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The State of AI in Finance 2026

Trends, case studies and practical steps
for AI-driven finance leadership

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Executive Summary

AI is accelerating the shift from reactive finance to real-time, insight-driven decision-making. But while finance leaders recognise its potential, few have embedded AI deeply enough to change their teams' work or their deliverables.

56% of finance leaders use AI in their work in 2025

This figure doubled from 2023-24 and doubled again this past year.

Finance and accounting departments rank last in AI use

Full workflow automation and agents are now mainstream in engineering, marketing, customer success, and sales. Finance functions aren't there yet.

Maturity levels vary wildly

There's a clear divide between "tinkerers" (merely testing) and "integrators" (active users seeing new and deep value).

Deep adoption is yet to come for most

Fragmented data, slow close cycles, insufficient training, and a lack of mandates are the key reasons why finance teams haven't adopted AI.

Executive Summary

Early users already see tangible benefits

Where AI is actively used, teams see major time savings, lower costs, better business partnerships, and higher job satisfaction.

New skill sets and mindsets are now priorities

AI professionals need to develop both technical and soft skills to thrive in the AI era.

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We've recently launched **CFO Connect Pro**, a premium membership for finance leaders who want to go deeper. Pro members get access to monthly, hands-on workshops, curated peer groups, 1:1 mentorship, exclusive in-person events, and practical tools designed to help turn insight into execution.

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Introduction

Artificial intelligence is now firmly post-hype. CFOs and finance leaders have tested its potential, explored isolated use cases, and felt the growing pressure from boards and CEOs to capture its promise.

Yet only a minority have succeeded in making AI a core, dependable part of their operating model. There's now a widening gap between experimentation and transformation that will increasingly create competitive advantages for some.

The State of AI in Finance 2026 is designed to help leaders close that gap. Drawing on insights from the leaders in AI-enabled companies, this report examines how the technology is driving change today.

Inside, you'll find:

- **A clear view of the current AI landscape within finance functions.** Including the tools, workflows, and emerging standards that define the most advanced teams.
- **Real-world use cases from tech-enabled businesses.** Showing how AI transforms forecasting, reporting, scenario planning, cash-flow management, and strategic finance.
- **Proven best practices to turn AI into a true value driver.** Helping leaders move from scattered pilots to a systematic, scalable operating model.
- **A look at how AI is reshaping the finance profession itself.** The skills that matter today and the evolving role of CFOs as strategic orchestrators of data and technology.

The question is no longer whether AI will reshape the function, but how quickly leaders can adapt, modernise, and position their teams to thrive.

This report provides clarity, examples, and practical guidance to help you do exactly that.



Luc Hancock

Head of Community, CFO Connect & Spendesk

How Finance Teams Use AI in 2026

AI adoption in finance has reached the mainstream. Earlier in 2025, CFO Connect's Top Tools Report revealed a remarkable rise in AI use among finance teams:

Do you currently use any AI-powered tools in your work?

2025

Yes 56%

No 44%

2024

Yes 31%

No 69%

Source: [Top CFO Tools Report 2025](#)

AI use has essentially doubled year over year, starting at only 17% in 2023. The optimism extends to key finance stakeholders: in a [survey of more than 3,600 business leaders](#), Remote found that **75% of HR leaders** – critical partners in managing one of finance's largest cost centers – expect **AI to handle more than half of their routine admin tasks by the end of 2026**.

“The true value of AI is in amplifying the productivity of every person in finance by automating routine tasks and analysing information with unprecedented speed. The CFOs seeing the most success are not waiting for flawless autonomous systems. They are empowering their teams to use AI for immediate, practical efficiency gains in their daily workflows. By focusing on faster analysis and smarter execution, finance evolves. This approach turns AI into a reliable productivity engine, allowing every team member to process information faster and focus on higher-impact decisions.”



Michiel Boere
CFO, Remote

The [2025 edition of The State of AI in Finance](#) shared how 85% of CFOs were “optimistic” about the potential for gains, while polls throughout the [CFO Connect Summit 2025](#) showed that most teams are testing AI in isolated workflows.

But the level of maturity in finance teams still varies widely. And research from General Atlantic suggests it still lags far behind every other business department:

AI deployment by function



Source: June 2025 General Atlantic AI Survey

The pressure to catch up is building. And there remain significant advantages for teams starting now in earnest.

Trialling is underway, but remains shallow

We know that a **majority of finance professionals are using AI**. But for now, most usage looks to be limited to basic tasks like summarisation, drafting, and simple analysis.

A General Atlantic poll found 45% of finance teams to be “experimenting, with limited pilots underway.” Only 17% of respondents were actively using AI in their finance workflows.

“Most adoption remains focused on administrative workflows,” says Spendesk CFO Pauline Babel. “The opportunity now is to extend AI deeper into core finance functions: accounting, forecasting, compliance, and strategic decision-making.”

We see a widening divide between two main user groups:

1 The “tinkerers”

These are the finance teams experimenting with ChatGPT or Copilot for everyday efficiency. They **rely heavily on manual copy/paste and lack data connectors and governed internal infrastructure**.

For them, AI makes internal communication and reporting easier and faster. These are small, discrete benefits for finance teams, rather than fundamental upgrades or evolutions.

2 The “integrators”

For a select few teams, **AI tools almost entirely automate repetitive processes and deliver new, otherwise unseen insights**.

To get here requires:

- Unified finance data hubs with established governance
- Well-functioning internal agents
- AI connected directly to ERPs and workflows
- Clean, reliable data overall

Today, a clear line separates teams making marginal or incremental gains from those truly transforming their finance functions.

“Point products might serve a specialised function very well, but if they’re unable to easily integrate with the core suite, they can limit an organisation’s capacity for effective data analysis. Finance and IT leaders who work together to choose a system with a single data source achieve better, more democratised analytics and greater bang for their buck.”

A CFO’s Guide to AI-Enhanced Finance

Oracle NetSuite

What’s holding teams back?

Finance teams are eager to adopt AI, but data fragmentation, security concerns, limited training, and intense reporting cycles are slowing real progress.

Enthusiasm isn’t the problem. Infrastructure and capacity are.

1 Fragmented data

Finance leaders repeatedly raise the issue of data scattered across ERPs, billing systems, CRMs, contract repositories, spreadsheets, and legacy tools. These data silos prevent deep automation, and there’s a fundamental lack of trust in company data to begin with.

To succeed, finance leaders must recognise that:

- ✓ AI adoption is much easier once companies consolidate data.
- ✓ Data engineering is now a critical partner for the modern finance org.
- ✓ Most finance teams are still early in this journey.

