Transform with Confidence: Building the foundation for agentic AI at scale



EY
Shape the future with confidence

Microsoft

The better the question. The better the answer.
The better the world works.

Executive summary

AI has moved beyond pilots, into something that impacts how work gets done -- raising a practical question for leaders: are the core systems that run the business, especially CRM and ERP platforms, ready for agents and AI at scale?

With agentic AI progressing from helping people with individual tasks to acting on their behalf, there is a real opportunity for people and processes to work in a new way, but it can be confusing. Many messages in the market suggest that agents will replace CRM, ERP, service platforms or analytics. That may not be the most helpful way to frame the opportunity. The value comes from helping people use these core business platforms better. They provide the trusted context agents need to help people act faster, more consistently and with better controls.

This paper gives leaders a practical guide to understanding the role of CRM and ERP systems, such as Microsoft Dynamics 365, and how agents can help make those systems more useful and productive:

- Why the AI moment feels urgent, and why foundations still decide winners
- The three myths holding leaders back, and what to do instead
- Where agents can impact ERP, service and sales
- A practical 90-day action plan to move from pilots to governed, measurable progress

Authors



Aaron Robinson
Principal Technology
Consulting EY Studio+
Ernst & Young LLP



Keith Mescha
Principal Technology
Consulting EY Studio+
Ernst & Young LLP

Table of contents

1. The current AI moment: momentum meets hesitation 4

2. What agentic AI changes, and what it does not 5

3. Three myths holding enterprises back 6

4. Where agents can impact ERP, service and sales 7

5. The confidence layer for enterprise-grade scale 8

6. A practical path forward 9

7. The executive 90-day playbook 10

8. Conclusion 11

1 The current AI moment: momentum meets hesitation

Across industries, leaders are facing a common business problem: how to improve growth, productivity, resilience, customer trust and compliance while operating with fragmented data, uneven processes and rising cost pressure. In financial services, that may mean strengthening risk controls and client engagement. In healthcare, it may mean improving access, quality and staff capacity. In manufacturing and energy, it may mean increasing reliability, resilience, and operational visibility. Agentic AI matters because it can help address these business problems, but only when it is grounded in the trusted systems, data, controls and workflows that run the enterprise.

AI has moved from testing to real use, but the winners will be the companies that start with the business outcome and then build the AI-ready foundations to support it. For many organizations, that means modernizing core CRM, ERP and data platforms so agents can work from trusted information, clear processes, and governed controls. The opportunity is not just to automate more tasks; it is to help people make better decisions, move faster and improve measurable business results with agentic AI that can understand intent, not simply structured rules.

Many companies are still struggling to move beyond pilots because the work has been framed as a technology deployment rather than a business transformation. Leaders want growth, efficiency, stronger compliance, better customer experiences and more resilient operations. But those outcomes depend on knowing where the industry-specific friction sits, what processes need to change, and which data and controls must be trusted before agents can safely act.

Leaders must know:

1. Data is reliable
2. Actions are controlled
3. Results can be measured
4. People stay accountable for decisions and exceptions

Early results in productivity, service, and finance show that AI can reduce manual work, make knowledge easier to find and speed up decisions. But individual wins do not automatically become enterprise-wide value.

The real question is whether companies can connect industry-level business problems to trusted AI-enabled ways of working that improve speed, quality, cost, compliance, customer experience and performance at scale.

INDUSTRY SPOTLIGHT: Financial Services

A wealth management organization may use agents to help relationship managers prepare for client meetings by synthesizing CRM activity, portfolio information, service interactions and regulatory requirements. The challenge here is ensuring the underlying customer, risk and compliance data can be trusted before recommendations are made.



2 What agentic AI changes, and what it does not

Agentic AI does not replace the core platforms companies rely on. It creates a new way of working on top of systems like Dynamics 365 Sales, Service and Finance. Instead of waiting for a person to prompt it, an agent can understand the situation, suggest or start an action, and help move work forward with human oversight.

Agents need business context to be useful. For most organizations, that context lives inside CRM, ERP and contact center systems that capture customers, transactions, challenges and decisions.

