



A BPM Partners White Paper

AI Evolution in Finance Drives a Productivity Revolution

Agentic AI enables key financial processes to become highly autonomous, while driving steady advances in efficiency and accuracy, enhancing Finance's role as an enterprise value creator. Now is an ideal time period for finance teams to implement and test agentic AI.



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Introduction

The evolution of AI in finance. Enterprise finance has gone from a focus on machine learning (ML), to generative AI / language models, and now agentic AI. Each of these three types represents a phase in the adoption and use of AI.

- **Machine learning.** One of the first AI capabilities to be adopted by CPM users, ML pattern and trend analysis enables more accurate time-series predictive forecasting. ML can be trained on historical data; but learns and adapts as more data becomes available.
- **Generative AI.** More interactive and conversational than earlier AI capabilities, its adoption in CPM accelerated due to its ease of use. Often delivered in the form of CoPilots and chatbots, GenAI provides ready access to information and insights, as well as being able to go further and generate content such as financial reports.
- **Agents.** Designed to act, adapt, and handle decision-making, agents can work independently or orchestrate other agents to manage multi-step business processes with little or no human intervention (but with human oversight). They can monitor triggers to initiate a process autonomously. Used in a role-based capacity, agents can automate routine processes to free up humans to focus on value-added tasks.

Agents can now unlock new possibilities such as ‘autonomous finance.’ When key financial processes can run independently, this allows finance teams to create more value by focusing on their expertise (versus procedural work). The productivity gains can be compelling.

Agentic AI is commonsense and supports basic finance goals.

A starting premise about finance is that it’s always good to:

- Liberate CFOs and finance teams from routine tasks for increased focus on analysis, insight and strategic growth initiatives
- Ensure data integrity and completeness for planning and reporting
- Diminish the possibility of errors in planning, consolidation, and reporting
- Increase the efficiency (and reduce delays) in key analytical, closing and reporting processes
- Increase the capacity of finance teams and performance management systems to give strategic support for planning and analysis across an organization

Terminology

For purposes of clarity, below are high-level definitions of key terms.

CPM = BPM = EPM

To denote corporate, business, and enterprise performance management, BPM Partners uses BPM, CPM and EPM interchangeably.

FP&A

Financial planning and analysis

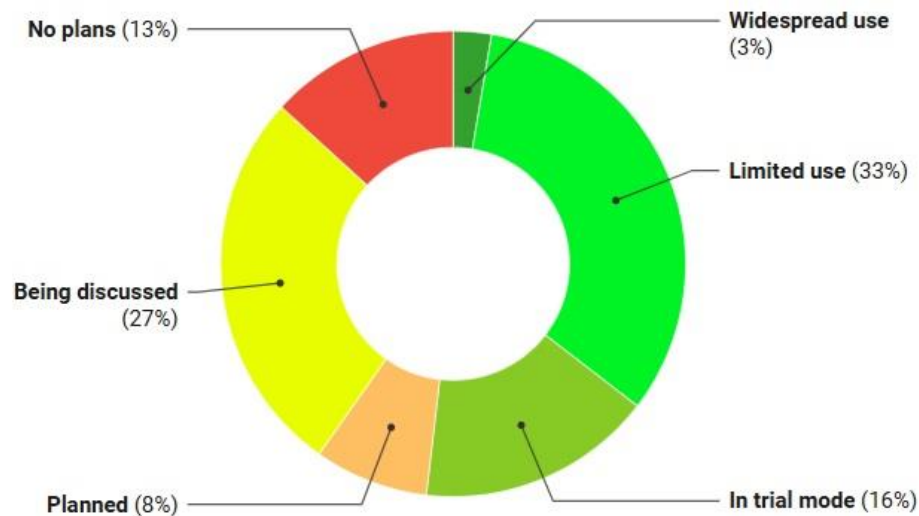
Generative AI can and does contribute to those goals, especially by taking users very quickly to insights and facilitating communication of financial data. Agentic AI goes further because it makes decisions, takes actions, and manages complex and interactive processes.

Agentic AI is not a radical, brand new version of AI replacing all that came before. It's a foundation for steady gains in efficiency, accuracy and capacity, yielding higher trust and better analysis. It's also the next logical step in AI evolution; it leverages existing and proven capabilities that many CPM users have already become familiar with. Agentic AI handles intricate processes so multiple steps and interlocking approval chains are much less likely to consume a finance team's time and energy.

