CFO 20Infinity

March 2024

CFO Insights is a quarterly publication that tackles the portfolio of issues finance executives face in today's dynamic environment. It provides an easily digestible and regular stream of perspectives on those challenges, with plenty of practical advice to help you stay ahead of the competition.

What's trending?

Articles encapsulated in byte-sized portions to appraise you with the latest trends in no time.

Jargons unjumbled

Simplifying finance jargons and buzzwords that are often heard in meetings, seen in literature, and trending on the internet.
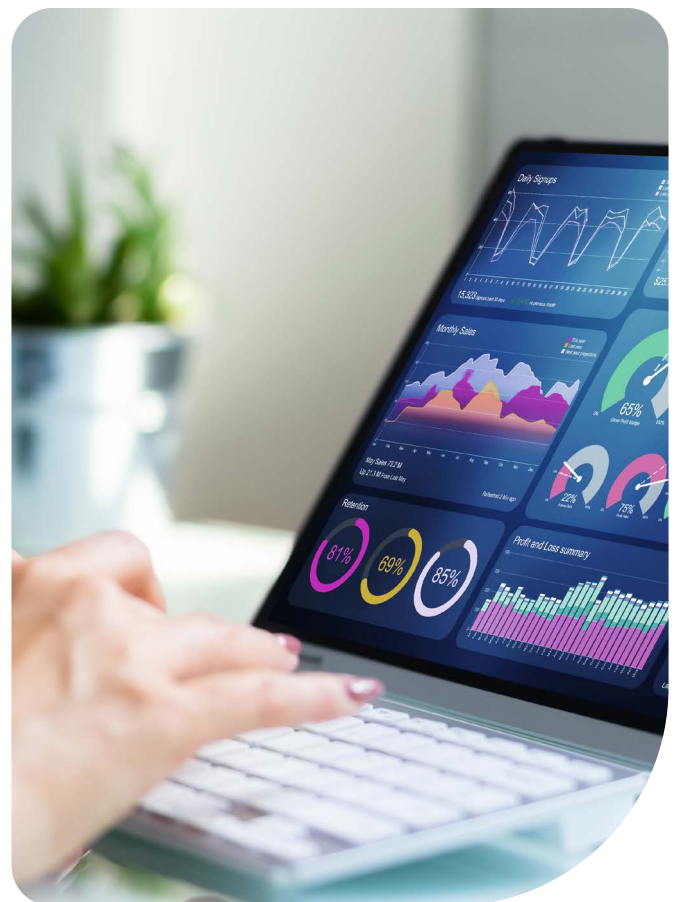
From dGTL's desk

Finance leaders at dGTL break down their learnings from exciting and challenging client projects.

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What's trending?

- How can CFOs prepare for an artificial intelligence (AI)-led finance function?
- Understanding green finance
- New operating model for autonomous finance

How can CFOs prepare for an artificial intelligence (AI)-led finance function?

AI is spearheading a revolution, fundamentally reshaping how financial tasks are executed and decisions are made. Let's delve into specific use cases that illustrate the transformative impact of AI across various facets of the finance function.

1 Invoice processing automation

AI-powered systems, such as optical character recognition (OCR) coupled with machine learning algorithms, streamline the often laborious task of invoice processing. These systems automatically extract relevant data from invoices, categorise expenses, and update financial records. By automating this routine process, finance teams can reallocate their time and expertise towards strategic financial planning and analysis.

2 Credit scoring and risk assessment

AI algorithms analyse vast datasets to evaluate an individual's creditworthiness. By examining historical data, spending patterns, and market trends, AI-driven credit scoring systems provide more accurate risk assessments. This enables financial institutions to make informed lending decisions, reducing the risk of defaults and optimising their overall portfolio.

3 Personal finance chatbots and virtual assistants

Financial institutions can deploy AI-driven chatbots to interact with customers, answering queries, providing real-time account information, and offering personalised financial advice. These chatbots leverage natural language processing (NLP) to understand customer inquiries and respond in a conversational manner, enhancing the overall customer experience while efficiently handling a high volume of inquiries.

4 Fraud detection systems

AI plays a pivotal role in identifying unusual patterns and anomalies that may indicate fraudulent activities. Fraud detection systems use machine learning to continuously analyse transaction data, flagging potentially fraudulent transactions for further investigation. This proactive approach enhances security measures and safeguards financial institutions and their customers from malicious activities.

5 Robo-advisors: AI-powered investment platforms

Robo-advisors leverage AI algorithms to assess an investor's risk tolerance, financial goals, and market conditions. These platforms provide personalised investment strategies, automatically rebalance portfolios, and optimise investment decisions based on real-time market data. Investors benefit from cost-effective, tailored advice without the need for extensive human intervention

6 Predictive financial modelling

AI enables financial professionals to engage in predictive financial modelling, simulating various scenarios to assess potential outcomes. For instance, organisations can use AI to model the impact of economic shifts, market fluctuations, or regulatory changes on their financial performance. This strategic decision support helps in formulating resilient business strategies and adapting to dynamic market conditions.

With the aforementioned and many more use cases on the rise, CFOs cannot afford to stand on the sidelines as AI reshapes the finance function. To prepare, CFOs should take several steps.

