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The Exponential CFO

**The CFO role isn't just changing,
it's expanding**

CFOs, are you ready to be exponential?

Change in the CFO role?

You've read about that before. Moving from traditional to digital CFO—harnessing the explosion of technologies to enable Finance to operate in a digital world. But, today, the role isn't just shifting, *it's expanding*, with the [CFO Agenda](#) becoming more complex and interdependent. Expectations are not only growing but growing at unprecedented speed and scale.

What can you do today to help you rise to the challenges—and opportunities—of tomorrow?

With the complex interplay between forces of change today, there is no perfect way to predict the future. 2030 will likely look different by industry and business, and the pressures to reinvent, rethink, and reshape are intensifying right now. Organizations are navigating unprecedented changes in technology, society, the economy, and our environment. The path to 2030 is far from straight and narrow. Boards, CEOs, and other executives will likely look to the CFO and the finance team to help make sense, and plan, for the future.

2030 will likely look different by industry and business, and the pressures to reinvent, rethink, and reshape are intensifying right now. What can you do today to help you rise to the challenges—and opportunities—of tomorrow?

Roles most important to CEO success



Fortune/Deloitte CEO survey Winter 2022¹

Doing business in 2030



Value creation

The ways companies create shareholder and stakeholder value in the future will be complex with avenues for new business models, products, services, and value levers that transcend traditional business boundaries. Ponder a future where:



Industry convergence
unlocks innovations for products and services.



Ecosystem partnerships
form complex, interdependent networks that are simultaneously competitive, collaborative, and co-creative.



Evolving customer expectations
drive new products and practices to address things like personalization, sustainability, and social impact.



Nontraditional sources of capital
such as impact investing or self-funded initiatives create innovative paths to fund growth.



Trust—with its ability to both create and erode value—becomes a standard metric of business performance.

Doing business in 2030



Operations

How companies balance efficiency and resilience—and seek to optimize both—is likely to not only be a factor of corporate hygiene, but also a critical success factor in the ability to pivot to new value creation opportunities. Ponder a future where:



Artificial intelligence (AI) is everywhere in society—driving the need for operational responsiveness in seconds, not days.



Functional silos no longer exist—operations, finance, supply chain, and other functions operate with no boundaries.



Tech-sensing capabilities are embedded at scale to enable continuous discovery, assessment, and enablement.



Novel operating models emerge that enable enterprise value, while balancing cost and enterprise risk.



Businesses will have to operate with **new laws, regulatory considerations, and risks.**

Doing business in 2030



Talent and Culture

How companies integrate the human agenda into their corporate agenda may need to be profoundly different with human-technology collaboration, new work and worker expectations, and a growing prevalence of multigenerational work teams. Ponder a future where:



A new generation of **talent “born with AI”** has AI digital assistants available nearly every minute of the workday; human connections are even more important than ever.



Worker expectations across inter-generational talent need thoughtful inclusivity, workplace flexibility, and new measurements of “productivity.”



Work continues to evolve across the organization potentially requiring new—likely in high demand—skills and capabilities like business prompting and influence.



A culture of continuous transformation and innovation is embedded throughout the organization.



Purpose is at the forefront and is clear, defined, and guides business engagement.

The emergence of the Exponential CFO

As macro market forces shape the shifts in how businesses operate and create value, what is needed and expected of the CFO and the finance team is likely to not only evolve but expand.

To answer this call, we are likely to see an **exponential CFO** take center stage—an executive who can lead the organization through unprecedented changes both in scale and speed by accelerating value creation across the organization, driving enterprise-wide operational excellence, and shaping talent experience and culture.



