



RESEARCH INSIGHTS

Breaking Down Silos:

Enabling Intelligent Planning Across
Finance and Sales



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Introduction

The ASEAN Fintech Forum and Sabio Research gathered a curated group of 25 professionals for an in-person Financial Insights Lunch Roundtable focused on the evolving priorities of financial institutions in ASEAN.

Among them were 15 invited guests representing banks, insurers, and fintech leaders, engaging in a candid, solutions-driven dialogue on the challenges and opportunities shaping business planning today.

The discussion centred around the pressing need for connected, agile planning tools that go beyond traditional Excel models and static dashboards. Through real-life practitioner insights and use cases, the session explored how financial institutions are modernizing capital planning, compliance reporting, workforce forecasting, and scenario modelling in an era of geopolitical volatility and technological acceleration.

The roundtable also featured conversations around decision infrastructure, underscoring how institutions are bridging strategy with execution through integrated, data-driven planning.

Strategic Planning & Scenario Forecasting

Financial institutions face ongoing challenges stemming from a lack of unified visibility across business divisions, making it difficult to respond cohesively to volatile market shifts such as elections and regulatory changes. Traditional systems often offer only historical data views, which limits proactive planning. To address this, organizations are turning to interconnected planning platforms that integrate ERP, HR, and CRM data into a single environment. These tools enable real-time scenario modelling, empowering decision-makers to anticipate and respond swiftly to changes in capital requirements, regulatory shifts, and product strategies.

Practitioner Insights:

To mitigate this, our practitioners emphasized ECL forecasting, dynamic scenario modeling. Most of our participants echoed the need for multi-scenario modeling tied to risk and compliance.





Capital Planning & Risk Management

As financial institutions navigate stricter capital adequacy requirements under Basel IV and rising geopolitical risks, the need for advanced tools to simulate credit and market scenarios has become critical. Institutions are increasingly integrating risk and planning functions, allowing for more cohesive decision-making. This includes automating capital budgeting processes and streamlining risk-weighted asset (RWA) forecasting to ensure preparedness and regulatory compliance in an ever-evolving financial landscape.

Practitioner Insights:

With this, industry participants highlighted the agility and integrative nature of new business planning tools where it can complement their existing legacy systems. They also agreed that AI-enhanced sales attribution greatly helps with forecasting and budgeting.

Operational & Workforce Planning

Organisations are shifting from siloed planning approaches toward more strategic, enterprise-wide frameworks that prioritize agility and foresight. This evolution emphasizes the importance of location strategy and productivity forecasting, particularly in a post-pandemic environment where workforce distribution is fluid. Business and workforce planning platforms are being leveraged to manage IT expenditures and optimize HR functions, enabling data-driven decisions that align operational capacity with long-term business goals.

Practitioner Insights:

Our participant echoed that the use of dashboards help to align operational consistency across regions offering transparency for planning.





Excel: The Friend That Won't Leave

One common consensus is that Excel is still the most preferred choice with Excel deeply embedded in financial workflows. Yet, many participants mentioned that they were shifting to platforms that retain Excel interfaces with backend updates.

Practitioner Insights:

Many respondents agreed that "Excel is impossible to kill", as it's integrated into most of the current workflows within their organisations.

With that said, some of the other participants agreed that it would be prudent to first "test in Excel, then proceed to migrate to structured platforms."

Compliance, Regulation & Data Quality

Financial institutions are increasingly grappling with complex compliance mandates such as IFRS 17, which require not only timely reporting but also deep alignment between finance and actuarial functions. Compounding the challenge is the need to harmonize KPIs across disparate business units, ensuring consistent performance tracking and accountability. These pressures are driving a heightened demand for robust audit trails and integrated data frameworks that allow for greater transparency, traceability, and operational efficiency. As regulatory expectations evolve, the ability to unify data sources into a single version of truth becomes critical for both compliance and strategic planning.

Practitioner Insights

Noting these compliance mandates, our participants stressed the need for consistent tagging and cross-business data standards.



Sales, Customer Performance & Revenue Attribution

Planning tools are increasingly being recognized as strategic enablers for sales, empowering teams to simulate real-time ROI scenarios and make more informed decisions during client engagements. These platforms also support revenue attribution analysis and help identify skill or training gaps that may be affecting performance. For instance, visualization tools are being used to monitor net interest margin (NIM) compression and tailor customer incentive strategies accordingly. One such example that was discussed at the roundtable was how a bank was able to successfully integrate their dashboards to align client data with team KPIs to drive more targeted, accountable sales outcomes.

Integration, Adoption & Rollout Approaches

A pragmatic approach to digital transformation in financial planning involves starting with small, high-impact use cases and gradually expanding adoption across the organization. Recognizing the entrenched role of Excel, many institutions are opting for platforms that allow Excel to coexist with backend systems, easing the transition for users. In response, the strategic acquisition of Excel-compatible firms enable seamless integration and faster user adoption. Additionally, partnerships with key stakeholders are facilitating broader regional rollouts, bringing scalable planning capabilities to local banks and financial institutions.

Key Takeaways for BFSI Leaders

In today's volatile and data-driven financial landscape, connected planning has become a cornerstone of organizational agility and accurate forecasting.

By aligning cross-functional teams under a unified planning framework, institutions can generate more consistent insights and better navigate uncertainty.

The integration of GenAI and AI technologies further enhances the realism of scenario modelling and enables more efficient resource allocation.

As financial services continue to evolve, decision infrastructure—underpinned by intelligent, real-time platforms—is fast emerging as the backbone of transformation, shaping how banks and insurers anticipate risks, capture opportunities, and drive sustainable growth.

