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AI's impact on the *Future of Finance*

Introduction

With the complex forces of change today, finance is stepping forward—anticipating shifts, steering strategic decisions, and redefining its place at the table.

Technology is driving a reinvention. It amplifies finance's purpose; it does not replace it. The core mandate remains: close the books, manage risk, allocate capital, and steer decisions.

However, finance can no longer defend the manual execution layer consuming most of its capacity today. Leaders who recognize this can seize the most significant opportunity in a generation to elevate the finance function.

According to Deloitte's Q4 2025 CFO Signals Spotlight, 87% of CFOs believe AI will be extremely or very important to their department's operations in 2026, yet only 63% have deployed AI solutions, and many without reaping the full benefits. Effective AI adoption requires vision and a close examination of critical success factors, sound governance and protocols, data, operating models, talent needs, and practical next steps.

The gap is not strategic. It is executional. Finance's purpose is to steward enterprise value, steer strategic decisions, and earn the trust of investors and regulators. Transformation happens beneath that purpose, in the places finance professionals dread most: the Annual Operating Plan season spreadsheet marathon, the month-end reconciliation grind, the forecast that cannot start until the data pull is done.

Leaders who frame it this way give their teams a clearer mandate and a faster path to value: same mission, elevated work, better tools.

Five forces that are redefining what finance must deliver

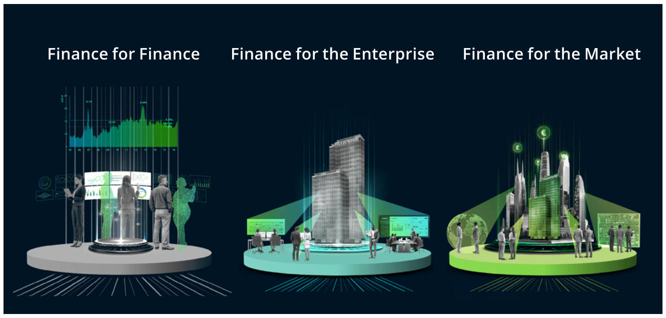
Finance leaders are navigating a convergence of forces evolving the expectations for their units. They will be expected to deliver the same or more output while holding head count flat. The forces are not slowing down, and the competitive gap grows rapidly between the organizations transforming their processes in response and those that are not. The time to move is now.

1. **Volatility** in the markets requires real-time scenario analysis and resiliency.
2. **Exponential technology** means processes that once required a team of ten can now run autonomously.
3. **Evolving stakeholder expectations** require finance to move from periodic reporting to continuous, on-demand insight.
4. **Changing industry dynamics** demand real-time responses to regulatory and competitive shifts.
5. **A shifting workforce** must adopt new roles as humans and machines work more closely together.

These forces intensify the shared challenges finance teams face to reinvent, rethink, and rework. They can no longer staff their way to scale. They must adopt new roles in an AI-partnered future.

How AI is rewriting finance's delivery model without changing its purpose

Three roles are emerging in the future of the finance function. Finance for Finance optimizes internal operations through automated, technology-driven process efficiencies. Finance for the Enterprise positions finance as a strategic adviser delivering real-time insights and managing risk. Finance for the Market transforms finance into a more impactful storyteller for investors and stakeholders.



Many of today's outcomes will remain. Critical functional areas will not be replaced. Instead, human and machine collaboration will rewire them, unlocking new capabilities. Finance elevates from a necessary cost to a value-creating function.

AI drives this potential, enabling next-generation capabilities in each role. It removes process friction, not purpose. Teams will do more with less, allowing them to focus on fully flexing their strategic capabilities. Finance moves to the driver's seat, anticipating rather than reacting, embedding controls and risk management into processes, and turning experiments into returns on investment.

These capabilities, coupled with the broader levers of talent, operating model, and culture, will enable finance to evolve from a cost center to a true value creator.

What does the future of finance look like? Real examples by function

As processes become faster, more accurate, and more intelligent with AI, finance will be accountable for a larger number of outcomes. Finance leaders who anchor their AI investments to this framing will find it easier to build the business case, communicate value, and hold the organization accountable for results.

Finance can set its course toward a new North Star. For decades, finance has served as the trusted steward. Through AI, finance can capitalize on unlimited opportunities to leverage data for real-time insights, customize investor reports for specific audiences, deliver forward-thinking insights, and quickly detect threats in the market to realize an expanded role as strategic adviser to the enterprise.

