

THE 2026 FINANCIAL MANAGEMENT PLAYBOOK

What's Working, What's Not, and
Where to Focus Now



Executive Summary

Most finance organizations aren't struggling to define priorities.

They're struggling to turn them into consistent performance.

APQC's 2026 research across **300+** finance professionals reveals:

- ▶ Digital transformation is accelerating
- ▶ Data analytics is expanding
- ▶ Cash flow management is rising in importance

Nearly half of organizations **(48%)** are prioritizing cash flow management, while **69%** are focused on digital transformation.

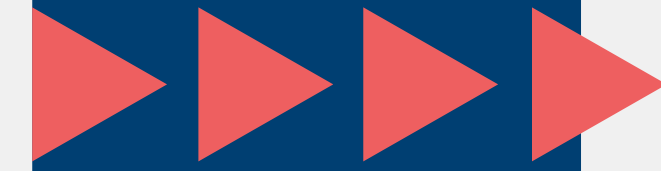
The Takeaway:

This isn't a capability problem. It's a coordination and execution problem.

Finance teams don't lack tools or priorities. They lack integration across data, processes, and decisions.

The Big Shift

From Reporting



Real-Time, Insight-Driven Finance

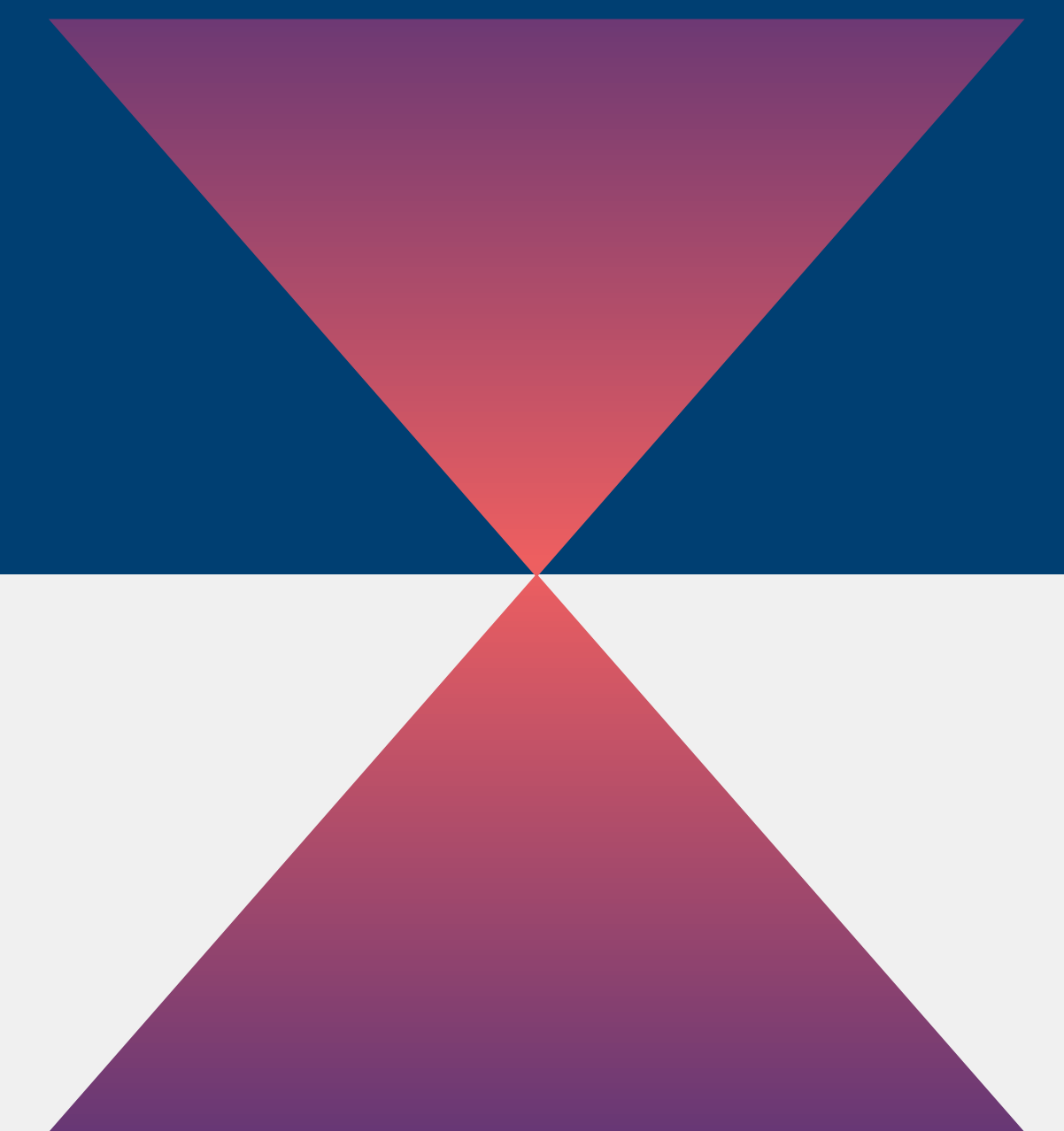
Finance is evolving from historical reporting to real-time decision support.

