
AI in Finance - What's In It For Me?

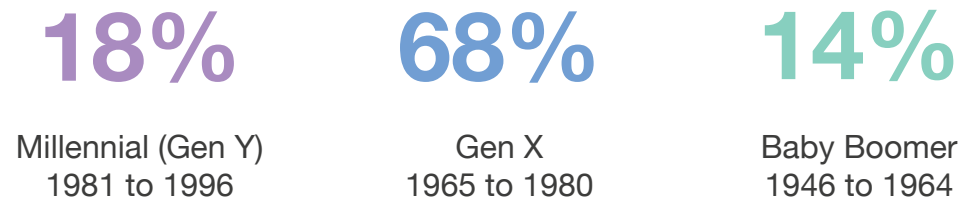
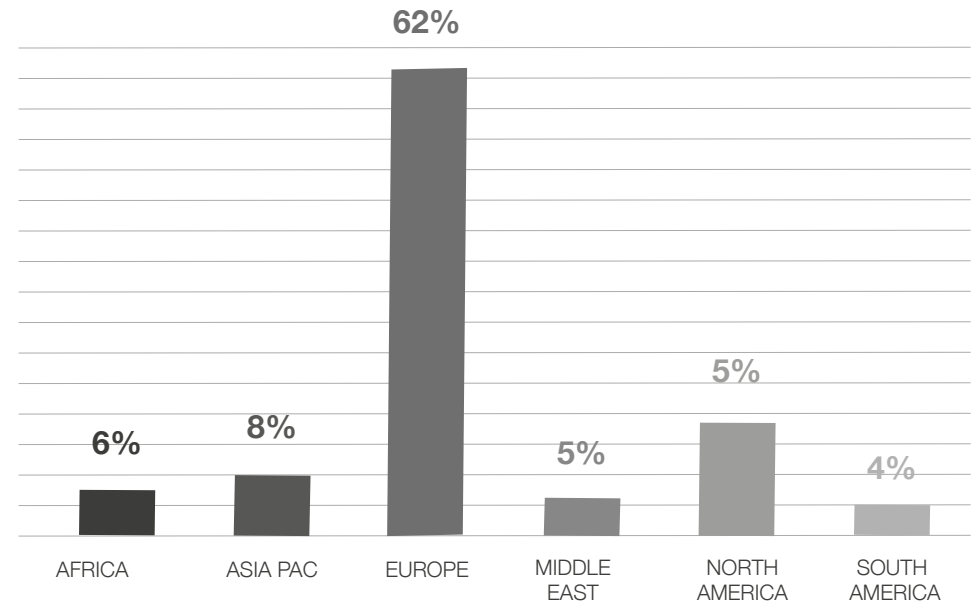
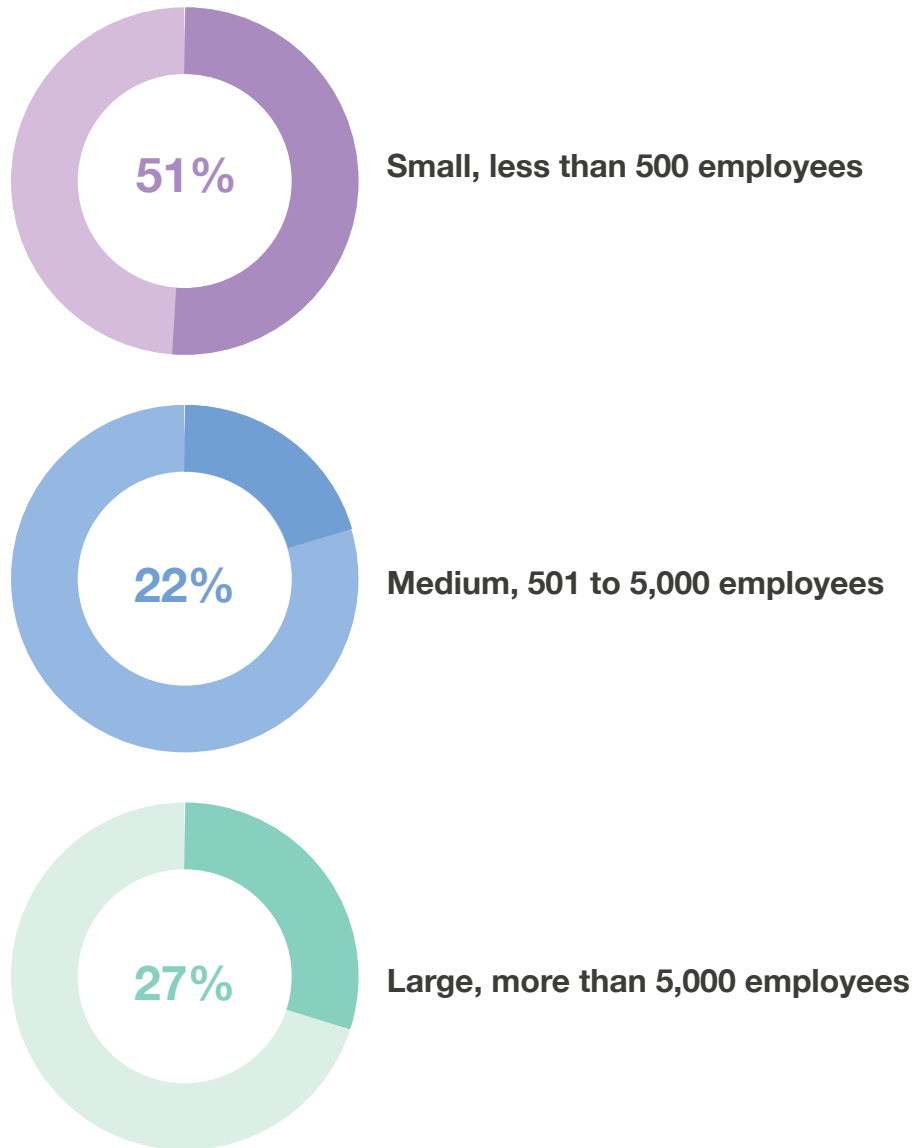
Survey 2026



