



Free Report

Finance and Treasury

Key Themes and Trends: April 2025

Artificial Intelligence & Data Analytics Insights within Financial Services

Finance and Treasury Spotlight

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This document contains the summary themes and trends from the Distinctive Insights Use Case and Vendor Spotlight Report on the use of artificial intelligence and data analytics to support **Finance and Treasury** processes in financial institutions. Full details of all of these insights are available to subscribers within the subscriber report.

This is a combined 'use case' and 'vendor' report which means that it incorporates insights and commentary on both the business topics and the vendor solutions being deployed to implement artificial intelligence in Finance and Treasury processes.

The content of this report is based upon data analysed for the period 1st January 2024 to 31st March 2025. We have analysed technology procurement, technology releases, vendor partnerships, vendor corporate activity, and other industry developments over this period to identify the key themes and trends.

Within the full report, we provide:

- A strategic overview of the key findings and trends.
- Outline the business context of Finance and Treasury within financial institutions.
- Identification of the primary use cases observed within our research.
- Highlights of the AI usage in selected focus vendor solutions involved in leading the market innovation in this area.
- A full 'Inventory of Insights' providing detail on all of the underlying content used to inform our analysis.

Strategic Overview

Artificial intelligence is becoming an integral force in transforming Finance and Treasury functions within financial institutions — no longer a speculative investment, but a core enabler of efficiency, risk mitigation, and strategic insight.

This research identifies three tiers of market trends — **Prime Trends**, **Rising Trends**, and **Frontier Trends** — based on the maturity, prevalence, and strategic momentum observed across financial institutions and vendor ecosystems.

Key Trends in AI for Finance and Treasury

Prime Trends (Widespread Adoption)

These are the most mature and widely adopted applications of AI within Finance and Treasury.

Workflow Automation and Intelligent Document Processing AI is streamlining high-volume, rules-based finance tasks — including accounts payable, invoice extraction, financial close, reconciliations, and document classification. Intelligent Document Processing (IDP) — combining OCR and machine learning — has moved from pilot use to enterprise-wide deployment, significantly improving accuracy and throughput.

Virtual Assistants and Conversational Interfaces in Finance Operations Widespread examples of virtual assistants are evident within finance teams — able to ingest queries, navigate data, generate responses, and trigger workflows. These conversational tools aim to lower the skill barrier for interacting with complex financial systems and data environments.

Rising Trends (Increasing Adoption)

These trends are gaining momentum and show clear signs of moving toward mainstream adoption.

AI-Driven Anomaly Detection and Controls Assurance Financial institutions are embedding AI models to continuously scan for errors, inconsistencies, and risks across financial data, transactions, and controls environments. This is particularly prominent in reconciliation, auditing, and financial reporting workflows — reducing operational risk and regulatory exposure.

Generative AI for Narrative and Decision Support Generative AI is being applied across Finance and Treasury to assist with drafting financial reports, audit narratives, and policy documentation — and to support natural language queries over complex financial data. While still early in its deployment lifecycle, this trend is moving rapidly from experimentation to structured implementation.

Agentic AI for End-to-End Process Orchestration Agentic AI — the combination of AI agents with orchestration capabilities — is enabling full-cycle automation of processes such as journal entries, accruals, or audit workflows. This marks a shift from task-level automation to autonomous operations across the finance function.

Frontier Trends (Emerging and Innovative)

These trends are still in the exploratory or early-adoption phase but offer transformational potential.

Cognitive and Graph AI for Audit and Risk Insight Emerging applications of cognitive search, unstructured data interrogation, and graph analytics are enabling deeper insights across financial data. These tools aim to uncover hidden patterns, improve judgement-based assessments, and support a more agile and robust audit function.

Predictive Forecasting and Planning in Treasury Machine learning models are being deployed to support short- and long-term liquidity forecasting, enhance cash flow planning, and inform hedging and capital optimisation strategies. This data-driven foresight is becoming a strategic pillar for modern Treasury functions.

Final Takeaways

- **AI is no longer isolated to large global banks** — institutions of all sizes are actively implementing AI across finance and treasury, as seen in annual report disclosures and vendor deployments.
- **The convergence of structured and unstructured data processing** — including invoices, contracts, ledgers, and bank feeds — is unlocking new opportunities for consolidation, insight, and controls.
- **The finance function is shifting from reactive reporting to predictive intelligence** — creating space for CFOs and treasurers to play a more strategic role in risk and capital planning.
- **Generative and Agentic AI are accelerating the pace of innovation** — enabling entirely new ways of interacting with financial systems and embedding intelligence into daily decision-making.

This strategic landscape indicates a clear trajectory: Finance and Treasury are being redefined not only as process centres but as intelligence hubs, where AI augments human expertise and enhances institutional agility.

ABOUT DISTINCTIVE INSIGHTS

Distinctive Insights provides expert research into trends in **data and analytics within financial services**. Our research tracks the development of data driven solutions within banking, investment management, wealth management, payments, and many other financial sectors. We provide industry insights into the breadth of data driven solutions within financial services, including the use of artificial intelligence and machine learning, predictive analytics, data management, and business intelligence.

Our research reports include detailed intelligence on developments within financial institutions (use cases, vendor relationships, patents, and investments) and within the vendors which service them (including detailed insights into product and solutions, clients, partners, and funding).

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We're here to help:

The underlying content of this report has largely been produced from publicly available information, processed through Distinctive Insights analytical models to generate and aggregate insightful content.

Vendor news is sourced from press releases, available on the vendors' own websites.

Financial Institution news is sourced from press releases available on the financial institution websites.

If you need more information on any of the specific insights, an internet search on the key terms within the story should return multiple sources of further information. However, if you need help in finding further information, feel free to send an email to contact@distinctiveinsights.ai and we will be happy to provide any further content or sources which we have available in our database.



Supplement with your own research:

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