Decision intelligence in AI-enabled businesses

What this means for
the future of FP&A

September 2026

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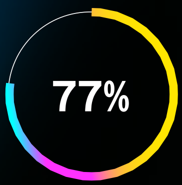
The opportunity is not simply to use AI in finance, but to change how decisions are made. Decision intelligence gives finance the ability to connect internal performance, external signals and leadership judgement so organisations can make smarter, faster choices with greater confidence.

James McElhone, EY Partner, UK&I Decision Intelligence Leader

AI is reshaping the fight for decision advantage

For decades, competitive advantage has depended on how well organisations make decisions: where to invest, how to allocate resources, when to intervene, and how quickly to respond to change. Yet many businesses still rely on fragmented data, siloed planning processes, and decision-making models that are too slow, too manual, or too disconnected from true market demand and operational reality.

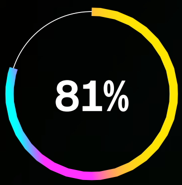
AI is transforming this ever-present challenge into a strategic imperative. As the pace of change accelerates, organisations can no longer rely on periodic interventions to guide performance. In every industry, pressure is growing for faster, more precise, and more agile decision-making in the face of constant complexity and volatility. Decision intelligence is no longer just a differentiator; it is an existential priority to maintain relevance in the market.



of UK CFOs expect faster decision-making enabled by real-time data and analytics

Despite growing investment in AI, relatively few organisations have embedded it into decision-making at scale. Most activity remains focussed on isolated use cases rather than fundamentally changing how decisions are made, creating a significant gap between AI ambition and enterprise value.

The future points to a fundamentally different model. AI-enabled enterprises will move beyond traditional steering and performance management, to a digitally integrated approach. Strategy, operations and decision-making will be built on a unified data and technology backbone, spanning customer engagement, commercial decisions, supply chain, and finance – creating a powerful, self-reinforcing competitive advantage.



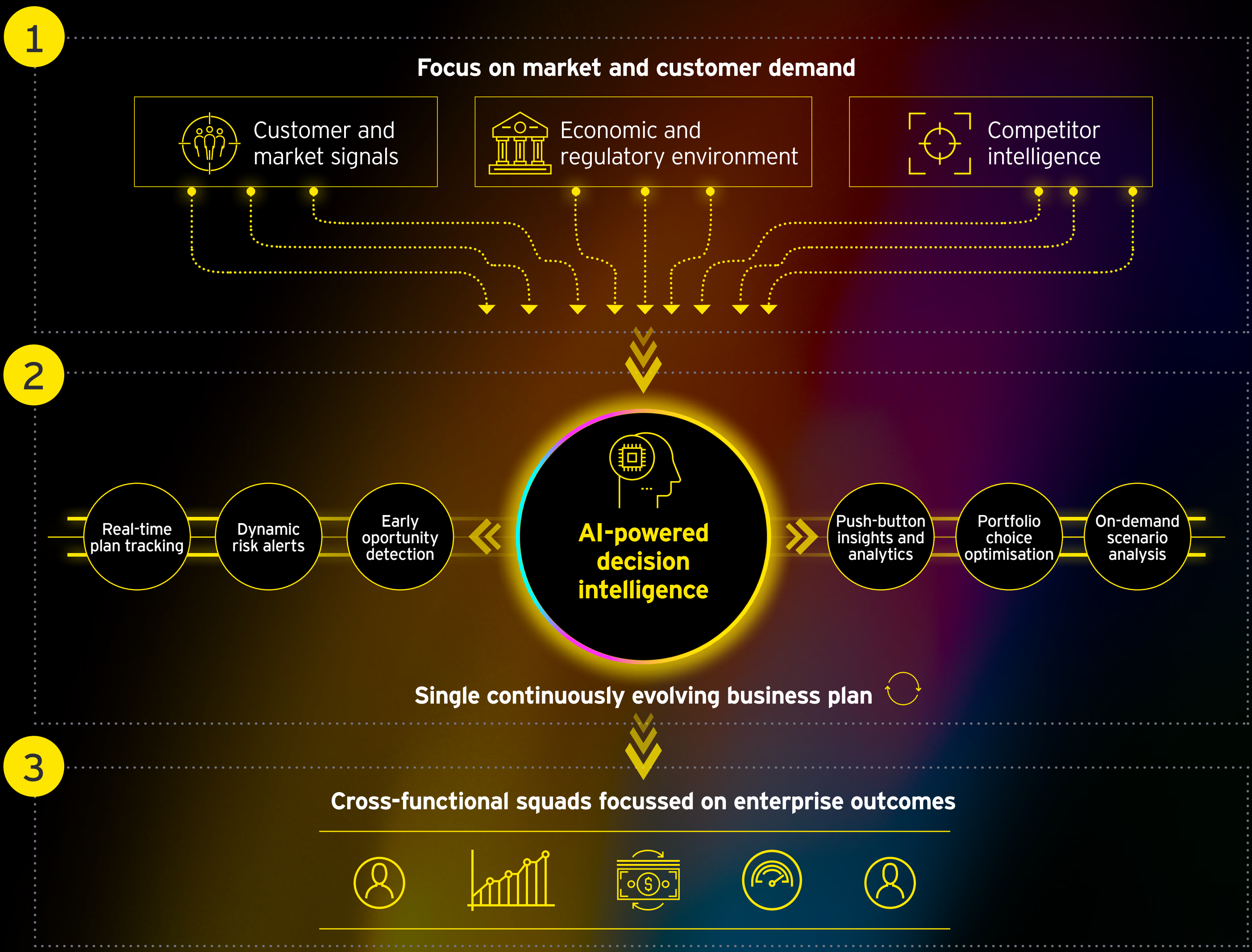
of UK CFOs expect AI-enabled business models

