

The background features a dark blue gradient with numerous vertical bars of varying heights and widths, some with a light blue glow. Several white checkmarks are scattered across the scene, some enclosed in white circles. The overall aesthetic is clean, modern, and data-oriented.

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2026 CFO  
Budget Priorities

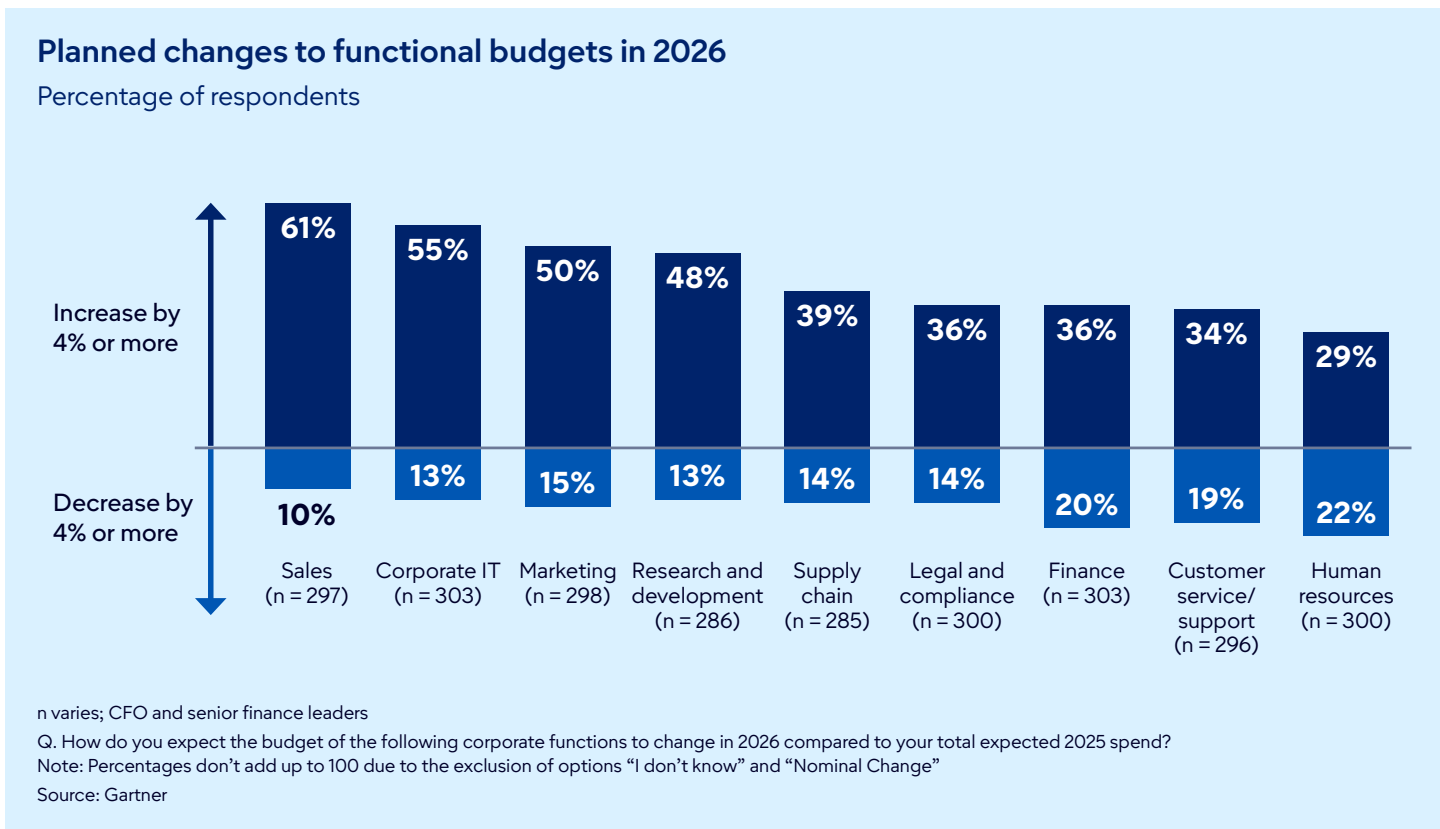
As CFOs enter 2026, they face a dual mandate: accelerate growth while enforcing cost discipline. Budget priorities reveal a clear pattern in which technology and AI investments remain protected and expansive, while headcount and compensation growth slows sharply. For most functions, this pivot signals a structural shift from scale to efficiency, while some are still in the pilot stage. Ultimately, automation and digital tools will serve as the primary levers for productivity improvements, and CFOs must align spending accordingly.

