

# Board Industry Playbook

Orchestrating Retail Performance Through  
Continuous, Decision-Centric Planning

The logo for 'board' features a stylized lowercase 'b' with three horizontal bars above it, followed by the word 'board' in a lowercase, sans-serif font.

# Industry Challenge

Retail is entering a period of sustained structural volatility.

Consumer demand is increasingly shaped by promotions, channel fragmentation, and external drivers such as macroeconomic conditions, weather patterns, and rapidly shifting trends. At the same time, supply chains remain exposed to disruption, while input costs - from sourcing to fulfilment - continue to fluctuate.

Expectations for availability, speed, and experience continue to rise.

Retailers have responded with significant investment in digital transformation, analytics, and AI. Yet despite this, many organisations still struggle to translate insight into effective action.

**The issue is not visibility.**

**It is not data.**

**It is not forecasting.**

It is the ability to continuously align decisions across merchandising, supply chain, and finance as conditions change.

**Plans are created.**

**Conditions change.**

**Decisions lag behind reality.**

The result is misalignment between demand, supply, and financial outcomes and margin is lost not in strategy, but in execution.

**Retail does not need more disconnected AI. It needs decisions modeled within operational and financial context.**

The next phase of retail transformation is continuous planning on a unified model. The practical realization of decision intelligence in retail.



# Key Imperatives

● **Unify merchandising, supply chain, and finance as equal decision domains, not sequential functions.**



**Protect and grow margin through better decisions**

Margin is shaped continuously through pricing, promotions, assortment, allocation, and fulfilment decisions, not fixed in static plans.



**Translate demand signals into decision-ready actions**

Signals must be interpreted within the planning model and converted into decisions, not isolated forecasts.



**Align merchandising, supply chain, and finance on one decision model**

Decisions must operate on a shared, governed model with consistent assumptions, constraints, and financial outcomes.

The objective is not isolated planning improvements, but faster, aligned decisions across the enterprise.



