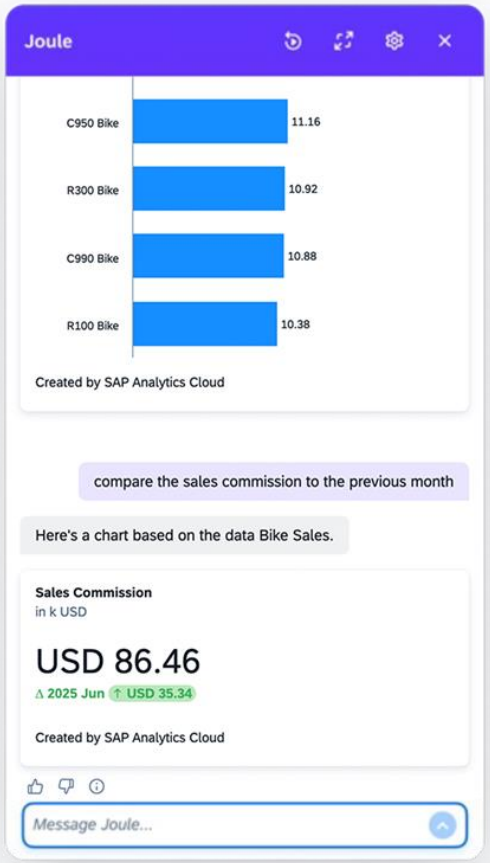
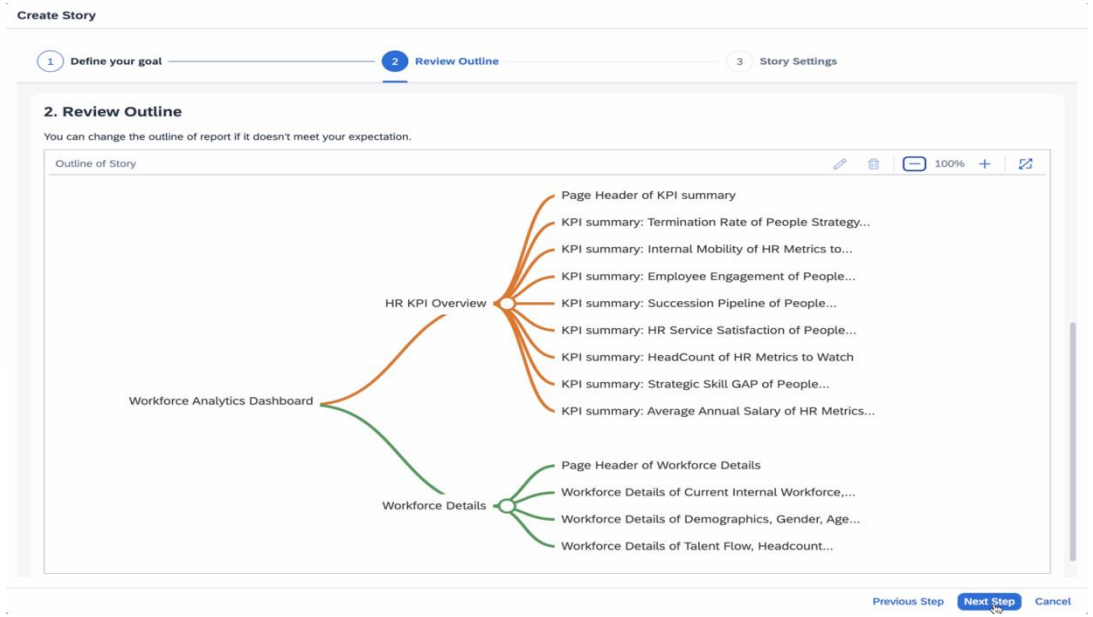
Data Foundation: Business Data Cloud

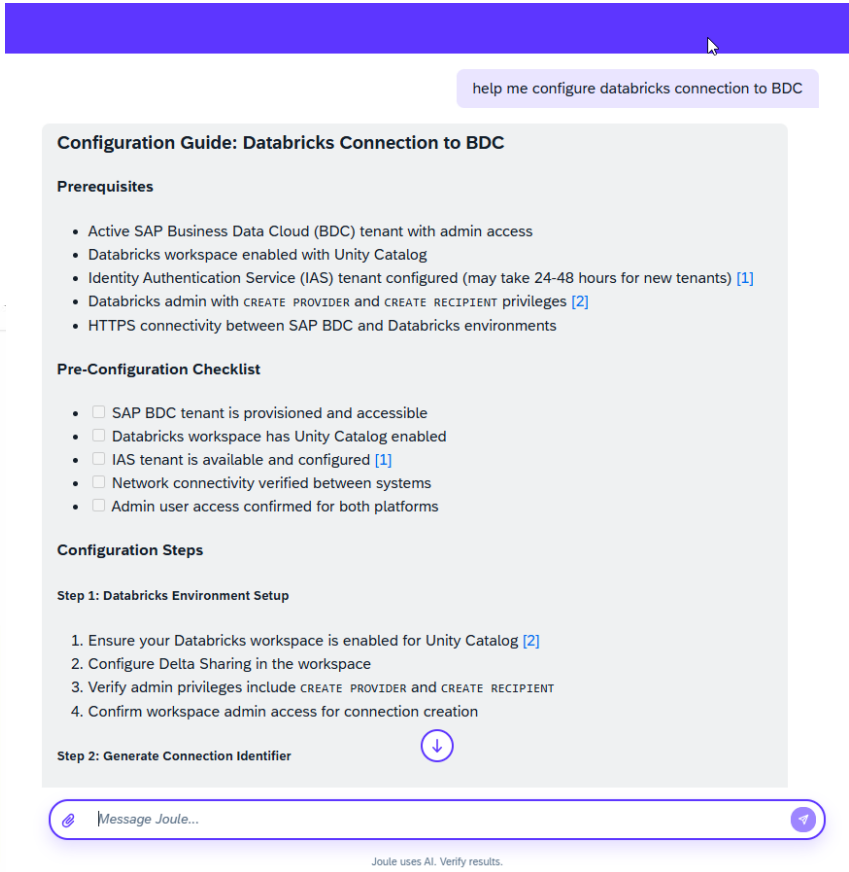
Rob Rohloff, SAP

Sep 15, 2026

AI changes the way we work ...for the better







The world has changed

Success requires AI-ready data that is connected, in context, and governed



Data silos

Data silos can lead to decentralized AI delivery models with inconsistent and limited approaches for AI across the organization.

These approaches pose risks to effective AI implementation, making it challenging to achieve business outcomes.



Missing context

Without understanding the semantics and relationships within business data, data extracts become less insightful and actionable.

This lack of context directly impacts the effectiveness of AI training and inference.



Lack of governance

The lack of a governance can expose organizations to compliance risks, particularly concerning data privacy and security.

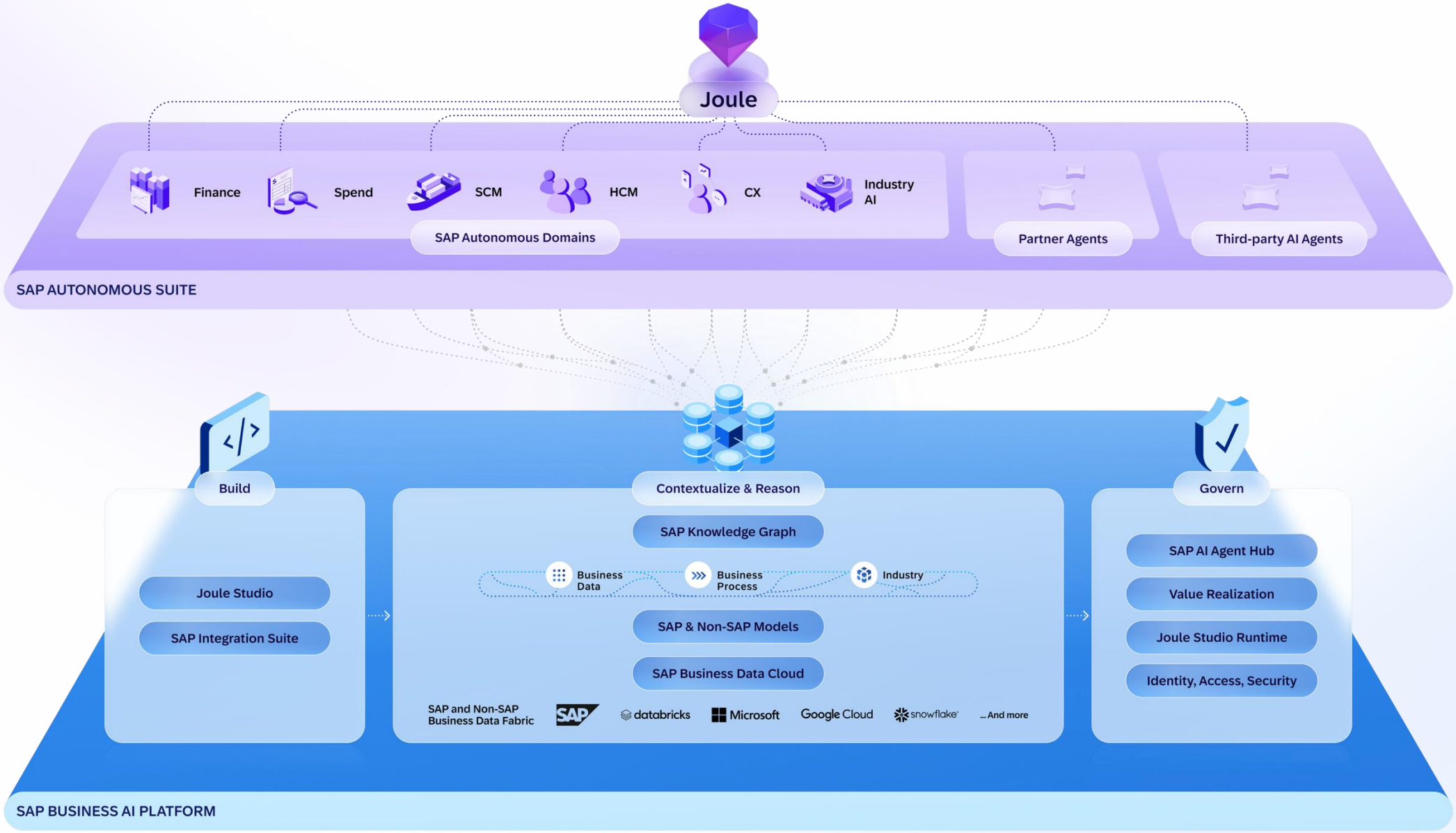
As AI solutions may utilize sensitive data, inadequate governance can limit adoption and impact.