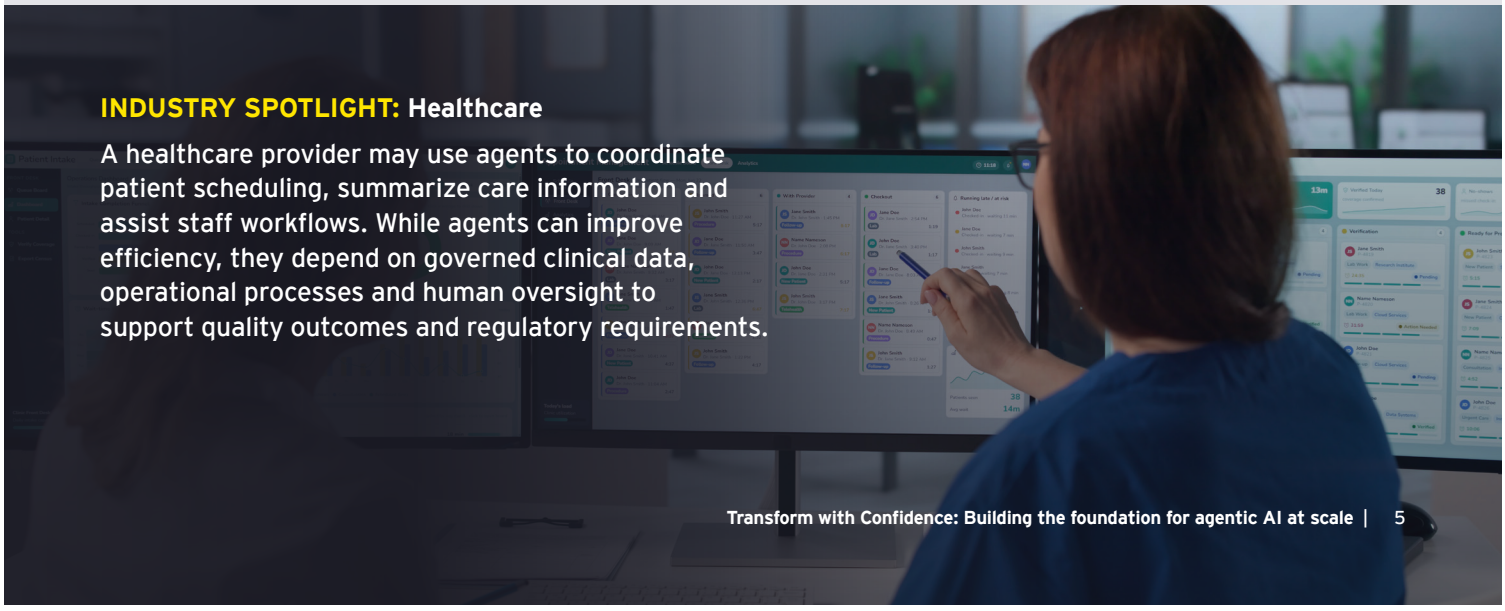
What agents impact

- **Where work starts:** Work begins closer to the point of need. Agents can become a front door to common actions, such as summarizing issues, preparing next steps, routing approvals, and initiating follow-up across systems.
- **Faster decisions:** People spend less time gathering information and on routine tasks, and more time reviewing, guiding and improving outcomes.
- **Better process design:** Teams need to design work so people and agents can collaborate, including clear handoffs, controls and records of what happened.

What agents doesn't impact

- Companies still depend on ERP and CRM, but if those foundations are messy or inconsistent, agents will not solve the problem. They may simply spread the inconsistency faster.

What this means for executives – Treat agentic AI as a catalyst for how work gets done, not as a reason to replace core platforms. The goal is to redesign work around trusted systems, with people responsible for judgment, approvals and exceptions.



INDUSTRY SPOTLIGHT: Healthcare

A healthcare provider may use agents to coordinate patient scheduling, summarize care information and assist staff workflows. While agents can improve efficiency, they depend on governed clinical data, operational processes and human oversight to support quality outcomes and regulatory requirements.

