

Finance 2030: The Future of Finance Technology

6 themes reshaping how frontier finance teams will use technology in 2030



Introduction

In a few years, performing “finance work” will mean instructing AI agents to review journal entries or questioning AI assistants about flagged anomalies. Routine dashboards and reports will be generated on demand by AI, freeing FP&A analysts to focus on deep analysis and modeling for a wider range of enterprise decisions.

The easier AI makes building and governing new capabilities, the more of both finance will do – from increasingly sophisticated models to AI agents and simple applications. To ensure scale, speed and safety, finance will oversee the monitoring and evaluation of these technologies in an ongoing partnership with IT.

Figure 1: Finance 2030: The technology environment



Source: Gartner



Conversational interfaces

Currently

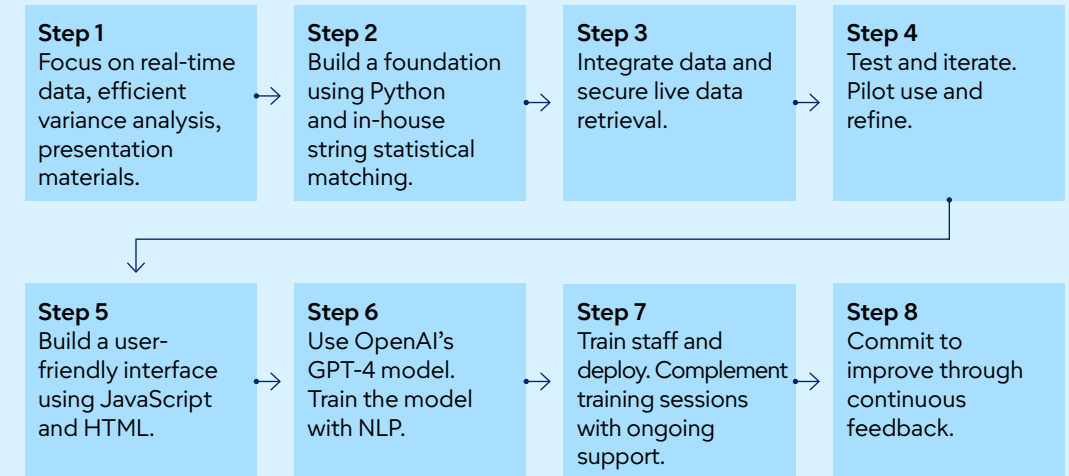
Major finance technology vendors now embed conversational AI features into their platforms (e.g., Microsoft Copilot), but it is early days. LLMs hallucinate, and agents can produce unintended outcomes if not carefully governed.

In 2030

Natural language will be the easiest way to work with most finance systems. Employees will request data and accomplish tasks conversationally, with LLMs and AI agents interpreting and executing as intended. For finance, this means:

- Conversational interfaces will replace time-consuming system navigation with direct execution of intended tasks.
- Easier tools will enable finance staff to do more independently, rewarding initiative and experimentation.
- Manual manipulations and macros will give way to agents that handle calculations, validations and updates automatically.

