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Integrating Agentic Artificial Intelligence into Knowledge Management to Enhance Customer Experience in FinTech: A Scoping Review

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Abstract

Background: This scoping review examines the integration of agentic Artificial Intelligence (AI) into Knowledge Management (KM) to improve Customer Experience (CX). The financial services sector needs to constantly improve CX given its daily interactions with a high volume of clients. KM bridges the gap between organisational resource knowledge and service delivery to customers. However, with agentic AI in the mix, the financial services sector will find that improving CX can be automated.

Objective: The study explores the integration of agentic artificial intelligence into knowledge management to improve customer experience in the financial services sector.

Methods: The study used the scoping review to explore the integration of agentic artificial intelligence into knowledge management to improve customer experience within the financial services sector. 26 articles were examined in detail following a screening process.

Results: Recent literature shows that the integration of agentic AI and KM enhances CX in several ways. AI-driven knowledge retrieval and contextualisation enable personalisation at scale. Customers benefit from instant, personalised solutions, which ultimately boost satisfaction and long-term loyalty.

Conclusion: This scoping review concludes that agentic AI and KM are mutually reinforcing in transforming CX in financial services. KM provides the structured foundation for organising, governing, and retrieving knowledge, while agentic AI extends these capabilities through real-time adaptation, tacit knowledge capture, and dynamic contextualisation. Together, they enable financial institutions to deliver services that are efficient, personalised, transparent, and resilient.

Keywords: *Agentic Artificial Intelligence, Banks, Customer Experience, Digital Transformation, FinTech, Knowledge Management, Scoping Review, Tacit Knowledge*

1. Introduction

The convergence of agentic Artificial Intelligence (AI) and Knowledge Management (KM) has become a defining issue in the digital

transformation of financial services. Customer Experience (CX) has shifted from being a supplementary element of service delivery to a primary determinant of competitiveness, particularly in sectors where personalisation, efficiency, and trust are critical (Brohi *et al.*, 2025).

The financial services industry—encompassing banks, insurers, and Fintech firms—operates in an increasingly complex environment driven by heightened customer expectations, strict regulatory oversight, and continuous technological disruption. In such contexts, organisations can no longer rely solely on transactional efficiency; instead, they must deliver seamless, adaptive, and trustworthy experiences across multiple service channels (Judijanto, Nurhasanah, and Andiani, 2025; Chen and Nonaka, 2022).

Agentic AI refers to autonomous, goal-driven systems that are capable of reasoning, learning, and adapting to dynamic contexts. These systems are distinguished from traditional rule-based automation by their ability to operate proactively, rather than reactively, and to modify their behavior based on the knowledge they accumulate (Jarrahi *et al.*, 2023).

When integrated into KM systems, agentic AI extends the scope of knowledge capture, contextualisation, and dissemination, enabling firms to better align customer service delivery with evolving needs and expectations. This integration is particularly relevant in the financial services sector, where customer interactions generate vast amounts of structured and unstructured data, much of which remains underutilised without advanced knowledge-processing mechanisms (Judijanto *et al.*, 2025).

The urgency to explore AI–KM integration arises from two converging forces: rapid advances in AI technologies that enable real-time, context-sensitive knowledge use (Minh Sang, 2023), and rising demands from customers and regulators for transparent, ethical, and reliable services (Rezaei, 2025). This review examines recent scholarship (2022–2025) to explore how integrating agentic artificial intelligence into knowledge management can improve the customer experience in the financial services sector.

2. Background / PCC Framework

The Population-Concept-Context (PCC) framework provides the structure for this scoping review.

Population — The review focuses on organisations in financial

services—banks, insurance providers, credit institutions, and Fintechs. These institutions are knowledge-intensive and operate in highly regulated environments where customer trust is essential. As early adopters of digital platforms and AI technologies, financial institutions are ideal for investigating the convergence of KM and agentic AI (Judijanto et al., 2025; Purba *et al.*, 2024)

Concept – The complementarity between agentic AI and KM in improving CX. KM traditionally emphasises structured knowledge processes, such as codification, classification, and retrieval, but it often battles with tacit knowledge and unstructured data. Agentic AI addresses these gaps by autonomously capturing, contextualising, and applying knowledge in real time (Jarrahi *et al.*, 2023). Together, these approaches promise not only efficiency but adaptability and personalisation.

