



Coalesce 2025

Key takeaways at a glance

January 2026

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# Introduction

As we reflect on the thought-provoking conversations and transformative ideas shared at Coalesce 2025, I would like to extend my sincere thanks for your active participation.

This year's theme, **Finding Your North Star**, challenged us to look beyond short-term wins and define the bold, long-term purpose that will shape our enduring business impact.

Defining your North Star means being audacious and brave, willing to challenge assumptions, rethink what is possible and identify which parts of today must be disrupted to create the future we truly want. Driving change calls for clarity of direction and bold leadership.

In this booklet, you will find five key insights from each session, distilled for easy reference. We hope they help you revisit powerful moments, spark new thinking and stay focused on your journey towards your North Star.

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# Persona-wise sessions

## Bharat

- Partnerships as catalysts for scale
- Build IPO readiness → Governance + Vision + Strategic investor



## Revenue and growth

- Digital equity + AI-first models + Future-ready talent = Resilient growth
- Intelligence-led GTM + Pricing = Profitable scale



## Board

- Rebalance agenda towards future-focused strategy, powered by AI + Geopolitical foresight
- Embed AI literacy and responsible governance



## CFO

- Replace cycles → Continuous AI Planning
- Automate workflows for strategic focus



## Digital

- Tech as the engine for growth and trust
- Shift to productised models → Low-code + GenAI



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# Top five takeaways from persona-wise sessions

## Bharat

1

### Partnerships as growth catalysts:

Alliances across capital, technology and ecosystems drive innovation and market leadership. Global players actively seek Indian collaborations.

2

**Enterprise-wide transformation for value creation:** Businesses that align ambitions with core value drivers (market leadership, cost efficiency, governance and innovation) unlock sustainable growth and resilience.

3

### Strategic partnership archetypes:

Acquisition, JV, alliances and incubators offer diverse pathways for growth. The success hinges on long-term vision and local-global balance.

4

**IPO readiness imperatives:** Sustainable growth, strong governance and a clear future vision are critical for building a compelling IPO story and attracting strategic investors.

5

**Institutionalising family wealth:** Moving from relationship-based decisions to governance-led systems ensures continuity, risk management and inter-generational financial discipline.

## Revenue and growth

1

**Digital equity as a growth engine:** Unified data, real-time intelligence and personalised experiences transform fragmented digital activity into predictable, scalable and always-on revenue growth.

2

**Pricing as a strategic lever:** AI-driven, value-based pricing models, combined with governance and visibility, are essential to protect margins and enable profitable growth.

3

### Leadership readiness for the future:

Structured succession planning, AI-personalised development pathways and a sequenced change management approach (reinforced by an integrated employee experience) will strengthen the organisation's long-term capability and future competitiveness.

4

### Intelligent retail as a competitive advantage:

Real-time signals, unified data and intelligence-led execution transform retail operations from fragmented and reactive to consistently profitable, responsive and experience-driven.

5

**Agentic AI as a growth catalyst:** AI-first operating models will redefine workflows, enable hyper-personalisation, augment productivity and integrate multi-source intelligence to unlock scalable growth.

## Board

1

**From compliance to strategy:** Boards must rebalance agendas towards future-oriented strategy, digital reinvention and business model transformation.

2

**Geopolitics as a core driver:** Multipolar dynamics, resource control and supply chain shocks demand proactive board oversight and scenario planning.

3

**AI and cyber risk on the board agenda:** Directors need AI literacy and governance expertise to manage risks around cybersecurity, data privacy and responsible AI adoption.

4

**Board composition and capability shift:** Cognitive diversity and expertise in AI, geopolitics and digital risk are essential. New governance mechanisms, such as expert committees, will accelerate adaptation.

5

**Human capital and succession risks:** Boards must oversee workforce reskilling, succession planning for AI-critical roles and cultural readiness for rapid transformation.

## Chief Financial Officer (CFO)

1

**Speed as the new currency:** Quarterly cycles are obsolete. Finance must adopt continuous, AI-augmented planning with weekly and scenario-based forecasts for agility.

2

**Agentic AI for strategic influence:** AI agents will automate workflows such as variance analysis and liquidity forecasting, freeing CFOs' time to focus on enterprise strategy.

3

**Data governance as a critical enabler:** Fragmented data, legacy systems and inconsistent KPI ownership remain the most significant barriers to AI-driven finance transformation.

