




Deloitte.

Together makes progress



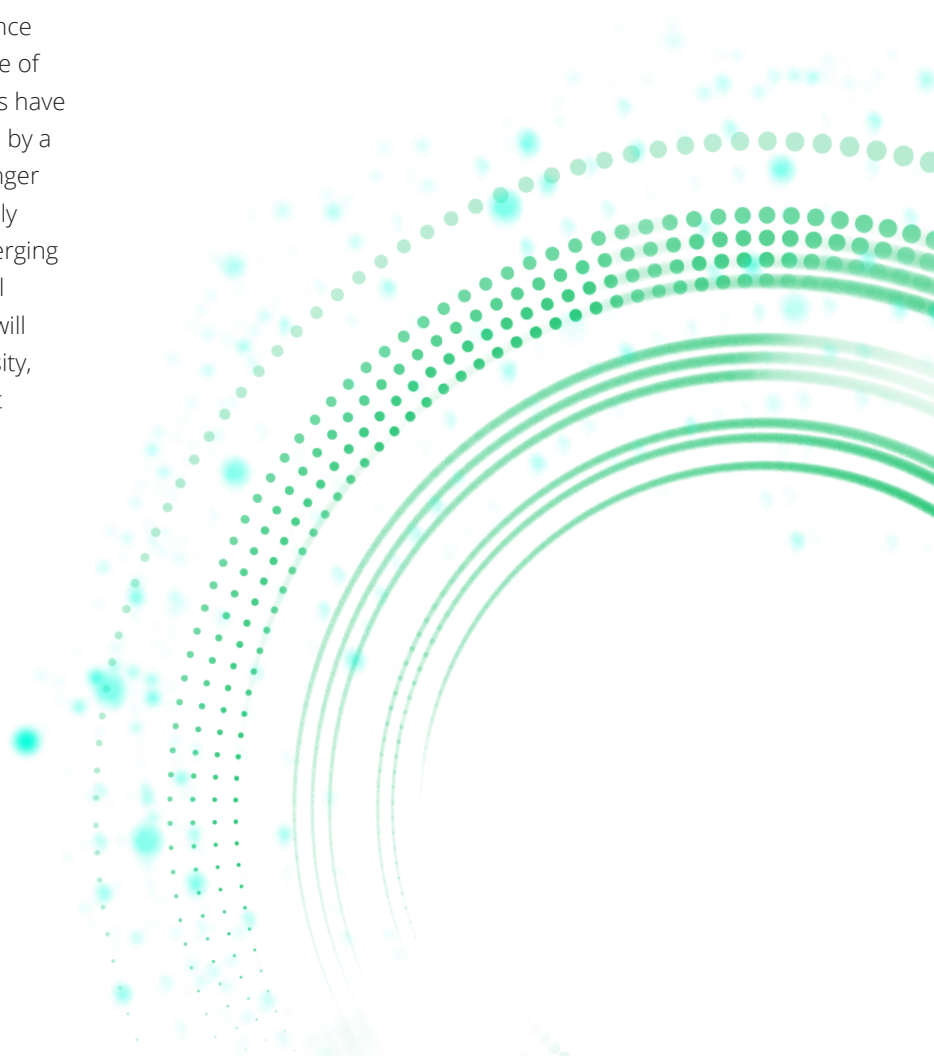
The *finance workforce*
of 2026: AI, skills gaps,
and supply challenges

Introduction

In 2022, we published our perspective¹ on what finance workers, facing a world of unprecedented change, needed and wanted, from flexibility to compensation and more. While workers sought more meaningful work and career growth and development, compensation was the top reason finance professionals left their employer, understanding that their skills were in high demand. Workers had leverage, and they used it to expand their skills, compensation, and development.

