Gartner

Finance 2030

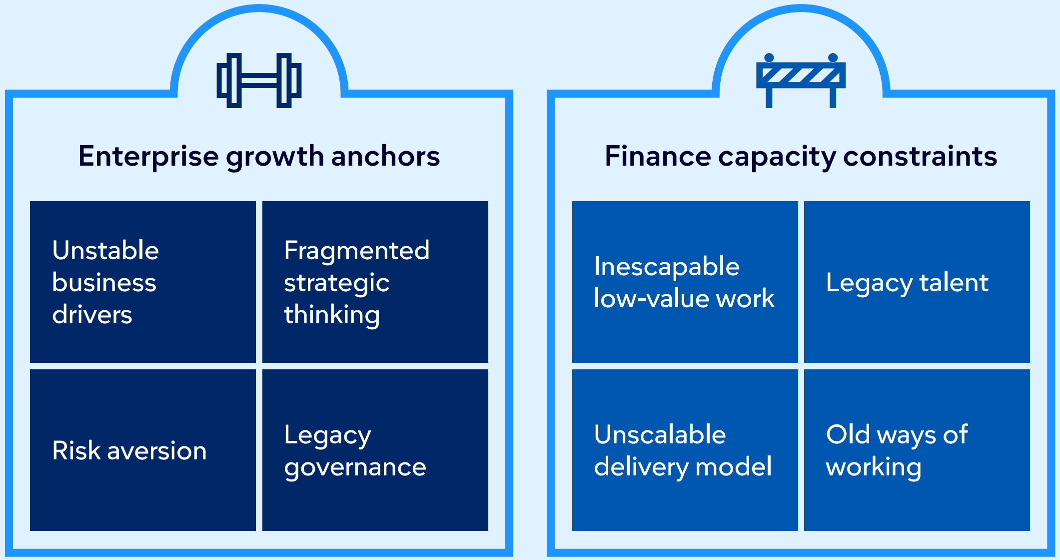
Finance Organizational Models at the Frontier

Set the course for building the organizational structure of the future.

In 2030, frontier finance teams will focus on improving decision quality and speed across the enterprise by leading an overhaul of enterprise decision-making norms, processes and strategies. They will also operate differently, becoming more focused on delivering and maintaining technology and AI-enabled products for use by business leaders.

Finance organizations at the frontier need new organizational structures to support these changes in how finance works and operates. Most finance leaders make marginal changes to their organizational structures by adding a new team or adding more resources to existing teams; but unless finance significantly rethinks how it aligns its resources to its capabilities and reshapes its organizational layers, it will continue to produce similar outputs and outcomes.

