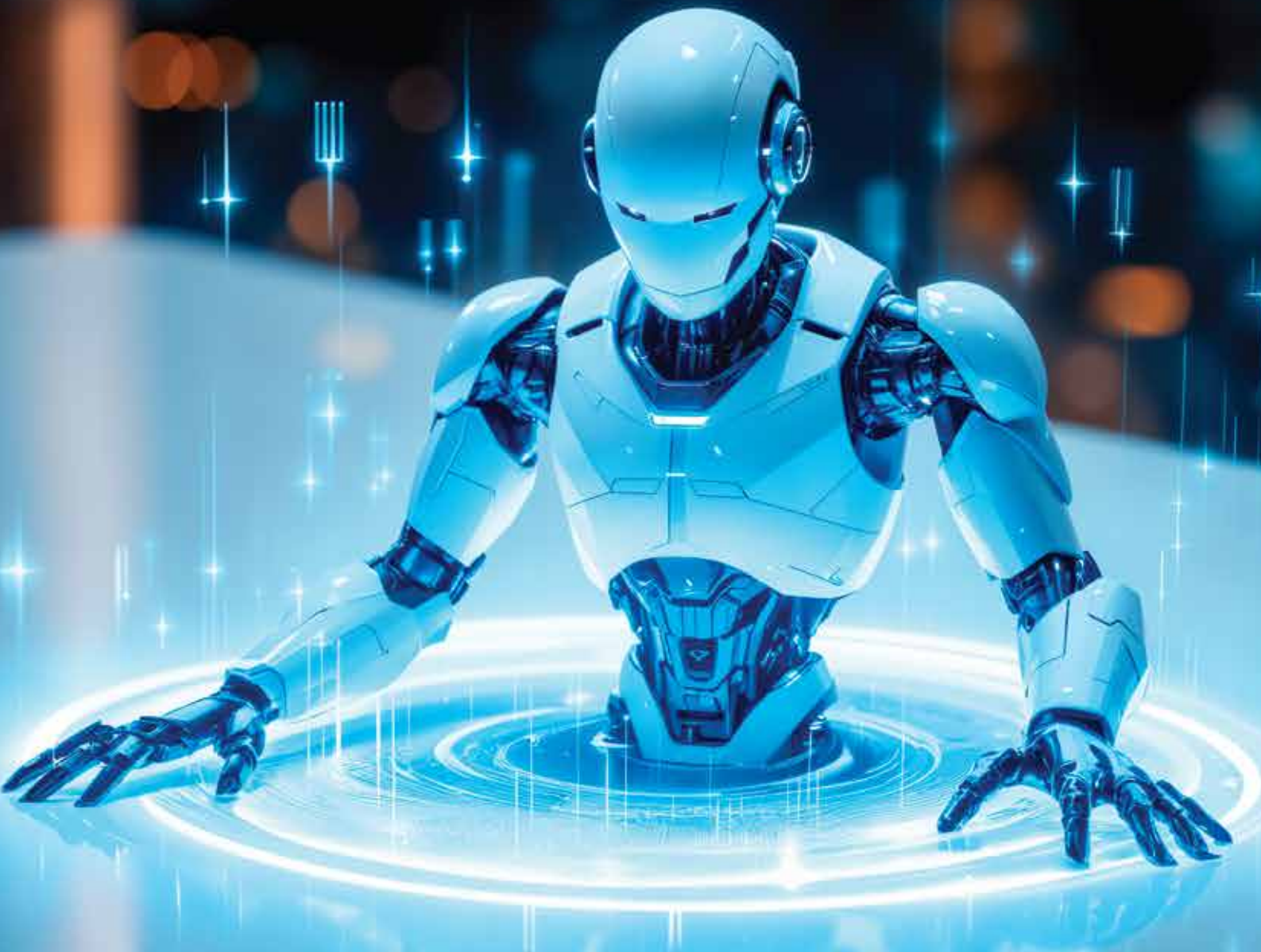




AGENTIC AI APPROACH:

REALIZE DIGITAL JOURNEYS FASTER



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From just an idea to purpose: The Gen AI Shift We Can't Ignore!

Six months ago, we sat across the table from the CEO of a large NBFC. They had just wrapped a flashy GenAI pilot, only to be left with a question that's becoming all too common: "It's impressive tech—but how do we actually use this at scale, where it matters?"

