FACTOR

Wave of Change

ANZ CFO Technology Trends

10 MINUTE READ OCTOBER 2025

Quarterly Tech Decision Maker Survey Extract

BALANCING GROWTH & PROFITABILITY ARE KEY FOR CFOs

Insights and Strategic Directions from 50 Australian CFOs

This Wave of Change report is based on a pulse survey of almost 50 CFOs across Australia, conducted in April 2025. It identifies their challenges, strategic priorities, investment opportunities, and digital focus areas. These insights offer a glimpse into Tech leaders' current investments, departmental challenges, and how industry participants are navigating the complexities of the modern landscape to develop effective strategies and drive sustainable growth.

CFOs FACE MORE COMPLEX CHALLENGES IN 2025



KEY BUSINESS CHALLENGES

CFOs and finance leaders face a complex set of challenges, from managing the impacts of geopolitical disruptions, shifting compliance requirements and increased scrutiny from regulatory bodies and public sector entities.

The topmost challenge is of course balancing growth and profitability, followed by aligning cross-functional teams with financial objectives. All of these can be framed in the context of an increased focus on leveraging data, AI & emerging technologies whilst also maintaiming a rigorous cyber security posture.

FACTORS INFLUENCING ICT SPENDING OVER THE NEXT YEAR – MARKET TRENDS

Organisations are closely monitoring financial stability, inflation and market conditions to adjust

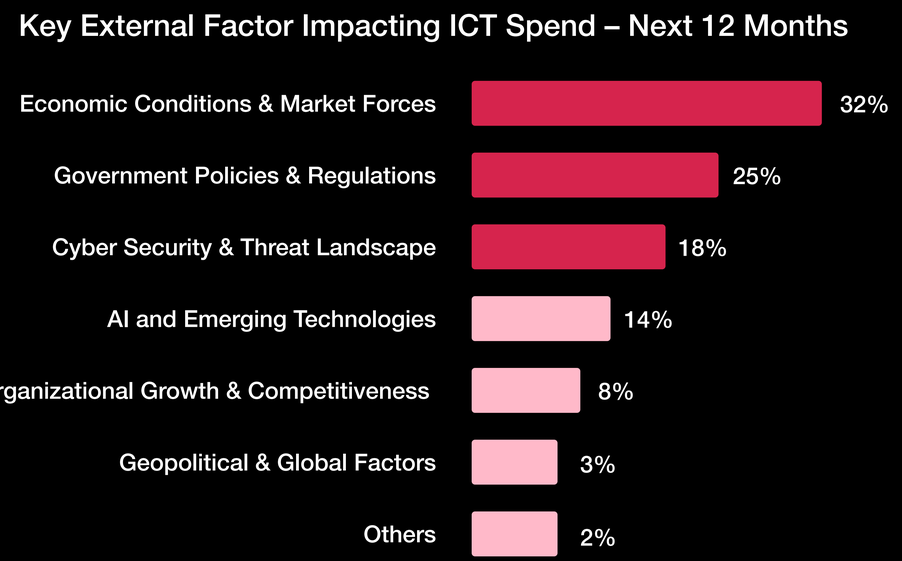
Changes in regulations and government funding policies significantly affect ICT spending. This impact is especially strong in industries which depend on public funding or operate in highly regulated environments.

The need for stronger security frameworks, compliance, and threat response mechanisms.

