SAPSA · AUTONOMOUS FINANCE

The Future of Enterprise Applications with SAP Autonomous Suite

Through the lense of Finance

PRESENTED BY

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November 2026

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WORKDAY 5 · OCTOBER CLOSE

22:47 :05

October close	87%	
Intercompany difference SE01 / DE02	€1.2M	Unexplained
Accrual estimates to review	656	In review
Intercompany documents unmatched	384	Open
Payables clearing proposals	59	Open

Close_Oct_v14_FINAL_final.xlsx

IC_recon_SE01_DE02.xlsx

RE: RE: RE: IC difference (14)

CEO

CEO · 22:47

Gross margin is 2.1 pts below forecast. What happened? I need it for the board on Thursday.

FC

Finance · 22:51

We're still closing. Give us seven days.

ILLUSTRATIVE SCENARIO

7 days

to explain a month that is already over.

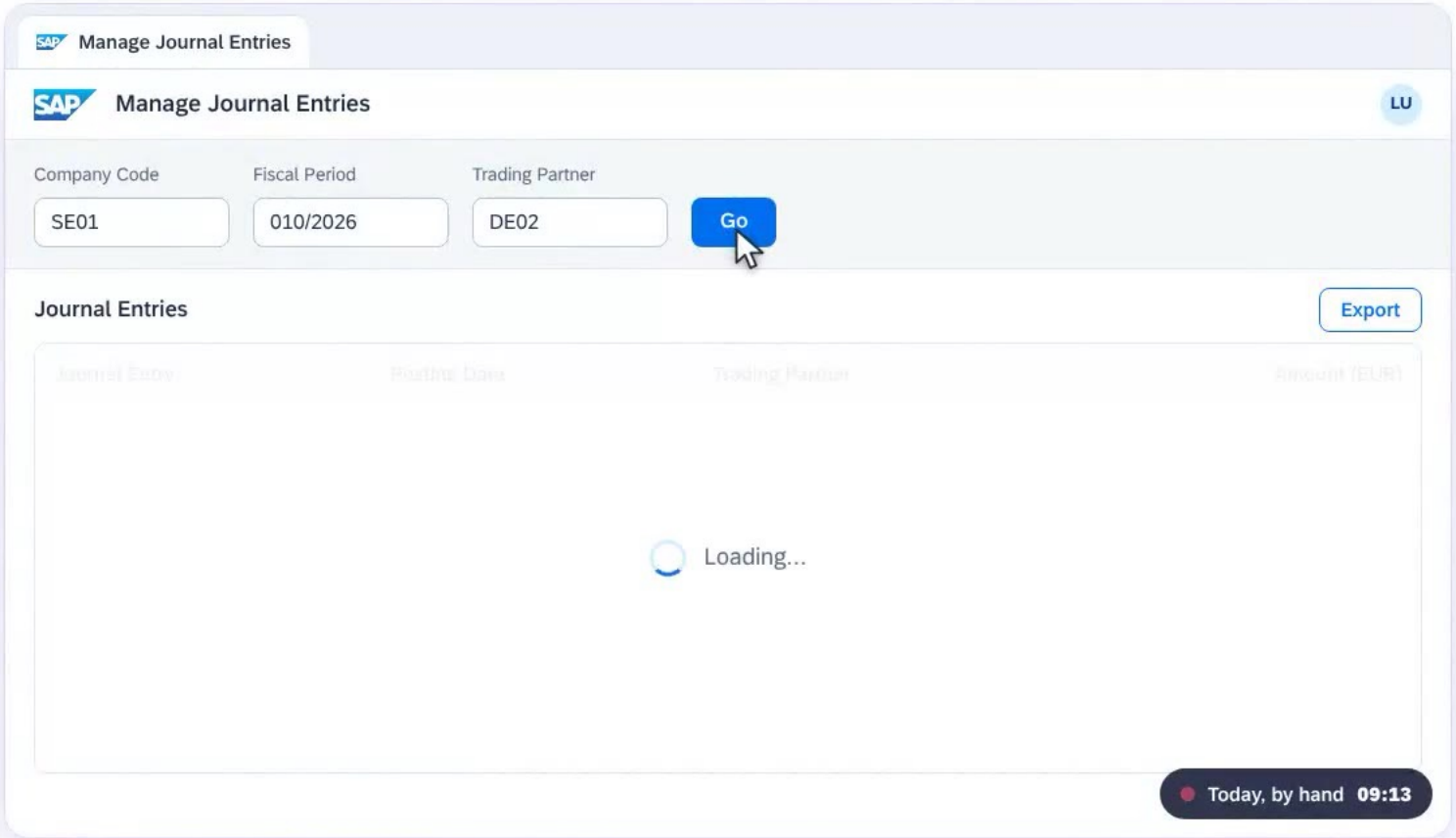
Why does it still take seven days to explain last month?

HOLD THAT QUESTION.

ILLUSTRATIVE SCENARIO

1 · THE PROBLEM

Click. Wait. Copy. Paste. **Repeat.**



TODAY: ONE INTERCOMPANY DIFFERENCE, BY HAND

2	1	0:01
clicks	apps	hours

1. **Run the report in SAP S/4HANA**
2. Export it and match by hand
3. Check the other company code
4. Email the other controller
5. Wait, then update the checklist

Simulated screens. Company codes, documents and amounts are illustrative.