1 Create proofs of concept using available use cases

Build proofs of concept based on the use cases that are accessible. Start the adoption process with use cases like investor relations and contract drafting that have low entry barriers. To achieve the best outcomes, assess the strategy and make constant improvements. Finance executives will probably discover that the best approach to get through the learning curve is to implement the new technology in practical use cases. Cutting through the hype around AI and gaining a deeper comprehension of the technology's useful applications and tangible value in the finance department requires an iterative approach.

2 Identify and train internal talent

Evaluate current talent, pinpoint areas of skill deficiency, offer opportunities for training, and hire people who can handle new use cases as they arise. Make sure financial staff members are aware of how AI may enhance their work and help them reach their full potential by streamlining repetitive processes, speeding up business insights, and increasing operational effectiveness. The value proposition for an individual analyst involves less time spent on tedious chores and more time spent collaborating with colleagues in the organisation.

3 Create in-house AI capabilities

Determine if setting up a centre of excellence or integrating AI capabilities into technology teams is the better course of action.

4 Work together with IT

Establish a solid alliance with IT to ensure a successful rollout. IT teams will be essential in determining the order of importance for generating AI investments and in resolving data security issues related to AI applications in finance function applications.

5 Champion generative AI

In order to foster innovative thinking about possible use cases that advance efficacy and cost efficiency, CFOs should collaborate with their C-Suite counterparts. CFOs can also collaborate with financial planners, analysts, and business partners to allocate investments to generative AI and include generative AI-influenced cost targets into the business strategy.

Understanding green finance

In the face of global environmental challenges, the financial sector has emerged as a powerful catalyst for positive change. Green finance, a concept gaining momentum worldwide, stands at the intersection of financial innovation and environmental sustainability. This article explores the significance of green finance, its key components, and its transformative impact.

According to the World Economic Forum, green finance is any structured financial activity – a product or service – that's been created to ensure a better environmental outcome. It includes an array of loans, debt mechanisms, and investments that are used to encourage the development of green projects or minimise the impact on the climate of more regular projects or a combination of both.

Typical projects that fall under the green finance umbrella include:

- Renewable energy and energy efficiency
- Pollution prevention and control
- Biodiversity conservation
- Circular economy initiatives
- Sustainable use of natural resources and land

Key components of green finance:

- **Green bonds:** Green bonds are debt securities designed to finance environmentally friendly projects. These projects can include renewable energy infrastructure, energy efficiency improvements, and sustainable water management initiatives. Investors who purchase green bonds are directly contributing to projects with positive environmental impacts.

- **Sustainable loans:** Sustainable loans are credit facilities provided to businesses or projects that meet predefined environmental and social criteria. These loans incentivise sustainable practices and reward borrowers committed to reducing their environmental footprint.

- **Green investment funds:** Green investment funds pool money from various investors to finance a diversified portfolio of sustainable projects. These funds provide individuals and institutional investors with an opportunity to support environmentally responsible initiatives while diversifying their investment portfolios.

- **Environmental, Social, and Governance (ESG) integration:** ESG factors are increasingly being integrated into investment decision-making processes. Investors are not only seeking financial returns but are also evaluating a company's commitment to sustainability, ethical business practices, and social responsibility.

Why should you consider green finance?

1

Mitigating climate change

Green finance plays a crucial role in funding projects aimed at mitigating climate change. Investments in renewable energy, energy-efficient technologies, and sustainable transportation contribute to reducing greenhouse gas emissions.

2

Promoting sustainable development

By directing financial resources towards sustainable projects, green finance supports the achievement of the United Nations' Sustainable Development Goals. These goals encompass objectives such as clean water and sanitation, affordable and clean energy, and climate action.

3

Risk mitigation

Companies that incorporate ESG factors into their operations are better equipped to manage risks associated with environmental and social issues. This proactive approach enhances long-term resilience and reduces the likelihood of financial and reputational damage.

4

Aligning with consumer values

As environmental awareness grows, consumers are increasingly making choices aligned with their values. Companies adopting green finance principles not only attract environmentally conscious investors but also resonate with a broader customer base.

Despite the positive momentum, challenges persist in the widespread adoption of green finance. These include the need for standardised frameworks, clearer metrics for measuring sustainability, and enhanced transparency in reporting. Governments, financial institutions, and regulatory bodies play a crucial role in overcoming these challenges by fostering an environment conducive to sustainable finance.

Green finance represents a revolution in the way we allocate financial resources. By harnessing the power of capital markets to drive positive environmental outcomes, we can create a more sustainable and resilient future. As the global community continues to grapple with the consequences of climate change, green finance demonstrates that the financial sector can be a force for good in the pursuit of making our planet healthier.

New operating model for autonomous finance

The primary purpose of a TOM is to enable the application of corporate strategy or vision to a business or operation. It is a high-level representation of how a company can be best organised to more efficiently and effectively deliver and execute the organisation's strategy. A finance operating model, in particular, must depict how an organisation orchestrates all of the capabilities needed to achieve CFOs' strategic objectives.

Below, we outline essential elements that can enable organisations to achieve their objectives.

