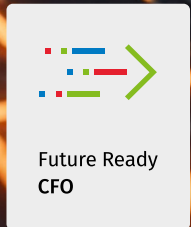


2026 Future Ready CFO Report

# Performance orchestrator in the age of transformation



CCH<sup>®</sup> Tagetik



# Performance orchestrator in the age of transformation

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## Foreword

### What does it mean for the Office of the CFO to be “future-ready” in 2026?

For many years, readiness was defined by preparation: building strong teams, modernizing technology, and tightening the connection between finance, operations, and strategy. It was about getting the fundamentals in place ahead of inevitable change.

Today, in a business environment defined by **relentless volatility** and **compounding disruption**, preparedness alone is no longer enough.

As you'll read in this report, the defining characteristic of a **future-ready finance organization** is not whether it has modern systems or strategic intent. Those are now expectations. Future readiness is determined by how effectively finance operates as a **performance orchestrator** when **assumptions break down**. How quickly can leaders **plan, predict, and act** when markets shift suddenly? How does finance respond when regulations evolve or new tariffs emerge without warning? How confidently can finance act when **risk management becomes the operating norm** rather than the exception?

The Office of the CFO now sits at the center, orchestrating multiple, converging forces:

- A **rapidly evolving technology landscape**, with **AI redirecting** how organizations operate, compete, and allocate capital
- An **expanded mandate for finance**, with CFOs expected to serve as strategic partners while managing increasingly complex compliance obligations
- **Heightened market volatility and risk**, forcing complex capital allocation decisions and structural change

These forces are not isolated. They are simultaneous. Together, they are fundamentally **reshaping the Office of the CFO**.

The *Future Ready CFO Report* explores how finance leaders across regions and industries are navigating this shift, where gaps persist, and what it will take for finance to lead their organizations in an environment that shows no signs of stabilizing.



**Maria Montenegro**

CEO, Wolters Kluwer Corporate Performance & ESG

# Executive summary

Today, the Office of the CFO is changing shape by forces that go beyond disruption, positioning finance as a performance orchestrator. Digitization, automation, and expanding mandates are no longer future bets; they are influencing how finance operates right now.

Economic disruption, regulatory change, and expanding strategic responsibilities are altering the landscape CFOs operate within. As a result, finance transformation extends well beyond individual technological initiatives, orchestrating how finance delivers value. It has become a continuous operating reality and critical to how finance delivers value. The research confirms that transformation now holds a permanent place on the CFO's agenda.

Most finance leaders point to transformation as their number one priority. Digital initiatives, process modernization, and technology leadership are embedded in their roles, and AI adoption has gone firmly mainstream. In fact, finance leaders view AI as the leading opportunity to drive impact. There is broad consensus that its influence will have a positive impact across capital allocation, risk management, and decision-making. Despite risks and uncertainty, CFOs are backing that conviction with substantive investment into AI.

The study points to a clear shift in the CFO challenge, with the tension moving away from readiness and toward accountability. Persistent market volatility, heightened regulatory complexity, and constrained capital conditions show little sign of easing. In this environment, investments that were once discretionary have become mandatory risk responses. Finance leaders are responsible for orchestrating transformation, with measurable outcomes that both protect the organization and enable growth.

Despite the survey finding that most organizations have progressed beyond fragmented systems and manual processes, relatively few operate with the level of agility, automation, and real-time insight required to perform confidently when assumptions break down. In other words, finance is transforming in real time, but not always with the maturity or resilience needed to manage volatility at scale.

What does this mean? For CFOs operating in the current climate, being "future-ready" means being "ready now". CFOs must balance an expanding strategic role while orchestrating compliance, control, and performance.

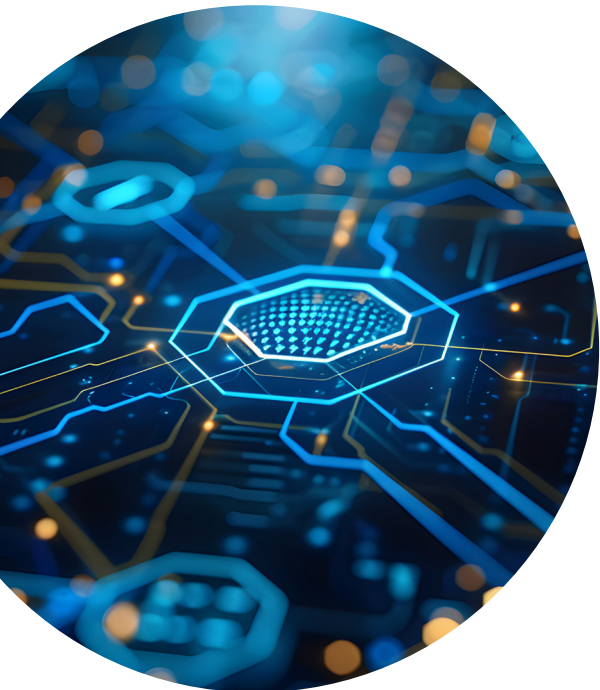
The *Future Ready CFO Report* explores the evolving trends, challenges, and risks facing finance leaders worldwide. These insights aim to help CFOs succeed by embracing their changing role, new ways of operating, and evolving technologies.

# What's new: Key survey findings

## The Office of the CFO has entered a post-digital transformation era

The Office of the CFO is driving digital transformation. Only a small minority still describe their finance function as digitally basic, and only 14% still experience legacy systems or outdated infrastructure as barriers to transformation. Instead, the survey reveals that most finance leaders operate with integrated systems, digitized workflows, and measurable outcomes.

Results show that more than half of senior finance leaders say finance transformation, digital initiatives, and process modernization are already embedded in their current role. Alongside strategy, respondents also point to digital transformation and technology leadership as key to defining what it will mean to be a successful CFO five years from now.



