

THE POWER OF BETTER

BUSINESS DECISIONS

Empowering leaders to make smarter,
faster and more strategic decisions



P4EO

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DECISIONS, DECISIONS, DECISIONS

2- 3 trillion decisions are made every day in Europe.¹

Every company starts with an idea and the decision to make something happen.

From there, the decisions multiply. It's these decisions that shape businesses.

Europe has more than 30 million companies and 150 million employees. If even half of the 30-35,000 decisions the average person makes daily are work-related, that's a whopping 2-3 trillion decisions happening across European workplaces every single day.

The pressure to get them right is on. Especially when the decisions we delay, over-control or second-guess often lead to loss of momentum, missed opportunities and stifled innovation.

At Pleo, we champion better business decisions, enabling companies to act on foresight, not hindsight. So that finance professionals can steer with confidence.

We surveyed 2,650 finance professionals and decision-makers across Europe to explore the power of confident decision-making, and build the insights and actionable advice for you to make smarter, faster and more strategic choices.

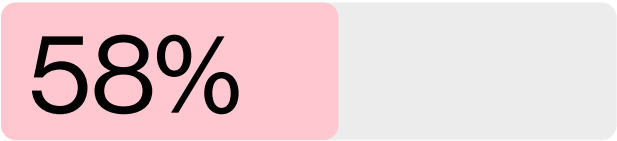
Let's get started.

1. Eurostat: Key figures on European business: 2024 edition; Harvard Business Review.

“Right now, the decisions UK businesses make couldn’t be more important. Growth is slow, inflation is biting and consumer confidence is shaky – which means the margin for error is slim. Yet, 68% of UK leaders admit they could be making smarter, more informed choices. That’s the challenge and the opportunity.”

– SØREN LONNING, CFO AT PLEO

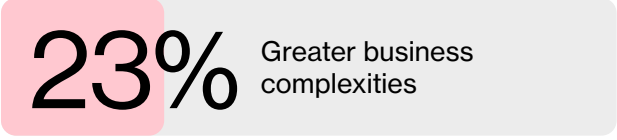
KEY INSIGHTS FROM EUROPE



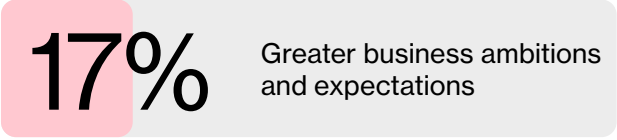
58%

of financial decision-makers say they're making more high-level decisions than they were a year ago. This climbs to 65% for CFOs.

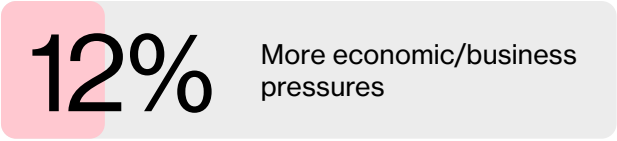
The top 3 reasons there are more high-level decisions happening:



23% Greater business complexities



17% Greater business ambitions and expectations

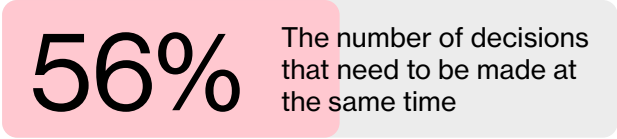


12% More economic/business pressures

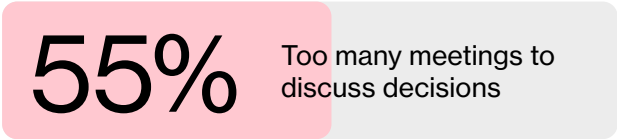
Finance professionals are not fully confident about 41% of the high-level business decisions they make

Only 33% feel very confident in their ability to make smart financial decisions during an economic downturn

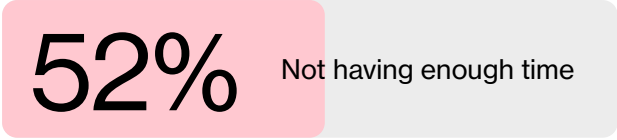
The top 3 factors negatively impacting confident decision-making for CFOs:



56% The number of decisions that need to be made at the same time



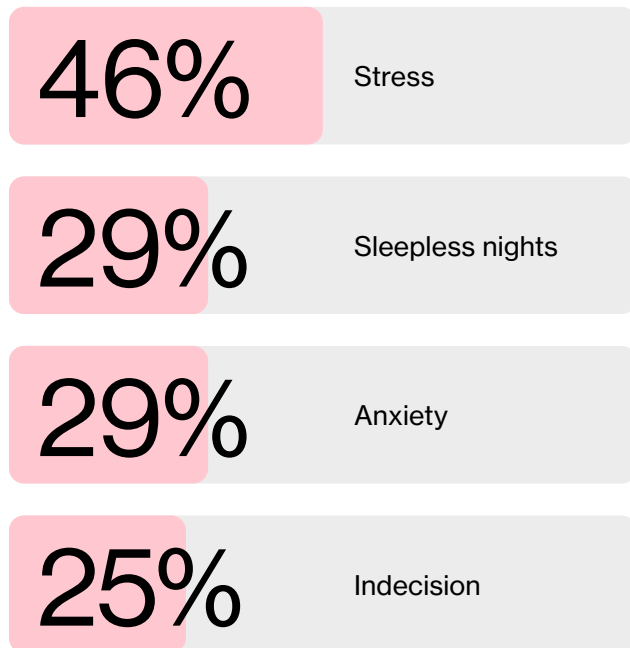
55% Too many meetings to discuss decisions



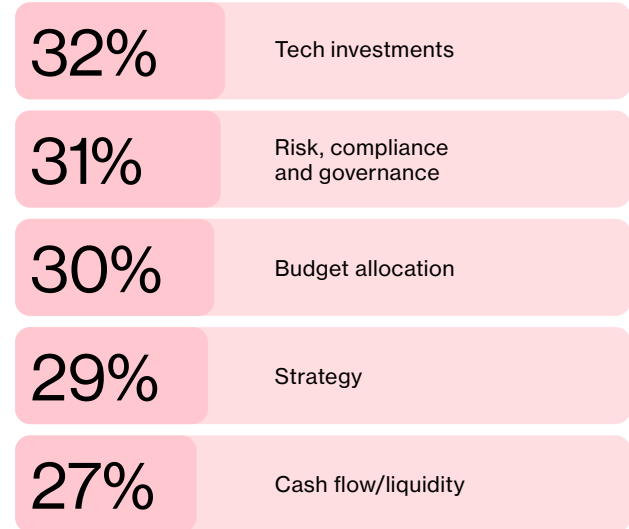
52% Not having enough time

47% of financial decision-makers have experienced decision-freeze in the past 12 months

The fallout from making high-level business decisions:



Which financial decisions are the most difficult to make?