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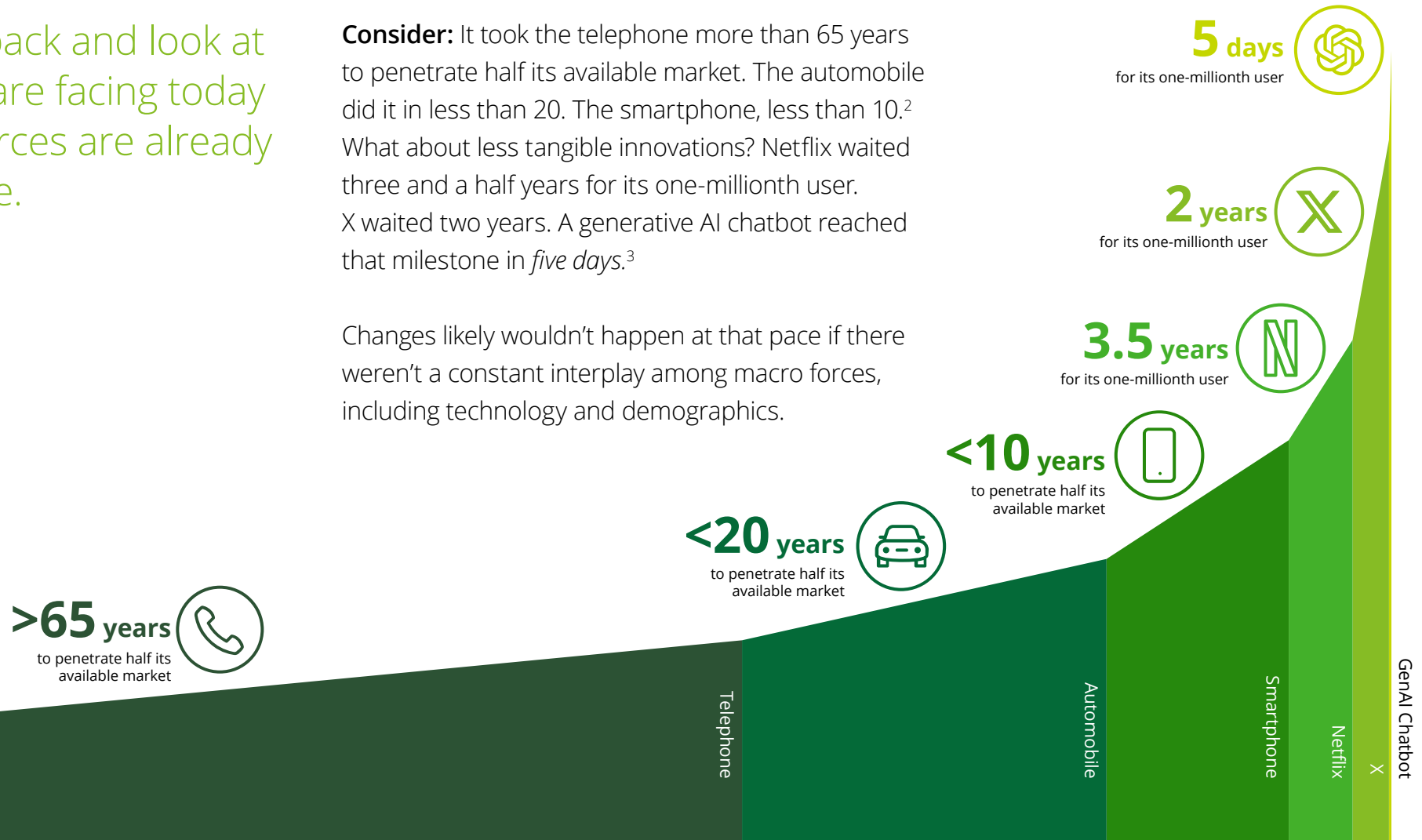
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A world of accelerating change

Let's take a step back and look at what companies are facing today and how these forces are already shaping the future.

Consider: It took the telephone more than 65 years to penetrate half its available market. The automobile did it in less than 20. The smartphone, less than 10.² What about less tangible innovations? Netflix waited three and a half years for its one-millionth user. X waited two years. A generative AI chatbot reached that milestone in *five days*.³

Changes likely wouldn't happen at that pace if there weren't a constant interplay among macro forces, including technology and demographics.