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## CFOs prioritize investment in sales, IT and marketing over support functions

Sales, IT and marketing remain the main engines of budget growth in 2026, with 61%, 55% and 50% of CFOs planning increases, respectively. These gains signal a clear push to capture demand, strengthen digital platforms and expand customer engagement as organizations prepare for a slower labor market and tighter cost controls. The emphasis on sales reflects continued focus on revenue acceleration, while IT budgets rise in response to SaaS price pressure, wider digital workflows and expanding AI use cases. Marketing maintains momentum as CFOs reinforce brand visibility and acquisition strategies after several years of volatility. In contrast, support functions face increased scrutiny as leaders prioritize investments that contribute directly to growth and modernization.



## CFOs are applying the brakes on finance spending but adopting more AI

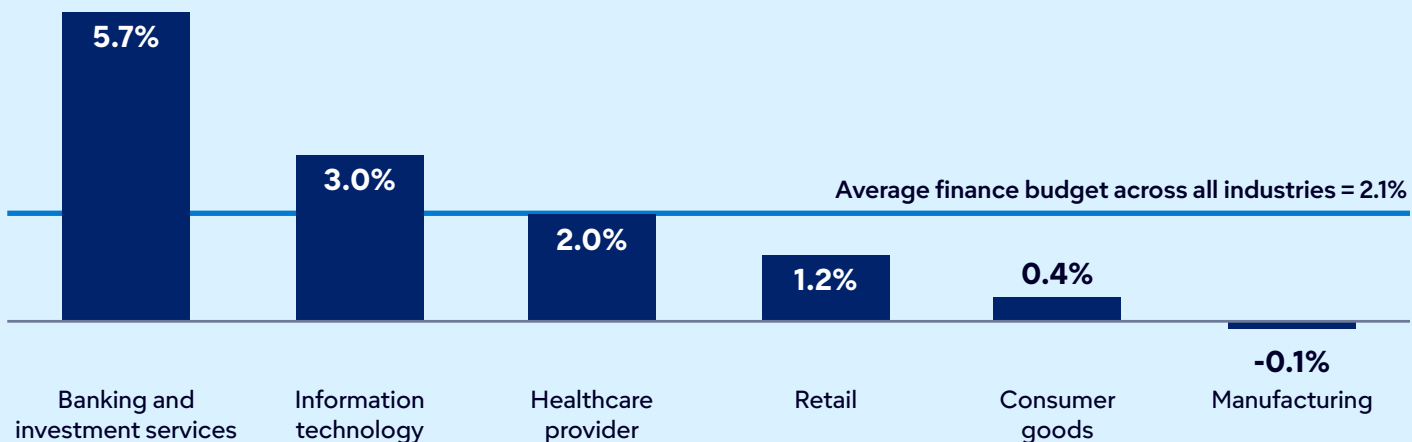
Finance budgets will grow modestly in 2026, rising an average of 2.1%, though industry variation remains significant. Banking and investment services post the strongest gains at 5.7% as firms manage regulatory scrutiny, operational risk and rapid digital expansion. IT organizations follow at 3%, reflecting oversight needs tied to technology modernization. Healthcare and retail maintain lower levels of growth, while consumer goods and manufacturing move closer to stasis.

