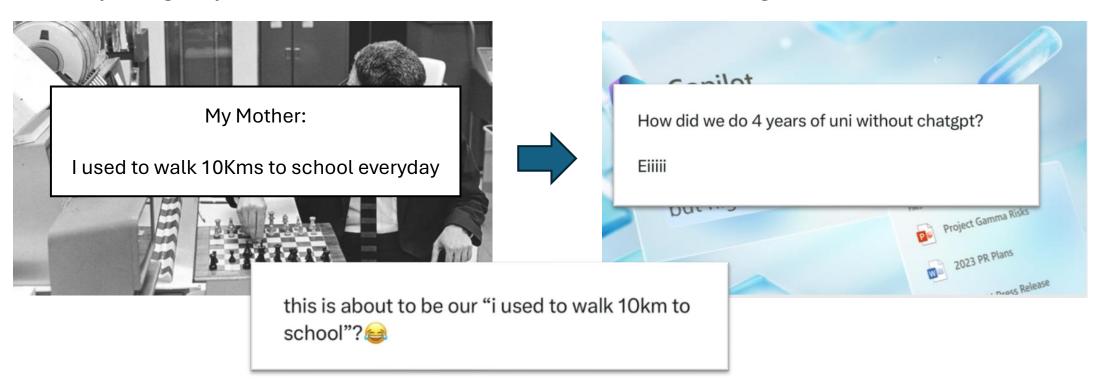
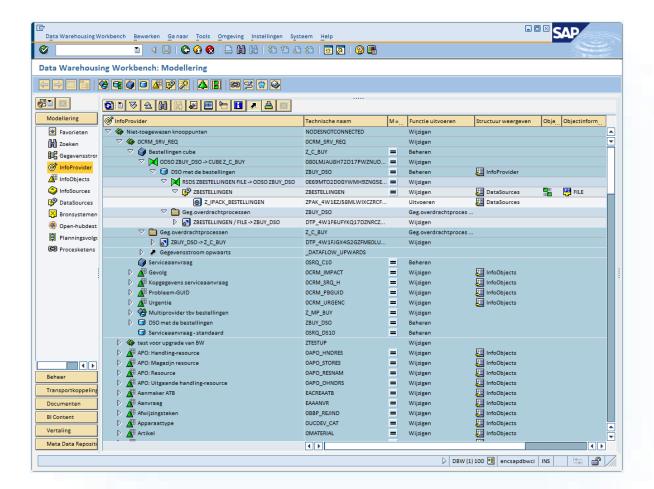
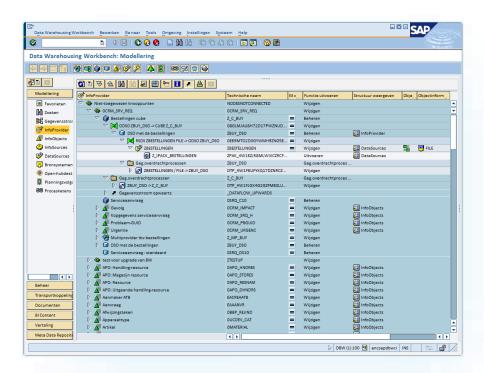
In about 50 years, AI has evolved from transactional predictions to collaborative interactions.