1 · THE PROBLEM

The mandate grew. **The month didn't.**

57%

of finance leaders now shape enterprise strategy

Deloitte, Finance Trends 2026

#1

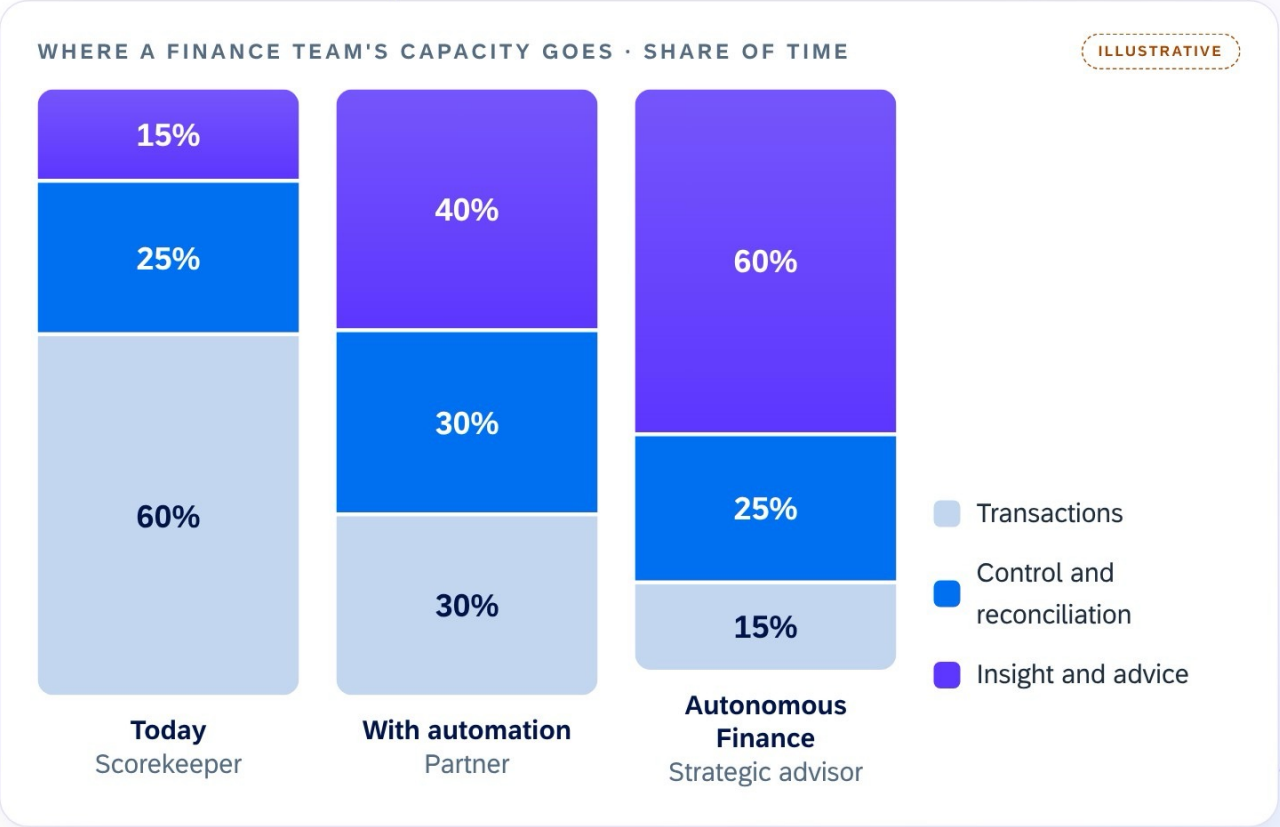
CFO priority for 2026: digital transformation of finance

Deloitte, CFO Signals Q4 2025

49%

name automating processes to free up their people as the top talent priority

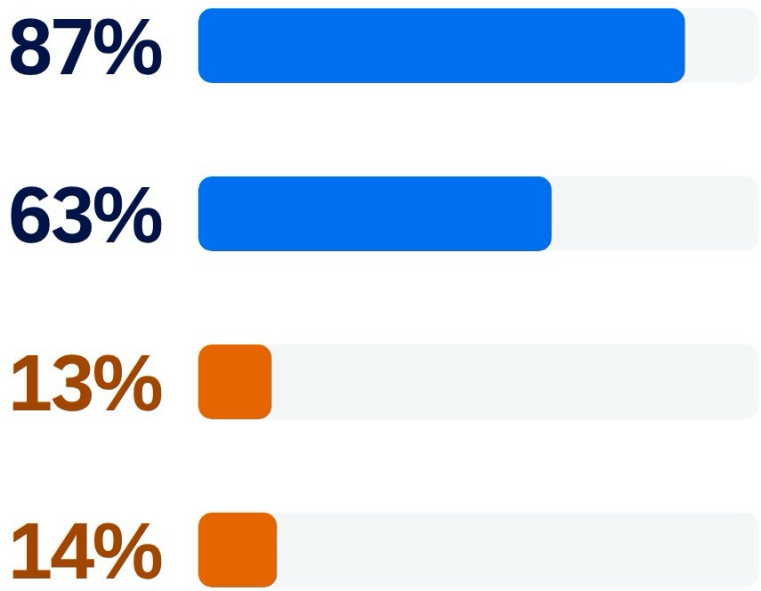
Deloitte, CFO Signals Q4 2025



Sources: Deloitte, Finance Trends 2026 (n = 1,326, 23 countries); Deloitte, CFO Signals Q4 2025 (n = 200). Capacity split is illustrative.

1 · THE PROBLEM

Everyone is betting on AI. **Few are getting paid for it.**



87% of CFOs say AI is very or extremely important to finance in 2026
CFO Signals Q4 2025

63% of finance leaders have fully deployed AI in their function
Finance Trends 2026

13% see clear, measurable ROI (21% of those who deployed)
Finance Trends 2026

14% have fully integrated AI agents
Finance Trends 2026

Across industries, **74%** of companies struggle to achieve and scale value from AI. BCG, 2024

THE PRIZE

+10 margin points

of growth by 2029 for CFOs who implement strategic AI deployment.

