

THE AI-FIRST BOAT: Navigating BFSI Complexity with Appian Agentic Orchestration

Sathishkumar Shahji
Senior Director – WNS-Vuram



Executive Summary

The financial services sector is at a critical architectural inflection point. While organizations have invested heavily in automation and AI, most remain constrained by fragmented systems, disconnected workflows, and isolated experimentation.

The challenge is no longer access to AI, but the ability to orchestrate intelligence across data, processes, and decision-making layers in a governed and scalable manner.

This paper introduces the concept of an **Intelligent Process Fabric**, a unified architectural model that integrates data, process modeling, and Agentic AI into a single execution layer. It outlines how BFSI (Banking, Financial Services, and Insurance) organizations can move beyond “pilot purgatory” to build self-steering, compliant, and adaptive enterprises, and how platforms like Appian enable this shift.

Understanding BOAT and the AI-first Shift

BOAT stands for Business Orchestration and Automation Technologies, a term from the 2025 Gartner Magic Quadrant for BOAT, which describes the unified orchestration of processes, automation, RPA, and AI into a cohesive enterprise layer. *An AI-first BOAT* builds on this foundation by prioritizing Agentic AI—orchestrated intelligence that reasons, adapts, and executes within governed processes—to solve challenges like fragmented systems and compliance risks, rather than treating AI as an add-on.



The Industry Inflection Point: The Shift to Agentic BOAT

For a decade, digital transformation was synonymous with task automation, the deployment of RPA for data entry and BPM (Business Process Management) for linear workflow routing. However, as the 2025 Gartner Magic Quadrant for BOAT¹ (Business Orchestration and Automation Technologies) highlights, the market is moving toward a unified orchestration of these capabilities.

The primary challenge for BFSI architects today is not the lack of AI, but the lack of orchestration

Most institutions are caught in “pilot purgatory,” where Generative AI (GenAI) experiments remain disconnected from the core systems of record.

To move from experimental chatbots to an autonomous enterprise, the architecture must shift from deterministic, hard-coded workflows to Agentic Orchestration, where AI is embedded within governed processes and operates within the enterprise execution layer.

The Core Problem: The Orchestration Gap

Despite investments in automation and AI, BFSI organizations face persistent structural challenges:

- **Fragmented tool ecosystems:**
Multiple automation tools create siloed logic and operational inefficiencies
- **Disconnected AI initiatives:**
AI models often operate outside core workflows, limiting real impact
- **Compliance and audit risks**
Lack of centralized control increases exposure in regulated environments
- **Limited scalability**
Manual intervention and integration complexity slow down adoption

McKinsey highlights that only a small fraction of firms have successfully scaled AI across operations.² This orchestration gap is now the defining barrier to realizing enterprise-wide value from AI.

¹ Gartner Magic Quadrant for Business Orchestration and Automation Technologies | Gartner

² The State of AI in 2025: Agents, Innovation, and Transformation | McKinsey & Company

The Architectural Shift: From Workflows to Agentic Orchestration

In the rush toward GenAI, many architects overlook a fundamental truth: an AI agent is only as effective as the process it inhabits. In the high-stakes environment of BFSI, “hallucinations” or non-deterministic outcomes are not just technical bugs; they are regulatory liabilities. This is why Business Process Model and Notation (BPMN)-based Process Modeling remains the non-negotiable backbone of the modern enterprise.

- **Deterministic integrity in a probabilistic world:**

While Large Language Models (LLMs) operate on probability, financial regulations, such as KYC/AML mandates or Basel III capital requirements, operate on absolute rules.

- **Hard-coded compliance:**

Critical checkpoints (e.g., identity verification, risk-scoring thresholds) are modeled as immutable process steps.

- **State management:**

State management: Process models maintain the “Source of Truth” regarding where a case stands, ensuring an agent cannot “skip” a mandatory legal review.

- **Process as the contextual anchor:**

Process as the contextual anchor: For an AI agent to make an informed decision, it needs more than just raw data; it needs process context.

- **The “where” and “why”:**

A well-modeled process tells the agent exactly what has happened previously in a case and what the required next step is.

- **Execution rails:**

Instead of letting an agent guess how to update a legacy mainframe, the process model provides the pre-defined RPA or iPaaS integrations (the “actuators”) that the agent can trigger safely.