The Survey Demographics

311 RESPONSES | 22 INDUSTRIES

Size of Organisation



Executive Summary

Our research, based on more than 300 responses from senior finance professionals globally, shows that AI developments are a central and prominent issue in the modern finance function. It is already widespread, but adoption remains tactical, uneven and constrained by concerns over trust, governance and control. Generative AI is now pervasive, while AI embedded in finance systems is gaining traction. By contrast, AI agents are still at a very early stage.

The findings suggest that finance professionals are bringing AI habits from home into the workplace faster than many organisations are setting rules for its

use. This is creating a fertile environment for shadow AI or unsanctioned AI use, particularly where policies are unclear and accountability is poorly defined.

AI is delivering value, but not always in the way the market narrative suggests. Respondents report better insights, improved written work and higher productivity, yet much of the time saved is being offset by extra checking and validation. Finance appears to value AI more as a source of analytical support than as a route to a better work-life balance.



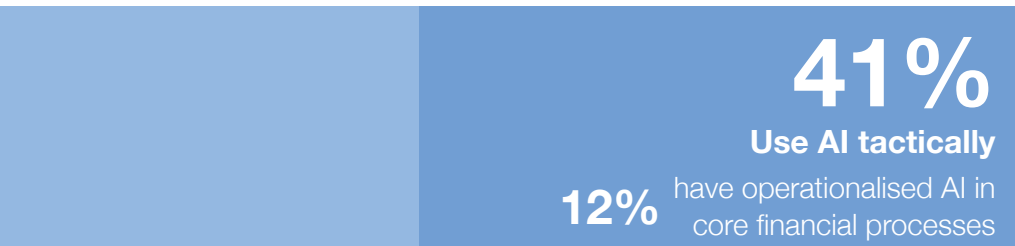
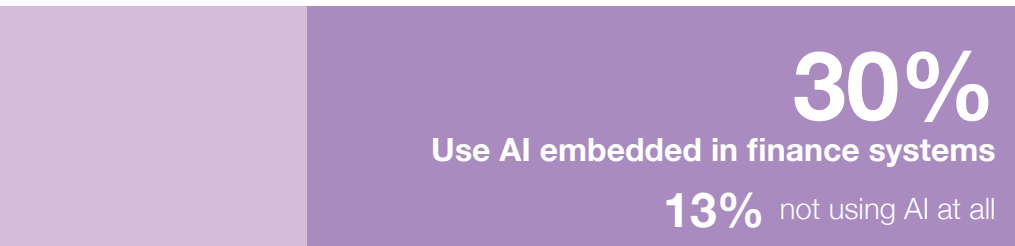


The research also reveals a growing tension in professional identity. Many respondents believe AI is enhancing their value, particularly where judgment, stakeholder management and accountability remain critical. At the same time, a significant proportion expect AI to reduce finance headcount over the next two years.

Above all, the report finds that the pace of AI adoption in finance will be determined less by technical capability than by governance, explainability, training and trust.

Senior finance professionals are not rejecting AI. They are signalling that wider adoption will depend on clear guard rails, auditability, strong leadership and clarity around how work will be shared between people and machines.

The message is clear: the next phase of AI in finance will be shaped not by experimentation alone, but by the ability to turn tactical use into trusted operational practice.