## AI adoption has gone mainstream

AI adoption is now standard practice. Finance leaders view AI as both the top opportunity and disruption, confirming that AI transformation is an ongoing action item that's high on the CFO's growth and risk agenda.

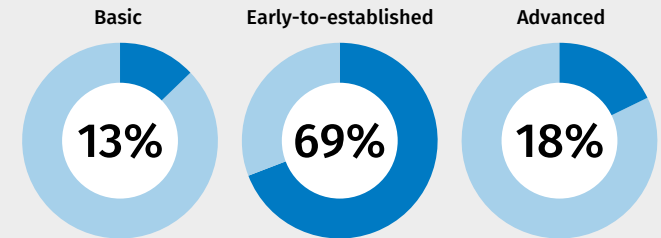
Despite AI's unrealized return on investment (ROI), a clear majority expect AI and advanced analytics to drive transformational change across finance, strategy, and financial modeling within the next three years, and, proving their commitment to this belief, finance leaders have been both acting on AI transformations and putting precious budget behind it. Nearly half cite AI adoption and implementation as the most impactful trend in the next 12 months and report it is directly influencing their capital allocation and resource planning.

## Strategic responsibilities are mounting

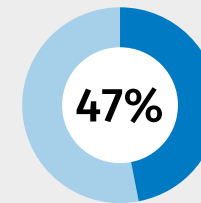
Strategy is now fully embedded in the finance role, with expectations continuing to rise. Most senior leaders report that their current responsibilities are increasingly strategic, with process modernization, capital allocation, and risk management outweighing more traditional responsibilities like M&A, accounting oversight, and reporting.

And yet, the Office of the CFO isn't relieved of their financial stewardship duties. Regulatory and compliance complexity continues to rank among the top three forces impacting both organizations and the CFO role itself. Even as expectations for strategic ownership continue to rise, finance leaders are not replacing one role with another but are expected to do both simultaneously.

## The majority of finance teams are digitally maturing

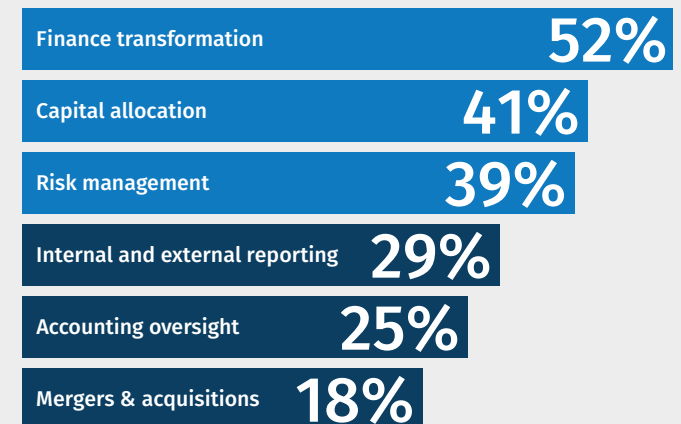


## AI is setting a new tech standard



47% believe AI is the global trend that will have the most impact on organizations this year.

## Strategic responsibilities are taking priority



# What's next: Trends transforming the Office of the CFO



## Capital allocation and risk management will take center stage

Capital allocation is becoming more disciplined and necessity-driven. The research shows that those necessities are consistently defined by risk management. Finance leaders point to AI investment, market volatility, and regulatory complexity as the strongest forces directing where capital is deployed. These pressures are externally driven, high-stakes, and persistent.

As a result, CFOs are being pulled into decisions that directly determine organizational resilience: how aggressively to invest in AI amid ROI uncertainty, how to fund growth in volatile capital markets, and how to meet regulatory obligations alongside strategic imperatives. In this environment, capital allocation and risk management have emerged as defining features of the new CFO role as performance orchestrator.

## Technology execution will matter more than intent

The findings show that while integrated platforms, digitized workflows, and foundational AI investments are now the norm for today's CFOs, relatively few have reached the level of maturity required to operate with speed and confidence when assumptions break down.

This creates a clear next phase for technology strategy where the CFO tech mindset will shift from digital transformation to digital results. AI, in particular, is no longer viewed solely as an efficiency tool, but as a strategic weapon that will reshape capital allocation, forecasting, risk management, and enterprise planning.

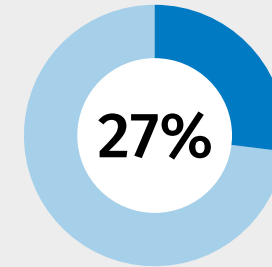
Over the coming years, the difference between leaders and laggards will be how effectively CFOs integrate digital capabilities, upskill their teams, and overcome cultural resistance.

## Strategic leadership will shape transformation outcomes

The research suggests that success in the CFO's expanded role as a strategist hinges on collaboration with stronger C-suite partnerships and deeper integration between finance and the business.

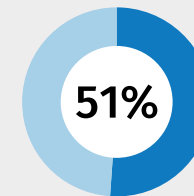
As transformation persists, outcomes will depend more on the leadership capabilities of finance teams, particularly their ability to translate data into insight, balance competing priorities, and guide the organization through continuous change.

## The biggest barrier to digital transformation

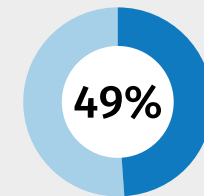


Resistance to change and cultural factors

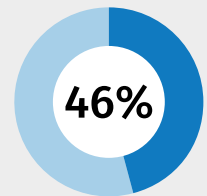
## Top skills for future leaders to succeed



Data analytics and digital fluency



Risk management and compliance expertise



AI automation and literacy

# Finance transformation trends: AI leads impact and investment

## Key insights:

- Finance leaders are actively embracing AI, automation, and digital tools to streamline processes, improve forecasting, and enable real-time insights, but there is room to grow.
- AI is viewed as both the top opportunity and the top source of disruption. Digital transformation via AI will reshape day-to-day work, operating models, skill requirements, and risks.
- Finance leaders are aware that AI is a powerful lever to drive meaningful impact, improve decision making, and create long-term value, even despite unrealized gains and uncertainty around ROI.

