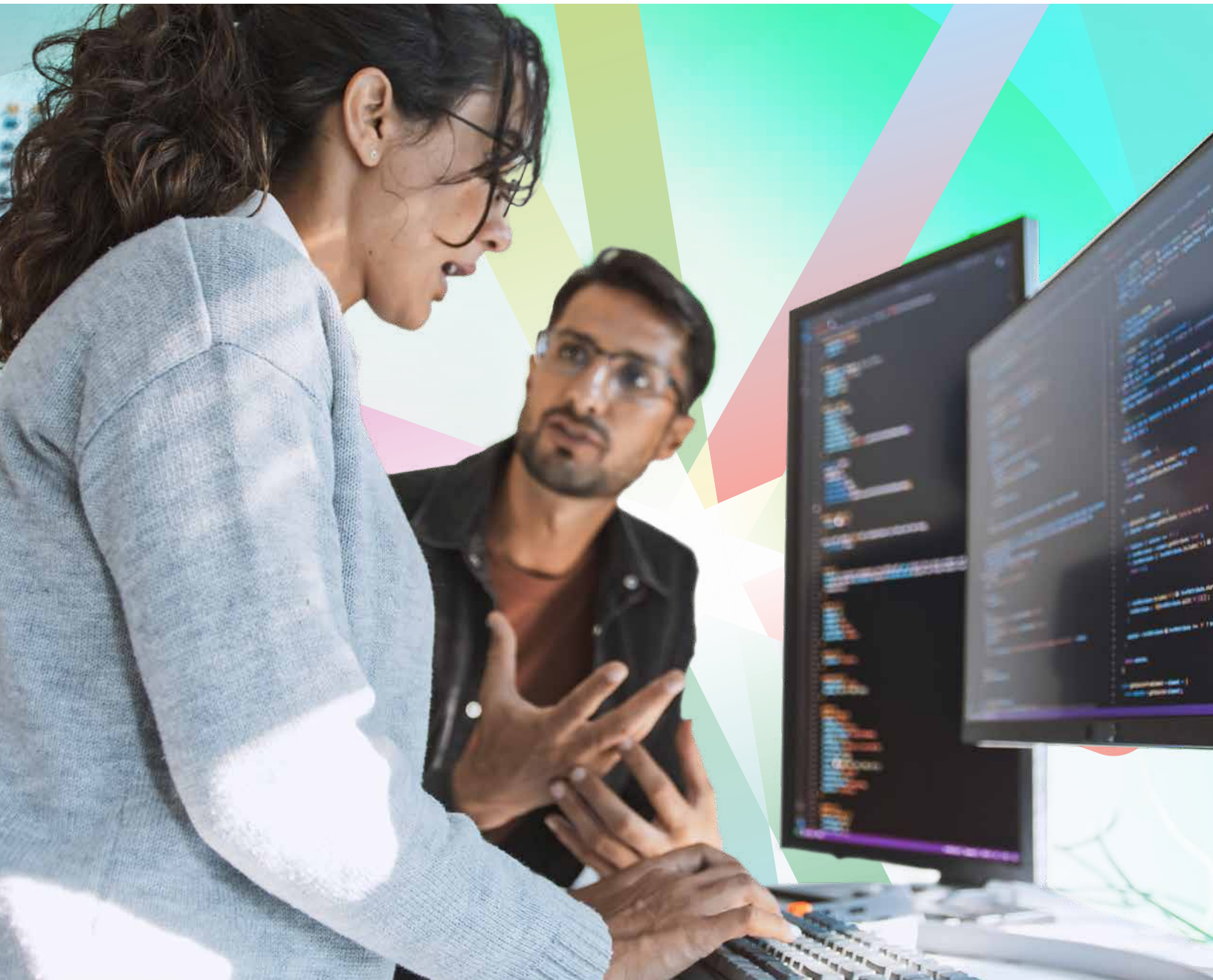


Deloitte.