4

**The rise of "Trilingual" talent:** Future-ready finance professionals need fluency in finance, digital/AI and storytelling to influence decisions and drive adoption.

5

**Predictive compliance:** Dynamic regulatory environments demand AI-enabled early-warning systems and automated monitoring to reduce uncertainty and enhance resilience.

## Digital

1

**Technology as a growth engine:** Technology is the foundation for business growth, influencing boardroom decisions and aligning every tech choice with measurable business value.

2

**Evolving from consulting to productised models:** Low/no-code platforms and enterprise AI capabilities are redefining business models for speed and scalability.

3

**Sustainable Value Mapping (SVM):** The SVM framework enables leaders to balance value across shareholders, customers, employees and the environment using AI-driven insights. While advancements in innovation and cultural integration set a strong foundation, addressing inefficiencies, inclusion and sustainability will be critical for technology leaders to shape a future of holistic organisational value.

4

**Scalable, next-gen architectures enabled by trusted AI:** Future-ready ecosystems require frictionless experiences, data sovereignty and governance for GenAI adoption.

5

**Change management as the differentiator:** Cultural transformation and upskilling remain critical to unlocking digital maturity and operational excellence.

## Chief Information Security Officer (CISO)

1

**Resilience as the strategic compass:** Treat cyber resilience as the guiding principle for technology decisions, ensuring strategy, budgeting and operations **protect the value, drive the value and preserve the value.**

2

**Shift from protection to preparedness:** Move beyond “security first” to “resilience first,” ensuring the organisation can withstand, recover and thrive through disruption.

3

**Business continuity muscle memory:** Embed regular backup and recovery drills to enable rapid restoration of core processes during crises.

4

**Risk-based prioritisation and AI governance:** Focus on critical assets, ransomware resilience and AI-specific controls while aligning with emerging regulatory frameworks.

5

**Human-AI collaboration for resilience:** Combine automated threat intelligence and playbooks with skilled talent, continuous upskilling and a culture of speed and trust to counter evolving cyber threats.

## Tax

1

**AI as a strategic enabler:** Tax is evolving from compliance to a strategic business driver, using AI for real-time insights, risk management and value creation.

2

**Supply chain and compliance integration:** Tax considerations now shape value chain decisions, requiring anti-fragile supply chains, automation and dynamic strategies to manage global disruptions and tariffs.

3

**Predictive risk management:** AI-powered tools enable proactive identification of compliance risks, predictive analytics for notices and dashboards for effective tax rate monitoring.

4

**Value creation through tax structures:** Strategic tax planning involving capital structure, IP, incentives and GCCs can materially enhance shareholder value when integrated with bold business decisions.

5

**Overcoming AI adoption challenges:** Success depends on robust data governance, digitising legacy systems and balancing build vs. buy decisions for AI tools while upskilling tax teams.



# Persona-wise sessions

## CISO

- Cyber resilience as the strategic compass
- Shift from protection to proactive resilience – protect, preserve and drive value



## Tax

- Use AI for insights + Predictive risk management
- Put tax at the centre of resilient supply chains

## CHRO

- Unlock motivation and scale execution
- Rethink spans and layers → Human-AI coexistence ↑ Growth



## RCC

- Shift to proactive, tech-enabled risk resilience
- Upskill for analytics + Digital risk + Agentic AI



## Supply chain

- Break silos → Foster collaborative ecosystem
- Embed innovation as a core driver of global competitiveness



## GCC

- Next-gen GCCs → higher focus on customer experience
- Accelerate impact → Micro models + Agentic AI



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## Chief Human Resource Officer (CHRO)

1

**Operationalising intent:** Moving from acknowledgement to scalable execution is critical. Unlocking individual motivation and managerial capacity must translate into practice.

2

**Structural design vs. personalisation:** Current managerial spans (12-13 people) conflict with the push for personalised employee experiences, demanding a rethink of spans and layers.

3

**HR as a value creator:** The conversation shifts from "HR ROI" to "how HR tangibly contributes to business value and strategic credibility."

4

**Future ROI lens:** Reframe investments through three dimensions: cost vs. value, compliance vs. productivity and internal vs. external impact.

5

**AI integration with governance:** CHROs must balance optimism and scepticism around GenAI by ensuring governance, mitigating risk and preparing for a future where humans and AI agents co-create organisational structures.

## Risk, Compliance and Control (RCC)

1

**Future-ready RCC:** Leaders articulated a 2030 vision centred on advanced risk-sensing mechanisms, tech-enabled governance frameworks and the continuous building of new organisational capabilities to ensure long-term relevance.

