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2026 AI in Finance Executive Report

January 2026

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Research Overview

During the second half of 2025, Benchmarkit in partnership with Sage and Datarails surveyed 383 Finance Executives across multiple industries including: 1) B2B Technology; 2) B2C Technology; 3) B2B Services; 4) Retail; 5) Manufacturing; 6) Financial Services and; 7) Healthcare

The goal was to understand the adoption of Generative AI across the major departments in Finance including:

- FP&A
- Accounting
- Financial Operations
- Treasury
- Tax
- Investor Relations

In this report, we have provided the high-level and summary findings across the entire population. If you would like to view the findings and associated benchmarks for companies with a similar profile to your own, you can visit our interactive benchmarking portal and filter the findings by any company profile criteria by clicking here or at: https://www.benchmarkit.ai/widget/ai-in-finance/cy-26

Thank you to everyone who participated in the research and a special thanks to our research partners at Sage and Datarails.

Executive Summary

AI adoption in Finance has accelerated faster than anticipated and is now firmly an enterprise-level initiative. Nearly two-thirds of finance organizations have adopted AI within the past 12 months, with the majority of finance leaders using generative AI in company-approved environments. Adoption is being driven from the top, led primarily by CEOs and CFOs, signaling that AI is no longer viewed as an experimental tool, but as a strategic capability. Personal AI usage among finance leaders strongly correlates with broader departmental adoption, governance, and executive sponsorship.

Early AI deployment is concentrated in high-volume, data-intensive finance functions. FP&A, Accounting, and Financial Operations lead adoption, with data analysis, process automation, and reporting narratives as the most common use cases. Treasury, Audit, and Tax functions are applying AI primarily to risk management, anomaly detection, and compliance, reinforcing AI's early role as a control-enhancing tool rather than a source of incremental risk. Larger and more complex organizations show materially higher adoption across nearly every finance function, particularly in Internal Audit, Accounting, and FinOps.

The primary value realized from AI in Finance is productivity and decision leverage, not immediate headcount reduction. While over 90% of organizations expect productivity gains of at least 11%, fewer than half anticipate meaningful reductions in finance headcount, indicating AI is being used to absorb complexity and enable growth without linear cost increases. Even modest efficiency gains can materially impact earnings; for a $1B company, expected productivity improvements translate to $1–5M in incremental operating profit. The key CFO mandate is clear: establish secure and governed AI environments, prioritize use cases aligned directly to financial outcomes, and define ROI measurement frameworks early to ensure AI investments translate into durable economic value.

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Key Findings

Finance AI Adoption is Higher than Expected

84% of finance leaders are personally using Generative AI, and 77% of those are doing so within a company authorized AI program. This extrapolates to 65% of finance leaders are using AI within a company approved AI program

AI Adoption in Finance is Accelerating

63% of research participants report their companies have adopted AI in Finance over the past 12 months. Only 11% have been using AI in Finance for more than 24 months

CEOs are leading AI Adoption - in Finance

44% of companies using AI in Finance report the CEO is the key driver, while 28% say the CFO is driving the utilization. Another 26% say it is the department head(s) within Finance driving their AI initiatives. This highlights that AI programs are primarily a top-down initiative in almost every company

Financial Operations and Accounting Lead the Charge

Companies large enough or complex enough to have established a FinOps function represent the department with highest utilization of AI (74%), while Accounting is a close second, with 66% having an AI program in those companies with an AI program in Finance

Data Analysis is #1 Use Case for AI across Finance

88% of FP&A participants and 71% of Accounting participants reported that data analysis was the #1 use case for AI. Process Automation and Reporting Narratives are also top use cases in both FP&A and Accounting

Risk Management and Compliance Using AI as Key Tool

80% of Treasury functions using AI report that Risk Management is the number one use case and 70% of Audit departments report the same. Automated anomaly detection is a horizontal process that can be deployed across multiple departments in the Finance department

Increased Productivity is Number One Benefit of AI in Finance

The first phase of productivity for most generative AI is increased productivity. 38% of participants predict (not yet) 11% - 25% productivity gains and 36% reporting 26% - 50% productivity gains. Key will be to define and implement those productivity gains and ROI measurements early on

Headcount is Only Part of the Productivity Gains Opportunity

While 92% of participants predict increased productivity by 11% or more, only 43% predict headcount decrease by 11% or more. It will be critical to establish the measurements of individual and department level productivity gains, in combination with true investment vs outcomes (ROI) measurements

n =389 participants

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AI Adoption in Finance

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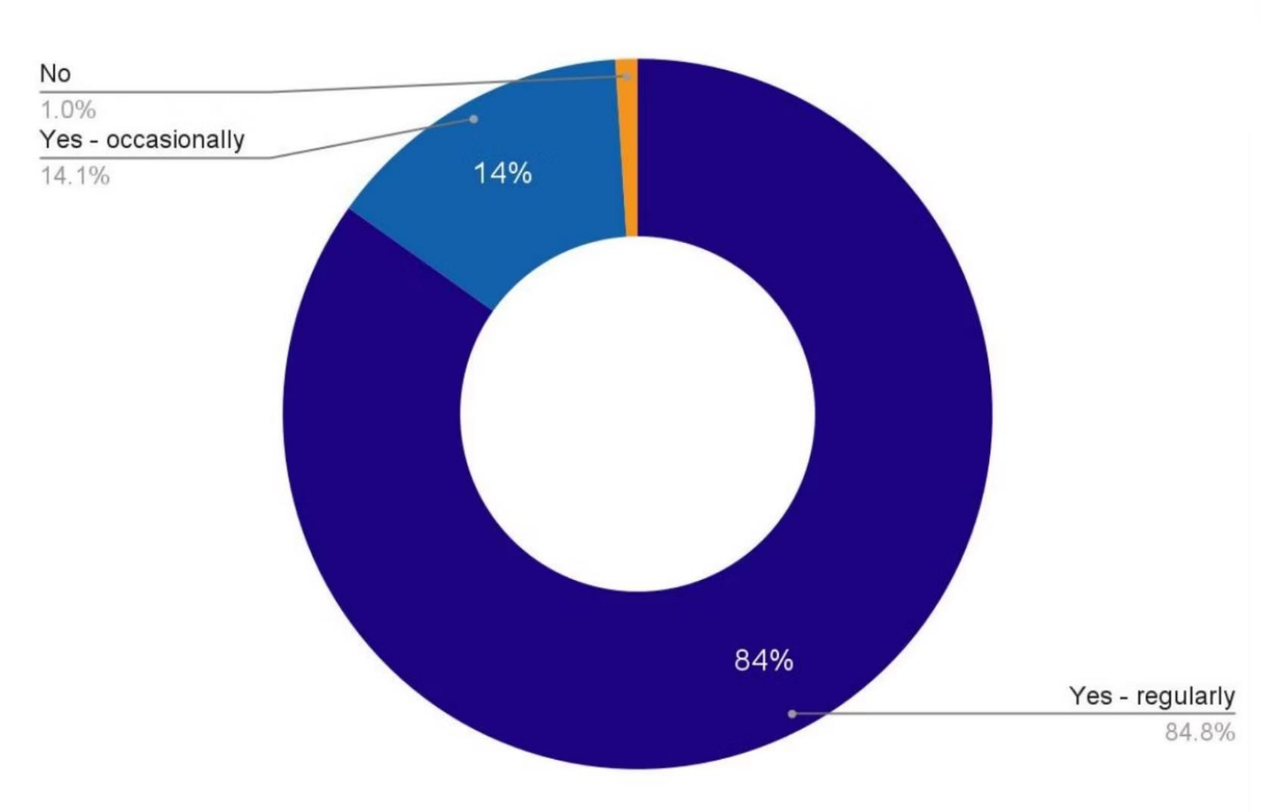
Personally Using AI

By Total Population



N = 383

Personal AI comfort among finance leaders is a strong predictor of departmental adoption and executive support for AI initiatives.

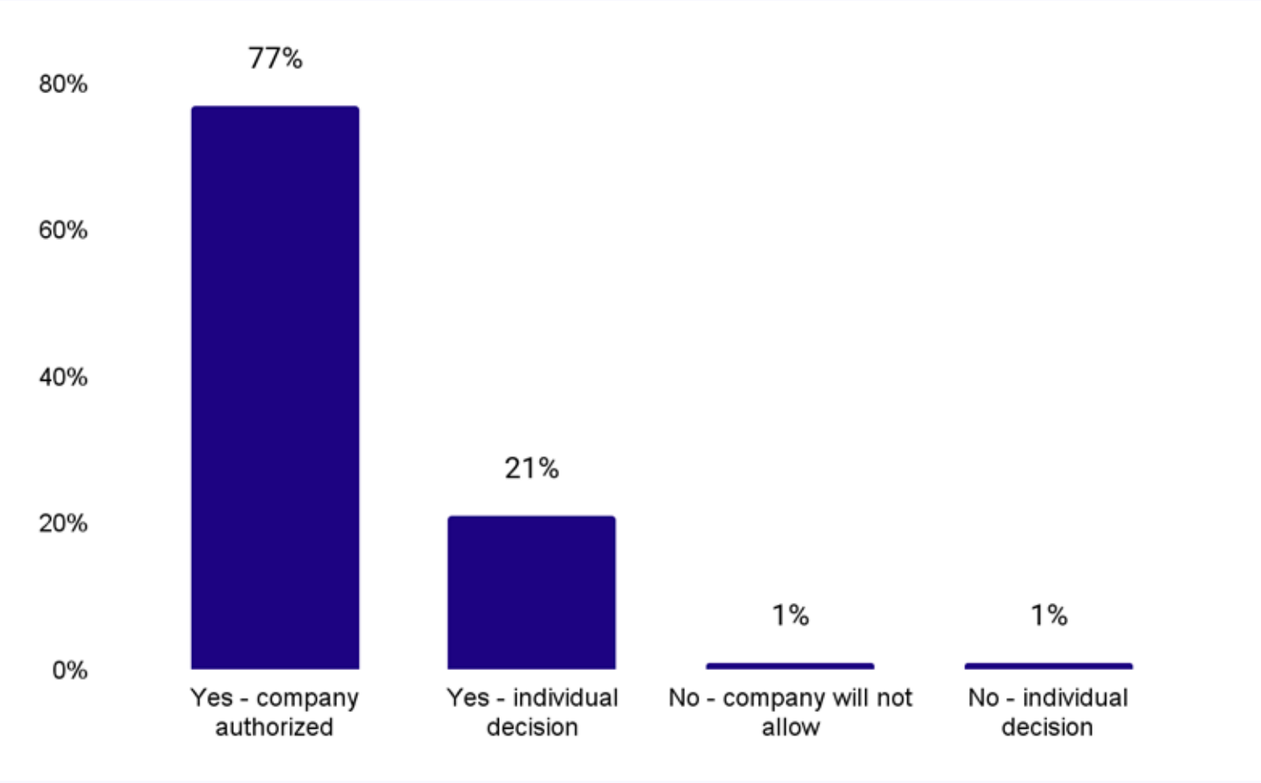
Insights

- The personal use of AI and thus the comfort with and understanding of the power of generative AI is a key factor in how aggressively AI wis being adopted

- With 63% of the research participants being a CFO or Head of Finance, this level of personal usage is a great predictor of executive support and departmental adoption of AI over time

Personally Using AI Regularly

By Total Population



N = 384

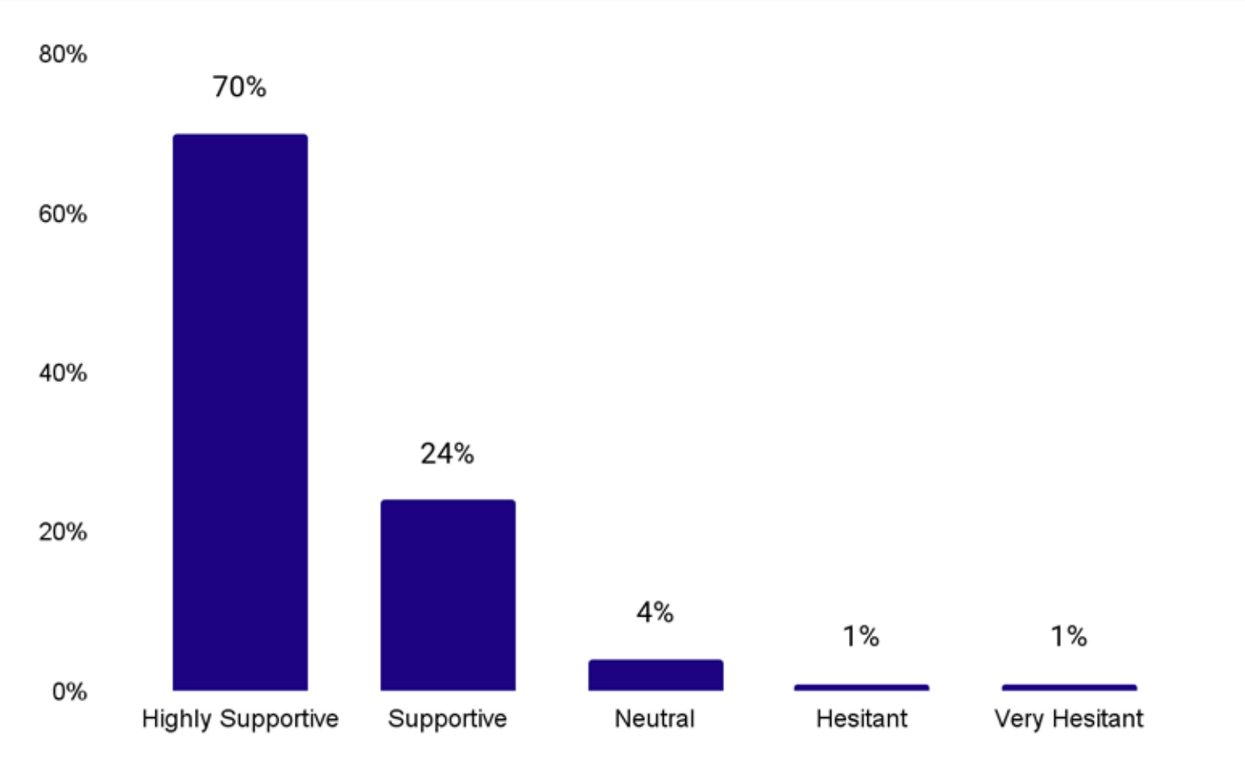
77% of participants who report using AI regularly, are using it in a company approved environment

Insights

- This was a surprising finding, in that 77% of participants who report using AI regularly, are using it in a company approved environment
- Only 21% of those reporting using AI regularly at work are doing so as an individual decision versus company authorized
- It was equally surprising that only 1% of participants reporting their company would not allow AI to be used – though this could also suggest some level of selection bias in the participant sample

AI Sentiment in Finance

By Total Population



N = 383

Sentiment towards AI in Finance was supportive (24%) or highly supportive (70%)

Insights

- It was encouraging to see that such a high level of research participants reported the sentiment towards AI in Finance was supportive (24%) or highly supportive (70%)

- With this level of support - the key success factors will be to ensure the data privacy, data quality, governance and processes via a structured change management process in combination with individual and departmental adoption of AI across Finance

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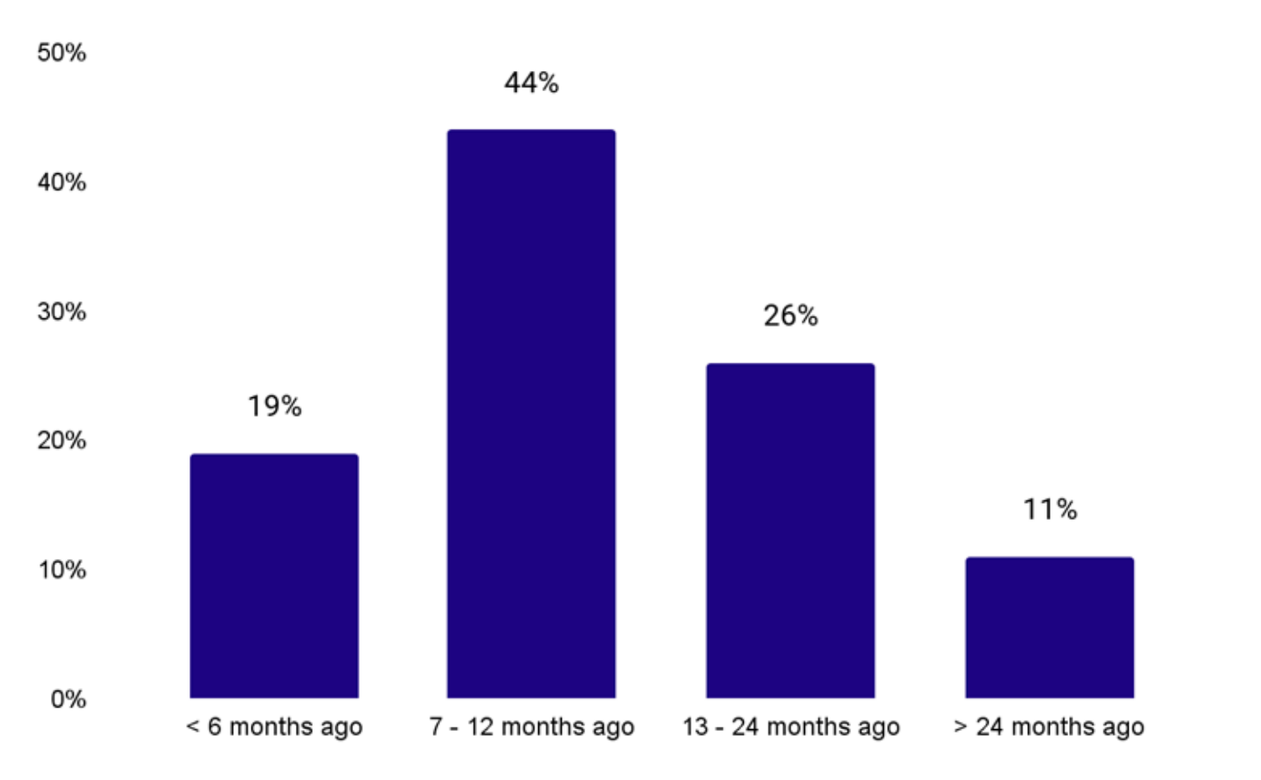
AI Adoption Start Date

