Deloitte.

CFO Sentiment

H1 2025

Global uncertainty dents confidence

Contents

Deloitte has surveyed senior finance executives of major Australian listed companies since 2009. This *CFO Sentiment* survey covers the first half of 2025 and took place between 13 and 30 May 2025. 61 CFOs responded to the survey.

Please note: where graphs do not add up to 100%, respondents were able to select multiple responses. Figures are rounded to the nearest whole number, so combined percentages may appear to differ from chart totals.

Edition highlights

Business sentiment simmers

While CFOs remain optimistic about their business prospects, net optimism has dipped to 49%, down 16 percentage points from H2 2024.

An economy on the up

Confidence in the Australian economy continues to rise though, up 18 percentage points to 23%, its highest level since 2022.

Investment amid uncertainty

While uncertainty remains high, some 48% of CFOs expect to increase capital expenditure over the next 12 months, up from 35% six months ago.

CFOs hold on tariff action

Most CFOs expect slightly negative impacts from tariffs, but they aren't planning to take concrete action at present while trade policy remains uncertain.

Productivity the key ingredient

Cost control and efficiency remain a key priority with 65% of businesses making long-term strategic and transformational investments to boost productivity.

Changing challenges on AI

The majority of businesses and finance functions are now using AI. As uptake increases, businesses are grappling with challenges around implementation, privacy, costs and demonstrating value.

Executive summary

A not-so-smooth recovery

While 2024 was a year of business sentiment rebounding from historical lows, the first half of 2025 has seen CFO confidence pegged back.

Our latest survey reveals that net optimism about business prospects has fallen to 49% in H1 2025, down 16 percentage points from H2 2024. It's a sign that CFOs have tempered expectations for business recovery amidst an uncertain global environment and internal challenges.

Net optimism in the Australian economy has continued to improve however, up 18 percentage points to 23%, its highest level since H2 2022. This points to a confidence among businesses that the Australian economy has passed its low point and is on the up.

The upturn in confidence in the economy comes despite elevated uncertainty caused by recent changes in global tariffs. At 92%, net uncertainty is at its highest level in over two years, with CFO risk appetite remaining low as a result.

Most CFOs (84%) believe recent changes in global tariffs will have a negative impact on the Australian economy. However, many feel their own business is more insulated from the economic impacts, and the improvement in overall optimism in the economy suggests, for now at least, that business leaders believe Australia will avoid the worst of it.

Instead, CFOs see the risks as dominated by internal business challenges. An inability to execute strategies remains the top issue, with 62% identifying this as a significant risk. Meanwhile, technology implementation and digital disruption (48%) is a growing concern for CFOs.

These priorities point to an awareness among business leaders that investment in transformation and technology is needed to boost weak productivity. In turn, nearly one in two CFOs (48%) expect capital expenditure to increase over the next 12 months, up from 35% six months ago.

Cost control and operational efficiency is a key focus, with 80% of CFOs naming this as a high priority. This reflects a renewed drive to boost productivity, with 65% of businesses making long-term strategic and transformational investments to improve efficiency. Within this, leveraging technology to simplify and optimise business operations is a key goal.

To this end, maximising the value of investments in AI remains front of mind. Most organisations and finance functions are now using AI to some degree in what has been a rapid transformation of business practices. But many businesses are still struggling to implement at scale, with CFOs highlighting challenges around investment costs, privacy concerns and demonstrating value. Overcoming these barriers is key to maximising the productivity benefits of the technology for businesses.

Economic update | Domestic

Progress, but not prosperity

The Australian economy has entered 2025 with a cautious optimism, but challenges remain. The worst of the economic slowdown driven by cost-of-living pressures appears to be over, but growth remains sluggish with the recovery still in an early stage. Quarterly growth in GDP edged upward by 0.2% in the March 2025 quarter, bringing the annual rate of growth to just 1.3%. The performance of GDP per capita is still very poor, falling by 0.2% over the quarter to be 0.4% lower over the year.

Inflation remains a defining feature of the economic landscape. Headline inflation has continued its descent and now sits comfortably within the Reserve Bank of Australia's (RBA) 2-3% target range. The RBA's preferred measure of inflation – the trimmed mean – has also returned to the target range for the first time since December 2021 at 2.9%.

Steady disinflation has triggered two **interest rate** cuts since the beginning of the year, with several further reductions anticipated, which would stimulate private sector activity and may offset the impacts of global uncertainty.

Household spending remains subdued, despite a modest uptick in real disposable incomes since the start of the year. The uncertain economic environment has driven many households to shore up their finances rather than spend additional income. With Australian household debt levels still among the highest in the developed world, this cautious behaviour is unsurprising. Looking ahead, modest real wage growth plus further rate cuts should produce some upside for household income, and eventually spending.

The **labour market** continues to be one of the brighter spots of the economy. Despite the weakness in economic growth, job gains have been very strong over the past 12 months. In the past year 332,000 people have found jobs, with the unemployment rate stabilising at 4.1%.

Much of the resilience can be attributed to the ongoing strength of the non-market sector (health care, education, public administration). Indeed, the overall strength of the labour market masks a two-track performance: non-market sector employment has been growing strongly, while market sector employment growth has been only modest.

While job creation and wage growth have been robust, stagnant **productivity growth** remains a key challenge for the economy. Since its peak in March 2022, Australia's labour productivity has fallen by 4.9% and now sits below pre-pandemic levels.

Businesses continue to operate under tough conditions due to the above factors. Margins remain compressed, and while input costs have stabilised, businesses are reluctant to pass on further price increases to consumers already grappling with affordability concerns. These challenges are reflected in rising business insolvencies, which increased by 34% in the year to May 2025 compared to the previous year.

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Economic update | Domestic

Forward-looking indicators of the business environment are mixed, creating an uncertain outlook. Confidence about the economy has strengthened, but CFOs are now less optimistic about the performance of their own organisation. Financial conditions for many businesses remain challenging, with compressed margins and weak profitability continuing to weigh heavily.

Australia's **housing** market remains a political and economic flashpoint. House price growth has picked up again in early 2025, driven by a lack of supply and lower interest rates. Despite the Federal government's ambition to build 1.2 million new homes over five years, capacity constraints in the construction sector – including skills shortages, high costs, and planning bottlenecks – are hampering delivery.

Migration was a topical issue in the recent federal election. Labor's victory will see the permanent migration program remain at 185,000 places for 2025-26. Caps have been proposed on international student enrolments to manage population growth and housing demand, but attempts to legislate these caps have faced opposition in parliament.

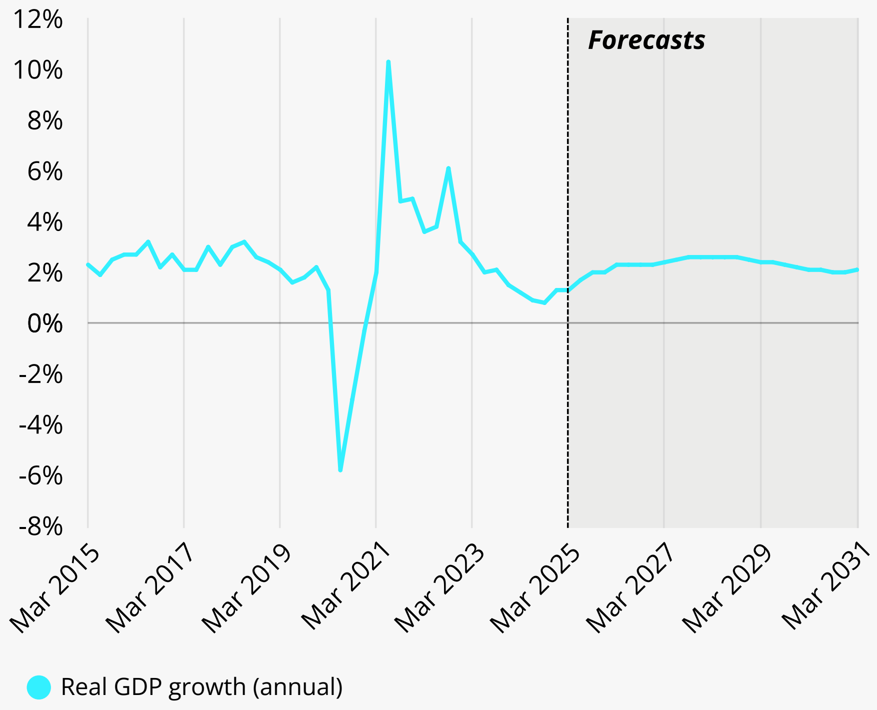
The decisive result in the **federal election** should make it easier for the re-elected federal government to implement its policy agenda. This includes cost-of-living relief, two years of modest income tax cuts and instant work-related tax deductions, and a significant agenda in health, social assistance, early childhood education and the transition to renewable energy.

Stimulating productivity growth is the government's major long-term economic challenge. Following the election win, Treasurer Jim Chalmers was quick to acknowledge this, stating "...the first term was primarily inflation without forgetting productivity; the second term will be primarily productivity without forgetting inflation". The upcoming productivity summit may kick-start a more active agenda in this area.

Overall, 2025 has begun with more optimism than the previous two years, but the recovery will take time. Inflation is easing, the labour market is holding up, and confidence is slowly returning – but for many households and businesses, the lived experience remains challenging. The key to unlocking stronger growth lies in navigating the transition to lower interest rates while stimulating an uptick on productivity, housing and public sector reform.

