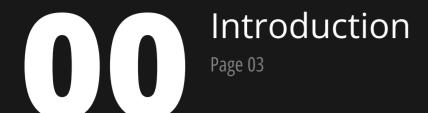
sof.to

Guide to Al Agents for Finance Leaders

How to lead the automation revolution with intelligence and impact.





The Landscape of Automation with Autonomous Al Agents

Page 04

Al Agents for Sales Team Page 15

Types of Automation
Page 05

Agentic Now:
Softo's Solution
for Autonomous
Al Agents
Page 18

Opportunities for Modern Management with Autonomous Al Agents

How to Measure the Results of Al Agent Implementation

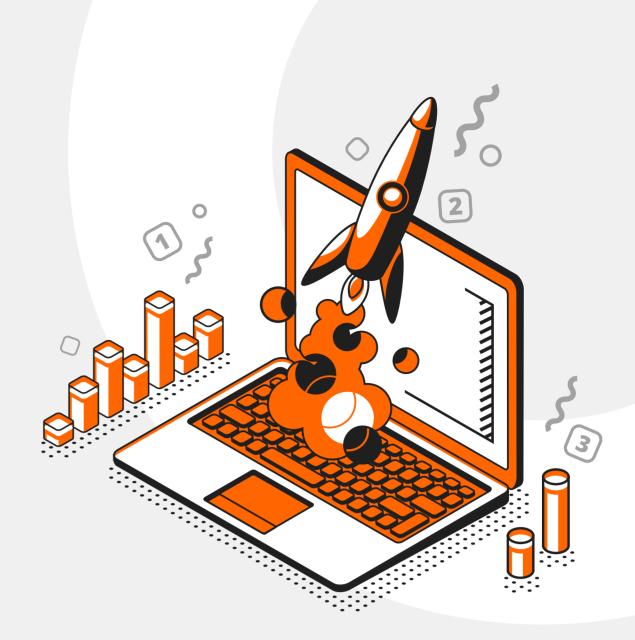
Page 21

Page 09

Why Al Agent-Based Automation Cannot Be Ignored The Future of Automation and Your Company

Page 23

Page 11



Introduction

Modern leadership faces the constant challenge of balancing operational efficiency, innovation, and competitiveness.

In this dynamic landscape, automation based on autonomous Al agents emerges as an indispensable tool, transforming complex processes into strategic opportunities.

This guide was created for leaders who seek not only to understand trends but also to make informed decisions. Here, we will explore the disruptive potential of AI agents, their applications, and most importantly, how they can position your organization ahead in the market.

If you lead teams, manage processes, or seek innovation, this is the guide you need to understand and adopt intelligent automation.

The Landscape of Automation with Autonomous Al Agents

Automation is no longer a novelty.

It is deeply rooted in modern operations,
from production lines to large-scale data analysis,
but what we are experiencing now **is a new era.**

Autonomous Al agents represent intelligent automation, or **Automation 2.0**, where systems not only follow rules but also learn, make decisions, and evolve based on real-world data and scenarios.

WHY DOES THIS MATTER?

According to Gartner, by 2028, at least 15% of daily work decisions will be autonomously made through agentic AI, up from 0% in 2024. Companies leading this adoption are already reporting significant gains in efficiency and competitiveness.

This transformation is no longer about doing things "faster." It's about doing things "better" and "smarter."



Source: Gartner, "Top Strategic Technology Trends for 2024".

Types of Automation



Automation has evolved in three major waves:

01

• •

03

TRADITIONAL AUTOMATION / RPA 1.0

INTELLIGENT
AUTOMATION / AI
WORKFLOWS / RPA 2.0

AUTONOMOUS AI AGENTS

01

TRADITIONAL
AUTOMATION (ROBOTIC
PROCESS AUTOMATION
1.0 OR RPA 1.0)

Traditional Automation is more deterministic and focused on repetitive tasks based on clear rules, such as structured data processing and the generation of predefined outputs.

