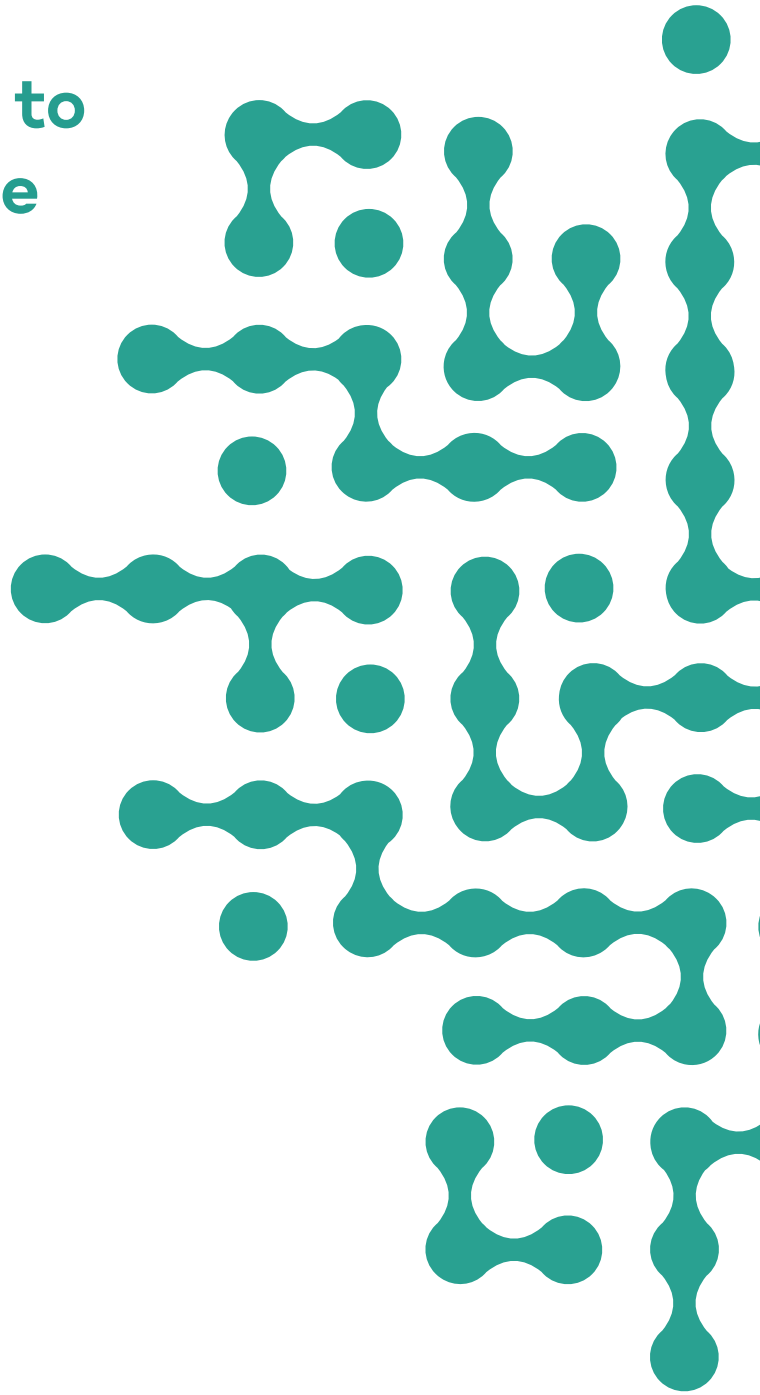
Global Autonomous Finance Benchmark 2025

Navigating the path to an AI-powered future

The experiences of 1600 global finance leaders



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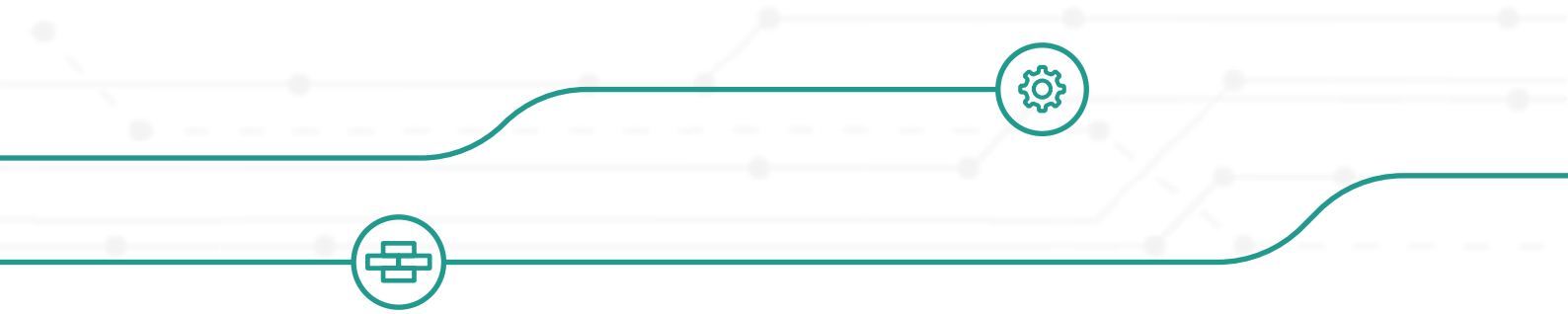
Aptitude HSO Microsoft



Research Methodology

The research report contains insights from over 1,600 finance professionals and CFOs across nine geographies and six sectors, working for organizations with revenue greater than $250 million USD or equivalent foreign currency. All participants self-reported as decision makers within their organization.
A mixed-mode methodology was used, including in-depth qualitative interviews and a larger scale quantitative survey. All research was conducted in partnership with independent insight specialists, Beautiful Insights.

Qualitative Research

- Hour-long interviews with eight C-suite executives were conducted in March 2025
- Subjects included seven C-Suite executives from North America, APAC and Europe
- Represented sectors included Banking, Insurance, Media, Platforms/Tech, Manufacturing and CPG/Retail

Quantitative Research

- Surveys were administered via an online, self-completed questionnaire of approximately 10 minutes in length, in English or the respondent's local language
- Job titles included: CFO; CIO; CTO; Finance Director for a total 1,620 respondents
- Represented regions included ANZ, Benelux, Canada, DACH, Hong Kong, Scandinavia, Singapore, UK and US where (n) equalled 180 per market
- Represented sectors included Banking, Insurance, Media, Platforms/Tech, Manufacturing and CPG/Retail where (n) equalled 180 per sector

The methodology and survey design were selected to ensure the ability to quantify and track the attitudes and behaviors of finance professionals and the adoption of autonomous finance across a broad range of sectors and regions, with surveyed populations large enough to observe similarities and differences between the regions and sectors themselves. For consistency and to align with the 2024 study, the methodology is broadly the same. However, in 2025, we ran the quantitative stage first so we could share key findings during the research interviews and ask C-Suite executives to comment on the results.

Breakdown of Demographics & Firmographics

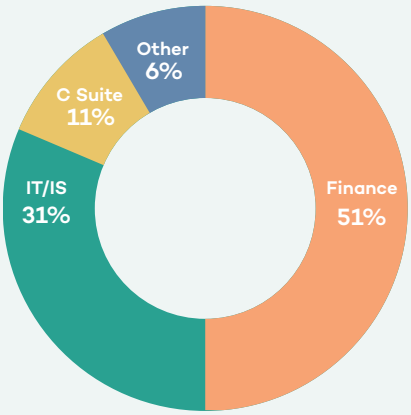
Company size (total revenue)

T/O (relevant currency aligned with $ values)	ALL
$251m - $500m	61%
Over $500m	39%

Experience

How long have you been working in finance roles (not just your current position)?	ALL
Under 2 years	3%
2-4 years	18%
4-6 years	30%
6-10 years	43%
10+ years	5%

Role



Executive Summary

Autonomous finance is here, but not entirely, and not without challenges.

In 2025, finance is standing at a crossroads. AI is no longer confined to innovation labs. It is in the boardroom, on the CFO's desk, and embedded, at least partially, into the day-to-day operations of finance teams worldwide. Yet this year's benchmark study of over 1,600 senior finance professionals reveals a jarring truth: while many claim to be well on the journey, few are as advanced as they think when we look more closely at the findings.

Finance leaders are embracing AI as a strategic priority, not just a technical upgrade. They talk about copilots, not tools. About insight, not just automation. About becoming business partners, not bookkeepers. But the data tells a more complicated story. Despite widespread adoption, key outcomes like faster period-end close and real-time forecasting remain elusive. In some cases, things are slowing down before they speed up.

The root cause? Data. Mediocre quality, siloed systems, and legacy architecture continue to sabotage even the most ambitious AI initiatives. Without trusted, integrated data, finance leaders are realizing that AI cannot fly, let alone lead.

Meanwhile, a cultural divide is emerging. Agile, tech-forward organizations are building truly intelligent, autonomous finance capabilities. Others, particularly in regulated industries, are still debating the risk.

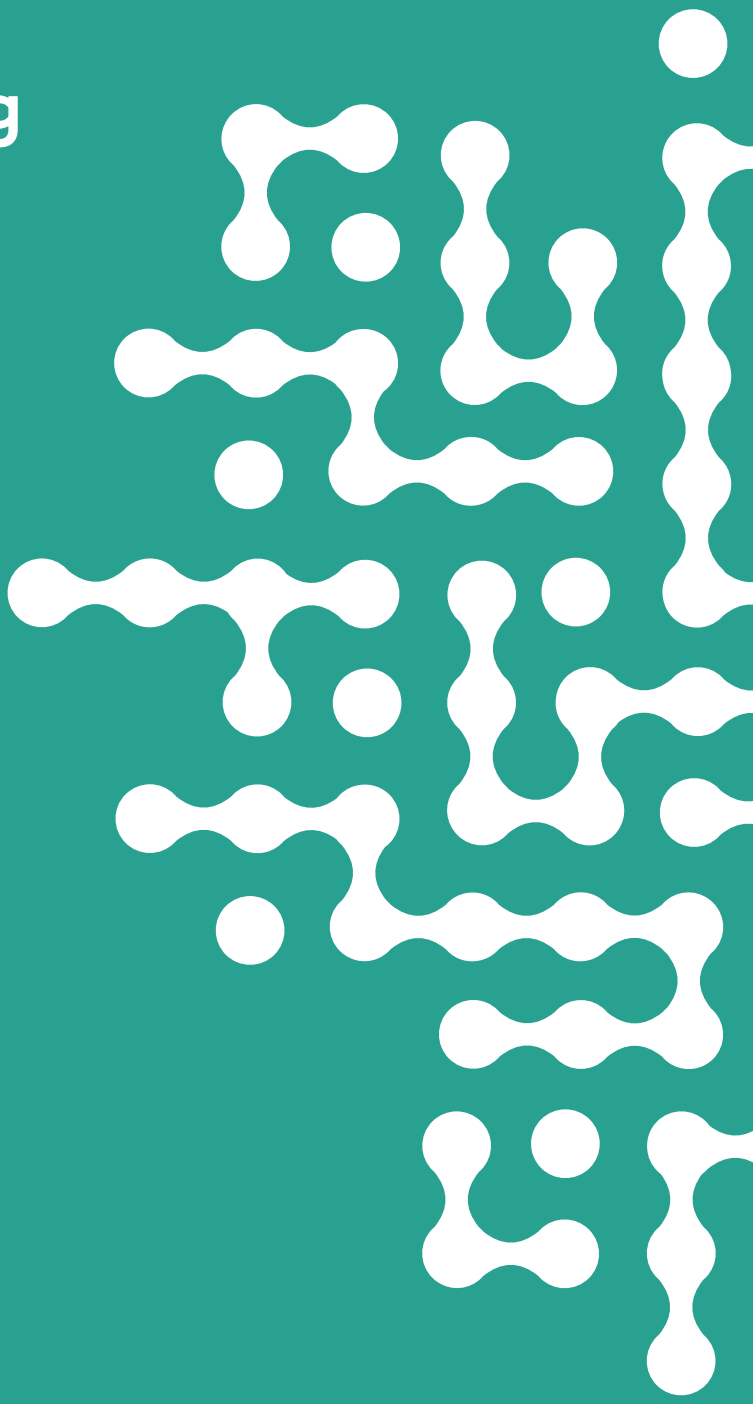
And yet, amid this complexity, the ambition is undeniable. Finance wants to move faster, see further, and think smarter. Leaders want AI that doesn't just crunch numbers but creates foresight. They want tools their teams can use directly, without waiting for IT. They don't just want finance to be efficient; they want it to be indispensable in strategic decision-making.

This report is both a mirror and a map. It shows where finance is today, with clarity, honesty, and sector-by-sector insight, and lays out what is needed to go further. The message is clear: autonomous finance is not the finish line. It is a moving target. But those who get the fundamentals right - data, culture, trust - will not only catch up, but they will also lead the way.

> **The biggest hurdle is not the technology. It is getting people to stop and change how they work.**

Key themes in 2025

1. AI and the evolving role of finance



Finance is shifting from reporting function to strategic partner, with AI driving predictive insights.

Finance leaders continue to pivot decisively from traditional, backward-looking reporting towards becoming strategic, forward-focused business partners. The 2025 research reveals this evolution accelerating, with senior finance leaders increasingly recognizing AI as essential, not simply for efficiency but for its predictive capabilities and strategic impact.

Quantitatively, AI adoption has notably increased, with more organizations reporting integration of AI-driven financial processes in 2025 compared to 2024. Yet, interestingly, this rise has not translated into expected speed gains in tasks like period-end closing or real-time data processing. The qualitative insights emphasize that some finance executives now see AI less as a means to faster automation and more as an enabler of smarter, more strategic business decisions that can be linked to income generation and better customer experiences.

Indeed, finance teams are beginning to prioritize predictive scenario modelling and business intelligence, moving beyond merely automating repetitive tasks. Progressive CFOs explicitly view their role not as custodians of historical data but as active growth drivers, leveraging AI to forecast business trends, inform strategic decision-making, and provide deeper insights into potential commercial opportunities.

This strategic shift is reflected in the 2025 quantitative data, showing a significant rise in demand for self-service AI tools enabling real-time access to financial insights without reliance on IT departments. Compared to 2024, finance leaders now clearly express a preference for AI solutions that empower their teams directly, underscoring the transformation of finance from back-office support to proactive business partner.

The evolving role of finance in 2025 marks a shift towards insight-driven strategic advisory, supported by intelligent, intuitive AI solutions.

> **“Finance is very much a change agent now, not just reporting on what’s happened but driving the business forward through predictive insights.**

AI and the evolving role of finance

Finance is no longer content to look in the rearview mirror. In 2025, it is leaning hard into the future.

The data tells a clear story: the finance function is evolving from a reporting hub to a strategic engine. Senior finance leaders are not just adopting AI to shave hours off closing routines, they are using it to gain foresight, agility, and a commercial edge.

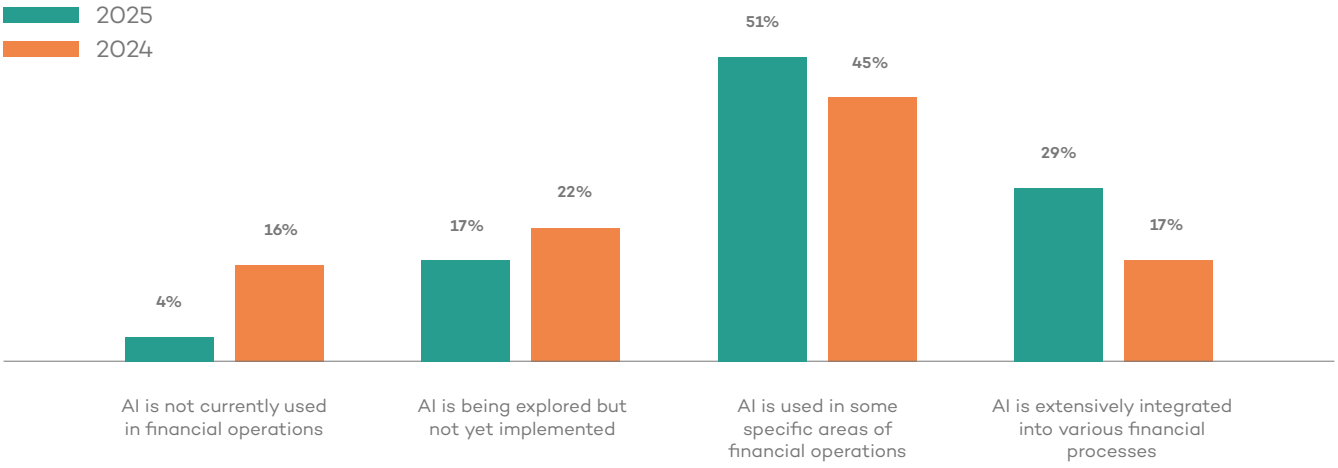
This year's benchmark reveals a decisive shift. AI adoption is rising, but not in the way most expected. Speed gains remain elusive. Period-end close and real-time reporting have not improved as dramatically as hoped. But that is not the headline anymore.

What matters now is what AI enables: smarter modelling, sharper scenario planning, and better answers to the question, "What's coming next?"

Progressive CFOs no longer see themselves as guardians of historical data. They are stepping up as growth architects, leveraging AI to anticipate risk, identify opportunity, and influence decisions before they are made. The numbers back this up. There is a surge in demand for self-service AI tools that put real-time insight directly into the hands of finance teams, no BI bottlenecks, no IT gatekeeping!

The transformation is cultural as much as technological. Finance is moving out of the back office and into the heart of strategic decision-making. AI is not just helping teams move faster. It is helping them think ahead, see further, and act first. This is the new role of finance: predictive, proactive, and powered by intelligence.

How extensively is AI currently utilized in your organization's financial operations?



