CFO of *Augmented Enterprise*

Redefining the finance function
for strategic value

Guiding finance into tomorrow

Facing rising challenges from erratic shifts in the highly volatile economic and political landscape, while AI solutions rapidly grow and change long-time on ever-shifting ground.

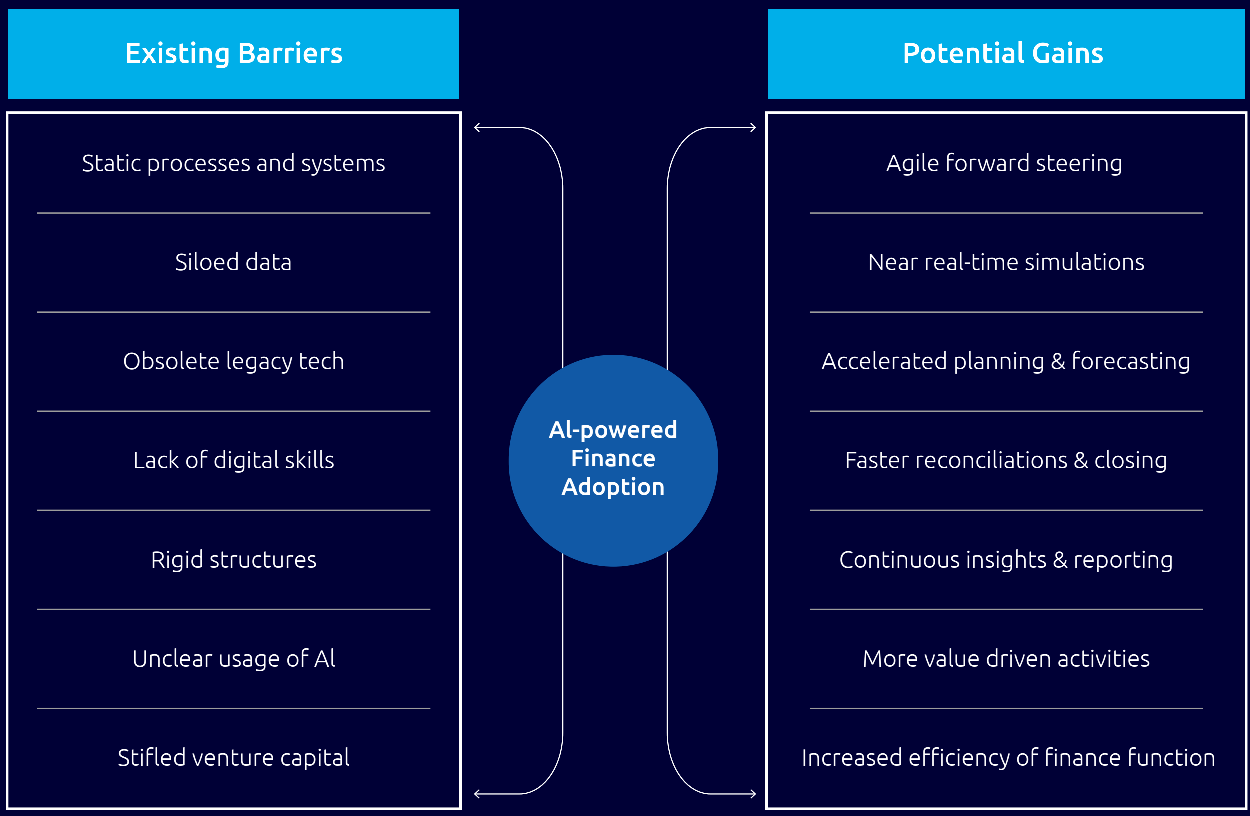
The finance function is undergoing one of the most consequential transformations in its history. Finance leaders no longer operate in an environment where stability can be expected. Heightened geopolitical volatility, fluctuating trade conditions, inflationary pressures and rapidly shifting regulations have created a permanent state of uncertainty.

The rapid rise and plentiful promises of AI seem to add more question marks with regards to the future operating model, process optimization, data handling, sourcing, and human AI chemistry than providing clear answers.

What began with robotic process automation has progressed rapidly through machine learning and generative AI (Gen AI). But Gen AI is already old news – that's the phenomenal pace of today's technological innovations. We have now entered the era of agentic AI, where autonomous systems orchestrate and execute end-to-end workflows.

This convergence of structural challenges and technological breakthroughs is reshaping what the finance function is expected to deliver. Consequently, the role of the CFO must now evolve from longstanding business partner to strategic value creator. But this transition cannot be achieved alone.

Finance teams are required not only to understand this volatility, but to anticipate and react to it. This demands a level of agility and predictive capability that traditional processes, legacy systems, and manual workflows simply cannot support. As a result, CFOs are now steering their teams toward intelligent automation and advanced analytics to protect margins, reduce operational risk, and steer their organizations more effectively.

