Beyond Automation: How Agentic AI is Transforming Finance Leadership

Finance is no longer a matter of crunching numbers in an organization. It is about aligning business strategies, fostering growth, and facilitating innovation. Today, success depends upon transforming organizational design, managing complexity, and implementing strategies.

With new trends shaping the world of Artificial Intelligence, the role of the finance leader is evolving once again. The rise of Agentic AI marks a pivotal turning point in this landscape. With the possibilities unlocked by Agentic AI, CFOs and finance executives now have the opportunity to redefine their roles. This technology empowers them to drive transformation in ways once unimaginable.

Agentic AI is a computer program designed to operate independently to achieve specific goals with minimal human intervention. They follow predetermined rules and human inputs while being capable of initiating actions and making decisions. These systems can also learn and adapt dynamically in real-world situations.

Imagine having an Executive Assistant who can instantly summarize complex reports with just one prompt. That is the power of Generative AI. It is already changing how reporting and analysis work. Agentic AI takes it further. It enables self-directed, connected decisions made together, much like humans. For CFOs, this is a chance to reshape the role of finance in the organization.

But Agentic AI takes a leap forward. It allows systems to make their own interlinked decisions and collaborate in a way that feels almost human. For CFOs, this isn't just another tech upgrade. It's a transformative shift that places finance at the epicentre of innovation.

Agentic AI is a different breed altogether. This goes beyond producing content or condensing information. It is about driving action. Think of it as a team of intelligent digital agents that work on their own yet still collaborate and handle complex problems without needing constant human oversight.

Let's consider if you wanted to ask the following question:

What caused our sales to drop last quarter?

A Generative AI tool might be able to summarize the sales information you gave it. Helpful, sure—but still reactive. In contrast, Agentic AI goes further. It can independently explore different data sources and spot patterns across departments. It can also compare market trends and flag anomalies. Just like a human team, it can ask follow-up questions or suggest next steps.

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An Agentic AI system essentially forms a team. One agent might pull the latest sales data, another could analyze recent marketing campaigns, while a third investigates supply chain metrics. These agents don't work in isolation. The sales, marketing, and supply chain agents will autonomously speak and collaborate to identify the root cause. Meanwhile, the AI team collectively builds a detailed report with minimal input from humans.

Generative AI has demonstrated its value in producing content, summarizing data, and generating insights within a specified, static context. However, the limitations of Gen AI become apparent once faced with multi-step, cross-functional problem-solving. This is where Agentic AI performs well.

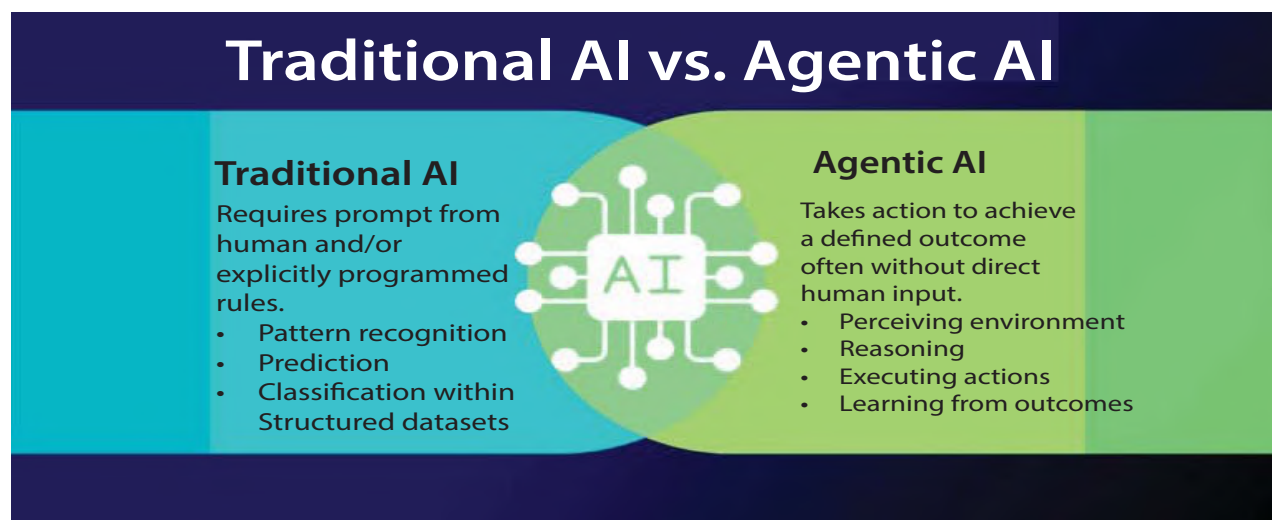Agentic AI systems function as a team of digital agents:

- One digital agent pulls data from an ERP system.
- A second digital agent pulls insights on the market from sales.

- A third digital agent pulls campaign data from marketing.

- A fourth digital agent synthesizes the work of the three into a report and strategy.

modernize infrastructure. In other words, legacy systems need to be phased out, and data moved to the cloud. This is essential for building the right pipelines to migrate and store data efficiently.

Traditional AI vs. Agentic AI

Traditional AI
Requires prompt from human and/or explicitly programmed rules.
- Pattern recognition
- Prediction
- Classification within Structured datasets

Agentic AI
Takes action to achieve a defined outcome often without direct human input.
- Perceiving environment
- Reasoning
- Executing actions
- Learning from outcomes

These steps will flow much like human workflows, with digital agents working together and double-checking their work. They will escalate an issue only when it's truly needed. The result is faster, more accurate decisions with fewer manual steps. This new technology allows finance teams to move from being simple scorekeepers to strategic orchestrators.

