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Navigating 2025 working capital trends:
Priorities for 2026

Contents

Glossary of terms	1
Executive summary	2
Consumer industry findings	5
Analysis by consumer sector	6
Energy, resources and industrials industry findings	8
Analysis by ER&I sector	9
Life sciences and health care industry findings	11
Analysis by LSHC sector	12
Technology, media and telecom industry findings	13
Analysis by TMT sector	14
Looking ahead to the rest of 2026	15

Glossary of terms

AP	Accounts payable
AR	Accounts receivable
CCC	Cash conversion cycle
DIO	Days inventory outstanding
DPO	Days payable outstanding
DSO	Days sales outstanding
EBITDA	Earnings before interest, taxes, depreciation, and amortization
ER&I	Energy, resources, and industrials
FCF	Free cash flow
GDP	Gross domestic product
GenAI	Generative artificial intelligence
LSHC	Life sciences and health care
M&A	Mergers and acquisitions
Q	Quarter
QoQ	Quarter over quarter
SCF	Supply chain finance
SKU	Stock keeping unit
T	Trillion

THS	Transportation, hospitality and services
TME	Telecom, media, and entertainment
TMT	Technology, media, and telecommunications
WC	Working capital
YoY	Year over year

Basis of preparation and assumptions

- We analyzed the financial and WC performance of publicly listed companies in the United States with data publicly available as of March 16, 2026.¹
- Our analysis included 2,313 companies, looking at their WC performance and related key indicators.
- We also analyzed shifts in performance on a quarterly and annual basis.
- Due to the varying WC trends and profiles, we excluded the following industries from our analysis: financial services, government and public services, and diversified real estate activities.

Executive summary


In 2025, the **macroeconomic environment remained mixed but generally supportive of revenue growth**, with most industries continuing to expand, albeit at a moderate pace. Growth quality, however, was uneven, with rising pressure on margins, pricing, and demand elasticity across sectors.²

At the same time, financial conditions tightened further, driven by sustained elevated interest rates, persistent inflation in labor and services, and ongoing geopolitical uncertainty. These dynamics increased funding costs and placed greater scrutiny on liquidity, balance sheet strength, and cash generation.³

Against this backdrop, companies continued to deliver **solid top-line growth (6.8%)** and **EBITDA expansion (9.9%)**, with **free cash flow growth (8.9%)** reflecting a continued focus on cost discipline and capital efficiency. However, performance is increasingly dependent on structural WC improvements rather than cyclical tailwinds.⁴


Revenue YoY
+6.8%
sustained top-line
momentum

CCC
improved
by **0.9** days, driven by
improved DPO
performance


EBITDA
9.9% strong
leverage and margins

Cash from ops
+14.1% YoY
stronger
cash generation



Net income YoY
+14.8%
ahead of
revenue growth 

DPO +1.4
days offset
DSO +1.0
day pressure

Working capital performance

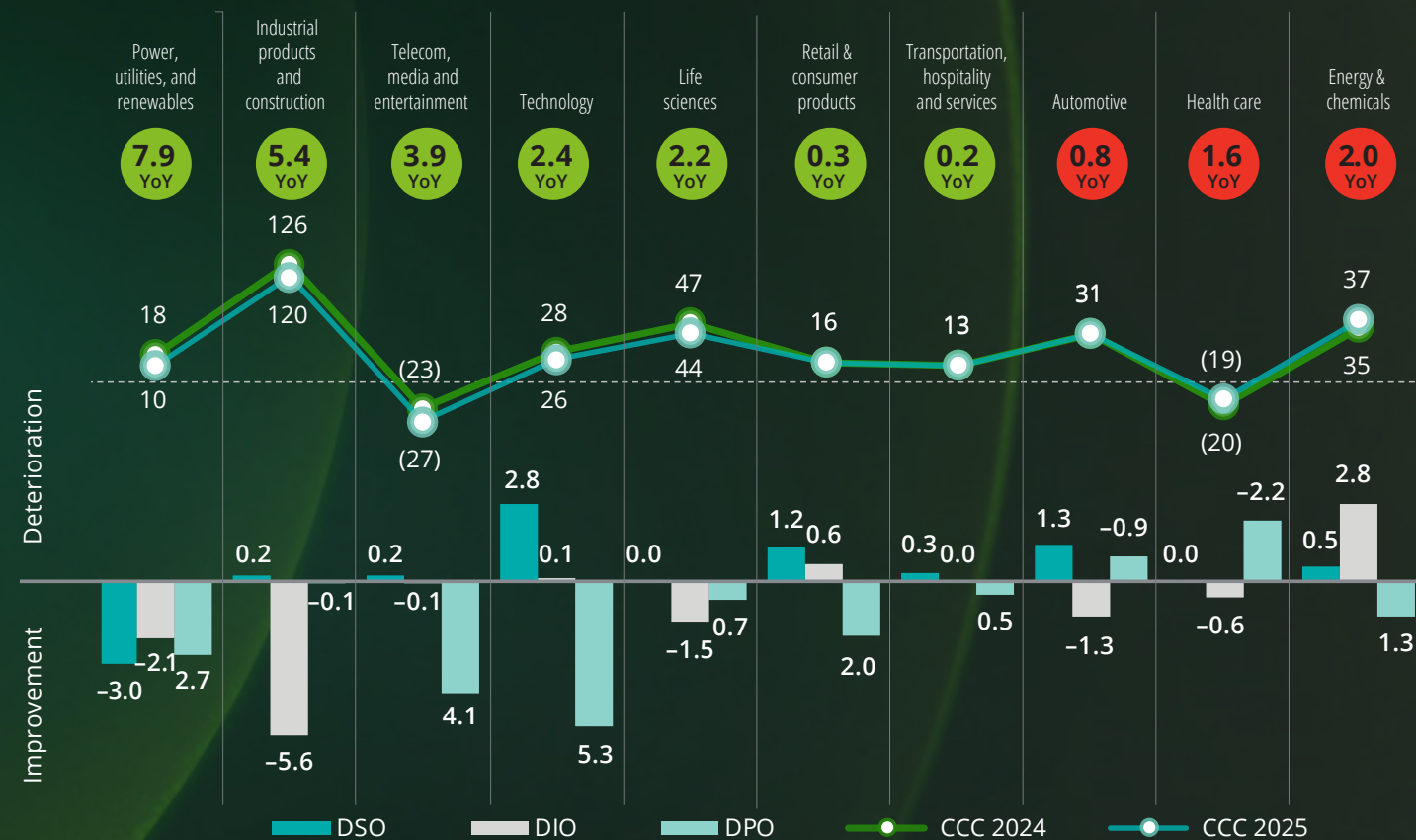
Overall, working capital performance improved modestly in 2025, with **CCC improving by ~0.9 days YoY**. This was driven by a reduction in DIO and an increase in DPO, partially offset by a rise in DSO, indicating continued pressure on collections.⁵

The mix of drivers highlights a consistent theme across industries:⁶

- **Inventory discipline appears to be improving**, though it is still elevated in several sectors
- **Receivables performance remains under pressure**, reflecting slower collections and more complex customer dynamics
- **Payables improvement continues to be a key lever**, though in many cases it's acting as a compensating mechanism rather than a structural improvement

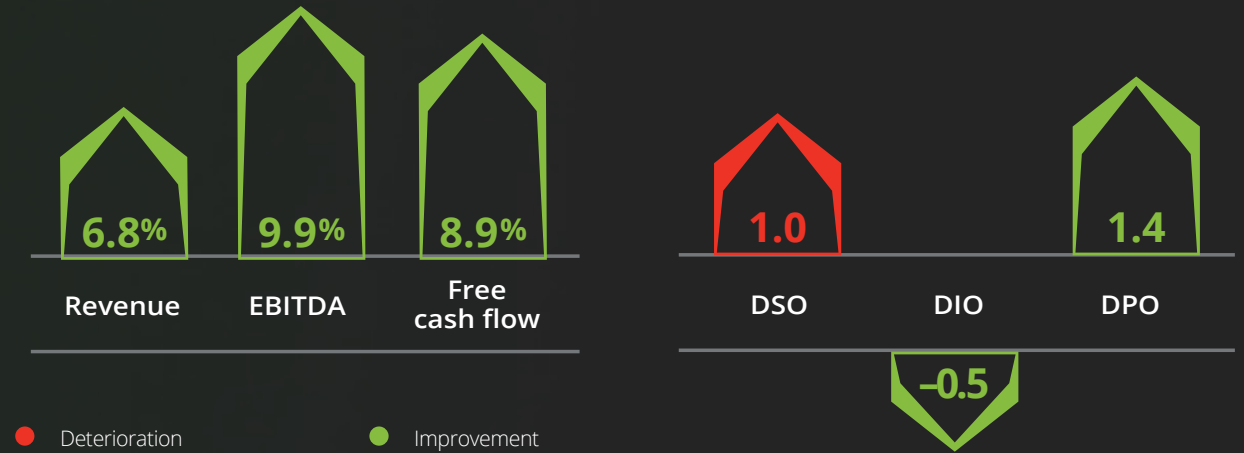
As a result, while headline CCC improved, **underlying cash conversion remained uneven** and increasingly dependent on active management rather than structural efficiency gains.⁷