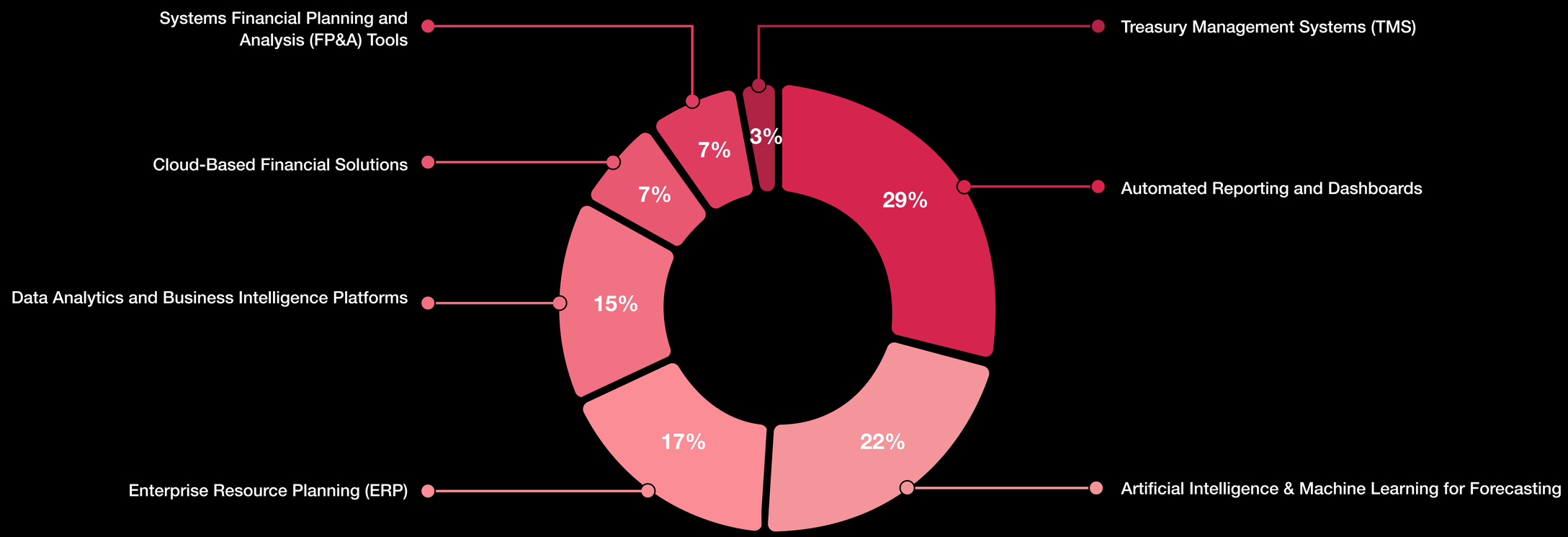
AI adoption is a growing driver of ICT spending.

As businesses expand, ICT spending aligns with scalability, digital transformation, and maintaining competitive advantages.

Political stability, global economic conditions, and policy changes.

