



FutureScape Field Manual: CEO / CFO Edition

# Navigating the Crosscurrents

**A guide for business leaders**



Executive framing:

# Where persistent crosscurrents become CEO–CFO decisions

Today's enterprise leaders are operating in an environment defined by persistent crosscurrents, economic uncertainty, geopolitical realignment, regulatory acceleration, and the shift from experimental to enterprise-grade AI acting simultaneously and persistently on the enterprise.

In the agentic economy, the most significant risk is not disruption itself, but decision drift. The gap between apparent decisiveness and actual course correction as external forces distort signals faster than leadership systems can respond. That drift rarely appears as failure. It appears as declining decision credibility under board, investor, and regulatory scrutiny.

This Field Manual examines how persistent crosscurrents surface within the enterprise, specifically in CEO–CFO decision-making, where growth ambition, capital credibility, and accountability converge. It does not prescribe actions or reconcile tensions. Instead, it clarifies the decisions leaders are now being forced to co-own under conditions of persistent exposure, compressed timelines, and heightened scrutiny.

What has changed is not the presence of disruption, but where its consequences surface.



# Section 1: Volatility is structural, and it now lives on the balance sheet

Volatility has become a permanent operating condition. Economic uncertainty, shifting trade regimes, regulatory acceleration, and the move from experimental to enterprise-grade AI now act simultaneously on enterprise strategy, capital allocation, and credibility. What has changed is not the presence of disruption, but where its consequences surface.

In a persistently volatile environment, financial assumptions age faster. Planning horizons shorten. The financial and reputational cost of reversing decisions continues to rise.

For CEOs, this creates sustained pressure to demonstrate momentum and conviction. Standing still now carries reputational risk with boards, investors, and markets that expect visible progress, particularly around AI-driven transformation.

For CFOs, the same volatility exposes a different risk: the erosion of financial defensibility. When assumptions shift mid-cycle, capital discipline, governance posture, and forecasting credibility come under immediate, and often public, scrutiny. This is where crosscurrents move from macro context to executive consequence.

Volatility now lives on the balance sheet. Decisions about where to invest, how quickly to scale, and which risks to absorb directly impact capital efficiency, margin resilience, and confidence in forward guidance.

IDC's 2026 FutureScape research confirms that the upside remains compelling for organizations that act early and decisively, while warning that ambition without readiness increases exposure rather than advantage.

The implication for CEOs and CFOs is not whether to move, but how to move without drifting off course. Growth ambition and capital credibility are no longer sequential. They must be evaluated together, under scrutiny, and in real time.

"With global AI IT spending set to grow at a 32% CAGR over the next five years, organizational readiness across strategy, infrastructure, talent, and governance will be key to delivering measurable business outcomes."



**Tony Olvet**

Research Group VP, Worldwide  
C-Suite and Digital Business



## Executive Exposure Question

Which current growth investments assume stability or recoverability that no longer exists, and how visible are those assumptions in your forward guidance today?



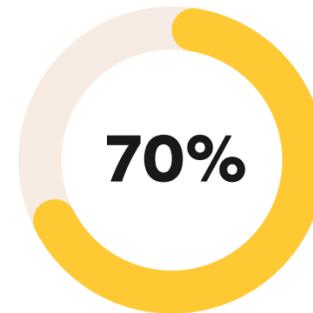
## Section 2: Growth ambition vs. capital credibility under persistent pressure

As volatility becomes structural, growth ambition and capital credibility collide more frequently and more visibly. AI has intensified this collision by raising expectations for reinvention while compressing the time available to demonstrate results.

For CEOs, the mandate is increasingly explicit: AI is expected to drive growth, reshape business models, and signal competitive intent. Progress is judged not only by outcomes, but by visible commitment. Hesitation now carries reputational risk with boards and markets primed to reward ambition.

For CFOs, the same mandate creates a different exposure. Growth framed around AI must remain defensible across capital allocation, forecasting, and governance. When returns are uneven or timelines uncertain, credibility, not speed, becomes the binding constraint, and tolerance for opaque assumptions drops quickly.

IDC's FutureScape research confirms that this pressure is structural, not episodic.



By 2026, 70% of G2000 CEOs will focus AI return on investment (ROI) on growth, driving C-suite efforts to boost revenue and reinvent business models without growing headcount.

The phrase "without growing headcount" is doing important work. It signals that growth expectations are colliding directly with productivity assumptions, margin resilience, and capital discipline.

In this environment, growth and credibility are no longer sequential conversations. They are concurrent tests. Enterprises that treat them separately risk moving too fast and drifting off course.

"As AI advancements disrupt markets, CEOs have a choice: either capitalize on this once-in-a-lifetime opportunity by responsibly embracing technology to fuel their business growth or get left behind. Credibility starts at the top."



**Teodora Snoddy**

Research Manager,  
C-Suite Tech Agenda



### Executive Exposure Question

Where are growth commitments already being judged by visible momentum, while the underlying ROI logic remains difficult to defend under board or investor scrutiny?



