PART 14

Artificial Intelligence and Agentic Systems in Finance

The Strategic Framework

Artificial intelligence in finance must be reasoned about in three distinct categories. The CFO who conflates them will make poor decisions in all three.

The Finance Technology Stack
A CFO's Strategic and Architectural Guide

Why a Strategic Framework Is Required

The treatment of artificial intelligence in finance in 2026 suffers from a problem that the treatment of no other category in this masterclass faces. The problem is that the term artificial intelligence has become so broad and so loaded that it can be applied to capabilities ranging from a simple rules-based classification system to an autonomous agent that performs complex multi-step work. The vendor marketing departments have responded to the strategic importance of the artificial intelligence positioning by labeling as artificial intelligence almost any capability that involves data processing more sophisticated than a spreadsheet calculation. The result is a category landscape in which the artificial intelligence label conveys almost no information about the underlying capability, the operational maturity, the implementation requirements, or the value the capability can produce.

The chief financial officer who attempts to reason about artificial intelligence in finance without a structured framework will be navigated by the marketing positioning rather than navigating it. Every vendor claim of artificial intelligence will appear comparable to every other claim. Every demonstration will appear plausible. Every business case will appear credible. The chief financial officer will lose the capacity to distinguish among the capabilities that are genuinely new and consequential, the capabilities that are useful but incremental, and the capabilities that are little more than rebadged versions of the workflow automation that has existed for years.

The position taken in this masterclass is that artificial intelligence in finance must be reasoned about through a structured framework that distinguishes among the substantively different categories of capability. The framework that follows distinguishes three categories. Embedded copilots within existing platforms. Point applications that apply artificial intelligence to specific finance workflows. Agentic platforms that orchestrate sequences of actions across the broader architecture. The three categories have different characteristics, different vendor ecosystems, different implementation patterns, different risks, and different value propositions. The chief financial officer who holds the distinctions clearly will reason about artificial intelligence with the discipline the category requires. The chief financial officer who conflates the categories will make poor decisions in all three.

The framework is not a complete taxonomy of artificial intelligence in finance. Other taxonomies exist that distinguish by technical approach, by application domain, by deployment model, or by other dimensions. The framework adopted here is chosen because it produces the most useful guidance for the decisions the chief financial officer must make. The three categories correspond roughly to three different ways that artificial intelligence enters the finance technology architecture, and the architectural implications of each entry pattern are different in ways that matter operationally.

The work of this part is to lay out the framework, treat each category in depth, surface the questions the chief financial officer must ask of any artificial intelligence claim, and provide the strategic guidance that produces a coherent artificial intelligence agenda. The governance, risk, and control dimensions of artificial intelligence are treated separately in Part Fifteen. The part is the strategic foundation. Part Fifteen is the governance discipline that the strategic foundation requires. The two parts must be read together for the complete treatment of artificial intelligence in the finance function.

Category One: Embedded Copilots

The first category of artificial intelligence in finance is the embedded copilots. These are artificial intelligence capabilities integrated into the existing enterprise platforms that the finance function operates. The capabilities operate within the platforms where the work occurs rather than as separate applications. The capabilities are typically delivered by the platform vendor as part of the broader platform investment rather than as separate purchases. The capabilities serve as augmentation to the existing workflows rather than as replacements for them.

The Major Embedded Copilots

NetSuite has invested substantially in embedded artificial intelligence under the broader artificial intelligence positioning of Oracle. The capabilities include natural language query of financial data, automated insights surfacing patterns in operational performance, automated transaction categorization, and increasingly automated workflow capabilities that handle routine processing. The capabilities are available to NetSuite customers as part of the platform without requiring separate artificial intelligence platform investments. The capabilities continue to evolve substantially across releases.

SAP Joule is the artificial intelligence copilot that SAP has deployed across its broader platform portfolio including S/4HANA, SuccessFactors, Ariba, and the rest. The capability operates as a conversational interface that supports users across the SAP applications, allowing natural language interaction with the platform and supporting automated handling of routine tasks. The capability is positioned as a unified copilot across the SAP portfolio rather than as separate capabilities in each platform.

