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SAPSA IMPULS 2026

Autonomous Finance - Turning AI Innovation into Measurable CFO Value



November 2026

Stockholm

The CFO's Choice: Lead the Future or Be Left Behind



Back-Office Finance:
Finance is reduced to an operational support function

or

Autonomous Finance:
Finance becomes a strategic value driver

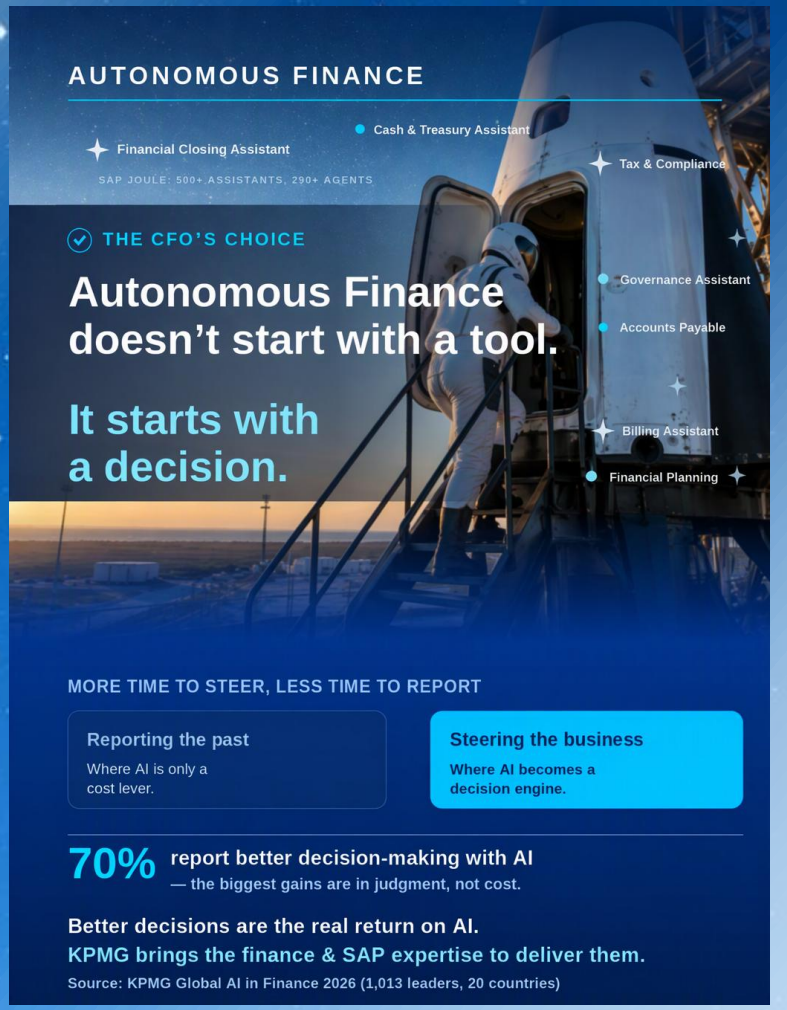
Reality:

Despite ambitious digital transformation agendas, many finance organizations remain highly manual and continue to operate with "sticks and stones".



We have noticed:
Reality and Vision are not always the same

The CFO has to step into the autonomous finance rocket to fly into the future...



...one small step for a CFO, one giant leap for the organization

KPMG's Transformation Solution is based on different Design Dimensions and facilitates CFO's to achieve Autonomous Finance

