

From Generative AI to Agentic Enterprise: The Next Chapter of AI in Business



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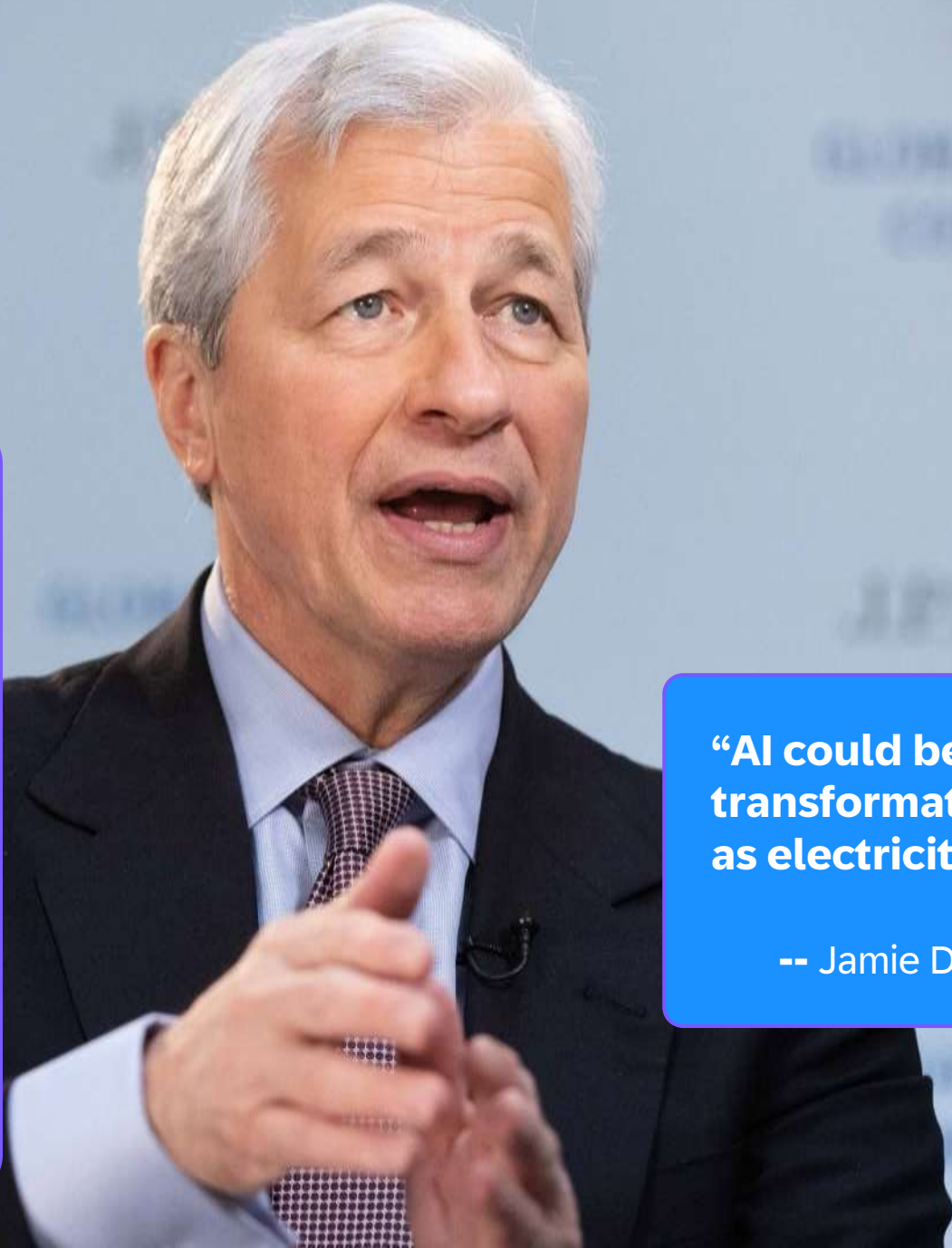
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Walmart



“AI is literally going to change every job”

-- Doug McMillon, CEO Walmart

A medium shot of Jamie Dimon, CEO of JP Morgan, speaking at a conference. He is a middle-aged man with grey hair, wearing a dark suit, light blue shirt, and a patterned tie. He is gesturing with his hands as he speaks. The background is a blurred blue wall with the text "2019 GLOBAL MARKETS CONFERENCE" visible.

"We now spend \$2 billion a year on developing artificial intelligence...

and we have shown that for that \$2 billion of expense, **we achieve \$2 billion of direct benefit.**

We can point to the detail: we reduced headcount, saved time, and cut errors.

And I think it's the tip of the iceberg."

"AI could be as transformative [for society] as electricity."

-- Jamie Dimon, CEO JP Morgan



**"Over the last year alone,
our AI-powered safety and security
tools have helped us prevent
\$35 billion in fraud losses across
our network.**

**This is the ultimate proof of scale:
protecting the global economy in
real-time."**

Source: Q4 2025 Earnings Call / Global Investor Update.

-- Michael Miebach
CEO Mastercard



The Autonomous Enterprise

destination is clear and urgent

**Will AI become a key aspect
of all business processes?**

What are they talking about in the Executive Suite

A group of five business professionals are seated around a large wooden conference table in an executive suite. The room has dark wood paneling and a modern aesthetic. The individuals are dressed in professional attire. A woman in the center is speaking and gesturing with her hands. The others are listening attentively. The lighting is warm and focused on the participants.

Expectations, effectiveness, efficiency, competitiveness



An urgent reason for technology transformation



What's today's **reality** for enterprises?



Enterprise AI offers great opportunity & consequences

A close-up, side-profile shot of a man with a beard and glasses, looking intently at a screen. The scene is dimly lit with a strong purple ambient light, likely from the screen or surrounding environment. The man's hand is visible near his chin, suggesting a thoughtful or focused state. The background is blurred, showing what appears to be a computer monitor and keyboard.

Chatbots and vibe coding offer possibilities & concerns

A large container ship is docked at a port, with a massive gantry crane positioned over its deck. The ship's deck is densely packed with colorful shipping containers in shades of red, orange, green, and blue. The ship's white superstructure is visible in the background. The port area includes a paved quay and a truck. The sky is overcast, and the water is calm. A blue semi-transparent banner is at the bottom.

Hallucinations & systems of record cannot coexist





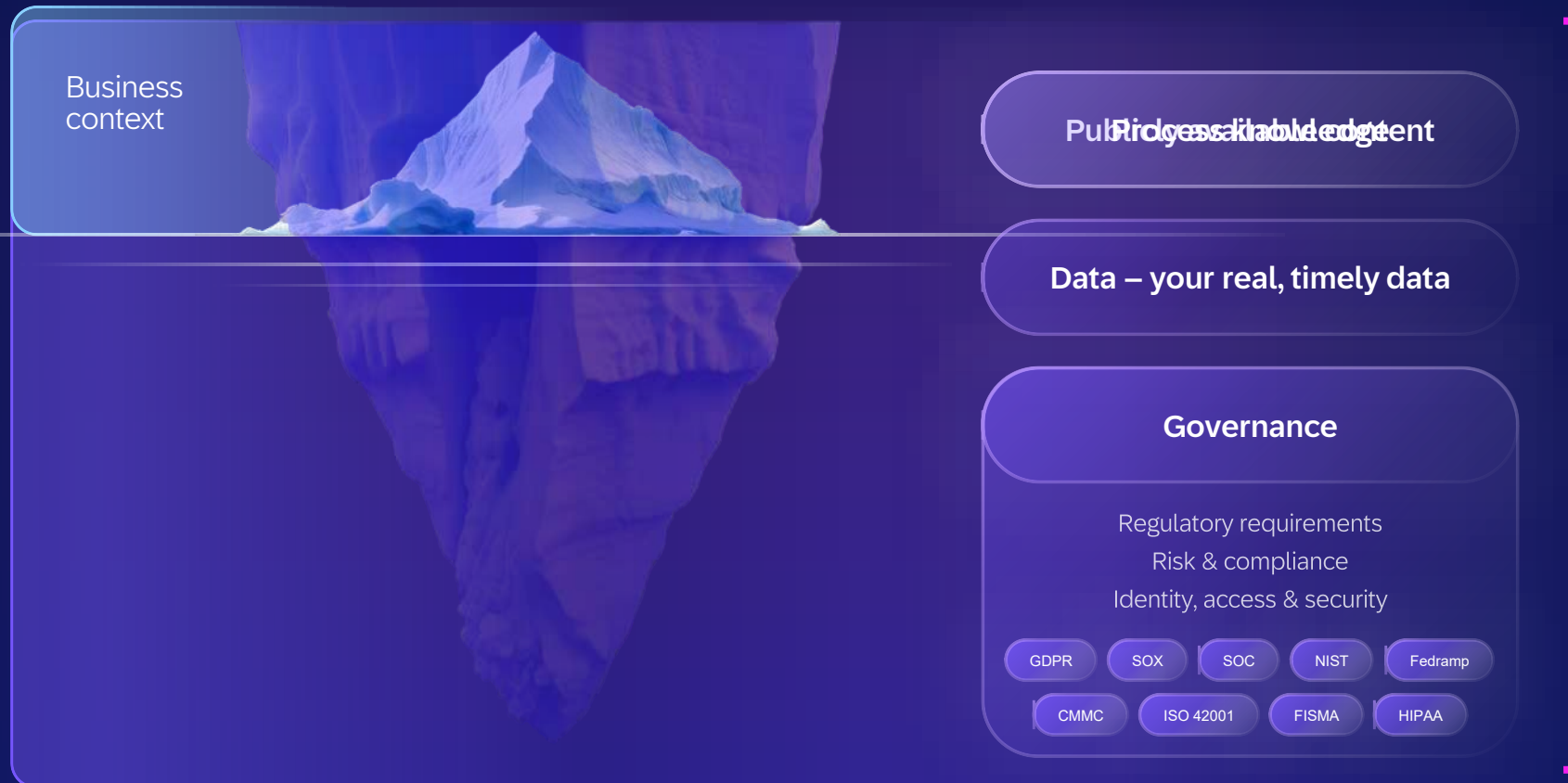
What does it take to leverage AI
well in an enterprise?

A photograph of a server room with rows of server racks. The racks are filled with blue cables and various electronic components. The room has a tiled floor and a ceiling with recessed lighting. A blue banner is overlaid at the bottom of the image.

Do not add to the existing complexity & technical debt

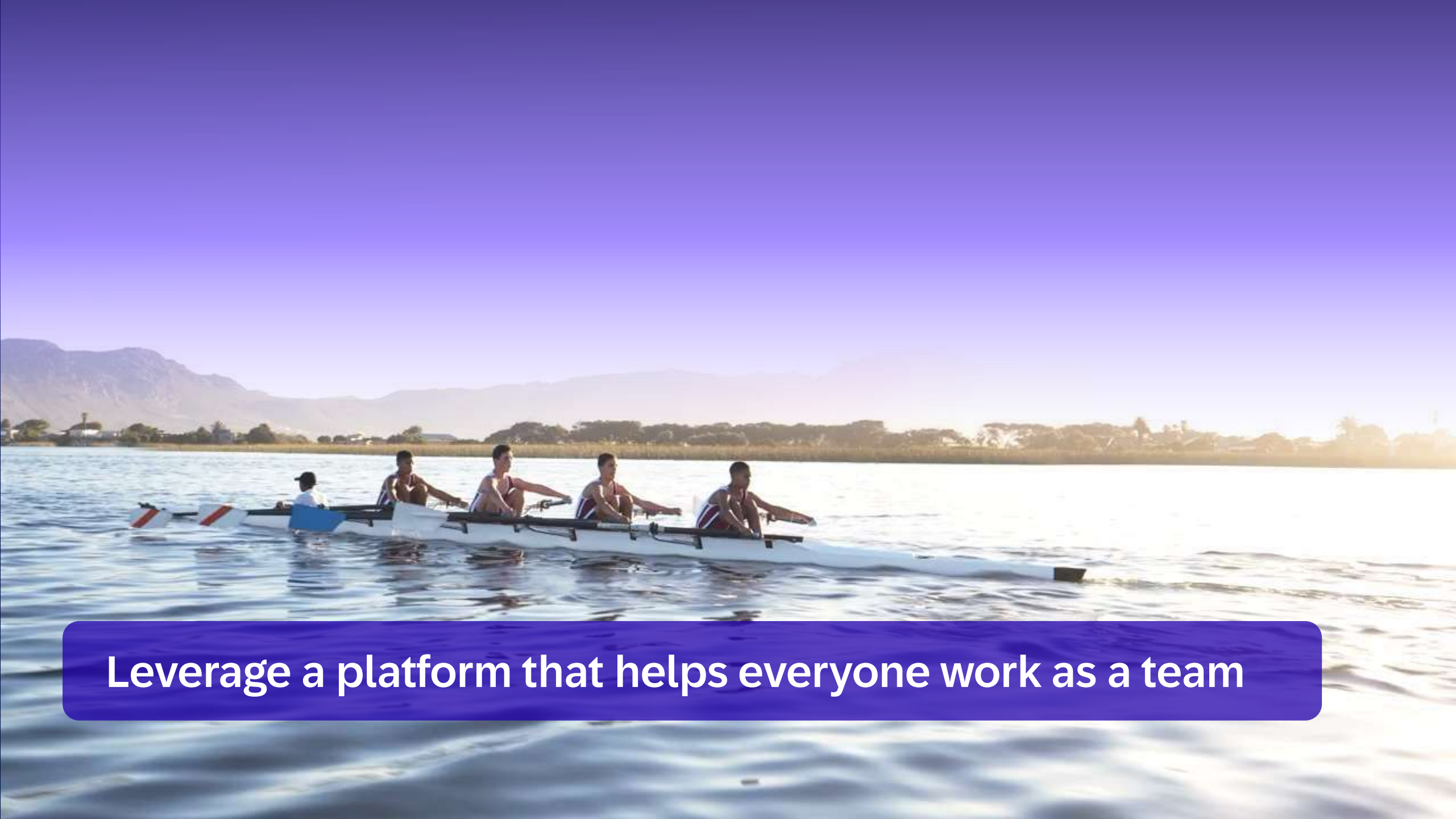
What you need for a POC?

an enterprise solution?





