zebra bi

13th International Controller Conference in Croatia

AI IN CONTROLLING: From Raw Data To Reporting Automation

Andrej Lapajne
Founder & CEO, Zebra BI

AI Transformation in Data Analytics and Decision-Making

1. **Massive processing power**, far beyond human capacity
2. **Advanced pattern recognition** > Reasoning
3. **Cost reduction and efficiency**
4. **Move from tools to agents** > Automation beyond just tools, autonomous agents
5. **Accessibility** - ultimately intuitive user experience, where people work in symbiosis with AI agents using **natural language**

Old world

ETL

Data modeling

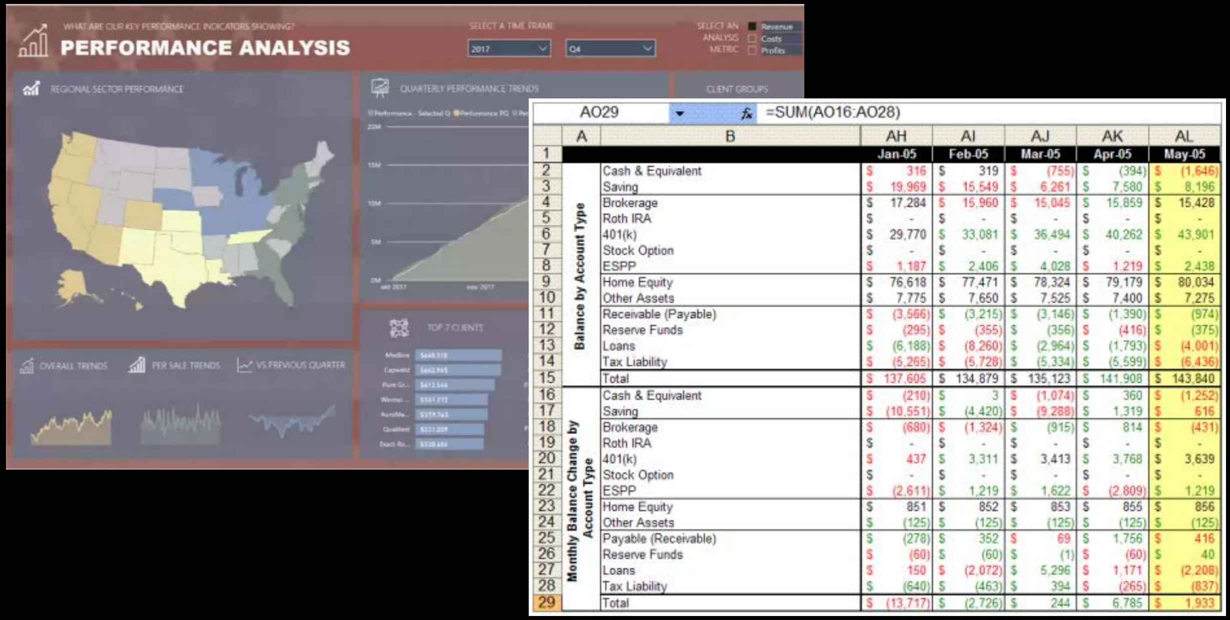
DAX

Dashboard planning

Manual reporting

1 – 12 months

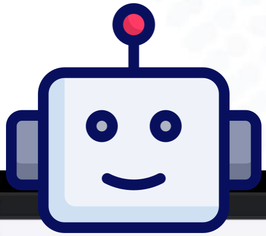
Requires **expert skills**: M, DAX, SQL, star schema, data warehousing, data visualization skills, business knowledge, KPI understanding, etc.



AO29 =SUM(AO16:AO28)

	A	B	AH	AI	AJ	AK	AL
1			Jan-05	Feb-05	Mar-05	Apr-05	May-05
2	Balance by Account Type	Cash & Equivalent	$ 316	$ 319	$ (755)	$ (394)	$ (1,646)
3		Saving	$ 19,969	$ 15,549	$ 6,261	$ 7,580	$ 8,196
4		Brokerage	$ 17,284	$ 15,960	$ 15,045	$ 15,859	$ 15,428
5		Roth IRA	$ -	$ -	$ -	$ -	$ -
6		401(k)	$ 29,770	$ 33,081	$ 36,494	$ 40,262	$ 43,901
7		Stock Option	$ -	$ -	$ -	$ -	$ -
8		ESPP	$ 1,187	$ 2,406	$ 4,028	$ 1,219	$ 2,438
9		Home Equity	$ 76,618	$ 77,471	$ 78,324	$ 79,179	$ 80,034
10		Other Assets	$ 7,775	$ 7,650	$ 7,525	$ 7,400	$ 7,275
11		Receivable (Payable)	$ (3,566)	$ (3,215)	$ (3,146)	$ (1,390)	$ (974)
12		Reserve Funds	$ (295)	$ (355)	$ (356)	$ (416)	$ (375)
13		Loans	$ (6,188)	$ (8,260)	$ (2,964)	$ (1,793)	$ (4,001)
14		Tax Liability	$ (5,265)	$ (5,728)	$ (5,334)	$ (5,599)	$ (6,436)
15		Total	$ 137,605	$ 134,879	$ 135,123	$ 141,908	$ 143,840
16	Monthly Balance Change by Account Type	Cash & Equivalent	$ (210)	$ 3	$ (1,074)	$ 360	$ (1,252)
17		Saving	$ (10,551)	$ (4,420)	$ (9,288)	$ 1,319	$ 616
18		Brokerage	$ (680)	$ (1,324)	$ (915)	$ 814	$ (431)
19		Roth IRA	$ -	$ -	$ -	$ -	$ -
20		401(k)	$ 437	$ 3,311	$ 3,413	$ 3,768	$ 3,639
21		Stock Option	$ -	$ -	$ -	$ -	$ -
22		ESPP	$ (2,611)	$ 1,219	$ 1,622	$ (2,809)	$ 1,219
23		Home Equity	$ 851	$ 852	$ 853	$ 855	$ 856
24		Other Assets	$ (125)	$ (125)	$ (125)	$ (125)	$ (125)
25		Payable (Receivable)	$ (278)	$ 352	$ 69	$ 1,756	$ 416
26		Reserve Funds	$ (60)	$ (60)	$ (1)	$ (60)	$ 40
27		Loans	$ 150	$ (2,072)	$ 5,296	$ 1,171	$ (2,208)
28		Tax Liability	$ (640)	$ (463)	$ 394	$ (265)	$ (837)
29		Total	$ (13,717)	$ (2,726)	$ 244	$ 6,785	$ 1,933

New world



7 seconds

Anyone can do it

Explore & collaborate in the natural language

What's Changing?

AI automates the work.

