



DECISION INC.

**POWERING
INNOVATION**

H2 2025 **FINANCE TRENDS**

FOREWORD

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Approaching the end of 2025, businesses continue to navigate a world defined by disruption and rapid change. Volatility, geopolitical tension, shifts in global trade, and the accelerating impact of AI are reshaping markets and boardroom priorities. Many organisations have struggled to confidently define their path forward and faced with uncertainty, a large number chose to delay investment and maintain the status quo in core operations while waiting for clarity.



We have seen a meaningful shift in the last four months with executive teams recognising that remaining on the sidelines is no longer an option. Finance leaders are stepping forward - rethinking operating models, driving efficiency, and pushing to unlock productivity.

A notable trend is the prioritisation of automation and data-driven transformation. These targeted investments offer lower risk, faster returns, and immediate enablement of new ways of working - often serving as a critical foundation for broader transformation. Looking ahead to 2026, the pressure to adopt and scale AI will intensify. Shareholders expect improved profitability and resilience, while employees are already leveraging AI in their daily work - in many cases, outside secure enterprise environments, introducing risk.

This guide brings together research and insight aligned to the conversations we are having with finance and business leaders across our markets. We hope it provides perspective, clarity, and practical direction as you progress your finance transformation journey and prepare for an AI-powered future.



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AI AND AUTOMATION IN FINANCE:

What Finance Leaders Actually Need to Know for 2025 (and beyond)

Turning today's finance challenges into tomorrow's strategic wins – with a little help from AI or should I say, intelligent automation.



2025 Is a Big Year for Finance Leaders - Here's Why That Matters



Let's be honest: finance leaders across the world are feeling the pressure. Between global economic curveballs, tighter regulations, and the ongoing challenge of doing more with less, CFOs and finance leaders are in the spotlight.

But here's the thing: **the rise of intelligent automation** isn't just another trend to keep an eye on or a tool to solve some of these challenges. **It's a game-changer.**

By 2025, 85% of financial institutions globally are expected to leverage AI to enhance operations. Not because it's flashy, but because it works.

We're not just talking about cutting costs. We're talking about reimagining finance teams as strategic, insight-driven powerhouses, ultimately aiding growth.

Automation has officially moved from "nice to have" to "absolutely essential." With tools like AI, robotic process automation (RPA), and machine learning (ML), finance leaders across the board are shifting gears - from managing transactions to driving transformation.

This is about more than efficiency. It's about agility, foresight, and future-proofing the function.

Smart Finance Needs Smarter Automation: What's Coming in 2025

Yes, automation has been around for a while, but what's coming next is different. We're entering the era of *hyperautomation*. That's where multiple technologies converge to streamline and elevate the finance function.

Here are the key trends every finance leader should have on their radar:



01 HYPERAUTOMATION = UNIFIED, INTELLIGENT AUTOMATION

We're moving beyond automating individual tasks. Hyperautomation is bringing everything together (AI, RPA, ML) to handle complex end-to-end workflows. Think faster invoice processing, cleaner reconciliations, and more proactive tax compliance.

- * **OCR technology** can process invoices in minutes, freeing up time for strategic work
- * **Predictive analytics** help forecast cash flow issues before they arise, enabling proactive decision-making

02 AI-DRIVEN RISK MANAGEMENT

Risk management is getting a serious upgrade. **By 2025, 91% of U.S. banks will use AI for fraud detection.** These tools don't need sleep, so they can flag anomalies faster than humans ever could, giving CFOs peace of mind and stakeholders more confidence.

03 PREDICTIVE FORECASTING: LESS GUESSWORK, MORE ACCURACY

AI is unlocking a new standard of forecasting. With access to real-time data and advanced modelling, finance leaders can make smarter, faster decisions. Better forecasts mean better resource planning and, with it, fewer surprises - helping finance teams navigate market volatility with greater confidence.

04 THE SKILLS GAP IS STILL REAL, BUT FIXABLE

Here's the catch: Despite its benefits, **60% of finance professionals feel dissatisfied** with their current automation tools, often because they haven't been trained to use them effectively. The solution? It's not just about investing in better tech - it's about upskilling your team to actually get the most from it.