Leverage SAP's **Business AI Platform**
to increase momentum.

A photograph of a rowing team of five people in a white boat on a lake at sunset. The team consists of four men and one woman, all wearing athletic gear. They are rowing in unison, with their oars dipping into the water. The background features a calm lake, distant mountains, and a line of trees under a warm, orange-hued sky. The sun is low on the horizon, creating a soft glow. A dark blue banner with white text is overlaid at the bottom of the image.

Leverage a platform that helps everyone work as a team

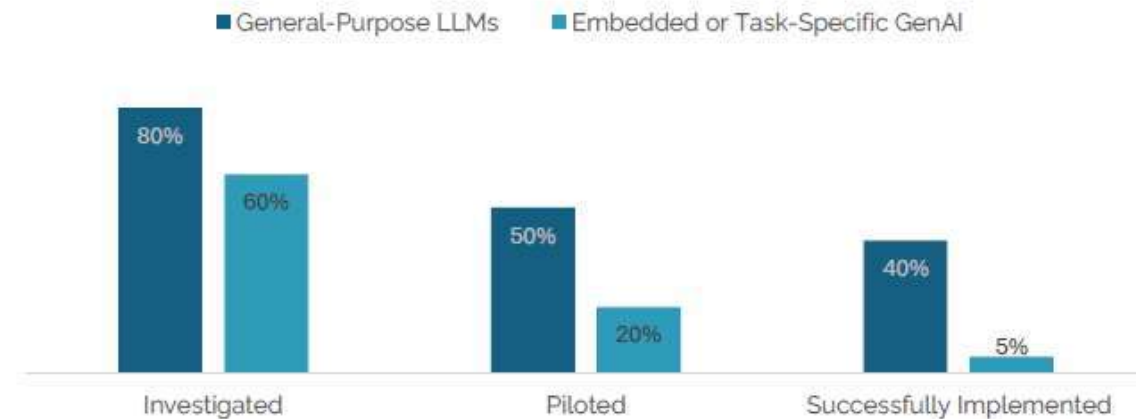
Why are 4 of 5 enterprise AI POC's failing to get to production?



MIT - Project NANDA – July 2025

The GenAI Divide STATE OF AI IN BUSINESS 2025

Exhibit: The steep drop from pilots to production for task-specific GenAI tools reveals the GenAI divide

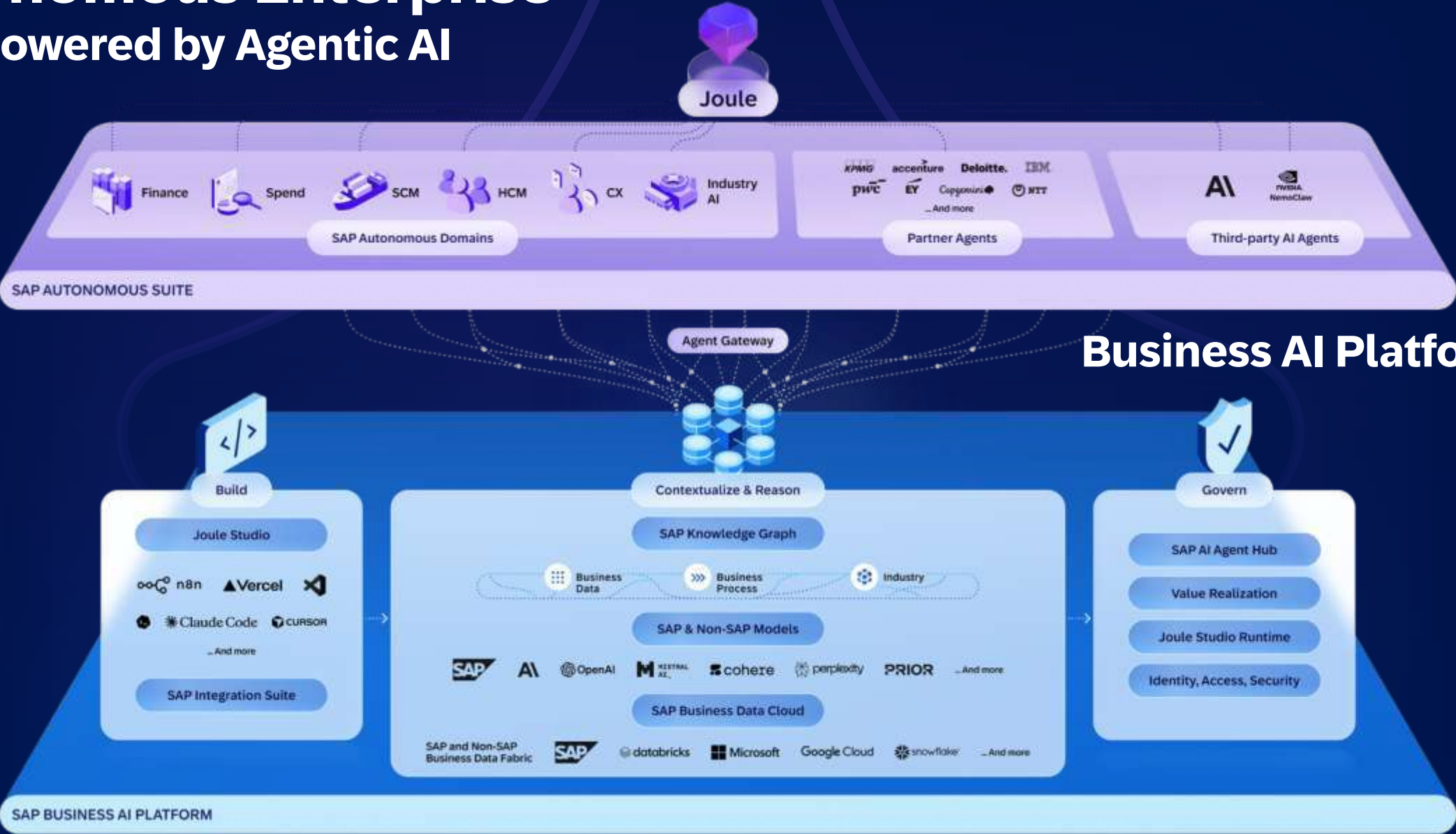




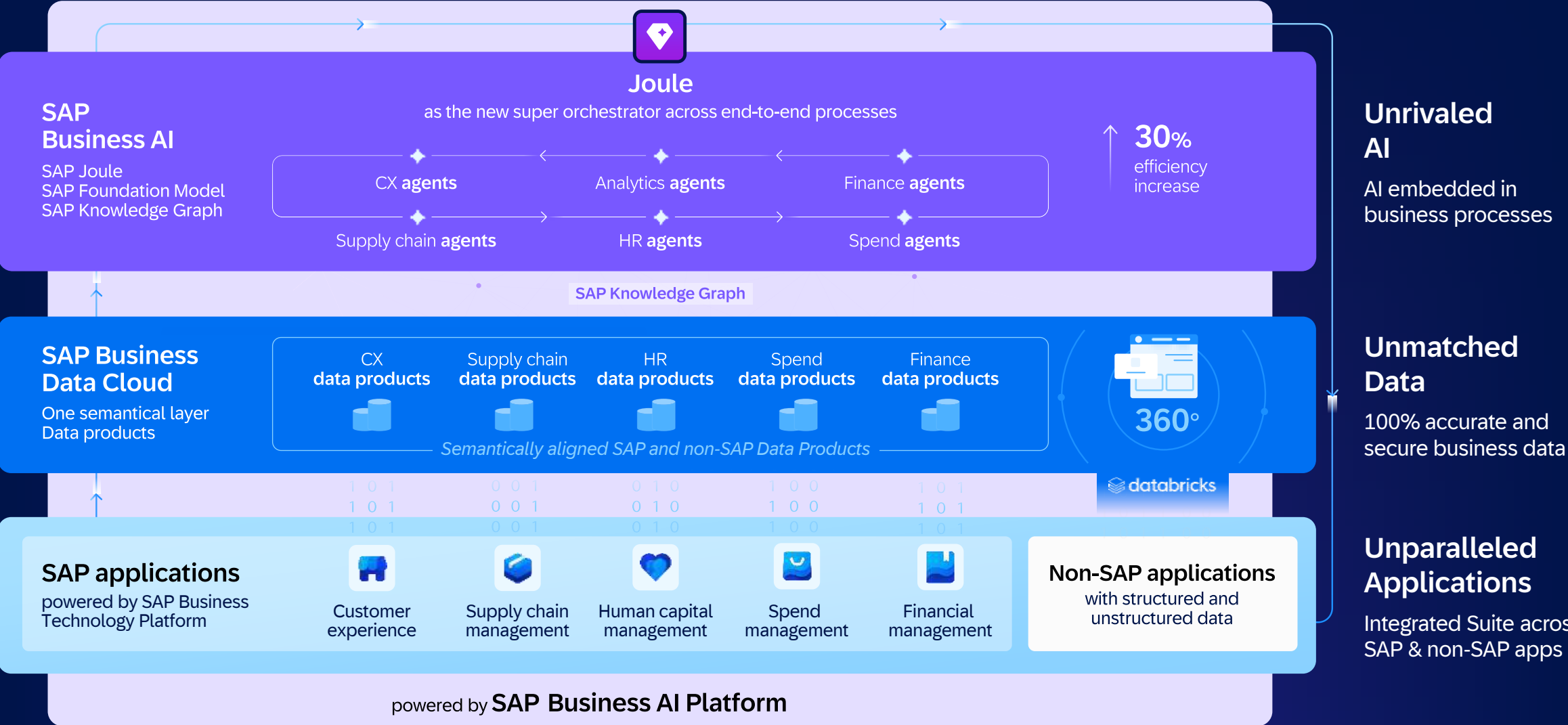
Semantics and Context are not easy!

Can great AI happen (**in business**) without
1. great quality, 2. near-real-time, 3. company-specific data? ✨

