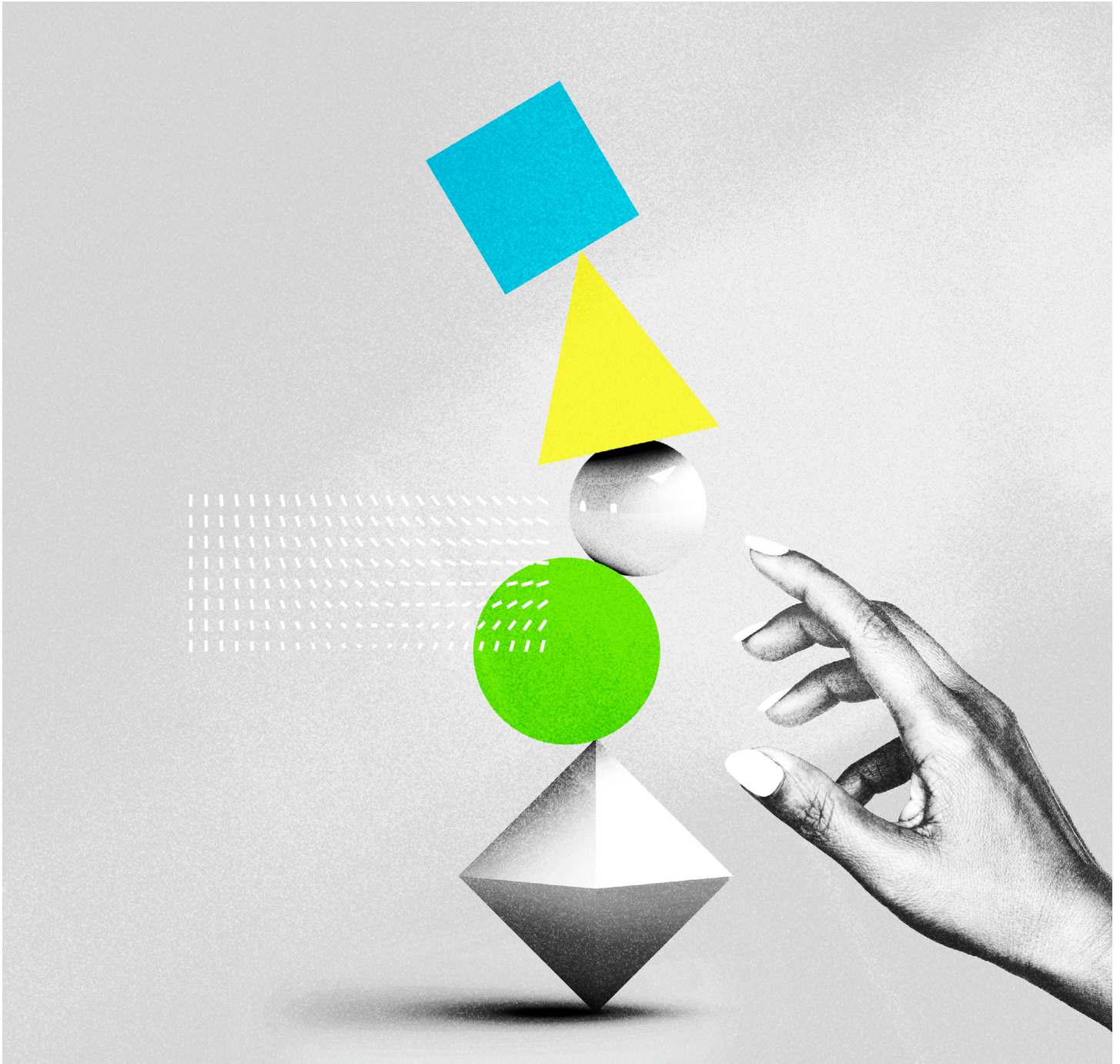


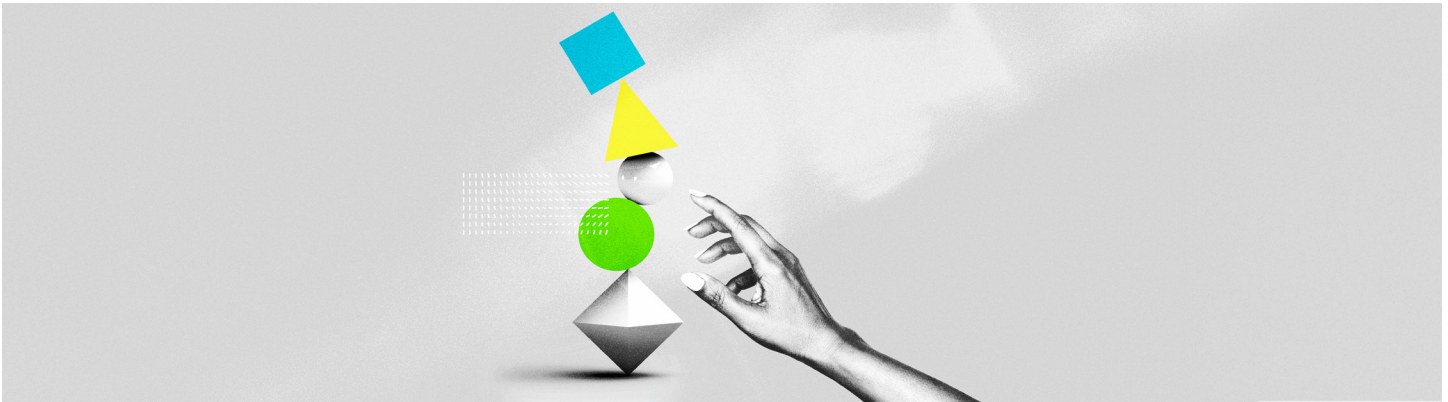
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2026 Global Human Capital Trends | Deloitte Insights

The CFO Guide to 2026 Human Capital Trends



Our [2026 Global Human Capital Trends](#)¹ explores a competitive advantage driven by cultivating the human edge. Most organizations are focusing solely on technology. But organizations taking this approach are 1.6 times more likely to not realize returns on AI investments that exceed expectations compared to those that take a human-centric approach. Additional research suggests that those leading in intentional human-AI work design are [nearly 2.5 times more likely to report better financial results](#).²

Humans create competitive differentiation through adaptivity, creativity, and judgment amid uncertainty and change. The human capital decisions CFOs make will determine whether AI becomes a force multiplier or an expensive missed opportunity. Value is unlocked through a reimagination of work that brings the best of humans and machines together in concert.

This guide provides a finance-specific take on Deloitte's 2026 Global Human Capital Trends, revealing the intentional choices CFOs and organizations can make to adapt continuously, move with speed, and lead with a human edge.

Learn how finance leaders can prepare workers for the future and build a workforce that can continually learn, adapt, and reinvent in real time.



» Getting human and machine relationships right

Many organizations are still designing work for people and technology separately. It's human-to-human relationships and machine-to-machine workflows. This lack of intentionality is leaving many organizations struggling to realize value from AI. They layer AI onto legacy systems and processes, which drives incremental improvement, rather than reimagining how humans and AI interact, collaborate, and make decisions. But in a world where access to AI is rapidly democratizing, technology alone no longer sets organizations apart—people do.

