

The Executive's Guide to **Agentic AI in Finance & Accounting**

How the next wave of AI is
reshaping finance operations.

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Introduction

The rise of agentic AI

Artificial intelligence “agents” – tools designed to complete tasks with little or no human supervision – are dominating tech conversations in the corporate world.

*2024 was the year of gen AI,
2025 will be the year of
agentic AI.*

Unlike simple chatbots or traditional automation, agentic AI systems have a degree of autonomy: they can set goals, make decisions, and take multi-step actions to achieve those goals.

In essence, these AI agents don’t just assist humans – they can act on a user’s behalf within defined guardrails, observing their environment and proactively adapting to new information.

This next wave of AI has spurred tech giants and consulting firms into action. Salesforce CEO Marc Benioff, for example, has announced plans to deploy one billion AI agents by 2025. Accenture, meanwhile, is rolling out an “AI agent builder” platform to help businesses quickly create custom agents, touting use cases from call centers to finance departments.

The allure is clear: a virtual workforce of “inorganic workers” autonomously handling complex workflows 24×7, promising faster operations and smarter decision-making.

But as CFOs begin exploring agentic AI, they are also grappling with a more nuanced reality – balancing high hopes for efficiency against very real implementation hurdles and risks.

2024 Year of generative AI.



2025 Year of agentic AI in finance.



1 Billion AI agents Salesforce plans to deploy by 2025.



Is Finance & Accounting ready for agentic AI?

Despite the buzz, adoption of agentic AI in finance remains nascent. **Just 6% of finance teams use AI agents today**, though 38% plan to adopt within a year, according to a 2025 Wolters Kluwer survey.

KPMG's data tells a similar story: 51% are exploring agents, 37% are piloting, but **only 12% have deployed them at any meaningful scale**.

Still, momentum is building. Nearly 70% of U.S. executives view AI (including agents) as central to finance transformation, and 68% of C-suite leaders plan to invest \$50–250M in generative AI this year – much of it earmarked for infrastructure that supports autonomy (KPMG, 2025).

“Leaders feel pressure to invest now to avoid falling behind,” says Todd Lohr, Head of Ecosystems at KPMG U.S.

But readiness remains a concern. Gartner warns that finance functions need “time to get comfortable” with agents. Forrester, in a late-2024 review, deemed them “not ready for prime time,” projecting a two-year gap before enterprise-grade maturity. CFO Magazine reports data quality (85%), integration, and governance as the top barriers.

Bottom line:

Interest is high, budgets are flowing – but deployment is still in its early innings.



Use cases & benefits

Where is agentic AI working today

Despite the cautious rollout, pioneering finance teams have started to demonstrate practical use cases of agentic AI in accounting and financial management. These early examples shed light on where AI agents can add value – and where humans still play an essential role:



Accounts Receivable & Invoice Processing

Intelligent agents can streamline order-to-cash workflows by automating routine tasks like order validation, invoice matching, and collections management. For instance, AI agents can now handle many order processing and invoice reconciliation steps autonomously, speeding up cash cycles and reducing errors.

In these scenarios, the agent acts as a tireless junior clerk – verifying data, flagging discrepancies, and even initiating dunning communications – while human staff intervene only for exceptions or complex customer cases.



Financial Close & Reconciliation

Closing the books is traditionally a labor-intensive process, but AI agents are starting to lighten the load. These systems can monitor transactions in real time, cross-check accounts, and attempt to resolve common variances on their own. If a reconciliation doesn't line up, the agent tries to fix it; if there's a material variance, it flags it early, prompting human finance professionals to take a closer look.

AI agents can act like a “virtual project manager” for the monthly close – not only gathering and comparing data, but also coordinating workflows to ensure nothing slips through the cracks. The result is a faster close with fewer errors, while accountants focus on reviewing anomalies and making judgment calls instead of chasing down every number.





Fraud Detection & Compliance

In the realm of risk management, agentic AI shows promise by continuously patrolling for unusual patterns. Finance agents can detect potential fraud or compliance issues by learning typical transaction behaviors and spotting anomalies in real time. For example, an agent might flag an atypical expense claim or a suspicious payment sequence for further review.