GARTNER, 28 APRIL 2026

60%

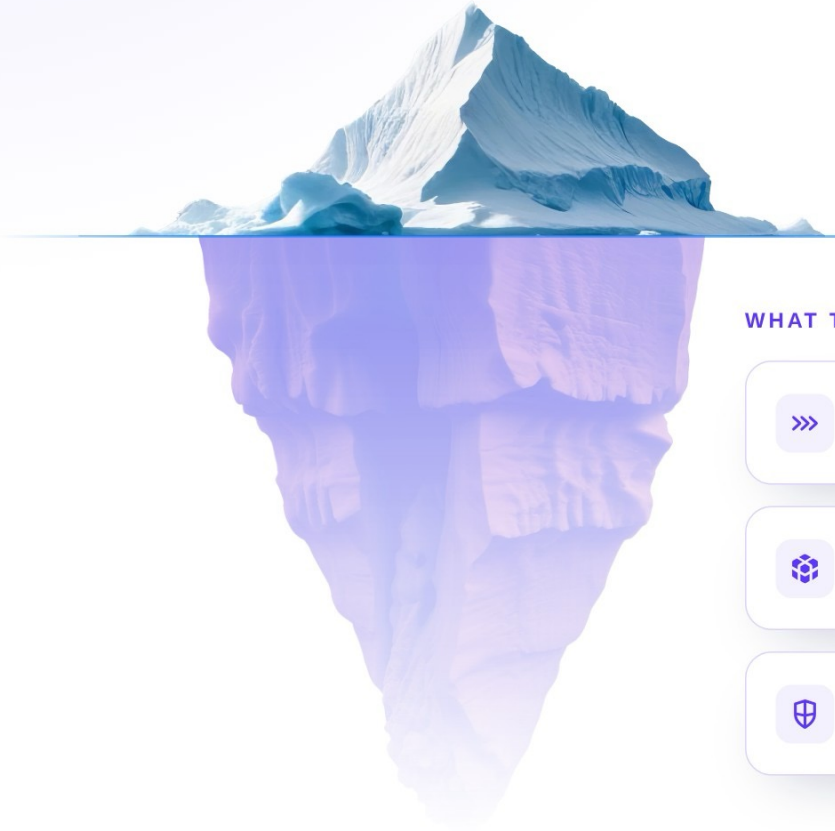
of finance's custom analysis will be replaced by AI decision tools by 2029.

GARTNER, PREDICTS 2026

Sources: Deloitte, CFO Signals Q4 2025 (n = 200); Deloitte, Finance Trends 2026 (n = 1,326); BCG, Where's the Value in AI? (Oct 2024); Gartner (28 Apr 2026; Predicts 2026).

1 · THE PROBLEM

AI that writes a draft **isn't AI that closes the books.**



Personal productivity

A good model and public content

WHAT THE CLOSE NEEDS

- **Process knowledge and business context**
- **Accurate, connected business data**
- **Trustworthy, auditable governance**

A CUSTOMER PAYS €5M UPFRONT FOR A 3-YEAR CONTRACT

GENERIC AI — ~~"Revenue is up €5M this month."~~

FINANCE — "€5M lands as a contract liability. Revenue is recognised over 36 months, about **€139k** a month."

Without business context, AI doesn't understand **accounting truth.**

Example: IFRS 15 revenue recognition for a 36-month contract paid upfront.

2 · AUTONOMOUS FINANCE

People set the direction. **AI executes.**



Your people can do their best work.

Agents handle routine transactions end to end, so people focus on the decisions that move the business.

Your business responds before teams convene.

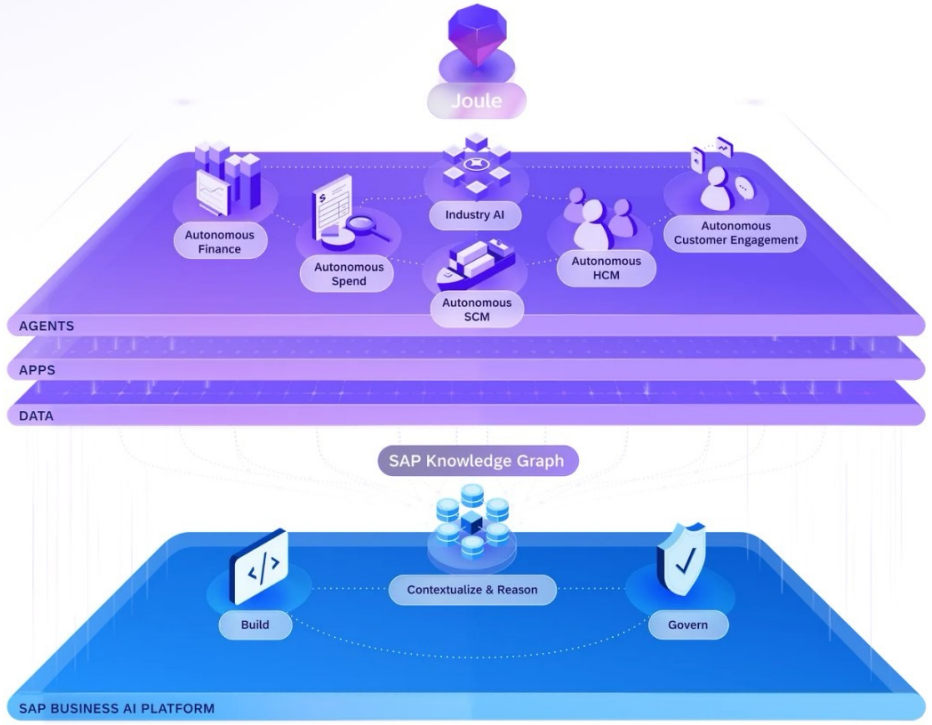
When conditions change, agents coordinate across the business in real time.

