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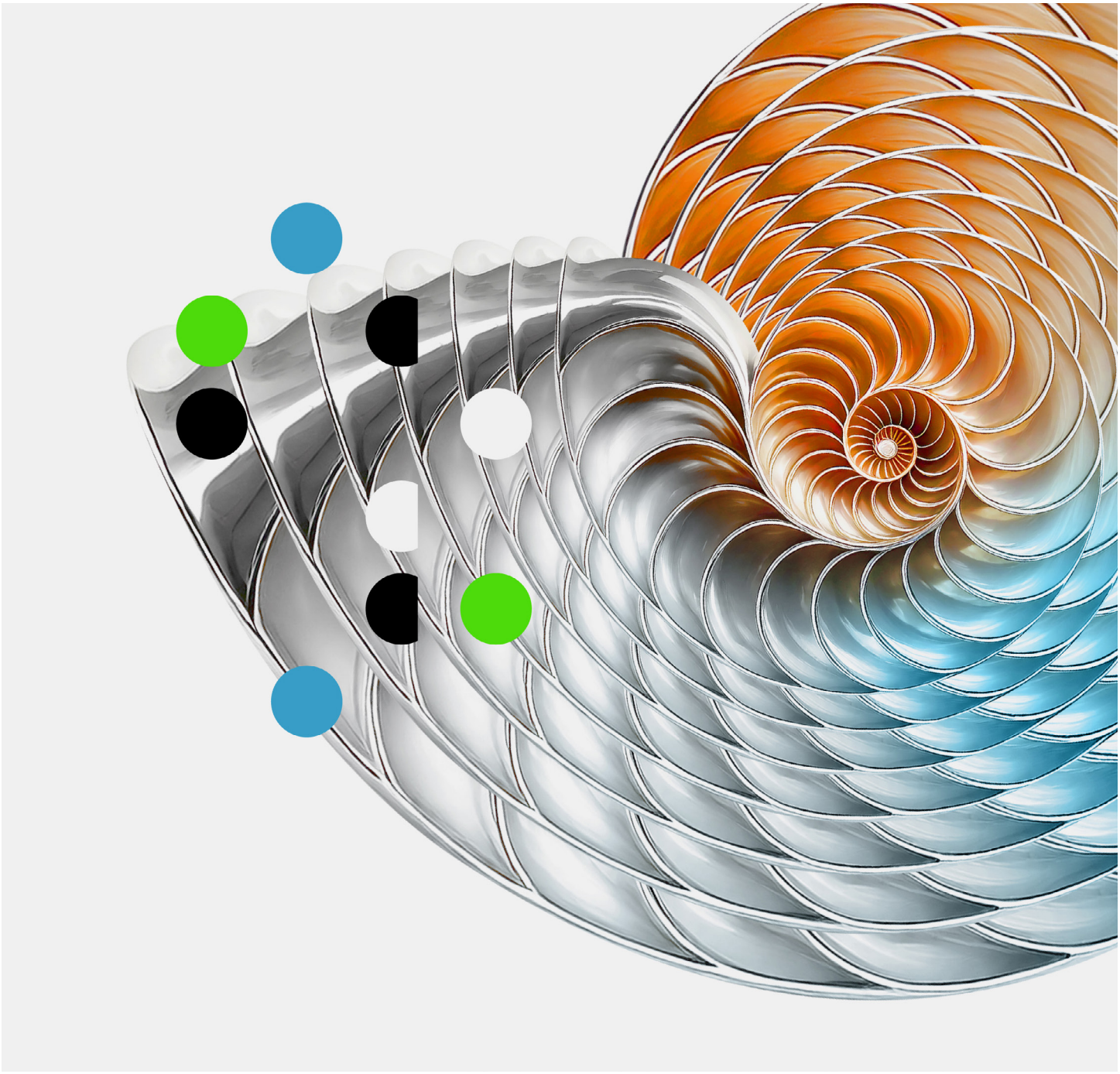
Together makes progress



