



The Autonomous Enterprise Needs a Foundation

What SAP Sapphire 2026 Told Us About AI, BDC, and the Real Work Ahead

A SimpleFi Solutions perspective. By Jason Reid, SimpleFi Solutions.

The headline was AI. The story was the foundation.

At SAP Sapphire 2026 in Orlando, Christian Klein planted a flag: the next era of SAP is the Autonomous Enterprise, a world where AI agents run the world's most critical business processes and the people who used to run them get to focus on the work that actually requires judgment.

That's the headline. The more important story sits underneath it. To make agentic AI credible for the office of the CFO and CIO, SAP did not lead with a new model or a flashy chatbot. SAP led with the data layer. It re-architected its platform around governed business context and tied AI's credibility directly to that foundation. The launches at Sapphire: SAP Business AI Platform, the new Joule Studio, the SAP Autonomous Suite, and a re-imagined SAP Enterprise Planning solution are all expressions of one idea: **agents are only as trustworthy as the data and process semantics they reason over.**

This brief unpacks four things we believe matter most to our customers right now: the vision, the BDC bet, the Joule Studio 2.0 announcement, and what we are seeing on the SAP EPM (Enterprise Performance Management) agent roadmap. Each lands with a SimpleFi point of view, because the questions our customers are asking are not "what did SAP announce?" — they are "how can we improve our business by utilizing it?"

From copilot to operating model

SAP's positioning change is more consequential than it sounds. For the last two years the enterprise AI conversation has been dominated by copilots — assistants that suggest the next action while humans approve, edit, or override. Sapphire 2026 retired that framing. Klein and Muhammad Alam introduced the SAP Autonomous Suite — five autonomous domains spanning Finance, Spend, Supply Chain, HCM, and CX — with more than 200 specialized agents and over 50 Joule Assistants in the coming months. Each assistant is mapped to a core business role and carries defined ROI KPIs tracked through the new SAP AI Agent Hub. These agents do not suggest. They execute end-to-end processes **with governance and audit trails.**

The mental model SAP is pushing is **Sense — Reason — Act**: agents continuously sense signals, reason about impact against governed data, and act through guided, explainable workflows. The Autonomous Close Assistant,

for example, is designed to compress the financial close from weeks to days by automating journal entries, reconciliation, and error resolution.

“Eighty percent is just not good enough when you run the world's most business-critical businesses. They should not guess; they should deliver accurate, compliant, and secure outcomes.” — Christian Klein, CEO, SAP

For the C-suite, the strategic implication of this shift is bigger than the technology choice. Control no longer lives at “who approves what” — it lives at “which agents are authorized to act, on which data, with which guardrails.” That is a different operating model for the office of the CFO, with different audit, compliance, and accountability questions to answer.

SimpleFi POV — The vision is credible. It only delivers value when the data and process governance underneath it can be trusted. Customers who treat the Autonomous Enterprise as an AI program — disconnected from data and process work — will spend a lot and feel little. Customers who treat it as an end-to-end re-platforming of how decisions get made will be the ones who pull ahead.

BDC is the AI credibility story

The most important architectural decision SAP announced at Sapphire was not building bigger agents. It was unifying SAP Business Technology Platform, SAP Business Data Cloud, and SAP Business AI into a single SAP Business AI Platform — **anchored on a “context layer”** comprising the SAP Knowledge Graph, SAP Domain Models, and SAP Business Data Cloud.

Klein said it directly: “No AI agent can compensate for a broken data model.” The Knowledge Graph gives agents a structured map of business entities and processes — over seven million data fields across SAP's ERP universe. The Domain Models, trained on SAP's code, give agents an understanding of business logic. **And Business Data Cloud brings non-SAP data into the same governed, semantically rich layer** — with Reltio supplying enterprise MDM and Dremio providing the lakehouse for non-SAP integration. AWS added a zero-copy integration between BDC and Amazon Athena for customers operating across both worlds.

The strategic implication: data quality, master data, and lakehouse strategy are no longer a separate workstream from AI strategy. They **are** the AI strategy. **The “agent project” and the “data project” are the same project** — and the data project is the one that needs to start first.

This is also why SAP's foundation-model partnerships are a central part of the BDC value story. Anthropic's Claude, Google, Microsoft, Mistral, and Cohere all sit inside SAP's stack as foundation models that power Joule agents — not as separate paths for customers to build agents directly against SAP today. The combination of those partnerships with SAP's governed data foundation is what makes the autonomous enterprise vision actually deliverable. SAP has signaled that broader agent-to-agent interoperability with BTP and BDC will open additional integration lanes over time. The strategic nuance is that no single model, current or future, is the moat — the moat is the context the models reason over, and the partnerships are the on-ramp to that moat. SAP's bet is that the model market commoditizes, the data layer does not, and the customers who get to

autonomous outcomes first will be the ones whose SAP and non-SAP data has been brought under governance alongside SAP's foundation-model partners.

