# Five ways AI-ready data steers smarter finance decisions

Transform business data into data-driven intelligence in the cloud

**SAP**

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# Unifying data for smarter, more-confident finance decisions

The role of the CFO has evolved from a backward-looking scorekeeper to a forward-thinking strategic advisor fostering collaboration across key lines of business, including operations, HR, and supply chain. However, this transformation is often obstructed by siloed processes and a lack of trust in the data required for accurate, real-time insights.

**Transform your data into a business advantage**
SAP Business Data Cloud Intelligent Applications address the critical hurdles finance leaders face—from inconsistent data sources to rapidly evolving compliance requirements and increasing pressure for accurate decision-making.

Going beyond ERP, intelligent applications provide tailored insights with AI, prebuilt analytics, and smooth integration (see Figure 1). In return, your finance team can transform data into strategies, unify insights, and embed intelligence into financial processes, enhancing confidence in navigating challenges and driving sustainable growth.
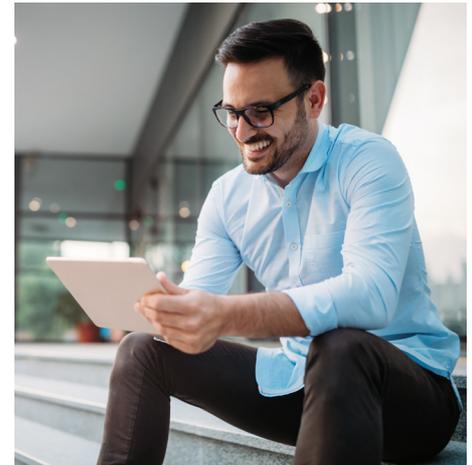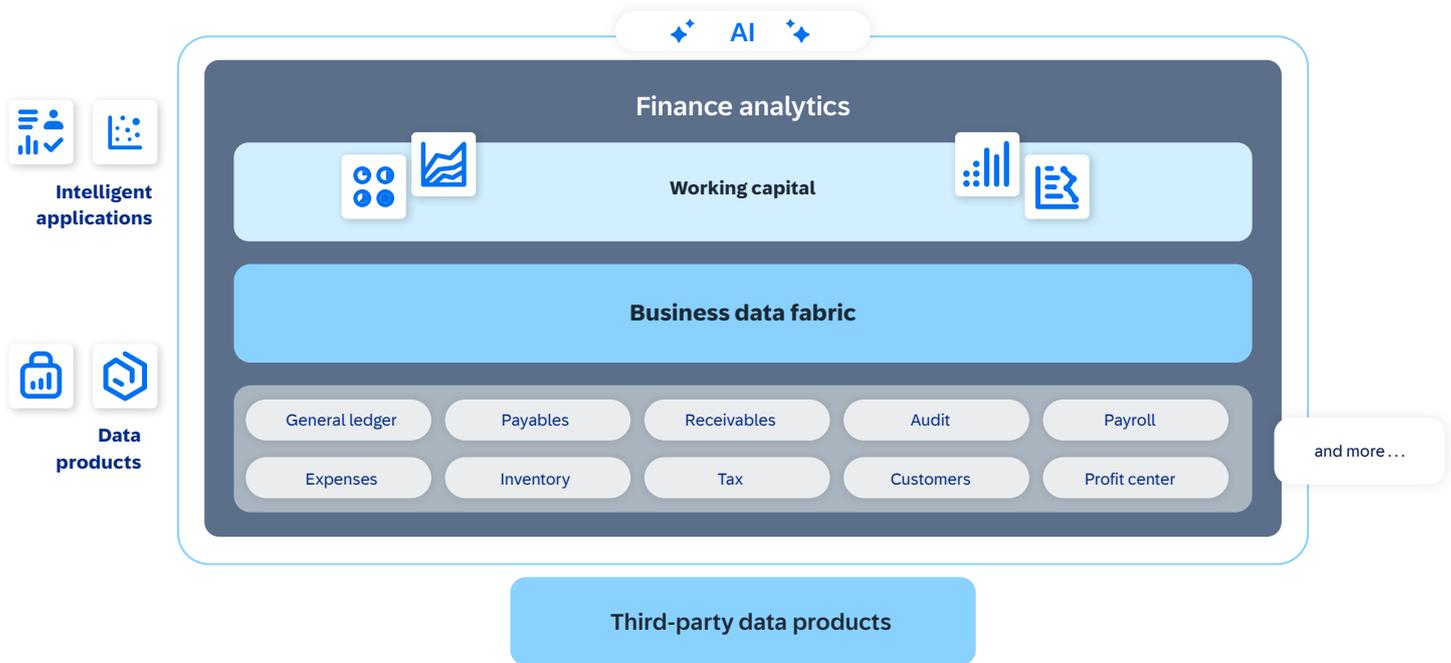
# SAP Business Data Cloud