Autonomous Enterprise powered by Agentic AI



Amazing Progress in the last 18 months

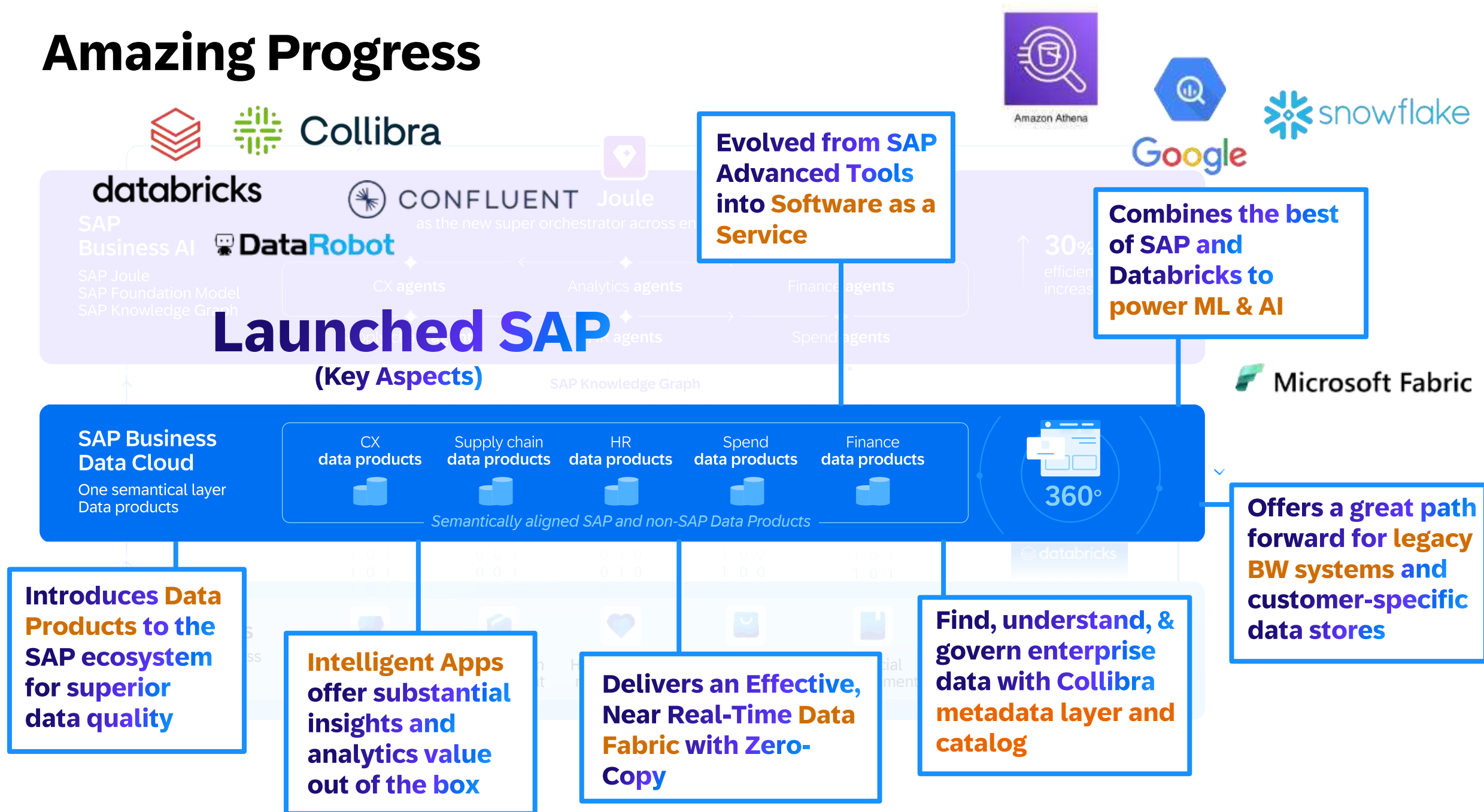


Changed from creating (only) platform components...

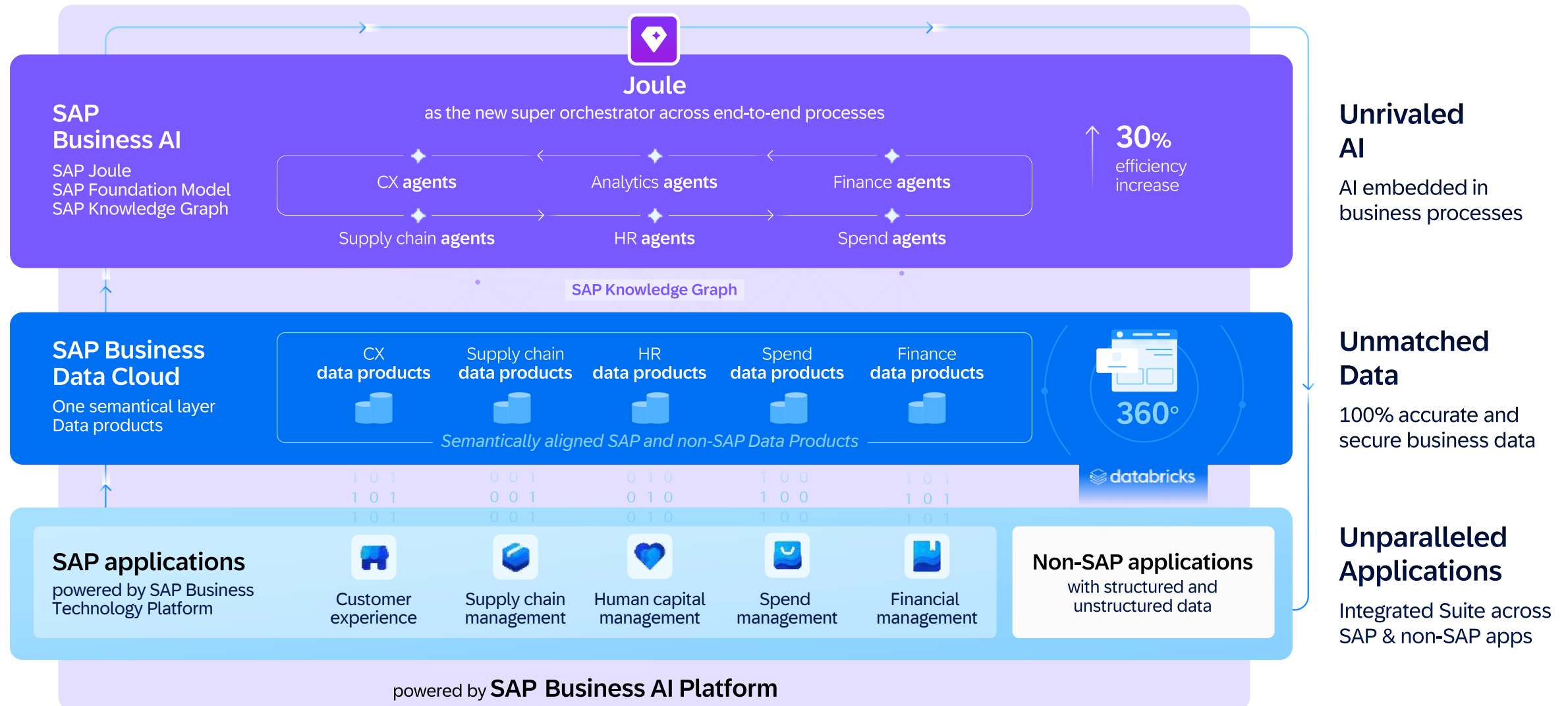


...to delivering a best practice data products economy SaaS.