Figure 2: Replicable steps Aristocrat used to build Aristochat



Source: Gartner



Easy-to-build technology capabilities and models

Currently

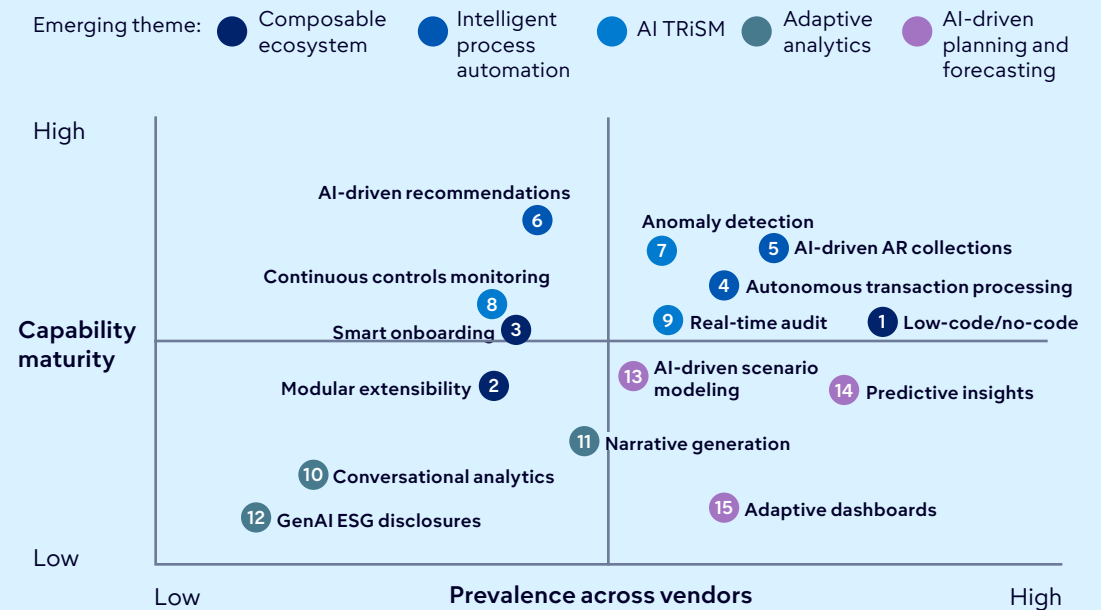
Most finance teams still operate as consumers of technology rather than creators. Even at organizations with mature self-service tooling, drafting a chatbot or a scenario model remains the exception, not the norm.

In 2030

Finance staff will routinely create simple tools, models and agents using natural language prompts in AI development applications or code editors. For finance, this means:

- Finance will produce outsized competitive value by building capabilities that enhance business decision making and improve operational outcomes.
- LLM-assisted development lets nondevelopers assemble UIs, agents and data flows once reserved for specialists.
- As AI simplifies development, basic users create tools once built by citizen developers, while citizen developers take on work previously reserved for technical specialists.

Figure 3: Landscape of AI in cloud ERP finance



Source: Gartner



Accessible enterprise models and simulations

Currently

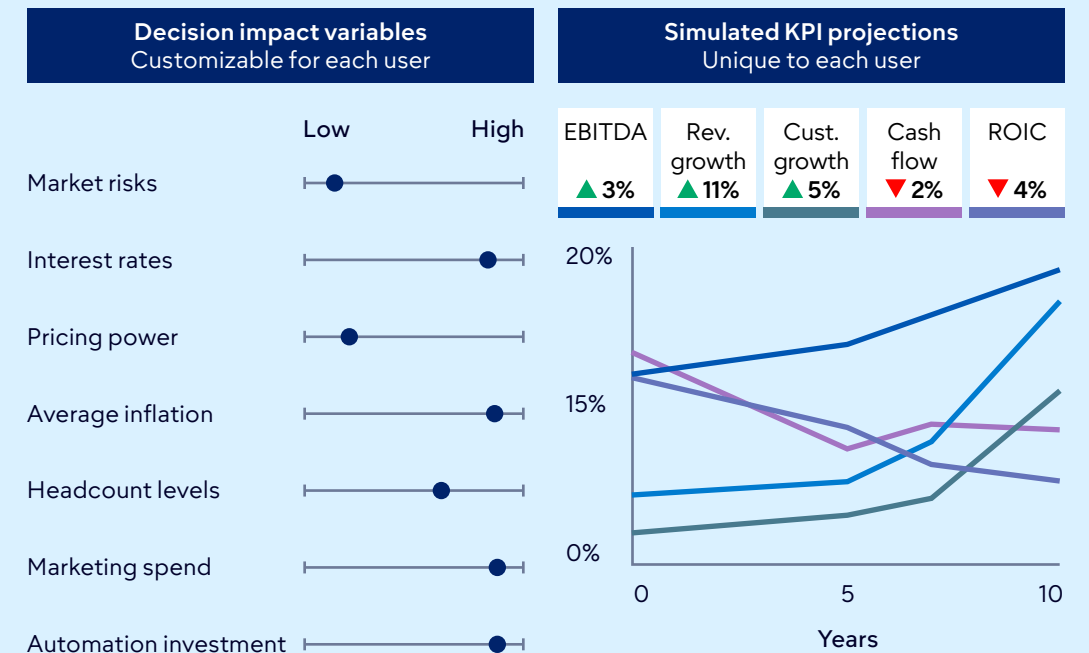
Predictive machine learning models shed light on the likelihood of possible outcomes and the relative impact of key drivers, but their use remains limited. Most pricing, resource and operational decisions are still made without a clear understanding of all the relationships involved.