Challenges facing finance teams



Source: Gartner

Trend

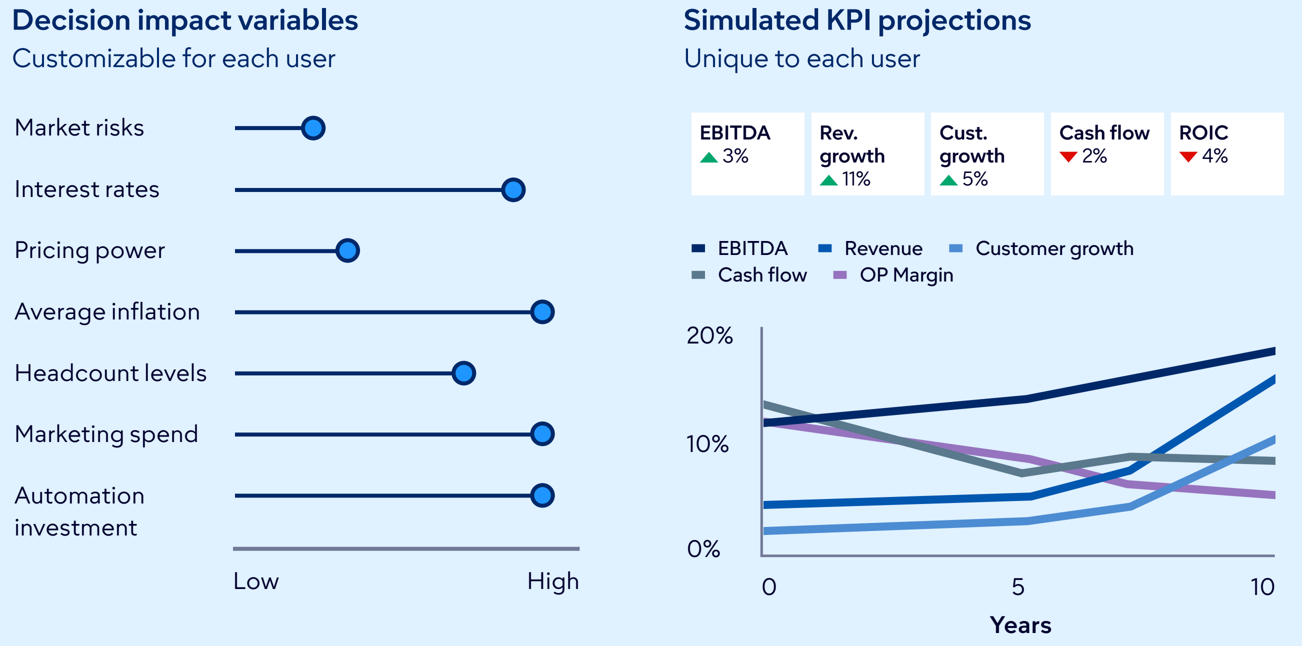
Finance efficiencies are coming primarily from technology and AI, not from traditional task specialization

Finance's traditional organizational structure, organized around specialized finance tasks, served the function well in an era of manual transactions and predictable cycles of performance management and decision support.

By 2030, most finance transactional work and judgment will be automated or AI-augmented, allowing finance to deliver deeper insights to business leaders through technology.

As AI creates more capacity, finance will shift focus to enabling enterprise growth, using simulations and decision support to help leaders understand performance drivers and business connections. As finance's work changes, traditional specialized silos will become obsolete, and finance will need agile teams that can quickly address complex challenges.

