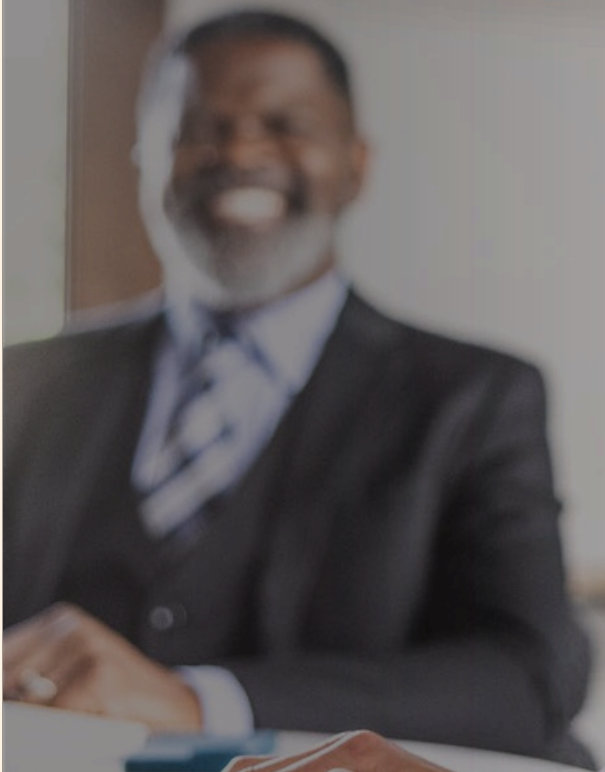


BUSINESSGUIDE

The CFO Agenda 2026: 12 Ways to Flourish Now

Reimagining finance leadership in a connected,
changing, AI-enabled world





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Reimagining finance leadership in a connected, changing, AI-enabled world

For 2026, CFOs expect AI adoption to proceed, the business environment to remain unpredictable, and demand for data to support timely and informed decision-making to increase, say analysts.

A central theme is some fundamental tension: Finance leaders are looking to control costs and cash flow to manage uncertainty while simultaneously investing in new opportunities and technology, particularly generative AI. In its inaugural [Finance Trends report for 2026](#), Deloitte surveyed 1,326 global finance leaders at large enterprises across industries and found they're cautious while also looking to expand revenue streams. That's echoed at midmarket firms. In the [2025 Diligent Institute Transaction Readiness Report](#), where 54% of respondent companies earn less than \$300 million, economic uncertainty is likewise driving caution, including spurring 46% to adjust their financial modeling. Still, 49% of respondents told the GRC researcher and think tank that they're prioritising M&A or strategic partnerships, perhaps remembering how companies that [kept measured growth on the front burner](#) came out ahead after the pandemic.

Another trend is finance leaders doing everything, all at once—Deloitte shows just a four-point spread among respondents' top five cited priorities, even as midmarket CFOs in a [CFO Alliance report](#) cite replacing legacy talent (33%) and integrating emerging AI-related roles (29%) as 2026 challenges.

We've gathered a dozen action items to help CFOs achieve their 2026 goals, focusing on efficiency, data use, and cash flow while navigating risks and adopting AI in a way that forwards business objectives.

Top 5 Risks for 2026

Deloitte asked about external challenges. Finance leaders cited:

- 1. 26%** – Economic uncertainty
- 2. 25%** – Financial reporting and disclosure requirements
- 3. 24%** – Data privacy regulations
- 4. 22%** – Tax regulations
- 5. 21%** – Geopolitical tensions and supply chain disruptions

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Three Ways to Drive Operational Excellence With Technology

AI, along with automation and cloud, improve competitive advantage by helping companies to do more with fewer resources, manage labor shortages, and pivot and scale efficiently. Among strategic CFOs in the Deloitte survey, nearly half, 48%, are also deploying cloud-based solutions across their organisations to help optimise costs, and 43% said they're likely to use AI to increase productivity.