What You Actually Get from Intelligent Finance Automation

The case for automation is clear, but what exactly can finance leaders and CFOs expect to gain? Let’s move beyond the buzzwords. Here’s what intelligent automation delivers:



REAL OPERATIONAL EFFICIENCY

Manual tasks like data entry and invoice matching are slow, tedious, and error-prone. Automation cuts processing time **by up to 90%**, freeing up your team to focus on the work that actually drives value.



COST SAVINGS THAT SCALE

Research reports that automation can **reduce costs by 22% over three years**. It’s not just about trimming the fat. It’s about making growth sustainable. In fact, banks are expected to save nearly **\$500 billion globally by 2024, through AI**.



BETTER CASH FLOW, SMARTER LIQUIDITY

With real-time insights and faster processing, automation helps optimise cash flow across the board. Whether it’s dynamic discounting or hedging strategies, you’re always one step ahead of the liquidity curve.

What’s Working in the Real World

Here’s a quick look at how finance leaders are using automation to solve real problems:

CHALLENGE	AUTOMATION SOLUTION
Fraud detection	AI spots anomalies instantly, resulting in a 91% reduction in fraud risk
Invoice processing	OCR reduces turnaround from days to minutes
Forecasting precision	Predictive tools improve accuracy and planning confidence
Compliance complexity	Automated checks reduce the risk of non-compliance and penalties

Overcoming the “But What Ifs?” of Automation

Let’s address the elephant in the room: implementing new technologies can feel daunting. But this doesn’t have to be. Here’s how to move forward with confidence:



BARRIER: LACK OF EXPERTISE

SOLUTION:

Partner with experts who don’t just implement tech and run. Look for teams that help with training and change management too.



BARRIER: INTEGRATION HEADACHES

SOLUTION:

Start with one process. Succeed. Then scale. Focus on areas like AP, AR, or expense management. Choose something with quick, visible wins.



BARRIER: FEAR OF LOSING CONTROL

SOLUTION:

The best platforms today offer full audit trails, permission structures, and granular control so CFOs can still steer the ship - just with less manual paddling.

Final Thought

2025 isn’t just another year on the calendar. It’s the moment finance teams either evolve or risk falling behind. Intelligent automation isn’t just about tech. It’s about creating space for finance to lead, to think strategically, and to drive the business forward. Let’s make that happen.



Building a Future-Ready Finance Function: The Path Forward

To lead their organisations in 2025 and beyond, finance leaders must take a proactive approach to automation. By integrating cutting-edge technology with skilled teams, CFOs can transform their finance functions into engines of strategic growth.

Want to Learn More?

Download our Intelligent Automation Blueprint
for a step-by-step roadmap to automation success.

[DOWNLOAD ONE PAGE BLUEPRINT](#)

Visit our Intelligent Finance Automation page

If you're ready to embrace the future of finance, now is the time to act. Discover how intelligent automation can streamline your operations, reduce costs, and enhance decision-making.

[FIND OUT MORE](#)

Schedule a Free Consultation today

Let's explore how automation can help you build a smarter, more agile finance function in 2025.

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THRIVING IN THE ERA OF INNOVATION

- Are your Finance Systems Holding you Back?



The Changing Landscape of Business Innovation

Amidst the relentless pace and competition of our current business landscape, innovation is crucial for success and growth. Advancements in technology and evolving consumer behaviours present both challenges and opportunities for businesses.



Key Trends Driving Change

One significant factor driving this change is the increasing demand for personalised experiences from consumers. As more companies enter the market with similar products or services, it has become crucial for businesses to differentiate themselves. Innovation, by offering unique solutions, allows businesses to capture the attention of their target audience and gain a competitive edge.

According to Gartner:



55%

of organisations are testing generative AI. Significant increase from just 5 months ago
- Gartner

This shift aims to enhance customer experiences and operational efficiencies, while also addressing data privacy, cybersecurity threats, and regulatory compliance. Generative AI and automation empower organisations to streamline customer experiences and internal operations, fostering a competitive edge.



Navigate Change with the “Triple A” Power: Analytics, Automation, and Agility

Innovation extends beyond customer and operational improvements to financial innovation, impacting investment opportunities, payment systems, and financial inclusion. Modern finance systems transcend traditional bookkeeping methods, helping finance leaders reduce accounting errors, shorten invoicing cycles, and comply with evolving tax laws and regulatory requirements. A robust finance system enhances budgeting, forecasting, and planning, optimising cash flow and solidifying business innovation. The finance sector is riding high on the digital wave with the “Triple A” troika- Analytics, Automation, and Agility. The ability to adapt quickly, leverage automation, and use analytics is reshaping the finance function, enabling organisations to become more efficient and data-oriented.