This creates the foundation for controlled autonomy, where AI operates within defined boundaries. The process model evolves from a static workflow into an Operational Map that guides how AI agents navigate enterprise processes.



The Framework: The Intelligent Process Fabric

To move beyond the limitations of “chatbot” AI, architects must evolve their infrastructure into what we define as the Intelligent Process Fabric. This is not a single product but a conceptual convergence in which Data Fabric (contextual connectivity) and Process Modeling (governed logic) fuse to create a self-orchestrating intelligence layer.

- **Data Fabric (Contextual Awareness):**

Providing agents with a zero-copy, real-time view of legacy core banking and cloud silos.

- **Process Backbone (Governed Logic):**

Applying BPMN-based “Deontic Logic”: defining what an agent must, can, and cannot do.

- **Agentic Layer (Active Execution):**

Empowering agents to not just “recommend,” but to trigger iPaaS and RPA events within the process boundaries.



From Linear Paths to Autonomous Navigation

In a traditional BOAT setup, the process is a fixed track. In an Intelligent Process Fabric, the process model acts as a Dynamic Navigation Map.

- **Goal-oriented reasoning:**

Instead of a human manually triggering “Step A,” then “Step B,” the architect defines a goal (e.g., “Onboard this Commercial Client”).

- **The agentic pivot:**

The AI agent evaluates the live state of the Data Fabric and “navigates” the most efficient path through the modeled process, skipping unnecessary steps or auto-resolving documentation gaps while remaining within compliance guardrails.

Operationalizing the Fabric: Appian as the Orchestration Engine

- **Unified orchestration:**

Appian’s process models act as the **Orchestration Plane**, managing interactions between humans, systems, and agents through long-running workflows and seamless hand-offs.

- **Native agentic capabilities (Agent Studio)**

- Agents are embedded within process models, not standalone tools
- Defined skillsets ensure controlled execution
- Full integration with security, data permissions, and audit logs

- **Accelerated development (AI Composer)**

- Natural language-driven generation of process flows and data models
- Rapid blueprinting of governed workflows

- **Private AI trust layer**

- Sensitive data remains within secure boundaries
- Ensures explainability and compliance with regulatory expectations

Together, these capabilities enable the transition from fragmented automation to a **unified execution plane**.

Use Case: The Autonomous Chargeback Dispute Management System

Challenge

Chargeback dispute management is overwhelmed by exploding volumes—driven by friendly fraud, transaction disputes, and regulatory scrutiny. Operations teams drown in manual evidence gathering from disparate systems (core banking, merchant data, transaction logs), leading to low win rates, prolonged cycles (days to weeks), revenue leakage, and compliance risks under PCI DSS and regional mandates.



Solution

We deploy a Multi-Agent Generative System (MAGS) natively in Appian's Agent Studio, orchestrated by the **Process Backbone** for governed, auditable automation. Specialized agents collaborate to triage, analyze, and resolve disputes in minutes, freeing analysts from rote tasks to focus on high-value fraud strategy.

The Operational Flow:

The Operational Flow: A collaborativemulti-agent mission. Rather than siloed tools, agents operate within BPMN-modeled processes:

The Triage Agent (Dispute Intake & Classification):

- **Action:**
Auto-submits disputes to Visa/Mastercard via iPaaS, tracks adjudication.
- **Hybrid Integration:**
RPA for legacy adjudication systems; APIs for networks.
- **Verification:**
Updates core ledger, captures full audit trail in Process HQ.
- **Technical Outcome:**
Technical Outcome: From days to minutes.

Outcome

- End-to-end automation from dispute receipt to representment submission
- Evidence extraction reduced from hours to minutes via AI document intelligence
- Full compliance audit trail automatically generated for every case
- Analysts shift from manual evidence gathering to strategic fraud prevention, intervening only on complex escalations surfaced by the Agentic Fabric





Expanding Connectivity: MCP and A2A Integration

To achieve the “Autonomous Enterprise” vision, the Intelligent Process Fabric must extend beyond the boundaries of a single platform. For the BFSI architect, this interoperability is powered by two critical integration patterns: Model Context Protocol (MCP) and Agent-to-Agent (A2A) communication. These protocols transform Appian from a standalone BOAT platform into a universal orchestrator of global AI ecosystems.