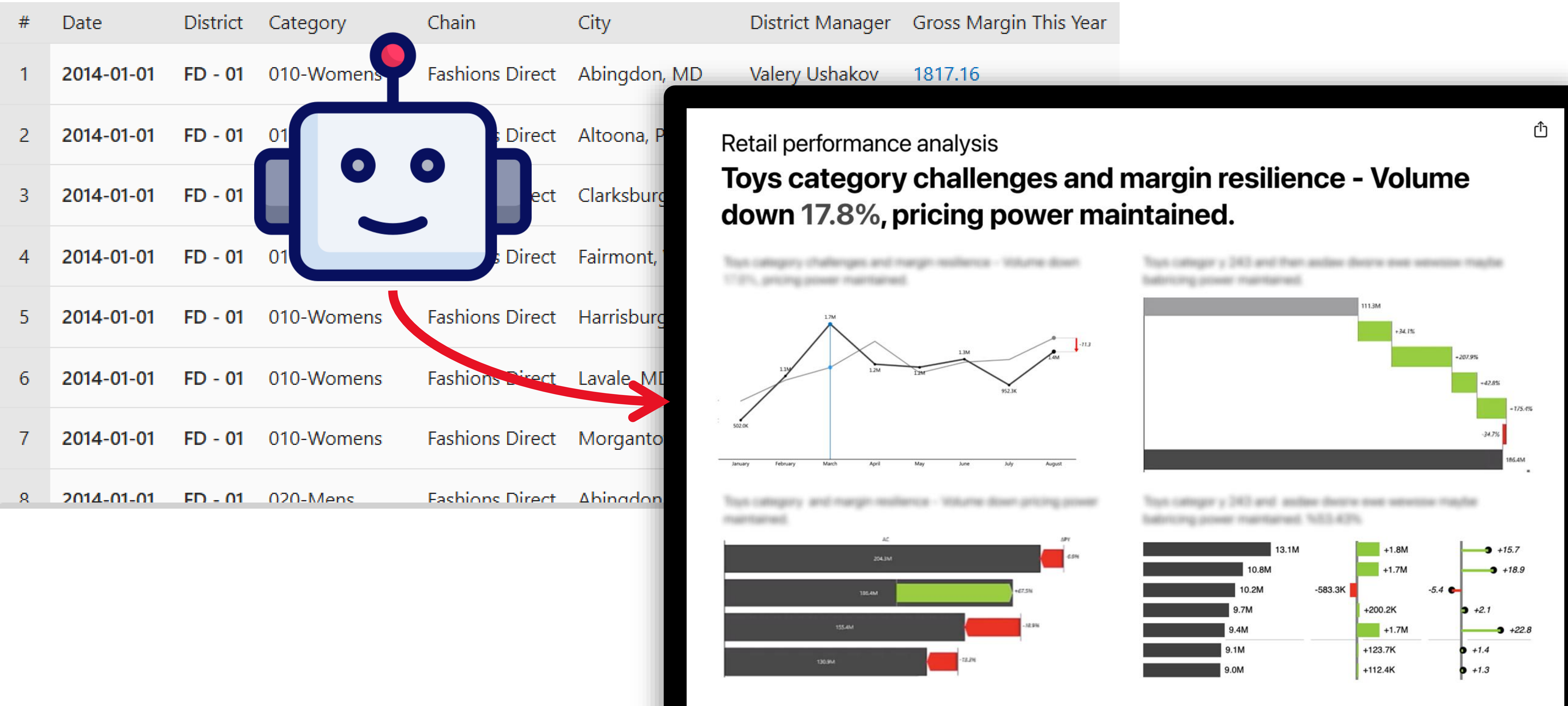
FP&A elevates the impact.

- Unified, validated data
- Automated dashboards and KPI
- Natural language analysis
- Instant variance and driver analysis

Use case #1

AUTOMATED DASHBOARDS IN SECONDS

Automated dashboards from raw data



Name: **Distributor_Sales.xlsx**

Size: **1.4 MB** Columns: **15** Rows: **22464**

#	order_id	order_date	Year(order_date)	Semester(order_date)	Quarter(order_date)	Month(order_date)	customer_name	segment	country	product_id	product_category	product_name	quantity	unit_price	total_sales_value
1	200000	**2023-03-02**	2023	H1	Q1	March	Client_001	Hotel	UAE	P093	Beverages	**Beverages Item 93**	583	2.95	1719.85
2	200000	**2023-03-02**	2023	H1	Q1	March	Client_001	Hotel	UAE	P026	Packaging	Packaging Item 26	4707	1.35	6354.45
3	200001	**2023-03-08**	2023	H1	Q1	March	Client_001	Hotel	UAE	P177	Packaging	**Packaging Item 177**	4004	0.03	120.12
4	200001	**2023-03-08**	2023	H1	Q1	March	Client_001	Hotel	UAE	P137	Frozen Foods	**Frozen Foods Item 137**	237	13.8	3270.6
5	200001	**2023-03-08**	2023	H1	Q1	March	Client_001	Hotel	UAE	P058	Frozen Foods	**Frozen Foods Item 58**	86	14.55	1251.3
6	200001	**2023-03-08**	2023	H1	Q1	March	Client_001	Hotel	UAE	P086	Dairy	**Dairy Item 86**	942	4	3768
7	200001	**2023-03-08**	2023	H1	Q1	March	Client_001	Hotel	UAE	P048	Dry Goods	**Dry Goods Item 48**	46	8.75	402.5
8	200002	**2023-03-09**	2023	H1	Q1	March	Client_001	Hotel	UAE	P028	Dairy	Dairy Item 28	699	6.26	4375.74
9	200002	**2023-03-09**	2023	H1	Q1	March	Client_001	Hotel	UAE	P172	Frozen Foods	**Frozen Foods Item 172**	192	11.74	2254.08

Showing: 100 / 22464 rows

Show 100 more

Dataset name

Distributor_Sales.xlsx

PRO Tip: Rename the dataset or add essential context to enhance AI analysis like relationships to other columns, data trends, anomalies, units of measurement, or the purpose of each column.
You can also add specific details for individual columns by clicking on them.

Data model instructions (optional):

This dataset shows our sales. The key measure is Gross Profit, which reflects our performance. Revenue is also important, but Total Units Sold is less relevant.

Dashboarding instructions (optional):

I want a dashboard based on the Region Manager, Country, Profit, and Gross Margin columns. Show trends over time, compare categories, dive into an outlier, and use a different category for a fresh view.

Analyze data

Cancel

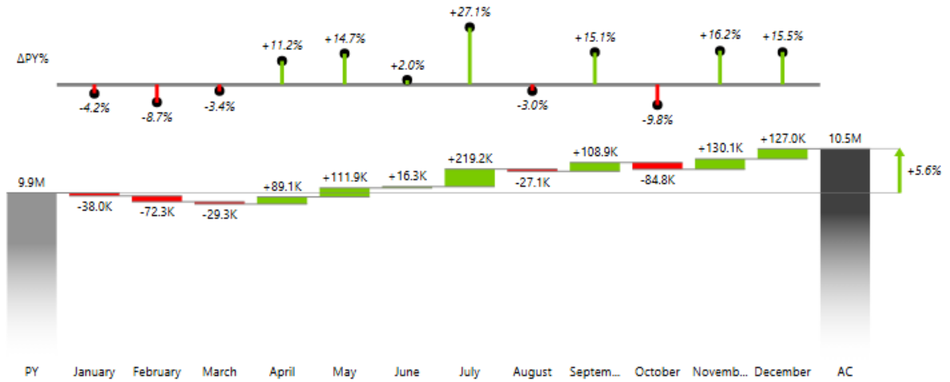
Created on November 18, 2025

Capitalize on Packaging growth in Hotel and Restaurant segments while addressing Retail declines and KSA performance issues.

Month(order_date) | 2024 | MTD | YTD

July leads with a significant increase of 219.2K in quantity, while October experiences the largest drop of 84.8K compared to the previous year.

AC: quantity, PY: PY(quantity) by Month(order_date)

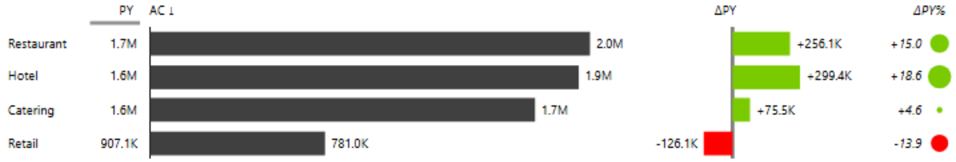


Packaging leads quantity growth in 2024 with a significant increase of 505K units compared to the previous year.