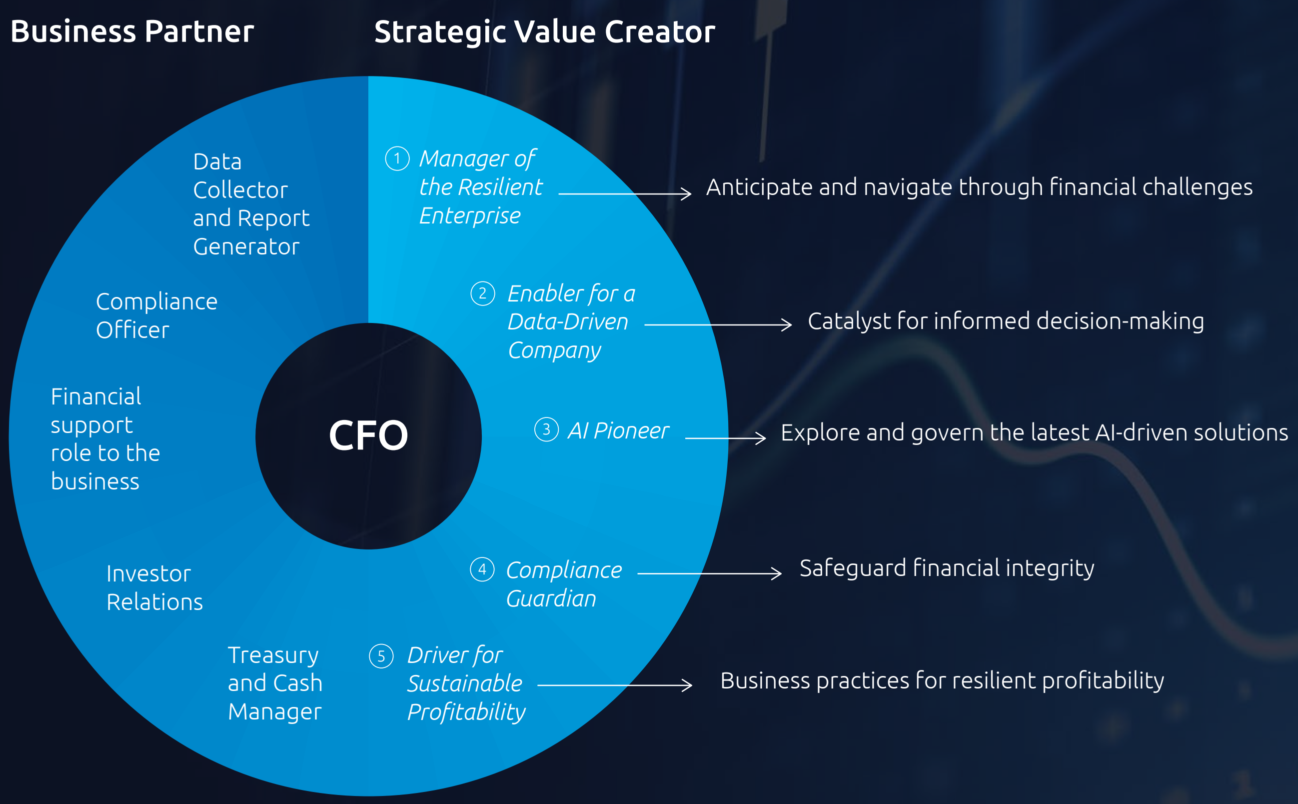


All these macro pressures would be challenging enough for any organization. And yet, they exist alongside a profound ongoing internal transformation. Many finance funtions still operate within rigid structures, with siloed data systems, ageing technologies, and workforces that lack the digital skills now required. These constraints limit their ability to deliver insights at the pace and granularity expected by the business. Moreover, while interest in AI is widespread, there is often limited understanding of its potential impact across processes such as forecasting, reconciliations, reporting, controls, and customer-facing activities. This lack of clarity can slow adoption and reduce value capture.

We believe finance functions can only make real progress with a clear vision of what modern, AI-enabled finance looks like and how to transition toward it in a structured, risk-controlled manner. We see new streams of value opening up before financial functions, but to access them, it is vital to first better understand what is now expected of future-ready CFOs in their new, multi-dimensional role as strategic value creators.

New ways to create value

We see the CFO's role taking five new forms, each generating more strategic value, resilience, and enterprise performance through predictive, insight-driven finance supported by data, automation, and intelligent services.



