



The Future of Finance: Reshaping structure and strategy for a connected enterprise

What leaders need to do now in the Age of AI

The end of finance as we know it

Finance has never been more essential—or more exposed.

Demands from the business continue to rise, but the function's systems, processes, and roles are not keeping pace. Investments have been made, new tools deployed, and innovation pilots launched. Yet many finance organizations are still stuck in the past: chasing data, reconciling numbers, and constrained by an outdated operating model that no longer delivers what the company needs.

The cracks in this decades-old model are widening—and they won't be solved by layering on another incremental tool or process update. Today's expanding challenges are immune to yesterday's "cures," and so data remains fragmented, systems are disconnected, AI and automation don't scale, and manual work drains capacity.

The hard reality is that the old model has expired—and waiting to confront that elephant in the room is no longer an option for CFOs.

To meet the moment, leaders must prepare now for the dynamic changes that are already defining the next generation of finance. They must establish a future-ready vision that anticipates innovations that will play out over the next few years:



AI will become the overall operating system.



Execution will be fully automated.



Core functions will converge into connected enterprise capabilities.



Human roles will move up the value chain to drive strategy, innovation, and decision-making.

It's a seismic shift that will completely rewrite finance's decades-old operating playbook. But it won't happen overnight. Finance organizations will need to earn their way forward by building the foundation for continuous change, using a strategic approach that addresses current challenges while also roadmapping for the once-in-a-generation re-architecture ahead.

This forward-looking foundation is an approach that KPMG calls Intelligent Finance:

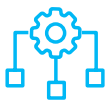
a connected, AI-enabled, data-driven framework that enhances current operations while laying the groundwork for the step-by-step transition to a future-ready construct.

Intelligent Finance integrates how work gets done across finance's core functions and tightly aligns people, data, technology, and decisions from end to end. But it's also the launchpad to reach the bigger, transformative destination: a completely reimagined finance function that becomes smaller as a silo, larger in influence, and embedded everywhere across the enterprise.

Here's a closer look at what this future of finance looks like—and how to get your organization there.

The foundation for change: Intelligent Finance as the launchpad

The future of finance may be powered by AI, but today's "you-are-here" realities are impossible to ignore. Finance organizations are still stuck in models that weren't built for the speed and complexity of business today. And "just add AI" is not the answer. The result is a list of structural challenges that every CFO knows too well:



Operations built for consistency and control, not rapid pivots or value creation.



Persistent data issues that sabotage insights and erode trust.



AI and other innovations stuck in neutral due to legacy data and technology bottlenecks.



Outdated roles and workflows that drag down productivity and morale.



Rising costs and gridlock from outdated operations.

These realities show why patchwork remedies no longer work. That's where Intelligent Finance comes in. It reframes the operating model around connected capabilities instead of siloed processes. It unites people, data, and systems by design. And it enables AI to scale, moving from pilots to enterprise impact.

At its core, Intelligent Finance is powered by three interdependent elements:

People

Finance professionals equipped with new skills in areas like AI fluency, data analytics, storytelling, and digital-first operations.



Data

Business-ready information that is accurate, accessible, governed, and free from legacy constraints.



Systems

Tightly integrated, cloud-based platforms and workflows that enable interoperability.



These elements come to life across finance's three core domains: **Processing, Close, and Planning**. Each area is steadily enhanced and connected as Intelligent Finance takes hold.

Processing

Moves from manual transactions to automation, exception management, and data-driven analytics.

Close

Shifts from a periodic, backward-looking cycle to a continuous process that delivers faster, more reliable insights.

Planning

Elevates from static, time-stamped exercises to rolling, prescriptive forecasts that guide decisions in real time.

None of these changes happens in isolation: Effective transaction processing enables the close; close efficiency and accuracy strengthen planning; and planning insights shape strategic execution upstream. The functions blend, turning siloed processes into a single, connected capability.

This progression illustrates the essence of Intelligent Finance: Steady, coordinated advances across each core domain, reinforcing one another in a continuous loop. It's a seamless, AI-enabled, data-driven model that reorients finance around enterprise orchestration rather than functional silos.

And it's where the future of finance starts, addressing current pain points while creating a practical, achievable foundation for the changes ahead.

The Future of Finance

Intelligent Finance can help companies manage today's problems. But the bigger story is what comes next. The same forces that make Intelligent Finance possible—AI, automation, data, integration—are also driving a wholesale re-architecture of the function.

This isn't a distant horizon. Many visible shifts are already underway: the rise of AI agents, the increasing reach of automation, the collapse of traditional process boundaries, and the blurring of human and machine roles. Within the next three years, finance will become smaller as a standalone organization but larger in its impact—powered by AI, reshaped around connected capabilities, and embedded as a core service across the enterprise.

We believe that three overall dynamics will define this future of finance:



The reimagined finance organization

Where AI agents and automation will manage the transactional work while human roles shift upward into AI oversight and engineering, commercial and operational advisers, and strategic and innovation leaders.



The expanding remit of finance

Where the function shrinks as a narrowly defined service, but its influence spreads across the organization, embedding financial insight directly into operations, commercial decisions, and strategic planning as enterprise services converge.