AI is reshaping the efficiency, accuracy, and intelligence of core processes, delivering the same outcomes with less friction and greater insight across every domain. Speed will be among the most noticeable and early factors of change. AI automates repetitive tasks, while Generative AI rapidly creates analyses and forecasts. Real-time, predictive insights and continuous reporting will likely lead to faster, more informed decision-making.

In FP&A, for example, AI may autonomously generate continuous forecasts tied to live business indicators, deploy anomaly detection on variances, and produce scenario modeling that replaces static planning cycles. Finance professionals still produce a forecast, but it is faster, more accurate, and gives business partners and finance organizations the ability to make better business decisions.

In capital allocation and pricing, AI might generate predictive cost and profitability models, enable risk-adjusted investment prioritization, and deploy deal scoring to guide sales negotiations in real time. The potential outcomes are disciplined capital reallocation, reduced revenue leakage from inconsistent discounting, and improved margin visibility at the customer, product, and segment levels.

All process areas—from order-to-cash (O2C) to capital allocation to controls—will likely change. Finance leaders will need to identify use cases, prioritize areas that must go from good to great, and define how and where to invest.

Five steps to prepare finance teams for AI

Finance faces a "what will you be when you grow up?" moment. Leaders must begin looking to the horizon, charting a new path, and aligning resources and strategies to create a finance organization of tomorrow. This will require setting guide points for harnessing AI and driving true transformation.

1. Set a clear business strategy

A holistic finance strategy, inclusive of a vision for AI, sets the stage. It defines the organization's AI goals, ethical principles, and reasons for adoption. It guides where and how to apply AI in the finance function to achieve results. Key components for success include aligning business goals, collaborating with technology partners, developing an end-to-end governance and risk model, and considering all enablers.

2. Identify AI use case opportunities

Organizations might begin with targeted, high-impact use cases in high-volume, rule-based processes such as invoice matching, cash application, journal entry preparation, and variance analysis. Grounding use cases in end-to-end processes, rather than focusing on point solutions, can lead to more transformative value. Leaders should pay attention to out-of-the-box vendor solutions, but not wait for them. Constant internal experimentation to identify immediate wins could build in-house AI expertise, creating a competitive advantage.

3. Align on an AI investment strategy

Any approach will have a crawl, walk, run element to it. And as solutions progress, the organizational value of those efforts increases. A stepwise investment framework serves as a critical building block that enables the scaling of higher-value AI solutions. Integrated agentic solutions sit upon a foundation of strategy, data, and technology. Taking time to get these elements right allows finance teams to iterate and grow, as opposed to throwing darts in the dark.

4. Establish a process for monitoring and realizing value

Any investment relies on key performance indicators that connect process improvement to quality outcomes. These might include dimensions like financial value, operational value, strategic value, and employee value.

5. Prepare teams for AI integration

Finance teams must be prepared across six pillars: *technology, data, operating model, talent, adoption, and governance*. Process changes only create value when the people, structures, and governance surrounding them are ready. Finance leaders must understand their strategy across each pillar, as well as the key elements that will disrupt the way that finance operates.

Prepare teams for AI integration: Six pillars

Pillar 1: Technology

AI will significantly disrupt our thinking. We are moving away from linearity—step one leads to step two, which leads to step three—into something that is much more dynamic.

Finance teams will need a targeted solutions approach. Efficiency gains projected across finance functions will not materialize from technology selection alone. AI solutions evolve along a maturity spectrum from productivity tools to predictive analytics to Generative AI to agentic platforms. Each stage enables smarter, faster, and more scalable decision-making.

The right solution depends entirely on the process being transformed and the functional requirements that process demands, not on the sophistication of the technology itself. Business leaders will need to identify the most appropriate areas to start, building upon successes and small wins. Functional requirements, vendor and solution capabilities, and the existing enterprise technology landscape will inform decisions related to user interface and experience, data, orchestration, and model.

Companies will also need to consider where it makes sense to leverage native in-tool AI capabilities versus developing custom solutions. The build-versus-buy decision is not a one-time choice. It is an ongoing portfolio discipline. Building a bespoke solution will require extensive time, expertise, and resources. It requires engineering, data science, and a well-formed enterprise technology and model strategy. Buying or renting technology allows companies to leverage existing software vendor applications and reduces reliance on engineering and development.