41%

of 1,000 business leaders surveyed see cite poor data quality as their #1 barrier to effective AI adoption.[1]

[1]*Source: The Strategic Imperative of Data Maturity and Quality, GigaOm Market and Buyer Brief commissioned by SAP, April 2025

SAP Business AI Platform



SAP Business AI Platform as the foundation combining context, data, and purpose-built models with enterprise governance

Today:

Business Technology Platform	Business Data Cloud	Business AI Foundation
App and process context	Semantically rich business data	SAP foundational models and 3rd party models
Joule Studio	SAP Business Data Cloud	SAP Knowledge Graph
SAP Integration Suite		SAP & Non-SAP Models
Agentic Runtime		
Identity, Access, Security Mgmt.		

\+

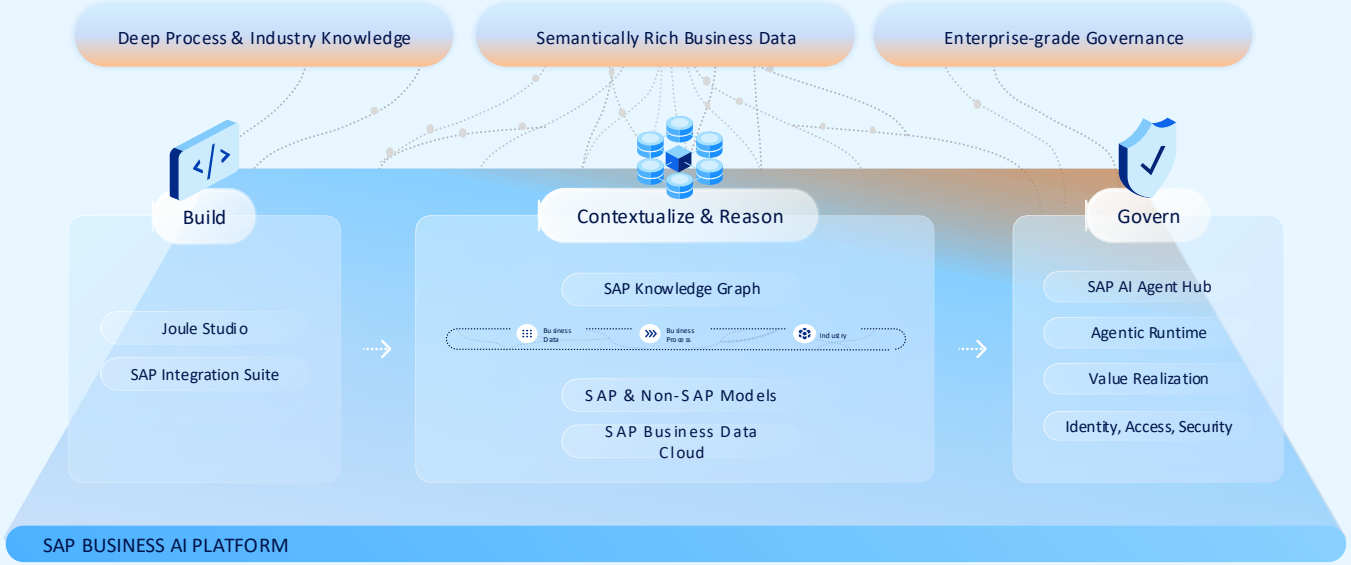
Business Transformation Mgmt.

SAP AI Agent Hub

Value Realization (Signavio, LeanIX, WalkMe)

Future:

ONE unified Business AI Platform to deeply integrate our key domains with generative AI



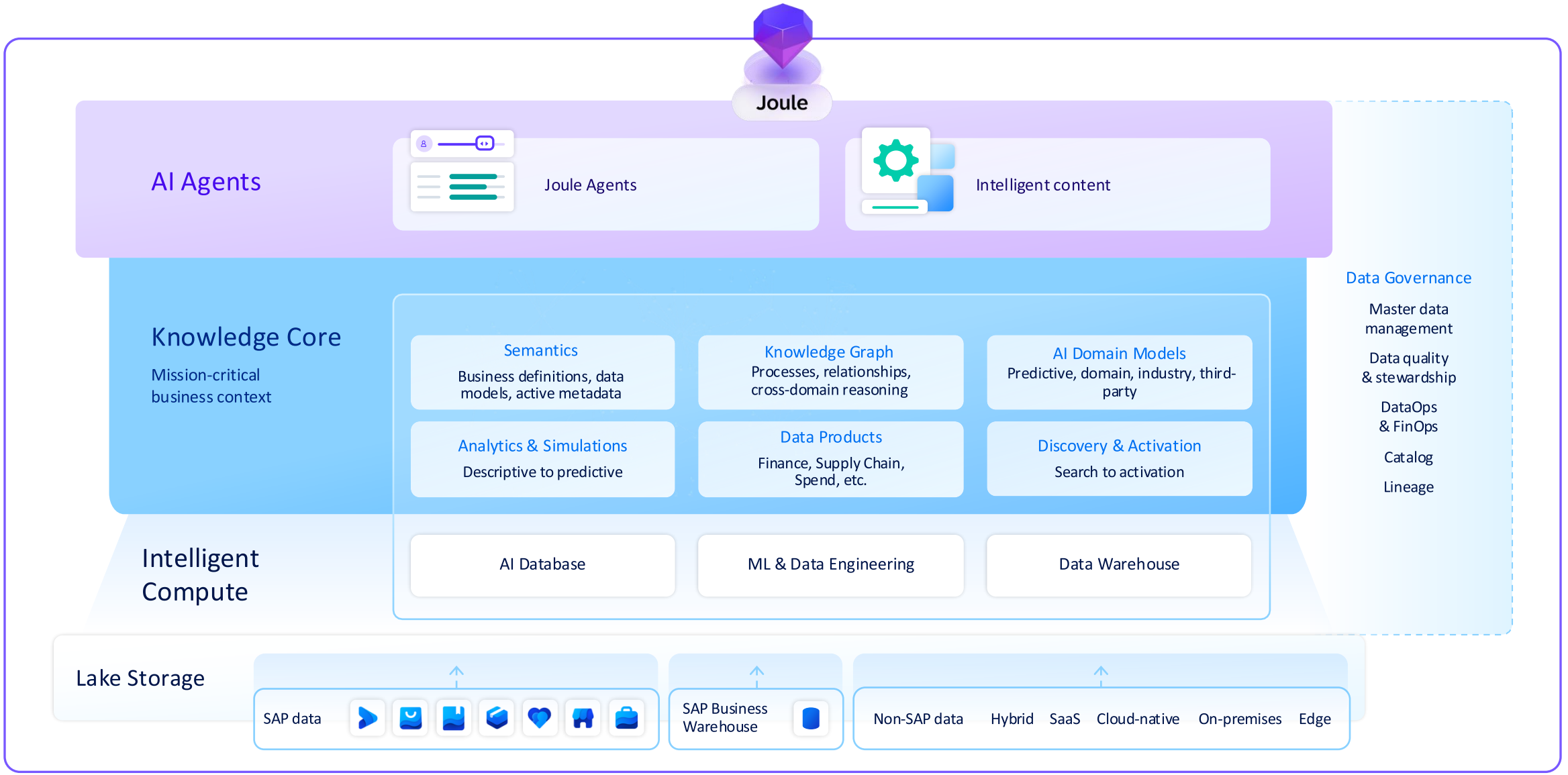
Building, extending and integrating agents with access to all knowledge and context