By Total Population



N = 316

AI adoption in Finance just began in the last 12 months

Insights

- As we were analyzing the results of the research – it was interesting to see such a high level of AI adoption in Finance just began in the last 12 months
- 19% of Finance departments only started to use AI within the last 6 months, and another 44% within the last 7-12 months
- It was equally reassuring regarding the composition of the participants to see that only 10% of companies reported they began using AI for at least one process in finance more than 24 months ago, which aligned with previous research

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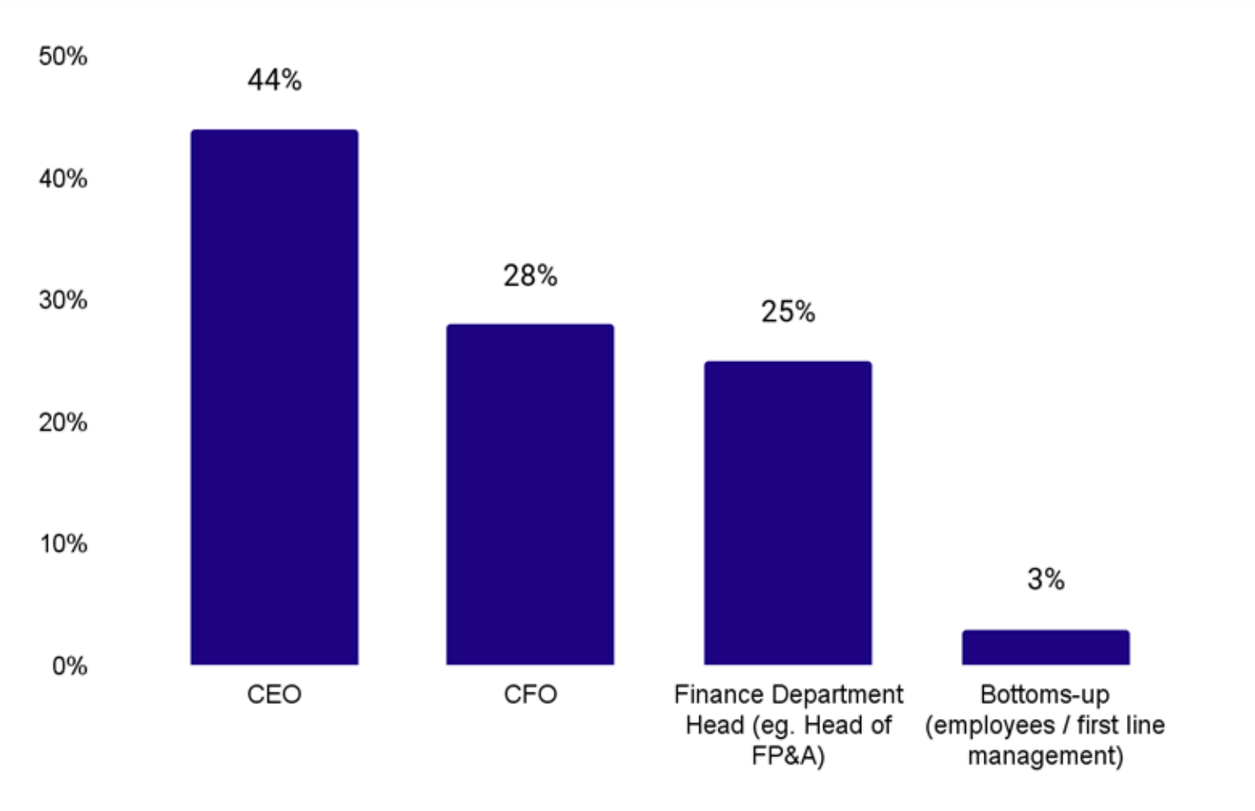
Finance Org's AI Adoption Driver

By Total Population



N = 318

The CEO is the number 1 driver of AI experimentation across departments

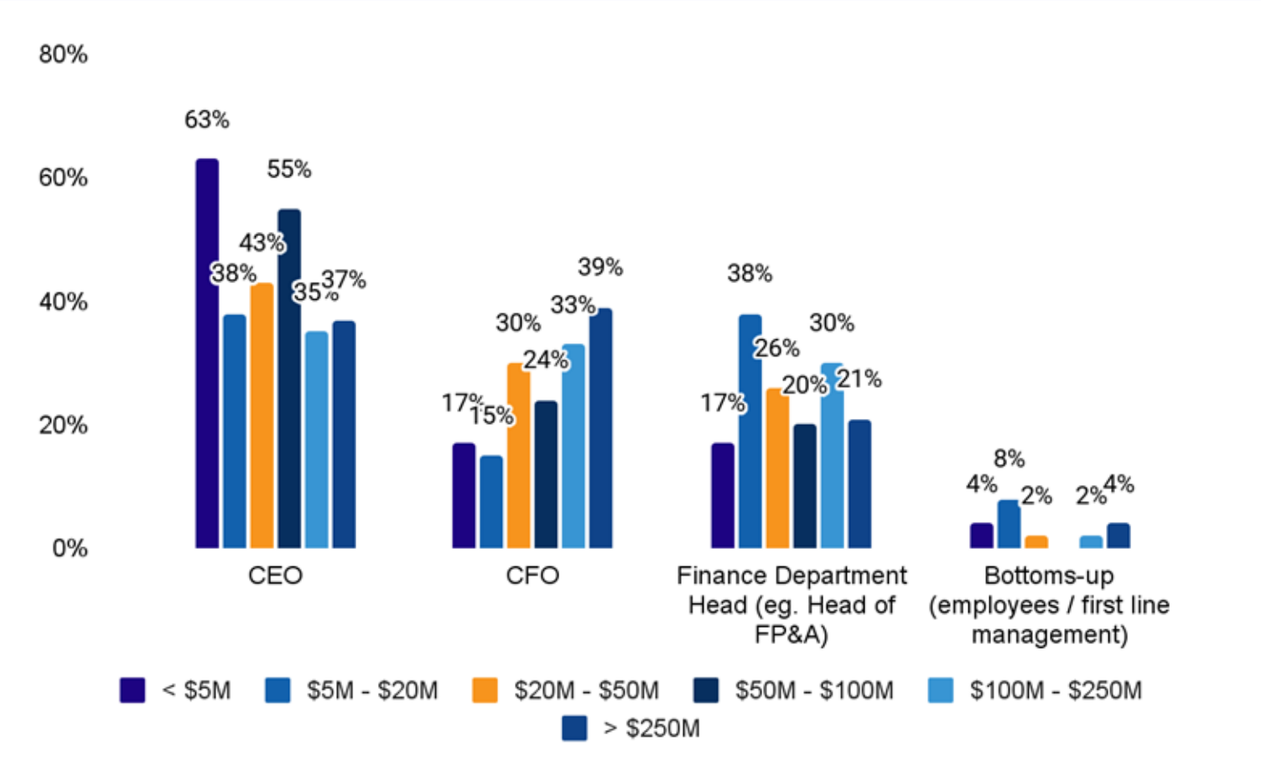
Insights

- The CEO is the most common driver of AI adoption in Finance (44%), which aligns with other research that identified the CEO as the number 1 driver of AI experimentation across departments

- It is good to see that both the CFO (28%) and the head of individual Finance departments (25%) are almost equally being viewed as the drivers of AI adoption – this provides a more holistic, and candidly more secure approach to how AI is being adopted within a Finance organization

Finance Org's AI Adoption Driver

By Annual Revenue



N = 318

Personal use of AI is different than department adoption and each needs to be subject to data privacy and governance policies

Insights

- At larger companies, the CFO becomes the primary driver of AI adoption (39%)
- One interesting datapoint is that in mid-size companies ($50M - $100M) the CEO is much more likely to be driving AI adoption in Finance (55%) versus the CFO (24%)
- Though on the surface it appears that a bottom-up adoption of AI is not that common, it is critical to understand that personal use of AI is different than department adoption and each needs to be subject to data privacy and governance policies

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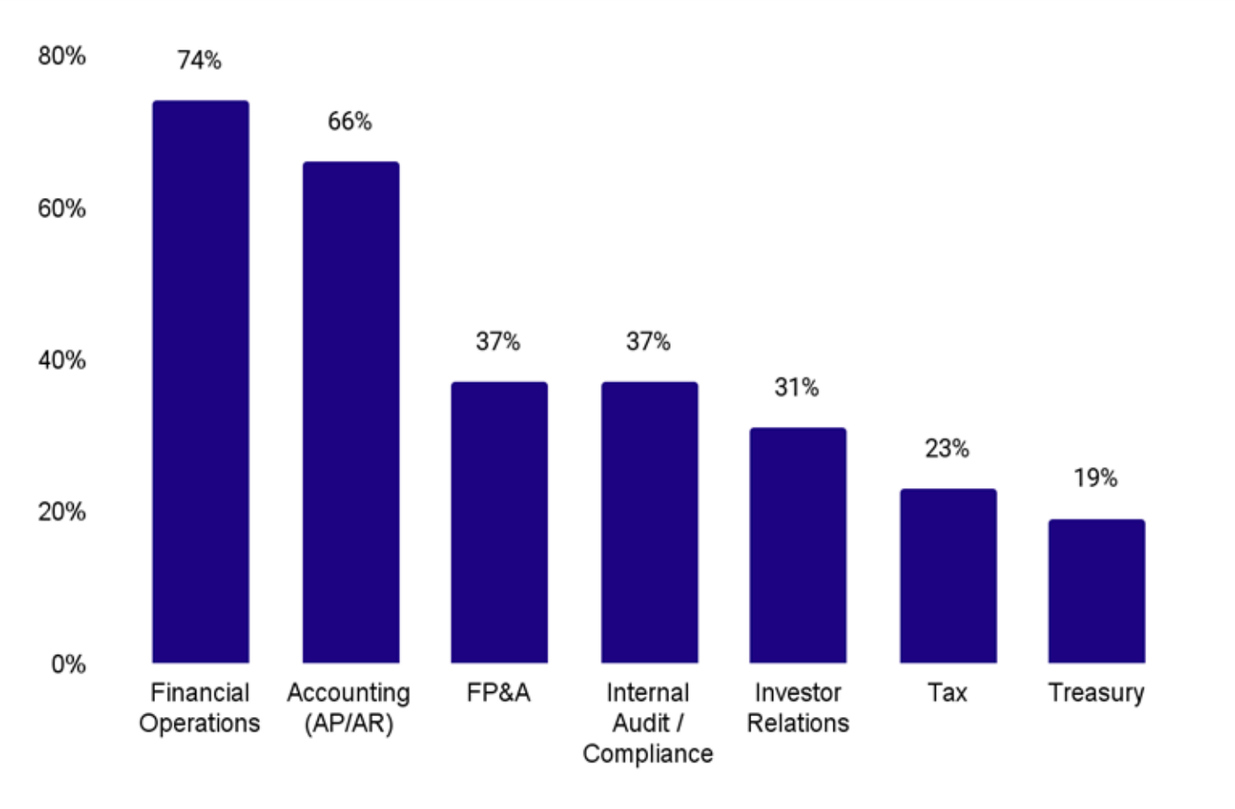
Finance Departments Using AI

By Total Population



N = 334

Companies that have introduced a Financial Operations function, are the most likely department to have a company backed AI program (74%)

Insights

- Those companies that have introduced a Financial Operations function, which typically happens in larger or companies with a higher level of complexity, are the most likely department to have a company-backed AI program (74%)
- Accounting is the other function most likely to be leveraging AI (66%), which is consistent with the attribute of managing high volumes of activity (AP and AR) that are critical to efficient processing of cash flow impacting activities

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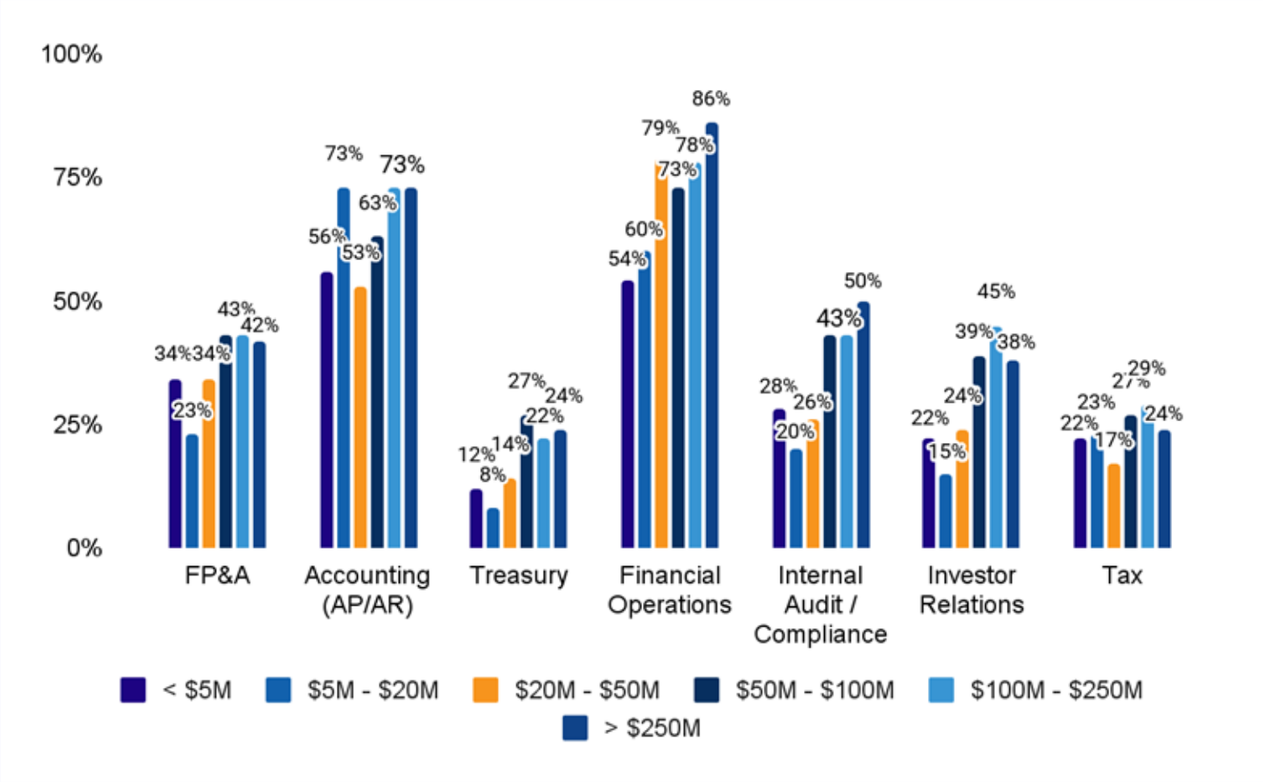
Finance Departments Using AI

By Annual Revenue



N = 334

Insights

- As companies grow beyond $250M in revenue, they are more likely to leverage AI across most Finance departments, but especially in Internal Audit (50%), Accounting (73%), and Financial Operations (86%) than smaller companies

- Companies have not moved aggressively into using AI for treasury functions such as cash management, cash forecasting, compliance or risk management which is aligned with the more strategic and risk aversion of the function

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AI Use Cases

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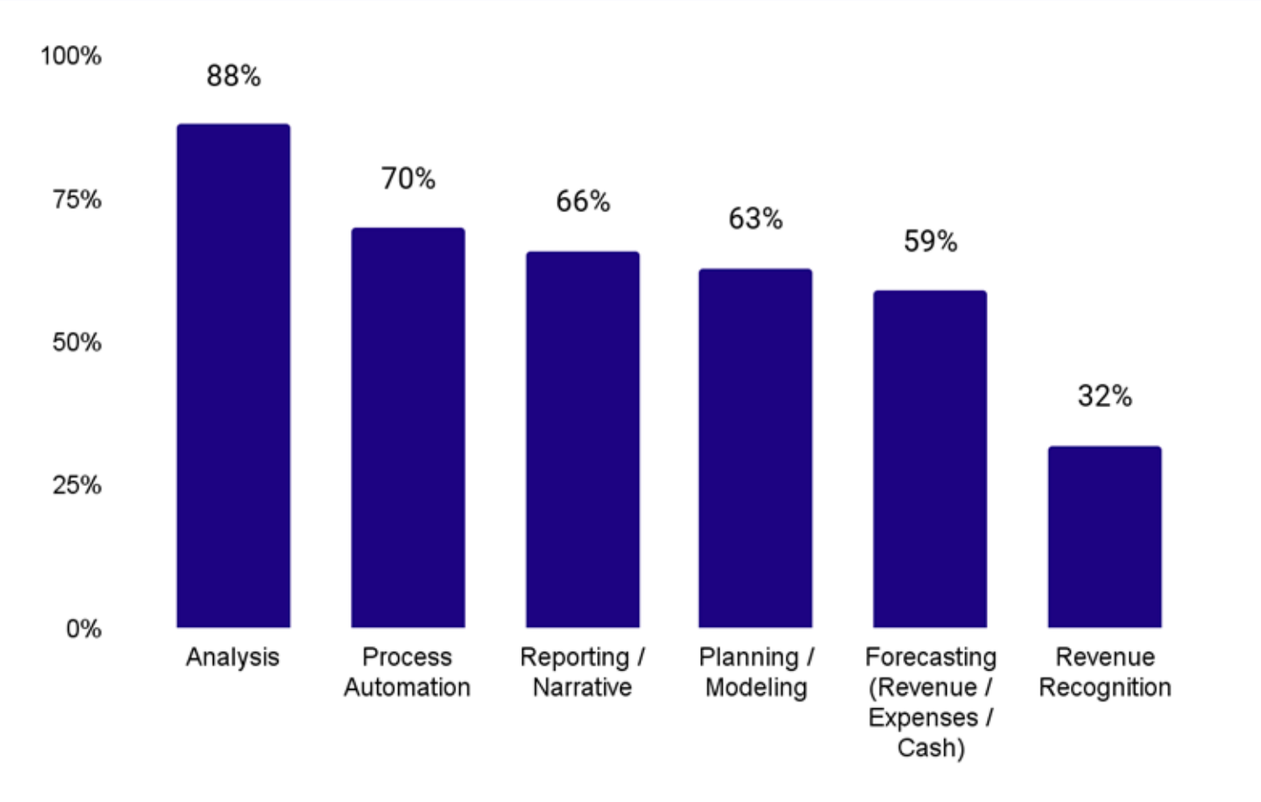
FP&A AI Use Cases

By Total Population



N = 122

88% of respondents report that data analysis is a use case of AI

Insights

- Many users of AI in Finance start by experimenting with the analysis of specific data sets or spreadsheets to identify trends, correlations, or exceptions that are harder to identify in a manual, spreadsheet-centric process
- FP&A is no different, with 88% of respondents reporting that data analysis is a use case of AI, with another 66% reporting using AI for reporting and report narrative process, while 63% use AI in the actual planning and modeling process
- A key question is “in which platform” are these use cases being executed?

