

**Deloitte.**



*Crunch time series*  
**The finance workforce  
in a digital world**



**MAKING AN  
IMPACT THAT  
MATTERS**  
*since 1845*

# Pop quiz

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Name three new positions you'll need in Finance five years from now that don't exist today.

- A That's easy. I can name a dozen.**
  - B I'm not sure if there are three.**
  - C I won't be around in five years. Ask the new leader.**
- 

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Will most of the new positions be filled by people or machines?

- A More people than machines.**
  - B More machines than people.**
  - C Equal numbers of each.**
-

“We’re working through a large, functional transformation that touches every area of Finance, with a focus on performance, efficiency, and culture. Workforce planning is always on the agenda. It’s a daily feature of our lives.”

—CFO, commodities producer

# Introduction

**Digital technologies are transforming what businesses do, and how they do it, in countless ways. From phone apps to robots to smart machines and much more, new tools and capabilities are arriving at a faster pace than we've seen in decades.**

If they haven't already, these same technologies will be coming soon to a finance organisation near you. That's a good thing. They can help your team operate better, faster, and at lower cost than you might have imagined.

But it has to be the *right* team. And there's the rub. CFOs need to align today's finance talent to the promise of tomorrow's technologies – while still maintaining a workforce that can fulfil all the company's basic financial and regulatory requirements.

That's no easy feat. But those who get it right stand to benefit enormously.

Meanwhile, most CFOs agree that technology is reshaping Finance, but are of different minds when it comes to their future workforce needs.

And although some companies are gearing for change and actively acquiring future skills, many African companies are facing significant challenges. The challenges range from inadequate access to education and qualifications related to higher order tasks such as data analytics, to lack of basic infrastructure required to enable digital technologies and upskilling of the workforce.

Another key challenge that always keeps CFOs on their toes is a clear Finance Operating Model that aligns to their ever-changing business environments. This is exacerbated by the advent of digital disruptors in Finance.

Across organisations the finance talent strategies differ, bar for one point of agreement: nearly all the CFOs we spoke

with<sup>1</sup> are focusing on fundamentals. First and foremost, they're doubling down on business partnering, which will always remain critical.

But they also have one eye on the future. Technology is creating new capabilities that will demand new ways of working. That's going to require new skillsets, either from existing or new talent.

One CFO summed it up this way: "We're pretty sure the shape and composition of our workforce is going to change, but perhaps not as quickly as we once thought."



# What's inside

01 Humans + machines  
6

02 Present + future  
8

03 Build + borrow + buy  
10

04 Fits + starts  
13

05 Drive + thrive  
15

06 Here + there  
17

07 Finance + other  
19

08 New + different  
20

09 Moving forward  
21

# Humans + machines

As you've seen elsewhere in our Crunch Time series, technology has been a catalyst for much of our thinking. Finance organisations today are rapidly adopting new tools and capabilities, with cloud making it easier than ever to try new things and implement them.

But that doesn't mean technology should be the most important thing on a CFO's plate. For all the new benefits and capabilities technology brings, it's still people who shape the outcome.

One CFO had this insight: "In 2017, we jumped heavy into automation and AI, starting new projects right and left. A year later, we realised we were on the wrong path. What we really needed to do was stop, take a breath, and focus on our workforce."

In other words, technology without talent can fail, but talent with leadership direction can overcome technology shortfalls.

Another CFO added: "We're just beginning our journey. We have the learning platforms in place, and the leadership culture and mindset are there. But the softer skill sets – the ability to understand other people's motivations and help them work through change – don't exist broadly across the finance community."

The technology coming into Finance is changing what humans do and how they do it, sometimes a lot. However, that doesn't necessarily mean wholesale workforce changes. Many of the people you need could already be on your payroll – but they must be willing to make the change to deliver tech-enabled work. They'll need to acquire new skills as they interact with technology in new ways, and your most skilled people will become harder to retain.

The technology coming into Finance is changing what humans do and how they do it, sometimes a lot.



01

02

03

04

05

06

07

08

09

# The robots are here. Now what?



In a recent Deloitte *CFO Signals*<sup>™</sup> survey,<sup>2</sup> 73 percent of respondents said they'll implement technology to replace humans in their workforce this year – up from 58 percent a year ago. In another *CFO Signals*<sup>™</sup> survey,<sup>3</sup> CFOs said they're planning to do more contracting and other kinds of outsourcing over the next three years.