*WHERE TECHNOLOGICAL INNOVATION
MEETS HUMAN CONNECTION:*

***A DELOITTE AI AND GENERATIVE AI
PERSPECTIVE THROUGH A WORKDAY LENS***

With the rise of Agentic AI, Finance and HR organizations are at an inflection point in unlocking value with AI. Whereas early GenAI solutions were focused on automating tasks, Agentic AI automates entire workflows and processes, delivering end-to-end experiences with little need for human intervention. This changes the game in terms of how organizations will prioritize their AI investments and how those investments will reshape the workforce. Already, AI and Agentic AI are demonstrating their ability to deliver:

FASTER FINANCIAL CLOSE.

When closing the books at the end of the month, quarter, or year, finance teams have to comb through all of the transactions to make sure everything is correct. Considering the human power this involves, achieving a consistent timely, accurate, and efficient financial close is a challenge. Short bursts of activity often take place throughout the year, but this limits visibility into the close process and often prevents the finance department from focusing on more strategic initiatives. According to Rakesh Duggal, Workday Finance AI Leader at Deloitte, “An AI Agent can help reduce the scramble to get the books closed on time and without errors. It can do the grunt work—categorizing transactions, determining and raising journal entries, and generating financial statements—so that finance teams can focus on the bigger picture. With time, it might play a bigger role in managing the close process and in providing commentary on how the company performed.”

ENHANCED RECRUITMENT AND RETENTION.

Agentic AI effectively reduces repetitive tasks in HR and goes beyond simple automation. It adapts to new information and real-time data, enabling an AI Recruiting Agent to help HR managers streamline workflows and screen job applications. The AI continually learns from feedback to improve results.

Likewise, Generative AI can help in creating job descriptions. “By automating labor-intensive tasks while keeping humans in control of all major talent acquisition decisions, AI can enable greater efficiency and stronger results. AI-embedded HR solutions can also be effective at helping humans to implement skills-based frameworks. This includes analyzing skills, understanding their relationships, mapping those insights to a workforce at scale, and ultimately connecting the right internal or external candidate to the right role,” comments Omar Sihweil, Workday AI Leader, Deloitte.

DEEPER INSIGHTS AND ANALYSIS.

Platforms powered by AI can review and analyze data, identify gaps and suggest ways to fill them, and provide leaders with on-demand insights. In Finance, they can improve expense tracking and anomaly detection, for instance, or create more detailed forecasts for accurate resource and financial planning. Or, in HR, they can present employee insights when they're relevant, enabling business leaders to support talent at every stage of the lifecycle, from personalized employee onboarding to training and development.

Both finance and HR processes often involve repetitive tasks like tracking down information, reconciling data, and pulling reports. This often leaves little time to focus on the why behind the data or explore multiple what-if scenarios. An insights platform powered by AI can serve as a digital analyst, allowing leaders to ask questions in plain language, explore unlimited datasets, and receive custom reports that reveal business performance.

AI can also improve the ways in which the finance and HR teams collaborate with stakeholders across the business to find the right path forward. Previously, reaching out to the various business functions required not just a great deal of time, but also a lot of data analysis. Intelligent technologies, however, can look at all the available data in seconds and say, “When we did something like this in the past, this was the outcome.”

As noted in the [2025 Deloitte Human Capital Trends](#) report, technology's value does not come from replacing human labor; it's working more closely than ever with humans, amplifying their ability to discover and capture opportunities for innovation and growth¹. At its core, AI augments human performance by identifying patterns, including challenges and opportunities, and signaling to people where they need to place their attention. As AI plays a bigger role in how we work, humans will spend less time on process execution and service delivery, and progressively more time on delivering insights and people solutions. AI will enable organizations to tackle bigger questions, such as: We've got five different investment opportunities, which one is the right one? Should we buy this company? Should we build this product? What skills do we need? How can we shore up our talent pipeline? What should we do?

“By automating labor-intensive tasks while keeping humans in control of all major talent acquisition decisions, AI can enable greater efficiency and stronger results.”

Omar Sihweil
Workday AI Leader, Deloitte.