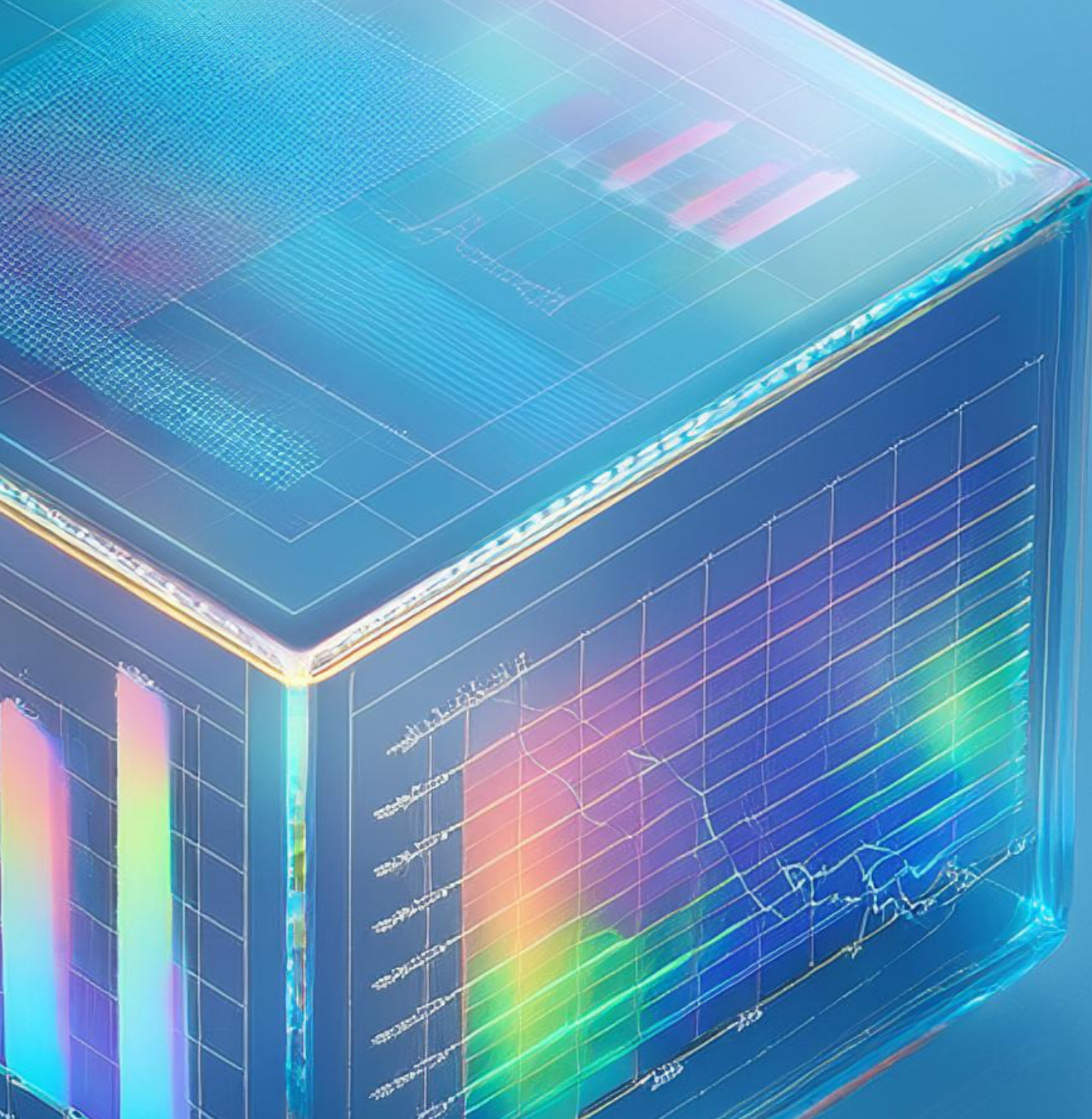
Bob Peebler, Senior VP Finance at insightsoftware, observed,
“Most finance teams are still running AI on the edges - a use case here, a pilot there. That’s a reasonable starting point, but it’s not a long-term, sustainable strategy. The organisations pulling ahead are the ones asking a harder question: how do we build the governance and muscle memory to make AI a permanent part of how we operate, not just a tool we pick up when it’s convenient?”

AI is already inside finance — but mostly at the edges

The report finds the idea that AI in finance is still experimental is outdated.

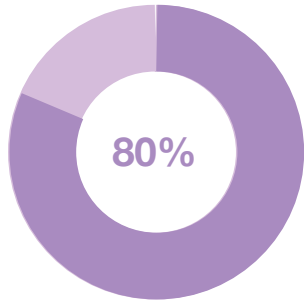
The research suggests that AI is already pervasive, but not yet deeply embedded in the fabric of the finance function. Around two-thirds are using generative AI in some form, nearly 30% are taking advantage of AI embedded in finance systems, and only 13% say their organisations are not using AI at all. Yet only 12% have truly operationalised AI in core financial processes, while 41% are using it tactically on a small number of clear use cases. AI agents, despite the noise around them, are barely out of the starting blocks at 10%.

That tells an important story. Finance is not refusing AI. It is ringfencing it. Most teams are deploying AI where the commercial upside is visible and the governance risk is manageable. In other words, adoption is real, but conviction is conditional on good governance.

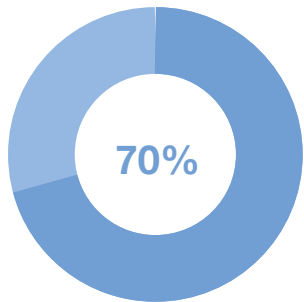


This is exactly what one would expect from a function built on control, accountability and repeatability. Finance is prepared to use AI, but it is not yet prepared to trust it everywhere. That distinction matters. It means the next phase of AI adoption in finance will not be won by novelty, but by operational credibility.

