

The AI Financial Close:

Redefining Month-End Close Processes
and KPIs for the Next Era of Finance



Introduction: From AI Evolution to KPI Revolution

The Office of Finance has long been a proving ground for innovation. In the past two decades, it has absorbed wave after wave of technology designed to optimize operations and make the financial close both easier and safer. We've gone from un-auditable spreadsheets and difficult-to-navigate ERP systems to cloud-based automated data consolidations and even true robotic process automation (RPA). But today, the emergence of enterprise-ready artificial intelligence (AI) marks a profound inflection point for the industry – one that shifts the conversation from increased efficiency and reduced risk to genuine reimagination.

The idea of reimaging the financial close isn't novel – with finance transformation a prominent goal for many enterprises in the past decade. At Trintech, we've spent the last several years helping organizations of all industries and segments lay the foundation for this AI-powered future. We've also encouraged finance teams to prepare for transformation by establishing structured, trustworthy data to [optimize close processes](#) through automation; and [upskilling accounting professionals](#) to operate alongside emerging technologies.

But now, the landscape is shifting again, faster than ever.

The endgame for the CFO and their teams is expanding in real time. In a recent Gartner report, over 75% of CFOs say they are now responsible for enterprise-wide data and analytics, while also being tasked with anticipating risks and generating faster, deeper insights to guide strategy. Finance must no longer act as a backend function; it must serve as a real-time partner to the business – delivering not just financial clarity, but competitive advantage.

This shift seems already underway and actively setting goalposts for the Office of Finance. According to The Hackett Group's 2025 Finance Key Issues Study, 5 of the top 10 objectives CFOs rank for the year are consolidated into three pillars:



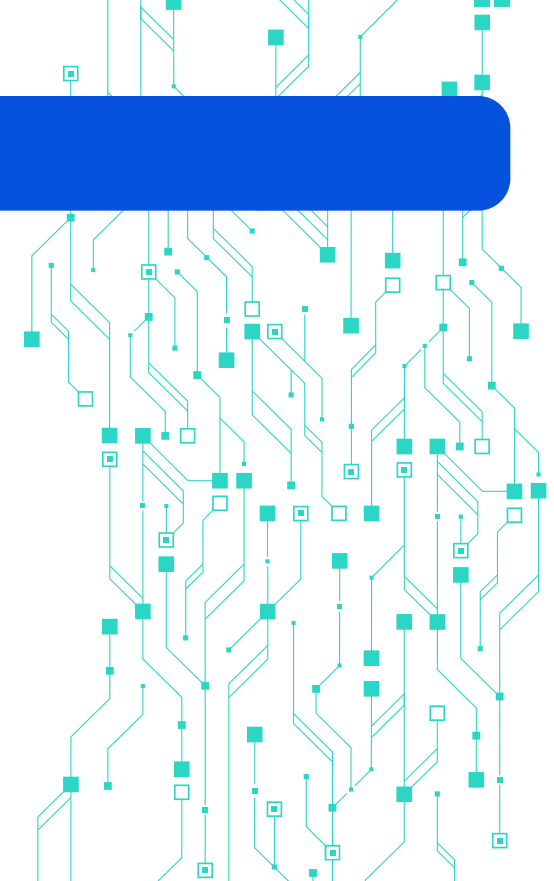
Becoming more active drivers of business growth, supporting profitability goals while optimizing performance and cashflow



Accelerating digital transformation with embedded AI, creating a more modernized technology landscape



Improving data quality, timeliness, completeness, and reliability – to enhance storytelling capabilities





But, despite these ambitions, most organizations are still measuring Office of Finance success with metrics better suited to the past. “Days to Close,” “Number of JEs per FTE,” and “Rec Completion Rate” remain continued key indicators of performance for many shops – even as AI-driven tools begin auto-reconciling, suggesting entries, detecting anomalies, and answering queries automatically.

What today’s Office of Finance needs is not just a better process, it needs a new definition of success. It requires a reimagined financial close – intelligent, continuous, insight-driven – and a modern KPI framework to measure and sustain it.