Architecting AI at scale

Where the enterprise technology stack is overhauled, AI platforms become the orchestration layer for enterprise planning and data systems, and a leaner, future-proofed architecture is the engine room for sustained change.

Let's take a closer look at each of these building blocks.



The reimagined finance organization

The structure of the finance organization is poised to change dramatically. The old model's separate functions are already being merged and reimagined by Intelligent Finance—and AI will accelerate that shift in the years ahead.

The transactional work that once defined finance will increasingly be managed by AI agents. Reconciliations, journal entries, reporting packages, and even initiating workflows—tasks that consumed thousands of staff hours—will be executed by intelligent, automated systems. What remains will be a leaner, more productive organization that looks very little like the current one.

Human roles will focus on higher-order

responsibilities. Instead of producing static reports, finance teams will deliver forward-looking insights, guide capital allocation, and help the business course-correct in real time. New capabilities will also take shape: innovation hubs to test new business models, AI governance experts to manage compliance and ethics, and even an "agent resources" team responsible for training and monitoring AI systems as part of the workforce.

With AI executing at scale and humans focused on strategy, finance moves from being a processor of performance to the enterprise's insight engine and strategic architect of value.



The expanding finance remit

As the core finance organization becomes leaner, its influence will expand across the company as its capabilities are woven into the daily flow of enterprise decision-making. AI and automation absorb the transactional tasks, finance's strategic work starts to blend with other areas of the business, and enterprise functions overall converge.

Instead of waiting for reports from a centralized financial planning and analysis team, for example, business leaders will draw on real-time financial insights wherever they need them. From pricing and supply chain to workforce planning and risk management, finance will be present everywhere, shaping outcomes directly at the point of impact.

This expansion also reshapes the finance career model. The rigid ladder of accounting, reporting, and incremental promotions gives way to a different career lattice, where professionals build cross-functional expertise and move fluidly between finance, operations, commercial, and technology roles. Hybrid skillsets become the DNA of the future finance team.

At the same time, finance assumes new

responsibilities as AI scales. Governance will be critical—validating models, ensuring compliance, managing ethical use—and finance is uniquely positioned to anchor that accountability and build enterprise trust.

The dynamic is clear: As the footprint of finance as a “department” contracts, its relevance across the enterprise expands. Finance stops being a bottleneck and becomes the connective tissue that keeps decisions financially sound, strategically aligned, and responsibly governed.



Finance roles are changing—talent strategies need to shift from core finance to holistic business experiences

From...				
Finance Operations AR Analyst AP Analyst FA Analyst	Controllership Accountant FP&A FP&A Analyst	Tax & Treasury Tax Analyst Treasury Analyst	Internal Audit Internal Audit Analyst	
To...				
Execution		Partnering	Digital Governance	Innovation
Commercial Advisor	Intelligent Advisor	Capital Advisor	Risk Advisor AI Governance Lead AI Resources Lead	AI Strategist AI Engineer



Architecting AI at scale

Finance's agile future will require an architecture designed to support it. Legacy enterprise resource planning (ERP) and enterprise performance management (EPM) systems remain part of the foundation, but the control center of finance is shifting. AI platforms are emerging as the new logic layer, orchestrating data, workflows, and decisions across the enterprise.

The traditional stack is being redefined:

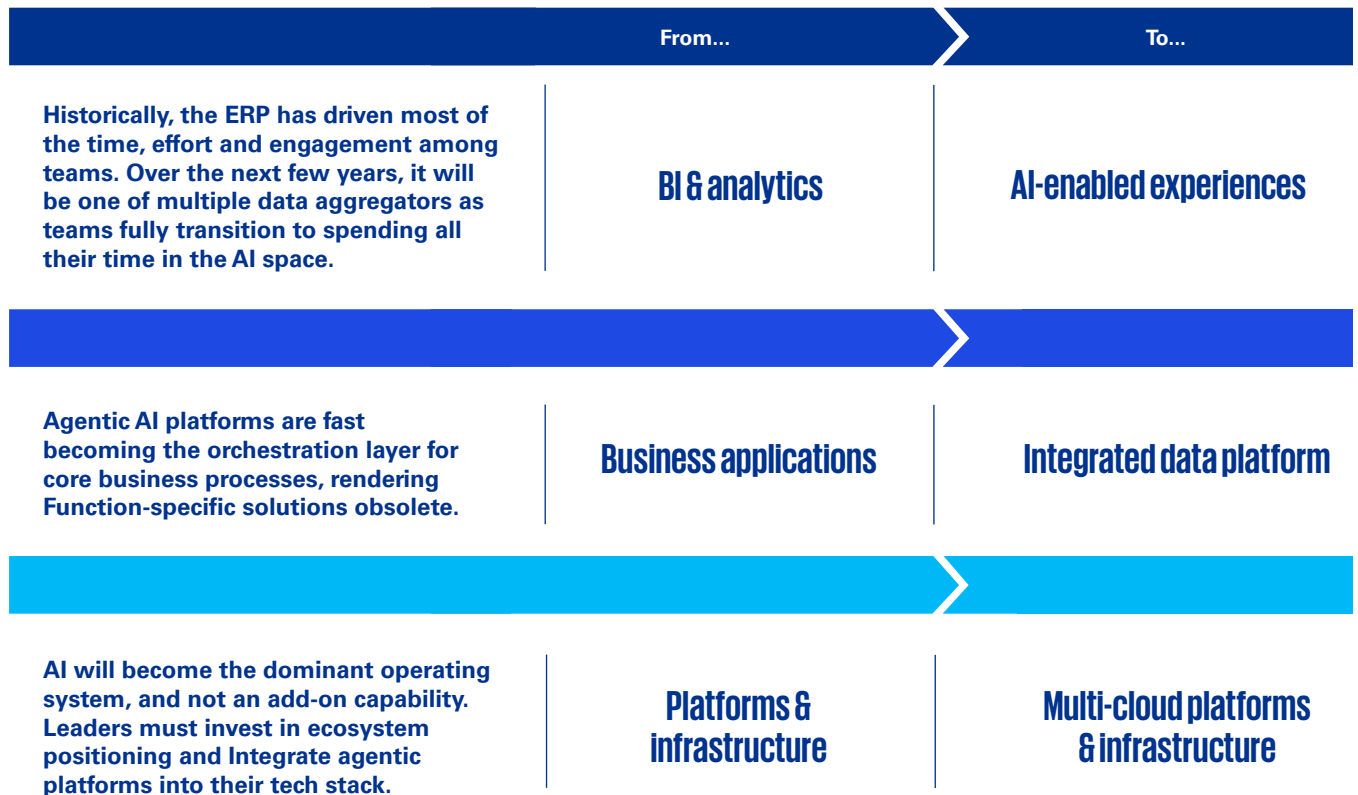
- ERP and EPM anchor the recordkeeping function.
- Cloud services deliver scalability and modular infrastructure.
- AI rises to the top as the engagement and decision layer.

Data governance is the non-negotiable enabler across the entire stack. With governed, business-ready pipelines in place, AI can finally move beyond pilots to power intelligent workflows and agent-based processes at scale.

The role of integrators also changes. Yesterday's system integrators wired platforms together. Tomorrow's service integrators will orchestrate humans, systems, and AI agents into seamless workflows that deliver outcomes at speed.

Architecting AI at scale means a redesign of the enterprise backbone to make it leaner, interoperable, and future-proof. Without a clear path toward this new architecture, finance will remain constrained by legacy limitations. With it, the function will accelerate well beyond human scale—delivering insight, control, and adaptability that simply weren't possible before.

The ERPs and business applications of today will no longer be the primary engagement layer as AI becomes the operating system for the enterprise.



Building the next generation of finance

The future of finance isn't waiting. The shifts we've outlined are already in motion, and every organization now faces a choice: Start building for that future, or risk being left behind.

To guide and accelerate the journey, finance leaders should consider several critical steps:



Craft a bold strategy for AI

Be honest about your current AI maturity and purposefully define how the organization will adopt, scale, and govern these capabilities in the next three years.



Focus on measurable outcomes

Deploy an integrated suite of AI agents aligned to enterprise priorities and strategic objectives.



Adopt a workforce lens

Treat AI as a new class of worker—not just a tool—and redesign jobs, skills, and governance accordingly.



Build the scaffolding

Ensure governance, compliance, and change readiness keep pace with agent capabilities.



Integrate AI into the core ecosystem

Position agentic platforms at the heart of your technology stack, rather than treating them as bolt-ons.



Redesign for synthetic capacity

Rewire strategy and operations to include AI agents as core contributors to execution.



Create organizational agility

Flatten hierarchies and empower small, multi-skilled teams to leverage AI for speed and innovation.



Break down enterprise boundaries

Recognize that AI will reshape organizational design, creating new roles and capabilities that blur traditional lines.

These are the building blocks of a future finance organization that will be leaner in form, broader in influence, and inseparable from the enterprise it serves. Leaders who act now—reframing their operating models, embedding Intelligent Finance as a starting point, and scaling AI responsibly—will be on the front line of shaping that dynamic future. Those who wait will be shaped by it.



How KPMG can help

KPMG LLP helps finance leaders rethink how work gets done so they can move faster, deliver sharper insights, and lead with greater impact.

Our Intelligent Finance approach unites our deep experience in finance operations, enterprise transformation, and next-generation technologies. From automating core processes to modernizing data foundations and deploying AI at scale, we help clients rearchitect their finance function around speed, agility, and real-time decision support.

What sets KPMG apart is our ability to connect strategy to execution. We understand the full scope of finance—processing, close, and planning—and how to align talent, technology, and operating models across the enterprise, with AI and automation embedded throughout. We do all of this with a sector-specific lens to help ensure the approach fits the business, not just the function.

If you're ready to modernize your finance organization, we're here to help.

Let's take the first step together.

Contact us



Michael Kokotajlo
Partner, Advisory
KPMG US



Shehtaaz Zaman
Principal, Advisory
KPMG US



Colleen Mohnkern
Director, Advisory
KPMG US



Madeline Schmidt
Director, Advisory
KPMG US

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