Finance in the Cloud
SAP Cloud Strategy – AI, Data, Business Suite

Liechtenstein, 28th of August 2025

THE BEST RUN **SAP**

You are at the center of what we do

Each challenge is unique, yet you all demand **more intelligent and connected** technology solutions to succeed

CFO

Steering transformation by balancing growth and profitability

CPO

Optimizing cost, quality, availability and sustainability

CHRO

Retaining and engaging talent with constantly evolving skills

COO

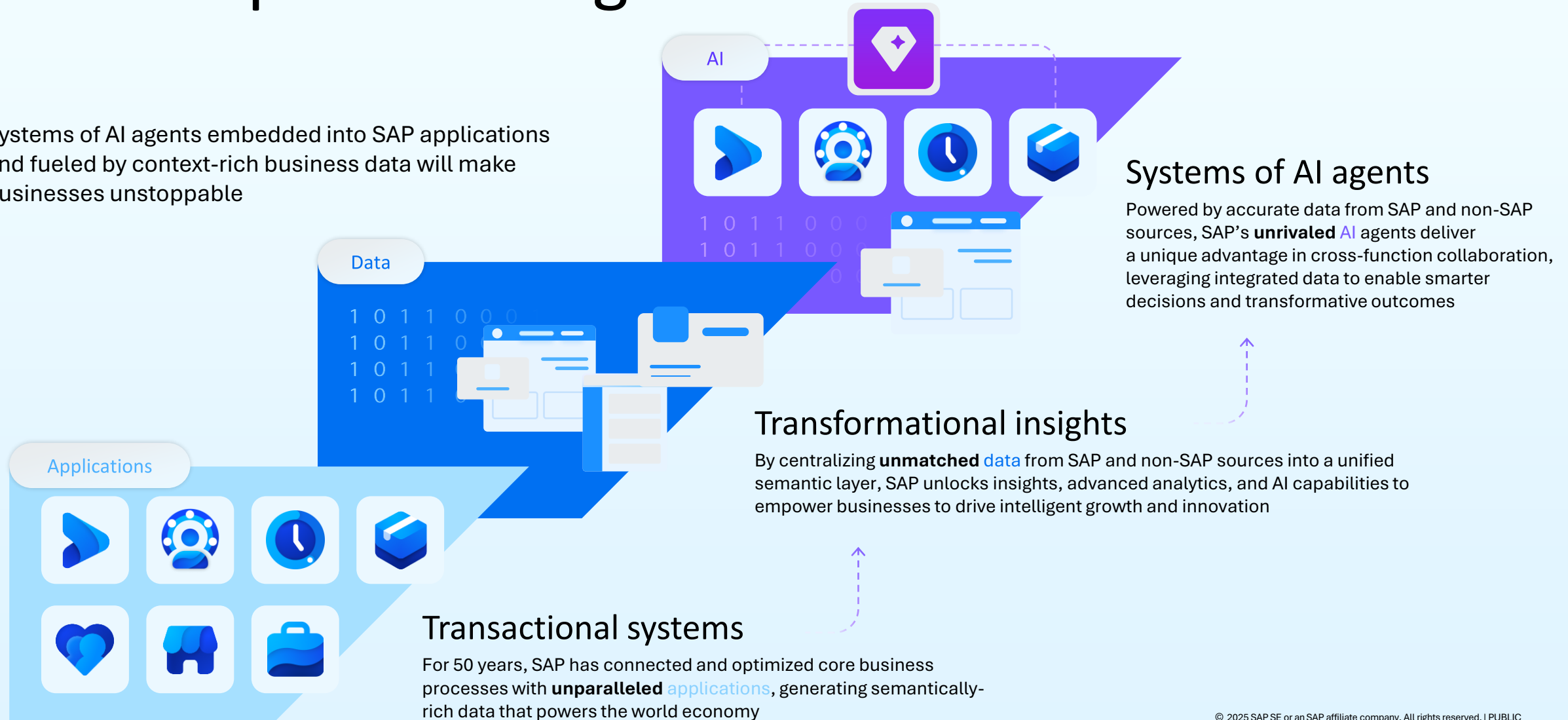Meeting rising customer expectations

Increase operations efficiency

CIO

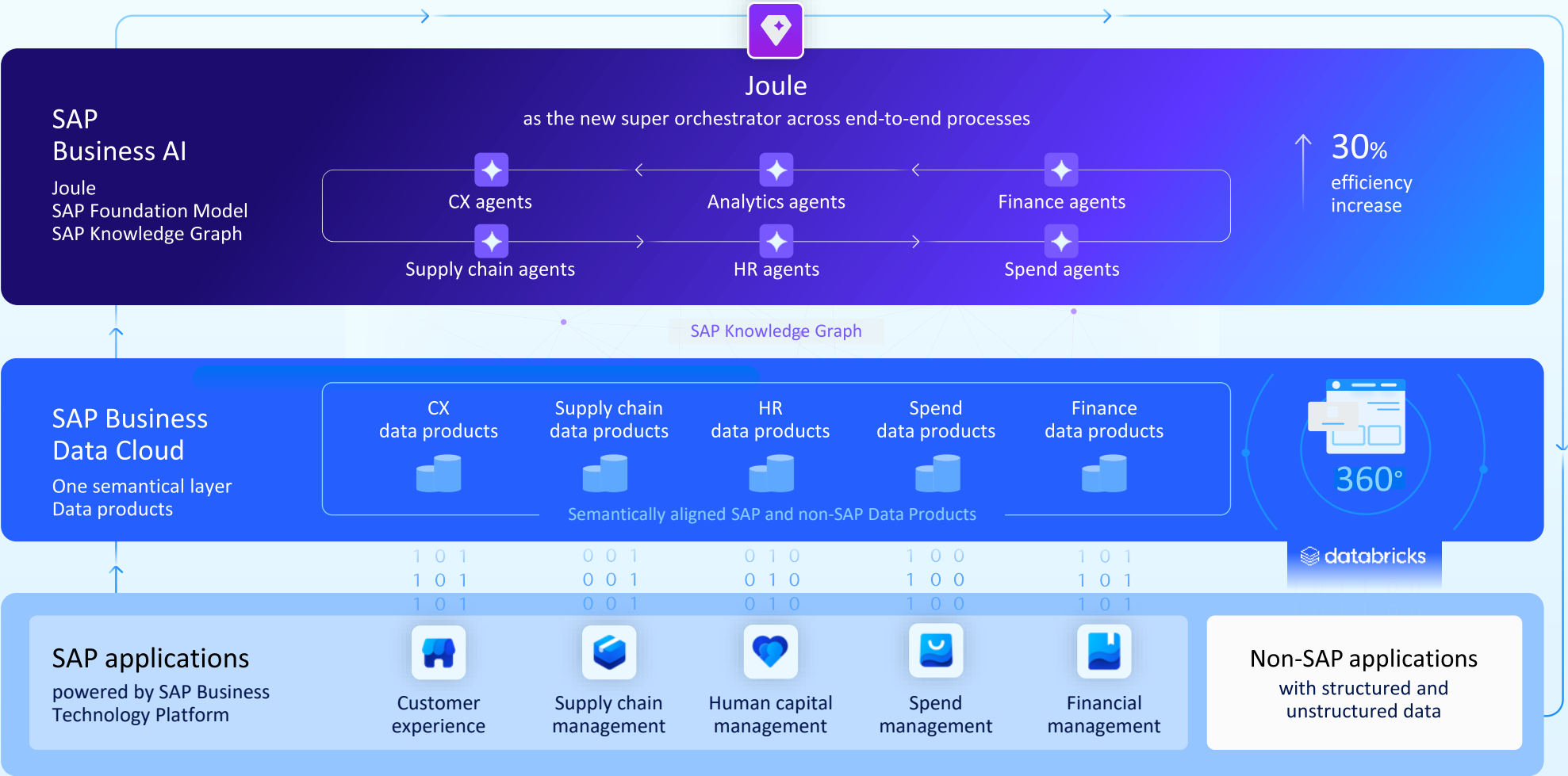Delivering modernization and AI-powered innovation at the same time

