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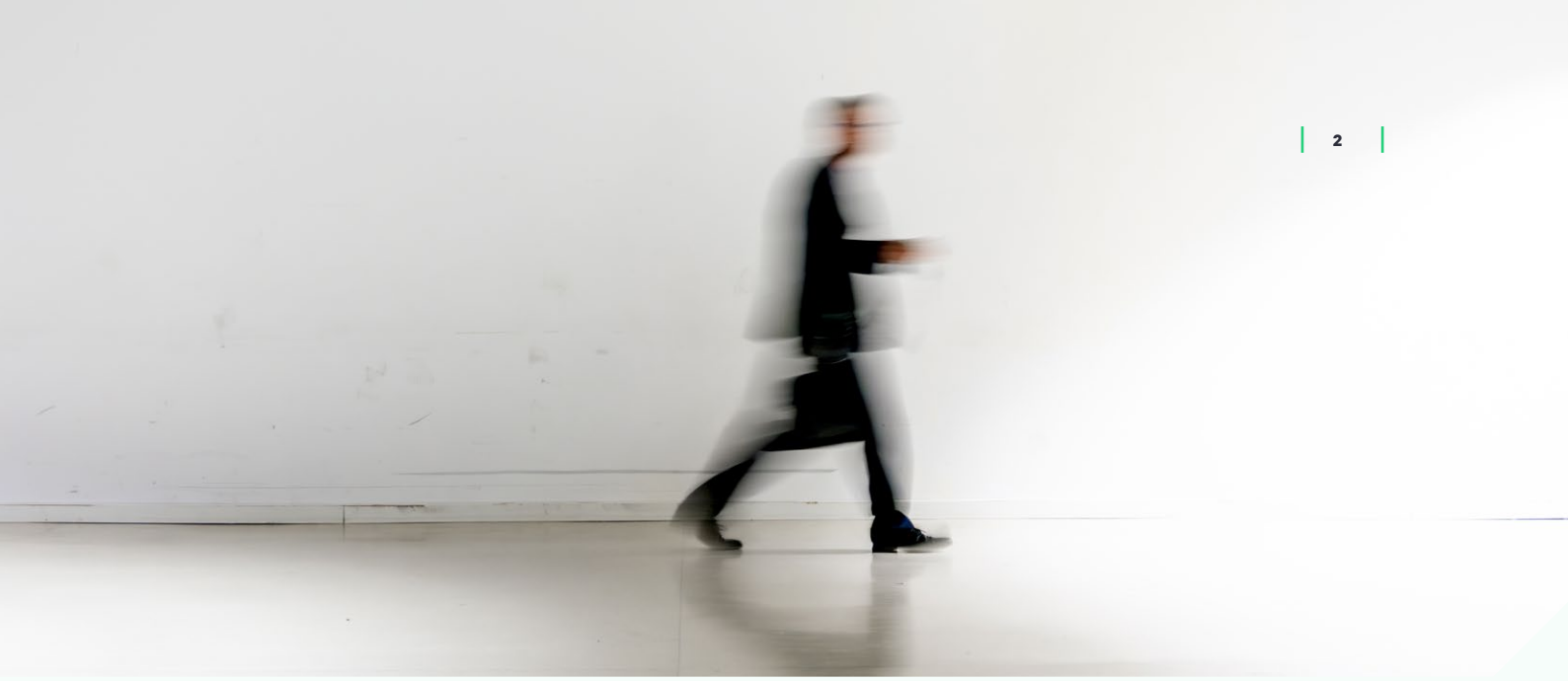
The finance leaders' guide to 2027

Practical advice from industry leaders on how to make 2027 a success



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The finance function will change rapidly in 2027.
This guide highlights the key trends, opportunities and watch-outs for the year ahead, plus advice from global finance leaders.

The finance leaders' guide to 2027

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About Future of Finance

This Future of Finance report from Azets looks ahead to 2027 through the predictions of the people running the numbers. Azets spoke to global finance and business leaders, CFOs and industry experts on their hopes, fears and 'ones to watch' for 2027. The report is built on 241 interviews with C-suite and senior decision-makers, and the real-world experiences of industry experts and specialists within Azets. Research was conducted in September 2026 across the UK, Ireland, Denmark, Finland, Norway and Sweden.

THE TRENDS SHAPING THE FUTURE OF FINANCE

Azets predicts: 5 key trends

Costs, technology and regulation are all moving at once, and finance is expected to drive the changes, not just document them. Our predictions for 2027 set out what's coming for each trend and how business leaders can stay ahead of them.

