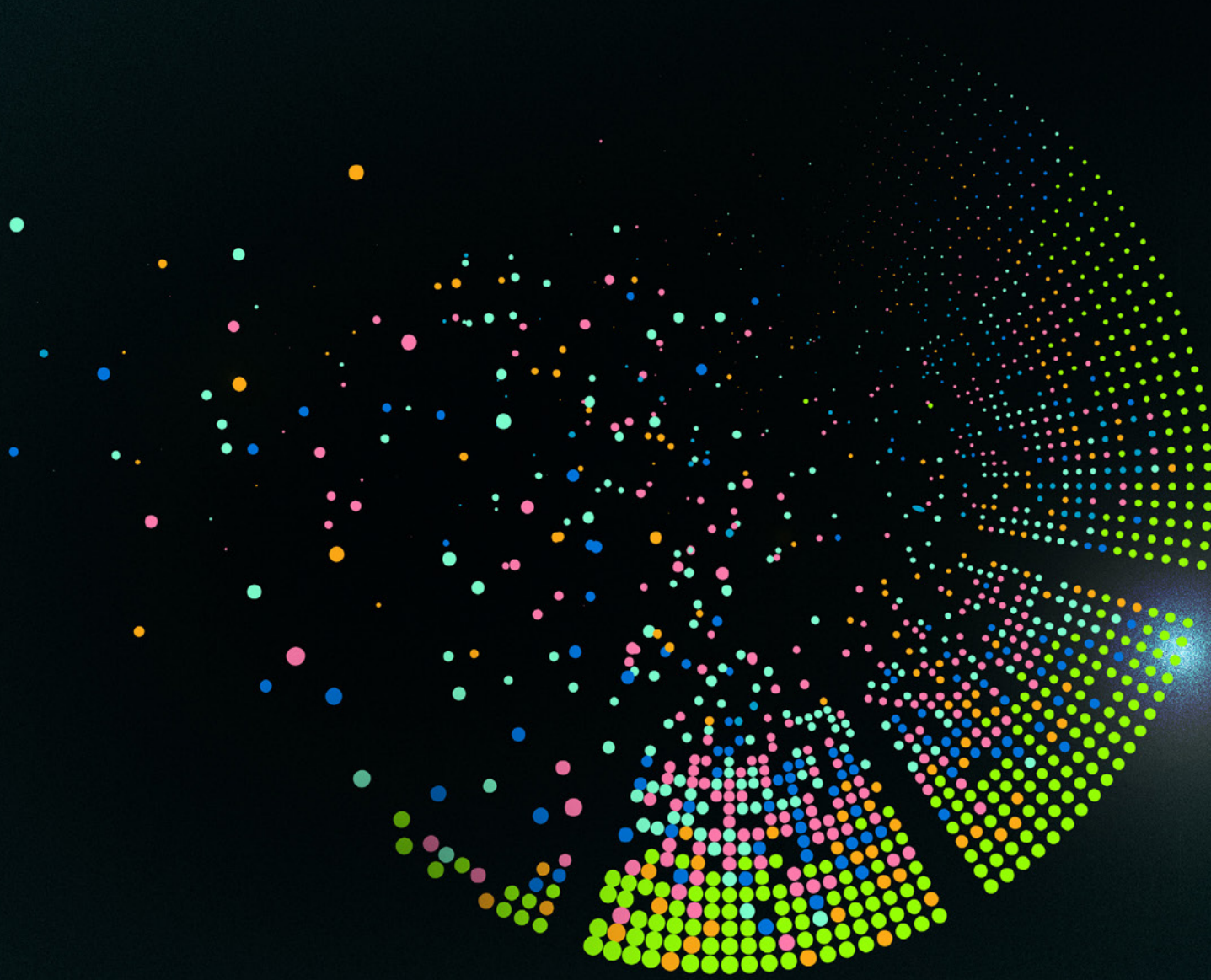




**CFO PROGRAM**

# Finance trends 2026

An executive summary on the expanded  
scope of finance

**A DELOITTE SURVEY SHOWS FINANCE LEADERS INFLUENCING ENTERPRISE STRATEGY, COST OPTIMIZATION, AND DIGITAL TRANSFORMATION—AND BUILDING TECH-FUELED TEAMS TO POWER THEIR ORGANIZATIONS**