Macro dynamics that matter

We see five key macro dynamics that are evolving at unprecedented speed simultaneously, making now an inflection point for business to transform:



Technology

Technological innovation and user adoption, overall, are accelerating at an extraordinary pace.

75%

75% of surveyed companies will look to adopt AI, cloud computing, and advanced data solutions in the next five years.⁴



Demographics

Aging populations and generational differences tend to be driving new dynamics in the workforce and consumer behaviors.

64%

Millennials and Gen Z constitute 64% of business buyers who are more demanding, with 90% citing dissatisfaction with their vendors.⁵



Environment

Growing environmental instability appears to be driving behavior change across companies, investors, governments, and consumers.

69%

69% of corporate employees said they want their companies to invest in sustainability efforts, including reducing carbon, using renewable energy, and reducing waste.⁶



Geopolitics

Rising economic nationalism and trade protectionism pose potential challenges to future international economic cooperation.

42%

New trade restrictions have nearly tripled globally in just three years.⁷ In 2024 alone, nations comprising 42% of global GDP will hold elections.⁸



Capital markets

Shifting fiscal policy and quantitative tightening measures seem to have ended the era of zero-rate capital.

9%

Increases in interest rates, cost of debt, and cost of equity capital have increased WACC by 50% or more in less than a year—from 6% in March 2022 to 9% in March 2023.⁹

These macro dynamics could shape every life and every job—and they mark the signposts on a path to profit and growth, with implications on the ways business will evolve.



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Your industry, your company

The pressures hit home

As the pace of change and uncertainty within and across **technology, geopolitics, capital markets, demographics**, and the **environment** accelerates, enterprises will likely have to adapt—sometimes in reaction, sometimes ahead of the curve, but always looking for opportunities to thrive. We are already seeing the impact of the intertwined macro forces bringing five unique business implications across industries.



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Business implications of macro dynamics



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Business model disruption

Competition and consumer demand for personalization intensifies, forcing companies to innovate within and beyond industry boundaries, leading to new ways to grow and new business risks to manage.

62% of CEOs rank new product/service/market innovation as one of their top three priorities.¹⁰



Growing performance expectations

Rising pressure to deliver on a broad spectrum of performance beyond just financial measures.

The average lifespan of a public company has shrunk by 1/3 in the last generation.¹¹



Tougher capital decisions

Increasingly more complex and uncertain trade-offs between investments in short-term performance and long-term growth across M&A, IPO, and infrastructure.

A mix of short- and long-term investments top CEO priority lists—core business transformation (67%) and talent acquisition (67%) are competing for investment.¹²



Evolving regulatory requirements

Growing needs for greater transparency and frequency of reporting—often beyond financials—from regulatory bodies.

The number of economically significant regulations—with an estimated annual economic impact of \$100 million or more—has grown 4x from 2016 to 2020.¹³



Shifting stakeholder needs

Customers, employees, network partners, and regulators have more influence over business decisions than ever before.

The influencer marketing industry was worth just \$1.7 billion in 2016. It hit \$16.4 billion in 2022 and reached \$21.2 billion in 2023.¹⁴

Fueling change today—industry examples



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These business implications may fuel the changes we are likely to see in how businesses operate in the future across value creation, operational excellence, and talent and culture.



Automotive

Business model disruption appears to be bringing new challenges and opportunities to the automotive industry. By 2030, revenue from in-car software services like hands-free driving may surge by 1,000 percent—posing a significant disruption to the industry's traditional business model.¹⁵



Banking

Shifting stakeholder expectations in the banking industry between traditional and digital banking experiences are pressuring many commercial and consumer banks to adopt a hybrid approach to meet both their customers and clients' needs.¹⁶



Health Care

Tougher capital allocation decisions arise, overall, for the health care industry as they weigh investments in physical facilities versus telehealth solutions to address rapid growth in patient volumes—with health spending expected to increase from \$4.4 trillion in 2022 to \$7.2 trillion in 2031.¹⁷

While the strategies and choices will vary by industry and business, each organization should be ready to respond to the challenges and opportunities. As enterprises chart the course toward the future, the CEO, Board, and other top leaders will likely rely on the CFO and finance to steer them through the unknown.