Chart 1: Australian economic growth forecast

Annual change in real GDP



Source: Australian Bureau of Statistics, Deloitte Access Economics.

Economic update | Global

Global turbulence

The global economic environment in 2025 has so far been characterised by greater volatility over trade policies and geopolitical tension.

The new administration in the United States is reshaping the global trade landscape. This started with the announcement of a range of **tariff** measures early in the year, including a universal baseline tariff on products coming into the United States alongside additional measures on specific goods and countries. Retaliatory actions by some countries followed, before many of the measures were paused or rolled back to allow for a period of negotiation.

Where global tariff rates ultimately end up remains unclear, although the events of the first half of the year look set to fundamentally reshape global trade.

The concern is that the tariffs will lead to higher prices for many products in the US, move some production to less efficient locations, act as a brake on investment because of heightened uncertainty, and ultimately weigh on global growth.

In the aftermath of the tariff announcements, **global markets** were extremely volatile. Equity markets turned down savagely, only recovering once tariffs were paused and revised down. The Australian Dollar also slumped to just below 60 US cents, its lowest level in almost five years. However, like equity markets, it has now recovered. Global investor confidence remains weak though, with concerns about trade policy and the high level of US government debt creating nervousness around the funding of US Treasury bonds.

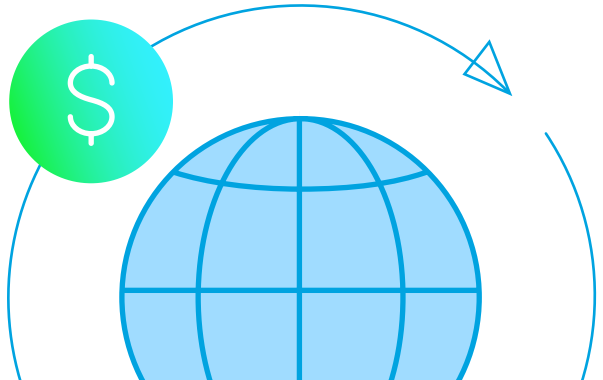
The **United States** economy has slowed in response to the tariffs. Real GDP decreased by 0.2% in the first quarter of 2025 marking the first downturn since 2022. A surge in imports is largely driving this slowdown as firms rushed to stockpile products ahead of incoming tariffs.

The **Chinese** economy has shown resilience but faces challenges in sustaining momentum throughout the year. GDP expanded by 5.4% in the year-to March 2025, the strongest performance for 18 months, driven by robust industrial output and retail sales. But the outlook for 2025 remains clouded, with tariffs affecting export sales and debt problems at home related to the oversupplied housing market. China's policy responses and structural reforms in the coming months will be crucial in navigating its economic challenges.

The **European Union** continues to experience modest growth amid global uncertainties. Economic growth of 0.8% is projected for 2025, down slightly from 0.9% in 2024. This outlook could be altered, directly or indirectly, by the outcome of negotiations with the US. Sector-specific challenges in key member states like Germany also pose a risk.

Although the direct impacts of US tariffs on Australia may not be large, the indirect impacts could be significant. A key risk comes from lower demand from China. Australia sends almost 40% of its goods exports to China. Any slowdown in the latter's economy due to US tariffs could result in a significant moderation in demand for Australia's exports.

However, there may be some advantages for Australia. If the Trump administration reduces its investment in climate initiatives, Australia could emerge as an attractive destination for redirected capital. Less expensive goods produced in China or through Asia may also be diverted away from the US towards markets like Australia.



“Global trade disruptions have given CFOs one more thing to worry about, though many will also celebrate better domestic conditions – the taming of inflation and start of the rate cut cycle.”

David Rumbens
Partner, Deloitte Access Economics
Deloitte Australia

Confidence tempers

Business sentiment simmers

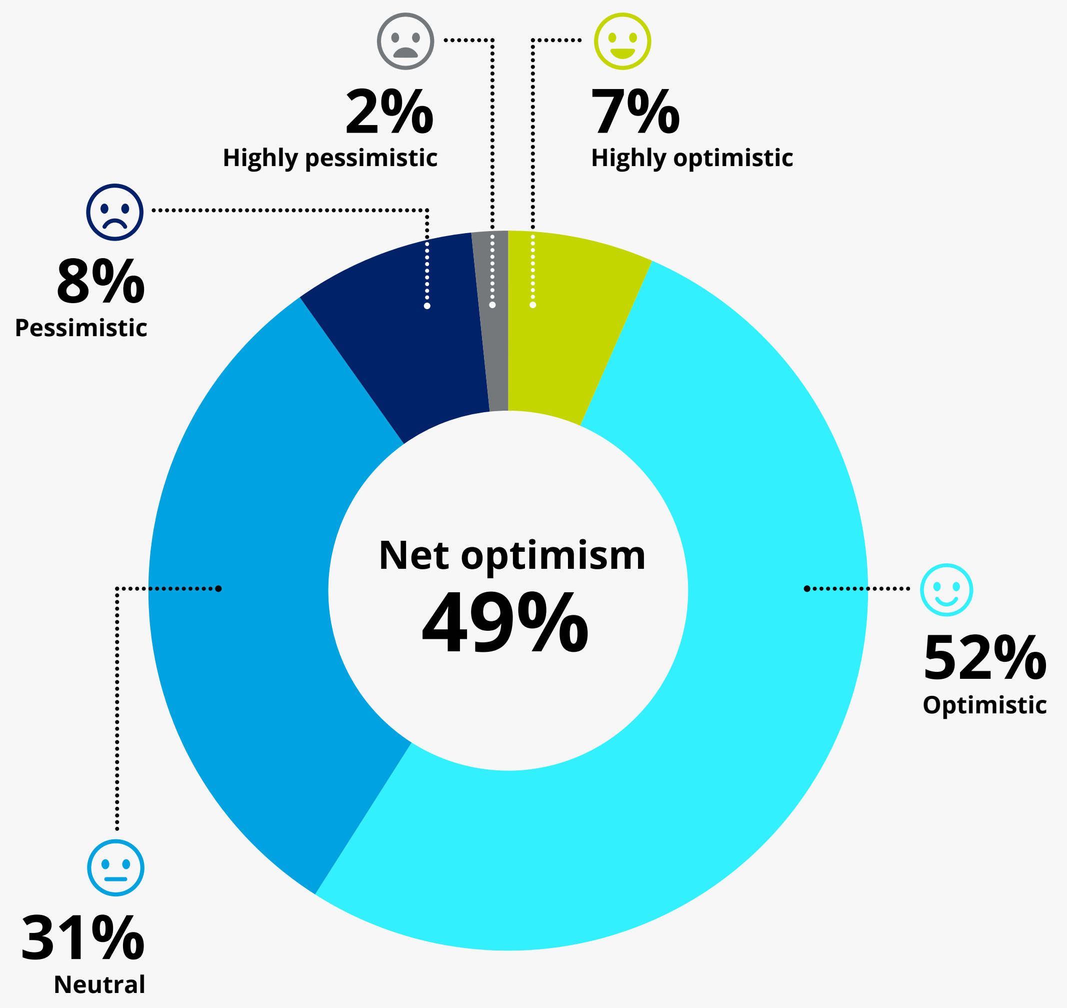
CFO sentiment has dipped in the first half of 2025, with net optimism in respondents' own business prospects falling to 49%, down 16 percentage points from H2 2024. This is a step back from the levels of optimism seen throughout 2024, suggesting **CFOs have tempered expectations around their own business prospects for the next year.**

Some 59% of CFOs remain optimistic or highly optimistic about their company's financial prospects, down 12 percentage points from six months ago, while 31% now feel neutral, up 8 percentage points.

Several factors are likely to have contributed to the fall in optimism. Global tariffs have increased uncertainty around the global economic outlook, and business conditions remain tough as thin margins and weak consumer spending weigh on profits. Many businesses are also grappling with challenges around implementing strategies aimed at boosting operational efficiency.

Chart 2: Optimism about own business

How do you feel about the financial prospects of your company going forward?