SimpleFi POV — Two-thirds of the enterprise AI failures we see come from data, not from models. Customers who try to layer agents on ungoverned, siloed, or master-data-poor environments will be the first to lose trust in AI — and trust, once lost in finance, is very expensive to win back. The BDC investment is not a “data warehouse upgrade.” It is the precondition for every credible agent that follows.

Joule Studio 2.0: agentic development at enterprise scale

If BDC is the foundation, the new Joule Studio is the way SAP is opening the agent-building lane beyond its own walls. The Sapphire announcement was substantial. Joule Studio is now a fully managed, zero-infrastructure offering that lets organizations build, contextualize, and govern the full lifecycle of AI agents, applications, and workflows.

A few features matter more than the rest. **Intent-based development** lets users describe a goal in natural language, and Joule Studio generates the full artifact chain — a product requirements document, technical specifications, code scaffolding, test artifacts, and a live working preview. Sony's Vanitha Ponnusamy reported that the studio “generated an end-to-end solution in 10 to 15 minutes, replacing three to four days of manual development and coordination.” Accenture's Suraj Gahalyan reported that across 48 scenarios, the studio “consistently delivered high-quality code, with only a handful of instances requiring minor refinements.” **Pro-code openness** lets developers extend solutions in Visual Studio Code, Cursor, LangChain, Pydantic AI, and LlamaIndex, all integrated inside the Joule Studio environment; Joule Studio also supports visual, no-code multi-agent orchestration; Vercel gives the option to ship custom front-ends. **Joule Studio runtime** then deploys agents into NVIDIA OpenShell sandboxed environments, with persistent long-term memory powered by SAP HANA Cloud and governance, observability, and lifecycle management through SAP AI Agent Hub, Signavio, and LeanIX. SAP customers and partners receive free design-time access through the end of 2026.

The most strategically important detail is what every Joule Studio-built agent inherits: native grounding in the SAP Knowledge Graph, SAP Domain Models, and SAP Business Data Cloud. That means a citizen-developer agent and an SAP-built agent reason over the same context layer. The €100 million partner fund is the financial signal that SAP wants partners to build alongside it. ***The Knowledge Graph grounding is the technical signal that SAP wants partner-built agents to be just as trustworthy as its own.***

SimpleFi POV — This is the announcement partners have been preparing for. It signals that SAP is not going to ship every agent its customers need — and it is explicitly inviting partners to build industry- and process-specific agents on top of its grounded foundation. Our own Planifi roadmap was engineered with exactly this future in mind: extending SAP planning, AI, and BDC with capabilities customers need now, built natively on SAP's data model. SAP has signaled that, over time, BTP and BDC will open up to additional external agent frameworks. For now, Joule Studio is the practical lane for customers and partners building agents that act on SAP data, and the customers who start building inside it today will be the ones who

outpace competitors when those broader integration paths arrive. The question is no longer whether to use Joule Studio. It is which agents are worth building first, and who should build them.

Reading the planning agent roadmap

For the planning audience specifically, the story at Sapphire was richer than what is currently visible on the published SAC roadmap — and it is worth understanding why.

SAP introduced SAP Enterprise Planning, a new flagship offering built on SAP Analytics Cloud and SAP Business Data Cloud, with general availability planned for Q3 2026. The solution embeds Joule Agents directly into the EPM / planning process. Agents can interpret internal and external data signals, model their impact on KPIs, simulate scenarios, recommend actions, and orchestrate planning workflows with built-in governance and explainability. SAC continues to support the iterative Plan-Do-Check-Act cycles that finance teams rely on for strategic and tactical planning; SAP Enterprise Planning layers the Sense-Reason-Act loop on top of it for continuous steering.