# Contents

## **03 INTRODUCTION**

### **04 TREND 1 THE SPEED PRIORITY**

Advanced scenario planning and agile governance for navigating uncertainty

### **06 TREND 2 FINANCE LEADERS ARE STRATEGY LEADERS** especially when they embrace advanced AI and cloud

### **08 TREND 3 FOCUS. PRECISION. DISCIPLINE.** How finance-led cost management helps drive measurable value

### **09 TREND 4 THE JOURNEY TO AGENTIC INSIGHTS** Many finance teams embrace AI, but ROI and agentic implementations often lag

### **11 TREND 5 INFUSING TECH TALENT IN FINANCE** Where data scientists and accountants meet

## **12 LEADING FINANCE INTO THE FUTURE: TOP TAKEAWAYS FROM OUR INTERVIEWS**

## **13 METHODOLOGY, AUTHORS, AND ENDNOTES**

# Introduction



Compared to the recent past, today's leading chief financial officers are thinking differently, operating differently, and hiring differently. They're helping navigate new markets, preparing for acquisitions and divestures, and building future-ready teams. But they're contending with a complex growth environment.

How are finance leaders preparing their teams to proactively address these complexities, and build for the future?

To help leaders gain a better understanding of what's likely to come next and inform this inaugural Finance trends report, Deloitte US surveyed 1,326 global finance leaders around the world and across industries. Respondents to our survey are CFOs or next-in-line to be CFOs at some of the world's largest companies (with annual revenues exceeding US\$1 billion).

Deloitte US also conducted one-on-one interviews with nine finance executives from global organizations to learn how these trends are playing out in their role and across the finance function (*see methodology*).

Based on this research, Deloitte US identified 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. Collectively, these trends illustrate the integral and increasingly more prominent role finance leaders are often playing in helping their organizations optimize costs, catalyze innovation, and orchestrate a strategic agenda that fuels enterprise-wide growth and value.

**Here are the top five trends impacting finance:**



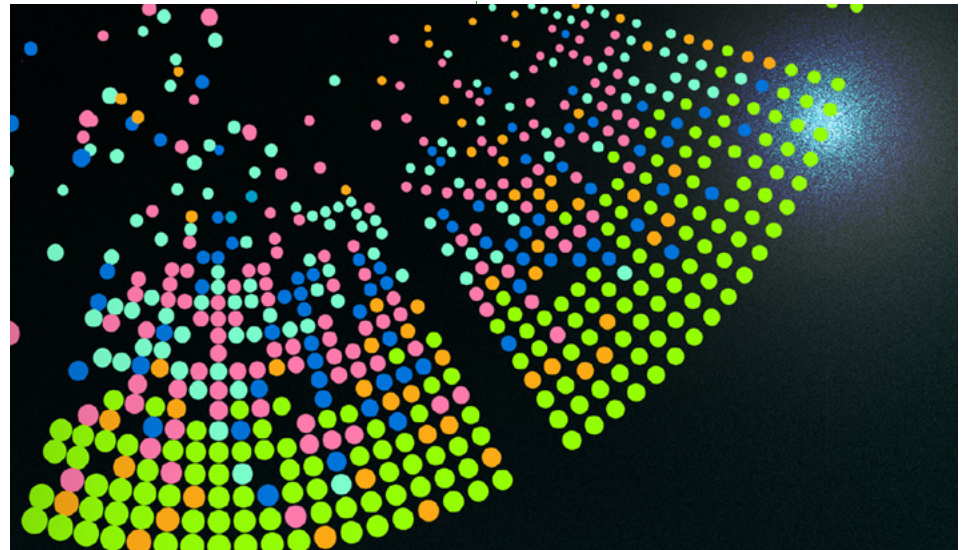
TREND 1

# The speed priority

## Advanced scenario planning and agile governance for navigating uncertainty

Finance chiefs often walk a razor's edge between two unrelenting demands: managing cost efficiency while identifying opportunities to invest in business growth. From a cost-optimization perspective, it can be hard to ignore one of the biggest contributors to volatility: supply chain disruptions. Localized pressures, such as labour shortages, combined with cross-border challenges, are among the business factors contributing to higher costs, and can throw global sourcing into disarray.<sup>1</sup>

In tandem, it may be increasingly difficult for finance leaders to keep pace and identify the most important investments to help fuel growth and innovation. Three-quarters of the leaders we surveyed say their organization requires either a moderate amount or "a lot more" resources to maximize investment opportunities across the business.