2

**Digital transformation imperative:** As digital transformation accelerates, more organisations are focusing on in-house development of automation and analytics tools to achieve greater agility, customisation and control.

3

**Technology as growth catalyst:** Emerging technologies and evolving regulatory frameworks will reshape industries. Access to the right tech stack will be non-negotiable, making it essential for RCC functions to identify, access and adopt appropriate technologies to ensure effectiveness in meeting evolving needs.

4

**Talent gaps and change management:** Shortages in AI, analytics and digital risk skills, coupled with legacy systems, demand proactive upskilling and cultural transformation.

5

**Human-AI collaboration:** Agentic AI will augment judgment-driven work, not replace it. The success of the collaboration will hinge on strong governance, real-time risk visibility and integrated assurance.

## Supply chain

1

**Redefining productivity:** Move beyond labour and capital inputs. Use R&D, innovation, technology adoption and advanced skill sets to strengthen competitiveness.

2

**Operational excellence as foundation:** Automation, digitisation and interoperable platforms are essential for cost reduction, efficiency and seamless collaboration across partners.

3

**Collaborative ecosystems for scale:** Break industry silos and foster cross-sector collaboration through neutral forums, shared infrastructure and co-created solutions to unlock resilience and economic scale.

4

**Overcoming barriers:** Address talent shortages, cultural resistance and fragmented technology platforms through targeted upskilling, mindset shifts and incentive-driven collaboration.

5

**Policy-level and strategic imperatives:** Develop interoperable technology platforms to enable seamless collaboration, invest in innovation hubs and implement incentive models rewarding shared initiatives to anchor India's supply chain for global competitiveness.

## Global Capability Centre (GCC)

1

**India's advantage and emerging models:** Policy enablers, such as 100 percent FDI, tax incentives and talent democratisation, fuel India's leadership, with Tier-2 cities and micro GCCs enabling distributed innovation and agility.

2

**R.A.I.S.E. framework defines strategic priorities:** GCC evolution is anchored on Resilient ecosystems, Agile operating models, Intelligence at scale, Sustainable transformation and Experience-centric mindset.

3

**AI and agentic AI adoption:** GenAI and agentic AI will redefine GCC operations. Leaders must overcome cultural resistance and invest in skilling for autonomous workflows.

4

**Value articulation and governance:** Success depends on linking GCC outcomes to enterprise metrics, such as revenue growth, customer engagement and innovation, supported by strong governance frameworks.

5

**Ecosystem collaboration and ER&D momentum:** Joining hands with start-ups, academia and government, along with ER&D-led IP creation, will position GCCs as global innovation engines.



# Cross-functional sessions

## Executive pay

- Fairness under scrutiny; activism rising
- Redesign pay to ensure equity + Performance-linked models



## From dealmakers to transformers

- Bold M&A moves + Tech ecosystems → Non-linear growth
- Intentional, multi-engine value creation



## Cyber compass

- Building resilience through layered defences + Accountability + Ai-driven governance
- Cybersecurity fuels growth and demands decisive leadership, strong governance and resilience

## AI



- Leadership and mindset shift to boost Agentic AI use
- Governance + Culture + Collaboration to help embed AI across functions



## Innovation at the core

- Culture and agile teams → Fuel innovation
- Biomimicry inspires smarter strategies

## Disrupt to innovate

- Agentic AI reimagines workflows for efficiency
- Anchor transformation → Shareholder value + Revenue growth + Margin gains



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# Top five takeaways from cross-functional sessions

## Executive pay in India

1

**The fairness debate intensifies:** Excessive executive pay continues to attract scrutiny, raising questions about equitable distribution of rewards across leadership tiers.

2

**Shareholder approval vs. public perception:** Even when shareholders endorse pay packages, societal concerns about justification and transparency persist.

3

**Incentive design under the microscope:** Aggressive performance-linked goals and speculative reward structures are criticised for misaligned risk-reward dynamics.

4

**Heightened oversight in India:** Media attention and assertive proxy advisory firms are driving greater accountability and transparency in executive compensation practices.

5

**Evolving pay structures:** Trends point towards differentiated equity plans for CXOs and pay models linked to organisational size, moving away from uniform compensation frameworks.

## From dealmakers to transformers

1

**Intentional value creation:** Growth must be deliberate, multi-engine and continuous, focused on accelerating, integrating and realising value at every stage.