KEY TREND 1

Pushing ahead despite adversity

Conditions are tough, but confidence remains high: tech, people and hard work are the factors making the difference

Those businesses waiting for perfect conditions may be left behind by those who have learnt to push on despite the turbulence.

Winners will focus on a smaller set of strategic priorities — don't try to do everything, just the actions that are actually moving the needle.

Advisory needs to step up, as ambitious businesses will want partners who will help them chase growth, not just file their taxes.

01

KEY TREND 2

The agility advantage

Technology gives smaller businesses a head start, but only if it's used wisely

Agile SMEs have the opportunity to steal share from larger enterprises, if they can deploy tech smartly

Lean into your size: SMEs can test-drive AI customer service or automated supply chain tools before bigger competitors have started the approval process. Larger firms are less vulnerable and have more scale if they can get moving quickly

Winners will be those who look 'right to left' by picturing the disruptor that could cause you issues down the line and adopting their tech strategy today.

02

KEY TREND 3

Eyes on the horizon

Moving from month-end bookkeeping to real-time data and predictive intelligence will fundamentally shape the role of finance leaders and advisors

Finance leaders will move away from 'month-end close' and spend more time looking forward, with modelling technology enabling greater scenario planning and strategic decision making.

Businesses need to hire their finance teams for their imagination and strategic judgement, not their data entry skills.

Firms will continue to demand proactive, year-round strategic guidance and tech help from a single trusted partner.

03

KEY TREND 4

The AI reality

AI and automation find their place as the highly-gifted colleague that needs supervision

AI in 2027 will continue to be treated as an eager, brilliant, but sometimes erratic junior colleague.

Focus will shift from administration to editorial judgement and quality control as teams increasingly review outputs, evaluate AI-generated insights and verify data integrity as key inputs for their business.

Winning with AI will mean seeing automation as a way to upgrade the daily working experience of your staff, rather than a potential replacement for them.

04

KEY TREND 5

Cybersecurity is a finance issue

Opening the door to AI and automation highlights the need to get systems, people and data in order

Finance can no longer defer cybersecurity to IT. The key shift for 2027 will be taking ownership of your cyber agenda and resolving your data governance issues before you can safely scale AI and automation.

Assuming your business is safe from cyberattack in 2027 is the biggest trap for the year ahead. Proactive finance leaders will be actively auditing and testing their cyber blind spots.

Cybersecurity is a team effort. Untrained employees are a key vulnerability, making continuous cyber awareness and upskilling essential for the entire finance department.

05

Leaders who enter 2027 strongest will be those who already have their eyes on tomorrow.

BUSINESS BLIND SPOTS

Global leaders caution against complacency

The biggest blind spots are cyber-threat, employees moving on and AI over-reliance

Question: What do you think is the biggest blind spot for businesses like yours right now — the element being ignored that will cause problems in 2027?