That conversation stuck with us. Because it wasn't about the tool, it was about value and that value comes from integration, intent, and impact.

In this whitepaper, we explore how Generative and Agentic AI are not just reshaping tools—they are redefining how businesses build, market, and scale.

Integration of Generative & Agentic AI assistance is now essential for businesses aiming to recraft the customer journeys and drive deeper engagement. This powerful combo doesn't just streamline experiences, it unlocks deeper engagement, faster innovation, and cost-effective scale.

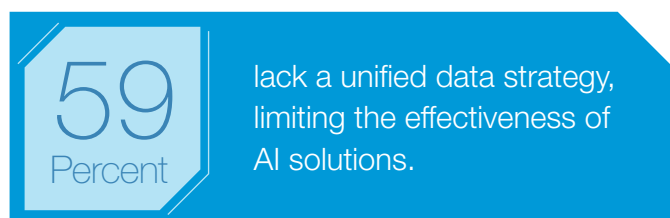
The AI Shift is real, but the path isn't always clear!

AI coding assistants are rapidly gaining traction. According to Gartner, AI adoption is expected to surge from under 10 percent in early 2023 to 75 percent by 2028. Industry leaders are already realizing value, JP Morgan Chase projects \$1 billion–1.5 billion in gains through AI integration, while TCS has reduced engineering design cycles by 20 percent using Gen AI to accelerate client delivery. OpenAI's April 2025 API release has strengthened this trend, offering advanced coding support and a 26 percent cost reduction.



Yet, despite 86 percent organizations piloting Gen AI, 65 percent decision-makers still struggling to scale.

The roadblocks are clear:



By embedding Generative and Agentic AI into critical business processes, we help organizations move beyond experimentation to unlock real impact: faster delivery cycles, smarter decisions, and sustainable growth.

At A&M, we've reimagined the Software Development Life Cycle (SDLC) for our clients—using Agentic AI not just to speed up development, but to create measurable strategic value.

The future isn't just digital. It's intelligent, efficient, and business led!