“Nine out of ten finance leaders think their data is an absolute hot mess. Everyone whispers it like they’re the only one facing this problem, but I hear it five times a day. Messy data is the norm, not the exception. The real question becomes: how do you operate when data will always be somewhat messy?”



Phil Sharp

Interim CEO & CMO, Subscript

2 Cumbersome close and reporting cycles

AI and automation promise to free finance teams from the manual, repetitive tasks that occupy so much time today. It's ironic, then, that **many finance teams don't have time to set up AI tools because they're overwhelmed with recurring monthly responsibilities.**

"The biggest challenge is time and focus," says Adyen's Finance Data & Technology Lead Ido Peled. "Finance professionals are busy with closing and reporting. To innovate, we must create protected time for experimentation."

For now:

- Monthly and quarterly close cycles absorb most spare capacity.
- Teams end up relying on manual processes even when automation exists.
- Without structured time, AI remains a "side project" for most finance teams.

Leading companies are carving out protected time or embedding AI learning directly into business cycles to break through this barrier.

3 Security and confidentiality concerns persist

Finance and HR handle some of the organisation's most sensitive information, including compensation, contracts, forecasts, employee data, and board materials. Leaders still harbour fears around exposing confidential data, especially where public models are involved.

Security concerns don't reduce the interest in AI, but they raise the bar for governance. It's an extra consideration for finance leaders who may also need to convince IT executives.

But in most cases, the extra data protection and security via enterprise AI tools (like ChatGPT Enterprise, Gemini Enterprise, or Microsoft Copilot with EDP) lead to fast, safe adoption.

4 Insufficient internal training

Few finance professionals have been formally trained on prompting, workflow automation, or model validation. Organisations need to decide where AI skills sit in their training plan, and finance leaders may need to push hard to ensure their teams develop as required.

“Is it a shared responsibility?” asks Jessica Pillow. “Is it the responsibility of your CTO or your head of HR? Or is it the responsibility of the individual to be curious?”

To entrench AI skills in finance teams:

- Training cannot be optional or ad hoc
- Teams need both tool-specific training and broader skills like data literacy

Organisations like OpenAI, ClickUp, and Zapier have already operationalised this through **quarterly hackathons or mandatory usage expectations**. In leading companies, AI usage is not optional or additional; it’s now part of the job.

Spendesk’s AI Hub supports this shift by providing finance leaders with practical resources (from prompts and checklists to implementation guides) to help embed AI into everyday finance workflows.

5 Fear of the unknown

While enthusiasm for AI is high, finance leaders are uncertain about where to begin. The tools feel powerful, the potential is vast, yet the path forward can feel ambiguous or risky. **68% of CFOs** say they’ve been slow to adopt AI because they don’t know where to start.

This uncertainty often blends with scepticism. Phil Sharp, Interim CEO & CMO at Subscript, described what he hears from finance leaders regularly: “There’s widespread scepticism about AI. I rarely hear, ‘AI is changing my life.’ It’s more like, ‘This seems useful, but is it snake oil?’”

Many teams are waiting for the perfect roadmap or influential figure to follow. But as Jessica Pillow explains, “There’s definitely no playbook. We’re all sitting around wondering how we have this AI, and it’s not going anywhere. What we’re doing at our company is treating it like a product: constantly testing, iterating, and making small, incremental movements.”

The tangible benefits of AI today

Artificial intelligence is already delivering measurable improvements in how work gets done. The gains are both operational and strategic, from eliminating manual tasks to improving accuracy and unlocking real-time insights.

Here are some of the most significant benefits finance leaders are seeing today, with real-world examples.



Significant time savings and faster cycles

The immediate benefit for finance teams is a dramatic reduction of manual, repetitive work. Tasks like contract analysis, reconciliations, memo drafting, and reporting packages typically required hours of preparation. Now, they can be completed in minutes.

“Before, closing books in D+1 or D+2 was reserved for large corporations,” says [Spendesk CFO Pauline Babel](#). “AI is now unlocking so much automation that it becomes possible for companies that cannot afford heavy and expensive tooling. This is the case at Spendesk, where we can cut the month-end close down to a couple of days.”

This leads to faster closes, quicker forecasting iterations, and more responsive business decisions.

“AI accelerates prep work, letting humans focus on strategy and oversight. And preparers become reviewers and exception managers.”



Yubo She
OpenAI



Parallel processes and real-time decision-making

“Finance teams are drowning in operational work,” says [Spendesk CEO Axel Demazy](#), “chasing receipts, closing books, and reconciling transactions. Accounting closes, then hands it off to FP&A, who spend a week figuring out what just happened.”

Classic finance operations are sequential. To project spending, first you need to close last period’s books. And to do that, you need to check expense claims, invoices, and card payments. Like a waterfall.

And if one of these steps is delayed or incomplete, the rest of the flow stalls.

But AI reasoning doesn’t rely on the same sequential design. Individual flows can run independently.

Even better, all of your financial processes can happen in real time, so you don’t need to wait for the end of the month at all. You always know what’s been spent and can adjust plans as you go.

“AI moves finance from backward-looking reporting to augmented decision-making. Real-time data, cloud ERPs, and AI compress month-end into a continuous close. Variance analysis goes live. Forecasts update as signals change. Accounting and FP&A run as a single, always-on cycle.”



Axel Demazy
CEO, Spendesk



Lower costs and optimised resources

AI is beginning to reshape the cost structure of the finance function itself. As AI-driven workflows scale across teams, leaders expect a growing share of spend to move toward AI tooling, infrastructure, and model usage.

“Today, 80% of finance costs are payroll. Within three years, a growing share will come from AI tooling and model usage.”



Dan Zhang
CFO, ClickUp

This doesn't necessarily mean shrinking finance teams. Instead, it reflects a new resource mix where:

- **AI absorbs high-volume, low-value tasks**, reducing the need for large manual operations teams.
- **Finance headcount becomes more specialised**, focusing on analysis, business partnering, and strategic work.
- **Productivity rises faster than team size**, delivering more output without proportional increases in cost.
- **AI tools scale cheaply**, enabling small teams to handle enterprise-level complexity.

AI models don't fatigue, don't require onboarding, and scale linearly with usage. As their capabilities improve, the marginal cost of additional workflows approaches zero.

Better business partnering

Finance teams play a critical role in advising and sharing knowledge with the wider organisation. The more input you provide, the more value you can add. But this is always weighed against time and resources.

“We support the business in the forecasting cycle,” says Ido Peled. “We spend a long time with sales and account managers answering their questions.” Finding ways to build on these partnerships without exploding your own available hours is essential.