2025: Generating novel, human-like content

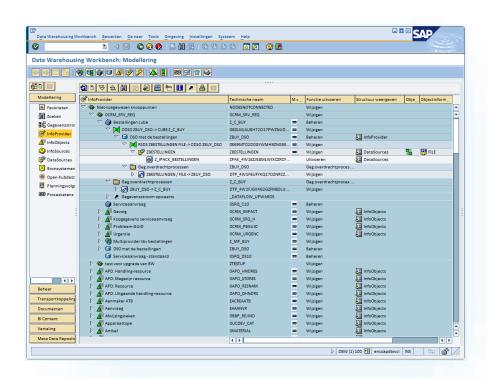
1957: Repeating simple human actions









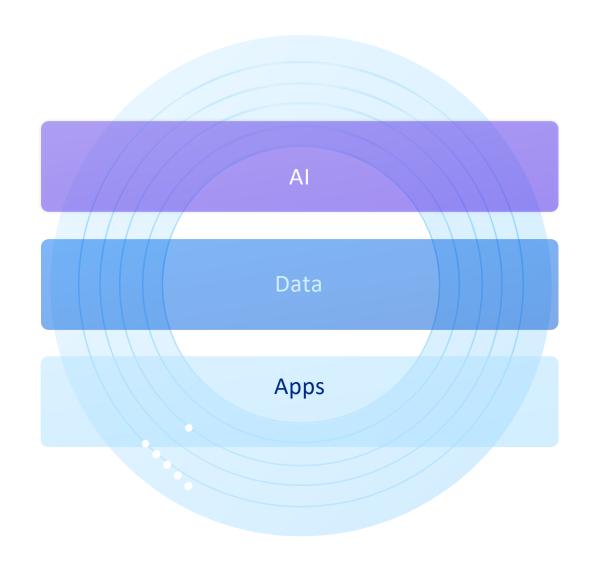


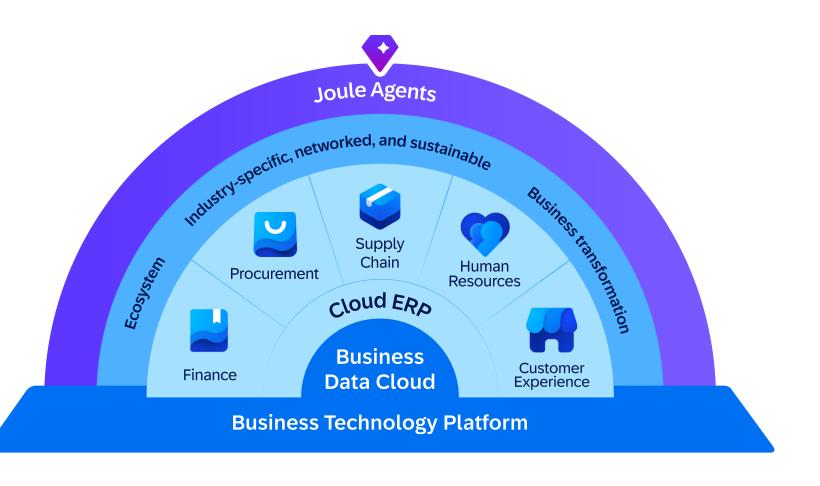












400

embedded AI use cases

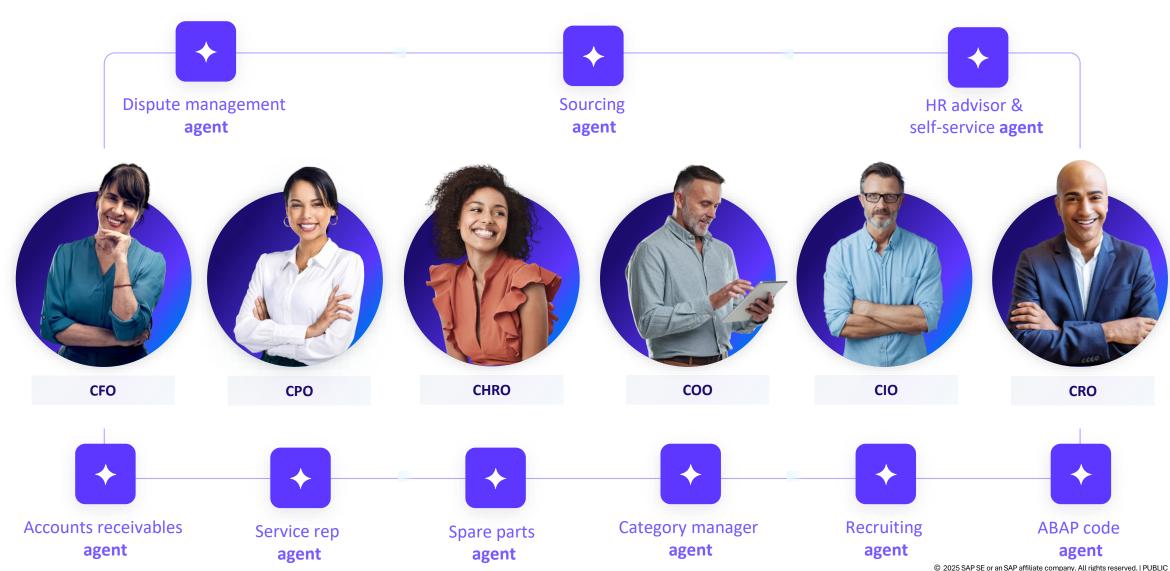
In 2025

explore available use cases

Al Feature Catalog □

Users at the center of Al

Each challenge is unique, yet you all demand more intelligent and connected technology solutions to succeed