Then came artificial intelligence (AI), and the world, already recalibrating from social change and a global pandemic, changed—again. Finance was propelled into the future of work by the pandemic, and AI has only sped things up without measure. Our Finance Trends 2026² 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, but 84% have yet to redesign jobs or the nature of the work itself around AI. AI and its attendant capabilities have added fuel to a transformation that had been awakened by a confluence of disruptive forces. Transformation is no longer just inevitable—it's necessary and constant, and at rapidly increasing speed to keep pace with the evolution of emerging technologies and global shifts. And while core and digital skills are important, a finance workforce's effectiveness will be limited without the skills of strategic judgment, curiosity, and agility—those skills sometimes considered “soft” but crucial to an organization's strategy and success.

The world of finance looks different from 2022, and so does the work. Evolving workforce models, AI, and the increased demand for personalized transformation are converging, requiring new skills, adoption, and organizational rewiring—all at speed. Given this inflection point, has the workforce actually changed, and what is it doing differently now? What are workers looking for, and what should finance workforce leaders be thinking about as they integrate AI into their work and processes? Our new research, based on 1,800 responses, shows a marked shift over just three years in how finance employees view what they do, how they do it, and what they're looking for. Read on for insights on what the finance workforce of now is thinking—and what leaders should do to prepare them and their organizations for the future.



The employee value equation is shifting

Deloitte's 2025 Human Capital Trends³ report reflected a duality: Leaders wanted and needed agility in the workforce to respond to business challenges and drive transformation. The workforce, however, wanted stability, which afforded workers flexibility. Addressing “stagility” for CFOs means understanding which factors motivate employees enough to anchor them to their work. As AI reshapes finance roles and work design, and as finance professionals learn to navigate a volatile, uncertain, complex, and ambiguous (VUCA) environment that shows no signs of slowing, we are moving from that tension to a tipping point highlighted by the 2026 Human Capital Trends findings.⁴ As finance professionals and their leaders are embracing AI and dealing with constant disruption at a higher pace, how does that affect their work and what matters most to them?

In the 2022 survey, workers sought meaningful work, workplace flexibility, recognition, and compensation. Those all still matter, but workers' priorities have shifted. The bottom line: Pay matters, but people stick around for flexibility, meaning, and the possibility for growth.

2022

2025



Compensation: In 2022, finance professionals ranked compensation as the top reason they would leave an employer, but only third for the reason to stay, as well as the most valuable aspect of their work, offering a window into the competition then for talent and increasing salary expectations. Now, it still ranks as a top factor—but it isn't the top reason why people stay. Leaders, however, see it as less critical, increasingly undervaluing it relative to employees.



Flexibility: In 2022, flexibility was central to satisfaction. In 2025, it increased in importance for workers, who also reported their preference for more flexibility in where they work. Leaders also placed a higher importance on it, with older generations rating it more highly than their younger employees, whose emphasis has perhaps softened because of return-to-office mandates. Still, greater demand for flexibility indicates that workers prefer hybrid/remote working arrangements.



Meaningful work: In 2022, meaningful work meant making a visible impact for a worker's clients and community. It was a top priority for many workers, and a leading reason millennials and Gen Z workers left organizations. In 2025, meaningful work decreased in importance among workers and increased in importance among leaders. This change might reflect employee focus shifting toward practical needs versus personal fulfillment in uncertain times, and it may also reflect a lack of engagement—which is needed for effective transformation.



Recognition: Recognition has risen in importance consistently across all finance professionals, but highest among Gen Z, indicating early career professionals desire visibility for their work from senior leaders. Growing value on recognition could point to organizational cultures needing to adapt to reward and acknowledge contributions more transparently.



Career growth and development: While career growth and development decreased in importance among finance professionals, digital upskilling and AI integration were cited as the top work experiences desired by employees, suggesting that employees value skill-building opportunities aligned with new technology more than traditional advancement paths. The Human Capital Trends report also revealed a strong desire for “power skills”—empathy, leadership, and critical thinking—which will become crucial to get desired outcomes with AI.