And that’s exactly where AI can help.

“We built a knowledge hub where we put all the documentation, videos, and other sources of information. We allow them to ask the tool a question and get an immediate answer. So that not only frees up time for us, but it also lets them get instant answers no matter where they are in the world.”



Ido Peled

Head of Finance Data & Technology, Adyen

Teams using tools like Dust also report a shift in how business users access knowledge: policies, contracts, and financial answers can be retrieved instantly without relying on finance for every clarification.

This shifts finance from a reactive support function to a proactive, insight-driven partnership.

“CFOs can collaborate with the rest of their teams in thinking about productivity: how much faster can we make great decisions as a company? If it takes three months to make a strategic decision on a new product, or to enter a new market, or to change a part of our infrastructure, can we do that in two months instead?”



Julien Lafouge

CFO, Photoroom

Higher job satisfaction

One of the most overlooked benefits of AI is how much employees enjoy using it (once they're up to speed). "A lot of the younger generation of workers want their company to give them the tools so they don't need to do all those manual, soul-crushing jobs," says Dan Zhang of ClickUp. "Those classic entry-level tasks. **Employee satisfaction is a great leading indicator for if this AI tool is going to be well adopted in your organisation.**"

NetSuite's Rebeca Bichachi tells the story of a customer in the healthcare sector who automated himself out of a reconciliation role and into a more strategic FP&A position. He feels more fulfilled, and the company benefits from his new focus.

"Top talent seeks meaningful work, not endless manual tasks. AI helps unlock that shift."



Rebeca Bichachi
Oracle NetSuite

AI isn't just for productivity. It's a culture enhancer, too.

Unlocking new strategic abilities

We mostly think of AI as being a major time saver and quality assurer in finance teams. But Dust CEO and co-founder Gabriel Hubert says we need to look at AI ROI through three lenses: "AI increases productivity in three ways: doing things faster, doing them better, and doing things you couldn't before."

Perhaps the most transformative benefit of AI is its capacity to unlock entirely new work outputs.

“One use case is the AI BDR, engaging the long tail of small customers we’ve never touched before because the unit economics doesn’t make sense. That’s a zero to one unlock; a whole new capability. That’s where I would put resources.”



Dan Zhang
CFO, ClickUp

Examples emerging across top finance teams include:

- ✓ Automated competitive analysis and KPI dashboards generated in minutes
- ✓ Cross-functional knowledge retrieval agents that answer complex questions from sensitive internal datasets
- ✓ Scenario modeling powered by real-time macro- and micro-trends
- ✓ Investor- and board-ready narratives drafted instantly
- ✓ Autonomous task routing and exception handling, reducing operational lag

These capabilities extend the finance function beyond traditional boundaries. AI turns teams into real-time strategic partners capable of exploring broader, deeper, and more forward-looking questions.

“AI is fundamentally reshaping the finance function, driving greater efficiency, accuracy, and strategic insight. AI is allowing finance teams to move beyond reactive reporting to focus on strategy, collaboration, and growth to help their organisations navigate an increasingly complex business landscape with confidence.

At NetSuite, our customers are using AI to automate routine processes, deliver real-time visibility, and enable forward-looking analysis.”



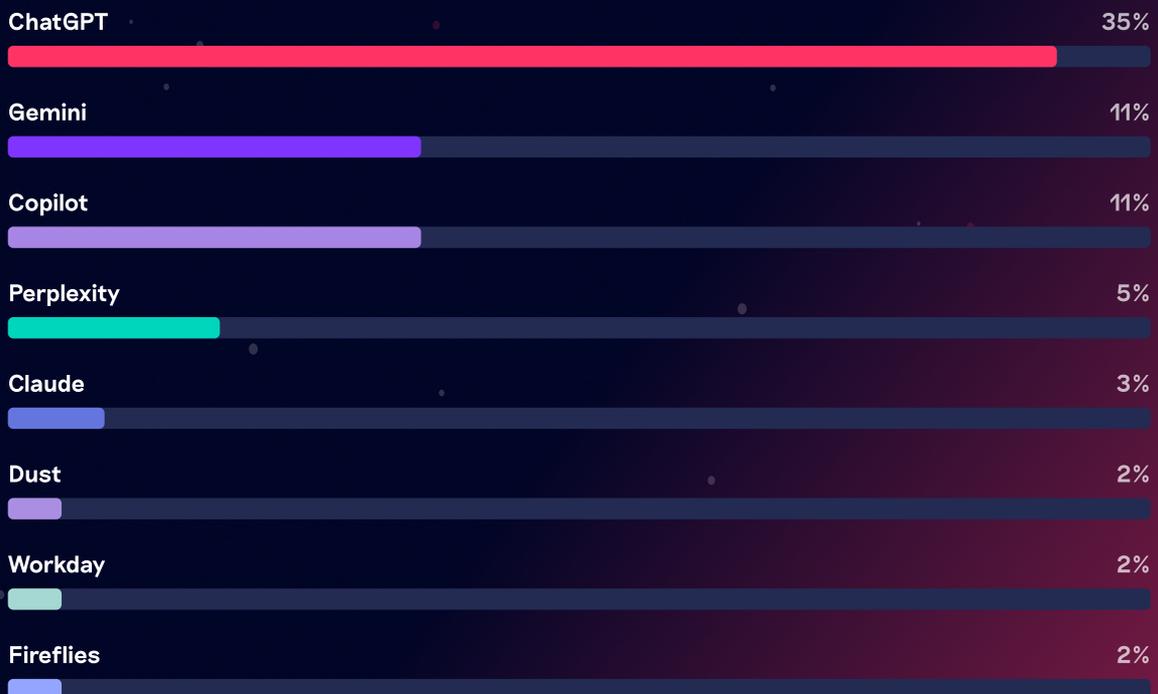
Patrick Puck
GVP of AI Product Strategy, Engineering, and Design,
Oracle NetSuite

Top Tools Used By Finance Teams

Let's turn now to the burning question for many CFOs: Which AI tools should your finance teams use?

It probably won't surprise you to read that the options are varied:

Which AI tools do you use most in your work?



Source: [Top CFO Tools Report 2025](#)

ChatGPT leads with 35% usage among finance teams. Specialised finance AI tools lag, as CFOs test practical, low-risk use cases first.

“Honestly, there’s no killer app yet,” says Phil Sharp, Interim CEO & CMO at Subscript.

“Most CFOs use general AI tools like ChatGPT for spreadsheet analysis or policy drafting. But finance-specific AI still isn’t ready.”