SCALING THE TECHNOLOGY INNOVATION

While GenAI technology continues to advance at an incredible pace, most companies are transforming at the speed of organizational change, not at the speed of technology⁴.

Despite the potential of AI in all of its forms to augment human performance, many organizations are struggling to scale their AI efforts. Some of the most critical obstacles to scaling are concerns around data management—quality, privacy, security, and transparency—and mitigating risks and preparing for regulation². These challenges fall under the umbrella of trust (in terms of making AI both more trusted and trustworthy) and evolving the workforce, addressing AI's potentially massive impact on worker skills, roles and dislocation.

In the quest to democratize AI across the business, the trust-value equation cannot be overstated. To help build trust and ensure the responsible use of AI-powered tools and applications, organizations are generally working to establish new guardrails, educate their workforces, conduct assessments, and build oversight capabilities³.

While GenAI technology continues to advance at an incredible pace, most companies are transforming at the speed of organizational change, not at the speed

of technology⁴. When attempting to scale, it is important to observe this “speed limit” by taking a practical approach that leaves room for brainstorming, iteration, and improvement. “Sometimes you have to allow time for people to develop capabilities, and then think about how they can collaborate and actually build something in AI that might prove to be useful to the organization,” says Sayan Chakraborty, Co-president, Workday.

Not every idea has to produce stellar results right out of the gate. Innovations created in Finance and HR can often be replicated across the business to get more value for your investment. In fact, one of the reasons that Workday combined human resources and financial capabilities together in its products is the growing need for an enterprise approach as data overlaps and boundaries blur between functions. As Sayan Chakraborty, Co-president, Workday, points out: “People impact your financial outcomes immensely, and your financial outcomes impact your people greatly because everyone is in the talent business now.”

STRENGTHENING THE HUMAN CONNECTION

The future of AI is filled with the promise of tremendous efficiency gains and ways to make people's lives easier. Yet, many of the barriers to adopting and scaling AI, including GenAI and Agentic AI, are people-related. The following are some practical suggestions and leading practices for strengthening the human connection to technological innovation.

01

Identify the problem you're trying to solve and be transparent about how you're going to solve it.

Everything starts with the use case. Is there a real business problem you are trying to solve with the use of AI and is there a clear understanding of how AI is going to solve it? For organizations at the lower end of the AI maturity scale, the business problem may not be lofty. For example, the goal may simply be to enhance the user experience by making people aware of existing AI-enabled capabilities in Workday. "It is imperative that we continuously innovate and optimize our clients' daily operations for maximum accuracy and efficiency by leveraging Workday AI features. These capabilities, ranging from Workday Assistant to Workday's available AI agents, can help employees find answers for simple to complex issues, automate routine tasks, and provide instant insights not only to reduce development time but also to boost employee productivity, empower them with self-service, and improve their overall experience," adds Atin Garg, US Workday HR Cloud Operate Leader.

While responsible AI developers like Workday design systems to allow for effective human oversight, Deloitte, as the deployment partner, is tasked with providing this oversight. "Workday's AI capabilities as delivered via Illuminate™ are available now, and clients should consider how to enable them in alignment with their corporate AI strategies. But, technology adoption is only one piece. Governance practices and measurement processes should also be deployed to evaluate how AI is impacting not only Workday usage but also the organization more broadly," comments Dan Sundt, US Workday HCM Market Offering Leader.

"Regardless of the use case, it is important to be transparent around the fact this is an AI solution; here's what it does; here's how it works; and here's how we're using it," says Kelly Trindel, Workday's Chief Responsible AI Officer. "Organizations also need to consider what responsible AI guidelines should look like for their AI usage and how to communicate them effectively."

02

Determine how you want to talk about trust and responsibility

Having a policy in place about when and how AI technologies should be used and by whom is essential. Overall, survey respondents in Workday's AI IQ report are fairly certain their AI investments will increase over time, and AI will bring tangible business benefits⁵. But, they're not sure they can trust the data they use to power AI and machine learning (ML), or that they are deploying AI and ML in the right places, in the right way, and at speed⁶.