> **AI isn't just about doing things faster anymore. It's about making finance a true strategic copilot for the business.**

Key themes in 2025

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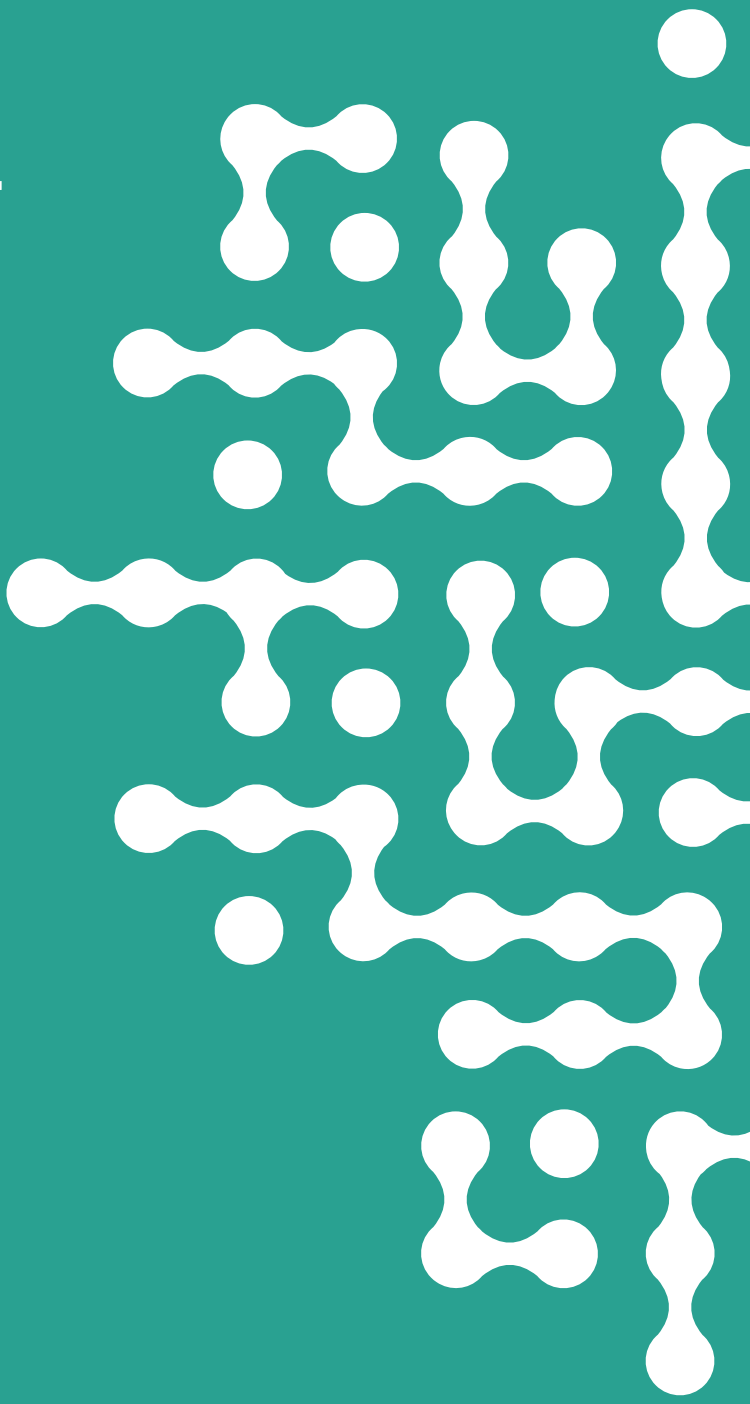
2. Data quality: The critical barrier



Overcoming data quality and integration challenges is crucial; data readiness must come before successful AI adoption.

In 2025, the most substantial barrier to autonomous finance remains unchanged: data quality. Across quantitative and qualitative findings, finance and technology leaders consistently rank poor data quality, siloed systems, and inadequate integration as primary obstacles hindering AI from realizing its full potential.

Quantitatively, challenges related to data quality and system integration topped the list again in 2025, reinforcing last year's findings, but with increased urgency. Qualitative interviews reveal a growing recognition among CFOs and CTOs that integrating advanced AI solutions with legacy systems has proven far more complex and resource-intensive than initially expected. Many leaders have been on this journey before through other digital transformation projects and plan for the challenges.

> "Real-time, unified data flows are no longer aspirational, they are essential."

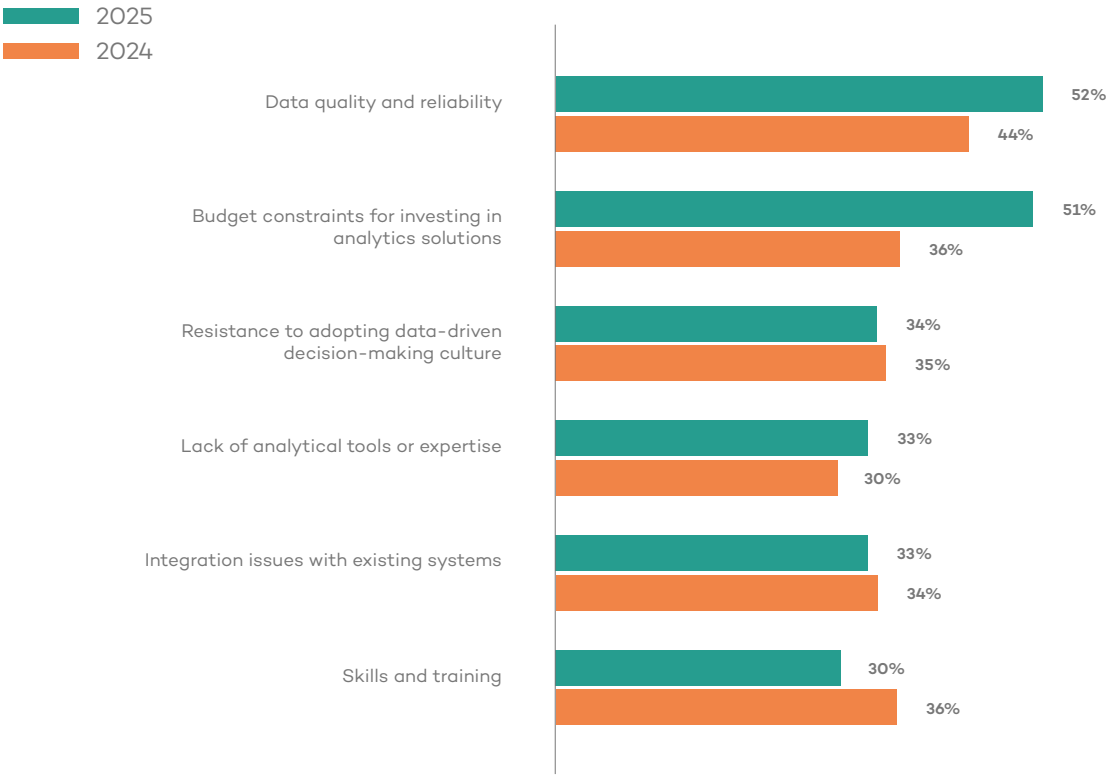
This year's insights underline that without reliable, integrated data foundations, AI tools become costly experiments rather than transformative investments. Leaders described frustration around stalled digital transformation projects, highlighting scenarios where promising AI initiatives faltered due to inconsistent reporting structures, fragmented historical data, and entrenched organizational silos.

Moreover, finance leaders increasingly understand that successful AI adoption is fundamentally contingent upon robust data management practices. Real-time, unified data flows are no longer aspirational, they are essential. Compared to 2024, there is a pronounced shift in acknowledging the necessity of establishing strong data governance and system interoperability before scaling AI ambitions.

In short, high-quality, integrated data is now recognized unequivocally as the fuel of autonomous finance. Without it, strategic finance transformation remains elusive. Addressing data challenges head-on is thus emerging as the key first step for organizations committed to leveraging AI strategically.

> **"Without strong data governance and integration, AI just becomes an expensive experiment rather than a real business driver.**

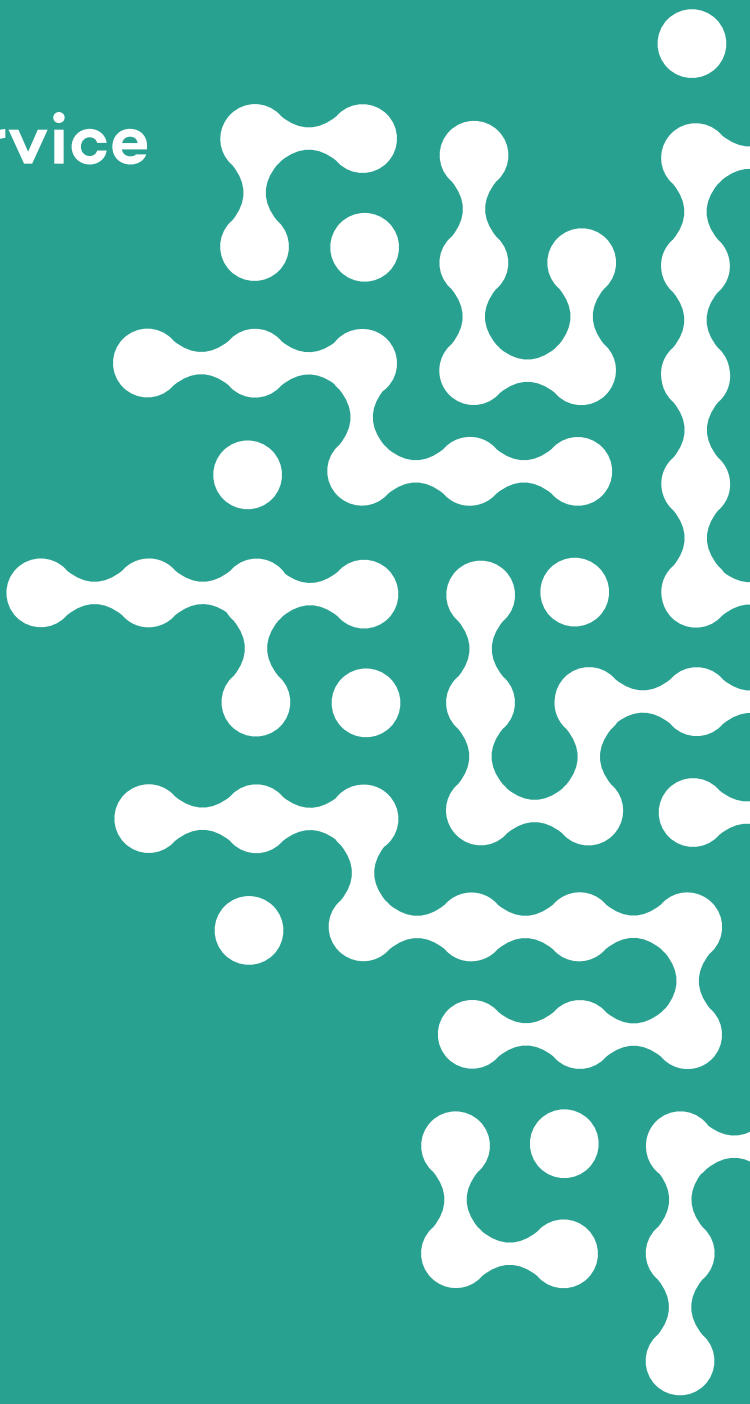
What are the primary obstacles you encounter in using financial data and analytics to make strategic decisions?



> **You can have the best AI tools in the world, but if your data's wrong or fragmented, you're just making bad decisions faster.**

Key themes in 2025

3. The rise of self-service AI in finance



Finance teams are empowered with intuitive AI tools, reducing IT reliance and enabling real-time insights.

Finance leaders are shifting their expectations for AI significantly. The demand in 2025 is no longer simply about automating routine processes, it is about empowering finance teams with intuitive, self-service AI tools that provide direct, real-time access to financial insights without dependence on IT or BI teams.

This year's quantitative survey highlights a clear and growing preference among CFOs, CTOs, and senior finance executives for AI solutions that their teams can control directly, enabling quicker, data-driven decisions. Compared to 2024, when finance departments primarily focused on automation and efficiency, 2025 sees a marked shift towards AI-driven accessibility and immediacy, recognizing that the most valuable insights are those that finance teams can uncover themselves, often proactively rather than reactively.

Qualitative interviews underline this transformation, revealing widespread frustration among finance leaders when forced to wait for IT intervention to obtain critical insights. They stress the importance of self-service AI in enhancing not just efficiency, but also responsiveness and agility in decision-making. It is not universal however with some IT leaders expressing frustration that their finance colleagues are not embracing the emerging opportunities.

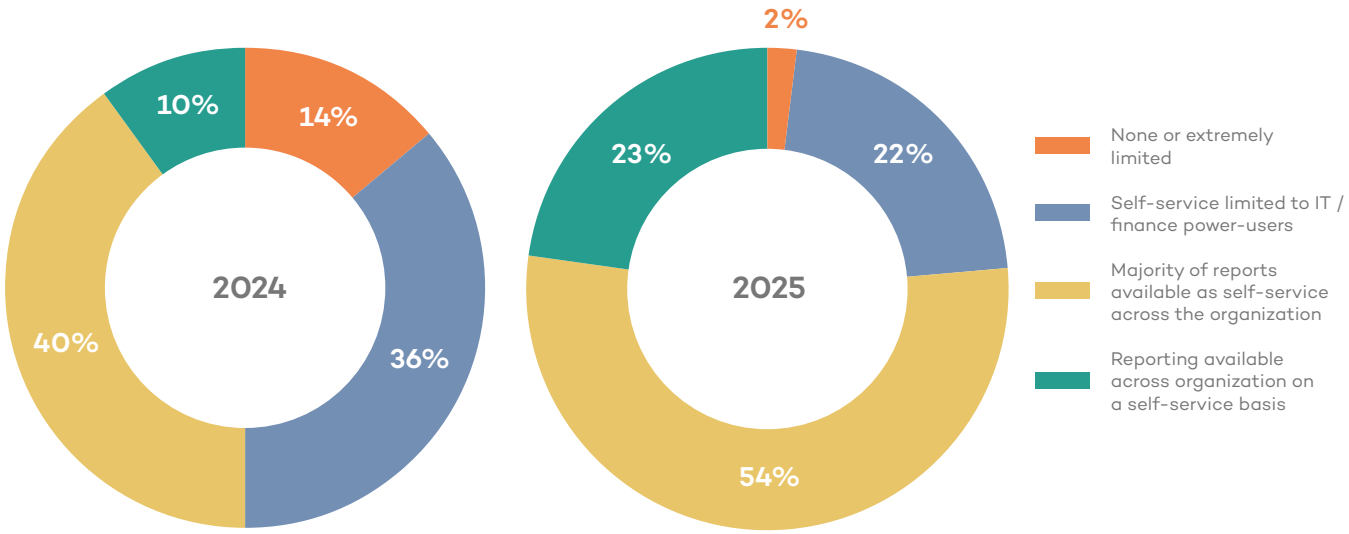
> "2025 sees a marked shift towards AI-driven accessibility."

The study underscores a broader shift in finance culture: AI is evolving from a back-end enabler into a frontline tool that finance teams actively use to uncover strategic insights, even those they previously might not have realized were needed. In short, self-service AI is becoming a differentiator, enabling finance teams to act more autonomously, strategically, and decisively in 2025.

> **"Finance needs tools they can use directly without waiting for IT, real-time insights should be at our fingertips, not locked away.**

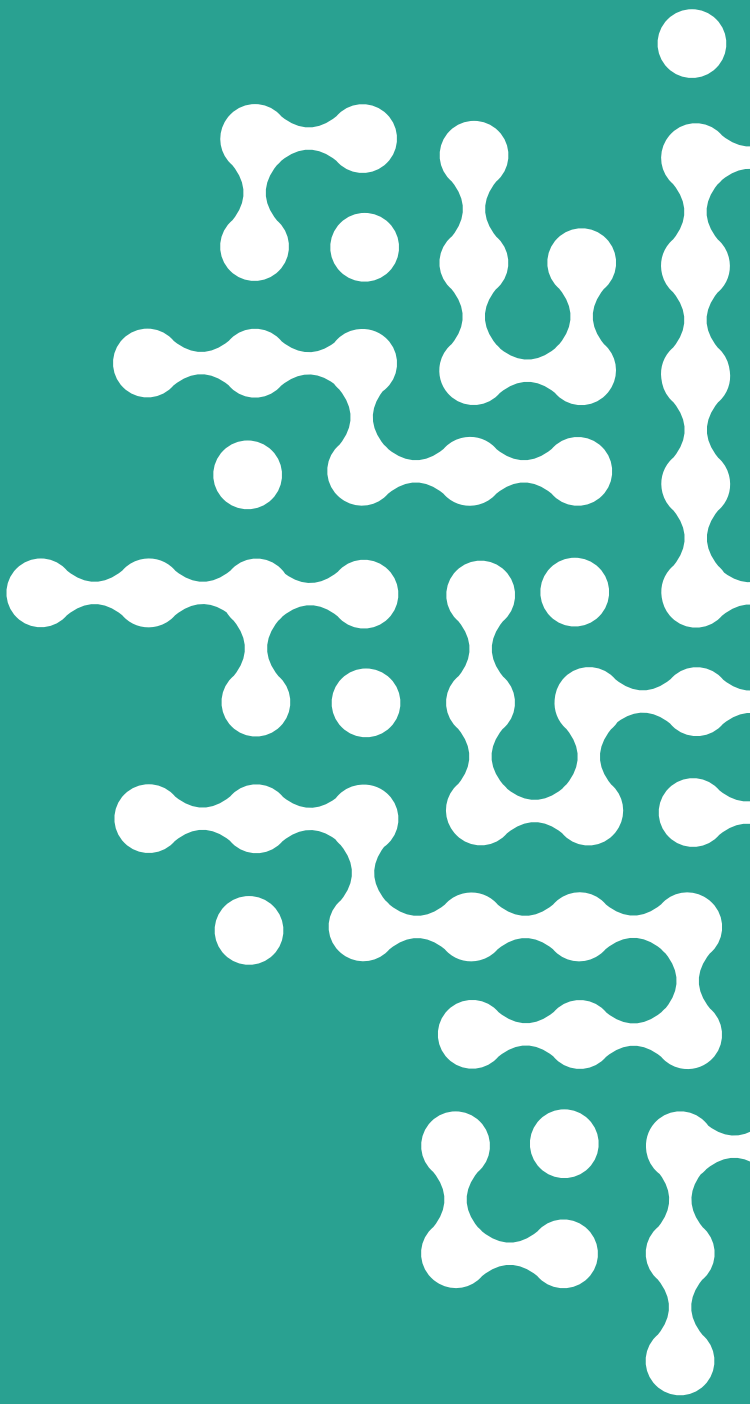
> **Self-service is crucial, finance teams can't afford to be bottlenecked by IT for every insight. We need that agility ourselves.**

What is the finance self-reporting availability in your organization?



Key themes in 2025

4. Measuring ROI: Clarity amidst uncertainty



Quantifying AI's benefits remains challenging, balancing strategic importance with short-term clarity and real-world case study insights.

While most finance leaders increasingly recognize AI as strategically vital, clarity on ROI remains elusive in 2025. Quantitative data clearly reveals an ongoing difficulty among finance leaders in quantifying precise returns from AI projects, creating hesitancy around large-scale rollouts. Despite this ambiguity, senior executives remain committed, viewing AI as an indispensable component of long-term business transformation. In real terms, prioritizing predictive insights, agility, and strategic capability over immediate, measurable returns.