In 2030

AI-guided scenario modeling and “what if” analysis will become a routine part of business decision making, while FP&A oversees AI-driven model creation, embeds guidance and maintains governance for speed and accuracy.

- Decision makers will want new projections and driver analyses for a wider range of scenarios and decisions.
- Finance must expand its capacity to guide and support the use of the models it offers.
- Finance must build or own the tools and agents that will manage permissions, monitor usage and evaluate in-use models to safely scale model adoption.

Figure 4: Example of a strategic decision simulation



Source: Gartner



Agents as task-rabbits

Currently

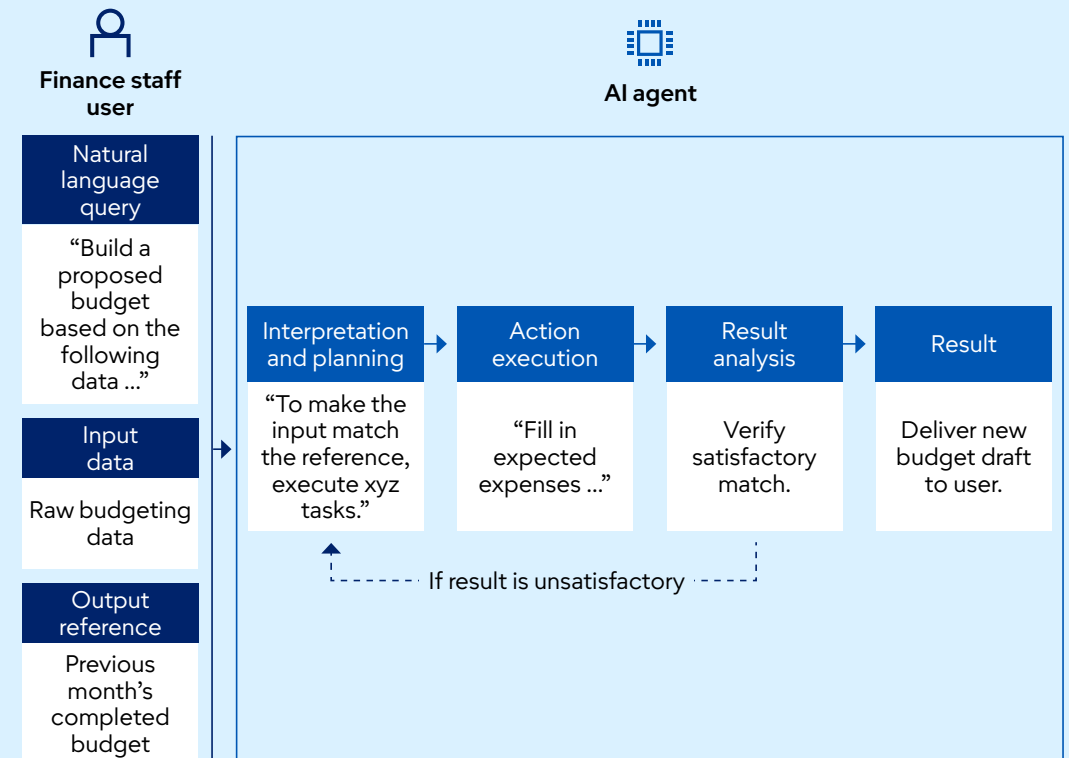
Many finance organizations are locked in a seemingly endless battle with low-value work. The most advanced organizations have successfully automated large amounts of their routine workflows, mainly using brittle but effective robotic process automation (RPA) systems that require significant upfront investment and ongoing maintenance.

In 2030

Frontier finance teams will eliminate nearly all low-value work from their workflows by learning to build and govern AI agents with the necessary context and access to perform rote, manual tasks.

- Unlike brittle RPA scripts, AI agents can employ “reasoning” techniques, reflect on interim outputs and adapt to changing systems.
- Finance must establish and maintain its own agentic governance capacity from its earliest pilots. The risks are too significant to experiment without substantial governance.
- Over time, the compounding effect of numerous, easily built automations will dramatically speed up end-to-end processes.