26%

Underestimating how exposed we are to fraud and cyberattack

20%

Assuming the people we rely on will stay

16%

Assuming AI will deliver more than it actually will

15%

Hoping supply chain and trade disruption will settle down on its own

Not being ready for tax or regulatory change — 7%

Carrying debt that was affordable at old interest rates — 6%

Deferring investment for so long that we can't catch up — 5%

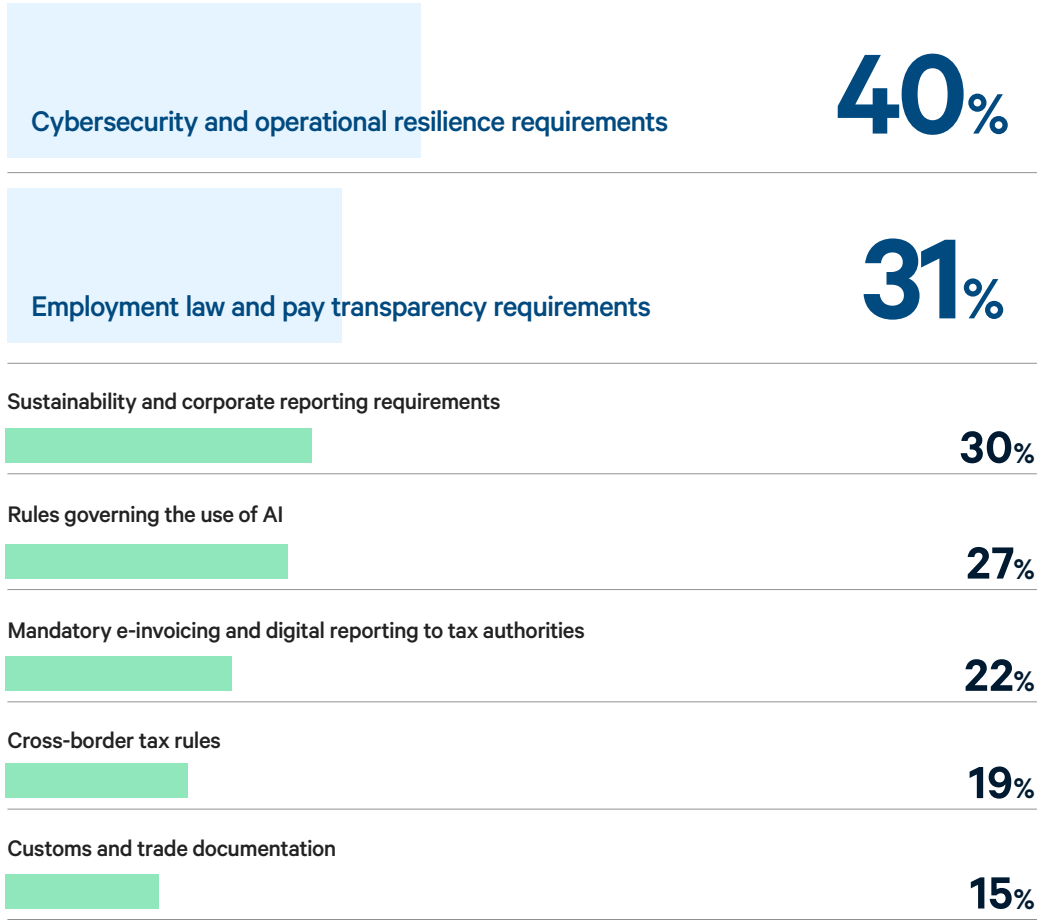
Depending on too few customers — 2%

Not anticipating macroeconomic or geopolitical forces — 2%

THE BIGGEST CHALLENGES IN 2027

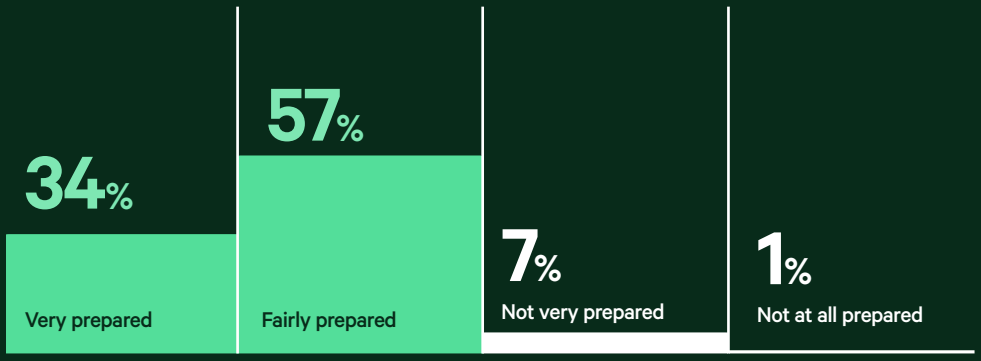
On the horizon are evolving legislation, deeper reporting requirements and new rules for finance teams to navigate

Question: Which of the following changes do you expect to be most challenging for your business?



But leaders tell us they are ***ready for the change***

Question: Do you feel adequately prepared for the changes you selected?



FINANCE LEADERS' FOCUS AREAS

A view from the boardroom

Finance heavyweights from across the globe share their focus areas for 2027

"In the midst of opportunity, don't forget the basics. Understand your cashflow as much as your profit. There's huge opportunity, but the only certainty is how much money you have in the bank."

Melanie Richards CBE
Chair of the Board of Directors, Azets Group

Don't forget the basics

"Focus on preparing well in advance for regulatory and technological changes."

"**Look for opportunities to diversify** the customer base and enter new markets."

The AI governance gap

"Consider the widening gap between the speed of AI adoption and the maturity of governance around it. Businesses are moving rapidly into AI, but governance, risk management, controls and accountability are not evolving at the same pace."

"Many organisations are focused on deploying AI but have not invested sufficiently in the quality, governance, and accessibility of their underlying data. **Poor data will simply produce poor outcomes faster**."

Building agility must take precedence over waiting for stability to return

"Businesses are dealing simultaneously with wars and geopolitical instability, inflation and energy costs, changing trade relationships, immigration and talent constraints, and extraordinarily rapid technological change. **The lesson is that we need to build businesses that don't require our predictions to be right.**"

Macroeconomic wildcards: interest rates and delayed inflation

"Fuel costs and the continued stress in the Middle East will bring back more delayed inflation and have some more impact on interest rates before we're all done with 2027."

