

Finance in the Modern Workplace

Managing Through Disruption

10/13/26 Discussion

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Agenda

Thriving as a Finance Executive in a Modern Workplace — four questions framing today’s discussion.

01

THE SHIFT

Where is the CFO agenda expanding and industry forces?

The last 2-3 years added scope in data, technology, talent and risk — without a matching increase in capacity.

02

THE PRESSURE

Where expectations outpace capacity?

Identify the places where demand on Finance is growing faster than the team can absorb today.

03

THE CAPABILITIES

What will matter over the next 12-24 months?

The finance capabilities, with AI rapidly developing, most likely to separate leaders from laggards in the coming cycle.

04

THE BALANCE

Near-term ROI and operating model impact?

How to balance quick, provable wins while still building a durable finance operating model to last.

Public Market Earnings were Up – Questions about the Tailwinds...

Recent quarterly results were strong, and more companies raised guidance rather than cut it – but a meaningful share of the gain came from one-time tariff refunds and AI-driven spending.

+53%

S&P 500 EPS, 2Q YEAR OVER YEAR

2:1

RAISED VS. LOWERED
GUIDANCE THIS QUARTER

4%+

Likely boost to 3Q GDP
GROWTH FROM TARIFF
REFUNDS

FOUR FORCES BEHIND THE Growth

AI capital spending

Federal spending

Tariff refunds (one-time)

Wealth-effect consumer spend

Note: The +53% EPS figure includes investment gains at Amazon and Alphabet; excluding those, S&P 500 earnings still rose the most since fall 2021.
Source: WSJ (LSEG S&P 500 earnings data (2Q 2026); Apollo Global Management estimate, mid-August 2026; company earnings calls)



Private Market Lens: Must Convert Disruption into Enterprise Value

PE THESIS

Finance becomes a value-creation engine when insight, capacity, control and scalability improve together.

01

QUALITY OF EARNINGS

Make performance durable and explainable

Separate underlying run rate from one-time tailwinds. Improve forecast precision, margin transparency and confidence in the earnings story.

02

VALUE CREATION & CASH

Focus capacity on the decisions that move value

Target recurring work that improves cash conversion, pricing, working capital and operating insight, not automation for its own sake.

03

SCALABLE OPERATING MODEL

Absorb growth without proportional overhead

Redesign workflows around AI, shared capabilities and clear ownership so Finance can support new entities, add-ons and complexity.

04

RISK & EXIT READINESS

Build trust that survives diligence

Strengthen controls, data lineage and repeatable reporting. Turn isolated productivity gains into a managed, portfolio-ready capability.

WHAT FINANCE LEADERS SHOULD ASK NOW:

- 1** Where is Finance capacity trapped in recurring, low-value work?
- 2** Which 2-3 processes can create measurable proof within 90 days?
- 3** How will gains compound into a scalable operating model and stronger exit story?

The Office of the CFO and what this industry backdrop means

Strong headline results mixed with the ambiguity of the potentially temporary tailwinds raises the bar on forecasting and planning quality and pressure for insights.

Quality of earnings is the story - what's the insight?

E.g., Tariff refunds landed mostly in the bottom line, not in prices. Firms stripping them out and report the underlying run rate not guided by one-time gain.

A two-speed consumer

Wealth effects are carrying spending at the top, other core customers stay financially constrained. Data and insights are the Finance Office responsibility to segment demand assumptions, rather than modeling one consumer. More demand out of system / technology on product and channels.

Concentration risk in the AI boom

Much of the growth traces back to AI investment. If returns fail to justify the spend, demand and market support reverse together. Ensuring how the CFO can trace AI value back to operations and strategy. Ongoing CFO efficiency in the operations is not going away.

Expectations for continuous planning and pressure to convert to value

Operational and financial pressure persists, continued planning based on available data vs end-of-period results, and creates more resource pressure.

Bottom line: Planning pressure against the backdrop of efficiency expectations and continuous change is not going away.

What's Changed, What Hasn't

WHAT CHANGED

- Significant expansion into enterprise strategy – operating models are starting to reflect it
- Strategy and technology functions increasingly report through the CFO structure
- Co-ownership of Procurement and HR activities with the CHRO and CIO
- Over 85% are investing in finance technology, but delivery capacity has not kept pace
- Continuous change cycle planning (financially and operationally)
- The “short-cut” to insight is available in spots - recent case study disrupting traditional transformation projects

WHAT HASN'T – BUT LOOKS DIFFERENT

- Core responsibility for financial control, with far less tolerance for lag or error
- Trust in the numbers, even as the demand for strategic perspective rises
- Talent is still the binding constraint – 45-50% call it a major risk, “run” the business support in accounting and targeted fractional needs is on the rise
- Manual processes and fragmented systems persist alongside heavy tech investment

Leaders are demanding more from finance



How can I change my team's mindset to align with my finance transformation and technology objectives?



How do I build a team with the skills needed for an AI-driven future and measure adoption?



How can we automate insights to give people more time to focus on decision-making and strategic thinking?