Signs that Your Finance Systems may be holding you back



As is often the case, if you're persistently confronting inefficiencies in your financial processes, it might be a sign that your current finance system is the problem.

Common issues include prolonged month-end closes, excessive manual data manipulation, and unclear cost drivers. Inadequate controls and compliance can increase the risk of fraud, errors, and regulatory non-compliance. Another sign is the lack of real-time data and analytics capabilities. If data isn't readily available

or credible, your finance system may be at fault.

Challenges arise when multiple systems used for various processes fail to integrate seamlessly, necessitating manual intervention and causing potential errors and delays in decision-making. Lastly, an inability to support emerging business models indicates a finance system constraint.

Today's dynamic business environment demands a flexible, scalable finance system equipped with robust analytics capabilities to manage complexities in financial transactions.

Overcoming Challenges: Upgrading Finance Systems

Assessing the current state of their finance systems is not just a routine check-up; it is a strategic initiative that drives efficiency, compliance, and growth. In an era where financial accuracy and agility are paramount, staying ahead with optimised finance systems is a critical component of a successful business strategy.

Finance leaders must frequently evaluate their finance systems to increase efficiency and accuracy. By doing so, they can determine if their staff is spending too much time on basic transactions if manual reconciliations in Excel are being performed, or if there's a lack of confidence in the data

used in reporting. It also helps to identify if the creation of monthly management accounts is time-consuming due to manual interventions, or if data access difficulties lengthen the time taken.

Once a thorough assessment is done, planning for systems improvement can begin. Evaluate if the current system can be optimised or if implementing new modern finance solutions is necessary. The choice of solutions depends on the business's size and complexity. There are many solutions out there and information can be found quite readily.



The Future of Finance with Innovation

It's important to remember that in the throes of rapid technological progress and market evolution, staying ahead of the curve becomes a necessity rather than a luxury. Consider this: a study conducted by KPMG in 2023 found that **59% of finance managers** at companies with sales over \$1 billion are already using AI tools in their tax or financial processes. One critical area for continuous improvement is finance. Here are some strategies to help you stay ahead:



Efficiency optimisation:

By streamlining your financial processes, you not only save valuable time but also enhance your capacity to adapt to changes swiftly. The role of a finance leader in our era requires this agility, making the quest for efficiency a priority.



Embrace a dynamic financial ecosystem:

A robust, flexible, and dynamic financial ecosystem can be a game-changer for your operations. With such an ecosystem, you can yield financial results faster, empowering in-depth and efficient analysis.



Leveraging advanced analytics for better decision-making:

This strategic capability can endow you with the confidence to assist business managers in enhancing operational aspects, leading to increased profitability and efficiency across the board.

The future lies in finance innovation, and leveraging these strategies will put you at the forefront of your field, driving your business toward sustained success.

In wrapping up, it's crucial to mull over this salient point: the improvement of efficiency and innovation should be paramount for all finance managers. The evolving landscape of digital transformation drives innovation in finance, and it's fundamental to maintaining competitiveness, meeting your customer's dynamic needs, and creating a pathway for growth and value. Assess your finance system! Is it reinforcing your role instead of making it more challenging?

Its agility, flexibility, scalability, and user-friendliness should always be a priority. Embrace the intersection of finance and innovation - it's not just a suggestion, it's a requisite in today's fast-paced, digital world.

Strategic partnerships, like those with Decision Inc., can also aid in the seamless integration and implementation of Hyper-Automation technologies.

Platforms like Power Platform can unlock new levels of efficiency, agility, and innovation, enabling employees to achieve meaningful business outcomes.

Get started with your evaluation and start transforming your finance systems today.

TAKE OUR FREE MODERN FINANCE MATURITY ASSESSMENT

View our available Business Applications to learn more and take the first step towards a more agile, efficient, and innovative future.

GET MORE INSIGHTS

MASTERING FINANCIAL AGILITY:

The Power of Predictive Planning

In today's fast-paced and ever-changing business landscape, the finance function has evolved significantly, transitioning from traditional number crunching to becoming a strategic cornerstone driving organisational agility and resilience. At the heart of this evolution lies predictive planning - a game-changing approach that empowers CFOs to forecast future trends, risks, and opportunities with unparalleled accuracy.