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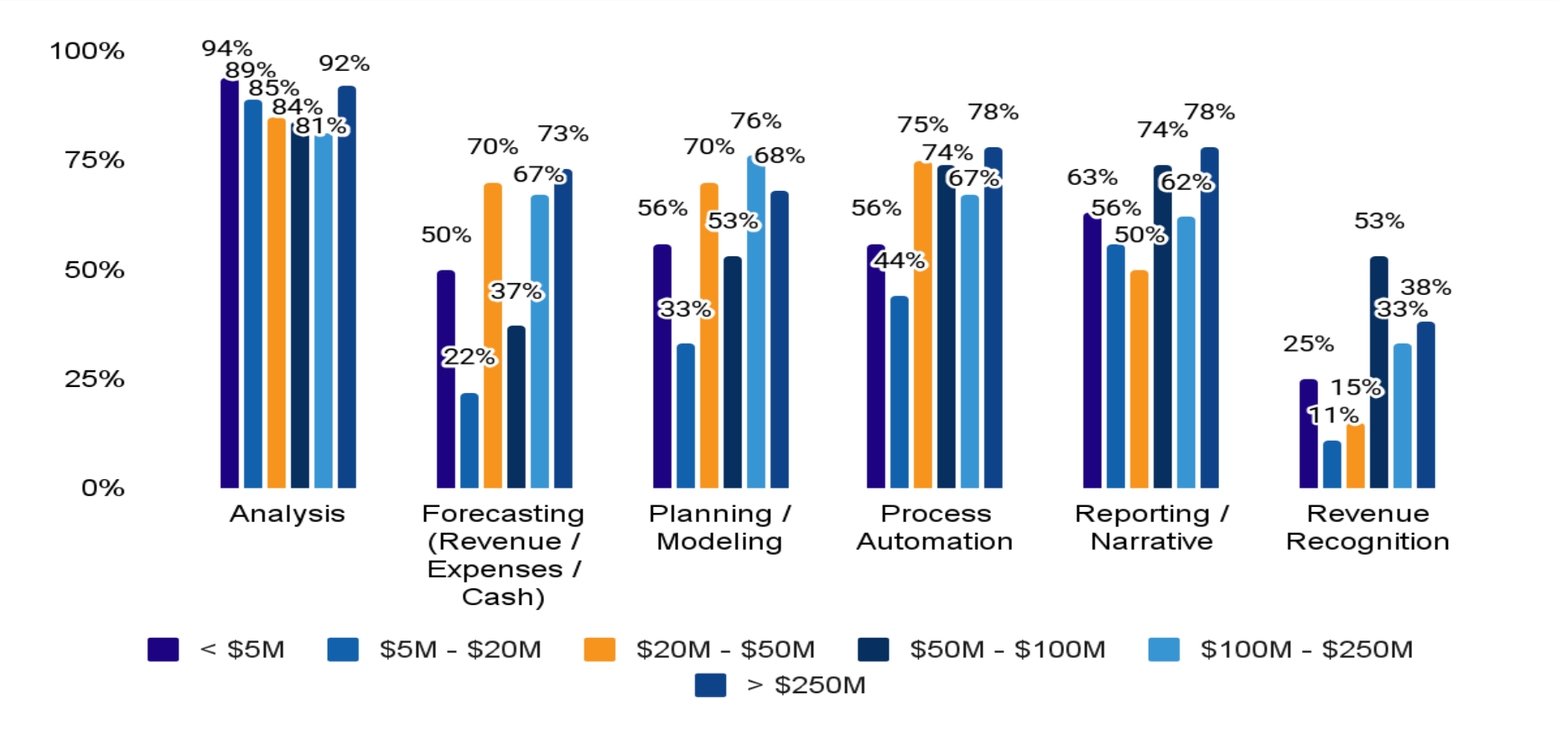
FP&A AI Use Cases

By Annual Revenue



N = 122

Insights

- One very interesting point that surfaced in how FP&A teams are using AI, is that as companies grow they decrease the use of AI for analysis until they hit $250M where it grows. One potential reason is that in smaller companies there are limited FP&A resources, so using AI increases the amount and level of analysis that an FP&A resource(s) can do without the benefit of AI

- Though no other consistent pattern emerged in how company size impacts AI utilization, one compelling trend is how larger companies are for the most part more likely to leverage AI in FP&A

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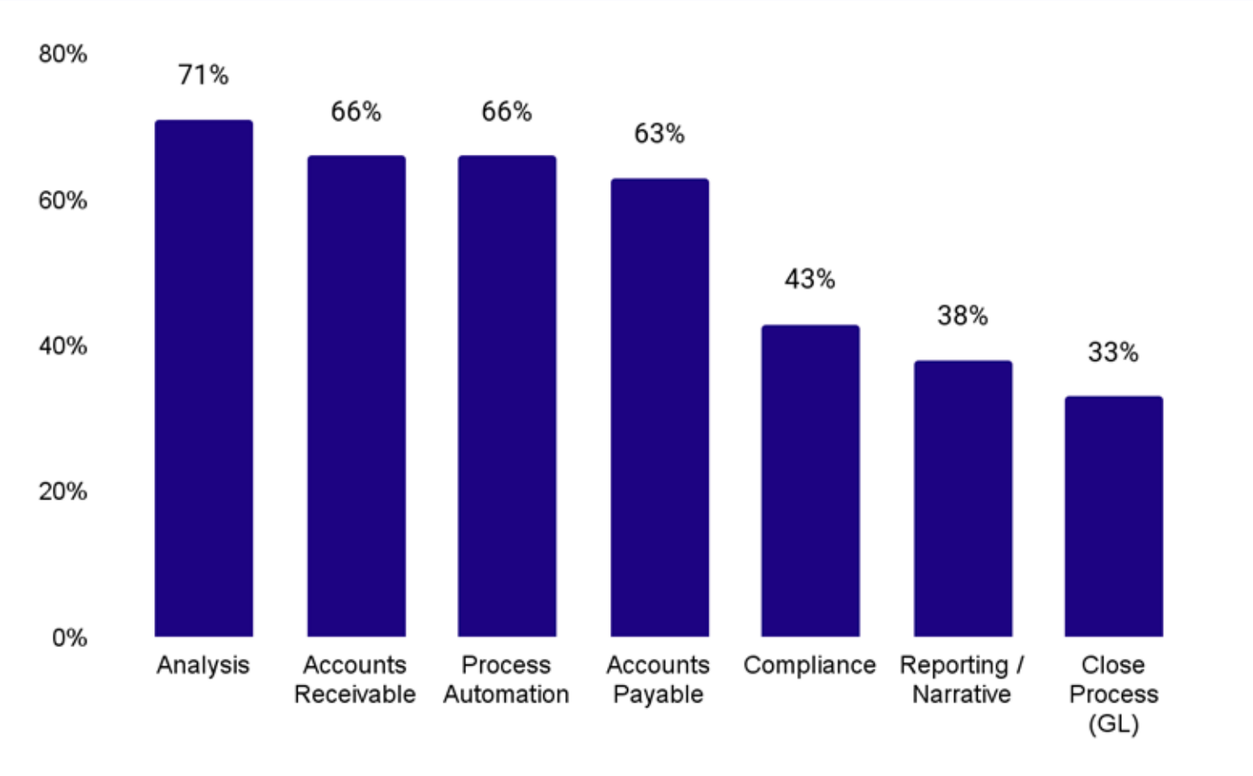
Accounting AI Use Cases

By Total Population



N = 215

Analysis is also the number one use case for AI in Accounting (71%)

Insights

- Analysis is the number one use-case for AI in Accounting (71%), with helping to manage the close process being the lowest area of AI adoption (33%)
- Since transactional processes, such as billing/invoicing and collections is such a large part of Accounting's responsibilities, it is not surprising to see AR (66%), AP (63%), and process automation (66%) for receivables and payables represent high utilization of AI
- Important to note here that AP and AR are two areas for which most ERP platforms have first introduced AI empowered tools, features, and functions

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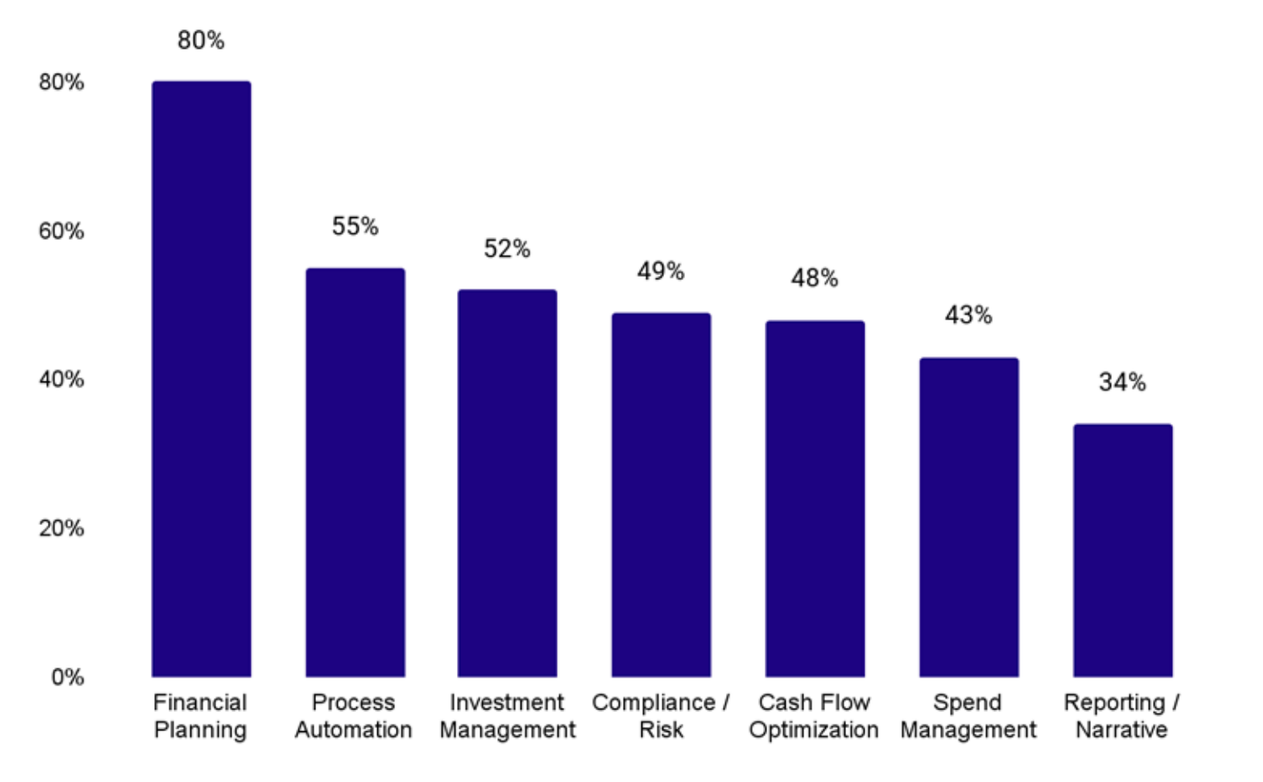
Fin Ops AI Use Cases

By Total Population



N = 60

Financial Planning, is the number one use case (80%) for AI in FinOps

Insights

- Though FinOps can have different responsibilities in each company, one of the primary areas for AI usage is focused on process automation – the #2 use case of AI in FinOps (55%)

- Financial Planning, which is often the primary responsibility of the FP&A team, is the number one use case of AI in FinOps, which may highlight the lack of strong financial modeling, planning and scenario building across the FinOps team

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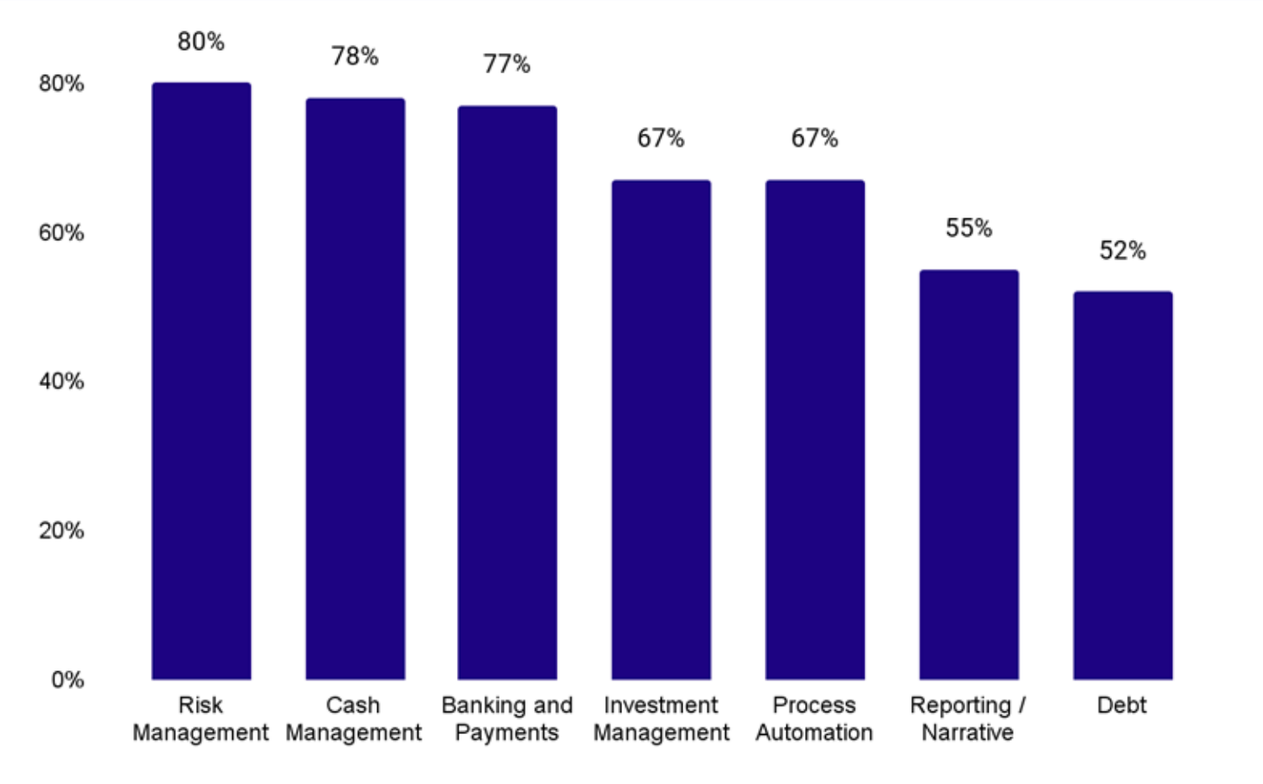
Treasury AI Use Cases

By Total Population



N = 60

Risk Management (80%) is the #1 use for AI in Treasury

Insights

- Fraud and anomaly testing and identification is a key capability of AI, and is key to why Risk Management (80%) is the #1 use of AI in Treasury
- Cash Management is typically one of the top responsibilities of the treasury function, and thus not surprising to see it be the #2 discipline where AI is being leveraged within Treasury (78%)
- As AI becomes more sophisticated in investment management (67%), it provides another opportunity to increase returns

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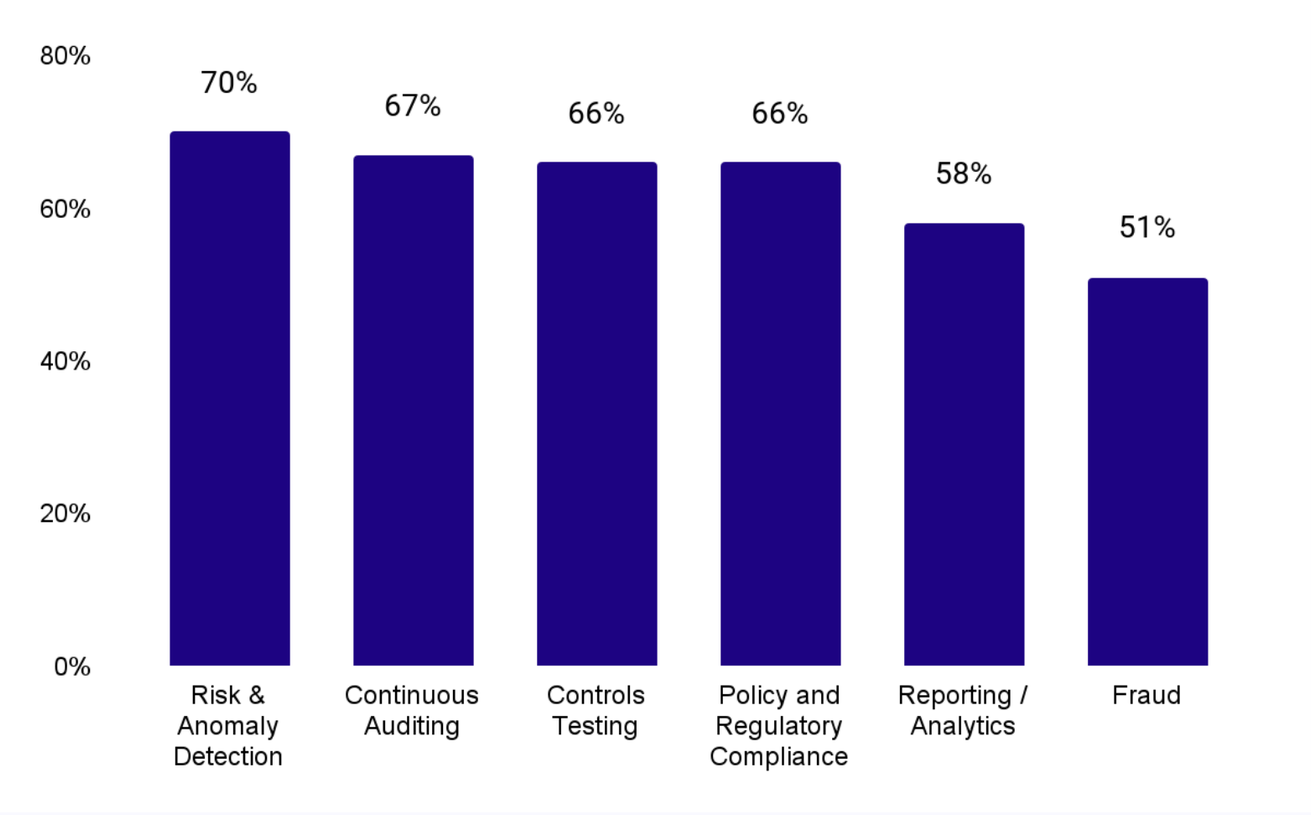
Audit Compliance AI Use Cases