How do I build a data office that drives transformation throughout the finance function?



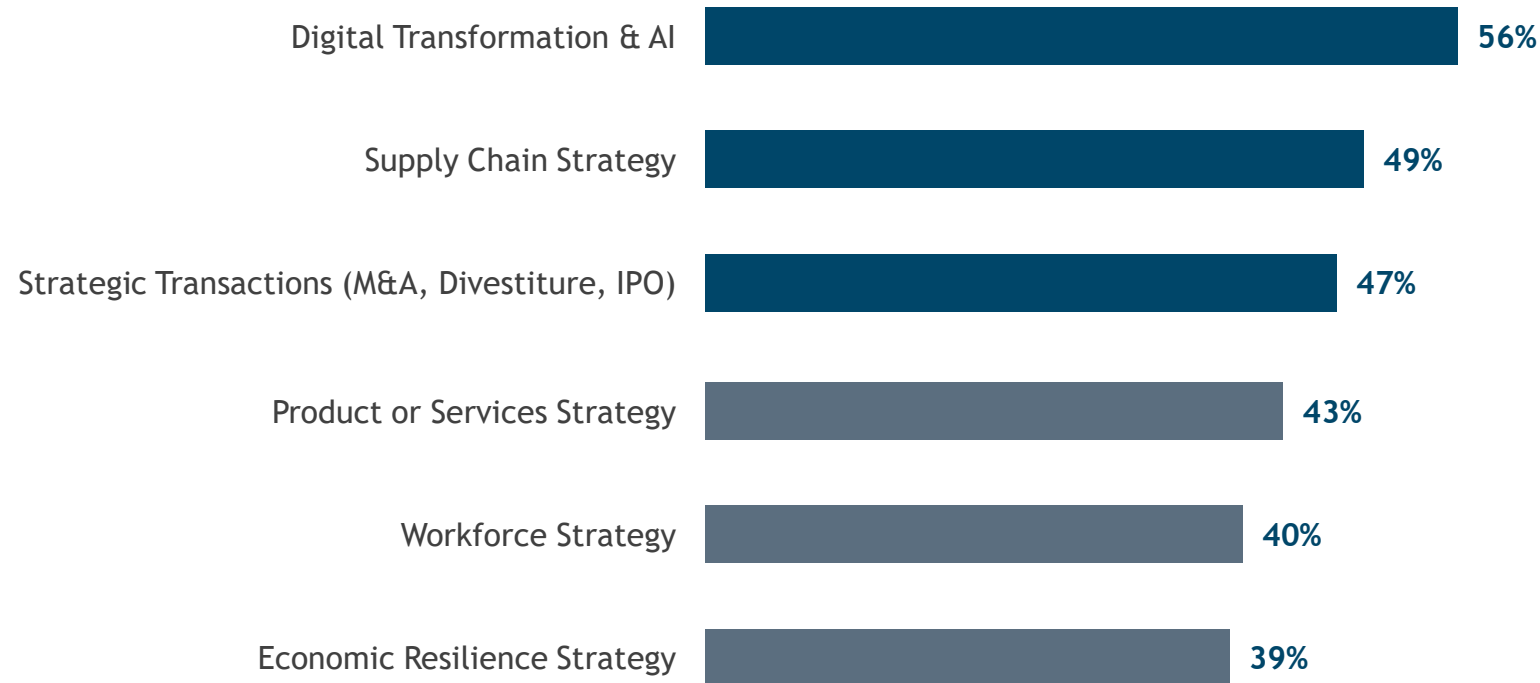
How do we balance short-term financial performance expectations with long-term growth?



How do I most efficiently align my finance tech with the transformation objectives?



A Year In Review: CFOs said in 2025 where they would expand Strategic Involvement



Every one of these areas is cross-functional — which is why CFOs are pulling their direct reports into strategy work.

This year: Finance Has Intensified the Mandate

The CFO's remit intensifies into enterprise strategy, technology and operations — while the expectation for control and trust in the numbers has only tightened.

70%

OF CFOs REPORT GREATER
INFLUENCE ON ENTERPRISE
STRATEGY

85%+

ARE INVESTING IN FINANCE
TECHNOLOGY AND
FORECASTING

56%

WILL DEEPEN INVOLVEMENT
IN DIGITAL
TRANSFORMATION AND AI

45-50%

CITE SCARCE FINANCE
TALENT AS A MAJOR RISK

The Capability Shift – and Its Catch



First-draft effort collapses

What took an analyst three hours now takes ten minutes, arriving roughly 80% complete. This is becoming increasingly true in areas beyond transaction processing

Consider: Cost and Revenue Growth Application

Review becomes the bottleneck

More output reaches senior reviewers who were already at capacity.