Our survey corroborates a high level of uncertainty and complexity in the current environment. Asked to rank their top three priorities, there was little consensus. Planning for external challenges and adopting new technological capabilities tied for highest priorities among respondents. But there was only a 4-percentage-point difference between these responses and the fifth most-cited priority: protecting resources by reducing costs (44%).

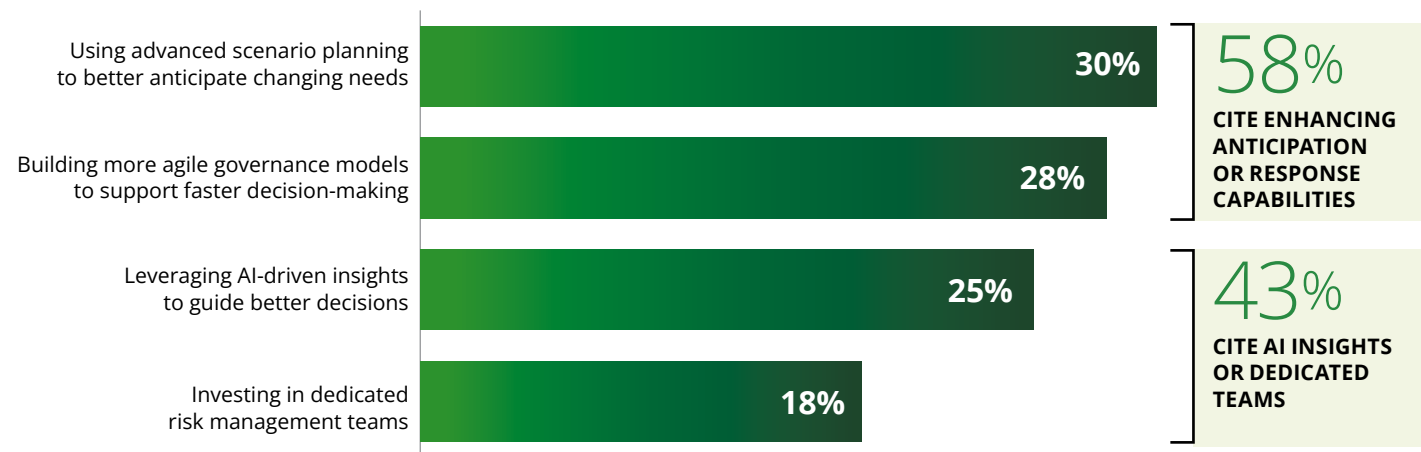
Overall, this lack of consensus suggests that, when it comes to which priorities should receive the lion's share of respondents' attention, it may be a case of "everything, everywhere, all at once," with many finance leaders likely juggling several top priorities at the same time.

TREND 1 CONTINUED

How leaders maintain focus amid competing priorities can influence a company's agility and resilience. Our research shows that many finance leaders are taking steps to bolster scenario planning and governance structures to better anticipate and respond to their changing environments. Asked to identify their plans to help manage uncertainty (figure 1), respondents cite the need to bolster advanced scenario-planning capabilities (30%) and build more agile governance models to support faster decision-making (28%). Similarly, advanced scenario planning and agile models lead the list of capabilities respondents say they need to make more informed capital-allocation decisions.