50 years of data and process knowledge brought together in our knowledge graph, LLMs and a suite-wide semantic model

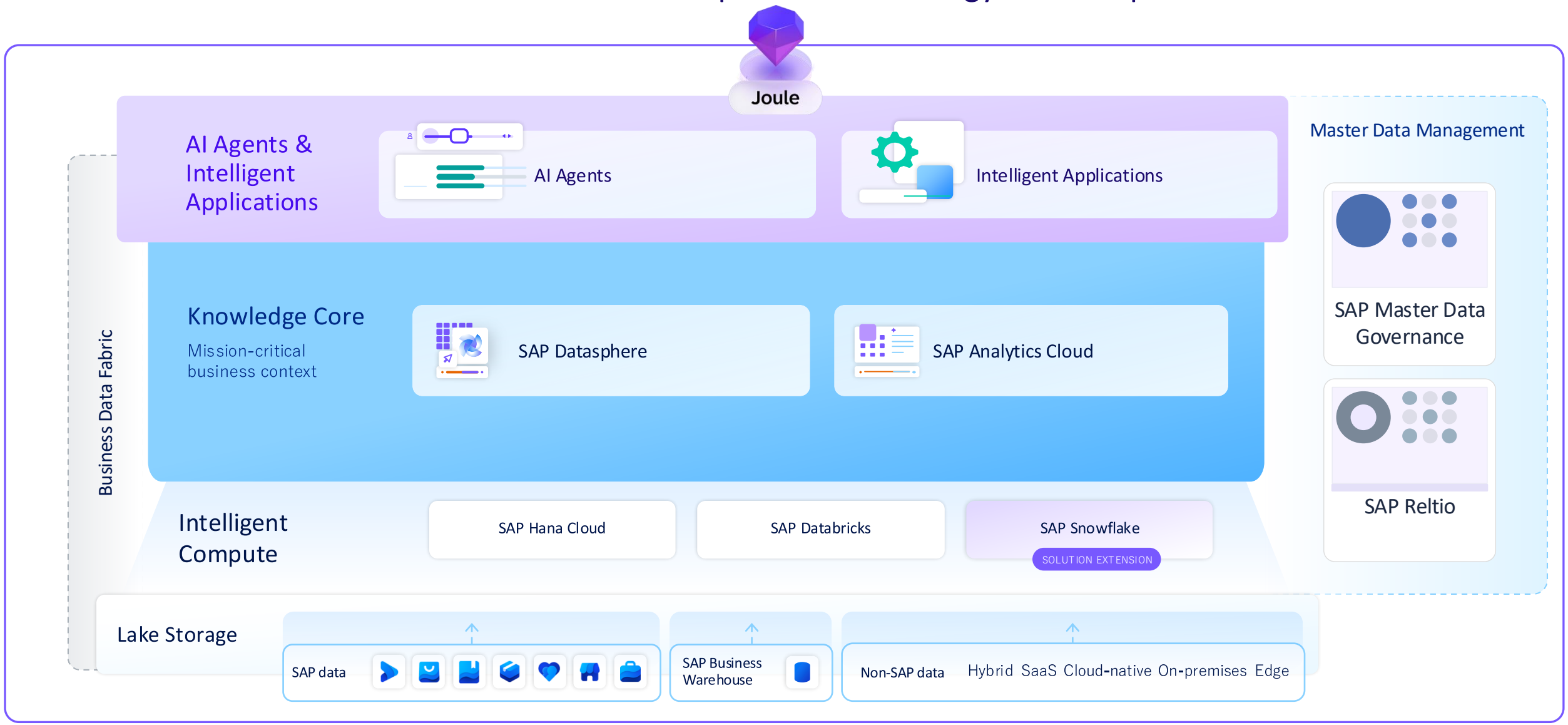
Governing the E2E AI lifecycle, reliably and securely – fully SAP-managed

INTERNAL – SAP and Partners Only

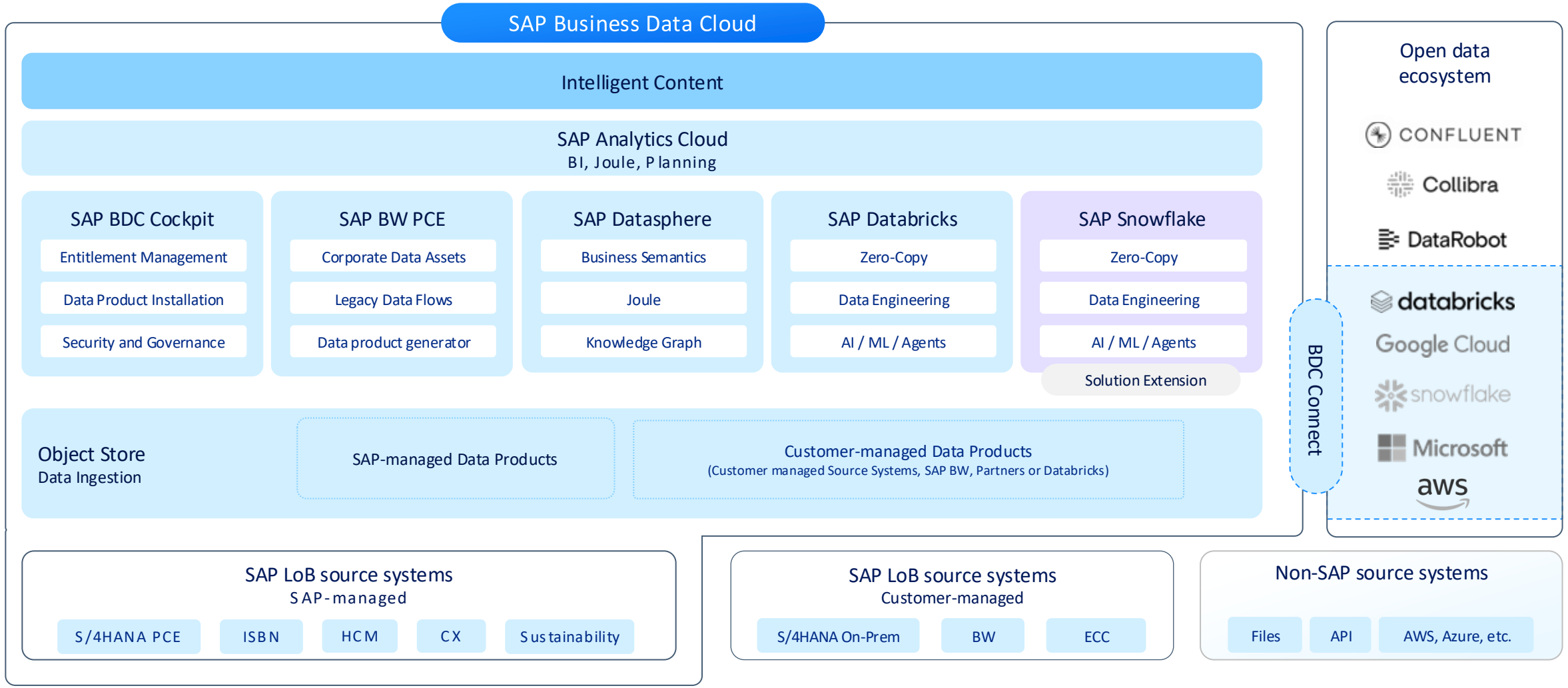
SAP Business Data Cloud's trusted knowledge core for enterprise data



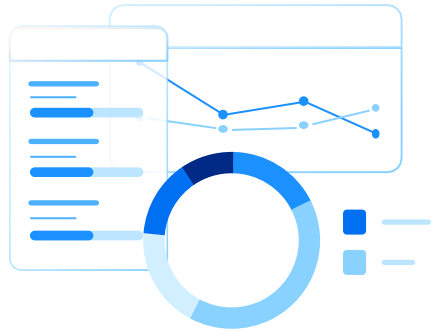
SAP Business Data Cloud's comprehensive strategy for enterprise data