This strategic viewpoint, however, creates significant challenges when competing internally for resources. The research shows finance leaders face greater scrutiny in proving ROI for AI, compared to business functions where results are more directly attributable to revenue or customer experience improvements. In functions like sales, operations and customer experience, AI projects with clearer ties to incremental revenue growth often gain faster approval.

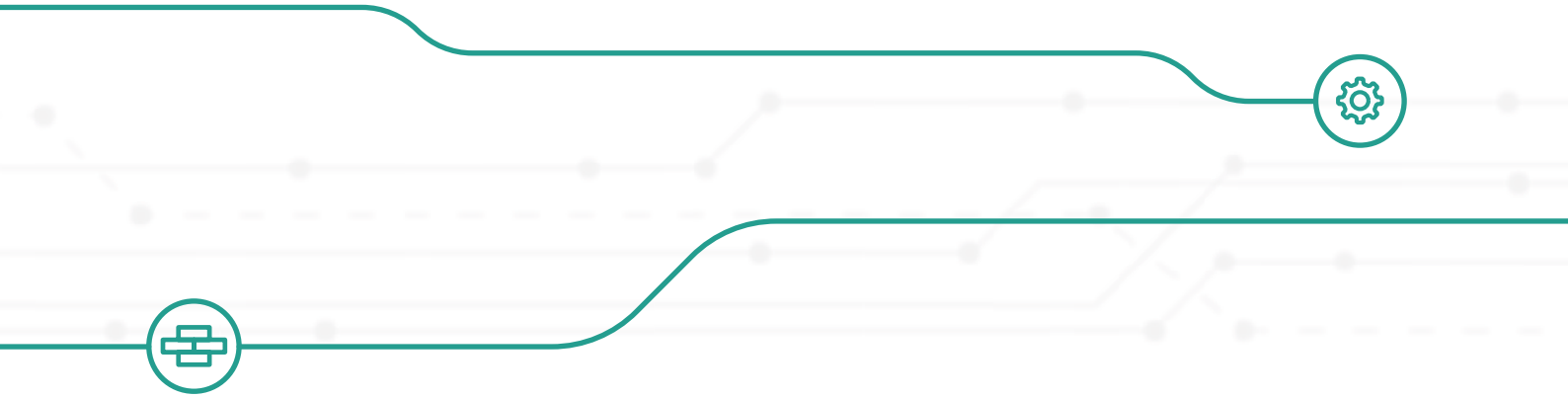
Furthermore internal, and external pressures compound this challenge. Finance leaders report feeling compelled by boards and executive teams to demonstrate digital maturity, often leading to reactive rather than strategic AI investments.

This dynamic, fueled in part by a "fear of missing out" compared to more visibly successful departments, underlines the importance of clear, demonstrable case studies and ROI frameworks for finance-focused AI initiatives. Fair or not, finance people just have to get more clever in how they justify new tools to the Board.

In response, forward-thinking CFOs advocate for AI projects that directly enhance strategic analytics capabilities, better equipping them to advise the C-suite on revenue growth opportunities.

While precise ROI measurement remains challenging, aligning AI investment closely with strategic business outcomes and clearly demonstrating its long-term strategic value has become crucial for finance leaders navigating internal competition for resources.

> **Everyone's excited about AI, but the real challenge is proving the return, especially when speed doesn't automatically mean better decisions.**

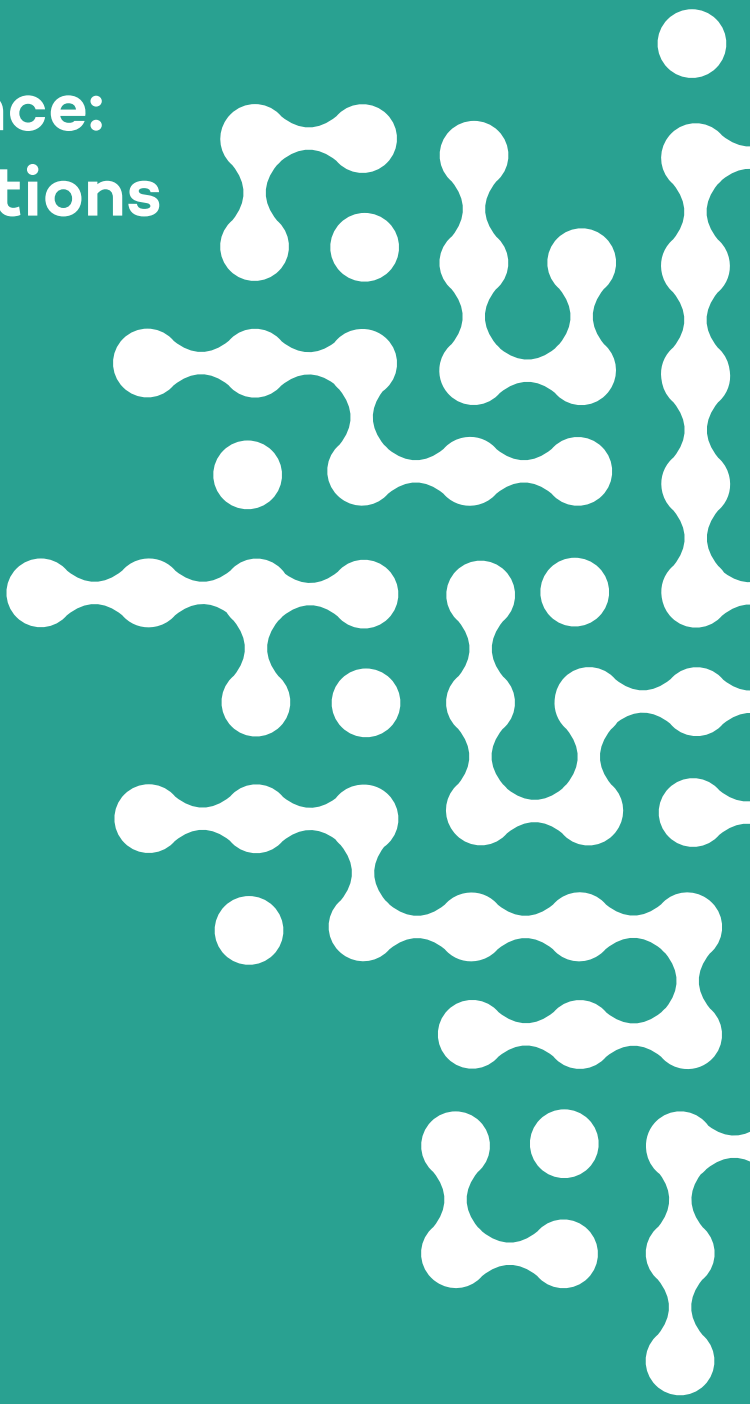


> **Automation undeniably frees up time, but measuring the real business impact of AI is still a gray area.**

Thinking about the ROI on any AI projects you may have implemented over the last few years, which of these statements are true?

Key themes in 2025

5. Speed vs intelligence: Resetting expectations



Measuring AI's impact is challenging, requiring a balance between strategic goals and short-term results.

A key insight from 2025 is the realization among finance leaders that AI's primary value might not be speed, but intelligence. Despite increased adoption of AI solutions, quantitative findings reveal minimal improvements in critical financial processes like period-end closing and real-time data flows. In some cases, finance leaders reported slower initial outcomes, highlighting that innovative technologies can introduce short-term inefficiencies before longer-term benefits are realized.

The qualitative interviews confirm that initial lags are common as finance teams grapple with integration complexity, system adjustments, and data quality challenges. This reality check has prompted finance leaders to recalibrate their expectations: perhaps AI is no longer seen merely as a tool to perform financial operations faster. Instead, the strategic value lies in enhanced analytical capabilities, predictive modelling, and the quality of actionable insights AI can deliver.

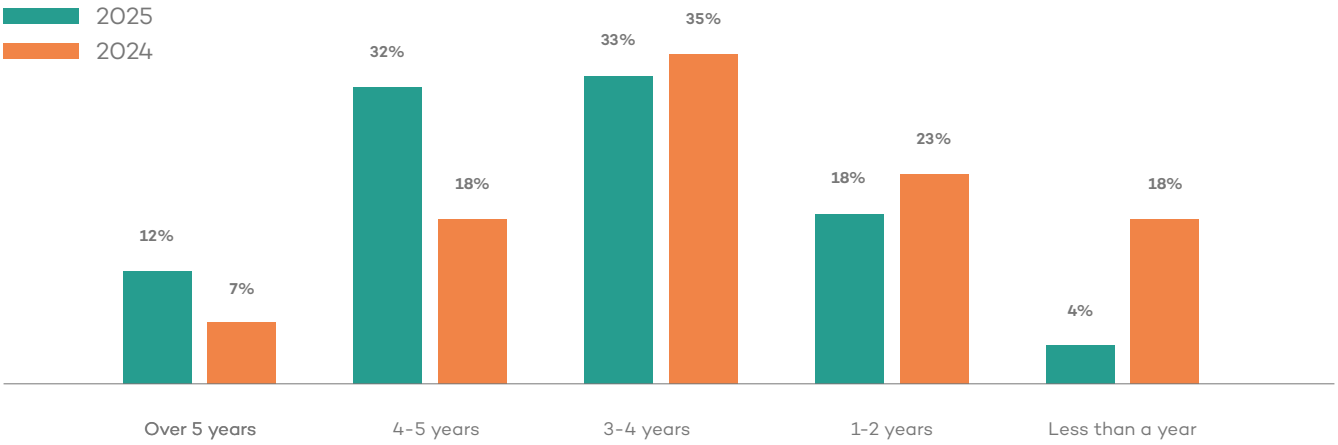
Importantly, the interviews suggest a reassessment of the speed-focused ROI model previously dominant in finance transformations. Many CFOs and CTOs openly question whether accelerating processes like period-end close is genuinely impactful enough to justify AI investments. Instead, they're increasingly framing ROI around strategic improvements, such as better forecasting accuracy, scenario planning, enhanced decision-making support, and greater business agility, which may not always correlate directly with speed gains.

"The strategic value lies in enhanced analytical capabilities, predictive modelling, and the quality of actionable insights AI can deliver."

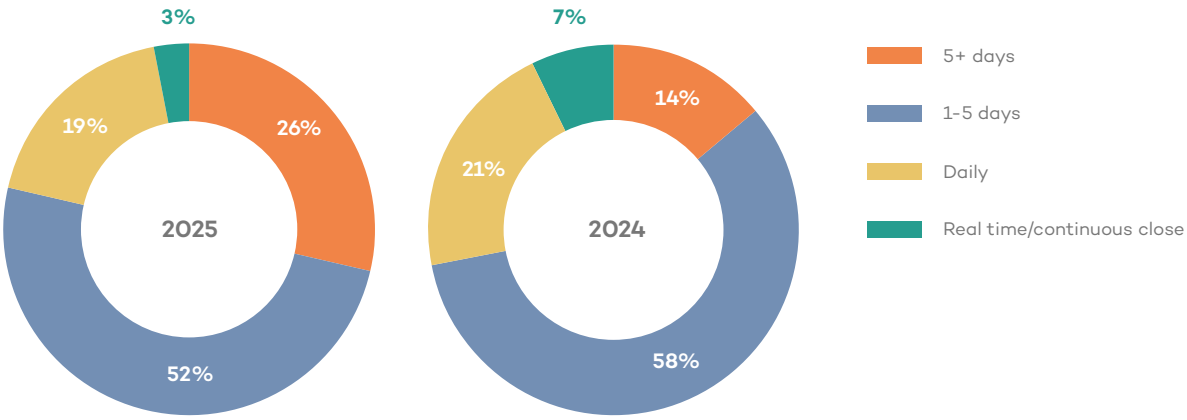
Ultimately, 2025 signals a significant shift: finance leaders might be moving beyond speed as the default success measure for AI projects, emphasizing intelligence and strategic value as the true benchmarks of transformation success. At the same time, speed improvements may come as AI integration settles in further along roadmaps.

> **We're moving from automation, doing things faster, to autonomy, where systems help us predict problems before they even happen.**

How long does it take to deliver a significant technology / finance change from project inception to delivering value?

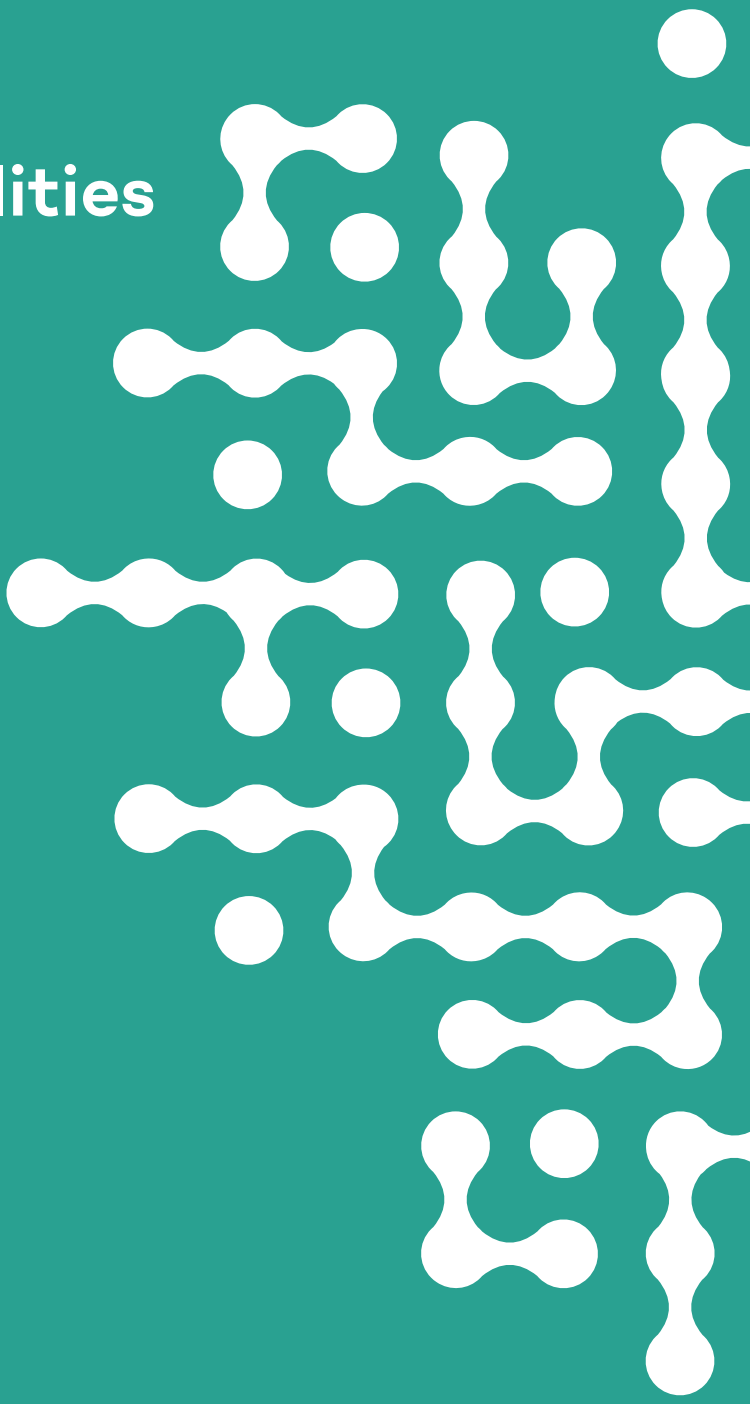


How long does it take to complete period-end close?



Key themes in 2025

6. Trust, governance, and regulatory realities



Measuring AI's impact requires balancing long-term goals with immediate results.

As AI adoption accelerates across finance functions, the 2025 study underscores that technology itself is not the primary barrier; for many it is trust, governance, and regulation. Senior finance and technology leaders consistently cite a lack of trust in AI-driven decision-making as a challenge, which is especially pronounced in heavily regulated sectors such as banking, insurance, and financial services.

The quantitative findings reveal distinct, adoption divides emerging between highly regulated and less regulated sectors. For example, banking and insurance organizations remain notably cautious in their AI ambitions, focusing their efforts on compliance monitoring, risk management, and incremental automation.

By contrast, sectors such as technology, manufacturing, and retail, operating under fewer regulatory constraints, have more readily embraced ambitious AI projects aimed at predictive analytics, real-time forecasting, and genuinely autonomous finance capabilities.

Executives from regulated industries consistently expressed hesitancy towards AI-driven finance, due to concerns around data privacy, security breaches, compliance obligations, and the potential lack of transparency inherent in AI processes. Trust in AI outcomes, the explainability of AI-driven decisions, and the ability to satisfy regulatory requirements remain central concerns, significantly influencing the pace and nature of their AI adoption journey.

In parallel, governance frameworks are becoming increasingly critical. Finance leaders indicate that robust governance structures, clarifying accountability, transparency, and compliance, are prerequisites to gaining internal and external stakeholder confidence in AI.

> "Banking and insurance organizations remain notably cautious in their AI ambitions."

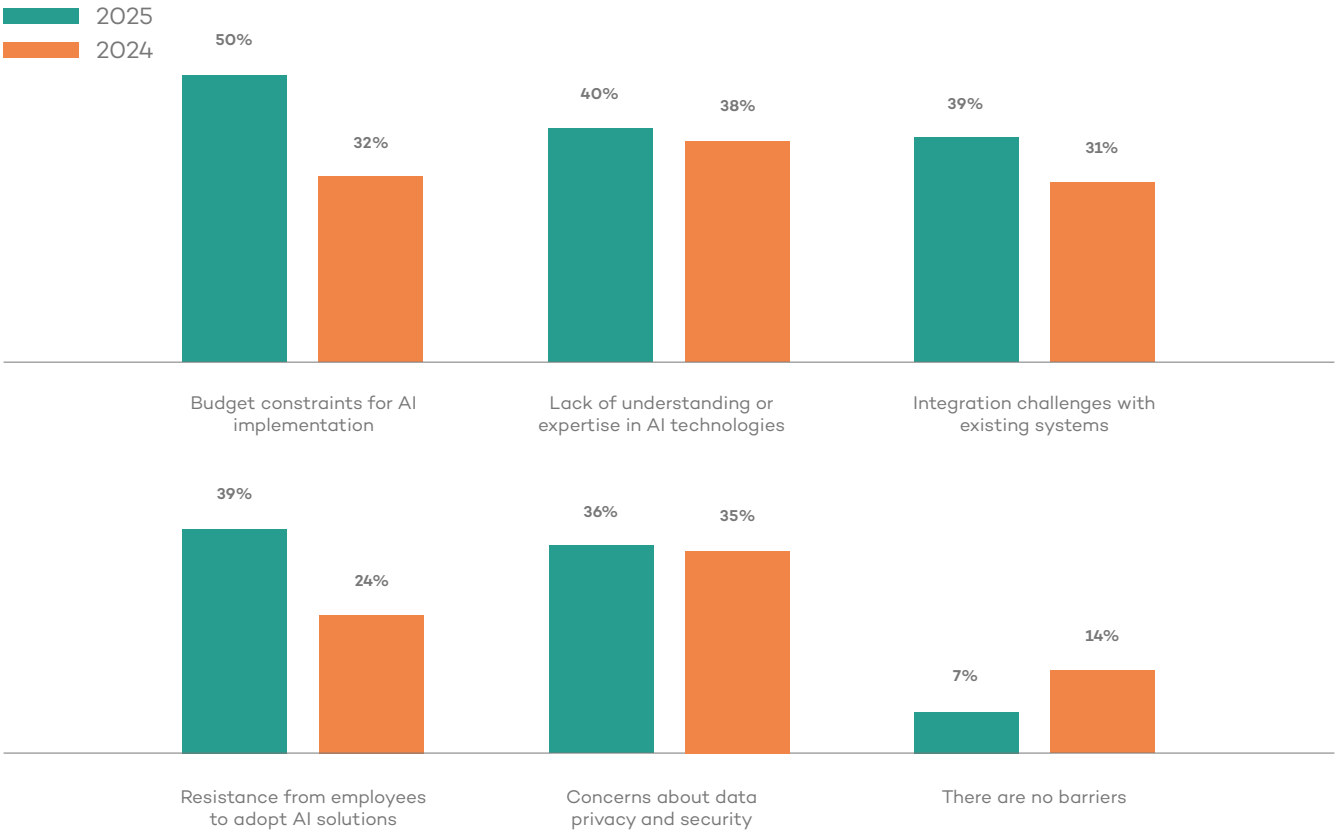
A degree of cultural inertia is a significant factor: organizations with risk-averse cultures often struggle to move beyond experimental phases of AI deployment. By contrast, companies with more adaptive cultures and flexible governance frameworks are better able to integrate AI rapidly, demonstrating tangible successes that further reinforce internal trust.