Senior leverage increases

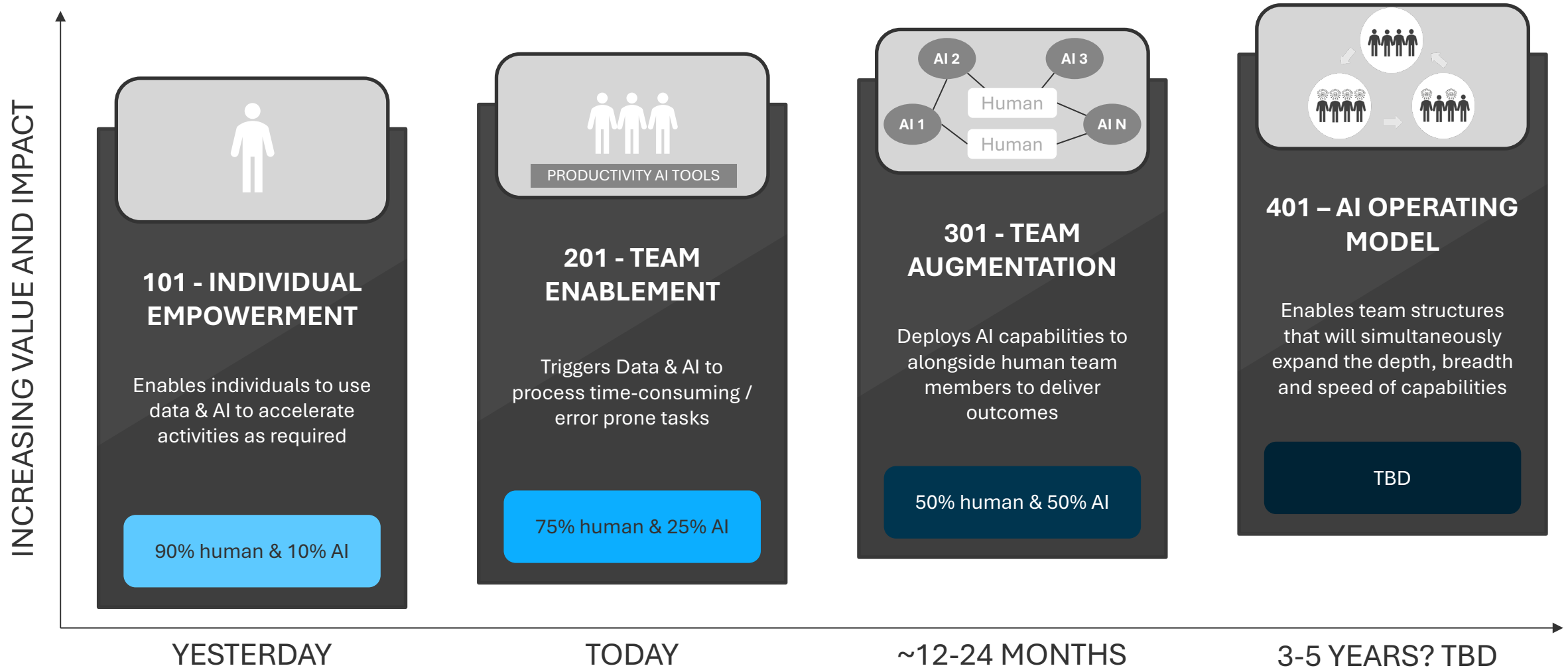
One senior reviewer can now cover six workstreams instead of three.

Consider: What does this mean for roles, new role-types and job description?

The catch: efficiency gains without operating-model change don't compound – they evaporate within about 90 days. We see this in the adoption data (even for co-pilot usage). Project execution needs, with defined goals, don't go-away and may even become more valuable.

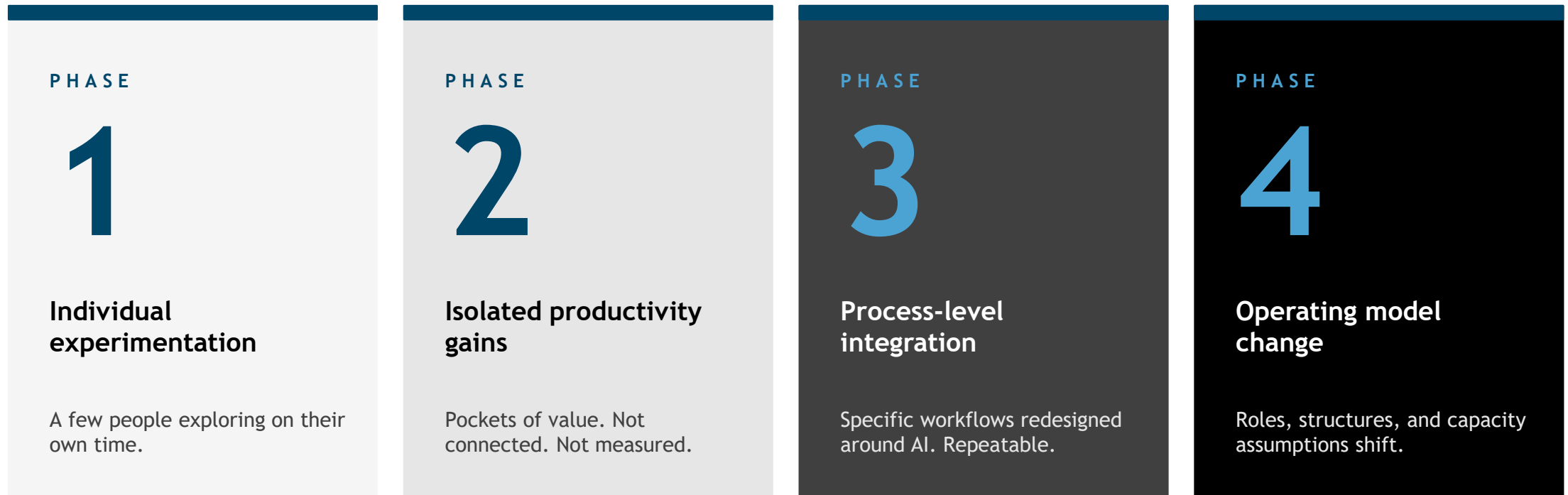
Evolving State of AI's Impact on Organizations