CCC performance by industry

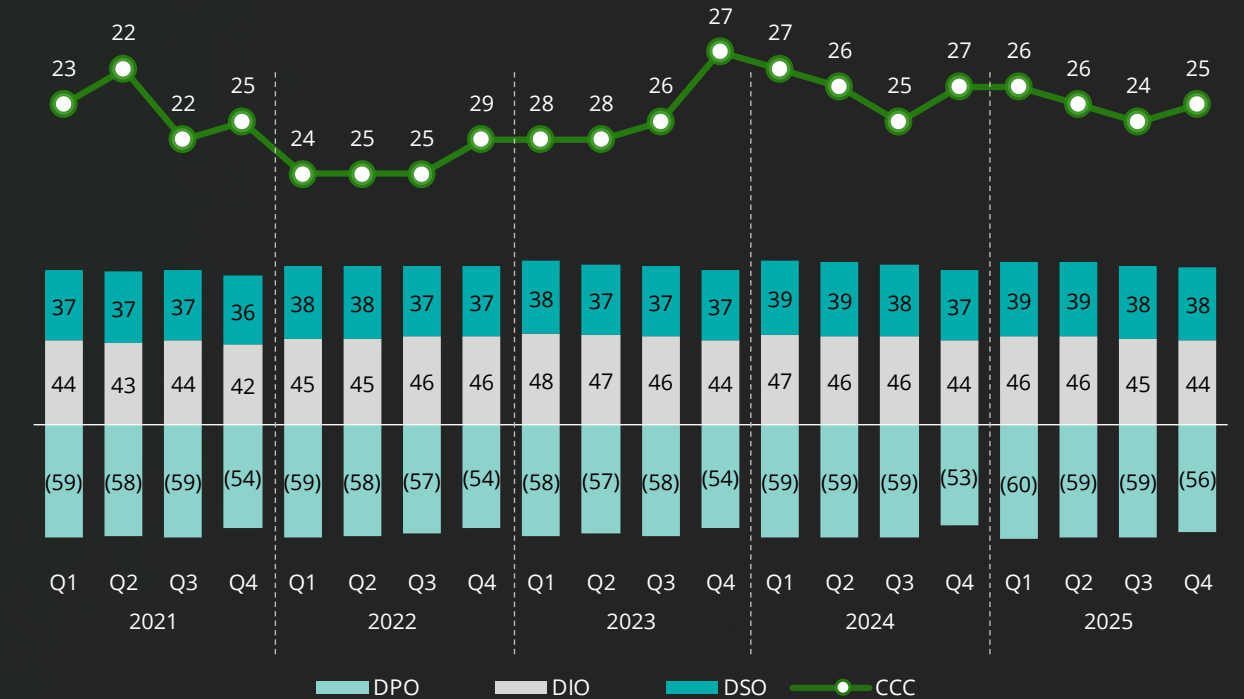


Power & renewables leads all sectors in improvement in 2025, suggesting stronger working capital practices or favorable cash dynamics in the industry.

Key statistics (YoY Q4 2024 to Q4 2025)⁸



CCC quarterly trend



From 2024 to 2025:

- There were **modest improvements to CCC**
- **No major improvements or deterioration for DSO, DPO, or DIO**

Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

DXO figures are calculated weighted averages across the sectors.

Credit and liquidity environment

Credit conditions continued to tighten in 2025, with bankruptcy rates rising across the US and Europe, particularly among smaller and more leveraged companies. At the same time, credit rating downgrades have increasingly outpaced upgrades, and default rates have trended upward.⁹

This reflects the diminishing impact of post-pandemic fiscal support, combined with higher refinancing costs and more constrained capital availability. Companies are now operating in a more disciplined liquidity environment, where access to capital is no longer a substitute for strong cash performance.¹⁰

Implications and 2026 priorities

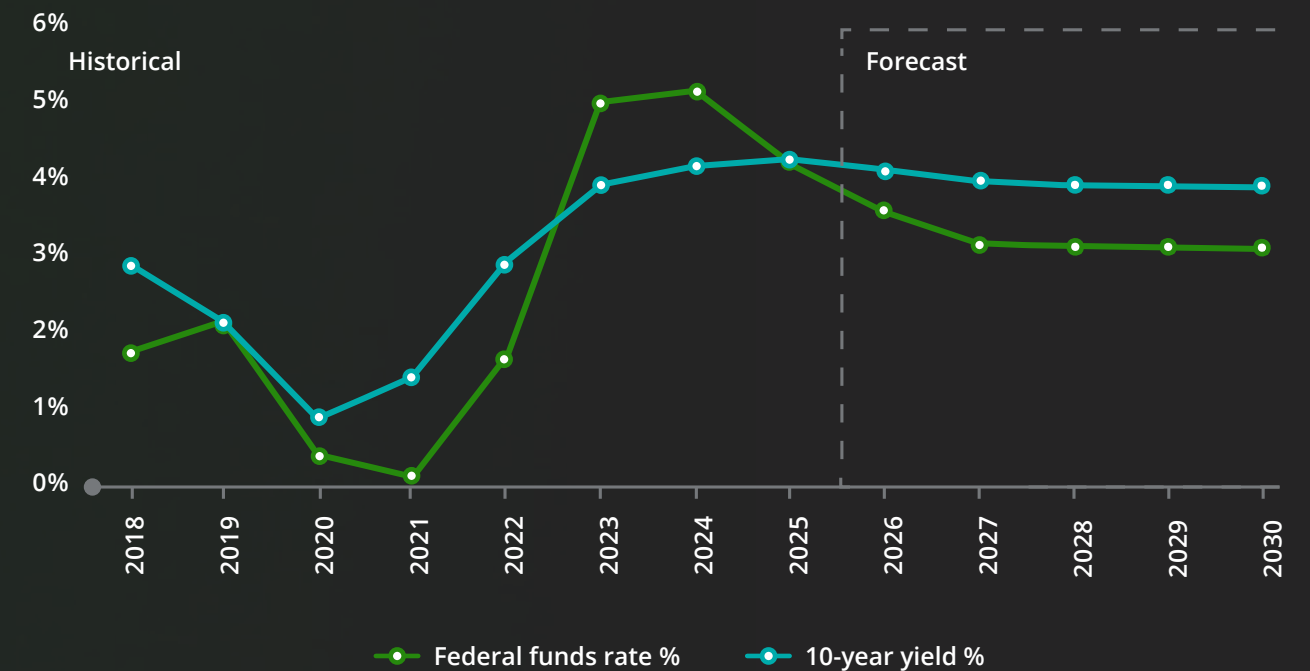
Across industries, a consistent pattern has emerged: Revenue growth alone is not translating into improved cash performance. Instead, outcomes are increasingly determined by execution across core WC levers.¹¹

Looking ahead to 2026, companies should prioritize:

- **DSO:** Shift from broad collections improvement to precision working capital control in a tighter credit environment—prioritize early risk identification, dispute root-cause elimination and billing accuracy to prevent leakage, while selectively tightening terms for higher-risk customers in line with evolving credit conditions.¹²
- **DIO:** Balance inventory efficiency with service resilience amid demand volatility—embed scenario-based demand forecasting and SKU rationalization to reduce excess and obsolescence, while maintaining critical buffers to protect service levels given ongoing macro uncertainty and supply chain fragility.¹³
- **DPO:** Drive sustainable payables performance without eroding supplier stability—focus on eliminating process leakage (e.g., maverick spend, invoice mismatches) and enabling disciplined DPO improvement while minimizing supplier fatigue and preserving continuity in constrained capital markets.¹⁴

In a more constrained and volatile environment, working capital is becoming a primary driver of liquidity, resilience, and value creation, reinforcing the need for sustained focus on cash discipline and balance sheet efficiency.¹⁵

Cash has remained expensive despite some interest rate reductions



High interest rates are forecasted to persist for the next couple years (assuming nothing breaks in the economy in the meantime).¹⁶

Higher interest rates result in an **elevated cost of capital** and a **significant impact on cash/debt**.¹⁷

Industry findings: Consumer

- Consumer revenue growth remained uneven in 2025 amid softening pricing power, trade-down to value and private label, and mounting tariff changes. Travel and omnichannel retail held up, while consumer products and automotive faced a tougher price-volume backdrop as tariff pass-through and promotion intensity compressed realized pricing.¹⁸
- Overall sector CCC was broadly flat, but composition is less favorable: DSO and DIO drifted higher and were held in check only by continued DPO extension. Over the 5-year view, the sector has increasingly leaned on supplier terms to fund working capital, a finite lever under growing disclosure scrutiny, meaning underlying cash generation is structurally weaker than the 17.9-day headline implies.¹⁹
- Subsector dispersion widened over the 5-year view. Automotive CCC has risen ~13 days since 2021 (52 → 65) on post-chip shortage restocking and tariff pull-forward, a structural step-up in capital intensity. Retail and consumer products sit ~12 days higher (48 → 60) on similar dynamics, while transportation, hospitality and services remain efficient at ~11 days but face 2026 fuel-price and demand-normalization risk.²⁰

AI in the consumer industry

With automotive DIO up ~6 days over 5 years and tariff changes disrupting traditional planning cycles, autonomous supply chain operations offer a targeted response for the consumer sector: AI agents forecast demand, detect disruption from tariff and policy shifts, and autonomously adjust procurement and inventory positioning. This could help automotive unwind buffer stock, retail and consumer products work down tariff pre-buy inventory before it becomes markdown risk, and transportation, hospitality and services protect cash against demand-side shocks.²¹

Looking ahead to the rest of 2026.²²

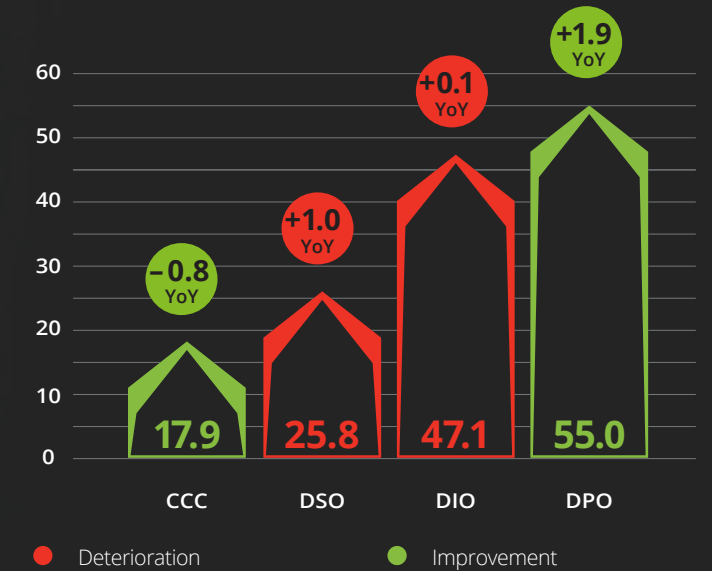
Automotive: Tariff scenario planning and active management of dealer inventory and floorplan terms.²³