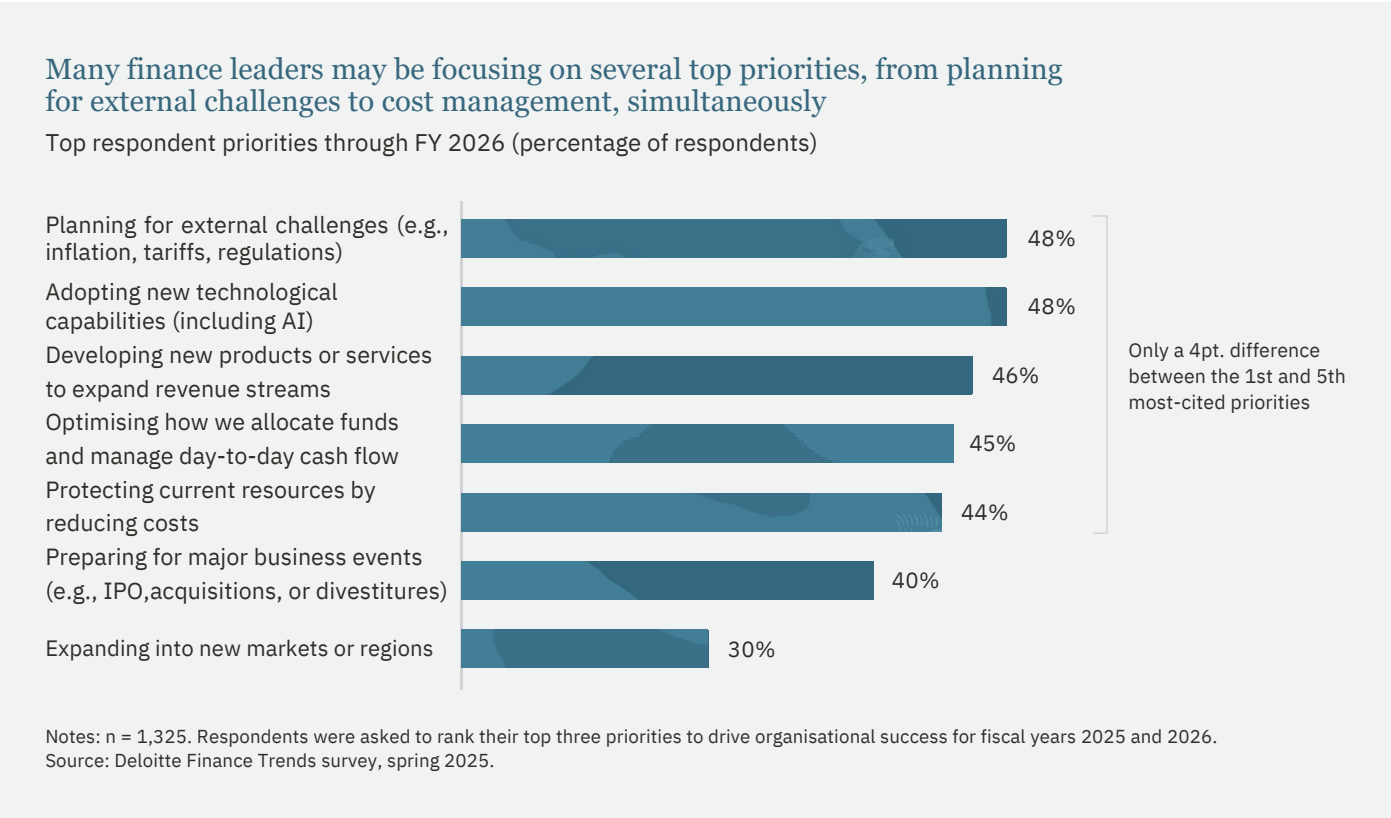
Meanwhile, more than half, 51%, of midmarket companies in the CFO Alliance show no current AI adoption within finance, but they're working on it, with workflow automation, dashboards, and forecasting the top areas of AI experimentation.

