms, is poised to transform industries ranging from energy and government to finance, manufacturing, and healthcare.

We also examine Europe's emphasis on digital sovereignty – ensuring control over data and infrastructure – in light of evolving U.S. tech policies and geopolitical shifts. Key trends, use cases, and strategic insights are provided to help CIOs and IT teams navigate this new era of automation.

Integration Landscape Evolution



Legacy Integration
Pre-2010



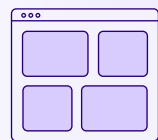
Legacy Integration



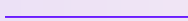
Cloud-First iPaaS
2014+



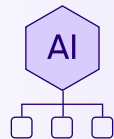
Cloud First



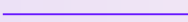
Low-Code Platforms
2017-2023



Low-Code Platforms



Agentic AI Orchestration
2024+



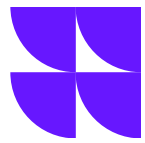
Agentic AI

02

Agentic AI

Definition and emerging trends

Agentic AI is a leap beyond traditional automation and even typical AI assistants. Unlike a static chatbot or rules-based script, an agentic AI can receive a goal, devise a plan, and autonomously execute tasks using various tools — all without step-by-step human prompts.



In practical terms, this means **AI agents that reason, adapt, and act** within defined **ethical** and operational bounds.

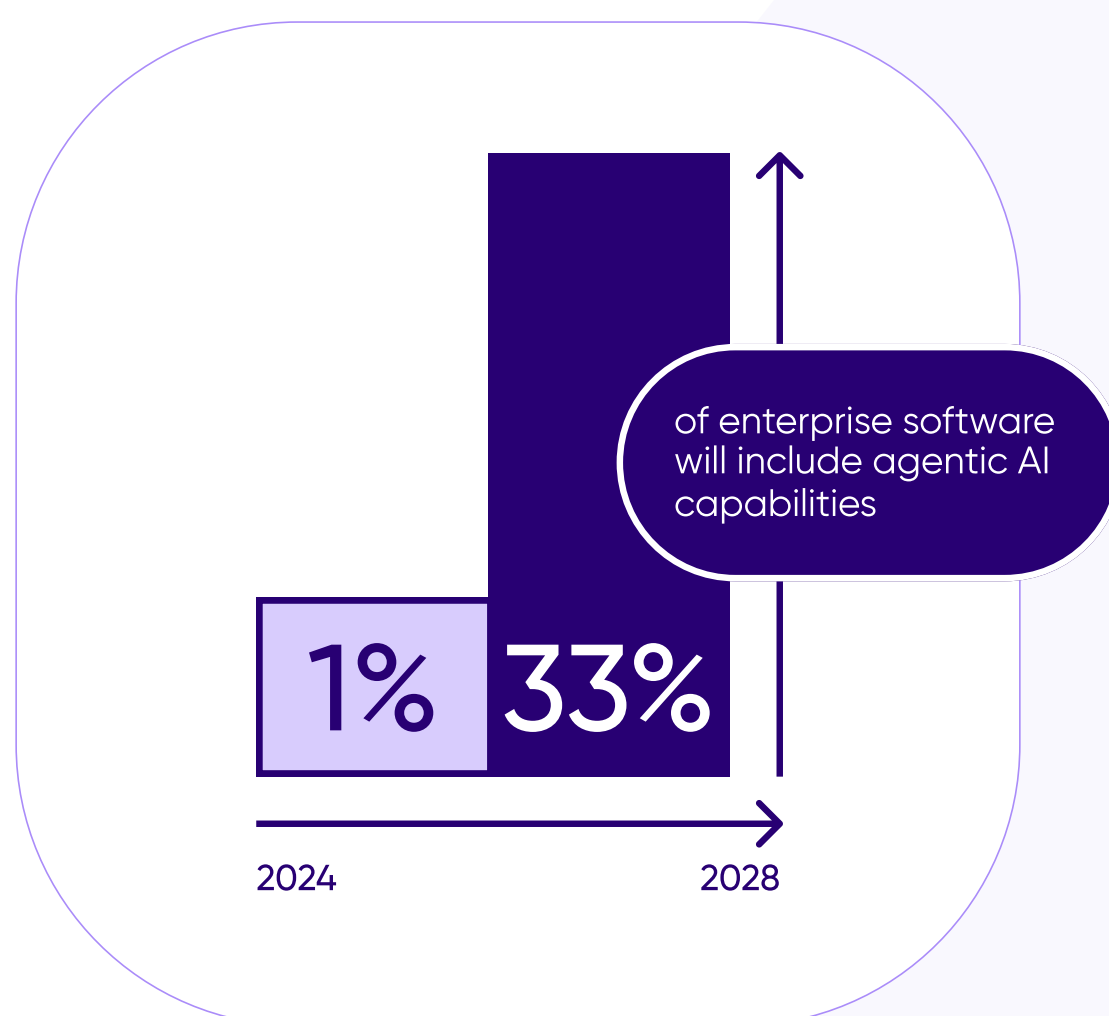
In financial services, agentic AI systems must operate within strict regulatory frameworks while making autonomous decisions that can directly impact customer finances, institutional risk, and market stability. This requires AI agents capable of sophisticated reasoning, real-time risk assessment, and seamless compliance verification.

Example:

AI could dynamically detect suspicious transactions and trigger a fraud assessment protocol that freezes transactions and immediately creates a new case in the correct fraud management systems – even before users notice anything is wrong.

This capacity to **evaluate context and choose actions independently** is what sets agentic AI apart.

Adoption is in its early days, but growth is expected to be explosive. American research and advisory firm Gartner projects that by 2028, 33% of enterprise software will include agentic AI capabilities (up from <1% in 2024), enabling at least 15% of day-to-day work decisions to be made autonomously by AI agents.



In the customer experience arena, companies plan to allocate roughly 33% of CX budgets to AI in the next year, reflecting the high expectations for AI-driven productivity gains.

Gartner has even named agentic AI the top strategic technology trend for 2025, with tech giants like Google and Microsoft touting their work on AI agents. Analysts note that “forward-thinking companies” are already investing in these solutions to streamline operations and unlock tangible benefits.

Despite the excitement, experts urge realism.

Today’s AI agents are still nascent – most enterprise use cases remain pilots or small-scale deployments.

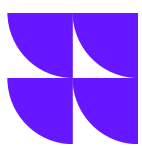
The International Data Corporation (IDC) observes that true fully autonomous AI is “still a ways off,” and initial applications will be limited in scope. In fact, many vendors have begun rebranding simpler automations as “agentic AI,” muddying the waters of what the term really means.

It’s important to separate hype from reality: agentic AI today often augments human work in narrow domains, but it is not a magic general intelligence.