Crucially, when an alert is raised, it's human investigators who step in to examine complex cases, handle customer communication, and make final decisions on remediation. The AI does the tedious monitoring; the people provide the savvy and intuition that machines lack.



Financial Planning & Analysis (FP&A)

AI agents are emerging as planning assistants that can actually kick-start the forecasting and budgeting process. Instead of finance teams building plans from scratch, some companies now let an AI agent draft an initial forecast or variance analysis, which analysts can then refine. One IBM study found that mature use of AI in FP&A led to 25% lower planning costs and 33% faster cycle times, thanks in part to autonomous workflows orchestrating data and updates across systems.

In practical terms, an agent might notice a sudden sales drop in a region and proactively adjust the relevant forecast, explain the change, and notify stakeholders – all without waiting for someone to ask. Finance staff thus spend more time analyzing “why” and “what next”, rather than manually aggregating numbers.



Tax and Audit Automation

Even specialized areas like corporate tax are seeing agents deployed. At PwC's tax practice, teams of AI agents are automating laborious tasks such as reading and mapping data from K-1 tax forms and running diagnostic checks on filings.

Dom Megna, PwC's U.S. AI Tax Leader, explains that previously a group of staff might huddle to interpret an unfamiliar tax footnote, but now an agent can do the initial interpretation and suggest a treatment. "Here's how I interpreted that, here's my confidence level," the agent informs the user, who then simply reviews the flagged items.

It's not a complete hand-off – a human tax expert still vets the agent's work, especially for novel or high-risk scenarios. But instead of needing three people to sort out an issue, one person can review the AI's output and teach the agent if a correction is needed. Over time, the agent learns from each adjustment, continually improving its accuracy. **This human-in-the-loop approach is boosting efficiency in tax preparation without sacrificing control or quality assurance.**

In Summary



Division of Labor

These examples underscore a pattern: agentic AI excels at the grunt work – ingesting data, performing analyses, and executing predefined routines at superhuman speed – whereas humans are moved up the value chain to handle exceptions, make final approvals, and manage relationships.



Higher-Value Work

"Agentic AI takes efficiency to the next level," writes David Hickey of Baker Tilly, "relieving employees of monotonous routine tasks" and allowing them to focus on higher-value work. In finance, that higher-value work often means interpreting results, shaping strategy, and applying business judgment, which are areas where human expertise remains superior.

Benefits of agentic AI

Early adopters report a range of tangible benefits that appeal directly to finance chiefs' priorities.

In a May 2025 poll of nearly 400 finance leaders, the top-cited advantage of AI (including agentic AI) was increasing accuracy and reducing human error. 40% of finance leaders pointed to this accuracy gain as the primary benefit, reflecting the high cost of mistakes in financial reporting and processing.

Close behind, 36% identified efficiency and productivity gains – the classic promise of automation – as a key driver.

By having agents handle rote tasks and crunch large data sets in seconds, teams can save significant time. In fact, 42% of finance leaders estimated that adopting AI would save roughly **10% of their working time** (about 26 days a year) over the next 12 months, time that could be refocused on strategic activities.

Other benefits are more qualitative but no less important. Agentic AI systems, when properly trained, don't "clock out" or get tired – they can monitor transactions continuously, alerting finance teams to issues or opportunities in real-time.

This always-on vigilance is particularly valuable in treasury and risk management; for example, AI agents in treasury can continuously scan for liquidity risks or hedge exposures, prompting humans only when certain thresholds are breached.

40%

Increasing accuracy and reducing human error

36%

Efficiency and productivity gains through automation

42%

Estimated time savings from adopting AI

Moreover, agents can bring a new level of proactivity. Whereas traditional software might send a report saying *"Here's what happened,"* an autonomous agent aims to say *"Here's what we should do about it"* – whether that means rebalancing a budget, chasing a late payment, or suggesting a fix for a variance. This kind of intelligent action enables CFOs and their teams shift from reactive firefighting to a more forward-looking, strategic stance.

