

Agentic AI is reshaping planning into a continuous, data-driven, and integrated enterprise capability.

The Rise of Dynamic Planning in the Agentic AI Era

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Introduction

Planning cycles are under pressure, given that organizations are operating in environments that are becoming less predictable and changing rapidly. Economic volatility, supply chain disruption, and geopolitical uncertainty are not just increasing risk; they are forcing organizations to revisit assumptions more frequently and adjust plans in near real time. As a result, allocating resources, planning, and forecasting are becoming more continuous and iterative, with greater expectations on finance and business leaders to deliver timely, accurate insights aligned across the organization.

Despite these challenges, organizations are accelerating investments in AI. IDC's January 2026 *Future Enterprise Resiliency and Spending Survey* shows that 50% of organizations plan to increase spending on building customized AI agents to automate business processes, reflecting a growing recognition that traditional processes must evolve to drive better business outcomes.

Planning, for example, remains a cumbersome and inefficient process. Despite investments into planning, forecasting, and budgeting solutions, 72% of respondents to IDC's 2026 *Enterprise Performance Management Survey* reported that financial planning, budgeting, and forecasting are time-consuming. This highlights a persistent gap between the need for agility and the realities of present-day financial planning and analysis processes. Data challenges reinforce this gap: IDC's *Enterprise Performance Management Survey* highlighted a series of data issues in the financial planning and analysis process, such as a third of the respondents highlighting difficulty integrating data from multiple systems as well as dependence on IT for data extraction and maintenance, followed by data consistency issues across departments, data accuracy issues, and manual data collection.

AT A GLANCE

KEY STATS

- » 72% of organizations reported that financial planning, budgeting, and forecasting are time-consuming (source: IDC's *Enterprise Performance Management Survey*, 2026).

WHAT'S IMPORTANT

- » 50% of organizations plan to increase spending on building customized AI agents to automate business processes (source: IDC's *Future Enterprise and Resiliency and Spending Survey*, January 2026).
- » Three in five organizations aim to increase automation in business and financial processes and are prioritizing the introduction of AI capabilities in planning, forecasting, and budgeting (source: IDC's *Enterprise Performance Survey*, 2026).

These challenges slow planning cycles and constrain organizations in their ability to respond to market dynamics proactively. As a result, organizations need to modernize their financial planning and analysis processes as well as the underlying data foundation. IDC's 2026 *Enterprise Performance Management Survey* highlights that over the next 12 months, 66% of respondents aim to increase automation in business and financial processes, 63% of respondents will focus on improving collaboration across functions, and 62% of respondents will prioritize introducing AI capabilities into planning, forecasting, and budgeting. At the same time, nearly half of the respondents identified data access and preparation, along with 46% of respondents highlighting advanced analytics for forecasting and 45% of respondents focusing on consistency in KPIs and metrics, as critical areas for improvement. Together, these pressures are driving a fundamental shift in how organizations approach financial planning. It must evolve into a dynamic process supported by a robust data foundation to drive more confident outcomes.