Organizations must prepare by understanding what agentic AI can do and where it still needs human oversight.

One clear indicator of the trend’s momentum is the range of predicted impacts across industries. Gartner predicts that by 2029, 80% of common customer service issues could be resolved by AI with minimal human help.





In software development, four out of five developers anticipate that AI agents will become as indispensable as standard dev tools in coming years.

These forecasts signal a future where autonomous AI support becomes ubiquitous, handling routine decisions, writing code, monitoring, data streams, and more. The next sections will explore how integration technology is evolving to support this agentic AI wave.

03

Integration platforms evolving for the agentic era

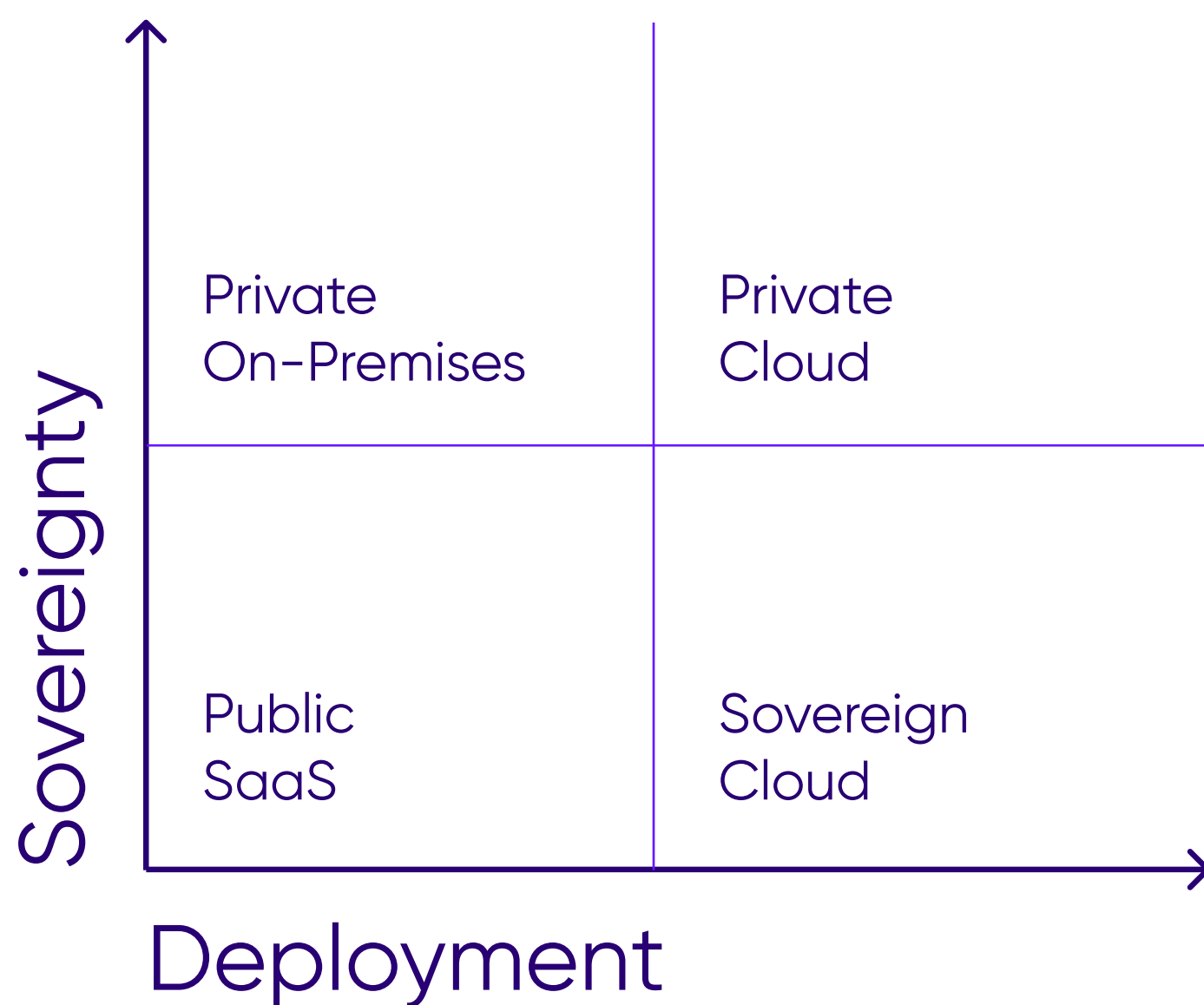
To unlock agentic AI's potential, organizations need robust integration platforms that can connect AI agents with the myriad of applications, data sources, and devices in a modern enterprise.

Integration Platform as a Service (iPaaS) solutions are **rising** to the challenge by embedding AI capabilities and enabling hybrid deployments (cloud and on-premises) for **maximum flexibility**.

In essence, the integration layer is becoming the “nervous system” that lets AI agents sense and act across an organization’s digital landscape.

Hybrid integration is especially crucial in sectors with data sovereignty or latency concerns. Many mid-size and enterprise firms still maintain core systems on-premises or in private clouds for compliance and performance reasons.