By leveraging MCP and A2A, the BOAT framework moves from a “closed loop” to an “open ecosystem”. This aligns with the McKinsey 2025 “Interoperable AI”³ mandate, which stresses that the ultimate winners in digital transformation will be those who can orchestrate “intelligence across boundaries” rather than within silos.

Outcome

- Standardized interface for accessing external data and systems
- Reduced integration complexity and latency

A2A Protocols

- Improved collaboration between agents across platforms
- Enhanced delegation to specialized external models

Continuous Optimization: Process HQ & the Feedback Loop

The final stage of the Intelligent Process Fabric is the transition from static architecture to a “Living System.” In a high-velocity BFSI environment, a process modeled today may be inefficient tomorrow. The Autonomous Enterprise requires a closed-loop system where the platform monitors its own execution and suggests architectural improvements.

Process HQ (Process Mining)

- Identifies bottlenecks and inefficiencies
- Detects compliance deviations
- Analyzes agent interactions

Closed-Loop Optimization

- AI-driven recommendations for process improvement
- Rapid updates to process models
- Continuous performance enhancement

This capability addresses the Gartner 2025 BOAT requirement for “Continuous Process Improvement” (CPI). By moving from manual quarterly reviews to real-time, AI-driven self-correction, BFSI firms can maintain a 10x lead in operational efficiency.



Scaling the Intelligent Process Fabric for Global BFSI Delivery

A robust Intelligent Process Fabric is only as effective as the engineering rigor behind its deployment. For global BFSI institutions, the transition from legacy automation to a Self-Steering BOAT requires partners who combine deep domain expertise with high-maturity technical delivery. Leading global service providers, such as WNS-Vuram, are at the forefront of operationalizing Appian's agentic capabilities for complex, cross-border financial workflows.

Benchmark: Assessing Agentic Maturity

As organizations move beyond experimental AI, maturity is anchored on governance, openness, and evaluation capabilities rather than raw model performance. For a successful GenAI-infused Low-Code Application Platform (LCAP) implementation, the architect must evaluate partners based on four critical dimensions:

1 Governance & Cost Observability:

Governance & Cost Observability: Partners like WNS-Vuram provide the framework for role-based access and granular cost tracking, ensuring that agentic workloads remain within budgetary and regulatory limits.

2 Model Openness & Lifecycle Control:

With model volatility (e.g., shifts from GPT-4 to GPT-5) posing operational risks, WNS-Vuram has developed diagnostic frameworks to manage model versioning. This ensures that if a default model changes, the institution isn't left with a massive re-testing burden across thousands of solutions.

3 Observability & Explainability (XAI):

Implementation partners ensure that every decision made by an agent in Agent Studio is traceable, meeting the SEC/FINRA requirement for transparent, non-black-box AI.

4 Testing & Evaluation Rigor:

Moving beyond outdated "expected output" testing, partners like WNS-Vuram utilize Evaluation Agents specialized in testing for bias, privacy leaks, and behavioral consistency before a MAGS goes live.

WNS–Vuram Strategic Implication: The Maturity Diagnostic

Leading the thought leadership in this space, WNS–Vuram has pioneered a Maturity Model specifically for the Appian ecosystem. This framework allows BFSI customers to assess their readiness across:

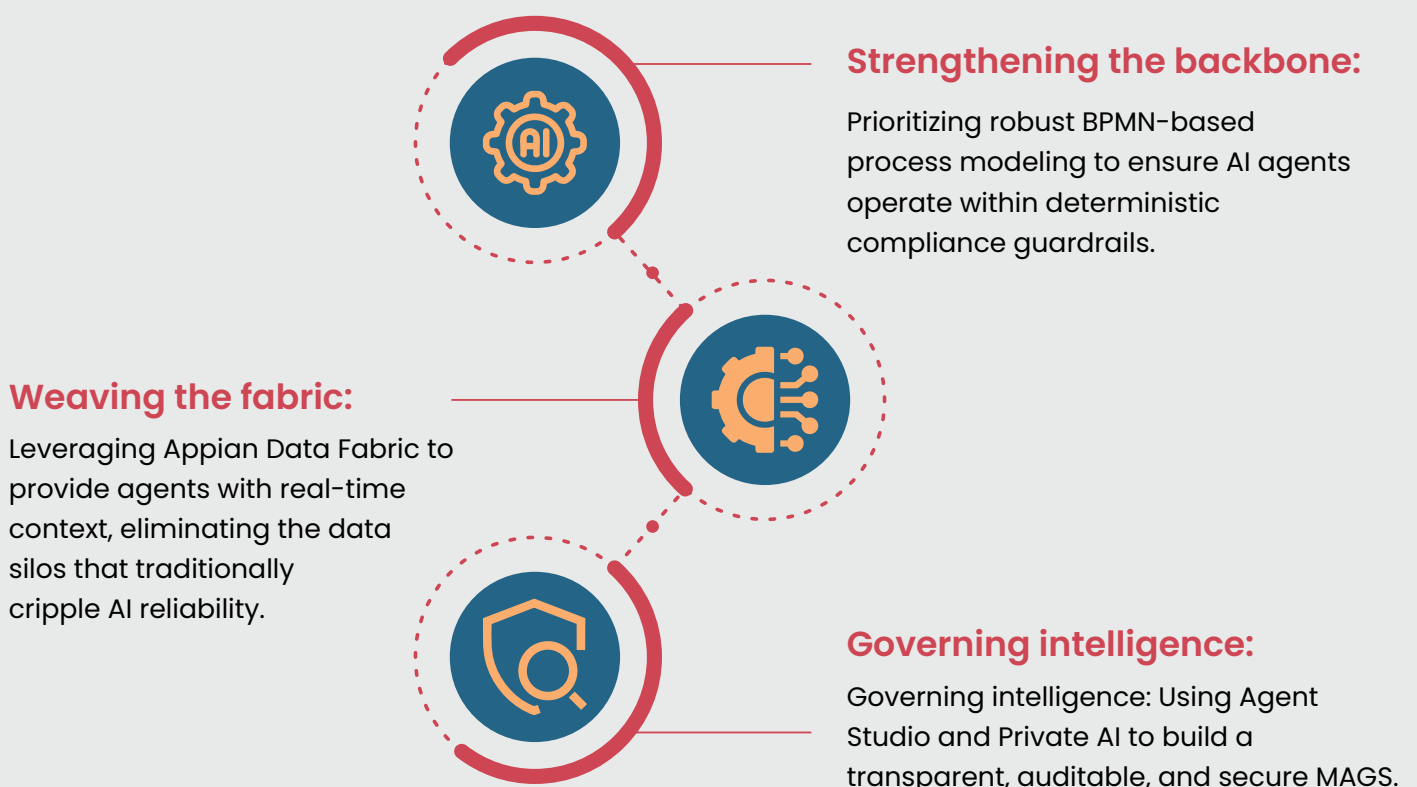
- **Deterministic vs. Probabilistic Validation:**
Ensuring the Process Backbone can still validate AI outputs in real-time.
- **Guardrail Automation:**
Deploying automated test suites to ensure compliance remains intact even as underlying LLMs evolve.

By partnering with an ecosystem of experts who understand that Maturity = Governance + Observability, BFSI leaders can de-risk their journey toward the Autonomous Enterprise.

The Roadmap: From Pilot to Autonomous Enterprise

The transition from a manual enterprise to an Autonomous Enterprise is not a wholesale replacement of human expertise, but a structural evolution of how that expertise is orchestrated. For the BFSI architect, the 2025 Gartner Magic Quadrant for BOAT is a clear signal: The era of fragmented “point solution” automation is over. Success now depends on a unified Intelligent Process Fabric.

To move beyond “pilot purgatory,” leadership must focus on three strategic pillars:

