

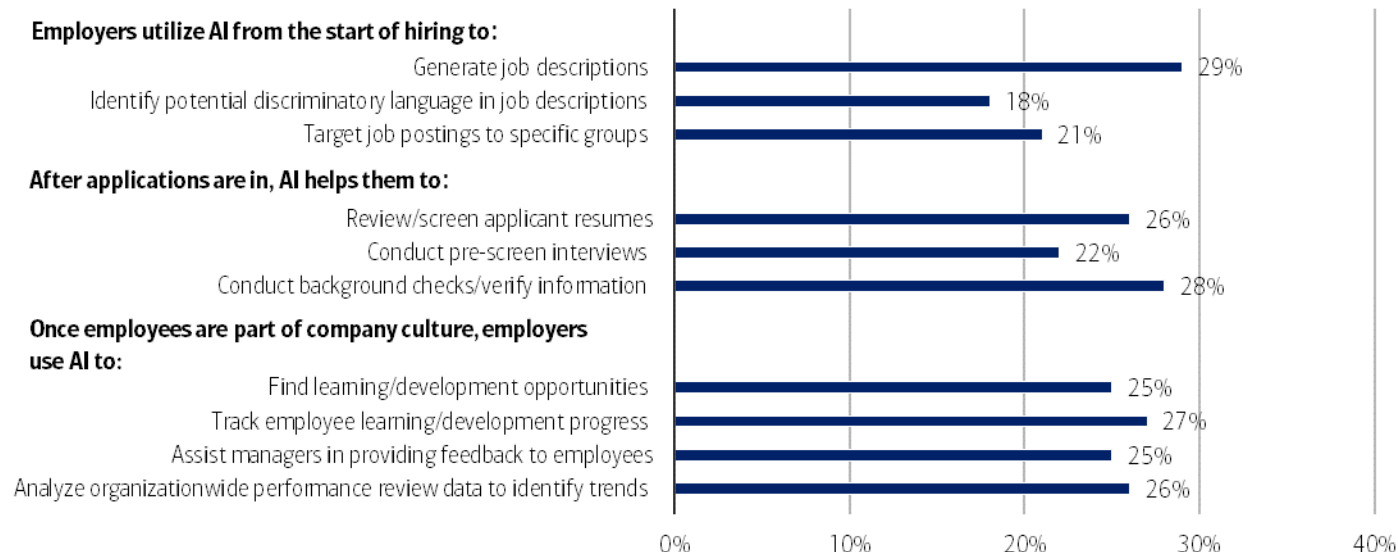
Institute Daily Insights

AI sparks a workplace revolution

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According to the 2025 Workplace Benefits Report, employers are increasingly leveraging AI for a wide variety of functions to drive efficiencies and cut business costs

Employer AI use cases



Source: 2025 Bank of America Workplace Benefits Report

BANK OF AMERICA INSTITUTE

More than eight in 10 employers say they're harnessing the power of AI, according to the [2025 Workplace Benefits Report](#). Whether it's by generating job descriptions, conducting background checks, or finding learning and development opportunities – leaders are leveraging AI to create efficiencies and cut costs within their organizations. However, while large firms are rapidly scaling AI and hiring talent, nearly one in three small companies say they don't use AI at all – highlighting a growing gap in adoption and capability.

Agentic AI, though still in earlier stages of adoption, is one technology contributing to this workplace revolution. These autonomous, action-taking AI agents transform generative AI from a reactive tool to a proactive, goal-driven virtual collaborator, laying the groundwork for increased investment.

Read the Institute's publication, [On the clock: Agentic AI in the workplace](#), for more.

Methodology

Escalent is a research and data analytics firm that helps clients understand human and market behaviors and trends. Bank of America Workplace Benefits partnered with Escalent to survey a national sample of 962 employees who are working full time and participate in 401(k) plans, and 800 employers who offer both a 401(k) plan and have sole or shared responsibility for decisions made in the plan. The survey was conducted between December 2, 2024, and January 13, 2025.

After the original research was complete, Workplace Benefits complemented their annual study with an employee-focused supplemental survey conducted between April 10 and May 1, 2025. This survey consisted of 508 employees working full time and participating in 401(k) plans. The midyear touchpoint allowed the team to better measure the direct impact of current market conditions on employee feelings of financial wellness.

To qualify, employees had to be current participants in a 401(k) plan, and employers had to offer a 401(k) plan option. Neither was required to work with Bank of America, which was not identified as the sponsor of the study.

Escalent's sample population spanned age, gender, household income and company size to help ensure that they're representative of the target audience. The data is weighted by those variables for greater accuracy and authenticity in the research results.

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Disclosures

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