Retail and consumer products: Working down tariff pre-buy inventory before it becomes markdown risk, while defending DSO as retailers push back on terms.²⁴

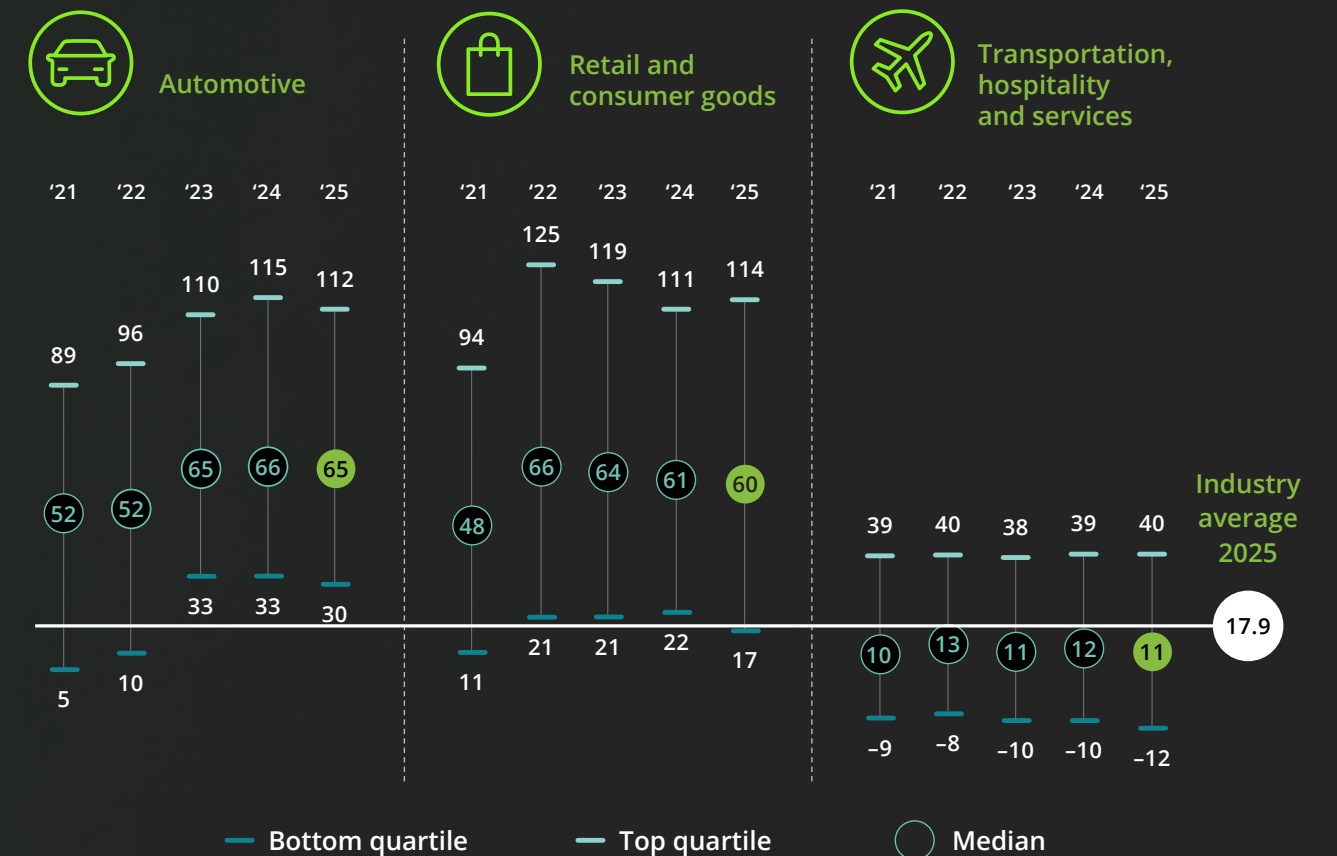
Transportation, hospitality and services: Protecting cash against fuel cost and demand-side shocks rather than trying to enhance an already efficient cycle.²⁵



2025 consumer industry average in days



CCC in days by sector from 2021 to 2025



Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

Analysis by consumer sector

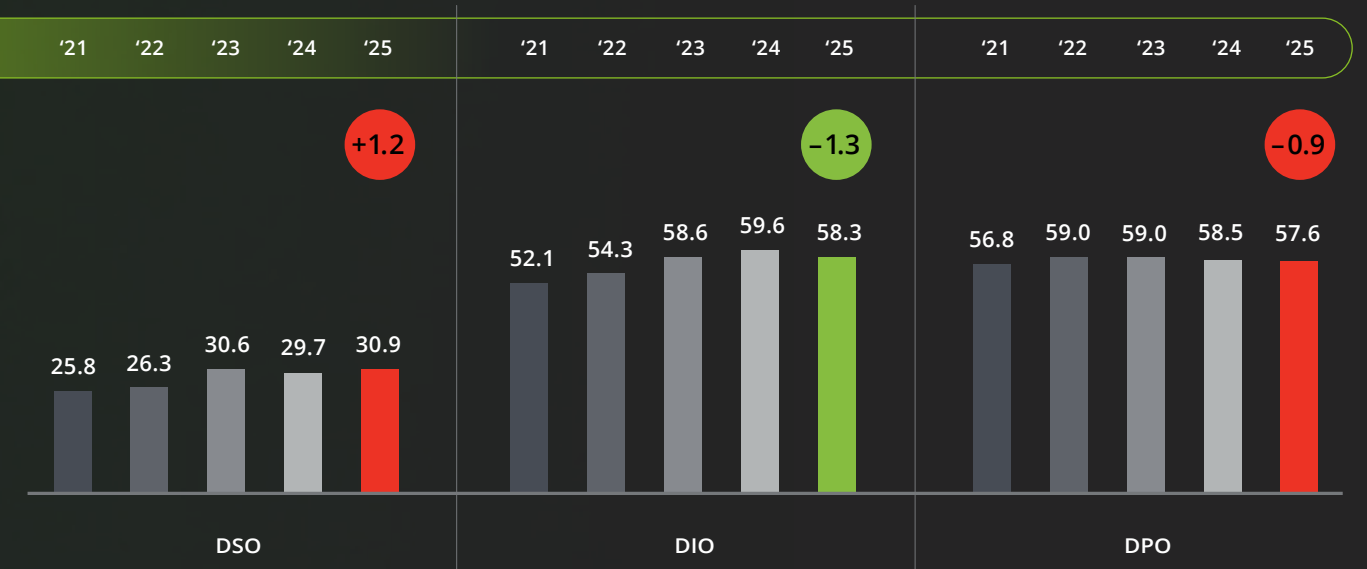


Automotive

Automotive operated in a demanding 2025 backdrop: steady underlying demand but heightened price sensitivity, weaker brand loyalty, and mounting tariff shifts that limited margin flexibility and complicated inventory planning into 2026.²⁶

The 5-year story is one of structural capital intensity, not cyclical drift. DSO is up ~5 days since 2021 (25.8 → 30.9) and DIO is up ~6 days since 2021 (52.1 → 58.3), while DPO has been essentially flat (56.8 → 57.6), meaning the sector has absorbed higher receivables and inventory on its own balance sheet, with no offsetting payables lever left to pull.²⁷

The implication is that cash tied up in the cycle is crowding out capital for electric vehicles, software, and capacity investments the sector needs to fund. The 2026 priority is structural: tariff-aware inventory and dealer-floorplan rebalancing, and tighter OEM-to-dealer receivables discipline, not another push on supplier terms, which are already stretched.²⁸



Transportation, hospitality and services (THS)

THS revenue conditions remained comparatively healthy in 2025, supported by higher trip intent, longer trips, and elevated travel spend, but the sector faces clear 2026 headwinds from fuel-price volatility, post-revenge travel demand normalization, and persistent service-cost inflation.²⁹

The 5-year trend is one of sustained efficiency with modest erosion at the edges. DSO has improved ~4 days since 2021 (41.8 → 37.5) and DIO remains structurally low at ~10 days, while DPO has compressed ~2 days (36.3 → 34.7), leaving the cycle efficient but with less payables cushion than it had pre-pandemic.³⁰

The implication is that the 2026 priority is defensive: protect cash against fuel and demand shocks, rebuild the DPO buffer, and tighten receivables against corporate and group clients as travel normalizes, rather than chasing further cycle compression in an already efficient subsector.³¹



Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

DXO figures are calculated weighted averages across the sectors.

Analysis by consumer sector

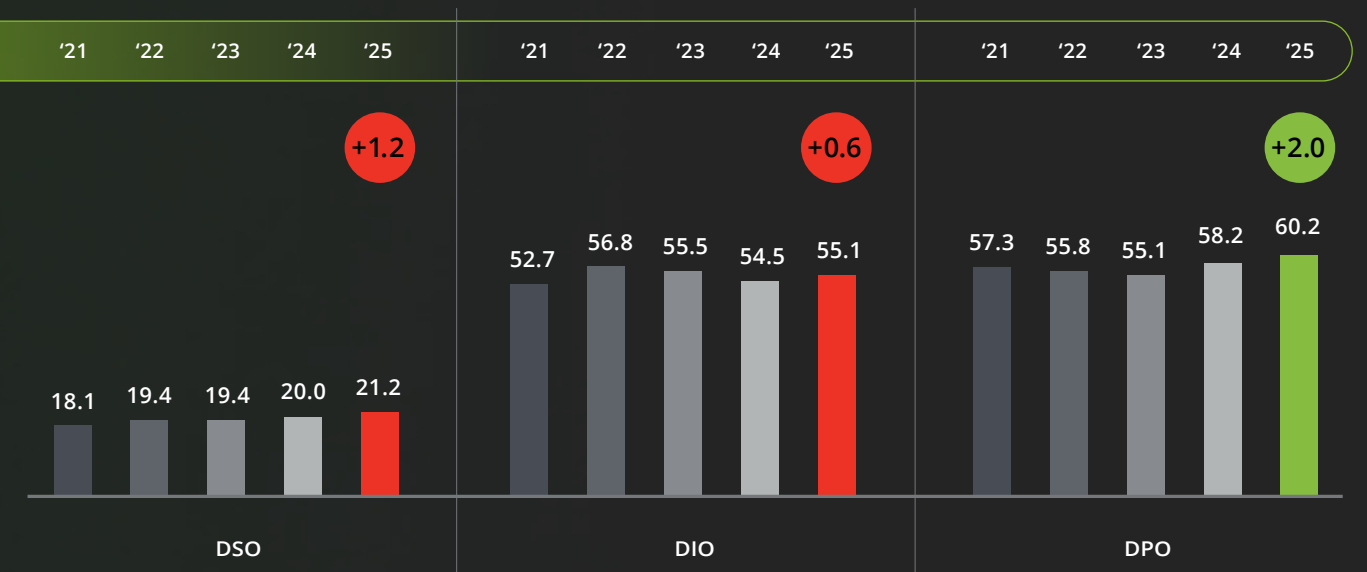


Retail and consumer products

Revenue growth in 2025 was positive but harder won, driven by mix, loyalty, and omnichannel execution rather than pricing, as consumers traded down to value and private label, promotional intensity picked up, and tariff pass-through on imported goods compressed realized margins heading into 2026.³²