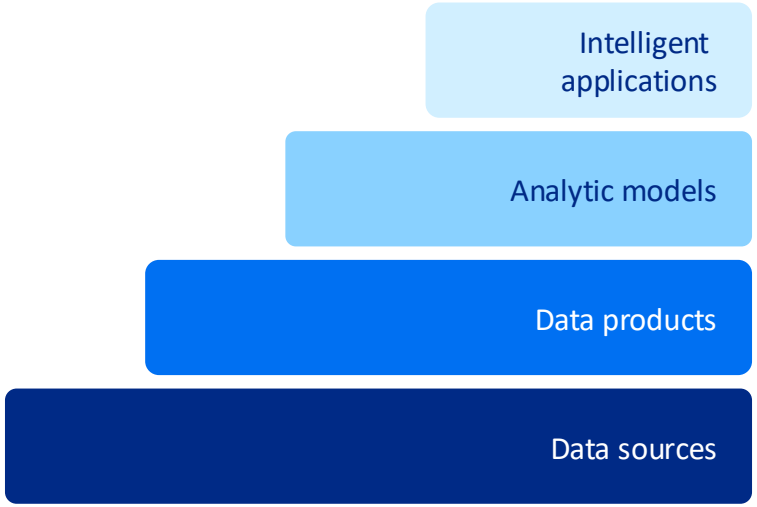


SAP Business Data Cloud components overview



What is part of an intelligent application





- Intelligent Applications represent a distinct use case from the broader Intelligent Applications context
- They contain an SAP managed collection of analytical assets and functionalities to provide value to customers through analytical, process, or domain insights
- It can contain data products, semantic models, stories, planning models, AI-powered analytics, and more

Working Capital – Gain a deep understanding of your operations

Intelligent Content for Cloud ERP Intelligence

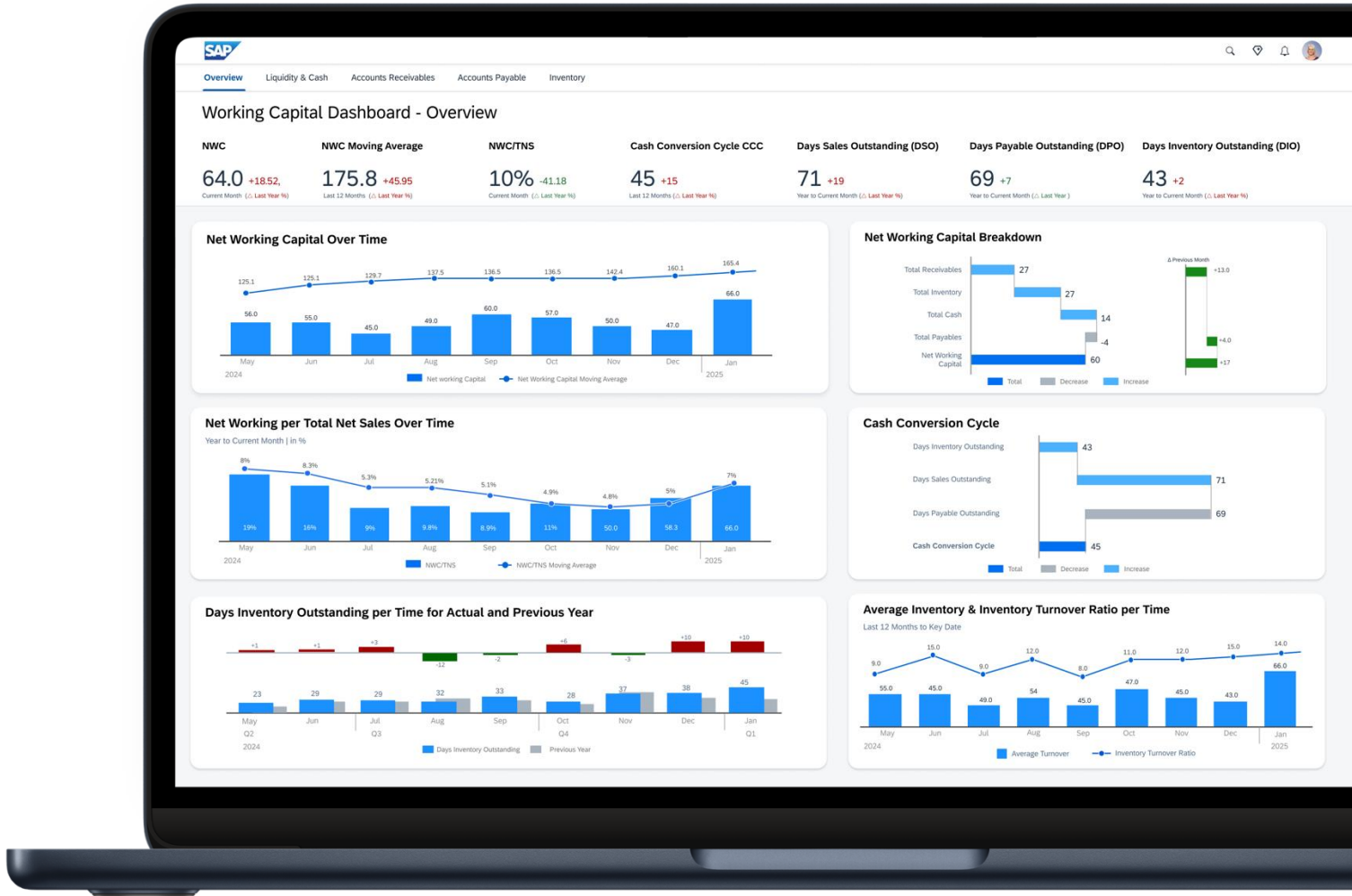
Cloud ERP Intelligence

Enabling companies to effectively make use of current assets and maintain sufficient cash flow to meet short-term goals and obligations.

The intelligent package helps to answer:

- How has the working capital trended over the past few periods?
- What is the average payment period for accounts payable?
- Are there opportunities to negotiate better payment terms with suppliers?
- What is my days sales outstanding?

SAP Notes 3606495, 3606487



What is available in Working Capital Insights?

Description

This intelligent applications delivers the following insights:

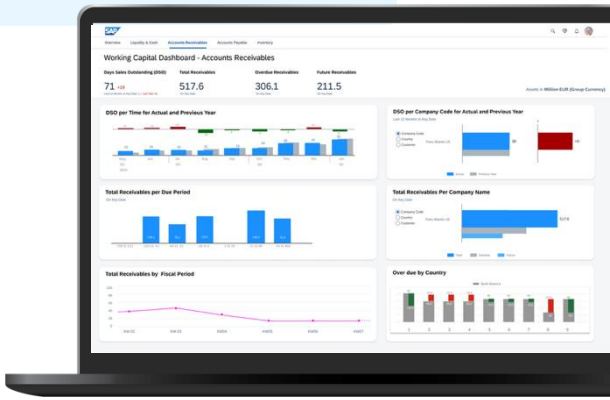
- **Liquidity and Cash**: Gives an overview of cash and assets to help companies effectively make use of current assets and maintain sufficient cash flow to meet short-term goals and obligations.
- **Accounts Payable and Receivable:** Companies need to have enough cash available to cover both planned and unexpected costs, while also making the best use of the funds available to fuel growth.
- Includes **Total Cash Balance**, **Net Working Capital**, **Actual Cash Balance**, **Inventory, Consumption**, **AP/AR Open Items**, **Days Sales Outstanding**, **Payments**, **Actual Cash Flow**, and **Forecast Cash Balance**.

Extended Databricks Use Case

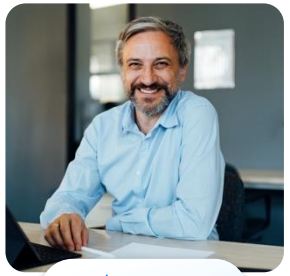
- Expose SAP data products to Databricks to enhance the management of working capital by harmonizing insights from 3rd party treasury system for cash management and banking transactions, or 3rd party supply chain platform for supply chain performance and inventory management.
- Non-SAP source: Treasury or Supply Chain system

Data Products

1. Billable Control
2. Business Area
3. Cash Flow
4. Company
5. Company Code
6. Consolidation Chart Of Accounts
7. Consolidation Sub Item
8. Consolidation Unit
9. Controlling Area
10. Controlling Object
11. Cost Analysis Resource
12. Cost Center
13. Cost Center Activity Type
14. Country Region
15. Customer
16. Entry View Journal Entry
17. Financial Planning Entry Item
18. Fiscal Year
19. Functional Area
20. General Ledger Account
21. HANA Currency
22. House Bank
23. Internal Order
24. Journal Entry Codes
25. Journal Entry Header
26. Journal Entry Item Codes
27. Ledger
28. Operating Concern
29. Plant
30. Product
31. Profit Center
32. Purchasing Organization
33. Sales Tax Type
34. Segment
35. Supplier



The SAP Business Suite enables true Process Intelligence and makes every Business Leader a strategic ally to the overall business



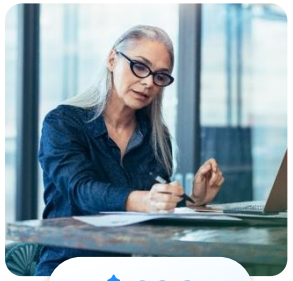
CEO



CFO



CPO



COO



CHRO



CRO



CIO

Partners with all functions across the business to support

CEO	CFO	CPO	COO	CHRO	CRO	CIO
Aligned decisions towards financial goals	Strategic sourcing and compliance	Strategic supply chain planning	Workforce planning and budgeting	Sales target setting and Operations alignment	Technology investment decisions
Cost management	Supplier risk management	Cost management	Compensation analysis and optimization	Pricing and bundling for profit and growth	Optimizing TCO
Working capital management	Reliable and sustainable procurement for happier suppliers	Working capital management	Local regulatory compliance by all employees	New business model development	Connecting IT projects with business objectives
Joint Scenario Planning		Compliance with trade and tax regulations			

