

Where Agentic AI Actually Works Today

10%

is the most any single business function has actually scaled AI agents to

Even at companies that call themselves "scaling" agentic AI overall. Source: McKinsey, Nov 2025.

What's actually inside this deck

The demos show autonomous agents running whole workflows. The data shows something narrower and more useful.

- 01** The real gap between the agentic AI pitch and what's actually scaled in production
- 02** The three functions where agentic AI has moved past the pilot stage, everywhere researchers looked
- 03** Four named Singapore examples: two banks, one bank-wide initiative, one government sandbox
- 04** How to pick a first use case using the same pattern behind every one of them

23%

of organisations are scaling agentic AI in at least one function

But never more than 10% in any single business function. "Scaling agentic AI" almost always means one or two functions, not the whole business.

Source: McKinsey, Global Survey on AI, November 2025

79%

of organisations use AI agents to some degree, 88% are increasing budget

But the use cases that are actually working are narrow: software work, data analysis and report generation, internal process automation. Not open-ended judgment.

Source: PwC, 2026 AI Agent Survey

14.5%

of Singapore SMEs had adopted AI by 2024

Triple the 4.2% recorded a year earlier. And 73.8% of Singapore workers already use AI tools at work, most several times a week or daily.

Source: IMDA, Singapore Digital Economy Report FY2024/25

Three functions, every survey, Singapore included

IT & Engineering

Code review, QA test automation, DevOps remediation, support ticket routing

Customer Service

Tier-1 ticket resolution, account queries, rebooking and refunds, always-on assistants

Finance, Operations & Compliance

Invoice matching, KYC and client onboarding, report drafting, ongoing monitoring

Bank of Singapore's Helios

10 days → 1 hour

OCBC's private banking arm rolled out an agentic AI tool that drafts source-of-wealth reports for relationship managers, cutting average preparation time from 10 days to about an hour. Now live across Singapore, Hong Kong and Dubai. October 2025.

DBS's Joy and digibot

S\$1B

In economic value DBS attributes to AI in 2025, built from over 430 documented narrow use cases and 2,000+ machine learning models, not one flagship "super-agent." Extended to 10 million+ customers across Singapore, Hong Kong and Taiwan.

GovTech's AI Agents Sandbox

Google, the Cyber Security Agency, GovTech and IMDA ran a first-for-Asia sandbox on Google's air-gapped cloud, August 2025. It tested exactly three bounded use cases, not one general agent.

- 01** Automated QA testing of government digital services
- 02** Guiding citizens and social workers through social assistance applications
- 03** A multi-agent prototype modelling government-officer roles to analyse CRM data

Pick the boring task first

High volume. A documented process. One accountable owner.
That's what Bank of Singapore, DBS, OCBC and GovTech all started with, not an ambitious autonomous agent.



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