"Over and over again, research findings, as in Workday's [Closing the AI Trust Gap](#) survey, indicate that trust can be a major barrier to scaling and deploying AI,"⁷ says Trindel. While some people are very excited about the potential opportunities that AI invites, others are concerned about the potential for unintended consequences. "Often, employees don't trust AI because their company hasn't shared responsible AI guidelines with them and clearly communicated how they're utilizing intelligent technologies." She goes on to explain that responsible AI is an approach that guides the design and development of AI systems in a manner that adheres to transparent and accountable standards for trustworthy and ethical technologies.

To get one's head around risk identification and management, Trindel suggests that it all depends on the manner in which AI touches the users and the implications of those interactions. Will people be afraid they'll lose their jobs? Does the technology introduce bias for certain demographic groups? Does it give some people opportunities and others not? Do customers think they are interacting with a human being when they are not?

"Governance practices and measurement processes should also be deployed to evaluate how AI is impacting not only Workday usage but also the organization more broadly."

Dan Sundt
US Workday HCM Market
Offering Leader

"In evaluating an AI technology that you want to develop and/or deploy, you need to consider the users' experience and the risks to their fundamental human rights, which can vary dramatically by use case," she says. For example, an intelligent technology that identifies budget anomalies is lower risk than one that predicts who would be a good fit to hire for a particular role. Both are useful, but one has higher risk to fundamental human rights than the other. In practice, this means you would need to have more safeguards in place for the hiring use case than the budget anomaly example.

Beyond building trust, compliance concerns are also growing. Regulations in the AI space are developing rapidly, with the European Union AI Act often being perceived as the gold standard. The Act introduces "risk-tiering," or different rules for different use cases, as illustrated in the previous example.⁸ Trindel concludes: "When you frame AI governance through the lens that some AI use cases present more risk than others, it becomes more manageable. AI regulations will fit reasonably into that structure as they evolve and you can focus instead on how to develop responsible AI guidelines that will serve your organization on multiple levels now and for some time to come."

03

Tackle the data dilemma upfront

Data can be a major barrier to deploying and scaling intelligent technologies. It is a lifeblood of AI, but reliable data is often hard to find in many organizations today, due to a complex and often disjointed systems landscape. In fact, most organizations don't fully trust their own data to provide the best-possible AI outcomes.

Among the respondents in the AI IQ report, 77% are concerned that their organization's data is neither timely nor reliable enough to use with AI⁹. Similarly, insufficient data volume or quality was the top reason (29%) for their AI deployments falling short of expectations.¹⁰

"To solve the AI data dilemma, start with the business outcomes and insights you want to deliver. Then, and only then, should you start to identify what data will drive those business outcomes and insights," says Jim Stratton, SVP, Chief Technology Officer, Product and Technology, Workday.¹¹

Many companies do it the other way around. They start with the data and then try to use that data to drive insights. That approach often wastes time and doesn't deliver business value. Stratton further explains: "Once you have the business outcome in mind, the solution to getting the most out of the data you do have—ideally in a unified platform versus a mosaic of systems—is to treat that data like a product in your own company. Explicitly define an owner for that data and a service-level agreement (SLA)—how reliable it is, how timely, and so on. Once you have done the engineering work to make that data available, it's important that it's available for the whole enterprise—not just the team that created it, owns it, or was the first to ask for it."¹²

04

Manage change from a persona perspective

Employees will experience AI features differently depending on the roles or personas they have in their organizations. For instance, a traveling salesperson may perceive an AI-enabled receipt scanning capability to be a lifesaver, but an internal administrator might find it harder to see the value.

Accordingly, determining the personas you're looking to reach and what kind of messages resonate with them is one of the key aspects of managing change when rolling out AI programs. "Once you've established the personas, then it's important to determine what the value proposition is, either for existing AI functionality that you want them to take greater advantage of or for new features you're planning to roll out in the future," adds Dan Siegel, Workday Financials Leader, Deloitte.