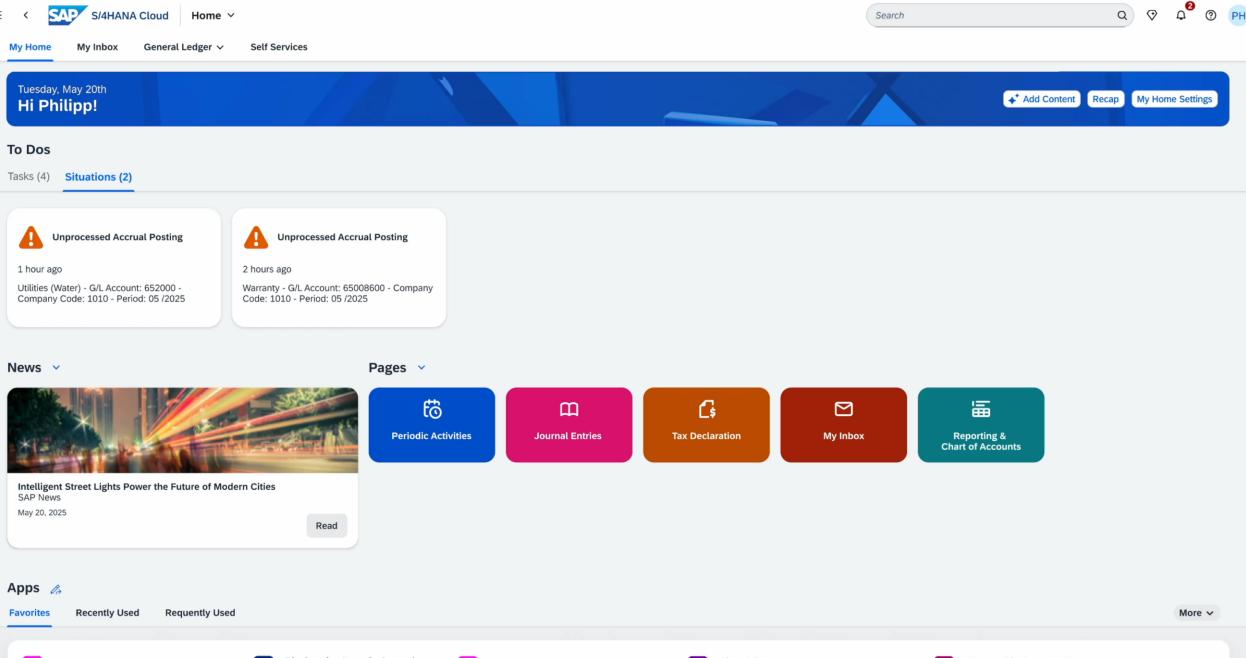


Finance

Explore how we embed AI across the process

Planning, Budgeting and Forecasting Accounting Analysis data Gather financial data for accuracy data Natural language query Request assistant Automated emission factor mapping Insights Fror resolution Treasury & Financial data Consolidate data for accuracy data Provide real-time audit and compliance reports Adata Financial business insights Financial business insights Financial business insights Manage accounts and timely payments reputational risks using working capit. Financial business insights Financial business insights Financial business insights Firor resolution Financial business insights Firor resolution Financial business insights Financial business insights Financial business insights Firor resolution Financial business insights Firor resolution Financial business insights Financial business insights Firor resolution Financial business insights Financial business insights	Prepare financial statements Explanation of fixed asset depreciation keys
Treasury & Provide real-time audit and Combine financial Manage accounts and compliance reports data timely payments reputational risks using working capit Financial business insights Hotel receipt itemization Behavioral insights for contract accounting	
Treasury 8 Provide real-time audit and Combine financial Manage accounts and Reduce financial and Enhance efficiency using working capit. Financial Hotel receipt itemization Behavioral insights for contract accounting Intelligent invoice er Business Integrity Screening for SAP	
Provide real-time audit and Combine financial data Enhance efficiency using working capit. Financial business insights Hotel receipt itemization Behavioral insights for contract accounting Intelligent invoice en	ı
timely payments reputational risks using working capit Financial business insights Hotel receipt itemization Behavioral insights for contract accounting Intelligent invoice er	Working Capital Management
business insights contract accounting Intelligent invoice er Business Integrity Screening for SAP	
	or classification
Manage Risk & Compliance	
Risk and Opportunity Control and Data Security and Threat Manage customs duties, VAT, Ensure accurate tax data Fulfil various reporting Handle d Management Compliance Prevention & other transactional taxes & compliant invoices requirements taxes	rect Obtain process insights and action recommendations
Al-assisted ESG report generation	Process analyzer

Explore our AI solutions – simply click on each of the solutions to learn more





Post General Journal Entries



Display Line Items in General Ledger



Manage Journal Entries



Clear G/L Accounts Manual Clearing



Manage G/L Account Master Data



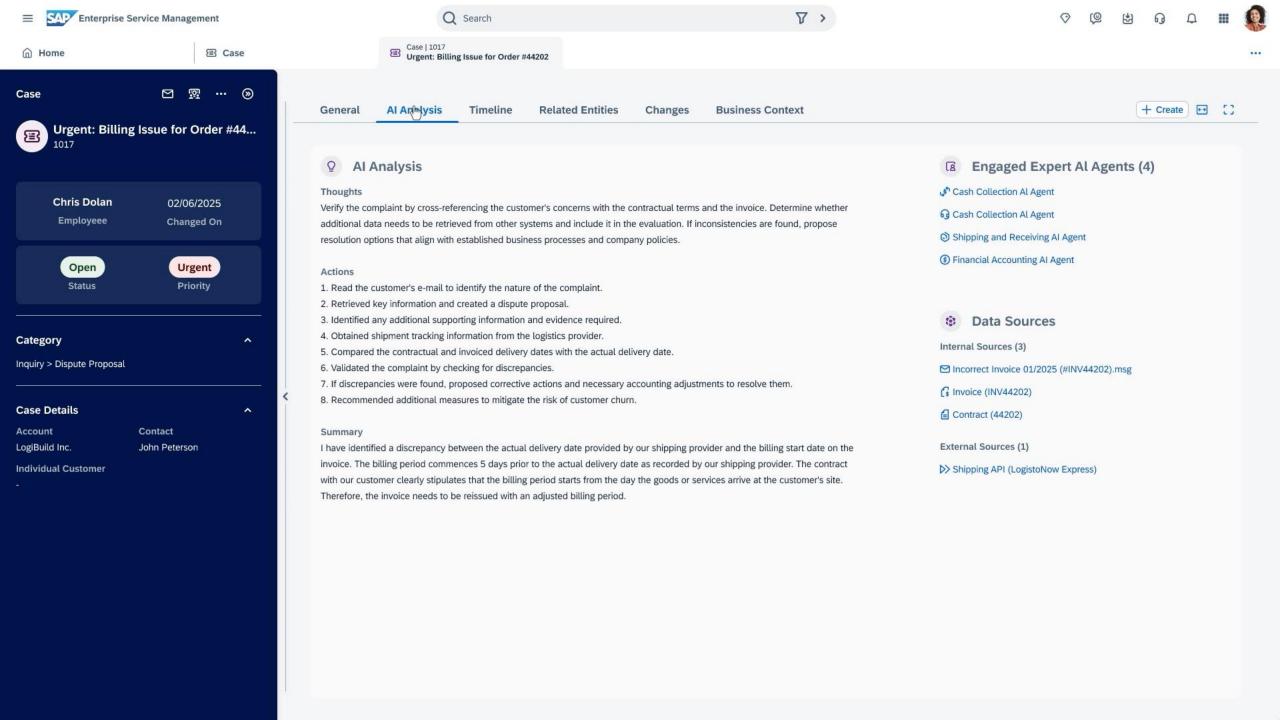
My Inbox Expert Mode (All Items)