01

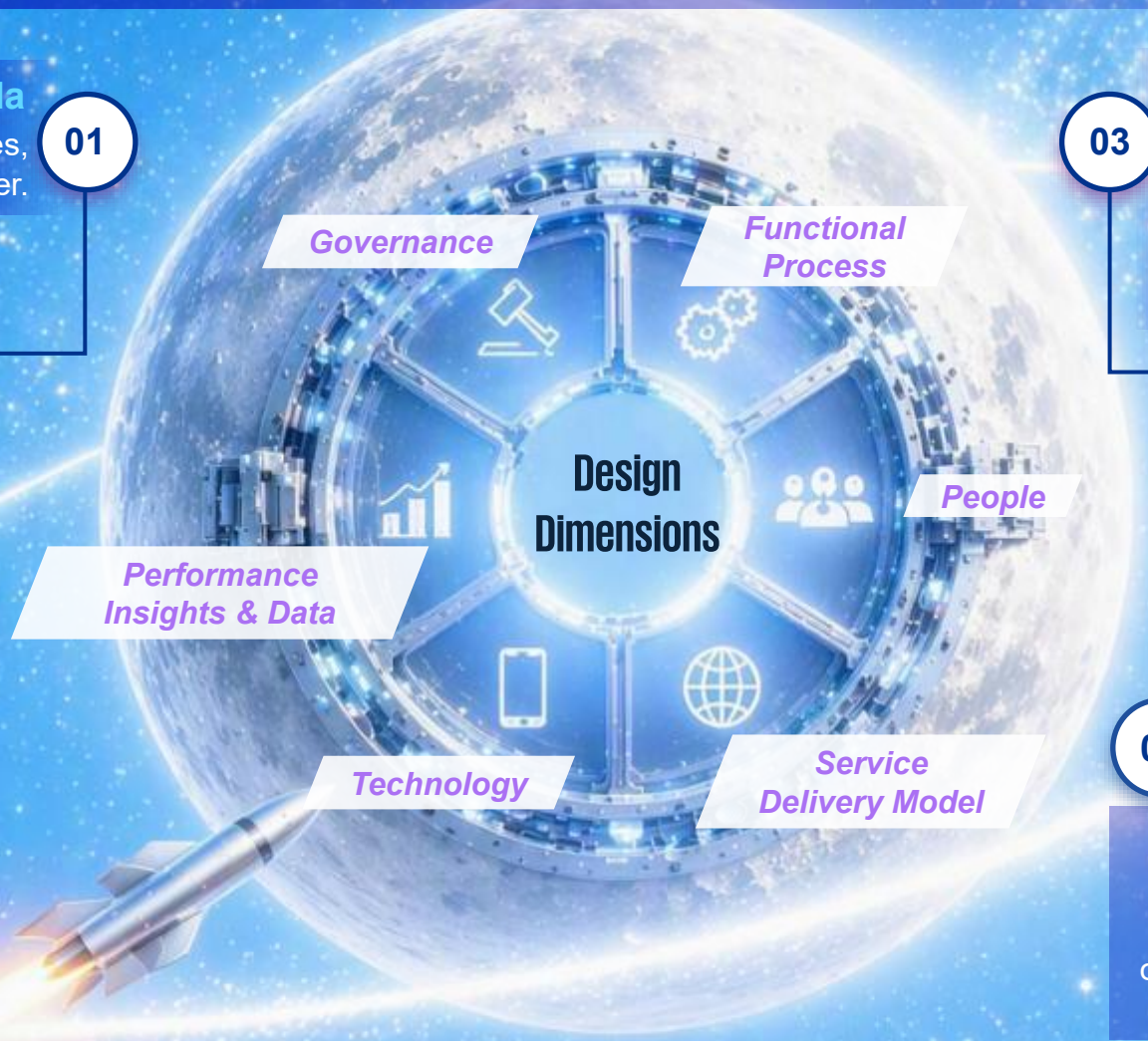
The CFO Agenda

Understand today's CFO priorities, pressures and shift to Chief Value Officer.

02

From Assessment to Value Case

Translate financial maturity into a quantified S/4HANA business value case.



03

Value Measurement, Monitoring & Maturity

Continuous monitoring, enhancement & maturity; innovation driver rather than late follower.

04

AI-Enabled & Autonomous Finance

Bring AI agents into the finance operating model to operate the steering and in relevant FI E2E processes.

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01

How KPMG connects Office of the CFO with a holistic Finance Transformation

Intelligent Finance

Empowering CFOs with cutting-edge, AI-enabled SAP solutions for financial excellence:

- “Future of Finance” strategy and roadmap
- Target Operating Model optimization and steering model design
- Autonomous finance
- SAP Finance transformation and data governance

Transforming the finance function into a strategic powerhouse with real-time insights, streamlined operations, and AI-driven decision-making capabilities.

Cash & Working Capital

Maximizing financial performance with KPMG's cash and revenue expertise:

- Liquidity management, treasury and cash forecasting
- Working capital optimization
- Accounts receivable
- Accounts payable
- SAP Taulia solutions

Unlocking hidden value in financial operations and drive sustainable growth.