Tech Trends 2026 | Deloitte Insights

The CFO guide to tech trends

Tech Trends 2026, Deloitte's 17th annual exploration of the technologies poised to reshape how businesses work, is all about artificial intelligence (AI). But the focus among leaders has shifted from "What can we do with it?" to "How do we get from experimentation to impact?" The sense of urgency has also increased along with the pace of change, from adoption to innovation, with 25% of leaders reporting that AI is having a transformative effect on their companies—more than double from a year ago—in Deloitte's *State of AI* in the Enterprise report.[1] This year, Tech Trends looks at five ways AI will disrupt and change how businesses get work done, and even the work itself—and they all hold opportunity for the finance function. Our Finance Trends 2026 research shows that nearly every finance department is at least experimenting with AI use cases, and 63% say they have already fully deployed and are actively using AI solutions in their finance function.[2]

Today's finance leaders are standing on the edge of what's next: They're stewarding stability while architecting bold transformation. More than half of our Finance Trends respondents play a leading role in influencing strategy across the organization—and those same respondents also seem further along in their AI journeys within finance. As these trends reinforce, the next chapter for businesses, including finance, isn't likely to be comfortable or predictable—and it's shaping itself faster than ever.

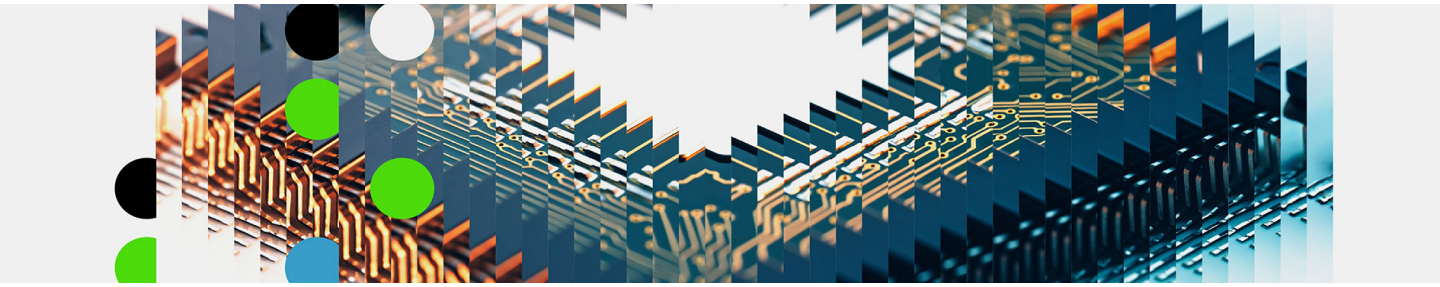
We envision a future of finance in which the function's role has evolved in three key ways to optimize cost, accelerate growth, and create value:

Finance for finance: Driving efficiency and control in operations within the four walls of finance through advanced AI and technology, via operations such as automated close and account reconciliation, enabling lower costs and increased quality and speed.

Finance for the enterprise: Supporting business decisions by leveraging predictive modeling and AI/machine learning algorithms, improving resource allocation and risk management, and enabling growth, higher margins, and better cash flow.

Finance for the market: Increasing trust and investor confidence (and competitive edge through clear communication of value-creation strategies and positive signals, supporting higher TSR (total shareholder return), liquidity, and credibility, and lowering risk.

We've highlighted how CFOs can start to think strategically about each trend and embrace what's possible for finance—and by doing so, elevate their function's value and help shape what's next for their entire organization.



AI goes physical: Navigating the convergence of AI and robotics

Robots powered by AI are no longer confined to factory floors. They're emerging wherever they can solve problems: AI-enabled drones and autonomous vehicles are increasingly common in smart warehousing and supply chain operations, while robots are helping ease labor shortages in restaurants by flipping burgers and delivering food. As organizations overcome barriers that hinder deployment at scale, AI-enabled robots will likely move from niche to mainstream adoption. Eventually, we'll witness the arrival of humanoid robots. But that's likely years away.

