



Intelligent Planning

The next generation
of Finance EPM



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Financial planning has become a race against change—and legacy EPM approaches are falling behind. Discover the new approach that is putting finance back in the lead.



Planning at the speed of change

It feels like you need a time machine to plan for today's dizzying pace of business change.

Imagine the possibilities: You could leap into the future for a view of the latest business shifts, disruptions, and opportunities. But you'd still be able to travel back in time and plug all those future-forward insights into your stuck-in-the-past planning systems. (Just be sure to leave plenty of time for that reverse commute.)

Building a time machine probably isn't on your roadmap. But the hard reality for many companies today is that even when you do know what's coming—macroeconomic changes, market disruptions, business-shifting technologies—your legacy enterprise planning management (EPM) systems and processes aren't getting the job done.

The finance team is still chasing down data, rebuilding models, refreshing reports, and trading spreadsheets. Forecasts are often outdated before they're even finalized. Strategies shift again before models can be rerun. And finance leaders spend more time explaining the past than enabling the future. It's a growing business risk that affects everyone in the organization.

But it's not for lack of awareness or effort. Leading companies know they need to move faster. And over the past decade, many have invested in EPM platforms, analytics tools, automation, and significant people investment. But the outcomes haven't matched the ambition. While systems have improved, planning processes remain too slow, too manual, and too disconnected from the rest of the business. Long-standing EPM models—built for standardized cycles and less turbulent times—are being pushed past their limits.

At the same time, finance teams face persistent challenges that continue to sabotage progress:

- Fragmented data across the enterprise—finance, human resources (HR), operations, and beyond
- Limited confidence in data accuracy and insights
- Manual, time-consuming forecasting and scenario modeling
- Misalignment between planning models and operational drivers
- Artificial intelligence (AI) and analytics tools that are used inconsistently or simply not trusted
- Ongoing concerns around data access, security, and control

To break the cycle, organizations need more than better tools. They need a better model.

That's where Intelligent Planning comes in. It's a strategic, data- and AI-enabled approach that connects people, technology, and decisions in real time, empowering finance to lead with both agility and confidence.

Here's how it works.

What is Intelligent Planning? And why now?

For decades, a disciplined EPM infrastructure has been a reliable way for finance teams to handle business planning with control and consistency. But, traditionally, EPM's strength has been its stability, not its speed. And today's business environment is anything but stable: It's fast-moving, constantly shifting, and overrun with increasingly complex data. Legacy planning cycles can't keep up.

Intelligent Planning changes that equation with a next-generation approach to EPM that integrates and embeds advanced technologies (including AI and automation) with enriched data to help finance leaders optimize planning processes, enable predictive modeling, move faster, and deliver strategic insight.

More than just a set of tools, Intelligent Planning repositions EPM as a dynamic, enterprise-wide capability. The impact reaches every corner of the organization, with benefits that include:

- **More speed and agility:** Forecasts update continuously, scenarios refresh on demand, and planning keeps pace with the business.
- **Smarter decisions:** AI and Generative AI (GenAI) provide significant quantitative and qualitative firepower to streamline data processing and amplify reporting in a storytelling context.
- **Greater value:** Finance teams spend less time chasing numbers and more time advising on strategy, scenario modeling, and growth opportunities.
- **Stronger collaboration:** Cross-functional planning inputs from HR, operations, supply chain, and other teams are integrated into a shared, connected data universe.
- **Increased resilience:** Anchored by unified data and synchronized planning efforts, organizations can respond faster to uncertainty and navigate change more confidently.

This Intelligent Planning model is fundamentally reshaping the role of finance. Financial planning and analysis (FP&A) teams are shifting from report generators to real-time advisers—testing assumptions, weighing trade-offs, and helping business leaders act with speed and precision. Time once lost chasing look-back data becomes time invested in forward-looking analysis and value creation.

The model also marks a broader evolution in business planning. Static cycles are giving way to continuous, on-demand forecasts, with AI and automation absorbing the processing volume while finance teams focus on insights and decision-making. Planning is becoming a live, connected, always-on function—and just in time. The C-suite's expectations are rising, data complexity is expanding, and the demand for better and faster insights isn't slowing down.

Intelligent Planning meets the moment with the speed, insights, and accuracy that modern finance demands.



