# Financial Planning Emerging Providers Buyers Guide

## Software Provider and Product Assessment


ISG Research

# Financial Planning Emerging Providers

Integrated Business Planning (IBP) connects operational and financial planning across business units by transforming budgeting into a continuous, collaborative, data-driven process aligned with business strategy that gives executives a unified view of performance and finance leaders real-time insight into enterprise results. While IBP represents the enterprise standard for connecting strategy and execution, many organizations seek simpler tools that modernize financial planning without the scale, cost or complexity of a full IBP platform.

ISG Research defines emerging providers within financial planning as those that support the traditional financial management process without the disadvantages of standalone spreadsheets and the operational overhead and cost of an IBP system. These emerging financial planning applications are designed to provide FP&A groups with software that preserves their existing budgeting process, is easy to implement and maintain, and requires limited training, while eliminating the issues caused by using a personal productivity tool for an enterprise-wide process. These applications serve the specific needs of the FP&A organization in the finance department by streamlining modeling, data gathering, analysis and reporting to improve visibility and decision support across planning cycles.


To achieve this level of simplification and ease of use, these applications exclude many of the platform and customer experience elements used to evaluate software that supports integrated business planning. However, they deliver measurable improvements in accuracy, control and productivity for finance teams seeking to modernize their budgeting approach. ISG Research asserts that by 2028, at least one-fifth of enterprises that use standalone spreadsheets to support their financial planning will adopt a simplified budgeting application to increase productivity and shorten budgeting cycles. As functionality and adoption grow, these tools may evolve toward broader planning ecosystems, offering enterprises a pathway to more integrated planning maturity. By examining this segment separately, ISG highlights the growing diversity of financial planning offerings and how emerging providers complement established enterprise platforms.

The 2025 ISG Buyers Guide™ for Financial Planning Emerging Providers covers software designed to facilitate budgeting and financial planning and highlights how these offerings fit within the broader enterprise planning landscape. This research evaluates the following software providers: Abacum, Centage, Cube, Datarails, Drivetrain, insightsoftware, Jirav, Phocas Software, Sage and Solver.

# Buyers Guide Overview

ISG Research has conducted market research for over two decades across vertical industries, business applications, AI and IT. We have designed the ISG Buyers Guide™ to provide a balanced perspective of software providers and products that is rooted in an understanding of business and IT requirements. Utilization of our research methodology and decades of experience enables our Buyers Guide to be an effective method to assess and select software providers and products. The findings of this research provide a comprehensive approach to rating software providers and rank their ability to meet specific product and customer experience requirements.

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The 2025 ISG Buyers Guide™ for Financial Planning Emerging Providers is the distillation of continuous market and product research. It is an assessment of how well software providers' offerings address enterprises' requirements for financial planning software. The Value Index methodology is structured to support a request for information (RFI) for a request for proposal (RFP) process by incorporating all criteria needed to evaluate, select, utilize and maintain relationships with software providers. The ISG Buyers Guide evaluates customer experience and the product experience in its capability and platform.

The structure of the research reflects our understanding that the effective evaluation of software providers and products involves far more than just examining product features, potential revenue or customers generated from a provider's marketing and sales efforts. It can ensure the best long-term relationship and value achieved from a resource and financial investment We believe it is important to take a comprehensive, research-based approach, since making the wrong choice of financial planning software can raise the total cost of ownership, lower the return on investment and hamper an enterprise's ability to reach its potential. In addition, this approach can reduce the project's development and deployment time and eliminate the risk of relying on opinions or historical biases.

ISG Research believes that an objective review of existing and potential new software providers and products is a critical strategy for the adoption and implementation of financial planning software. An enterprise's review should include an analysis of both what is possible and what is relevant. We urge enterprises to do a thorough job of evaluating financial planning software and offer this Buyers Guide as both the results of our in-depth analysis of these providers and as an evaluation methodology.

