

A woman with long brown hair, wearing a blue collared shirt and a gold earring, is looking upwards and to the left. In the background, there is a digital display with green data points and lines, suggesting a futuristic or technological environment.

Deloitte.
Together makes progress

Future of finance

*When the impossible of today becomes
the possible of tomorrow*

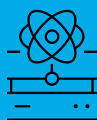
Imagine the role of finance in 2030

With the complex forces of change today, envisioning the future may seem challenging. Organizations are navigating through changes in the global economy, technology, society, and our communities—creating the opportunity to reinvent, rethink, and reshape their businesses.

Finance can step up in moments of disruption to drive value—accelerating avenues for growth and bottom-line gains. Industry and macro forces are shifting finance priorities and challenging traditional paradigms. The finance function can optimize operations by pushing beyond efficiency and business partnering, and into new heights, by leveraging technology, elevating finance talent, and evolving the role of finance.

The finance function has an opportunity to reset its role and ambition in serving the enterprise and the market. While continuing to provide the core finance foundation, finance elevates its partnership with the business. It proactively advises on business and market strategies amid uncertainty and volatility.

Imagine a world where:



Data is in real time, is available on demand, and is predictive, personalized, and actionable.



Applications are engaging, interactive, conversational, and proactive.



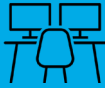
Talent is influential, impactful, accretive, and trusted.

Finance in 2030 could realize its ambitions to harness hindsight, insight, and foresight to elevate from a necessary cost to a value-creating entity. It is a future enabled through automation, augmentation, and *human + data + machine* collaboration. Imagine if the potential of finance—spanning two decades of technological advancement—is finally unlocked.

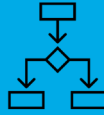
The impossible of today could become the possible of tomorrow

So, what's different? Advancements in artificial intelligence (AI) technologies and the emergence of AI agents can help rewire the way enterprises—and finance, specifically—will operate. AI develops the ability to understand context and nuance and enables more humanlike decision-making. Multiple AI agents collaborate in real time to help solve complex problems, leveraging existing business tools and environments. User-friendly interfaces connect humans to AI seamlessly. New levels of autonomy allow AI to integrate, act, learn, and adapt within business systems. As a co-pilot, AI rapidly drives the finance function forward.

So, what does that mean for finance?



Work itself will change.



Decision-making will evolve.



Redesigned experiences will emerge.

The definition of work will change: AI agents can focus on laborious and process-driven work, while finance analysts manage this new digital workforce. AI unlocks both time and capabilities to help enable work that was not previously possible in strategic and value-generating areas.

Rapid analysis of the financial and operational impact of regulatory changes? Check. Accounting for an organization's carbon footprint across its entire value chain? Check. Anticipating shifts in customer buying behaviors (even before they change) so the organization can pivot strategies? Check.

Decision-making will evolve: With an infinite memory of information, insights, and past decisions, AI agents fundamentally change what humans can access. A budgeting agent could provide an exhaustive five-year history of all budget and investment decisions, rationale, and the observed return on investment. Finance leaders can then focus on the decisions that matter, becoming more embedded across the organization in supply chain, commercial, and more.

Experiences will be redesigned: Agent-driven experiences could deliver personalized, news feed-style finance insights. The days of the spreadsheet junkie spending hours, if not days, downloading data sets, manually matching information, and analyzing for trends seem to be over.

The future of finance is finally in sight. Finance leaders who seize this moment can lead their organizations into a future defined not by uncertainty, but by possibility. It will likely require rewiring finance processes, operating models, people, and governance.

Together, humans and AI can unlock new capabilities across three roles of the finance function: finance for finance, finance for the enterprise, and finance for the market.

Looking into the future of *finance*

Our vision for how finance teams can elevate their value and impact

Finance in 2030 will require a new mindset. An elevated view of the role of finance. Explore how you can embrace what's possible for your finance function so it can help shape what's next for your entire organization.