Compliance & Regulatory

Meeting evolving global compliance obligations:

- E-invoicing
- ViDA (VAT in the Digital Age)
- Global tax and reporting requirements
- Regulatory reporting
- ESG disclosure and CSRD

Stay ahead of rapidly evolving global compliance and regulatory requirements.

Tax, Risk & Security

Safeguard financial operations with KPMG’s integrated tax, risk and compliance solutions:

- Tax transformation
- GRC, internal controls and risk framework design
- Identity management
- SAP and cyber security

Protect the enterprise through integrated tax, risk, and security management.

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AI Agents derive their value from the contribution to the CFO agenda and measurable business outcomes.

Autonomous Enterprise/Finance – SAP Enabled Value in the Shareholder/Investors context

Value Drivers	Revenue Growth	Operating Margin			Capital Employed		Expectations
Value Sub-Drivers	**Volume / Mix**	**COGS & Supply Chain**	**G&A**	**Business Management**	**Asset Portfolio**	**Working Capital**	**Company Strengths**
Improvement Levers	▪ Increase Production ▪ Increase Sales	▪ Supply Chain Efficiency ▪ Supply Chain Network Optimization ▪ Strategic sourcing	System-driven process acceleration & reduction of manual checks/rework ▪ Improve Corporate & Shared Service Efficiency	Increase process efficiency through centralized, real-time data availability ▪ Improve Sales & Marketing Efficiency	▪ Manage Portfolio (PP&E)	Improve Receivables & Payables Efficiency Optimized payments to capture discounts Effective DSO Management ▪ Improve inventory management	▪ Improve Management & Governance Effectiveness ▪ Environment, Social & Governance
Examples of Value Opportunities	▪ Customer analytics to avoid customer attrition & **identify revenue opportunities** ▪ **Increase of follow-on orders** through better service levels (ATP) ▪ **Avoidance of lost sales** volumes due to unscheduled downtimes ▪ …	▪ **Improve contribution margin** by optimization of demand and supply decision making ▪ **Optimization of** freight cost & wareReal Estate **cost** ▪ **Spend reduction** through Guided Spot Buying ▪ Improve **maintenance process**	**Workflow automation** & straight-through processing (P2P / O2C) ▪ Optimization of **procurement** processes ▪ Optimization of **financial reporting** & performance analysis processes ▪ Reduction of invoice processing effort ▪ Employee self-service processes for HR	**Faster decision-making** through real-time visibility ▪ **Improved sales** order creation process ▪ **Reduction of** the effort for sales **order handling**	▪ New Product Design cycle time and **efficiency Improvement** ▪ **Reduction of material cost** for R&D process ▪ …	**Standardization of payment** terms ▪ **Inventory reduction** due to better supply chain planning ▪ **Reduction of** Days Sales Outstanding (**DSO**) ▪ Optimization of Days Payable Outstanding (**DPO**)	▪ **Financial Compliance** & Tax Management ▪ **EHS compliance** management ▪ **Product compliance** management ▪ …

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From AI Moonshots to Moon Landings: Measuring Real Business Value

The Challenge

Our studies say that only

31%

of leaders anticipate being able to measure return on ai investment

No Transparent Measurement of AI Use Case Value

The Approach

01 **Investment** — Cost KPI

02 **Usage & Adoption** — Unique Users, Workstreams

03 **Efficiency Gains** — Time Saved, ROE

04 **Financial ROI** — Payback

05 **Business Impact** — Quality Improvement, Employee Enablement

Establishing a Standardized and Data-Driven AI Value & ROI Measurement Framework

The Target State

- **Transparency** into the **actual adoption and value contribution** of AI use cases
  - **Evidence-based** proof of business impact generated through AI investments
  - **Early identification and retirement of** underutilized or **ineffective use cases**, while providing a basis for scaling high-performing use cases

Data-Driven Steering of the AI Use Case Portfolio



Illustrative Example

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Turning Finance Processes into Autonomous Finance