You move fast because you can trust the system.

Every AI action is governed, auditable and traceable. Built in from the start.

2 · AUTONOMOUS FINANCE

Three layers, **working as one.**



Joule

One place to get finance done: Joule Work

SAP Autonomous Suite

50+ Joule Assistants and 200+ Joule Agents, inside the apps you run

SAP Business AI Platform

Business context, unified data, models and governance

WHAT CFOS GET

- **Less manual work.** Agents prepare, people approve.
- **Better decisions** from unified data.
- **Compliance by design** with audit-ready data.
- **Predictions, plans and actuals** connected.

Source: SAP, The Autonomous Enterprise (SAP Connect, October 2026).

2 · SAP BUSINESS AI PLATFORM

Where agents get **context and control.**



>120
mission-critical business processes

7.3M
data fields in SAP Knowledge Graph

98%
SQL reasoning accuracy on business data

55,000+
live agents managed in SAP AI Agent Hub

Source: SAP, The Autonomous Enterprise (SAP Connect, October 2026).

2 · SAP KNOWLEDGE GRAPH

ILLUSTRATIVE

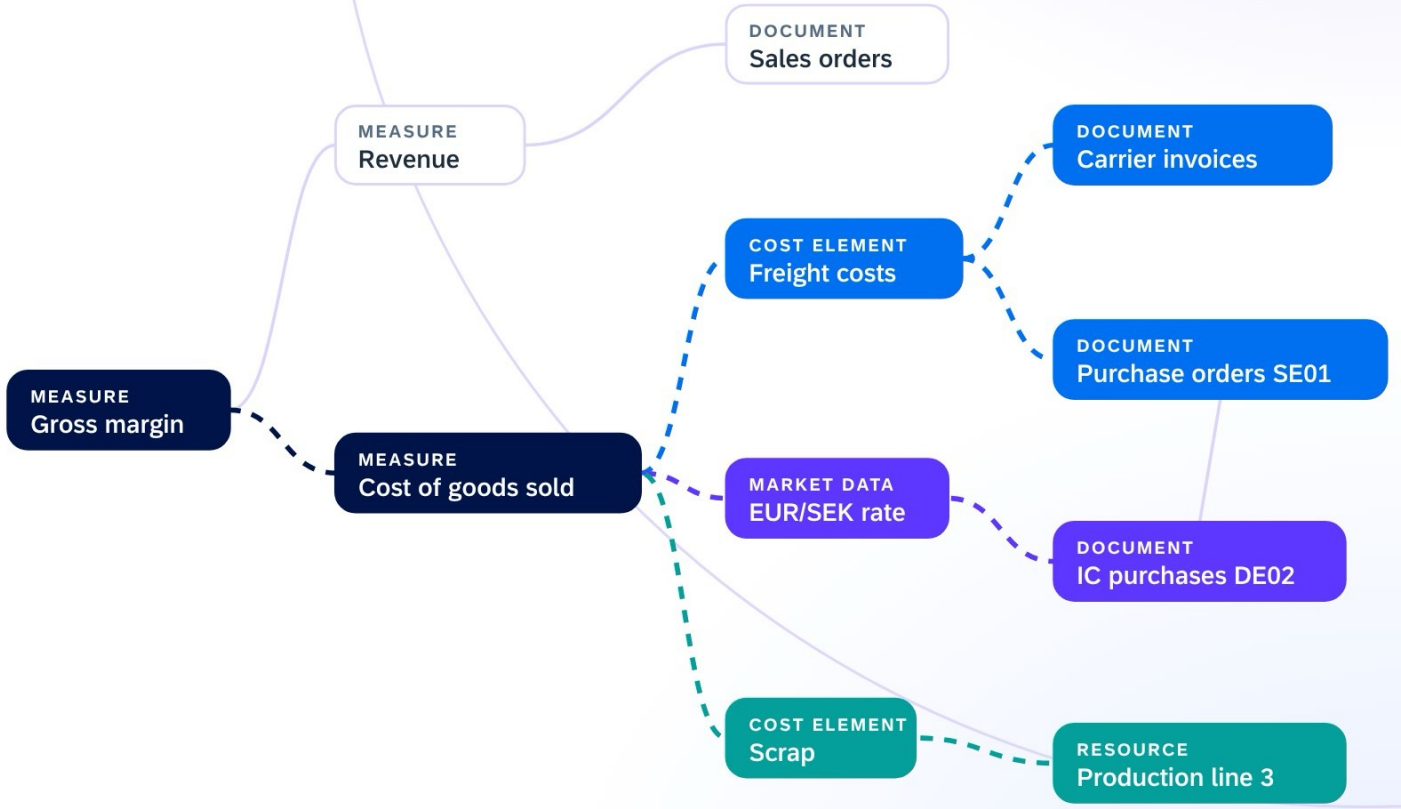
Context turns data **into an answer.**

THE QUESTION

“Why is October gross margin **2.1 pts** below forecast?”

- Freight rates on SE01 inbound **–1.3 pts**
- EUR/SEK on intercompany purchases **–0.6 pts**
- Scrap on production line 3 **–0.2 pts**

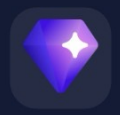
One meaning of “margin” across Sales, Supply Chain and Finance. Agents follow the relationships, not keywords.



Graph and figures are illustrative.