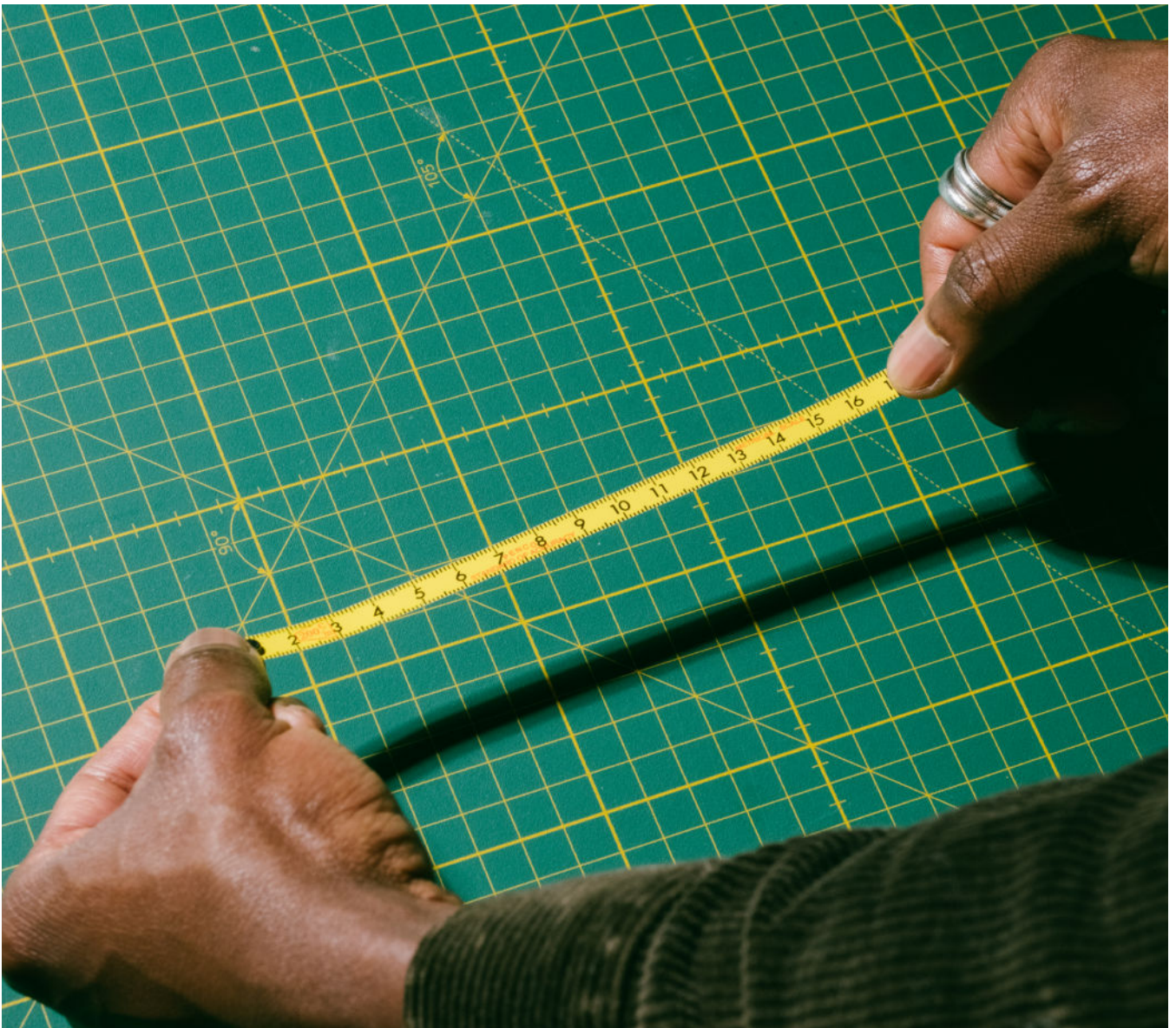


This underlines the importance of not just decision-making, but confident decision-making.

60% of finance professionals say human decision-making has become more important in the age of AI

It's clear that finance leaders are facing more high-stake decisions than ever, with mounting complexity, rising pressures, and little time to spare. Confidence is slipping, stress is climbing, and nearly half have hit decision-freeze in the past year. Yet even in the age of AI, one thing is evident: human judgement remains at the heart of smarter business decisions. In other words, the data points to one big balancing act!

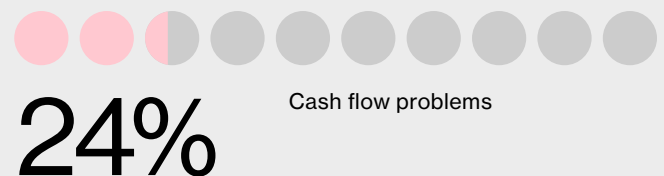
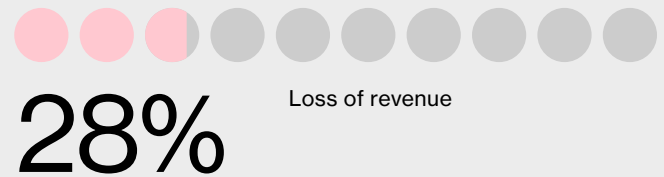
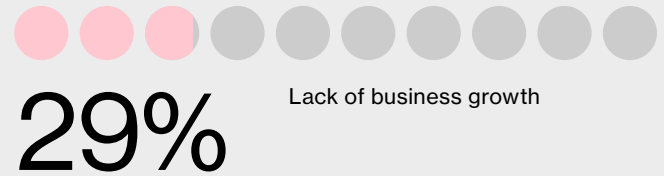
The importance of confident financial decision-making



KEY STATS FROM THE UK



The biggest risks associated with poor financial decisions:



THE IMPORTANCE OF DECISION- MAKING FOR UK BUSINESSES

Finance teams now have to navigate being strategic leaders as well as an operational backbone. As a result, the number of decisions they make (and their importance) will only rise.

Today, every corner of business brings new challenges, leaving European finance leaders with no shortage of tough calls to make.



