BOARDROOM

THE BOARDROOM CLUB

DECISIONS UNDER PRESSURE

Industry Report 2026

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Topic Overview

What approaches can you take to improve your financial decision making?

For CFOs of large, complex businesses, 2026 is proving to be unpredictable, disrupted, and even dysfunctional at times. FTSE equities have slipped 3% and UK economic growth is flat at 0.1% [Bloomberg, 2026]. Add in oil price volatility and you have a perfect storm to navigate.

Navigating this disruption starts with good decision making. Finance and procurement executives that lack good information emphasise cost cutting, hunkering down in times of crisis. Yet during disruption, the best performing companies stand out for their ability to make better decisions around capital allocation, strategy pivots and new value creation [McKinsey, 2026].

> "How do you make a decision that's good for today? That doesn't mess up tomorrow."
>
> James Harris, Founder at the Boardroom Club6

This report explores the steps senior finance and procurement leaders are taking to make decisions with confidence when volatility is the baseline. The discussion made one point clear: the constraint is not insight alone. It is the ability to act and adapt the organisation at pace.

Better data matters, but visibility alone does not drive action. AI matters, but only when it changes decisions and cost structures, not just workflows. And despite the focus on technology, the conversation kept returning to people: who owns the decision, who drives the change, and what human capability still creates value in the future organisation.

Decisions Need Momentum

How do you know when you have enough information to act?

> “Let’s look at more data. Let’s find more data. Let’s go deeper. Where do we actually stop?”
>
> Eugene Prokopchuk, CFO at The Vita Group

Leaders highlighted that more data does not always create better decisions. In many organisations, the search for certainty becomes an open-ended loop. There is always another dataset to gather, another scenario to model or another assumption to test. Instead of building confidence, this can slow the organisation down.

This matters because agility gives businesses competitive advantage. CFOs cite speed and cycle-time reduction as the leading AI benefit in finance, ahead of headcount or cost savings [Bain & Company, 2026]. In volatile conditions, taking action quickly can be the difference between protecting value and reacting too late.

The shift, therefore, is towards scenario-led decision-making. Organisations need enough evidence to move, but enough discipline to decide without over-analysing. Finance and procurement have an important role here: finance can frame the capital and margin implications, while procurement can expose the supplier, contract and category realities that determine whether decisions will hold up under pressure.

> “Identify what the trigger warnings are to shut a project down and move on to the next.”
>
> Robin Gregory, CFO at RWS

Risk Needs an Owner

How do we align stakeholders before risk slows momentum?

> "The more people you have deciding, the less likely there is to be an agreed decision."
>
> Senior Investment Leader, FSI

Large organisations often involve multiple stakeholders in major decisions, each with different incentives, systems and appetite for risk. This can improve debate, but it can also dilute accountability. In finance and procurement, that creates real operational friction: approvals stall, supplier decisions slow, and ownership of risk becomes unclear.

This is especially challenging when uncertainty is high. Coupa found 43% of finance leaders cite lack of controls as one of their greatest data challenges, while 39% cite evolving compliance regulations as a major external threat [Coupa, 2026]. Confidence is not only created by analysis; it is created by clarity. If nobody owns the decision, nobody fully owns the risk.

The counterview is that complex decisions should not sit with one person or function alone. Finance, procurement, risk, IT and the business all need a voice. But contribution and accountability are different. Organisations need a clear view of who informs the decision, who owns the trade-off and who is responsible for the outcome.

> "Organisations don't necessarily lack ideas, they lack alignment across the people who need to deliver them."
>
> Sarah Kingdom-Evans, Senior Account Director at Coupa

Transformation often fails between functions. Finance may see the capital case, procurement may see the supplier risk, IT may see the integration challenge, and compliance may see the control exposure. A unified operating model matters because these are not separate decisions. They are connected trade-offs across cost, speed, risk and value.

“Speed and cycle-time reduction is now the leading AI benefit in finance, ahead of headcount or cost savings.”

Bain & Company, 2026

People Remain the Equation

What human capability still creates value as AI changes the work?

> "There is value to be gained from redesigning roles with AI , but the exact shape of that future operating model is still being worked through"
>
> Robin Gregory, CFO at RWS

Despite the focus on data and AI, the discussion kept returning to people. Leaders described the difficulty of moving from people-heavy operating models towards technology-first approaches, while still preserving the human value customers and colleagues may continue to need.

This is not just a workforce issue. It is a decision-making issue. If organisations remove capability before they understand the future operating model, today's efficiency decision can become tomorrow's constraint. The main constraint on AI's next wave in finance is no longer technology alone, but work design, controls and adoption [Bain & Company, 2026].

Leaders also warned that organisations could lose the people needed to manage future ways of working if they cut too deeply or automate too quickly. AI can remove work, but it also creates new responsibilities around judgement, oversight, change leadership and workforce evolution. In finance, that means sharper business partnering and scenario discipline; in procurement, it means stronger supplier strategy, compliance oversight and category intelligence.