While the operational model's components are not all equally significant for every change, leadership teams still need to know what each one stands for. Additionally, leadership teams need to talk about and debate the broad rules that each component must follow in order for their organisation to function well after transformation.

In the majority of organisations, only considering these many parts of the operational model will reduce errors. However, businesses can seize new opportunities by developing an even more nuanced understanding of how the various components of the operational model interact.

1	Ways of working
2	Decision making
3	Skills and roles
4	Organisational structure
5	Tools

Overarching guidelines for the autonomous finance operating model

The following guidelines offer CFOs and leaders in finance transformation a place to start:

- Interviews with finance transformation executives and CFOs at companies that have advanced the fastest towards autonomous finance served as the basis for these conclusions. They also come from our finance maturity and benchmarking models.

- Leaders should choose, modify, or add to the principles when planning their transformation in collaboration with the other members of the finance leadership team.

1. Ways of working

The decision-making authority of key stakeholder groups concerning strategy execution involves determining who makes decisions, the decision-making process, and dispute resolution:

- Teams are given the authority to determine their own tools, methods of working, and collaboration approaches. Each finance team enjoys considerable freedom in deciding how it collaborates, allowing for varied day-to-day work practices tailored to their needs (within compliance boundaries).

- Most projects follow a highly iterative and agile approach. Teams are encouraged to adopt test-and-learn strategies when developing new processes, introducing technologies, or enhancing work methods. They will utilise agile software development methods, even if not strictly adhering to a formal agile methodology.

- Automation is maximised for as many activities as possible. Any task that can be reasonably automated undergoes full automation, extending beyond simple activities to encompass complex analytical or decision-based processes.

- Teams are structured to actively share best practices. Instead of relying on chance or individual relationships, team designs actively encourage and facilitate the sharing of best practices within and across teams.

2. Decision-making

The decision rights held by key stakeholder groups for implementing the strategy focus on determining who makes decisions, the decision-making process, and dispute resolution:

- Decisions are made as close as possible to the point of delivering value. Teams and individuals closest to the customer, business stakeholders, or data are expected to lead day-to-day operational decision-making while staying within the boundaries set by senior leadership.

- The number of approvers required to move an idea forward is kept to a minimum. The goal is to reduce the number of individuals needed to approve a project or process improvement effort to the smallest workable number. This is particularly crucial in a stakeholder environment that is becoming more matrixed and complex.

- Decision rights are explicitly allocated to both machines and people. This principle aims to provide clarity on whether an individual employee or an automated system is responsible for a decision. For this principle to be effective, decisions made by machines must be as traceable and auditable as those made by humans.

- Machines handle all routine and uncontroversial decisions. If a decision is seldom debated, has low error rates, and the outcome is highly predictable, the right to make that decision should be assigned to a machine rather than an individual.

3. Skills and roles

The competencies, skills, and profiles required for executing tasks in the operating model:

- No roles with 'low digital dexterity' — Each role involves a relatively advanced interaction with technology. Many roles will include diagnosing automation performance, necessitating a moderately high level of digital dexterity among all employees.

- Dedicated finance technologist roles are established for each core finance capability. Clearly defined technologist roles within the finance function focus on developing and managing technology. These roles are distinct from employees with finance training who possess technology expertise.

- Each team requires directly embedded, full-time technologists for continuous and in-depth interactions with technology. Over time, the line between technologists and non-technologists will become less distinct.

- The automation of most tasks suitable for entry-level roles significantly diminishes the need for such positions in ensuring the success of day-to-day activities.

- Junior roles concentrate on learning from and testing machines. Junior employees focus on tasks such as diagnosing machine failures, constructing test automation, and assessing machine performance. This shift in junior roles offers a valuable opportunity to develop professional skills while also overseeing machine systems' outputs.

4. Organisational structure

Defining the structure of the organisation, key roles, reporting relationships, and collaborative networks:

- Finance teams should naturally form cross-discipline groups. The standard expectation for finance teams is that they consist of individuals with diverse backgrounds and skills across multiple disciplines. Particularly, technical and data talent is integrated throughout most teams.

- Teams are structured around business capabilities or customer journeys. The organisation of teams is based on the roles needed to support a horizontal product or end-to-end customer experience, rather than being organised into specialised, expertise-based vertical subfunctions.

- Measurement of control span by decisions managed, not team size. As autonomous systems play an increasing role in finance operations, the span of decisions under a manager's control becomes a more meaningful measure of their responsibilities, cognitive load, and risks than the size of their team.

- Transformation efforts are managed by a dedicated team. The various initiatives essential for finance transformation are coordinated by a designated head of transformation and a team that is devoted to and specialised in identifying connections between projects.

5. Tools

Essential tools and assets required for teams to carry out their responsibilities:

- Finance is in charge of applications and features situated on platforms, while IT oversees foundational platforms. Foundational platforms like enterprise resource planning (ERP) are owned and managed by IT, whereas finance takes ownership of additional functionality, apps, and function-specific systems built on those platforms.

- No finance tasks are performed using standalone spreadsheets (or other independent tools). The transfer of data between systems using any method other than the application programming interface (API) (or a similar automated approach) is not allowed. Standalone tools requiring manual data transfer have been replaced with tools that integrate seamlessly into the broader technology stack.