Decision-makers are low on confidence

The bad news for businesses across Europe is that financial decision-makers are not fully confident about 41% of the high-level business decisions they're making.

48%

of financial decision-makers second-guess decisions after making them.

This lack of confident decision-making shows, with 42% of finance professionals saying they have delayed making a decision because they are worried about getting it wrong.

Decision-freeze isn't thawing out any time soon

Even if European business leaders are confident, they still have to contend with having too many decisions to make, leading to decision-freeze.

47%

of financial decision-makers have experienced decision freeze in the last 12 months.

Beyond the sheer number of decisions to be made, the biggest reasons for decision-freeze include having too many people involved in the process (27%), a high level of risk associated with the decisions (27%) and time constraints (24%).

The top 3 consequences of decision freeze:

23%

Missed business opportunities

22%

Decreased business efficiency

18%

High employee frustration

Therefore, decision-freeze is more than just a moment of hesitation – it's affecting not just opportunities, but the human cost of morale too. Even the most experienced leaders can be held back when the risk is high and too many voices crowd the table. For finance teams, the challenge isn't just making decisions, it's creating the conditions that allow decisive, strategic choices to happen.

The dangers of poor decision-making

Whether it's because of limited confidence or bandwidth, poor decisions are hurting businesses throughout Europe, with 48% of respondents saying that a lack of effective decision-making is holding them back as a business.

The biggest risks associated with poor financial decisions:



It is not just the business that suffers either, but the employees too.

Nearly half (48%) of CFOs say that a lack of effective decision-making is holding them back as a leader.

And when leaders are stuck, their teams feel the ripple effect as they lose confidence, slowing the business down.



Sadie Restorick MSC MABP, an expert in workplace wellbeing and psychosocial risk shares her perspective:

“Decision paralysis often arises when complexity collides with accountability, but it can be mitigated by breaking large decisions into manageable steps, setting clear deadlines, and making decision pathways transparent.”

Building better decision makers



The biggest must-haves for making effective business decisions:

36% Communication and information exchange

35% Confidence

33% Collaboration

28% Tools that offer real-time insights and visibility into business data

Decisions that impact an entire business cannot be made in isolation. It's no wonder then that collaboration and information exchange are so high on the wishlists of those looking to make more effective decisions.

The missing gaps for financial decision-makers:

40%

say they/their leaders do not have the proper level of collaboration across the business to make effective business decisions.

47%

say their ability to confidently make decisions is negatively impacted by a lack of access to contextual data.

WHAT UK DECISION-MAKERS NEED



51% of UK decision-makers say their ability to confidently make decisions is negatively impacted by a lack of access to contextual data.



44% say they lack the confidence to ensure all financial decisions ladder up to one common business goal.



69% say human decision-making has become more important in the age of AI.

What stands out from the data is that stronger businesses are built by confident decision-makers, because when finance leaders believe in their decisions, they don't just navigate challenges, they shape the future of their organisation.

But what do the financial decision-makers of Europe need to increase their confidence and effectiveness?



How technology can help (and hinder) decision-making

One solution European financial leaders are using to become more effective at making decisions is technology. Tools such as spend management platforms can provide a single source of truth for financial decision-makers to work from, not to mention the insights they sorely need.

44%

of CFOs say they do not have the proper tools or technology to mine the data/insights needed for effective decisions.

41%

say they lack access to the kind of spend insights that ensure investments lead to opportunities, not risks.

These tools can be the answer for finance professionals who feel isolated from the bigger picture.

However, there is a balance to strike between information and agility, and adopting too many tools to help decision-making risks having the opposite effect.

With more tools, comes more challenges in effective decision-making

Daily use of tools		
Challenge	1-5 tools	More than 16 tools
Decision-freeze	35%	⬆ 70%
Too many decisions having to be made at the same time	47%	⬆ 63%
Too many meetings to discuss decisions	45%	⬆ 67%
A lack of contextual information	43%	⬆ 60%

What's more, despite businesses increasingly using AI in their everyday tasks, 60% say human decision-making has become more important in the age of AI.

There must be a balance and AI can still play a role in supporting low-impact, repetitive and operational-based decisions. This added agility could be why 93% of those using AI extensively are confident in making smart financial decisions during an economic downturn (vs. 69% who don't).

Pleo unites every type of business spend in one place, with integrations that connect seamlessly to customers' finance stack. It's one platform from cards to cashflow and all spend in between.