Figure 5: Simple use case, AI agent in budget drafting



Source: Gartner



Agents that ask

Currently

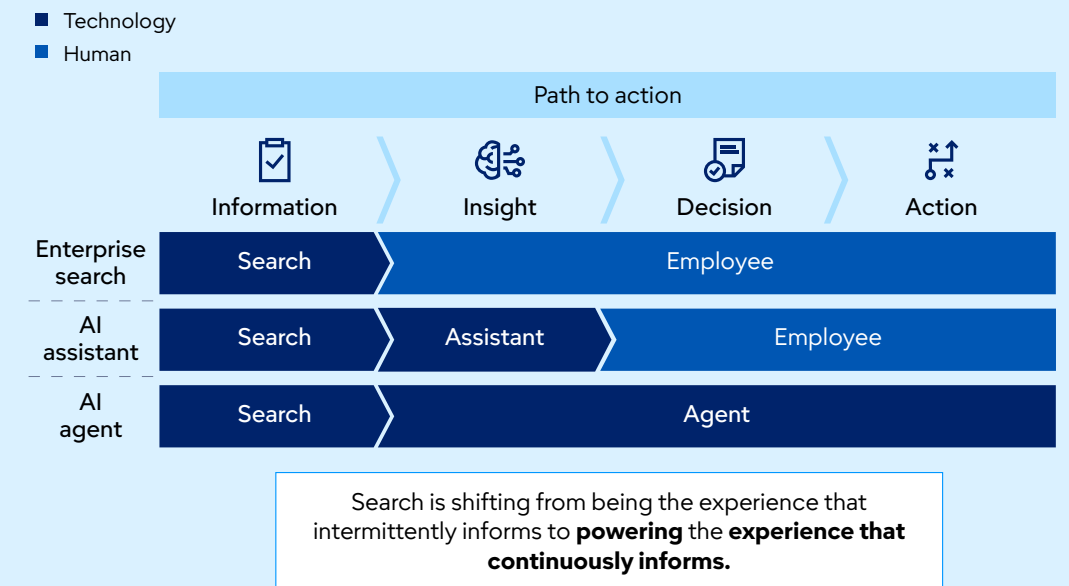
Today, much of the institutional knowledge in finance remains tacit, locked inside the minds of experienced employees. This reality bottlenecks workflows that depend on implicit policies or unwritten rules, as junior staff are left waiting for more knowledgeable colleagues to clarify ambiguous policies for them.

In 2030

“Agents that ask” will act as continuous discovery engines, detecting information gaps by reviewing policies, data and user interactions. They will both respond to queries and proactively seek answers, updating a living model that embeds guidance into everyday tools.

- Tacit expertise turns into structured, searchable assets accessible through AI assistants or wherever and whenever staff need them.
- “Agents that ask” will help accelerate requirements gathering for new systems and process redesigns.
- Agents blunt the knowledge loss from retirements or departures by collecting and codifying portions of senior employees’ knowledge.

Figure 6: Enterprise search, AI assistants and AI agents



Source: Gartner



Agents monitoring agents

Currently

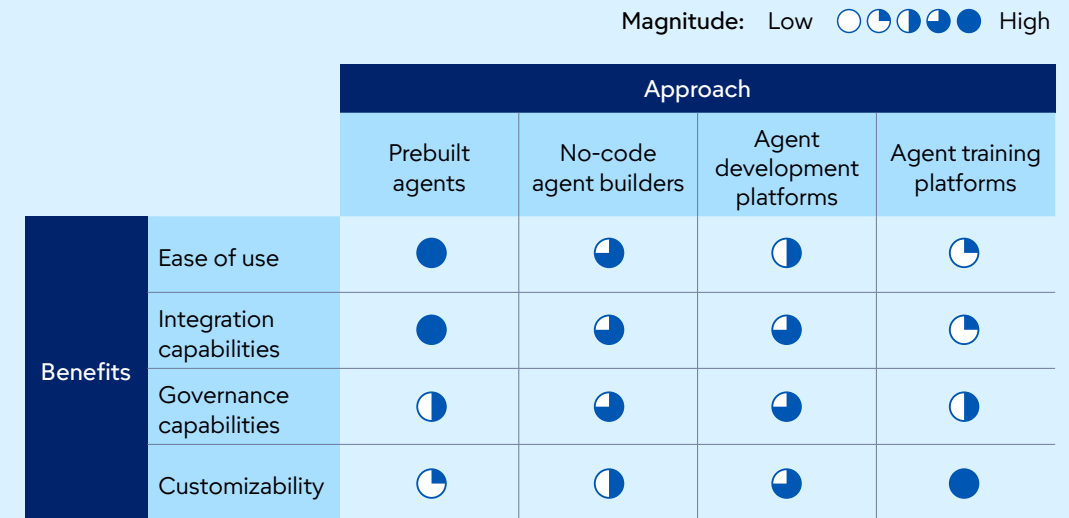
AI governance is typically owned by IT, with relatively limited involvement from even frontier finance teams. Although this creates bottlenecks, it is intended to mitigate risks from uncertain technologies. Indeed, only 14% of organizations reported having the proper governance in place to manage AI agents or the novel security challenges introduced by Microsoft Copilot.