Organizations are shifting from:

- ▶ **Manual processes → automated workflows**
- ▶ **Siloed finance → enterprise-wide intelligence**
- ▶ **Reporting → strategic enablement**

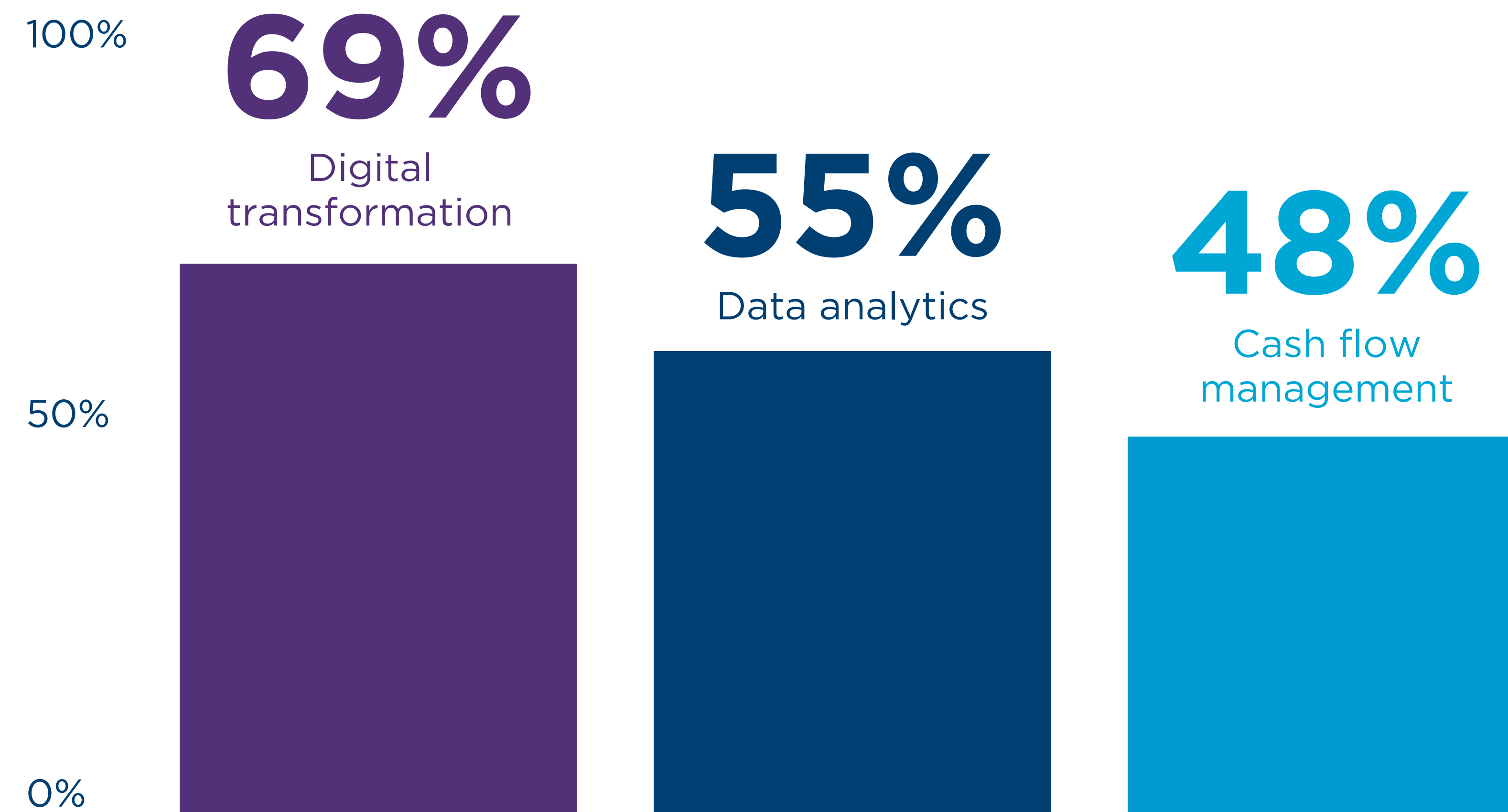
Finance is now expected to drive decision-making, enable insights, and support resilience.