By Total Population



N = 120

67% of companies using AI in Audit report they are leveraging it for a continuous audit process

Insights

- Most audit organizations have the primary responsibility to manage risk and identify anomalies in financial processes and reporting, thus it is not shocking that this is the top use case of AI in Audit (70%)

- One challenge for audit organizations is they are often working with historic, already reported data, and the fact that 67% of companies using AI in Audit report they are leveraging it for a continuous audit process is a strong indicator of how AI can be leveraged to identify potential exception conditions before they become larger issues for a company

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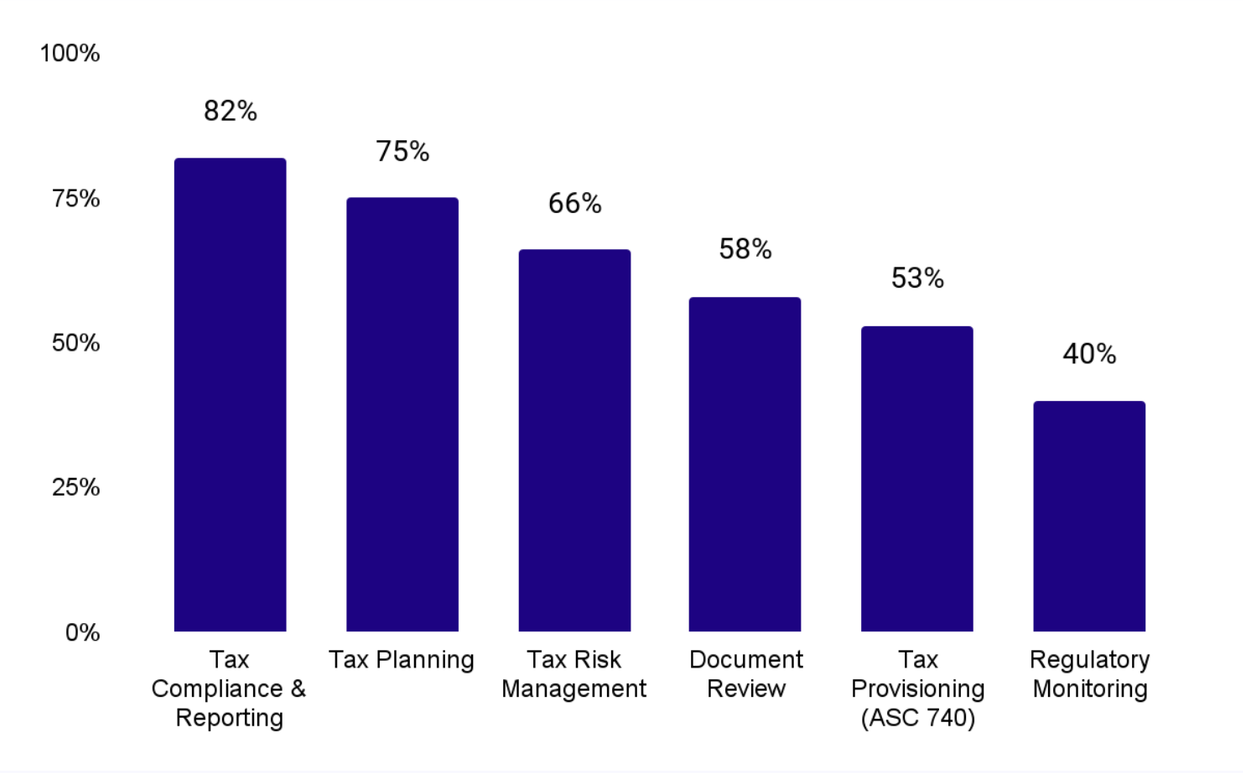
Tax AI Use Cases

By Total Population



N = 73

Companies are leveraging AI in planning–including tax planning (75%)

Insights

- Tax laws and regulations are continuously evolving, especially for larger companies doing business in multiple states and countries – thus using AI to monitor tax compliance as the #1 use case (82%) for "Tax" was not astonishing
- With tax compliance and reporting being the #1 use case, it was somewhat surprising that regulatory monitoring was the lowest ranking use of AI for Tax (40%)
- It has been compelling to observe how companies are leveraging AI for Financial Planning–including tax planning (75%)

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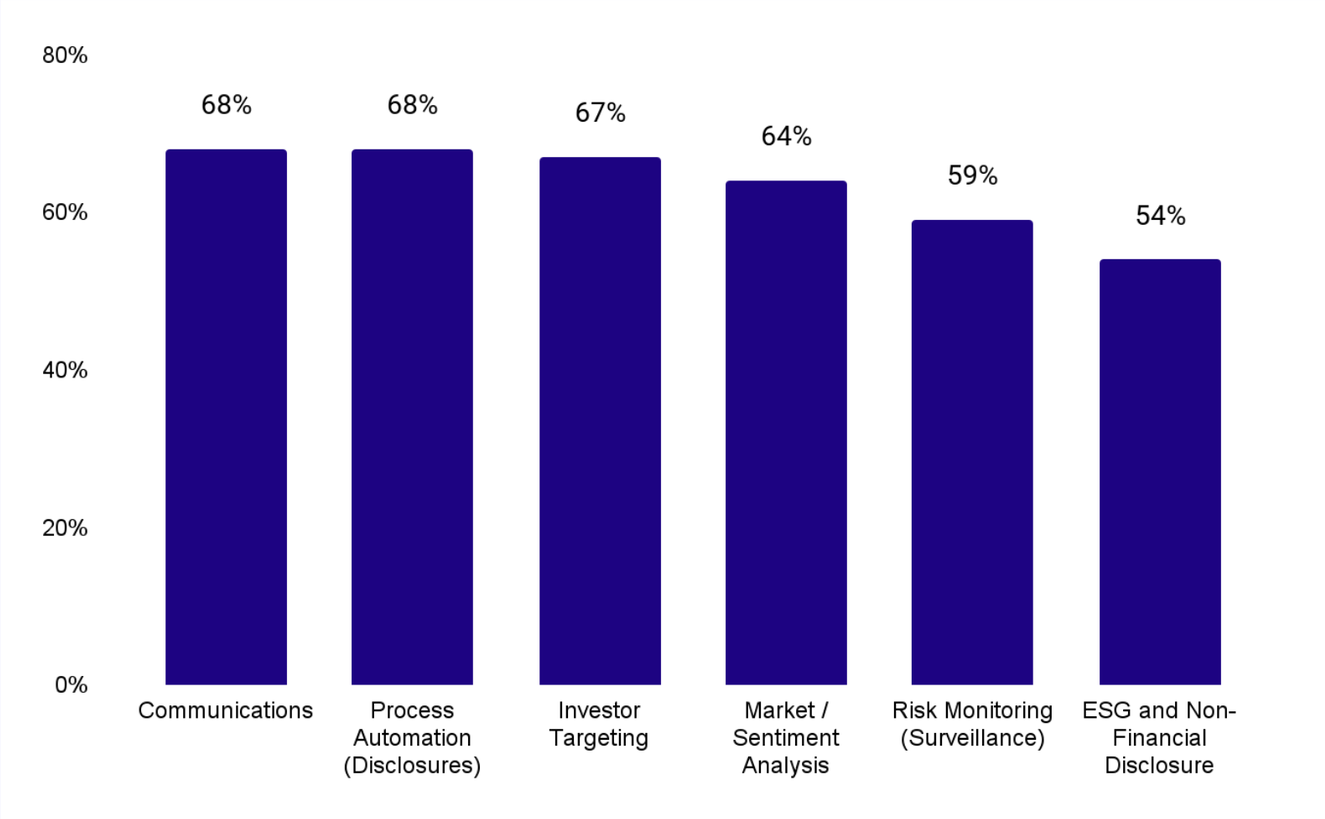
Investor Relations AI Use Cases

By Total Population



N = 102

As in many other departments, Communications is also the number one use case for AI in Accounting (68%)

Insights

- The typical starting point for AI adoption in many organizations is with messaging and communications. That initial use is no different in Investor Relations with 68% using it for communications

- It is fascinating to note that an equal amount are leveraging AI for process automation, which needs to be furthered researched to better understand exactly what level of process automation is being done across Investor Relations departments

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AI Adoption – Benefits

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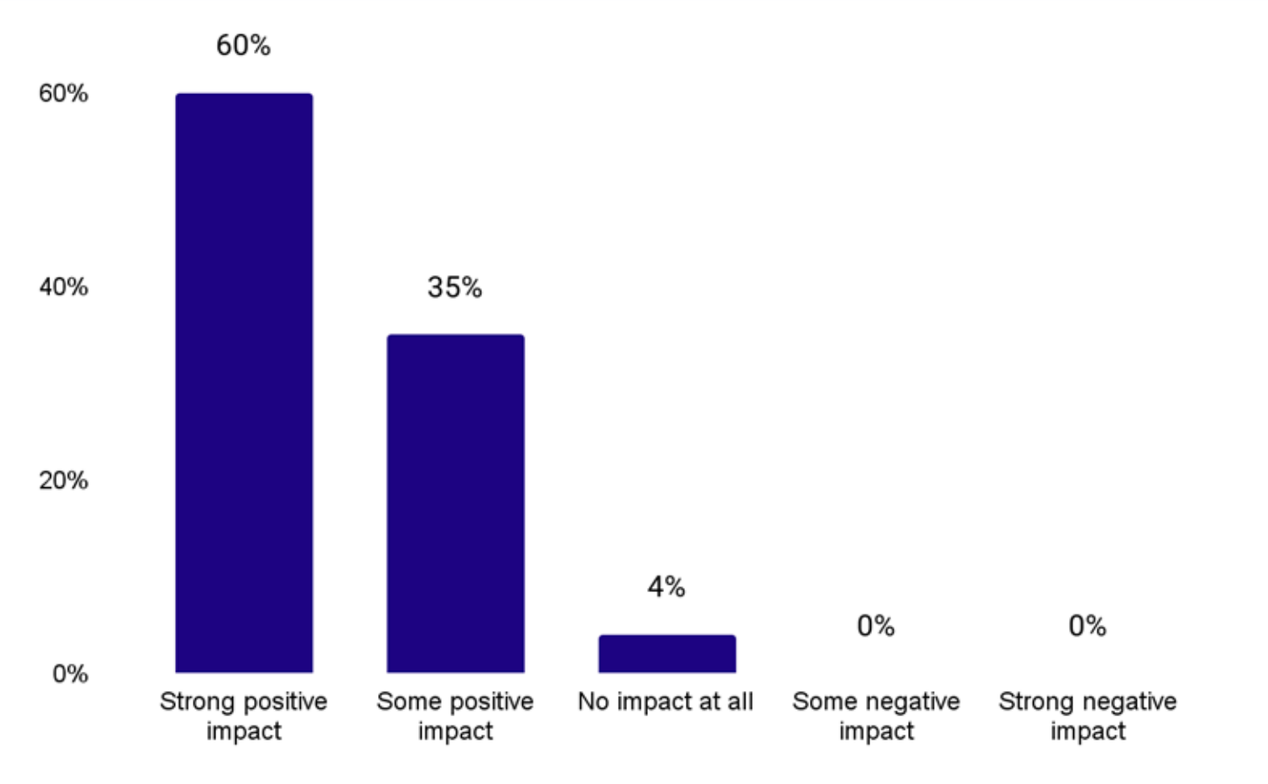
AI Personal Productivity Impact

By Total Population



N = 364

60% of participants report strong positive impact on their personal productivity

Insights

- We wanted to compare how AI was impacting individual productivity versus department productivity, as often the first phase of benefits accrue to the individual versus the department or company
- 60% of participants reported strong positive impact on their personal productivity
- Another 35% reported some positive impact, so combined 95% of individuals using AI for personal productivity are seeing positive impact–a key question is how will this productivity increase be measured?

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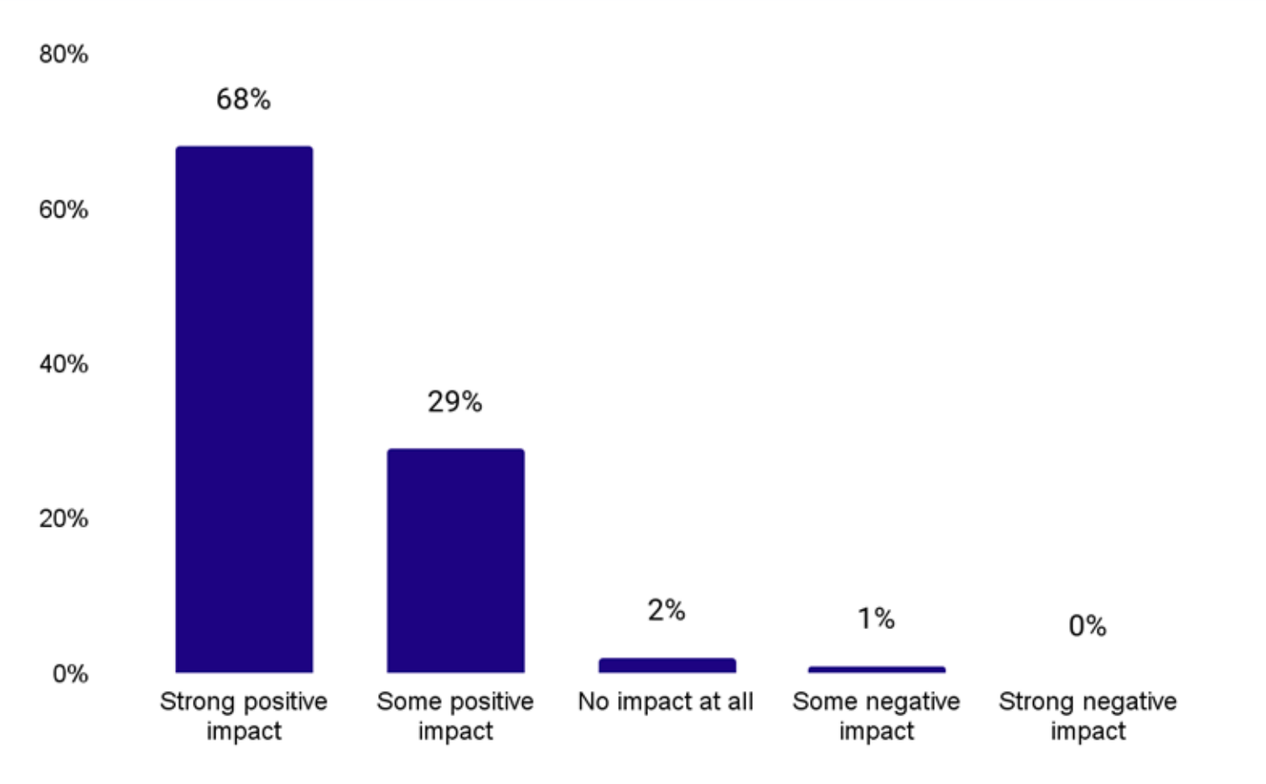
AI Finance Org Productivity Impact

By Total Population



N = 325

68% report a strong positive impact to their financial organization/department

Insights

- Though only slightly, participants reported that their financial organization/department is seeing even more productivity impact with 68% reporting strong positive impact and another 29% reporting some positive impact

- A key to productivity impact is how to measure that increased productivity, and two key measurements can be:
  - Number of Finance FTEs compared to revenue
  - Number of Finance FTEs compared to total FTEs

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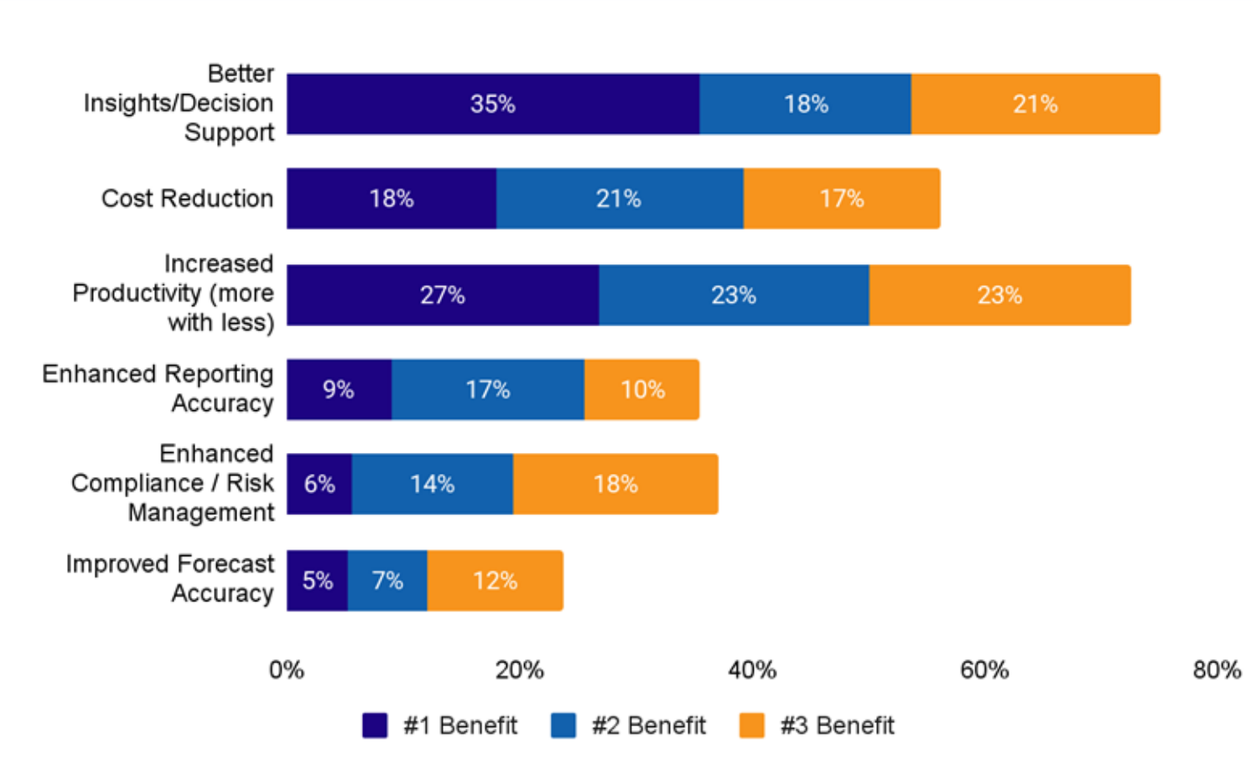
AI Top Benefits Finance Org - Ranked