Context – Financial services are undergoing digital transformation. Institutions face mounting pressure from rising customer expectations for personalised and seamless interactions, competition from Fintech disruptors, and strict regulatory frameworks demanding transparency and accountability. AI adoption in this context is driven by the dual imperatives of innovation and compliance, positioning the integration of AI and KM as both a technological and a strategic necessity (Luqman *et al.*, 2025).

3. Methods

This study used a scoping review to map recent work on how agentic AI supports KM in enhancing CX, following Arksey and O'Malley's (2005) 5-step framework. Of the 46 screened articles, 43 (2022–2025) were included, of which 26 were examined in detail. This structured approach delivered a comprehensive overview that highlights key patterns, gaps, and practical or academic implications. The process followed is articulated below:

Step 1: Identifying the research question

The review was guided by the question: How does Agentic AI support knowledge management to improve customer experience in finance? This focus kept the search centered on AI, KM, and CX, while allowing insights from banking, insurance, and fintech.

Step 2: Locating relevant studies

A systematic search of academic databases (ScienceDirect, Scopus, Taylor & Francis Online, Web of Science, IEEE Xplore, Google Scholar, and ResearchGate) was conducted using keywords including Agentic AI, knowledge management, customer experience, and financial services, focusing on peer-reviewed articles and conference papers.

Step 3: Study selection

An inclusion–exclusion framework retained studies published from 2022 to 2025 that directly addressed Agentic AI and CX in financial institutions. This yielded 43 articles, of which 30 were selected for detailed synthesis.

Step 4: Charting the data

Article details were extracted and synthesised into six themes: (1) evolution of CX and KM in financial services, (2) role of agentic AI in KM, (3) drivers of AI–KM integration in financial institutions and fintechs, (4) benefits of AI-enabled KM for CX, (5) challenges and risks of AI–KM integration, and (6) knowledge capture and representation through agentic AI.

Step 5: Collating, summarising, and reporting results

Findings were synthesised thematically to reveal patterns, convergences, and gaps, with the review highlighting how recent studies illuminate agentic AI's role in strengthening KM and enhancing CX.

4. Literature review

4.1. The Evolution of CX and KM in Financial Services

CX in financial services has evolved from a transactional, efficiency-driven focus to a relational and knowledge-intensive domain. Recent studies show that customers expect financial institutions to deliver seamless, personalised journeys that integrate human and digital channels (Judijanto et al., 2025). Simultaneously, matured KM practices support

these evolving expectations by ensuring customer-facing employees can access timely and accurate knowledge.

The co-evolution of CX and KM highlights that personalisation, transparency, and trust are no longer optional but foundational to competitive advantage. This convergence highlights that transforming the customer experience requires a parallel evolution in knowledge practices (Judijanto, Nurhasanah, and Andiani, 2025; Purba *et al.*, 2024).

The role of digital transformation has been central in driving this joint evolution. In retail banking, agentic AI is increasingly deployed to provide real-time recommendations, which depend on well-structured KM repositories for accuracy and reliability (Inala and Somu, 2024).

This synergy demonstrates that CX improvements—such as faster response times or predictive advice—emerge only when AI-driven personalisation is coupled with disciplined KM practices. Without robust KM foundations, AI systems risk amplifying errors or inconsistencies in customer service. Thus, financial institutions must evolve their digital CX strategies and KM governance in tandem to deliver consistent and trustworthy interactions (Inala and Somu, 2024).

Trust and compliance also define the evolution of CX and KM in finance. Customers increasingly demand fairness and transparency in AI-mediated decisions, whether in credit approvals or personalised recommendations (Njiru, Mugo, and Musyoka, 2025). KM plays a critical role here by embedding explainability, provenance, and auditing mechanisms into AI-enabled processes. This ensures that CX is both convenient and ethically grounded, protecting institutions from regulatory and reputational risks.

