

# 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	AutoGPT   Task-specific Chatbots	OpenAI Operator   Deep Research Future finance/ERP bots

## 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.