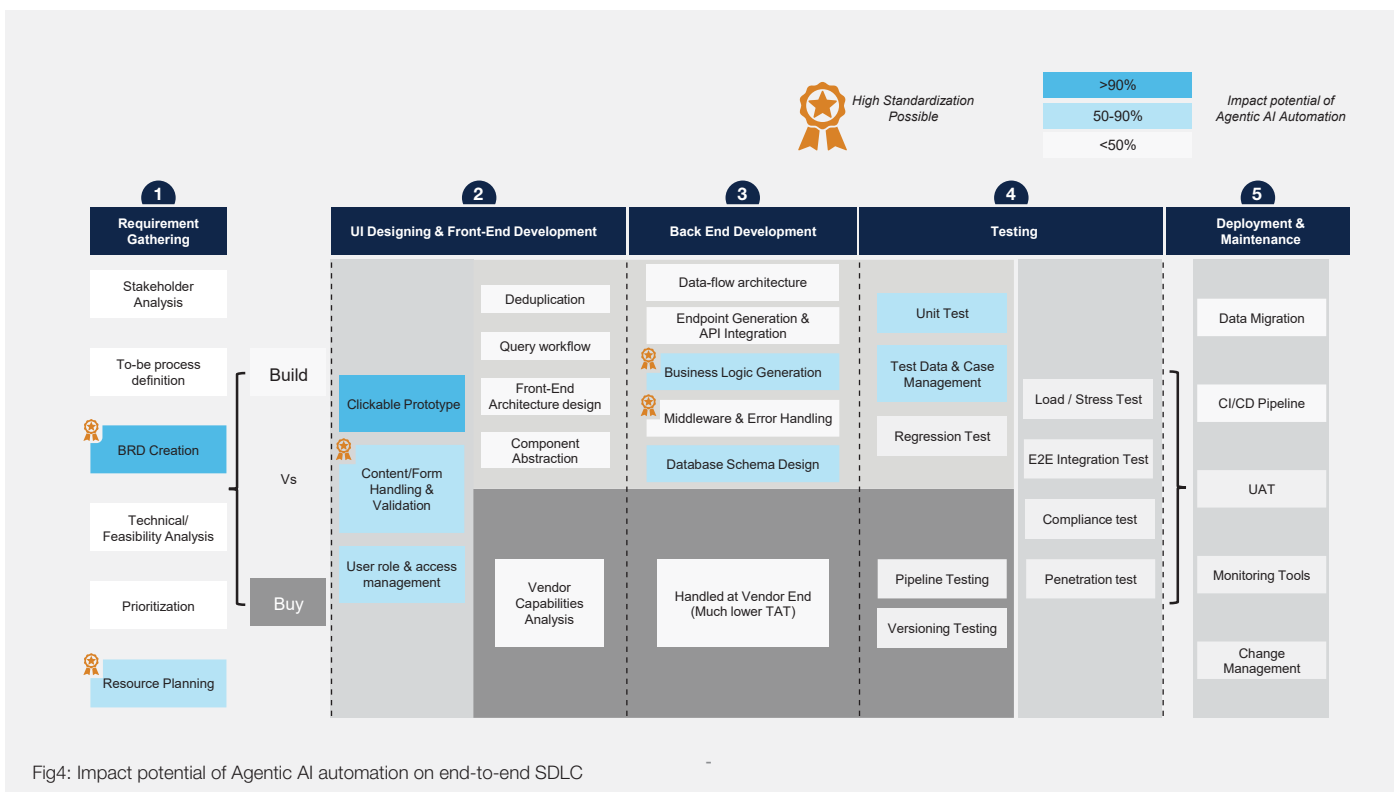


Fast-Tracking Innovation via Agentic AI

In the new age digital landscape, speed defines success. Optimizing the time-to-market can be the real differentiator between leading and lagging. Agentic AI is transforming the Software Development Life Cycle (SDLC) by embedding intelligent automation at every stage—maximizing standardization, minimizing turnaround time, and aligning execution with business strategy through five key steps:

1 Requirements Engineering:

Agentic AI tools ingest structured and unstructured inputs interviews, process documents, historical tickets and generate structured use cases, user stories, and acceptance criteria. NLP models then map stakeholder intent with business rules, while system design advisors evaluate current vs. future state feasibility. The resource estimators and effort calculators use historical project data to create sprint-level planning.



2 Design And Prototyping

Using prompt-based design generation, systems like Figma plugins or Gen AI UI builders auto-generate low and high-fidelity wireframes. Clickable prototypes with embedded UX flows allow business and engineering teams to simulate behavior and surface logic or interface gaps early. For vendor-led delivery, these serve as executable design contracts reducing turnaround cycles by 30–50 percent.

3 Development Acceleration

Agentic AI code assistants generate boilerplate, modularize logic blocks, and auto-construct API contracts from BRDs. LLMs trained on organization specific code bases ensure architecture compliance and version compatibility. Backend orchestration tools synthesize RESTful APIs, integrate with message queues, and auto-generate CRUD operations based on database schema suggestions tuned to expected data loads and query patterns.

4 Testing Automation

AI-driven test bots generate functional and edge-case test scripts using inferred logic paths. Synthetic data generators create anonymized test datasets based on real world distributions. Continuous testing is supported via dynamic regression suites that self-update with every code change. Coverage analysis highlights gaps automatically, while compliance checks enforce domain-specific regulations (e.g., RBI, HIPAA, GDPR).

5 Deployment & Maintenance

Intelligent CI/CD orchestration tools pipeline builds, run containerized tests, and manage blue-green or canary releases with rollback triggers based on anomaly detection. Post-deployment, observability stacks powered by AI flag outliers, detect memory leaks or throughput degradation, and recommend infra tuning. UAT is accelerated via behavioral simulations and pre-built test personas.