In 2030

Monitoring agents operate in the background, detecting anomalies in agent workflows and outputs to alert finance staff. This persistent oversight enables real-time risk management and supports broader implementation of AI agents.





- Supervisory AI agents will continually evaluate agent processes and outputs, even as the number of agents expands and their workflows become more complex.
- Given the scale and velocity of agentic activity by 2030, supervisory agents will become a crucial, standard element of AI development practices.

Figure 7: AI agent platform trade-offs



Source: Gartner

Finance AI Roadmap on a Page

	Year 1				Year 2			
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
	Foundation and quick wins			Scale and optimization				Innovation and leadership
 <p>Culture and leadership</p>	LT education sessions	Develop AI champions	Initial AI awareness campaign	Set up AI community of practice	Identify AI adoption metrics	Integrate AI adoption into performance reviews	Leadership development on cross-functional collaboration	Speaking and thought leadership opportunities
	Appoint AI leader	Create change management plan	Complete and execute change management plan				Establish AI readiness monitoring	
 <p>Strategy and governance</p>	Set up AI council	Build initial AI portfolio	Create compliance framework	Create AI policy review process	Establish AI model support and monitoring		Set up ethics board	Take leadership role in AI standard setting organizations
	Define risk and impact assessment methodology			Define value measurement and funding model	Implement FinOps practices for AI cost management		Develop strategic vendor management	Advocate for initiatives to address AI's societal impact
 <p>Skills and organization</p>	Conduct an AI literacy assessment	Launch AI literacy program	Establish AI operating model	Develop AI resourcing plan	Create AI finance learning academy		Create an AI center of excellence	Foster key external partnerships
	Develop AI training curriculum	Incorporate skills dev into performance reviews	Provide learning opportunities through AI pilots		Review roles and redesign jobs		Monitor and refine training program	
 <p>Software and data</p>	Access AI data readiness	Implement AI readiness plan	Integrate AI into finance tech roadmap	Define target data architecture for AI		Establish AI model governance	Extend external data capabilities	
	Establish build vs. buy framework	Set up a sandbox AI environment	Develop shared assets	Develop AI support model	Integrate finance AI data requirements into enterprise data governance framework			Develop finance AI innovation lab

Develop AI Champions: Convert AI Avoiders to AI Champions in Finance



63%

of CFOs at finance organizations that have already deployed AI indicate that the current impact of AI in their finance function is low or very low.