> "We also need people orchestrating the automation and management of AI."
>
> Tatjana Vorobjova, Director of Network Strategy & Global Clinical Supply Chain Logistics at Bristol Myers Squibb

Visibility Must Become Action

How can finance and procurement turn fragmented data into decision confidence?

> "We don't have product-level P&Ls, which means we can't tell profitability"
>
> Senior Finance Leader, FSI

Data is necessary, but it is not sufficient. Several executives described the challenge of having information without the visibility needed to make confident decisions. Revenue streams can be intertwined, supplier exposure can be hard to isolate, contract terms can sit outside the decision flow, and profitability can be difficult to understand at the level where decisions actually happen.

Coupa's Strategic CFO Report describes this as a data visibility crisis. While 63% of finance leaders believe they have instant access to spend data, only 5% can access it instantly in a single, unified system. Nearly half lack full visibility into company spend, 42% cite spend data siloed across multiple ERPs, and 43% say data challenges stop them making informed decisions [Coupa, 2026].

The issue is not simply access to more data, but whether organisations can connect it into a usable view across spend, suppliers, contracts, approvals, payments and market benchmarks. Without that connected view, AI risks becoming another isolated fix layered on top of fragmented ERPs, manual reconciliation and disconnected workflows.

> "It's about a platform approach that looks at the big picture as opposed to fixing problems in silos"
>
> Lisa Brookman, Senior Manager, Northern Europe at Coupa

“AI is shifting procurement from transactional automation to intelligent orchestration, where teams can move faster, see more clearly, and act with greater confidence.”

McKinsey 2026

AI Must Change the Business

Is AI improving the business, or just speeding up the same processes?

"Who's actually driving that KPI of AI's benefit? Is it tangible that you can see it in the P&L?"

Robin Gregory, CFO at RWS

AI is now part of both the finance and procurement agenda, but the organisations seeing value are not treating it as another layer of software. They are connecting it to decisions, workflows and measurable business outcomes. For finance, that means margin control, forecasting, working capital and capital allocation. For procurement, it means intake, sourcing, supplier management, compliance, contract utilisation and spend control.

The ambition is clear, but execution remains uneven. Coupa's procurement research found that 86% of leaders say AI is essential to remain competitive and 79% have company-level AI goals, yet only 29% have a clear strategy to implement them. The gap is not belief in AI; it is readiness to embed it in the workflows where decisions are made.

Many organisations want to jump straight to AI, but the foundations are not ready. Coupa found only 34% report readiness with data infrastructure, 21% feel ready with AI technical skills and just 2% provide broad self-service AI access [Coupa, 2026]. Without strong data, controls and adoption, AI can scale the same fragmentation faster.

"The real opportunity with AI is moving procurement from transactional execution to intelligent decision orchestration. That requires trusted data, clear governance and adoption embedded within everyday workflows."

Sachin Kasture, Global Director, Digital & Data Strategy at WPP

"The business case can make total sense on paper. However, the business side often needs to go through radical changes to implement and deliver ROI."

Senior Finance Leader, FSI

Ensuring the Right Partnerships

What should the business own, outsource or redesign for the future?

"A supplier might help you now, but will they be able to help you in five years?

Lisa Brookman, Senior Manager, Northern Europe at Coupa

The final theme was the importance of choosing partners, suppliers and platforms that can support both today's needs and tomorrow's uncertainty. The wrong supplier choice can solve an immediate issue while creating future rigidity. The right partner can improve visibility, reduce complexity, support compliance and preserve strategic optionality.