In short, trust, governance, and regulation are shaping and fragmenting the journey of autonomous finance more than ever. Forward-thinking finance leaders recognize that building trust in AI requires transparent governance practices, explainable algorithms, clear ethical guidelines, and robust compliance strategies. Those organizations that successfully balance innovation with regulatory realities and openly address stakeholder concerns, are best positioned to realize AI's full strategic potential.

> **"We always position AI as a copilot, never fully autonomous. That distinction helps us ensure AI is used safely and responsibly, maintaining crucial human oversight.**

> **In regulated industries, there's real trepidation. We can't just rush into AI, there's too much at stake if things go wrong.**

What are the main barriers preventing greater adoption of AI in financial management within your organization?



Key themes in 2025

7. Leaders and followers: Widening cultural divides

Managing technology transitions effectively and selecting partners based on flexibility and compatibility are key to achieving integrated, autonomous finance.

The 2025 research reveals a growing cultural gap between early adopters and cautious followers of AI. Quantitative research shows increased AI integration across industries overall, but a closer look uncovers contrasts in the pace and scale of adoption among different organizational cultures and sectors.

Qualitative insights highlight this divide. On one side, progressive organizations, often found in sectors like technology, consumer packaged goods, and retail, actively embrace AI, embedding advanced analytics and predictive modelling into their finance operations. Leaders within these businesses talk enthusiastically about tangible outcomes, from sophisticated forecasting and real-time financial scenario planning to experimenting with voice-activated financial reporting tools. This proactive approach is typically driven by a culture that values innovation, risk tolerance, and agility in decision-making.

Conversely, many finance leaders in heavily regulated or traditionally conservative sectors, such as banking, insurance, and financial services, openly admit their hesitancy. Their adoption of AI remains incremental, restricted to low-risk, compliance-focused applications rather than transformative business intelligence. These followers prefer to see proven use cases before committing significant resources, often citing concerns around regulation, governance, and data security as primary reasons for caution.

The widening gap is not purely sector-driven; internal cultural factors significantly influence AI adoption. Organizations that have successfully cultivated a technology-first mindset, highlighting collaboration between finance, IT, and broader business functions, are rapidly advancing AI capabilities. In contrast, finance teams operating in traditionally siloed or risk-averse cultures often struggle to achieve meaningful digital transformation, constrained by internal resistance, lack of senior-level advocacy, or entrenched scepticism and fear about the benefits and reliability of AI-driven decision-making.

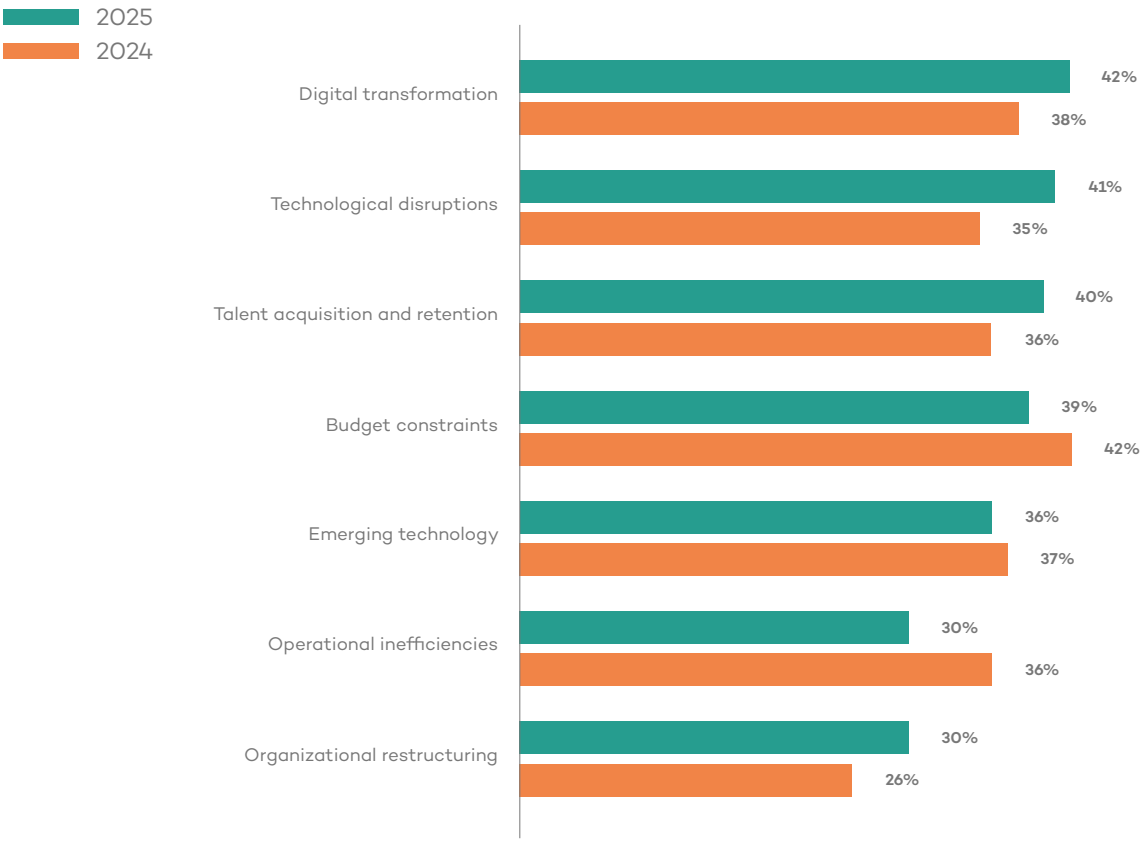
The implications of this widening divide are significant. Early adopters gain competitive advantages in agility, predictive insight, and strategic responsiveness, potentially creating barriers that slower moving competitors find increasingly difficult to overcome. Organizations hesitating to embrace digital transformation risk falling behind, not just technologically, but strategically, as the capability gap expands.

Addressing this divide requires targeted interventions. Leaders and vendors need to champion cultural shifts, demonstrating strategic value through focused beta initiatives, visible senior leadership support, and robust change management. Those who succeed in bridging the gap will benefit disproportionately in the coming years, leveraging AI not merely as a technical tool, but as a core driver of business transformation and competitive differentiation.

> **“You can have all the tech you want, but if people don’t change their mindset, it’s just new paint on old walls.**

> **The biggest hurdle isn't the technology, it's getting people to stop and change how they work, to really embrace automation.**

What internal factors do you see as the most challenging for financial stability within your organization?



Key themes in 2025

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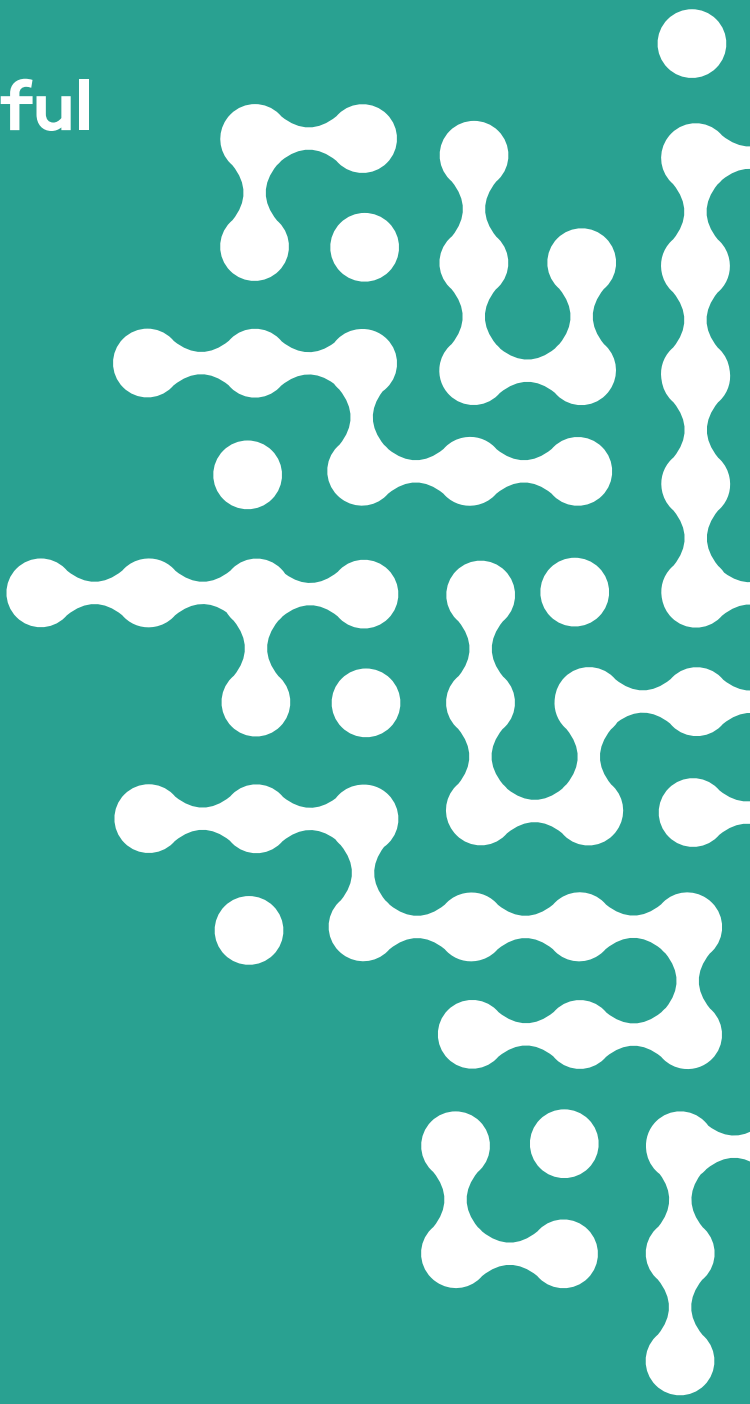
8. Delivering successful AI transformation



Successful AI transformation is driven by seamless integration, smooth technology transitions, and the selection of flexible, compatible partners.

Achieving successful AI transformation in finance requires more than technical deployment, it demands thoughtful strategy, cultural change, and proactive engagement with internal stakeholders. Insights from 2025 reveal practical lessons from finance leaders who have navigated this journey effectively:

- **Prioritize data readiness:** Establish robust data governance and quality management as foundational steps, recognizing that AI's effectiveness depends fundamentally on data integrity and system integration.
- **Start small and scale smartly:** Launch targeted pilot projects to demonstrate quick wins and build internal trust. Scaling gradually helps manage initial technology integration lags and mitigates risks of large-scale disruption.
- **Clarify strategic ROI:** Shift the focus of discussions away from efficiency and speed Emphasize AI's strategic value, such as improved forecasting accuracy and enhanced decision making, aligning closely with organizational goals to secure internal support.
- **Drive cultural adoption:** Actively involve finance teams early, addressing concerns transparently. Effective change management, clear communication, and visible senior sponsorship are essential to embedding AI into everyday financial operations.
- **Choose flexible partners:** Maintain flexibility in vendor selection, prioritizing partners that offer innovation, integration support, and long-term strategic collaboration, enabling smoother AI transitions and ongoing value delivery.

Organizations that adopt these principles are better positioned to transform AI investment into lasting competitive advantage and strategic insight.

Successful AI transformation in finance is not about plugging in new tech and waiting for results. It is about strategy. It is about people. And it is about cultural readiness.

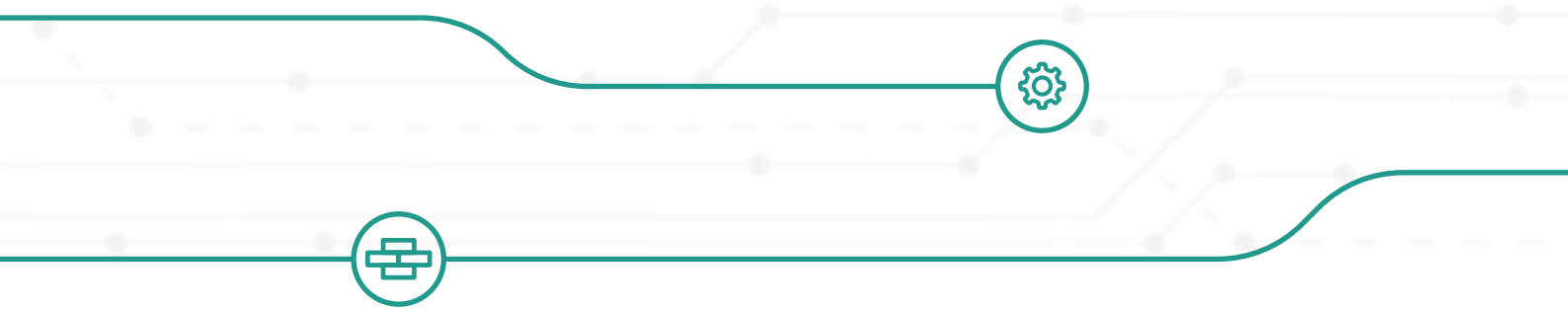
In 2025, the finance leaders making real progress have learned that before AI can create value, the groundwork has to be right. That means treating data not as an IT asset but as a strategic foundation. Clean, connected, and governed data is now the price of entry.

The most effective journeys do not start with sweeping change. They begin with sharp focus and targeted pilots that prove value early. Quick wins that build momentum and trust. Prepared finance leaders know that "scaling smart" is more effective than scaling too fast, especially when integration complexity and internal resistance are still in play.

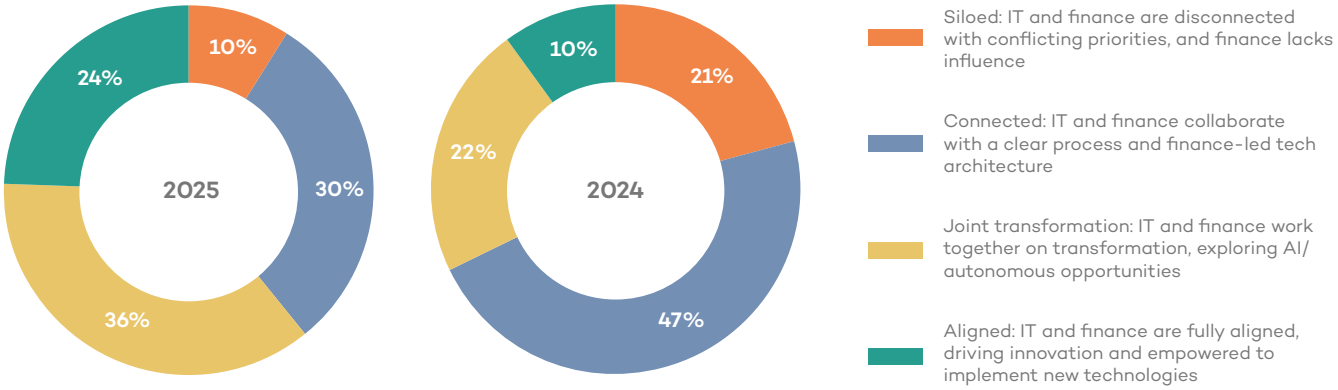
They also understand that ROI is not just about hours saved or tasks automated more quickly. It is about insight gained. When AI delivers more accurate forecasting, sharper scenario planning, and deeper decision support, the business case becomes undeniable. But that only happens when projects are aligned closely with outcomes that truly matter.

Culture plays a critical role. Transformation fails when it is done to teams, not with them. That is why the most forward-looking finance leaders are investing as much in change management as they are in technology. They are engaging teams early, communicating clearly, and ensuring senior sponsors stay visible throughout.

Finally, partner selection matters more than ever. Finance does not just want a vendor. It wants a collaborator. One that can adapt, integrate, and stay the course as transformation evolves.