Finally, many finance departments face resource constraints and a shortage of skilled analysts. By augmenting teams with AI agents, companies mitigate the effects of these talent gaps. Finance functions can **leverage agentic AI to improve data analysis and output despite headcount limitations, effectively doing more with less.**



Challenges, risks and opportunities

Barriers to effective agentic AI adoption

Despite the excitement, agentic AI raises serious risks – particularly in finance, where accuracy and control are non-negotiable.

Hallucinations, misinterpretations, and compliance violations are all real concerns if AI agents act without proper oversight. Gartner and Forrester both caution that most finance teams aren't yet ready to trust AI with high-stakes decisions.

Governance is the biggest gap. Unlike traditional software, AI agents don't always behave predictably. Without clear rules and auditability, their decisions can create black-box risks. HFS warns of “decision offloading,” where organizations rely on agents without human validation – a red flag in regulated environments.

Data quality is another barrier. Most finance teams still struggle with fragmented systems and inconsistent records. Feeding bad data to autonomous agents only magnifies the chaos. That's why many CFOs are prioritizing data cleanup and cloud migrations before scaling AI.

Change management also looms large. Teams need training, clarity, and trust. PwC emphasizes the importance of upskilling and retaining institutional knowledge to ensure AI enhances – not erodes – human expertise.



Risks

- Hallucinations
- Misinterpretations
- Compliance violations
- Black-box risks
(Unpredictable behavior, decision offloading)



Barriers

- Governance gap
(auditability, oversight missing)
- Data quality issues
(fragmented systems, inconsistent records)
- Change management
(training, clarity, trust)

The takeaway

“Agentic AI can't be rushed – it requires mature governance, strong data foundations, and cultural readiness.”

Overcoming challenges with a multi-agent workforce

With agentic AI on the rise, one pressing question for CFOs is how far to let these agents run on their own, and where to draw the line for human oversight.

The consensus among experts is that people remain irreplaceable in many finance and accounting roles – but their focus will shift. *“We don’t expect AI agents to eliminate human touch,”* notes Hickey of Baker Tilly.

Even the most advanced agents will require human oversight and review of decisions in complex cases. For instance, an AI might draft a financial report, but a seasoned CFO will still need to review the narrative and ensure the numbers make sense in context.

An agent might recommend an investment based on data patterns, but a human treasurer will consider external factors and intuition before approving the trade.

“AI can draft the numbers, but only humans can give them meaning.”

In fact, **the best results come from hybrid workflows, where agents and humans collaborate.**

A common approach is “human-in-the-loop” design: the AI agent handles the heavy lifting of analysis or transaction processing, and a human is kept in the loop to validate or override as needed. An AI agent can do in minutes what used to take three people hours, but one person still checks the output and provides feedback so the AI learns.

Over time, as the agent proves its accuracy, the human can scale back involvement to just spot-checking exceptional cases.

But the accountability stays with the human team. This dynamic is increasingly viewed not as a temporary crutch but a permanent model for responsible AI: agents alongside finance professionals, not replacing them.