AI is the number one force reshaping organizations, the CFO role, and investment priorities. The research shows it's high on finance leaders' radars as a force that's driving both organizational strategy and the evolution of finance.

### AI transformation is underway

AI is already here. The results show finance teams recognize its transformational impact and are actively managing it to drive value. Nearly half of the finance leaders (47%) surveyed identify the adoption and implementation of AI as the global trend with the greatest impact on their organizations, ahead of interest rate volatility (38%) and evolving regulatory complexity (37%).

Today, organizations are moving into active AI implementation. More than four in ten finance leaders (43%) cite AI adoption and implementation as one of the top trends influencing capital allocation decisions, indicating they have invested, or are planning to invest, in AI solutions that will position them to optimize the impact of this transformational technology.

### Functional impacts of AI

The influence of AI extends beyond organizational priorities to the role of finance leadership itself. A significant majority of finance leaders (85%) believe AI adoption and implementation will reshape their role over the next year, alongside continued advances in technology and analytics.

Looking further ahead, finance leaders expect AI and advanced analytics to drive major transformational change across core finance activities over the next three years, including: financial modeling (63%), financial reporting (62%), capital allocation (62%), budgeting, forecasting, and performance analysis (62%), and scenario planning (60%).

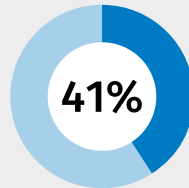
Significantly, the areas where AI is expected to drive the greatest change are the same functions that shape enterprise strategy. In other words, AI's impact isn't limited to automated, data-oriented tasks, but those with strategic value. These results highlight AI's growing role in finance, extending beyond efficiency to strengthen strategic planning and decision-making.

## Opportunities and concerns surrounding AI

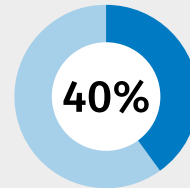
While AI is widely viewed as a powerful lever for transformation, it is also seen as a source of disruption. Finance leaders are almost evenly split, with 33% citing AI as a top opportunity to drive impact and 32% citing it as a top disruption to driving impact.

Concerns about AI center primarily on implementation costs versus ROI (41%), regulatory and compliance risks (40%), and data quality (37%). This balance of optimism and caution highlights the complexity finance leaders face as they navigate AI adoption at scale.

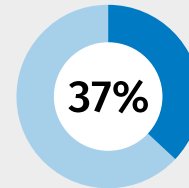
### Top 3 AI concerns



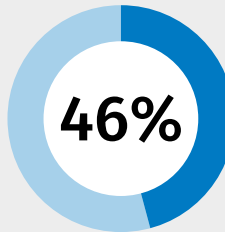
Implementation costs versus ROI



Regulatory and compliance risks



Data quality



believe AI automation and literacy are essential skills for the success of future finance leaders.

### The future of AI in finance

Finance leaders recognize that realizing the full potential of AI will require more than technology deployment alone. Nearly half (46%) cite AI automation and literacy as essential capabilities for the success of future finance leaders.



## Essential takeaways

As the most significant trend impacting finance leadership today, AI is already influencing operating models, investment priorities, and the scope of the CFO role. It has also surpassed expectations as an efficiency tool and is now viewed as a critical enabler of better decision making and long-term competitiveness in an increasingly volatile market, despite lingering caution.

The bottom line: as AI becomes embedded in the most strategic finance activities, the gap between leaders and laggards will widen, making timely, deliberate adoption a defining factor in future finance performance.

### Finance activities undergoing greatest AI transformation

Financial modeling 63%

Financial reporting 62%

Capital allocation 62%

Budgeting, forecasting, and performance analysis 62%

Accounting scenario planning 60%

4 in 10

finance leaders believe AI adoption and implementation will influence resource planning decisions in the next year.

### Expert voices

**Q** What role will AI play in defining the next generation of finance leadership?

"The finance team will evolve from traditional financial stewards to strategic leaders, leveraging data analytics, automation, and AI. Our success will be defined by the ability to integrate technology, strategic foresight, and data-driven decision making to enhance agility, resilience, and long-term value creation for organizations."

"CFOs and their teams will continue adopting AI, automation, and predictive analytics to free up capacity for higher value strategic work. These are key to improving forecasting accuracy and generating real-time performance insight."



# The CFO role today: What's changing

## Key insights:

- Finance leaders are increasingly responsible for directing enterprise strategy, with digital modernization and risk management now key parts of the role alongside traditional obligations.
- Financial stewardship responsibilities such as regulatory compliance, forecasting, and performance management are not diminishing. They remain a constant pressure and high priority, even as strategic responsibilities grow.
- Finance leaders recognize that success as a strategic center, business partner, and steward will depend on balancing technology, transformation, and compliance responsibilities.

Strategy has become embedded in the finance leaders' role as they take on greater responsibility for directing enterprise decision-making and digital modernization efforts alongside other C-suite executives. At the same time, traditional responsibilities are intensifying in parallel, increasing both the scope and complexity of what it means to be a successful finance leader.

### The current state of financial leadership's responsibilities

The CFO role has expanded well beyond data stewardship. While traditional responsibilities such as budgeting, forecasting, performance analysis, and financial modeling remain central for 40% of finance leaders, the role is now firmly rooted in enterprise strategy.

Ahead of other responsibilities, 53% of finance leaders now own digital and process transformation, 42% are responsible for capital allocation and investment decisions, and 40% oversee risk management.

What's more, 56% identify data analytics and digital fluency as essential future skills, signaling that digital and analytical capabilities have emerged as baseline leadership competencies, not optional specializations.

This evolution does not diminish the importance of traditional finance responsibilities. Nearly half of finance leaders, 49%, cite risk management and compliance expertise as essential to future finance leadership. Rather than giving way to strategic imperatives, these responsibilities continue to exist alongside them.