2 · SAP AI AGENT HUB

Every agent gets an identity, **a role and an audit trail.**



AGENT IDENTITY

Accounting Accruals Agent

● ACTIVE

Acts for	Lucy · Accounting Manager
Permissions	Same as Lucy, in company codes SE01 and DE02
Needs approval	Every accrual entry before posting
Audit trail	Every proposal, posting and approval logged

ILLUSTRATIVE

SOX

Agents run inside the controls your auditors already test.

ISO 42001

Certified AI management system.

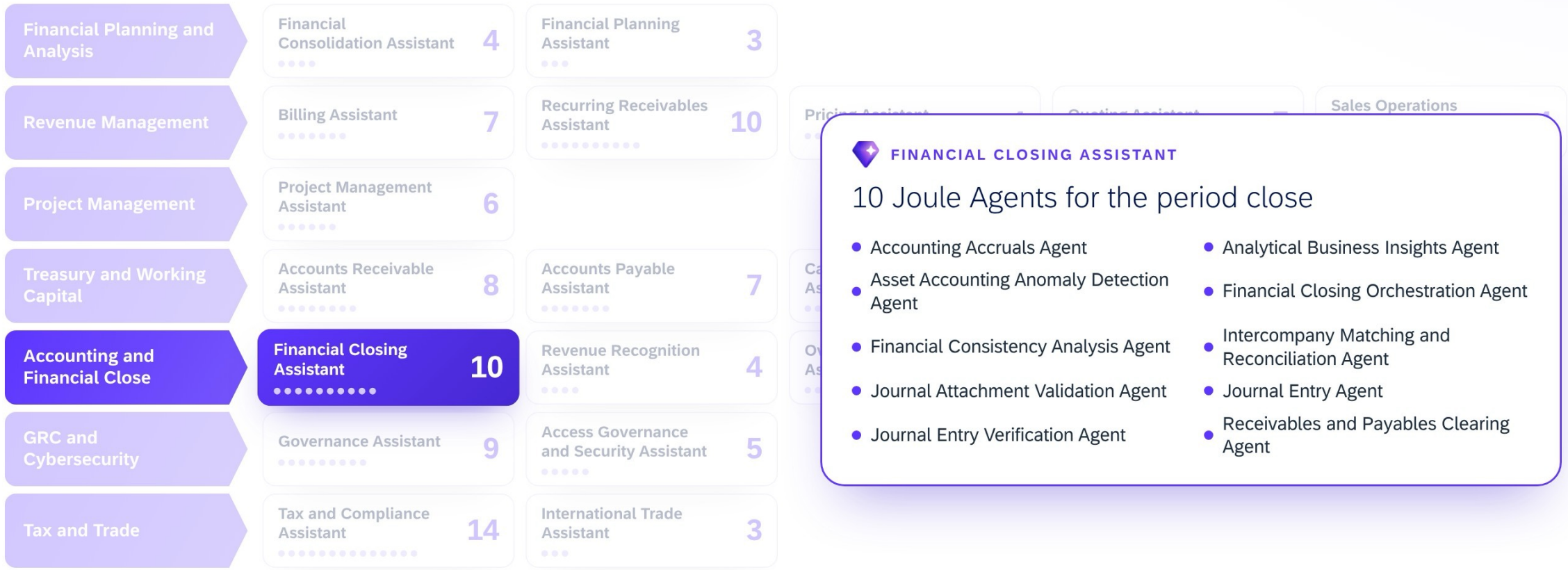
55,000+

live agents managed through SAP AI Agent Hub today.

Source: SAP, The Autonomous Enterprise (SAP Connect, October 2026). Agent card is illustrative.

3 · ASSISTANTS AND AGENTS

Autonomous Finance, **already staffed.**



Source: SAP, Autonomous Finance: Joule Assistants and Joule Agents (2026). Numbers show agents per assistant.

3 · ASSISTANTS AND AGENTS

Meet Lucy's **new team.**



Lucy

Accounting Manager

Financial Closing Assistant

Joule Assistant · 10 agents

Journal Entry Agent
Saves time and delivers audit-ready precision across journal entry activities.

Accounting Accruals Agent
Prepares accrual entries from historical data and accounting policy, for review.

Intercompany Matching and Reconciliation Agent
Matches unstructured intercompany invoices to speed up the close.

Financial Consistency Analysis Agent
Reveals hidden process inconsistencies and resolves data errors.

Asset Accounting Anomaly Detection Agent
Prevents inaccurate or invalid asset postings.

Analytical Business Insights Agent
Analyses KPIs and drafts executive summary reports.

Agent descriptions: SAP, Financial Closing Assistant (sap.com, 2026). Six of its ten agents shown.

3 · ASSISTANTS AND AGENTS

Same close. **A different month.**

TODAY		WITH THE FINANCIAL CLOSING ASSISTANT
Accruals estimated in spreadsheets	→	**Prepared from history and policy, confirmed by Lucy**
Intercompany invoices matched by hand and email	→	**Matched by an agent, only the exceptions left**
Errors found at the end of the close	→	**Invalid asset postings stopped before they land**
Lucy checks everything	→	**Lucy decides on the exceptions**
Variance commentary written by hand, days later	→	**Still open.** We'll build this one.