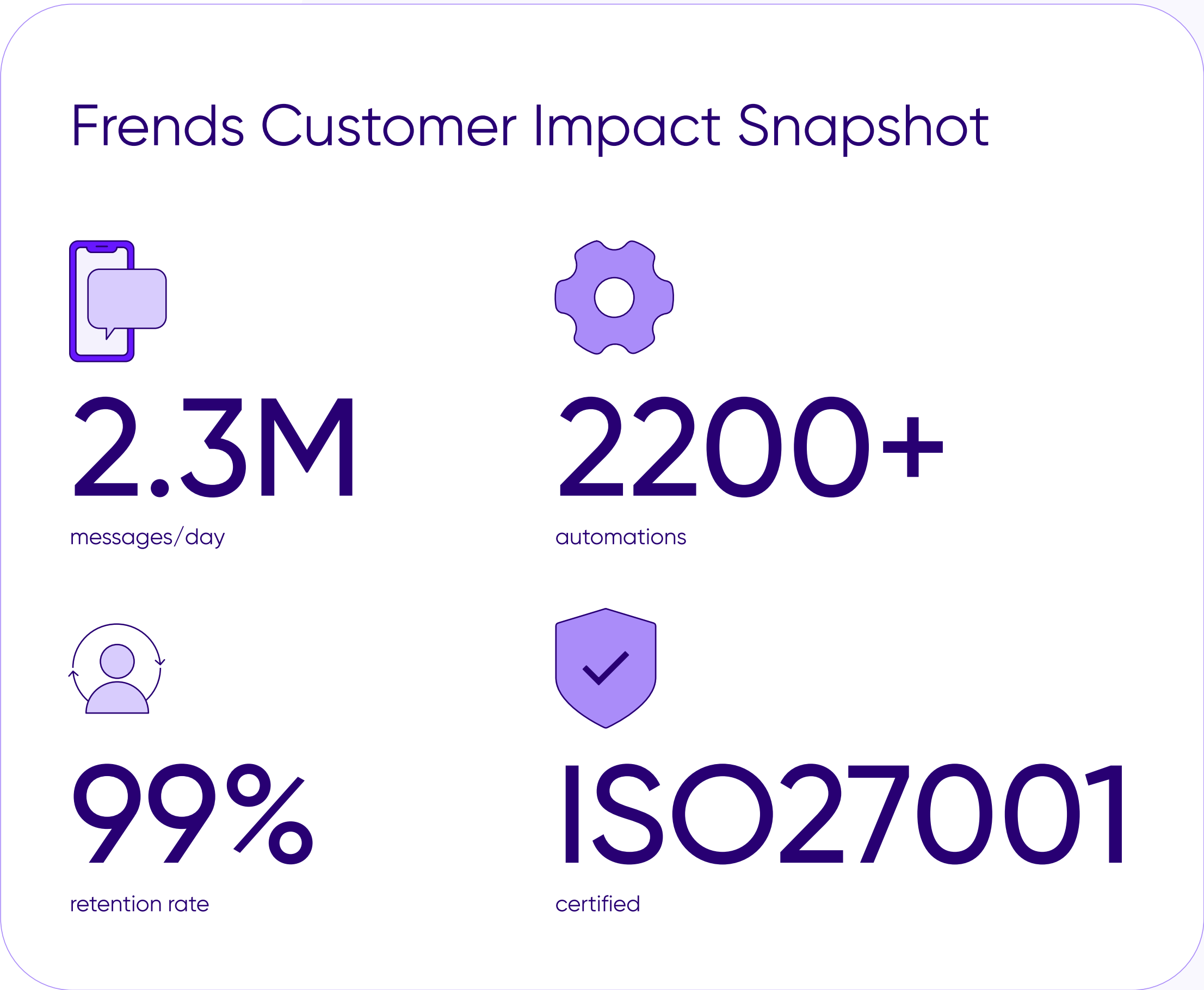
Deployment Options for Integration Platforms



Modern iPaaS offerings address this by deploying lightweight agents or connectors behind firewalls, ensuring that AI-driven processes can securely access on-prem data while leveraging cloud AI services.

For example, a food industry giant (Fazer) uses a hybrid integration approach: the company has been able to maintain on-premises systems with Frends while embracing cloud solutions, effectively supporting a hybrid IT environment.

This kind of workflow illustrates how a well-architected integration platform bridges on-premises systems with cloud AI, all under unified governance.



Integration vendors are rapidly adding **AI-native features** to their platforms.

A leading trend is using generative AI to assist in building integration flows. For instance, IT teams can create data pipelines using natural language descriptions – early users report building and testing integrations in under an hour, a task that used to take days.

Similarly, various modern integration platforms let developers describe an integration task in plain English and automatically generate the workflow or code mappings. By drawing on knowledge from millions of past integrations, these AI-assisted development tools can suggest best-practice connectors and data transformations. The result is significantly accelerated integration delivery and reduced manual coding.

Beyond assisting developers, integration platforms are beginning to orchestrate AI agents at runtime. Leading vendors now talk about managing “AI agents” as first-class citizens in the integration environment.

For example, FrenDS iPaaS is launching an AI Toolbox that treats AI calls as just another step in a process, with full monitoring, logging, and cost controls. In FrenDS, users can insert an “AI Task” shape into workflows, feeding it data and receiving AI-generated results, all with the execution logged for audit trail.

Crucially, FrenDS supports deploying AI models on-premises via tools like Ollama for organizations that cannot send data to cloud models.

All AI interactions are monitored with the same dashboard and “reasoning logs” to explain how an output was produced, addressing the black-box problem of AI.