By Total Population



N = 324

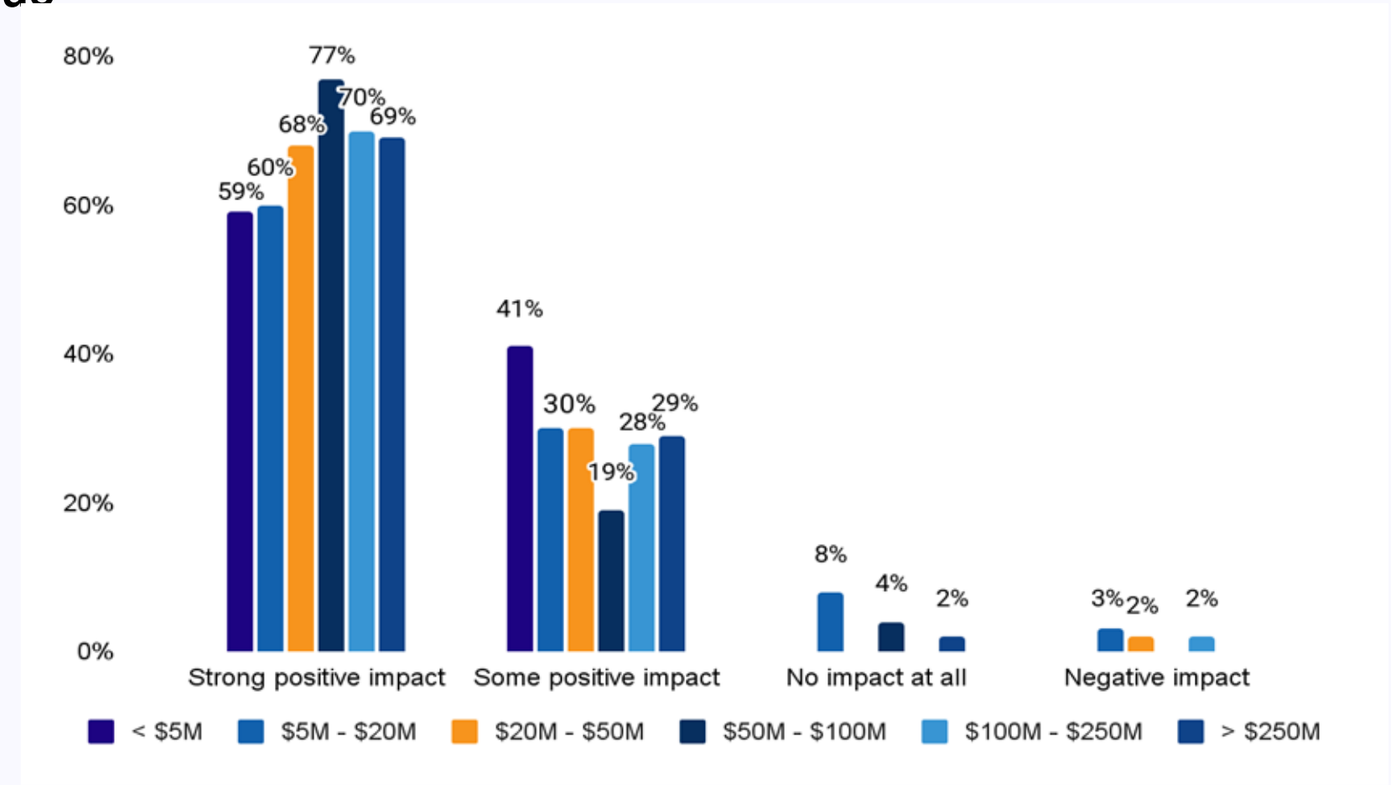
Better insights and decision support was ranked the #1 benefit most often at 35%

Insights

- We asked participants to rank the top benefits they are seeing with the adoption of AI in Finance. Better insights and decision support was ranked the #1 benefit most often at 35%
- Another 27% ranked increased productivity, as measured by doing more with less as the top benefit, which overtime should be reflected in the number of Finance FTEs compared to revenue and to total employee count
- 18% reported cost reduction as the #1 benefit–a key question is will that go beyond FTE costs?

AI Finance Org Productivity Impact

By Annual Revenue



N = 325

Insights

- As we analyzed the productivity impact on the Finance organization, it was very compelling to see that as companies grew, as measured by revenue, the impact of AI was viewed as strong up to $100M in revenue (77%) and then decreased slightly to ~ 70% at companies greater than $100M

- It will be important to define how the ROI of AI will be measured early in the AI adoption journey to be able to both highlight and increase adoption with empirical evidence of the ROI for AI adoption

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05

AI Technology Used

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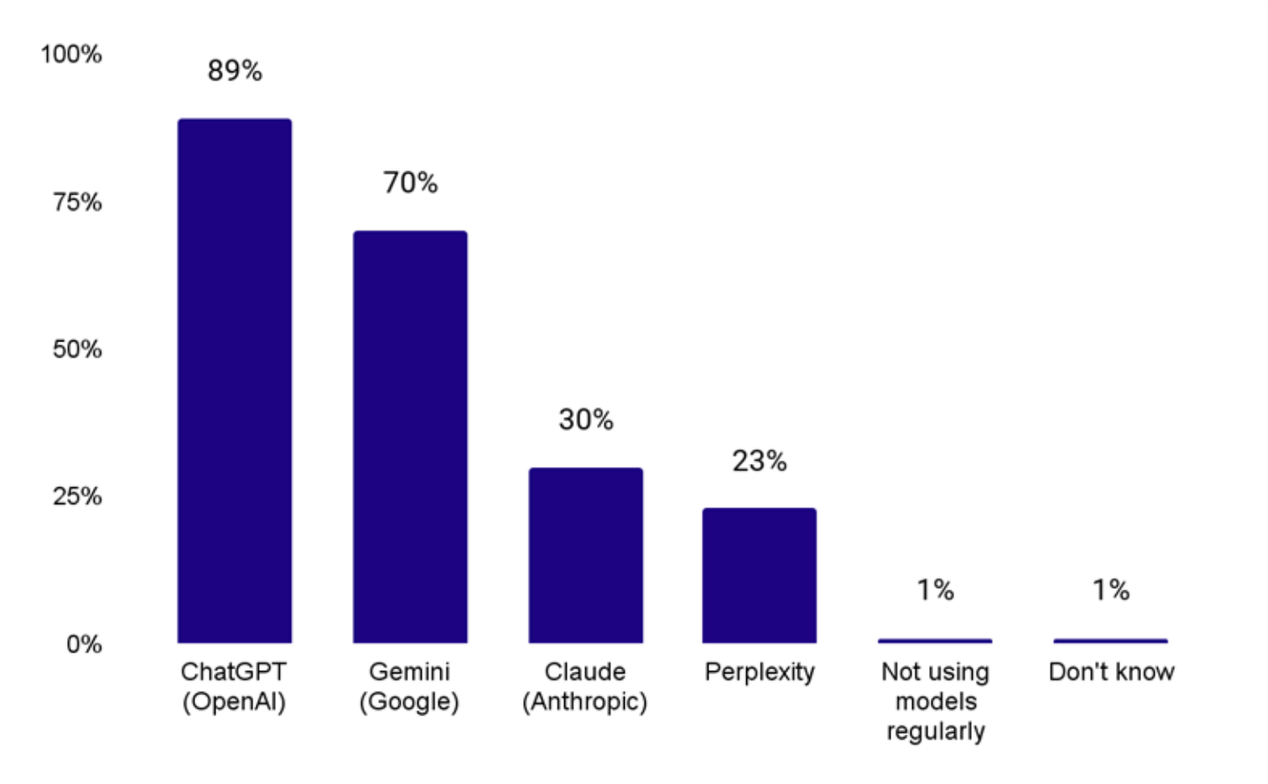
General AI Models Used

By Total Population



N = 325

OpenAI was the number one LLM used (89%), but surprisingly, 70% reported using Google Gemini

Insights

- Since many individuals and departments begin their AI adoption journey with general purpose Large Language Model (LLM) tools, we started by understanding which LLMs where being used

- Not surprisingly, OpenAI was the number one LLM used (89%), but surprisingly, 70% reported using Google Gemini, which may be influenced by the integration of Gemini into both search and Google workplace applications

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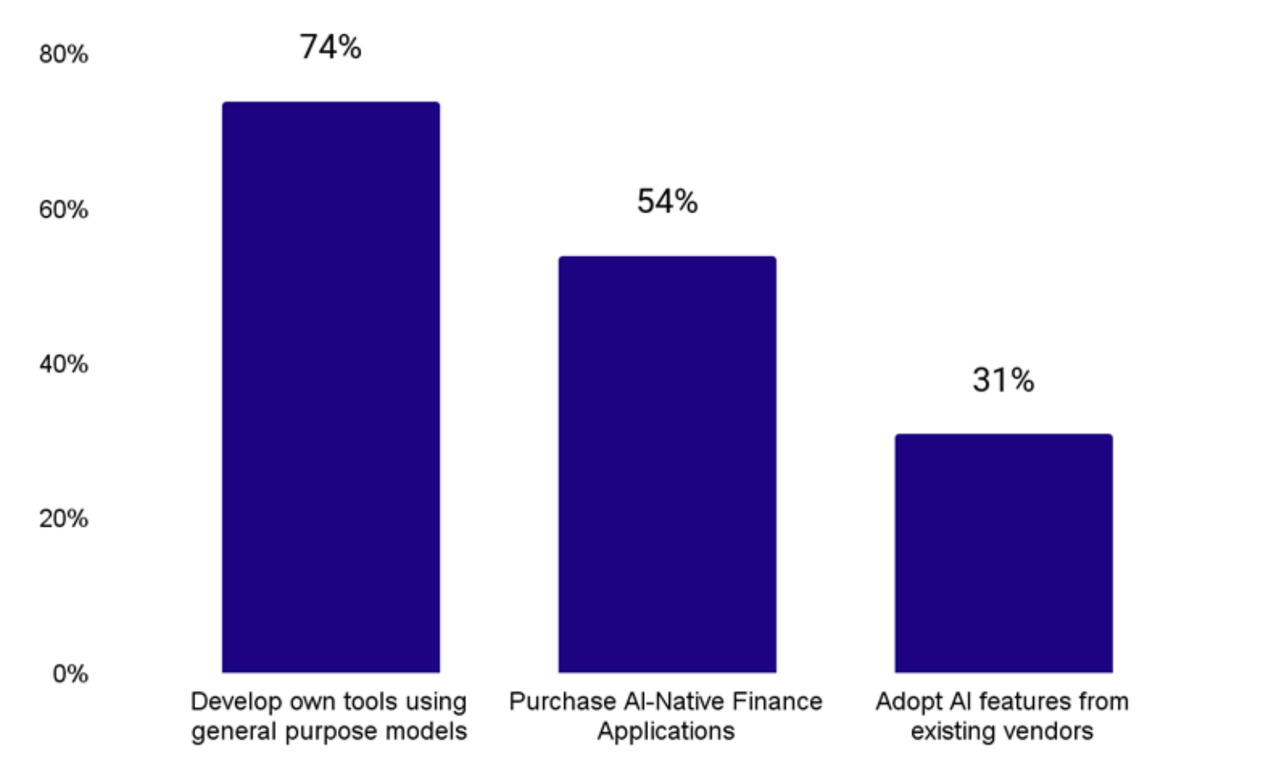
Preferred AI Tool Development/Purchasing Strategy

By Total Population



N = 322

One of the most alarming findings– at least for existing Office of Finance platform vendors–only 31% report using new AI functionality from existing vendors as their preferred approach.

Insights

- 74% of companies leveraging AI in Finance report that developing their own tools using existing 3rd party LLM models is their preferred approach
- But “one size does not fit all” in how to use AI, so 54% also report purchasing AI-Native Finance tools is also a preferred approach
- One of the most alarming findings– at least for existing Office of Finance platform vendors–only 31% report using new AI functionality from existing vendors as their preferred approach. This can materially impact how existing SaaS companies view monetization vs adoption for their new AI features and/or products

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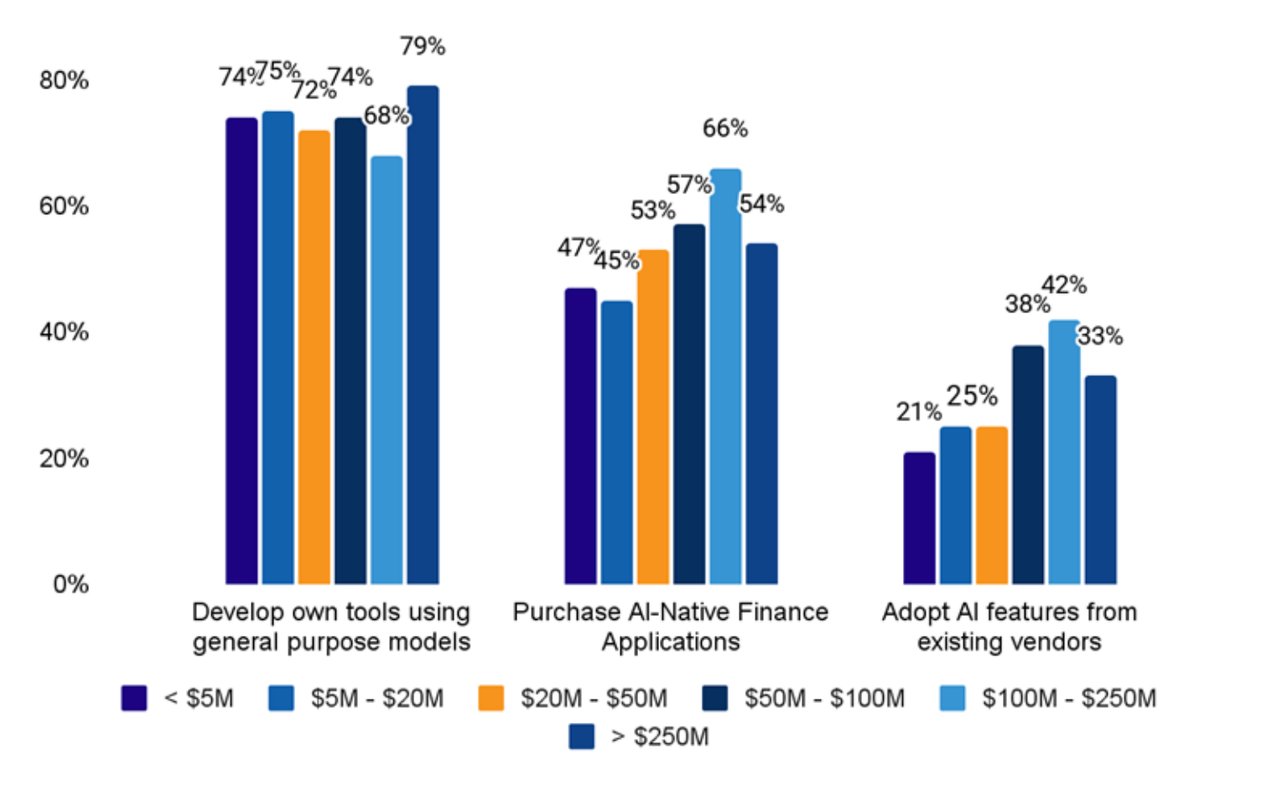
Preferred AI Tool Development/Purchasing Strategy

By Annual Revenue



N = 325

Large companies prefer to develop their own AI tools for Finance using general purpose models (79%)

Insights

- Though not a substantial difference, large companies prefer to develop their own AI tools for Finance using general-purpose models (79%) - this should serve as a caution to Office of Finance platform vendors selling into enterprise accounts
- Couple this with the participants' lower proclivity to adopt AI features from existing vendors in the future – existing Office of Platform vendors need to increase focus on current customer adoption of newly released AI features to decrease churn risk

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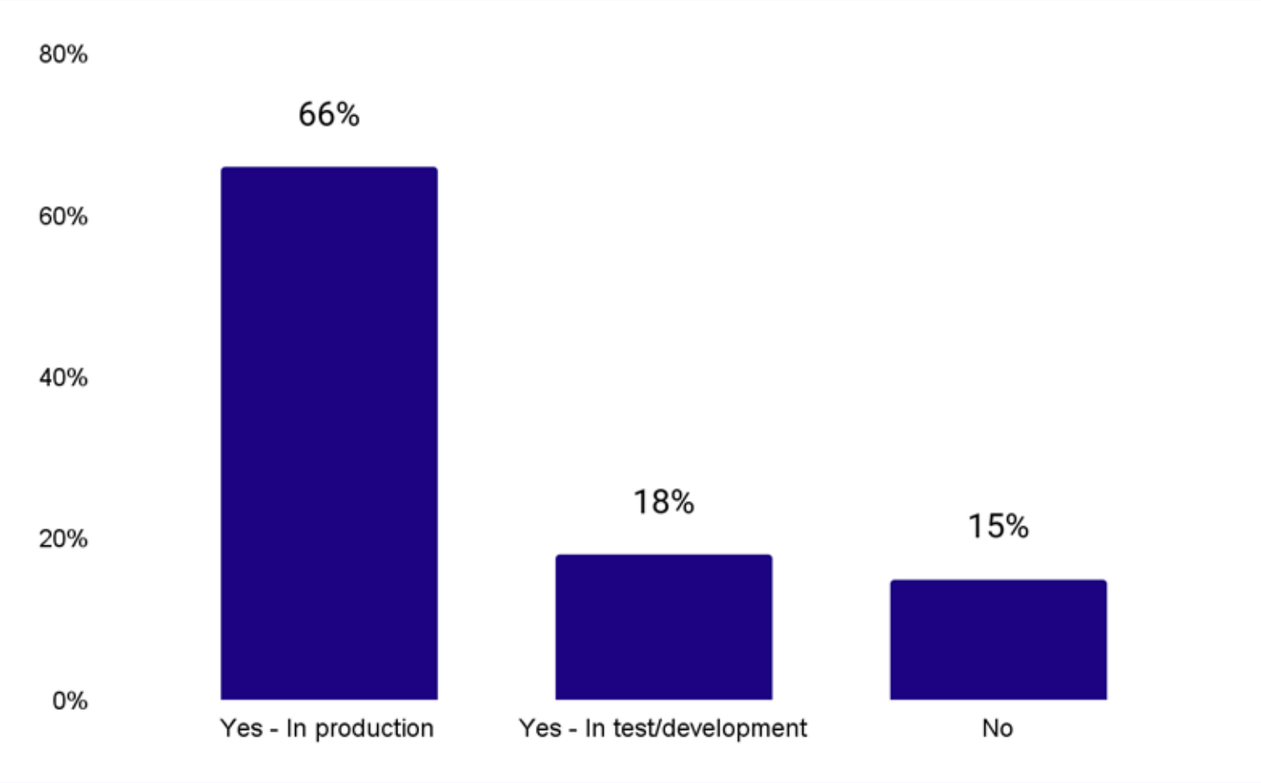
Internal Development Status

By Total Population



N = 325

Two-thirds (66%) already are using an internally developed AI tool

Insights

- For those 74% of companies reporting they prefer an internally developed AI tool, we asked how many already have at least one internally developed tool in production, and it was an eye-opener to see that two-thirds (66%) already are using an internally developed AI tool

- One critical factor to consider in internally developing an AI tool is this: who will be responsible for managing, maintaining and enhancing the tool over time as 3rd party models evolve and internal requirements expand?