Figure 1  
Respondents plan to build stronger anticipation and response capabilities within finance teams to bolster organizational resilience

Actions considered most important to managing uncertainty more effectively (percentage of respondents)



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

TREND 2

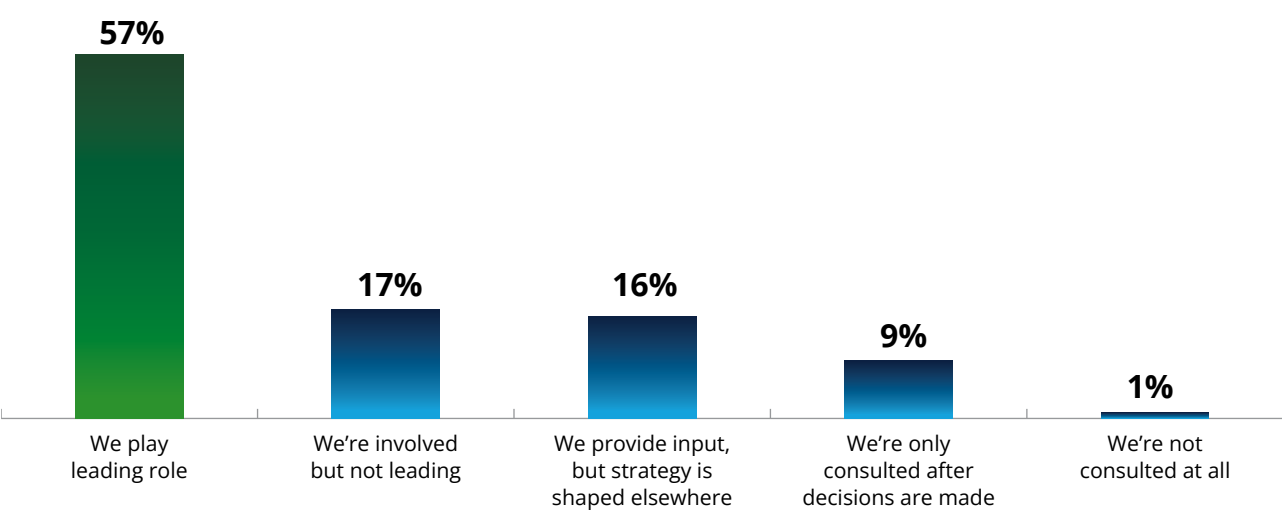
# Finance leaders are *strategy* leaders, especially when they embrace advanced AI and cloud

For many, gone are the days when influential finance leaders spent most of their time on the core foundations of financial management. A 2024 Deloitte analysis of CFO job postings revealed the number of skills CFO applicants were asked to bring to the table increased 19% over a five-year period. At the same time, the share of CFOs expected to have a strong grip on risk management more than doubled, according to the same analysis.

As the scope of finance leadership expands, their influence on strategy across the organization seems to grow in step. Overall, we found that many finance leaders are holding greater accountability for driving business outcomes where they can orchestrate collaboration and drive transformative growth. More than half of survey respondents (57%) say they are now among the top leaders influencing strategy development across the organization (**figure 2**).

Notably, we found these strategy-influencing leaders also handle a broader scope of responsibilities: Across nine categories, they average 20% more responsibilities than other respondents.<sup>2</sup>

Figure 2  
**More than half of finance leaders surveyed play a leading role in influencing strategy across the organization**  
*Respondents' reported level of influence on enterprise strategy (percentage of respondents)*