Meeting your challenges requires a new era of enterprise management

AI

Systems of AI agents embedded into SAP applications and fueled by context-rich business data will make businesses unstoppable

Data

Systems of AI agents

Powered by accurate data from SAP and non-SAP sources, SAP's **unrivaled** AI agents deliver a unique advantage in cross-function collaboration, leveraging integrated data to enable smarter decisions and transformative outcomes

Transformational insights

By centralizing **unmatched** data from SAP and non-SAP sources into a unified semantic layer, SAP unlocks insights, advanced analytics, and AI capabilities to empower businesses to drive intelligent growth and innovation

Applications

Transactional systems

For 50 years, SAP has connected and optimized core business processes with **unparalleled** applications, generating semantically-rich data that powers the world economy

AI first and Suite first

SAP delivers market making innovation with **SAP Business Suite**

Joule
as the new super orchestrator across end-to-end processes

SAP Business AI

Joule
SAP Foundation Model
SAP Knowledge Graph

- CX agents
- Analytics agents
- Finance agents
- Supply chain agents
- HR agents
- Spend agents

↑ **30%** efficiency increase

SAP Knowledge Graph

SAP Business Data Cloud

One semantical layer
Data products

CX data products	Supply chain data products	HR data products	Spend data products	Finance data products

Semantically aligned SAP and non-SAP Data Products

360°

databricks

```
1 0 1    0 0 1    0 1 0    1 0 0    1 0 1
1 0 1    0 0 1    0 1 0    1 0 0    1 0 1
1 0 1    0 0 1    0 1 0    1 0 0    1 0 1
```

SAP applications

powered by SAP Business Technology Platform

- Customer experience
- Supply chain management
- Human capital management
- Spend management
- Financial management

Non-SAP applications
with structured and unstructured data

Unrivaled AI

With **SAP Business AI** collaborative agents are deployed and orchestrated to enhance operations, drive real-time insights, and optimize decision-making at scale—unlocking capabilities others can't match

Introduce AI as the new UI

Rethink user experience with intuitive and persona-based AI that guides you in every interaction while delivering unmatched outcomes, at scale.

Accelerate Cloud Transformation

Supercharge your SAP journey with AI-powered tools that accelerate your move to the cloud, fast and efficiently.

Innovate with Impact

Amplify your potential and innovate like never before with advanced AI agents collaborating across the entire enterprise and generative AI that understands the context of your business.
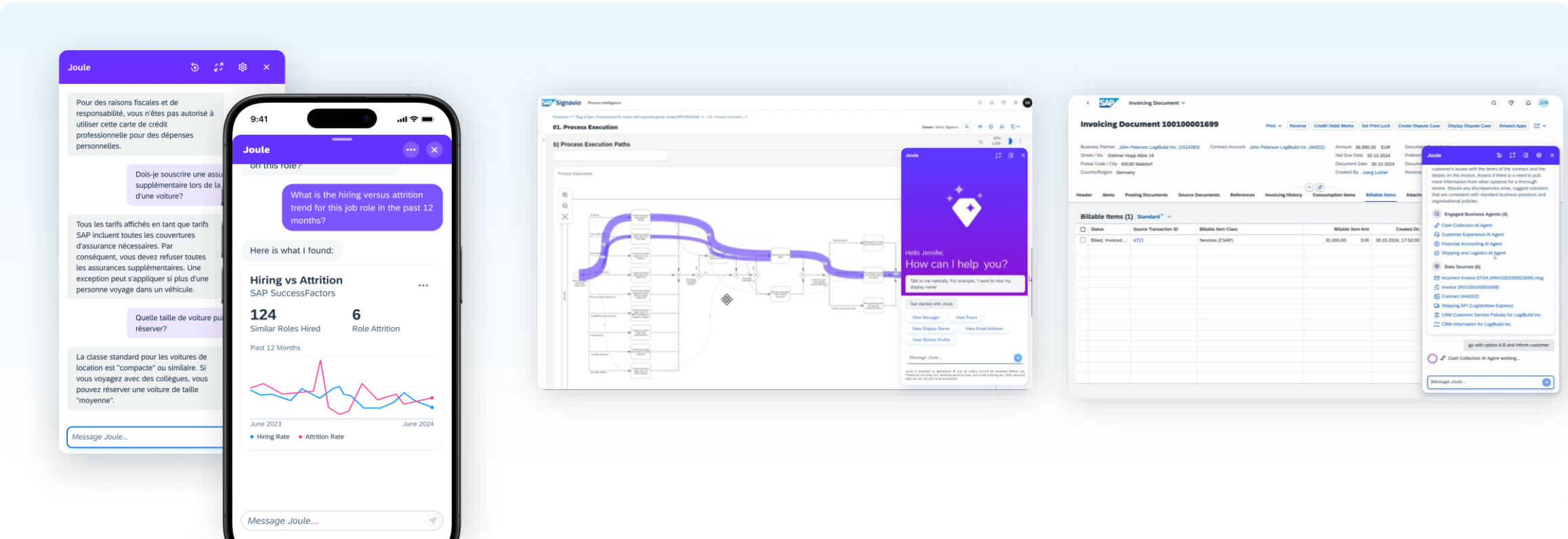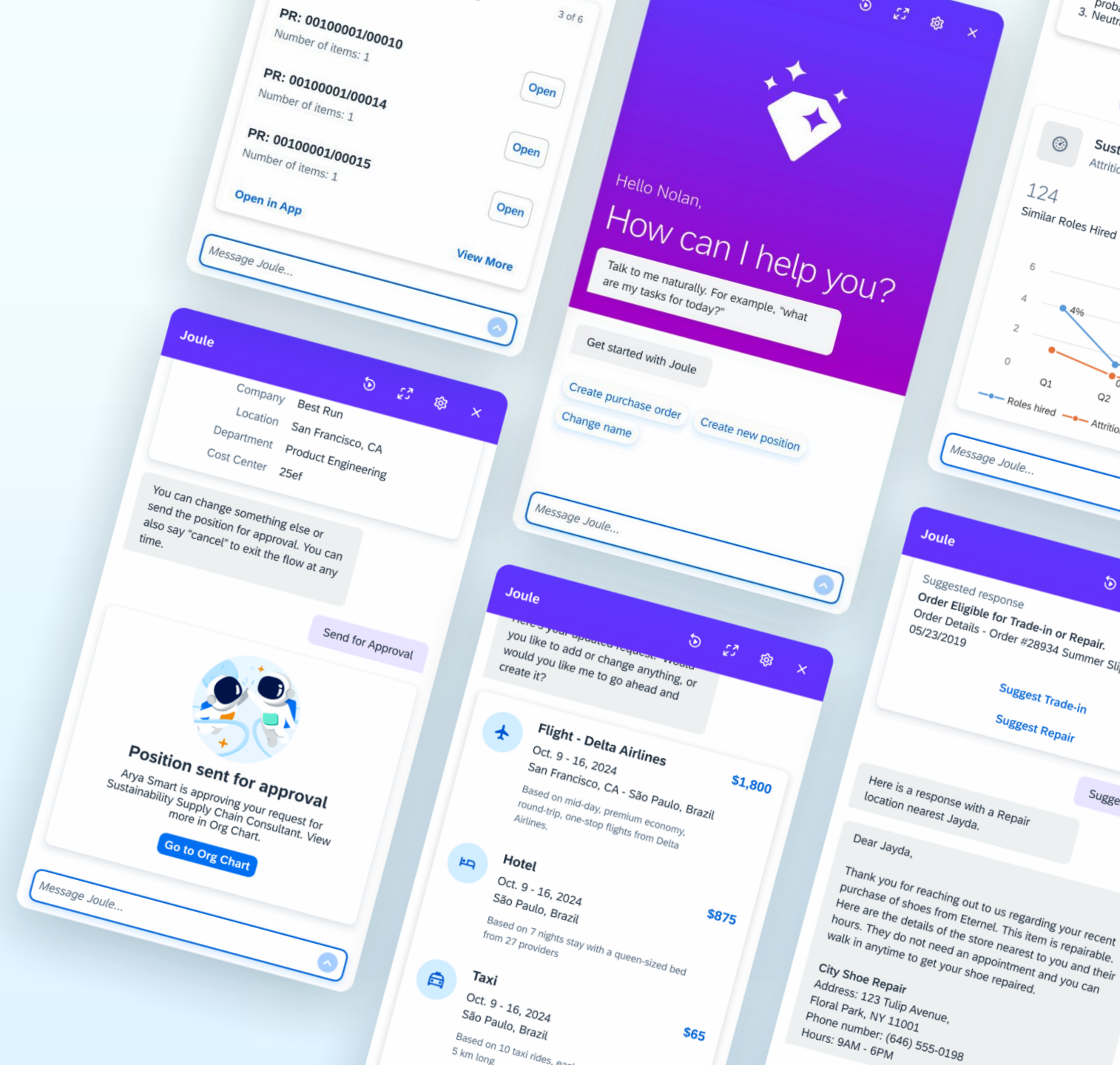
Learn how you can interact with Joule