# Key Takeaways

Emerging financial planning software providers are modernizing budgeting and forecasting for finance teams seeking simplicity, speed and control without the scale or cost of integrated business planning systems. These solutions streamline data collection, modeling and reporting to eliminate spreadsheet limitations and improve visibility across planning cycles. By focusing on ease of implementation, affordability and adaptability, they enable finance professionals to enhance accuracy and efficiency while maintaining familiar workflows. As enterprises adopt these lightweight platforms, they gain a practical path toward more integrated, data-driven planning maturity.

**Software Provider Summary**
The ISG Buyers Guide™ for Financial Planning Emerging Providers evaluates 10 software providers offering products supporting simplified budgeting, forecasting, analysis and financial performance management. The research ranked the top three overall leaders as Sage, Abacum and insightsoftware. Providers were classified using weighted performance in Product Experience and Customer Experience for ISG quadrant placement. Abacum, Cube, insightsoftware and Sage were rated as Exemplary with Drivetrain rated as Innovative. Phocas Software was rated as Assurance; and Centage, Datarails, Jirav and Solver were rated as Merit.

**Product Experience Insights**
Product Experience, representing 80% of the evaluation, focuses on Capability (45%) and Platform (35%) which includes adaptability, manageability, reliability and usability. Sage, insightsoftware and Abacum achieved the highest performance as Leaders in this category, supported by strengths in ease of deployment and strong platform usability for midmarket finance teams. Leaders demonstrated enterprise-grade platform capabilities across varied roles and contexts.

**Customer Experience Value**
Customer Experience, representing 20% of the evaluation, focuses on validation and TCO/ROI. Phocas Software, Abacum and insightsoftware were the Leaders in this category, showing strong customer advocacy and clear investment in success outcomes. Providers with lower performance often lacked publicly available customer validation or failed to demonstrate structured ROI measurement and proactive lifecycle engagement.

**Strategic Recommendations**
Enterprises evaluating emerging financial planning platforms should prioritize providers that combine affordability with scalability and integration capability. Solutions with intuitive interfaces and AI-enabled automation can enhance accuracy, shorten budgeting cycles and reduce manual effort. Organizations should assess vendor stability, product roadmap clarity and customer support maturity to ensure long-term reliability. Selecting flexible platforms that evolve with business growth will help finance teams increase planning efficiency and advance digital maturity.

# How To Use This Buyers Guide

## Evaluating Software Providers: The Process

We recommend using the Buyers Guide to assess and evaluate new or existing software providers for your enterprise. The market research can be used as an evaluation framework to assess existing approaches and software providers or establish a formal request for information from providers on products and customer experience and will shorten the cycle time when creating an RFI. The steps listed below provide a process that can facilitate best possible outcomes in the most efficient manner.

1. Define the business case and goals.
   Define the mission and business case for investment and the expected outcomes from your organizational and technological efforts.
2. Specify the business and IT needs.
   Defining the business and IT requirements helps identify what specific capabilities are required with respect to people, processes, information and technology.
3. Assess the required roles and responsibilities.
   Identify the individuals required for success at every level of the enterprise from executives to frontline workers and determine the needs of each.
4. Outline the project's critical path.
   What needs to be done, in what order and who will do it? This outline should make clear the prior dependencies at each step of the project plan.
5. Ascertain the technology approach.
   Determine the business and technology approach that most closely aligns to your enterprise's requirements.
6. Establish software provider evaluation criteria.
   Utilize the product experience: capability and platform with support for adaptability, manageability, reliability and usability, and the customer experience in TCO/ROI and Validation.
7. Evaluate and select the software provider and products properly.
   Apply a weighting the evaluation categories in the evaluation criteria to reflect your enterprise's priorities to determine the short list of software providers and products.
8. Establish the business initiative team to start the project.
   Identify who will lead the project and the members of the team needed to plan and execute it with timelines, priorities and resources.

Using the ISG Buyers Guide and process provides enterprises a clear, structured approach to making smarter software and business investment decisions. It ensures alignment between strategy, people, processes and technology while reducing risk, saving time and improving outcomes. The ISG approach promotes data-driven decision-making and collaboration, helping choose the right software providers for maximum value and return on investment.