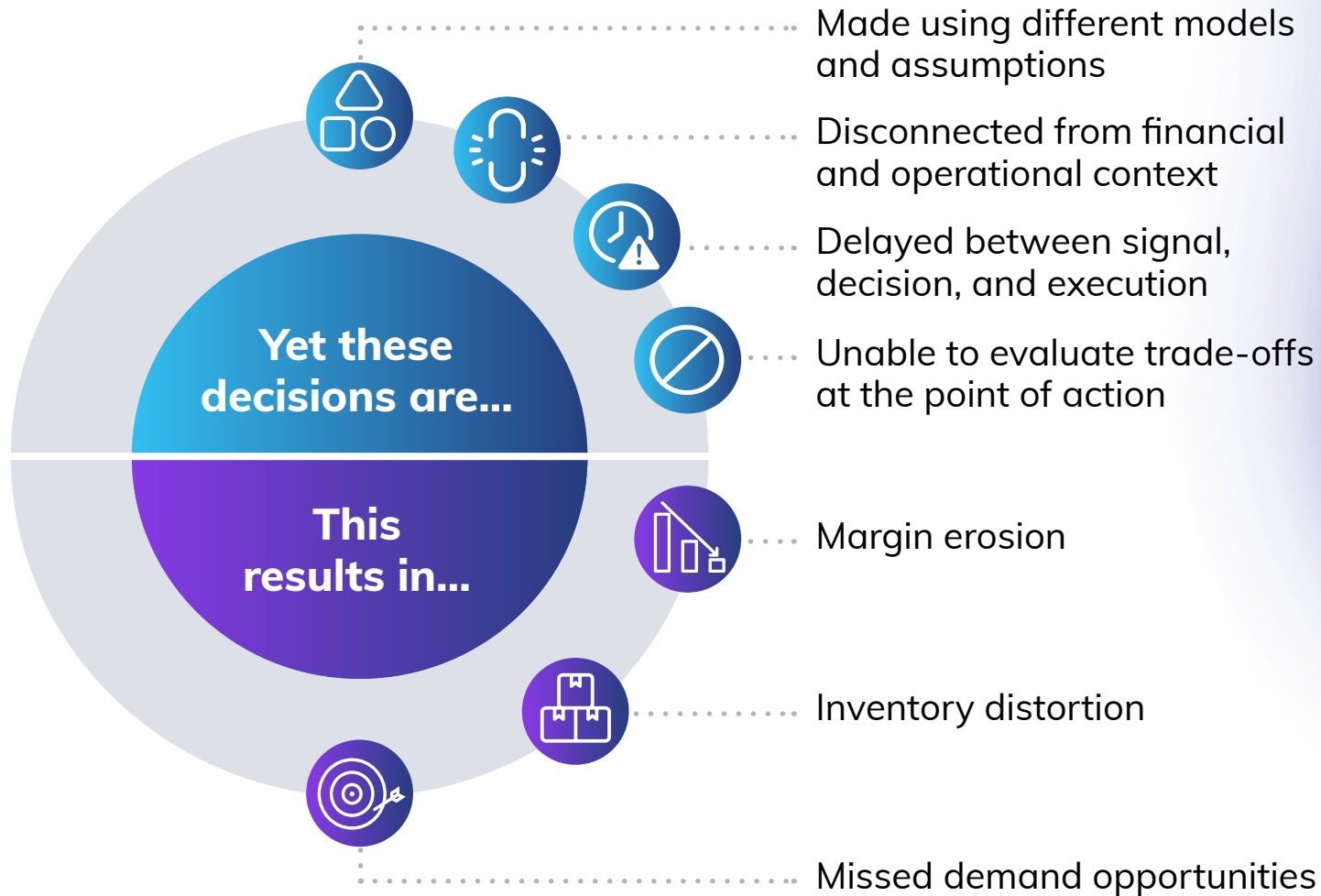
# Forces Shaping the Market

- 1** Demand volatility now exceeds traditional planning cycles ➤ **Plans must evolve continuously with signals**
- 2** Margin pressure is driven by dynamic cost structures ➤ **Margin must be actively managed through ongoing decision-making**
- 3** Inventory imbalance persists across channels ➤ **Inventory must be dynamically positioned**
- 4** Planning remains siloed across functions ➤ **Decisions lack shared context and alignment**
- 5** Response to disruption is too slow ➤ **Retailers must evaluate trade-offs continuously as conditions change**



# Retail is a Decision Problem

Retail performance is the outcome of thousands of daily decisions across merchandising, supply chain, and finance.



## Key Drivers of Poor Decision-Making



**Cognitive Biases:** Systematic errors in thinking, such as confirmation bias (seeking info that fits our views) and overconfidence, heavily impacts strategic and operational decisions



**Red-Flag Conditions:** Three conditions that distort judgment: conflicts of interest, attachment to own goals, and existing patterns of bad decision making



**The "Four Villains":** Decision-making is often sabotaged by narrow framing, confirmation bias, short-term emotion, and overconfidence



**Emotional Impairment:** Stress, anxiety, and fear can trigger tunnel vision, reducing the capacity to process necessary information.



**Information Failures:** Poor decisions often arise from incomplete or incorrect information rather than planner performance

**Retail performance is determined by the quality, speed, and alignment of everyday decisions.**

# Why Retail Is Moving to Continuous Planning

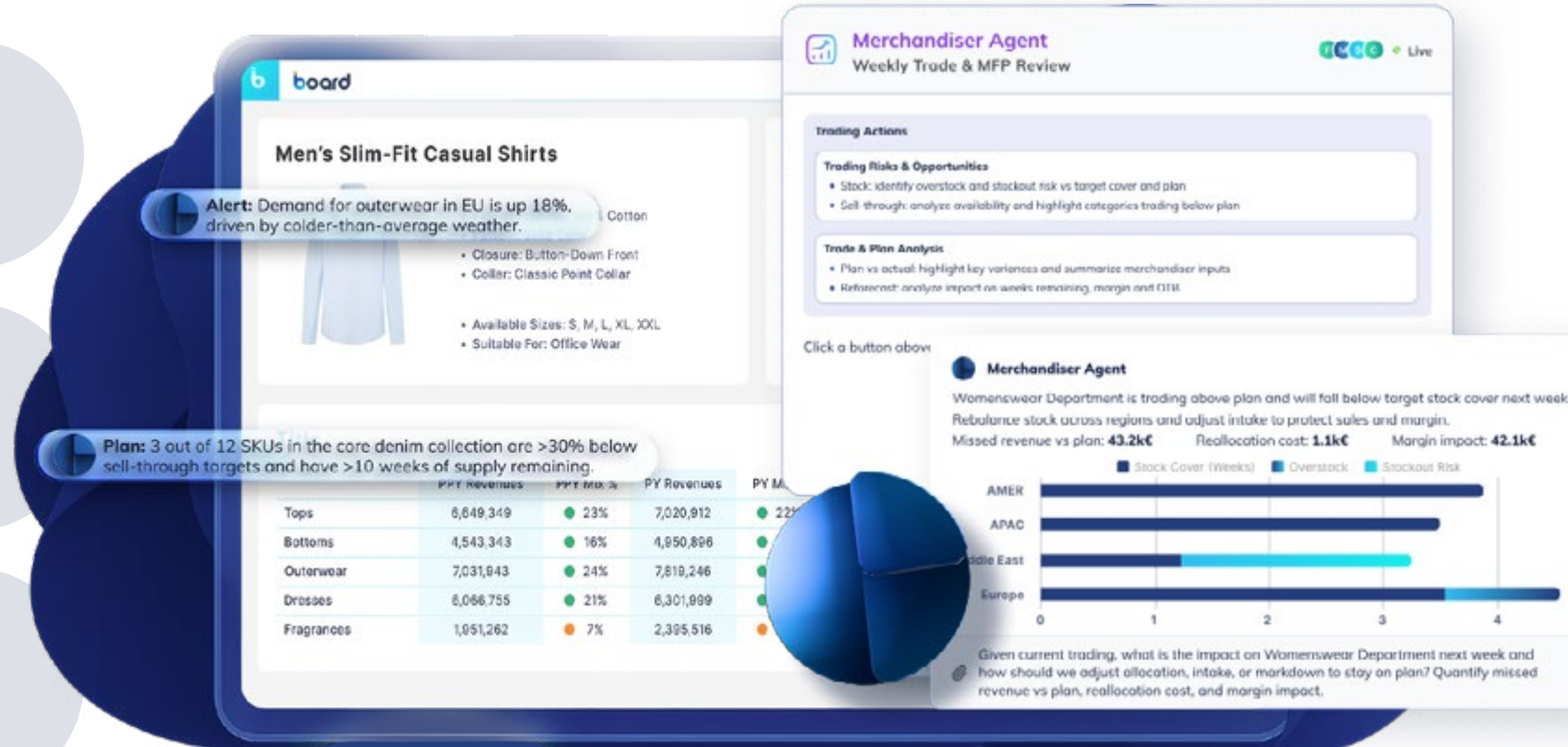
Retail is shifting from static planning to continuous, decision-centric planning.