Workday Illuminate is the artificial intelligence platform that Workday has deployed across Workday Financials, Workday Adaptive Planning, and the broader Workday platform. The capability includes automated insights, natural language interaction, and increasingly autonomous handling of routine workflows. Workday has positioned Illuminate as the unified artificial intelligence platform across the Workday portfolio, with substantial investment in the underlying machine learning models that power the capabilities.

Microsoft Copilot is the artificial intelligence platform that Microsoft has deployed across the broader Microsoft ecosystem including Dynamics 365, Power BI, Microsoft Excel, Microsoft Teams, and the rest of the Microsoft 365 platform. The capability operates as a unified copilot across the Microsoft platform with consistent interaction patterns and consistent underlying models. The capability is the most widely deployed of the embedded copilots given the scale of the Microsoft footprint across enterprises.

Sage Copilot is the artificial intelligence platform that Sage has deployed across its broader platform portfolio including Sage Intacct and the other Sage applications. The capability operates as a conversational interface and an automation layer that supports the Sage customer base. Several other enterprise resource planning vendors have deployed similar capabilities including Acumatica, Infor, and others. The pattern of embedded copilots in the major enterprise platforms is essentially universal in 2026.

What Embedded Copilots Actually Do

The honest treatment of the embedded copilots requires distinguishing between what the marketing positioning suggests they do and what they actually do in operational use. The marketing positioning suggests transformative capability that fundamentally changes how the finance function operates. The operational reality in most enterprises is more incremental. The copilots automate certain routine tasks. The copilots accelerate certain interactions through natural language. The copilots surface certain insights that would have required analytical work to produce. The copilots reduce certain friction points in the existing workflows. The cumulative effect is positive but not transformative for most users in most workflows.

The trajectory is more interesting than the current state. The embedded copilots are evolving substantially across releases, with capabilities that did not exist a year ago becoming available with each major platform update. The trajectory points toward capabilities that may genuinely transform how the finance function operates over the next several years. The chief financial officer who tracks the trajectory will see the capabilities emerging and will plan for the architectural and operational changes that the capabilities will require. The chief financial officer who evaluates artificial intelligence based on the current capabilities of any specific copilot may underestimate where the field is heading.

The Strategic Position on Embedded Copilots

The strategic position on embedded copilots is that they should be enabled and used in the platforms where they are available, but they should not be the basis for the artificial intelligence strategy of the finance function. The capabilities are typically included in the platform license or available at modest incremental cost, with the consequence that the cost of enabling them is low. The capabilities produce real value in routine workflows, with the consequence that the value of enabling them is positive. The capabilities are limited by the boundaries of the host platforms, with the consequence that they cannot address use cases that span platforms or that require capabilities the host platforms do not include.

The chief financial officer who enables the embedded copilots in the host platforms while pursuing the other categories of artificial intelligence for the use cases the embedded copilots cannot address will produce an artificial intelligence portfolio that captures the available value across the architecture. The chief financial officer who relies on the embedded copilots as the sole artificial intelligence investment will produce a function that captures only the value the host platforms have chosen to deliver, missing the value that the point applications and the agentic platforms can produce in their respective domains.

Category Two: Point Applications

The second category of artificial intelligence in finance is the point applications. These are platforms that apply artificial intelligence to specific finance workflows that the platforms exist to support. The platforms typically replace or augment a specific manual process with an artificial intelligence-powered alternative. The platforms operate alongside the broader enterprise platforms rather than as features within them. The platforms are typically acquired through separate purchases rather than as part of broader platform investments. The platforms compete on the depth of capability in their specific domain rather than on breadth across many domains.

The Established Point Applications

AppZen has built one of the strongest positions in the artificial intelligence point application category with capabilities focused on expense management, accounts payable, and the broader audit and compliance dimensions of those functions. The platform's capabilities include automated review of expense reports against policy, automated identification of fraud patterns and policy violations, automated invoice review, and the broader artificial intelligence-driven audit capabilities. The platform serves the enterprise segment with depth in its specific domains.