AC: quantity, PY: PY(quantity) by product_category

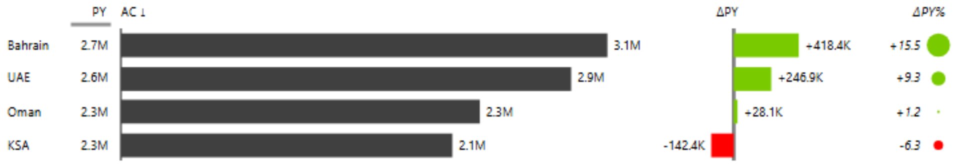
Hotel and Restaurant segments drive Packaging growth in 2024, with increases of 299.4K and 256.1K respectively, while Retail declines by 126.1K.

AC: quantity, PY: PY(quantity) by segment (filter: product_category = Packaging)



Bahrain leads quantity growth with a significant increase of 418.4K, while KSA experiences a decline of 142.4K.

AC: quantity, PY: PY(quantity) by country



Summary

The dashboard reveals that July 2024 experienced a significant increase of 219.2K in quantity compared to the previous year, while October saw the largest decline of 84.8K. The Packaging category leads the growth with a 505K unit increase, driven by the Hotel and Restaurant segments, which grew by 299.4K and 256.1K respectively; Retail declined by 126.1K. Bahrain led in country growth with a 418.4K increase, whereas KSA declined by 142.4K.

Advice

The business should capitalize on the growth seen in the Packaging category, particularly in the Hotel and Restaurant segments. Expanding partnerships or promotions in these segments and countries like Bahrain can drive further growth. Additionally, investigating the decline in the Retail segment and KSA may uncover underlying issues that could be addressed to improve performance.

Ask me anything or click to see suggestions...

Created on November 18, 2025

Capitalize on Packaging growth in Hotel and Restaurant segments while addressing Retail declines and KSA performance issues.

Relevant key message

Report slicers with time intelligence

Month(order_date) | 2024 | MTD | YTD

Interactive charts

Explanatory insights

Out of the box variance analysis

Business advice and recommendations

Executive summary

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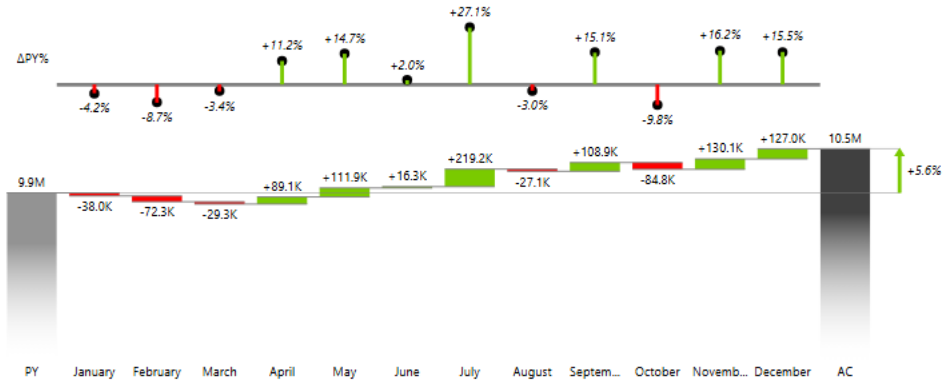

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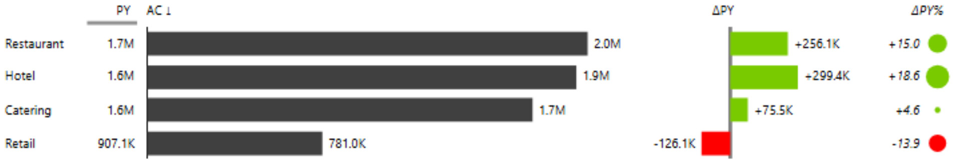

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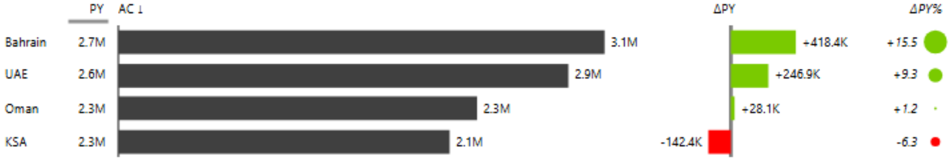

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Ask me anything or click to see suggestions...

Use case #2

AD HOC ANALYSIS & SCENARIOS

Natural language analysis

1. Root cause analysis
2. Scenario planning
3. Ad hoc analysis
4. Benchmarking
5. Forecasting

Natural language analysis

1. **Root cause analysis**
2. Scenario planning
3. Ad hoc analysis
4. Benchmarking
5. Forecasting

> What were the main drivers of the revenue variance vs plan in Nort America this month?

> Break down gross margin changes by price, mix, and volume.

> How much of the EBITDA variance came from cost inflation vs productivity gains in 2025?

> Which customer segments contributed most to the decline in ARR versus previous year?

Natural language analysis

1. Root cause analysis
2. **Scenario planning**
3. Ad hoc analysis
4. Benchmarking
5. Forecasting

> What's the impact on FY results if we reduce churn by 2% starting in Q3?

> Show a scenario with 5% price increase and flat volume.

> What happens to EBITDA if we implement a hiring freeze for 2025 starting with September?

> Calculate Adjusted EBITDA for FY2025 if we exclude the legal settlement costs recorded in February.

Natural language analysis

1. Root cause analysis
2. Scenario planning
3. **Ad hoc analysis**
4. Benchmarking
5. Forecasting

" Which SKUs had the largest variance vs forecast?

" Show the top 10 customers by YoY revenue change, sort by absolute change.

" Which BUs had the highest deviation from budgeted headcount?

" Break down changes in inventory levels by product category.

Natural language analysis

1. Root cause analysis
2. Scenario planning
3. Ad hoc analysis
4. **Benchmarking**
5. Forecasting

" Benchmark salespeople vs quotas for October YTD.

" How does our SG&A as % of revenue compare to industry peers?

" Benchmark our Profit Margin in % against the Pharma industry standard.

Natural language analysis

1. Root cause analysis
2. Scenario planning
3. Ad hoc analysis
4. Benchmarking
5. **Forecasting**

> Based on the latest trends, what is our updated Q4 revenue forecast by business unit?

> Create a monthly Net Revenue forecast for 2025 based on the last two years.

calculate gross margin as a % of revenue and benchmark it across the product categories. Include YoY changes in the analysis

Thought process

Gross Margin Analysis with Year-over-Year Changes

The analysis reveals significant variations in gross margin performance across product categories in August:

Current Performance Rankings:

1. **Intimate (52.6%)** - Highest margin, up +4.4 percentage points YoY
2. **Womens (50.8%)** - Strong margin, up +1.0 pp YoY
3. **Juniors (49.5%)** - Solid margin, up +0.8 pp YoY
4. **Accessories (49.2%)** - Stable margin, up +0.4 pp YoY

Winners - Improving Margins:

- **Intimate** shows exceptional improvement (+9.1% relative increase), moving from 48.2% to 52.6%
- **Shoes** rebounded strongly (+3.2% relative increase), improving from 38.2% to 39.4%
- **Womens**, **Juniors**, **Accessories**, and **Groceries** all showed modest improvements

Losers - Declining Margins:

- **Mens** suffered the largest decline (-10.3% relative decrease), dropping from 47.9% to 43.0% - a concerning 5 percentage point drop
- **Hosiery** declined -4.4% relatively, falling from 47.8% to 45.7%
- **Kids** dropped -3.1% relatively, from 48.1% to 46.6%
- **Home** saw a modest decline from 32.8% to 31.9%