Future of *finance*

THE ROLES OF FINANCE



FINANCE FOR **FINANCE**

Optimizing traditional
finance operations



FINANCE FOR THE **ENTERPRISE**

Collaborating with teams
across the organization



FINANCE FOR THE **MARKET**

Increasing business value
impact for all stakeholders

ENABLED BY



INTELLIGENT **TECH & DATA**

Core and edge
technologies
converge with
data readiness



ADAPTIVE **WORKFORCE**

Human teams
supported by
an adaptable
agentic workforce



AGILE **OPERATING MODELS**

Flexible
structures and
operating models
for delivery

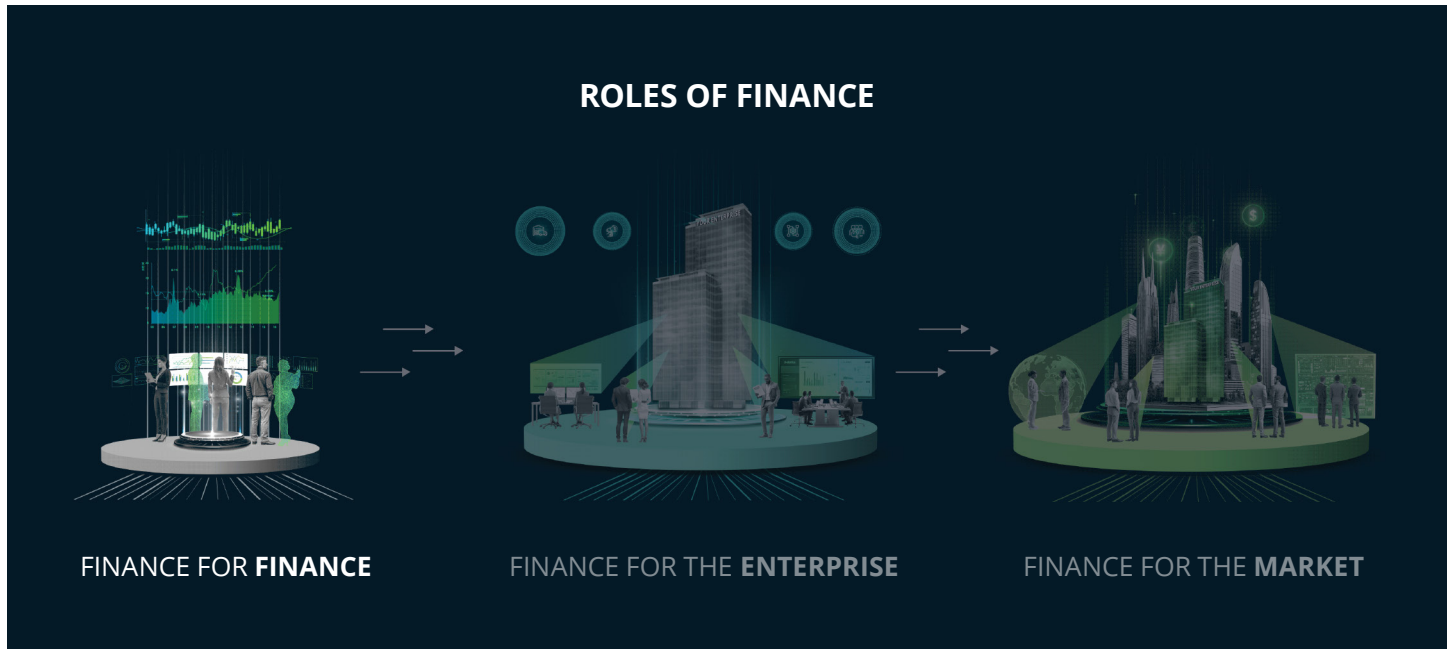


DYNAMIC **ASSURANCE**

Enhanced
governance and
compliance
frameworks

Finance for *finance*

Imagine if... the promise of autonomous finance becomes a reality.



Finance teams today often run at full capacity managing the transactional and routine activities that form the foundation of an organization's financial integrity. From accounting and reporting to performance management, the finance function processes day-to-day transactions, prepares and analyzes financial statements, and manages performance metrics to enable timely, informed decision-making. These activities are crucial for compliance with regulatory requirements, risk management, and preserving the reliability of financial data that supports broader business strategies.