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Embedded AI Functions Used

By Total Population

N = 324

ERP platforms are the #1 source of AI functionality (71%) being used in existing platforms

Insights

- ERP platforms are typically deeply rooted and integrated across the company from a people, process and technology integration perspective. As such they are the #1 source of AI functionality (71%) being used in existing platforms
- Beyond that, only billing and revenue platforms received more than 50% of the respondents using AI features in their platform
- This data, coupled with the preferred approach to build internal AI-empowered products, should incent existing Office of Finance platforms to focus on their AI product adoption by existing users

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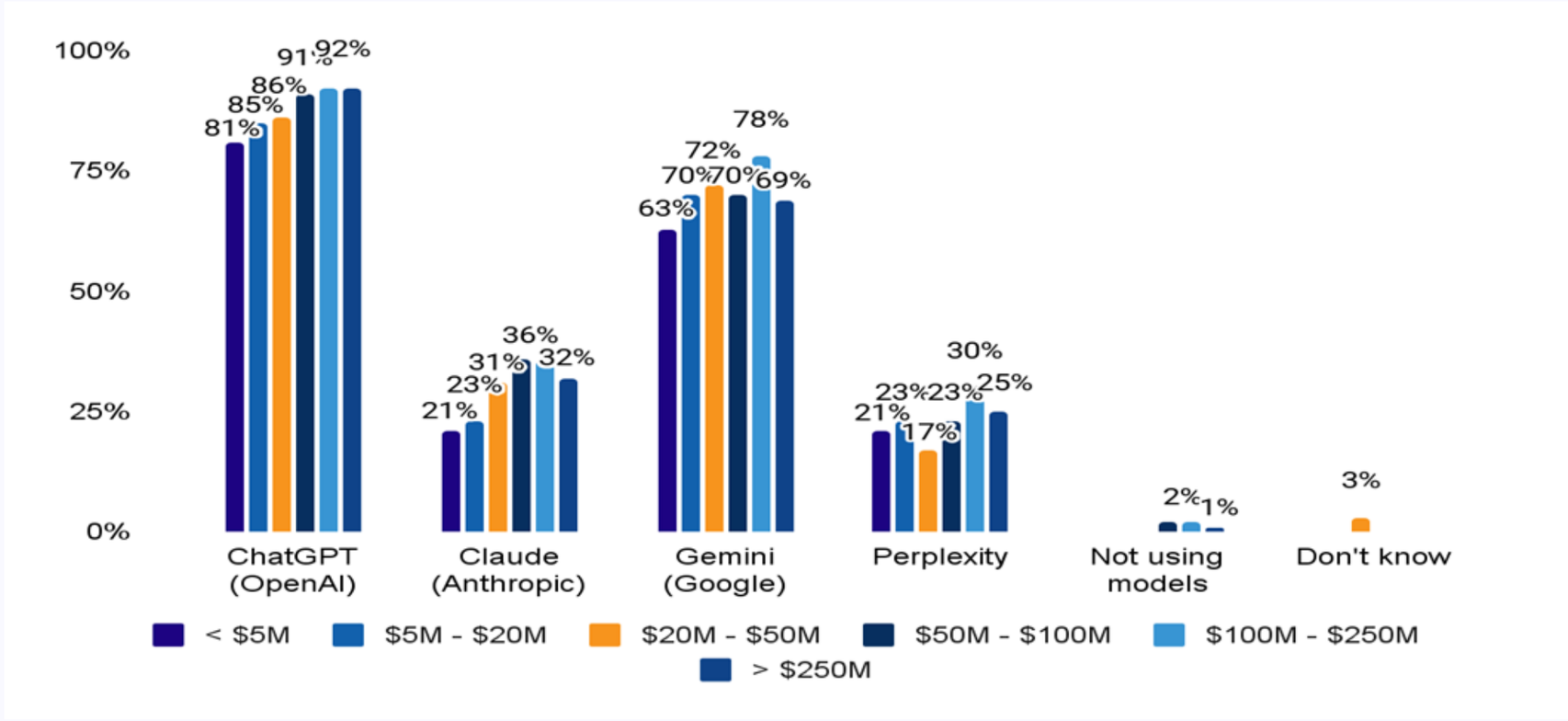
General AI Models Used

By Annual Revenue



N = 325

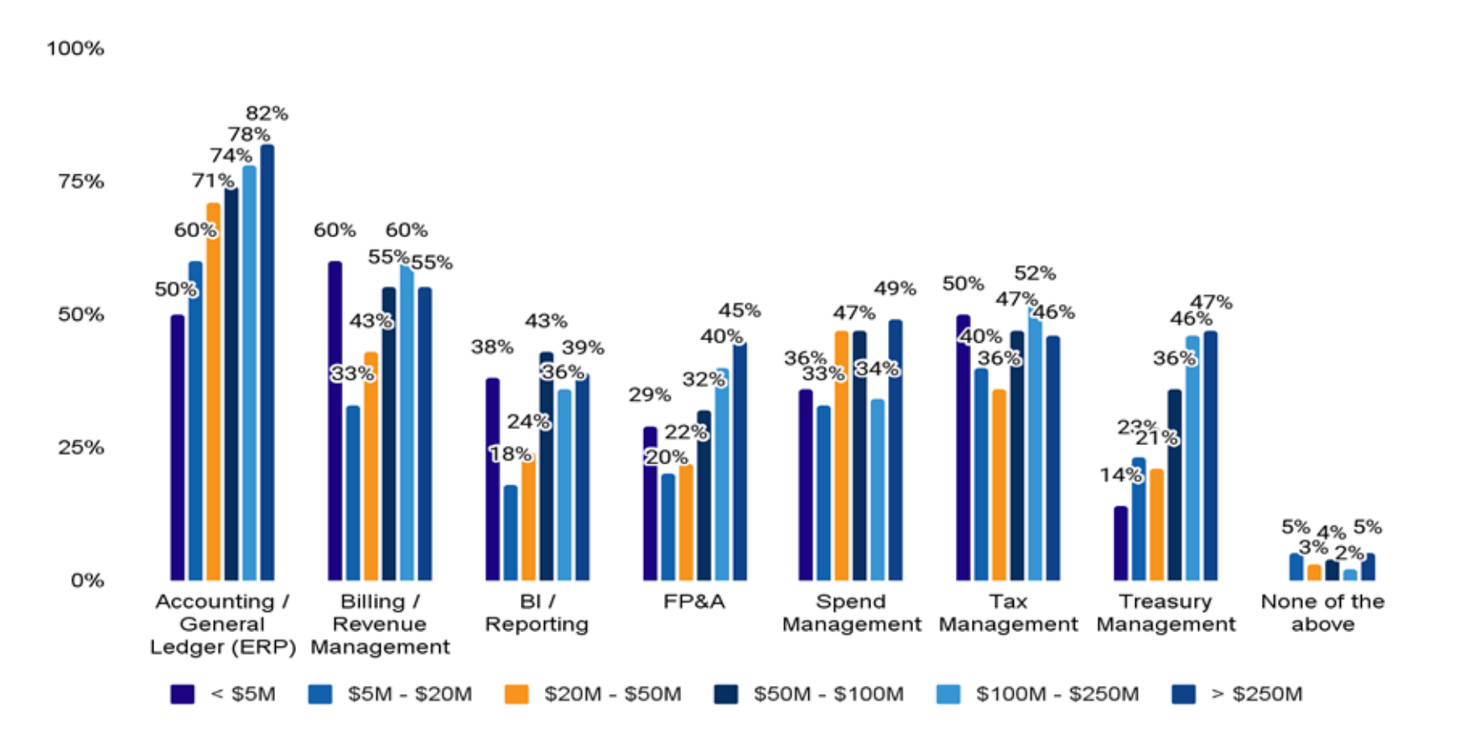
Insights

- As we analyzed the preferred Large Language Model (LLM) used, it was interesting to see that as companies increase in size, OpenAI goes from 81% to 92%--which in part may be due to their early introduction of ChatGPT enterprise over 2 years ago

- Google's Gemini AI model continues to grow in popularity, and now with their new browser integrating Gemini natively, it will be important to see how their utilization changes - especially in larger companies

Embedded AI Functions Used

By Annual Revenue



N = 324

Insights

- It is interesting to note that larger companies use their legacy ERP platform's embedded AI function – with that growing from only 50% in smaller companies to a whopping 82% in companies over $250M in revenue

- This trend is also prevalent in FP&A tools, Spend Management tools and Treasury Management tools –highlighting that bigger companies with more uses of a Financial platform are more prone to their current vendors providing new AI feature/function - this is both a key retention and expansion opportunity for incumbents

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06

AI Adoption – Why Not

Sage

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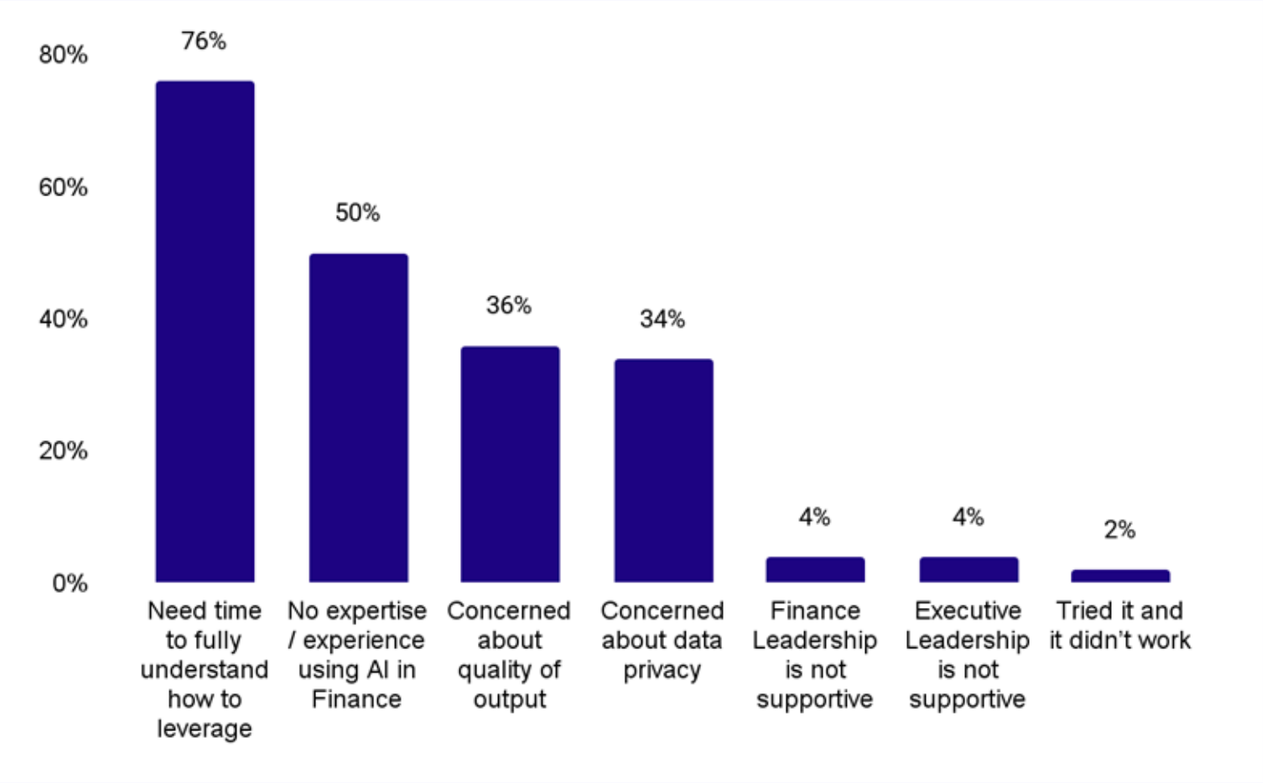
Reason For No AI Usage In Finance Org

By Total Population



N = 50

The top reason that Finance organizations have not adopted AI is that they require more time to fully understand how best to leverage (76%)

Insights

- The top reason that Finance organizations have not adopted AI is either they require more time to fully understand how best to leverage (76%) or the lack of expertise in using AI (50%)
- About one-third highlight concerns about the quality of the output (36%) or data privacy (34%)
- It is very informative to note that bringing in the expertise, knowledge and experience in leveraging AI is much easier to address as a hurdle, than the concerns around data privacy or quality of output

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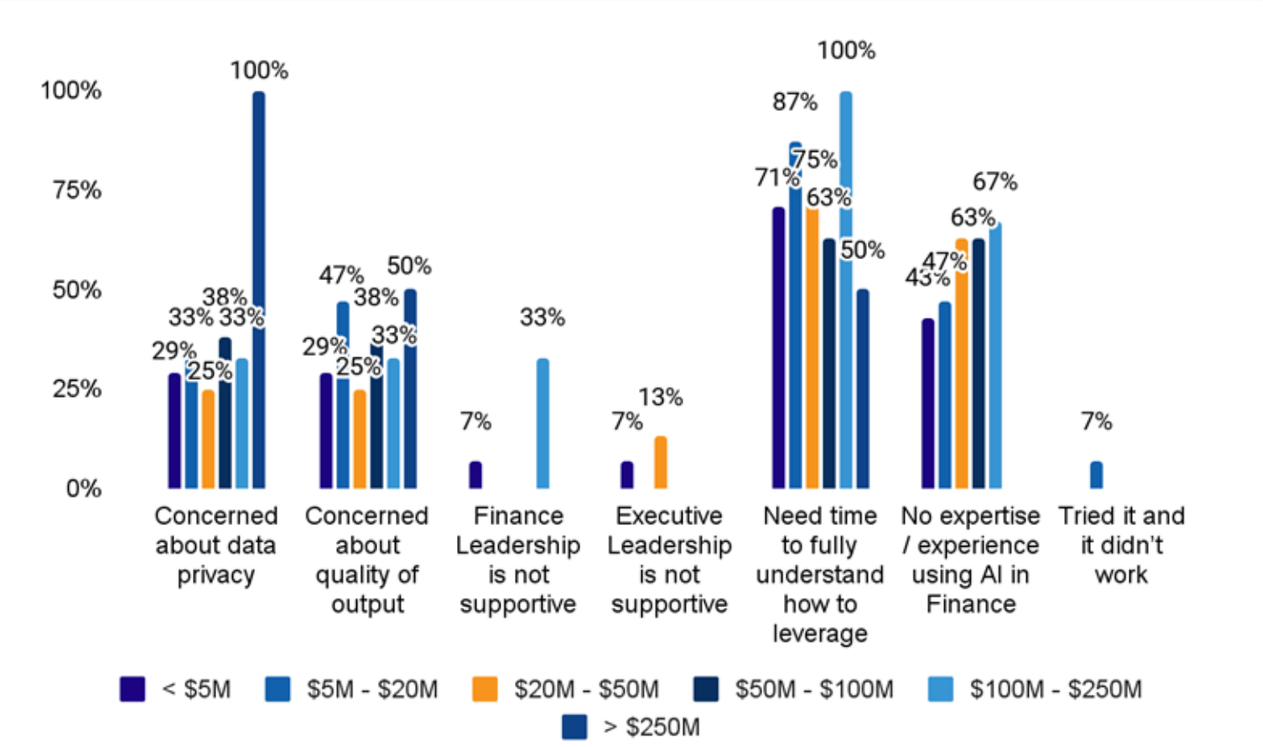
Reason For No AI Usage In Finance Org

By Annual Revenue



N = 50

Not adopting AI in Finance has one very clear reason - concern about data privacy

Insights

- The reason for not adopting AI in Finance has one very clear reason in larger companies - concern about data privacy (100%)
- At the same time, larger companies are also more likely to report no experience/expertise as a top reason for not leveraging AI (67%)
- Creating a strategy to both hire talent that has AI experience and using AI from currently implemented and approved vendors are two good places to start gaining hands on experience and comfort with AI

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07

Future Impact of AI in Finance

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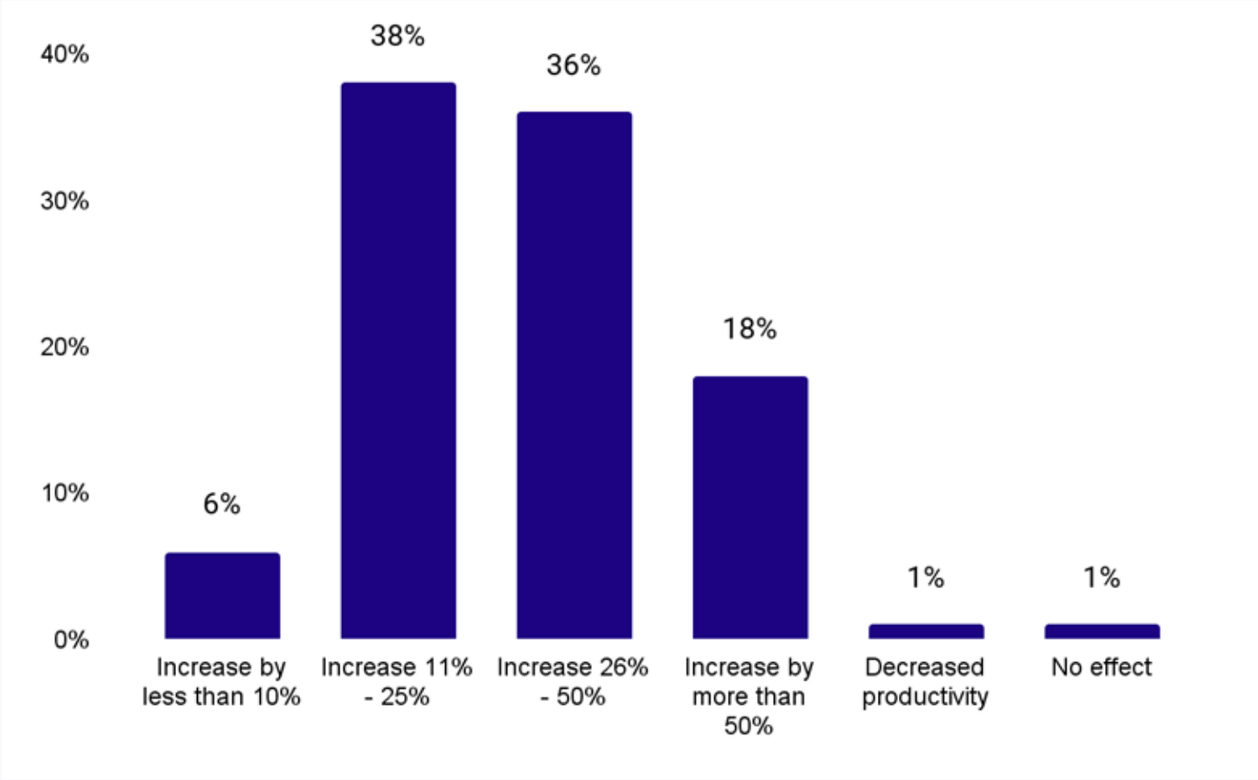
Projected Future AI Productivity Impact

By Total Population



N = 370

The projected increase in productivity would mean a billion-dollar company could add $1.1M - $5M to it earnings

Insights

- If you measure increased productivity as the % of revenue allocated to Finance, let's do some quick calculations using the expected productivity gains of a company that invests $10M (1% of revenue) on Finance
  - 11% increased productivity translates to a $1.1M cost reduction
  - 25% increased productivity translates into a $2.5M cost savings
- The projected increase in productivity would mean a billion dollar company could add $1.1M - $5M to it earnings...just by using AI!?!?