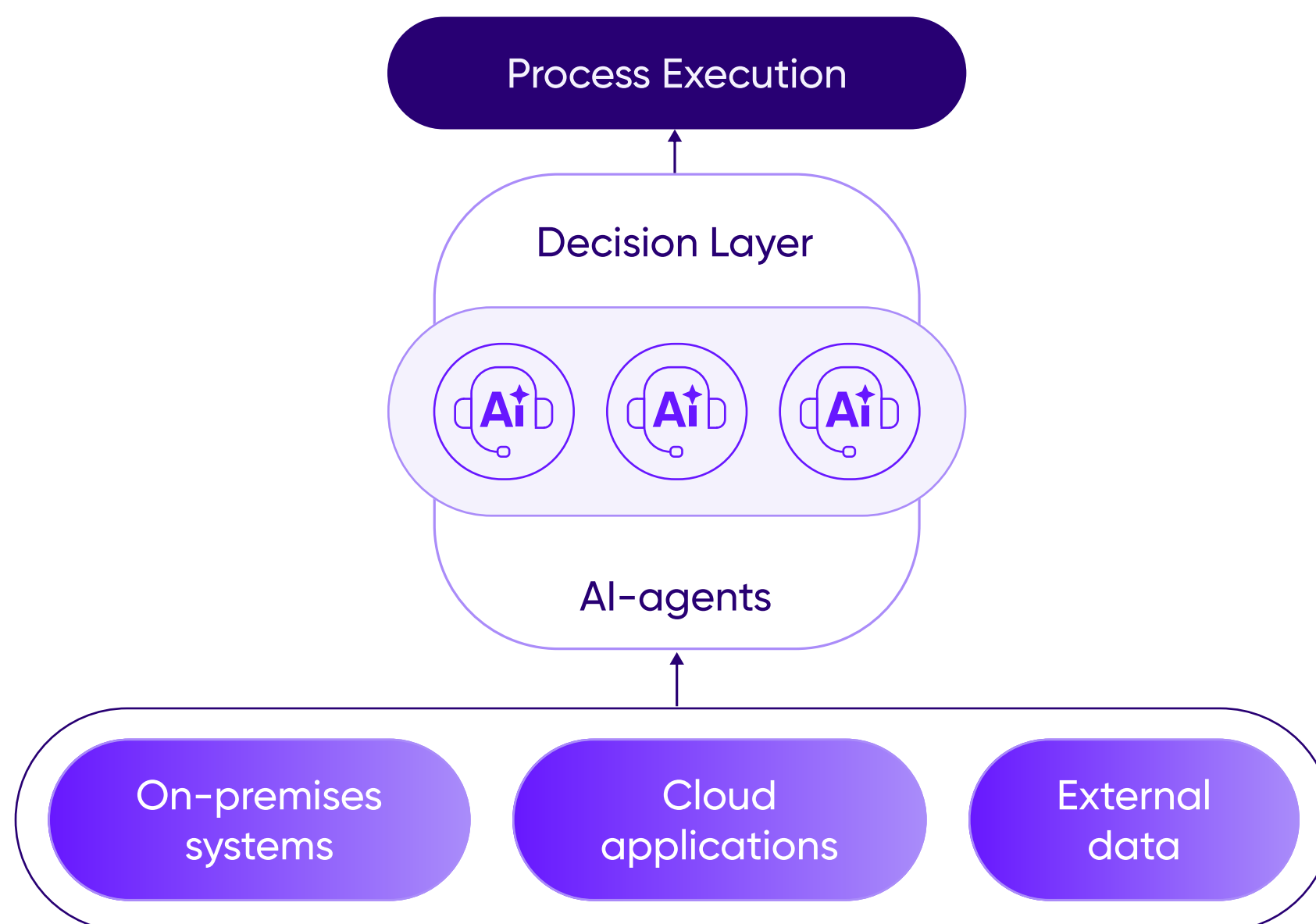


These kinds of features reflect a broader industry push: integration platforms must not only connect to AI services but also provide **governance for AI decisions** (capturing what data was used, which actions were taken, and why).

Integration technology is thus shifting from passive data plumbing to active orchestration.

Enterprises are advised to leverage APIs and events to enable agentic AI in their stack, meaning every tool (CRM, ERP, IoT device, etc.) should expose interfaces that AI agents (through the integration layer) can call. The integration platform becomes the broker that receives an AI agent's request (e.g. "place an order for spare parts"), triggers the necessary system actions, and returns results to the agent. This event-driven, API-centric architecture is what will allow AI workers to function safely at scale, rather than giving AI direct unfettered access to critical systems.

Architecture of Agentic Integration



Of course, this evolution brings new challenges. Gartner warns that agentic AI can "proliferate without governance or tracking" if not implemented carefully.

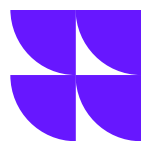
Integration teams must put in place strict guardrails, such as role-based access for what an AI agent is allowed to do, validation checkpoints for high-risk actions, and sandboxes for testing AI-driven processes. Moreover, AI agents relying on poor-quality or siloed data could make flawed decisions – highlighting the importance of data integration and cleansing as a foundation. This is why data governance features (master data hubs, data catalogs, etc.) are increasingly part of integration platforms, ensuring that AI has a single source of truth and traceable data lineage.

In short, as agentic AI rises, integration platforms are transforming into AI-augmented integration hubs. They not only connect systems but also embed intelligence and oversight. In the next sections, we'll examine what this means for IT leaders and how specific industries are leveraging (or preparing for) these capabilities.

04

Impact on CIOs and IT teams

For CIOs and IT departments, the agentic AI era presents a dual opportunity and responsibility. On one hand, AI-driven automation promises to free teams from repetitive tasks and enable IT to deliver solutions faster than ever. On the other hand, CIOs must manage new risks and ensure these powerful tools are deployed responsibly.



The evolving role of IT leadership

The CIO's role is shifting from keeper of infrastructure to strategic business enabler. As Juha Volotinen, CIO of a Finnish financial services firm, put it:



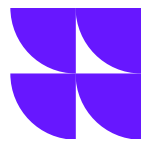
We're no longer just maintaining infrastructure. We're steering strategic technology investments that support the organization's goals.



In practice, this means CIOs are expected to champion innovations like agentic AI to drive business outcomes (customer satisfaction, operational efficiency, new revenue streams), not just IT efficiency. Many CIOs are actively educating their boards and C-suites about AI's potential, while also tempering expectations with clear-eyed assessments of readiness.

2023 vs. 2026 - The CIO/IT leader's new mandate

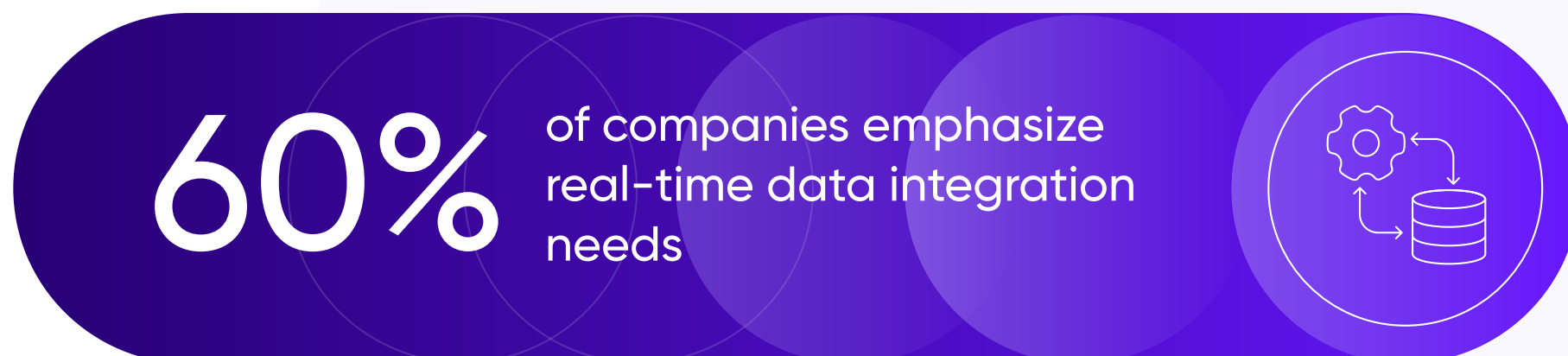
	2023	2026
Responsibilities	Managing legacy integrations	Overseeing intelligent agents
	Navigating cloud migration	Real-time decision making
	Maintaining data governance	Maintaining digital sovereignty
	Addressing skills shortages	Driving digital transformation
		Rethinking IT skills strategy
Focus Areas	Cost reduction	Agility & speed
	Operational efficiency	Cyber resilience
		AI strategy



Empowering and upskilling IT teams

With AI agents taking over routine integration and analysis tasks, IT staff can focus on higher-value activities, but they need the right skills.

A recent survey found:



implying strong demand for talent skilled in streaming data and AI ops.

CIOs should invest in training developers and integration specialists on AI/ML concepts, prompt engineering (for those configuring AI agent “prompts”) and data science basics. Additionally, cross-functional collaboration becomes crucial: IT must work closely with business units to identify suitable use cases for agentic AI (e.g. automating a finance approval process or augmenting customer support). Some organizations are even forming AI Centers of Excellence to centralize knowledge and governance practices.

