

# Five Visionary Trends Redefining FP&A

## The Agency Shift That Makes Autonomous FP&A Possible



Authors:

Michael Coveney, Head of Research at FP&A Trends Group  
Larysa Melnychuk, Founder and CEO at FP&A Trends Group

Sponsored by



# CONTENTS

---

- EXECUTIVE OVERVIEW .....2**
- 1. INTRODUCTION .....3**
- 2. FIVE TRENDS OF CORE TRANSFORMATION ..... 4**
  - TREND 1. Initiation.....5
  - TREND 2. Accountability .....7
  - TREND 3. Defensibility.....9
  - TREND 4. Decisions Rhythm ..... 11
  - TREND 5. Convergence ..... 13
- 3. FROM EXPERIMENTATION TO AUTONOMOUS FP&A..... 16**
  - The Transition to Autonomy..... 16
  - Foundational Conditions..... 16
  - Implementing Autonomous FP&A..... 18
- 4. CONCLUSION: THE ROAD TO AUTONOMOUS FINANCE ..... 19**
- 5. ACKNOWLEDGMENTS AND ATTRIBUTIONS ..... 20**

# EXECUTIVE OVERVIEW

---

Financial Planning and Analysis (FP&A) has always evolved alongside technology. But as Artificial Intelligence (AI) systems gain more power, they are starting to fundamentally change the role of FP&A. Historically FP&A was the initiator of planning and analysis activity. Systems responded only after FP&A gave instructions. But that model is changing.

Today, we find systems that not only monitor business conditions but can also initiate a response without human involvement. These developments presage a potential future of **Autonomous FP&A** — where systems determine what gets planned and when.

## The Agency Shift Defined

The change covered in this paper is not primarily about speed or automation, but about initiation.

We refer to this as the **Agency Shift**, where the initiation of FP&A activity is transferred from humans to advanced systems. However, accountability of what those systems produce along with judgment and the ownership of decisions remain explicitly with humans. From a governance perspective, the Agency Shift is about answering the question: who or what is allowed to act first, and who is accountable for outcomes.

Bear in mind that within FP&A, advanced AI systems do not reduce accountability, but they do compress the time between accountability and action. If systems can initiate work, then it's vital that FP&A is able to govern initiation: what may begin, under what conditions, with what evidence, and with what escalation rules. Consequently, Autonomous FP&A is the combination of both technology implementation and a clear governance stance.

## The Current Reality: The Coping Trap

Data from the 2025 FP&A Trends Survey shows that high-value work, such as decision support and storytelling, has fallen to just 31% of FP&A time against 35% in 2024. At the same time, 46% of capacity is absorbed by manual effort, including data quality issues, reconciliations, and preparation.

This imbalance explains why many FP&A teams struggle to stay ahead of volatility, even after significant investments in technology. For FP&A to move to higher-value work and to meet the needs of business in a volatile environment will involve AI-based systems playing a crucial role. But this role will take FP&A toward autonomy. The question is whether the organization is prepared for such a change.

## A Roadmap for Readiness

This paper is about readiness, not arrival. It examines five visionary trends that illustrate how the Agency Shift is beginning to surface in practice.

These trends are not independent developments, but collectively describe the conditions that must converge for Autonomous FP&A to function as a stable operating model. They also provide a roadmap for finance leaders who want to move from producing outputs to designing and governing the intelligent systems that shape decisions, resilience, and shareholder value.

# 1. INTRODUCTION

---

## FP&A at the Inflection Point

Ever since its inception, FP&A activities have largely been governed by calendar-based cycles. Budgets, forecasts, and management reports were triggered by dates and seasons rather than by events. Even as the technology supporting FP&A improved, the underlying operating model remained unchanged: humans had to initiate every task.

That approach is no longer practical.

Market volatility has reached a point where waiting for the appropriate calendar cycle or a manual intervention does not just slow organizations down, it actively destroys value. And even when action is triggered, time is still lost inside the process itself. FP&A Trends research shows that only a small minority of organizations can update forecasts within a single day, while many still require more than ten business days. In fast-moving conditions, that delay matters.

Something fundamental must change.

As the trends in this paper demonstrate, change is already underway. It is not being driven by better dashboards or faster reports, but by the growing ability of systems to observe conditions, interpret signals, and initiate analytical work without waiting for human instruction.

This creates a genuine inflection point for FP&A.

Humans remain strongest where judgment, context, and narrative matter most. But they are often an impediment when it comes to managing workflows, running repeated analyses, or continuously scanning for emerging signals. That is precisely the domain where intelligent systems perform better.

For FP&A, this is not simply an efficiency opportunity but an operating model shift. When systems can initiate planning, scenarios, and analysis automatically, the focus moves away from speed of production. The central issue is who or what initiates the response when conditions change?

In this paper, the Agency Shift refers to the transfer of analytical initiation from humans to systems, while accountability, judgment, and decision ownership remain explicitly human. This is where the role of FP&A evolves: not as a producer of outputs, but as the Accountable Architect of financial insight and decision-making.

This issue of initiation and accountability now sits at the center of the transformation facing Financial Planning and Analysis.

*“A forecast without provenance is a rumor with numbers.”*

**Atif Hafeez, Member of the AI FP&A Committee, Global CFO and Board Advisor**

## 2. FIVE TRENDS OF CORE TRANSFORMATION

The five trends outlined below are not independent developments, nor a sequence of steps to be completed one after another. Together, they describe the interdependent mechanics through which FP&A moves from a human-initiated legacy toward a system-initiated operating model.

Today, FP&A largely operates on a human-initiated basis. Forecasts, scenarios, and analyses begin only when someone presses the start button. This dependency defines the functional limits of the role. As volatility increases, calendar-driven and manually triggered planning becomes increasingly restrictive.

The trends outlined below show how this dependency is beginning to break down. They illustrate how initiation progressively shifts to systems, while judgment, oversight, and accountability remain explicitly human.

Note that these trends do not operate in isolation. They reinforce one another. Trends 1 to 4 establish the conditions; Trend 5 comprises the operating state they converge into. If any one of the first four is missing, the operating model does not hold.

It should also be noted that Autonomous FP&A is not a step at the end of a journey. It is the converged operating state that emerges only when all five trends are present and working together (see Figure 1).

