Gartner

Finance 2030

8 forces reshaping the future of finance

A future in tension

Finance is staring down a dramatic transformation.

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.

The staggering pace of technological advancement — particularly the growing ubiquity of AI — will propel the function forward in terms of efficiency, but it will also necessitate a hard reevaluation of finance's role. At the organizational level, growing complexity and new behaviors will reshape talent composition and team structure. As divergent, discontinuous change continues to crystallize within the regulatory environment, finance teams will face further challenges around core activities like scenario planning, business partnering and compliance.

This research — the first installment in the Gartner Finance 2030 series — is designed to give CFOs and their teams a starting point for taking action before these forces become legitimate, mainstream disruptions. Use this eBook to inform discussions with your leadership team, create a new finance vision, rewrite talent strategy and prepare employees for new ways of working.

8 forces reshaping the future of finance

Select a force below to learn more ↓

Technological
Organizational
Regulatory

Source: Gartner

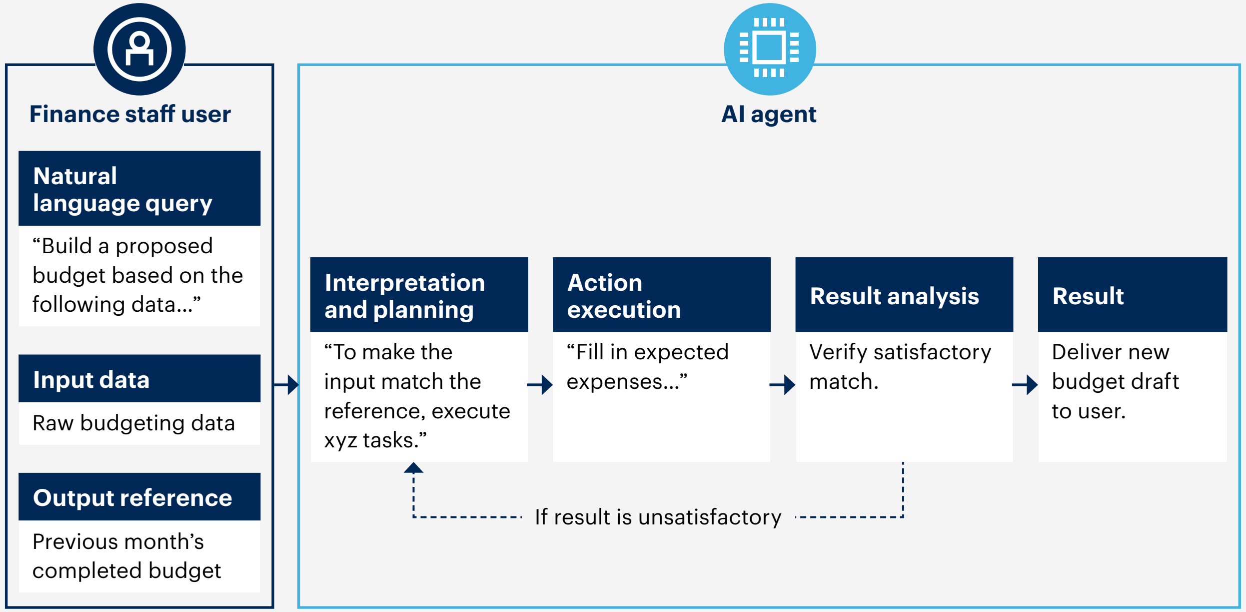
Force

A workforce of AI agents

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

Agentic AI has the greatest potential to significantly reshape the finance function — more so than any other advance in artificial intelligence. AI agents will need little human involvement as they execute tasks in complex environments and work together to achieve common goals.

Sample use case, AI agent in budget drafting



Source: Gartner

Impact

Agentic AI accelerates changes in how finance works

By 2030, **at least 15%** of day-to-day work decisions will be made autonomously through agentic AI.

A large share of finance's tasks will be executed and supervised by AI, drastically changing the manner in which finance performs daily tasks, but also promising huge efficiency gains across the function. In most parts of finance, the adoption of agentic AI will change:

- **Processes**. Many processes and tasks will be totally automated and monitored by AI agents. This changes when, how and if humans intervene in processes.
- **Vendor relationships.** Finance will need higher levels of integration with vendors as most finance functions will not initially develop agentic AI independently. Vendors will be crucial partners in implementing, customizing, troubleshooting and monitoring agents as companies start adopting them.
- **Talent competencies**. Many finance employees' responsibilities will drastically change as they transition from being task-doers to coordinators and stewards of AI agents. This will create opportunities for finance talent to develop in-demand skills (AI monitoring and agentic AI management) but will also cause employee discomfort as they navigate change.
- **Organizational structure.** Gartner predicts that in the next two years, 20% of organizations will use AI to flatten their organizational structure and eliminate more than half of current middle-management positions.