Governance, risk, and compliance

CIOs and CISOs will jointly need to establish robust AI governance frameworks. This includes defining policies for human oversight of AI decisions, processes for validating AI outputs and procedures for incident response if an AI behaves unexpectedly.

The forthcoming EU AI Act underscores this, as it will likely classify many agentic AI deployments as “high-risk” systems requiring logging, documentation of decisions, and human override mechanisms.

Businesses will need to maintain technical documentation and audit logs for AI actions – a task that falls to IT teams to implement via their integration and logging tools.

Effective governance also means being transparent with end-users about when they are interacting with an AI agent versus a human, and ensuring there is a way to escalate or appeal an AI-made decision (for example, a customer should be able to request a human review if an AI declines their loan application).

Security is another major focus as autonomous agents expand the attack surface. A malicious actor could try to manipulate an AI agent's inputs (data poisoning), for example, or trick it into performing unauthorized actions.

To prevent this, CIOs are looking at baking security into AI integrations from the start. Best practices include strict API authentication for any action an AI agent invokes, network segmentation for components running AI tasks and continuous monitoring for anomalous agent behavior (e.g. an AI agent suddenly attempting mass data exports). Regular audits of AI training data and outputs can help ensure compliance with privacy laws and ethical standards.

Cultural and organizational impact

Introducing agentic AI can also affect the IT organization's culture. There may be initial employee resistance or fear – some IT operations staff might worry that "AI will replace my job." Leadership should communicate that, in reality, AI will not replace the CIO or IT team, but elevate their function.

In Volotinen's words, "AI will help us automate routine work and speed up service delivery ", allowing IT professionals to concentrate on strategic projects rather than firefighting mundane issues.

Early successes can help, for instance, showing how an AI ops agent that handles after-hours alerts improves work-life balance for the on-call team.

Over time, IT roles might evolve into more AI orchestration and oversight positions – e.g. "automation architects" who design end-to-end processes that include both human and AI steps.

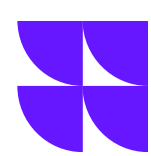
Finally, CIOs must maintain strong communication with stakeholders during this transformation. Business users and executives will be curious (and sometimes anxious) about AI initiatives. Regular updates, pilot demonstrations, and clear KPI tracking (such as reporting that "our AI integration reduced response time by 50% in customer service") help build trust in the technology. By fostering an informed, transparent environment, IT leaders can position agentic AI as a collaborative tool rather than a mysterious black box.

05

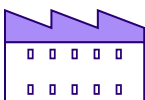
Sector spotlight:

What changes for financial services

The financial services sector, including banking, insurance and investment management, is no stranger to automation, but agentic AI is set to take it to another level. Mid-size and large financial institutions see AI-driven integration as a way to enhance customer experiences, improve risk management and streamline operations, all while navigating heavy regulatory requirements,



Critical infrastructure sector digital transformation priorities

	Energy Modernizing operations
	Public sector Legacy system improvement
	Financial services Secure data exchange
	Manufacturing Agile production systems
	Healthcare Automating processes

Customer service and personalization

Banks are deploying AI agents in customer-facing roles, from intelligent chatbots to personalized financial advisors. By 2028, Gartner predicts a significant portion of customer inquiries in finance will be handled by autonomous agents that understand context and can execute transactions.

For example, an AI assistant could handle an online banking request like “I lost my credit card” end-to-end: verifying identity, cancelling the card, reordering a new one, and advising on interim steps – without a human rep. These agents draw on integration to pull data from CRM systems, transaction databases and identity verification services in real time.

The omnichannel integration aspect is key

the AI might interact via chat, voice and email, ensuring consistency across channels. Financial firms report that AI-driven assistants are improving response times and enabling 24/7 support, with one survey indicating roughly 33% of CX spend in banking is shifting toward AI solutions soon.

Automated financial decisions

More ambitiously, agentic AI can manage financial processes and portfolios. For instance, wealth management firms are testing AI agents that monitor market data and client portfolios, then autonomously execute trades or rebalance investments according to preset goals and risk tolerance.

This extends the concept of robo-advisors by giving the AI authority to act within defined parameters. Integration is what enables these AI agents to pull in live market feeds, analyze positions, and send trade orders to brokerage systems instantly.

In lending, banks use AI to make instant credit decisions on small loans – the AI integrates credit bureau data, internal account history, and even alternative data like utility payments, then approves or rejects with an explanation.

Transparency and fairness are crucial here; EU guidelines (and the AI Act) will likely require that such automated decisions are explainable and auditable. Banks must log every AI-driven credit decision and allow for human appeal to comply with regulations.

Risk management and fraud detection

Financial institutions already use AI for fraud detection, but agentic AI can take it further by acting on fraud alerts.

An AI agent might detect an anomalous transaction pattern (via an integrated fraud analytics system) and then proactively freeze a card or block transactions pending investigation. Similarly, in cybersecurity, an AI agent could monitor system logs and automatically quarantine compromised accounts or flag suspicious transfers between accounts.

This kind of active defense is increasingly needed as cyber threats grow. Integration platforms ensure the AI agent has hooks into all necessary systems – core banking, payment networks, customer notification channels – so it can execute a multi-step response to threats in seconds.

Operations and legacy integration

Many banks and insurers still run mainframes and legacy apps. Here, integration platforms embedded with AI can play a transformational role. By placing an integration layer atop legacy systems, banks can use AI to orchestrate processes that span old and new. For example, processing an insurance claim might require pulling data from a COBOL mainframe, a modern cloud CRM and an imaging system – tasks that used to need manual swivel-chair work.

An AI agent can coordinate these steps: retrieving the claim data, checking policy coverage, maybe even analyzing a photo of the damage using a vision AI, then approving straightforward claims automatically. Early pilots show promise in speeding up claims and reducing error rates.

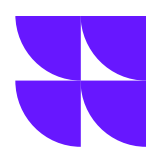
Mid-size financial companies, in particular, are embracing iPaaS solutions (like Frennds in Northern Europe) to avoid the huge cost of replacing legacy cores. Instead, they wrap them with APIs and let AI-driven processes handle interactions. MuniFin, a Finnish public-sector lender, chose such an approach to become “future AI-ready” while meeting strict compliance. They migrated to an integration platform compliant with European data residency and have begun exploring how AI agents can call APIs, trigger workflows, and orchestrate integrations to deliver real business value.

Regulatory compliance

Finance is heavily regulated, so any agentic AI deployment undergoes rigorous scrutiny. Compliance officers require that AI decisions (like trade executions or loan approvals) follow all rules and can be audited. Integration platforms help by maintaining the logs and by enabling insertion of compliance checks in the workflow.