- Finance adopts a formal technology process management approach and tools to oversee its own technology. Finance teams embrace processes similar to those used by technology product teams to efficiently manage the increasing interdependencies among various components of finance technology. This includes formal processes for

evaluating and coordinating changes to existing technology and automation, documenting changes and roadmaps, and utilising well-defined test and production environments.

- Finance technology is structured around a composable architecture. Finance technologies are arranged in modular application building blocks designed to deliver well-defined finance capabilities in support of specified business outcomes.

Financial teams must know what their operational model will entail going forward. If not, their transformation initiatives will probably not live up to the expectations of CFOs. Use a framework and have finance leadership clearly state the ideas guiding each component of the framework to have a better understanding of what the future operating model must look like. By using this strategy, finance leaders will have a far better grasp of the direction their function is going and will have specific goals for ensuring the success of the transformation.
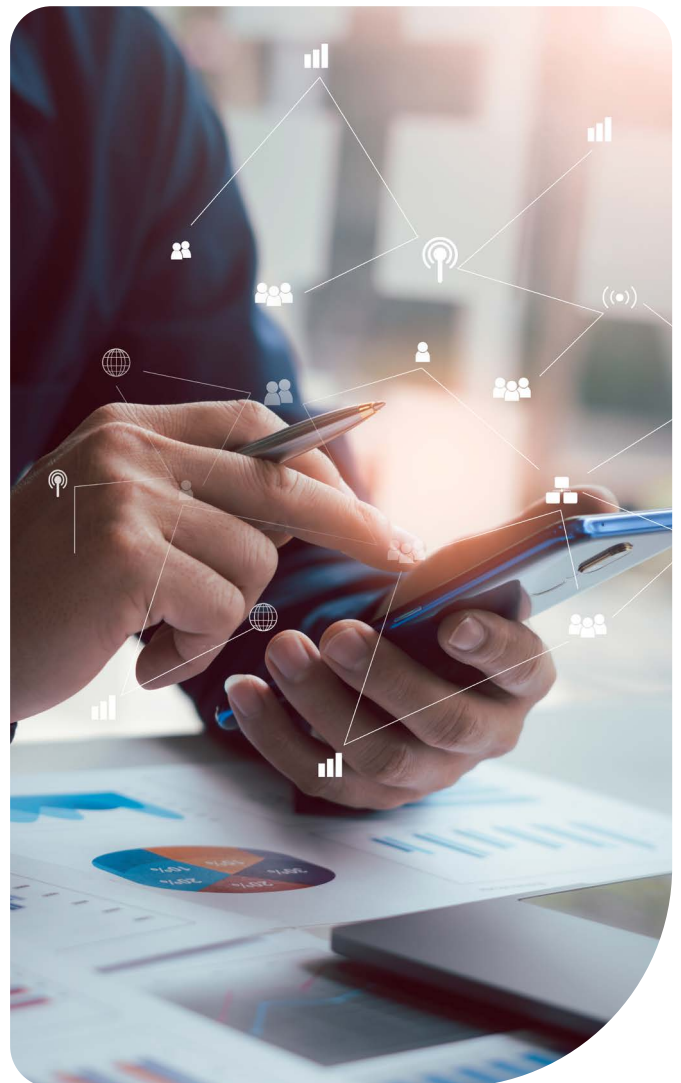
Jargons unjumbled

- Backup as a service (BaaS)
- Containers
- Data fabric
- Zero trust
- Technical debt
- Distributed denial of service (DDoS) attack

'Jargons unjumbled' is your compass through the world of finance buzzwords. In this section, we unravel and simplify the industry's jargons and buzzwords, making them easy to understand for every finance leader. Use this handbook for navigating the financial landscape and stay in the know about finance terminology.

1 Backup as a service (BaaS)

BaaS is a way for businesses to back up their important data and information securely by outsourcing the task to a specialised provider. Instead of managing their own backup infrastructure and processes, businesses can rely on a BaaS provider to handle everything for them. Essentially, BaaS allows businesses to store copies of their data in a separate location, often in the cloud, ensuring that they have a backup available in case of data loss, accidental deletion, or other disasters. It provides them peace of mind by ensuring that their valuable data is protected and easily recoverable when needed.

Backup

Your server data & files

Simple backup service

Secure cloud object storage

Restore
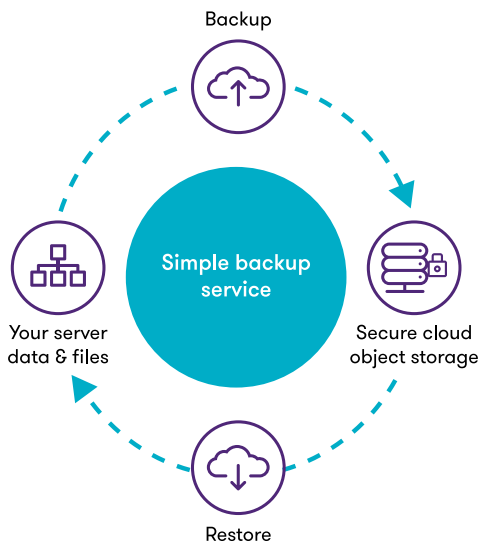
2 Containers

Containers are like virtual packages that hold everything an application needs to run smoothly. Imagine putting all the ingredients for baking a cake into a single, easy-to-carry box. Similarly, containers bundle an application along with all its necessary files, libraries, and settings into one neat package. This package includes everything from the application's code to its dependencies and configurations. Once packed into a container, the application becomes independent and portable. It can run on any operating system and in any environment without causing compatibility issues. This means you can easily move the containerised application from one system to another, just like carrying the cake ingredients to a different kitchen.