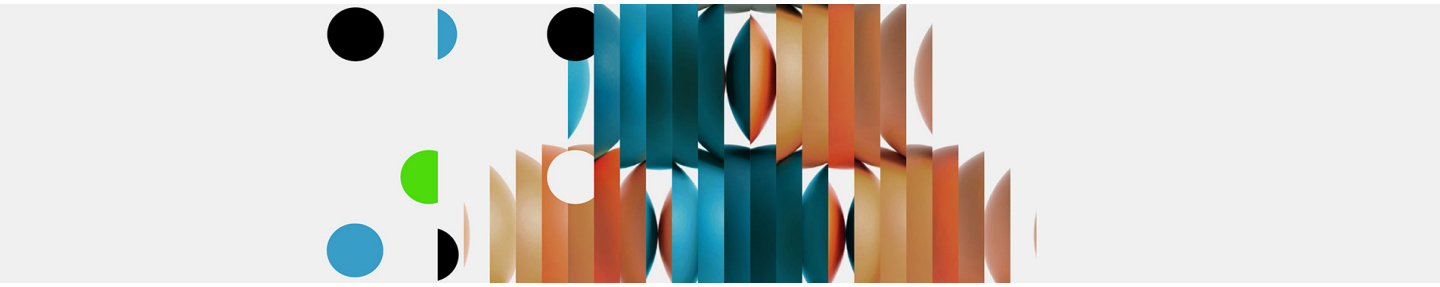
Enterprise applications like warehousing and logistics remain the proving ground for deployment: BMW is testing humanoid robots at its South Carolina factory to handle more dexterous tasks that industrial robots can't do, such as two-handed coordination. A larger opportunity is in consumer markets, such as elderly and disability care, cleaning and maintenance, meal preparation, and laundry. The Bank of America Institute projects the material costs of a humanoid robot will fall from around $35,000 in 2025 to between $13,000 and $17,000 per unit over the next decade.[3]

Why CFOs should care

Finance for the enterprise: Two big reasons: cost and return on investment. The implementation of physical AI may change an organization's products and services, affecting its revenue and cost of goods sold. It may also change how an organization operates, leading to movements in manufacturing, warehousing, quality control, inspection, and more. The CFO may play a role in the dialogue around operational and financial key performance indicators (KPIs) so those costs and benefits are reflected properly on the balance sheets—and create competitive advantage. They'll need to bolster their capabilities to measure return on investment on cost of operations from moving to a hybrid human/AI workforce, as well as how humans and robotics impact cost to serve and operating margins. From a people perspective, CFOs may consider how to create career pathways for finance talent to build business acumen in physical AI, with a deep understanding of the issues at stake, the questions to ask, and the unlimited potential this technology may hold.

What CFOs should ask:

1. Are we preparing for physical AI with standards that ensure our financial data's security, governance, and controls if that AI is compromised?
2. How do we reflect the value we are creating for our customers so we can price appropriately, and how does that translate in cost of goods sold, research and development, and depreciation?
3. How do we ensure we are investing in the future consistent with our strategic plan?
4. How is our investment going to affect our balance sheet?



The agentic reality check: Preparing for a silicon-based workforce

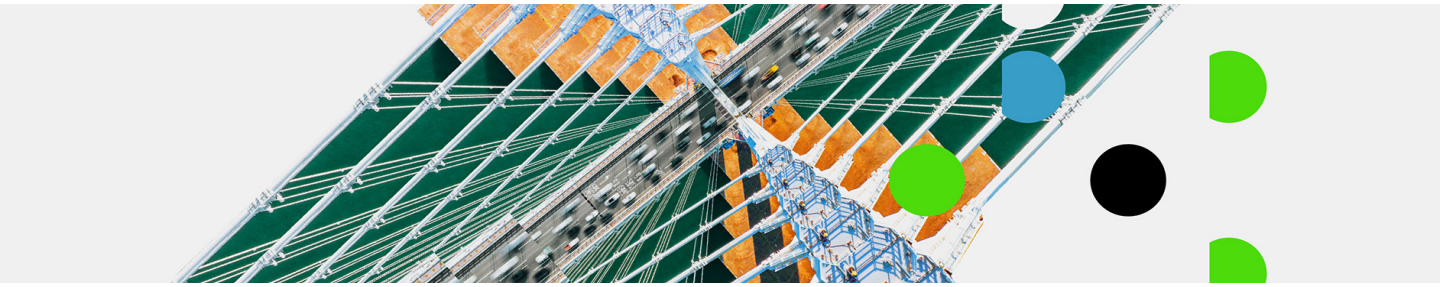
Enterprises love the idea of agentic AI, with its potential for autonomous operation and intelligent execution. Gartner predicts that 15% of day-to-day work decisions will be made by agentic AI by 2028, while 33% of enterprise software applications will include agentic AI in the same time frame.[4] But three fundamental infrastructure obstacles may prevent organizations from realizing the full potential of agentic AI: legacy system integration, data architecture constraints, and governance and control frameworks. Right now, most enterprises aren't set up to take advantage of the opportunities that these agents represent. But leading organizations are starting to figure it out through strategic process redesign, architectural modernization, and new governance frameworks. For advanced organizations, a workforce that merges the capabilities of agentic AI and humans may become the primary competitive differentiator in most industries.