Leaders should also be careful to avoid deploying the most sophisticated solution available to every process. The right solution could be a mix of both options—buying out-of-the-box AI tools to build expertise and use cases and inform future custom solutions.

To realize a vision for the future of finance technology, there are three steps to consider. The first is a top-to-bottom technical assessment that inventories the stack and captures constraints. The second is nesting current technical architecture with the future state. This helps businesses identify technology to keep, invest in, or sunset. And the last step is creating a gap closure plan, which provides a roadmap for executing on the vision.

Pillar 2: Data readiness

Finance organizations tend to be data-rich and insight-poor. The raw materials exist, but they are fragmented, inconsistently governed, and not structured for AI consumption. AI does not improve poor data. It scales it, making data governance not a prerequisite for transformation but the foundation of it.

Many organizations have extensive data products, but they are primarily designed for reporting and human analysis, not for AI consumption or autonomous decisions. We identify three phases of data maturity. Phase 1 includes curated data foundations that provide reliable reporting. Phase 2 includes decision-ready and AI-ready data. Phase 3 includes data that continuously improves with automated monitoring, retraining, and quality controls.

Most finance organizations are in phase 1 but want phase 3 AI outcomes, and there are no shortcuts through phase 2.

The answer lies in a strategic approach to data. Data products must be designed with an eye toward functional requirements by use case and consumption patterns. Next, the organization's data foundation and architecture must be established. Finally, sustained delivery and adoption from cross-functional product teams will be critical. But with the right setup, it is achievable.

Pillar 3: Operating model

AI does not slot into an existing finance operating model. AI is reshaping the way finance organizations operate, in terms of how they work together and deliver services to the enterprise, how they are structured, how they cultivate new skills, and how they make decisions. This requires an operating model redesigned across six dimensions: organizational capabilities, service delivery, organizational design, people and ways of working, data systems and technology, and governance and decision rights.

This reflects the evolving partnership between humans and machines, with humans moving up the value chain and AI supercharging both strategic and transactional finance work. That shift only creates value if the operating model is redesigned to absorb it, with roles, handoffs, governance, and accountability structures updated before automation goes live. AI agents become part of the organization's decision ecosystem—reasoning, recommending, and, in some cases, autonomously executing actions within defined guardrails. Decision authority becomes flexible. It shifts between AI and humans, based on model confidence, risk appetite, or ambiguity. AI systems capture decision outcomes and instantly feed them back into learning loops. Finance organizations govern not just decisions, but also the design of the decision environment itself.

Finance is evolving from a transaction engine to an insight-driven, digitally enabled business partner powered by integrated data and systems, embedded intelligence, blended finance–IT capabilities, and faster, scalable change.

Pillar 4: Talent

Organizations that treat AI upskilling as a one-time event may find their workforce falling further behind with each passing cycle. The core skills finance professionals need have not changed, but they must now apply to AI-generated outputs rather than manually produced ones.

Finance professionals have always needed to understand the business, manage data, communicate insights, and exercise judgment under uncertainty. AI is redefining how work gets done in finance, creating new opportunities for impact and efficiency across human and digital workers.

The traditional finance specialist gives way to the finance athlete: a cross-functional generalist who collaborates with AI, applies business context to model outputs, and escalates human judgment when AI surfaces exceptions. Most companies are not there yet. According to Deloitte's State of AI in the Enterprise (2026), 84% have not redesigned jobs around AI capabilities.

Core finance skills remain foundational as AI automates process execution, but digital skills for human talent are rapidly becoming baseline requirements, and soft skills grow increasingly more important. The path to activating finance talent will require leaders to shape a workforce strategy and blueprint, define and shift work as needed, and upskill the workforce to support the future.

Pillar 5: Adoption

Despite significant AI investment, finance organizations are failing to translate process transformation into workforce behavior change. According to Deloitte's Tech Trends 2026 report, organizations dedicate only 7% of AI budgets to rewiring work and the workforce and the other 93% on data and technology, delaying value realization. The result is that self-reported AI usage has decreased by 15% despite a steady presence of employer-provided Generative AI solutions.