It's crunch time. Exponential CFO wanted

Let's sum it up

As a CFO, you may feel like you are operating in a different world. Everyone else might be feeling this way too, and a lot of them may want you to help them understand and manage it. You, and your finance team, are likely beyond the point of “the same but more”—or “faster.” There may be no option to not change. This is not new and there already seems to be a trend of the CFO role growing in scope.

Between 2018 and 2023, Deloitte analyzed more than 30,000 CFO job postings to understand what skills organizations are seeking. Since 2018 there has been an 19% growth in the CFO role scope with no decrease in foundational expectations around financial management, but increased expectations around business operations, risk management, analysis and research, and commercial connectivity.¹⁸

And tomorrow's exponential CFO will likely be called on to do more and be more than the CFO of today.

Between 2018 and 2023, Deloitte analyzed more than 30,000 CFO job postings to understand what skills organizations are seeking.



Role overview

Let's explore a hypothetical job posting of the future.

Imagine the CEO and Board of Directors sitting down to write the job description for their future CFO—someone who can deal with both unexpected events and long-term structural changes all at once. Who can “do more, in new ways, with less.” While the objectives and tasks may sound familiar, the *complexity, ambiguity, and velocity* of change is at level never seen before—and how a CFO executes with *speed, precision, and across a greater scope* to meet the moment will likely be fundamentally different. How might that job description read?

We are seeking a visionary business leader who can navigate accelerated change—in both scale and pace—minimizing business risks and maximizing value creation as our organization grows.

Our CFO will guide enterprise strategy and lead the reinvention of our business models—amidst the complexity of shifting consumer personalization expectations and product/service complexity—to unlock new sources of growth through industry convergence and ecosystem co-creation.

They will balance short-term and long-term financial implications and identify opportunities to leverage innovative technologies to run, optimize, and transform our organization—all at the same time.

Our ideal candidate will thrive in uncertainty—and set up our organization to thrive as well. They will foster a purpose-driven culture, developing a highly diverse team adept at collaborating with machines.

Does this sound like you?



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Objectives of the role



Accelerate value creation

In this role, you will be expected to:

Lead and catalyze change

throughout the organization; orchestrate business model transformation across complex, interconnected, cross-industry networks.

Guide strategic growth choices

such as exploring innovative sources of capital and co-innovating products/solutions with ecosystem partners.

Champion innovative technology

transformation that enables the organization to do more, with less while accelerating value realization.

How is the CFO role expanding?

CFOs are expected to guide strategic decision-making today. But tomorrow's decisions are likely to be more complex and made more rapidly. CFOs may be expected to manage highly complex and hyper-personalized product and service portfolios, delivering precise cost-benefit analysis across multiple variables to guide investment, or providing detailed impact assessments to enable real-time incident response.



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Objectives of the role



Drive enterprise-wide operational excellence

In this role, you will be expected to:

Guide the organization

through periods of uncertainty with enterprise risk sensing and multidimensional scenario modeling and planning.

Reimagine enterprise governance

and risk management taking into consideration the multitude of stakeholder expectations—from the Board to investors to employees and customers—and rapid pace of regulatory change.

Protect the organization's stability

during times of uncertainty with a range of portfolio strategies and methods for managing liquidity that allow for adaptability and availability of cash reserves.

How is the CFO role expanding?

Managing risk is a CFO responsibility today. But, the scope and level of complexity of business risk—from AI and cyber risk to climate and geopolitical risk—is reaching unprecedented scale. CFOs may be expected to build risk and governance approaches that protect the enterprise without limiting its ability to remain competitive.



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Objectives of the role



Shape talent and culture

In this role, you will be expected to:

Be an enterprise change leader

and instill a culture of transformation that embraces continuous innovation across the organization.

Be the chief talent officer

of the finance function with a clear understanding of the tech-driven evolution of finance skills—from prompt engineering to data science.

Influence enterprise strategy

with forward-looking market awareness enabled by a reconfigured workforce of motivated, diverse talent effectively partnering with machines.