AI will undoubtedly change the division of work between humans and machines. Overtime, a greater portion of work will be completed by AI, requiring lesser human intervention, freeing up capacity.



The Adoption Reality Curve

Most companies are stuck between Phase 1 and Phase 2. Be honest about where you are?



WHERE MOST COMPANIES ACTUALLY ARE

Stuck between Phase 1 and Phase 2 – individual wins, no process integration. The gap to Phase 3 is the real work, and it's almost entirely organizational, not technical.

Strategy Should Drive Adoption

Reacting isn't a Strategy

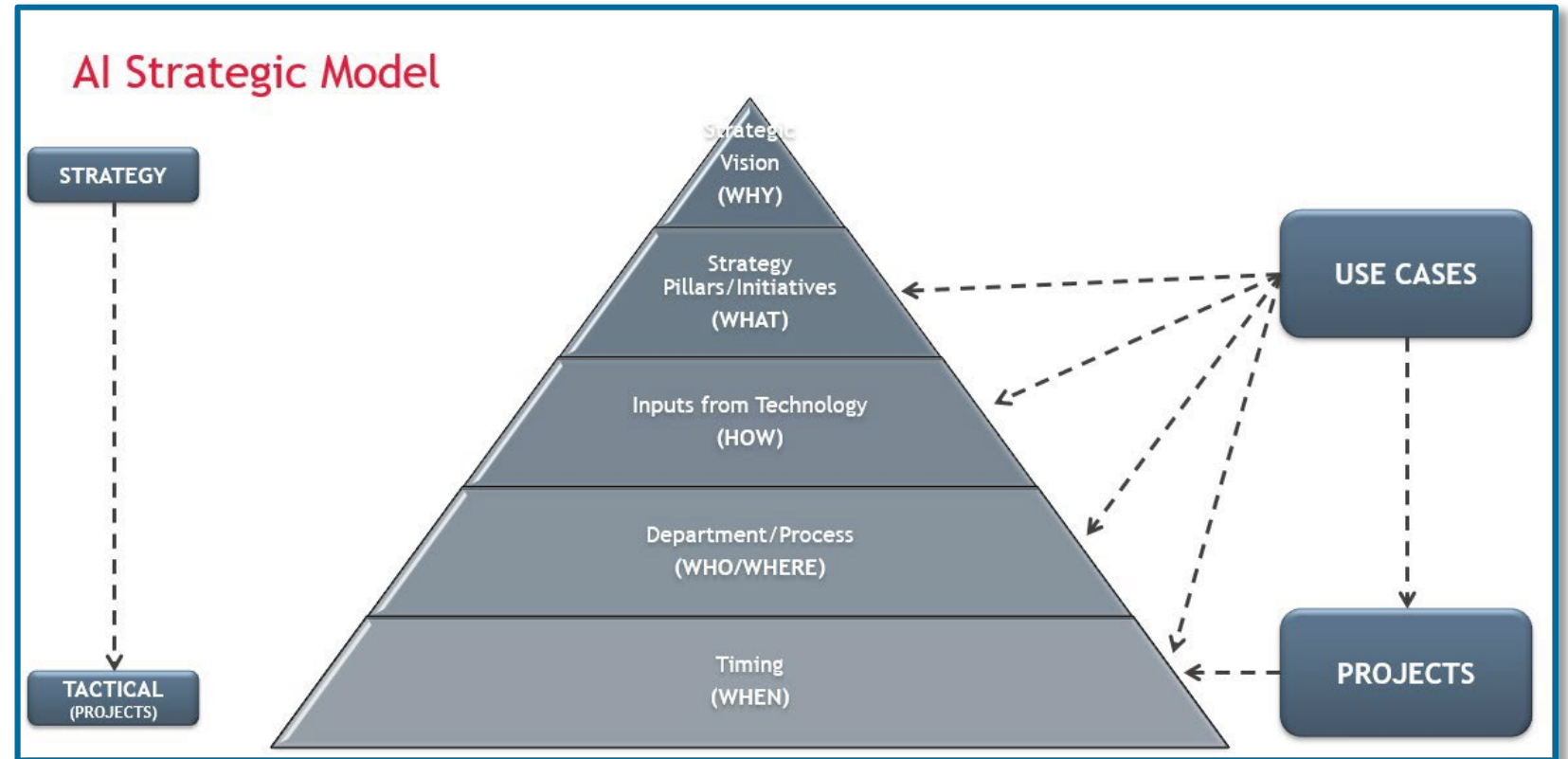
45% of manufacturers say competitive pressure (not strategy) drives their AI investment, even though 57% agree strategy is what actually delivers returns.