Example of a strategic decision simulation



Source: Gartner

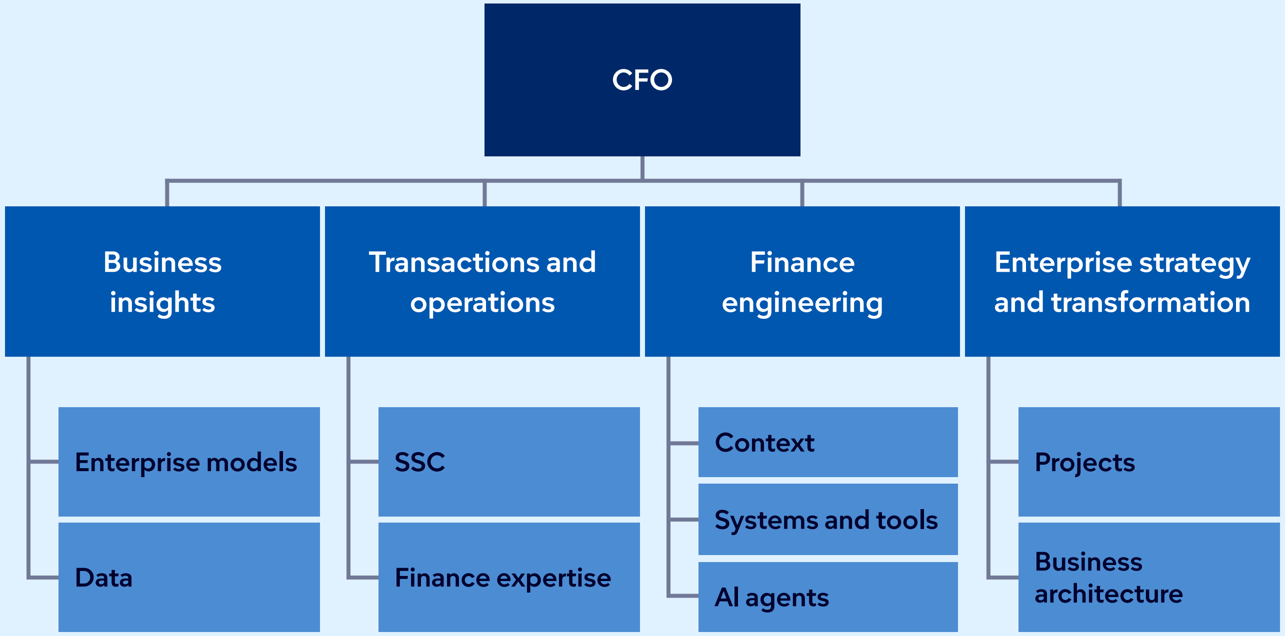
2030 Org Structure

Capability-aligned finance organizational structures

Frontier finance teams will be organized according to the roles necessary to support a business capability rather than into specialized, expertise-based vertical subfunctions. Aligning finance teams to essential capabilities increases the speed, agility and scale of how finance delivers its services. Finance teams will be organized around capabilities like:

- **Business insights:** A portfolio of AI and data and analytics (D&A) products that finance offers to business leaders
- **Transactions and operations:** A set of AI-driven and automated capabilities of finance operations and transactions, including continuous maintenance and updates of automated work
- **Finance engineering:** Comprises the finance technology and tools, AI agents, context and process engineering activities
- **Enterprise strategy and transformation:** Enterprise strategy planning, execution and transformation capabilities, including the project management office and business architecture practices

Finance organizational structure at the frontier



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Trend

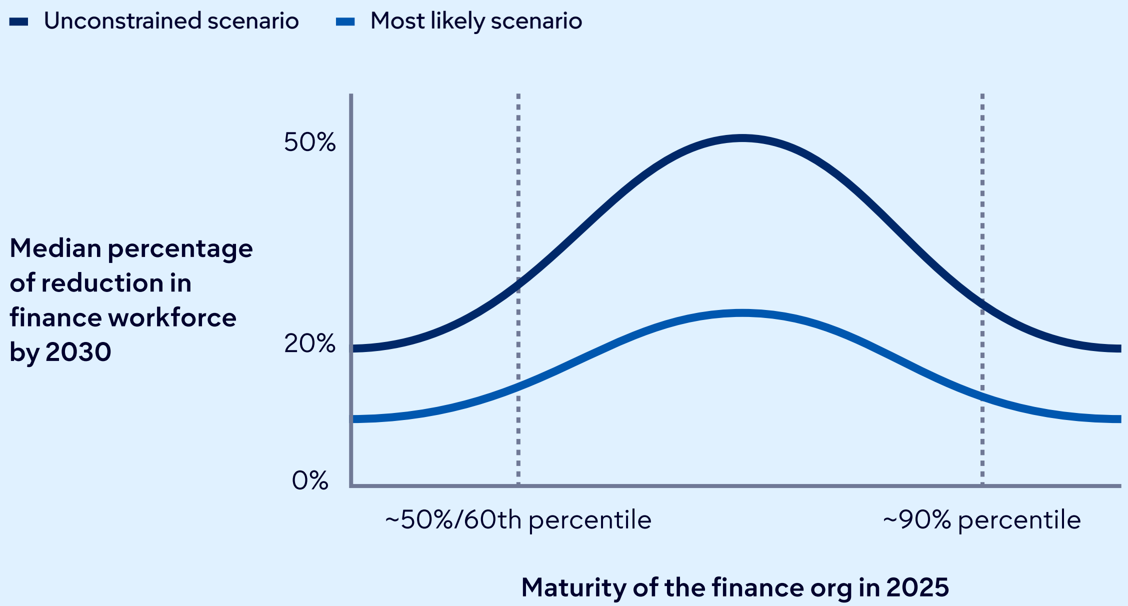
Widespread adoption of AI will cause finance functions to get smaller

CFOs consistently estimate that roughly 50% to 80% of the work that finance staff do today will be automated by 2030. Some of the reduction in the amount of work will be redeployed into a new or heightened focus on improving enterprise decision making. Finance will also bring in new data and technology roles.

