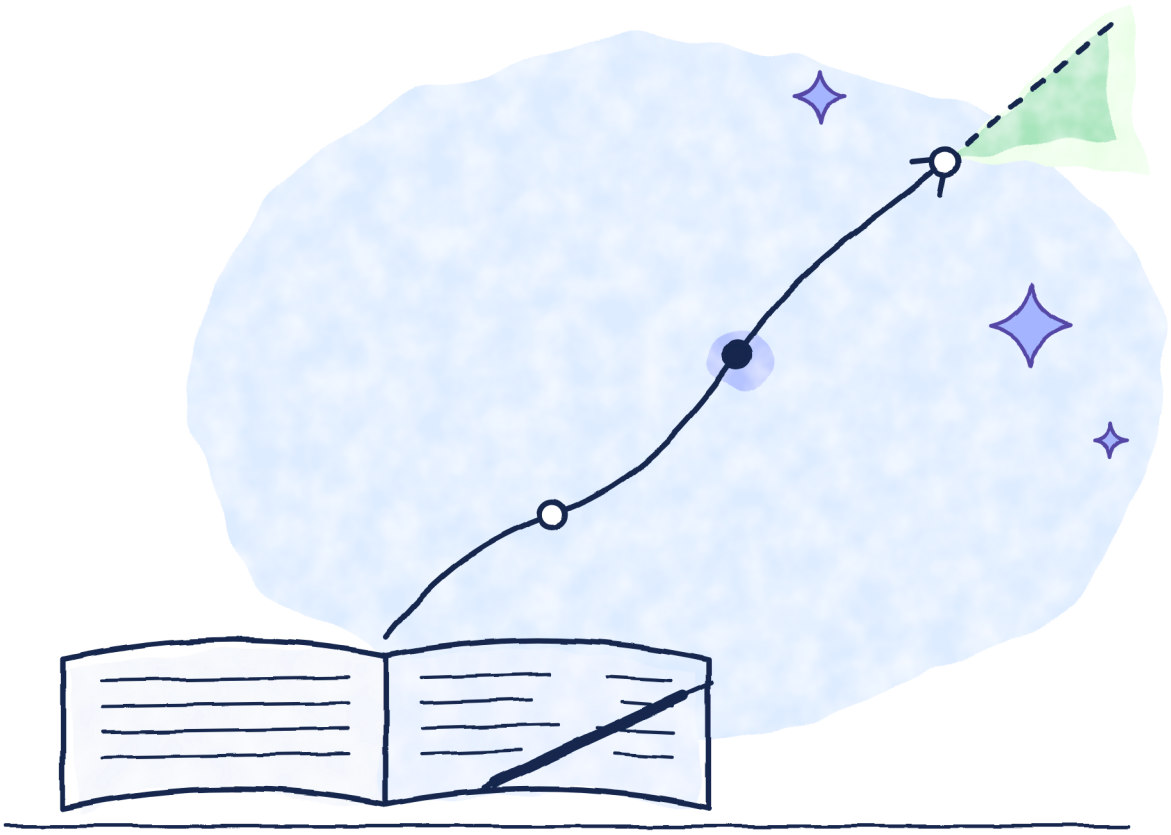
POINT OF VIEW

Operating Intelligence, *defined*

How finance moves from explaining what happened to helping the business decide what happens next.



FOREWORD

Foreword



By Christina Ross
Founder & CEO, Cube

In 2007, while leading finance transformation work at Deloitte, I spent a lot of time talking with CFOs about continuous planning. Everyone agreed it was the right idea. Almost nobody could do it, because the data lived in a dozen systems and the only way to bring it together was a team of analysts and a long weekend.

I went on to serve as CFO three times, and the pattern held. The business made decisions about hiring, pricing, and spend on its own schedule. Finance reported on those decisions a month later, with numbers that were correct and late.

That gap is closing now, and the reason is AI. Agents can monitor the business around the clock, investigate a variance before anyone asks, and draft the scenarios a leadership team needs to make a call. For the first time, finance can be present while decisions are being made instead of reviewing them afterward.

We needed a name for what finance becomes when that happens. We call it Operating Intelligence. This guide defines the term, separates it from the tools finance already knows, and describes what it lets a finance team do that it could not do before.

“Financial intelligence explains what is happening. Operating Intelligence helps the business determine what to do next.”

Christina

Contents

CHAPTER 1 **Three systems, three questions** 4

CHAPTER 2 **What Operating Intelligence is** 5

CHAPTER 3 **One example, five stages** 6

CHAPTER 4 **What it takes to build** 7

CHAPTER 5 **What finance can do now** 8

CHAPTER 6 **Where to start** 9

CLOSING **About Cube** 11

The agentic FP&A platform and how finance teams use it

CHAPTER 1

Three systems, three questions



Every finance team runs on systems that answer a question. The question each system was built to answer tells you most of what it can and cannot do.