**FROM**..... Forecast-led planning  
**TO**..... **Decision-led execution**

**FROM**..... Periodic cycles  
**TO**..... **Continuous planning**

**FROM**..... Siloed functions  
**TO**..... **Enterprise alignment**

**FROM**..... Disconnected execution  
**TO**..... **Financially aligned outcomes**

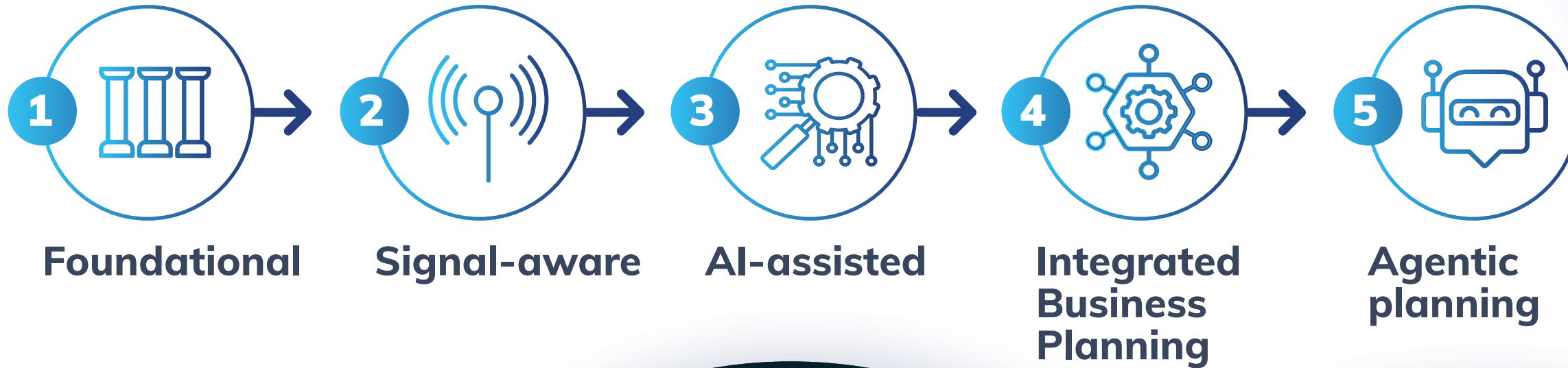


**Continuous planning ensures decisions are made in context as conditions change.**

# Maturity Model

Retail planning maturity evolves toward decision intelligence.