## Section 3: Governance is no longer a brake. It is the steering function.

During episodic disruptions, governance served as a checkpoint. Decisions were made, executed, and then reviewed. Under persistent crosscurrents, that sequencing no longer holds. Decisions must now be made and governed simultaneously.

As AI shifts from isolated use cases to enterprise infrastructure, the consequences of decisions scale faster than traditional oversight models can keep up with. What once could be corrected quietly now propagates across systems, functions, and markets.

**For CEOs**, this creates a new constraint. Speed alone no longer signals leadership. The ability to act decisively while remaining defensible under scrutiny has become the differentiator. Governance, in this context, does not impede momentum; it is the condition that sustains it.

**For CFOs**, governance is no longer confined to compliance or risk mitigation. It becomes a mechanism for preserving decision confidence, ensuring that capital deployment, AI-enabled outcomes, and operational choices can be explained, defended, and audited as conditions shift.

IDC's FutureScape research confirms that enterprises are responding by institutionalizing governance as a continuous, technology-enabled capability rather than a periodic control function.



**\$2 mil**

By 2028, 100% of Global 100 and 50% of Global 1000 organizations will spend over \$2 million annually on unified AI governance software that includes security, ethics, and privacy as a requirement for innovation.

The implication is not a heavier process. It is earlier, embedded oversight, governance designed to operate at the speed of decisions rather than after them.

This reframes the CEO–CFO dynamic once again. CEOs increasingly rely on governance to protect their strategic credibility when operating in uncertain environments. CFOs increasingly rely on governance to convert risk awareness into enablement rather than constraint.

Under conditions of persistent volatility, governance becomes the shared instrument that allows leaders to adjust course without stalling forward motion.

“The interdependencies between AI and automation, as well as dependencies on data, integration foundations, infrastructure strategies, skills, effective governance, and more, are becoming increasingly obvious as enterprises seek to gain business value from these technologies at scale.”



**Neil Ward-Dutton**

VP Research, AI and Data Management



### Executive Exposure Question

Where are critical decisions already scaling across the enterprise faster than governance can explain, defend, or audit them under external scrutiny?



## Section 4: Agentic AI raises the cost of being confident but wrong

As enterprises move from experimenting with AI to embedding agentic systems into core operations, the nature of executive risk changes. Decisions are no longer only informed by AI; in many cases, they are executed, sequenced, or amplified by it. The stakes of leadership judgment increase accordingly.

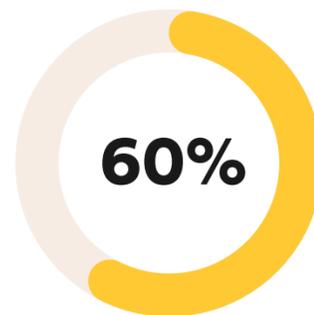
Under earlier technology cycles, mistakes could be isolated, reversed, or quietly corrected. Agentic AI removes that buffer. Actions now propagate across workflows, systems, and customer interactions at machine speed. When outcomes diverge from intent, the question leaders face is no longer what happened, but who is accountable.

**For CEOs**, this reshapes what decisiveness means. Confidence is no longer demonstrated by speed alone, but by the ability to stand behind outcomes when boards, regulators, or markets question AI-influenced decisions.

Strategic credibility increasingly depends on whether leaders can explain not just what was decided, but how and why.

**For CFOs**, agentic AI introduces a parallel escalation. Financial exposure is no longer limited to capital misallocation or missed forecasts. It extends to the defensibility of AI-enabled decisions that affect revenue recognition, compliance posture, risk management, and enterprise reputation. When AI influences material outcomes, accountability becomes inseparable from governance.

IDC's FutureScape research signals that organizations are responding by embedding risk, compliance, and oversight directly into daily operations rather than treating them as downstream controls.



By 2029, 60% of enterprises will adopt proactive, AI-driven compliance and risk management systems embedded into daily operations. Human accountability remains.

As AI-driven systems become operational infrastructure, human accountability does not diminish; it concentrates.

This reality intensifies the CEO–CFO dynamic once again. CEOs rely on AI to accelerate insight and execution under pressure. CFOs rely on embedded oversight to ensure those accelerated decisions remain defensible when examined after the fact. Confidence that cannot survive scrutiny becomes risk, not advantage.

Under conditions of persistent volatility, the danger is not moving too fast. It is being confidently wrong at scale.



### Executive Exposure Question

Where are AI-enabled decisions already shaping material outcomes faster than leadership can explain, defend, or take responsibility for them under external scrutiny?



## Section 5: Financial leadership becomes a navigation function

In the face of persistent crosscurrents, financial leadership is no longer downstream of strategy. It becomes integral to how the enterprise maintains direction when conditions shift faster than plans can be revised.

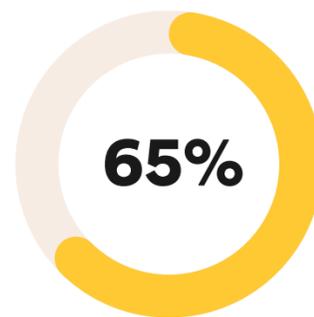
In earlier operating models, strategy set direction and finance optimized execution. Under sustained volatility, that separation collapses. Capital allocation, governance design, and AI oversight now shape strategic outcomes in real time. Financial leadership moves from control to navigation.