How finance leaders use AI

The [Top CFO Tools Report 2025](#) asked finance leaders how they use artificial intelligence in their work. Top responses included the following:

- Preparing financial presentations
- Meeting notes and workshop preparation
- Reporting assistance and data analysis
- Industry research
- Data sourcing and document retrieval
- Consistency checks for legal documents
- Writing and verifying contracts
- Help in negotiations
- Improving internal financial communication

But there was no single overwhelming use case. These are early days, and processes are being embedded gradually.

“AI shines in policy analysis, contract review, and month-end close for simpler orgs. But we’re still early. Stay curious and keep experimenting. Be sceptical of AI hype, but stay informed. The payoff will come for those who keep learning.”



Olivia Man
CFO, Promise

The most popular AI tools used by finance teams today

These tools are highlighted repeatedly by CFOs and Finance Directors.



ChatGPT Enterprise (OpenAI)

ChatGPT Enterprise looks to be the go-to tool for research, analysis, reporting, onboarding, policy drafting, memo writing, and agent-based automation in finance teams. It's frequently used for deep research, slide creation, KPI dashboards, technical analysis, and spreadsheet modelling.

ChatGPT agents perform reasoning and integrate company-specific information into its outputs. The ability to find and communicate data in natural language makes it so valuable.

Here's a great example from OpenAI's Head of Technical Accounting, Yubo She:

"We amalgamated all of our contracts into one source of truth and connected it to our own enterprise version of ChatGPT. As we sign a revenue or vendor contract, these contracts flow through our model. ChatGPT knows that these are the types of products and dollar amounts."

This bot can extract contract terms, draft ASC 606/IFRS 15 memos, and generate journal entries directly in the ERP.

"It's a fraction of the work of hiring and spinning up an entire team to do the process themselves."



Dust is widely praised as a collaborative, no-code platform that lets finance build agents for reporting, knowledge retrieval, data analysis, and cross-functional workflows.

Finance teams use Dust to:

- Auto-generate visual dashboards
- Retrieve answers from financial models, policies, and contracts
- Automate reporting cycles
- Trigger recurring workflows using tools like Zapier, Salesforce, Notion and Sheets

It's popular among teams that want secure, internal-only AI agents. And particularly to help make financial knowledge a decision driver across organisations.

"I've created a Financial Analyst agent whose objective is to create interactive visualisations from financial spreadsheets to help users understand trends. The agent automatically generates a summary of financial analysis, key insights, and budget breakdowns."



Alban Dumouilla
Head of Customer Success, Dust



Numeric

Numeric is directly aimed at and built for finance teams. It's heavily used by accountants to automate monitoring, variance analysis, and reconciliations, as well as to keep the company audit-ready.

Finance teams praise Numeric for:

- Real-time GL monitoring
- AI-driven flux & variance analysis
- Audit-ready trails and reviewer workflows
- Automated explanations for every change

It's one of the most widely adopted tools for modernising the financial close.

"Numeric integrates directly with your GL, syncing every 5 to 15 minutes to ensure accurate data. It automatically drafts insights for each account, giving finance teams a real-time data mirror of their ERP for analysis and close management."



Nathan Tully

Manager EMEA Sales, Numeric



Drivetrain

Drivetrain is another system built specifically for finance use cases. An AI-native business planning platform, it's a favourite among FP&A teams that need speed, automation, and deep integrations.

Finance leaders love its ability to:

- Run multi-entity, multi-currency consolidations
- Automate data enrichment and transformation with natural language prompts
- Auto-generate dashboards and forecasts with Drive AI
- Connect to 800+ systems (ERPs, CRMs, HRIS, data warehouses)

It's widely viewed as a next-generation replacement for spreadsheet-heavy FP&A stacks.

"Drive AI can create a P&L dashboard with KPI charts, an income statement table, and bar charts for trends, automatically. You can query data conversationally in Slack: 'What happens to profit if operating expenses increase by 20%?' Drive AI calculates the scenario instantly."



Kirk Kappelhoff

Director of Sales, Drivetrain



Oracle NetSuite

NetSuite is already a market-leading ERP and accounting platform. In fact, it's **the most popular tool for CFOs**. And it's only improved by a growing list of built-in AI features and functions.

NetSuite's prominent AI capabilities include:

- **AI Connector Service:** links NetSuite data to tools like ChatGPT or Claude
- **Text Enhance:** writes narratives for reports, contracts, and descriptions
- **Intelligent Performance Management:** predictive analytics for forecasting
- **Analytics Warehouse + AI Assistant:** natural language queries and insights

It's a great example of a tool helping finance teams adopt AI inside the systems they already use.

"NetSuite provides this foundation: unified data architecture, embedded AI capabilities, automated workflows and predictive insights."



Rebeca Bichachi

CPA, Product Marketing Director, NetSuite



Microsoft Copilot

While not known as a standalone finance tool, Copilot is frequently referenced as a daily-use assistant integrated into Outlook, Excel, PowerPoint, Teams, and SharePoint.

Use cases include:

- Summarising long email threads
- Drafting reports, meeting notes, and follow-ups
- Analysing spreadsheets and building formulas
- Preparing board materials
- Reviewing contracts and extracting terms

And it even helps CFOs and executives determine priorities and plan their week, says CFO David Fortin. “The Researcher Agent scans your calendar, emails, and files, then delivers a prioritised action list and visual schedule.”

And for those using the Microsoft suite, it’s immediately accessible to the entire organisation without purchasing niche tools.

“Copilot writes formulas, inserts columns, and even explains the logic line by line. Copilot generated a complete three-statement financial model, with linked formulas, in 96 seconds.”



David Fortin
CFA



Workflow automation platforms

While not explicitly AI tools themselves, platforms like Zapier, Make, and n8n are integral to making artificial intelligence available to low-code users. These tools are repeatedly described as essential for stitching workflows together and enabling lightweight automation.

Finance teams use them to:

- Route approvals
- Classify documents
- Sync data between tools
- Trigger AI agents based on events

“We rely heavily on Zapier ourselves, connecting internal and AI tools for end-to-end automation. For example, automating virtual mailbox workflows using Zapier AI to classify, summarise, and share tax notices via Slack, saving hours weekly.”