Enabling Intelligent Planning

Intelligent Planning doesn't happen overnight. It's an enterprise capability that organizations develop over time through the alignment of people, processes, technology, and connected data. Companies that make an effective transition from legacy EPM to Intelligent Planning understand that it's a step-by-step process. The goal every day is progress, not perfection.

In our experience, organizations that make that progression focus on four interconnected enablers. Each area reinforces the others—and together, they power the shift from static planning to a more agile, on-demand model. Here's a closer look at each of these Intelligent Planning building blocks.



Technology and data: A modern planning stack built for AI

The foundation of Intelligent Planning is a connected, AI-enabled technology architecture. This includes predictive models, dynamic dashboards, driver-based forecasts, and GenAI for narrative reporting. These tools typically operate within cloud-based platforms that enable real-time updates, enterprise-wide collaboration, and integration across critical systems (EPM, enterprise resource planning [ERP], customer relationship management [CRM], HR information systems). Data quality is enhanced via automated pipelines, governance models, and standardized, business-ready datasets.



Process: From legacy cycles to continuous planning

Traditional planning runs on static cycles, fixed timelines, and rearview mirror reporting. Intelligent Planning steadily replaces these processes with rolling forecasts, variance and anomaly alerts, and interactive what-if modeling, all supported by data that is updated in near real time. Scenario planning becomes embedded in daily workflows, with cross-functional inputs that create a single source of truth. Planning shifts from retrospective reporting to forward-looking decision support—an always-on capability that moves as fast as the business.



People: Evolving roles across finance

Intelligent Planning elevates the finance team. As automation absorbs repetitive work, FP&A professionals shift toward higher-value activities, such as scenario modeling, signals interpretation, and business partnering. This shift will require fluency in analytics, comfort with AI, and the ability to translate planning insights into strategic guidance. New roles emerge—intelligent adviser, data modeler, solution architect—to realign workflows and help the business move faster.



Readiness for change: Start with what you have

Many companies have at least some of the capabilities and platforms they need already in place. What's missing is the choreography—a roadmap for how the people, processes, data, and technology can work together more intelligently. Here again, small steps lead to big changes. For example, you can start with GenAI-powered reporting and predictive models for a single business unit or establish a shared data layer between finance and operations—and then scale from there.

The data dilemma

Let's address the elephant in the room: Your data isn't perfect. And that's okay.

Still, more than a few companies believe that their data problems are so systemic that “fixing” their EPM is just not possible. In our experience and work with clients, though, that's simply not the case. Data silos, manual processes, governance issues, concerns about quality and accuracy—these are challenges for just about every company today. And waiting around for some magic-wand solution is not a viable option, anyway.

Intelligent Planning's iterative nature allows for data enhancements that scale up over time, with steady improvements in the types of data used and how that data is accessed, governed, and mined. The focus is on incrementally building a foundation of business-ready data across all functions: It's connected, accurate, and gets continuously more valuable over time.

We've found it helpful to focus on four essential data steps that make Intelligent Planning possible:

Step 1

Establish your data baseline

Very few finance teams are sitting on clean, fully integrated data. The key is to focus on an initial baseline data assessment. That will help teams start matching the right datasets to the right business drivers, using data that is structured to support enhanced forecasting, scenario modeling, and variance analysis. And many companies will be surprised to learn that getting this process started is achievable with much of the data they have today.

Step 2

Deploy tools and connect critical flows

Next, you can start to connect the data flows that matter most for planning. Prioritize high-impact integrations between finance and areas like sales, operations, supply chain, and HR. Data extraction tools can clean and transform inputs, cloud platforms consolidate access and manage version control, and AI and automation reduce manual reconciliations. Consider a light “Phase 0” discovery effort to assess quick wins that can unlock the most value.

What is business-ready data?

“AI won't work on our data.” It's one of the most common concerns we hear from finance leaders. But Intelligent Planning doesn't require perfect data. It requires business-ready data—usable, connected, and trusted to support smarter, faster decisions. Some key traits:

- **Aligned to drivers:** Linked to the financial, operational, and external drivers that matter most in a company's forecast.
- **Standardized and cleaned:** Pulled from ERP, CRM, HR, and other systems, and transformed into a consistent structure.
- **Modeled for AI:** Structured to support real-time forecasting, scenario planning, and predictive modeling.
- **Continuously updated:** Automated feeds and governed workflows ensure insights are based on current, reliable data.
- **Accessible and visible:** Shared across planning tools—not trapped in silos or spreadsheets.