"In the end, it's really less about the specifics of the functionality and more about the value it brings to the users based on their personas and how they engage with Workday. Value-based messaging is ultimately what is going streaming services generate video recommendations based on your preferences and viewing patterns.



05

Educate, reskill and upskill where necessary

As reflected in the findings of the Deloitte State of Gen AI in the Enterprise report, AI is expected to increase the value of certain technology-centered and human-centered skills, while decreasing the value of others.¹³

- Technology-centered skills that respondents most expect to increase in value include: **data analysis** (70%), **prompt engineering** (60%), **information research** (59%), and **software engineering/coding** (57%).
- Human-centered skills that respondents most expect to increase in value include: **critical thinking and problem-solving** (62%), **creativity** (59%), **flexibility/resilience** (58%), and the **ability to work in teams** (54%).
- In response to AI adoption, the most common changes to talent strategy among the overall respondent pool involve **redesigning work processes** (48%) and **upskilling or reskilling** (47%).¹⁴

The bottom line is that using algorithmic analysis, modeling, forecasting, or reporting requires some education about what the technology can and can't do. Workers don't need to be data scientists, but they need to understand the technology's capabilities, biases, and how to engage with it in a trustworthy way.

According to Nitin Mittal, Global AI Leader, Deloitte, "AI is starting to augment how humans work, but it can't do all the work for them. To be ready in the age of AI, workers need to be AI fluent to accelerate adoption. In the mid to longer term, jobs will have to be reimagined, work processes redesigned, and workers reskilled to harness the full promise of the technology."

06

Tap into community

Regardless of where your organization stands on the AI maturity curve, there are an abundance of resources available to help you take the next step. Workday offers a robust community forum where customers can learn from one another, along with helpful guides, such as [How to Create Your Responsible AI Charter](#), and video courses such as [Workday AI Masterclass](#), which demystifies AI by offering practical insights into how it works and how it can be strategically integrated within your own operations.

Deloitte, as a leading Workday alliance partner, also offers road-mapping sessions, industry-specific accelerators, and customized labs to help you determine where to start, and how to scale and get more value from your AI and Generative AI investments while mitigating risk.

"AI is starting to augment how humans work, but it can't do all the work for them. To be ready in the age of AI, workers need to be AI fluent to accelerate adoption."

Nitin Mittal, Global AI Leader, Deloitte



TAKING A PLATFORM APPROACH TO AI

Workday takes a platform approach to building AI so innovations can be leveraged across its suite of applications, including HCM, financial management, supply chain, and analytics. This gives it the ability to maximize the number of use cases throughout the enterprise where AI can augment human performance.

Workday Skills Cloud is a great example of this platform approach. Powered by Illuminate, Workday's next generation of AI, Skills Cloud is a system that enables you to hire, reskill, and upskill talent based on skills, not job titles. It integrates with Workday products and other data sources to provide insights and recommendations for your workforce. With it, you can quickly understand and act on skills to create better people strategies and fill talent gaps.

On the Finance side, Workday has a number of automation solutions embedded in its platform, including expense receipt scanning, processing, error handling and monitoring; 2) journal insights, which uses ML to detect and surface anomalies; and 3) supplier invoice automation, with semantic search leveraging natural language processing. In addition to alleviating the drudgery of having to manually sift through thousands and thousands of transactions, these applications of AI and ML can help the organization to manage risk, which is a hot-button issue for the board and management.

NEXT-GENERATION AI

Illuminate is the next generation of Workday AI that understands not only the data but also the context—the “why” or “how” behind every HR and financial process. Illuminate models are fueled by the more than 800 billion business transactions processed by the Workday platform annually. Spanning the entire Workday platform, these models deliver more-precise insights for decision-

making, streamlined actions, exponential productivity gains, and significant cost savings by:

- **Accelerating common tasks with generative AI.** Illuminate leverages Generative AI to expedite content creation and summarization for things like job descriptions, talent highlights, messages, knowledge articles, contracts, and more. Additionally, it offers insights and automation tools, including anomaly detection, auto-filling, prompting, and document scanning to further streamline tasks.
- **Delivering real-time AI assistance in the flow of work.** Illuminate reduces friction and helps employees prioritize critical work. The new [Workday Assistant](#) facilitates seamless, intuitive assistance across routine HR and finance tasks, providing real-time guidance through complex processes to allow employees to focus on more strategic work.
- **Transforming entire business processes with AI orchestration.** Illuminate anticipates and streamlines common business processes to transform the way work gets done. It will provide every user with a “team” of business process experts, or [agents](#), that can operate with and on behalf of the user. Illuminate will also conduct end-to-end business process orchestration, coordinating multiple agents and managing complex cross-platform processes.

In addition, Workday recently unveiled its new [Agent System of Record](#). These new capabilities powered by Workday Illuminate will provide a centralized system for managing an organization's entire fleet of AI agents, from Workday and third parties alike.



Workday's platform approach to AI allows solutions such as these to be applied in many ways to solve multiple business problems. It also distinguishes Workday as a leader in responsible AI development, as our AI solutions elevate people by enabling them to focus on the work that matters and on doing things that are uniquely human—from spending more time with customers, constituents, or patients; to pursuing more creative and meaningful endeavors; to building critical peer, team, and stakeholder relationships. Workday is a leader in data governance and privacy protections, as there are tight controls on the models and the data used to train them is often the customer's own.

GENERATING ADVANTAGE TOGETHER

AI offers an inspired opportunity to generate advantage. It brings together the endless possibilities of data with the vastness of human thought. It uncovers astonishing connections that can yield fresh thinking and perspectives and provides a foundation from which human creativity can soar. With AI, unstructured turns logical. Rote yields surprise. Code produces art. But only people can give AI purpose and enable trust in its output.

With Workday and Deloitte, leaders can be confident that the development and application of AI is thoughtful and ethical; they can understand where it's being applied, and they have agency in deciding whether or not to use it and how it is put into operation. In Workday, both the HR and finance functions

leverage a single, unified data set, which enables companies to access many AI capabilities in an orchestrated fashion.

For companies seeking to deploy AI quickly, a full-platform deployment of Workday is often the shortest path to maximizing value. It enables them to make the most of their integrated finance and HR data by accessing embedded AI capabilities and out-of-the-box use cases that have already been demonstrated to work in a trusted manner. A full platform approach also enables companies to amplify the value received from their investments by leveraging Extend, Prism, partners from AI Marketplace, and Deloitte to further build out and operate Workday's AI-powered solutions to address their specific business needs.

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Go Above and Beyond with Workday Extend

Workday Extend is a Workday technology platform that allows organizations to build and deploy new capabilities, apps, and solutions that run natively on Workday. Using Workday Extend, Deloitte can help organizations deploy new business capabilities for human capital management (HCM), financial management, or supply chain through two types of offerings:

- 01 As a service: In collaboration with your business and IT teams, we can build custom Workday Extend apps to meet your distinctive requirements and resolve your unique business challenges. This may involve augmenting the capabilities of your Workday HCM, Financials, or Supply Chain solutions, and/or automating offline or third-party processes and bringing them into the Workday platform. According to Rupali Sardana, Partner, Deloitte Canada, "We bring our deep industry, functional, and Workday technical expertise to bear on creating a bespoke solution that generates business value and continuously optimizes your investment, long after go-live. The focus is on outcomes aligned with your business strategy enabled by technology."
- 02 Pre-built offerings: Drawing upon our industry knowledge and global view, we have developed suites of Workday Extend apps that address challenges unique to specific sectors and functional areas. These solutions are pre-built and ready to go. Based on leading practices, they offer speed to value since they can be rapidly configured and deployed.

With either option, organizations can benefit from Deloitte's global reach and its combination of Workday technology know-how, deep industry experience, and market leadership in both finance and HR transformation. With staffing around the globe, including one of the largest pools of Workday-certified practitioners, Deloitte delivers 24/7 development, regional representation on teams, greater functional insights, and an effective blend of skills for producing business outcomes.

Endnotes

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