These patterns highlight uneven digital maturity, differing compliance pressures and divergent cost structures across industries. This cautious approach is likely due to AI and automation reducing manual tasks such as reconciliations and regulatory filings, allowing CFOs to prioritize technology-driven efficiency over headcount expansion.

Investments are shifting toward advanced analytics, digital compliance tools and AI-enabled forecasting to improve decision making and lower transaction costs. Sector differences underscore IT's need for financial oversight versus manufacturing's aggressive cost control amid margin pressures.

### Planned average finance budget change across various industries

Percentage of respondents



n varies; CFO and senior finance leaders

Q. How do you expect the budget of the following corporate functions to change in 2026 compared to your total expected 2025 spend?

Note: Percentages don't add up to 100 due to the exclusion of options "I don't know" and "Nominal Change"

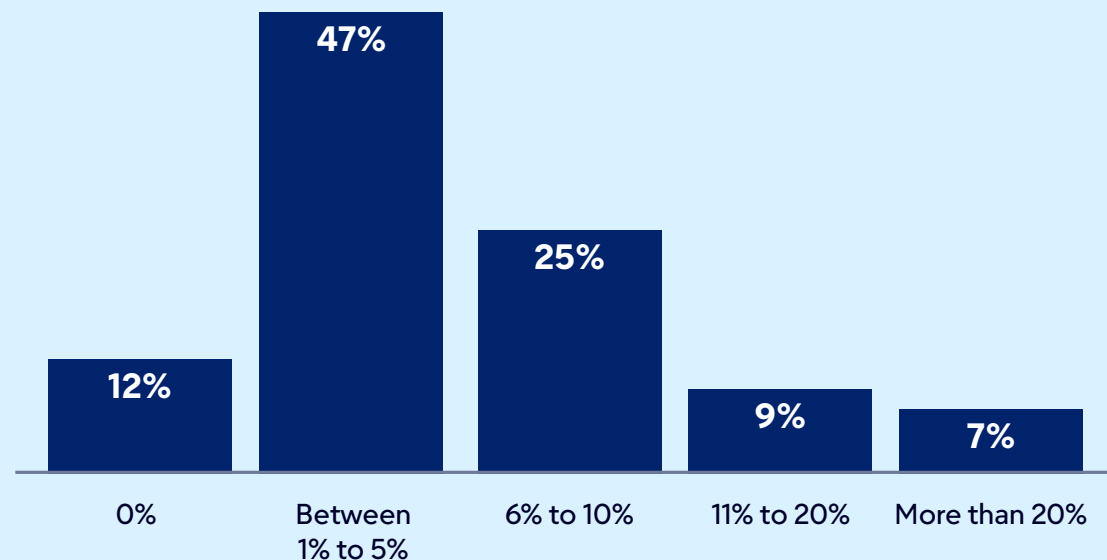
Source: Gartner

## AI in finance: From cautious pilots to committed scale

CFOs expand commitment to AI despite early challenges in adoption and capability building. While nearly half allocate only 1% to 5% of finance technology spend to AI today, the planned increase in 2026 is substantial, with 59% expecting AI spend to rise by 10% or more. Yet current deployment remains uneven. Twelve percent have not started due to limited AI literacy, competing priorities and legacy systems that slow modernization.

This gap reveals a broader challenge for finance teams — progress in AI investment continues to outpace talent readiness and system capability. Leaders must refine their approach by prioritizing use cases tied to measurable productivity gains, upgrading forecasting and analytics platforms and addressing the digital skills gaps that stall transformation.