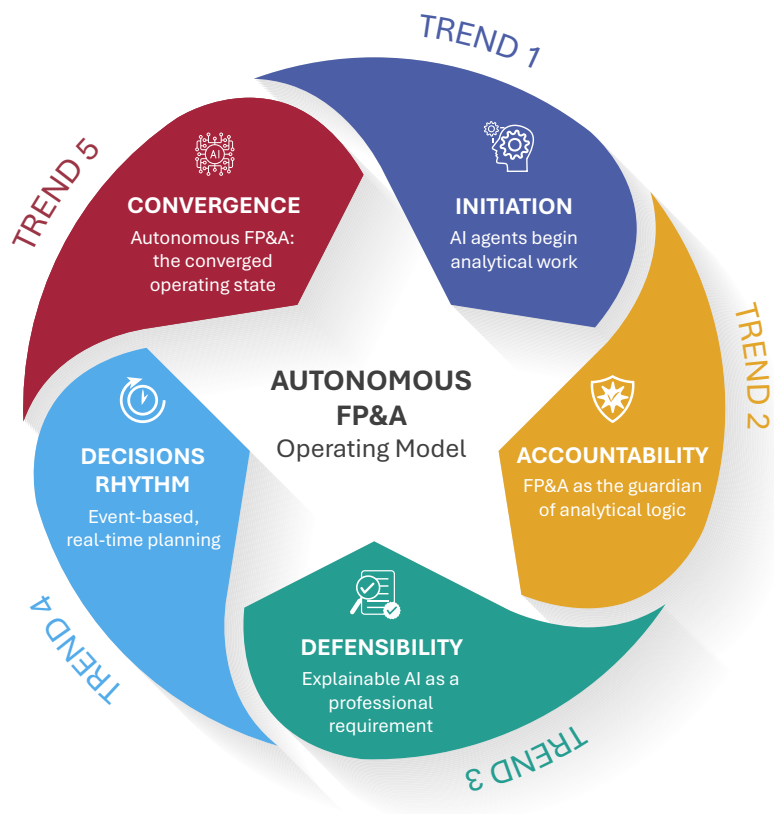


Figure 1: Five Interdependent Trends Converging into the Autonomous FP&A Operating Model

## TREND 1. Initiation

### *AI Agents Begin Analytical Work*

#### Background

Over recent years, FP&A has relied on spreadsheets, consolidation systems, and analytical tools. While these applications grew in sophistication, they still required a human to initiate their use and turn analyses into practical plans.

AI agents represent the next evolution of AI within FP&A. This shift matters because it changes how analytical work begins, not just how efficiently it is executed.

#### What Are AI Agents?

AI agents are self-learning systems that can interpret goals, plan steps, and execute actions across tools without human intervention. Unlike traditional automation, which follows predefined rules once triggered, AI agents can adapt based on prior outcomes and continue toward a defined objective, within human-defined boundaries.

The boundary matters as much as the intelligence. If an agent cannot produce evidence of what it touched, what it assumed, and why it acted, it is not autonomous. It is merely opaque.

In practice, this means agents act as FP&A digital assistants that continuously monitor performance, detect issues, and prepare updated analyses and commentary as conditions change. This is where the move toward a system-initiated FP&A operating model becomes visible.

*“What’s emerging is this new perspective with agentic AI: intelligent digital agents that can reason, plan, and act on behalf of the enterprise. This next wave of AI won’t just assist finance; it will partner with it.”*

**David Marmer, Chief Product Officer at Board**

#### Impact on FP&A

**Petr Galik, Global Head of Innovation, Analytics and Automation at Takeda**, comments: *“The potential of AI agents is not limited to replicating human tasks. The key to success will be finding new ways to add value, which previously were not practical to pursue.”*

He goes on to describe how AI agents can *“analyze detailed market data across multiple geographies, drilling down into trends, anomalies, and correlations that no human could feasibly process.”*

The FP&A Trends Survey data suggests that while Machine Learning (ML) is still used by fewer than 10% of FP&A teams today, more than half expect to adopt it in the near future. AI agents are emerging as the most viable way to close that gap. This capability does not replace human judgment but expands the scale at which judgment can be applied.

## Examples in Use

### Agents embedded in FP&A planning platforms

Modern FP&A platforms are beginning to integrate agents directly into the planning environment. For example, in their enterprise planning platform, Board has introduced FP&A agents that support activities such as integrated financial statement analysis and cash flow monitoring. Rather than waiting for an analyst to trigger a task, they continuously monitor performance, validate links across financial statements, and flag emerging issues as conditions change.

### Agents monitoring external signals

The finance team of a global manufacturing company uses AI agents to analyze transcripts from quarterly earnings calls of key competitors and major customers. These agents monitor variables such as raw material prices, shifts in sector demand, and regulatory commentary, feeding insights directly into forecasting models. By adjusting assumptions in near-real-time, the company improved forecast accuracy and operating margins within two quarters of their adoption.

### Agents running core FP&A workflows

Microsoft deployed virtual agents that handle queries, reconcile data, flag anomalies, and prepare forecasting inputs without human initiation. These agents interpret context, surface insights, and trigger next steps, effectively shortening the distance between data and action, as **Takeshi Murakami, CFO for Thailand and Vietnam at Microsoft**, observed.

Together, these examples show agents acting as initiators of analysis, not simply accelerators of calendar-based processes.

## Challenges

- ➔ AI agents depend on clean, timely, and complete data.
- ➔ FP&A professionals may distrust agent-led activity and revert to manual processes.
- ➔ As agents take on more analytical roles, FP&A must be able to understand how outputs are produced and how they should be interpreted.

These challenges reinforce the need for governance, transparency, and human oversight as agents take on greater responsibility.

## What the Future Holds

New FP&A-specific agents are emerging rapidly. Their adoption will fundamentally reshape the FP&A role, leading directly to the next trend, which focuses on governance, accountability, and oversight.

## Key Takeaway

- ➔ AI agents extend FP&A execution capacity beyond what human teams alone can deliver, operating as always-on digital assistants.
- ➔ AI agents represent the first practical shift from human-initiated analysis to system-triggered FP&A work.

## TREND 2. Accountability

### *FP&A as the Guardian of Analytical Logic*

#### Background

FP&A has traditionally been responsible for the accuracy of financial outputs and for ensuring that plans align with organizational strategy. As the only function subject to external audit, Finance cannot treat the role of accountability as optional. It is essential for professional credibility, regulatory compliance, and legal defensibility.

Consequently, even as analytics and automation improved, finance teams retained end-to-end ownership of the planning process. Humans initiated the work, produced the analysis, and personally stood behind every output.