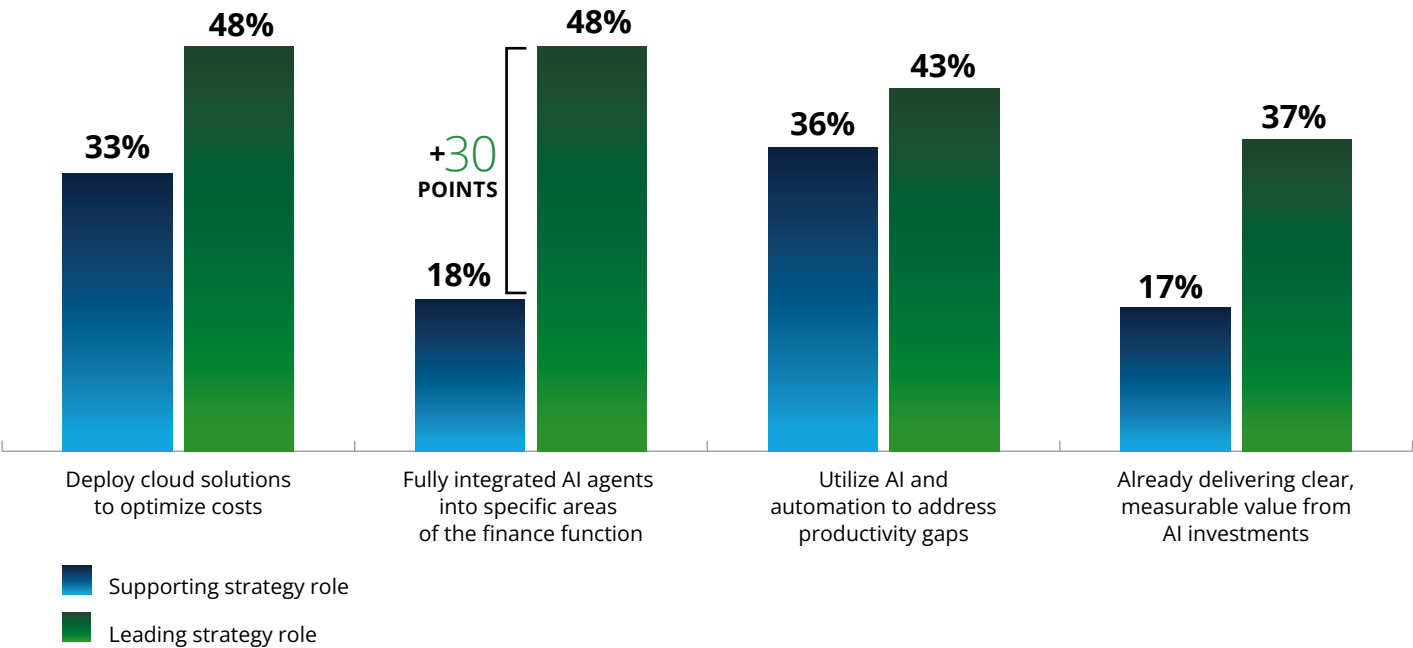
Note: n = 1,326 | Source: Deloitte Finance Trends survey, spring 2025.

TREND 2 CONTINUED

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.

Strategy-influencing respondents also seem further along in their AI journeys. They're more likely to use AI to help address current shortfalls in productivity compared to respondents operating in a strategy-supporting role (43% versus 36%).

Figure 3  
Many strategic finance leaders scale their influence by championing the cloud, automation, and AI  
Actions respondents say they have achieved (percentage of respondents)



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

TREND 3

# Focus. Precision. Discipline.

## How finance-led cost management helps drive measurable value

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. Just over a third (36%) of finance leaders surveyed (and 42% of CFOs surveyed) are primarily responsible for cost and expense management for their organizations. Yet these leaders are more likely to consistently meet, or exceed, their cost-savings goals compared to respondents who say they play a supporting role in enterprise cost management (47% versus 39%).

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.

### Finding flexibility in the cloud

Organizations require greater flexibility in their digital structures. In Deloitte's 2025

MarginPlus survey, the top two internal barriers to organizational success are the "inability to enable digital infrastructure to meet new external business conditions and scale" (49%) and a "lack of flexibility in existing assets and infrastructure to respond to external demand" (45%).

At its core, the cloud can offer financial and operational flexibility; companies can scale resources up or down without necessarily locking in fixed infrastructure costs. Cloud-based solutions can minimize up-front expenditures for hardware and provide more scalable infrastructure to conduct analysis for identifying cost-saving opportunities.<sup>3</sup>

### Leveraging AI to improve efficiency

Many companies are turning to AI to help cut operational expenses while increasing speed and accuracy.

Finance leaders can use AI to streamline certain repetitive processes or eliminate manual verification in certain transactions. For example, a few of our

interviewees say they are using AI to scan their accounts receivables and proactively analyze transactions to identify potential errors and identify which accounts have a higher potential for delinquency.

Other Deloitte Global research also highlights how AI can be especially helpful in the realm of tax. Specifically, some tax leaders are using AI to help identify efficiencies in transfer-pricing documentation and corporate income tax returns and payments.<sup>4</sup>

### Using dedicated teams to take a disciplined, proactive approach

Another way many finance leaders excel at cost management is by treating it as a continuous, strategic discipline, not a one-off initiative. They invest in dedicated expense management teams, which help find opportunities through cross-functional collaboration and process improvement.