2025 BPM Pulse Survey: 52% in AI trials or live usage

Our results, gathered from our annual survey in 2025, show that half of finance teams are in trial mode or have advanced to initial use cases. It's reasonable to project that the small (3%) category of Widespread Use will expand significantly during the next year.

Current Status of AI Usage in Finance



Source: BPM Partners 2025 BPM Pulse Survey



Additional research data on AI preferences and requirements of user organizations are presented later in this report.

AI in Enterprise Finance: Summary Chart

	Machine Learning (ML)	Generative AI	Agentic AI
Distinct characteristics	Analyze large volumes of data to identify patterns and trends, then adjust models and assumptions based on results, to enhance accuracy of predictions.	Creates new content or data (e.g., text, models, reports) based on learned patterns, quickly retrieves requested data and generates insights. Excels at communication and report writing, report narratives and summaries.	AI systems that make decisions based on changing conditions, act without human intervention at each step, and adapt to complex, dynamic environments. Able to manage multi-step, interactive processes.
Duration in enterprise finance and performance management	9-10 years. adopted widely in FP&A for forecasting, scenario analysis, data integration, anomaly detection, financial reporting, and more.	3-5 years, emerging with advancements in LLMs around 2020, used for generating insights and content.	1 year in CPM. Nascent adoption across enterprise finance, often starting in planning but applicable to all of FP&A and consolidation.
Uses in CPM	Creates and optimizes time-series forecasts; adds accuracy to rules-based forecasts. Helps ensure data quality when aggregating data from multiple sources by learning the reasonable and expected ranges of the incoming data and leveraging anomaly detection to flag outliers. Also facilitates transaction matching.	Generates financial reports, logic scripts, and allocation rules. Creates narrative-driven reports, summarizes commentary submitted with the data. Provides easy access to the data and answers queries about the results and suggests ways to achieve target results.	Autonomously initiates, orchestrates and performs finance-based procedures such as budget template creation and distribution. Proactively loads, integrates and reconciles data across systems autonomously. Manages consolidation and compliance processes; dynamically consolidates data; runs reports, and notifies stakeholders and distributes the reports.

Here's an example of AI's evolving role in the context of finance and forecasting: Machine learning can enhance accuracy in a rules-based forecast; Gen AI can be prompted to create predictive forecast models and analyze scenarios for probabilistic outcomes; Agentic AI can determine when to run a forecast, decide the most suitable models and drivers to use, generate multiple scenarios and evaluate the probabilities of likely outcomes—making use of generative AI and ML as needed.

About AI Agents: Game Changers

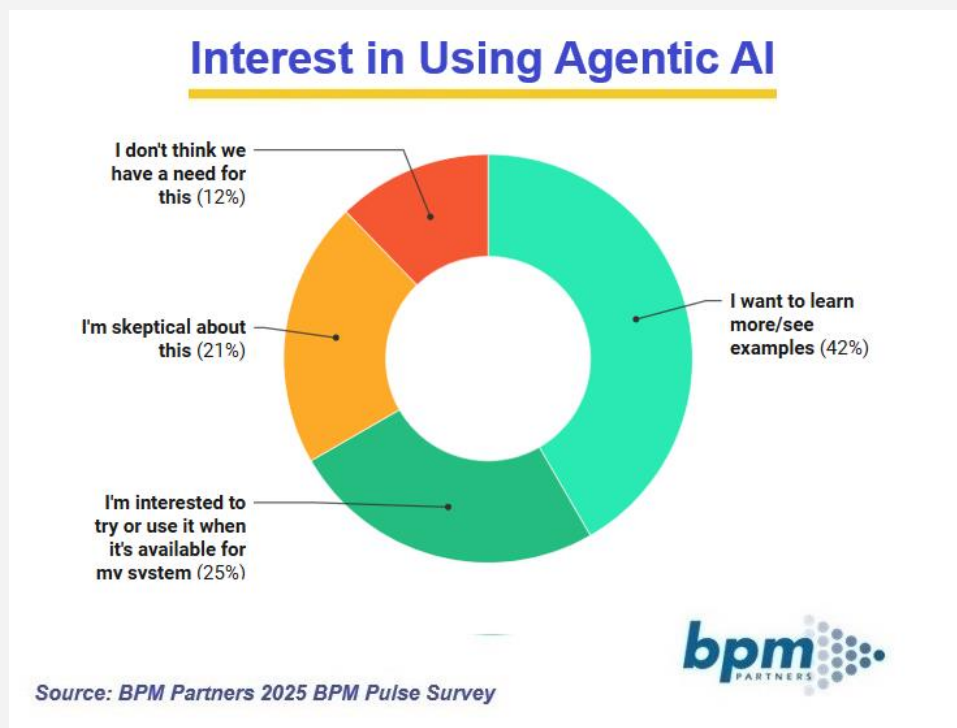
AI agents don't just reduce effort. They can be proactive, adapt to new data, and execute processes from start to finish without constant human intervention.