Figure 1: SAP Business Data Cloud Intelligent Applications across finance and business landscapes

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# Innovating how your finance team manages and uses data

**Close insight gaps to deliver critical decisions**
Traditional data management and analysis methods often leave CFOs and their teams grappling with inefficiencies and conflicting information.

Consider the complexities of predicting cash flow. It's not just an exercise that stays within accounts receivable and payable, procurement, and the supply chain. It also requires external market data such as interest rate forecasts and commodity price trends. Without a system that integrates internal operational data with external market models, finance leaders could end up with blind spots in critical areas.

This is where intelligent applications provide a significant advantage. Unlike rigid, one-size-fits-all solutions, they offer a flexible modeling environment that allows your team to tailor forecasts based on industry-specific variables, regional market dynamics, or even unique business conditions (see Figure 2). Additionally, access to expert partner content enhances predictive accuracy, enabling you to incorporate specialized insights—whether it's tax regulations in different jurisdictions or sector-specific economic indicators—into your financial models.

# Finance analytics

### Prebuilt analytics for faster decision-making
Turn financial data into trusted, actionable narratives that guide strategic planning and performance tracking.

### Smarter forecasting with predictive analytics
Use historical and real-time data to model future scenarios, improve forecast accuracy, and uncover financial risks early.

### Embedded intelligence across finance operations
Automate forecasting, compliance checks, and resource planning to reduce manual effort and enable proactive decision-making.

### Connected data with complete business context
Unify SAP and third-party financial data to create a single, trusted source of truth.

Figure 2: Key features of SAP Business Data Cloud Intelligent Applications

# Harmonizing SAP and third-party data with business context

**Unified data with a trusted source of truth**
Harmonize data across SAP and third-party systems to help ensure stakeholders work from a single, reliable source of truth.

**On-demand insights as a service**
Gain insight clarity with greater accuracy through a managed service model that helps ensure data from core finance systems is available without delay.

**Enhanced confidence through reliable integration**
Instill confidence in data accuracy and consistency across the organization with intelligent applications that leverage SAP integration tools.

**Preserved business context**
Capture critical business context in SAP systems, omitting the need to rebuild context to answer real-world business questions.

### Advanced insights with AI

Use data models so context-rich that the promise of AI can be an everyday reality in your business—finding hidden relations, highlighting the unknown unknowns, and unleashing data to move the business in the right direction.

### Real-time dashboards for tailored insights

Address specific financial challenges with dynamic, real-time dashboards that provide a clear view of the metrics that matter most to your business.

### Cross-functional alignment and collaboration

Bridge the gap between analytical specialists and transaction-focused teams. Operational staff and decision-makers can collaborate continuously on a common data understanding supported by AI-driven intelligence and summarization tools.

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# Introducing finance use cases for AI-driven data

With intelligent applications, your finance team can lead the way to transformative AI and data initiatives—from streamlining financial processes to enhancing decision-making in an increasingly dynamic business environment (see Figure 3).