Ryan Roccon
CFO, Zapier

The New Finance Skill Set

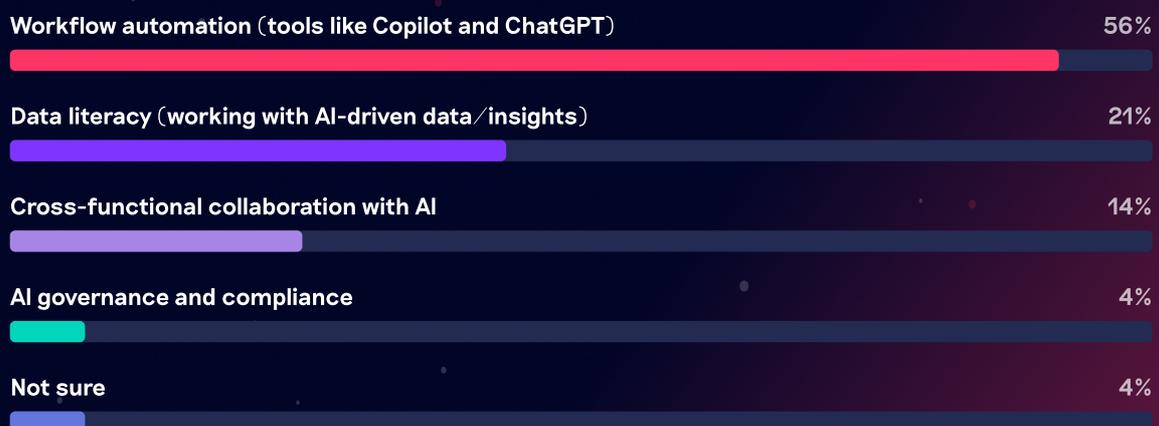
AI is quickly redefining careers in finance. As automation takes over transactional work, **the most valuable professionals will be those who combine technical fluency with strategic judgement**, cross-functional influence, and a mindset built for rapid change.

Below is the new skill set emerging across leading finance teams.

1. Must-have technical skills

AI is becoming the new spreadsheet, an essential interface every finance professional will be expected to use fluently. And just as we all needed to learn VLOOKUP and how to use chart filters effectively, we now need practical knowledge to see the biggest benefits of AI

What AI-related skill do you think will be most important for your career in the next 2 years?



Source: [CFO Connect Summit 2025 poll](#)

The following skills will soon be must-haves on every finance professional's CV.



LLM literacy (ChatGPT, Copilot, Gemini)

Finance talent should understand how to use AI tools to analyse data, summarise insights, draft narratives, and build automated processes. As AI fluency becomes “the new Excel,” professionals must know not only how to prompt effectively but also how to validate outputs, ground responses in source data, and integrate AI safely into daily workflows.



Workflow automation

Every finance professional will soon be expected to identify friction in their processes and automate it. Whether it's reconciliations, reporting packages, or meeting prep, smart automations change how daily work gets done.



Data literacy and governance

The ability to read, interpret, and communicate data is now core to the role. Finance teams must understand data structures, recognise when inputs are incomplete, and work confidently across structured and unstructured sources.



Systems integrations

As finance becomes increasingly tools-dependent, systems knowledge is a career accelerator. Understanding how data flows through the ERP, how to connect systems, and even basic SQL or API principles helps finance professionals partner effectively with engineering and operations.

2. Must-have soft skills

The best finance professionals for the AI era aren't only defined by technical abilities. Judgement, clear communication, and cross-functional influence matter more than ever. AI can generate answers, but it can't build trust or drive alignment.



Curiosity and experimentation

There's no one perfect playbook or how-to guide for AI in finance. The professionals who thrive will be those who explore new tools proactively, run small experiments, and treat AI like a coworker they're constantly trying to upskill.



Storytelling and business communication

As AI handles more of the analysis, the uniquely human value shifts to interpreting results, framing decisions, and influencing stakeholders. "Finance leaders increasingly value problem-solving and storytelling skills," says NetSuite's Rebeca Bichachi. "Only 23% of CFOs now rank deep accounting knowledge as the top hiring priority."

Professionals with the ability to turn data into a compelling narrative can stand out in their organisations.



Strategic prioritisation

With AI accelerating output, the challenge becomes choosing what to focus on. Teams that excel will be those who can identify high-impact opportunities, assess effort vs. value, and avoid chasing shiny-but-low-value tools.



Change management

As AI transforms processes, finance professionals must guide colleagues through new workflows, champion adoption, and help shape organisational culture. This is now a core leadership skill.



Willingness to automate your own role

The professionals who advance fastest will be those who proactively automate their own tasks to free themselves for higher-value strategic work. This mindset signals adaptability and a willingness to put results over oneself.

How Leading Finance Teams Use AI Today: Six Real-World Use Cases

While most discussions focus on theory or future potential, CFOs repeatedly ask a more practical question: How are leading teams actually using AI today?

The following six case studies offer a clear view into what real adoption looks like. Together, they form a blueprint for any finance team looking to move beyond experimentation and into scalable, strategic AI execution.

1 Spendesk: Spend Planning & Analysis

Financial planning relies heavily on spending data. As we saw above, you typically can't project costs and prepare budgets until you have actuals. So while modern companies want to be data-driven and financially literate across the board, sales projects, marketing plans, and product roadmaps are usually based on stale reports.

Spendesk uses automation to speed reconciliation and coding throughout the month, rather than at month end. If the books are up to date at all times, you don't have the mad closing rush, and other teams aren't left hanging to start their analysis.

Which means the analysis itself can now be done in real time, too. Forecasts change as spend occurs, and you can tie impact and outcomes to the investments that created them. We also offer live budgets in Spendesk, so teams can track spend against plan as it happens.

"This isn't just about efficiency," says CFO Pauline Babel. "It's about repositioning finance from operational to strategic. Moving from reporting the past to shaping the future."

[Learn more in Spendesk's AI hub.](#)

"The new operating model for finance is forward-looking by default, embedded where decisions happen, and measured by impact, not report volume."



Axel Demazy
CEO, Spendesk

2 OpenAI: Automating technical accounting and contract intelligence

OpenAI is itself a market leader in artificial intelligence. So it's only natural that the tech giant's own finance team uses AI for some of the most complex accounting tasks. And it's already transforming what accountants can deliver in a single close cycle.

Their internal Contract Reader Bot is the clearest example. It extracts terms, applies ASC 606/IFRS 15 logic, and auto-generates journal entries, drastically reducing manual effort across the close.

"Our first step was mapping all data sources and aggregating them where possible," says Yubo She. There are two main approaches:

1. Full integration into one master system. This is ideal but resource intensive.
2. Using a data aggregator. This is faster and suitable for lower-risk processes.

"We've done both: merging critical data for control-heavy areas and using aggregators for private-company-level risk processes."

