ECONOMIST IMPACT

Beyond the balance sheet:

The new CFO mandate

Supported by SAP

About this research

Beyond the balance sheet: The new CFO mandate is an Economist Impact report sponsored by SAP. It explores the evolving remit of Chief Financial Officers (CFOs) in managing and navigating risk and how they are leading their organisations in digital transformation and the new AI frontier. The report is based on a survey of 480 CFOs in Asia-Pacific (APAC), Europe and the Middle East (EMEA), and the Americas, which was conducted between July and August 2025.

Economist Impact is solely responsible for the views expressed in this report, and the content does not necessarily reflect the perspectives of the sponsor.

Economist Impact would like to extend its thanks to the following interviewees for their time and valuable insights:

- **Orlando Ferreira,** chief finance and administration officer, IDB Invest
- **Rakesh Kochhar,** senior vice-president, group treasurer and global head of auto finance business, Nissan
- **Sherif Soliman,** chief financial officer, Majid Al Futtaim Properties
- **Stephanie Rinkel,** chief finance officer south Europe, Bayer
- **Vishal Gulati,** chief financial officer, GE Vernova Financial Services

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- **John Ferguson,** project advisor
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Foreword by SAP

In an age of volatility and rapid technological change, the chief financial officer has become more important than ever. Geopolitical fragmentation, shifting markets and advances in artificial intelligence demand that today's finance leaders combine fiscal discipline with innovation to keep their organisations both agile and forward-looking.

This research by Economist Impact shows how CFOs are rising to the challenge. No longer content to react, many are now driving change. Yet effective decision-making depends on timely and reliable data. Finance leaders must not only interpret figures but connect them to broader goals. Their job is to steer with clarity and purpose through uncertainty. But as data becomes more abundant, it becomes harder to navigate. The task is to turn complexity into insight—using information to spot risks early, direct capital wisely and build resilience.

SAP believes that sound data underpins agility and innovation. It allows finance teams to turn volatility into opportunity—and to lead their organisations with confidence into a new era of growth.

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Executive summary

The role of the chief financial officer (CFO) has moved far beyond stewardship of the balance sheet. Once confined to accounting, reporting and compliance, CFOs are now pivotal to strategy, operations and technology adoption. They are expected not only to protect value but also to create it—guiding investment decisions, shaping resilience plans and ensuring that organisations remain competitive in turbulent markets.

This remit has expanded at a time of extraordinary strain. Macroeconomic volatility, geopolitical rifts and the rapid advance of digital technologies, especially artificial intelligence (AI), are reshaping the context in which businesses operate. CFOs must steer through this uncertainty while maintaining financial discipline, building flexible business models and preparing their people for an AI-driven future. This report, drawing on a global survey of 480 CFOs, examines how finance leaders are navigating this demanding new mandate.

Key findings of the research:

- **CFOs are becoming drivers of change, with greater focus on digital transformation, risk management and environment, social and governance (ESG) efforts.** Nearly 90% are more involved in digital transformation and risk/compliance than three years ago, and almost two-thirds are more involved in ESG. The pace and cost of macroeconomic, geopolitical and technological shifts are pushing CFOs deeper into operational resilience and strategy.
- **Uncertainty in the external environment is eroding confidence in liquidity targets, but not in core financial metrics.** Just 37% feel assured of meeting liquidity goals, compared with nearly 90% and 78% who are confident in achieving revenue and profit targets, respectively. High interest rates are raising financing costs just as companies need more cash to navigate volatility. Geopolitical tensions—which have ignited trade wars—further complicate capital investment decisions, especially in product-based sectors. To minimise uncertainty, CFOs are embedding risk management into daily operations and using AI-driven scenario planning.
- **Amid cost pressures, CFOs are paring back discretionary spending but protecting growth-oriented investment.** Geographic expansion, marketing and branding and facility upgrades are most exposed to cuts. By contrast, product development and information technology (IT) upgrades remain top spending priorities. Hiring is also less likely to be deprioritised, despite debate over AI's impact on jobs.
- **CFOs are grappling with digital transformation, particularly managing AI risks.** AI oversight and digital transformation are now central to the CFO mandate, but talent and data challenges are slowing progress. Nearly two-thirds report difficulties in upskilling or hiring digitally fluent finance professionals, and many also point to data fragmentation and lack of real-time access as major barriers. More broadly, meeting the high expectations of AI adds to the difficulty. CFOs are investing in AI training and working with IT specialists to upskill finance teams. They are building bespoke datasets to address data gaps and support risk management.
- **CFOs want rapid AI returns, but gains take time.** Eighty-three percent say that AI investments must deliver a return within 12 months to justify continued spending, and more than half expect near-term benefits in cost savings and employee productivity. However, transformative gains in sales growth and innovation will take longer to materialise.
- **CFOs are divided on AI's impact on the workforce.** Nearly seven in ten of them view AI as a tool to augment rather than replace human capability. Yet 42% believe that the best way to demonstrate return on investment (ROI) is through headcount reduction, while a similar share disagrees. Nearly half of firms are also prioritising AI investment over hiring. Such an approach may be short-sighted, as it risks weakening the pipeline of future leaders.