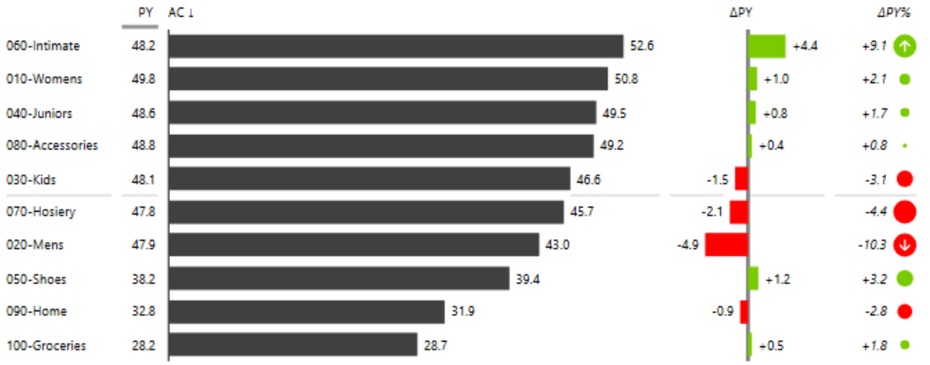
Strategic Insights:

- **Margin compression** is affecting high-volume categories (Mens, Kids), potentially due to competitive pricing pressure
- **Premium positioning** is working well for Intimate and Accessories categories
- **Shoes category** recovery suggests successful margin management strategies

Would you like me to analyze what's driving the margin changes in specific categories like Mens or explore the correlation with sales volume changes?

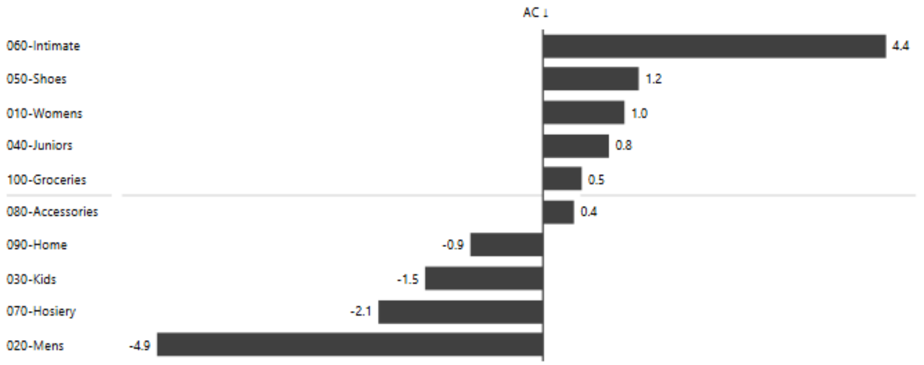
Intimate category leads Gross Margin improvement with a 4.4% increase, while Mens category suffers a 5% drop.

AC: Gross Margin % This Year, PY: Gross Margin % Last Year by Category (filter: Month = August)



Intimate category leads with a 4.4 pp increase in Gross Margin %, while Mens significantly underperforms with a -5 pp drop in August.

AC: Gross Margin % YoY Change by Category (filter: Month = August)



compare our average gross margin in % to retail industry standard

Thought process

Gross Margin Comparison: Your Company vs Industry Standards

Your Performance:

- **Overall Company Margin: 43.4%** (August 2014)
- **Fashions Direct: 43.8%**
- **Lindseys: 42.2%**
- **Year-over-Year Decline: -1.35 percentage points**

Industry Benchmark Analysis:

✅ **Performing Above Benchmarks:**

- **Department Stores (40%)** - You're 3.4 points ahead
- **Home Goods (35%)** - You're 8.4 points ahead

⚠️ **Mixed Performance:**

- **General Retail Average (45%)** - You're 1.6 points below the midpoint
- **Footwear (45%)** - Slightly below average, but within acceptable range

❌ **Underperforming Benchmarks:**

- **Apparel/Fashion (50-60%)** - You're significantly below at 43.4% vs 55% average
- **Accessories (55-65%)** - Major gap of ~17 points below industry standard

Key Insights:

1. **Mixed Position**: Your 43.4% margin sits between department store and general retail benchmarks
2. **Category Mismatch**: Given your product mix (fashion, accessories, shoes), you should be achieving higher margins typical of apparel retailers (50-60%)
3. **Competitive Pressure**: The margin decline suggests increasing competitive pressure or operational challenges
4. **Opportunity Gap**: Significant room for improvement, especially in fashion and accessory categories

Strategic Implications:

Your margins are reasonable for a department store model but low for a fashion-focused retailer. The industry suggests potential for 6-12 percentage point improvement through better category management and pricing strategies.

Would you like me to analyze which specific product categories offer the biggest margin improvement opportunities?

compare our average gross margin in % to retail industry standard

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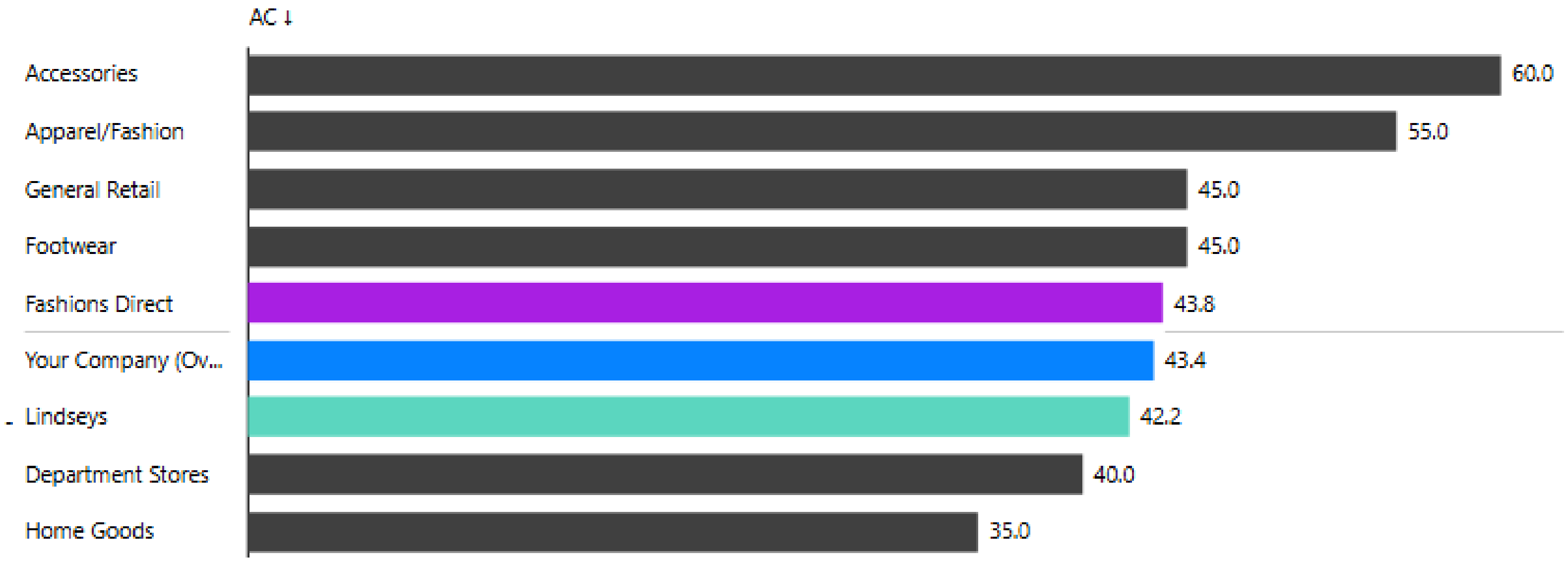
Your margins are reasonable for a department store model but low for a fashion-focused retailer. The industry suggests potential for 6-12 percentage point improvement through better category management and pricing strategies.