Four interaction patterns

AI

Informational

Joule

Supplier: Inlandslieferant DE (10100088)
Net Value: 3000.00 EUR

PO: 4500000036   Open
Supplier: Inlandslieferant DE (10100088)
Net Value: 80.88 EUR

Open in App   View More

What are the key rules for a team outing?

BestRun provides an allowance of 50 € per person for a team outing event organized by managers. The allowance covers travel expenses and hotel coverage if needed for colleagues from other locations. It is recommended to include at least one teambuilding event as part of the agenda. Managers should also inform employees to prefer sustainable travel options in accordance with the travel policy.

⌄ **Source Document**

BestRun_Employee_Policy.docx
Source: Company-Specific Document

Message Joule...

Navigational

Joule

Company   Best Run
Location   San Francisco, CA
Department   Product Engineering
Cost Center   25ef

You can change something else or send the position for approval. You can also say "cancel" to exit the flow at any time.

Send for Approval

Position sent for approval

Arya Smart is approving your request for Sustainability Supply Chain Consultant. View more in Org Chart.

Go to Org Chart

Message Joule...

Transactional

Joule

Which other position detail would you like to amend? Say "done" when you're ready to move to next step.

Done

Below are the new position details set to be hired starting today.

Key Position Details

Position Name   Sustainability Supply Chain Consultant
Job Code   010405
Job Title   Sustainability Supply Chain Consultant
Regular / Temporary   Regular
Company   Best Run
Location   San Francisco, CA
Department   Product Engineering
Cost Center   25ef

Send for approval

Message Joule...

Analytical

Joule

SF006 Location Guide   ...
1. Ensure diverse and cross-role/ cross-skills interviewer team
2. Do not involve colleagues who are in the probationary period
3. Neutral & fact-based feedback/ recommenda...

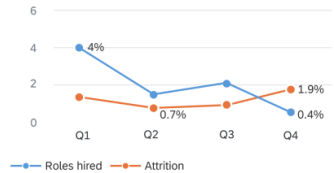What is the hiring versus attrition trend for this job role in the past 12 months?

Sustainability Supply Chain Consultant
Attrition versus Hiring Rate, Best Run, 2024

124   **6**
Similar Roles Hired   Role Attrition

```
6

4      4%

2              0.7%              1.9%
                                0.4%
0      Q1      Q2      Q3      Q4
```
— Roles hired   — Attrition

Message Joule...

Example: SAP Consulting capabilities in Joule

Understand Document Grounding

Fast and reliable insights from your business documents

AI-assisted document grounding enables you to use your **own specific** unstructured or semi-structured documents (such as HR policy documents) to **provide answers to user questions in Joule**.

Customers connect their document repositories via their own Microsoft SharePoint site.

Saves time spent finding, opening, and reading documents

Conversational Q&A on your unstructured business data

Delivers **grounded answers** in seconds from SAP workflows
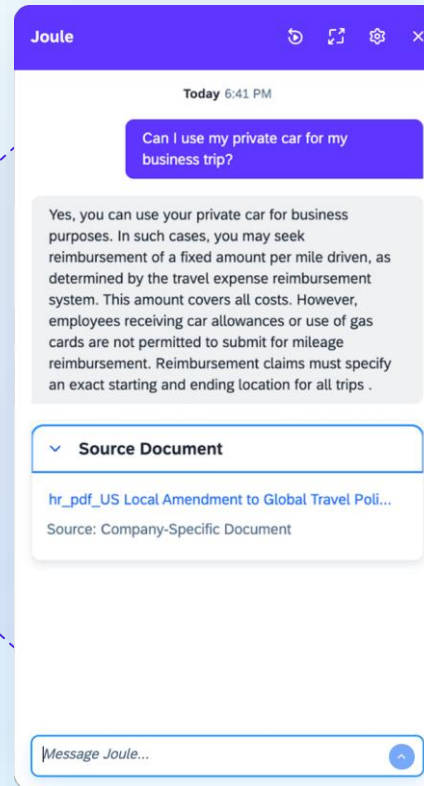
Grounding combines large language models (LLMs) with advanced information retrieval to enhance response quality and accuracy, without the need for training or fine-tuning with company-specific data.

It supplements an LLM's knowledge with a customer's own sources for greater accuracy and reliability.

Builds trust

Reduces ambiguity

Minimizes hallucinations

AI

Joule

Today 6:41 PM

Can I use my private car for my business trip?

Yes, you can use your private car for business purposes. In such cases, you may seek reimbursement of a fixed amount per mile driven, as determined by the travel expense reimbursement system. This amount covers all costs. However, employees receiving car allowances or use of gas cards are not permitted to submit for mileage reimbursement. Reimbursement claims must specify an exact starting and ending location for all trips .

∨ **Source Document**

hr_pdf_US Local Amendment to Global Travel Poli...
Source: Company-Specific Document

Message Joule...

In 2025, we plan to introduce user and permission management. This will enable customers to manage document-access of their users.

For Consultants
Joule simplifies SAP Consulting

For Developers
Joule boosts ABAP Development

Conversation Threads
manage multiple, parallel discussions

Omnipresent, always-on, and proactive
no matter where you are

Joule Extensibility
Facilitates seamless, low-code customizations via Joule Studio
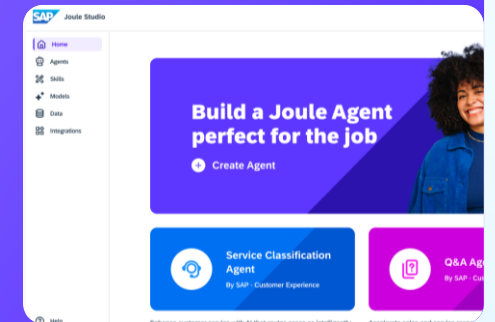
Multi-Language Support
11 languages

Agent Integration
Agentic collaboration cross applications

Microsoft Copilot Integration

Joule in Copilot
GA Q2 2025

Copilot in Joule
GA Q3 2025

Feedback in Joule
instant thumbs-up/ thumbs-down feedback
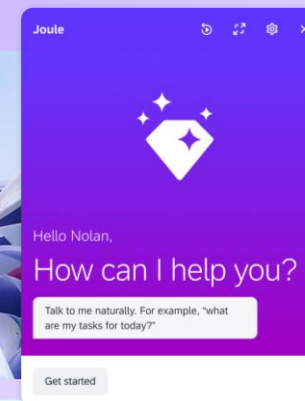
Explainability
communicates reasoning and source references