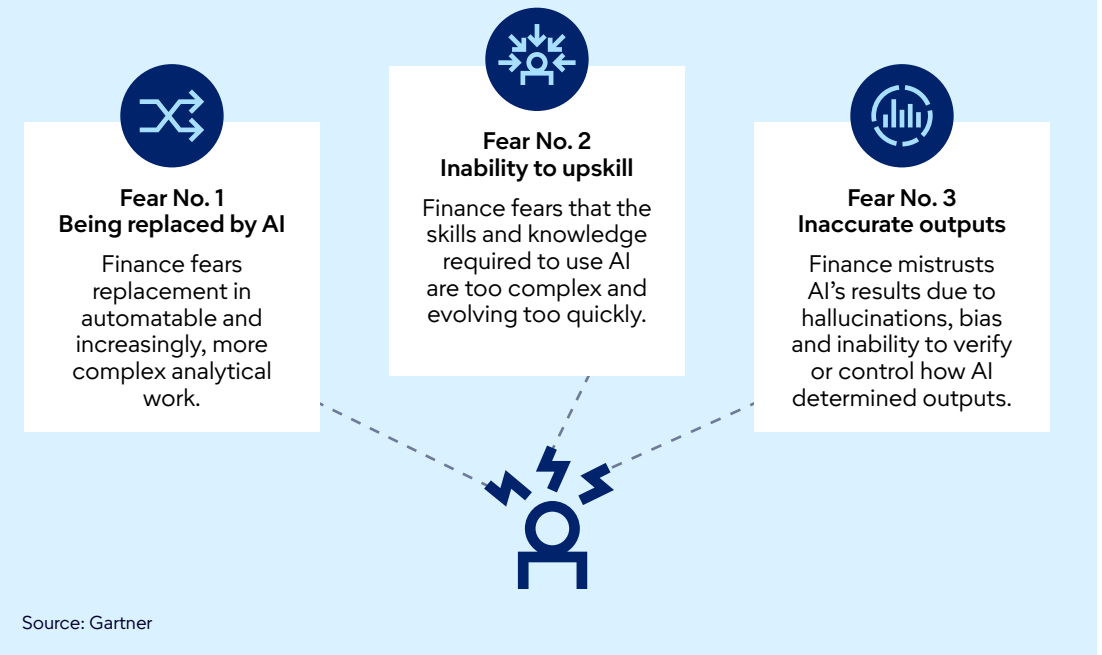
To transform AI avoiders into AI champions, CFOs must:

- Diagnose employees' AI maturity level to target AI avoiders and underusers.
- Design job roles to emphasize the work humans uniquely perform.
- Phase AI upskilling to meet employees at their current level of expertise.
- Share and improve AI's behind-the-scenes infrastructure of models and data governance by sharing documentation and validation processes.

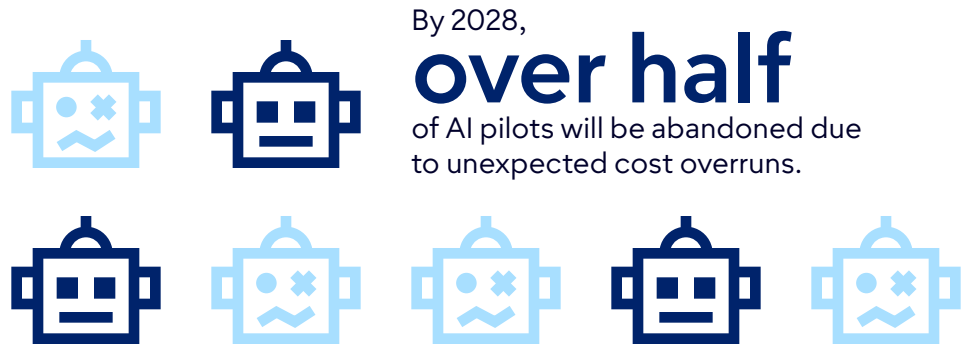
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Figure 8: Finance talent's three fears about AI



Define risk and impact assessment methodology: Elevate Adaptive Governance for AI Investments and Risk Control