Examples of traditional automation include the automation of managerial processes, automatic updating and maintenance of systems and databases, file processing for integration, periodic report generation, among others.



Intelligent Automation, also known as AI Workflow or RPA 2.0, involves integrating AI processing within the workflow of a deterministic process. This incorporation allows systems to process unstructured or subjective data and add intelligence to the process—something that is not possible with RPA 1.0.

Workflows can incorporate routing decisions within the process itself, based on real-time Al-driven data interpretations.

Predictive analytics mechanisms embedded in the workflow can anticipate behaviors and identify complex patterns, optimizing critical processes and dynamically adapting to new data and contexts.

Examples:

CREDIT APPROVAL SYSTEMS

Used by banks and fintechs for predictive risk analysis, enabling fast, data-driven decisions.

LOGISTICS OPTIMIZATION

Applications for forecasting seasonal demand, optimizing transportation routes, and minimizing waste across the supply chain.

UNSTRUCTURED DATA PROCESSING

Systems can extract insights from unstructured data in real time, enhancing decision-making capabilities.

Recent Studies Highlight the Positive Impact of This Technology:

GARTNER,

"HYPERAUTOMATION TRENDS 2024":

Reports that intelligent automation tools can increase organizational efficiency by up to 30%, particularly in areas like finance, customer service, and logistics operations.



Source: www.gartner.com/en/articles/gartner-top-10-strategic-technology-trends-for-2024

MCKINSEY,

"THE NEXT NORMAL IN OPERATIONS":

Highlights that adopting AI-powered intelligent workflows helps optimize processes such as credit approval and logistics management, achieving up to 20% reductions in operational costs.



Source: www.mckinsey.com/capabilities/operations/our-insights/rethinking-operations-in-the-next-normal?utm_source

AUTONOMOUS AI AGENTS

Autonomous AI agents establish a new level of automation, enabling systems to operate independently, make decisions based on continuous learning, and **adapt to new information in real time.**

Unlike previous approaches, they may not have rigid rules dictating how they should work but rather **broader guidelines on how specific tasks should be performed.** Autonomous Al agents operate in specialized ways and can be developed to work individually or in groups, known as Multi-Agents.

Autonomous AI agents are designated as professionals or members of a work team. For example, it is possible to create a Multi-Agent system that functions exactly like an advertising agency, consisting of a Marketing Director, Advertiser, Copywriter, Designer, Proofreader, and Coordinator. Each role in this team is represented as an Autonomous Agent with its own skills and functions. These agents receive tasks and are coordinated by the Coordinator. Each one contributes to a broader process—in this example, the team of agents would be capable of developing a complete marketing campaign.

An important feature is that tools, such as applications and systems, can be provided for the agents to use in executing their tasks.

Characteristics of Autonomous Al Agents

OPERATIONAL INDEPENDENCE

Using techniques such as generative AI models and memory, these agents can adjust their strategies based on market variables or changes in operational environments. They are specialists who receive a task and determine the best way to execute it.

CONTINUOUS LEARNING CAPABILITY

These systems leverage real-time data to learn and adjust their behavior without the need for manual reprogramming.

Examples of Use Cases

FINANCIAL ASSISTANTS

Tools from companies like Morgan Stanley that use Al to personalize investment strategies based on clients' objectives.

AUTONOMOUS SUPPLY CHAIN MANAGEMENT

Companies like Amazon and Walmart utilize agents to monitor inventory and automatically adjust deliveries, reducing waste and optimizing timelines.

ADVANCED CHATBOTS

Applications like ChatGPT are used for technical support, sales, and customer service at scale, providing personalized and rapid responses.

Research Validating Strategic Relevance

PWC,

"THE POTENTIAL OF AUTONOMOUS AGENTS IN BUSINESS":

Estimates that autonomous agents can increase productivity by up to 25%, directly impacting areas such as supply chain and finance.