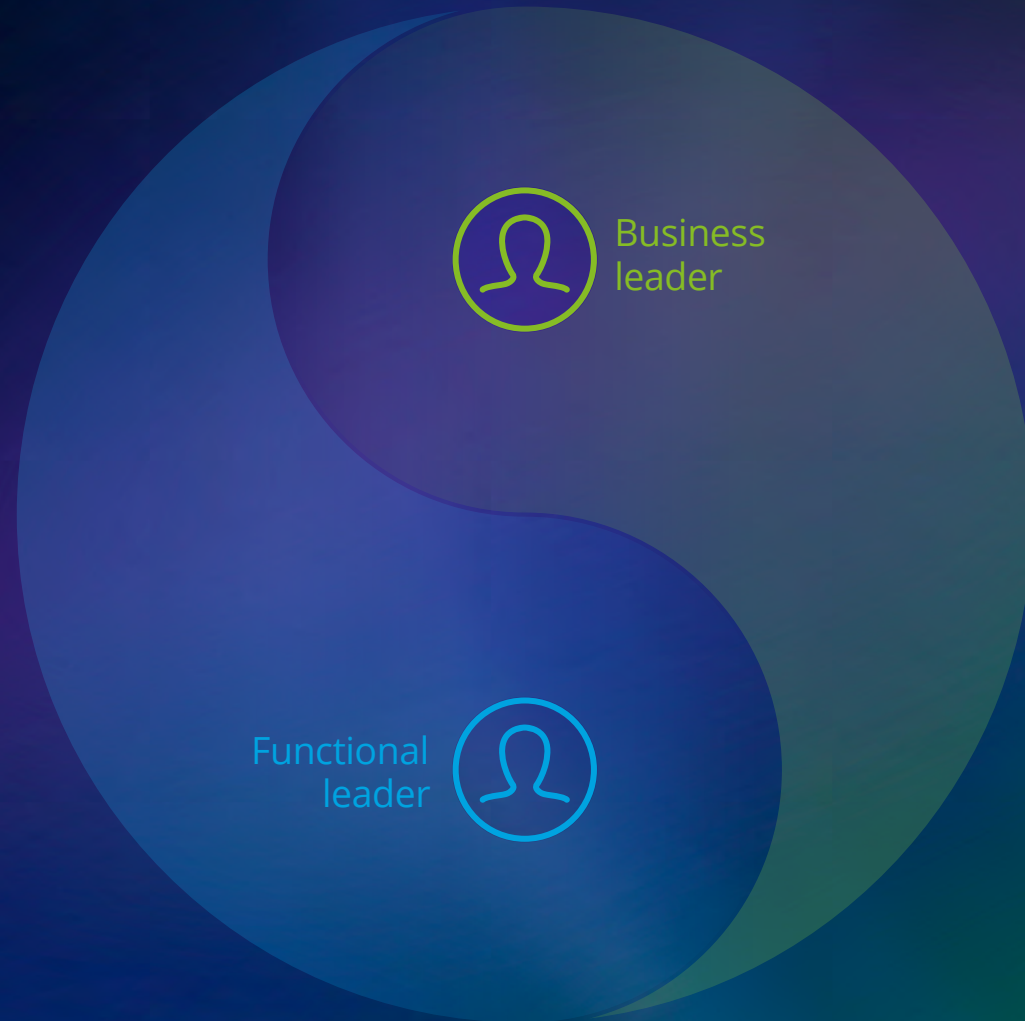
How is the CFO role expanding?

Managing the finance workforce is not new. But, the make-up and scope of that workforce continues to evolve and expand. CFOs may be expected to effectively manage a workforce of machines and humans—across not only finance, but often including broader global service delivery of Procurement, IT, Real Estate, and more—all while sourcing and retaining talent with ‘new to the world’ skills and from non-traditional backgrounds beyond finance and accounting.



