

Transforming Financial Services Ops with Agentic AI

BUILT ON AWS AGENTIC PROCESS TRANSFORMATION (APT) INITIATIVE

Challenge

FCA-regulated customer care operations relying on manual data gathering and subjective rule interpretation

Human error, inconsistent responses, and extended Average Handling Times across arrears review processes

Compliance risks due to difficulties in accessing and applying correct information

Solution

Partner-led redesign using the AWS Agentic Process Transformation (APT) initiative

Multi-agent approach analyzing account data, diary logs, and case notes across multiple sources

Standardized responses anchored to SOPs stored in the knowledge base, with human advisors making final decisions

Results

25–30% reduction
in average handling time (AHT)

40% decrease
in hands-off time
and screen navigation

60–70%
consistent precision rates
and strong advisor adoption

“Across the BFSI industry, AI has moved from experimentation to execution.”

Kshitij Kumar, Global Head, BFSI, Tech Mahindra¹



Company	TechMahindra
Country	Global
Website	techmahindra.com

About the AWS Partner

Tech Mahindra offers innovative and customer-centric digital experiences, enabling enterprises, associates, and society to rise for a more equal world, future readiness, and value creation. It is a USD 6.5+ billion organization with 148K+ professionals across 90 countries helping 1,250+ global customers, including Fortune 500 companies.



Company	Target Group
Industry	Financial Services
Country	United Kingdom
Website	targetgroup.com

About the Customer

Target Group UK is an FCA (Financial Conduct Authority) regulated entity in the UK that provides customer care services to banks all over Europe.

¹ "Building the AI-Driven Bank of Tomorrow" – techmahindra.com, October 27, 2025