Taherdoost and Madanchian (2023) extend this view by showing that KM also supports customer relationship management through the codification of tacit knowledge into reusable organisational assets. Without mature KM practices, financial institutions risk fragmented knowledge flows, leading to inconsistent service and reduced customer trust. In essence, Taherdoost and Madanchian (2023) found that properly organised KM allows organisations to increase their personalisation and adaptability.

4.2. Role of agentic AI in Knowledge Management

Agentic AI, characterised by autonomous decision-making and adaptive learning, introduces new ways of capturing, processing, and applying

knowledge. According to Chugh and Deshpande (2025) agentic AI drives dynamic knowledge flows in finance by enabling systems to self-learn from customer interactions and generate actionable insights. According to Joshi (2025), through contextual learning mechanisms such as episodic memory, these systems adapt to evolving knowledge environments and deliver timely, relevant insights. This adaptability allows them to respond effectively to dynamic organisational needs while streamlining knowledge-intensive operations.

Additionally, Joshi (2025) highlighted that agentic AI enhances collaboration by enabling the creation of specialised AI agents through platforms like CrewAI, allowing efficient task delegation and teamwork. These systems also integrate seamlessly with knowledge repositories, leveraging vector databases such as Pinecone and FAISS to enable fast, accurate information retrieval. Over time, they improve by using reinforcement learning and self-improvement to refine processes and ensure more effective KM.

Rahmani *et al* (2024) posited that KM organises customer knowledge into three categories: knowledge for the customer, knowledge about the customer, and knowledge from the customer. This categorisation helps organisations understand and address customer needs effectively, while emphasising the importance of tacit knowledge derived from customer experiences. Such knowledge forms the foundation for interpreting and applying insights to improve customer interactions.

Furthermore, KM supports Customer Experience Management (CEM) by transforming customer experience data into actionable insights which improve service quality, innovation, and overall satisfaction. These insights also drive innovation by using customer preferences to design new products, services, and strategies. By systematically managing customer knowledge, KM contributes to organisational growth, productivity, and profitability (Rahmani *et al.*, 2024)

Minh Sang (2023) demonstrated that AI agents integrate structured datasets with unstructured sources such as chat transcripts and Social Media content, broadening the scope of usable knowledge. Jarrahi *et al.* (2023) highlighted how AI systems codify tacit expertise from frontline employees, reducing knowledge loss during turnover and improving organisational memory. Together, these studies suggest that agentic AI transforms KM from a static repository into an adaptive ecosystem capable of continuous learning.

4.3. Drivers of AI and KM integration in Financial Institutions and FinTechs

The integration of AI and KM is motivated by several converging drivers (Rezaei, 2025; Chen and Nonaka, 2022). The authors found that financial institutions seek to differentiate themselves through faster and more tailored services, driven primarily by identified efficiency, cost reduction, and personalisation. Jarrahi *et al.* (2023) emphasised organisational learning and agility, highlighting that AI-embedded KM systems enable firms to adapt rapidly to changing market conditions.

Luqman *et al.* (2025) stressed the importance of compliance as a critical driver, given the increasing regulatory demands in finance. Judijanto, Nurhasanah, and Andiani (2025) added that innovation and continuous improvement motivate organisations to pursue integration, ensuring competitiveness in a dynamic environment. Collectively, these drivers position AI and KM integration as both a survival strategy and a pathway to strategic advantage.

4.4. Benefits of AI-enabled KM for Customer Experience

The literature consistently documents CX improvements enabled by AI-driven KM. Chukka *et al.* (2025) demonstrated how personalised financial services enhance customer satisfaction and trust. Grover and Dubey (2024) reported significant reductions in processing time and workload when agentic AI automates repetitive tasks, with improvements of up to 80% in data-intensive workflows. Hosseini and Seilani (2025) demonstrated that 24/7 support via AI-driven knowledge systems increases responsiveness; similarly, Aydin and Onayli (2020) showed that AI-enabled KM builds customer loyalty by delivering consistent, trustworthy interactions across touchpoints.

According to Rahmani *et al.* (2024), AI-enabled KM leverages machine learning algorithms to analyse customer perceptions and feedback, providing deeper insights into their needs, preferences, and behavior. By transforming customer experience data into actionable insights, AI enables faster, more accurate decision-making, enabling organisations to respond effectively to customer demands. AI ensures efficient handling of customer feedback and experiences through its ability to process vast data volumes, such as sentiment analysis and text coding, beyond human capacity.