The 5-year story is a cycle lengthening on all three fronts: DSO is up ~3 days since 2021 (18.1 → 21.2), DIO is up ~3 days (52.7 → 55.1) on broader assortments and tariff pull-forward purchasing, and DPO is up ~3 days (57.3 → 60.2) as companies have leaned on suppliers to keep CCC stable, a finite lever under growing disclosure scrutiny.³³

The implication for 2026 is that retail and consumer products players need to unwind tariff pre-buy inventory before it becomes markdown risk, simplify assortment and tighten forecast accuracy, and defend DSO against retailer term extension so CCC gains come from structural operating improvement rather than continued payables support.³⁴



Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

DXO figures are calculated weighted averages across the sectors.

Industry findings: Energy, resources, and industrials

- In 2025, ER&I revenue conditions were mixed but generally constructive. Chemicals continued a gradual recovery; industrial products and construction benefited from infrastructure, manufacturing, and data-center activity; and power, utilities, and renewables were supported by rising electricity demand and ongoing clean-energy deployment.³⁵
- Overall CCC held broadly constant at around 60 days, but with different subsector paths. Utilities and renewables improved materially, while energy, chemicals, and industrial products and construction saw offsetting deterioration.³⁶
- The ER&I picture reinforces that revenue growth alone did not translate into better cash conversion. Where demand improved, working-capital outcomes still depended on inventory discipline, receivables control, and project execution quality.³⁷

AI in the ER&I industry

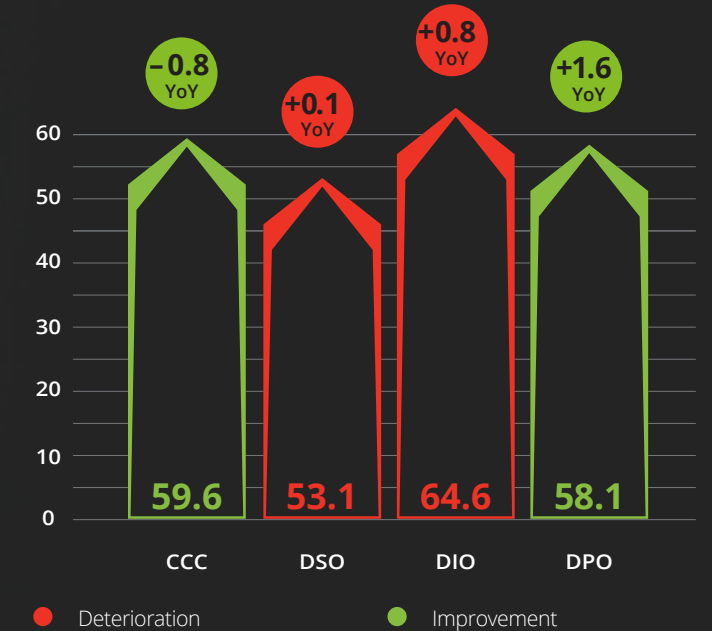
With continuing shifts in trade and geopolitical conditions, AI can help improve commercial performance by making pricing, bidding, forecasting, and contract management faster and more precise. Pricing agents can adjust bids using live inputs such as commodity costs, competitor pricing, freight, and regulatory requirements; demand-forecasting agents can model power load, fuel demand, or equipment utilization; and orchestration agents can connect these outputs to a single bid package with stronger version control and compliance review. Contract-monitoring agents can track margin leakage, lagging underperforming terms, and prompt repricing, claims, or renewal actions when market conditions shift favorably.³⁸

Looking ahead to the rest of 2026, companies should focus on reducing long-lead and buffer inventory through tighter planning and strategic sourcing, stricter milestone billing, and faster change-order recovery on capital-intensive projects. In a sector shaped by project complexity, supply volatility, and higher capital intensity, the biggest gains will likely come from better forecast accuracy, contract-linked procurement discipline, and stronger payables controls, not simply from extending terms.³⁹

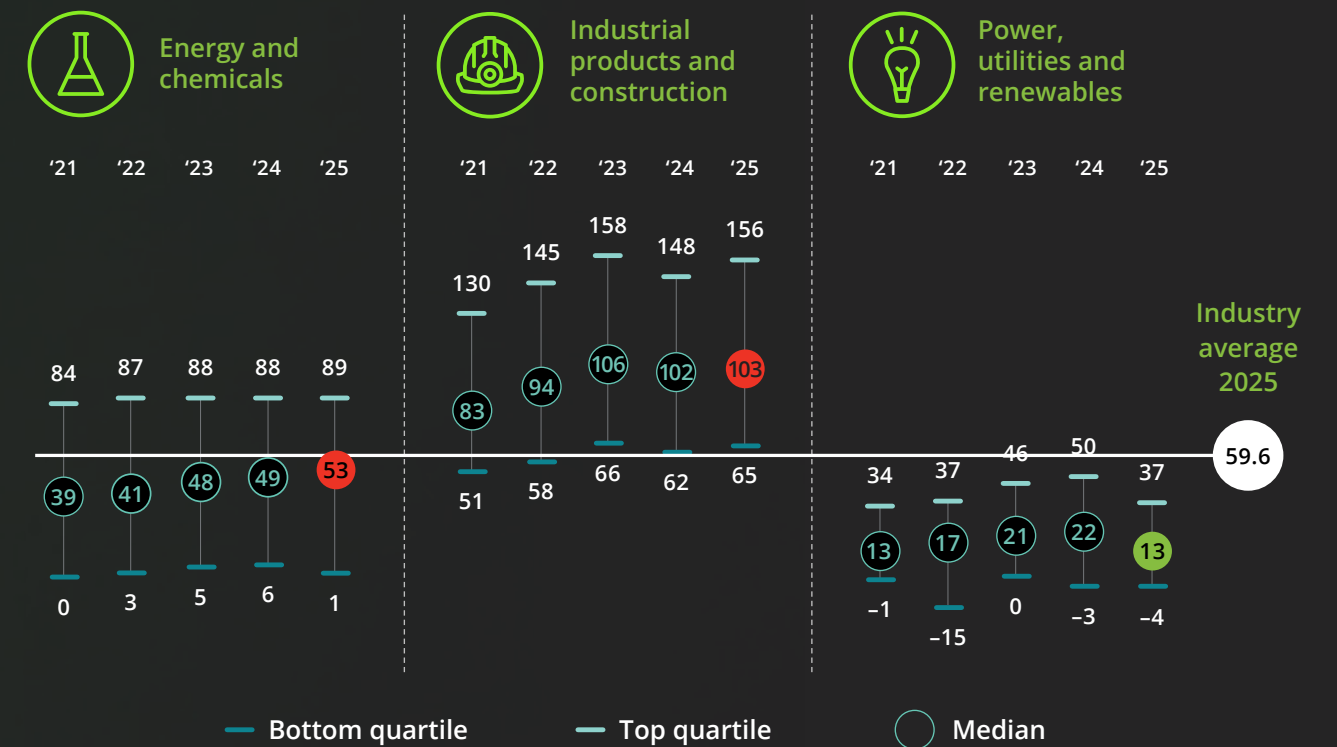


ER&I revenue conditions were *mixed* but generally **constructive**

2025 ER&I industry average in days



CCC in days by sector from 2021 to 2025



Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

Analysis by ER&I sector



Energy and chemicals

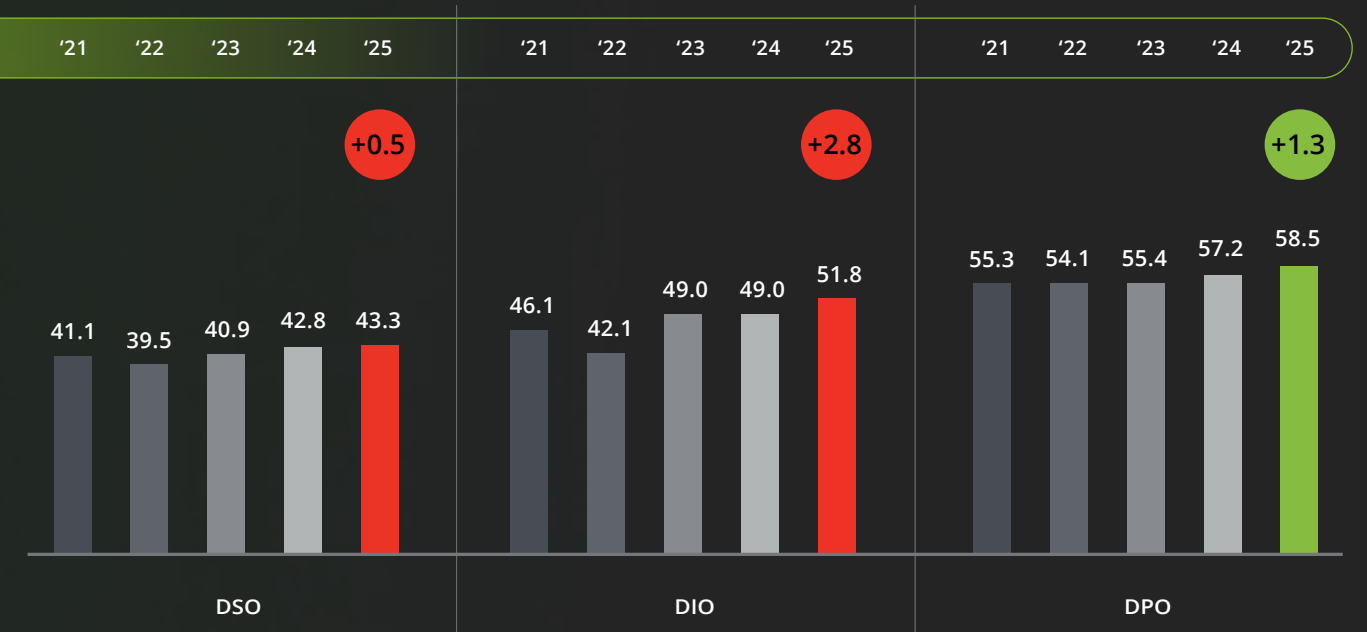
Revenue conditions improved modestly in 2025 as the chemicals sector continued recovering from the earlier destocking cycle, with production improving and margins beginning to recover, though the operating environment remained uneven by end market and region.⁴⁰