In a 2018 World Economic Forum survey<sup>5</sup>, 83% of South African respondents said they are likely to automate work, and 88% said they are likely to hire new permanent staff with skills relevant to new technologies. The latter view may have changed as a result from the COVID-19 pandemic. The survey identified emerging skills such as analytical thinking, critical thinking, problem-solving, active learning, resilience and emotional intelligence to name a few. In this same survey, 67% of respondents identified that they are likely to retrain their existing employees.

So, yes, technology will replace some humans through automation, and the finance workforce will likely be net smaller. But the skill sets needed among those who remain are also changing – and managing this change is equally important. Simply cutting headcount and adding technology won't work from a talent perspective. Companies need to both adjust their existing workforce and create space to bring in new skills that aren't typically found in Finance.



01

02

03

04

05

06

07

08

09

# Present + future

As we enter the third decade of the century, CFOs know that technology is providing opportunities for Finance to change. They know digital is happening, and that their people need to evolve accordingly. But what this means for specific functions and processes is less clear. The devil is in the detail.

The new opportunities for change mean that cost efficiencies and optimisation are imperative and can further enable the digitisation of the organisation. However, the true value from the optimisation lies in how the freed-up capacity in terms of the workforce and resources (e.g. time, money and skills) are refocused to achieve new and additional value for the business.

CFOs know one thing for certain: business partnering will continue to be exceedingly important. Yes, technology tools like automated reporting will give business leaders faster access to important information, but the real value of Finance still comes down to helping others interpret the data, so they can use it to make informed decisions.

Here's a blueprint some CFOs are following as they try to balance basic regulatory and shareholder requirements with the need to generate deeper business insights.

- **Revisit expectations.** Which finance customers need renewed attention?
- **Redefine deliverables.** What do those customers actually want from finance?
- **Retool machines.** What routine information could be made available automatically to business users?
- **Rethink operations.** How could shared services add more value? What about centres of excellence?
- **Reimagine talent sourcing.** Where might you find untapped talent – within and beyond the business?

When it comes to the field of finance, we look at what finance leaders are doing, and the technology that we see emerging and ask:

- What would be possible if we combined the technologies and re-imagined the future?
- How would the work of finance get done in this re-imagined future?
- Who would do the work (full-time resources, digital resources, outsourced resources etc.)?
- And how could finance contribute even more to the success of the company?

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These questions can be answered by Deloitte's immersive *Finance in a Digital World™* lab series

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01

02

03

04

05

06

07

08

09



# Drill down



Many CFOs readily understand their organisations' talent needs in broad terms.

- ✓ Business requirements are changing. Check.
- ✓ Finance needs to change as a result. Check.
- ✓ So, our workforce needs to evolve. Check.

But "broad" isn't what matters in workforce strategy. You need to get specific and focus on how individual areas of Finance will be impacted and what it means for talent.

For instance, talent needs in tax and treasury will differ from what's needed on the business and operational side. One size will not fit all.

Put more granularly, the key consideration should be the business value drivers and the work outcomes linked to the value drivers.

How does finance support key enterprise value drivers

What are the **work outcomes** that need to be achieved to generate the value

What are the **tasks** needed to achieve the outcomes

Which of these tasks are likely to be disrupted/more suited to be **done by technology**

What are the **human skills** needed

Which of these skills are required **full time** and which can be **borrowed**



01

02

03

04

05

06

07

08

09

# Build + borrow + buy

Almost every day brings an opportunity to think about what kinds of talent you'll need to stay ahead of technology innovation. But that doesn't mean you need to go on a hiring spree. There's a good chance the resources you need are already working for your company, if not your finance organisation.

Whether you're talking about humans or machines, the path forward will look familiar: Build, borrow, buy.

Your first instinct could be to build your workforce by upskilling your team through training and development. That means identifying people critical to future operations and ensuring they get the learning experiences they need to step up. "Upskilling" should be part of any future workforce plan, but it probably won't be enough to meet all your talent needs.

One CFO said his shop is well-positioned with talent in specialised areas like treasury, where the skills required are more or less known and in place. "We'll end up with three-quarters of our treasury talent staying and evolving," he said, "while another quarter will probably be new." In areas like business partnering, however, this CFO said the future is harder to predict. "Our business leaders are expecting us to deliver more and better insights to help in decision-making. A significant percentage of our current staff won't be able to make that transition."