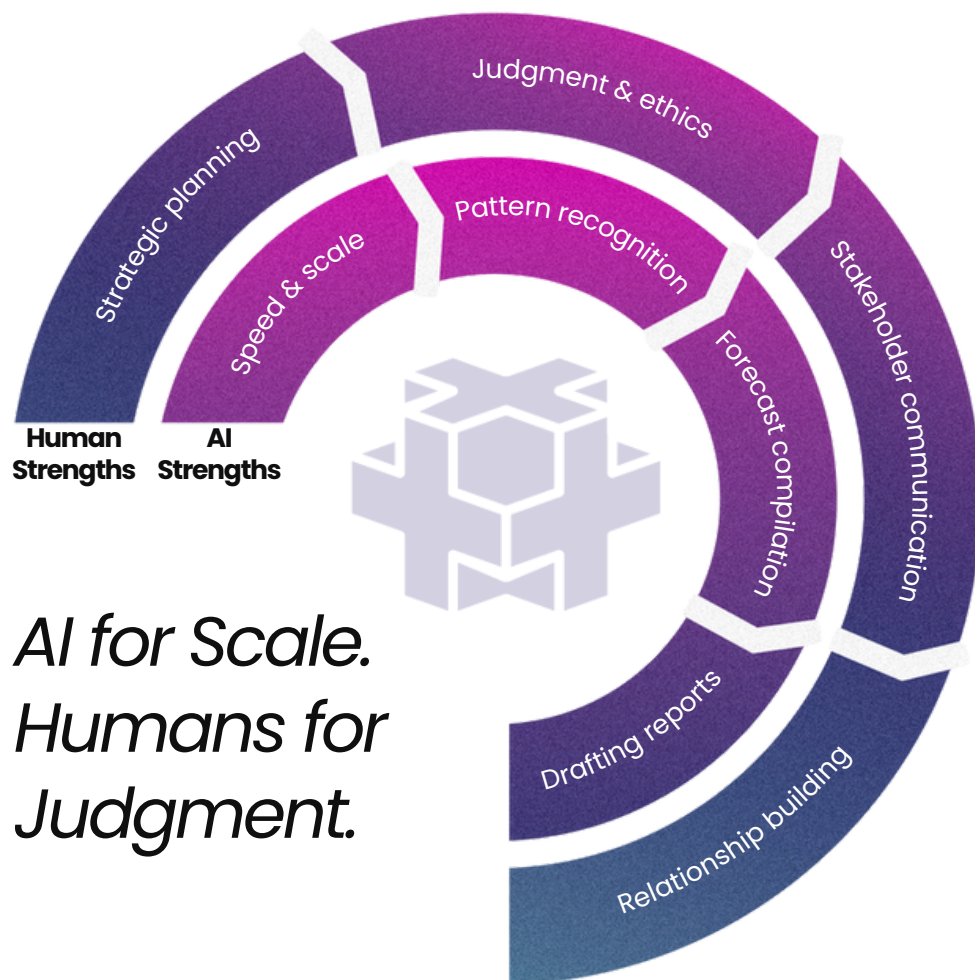


Furthermore, there are areas where **human judgment is simply superior** or necessary. Strategic planning, leadership, and stakeholder communication are squarely in the human domain. No AI, however autonomous, can replicate the creative thinking and nuanced judgment a CFO brings when charting a company's financial strategy or negotiating a deal.

As HFS Research CEO Phil Fersht puts it, the competitive edge will not come just from using AI – since these tools will be widely accessible – but from how effectively leaders redesign their organizations to integrate AI while preserving human creativity and accountability.

The CFO and finance team of the future could be seen as “decision architects” supported by intelligent systems.

The AI agents handle drudgery and surface insights, while humans ask the tough questions, make ethical judgments, and drive the business forward.