Agents enable teams in finance to work with greater speed, accuracy, and scale. They can enhance data integrity and carry out multi-step activities. They can improve the quality of forecasting by learning which drivers or models produce the most accurate results, respond by generating multiple plausible scenarios, and then test sensitivities to the input changes. Agents can improve financial reporting by managing highly detailed procedural steps, and preparing both data and narratives.

AI agents excel at a range of tasks in enterprise finance. They can:

- Ingest and validate large volumes of data
- Transform how data is gathered and analyzed
- Automate disclosures and support complex accounting processes
- Manage compliance across the reporting life cycle
- Proactively initiate recurring processes such as forecast refreshes or month-end close
- Orchestrate workflows across departments, reducing delays and the need for manual coordination or intervention
- Monitor real-time triggers (e.g., material variances, compliance thresholds, and data availability) and initiate corrective actions and notifications

Agents' ability to improve their own effectiveness by learning from their outcomes boosts accuracy, leading to increased trust and confidence.



Enterprise finance professionals are largely open to learning more about agentic AI (42%) and trying it out (25%) but it's clear there is an information gap. This is not a surprise, given how recently agentic AI arrived on the scene.

Gains in finance departments from agentic AI are happening now for early adopters

Some benefits in time and resource savings are quantifiable for ROI calculations; others are not yet clearly defined.

The net impact that agents can deliver will expand as vendors add capabilities to their initial agentic offering, and roll out additional agents that address more processes and roles. Meanwhile, users will become familiar with and understand agents better, and use them more effectively. This evolution that will continue despite short-term changes in public opinion about AI, and will lead toward a productivity revolution.

About Autonomous Finance

The term autonomous finance is a relatively new; it describes AI-enabled technology that leads to significant payoffs in productivity and value creation. If planning or consolidation become highly autonomous, that translates into productivity gains. Essential finance operations are often complicated, with multiple data sources, many participants and intricate approval requirements. For a budget manager, overseeing the budget process can feel like an endless treadmill of chasing submissions and revising to meet budget guidelines, where each step may entail repeated follow-ups. Agentic AI allows the budget director to turn more attention and energy to “strategic value creation” as much of the planning process mechanics become autonomous.

Autonomous finance evolved into commercial availability only recently, but it can be implemented and contribute effectively today.

Agentic AI from some CPM vendors is already able to carry out numerous complex finance procedures and interactive workflows, allowing them to run almost independently.

- Assigning agents to execute most of the month-end close, forecasting, audit and risk management—to manage processes end-to-end, in other words—can shift some of the finance team’s workload from rote procedural tasks to *supervision of agents*.
- Users can ask vendors to demonstrate how their agents will carry out specific procedures on Day One. For example, show how an agent generates forecasts under varying assumptions, such as revenue dropping 20% due to changing economic

conditions or demand disruption—leveraging historical data and trends analysis. As an example of data integration, ask the vendor to have the agent orchestrate data in real-time from diverse sources, then normalizes and validates it without manual intervention.

As agentic AI takes on the execution of essential finance processes from budgeting to reporting, improvements in the following areas will likely be mentioned frequently:

- **Accuracy and completeness.** This includes one source of financial truth, well-integrated and readily available data for quick analyses, and a comprehensive cross-enterprise view of activity and results.
- **Scalability and scope.** The finance team will achieve increased capacity and enhanced productivity, as more processes are automated. They'll have the ability to achieve more with existing resources.
- **Trust and reliable management decision-making.** As AI agents take on more finance operations, they apply proven financial models, using validated local datasets and enforcing transparent, auditable workflows. This allows agentic AI to deliver consistent forecasts, reconciliations, and reports—establishing clarity that builds trust in both results and projections, enabling leaders to act faster and more confidently.