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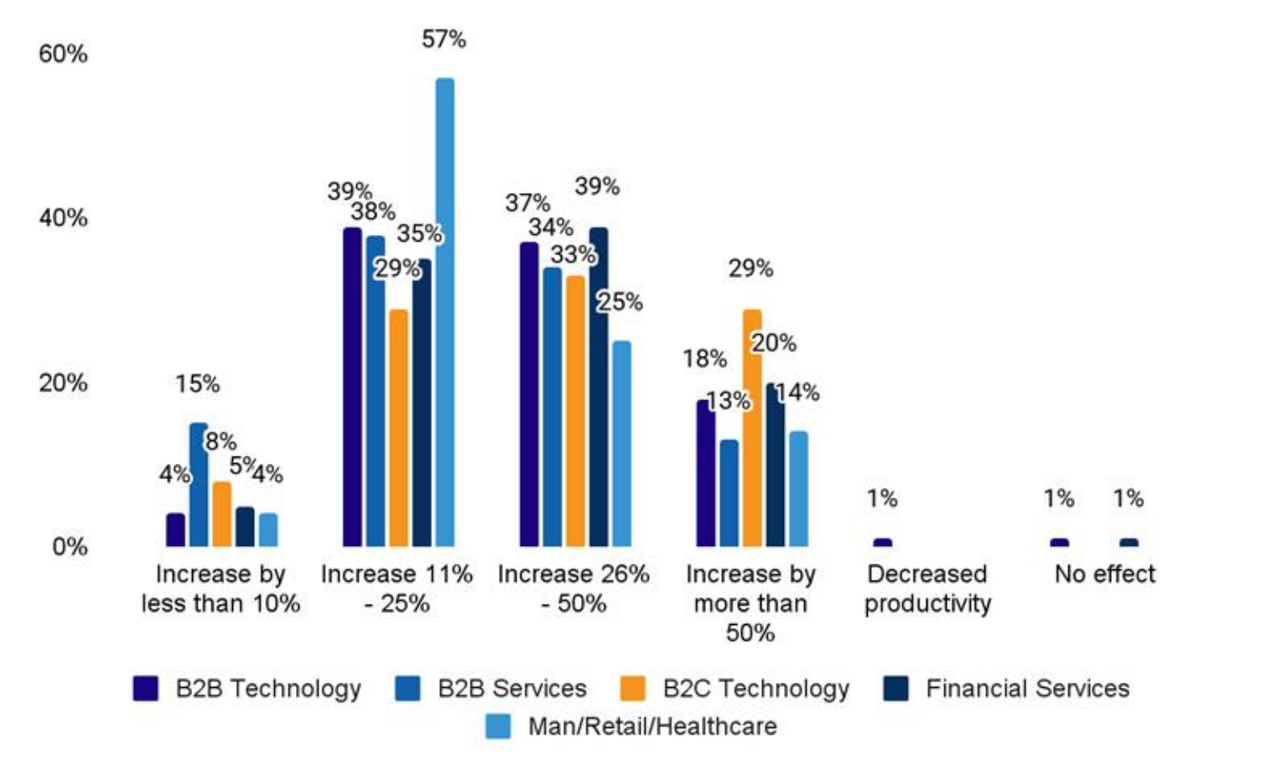
Projected Future AI Productivity Impact

By Industry Segment



N = 370

Manufacturing, Retail and Healthcare industry is the most likely to predict an 11% -25% increase in productivity

Insights

- The most interesting finding on the future projected impact on the Office of Finance productivity is that the Manufacturing, Retail and Healthcare industry is the most likely to predict an 11% -25% increase in productivity– so why wait to save the level of expense?

- Financial Services is more positive on the potential impact of productivity in finance greater than 25% (39% of companies) than in B2B technology - getting past the concerns of security and regulation will be critical to achieving this level of increase productivity

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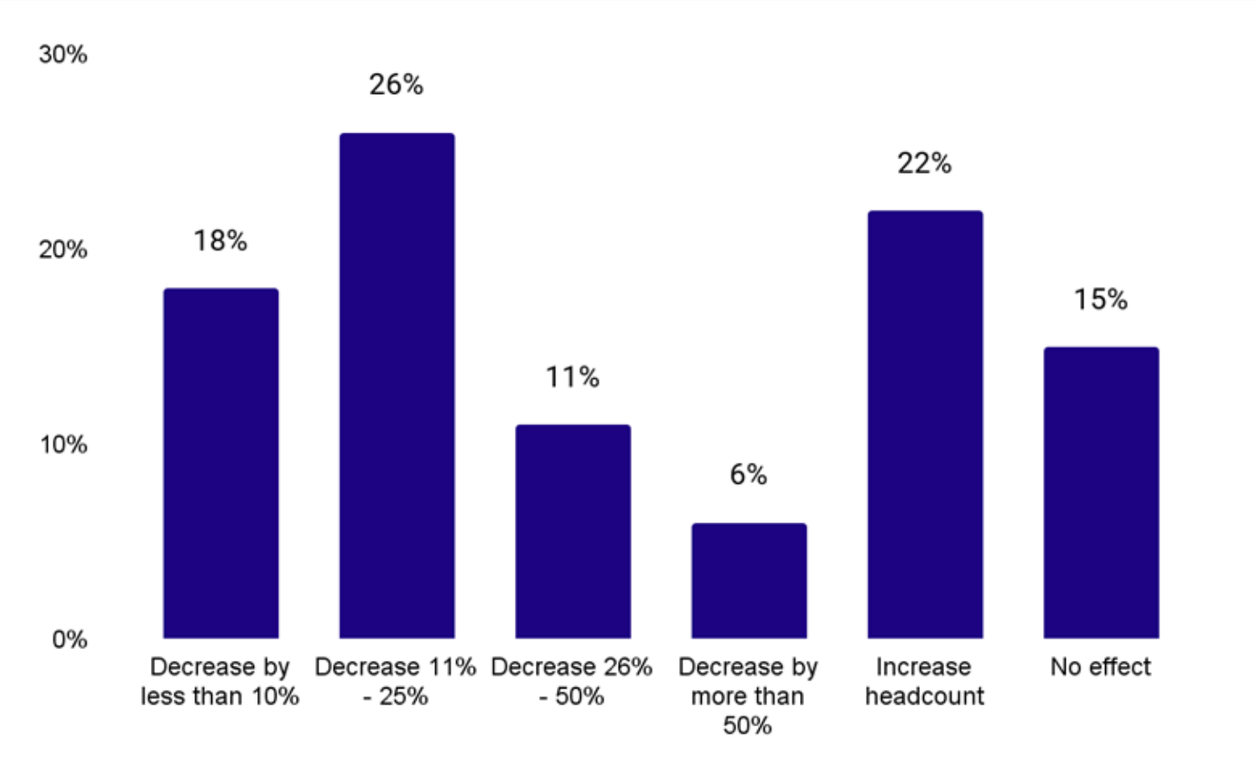
AI Future Impact On Headcount

By Total Population



N = 370

One interesting finding is that even though 92% of the respondents predict increased productivity by 11% or more

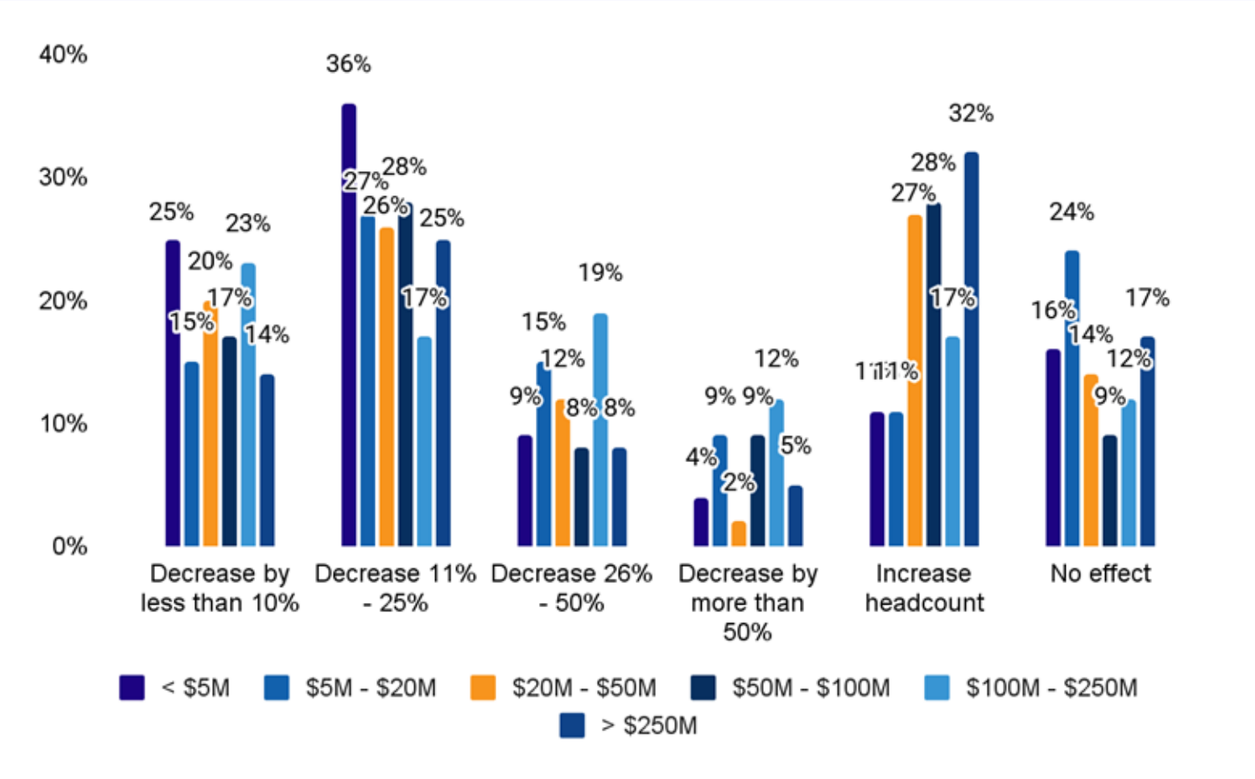
Insights

- One interesting finding is that even though 92% of the respondents predict increased productivity by 11% or more, only 43% predict decreasing headcount by more than 11%

- This suggests companies expect AI to increase efficiency in non-human resource areas and/or to be able to grow without adding additional human capital on a pure linear basis. In other words, do more with less resource on an apples-to-apples basis. Why wait to start the process towards increased productivity?

AI Future Impact On Headcount

By Annual Revenue



N = 370

Larger companies are most likely to predict that AI will increase headcount in finance (32%)

Insights

- A notable finding is that larger companies are most likely to predict that AI will increase headcount in finance (32%), almost the same that predict to decrease headcount by between 11% and 50% (33%) - while 17% predict no impact on headcount

- As companies begin to experiment, invest, and deploy AI in Finance and across the organization, the best will identify the measurements to evaluate the ROI of AI investments, and create the infrastructure and processes to monitor the business impact of AI beyond productivity

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Participant Profile

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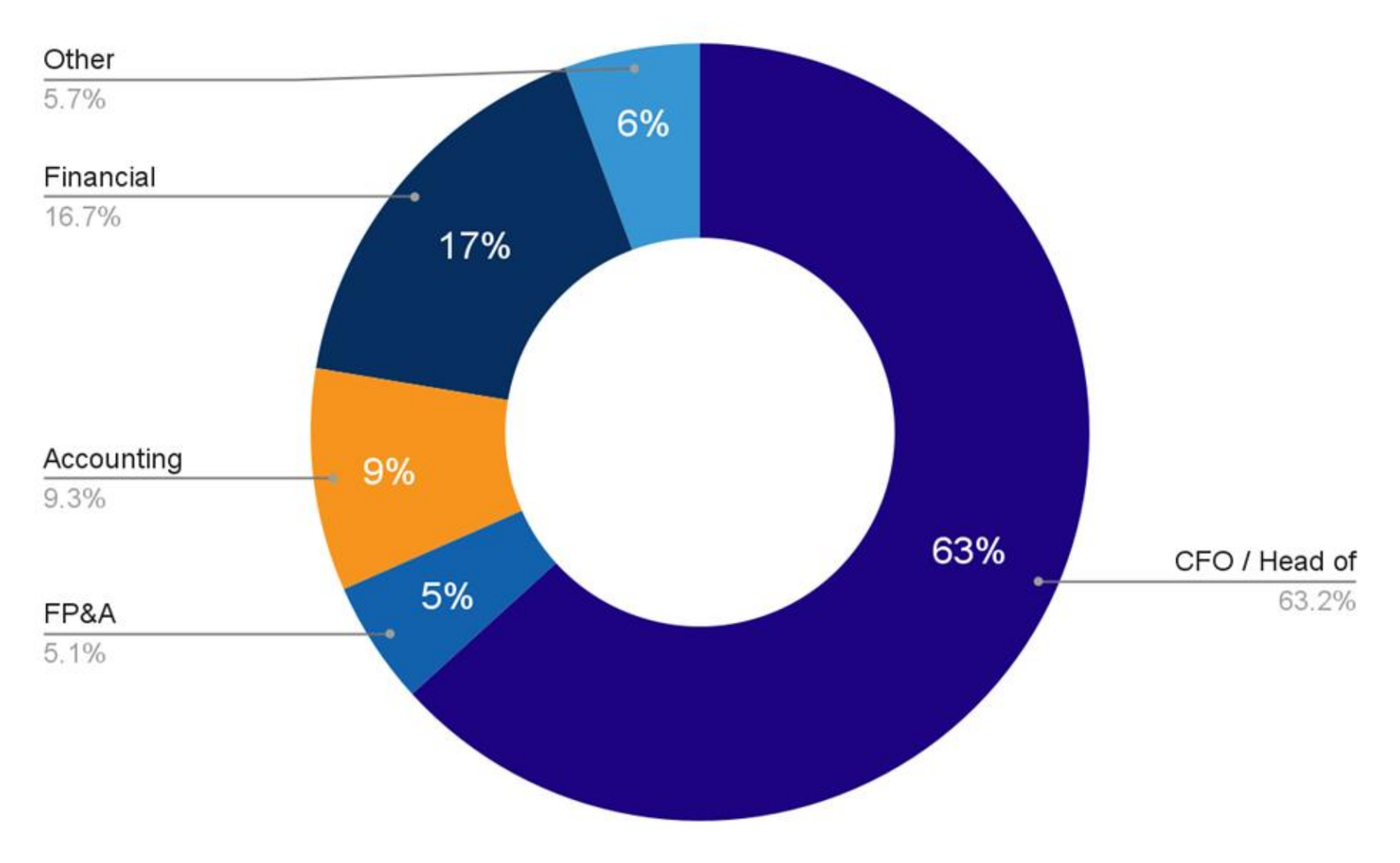
Participant Profile