The AI-powered finance workforce, in transformation

In 2022, finance leaders and professionals prioritized core finance skills as the most crucial for the future of finance. Then, they reported that much of their time had been shifted from transactional processing to strategic and analytical work, a shift made possible by automation tools that were available then. Three years later, finance workers see AI as a critical part of finance's future and are actively seeking those skills. But at the same time, they reported that they spent the same amount or even more time on transactional processing and less on strategic and analytical work, indicating an adoption issue, despite advanced automation efforts and the growing implementation of AI across finance functions.

Meanwhile, leaders report a prioritization of digital upskilling and technology integration, and expect their workforce to possess core finance expertise, digital skills, and data science and analytics. But there's a broad gap between expectations and reality: Our research suggests poor adoption of new tools and resistance to change, even as implementation of AI continues to expand across finance functions in every industry. Workers lack clarity on the impetus behind AI investments, its impact on their roles, and the implications for their performances and careers.

Finance professionals now say they're most likely to engage with AI when it drives impact through efficiency, reliability, recognition, or improved decision-making. But to these same professionals, trust and training are key. As they continue to implement AI, organizations need explicit frameworks for decision-making: which decisions matter, who owns them, and AI's role in them.

Meanwhile, leaders increasingly say they prefer upskilling their existing workforce to close the skills gap, rather than hiring externally. This may prove a key moment for leaders to lead their organizations in the constant white waters of continuous change, build finance workforces with a constant eye on ROI for their people and their technologies, and stay abreast of what's around the bend. And as some organizations use AI to cut labor costs, others are keeping their headcount stable and using AI to create excess capacity to focus on revenue growth.



But there's a broad gap between expectations and reality: Our research suggests poor adoption of new tools and resistance to change, even as implementation of AI continues to expand across finance functions in every industry. Workers lack clarity on the impetus behind AI investments, its impact on their roles, and the implications for their performances and careers.

Our insights

An organization's AI outcomes will likely depend on investing in talent, adoption, and work redesign. According to Deloitte's 2024 Q1 CFO Signals™ report,⁵ 93% of an organization's AI budget is going toward the tech investment, and 7% goes toward its people and processes. Without a true investment in an organization's finance workforce (who, by the way, say they are eager to incorporate AI into their duties) a business is unlikely to reach a true return on investment until decades later—if at all.

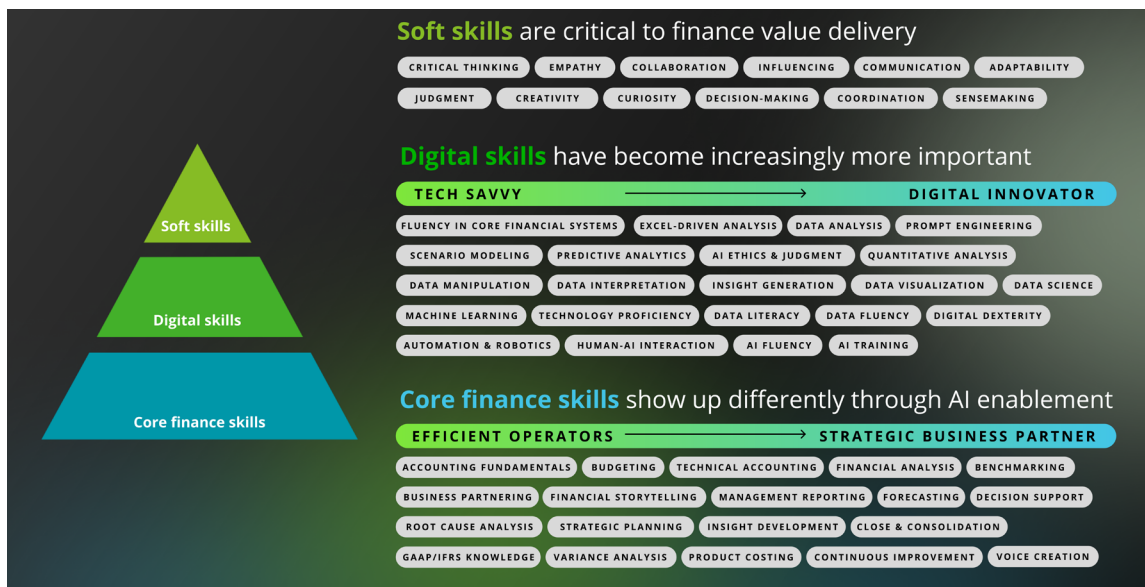
The Human Capital Trends report found that 78% of executives plan to increase AI spending, but 59% who are taking a tech-first approach are failing to meet their ROI expectations.⁶ And AI isn't a learn-it-once technology, which means each time it learns and changes its behavior, the workforce using it will need to do the same. Recent Deloitte research⁷ showed that organizations taking a tech-centric approach to AI adoption—one that cultivates technology differentiation, not human edge—were 1.6 times more likely not to realize their investments in AI compared to those who put humans at the center of their transformation efforts. Humans create enduring competitive edge, not technology. (An organizational digital twin can be useful to design an organization for the future.)