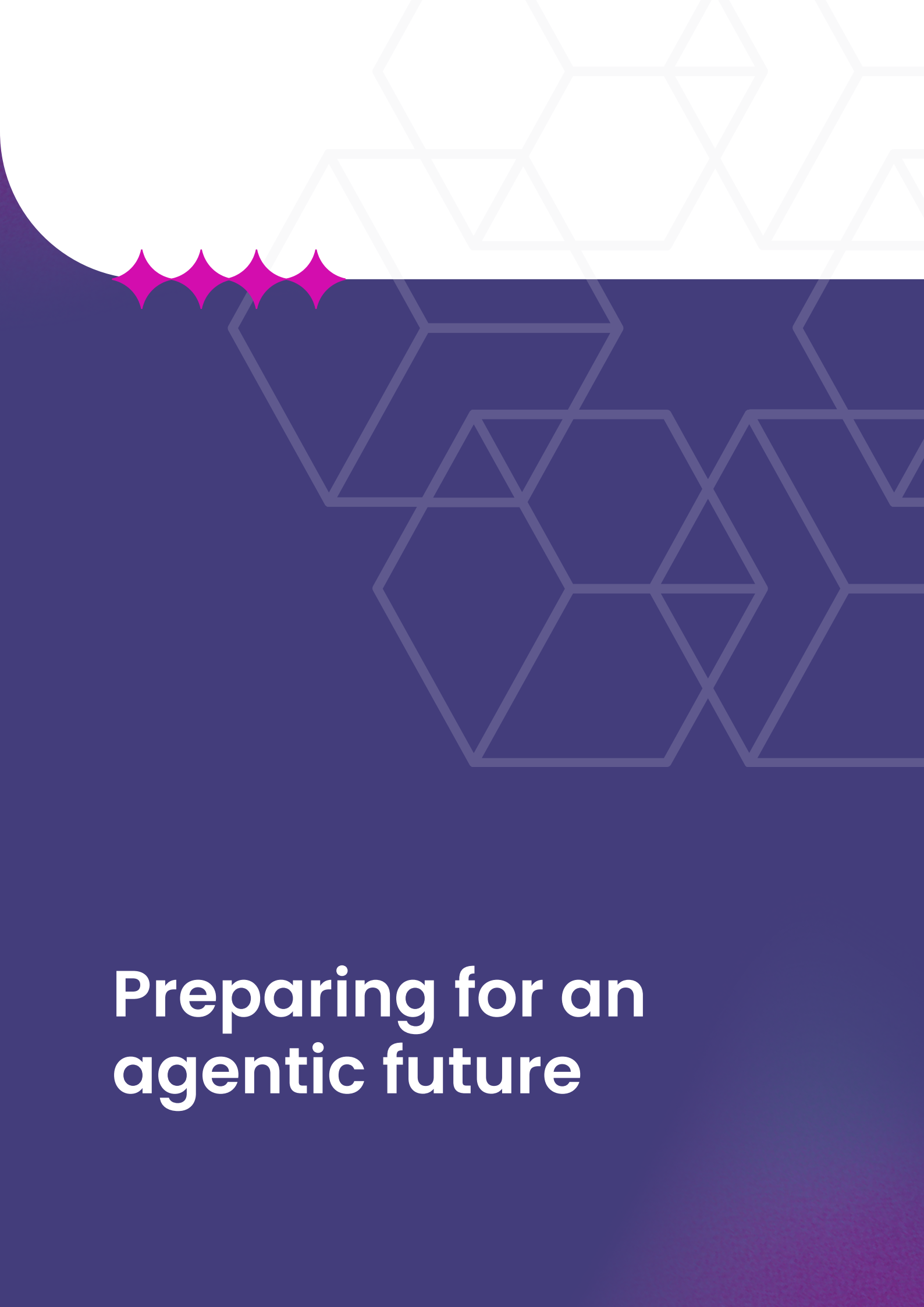
Leading companies are already defining this balance. **One practical guideline emerging is: keep humans in charge of the “last mile” of critical finance outputs.** For example, let AI agents prepare journal entries, but require human approval before posting.

Let agents compile forecast assumptions and even adjust some drivers, but have finance managers review and sign off on the final plan. In customer-facing finance tasks (like complex billing disputes), an agent might draft communications or offer resolution options, but an account manager might handle the delicate negotiation or relationship aspect.

By delineating roles – AI for speed and scale, humans for judgment and relationships – CFOs can get the best of both worlds.

The takeaway

- Agentic AI requires governance, strong data, and cultural readiness.
- Best model: agents alongside finance professionals, not replacing them.
- CFOs become “decision architects” supported by intelligent systems.



Preparing for an agentic future

Final thoughts

CFOs face a dual imperative: **don't fall behind, but don't move blindly.**

The smartest leaders are starting small — piloting agents in low-risk areas like expense processing or close-cycle coordination — while maintaining human-in-the-loop controls.

Foundational work comes first. Cleaning data, modernizing systems, and simplifying workflows are prerequisites for reliable AI deployment. Without that, automation risks amplifying inefficiencies.

Most adopters are building in phases: deploy basic automation, prove ROI, then layer in autonomy.

This staged model helps balance ambition with control — and reduces the chance of AI becoming yet another sunk cost.

Crucially, not all tasks should be agentic. Use AI where it excels: pattern recognition, high-volume processing, 24/7 monitoring. Keep humans in the loop for judgment, strategy, and exceptions.

The Bottom Line

Agentic AI is coming. But its real value isn't in how many agents you deploy — it's in how well they work with your people.

Resources

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