Confidence tempers

An economy on the up

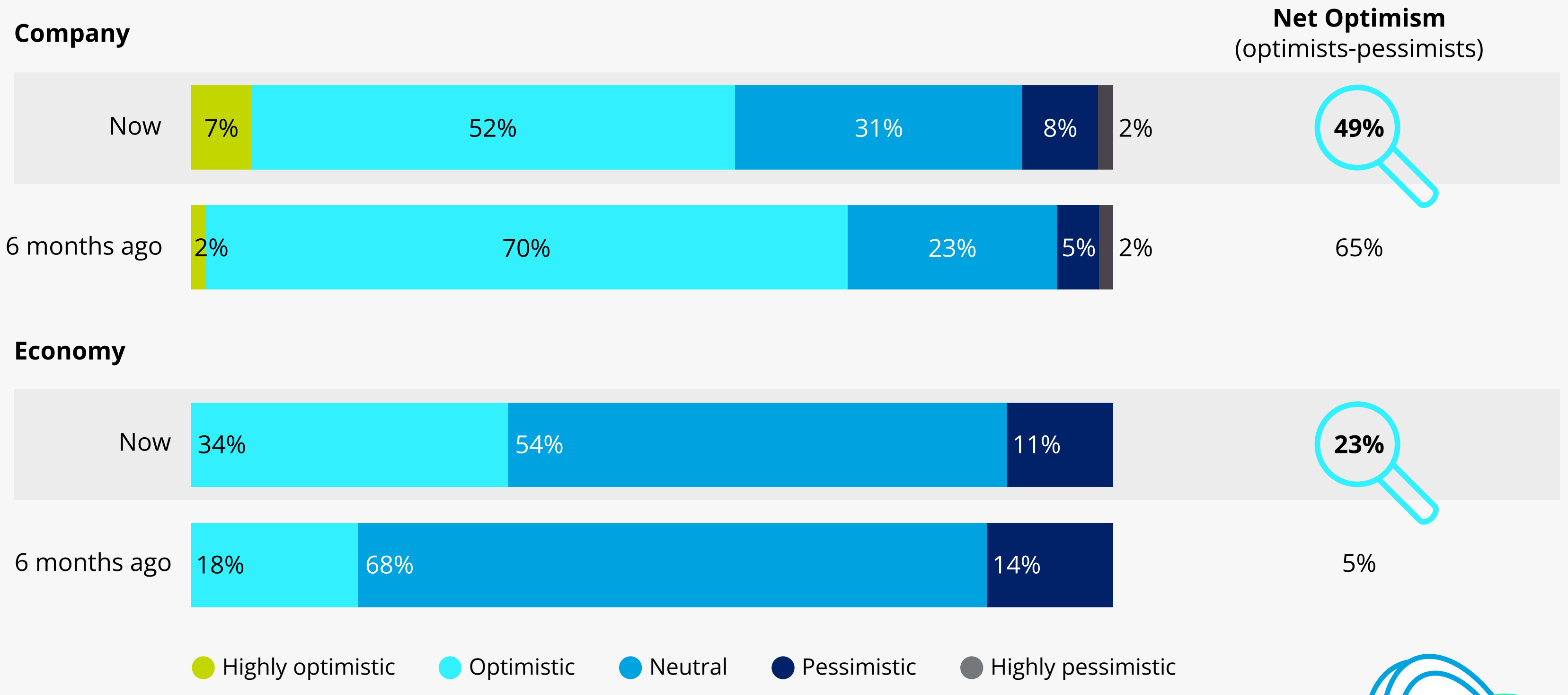
Although sentiment about business prospects has fallen slightly, confidence in the economic outlook continues to rise. The share of CFOs feeling optimistic about the economy has nearly doubled in the past six months, driving net optimism in the economy to 23% – its highest level since H2 2022.

This marked increase could be due to the interest rate cutting cycle commencing this year, with inflation back within the RBA's target band and strong expectations of further rate cuts to come.

While CFOs remain more optimistic about the prospects for their own business than the economy, the gap between the two has narrowed amid the more stable economic outlook and as businesses face up to some of their major challenges, like improving efficiency.

Chart 3: Optimism about own business and the Australian economy (compared to 6 months ago)

How do you feel about the financial prospects of your company and the Australian economy going forward?

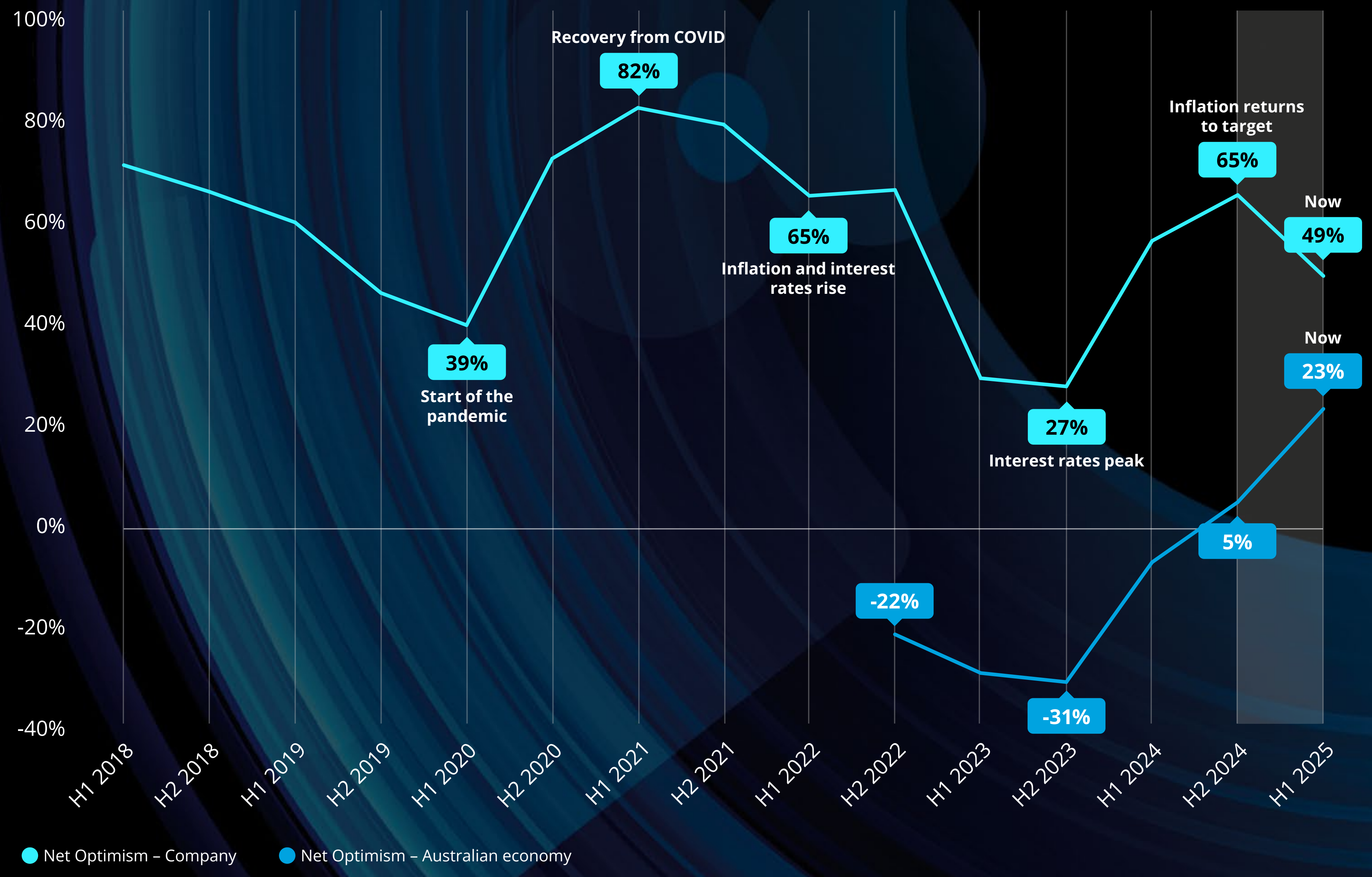


Confidence tempers

Chart 4: Net business confidence over time

How do you feel about the financial prospects of your company and the Australian economy going forward? (net optimism)

Note: The 'optimism on Australian economy' question was introduced in H2 2022.



Ongoing uncertainty

Half a decade of uncertainty

Net uncertainty has once again surged, up 13 percentage points from H2 2024. It is now at 92%, its highest level in over two years.

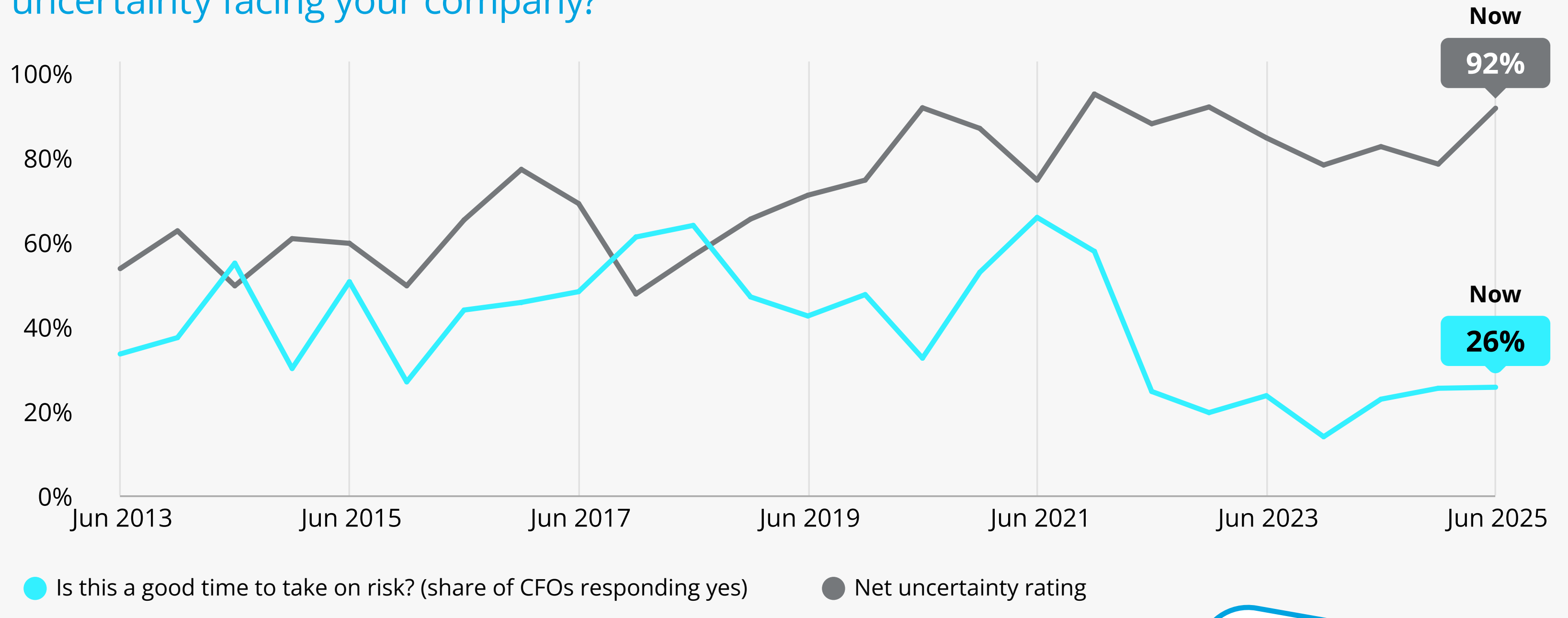
Although the federal election has resulted in a majority government, and therefore a predictable policy direction, the stop-start tariff situation and wider geopolitical tensions seem to have counteracted this, leading to greater uncertainty.