3 Debunking the three myths holding enterprises back

Myth 1

AI will replace CRM and ERP overnight

Reality: ERP and CRM are still the systems agents depend on for business context. AI and low-code tools can improve these platforms, but they do not replace the need for strong, AI-ready core systems.

What leaders should do: Make core systems AI-ready: clear data ownership, access rules, approval paths and outcome measures so agents can be trusted and act responsibly.

Myth 2

The agentic future is fully here today

Reality: Adoption is moving quickly, but many companies are not ready to scale agents safely. Data quality, ownership, access and governance still matter.

What leaders should do: Move in the right order. Fix the foundations, deploy in controlled areas, prove value and then expand.

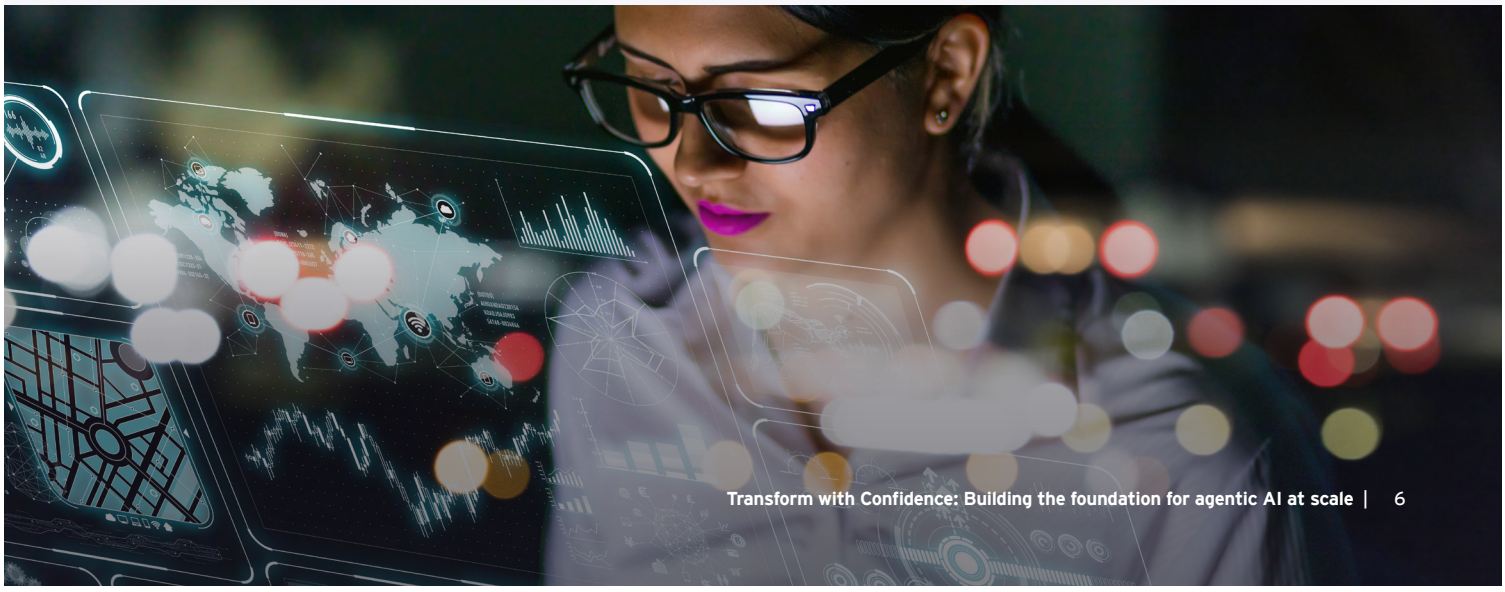
Myth 3

As AI advances, analytics become less relevant

Reality: Analytics become more important, not less. As agents take on more work, leaders need to understand what happened, why it happened and whether it improved results.

What leaders should do: Track data sources, performance measures, exceptions and decisions so the business can trust the results.

These myths point to one clear lesson: companies do not scale by adding more automation. They scale by connecting agents to core ERP and CRM systems to trusted data, defined security governance and measurements in place.



4 Where agents can create measurable business value

ERP augmentation and finance operations

ERP modernization increasingly focuses on automating friction points while maintaining compliance and control. Practical entry points include reconciliations, approval routing, exception handling and month-end close activities where the data source is known and escalation paths are clear.