Business intelligence answers "what happened?" BI tools take data from across the company and make it visible. A good BI layer means the CRO can see pipeline by segment and the COO can see fulfillment times by region without filing a request. BI is valuable, and most finance teams should have more of it. Its job ends when the chart renders. A dashboard shows that marketing spend is up. It does not know what that spend was supposed to produce, which plan it belongs to, or who owns the budget.

Traditional planning answers "what do we think will happen?" Planning tools hold the budget, the forecast, and the assumptions behind them. They give finance a model of the business and a way to compare it with actuals. Planning was built for a calendar: an annual plan, a quarterly reforecast, a monthly close. When the business changes in week two of the quarter, the plan finds out in week thirteen.

Operating Intelligence answers "what should we do now?" It starts where the other two stop. It connects a change in the business to the financial model, explains what the change means for the plan, lays out the options, and keeps the decision tied to the numbers as it moves into the business.

SYSTEM	QUESTION IT ANSWERS	CADENCE	WHERE IT STOPS
Business intelligence	What happened?	On demand	At the chart
Traditional planning	What do we think will happen?	Monthly, quarterly, annual	At the forecast
Operating Intelligence	What should we do now?	Continuous	At the decision and its follow-through

None of these replaces the others. Operating Intelligence depends on the reporting and planning foundation finance already built. Finance has always planned and analyzed. What changes is how close that work sits to the moment a decision gets made.



CHAPTER 2

What Operating Intelligence is

Two terms are worth separating, because they get blurred.

Financial intelligence explains what is happening and why, grounded in trusted numbers. It covers the close, the variance analysis, the management report. A team with strong financial intelligence can tell leadership that revenue came in $400K under plan and that two delayed renewals account for most of it.

Operating Intelligence is financial intelligence connected to decisions and action. It helps the business determine what to do next and carries the decision through. The same team, operating this way, tells leadership about the two delayed renewals in the week they slip, shows what each recovery option does to Q4, and stays with the decision until the budget moves.

Operating Intelligence describes a role that finance plays in the business. It is the capability a finance function builds when it becomes continuous, embedded, and trusted enough that the business starts deciding with it in the room.

Three traits show up in companies that get there:

- **They move at the speed of change.** Finance responds as conditions shift instead of waiting for the next cycle.
- **They turn signals into action.** The team understands what changed, decides what matters, and moves.
- **They act with confidence.** Every decision stays grounded in financial reality, including the fast ones.

We call a company with those traits a Finance-Driven Organization. Operating Intelligence is how finance gets it there.

> **“The faster the business moves, the closer finance has to be to the business.”**

CHAPTER 3

One example, five stages



The difference between financial intelligence and Operating Intelligence is easiest to see in a single case.

STAGE	WHAT HAPPENS
Signal	Four customer implementations are running behind schedule.
Trusted context	$600K of Q3 invoices are tied to those go-lives under the contract terms.
Understanding	If the go-lives slip, $600K of cash collection moves into Q4.
Decision	Leadership approves pulling $50K of Q4 contractor budget into Q3.
Action	Contractors are added, go-lives are tracked, and invoices are scheduled.

Financial intelligence covers the first three stages. A strong team gets there eventually, usually at month end when collections come in light and someone traces the shortfall back to the project tracker.

Operating Intelligence covers all five. The signal from the services team connects to the contract terms as soon as the dates move. The cash impact is visible while there is still time to do something about it. The decision happens in the operating review with the cost and the payoff side by side, and the follow-through stays connected to the plan so finance can see whether the $50K bought back the $600K.

Look at what each stage requires. The signal lives in a project tool. The context lives in contracts and the billing system. The understanding requires the cash forecast. The decision happens in a meeting or a Slack thread. The action touches the budget, the vendor, and the services schedule. No single dashboard or planning file spans all of that, which is why most finance teams stop at stage three.

CHAPTER 4

What it takes to build



Operating Intelligence rests on four capabilities. Each one depends on the one before it.

Context. AI needs more than access to data. It needs financial context: what the numbers mean, how they relate, what drives them, where they came from, and the rules finance has defined around them. Data tells AI what the numbers are. Financial context tells AI what the numbers mean. Without it, two agents asked the same question about gross margin will return two different answers.

Reasoning. With that context in place, AI can explain what changed, why, and what it means for the plan. This is where agents earn their keep. They can watch every account, every department, and every driver at once, which no analyst team can do, and they can trace each finding back to the transactions behind it.

Guidance. Reasoning becomes useful when it turns into options. “Spend is 12% over plan” is a finding. “Here are three ways to bring Q4 back in line, with the cost of each” is guidance. This is the stage where planning shifts from asking what will happen to asking what the business should do.