Why CFOs should care

Finance for finance: Intelligent tech and an adaptive workforce are key enablers, and components, of a future-forward finance team. CFOs should leverage both to advocate for both commercial and operational transformation with these considerations: How does this change what the organization sells or does? How does it change how the organization works, and how can we encourage experimentation? Core and edge technologies will be a foundational platform upon which AI innovations are built, enabling agility and even a new class of data to take bigger bets and make more portfolio decisions faster and with more confidence. The agentic workforce could work in tandem with humans to execute the work of finance, and the core human competencies of critical thinking, curiosity, and ethics should be balanced with those new technologies. But as these agents are deployed in different ways, a reality check by CFOs may be required. As costs change, where will the most useful and cost-efficient deployments happen? In some cases, human labor may be more cost-effective than agents. Service costs and delivery models may also change as some tasks may require less agentic input for optimal efficiency than others. Finance can help ensure efficient deployment using resource tagging, real-time monitoring, and automated resource management, as well as strong governance frameworks to manage costs and expenditures.

What CFOs should ask:

1. How will the usage of these agents create shifts in our accounting frameworks, including the transition in CapEx investments and OpEx human costs?
2. What are our new KPIs, such as token usage and demand planning? How will we manage compute costs, such as power consumption? And where does sustainability fit into this?
3. How do we develop and grow talent and evolve their ways of working to embed AI processes?



The AI infrastructure reckoning: Optimizing compute strategy in the age of inference economics

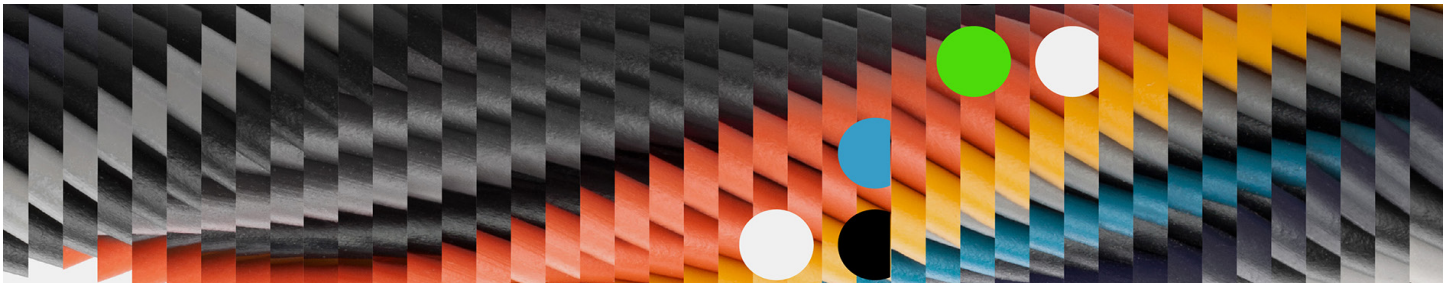
Once just a fascinating idea, AI has moved from proof of concept to production-scale deployment. As it has scaled in user volume and complexity, enterprises are discovering in ways large and small that their existing infrastructures are not built or sufficient for AI's increasing demands. For one, AI consumption and spending have exploded: Usage, in the form of inference, has dramatically outpaced cost reduction. As organizations grapple with those costs, some are looking at on-premises deployment, which can be more economical than cloud services for the high-volume workloads that AI requires.