As AI agents increasingly automate analytical work, this operating model can no longer function in its original form. A new leadership mandate is beginning to emerge. As one participant noted during an AI FP&A Committee discussion, *“Digital workers are entering our teams, and we must learn how to supervise them.”* This shift does not remove human responsibility — it redefines where it sits.

Although this is not yet the dominant FP&A operating model, it clearly indicates the direction of travel as systems increasingly initiate analytical work.

#### What This Means for FP&A

As initiation moves to systems, FP&A shifts from being the producer of forecasts to being the guardian of the logic that produces them. Human involvement remains central, but it evolves from creating every output to governing when analysis is allowed to start, how it is performed, and when escalation is required.

In this model, FP&A no longer owns every calculation, but it does own the rules, boundaries, and decision rights that govern analytical activity. This elevates the role of finance from “doing” the work to guiding, validating, and challenging how outputs are created and used.

This elevated role enables FP&A to close the influence gap reported in the FP&A Trends survey that shows only 9% of teams act as true strategic partners.

*“The most valuable AI in finance will not eliminate the human factor; it will elevate it. Clear escalation rules, audit trails, and governance frameworks ensure that autonomy never compromises accountability.”*

**David Marmer, Chief Product Officer at Board**

## The Guardian Role in Practice

The supervision of AI agents is integral to the following four forms of control (Figure 2):





CONTROL	DESCRIPTION
INTENT 	This defines specific outcomes an agent can pursue and areas it must not touch.
BOUNDARY 	The financial, operational, and reputational areas in which autonomous action can take place.
EVIDENCE 	The audit trail required of any actions, including data sources, assumptions made, any data transformations, and approvals that were sought.
ESCALATION 	The limits for when an agent must stop and request human intervention.

Figure 2: Four Forms of Control of the Guardian Role

*“When work starts without permission, leadership is no longer about insight, but about authorship and consent.”*

**Atif Hafeez, Member of the AI FP&A Committee, Global CFO and Board Advisor**

The importance of effective governance is a key feature among early adopters of AI agents. Drawing on broader industry and practitioner experience, **Olha Zotova, Market Finance Director for WEU at TMF Group**, emphasizes that business context is critical: *“The results you get are only as good as the data you give it, and often the system misses subtle business context.”*

Similarly, **Oreoluwa Onabowale, FP&A Leader – Controls at GE Vernova**, notes that although AI can significantly improve planning and analysis, it still takes *“judgment, timing, and diplomacy”* to turn insights into decisions that make sense. *“Trust is what makes the numbers valuable,”* she adds. *“That is not something a tool can do for you.”*

*“Even if an AI agent produces the forecast, FP&A still owns the call to the board.”*

**Oreoluwa Onabowale, FP&A Leader – Controls at GE Vernova**

## Challenges

- ➔ **Training and career progress:** Because AI agents increasingly handle entry-level analytical work, the traditional approach to FP&A career progression disappears. Instead, personal development programs must focus on the supervision of those agents and communicating outputs in a way that makes business sense.
- ➔ **Culture of human accountability:** Typically, finance professionals are accustomed to owning the numbers they produce and the decisions that come from them. This becomes much harder to accept culturally when outputs are produced by machines.
- ➔ **Data quality:** According to the FP&A Trends Survey, only 17% of organizations report that the data

they use is of ‘advanced’ or ‘best-in-class’ quality. High data quality is essential for autonomous systems – the lack of quality casts doubts on the reliability of system-generated outputs. This makes data a critical control layer for autonomy.

## What the Future Holds

There will be a direct correlation between the trust decision-makers have in FP&A professionals and the trust they will place in AI-based systems. That trust will have to be earned – it cannot be assumed.

This makes it essential that FP&A leads on how those systems are designed and governed. Key to this is transparency – the ability to defend actions and decisions that emanate from AI-powered systems. This takes us directly to the next visionary trend: **Explainable AI**.

## Key Takeaway

- ➔ As AI agents take on routine analytical work, the value of FP&A will be directly tied to governing how those systems operate and how outputs are used.
- ➔ Owning and defending decisions is fast becoming a key responsibility of modern finance leaders, even when those decisions are generated by autonomous systems.

## TREND 3. Defensibility

### *Explainable AI (XAI) as a Professional Requirement*

#### Background

Despite its success, FP&A has not exploited the potential of advanced AI. The 2025 FP&A Trends Survey shows that ML adoption has plateaued at just 8%, against 11% in 2021 (Figure 3).

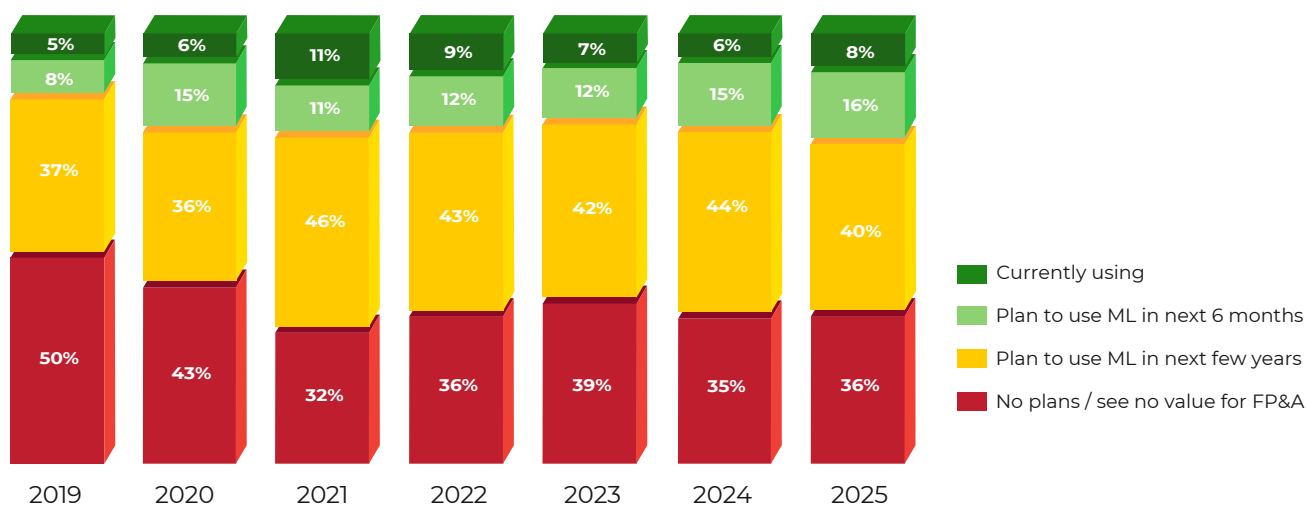


Figure 3: Machine Learning Adoption in FP&A (2025 FP&A Trends Survey)

We believe this decline is primarily due to the inability to explain how the results were generated. It’s not the technology that is failing, but the lack of trust people have in what it produces.