Explore how the following use cases can reshape how your team works, and set the stage for a smarter, more-strategic future:

- Real-time working capital management
- Optimized financial forecasting
- Streamlined compliance and risk management
- Resource optimization and cost management
- Cross-functional collaboration

**Data**

- Partner ecosystem applications
- Flat files
- SAP business application data
- Sensor data
- Microsoft Word and Microsoft Excel

**Sales**

**Finance**

**Operations**

Data model change requests

Copies

Broken models

New extract requests

Copies

**Users**

- Application users
- Analysts
- Data modelers and engineers
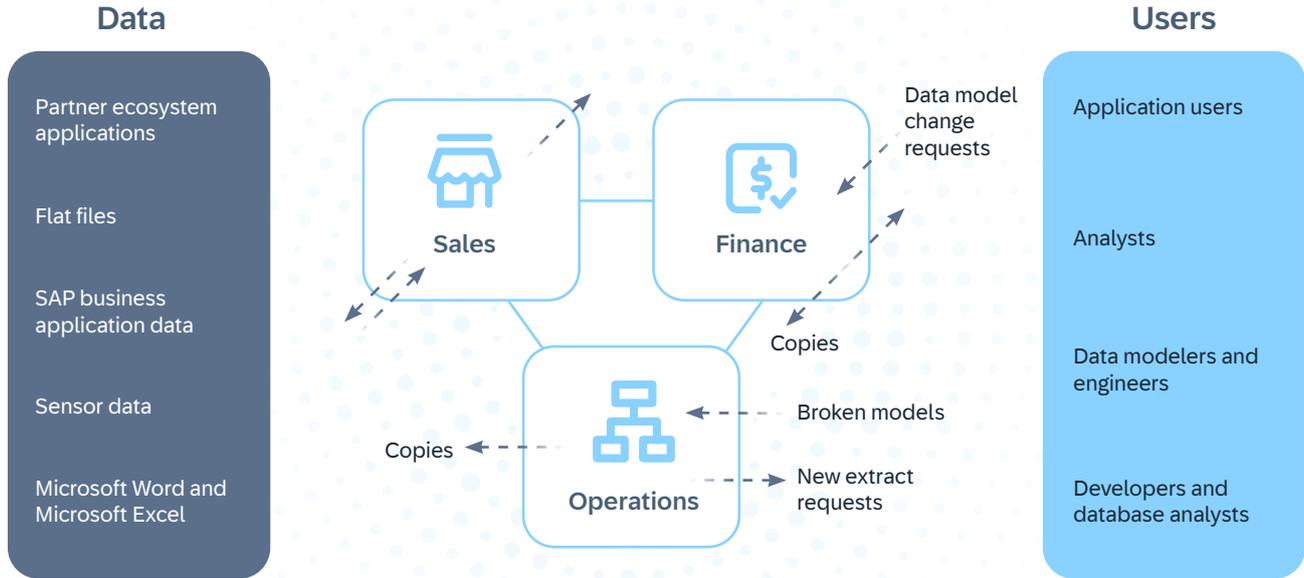- Developers and database analysts

Figure 3: Operational framework of SAP Business Data Cloud Intelligent Applications

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# Real-time working capital management

Efficient working capital management is the lifeblood of any successful finance organization. However, many teams do not have the visibility to avoid cash-flow delays and reactive decision-making.

Intelligent applications transform this challenge into an opportunity by consolidating critical financial data from accounts receivable, accounts payable, and inventory systems into a single real-time dashboard.



The dashboard offers a unified, up-to-the-minute view of working capital based on forward-looking and predictive analytics, enabling you to:
- **Optimize liquidity:** Access real-time insights into cash-flow trends to make proactive decisions that optimize liquidity
- **Streamline financial operations:** Eliminate delays caused by fragmented data to accelerate more-accurate liquidity forecasting
- **Support strategic decision-making:** Gain a comprehensive picture of working capital to seize opportunities and mitigate risks

With intelligent applications, your team no longer needs to rely on static, outdated reports. Instead, it has the visibility and confidence to manage working capital dynamically—driving efficiency, enhancing financial outcomes, and supporting long-term growth.

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# Optimized financial forecasting

Accurate financial forecasting is crucial for guiding strategic business decisions. Yet, fragmented data systems and outdated forecasting tools often produce unreliable predictions, increasing the risk of poor decision-making and missed opportunities.