**Progression is not defined by tools. It is defined by the ability to model, align, and orchestrate decisions across the enterprise.**



# Vision

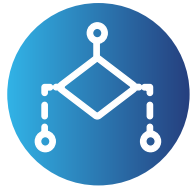
A high-performing retailer operates with:



One unified planning model



Continuous planning across all domains



Scenario-led planning and trade-off evaluation



Financial alignment embedded in every decision

**Continuous planning enables decision coherence at scale.**

Decisions are:



Modeled explicitly



Evaluated before execution



Aligned across functions



Continuously updated



# Decision Framework



## Fragmented Retail

- Multiple models
- Sequential decision-making
- Hidden trade-offs
- Slow cycles
- Limited accountability

## Continuous Planning

- One unified model
- Concurrent decisions
- Explicit trade-offs
- Continuous response and adjustment
- Clear financial accountability



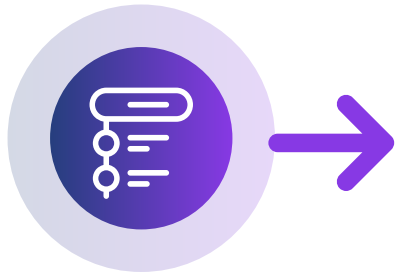
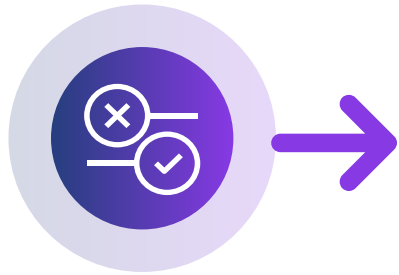
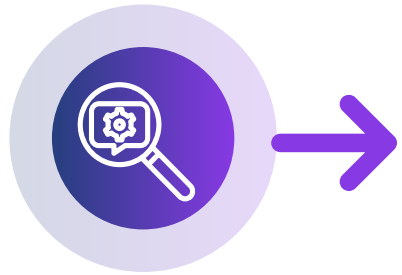
**The difference is not visibility.  
It is decisions made in context.**

# The new retail operating model

Retail operates as a decision system, this system is governed by an explicit decision model ensuring consistency, explainability, and alignment across every decision.

Finance governs outcomes, supply chain executes trade-offs, merchandising shapes demand. All within one decision system. Continuous planning connects this system through a unified model ensuring:

**Every decision is traceable, auditable, and aligned to enterprise objectives.**



## **SIGNALS**

Signals are interpreted within context

## **DECISIONS**

Decisions are modeled and evaluated

## **EXECUTION**

Execution reflects aligned choices

## **FINANCIAL IMPACT**

Financial outcomes are understood before action



# Retail Solutions

● Retail planning spans:



## Merchandising

Assortment, pricing, promotions



## Demand

Signal translation and forecasting



## Supply

Inventory, allocation, replenishment



## Finance

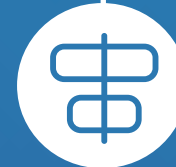
Margin, cost, working capital

In most organisations, these operate as **separate systems**.

● Continuous planning connects them through a unified decision model ensuring:



## Shared assumptions



## Aligned constraints



## Consistent outcomes



## End-to-end visibility

Board **connects** merchandising, supply chain, and finance into a single decision system, not separate planning functions.

# Platform Architecture

A continuous planning platform enables decision intelligence through three layers:



## Foundation layer

Unified data model integrating demand, supply, and financial signals



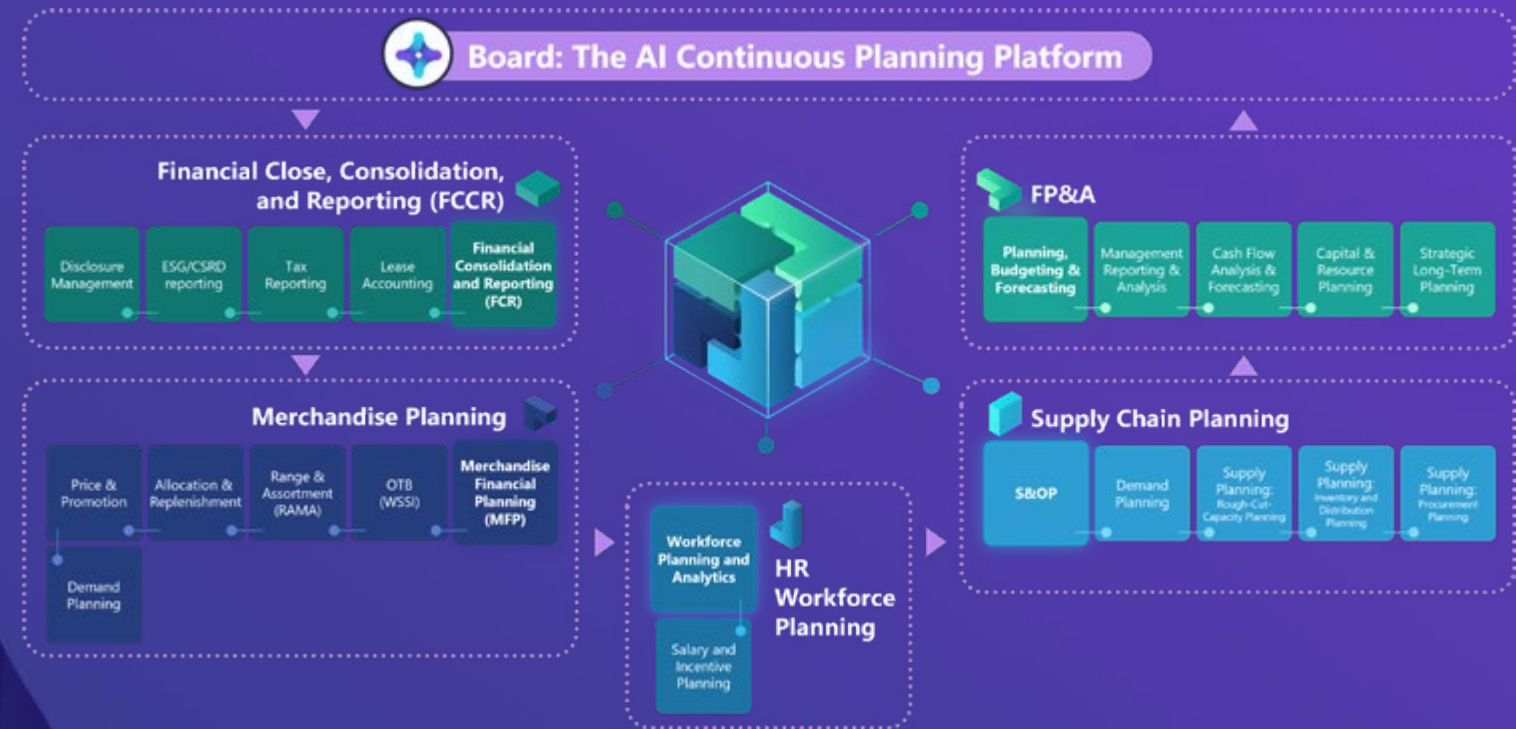
## Decision layer

Explicit decision modeling, scenario evaluation, and trade-off analysis



## Business planning layer

Domain-specific workflows across merchandising, supply chain, and finance



At the core is an explicit decision model, not just data, governing how decisions are made, evaluated, and improved.

This architecture ensures:



Decisions are modeled, not inferred



Trade-offs are evaluated before execution



Outcomes are consistent across the enterprise

# Board AI

**AI operates within the decision system, not outside it.**

Its role is to enhance decision quality through three capabilities:



## **Decision awareness (Detect)**

Continuously monitor signals, performance, and deviations across demand, supply, and financial plans.



## **Decision modeling (Simulate)**

Evaluate scenarios, constraints, and trade-offs using optimization, forecasting, and simulation techniques.



## **Decision orchestration (Guide)**

Recommend actions within workflows, aligned to financial targets, inventory positions, and operational constraints.

AI is embedded across the unified planning architecture ensuring decisions are:

- ✓ **Context-aware**
- ✓ **Financially aligned**
- ✓ **Explainable and governed**



# Why AI Has Not Delivered Full Planning Value

## Retail doesn't need more AI tools. It needs proactive AI for decisions.

AI is already embedded across merchandising, supply chain, and finance, but it remains fragmented, reactive, and disconnected from how retail decisions are actually made.

Most AI in retail is not decision-aware; it operates outside the decision model.

