



# AI in Finance

## Finance Function of Tomorrow



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# Introduction



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# Agenda

- 1 Beyond the Hype
- 2 AI in Finance
- 3 Demo session
- 4 Key takeaways



A global perspective on AI-  
 Europe is writing the rules!  
 America is building the products!  
 China is deploying at scale!



### United States "Innovate first"

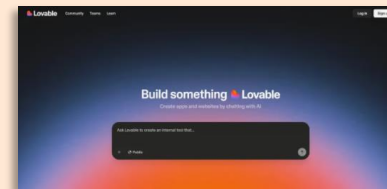


Key players



### Europe "Regulate First"

Key players



### China "State-Steered Supremacy"



Key players



**The strategic question for CFOs:** How do you adopt US/Chinese-built AI tools within the EU framework to drive value?

# While AI leaders move ahead, many organizations still lag in adoption

Insights from PwC's AI Performance Study

## 56%

of CEOs are seeing **neither cost reductions nor additional revenue** from their AI investments, and only 12% are achieving both

## 9%

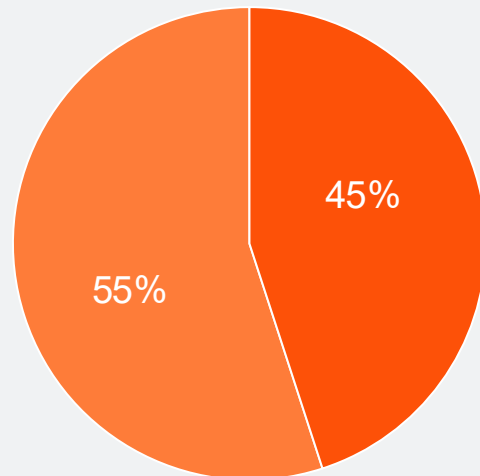
of CEOs report **increased revenue** from AI in the last 12 months

**AI performance leaders excel in both digital & Leadership capabilities**

***The strategic question for CFOs:***  
*How do you enable the AI agenda within your company?*

## AI adoption levels varies across Danish finance function

When asked how often employees in finance use AI in their daily work:

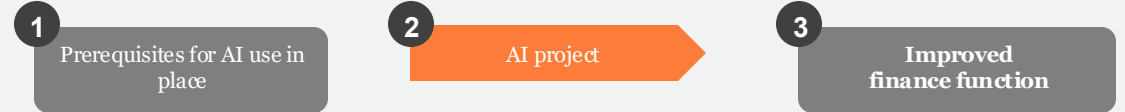


- No active AI adoption
- Already active AI adoption

**Many companies stall AI adoption** while waiting for readiness – with AI this development can be short-cut!

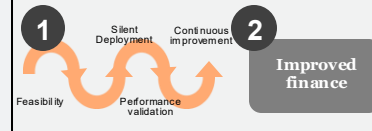
### Old way of thinking

All prerequisites must be in place before implementing AI projects



### New way of thinking

AI project helps bridge prerequisites



Time

# AI maturity within Finance - From personal AI assistant to Agentic AI

Maturity



## Level 1 AI assistant

**Supports with insight generation, but does not take action**

**Example**  
Summarizes P&L movements and drafts management commentary  
Background research

**Key enablers**  
Basic access, usages guidelines and employee skills



## Level 2 Task agent

**Executes tasks based on human instructions and review**

**Example:**  
Validates invoices and prepares reconciliations for human review

**Key enablers**  
Standardized processes, clear controls and quality data inputs



## Level 3 AI orchestrated workflows

**Orchestrates tasks across systems and process steps**

**Example**  
Supports finance workflows by routing tasks, gathering inputs and escalating exceptions

**Key enablers**  
Integrated workflows, system connectivity, role clarity and process governance



## Level 4 AI for decision-making and prescriptive actions

**Recommends or takes actions within predefined limits**

**Example**  
Supports compliance checks, anomaly detection and finance decisions within set rules

**Key enablers**  
Decision rights, risk framework, governance and reliable data

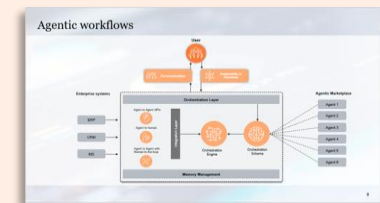
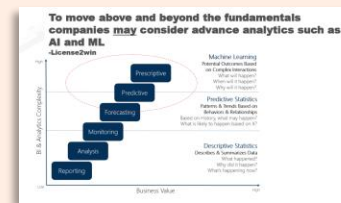
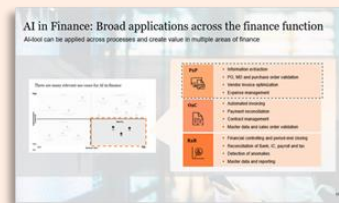
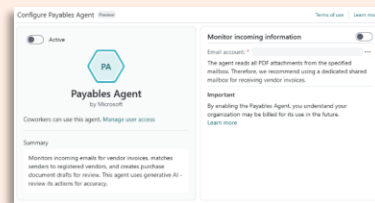


## Level 5 Autonomous agent

**Runs and optimizes processes end-to-end**

**Example**  
Manages routine finance operations with minimal human intervention

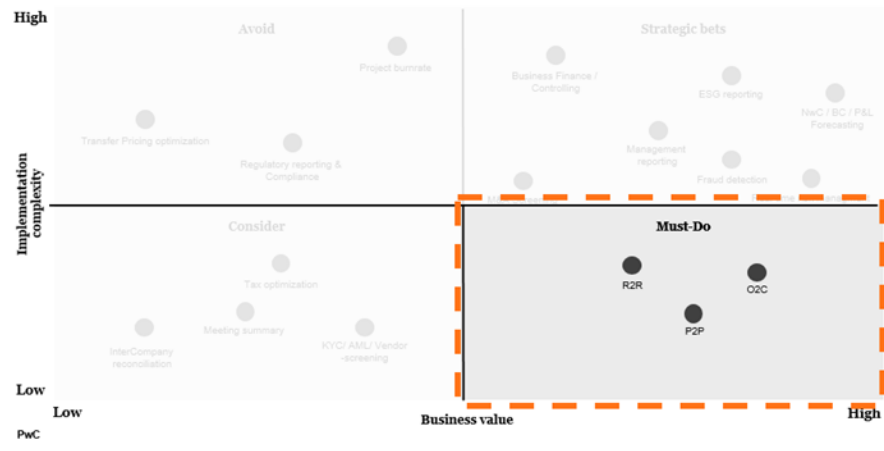
**Key enablers**  
Strong AI strategy, integrated governance, compliance, scalable technology and monitoring



# AI in Finance: Broad applications across the finance function

AI-tool can be applied across processes and create value in multiple areas of finance

There are many relevant use cases for AI in finance



## P2P



- Invoice Receipt & Capture
- Invoice Matching & Validation (MD; PO; VAT)
- Approval & Exception Handling
- Payment Execution, Reconciliation, Posting