Native Agenticness

30%
Increased productivity for the top personas

Joule agents

beyond simple actions

AI
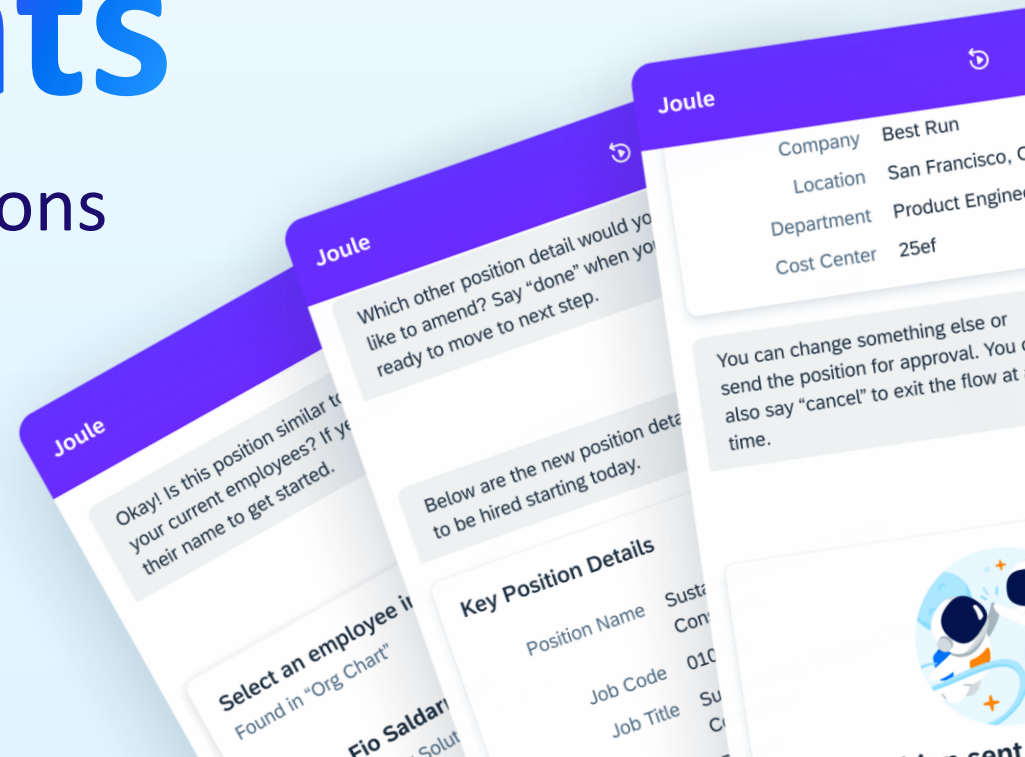
What is the difference?

Joule Skills

"Tell me exactly what to do, and I'll do it."

Problem —— path known ——> Solution known
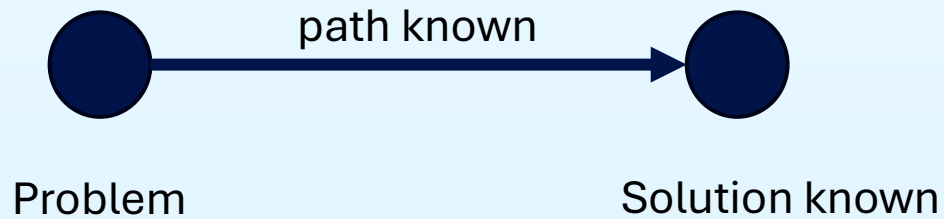
AI Agents

"Tell me the problem, and I'll figure out the best way to solve it."
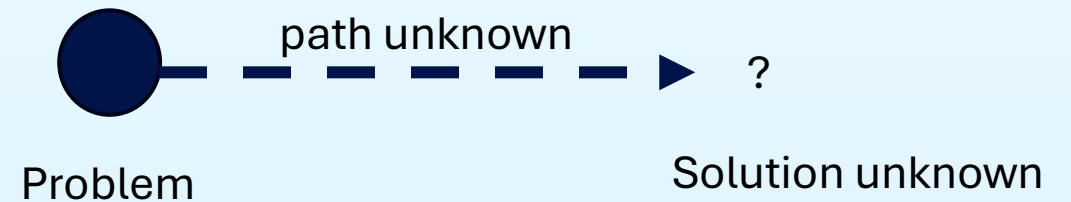
Problem ----- path unknown -----> ? Solution unknown

Joule Agents

Planning

Reflecting

Reasoning

Collaborating

getting work done **from start to finish**

SAP Business AI – Embedded Capabilities

AI

Joule
as the new super orchestrator across end-to-end processes

CX agents | Analytics agents | Finance agents

Supply chain agents | HR agents | Spend agents

Custom AI

based on AI Foundation

Embedded AI capabilities

| Financial Management | Supply Chain Management | Human Capital Management | Spend Management | Customer Experience | Business Technology Platform |

AI Foundation
The AI operating system to build, extend, and run custom AI solutions and AI agents at scale

on SAP Business Technology Platform

AI ecosystem partnerships and investments

ALEPH ALPHA | ANTHROP\C | aws | cohere | databricks | Google Cloud | IBM. | Meta | Microsoft | MISTRAL AI_ | NVIDIA

AI-assisted **Cloud Transformation**

400

embedded AI use cases

In 2025

explore available use cases

AI Feature Catalog

SAP Business AI

Home / SAP Business AI

Search for AI Agents and Features

Search for AI Agents and Features

Product Categories
- All
- Cloud ERP applications
- Customer Relationship Management
- Financial Management
- Human Capital Management
- Spend Management
- Supply Chain Management
- Sustainability Management
- Technology Platform

AI Types
- + AI Feature In Package
- + AI Agent In Package
- + AI Agent Without Package
- + AI Feature Without Package

Packages
All ×

All 223 AI Agents and Features

Sort By: A - Z

Account Matching

Account matching and forecasting of packaging demand.

AI Feature Without Package
SAP Returnable Packaging ...

Account Synopsis for SAP Sales Cloud Version 2

Facilitate targeted and relevant sales conversations.

AI Feature in Package
SAP Sales Cloud Version 2

Account Synopsis for SAP Service Cloud Version 2

Provides all the information related to an account that helps service agents.

AI Feature in Package
SAP Service Cloud Version 2

Accounts Receivable

Automate clearing and recommending proposed matches by accounts receivable.

AI Feature Without Package
SAP Cash Application

Activity Summary

Generate summaries of activities.

AI Feature Without Package
SAP Field Service Managem...

Add-in for Microsoft Excel, AI-assisted planning EAC

AI-Assisted generation of SAP IBP formulas.

AI Feature Without Package
SAP Integrated Business ...

Advanced Skill Match

Find skilled employees for a resource request.

AI Feature Without Package
SAP Project and Resource ...

AI Scores

Build customer segments powered by AI.

AI Feature Without Package
SAP Emarsys Customer Eng...

AI-Assisted Authoring

Enrich enablement content automatically with AI support.

AI Feature Without Package
SAP Enable Now, cloud editi...

AI-Assisted Forecasting

Generate forecasts for scenarios or areas of your business.

AI Feature Without Package
SAP Integrated Business Pla...