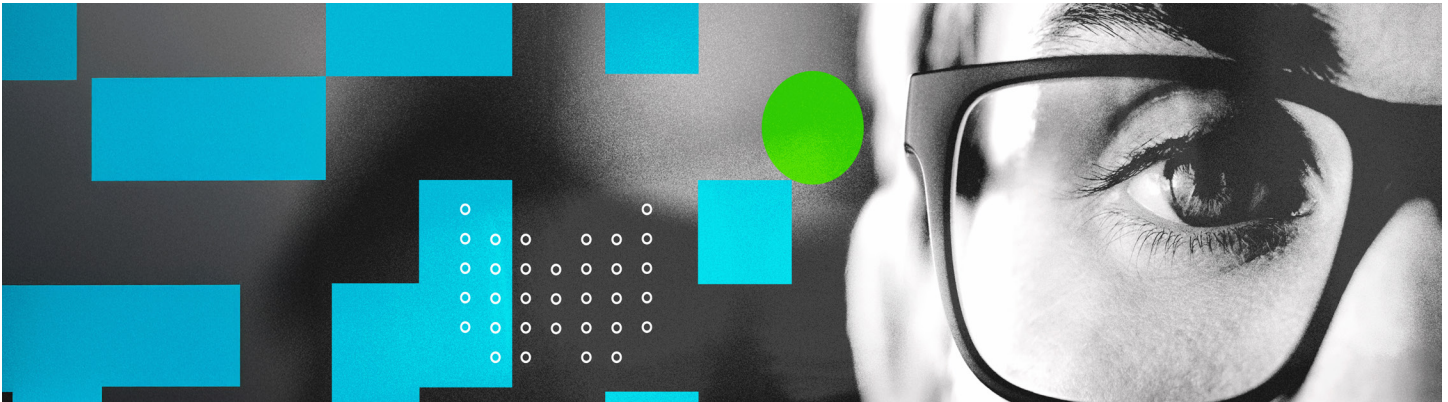
Why CFOs should care

[In our Q4 2025 CFO Signals survey](#),³ 87% of CFOs predict AI will be extremely important or very important to their operations. But it will likely shift the work of humans, not replace it entirely. In some areas, headcount may even increase, especially as technology talent fuses with finance talent. In [Deloitte's Finance Trends 2026 report](#),⁴ 64% of CFOs and finance leaders surveyed chose at least one technical skill as a top development priority. With finance responsible for the financial data integrity of

the enterprise, AI agents will also require substantial human oversight. Controls may need to get stronger. Internal audits may need to be increased. The strongest path to success and investment value starts with a focus on the relationship between humans and machines.

What CFOs should ask:

1. Can I identify where humans and AI are explicitly designed to work together across each finance domain and articulate who does what, and why?
2. Are we thinking about AI success in finance by cost saved, or by the quality and speed of decisions our people are now able to make?
3. If I asked my FP&A team today how AI has changed what they spend their time on, would the answer reflect genuine work redesign or just faster versions of the same tasks?



»» Fact or fabrication? AI is blurring the line when it comes to people and work

In the age of AI, it's getting more difficult to know what is true, relevant, or meaningful about people and work. The real challenge is not only technical but also foundational: preserving meaning, authorship, and accountability in an age of synthetic intelligence. Organizations that fail to address these shifts risk eroding the foundations of human judgment and organizational culture. Overreliance on AI without critical oversight can lead to decisions that are efficient but not ethical, fast but not fair, measurable but not meaningful.

Why CFOs should care

Financial data sets are among the most sensitive and valued assets for any enterprise. So, too, are the teams and technology that produce the data. Trust is paramount. Vigilance to quality reporting is non-negotiable. The probabilistic nature of AI may lead to hallucinations that require human oversight. Outputs require nuance and context for validation. In an age when AI can create all types of information quickly and on demand, companies that ensure credible information will find a competitive edge.

What CFOs should ask:

1. Do we have a documented policy for which AI-generated outputs in finance require human validation?
2. If an AI-generated financial data point turned out to be wrong, could we trace exactly where it came from and who was accountable for verifying it?
3. Has our audit committee been briefed on how AI is being used in our financial reporting processes, and are they comfortable with our controls?



AI and the future of human decision-making

Organizations must elevate decision-making as a discipline. Finance teams need to understand how to assess the outputs from AI to drive more agility in business decisions. That capability is imperative to keeping the business nimble in a dynamic marketplace. Those who forego this approach could risk the market passing them by. Technology can accelerate analysis and clarify uncertainty, but it cannot replace human purpose, values, and judgment behind choices.