Why CFOs should care

Finance for the enterprise: An organization can get this right by learning how to navigate the economics of AI with precision and, at the same time, fostering a tolerance for learning and failing to unlock exponential outcomes in the medium and longer term. Enterprises are facing a proliferation of costs and new infrastructure demands, increasingly hinging on data centers. AI workloads are power- and cooling-intensive, and GPU capacity is constrained, pushing organizations to evaluate colocation or building or expanding their own facilities. Regulatory requirements, geopolitical concerns, and data sovereignty are driving some workforce and infrastructure decisions. Large language model (LLM) tools can become cost-prohibitive when deployed across an enterprise, and some organizations are starting to see monthly bills for AI use in the tens of millions of dollars. In particular, agentic AI, which involves continuous inference, can spike token costs. CFOs can convert tokens into enterprise value—but only if they get a grip on the volatile nature of tokenomics. With a broad view of these challenges, an environment in which fast learning and development are supported is important: How can CFOs build a culture in which a 60-day investment (for example) can be efficiently created and tested without layers of approvals, while creating unambiguous traceability to token consumption in which accountability and consumption are tightly controlled?

What CFOs should ask:

1. How can we optimize our utilities usage by shifting when computing happens? Can we move our workloads to a more cost-effective location?
2. What is our governance around enabling a "fail fast" mindset, allowing for accelerated learning as our AI investments work, or don't?
3. How are we optimizing speed and flexibility while burdening our costs efficiently?



The great rebuild: Architecting an AI-native tech organization

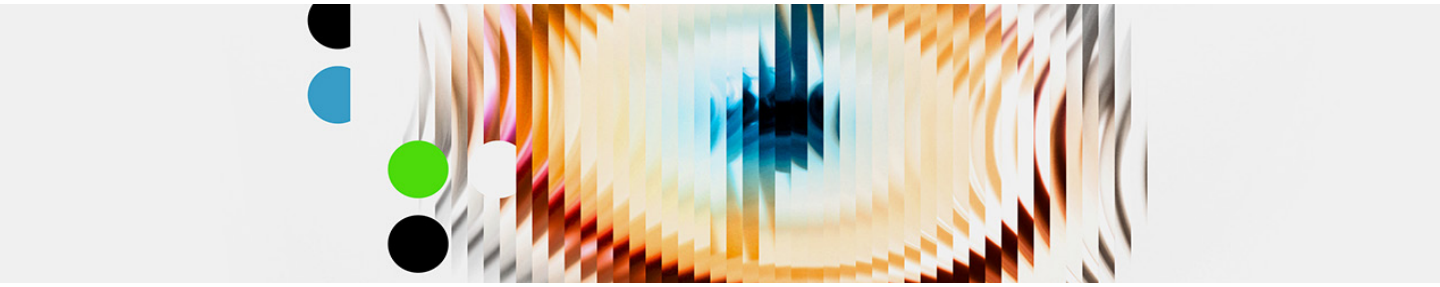
AI is rewiring how an IT organization operates and spends. Seventy-eight percent of tech leaders anticipate broad integration of AI agents into their architecture workflows over the next five years,[5] and that level of investment and adoption shows no sign of slowing. While there is no single way to structure a tech function—and to pay for it—an AI-powered tech organization is likely to be leaner, smarter, and faster. It is more than just tools, too. AI is changing how teams are built and led, and agents and people are being integrated into teams faster than most companies are ready for. Nearly 70% of tech leaders plan to grow their teams in direct response to Generative AI in a strategy of augmentation and specialization.[6] With the power of AI behind them, tech functions are gaining influence inside their organizations: 66% of large enterprises look at their tech centers now as revenue generators instead of service centers.[7] AI and tech are no longer just operational concerns. They are central to a business's growth, innovation, and competitive edge.

