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BUILD. BLEND. SCALE.

# The CFO's Playbook for AI-Ready Finance Teams

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# Introduction

Finance leaders today are navigating a fast-changing and complex landscape—one shaped by rapid digital transformation, AI-driven disruptions, talent shortages, mounting regulatory pressures, and ongoing economic uncertainty.

The future may be unclear—for the global economy and individuals alike—but the decisions made today will define how agile and competitive organizations will be tomorrow. Whether you're building in-house capabilities or blending with external expertise, this guide will help you make confident, ROI-focused decisions.

# Challenges on the Horizon – 2025 and Beyond



According to the Global CFO Survey 2025 by the Everest Group[1], adapting to changes in customer demand, increasing risk exposure to cybersecurity and data privacy, leveraging new and emerging tech, adapting to new business models, and increasing talent skill shortage are the top 4 challenges, the last two having a tie, listed by CFOs.

The Slovak CFO Survey by PwC[2] found that nearly 60% of CFOs reported that the implementation of cost-saving strategies was a significant change in their organizations over the past year.

The CFO is one of the few roles with end-to-end visibility into the business—from numbers to operations, tech to talent. This allows them to steer the organization holistically, especially in times of rapid change or crisis. It›s no longer just about balancing the books—it's about building the future.

It is no surprise that Gartner's CFO Conference[3] revealed that CFOs today are wearing multiple hats. They act as strategic leaders who balance innovation, growth, and sustainability, while fostering strong relationships from the boardroom to the front lines and embedding technology fluency into the organizational culture.

As these astute leaders seek to drive transformation, ensure compliance, and support sustainable growth, they are increasingly focusing on innovative ways to integrate people, processes, and technology into a dynamic finance function that›s not only future-ready but also future-proof.

This involves building resilient teams that are agile, adaptable, and strategically aligned.

# Why Keep Building?

CFOs scale up their teams because they are aware that F&A processes are deeply people-centered, even as automation increases. The human element is essential for interpretation, ethics, collaboration, and value creation. Technology augments the function, but people remain its driving force.

**Catalysts for scaling:**

**People-driven processes**
require judgement, oversight and control

**Automated workflow**
needs to be designed, configured, and continuously improved

**Evolving regulatory landscape**
demands dedicated resources to strengthen controls and reduce risk

**New technology adoption**
requires trained resources

**Teams drive strategy**
committed teams are more than just a back-office function

# Scaling Your F&A Team – What You Need to Know

As CFOs look to scale up their teams, they will need to consider several factors and adopt a robust strategy that ensures staffing success, technology resilience, and cost optimization.

**As you scale your finance team, take a moment to assess the following critical areas:**

**Process Standardization:**

Are your frameworks consistent enough to support efficient onboarding, seamless audits, and reliable compliance? Well-defined processes form the foundation for scalable growth.

**Change Readiness:**

How adaptable are your people and workflows to evolving business needs? Flexibility and optimization must be built into your operations to ensure efficiency and effectiveness.

**Technology and AI Enablement:**
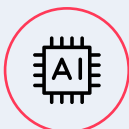
Evaluate the potential for automation and AI within your processes. Is your team prepared—both culturally and operationally—for this digital transformation?

**Talent Operations Alignment:**

Is your HR function equipped to support timely hiring and onboarding? Many organizations face stretched talent teams, so early alignment here is essential for smooth scaling.

**Build or Blend:**

Many CFOs choose to outsource accounting functions like AP, bookkeeping, and payroll to handle volume and cost pressures. What is your stand? Would you prefer to build in-house capabilities—or blend with outsourced expertise to stay agile and focused?

Let's take a closer look at these key points that require CFOs' attention as they plan to scale up their team.

## Process Standardization

Hema Nevetia, CFO of Allstate India,[4] says that "effective global financial planning hinges on standardization, alignment, and adaptability." She further elaborates that a standardized framework, especially a "consistent financial planning and reporting structure, ensures clarity across geographies, while local teams retain autonomy for compliance with regional regulations."

No doubt, standardization is the backbone of a scalable, resilient finance function—helping CFOs achieve both operational excellence and strategic agility.

**Standardization and an SOP-driven process ensure:**

1. Consistency Across the Board - Standardized processes ensure that tasks are executed the same way every time—regardless of who is performing them.

2. Faster Onboarding and Training - With clear Standard Operating Procedures (SOPs) in place, new hires can be trained faster and with fewer disruptions.

3. Easier Delegation and Outsourcing - When processes are well-documented and repeatable, it becomes easier to delegate work—whether internally or to an outsourcing partner.

4. Audit Readiness and Compliance - Documentation, traceability, and controls are built into the process, reducing the risk of non-compliance and penalties.

5. Robust groundwork for automation and technology integration - Automation tools and AI work best with standardized inputs and predictable workflows.

6. Data-Driven Decision Making - With standardization, there are fewer errors and redundant or outdated data.

7. Risk Mitigation in Times of Transition - Standardized processes help ensure continuity. They preserve institutional knowledge and reduce dependency on specific individuals.