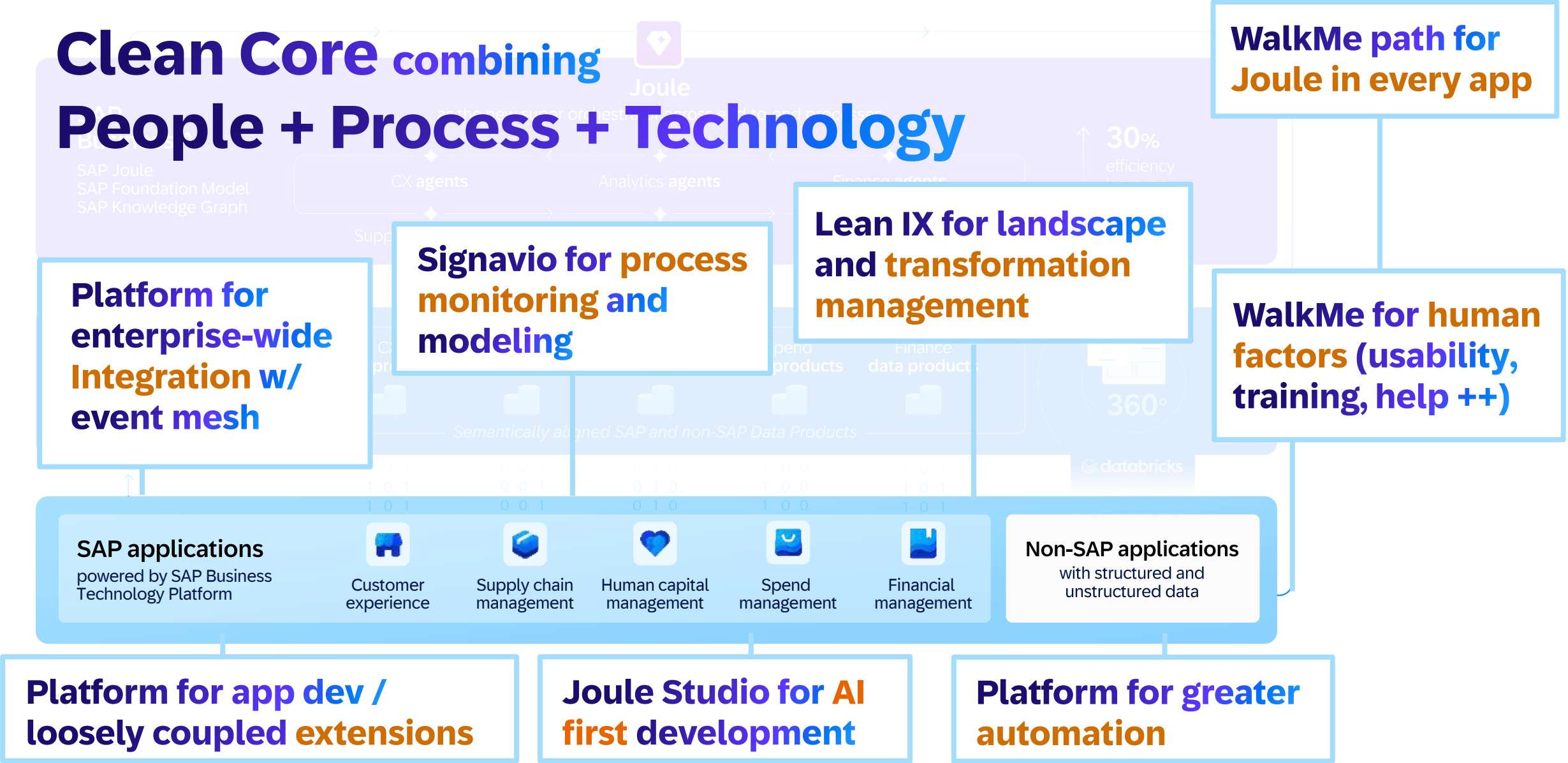
Amazing Progress



Amazing Progress in the last 18 months



Amazing Progress in the last 18 months

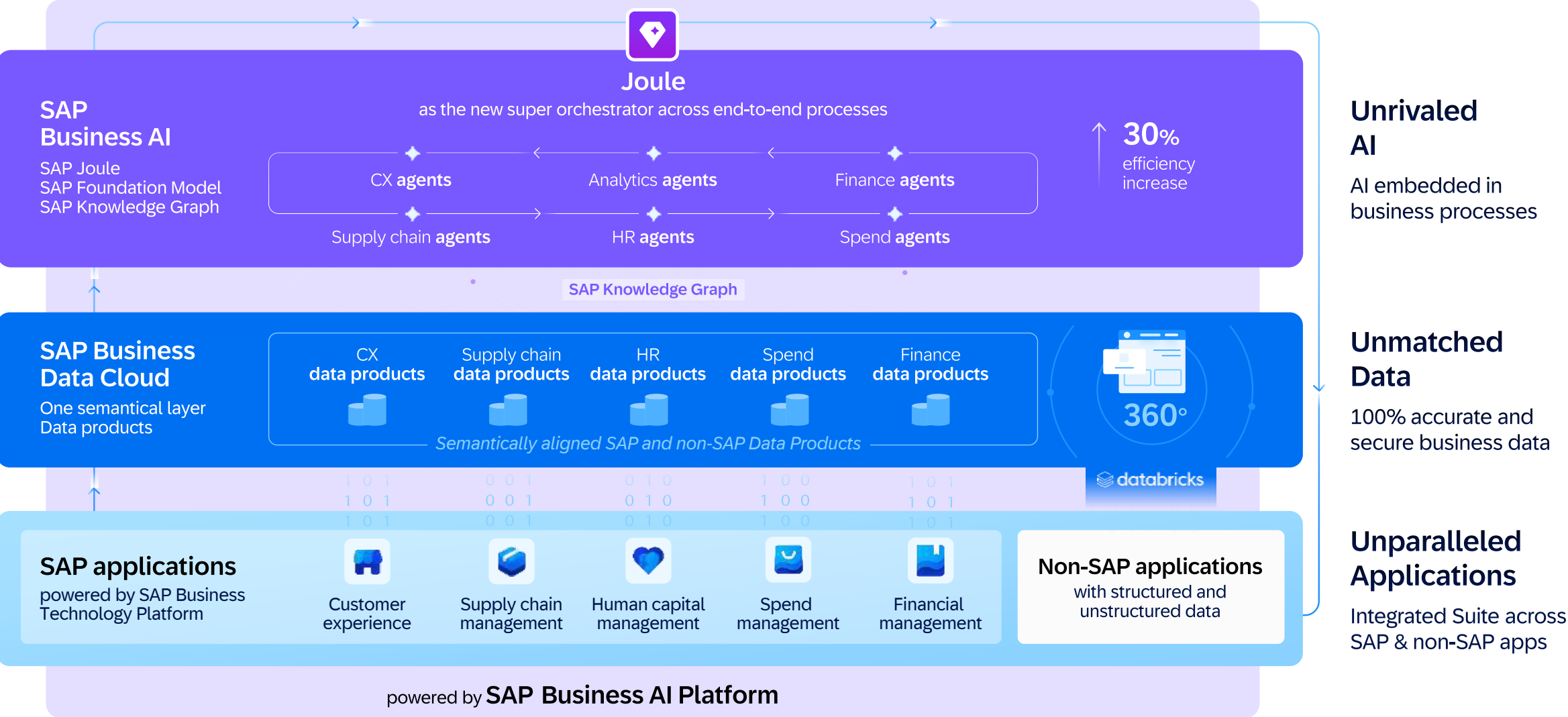


Overcome Complexity

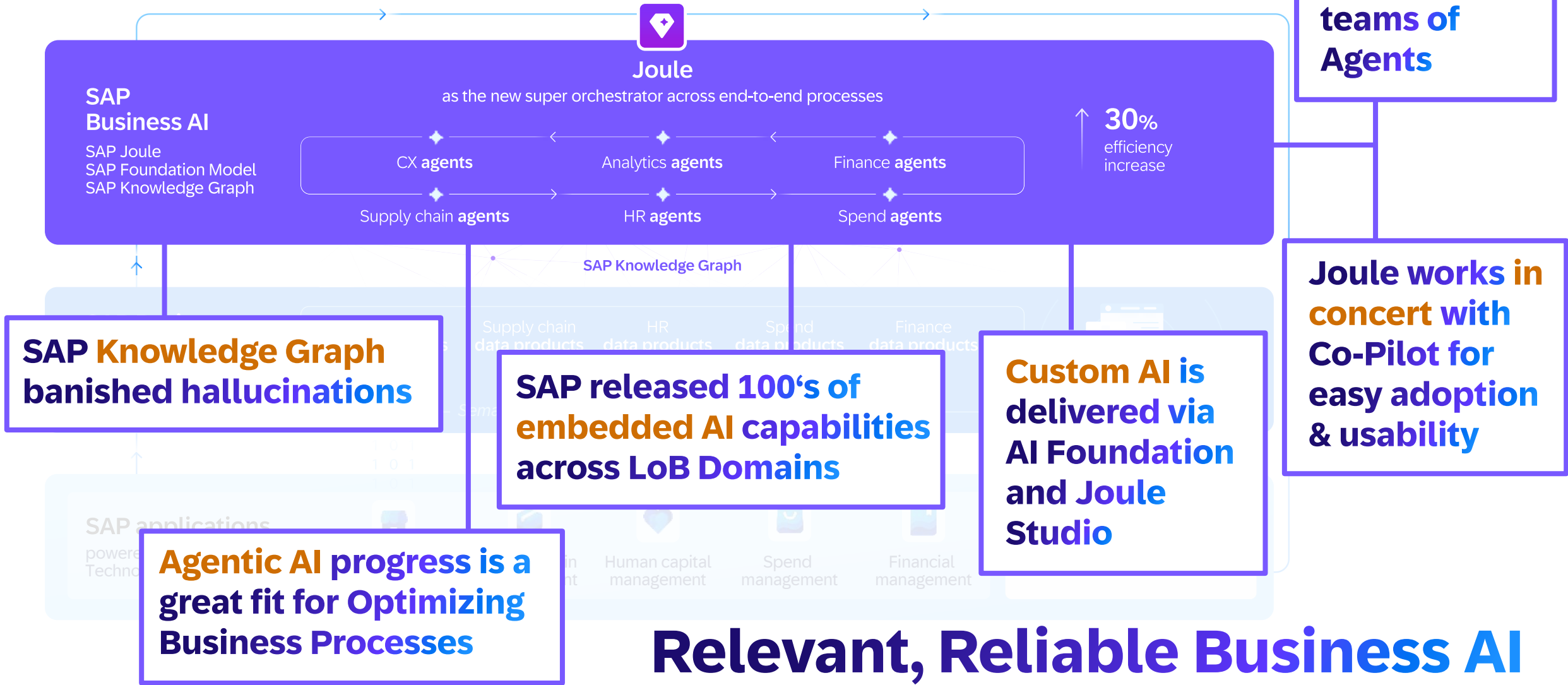
Leverage the Right Platform

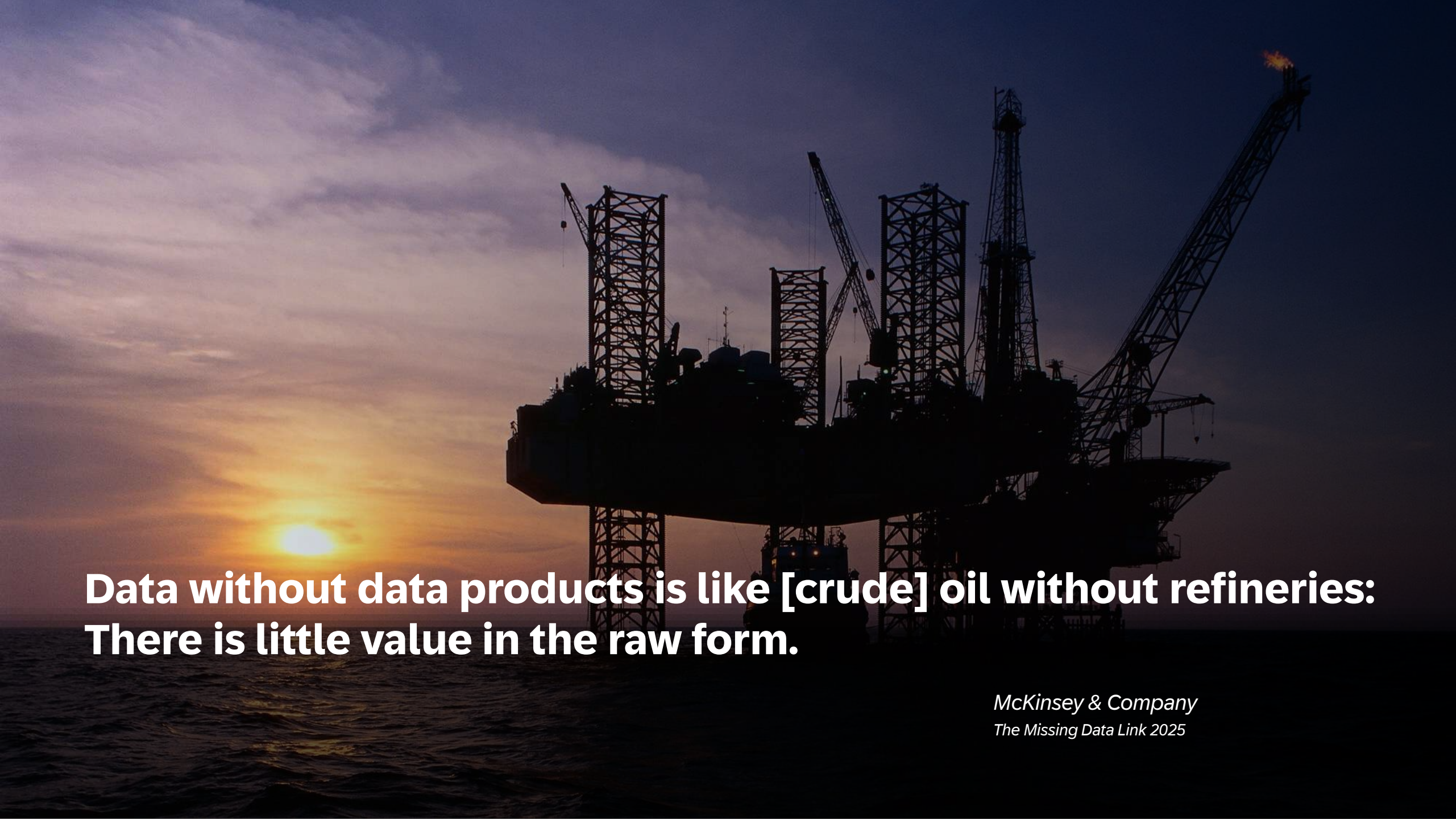
Accelerate Everything

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



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



A large offshore oil rig is silhouetted against a dramatic sunset sky. The sun is a bright, glowing orb on the left side of the frame, casting a warm orange and yellow light across the clouds. The rig's complex structure, including several tall derrick cranes and a central platform, is clearly visible in dark silhouette. The ocean surface is dark with some white-capped waves in the foreground. The overall mood is industrial and powerful, contrasting the raw energy of the oil industry with the natural beauty of the sunset.

**Data without data products is like [crude] oil without refineries:
There is little value in the raw form.**

McKinsey & Company
The Missing Data Link 2025

State of AI, Data, and Cloud Ecosystems



AI teams still spend more time on data prep than building value

70%

time still spent on data preparation by AI teams



Fragmented and siloed data sabotages AI insights

80%

higher GenAI model accuracy when semantics is prioritized in AI-ready data



AI agents and experiences automating business decisions and apps

50%

of business decisions to be **automated** by AI agents by 2027



Real-time activation of multimodal data

80%

of enterprise software will be **multimodal** by 2030



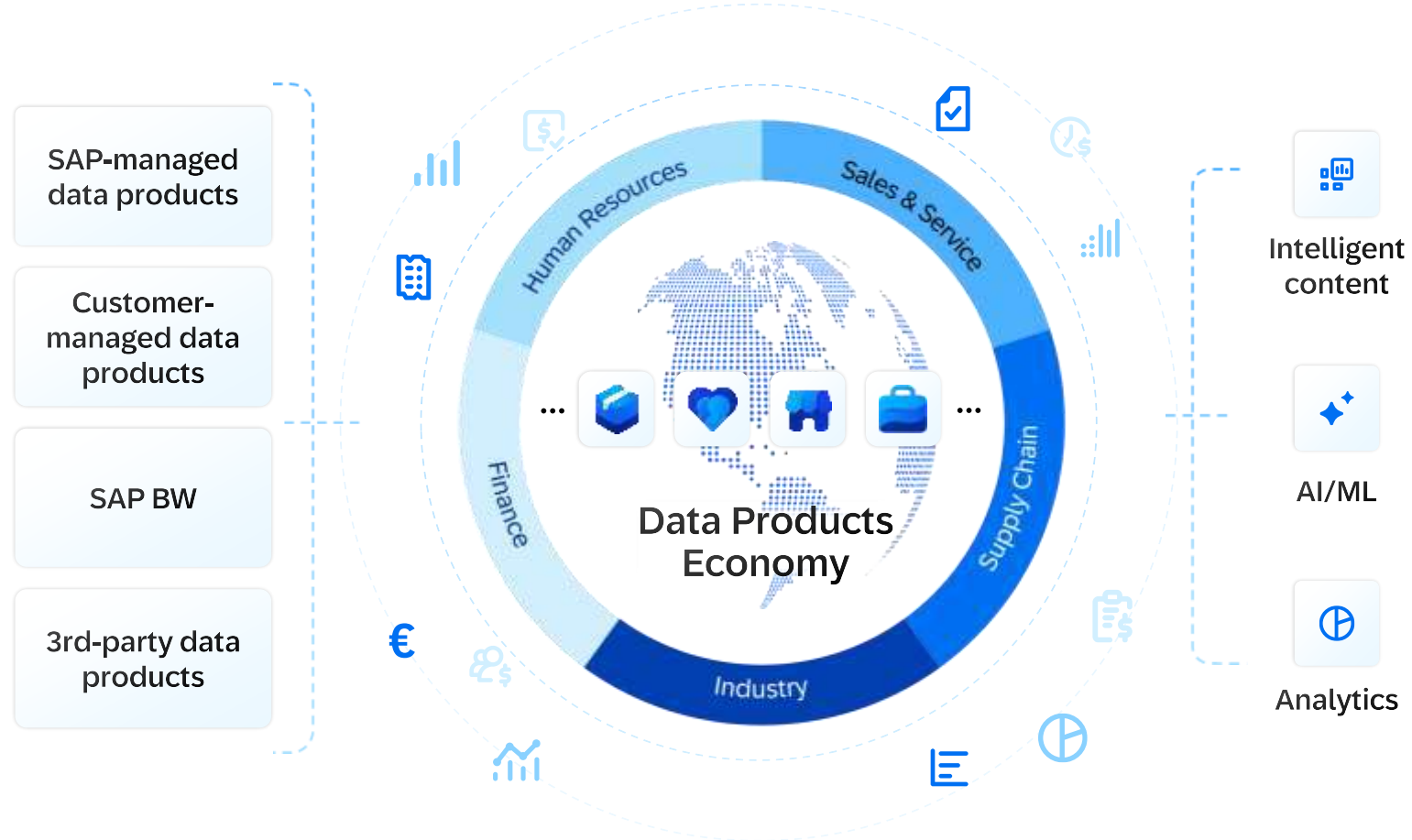
Accelerating innovation, not integrating point tools, is the priority for customers

50%

of new cloud deployments will **leverage cohesive cloud data** cosystems by 2025

Source: Gartner | Forrester

Fast-track analytics and AI with semantically-rich data products



SAP Business Data Cloud delivers intelligent content and **Data Products** for each line of business

Finance



CFO

Supply Chain



COO

People



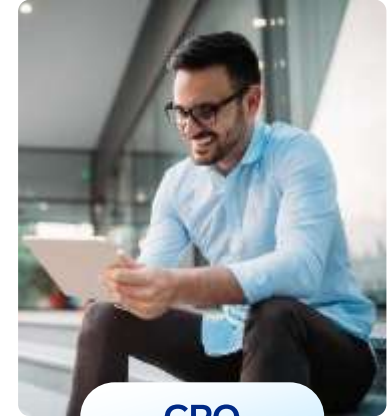
CHRO

Revenue



CRO

Spend



CPO

Finance



CFO

Cash Flow
General Ledger
Cost Center
Controlling Area
Billing & Payments
Tax Code
Supplier Invoice
...