# The Findings

The software providers and products evaluated in the research provide product and customer experiences, but not everything offered is equally valuable to every enterprise or is needed to operate in business processes and use cases. Moreover, the existence of too many capabilities in products may be a negative factor for an enterprise if it introduces unnecessary complexity. Nonetheless, you may decide that a more comprehensive set of capabilities in the product is important, and where they match your enterprise's requirements.

An effective customer relationship with a software provider is vital to the success of any investment. The overall customer experience and the full lifecycle of engagement play a key role in ensuring satisfaction and long-term success. Providers with dedicated customer leadership, such as chief customer officers, tend to invest more deeply in these relationships and prioritize customer outcomes to TCO and ROI expectations. It is equally important that this commitment to customer success is clearly demonstrated throughout the provider's website, buying process and customer journey.

## Overall Scoring of Software Providers Across Categories

The research finds Sage atop the list, followed by Abacum and insightsoftware. Providers that place in the top three of a category earn the designation of Leader: Abacum has done so in five categories; Sage and insightsoftware in four; and Phocas Software and Drivetrain in one category.

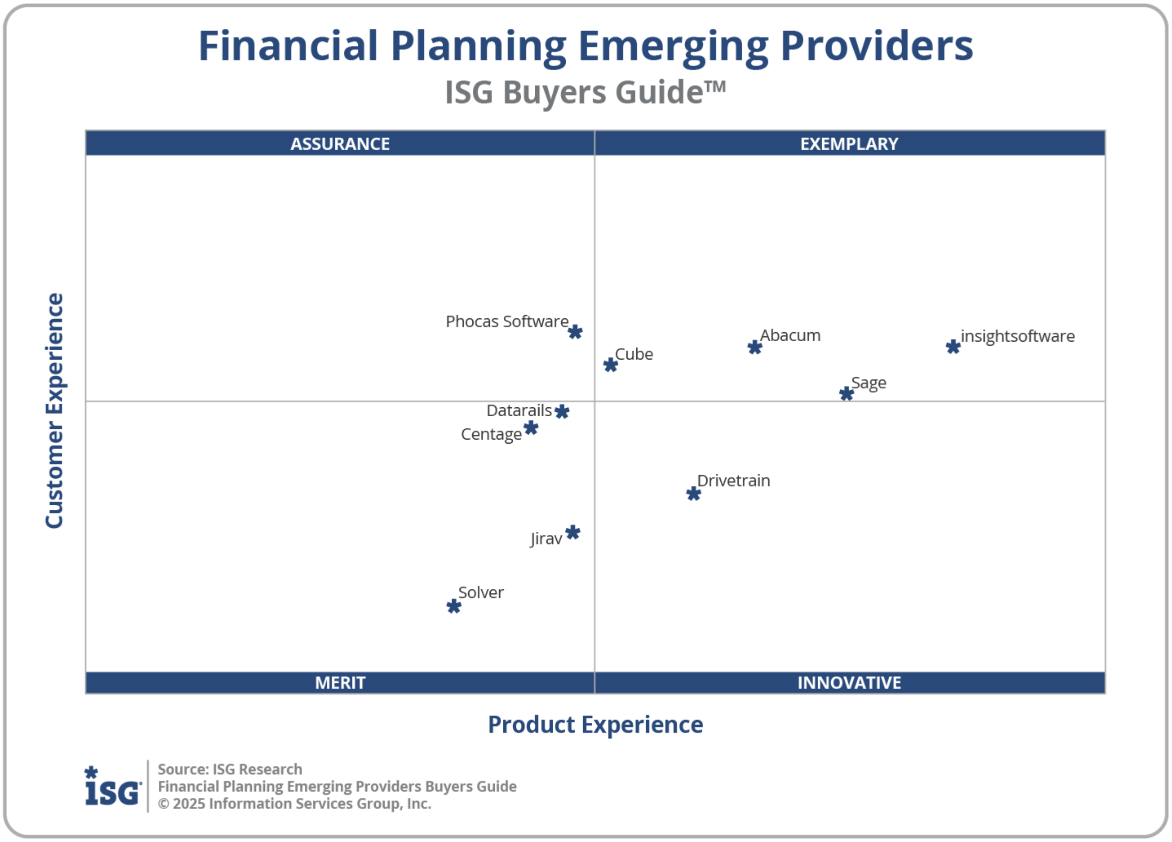
The overall representation of the research below places the rating of the Product Experience and Customer Experience on the *x* and *y* axes, respectively, to provide a visual representation and classification of the software providers. Those providers whose Product Experience have above median weighted performance to the axis in aggregate of the two product categories place farther to the right, while the performance and weighting for the Customer Experience category determines placement on the vertical axis. In short, software providers that place closer to the upper-right on this chart performed better than those closer to the lower-left.