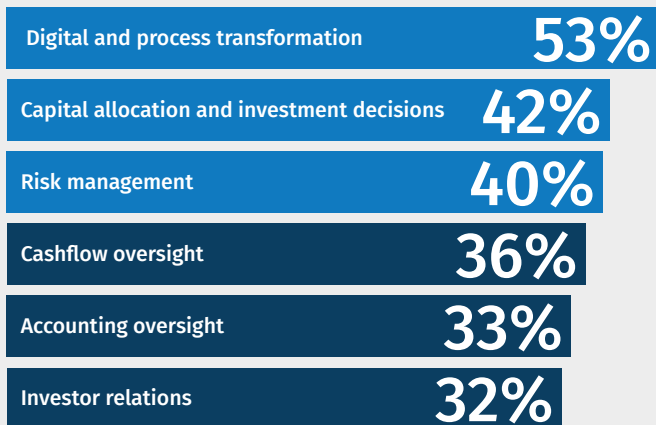
### Trends reshaping senior finance roles

Looking ahead, finance leaders expect the balance between transformation and stewardship to persist. Over the next year, finance transformation is set to remain the dominant focus of leadership agendas, reflecting a continued shift toward the strategic dimensions of the CFO role.

At the same time, compliance is a primary force impacting senior finance leadership. More than eight in ten finance leaders identify increasing regulatory demands as a significant driver of change, alongside AI, technology, and data analytics.

Taken together, these findings show that technology is not only redefining how finance leaders operate but also becoming the primary mechanism through which CFOs respond to rising regulatory complexity. In this way, the same digital capabilities transforming the role are also enabling finance leaders to meet expanding compliance expectations.

## Strategic responsibilities

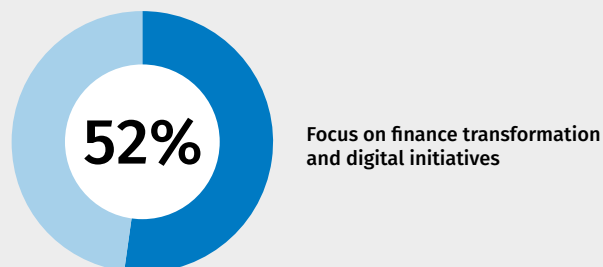


### The future of the CFO role is increasingly strategic and collaborative

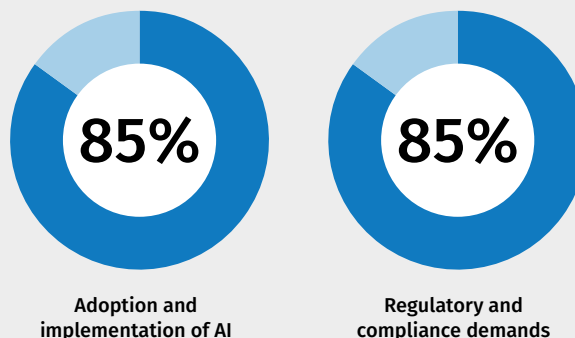
Looking ahead five years, 34% of finance leaders expect the CFO role to continue evolving toward greater strategic leadership and business partnering.

With the CFO as a strategic business partner, it's broadly understood that organizations will experience many benefits: 87% believe stronger C-suite collaboration would lead to more integrated decision making, alignment between risk management and strategic investment planning, and a greater ability to respond to disruption.

## #1 strategic priority for 2026



## Top trends reshaping senior finance roles



### Essential takeaways

Future CFOs will be defined by their ability to combine strategic leadership with deep mastery of technology, data, analytics, and AI integration, while operating collaboratively across functions. Success will depend not on replacing traditional finance responsibilities, but on integrating them with a broader mandate for strategic leadership, business partnering, and enterprise performance orchestration.

## Expert voices

### Q What will define the next era of CFO leadership?

"CFOs will become strategic partners driving digital transformation, leveraging data and AI for real-time insights, sustainability, and long-term value creation across the organization."

"Over the next five years, the role of CFOs and their teams will continue to evolve from traditional financial management towards becoming strategic business partners who drive data-led decision making across the organization. Within the finance function, greater use of automation, AI, and predictive analytics will streamline reporting, forecasting, and compliance, freeing teams to focus on insight generation and value creation."

"My strategic vision is to transform the finance function from traditional reporting into a strategic, data-driven, and technology-enabled role. I expect our processes to become faster and more data-driven, freeing up our people to focus on forecasting, scenario planning, and long-term investments, rather than just reporting."



# Top challenges: Increasing the pace of capital allocation

## Key insights:

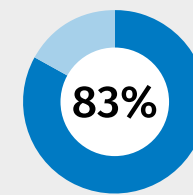
- AI investment, interest rate volatility, and regulatory compliance are converging to raise the stakes of capital allocation decisions.
- As externally driven investment demands grow, capital allocation decisions have gone from discretionary to managing mandatory financial, regulatory, and market risk.
- While AI represents a significant near-term investment, finance leaders increasingly view it as a capability that will improve how capital is modeled, evaluated, and allocated over the longer term, despite lingering ROI uncertainty.

Keeping pace with AI advancement, navigating volatile capital markets, and meeting regulatory and compliance obligations all require sustained investment. The research indicates that capital allocation decisions are increasingly shaped by factors, which, at their core, are risk management considerations.

### Capital allocation driven by strategy and risk management

Capital allocation has emerged as a central strategic responsibility for CFOs amid ongoing instability and change. Finance leaders report that capital allocation and resource planning are most influenced by three converging forces: the adoption and implementation of AI (43%), interest rate volatility and shifting capital markets (42%), and evolving regulatory and compliance complexity (37%).