In this paper, we will explore that ambition with:

- A detailed vision of the “AI Financial Close” – reimagined close processes with AI capabilities
- Specific AI use cases grouped into four key functions – essential use cases to implement with AI that will drive to measurable ROI and concrete impact
- A re-examination of traditional KPIs updated to match our new AI-augmented reality – so finance teams measure success more meaningfully
- A practical roadmap to guide organizations toward this new model – with a four-phased approach to execution

**The future isn’t just faster. It’s smarter.
And it’s already here.**

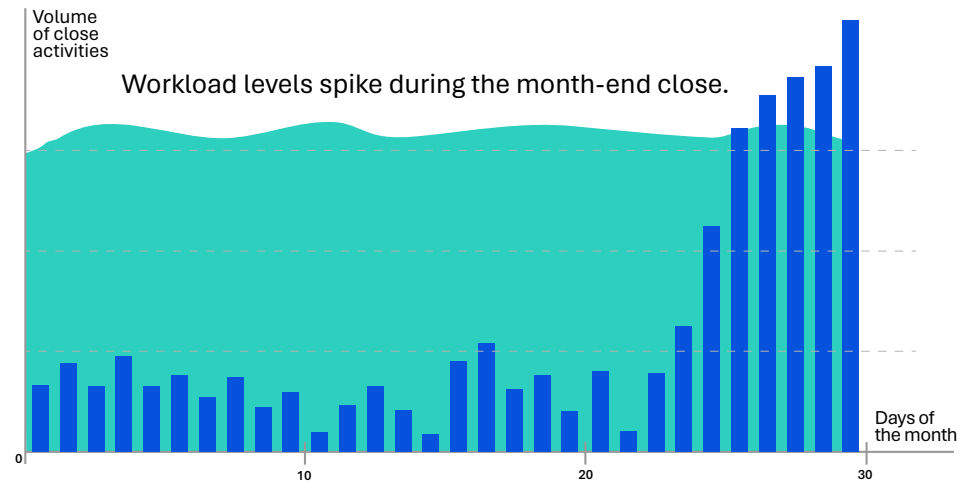
AI Financial Close: What Does a Reimagined Financial Close Look Like Today?

For decades, the financial close has been defined by rigid timelines, cyclical bottlenecks, and heavy manual intervention. Even as organizations pursued automation, their target remained largely unchanged: shortening the time it takes to close. But what if we stopped trying to accelerate the traditional model, and instead reimagined it altogether?

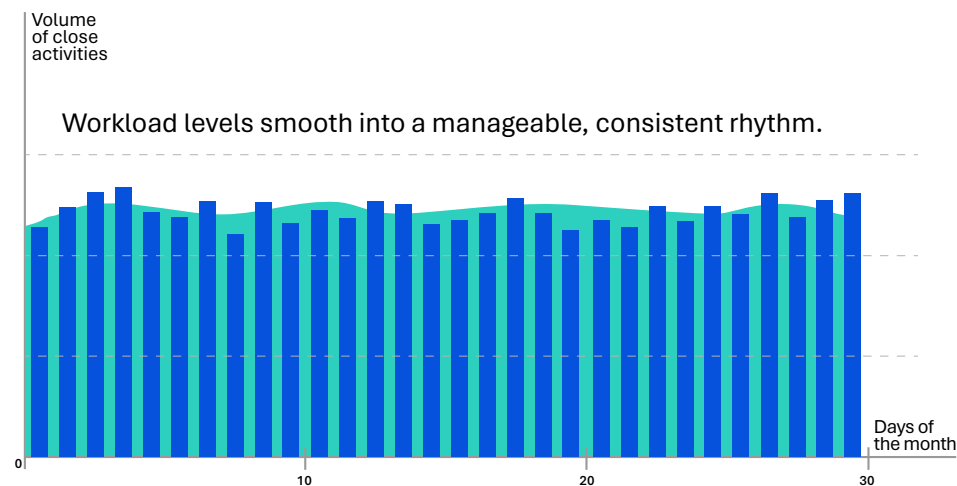
This is the promise of the **AI Financial Close**: a continuous, AI-augmented process that shifts the close from a backward-looking deadline to a strategic, real-time operation that delivers insights throughout the period, not just at the end.

While the concept of a “Continuous Close” has [existed for many years](#), it was often viewed as a “brass ring” – an exciting but challenging goal – limited by fragmented systems, manual dependencies, and staffing constraints. But moreover, it was a goal designed to spread stressful manual close work throughout the period to make the close less of a burden. Ironically, while technology may not have moved fast enough to allow every Office of Finance to achieve “continuous close” – it has resulted in the automation of most manual burdens traditionally faced during period-end.