## What This Means for FP&A

XAI is used to describe systems where users can understand and interrogate how AI-generated outputs are produced. This enables finance to defend decisions in a system-initiated FP&A world, and they can remain professionally accountable.

XAI is built on four pillars that promote trust: **transparency** so that FP&A understand how models operate; **interpretability** so teams can explain why outputs change; **traceability** so results can be audited and defended; and **governance** so accountability remains with humans (Figure 4).

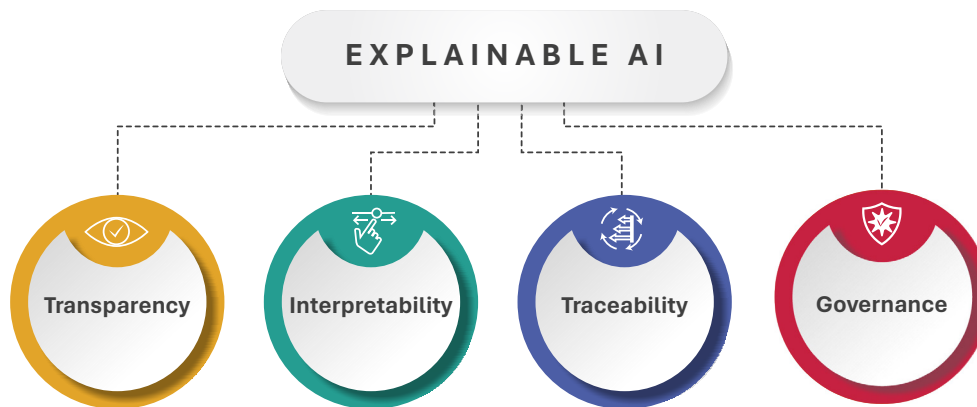


Figure 4: The Four Pillars of Explainable AI (XAI)

*“The real shift is not automation; it is an operating model change. AI may increasingly initiate analysis, but finance leadership must remain the accountable architect of financial truth and insight.”*

**Robbert Zillesen, CFO at 3D AG**

## Early Signals from Practice

Our research finds that XAI is more important to finance leaders than its raw predictive power. Explainability techniques such as SHAP (SHapley Additive exPlanations) are emerging as “AI Waterfalls”—the next-generation equivalent of variance analysis — that show how specific drivers impact forecasted values.

However, **Harsh Amarasuriya, Global Head of FP&A, Finance Transformation, and Data Strategy at Clyde & Co**, emphasizes that trusted, auditable data remains essential. If AI is to identify drivers of performance credibly, then FP&A must own the logic behind the data. This allows finance staff to defend the numbers with the same rigor as with an audit.

*“The real obstacle is not the mathematics behind the models, but the lack of explainability that prevents finance professionals from understanding how the results were produced.”*

**Andy Bossley, Senior Manager at Board Platform & AI**

## Challenges

- **Traceability:** Every input and transformation must be explainable and subject to audit. This is particularly important as regulatory scrutiny, such as the EU AI Act, increases.
- **Model drift:** FP&A must monitor for “drift”— where a model’s accuracy degrades because the market has moved away from historical training patterns.
- **Pragmatic experimentation:** Autonomy is an earned state. Organizations must learn fast and experiment pragmatically, but only scale where ownership and accountability are explicitly defined.

## Key Takeaway

- If an output cannot be explained, interrogated, and traced, finance cannot own it.
- XAI forms the permission layer for an autonomous FP&A operating model. It is where digital workers act with transparency, and it makes human governance credible.

## TREND 4. Decisions Rhythm

### *Event-Based, Real-Time Planning*

#### Background

FP&A has operated within a calendar-based planning environment for the past 100 years. Annual budgets, monthly forecasts, and quarterly reviews have defined when analysis begins, and decisions are revisited. But this approach limits how fast organizations can react to change.

Today, only 4% of organizations can produce a forecast within a single day. In a fast-changing world, this delay creates a strategic risk known as decision latency: the gap between a business signal and a management response.

This inability to respond quickly is not for want of trying. The 2025 FP&A Trends Survey shows that 54% of FP&A teams describe themselves as merely *coping* with current workloads, the highest level recorded in four years. At the same time, planning horizons are shrinking, with 61% of organizations reporting they can only predict performance up to six months ahead.

Together, these factors suggest a planning rhythm that can no longer keep pace with the business.

#### What Is It

Event-based planning changes what triggers analysis.

Rather than await a specific calendar date, planning activity is initiated when defined conditions change. An “event” does not necessarily mean a rare or dramatic incident but could also describe a meaningful shift in the business environment: a deviation in demand, an erosion in margins, an impending liquidity issue, or a change in a performance driver (Figure 5).