Using intelligent applications, your finance team can address this challenge with AI-enabled simulations that blend historical and real-time data to:

- **Automate forecasting:** Replace manual, error-prone forecasting methods with intelligent tools that automate parts of the process to allow you to focus on what is not predictable
- **Enhance forecast accuracy:** Incorporate past trends and real-time changes for projections reflecting the current business environment
- **Identify risks and opportunities:** Use predictive modeling to anticipate potential disruptions or growth opportunities and enable more-proactive financial planning

In addition to improving day-to-day operations, intelligent applications strengthen the foundation for turning uncertainty into clarity. Access to accurate, AI-driven forecasts gives organizations the confidence to plan for the future, align resources effectively, and adapt quickly to changing market conditions.

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# Streamlined compliance and risk management

Managing compliance in an ever-changing regulatory environment is demanding for finance teams. The stakes are high with potential financial penalties, reputational damage, and operational disruptions. While using SAP GRC solutions to gain controls and help manage risks, additional insights can be derived from intelligent applications by uniting governance, risk, and compliance (GRC) data with business information.

Intelligent applications streamline and strengthen compliance and risk management by identifying outliers in large datasets and monitoring regulatory requirements in real time, so your teams can:

- **Reduce errors and save time:** Automate repetitive compliance tasks to eliminate manual mistakes and free up resources for more-strategic activities

- **Align business objectives with regulations:** Stay ahead of changing requirements with continuous monitoring and updates to compliance frameworks
- **Mitigate threats more effectively:** Gain instant visibility with the addition of critical external data so you can identify potential compliance risks

By integrating compliance workflows directly into financial processes, combining SAP GRC and intelligent applications helps you stay proactive and efficient while maintaining peace of mind in a complex regulatory landscape.

# Resource optimization and cost management

Efficient resource allocation is a cornerstone of effective financial management. Yet, many organizations need a more-efficient approach to budget distribution and resource use to avoid unnecessary waste and take advantage of opportunities for cost savings.

Intelligent applications enhance resource optimization and cost management by uncovering organizational spending patterns and presenting a clear, real-time view of resource allocations so you can:

- **Uncover cost-saving opportunities:** Identify cross-enterprise inefficiencies and redundant expenditures that may be hidden by disjointed data in a distributed landscape to redirect funds toward high-impact initiatives

- **Optimize budgets:** Allocate resources more strategically to maximize the ROI of every expense
- **Drive informed decision-making:** Use data-driven insights to create smarter financial strategies that align with organizational goals

When using intelligent applications, your finance team can gain the clarity and control needed to optimize resources and manage costs effectively. As a result, you become well-positioned to minimize waste and increase financial agility so the rest of the business can invest confidently in future growth and innovation.

# Cross-functional collaboration

Finance teams can't operate in silos. Misalignment with HR, supply chain, and operations slows decisions and reduces efficiency, especially in complex IT landscapes or during mergers and acquisitions, where disconnected systems create barriers.

Intelligent applications break down these barriers by setting a strong data foundation that enables your finance teams and the broader business to:
- **Align decision-making:** Synchronize strategies with shared, real-time insights tailored to specific needs
- **Bridge decision-making gaps:** Tailor data strategies with real-time insights from internal and external data, prebuilt analytics, and accessible formats, reducing IT reliance

- **Enhance communication:** Foster continuous collaboration across functions with a single, trusted data source
- **Help ensure strategic alignment:** Connect high-level planning insights to daily operations to keep execution aligned with strategic goals, using real-time visibility and actionable data

By shifting decision-making from reactive to proactive, intelligent applications enable you to not only drive efficiency, align business strategies, and identify trends early but also lead the way to business-wide AI adoption.

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# Cut costs and boost agility with higher-quality, more-timely decisions

To stay ahead of disruptions, finance teams must bridge data silos and synchronize insights across the business. SAP Business Data Cloud Intelligent Applications address these needs by aligning financial data with operational goals and providing AI-driven intelligence.

Embedding intelligence into finance processes, intelligent applications enable:
• **Integrated finance optimization** with real-time insights into cash flow, profitability, and risk
• **Automated compliance and governance** with the potential for expert-build extensions from SAP partners
• **AI-enabled business agility** to quickly adapt to challenges and opportunities

Ready to make smarter decisions and drive operational excellence?

**Learn more**
For more information on SAP Business Data Cloud Intelligent Applications, contact your SAP partner.