Traditional Workload Distribution Chart



Continuous Close Workload Distribution Chart



When we seek a new reimagining of the financial close in today’s climate, automating manual and menial tasks is important for a different reason. The new burdens on the Office of Finance to function as business drivers and enablers, predictors with laser focus, and communicative storytellers – all require advanced analytics, faster access to better quality data, and available time for human subject matter experts to focus on these high value activities. And today, with the convergence of automation, machine learning, and large language models (LLMs), the AI Financial Close becomes not only realistic – but essential.

Defining the AI Financial Close

The AI Financial Close is built on five key characteristics:

1. Continuous and Predictive

Ongoing close tasks mean that problems and exceptions that pose risk are identified and remediated early. Activities like reconciliations, journal entries, and variance analysis are performed proactively throughout the period, not batched at month-end – heavily reducing the risk of “late surprises.”

2. Insight-Rich, Not Data-Heavy

It’s not about having a mountain of data at your fingertips. Frankly, in 2025, it’s easier to access data than ever before. It’s about what is gleaned from the data, and how quickly. Instead of merely compiling data, AI tools are used to highlight anomalies, generate narratives, and surface insights for real-time decision-making.

3. Highly Automated and Exception-Driven

In the AI Financial Close, virtually all menial work is delegated to machines. Human accountants are elevated to leverage their subject matter expertise and human discernment. This means focusing on exceptions, judgments, and – most importantly – strategic inputs.

4. Collaborative Across Functions

The AI Financial Close integrates data across departments – finance, operations, sales, procurement, all areas of the enterprise – so that everyone is working from a single source of truth.

5. Dynamic and Nonlinear

With the right technology in place, close processes no longer have to follow a rigid sequence. Tasks should be – and are – prioritized based on materiality, risk, and various interdependencies. The ultimate goal is to identify and work risk as early as possible.



AI Financial Close in Action

The lynchpin to finally allow the AI Financial Close to be achieved are the capabilities of **Generative and Agentic AI** – which will enable the five characteristics noted on the previous page. **But the real question most finance & accounting teams – and frankly, most technology vendors – are asking themselves is “how?”** Specifically, how? There is a shocking investment around the world in these AI technologies. But what specific use cases should the finance & accounting teams look to implement first?

Realizing this vision requires a focused application of **Generative and Agentic AI** across four critical domains: close automation, insights, user support, and governance & security. Within each domain, there are several critical use cases the **Office of Finance** should expect an AI solution to tackle – now, or in the near future. Let’s examine them.

1. AI-Driven Close Automation

As has been discussed, a key component of the AI Financial Close is a continuation of a frequent goal for finance & accounting teams in the past decade: automate as many menial and mundane close activities as possible. Not only is this the fastest way to reduce cycle time, it’s critical to ensuring your skilled human accountants can spend their time where it’s needed most – with high-value activities such as analysis and modeling. Agentic and Generative AI capabilities open even more uses cases to make the manual work your team must do take less time, removing the “manual drag.”

Key Use Cases:



LLM-Based Help: Embedded AI assistants that deliver contextual answers and process guidance using approved financial documentation



AI-Suggested Business Rules: Agentic learning proposes new matching and routing rules by analyzing past success and exception workflows



AI-Generated Journal Entries: Automated entry suggestions based on historical patterns and natural language inputs



AI-Generated Close Tasks: Dynamic creation of tasks tailored to risk factors, anomalies, and organizational roles

Together, these use cases for AI help to automate the close on top of existing machine learning or business-rule driven close automation (which already automate large-scale balance sheet recs and transactional recs), going even further to automate some of the most time-consuming tasks still done by humans during the close. The end goal is still to reduce the period-end load, improve accuracy, and free up time for strategic analysis.

2. AI-Powered Insights

With AI, the Office of Finance becomes more than a data steward – it becomes a source of foresight. CFOs are increasingly [expected to serve as data storytellers](#) for the larger organization, translating numbers into action and recommendation. Frankly, most talented finance & accounting professionals are quite passionate about doing this, as a driving factor for their profession – but historically, their time has been subsumed by menial tasks and processes. Now, as a part of the AI Financial Close, automation not only gives your team the time – but with specific AI use cases, they gain insights faster and with greater clarity.