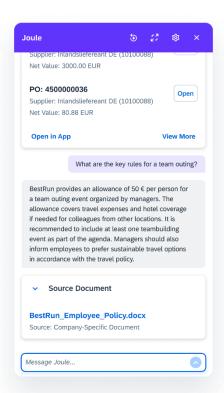




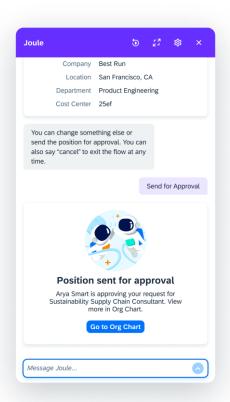
Learn how you can interact with Joule

Four interaction patterns

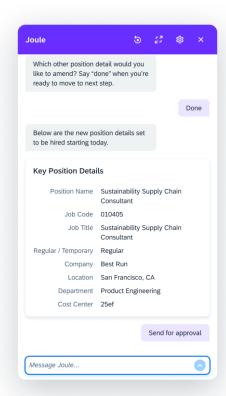
Informational



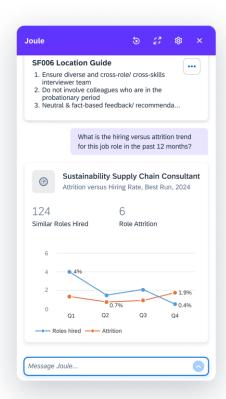
Navigational



Transactional



Analytical



Most Al agent solutions fall short

No role-based Intelligence

No Business process context

No Ability to transact

incapable of addressing complex cross-functional workflows





US tariffs: What's the impact on global trade and the economy?

May 19, 2025

J.P. Morgan Research will bring you the latest updates and analysis of President Trump's tariff proposals and their economic impact.

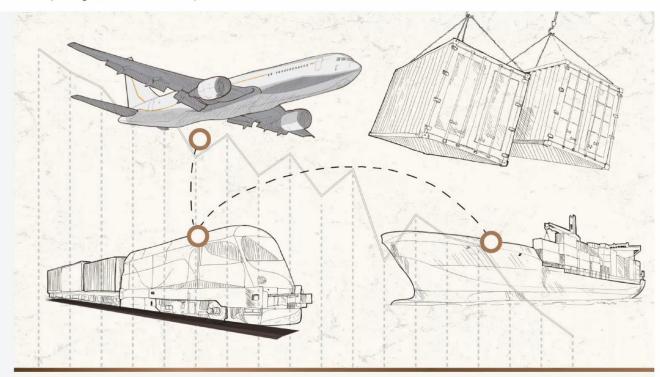
May 13: The US and China announce a 90-day reprieve

May 8: The US and the UK agree to a trade framework

April 25: Mixed messages around tariffs are likely to constrain S&P 500 levels to the lower end of J.P. Morgan Research's range

April 24: Tariffs could reduce global GDP by 1%

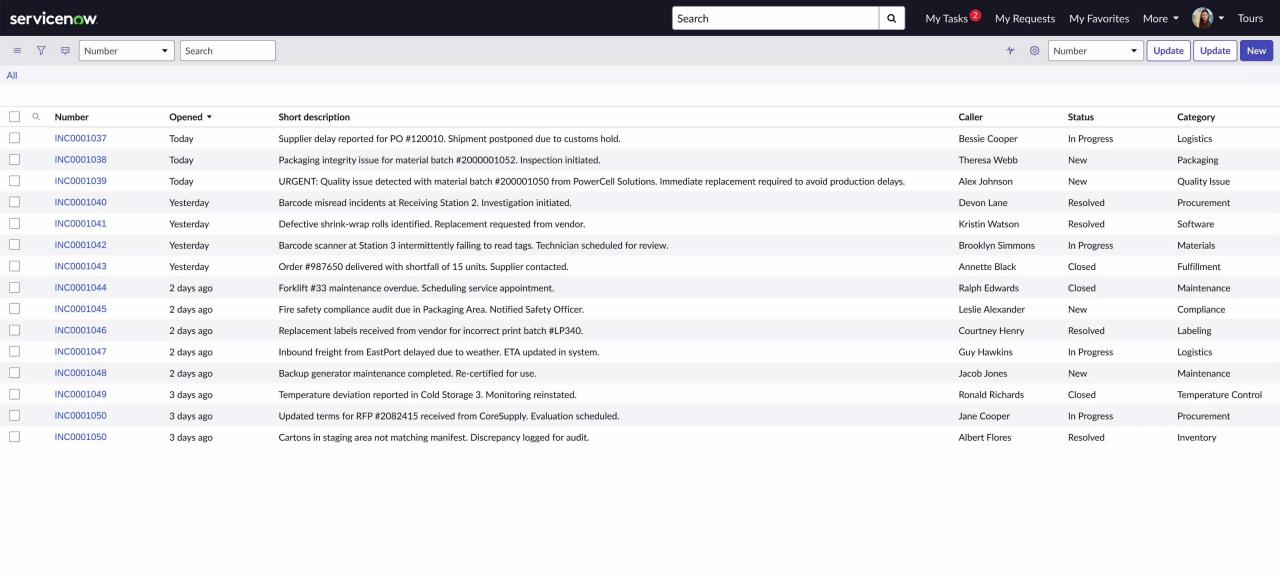
April 21: Business sentiment dips as tariffs weigh on confidence