## O2C



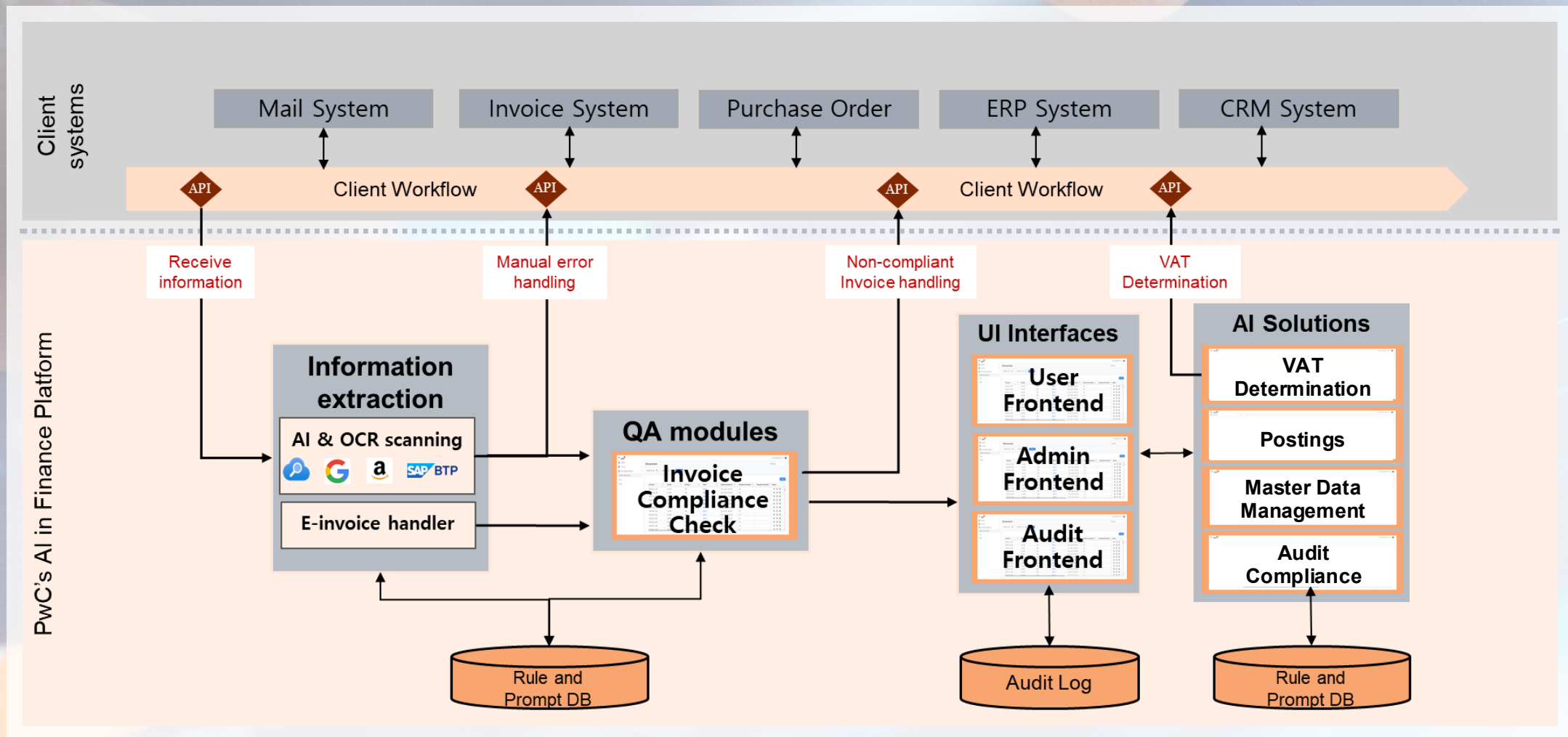
- Automated invoicing
- Payment reconciliation
- Contract management
- Master data and sales order validation

## R2R



- Financial controlling and period-end closing
- Reconciliation of Bank, IC, payroll and tax
- Detection of anomalies
- Master data and reporting

# AI architecture and system integration



# Live demo: AI in Finance

# Key takeaways on AI in Finance



## AI is moving fast – and the gap is widening

- AI is advancing fast and leaders are pulling ahead
- Early adopters are already capturing significant value
- AI leaders outperform peers on growth, productivity and decision-making
- The gap between leaders and laggards is widening rapidly



## Many Danish companies struggle getting started

- Many Danish companies have not yet captured potential value from AI
- AI ambition is high, but execution is lagging behind
- Too many are waiting for readiness instead of building momentum through action
- A target AI project itself helps mature relevant prerequisites



## How to move from ambition to action

- First Business – then AI
- People and trust before technology
- Begin with selected PoCs in high-value areas – to build proof
- Evaluate, learn and scale what works

**Beyond the hype - we see more specific use cases that deliver value for Finance, doing more with less**

**Old logic and lack of digital mindset prevent AI adoption within Finance organizations**

**AI project should be driven as a business project – not an IT project**