MindBridge has built a position in the artificial intelligence applied to financial audit and risk analytics. The platform analyzes general ledger transactions and identifies patterns that warrant attention from the audit and finance teams. The platform serves both the external audit firms and the internal finance functions of enterprises. The capability is particularly relevant to the chief audit executive and the controller, with implications for the broader finance function.

DataSnipper has built a position in the artificial intelligence applied to audit documentation, particularly the structured handling of evidence that the audit process requires. The platform reduces the manual effort required to assemble and review audit evidence, with implications for both the external audit process and the broader documentation requirements of the finance function. The platform has expanded substantially in recent years as the artificial intelligence capabilities have matured.

Trullion has built a position in the artificial intelligence applied to revenue recognition and lease accounting, the two areas of accounting that have been most disrupted by ASC 606 and ASC 842 respectively. The platform handles the structured analysis of contracts and the calculation of the accounting consequences. The platform is particularly relevant to the technical accounting function and the controllership.

Numeric AI has built a position in the artificial intelligence applied to the close acceleration discipline, with capabilities focused on the automation of close tasks that have historically required substantial manual effort. The platform competes with the broader close acceleration

platforms with an artificial-intelligence-first positioning. Auditoria has built a position in the artificial intelligence applied to the broader accounts payable and accounts receivable workflows, with capabilities that compete with the dedicated platforms in those categories.

The category continues to expand with new entrants each year. The pattern is that artificial intelligence point applications emerge in specific finance workflows where the manual work is high-volume and where the structured nature of the data supports machine learning approaches. The category is not yet stable. The new entrants are still emerging and the established players are still evolving. The chief financial officer who tracks the category will see the landscape continuing to develop substantially over the coming years.

What Point Applications Actually Do

The honest treatment of point applications requires distinguishing between the platforms that produce genuine capability improvement and the platforms that primarily relabel existing functionality as artificial intelligence. Some point applications produce capability that genuinely exceeds what could be achieved through traditional rule-based automation or through manual work. The artificial intelligence capability is central to the value the platform delivers. Other platforms use artificial intelligence as a feature among many, with the bulk of the value coming from workflow management and integration that does not depend on artificial intelligence. The marketing positioning of both types of platforms emphasizes the artificial intelligence dimension, but the operational reality differs substantially.

The chief financial officer who evaluates a point application must look past the marketing to understand what the platform actually does and what role artificial intelligence plays in producing the value. The diligence question is whether the platform would still be valuable if the artificial intelligence capabilities were removed. If the answer is no, then the artificial intelligence is genuinely central to the platform's value. If the answer is yes, then the artificial intelligence is a feature rather than the foundation, and the platform should be evaluated on its broader merits rather than on its artificial intelligence positioning.

The Strategic Position on Point Applications

The strategic position on point applications is selective adoption based on specific value cases. The platforms produce real value in their specific domains, often value that the embedded copilots in the host platforms cannot match. The platforms also require separate investment, separate integration, and separate governance. The right point applications produce value that exceeds the operational overhead. The wrong point applications produce overhead that exceeds the value.

The chief financial officer who pursues point applications strategically will identify the specific workflows where the dedicated capability produces value that the embedded copilots and the broader enterprise platforms cannot match. The chief financial officer will then acquire the specific point applications that address those workflows, with awareness of the integration burden and the governance requirements. The chief financial officer who pursues point applications opportunistically will accumulate a portfolio of platforms that may individually be valuable but that collectively produce a fragmented architecture with substantial operational overhead.

Category Three: Agentic Platforms

The third category of artificial intelligence in finance is the most consequential and the least mature. Agentic platforms are systems that orchestrate sequences of actions across the broader finance architecture, with the artificial intelligence providing the decision-making capability that determines what actions to take in what sequence. The category differs from the embedded copilots, which operate within specific platforms, and from the point applications, which address specific workflows. The agentic platforms operate across platforms and workflows, with the potential to reshape how the finance function operates entirely.

What Agentic Platforms Are

An agentic platform is a system in which an artificial intelligence agent receives a goal, decomposes the goal into the sequence of actions required to achieve it, executes those actions across the relevant systems, monitors the results, adjusts the approach based on the results, and either completes the work or escalates to a human when the work exceeds the agent's capability. The agent operates with autonomy that exceeds the rule-based automation of the previous era while operating within constraints that the governance framework establishes. The agent is given access to the systems it needs to act upon. The agent makes the decisions about what actions to take within the scope of its authorization.