Despite that better backdrop, CCC deteriorated in 2025. The shift was driven mainly by higher DIO and somewhat higher DSO, while the increase in DPO only partly offset the cash impact. This suggests inventory and receivables absorbed more cash even as revenue conditions stabilized.⁴¹

Companies in the mid-market appear to have seen the most meaningful improvement, suggesting that more focused portfolio, customer, and inventory actions can still unlock material cash release even in a mixed macro backdrop.⁴²

The implication is that this sector's next leg of CCC improvement likely depends on better forecasting, tighter inventory positioning, and more disciplined order-to-cash execution rather than relying on supplier-term extension to compensate for cash leakage.⁴³

In 2025, DSO, DIO, and DPO each remained near 5-year highs, but the deterioration was mainly inventory-led, with some receivables drag. The increase in DPO was not enough to offset the combined rise in DIO and DSO, leaving the sector structurally heavier in working capital per dollar of sales. That raises capital intensity, traps internally generated cash in the operating cycle, and reduces flexibility to fund capex, portfolio actions, and other strategic priorities.⁴⁴



Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

DXO figures are calculated weighted averages across the sectors.

Analysis by ER&I sector

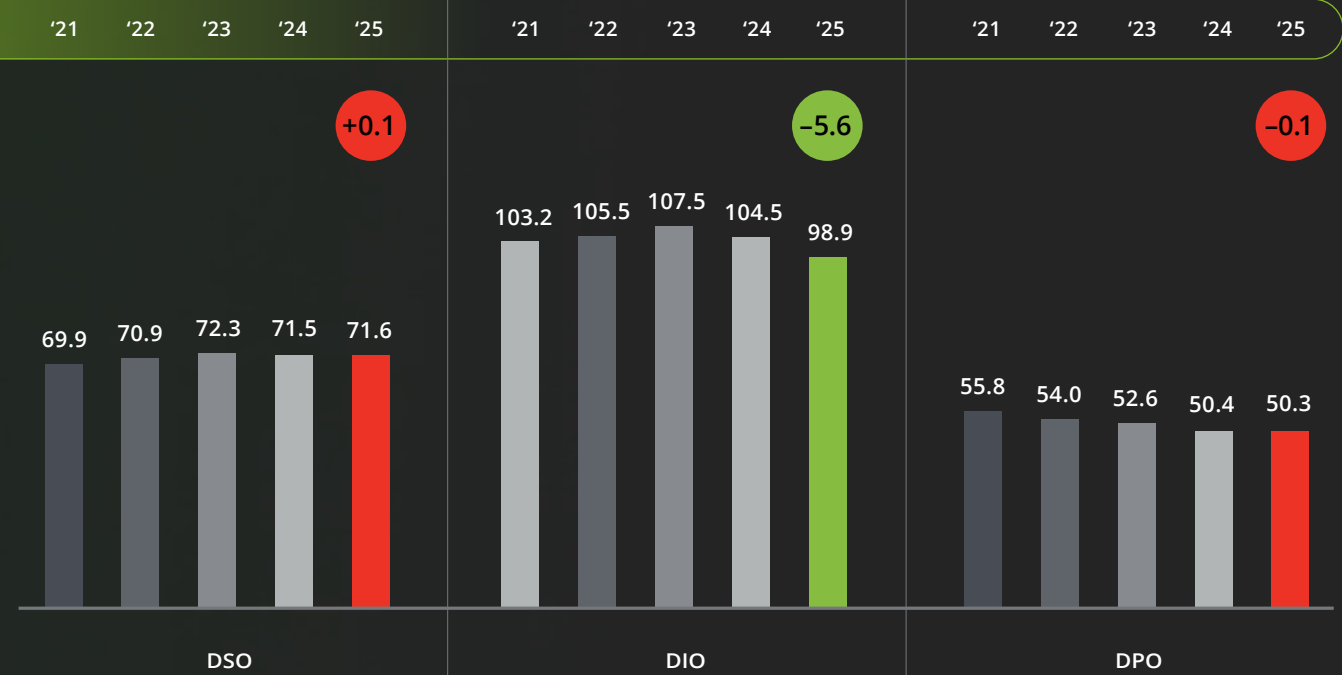


Industrial products and construction

Revenue conditions remained supportive to growth in 2025, with construction and industrial activity benefiting from infrastructure programs, manufacturing investment, and growing data center demand. Even so, the outlook continued to reflect labor tightness and elevated project complexity.⁴⁵

CCC improved meaningfully, driven primarily by a reduction in DIO. That indicates better inventory turns and more disciplined operating execution, even as sector growth remained healthy. Higher inventories entering the year and pre-tariff inventory drawdown were also a contributing factor.⁴⁶

DIO fell to a 5-year low of 98.9 days in 2025, reflecting normalization of the inventory buffers built during earlier supply chain disruption, supported by still healthy end-market demand from infrastructure, manufacturing, and data center investment. Sustaining that benefit will require continued discipline on long-lead materials, planning, and project execution as labor and delivery complexity remain elevated.⁴⁷

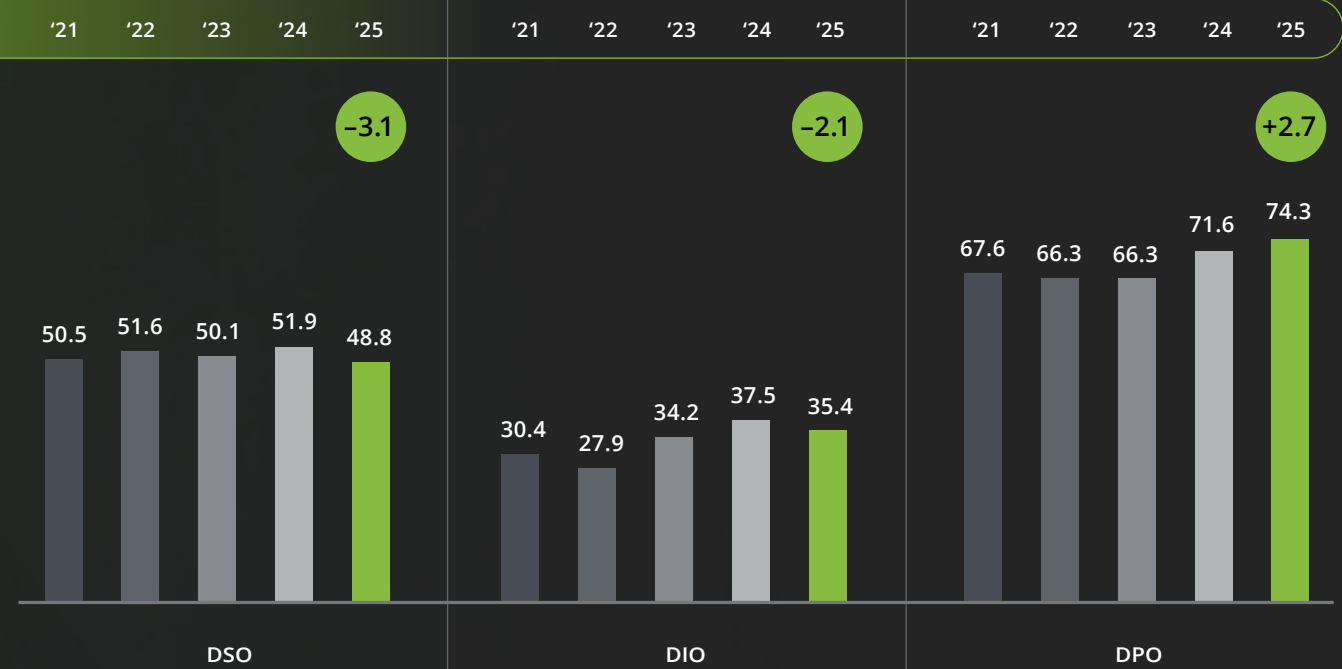


Power, utilities, and renewables

Revenue growth remained strong in 2025 as utilities responded to rising electricity demand from data centers, electrification, and industrial reshoring, while renewables deployment continued to benefit from clean-energy demand and capacity additions.⁴⁸

CCC improved again in 2025, suggesting better operating execution, with gains across DSO, DIO, and DPO as utilities benefited from structurally higher demand from data centers, electrification, and industrial reshoring, while maintaining tighter receivables, inventory, and payables discipline.⁴⁹

The implication is that even with stronger CCC, the sector should stay focused on sustaining receivables, inventory, and payables discipline, while continuing to prioritize capital allocation and supply chain reliability as grid investment and generation build-out accelerate.⁵⁰



Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

DXO figures are calculated weighted averages across the sectors.