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In a rapidly evolving environment, CFOs must stay responsive and expand their mandate to drive change across the business. This means deepening collaboration with the C-suite to secure strong information flows for risk management and AI ROI assessment. It also means building flexible models—investing in adaptable production and negotiating variable vendor contracts—to keep operations agile. As AI takes over foundational finance tasks, CFOs must redesign career pathways to ensure a strong pipeline of future leaders. Ultimately, their success in pairing cost control with innovation will determine not only financial performance but also the long-term resilience and competitiveness of their organisations.

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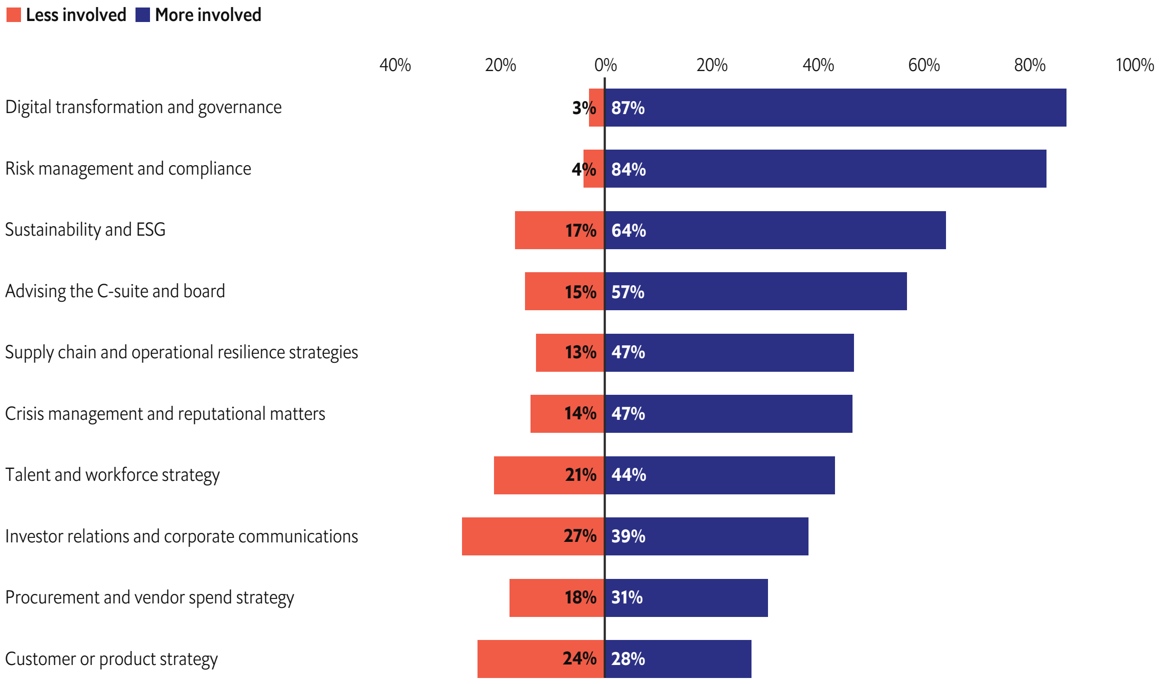
A changing remit

After the chief executive officer (CEO), the CFO is often the most powerful person in a firm. Their role has evolved markedly in recent decades, from overseeing financial reports and tax filings to shaping corporate strategy. "Twenty-five years ago, the CFO's job was to prepare and explain the results," says Rakesh Kochhar, senior vice-president, group treasurer and global head of auto finance business at Nissan. "Today, CFOs are deeply involved in strategy."

Globalisation, regulatory complexity and the rise of AI and data analytics have redefined the CFO's remit. Today's finance leaders must balance financial discipline with innovation and adaptability, making them central to organisational resilience and competitiveness. Economist Impact's global survey of nearly 500 CFOs reveals how the role is widening. Nearly 90% say that they are now more involved in digital transformation and risk management than they were three years ago; nearly two-thirds are also more engaged in sustainability and ESG (see Figure 1). The focus on AI's ROI has brought digital transformation squarely into the CFO's remit. Geopolitical tensions—and the rise in sanctions and regulation that often follows—draw CFOs into risk planning to minimise the cost of non-compliance. And, despite the regulatory rollback in some markets, sustainability is a core pillar of long-term business resilience, and so remains on the CFO's radar.

Figure 1: The CFO's expanding remit

Compared to three years ago, are you more or less involved in the following activities (beyond core finance activities)?



Source: The finance mandate, Economist Impact survey, 2025

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In this way, the CFO has become a driver of change in the business, wearing multiple hats. "I don't think I've ever had a role just as a CFO," recalls Vishal Gulati, CFO at GE Vernova's Financial Services business, a US energy equipment manufacturing and services company. He and other CFOs describe their involvement in a host of initiatives, including governance, health and safety, and capacity building. "You're not there to manage that capability; you're there to drive that shift," he adds.