Would you like me to analyze which specific product categories offer the biggest margin improvement opportunities?

Your Company lags behind industry benchmarks in Gross Margin %, with Accessories leading at 60% and Home Goods trailing at 35%.

AC: Gross Margin % - Company vs Industry Benchmarks (filter: Month = August)



benchmark salespeople vs plan in september 2022

Thought process

Salespeople Performance vs Plan - September 2022

The benchmark analysis reveals significant performance variations among the sales team, with clear winners and underperformers.

Top Performers (Revenue):

- **Elijah Etheredge**: Outstanding performer with +257% above plan (+24.2K revenue)
- **Trang Tomey**: Excellent performance at +39% above plan (+12.4K revenue)
- **Jeanelle Jeanbaptiste**: Strong performer at +26% above plan (+18.6K revenue)
- **Marline Mentzer**: Solid performance at +22% above plan (+22.9K revenue)

Underperformers (Revenue):

- **Marvin Myricks**: Severe underperformance at -58% vs plan (-32.1K revenue)
- **Claretha Cripps**: Major shortfall at -60% vs plan (-31.1K revenue)
- **Foster Farish**: Significant underperformance at -78% vs plan (-10.7K revenue)
- **Shery Shutter**: Moderate underperformance at -37% vs plan (-11.7K revenue)

Gross Profit Perspective:

- **Theresa Tindall** shows the largest Gross Profit variance (-36.5K, -54% vs plan), despite reasonable revenue performance, indicating margin issues
- **Elijah Etheredge** maintains excellence in both revenue and gross profit (+17.4K gross profit)

Overall Team Performance: While some salespeople significantly exceeded targets, the team collectively underperformed with -18.7K revenue variance (-3.2%) and -50.5K gross profit variance (-15.6%) vs plan.

Would you like me to analyze what's driving the underperformance of specific salespeople or examine their product mix?

benchmark salespeople vs plan in september 2022

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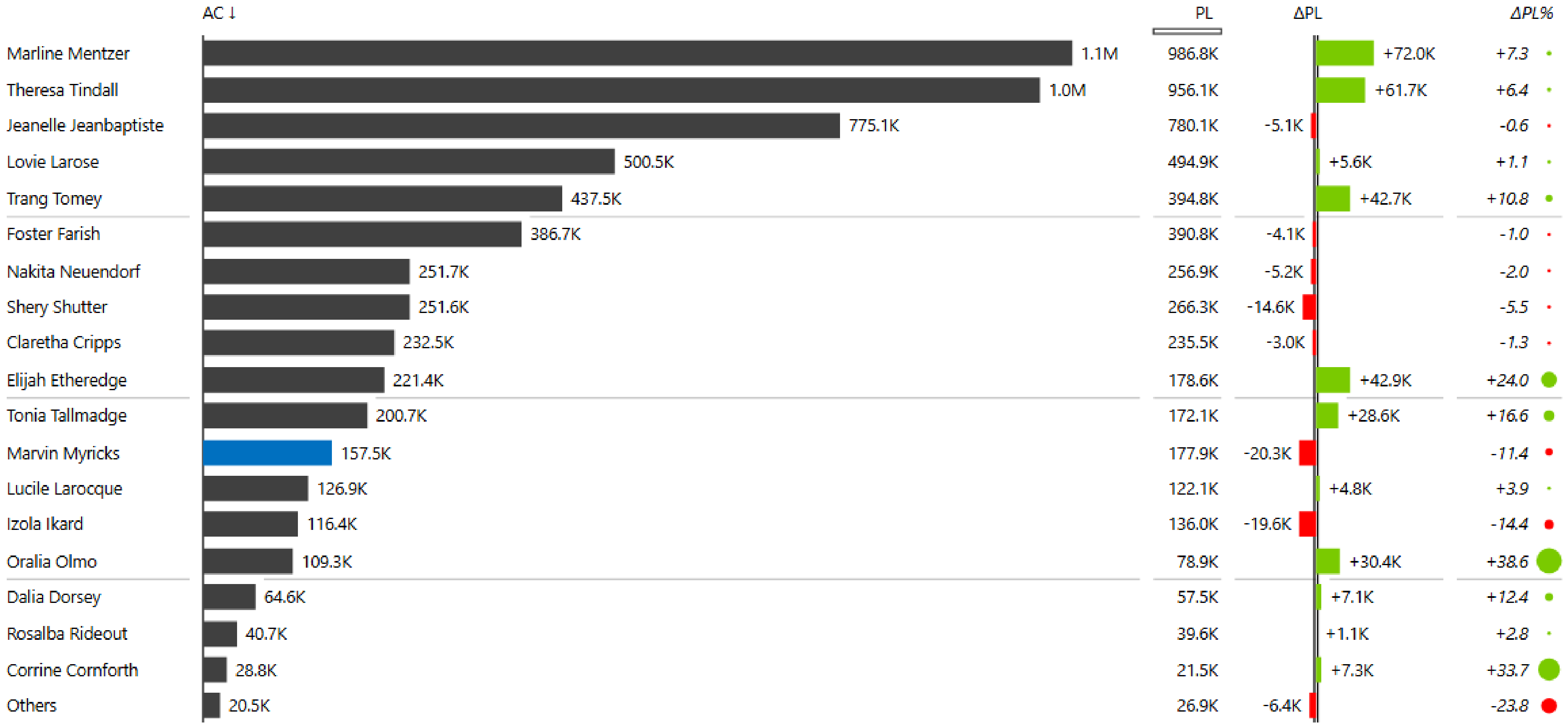
September | 2022 | MTD | YTD

Marvin Myricks and Claretha Cripps significantly underperformed their Revenue Plans, with variances of -32.1K and -31.1K respectively.

