

AI-Powered Financial Analysis built for IBM Planning Analytics/TM1

Smarter decisions.
Faster close.
Embedded in your FP&A workflow.

The Apliqo Virtual Analyst is an AI-powered assistant embedded in Apliqo UX to support financial analysis. Fully integrated with IBM Planning Analytics/TM1, it automates time-consuming tasks like variance analysis, root cause detection, and commentary generation. The result? More insights, less manual effort, and better business decisions.

Why it matters?

As IBM Planning Analytics/TM1 continues to lead enterprise performance management, Apliqo UX and Apliqo Virtual Analyst adds a modern, AI-powered experience layer to accelerate time-to-value, deepen adoption, and extend the value of IBM Planning Analytics/TM1 deployments. It is the perfect complement to deliver smarter, scalable FP&A solutions.

Easy to understand

Helps users translate complex data into clear, actionable insights.

- **Cognitive load**
Apliqo Virtual Analyst reduces complexity by unifying AI power with a UX-first philosophy. Instead of toggling between 8–10 tools, analysts work in one Application — minimizing context switching and errors, while improving mental focus and clarity.
- **Built-in guardrails**
Materiality thresholds, sign checks, and role-based access ensure outputs are not only compliant, but also digestible and meaningful — giving analysts and CFOs confidence in every number and narrative.

Fast to analyse

Accelerates time to insight and improves responsiveness in high-pressure cycles.

- **Clock speed**
Boards expect insights in hours, not days. Apliqo Virtual Analyst shortens turnaround time by instantly generating commentary, root cause analysis, and executive summaries during close cycles.
- **Data deluge**
Finance teams can face over 100 data sources, with volumes increasing by more than 30% year over year — making it harder to find signal in the noise. Apliqo Virtual Analyst helps analysts cut through the noise through automated variance detection.

Flexible to adapt

Works across different LLM architectures.

- **Deep integration**
Apliqo Virtual Analyst is natively layered on top of Apliqo UX and IBM Planning Analytics/TM1 — enabling analytics, commentary, and root cause detection.
- **Agentic orchestration**
The modular Apliqo solution architecture can evolve with changing needs. AI LLM gateways like WatsonX can be added without disrupting existing systems.

Apliqo

Virtual Analyst

Intelligent capabilities that drive financial value

1. Automated variance and root cause analysis

Quickly identify material variances and their underlying drivers across P&L, cost centers, products, customers, and regions — reducing manual effort and time-to-insight.

2. AI-generated commentary and narrative building

Automatically generate clear, consistent narrative commentary for key KPIs, trends, and variances — aligned to internal reporting frameworks and ready for executive reporting.

3. Security-aligned access control

Apliqo Virtual Analyst respects existing TM1 and Apliqo UX role-based security settings, ensuring that users only see data they're authorized to access. Seamless, compliant, enterprise-ready.

4. Works natively with IBM Planning Analytics/TM1

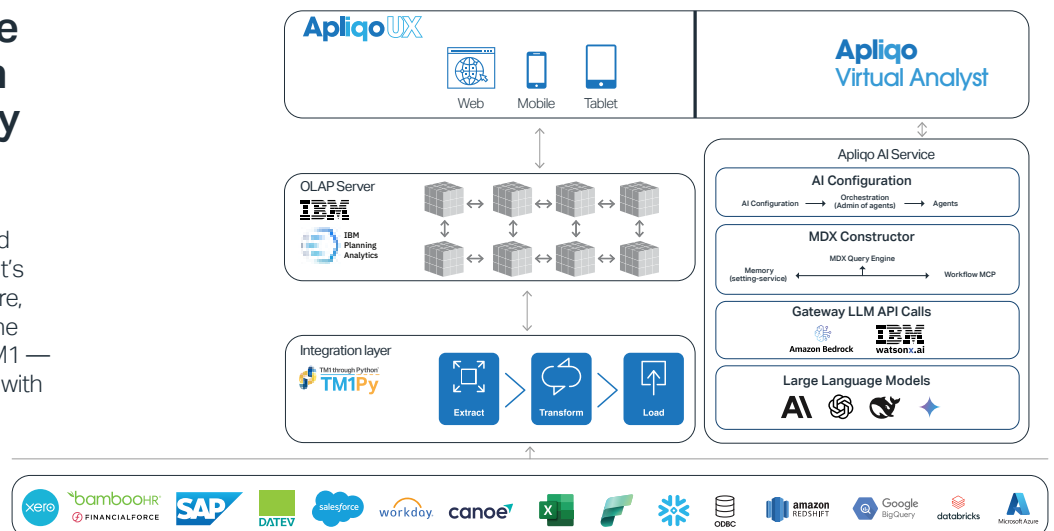
No data duplication, no integration layer required. Apliqo Virtual Analyst runs directly on top of your TM1 cubes, hierarchies, and applications within Apliqo UX.

5. Supports direct LLMs and enterprise AI gateways

Flexible deployment via secure enterprise AI gateways such as IBM watsonx.ai or direct connection to LLM providers like OpenAI, Anthropic, and Google Gemini. Customers retain full control over their AI infrastructure.

Solution architecture is modular by design and enterprise-ready by default

The Apliqo Virtual Analyst is built on a modular solution architecture designed for maximum adaptability to each client's unique planning environment. At its core, the solution leverages the Apliqo engine powered by IBM Planning Analytics/TM1 — delivering high-performance analytics with seamless AI integration.



Quantifying the impact of AI in FP&A

Finance teams save valuable hours in each close cycle, with faster variance investigations and fewer manual errors. Analysts can be re-deployed to focus on high-value strategic tasks, while organizations benefit from reduced overtime costs and accelerated time-to-insight — shifting decisions from days to hours.

Beyond productivity gains, Apliqo Virtual Analyst enhances the quality of financial analysis. It provides deeper root-cause visibility, a consistent narrative tone across reports, and 24/7 availability without reliance on key individuals. With built-in safeguards, it supports audit-readiness while empowering FP&A teams to scale their impact and focus on what matters most: strategic performance management.

- Deeper root-cause insights and variance breakdowns
- Consistent narrative tone in reporting
- 24/7 availability with always-on analysis agents
- Reduced key person dependency during reporting cycles
- Upskill analysts to focus on strategic, high-value work

Explore how Apliqo's Virtual Assistant can elevate your IBM Planning Analytics/TM1 environment.

[Book a demo](#)

Contact us at <https://apliqo.com/company/contact>