Organizations such as Alaska Airlines, Puma, and Best Buy are already tapping into this capacity to re-engineer operations and improve customer experiences. The intersection of LLMs with multimodal inputs (text, images, audio, video) is accelerating this change.

Laying the Groundwork for Agentic Finance

Agentic AI will not be plug-and-play. CFOs can set the stage in following ways to foster successful adoption:

1) **Strategic Roadmap:** Avoid the trap of isolated, self-contained pilot programs. Instead, build a clear and compelling vision for your organization's digital transformation—and position Agentic AI as one of the key tools to deliver on those ambitions. Map out where you are today versus where you want to be, and establish a roadmap that connects the dots with intention.

2) **Data Infrastructure:** Poor data quality remains the biggest barrier to successful AI deployment. According to KPMG's 2025 AI Pulse Survey, 85% of business leaders believe that unreliable data will hold them back from realizing AI's full potential. CFOs must play a central role in shaping a data strategy—collaborating with IT and business units to

3) **Drivers of Momentum:** Start small, releasing AI agents to take on low-risk responsibilities; e.g. workflow coordination for financial planning or period-end closing. Humans can validate any risk in the chain of operations. Gradual confidence and experience can lead to broader application.

How Fintech Is utilizing Agentic AI

While many industries are only starting to explore Agentic AI, fintech is already ahead. It is showing what's possible through real-world applications:

1) **More Intelligent Lending:** Companies such as Upstart are using Agentic AI to look at many data points beyond traditional credit. Their agents access all sorts of data about a person, including but not limited to, education, employment, gender, age, etc. This allows Upstart to make better-informed lending decisions for many individuals who currently get excluded from systems used to identify creditworthiness.

2) **Proactive Fraud Detection:** Rather than simply notifying you of a suspicious transaction after it has occurred, Agentic AI systems are able to monitor behaviors and detect fraudulent actions in real-time. They can detect new types of fraud because they are designed to learn and can decide to collaborate with other agents and take automatic action. For instance, temporarily block a card and notify the customer in advance before the fraud could take place.

3) **Personalized Financial Advice:** Robo-advisors such as Wealthfront provide more than investment advice; they have agents that actively manage your money. They can take actions on your behalf, like rebalancing your portfolio, adjusting for taxes, or switching your investments automatically. They also learn to adapt based on market changes—all without you lifting a finger.

How to Get Started

Before jumping in, it is essential to establish a strong foundation. Here's how to begin:

1) **Create a Plan:** Don't throw tech at a problem and hope something sticks. Be intentional. Define how Agentic AI will help your organization achieve long-term strategic goals, and set clear success metrics.

2) **Clean Your Data:** AI is only as good as the data you feed it. Invest time in validating the accuracy, completeness, and consistency of your data. Without clean inputs, you'll never get clean outputs.

3) **Think Small:** Start with manageable, low-risk use cases. Try automating a single part of the budgeting process or streamlining one financial workflow. These early wins help build credibility and demonstrate the transformative potential of the technology.

The New Finance Team

With Agentic AI in the picture, your finance team will not look the same. The manual, repetitive work of yesterday will give way to a new era of strategic focus. To thrive, finance professionals will need to become more digitally fluent, collaborate closely across departments, and develop the agility to respond to constant change. The true goal is not just automation—it is transformation. Human brainpower should be redirected from operational tasks toward high-value, creative problem-solving. But here is the catch: Agentic AI amplifies everything it touches. That means broken processes will not just stay broken—they will become even more dysfunctional. So before automation comes redesign.

How to Begin:

- **Redesign sprints:** Rapidly and iteratively simplify workflows.

- **Categorize improvements:** Break them down into people, processes, systems and data. Prioritize smartly.

- **Embed improvements into your roadmap:** Make these redesigns part of your broader digital transformation.

As the function evolves, so must the talent. The finance team of the future will be characterized by:

- **Technology fluency:** Skills in AI, automation, and data science.

- **Cross-functional collaboration:** Strong ties with IT, strategy, and operations.

- **Agile thinking:** The ability to adapt quickly and implement change.

Hybrid talent models—combining in-house teams with external experts—will become the norm. But the goal should always be continuous internal capability building.

The CFO's New Mission

Agentic AI will not solve every problem. Some tasks are better suited to simpler automation tools. It is worth noting that nearly 80% of Gen AI projects have failed to meet their objectives—a reminder that enthusiasm must be matched by execution. For CFOs, this is a moment to lead with both boldness and caution. The path forward includes:

- **Setting realistic expectations:** Avoid the hype. Look for tangible ROI.

- **Establishing governance:** Ensure AI is used ethically, transparently, and responsibly.

- **Learning from others:** Connect with early adopters, attend conferences, and stay close to vendor innovation.

- **Building internal muscle:** Do not rely entirely on consultants. Invest in your people and grow your own capabilities.

The Future of Finance is Being Written Now

Agentic AI opens the door to a broader reimagination of finance—its operating models, workflows, and mindset. This is not just about tools; it is about a shift in how value is created across the business. CFOs are uniquely positioned to lead this transformation. With vision, thoughtful planning, and a balance of innovation and realism, finance leaders can turn their function into a powerhouse of strategic value—fuelling not only better decisions but entirely new opportunities for growth.

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