Finance AI in Action

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CFO Vision Peer Circle | 13 October 2026

From experimentation to meaningful Finance value

Thank you for joining our discussion. Across the room, both enthusiasm for AI and a common challenge was shared: turning promising individual experiments into scalable improvements in cost, control, insight and business partnering.

Key reflections from the room

Set the strategy and operating model for AI-enabled Finance. Move beyond isolated pilots to define what AI should enable Finance to become. A clear ambition should guide the capabilities, roles, service delivery and decision rights needed to deliver it, with Finance and IT aligned on ownership. Data quality, accessibility and ownership should be treated as strategic foundations, not downstream technical issues. Without this overarching operating model, successful experiments risk remaining fragmented rather than translating into scaled value.

Redesign the work, not just the technology. Putting AI into an unchanged process risks making today's work faster without fundamentally improving the outcome. Start with what the process needs to deliver, then rethink the activities, human-AI handoffs and controls around it. Reliable data and standardisation remain essential, but the ambition should be to remove unnecessary work and redesign how the outcome is achieved, not simply automate existing steps. rethink the experience and outcome of Finance's service, rather than merely automate today's spreadsheet.

Use released capacity deliberately. AI offers an opportunity to invert the Finance pyramid: less manual processing and more judgement, challenge and strategic support. Time saved does not automatically mean a headcount saving. Leaders discussed balancing cost reduction with deeper insight, stronger partnering and supporting growth without adding resources.

Be deliberate about AI costs and tool selection. With the rising costs of using AI, Finance needs to: challenge the cost of AI consumption, decide who needs access to which models, and whether simpler automation could deliver the same outcome. **"Don't use a Ferrari for your weekly shopping":** choose technology proportionate to the problem, and ensure its running costs do not undermine the value created. Understand vendor roadmaps before investing in bespoke solutions.

Protect judgement and the talent pipeline. If AI removes foundational tasks, how will junior colleagues learn? The discussion highlighted preserving Finance fundamentals while developing hybrid finance, data and technology skills. AI can support learning by explaining errors, rather than simply doing the work. Human review and accountability remain essential. An example was provided of AI spotting a genuine contradiction between slides 4 and 36 of a 40-page executive deck: a useful additional check, not a replacement for judgement.

Make adoption practical and shared. Hands-on capability building, real business problems, hackathons, champions and regular peer-sharing were highlighted over generic classroom training alone. Leaders using AI openly can help normalise adoption.

Questions to take back to your team

Is your vision clear? What should AI enable Finance to become, and do you have a strategy and operating model to turn that ambition into action?

What are your big bets? Which opportunities could fundamentally change Finance's contribution to the business, rather than simply improve individual productivity?

Are you distinguishing tactical gains from strategic reimagination? Where should you improve today's tasks, and where should you rethink the process, service or outcome entirely?

How will you build the capability to deliver? Could hands-on workshops or hackathons help your team turn priority business problems into practical solutions and build the skills to scale them?

Continue the conversation with the Deloitte team on Finance AI vision, practical use cases and hands-on capability building.

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