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2026
DELOITTE GLOBAL FINANCE TRENDS:
THROUGH A WORKDAY LENS

NAVIGATING THE EXPANDED SCOPE OF FINANCE

In a world where volatility is the baseline, Deloitte's 2026 Finance Trends underscore a new finance mandate – build decision speed via advanced scenario planning and agile governance, and lead enterprise strategy by embracing advanced AI and cloud-powered insight.

But how are finance leaders preparing their teams to meet widening demands amid a complex growth environment? How can they influence digital transformation and embrace advanced AI and cloud technology? As the scope of finance expands, many finance leaders are turning to advanced technologies, particularly AI, to help them extend their strategic influence, both within and beyond the traditional finance function.

Through its distinctive approach to AI strategy and governance, Workday is constantly evolving, making it well-suited to meet the expanding needs of the CFO. For instance, Workday has reinvented its enterprise AI platform designed to manage people, money, and agents – this isn't merely a rebranding; it is a strategic pivot to an open platform approach that allows finance leaders to unlock the value of their data by bringing it together all in one place, connecting it to new or existing analytics and operational systems, and optimizing complex financial processes through AI agents. These agents will serve as agentic finance teammates that will reinvent how work gets done and provide a collaborative and intuitive experience.

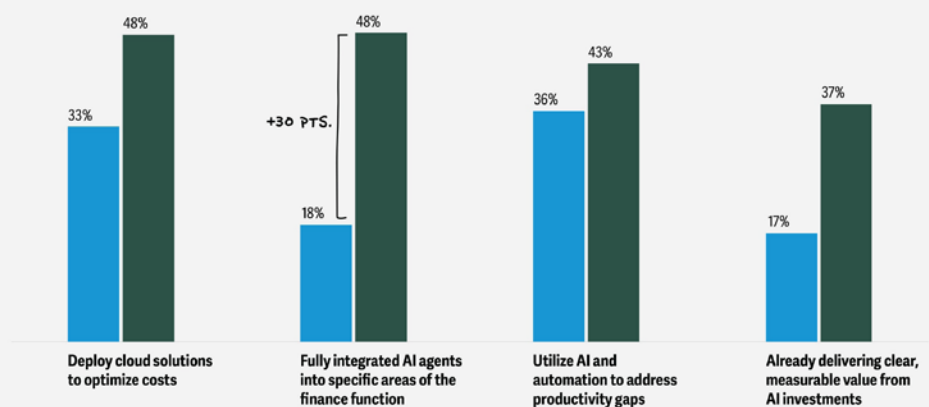
The Deloitte [Global Finance Trends 2026 Report](#), Navigating the expanded scope of finance, identifies five trends likely to have the most direct impact on finance leaders, the finance function, and, by extension, the rest of the organization through 2026. Explore the Report and this document to discover what differentiates Workday as the trusted AI platform and Deloitte as the trusted implementation partner and advisor for helping CFOs to embrace their growing role.



Many strategic finance leaders scale their influence by championing the cloud, automation, and AI

● Supporting strategy role ● Leading strategy role

Actions respondents say they have achieved (percentage of respondents)



Note: n = 1,326.
Source: Deloitte Finance Trends survey, spring 2025.



Nearly 60% of finance leaders are tackling uncertainty by bolstering their ability to anticipate external changes through more advanced scenario planning (30%) and more quickly respond to those uncertainties through more agile governance (28%).

01

THE SPEED PRIORITY: ADVANCED SCENARIO PLANNING AND AGILE GOVERNANCE FOR NAVIGATING UNCERTAINTY

The Deloitte survey found a high level of uncertainty and complexity in the current environment. Asked to rank their top three priorities, there was little consensus among finance leaders. With only a four-point difference between the 1st and 5th most-cited priorities, many finance leaders may be focusing on several urgent concerns, from planning for external challenges to cost management, simultaneously.

How leaders maintain focus amid competing priorities can influence a company's agility and resilience. Our research indicates that many finance leaders are taking steps to bolster scenario planning and governance structures to better anticipate and respond to their changing environments. Elevating the frequency, sophistication, and collaboration of scenario-planning techniques is becoming essential for many leaders, an objective that is increasingly attainable with advanced planning platforms and AI models. In conjunction, some finance leaders are also establishing new agile governance structures, such as building centers of excellence, to help empower teams to respond to shifting conditions more quickly.