Force

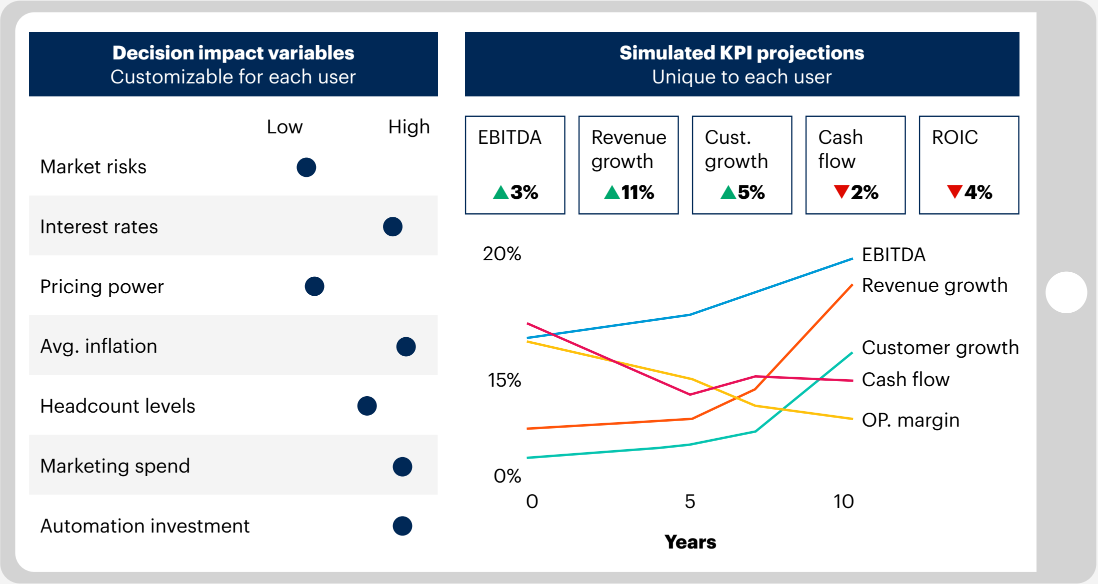
Machine-dominated decision making

By 2028, 70% of finance functions will leverage AI analysis with connected device data for real-time decision making on operational cost and cash flow management.

Machines — largely AI-driven — will make nearly all of the routine decisions in the finance organization, along with many of the more complex decisions currently requiring human judgment. This won't be limited to simple decisions either. Machines will also be critical collaborators on the most complex decisions — fundamentally altering the types of decisions finance employees support and how they support them. Humans' role in decision support will include light monitoring — but deference to — machine choices.

Strategic decision simulator

Example



Source: Gartner

Impact

Improved decisions with automated judgment and probabilistic thinking

Machine-driven decisions will enhance both speed and quality. Improved decision quality will allow finance to automate routine decisions with high levels of confidence (e.g., anomaly or error detection, demand planning). Machines will continue to take on many of the decisions finance considers “judgment-based.” With machines making a larger share of complex decisions, finance staff responsibilities will shift to quasi-management of machine systems, dedicated to model generation, upkeep, oversight and improvement. Finance must encourage a mindset of probabilistic thinking in order to turn machine-generated insights into quality decision making.

These benefits don’t come without possible downsides. There will likely be fewer low-level analysts and business partners, as these roles will be heavily automated. For remaining junior staff, there will be fewer learning opportunities, which will hinder their ability to handle anomalous or crisis scenarios due to limited experience making decisions without machine assistance.