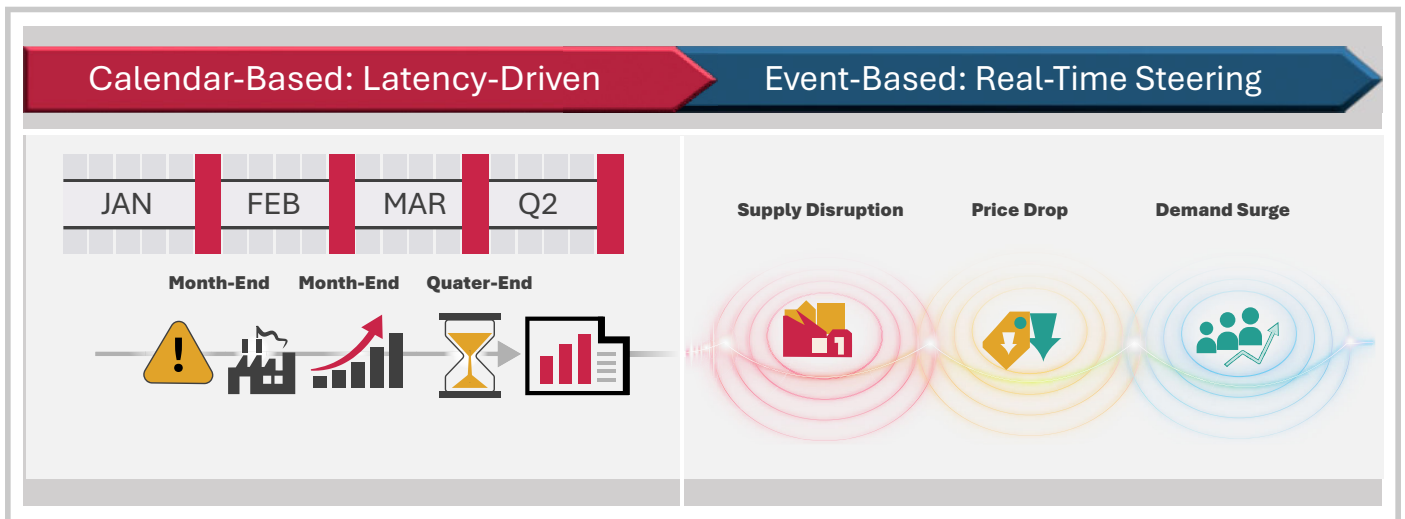


Figure 5: From Calendar-Based to Event-Based Planning

In an event-based environment, financial, operational, and external data flow continuously into connected models. Here, assumptions are refreshed automatically, and scenarios are prepared when thresholds are crossed, not just when the reporting calendar demands it.

In this operating environment, autonomy can function. Without event-based triggers, system-initiated analysis remains constrained by time rather than relevance.

### What It Means for FP&A

The move to event-based planning is about minimizing the delay between insight and action.

As systems reduce decision latency, FP&A professionals are moving from managing planning cycles to setting decision thresholds. They define which signals matter, when models should respond automatically, and when human judgment must intervene.

Consequently, FP&A becomes the Strategic Orchestrator of decision rhythm rather than the custodian of reporting timetables. FP&A value shifts from updating models after the fact to steering decisions as events unfold.

*“In a world of continuous change, the month-end is no longer a diagnostic tool. The real value of FP&A lies in responding to a business signal before the competition even sees it.”*

**Tanja Schlesinger, VP OneSource, Data & AI Officer at DB Regio AG**

### Early Signals from Practice

Practitioners are already compressing decision cycles to gain an advantage.

**Daniel Rebella, Global Office of Finance General Manager at Board**, observes that leading FP&A teams now run AI-assisted reforecasts weekly — or even daily — using near-real-time data.

**Mattias Lundqvist, Head of Group Control at Scandic Hotels**, describes how a real-time planning platform across a network of 280 hotels allows teams to present results live and answer questions immediately, from daily operations through to long-term planning.

**Fran Berger, Former Manager of Performance and Financial Systems at Eversource Energy**, highlights how near-real-time visibility becomes critical during times of natural disaster. In these situations, the planning calendar becomes irrelevant. Event-driven insight allows finance to assess impact when timing is a matter of survival.

## Challenges

- ➔ **Legacy latency:** Fragmented systems and poor data quality, cited by 38% of teams, restrict real-time responsiveness.
- ➔ **The “coping” trap:** With 46% of FP&A time still absorbed by manual data collection and validation, teams often lack the capacity to respond to signals effectively.

These challenges reinforce that event-based planning is both a technology upgrade and a change in FP&A's operating model.

## Key Takeaway

- ➔ Event-based planning shifts FP&A from calendar-driven processes to continuous decision steering.
- ➔ It forms the operational foundation that allows Initiation (Trend 1), Accountability (Trend 2), and Defensibility (Trend 3) to function together in real time.

## TREND 5. Convergence

### *Autonomous FP&A: The Converged Operating State*

#### Background

The previous four trends describe fundamental shifts in how FP&A work begins, how it is governed, how it is defended, and how quickly it responds. Trend 5 — Autonomous FP&A — is where these shifts converge into a single operating state and represents a decisive break from a long-standing constraint: the speed of human attention.

For decades, FP&A has operated on the assumption that people initiate analysis. Forecasts are updated, scenarios are explored, and actions are considered only after a manual trigger. Even in environments with advanced systems and near-real-time data, this assumption still holds. As volatility increases and the volume of signals grows, this model exposes a structural weakness. FP&A can only respond as fast as humans can notice, prioritize, and request work.

Momentum is now shifting toward Agentic AI. Systems embedded directly into modern planning environments can monitor conditions, refresh forecasts, and prepare options without waiting for a human request. This explains both the growing interest in autonomy and the confusion surrounding it. Autonomous FP&A is not an isolated capability. It is the operating state that emerges only when the trends outlined earlier in this paper function together.

#### From Intelligence to Initiative

Autonomy in FP&A focuses on initiation, rather than speed.

With Autonomous FP&A, analytical work shifts to a system-initiated model. AI agents continuously monitor conditions and begin analysis on their own, while humans remain fully accountable for decisions.

They no longer need to press the start button.

The differences between Advanced FP&A and Autonomous FP&A are summarized in Figure 6.