Efficiency Gains Stall Without It

64% report efficiency gains from AI, but only 14% report accelerated innovation. Gains plateau without a strategy to scale them.

Governance has not kept pace

Only 7% of manufacturers have a tested AI incident-response plan (the lowest of any sector) even as 62% concentrate AI in high-stakes operations.



50% of manufacturing leaders call formalizing an AI strategy their most urgent priority for the next six months. A defined strategy turns scattered pilots into governed, scalable advantage, before competitors close the gap.

Getting It Wrong vs. Getting It Right

WHAT STALLS PROGRESS

Treating AI as an IT initiative rather than a workflow change

Rolling out licences without named use cases

Waiting for perfect governance while staff use personal accounts

Assuming productivity gains are automatic

WHAT CREATES VALUE

Specific use cases: “cut three days off close” beats “transform finance”

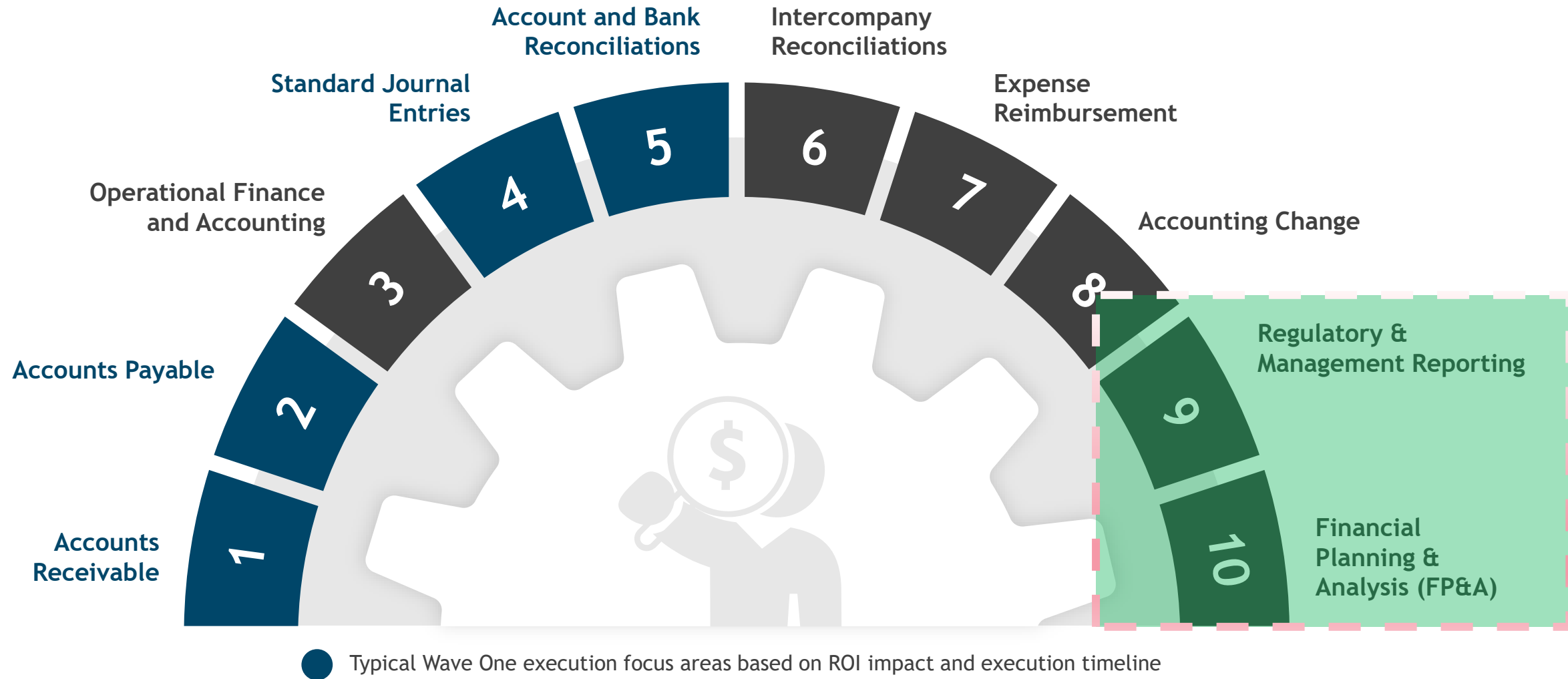
Experimentation inside approved environments and approved data

Time saved, *and growth opportunity*, in recurring processes, is where the gains compound

Internal sharing of prompts and examples, peer to peer - measure adoption to understand where progress is taking hold

Tools don't create value. Behavior does.