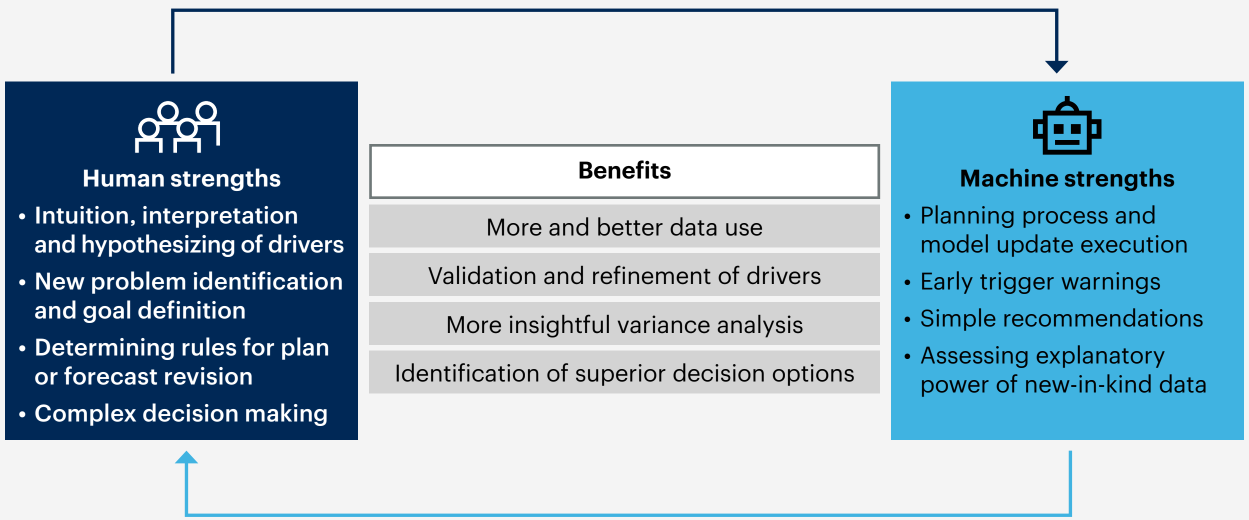
Force

Rise of do-it-yourself tech

$46 billion: Projected collective spending on low-code development technologies by 2028

Generalist technology users will use low-code or generative AI tools capable of producing new features and functionality for technology systems without traditional coding. The learning curve for nontechnologists to build new technology tools, use advanced technology and create models will be significantly flatter than in the past.

The human-machine learning loop in financial planning



Source: Gartner

Impact

Finance becomes more digitally self-sufficient

As emerging technologies continue to erode traditional skill barriers, finance will have a significant opportunity to become digitally self-sufficient. By producing more technology solutions on its own without depending on corporate IT, finance can scale analyses to serve more internal customers, launch more expansive digital initiatives with existing talent and allow digital talent with advanced skills to focus on more complex issues.

Some finance organizations may need to expand finance IT to provide enough support for citizen developers, while also embracing the proliferation of finance product manager roles that will oversee tools built across the function. However, undertrained employees using advanced tech can increase risk (e.g., data leaks due to unsecured code). CFOs must focus on positioning talent to provide quality assurance and oversight, rather than production-focused roles.

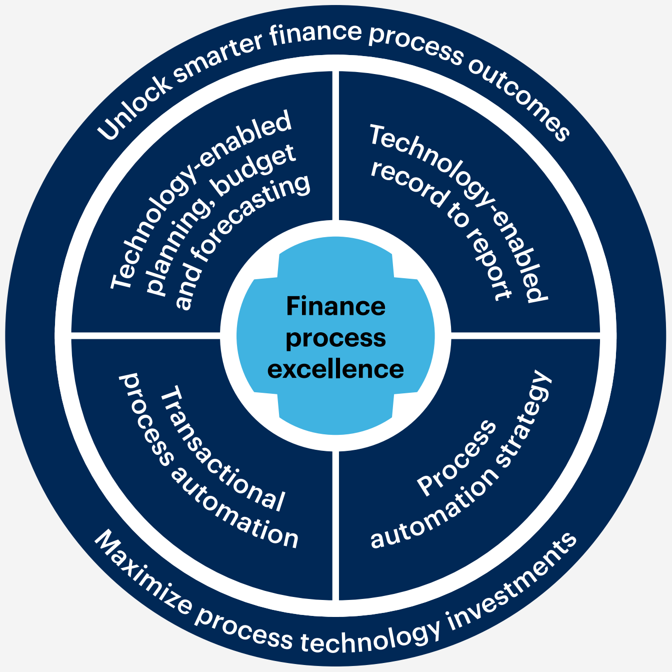
Force

The end of transactional customization

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

There's a positive feedback loop of finance functions converging on best practices, and tech vendors/BPOs offering standardized products and services aligned to those best practices. Still, even as autonomous accounting technologies mature, customization in the analytical space will continue as each company has different needs based on their industry, complexity and goals.