Why CFOs should care

Finance for the market: These AI-powered tech organizations' partnerships with the C-suite hold lessons for finance leaders. The CFO can partner with and learn from their CIO, understanding how to work with IT, integrating where possible, and recognizing how they can be allies—even bringing mature concepts in IT, such as product-centric operating models, over to finance. A CFO could even wonder: What is the operating model in a product-based environment in which IT, HR, and finance serve as seamlessly integrated partners in product-centric outcomes? A future-state finance function has optimized AI investments to automate tasks, and its humans have become optimization strategists who focus on process analytics, AI model management, and data stewardship to maintain information integrity. CFOs can also use AI to get closer to the commercial process and be part of those embedded workflows—for example, advising on contracts as they are developed instead of being one of the final perspectives. Finance organizations should also consider implementing continuous learning and adaptation and re-educating their teams to adapt to new technologies and business outcomes.

What CFOs should ask:

1. How can CFOs learn from their tech organization's structure to inform the capabilities they need to build and source for finance? What sort of capabilities and skills will we need to fully adopt and power our functions with AI?
2. How are finance, IT, and HR working together to align and establish a foundation for a truly tech-enabled organization?
3. Are there shared capabilities in the AI space that should be developed and potentially housed in a capability center or global business services construct?
4. Are there any traditional tech roles that should now sit in finance?



The AI dilemma: Securing and leveraging AI for cyber defense

Just as AI holds such promise for organizations, it also holds deep security risks, and some of the more pressing originate inside the organization, such as shadow AI and inadequate controls on agentic AI governance. The risks manifest across four domains: data, AI models, applications, and infrastructure. However, as organizations are discovering, AI can be used to counter and mitigate those same risks it can create. AI-powered cybersecurity solutions can help organizations operate at machine speed and adapt to evolving threats in real time, and can help identify patterns that humans miss, speed up threat response, and anticipate attacker moves. Those capabilities are changing how organizations structure their cyber risk management. But at the same time, most of the practices needed to secure AI are not new. They are simply updated to address new risks, such as enforcing strong software development life cycle approaches and enforcing basic security measures, such as access controls and data cataloging.

Why CFOs should care

Finance for the enterprise: While finance is already the steward for enterprise risk management, it has an opportunity to be a steward for the enterprise's assets as well. That means the CFO needs to be thoughtful about investing in cyber defense at a pace aligned with the organization's core AI investments and look for balance between internal and external commitments. A partnership with the CISO, who understands security controls, could help the CFO, who understands security governance and controls, better understand risks (and vice versa)—which, in turn, can help determine more efficient capital allocation for cyber safeguards, as well as new governance and controls. Finance leaders will want to increase governance of shadow AI deployments and reporting and feedback loops. Finance could leverage the capabilities of their "citizen developers," which will require governance as well. A learning mindset should be prioritized—because just as cyberattacks will continue to evolve, so will the CFO's role in how to prepare for and mitigate their effects.

What CFOs should ask:

1. What are our policies and procedures around AI, and how do we need to update them responsively to keep pace with the market?
2. How are we balancing a culture of learning and new ways of working in the context of risk management at AI scale?
3. How are we learning about the organization's use of tools to identify positive and negative actions? Are we tracking both good and bad actors?
4. How are we developing a common language and framework for understanding risk with our CISO?
5. How are we using all this to evolve our take on AI policies and procedures?

It's time to get going

The role of the CFO is changing fast, and it's up to current and future finance leaders to anticipate and prepare for what might happen next. Their organizations are facing technological shifts unlike any we have ever seen, and finance leaders can help shape its future by leveraging technology, elevating finance talent, and evolving the role of finance leaders into architects of strategy and partners of business innovation. By looking at Tech Trends 2026 through our lens of finance for finance, finance for the enterprise, and finance for the market, CFOs can explore how these trends may impact them today and down the road—and how they can leverage what's next to secure an organization's strategy, competitive edge, and sustainable future.

Endnotes

[1] Jim Rowan et al., *The State of AI in the Enterprise: The untapped edge*, Deloitte, January 2026.
[2] Steve Gallucci et al, *Finance Trends 2026: Navigating the expanded scope of finance*, Deloitte, October 6, 2025.
[3] Bank of America Institute, "Humanoid robots 101," April 29, 2025.
[4] Gartner, "Gartner predicts over 40% of agentic AI projects will be canceled by end of 2027," press release, June 25, 2025.
[5] Kelly Raskovich (ed.), *Tech Trends 2026*, Deloitte, December 10, 2025.
[6] Ibid.
[7] Ibid.

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