**For CEOs**, this reframes what credible leadership looks like. Vision and momentum remain essential, but they are increasingly judged by whether decisions can be defended under scrutiny—by boards, regulators, and markets, after the fact. Strategy that cannot be explained or sustained erodes confidence, regardless of intent.

**For CFOs**, this marks a structural expansion of the role. Oversight extends beyond cost management and risk containment to shaping how the organization interprets

uncertainty, allocates capital under pressure, and governs AI-enabled decisions at scale. Financial leadership becomes the mechanism that preserves confidence when volatility persists.

IDC's FutureScape research explicitly reflects this shift.



By 2027, the rising need for financial oversight and data governance will drive CFOs to lead 65% of AI operations, ensuring responsible use and shaping future company strategy.

In the next decade, technology vendors won't just sell to finance, they'll be shaped by it. The CFO's priorities will determine which platforms survive and scale across the enterprise.

This does not diminish the CEO's role. It formalizes a shared responsibility. Under agentic conditions, no single function can claim ownership of outcomes without shared accountability for how decisions are made, executed, and governed.

The defining capability is not speed, ambition, or even innovation. It is decision confidence—the ability to act under uncertainty and remain credible when outcomes are examined later. Financial leadership becomes the anchor for that confidence, translating volatility into disciplined movement rather than drift.

This Field Manual does not resolve CEO–CFO tension. It reframes that tension as essential to deliberate navigation. Enterprises that acknowledge and govern through it will be better positioned to sustain growth, defend credibility, and remain resilient as crosscurrents persist.



### Executive Exposure Question

Where does financial leadership today still optimize execution after the fact, rather than actively shaping how strategic decisions remain defensible as conditions change?



# Conclusion: Co-owning decisions in the crosscurrents

This Field Manual has not argued for faster decisions, bolder bets, or heavier controls. It has made a more fundamental case: under persistent crosscurrents, the most consequential enterprise decisions are no longer owned by a single role. Structural volatility, not episodic volatility; AI that is agentic, not assistive; and continuous, not periodic, governance have collapsed traditional boundaries between strategy and finance. As a result, CEOs and CFOs are now co-owners of decisions that were once comfortably sequenced or delegated. What follows is not a checklist or a playbook. It reflects the decisions CEOs and CFOs are already making, often implicitly, in the face of persistent exposure.

These decisions are not future-state concerns. They are being made now, sometimes deliberately, sometimes by default.

Under conditions of persistent volatility, drift is the real risk. Enterprises rarely fail because leaders refuse to decide. They falter when decisions feel decisive in the moment but cannot withstand scrutiny later.

## Executive Exposure Question

- **How much volatility the enterprise will underwrite versus absorb**  
Not in abstract risk statements, but through capital allocation, geopolitical and regulatory exposure, and tolerance for AI-driven uncertainty. Growth ambition and balance-sheet resilience are tested together, not sequentially.
- **What investment discipline means in an AI-embedded enterprise**  
Where experimentation ends, where commitment begins, and what failure looks like when AI is embedded into core operations rather than isolated as pilots.
- **Which decisions must remain explainable after the fact**  
As AI increasingly informs or executes decisions, explainability becomes a leadership requirement. Outcomes matter—but so does the integrity of the decision process behind them.
- **When governance accelerates momentum, and when it must constrain it**  
Governance has shifted from a backstop to a steering mechanism. Determining when guardrails enable confident action, and when they must deliberately slow it, is now a shared executive responsibility.
- **What accountability looks like in an agentic enterprise**  
When decisions are distributed across humans and systems, accountability concentrates rather than dissipates. CEOs remain accountable for outcomes. CFOs remain accountable for decision integrity.

This is why CEO–CFO tension is not a problem to resolve. It is a capability to cultivate. When governed well, it becomes the mechanism through which organizations maintain direction amid sustained disruption. This Field Manual is not the end of that conversation. It is designed to make it explicit so it can be carried into boardrooms, investment committees, and executive forums where the enterprise's future course is actively shaped.



# What comes next: Continuing the FutureScape conversation

This Field Manual is one entry point into a broader FutureScape journey. It is designed to help CEOs and CFOs establish shared language around decision confidence, governance, and leadership under persistent volatility. It intentionally stops short of prescribing actions because those decisions depend on organizational context, risk posture, and strategic ambition.

For leaders ready to go deeper, IDC provides a connected set of FutureScape resources that extend this thinking across roles, time horizons, and decision contexts, including:

- The FutureScape Field Manual: C-Suite Edition, which outlines a leadership roadmap for navigating disruption across the enterprise
- Role- and persona-specific FutureScape insights that explore how CEOs, CFOs, and other executives are adapting strategy, capital allocation, and governance models
- Analyst briefings, executive conversations, and research designed to support board-level dialogue and confidence-building decisions



To explore the full FutureScape ecosystem and access the complete set of research, perspectives, and executive resources, visit: <https://www.idc.com/futurescape>.