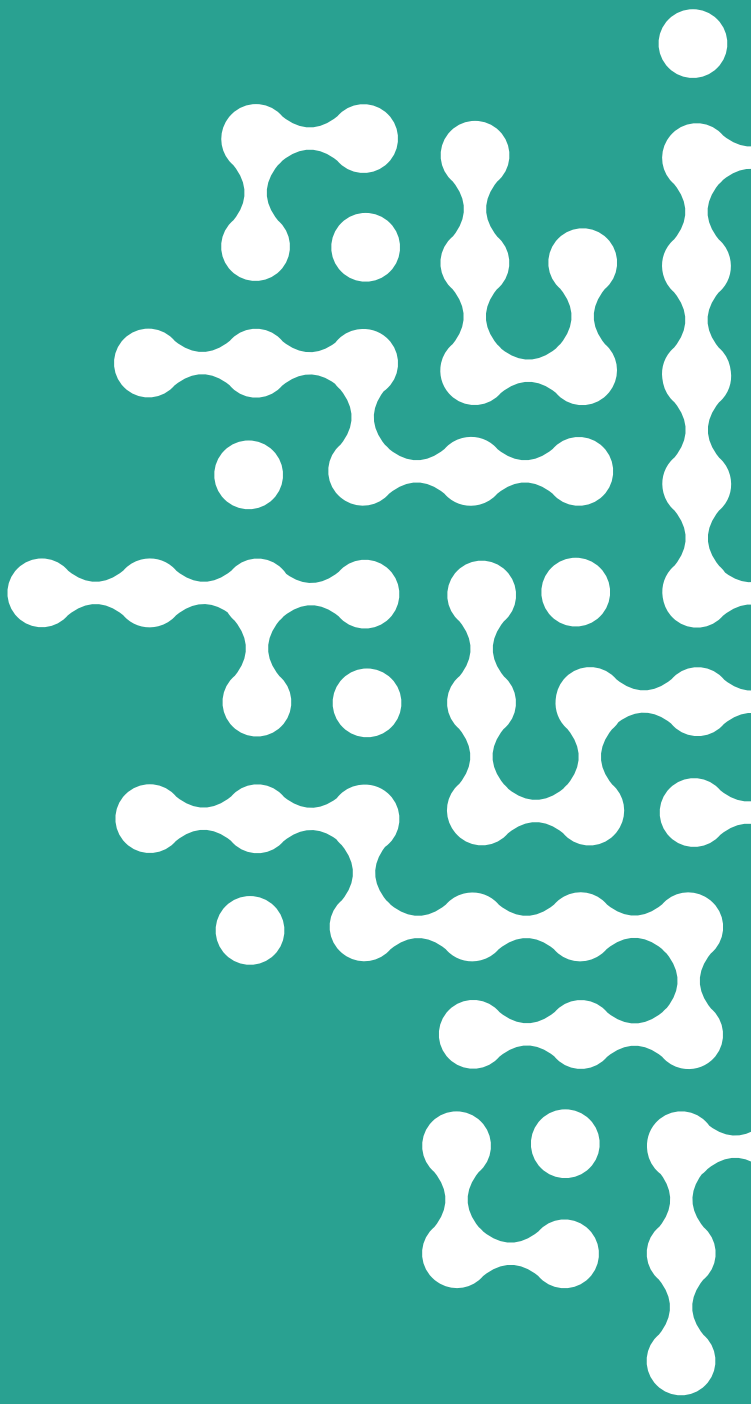


Organizational readiness



> **Over the next few years, finance will need to sharpen decision-making massively, because AI will flood us with possibilities, not all of them good.**

9. Final reflections: Becoming future-ready with autonomous finance



Realizing the strategic potential of autonomous finance and embracing continuous evolution is essential.

The journey toward autonomous finance is no longer a distant target, it is an active, evolving priority. In 2025, finance leaders recognize that while the path is complex and the immediate ROI of AI can be difficult to measure, the long-term rewards are clear: enhanced strategic insight, greater agility, and stronger competitive positioning.

> "Autonomous finance is not about replacing people but about augmenting finance teams with powerful tools."

The second year of the benchmark research shows that successful organizations share common traits: they invest early in data quality, align AI projects with business strategy, cultivate a culture of innovation, and adopt a realistic, phased approach to change. These organizations understand that autonomous finance is not about replacing people but about augmenting finance teams with powerful tools that free up time for more strategic, value-added activities.

Importantly, becoming future-ready means setting the right expectations, acknowledging that AI transformation may initially slow processes before delivering ROI breakthroughs, and that trust, governance, and cultural readiness are just as critical as technical capabilities.

In a rapidly shifting landscape, those finance leaders who embrace AI as a copilot rather than a replacement, who view technology as a strategic partner rather than just a tool, will be best placed to guide their organizations toward more predictive, autonomous, and intelligent financial operations.

Autonomous finance is not a destination, but a continuous journey of learning, adapting, and leading. Those who take decisive, informed steps today will shape the future of finance tomorrow.

The finance leader of tomorrow won't just balance the books, they'll balance AI innovation with business judgement.

Where do you feel the overall organization will see the greatest ROI in the next 3-5 years when it comes to digital transformation? Please rank the following, with the area seeing greatest ROI at the top:

2025

Item	Overall rank	Rank Distribution
Data analytics and business intelligence	1	
Financial management and reporting	2	
Customer relationship management	3	
Supply chain management	4	
Marketing	5	
Our core products and services	6	
Human resources	7	

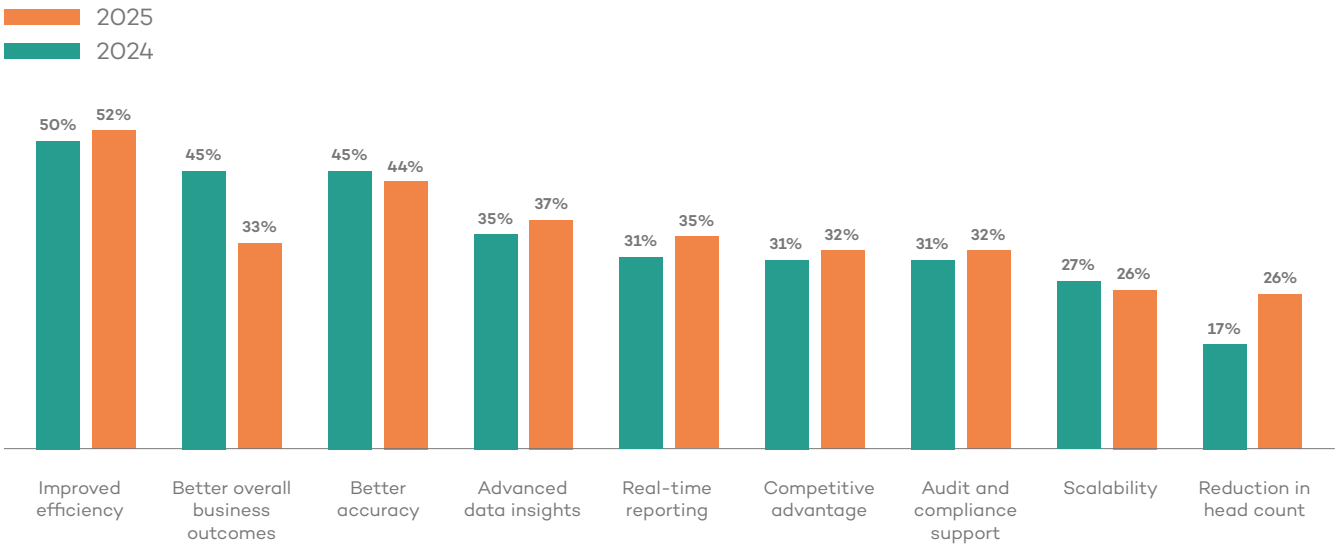
Lowest Rank Highest Rank

2024

Item	Overall rank	Rank Distribution
Data analytics and business intelligence	1	
Financial management and reporting	2	
Customer relationship management	3	
Our core products and services	4	
Marketing	5	
Supply chain management	6	
Human resources	7	

Lowest Rank Highest Rank

What would you see as the benefits of investing in AI architecture for the finance function?



Second Annual Autonomous Finance Benchmark

In addition to the research aim of quantifying and tracking time spent on core finance processes, barriers to change, and perceived value of AI and autonomous finance, an important goal of the research was to measure and plot respondents on a defined journey to autonomous finance. This would allow both the survey respondents and the consumers of the report to place their organizations on a continuum using the same definitions of the points leading up to an autonomous finance function. This report establishes a benchmark which can then be revisited and remeasured over time.

In both the quantitative and qualitative research, participants were exposed to the information below, which presents a framework defining the stages of **Traditional**, **Integrated**, **Automated** and **Autonomous** across four key areas of the finance function.

Benchmark framework and measures

The table below outlines the framework used to define the key finance areas and stages for respondents. Questions in the quantitative survey allowed respondents to both self-identify their stage based on the descriptions below, as well as where they identified against the leading indicator metric for each row.

The following table is intended to provide clarity and ground everyone in a shared terminology and understanding of what we mean when we talk about the stages and the journey leading to autonomous finance.

	Stage				
Key finance area	**Traditional**	**Integrated**	**Automated**	**Autonomous**	**Leading Indicator**
Data & Systems	**Indicator:** Monthly batch process **Siloed:** Data is scattered, and users rely heavily on tools to combine or correct	**Indicator:** Weekly batch process **Partially integrated:** Data flows via middleware/ETL, but with quality issue	**Indicator:** Daily batch process **Batch-based:** Systems are connected with APIs, but data is batch-processed	**Indicator:** Data processed in real time **Real-time:** Data is real-time and auto-reconciled across systems	**Transactional data flow frequency** (How often finance and business data flows to finance systems)
Accounting, Process & Close	**Indicator:** 5+ days to complete period-end close **Manual:** Rules are spread across systems, calculations and journal entries are manual, controls are retroactive, and closing is slow	**Indicator:** 1-5 days to complete period-end close **Partially automated:** Rules are centralized, calculations and journal entries are automated, closing is mostly automated but issues remain	**Indicator:** Daily close **Near real-time:** Accounting, calculations, processing, and controls are near real-time with full transparency	**Indicator:** Real time/ continuous close **Fully automated:** Operations are touchless, with real-time close supported by AI	**Time to complete period-end close** (Time it takes to close the books)
Reporting & Forecasting	**Indicator:** No or extremely limited self-service reporting **Basic:** Static, reactive reporting done manually from multiple systems	**Indicator:** Self-service reporting limited to IT / Finance power users **Limited:** Single view of data but report and forecast generation mainly performed by IT or power users	**Indicator:** Majority of reports available as self-service across org **Self-serve:** Automated reporting with self-serve tooling	**Indicator:** Reporting available across organization on a self-service basis **Real-time:** High-quality data enables real-time decisions with minimal oversight, supported by AI and cognitive technologies	**Self-service reporting availability** (Reporting available to all areas of the business on a self-service basis
Organizational Readiness	**Indicator:** 4-5+ years to deliver a significant technology/finance change program **Siloed:** IT and Finance are disconnected with conflicting priorities, and Finance lacks influence	**Indicator:** 3-4 years to deliver a significant technology/finance change program **Connected:** IT and Finance collaborate with a clear process and Finance-led tech architecture	**Indicator:** 1-2 years to deliver a significant technology/finance change program **Joint transformation:** IT and Finance work together on transformation, exploring AI/ autonomous opportunities	**Indicator:** Less than a year **Aligned:** IT and Finance are fully aligned, driving innovation and empowered to implement new technologies	**Finance change cycle time to value** (How long it takes to deliver a tech / finance change project from inception through to delivering value on average)

A brief note on how to use this data to benchmark your finance function

In the presentation of the results below, we've shared the percentage of respondents that identified at each of the four stages – **Traditional**, **Integrated**, **Automated** and **Autonomous** across each of the four key finance areas of:

- **Data & Systems**
- **Accounting, Process & Close**
- **Reporting & Forecasting**
- **Organizational Readiness**

Therefore, if you identify that in the area of **Data & Systems**, your finance function has systems that are connected with APIs, but data is batch-processed, you would be placed in the **Automated** stage. You may find you identify at a different stage depending on the finance area.

Global benchmark results

The state of autonomous finance in 2025

In year two of our report, we saw respondents progress in their journey to autonomous finance. The percentage of those who placed their organizations at the **Traditional** stage, defined by siloed systems, highly manual processes and basic, static reporting dropped by half from 24% to 12%.

Similarly, the percentage at the **Integrated** stage, defined by more mature data flows, mostly automated accounting processes and some self-service reporting dropped from 41% to 27%.

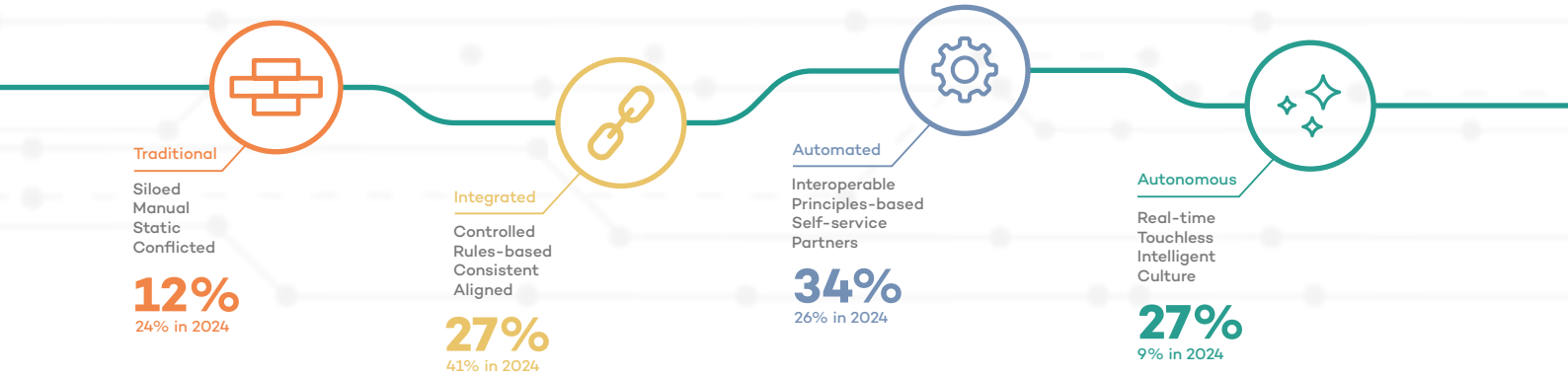
As more organizations reported moving out of the first two stages of their autonomous finance journey, we saw growth in the latter two stages.

Thirty four percent, up from 26% in 2024, reported being at the **Automated** stage, defined by fully-integrated data flows with Machine Learning and AI algorithms to identify and rectify data quality issues, fully-automated, transparent processes, and widely available self-service reporting.

Finally, almost 20% of respondents reported entering the **Autonomous** stage in 2025, bringing the overall total to 27%. This represents significant progress. We define the **Autonomous** finance stage as one where real-time finance data is shared, a touchless close is a reality and systems have relevant, high-quality data and parameters necessary to make and implement the majority of decisions in real time with minimal human oversight.

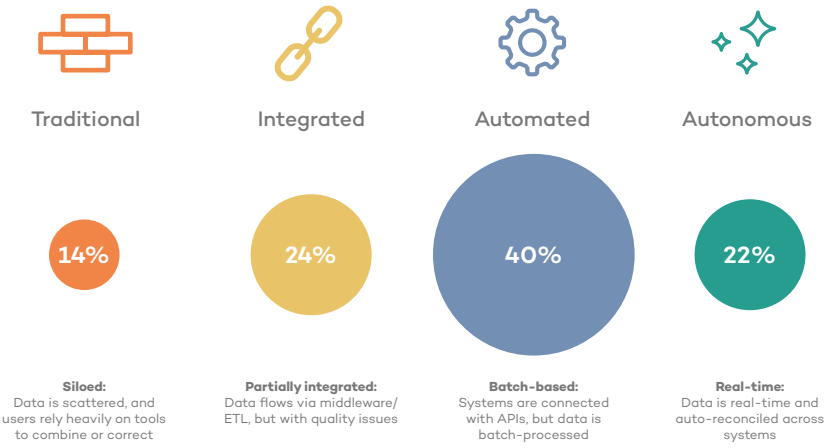
Responses did vary between the nine regions and six sectors we surveyed. In the sections below we've highlighted some of the notable differences, but the full regional and sector results follow later in the report.

Global results



Results by key finance area

Data & Systems



Key takeaways

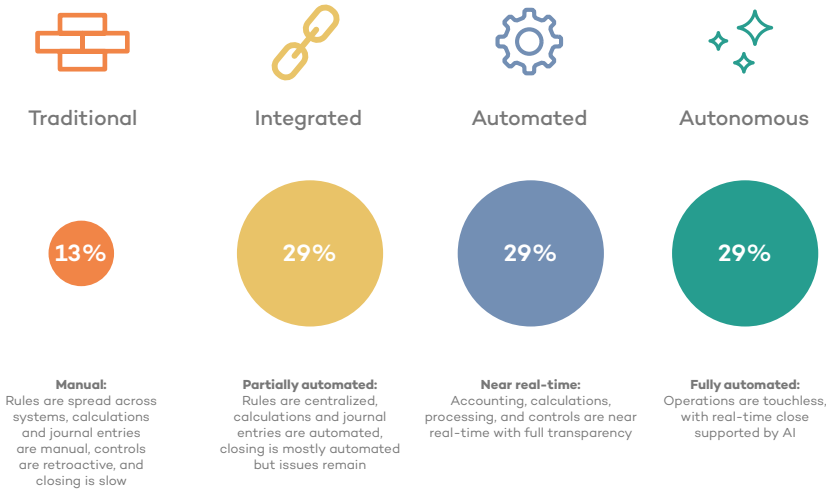
- 22% of respondents placed their organization at the **Autonomous** stage, up from 13% in 2024
- 54% of Insurers placed their organization at the **Automated** or **Autonomous** stage, lower than the global average of 62%.
- 32% of DACH respondents were still at the **Traditional** stage in the area of **Data & Systems** compared to a global average of 14%.
- Only 9% of Platform/Tech companies placed their organizations at the **Traditional** stage, the lowest of all surveyed industries and below the global average of 14%

Observations

Most global respondents (40%) described their **Data & Systems** as **Automated**, meaning they have fully integrated data flows with ML/AI algorithms to identify and rectify data issues. Unlike last year where **Data & Systems** had the highest percentage of respondents at the **Autonomous** stage compared to the other three areas, this year it had the lowest at 22%. This could reflect the fact that data represents one of the most complex and challenging issues facing finance and progress has moved slower in this area.

Banking (29%), Platforms/Tech (25%) and CPG/Retail (25%) led the industries in most respondents at the **Autonomous** stage in this category. Regionally, Canada (37%) and Hong Kong (32%) led the way with DACH (4%) and ANZ (13%) lagging well below the global average.

Accounting, Process & Close



Key takeaways

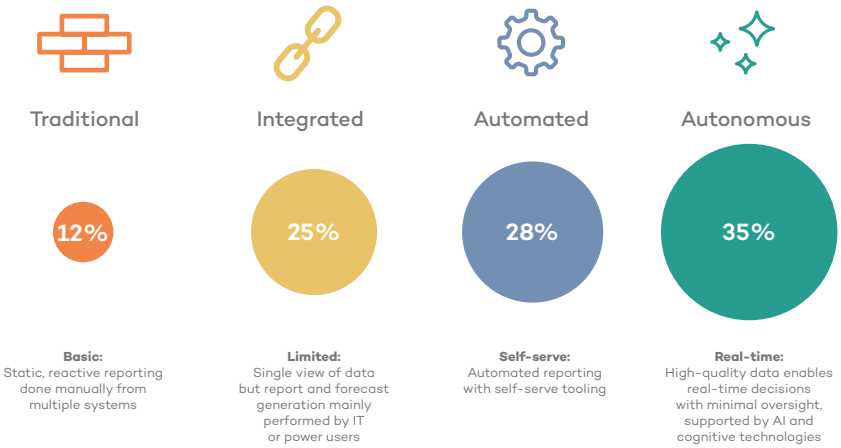
- In 2024, just 4% of respondents said they had access to real-time finance data – in 2025 that number jumped to 29%.
- The US (16%), ANZ (15%) and the UK (15%) were the only regions above the global mean of 12% for respondents still at the **Traditional** stage in the area of **Accounting, Process & Close**.
- Only 9% of Manufacturers reported at the Traditional stage while 20% of Banks and 16% of Insurers reported at the **Traditional** stage.