Connect and optimize operations seamlessly

Empower decision-making with action-ready insights from Intelligent Applications

Deliver measurable business value with trusted data and AI governance

SAP Business Data Cloud – Data Products – Roadmap Explorer

Available (by Business API Hub)

Cloud ERP Intelligence

- Manufacturing
- Accounting and Financial close
- Financial operations
- Group Reporting
- Environment, Health, and Safety Management
- Project Network
- Manufacturing production order, production routing, enterprise resource capability

Financial Intelligence

- Project Services
- Sales
- Group Reporting
- Procurement
- Accounting & Financial Close
- Contract accounting
- Financial operations

People Intelligence

- Learning Management
- Recruiting Management
- SFSF Employee Central
- Skills
- Talent Management

Cloud ERP Intelligence

- Supply Chain

HY1.2026

Supply Chain Intelligence

- Logistic execution
- Manufacturing

Cloud ERP / Finance Intelligence

- Utilities industry

Customer Intelligence

- Customer Data Platform
- Commerce Cloud
- Emarsys
- Services Cloud
- Sales Cloud
- Revenue Growth Management

People Intelligence

- Compensation
- Onboarding
- Time Management

Financial Intelligence

- SAP Environment, Health, and Safety Management

HY2.2026

Customer Intelligence

- SAP Customer Activity Repository applications bundle

Cloud ERP / Finance Intelligence

- Extension of project portfolio
- Extension of projects and project networks
- Project financial data

Travel & Expense Intelligence

- Concur expense
- Concur travel

Financial Intelligence

- Green Ledger
- Sustainability Control Tower
- Sustainability Footprint Management

Cloud ERP Intelligence

- Sustainability Control Tower
- Sustainability Footprint Management
- Project Portfolio

People Intelligence

- Compensation Planning

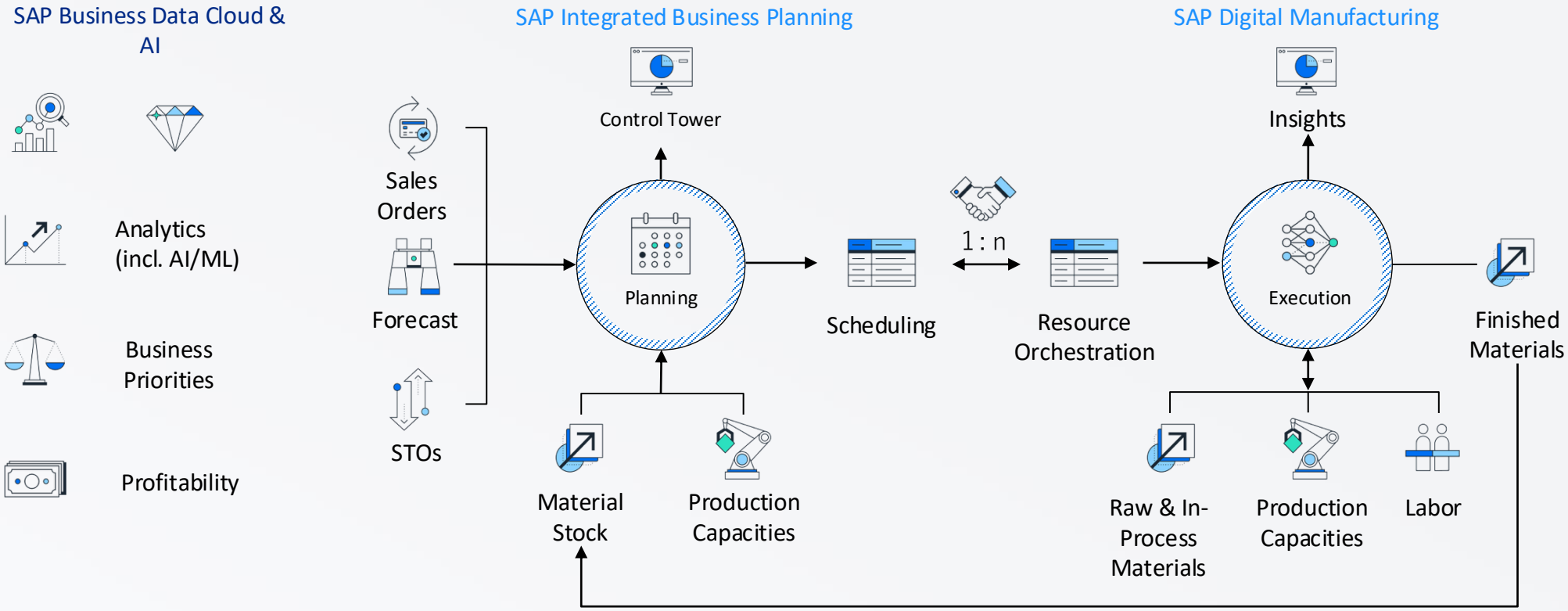
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Integrated supply chain to ensure efficient operations

Define Plan to Execute, align Logistics with Execution, coordinate the Workforce

Executive view of profitability

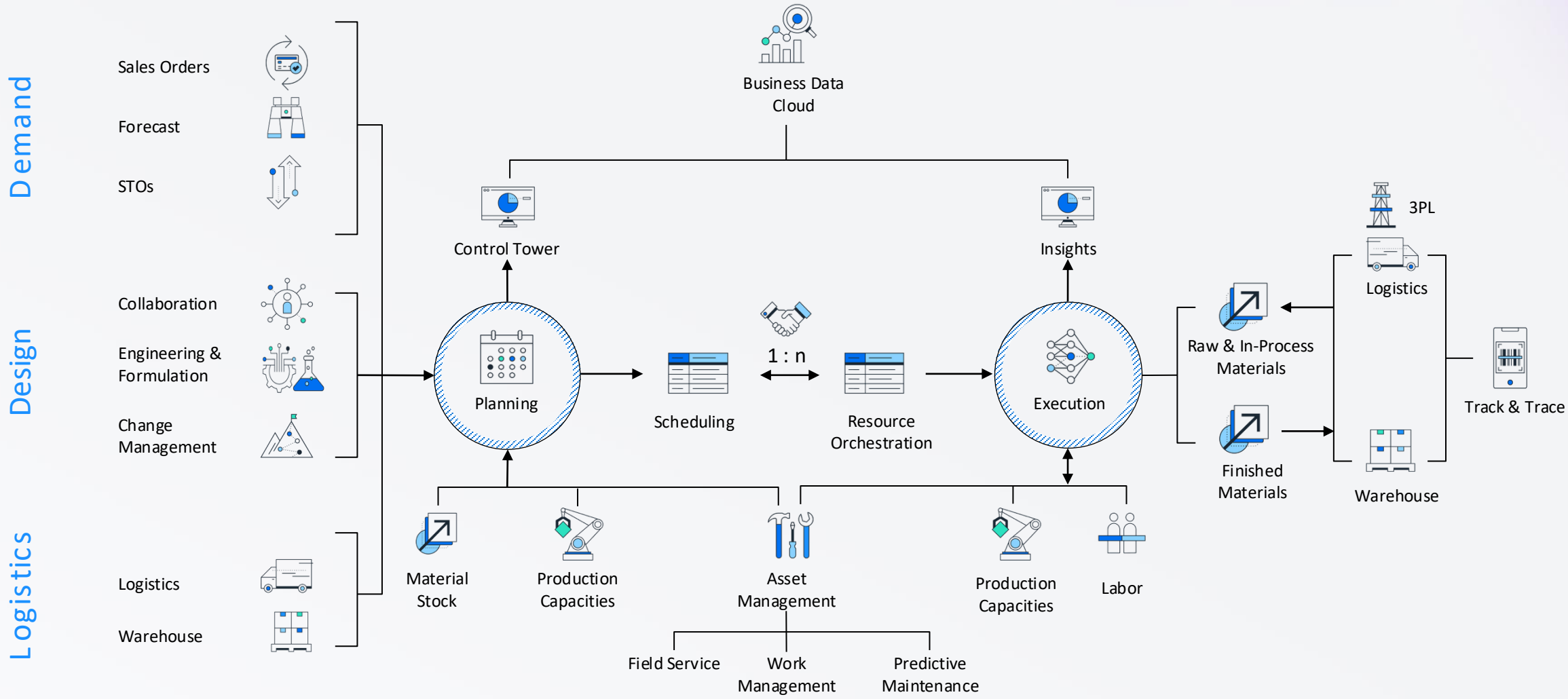
Sales Forecasting, Demand / Supply Review feeds operations which drives actuals against plan