10–20%

cut to close cycle time, every period

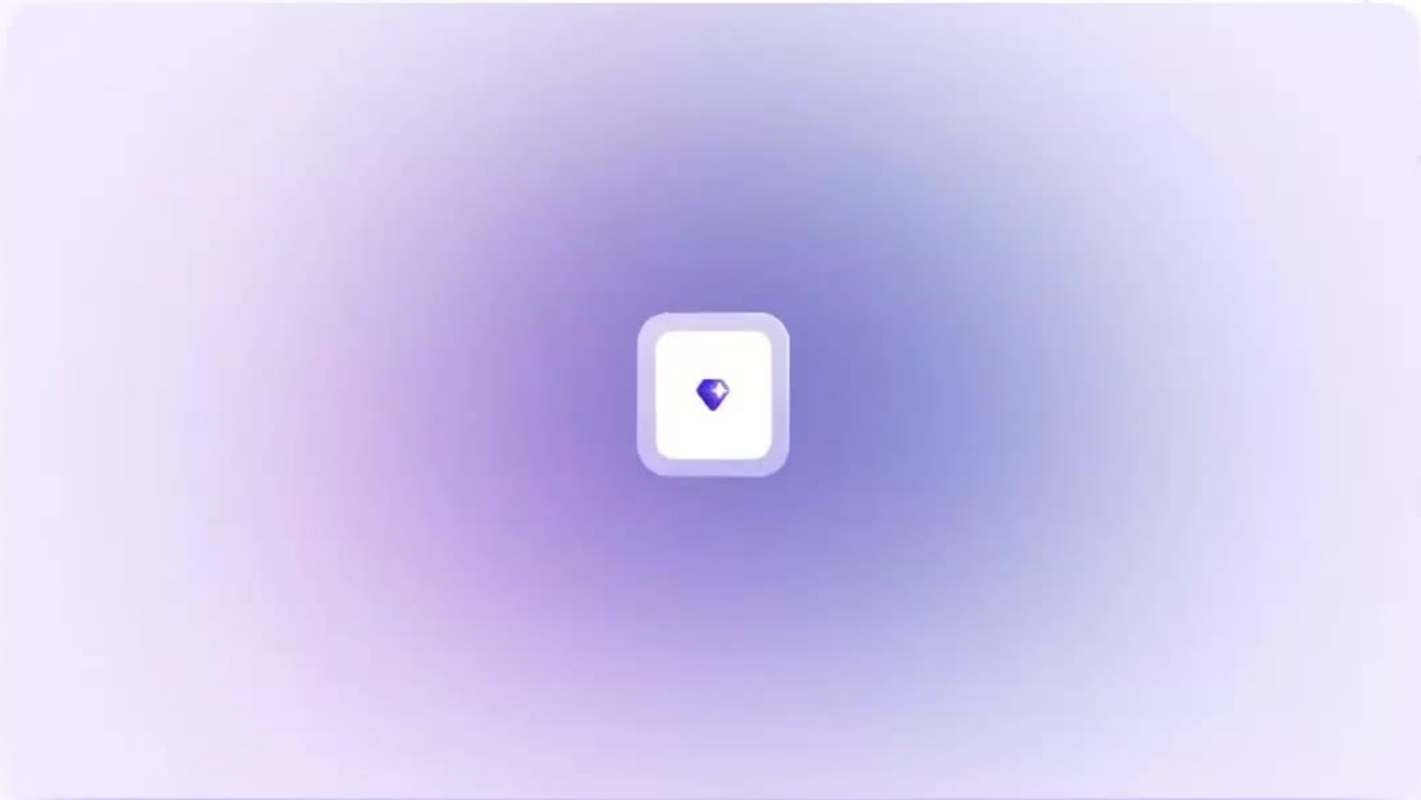
20–30%

productivity gains across General Ledger and close operations

Expected value as stated by SAP for the Financial Closing Assistant (SAP Connect, October 2026).

4 · JOULE WORK

Stop navigating apps. **Start directing the business.**



1 Conversations

Fast, accurate answers to any business question, grounded in your business context, across SAP and non-SAP data.

2 Spaces

Live workspaces that bring together insights, apps and ready-to-use SAP agents, with governance built in.

3 Develop

Joule Studio: describe an intent, then build, test and deploy a custom agent or app, observable from day one.

One Joule. **Three ways to work.**

Video: SAP, Future of Work, app-less experience with Joule (SAP Connect, October 2026).