The pattern is a substantial departure from the previous patterns of finance technology. In the embedded copilot pattern, the user retains control of the workflow and the artificial intelligence assists with specific steps. In the point application pattern, the platform automates specific workflows that the user has defined. In the agentic platform pattern, the agent takes on broader work that previously required human coordination across multiple systems and multiple steps. The agent operates as a participant in the work rather than as a tool that the user operates.

The Current State of Agentic Platforms in Finance

The current state of agentic platforms in finance in 2026 is early but real. The capabilities exist and are being deployed in production at some enterprises, particularly in the procure-to-pay and order-to-cash spines where the work is structured enough to support agentic operation. The leading examples include the agentic capabilities being added to the major accounts payable platforms, the agentic capabilities being explored by the broader procurement platforms, and the agentic capabilities being deployed in the collections and cash application domains. Several specialized agentic platforms have emerged that focus specifically on the agentic pattern rather than as extensions of existing platforms.

The category is still developing rapidly. The capabilities that exist today were not available eighteen months ago. The capabilities that will exist eighteen months from now will substantially exceed what exists today. The trajectory is rapid enough that the chief financial officer who evaluates agentic platforms based on the current state may misjudge where the field will be by the time an implementation decision produces operational value. The trajectory also is uneven. Some specific use cases will mature into reliable production capability quickly. Other use cases will remain experimental for longer. The chief financial officer who tracks the trajectory will distinguish between the use cases that are ready for production deployment and the use cases that warrant pilot investment but not yet production commitment.

The Strategic Position on Agentic Platforms

The strategic position on agentic platforms is engagement with the category at the pilot level for most enterprises, with selective production deployment in the specific use cases where the maturity supports it. The capabilities are sufficiently new and sufficiently consequential that the chief financial officer must engage with them rather than waiting for the category to settle. The engagement should be structured to produce learning that informs the longer-term strategic position rather than committing to specific architectural patterns before the field has demonstrated which patterns will prove durable.

The structured engagement includes pilot deployments in specific use cases that have favorable characteristics for the agentic pattern. The favorable characteristics include high-volume, high-frequency work where the agent can develop operational experience, structured data and processes where the agent can operate reliably, the availability of clear feedback loops that allow the agent to learn and the operations team to verify, and the existence of governance frameworks that constrain the agent's autonomy to the appropriate scope. The pilot deployments should be selected to produce learning across multiple dimensions of the agentic question rather than to test a single specific use case.

The chief financial officer who engages with agentic platforms strategically will produce a function that is prepared for the operational realities of the next several years. The chief financial officer who defers engagement will discover that the field has moved substantially while the function remains positioned for the previous era. The risk of premature commitment is real, but the risk of delayed engagement is also real, and the balance for most enterprises favors structured pilot engagement over either premature commitment or delayed engagement.

The Questions a CFO Must Ask of Any AI Claim

The chief financial officer's strategic position on artificial intelligence depends on the capacity to distinguish among the claims that vendors make about their artificial intelligence capabilities. The capacity is supported by a structured set of questions that surface the underlying reality. The questions are calibrated to the specific architectural and operational realities of finance use cases rather than to the broader artificial intelligence discourse that often dominates the field.

Questions That Surface the Underlying Capability

What specifically does the artificial intelligence do that is different from what could be achieved through traditional automation, structured rules, or business intelligence? Where does the artificial intelligence sit in the architecture: in your platform, in our data, or in the integration between the two? What data does the artificial intelligence consume to produce its outputs, and how does that data relate to our specific data architecture? What is the underlying machine learning approach, and what is your confidence in the approach's reliability for our use case? How does the artificial intelligence handle edge cases and exceptions, and what is the process by which exceptions are escalated to humans? What is the explainability of the outputs, and can we trace any specific output back to the inputs and the reasoning that produced it? How does the artificial intelligence improve over time, and what is the feedback mechanism by which the improvement occurs?