In a future state, however, most of these actions become automated. Transaction processing becomes fully touchless with humans owning the loop for exception processing and AI model management. An interconnected agentic workforce seamlessly shifts work from labor-intensive routines to value-added insight generators. Humans become interventionists and focus on AI model management and data stewardship to maintain information integrity.

The finance function transforms into capability centers focused on on-demand insights that drive real-time actions that create financial value for the company.

Tomorrow's potential unlocks human ingenuity to address the evolving expectations of finance utilizing advanced AI and technology.

Primary impact:



**Optimize
cost**



**Accelerate
growth**



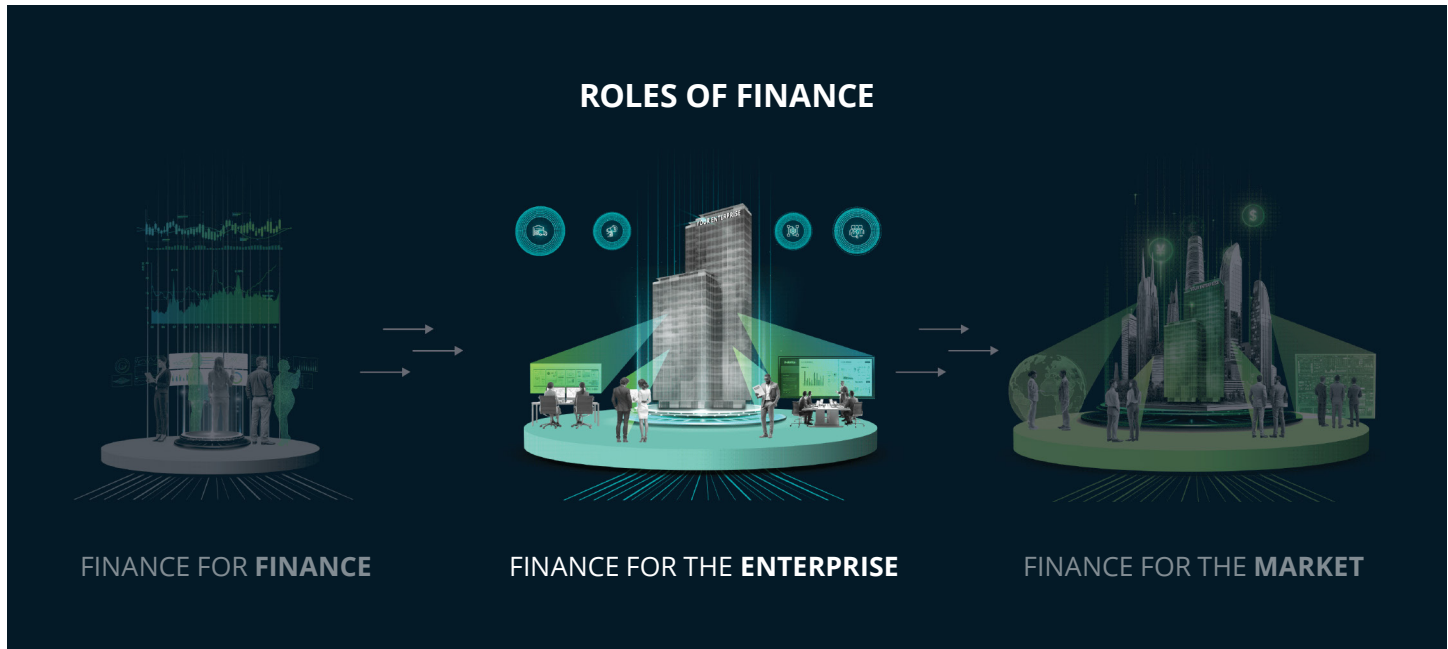
**Create
value**

Questions to consider asking:

- How can you break down data silos and improve data quality and integrity?
- How will you source the capabilities and skills needed in the future?
- What metrics will you measure to drive your future of finance?