Gartner predicts that a 50% reduction will be uncommon, and the typical finance team will instead be 10% to 20% smaller than in the past, depending on the maturity of the finance organization. There will be constraints that will stop or delay many finance organizations reaching that 50% headcount reduction number, such as organizational inertia and business culture factors, that will result in finance organizations being closer to the most likely scenario.

Size of the finance function shrinks

Illustrative



Source: Gartner

2030 Org Structure

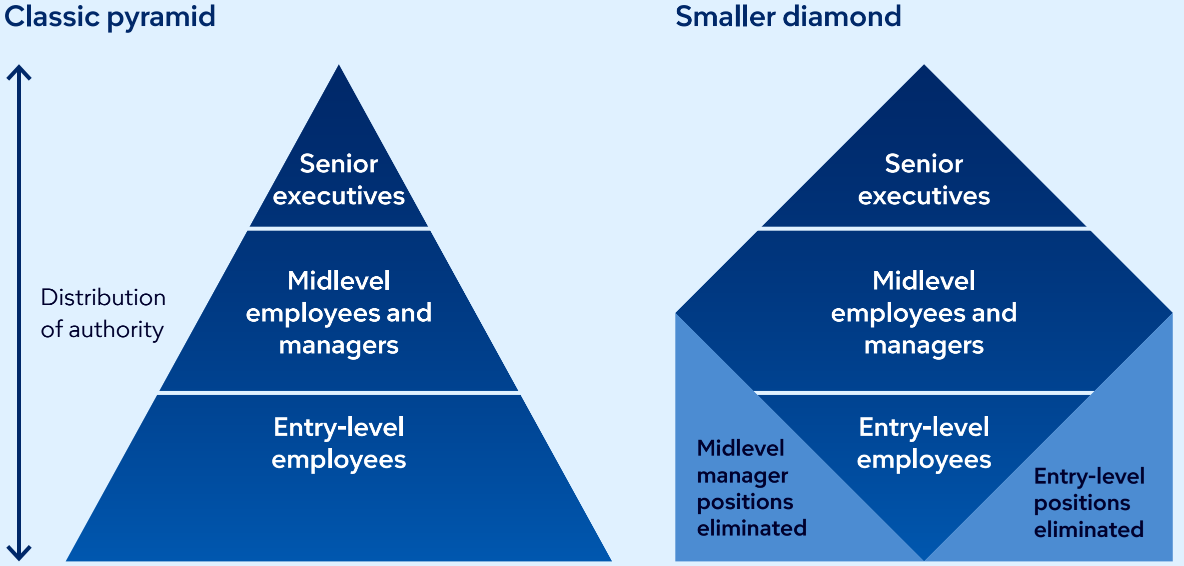
Diamond-shaped organizational structure

The shape of the finance function is already changing from a pyramid to a diamond, driven primarily by the automation of transactional finance work and adoption of AI-based tools. Some core characteristics of diamond-shaped finance orgs include:

- **The new "entry level":** As AI replaces most transactional and task execution work, entry-level roles will focus on the orchestration of technology solutions and the provision of technical expertise.
- **The number of middle managers significantly decreases:** A smaller entry level decreases the need for some managers. AI will also help automate some management activities such as day-to-day compliance tasks.
- **More managerial archetypes emerge:** Reducing the number of management layers creates a flatter organizational structure. In a flatter organizational structure, organizations separate the roles of career manager and project or initiative manager.
- **Depth of experience trumps the numbers of people:** Finance organizations rich in employees with deep finance and technology expertise, capable of solving broad problems, will gain a competitive advantage.