The era of agentic AI in planning and forecasting

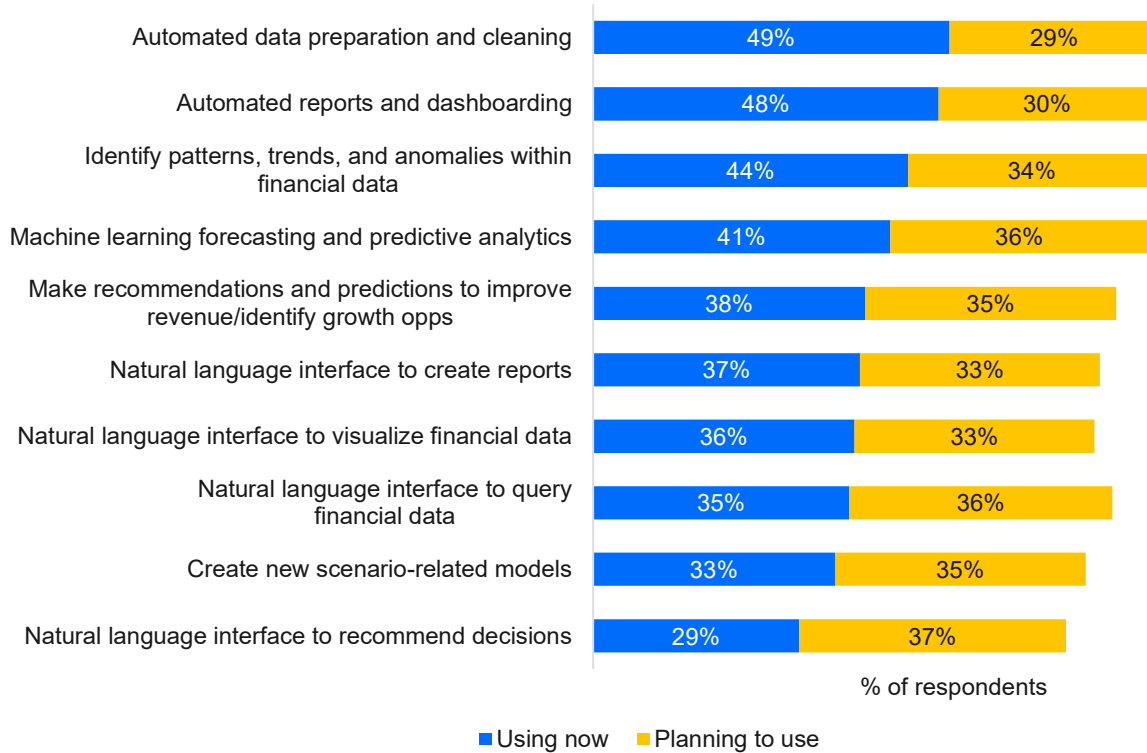
AI agents can redefine how planning, forecasting, and budgeting processes are executed and help organizations become more nimble. Rather than supporting isolated tasks, AI agents can be embedded across the planning cycle, whether automating data preparation, enhancing forecasting accuracy, or accelerating insight generation. These agents can continuously monitor data, reason through potential impacts, and act within defined parameters, enabling a more dynamic and responsive approach to planning, forecasting, and budgeting.

Agentic AI represents a shift from manual and periodic planning processes to more automated, intelligent, and adaptive systems. By embedding AI agents into planning, forecasting, and budgeting workflows, organizations can reduce manual effort, improve consistency, and enable more continuous decision-making across the enterprise.

As per IDC's 2026 *Enterprise Performance Management Survey*, organizations highlighted that their top generative AI (GenAI)/agentic AI use cases include automated data preparation and cleaning, automated dashboards and reporting, the identification of patterns and anomalies in financial data, enhanced forecasting, and the use of natural language interfaces to query data and generate insights (see Figure 1). These applications demonstrate that AI is not only improving efficiency but also expanding how users interact with and derive value from planning systems. However, the effectiveness of agentic AI depends on a strong data foundation. By leveraging well-governed, integrated data products, organizations can ensure higher-quality inputs into planning processes, leading to more accurate insights and better decision-making outcomes.

FIGURE 1: *Top GenAI/agentic AI use cases in EPM using/planning to use*

Q What GenAI/agentic AI use cases are your organization currently using or would like to see implemented from your enterprise performance management (EPM) software?



n = 403

Source: IDC's Enterprise Performance Management Survey, 2026

Beyond individual use cases, organizations can scale AI agents across the enterprise and take a more integrated approach to planning. Multiple agents can work together across workflows, supporting a more connected and dynamic planning process. Integrated planning has long been a goal for many enterprises, and agentic AI provides a path to operationalizing it by enabling different lines of business to respond to risks, adjust plans in near real time, and act with greater speed and confidence.

Ultimately, organizations that effectively leverage AI agents within their financial planning and analysis processes will be better positioned to improve efficiency, strengthen cross-functional alignment, and enable faster, more autonomous, and more confident responses to market disruption.

Definitions

IDC defines agentic AI as an AI-powered system that can autonomously make decisions, take actions, and adapt to achieve specific goals without the need for constant human prompting or intervention. Unlike traditional AI, which

primarily responds to inputs, agentic AI systems are proactive and capable of setting goals, planning tasks, and executing actions independently. AI agents exhibit four key characteristics:

- » **Autonomy:** The ability to operate without continuous human oversight, making decisions and taking actions independently to achieve specific objectives
- » **Tool use:** The ability to leverage external software tools and systems to take action
- » **Context awareness:** The ability to sense and adapt to the environment, processing context data and integrating feedback to refine actions taken
- » **Memory and learning:** The ability to retain memory of past interactions, enabling continuous learning and improvement over time

Agentic AI is distinguished from the core capabilities of generative AI and large language models (LLMs) through these capabilities. AI agents leverage LLMs alongside other technologies to implement degrees of autonomous decision-making, action taking, adaptability, and proactive behavior (which LLMs cannot do by themselves). Therefore, AI agents are able to play sophisticated roles within workflows and business processes to enhance decision-making and task execution. Agents may also be configured and deployed to cooperate within a multiagent collaboration.