4 · JOULE WORK

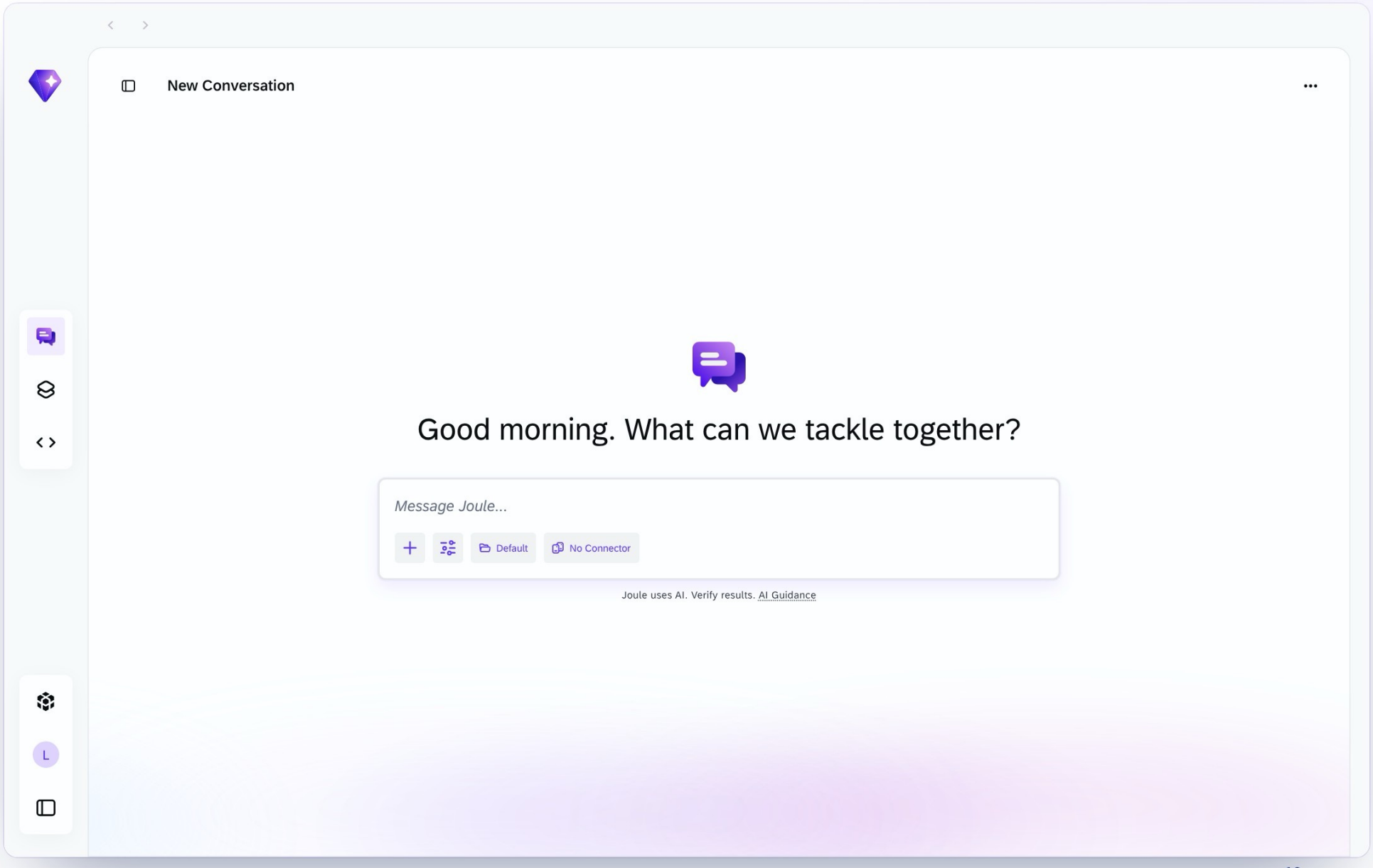
Lucy runs the **October close.**

1. **Ask where the close stands**
2. Open the October Close space
3. Clear the unmatched €1.2M invoice
4. Confirm the largest accrual entries

Financial Closing Assistant

ILLUSTRATIVE DATA

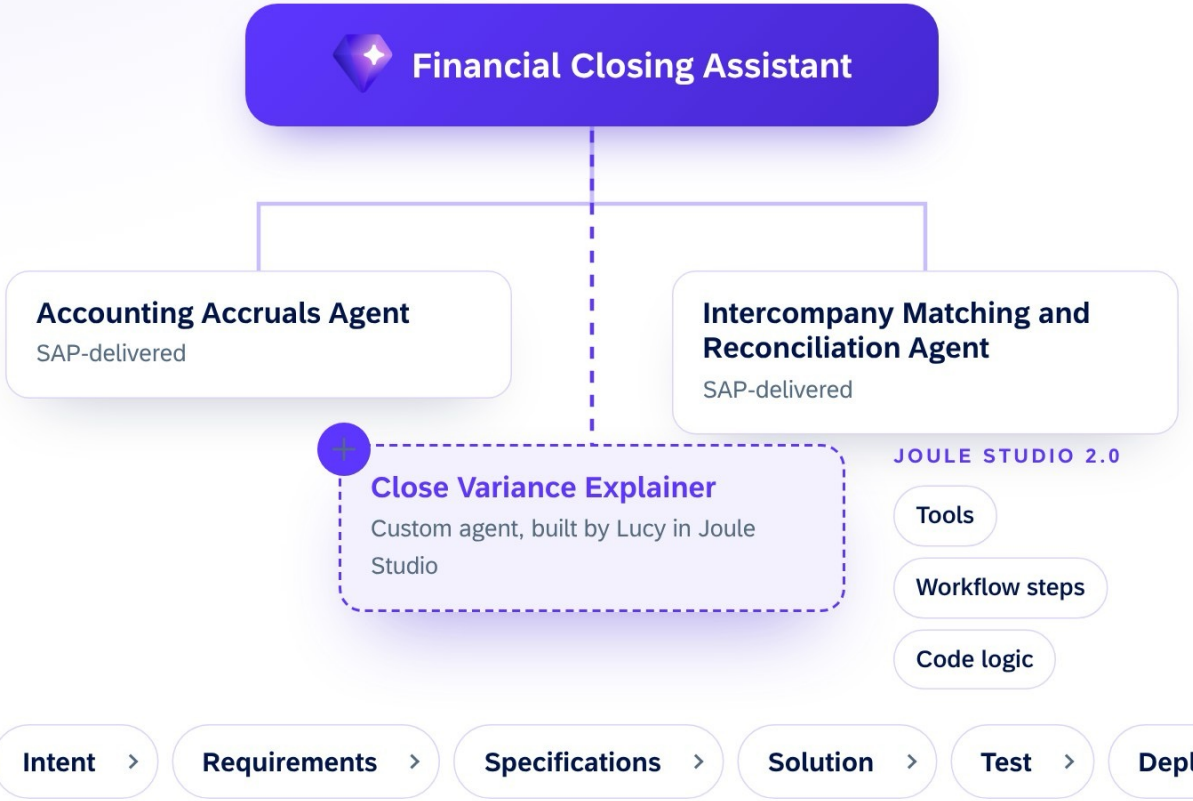
› next X skip demo Z zoom



Demo data is illustrative.

5 · EXTEND WITH JOULE STUDIO

The close is done. **Explaining it still isn't.**



"Gross margin is 2.1 pts below forecast. **What happened?**"

STILL UNANSWERED.

Governed in SAP AI Agent Hub

Financial Closing Assistant: extensible by design with Joule Studio 2.0 (SAP Connect, October 2026).