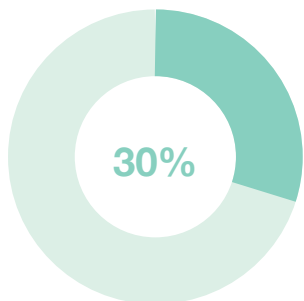
The vendors and internal champions likely to succeed will be those who can move finance from tactical experimentation to governed execution. The race is no longer to be first with AI. It is to be first with AI that finance can stand behind.



Use AI several times a week at **home**



Use AI several times a week at **work**



Use AI at least daily at **work** and at **home**

The workforce is arriving AI-ready – whether employers like it or not

For years, organisations assumed that digital transformation started with enterprise systems and corporate training. That assumption is now well out of date. The survey shows that 80% of employees are using AI several times a week at home, with usage running around 10% higher in personal life than at work. Employees are learning AI outside the office and bringing those habits into it.

That is a profound shift. **It means the company is no longer the primary source of digital behaviour. The individual is.** Employees are not waiting for formal transformation programmes, steering committees or IT-approved roadmaps. They are arriving with expectations, instincts and working methods shaped outside of the workplace.

For finance leaders, this creates both opportunity and risk. The opportunity is obvious: the learning curve is already being shortened by personal adoption. The risk is more troubling. When workforce capability moves faster than corporate policy, unofficial behaviour i.e., shadow AI fills the gap.

This also changes the leadership challenge. CFOs and finance chiefs can no longer think about AI solely as a technology rollout. It is equally a workforce reality. The habits are already here. The question is whether the function will channel them productively or drive them underground.

The strategic implication is blunt. AI adoption in finance will not be determined only by budgets, system choices or vendor roadmaps. It will be shaped just as much by whether leadership can keep pace with the behaviours employees already regard as normal. **In that sense, the future of AI in finance may arrive from the bottom up, not the top down.**



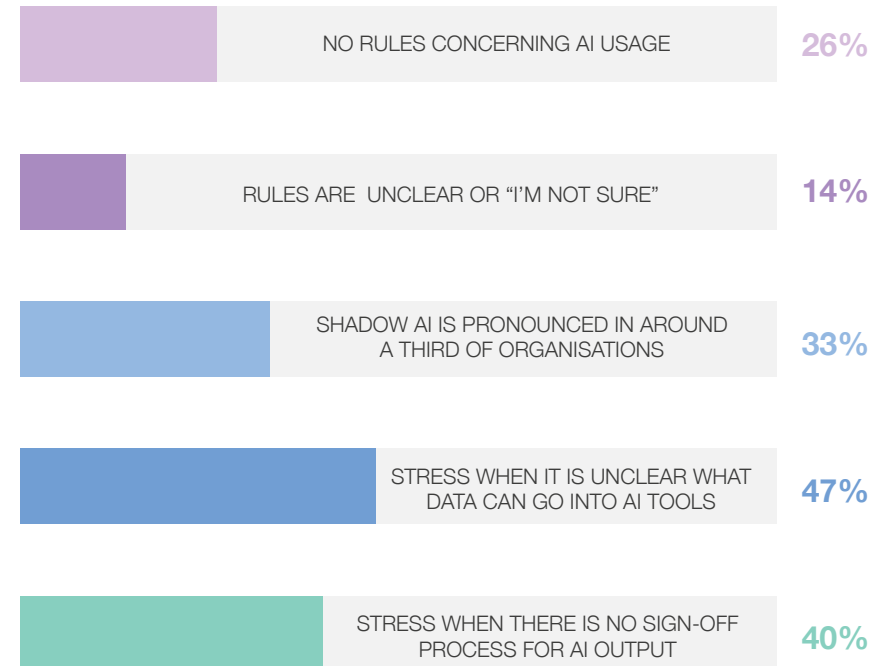
Shadow AI is not a technology problem — it is a leadership failure, like it or not

One of the most revealing findings in the research is not about usage, but ambiguity. Across all generations, uncertainty about what AI tools are permitted at work is widespread. Overall, 40% say there are no rules, or they are unsure what the rules are. Baby Boomers are the most likely to be uncertain. At the same time, shadow AI or unofficial AI is a pronounced theme in around a third of organisations.

That should concern every finance leader. Shadow AI is often framed as a user compliance issue. In reality, it is usually a management vacuum. **When people do not know the rules, they do not stop working, they improvise and find the path of least resistance.**

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“When teams adopt AI without alignment or governance, that’s usually a leadership gap, not a technology problem,” Peebler said. “If people don’t understand the ‘why’ behind the decision, adoption often doesn’t happen until it’s forced on them. Successful AI adoption requires clarity around how these tools support both the business and the people using them.”