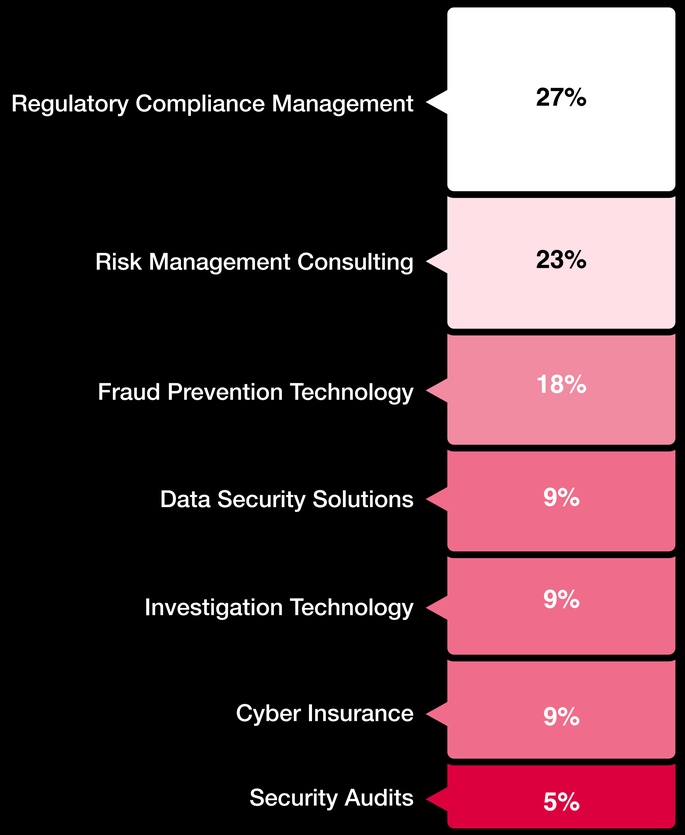


ADVANCED ANALYTICS AND REPORTING CAPABILITIES ARE SHAPING NEW FINANCIAL MANAGEMENT TECHNOLOGY STRATEGIES

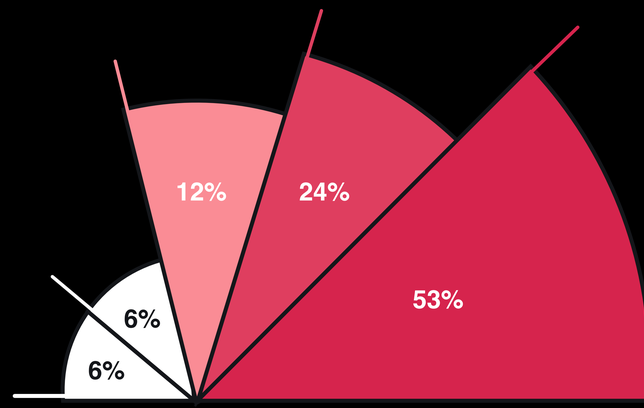


KEY TECHNOLOGY PRIORITIES FOR CFOs

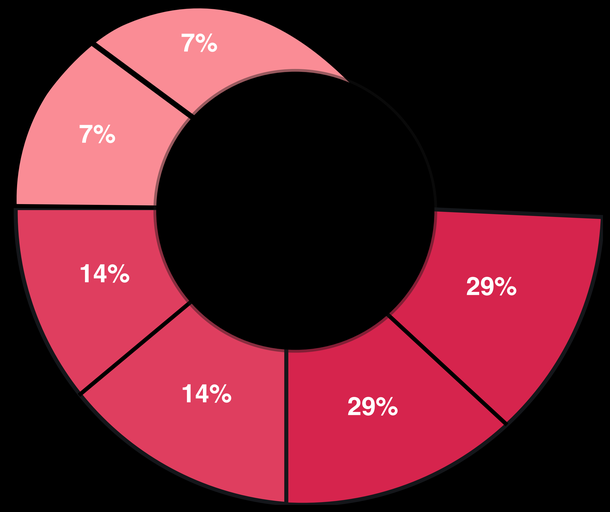
Risk Management



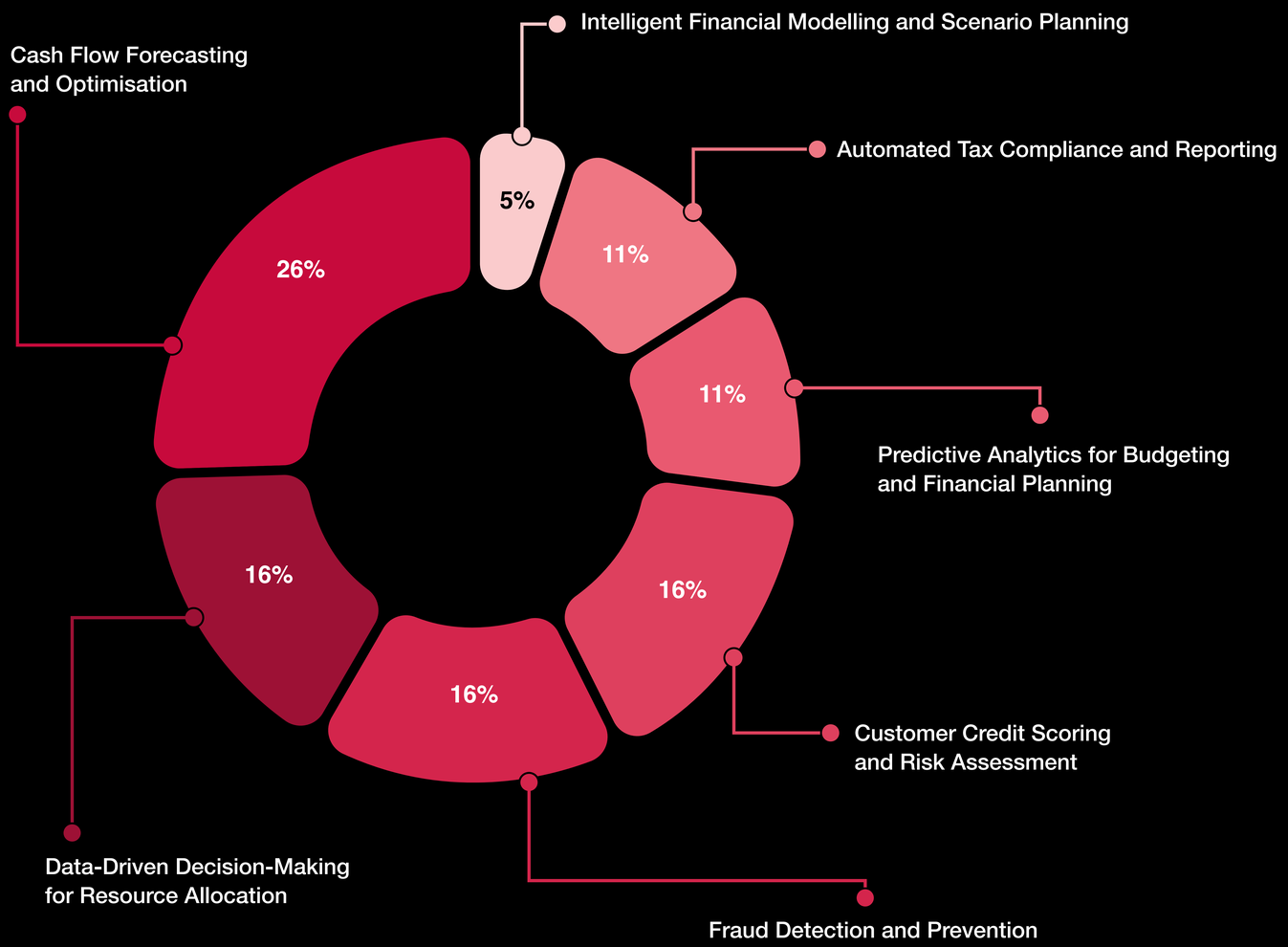
Legal & Tax Solutions



Payment Processing & Financial Workflow



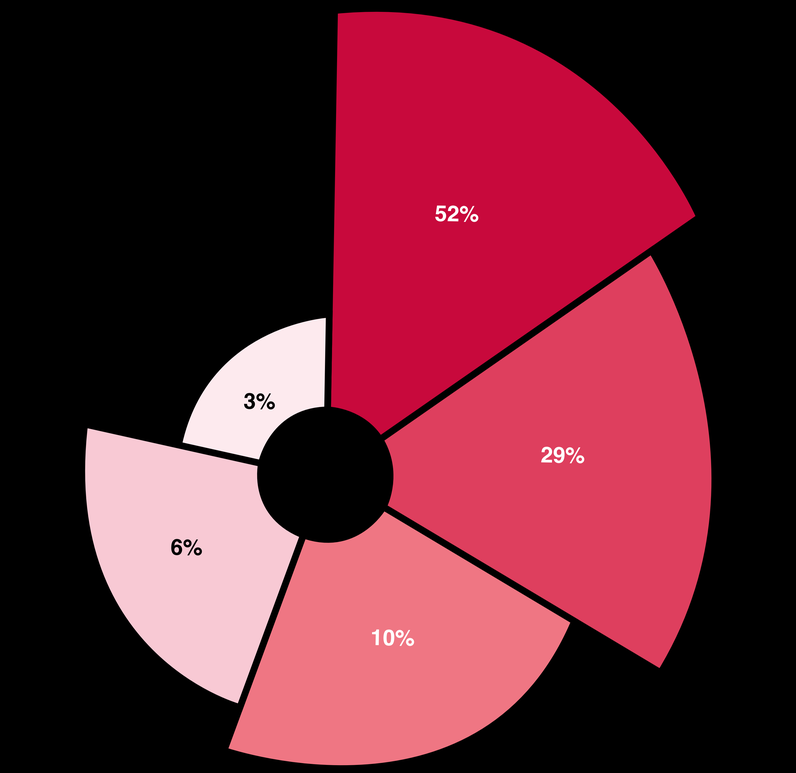
USE OF AI OR AUTOMATION IN YOUR ORGANISATION



AI use across Financial operations is predominately focused on cash flow forecasting and optimisation. The next most common uses were for data driven decision making, fraud detection and prevention, and customer credit scoring.

AI use in general is still in it's nascent stages in most organisations, as leveraging the true value of AI whilst mitigating risk, and ensuring an appropriate level of 'humans-in-the-loop' has created some challenges, especially in highly regulated processes such as financial operations