SAP Embedded AI in the End-to-End value chain

For Banking Industry

CFO

CIO

CHRO

Enterprise Management

Business Benefits	Increase Revenue Growth	Improve Operating Cash Flow	Increase Uptime and System Availability	Decrease Operational & system complexity	Increase Employee Engagement & Retention	Increase Speed & Efficacy of Hiring Process

SAP Business AI capabilities

- AI-assisted financial business insights*
- Automatically match incoming bank statement items
- AI-assisted ESG report generation
- **AI-assisted error resolution in Financial Closing**
- AI-assisted behavioral insights for contract accounting

- Business AI Copilot – Joule and Joule Agent
- AI-assisted natural language query
- AI-assisted data search
- AI-assisted generation of integrations
- Develop, deploy, and manage custom-built AI solutions

- AI-assisted insights for compensation discussions
- HR Policy Q&A by Joule
- AI-assisted skills architecture creation
- AI-assisted applicant screening
- AI-assisted performance indicators recommender

Example (Advanced Financial Close)

*Industry specific

More details of these AI capabilities can be found on SAP Discovery Center

Record to Report
Embedding AI In Processes

AI

Record

Accounting specialist

Upload journal entry
Calculate and propose mass journal entries in any user-defined format

> **70% time saved** spent per manual upload

GL Accountant

Accruals agent
Create manual accrual objects from source invoices or contracts[1]

> **85% reduction** in effort to create manual accrual objects

Group Accountant

CFIN Operations agent
Performs root cause analysis for document posting errors in central finance scenario[1]

> **60% reduction** in error analysis and corrections

Account

Asset Accountant

Explain Depreciation Keys
Understand the configuration of depreciation key in natural language[1]

> **75% reduction** in time to configure depreciation keys

Asset Accountant

Explain Key Figures
Provides consistent and meaningful explanation of asset depreciation values[1]

> **75% reduction** in effort spent analyzing fixed asset values

Asset Accountant

Asset Capitalization agent
Propose settlement rules for assets under construction based on historical data[1]

> **75% reduction** in time to process fixed assets

Asset Accountant

AI-assisted Asset Scrapping
Automates asset retirement process by handling revenue for scrapping and reporting[1]

> **70% improvement** in asset retirement process

Entity Close

Local Accountant

Resolve errors with guidance
Accelerated approach to resolving errors that would otherwise slow closing process[2]

Example (next slide)

> **90% effort reduction** to resolve a typical error

Group Accountant

Intercompany agent
Identify mismatches and explain reasoning behind the reconciliation result-set[1]

> Future Innovation

Reporting and Analytics

Group Accountant

Create Consolidated Group Analysis
Automated management summaries for group reporting, including an analysis of commentary[1, 3]

> **64% time saved** on writing explanatory content

Accountant

GL Account Balances
Co-pilot assistant for balance analysis by reporting dimensions (e.g. Company Code, Account ID, Fiscal Year, Ledger ID, Period)

> **95% faster** access to GL Balance details

Accountant

GL Line Items
Co-pilot assistant for item analysis, including quick retrieval, top 10 by account/date, leading ledger, etc.

> **95% faster** access to GL line item details

[1] Future Innovation
[2] Requires SAP Advanced Financial Closing
[3] Requires SAP Group Reporting

Standard* ∨

2 filters active: Search Terms, Task List Status

Task Lists (1) Standard ∨

Task List Instance	Closing Type	Fiscal Year	Posting Pe...	User / User Group Responsible	My Tasks (Processing User)	
AFC_CLOUD_2024-2024003 (Global Financial Close S4HC)	Month-End Closing	2024	3		32 27	>

Keep up-to-date on SAP's latest deliveries

AI

AI CATALOG

AI Feature Catalog

Explore AI features to optimize productivity, drive innovation, and personalize experiences.

TOOL

AI Feature Estimator

Generate estimates for AI features with the AI Estimator and change or share your estimates.
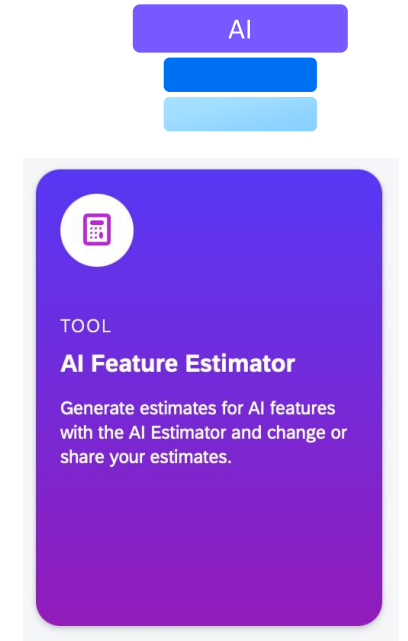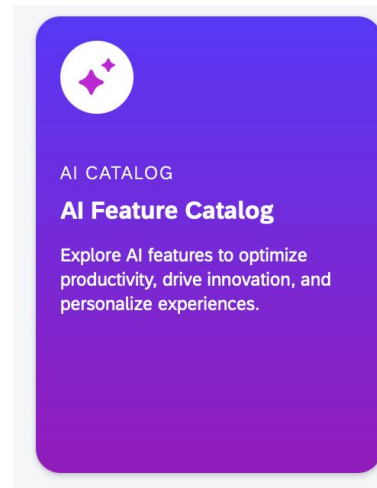
Discover **generally available** and beta SAP Business AI features and their benefits, pricing, and resources. Experience how embedded SAP Business AI capabilities can help you achieve real-world results.

Estimate the impact of SAP Business AI features on your business. Enter your **company- and use case-specific parameters** to derive quantity, cost, and net savings.

https://discovery-center.cloud.sap/index.html

Pre-filtered list for Cloud ERP compatible solutions
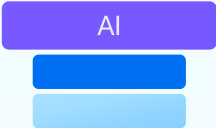
SAP AI Governance

regulations and audits

AI

SAP

SAP Artificial Intelligence Governance Framework

SAP derives its AI governance framework based on best practice standards, policies, regulations, and frameworks.

(EU AI Act, NIST AI RMF, NIST CSF, ISO 27002, ISO 42001, and US Executive Order 14110 and SAP Global Security Policy)

Development Lifecycle Chapter

SAP AI Ethics Handbook

Applying SAP's Global AI Ethics Policy across the Business AI Lifecycle.

SAP External

Legal

Privacy and Data Governance

Regulatory Compliance

Human Oversight and Control

Ethical

Bias and fairness

Transparency and Explainability

Secure

Technical Robustness and Safety

Monitoring and Auditability

Business Continuity and Availability

«Without good data, you basically don't have AI»

Muhammad Alam, Board Member SAP SE

Realizing our vision by bringing together applications, data, and AI

SAP brings all components together to lead the way into the next era of enterprise management

Data

Joule
as the new super orchestrator across end-to-end processes

SAP Business AI

Joule
SAP Foundation Model
SAP Knowledge Graph

Finance agents	Analytics agents	CX agents
Supply chain agents	HR agents	Spend agents

30% efficiency increase

Unrivaled AI

AI embedded in business processes

SAP Knowledge Graph

LAUNCH Q1 2025

SAP Business Data Cloud

One semantic layer
Data products

Finance data products	Supply chain data products	HR data products	Spend data products	CX data products

Semantically aligned SAP and non-SAP Data Products

360°

databricks

Unmatched Data

100% accurate and secure business data

1 0 1	0 0 1	0 1 0	1 0 0	1 0 1
1 0 1	0 0 1	0 1 0	1 0 0	1 0 1
1 0 1	0 0 1	0 1 0	1 0 0	1 0 1

SAP applications

powered by SAP Business Technology Platform

Financial management	Supply chain management	Human capital management	Spend management	Customer experience