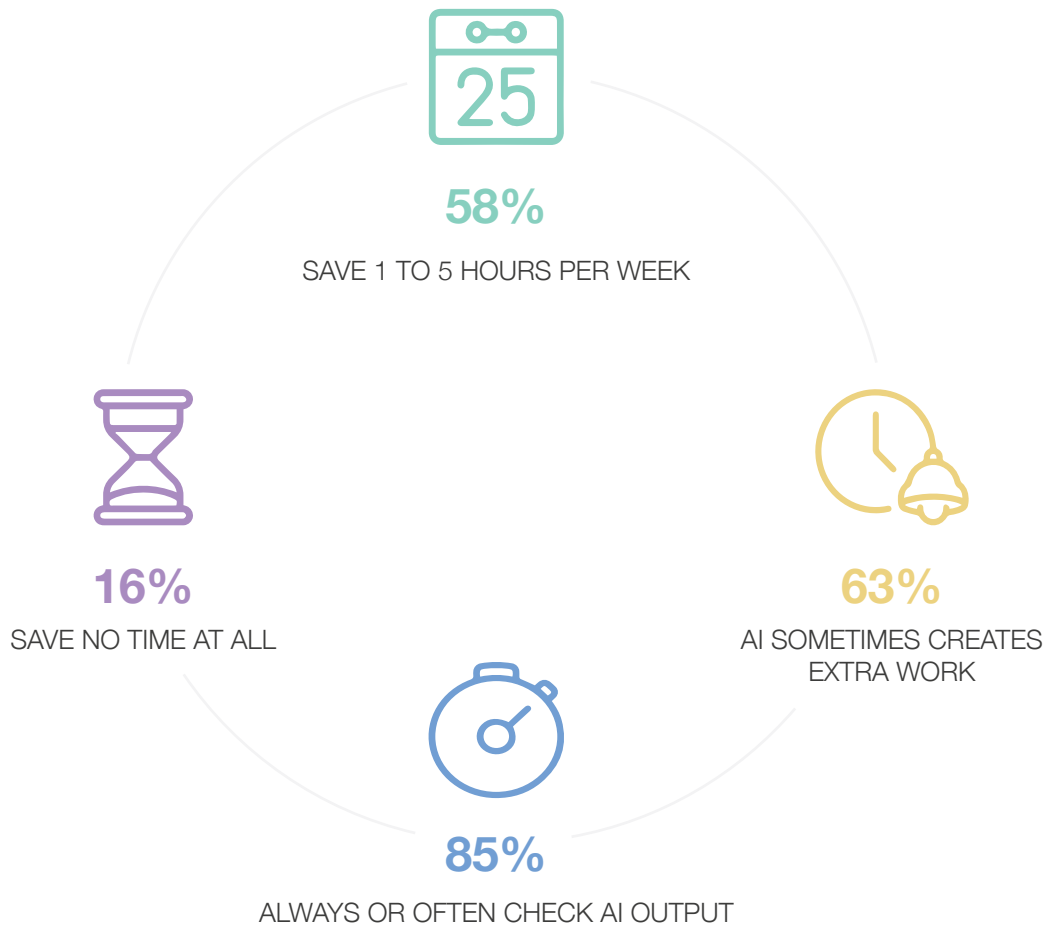


Finance cannot tolerate that for long. This is a function where the provenance of data, the integrity of process and the accountability for outputs really matter. Yet if staff do not know what can be entered into AI tools, what must be reviewed, and what sign-off is required, then risk is already building inside the finance operating model.

The uncomfortable truth is that many organisations have allowed AI use to outpace AI governance. The result is predictable: fragmented practices, inconsistent checking, and a widening gap between policy on paper and behaviour in practice.

This is why the leadership response must be sharper than simply issuing a policy note. Finance needs clear rules on data usage, approved tools, review thresholds and escalation procedures. Without that, organisations are not really “adopting AI”. They are merely tolerating it. And tolerance is not a control framework.





AI is saving time — but much of the gain is being given straight back

AI's headline promise in finance has often been framed around the liberation of time. The survey confirms that some of that promise is real, but it also exposes a major catch. Most respondents report time savings of between one and five hours a week, and a quarter say they save more than one hour a day but less than two. Yet 16% say they save nothing at all. More tellingly, nearly 20% frequently experience extra work in checking AI output, 63% say AI sometimes creates extra work. 85% say they always or often check AI output.

This is one of the most important findings in the whole study. **AI may accelerate the first draft, but it often lengthens the full workflow.** The time saved on production is being partially swallowed up by review, challenge, correction and reassurance.



That does not mean AI is failing. It means the economics of AI in finance are more nuanced than the hype suggests. In a control-led function, output speed is not the only metric that matters. Confidence, traceability and reliability matter too. If AI shortens preparation time but increases validation effort, then the net productivity gain may be smaller than expected.

This is why simplistic ROI claims around AI should be treated carefully. Time released is not the same as time recovered for other purposes. In many teams, AI is still shifting effort rather than removing it.