Why CFOs should care

Finance will use technology to make enterprise-wide business decisions. As confidence in AI grows, however, it may be tasked with increasingly material decisions. This raises risks related to understanding how the algorithms work and being able to explain how decisions were made to both internal and external stakeholders. Furthermore, finance needs to be aware of how the intellectual property and data that sits within these models are protected as competitive differentiators. In [Finance Trends 2026](#),⁵ AI leaders, as well as early-journey peers, note data security among their top concerns. As the reliance

on AI for decision-making grows, finance leaders need to ensure the human-in-the-loop remains accountable and that human- and technology-led decision capacities match their respective strengths.

What CFOs should ask:

1. For every material financial decision in our organization, can I clearly state whether AI is informing, recommending, or deciding—and who owns accountability for the outcome?
2. When AI flags a forecasting anomaly or recommends a capital allocation shift, what is the defined human review process before action is taken?
3. Have we updated our internal control framework and SOX documentation to reflect how AI now participates in our financial decision-making processes?



»» Dealing with AI's cultural debt

AI may be creating an unnoticed, steady accumulation of negative cultural behaviors. Faced with more urgent matters, organizations may accumulate “cultural debt.” But organizations that intentionally nurture and evolve their cultures can create sustainable competitive advantages. As culture becomes a competitive advantage, organizations that shape and deploy it to harness AI's potential are likely to drive better outcomes.

Why CFOs should care

AI heralds potentially disruptive changes for the finance function. Disruption breeds opportunity, however. Leaders should seek to cultivate a pioneering spirit among the workforce, a willingness to experiment, and an embrace of new methods to deliver results. The chief financial officer's role as chief finance talent officer becomes even more critical. In our [2026 examination of the finance workforce](#),⁶ leaders report a prioritization of digital upskilling and technology integration. They must

proactively engage with their workforce, spotlight best practices across different functional domains, and lead with transparency. Companies that focus on their human edge, rather than solely technology differentiation, will be more likely to realize their investments in AI.

What CFOs should ask:

1. Do my finance team members have a shared, explicit understanding of what good work looks like when AI is part of the process?
2. Are there signs of disengagement, reduced ownership, or accountability gaps that may be early symptoms of cultural debt accumulating around AI use?
3. How are we recognizing and rewarding human judgment, creativity, and oversight that AI cannot replace?



»» The orchestration advantage

AI can enable quick intent-to-action. But turning speed into competitive advantage will likely come from learning to orchestrate capabilities and capacity in real time. Where organizations once had to make trade-offs among speed, quality, and cost, AI is creating a new performance frontier where all three can improve simultaneously. But the key is the ability to fluidly orchestrate people, skills, data, and technologies around business-critical outcomes—continuously sensing, assembling, and recombining the right elements as needs evolve.

Why CFOs should care

Finance may have an opportunity to extend its influence beyond its silo. More than half of survey respondents in [Finance Trends 2026](#)⁷ say they are now among the top leaders influencing strategy development across the organization. Scenario planning in the age of AI will increasingly rely on financial insights, investment calculations, internal governance, and data security—all areas in which finance is well positioned to lead. To do so, finance will need to become fast and nimble, working more closely across functional lines that include human

resources, legal, manufacturing, and information technology. By leveraging the financial insights that AI can provide, finance can unlock new cost optimization angles, possibly stronger and more robust supply chains, real-time and timely investor communications, and more. Finance leaders gain not only permission to be in those conversations; they will be in the pole positions driving them.

What CFOs should ask:

1. Which AI investments, in which process areas and on what timeline, move the needle to reduce costs and increase business value?
2. What happens to my organization and business outcomes if I choose to accelerate AI investment year over year as adoption scales?
3. Do we have the real-time performance signals and data infrastructure needed to make credible resource reallocation decisions?



»» Have organizational functions outlived their function?