Supply Chain



COO

Inventory
Deliveries
Plant
Shipping
Manufacturing
Material
Supplier Groups
...

People



CHRO

Workforce
Headcount
Skills
Learning
Application
Compensation
Time
...

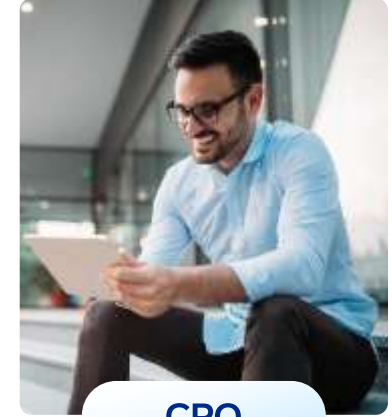
Revenue



CRO

Contacts
Customer Satisfaction
Opportunities
Cases
Tickets
...

Spend



CPO

Invoices
Contracts
Purchase Orders
Goods Receipts
Workers & Rates
...

Data extraction and replication delays innovation

Increases total cost of ownership and the hidden data tax



**Business
context is lost**



**Costly and
complex**



**Brittle
pipelines**



Stale data



**Governance
challenges**



**Limited
scalability**

Enterprise AI is becoming multimodal

AI that sees, hears, reads, and acts—simultaneously



Generative AI

Without access to consistent, company-specific data, generative AI produces outputs that can't be trusted in business decisions. Organizations end up with isolated AI tools that solve narrow problems but don't scale across the enterprise.



Copilots

Copilots embedded in applications are only as good as the context they can see. Without semantic understanding of business data relationships, responses lack the precision and reliability that enterprise workflows require.



Multimodal AI

As AI processes voice, images, documents, and structured data together, governance frameworks built for text-only systems break down — introducing new risks around accuracy, privacy, and compliance

80%

of enterprise software will be multimodal by **2030**¹

**SAP BDC +
Google BigQuery
is built for this**

¹*Source: Gartner Predicts 80% of Enterprise Software and Applications Will Be Multimodal by 2030, Up from Less Than 10% in 2024,* Press Release, July 2, 2025.

SAP Business Data Cloud (BDC) Connect for Google BigQuery

Secure and seamless, zero-copy sharing of semantically rich SAP data products directly into Google BigQuery.

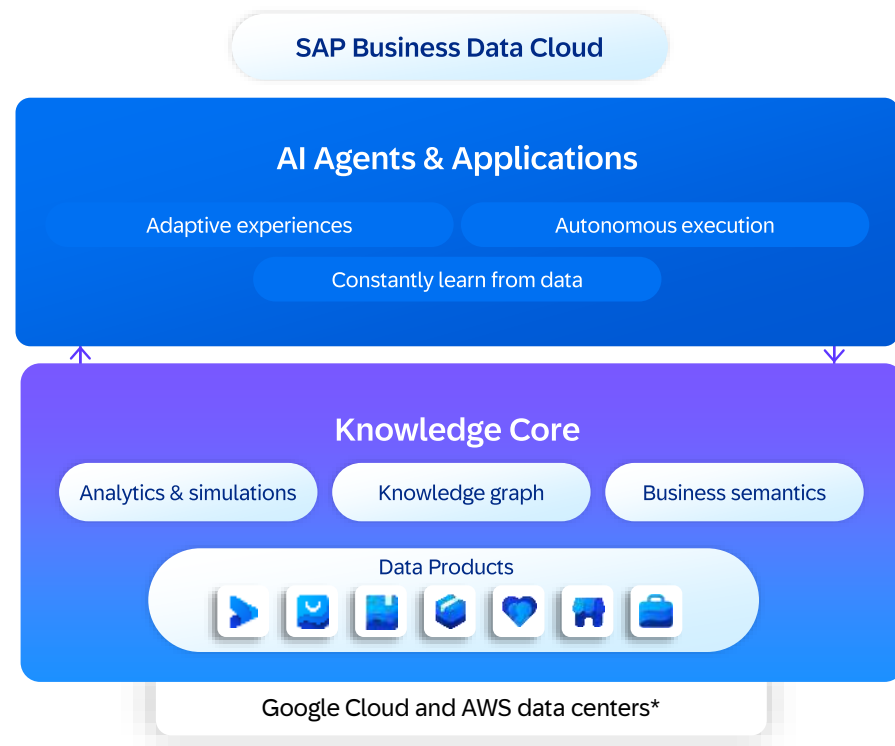


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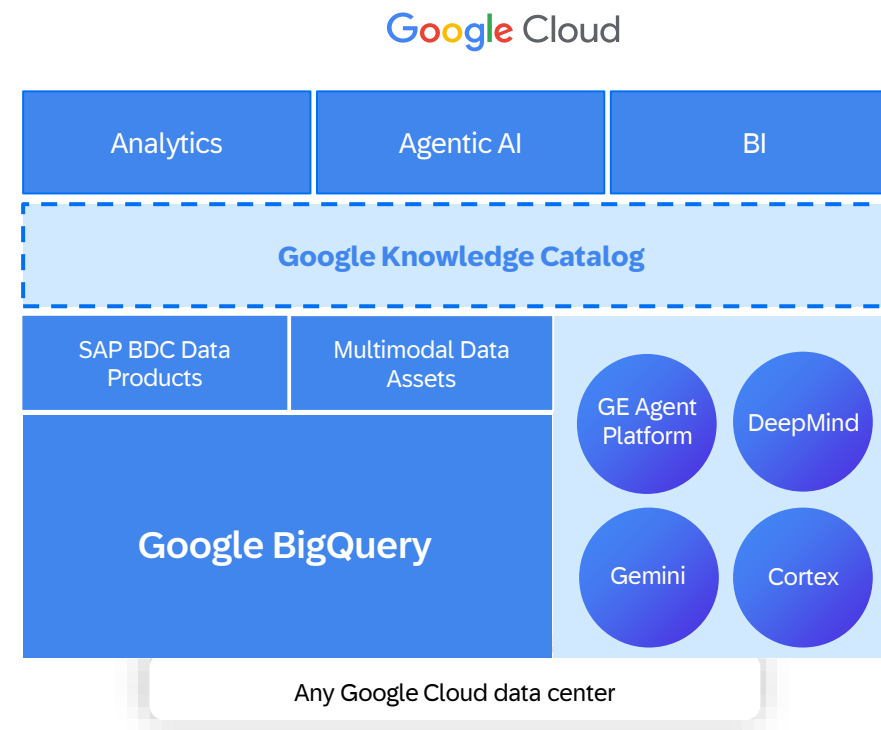
SAP BDC for Google BigQuery



Zero Copy
Delta Sharing



No data
sharing fees



Unified landscape:

Link SAP BDC and Google BigQuery together with a zero-copy experience—powering agile, data-driven decision-making.

Direct, zero-copy Access:

Access trusted, semantically rich SAP data products directly from Google BigQuery. No ETL. No data sharing fees.

Bidirectional:

Break silos with bidirectional sharing of curated data products across SAP BDC and Google BigQuery.

Accelerates innovation:

Spend less time on data prep and more time deriving insights and building innovation

A2A & MCP

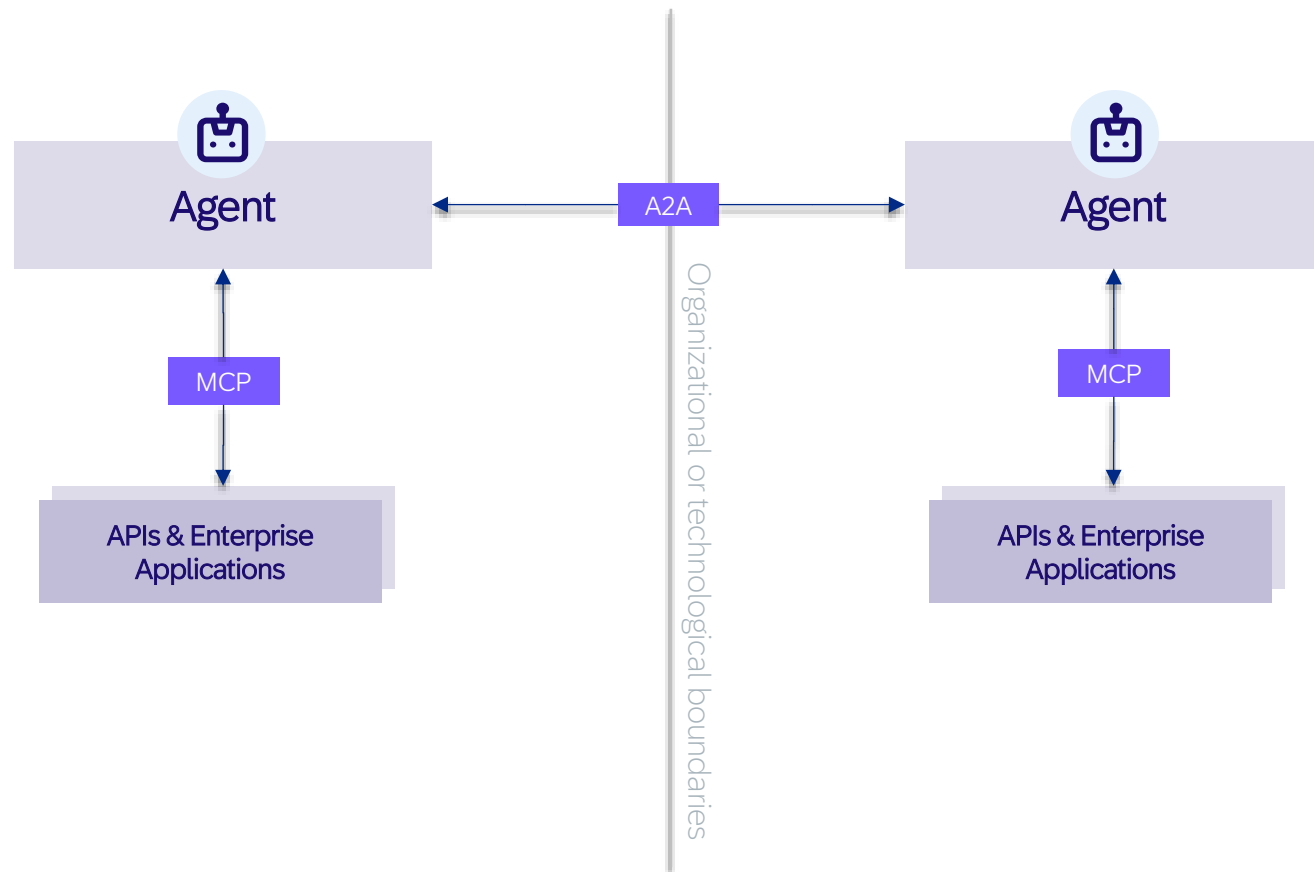
While MCP standardizes the connection between models and external resources, A2A complements it by enabling autonomous, multi-turn collaboration between independent AI agents.

MCP (Model Context Protocol)

Focuses on reducing complexity by connecting agents to **stateless tools and data** (e.g., calculators or database queries) to perform specific, predefined functions.

A2A (Agent2Agent Protocol)

Focuses on enabling **autonomous collaboration** within native modalities, allowing agents to reason, plan, and delegate via complex, multi-turn interactions like negotiation or clarification.



Source: <https://a2a-protocol.org/>

A2A – What is it and how does it work?

Problem – Fragmented AI Ecosystems	Vision – Open Interoperability	Design Principles	How it works
Siloed Agents Today's AI agents from different vendors can't easily collaborate or share context. Limited Interoperability Each agent ecosystem uses its own protocols and formats. User Friction Manual data bridging between tools kills productivity.	Common Language for Agents A2A defines a shared protocol so agents can collaborate seamlessly. Cross-Vendor Collaboration: Enables agents from SAP, Google, Anthropic, OpenAI, etc. to work together. User-Centric Design Focused on preserving user intent and experience across agents.	Secure & Opaque Agents collaborate without exposing internal memory, tools or proprietary logic. Long-Running Tasks Supports multi-day workflows and "Human-in-the-Loop." High Modality Supports negotiation for text, images, forms, video, and complex UIs. Open & Extensible Built as a community-driven, open specification governed by the Linux Foundation.	Discovery & Capability Exchange Skill discovery via Agent Cards (well-known endpoint). Task Negotiation & Contracting Goal, scope, inputs, outputs and constraints are agreed. Task Lifecycle & State Sync Uses a managed state machine and reports via state updates or events. Dialogue & Result Delivery Exchange of <i>Messages</i> (dialogue) and <i>Artifacts</i> (result).