CFOs aren't in unfamiliar territory: **it's been over five years since net uncertainty fell below 75%.**

Still, their risk appetite remains low in this environment, with only 26% saying that now is a good time to take on risk.

Chart 5: Balance sheet risk and uncertainty

How would you rate the general level of external financial and economic uncertainty facing your company?



Ongoing uncertainty

Business positioning key

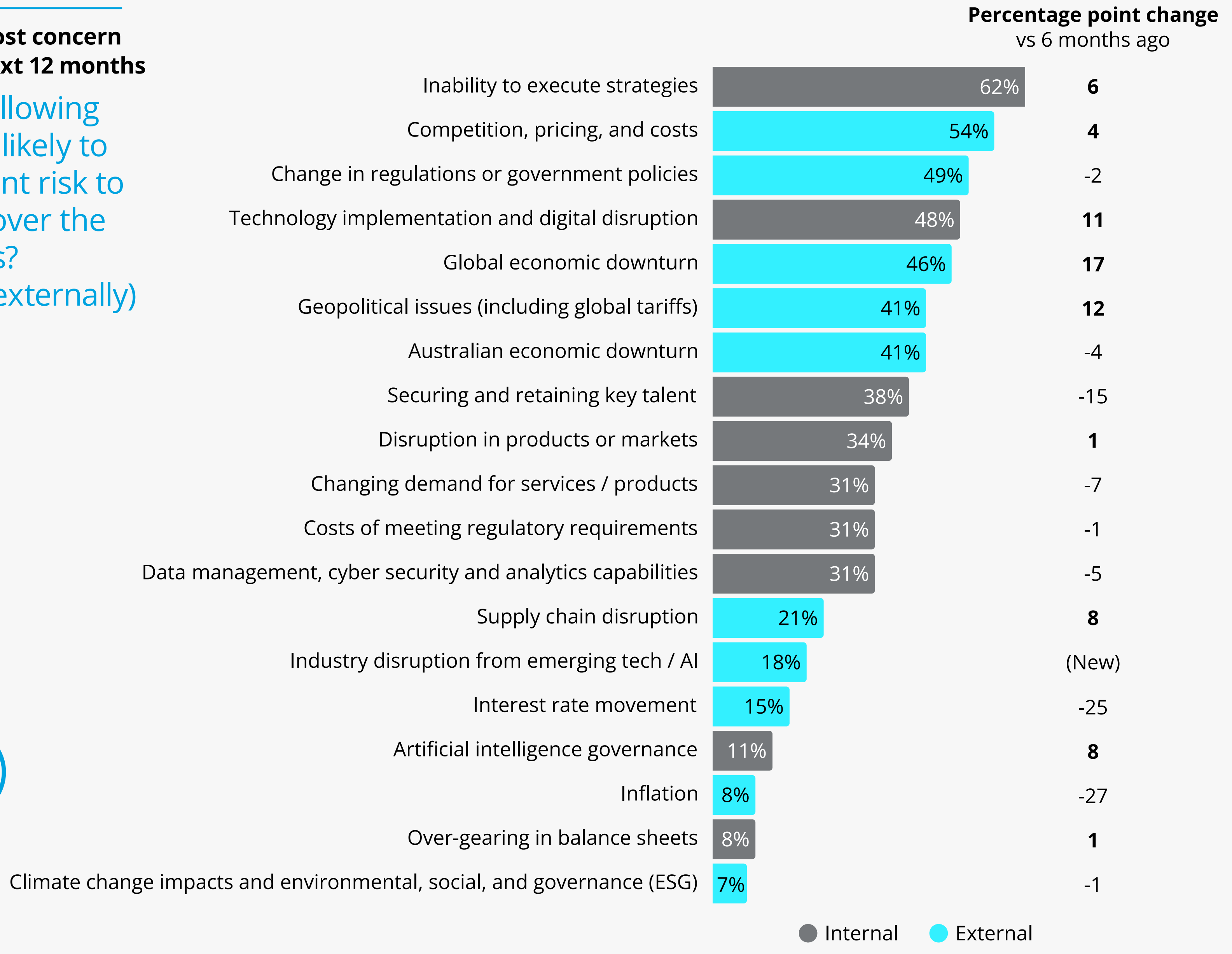
CFOs are becoming more concerned about internal business challenges as external economic risks fall down the rankings.

An **inability to execute strategies** remains the top risk for CFOs, who are focused on improving operational efficiency amid challenging business conditions. Meanwhile, **technology implementation and digital disruption** has moved up the risk register compared to six months ago, increasing by 11 percentage points to 48%. This suggests CFOs may be facing challenges in implementing a firm-wide AI strategy.

In contrast, CFOs are now less concerned about interest rate movements and an Australian economic downturn with inflation back under control and further interest rate cuts expected. Securing and retaining key talent has also fallen down the priority list as the labour market loosens a little and demand for workers comes off the boil in some areas.

Chart 6: Risks of most concern to CFOs over the next 12 months

Which of the following factors is most likely to pose a significant risk to your business over the next 12 months? (internally and externally)



Planning ahead

Businesses adapt to thin margins

Nearly one in two CFOs (48%) expect capital expenditure to increase over the next 12 months, up from 35% six months ago.

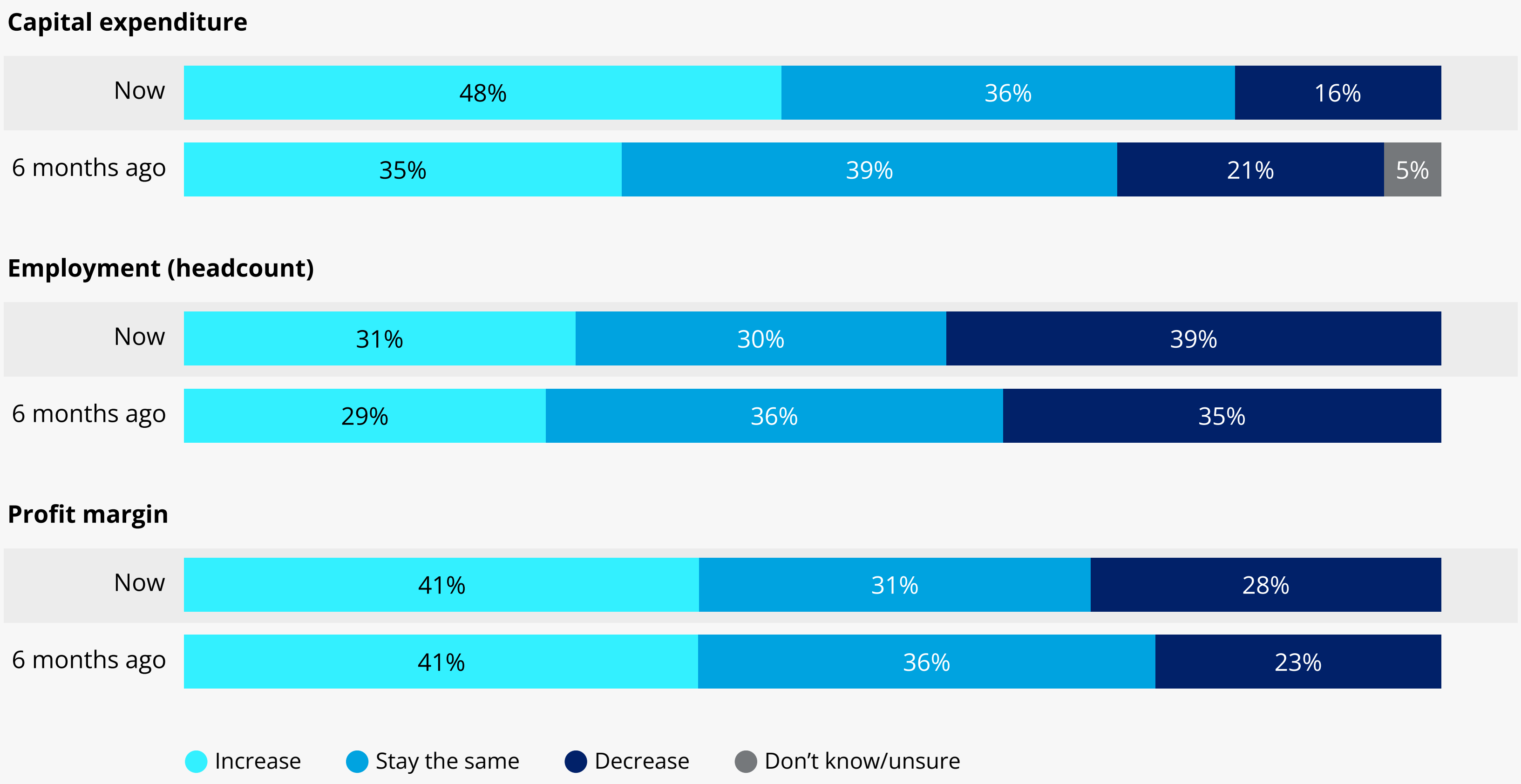
A rosier domestic outlook is likely contributing to this, along with interest rate cuts making debt financing more attractive. And while tariffs have elevated global uncertainty, Australia may benefit as a potential destination for some redirected investment.