Questions That Surface the Operational Reality

Who are the reference customers using this artificial intelligence capability in production, and what is the operational experience after twelve months of production use? What is the failure rate of the artificial intelligence in production use, and what are the consequences of the failures? What is the human oversight model in production use, and how does it differ from what your marketing materials suggest? What is the implementation effort to bring the artificial intelligence to production-ready state in our environment, and what is the typical time from initial deployment to reliable production use? What is the ongoing operational effort to maintain the artificial intelligence in production, including the model maintenance, the exception handling, and the integration maintenance? What is the typical evolution of the artificial intelligence capability after initial deployment, and how does the capability change as the model improves or as the environment changes?

Questions That Surface the Strategic Implications

What is the architectural commitment we are making by deploying this artificial intelligence, and what are the long-term implications of the commitment? How does this artificial intelligence interact with the other artificial intelligence capabilities we are deploying, and what is the integration architecture across the artificial intelligence portfolio? What is your roadmap for the artificial intelligence capability, and how does it align with our strategic direction? What is your competitive position in the artificial intelligence aspect of your platform, and how do you anticipate the competitive dynamics evolving? What is the dependency we are creating on your platform, and what is our exit path if the relationship does not work? How does the artificial intelligence handle the regulatory and audit requirements that apply to our finance function, including the documentation requirements, the audit trail requirements, and the explainability requirements?

Questions That Surface the Operating Model Implications

How does the deployment of this artificial intelligence change the operating model of our finance function, including the team structure, the roles and responsibilities, and the cultural posture? What is the change management requirement for our team to operate effectively alongside the artificial intelligence, and what is the typical experience of customers in absorbing the change? What is the long-term implication for the size and shape of our finance function, and how does the implication interact with our strategic direction for the function? How does the artificial intelligence affect the relationship between the finance function and the broader business, including the partnership with the operating leaders and the partnership with the executive team? What is the cultural posture we need to develop to operate effectively with artificial intelligence in our finance function?

The Economics of AI in Finance

The economics of artificial intelligence in finance are evolving rapidly and require careful examination to support sound decision-making. The economics differ substantially across the three categories of artificial intelligence. The economics are also evolving as the underlying technology improves and as the unit costs of artificial intelligence inference decline. The chief financial officer who reasons about the economics with awareness of the trajectory will make decisions that hold up over time. The chief financial officer who reasons about the economics based on a snapshot of the current state will make decisions that may need revision as the economics shift.

The Economics of Embedded Copilots

The economics of embedded copilots are straightforward in their structure. The capability is included in the platform license or is available at modest incremental cost. The implementation effort is limited to enabling the capability and providing training to the team. The ongoing cost is included in the platform subscription. The value depends on the actual use of the capability by the team and the cumulative productivity improvement across the workflows the capability supports.

The business case for enabling embedded copilots is positive in nearly all cases. The cost is low. The risk is low. The value is positive even if the productivity improvement is modest. The chief financial officer who enables the embedded copilots in the host platforms makes a no-regret decision in nearly all cases. The chief financial officer who chooses not to enable them is choosing to forgo value that the platform investment has already paid for.

The Economics of Point Applications

The economics of point applications are more complex. The platforms require separate purchase, with license costs that vary substantially across vendors and use cases. The implementation effort is substantial, with the integration and configuration work typically requiring several months. The ongoing cost includes the license, the maintenance, the integration support, and the operational support of the platform. The value depends on the specific workflow the platform addresses and the specific productivity improvement the platform produces.

The business case for point applications must be developed for each specific platform and each specific use case. The case includes the explicit comparison to the alternative approaches including the use of embedded copilots in the host platforms, the manual handling of the work, or the use of integration and automation platforms to construct an alternative. The business case must include the implementation effort, the ongoing operational cost, and the multi-year horizon

required to recover the investment. The chief financial officer who builds rigorous business cases for point applications will produce a portfolio of selectively deployed platforms that each deliver value. The chief financial officer who accepts vendor business cases at face value will accumulate a portfolio that may not justify the cumulative investment.