These forces are not discretionary investments. Rather, they are externally driven catalysts with high stakes. Failure to invest in AI risks falling behind the technology baseline. Failure to meet compliance obligations increases the likelihood of consequences like regulatory penalties. Failure to adapt to shifting capital markets exposes organizations to capital strategies built on poor financing assumptions.



- Organizations must invest in continuous learning and development for finance staff to keep pace with change.
- Finance transformation will require not just technology investment, but also cultural and workflow changes.
- CFOs will become co-leaders of digital transformation along with CIOs.

As a result, capital allocation has become less about optimizing spend and more about managing enterprise risk in an environment with limited margin for error.

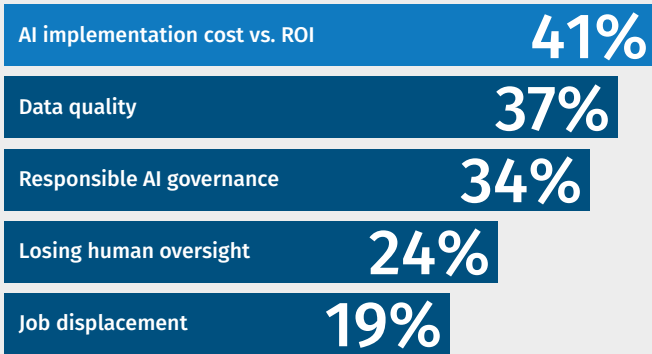
### Capital pressure on AI transformation outcomes

Technology investment, namely AI adoption, is expected to exert the greatest influence on capital allocation and resource planning over the next year, with almost half of leaders (43%) citing its critical influence on capital allocation priorities.

While this indicates that finance leaders are committing meaningful capital to AI transformation initiatives, there is still lingering concern around AI's ROI.

Cost versus ROI is the leading concern related to AI adoption, cited by 41% of finance leaders and ranking well above concerns such as loss of human oversight, governance, or job displacement. This suggests that while confidence in AI's strategic importance is high, finance leaders should remain vigilant about its ability to deliver measurable returns and ensure it is deployed effectively.

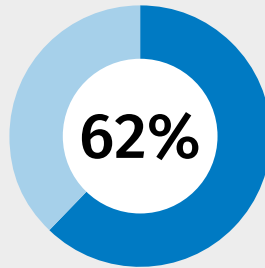
**Capital allocation decision factors**



**AI as the key to optimizing future capital allocation**

AI may be competing for capital today, but it is anticipated to play a central role in improving how capital decisions are made in the near future. Over the next three years, 62% of finance leaders expect AI and advanced analytics to have a major or transformational impact on capital allocation and ROI-driven decision-making.

**Expected impact of AI on capital spending**



Expect AI and advanced analytics to have a major or transformational impact on capital allocation and ROI-driven decision-making.



**Essential takeaways**

Capital allocation has emerged as one of the most acute pressure points for finance leaders. AI adoption, interest rate volatility, and regulatory complexity have raised the cost of investing decisions. Finance leaders should view spending decisions as fundamentally tied to enterprise risk management. To manage these pressures, finance leaders need to assess the ROI of capital deployment through performance management and the AI tools they are implementing.

**Expert voices**

**Q** What role will finance play in determining where and how organizations invest to grow?

*"Over the next five years, I see the CFO shifting from being primarily the scorekeeper to acting as a growth enabler. The finance team will partner closely with operations, R&D, and sales to shape investment choices: which product lines to scale, where to plant new factories, which geographies to expand into."*

*"Within finance, we'll gradually build a smaller slate of routine tasks, automating transaction processing, closing, and compliance. That frees up space for folks who can do scenario modeling, business partnering, and capital allocation analysis. The CFO becomes a co-pilot with the CEO on strategic bets — not just a backstop on risk."*

*"The defining trait of the future CFO will be breaking down internal silos. They will be a connector, seamlessly weaving financial insight into the daily rhythm of marketing, supply chain, and store operations. For example, they won't just approve a marketing budget; they'll co-create a performance framework with the CMO, linking campaign spend directly to customer lifetime value."*

# Finance technology: Advancing but not optimized

## Key insights

- Most finance teams have integrated systems in place, but relatively few operate with end-to-end agility or automation at scale.
- Digital modernization remains a core responsibility for finance leaders and is expected to stay a top priority in the short term.
- Over the longer term, data analytics and digital fluency will be critical enablers of digital maturity.

Most finance leaders have moved beyond fragmented systems and manual processes and established integrated digital foundations that support finance activities. However, relatively few finance functions have reached the level required to operate effectively in volatile markets where assumptions change quickly. As a result, digital transformation remains a central priority and will require continued development of digital skills.

### Digital immaturity is low

Most finance teams have passed the modernization threshold, with few (13%) still using fragmented systems or manual workflows. On the digital maturity spectrum, nearly seven in ten organizations (69%) place themselves in the “Early Steps” or “Established” phases, reflecting substantive progress toward integrated systems, improved collaboration, and more consistent performance measurement. This is further supported by the fact that only 14% cite legacy systems or outdated infrastructure as a primary barrier to transformation.

Despite measurable progress, transformation remains incomplete. Fewer than one in five (18%) finance organizations describe themselves as digitally advanced, which is defined by real-time capabilities, automation at scale, and continuous optimization across end-to-end processes. This gap highlights that despite foundational technology investments, many finance functions lack the agility needed when conditions change or assumptions fail, a clear risk in an increasingly disruptive and uncertain environment.