**Current percentage of finance technology spend allocated to AI-Related Solutions**  
Percentage of respondents

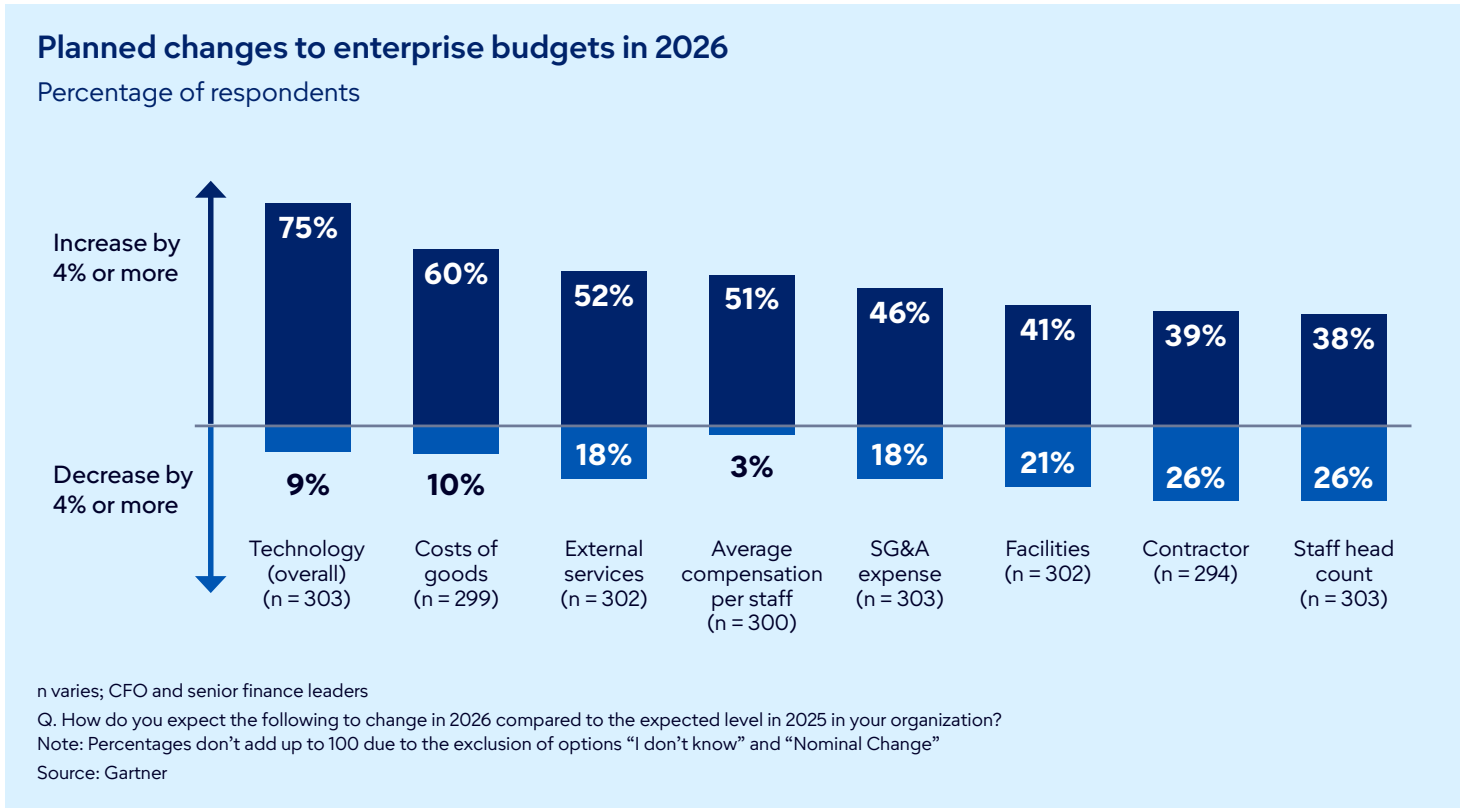


n = 299; CFOs and senior finance leaders, excluding don't know

Q. What percentage of your finance function's total technology spend is currently allocated to AI-related solutions (including software, services and implementation), where "AI-related" refers to solutions in which artificial intelligence or machine learning is a core functionality or primary driver of value?  
Source: Gartner