Guidelines to Adoption of AI

*Implementation of AI is a multi-layered process
with parallel tracks.*

Approach AI as a “test-and-learn AI culture.” One approach is to pair high-potential leaders with AI tools to create “AI champions” within organizations. BPM Partners recommends taking advantage now of the current low cost of trying AI (see below).

Glass box AI. AI agents used in revenue recognition or impairment analysis, for instance, should be explainable—not only to internal stakeholders but to regulators, auditors and boards. Black-box outputs are hard to trust.

Security. Standards for trustworthy AI and autonomous finance are emerging. These can include compliance criteria such as:

- Running in private clouds with row-level permissions helps ensure that sensitive information used in budgets and payroll remains secure.
- Finance leaders, in collaboration with IT, should establish robust data strategies and privacy guardrails to maximize AI's benefits while mitigating risks.

Where to begin: planning, or consolidation? There is no hard and fast rule. There is a tendency to aim for autonomous planning first, and later add agents to carry out consolidation and reporting.

*Data readiness is the first step.
Platform acquisition is next.*

How to implement AI: Overlapping activities in AI deployment include establishing data readiness, winning support, governance and risk mitigation, and building toward maximum positive impact. Traditional CPM stages such as aligning to desired business outcomes, starting with a pilot, and securing C-level buy-in also apply to this newer technology.

- **Data readiness is the first step.** The finance team sets the stage by identifying the data that AI will require, and ensuring available data volumes will be large enough to train and sustain AI systems. This entails putting data governance and integration practices in place to ensure the continuous flow of reliable, accurate data.
- **Platform acquisition is next.** A fundamental choice is between a CPM solution architected for AI, versus one retrofitted where each addition of AI is a customization project that diverts a finance team into building AI capabilities rather than using them.
- **Start with early wins** by targeting repetitive, rules-based processes such as reconciliations, report distribution, or data loading. Rapid proof of tangible benefits helps build support, not to mention momentum and trust in AI-driven outcomes.
- **Emphasize transparency** by deploying highly explainable (“glass box”) agents under human oversight. This builds comfort and credibility while ensuring every action is auditable and aligned to finance policies.
- **Establish an operational framework and ethical usage practices.** Finance leaders and vendors can work together to embed responsible AI practices, such as fairness, explainability and robustness. The pilot stage is the best time to clarify oversight roles and have the team validate models and check audit trails.
- **Expand to core workflows** once confidence in governance and results is established by extending agent coverage to higher-value areas like forecasting and consolidation.
- **Scale AI governance,** growing the AI activity while maintaining set guardrails for ethical use, security, and continuous validation of outputs.

Cost, ROI, and Timing

The Return on Investment of AI in FP&A

To build a model showing return on AI investment, it's important to calculate not just the easily quantified gains, but also the less obvious benefits. For example, to fully complete an annual corporate budget might take 300 fewer person-hours with agentic AI automating and streamlining the process.

300 Hours Saved x \$95/hour = \$28,500 per annual budget cycle

Less predictable, but important to consider in ROI evaluations of autonomous finance, are *possible* savings that can be plausibly expected during the life cycle of the solution. To take an example in manufacturing, reforecasting initiated and managed by an AI agent could avoid lost production by catching a problem much earlier. Such a payoff might not happen in Year 1, but over several years, it—or a similar kind of loss averted—becomes more likely. Over time, the “disaster averted” is a probable—but not guaranteed—benefit which could be significant. The hypothetical model above assumes a 20% likelihood in any given year that a 2% production drop will be avoided by a manufacturer with annual revenue of \$1 billion.