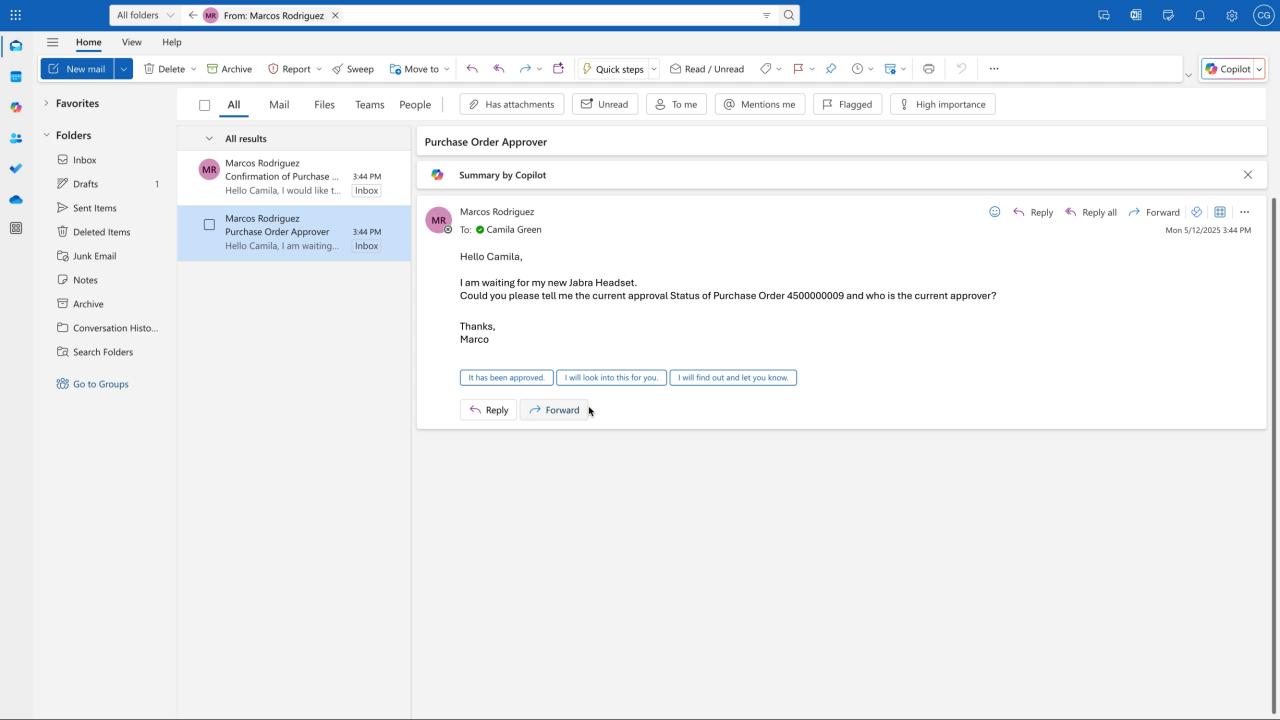


Since taking office, President Trump has announced a growing list of tariffs on specific countries and commodities — a move aimed at protecting American interests. While the rollout was initially marred by delays and reversals, the latest announcements have ignited an international response, sending markets tumbling and increasing the risk of a global recession.

Read the latest on U.S. tariffs and their impact on consumers, markets, and the global economy.

Bookmark this page for regular updates and analysis from J.P. Morgan Research.