1. Explore AI agents specifically for your industry.

You've automated back-office functions, maybe even added [AI-powered agents that can](#) perform many tasks, even complex ones, while letting your people verify that the right steps are being taken. Now it's time to explore more specialised uses tailored to your vertical, which often deliver better ROI than general-purpose GenAI alone. Let's look at two industry examples.

Retail: Automated inventory management

An apparel retailer might use AI to help maintain optimal inventory levels, respond quickly to demand shifts, and minimise stockouts or overstocks. AI agents can help with:



- **Sales trend analysis:** An AI agent continuously analyses historical sales data, seasonality, promotions, and external factors, like weather or events within the ERP.
- **Dynamic forecasting and replenishment:** The agent predicts product demand by location and automates inventory replenishment orders, triggering supplier POs before shelves run low.
- **Exception handling:** If sales patterns deviate from forecasts, say because of a spike in demand based on abnormal weather patterns, the AI agent alerts managers and suggests actions, such as expediting reorders or reallocating inventory between stores. Once approved, an agent can schedule inventory moves or generate a new order.
- **Outcome:** Reduced stockouts, improved cash flow, and less manual intervention.

Manufacturing: Accelerated financial close

A large component parts manufacturer might use AI to help reduce the accounts payable (AP) bottleneck caused by invoice discrepancies in an effort to allow the financial close to be completed faster. AI agents can help with:

- **Intelligent document processing:** An AI agent autonomously ingests every supplier invoice, from email, PDF, or EDI, and uses LLMs to extract line-item details, even if the vendor uses nonstandard formatting.
- **Autonomous variance resolution:** The agent instantly performs a three-way match, invoice vs. PO vs. goods receipt. If a discrepancy is found, such as a \$50 price difference or a 1% quantity variance, the agent checks preset tolerance thresholds and, if the variance is acceptable, automatically creates and posts a nonmaterial general ledger adjustment journal entry to clear the difference.
- **Exception routing and audit:** If the variance exceeds the defined tolerance, the agent classifies the issue, such as “price variance - >5%” and routes the specific transaction to the correct procurement manager for human-in-the-loop review while simultaneously logging the entire decision-making trail for audit.

How NetSuite Helps With Efficiency

- Close faster, with more confidence.
[NetSuite Exception Management](#)
- Save time with embedded payment processing.
[NetSuite Intelligent Payment Automation](#)
- Integrate your business systems to automate workflows and data exchange.
[NetSuite Integration Platform](#)

- **Outcome:** The manufacturer reduces manual intervention in AP by up to 90%. With most invoices being paid and posted automatically, days are shaved off the month-end close cycle, and the company gains near-real-time liquidity visibility.

2. Integrate your applications and your data to make AI more personalised.

[Model Context Protocol](#) connects enterprise data systems, such as NetSuite, to AI services like Claude and ChatGPT, keeping tabs on context, permissions, and data sensitivity during AI interactions. In 2026, MCP will gain popularity because it’s seen as a critical enabler for the next wave of agentic AI—~~Forrester predicts~~ that 30% of enterprise app vendors will launch their own MCP servers to allow AI agents from any platform to “talk” to a company’s private business applications and access its data in a standardised, secure way.

It works similarly to how your bank knows that you’re you and shows only your info. For example, when a user interacts with an AI-powered feature, like search or recommendations, MCP delivers only the relevant business data and user context to the AI model. AI outputs are tailored based on the user’s current role and data access rights as defined within NetSuite. It transfers only the minimum required information, often using tokens or encrypted context objects to deliver privacy and security.

This approach is extensible, enabling integration with both in-house and third-party AI agents or services. AI models see only the data their users are permitted to access, AI responses are more accurate and relevant as they are grounded in actual business and user context, and interactions are logged and can be audited according to enterprise governance standards. What's not to like?