The ability to successfully leverage AI will be the decisive feature of market-leading organisations.

The winners will be those who sense change earlier, evaluate trade-offs more effectively, and act with greater speed to drive enterprise value and business growth.

Source: EY UK DNA of the CFO 2026 survey

Characteristics of high-performing AI-enabled businesses



1 Focus on market and customer demand

Digital integration begins by placing the customer at the centre of the enterprise. Integration does not start with internal plans or financial targets; it starts with the consumer and customer. Cyclical shifts in market dynamics, evolving customer and consumer preferences, and structural changes to global economics and geopolitics must be the primary indicators of real future demand.

AI provides the ability to continuously integrate internal performance data with these external demand signals, constantly tracking and sensing trends and behaviours, to better predict future performance, and prescribe courses of action that optimise growth and profitability.

Beyond real-time execution and agility, AI-enabled connected businesses embed long-term market sentiment into business planning (e.g., value vs premium, sustainability, channel preferences), to anticipate future need, prioritise long-term investments and optimise portfolio decisions.

2 Single continuously evolving business plan

Responding effectively to real customer demand requires an internal transition from functional optimisation, across Marketing, Supply and Finance, towards end-to-end enterprise decision-making anchored in shared data, connected planning and embedded financial insight.

Demand is no longer a forecast owned by a single function. It becomes a continuously sensed, shared view of reality, refreshed as new data emerges, and collectively understood across the enterprise. AI plays a critical role in this sensing layer, enabling scale, frequency and granularity that cannot be achieved through traditional methods of analysis.

AI delivers new potential for generation and seamless maintenance of a single business plan, no longer treated as a periodic deliverable, but as a living construct that evolves continuously as cross-functional decisions are taken, ensuring that enterprise synchronisation both begins and ends with the market and customer.

3 Cross-functional squads focussed on enterprise outcomes

This shift enables truly cross-functional decision-making on key strategic choices that matter the most, such as pricing strategy, portfolio mix and inventory positioning. Under a connected business model, trade-offs across growth, cost and services are agreed collectively and transparently at an enterprise level.

Targets will move from internally-focussed functional metrics to externally-anchored enterprise-level value outcomes that highlight true business performance. Traditional siloes will cease to exist, with performance managed and optimised through collaborative, cross-functional business squads, aligned to portfolio segments or value streams, and accountable for end-to-end business performance.

These commonly incentivised teams will be empowered to make value-based trade-offs within clearly defined financial and operational guardrails, synchronised under shared enterprise metrics and aligned targets. Decision intelligence is not simply a technology capability; it requires a shift in operating model, accountability and ways of working across the enterprise.

A new age for FP&A

Financial Planning and Analysis (FP&A) is not new to evolution … in recent years, many organisations have already progressed from historic performance tracking and financial reporting to strategic value creation. Advances in AI accelerate the movement away from traditional stewardship to true insight and proactive performance intervention.

Sitting at the intersection of data, performance and decision-making, FP&A is uniquely positioned to integrate commercial, operational and financial indicators to build a coherent enterprise performance story, enabled by AI. The key features of new-age FP&A organisations will be:

Agentification of planning and analysis

AI replaces the manual preparation of plans and performance reports, removing significant workload from traditional FP&A organisations, leading to leaner, value-focussed teams.

The rise of new-age finance talent

Focus shifts to delivering strategic insight, through iterative hypothesising and scenario planning, aligned to growth ambitions. This evolution demands a redefinition of talent, away from stewardship and technical analysis, towards a data-literate, commercially minded workforce with the skills to negotiate with and influence business stakeholders … actively driving enterprise growth and not just reporting on it.