The Economics of Agentic Platforms

The economics of agentic platforms are still developing and require particular care. The platforms are still establishing pricing models, with substantial variation across vendors. The implementation effort is substantial and includes the broader change management work that agentic deployment requires. The ongoing cost includes the platform itself, the artificial intelligence inference costs that scale with usage, and the operational support that the early state of the category requires. The value depends on the agent's actual operational performance, which is still being established for most use cases.

The business case for agentic platforms in 2026 should typically be framed around learning value rather than around operational efficiency. The pilot deployments produce knowledge that will be valuable as the category matures, even if the specific deployments do not produce immediate operational returns. The chief financial officer who frames the early agentic investments as learning investments will make decisions that are defensible regardless of how specific use cases evolve. The chief financial officer who attempts to construct purely efficiency-driven business cases for agentic platforms in 2026 may struggle to justify the investment, missing the strategic value of the learning that the early engagement produces.

The Trajectory of AI Economics

The trajectory of artificial intelligence economics is toward declining unit costs and improving capability. The cost of artificial intelligence inference has declined by orders of magnitude over the past several years and continues to decline. The capability of the underlying models has improved substantially and continues to improve. The trajectory means that use cases that are marginal today will become clearly positive within months. Use cases that are clearly positive today will become more clearly positive. Use cases that have been considered out of reach for artificial intelligence will become reachable.

The chief financial officer who reasons about artificial intelligence economics with awareness of the trajectory will make decisions that account for the future state rather than only for the current state. The chief financial officer will pursue use cases that are positive on current economics and will also prepare for use cases that will become positive as the economics shift. The chief financial

officer who reasons about the economics based on a snapshot will miss the opportunities that the trajectory will produce.

Operating Implications

The artificial intelligence agenda is operated continuously rather than implemented as a project. The operating implications include the operating model that the function adopts, the talent profile that the function requires, and the strategic posture that the function holds.

The Artificial Intelligence Operating Model

Several operating models have emerged for artificial intelligence in finance. The centralized model holds the artificial intelligence capability in a central team within the finance function or within the broader analytics function. The team operates the artificial intelligence platforms, supports the broader function in artificial intelligence use cases, and holds the governance discipline for the portfolio. The distributed model embeds artificial intelligence capability in the functional teams that operate the affected workflows. The hybrid model combines a small central team for the platforms, the standards, and the governance with the distributed capability in the functional teams.

The right operating model depends on the maturity of the artificial intelligence portfolio, the scale of the finance function, and the strategic position the chief financial officer takes on artificial intelligence. The hybrid model is the dominant emerging pattern at enterprises that have built substantial artificial intelligence portfolios, with the central team providing the leverage of consolidated platform expertise and the distributed teams providing the responsiveness of embedded capability. The chief financial officer who designs the operating model deliberately will produce an artificial intelligence program that scales. The chief financial officer who allows the operating model to drift will produce a program that either bottlenecks at the central team or fragments across the distributed teams.

The Talent Profile

The artificial intelligence program requires a talent profile that combines technical capability with finance domain knowledge. The technical capability includes the artificial intelligence and machine learning expertise required to evaluate platforms, configure them appropriately, and operate them in production. The finance domain knowledge includes the operational understanding of the workflows that the artificial intelligence will affect and the regulatory understanding of the constraints that the artificial intelligence must respect. The talent profile is in short supply across the field, with the consequence that talent development and retention have become strategic priorities for the chief financial officer who is building an artificial intelligence capability.

The talent development includes both the hiring of artificial intelligence practitioners into the finance function and the development of artificial intelligence understanding within the existing finance team. The chief financial officer who treats artificial intelligence as a capability that the existing team can absorb through training alone will produce a program with limited technical depth. The chief financial officer who treats artificial intelligence as a capability that requires only new hires without development of the existing team will produce a program with limited finance domain knowledge. The balance between the two is the strategic talent question that the chief financial officer must hold deliberately.

The Strategic Posture

The strategic posture on artificial intelligence is the chief financial officer's stance on the role of artificial intelligence in the long-term evolution of the finance function. The posture is shaped by the chief financial officer's view on several questions. How quickly should the function adopt artificial intelligence capabilities? How aggressive should the function be in pursuing capabilities that the broader market has not yet validated? How should the function balance the operational efficiency dimension of artificial intelligence with the broader transformation dimension? How does the artificial intelligence agenda interact with the broader strategic agenda of the finance function and the enterprise?