## TREND 4

# The journey to agentic insights

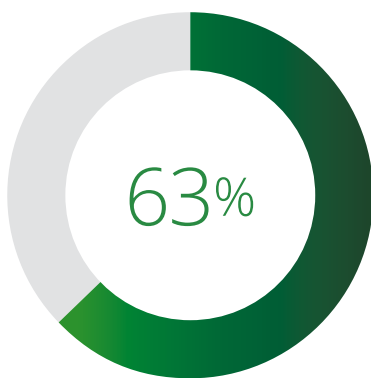
## Many finance teams embrace AI, but ROI and agentic implementations often lag

Our survey shows that nearly every finance department is at least experimenting with AI use cases. Impressively, 63% of respondents say they have already fully deployed and are actively using AI solutions in their finance function. Yet, for many, there is still runway to amplify the reach and measurable impact of their

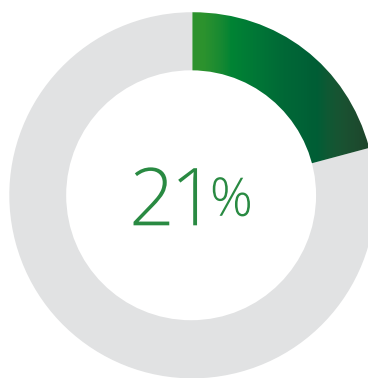
AI investments. For instance, among respondents actively using AI solutions, only 21% believe those AI investments have already delivered clear, measurable value; and only 14% have reached the additional milestone of fully integrating AI agents directly into the finance function (**figure 4**).

Figure 4

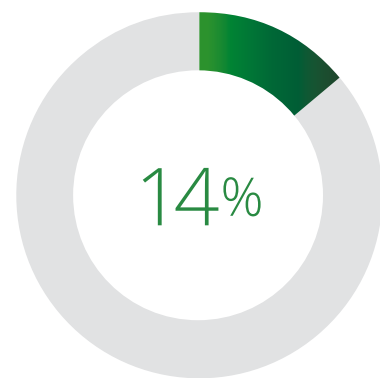
**Most respondents' teams use AI tools, but few have figured out their ROI or have integrated agents**



63% of finance leaders have **fully deployed and actively use AI within their function**



21% of finance leaders have **fully deployed** and already see those investments **delivering clear, measurable value**



14% of finance leaders have **fully deployed AI, already delivered clear value, and fully integrated AI agents** into specific parts of their function

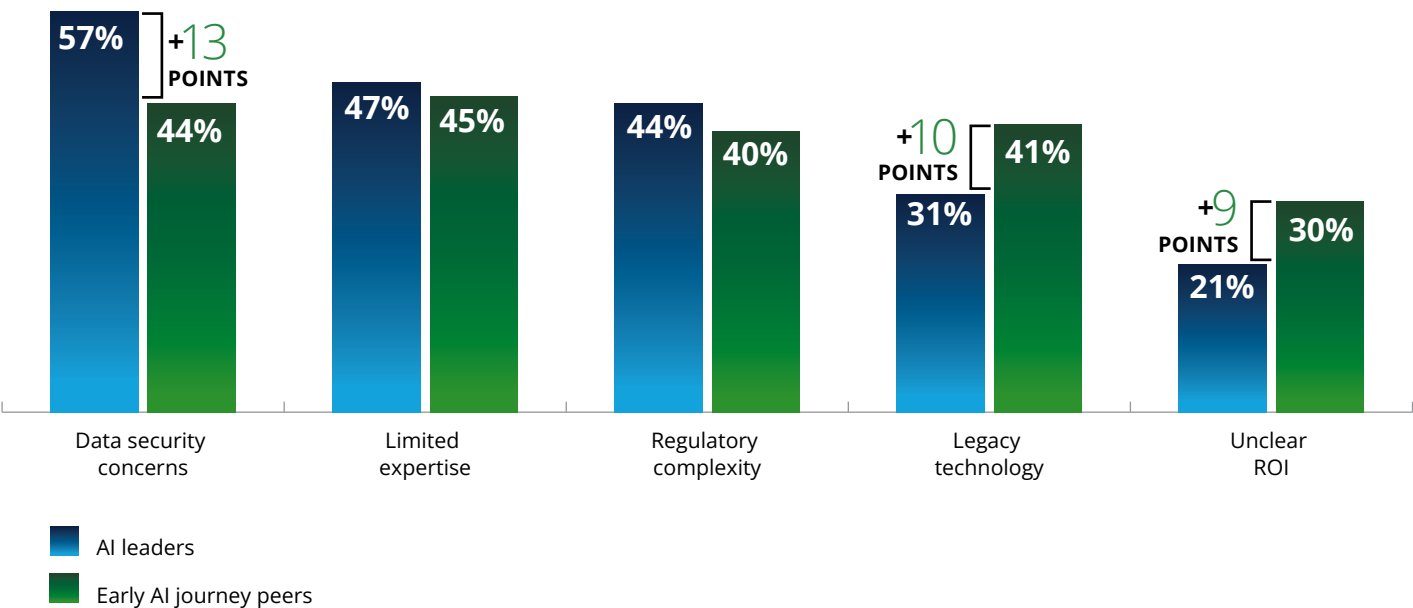
**Note:**  $n = 1,323$  | **Source:** Deloitte Finance Trends survey, spring 2025.