5 · JOULE STUDIO

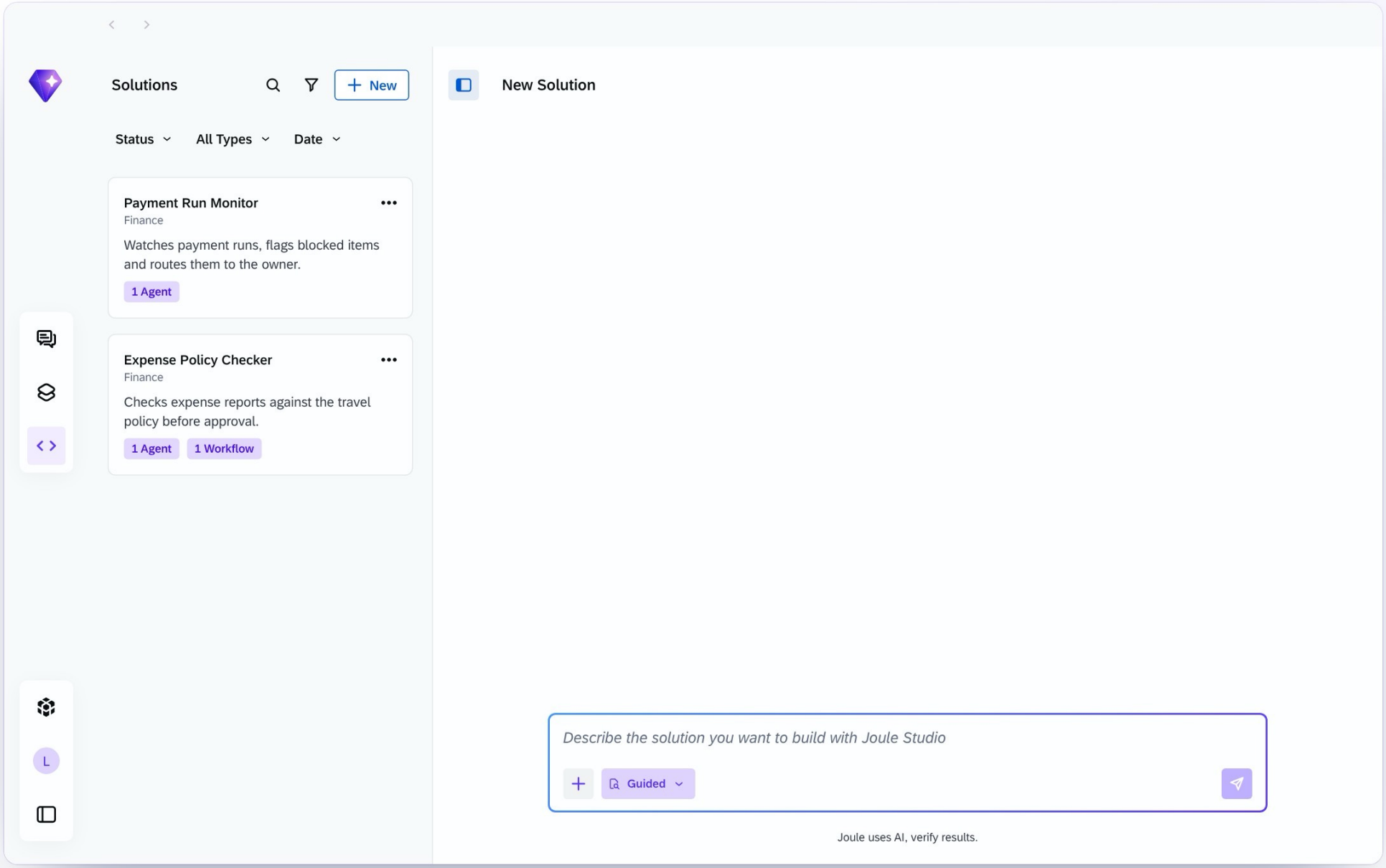
Lucy builds the agent **the close was missing.**

1. **Describe the intent**
2. Answer Joule's questions
3. Generate the solution
4. Preview with mock data
5. Test and deploy

Joule Studio · Develop

ILLUSTRATIVE DATA

› next X skip demo Z zoom



Demo data is illustrative. The custom agent is built in the demo.

SAME OCTOBER CLOSE, WITH AGENTS · WORKDAY 4

08:12:05

October close **100%**

Close completed	**Workday 3**	Done
Variance commentary drafted	**18:02**	Reviewed
Journal entries linked to drivers	**214**	Linked
Open item flagged for follow-up	**1**	Open

Answered in **2 minutes** ~~7 days~~

CEO

CEO · 08:12

Gross margin is 2.1 pts below forecast. What happened? I need it for the board on Thursday.



Lucy · 08:14

Here's the bridge. Drafted by our Close Variance Explainer, reviewed by me. Every number links to its journal entries.



⚠ Open: one asset posting in DE02 is still under review. Max impact −0.1 pts.

ILLUSTRATIVE SCENARIO

6 · WHAT CHANGED

08:12

~~7 days~~ → one morning

1

The data was always there. The context wasn't.

SAP Knowledge Graph and SAP Business Data Cloud gave agents the meaning of every number.

2

Agents did the busy work. Lucy made the calls.

The Financial Closing Assistant prepared; Lucy approved in Joule Work.

3

When the standard team wasn't enough, Lucy built her own agent.

Joule Studio, from intent to deployment, governed in SAP AI Agent Hub.

Scenario is illustrative.

AUTONOMOUS FINANCE

Autonomous Finance doesn't replace the CFO's judgement. **It gives it time.**

What would your team do with **seven days back?**

Tack!