At Sapphire, SAP showed a much fuller picture of the planning agents on the way — a market sentiment agent, a financial forecasting agent, a variance analysis agent, a model creation agent, a conversational planning agent, and a narrative agent — all sitting above governed planning content and trusted company-wide data:

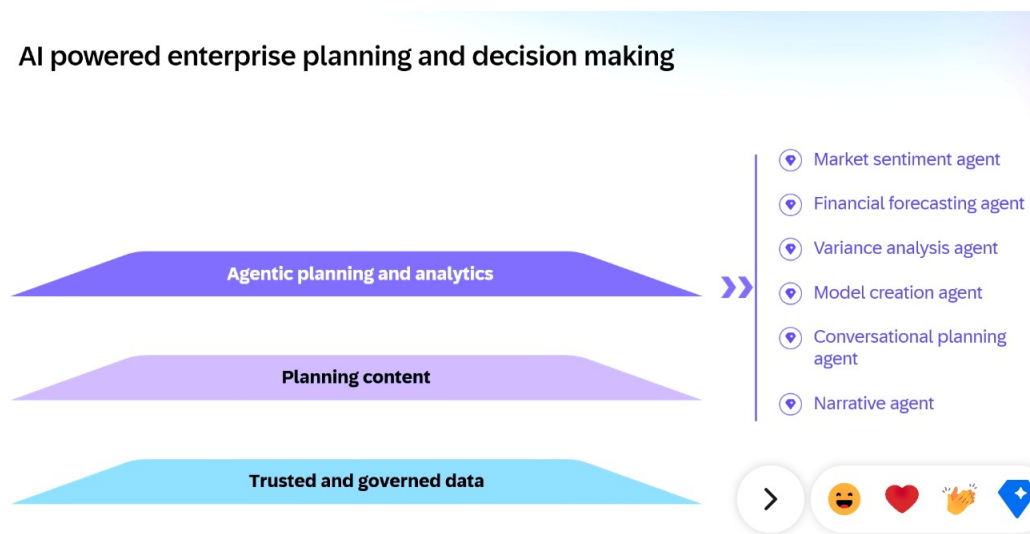


Figure 1 — AI-powered enterprise planning and decision making, as shown at SAP Sapphire 2026.

The currently published SAC roadmap, however, looks considerably leaner — only a handful of items appear under "AI for Planning and Analytics" across the next three quarters:

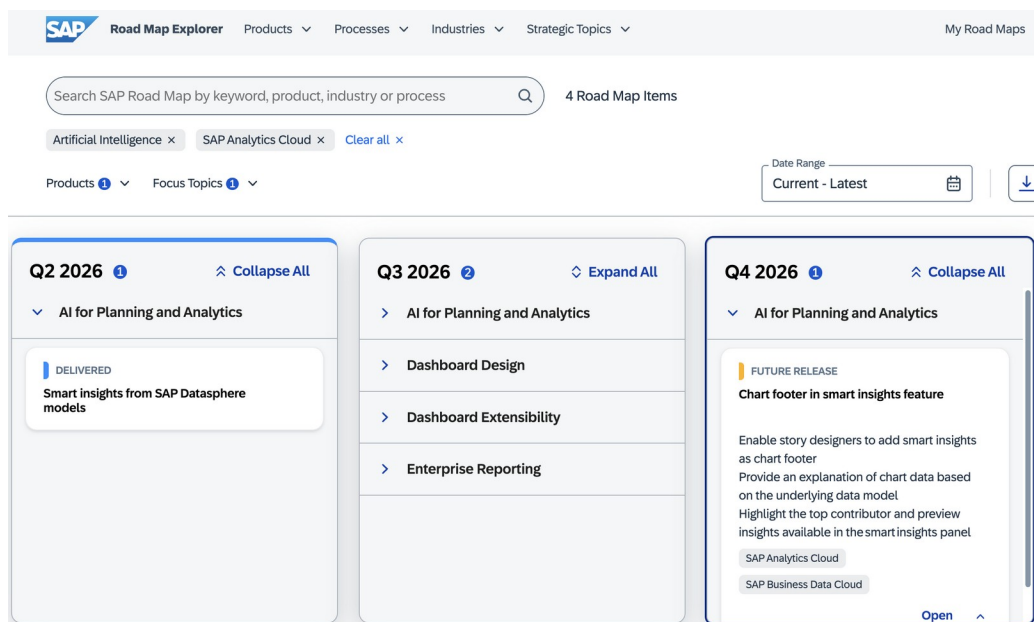


Figure 2 — SAP Road Map Explorer view for AI in SAP Analytics Cloud at the time of writing.

The published SAC roadmap does not — yet — show every agent that appeared in Sapphire keynote slides. We asked SAP Product Management directly about the gap. The response was useful: the *conversational planning agent* is on the roadmap now; *model creation* and *narrative* agents are likely to be added shortly; other agents shown at Sapphire will land as part of SAP Enterprise Planning — the packaged solution sitting on top of SAC — rather than as items on the SAC roadmap itself.