3. Give customers advanced, personalised self-service tools to boost stickiness.

Let's face it, no one under 40 wants to pick up the phone. But customers also don't want to deal with dumb chatbots. An investment in [AI-powered self-service tools](#) can significantly reduce support costs while boosting satisfaction. AI-driven customer service advances go beyond order management and shipment tracking to field a wide range of asks, such as order histories, product documentation, or return requests, 24/7, with natural and personalised language. When a customer logs into your portal, an AI agent analyses the account, purchase history, recent support tickets, buying patterns, and other information stored in your ERP. The portal can dynamically surface knowledge articles, how-to videos, and relevant FAQs that match the customer's specific product version and typical issues, reducing the need to contact support. If the AI detects patterns, like frequent questions on invoicing or subscription renewals, it can recommend workflow automations or offer to create guided walkthroughs, all based on the customer's profile.

Freeing live support agents to handle exceptions more quickly is a win. And because all interactions and AI suggestions are logged back in to your ERP, account managers gain insights to further personalise marketing or support.



Three Ways to Optimise Cash Flow With Advanced Forecasting

Economic uncertainty and persistent market volatility are bringing tighter cash management to the fore. With AI, the elusive continuous close that delivers a real-time view of your cash flow is finally possible. No more getting that insight only once a month, after five or 10 days of work. Further, advanced forecasting that incorporates AI and real-time scenario planning enables proactive liquidity management, which can add both resilience against future shocks and flexibility to seize new opportunities. After all, a high-cost-of-capital environment can be an opportunity for companies with cash. When CFOs are prepared to advise on strategic acquisitions of competitors that may be undervalued, they can help acquire talent and technology at a discount.

1. Configure predictive analytics for maximally accurate cash flow forecasting.

AI that's embedded in your financial tools, notably as a component of your ERP, doesn't just help automate core functions like AP/AR and dramatically shorten financial close times. It can also create more accurate predictive forecasts. We're talking far beyond a simple what-if scenario in Excel—AI-driven predictive models know about your expected future outlays and can consider which bills you'll need to pay in the coming weeks and months. Add in your historical data and select external market factors and you get a highly accurate rolling forecast. Such systems can predict not just how much cash you'll have in 90 days, but exactly which invoices are at high risk of late payment. This allows the finance team to proactively manage collections instead of just reacting to delinquencies.

Cash flow forecasting involves a range of patterns and trends: inflow, outflow, seasonal, market factors, and more. [Analytics using data connected across systems](#)

can crunch numbers and provide insights far faster than humans can while flagging unusual patterns or overlooked changes in real time. For example, analysing cash flow for a hospitality business might take a combination of customer history, weather patterns, inventory data, marketing efforts across channels, and broader economic indicators. Predictive analytics can consolidate this data to catch outliers early and identify subtle root causes before they impact cash flow and operational efficiency.

2. Use AI to accelerate collections and optimise payment cycles to improve liquidity.

Once you have that insight, [AI can facilitate a more efficient AR process](#) while reducing friction in your payment cycles. AI-powered agents can reduce the manual effort of chasing customers by identifying late-payer patterns while automatically preparing and even sending notifications and flagging use of early payment incentives. This is one place where a human-in-the-loop process is important, so top customers get personalised attention before any dunning email is sent.

On the operational side, a unified collection of customer data, payment records, and financial information removes the need for manual data transfers among teams. An AI agent can look for commonly overlooked bottlenecks in payment cycles, then make recommendations for, or even autonomously make, process improvements that strengthen both internal operations and customer relationships. One of the most interesting features of AI agents is that they can improve over time by considering past performance and striving to improve.

One finding from the Deloitte report: Many finance leaders surveyed treat cost management as a continuous, strategic discipline that feeds into better liquidity. An example is the 45% of respondents who serve in a cost-ownership and expense-ownership role have dedicated expense management teams that look for efficiencies and ways to increase profitability across the organisation. AI agents' ability to self-improve can help here.

3. Implement dynamic scenario analysis to respond swiftly to market changes.

In the Deloitte survey, respondents said they'll bolster advanced scenario-planning capabilities (30%) and build more agile governance models to support faster decision-making (28%) to help manage uncertainty.