Early opportunities include:

- High-volume, repetitive work currently handled outside ERP through spreadsheets, email or manual work queues.
- Shifting from static reports to interactive, context-driven insight grounded in systems of record.

Service transformation and contact centers

Service environments show fast impact because processes are measurable and customer trust is visible. Examples include case triage, knowledge-assisted resolution, next-best-action guidance, and case deflection where agent recommendations can be monitored against resolution quality and customer outcomes.

Early opportunities include:

- High-volume case intake where classification, routing, summarization and escalation can be governed and measured.
- Knowledge-assisted service processes where agents can surface approved guidance while humans retain judgment for exceptions grounded in systems of record.

Sales transformation

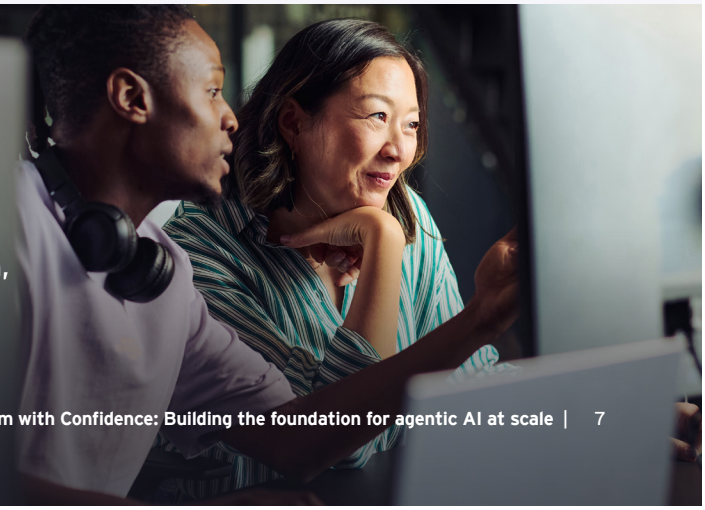
Sales transformation is strongest when intelligence is embedded into seller workflows: account planning, qualification, proposals, pipeline inspection, next-best-action guidance and follow-up. The goal is to give teams early opportunities include:

- Opportunity models that prioritize where seller time should be focused based on customer context, relationship signals, deal progression and readiness to act.
- AI-supported account preparation and follow-up that connects CRM data, meeting notes, service signals and content into a more coordinated seller experience.

Across these areas, the same pattern applies; start where the process is important, the data is reliable, the control points are visible and the business outcome can be measured.

INDUSTRY SPOTLIGHT: Public Sector

Government agencies and public sector organizations can use agents to improve citizen-service experiences by assisting with inquiry triage, knowledge retrieval, and case routing. Transparency, security and human oversight grounded in an AI-ready citizen service platform, remain critical for maintaining trust and accountability.



5 The confidence layer: what turns agentic AI pilots into enterprise value

Scaling agentic AI is not about giving leaders confidence in where agents can act, how those actions are controlled and whether the business is getting better results.

That confidence depends on four things:

1

Trusted data and approved knowledge

Agents need reliable, governed data from the systems the business already trusts.

2

Governance and risk built in from the start

Leaders need to see what agents are doing, review their actions and make sure they follow legal, regulatory and ethical standards.

3

Clear human oversight

Teams need to define when agents can recommend, when they can act and when they must hand the work to a person.

4

Measurements leaders trust

Usage numbers are not enough. Leaders need to see changes in speed, quality, cost, compliance and decision effectiveness.

Confidence Means Different Things Across Industries – The business case for agentic AI varies across industries, from improving customer engagement and risk management to increasing operational efficiency and service responsiveness. Yet the organizations that achieve lasting value share the same discipline: they define what good looks like, where human judgment is required and how value will be measured.



INDUSTRY SPOTLIGHT: Financial Institutions

For financial institutions, confidence may center on risk controls, regulatory obligations and client trust. For healthcare organizations, it may focus on privacy, care quality and staff capacity. For energy companies, it may mean reliability, safety and outage response. For manufacturers, it may mean resilience, supply chain visibility and operational continuity.