But how are CFOs navigating a mandate that extends well beyond finance? "You can't shortcut your ability to wear multiple hats without understanding the fundamentals of the business first," explains Mr Gulati. CFOs are making a tremendous effort to deepen their understanding of business processes, teams and controls. And the pace of change today demands that they do so quickly.

To help finance chiefs navigate this landscape, this report focuses on two fast-growing areas of responsibility: digital transformation and risk management. It explores risk priorities and blind spots, and how CFOs are navigating an uncertain business environment. The report also examines CFOs' roles in digital transformation, with a focus on evaluating AI ROI. In this way, it offers finance leaders insight on how their peers are responding to a changing mandate.

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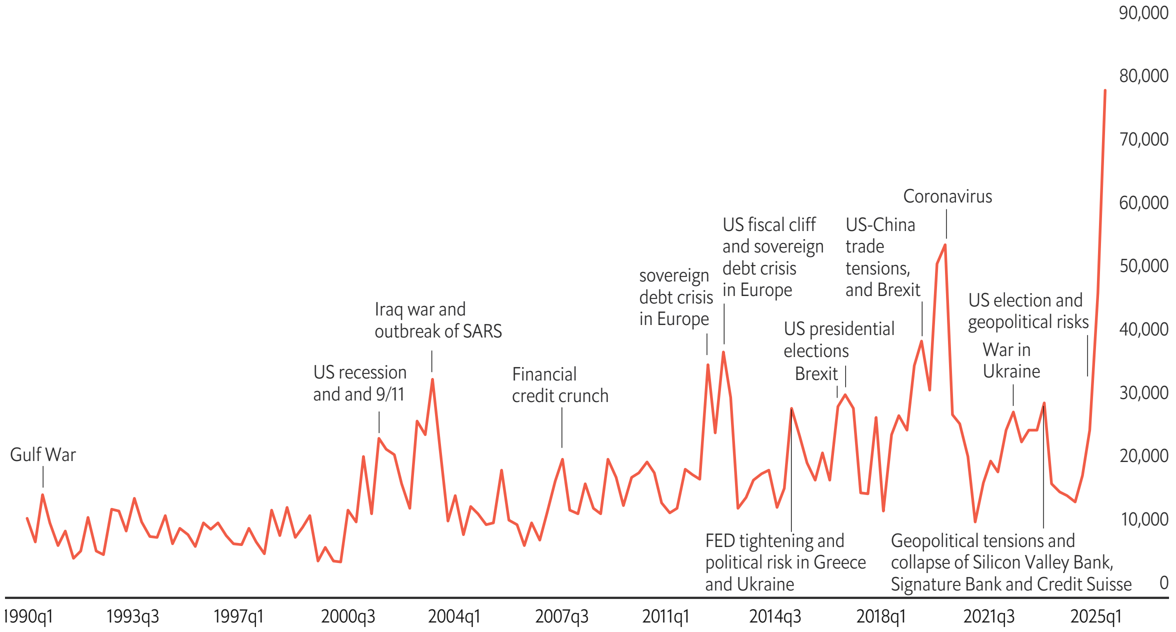
The risk radar

To say the world is experiencing unprecedented levels of uncertainty is an understatement (see Figure 2). Within firms, CFOs are on the front lines. More than 80% of CFOs say that they are now more involved in risk management and compliance (Figure 1)—34% significantly so.

The risks are varied and mounting: geopolitical tensions, climate-related shocks, supply-chain fragility and cyber threats. At the same time, regulation is intensifying—from new accounting standards to emerging AI governance—raising the cost of compliance and the likelihood of lapses. CFOs are under pressure to keep these risks and costs from ballooning.

It is no surprise, then, that macroeconomic instability, regulatory shifts and geopolitical threats emerged as the top risks in our survey (see Figure 3). This section examines how CFOs are weighing these risks—and how they are navigating an increasingly volatile market landscape.

Figure 2: World Uncertainty Index, 1990-2025



Source: Ahir H, Bloom N, and Furceri D, "World Uncertainty Index", NBER Working Paper, 2022.