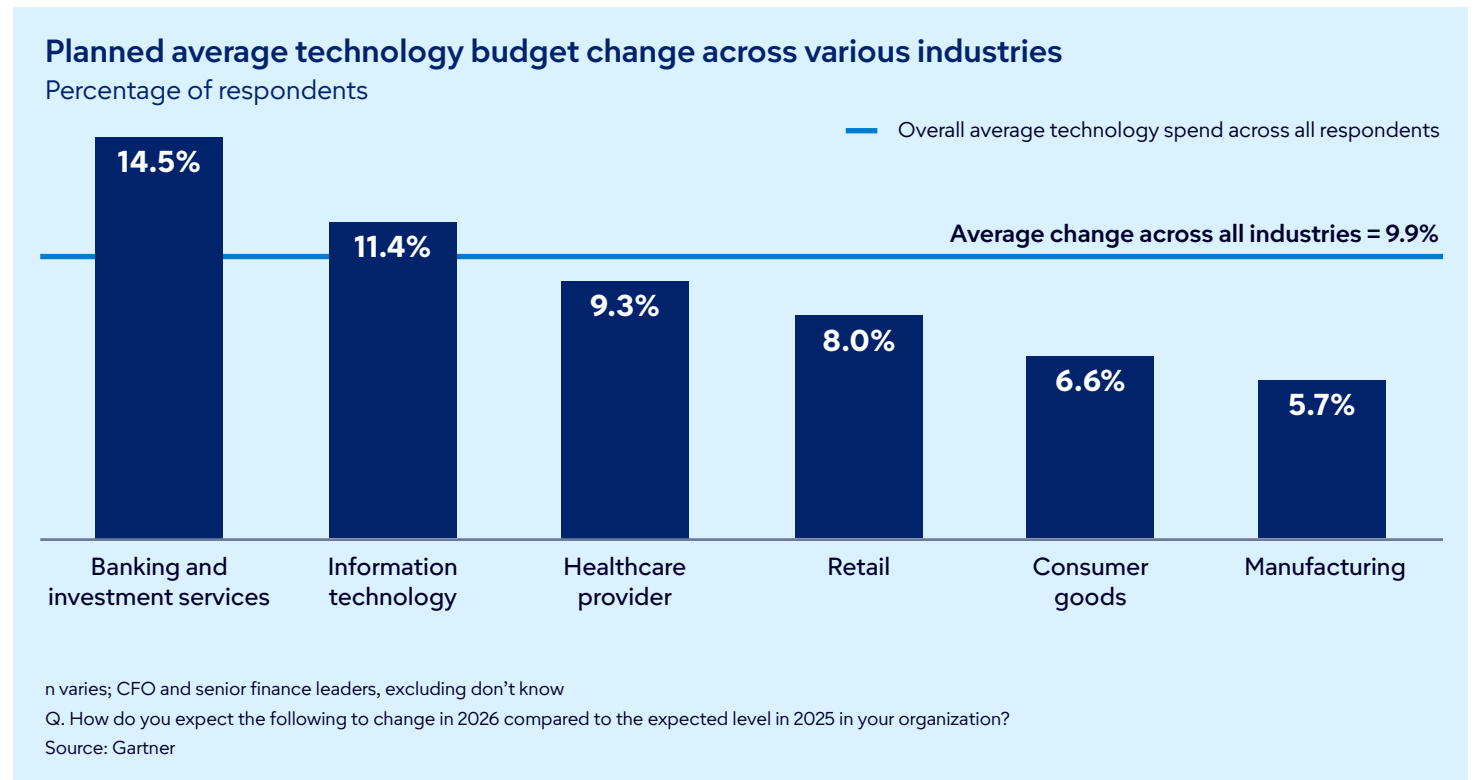
## Enterprises bet on technology over headcount growth

Similar to last year, 75% of CFOs expect technology budgets to rise by 4% or more, while only 38% anticipate an increase in staff headcount budgets. Among those increasing technology budgets, nearly half intend to boost technology spending by 10% or more, and another 27% expect gains of 4% to 9%. This reflects organizations' continued emphasis on digital investments as key to remaining competitive and achieving strategic objectives.