But most organizations are still mid-transition.



Top Priorities for 2026

Top priorities include:



Finance teams are prioritizing digital planning, ERP optimization, AI adoption, and forecasting accuracy.

INSIGHTS

Finance is being asked to modernize operations while delivering strategic value.

Where Organizations are Struggling

Top challenges include:

**LATE CUSTOMER
PAYMENTS**

**ECONOMIC
VOLATILITY**

**INFLATION-DRIVEN
COST INCREASES**

**INACCURATE
FORECASTING**

DIGITAL CHALLENGES INCLUDE:

- ▶ Talent gaps
- ▶ Resistance to change
- ▶ Transition complexity

The hardest problems are not technical—they are execution and adoption.

The Hidden Gap

Organizations are investing—but not optimizing outcomes.

Digital tools and AI adoption are widespread

ERP

systems are becoming standard

THE GAP:

High investment + low integration = limited performance gains.



But:

- ▶ **Processes remain partially manual**
- ▶ **Data is not fully integrated**
- ▶ **Forecasting remains inconsistent**

Finance Reality Check

Finance teams are tracking key KPIs such as cost, cycle time, and return on investment.

**BUT CHALLENGES
REMAIN IN:**



Forecast
accuracy



Data
reliability



Reporting
consistency

INSIGHT:

Automation improves efficiency.

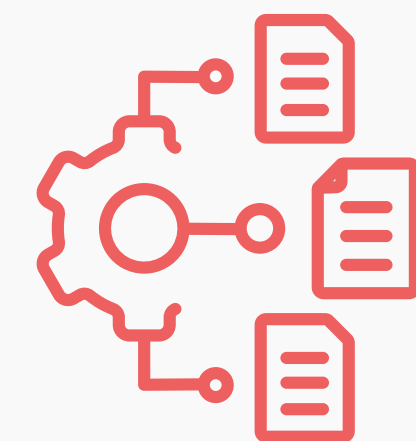
Alignment and data quality drive impact.

What High-Performing Organizations Do Differently

Leading organizations focus on:



**DIGITAL
TRANSFORMATION
WITH PURPOSE**



**DATA-DRIVEN
DECISION-MAKING**



**PROACTIVE CASH
FLOW MANAGEMENT**



**STRONG PROCESS
FOUNDATIONS**

Finance is becoming a bridge between data, operations, and strategy.