Benefits

There are several benefits to leveraging AI agents in planning, forecasting, and budgeting:

- » **Improved efficiency and automation:** AI agents can automate repetitive tasks such as data preparation, reconciliation, and reporting, enabling finance teams to focus on higher-value activities. Agents will also be able to reduce the time spent on the overall planning, forecasting, and budgeting processes within organizations.
- » **The ability to leverage AI for continuous planning cycles:** Market volatility puts pressure on organizations to replan more often than ever before. A total of 78% of the organizations that responded to IDC's 2026 *Enterprise Performance Management Survey* are already using or planning to use AI for data preparation, analytics, and reporting. Agentic AI embeds these capabilities directly into workflows, increasing frequency and consistency of use.
- » **Improved KPI and reporting consistency:** Consistency in reporting and maintaining KPIs is a major issue for organizations. AI agents help standardize metrics and automate reporting, improving trust in outputs.
- » **Improved reasoning and actionable recommendations:** AI agents can reason through structured and unstructured data to help users better understand the "why" behind their data and how this data has evolved over time. It can identify patterns, anomalies, and drivers and also suggest actions, helping users move from insight to decision faster.
- » **Faster and more responsive decision-making:** Users can focus on aspects such as real-time scenario analysis and dynamic adjustments to plans, allowing for faster and more responsive decision-making.
- » **Stronger data and analytics capabilities:** AI agents can eliminate manual processes related to consolidating and preparing the data for analysis. Agentic AI enhances the use of internal and external data, supporting advanced

analytics and more accurate forecasting. This is particularly important as organizations increasingly incorporate external data into planning, with IDC's survey showing that 56% of organizations are already deploying such capabilities.

- » **Enhanced collaboration across business functions:** Integrated and AI-enabled planning fosters alignment between finance and operational teams, improving quality and consistency around the planning, forecasting, and budgeting processes. It also reduces these teams' dependency on IT around aspects such as data preparation.
- » **Improved compliance reporting:** AI agents improve compliance reporting by automating data validation, reconciliation, and documentation across planning and financial processes. They can also help identify risks proactively. This ensures consistency and enables organizations to meet regulatory requirements more efficiently.
- » **Greater agility in models and reporting:** Planning models need frequent updates. AI agents automate model changes and reporting adjustments. This reduces reliance on technical resources and speeds up iteration.
- » **Improved plan versus actual visibility:** Organizations are seeing progress in performance tracking. IDC's survey shows that 30% of respondents reported improved consistency across plans and metrics using enterprise performance management solutions. AI agents enhance this further by monitoring performance in near real time.
- » **Democratization of insights:** Conversational interfaces and natural language capabilities make planning tools more accessible, empowering nonfinance users to interact with data and generate insights. They will also empower nontechnical users and senior leaders with insights to engage in data-driven decisions.

Trends

The following trends are shaping the next phase of the financial planning and analysis processes:

- » **Trust is becoming the differentiator as AI agent adoption grows:** Widespread adoption of AI agents will hinge on trust. Organizations will prioritize explainability, human-in-the-loop controls, and governance to ensure AI-driven actions are auditable, accountable, transparent, and defensible. This will be more important if AI agents are to take on more autonomous roles.
- » **Demand for integrated planning continues to grow:** Organizations increasingly acknowledge that planning is not limited to finance alone but is a collaborative effort. By moving toward a truly connected planning environment, finance and business teams operate from a shared view of performance, risk, and opportunity.
- » **Organizations are seeking to access advanced analytics capabilities and go beyond predictive analytics:** Organizations are increasingly seeking advanced analytics capabilities, such as scenario planning and anomaly detection capabilities. They also want to move beyond basic financial analysis. AI will enable them to engage in more prescriptive analysis, and the recommendations can help guide the actions that the organizations may need to take.
- » **Building data foundations enables scalable and accurate insights:** Organizations are investing in improving data integration, consistency, and quality to ensure that planning inputs and outputs are trusted across the enterprise. AI agents need a strong data foundation that is governed and context rich to ensure accurate and consistent outputs and actions across the organization. By grounding the data in strong semantic models/layers, even

business users engaging with conversational interfaces will gain access to accurate and consistent insights, enabling business users to engage directly with planning systems and insights.