Non-SAP applications
with structured and unstructured data

Unparalleled Applications

Integrated Suite across SAP & non-SAP apps

Agile organizations require closed-loop, immediate decision making

Complexcelity

Data

SAP

| SAP BW |
| Files |
| Local Db |
| Other BW |
| ERP |
| International |

export

Non SAP
Data Lake

Loss of context

Loss of money

Loss of time

BI Tool

Excel

Excel

Excel

Excel

BI Tool
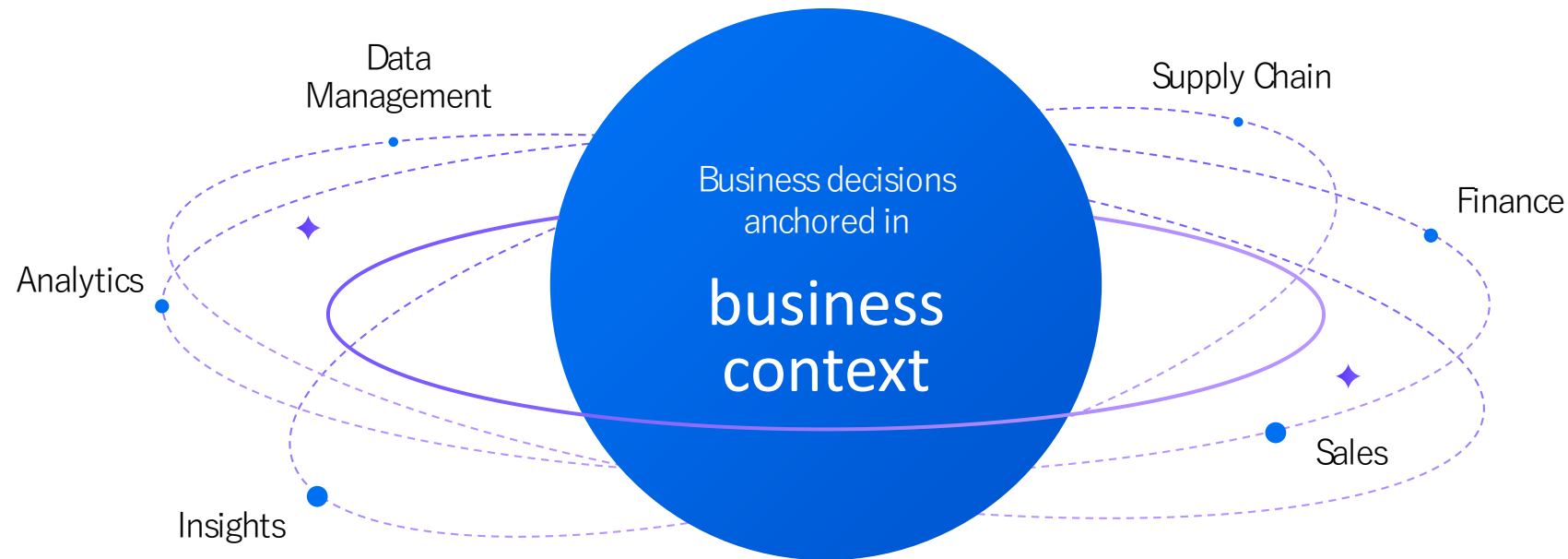
Excel

Excel

Unmatched Data

With SAP Business Data Cloud, your most valuable business data from every part of your business turns into a semantically-rich data treasure that fuels unrivaled AI-powered value for your business

Data

Unleash Transformative Insights

Make faster, smarter decisions with business-ready data and context grounded in industry-standard best practices

Connect All Your Data

Harmonize all mission-critical data with an open data landscape and give a complete, actionable view of the organization

Foster Reliable AI

Ensure data across applications and operations have a foundation for generative AI that is reliable, responsible, and relevant

Business AI

Insight Apps

Third-party apps

360° analytics

Extended planning

Data activation and extensions

Connect, Discover, and Govern Business Data

Business Data Fabric

Third-party consumption tools

Data products — — Harmonized data models

Open data ecosystem

SAP Apps

Hybrid • SaaS • Cloud-native • On-Premises • Edge   Non-SAP Data

Realizing our vision by bringing together applications, data, and AI

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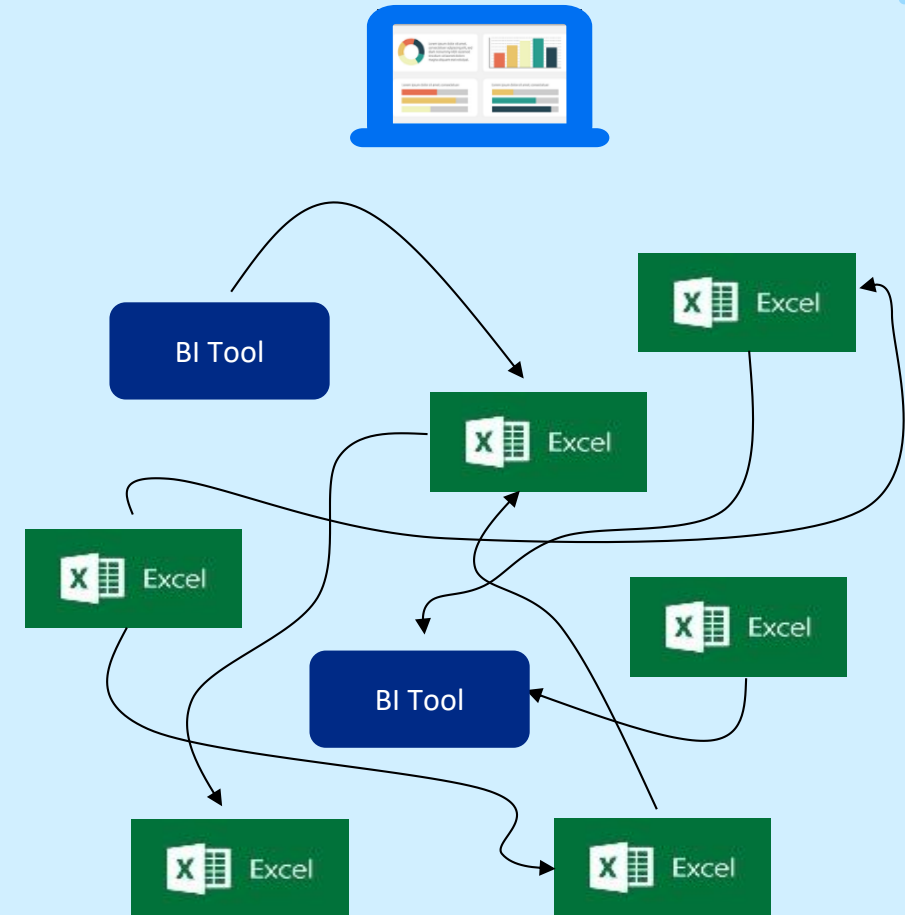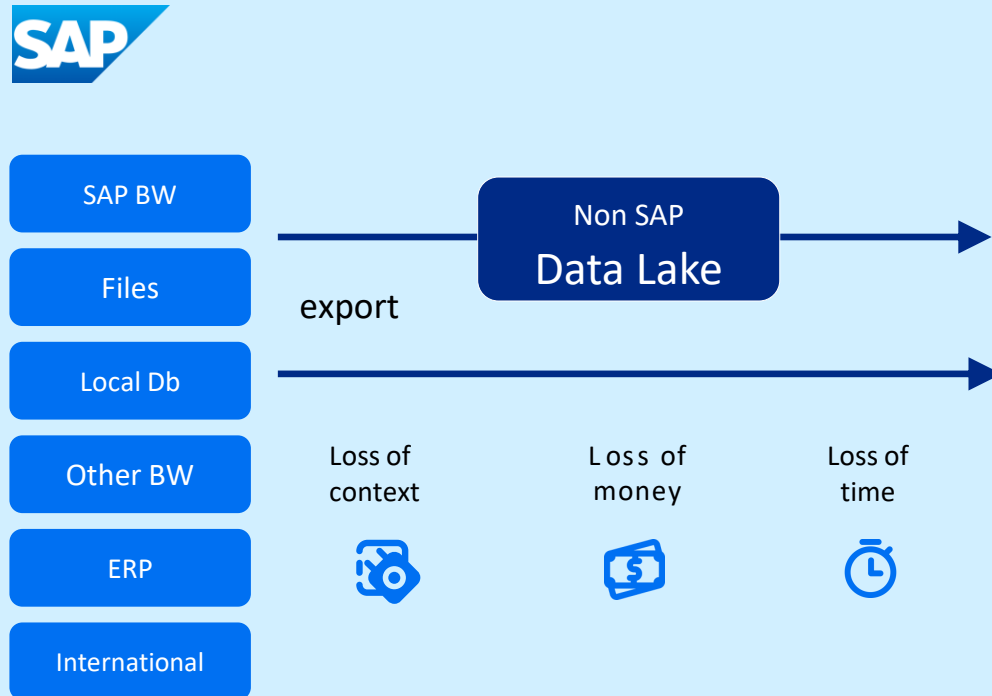
Applications