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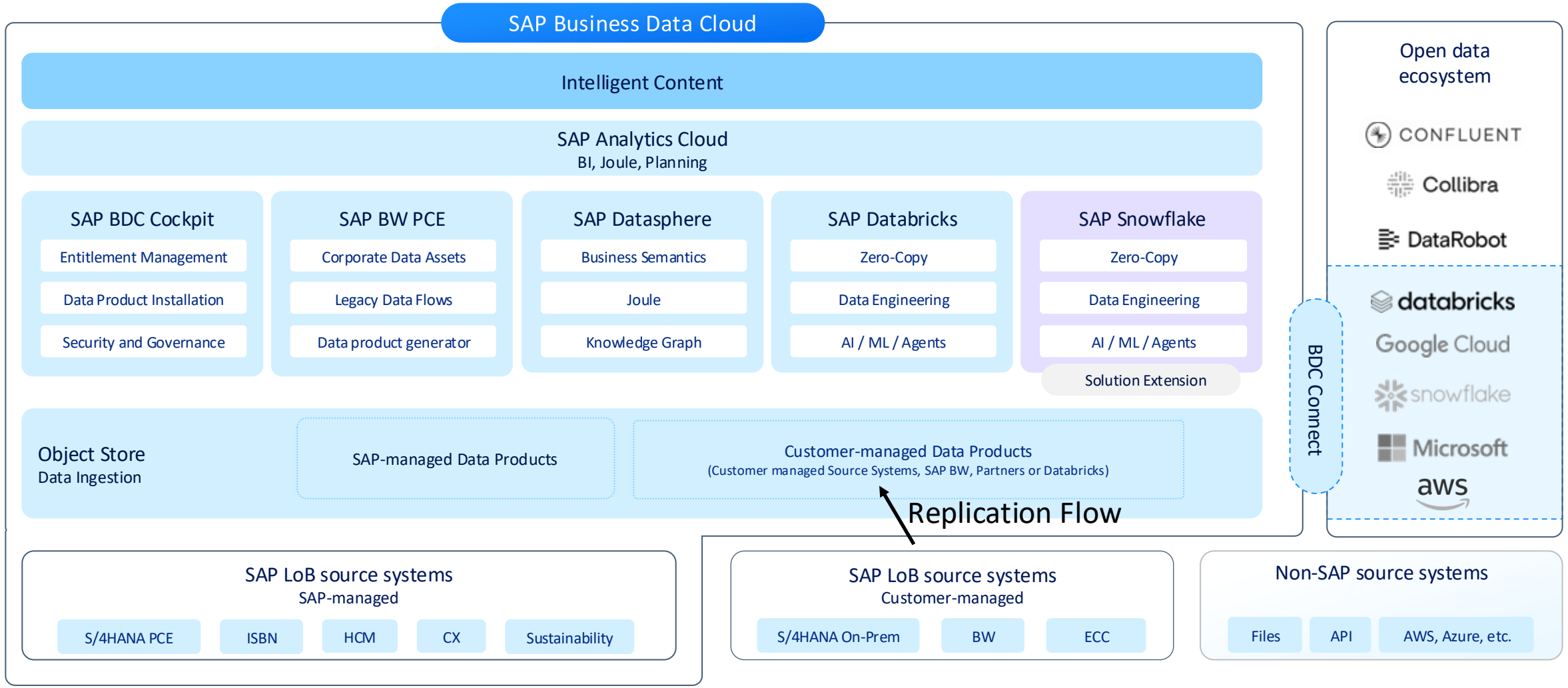
Fully integrated supply chain to ensure efficient operations

Align design to plan to execute with logistics, coordinate maintenance and the workforce



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SAP Business Data Cloud components overview



Data integration using replication flow (Formerly Data Intelligence)

Replication flows offer a cloud-based replication tool in which cloud-to-cloud based replication scenarios for on-premise components are not needed anymore (for example, data provisioning agent).

Mass data replication

Possibility to replicate **parallelized** data from supported **source systems** into supported **target systems**

Integrated monitoring

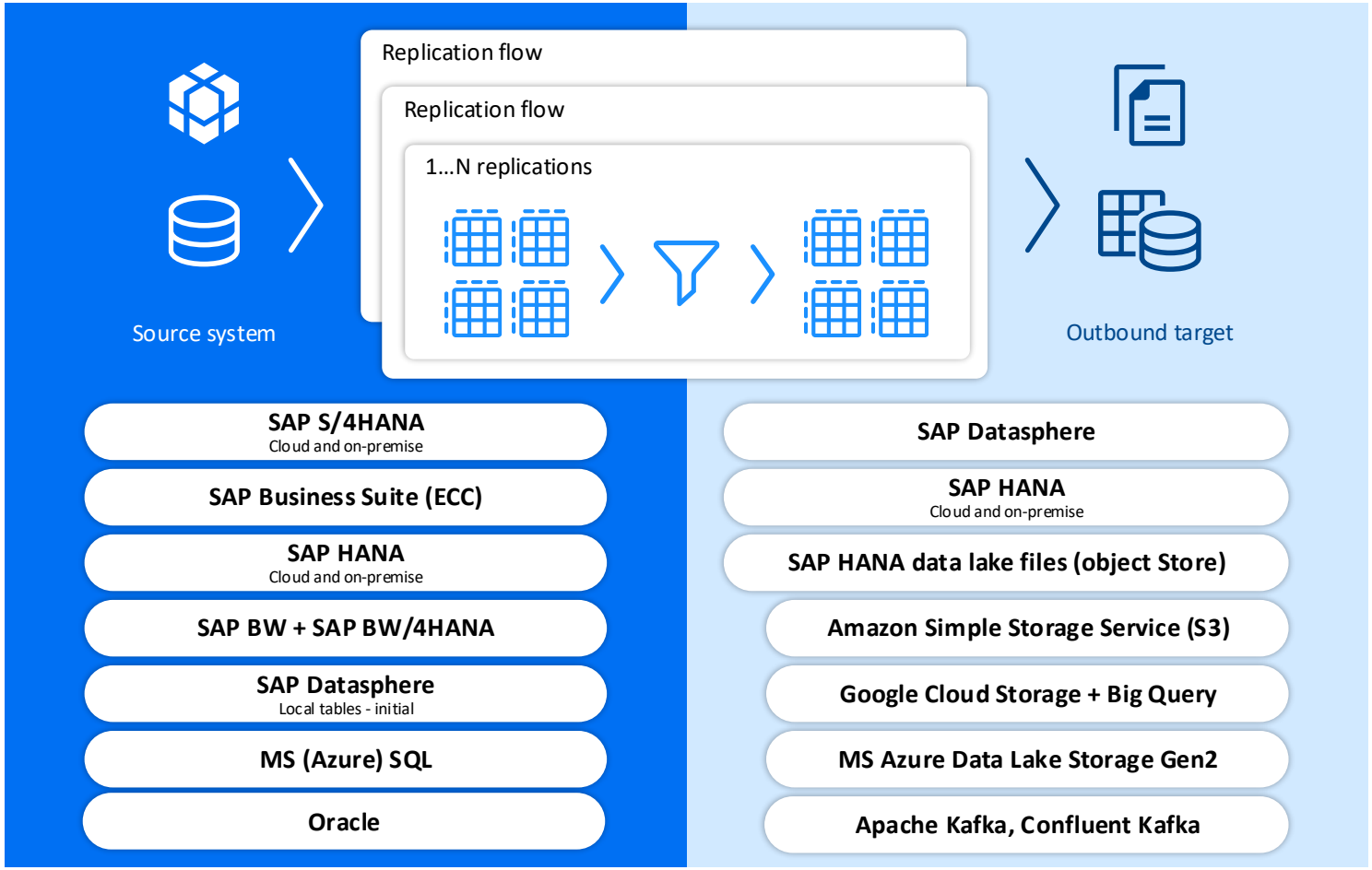
Overview of monitoring features within **integrated** monitoring application

Capture changes

Support for **initial** data replications together with **delta*** replications

Provide Semantics

Data not replicated until all source tables updated, delivers field business names and from BW & SAPI extractors & CDS views

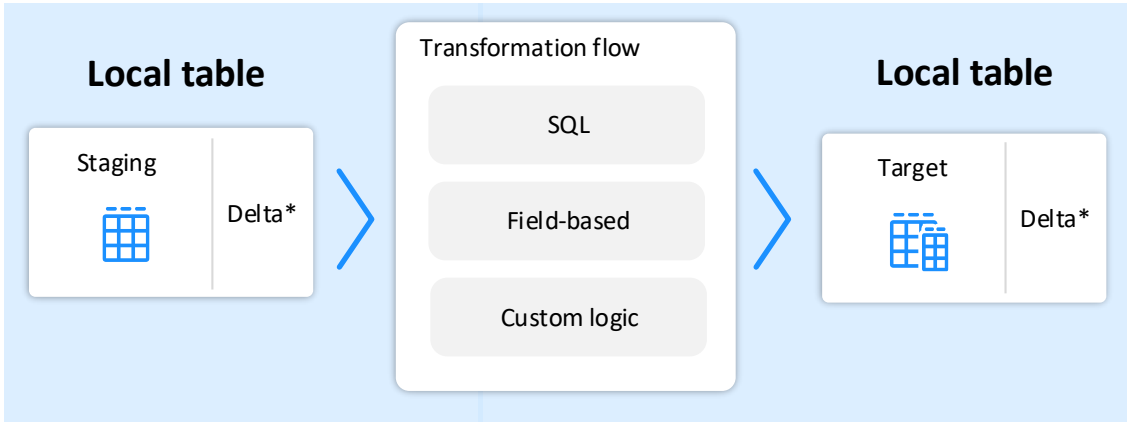


* Restrictions to delta capture apply: more information in the online documentation.