The implication for CFOs is straightforward. **Real productivity gains will come not from AI alone, but from redesigning workflows around it.** Unless organisations rethink review steps, sign-off points and quality thresholds, AI will remain an efficiency story with an expensive, often hidden, burden of checking.

Finance professionals want better insight more than a better life

There is a persistent narrative that AI will transform work-life balance by lifting drudgery and giving professionals their time back. The survey paints a more sober picture. Finance is looking to AI primarily for business value, not for lifestyle reasons. 46% say AI has delivered better insights and analysis, and the same proportion say it has created more time for strategic work. By contrast, only 25% say AI has yielded more time for personal development or training, and just 20% say it has given them more personal or family time.

This says something revealing about both the technology and the profession. Finance does not appear to expect AI to make work lighter in any meaningful human sense. What it wants is sharper insights, faster analysis and more time to add value.

That distinction matters. It challenges one of the lazier promises often attached to AI transformation programmes. The strategic benefit may be real, but the personal dividend is much less obvious. Not everyone can spend more time being strategic, and not all saved time flows back to the individual. Much of it is simply reabsorbed by the organisation.

This may help explain why enthusiasm for AI can coexist with fatigue. The technology can improve work without necessarily making working life feel materially easier.

For CFOs, there is a lesson here. AI investment cases should not rely too heavily on soft promises of work-life balance. **The stronger and more credible case is performance: better insight, better decision support, and better use of scarce finance talent.** That is where the evidence is strongest.

46%

BELIEVE AI HAS DELIVERED BETTER INSIGHTS & ANALYSIS

“AI has changed decision-making by significantly expanding the breadth of information available in real time, enabling leaders to generate deeper insights and evaluate decisions from multiple angles with greater context and speed,” Peebler said. “Just as importantly, it reduces the time spent on manual information gathering and interpretation, allowing more focus on strategic analysis and higher-value decision-making. The impact is less about convenience and more about improving the quality of insights that inform business strategy.”

Comments from survey respondents reinforce this

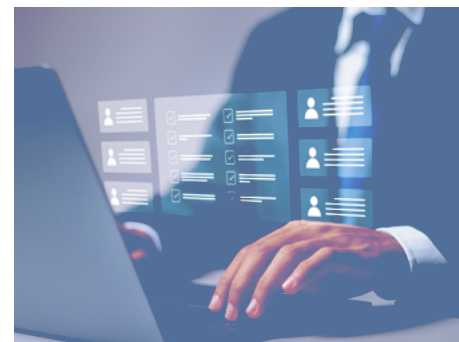
Respondents repeatedly describe AI as helping them structure profitability analysis, sharpen decisions, produce clearer narratives and explore strategy faster.

Very few comments focused on leisure or personal time; most speak about business impact, insight and decision support.

This strengthens the report's position: finance is not looking for an escape from work so much as a digital assistant inside work.

“AI has been most useful not as a shortcut, but as a thinking partner that accelerates analysis, improves clarity, and helps me communicate complex business logic more effectively.”

WHAT RESPONDENTS VALUE MOST



46% BETTER INSIGHTS & ANALYSIS



46% MORE STRATEGIC TIME FOR WORK



25% MORE TIME FOR TRAINING



20% MORE PERSONAL / FAMILY TIME

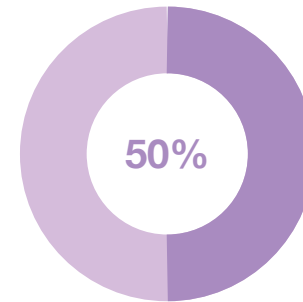
AI is enhancing professional value – while quietly threatening headcount

One of the most provocative tensions in the research sits at the heart of finance identity. On the one hand, more than half say AI is enhancing their professional value. Almost nobody, just 4.5%, says AI is making their skills less valuable overall, although 21% see it as a double-edged sword that enhances value while making some skills less valuable in certain areas. Around half believe AI will not replace them in the next two years, and 24% remain undecided. Yet when asked about headcount, 45% believe AI will lead to a decrease, 49% expect no change, and only 6% foresee an increase.

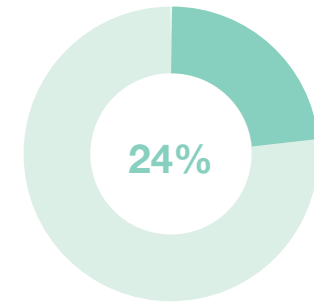
This is a striking contradiction, but a logical one. People believe their own judgment, stakeholder management and accountability still matter. At the same time, they can see that the aggregate demand for certain forms of finance labour may fall.



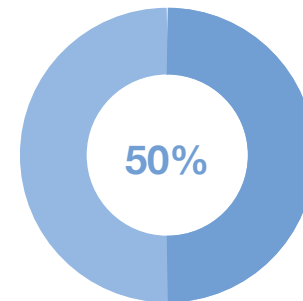
“What we are seeing with AI isn’t a simple replacement story, it’s a redistribution of how work gets done and how organisations scale,” Peebler said. “From my perspective, AI isn’t eliminating teams as much as it is helping companies automate repetitive work and operate more efficiently without scaling headcount at the same pace. The real shift is that teams are able to spend more time on strategic, higher-value work instead of manual processes. For leaders, the conversation is becoming less about replacing people and more about rethinking where talent creates the greatest impact.”