Step 3

Expand AI and automation

Robust AI and automation capabilities are Intelligent Planning's power couple. Predictive models can flag anomalies, cast projections using internal and external signals, and improve forecast accuracy. Process automation and orchestration tools can streamline handoffs between systems and automate tedious prep work like reconciliation and data formatting. And GenAI can generate variance, commentary, detect patterns, and surface questions that may have been missed. As these capabilities mature, they enhance the quality and confidence of every planning decision.

Step 4

Build trust and transparency

No matter how advanced the systems or how clean the data is, Intelligent Planning doesn't work without trust. Finance leaders must ensure that data is well-governed, visibly sourced, and understood by business users. That means defining data ownership, applying consistent standards, and explaining the logic behind models and forecasts. Alignment is every bit as important as accuracy.

Starting smart: A checklist

A focused, high impact use case can prove value, create momentum, and inform larger planning architecture decisions going forward. To get started:

- ✓ **Pick a high-impact use case:** Consider forecast automation, GenAI-powered commentary, or scenario modeling for one business unit.
- ✓ **Start with data you trust:** Use actuals, drivers, and external signals that have proven value in current models.
- ✓ **Connect one core data flow:** This can be finance to sales, finance to ops, or other impactful business line integrations.
- ✓ **Use existing tools:** Lean on cloud-based planning platforms, AI overlays, and data extraction pipelines that you already have in place.
- ✓ **Assign a clear business owner:** Typically, this is a finance lead who can champion adoption, monitor value, and scale what works.



The journey to planning maturity

Every Intelligent Planning journey looks different. Some start with a forecasting pilot. Others begin with a single data integration. But what matters most is forward motion—measured steps that move you from legacy systems toward a smarter, more connected planning model.

The key is knowing where you're starting, where you want to go, and how to build momentum along the way. Here are some considerations to keep in mind as you move Intelligent Planning from aspiration to action:



Start smart

Most successful Intelligent Planning efforts begin with focused, achievable use cases. That might mean automating one part of the forecast, aligning data drivers across systems, or piloting predictive analytics in a single business unit. These early efforts can prove value, build confidence with quick wins, and lay the foundation for broader change.



See the bigger picture

Visualizing the journey helps teams align and stay focused. Maturity models clarify the phases of Intelligent Planning adoption—outlining where foundational tools give way to embedded AI, and where pilots become enterprise capabilities. Organizations that succeed adopt a modular approach, scaling what works while upgrading people, processes, and platforms in parallel.



Scale over time

Intelligent Planning doesn't require a big-bang transformation. The most effective organizations scale gradually: piloting, learning, and expanding. Each success builds capability—and support—for what comes next. And even quick, small-scope "fails" can deliver valuable learnings.