3 Data fabric

Data fabric is a super-connected network for all your data. It weaves data sources together seamlessly, making them easy to access and use. It is a flexible system that links up different types of data, whether it's stored in databases, spreadsheets, or even on the cloud. With a data fabric, you can quickly find and use any piece of data you need, no matter where it's stored, making it easy to analyse, share, and use data to make decisions. Additionally, it is flexible and adaptable, so it can grow and change with your business needs.

Zero trust

Zero trust is a shift in our approach to cybersecurity from network-centric to data-centric security.

In a network-centric model:

- Bad actors are assumed to come from outside of the network.

- The basic role of cybersecurity is to prevent, detect, and respond to network intrusion.

- Keeping the perimeter secure is assumed to keep the data secure.

- Access to the network grants access to most resources by default.

In a data-centric model:

- It is assumed that bad actors have already breached the network or that a breach is inevitable.

- Organisation's resources are directly protected rather than focusing on perimeter defense.

- Access to resources based on multiple factors, including identity, device, network, policy, and patterns of behaviour, is allowed or denied.

Typical elements of network-centric security
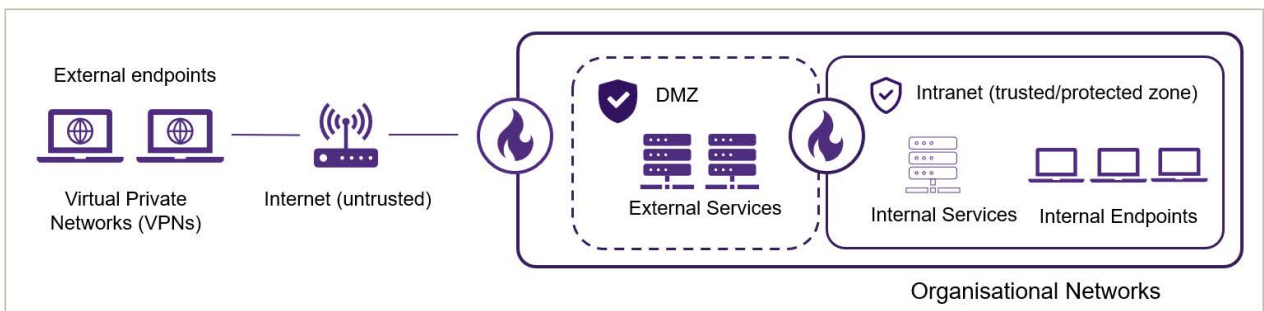
Typical elements of data-centric security
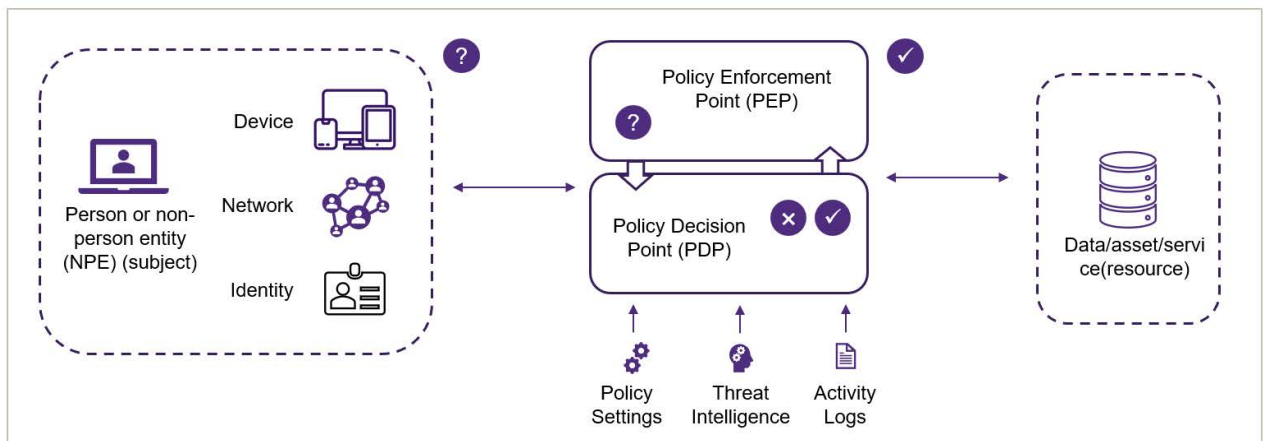
5 Technical debt