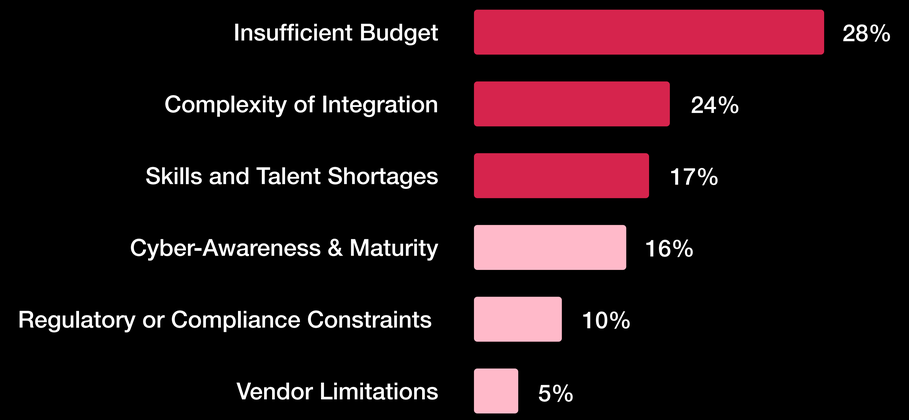
CFO KPIs AND BARRIERS TO ACHIEVEMENT



- Cash Flow and Liquidity Metrics
- Cost of Capital and Capital Efficiency
- Customer Acquisition Cost (CAC) vs. Customer Lifetime Value (CLV)
- Debt-to-Equity Ratio
- Reduction in Operational Expenditure

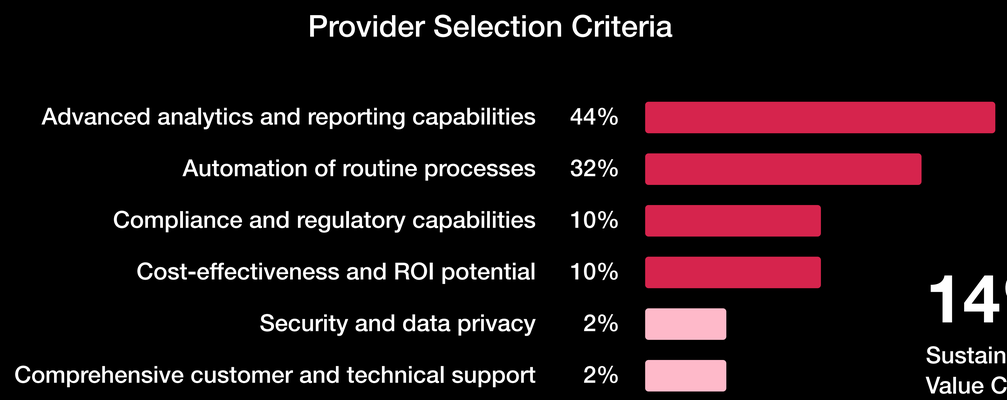
CFOs & FINANCIAL LEADER BARRIERS IN SCALING ICT INITIATIVES TO ACHIVE KPIs

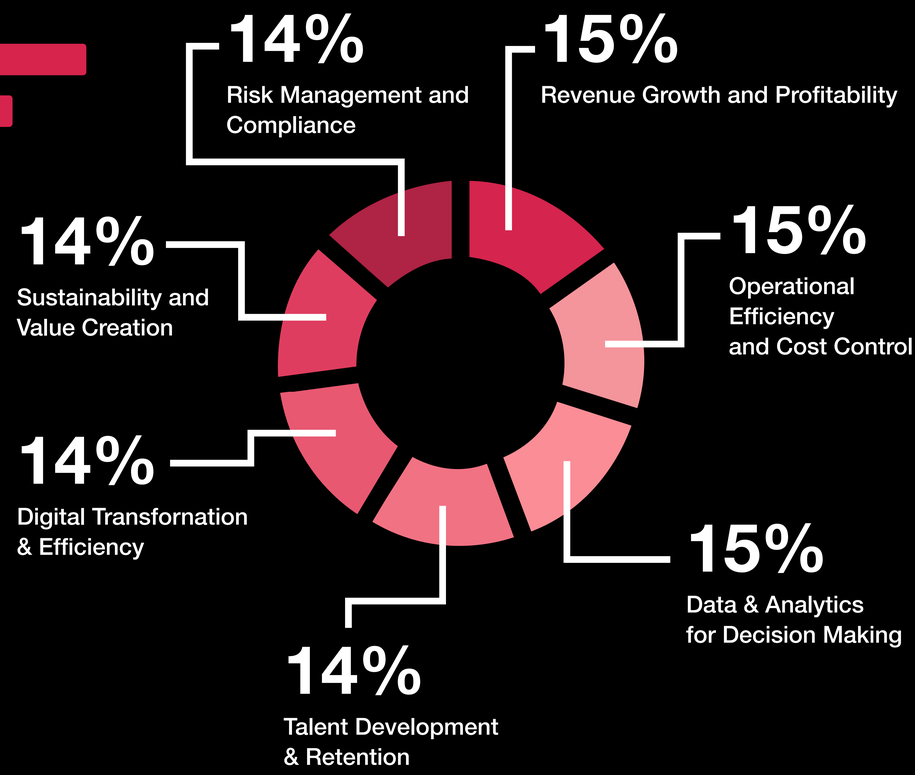
Key Barriers Preventing CFOs from scaling ICT Initiatives