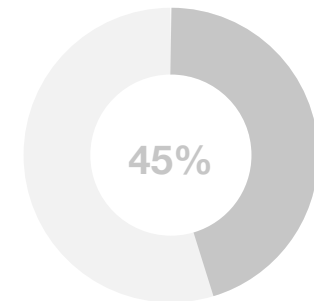
DO NOT EXPECT AI TO REPLACE THEM IN THE NEXT TWO YEARS



UNDECIDED WHETHER AI IS CHANGING THEIR VALUE



AI IS ENHANCING THEIR PROFESSIONAL VALUE



EXPECT FINANCE HEADCOUNT TO DECREASE



In effect, the survey suggests that finance professionals do not think AI will make them individually irrelevant. **They do think it may make the overall team leaner.**

The implication is that AI is not simply replacing jobs. It is redistributing value within roles. Routine expertise may be compressed. Judgment, challenge, synthesis and accountability become more prized. The winners will not necessarily be those with the deepest technical knowledge alone, but those who can combine finance judgment with AI fluency and organisational credibility.

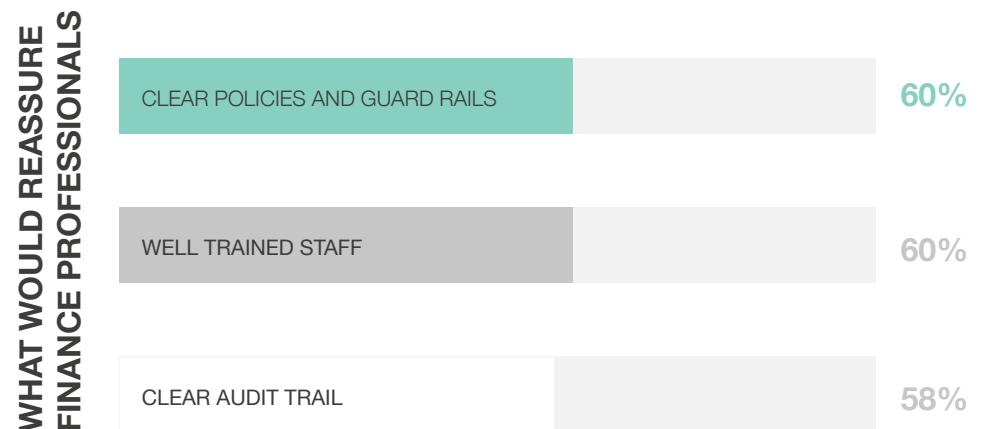
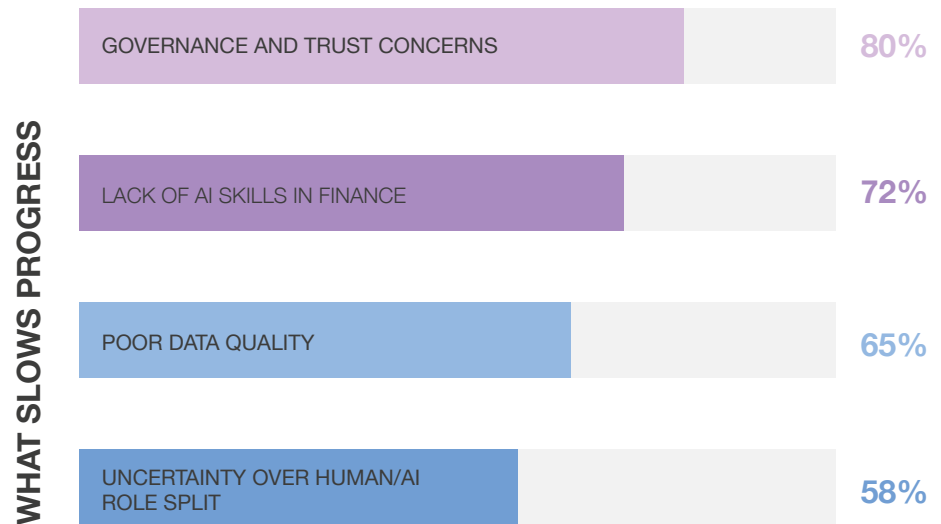
For leaders, this creates a delicate management challenge. They must encourage adoption without fuelling panic, and drive productivity without hollowing out trust. AI may not be replacing finance wholesale. But it is already changing the basis on which finance professionals justify their value.

Trust, not technology, will determine the pace of AI in finance

If one theme dominates the findings, it is this: **the biggest brake on AI progress in finance is not the technology itself, but trust.** An overwhelming 80% say lack of AI governance and trust will severely dent progress. 72% cite lack of AI skills, 65% point to poor data quality, more than half identify weak AI leadership, and 58% say uncertainty over how work will be shared between people and AI agents could slow progress.