AI and Automation “Hot Spots” for Finance

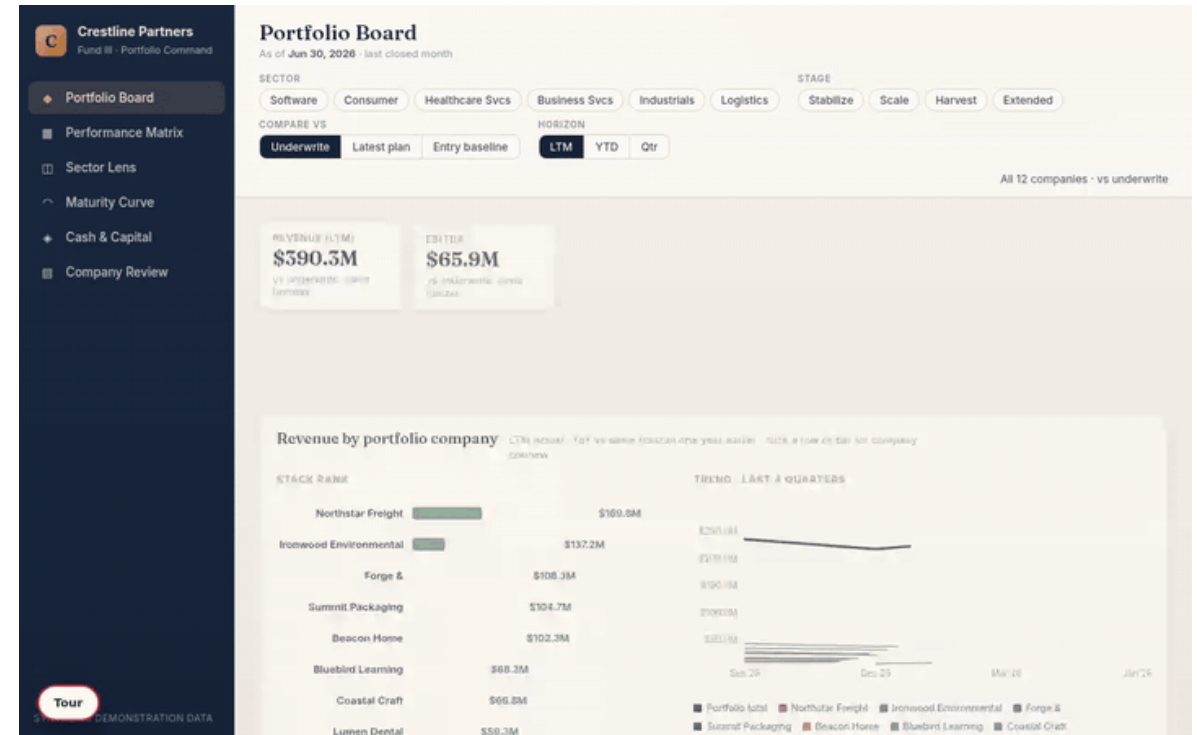


Adding Value with CFO Analytics, how fast can you aggregate and visualize data?