Finance for the *enterprise*

Imagine if... finance emerges as a strategic adviser and partner.



Currently, finance partners with the business to share historical trends, identify risks, and optimize resource allocation. Yet, disconnected processes, siloed data, and multiple IT systems create complexity in understanding business impacts and opportunities. And while data-driven insights and predictive analytics are becoming more accessible, capacity for strategic contribution and creative innovation continues to be limited.

Today's reality is a mix of self-service static reports, ad hoc and reactive data analysis, and data visualization dashboards with mixed adoption.

Tomorrow's finance serves as a thought partner to the organization, advising on risks before they occur and discovering untapped opportunities. Access to data and computing power opens a horizon of net-new capabilities that one may not fathom today. From deep operational tactics (optimizing production flow) to highly strategic tactics (business model evolution), the finance function fully realizes its role as a strategic and operational enterprise co-pilot.

Finance proactively generates scenarios and options to grow the top line and manage the bottom line. Advanced analytics, AI, machine learning, and predictive modeling are embedded into daily tasks and decisions. Finance is no longer measured solely on cost and control. The finance scorecard changes to reflect ongoing value creation across shareholders, customers, suppliers, and employees. Increasing computing power enables finance to process larger data

volumes, unlocking new capabilities and investment options. From optimizing financial performance of production lines to identifying new monetization options, finance drives company growth, cost leadership, and capital efficiency for the enterprise.

Tomorrow's potential is AI-driven scenario modeling, in-the-moment analytics, and seamless business integration resulting in sustainable value creation for the company.

Primary impact:

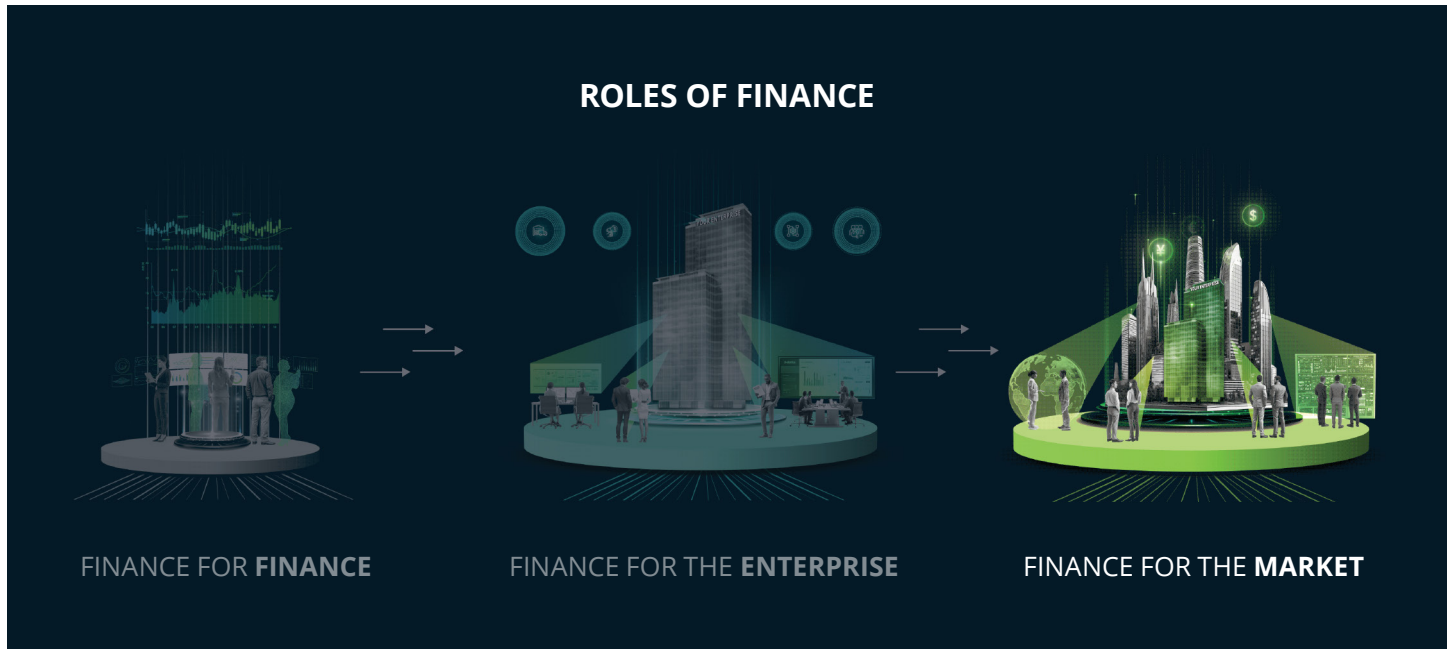


Questions to consider asking:

- How will you leverage technology investments to expand the finance function's scope?
- What will your finance scorecard say about your function and organization?
- How will you shape career pathways for finance talent to build business acumen in research and development, operations, supply chain, regulatory, etc.?

Finance for the *market*

Imagine if... finance drives trust, consumer confidence, and market value.



Today, finance plays a critical role in engaging investors, regulators, and other stakeholders by providing transparent, accurate, and timely financial information. From securing funding for new ventures to managing mergers and acquisitions to evaluating enterprise strategic choice, finance lends perspective on financial impact and opportunity. Strategy evaluation and corporate narratives are often grounded in historic performance measured and evaluated on standard key performance indicators. Strategic agility can be limited by access to information and the ability to leverage that information to not only drive cost savings or sales growth, but impact corporate multiples.

Tomorrow's stakeholders, from regulators to investors to consumers to suppliers, have greater access to information and market dynamics. Access to predictive modeling that incorporates real-time market signals enables finance to canvass large data sets to promote growth, catalyze change, and capture market potential.

As uncertainty and volatility continue to challenge, finance moves to influence and steer outward from the organization. From understanding and navigating blind-side risk to providing *always-on* support of strategic decision-making, finance becomes the engine that measures value and actively shapes it.

Tomorrow's potential shapes strategy-driving valuation impact. It remains grounded in transparency, accountability, and integrity. Finance owns the resulting corporate narrative that continues to build value, trust, and credibility in the marketplace.

Primary impact:



**Optimize
cost**



**Accelerate
growth**



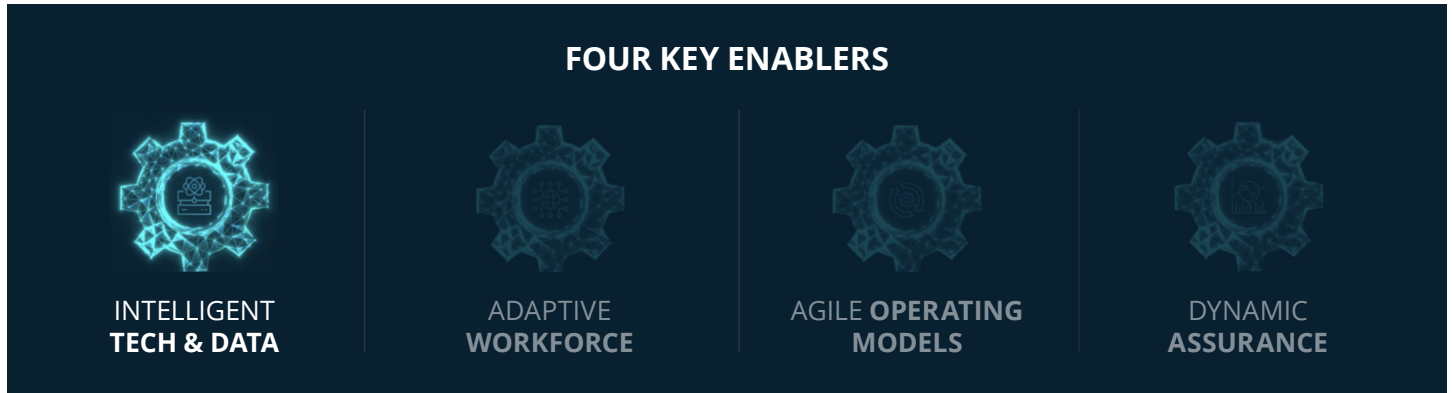
**Create
value**

Questions to consider asking:

- What relationships and partnerships do you need to drive progress for the business?
- What new sources of external and nontraditional data should you monitor to detect blind-side risks?
- How will you ensure AI models follow ethical guidelines to avoid biases and maintain fairness?