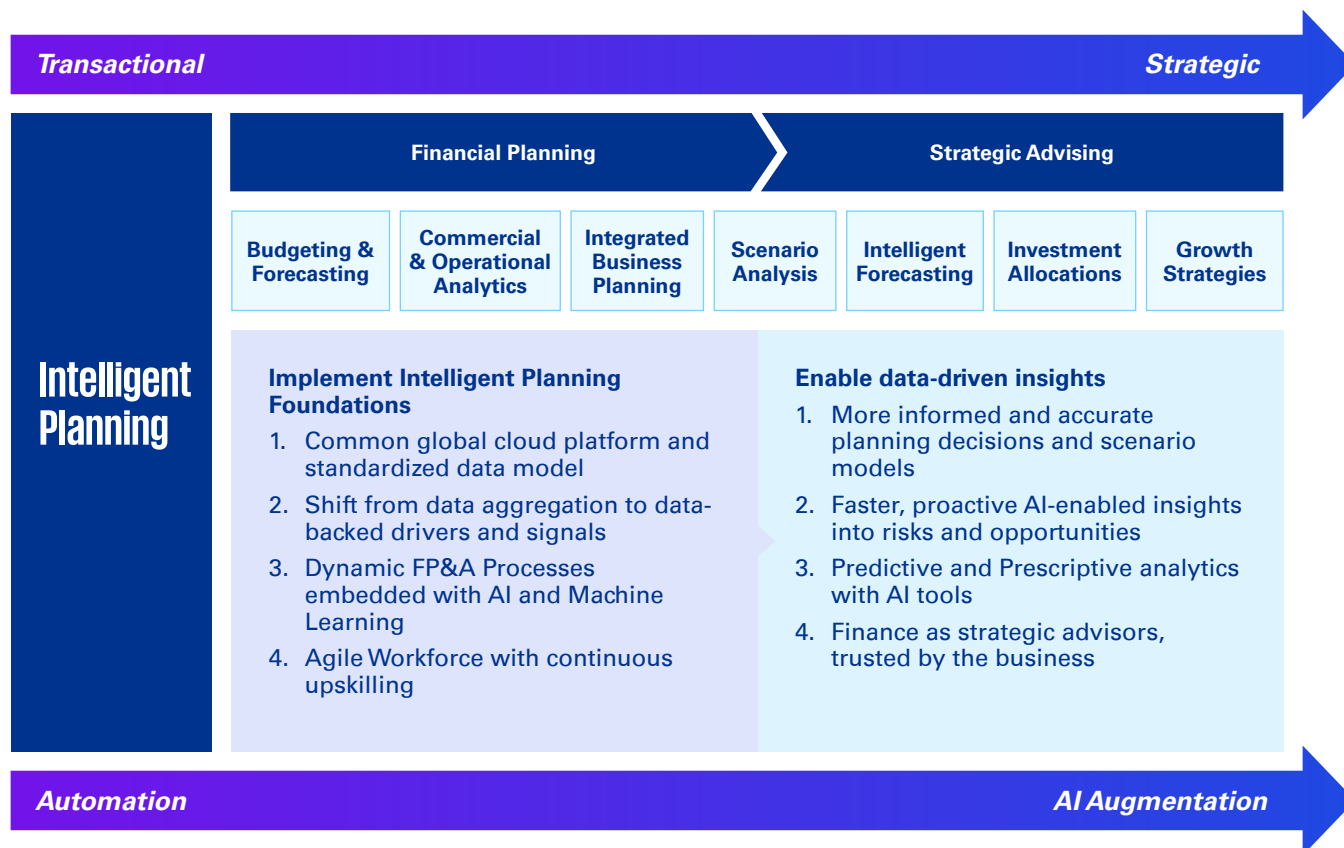
Shift expectations

Intelligent planning fosters a "from-to" culture that is always looking ahead: from static cycles to rolling forecasts, from manual reports to real-time dashboards, from reactive modeling to predictive planning, from siloed systems to integrated workflows. It's a cultural shift in which enterprise planning becomes continuous, connected, and embedded in the business.



Achieving Intelligent Planning Maturity

Finance will use Intelligent Planning capabilities to expand services beyond traditional budgeting and forecasting to rebrand as strategic advisors to the business.



Intelligent Cloud Enablers



Inside the Finance Command Center

Intelligent Planning needs a new finance operating model, where insights, actions, and collaboration converge in real time. It comes to life in the Finance Command Center: a centralized environment where FP&A teams steer the business, rather than just report on it.

Think of it as the digital brain of modern finance—synthesizing data, surfacing insights, and empowering teams to make decisions as quickly as the business requires.

What sets the Finance Command Center apart:






- **Centralized visibility:** Forecasts, scenarios, alerts, and AI-generated commentary are all accessible in one place, enabling Finance to stay aligned, informed, and ready to act.
- **Tailored insights by role:** Whether it's a CFO, business unit lead, or supply chain partner, each person sees the metrics, models, and commentary that matter most to them.
- **Real-time action:** Scenario toggles, predictive models, and variance narratives support faster, better-informed decisions across the business.
- **Connected capabilities:** Integrated data, cloud planning tools, and AI overlays eliminate silos and bring operational and financial planning into sync.
- **Strategic enablement:** The Finance Command Center transforms FP&A into a strategic partner—empowering finance teams to guide decisions, influence outcomes, and unlock new value for the organization.

This is where Intelligent Planning becomes a fully integrated capability and operational reality—built for speed, precision, and business impact.