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A stormy environment

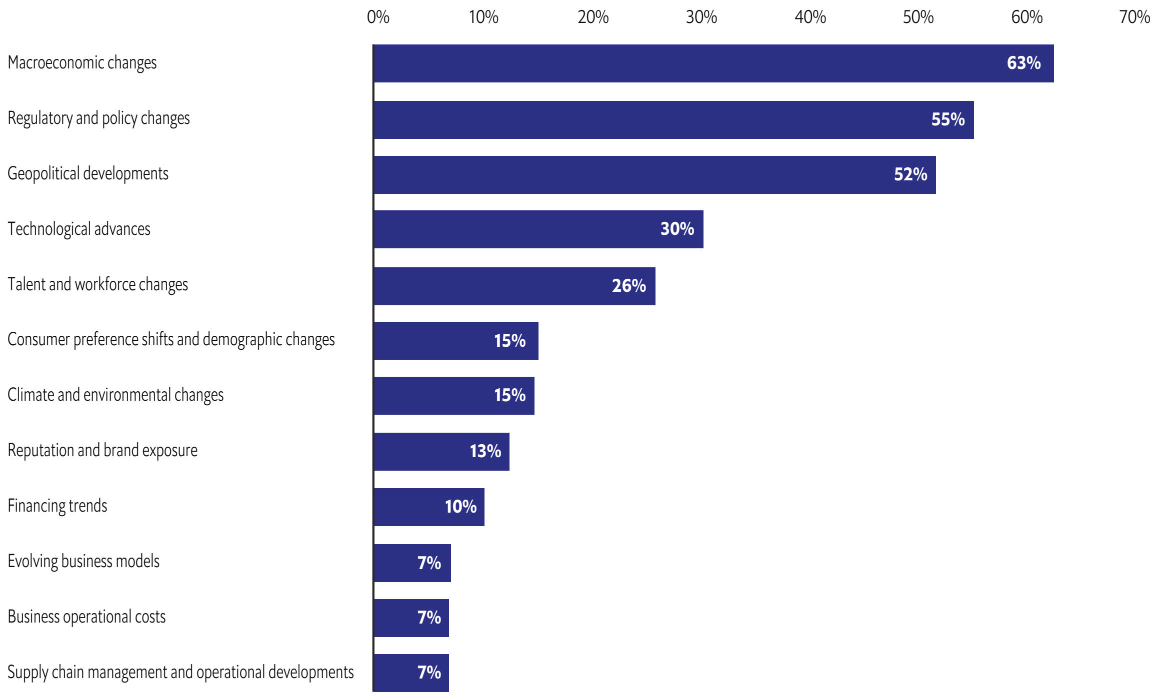
Today's macroeconomic setting is a minefield for firms. Inflationary pressures, exchange-rate volatility and weak growth weigh on firms, but it is interest rates that most preoccupy finance executives. Even as central banks loosen policy, borrowing costs remain above pre-pandemic levels. That means much of today's corporate debt will be refinanced at higher rates. The OECD estimates that globally, 63% of investment-grade debt and 74% of non-investment-grade debt now carry interest costs below prevailing market rates.[1] When refinanced, this will raise debt-servicing costs.

High rates inflate the cost of financing at a time when businesses feel compelled to hold more cash to guard against market uncertainty, much of it fuelled by geopolitical tensions. The tariff battles led by the US, Russia's war in Ukraine and conflict in the Middle East have disrupted supply chains and forced firms to keep costly buffers. "Tariffs are not just a P&L hit, they're also a cash hit," explains Mr Kochhar of Nissan. "You're incurring a 2-3% net cost to keep that liquidity."

It is not the higher costs that worry CFOs, it is the uncertainty. Costs can be planned for; uncertainty cannot. Operating in such a climate has eroded confidence in working capital management: only 37% of CFOs feel

Figure 3: A tenuous road

Which of the following are the top three risks your organisation faces? (% selected as a top three risk)



Source: The finance mandate, Economist Impact survey, 2025

1 OECD. Global Debt Report 2025. Available at: https://www.oecd.org/content/dam/oecd/en/publications/reports/2025/03/global-debt-report-2025_bab6b51e/8ee42b13-en.pdf

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confident about hitting liquidity targets, compared with nearly 90% who are confident about meeting revenue goals.

Capital allocation has also come under strain. Four in ten CFOs cite it as a top challenge in the year ahead, tied with digital transformation. The burden is greater in product-based industries: 48% say that capital allocation will be most difficult, compared with just 37% in services industries like banking, professional services and financial services. As trade rules shift, particularly in the US, CFOs are delaying investment decisions. "You cannot commit a US$500m investment if there is no clarity, so you wait," says Mr Kochhar, "but you cannot wait too long because the auto industry is competitive and models must be refreshed." Ultimately, decisions are often taken with incomplete information—an unsatisfactory but unavoidable response to a disorderly trading environment.

Nearly
90%
are more involved in digital transformation

Risk blind spot? Focus on ESG

Only 15% of CFOs identify climate change and environmental change as a top risk. This percentage is significantly lower in product and service-based industries (9%) relative to regulated industries (24%), which encompass chemicals, oil and gas and industrial manufacturing, among others. CFOs also lack confidence in achieving their ESG targets: only 37% were confident, compared with 90% for revenue targets. Confidence in meeting ESG targets is markedly higher in the Americas (55%) than in Asia (24%), reflecting looser environmental rules in the US and the fragmented regulatory landscape across Asian markets, which makes ESG goals harder to achieve. These findings could be perceived as signs that ESG is slipping down the agenda, particularly amid more pressing macroeconomic and geopolitical concerns.

But when speaking to CFOs, they say otherwise. "ESG remains a priority, even if it isn't frequently discussed by many companies, as it is integral to the core mission of numerous organisations," says Stephanie Rinkel, chief finance officer south Europe at Bayer, a global pharmaceutical company. Nearly 30% of CFOs surveyed view ESG as an opportunity, and nearly two-thirds say that they are more involved in sustainability and ESG activities than they were three years ago. Sustainability, particularly in the agricultural, energy and logistics sectors, is seen as a way to build long-term resilience. Even as the US rolls back sustainability legislation and the EU delays its deforestation regulation, Ms Rinkel says that they continue to budget for it. Only 36% of CFOs say that they would deprioritise ESG investment amid budget cuts, compared with 64% and 60% who would deprioritise geographic expansion and facilities upgrades, respectively. It appears that sustainability is very much on the agenda.