Supply Chain - From reactive firefighting to predictive orchestration

With SAP BDC and Google Cortex Framework



Overview

Problem

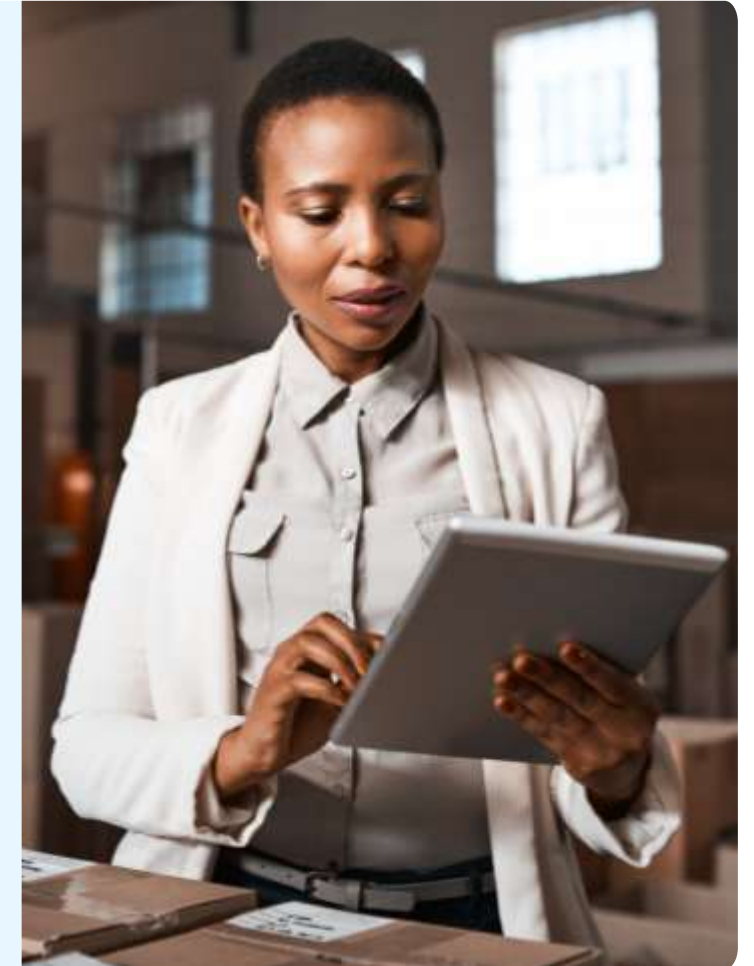
Siloed SAP data and manual tracking create a "visibility gap," leaving enterprises reactive to supplier disruptions, ESG non-compliance, and unquantified financial exposure.

Benefit

Protect business continuity and brand reputation by shifting from reactive crisis mgmt. to real-time, automated supplier accountability and 360-degree risk resilience.

Solution

Cortex Framework data product accelerators for BigQuery and Gemini Enterprise that fuse internal SAP procurement data with external risk signals to automatically pinpoint revenue-at-risk and trigger proactive mitigation.



SAP's All-In with AI Agents

Unprecedented Automation & Operational Excellence

Out-of-the-box
Agents



Extend.

Customer
Agents



Build.

Agentic
Ecosystem

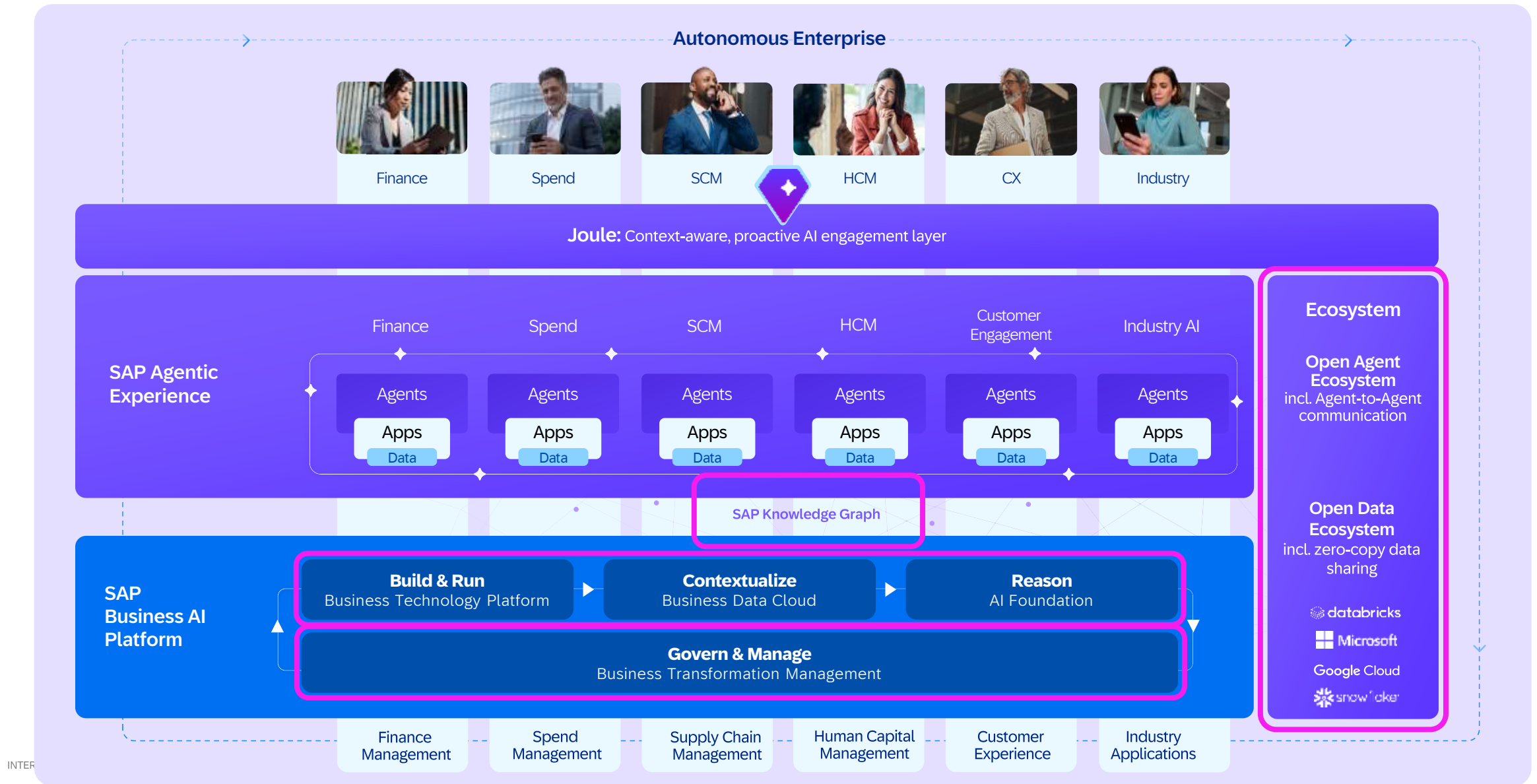


Share.

Autonomous

is the Key Aspect of Agentic AI

Bringing together Apps, Data and AI



Ensure Reliable AI

with SAP Knowledge Graph

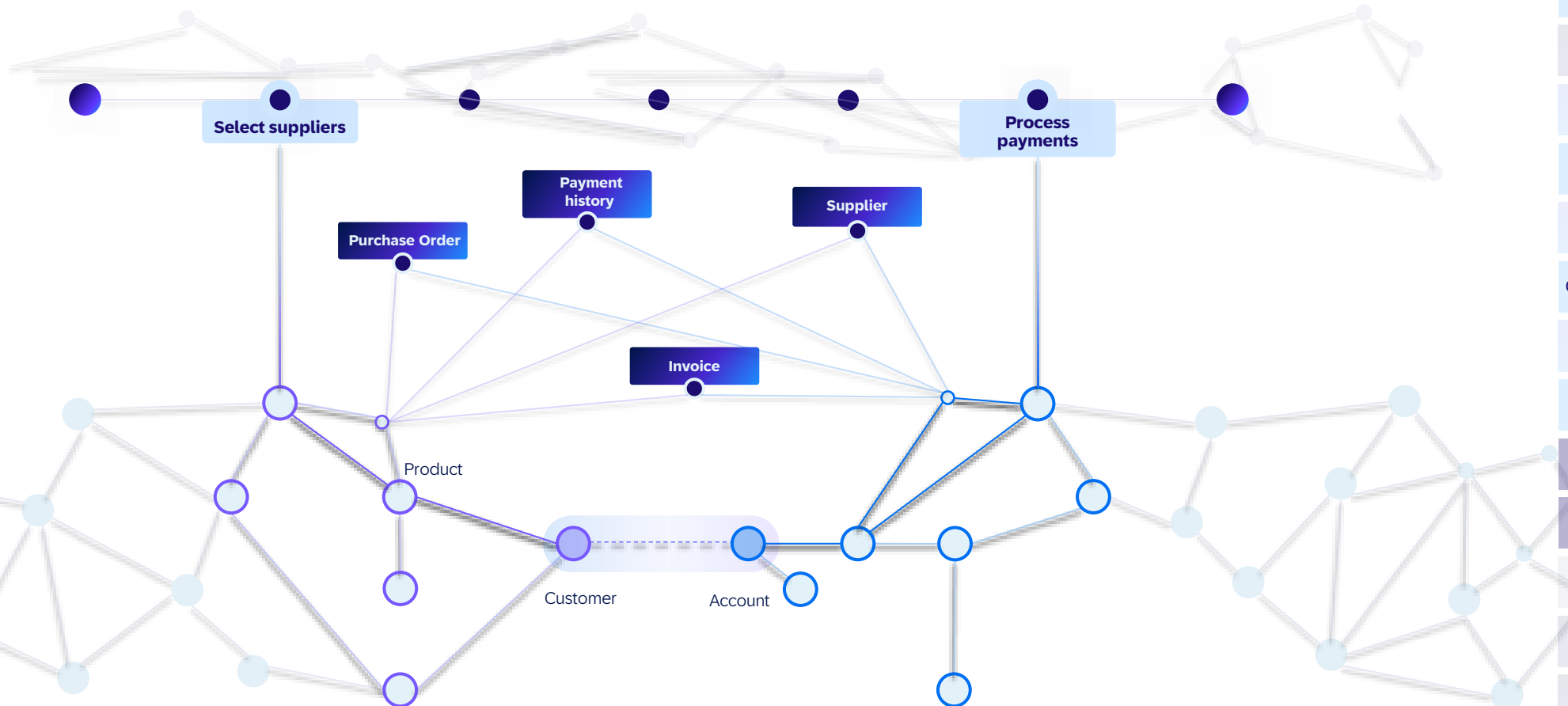
SAP Knowledge Graph (KG)

A digital map of information. Simplify access to data and metadata for AI and development usage.

Populated and managed by SAP,
no additional work needed

Fast, correct and detailed answers
on customer data

Embedded into the natural workflow
of business processes, hence no training needed



452k

ABAP tables

80k

CDS views

7.3m

fields

1,800

Fiori apps

Fiori Application

Scope Item

Solution Activity
(User Task)

Solution
Process Flow

Application
Area

Transaction

OData API

Role

OData Entity set

OData
annotations

OData Property

CDS view

CDS field

ABAP table

SAP Object
Type

Semantic
Object

SAP Object
Node Type

Data
Products

...

