

Macquarie Bank Democratizes Agentic AI, Scaling Customer Innovation with Gemini Enterprise

SYDNEY, and SUNNYVALE, Calif., 2025 – Macquarie's Banking and Financial Services group (Macquarie Bank), in collaboration with Google Cloud, today announced it is setting a new benchmark in Australian retail banking by rolling out new agentic capabilities to elevate the customer experience, enhance employee productivity, and accelerate decision-making.

Building on its multi-year partnership with Google Cloud, Macquarie Bank has become an early adopter of Gemini Enterprise, an agentic platform designed to bring the full power of Google's AI to every employee.

A difference maker for Macquarie Bank has been its decision to roll out Gemini Enterprise to every employee across its Australian retail banking business – not just its technology or engineering teams – to fuel productivity and innovation organization-wide.

"Our goal has always been to apply a customer lens to AI," said Ashwin Sinha, Chief Data and AI Officer at Macquarie Bank. "If an AI initiative doesn't result in better features, a more seamless customer experience, or more reliable service for our customers, we question its value. Everything comes back to creating happier customers who want to engage with us more."

Democratizing AI Across the Bank with Enterprise-Grade Tools

Macquarie Bank is one of the first retail banks in Australia to roll out Gemini Enterprise to its employees – equipping them with advanced AI tools, such as Google's most advanced Gemini models, and a suite of specialized, pre-built agents from Google and third parties.

Macquarie Bank is broadly developing custom agents in two main categories with Gemini Enterprise. The first are Personal Agents for individual productivity, which are already yielding tangible results by helping employees summarize documents, conduct research, and draft content.

The second are Enterprise Agents designed to tackle more complex business challenges, which over time could include system design documentation, document analysis, discovery, and code generation. Enterprise Agents can also be used as a tool to enhance customer experiences by summarizing client conversations and improving how customers can find the answer to their questions when they need them.

"Retail banking is a highly competitive industry, and ultimately we need to scale fast and scale smartly," said Richard Heeley, Head of Technology at Macquarie's Banking and Financial Services group. "So how do we do this in a thoughtful and strategic way? We think the answer is to provide our employees with the most advanced AI tools to increase our pace of delivery and allow our teams to have more time to focus on high-value tasks, which will ultimately lead to better customer outcomes."

An AI-First Culture: Centered on Skilling and Responsible Use

Within six months, Macquarie Bank is aiming to have all employees integrating AI into their daily workflows, aligning with the bank's growth ambitions and commitment to customer excellence. With training being a critical component of AI adoption, Macquarie Bank is building its employees' AI skills with the Google Skills platform – and is one of the highest adopters of learning on this platform worldwide.

To date, 99% of current Macquarie Bank employees have also completed "Using Generative AI at Macquarie" online training, and approximately 3,000 employees have attended Gemini Enterprise demos to understand how they can use the tool in their day-to-day work. In addition, Macquarie Bank has launched an AI upskilling pathway, curated from the bank's and Google Cloud's learnings and insights (and other external resources), to empower employees to confidently, effectively, and safely use AI in their roles. To encourage and support all employees to upskill in AI, Macquarie Bank's leadership team will undertake Google Cloud's Generative AI Leader certification, designed for business leaders who want to strategically implement and leverage AI within their organizations.

"We're really proud that every single employee at Macquarie Bank has access to Gemini Enterprise to boost their personal productivity, to spark new ideas, and to make their work more meaningful," Heeley said. "It's vital that all our employees have the foundational capabilities to effectively leverage AI in their roles, and we're making this possible by encouraging all our employees to become AI-literate by building custom learning paths, so our entire workforce is ready for this new world."

Building for the Future

Macquarie Bank's close collaboration with Google Cloud will help position it for rapid deployment of future AI capabilities. By

building its internal services on Google Cloud since 2019, Macquarie has laid a robust AI foundation to quickly and securely integrate Google's Gemini and Vertex AI platforms. "Macquarie Bank is establishing a new blueprint for AI in Australian financial services with this business-wide deployment of Gemini Enterprise," said Paul Migliorini, Vice President, Google Cloud Australia & New Zealand. "By combining new AI capabilities with a sharp focus on training and governance, Macquarie Bank is giving its teams a powerful competitive advantage – empowering them to innovate faster and deliver on their unwavering commitment to customer excellence."

About Macquarie's Banking and Financial Services group

Macquarie's Banking and Financial Services group comprises Macquarie's retail banking and financial services businesses, providing a diverse range of personal banking, wealth management, and business banking products and services to retail clients, advisors, brokers, and business clients. With a digital-first approach, we combine innovative technology with personalized service to deliver smarter, more empowering banking experiences.

About Google Cloud

Google Cloud is the new way to the cloud, providing AI, infrastructure, developer, data, security, and collaboration tools built for today and tomorrow. Google Cloud offers a powerful, fully integrated and optimized AI stack with its own planet-scale infrastructure, custom-built chips, generative AI models and development platform, as well as AI-powered applications, to help organizations transform. Customers in more than 200 countries and territories turn to Google Cloud as their trusted technology partner.

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