### Finance teams are digitally progressing

Resistance to change or cultural barriers

27%

Lack of digital skills

19%

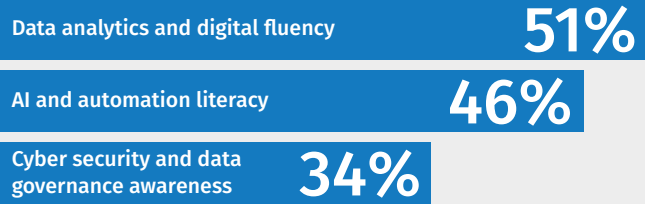
Lack of budget or resources

15%

Legacy systems or outdated infrastructure

14%

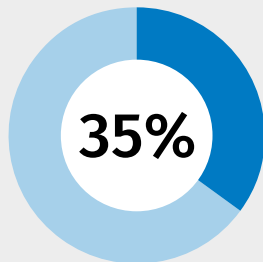
**Importance of digital skills for the success of future leaders**



**Digitization remains a core finance priority**

Technology modernization continues to rank among the most prominent priorities influencing finance leadership agendas, indicating that digital transformation is now as essential to the CFO role as drafting the annual report. Today, 53% of finance leaders report responsibilities related to digital initiatives and process transformation, outweighing more traditional finance activities. Results also suggest this focus will persist into the coming year, reinforcing that digital modernization is now a defining element of the finance leadership role.

**What defines successful CFOs is changing**



believe digital transformation and technology leadership will define successful CFOs five years from now.

**Progress toward digitization will continue over the longer term**

Looking ahead, many finance leaders expect technology to play an increasingly central role in shaping the CFO function. When asked about their strategic vision for how the role of CFOs and their teams will evolve over the next five years, more than a quarter (26%) identified digital transformation and technology adoption as a major component of that evolution. These expectations align with broader findings that AI and advanced analytics are set to drive significant change across finance.

**Digital skills underpin the final stage of maturity**

As finance operations become more dependent on digital tools, the ability to use them effectively is becoming increasingly important. More than half of finance leaders (51%) identify data analytics and digital fluency as the most important skills for future success.

While relatively few leaders currently view digital skills as a barrier to transformation, a larger share (35%) believe digital transformation and technology leadership will define what it means to be a successful CFO five years from now. This signals that as finance functions move closer to advanced maturity, the effective use of digital capabilities will play a greater role in determining outcomes.



**Essential takeaways**

As finance leaders look ahead, their challenge will shift from implementing digital tools to ensuring those tools are used in ways that enable faster, more resilient decision making. Achieving the next stage of digital maturity will depend on continued technology investments and sharpening digital skills so that organizations thrive in increasingly dynamic and uncertain conditions.

**Expert voices**

**Q How is finance technology changing what CFOs can deliver to the business?**

*"We're transforming into a more automated and insight-driven function. By letting software handle routine tasks, our people can focus on analysis. For example, we'll predict which products will be hits or use real-time data to help optimize promotions, directly influencing our commercial success."*

*"Using predictive analytics, successful CFOs will model the financial impact of potential market shifts or new competitors, moving the conversation from 'What happened?' to 'Here's what we should do next.' Their success will be measured by how effectively they can influence strategy with data-driven foresight, not just historical reporting."*

# Navigating risk: Bracing for market volatility and regulatory complexity

## Key insights:

- Faced with multiple sources of uncertainty expected to materially impact organizations in the next year, CFOs are operating in a persistently volatile environment where disruption is the baseline and risk management is core to the role.
- While compliance continues to represent a material risk, a growing share of finance leaders view the ability to translate regulatory requirements into competitive advantage as a critical differentiator.
- Finance leaders overwhelmingly agree that deeper collaboration between CFOs and other C-Suite executives, and across business functions more broadly, is essential for aligning risk management with strategic investment decisions and responding effectively to disruption.

Today's finance leaders operate amid persistent uncertainty and market change, with risk management now central to both the CFO role and the strategic transformation of the finance function.

### Risk 1: AI's risk and reward

Despite AI's anticipated benefits and finance leaders' overwhelming movement towards adoption, over one-third of finance leaders view AI as disruptive to business models, workflows, and decision making. More than 30% also express concern about its impact on compliance, data quality, talent gaps, and governance.

At the same time, most finance leaders believe AI will have a net positive impact on risk management. 60% expect AI and advanced analytics to transform risk management and scenario planning over the next three years.

### Risk 2: Enduring market volatility

Mounting market volatility is impacting the CFO role by embedding risk management at the core of finance leadership. Around one-third of finance leaders expect to be significantly impacted by shifting capital markets (38%), supply chain disruptions and trade tensions (32%), ESG pressures (30%), and geopolitical instability

### AI risk vs reward to business models, workflows, and decision making

**32%**  
see AI as disruptive

**32%**  
see AI as an opportunity

and economic uncertainty (29%).

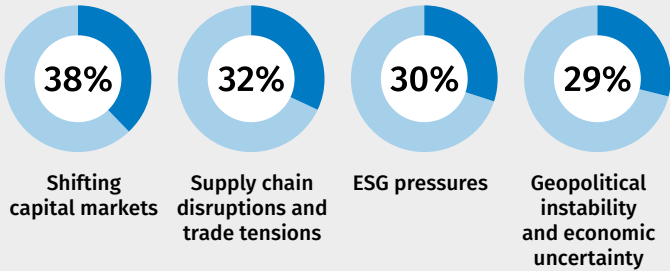
Reflecting this shift, 39% of finance leaders expect interest rate volatility and changing capital market conditions to materially impact their role. Nearly half already hold responsibility for managing financial, operational, and market risks, and this level of accountability is expected to remain steady over the coming year.

This signals that finance leaders no longer view volatility as intermittent. Instead, they see market risk as a structural condition that CFOs must continuously navigate.

