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SMART

AI

SMART AI · APPLIED

Working With *Your Numbers*

A worked example: how to use AI to analyse your business data well — the prompts, the insights, and the judgement that keeps you right.

Plan with intention. Execute with precision.

THE IDEA

AI is a brilliant analyst — *with a manager*

Most people sit on data they never really interrogate: sales figures, customer lists, account numbers. AI can read it in seconds and surface patterns you'd take hours to find. But — and this is the whole point — **it can also be confidently wrong**, and acting on a misread number costs real money. So you analyse *with* it, as the leader, not by handing over the wheel.

This guide is a worked example. We'll take two small, realistic datasets — a set of **key accounts** and a month of **small-business sales** — and walk the same four habits through each. You'll see the actual prompts, the insights they surface, and crucially, the **judgement checks** that separate a useful answer from a costly one.

THE FOUR HABITS, APPLIED TO DATA

Delegate — decide what to ask. **Describe** — give it the data and the question clearly. **Discern** — check what it says against reality. **Diligence** — own the decision you make from it.

You don't need to be technical. You need to ask a clear question, read the answer critically, and know that the judgement stays yours. That's it.

Reading a *book of accounts*

Here's a slice of an account book — the kind of data that sits in the SMART Key Account Director. The question: **where is my revenue at risk, and where could it grow?**

ACCOUNT	SPEND	YOY	HEALTH	RENEWAL	SENTIMENT
Account A	£240k	+8%	4/5	Mar 27	Warming
Account B	£180k	−12%	2/5	Aug 26	Cooling
Account C	£95k	+3%	3/5	Jan 27	Steady
Account D	£310k	0%	5/5	Sep 26	Steady
Account E	£60k	+22%	4/5	Dec 26	Warming

DELEGATE — WHAT AM I REALLY ASKING?

Not "analyse this." A real question: which accounts are most at risk in the next two quarters, and which are the best growth bets? That's two clear jobs.

DESCRIBE — GIVE IT THE DATA AND THE QUESTION

THE PROMPT

"Here's a table of my key accounts with spend, year-on-year change, health score, renewal date and sentiment. Two questions: (1) which accounts are most at risk in the next two quarters, and why? (2) which look like the strongest growth opportunities? Explain your reasoning for each."

WHAT THE AI SURFACES

"**Account B is your biggest risk**: spend down 12%, health just 2/5, sentiment cooling — and it renews in August, soon. **Account E is your best growth bet**: small but up 22%, healthy, warming. Account D is stable and high-value but worth protecting — a 5/5 that renews in September should be locked early."

In seconds, a clear read that matches what a seasoned account manager would conclude. But here's where most people stop — and where the leader keeps going.

DISCERN — CHECK IT AGAINST WHAT YOU KNOW

The B read looks right. But the AI called D "stable" from a flat 0%. You know D is your largest account at £310k — flat spend on your biggest account isn't "stable," it might be a quiet warning. The data didn't lie; the AI just weighted it differently than you would.

THE JUDGEMENT CHECK THAT MATTERS

AI reads the numbers in front of it — not the context in your head. It didn't know D's flat line follows three years of growth, or that B's main contact just left. **The numbers are a prompt for your judgement, not a replacement for it.** Always ask: what does the AI not know that I do?

DILIGENCE — OWN THE DECISION

You act: open B's renewal now and rebuild the relationship; lock D early before flat becomes a slip; lean into E. That's *your* call, informed by AI — and if asked why, "the AI said so" was never the reason. Your reasoning was.

The same craft, *different data*

It transfers to any numbers. Here's a month of sales for a small product business — the question: **what's actually happening, and what should I do about it?**

PRODUCT	UNITS	REVENUE	VS LAST MONTH	RETURNS
Product 1	420	£8,400	+15%	2%
Product 2	180	£5,400	−9%	11%
Product 3	95	£4,750	+30%	3%
Product 4	600	£3,000	+1%	4%

THE PROMPT

"This is a month of sales: units, revenue, change vs last month, and return rate. What stands out — good and bad — and what would you look into first? Don't just describe the numbers; tell me what they might mean."

WHAT THE AI SURFACES

"**Product 3 is quietly winning** — fewest units but high revenue and up 30%; your margin star. **Product 2 needs attention** — falling sales *and* an 11% return rate, well above the rest; something may be wrong with the product or its description. Product 4 sells volume but at low value — fine, if it's a deliberate traffic-driver."

THE JUDGEMENT CHECK

The Product 2 return rate is the real find — but AI can't tell you *why*. Is it a sizing issue? A misleading photo? A faulty batch? **The number tells you where to look; only you can find out what's true.** The insight is the start of the investigation, not the end.

YOUR TURN

How to do this *with your own data*

You don't need special tools. Most AI assistants will read a pasted table, a CSV, or a screenshot. The method is always the same four habits.

1. Delegate — write the real question first, in plain words. "Where's my risk?" beats "analyse this."
2. Describe — paste the data, label the columns, ask for reasoning not just description.
3. Discern — read critically. What does the AI not know that you do? Does the read match reality?
4. Diligence — make the call yourself, and be ready to explain your reasoning, not the AI's.

ONE RULE FOR DATA ESPECIALLY

Never paste sensitive or personal data into a tool you don't control. Anonymise first — "Account A", not the real name; figures, not identifiable customer details. The judgement test: would you be comfortable sending this to your manager or your team?

WHERE THIS LEADS

This is AI fluency made practical. The full method lives in the **free SMART AI guide library** — the four habits, the glossary, how tools differ, and the art of the conversation. This is what fluency *does*: turns the data you already have into decisions you can stand behind.

The number is where the question starts. The judgement is yours.

GO FURTHER

Where the fluency gets applied

These guides build the judgement — the 4Ds you can carry into any AI tool, on any task. The natural next step is applying that judgement to the work that carries a number.

The SMART Business range puts it to work: five practical planners for commercial leaders — Key Account Director, the SaaS Commercial Playbook, Managing Change, Continuous Improvement and Emotional Intelligence. Every one now includes a built-in "Working with AI" section: ready-made prompts, each constructed on the 4Ds you've just learned, with a note explaining why it's shaped that way.

So the loop closes both ways — the guides teach you to direct AI well, and the planners hand you the exact prompts for account risk, root-cause analysis, difficult conversations, change resistance and honest deal qualification.