AI-driven evolution of finance organizational structure

Shift from the classic pyramid structure to a smaller diamond



Source: Gartner

Trend

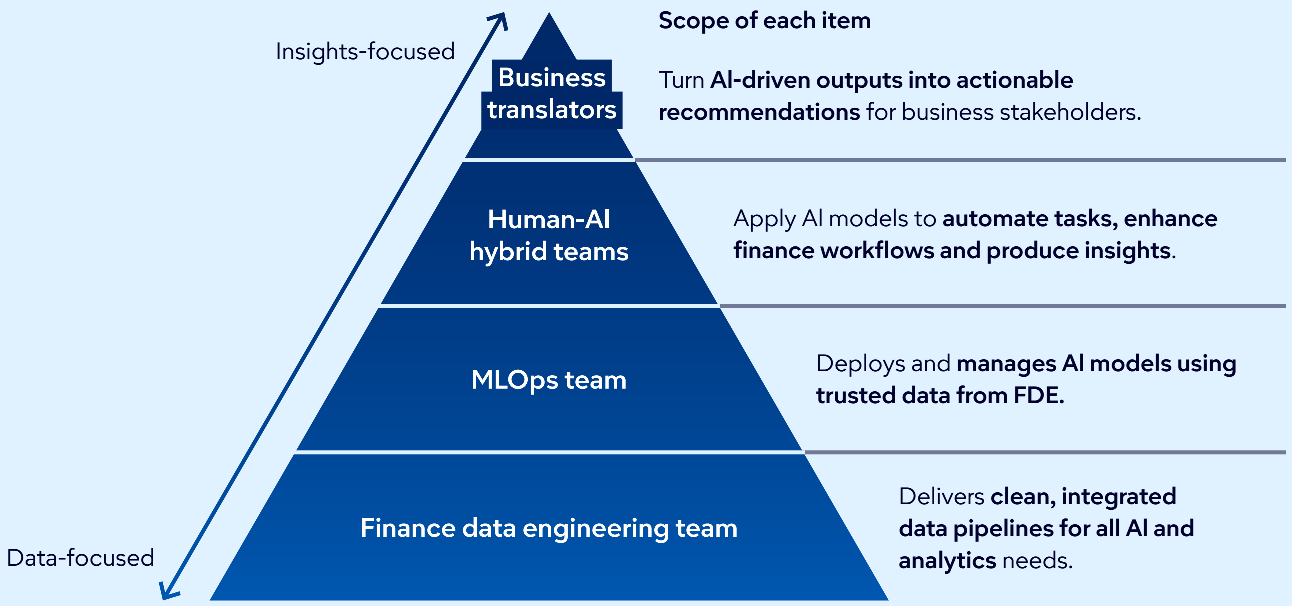
Technology-based delivery of finance services via decision support tools and GenAI interfaces

By 2030, CFOs at frontier firms will lead finance organizations that deliver value primarily through technology.

To enable these technology-automated and -augmented activities, CFOs will oversee teams that will regularly build new or modify existing technology capabilities, and dedicated technology roles will be commonplace in frontier finance teams. This technology talent will bring software design, AI, engineering, user interface, and advanced statistical and architecture skills into finance.

Dedicated finance technology teams will own and maintain finance software, applications and tools that sit on core foundational infrastructure, from dashboards to data pipelines. Frontier finance teams will also develop specialized teams to accelerate AI adoption and evolve their AI ecosystems.