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Whether you're talking about humans or machines, the path forward will look familiar: Build, borrow, buy.

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Building might also involve working with local colleges and universities to help them instil the capabilities your finance department expects to need in the coming years. Doing so provides the side benefit of investing in the local community while enhancing your company's talent brand with a new generation.



01

02

03

04

05

06

07

08

09

# Build + borrow + buy

In addition to building, you can borrow resources from other parts of the business. This applies to both people and machines.

Do you need a storyteller who can bring financial information to life? This role is becoming increasingly important across all aspects of Finance. Talk to your marketing and public relations people. The talent you're looking for may already be working inside your company.

Do you need a technical person who can drive big automation projects? Check with your manufacturing colleagues. They may have an experienced leader who is eager to take on new challenges.

Finally, it may be necessary to buy workforce resources – including robots and machine learning tools – on the open market, either through full-scale outsourcing or targeted hiring of employees, contractors, and freelancers.

Buying talent may be part of your workforce solution, but be prepared for intense competition. Finance organisations around the world are looking for similar kinds of people, and these same individuals are being pursued by other functions and technology companies. All of this suggests that the most desirable talent could be in short supply – and costly. So be creative in your recruiting sources and mindful of the need to continually develop your workforce.

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**Buying talent may be part of your workforce solution, but be prepared for intense competition.**

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As one CFO told us: “When we bring in technology and analytics skills from the outside, we ensure the knowledge is transferred to our people – so they are ready to take on these responsibilities in the future.”



01

02

**03**

04

05

06

07

08

09

# Needles in haystacks



Workforce studies routinely tout the growing importance of creativity, emotional intelligence, judgment, and technical literacy. Of these, only technical literacy readily lends itself to basic training. The others reflect competencies that, while harder to develop, are arguably more important.

As one CFO commented: "Thinking from other people's perspectives and understanding their needs doesn't come naturally to everyone. But as you rise through the ranks in Finance, these skills are critical, because your job is all about collaborating with others."

If your organisation places a premium on things like judgment and emotional intelligence, then you'll need to make a concerted effort to develop these traits where they are needed most. Or, alternatively, you might find yourself needing to replace a few people rather than trying to upskill current talent. As the saying goes, you can train a turkey to climb a tree, but it's cheaper to hire a squirrel.



01

02

**03**

04

05

06

07

08

09

# Fits + starts

There's no question Finance will continue to offer significant career opportunities, but those opportunities may be different than today's. So it's important that your people understand what the future may hold. As finance organisations become flatter and more dependent on technology, traditional career paths will become less linear. Those paths might even extend outside of Finance.

Instead of moving from a contributor role in accounts receivable to a management role in accounting, a future career might evolve circuitously. A financial planning analyst might, for instance, move into IT to round out their technology skills. From there, they may move into commercial or marketing analytic – and then back into Finance with the goal of pursuing a business-unit CFO role.

Here's how one CFO described her career path: "I started out gaining breadth of experience in business and Finance. Then I took a role that had me going deep. Later I returned to a job that provided breadth of experience."

The key is to help ensure your people get the experience needed to understand financials, technology, and the business. Critical finance jobs in the future are likely to demand a holistic business education, as opposed to specialising in one area, like accounting or treasury.

One risk posed by the influx of technology is that finance jobs will evolve to require even more highly specialised skills, leaving departments across the function with too few people possessing broad generalist backgrounds. A CFO expressed this concern: "The thing I worry about most is the pipeline of capabilities we're building."

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The key is to help ensure your people get the experience needed to understand financials, technology, and the business.

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Our people used to have a broad understanding of how all our systems worked – a big, expansive view. That's getting harder to come by as roles become so specialised."



01

02

03

04

05

06

07

08

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# Fits + starts

As a leader thinking about the next generation of finance talent, there are several things you can do to counter this trend. First off, be sure you're exposing your team to as broad a range of opportunities as you can. Give business partners the frontline experience they need to deliver valuable insights. And strive to give everyone the chance to work in different areas of Finance, across different geographies, and with different technology platforms. And don't overlook the benefits your team can gain supporting various business functions and having customer-facing experiences.