Industry findings: Life sciences and health care

- The 2025 LSHC backdrop remained uneven: Revenue conditions were supportive, but margin delivery continued to be constrained by reimbursement pressure, input costs, and regulatory complexity. Health care executives prioritized margin protection and throughput, while life sciences remained focused on selective growth and pipeline execution, with less evidence of broad-based margin expansion.⁵¹
- Industry CCC of 12.4 days reflects persistent pressure in receivables and payables rather than inventory. Performance variance is increasingly driven by collections effectiveness, payer mix, denial management, contracting terms, and payment-timing discipline, not just balance sheet improvement.⁵²
- The structural gap between subsectors remains: Health care continues to operate with shorter, more controllable cash cycles, whereas life sciences carries inherently higher working capital due to longer production lead times, regulatory release requirements, and inventory buffering across complex supply chains.⁵³
- Inventory performance has stabilized, but further gains are likely to be incremental. The larger opportunity sits in reducing avoidable receivables friction, such as billing accuracy, prior-authorization leakage, dispute-resolution timelines, and tightening contractual payment terms, rather than broad inventory-reduction programs.⁵⁴

AI in the LSHC industry

In clinical and administrative workflows, the priority is not broad technology deployment but reducing specific documentation and data handoff inefficiencies—for example, automating structured data capture from clinical interactions and improving audit trails to lower rework, accelerate downstream processing (billing, coding), and reduce clinician administrative load. These targeted improvements support both cycle-time reduction and workforce productivity without large-scale system overhauls.⁵⁵

Looking ahead to the rest of 2026, outperformance will likely come from targeted interventions across the cash cycle, specifically:⁵⁶

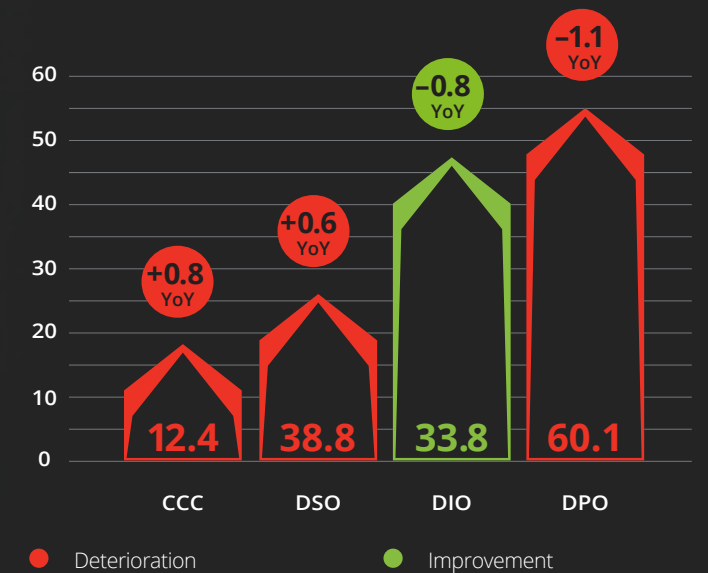
Receivables: Improve first-pass yield in billing, reduce denial rework, and align payer contracts to shorten time-to-cash.⁵⁷

Payables: Actively manage payment timing and supplier terms without disrupting supply continuity.⁵⁸

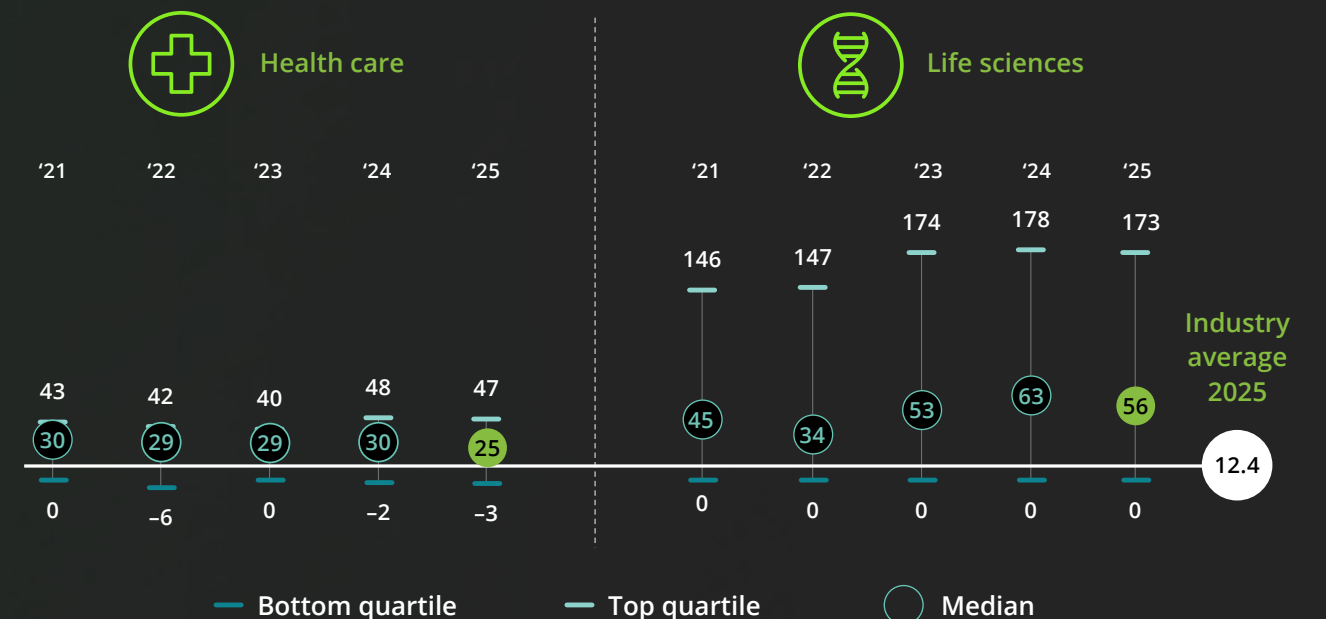
Inventory (LS focus): Refine demand planning and production scheduling to reduce excess safety stock in non-critical SKUs.⁵⁹



2025 LSHC industry average in days



CCC in days by sector from 2021 to 2025



Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

Analysis by LSHC sector



Health care

Revenue growth remained a priority in 2025, but margin expansion was constrained by payer mix shifts, reimbursement compression, and labor cost inflation, with limited near-term relief from regulatory conditions.⁶⁰

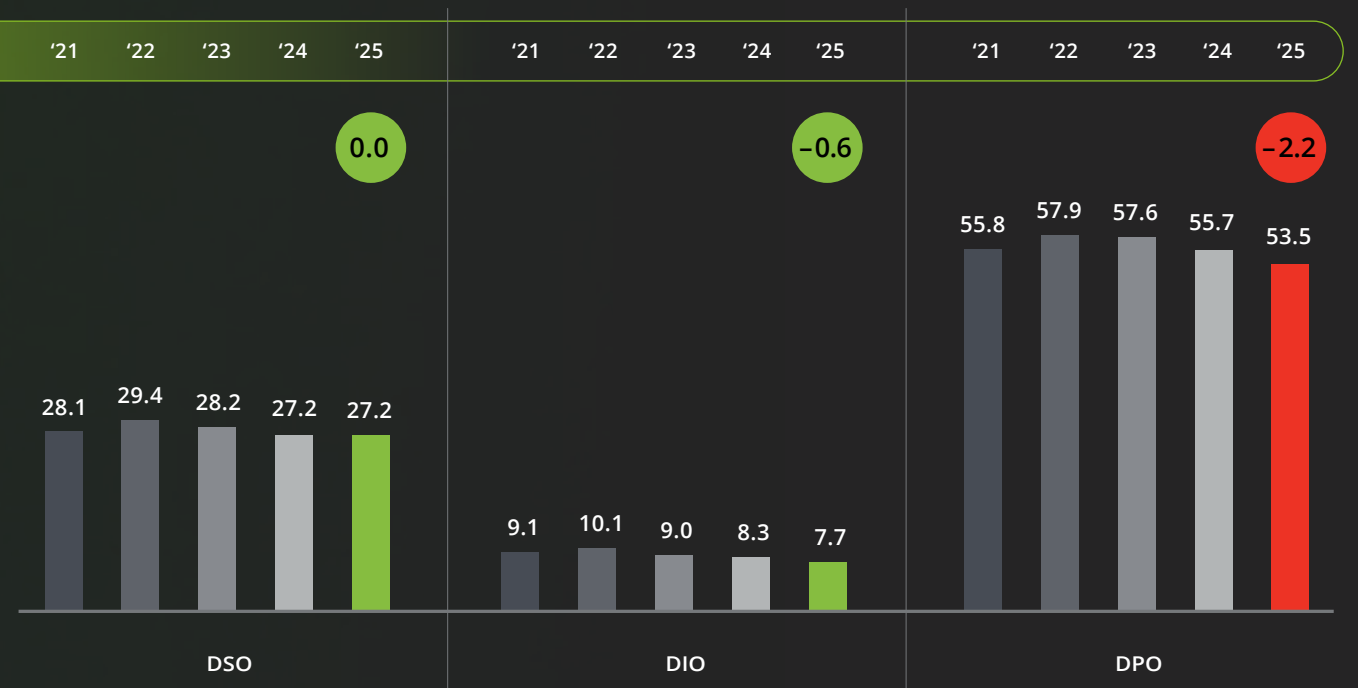
The reduction in CCC reflects lower DSO and reduced reliance on extending payables, partially offset by modest inventory improvements. This points to stronger collections execution, rather than structural balance sheet change, as the primary driver of cash improvement.⁶¹

The continued decline in DPO suggests a deliberate shift away from supplier financing, as organizations prioritize supply continuity and vendor stability over short-term cash gains, particularly in critical categories.⁶²

The most effective working-capital levers are concentrated in front-end revenue cycle performance, specifically:⁶³

- Improving first-pass claims accuracy to reduce rework;⁶⁴
- Shortening denial resolution timelines; and⁶⁵
- Tightening contractual terms and prior-authorization processes to limit avoidable delays.⁶⁶

These are proving more impactful than broad cost or inventory initiatives in the current environment.⁶⁷