Compared with our H2 2024 survey, more CFOs (39%) are expecting employment to decrease over the next 12 months. This could reflect a possible readjustment of workforce strategies as the economy changes gear.

Expectations around profit margins have also deteriorated, with more CFOs (28%) expecting margins to decrease over the next 12 months.

Chart 7: Change in outlook for employment, capital expenditure and profit margins

Compared to the past 12 months, how do you expect employment/ capital expenditure/profit margins to change over the next 12 months?



“Global developments have tempered CFO optimism, but a more stable domestic landscape provides a positive platform for further investment. Driving operational efficiency and productivity remains key for CFOs.”

Stephen Gustafson
Partner, CFO Program Leader
Deloitte Australia

CFOs wait and see on tariffs

Tariffs to cause some harm, but CFOs ready to act

Most CFOs (84%) agree that the recent changes in global tariffs will have a negative or significantly negative impact on the Australian economy.

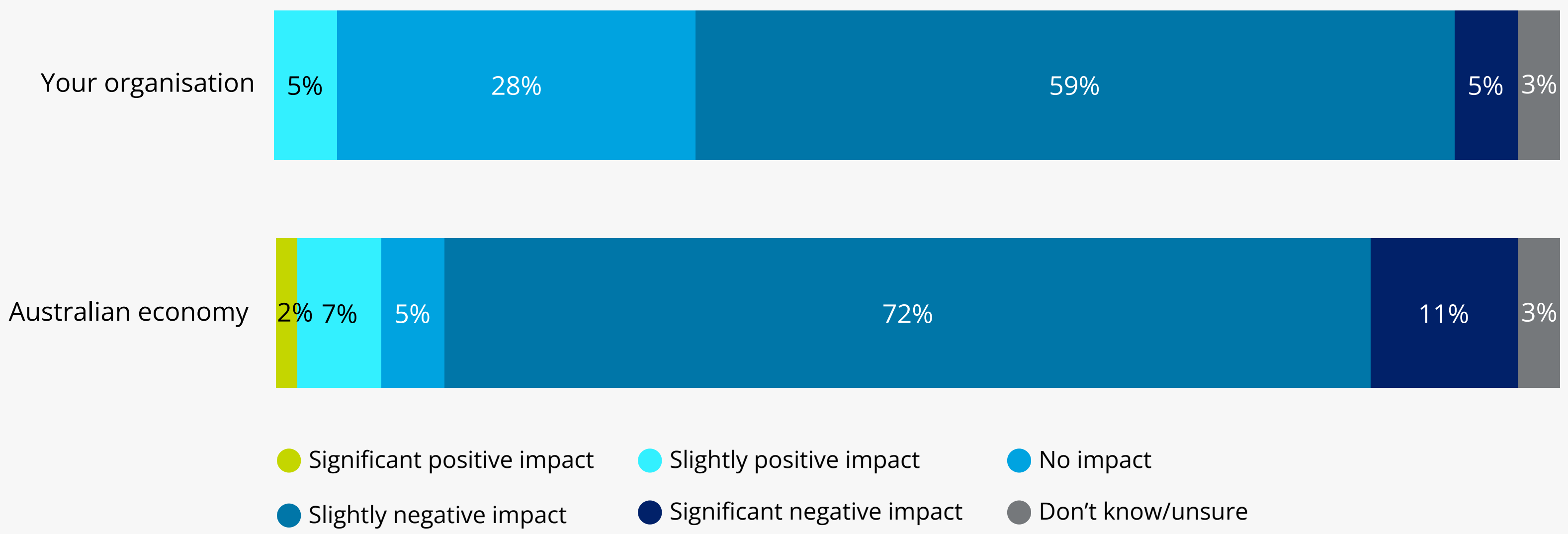
While Australia's low trade exposure to the US is expected to limit the direct impact of tariffs, greater risks come from the potential for lower demand from China and heightened global uncertainty.

In contrast, when asked what impact they expect tariffs to have on their own organisation, CFOs are more divided. While 64% believe tariffs will negatively impact their business, 28% believe they will have no impact.

This suggests **some CFOs feel that their organisation is more insulated from the impacts of tariffs than the wider economy.** They likely recognise the risks that tariffs introduce to the economy, but don't necessarily believe they will affect their own income statements.

Chart 8: Expected tariff impacts

What impact do you expect recent changes in global tariffs to have on the financial prospects of your organisation and the Australian economy?



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CFOs wait and see on tariffs

CFOs wait and see before taking tariff action

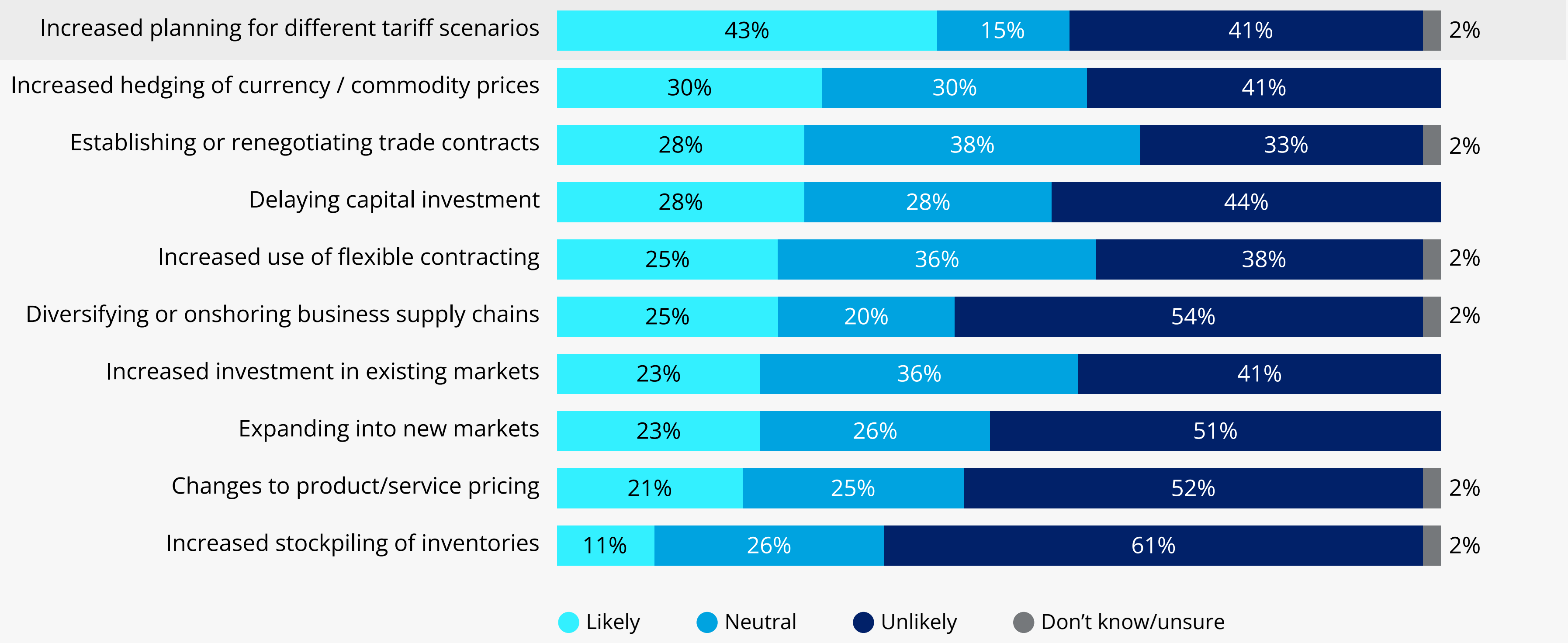
Most CFOs are delaying any concrete actions in response to tariffs at this stage. Across a range of possible measures that CFOs could take, only one is more likely to be implemented than not: increased planning for different tariff scenarios.

The lack of action may partially be explained by the fact that some CFOs believe tariffs will have limited impacts on their organisation. If there's no perceived risk, there's little incentive for CFOs to redirect resources toward a tariff response.