What This Means For You

Based on research, leading organizations focus on:

YOU ARE LIKELY:

- ✓ Investing in digital tools
- ✓ Expanding analytics

BUT STRUGGLING WITH:

- ✗ Data integration
- ✗ Forecast accuracy
- ✗ Cash flow variability
- ✗ Change management



**The opportunity is not to do more.
It's to connect finance as a system.**

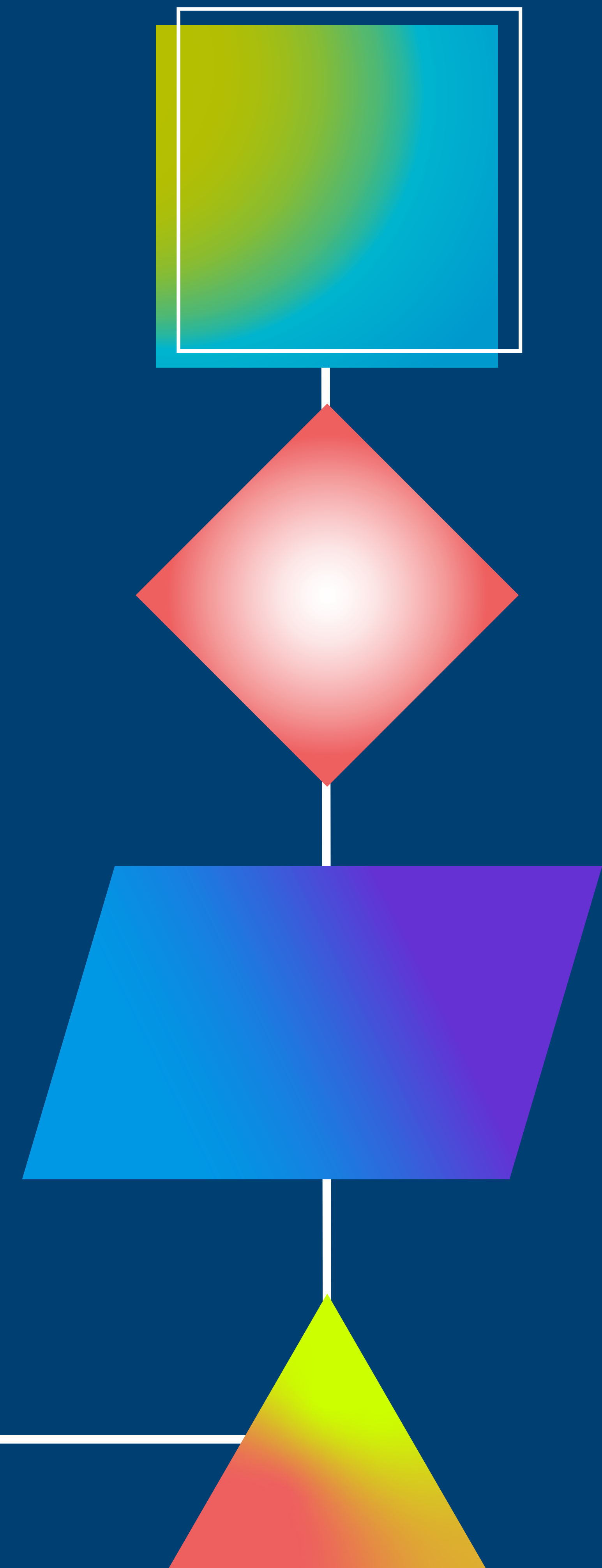
Want the Full Picture?

Explore the full 2026 Financial Management research collection, including:

- ▶ **Cross-industry report**
- ▶ **Benchmarks and insights**
- ▶ **Cash flow strategies**
- ▶ **KPI frameworks**



Access the full collection and go deeper.





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