Key Use Cases:



AI Document Analysis: Parsing contracts, policies, and financial statements for key data points and red flags



LLM Querying of Reports: Ask AI for any metric, trend, or variance—no pivot tables required



Agentic ROI Insights: Identifying risk-heavy processes, duplication, or inefficiencies before they impact the close



Agentic Reconciliation Summaries: AI-generated narratives that accompany completed reconciliations, providing context and clarity



AI Monitoring of Close Status Statistics & Close Progress: Continuous status tracking and progress forecasting, surfaced via natural queries

The result of AI-powered insights is a finance team empowered not just to report, but to lead. The speed and clarity of their insights allows for faster and more impactful decision making that leads the entire enterprise to more agile activities and adjustments.

3. AI-Assisted User Support

One of the core benefits first realized for LLM-based Generative AI in any industry has been user support within specific applications. Not only does it speed up or eliminate cumbersome manual research time for team members, it allows for faster onboarding, faster troubleshooting, and empowerment of team members with infrequently needed or rarely used accounting processes or system activities. When it comes to protecting the team's time – smart enterprises will use AI at its most basic level to perform human-scale research in context, quickly analyze documents, and navigate through workflows and UI.

Key Use Cases:



LLM-Based Help for Application Tasks:

Answers delivered instantly in-app, reducing time lost to tickets and training



Agentic Error Assistance: AI interprets error messages and suggests real-time fixes



LLM-Based Onboarding Assistant:

Personalized guidance for new users, based on roles and workflows



AI Document Summarizer: Converts complex docs into short, action-oriented summaries



Voice-to-Navigate: User voice-controlled navigation of close tasks and workflows for speed and accessibility

This intelligent layer creates a finance environment that's more intuitive, more scalable, and more human-centric. In this way, AI is enhancing the team's experience – removing friction and enabling self-service inside of complex systems.

4. AI Data Governance & Security

Governance should be the first – and last – area concern for the Office of Finance. New technology and new processes don't change the ongoing risk controls, oversight, and regulatory compliance that all finance and accounting teams face. This means that we should use Agentic AI capabilities to make governance easier to implement and less risky by using it to automate the most error-prone areas of traditional governance.

Key Use Cases:



Agentic User Provisioning: AI-driven role-based access controls to streamline onboarding while maintaining auditability



Agentic Compliance Flagging: Automated identification of potential violations and exception alerts, surfaced in real time



AI-Driven Lineage Tracking: Traceable data origins and flow, with audit-ready documentation and natural language tracebacks

Beyond that, realize AI Financial Close initiatives require security with transparency for the AI, itself.

This means a staunch amount of vendor transparency and available documentation of your AI processes – whether your company is using an internally created LLM or relying on a third-party vendor's solutions – all to ensure safe enterprise adoption and protection during audit time.



This could include newer certification options such as an ISO 42001 certification (similar to a SOC certification for data models, but designed for AI). But as such certifications are brand-new to the industry, you may be served just as well by readily available trust center materials created by the AI developer which provide model explainability. The goal in either case is to have a defined set of standards for how any AI model operates, and how its data is securely managed – which is what will matter during an audit.

AI Data Governance & Security, AI-Driven Close Automation, AI-Powered Insights, and AI-Assisted User Support. With these four domains working together, the AI Financial Close moves from aspiration to reality – bringing a faster, safer, more strategic finance operation that is ahead of the stress and insight rich. But beyond that, Finance & Accounting is a team that must track their success – and new methods mean new metrics.

Next, we'll explore how finance must rethink what success looks like in this new paradigm – and what new KPIs are needed to support it.

Rethinking Metrics: New KPIs for an AI-Augmented Close

The traditional financial close has always been evaluated by a familiar set of KPIs: time-to-close, manual journal entries processed per FTE, close quality, on-time reconciliations, P/L exposure, and more. These metrics were all designed to measure the speed, accuracy, and cost-efficiency of a period-end process built for a world of batched activities and reporting.

But as we enter the era of the AI Financial Close, these KPIs are no longer enough.

AI and intelligent automation are enabling a new operating model – one that is continuous, dynamic, and insight-led. Success is no longer defined by how fast you close the books. It's defined by how quickly you generate value from your data. As finance evolves from a scorekeeper to a strategic advisor, CFOs must rethink their measurement frameworks. What gets measured is what gets managed – and if we continue to measure yesterday's metrics, we'll miss tomorrow's opportunities.