Action. The decision becomes owners, approvals, and tracked follow-through, tied back to the model so finance can see whether it worked.

The foundation under all four is a governed financial model that finance owns. If the model belongs to an IT team or a consultant, every change waits in a queue, and Operating Intelligence slows back down to the speed of the queue.

cube

Cube Operating Intelligence™ (CubeOI™) is the layer Cube built for this. It connects the systems where context lives to the tools where decisions happen, so every surface and every agent works from the same governed financial model, with trace to the source on every number. Cube is building toward the Action stage, with owners, approvals, and tracked follow-through connected to the plan.

CHAPTER 5

What finance can do now



Here is what changes for a finance team once the foundation is in place. Each of these was possible before in theory. In practice each one required more analyst hours than any team had.

Variance analysis runs continuously. Agents watch actuals against plan every day and flag what deserves attention. At 2:14 AM, they flag spend 12% over plan and draft three scenarios. At 9:05 AM, the CFO picks one. The team starts the morning with the investigation done and spends its time on the judgment call.

Scenarios show up in the meeting where they're needed. A CRO asks in the pipeline review what happens if two enterprise deals slip a quarter. The answer comes back in the thread, from the governed model, while the conversation is still happening. Finance stops promising a follow-up by Friday.

Planning starts from the target. A team that needs to recover 300 basis points of margin can ask which combinations of hiring, pricing, vendor spend, and marketing investment get there. The output moves from "build me a scenario" to "here are three viable actions and their financial consequences."

Budget owners manage their own spend with financial context. A marketing leader can see that spend is 12% above plan while pipeline creation is down 8%, and what that means for Q4 revenue if conversion holds. The conversation with finance starts from shared facts.

The board deck starts as a draft. Agents assemble the numbers, the charts, and a first pass at the commentary. Finance edits the narrative and signs off. Every figure in the deck traces to the source.

In every one of these cases the people do the same things they always did. They judge, prioritize, decide, partner, and lead. Agents take on the monitoring, analysis, modeling, and investigation that used to crowd those things out.

“Agents do the work. Finance sets the rules.”

CHAPTER 6

Where to start



Most teams don’t build Operating Intelligence in one move. They start with the first stage they can’t do well today and work forward.

Step 1: Get to a continuously current view of the business. If the team still waits for the close to know where the business stands, start here. Connect business data to one governed model and make every report refreshable without a rebuild.

Step 2: Define the context finance owns. Write down the definitions of revenue, headcount, margin, and the other numbers leadership argues about. Every person and every agent should work from those definitions.

Step 3: Put agents on the monitoring. Pick one recurring analysis, such as the monthly variance review, and let agents run it continuously. Measure how much earlier the team learns about problems.

Step 4: Bring finance into one decision forum. Choose a single operating review or budget conversation and bring live scenarios into it. Track how often the decision changes because finance was in the room.

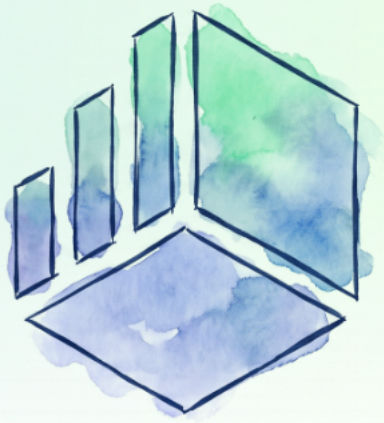
Step 5: Measure time to action. The metric that matters is the time from a change in the business to a financial decision about it. Every capability you add should shorten it.

Four questions to take back to the team

- **1.** Which of the five stages does your team reach today, and how long does it take to get there?
- **2.** Where did a decision get made last quarter without finance in the room?
- **3.** If two agents were asked about gross margin tomorrow, would they give the same answer?
- **4.** Who on the team owns the definitions every agent will work from?

Ready to put this guide into practice?

Learn more about Cube



The agentic FP&A platform that helps you tell the story behind the numbers. Founded by three-time CFO Christina Ross.

Start your free trial →

Or get a demo

We believe the future of business is finance-driven. Cube connects your business data into one governed model and brings it everywhere decisions happen.

How finance teams use Cube

Close and consolidation

Multi-entity rollups and a faster month-end.

Budgeting and planning

Budgets, headcount, and revenue plans.

Forecasting and scenarios

Rolling forecasts and what-ifs in minutes.

Reporting and board decks

Packs in Excel, Sheets, and slides.

Variance analysis

Drivers explained and traced to the GL.

KPIs and performance

One set of metrics for the business.

AI Agents: Your Always-On Digital Finance Team

Charlie, the superagent, routes work to four FP&Agent teams. People stay in control.

The Data Managers
Integrate and reconcile

The Analysts
Analyze and report

The Planners
Forecast and model

The Business Partners
Shape decisions