Once the data foundation was rebuilt, OpenAI expanded AI deeper into finance workflows: reporting drafts, disclosure writing, controls testing, and even deal-prep analysis. The result is a finance team that operates with roughly 22% of the headcount of comparable tech firms but routinely delivers faster.

3 Adyen: A unified data core for AI-driven operations

Instead of sprinkling AI across isolated tasks, Adyen rebuilt its data infrastructure so AI could work reliably at scale. A multi-year effort to centralise all financial data into the Finance Data Core now lets them automate reconciliation, generate accounting memos, report and review faster. Adyen also has an internal knowledge hub that employees can query for instant answers.

Adyen treats adoption as a human challenge, not a technical one. Controllers and FP&A analysts rotate directly into the technical teams, pairing with engineers to co-design use cases. This model builds both trust and adoption on all sides.

“Adoption is fundamentally a trust issue. If finance teams don’t understand how AI outputs are generated, they won’t use them.”



Ido Peled

Head of Finance Data & Technology at Adyen

This combination of strong data foundations and cross-functional co-building is now fuelling measurable impact, particularly in reconciliation and exception handling across their payments flows.

4 Zapier: AI enthusiasm company-wide

At Zapier, AI usage is mandated. And **the entire workforce is expected to integrate automation into their workflows**. “Transformation requires mandates, not nudges,” says CFO Ryan Roccon. “At Zapier, around 98% of employees use AI tools.”

Their finance team plays both a strategic and operational role. It uses AI heavily internally while also supporting Zapier’s evolution into an AI orchestration platform.

To measure ROI, Zapier uses a mix of objective metrics (including cycle times, pull requests merged, and issues resolved) and subjective surveys.

Ryan explains, “It begins with clean data collection and segmentation. We pinpoint where AI adds the most value: in code writing, refinement, or QA.”

For finance leaders, Zapier demonstrates what AI looks like when it becomes an organisational expectation rather than an individual choice. You get broad adoption, rapid iteration, and a clear framework for evaluating ROI.

5 ClickUp: Consolidating and embedding AI directly into finance workflows

ClickUp’s approach centres on consolidation. They replaced scattered solutions with AI capabilities built directly into their internal platform. This dramatically lowers costs, reduces tool fatigue, and ensures finance teams have a single source of truth.

“The main challenge isn’t finding AI tools,” says CFO Dan Zhang, “it’s having too many. We replaced five separate AI note-taking tools with a native one built in ClickUp.”

Beyond consolidation, ClickUp uses AI to enhance four core finance capabilities:

- Transaction processing
- Knowledge expansion
- Partnering with the business
- Communication and narrative building

They’ve built internal agents for investor–relations workflows, scenario modelling, internal reporting, and companywide knowledge retrieval. By approaching AI as a platform, not a collection of tools, ClickUp shows how CFOs can scale both efficiency and strategic impact.

6 Microsoft: Ready-to-use Copilot agents for CFOs

Finance leaders want to use AI in their processes but don't know how to choose, build, or deploy the tools. Luckily, Microsoft 365 users have two ready-built AI assistants at their disposal.

1. Researcher Agent

This agent is a personal "chief of staff". Because Microsoft 365 includes your calendar, emails, and key documents, Microsoft Copilot Instructor [David Fortin](#) (CPA) suggests you prompt it like you would an assistant: "Help me plan my week ahead. What are my key meetings, deadlines, and priorities?"

It will compile your schedule, flag important emails, remind you of pending tasks, and pull out documents you need for meetings. It's a highly practical tool that any leader will greatly appreciate.

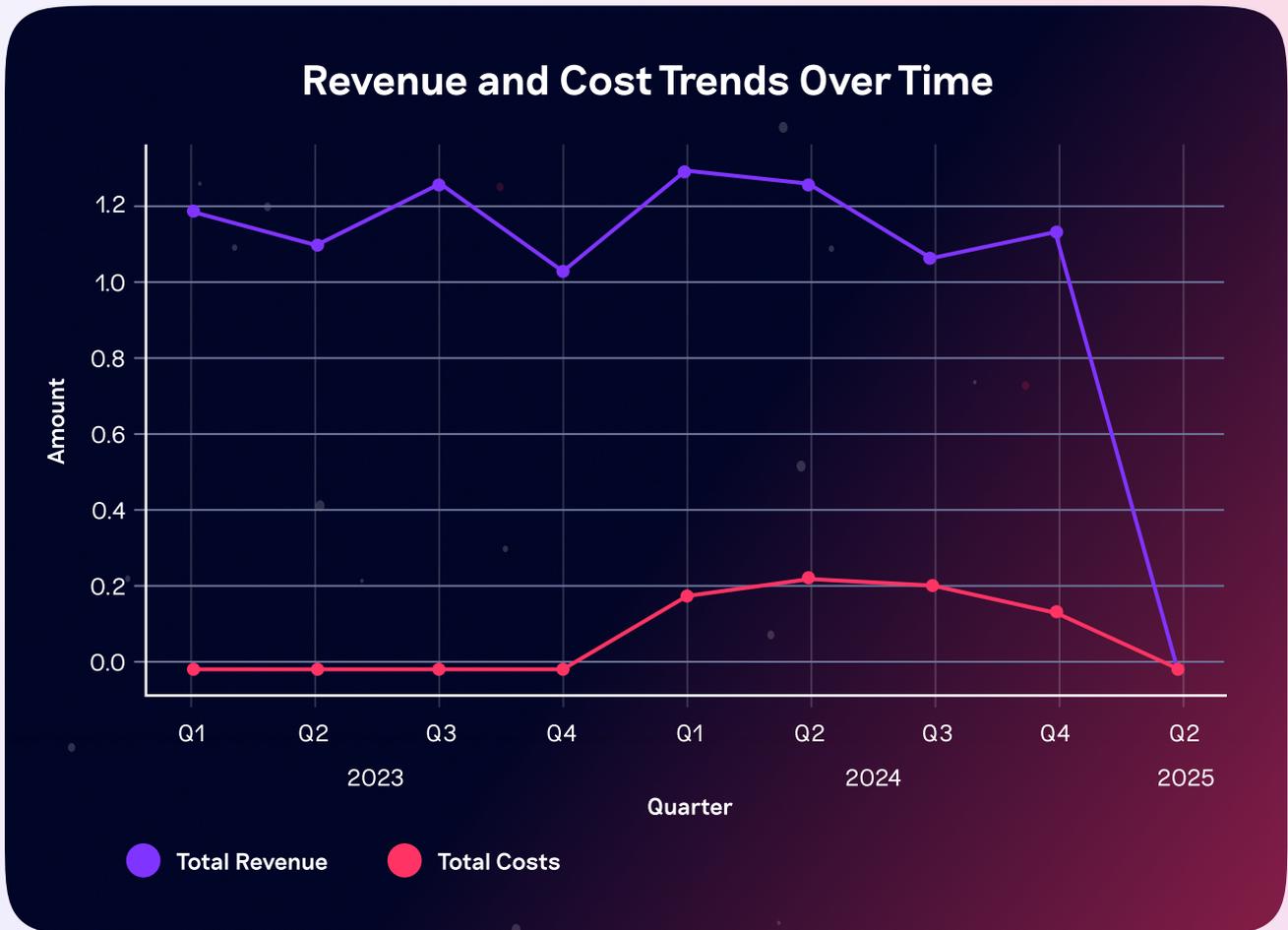
2. Analyst Agent

The second agent is more for high-impact but repetitive finance tasks. The agent:

- Compares Excel files for trends or anomalies
- Performs complex data analysis (using Python)
- Generates charts and visualisations automatically
- Handles multi-step analytical requests through natural language

David gives an example: "Upload your monthly budget file and actuals file, then ask: "Compare these two files and show me all variances greater than 10%. Highlight which departments are over budget and create a visualisation."

In return, you get a fully automated chart without ever touching a formula or pivot table:



Even better, you can ask the agent follow-up questions or to drill down on specific points. Tasks that can easily take analysts hours now only take 5-10 minutes.

Because both agents are ready-built in the Microsoft suite already, they're a painless way to hand repetitive work off to AI assistants.

[Follow David Fortin on LinkedIn](#) for more tips and tricks on Microsoft Copilot.

What if you could extract the collective intelligence of our 2025 AI Summit and turn it into concrete decisions for your finance team?

Our custom GPT distils CFO-level insights from 11 Summit sessions on AI in finance, with clear takeaways, speaker attribution, and real-world quotes.

→ [Try it yourself here and kick-start your AI finance journey.](#)

A Roadmap for 30, 90 & 365 days

Embedding AI into the finance function requires intentional effort and time. But as we've seen, there are positive consequences to doing so. And you really just need to begin.

Here's a roadmap with priorities for the short, medium, and longer term to make AI a lasting addition, rather than a side project.

Immediate actions (30 days)

The first 30 days should have a narrow focus on scoping and early tests. The goal is not to "do AI everywhere" but to create momentum and lay foundations for scale in the future.

Identify one high-friction workflow for AI testing

Select a finance process that is manual, repetitive, and consistently frustrating for your team. This could be spend categorisation, variance analysis, reconciliations, or management reporting.

Choose a workflow with clear inputs and outputs so impact can be observed quickly. A narrow, well-defined use case reduces risk and makes results clear and obvious to stakeholders.

Audit your existing tech stack before adding new tools

Before purchasing new AI solutions, assess what capabilities your ERP, FP&A tools, BI platforms, and productivity software provide. Many organisations underuse embedded AI features they already pay for (such as the Microsoft Copilot agents we saw above).

Begin measuring AI impact beyond time saved

Time savings are easy to quantify but rarely tell the full story. Start tracking additional metrics such as speed of decisions, forecast accuracy, error reduction, and stakeholder satisfaction.

Establishing these measures early lets you build a more compelling business case for future investment.



Medium-term goals (90 days)

With early lessons in hand, the next phase is about structure. Over the following 90 days, focus on building capability, accountability, and guardrails around AI use.

Launch a 90-day automate-upskill-govern plan

Run a focused 90-day programme that balances automation with people development and risk management. This plan should clearly define which processes will be automated, what skills the team needs to develop, and how AI use will be governed.

Establish AI champions within your finance team

Identify a small group of finance professionals who are curious, credible, and close to the work. Empower them to test tools, share learnings, and act as a bridge between finance, IT, and data teams.

These champions accelerate adoption by translating AI capabilities into practical, finance-specific use cases.

Create governance frameworks for AI tool adoption

Put clear rules in place for data usage, model validation, access controls, and human oversight. Well-defined guardrails build trust with auditors, regulators, and senior leadership and still let teams innovate with confidence.

Governance should enable safe experimentation, not shut it down.



Long-term vision (6-12 months)

Once pilots prove their value, the focus shifts to scale and sustainability. In the year to come, AI should become embedded at the core of finance operations.

Build a governed finance data core

AI performance depends on data quality, consistency, and accessibility. Create a trusted finance data foundation with clear ownership, standard definitions, and strong controls.

This data core becomes the backbone for scalable AI use across reporting, planning, and decision-making.

Redesign roles around AI capabilities

As AI absorbs more routine work, finance roles should evolve toward judgement, insight, and business partnership. Update role definitions, performance metrics, and career paths to reflect this shift.

Make AI literacy a baseline expectation, not a specialist skill.

Scale successful pilots across the organisation

Identify the AI use cases that have delivered measurable value and standardise them across teams, regions, or business units. Integrate these capabilities into core processes, rather than leaving them as optional tools.

At this stage, AI moves from innovation to infrastructure, quietly (but fundamentally) changing how finance delivers value.

Best Practices for Success

AI becomes transformative when it's treated as a core capability and continuously improved. Here are a few common patterns and practices from leaders who have entrenched AI in high-growth companies.

Determine what you want from AI

Before investing in tools or workflows, leaders should define their ambition. Are you aiming for 10% efficiency gains or a fundamental redesign of how finance operates?

Dan Zhang has a “three-bucket” framework for categorising AI investments:

- **One-to-ten automation:** Time savings from automating repetitive tasks.
- **Zero-to-one unlock:** New capabilities previously impossible.
- **C-to-A quality boost:** Better insights and decision-making, not just faster outputs.

“If we only measure AI by time saved, we miss its real value—capabilities and quality,” says Dan. Classify each AI use case by these three buckets. Use time-savings metrics for automation, but assess strategic or quality gains for the latter two.

Dust's founder Gabriel Hubert advises leaders to get explicit: “What's our target productivity gain? 30 percent? 50 percent? Do all department heads know what's technically possible today?”

Clear targets help teams prioritise workloads, evaluate ROI, and avoid scattering energy across disconnected experiments.

Build intentionally

Curiosity and enthusiasm for testing are valuable mindsets. But be careful not to let AI experimentation become aimless. Test widely, but build deeply.

At OpenAI, Yubo She uses a value-effort matrix to focus on the right initiatives:

- ↓ **Low value / low effort:** repetitive controls
- ↕ **High value / low effort:** reporting and disclosure drafting
- ↑ **High value / high effort:** long-term automation linked to LLMs and ERP systems

The goal is to move quickly on impactful wins while laying the technical foundation for deeper integration over time.