Why Traditional Metrics Fall Short

Conventional KPIs – things like “days to close” or “number of recs completed” – are important, to be sure. Our efficacy on core close processing will never go away. But these KPIs focus on lagging indicators. They tell us how fast the machine was running, but not at what leg of the race, or whether it was even moving in the right direction.

In the AI Financial Close framework, finance needs to track leading indicators that reflect its strategic influence, risk posture, and AI maturity. We must measure not just efficiency – but effectiveness, proactivity, and insight-to-action velocity.

“

Success is no longer defined by how fast you close the books. It's defined by how quickly you generate value from your data.”



New KPIs for the New Finance Function

To enable meaningful performance management in an AI-powered world, finance leaders should adopt a modern KPI framework that reflects both operational efficiency and strategic value. Below are some key categories and example metrics to consider:



Operational Intelligence KPIs

A set of metrics that assess how well AI is reducing manual effort and surfacing issues earlier in the period, on a repeatable basis:

- **AI Suggestion Acceptance Rate:** % of AI-suggested journal entries or suggested reconciliations that are ultimately accepted by human reviewers (vs. rejected)
- **Real-Time Anomaly Resolution Time:** Average time from anomaly identification to resolution via AI alerts (either within an application, or sent via direct channels)
- **Reduction in Rework/Reopened Items:** Tracks the percentage of reconciliations or journal entries re-opened due to errors



Predictive Insight KPIs

Focused metrics that regularly evaluate the speed, depth, and impact of finance-led insights – which are derived by usage of AI-driven tools and capabilities:

- **Forecast Accuracy Deviation:** Difference between AI-predicted and actual revenue, cash flow, or expense metrics
- **Insight-to-Decision Velocity:** Time between insight generation and business action taken
- **Rate of Risk Identification (AI-Driven):** Number of risk triggers flagged by AI vs. manual identification rate



User Enablement & Experience KPIs

Metrics which consistently assess the adoption and effectiveness of AI-assisted support. These KPIs measure more than just the capability of AI tools – but also the finance’s teams ongoing usage and acceptance of them:

- **Self-Service Success Rate:** % of user inquiries resolved via AI help, onboarding assistants, or error support
- **Time to Productivity for New Hires:** Measures how quickly new finance employees independently complete close tasks using AI assistance
- **User Engagement with AI:** Number of AI-assisted actions (queries, suggestions, support interactions) per user per period



Governance & Compliance KPIs

Lastly, finance teams should consider high-level metrics around governance itself. This is to ensure your AI is not just effective in areas of risk management – but also safe and accountable.

- **Compliance Risk Flag Reduction:** Change in number of risk-related flags after AI-assisted compliance monitoring
- **Model Explainability Coverage:** % of deployed AI models with available trust center documentation and human-readable audit trails

From Reporting Metrics to Strategic Scorecards

It's important that KPIs do not live in isolation. Modern finance teams need scorecards that combine these metrics across varied business functions and tie them to overall enterprise objectives.

For example:

- A high forecast accuracy rate may directly correlate with improved working capital decisions
- Reduced anomaly resolution times may drive faster revenue recognition or cost control

Scorecards should also be accessible to business partners, not just the Office of the CFO. They serve as a shared language of value, and a transparent signal of the Office of Finance's evolving role as a driver of insight and performance.

Measuring Progress Toward the AI Financial Close

Finally, it's essential to acknowledge that the AI Financial Close is not something that is implemented overnight. Finance & Accounting teams must measure their evolution toward this model, not just its final outcome.

As a part of that, several transitional KPIs (aligned to the aforementioned use cases) are wise to start tracking immediately, with expected performance improvements over time:

- % of journal entries generated or assisted by AI
- % of reconciliations completed mid-period
- % of business decisions informed by finance-generated AI insights

Tracking these metrics over time helps teams prove value, secure executive buy-in, and perhaps most importantly – continuously improve.

Next, we'll outline a practical roadmap to help finance organizations move from intention to execution – phase by phase – and build toward a truly AI Financial Close.

How to Build Toward This New Reality

With a clear vision of the AI Financial Close and a modern framework for evaluating success, the natural next question is: how do we get there?