Key responsibilities of the role

The responsibilities of a CFO **are expanding**, and remember that whatever applies to the CFO as an individual officer also applies to the entire finance function and team. That means the CFO may not only have a bigger job to do, but a new kind of team to lead as well.



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Key responsibilities as a business leader



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Be a **trusted partner to the CEO and executive team**, empowered to provide insights, opinions, and financial analysis to enable strategic business decisions about growth and value creation. While some of the following capabilities may already be in place, they may need to significantly mature to support the evolving expectations of the CFO.



Market sensing

Macro and micro trends monitoring

Enterprise risk sensing



Dynamic scenario planning

Multidimensional scenario modeling

Business scenario strategic execution



Innovative growth strategy and execution

Growth channel discovery

Ecosystem joint ventures



Integrated performance management

Cross-functional planning and modeling

Enterprise-wide performance influence



Capital optimization

Industry convergence M&A

Portfolio and liquidity strategy



Strategic cost transformation

Enterprise cost monitoring

Targeted transformation execution

Key responsibilities

as a functional leader

Be an **innovative, efficient, and effective operator and steward** of the organization, who takes responsibility for the integrity of business performance reported to internal and external stakeholders and manages risk. You will likely have to enable new ways for the finance function to operate and deliver to support the maturing capabilities of the CFO.



Machine-enabled autonomous process

AI-enabled system and data

Digital Analyst management



Information on demand

Internal and external data management

Dynamic reporting, insights, and regulatory readiness (e.g., sustainability, AI)



Innovation management

Emerging technology discovery and education

Pilot execution and continued rollout



Talent experience management

Next-gen job architecting for data scientists, prompt engineers, and others¹⁹

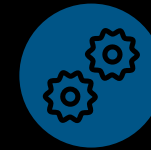
Skillsset reimagining (e.g., market awareness, business prompting, storytelling)



Dynamic service delivery

Digital copilot management

Targeted outsourcing/insourcing/cosourcing



Enterprise operations

Operations beyond core finance (e.g., real estate)

“Black swan” incident management



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How to begin

As you set out on the journey to be exponential, keep the following priorities in mind:

Accelerate value creation



Explore nontraditional sources of growth including industry convergence and ecosystem partners.



Partner with the C-suite to build a comprehensive multi-stakeholder view of enterprise value across shareholder, employee, customer/social/public, and environmental value.



Broaden external stakeholder group to help capture a more expansive set of value creation expectations for revenue growth, operating margin improvements, and asset efficiency.



Maintain an on-demand cadence to monitor external dynamics and macro events and enhance ability to model their financial and operational implications and scenarios.



Define metrics that measure levels of trust and identify actions the organization can take to grow the business, manage risks, strengthen relationships, and strengthen organizational trust equity.

Change can start at the core—where existing capabilities can become stronger and faster using the technology you already have.



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How to begin

As you set out on the journey to be exponential, keep the following priorities in mind:

Drive enterprise-wide operational excellence



Standardize, cleanse, and ruthlessly govern operational, financial, and external data to unleash hindsight, insights, and foresight across functional silos.



Embrace technology such as generative AI, machine learning, and predictive analytics to help drive efficiency through automation and effectiveness via deeper insights within finance and across the enterprise.



Build technology fluency and industrialize coordinated experimentation of emerging and disruptive technologies (e.g., generative AI, virtual reality, quantum computing) across the enterprise.



Bring structure to manage enterprise risk complexity with revamped risk frameworks, technology guardrails, and analytical tools that can assess the scope, impact, and risk exposure from geopolitical uncertainty, emerging technologies, and evolving regulations.



Reimagine operating models as well as workforce configuration to help meet stakeholder expectations with a mix of machines and talent solutions.

Adding technology can permit more innovation. As your systems become more synchronized, you'll likely be able to match technology progress with changes to business, operating, and customer models.



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How to begin

As you set out on the journey to be exponential, keep the following priorities in mind:

Shape talent and culture



Conduct emerging technology—including AI—exposure analysis to understand the potential impact to future skills, roles, and organizational constructs and proactively design now with the future in mind.



Develop performance and development strategies and career paths for humans with machines.