# Change Readiness

Change readiness assessment includes several moving parts – from the current technology landscape to organizational mindset.

Myles Corson, Global and Americas Strategy and Markets Leader for Financial Accounting Advisory Services at EY, says that communication, narrative, and clarity are key to driving successful finance transformation.[5]

Communication and collaboration "are two things that differentiate successful CFOs, especially in the context of transformation," according to Corson.

This insight is especially telling, given the current pace of change. According to research by EY and Oxford Saïd Business School, an astonishing 75% of CFOs have experienced a failed transformation in the past five years.

In today's environment—where transformation is no longer a one-off initiative, but a constant state—this statistic signals a more profound shift: CFOs must evolve into more human-centered leaders to guide meaningful change. It is also advisable to avoid relying too heavily on resource-intensive tools, such as agentic AI, for tasks that can be handled more efficiently with simpler automation.

Having the right tools for the right tasks frees up the capacity to focus on higher-value priorities—such as fueling growth or enabling commercial teams to make smarter decisions.

## Change readiness can be measured by several factors, including:

### 01. Organizational Culture and Mindset

If your teams are generally adaptive to new ways of working, the likelihood of a smooth, scalable transformation—whether through team expansion, outsourcing, or tech adoption, increases significantly.

It is also vital to ensure that key stakeholders and department heads support the vision for scaling or outsourcing.

If the organization has undergone recent transformations, then change of fatigue is a genuine concern. Consider how you can change this into 'change energy' or learning agility.[6]

## 02. Talent Capability and Capacity

CFOs will need to implement skill assessments and capacity evaluations to gauge their ability to support new systems, roles, or outsourced workflows.

Taking on additional transitional workloads, such as process mapping, vendor coordination, and training, requires bandwidth and dedicated resources. CFOs will need to initiate a plan for effective transition, including upskilling or reskilling teams, for large-scale digital transitions.

## 03. Technology and Infrastructure

As you scale out your finance team or consider outsourcing, ensure your ERP, AP, and reporting systems can support the increased complexity. If your current systems fall short, engaging with a partner with deep technological expertise can enable seamless integration and future-proofing your operations.

## 04. Operational Readiness

Is there a defined roadmap to guide communication, training, and phased implementation? Successful scaling depends not just on tools but on people—precise alignment and change readiness is key.

If outsourcing is part of your scaling strategy, ensure potential providers have been thoroughly vetted—not just for cost but for strategic fit, service-level reliability, and a proven delivery track record.

True scalability also demands collaboration across functions to ensure governance, security, and efficiency aren't compromised.

You should also establish baseline metrics and KPIs, such as invoice processing time, error rates, and staffing ratios, to effectively track performance improvements after the change is implemented.

# Technology and AI Enablement

Technology is not just a support function—it's a strategic enabler for CFOs aiming to build AI-powered blended teams by thoughtfully integrating human expertise, automation, and intelligent systems.

From process standardization and data accuracy to improved decision-making and scalable operations, technology is a powerful enabler across the organization.

CFOs can assess technology readiness for scaling finance teams or outsourcing by evaluating a few key areas. Here's a structured framework to guide the assessment:

## 01. System Scalability

Support for multi-entity, multi-currency, or global operations can be enabled seamlessly if you work on cloud-based, modular systems that can scale without major overhauls.

## 02. Integration Readiness

The presence of easily integrable APIs, middleware, and pre-built connectors indicates a mature integration environment—crucial for the seamless onboarding of external vendors, automation tools, or business intelligence (BI) platforms. Assess how effortlessly data can be exchanged and workflows aligned with your partners.

## 03. Data Quality & Centralization

Is your financial data clean, standardized, and easily accessible across systems? Prioritizing data governance and cleansing is essential before scaling—underscoring the critical role of standardization highlighted earlier.

By hiring talent skilled in intelligent dashboards and real-time analytics, CFOs enhance their organization's ability to make faster, data-driven decisions with greater precision and accuracy.

## 04. Automation Capabilities

Understanding automation coverage is crucial when planning to scale finance teams, as it directly impacts efficiency, cost, and scalability. High automation readiness also makes it easier to onboard outsourcing partners or integrate new technology, reducing transition time and costs. You can also partner with outsourcing providers who enable automation by offering ready-to-use tools, standardized processes, and expert support for seamless implementation.

## 05. Security and Compliance

Before scaling your finance team or outsourcing key functions, it's essential to assess whether your systems meet internal control standards, audit readiness, and regulatory compliance requirements such as SOX and GDPR. These safeguards not only support compliance but also build confidence when integrating with external partners or scaling operations.

## 06. Build a Modular, Cloud-Based Tech Stack

Ensure your systems are cloud-based, API-friendly, and capable of integrating with emerging AI tools and outsourcing platforms. This enables flexible team models that combine in-house staff, remote specialists, and AI systems in a cohesive workflow.