Finance teams can't simply flip a switch and transform overnight. True AI readiness requires both strategic planning and operational groundwork. It's not just about implementing new tools – it's about rethinking how finance works, how it collaborates, and how it governs risk in a machine-augmented environment.

This section presents a practical, four-phased roadmap to help CFOs and their teams evolve toward the AI Financial Close model. Each phase builds upon the last – enabling a secure, scalable, and insight-rich finance operation. There's not necessarily a hard line “start” and “stop” between phases – but this roadmap will provide clear objectives and outcomes, along with likely key actions to get to them.



Phase 2:

Introduce AI-Ready Data and Processes

Objective:

Lay the technical and procedural foundation for successful AI enablement, including clean data, documented workflows, and modern governance frameworks.



Phase 4:

Formalize Governance, Compliance, and Reporting in an AI-First Environment

Objective:

Institutionalize AI within your enterprise across the financial close with formal governance structures, performance dashboards, and sustainable user enablement.



Phase 1:

Audit Current-State KPIs and Control Models

Objective:

Understand where your enterprise is today – and what legacy metrics, controls, or workflows are no longer aligned with an AI-first approach.



Phase 3:

Deploy Pilots for AI Financial Close and KPI Transformation

Objective:

Put the foundation to work with controlled AI pilots that deliver real results – while measuring progress toward AI Financial Close maturity.

How to Build Toward This New Reality

Audit Current-State KPIs and Control Models

Objective:

Understand where your enterprise is today – and what legacy metrics, controls, or workflows are no longer aligned with an AI-first approach.



1

Key Actions:

- Map Current KPIs: Identify which metrics still provide value (e.g., cash conversion cycle) vs. those that reflect outdated processes (e.g., number of manual entries).
- Assess Control Frameworks: Review compliance structures and audit trails to identify gaps introduced by AI (e.g., model risk, decision traceability).
- Benchmark Maturity: Compare your performance and metrics against top-quartile peers and evolving industry standard (engaging industry analysts and partners for key market data).
- Identify Friction Points: Surface and document the most frequent bottlenecks, rework scenarios, and high-effort manual tasks during the close.

Outcomes:

- A baseline dashboard of current-state KPIs
- A gap analysis of existing risk models and AI-readiness
- Defined areas where transformation drives measurable impact

2

Objective:

Lay the technical and procedural foundation for successful AI enablement, including clean data, documented workflows, and modern governance frameworks. (We have already [explored this topic extensively](#) – and it is perhaps the single greatest threat to success in evolving to an AI Financial Close model.)



Introduce AI-Ready Data and Processes

Key Actions:

- Data Cleanup and Standardization: Ensure consistent taxonomy, ownership, and formatting across reconciliations, close tasks, and journal entries.
- Digitize and Document Workflows: Codify standard operating procedures for recurring close tasks – especially those ripe for automation.
- Implement Governance Structures: Establish cross-functional stewardship teams and compliance-aligned policies (especially for AI-assisted tasks like user provisioning and journal generation).
- Build Audit Trails and Metadata Tagging: Ensure all data and decision logic is traceable and structured for future AI training, testing, and oversight.
- Invest in Modular Tech Tools: Introduce composable platforms that connect easily to ERP systems, enable automation, and support AI model integration without overburdening finance users.

Outcomes:

- A structured, AI-ready data environment
- Documented and digitized workflows
- Defined governance and security protocols
- Finance applications prepared for AI pilot deployment



Objective:
Put the foundation to work with controlled AI pilots that deliver real results – while measuring progress toward AI Financial Close maturity.

Deploy Pilots for AI Financial Close and KPI Transformation

Key Actions:

- **Launch Targeted AI Automation Use Cases:**
 - LLM-based help assistants (to increase self-service and reduce onboarding time)
 - AI-suggested journal entries (reduce manual entry and errors)
 - Auto-match business rules (AI proposes logic based on past exceptions)
 - AI-generated close tasks (based on risk patterns and anomalies)
- **Enable Real-Time AI Insights:**
 - Use LLMs to allow natural-language querying of key reports
 - Activate closing status dashboards and agentic reconciliation summaries
 - Enable document analysis and forecast accuracy tracking
- **Test AI Governance in Practice:**
 - Introduce controlled provisioning automation based on finance roles
 - Implement checkpoints for human validation of AI-generated decisions
- **Introduce New KPIs:**
 - Track new metrics such as AI suggestion acceptance, anomaly resolution time, and self-service rate