2025 Is a Big Year for Finance Leaders - Here's Why That Matters

Over the past 15+ years, I have been privileged to witness the evolution from conventional financial strategies to the adoption of predictive analytics firsthand. Through this journey, I have seen how predictive planning has revolutionised the way businesses navigate uncertainties, capitalise on opportunities, and achieve sustainable growth.

Predictive planning represents a paradigm shift from traditional reactive planning approaches to a **proactive, data-driven planning methodologies**.

By leveraging advanced data analytics, machine learning algorithms, and predictive modelling techniques, finance teams can now forecast future scenarios with remarkable precision.

Gone are the days of relying solely on large volumes of historical data to make decisions. Predictive planning enables finance teams to anticipate market trends, customer behaviours, and competitive dynamics, empowering them to stay ahead of the curve and shape the future of their organisations.

Among the main benefits I've observed in predictive planning is its ability to **enhance speed and agility** in decision-making. In today's fast-paced business environment, agility is paramount for staying competitive.

Predictive planning equips finance teams with the insights to make informed decisions, enabling them to capitalise on emerging opportunities and mitigate potential risks promptly.

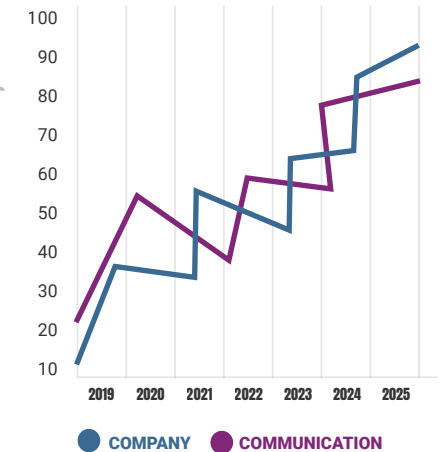
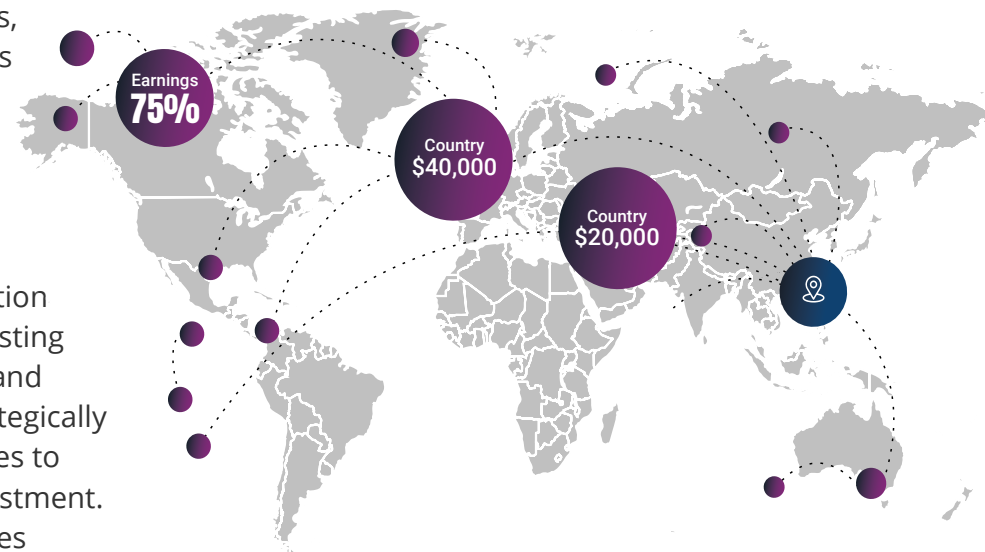


Whether it is reallocating resources, adjusting pricing strategies, or entering new markets, predictive planning provides finance teams with the agility to adapt their financial strategies in near real-time, driving sustainable growth and profitability.