AI is changing financial services by delivering personalised, efficient, and secure customer experiences (Rahmani et al., 2024). Through AI-driven personalisation algorithms, banks can analyse customer preferences, behavioral patterns, and financial goals to tailor product recommendations and services, thereby enhancing satisfaction and loyalty (Cheteni, Matsongoni, and Umejesi, 2024).

AI is transforming banking by improving service quality, enhancing customer satisfaction, and fostering loyalty. It simplifies complex processes, reducing manual effort for both employees and customers, while machine learning ensures safer, higher-quality services. Customers benefit from faster, more accessible services through efficient tools—such as fraud detection, credit scoring, and liquidity risk assessment—and advanced platforms like mobile banking and virtual reality (AlOnizat *et al.*, 2024).

In line with Bollineni (2025), AI enhances customer service by providing personalised support through data analysis, offering tailored recommendations, and 24/7 assistance via virtual assistants and chatbots. By drawing on centralised knowledge bases, it ensures consistent, accurate responses, while predictive capabilities enable proactive engagement. In streamlining processes for faster resolution, AI reduces wait times and significantly improves overall customer satisfaction.

4.5. Challenges and risks in the integration of AI in KM systems

Despite clear benefits, integration challenges remain. Hosseini and Seilani (2025) identified data quality, interoperability gaps, and algorithmic bias as critical risks that undermine system reliability. Dubey (2024) highlighted ethical concerns about opacity, noting that customers may distrust services where decision-making is not explainable. Similarly, Minh Sang (2023) highlighted organisational resistance and governance gaps as key barriers; similarly, Chen and Nonaka (2022) emphasised that a lack of proper oversight can cause agentic AI to amplify existing errors in KM. Privacy and compliance risks are recurrent concerns, especially in highly regulated financial environments.

Gelashvili-Luik, Vihma, and Pappel (2025) noted that AI-enabled KM faces multiple challenges that limit its effective implementation. Fragmented systems, inconsistent standards, and rising data volumes hinder seamless knowledge flows. Human and organisational factors, including job insecurity, skepticism toward automation, and digital skill

gaps, further constrain adoption. Governance and ethical concerns—such as opaque AI decision-making, data privacy risks, and outdated oversight frameworks—add to these complexities.

Odularu (2025) highlighted infrastructural and cultural barriers in developing contexts that slow the adoption of AI–KM systems. These risks revealed that successful integration requires not only technological capability but also strong governance, compliance, and organisational readiness.

4.6. Knowledge Capture and Representation through Agentic AI

Agentic AI extends the scope of knowledge capture by transforming unstructured customer interactions into structured knowledge assets. Inala and Somu (2024) showed how AI agents can process transaction logs, chat transcripts, and call centre records, extract patterns, and convert them into actionable templates within KM systems. This automation decreases the manual effort required for knowledge codification, allowing institutional memory to reflect real-time service dynamics accurately.

By capturing insights from frontline interactions, agentic AI prevents the loss of valuable tacit knowledge, particularly in environments with high employee turnover. The ability to continuously translate experience into knowledge artefacts enhances both organisational learning and customer service consistency. Thus, AI-driven capture mechanisms expand KM's reach beyond what traditional practices could achieve (Inala and Somu, 2024).

Beyond capture, agentic AI advances knowledge representation by combining symbolic reasoning structures with data-driven embeddings. Hosseini and Seilani (2025) argued that this hybrid representation enables both transparency and adaptability, which are essential in financial contexts where decisions must be explainable yet responsive to changing data. Symbolic ontologies provide the interpretability needed for compliance, while embeddings allow flexible retrieval across noisy, unstructured sources.

This dual approach ensures that KM repositories are not only comprehensive but also usable in real-time service interactions. Moreover, hybrid representations support dynamic updating, as new data streams continuously refine both symbolic rules and vector models. The literature suggests that this blending of symbolic and sub-symbolic approaches represents the future of AI-enabled KM (Hosseini and

Seilani, 2025). Koti (2024) illustrated that structured knowledge representations enhance retrieval accuracy, while highlighting the trade-offs between interpretability and scalability.