6 A practical path forward

EY teams give organizations a practical path forward.

We start by helping organizations build trusted ERP and CRM foundations. › We then evolve processes to be leading class and deploy agents along the way. › We finally manage agents as part of the way the business runs, not as one-off experiments.

Phase 1

Establish the foundation

Start by choosing business processes where better intelligence can improve a clear outcome, such as a faster close, better service resolution, stronger sales follow-up or fewer exceptions. Then connect those processes to the ERP, CRM, data and knowledge sources they depend on.

- Check whether ERP, CRM and related knowledge sources are ready, including data quality, ownership, access, security and where the data came from.
- Set clear rules for what agents can do, how actions are logged, how performance is monitored and when people must step in.

Phase 2

Deploy in high opportunity processes

Select processes where:

- Baseline metrics already exist
- Risk can be managed
- The process is grounded in reliable systems and approved knowledge.

Phase 3

Scale as an operational model

At scale, agentic AI is not a set of disconnected experiments. It becomes part of how the business operates. Scaling agentic AI also requires learning new ways of working and clear accountability so employees understand how to collaborate effectively with agents. The best use cases are the ones with strong business value, ready data, user adoption, manageable risk and potential to reuse what is built.



7 The executive 90-day playbook

Days 0-30

Choose where confidence matters most

- Identify 3–5 processes where trust and speed are critical, such as finance close, service case triage, sales follow-up, or operational exceptions.
- Establish baseline metrics, including cycle time, quality, cost-to-serve, rework and exception rates.
- Define autonomy boundaries for agents.

Days 31-60

Build the confidence layer

- Improve the data for the chosen processes by connecting ERP, CRM and approved knowledge sources to the outcomes being targeted.
- Put standards in place for monitoring, controls and accountability.
- Measure business outcomes leaders care about, not adoption numbers alone.

Days 61-90

Prove value, then scale deliberately

- Run controlled deployments in the highest-priority processes, with clear success measures, adoption support, escalation paths and business owners accountable for results.
- Build a list of future use cases and rank them by value, feasibility, risk, data readiness and reuse potential.

Use the first deployments to decide what to scale next. Expand only where the process is ready, the data is trusted, the control model is clear, and the business outcome can be measured.