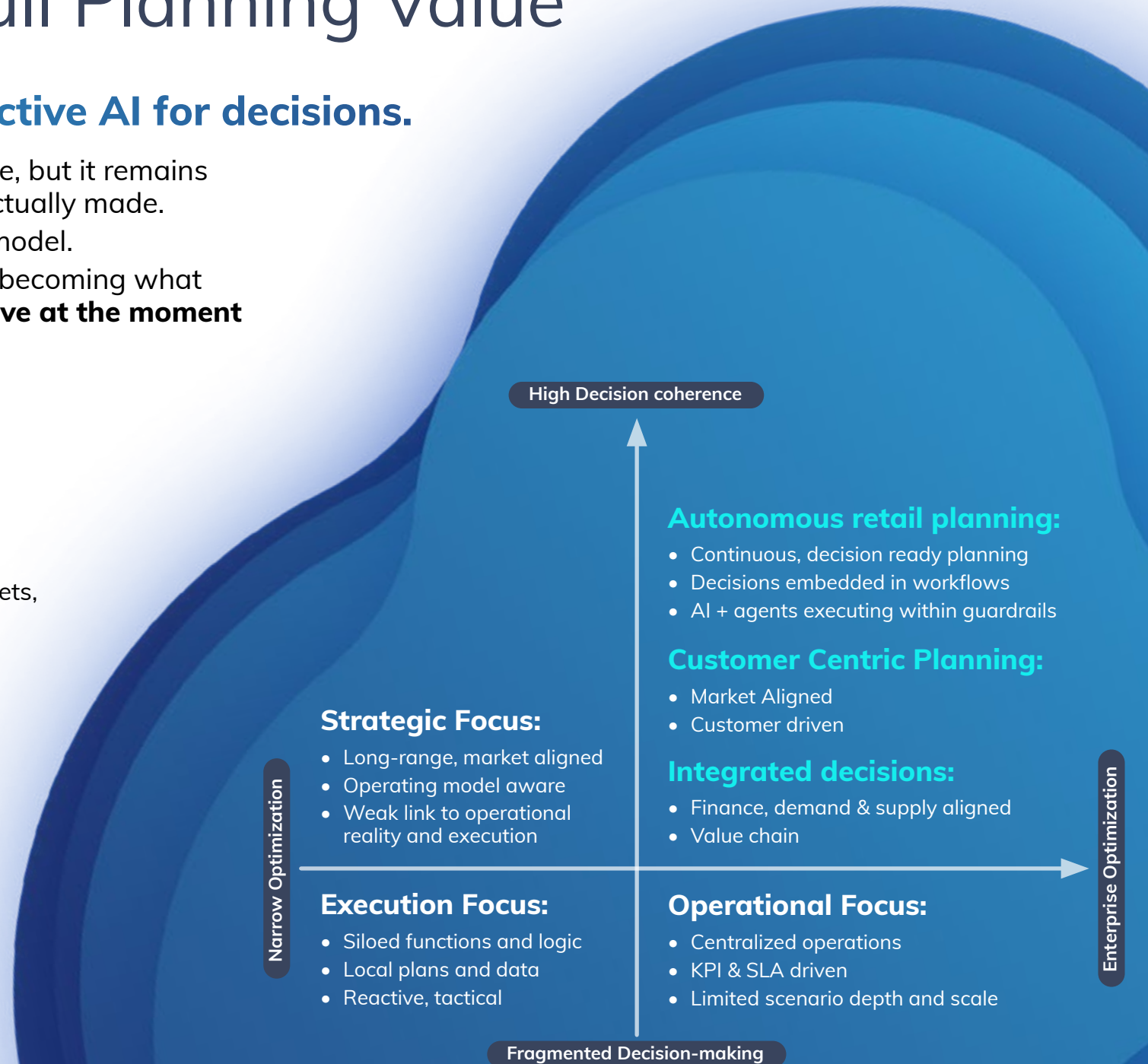
Siloed models, disconnected plans, and workflow gaps prevent AI from becoming what retailers need it to be: **context-aware, financially aligned, and proactive at the moment decisions are made.**

## Why AI value in retail planning is limited:

### The decision fragmentation tax

- **Siloed planning tools:** Merchandising, supply chain, and finance operate on separate models creating misalignment and constant reconciliation
- **Lack of decision context:** AI outputs are disconnected from financial targets, inventory positions, and demand signals limiting trust and actionability
- **Reactive workflows:** Planners must request insight, run scenarios manually, and interpret outputs slowing response to market change
- **Inconsistent adoption:** AI delivers value in pockets but fails to scale across end-to-end decision-making
- **Governance gaps:** Disconnected tools create challenges in auditability, explainability, and control
- **Unclear business impact:** Without linking decisions to margin, inventory, and cash outcomes, AI struggles to prove value

**Retail operates with a decision latency tax slowing response, increasing markdown risk, and eroding margin.**



# AI for Continuous Retail Planning

## Closing the decision gap with agentic retail planning

Rather than adding more AI tools, leading retailers are adopting a unified planning platform with embedded AI creating a shared decision layer across merchandising, supply chain, and finance. AI becomes proactive, contextual, and decision-centric, not just analytical.

### How agentic retail planning works

- **Decision awareness:** Agents operate within a unified planning model understanding demand, supply, and financial context simultaneously
- **Workflow-native decisioning:** Agents are embedded directly into planning processes (MFP, assortment, allocation, S&OP), guiding decisions as plans evolve
- **Unified governance and alignment:** Every recommendation is aligned to financial targets, inventory constraints, and strategic objectives within one model

### The AI foundations for retail planning

- **Ubiquity:** AI is embedded across every planning domain
- **Proactivity:** Agents detect change, simulate trade-offs, and recommend actions before planners intervene
- **Connectivity:** Demand, supply, and financial plans are inherently connected
- **Collaborative intelligence:** AI augments planners orchestrating decisions while humans retain control

### Seamlessly deploy retail decision agents

- Merchandise Financial Planning
- Assortment & Range Planning
- Allocation & Replenishment
- Demand & Supply Planning (S&OP / IBP)

All operating on one unified planning model ensuring consistency, explainability, and financial alignment

**From fragmented plans to orchestrated, confident decisions.**

# AI Principle

Retailers need to change the conditions in which we make the decisions not the planner.