### Risk 3: Expanding regulatory complexity and opportunity

For finance leadership, compliance is both a risk to manage and an area of increasing disruption. More than one-third of finance leaders (37%) identify evolving regulatory and compliance

**Market risks impacting CFOs**

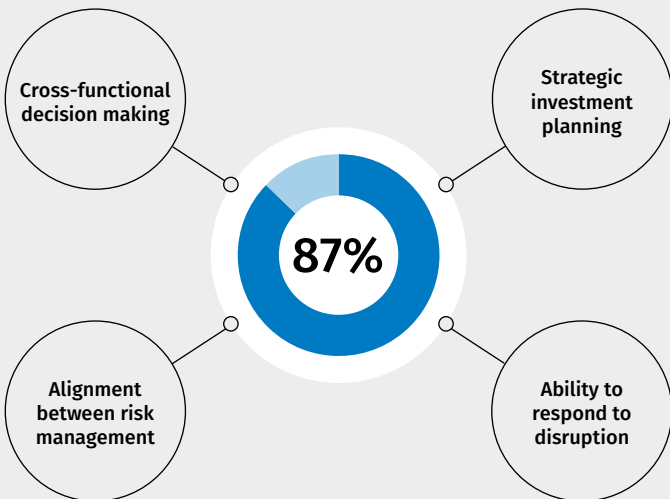


complexity as a significant force affecting their organization in the next year.

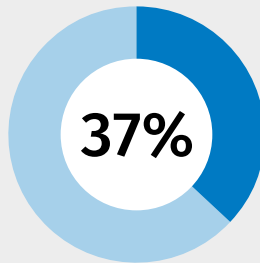
And yet, not all “disruptions” are negative. Nearly a third of finance leaders (27%) cite the challenge of transforming regulatory compliance demands into competitive advantage as one of the top three disruptions shaping impact across their industry. Within compliance complexity lies opportunity, if finance can harness it.

**Business partnering: The key to risk mitigation**

**Perceived benefits of increased collaboration between CFOs, CIOs, and CSOs**



**Regulatory complexity is a manageable risk, a disruptive force, and an area of opportunity**



believe regulatory complexity will impact their organization next year.

Business partnering has emerged as the primary strategy for leaders to guide their organizations through uncertainty. Nearly all senior leaders (87%) agree that increased collaboration between CFOs CIOs, and CSOs would improve cross-functional decision making, alignment between risk management and strategic investment planning, and the ability to respond to disruption.

The vast majority (84%) also agree that fostering greater collaboration between finance and other internal business functions would help organizations seize opportunities and reduce disruption. To succeed in the future, almost half of respondents indicate that risk management and business partnering will be among the most important skills for success.



**Essential takeaways**

Today's finance leaders are operating at the center of AI disruption, persistent market volatility, and regulatory complexity. Risk management is now a continuous, enterprise-wide mandate that is redefining how finance contributes to strategy. As a result, CFOs must become orchestrators of risk-aware decision making, leveraging AI, advanced analytics, and stronger business partnering to help their organizations navigate uncertainty.

**Expert voices**

**Q Why is business partnering becoming central to how CFOs manage risk?**

*"The success of the future CFO hinges on making finance a partner that other departments actively seek out for planning, because they provide tangible, actionable guidance that drives collective success."*

*"The next five years will demand that CFOs work closely with other C-suite executives, especially in driving digital transformation projects. Finance teams will need to develop stronger cross-functional skills and an entrepreneurial mindset."*

# An illuminating Q&A with luminary Wolters Kluwer customers

## Expert takeaways

### 1. *The CFO is a reporter of performance and a shaper of strategy*

Finance is increasingly positioned at the head of the decision-making table. CFOs are expected to influence growth, risk management, regulatory direction, digital investment, and capital allocation using financial insight to shape outcomes, not just measure them.

### 2. *Regulatory compliance is now core to strategy*

CFOs agree that regulatory complexity affects value creation. When treated as a strategic lens rather than as a reporting burden, regulatory compliance can align the organization and directly inform long-term strategy.

### 3. *Finance leadership must focus on integrated thinking*

Today's CFO has to translate between data, regulations, technology, and the business. The Office of the CFO must bridge regulatory frameworks with operations, turn IT and AI capabilities into strategy, and ensure buy-in from cross-functional teams.

### 4. *Agility comes from rethinking planning, data, and technology together*

Agility emerges when planning models, data foundations, and technology are redesigned as a single system, with speed, strategic decision making, and cross-functional collaboration as the primary objectives.

### 5. *Future-ready leadership is defined by the confidence to move forward without perfect clarity*

Technical skills are important, but they are only a starting point. CFOs must pair technological aptitude with curiosity and the courage to act without perfect data.

## Q *How has the role of the CFO expanded beyond traditional finance to influence strategic decision making?*

At AMI Paris, the finance department has become a strategic partner to the business. Over the past few years, my role has gone far beyond financial reporting and cost control. We don't just measure performance; we actively shape it. We've been closely involved in supporting international expansion, sustainability commitments, and digital transformation projects. Our ultimate goal is to ensure financial insights are integrated at the earliest stage of strategic decisions.

**Julie Kouyoumdjian**  
Deputy CFO, AMI Paris

Managing regulations is not just compliance or reporting, it's business. My role as a finance leader is to help the organization embed regulatory into the strategy and business model.

**Massimo Romano**  
Head of Group Integrated Reporting, Generali Group

## Q *What new skills and perspectives are essential for finance leaders in today's complex environment?*

**Julie Kouyoumdjian:** Finance leaders today must act as translators between the numbers and the strategy. When implementing something like a new sustainability framework, you have to bridge technical requirements with operational realities, ensuring both compliance and buy-in from teams.

**Massimo Romano:** Around 90% of the world's data has been produced in just the last two years. That gives a clear sense of the complexity finance leaders must manage. It's essential to understand and leverage opportunities in the IT landscape, particularly artificial intelligence. But technology alone isn't enough. We also need to evolve our mindset and adopt integrated thinking. Rather than 'smashing silos', I believe in connecting them, combining deep technical expertise with cross-functional collaboration.

## Q *What are the biggest challenges in aligning financial strategy with rapidly changing markets and regulatory demands?*

**Julie Kouyoumdjian:** The pace of change is the biggest challenge. From shifting customer expectations to regulatory frameworks, everything is moving faster. We're transitioning from annual budgets to rolling forecasts, which allows us to anticipate trends earlier and reallocate resources more quickly.