Experiment with new value streams and innovative talent models, sourcing strategies, and reporting relationships to help both satisfy and influence stakeholders.



Assess your organization's cultural readiness for continuous innovation; identify critical beliefs and behaviors that need to evolve to navigate ambiguity and operate dynamically.



Embed purpose in strategic and operational decision-making—walk the talk of your organization daily.

Eventually, the entire finance team should be able to serve the business with a new mindset built around accelerated value creation.



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The critical factor may be you



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Defining something as “exponential” invites comparisons with math. Not just growing but growing at an increased scale. Our use of that term here is no accident. To become an exponential CFO is two challenges in one: to recognize that the demands on you are already expanding that way, and to evolve your own approach and innovate your capabilities to keep pace.

Remember that finance is much more than people sometimes give it credit for. It’s the enterprise’s sensory nervous system, its brain, and the “workshop” where change takes root.

As the demands you face from internal and external customers multiply and become more intense, a dynamic finance team will likely benefit from smart technology that augments human power. It could accomplish more by collaborating virtually in ways that obliterate distance.

And it will likely gain strength from its leader—the CFO whose many faces and roles as both business and functional leader all merge into a single approach that can match the velocity of the moment and accelerate out ahead of it. This likely isn’t the first paper you’ve read about your changing role. It may not be the last. But it could be one that’s arriving as an inflection point comes into focus. This could be the time to find out what you have under the hood.

To become an exponential CFO is two challenges in one: to recognize that the demands on you are already expanding that way, and to evolve your own approach and innovate your capabilities to keep pace.

Acknowledgments



Authors

Mike Danitz
**Principal, Consulting,
Finance & Enterprise Performance**
Deloitte Consulting LLP
Tel: 1 206 716 6948
Email: mdanitz@deloitte.com

Jonathan Englert
**Principal, Consulting,
Finance & Enterprise Performance**
Deloitte Consulting LLP
Tel: +1 215 405 7765
Email: jenglert@deloitte.com

Wendy Huang
**Principal, Consulting,
Finance & Enterprise Performance**
Deloitte Consulting LLP
Tel: +1 312 486 3698
Email: wendyhuang@deloitte.com

Court Watson
**Partner, Risk and Financial Advisory,
Controllership**
Deloitte & Touche LLP
Tel: +1 206 716 7082
Email: cowatson@deloitte.com

Katherine Ji
**Senior Manager, Consulting,
Finance & Enterprise Performance**
Deloitte Consulting LLP
Tel: +1 212 618 4056
Email: yuji@deloitte.com

Contributors

Abhinav Astavans
Benjamin Barudin
Jessica Bier
Casey Caram
Kyle Cheney
Annamaria Cherubin
Priya Ehrbar
Miles Ewing
Steve Gallucci
James Glover

Nick Grewal
Susan Hogan
Mark Horn
Ajit Kambil
Mark Koeppen
Caleb Longenberger
Kathryn Lynch
Kirti Parakh
Ranjit Rao
Sameer Rewal

Chris Ruggeri
Faisal Shaikh
Anton Sher
Temano Shurland
Brad Smith
Dana Swanson Switzer
Kim Hendil Tegner
Eric Vroonland
Paul Wensor