[Find out more](#)



Sadie Restorick MSC MABP, an expert in workplace wellbeing and psychosocial risk shares her perspective:

“Effective decision-making thrives in environments where learning happens quickly and deliberately. Teams excel at this when they can act on actionable data, test assumptions in real time, and adapt swiftly to emerging information rather than being stalled by uncertainty.

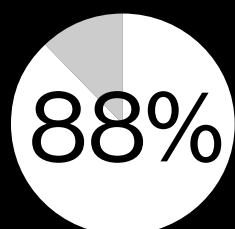
Clear structures reinforce decisiveness: defined criteria, accessible information, and systematic evaluation reduce hesitation and help maintain momentum under ongoing pressure.”

How Pleo powers smarter business decisions

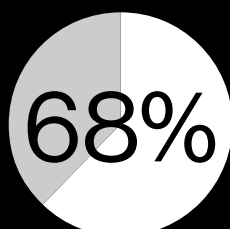


Making good business decisions without the full story is verging on impossible.

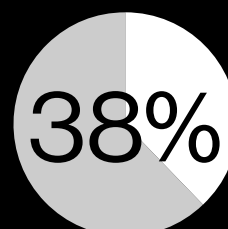
Fortunately, this is where a spend and cash management tool like Pleo comes in. Our suite of tools streamlines and optimises cash to help you confidently make smarter decisions and free up finance minds to focus on strategic tasks.



of financial decision-makers using spend management tools are confident about the decisions they make in an economic downturn, vs. the 71% who don't.



Those who use spend management tools are more confident about their organisation's growth prospects over the next 1-2 years compared to those who don't (55%).



of respondents would delegate repetitive and low risk/low impact decisions to AI.



Pleo Cash Management

Our cash management add-on brings all your accounts - bank, Pleo and investment - under one roof into one live dashboard. Create sub-accounts to budget with confidence, automate transfers with simple rules, and slash FX costs to zero with multi-currency management and payments.

Because when cash and spend management live together, you finally have more time for why you got into finance: making smart decisions, advising the business and driving growth.

Spend management meets cash management. Finally.

[Learn more](#)



Transfer rules

Manual work and finance go hand-in-hand. But if finance teams are to become true value accelerators, they must get value from automation. Especially when managing multiple accounts is a full-time job.

Pleo's transfer rules automate transfers between bank accounts and Pleo main accounts, sub-accounts, currency accounts and investment accounts with rule-based workflows. Based on user decisions about which scenario triggers a certain action, the tool will save teams time and can even automate entire finance operations. This leaves finance professionals free to dedicate more time to what matters most.

[Learn more](#)

Auto out-of-policy flagging

Spend policies are a vital way for organisations to safeguard their funds and ensure that all employees know what can be spent, when. But managing them is a challenge in itself, and unless finance teams want to spend their time gazing over the shoulders of their colleagues, automation is required.

Pleo AI ensures employees always know what's within their policy and what's not. This empowers them to make better spending decisions, so they spend responsibly and with greater confidence. This not only saves finance teams time on policy policing, but also reduces friction by notifying employees of policies automatically and before a penny is spent.

[Learn more](#)



Smart spend recommendations

Optimising spend often requires a lot of legwork – something in-demand finance teams will struggle to find time for.

Pleo's smart spend recommendations help users get the most out of their money and discover ways to save with spend recommendations. This could be flagging subscriptions that have overlapping functions, duplicated spend or even how spend habits stack up against similar companies. These recommendations are an effortless way to ensure companies are in good financial health, without having to perform the check-up themselves.

[Learn more](#)

Having confidence in the decisions you make, and the data you base them on, is essential for finance teams.

Plus, bringing this level of confidence to the wider business – financial decision-makers, but not necessarily finance experts – is a crucial step towards effective decision-making throughout the company.

How CFOs can write the next era of financial empowerment



Effective choices don't happen by chance – they're built on a clear framework. Below are three checklists to guide you toward smarter, more confident business decisions.

 Interactive checklist

Priority #1: Start tracking your decision confidence levels

Guesswork doesn't have a place in high-level financial decision-making. The more confident your team is, the more positive their impact will be.