Finance Function Command Center Services

Intelligent Planning capabilities enable FP&A professionals to become Intelligent Advisors, elevating their ability to...

Enterprise-wide Data Model	Dashboarding & Reporting	Driver & Trend-based Planning	Business Partnering	Scenario Modeling
 <ul style="list-style-type: none"> Real-time data ingestion and analysis One, unified and shared data model Standardized data and metadata 	 <ul style="list-style-type: none"> Personalized dashboards Interactive reports and visualizations First-pass variance commentary 	 <ul style="list-style-type: none"> Predictive analytics to seed forecasts Incorporation of additional internal and external data signals 	 <ul style="list-style-type: none"> Automated forecasting & data sharing Pre-generated insights, anomalies, and areas flagged for discussion 	 <ul style="list-style-type: none"> Ready to work 'what-if' models with levers users can change to see financial impact
<ul style="list-style-type: none"> Compare and report on data with more confidence knowing that the entire organization is using shared metadata 	<ul style="list-style-type: none"> Provide faster and deeper data analysis Spend more time layering in business insights, recognizing & investigating patterns 	<ul style="list-style-type: none"> Produce more accurate, data-driven models Extend the forecast horizon by using predictive capabilities to plan for future years 	<ul style="list-style-type: none"> Discuss and analyze (vs identify) issue areas Focus cross-team collaboration on opportunities for improvement/enhancements 	<ul style="list-style-type: none"> Consider changes to business & economic factors (i.e., higher costs/prices, more/less demand, tariffs) and create contingency plans

Value-enabled Service Delivery

...and allowing them to better partner with other roles and functions to focus on performance-centric responsibilities.



Planning for the future? Start here.

How do you plan for what's next when your enterprise planning systems are stuck in the past?

That's the fundamental challenge for finance leaders as they manage more complexity, more volatility, and more pressure from leadership—with EPM systems that weren't built for speed, scale, or rapid changes.

And it's the fundamental challenge that Intelligent Planning can help solve. To move from concept to capability, consider these steps:

Establish a planning baseline

- Align on core drivers and data sources across all critical functions
- Identify where your models, tools, and talent are today
- Start with an impactful use case, prove value, build momentum, and scale what works

Evolve roles and responsibilities

- Shift FP&A from report builders to business partners
- Develop new capabilities in analytics, modeling, and AI fluency
- Reskill and recruit to align teams with the changing needs

Modernize the data foundation

- Clean, structure, and connect datasets
- Focus on business-ready data that is governed, trusted, and secure
- Prioritize integration points that reduce manual reconciliations

Build readiness and support for change

- Communicate a clear vision and secure executive sponsorship
- Pilot fast, adjust quickly, and scale success

Activate AI and automation

- Use GenAI to generate narrative insights and flag anomalies
- Apply predictive models to support scenario planning and cost forecasting
- Let automation take on repeatable, rules-based planning tasks

Intelligent Planning requires commitment, coordination, and a willingness to rethink how planning gets done. It's a shift in how finance leads, how the business operates, and how decisions get made. And getting that journey in motion is more achievable than most companies realize.

Unless, of course, you're almost done building that time machine.

How KPMG can help

Finance leaders are facing no shortage of pressure, from fragmented systems and outdated planning cycles to surging data complexity and rising expectations from the C-suite. The goals are clear—and urgent: Improve forecasting speed and accuracy, expand AI and automation, deliver sharper insights, and modernize operations so the whole business can move faster.

KPMG helps finance organizations make that happen. We operate at the intersection of finance transformation, EPM, and technology enablement. Our teams bring deep experience in optimizing planning processes, integrating cloud platforms, and establishing business-ready data. Just as important, we help our clients connect these mission-critical objectives by aligning people, processes, and technologies to drive smarter, faster planning at scale.

What also sets us apart is our powerful combination of finance operations and industry experience. We understand the core finance functions—transaction processing, close, and FP&A—as well as how the related needs in each area vary by sector and shape your business planning. Whether it's managing cost complexity in industrials, optimizing forecasting in consumer goods, or embedding analytics in life sciences, we tailor solutions that fit the business.

Ready to make your financial planning smarter, faster, and more connected? Well, the path to Intelligent Planning starts with taking that first step: **Please reach out to us to get started.**



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