Automation vs Autonomy in Financial Services

Process	Automation	Autonomy	Results
Loan Application Processing	Pulls credit reports and calculates debt-to-income ratios based on submitted application data.	Verifies income and employment across sources, evaluates risk beyond credit score, identifies compensating factors, structures appropriate loan terms, manages exception approvals, and proactively guides applicants through conditions.	Faster processing times. Higher approval quality. Reduced application drop-off.
Fraud Detection and Investigation	Flags transactions that match predefined fraud rules.	Analyses transactions in behavioural context, evaluates risk using multiple signals, determines appropriate intervention, investigates linked activity, adapts controls based on false positives, and coordinates customer verification.	Higher detection accuracy. Lower fraud losses. Reduced customer friction.
Regulatory Reporting & Compliance	Generates standard regulatory reports on a scheduled basis.	Validates data integrity across systems, reconciles inconsistencies, interprets rule changes, identifies emerging compliance risks, and ensures accurate, timely submissions.	Reduced compliance risk. Lower audit effort. Improved reporting confidence.

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