Reinventing operating models

Alignment on a single AI-driven business plan enables seamless collaboration and decision-making. In the near term, this blurs boundaries between FP&A and business partnering, ultimately challenging the status quo … from functionally-driven operating models towards a connected decision intelligence capability with a network of cross-functional squads driving segment growth in support of enterprise ambitions.

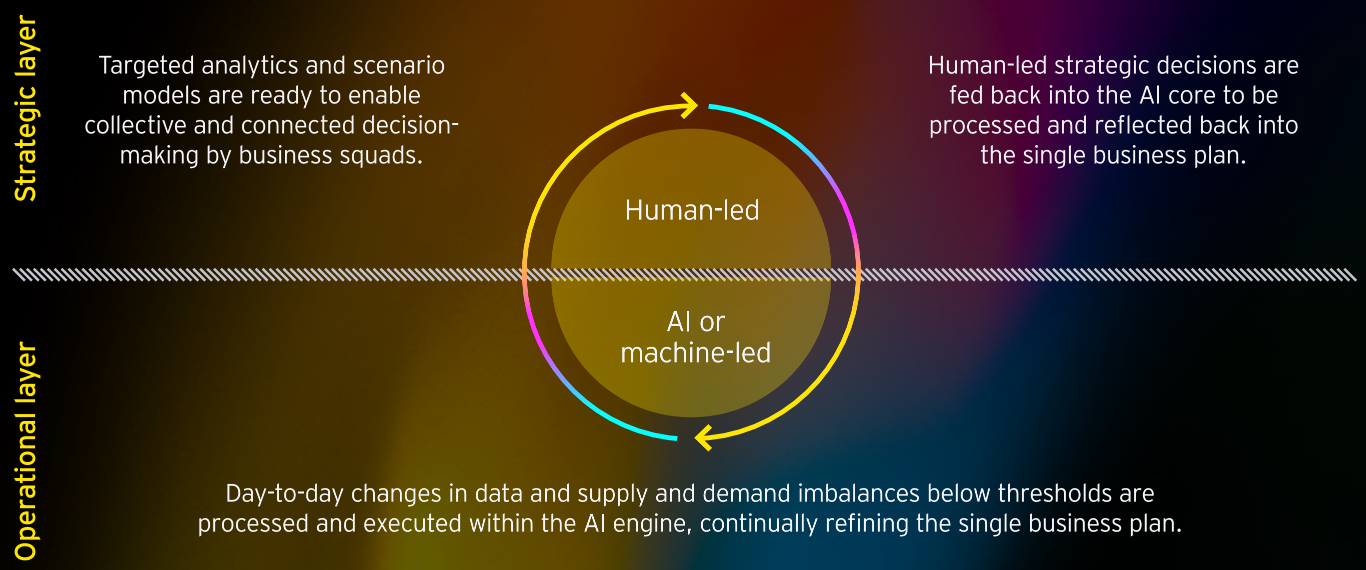
What role will humans play in the new age?

Despite the scale of technological advancement and the opportunities AI unlocks, human judgement remains indispensable in AI-enabled organisations, providing accountability and oversight where risk and uncertainty are highest.

AI assumes responsibility for the continuous sensing of demand signals, dynamic reconciliation to supply constraints, and optimisation of a single enterprise plan. Within human-defined guardrails, it continuously refines this plan, creating a living, always-on intelligence layer that enables real-time, push-button insight and analytics.

However, decision-making authority does not shift entirely to machines. Humans remain central in shaping direction, overseeing material changes and governing outcomes. Their focus shifts towards hypothesis generation, scenario modelling, and the evaluation of strategic trade-offs, concentrating effort where it delivers the greatest enterprise value.

Role of humans vs AI



What does this mean for traditional EPM tools?

The requirement to execute Finance and FP&A processes, and to translate a complex web of global activities across disparate business models into a coherent, consolidated financial view, will remain unchanged. As such, enterprise resource planning (ERP) and enterprise performance management (EPM) solutions will continue to play a critical role in the delivery, governance, and control of accurate financial information, which itself is a foundational input to any AI-enabled insight.

However, the very design principles that underpin strong financial control within EPM systems also constrain their ability to support modern, enterprise-wide decision intelligence. The full power of AI lies in its ability to integrate and interpret fragmented data sets, often external information in differing structures, in real time, to generate enhanced, faster, more market-informed insight.