Technical debt is a metaphor used in software development to describe the consequences of choosing an expedient, less-than-optimal solution, typically in the interest of delivering something quickly. It refers to the implied cost of additional work that arises when code is developed with shortcuts or less robust solutions rather than taking the time to implement more thorough, efficient, or maintainable approaches.
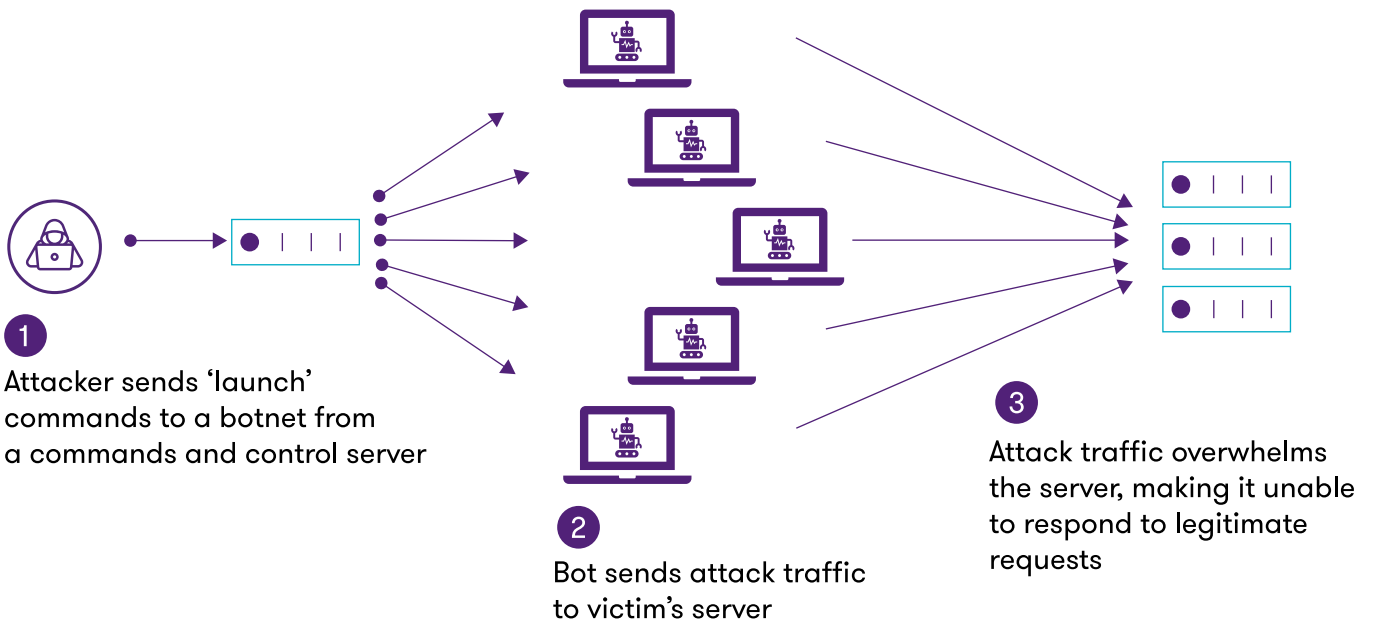
Just like financial debt, technical debt accumulates interest over time. This means that the longer you leave technical debt unresolved, the more it costs to fix it later. Technical debt can manifest in various ways, such as poor code quality, lack of documentation, outdated technologies, or shortcuts that lead to bugs and inefficiencies.

6 Distributed denial of service (DDoS) attack

A DDoS attack is a malicious attempt to disrupt the normal functioning of a targeted server, service, or network by overwhelming it with a flood of Internet traffic. Unlike a regular denial-of-service (DoS) attack, which typically involves a single source flooding a target with traffic, a DDoS attack employs multiple sources to amplify the volume of traffic directed at the target.

In a DDoS attack, attackers often use a network of compromised computers, known as a botnet, to generate and send large amounts of traffic to the target simultaneously. This flood of traffic can consume the target's resources, such as bandwidth, processing power, or memory, causing the targeted system to become slow, unresponsive, or even completely unavailable to legitimate users.

Botnet of hundreds, thousands of infected hosts

1 Attacker sends 'launch' commands to a botnet from a commands and control server

2 Bot sends attack traffic to victim's server

3 Attack traffic overwhelms the server, making it unable to respond to legitimate requests

From dGTL's desk

A strategic guide to FP&A tool implementation

Digitalisation has touched most parts of finance, especially transaction processing and reporting, with several tools and technologies being implemented, such as OCR, automation, and machine learning, to achieve significant efficiencies and improvements in the quality of output.

However, despite these broader advancements, 'Excel' continues to be the dominant tool within the financial planning and analysis (FP&A) area within finance. It is not uncommon to hear of organisations using hundreds of spreadsheets to manage their planning, budgeting, and reporting processes. And there are several reasons for this, the key ones being:

- Widespread availability: Excel is part of the Microsoft Office suite, which is used by the majority of enterprises, from sole entrepreneurs to multinational giants

- Versatility: Excel can be used for a wide range of financial tasks, from simple budgeting and expense tracking to more complex financial modelling and analysis. Further, users have complete control over their spreadsheets and can customise them extensively.

- User familiarity: Excel is widely used across organisations, and there is a plethora of resources and support available for Excel users.