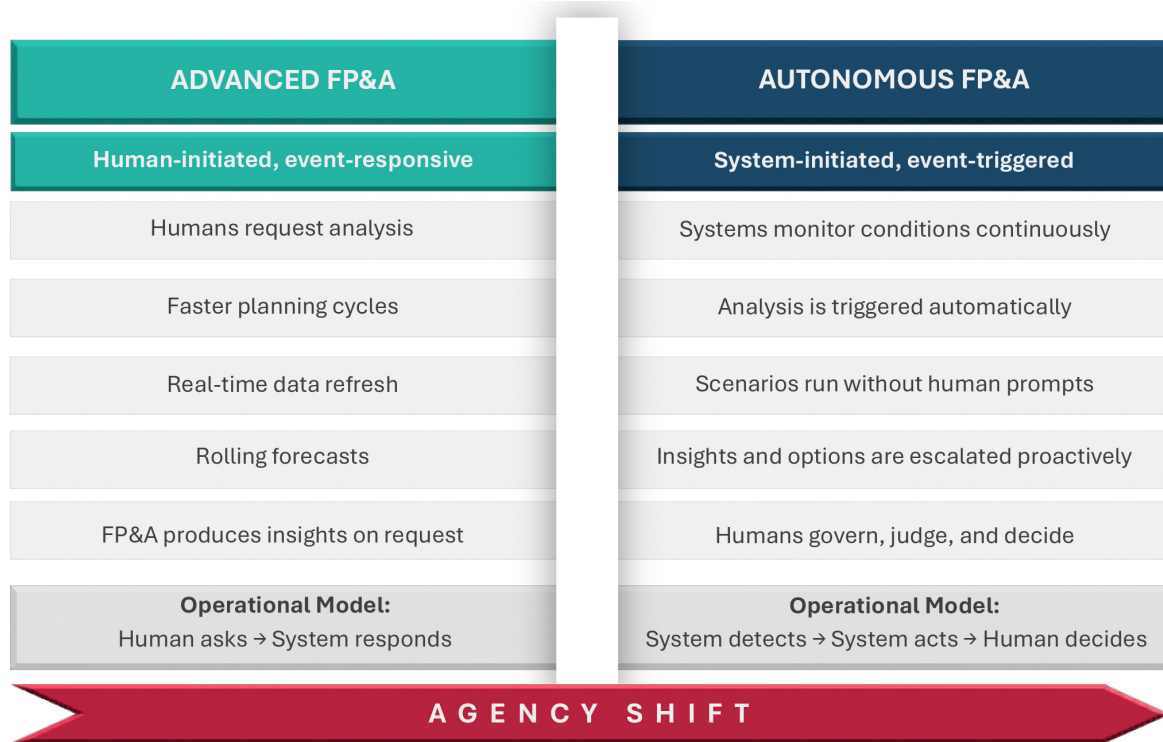


Figure 6: Advanced FP&A vs Autonomous FP&A

The distinction is one of control and not technology:

- ➔ **Advanced FP&A** is like a driver using GPS. The system provides better directions, but the human still determines when and where the car goes.
- ➔ **Autonomous FP&A** is like a driverless car. The system monitors conditions and acts within predefined safety rules, while humans define the destination and the limits of what the system can do.

Autonomous FP&A is not something you add to an existing process. It is the point at which the four previous trends — Initiation, Accountability, Defensibility, and Decision Rhythm — combine into a continuous steering model. If any one of these is missing, autonomy collapses, and FP&A reverts to manual control.

### Autonomy Is not Binary

Not every process should have the same level of autonomy. This is best summed up by the rule: the greater the consequence, the tighter the human grip.

This means that low-risk activities can typically be executed with a high degree of autonomy, while high-risk activities must remain human-led. In practice, autonomy is granted in layers through permissions that include thresholds, stop rules, and the retention of evidence. Without this graduated human oversight, autonomy is unsustainable. Organizations will either over-automate and lose confidence, or they will gradually revert back to manual control. The balance between system initiation and human

authority is what allows autonomy to hold.

## What Autonomous FP&A Looks Like in Practice

In a traditional FP&A model, replanning only begins after an issue has been escalated by a human.

In an Autonomous FP&A environment, replanning actions are triggered automatically. For example:

- ➔ **Variance-to-action:** A digital agent monitoring revenue and margin daily finds a variance that crosses a threshold. It immediately produces a driver split, adds in operational context, and drafts a briefing that explains what has changed, the likely reasons why, what actions are available, what assumptions were used, and which data sources were relied upon. The agent does not take any further action – its role is only to present its findings to a named human owner for judgment and escalation.
- ➔ **Cash warning:** The system monitors a range of KPIs that include aging receivables, disputed volumes, payroll timing, tax installments, covenant headroom, and FX exposure. When a KPI moves unexpectedly, it runs micro-scenarios and flags cash-flow risk for management attention. It does not decide on funding.
- ➔ **Forecast drift:** A controller agent monitors forecast error. When that degree of error passes a set threshold over a set period of time, it proposes a range of appropriate responses. This could include retraining for the staff of affected units, recommending revised drivers, and flagging areas where human judgment must override outputs because markets have structurally changed.

In practice, the system-initiated model relies on a range of specialized agent classes that include:

- ➔ **Retriever agents** that gather data and evidence across systems and documents.
- ➔ **Analyst agents** that perform diagnostics, sensitivities, and driver decomposition.
- ➔ **Narrator agents** that draft commentary and stakeholder-ready explanations.
- ➔ **Orchestrator agents** that trigger workflows, schedule reforecasts, and coordinate other agents.
- ➔ **Controller agents** that monitor forecast drift, enforce thresholds, and police governance rules.

*“Agentic AI systems can reason, plan, and act on behalf of the enterprise while remaining under human supervision.”*

**David Marmer, Chief Product Officer at Board**

## Challenges

- ➔ **Culture of control:** FP&A is historically intertwined with targets, incentives, and performance evaluation. Moving to system-initiated analysis challenges deeply embedded beliefs about ownership and authority. Across FP&A communities, a recurring question remains: *If something goes wrong, who is responsible?* Autonomous FP&A does not remove accountability. It concentrates it.
- ➔ **ROI of leadership capacity:** Autonomy must be justified differently. The return is not a headcount reduction. It is reclaimed leadership capacity. Organizations that remain trapped in manual initiation continue to spend nearly half of their FP&A time on data collection and validation.

Autonomous FP&A is the only credible exit from the coping cycle.

## Key Takeaway

- Autonomous FP&A removes the need for humans to initiate every analysis, elevating the professional role to the design, control, and governance of the system itself.
- The risk is no longer moving too fast. The risk is standing still while initiation shifts elsewhere.

*“Autonomy is about independence. Agency is about authorship.”*

**Atif Hafeez, Member of the AI FP&A Committee, Global CFO and Board Advisor**

## 3. FROM EXPERIMENTATION TO AUTONOMOUS FP&A

---

### *Preparing the Foundations of Change*

#### The Transition to Autonomy

To move to system-initiated FP&A, the right foundations need to be in place.

Evidence from practice shows that many agentic AI initiatives fail not because the technology falls short, but because organizations introduce autonomy before they are ready for the operating model change it demands.

Autonomous FP&A is not a switch to be flipped. It is an earned operating state, reached through deliberate, incremental design.

Autonomy must therefore be treated as a controlled delegation program. Organizations should begin with narrowly scoped use cases where consequences are low, evidence is available, and escalation pathways are clear. Expansion should occur only when three conditions can be demonstrated consistently: provenance of outputs, stability of thresholds, and disciplined human review. Autonomous FP&A scales by trust, not by ambition.

#### Foundational Conditions

Autonomous FP&A depends on three foundational conditions, as outlined below in Figure 7. If any one of them is weak, autonomy collapses back into manual, human-initiated work.