## Technology leads spending, but growth varies by industry sector

Technology remains the strongest budget priority across industries in 2026, though the scale of investment varies by sector. Banking leads with a 14.5% planned increase as institutions strengthen risk management, navigate regulatory shifts and counter pressure from digital challengers. IT organizations follow with 11.4% growth driven by cloud expansion, infrastructure upgrades and heightened security demands. Healthcare organizations increase technology budgets by 9.3% to improve patient engagement and address ongoing talent shortages. Retail and consumer goods continue investing in analytics and omnichannel capabilities to maintain customer relevance. Manufacturing posts more modest growth as capital-intensive cycles and stabilized supply chains place natural limits on discretionary technology spend. Across all industries, technology remains central to digital transformation and enterprise resilience.



## Hiring slowdown and pay stagnation reflect labor market weakness

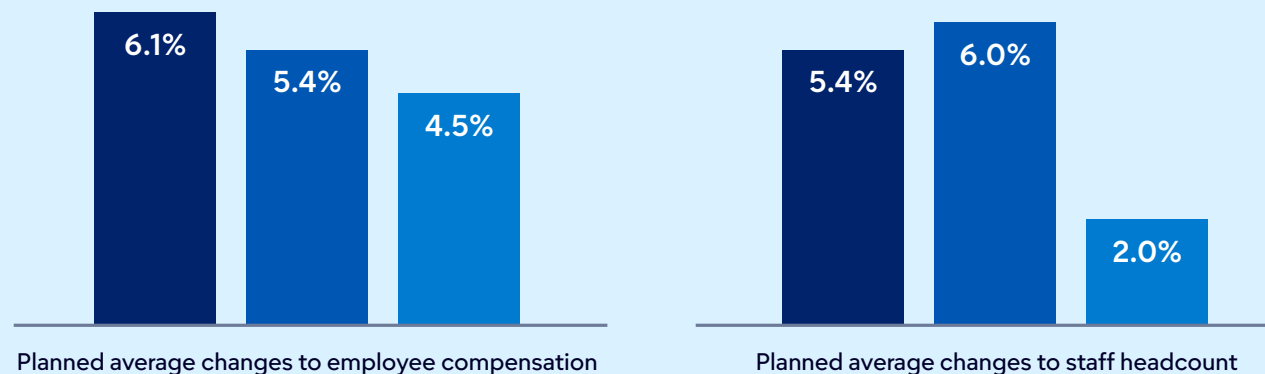
Compensation growth continues to slow as labor conditions weaken, with average pay increases falling from 6.1% in 2024 to 5.4% in 2025 and set to ease further in 2026. Only 41% of CFOs expect pay hikes of 4% to 9%, compared with 50% last year, while nominal adjustments rise to 46%, underscoring a clear shift toward labor cost containment. This reflects easing inflation, lower attrition and a cooling labor market that gives employers greater leverage in pay decisions.

The sharper shift appears in headcount expectations: Growth drops from 6% in 2025 to only 2% in 2026, with fewer CFOs planning meaningful staff increases and double-digit expansions. Leaders are pivoting from labor expansion to labor optimization, directing investment toward automation and AI that raise output without proportional hiring. Each decline in headcount growth points to a deeper transformation — leaner teams, fewer new roles and a workforce strategy anchored in digital capability and efficiency.

### Planned average changes to compensation and headcount in 2024, 2025 and 2026

Percentage of respondents

■ 2024 ■ 2025 ■ 2026



n varies; all CFOs and senior finance leaders, excluding don't know

Q. (2026) How do you expect the following change in 2026 compared to the expected level in 2025 in your organization?

Q. (2025) How do you expect the following change in 2025 compared to the expected level in 2024 in your organization?

Source: Gartner

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