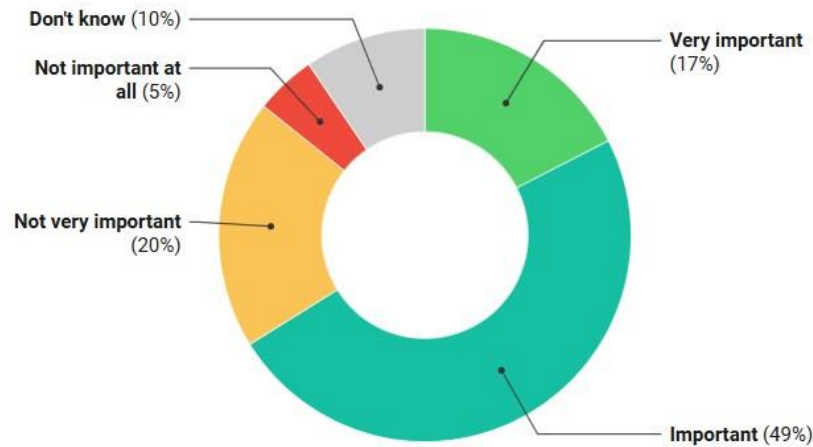
Avoid Lost Production via Reforecast						Annual Savings	
Revenue Saved		Profit %		Profit Saved		\$160,000	
\$20 million	x	4% of sales	=	\$800,000	x		20%
2% production shortfall avoided		Profit margin on \$20 Million		Keeping sales at \$1 Billion			Probability this scenario occurs

To include (in ROI models) the ability of AI/autonomous finance to mitigate risks requires thoughtful assumptions, and a perspective on the cost of “not catching a problem in time.” Choosing the formulas and assumptions in such a model is open to constructive debate, but pushing the risk of a supply chain bottleneck nearly to zero has undeniable value.

The potential benefits of AI are easy to point to in budgeting and planning

Freeing a budget director from a week of distractions checking on each budget step may not carry a price tag, but it's clearly worthwhile. There is another key longer-term payoff from the CFO and HR perspectives when agentic AI is implemented to handle complex processes. In this case, autonomous finance should allow for more business growth without scaling up personnel in the finance department.

Importance of Leveraging AI in Planning / CPM



Source: BPM Partners 2025 BPM Pulse Survey



The 2025 BPM Pulse Survey finds that while finance professionals are not yet familiar with all the applications of AI in their domain, a solid two-thirds have clarity about one use case in particular. They see leveraging AI in Planning / CPM as important (49%) or very important (17%) and this is often where they begin testing AI.

We expect that the evolution of autonomous finance and new agents will arrive at a tipping point in the near future where the value proposition for end-user organizations becomes patently obvious—and finance without agentic AI will seem as inconvenient as reverting to life without electricity.

It's hard to see a downside for users who take advantage now of the opportunity to test agentic AI.

Timing the use of AI in enterprise finance

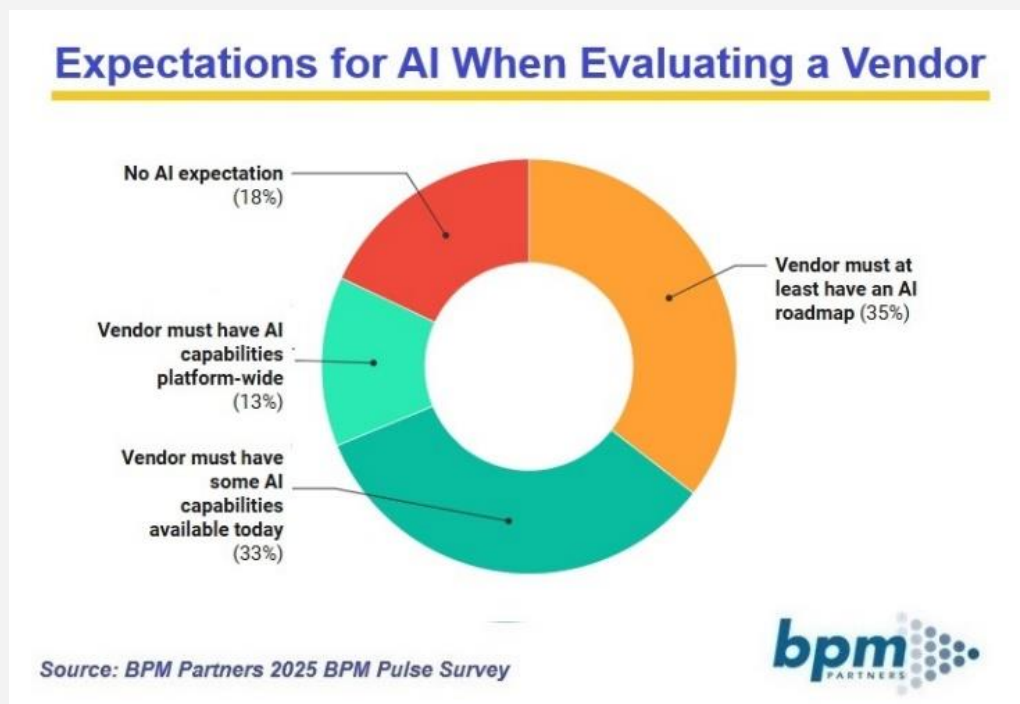
Users may look back on this time period as their start in implementing 'game-changing new technology at remarkably low cost.' Some major vendors of packaged financial (CPM) solutions, at this time, have chosen to absorb much of the cost of transitioning their products to AI. One can expect vendors to monetize AI more, in their solutions, as adoption spreads. This is a good time for end-user organizations to begin working with and testing out agentic AI.