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“Risk management requires boots on the ground and visibility”

Orlando Ferreira, CFO of IDB Invest, the private sector member of the Inter-American Development Bank Group.

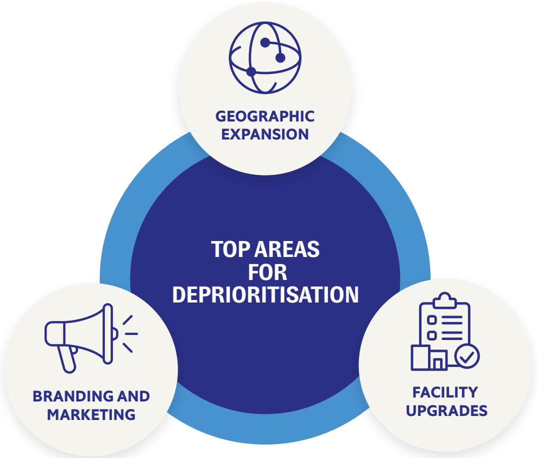
Minimising uncertainty

Amid uncertainty, what can CFOs control? Scenario planning is the obvious starting point. AI-powered platforms now allow faster and more sophisticated analysis, helping firms to stay responsive and make better decisions. CFOs are also going beyond traditional risk management by drawing signals from day-to-day operations. Micro shifts in operations are translated into forward-looking risk indicators for the wider business. “Risk management requires boots on the ground and visibility,” states Orlando Ferreira, CFO of IDB Invest, the private sector member of the Inter-American Development Bank Group.

CFOs are also building flexibility into their business models. This includes system upgrades that enable adaptable production and output, as well as greater leeway in vendor agreements—often favouring short-term contracts with variable terms. Mr Kochhar of Nissan explains, in the context of the auto industry: “If you can offer flexibility in production—between a small and large car, for example—with a small investment, you should opt for that. Don’t box yourself in with one technology or vendor. [for production or critical inputs].”

Beyond risk assessment and flexible models, CFOs exert a great deal of control over cost management in the business. As expenses spiral amid sluggish growth, there is immense pressure to cut budgets. Spending most at risk includes geographic expansion, branding and marketing and facility upgrades (see Figure 4). By contrast, new product development and IT upgrades are least likely to be cut, underscoring that, while discretionary spending may be on the chopping block, investment in product innovation and tools to enhance operations remains essential.

Figure 4: On the chopping block



Source: The finance mandate, Economist Impact survey, 2025

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CFOs and the digital imperative

As their role expands, CFOs are devoting more time to digital transformation—focused on AI—primarily by upskilling finance teams and making key decisions on AI investment and returns. Globally, nearly nine in ten CFOs say that they are more involved in digital transformation than they were just a few years ago. Their growing role reflects a wider recognition that finance chiefs are not only stewards of capital but also drivers of efficiency, technology adoption and business growth.

Central to this evolution is the application of AI to drive efficiency in the finance function and the wider business. This section examines how CFOs are managing AI adoption within their teams and, more broadly, how they are assessing the returns on enterprise-wide AI projects, including their impact on the workforce.

Creating the AI edge

For firms—and for time-pressed CFOs—efficiency is the central aim of AI adoption. From automated invoicing to real-time monitoring, AI is reshaping routine tasks and equipping finance teams with tools to flag potential problems before they escalate. CFOs see AI having the greatest value in financial operations, specifically payables and receivables, fraud detection and cyber-security (See Figure 5). But the biggest potential, cited by eight in ten CFOs, lies in regulatory compliance.

For compliance, generative AI in particular is emerging as a game-changer. Due diligence helps companies maintain compliance across their suppliers, investors and overall operations. Now, AI tools can help companies to track fast-changing rules, parse dense legal language and generate clear answers to complex questions. It can also assess the impact of new rules across business functions and automate updates to systems and databases. With the right guardrails, the result can be is faster responses, fewer errors and a more rigorous approach to regulatory risk.[2,3]

Enthusiasm for the value of AI is relatively more measured in other areas. Less than a third are seeing the value of using AI for travel and expense (T&E) management, trade duties and customs and talent planning. In T&E, efficiencies are likely to have already been gained by existing tools, but AI's potential may be undervalued, as it could help firms to move beyond automation and provide richer insights, such as predictive trends and spending behaviour. In customs, constant regulatory changes may deter firms from deploying AI, since systems risk becoming obsolete as soon as rules shift. Yet this caution may be a missed opportunity: AI is well suited to tracking evolving requirements and automating updates, reducing both compliance costs and errors over time.