Agentic AI adds value by capturing and representing tacit expertise, detecting recurring heuristics in expert decision-making, and encoding them into organizational repositories. This preserves institutional knowledge, supports explainability, and ensures guidance remains interpretable and trustworthy. Adaptive representation further customises knowledge for diverse users, positioning agentic AI as a mediator between human expertise and organisational systems (Njiru, Mugo, and Musyoka, 2025).

5. Evidence Summary

Recent literature indicates that the integration of agentic AI and KM improves customer service through several distinct ways. First, AI-driven knowledge retrieval and contextualisation enable personalisation at scale. Customers benefit from tailored solutions delivered in real time, which improves satisfaction and loyalty (Wang et al., 2024). Second, AI systems support the capture of tacit knowledge, codifying employee expertise into organisational repositories. This reduces reliance on individual staff and ensures consistent service quality (Jarrahi et al., 2023; Taherdoost and Madanchian, 2023).

Agentic AI enhances service responsiveness through virtual assistants and chatbots that provide instant, 24/7 support. These systems use natural language to resolve routine queries, which decreases the reliance on human agents and allows the system to learn from interactions to improve accuracy (Bollineni, 2025). This adaptability has been shown to cut support ticket volumes by up to 73% and increase user satisfaction by 43% (Bollineni, 2025).

Beyond responsiveness, real-time dashboards powered by Agentic AI convert raw data into actionable insights. This capability accelerates decision-making, with studies reporting a 63% improvement in speed, enabling financial institutions to address customer issues more promptly and effectively (Al-Onizat et al., 2024; Amini et al., 2024; Grover & Dubey, 2024).

The implications of this integration for customer service are substantial. Agentic AI significantly improves personalised service delivery by linking knowledge repositories with customer preferences and

histories to enable context-aware responses (Chen and Nonaka, 2022). Consistency across multiple touchpoints is enhanced through AI's ability to codify and disseminate tacit knowledge, ensuring customers receive accurate information regardless of the service channel (Jarrahi *et al.*, 2023).

Service responsiveness is also transformed. AI agents autonomously retrieve and filter knowledge to provide frontline employees with faster, more relevant solutions, thereby reducing waiting times and increasing customer satisfaction (Gila and Agnieszka, 2024). Moreover, transparency and accountability are supported through AI-enabled auditing, which builds trust in customer interactions and satisfies compliance requirements (Judijanto, Nurhasanah, and Andiani, 2025; Luqman *et al.*, 2025).

Finally, reliability and compliance are enhanced by embedding AI within KM frameworks that enforce governance and detect risks, thereby ensuring that services remain both efficient and trustworthy (Amini, Asayesh, and Rousta, 2024; Rezaei, 2025)

Conclusion

This scoping review concludes that Agentic AI and KM are mutually reinforcing in transforming CX in financial services. KM provides the structured foundation for organising, governing, and retrieving knowledge, while agentic AI extends these capabilities through real-time adaptation, tacit knowledge capture, and dynamic contextualisation. Together, they enable institutions to deliver services that are efficient, personalised, transparent, and resilient.

Several recommendations arise from this review. First, institutions should strengthen KM maturity before deploying advanced AI, as poor knowledge governance undermines integration. Second, hybrid KM architectures that combine symbolic ontologies with vector-based embeddings should be adopted to balance interpretability and flexibility (Amini, Asayesh, and Rousta, 2024). Third, AI-driven auditing should be embedded in KM processes to maintain trust and compliance (Judijanto, Nurhasanah, and Andiani, 2025). Fourth, AI-KM integration strategies should be explicitly aligned with regulatory requirements to avoid compliance risks (Rezaei, 2025). Finally, investing in staff training and change management is essential for organisations to overcome cultural resistance and ensure that adopting new technology improves service delivery (Taherdoost

and Madanchian, 2023).

By following these recommendations, financial institutions can fully realise the potential of Agentic AI-KM integration: delivering not only efficient and personalised services but also building long-term trust and resilience in a rapidly evolving financial ecosystem

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