Observations

In 2025 exactly 29% of respondents reported being at each of the **Integrated**, **Automated** and **Autonomous** stages when it came to **Accounting, Process & Close**. The most notable shift was in the **Autonomous** category, which saw a significant increase from just 4% in 2024. This highlights the growing adoption of advanced technologies that provide real-time data and auto-reconciling across systems.

Meanwhile only 13% of respondents identified at the **Traditional** stage, a marked improvement from 24% in 2024. This shift suggests that more organizations are moving beyond manual, fragmented approaches and investing in scalable, intelligent data infrastructures.

Reporting & Forecasting



Key takeaways

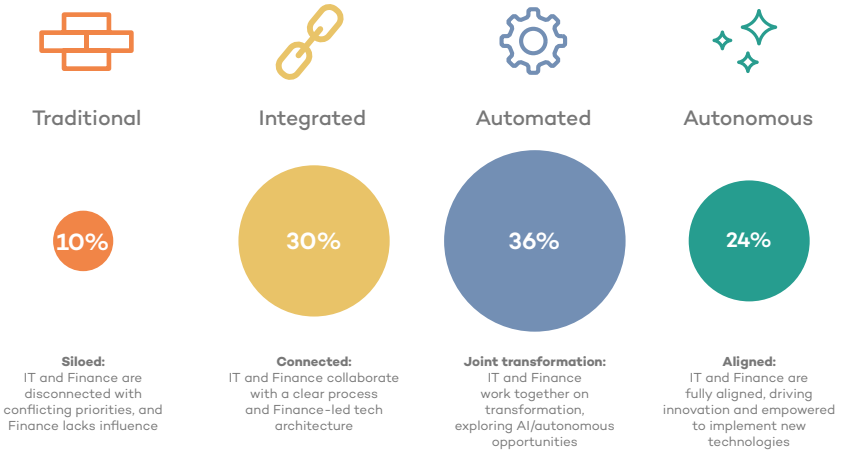
- At 20% Banking was well ahead of the global average of 12% for respondents at the **Traditional** stage in the area of **Reporting & Forecasting**, though it was down slightly from 22% in 2024.
- 56% of Canadian respondents placed themselves at the **Autonomous** stage, well ahead of the global benchmark of 35% and the highest of all surveyed regions.
- 20% of US respondents placed themselves at the **Traditional** stage compared to the global average of 12%. The UK was not far behind at 19%.
- The **Reporting & Forecasting** category had the highest percentage of respondents at the **Autonomous** stage (35%).

Observations

35% of global respondents placed themselves at the **Automated** stage in the area of Reporting & forecasting, up dramatically from 11% in 2024. Of the four key finance areas, **Reporting & Forecasting** had the highest number of respondents at the top two stages, **Automated** and **Autonomous**. This is not surprising given the innovation and investment in business intelligence and analytics solutions in the last few years.

Digging into the sector and regional responses reveals that Hong Kong and Canada have the highest percentages reporting at the **Automated** and **Autonomous** stages in this category while DACH and Scandinavia have the lowest percentages. From an industry perspective, CPG/Retail and Manufacturing have the highest percentages reporting at the **Automated** and **Autonomous** stages in this category with Banking coming in with the lowest percentage.

Organizational Readiness



Key takeaways

- **Organizational Readiness** had the lowest number of respondents at the **Traditional** stage compared to the other categories.
- CPG/Retail and Banking led the other industries in the percentage of respondents at the **Autonomous** stage in the **Organizational Readiness** category at 34% and 33% respectively. Media was the lowest at 17%.
- Across regions, Hong Kong and Singapore lead the pack at the **Autonomous** stage with 46% and 34% respectively. Scandinavia and DACH had the lowest percentage at 4% and 8%.

Observations

Most of the respondents (36%) reported in at the **Automated** stage, defined by having IT and Finance professionals embedded in joint value stream transformation programs and a shared commitment across the organization to the exploration of autonomous/AI use cases. This was an increase from 22% in 2024. The number reporting at the **Autonomous** phase, defined as IT and an empowered finance team working in full lockstep to scope, test and implement new technology use cases, also increased from 10% to 24%.

Only 10% of respondents reported that IT and Finance are siloed and have conflicting priorities and visions and that the finance team does not control their systems or feel empowered to enable change.

Final reflections

We hope you enjoyed the results of the second annual Global Autonomous Finance Benchmark report. Our research, both quantitative and qualitative, makes it clear: the concept of autonomous finance is resonating with finance professionals.

There is a strong appetite across the finance function to shift from a traditional focus on accounting and compliance toward a more strategic role within the business. Many respondents recognize that technology will be a key enabler of this evolution, and while they're at different stages in the journey, the destination is widely shared.

Some survey participants may not yet fully grasp the scope or benefits of autonomous finance. However, during the qualitative interviews, CFOs and CIOs alike expressed growing enthusiasm as they gained a deeper understanding of what's possible. The more they learned, the more potential they saw.

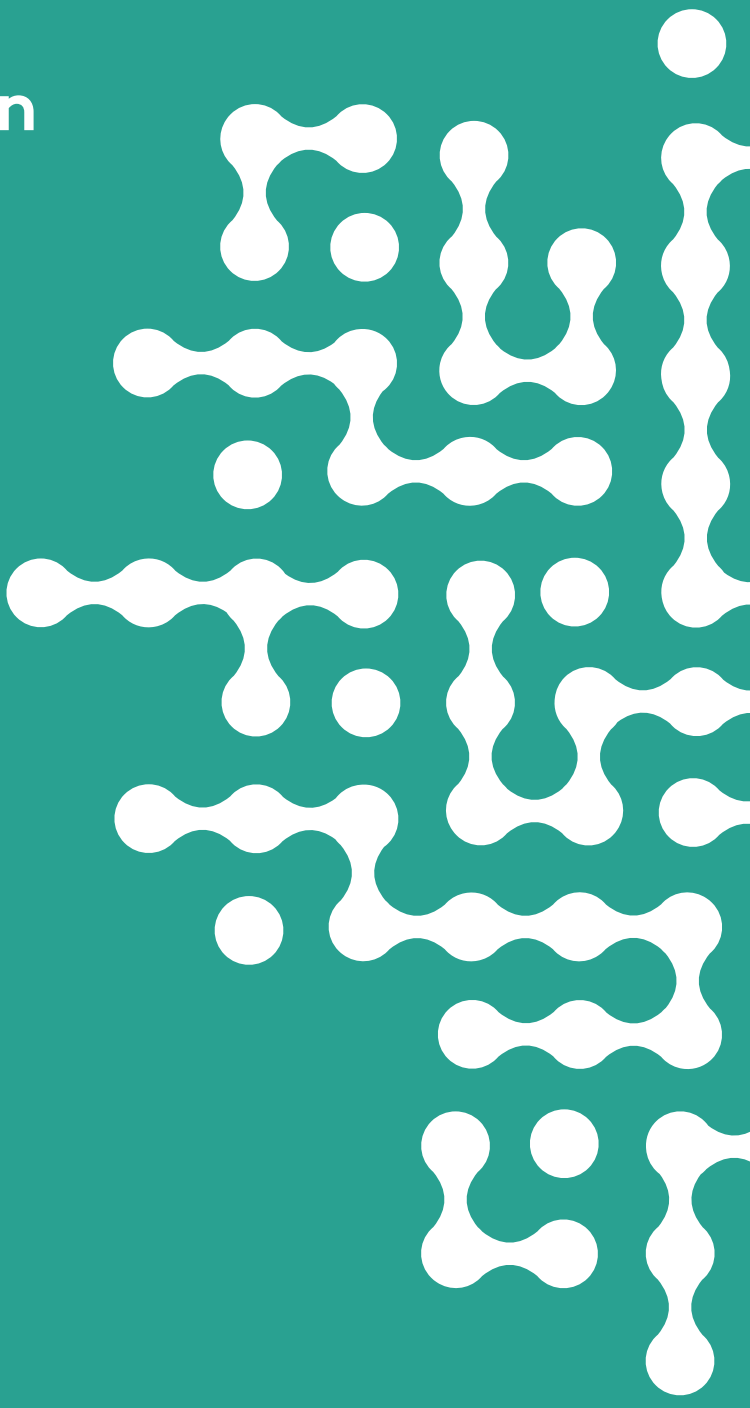
To remain competitive—both in the market and in attracting finance talent—embracing Autonomous Finance is no longer a matter of if, but when. Challenges such as securing budget or upskilling teams are real, but none appear insurmountable, as evidenced by the progress our respondents made in their journeys from 2024 to 2025.

A strong data foundation is the essential first step. Without clean, reliable, and well-structured data, autonomous processes can't function effectively. Once your data strategy is in place, focus on automating routine financial tasks. These quick wins increase accuracy, boost efficiency, and free up your team to contribute more strategically.

From there, begin integrating AI. Start small with pilot projects that can help you learn fast and adapt. Encourage experimentation and aim for incremental progress. Think in short, value-driven cycles rather than long, complex transformations. Delivering tangible results in months—not years—is key to maintaining momentum and building stakeholder support.

Ultimately, this research reinforces that autonomous finance is more than a future ideal. It's an achievable and necessary evolution and already a reality for some. Finance leaders are ready to embrace technology, elevate their roles, and become true strategic partners. We're excited to revisit this topic in next year's report to see how far the journey has advanced.

Industry breakdown



Industry: Banking

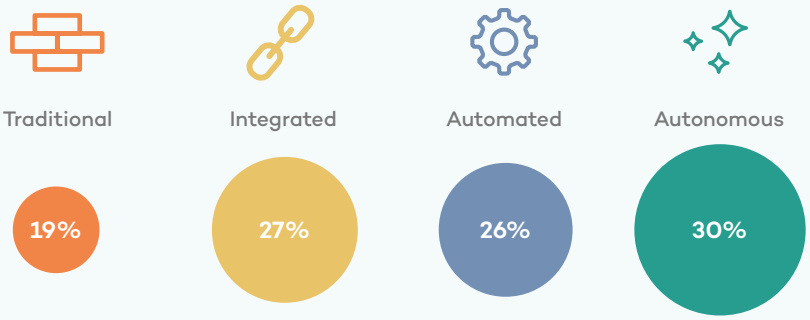
Using relevant responses, we've calculated where Banks stacked up against other surveyed industries.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where Banks sit in their journey to autonomous finance



Banking CFOs want to spend more time on:

- Data
- Strategic planning
- Process controls

...and less time on:

- Communicating externally
- Compliance
- Forecasting

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Improved efficiency, better overall business outcomes, advanced data insights

Average tech project time to value: 4-5 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 1-5 days

Data processing frequency: Weekly

Challenges

At 47%, **Budget constraints for investing in analytics solutions** was the most frequently cited obstacle in using financial data and analytics to make strategic decisions, up significantly from 29% in 2024.

The top three cited challenges for growth were **Technological disruptions** (45%), **Budget constraints** (38%) and **Emerging technology** (38%).

The percentage of Banking respondents who stated it takes 4+ years to deliver a significant technology / finance change program increased significantly from 25% to 55%.

AI and technology

Banks retained their #1 position in the AI usage ranking with 41% reporting that AI is extensively integrated into various financial processes. This is up significantly from the 20% that reported extensive AI integration in 2024.

Only 3% stated that AI is not currently used in financial processes, down from 8% in 2024

At 55%, **Budget constraints for AI implementation** was the most frequently cited barrier preventing greater adoption of AI in financial operations, up from 39% last year. Lack of understanding or expertise in AI technologies came in next at 41%.

44% of Banking respondents reported implementing successful AI projects with clear ROI. They led all other industries in this area by upwards of 20%.

Priorities

CFOs in Banking would like to spend less time on communicating externally, compliance and forecasting, and more time on data and strategic planning.

Almost a third (30%) of Banking respondents said they were at the **Autonomous** finance stage, up from 9% in 2024.

And 31% of Banks stated they were at a 5 (the highest ranking) when it came to the overall maturity of the finance department's digital transformation efforts meaning they were highly advanced and fully integrated across the organization, up from 9% last year.

With 89% of Banks preferring a **Best of Breed / right for the need** approach for financial software, up from 64% last year.

Industry: Insurance

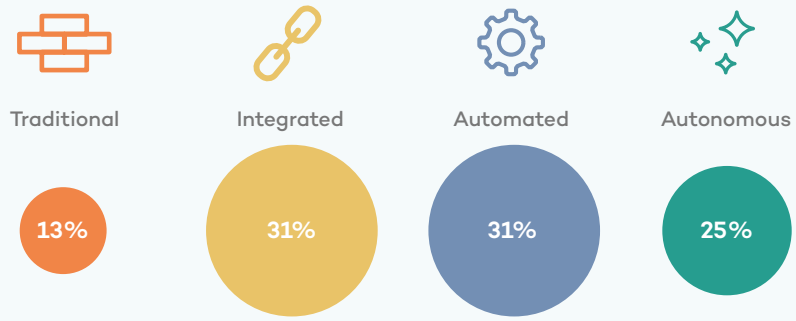
Using relevant responses, we've calculated where Insurers stacked up against other surveyed industries.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where Insurers sit in their journey to autonomous finance



Insurance CFOs want to spend more time on:

- People & Culture
- Strategic planning
- Process Controls

...and less time on:

- Dealing with ad-hoc reporting
- Accounting
- Data

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Improved efficiency, better accuracy, better overall business outcomes

Average tech project time to value: 3-4 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 1-5 days

Data processing frequency: Weekly

Challenges

For Insurers, **Budget constraints** (53%) and **Data quality and reliability** (52%) were essentially tied as the most cited obstacles to using financial data and analytics to make strategic decisions. Both of these were up by 20+ percentage points.

The top three cited challenges for growth were **Talent acquisition and retention** (49%), **Digital transformation** (43%) and **Budget constraints** (39%). Media was the only other industry where talent acquisition topped the list of challenges for growth.

The percentage of Insurance respondents who stated it takes 4+ years to deliver a significant technology / finance change program increased from 15% to 38%. Only 22% stated they could see value from a finance change program in under 2 years, compared to 41% in 2024.

AI and technology

Insurers move up in their AI ranking position from #6 to #3, with 85% stating AI is either Extensively integrated into various financial processes or used in some specific areas of financial operations.

Only 3% of Insurers stated that AI is not currently used in financial operations, down significantly from 22% last year.

And 53% of Insurers cited **Budget constraints for AI implementation** as a main barrier preventing AI adoption followed by **Integration challenges** (42%) and **Lack of understanding or expertise in AI** (40%).

Only 14% of Insurers saw **Reduction in head count** as a benefit of investing in AI architecture for the finance function. This was down from an already low 27% in 2024.

Priorities

When asked how Insurers perceive the role of technology in optimizing financial processes, reporting and opportunities, 48% said it **Presents challenges due to implementation cost and complexities**. This is up significantly from 12% last year. Globally this number increased from 13% in 2024 to 37%, highlighting the increasing costs and complexities of finance change programs.

Digital transformations have most impacted the areas of **Financial management and reporting** (56%), **Data analytics and business intelligence** (48%) and **Supply chain management** (38%).

On the whole, Insurers reported positive movement on their journey to autonomous finance. Insurers at the **Traditional** stage dropped from 28% to 13% while those reporting at the **Autonomous** stage increased from 11% to 25%.

Industry: Platforms/Technology

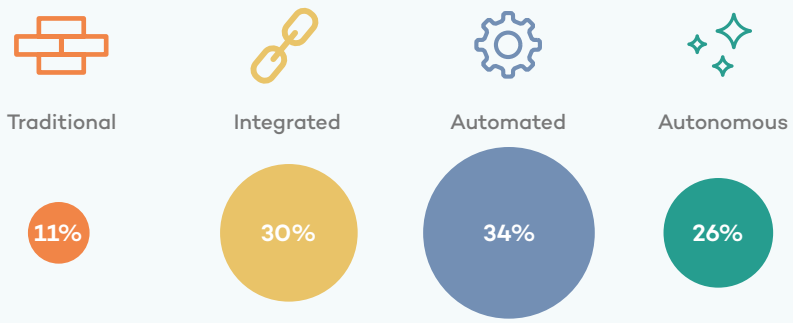
Using relevant responses, we've calculated where Platforms/Technology companies stacked up against other surveyed industries.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where Platform/Technology companies sit in their journey to Autonomous Finance



Platform/Technology CFOs want to spend more time on:

- **Strategic planning**
- **Data**
- **Forecasting**

...and less time on:

- **Dealing with ad-hoc reporting**
- **Accounting**
- **Compliance**

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Improved efficiency, better accuracy, avanced data insights

Average tech project time to value: 3-4 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 1-5 days

Data processing frequency: Weekly

Challenges

Top obstacles in using financial data and analytics to make strategic decisions include **Data quality and reliability** (56%), **Budget constraints for investing in analytics solutions** (47%) and **Integration issues with existing systems** (46%). Platforms/Tech had the highest percentage call out integration issues as a challenge by 10+ percentage points.

Digital transformation (51%) and **Technological disruptions** (46%) were the top two identified growth challenges.

Platforms/Technology companies cited Integration challenges with existing systems and budget constraints as the top barriers preventing greater adoption of AI.

AI and technology

Ranking fifth in AI usage, 83% of Platforms/Technology companies reported using AI extensively or in some areas of financial operations. This is up from 67% last year. Only 3% reported not using AI in finance.

A quarter (25%) of organizations reported implementing successful AI projects with clear ROI, directly aligned to the global benchmark of 25%.

And 28% of Platforms/Technology respondents saw **Reduction in head count** as a benefit of investing in AI architecture for the finance function. This was the highest percentage of any industry reporting this benefit.

Priorities

75% of Platform/Technology respondents reported a **Best of breed / right for the need** supplier preference versus a single platform. This is up from 63% last year but was still the lowest among all industries in terms of best of breed preference.

On the whole, Platform/Technology companies reported positive movement on their journey to autonomous finance. Organizations at the **Traditional** stage dropped from 22% to 11% while those reporting at the **Autonomous** stage increased from 9% to 26%

Only 4% report a real-time/continuous close with 25% still taking 5+ days.