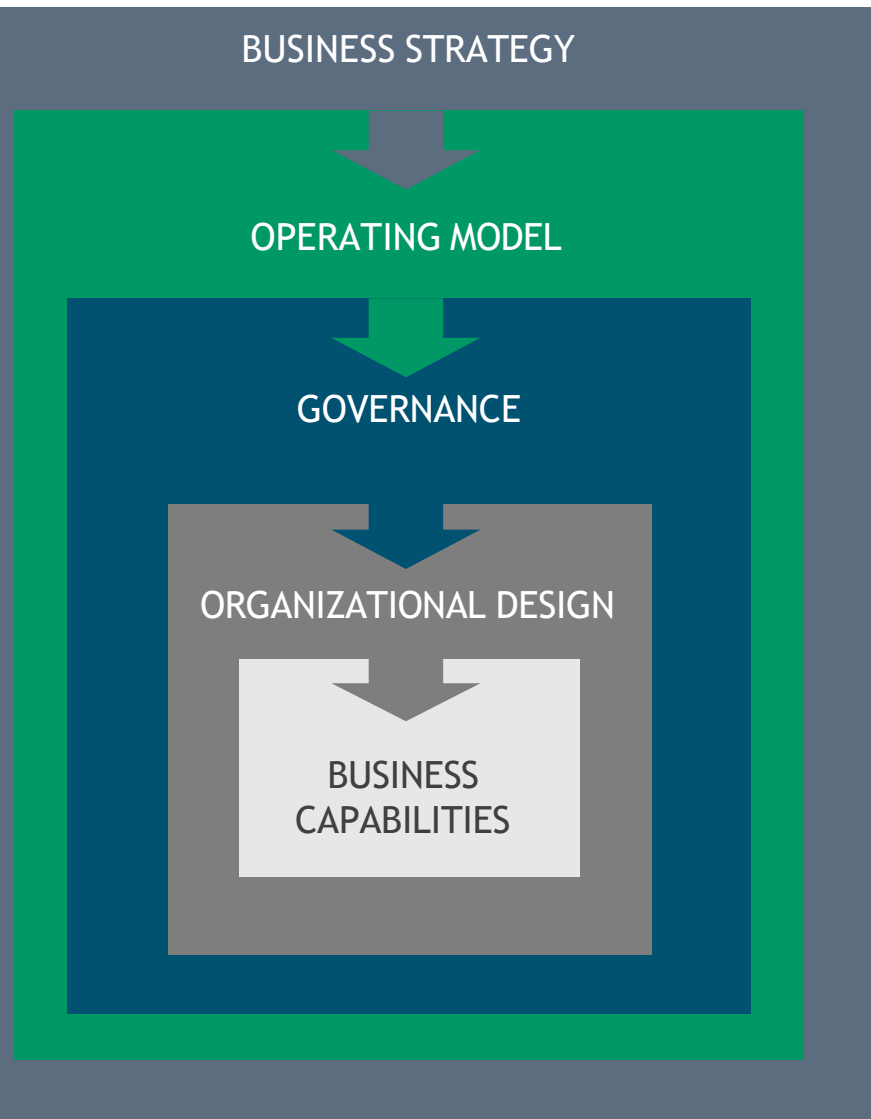
GIF library

Live previews by industry and role. Download for outreach. Captures are pack boards (CFO pass first); more role-specific clips land as they are filmed.

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Private equity	 Download	 Download	 Download	 Download



Business Strategy and Capability Still Anchor Actions



BUSINESS STRATEGY

- ▶ How are customer needs and expectations changing?
- ▶ What are our competitors doing? What new competitors are emerging?
- ▶ Where are the biggest opportunities for growth in the short and long-term?

OPERATING MODEL

- ▶ How do we optimize for value creation?
- ▶ How do we optimally balance enterprise efficiencies of scale with business unit agility?

GOVERNANCE

- ▶ How do we ensure both quality and speed of strategic decision-making?
- ▶ What is the optimal distribution of strategic decision-making, oversight, and control to balance agility and risk?

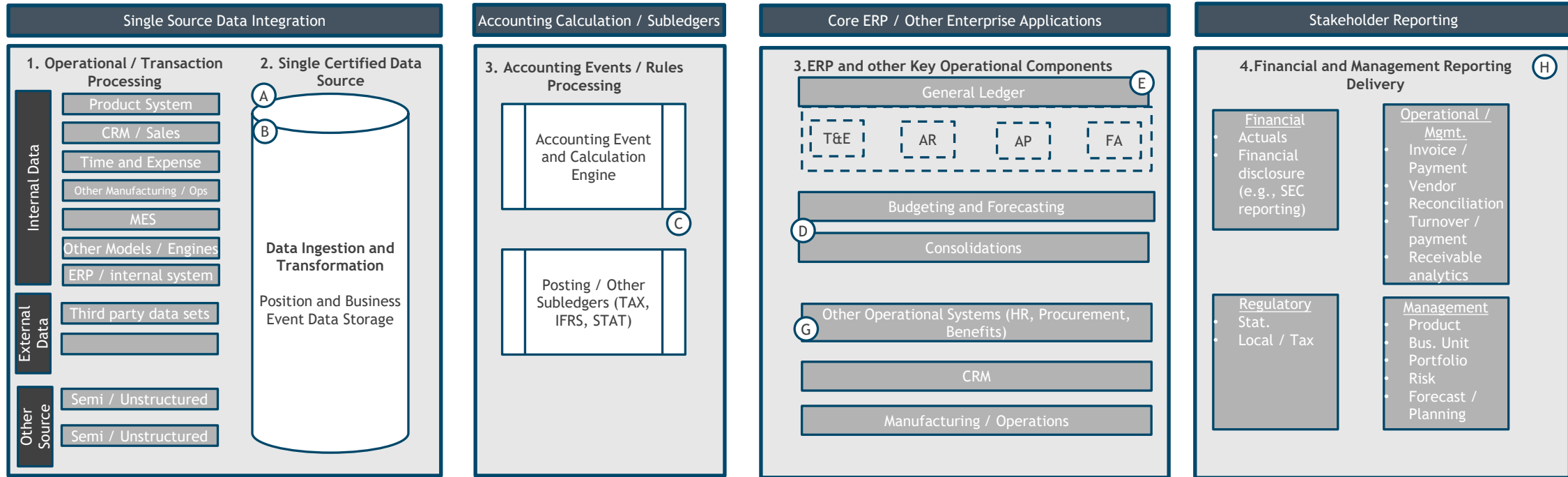
ORGANIZATIONAL DESIGN

- ▶ How do we translate our Operating Model into optimized business processes and organizational structures?
- ▶ How do we organize people and reporting lines to maximize innovation, efficiency, and accountability?