Source: www.pwc.com/us/en/tech-effect/ai-analytics/ai-predictions.html

DELOITTE,

"AI AND THE FUTURE OF WORK":

Highlights how autonomous agents are being used in the financial sector to analyze portfolios in real time and provide personalized recommendations based on continuous learning.



Source: www.deloitte.com/global/en/services/consulting/research/generative-ai-and-the-future-of-work.html

These agents serve as strategic allies, allowing organizations to scale operations and quickly adapt to market changes while keeping competitiveness and innovation at the core of their strategies.

Opportunities for Modern Management with Autonomous Al Agents

Autonomous AI agents transform management by bringing intelligence and autonomy to processes, generating efficiency, accuracy, and agility. This technology expands strategic possibilities, keeping organizations competitive in an ever-changing market.

Below are some opportunities:

COST REDUCTION

Companies adopting automation report efficiency gains of up to 40% and operational cost reductions of up to 30%. All agents extend these benefits to complex areas like customer service and logistics.



Source: www.mckinsey.com/capabilities/mckinsey-digital/our-insights/ the-economic-potential-of-generative-ai-the-next-productivity-frontier

ERROR REDUCTION

Eliminating human errors in critical processes increases data security and reliability.

OPERATIONAL SCALABILITY

Scaling operations without a proportional increase in human resources is a **clear competitive advantage**, especially in dynamic markets.

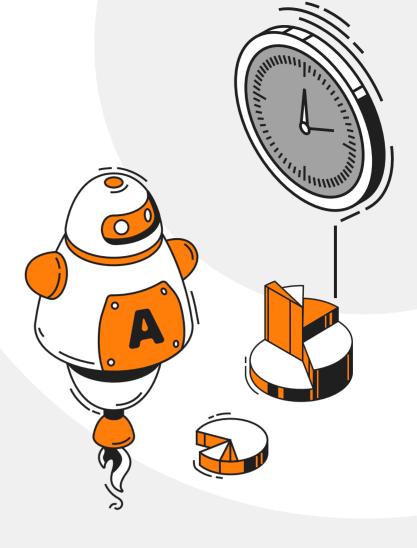
DATA-DRIVEN DECISION MAKING

Al agents enable **real-time analysis** and detailed insights, optimizing strategies and streamlining operations.

SPEED IN ADAPTING TO CHANGE

Automated companies can **quickly respond to market changes**, adjusting efficiently and precisely.

Why Al Agent Automation Cannot Be Ignored?



GLOBAL TREND

According to PwC, AI could add \$15.7 trillion to the global economy by 2030, making it one of the largest drivers of economic growth



Source: www.pwc.com/gx/en/issues/analytics/assets/sizing-the-prize-regions_v2.png

MARKET DIFFERENTIATION OPPORTUNITY

Pioneering companies in intelligent automation have a unique window of opportunity to stand out in terms of efficiency and innovation.