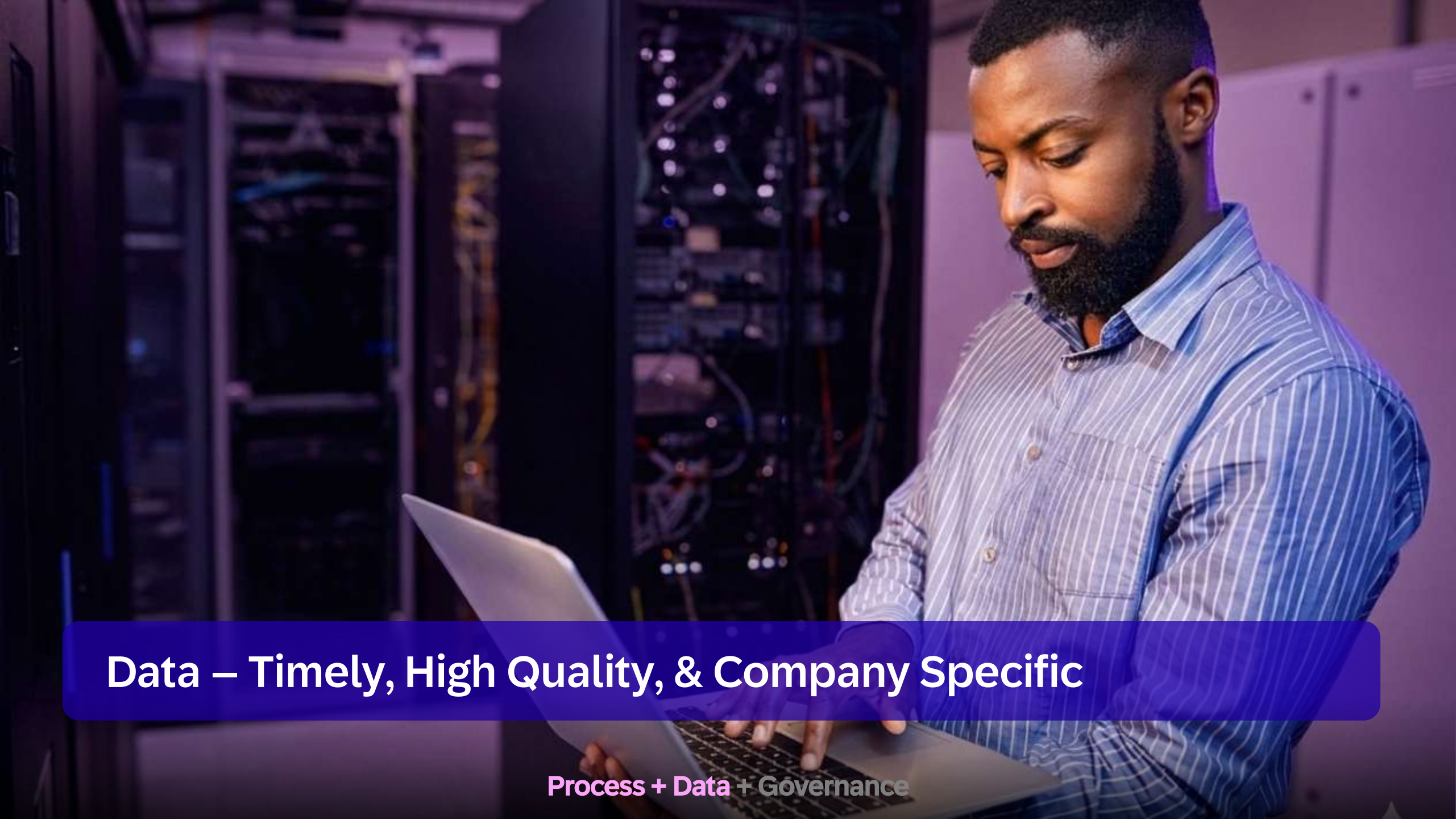


Why SAP for AI?
What are the key differences?

A low-angle, purple-tinted photograph of an industrial worker in an orange safety suit and white hard hat, wearing safety glasses and holding a tablet. The worker is positioned next to a large, complex industrial valve with multiple flanges and a large handwheel. The background shows a dense network of pipes, ladders, and structural steel in an industrial setting.

Process – well integrated into key workflows

Process + Data + Governance

A man with a beard, wearing a blue and white striped button-down shirt, is looking down at a silver laptop in a server room. The background is filled with server racks and glowing blue lights. A semi-transparent blue banner is overlaid at the bottom of the image.

Data – Timely, High Quality, & Company Specific

Process + Data + Governance



Governed – no compromises on visibility and control

Process + Data + Governance

Why SAP for AI?

Less chat. More act. Guided by fact.

Pretty Darn Great Business AI

1 Process

SAP AI is embedded where core business work happens.

It understands real workflows across finance, supply chain, procurement, HR, and more.

The SAP AI advantage is action inside the business process — not chat outside of it.

2 Data

SAP AI is grounded in business data, semantics, and context.

SAP Knowledge Graph and Business Data Cloud turn raw data into reliable business facts.

The SAP AI advantage is not more data. It is trusted, connected, usable data.

3 Governance

SAP AI scales within enterprise controls, roles, and compliance.

Agents can act without creating unmanaged AI sprawl.

The SAP AI advantage is not experimentation. It is controlled enterprise adoption.

Process + Data + Governance



**How does the autonomous
enterprise vision become reality?**

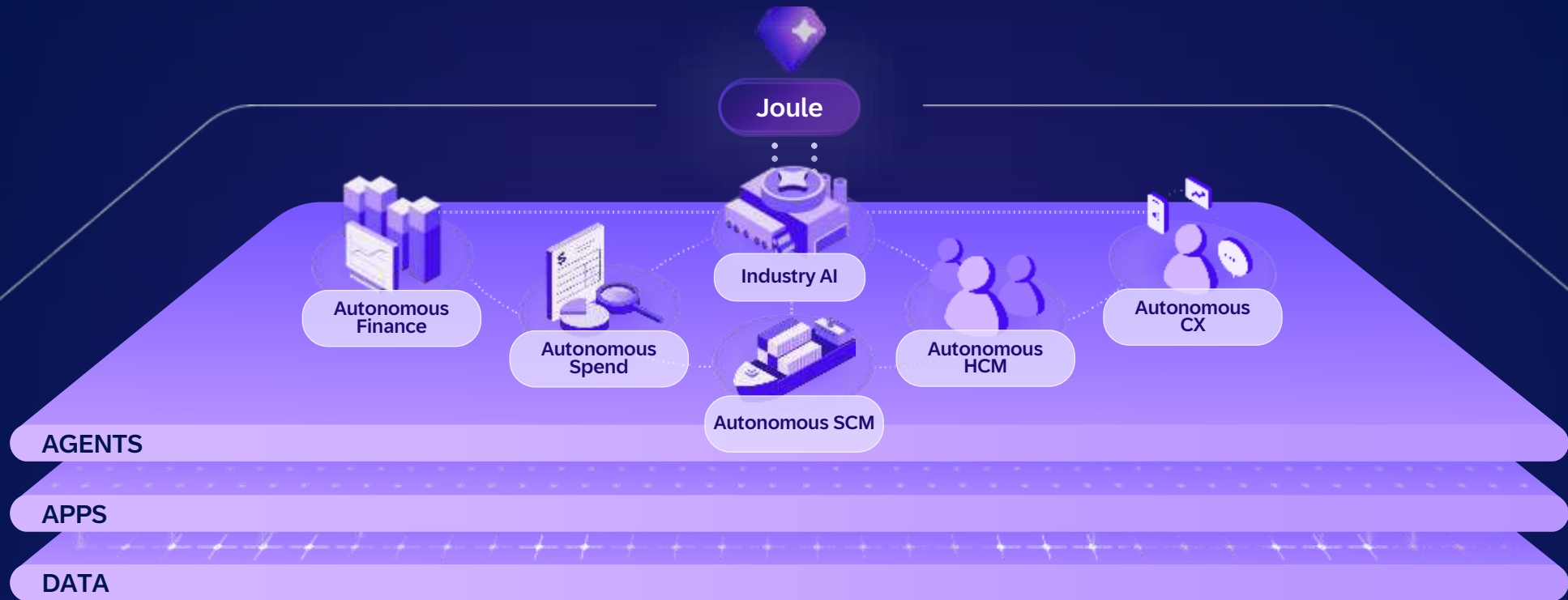


Autonomous Enterprise Systems with Humans in the Loop

System of execution



SAP Autonomous Suite



Platform Leverage

Ground Up Approach



Joule Assistants



Financial Closing Assistant

Accounting Accruals

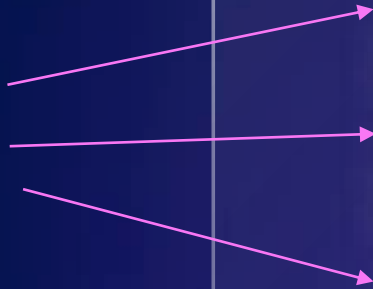
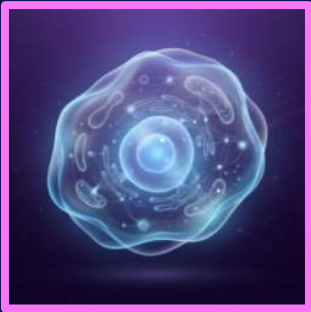
Analytical Business Insights

Asset Accounting Anomaly
Detection

Financial Consistency Analysis

Intercompany Matching and
Reconciliation

Journal Entry





Financial Closing Assistant

Accounting Accruals Agent

Intercompany Matching and
Reconciliation Agent



Custom Agent

Joule Studio 2.0

Tools

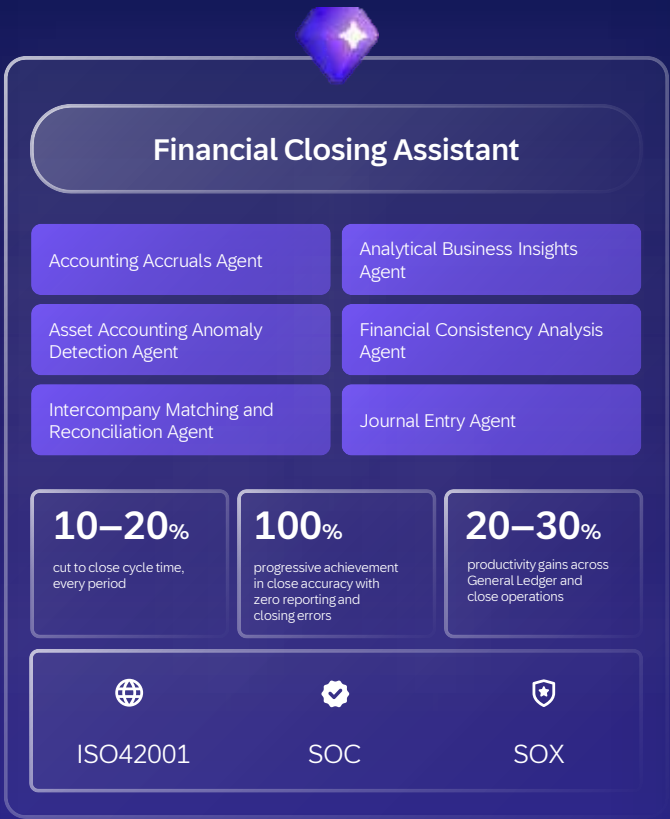
Workflow steps

Code logic



Extensible by design





Financial Closing Assistant

Accounting Accruals Agent	Analytical Business Insights Agent
Asset Accounting Anomaly Detection Agent	Financial Consistency Analysis Agent
Intercompany Matching and Reconciliation Agent	Journal Entry Agent

10–20% cut to close cycle time, every period	100% progressive achievement in close accuracy with zero reporting and closing errors	20–30% productivity gains across General Ledger and close operations
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ISO42001	SOC	SOX
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Autonomous Finance



Enterprise Architecture Planning

Expense Management Planning

Financial Planning

Accounts Payable Assistant

Accounts Receivable Assistant

50–70%
reduction in cash
cycle time

70%
elimination of cash
management effort

10–20%
reduction in DSO
improving Working
Capital



Sales Operations Assistant

Billing Assistant

Cash and Treasury Assistant

Financial Closing Assistant

10–20%
cut to close cycle time,
every period

100%
progressive achievement
in close accuracy with
zero reporting and
closing errors

20–30%
productivity gains across
General Ledger and
close operations



Travel Assistant

Governance Assistant

Consolidation Assistant

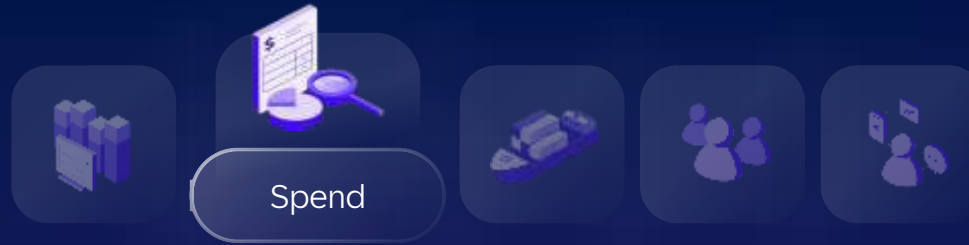
Tax and Compliance Assistant

50%
reduction in trade
classification effort

50–60%
productivity gains
in risk management
and auditing

100%
achievement of accurate,
automated e-invoicing
setup for national and
local governments





 Joule Assistant  Joule Agent



Product Design Assistant

Planning Assistant

20–30% faster planning cycles: freed planner capacity	20–30% forecast error decrease: reduced safety stock costs
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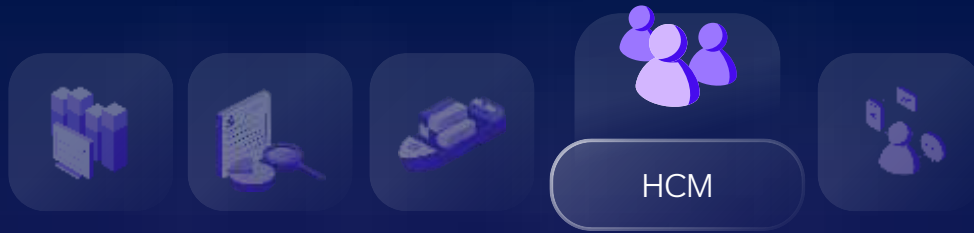
Logistics Assistant

