

Financial Innovation: a Key Enabler of Business Transformation



CFO Strategies from Oracle Financing

Innovative technologies are changing the way businesses operate. But not all transformation is happening inside the IT department. Financial models that underpin today's IT investment strategies are also seeing profound innovation. Correspondingly, the CFO office is at the forefront of technology decisions: analyzing effectiveness and ROI; as well as determining the best way to fund new acquisitions and implementations.

EXAMPLES OF FINANCIAL INNOVATION

Customer Scenario	Traditional Strategy	Transformed Strategy
A large multi-national manufacturer wanted to implement the latest cloud solutions for HCM, ERP, EPM, and CX.	Acquire new technology only as funds from IT budgets become available.	Leverage future revenue or expected savings that enables funding of IT innovations today.
A growing SaaS provider needed to build a state-of-the-art infrastructure and scale rapidly in line with customer demand.	Borrow money to acquire needed technology. Repeat process as demand grows.	Acquire IT assets with a "Capacity Buffer" to accommodate future demand, but make payments in line with current usage.
A global retail chain was rolling out an ambitious HR modernization project, which phased-in upgrades across its world-wide operations.	Each line of business (LOB) takes an up-front cost hit for their portion of the solution.	Each operating unit can delay their expense until they are poised to see concrete business value from the new application.

KEY TO SUCCESS: THE RIGHT PARTNER



To achieve success, these customers needed a savvy partner – one with the right combination of innovative technologies and the business expertise to craft comprehensive IT investment plans.

Oracle Financing offers a full portfolio of flexible IT investment options, backed by financial experts who can tailor plans to the unique needs of each company. With an investment advisor like Oracle Financing, today's CFO can become a decisive catalyst for change.

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