An AI-enabled ERP can help CFOs at all sizes implement [dynamic scenario analysis](#) to respond just as quickly. Success starts with real-time data access via a system that consolidates financial, operational, and transactional data. This visibility means budgets and scenarios are always informed by the latest actuals, allowing for rapid response to changing conditions.

How NetSuite Helps With Cash Flow

Access working capital when you need it directly from within NetSuite. NetSuite Capital

With that basis in place, finance teams can adjust assumptions and drivers on the fly around revenue, expenses, and headcount and model "what-if" scenarios to assess the impact of various market conditions. Look for a system that incorporates AI and analytics to automate forecasts, identify drivers of variances, and recommend potential actions. Integration of generative AI is a major leap forward as it can help summarise the implications of what-if scenarios and facilitate an interactive approach to scenario analysis. CFOs who can interactively compare actuals to budgeted values and scenarios, run side-by-side comparisons of optimistic, pessimistic, or most-likely plans, and quickly adjust and reforecast based on new market data or strategic priorities will have an edge.

Rising Cybersecurity and AI-Related Data Risks

Analysts warn that AI-driven fraud, like deepfake voice scams, is a top-tier threat that's forcing increased spending on data security and internal controls. Just as AI can power fraud, an AI-integrated security strategy can help prevent, mitigate, and repair damage from cyberattacks.

On a prevention front, data analysis using AI allows for continuous monitoring and pattern recognition to help seal off risks and identify vulnerabilities. Similarly, AI processes massive amounts of real-time data as it works to identify signs of breach attempts or suspicious network behavior before triggering additional security measures and notifications. Should something catastrophic happen, [AI-powered disaster recovery can drive automated detection and responses](#), with data analysis that identifies root causes and expedites restoration to minimise disruption.

Three Ways to Extract Strategic Insights From Your Data

Analysts see CFOs strengthening their strategic advisor role, helped along by their mastery of data that goes beyond historical reporting to provide real-time, forward-looking insights that can guide decisions on pricing, product mix, and market expansion. Finance teams can extract these insights from data without the need for data science experts by leveraging new, accessible AI tools that are often embedded directly into their cloud-based ERP and finance platforms.

1. Use natural language query (NLQ) with GenAI for reports in an instant.

Instead of building complex reports or asking an analyst, in leading organisations in 2026, any authorised person will be able to ask questions in plain English. The AI understands the request, queries your data, analyses results, and provides a summary.

Standard method: “I need to run a report on Q3 revenue, filter for the Northeast region, export it, and compare it to the Q3 sales expense report for that region to find margin drivers.”

Today’s method: Type, “Why did our margins in the Northeast drop 5% last quarter?” The AI finds the answer instantly: “Margins fell from 28% to 23%. This was driven by a 15% increase in freight costs and a 10% rise in commissions for two specific product lines.”

These natural language queries open a myriad of data engagement possibilities, allowing nontechnical staff to simply ask questions such as, “Which of my clients has not yet renewed this month?” Data is pulled automatically without tasking an analyst and can extend

across unstructured data formats including social media posts, videos, and PDFs. Generative AI can then instantly produce cogent and grammatically correct content—summaries of insights, first drafts of reports and presentations, and more. In addition, AI tools can power ongoing data tasks such as categorising, documenting, and searching for subtle patterns that uncover hidden insights.

2. Harness advanced data modeling to identify trends and uncover growth opportunities.

[AI-powered data modeling](#) takes advantage of the integration of ERP, CRM, and other core applications to identify complex patterns in demand forecasting, customer churn, and root cause analysis. By breaking down the wall between financial data in the ERP and operational and customer data in the CRM, ecommerce site, project management, and supply chain tools, you can finally create true driver-based models. A CFO can see precisely how a drop in website traffic or a rise in customer support tickets might indicate issues with a product or service and warn of subscription churn weeks or months in advance. New, more complete, and flexible data platforms, like data lakehouses with embedded AI analytics, allow you to combine these data sets.