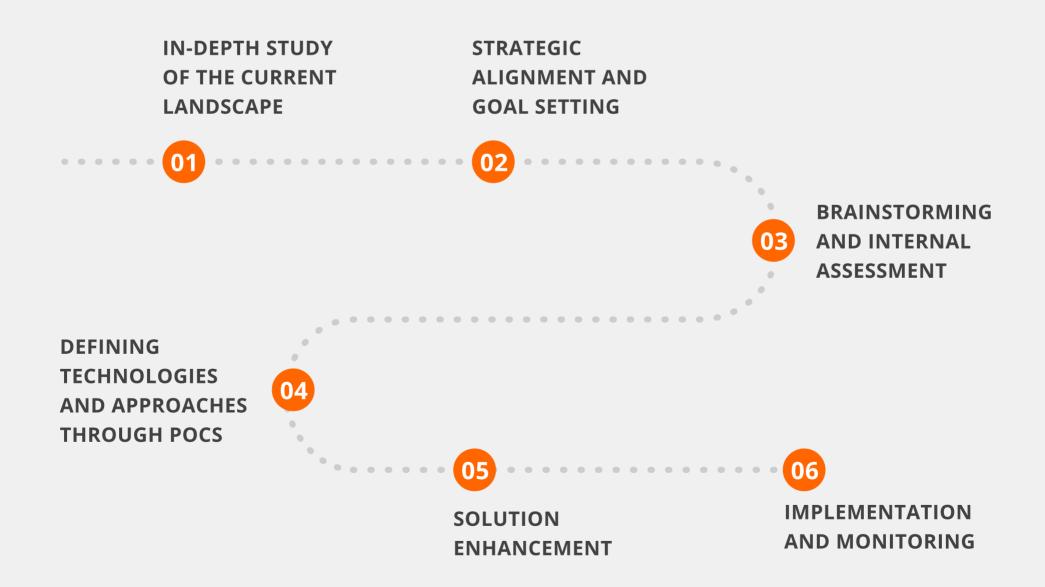
COMPETITIVENESS AND INNOVATION

Al agent automation cannot be ignored because it directly impacts competitiveness, efficiency, and the ability to innovate, making it a critical success factor in today's digital transformation landscape.

Journey: How

The Automation to Get Started Implementing AI-based automation can be a challenging yet rewarding journey. To help organizations get started, it's essential to follow a structured and strategic approach.

Here's a step-by-step guide to begin intelligent automation.



IN-DEPTH STUDY OF THE CURRENT LANDSCAPE

Before embarking on any automation journey, it's crucial to conduct an in-depth study of the current landscape. This includes **identifying which Al agents are most relevant to your business** and emerging technologies that can be applied.

Market analysis and the selection of specific frameworks are essential to ensure that the solution meets the organization's needs.

According to McKinsey's study on the impact of automation, organizations should evaluate how their operations can be transformed by specific intelligent automation technologies.

STRATEGIC ALIGNMENT AND GOAL SETTING

It's crucial to align automation with the organization's strategic goals. Set clear and measurable goals to understand how automation will contribute to improving operational efficiency, cost reduction, and competitiveness.

Gartner's research emphasizes that companies that align their technological initiatives with strategic goals are more successful in implementing automation. This helps ensure that AI and automation solutions deliver tangible results for the business.

BRAINSTORMING AND INTERNAL ASSESSMENT

The next step is to **conduct brainstorming sessions** with the involved teams and perform an **internal assessment** to understand which processes can be automated.

The internal assessment should identify areas with the highest potential for improvement and automation, such as repetitive processes or those requiring data-driven decisions.

Collaboration among multidisciplinary teams and gathering information about existing operations helps identify weaknesses and opportunities for intelligent automation.

DEFINING
TECHNOLOGIES
AND
APPROACHES
THROUGH POCS

After analyzing the landscape and setting goals, it's time to choose the right technologies. Using Proof of Concepts (POCs) is a common strategy to test solutions before full-scale adoption. With POCs, you can assess the effectiveness of selected technologies, such as RPA (Robotic Process Automation), Al workflows, and autonomous agents.

POCs help companies validate their technology choices, allowing teams to identify potential challenges and adjust approaches before making a full commitment.

SOLUTION ENHANCEMENT

Once automation has been implemented, it's important to maintain an ongoing process of solution enhancement.

Automation should be regularly adjusted based on performance feedback, market evolution, and new technological opportunities. Continuous optimization helps maximize the long-term value and impact of automation.

The constant evolution of automation solutions is necessary to stay competitive and innovative.

Companies that invest in continuous improvement ensure that their operations remain relevant and effective.

06

IMPLEMENTATION AND MONITORING

Implementation and continuous monitoring are key to ensuring the success of automation. The solution must be carefully monitored to ensure it's delivering the expected results. It's important to adjust automation based on performance and market changes.

