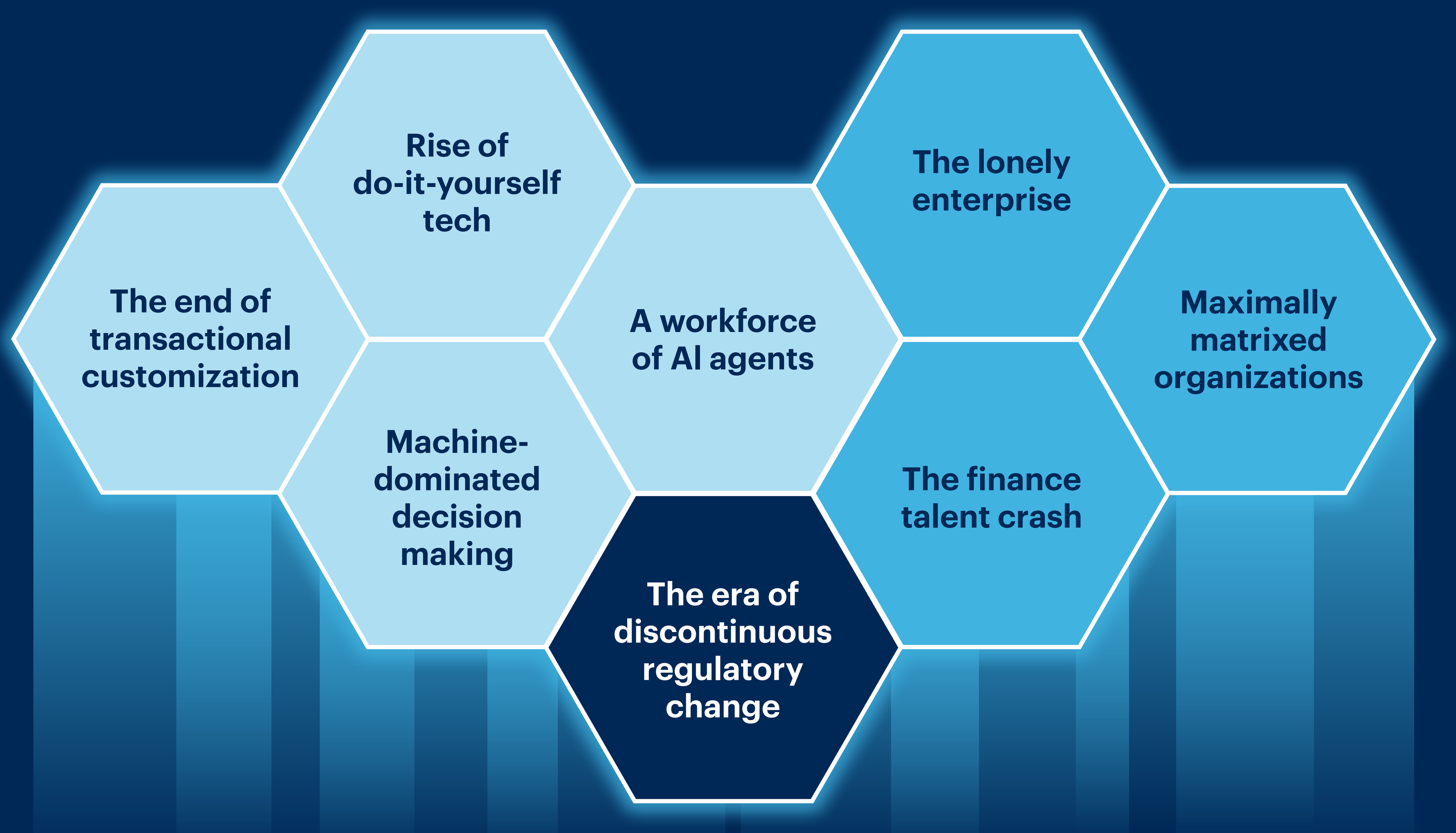
Gartner

Finance 2030

8 forces reshaping the future of finance

Over the next several years, eight technological, organizational and regulatory forces will reshape the function and push CFOs to rethink how they plan, strategize, decide, operate and organize. Use this overview to inform discussions with your leadership team, create a new finance vision, rewrite talent strategy and prepare employees for new ways of working.

Technological | Organizational | Regulatory



Technological forces

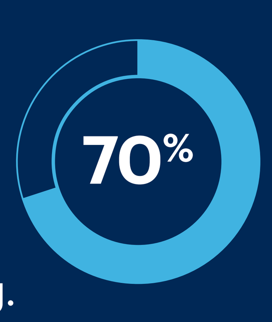
A workforce of AI agents

One-third of enterprise software applications will have embedded, agentic AI within the next three years.

A large share of finance's tasks will be executed and supervised by AI, drastically changing how finance performs daily tasks, but also promising huge efficiency gains across the function.

Machine-dominated decision making

By 2028, **70%** of finance functions will leverage AI analysis with connected device data for real-time decision making.



Machine-driven decisions and improved decision quality will allow finance to automate routine choices with high levels of confidence.

Rise of do-it-yourself tech

Projected collective spending on low-code development technologies is expected to reach **$41B by 2028.**

$41B

Finance will have a significant opportunity to become digitally self-sufficient, serve more internal customers through larger digital initiatives, and allow finance staff to focus on more complex tasks.

The end of transactional customization

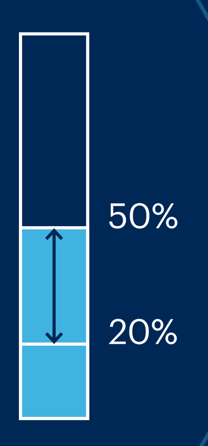
By 2030, the vast majority of finance functions will have **nearly identical transactional processes.**

The decline in customization will put increased urgency on finance functions to prepare their talent, optimize their systems and develop AI oversight skills to ensure quality control and data validity.

Organizational forces

The lonely enterprise

Between **20% and 50%** of the market has already adopted self-service tech, and it will be mainstream in less than two years.



Finance will disseminate more of its analysis capabilities into the business through self-service tools, empowering business leaders to conduct a wider range of analysis on their own without finance needing to be "in the room."

Maximally matrixed organizations

By 2030, large organizations will see a **significant reduction in corporate decision speed** due to the complexity of their matrixed organizations.

As more decisions cascade upward, they move further away from local expertise, putting even more pressure on finance to leverage local acumen for quick, high-quality decision support.

The finance talent crash

Specific finance disciplines, such as accounting, will see large-scale retirement without sufficient entry of young talent, resulting in a **major decline in available talent by 2030.**

Finance will have smaller teams, and it will be more expensive for CFOs to hire specialized talent. Finance will need to capture vanishing experience and scale remaining talent using a mix of technology and people.

Regulatory force

The era of discontinuous regulatory change

Regulatory change will become much **more difficult to predict** than in the past.

This will put tremendous pressure on finance to prepare for, and quickly react to, hard-to-predict and fast-moving changes.

Explore additional tools and benchmarks for CFOs and finance teams.

Tool
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Source: Gartner