While Excel has its obvious advantages, there are certain disadvantages, especially in the context of FP&A, that we need to be aware of:

- Error-prone: Excel is prone to human errors, which can lead to significant inaccuracies in financial analysis and reporting.

- Poor version control: Multiple versions of the same Excel file can be created, leading to confusion over which is the most current or accurate.

- Scalability issues: Excel is not ideal for managing large datasets or complex models as it can become slow, unwieldy, and prone to crashes.

- Limited data integration: It can be challenging to automatically feed data from various sources into Excel, often requiring manual intervention.

- Absence of audit trail: It becomes very difficult to track who made what changes and when they made them in an Excel file.
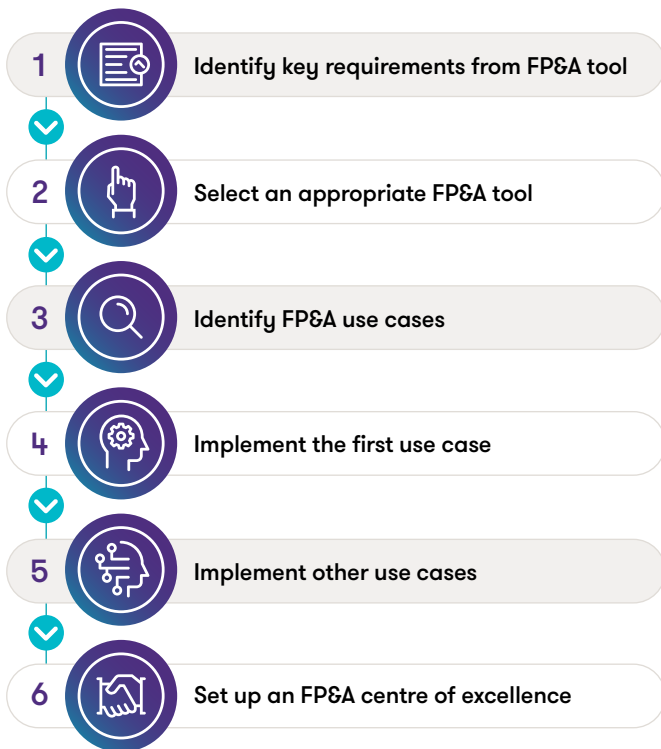
While Excel is a versatile tool, these disadvantages often lead companies to consider more specialised FP&A software tools which offer several advantages such as:

- Automation of data collection and processing: FP&A tools can automate the collection and processing of data from various sources, reducing the time and effort required for data entry and minimising the risk of errors.
- Advanced analytics and forecasting: Many FP&A tools come with advanced analytics capabilities, including sophisticated statistical analysis, predictive modelling, and scenario planning.

- Near real-time reporting: These tools often provide reports, and analyses are based on the most current information.

- Scalability: They can handle larger data sets and more complex financial models without performance issues.

- Better security and control: They typically offer better security features and audit trails, which are crucial for protecting sensitive financial data.

These advantages make FP&A tools a valuable investment for organisations seeking to enhance their financial planning and analysis capabilities, especially in a complex, data-driven business environment.

Through this article, we attempt to outline an approach that an organisation can adopt to implement an FP&A software tool.

1	Identify key requirements from FP&A tool
2	Select an appropriate FP&A tool
3	Identify FP&A use cases
4	Implement the first use case
5	Implement other use cases
6	Set up an FP&A centre of excellence

1 Identify the key requirements from the FP&A tool

We have observed that there is no common understanding of the term 'FP&A'. The generally understood definition covers budgeting, reporting, and financial analysis. While these are critical aspects of FP&A, it is worthwhile to touch upon other critical components of FP&A, like forecasting, analysing internal and external factors affecting financial performance, and scenario planning and modelling.

The organisation's expectations from the FP&A function would have a significant bearing on the choice of the FP&A software tool. Clearly define what you want to achieve with the FP&A tool (e.g., improved forecasting accuracy, faster reporting, and better decision-making support).

This step should culminate into a crisp requirements document, which would be used to evaluate various tools.

2 Select an appropriate FP&A tool

There are broadly two sets of FP&A tools which are currently available. The first set includes the ones from the stable of the large ERP OEMs, while the other set includes specialist standalone FP&A tools.

Every tool has its unique strengths, and the choice may depend on the organisation's size, industry, and specific FP&A requirements. The tool selection often depends on factors like ease of use, integration capabilities with existing systems, scalability, and specific features relevant to the organisation's financial processes.

Furthermore, it is not only important to consider your current needs while choosing a tool but equally vital to consider your future business ambitions. Some key criteria to consider include:

- Businesses' size and complexity
- Tool's ability to integrate with ERP
- User interface and usability
- Total cost of ownership
- Support and training
- Vendor reputation and stability
- Mobile accessibility and availability of cloud-based options

We would recommend that you also carry out client reference calls/visits and if possible, take advantage of trial periods or demos to test the tool's functionality and fit with your business needs before making a commitment.

3 Identify FP&A use cases

The next step in the process is to identify the use cases and the sequence in which they would be implemented.