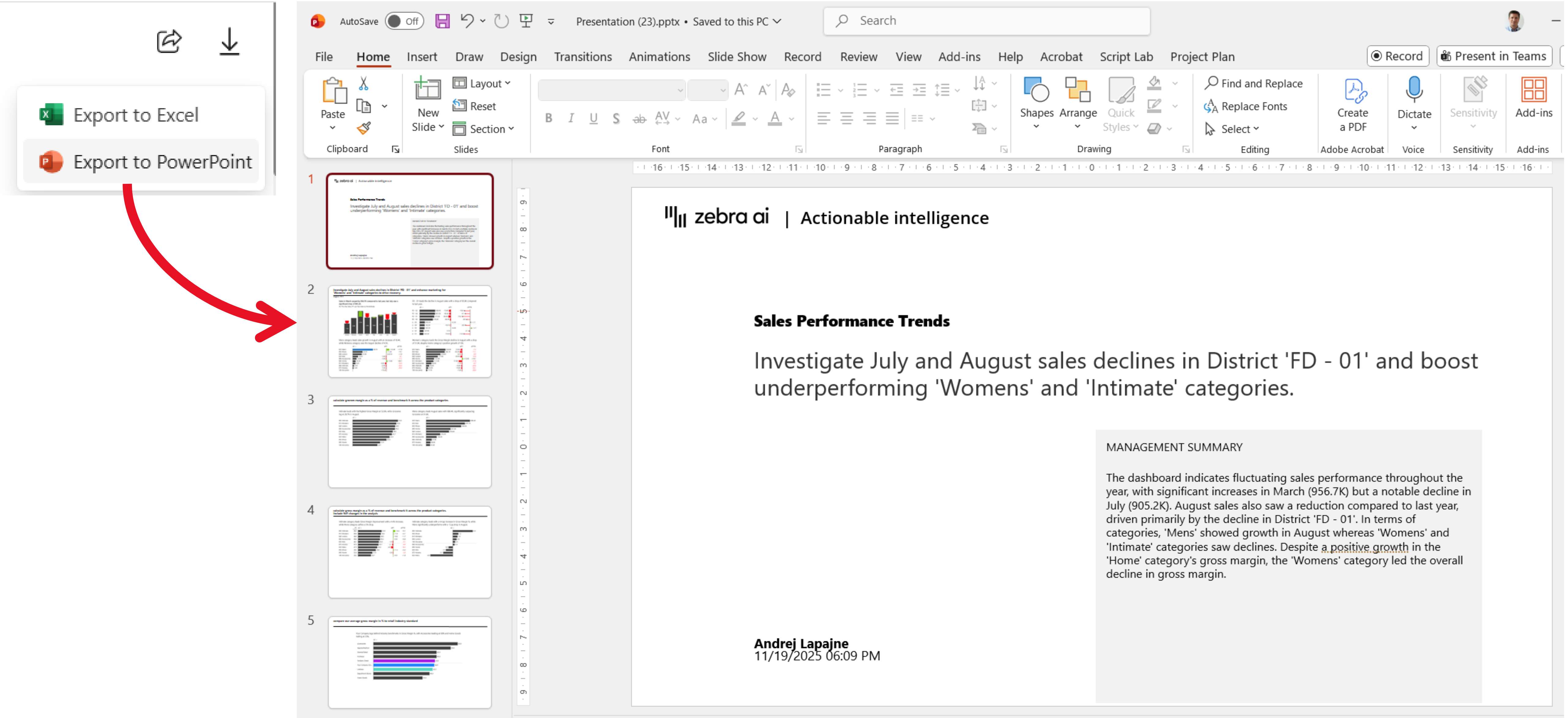
AC: Revenue, PL: Revenue Plan by Salesperson



Use case #3

BOARD PACK AUTOMATION

AI-driven slide automation – **solved** ✅



zebra ai | Actionable intelligence

AI-generated slide

Sales Performance Trends

Investigate July and August sales declines in District 'FD - 01' and boost underperforming 'Womens' and 'Intimate' categories.

MANAGEMENT SUMMARY

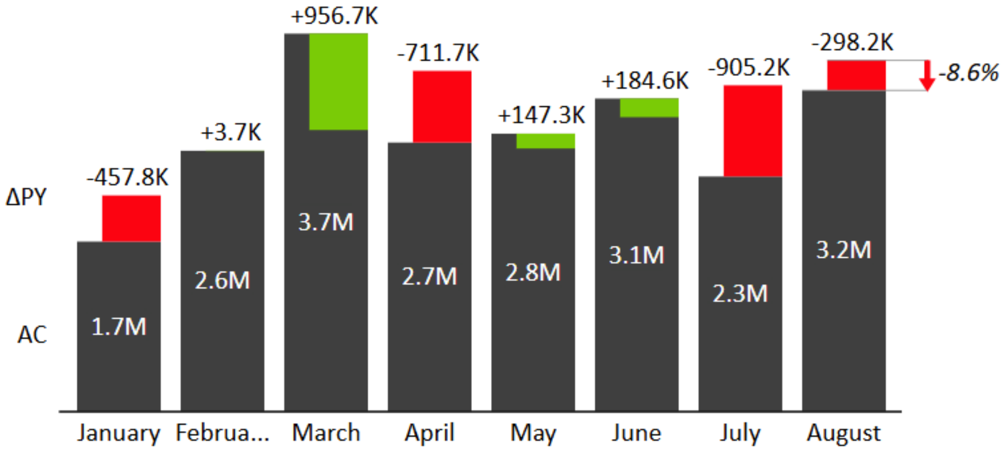
The dashboard indicates fluctuating sales performance throughout the year, with significant increases in March (956.7K) but a notable decline in July (905.2K). August sales also saw a reduction compared to last year, driven primarily by the decline in District 'FD - 01'. In terms of categories, 'Mens' showed growth in August whereas 'Womens' and 'Intimate' categories saw declines. Despite a positive growth in the 'Home' category's gross margin, the 'Womens' category led the overall decline in gross margin.

Andrej Lapajne
11/19/2025 06:09 PM

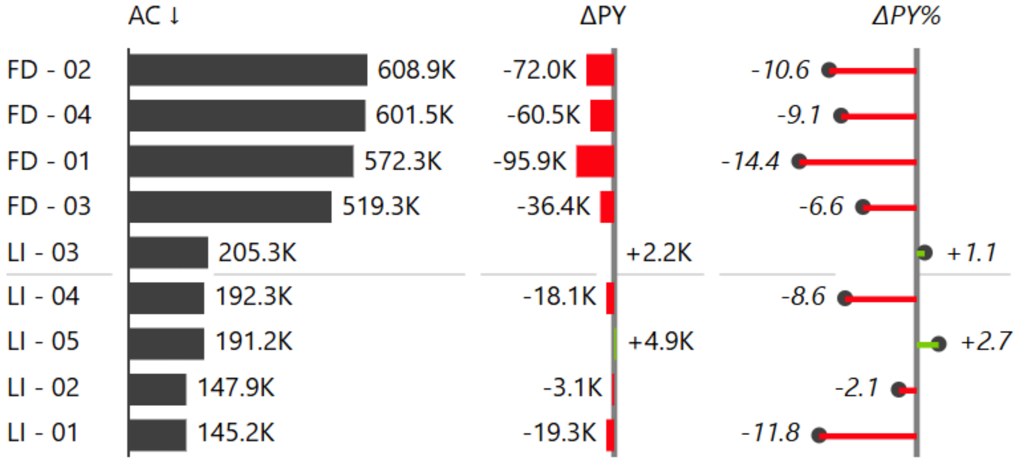
Investigate July and August sales declines in District 'FD - 01' and enhance marketing for 'Womens' and 'Intimate' categories to drive recovery.

August, MTD

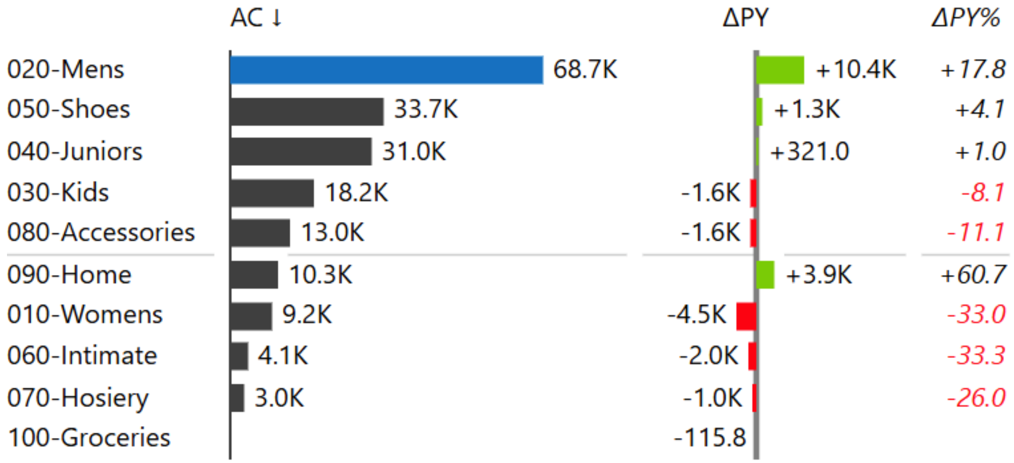
Sales in March surged by 956.7K compared to last year, but July saw a significant drop of 905.2K.