Considering SAP's Agentic Planning capabilities

SAP has long supported organizations in their financial planning and analysis processes. However, vendors realize that the processes have evolved and organizations have become complex and siloed. Further, these organizations have to operate in a volatile economic environment while dealing with cumbersome data and financial processes. SAP's Integrated Agentic Planning capabilities are designed to address these issues by integrating AI agents directly into planning workflows to enable more dynamic and responsive decision-making. The aim is to enable organizations to perform and take actions as changes occur.

SAP's Integrated Agentic Planning capabilities are part of the SAP Analytics Cloud. It follows a "plan, do, check, act" framework, enabling organizations to continuously refine plans based on real-time insights and outcomes. It has broad planning functionality (supporting tactical to strategic planning needs, i.e., midterm to long-term planning needs), model management capability, and access to decision-ready data products, including those within SAP Business Data Cloud and external sources. It leverages SAP Joule as the conversational entry point, while specialized AI agents support different aspects of the planning life cycle. These specialized AI agents include:

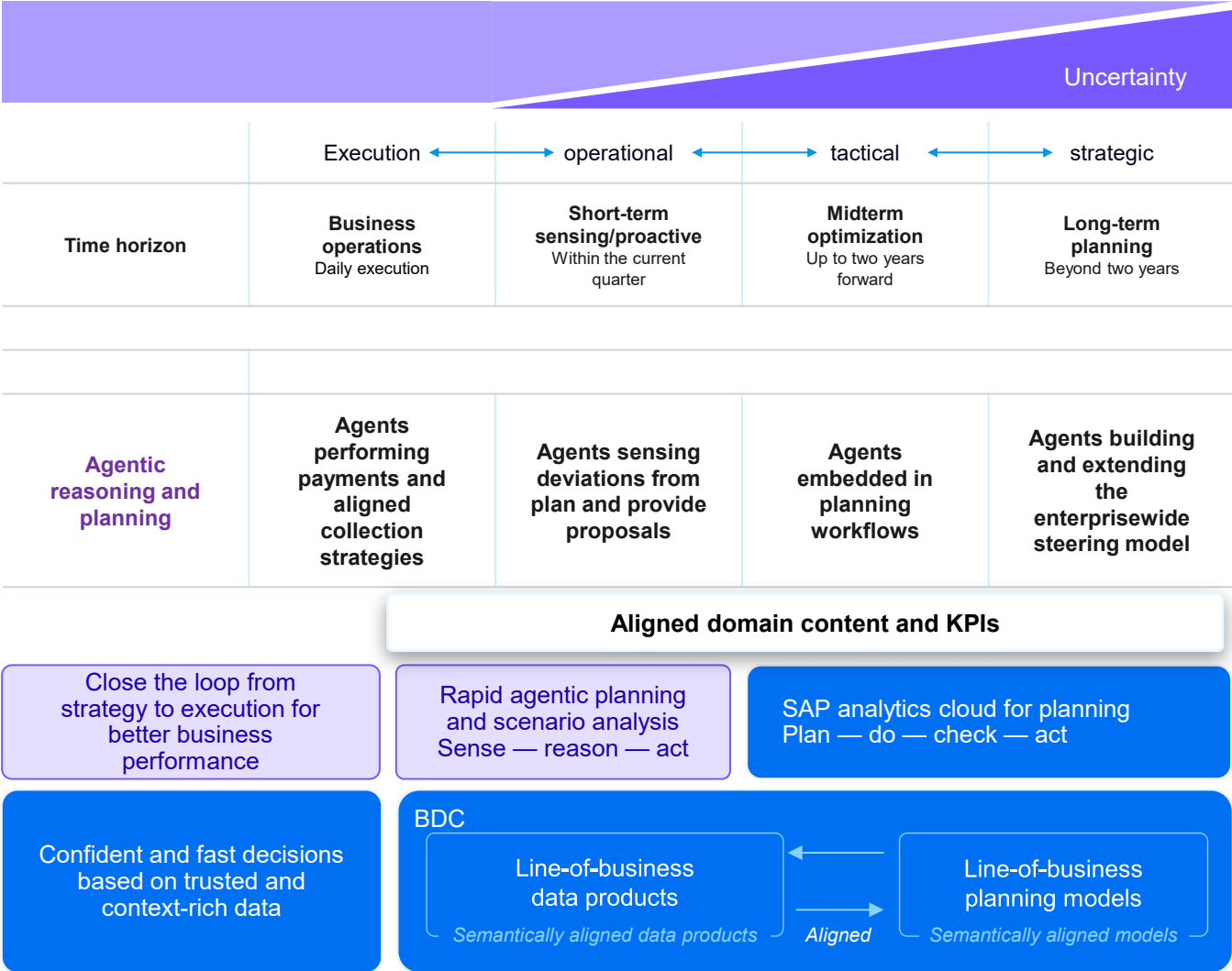
- » Model creation agents that can automate the development and maintenance of planning models, reducing reliance on specialized expertise and accelerating implementation timelines
- » Conversational planning agents that can enable users to interact with planning systems using natural language, orchestrating workflows such as forecasting, scenario analysis, and risk assessment