ACHIEVING SPEED: INSIGHTS FROM THE WORKDAY PERSPECTIVE

With economic conditions in a constant state of flux, organizations need a planning solution that can empower leaders to understand and adapt to change fast. Powered by AI, Workday Adaptive Planning

is an advanced enterprise performance management (EPM) solution that delivers both efficiency and flexibility through dynamic and data-driven intelligent modeling and predictive scenario planning. It gives users a nearly unlimited ability to run what-if scenarios and perform sensitivity analysis based on financial variables such as fluctuations in interest rates, changes in business volumes, and shifts in tax and tariff rates all in real time. More than enhancing efficiency, Workday Adaptive Planning's AI capabilities embed machine learning directly into forecasting and modeling, automatically detecting patterns in historical and operational data, generating predictive forecasts, and flagging statistically significant variances. By eliminating mundane tasks, providing intelligent recommendations, and predicting what may lie ahead, it enables finance teams to make smarter decisions faster by eliminating mundane tasks, providing recommendations, and predicting what may lie ahead. Deloitte's PrecisionView™ is an advanced forecasting solution that integrates with Workday Adaptive Planning to unlock predictive insights and finance efficiency. It leverages data from Workday Adaptive Planning and delivers customizable, on-demand advanced analytical modeling features including tailored econometric and industry models, financial statement forecasting, and visual analytics with CFO-ready dashboards.



02

FINANCE LEADERS ARE STRATEGY LEADERS ESPECIALLY WHEN THEY EMBRACE ADVANCED AI AND THE CLOUD

As the scope of finance leadership expands, the CFO's influence on strategy across the organization seems to grow in step. Overall, the survey found that many finance leaders are holding greater accountability for producing business outcomes where they can orchestrate collaboration and drive transformative growth.

Interestingly, strategy-influencing leaders appear to be scaling their impact quite differently from their (relatively) less influential peers. By systematically applying technological and AI-driven solutions to help manage their broader scope of responsibilities, some of these leaders are helping redefine the finance function as a proactive partner in the business that is aligned with the organization's most critical goals. With many strategic finance leaders scaling their influence by championing the cloud, automation and AI, it makes sense that strategy-influencing respondents seem to be further along in their AI journeys. Accordingly, they're more likely to use AI to help address current shortfalls in productivity compared to respondents operating in a strategy-supporting role.

INFLUENCING STRATEGY: INSIGHTS FROM THE WORKDAY PERSPECTIVE

Workday takes a platform approach to developing AI with technology like Sana, so that innovations can be scaled across its suite of applications, including human capital management, financial management, planning, spend management, and analytics. The objective is to maximize the number of use cases throughout the enterprise where finance teams can converse with AI, and where AI can genuinely augment human performance, freeing employees from mundane tasks, elevating their skillsets, and helping to fill any productivity gaps. By setting strategy and adopting Workday innovations such as Sana, finance organizations can harness these capabilities to embed intelligence across HR, finance, and planning workflows, streamline processes with automated insights and recommendations, and deliver measurable business outcomes. For instance, leaders may consider an AI strategy that leverages agents to surface trends and provide a conversational reporting experience, where finance can interact with their data, helping them understand profitability at the most granular level and the

true cost to serve. AI can also run pervasive testing across your data and processes to look for errors or potential fraud - providing a new level of controls and governance and a new level of data integrity and confidence. Ultimately this innovation will allow finance to identify exceptions, anticipate change, and recommend the next action, thus demonstrating the value of agentic AI and setting the stage for broader application across the business. As a leader in finance transformation, Deloitte can help CFOs scale their influence by championing the cloud, automation and AI. This includes assistance with developing their AI strategies, identifying scalable use cases, and achieving rapid, measurable ROI by designing processes to be enabled by AI capabilities, or building and deploying tailored AI solutions leveraging Workday data.

03

FOCUS. PRECISION. DISCIPLINE: HOW FINANCE-LED COST MANAGEMENT HELPS DRIVE MEASURABLE VALUE

Cost management owners are 21% more likely to meet their cost savings goals than those finance leaders that play a supporting role in managing costs and expenses on behalf of the enterprise.

When finance leaders own cost and expense management, what can set them apart are the tools they bring to cost discipline along with a focus on accountability. Respondents who are taking greater ownership of cost management often bring together cloud infrastructure, intelligent automation, and specialized in-house expertise to help strike a balance between growth and cost control. Cloud investments appear to be the preferred cost-management method among respondents who own expense oversight. As noted in [Demystifying the cloud consumption model](#), cloud-based solutions can minimize up-front expenditures for hardware and provide more scalable infrastructure to conduct analysis for identifying cost-saving opportunities.

Many companies are additionally turning to AI to help cut operational expenses while increasing speed and accuracy. Among respondents owning cost optimization at their organizations, AI ranks second, just behind cloud-based solutions, as the most effective way to achieve cost savings. In this capacity, finance leaders can use AI to streamline certain repetitive processes or eliminate manual verification in certain transactions, such as using AI to scan accounts receivables, proactively analyze transactions to spot potential errors, and identify which accounts have a higher potential for delinquency.