BUSINESS CAPABILITIES

- ▶ Where do we need to reinforce and improve business capabilities?
- ▶ How do we prioritize transformation initiatives in the arenas of: people, process, data, technology?

What changes to technology impact business capability and strategy the most?



THE GOAL

This question will always remain. Don't lose sight of how your digital / technology decisions link to business capability and planning

Anatomy of the Business Case

While the components and goals of transformation always vary, there are some key “financial metrics” that often present themselves repeatedly.

1 Estimate Annual Savings / Run Rate

- Determine Anticipated Savings with Consideration to:
 - **FTE / capacity**
 - Current “**cost to comply**” constraints (audit, other regulatory fees)
 - Ongoing **IT savings** on maintenance/licensing fees (e.g., duplicative or “shadow Finance” operations)
 - **Reduction in manual effort** measured in reduction of identified metrics (e.g., manual controls, reconciliation, # of needed EUCs)

2 Evaluate Investment / One-Time Costs

- Evaluate anticipated investment with consideration to:
 - **Internal effort and external consultancy support** to execute the project
 - **Software Fees** from licenses or implementation related to updated configuration/integration in applications

3 Quantify the ROI / Payback

- Quantify the impact including:
 - **Payback period**
 - Simple **ROI analysis** based on savings and costs
 - Consideration of **applicable credits / tax efficiencies**

	2023	2024	2025	2026	2027	Project Pending Total	
	\$ in K's	\$	\$	\$	\$	5-year view	10-year view
Project Costs (Cash Basis)							
IT / Business Labor	\$ 750	\$ 2,225	\$ 75	\$ -	\$ -	\$ 3,050	\$ 3,050
External Professional Services	\$ 2,900	\$ 6,800	\$ 150	\$ -	\$ -	\$ 9,850	\$ 9,850
IT Hardware & on-going costs	\$ 600	\$ 1,125	\$ 1,125	\$ 1,125	\$ 1,125	\$ 5,100	\$ 11,500
Total Project Costs	\$ 4,250	\$ 10,150	\$ 1,350	\$ 1,125	\$ 1,125	\$ 18,000	\$ 24,400
Project Benefits							
Staff Savings	\$ -	\$ 630	\$ 965	\$ 1,590	\$ 2,460	\$ 5,645	\$ 7,525
Audit / Compliance Avoidance	\$ -	\$ -	\$ -	\$ 950	\$ 950	\$ 1,900	\$ 2,280
Legacy Licence Cost Reduction	\$ -	\$ 510	\$ 985	\$ 985	\$ 985	\$ 3,465	\$ 4,160
Procurement Spend Savings	\$ -	\$ -	\$ 1,540	\$ 2,765	\$ 2,765	\$ 7,070	\$ 13,200
Total Project Benefits	\$ -	\$ 1,140	\$ 3,490	\$ 6,290	\$ 7,160	\$ 18,080	\$ 27,165
Net Profit / (Loss)	\$ (4,250)	\$ (9,010)	\$ 2,140	\$ 5,165	\$ 6,035	\$ 80	\$ 2,765
Additional Value Quantified							
Productivity Savings	\$ -	\$ 310	\$ 1,360	\$ 2,335	\$ 3,085	\$ 7,090	\$ 13,600
Cost Avoidance	\$ -	\$ 115	\$ 235	\$ 410	\$ 535	\$ 1,295	\$ 2,175
Additional Project Benefits	\$ -	\$ 425	\$ 1,595	\$ 2,745	\$ 3,620	\$ 8,385	\$ 15,775
Adjusted Total Project Benefits	\$ -	\$ 1,565	\$ 5,085	\$ 9,035	\$ 10,780	\$ 26,465	\$ 42,940
Adjusted Net Profit / (Loss)	\$ (4,250)	\$ (8,585)	\$ 3,735	\$ 7,910	\$ 9,655	\$ 8,465	\$ 18,540

Key: Cost Savings
ROI

FTE/capacity

Reduction in total cost of ownership

Risk mitigation reducing cost to comply

Ongoing IT savings

Internal Project Labor Spend

External Vendor / Consultancy Cost

Licensing Fee / software cost

5-year payback period

5 Things CFO's Need to Keep in Mind



Pilots are easy. Scaling is hard.

Organizations often generate early momentum through experimentation but struggle to scale successful use cases across teams, systems, and workflows.



Strategy should drive adoption.

Organizations achieve greater value when AI initiatives begin with business objectives rather than technology selection.



Data remains the foundation.

AI is only as effective as the quality, accessibility, and governance of the data it relies upon.



Business outcomes matter most.

Organizations increasingly evaluate AI using measurable operational, financial, and strategic outcomes rather than activity metrics.



Trust and governance enable scale.

Governance helps organizations use AI responsibly while building the confidence needed for broader adoption.

THE BIGGER SHIFT

This is not about doing the same work faster.

It is about:

- Increasing output without increasing headcount

- Shifting finance toward higher-value analysis

- Redefining what "lean" actually looks like in 2027 and beyond