2

**Disciplined scaling for profitable growth:** Success comes from growing faster and smarter, prioritising value creation over sheer volume.

3

**Transformational M&A as a non-linear engine:** Bold, well-timed mergers and acquisitions remain the most powerful lever for exponential value creation.

4

**Leadership vision and speed as moats:** Pre-emptive decision-making and clarity of vision differentiate leaders in competitive markets.

5

**Silent multipliers of value:** Investor narrative, capital structure, technology adoption and ecosystem collaboration can add significant multiples to enterprise valuation.

## AI

1

**Mindset shift for agentic AI:** Successful adoption requires leadership buy-in, shared vision and cultural readiness, along with technological upgrades.

2

**Real-world use cases emerging:** Agentic AI is being piloted in audit platforms, compliance automation, contract intelligence and continuous control monitoring.

3

**Data and governance as foundations:** Robust data management, upgraded tech stacks and alignment with local regulatory contexts are critical for implementation success.

4

**Building AI literacy across functions:** Internal training, workshops and cross-functional collaboration (CHRO, CFO, etc.) are essential to identify and scale new use cases.

5

**Uneven industry readiness:** Financial services and TMT sectors lead adoption, driven by regulatory pressure and cost imperatives, while others lag due to cultural and capability gaps.

## Cyber as a business compass

1

**Cybersecurity as a growth lever:** Security has shifted from a cost centre to a strategic enabler that preserves trust, protects revenue and differentiates brands. Boards must align cyber strategy with business objectives.

2

**Strategic preparedness and governance:** Clear response plans, layered defences and a three-lines-of-defence model ensure resilience and accountability across the organisation.

3

**Culture over compliance:** Building a cyber-aware culture through meaningful behaviours, tailored training and live simulations is critical to move beyond checkbox compliance.

4

**Third-party and emerging risks:** Continuous monitoring of vendor security, supply-chain exposures and AI-related vulnerabilities is essential for proactive risk management.

5

**AI-enabled GRC and continuous improvement:** Identify the GRC Target Operating Models (TOM) and use AI for governance, risk and compliance automation while tracking resilience metrics and iterating strategies to stay ahead of evolving threats.



## Disrupt to innovate

1

### Agentic AI as the catalyst for BPR 3.0:

Transformation must start with reimagining processes, not automating broken workflows, using AI agents that enable autonomous, intelligent execution.

2

### Shareholder value as the starting point:

Use a Shareholder Value Map to identify high-impact problems tied to revenue growth, margin improvement, asset efficiency and market expectations.

3

### Exponential efficiency gains:

Agentic AI delivers compounding productivity through multi-agent orchestration, 24/7 operations and self-learning capabilities, far beyond linear automation benefits.

4

**Dual deployment approach:** Although unconventional AI solutions offer quick wins, end-to-end process transformation with multi-agent workflows delivers higher ROI and long-term strategic advantage.

5

### Rapidly falling AI costs and ecosystem readiness:

With costs dropping 240x and hyper-scalers, such as Google, offering secure, integrated stacks, AI adoption barriers are disappearing, making now the time to invest.

## Innovation at the core

1

**Innovation vs. renovation:** True innovation redefines and advances features, requiring bold thinking and customer-centricity.

2

**Culture as the foundation:** Sustained innovation depends on a culture that encourages experimentation, balances agility with patience and keeps the customer at the centre. Repeatable innovation comes from structured frameworks and mechanisms, enabling scalability and consistency.

3

**Small, agile teams drive speed:** Cross-functional “two-pizza teams” reduce bureaucracy, increase accountability and accelerate decision-making

4

### Nature-inspired intelligence (Biomimicry + AI + Quantum = Alive Intelligence):

Biomimicry and continuous learning from natural systems (e.g., ant trails and bee swarms) can inspire more intelligent algorithms and resilient organisational strategies. The following examples show how organisations can learn from nature:

- Bees → decentralised decision-making
- Kingfisher → aerodynamic design
- Quantum coherence in plants → ultra-efficient energy transfer

Here are a few examples of real-world applications of nature-inspired intelligence.

- **RiskVigil:** Ant-inspired digital risk sensing
- **GenW:** Swarm-based agent workforce
- **Enterprise Conscious Code:** Nature-inspired data compression

5

**Speed as a cultural choice:** Innovation thrives on urgency and continuous experimentation. Speed is not automatic; it is a deliberate cultural decision.



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