## Without a Unified Model

AI produces insight without action

## With a Unified Model

AI enables aligned, context-driven decisions



**Decision intelligence is not defined by AI sophistication, but by governed, coherent decisions. It is defined by decision coherence.**

# Scaling continuous planning through AI

Continuous planning enables transformation across key retail decisions:



## **Customer-driven assortment**

Localized, demand-driven assortment decisions aligned to customer behavior and channel performance.



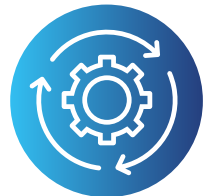
## **Merchandise financial planning (MFP)**

Alignment of financial targets with product, pricing, and inventory decisions.



## **Inventory optimization**

Dynamic positioning of inventory across locations and channels based on demand and service objectives.



## **Integrated Business Planning (IBP)**

Cross-functional alignment of demand, supply, and financial plans at enterprise level.



## **Scenario planning**

Proactive evaluation of disruptions, risks, and opportunities before execution.

**All use cases operate on a single unified model ensuring consistency, alignment, and measurable impact.**

# Value

Continuous planning shifts value from efficiency gains to measurable business outcomes. Retailers adopting continuous planning achieve measurable outcomes:

## Financial impact

- + Improved margin through better pricing, inventory, and promotion decisions
- + Reduced markdowns and improved sell-through
- + Lower cost-to-serve across fulfillment

## Operational impact

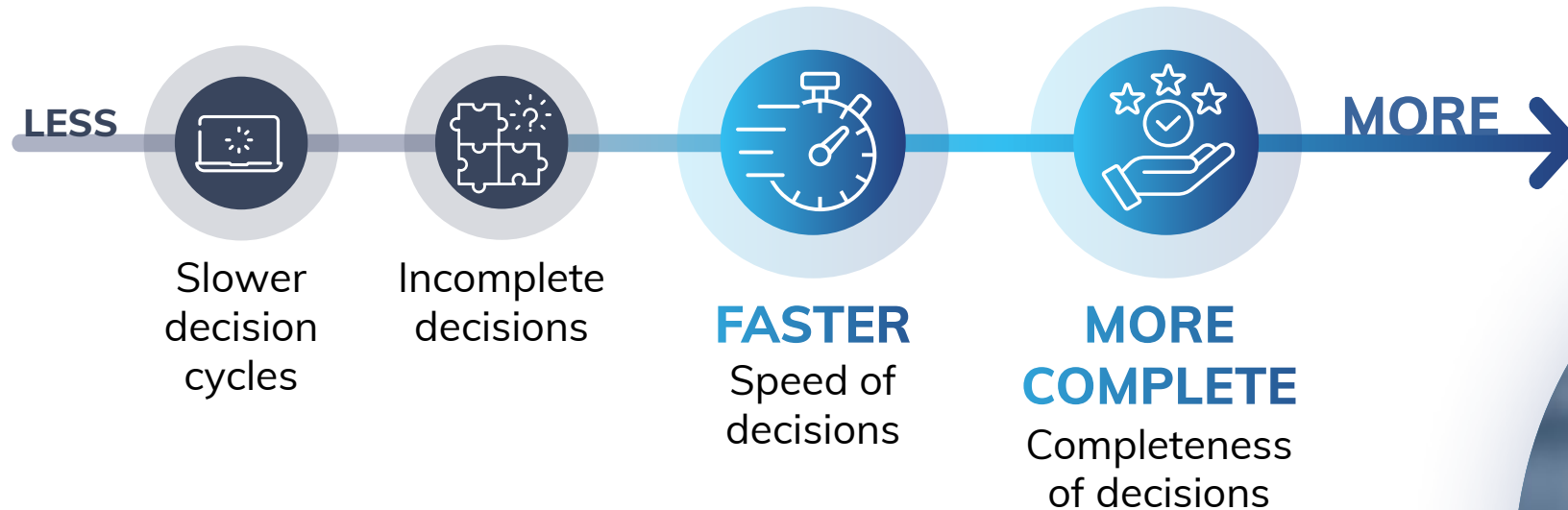
- + 30–80% faster decision cycles
- + Improved planning productivity
- + Reduced reconciliation effort

## Commercial impact

- + Improved availability and service levels
- + Increased full-price sales
- + Enhanced customer experience

**Board Agents orchestrate across the business to deliver the right decisions faster and more completely on a single, governed platform.**

**Native AI Planning Workflows.** More complete decisions, made faster.



# Roadmap

Retail transformation progresses through three stages:



## Connect

Unify data, signals, and planning processes across merchandising, supply chain, and finance.



## Align

Enable cross-functional decision-making with shared models, workflows, and financial alignment.