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Joule
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Unrivaled AI

AI embedded in business processes

SAP Knowledge Graph

LAUNCH Q1 2025

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Semantically aligned SAP and non-SAP Data Products

360°

Unmatched Data

100% accurate and secure business data
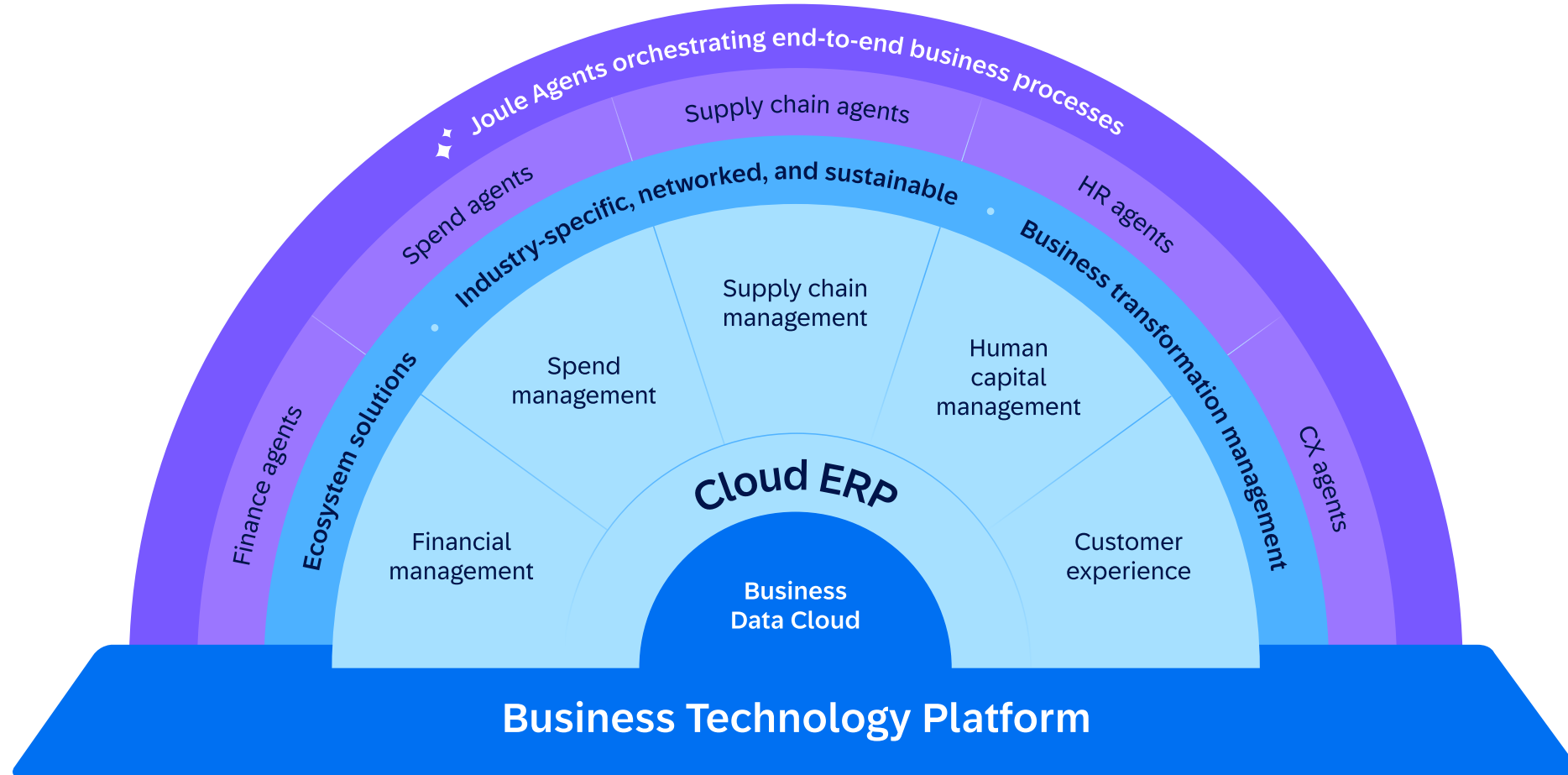
databricks

1 0 1   0 0 1   0 1 0   1 0 0   1 0 1
1 0 1   0 0 1   0 1 0   1 0 0   1 0 1
1 0 1   0 0 1   0 1 0   1 0 0   1 0 1

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powered by SAP Business Technology Platform

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Non-SAP applications with structured and unstructured data