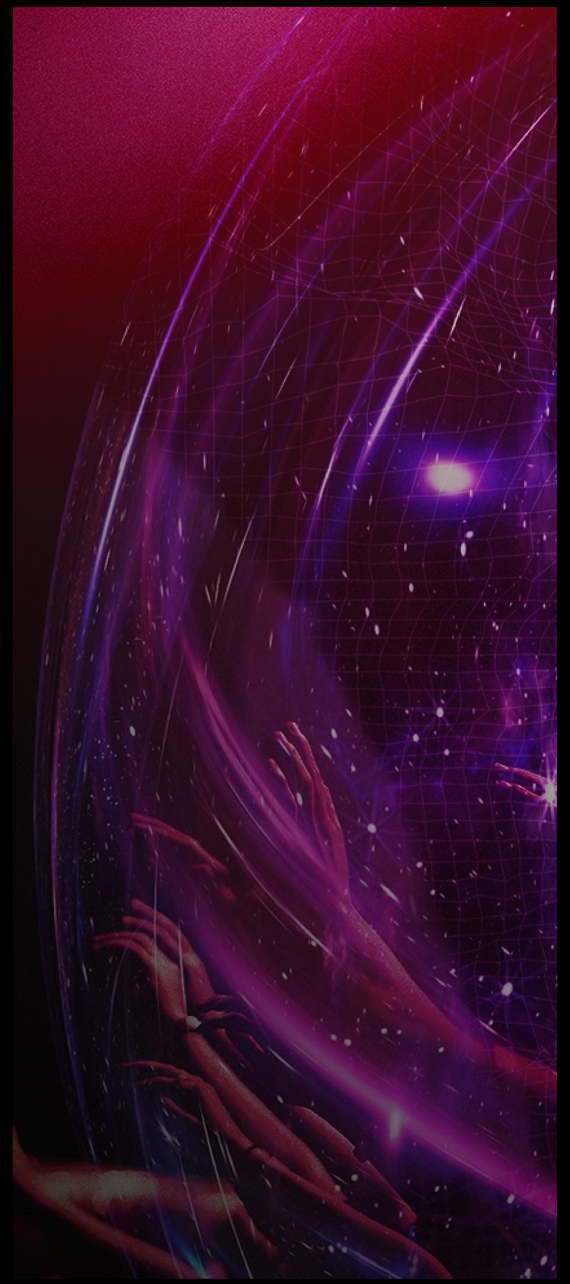
PROVIDER AND TECHNOLOGY SELECTION CRITERIA

WHAT ARE CFOs AND FINANCIAL LEADERS LOOKING FOR FROM PROVIDERS?





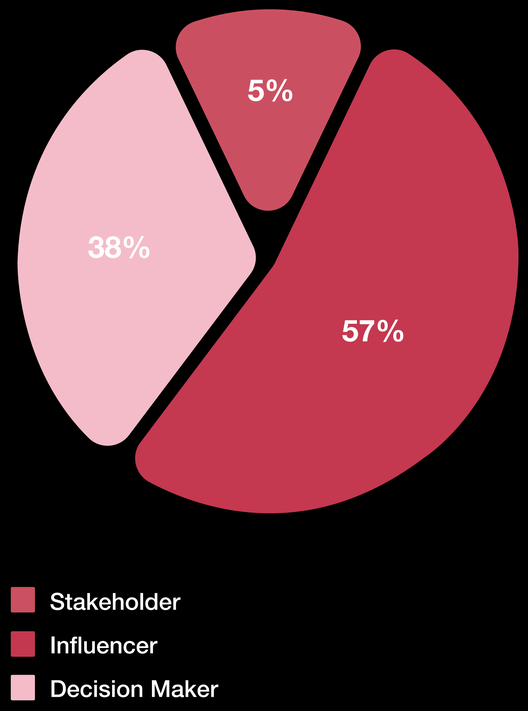
CFOs and Finance Leaders are prioritising technologies that enhance decision making, talent development , DX & efficiency, CSR, and GRC whilst at the same time facilitating revenue growth and operational efficiency.