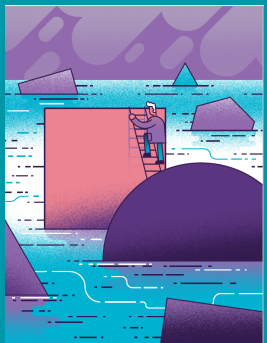
You'll also want to focus your hiring on the skills your team might be lacking, such as statistics and analytics. In many finance organisations, there's no shortage of subject matter experts in key disciplines. This doesn't mean you should stop all hiring in fields like compliance. But consider whether you have enough experts in place already to focus hiring elsewhere without impacting your ability to deliver compliance and controls.

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You'll also want to focus your hiring on the skills your team might be lacking, such as statistics and analytics.

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**2019 Global Human Capital Trends: Learning in the Flow of Life** – With constant changes Learning will need to be embedded in the way of working.



Learning is the top-rated challenge among **2019's Global Human Capital Trends**. People now rate the "opportunity to learn" as among their top reasons for taking a job, and business leaders know that changes in technology, longevity, work practices, and business models have created a tremendous demand for continuous, lifelong development. Leading organisations are taking steps to deliver learning to their people in a more personal way, integrating work and learning more tightly with each other, extending ownership for learning beyond the HR organisation, and looking for ways to bring solutions we use in our daily lives into the learning environment at work.



01

02

03

**04**

05

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07

08

09

# Drive + thrive

Figuring out who will thrive in a digital world – and how best to upskill them – may be tougher than determining which technology investments to prioritise. Here are some actions you can take right now to get started.

- **Name a leader in Finance as your “chief human resources officer.”** Find someone who understands the business, is passionate about the future of work, and can advocate for Finance with the HR organisation.
- **Create mentoring programmes.** With as many as four generations in the workforce today, there are ample opportunities for older and younger workers to learn from each other. Mentoring goes both directions in a digital world.

- **Encourage rotations.** Set up job or role rotations for finance staff both within and outside the function and across financial disciplines. Workers gain exposure to different parts of the business, and a more rounded view of Finance.
- **Assign people to special projects.** Seek out opportunities for employees in non-leadership roles to gain leadership experience, acquire new skills, and build their networks.
- **Add AI to sourcing.** Predictive analytics can evaluate the quality of different recruiting sources and forecast the results of tweaking certain qualifications, like required years of experience.
- **Introduce Finance as a Business Partner.** Set up BP awareness sessions to help finance teams understand what this means and their broader value to business
- **Redesign the work environment.** As familiar as cubicle farms may be, they are typically designed with full-time permanent employees in mind. With the rise of tasks being performed by contingent and contract workers, make sure your workplace accommodates a variety of flexible arrangements.
- **Update job postings to attract digitally sophisticated recruits.** Given the evolving nature of finance jobs, emphasise proficiency with analytical software, data management, and data analysis.
- **Look in your own backyard.** Consider collaborating with local universities to build programmes that yield candidates with both finance acumen and technical skills.



01

02

03

04

05

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07

08

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# Two-way street



Just as CFOs are looking for new formulas to measure the value of talent, so too has your target audience of digital natives recalculated what they want from work. Many prefer team-based workplaces with minimal hierarchy and a healthy work-life balance. But that's just the start.

Many talented workers are often drawn to companies for reasons that transcend salary and benefits. They're searching for values that resonate in their personal lives, which means organisations can gain competitive advantage by actively touting their distinctive missions and cultures. For many finance shops, this task of creating an alluring culture is just beginning.



01

02

03

04

**05**

06

07

08

09



# Here + there

Assumptions about where people will work are often baked into thinking about what those people will be doing. The same is true for automation and other technologies. People often go into planning discussions with preconceived ideas about where different kinds of work will physically happen.

At the same time, most of us realise that location matters a whole lot less than it used to. One CFO put it this way: "We have a deep bench of modellers in our planning group who help us evaluate potential investments. We've assigned them to a global pool – a centre of excellence – that allows us to manage workload peaks more effectively. These resources aren't 'owned' by any particular business, they're shared around the world."

Location issues take on even greater importance when Finance begins to experiment with alternative sourcing models. When people working for you are no longer full-time employees, the workplace landscape becomes much more malleable. One finance organisation we know of uses the talents of more than 200 data scientists spread across dozens of different countries, and any of these resources can be engaged for specific needs on short notice. The company also uses contractors to help manage seasonal spikes.