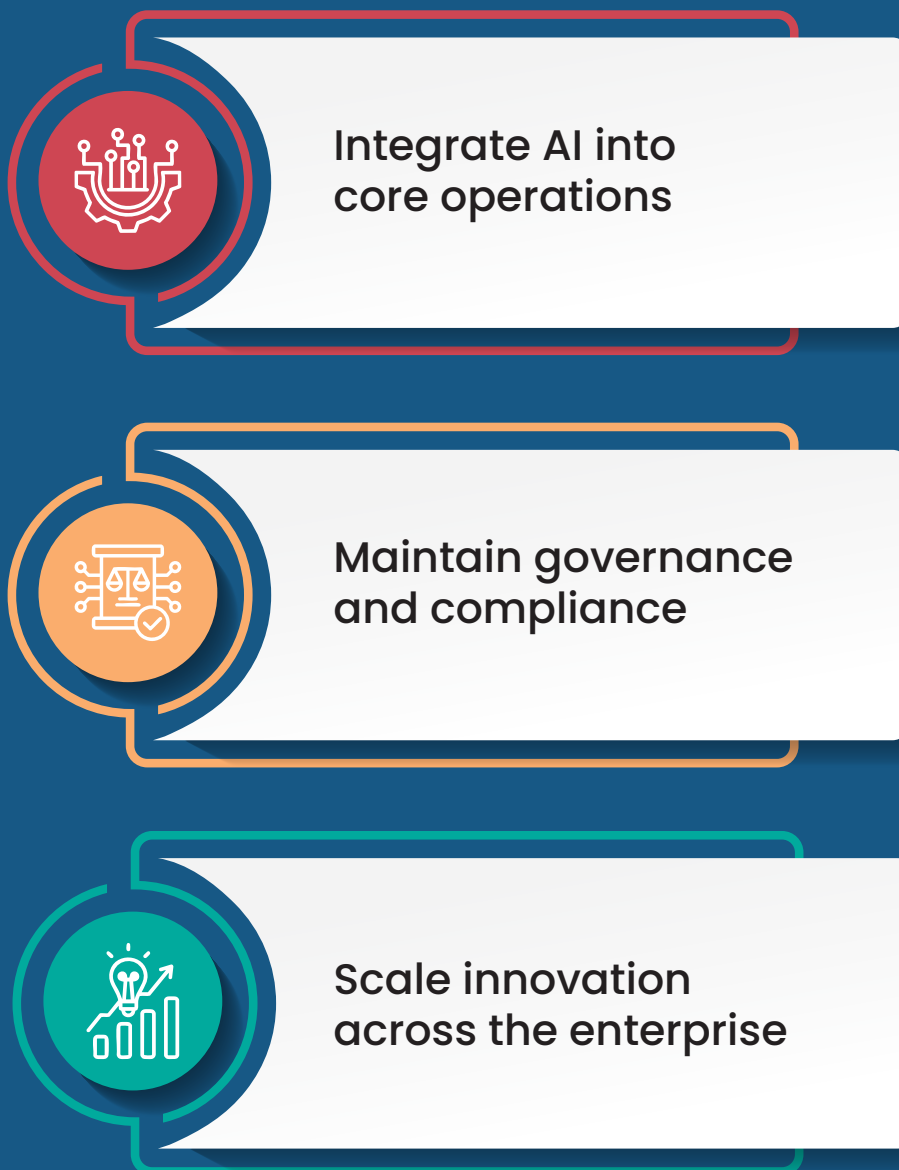


As McKinsey and Gartner emphasize, the true value of AI in financial services is realized only when it is deeply embedded in the execution layer. Appian provides this Unified Execution Plane, where Process Mining (Process HQ), LCAP, and Agentic AI converge.

Conclusion: Toward the Self-Steering Enterprise

The future of BFSI will not be defined by who adopts AI first, but by who can **embed it effectively into execution**.

The Intelligent Process Fabric provides a pathway to:



This is not about replacing human expertise, but about redefining how it is orchestrated. By unifying data, process, and intelligence, organizations can build self-steering enterprises capable of reasoning, adapting, and optimizing in real time.

About the Author:



Sathishkumar Shahji Senior Director – WNS-Vuram

He brings close to 20 years of industry experience specializing in low-code application platforms, Hyperautomation and AI consultancy, and Technology architecture.

Leading large customers in navigating disruptions through modernization, business orchestration and Hyperautomation technologies, Sathish and his team in the Technology Office focuses on enhancing solution design capabilities, consistently seeking innovative approaches and embracing new architectural advancements.

About WNS

WNS, part of Capgemini, is an Agentic AI-powered intelligent operations and transformation company. We combine deep domain expertise with talent, technology, and AI to co-create innovative solutions for over 700 clients across various industries. WNS delivers an entire spectrum of solutions, including industry-specific offerings, customer experience services, finance and accounting, human resources, procurement, and research and analytics to re-imagine the digital future of businesses. WNS has 66,000+ professionals across 65 delivery centers worldwide, including facilities in Canada, China, Costa Rica, India, Malaysia, the Philippines, Poland, Romania, South Africa, Sri Lanka, Turkey, the United Kingdom, and the United States.

To know more, write to us at marketing@wns.com or visit us at www.wns.com

Copyright © 2026 WNS. All rights reserved.

WNS
Part of Capgemini