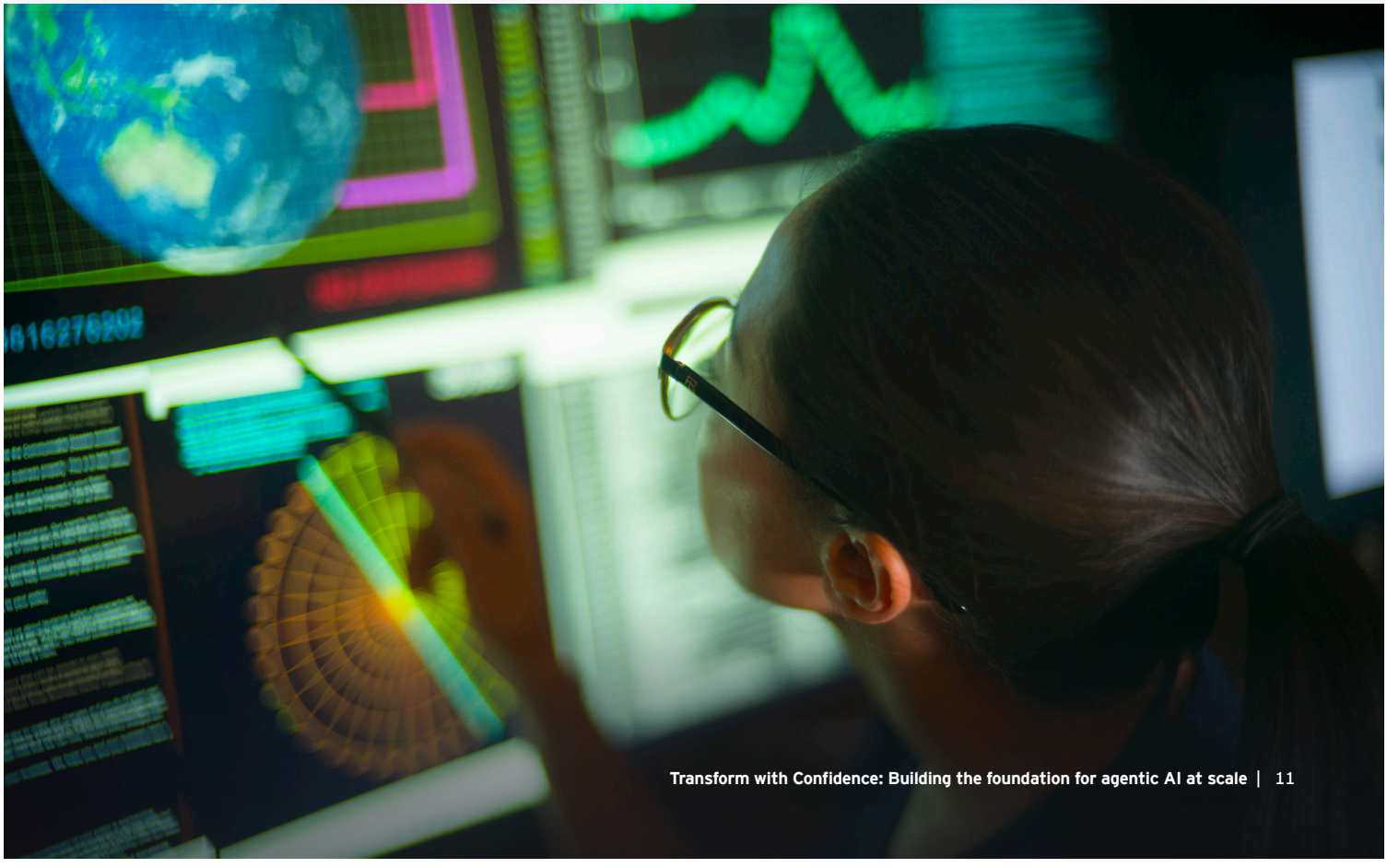


8 Conclusion: confidence is the operating model for AI-enabled transformation

Agentic AI will matter most when it is built into the business processes that already shape performance: how finance closes, how service resolves issues, how sales engage customers, how operations respond and how leaders make decisions. The future is trusted intelligence working through platforms, data, controls and people that already run the enterprise.

The companies that lead will not simply deploy the most agents the fastest. They will build confidence in the way work changes. That means strengthening ERP and CRM foundations, securing data and access, setting clear rules for autonomy, measuring outcomes and scaling only where value is proven. That is how agentic AI moves from pilots to lasting business transformation.

While every industry starts from a different point, the organizations that lead will take the same disciplined approach: start with the sector-level business problem, focus AI and agents on outcomes that matter and scale through trusted systems, data, governed processes, clear human accountability and measurable value. In that model, confidence is not a checkpoint at the end of transformation. It is the operating model that makes transformation possible.



EY | Building a better working world

EY is building a better working world by creating new value for clients, people, society and the planet, while building trust in capital markets.

Enabled by data, AI and advanced technology, EY teams help clients shape the future with confidence and develop answers for the most pressing issues of today and tomorrow.

EY teams work across a full spectrum of services in assurance, consulting, tax, strategy and transactions. Fueled by sector insights, a globally connected, multidisciplinary network and diverse ecosystem partners, EY teams can provide services in more than 150 countries and territories.

All in to shape the future with confidence.

EY refers to the global organization, and may refer to one or more, of the member firms of Ernst & Young Global Limited, each of which is a separate legal entity. Ernst & Young Global Limited, a UK company limited by guarantee, does not provide services to clients. Information about how EY collects and uses personal data and a description of the rights individuals have under data protection legislation are available via ey.com/privacy. EY member firms do not practice law where prohibited by local laws. For more information about our organization, please visit ey.com.

© 2026 EYGM Limited.
All Rights Reserved.

EYG no.
2508-10913-CS
ED None

This material has been prepared for general informational purposes only and is not intended to be relied upon as accounting, tax, legal or other professional advice. Please refer to your advisors for specific advice.

ey.com