For instance, an AI might suggest a stock trade, but a rule engine integrated into the process can veto it if it violates limits or if the client’s profile changed. European financial regulators are also issuing guidance on AI, expecting risk assessments, human accountability and robust governance for algorithmic decision-making.

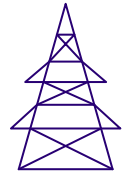
This will likely slow adoption of fully autonomous AI in core areas, but we may see augmented intelligence as a stepping stone in the process: AI provides recommendations, humans give final approval (with integration ensuring the hand-off is seamless).



In summary, financial services stand to gain significantly from agentic AI in terms of cost savings, speed and insights, but success will depend on careful integration and oversight.

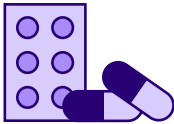
Institutions that modernize their integration architecture now (APIs, events, data lakes) will be best positioned to leverage AI agents in a compliant and effective manner.

Agentic AI Use Cases in Key Industries



Energy

- Predictive maintenance
- Dynamic grid optimization



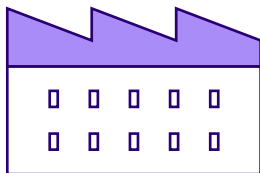
Healthcare

- Video analytics
- Medical summarization



Financial Services

- Conversational banking
- Market trend analysis



Manufacturing

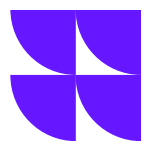
- Intelligent process automation
- Supply chain optimization

06

European digital sovereignty

and data governance

A crucial backdrop to the rise of automation and AI in Europe is the continent's push for digital sovereignty. European policymakers and businesses are increasingly focused on ensuring control over their data, infrastructure, and technology stack – an issue that directly influences how integration platforms and AI solutions are adopted in the EU.



Data residency and legal jurisdiction

One driver of Europe's sovereignty focus is legal conflict between EU privacy laws and U.S. surveillance laws.

The EU's strict General Data Protection Regulation (GDPR) mandates high levels of control over personal data, while the U.S. CLOUD Act allows U.S. authorities to access data held by U.S.-based cloud providers, even if that data resides in Europe.

This extraterritorial reach creates deep uncertainty and compliance risk for European companies using U.S. cloud services. The landmark Schrems II ruling in 2020 invalidated the EU-US data transfer agreement, meaning companies now must assess transfers on a case-by-case basis.

Many have resorted to measures like encryption with EU-held keys to mitigate risk. Nonetheless, the fundamental tension remains: if an AI integration platform or enterprise application is hosted by a U.S. vendor, European data could potentially be subject to foreign jurisdiction.

The stakes are high. GDPR violations can incur fines up to 4% of global turnover, so European CIOs are keenly aware of these issues.

This has led to a preference for European or **sovereign** cloud solutions in sensitive sectors.

Example:

when financial institution MuniFin chose a new integration platform, a key factor was compliance with Europe's strict regulations.



We're a small team, but due to regulations, we run a complex system landscape. We needed a partner that could help us modernize for the long-term

explained Juha Volotinen, CIO at MuniFin



Similarly, French and German governments have launched projects with local cloud providers to ensure public sector data stays under EU law. U.S. hyperscalers have responded with offerings like "EU-only" cloud regions (e.g., Oracle's EU sovereign cloud with data access strictly limited to EU entities). Such steps indicate that even as global tech is used, it's being walled off for sovereignty needs.

Geopolitical dynamics

From trade policies to international disputes, evolving U.S. political dynamics also fuel Europe's sovereignty ambitions. Trade tensions have made European leaders wary of over-reliance on foreign tech. There is a scenario in which political conflicts or tariffs could disrupt access to cloud services. For instance, industry observers noted that U.S. trade measures in recent years "cemented the idea that Europe can't rely on the US for its digital infrastructure".

An analysis by consulting firm Deloitte points out that the war in Ukraine and other instabilities show how technology can be weaponized, and that relying too much on foreign providers "can worry public institutions" if those providers might withdraw or be constrained by their home governments. A vivid example was seen when some cloud firms pulled out of Russia and simultaneously bolstered Ukraine, highlighting how geopolitical events can impact service continuity.

Europe is responding by diversifying its cloud ecosystem and investing in homegrown alternatives. The GAIA-X initiative, born in France and Germany, aims to create a federated European cloud framework that champions interoperability, transparency and trust according to European values.

Though Gaia-X is not an actual cloud provider, it's establishing standards to enable a network of European cloud and data services. The broader strategy, sometimes dubbed creating a "EuroStack", is about fostering European technology in key domains like cloud, AI and 5G.

Policy and regulation

Digital sovereignty also extends to AI governance. The European Union is leading with the AI Act (expected to take effect around 2025-2026), which will impose requirements on AI systems, especially those imported from abroad, to meet EU standards for transparency, safety and fairness.

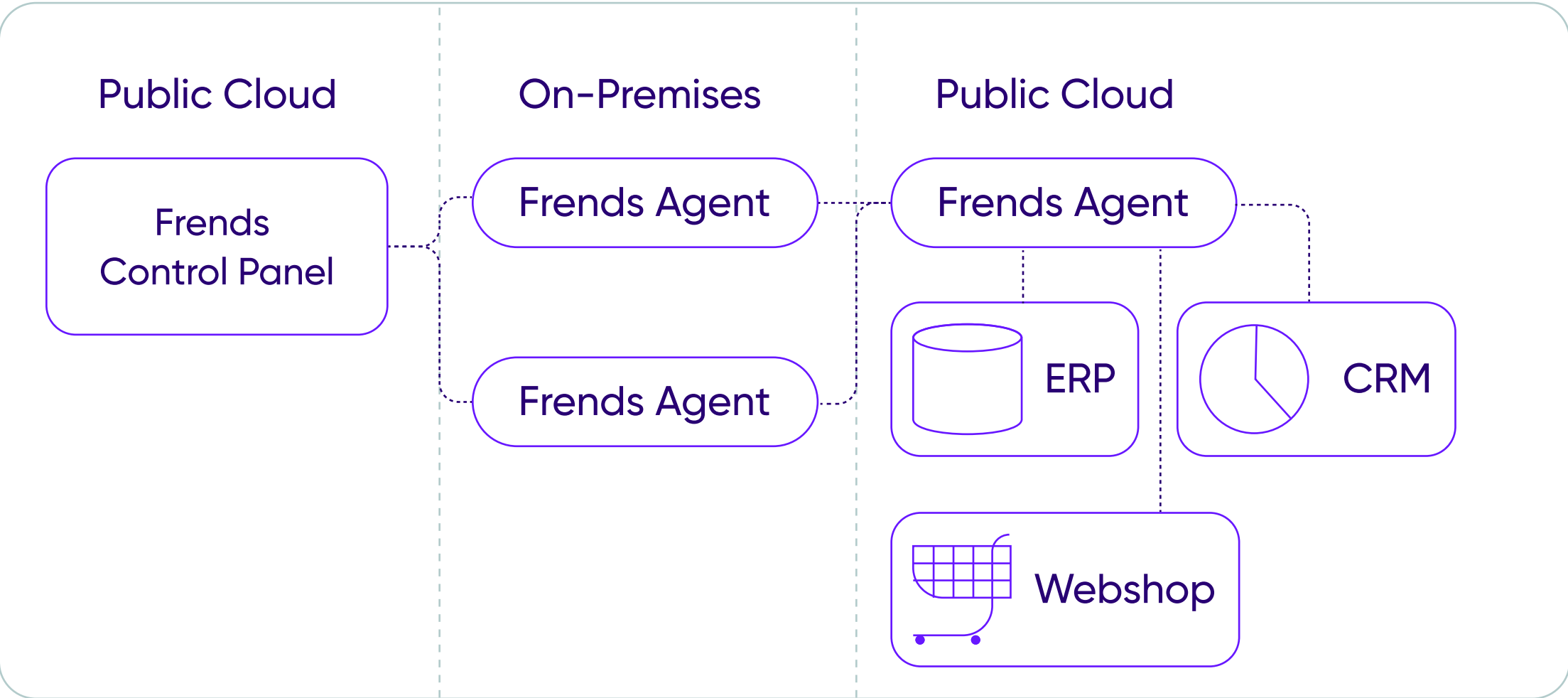
This could effectively shape the AI features that integration platforms offer in Europe, requiring, for example, that AI-driven decision logs are exportable, and that human override is built-in.