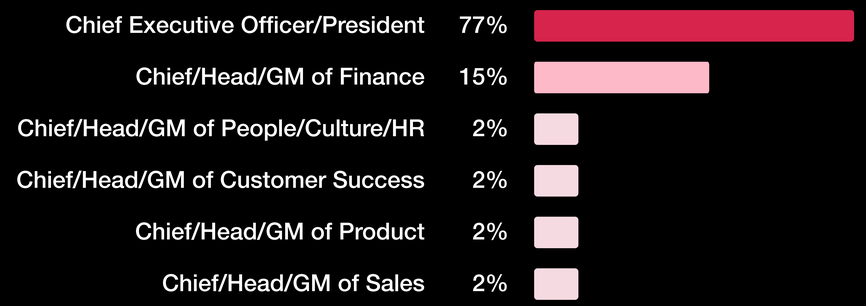
AUSTRALIAN CFO DECISION MAKING & TECHNOLOGY ADOPTION

OPPORTUNITY TO BRIDGE THE GAP

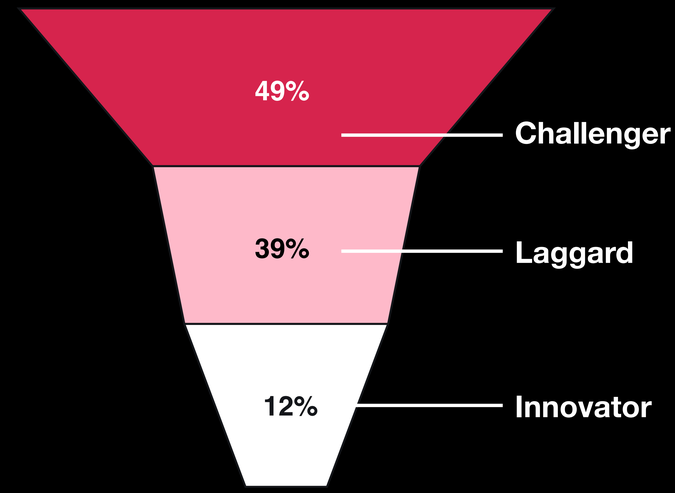
Respondent Decision Making Role



Other Decision Makers & Influencers



Technnology Adoption Profile



ICT decision-making is largely influenced by multiple stakeholders, leading to complex approval processes and delays

20 STEPS FOR INFLUENCING INTERNAL STAKEHOLDERS

CORE MANDATE

1

ALIGNMENT

Tech must drive revenue, not just cost savings

2

EFFICIENCY & COST

Do more with less—vendor consolidation is key

3

SECURITY & RISK

Every decision must align with security posture

4

TALENT & RETENTION

Tech must drive revenue, not just cost savings

BUYING BEHAVIOUR

5

INSIGHTS OVER PITCHES

60%+ of Execs prefer insights over pitches—vendors must act as trusted advisors

6

LONG SALES CYCLES

Need to prove ROI, integration ease, and user adoption early

7

CONSOLIDATION

CIOs don't want 15 tools for the same problem—can you replace 3-4 tools?

8

EXECUTIVE INFLUENCE

C-Level Execs need financial justification—sell beyond IT

MESSAGING

9

STORYTELLING

Show business results, not just tech features

10

TIME-TO-VALUE MATTERS

If it takes 12 months to deploy, it's already dead in the water.

11

RISK REDUCTION SELLS

de-risk decisions for the Board.

12

BENCHMARKING VS. PEERS

Your competitors are already doing this, Utilise unbiased research

SPEND AREAS

13

AI & AUTOMATION

Reducing manual workloads and boosting efficiency

14

CLOUD & EDGE

Moving away from legacy infra, but hybrid is the reality

15

SECURITY & RESILIENCE

Cyber threats = top boardroom concern

16

DATA & ANALYTICS

AI/ML & Data Infrastructure

THE TOTAL STRATEGY

17

LANGUAGE OF OUTCOMES

Speak the language of outcomes, not features

18

GET BOARD BUY-IN

Help them build a board-level business case.

19

SIMPLIFICATION

Focus on integration & simplification—make their life easier.

20

PROOF POINTS

This is how others have succeeded

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