AI makes the need for finance transformation continuous, not episodic—and evolution is key to survival. Organizations are paddling through the constant white waters of a VUCA environment that shows no signs of calming. Here's that tipping point we were talking about: One-time transformation events will no longer suffice. The 2026 Human Capital Trends⁸ survey found that seven out of 10 business leaders say their primary competitive strategy over the next three years is to be fast and nimble—to capitalize on changing environments, business needs, and market demands. That means finance teams, from leaders to employees, must get comfortable with more frequent change, learning, and upskilling. They'll need to understand how changing currents will affect their work and become more adept on advising the business through this VUCA environment. AI reshapes task portfolios continuously, and a workforce strategy should begin with how the actual work has changed.



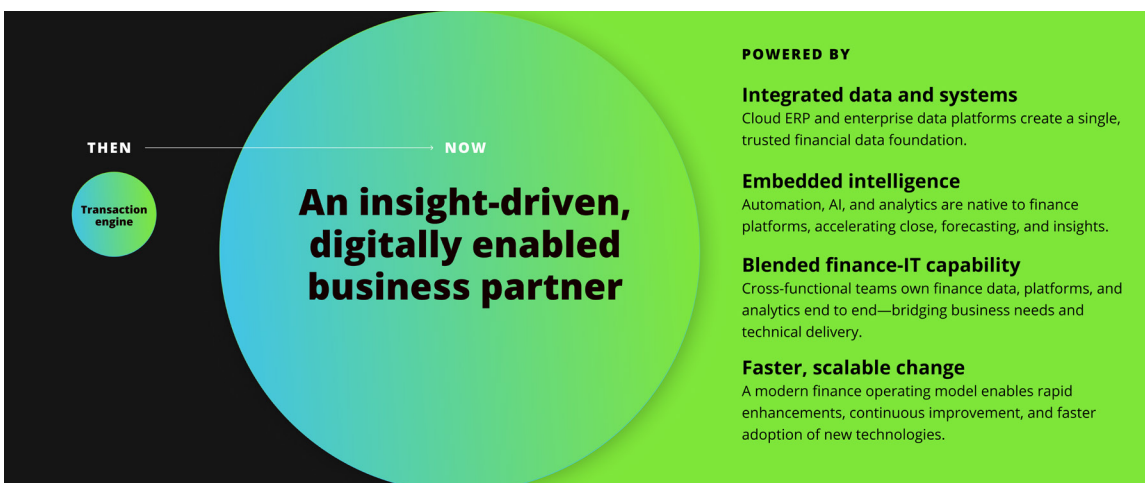
Skills gaps will likely continue to widen unless leaders deliberately build supply. Finance leaders may prefer redeployment of existing talent to hiring externally, but the demand for a three-legged stool of skills will continue to increase. Leaders should not assume that redeployment will solve it. While a curious employee who takes the initiative and the opportunities to learn will thrive, an organization needs to provide those opportunities and foster a culture of continuous learning. Existing finance workers will continue to seek upskilling and retraining, especially when it comes to AI. But it will be up to finance leaders to identify gaps and create paths to solve for them—and for workers to see the incentive and take it. (Skills development is one of the things that will help an organization retain its best people.)