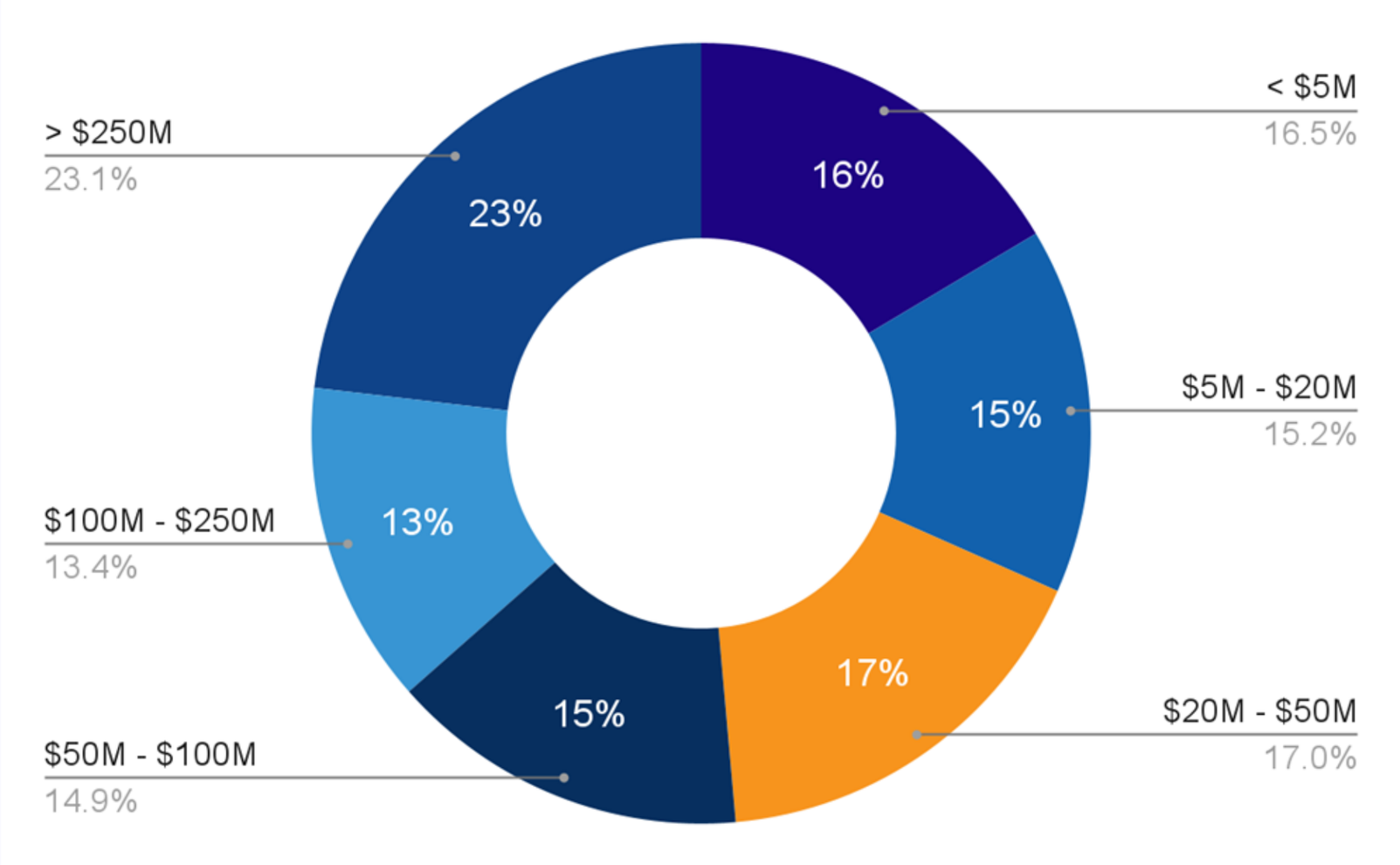
Finance Department



N = 389

Participant Profile

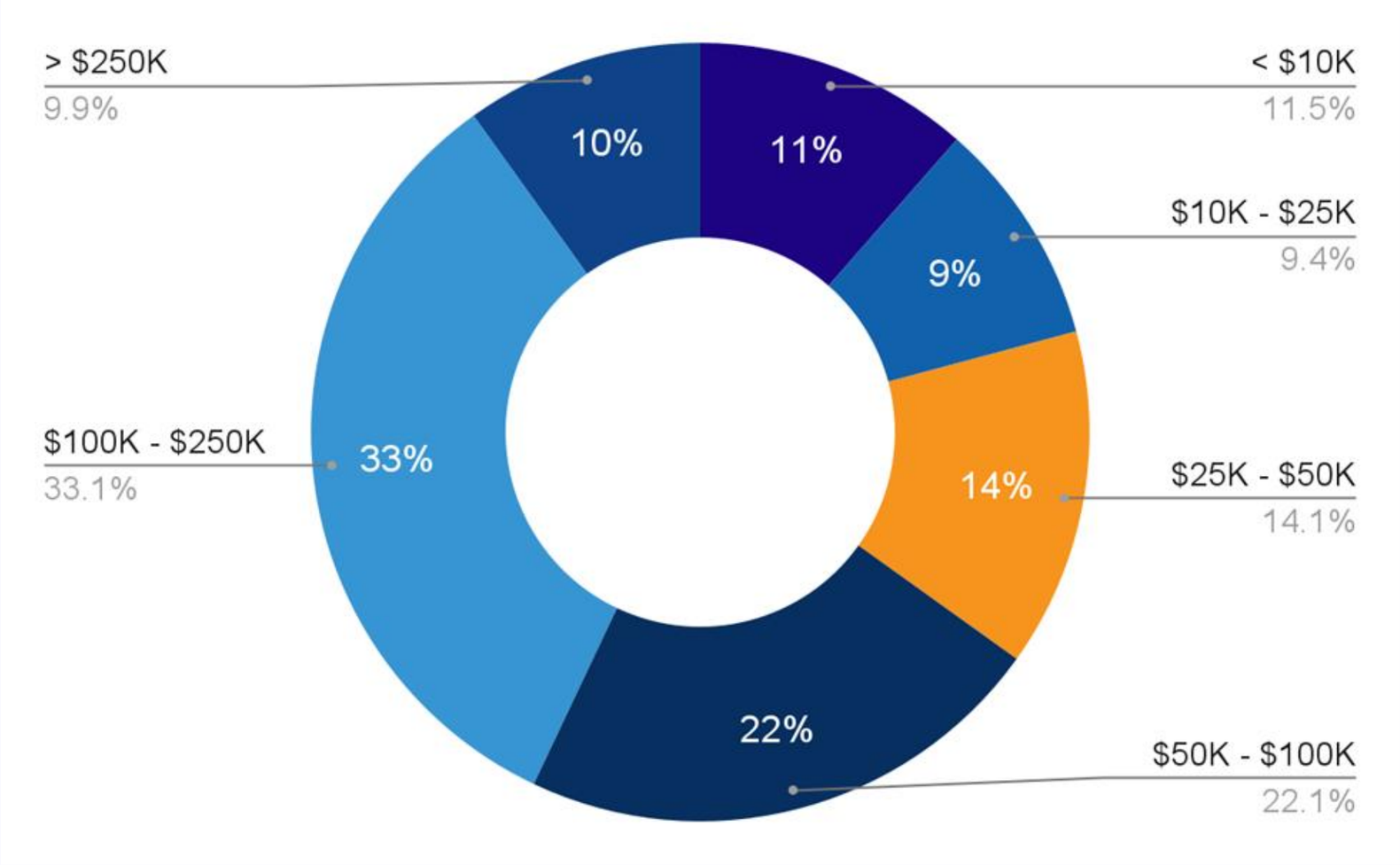
By Annual Revenue



N = 389

Participant Profile

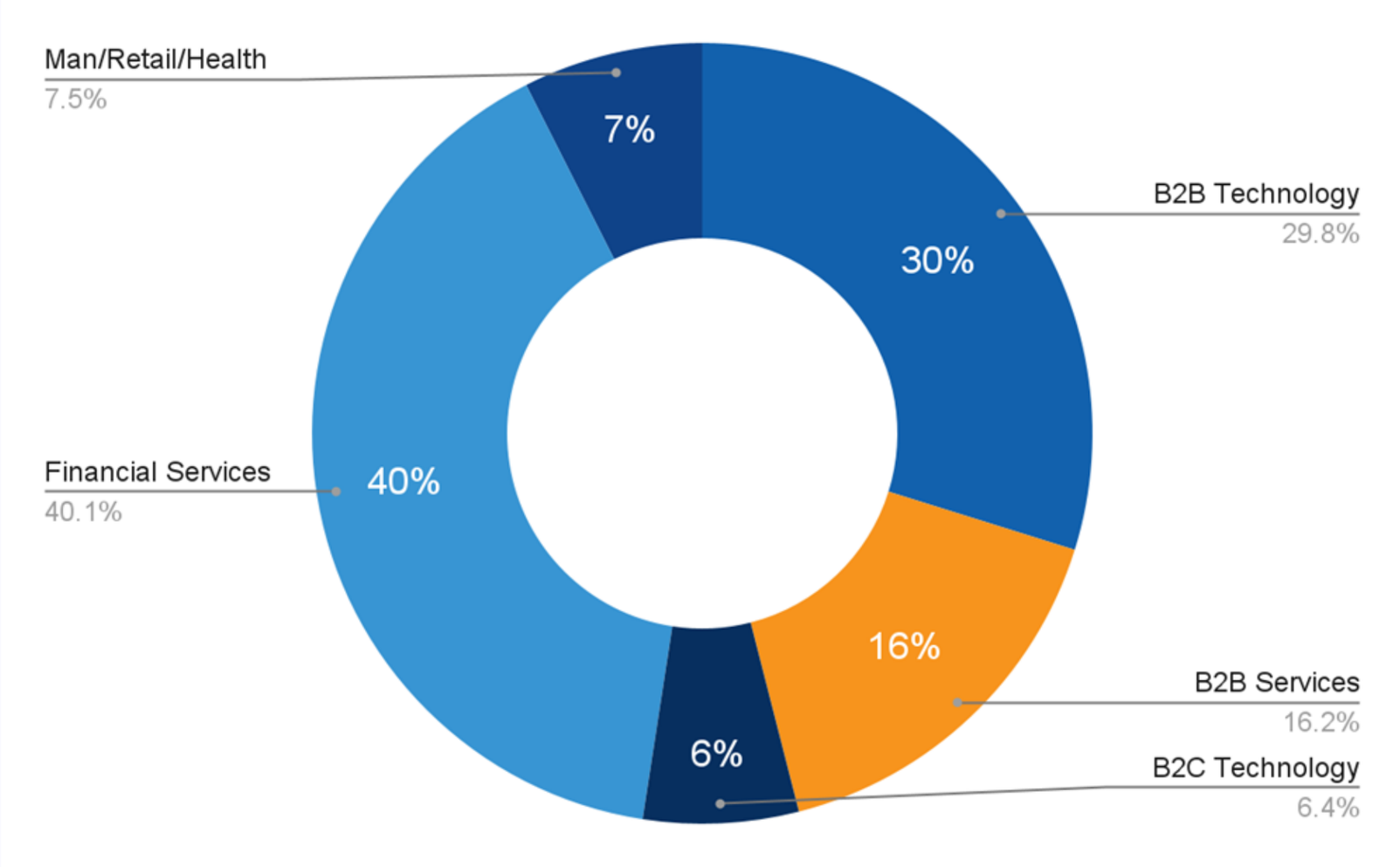
By Annual Contract Value



N = 389

Participant Profile

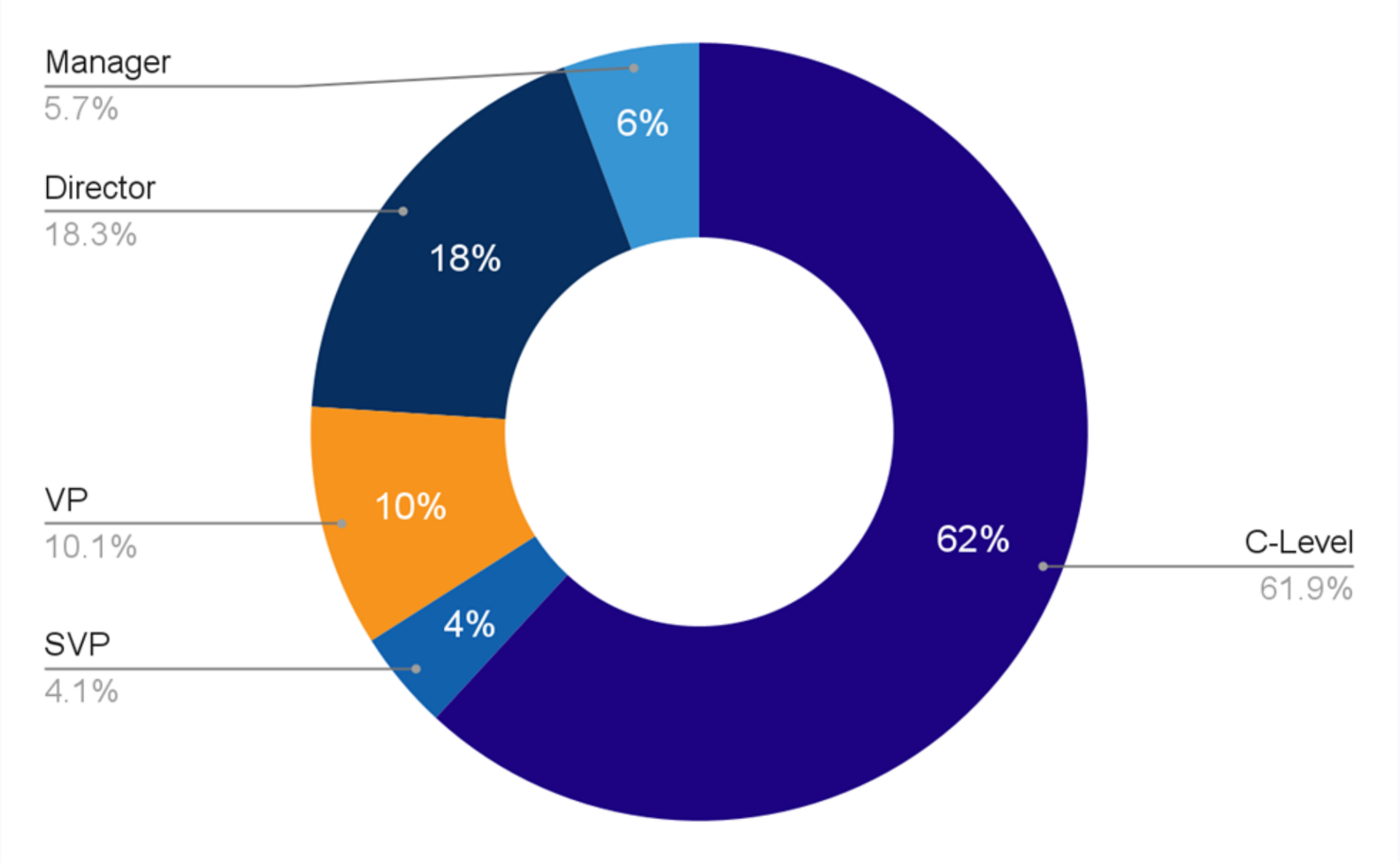
Industry Segment



N = 389

Participant Profile

Title Level

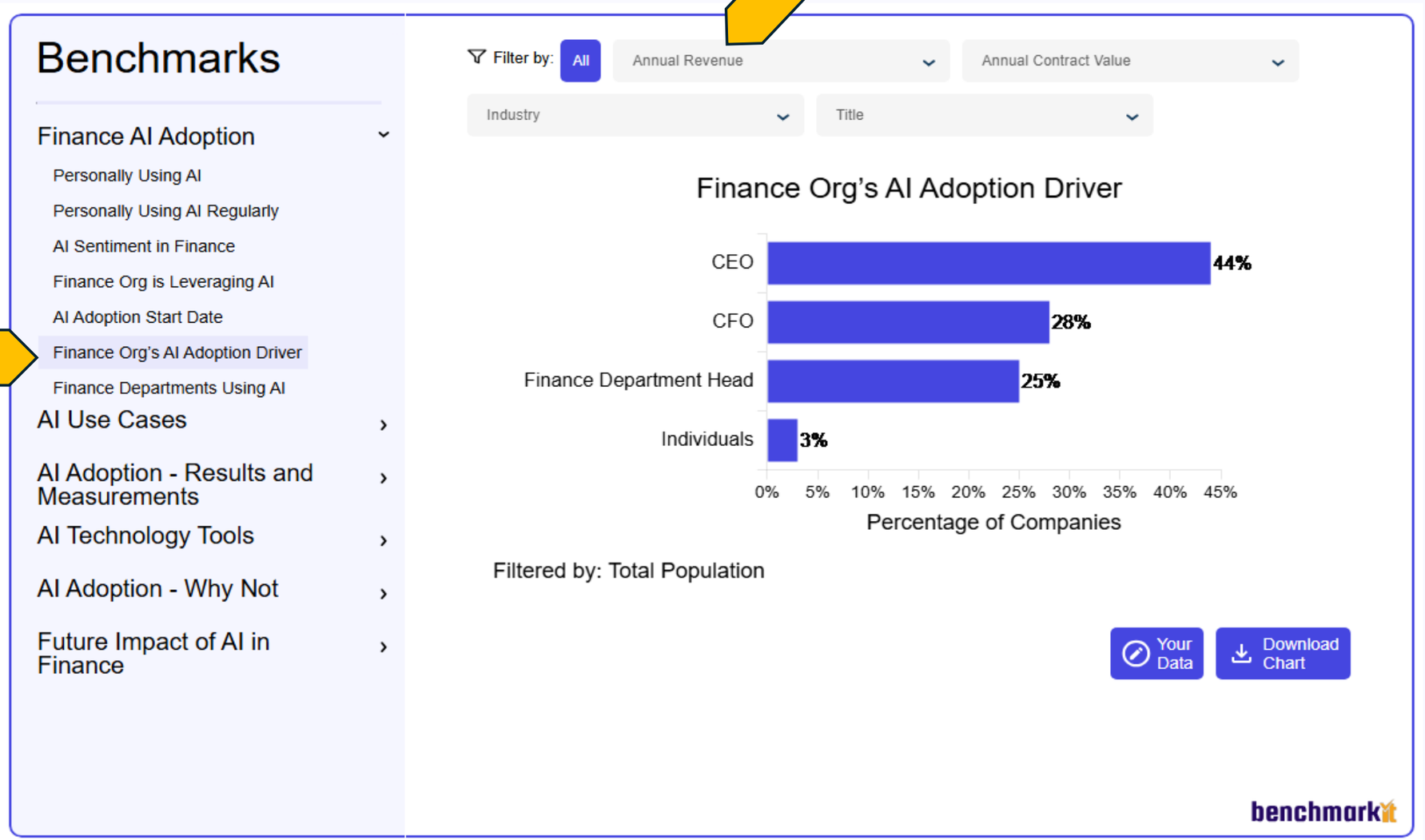


N = 389

Interactive Benchmarks

Filter by Company Profile Criteria

Select the Benchmark



https://www.benchmarkit.ai/widget/ai-in-finance/cy-26