**Massimo Romano:** Preparing and meeting new regulatory deadlines is always a burden on finance teams. For example, the 12-month timeline required by CSRD was extremely demanding. What made it achievable was our decision not to treat CSRD as a reporting exercise, but as a strategic journey. By taking a practical, strategic approach, we were able to leverage the regulation effectively, using double materiality to help shape our Generali 2027 strategy. This aligned the entire organization, led by sustainability and supported by finance, around a shared direction.

**Q** *How are finance teams leveraging digital transformation to drive agility and resilience?*

**Julie Kouyoumdjian:** Digitizing our expense and supply management systems gave us real-time visibility on spending, strengthened compliance, and freed up teams to focus on more value-added analysis. The pace of change is very important. Everything we can do to gain time matters. These tools helped us navigate cash management during periods of volatility with greater confidence.

**Massimo Romano:** Artificial intelligence is the magic word today. I'm really committed to go in this direction over the next 12 months, but I think there is a great need for improving AI literacy. To get there, I believe we need real use cases. I see AI like an 'Aladdin's lamp'. You need to know the lamp exists, and you need to ask the right questions. It could be a fantastic ally for the finance community to move from a scorekeeper role to a more strategic business role.

**Q** *What does it mean to be a "future-ready" finance leader?*

**Julie Kouyoumdjian:** CFOs need to master technologies like predictive analytics, AI-driven forecasting, and automation. But technology alone isn't sufficient. Adaptability, curiosity, and the ability to inspire are equally critical. A future-ready CFO sees finance as both the guardian of stability and the enabler of transformation. Unlike traditional leaders who focused mainly on control, they balance prudence with calculated risk-taking and cultivate foresight.

**Massimo Romano:** The finance community has strong strategic capabilities, grounded first in discipline and technical skills, which are the foundation of any organization. But to truly support the CEO and board, finance leaders must step up in areas such as effective communication and regulatory partnership.

**Q** *What advice would you share with finance leaders aiming to transform their organizations?*

**Julie Kouyoumdjian:** Don't wait for perfect data or processes to act. Transformation is iterative. Start small, build momentum, and bring people along on the journey. Transformation succeeds when teams feel part of it, not when it's imposed from the top.

**Massimo Romano:** Speed is essential. Leaders must move quickly and not be afraid to make mistakes. In fact, organizations should learn from mistakes and use them to evolve. Finally, passion is critical. When people care deeply about what they do, impact follows.



# Luminary outlook: Orchestrating the road ahead



## Closing thoughts from Wolters Kluwer CFO, Kevin Entricken

As we look ahead, the Office of the CFO is entering a defining phase. The Wolters Kluwer 2026 Future Ready CFO Report confirms that finance leaders are operating in an environment where technology, risk, and strategic accountability are no longer emerging considerations. They are core to daily decision-making and long-term value creation. The pace of change continues to accelerate, and organizations must be prepared to adapt quickly and confidently.

This report makes clear that finance transformation is now inseparable from the CFO role. The future-ready CFO acts as an orchestrator of transformation, aligning technology, talent, data, compliance, and strategy to ensure the organization can respond effectively as conditions evolve. Digital initiatives, process modernization, and risk management sit alongside stewardship and control as essential responsibilities. Artificial intelligence and advanced analytics are proving to be powerful catalysts, enabling faster insight, stronger foresight, and more resilient decision-making across the enterprise.

At the same time, the research highlights that capability gaps, whether in skills, culture, or workflows, remain the primary barrier to becoming truly future ready. While many finance teams have established solid digital foundations, sustained success will depend on continuous investment in talent, close partnership between finance and technology leaders, and a culture that embraces change.

CFOs have always been the anchors of compliance and the architects of financial discipline. Today, they are also central to guiding enterprise performance and enabling long-term resilience. At Wolters Kluwer, we are committed to supporting CFOs as they lead with clarity and purpose, invest in technology and skills, and leverage insight to navigate complexity.

This moment represents a strategic opportunity for CFOs and their organizations. With foundational capabilities increasingly in place, the focus must shift from implementation to enterprise-wide impact. We encourage you to use the insights in this report to inspire action, to strengthen digital capabilities, close critical gaps, and empower finance to play its full strategic role. Organizations that embrace this transformation will be better positioned to improve decision quality, increase speed, and unlock sustainable value in an increasingly dynamic environment.



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# Methodology

This report presents findings from the *2026 Wolters Kluwer Future Ready CFO Survey*, offering a current view of how senior finance leaders around the world are preparing for the future of the finance function.

The study reflects insights from **1,672 senior finance leaders**, including CFOs and enterprise-level finance executives, from large organizations across **20 global markets**. These markets include major regions such as the U.S., United Kingdom, Germany, France, Italy, China, Japan, Singapore, India, the Netherlands, Belgium, Spain, Canada, Switzerland, Austria, and others.

Fieldwork was conducted between **October and December 2025**, using an online survey translated into multiple languages to ensure consistency and comparability across markets. Respondents were recruited from trusted professional panels and represented leaders with significant strategic, operational, and decision-making responsibility within the Office of the CFO.

The survey explores the priorities, pressures, and opportunities determining the future of finance, along with the evolving role of the CFO as organizations navigate economic volatility, technological acceleration, and increasing demands for strategic insight.



## About Wolters Kluwer Corporate Performance & ESG

Wolters Kluwer Corporate Performance & ESG provides enterprise software solutions for corporate performance management, EHS, risk management, sustainability, internal audit and assurance.

Wolters Kluwer (EURONEXT: WKL) is a global leader in information solutions, software and services for professionals in healthcare; tax and accounting; financial and corporate compliance; legal and regulatory; corporate performance and ESG. We help our customers make critical decisions every day by providing *expert solutions* that combine deep domain knowledge with technology and services.

Wolters Kluwer reported 2025 annual revenues of €6.1 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,100 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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