**Financial Planning**
**Emerging Providers**
**Overall**

| Providers | Grade | Performance |
|---|---|---|
| Sage | B- | Leader 60.1% |
| Abacum | B- | Leader 57.6% |
| insightsoftware | B- | Leader 56.4% |
| Drivetrain | C++ | 53.5% |
| Cube | C++ | 52.4% |
| Phocas Software | C++ | 52.3% |
| Datarails | C++ | 50.5% |
| Centage | C+ | 49.8% |
| Jirav | C+ | 48.5% |
| Solver | C+ | 44.4% |

Source: ISG Research
Financial Planning Emerging Providers Buyers Guide


The research categorizes and rates software providers into one of four categories: Assurance, Exemplary, Merit or Innovative. This representation of software providers' weighted performance in meeting the requirements in product and customer experience.




**Exemplary**: This rating (upper right) represents those that performed above median in Product and Customer Experience requirements. The providers rated Exemplary are: Abacum, Cube, Insightsoftware and Sage.

**Innovative**: This rating (lower right) represents those that performed above median in Product Experience but not in Customer Experience. The provider rated Innovative is: Drivetrain.

**Assurance**: This rating (upper left) represents those that performed above median in Customer Experience but not in Product Experience. The provider rated Assurance is: Phocas Software.

**Merit**: This rating (lower left) represents those that did not surpass the median in Customer or Product Experience. The providers rated Merit are: Centage, Datarails, Jirav and Solver.

We advise enterprises to use this research as a supplement to their own evaluations, recognizing that ratings or rankings do not solely represent the value of a provider nor indicate universal suitability of a set of products.

## Product Experience

The process of researching products to address an enterprise's needs should be comprehensive and evaluate specific capabilities and the underlying platform to the product experience. Our evaluation of the Product Experience examines the lifecycle of onboarding, configuration, operations, usage and maintenance. Too often, software providers are not evaluated for the entirety of the product; instead, they are evaluated on market execution and vision of the future.

**Financial Planning**
**Emerging Providers**

**Product Experience**

| Providers | Grade | Performance |
|---|---|---|
| insightsoftware | B | *Leader* 51.1% |
| Sage | B- | *Leader* 47.4% |
| Abacum | C++ | *Leader* 43.9% |
| Drivetrain | C++ | 42.5% |
| Cube | C+ | 38.8% |
| Phocas Software | C+ | 38.1% |
| Jirav | C+ | 38.1% |
| Datarails | C+ | 37.9% |
| Centage | C+ | 37.3% |
| Solver | C+ | 35.3% |

Source: ISG Research
Financial Planning Emerging Providers Buyers Guide


The research results in Product Experience are ranked at 80%, or four-fifths, using the underlying weighted performance. Importance was placed on the categories as follows: Capability (45%) and Platform (35%). insightsoftware, Sage and Abacum were designated Product Experience Leaders.

## Customer Experience

The importance of a customer relationship with a software provider is essential to the actual success of the products and technology. The evaluation of the Customer Experience and the entire lifecycle an enterprise has with its software provider is critical for ensuring satisfaction in working with that provider. The ISG Buyers Guide examines a software provider's customer commitment, viability, customer success, sales and onboarding, product roadmap and services with partners and support. The customer experience category also investigates the TCO/ROI and how well a software provider demonstrates the product's overall value, cost and benefits, including the tools and resources to evaluate these factors.

The research results in Customer Experience are ranked at 20%, or one-fifth of the 100% index, and represent the underlying provider validation and TCO/ROI requirements as they relate to the framework of commitment and value to the software provider-customer relationship.