These agents can collaborate with other system components to translate high-level business intent into actionable insights. Both finance and operational teams can leverage these decision-ready insights.

SAP's Agentic Planning solution extends SAP's Integrated Agentic Planning capabilities. It leverages a "sense, reason, act" framework. This is a more adaptive, freeform environment that is detached from underlying planning models but can still leverage live KPIs, context, and data. AI agents within this layer support specialized line-of-business, operational planning, and enterprise performance management use cases across areas such as consolidation, tax, and ESG. SAP's Agentic Planning enables risk sensing, balanced AI autonomy with human control, and direct integration into business workflows. It also provides users with more freedom to initiate ad hoc operational requests and meet their short-term planning needs; a gap in most enterprise planning solutions.

SAP's Agentic Planning enables organizations to leverage AI agents to continuously monitor data, generate insights, and support or execute actions within business workflows. It leverages a human-in-the-loop protocol; given that the AI agents leverage context-aware data, they can ensure trust and accuracy in the insights generated and actions taken. This allows for proactive planning, enabling finance and business users to anticipate and respond to changes more effectively (see Figure 2).

FIGURE 2: *Unleashing the power of agentic planning*



Source: IDC, 2026

Challenges

Despite these benefits, there are a few challenges that can constrain adoption, including the following:

- » While leveraging AI agents will allow for agility and efficiency, organizations will need to shift their planning, forecasting, and budgeting processes. There will need to be a focus on change management, given that some organizations still run aspects of this process on spreadsheets.
- » IDC research highlights that organizations are not comfortable with AI agents making autonomous decisions. It will be important to showcase best practices whereby human-in-the-loop practices allow for the automation of low-risk and routine processes and decisions.

- » AI agents need access to robust, context-rich, and governed data to produce consistent and accurate insights. Organizations must work on building a strong data foundation where data is constantly being monitored to ensure it meets data quality and governance standards.

Conclusion

Planning is shifting from a periodic, finance-led process to a continuous, data-driven discipline as organizations face increasing volatility and demand faster decisions. Agentic AI enables this shift by embedding automation, scenario analysis, and real-time insight directly into planning workflows. However, its value depends on strong data foundations, including integration, consistency, and governance. Planning must also become more integrated across finance and business functions. For organizations, the focus should be on platforms that unify data, models, and workflows while maintaining control and trust. Organizations that adopt this approach will be better positioned to respond quickly and make more confident decisions.

About the analyst



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Megha Kumar is research vice president within IDC's Worldwide AI, Automation, Data, and Analytics organization and global research lead for business analytics, enterprise intelligence, and decisioning solutions. Her research is focused on providing insights on business analytics, enterprise performance management, and decision intelligence technology trends, adoption, and vendor strategies. It includes best practices around enterprise intelligence and aspects of building a data-driven organization such as data culture and personas.

MESSAGE FROM THE SPONSOR

Finance teams must respond faster to change while maintaining governance and trust. SAP's approach enables this by extending planning into operational, ad-hoc decision-making, connecting insight directly to execution on governed data. By balancing agent-driven automation with human oversight, finance can plan continuously, explicitly without sacrificing control, transparency, or confidence in results.

Learn more at sap.com/fpa.



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