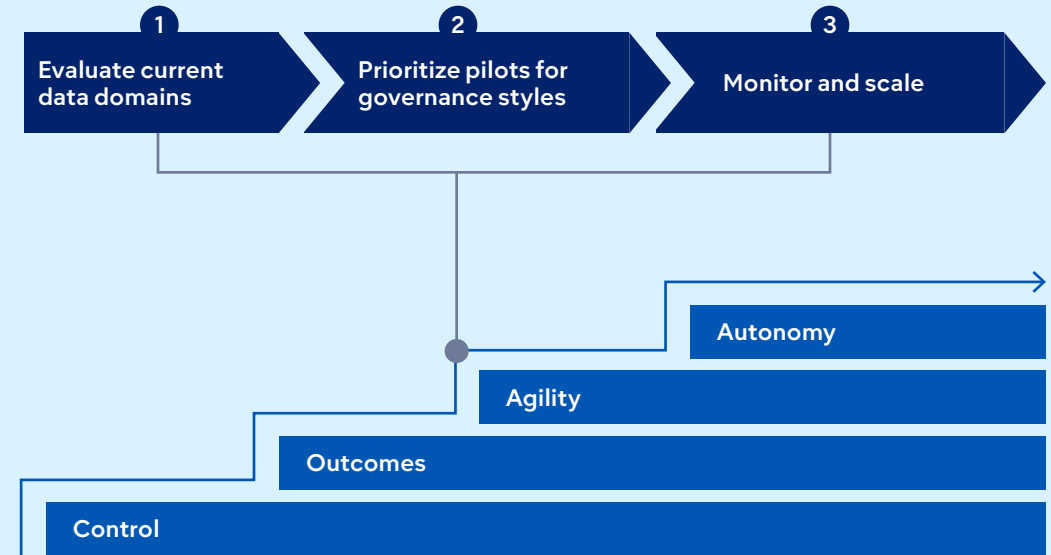


CFOs should follow three steps to evolve governance within the adaptive governance framework:

- Evaluate current finance and related data domains by sponsoring a cross-functional governance task force.
- Prioritize two to three high-impact pilots based on risk exposure, outcome uncertainty and automation potential as key criteria.
- Monitor and scale governance.

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Figure 9: Three key steps to evolve adaptive governance style



Source: Gartner

Review roles and redesign jobs: New Job Roles for Finance Teams by 2030



By 2030,

finance teams will need new, specialized job roles that require deep technological understanding as much as they need finance acumen.

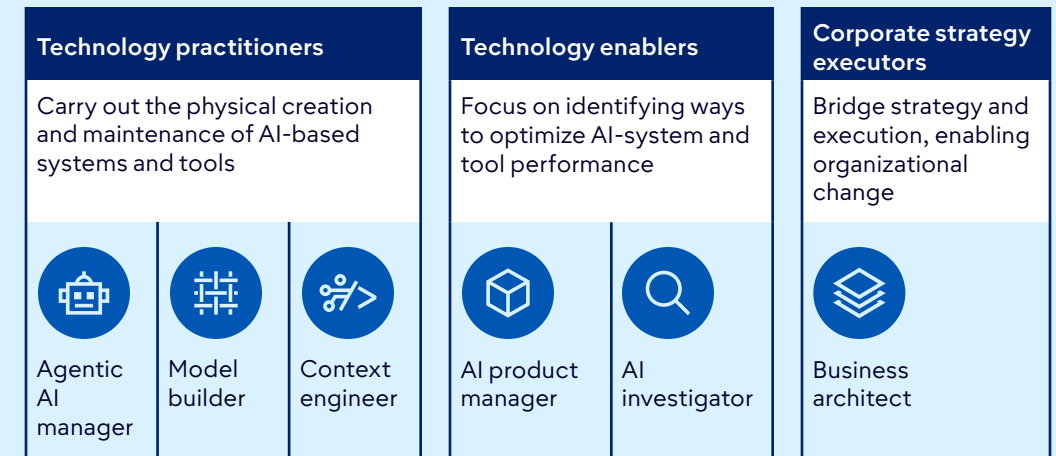
CFOs should hire and redesign roles for three types of notable talent in finance:

- Technology practitioners: Agentic AI managers, model builders and context engineers
- Technology enablers: AI product managers and AI investigators
- Corporate strategy executors: Business architects

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Figure 10: New roles in finance firms in 2030



Source: Gartner

Assess AI data readiness: Use the Finance AI-Readiness Data Scorecard



Nearly half

of finance leaders currently using AI reported inadequate data quality or availability as one of the top three AI challenges in finance.

Finance leaders should use this tool to:

- Conduct a baseline assessment of their data’s readiness for pursuing AI use cases.
- Identify and fix gaps in their current data.
- Inform finance’s data strategy and AI implementation plans.
- Engage stakeholders within and outside finance to identify potential data-sharing opportunities for AI development.

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Figure 11: Data quality and accessibility assessment

■ Insufficient (0% - 35%) ■ Questionable (35% - 65%) ■ Sufficient (65% - 100%)

Criteria	Transaction	Metadata
	Rating	
Data quality for AI	Completeness	Insufficient
	Uniqueness	Insufficient
	Reliability	Questionable
	Free from bias	Insufficient
	Relevancy	Insufficient
	Independence	Insufficient
	Quality remedies	Questionable
	Quality score	Insufficient
Data accessibility for AI	Documentation	Questionable
	Usability	Questionable
	Availability	Insufficient
	Timeliness	Insufficient
	Compliance	Questionable
	Accessibility remedies	Insufficient
	Accessibility score	Questionable

Source: Gartner

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