Figure 1: Desired hard skills are shifting for finance talent, while soft skills remain highly desired by leadership

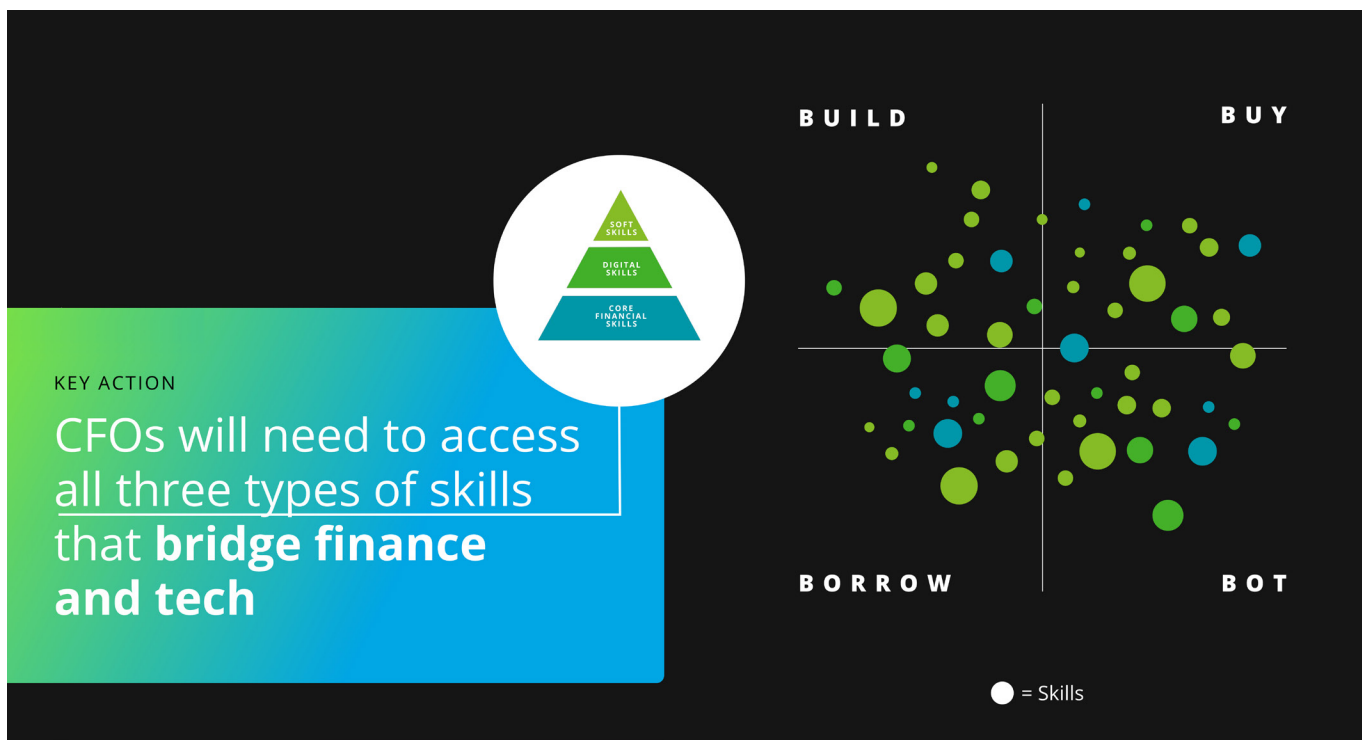


A finance/IT partnership will become critical to an organization's success. AI will help finance organizations continue to find efficiencies and be a better, more strategic business partner. But housing AI and tech capabilities within the finance function will become critical to a truly empowered workforce and an organization's long-term success. It can provide clarity on roles and work in parallel with an aligned organizational vision and strategy—and even create new career pathways. Imagine a finance tech specialist who can help keep the organization on its tech roadmap while also being able to perform functions critical to finance's core.⁹