What needs to be true to support the future of *finance*

Forward-thinking finance leaders can focus on several key areas to expand their function into new, impactful positions for their organizations. These include strategic investments in technology, data, the workforce, evolving operating models, and governance requirements.



Intelligent tech and data

AI is everywhere in the finance tech stack. Orchestration of AI across core and edge technologies will be important for realizing the potential of finance in 2030.

Core and edge tech

Core and edge technologies like enterprise resource planning (ERP) and purpose-built solutions will converge with AI, automation, and data analytics as vendors continue to embed advanced capabilities. Core and edge platforms will remain the book of record, housing critical enterprise information and serving as the foundational platform upon which AI innovations are built.

Vendors will continue to improve and release new system features such as agentic solutions and expand their footprint across finance to address end-to-end processes.

Leaders should consider what systems and data AI models will need to access to learn, adapt, and grow, and what governance is needed to build trust and mitigate risk.

AI models

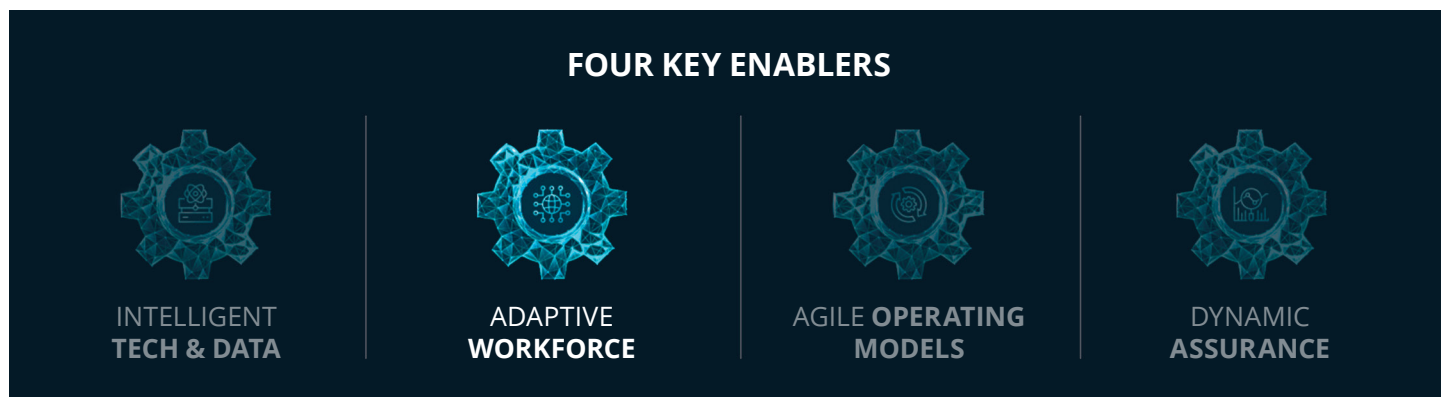
AI models trained on the finance domain will work alongside humans to execute processes and tasks leveraging core and purpose-built technologies. Go-to apps will likely be replaced by go-to AI agents. Finance professionals will engage with news feed-style experiences with the ability to go deeper with plain language questions.

Leaders should bring an action mindset to AI today—thinking big and starting small to experiment with AI models where risk is low, regulation is less stringent, and technology vendors are less likely to produce exactly what you need.

Data

Data continues to be the foundation of future tech, AI, insights, and operations; however, there is still no silver bullet. Garbage in equals garbage out. Although centralized yet flexible data architectures will still be needed, the premise of self-healing data will become the norm. Investment today in clean, governed data sets will ensure the foundation needed for integrity, consistency, and security across the enterprise.