MANAGING COSTS: INSIGHTS FROM THE WORKDAY PERSPECTIVE

As an AI and cloud-native platform, Workday offers a powerful combination of data, context, and agentic finance teammates to enable finance leaders to control expenses and optimize costs. The value of this powerful combination manifests through a host of embedded user-friendly capabilities such as document-driven accounting, which redesigns how finance business processes work. All transactions - supplier invoices, customer orders and invoices - begin as documents. Document-driven accounting, powered by Sana, will transform these documents into insights and automate downstream activity. The Revenue Contract Agent, transforms customer contracts into insights and will automate billing schedules as well as accounting entries, while the Financial Audit Agent automates audit evidence collection for accounting teams. Such capabilities can be directly linked to greater speed, accuracy and productivity, thus freeing finance staff to perform more strategic activities. Deloitte enhances this already strong value proposition by applying its proprietary tools and accelerators, along with helping organizations to leverage Workday Accounting Center, Data Cloud, Extend, and Build, to further advance and operate AI solutions to meet specific cost-management goals.



04

THE JOURNEY TO AGENTIC INSIGHTS: MANY FINANCE TEAMS EMBRACE AI, BUT ROI AND AGENTIC IMPLEMENTATIONS OFTEN LAG

Our survey shows that nearly every finance department is at least experimenting with AI use cases. Progress in deploying AI seems to depend on where finance leaders are in their AI journeys. Respondents from organizations in the early phases of AI adoption (those who have only reached the AI deployment stage) say they are grappling with the weight of legacy infrastructure and unclear ROI. Meanwhile, data security concerns reign near the top of respondents' list of AI implementation challenges. This appears especially true for respondents who are AI leaders.

The area where finance leaders see some of the greatest potential is agentic AI. This technology appears to be attracting serious interest as a tool for financial planning and analysis, which can play a crucial role in helping to navigate uncertainty and guide capital allocation. In general, agentic systems can help finance leaders under pressure to move more efficiently on critical tasks. Our survey shows three assistive areas where respondents see the greatest opportunity: sales and profitability management; working capital optimization; and expense management. Overall, agentic AI innovations can help free teams to focus on high-value work.

GENERATING ROI FROM AGENTIC AI: INSIGHTS FROM THE WORKDAY PERSPECTIVE

The workforce of the future is poised to include both humans and AI agents. As the number and complexity of AI agents grow, organizations will likely face a new set of challenges: managing their deployment, ensuring their security and compliance, optimizing their impact, and managing costs. Without a defined approach, organizations will likely face fragmented operations, increased security risk, and difficulty measuring the true value of their AI investments. Workday's Agent System of Record is designed to provide a complete view of all AI agents, even third-party agents such as [Zora AI™ by Deloitte](#), an agentic AI platform composed of specialized AI agents that augment the human workforce to autonomously execute and analyze complex business processes, generate insights and scenario recommendations, and help improve productivity and decision-making across enterprise functions. These specialized AI agents are engineered to help deliver greater enterprise productivity, stronger analysis, and robust decision-making support across finance, procurement, sales and marketing, and an ever-expanding portfolio of functions and sectors. Paving the way to ROI, Workday's Agent System of Record is a one-stop-shop for onboarding new agents efficiently and securely, defining their skills, roles and responsibilities, tracking their impact, budgeting and forecasting their costs, supporting compliance, and fostering continuous improvement.



05

INFUSING TECH TALENT IN FINANCE: WHERE DATA SCIENTISTS AND ACCOUNTANTS MEET

As AI increasingly gets integrated into finance, the work and capabilities of the function may shift in-step. How finance leaders meet their pressing talent needs will likely have major implications for their departments going forward. It may even alter what a finance professional or department looks like in the future.

Topping the list of the skills many surveyed finance leaders are prioritizing for the next fiscal year are AI and automation, along with data analysis and technology integration. Finding the right blend of technology and talent appears to be top of mind in many finance departments, with technology emerging as a potential solution when talent is scarce. The top action respondents are taking to meet their talent acquisition and retention challenges is “utilizing AI and automation to address productivity gaps.” While appearing lower on the priority list for development, leadership and adaptability and advanced scenario modeling garner similar response rates as more traditional finance capabilities, indicating how much emphasis some finance leaders may be placing on making their organizations more agile and responsive to change.

BALANCING TECH AND TALENT: INSIGHTS FROM THE WORKDAY PERSPECTIVE

Workday takes a platform approach to innovation where new AI-enabled capabilities powered by Sana are seamlessly integrated into solutions and continuously updated through periodic releases. With a lack of skilled talent, employee engagement, staff resistance to new tech, and work overload being the biggest workforce challenges, professionals don't need to be data scientists to benefit from AI in Workday, but they do need to understand the technology's capabilities, biases, and how to engage with it in a trustworthy way. Deloitte, as a leading Workday alliance partner, offers road-mapping sessions, industry-specific accelerators, and customized labs to determine the skills finance organizations may need as they transform, and how to leverage AI safely and securely to augment the analytical and strategic abilities of the human workforce.

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