Data integration using transformation flow

Perform SQL-based transformations on delta and non-delta data

- **Delta staging*** in SAP Datasphere to enable SQL transformations, delta writing for multilevel staging, and storage of holistic truth after transformation
- **Support for initial and delta*** loading from delta tables into object store
- **Schedulable** through task chains and integrated in data integration monitor
- Integrated in the **data builder** functionality
- Run mode setting for **performance and memory optimized consumption**
- **Support** various **SQL-based transformations** (for example, joins, aggregations, functions, calculated columns ...)



* Restrictions to delta capture apply: more information in the online documentation.

Data Product Studio*

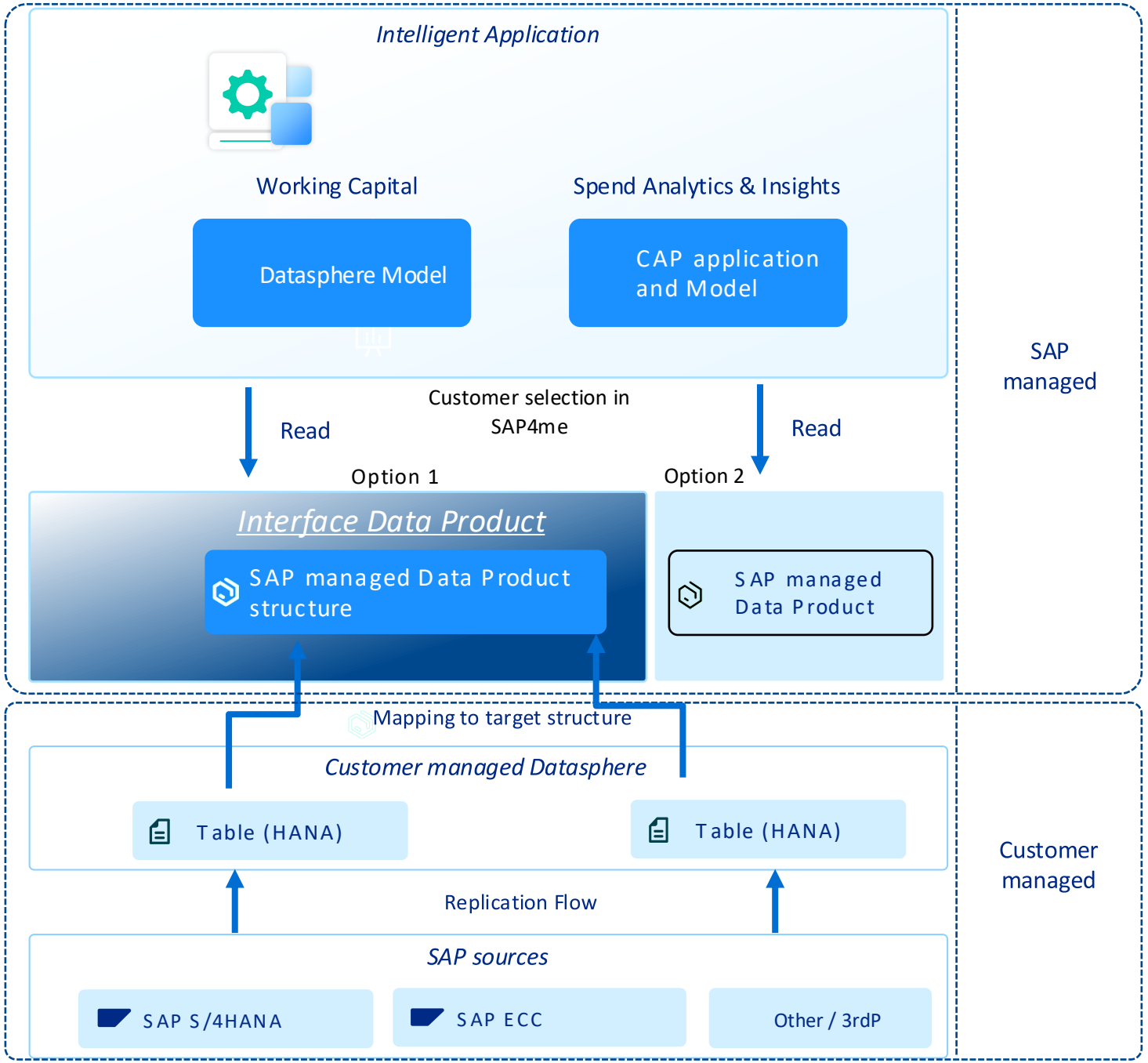
Scope: Interface Data Products

- Interface Data Products (IDP) are templates templates (provided by SAP) for Data Products Products with a fixed output structure defined defined by the owner.
- In initial Shipment of Data Product Studio (MVP), (MVP), SAP provides such IDPs.
- Interface Data Products are neither containing containing Transformations nor data sources / ETL processes. Such settings can individually be specified during during local installation/deployment.

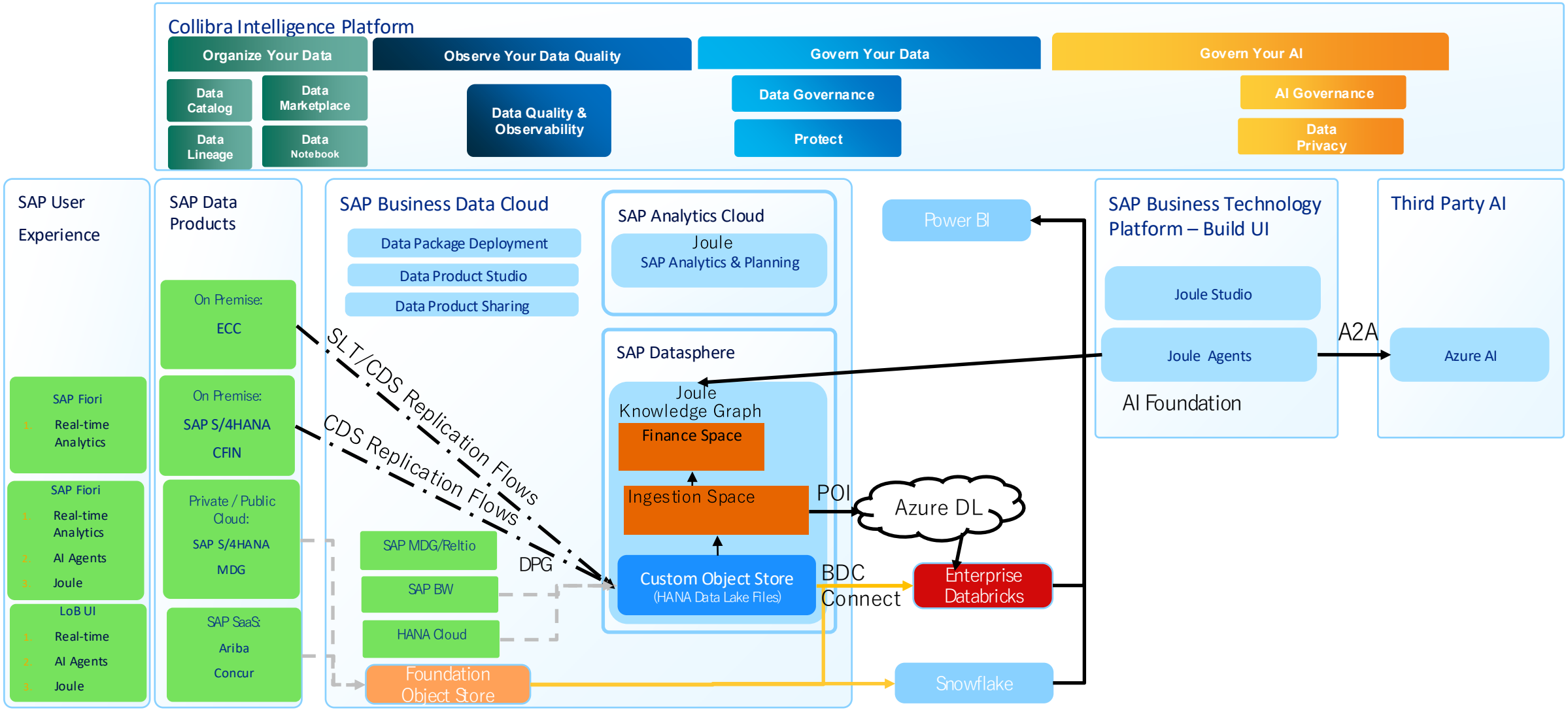
Benefit:

- Customers who are yet to start their RISE/GROW journey can already benefit from Intelligent Applications like Spend Analytics & Insights
- Future scope: Customer and Partners define own Interface Data Products and distribute them within SAP BDC marketplace (Partners)

*Availability: Planned for Q3/2026



Best Practice Architecture



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Recent Acquisitions

How Dremio and Reltio strengthen SAP Business Data Cloud for enterprise AI

Two strategic acquisitions positioning BDC as an open, AI-ready enterprise data platform

Dremio

Apache Iceberg-native enterprise lakehouse

- BDC becomes Iceberg-native — industry-standard open table table format as foundation
- No data movement or format conversion between SAP and non-SAP data
- Federated analytical reach across every enterprise data source
- Combined with HANA Cloud in-memory engine for real-time performance

Reltio

AI-ready master data management

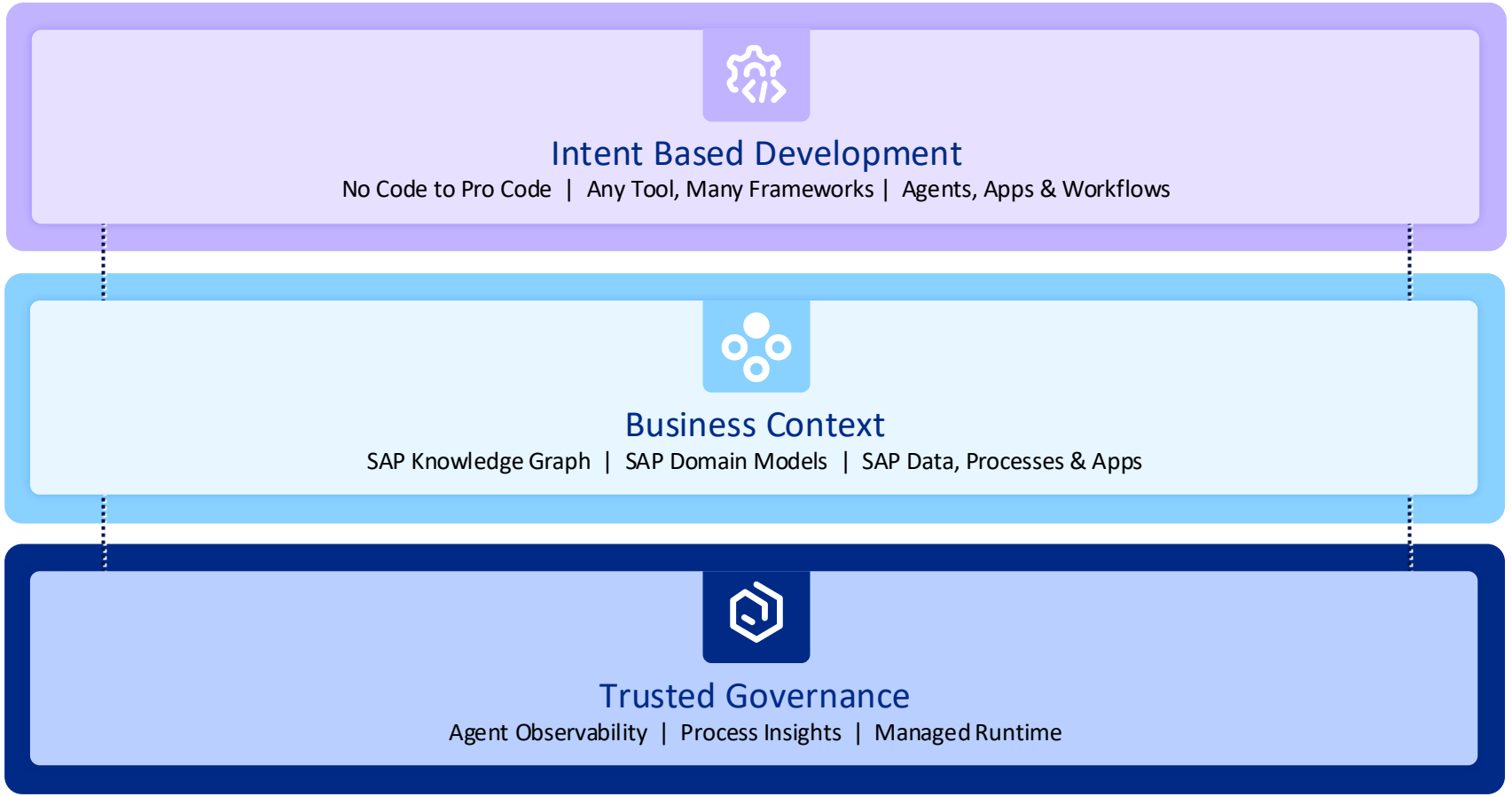
- Evolves BDC from SAP-centric to fully interoperable enterprise enterprise data platform
- Delivers rich data context that AI agents depend on — SAP and non-SAP combined
- Advanced, AI-ready master data management capabilities
- Accelerates SAP's position as a leading business AI provider

What this means for the BDC roadmap

- Open data foundation: SAP and non-SAP data coexist on Apache Iceberg without ETL — directly relevant to Databricks/Snowflake integration patterns already in use
- Stronger master data governance: Reltio strengthens the data quality and trust layer that Joule and AI agents require for reliable enterprise-wide automation
- Enterprise AI enablement: Both acquisitions serve one goal — making BDC the data foundation that powers agentic AI across all business domains

Joule Studio

Build Trusted Custom Agentic Solutions



Joule Agents

Agentic Experience in BDC delivers a robust library of Agents for data products, analytics and planning to create the next generation of SAP Autonomous Agent-Driven Applications

Automated data product creation

Discover and create data products from SAP and non-SAP sources through a single conversational experience

Database exploration via natural language

Enables users and agents to explore and understand database objects in SAP HANA Cloud

Multi-model data querying

Query structured and unstructured data through a single governed experience

Insight and story generation

Transform analytical models, business context, and queries into SAC stories, dashboards, and visualizations

Executive narratives and smart insights

Generates executive summaries, smart insights, market and risk analysis grounded in governed business context and semantic models

Automated planning cycles

Generates a basic planning cycle (create version, adjust/calculate values, publish version, Data Actions) based on natural language

Analytics and planning model generation

Describe your model and get it generated automatically, with best practices built in

Travel Analytics Intelligent App

Search

Admin View UI

Overview

Insights Travel Patterns Travel Costs Agencies

Welcome to Travel Analytics Intelligent Application

Unlock Travel trends, explore hidden patterns, and stay ahead with advanced analytics, and real-time insights.
Your journey starts here.

Insights

Rate Agencies
Take a moment to rate your recently used agencies

SAP Concur
Corporate Board Meeting

BCD Travel
Leadership Summit

Open Agencies

Travels Over Time

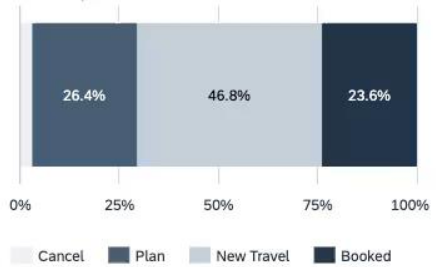
Last 6 Months | in # of Travels



Open Travel Patterns

Travels by Status

Last 6 Months | in %



Open Travel Costs

Travel Patterns

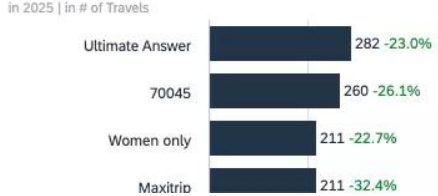
Top 5 Countries

in 2025 | in # of Travels



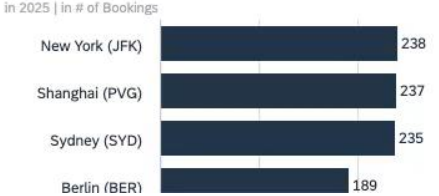
Top 5 Agencies

in 2025 | in # of Travels



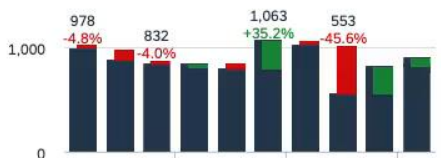
Top 5 Destinations

in 2025 | in # of Bookings



Travel Trend

in 2025 | in # of Travels



Find more SAP Business Data Cloud resources

Learn more about SAP Business Data Cloud

Get access to information and more by visiting SAP Business Data Cloud on sap.com.

Scan here

Explore data products

Explore data products designed to help businesses manage, analyze, and leverage their data.

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Experience SAP Business Data Cloud in action

Get started with SAP Business Data Cloud using the free trial and tutorials.

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Thank You

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