Digital finance processes



Source: Gartner

Impact

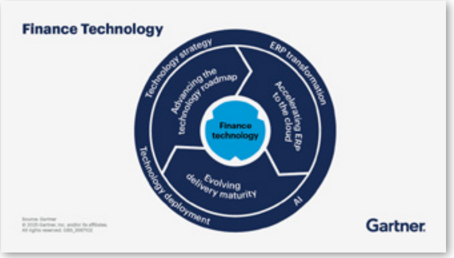
Less customization lowers costs

The decline in customization will drastically reduce the resources aligned to transactional finance activities. Talent costs will decrease with the potential to reduce nearly all transactional activities and avoid hiring extinct roles. More similarities between software could potentially lower the barrier to entry for new vendors, which will give finance more competitive choices and less cost associated with technology selection.

These shifts will cause increased urgency for finance functions to prepare their talent and systems, address employee reticence and develop AI oversight skills to ensure quality control and data validity. Finance stakeholders and customers — particularly those accustomed to in-person service — may push back on changes and may need coaching to adjust to new models.

How Gartner supports your technology initiatives

Explore the **Gartner Finance Technology Bullseye** to assess current tech trends and strategize around future innovations.



Evaluate your finance function's progress toward a more autonomous future, and reveal gaps between where you are and where you want to be with the **Digital Finance Score.**

Schedule a call with a Gartner expert for support on building and executing your finance technology roadmap and accelerating your digital transformation.

Nisha Bhandare
Distinguished VP Analyst

Learn how Tim Gude, **SVP of Digital Finance & Finance Strategy at Volkswagen,** leveraged Gartner Digital Finance Score to build a finance technology roadmap.

Force

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.

Individual employees will be even more isolated from colleagues than in the past. Task specialization is increasing. Interactions outside of one's immediate team are decreasing. Finance employees will interact with fewer people and less deeply than ever before.

The business case for capability diffusion: Sustainable delivery

FP&A benefits | Enterprise benefits

Expanded FP&A reach	Resource efficient	Decreased staff burnout
3x greater likelihood of consistent, high-quality decision support across the organization[a]	Avoid the need to hire additional business partnering resources, typically 1.5x more expensive than average finance analysts[b]	Capability diffusion is 58% more effective than current resourcing at reducing FP&A staff burnout[a]
Spread of FP&A mindset	**Faster support**	**Proactive decision making**
4x higher likelihood of an FP&A mindset in business leaders[a]	Provide faster FP&A support through timely data updates and built-in modeling and analytics for decision makers	Deliver support of new-in-kind decisions that empowers decision makers with greater anticipation of evolving risks and opportunities

Source: Gartner
[a] 2023 Gartner Survey on Sustainable FP&A.
[b] Gartner secondary research from multiple sources, including payscale.com, ladders.com, talent.com and multiple job boards.

Impact

Lower-effort, higher-quality business support

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." Personal preferences are also shifting toward channels that require the least amount of effort for questions or analysis, making it more likely business leaders will choose to engage with finance-provided tools rather than finance personnel. Finance will spend more time creating the solutions that provide this type of support. Emerging technologies like generative business intelligence (GenBI) will continue enabling this transition.

Business partnering via technology can result in:

- A **3x increase** in decision quality and consistency across the organization
- A **4x higher likelihood** of a financial planning and analysis (FP&A) mindset in business leaders
- A **58% increase** in effectiveness at reducing FP&A staff burnout

Finance will deliver support more efficiently and at greater scale, but employees will become more siloed, less collaborative and have less of an understanding of needs across the business. It will become increasingly harder for finance to provide quality assurance over decisions.

Force

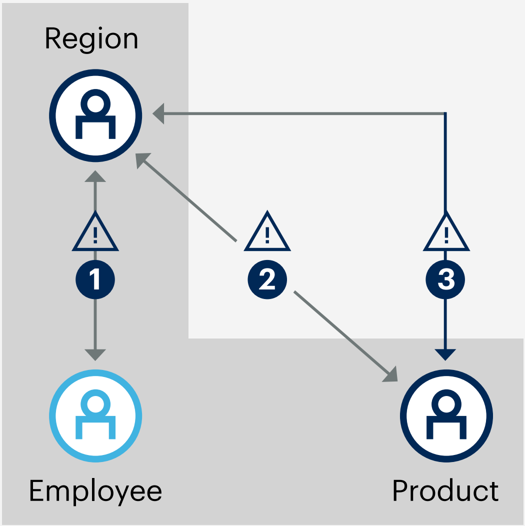
Maximally matrixed organizations

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

Organizations are becoming more complex, requiring a lot more coordination across silos. As a result, the portion of employees organized in matrices and the number of connections within is rapidly increasing. This complexity reflects a shift toward more collaborative and interconnected work environments, where the ability to navigate and manage these networks is crucial for success.