Set expectations to overcome resistance

As we've seen, widespread adoption tends to come from setting top-down expectations while encouraging bottom-up experimentation. Zapier's 98% AI use among employees is a perfect example.

At ClickUp, company communications include weekly AI highlights, monthly awards, and quarterly hackathons. [According to CFO Dan Zhang](#), this shows teams that "AI is not optional; AI is required."

Make AI use central to performance, and communicate:

- **For employees:** celebrate quick wins (what took 30 minutes now takes 30 seconds).
- **For leaders:** connect automation and AI-driven processes to OKRs.
- **For executives and boards:** show how AI reduces costs and unlocks capabilities across revenue functions, with a multi-year lens.

"Start bottom-up to spark adoption," says Zapier's Ryan Roccon, "but pair it with a top-down edict to drive real transformation."

Pair finance with engineering and data teams

The most successful implementations come from cross-functional collaboration, rather than finance working in its own silo.

Examples include **rotating controllers into technical teams, running joint workshops with engineers, and building internal “AI councils”**.

At Photoroom, this principle is framed as “freedom with accountability”: employees have autonomy to try tools, but data or engineering teams ensure governance. Julien Lafouge explains, “If a tool costs less than \$100 and saves at least one hour, buy it and test it—no approval needed.”

This combination of autonomy and oversight breeds innovation, but without chaos.

Add AI skills to your hiring requirements

As AI becomes a core skill for finance teams, you need to both train and hire for it. For example, [Zapier spotlights AI literacy in all hiring](#). Candidates are evaluated on how they use AI to enhance workflows, not just awareness of LLMs.

At ClickUp, candidates complete take-home tasks with AI allowed. They’re then asked to explain their prompting and iteration process.

But as we’ve seen, hiring conversations shouldn’t be limited to the purely technical side. ARIA Finance Director Mike Tsang’s recruiting approach focuses on behaviours rather than specific AI experience. “People who can approach things from first principles, who have that creative mindset, who’ve worked with data, who can understand it, and who can break down and approach, tactically and strategically, why we would do something.”

“Soft skills like curiosity and rigour are timeless. But AI amplifies their importance.”



Mike Tsang
Finance Director, ARIA

Meet The Finance Experts Mentioned



Pauline Babel is CFO of Spendesk, focusing on sustainable growth and providing critical strategic and operational leadership. Pauline previously led financial operations and served as VP of Finance at Aviv, France's largest real estate marketplace.



Rebeca Bichachi is Product Marketing Director for Accounting and Financials at Oracle NetSuite. Rebeca is a CPA with ten years of experience in public accounting and has witnessed the transformation AI is driving in the finance industry firsthand.



Gabriel Hubert is Co-founder and CEO of Dust, a horizontal platform that allows fast-moving companies to design, deploy, and maintain AI agents connected to internal data and business pipelines. Dust's mission is to help every employee do better work through intelligent collaboration. Before Dust, Gabriel was Chief Product Officer at Alan and, prior to that, spent five years at Stripe.



Julien Lafouge is CFO at Potoroom, which provides AI-powered image editing solutions for everyone from solopreneurs to enterprises like Decathlon and Amazon. Julien's career includes nearly ten years as CFO in startups and scaleups, including Spendesk and BlaBlaCar.



Olivia Man is CFO of Promise, a payments platform built for government. It lets residents pay down government debt using mobile devices, via all payment methods, in the languages residents speak, and broken down into easier payment plans. Olivia is an investor and member of the Operators Guild and previously served in finance operations leadership at Apto Payments and SoFi.



Ido Peled is Head of Finance Data & Technology at Adyen, a unified payments and financial services platform. He began as an accountant, spent two years in audit, then transitioned into technology to work at the intersection of finance and innovation, including ERP systems, forecasting tools, and business intelligence.



Jessica Pillow is an HR leader. With over 20 years in compensation and total rewards, Jessica oversees programmes for 7,000+ team members across 120+ countries at the global people platform. Her extensive experience in global compensation provides unique insights into how AI is reshaping talent strategies and salary expectations.



Patrick Puck is GVP of AI Product Strategy, Engineering, and Design at Oracle NetSuite. Patrick oversees the development and strategy of AI products at the world's leading ERP and accounting platform.



Ryan Roccon is CFO at Zapier. He leads finance, data, business operations, and pricing at the AI orchestration platform connecting 8,000+ apps. Having built Zapier's finance systems from scratch, Ryan shares lessons from scaling automation to enterprise AI agents.



Phil Sharp is Interim CEO & CMO at Subscript, the modern, flexible way to invoice customers and track B2B SaaS metrics. He has previously held senior leadership roles at Brightwheel, Udemy, and Freckle by Renaissance.



Yubo She is Head of Technical Accounting at OpenAI, managing policy and participating in large deal negotiations. She previously managed half of OpenAI's close process, including equity, leases, and international bookkeeping for the UK and Ireland. Yubo's background includes working in Deloitte's national office, where she focused on revenue and equity accounting under IFRS.



Mike Tsang is Director of Finance at ARIA (Advanced Research and Invention Agency). As Finance Director at the UK government's breakthrough technology funding agency, Mike manages a £1 billion R&D portfolio spanning everything from quantum computing to synthetic biology. His role at the intersection of finance and cutting-edge technology offers practical insights into implementing AI tools in complex, regulated environments.



Dan Zhang is CFO at ClickUp, where she oversees finance, accounting, legal, and HR at the all-in-one work management platform. Formerly at Amazon and Expedia, Dan brings a decade of experience scaling SaaS finance operations and building AI-powered collaboration tools.



Axel Demazy is CEO of Spendesk, the leading spend management platform, where he leads the company's strategy and growth with a clear focus on operational excellence and profitability. Previously, as COO and General Manager at SoftBank-backed Jellysmack, he ran a 1,000+ person organisation and held full P&L responsibility. Before that, he was a Partner at Boston Consulting Group (BCG), advising large organisations on digital and AI transformation programmes.

Further Resources

Remote, [2025 Global Workforce Report](#)

Oracle NetSuite, [A CFO's Guide to AI-Enhanced Finance](#)

Pauline Babel, Spendesk, [From sceptic to believer: My AI journey as a CFO](#)

CFO Connect, [CFO Connect Summit 2025 recordings on demand](#)

More CFO Connect reports

CFO Connect, [The State of AI in Finance 2025](#)

CFO Connect, [The CFO Salary Benchmark 2025](#)

CFO Connect, [Top CFO Tools Report 2025](#)

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