The root cause is a deficit of trust. Finance professionals who do not trust AI-generated output will verify results manually, adding a step to the process rather than removing one. When trust in AI is high, finance workers are 2.7 times more likely to use Generative AI daily, save 2.3 times more hours per week, and are 1.4 times more likely to work within approved tool guardrails, according to Deloitte's TrustID® Workforce Index.

Further, trust is built through four factors: capability, in which AI produces accurate, unbiased materials; reliability, in which AI consistently and dependably delivers upon its purpose; humanity, in which the tool directly supports specific needs and enhances work performance; and transparency, in which AI outputs are explainable in plain language.

Adoption is an ongoing operating discipline. Successful AI adoption requires a structured, trust-based approach that engages leaders, equips users with fluency, and continuously adapts based on feedback.

Pillar 6: Governanace

AI capabilities are accelerating faster than the governance structures designed to oversee them. Many finance organizations are running AI pilots in reporting, forecasting, and controls without the policies, accountability structures, or oversight mechanisms needed to ensure those tools can be trusted—and the gap is widening.

According to Deloitte's State of AI in the Enterprise report, nearly three-quarters of organizations plan to deploy agentic AI within two years, yet only 21% have mature governance frameworks for these systems. Closing that gap is not optional; it is foundational to accelerate sustainable transformation.

The stakes are acute in financial reporting, where AI-generated content is increasingly embedded in accruals, disclosures, and ERP workflows. When that output enters the reporting chain, it becomes a risk for management to manage. Finance must be able to explain what a tool produced, who reviewed the output, and who was accountable. Sound governance requires a full inventory of AI activity, clear ownership, accountability, clarity on roles, and controls assessed against the five pillars of AI assurance: transparency, fairness, privacy and security, reliability, and accountability. Internal audit plays a critical role here—not as a passive reviewer, but as a proactive catalyst that assesses the AI landscape, tests controls in practice, and continuously surfaces findings to the audit committee.

Effective governance is a cultural discipline—roughly 20% policy and 80% behavior. Finance organizations must cultivate a mindset in which responsible AI is everyone's job, not only the model owner's or compliance team's. Finance leaders who embed governance into their AI investment thesis from the outset—rather than treating it as a late-stage control layer—stand better positioned to scale AI responsibly and demonstrate to auditors, regulators, and investors that their transformation sits on a trustworthy foundation.

Learning from how others have moved forward

So where to begin? Once finance leaders set their AI strategy across technology, data, operating model, talent, and adoption, the real question is the first move. There is no single right answer, and that is good news.

The three profiles below come straight from client transformations we have led, and each one took a sharply different route to get there. Few organizations match just one. The best teams borrow from all three.

The Collaborator embraces business process outsourcing to drive out inefficiencies and deliver immediate savings by streamlining transactional areas, doing more with less, and at a lower total cost. Benefits include rapid cost savings and freed-up internal capacity. Risks include loss of internal expertise and reduced control over ongoing process improvement.

The Technologist positions finance as a digital-first organization by investing in best-in-class technologies and harmonizing data across the enterprise to maximize efficiency and agility. Benefits include a strong, scalable foundation for AI-enabled process improvement. Drawbacks include significant up-front investment and long implementation timelines.

The Innovator champions a bold, end-to-end transformation that reimagines finance one process at a time and focuses on high-value opportunities to enhance it by leveraging automation and continuous process improvement. Benefits include flexible and modular transformation. Risks include lack of enterprise-wide consistency and ROI that depend heavily on execution discipline.

Regardless of the approach, the measure of success is the same: Did finance's outcomes improve? The ultimate accountability is whether finance delivers more reliable financials, more credible forecasts, more timely insights, and more effective risk management—sustained and improved over time.

Conclusion

Finance's outcomes have not changed. The obligation to manage risk, report accurately, allocate capital wisely, and inform better decisions is as enduring as the finance function itself.

What AI is changing is the process by which finance meets those obligations. AI offers the potential to reduce manual labor, synthesize and organize data in real time, and create timely, insight-rich reports. AI might empower the next generation of finance organizations to deliver outcomes with greater speed, higher accuracy, and far more capacity for the human judgment that drives strategic value.

Transformation is not about reinventing finance's purpose. It is about removing obstacles that have stood between finance and its ability to fully realize its potential as a strategic adviser to the enterprise.

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