Perspective: What to Expect

No overnight flash transformation. There won't be a switch to flip that takes the enterprise from no-AI to widely applied AI. For most, it will be a step-by-step evolution, and proof of success will attract more users and use cases.

The revolution will be reliable, not high risk. An agent that anticipates the need for a reforecast and offers to do it, and then invokes an auditing agent to check the work of the first agent, does not elevate risk. Agents can very effectively inspect the work of other agents, explain red flags found, and suggest fixes.

Some CPM solution vendors will lead; others will lag. Until recently AI tended to be seen as “nice to have” instead of core to a solution’s value proposition. Nearly half of end-user organizations expect a CPM vendor to have some AI capabilities now. Buyers of these systems will come to insist on AI capabilities woven throughout a CPM platform.



Vendor readiness varies. Today, delivering modern finance-focused AI requires deeper and broader capability than just using voice recognition to ask for a report. CPM vendors need to design their solutions for AI from the ground up. Engineering them to work with AI, particularly in the case of language models, is an important precursor to delivering the maximum benefits from AI to end users.

This requires a significant investment and focused vision. Without such investment and engineering, vendors are likely to find that their legacy architectures cannot easily integrate with modern generative AI tooling, and they will be constrained by resulting technical debt.

In contrast, solution providers that thoroughly re-architect their platforms can break free of these limitations. They will be able to deliver practical, finance-focused AI that adds significant value across the full range of CPM capabilities.

Each form of AI has its role. Machine learning, anomaly detection, large language models and NLP, and agents can all contribute in their own manner. The best results will come when all these types of AI work together.

Conclusions

Agentic AI in finance is no longer experimental. Where the CPM vendor has embedded AI agents into the normal operation of its software, designing them with productivity and governance at the forefront, agentic AI should not increase risk. To the contrary, AI agents can create easier access to a range of AI capabilities for end users, while eliminating error-prone manual management of processes.

Autonomous finance is more than a compelling descriptor. It's a pathway to increased value creation in the coming years. We believe enterprise finance leaders can aim for highly autonomous finance processes and expect impressive gains, some quantifiable and others more subjective.

Autonomous finance is a framework for applying AI that has already started to change how core financial processes from planning to reporting are carried out.

AI, especially agentic AI, represents a transformative force when deployed to enable highly autonomous finance operations. Paired with human expertise and creativity, it allows a finance team to take financial performance management to the next level.

As mentioned earlier, this appears to be an excellent time to begin with a limited, focused trial of agentic AI and expand its use as the solution demonstrates its effectiveness.

About Prophix

Prophix® is a global leader in financial performance management, empowering finance teams to lead with clarity, capacity, and confidence. From planning and budgeting to forecasting, reporting, reconciliation, and consolidation, Prophix brings it all together in one intelligent platform.

Prophix One™, the flagship Autonomous Finance Platform, combines AI, automation, and intuitive technology to simplify complex work and elevate finance to a more strategic role. With nearly four decades of innovation and a global footprint serving more than 3,000 customers in 100+ countries, Prophix is the trusted partner for organizations ready to transform finance into the driving force behind business growth.



About BPM Partners

BPM Partners is the leading independent authority on business performance management (BPM) and related business intelligence solutions. The company helps organizations address their budgeting, planning, financial reporting, regulatory compliance, profitability optimization, key performance indicator (KPI) development, and operational performance challenges with vendor-neutral experts who can guide companies through their BPM initiatives from start to finish while both reducing risk and minimizing costs. For further details, go to [BPMPartners.com](https://bpmpartners.com). Follow BPM Partners on X/Twitter [@BPMTeam](https://twitter.com/BPMTeam) and [LinkedIn](https://www.linkedin.com/company/bpm-partners).