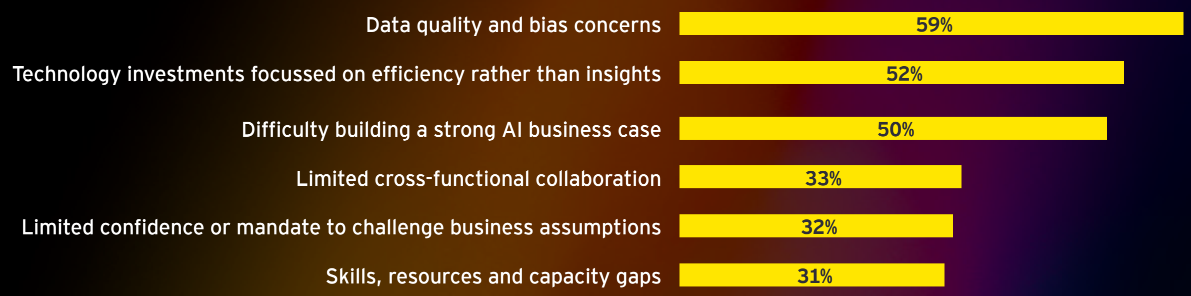
As a result, while EPM tools will retain a core role within the future finance systems architecture, they will increasingly function as one of several streamlined components. These components will feed into an AI-enabled platform that continuously ingests and integrates data from multiple sources, providing an enterprise-level decision intelligence and analytics capability.

Turning ambition into action

The case for investment in AI-enabled decision intelligence is compelling. However, within the reality of today's operating environments – characterised by fragmented, low-quality data, functional siloes, capability gaps, and cultural resistance to change – it can often appear too challenging to operationalise at scale.

Findings from our DNA of the CFO analysis underscore the extent to which finance leaders recognise these barriers as critical impediments to driving meaningful transformation.

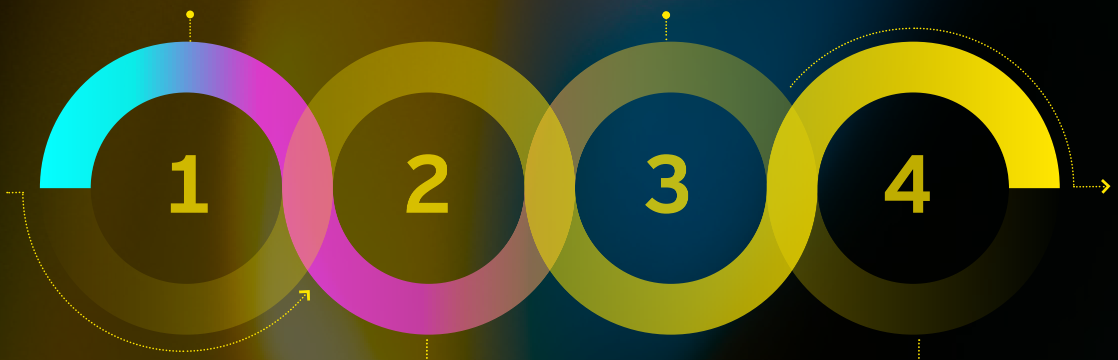
What barriers are preventing organisations from scaling AI-enabled decision-making?



In our experience, successful organisations adopt a pragmatic approach: start small, demonstrate value early, and build organisational confidence, before scaling iteratively across the enterprise.

Select a pilot use case
Identify a high-value product, market, category, or segment where improved demand sensing and interventions can deliver measurable business impact.

Build the decision model
Establish a cross-functional team with clear outcomes, decision rights, governance, and intervention thresholds.



Connect the data that matters
Integrate the minimum viable internal and external data needed to understand key demand drivers and support end-to-end decision-making.

Prove and scale
Execute the pilot across the full decision lifecycle, from insight to action. Use learnings to refine data, models, controls, and ways of working before scaling enterprise-wide.

Success should be measured not only by immediate return, but by the learning, capabilities and decision-making maturity developed through the process. Applying this approach, organisations have achieved measurable improvements in forecast accuracy, surpassing outcomes previously dependent on months of manual effort by large teams. Early demonstration of such impact is critical in securing business buy-in for transformation, while simultaneously establishing the data and capability foundations required for enterprise-wide scale.

How EY can help you accelerate decision intelligence at scale

AI-enabled decision intelligence represents a fundamental shift in how organisations sense, decide, and act. Those that move early will secure a competitive advantage through faster, more connected, and more agile decision-making at scale.

This transformation is not a stand-alone technology programme. It requires changes to data, processes and operating models. EY teams combine strategy, technology, analytics and transformation capabilities to help clients move from fragmented pilots to enterprise-scale decision advantage.

Continue the conversation

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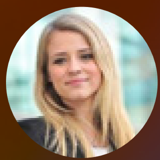

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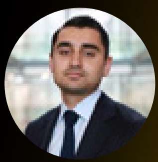

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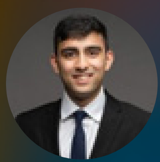

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