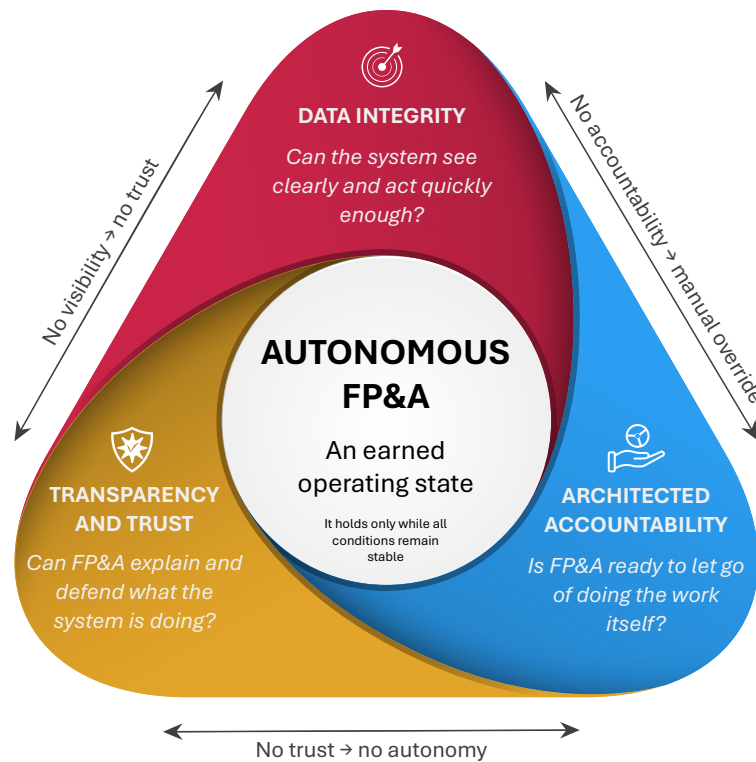


Figure 7: Foundational Conditions for Autonomous FP&A

## 1. Data Integrity

*Can the system see clearly and act quickly enough?*

For autonomous systems to operate responsibly, they must be able to observe current conditions clearly and assess how they may affect future performance. When insight is delayed, fragmented, or manually reconstructed, autonomy increases organizational risk instead of reducing it.

Yet, the 2025 FP&A Trends Survey finds that almost half of FP&A time is still spent on data collection and validation. This manual burden represents the single greatest source of friction against system-initiated planning. Where data must be “fixed” by humans before it can be trusted, the foundation is too weak to support autonomy.

## 2. Transparency and Trust

*Can FP&A explain and defend what the system is doing?*

As systems analyze data and initiate action, FP&A must be able to understand, challenge, and explain the logic behind system-generated outputs. If a forecast or scenario cannot be defended to management or the Board, trust deteriorates quickly.

Transparency is therefore not an option but a professional obligation: without explainability, autonomy fails at the first encounter with volatility.

### 3. Architected Accountability

Is FP&A ready to let go of doing the work itself?

Autonomous FP&A requires a shift from a worker mindset, focused on producing analysis, to an architect mindset, focused on designing and governing the decision system.

This means FP&A defines the rules, thresholds, and boundaries within which systems are allowed to operate, and is prepared to own outcomes that were not manually produced. Without this mindset shift, autonomy will never be trusted, regardless of technical capability.

*“Planning will become continuous, transparent, and externally aware — an always-on solution converting driver-based signals into right-time actions. The outcome is autonomous finance: faster cycles, greater resilience, and confident insight-to-action that drives shareholder value.”*

**Andy Bossley, Senior Manager at Board Platform & AI**

### Implementing Autonomous FP&A

Autonomous FP&A is achieved through graduated modes of autonomy, designed to increase business impact while controlling risk. Depending on where the organization sits today, there will typically be three overlapping phases (Figure 8). Each will have an increasing level of autonomy that requires a shift in the role of humans.




PHASE	OBJECTIVE	HUMAN ROLE
<b>ASSISTIVE AUTONOMY</b> 	AI agents initiate basic analytical groundwork, such as variance analysis and reporting.	<b>Validator:</b> Validates agent logic and adds business context.
<b>SUPERVISED AUTONOMY</b> 	AI agents initiate connected processes, such as scenario planning, subject to review.	<b>Governor:</b> Sets thresholds, challenges assumptions, and guides decisions.
<b>AUTONOMOUS BASELINE</b> 	Systems update low-risk baseline plans and reallocations within guardrails.	<b>Architect:</b> Designs escalation rules, ethical standards, and strategic boundaries.

Figure 8: Phases of Implementing Autonomous FP&A

### The ROI of Graduated Autonomy

In adopting these phases, the primary return from Autonomous FP&A is the reclamation of leadership capacity.

Together, they create a credible path out of the “coping” state identified in the 2025 FP&A Trends Survey, where 54% of teams report being overwhelmed by workload. Autonomous FP&A enables the function to move from explaining past outcomes to shaping what happens next – at the pace of the business, rather than the pace the calendar dictates.

This is the business case for autonomy.

## 4. CONCLUSION: THE ROAD TO AUTONOMOUS FINANCE

---

### The Leadership Mandate for the AI Era

The five trends explored in this paper point to a definitive evolution in the role of FP&A: a move away from traditional, periodic, human-initiated work toward a system-initiated operating model where humans oversee, govern, and ultimately own the way in which decisions are made.

This is a visionary shift that is already taking shape. As AI agents take over manual tasks and extend what the function can deliver, **Architected Accountability** becomes the core of the profession. Explainability turns black-box outputs into trusted information. Event-based planning replaces fixed cycles with real-time steering. From this convergence, autonomy emerges not as a single implementation, but as an **earned operating state**.

### The Speed of Attention vs. the Speed of Change

What truly distinguishes this future is how organizations respond to volatility. In an autonomous environment, intelligent systems continuously monitor performance, detect emerging variances, assess implications, and prepare courses of action. It is the equivalent of an FP&A function that operates 24/7, unconstrained by human attention or capacity.

This progress is not optional. It is the only credible exit from the stagnation revealed in the 2025 FP&A Trends Survey, which shows that high-value work accounts for just one-third of FP&A activity, while manual data work consumes nearly half of total time. In this environment, the human role must evolve from producing outputs to **authoring the logic** by which decisions are triggered, governed, and understood.

### The Choice

The defining question for finance leadership is no longer whether autonomous systems will be adopted. Market dynamics will force that outcome. The real question is whether FP&A can design governance structures robust enough to delegate initiation, while preserving the fiduciary, professional, and legal accountability that defines the function.

*“The intelligence of a system is irrelevant if the care of the organization is absent.”*

**Atif Hafeez, Member of the AI FP&A Committee, Global CFO and Board Advisor**

This architectural challenge, not technological capability, will determine which organizations succeed. Autonomous FP&A is not a technology you buy, nor a maturity level you declare. It is an operating state that must be designed, earned, and continuously governed.