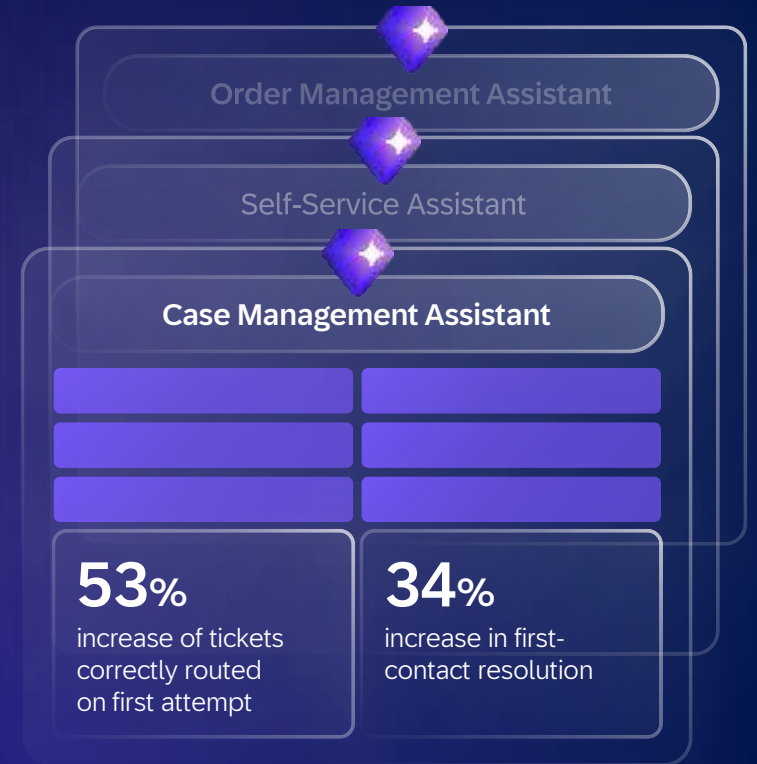
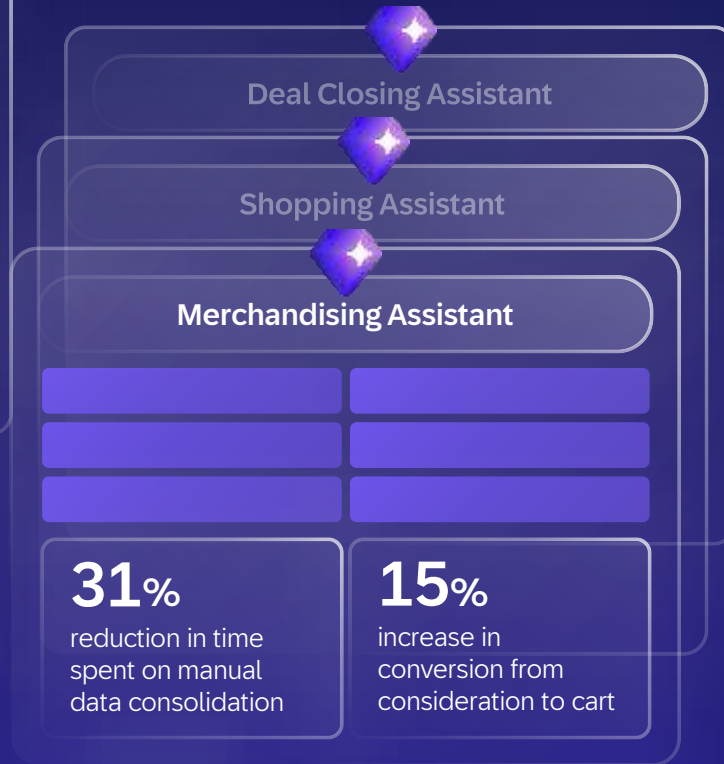
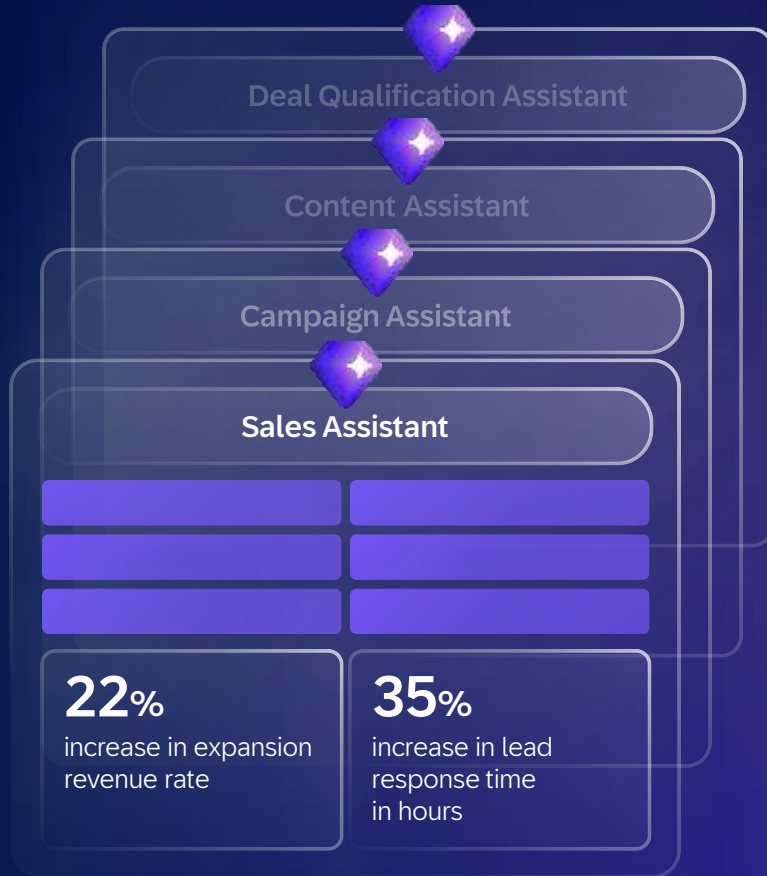
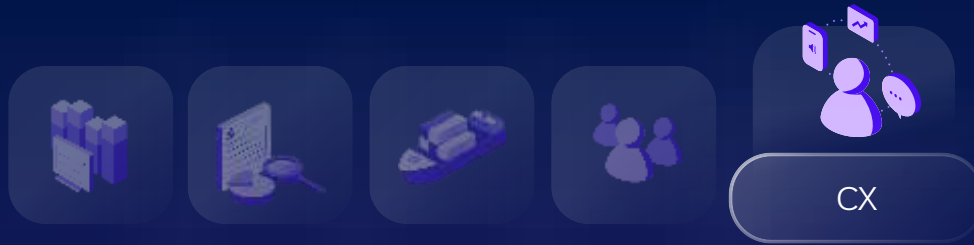
Manufacturing Assistant

10–15% OEE improvement: higher output and deferred capex	10–15% reduction in defect rate: earlier deviation detected
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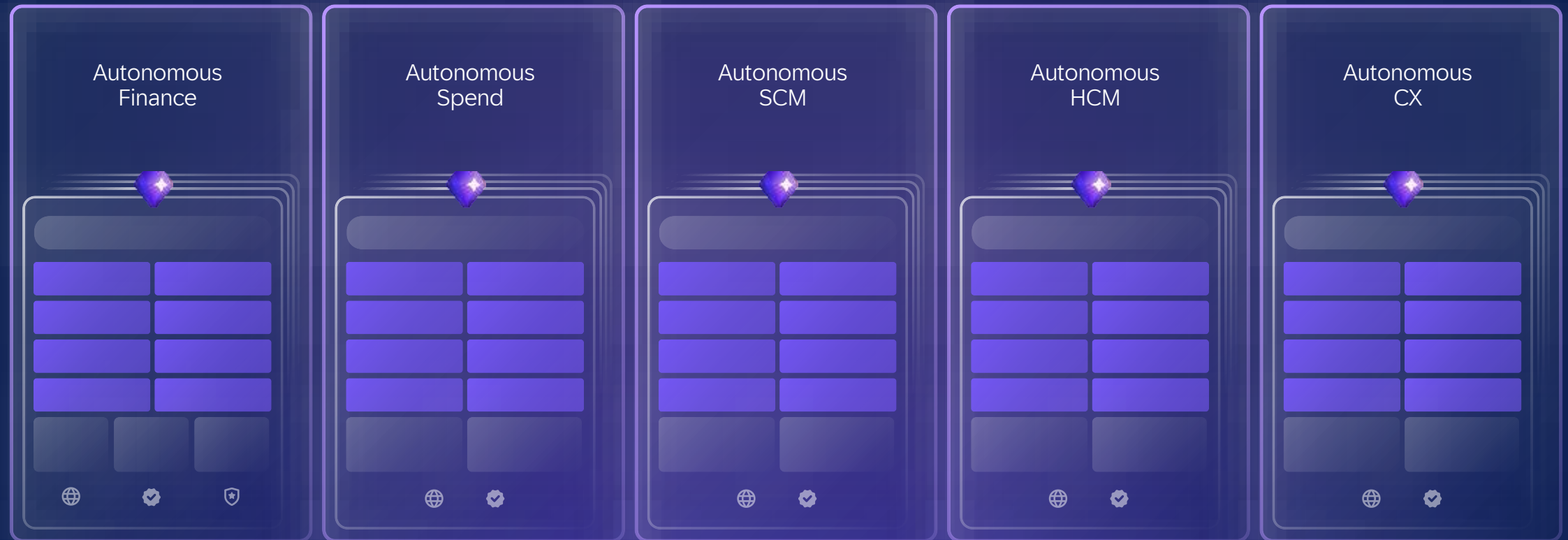
Asset and Service Assistant

3–5% improvement in asset availability	10–15% maintenance cost reduction
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 Joule Assistant  Joule Agent





Results
you can rely on



Public LLMs



SAP's
context layer



Own company
context

A high-angle, wide shot of a large industrial warehouse interior. The space is filled with a complex network of conveyor belts and sorting systems. Numerous orange cardboard boxes are visible, some resting on the conveyor belts and others in metal sorting chutes. The facility features high ceilings with large windows, white structural pillars, and yellow safety railings. A yellow sign with the letter 'A1' is visible on one of the pillars. The overall scene conveys a sense of large-scale automated logistics and distribution.

Getting more done, faster and accurately



Gee, that's a lot.
How do we get started?

SAP & SAP Partner Workshops and Hackathons!



**Change is a constant.
Change is accelerating
exponentially.**

**The business landscape is
changing right now.
How will we respond?**



Christian Klein
SAP CEO

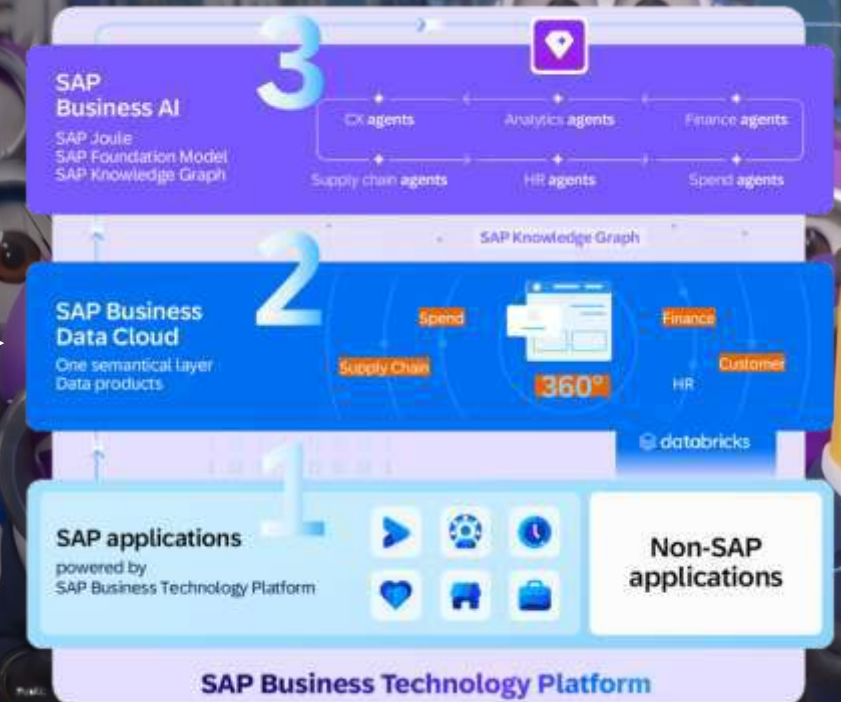




Can you afford to wait?

Key Takeaways

1. Become an **Autonomous Enterprise** with SAP Joule, AI orchestration, & agentic AI
2. Infuse **Business AI** into business processes to move the needle in a responsible, reliable way
3. Important to get to **quality, integrated, near-real-time, company-specific data**
4. Must **optimize processes & business applications** in a clean core modular way
5. **Enterprise data + cloud ecosystems (Google-SAP)** are the **foundation for AI at scale**



Adaptability Matters More than Anything Else (but Getting Started is Right Up There)



What are you Thinking ?