Leaders who invest now to ensure data readiness may be better positioned to reap the benefits of tomorrow's AI applications.



Adaptive workforce

Human teams supported by an agentic workforce can provide the flexibility needed to quickly adapt to changing market conditions and evolving business needs. “Super workers” will emerge: AI-savvy domain experts and domain-savvy AI agents working in tandem.

Human potential

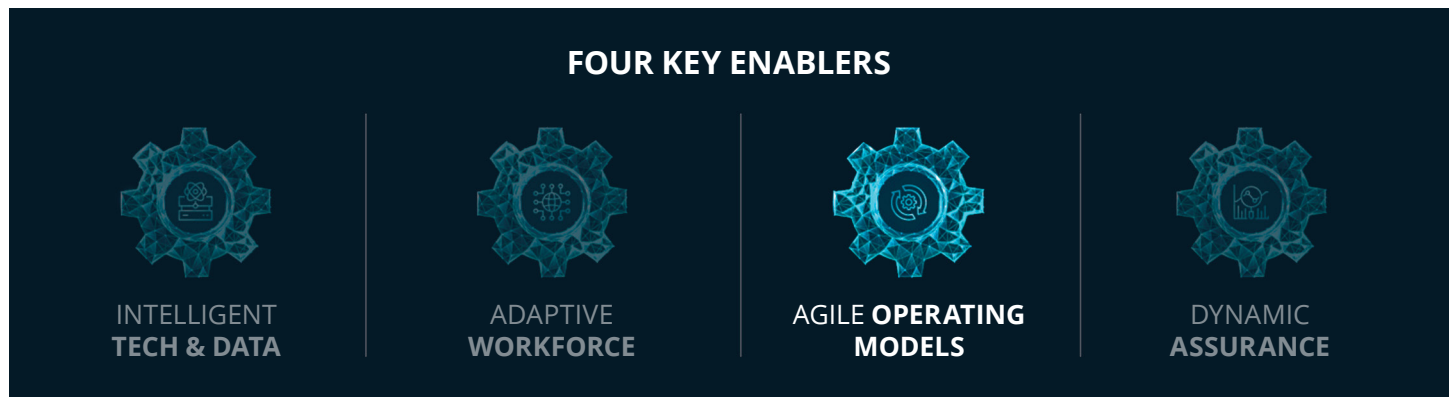
Digital and AI skill sets, from prompt engineering to data science, will soon be table stakes. Enduring human capabilities like problem-solving, intellectual curiosity, influence, empathy, and imagination will differentiate the finance talent of the future. In an age of AI, the enduring province of people will be asking interesting questions, identifying problems worth solving, and coming up with altogether new ideas.

Leaders should find the balance between upskilling talent on new tools and technologies while investing in core human competencies of critical thinking, philosophy, and ethics.

Agentic workforce

Digital AI teammates can perform tasks powered by domain-trained AI models. Finance agents will have the ability to perceive, reason, and act. From performing processes like reporting, analyzing, and generating recommendations to acting, the agentic workforce could work in tandem with human colleagues to execute the work of finance. Humans owning the loop could provide direction, validation, and corrective actions for agents.

Leaders should understand how agentic AI will change the human, machine, and data relationship—providing personalized experiences and elevating insights to drive informed decisions for the enterprise.



Agile operating models

Flexible structures and operating models deliver finance capabilities while balancing cost efficiency and value to the business.