According to PwC, studies, effective monitoring of Al and automation solutions helps companies quickly adapt to market condition changes and identify new improvement opportunities.



reached unprecedented levels.



This new context demands decisions that are faster, more accurate, and data-driven, and this is where AI agents come in —not only to automate processes but to redefine how the sector operates, bringing predictive intelligence, stronger strategies, and actionable insights.

In such a fast-paced environment, technology is not just an advantage; it is a response to the growing complexity of a globalized market.

FOR THE SECTOR

The incorporation of AI agents in the financial sector has evolved from being merely an opportunity to stand out to a **strategic necessity**, especially in competitive markets.

The ability to anticipate trends, detect fraud in real-time, and optimize internal processes has become a crucial differentiator in an environment where every second counts. For smaller companies or emerging markets, AI represents an opportunity to boost their competitiveness and keep pace with industry giants.

More than just an operational gain, **AI agents provide** insights that make decision-making more assertive, even in volatile economic scenarios.

They enhance companies' ability to respond to market changes while strengthening governance and compliance. By freeing teams from repetitive and operational tasks, Al allows them to focus on creating strategic value: planning for the future, building trust with customers and partners, and generating sustainable results for stakeholders.

USE CASES

BUDGET MANAGEMENT AND FINANCIAL FORECASTING

Al agents help companies analyze historical financial data, create reports, project future revenues, and optimize resource allocation.

ACCOUNTS PAYABLE AND RECEIVABLE AUTOMATION

Al agents use technologies like OCR (Optical Character Recognition) to digitize financial documents, automate invoice processing, and, as a result, improve cash flow efficiency.

AUTOMATED AUDITING AND COMPLIANCE

Automated auditing with AI helps identify suspicious patterns and financial irregularities on a large scale. Automation, coupled with predictive analytics models, can help anticipate problems before they become critical.

FRAUD DETECTION

Al agents, combined with custom Machine Learning models, monitor transactions in real-time to detect suspicious patterns and alert about potential fraud. Neural networks and supervised learning algorithms are used to protect financial transactions and prevent illegal activities, enhancing security.

INVESTMENT OPTIMIZATION AND ASSET MANAGEMENT

With personalized strategies and real-time data and news analysis, Al agents suggest portfolio optimization and recommend actions based on the user's risk profile and financial goals.

CREDIT ANALYSIS AND LOAN APPROVAL

Credit analysis processes are automated with AI agents that evaluate the solvency of individuals and companies through financial and alternative data analysis, offering faster and more accurate decisions.

AUTOMATED REPORTS AND INSIGHTS

Real-time generation of financial reports is one of the major benefits of AI agents. Dynamic dashboards and predictive reports can be created, helping financial leaders make informed decisions quickly

Agentic Now: Softo's Solution for Autonomous Al Agents

Agentic Now is Softo's customized
Al agent factory for organizations that want
to implement Autonomous Agents and Al Workflows
in their operations, bringing intelligent automation to
complex processes, real-time decision-making, and greater
strategic efficiency.

This solution consists of four key stages designed to ensure technological transformation in an agile, personalized, and sustainable manner.



CONSULTING, DEVELOPMENT OF FINAL SOLUTION OPERATIONAL BRAINSTORMING, POCS (PROOFS OF DEVELOPMENT AND SUPPORT AND ASSESSMENT CONCEPT) IMPLEMENTATION





The starting point for any autonomous AI agent initiative is a deep understanding of organizational needs and context. At this stage, we combine technical expertise with business insight to define a clear and effective roadmap.

STRATEGIC CONSULTING

Identifying critical areas where autonomous agents can add the most value.

STAKEHOLDER BRAINSTORMING

Collaborative exploration of ideas for applying autonomous agents, aligning business objectives with technological possibilities.

INTERNAL ASSESSMENT

A detailed analysis of processes, infrastructure, and available data, focusing on detecting bottlenecks and opportunities for intelligent automation.