1. Manager of the resilient enterprise

The first opportunity lies in the ability to anticipate disruption and steer the organization with greater confidence. This role emphasizes resilience through enhanced agility, forward steering, and sustainable growth. Predictive forecasting and scenario-based planning strengthens the CFO's capability to guide decisions in volatile and uncertain conditions while improving the efficiency of the corporate value chain.

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2. Enabler for a data-driven company

Finance can steer an organization towards a culture of data-driven operations. AI makes it possible to mitigate the inefficiencies that lead to missed revenue by up to 30%.[1] Self-service analytics improve productivity, while scenario-based planning gives teams the flexibility to respond quickly to new conditions. This role positions finance as the steward of high-quality data that supports sharper decision making across the enterprise.

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3. AI pioneer

AI presents finance with an opportunity to reimagine the operating model. Through our engagements with clients, we have seen agentic AI create efficiency gains over 30% by automating transactional work and enabling talent to focus on higher value activities. Predictive tools, self-healing models, and automated reconciliations lay the groundwork for touchless operations and continuous close capabilities.

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4. Compliance guardian

This role reinforces the protection of sensitive information. As digital interactions increase, finance must secure financial integrity through strong safeguards, improved monitoring, and consistent regulatory compliance. Agentic-AI driven processes support hyper-automation and improve accuracy in compliance-related activities.

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5. Driver for sustainable profitability

Embedding ESG into financial performance creates long-term value. Sustainable practices raise stock price impact, revenue, and EBITDA. By placing sustainability at the center of steering, the CFO ensures that financial performance aligns with environmental and societal expectations and strengthens both resilience and growth.

[1] Capgemini (2025) AI in Action: How Gen AI and agentic AI redefine business operations

Our experience indicates that AI in finance could unlock measurable business impact

Strategic Financial Steering

2-3%

Revenue increase

Accounting and Closing

90%

Automation of accounting entries and reconciliation

FinOps and Agile Info Sharing

50-60%

Improved productivity

Accounts Payable and Receivable

90%

Cost avoidance on fees

25-45%

Reduction of collection time

Treasury and Cash Management

30-40%

Reduced reconciliation times

Closing the capability gap

Finance leaders must now address unstable conditions, fragmented data, rising regulatory expectations, a widening skills gap slowing progress, and an outmoded operating model.

Across industries and regions, organizations must operate with greater agility as traditional financial steering models struggle to keep pace with rapidly shifting markets. Many are moving toward scenario- and risk-based approaches because longstanding planning methods no longer provide sufficient clarity in uncertain conditions.

Data fragmentation remains a significant obstacle. Many organizations work with disconnected systems and inconsistent data quality, making it difficult to produce the timely and reliable insights required for strategic decisions. The rising demand for transparency increases the pressure on finance teams to deliver integrated financial and non-financial reporting. As finance takes on broader responsibility for enterprise data strategies, securing sensitive information becomes a core expectation. Decisions involving cloud adoption, data protection, and regulatory compliance require a more forward-leaning posture from finance than in the past.

Regulatory complexity adds further pressure. Expectations around ESG reporting and other compliance-driven requirements continue to expand. Meeting these expectations calls for deeper analytical capabilities and more integrated processes. For many organizations, legacy systems and fragmented workflows make this difficult to achieve at scale.

The development of future-proof skills is another central challenge. Digital and analytical capabilities are now essential for modern finance teams, yet a large percentage of finance professionals still lack these skills. This limits the ability to adopt AI and other advanced technologies. Many organizations need to build capabilities in predictive analytics, data-driven steering, and technology-enabled decision-making support to fully utilize new solutions. Without this investment, progress will remain slow and uneven.

The operating model also requires transformation. Finance teams are expected to act as strategic advisors and contribute to business growth, yet many remain constrained by transactional demands and outdated processes. To support a more strategic role, finance must reduce manual workload, strengthen integration across functions, and adopt new ways of working that encourage continuous learning and experimentation. AI is beginning to reshape these expectations, but without clear operating model changes, its benefits will remain limited.

Leading the intelligent operating model

The future CFO will inhabit an era defined by AI, one in which they are subject to a broader mandate and required to embrace a richer suite of tools. AI and agentic AI make it possible to automate most finance processing, provide rapid and predictive insight, and free talent for higher value work. Moving forward, it will be vital to not squander this increased capacity but rather capitalize on this newfound freedom by approaching challenges in data, capabilities, operating models, and culture. The finance organizations that invest now in AI readiness, build new skills, and redesign their operating models will move beyond incremental efficiency gains. They will become true strategic value creators, guiding their enterprises with resilient, insight-driven, and sustainable performance.

"The evolution of this role creates a new target picture for future finance functions, where CFOs become strategic value creators who orchestrate finance strategy, risk management, and digital transformation."

BENJAMIN ALLEAU, Managing Director of Enterprise Transformation, Capgemini Invent

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