AI-driven organization innovations



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2030 Org Structure

Finance product teams

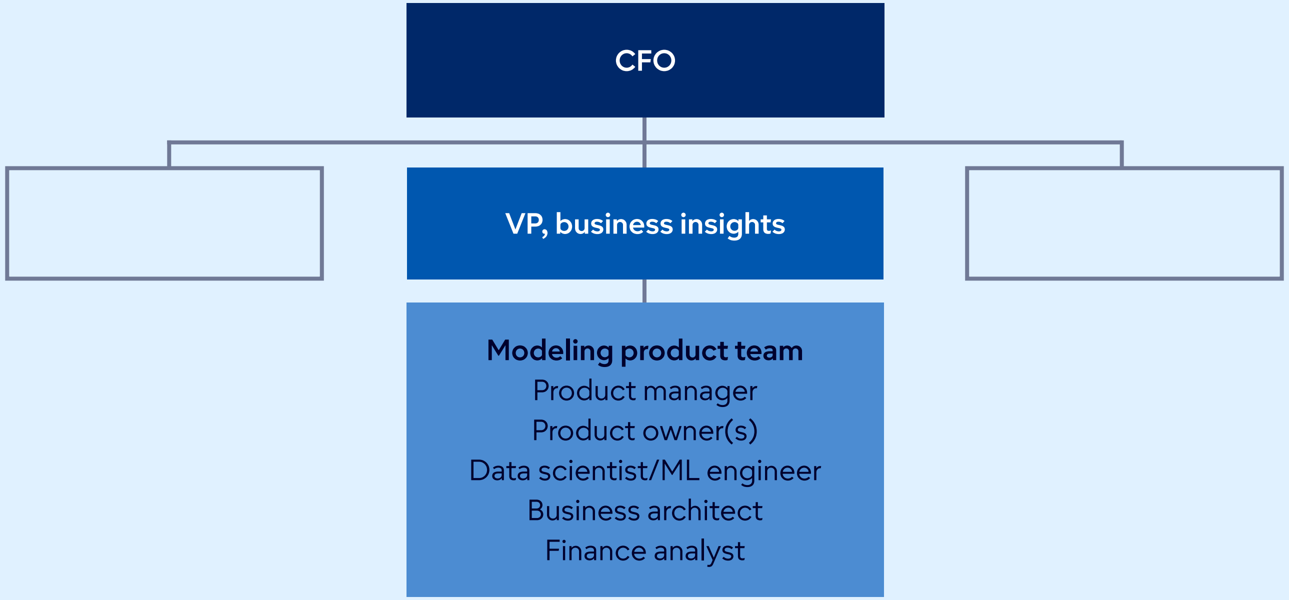
Product teams drive ongoing improvements, maintain continuous alignment with stakeholder priorities, and enable finance to adapt systems and deliver value at a pace that surpasses traditional IT-led models and conventional finance IT teams. Unlike finance IT teams that operate on a project-to-project basis, product teams assume end-to-end accountability for the entire life cycle of capabilities they own.

Finance teams will deliver digital, cross-functional and time-bound change as it transforms. An increasing number of projects will require designing flexible individual roles and teams to flex and change as needed by the organization. Some finance organizations will use talent pools to manage the increasing number of finance projects.

To manage these projects, finance will need project management capabilities. As a result, the finance transformation role may need to split in two: one primarily focused on managing projects and the second focused on coequal partners in strategic visioning for finance and problem solving for execution challenges.

Modeling product team in finance

Illustrative



Source: Gartner

Next Steps

Start building the organizational structure of 2030

Create a finance business capability map

Review and confirm the enterprise strategy, business goals and targeted outcomes that your finance function must enable or influence to build the finance capability map.

Gartner clients: See Finance 2030: Consolidate Strategic Planning Capabilities for an example.

Establish dedicated finance product teams

Adopt a tools-first delivery model by creating dedicated technology and AI teams that own and maintain finance software and data pipelines. These product teams must assume end-to-end accountability for finance capabilities (e.g., analytics platforms or modeling products).

Start delayering organizational matrices

Many organizations have multiple formal or informal reporting lines or requirements for collaboration or approval, slowing decision speed. Assess which roles in your organization are unnecessarily involved in decision making and prioritization and start delayering matrices.

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