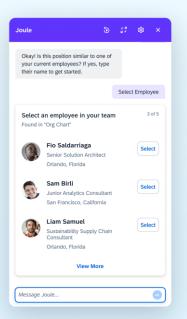
Joule for every business function

...with more to come

Human Resources

Recruitment

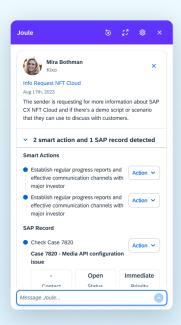
Available



Sales

Sales management

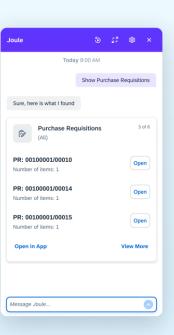
Available



Procurement

Operational purchasing

Available



IT

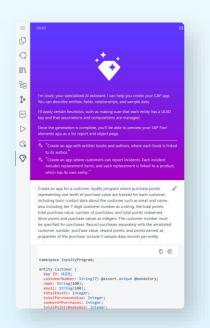
Code generation

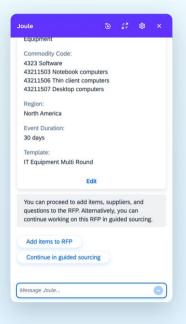
Available



RFP creation

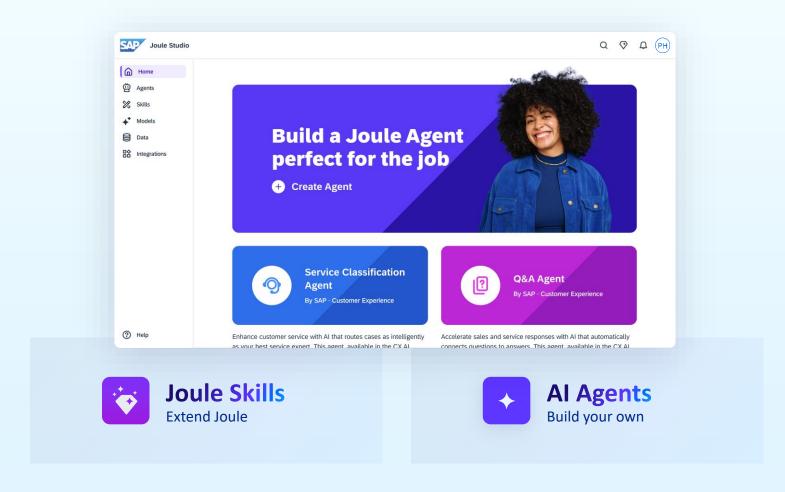
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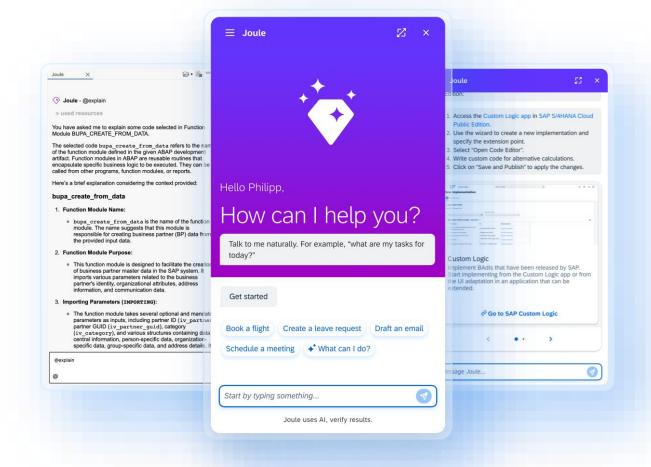
Let's build with Joule Studio

Facilitate seamless, low-code customizations and build Joule Skills and powerful AI Agents



Available now





SAP Joule for Consultants

SAP Joule for Business









×





Skills

♣ Models

Data

Integrations

Build a Joule Agent perfect for the job

Create Agent



With this example in mind, please briefly

describe your agent's purpose.

Create Joule Agent >

The purpose for this agent is to help procurement managers develop their strategy to negotiate better pricing, warranty terms, delivery timelines, support services, and payment terms with our suppliers.

Now, let's give your Joule Agent a name to make it easier for you and your colleagues to work with them. Try to keep the name short and I'll check its availability. Select one of these ideas or feel free to write your own!

Pricing Negotiator

Excellent! I have what I need to help you build your **Pricing Negotiator** Joule Agent. Let me take you to the Build page...



Message...





Service Classification Agent

By SAP · Customer Experience

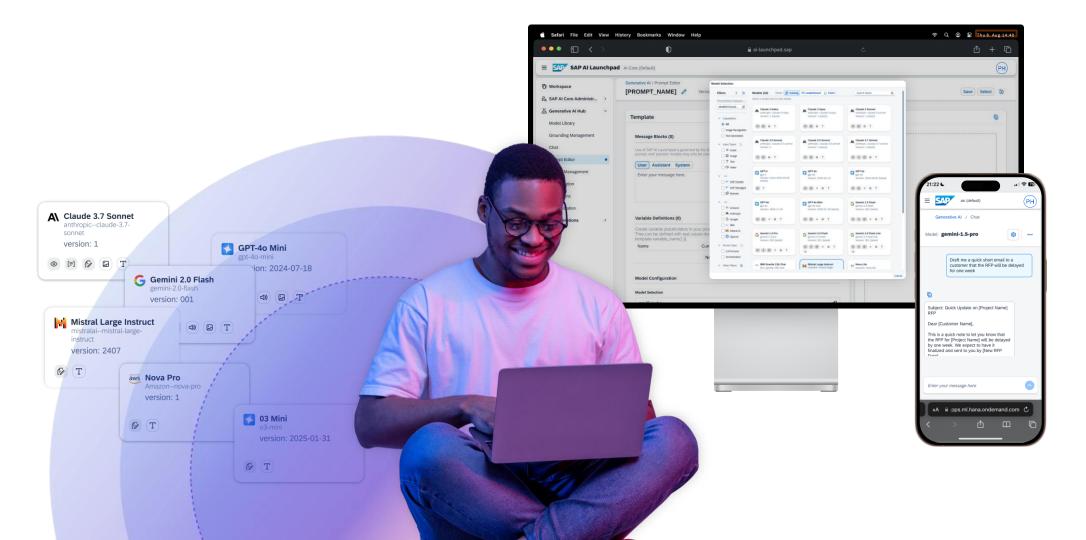
Enhance customer service with AI that routes cases as intelligently

Accelerate sales and serv.