Corporate functions like finance were originally designed for dependability, efficiency, and specialization. These days, they may be misaligned with the dynamic, multidisciplinary needs of modern organizations. Rather than clinging to rigid silos, leaders have an opportunity to deconstruct traditional corporate functions and reassemble their capabilities around human and business outcomes and in ways that provide greater fluidity, agility, and cohesiveness. Doing so may position organizations to act as dynamically as the world around them and create new roles and career paths for those who do their essential work.

Why CFOs should care

As AI makes real-time, data-rich financial insights widely available, they become indispensable to how a company operates in all functional areas. We may see the role of the chief financial officer morph into more of a chief operating officer that includes elements of finance, information technology, human resources, supply chain management, research and

development, and more. It is a gray area, but one that finance leaders are well positioned to own by looking beyond their functional areas, engaging in blue-sky thinking, and embracing workforce strategies that embrace human and machine collaboration.

What CFOs should ask:

1. Is finance seen by the business as a strategic partner that helps accelerate decisions?
2. Which finance activities are structured around functional efficiency for our own benefit rather than value delivered to the business?
3. What is required for finance to be at the table when critical enterprise-wide decisions are being made?



» Staying relevant in a world that won't sit still

As AI continues to learn so do we, as humans, need to continue to learn with it. Instead of pushing out content to workers in hopes they'll absorb it, AI is now enabling workers to sense, practice, and apply new ways of doing things directly in the flow of work itself. Organizations should shift focus from control to curiosity, and from training to experimentation. In an environment where change and disruption are the rules, the greatest source of competitive advantage may just be the ability to organically adapt in real time.

Why CFOs should care

The waves of change have become a surround sound for today's finance workforce. AI has the potential to disrupt, but not replace, most finance functions. Companies must make intentional, strategic choices about how AI will impact work. Those that prepare their workers for change, and support continual learning, will best navigate the future. Given the sensitive nature of finance work, leaders must find a balance between embracing experimentation and appropriate guardrails. But they will do well to engage the workforce actively in

the process. In a world of AI-augmented and agent-driven work, companies might shift performance management evaluations to output, impact, and outcomes rather than effort. When workers feel they have a say in the use of new technology, they can buy into process, develop trust, surprise themselves with new ideas, and ultimately stay relevant to the moment.

What CFOs should ask:

1. What percentage of my finance team is genuinely fluent in AI tools, data literacy, and modern business partnering?
2. If the skills required to be an effective finance professional changed materially in the next 18 months, do I have a plan to reskill my team?
3. Is learning embedded in how finance work actually gets done, or do we still rely on formal training events that may be disconnected from real work?

Stewarding a more human future

Technologies like AI will continue to evolve, but they are only part of the story. The future will likely be defined not by the technology we adopt, but by the judgment, values, and courage we bring to the decisions ahead. As the owners of financial data integrity, finance remains well poised to

expand its influence on the enterprise. However, simply adopting technology without considering the human impact will not yield the types of returns organizations expect. Instead, the future will be written by leaders who embrace humans and technology complementing each other.

Endnotes

¹ Shannon Poynton et al., [2026 Global Human Capital Trends](#), *Deloitte Insights*, March 4, 2026.

² Nicole Scoble-Williams et al., "[Getting human and machine relationships right](#)," 2026 Global Human Capital Trends, *Deloitte Insights*, March 4, 2026.

³ Steve Gallucci, John Goff, and Mary Collins, "[The year ahead: North American CFOs reveal their top 6 expectations for 2026](#)," *Deloitte Insights*, January 13, 2026.

⁴ Steve Gallucci et al., [Finance Trends 2026: Navigating the expanded scope of finance](#), *Deloitte Insights*, October 6, 2025.

⁵ Ibid.

⁶ Jessica L. Bier et al. [The Finance Workforce of 2026: AI, Skills Gaps, and Supply Challenges](#). Deloitte, May 2026.

⁷ Ibid.

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