"I am going to be watching the 30-year mortgage interest rate in the US. It is about 7% currently and if it keeps rising that could have adverse impact on the real estate market in the US and the broader economy."

Shifting from AI hype to measurable productivity

"I will be watching whether businesses can finally convert the enormous investment and attention being given to AI into measurable productivity and financial returns. **The winners in 2027 won't necessarily be those using the most AI**. They will be those that use it to materially change how work gets done."

AI is a workforce transformation, not just a tech initiative

"Organisations that fail to upskill their people risk creating a significant capability gap between available technology and the skills needed to leverage it effectively."

"For the last 75+ years, our profession has worked under an apprentice model — now we are moving to a model where **the younger staff are teaching the experienced staff about the uses of technology** and how it benefits us, and we see how empowered our younger staff feel."

"Businesses often view AI as a technology initiative when it is actually a workforce transformation initiative."

Predictive finance: from 'historian' to real-time forecasting

"By 2027, leading organisations will use AI to deliver real-time forecasting, scenario modelling, working capital optimisation, and risk monitoring at a scale that was previously impossible."

With thanks to all contributors, including Partners, Owners and CEOs of the Allinial Global association.

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A FINANCE LEADERS' GUIDE

Dos and don'ts for 2027

Advice from global finance leaders to make 2027 a success

Dos	Don'ts
✓ **Do focus on what you can control:** build your organisational agility rather than waiting for stability to return.	✗ **Don't assume margin pressures can be fixed with price hikes:** redesign broken processes, eliminate low-value work, and address cost-to-serve drivers.
✓ **Do balance pace with proof:** go for it with automation but make sure you have proof of ROI and productivity gains before scaling your tech investments.	✗ **Don't seek scale without synergy:** avoid expanding or acquiring without integrating platforms, aligning culture, and standardising risk management.
✓ **Do fix your data governance first:** clean up your data and set strict AI controls; high-quality data is fundamental to AI success.	✗ **Don't let AI run unchecked:** automated systems should never run without human verification unless you want to take operational and financial risks.
✓ **Do think 'right to left':** think about what a market-leading, disruptive competitor looks like in future and work backward to build that capability today.	✗ **Don't steer using a rear-view mirror:** the new 'month-end' is now real-time visibility, forward-looking analytics, and continuous forecasting.
✓ **Do fewer things, really well:** focus on select deliverables, execute with focus, and move on quickly when an initiative fails.	✗ **Don't chase data perfection:** getting bogged down trying to clean every piece of enterprise data at once can make you lose sight of the target.
✓ **Do elevate human judgement:** focus your finance function toward problem definition, strategic questioning, and proactive business partnering.	✗ **Don't pitch an outdated career to new talent:** reposition entry-level finance roles as data storytelling and strategic influence.

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Move forward with confidence

Take a fresh look at the year ahead

Leaders are clear about the pressure their businesses are under, and they are looking to the future with a mixture of realism and bold ambition. Finance teams have their work cut out: scan the horizon, weigh the risks worth taking, and turn data into decisions. No one knows the future, but the businesses that enter 2027 strongest are likely to be those that adopt new technology where it earns its place, while holding on to the experience and judgement of their people. The finance leaders of the future are strategists, counsellors, rudders, detail holders and pragmatists who have never been more needed in business.

Contact us

Want to talk to Azets about what the future holds for your business?

Contact Azets today for expert advice and support in planning for the year ahead. Our role is to help businesses get ready for what's coming, whether that's making technology work harder across your finance function, building the skills your team will need, staying ahead of changing reporting requirements, or finding the opportunities in a difficult market. By offering tailored solutions, human-led expertise and pragmatic guidance, our specialist support can help you move into 2027 with confidence.

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Blick Rothenberg is a tax, accounting and business advisory firm that puts our people and client relationships first.

At Blick Rothenberg our partner-led approach ensures that you receive high quality service from a team of high quality people. Combining technical expertise with personal integrity, we offer audit, accounting and business advisory services, as well as advice on corporate and personal tax matters.

Our partners and people focus on working collaboratively with businesses and individuals, so that we understand your overall affairs and can advise you effectively.

We want to build strong, long-lasting relationships with you and recognise every client is unique, so that we can recommend bespoke, integrated solutions that will deliver on your objectives.

We understand that these can be varied and broad, and we carefully consider the right approach to our advice and the ultimate recommendation.

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