For those who do believe they will be negatively impacted by tariffs, these findings likely reflect CFOs taking a **wait-and-see approach.** There is still much uncertainty around global tariffs after the US announced its 90-day pause, with potential for further negotiations and revisions. In today's uncertain environment, it's difficult for CFOs to take any concrete actions without clarity about the size, timing and impacts of tariffs.

Chart 9: Measures in response to global tariffs

How likely is it that your business takes the following measures in response to recent changes in global tariffs?



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Productivity is key

Focus on efficiency

With business sentiment stalling amid challenging trading conditions, **cost control and operational efficiency has emerged as a top priority for CFOs.**

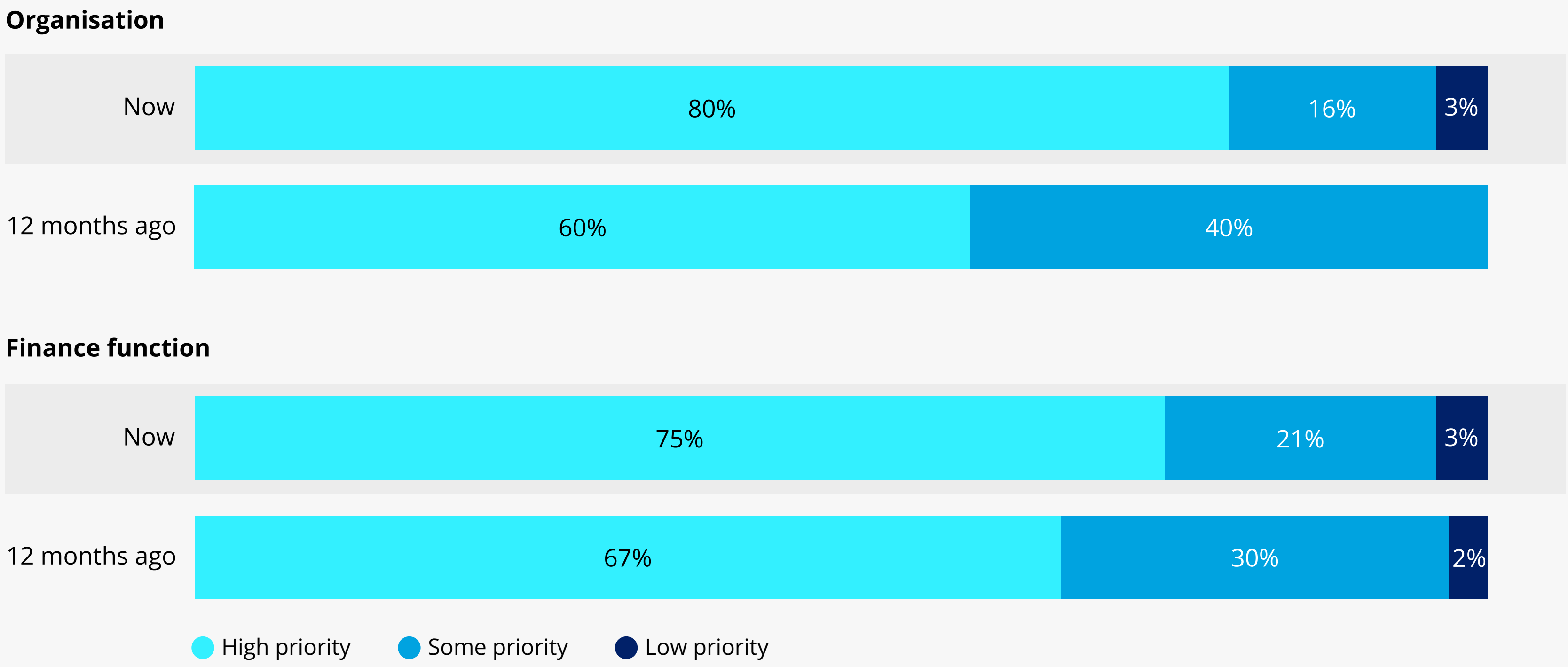
Some 80% of CFOs say cost control and operational efficiency is a high priority for their organisation, while 75% say it's a high priority for their finance function.

Taken alongside expectations for increased capital expenditure, this may signal that **businesses are looking to plan for the long term**, prioritising sustainable increases in efficiency and productivity over short-term cost cutting.

It also suggests that CFOs may be rethinking the purpose of cost management. Instead of treating cost control as a defensive strategy to make short-term savings, CFOs are looking to use it as a growth enabler, aligning cost initiatives with strategic goals to boost operational efficiency and support growth over the longer-term.

Chart 10: Cost control and operational efficiency, now vs 12 months ago

To what extent is cost control and operational efficiency a priority to your organisation and finance function currently?*



**Note:* 12 months ago, the question was* 'To what extent is cost-control a priority to your organisation and finance function currently?'

Productivity is key

Planning for the long term

CFOs believe that sustainably boosting productivity requires a fundamental shift in business practices, with **65% of businesses making longer-term strategic or transformational investments to improve efficiency.**

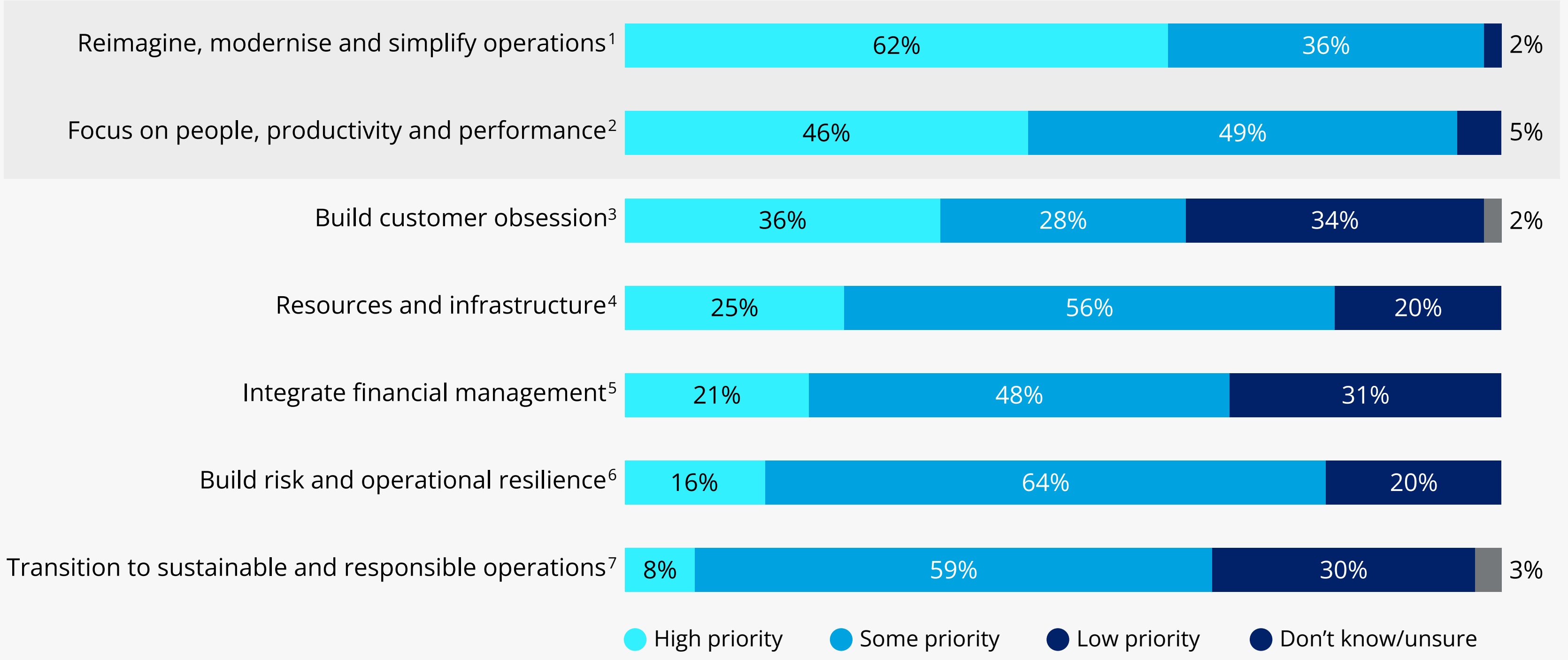
To achieve this, almost all CFOs are looking to prioritise two main levers: **(i) reimagine, modernise and simplify operations,** and **(ii) focus on people, productivity and performance.**

Reimagining, modernising and simplifying operations focuses on leveraging emerging technologies to reduce complexity and cost, and transforming core operations to be digital first. While such measures require substantive up-front investment, the potential productivity gains are huge, which explains why 62% of CFOs see this as a high priority.

The other key lever is people, productivity and performance, with 46% of CFOs naming this as a high priority. Weak productivity growth and challenging business conditions may be leading CFOs to reassess their long-term workforce strategies, with a potential realignment to come as businesses streamline and automate certain processes.

Chart 11: Levers to optimise cost control and operational efficiency

To what extent are you prioritising the following 7 levers to optimise cost control and operational efficiency in your organisation?