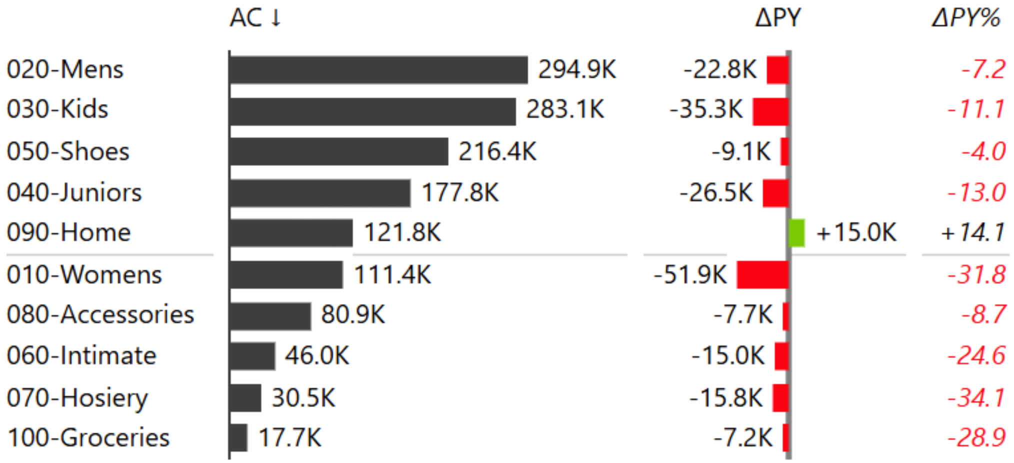
FD - 01 leads the decline in August sales with a drop of 95.9K compared to last year.



Mens category leads sales growth in August with an increase of 10.4K, while Womens category sees the largest decline of 4.5K.



Women's category leads the Gross Margin decline in August with a drop of 51.9K, despite Home category's positive growth of 15K.



calculate gross margin as a % of revenue and benchmark it across the product categories. Include YoY changes in the analysis

AI-generated slide

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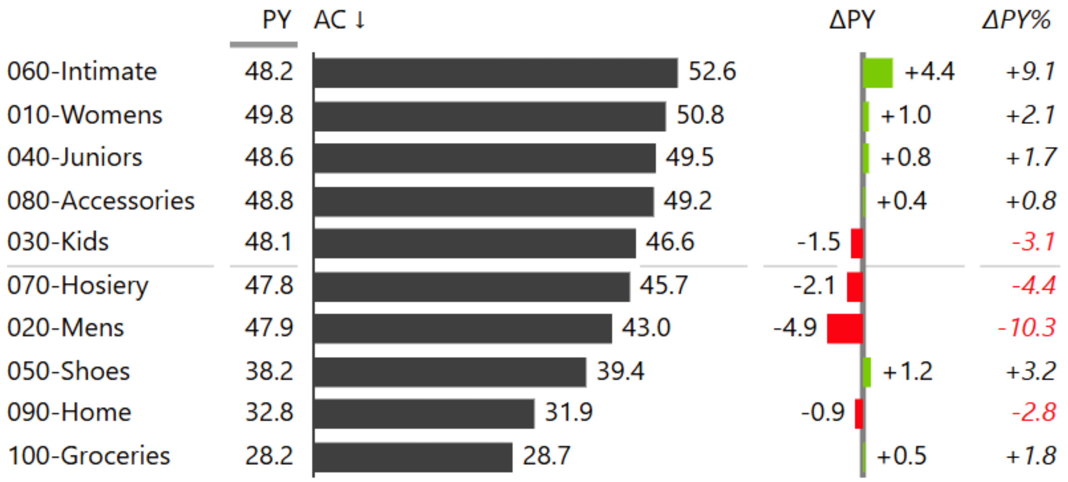
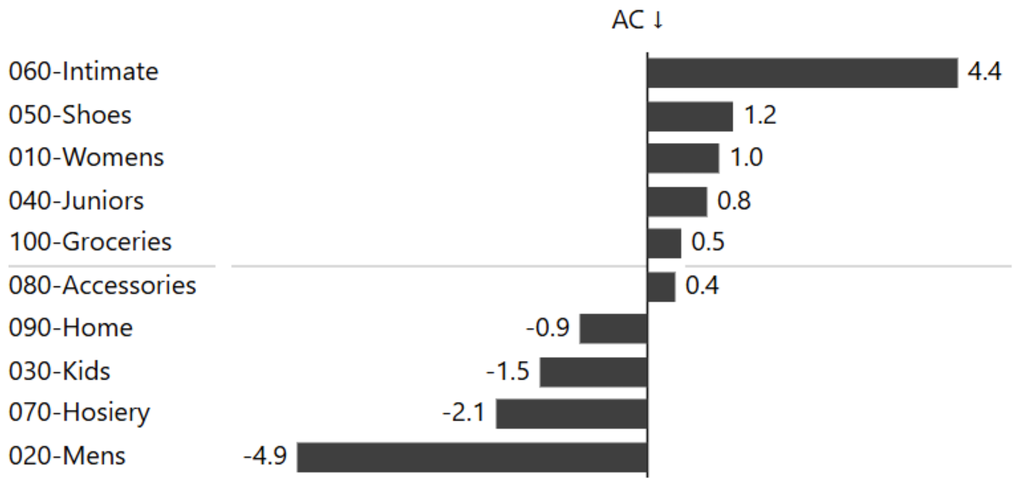
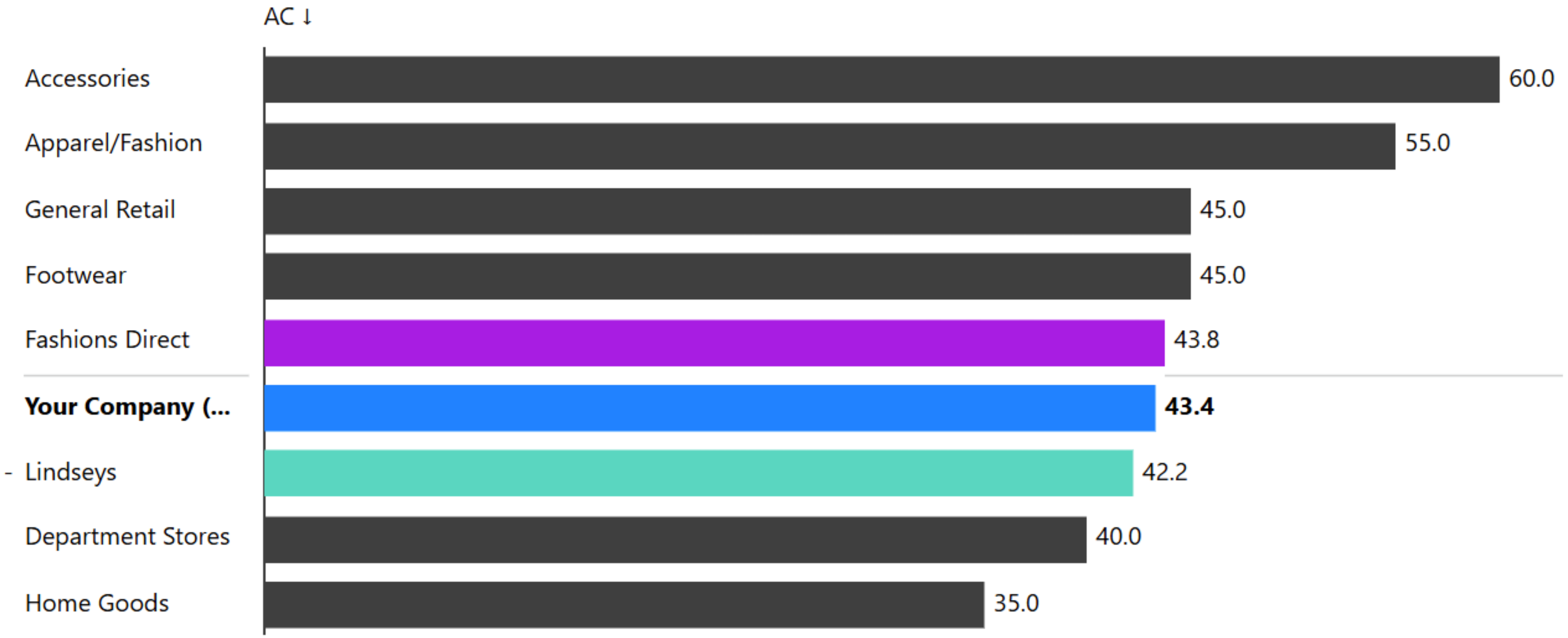