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2 Deloitte. Harnessing Generative AI for Regulatory Compliance. Available at: https://www.deloitte.com/be/en/services/consulting-risk/blogs/harnessing-generative-ai-regulatory-compliance.html
3 Rabinah Butler. Thomson Reuters. How GenAI can transform compliance and risk management. August 2024. Available at: https://www.thomsonreuters.com/en-us/posts/corporates/genai-compliance-risk-management/

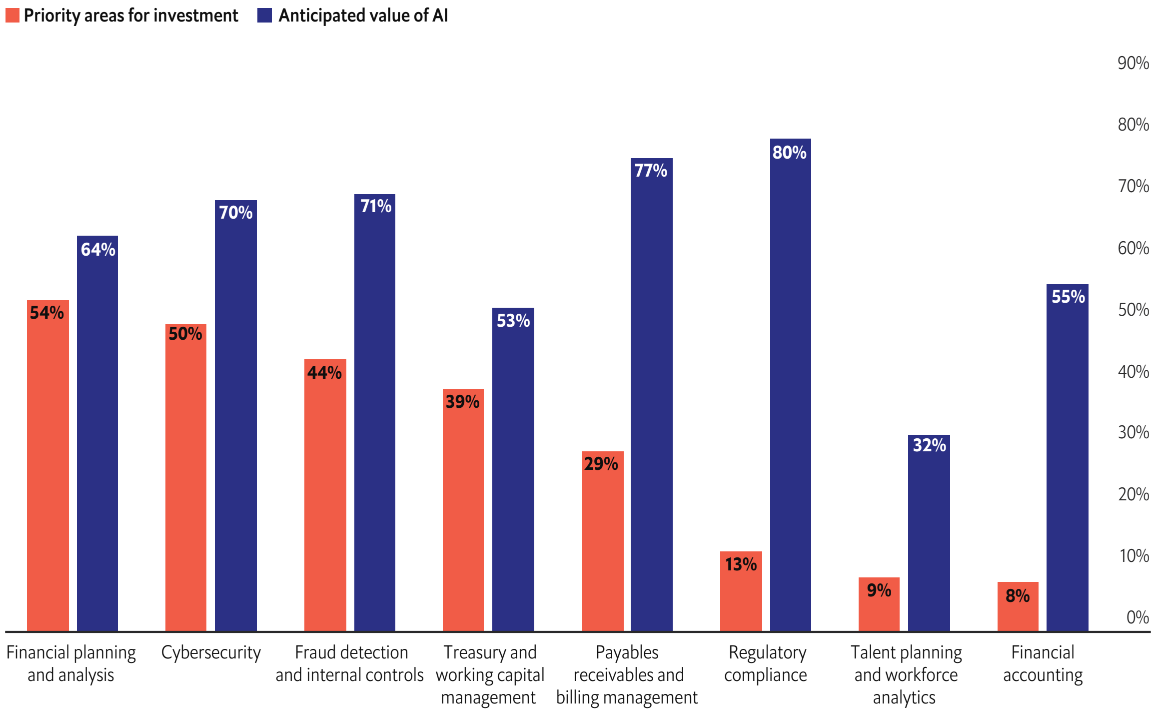
AI investment mismatch?

CFOs recognise where AI could deliver the most value, but their IT investment priorities do not align. AI is widely seen as useful for regulatory compliance and for payables and receivables management. Yet only 13% of CFOs list compliance-related IT spending as a top priority for the coming year, and just 30% plan to focus on payables and receivables, despite the perceived benefits. Unless this gap closes, firms risk missing efficiencies in compliance and transaction management—the very areas where AI could add most value.

Unlocking the benefits of AI in finance depends not only on tools but also on people. More than 60% of CFOs surveyed cite the need for upkilling and the shortage of digitally fluent talent as barriers to adoption (see Figure 6). To harness AI's potential, firms must give employees room to experiment with new tools, learn through practise and develop clear business cases for adoption.

Training, however, is not one size fits all. Some companies have launched formal programmes with striking results. AT&T, a US telecommunications company, offers one example. In 2018, it introduced its Future Ready initiative, giving employees opportunities to build skills beyond their immediate roles.[4] Since then, it has spent US$1bn

Figure 5: Investment mismatch?



Source: The finance mandate, Economist Impact survey, 2025

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4 Susan Caminiti, CNBC. AT&T's $1 billion gambit: Retraining nearly half its workforce for jobs of the future. March 2018. Available at: https://www.cnbc.com/2018/03/13/atts-1-billion-gambit-retraining-nearly-half-its-workforce.html

on training, partnerships and incentives, with the aim of reaching more than 100,000 employees.[5] Another 50,000 have now completed AI-specific modules.[6,7]

The returns on such investment may take years to emerge, but the strategic imperative is clear. Even with tight budgets, firms must invest in talent. For CFOs intent on sustaining a competitive edge, preparing people for an AI-driven world is as critical as managing the balance sheet.

Limited access to—and fragmented—data is another barrier to AI adoption. More than half of CFOs point to fragmented systems or limited access to real-time information as their biggest obstacles (see Figure 7).

CFOs are responding by building bespoke datasets from a variety of external market signals. "No one has perfect data", says Sherif Soliman, CFO of Majid Al Futtaim Properties, "but it's about building the data". His team tracks developer commissions, post-handover payment plans, transaction volumes and prices per square foot in the Middle East's real-estate sector. "We bring the data into one place and build a view," he says. "If the CFO or CEO doesn't make it happen, then who will?" By developing fit-for-purpose data infrastructure, CFOs can equip their firms for real-time monitoring, crisis readiness and managing business fluctuations as they arise.