Organizational structures

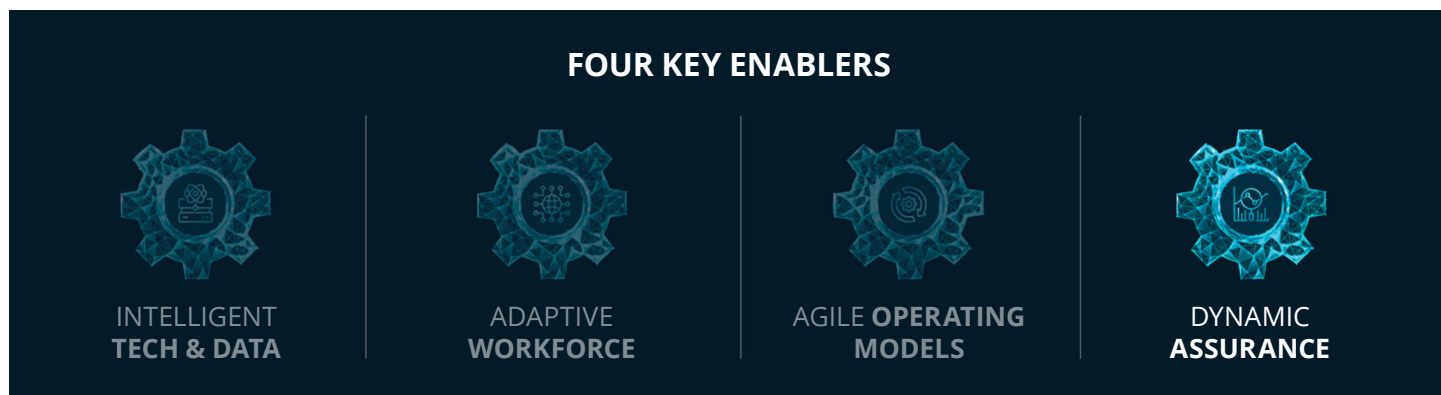
Finance organizations will need to adapt to include capability centers with a range of talent models to balance efficiency and agility. Scalable, cross-functional teams flex to meet demand and deliver value to the business. Real-time decisions can be made at the level of the work, enhanced by agentic AI and automation. Enhanced transformation capabilities are embedded in the finance organization to ensure continuous improvement.

Leaders may align finance closer to the business with a shift to mission-based teams focused on supporting outcomes directly tied to business strategy. Greater autonomy coupled with a range of skill sets will enable finance teams working across functional silos to address critical business priorities.

Service delivery

Service delivery will be an important consideration to effectively capitalize on cost benefits, skill accessibility, and technology capability. Flexible delivery configurations can scale up or down and pivot quickly in response to market changes and autonomous operations. Emerging niche capabilities may be sourced through ecosystem partnerships.

Leaders can explore flexible service delivery options that can quickly adjust to changing market conditions, economic volatility, and unforeseen disruption.



Dynamic assurance

Continued complexity and uncertainty require enhanced governance, risk management, and compliance frameworks to increase transparency and trust. Algorithmic and AI model assurance becomes a key capability.

AI model assurance

Finance will play a critical role in AI model management and assurance with continuous monitoring, reassessment, and recalibration of underlying models to align to ethical and trustworthy principles. Model versioning, training, evaluation, deployment, and monitoring will require input and governance.

Leaders should build capabilities to manage an agentic workforce with humans owning the loop to validate model outputs in the flow of work, as well as algorithmic and AI model assurance capabilities to help manage risks.

Blind spot risk management

Use of advanced analytics, continuous monitoring, cross-functional collaboration, scenario planning, and infusion of external insights and market signals will enable more robust enterprise risk management capabilities for finance.

Leaders will build capabilities that help detect hidden patterns, anticipate potential risks, and ensure comprehensive risk coverage across the organization.

Governance

Establishing dynamic governance frameworks can help protect assets and boost organizational performance. The frameworks shall be responsible to and build trust among stakeholders—enabling risk-based decision-making that helps balance value creation and asset protection. Governance frameworks will likely expand to include both financial and operational data—from SOX to cyber to other evolving regulatory considerations.

Leaders should build structured yet flexible governance models that analyze both financial and operational information to detect deviations from regulatory guidelines, even as regulations evolve and expand over time.

Unlocking tomorrow

The future's potential calls on finance leaders to seize the moment. They have opportunities to push beyond the day-to-day functions, beyond efficiency, and beyond business partnering. By leveraging the expansive potential of AI and technology, elevating finance talent, and thinking boldly about what could be, leaders can evolve the role of finance—for finance, for the enterprise, and for the market.

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