Descriptions

1. Transform core operations to be digital first, support new business models, leverage emerging tech to reduce complexity and cost
2. Differentiated employee experience, workforce empowerment, drive productivity in operations
3. Develop a customer-centric business & op model, establish variable & fixed marketing costs
4. Streamline direct costs and infrastructure, develop smarter assets, drive long term competitive advantage
5. Transformation of back-office functions
6. Shift to offence, prepare the organisation to be agile across cyber, compliance, and supply-chain
7. Consider social enterprise, workforce safety, transition of legacy infrastructure to a more sustainable setup.

Productivity is key

Chart 12: Where do CFOs see their company in its cost control and operational efficiency journey

Which of the following best describes where your organisation currently is in its cost control and operational efficiency journey?

2%

Stage 1
Tactical
Shorter-term, lower value items that are relatively uncontroversial and simple to implement.

33%

Stage 2
Operational
Slightly more complex initiatives that may require **changes to how services are currently delivered.**

44%

Stage 3
Strategic
Longer-term opportunities that may require some investment to implement and could have a **longer pay-back but would see larger benefits.**

21%

Stage 4
Transformational
More **innovative and fundamental changes** to how things are currently done; will require investment but will have wider non-financial benefits.

AI: adoption to effectiveness

A step change for business

Use of AI has continued to surge at both the organisation level (83%) and in the finance function (64%). Adoption has grown significantly over the past six months, with a clear majority now using AI in their organisation to some degree. Growth has been particularly strong in the finance function, which is beginning to catch up to organisation-wide adoption.

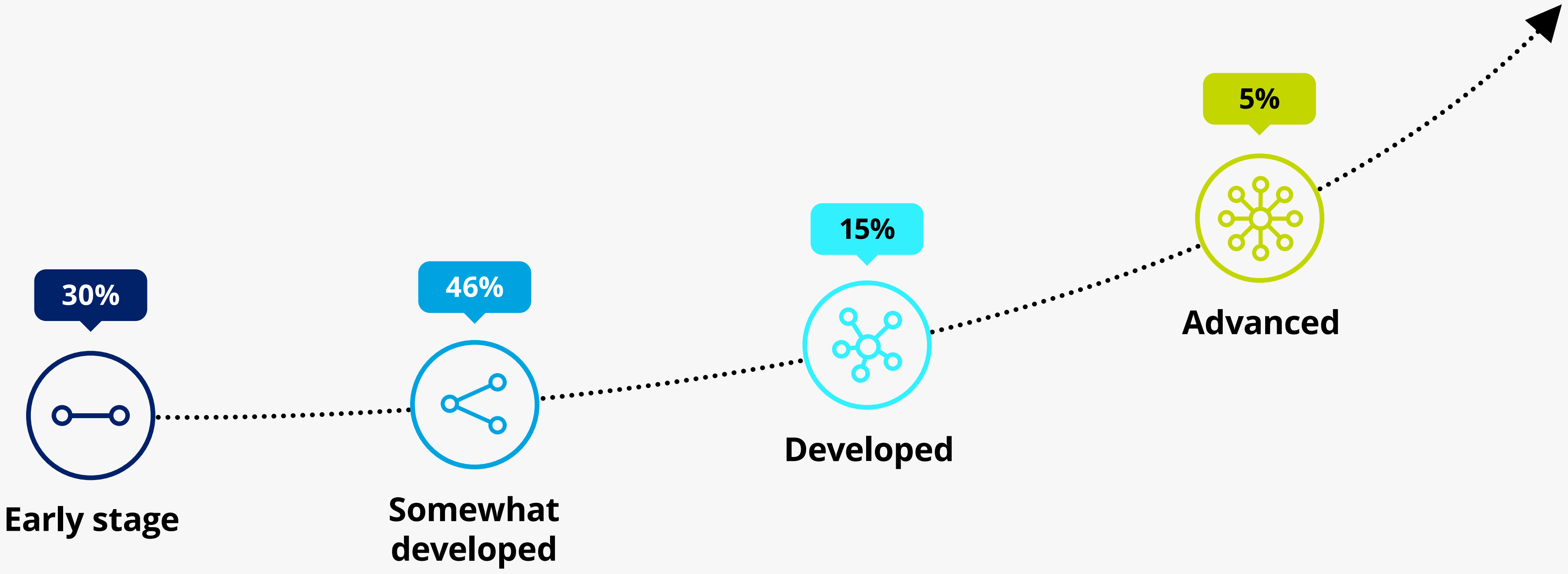
Although AI adoption is growing, its use remains fragmented, with 'bottom-up' approaches still dominant as businesses focus on the low-hanging fruit. **Many organisations are still building towards more advanced 'top-down' AI strategies** that bring strategic alignment across the business and embed AI use across functions to unlock greater value.

This is reflected in the maturity of organisations' AI strategies. While the majority of CFOs say their organisation has implemented an AI strategy (95%), most strategies are only somewhat developed or in their early stages (76%). The reasons for this are uncertain. It could be that organisations have started using AI before having a fully developed adoption strategy, or potentially that AI is evolving too rapidly for strategies to stay relevant.

Chart 13: Maturity of AI strategy

How developed is your organisation's AI strategy?

In the context of this question, an advanced AI strategy should cover all of the following foundational elements: strategic business alignment, clear use cases, effective investment management, robust governance, ownership and sponsorship, modern tech and data, and people, processes and workforce management.

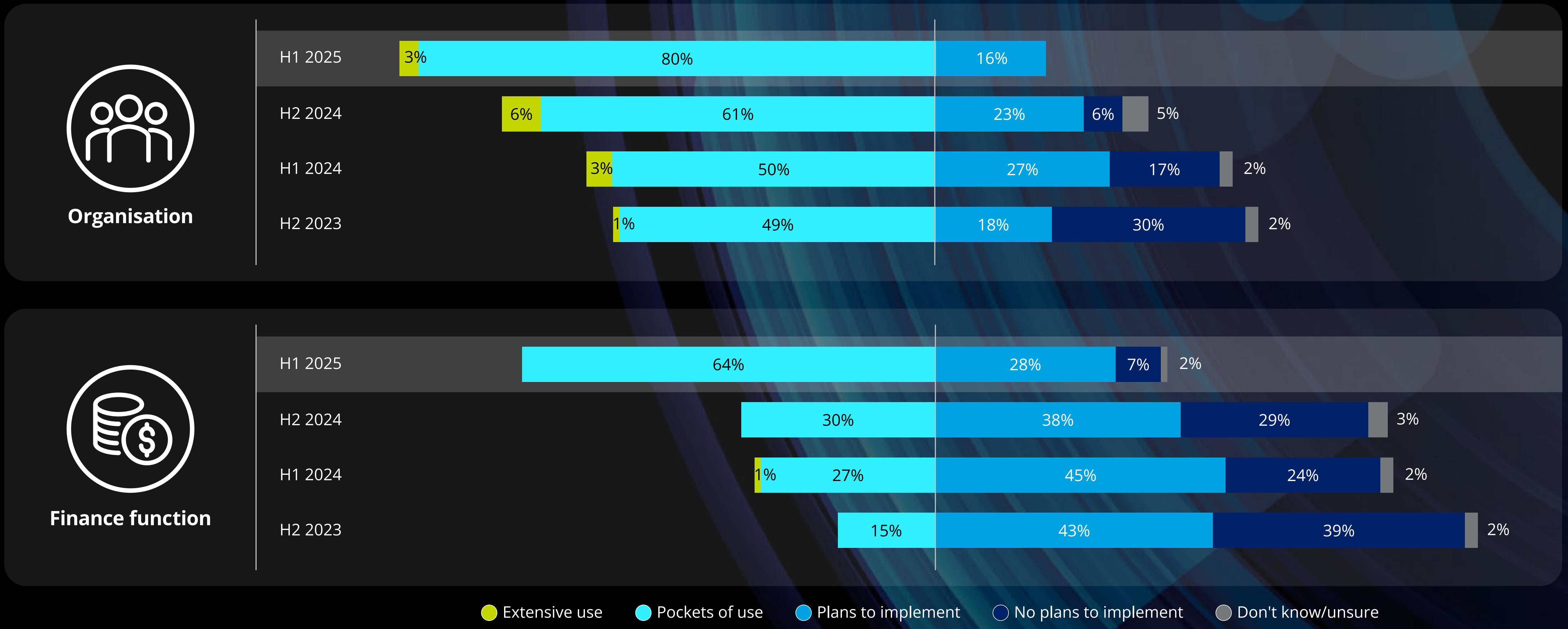


5% of respondents answered not applicable

AI: adoption to effectiveness

Chart 14: AI adoption level over time

What is your current adoption level of AI/generative AI across the organisation and in the finance function?



AI: adoption to effectiveness

Know-how grows, but investment remains a barrier

Competing priorities remains the greatest barrier to AI adoption (43%). The current business environment remains challenging, and companies are having to decide where to allocate limited resources for maximum return.