POCs are essential for validating ideas before full development and implementation, reducing risks and ensuring the practical feasibility of proposed solutions.

PROTOTYPE CREATION

Small-scale tests to evaluate how autonomous agents perform specific functions within the company's environment.

TECHNICAL AND BUSINESS VALIDATION

Collecting feedback from internal teams and evaluating initial results, such as error reduction, time savings, and ROI.

QUICK ADJUSTMENTS

Continuous refinement based on insights generated during the POC phase.



FINAL SOLUTION DEVELOPMENT AND IMPLEMENTATION

Based on the learnings from the POC, we develop and implement the full solution, ensuring maximum integration and scalability.

SOLUTION CUSTOMIZATION

Tailored AI models configured and trained with the organization's data to meet the specific demands of the process.

INTEGRATION WITH EXISTING SYSTEMS

Autonomous agents interact seamlessly with existing platforms, processes, and workflows.

FULL-SCALE TESTING

Conducting robust tests to validate performance, security, and solution stability.



OPERATIONAL SUPPORT

After implementation, we offer continuous support to maximize results and ensure the solution evolves with the business needs.

TEAM TRAINING

Training employees to operate and extract maximum value from the implemented solution.

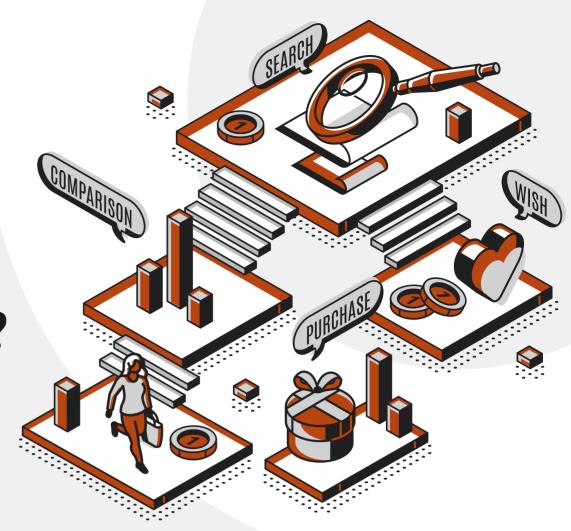
OBSERVABILITY, MAINTENANCE, AND UPDATES

Constant monitoring of autonomous agent performance, applying improvements and updates as needed.

EVOLUTION AND SCALABILITY

Identifying new opportunities for applying autonomous agents in other areas of the organization, expanding the solution's impact.

How to Measure the Results of Al Agent Implementation?



BUSINESS METRICS (HIGH-LEVEL KPIS)



COST REDUCTION

Analyze the before and after of adopting autonomous agents, considering labor costs, rework, or resources that were automated.



Check if there was an increase in sales, upsell/cross-sell, or conversion rates.

ADDITIONAL REVENUE OR SALES



PRODUCTIVITY

Measure the number of tasks completed and error rates over a given period and compare with the previous scenario.



RETURN ON INVESTMENT (ROI)

Calculate whether the increase in revenue or cost reduction exceeds the expenses of implementing, maintaining, and evolving the agent.

SATISFAÇÃO DE USUÁRIOS INTERNOS E EXTERNOS



CUSTOMER SATISFACTION (NPS, CSAT) If the autonomous agent interacts directly with the public (e.g., a chatbot or recommendation tool), Net Promoter Score (NPS) or customer satisfaction indices can be measured.



EMPLOYEE FEEDBACK

When the agent is used for internal support or direct interaction with the team, it's important to measure how much the teams feel the solution improves their daily tasks or aids in decision-making.



RATE

autor **N**

How many people actually use and trust the autonomous agent once it's deployed?