Furthermore, predictive planning enables finance teams to optimise resource allocation and drive operational efficiency. By forecasting future demands, resource requirements, and market conditions, finance teams can strategically allocate capital, labour, and other resources to areas that offer the highest return on investment. This proactive approach, not only minimizes waste and inefficiencies but also **maximizes the utilisation of resources, enhancing overall productivity and profitability.**

Moreover, predictive planning serves as a powerful tool for **risk management**. By identifying potential risks and vulnerabilities in advance, finance teams can develop robust contingency plans and mitigation strategies to safeguard the financial health of their organisations.

Whether it is economic downturns, supply chain disruptions, loadshedding, or regulatory changes, predictive planning enables finance teams to anticipate and navigate risks effectively, ensuring resilience and continuity in the face of uncertainty.



In conclusion, predictive planning is more than just a buzzword - **it is a strategic necessity for modern CFOs looking to drive financial agility, resilience, and competitive advantage.**

As experts in financial strategy and predictive analytics, Decision Inc. is dedicated to helping organisations harness the transformative power of predictive planning to achieve their strategic objectives and thrive in today's dynamic business environment.

Together, we can pave the way towards sustainable growth and success for your business in the digital era.

Ready to unlock your full potential in predictive planning? Take your financial strategy to the next level with us.

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Transform your Finance Strategy from Reactive Planning to Proactive Forecasting. Find out How to Empower Your Finance Team with Speed and Agility to Drive Success in Small to Midsize Companies

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WHY WORKFORCE PLANNING IS FAILING MOST BUSINESSES - *And What to Do About It*

In today's volatile business landscape, workforce planning is no longer a back-office HR function, it's a strategic imperative spanning from managing supply and demand of resources for manufacturers or service providers, to succession planning and talent development for roles critical to fulfil an organisations strategy. The need for robust workforce planning span both private and public enterprises. Yet many organisations still rely on spreadsheets, siloed systems, or outdated methods to forecast resource needs. The absence of a proper workforce planning solution doesn't just slow down operations, it introduces serious risks that ripple across finance and operations and negatively impact the ability to execute.

The Real Cost of Poor Workforce Planning

Without a dedicated workforce planning platform, organisations face several critical challenges:

1 Low speed of insight and inability to Run Scenarios

Scenario planning is essential for navigating uncertainty, whether it's economic downturns, technological disruption, or talent shortages. In this context, leaders need to be able to simulate the impact of hiring freezes, automation, or skill shifts. With increased cost for critical talent, blended with expected efficiency and accuracy gains from the wider deployment of AI initiatives creates a situation where careful planning is essential to enable the realisation of benefits.

2 Lack of certainty for finance teams

Finance organisations depend on accurate headcount forecasts to model costs, allocate budgets, and assess ROI from key projects. Without a centralised planning system, workforce data becomes fragmented, making it nearly impossible to reconcile labour costs with key initiatives launched to deliver on strategic goals. This opacity can lead to budget overruns, misaligned investments, and missed opportunities.

3 Reactive vs. Proactive Talent Management

Organisations without proper tools often react to talent gaps after they emerge. This leads to rushed hiring, inflated costs, and poor cultural fit. Strategic workforce planning, on the other hand, enables proactive decisions about upskilling, reskilling, and redeployment. Allowing organisations to proactively work with resource as a key asset. McKinsey estimates that organisations lose up to 9.2% of payroll through poor workforce allocation. That is not just an HR issue, it's an allocation problem in the competition for limited resources. McKinsey also estimates that up to 30% of current worked hours may be replaced by automation by 2030, underscoring the need for dynamic workforce allocation and scenario modelling.

The Case for Strategic Workforce Planning Tools

The message is clear: workforce planning without the right tools is not just inefficient - it's damaging. As generative AI, automation, and global talent shifts reshape the future of work, organisations must adopt platforms that enable:



**Real-time
scenario
modelling**



**Cross-
functional
transparency**



**Data-driven
decision-
making**



**Alignment
between HR,
operations
and finance**

Agile strategic workforce planning is no longer optional, it's an imperative.

And without the right tools, even the best intentions can lead to costly missteps.

At Decision Inc., we help organisations align people and strategy, so they are ready for whatever comes next.

Explore Our Unique Approach
to Workforce Planning.

EXPLORE

Speak with one of
our experts directly.

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About us

We are a Global Technology Services business that leverages specialist engineering and technical skills with a knowledge ecosystem across 3 continents. We are the digital partners to some of the world's most innovative brands and help them to reinvent the businesses and create new platforms for scale.

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United Kingdom



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