The leadership choice is now explicit: to remain constrained by human-initiated cycles while the business accelerates, or to architect a system-initiated model where machines act first, and humans retain judgment, trust, and accountability. When that balance is achieved, FP&A becomes the function that enables the organization to anticipate, adapt, and act with confidence as a volatile future unfolds.

# 5. ACKNOWLEDGMENTS AND ATTRIBUTIONS

---

## About the Authors



---

### Larysa Melnychuk, CEO and Founder at FP&A Trends Group

Larysa is an accomplished FP&A professional and thought leader with over 20 years of experience in senior finance roles at top-tier companies. In 2016, she founded the FP&A Trends Group, a global organization that offers valuable insights, advisory services, and training to finance professionals seeking to stay ahead of the curve.

Larysa founded the International FP&A Board, chairs the AI FP&A Committee, and runs a number of high-profile initiatives in the area of modern financial analytics.



---

### Michael Coveney, Head of Research at FP&A Trends Group

Michael has over 40 years of experience in designing and implementing software solutions that improve the efficiency and effectiveness of planning.

He has conducted senior management workshops with leading organizations around the world and is the author of many articles and books. His latest, 'Budgeting, Planning and Forecasting in Uncertain Times,' is published by John Wiley & Sons.

With particular acknowledgement to **Atif Hafeez, Member of the AI FP&A Committee, Global CFO and Board Advisor**, whose editorial perspective and conceptual framing shaped the paper's treatment of agentic systems, digital workers, and the governance foundations of Autonomous FP&A.

## Acknowledgments

We would like to acknowledge the finance leaders and practitioners whose insights and expertise informed this paper through direct contribution, interviews, and quoted perspectives. We also recognise the authors of publicly available materials referenced in this paper, with full attribution provided below.

1. Harsh Amarasuriya, Global Head of FP&A, Finance Transformation, and Data Strategy at Clyde & Co, **United Kingdom**
2. Atif Hafeez, Member of the AI FP&A Committee, Global CFO and Board Advisor, **United Kingdom**
3. Fran Berger, Former Manager of Performance and Financial Systems at Eversource Energy, **United States**
4. Andy Bossley, Senior Manager at Board Platform & AI, **United States**
5. Mattias Lundqvist, Head of Group Control at Scandic Hotels, **Sweden**
6. David Marmer, Chief Product Officer at Board, **United States**
7. Takeshi Murakami, CFO, Thailand and Vietnam at Microsoft, **Thailand**
8. Oreoluwa Onabowale, FP&A Leader – Controls at GE Vernova, **United States**
9. Petr Galik, Global Head of Innovation, Analytics and Automation at Takeda, **Czechia**
10. Daniel Rebella, Global Office of Finance General Manager at Board, **United States**
11. Tanja Schlesinger, Data & AI Officer and VP OneSource Data & Analytics at DB Regio AG, **Germany**
12. Olha Zotova, Market Finance Director for WEU at TMF Group, **Sweden**
13. Robbert Zillesen, Chief Financial Officer at 3D AG, **Switzerland**

# Attributions

The following publicly available sources were referenced in this paper and are provided for attribution and further reading.

- ⑨ [2025 FP&A Trends Research Paper: How AI Is Transforming FP&A — A Practical Guide to Maturity, Transformation, and Its Evolving Role](#)
- ⑨ [2025 FP&A Trends Survey: From Ambition to Execution — How Leading FP&A Teams Turn Insights into Impact](#)
- ⑨ [AI Agents in FP&A](#)
- ⑨ [AI FP&A Committee](#)
- ⑨ [Agentic AI: A Paradigm Shift for Integrated Business Planning \(Part 2\)](#)
- ⑨ [Annual Planning and Rolling Forecasting at Scandic Hotel](#)
- ⑨ [CFOs and Finance Professionals in the Age of AI — Microsoft Case Study](#)
- ⑨ [Data Provides the ‘Eyes’ into the Organisation](#)
- ⑨ [Enterprise-Wide Data Insights & Reporting at Eversource Energy](#)
- ⑨ [Forecasting Shift: From Excel to AI-Driven Precision](#)
- ⑨ [From Transcripts to Strategy: AI Agents Unlock FP&A Foresight](#)
- ⑨ [International FP&A Board](#)
- ⑨ [The Future of FP&A in the Age of AI: Adaptation, Storytelling, and Strategic Impact](#)
- ⑨ [The Rise of Agentic AI in Finance: From Automation to Autonomy](#)
- ⑨ [Why AI Won’t Replace FP&A: The Human Judgment Edge](#)

## About FP&A Trends Group

FP&A Trends Group is a high-profile think tank focused on modern corporate Financial Planning and Analysis (FP&A). The organization's mission is to identify, shape, and share the latest FP&A trends and best practices via global research, events, educational content, and advisory services.

FP&A Trends Group enables continuous discussion, collaboration, and knowledge sharing among finance practitioners from leading organizations. The organization is UK-based but highly international in nature, serving as a one-stop shop for all things FP&A.

For more information, please visit our website at [www.fpa-trends.com](http://www.fpa-trends.com).

### *Our Sponsor*

## About Board

Board is the Enterprise Planning Platform built to accelerate business performance, enable continuous planning, and drive confident, aligned decisions. It powers more accurate forecasts with real-time visibility into enterprise and external data. It unifies finance and operations with a single source of truth. And with AI-augmented experiences for every role, teams can continuously make smarter decisions for predictable, profitable business outcomes.

That's why visionary global brands, including H&M, BASF, Burberry, Toyota, Coca-Cola, HSBC, and thousands more trust Board to navigate complex markets with confidence.

For more information, visit [www.board.com](http://www.board.com).

### **Disclaimer**

The content provided in this Insights Paper is intended solely for general information purposes, and the statements and opinions provided herein are the authors' and contributors' own. The information in this Insights Paper was gathered with reasonable care and attention. However, it is possible that some information in this Insights Paper is incomplete, incorrect, or inapplicable to particular circumstances or conditions. Any use of this information should be done at the sole risk of the reader. We do not accept liability for direct or indirect losses resulting from using, relying or acting upon information in this Insights Paper.

Five Visionary Trends Redefining FP&A: The Agency Shift That Makes Autonomous FP&A Possible, the Insights Paper produced by the FP&A Trends Group dated January 2026, is sponsored by Board. This paper is the copyright of the FP&A Trends Group and is not to be used in publications unless authorized by the FP&A Trends Group.

© 2013 - 2026, FP&A Trends Group. All rights reserved