Your to-do list:

- ☐ Create a decision confidence survey, including subscales such as: confidence in the decisions made, decision load and decision-freeze.
- ☐ Use this to measure and benchmark confidence levels across the business.
- ☐ Analyse the results and formulate a confidence roadmap.
- ☐ Conduct the decision confidence survey every quarter.

Priority #2: Use technology to create one source of truth to boost confidence

Delegation may be a natural part of leadership, but effective decision-making relies on everyone being on the same page, which rests on the technology you use.

Your to-do list:

- ☐ Map current tools to critical business decision workflows. Record which overlap, don't integrate and/or aren't being used.
- ☐ Integrate spend and cash management tools with accounting software.
- ☐ Identify manual financial processes and implement no-code automations.
- ☐ Measure the time saved and increased/decreased confidence levels as part of your decision confidence survey.

Priority #3: Safeguard well-being for the sake of your people (and your confidence)

The number of high-level, high-impact decisions is only set to grow, and businesses must find better ways to balance the health of the business and of their people.

Your to-do list:

- ☐ Create more headspace for your teams by rolling out decision windows and focus time in their diaries.
- ☐ Set up a centralised spend dashboard so that critical information is accessible.
- ☐ Provide mentorship and training on key actions such as delegation, escalation and increasing confidence levels.

Sadie Restorick MSC MABP, an expert in workplace wellbeing and psychosocial risk shares her perspective:

“Effective decision-making rests on acute self-awareness. Developing this is essential because blind spots in thinking often become blind spots in strategy, most visibly when navigating people and profit. Overemphasis on financial targets risks eroding the organisation’s most valuable asset, its workforce, while prioritising wellbeing without regard to performance leaves organisations exposed. By pausing to reflect, engaging with diverse perspectives, and acknowledging personal limitations, leaders gain the clarity to weigh commercial imperatives alongside human impact.”

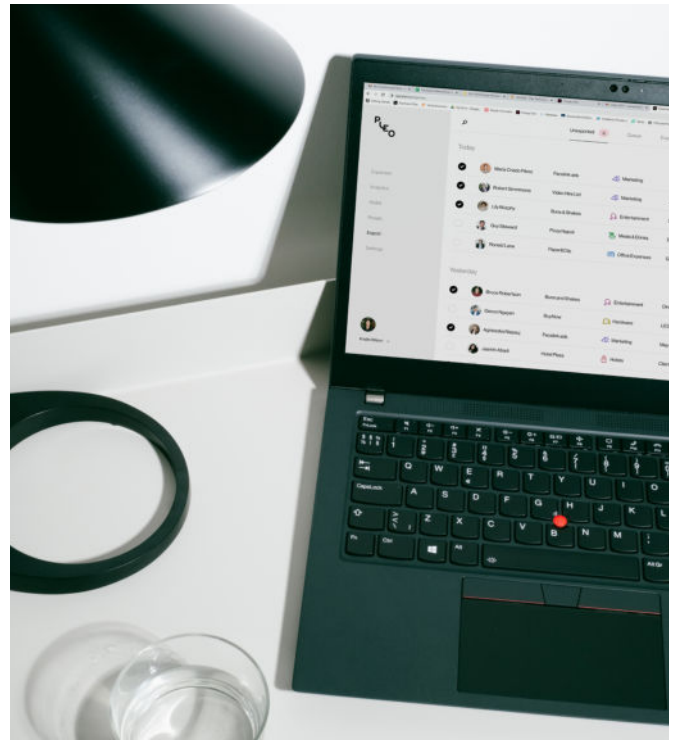
About Pleo

Pleo one of Europe's leading business spend solutions, empowering forward-thinking teams to manage their finances with ease and efficiency.

From smart cards and automated expense reports, to subscription management, invoice payments, real-time spend categorisation and cash management tools. Pleo unifies all aspects of company spending into one intuitive digital solution.

Trusted by over 40,000 businesses across 16 markets, Pleo brings streamlined processes, real-time visibility and simplified financial workflows to businesses of all sizes, helping them achieve their financial goals at every stage of their journey.

[Book a demo](#)



Methodology

The survey was conducted among 2,650 financial decision-makers and professionals working in businesses across the UK, France, Spain, Germany, Denmark and the Netherlands. The interviews were conducted online by Sapio Research in July and August 2025 using an email invitation and an online survey.



Finance spread too thin?

Pleo takes care of the heavy lifting. Less time chasing balances, more time on smart decision-making.