Sub ledgers	General Ledger		Financial Cons.	Period End Reporting
Close General Ledger Data Sources	Pre-Close Activities	Preliminary Financial Reviews & General Ledger Close	Financial Consolidation	Period End Reporting
Close & Transfer General Ledger Data Sources	Record Journal Entries (3)	Review Trial Balance	(6) Preliminary Consolidation Processes & Checks	Prepare External Reporting & Notes to the Financials
(2) Reconcile General Ledger Data Sources	(1) Process General Ledger Allocations	(4) Review Preliminary Financial Statements	Process Currency Translations	Prepare Statutory Filings & Reporting
Perform Intercompany Reconciliations	Record Statutory Journal Entries	Record Management & Corporate Adjustments	Process Intercompany Eliminations (7)	Prepare Shareholder Reporting & Manage Investor Relations
	Perform General Ledger Foreign Currency Accounting	Close General Ledger	Process Consolidation Adjustments	Prepare Regulatory Reporting
	Process Local Tax Calculations & Journal Entries (5)	Manage & Perform Period End Reconciliations	Process Tax Calculations & Record Consolidated Tax Journal Entries	Prepare Financial Management Reporting
	Perform Journal Review Checks		Close Corporate Consolidation Ledger	

AI-supported accruals & provisions
- Accruals
- AI Agents for Provision
- Engine for PO Accruals

Report Generator
- Analytical Insights
- GL Account Review
- ESG Report Generation

Autonomous Close
- 1 AR/AP Clearing
- 2 Optimization of Sub-Ledger Reconciliation
- 3 Journal Entry
- 4 GL Clearing
- 5 Configuration of US Tax Generation
- 6 Consolidation Agent
- 7 Intercompany
- 8 Anomaly Detection
- 9 Error Resolution

Continuous Risk & Control Monitoring
- Regulatory Compliance Agent
- Business Integrity Screening
- Risk Assurance Mgmt. Agent
- Auto Audit: AI-Driven Audit Planning Optim.

Credit Management
- Behavioral Insights for Contract Accounting

Financial Monitoring
- Smart Alerts for Profit and Loss Analysis

External Reporting
- Public Disclosure Narrative

Goods Receipt Processing
- GR/IR Clearing

Fixed Asset Accounting
- Asset Accounting

PoC Calculation & Postings
- Automation of PoC Calculations & Postings

Talk To Your Guideline
- Accounting Manual

SAP Agent | KPMG Agent

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Maturity Evaluation: From dis-joint Finance Process to Autonomous Finance

Low Maturity

Building the foundation.
Ad-hoc and reactive.
No consistent structures or standards.

01

Basic Maturity

Structures and processes are defined but not yet fully anchored across all dimensions.

02

Moderate Maturity
S/4HANA Readiness

Processes are documented and integrated. Steering begins.

03

High Maturity
S/4HANA Implemented

AI agents start supporting and optimizing.
Integrated operating model with clear roles, KPIs and continuous improvement.

04

Very High Maturity
Autonomous Finance

We land on the moon:
80% of tasks are automated by AI agents.
AI connects End2End processes across all dimensions

05

80% AI execution, 20% human judgment. Working hand in hand.