European companies adopting agentic AI will need to conduct risk assessments and conformity checks under these laws. On cybersecurity, the EU's NIS2 Directive (in force since October 2024) means stricter cyber controls for operators in sectors like energy, health and finance – many of the same sectors exploring AI integration. Compliance might necessitate that any AI agent or automation in these critical sectors undergo security testing and operates within zero-trust network principles.

All these factors influence vendor choice. An European platform like FrenDS touts no "regulatory red flags" in the EU and has the ability to deploy on-prem or in private EU clouds. European buyers may contrast that with U.S.-based competitors that, even if technically excellent, pose a perceived sovereignty risk.

Indeed, there's a strong trend of European financial institutions and governments explicitly requiring in RFPs that data be stored in Europe and that vendors commit to GDPR-compliant handling even under foreign government requests.

Hybrid Integration Topology with Frends



In conclusion, Europe’s digital sovereignty movement will shape the agentic AI era by emphasizing local control, transparency and compliance. North American organizations, while not under the same regulations, are indirectly affected too with global vendors often adopting Europe’s strict standards as a baseline for their products. CIOs in Europe will weigh sovereignty as a factor in every strategic tech decision. Those in the U.S. and elsewhere should keep an eye on this trend, as it could herald a more fragmented tech landscape where data location and governance are key deciding factors in automation and integration initiatives.

07

Friends vs. other integration platforms:

AI-readiness and sector adoption

As organizations evaluate platforms to support AI-driven integration, it's useful to compare Friends iPaaS – a rising European integration platform – with other major vendors in terms of AI capabilities and industry focus.

Below is a brief comparison highlighting how each stacks up in the **agentic AI era**:

Friends (Europe-based): AI-Ready, Hybrid, and Compliance-Focused

Friends has introduced GenAI-powered features like LLM-based code generation (developers can generate integration code via natural language) and AI Task integration (built-in steps to call AI models within processes). It supports on-premises AI deployment (via tools like Ollama) and cloud AI (Azure OpenAI), giving flexibility for hybrid environments.

A key differentiator is Friends' emphasis on governance and transparency – every AI action produces a reasoning log and audit trail for traceability. This is ideal for regulated sectors. For example, Friends allows implementing portions of an AI agent's logic as standard processes, ensuring deterministic behavior where required. Friends has a strong footprint in Northern Europe with adoption in energy, government, higher education, finance, manufacturing and healthcare with customers like Aalto University, MuniFin, hospitals, etc.

Its appeal lies in a combination of ease-of-use and EU data residency guarantees – no data leaves specified regions. In the converging agentic AI market, Friends touts that many competitors are "black boxes," whereas its process-based approach offers understandable AI actions and easier guardrails for ethical AI use.

MuleSoft (US-based, Salesforce-owned): Enterprise Ubiquity with Emerging AI Add-ons

MuleSoft's Anypoint Platform is widely used in large enterprises across all industries, known for robust API management and on-premises integration options. In the AI space, MuleSoft is leveraging Salesforce's AI initiatives (like Einstein GPT) to add AI-assisted integration development and chatbot integration. While not yet offering an "AI agent orchestration" out-of-the-box as Boomi or Friends do, MuleSoft has shown demos of using generative AI to recommend data mappings and flow designs within its interface.

Its strength is a huge connector ecosystem and performance at scale, e.g. handling core banking integrations in finance or omnichannel retail data flows. Many financial institutions use MuleSoft for its security and reliability, and Salesforce is positioning it as part of an AI-driven Customer 360 (where AI insights flow through MuleSoft integrations to reach CRM systems).

However, because it is U.S.-based, companies in Europe must implement additional measures for GDPR/CLOUD Act concerns when using MuleSoft in the cloud (Salesforce has introduced EU Operating Zone options to mitigate this). Sector-wise, MuleSoft has notable adoption in financial services, telecom, and retail. It's considered highly AI-ready in that it can integrate with any AI service, but the platform itself is just beginning to incorporate native AI assistance.

Boomi (US-based, formerly Dell): Cloud-Native Leader Embracing Agentic Automation

Boomi is one of the pioneers of iPaaS and is popular with mid-sized firms and enterprises for its ease of use and quick deployment. Recently, Boomi announced a suite of Boomi AI offerings, including an AI Agent Studio and marketplace. This indicates Boomi is directly embracing the agentic AI trend by enabling customers to design and orchestrate AI agents on its platform. Boomi's approach leverages its huge library of integrations (drawing on "300M+ integrations" knowledge base) to let users turn "words into actions" for automation. Early capabilities include natural language integration building and pre-built AI agents for common tasks.

Boomi is a cloud-only multi-tenant platform (with optional local runtime for behind-firewall access), which makes it easy to scale but might be less appealing to those needing on-prem control. It has broad sector adoption – from manufacturing (where Boomi is used to connect ERP and factory systems) to higher ed and services. Boomi's AI-readiness is high; it is positioning itself as an orchestration layer for all kinds of AI agents, with a focus on "hyperproductivity" through automation.