TREND 4 CONTINUED

This likely reflects a broader challenge of moving from pilot projects to embedding AI in everyday finance operations. It also reflects where many industries and functions are in their march toward enabling AI agents to manage specific tasks—and it is still a relatively new frontier.<sup>5</sup>

Figure 5  
Scaling AI in finance: Respondents further along their AI journeys face different challenges than peers in earlier stages

Top AI challenges (percentage of respondents)



Notes: AI leaders (n = 182) are respondents who have fully deployed AI use cases, delivered measurable value, and integrated AI agents into the finance function. Early AI journey peers (n = 1,048) have not deployed AI use cases or delivered measurable value.  
Source: Deloitte Finance Trends survey, spring 2025.

## TREND 5

# Infusing tech talent in finance

## Where data scientists and accountants meet



Building organizational agility requires more than finding the appropriate technology infrastructure to help enable it. In our survey, almost two-thirds of respondents (64%) say they plan to infuse more technical skills and capabilities within their function over fiscal years 2025 and 2026.

Finance functions appear to be getting squeezed at both ends of the labour pool: The number of CPA exam candidates has fallen by 27% over the past decade, and the number of accounting graduates continues to slide as well.<sup>6</sup> Meanwhile, three-quarters of accounting professionals are within 15 years of retirement, according to the Association of International Certified Professional Accountants.<sup>7</sup>

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.

The top action respondents are taking to meet their talent acquisition and retention challenges is “utilizing AI and automation to address productivity gaps.”

Core business and finance skills, such as strategic decision-making, cost-management expertise, regulatory and legal compliance, and business planning and forecasting, appear lower on the priority list for development. Leadership and adaptability and advanced scenario modeling garner similar response rates as these more traditional finance capabilities, indicating how much emphasis some finance leaders may be placing on making their organizations more agile and responsive to rapid change.

# Leading finance into the future

## Top takeaways from our interviews

Levitating above each of these trends is a constantly changing environment. Throughout our interviews, leaders continually acknowledged that the sliding doors of opportunity seem to open and close at a breakneck pace. Still, we found the following recommendations continued to rise to the surface:



**Create a connected data infrastructure to build your base.** Whether it's to optimize costs or lay the groundwork for embedding AI, finance leaders constantly referenced a need to bring together previously disconnected data under a single roof.



**Expand your value as a leader beyond the traditional finance function.** As the scope of finance expands, new skills and mindsets will need to be brought to the table. This means blending the skills of finance, business acumen, technology, and maybe most importantly, the more human-orientated skills of curiosity and critical thinking. As several interviewees stressed, the world will continue to change, but the need to think critically and bring a sense of curiosity to problem solving will remain constant.



**Foster agility by prioritizing efficient governance and scenario planning.** Even with the right infrastructure and skills and capabilities, activating the enhanced capabilities of finance will require agile decision-making. Leaders shared how they have redesigned their teams to help ensure they have the right balance of autonomy and support to lead finance into the future.