The chief financial officer who articulates the strategic posture explicitly will produce an artificial intelligence agenda that is coherent over time. The chief financial officer who allows the posture to be defined by individual decisions will produce an agenda that drifts. The articulation of the posture is one of the more important strategic communications the chief financial officer makes to the finance team, to the broader executive team, and to the audit committee that increasingly asks about the artificial intelligence agenda.

Synthesis

Artificial intelligence in finance must be reasoned about through a structured framework that distinguishes among the substantively different categories of capability. The framework adopted in this part distinguishes three categories: embedded copilots within existing platforms, point applications that apply artificial intelligence to specific finance workflows, and agentic platforms that orchestrate sequences of actions across the broader architecture. The three categories have different characteristics, different vendor ecosystems, different implementation patterns, different risks, and different value propositions. The chief financial officer who conflates the categories will make poor decisions in all three.

The embedded copilots include NetSuite's artificial intelligence capabilities, SAP Joule, Workday Illuminate, Microsoft Copilot, Sage Copilot, and the similar capabilities of the other major enterprise platforms. The capabilities operate within the platforms where the work occurs, are typically included in the platform license, and produce incremental rather than transformative value in the current state. The strategic position is enablement and use in the host platforms, with awareness that the capabilities are not the basis for the broader artificial intelligence strategy.

The point applications include AppZen, MindBridge, DataSnipper, Trullion, Numeric AI, Auditoria, and the broader category of platforms that apply artificial intelligence to specific finance workflows. The platforms compete on depth of capability in their specific domains, require separate investment and integration, and produce value that can exceed what the embedded copilots can match in their specific use cases. The strategic position is selective adoption based on specific value cases, with rigorous business cases that compare to alternative approaches.

The agentic platforms are the most consequential and least mature category. The platforms orchestrate sequences of actions across the broader architecture, with the agent operating as a participant in the work rather than as a tool that the user operates. The current state is early but real, with capabilities deployed in production at some enterprises in specific use cases. The trajectory is rapid. The strategic position is structured engagement at the pilot level with selective production deployment in mature use cases, framed around learning value rather than purely around operational efficiency.

The questions a chief financial officer must ask of any artificial intelligence claim are calibrated to surface the underlying capability, the operational reality, the strategic implications, and the operating model implications. The questions distinguish among the platforms that produce genuine capability improvement and the platforms that relabel existing functionality as artificial intelligence. The diligence question of whether the platform would still be valuable if the artificial intelligence capabilities were removed is a useful test of the role artificial intelligence plays in the platform's value.

The economics of artificial intelligence in finance differ substantially across the three categories. The embedded copilots are no-regret investments in nearly all cases. The point applications require rigorous business cases that compare to alternatives. The agentic platforms in 2026 should typically be framed around learning value rather than around operational efficiency. The trajectory of artificial intelligence economics is toward declining unit costs and improving capability, with the implication that use cases that are marginal today will become clearly positive within months.

The operating implications include the operating model that combines central platform expertise with distributed use case capability, the talent profile that combines technical and finance domain knowledge, and the strategic posture that the chief financial officer articulates explicitly. The chief financial officer who builds the artificial intelligence capability with awareness of these operating dimensions will produce a function that is prepared for the operational realities of the next several years. The chief financial officer who treats artificial intelligence as a series of tactical platform decisions will produce a fragmented capability that does not match the strategic potential.

The governance, risk, and control dimensions of artificial intelligence are treated in the following part. The strategic framework developed in this part requires the governance discipline that Part Fifteen treats. The two parts must be read together for the complete treatment of artificial intelligence in the finance function. The artificial intelligence strategic framework without the governance discipline produces an agenda that exposes the function to risks the strategic framing did not address. The governance discipline without the strategic framework produces a defensive posture that misses the strategic opportunities the framework identifies. The combination produces both the strategic ambition and the disciplined execution that the artificial intelligence agenda requires.