Outcome-Driven Transformation: A HFC Company's Success with Agentic AI

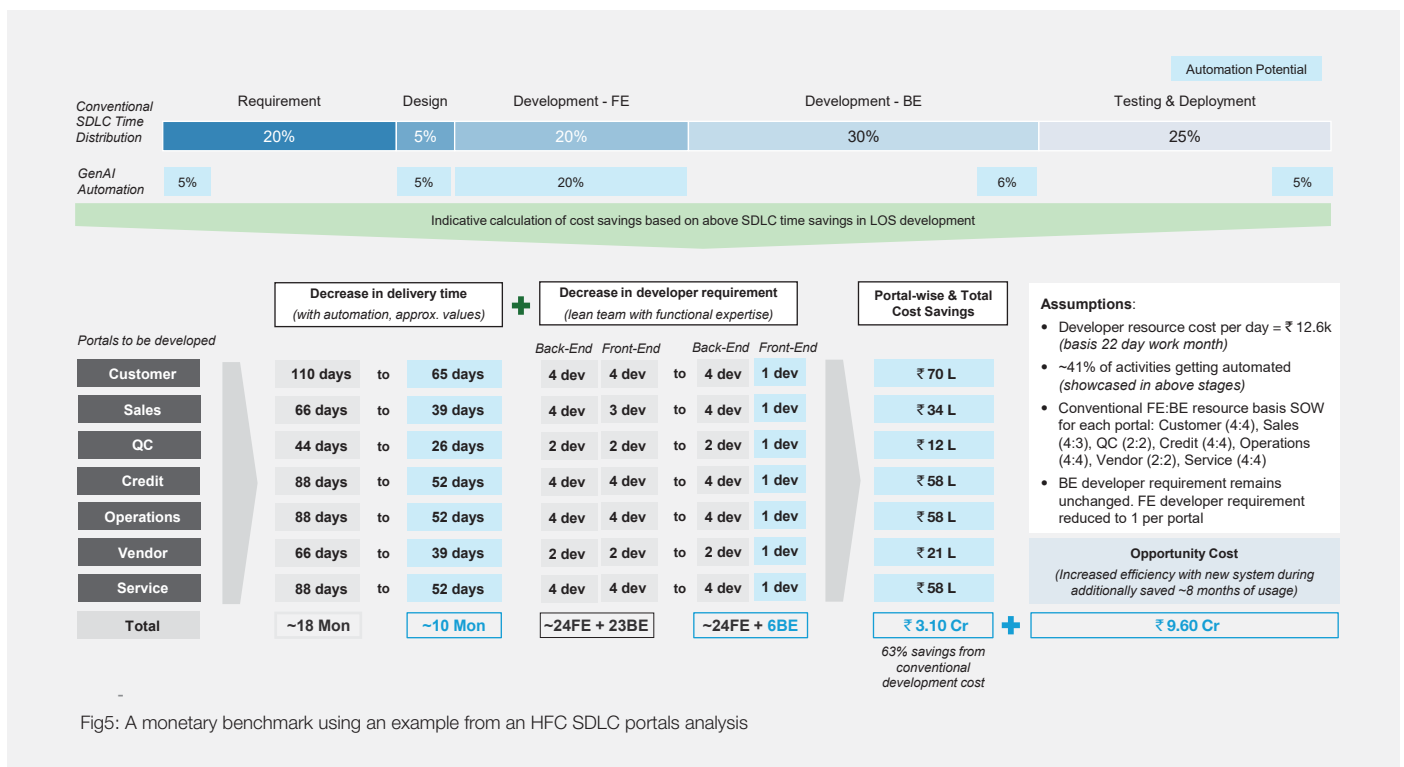
In a recent engagement for a housing finance company (HFC), we applied an Agentic SDLC approach across seven portals of their Loan Origination System (LOS). The results were nothing short of remarkable:

Development timelines were slashed from **18 months to 10 months.**

Automated prototyping, interactive visual communication, and dynamic test generation led to a **63 percent** reduction in conventional development costs.

An early go-live unlocked an **INR 9.6 crore** opportunity value.

An estimated total savings amounted to a staggering **INR 12.7 crore.**



Conclusion

In today’s rapidly shifting digital economy, businesses are no longer just racing to go digital—they’re racing to do it faster, smarter, and with measurable impact. And that’s where Agentic AI steps in—not just as a technology enabler, but as a strategic accelerator.

By embedding Agentic AI into both lifecycle management and the software development process, forward-looking enterprises are unlocking a new playbook—one that redefines speed, personalization, and precision at scale. At the same time, integrating AI into the SDLC is driving down timelines, reducing rework, and most importantly, bringing business vision and tech execution into sharp alignment.

Take the real-world example of a HFC loan origination system transformation:

Development time was cut from 18 to 10 months
63 percent cost savings through AI-powered prototyping and test automation
INR 9.6 crore in early opportunity value
INR 12.7 crore in total value unlocked.

That's not just transformation, it's value realization at scale.

In a world where customer expectations are dynamic, and execution speed defines competitiveness, Agentic AI offers a structured, outcome-driven path forward. It reduces friction, enhances agility, and arms organizations with the tools to grow sustainably while delivering superior digital experiences.

The message is clear: those who adopt Agentic AI aren’t just building better systems—they’re designing their competitive edge for the future.

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