PROCESS QUALITY AND RELIABILITY

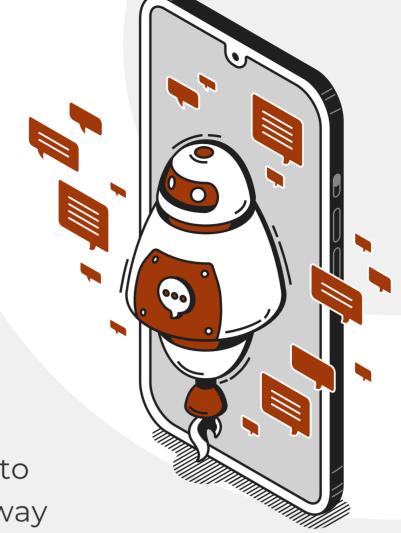


QUALITY OF RESULTS In process automation tasks, how many exceptions or rework are necessary after the Al agent completes its part?



COMPLIANCE AND LEGAL CONFORMANCE Monitor whether the AI agent operates according to regulations (LGPD, GDPR, etc.) and does not pose risks of penalties

The Future of Automation and Your Business



Automation, driven by AI agents, is becoming increasingly integrated into business processes, transforming the way companies operate.

DEEP INTEGRATION WITH AGENT SYSTEMS

The future of automation lies in creating Agent Systems, where multiple autonomous agents work together to optimize complex operations, potentially even reaching the level of strategic management within companies

These systems go beyond automating specific tasks; they will be capable of interacting with each other and making real-time data-driven strategic decisions. This will enable greater efficiency and adaptability.

RESKILLING AND CHANGING JOB PROFILES

As automation evolves rapidly, job profiles will undergo significant changes. Professionals will need to reskill to handle advanced technologies, focusing on higher-value strategic roles. Repetitive and manual tasks will be delegated to AI agents, while human employees will concentrate on creative, analytical, and decision-making functions.

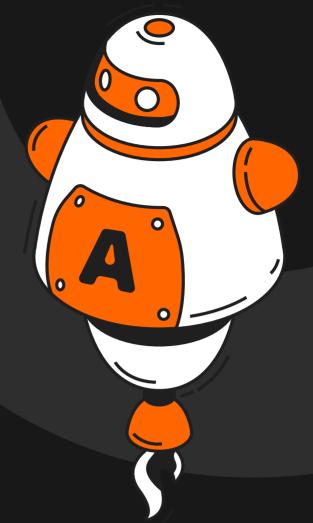
AUTOMATION AS A STRATEGIC FOUNDATION

Al and automation will no longer be seen as isolated, one-off projects; they will become **strategic foundations**, essential for innovation, competitiveness, and value creation. Companies that embrace this vision will be able to:

- Define new ways of working, integrating collaboration between humans and autonomous agents.
- Create sustainable value, developing customized solutions and enriching experiences for customers.
- Compete more efficiently in the market, using data and predictive analytics to make faster and more accurate decisions.

Organizations that adapt their strategies to include automation at their core will not only stay relevant but will also be one step ahead in the business world.

Unlock the Power of Al Agents to Thrive Your Business with Agentic Now!



At Softo, our Al experts are ready to offer customized solutions with artificial intelligence agents, designed to act as digital partners.

Leverage the potential of AI agents to:

01	02	03	04
AUTOMATE	GAIN REAL-TIME	INCREASE	MITIGATE RISKS
COMPLEY	CTDATECIC	ODEDATIONAL	AND DDEDICT

COMPLEX STRATEGIC OPERATIONAL AND PREDICESSES INSIGHTS EFFICIENCY SCENARIOS



Prosper your business with Softo's Customized Solutions!

Softo is a software house specialized in developing tailor-made solutions. Combining cutting-edge technology, experts, and an agile approach, we help businesses transform complex challenges into impactful innovations.

Additionally, we integrate AI agents to bring intelligence and automation to your solutions, enhancing efficiency and creating new opportunities for your business.

Schedule a free consultation and discover how Al agents can become strategic allies for your business growth.

CONTACT US:

GET-IN-TOUCH@SOF.TO

