

# AI Agents vs. Agentic AI

## AI Agents



Focused, task-specific automations built on LLMs/LIMs

### Examples

- Extract data from PDFs
- Match GL entries
- Summarize variance drivers

### Traits

- Modular
- Reactive
- Prompt-based
- Limited memory

## Agentic AI



Autonomous, goal-driven systems that adapt and plan across workflows

### Examples

- End-to-end Flux Analysis
- Orchestrated Month-end Close

### Traits

- Persistent memory
- Decomposes problems
- Minimal Supervision
- Decision-Making under Constraints

## Key Differences

Feature	AI Agents	Agentic AI
Scope	Single or few-step tasks	Multi-step workflows, long-term goals
Autonomy Level	Limited, follows specific prompts	Proactive, self-governing within guardrails
Memory & Orchestration	Stateless/short-term context	Persistent memory, decomposes and orchestrates tasks
Human Input	Ongoing prompting/enabling	Minimal supervision once mission is defined
Examples	<div>AutoGPT</div> <div>Task-specific Chatbots</div>	<div>OpenAI Operator</div> <div>Deep Research</div> <div>Future finance/ERP bots</div>

## Real-World Applications



### AI Agents

- ✓ Extract key data from documents like invoices, POs, or trial balances
- ✓ Flag mismatches in intercompany reconciliations
- ✓ Draft narratives for flux explanations



### Agentic AI

- ✓ Perform complete flux analysis with just one instruction
- ✓ Automate multi-entity consolidation steps
- ✓ Manage audit prep: pulling docs, writing explanations, tagging outliers
- ✓ Suggest adjusting entries or next steps during close

## When to Use Which



Use **AI Agents** for simple, discrete tasks initiated by a user.



Use **Agentic AI** when complexity, autonomy over workflows, multi-step reasoning, and adaptive execution are required.