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01

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03

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**06**

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# Changing spaces

In a recent *CFO Signals*™ survey,<sup>4</sup> 45 percent of respondents expected most finance work to be done in real or virtual shared services in three years. Another 28 percent believe there will be a significant reduction in the office space required for finance workers.

Deloitte's 2019 Global Shared Services Survey found 64 percent of respondents have more than one shared services centre in their organisation. The number increases to 80 percent for firms with annual revenue of more than \$15 billion.



01

02

03

04

05

**06**

07

08

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# Finance + others

If modernisation seems like a moving target, it is. But it's not moving fast. You have time to work hand-in-hand with HR, IT, risk, and other internal departments to cover your bases.

Start by getting the attention of your HR organisation – you'll need their help – and be sure to loop in your newly appointed finance leader in charge of workforce issues. Finance should take the lead on defining a future state in terms of roles and capabilities. From there, work with HR to articulate the new skills and competencies required. HR should also be able to help you determine the mix of build, borrow, or buy that's most effective.

When it comes to developing the "machine" part of your workforce, IT is invaluable. Use their experience in automation and big data to guide decisions about technology investments and integration. Tap their data scientists to augment Finance's capabilities in advanced analytics.

And be sure to keep your risk, compliance, tax and audit colleagues apprised each step of the way. You'll need their support not only from a regulatory perspective but also as part of your change management approach as you socialise new initiatives across the company.

Other business functions can also be helpful. Marketing and corporate communications, for instance, might be able to boost Finance's capabilities in the area of storytelling – i.e., boiling down business results into compelling narratives.

Help finance teams understand how they can deliver tangible value to business by engaging with business leaders, thereby paving the way for a true finance business partner.

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You can accelerate improvements in the finance workforce by collaborating with leaders in other parts of the business.

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In short, you can accelerate improvements in the finance workforce by collaborating with leaders in other parts of the business. That's a good way to help them understand what you're planning – and get their buy-in as well.



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# New + different

In the future, some finance roles will be filled by combinations of people and machines. For example, you might think the role of storyteller, described to the right, would be uniquely human, but many companies have begun using AI to produce investor communications. They're automating the laborious parts of data gathering so their people can spend more time adding human value.

As technology continues to improve, people will be pushed to operate in new and different ways – while creativity, intuition, and judgment will remain high on the human value chain.

	Storytellers	Protectors	Machine managers
<b>The goal</b>	Deeply engage finance customers and stakeholders	Protect the enterprise against risk, while promoting and enhancing quality	Integrate automation and machine learning initiatives with your talent model
<b>Where they're needed</b>	Business partnering, reporting, investor relations, tax, treasury	Audit, compliance, forecasting	Tax compliance, transfer pricing, payables, treasury, risk management
<b>Potential balance</b>	80% human; 20% machine	30% human; 70% machine	50% human; 50% machine
<b>Human competencies</b>	Business acumen, unpacking complexity, impeccable writing and visualisation skills	Interpret and comply with regulatory guidance, investigate anomalies in data and suggest corrective actions	Ability to operate under pressure in real time, technology acumen
<b>Technology enhancements</b>	Natural language generation, advanced visualisation tools, social media	Big data, neural modelling, artificial intelligence	Transaction processing, exceptions reporting
<b>Principal customers</b>	Executive leadership, boards of directors, investors, employees	Finance leadership, audit committee	Finance leadership
<b>Sourcing</b>	Resist the desire to own these resources; consider sharing with other parts of the business, or contracting with specialists in financial communications	Requires combined accounting and risk management perspectives, so use your extended finance talent pipeline or consider outsourcing to enhance bench strength in key areas	Look to manufacturing and distribution for people and machines with the capability to control fast-moving processes



01

02

03

04

05

06

07

08

09

# Moving forward

Twenty years ago, different finance organisations had wildly different structures. Today among the Fortune 100, we see a common approach that reflects three kinds of finance: business, operational, and specialised. That's because most large finance organisations today do more or less the same things, and strive to do them in the same "best" ways.

However, we're at the start of a wave that will redefine best practices in the future – a wave we're all riding together. Which is not to say that embodying new ways of working will come easily. As one CFO told us: "People are human, so getting them to take on new behaviours is always a challenge. It requires ongoing

commitment from leaders and rotational programmes that foster new experiences. The goal is to stretch people and get them out of their comfort zones, so they learn how to adapt to change."