Figure 6: Top finance talent challenges

Source: The finance mandate, Economist Impact survey, 2025

5 Susan Caminiti, CNBC. AT&T's $1 billion gambit: Retraining nearly half its workforce for jobs of the future. March 2018. Available at: https://www.cnbc.com/2018/03/13/atts-1-billion-gambit-retraining-nearly-half-its-workforce.html
6 Aspen Institute. AT&T Invests $1 Billion in Employee Reskilling. March 2018. Available at: https://www.aspeninstitute.org/of-interest/upskilling-news-att-invests-1-billion-employee-reskilling/#:~:text=March%2012%2C%202018,the%20upskilling%20movement%20in%202018
7 Randy Bean. Forbes. Founded On Technology Innovation, AT&T Is Charting A Data And AI Future. July 2025. Available at: https://www.forbes.com/sites/randybean/2025/07/27/founded-on-technology-innovation-att-is-charting-a-data-and-ai-future/

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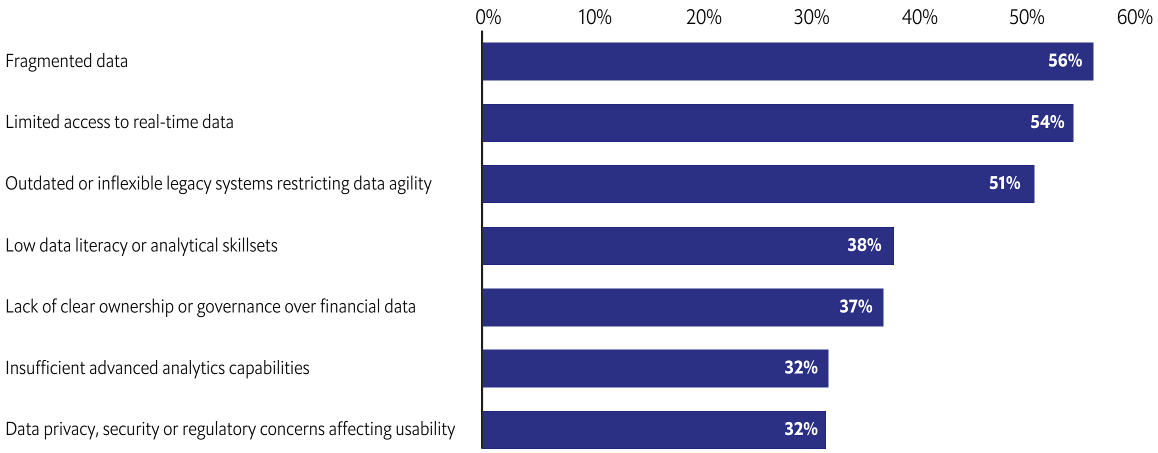
Figure 7: Overcoming data hurdles

What are the top challenges your finance team faces in effectively using data to support strategic decision-making? (% selected as top three challenge)



Source: The finance mandate, Economist Impact survey, 2025

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ROI paradox

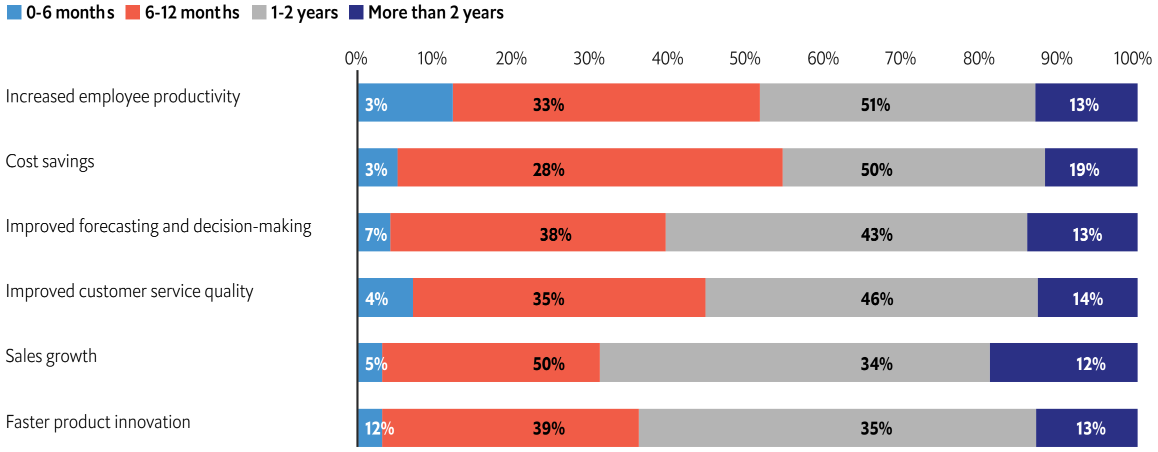
CFOs know that the real test of AI's value is not its novelty but its impact, and assessing ROI is a critical step in deciding whether experiments become lasting investments. Yet this balancing act creates what might be called an ROI paradox: CFOs demand quick wins even as they acknowledge that AI's biggest payoffs may take longer to materialise.