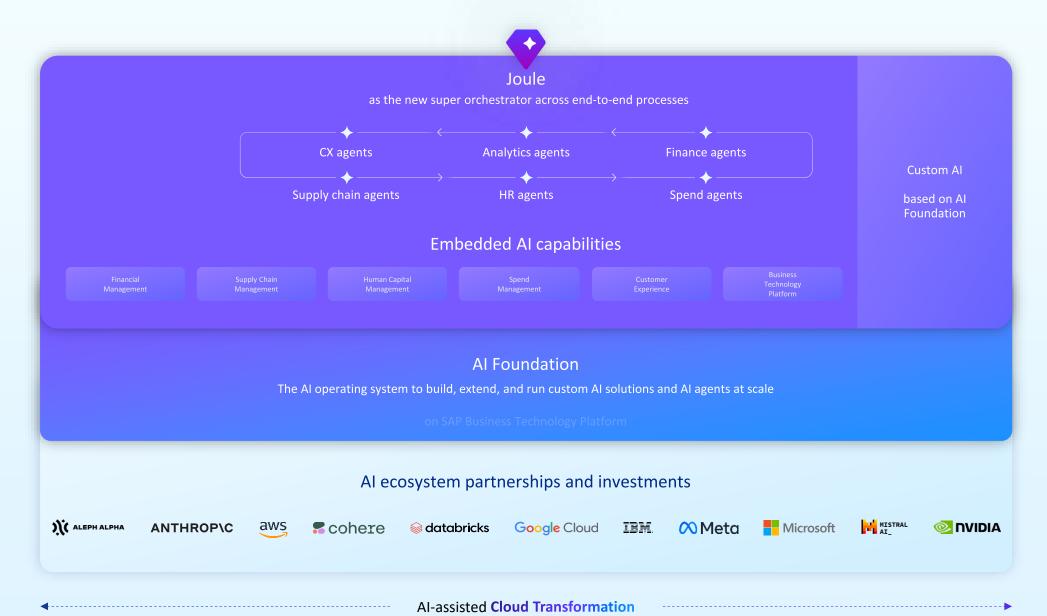
? Help

Generative Al Hub

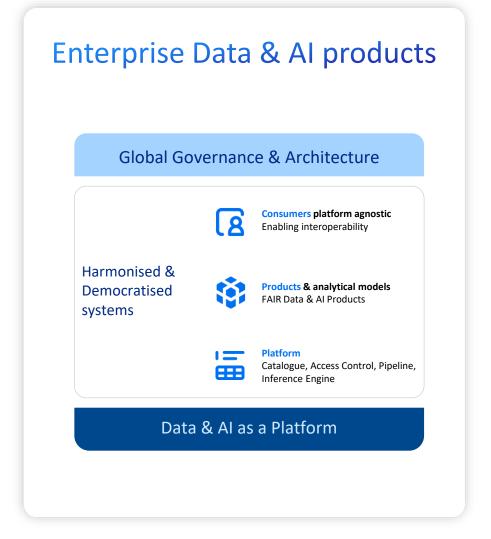
Make the most out of every Al-powered extension and adapt to evolving trends.