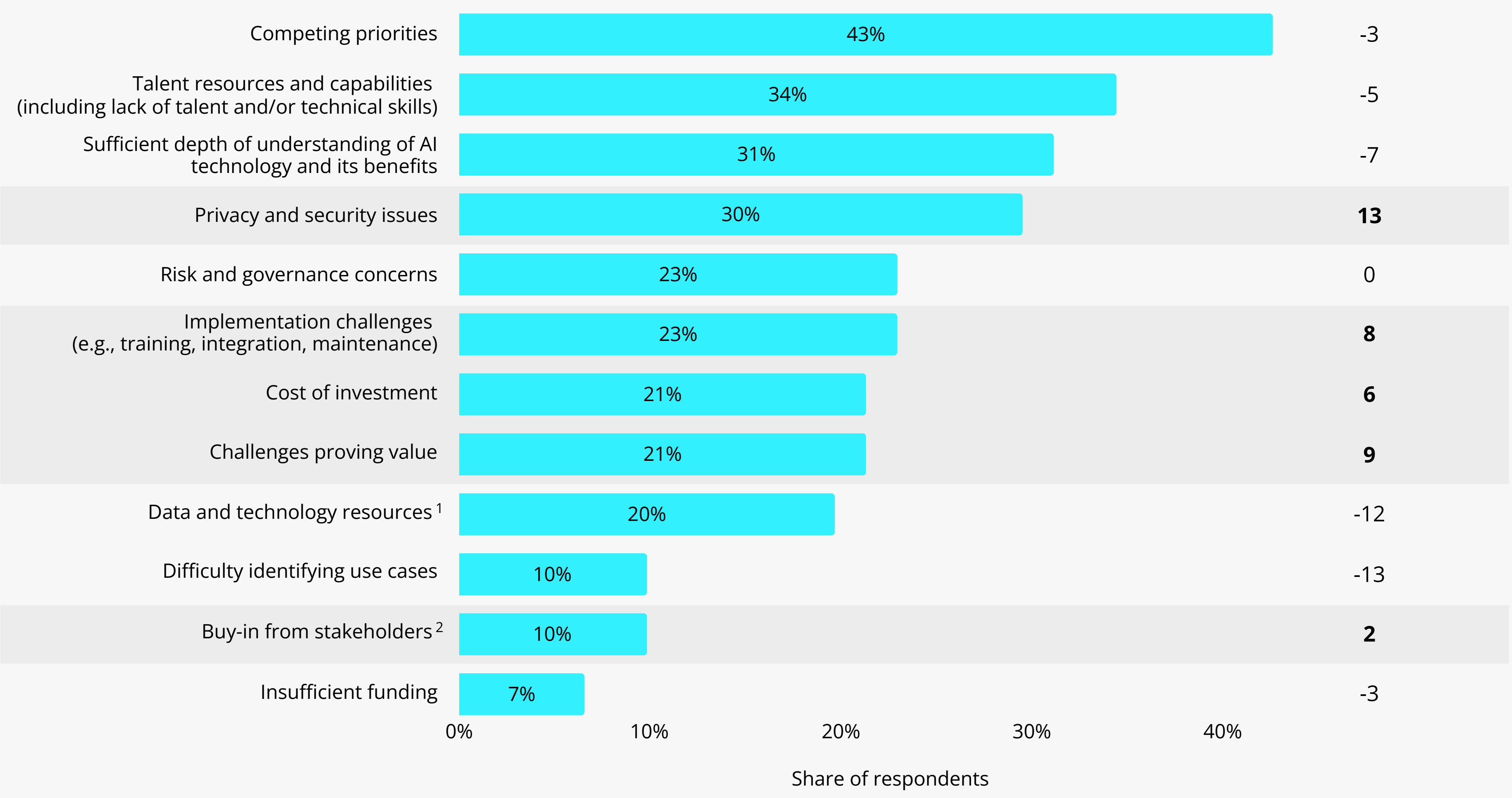
Over the past six months, as AI adoption has grown, barriers have eased around securing sufficient talent and building depth of understanding.

Instead, **organisations are increasingly grappling with effective application.** Implementation challenges, the cost of investment, concerns around privacy and security, and challenges demonstrating value are all being seen as greater barriers to adoption, aligning with findings from Deloitte's most recent [State of Generative AI in the Enterprise] report.

With organisations increasingly moving from AI pilots to widespread use, overcoming these barriers will be key to unlocking the productivity benefits of the technology for businesses.

Chart 15: Barriers to AI deployment

What are the greatest barriers your organisation faces in adopting and/or deploying AI/generative AI tools and applications?



Descriptions

1. Including trouble choosing the right technologies, not having powerful enough computing infrastructure, inability to obtain needed data or inputs to train models
2. Including lack of executive commitment and alignment between technical and business leaders.

Looking forward

Ready to grow, waiting to move

Increased optimism in 2024 indicated that CFOs were gearing up for a better year in 2025, but that sentiment has now been tempered. Although optimism in the economy continues to grow, CFOs are now less confident about their own business prospects than they were at any point last year.

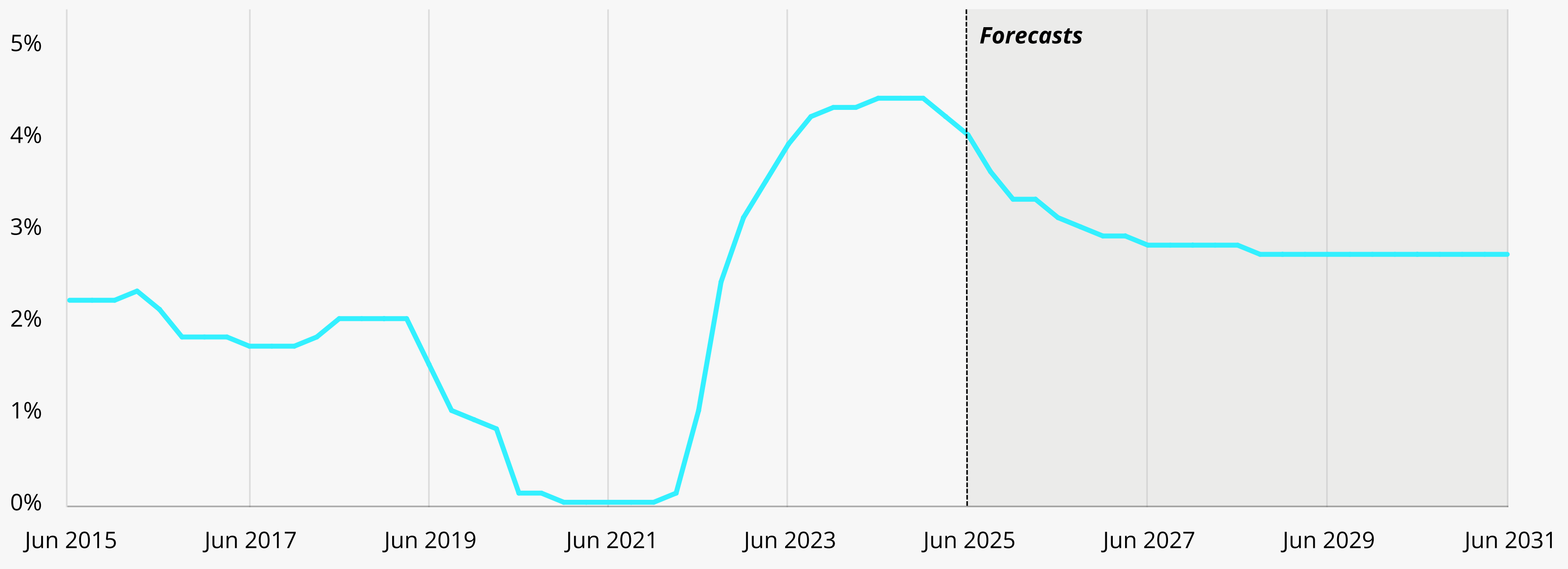
Few could have predicted the geopolitical events that have driven economic uncertainty to record highs, but it looks like **uncertainty will remain a feature of the business environment for some time.** Organisations will be hopeful that continued interest rate cuts will provide some relief to an otherwise challenging environment.

The key questions on everyone's mind relate to global tariffs. How large will they be? When will they occur? How will they impact Australian businesses? For now, many CFOs appear to be taking a cautious stance, holding off on strategic shifts until there is greater clarity.

Domestically, **attention is also turning to Australia's sluggish productivity growth.** A majority government presents a rare moment of political stability, and with it, an opportunity to advance bold, productivity-boosting reforms. The real test will be whether that opportunity is seized through meaningful and timely action.

Chart 16: Interest rate forecasts

RBA cash rate



RBA cash rate

Source: Australian Bureau of Statistics, Deloitte Access Economics.

More publications for Australian CFOs

Unlocking the promise of cost optimisation

Death by a thousand cuts? No, thank you. Organisations are moving beyond traditional cost-cutting to embrace growth-oriented cost optimisation. We looked at four key strategies.

How CFOs can make the most of cost optimisation

Over one-third of surveyed CFOs cited cost management as a top priority for 2024. Cost optimisation, however, may offer a smarter and more fruitful approach than straightforward cost-cutting.

The path to scale with GenAI

The opportunity for GenAI to deliver value continues to rapidly expand – we've learned from our own transformation, client engagements and alliances that you need to focus on six priorities to achieve scale.

Deloitte Access Economics Business Outlook: Productivity Promise

The business cycle may deliver further improvements for Australia's economy in 2025-26, but the renewed focus on productivity is crucial to drive longer term gains.

Australian Federal Budget 2025-26

Cost-of-living took centre stage in the 2025-26 Federal Budget, but the medium-term budget outlook is getting worse, not better.

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