CFOs who want to accelerate their readiness to operate in a digital world have a clear path forward. Build your brand. Visualise the future. Understand the mix of humans and machines you need to meet changing expectations. Update roles and job descriptions. And, importantly, make sure your next hire is ready now for the future you're planning to create.

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CFOs who want to accelerate their readiness to operate in a digital world have a clear path forward.

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Like any transformation, workforce modernisation will be disruptive. But the payoff for those who get it right can make it all worthwhile. It's the surest path towards creating the finance organisation your business leaders really want.



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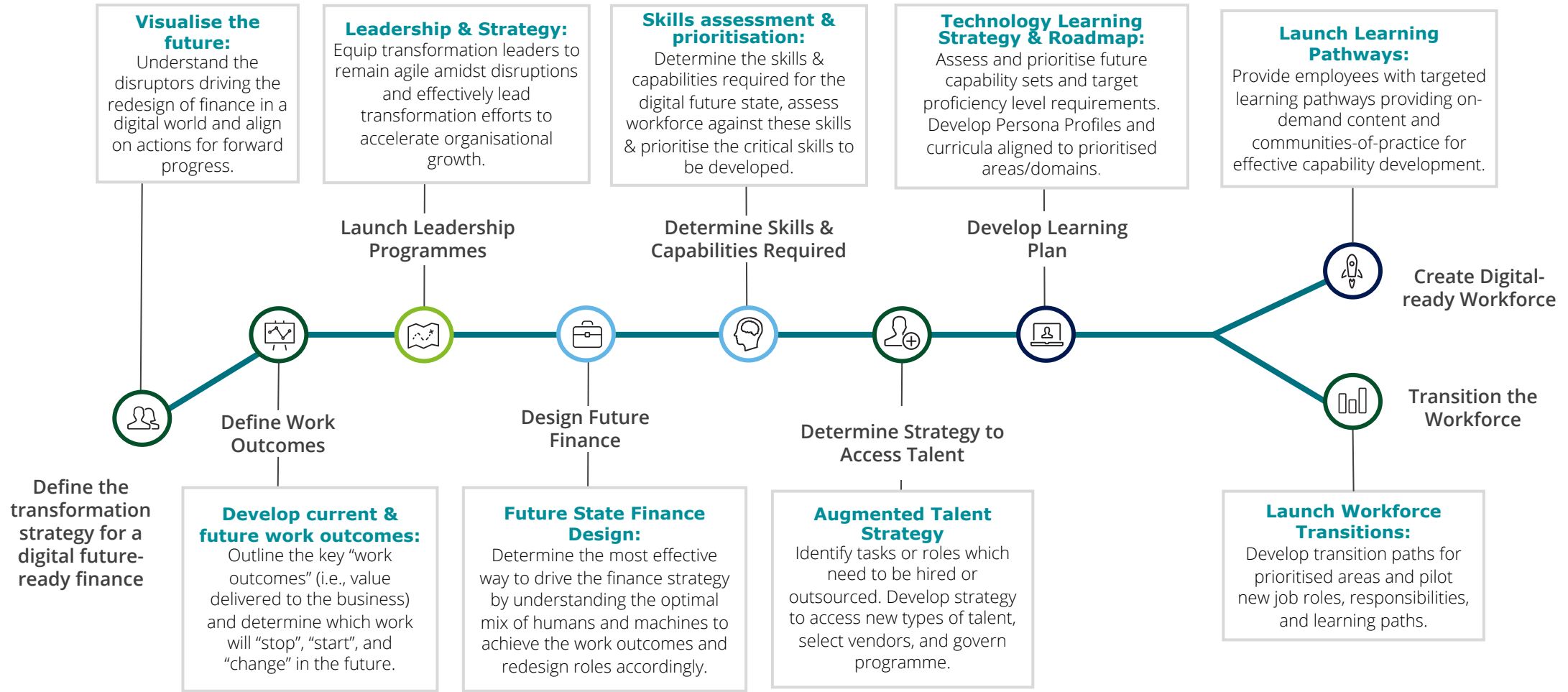
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# Activating a digital-ready finance

## Imagine

## Compose

## Activate



**Change Management & Leadership Engagement**



01

02

03

04

05

06

07

**08**

09

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## Endnotes

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01

02

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**09**

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