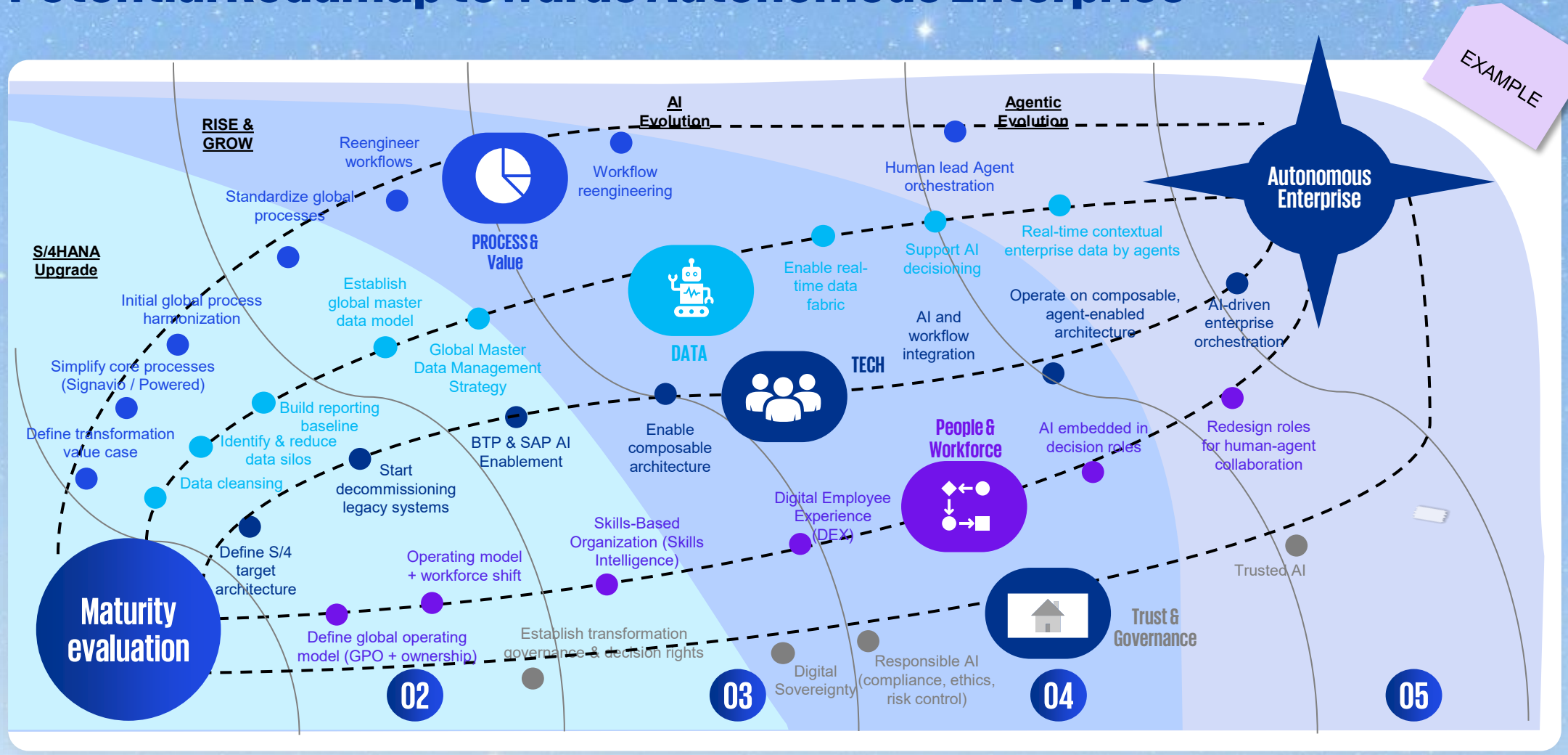
Design Dimensions

- 01 I Functional Process
- 02 I People
- 03 I Service Delivery Model
- 04 I Technology
- 05 I Performance Insights & Data
- 06 I Governance

1 low maturity	2 basic maturity	3 moderate maturity	4 high maturity	5 very high maturity
Current State		*Medium-term State*		*Long-term Target State*

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Potential Roadmap towards Autonomous Enterprise



Process & Value | Data | Technology | People | Trust & Governance

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Combining SAP Technology and Finance Transformation Expertise to Accelerate Your Journey to Autonomous Finance

SAP PROVIDES THE TECHNOLOGY FOUNDATION

- Integrated finance applications, data and processes
- Embedded AI and agent capabilities
- Scalable platform for continuous innovation



YOUR FINANCE TRANSFORMATION

- **Understand your strategic priorities and value drivers**
- **Identify opportunities across end-to-end finance processes**
- **Integrate AI and agents into processes and controls**

KPMG BRINGS FINANCE TRANSFORMATION EXPERTISE

- Expertise in SAP agents and E2E process integration
- Wholistic transformation approach combined with implementation competency
- Focus on adoption, outcomes and value

Accelerate AI adoption | **Enable agent integration** | **Intelligent finance processes** | **Measurable business value**

One shared goal: Autonomous Finance - Turning AI Innovation into Measurable CFO Value

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Getting started with KPMG's SAP AI Starter workshop:

a hands-on introduction to AI fundamentals and SAP capabilities.

The approach and what you take away

Objective & scope

- Understand AI fundamentals and SAP capabilities
- Explore opportunities, risks and success factors
- Prepare your AI roadmap and next steps

Your outcome

- A clear view of SAP AI capabilities
- Priority areas where AI can create value
- A structured view of prerequisites and your next step

Understand SAP AI → **Explore capabilities** → **Use cases & best practices** → **Define next steps**

Continue the conversation

Join us at the KPMG booth #13 to explore your next step with AI.



Register for more information

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