Industry: Manufacturing

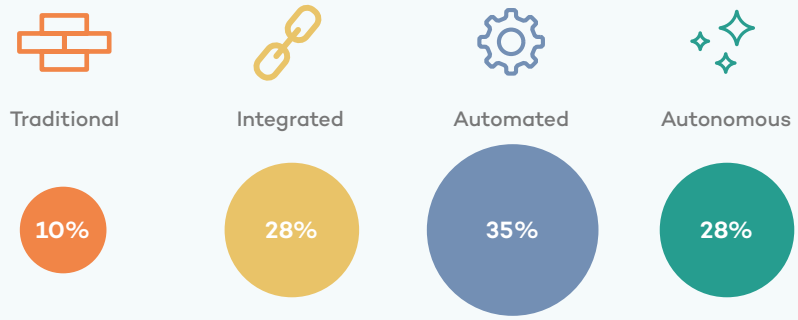
Using relevant responses, we've calculated where Manufacturers stacked up against other surveyed industries.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where Manufacturers sit in their journey to autonomous finance



Manufacturing CFOs want to spend more time on:

- **Strategic planning**
- **People & culture**
- **Data**

...and less time on:

- **Dealing with ad-hoc internal requests**
- **Reporting**
- **Accounting**

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Improved efficiency, better overall business outcomes, better accuracy

Average tech project time to value: 3-4 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 1-5 days

Data processing frequency: Weekly

Challenges

Top obstacles in using financial data and analytics to make strategic decisions include **Data quality and reliability** (59%), **Budget constraints for investing in analytics solutions** (49%) and **Skills and Training** (37%). Manufacturers had the highest percentage call out skills and training as a challenge by 5+ percentage points.

Digital transformation (43%), **Budget constraints** (41%) and T**alent acquisition and retention** (41%) were the top three identified growth challenges.

Manufacturers cited **Budget constraints** (55%) and **Lack of understanding or expertise in AI technologies** (46%) as the top barriers preventing greater adoption of AI.

AI and technology

Almost a quarter (24%) of Manufacturers reported AI is extensively integrated into finance processes. This was tied with Media for the lowest percentage and below the global average of 29%.

Whilst 37% of manufacturers ticked **Competitive Advantage** as a benefit of investing in AI architecture compared to the global average of 31%.

Budget constraints was cited as a barrier to greater AI adoption by 55% of manufacturing respondents, up from 34% in 2024. **Lack of understanding or expertise in AI technologies** was the second highest barrier noted at 46%, which remained steady from 2024.

Priorities

Notably, 12% of Manufacturers reported having access to real time data. This was the highest across all industries and ahead of the global average of 7%.

Data analytics and business intelligence and **Financial management and reporting** were tied as the two most frequently cited areas impacted by digital transformation efforts. Manufacturing was the only industry to have **Data analytics and business intelligence** as a top area.

Only 4% of manufacturers have access to a real time/continuous close. This is slightly ahead of the global average which is 3%.

Industry: Media

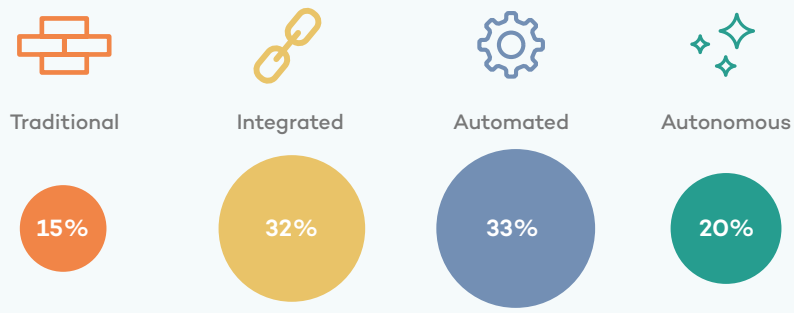
Using relevant responses, we've calculated where Media companies stacked up against other surveyed industries.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where Media companies sit in their journey to autonomous finance



Media CFOs want to spend more time on:

- Strategic planning
- Data
- Forecasting

...and less time on:

- Accounting
- Dealing with ad-hoc requests
- Compliance

Quick stats

Who should lead the AI strategy: Finance

Top three benefits of AI investment: Better accuracy, advanced data insights, better overall business outcomes

Average tech project time to value: 4-5 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 5+ days

Data processing frequency: Monthly

Challenges

Top obstacles in using financial data and analytics to make strategic decisions include **Budget constraints for investing in analytics solutions** (53%), **Data quality and reliability** (51%), and **Integration issues with existing system** (33%).

Talent acquisition and retention (41%), **Budget constraints** (37%) and **Digital Transformation** (31%) were the top three identified growth challenges.

Media companies cited **Budget constraints** (49%) and **Lack of understanding or expertise in AI technologies** (49%) as the top barriers preventing greater adoption of AI.

AI and technology

Media moved from #5 to #2 in the AI usage ranking.

Budget constraints and **Lack of understanding or expertise in AI technologies** were tied as the two most cited barriers preventing greater adoption of AI in financial operations at media companies, both at 49%.

Just 15% of media companies reported implementing successful AI projects with clear ROI. This was the lowest of all industries surveyed and well below the global benchmark of 25%.

Media was the only industry where every company reported using AI in their financial operation. With 0% selecting AI is not currently used in financial operations.

Priorities

Media was the only industry where the highest percentage of respondents believe **Finance alone should be the primary driver in developing a strategy and vision for AI**. For all other industries the largest percentage believe Finance & IT/IS should lead together.

And 32% of media companies prefer a **Single/preferred** vendor for financial software, the highest percentage across industries, while 54% prefer a **Best of breed / right for the need** approach.

Industry: CPG/Retail

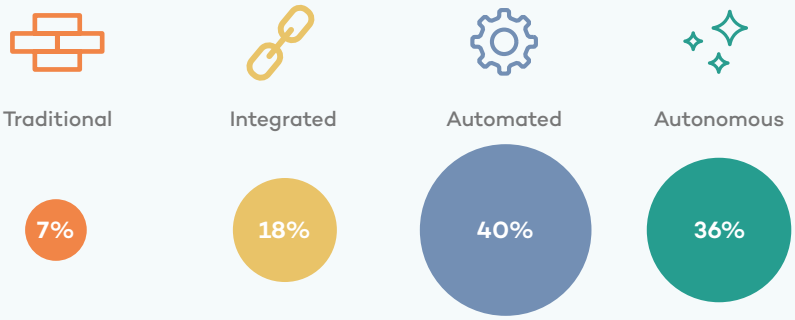
Using relevant responses, we've calculated where CPG/Retail companies stacked up against other surveyed industries.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where CPG/Retail companies sit in their journey to autonomous finance



CPG/Retail CFOs want to spend more time on:

- Strategic planning
- People & culture
- Forecasting

...and less time on:

- Process controls
- Accounting
- Compliance

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Better overall business outcomes, improved efficiency, better accuracy

Average tech project time to value: 3-4 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 1-5 days

Data processing frequency: Weekly

Challenges

Top obstacles in using financial data and analytics to make strategic decisions include **Budget constraints for investing in analytics solutions** (56%), **Data quality and reliability** (51%), and **Resistance to adopting a data-driven decision-making culture** (42%)

Technological disruptions (49%) and **Digital Transformation** (47%) were the top two identified growth challenges. CPG/Retail companies cited these as challenges ahead of the global averages of 41% and 42% respectively.

CPG/Retail companies cited **Budget constraints** (44%), **Resistance from employees to adopt AI solutions** (43%) and **Concerns about data privacy and security** (42%) as the top barriers preventing greater adoption of AI.

AI and technology

CPG/Retail dropped in the AI usage rankings from #2 to #6. In 2025 they had the highest percentages of respondents state **AI is still being explored but not implemented** (29%) and **AI is not currently used in finance operations** (6%)

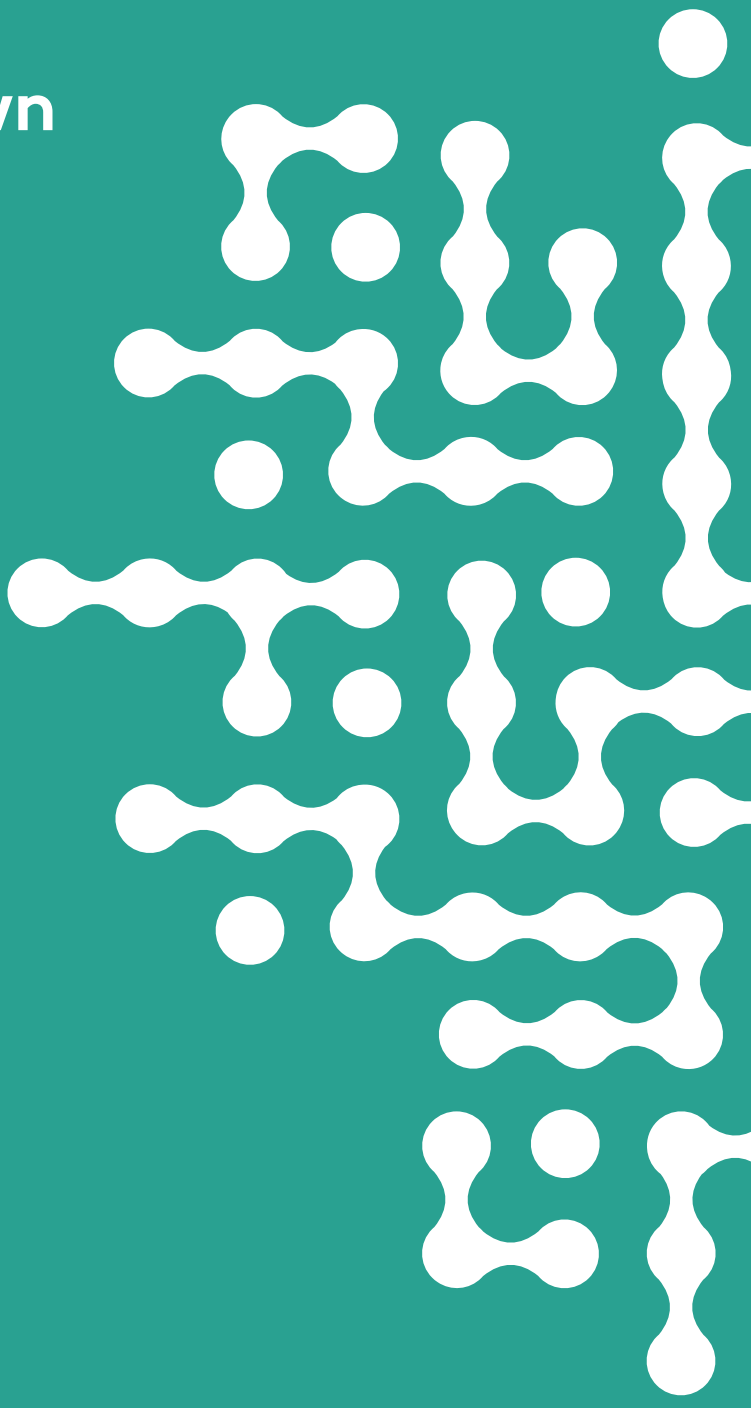
Elsewhere, 70% of CPG/Retail companies stated they have **Implemented AI but are still measuring ROI**. 19% stated they have **Implemented successful AI projects with clear ROI**.

Priorities

Only 4% of CPG/Retail companies have access to real-time data and no CPG/Retail organizations reported having real-time/continuous close.

Only 10% of CPG/Retail organizations see **Reduction in headcount** as a benefit of investing in AI architecture for the finance function. This was the lowest percentage among surveyed industries and below the global average of 17%.

Regional breakdown



Region: ANZ

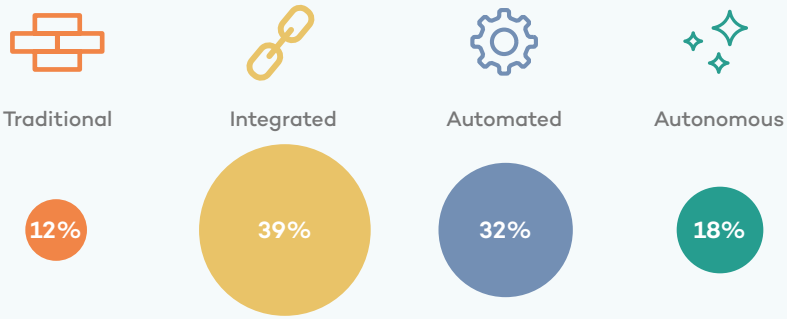
Using relevant responses, we've calculated where companies in the ANZ region stacked up against other surveyed regions.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where companies in ANZ sit in their journey to autonomous finance



ANZ CFOs want to spend more time on:

- Process Controls
- Reporting & Analytics
- Data & Systems

...and less time on:

- Forecasting
- Dealing with ad hoc internal requests
- Compliance

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Improved efficiency, better accuracy, advanced data insights

Average tech project time to value: 3-4 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 1-5 days

Data processing frequency: Daily

Challenges

At 62%, **Budget constraints for investing in analytics solutions** was the most frequently cited obstacle in using financial data and analytics to make strategic decisions, up significantly from 52% in 2024 and ahead of the global average of 51%.

The top three cited challenges for growth were **Digital transformation** (52%), **Technological disruptions** (46%), and **Budget constraints** (42%).

The percentage of ANZ respondents who stated it takes 4+ years to deliver a significant technology / finance change program increased from 16% in 2024 to 31% in 2025.

AI and technology

Ranked #2 in AI Usage, of ANZ respondents stated **Improved efficiency** was a benefit of investing in AI architecture for the finance function. This was well ahead of the global average of 50% and up from 58% in 2024.

ANZ achieved second place in the **AI Usage** ranking, moving up from #3 in 2024. But 0% reported that AI is not currently used in finance.

At 73%, **Budget constraints for AI implementation** was by far the most frequently cited barrier preventing greater adoption of AI in financial operations, up from 38% last year. **Integration challenges with existing systems** came in next at 48%.

Slightly ahead of the global average of 25%, 29% of ANZ respondents reported implementing successful AI projects with clear ROI.

Priorities

The report found that 18% of ANZ respondents said they were at the **Autonomous** finance stage, up from 10% in 2024.

A third of ANZ organizations stated it took 5+ years to deliver a significant technology / finance change from project inception to delivering value. That is up from 22% in 2024 and higher than the global average of 26%.

A whopping 100% of ANZ respondents reported that for financial software, they had a vendor / supplier preference of **Best of breed / right for the need**.

Region: Benelux

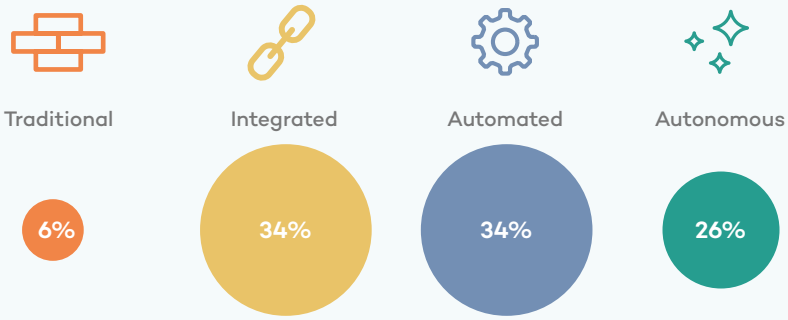
Using relevant responses, we've calculated where companies in the Benelx region stacked up against other surveyed regions.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where companies in Benelux companies sit in their journey to autonomous finance



Benelux CFOs want to spend more time on:

- Process controls
- Compliance
- Reporting & Analytics

...and less time on:

- Strategic Planning
- Process Controls
- Communicating Internally

Quick stats

Who should lead the AI strategy: Finance & IT / IS & Board combined

Top three benefits of AI investment: Improved efficiency, better accuracy, real-time reporting

Average tech project time to value: 4-5 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 1-5 days

Data processing frequency: Daily

Challenges

The primary obstacle encountered in using financial data and analytics to make strategic decisions is resistance to adopting data-driven decision-making culture at 50%. This rose from 35% in 2024.

At 60%, **Digital transformation** is the most mentioned challenge for growth, this is up significantly from 15% in 2024 and well ahead of the global average of 42%. In 2nd place is emerging technology at 50%, up from 15% in 2024.

In the Benelux region 15% of Data & Systems were Autonomous, with real-time close supported by AI, which was a year-on-year increase, but still short of the global mean (29%).

AI and technology

Benelux has the highest global score for **AI is extensively integrated into various financial processes** at 60%. This is a significant increase from 2024 when it was close to 0%.

In the Benelux region 45% of respondents said they had real time reporting and forecasting which was defined as **High-quality data enables real-time decisions with minimal oversight**, supported by AI and cognitive technologies. This is ahead of the global mean of 35% and shows a significant increase from 5% in 2024.

Benelux sees Improved efficiency (65%) as the main benefit of investing in AI architecture. This is up from 40% in 2024.

And 40% say that value is delivered within two years from starting a significant technology project. This is the highest for any region.

Priorities

Benelux would like to spend more time on compliance, process controls, and reporting and analytics. They were one of only two industries that stated they would like to spend more time on compliance.

Benelux was the only region where the majority of respondents reported that vision and developing strategy for AI in the finance function should be led by Finance, IT and the board together.

Elsewhere, 65% cited a preference for **Best of breed / right for the need** in terms of software suppliers, this is significantly lower than the global mean of 86%.

Region: Canada

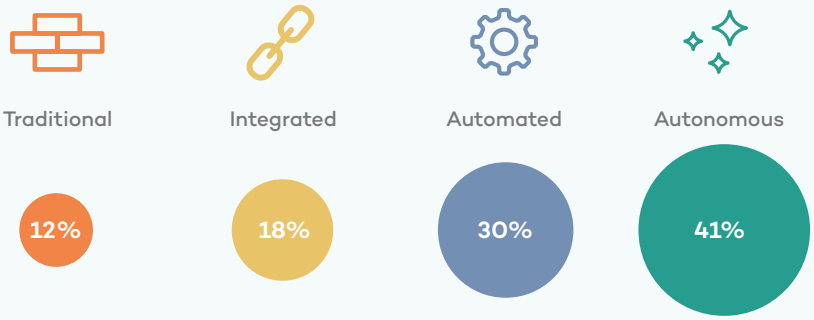
Using relevant responses, we've calculated where companies in the Canadian region stacked up against other surveyed regions.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where Canadian companies sit in their journey to autonomous finance



Canadian CFOs want to spend more time on:

- Strategic planning
- Communicating Internally
- Accounting

...and less time on:

- People & Culture
- Data & Systems
- Compliance

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Improved efficiency, better accuracy, better overall business outcomes

Average tech project time to value: 1-2 years

Self-reporting availability: Reporting available across organization on a self-service basis

Time to complete period-end close: 1-5 days

Data processing frequency: Weekly

Challenges

At 70%, **Data quality and reliability** was the most frequently cited obstacle in using financial data and analytics to make strategic decisions, up significantly from 52% in 2024. Canada had the highest percentage of respondents cite this as a primary obstacle.