And, the capabilities of data modeling will expand in 2026, with AI allowing for processing larger data sets and employing more sophisticated approaches to offer deeper insights than previously available. Results can be delivered in plain language easily understood by both technical analysts and business users.



3. Apply process mining to root out operational bottlenecks and boost data quality.

This is a powerful AI technique for finding hidden costs and inefficiencies. Process mining tools connect to your ERP's event logs to create an accurate visual map of how your processes actually work, rather than how you think they work.

By applying process mining to your procure-to-pay cycle, for example, you might discover that 30% of all invoices are manually reworked due to a single, incorrect vendor code, or that the average invoice waits 12 days for a specific manager's approval. This provides a direct, data-backed roadmap for automation and cost savings. With that data in hand, you can begin developing AI agents tailored to your data and let them do the majority of the work.

How NetSuite Helps With Data Insights

- Use NetSuite data to help gain insights and generate reports by interacting via natural language with external AI assistants.
[NetSuite AI Connector Service](#)
- Produce forecasts by analysing multiple business drivers together, improving forecast reliability.
[NetSuite Planning and Budgeting](#)

Three More Tips for Success

1. Optimise supply chains for resilience and strategic advantage.

Market factors continue to put pressure on margins, while geopolitical and economic uncertainty make long-range planning more difficult. CFOs are working to balance the need to pass costs on to consumers, risking demand, versus absorbing them and risking profitability.

One way to thread this needle is to focus on turning your supply chain into a competitive advantage by investing in technology to improve end-to-end visibility, which not only helps mitigate disruptions but also unlocks working capital by optimising inventory levels. Automation,

agents, and other AI-powered technology can help optimise your supply chain. Operationally, AI analysis can identify bottlenecks in standard procedures, then automate repetitive tasks while agents review interconnected data between manufacturing teams, suppliers, and customers and potentially fix issues such as low safety stock levels, common issues with materials providers, or even impending weather that might delay shipments. AI can also drive real-time internal adjustments, allowing teams to optimise warehouses based on current inventory, adjust vendor costs with dynamic budgeting, and proactively attend to equipment with predictive maintenance schedules.

2. Invest in your finance talent.

The talent shortage has shifted. The challenge is no longer just finding accountants, says the CFO Alliance 2025–2026 Global Mid-Market Talent & Compensation Trends Report, but finding finance professionals who are also skilled in data analysis and AI. In the Deloitte survey, almost two-thirds of respondents, 64%, say they plan to infuse more technical skills and capabilities within their staff over fiscal years 2025 and 2026. This is driving wage inflation for qualified candidates. Base salaries are on the

rise across the board, says the CFO Alliance, with 57% of CFOs, 53% of VPs of finance, and 64% of controllers seeing pay increases year-over-year.

The opportunity for those leaders is to upskill their existing finance teams by investing in training to maximise the use of data analytics and AI features in their ERPs and other core systems. Look for guided learning paths, tutorials, and certifications specific to finance roles as well as robust user communities and support resources for peer learning.

3. Strengthen data governance and compliance to support business trust and expansion.

New, mandatory ESG reporting requirements, like California's SB 253/261, are coming into effect in 2026. For midmarket CFOs, this represents a significant new compliance burden, requiring investments in systems to track and audit data that often lives outside the finance department. Diligent Institute respondents report gaps in integration across governance, risk, and compliance (GRC) and finance systems to support transactions, with most, 60%, saying their GRC and finance systems are either completely siloed or only partially integrated. A mere 4% are fully integrated into one platform.

This scramble is nothing new. Data governance and regulatory compliance requirements often create moving targets, and AI-powered tools can help decision-makers stay on top of change. At its simplest level, AI can automate necessary-but-repetitive tasks such as data classification, categorisation, and validation. The entire organisation can gain more visibility into privacy measures, regional data transfer protocols, internal storage and processing actions, and other critical elements. AI also offers tools to help draft company policies, identify the latest iterations of regional or

industry regulations, and monitor internal data for compliance.



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