Figure 2: Data, systems, and tech: Technology value is unlocked when finance and IT transform together, not sequentially



Owned capabilities for work, workforce, and organization design will (or at least should) become the norm. While our research shows that AI has increased the usage of centers of excellence, we see a different kind of center necessary for finance: that of a workforce transformation center inside the finance function. Imagine an office focused on AI adoption and transformation and continuous org and workforce redesign that sits closely to the function's work, not just enterprise human resources. (That said, a close partnership with HR can help energize and enable transformation.) Like our imagined finance tech specialist, this center would have a clear view into how AI's constant learnings are changing finance work and have the capability to identify new gaps, shift resources accordingly, and provide upskilling. It would also be able to plan task changes, not just job redesigns—another new facet of AI-enabled transformation. (We imagine roles such as a work design engineer being housed in this new office.) As important, it would continue to evolve, given the pace of AI investment, and be highly focused on return on investment.



The future of the finance workforce is a leader's opportunity

For years now, we have believed that the CFO or their delegate must also be the chief talent officer for finance. In the age of AI, we believe it even more strongly. As the potential and promise of AI come into focus, so do the complications they may create for finance organizations. Every transformation is a workforce transformation, and as we move into a humans x machines world,¹⁰ that concept is growing ever clearer.

While scaling AI has become the focus for so many organizations, the true promise and possibilities of AI, including an organization's ROI, will not be achieved unless it transforms the work, the workforce, and the organization itself. These technologies are so new, and the processes still so nascent in nature, that it will be up to the leaders to build training, processes, and organizations that can withstand constant change and a workforce being asked to do more with technologies they're having to learn on the job—and at ever higher paces. (You likely won't be able to retain your best people without it.)

This tipping point moment is an opportunity for finance leaders to shape the workforce they want: one empowered by technology, energized by possibility, and excited about what is next for their roles as they evolve. A strategic workforce enabled by AI is one that is more likely to stick with an organization for the longer term and help bring it into the future—and that's a finance workforce worth building.



Endnotes

1. Jonathan Pearce et al., "[Crunch time series: The finance workforce of now](#)," Deloitte, 2022.
2. Steve Gallucci et al., [Finance Trends 2026: Navigating the expanded scope of finance](#), *Deloitte Insights*, October 6, 2025.
3. *Deloitte Insights*, 2025 Global Human Capital Trends, 2025.
4. Shannon Poynton et al., [2026 Global Human Capital Trends](#), *Deloitte Insights*, March 4, 2026.
5. Deloitte, [CFO Signals™ 1Q 2024](#), 2024.
6. Poynton et al., [2026 Global Human Capital Trends](#).
7. Susan Cantrell and David Mallon, "[Scaling your human edge](#)," Insights2Action™, Deloitte, October 27, 2025.
8. Poynton et al., [2026 Global Human Capital Trends](#).
9. Diane Ma, David Pierce, and Jamie Weidner, "[The CFO Guide to Tech Trends 2026](#)," *Deloitte Insights*, March 24, 2026.
10. Nicole Scoble-Williams et al., "[Getting human and machine relationships right](#)," 2026 Global Human Capital Trends, *Deloitte Insights*, March 4, 2026.

Authors and contributors



Jessica L. Bier
Managing Director
Deloitte Consulting LLP
jbier@deloitte.com



Casey Caram
Principal
Deloitte Consulting LLP
ccaram@deloitte.com



Kathryn Mioduszewski
Manager
Deloitte Consulting LLP
kmioduszewski@deloitte.com

Contributors

Diane Ma
Deloitte Consulting

Geoff Kovesdy
Deloitte & Touche LLP

RJ Littleton
Deloitte Tax LLP



As used in this document, "Deloitte" means Deloitte Consulting LLP, a subsidiary of Deloitte LLP. Please see www.deloitte.com/us/about for a detailed description of our legal structure. Certain services may not be available to attest clients under the rules and regulations of public accounting.

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.

Copyright © 2026 Deloitte Development LLC. All rights reserved.