That distinction matters. Customers planning their adoption sequence should track two related but distinct roadmaps: the SAC platform roadmap (the planning engine and its evolving agents) and the SAP EPM roadmap (the packaged solution and its continuous-steering capabilities). Conflating them, or expecting one roadmap to show everything from Sapphire, is the most common mistake we see in early customer conversations.

SimpleFi POV — The published roadmap lags the keynote vision — this is normal for any vendor, but customers betting their FP&A direction on agentic capabilities should ask SAP and their implementation partners, very specifically, which lane each capability sits in and when it converts from “announced” to “shipped.” We do this for every customer planning a SAC, BDC, or EPM investment; it removes a lot of risk from the conversation.

The unglamorous work that decides whether this works

Markets clearly believe SAP's direction — backlog growth of roughly 25%, €21.9 billion in current cloud backlog, +27% cloud revenue growth, and a positive share price reaction the week of Sapphire all back it up. The question is no longer whether the vision is credible. The question is whether customers can adopt it fast enough.

Klein was unusually candid about this in the closing of his keynote: “Simply plugging AI agents into your system landscape will drive zero value. Moving to the Autonomous Enterprise requires serious change management. Adoption of AI goes hand-in-hand with business process change and end user enablement.” KPMG's Rob Fisher,

on stage with SAP, echoed it: leaders are separating from the pack on “execution and organizational adaptability,” not on which model they license.

Four areas of unglamorous work decide whether the Autonomous Enterprise vision lands at any given customer:

1. Data quality and master data. Reltio is part of SAP's MDM answer for a reason. Without canonical master data, agents will reason over inconsistencies and act with confidence on the wrong things.
2. Cloud migration off legacy ECC. SAP has made it clear that the richest agentic capability lands in cloud ERP. ECC customers who commit to transitioning the majority of their landscape can access selected AI scenarios — but the destination is cloud, and the runway is finite.
3. Process governance for agents. Authorization, audit, and explainability are now design problems, not policy documents. AI Agent Hub helps, but customers must define the agent permissions model deliberately.
4. Change management across functions. The CFO and CIO need a shared narrative for how work will be done differently — and a plan for how people will operate alongside agents instead of being replaced by them.

It is also worth reading one quiet but important signal from Sapphire: SAP framed its AI-driven efficiency claims as internal management metrics rather than formal financial guidance. The signal is confidence; the formal commitment isn't there yet. That is appropriate honesty from SAP, and customers should mirror it in their own internal business cases.

SimpleFi POV — This is the work that doesn't get covered in keynotes — and it is exactly where partners earn their place. The customers who get the most from the Autonomous Enterprise will be the ones who pair an SAP implementer who knows their business processes with a product and solutions partner who builds alongside SAP. Implementation excellence has always been essential. It is no longer sufficient on its own.

How to think about the next 12 months

For CFOs and CIOs who want a practical lens on the Sapphire announcements, three principles will serve well:

Treat BDC as the AI investment, not a separate data investment. The natural instinct is to budget a “data modernization” line and an “AI” line. They are the same line. Sequence them as one program with one accountable owner.

Pilot focused, but plan to embed everywhere. Joule Studio 2.0 makes it easy to launch many agents quickly. The discipline customers need is two-fold. First, resist the temptation to ship fifty disconnected agents; start with two or three high-impact processes (financial close, planning variance, supplier risk, or workforce planning shortages) where ROI can be proven quickly. Second, treat those pilots as the front edge of a broader program. One that progressively embeds AI into the day-to-day rhythm of every function, not just a handful of named use cases. The customers who will pull ahead are the ones doing both.

Demand explainability and governance from day one. Agents that act on enterprise data must be auditable, permission-scoped, and reversible. AI Agent Hub provides the substrate; the governance model is the customer's responsibility to design.

The Autonomous Enterprise is not a product. It is an operating model — and SAP just gave the market a credible platform on which to build it. The customers who win the next five years will be the ones who turn SAC, BDC, and AI into autonomous enterprise execution. SimpleFi is built to take them there: SAP delivery, SAP-aligned product, and one partner for the full roadmap.

About the author

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About SimpleFi Solutions

SimpleFi is the unique partner that both delivers SAP technology and builds solutions on SAP. We pair deep implementation expertise across the SAP EPM and Business AI Platform portfolio with Planifi, our SAP-aligned product family engineered with SAP's roadmap rather than around it.

We are actively building and shipping AI products and agents to our customers, and we are using the same approach inside our own business: an internal program embedding AI into every function of how SimpleFi operates. The partners best positioned to help customers win the autonomous enterprise are the ones already doing that work themselves.



Sources

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