Over 80% of CFOs say that AI investments must show returns within a year to justify further funding, and yet most concede that meaningful gains, especially in innovation and growth, are likely to take longer. The majority of CFOs expect to see cost savings and increased employee productivity in the next 12 months, with employees already using off-the-shelf AI tools to automate everyday tasks such as invoicing, data entry and report drafting.

In more complex business areas, such as improved forecasting, decision-making and sales growth, the ROI horizon is longer. Most CFOs expect AI to provide tangible value in their sales growth and the speed of product innovation in the next one to two years, as off-the-shelf tools are customised and in-house tools are built for the specific needs of each sector.

Figure 8: ROI horizons

Considering technology adoption across your organisation, how long do you expect it will take to realise measurable benefits from AI and technology investments in each of the following areas?



Source: The finance mandate, Economist Impact survey, 2025

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Assessing ROI, however, relies on establishing key performance indicators and other benchmarks for continuous evaluation, notes Ms Rinkel of Bayer. That means shaping how AI creates value across the business. CFOs are steering AI adoption towards revenue growth through advanced forecasting, customer analytics, pricing optimisation and new business models, such as data monetisation or predictive services. They are also co-ordinating across finance, technology and commercial teams to scale up the most promising use cases and establish rigorous metrics for incremental revenue and innovation. In doing so, CFOs are positioning themselves as architects of AI-driven value creation, beyond the pursuit of efficiency alone.

Man vs machine

The rise of AI has sparked difficult conversations about disruption, cost pressures and possible workforce reductions. Finance leaders must make decisions on upskilling, headcount management and the pace of technology adoption—all while keeping up in an increasingly competitive AI race.

CFO sentiment reflects this tension. Fears of widespread job displacement are real, yet nearly seven in ten CFOs see AI not as a replacement but as a tool to augment

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their workforce. Their focus is on building blended teams where people and machines work in tandem rather than in competition. Essentially, AI is a force multiplier, freeing employees from repetitive processes and giving them space to focus on higher-value tasks like strategic decision-making. But employees must be prepared to prove that they add value where AI cannot.

But when it comes to measuring the ROI, the consensus begins to fracture. Around half of CFOs say that their organisation is prioritising AI over hiring, and 42% view headcount reduction as the clearest way to demonstrate ROI, reflecting the pressure to show immediate cost savings. Yet around the same proportion (43%) disagree, arguing that headcount reduction is a narrow and potentially short-sighted metric.

One reason is the impact on the future leadership pipeline. "It's easy to stop hiring analysts—but who will be your CFO in five years?" asks Mr Gulati of GE Vernova. Today's hiring and reskilling choices shape tomorrow's leaders, making it vital to build digitally fluent talent with strategic judgment. To ensure succession pipelines stay strong, CFOs must intentionally redesign career paths and invest in developmental experiences. Entry-level roles could include validating AI outputs, turning AI-generated data into insights and storytelling to understand the "why" behind the numbers, scenario modelling and cross-functional collaboration with IT, sales and operations. In this way, junior employees will evolve from "doers" to "strategic thinkers".

What is clear is that there is no single path forward. Some CFOs will pursue efficiencies by cutting roles; others will double down on investing in people. The choices made today will shape not just financial performance but also organisations' ability to remain resilient, innovative and attractive to talent in an AI-driven economy.

Figure 9: Redesigning entry-level roles in finance in the age of AI

Source: Economist Impact research

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“It’s easy to stop hiring analysts—but who will be your CFO in five years?”

Vishal Gulati, CFO
at GE Vernova
Financial Services

The CFO agenda

The modern CFO is a strategist leading value creation in the firm. Economist Impact's research shows that finance leaders are steering companies through a volatile environment of macroeconomic strain, geopolitical risk and the disruptive promise of AI. They remain confident on revenue and profit, but their anxieties over liquidity, capital allocation and ESG targets reveal the limits of control in an uncertain world.

The challenge now is to balance efficiency with foresight. CFOs who can harness AI while reskilling and upskilling their teams, integrate sustainability into resilience planning and deploy capital with agility will shape their firms' competitiveness. The new playbook calls on CFOs to:

- **Create space for initiatives beyond finance:** automate as much of the core finance function as possible, with the right processes and people and design activities so that time-consuming tasks take less effort each year.
- **Deepen collaboration with the C-suite:** foster agile, cross-functional alignment across procurement, revenue, operations, AI and other shared priorities.
- **Build flexible models:** upgrade systems to support the long-term needs of the business and structure vendor contracts to preserve flexibility in production and sourcing, enabling the business to remain agile as risks evolve.
- **Redesign finance career pathways:** as AI automates routine tasks, CFOs must create roles that emphasise analytical, strategic and cross-functional skills, ensuring a steady pipeline of leaders equipped for a digital-first future.

The role's remit has widened well beyond finance. "The modern CFO is not just the guardian of current value but also the architect of future value," concludes Mr Soliman. Those who embrace the new mandate will not just safeguard value but also help to define it.

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