## Orchestrate

Embed AI, scenario modeling, and continuous planning across all decision processes

**Each stage builds toward a fully connected decision system enabling scalable decision intelligence.**

# Why Board

Board uniquely combines planning, decision modeling, and AI into a single system purpose-built for continuous, decision-centric retail performance.



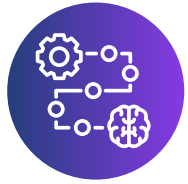
## **One unified planning model**

No reconciliation across functions.



## **Financial and operational alignment**

Every decision tied to margin, cost, and working capital.



## **Embedded AI within workflows**

Decision-aware, scenario-driven, and guided planning.



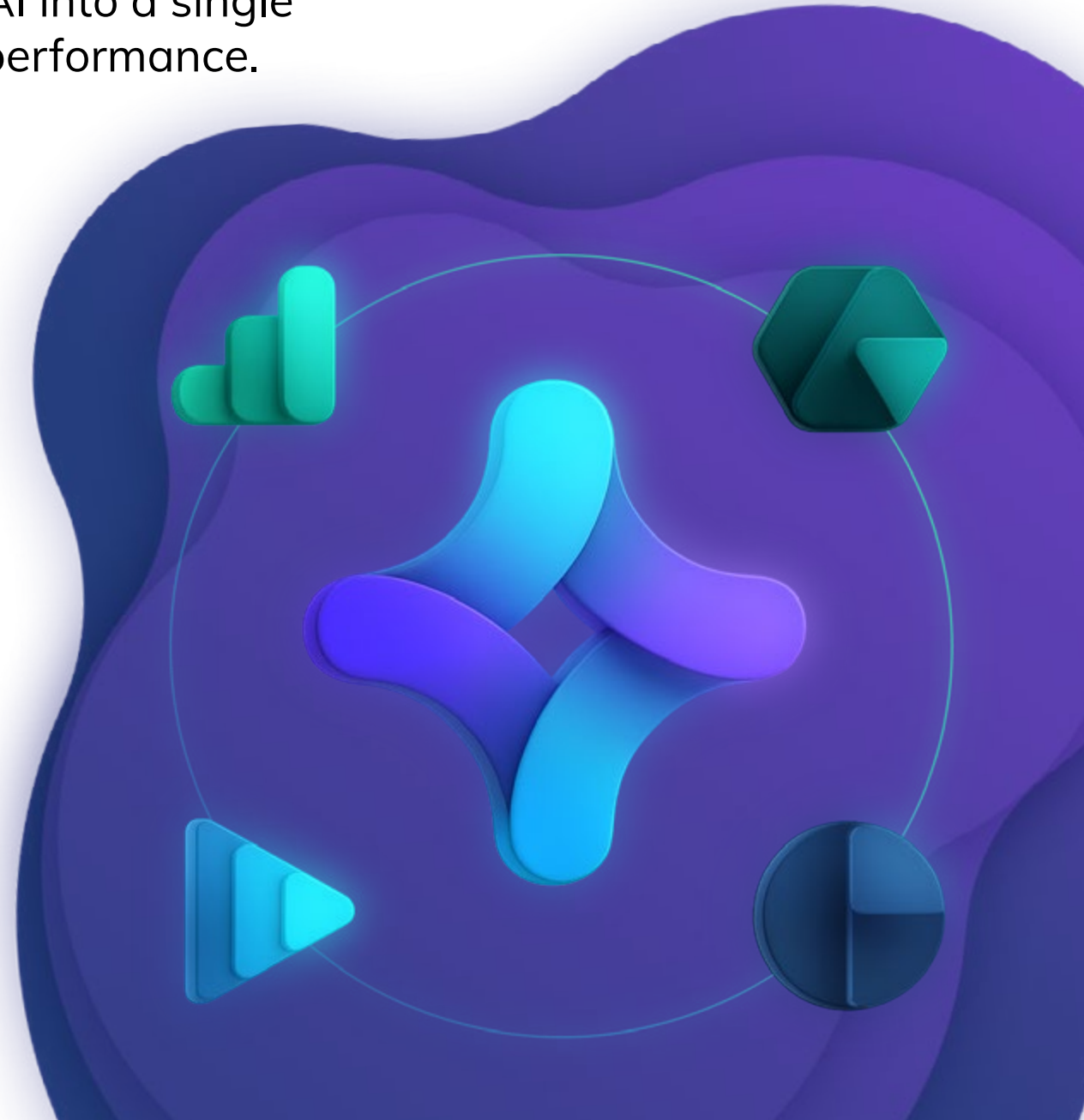
## **Enterprise governance**

Decisions are traceable, auditable, and explainable.



## **Designed for scale**

Proven scale to meet the demands today's retail planning challenges



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