Matrixed structure challenges

Example



Risks

1. Employee is confused on their role and responsibilities.
2. Leaders may have competing goals and strategies.
3. Employee doesn't know who to go to for decisions.

Source: Gartner

Impact

Matrices slow decision speed

Matrices are useful in that they incorporate diverse perspectives and remove the likelihood of a decision inadvertently harming another area of the business.

Still, matrices dramatically slow decision making and rely on senior leaders resolving bottlenecks or conflicts, pushing the locus of decision making upward. As more decisions cascade upward, they move further away from local expertise. It’s a situation that puts even more pressure on finance to leverage local acumen for quick, high-quality decision support.

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The finance talent crash

300,000 accountants left the industry from 2019 to 2021.

82% of accountants leaving the field in 2023 had at least six years of experience.

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.

3 ways to evolve finance roles into digital finance talent

Driven by finance leadership team

- Finance leadership sets the overall plan
- Individual employees complete the role evolution
- **Company example:** Sompo International

Hybrid

- Shared ownership between leadership and employees
- The employees can make real-time modifications and suggestions
- **Company example:** The Standard

Employee-driven

- Employees set the overall plan
- Finance leadership plays more of a "supporter" role
- **Company example:** Virginia Tech

Source: Gartner

Impact

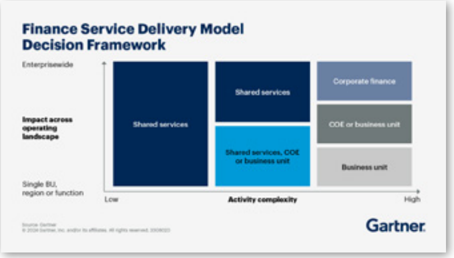
The composition of finance talent will change

As companies automate, many finance activities and skill-building opportunities for new talent dwindle, finance will have smaller teams, and it will be more expensive for CFOs to hire specialized talent. This enormous shift in the talent makeup of the finance function risks burning out remaining talent, damaging accounting quality and controls, and permanently losing long-term accounting experience.

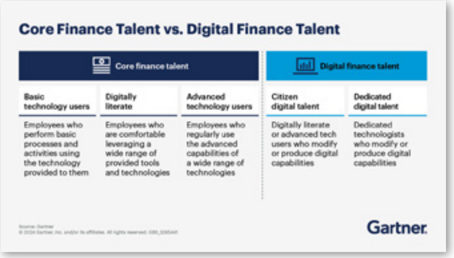
CFOs can protect against this threat by hiring for technology talent where they previously hired for traditional finance roles. This talent will be more abundant and critical to the function as it transforms and automates. Finance teams of the future will have a more balanced ratio of finance to technology talent. As long-tenured employees leave the function, finance will need to capture vanishing experience, and scale remaining talent using a mix of technology and people, perhaps encoding some knowledge into a large language model (LLM).

How Gartner supports your organizational initiatives

Discover six key steps to transform your finance organizational structure with the **Gartner Finance Service Delivery Model Decision Framework.**



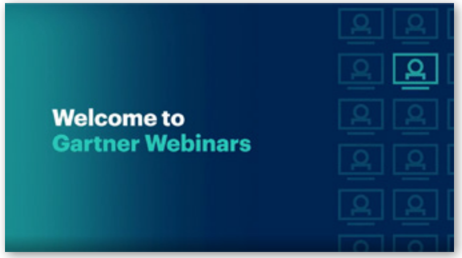
Explore the **AI Talent Guide** to help you identify, attract and retain talent, and turn your function into a top destination for digital finance talent.



Schedule a call with a Gartner expert to sense-check your talent strategy and close the growing gap between today's staffing realities and tomorrow's staffing needs.

Dennis Gannon
VP Analyst

Watch **Attract & Retain Top Talent With a Compelling Employee Value Proposition,** an on-demand webinar that will help you build effective talent plans and differentiate your organization.