The software providers that evaluated the highest in the Customer Experience category are Phocas Software, Abacum and insightsoftware. These category leaders best communicate commitment and dedication to customer needs.

**Financial Planning**
**Emerging Providers**
**Customer Experience**

| Providers | Grade | Performance |
|---|---|---|
| Phocas Software | B | *Leader* 13.7% |
| Abacum | B | *Leader* 13.4% |
| insightsoftware | B | *Leader* 13.3% |
| Cube | B | 13.2% |
| Sage | B | 12.6% |
| Datarails | B- | 12.4% |
| Centage | B- | 12.1% |
| Drivetrain | C++ | 11.0% |
| Jirav | C++ | 10.3% |
| Solver | C+ | 9.1% |

Source: ISG Research
Financial Planning Emerging Providers Buyers Guide


Software providers that did not perform well in this category were unable to provide or make sufficient information readily available to demonstrate success or articulate their commitment to customer experience. The use of a software provider requires continuous investment, so a holistic evaluation must include examination of how they support their customer experience.

# Appendix: Software Provider Inclusion

For inclusion in the 2025 ISG Buyers Guide™ for Financial Planning Emerging Providers, a software provider must be in good standing financially and ethically, have at least $10 million in annual or projected revenue verified using independent sources, sell products and provide support on at least two continents, and have at least 50 customers. The principal source of the relevant business unit's revenue must be software-related, and there must have been at least one major software release in the last 12 months.

The software must have the ability to support budgeting and financial planning, including balance sheet, budgeting, capital spending, cash flow, corporate finance and capital and strategy and long-range planning.

The research is designed to be independent of the specifics of software provider packaging and pricing. To represent the real-world environment in which businesses operate, we include providers that offer suites or packages of products that may include relevant individual modules or applications. If a software provider is actively marketing, selling and developing a product for the general market and it is reflected on the provider's website that the product is within the scope of the research, that provider is automatically evaluated for inclusion.

All software providers that offer relevant financial planning products and meet the inclusion requirements were invited to participate in the evaluation process at no cost to them.

Software providers that meet our inclusion criteria but did not completely participate in our Buyers Guide were assessed solely on publicly available information. As this could have a significant impact on classification and ratings, we recommend additional scrutiny when evaluating those providers.

## Products Evaluated

| Provider | Product Names | Version | Release Month/Year |
|---|---|---|---|
| Abacum | FP&A Platform | v. 4th gen | May 2024 |
| Centage | Planning Maestro | May 2025 | May 2025 |
| Cube | Cube FP&A Platform | August 2025 | August 2025 |
| Datarails | Datarails FP&A Platform | October 2024 | October 2024 |
| Drivetrain | Drivetrain | NA | October 2025 |
| insightsoftware | JustPerform | v. 25.10 | October 2025 |
| Jirav | Jirav For Business (Planning Budgeting & Forecasting) | v. 25.09 | September 2025 |
| Phocas Software | Platform | v. 25.8.15 | September 2025 |
| Sage | Sage Intacct | v. 2025R3 | August 2025 |
| Solver | xFP&A | August 2025 | August 2025 |

# About ISG Software Research and Advisory

ISG Software Research and Advisory provides market research and coverage of the technology industry, informing enterprises, software and service providers, and investment firms. The ISG Buyers Guides provide insight on software categories and providers that can be used in the RFI/RFP process to assess, evaluate and select software providers.

# About ISG Research

ISG Research provides subscription research, advisory, consulting and executive event services focused on market trends and disruptive technologies. ISG Research delivers guidance that helps businesses accelerate growth and create more value. For further information about ISG Research subscriptions, please visit research.isg-one.com.

# About ISG

ISG (Nasdaq: III) is a global AI-centered technology research and advisory firm. A trusted partner to more than 900 clients, including 75 of the world's top 100 enterprises, ISG is a long-time leader in technology and business services sourcing that is now at the forefront of leveraging AI to help organizations achieve operational excellence and faster growth. The firm, founded in 2006, is known for its proprietary market data, in-depth knowledge of provider ecosystems, and the expertise of its 1,600 professionals worldwide working together to help clients maximize the value of their technology investments.