## 07. Reskill and Redesign Roles

As AI takes on transactional work, CFOs should invest in training programs to help team members shift into roles focused on storytelling, strategy, and tech fluency. Roles like financial data analysts, AI interpreters, and automation controllers will become increasingly important.

# Talent Operations Alignment

Many times, the bandwidth of the talent operations team is an overlooked or overestimated factor when scaling finance teams.

## Challenges in scaling finance and accounting teams include:

- Talent shortages and skills gaps
- Long hiring cycle
- Technology limitation
- Faulty communication

So, how can the [CFO influence and improve the organization's approach to hiring talent?][7]

## 01. Design Roles Around Outcomes

Rather than posting traditional job descriptions, define new roles based on the business outcomes they're meant to drive. Clarify what success looks like at 30, 90, and 180 days. This sharpens selection criteria, aligns hiring with strategic goals, and lays the foundation for structured onboarding and performance measurement—ensuring every hire adds value from day one.

## 02. Adopt Scalable, Lightweight HR Systems

You don't need enterprise platforms to drive consistency and structure. Standardizing interview processes, feedback mechanisms, and documentation workflows reduces risk, increases efficiency, and generates data-driven insights into workforce performance—all with a clear ROI.

## 03. Systematize Culture and Feedback

Culture isn't just aspirational—it's operational. Reinforce it with consistent feedback loops, including monthly one-on-ones, regular check-ins, and anonymous pulse surveys, to surface early signals of disengagement or burnout, providing leadership with real-time visibility into team health.

## 04. Strengthen Employer Brand to Accelerate Hiring

A well-defined employer brand is a strategic asset. Ensure your careers page, job postings, and online presence authentically reflect your company's mission, values, and employee experience. CFOs can champion cross-functional alignment on the messaging and support brand-building efforts that deliver measurable hiring outcomes.

# Build or Blend

While building your team in-house has its benefits as well as challenges, many CFOs choose to outsource to leverage strategic benefits.

While offering around-the-clock productivity through global delivery models, outsourcing also de-risks key-person dependencies and ensures continuity during transitions. Ultimately, outsourcing supports the creation of a blended team—combining internal talent, external specialists, and automation—to enhance agility, improve performance, and future-proof the finance function as the organization scales.

Powerful benefits of outsourcing include an inclusive, agile culture that comes with collaborating with offshore/ nearshore teams[8]—especially in today's globalized, digital-first work environment, where adaptability and openness are encouraged.

**Multiplier effects of cultural exposure include:**

**Broader perspective and diverse thinking**

**Stronger external relationships, smoother cross-border collaboration**

**Better communication skills**

**Resilience and adaptability in the face of change**

**Scalability and flexibility**

**Cost savings**

**Access to specialized, niche skills**

**Faster digital transformation**

In short, a blended team structure empowers CFOs to build leaner, smarter, and more adaptive finance organizations, aligning tightly with strategic goals while optimizing cost, talent, and performance.

# Conclusion

In today's fast-evolving financial landscape, CFOs can no longer rely solely on traditional hiring or isolated tech investments to scale effectively. Building a blended, AI-ready finance team requires a holistic approach—one that unites strategic outsourcing, process standardization, talent agility, and technology enablement. By aligning people, processes, and platforms with long-term business goals, CFOs can create a finance function that's not just efficient but also resilient, adaptable, and future-ready.

The opportunity lies not in choosing between building or buying—but in designing a flexible, scalable ecosystem that allows your team to thrive amid disruption. The future of finance is blended, data-driven, and built to scale.

## Are you ready?

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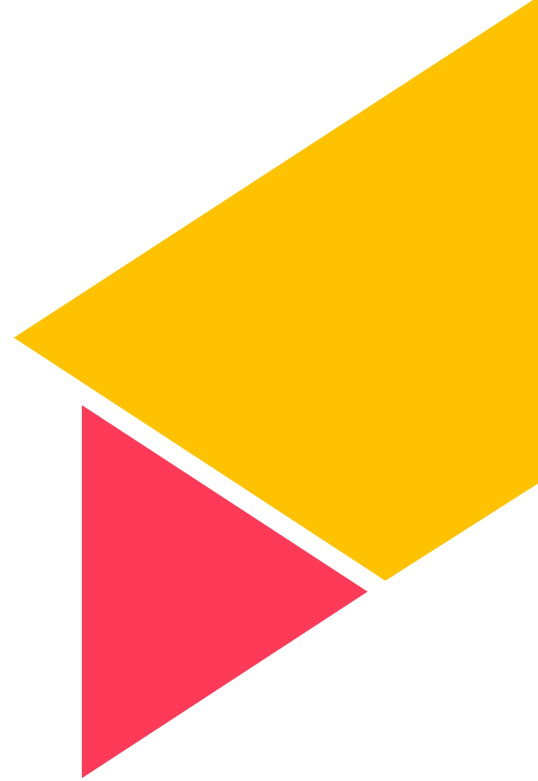
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