Outcomes:

- Proof-of-concept wins across automation, insight, and governance
- A measurable KPI uplift from traditional benchmarks
- A culture shift – with higher adoption of AI and self-service by finance teams
- Use of new KPIs and successes to build confidence and AI acceptance within the organization – especially among skeptical or adoption-lagging team members

Formalize Governance, Compliance, and Reporting in an AI-First Environment



Objective:
Institutionalize AI within your enterprise across the financial close with formal governance structures, performance dashboards, and sustainable user enablement.

Key Actions:

- **Embed Compliance Into AI Workflows:**
 - Create auditable frameworks for AI-generated content (e.g., journal entries, reconciliations, variances)
 - Track model performance, exceptions, and bias corrections
- **Establish an AI Governance Council:**
 - Include Finance, Risk, IT, and Audit to oversee model deployment lifecycle management, and ethical usage
 - Maintain clear guidelines for transparency, explainability, and AI usage thresholds
- **Scale AI-Enabled Support Systems:**
 - Roll out onboarding assistants, contextual help, and error remediation bots
 - Deploy voice-to-navigate capabilities for enhanced accessibility and efficiency
- **Publish KPI Performance Dashboards:**
 - Show enterprise and executive stakeholders improvements in forecast accuracy, risk detection rate, time-to-insight, and self-service success

Outcomes:

- Mature, AI-integrated financial operations
- Trusted governance models and risk management protocols
- A living KPI framework that evolves with business needs
- A finance team operating with insight, agility, and strategic authority

This four-phased roadmap is not prescriptive – it’s flexible by design. Organizations adapt it to their size, complexity, and transformation appetite. But regardless of where you begin, one thing is clear: AI is already redefining what’s possible for finance. Now is the time to ensure your metrics, workflows, and culture rise to meet that potential.



Conclusion: Reimagining Success in a Transformed Finance Function

The rise of artificial intelligence is not just another technology wave. It is a true paradigm shift – one that redefines what finance & accounting teams do, how they do it, and how their success is measured.

In this new reality, the traditional objectives of the financial close – speed, compliance, and accuracy – remain important. But they are no longer sufficient. To remain relevant and deliver real value, the Office of Finance must evolve from a cost center focused on reporting the past into a strategic partner that shapes the future.

“

The Office of Finance must evolve from a cost center focused on reporting the past into a strategic partner that shapes the future.”

AI is the catalyst. But the CFO is the architect.

And the CFO's path forward is both visionary and practical:

- The AI Financial Close offers a new operating model that is continuous, automated, and insight rich.
- AI use cases across governance, automation, insights, and user support are already reshaping how work gets done.
- A new generation of KPI frameworks provides the lens to measure progress, value, and impact—not just effort.
- A four-phase roadmap shows how finance teams begin the journey from wherever they are today.

But achieving this transformation requires more than new technology. It demands a leadership mindset that's willing to challenge legacy metrics, embrace intelligent automation, and empower teams to operate with both agility and foresight.

It also demands that CFOs expand their influence beyond compliance and reporting – into enterprise strategy, data stewardship, and cross-functional collaboration. According to a recent EY survey, 84% of CFOs say they are now expected to be key leaders in digital transformation across the organization. That transformation starts with reimagining the finance function itself.

By embedding AI throughout the close process, aligning around modern KPIs, and rethinking workflows through a strategic lens, finance teams will unlock time, talent, and trust across the organization. The result? A future-ready finance function that not only reports on value but actively creates it.

About Trintech

Trintech gives people time back for what matters most. Our cloud-based platform and solutions enable thousands of clients worldwide to lead productivity transformation across their finance and accounting organizations — driving efficiencies, ensuring accuracy to mitigate risk, and empowering strategic decision-making. Make time count with Trintech.

As the leader in Financial Close Management, Trintech is headquartered in Plano, Texas with offices and strategic resellers across United States, Europe, Australia, South America, Africa, and Asia Pacific. With a strong partner ecosystem, Trintech collaborates with over 100 companies to create a network of interconnected businesses.

To learn more about Trintech, visit trintech.com.

BOOK A DEMO

CONTACT US