The speed of change will likely continue to accelerate. Finance leaders who proactively reimagine their traditional responsibilities to create new value for their organizations can better position themselves to help impact strategy and spur enterprisewide growth.

# Methodology

Deloitte's Finance trends 2026 survey polled **1,326 finance leaders** from across the globe in spring 2025. The respondents included both CFOs and senior professionals in finance one level below the CFO. All respondents work at companies with annual revenues of US\$1 billion or more. Leaders represent a cross-section of industries and sectors in 23 countries. To better understand how each of these trends are unfolding, we conducted in-depth interviews with nine finance executives from a variety of global organizations.

## Continue the conversation

### Dave Turk

Global Finance Transformation Leader  
Partner, Deloitte Canada  
1-416-775-7169 | dturk@deloitte.ca

Dave Turk has over 25 years of experience delivering technology transformations for Deloitte Global's Finance Transformation practice.

### Authors

#### Steve Gallucci

sgallucci@deloitte.com

#### Ed Hardy

ehardy@deloitte.com

#### Justin Silber

jsilber@deloitte.com

#### Dave Turk

dturk@deloitte.ca

#### Tim Murphy

timurphy@deloitte.com

# Endnotes

1. John Coykendall, Kate Hardin, John Morehouse, and Steve Shepley, "2025 Manufacturing Industry Outlook," *Deloitte Insights*, Nov. 20, 2024.
2. We asked respondents to identify the responsibilities they were primarily accountable for across the organization. Across nine categories of responsibilities, the strategy leaders cited 3.14 responsibilities, on average, versus 2.61 responsibilities for all other respondents.
3. Deloitte, "Demystifying the cloud consumption model," accessed Sept. 18, 2025.
4. Deloitte, "Rising to meet the moment: Tax transformation trends 2025," accessed Sept. 18, 2025.
5. Jeff Loucks, Gillian Crossan, Baris Sarer, China Widener, and Ariane Bucaille, "Autonomous generative AI agents: Under development," *Deloitte Insights*, Nov. 19, 2024.
6. Emma Slack-Jorgensen, "The decline in accounting majors: Is there a path forward?" *The New York State Society of CPAs*, Jan. 9, 2025.
7. Christie L. Comunale, James H. Irving, and Joseph E. Trainor, "The accounting pipeline," *The CPA Journal*, November 2023.





#### **Legal disclaimer**

This publication contains general information only and Deloitte is not, by means of this publication, rendering accounting, business, financial, investment, legal, tax, or other professional advice or services. This publication is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your business. Before making any decision or taking any action that may affect your business, you should consult a qualified professional advisor. Deloitte shall not be responsible for any loss sustained by any person who relies on this publication alone.

#### **About Deloitte Canada**

At Deloitte, our Purpose is to make an impact that matters. We exist to inspire and help our people, organizations, communities, and countries to thrive. Our work underpins a prosperous society where people can find meaning and opportunity. It builds consumer and business confidence, empowers organizations to find imaginative ways of deploying capital, enables fair, trusted, and functioning social and economic institutions, and allows our friends, families, and communities to enjoy the quality of life that comes with a sustainable future. And as the largest Canadian-owned and operated professional services firm in our country, we are proud to work alongside our clients to make a positive impact for all Canadians.

Deloitte provides industry-leading consulting, audit and assurance, tax, advisory and managed services to nearly 90% of the Fortune Global 500® and thousands of private companies. We bring together world-class capabilities, insights, and services to address clients' most complex business challenges.

Deloitte LLP, an Ontario limited liability partnership, is the Canadian member firm of Deloitte Touche Tohmatsu Limited. Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a UK private company limited by guarantee, and its network of member firms, each of which is a legally separate and independent entity. Please see [www.deloitte.com/about](http://www.deloitte.com/about) for a detailed description of the legal structure of Deloitte Touche Tohmatsu Limited and its member firms.

To learn more about Deloitte Canada, please connect with us on [LinkedIn](#), [X](#), [Instagram](#), or [Facebook](#).

© 2026 Deloitte LLP and affiliated entities.

Designed and produced by the Agency | Deloitte Canada. 26-14127701