We have typically seen organisations follow the following sequence:

Reporting is usually the first target, which involves migrating Excel-based reporting to the FP&A tool. The value can be significantly enhanced by integrating the ERP systems with the FP&A tool to avoid manual data entry. A good FP&A tool will also be able to represent the information in a much better manner through suitable visualisation, thus providing better insights for decision-making.

Annual operating plans are typically the next use case to be implemented. An FP&A tool significantly makes bottom-up planning a very smooth process wherein changes made at any level in the organisation are reflected in real time. It also helps marry the top-down and bottom-up plans more effectively than an Excel-based process.
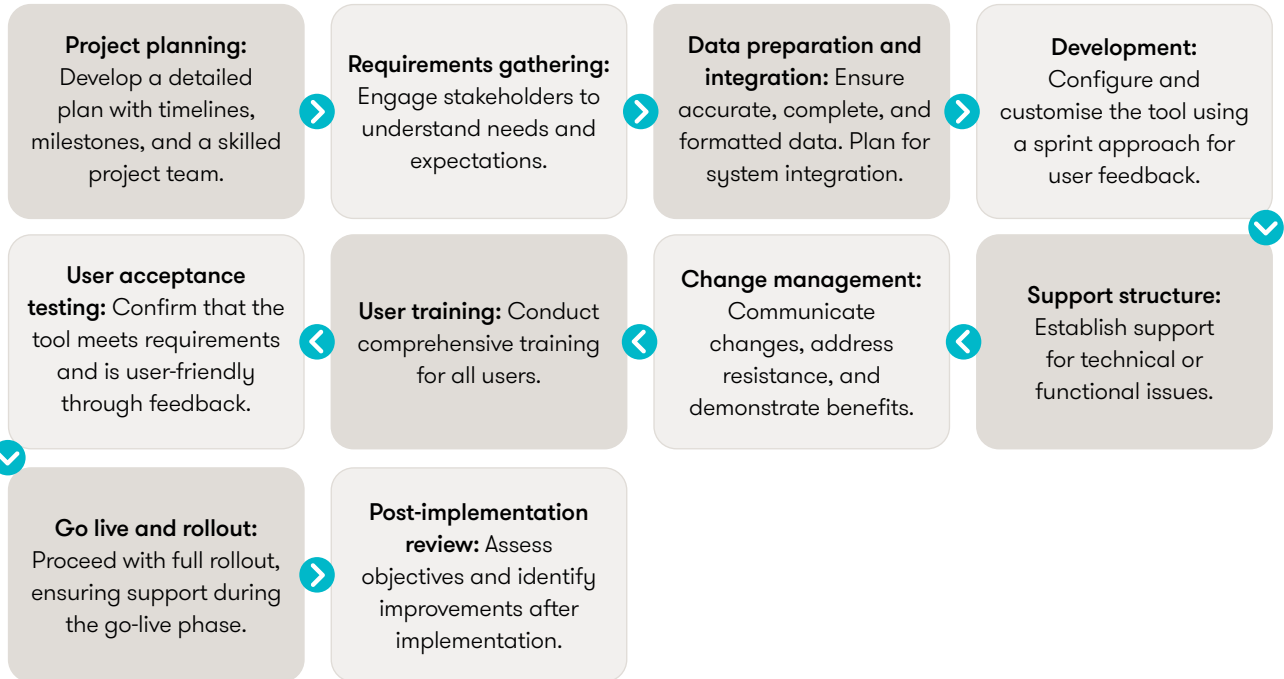
Once these two use cases are implemented, organisations usually adopt the following sequence:

- Financial analysis
- Forecasting
- What if analysis/scenario planning
- Driver-based planning

4 Implement the first use case

Implementing an FP&A tool requires a structured approach:

Project planning: Develop a detailed plan with timelines, milestones, and a skilled project team.

Requirements gathering: Engage stakeholders to understand needs and expectations.

Data preparation and integration: Ensure accurate, complete, and formatted data. Plan for system integration.

Development: Configure and customise the tool using a sprint approach for user feedback.

User acceptance testing: Confirm that the tool meets requirements and is user-friendly through feedback.

User training: Conduct comprehensive training for all users.

Change management: Communicate changes, address resistance, and demonstrate benefits.

Support structure: Establish support for technical or functional issues.

Go live and rollout: Proceed with full rollout, ensuring support during the go-live phase.

Post-implementation review: Assess objectives and identify improvements after implementation.

5 Implement other use cases

Follow the approach from Step 4, making adjustments based on the first use case. Establish a feedback mechanism for ongoing enhancements. This structured method ensures successful FP&A tool implementation with technical readiness, effective change management, and stakeholder involvement.

6 Setup an FP&A centre of excellence

For optimal FP&A tool benefits, create a centre of excellence (CoE). Train existing staff or hire skilled members for data analysis, financial modelling, and strategic planning. The typical mandate of such a CoE includes designing standardised, scalable FP&A processes, regular reviews, robust data management, tech-driven automation, and timely tool updates. Set measurable goals for effective delivery.

By following this approach, an organisation can build a robust and effective FP&A function that not only supports financial planning and reporting but also contributes significantly to strategic decision-making and overall business success.

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