The emotional context of the findings reinforces the same point. 38% of finance professionals say it is stressful when accountability is unclear or if AI is wrong. 47% are stressed when there are no clear rules on what data can be used in AI tools and 40% are stressed when there is no process for signing off on AI output.

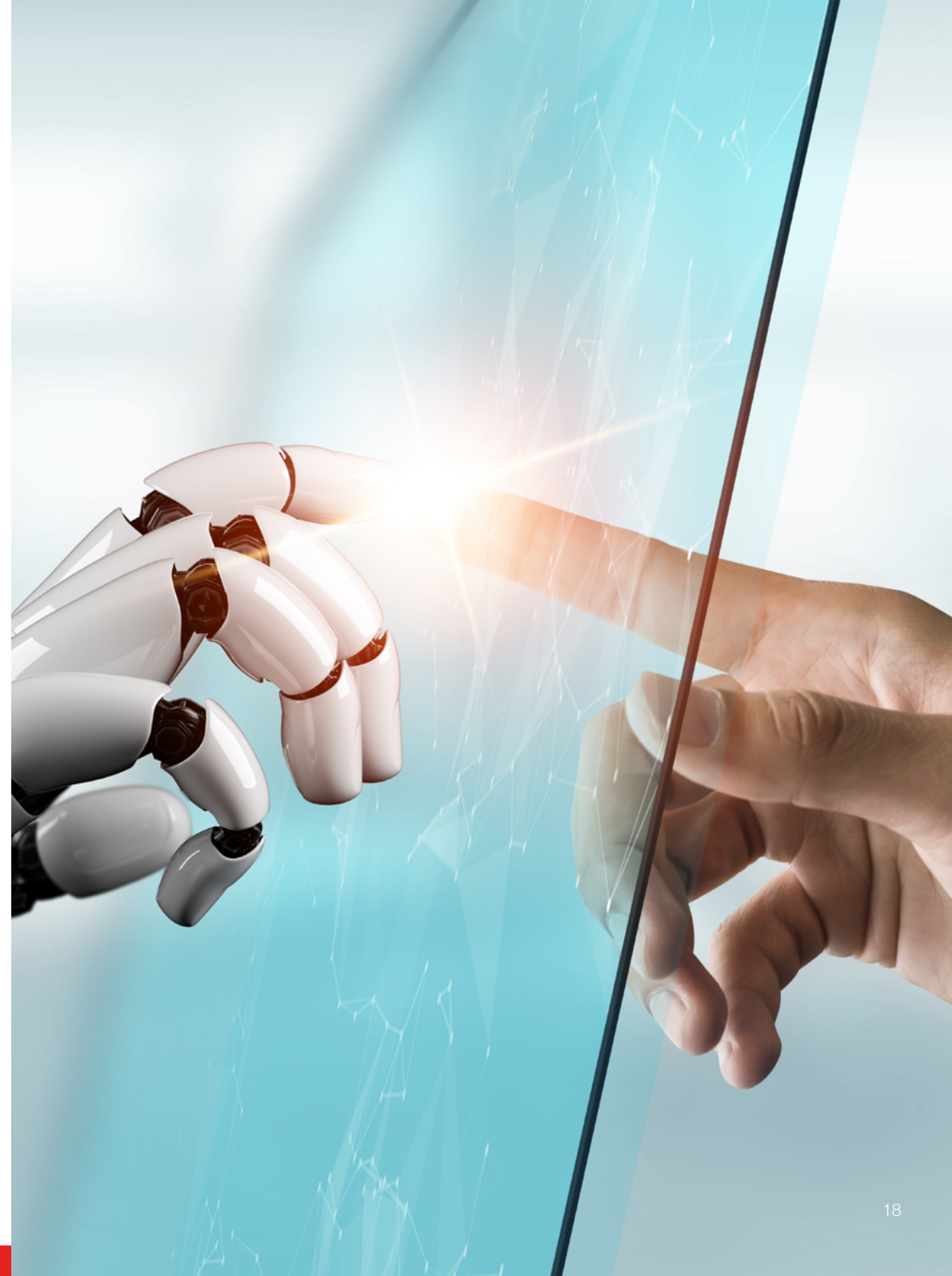
By contrast, 75% would be reassured if AI were explainable, 60% by clear policies and guard rails, 60% by better training, and 58% by a clear audit trail. 3% say “nothing” would make them comfortable using AI tools.



That is an extraordinarily constructive signal. Finance is not rejecting AI. It is setting conditions for trust.

This is where many AI strategies will succeed or fail. The market often behaves as though capability drives adoption. In finance, governance drives adoption. Explainability, auditability, policy clarity and defined accountability are not administrative add-ons. They are crucial to the adoption model.

The lesson for CFOs is decisive. **Progress will not be dictated by who has the most advanced AI. It will be dictated by who creates the most trustworthy environment in which to use it.** In finance, trust is not a brake on innovation. It is the prerequisite.



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