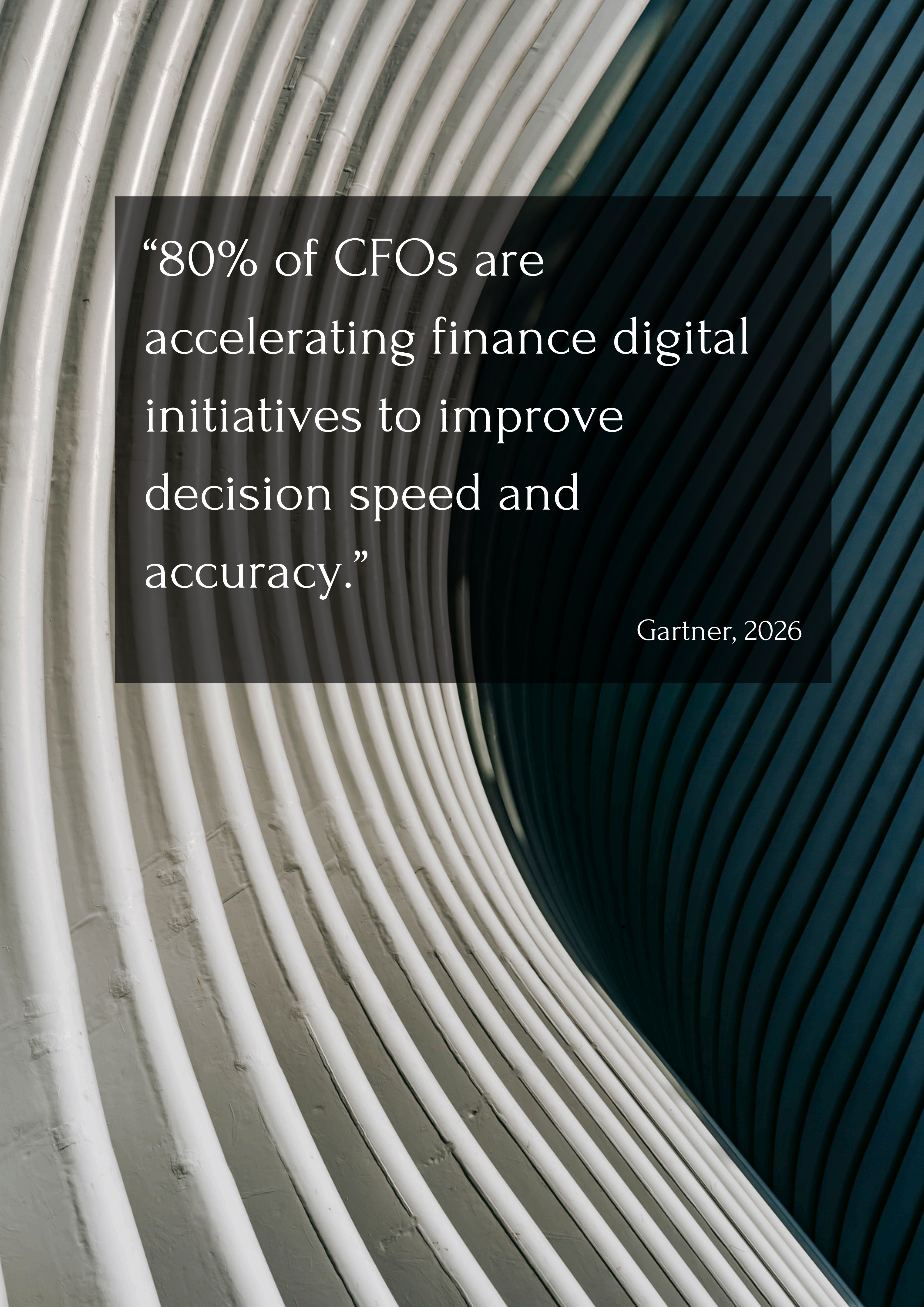
This is especially relevant as finance and procurement leaders rethink what they should own, what they should outsource and where partners can accelerate transformation across spend, suppliers, contracts, payments and decision intelligence. Organisations need to become clearer about where internal capability creates advantage, where external expertise can reduce complexity and where a platform approach can support future change.

"I need to own what I actually want to own, and invest in what I want to own… if we were going to go down the full outsourcing route, we'd have to be open and honest about where we are, and enter initially into a risk and reward relationship."

Robin Gregory, Divisional CFO, RWS

"The decision is rarely build versus buy. It is understanding which capabilities create competitive advantage internally and where specialist partners can accelerate scale, speed and innovation."

Sachin Kasture, Global Director, Digital & Data Strategy at WPP


"80% of CFOs are accelerating finance digital initiatives to improve decision speed and accuracy."
Gartner, 2026

Conclusion

The hardest part of decision-making is no longer access to insight. It is the ability to act on that insight before the moment passes, while still protecting the future organisation.

Finance and procurement leaders recognise that perfect data is rarely available, and waiting for it can become its own form of risk. They also recognise that AI is not a shortcut around poor foundations. It only creates value when the data, processes, ownership and people around it are ready.

The path forward is a connected decision environment. When spend, supplier, contract, approval and financial data are aligned, decisions can move from fragmented visibility to actionable intelligence. That is where confidence is created: not in knowing the future perfectly, but in having enough clarity to act, enough flexibility to adjust and enough connected insight to know when the model needs to change.

For Coupa, this creates a clear strategic role. The opportunity is not simply to automate procurement or finance tasks, but to orchestrate decision-making across the full spend lifecycle. Embedded AI, unified data and connected workflows can help leaders act faster on margin, supplier risk, compliance, working capital and cost leakage. AI becomes valuable when it is inside the workflow, governed properly, trusted by users and connected to business outcomes.

Ultimately, today's decisions will not damage tomorrow if organisations build in three things: enough confidence to move, enough visibility to know when conditions change, and enough flexibility to adapt before decisions become irreversible.

Decisions Under Pressure

Boardroom Club

The Boardroom Club is an exclusive network of senior business leaders who want to drive change within the complex and evolving world of large organisations. By surfacing the right topic at the right time with the right question, we create the right conversation to deliver the right answer. In doing so we help our members be a catalyst for change and a true leader within their organisation.

https://www.theboardroom.club/

Coupa

Coupa makes margins multiply through its community-generated AI and industry leading total spend management platform for businesses large and small. Coupa AI is informed by trillions of dollars of direct and indirect spend data across a global network of 10M+ buyers and suppliers. We empower you with the ability to predict, prescribe, and automate smarter, more profitable business decisions to improve operating margins.

www.coupa.com

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