Intimate category leads with a 4.4 pp increase in Gross Margin %, while Mens significantly underperforms with a -5 pp drop in August.



compare our average gross margin in % to retail industry standard

Your Company lags behind industry benchmarks in Gross Margin %, with Accessories leading at 60% and Home Goods trailing at 35%.



The new world of FP&A

AI IMPACT ON FP&A

Impact on FP&A Roles

1. AI tools and agents become focal point
2. Shift from manual tasks to extreme automation
3. Natural language analysis
4. Achieve the ultimate FP&A mission: business partnering & communication

New skills needed:

- Data consolidation, semantic data models, AI prompting, knowledge of AI tools (not just LLMs)

Data is the new oil

* Massive wealth once refined and processed

Strengths snapshot in the words of a global FMCG enterprise using Zebra AI

”

Highly Automated Workflow:
From data cleaning to dashboard generation, the AI handles a significant amount of tedious work, allowing users to focus quickly on core analysis.

Insight-Driven Reporting:
The automatically generated report titles, summaries, and recommendations help users quickly grasp key issues and business opportunities, rather than just listing charts.

Excellent Explainability and Transparency:
The platform not only provides conclusions but also shows the code used for data cleaning, the data composition of charts, and the AI’s analytical logic, building user trust in the results.

Powerful Interactive Analysis:
The conversational query style aligns with natural language, and the contextual memory feature makes multi-turn questioning and deep-dive analysis very smooth.

Dynamic Visualization:
The dynamic adjustment of charts (e.g., via dropdown filters) greatly enhances the flexibility of data exploration.

FP&A won’t be replaced by AI,

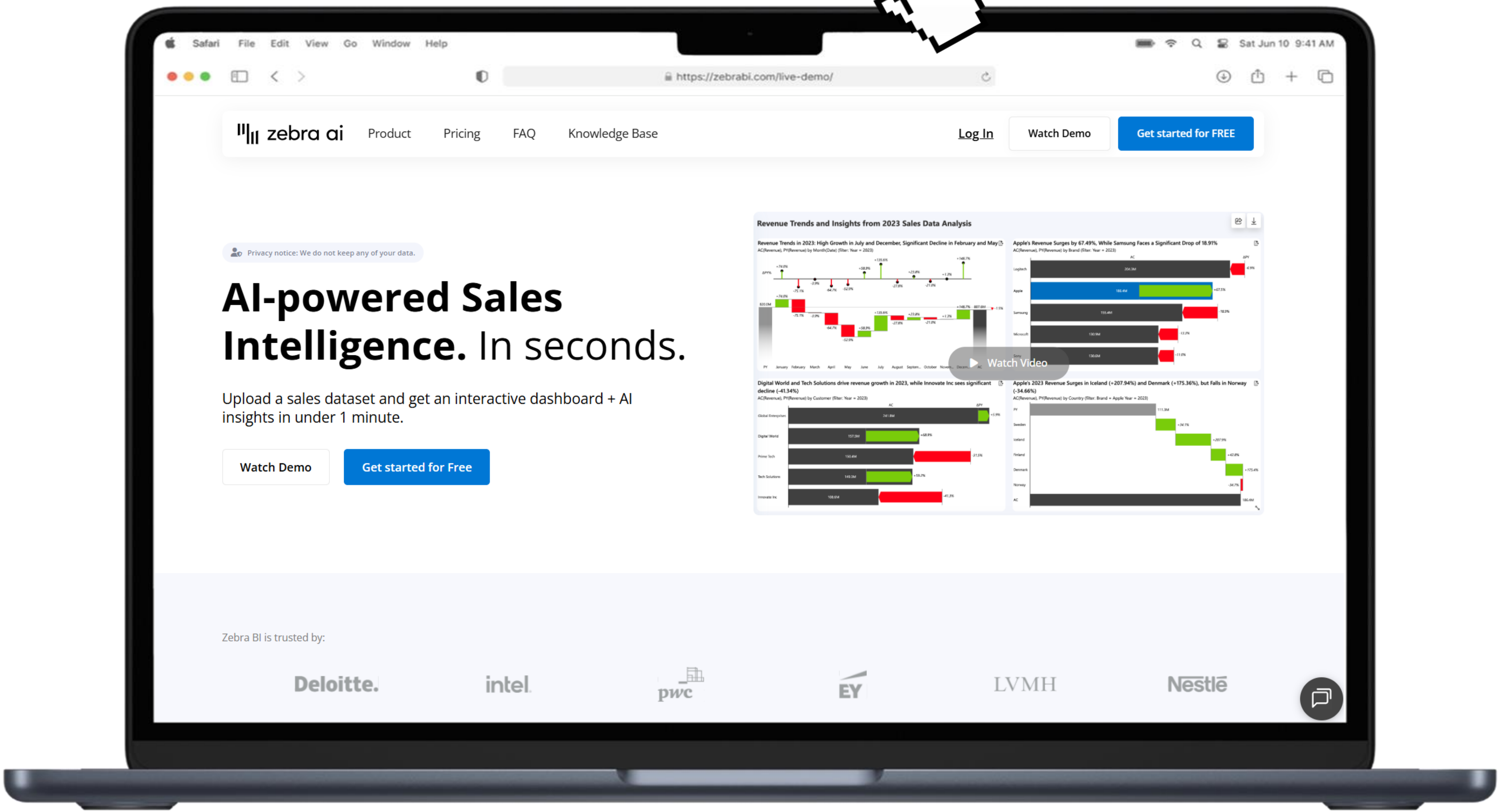
FP&A with AI
will replace
FP&A without AI.

Zebra BI references

Trusted partner to top brands

Nestlé	DAIMLER	Coca-Cola	swatch	intel	DELL	
Deloitte.	pwc	KPMG	EY	PHILIPS	Unilever	MIGROS
Microsoft	BASF	Mercedes-Benz	P&G	Miele	Schindler	DURACELL
Heineken	Carlsberg Group	LAVAZZA	Disney	DHL	FedEx	VORWERK
IKEA	ALDI	T · · Mobile ·	kpn	ERSTE Bank	BAYER	YouGov
PUMA	KLM	A1	LEGO	L'ORÉAL	CHANEL	StanleyBlack&Decker

Try free at zebra-ai.com



Zebra BI at a glance:

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Enterprise-grade actionable intelligence solutions **trusted by 3200+ enterprise** clients to go **from raw data to decision-ready insights.**

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Complex business data turned into immediate, actionable insights

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10x faster report creation
61%+ decision accuracy

NEW

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Executive-ready dashboards build with AI.

Going from what, to why, to what's next in no time.

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Questions?

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