Force

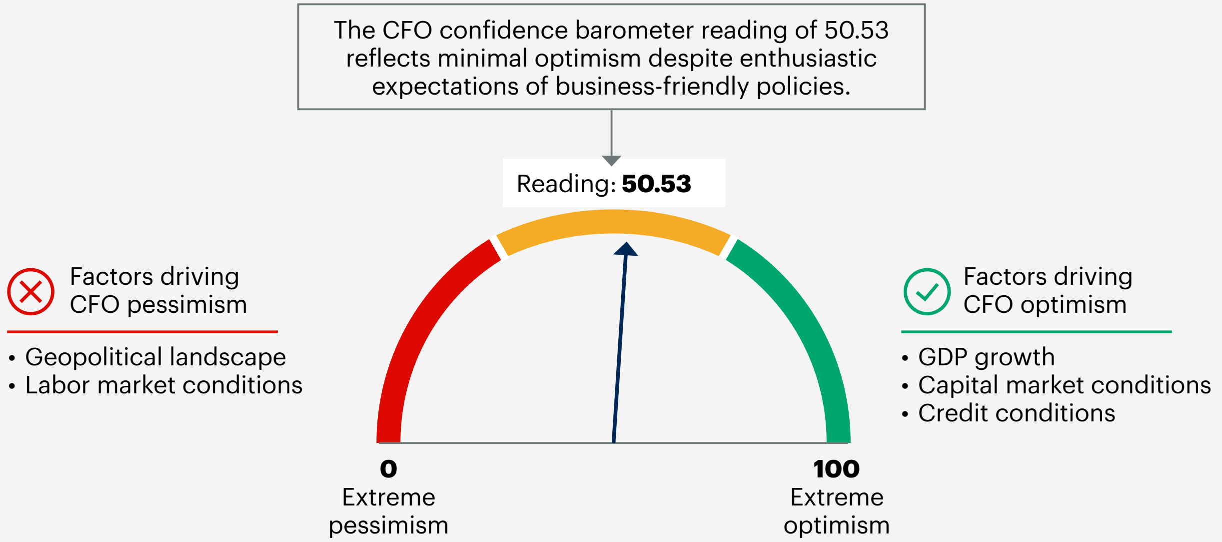
The era of discontinuous regulatory change

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

These discontinuous changes — diverging across and within geographies — will happen at different speeds, in different places and often with little or no warning. This will put tremendous pressure on finance to prepare for, and quickly react to, hard-to-predict and fast-moving changes.

CFO confidence barometer reading

Average CFO sentiment on macroeconomic business conditions influencing 2025 performance



Source: Gartner

Impact

Unpredictable change requires nimbleness

This increasingly unpredictable regulatory environment will make it much harder — and costlier — for finance to navigate. It will be more difficult to:

- **Maintain** compliance when rules are contradictory
- **Provide** high-confidence guidance for strategic planning
- **Maintain** consistency between geographies
- **Address** demand for more frequent — and more complex — scenario planning
- **Train** algorithmic models to account for the many anomalies with no historical precedent
- **Hire** dedicated staff trained for compliance activities

Finance will also be less agile, and the benefits of centralization efforts may decline as responses will require localized expertise. Multinational organizations may have to decentralize parts of their finance organizations and increase staffing in certain areas.

How Gartner supports your regulatory initiatives

Explore Gartner's quarterly **Top Emerging Risk Trends Report** to learn the risks you should be monitoring and mitigating now.

Meet with your head of ERM to improve the precision of emerging risk estimates within the organization and across the environmental landscape.

Schedule a call with a Gartner expert to sense-check your cost and ESG strategy in relation to the current external environment.

Marcus Marion
Senior Director Analyst

Construct, communicate and refine an agile finance strategy aligned to your organizational goals with the **Gartner Finance Strategy Template.**

Finance 2030: A new era of opportunity and efficiency

CFOs will have more opportunities to drive efficiency and improve task execution, but these opportunities will also bring unique challenges in their wake. As technology moves beyond transactional efficiencies into judgment-based activities, CFOs can reduce both costs and headcount, but those reductions are offset by additional costs and talent required to navigate sudden regulatory shifts or ad hoc crises. The interplay between these opposing forces is set to forever change the finance landscape.

With these forces expected to surface by 2030, organizations with the resources, willingness and ability to successfully navigate these barriers will pull ahead of those at the median. One thing is clear: Firms leading from the frontier in 2030 will have a finance function that looks significantly different than anything we've seen before.

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