The top three challenges for growth were **Talent acquisition** (48%), T**echnological disruptions** (48%) and **Digital transformation** (43%).

The percentage of Banking respondents who stated it takes 4+ years to deliver a significant technology / finance change program increased significantly from 4% to 17%.

AI and technology

Canada achieved a #1 position in both the **AI Usage** ranking and **Automation** ranking. With 44% reporting that AI is extensively integrated into various financial processes. This is up significantly from the 12% that reported extensive AI integration in 2024.

Only 2% stated that AI is not currently used in financial processes, down from 10% in 2024.

At 61%, **Budget constraints for AI implementation** was the most frequently cited barrier preventing greater adoption of AI in financial operations, up from 42% last year. **Lack of understanding or expertise in AI technologies** came in next at 52%.

39% of Canadian respondents reported implementing successful AI projects with clear ROI. They were well ahead of the global average of 25%.

And 22% of Canadians believe Finance, IT, and the board should own the vision and strategy for AI, ahead of the global average of 13% and up from 10% in 2024.

Priorities

Canada was the only region where the majority of respondents said they have access to **Reporting available across organization on a self-service basis.**

41% of Canadian respondents said they were at the **Autonomous** finance stage, up from 4% in 2024.

Just over half (52%) of Canadians stated they were at a 5 (the highest ranking) when it came to the overall maturity of the finance department's digital transformation efforts meaning they were **Highly advanced and fully integrated across the organization**, up from 2% last year and well ahead of the global average of 24%.

Like ANZ, 100% of Canadian respondents reported that for financial software, they had a vendor / supplier preference of **Best of breed / right for the need**.

Region: DACH

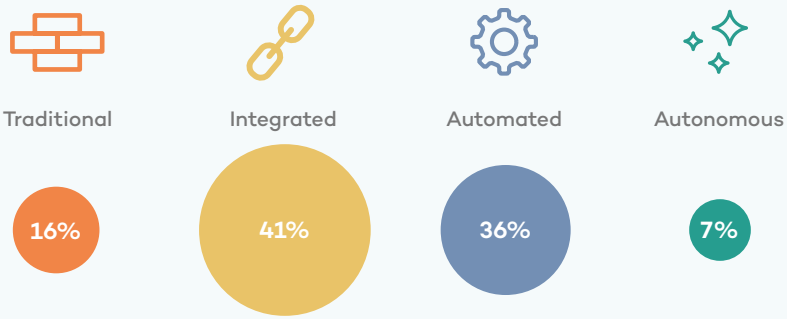
Using relevant responses, we've calculated where companies in the DACH region stacked up against other surveyed regions.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where companies in DACH sit in their journey to autonomous finance



DACH CFOs want to spend more time on:

- Data & Systems
- Process Controls
- Compliance

...and less time on:

- Reporting & Analytics
- Forecasting
- Dealing with ad-hoc internal requests

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Scalability, advanced data insights, audit & compliance

Average tech project time to value: 3-4 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: Daily

Data processing frequency: Daily

Challenges

Technological disruptions are mentioned as the main challenge for growth at 40%. This has doubled since 2024 from 20%.

At 36%, **Lack of analytical tools** was the most frequently cited obstacle in using financial data and analytics to make strategic decisions, up significantly from 24% in 2024. B**udget constraints for investing in analytics solutions** and **Data quality and reliability** were tied for second at 32%.

DACH has the highest score at 40% for being hopeful for positive results but has not set rigid expectations in terms of ROI on AI implementation.

AI and technology

Just 8% in the region say the overall maturity of the finance department's digital transformation efforts is highly advanced. This is the lowest of all regions.

In the DACH region, 12% say AI is extensively integrated into various financial processes, the lowest of all regions. 8% reported that AI is not currently used in financial operations ahead of the global average of 4%.

The main barrier preventing greater AI adoption is lack of understanding or expertise in AI technologies at 36%. This has risen from 24% in 2024.

When it comes to availability of reporting across organization on a self-service basis, the DACH score of 8% is the lowest of all regions.

Priorities

16% say they prefer a single software supplier, the highest of all regions. This has come down from 32% in 2024.

In terms of vision and developing strategy for AI in the finance function, the board are the primary driver at 24%; the global mean is 5%. DACH was the highest in 2024 at 20%.

Finally, 88% say it takes three years or longer to deliver a significant technology / finance change from project inception to delivering value. This is up from 2024 where it was 44%.

Region: Hong Kong

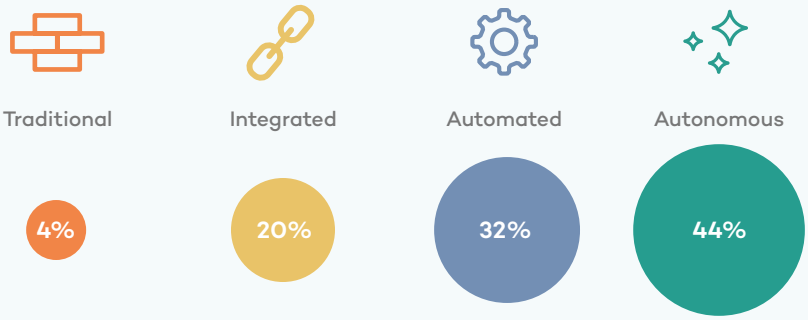
Using relevant responses, we've calculated where companies in Hong Kong region stacked up against other surveyed regions.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where companies in Hong Kong sit in their journey to autonomous finance



Hong Kong CFOs want to spend more time on:

- Communicating internally
- Communicating Externally
- Strategic Planning

...and less time on:

- Data & Systems
- Dealing with ad-hoc internal requests
- Compliance

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Better overall business outcomes, improved efficiency, better accuracy

Average tech project time to value: 4-5 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 5+ days

Data processing frequency: Weekly

Challenges

Organizational restructuring is seen as the main challenge for growth at 41%. This is a significant increase of 20% from 2024.

The main obstacle for using financial data and analytics to make strategic decisions is **Budget constraints for investing in analytics solutions** at 63%. This is higher than the global mean (51%) and an increase of 11% from 2024.

Whilst 32% say it takes five days or more for period-end close. This is up from 16% in 2024.

AI and technology

According to 59% of respondents in this region the role of technology in optimizing financial processes P**resents challenges due to implementation costs and complexities**. This is up from 22% in 2024.

And 63% say that their digital transformation efforts are at an **Advanced** stage, with significant digital transformation initiatives in place. This is higher than the global mean of 48% and up from 28% in 2024.

Nearly two-thirds (64%) said it takes 4 years or longer to deliver a significant technology / finance change from project inception to delivering value. In 2024 it was 40%.

'In Hong Kong 29% of financial professionals say that reporting is available across organization on a self-service basis, this is an increase of 21% from 2024.

Priorities

Communicating internally is the main area responders from the region would like to spend more time on at 44%. This is up marginally from 38% in 2024.

All responders in Hong Kong said they need the **Best of breed / right for the need** in terms of software supplier. This is up from 72% in 2024.

Financial management and reporting have seen the largest impact of digital transformation at 59%. This is up marginally from 50% in 2024.

Region: United States

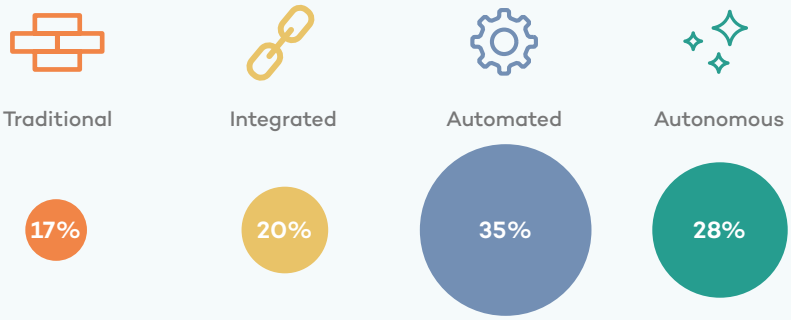
Using relevant responses, we've calculated where companies in the US stacked up against other surveyed regions.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where companies in US sit in their journey to autonomous finance



US CFOs want to spend more time on:

- Reporting & Analytics
- Data & Systems
- Strategic Planning

...and less time on:

- Dealing with ad-hoc internal requests
- Process Controls
- Accounting

Quick stats

Who should lead the AI strategy: Finance

Top three benefits of AI investment: Better overall business outcomes, improved efficiency, better accuracy

Average tech project time to value: 5+ years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 5+ days

Data processing frequency: Daily

Challenges

Data quality and reliability (62%) was the most frequently cited obstacle in using financial data and analytics to make strategic decisions, up significantly from 44% in 2024. **Budget constraints for analytics solutions** followed at 60%, also up significantly from 33% in 2024.

At 48%, **Digital transformation** was the most frequently cited challenge for growth – up slightly from 44% in 2024. Next were **Technological disruptions** (46%) and **Talent acquisition and retention** (44%) .

The percentage of US respondents who stated it takes more than five days to complete period end close increased significantly from 12% in 2024 to 44% and was the highest among regions.

AI and technology

In the US, 38% of respondents stated that AI is extensively integrated into various financial processes, ahead of the global average of 29%.

At 50%, **Resistance from employees to adopt AI solutions** was the most frequently cited barrier preventing greater adoption of AI in financial operations, up from 33% last year. **Integration challenges with existing systems** and **Budget constraints for AI implementation** came tied for second at 46%.

The US stayed steady at #4 in AI usage and number 3 in Automation across regions.

Priorities

The US fell slightly in the data readiness ranking from #1 in 2024 to #2 in 2024.

The US was the only region where the majority of respondents stated **Finance alone was placed to lead the vision and strategy for AI usage in the finance function**.

And 28% of US respondents said they were at the **Autonomous** finance stage, up from 16% in 2024. Significant gains were made in the area of reporting and forecasting where the percentage of US organizations at the **Autonomous** stage jumped from 15% to 46%.

When asked how often business transaction data flows to finance systems, 34% of US respondents reported monthly, well ahead of the global average of 22%.

Region: United Kingdom (UK)

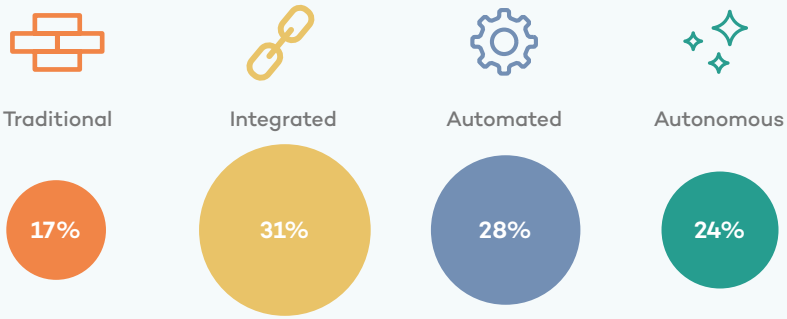
Using relevant responses, we've calculated where companies in the UK stacked up against other surveyed regions.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where companies in the UK sit in their journey to autonomous finance



UK CFOs want to spend more time on:

- Strategic planning
- Communicating Internally
- People & Culture

...and less time on:

- Process Controls
- Forecasting
- Dealing with ad-hoc internal requests

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Advanced data insights, better accuracy, audit & compliance

Average tech project time to value: 3-4 years

Self-reporting availability: Self-service limited to IT / finance power users

Time to complete period-end close: 1-5 days

Data processing frequency: Weekly

Challenges

At 46%, **Budget constraints for investing in analytics solutions** was the most frequently cited obstacle in using financial data and analytics to make strategic decisions, up from 33% in 2024.

The top three cited challenges for growth were **Budget constraints** (46%) and a three-way tie for **Emerging technology**, **Digital transformation**, and **Talent acquisition and retention** at 44% each.

The percentage of Banking respondents who stated it takes 4+ years to deliver a significant technology / finance change program increased significantly from 25% to 55%.

AI and technology

The UK improved in their AI Usage ranking, moving from #8 to #5. A big part of that move was a significant reduction in the number of respondents who are not using AI in finance. That went from 42% in 2024 to only 7% in 2025.

Amongst UK respondents, 39% stated **AI is extensively integrated into various financial processes**, up from just 15% in 2024 and ahead of the global average of 29%.

At 39% each, **Lack of understanding or expertise in AI technologies** and **Resistance from employees to adopt AI solutions** were tied for the most frequently cited barrier preventing greater adoption of AI in financial operations in the UK.

And 30% of UK respondents reported implementing successful AI projects with clear ROI, ahead of the global benchmark of 23% and second only to Canada.

Priorities

The UK was the only region where the majority of respondents stated finance self-service reporting was limited to IT / finance power users.

Almost a quarter (24%) of UK respondents said they were at the Autonomous Finance stage, up from 12% in 2024.

Elsewhere, 22% of UK respondents stated IT/IS are the best placed to lead the strategy and vision for AI in the finance function, well ahead of the global average of 13%.

And 54% stated **Audit & Compliance** was a benefit of investing in AI architecture for finance. Ahead of the global average of 31%.

Region: Scandinavia

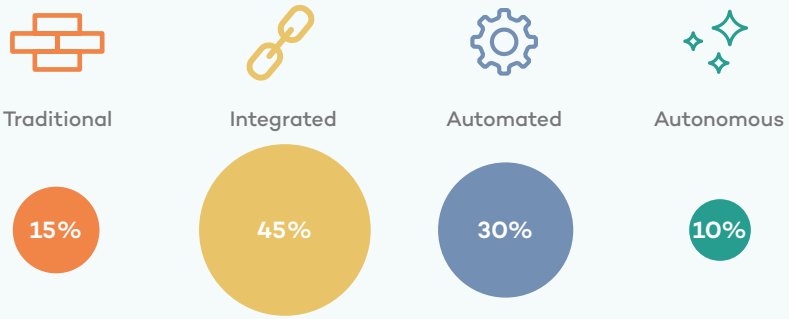
Using relevant responses, we've calculated where companies in the Scandinavian region stacked up against other surveyed regions.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where companies in Scandinavia sit in their journey to autonomous finance



Scandinavian CFOs want to spend more time on:

- Strategic planning
- Forecasting
- People & culture

...and less time on:

- Compliance
- Accounting
- Reporting & Analytics

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Better accuracy, advanced data insights, improved efficiency

Average tech project time to value: 3-4 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 1-5 days

Data processing frequency: Daily

Challenges

The primary obstacle faced when using financial data and analytics to make strategic decisions is **Budget constraints for investing in analytics solutions** at 58%. This increased from 29% in 2024.

ROI measures for AI implementation are in their infancy with 45% saying they are currently implementing and have not measured ROI yet. A further 40% say they have implemented and are still measuring ROI.

Self-reporting availability is limited, with 32% stating they have **No or extremely limited self-reporting** or that self-service reporting is limited to IT / finance power users. This compares to 24% globally although it's a significant improvement from 2024 which was 73%.

AI and technology

Supply chain management has been impacted to a higher degree through digital transformation than most other countries at 40%. In 2024 it was 17%.

AI is extensively integrated into various financial processes or used in some specific areas of financial operations by 71% in Scandinavia. This is up from 42% in 2024.

For Scandinavia, **Reduction in head count** at 31% is seen as the main benefit of investing in AI architecture for the finance function. This is against a global mean of 17%. This has increased from 19% in 2024.

Priorities

In Scandinavia, 64% say they have Not started or planned any AI initiatives or are **Doing the initiative because leadership has committed to placing AI in the organization**. This is higher than the global mean of 50%.

Just over half of respondents (51%) would like to spend more time on strategic planning for their function which is 11% higher than the global mean.

Access to a real-time / continuous close has dropped from 11% to 2% in 2025

And 15% prefer a single vendor for software, higher than the global mean of 6%.

Region: Singapore

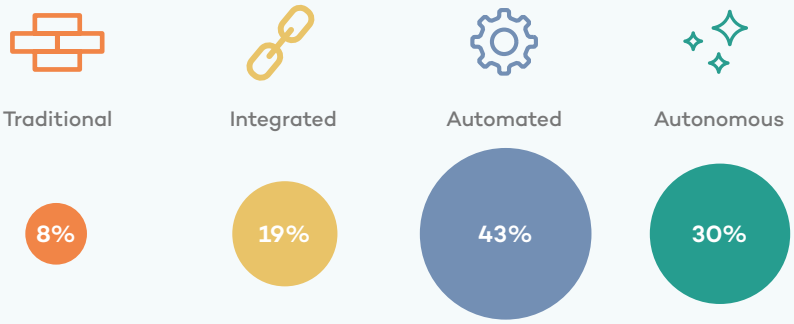
Using relevant responses, we've calculated where companies in Singapore stacked up against other surveyed regions.

AI Usage Rank

Automation Rank

Data Readiness Rank

Where companies in Singapore sit in their journey to autonomous finance



Singapore CFOs want to spend more time on:

- Data & Systems
- Accounting
- People & Culture

...and less time on:

- Forecasting
- Strategic Planning
- Process Controls

Quick stats

Who should lead the AI strategy: Finance & IT / IS combined

Top three benefits of AI investment: Improved efficiency, better overall business outcomes, better accuracy

Average tech project time to value: 4-5 years

Self-reporting availability: Majority of reports available as self-service across the organization

Time to complete period-end close: 1-5 days

Data processing frequency: Weekly

Challenges

At 44%, talent acquisition and retention is the most challenging for growth within organizations. Although this has dropped from 56% since 2024.

At 43%, **Skills and training** are the primary obstacle encountered when using financial and data analytics to make decisions. This is the highest for all regions.

At 51%, Concerns about data privacy and security is the highest from all regions and remains the same as 2024.

AI and technology

For 2025, 16% stated that **AI is extensively integrated into various financial processes**. This dropped from 38% in 2024.

For respondents from Singapore, the main benefit of investing in AI architecture is **Improved efficiency** (46%). In 2024 it was **Audit and compliance support** (52%).

Real-time / continuous close has dropped to 1% from 14% in 2024.

In Singapore, 80% of respondents rated the overall maturity of the finance department's digital transformation efforts as being at an advanced or highly-advanced stage. This is an increase from 59% in 2024.

Priorities

Singapore has the highest score (52%) for saying that Finance and IT/IS combined are the drivers or vision and strategy for AI.

At 33%, Singapore is the in the top three for saying they have implemented AI projects and it has been a great success with clear ROI.

Human resources have seen one of the lowest scores at 10% for being most impacted by digital transformation efforts.