Contacts

Susan Hogan
Principal, Finance Transformation Practice Leader

Deloitte Consulting LLP
Tel: +1 404 631 2166
Email: shogan@deloitte.com

Jonathan Englert
Principal, Finance Transformation Eminence Lead

Deloitte Consulting LLP
Tel: +1 215 405 7765
Email: jenglert@deloitte.com

Diane Ma
Principal, Consulting, Finance & Enterprise Performance

Deloitte Consulting LLP
Tel: +1 213 553 1221
Email: dima@deloitte.com

Ranjit Rao
Principal, Finance & Enterprise Performance

Deloitte Consulting LLP
ranjr Rao@deloitte.com
Tel: +1 404 631 3661

Jessica Bier
Managing Director, Consulting, Human Capital

Deloitte Consulting LLP
Tel: +1 415 783 5863
Email: jbier@deloitte.com

Elizebeth Varghese
Principal, Consulting, Human Capital

Deloitte Consulting LLP
Tel: +1 212 618 4221
Email: elizvarghese@deloitte.com

Varun Dhir
Principal, Consulting, Oracle

Deloitte Consulting LLP
Tel: +1 484 868 2299
Email: vdhir@deloitte.com

Eric Bramley
Managing Director, Consulting, SAP

Deloitte Consulting LLP
Tel: +1 404 631 2145
Email: ebramley@deloitte.com

Dan Siegel
Principal, Consulting, Emerging ERP Solutions

Deloitte Consulting LLP
Tel: +1 973 602 5411
Email: dsiegel@deloitte.com

Clint Carlin
Partner, Risk and Financial Advisory, Controllership

Deloitte & Touche LLP
Tel: +1 713 504 0352
Email: ccarlin@deloitte.com

Sarah Fedele
Principal, Risk and Financial Advisory, Internal Audit

Deloitte & Touche LLP
Tel: +1 713 982 3210
Email: sarahfedele@deloitte.com

Mike Kosonog
Partner, Risk and Financial Advisory, Cyber

Deloitte & Touche LLP
Tel: +1 313 919 3622
Email: mkosonog@deloitte.com

Prashant Patri
Principal, Risk and Financial Advisory, Treasury

Deloitte & Touche LLP
Tel: +1 212 436 7568
Email: prpatri@deloitte.com

Scott Shafer
Principal, Tax, Tax Technology Consulting

Deloitte Tax LLP
Tel: +1 312 486 5340
Email: sshafer@deloitte.com

Ed Nevin
Partner, Tax, Tax Specialty

Deloitte Tax LLP
Tel: +1 410 576 7359
Email: enevin@deloitte.com

Scott Szalony
Partner, Audit and Assurance

Deloitte & Touche LLP
Tel: +1 248 345 7963
Email: sshalony@deloitte.com

Steve Gallucci
Partner, CFO Program Leader

Deloitte & Touche LLP
Tel: +1 212 436 5914
Email: sgallucci@deloitte.com

Valeriy Dokshukin
Partner, Risk and Financial Advisory, Government & Public Service

Deloitte & Touche LLP
Tel: +1 303 305 4858
Email: vdokshukin@deloitte.com

Christie Johnson
Principal, Consulting, Government & Public Service

Deloitte Consulting LLP
Tel: +1 571 814 7571
Email: chrijohnson@deloitte.com

Jackie Norell
Managing Director, Consulting, Government & Public Service

Deloitte Consulting LLP
jnorell@deloitte.com
Tel: +1 571 882 7377



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Contacts

Robert Bergström

**Partner | Consulting
Finance & Performance**

Deloitte AB
Tel: +46 70 080 26 90
Email: rbergstrom@deloitte.se

Christina Bergman

**Partner | Consulting
Finance & Performance**

Deloitte AB
Tel: +46 76 847 26 88
Email: chrbergman@deloitte.se

Erik Olin

**Partner | Consulting
Finance & Performance**

Deloitte AB
Tel: +46 73 397 11 13
Email: eolin@deloitte.se

Susan Merzell

**Director | Consulting
Finance & Performance**

Deloitte AB
Tel: +46 73 397 10 22
Email: smerzell@deloitte.se

Cecilia Claesson

**Director | Consulting
Finance & Performance**

Deloitte AB
Tel: +46 70 080 23 99
Email: cclaesson@deloitte.se

David Peto

**Director | Consulting
Finance & Performance**

Deloitte AB
Tel: +46 70 080 34 05
Email: dpeto@deloitte.se

Sebastian Ekdahl

**Director | Consulting
Finance & Performance**

Deloitte AB
Tel: +46 70 080 30 95
Email: sekdahl@deloitte.se

Niklas Jogsten

**Director | Consulting
Finance & Performance**

Deloitte AB
Tel: +46 70 080 30 50
Email: njogsten@deloitte.se





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End notes

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