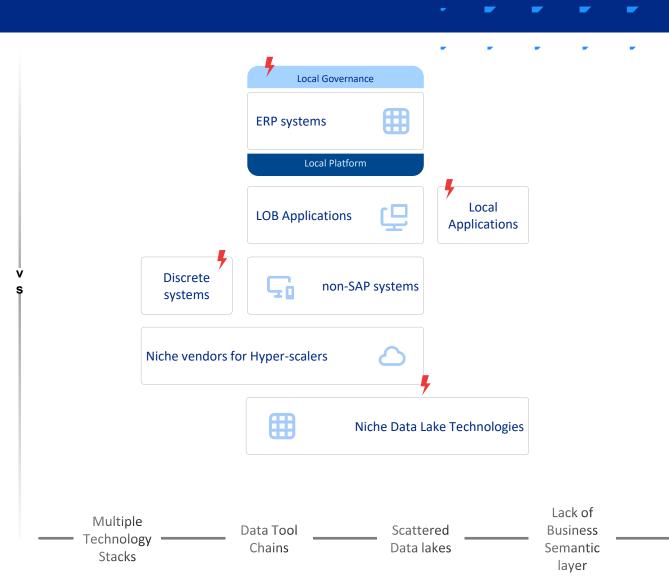


SAP Business Al



The Data strategy to empower Al

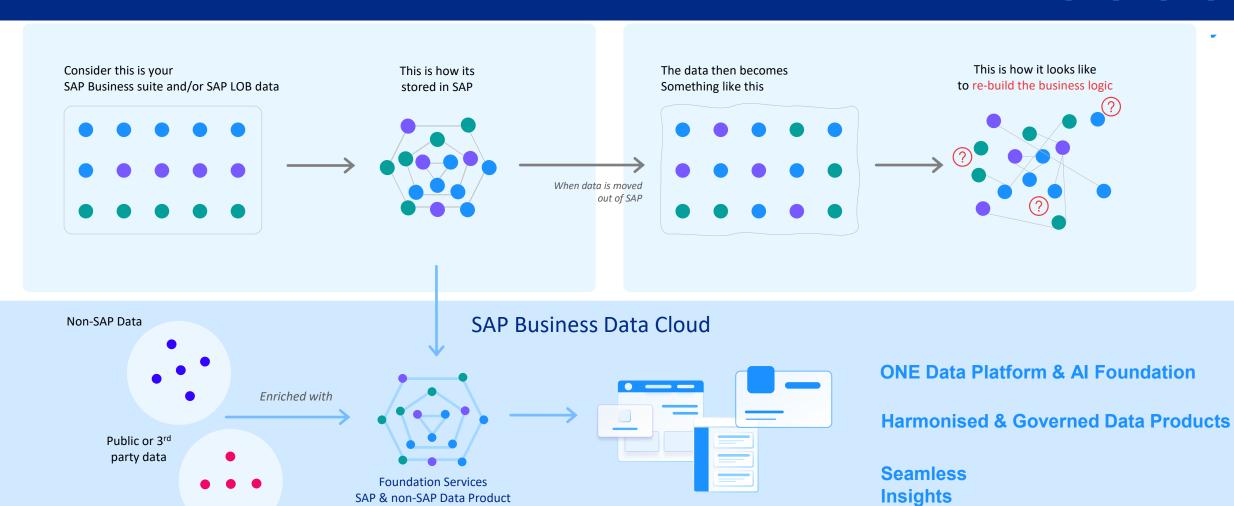




Need of the hour...



Open platform



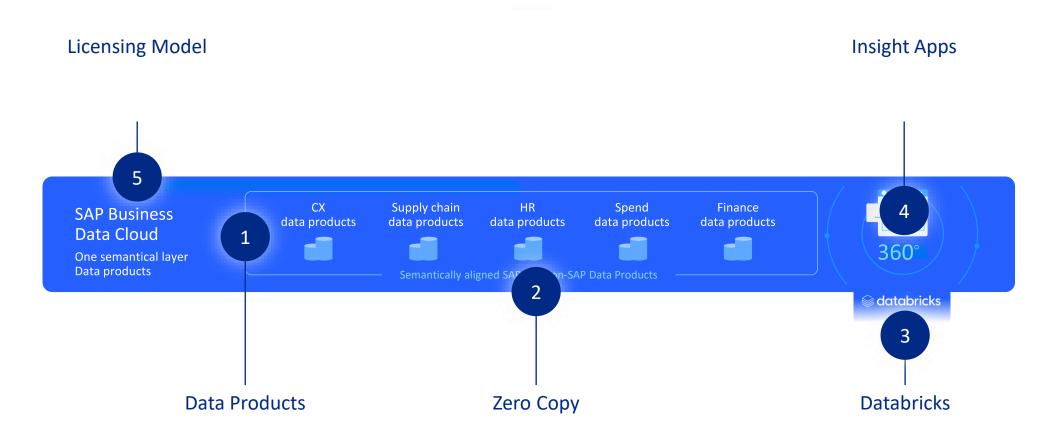
Business semantics remain intact

Knowledge Graph, a map of information across multiple sources of data SAP & Non SAP



SAP Business Data Cloud Changes the Game





Public 27

180+ Use-cases by Industry jointly delivered by SAP & Databricks



Manufacturing

Boost Revenue Growth

Improve Industrial Productivity

Business Objective

Experience

Customer

Industrial AI

Gain Supply Chain Visibility

Engineering & R&D
Transformation

Functions & Use cases Predictive Maintenance

Connected

Products

- Product Feature Usage Analytics
- Warranty Cost Optimization
- Predictive Field Service
- Quality Event Forensics

- Customer 360
- Marketing Analytics: CLV, Churn/Retention
- Service Campaign Measurement
- Next Best Commercial Offer

- Predictive Maintenance
- Defect Detection
- Production Monitoring
- Production Scheduling
- Safety Risk Identification
- Energy Efficiency

- Integrated Business Planning
- Order Processing Automation
- Inventory Optimization
- Logistics Control Tower
- Demand Forecasting
- Decarbonization
- Pricing Analytics

- Design Space Exploration
- Production Performance Optimization
- Proprietary Coding Assistants
- Pre-Competitive IP Research
- · Field Issue Triaging
- Regulatory Risk ID

Industry KPIs

Services Growth, Customer Support TAT, Technician Productivity & Warranty Admin Costs

Customer Churn, Cross-sell and Upsell, Downtime and OEE Cost of Poor Quality Manufacturing Yield On-Time In-Full (OTIF) Inventory Turns Energy Use Product Dev Cycle Time Engineering Productivity Regulatory Compliance