Life sciences

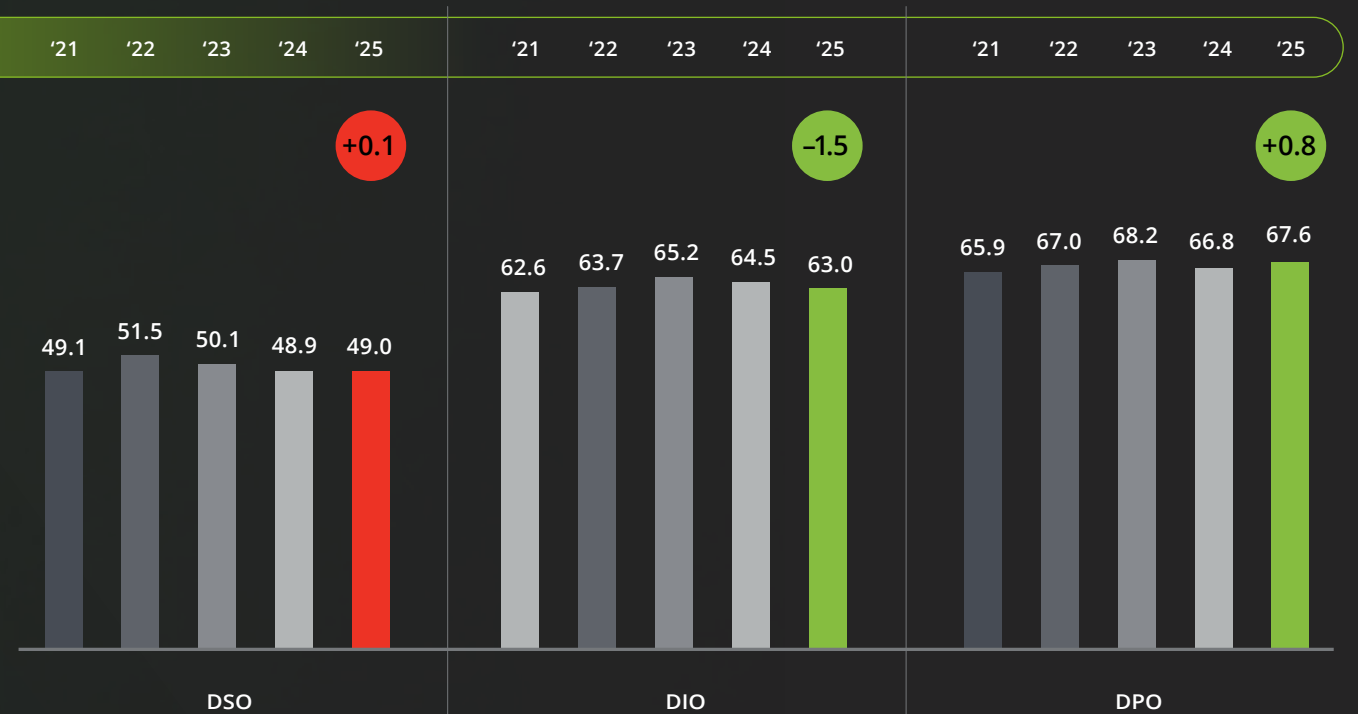
Life sciences entered 2025 with stronger top-line expectations, but operating performance remained constrained by pricing pressure, access limitations, and ongoing R&D funding requirements, limiting near-term margin expansion.⁶⁸

CCC improvement was modest and primarily driven by incremental inventory normalization, while DSO increased slightly and DPO gains were limited, indicating that inventory remains the most controllable lever in the near term.⁶⁹

Inventory reductions to date reflect post-disruption normalization, but further gains will likely require more granular interventions, including:⁷⁰

- Aligning production cycles with demand variability⁷¹
- Reducing excess safety stock in lower-priority SKUs⁷²
- Improving visibility across multi-tier supply chains rather than broad-based inventory reduction targets⁷³

Cash discipline in life sciences is increasingly tied to balancing working capital with pipeline and launch readiness, requiring tighter coordination between commercial planning, manufacturing, and R&D funding cycles, rather than isolated efficiency programs.⁷⁴



Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

DXO figures are calculated weighted averages across the sectors.

Industry findings: Technology, media, and telecom

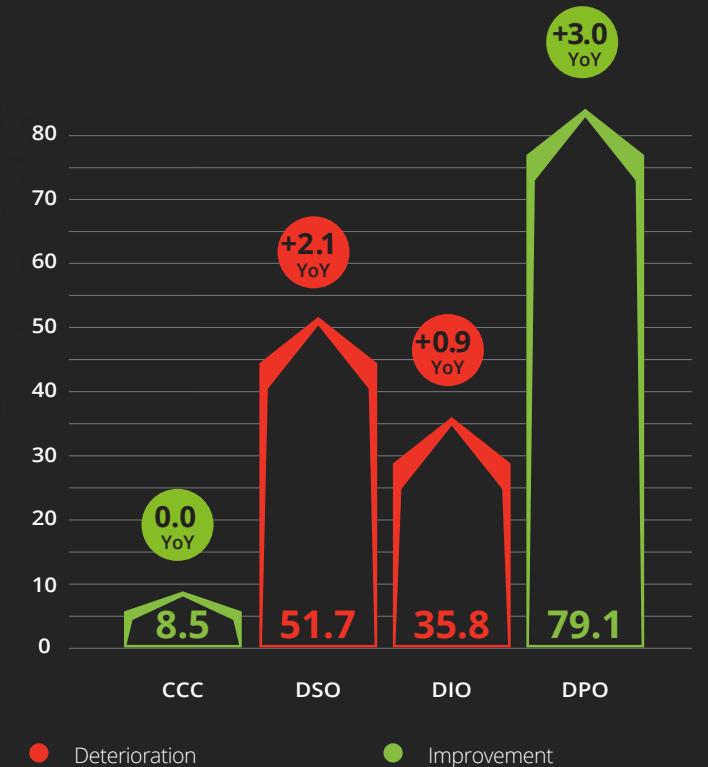
- TMT saw strong revenue growth in 2025, with performance supported by higher IT spending, AI and software investment, continued data center demand, and selective resilience across telecom and media despite a more competitive digital ecosystem.⁷⁵
- CCC improved to 8.5 days in 2025, but it remains above pre-2021 levels. DPO was the main source of improvement, while DSO and DIO moved unfavorably, indicating that underlying operating cash discipline is still mixed.⁷⁶
- The sector continues to show a structurally strong cash profile, but the composition of improvement matters: Payables helped, while inventory and receivables created pressure.⁷⁷

AI in the TMT industry

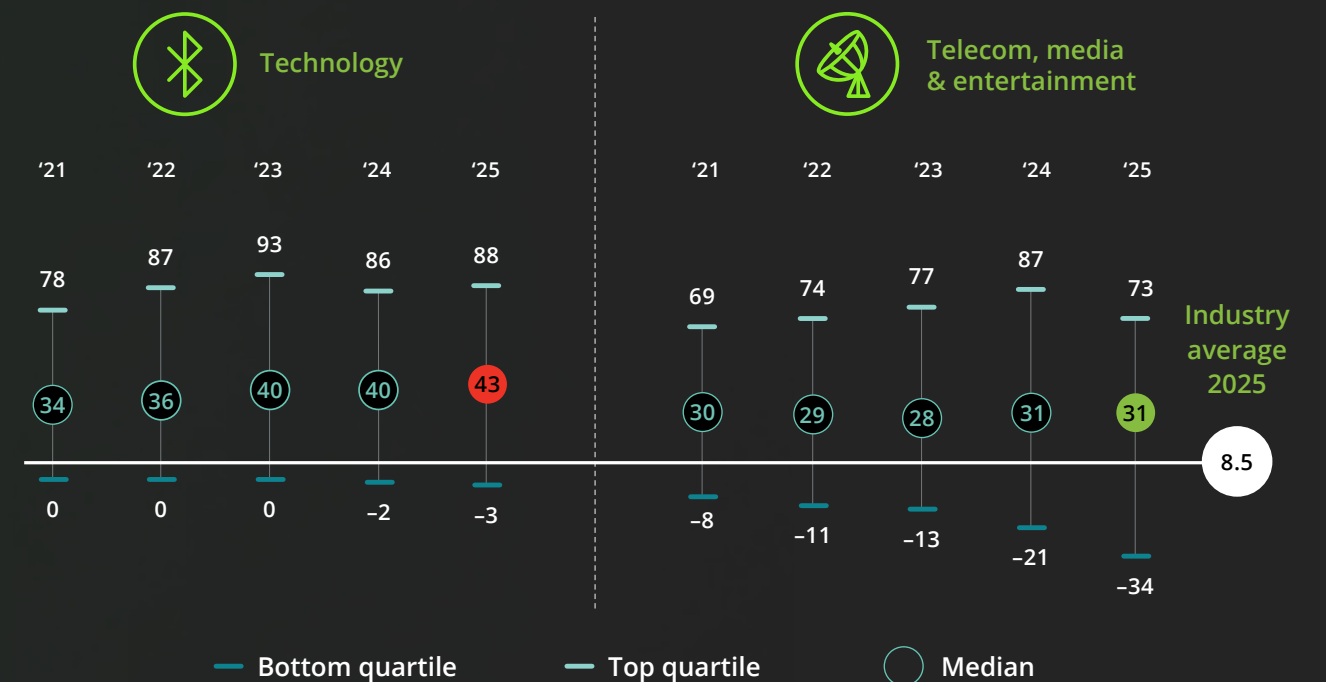
To gain end-to-end automation and coordination across the service life cycle in TMT, deploy AI systems that manage customer support, network operations, billing, and field service. These systems can triage issues, monitor networks, update records, and support technicians in real time, reducing operating costs, improving service consistency, and freeing teams to focus on higher-value work in a complex, always-on environment.⁷⁸



2025 TMT industry average in days



CCC in days by sector from 2021 to 2025



Looking ahead to 2026, the sector should focus on collections, inventory discipline where hardware exposure exists, and careful supplier-term management while AI and infrastructure investment continue to reshape spending patterns.⁷⁹

Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

Analysis by TMT sector

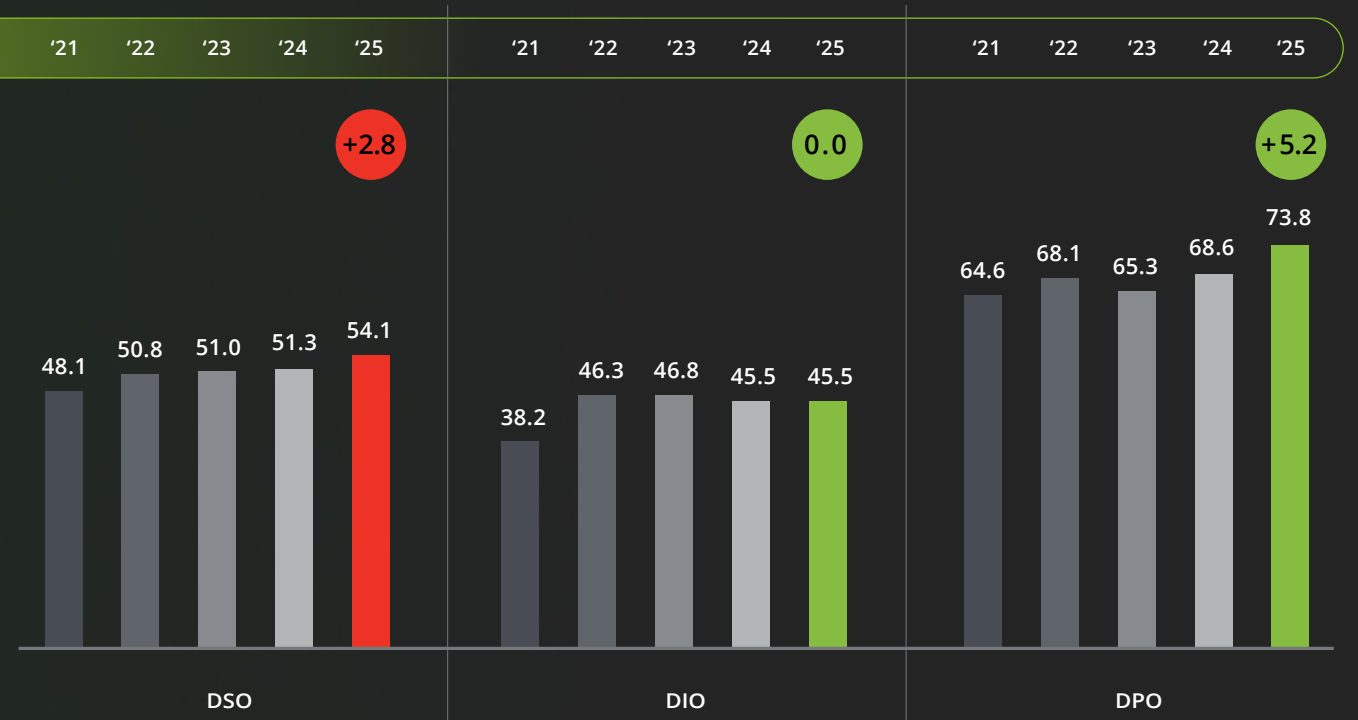


Technology

Technology revenue growth strengthened in 2025, supported by higher IT spending, AI investment, and continued demand for software and data center infrastructure.⁸⁰

CCC improved, largely because DPO increased, while DSO and DIO changed more modestly. That suggests the sector preserved a strong cash profile, but some of the improvement still relied on payables rather than broad-based working-capital gains.⁸¹

The implication is that companies in the technology sector should continue emphasizing receivables discipline and inventory control where hardware exposure exists, while preserving flexibility to fund AI-related investment.⁸²

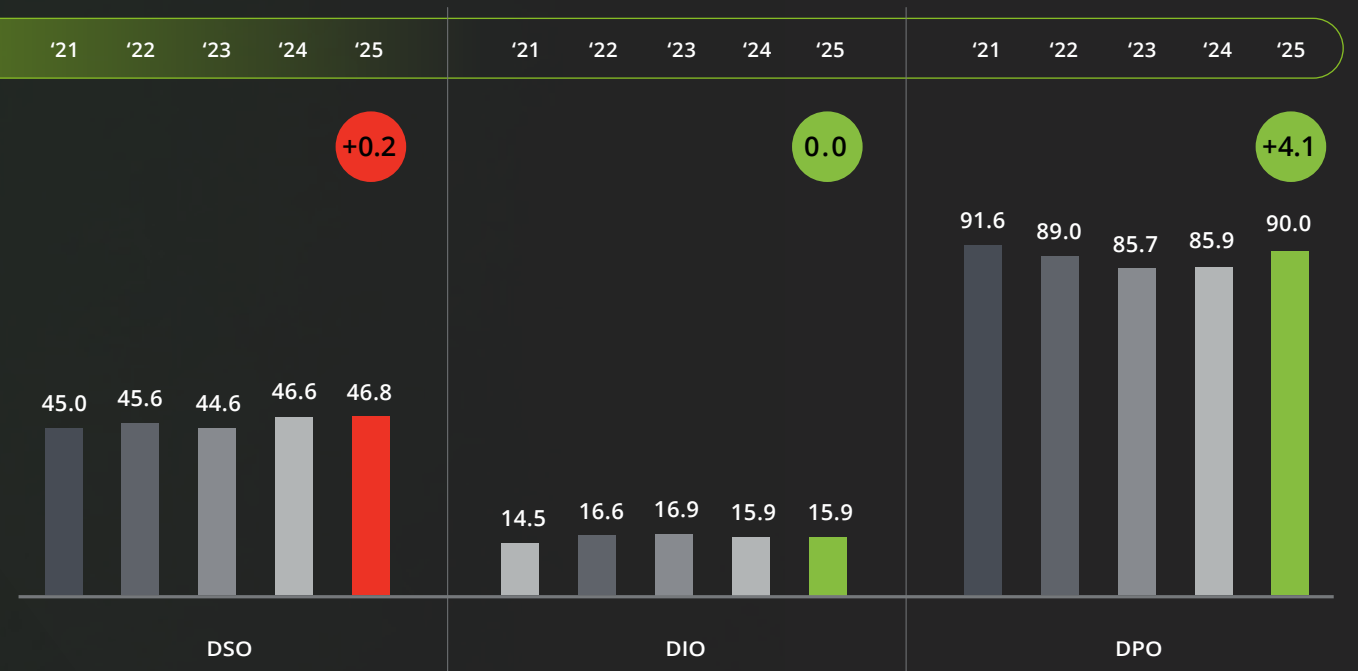


Telecom, media, and entertainment

Revenue conditions across TME were more varied across segments. Telecom showed maturity with limited signs of significant growth reacceleration, while media and entertainment continued to adjust to platform competition, rising content costs, and changing advertising and consumer economics.⁸³

CCC improved in 2025, although there was quarterly volatility. DPO was the primary driver in the most recent quarter, which offset growing DSO and DIO earlier in the year.⁸⁴

The implication for TME players is that they should stay focused on billing and collections rigor, WC governance, and selective cost discipline as business models continue to evolve.⁸⁵



Source data: S&P Global Market Intelligence, public financial data, quarterly earnings report (as of end of Q4 2025), accessed March 16, 2026

DXO figures are calculated weighted averages across the sectors.

Looking ahead to the rest of 2026: Agentic AI use cases in finance, collections, and working capital

Deloitte POV:

Agentic AI is beginning to reshape how financial institutions create value and manage complexity.⁸⁶

Deloitte's AI Dossier shows **AI evolving from insight generation into workflow orchestration** across financial services, including always-on risk monitoring, adaptive underwriting, intraday liquidity improvement, and personalized customer support. For 2026, the practical opportunity is to apply these same agentic patterns to collections and working capital: **connecting data, decisions, and actions across the end-to-end cash cycle.**⁸⁷

Potential use cases for agentic AI in collections and working capital

Collections prioritization and next-best-action ranking for delinquent accounts, including predicted recovery and tailored treatment strategies.⁹⁵

Personalized outreach and self-service, with AI assistants handling balances, payments, and disputes while escalating complex cases.⁹⁶

Credit-to-collection decisioning, with dynamic customer segmentation, risk-adjusted terms, and adaptive models.⁹⁷

Dispute and exception resolution, including automated matching of payments and invoices and escalation of true exceptions only.⁹⁸

Intraday cash visibility, using reconciliation and forecasting to free cash faster and reduce buffers.⁹⁹

Compliance-by-design operations, monitoring treatments and decisions against policies and regulations.¹⁰⁰

Portfolio monitoring and scenario analysis, simulating delinquency behavior and cash flow to enhance working capital.¹⁰¹



From experimental to essential

Deloitte's POV is that AI in financial services is moving from "tool experimentation" to essential as capabilities mature and regulatory clarity improves. For 2026, that means moving beyond isolated copilots toward embedded, workflow-level agents across risk, treasury, and collections.⁸⁸



Trust, precision, and speed

Deloitte notes that in financial services, trust, precision, and speed are paramount. The implication for 2026 is clear: The highest-value agentic AI use cases will be those that pair faster decisions and automation with strong governance, explainability, and human oversight.⁸⁹

What is agentic AI capable of in 2026?

Continuous monitoring of structured and unstructured signals across transactions, customer interactions, policies, and market conditions.⁹⁰

Coordinating multiple specialized agents across triage, scoring, exception handling, forecasting, and customer outreach.⁹¹

Taking action in real time while escalating higher-risk decisions to human reviewers.⁹²

Producing auditable rationales and traceable decision paths to support compliance and adoption.⁹³

Continuously refining recommendations as customer behavior, liquidity conditions, and regulatory expectations evolve.⁹⁴

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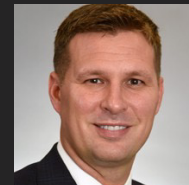
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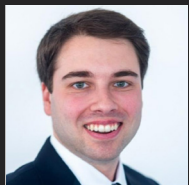


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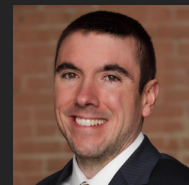
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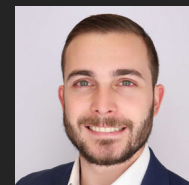
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