One consideration for EU users: Boomi is U.S.-based, which means data residency needs careful configuration (it offers EU hosting regions, but still under U.S. entity).

SnapLogic (US-based): Visionary in Generative Integration

SnapLogic has made headlines with its SnapGPT generative AI interface, claiming to be the first to let users build integrations via natural language prompts. This dramatically simplifies the user experience – business analysts can describe what data flow they need and SnapLogic generates the pipeline. SnapLogic also had AI-driven recommendation features (Integration Assistant) even before the current GenAI wave, demonstrating its long-term focus on AI. It markets itself as the leader of "generative integration," where AI not only helps develop integrations but also manages transformations and error handling intelligently.

SnapLogic primarily operates in the cloud (with some flexibility to run on Docker for hybrid needs) and has seen uptake in data-intensive industries like technology, pharmaceuticals, CPG, and financial services for things like data warehouse integration and analytics pipelines. Its AI-readiness is proven by real user reports of greatly accelerated development cycles.

However, like Boomi, it's a U.S. provider. European customers may deploy SnapLogic in EU data centers, but must trust the company's compliance measures for sovereignty concerns. SnapLogic is frequently noted as a visionary in analyst reports, pushing the envelope on AI features among integration vendors.

Workato (US-based): Workflow Automation with Collaborative AI

Workato approaches integration from an automation/workflow angle, targeting both IT and non-IT users to build “recipes.” It has introduced Workato AI/Co-Pilot, which can assist users in creating these recipes using natural language and even generate documentation for them. Workato also provides connectors for popular AI services (OpenAI, etc.) to embed AI tasks in workflows. It’s popular in SaaS integration scenarios and among business teams in HR, finance, etc., due to a user-friendly design.

In terms of sector, Workato has a strong presence in tech startups, agile enterprises, and departments within larger companies that need quick automation (often in Retail/e-commerce and Fintech). Its AI readiness is growing, but Workato’s positioning is more about making automation accessible (with AI as a helper) than about AI agents running wild on their own.

Data sovereignty-wise, Workato supports on-prem agents and can be deployed on private cloud for compliance, but the company is U.S. headquartered (though they now offer a European regional HQ and support).

In summary, all major integration platform vendors are moving rapidly to incorporate agentic AI capabilities, whether it’s through AI-assisted development, embedded AI tasks or full AI agent orchestration. Friends distinguishes itself with a Europe-centric, transparency-first approach, appealing to sectors like government, healthcare and finance that demand strict governance.

U.S. vendors like Boomi, SnapLogic and MuleSoft boast massive ecosystems and are infusing AI to maintain their lead, but European clients will weigh the sovereignty implications. The competitive landscape in the agentic AI era will likely be determined not just by who has the flashiest AI features, but by who can integrate them safely with scale and in compliance with regional requirements.

On those grounds, Friends and similar platforms have a compelling story for the EU market, while the American players continue to innovate at breakneck speed and serve a global audience.

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Conclusion and outlook

The Agentic AI Era is at our doorstep, bringing profound changes to how organizations automate and integrate their processes. Over the next few years, we can expect a rapid maturation of both the AI technologies and the integration platforms that support them.

By 2025–2026, many enterprises and financial players will have moved from small-scale pilots to deploying AI agents for specific domains, whether it's an "AI service desk assistant" in IT, an "AI operations analyst" watching over supply chains or a "digital finance clerk" handling routine transactions.

Gartner's projection of 15% of work decisions being made autonomously by 2028, may even prove conservative in sectors that aggressively embrace these tools.

The iPaaS landscape

Integration platforms will be the unsung heroes enabling this revolution. We will likely see the emergence of unified automation hubs where RPA, iPaaS, BPM, and AI converge into a cohesive toolkit.

Vendors are already blurring these lines, and in a few years a CIO might simply subscribe to one platform that handles integration, data streaming, and orchestrating fleets of AI agents with full visibility.

Low-code/no-code paradigms will dominate, with natural language interfaces becoming a standard feature – effectively lowering the skill barrier so that domain experts can train or direct AI-driven processes without always relying on developers.

Strategic decisions at the center

From a strategic perspective, CIOs and business leaders should prepare for organizational shifts. As routine tasks become automated by agentic AI, human roles will shift towards oversight, exception handling and higher-level creative and strategic work.

This should prompt investments in change management and reskilling. In Europe, it will also require dialogue with worker councils and regulators to ensure that AI augmentation is done transparently and ethically.

Legislation accelerating change

Governance and policy will remain a moving target. The EU AI Act, expected to be enforced around 2026, will likely become a de facto standard influencing AI deployments globally (much as GDPR did for privacy). Companies that build strong governance frameworks now – focusing on data quality, bias mitigation, auditability, and security – will navigate these regulations more smoothly.

Cybersecurity will also be front and center; we anticipate new security frameworks specifically for AI (indeed the UK has published an AI cybersecurity guidance code, and others will follow).

“Trustworthy AI” will move from a slogan to a set of concrete practices that every AI-integrated solution must adhere to, from supply chain bots to customer-facing agents.

Evolving market

On the market front, integration and automation vendors may consolidate or partner to provide end-to-end intelligent automation stacks. It wouldn’t be surprising to see acquisitions as bigger players seek to fill gaps like, for instance, an iPaaS vendor acquiring an AI startup (or vice versa) to bolster capabilities.

Open-source initiatives might also emerge, especially in Europe’s quest for digital autonomy, providing alternative AI orchestration tools that can be self-hosted and inspected.

Human-centric value

Finally, we must consider the human factor. The success of the agentic AI era will not just be measured in cost savings or processing speeds, but in how it improves human work and customer experience.

The vision is a future where employees are freed from drudgery to focus on innovation, where customers get faster and more personalized service, and where organizations can adapt instantly to changes with the help of tireless digital colleagues. Achieving that vision requires thoughtful implementation.

As one expert aptly noted, “It is early days and there are quite a few challenges and concerns” – but with careful planning, the next few years can lay the groundwork for a productive synergy between human teams and AI agents.

In conclusion, the state of automation and integration in the agentic AI era is one of exciting possibilities tempered by responsibility. European and North American organizations alike should embrace innovation with eyes open: invest in the technologies that make sense for your strategy, pilot them in targeted ways, and build the governance structures to use them wisely.

Those that do so will find themselves leading in productivity and agility, essentially future-proofing their operations, while those that hesitate may struggle to catch up.

The age of autonomous agents and intelligent integration is dawning, and it's an opportunity and challenge we are collectively just beginning to understand.

By learning from early successes (and failures), sharing best practices, and keeping core principles (like data ethics and sovereignty) in focus, businesses in the financial services sector can navigate this transformative era and come out stronger, smarter, and more resilient than ever before.

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