Unparalleled Applications

Integrated Suite across SAP & non-SAP apps

SAP Business Suite

The future of enterprise management

Applications

Joule Agents orchestrating end-to-end business processes

Supply chain agents

Spend agents

Industry-specific, networked, and sustainable

HR agents

Finance agents

Ecosystem solutions

Business transformation management

CX agents

Cloud ERP

Supply chain management

Spend management

Human capital management

Financial management

Customer experience

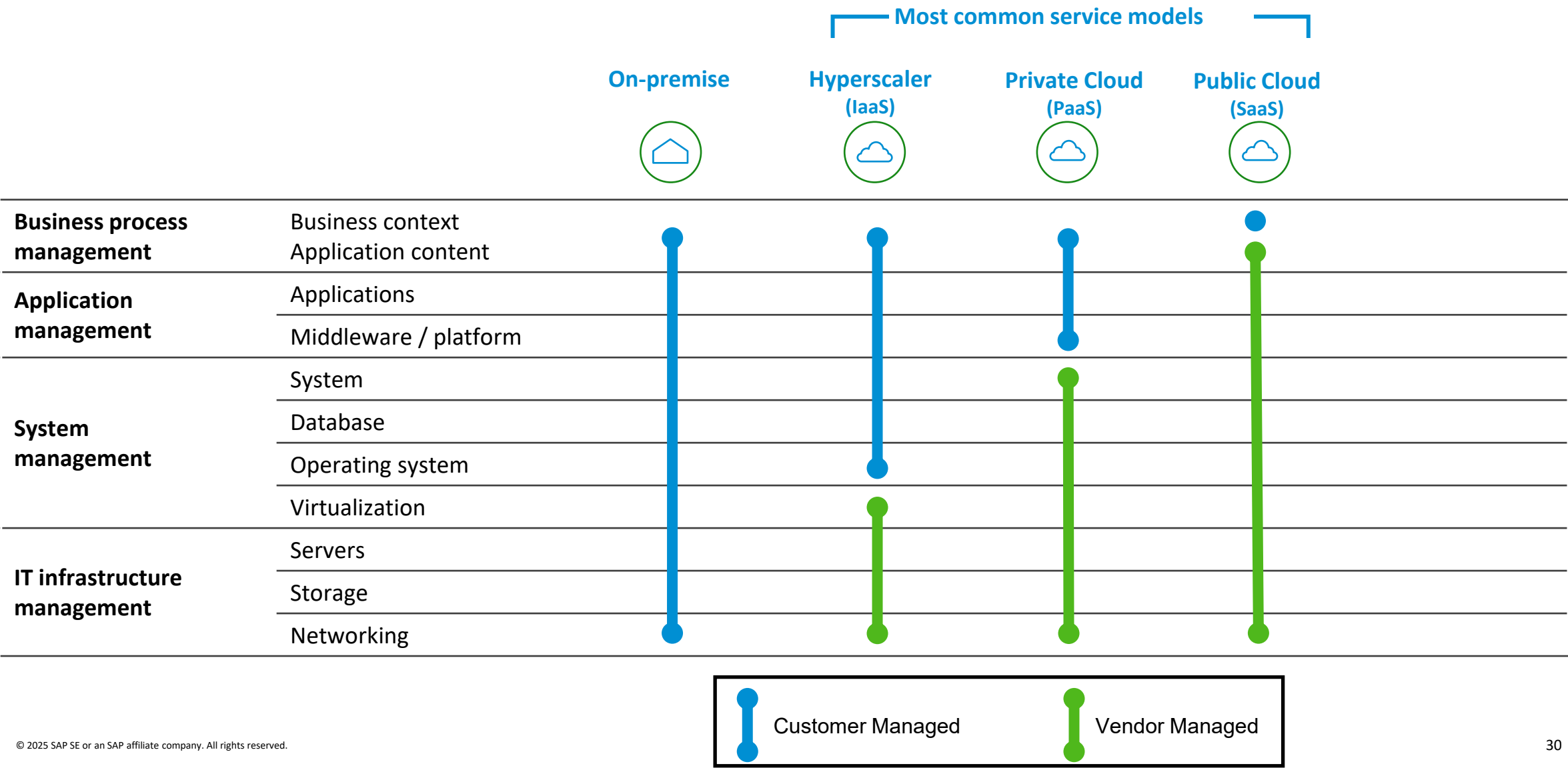Business Data Cloud

Business Technology Platform

SAP's Cloud-first Strategy

New strategic cloud innovations including AI, sustainability, and industry innovations will be delivered only for cloud ERP with RISE with SAP and GROW with SAP offerings

Cloud Model Overview
Comparison of the common service models, a question of controlling the stack

Most common service models

		On-premise	Hyperscaler (IaaS)	Private Cloud (PaaS)	Public Cloud (SaaS)
Business process management	Business context				●
	Application content	●	●	●	
Application management	Applications				
	Middleware / platform			●	
System management	System				
	Database				
	Operating system		●		
	Virtualization				
IT infrastructure management	Servers				
	Storage				
	Networking	●	●	●	●

Customer Managed   Vendor Managed

Move to the Cloud with RISE and GROW
Business Transformation as a Service

RISE WITH SAP — Private Cloud (PaaS)

GROW WITH SAP — Public Cloud (SaaS)

350+ Customers

SAP S/4HANA Cloud, Private Edition

150+ Customers

SAP S/4HANA Cloud, Public Edition
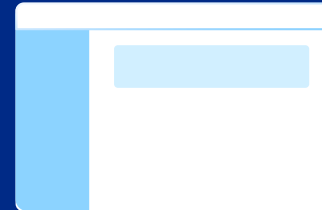
Summary

1
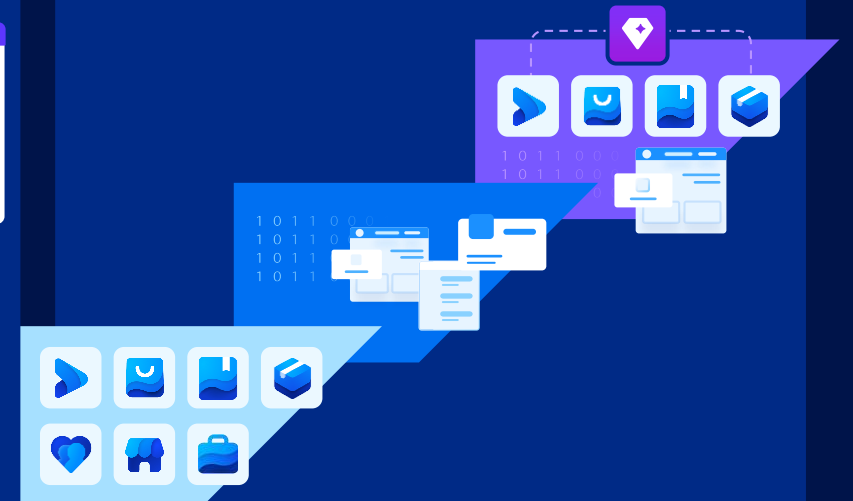
Destination
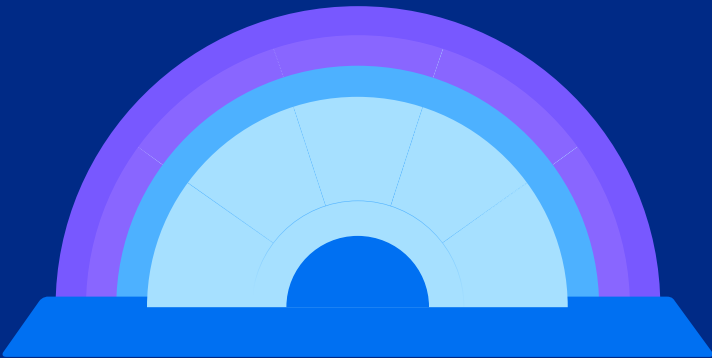
2

Journeys
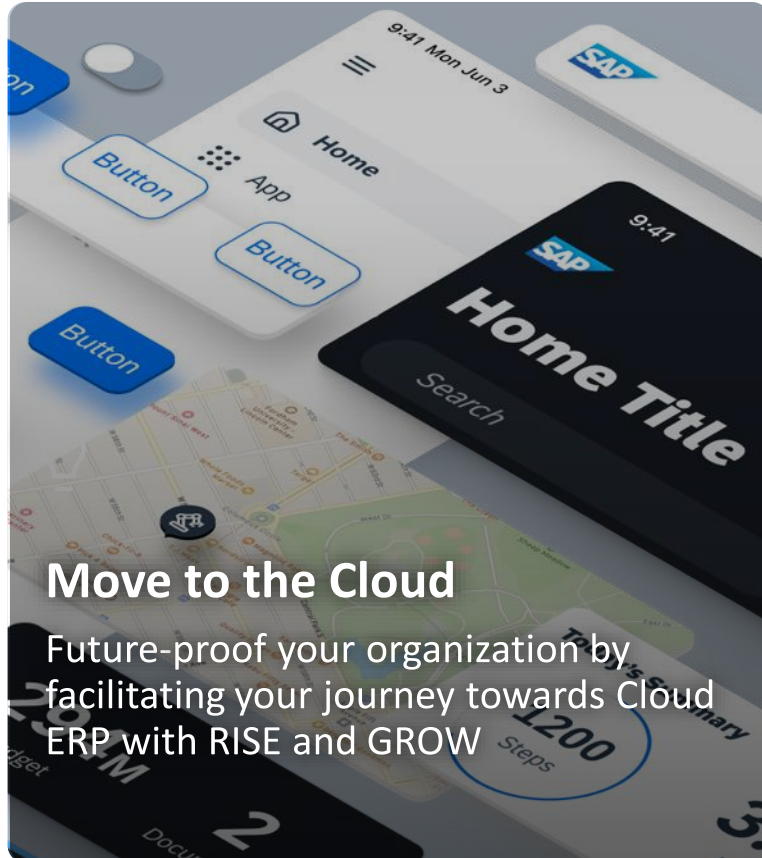
RISE
WITH
SAP

GROW
WITH
SAP

3

Differentiating layers

Our Strategic Priorities for Financial Services
are fully aligned with SAP Industry Charter

Move to the Cloud

Future-proof your organization by facilitating your journey towards Cloud ERP with RISE and GROW

Elevate your Data Strategy

Accelerate innovation in partnership with SAP and its broad Partner Ecosystem in Financial Services built on Business Technology Platform

Gain value with Business AI

Reap the benefits of best in class tech combined with relevant and reliable data & business processes to supercharge transformation

Thank you.

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Blankenberg, Hendrik
hendrik.blankenberg@sap.com