REPORT

The 2026 Global Finance AI Trust Index

How finance leaders are defining the boundaries of trusted AI



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AI raises new questions for the Office of the CFO

The Office of the CFO is being asked to move faster and deliver more.

As its mandate expands far beyond financial stewardship, leaders must make timely decisions to manage risk and drive business growth. That expectation to balance speed with precision only intensifies amid ongoing macroeconomic uncertainty.

A well-defined AI strategy can alleviate pressure on the finance department, both by accelerating key processes and supporting decision-making. Yet as AI becomes increasingly embedded in finance operations, the question becomes: How much authority should AI actually have?

To understand how finance leaders are navigating this tension, **Esker surveyed 338 global finance leaders, including 137 CFOs, about AI's role in finance decision-making and their organizations' approaches to AI investment and governance.**

Our findings show that for finance leaders, the choice isn't whether or not to trust AI. Rather, they're determining in which scenarios, and to what extent, that trust should extend.

As organizations look to scale AI's role in finance decision-making, strong data integration, governance, and human oversight appear foundational in helping leaders build confidence in its use and demonstrate clear ROI from their investments.



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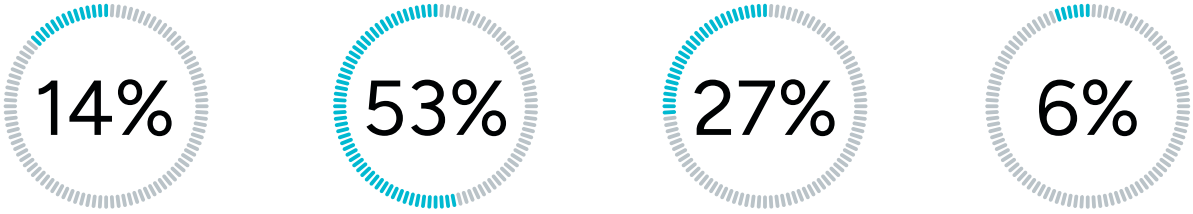
01. The trust equation: Embracing AI with guardrails

Global finance leaders are embracing AI in finance decision-making, but most still have reservations.

When asked about using AI-generated recommendations to support finance decisions, only **14%** say they trust those recommendations fully:



14% completely trust AI-generated recommendations

53% mostly trust AI-generated recommendations

27% somewhat trust AI-generated recommendations

6% trust AI-generated recommendations very little or not at all

That measured confidence is reflected in AI's current role in finance workflows: AI may offer guidance or insight, but humans remain firmly in the loop.

Roughly a third of respondents **(32%)** say their organization uses AI to recommend actions that finance teams then execute manually. Nearly as many **(29%)** allow AI to execute actions with human approval, while **25%** use AI only to surface insights.

At the extremes, just **7%** say AI has no role in finance decision-making, while **8%** say it can autonomously execute most finance decisions within defined guardrails.



The near-term vision: AI as a partner, not a sole decision-maker

A year from now, two-thirds **(66%)** of finance leaders want their finance team's decision-making to be primarily AI-guided or AI-enabled, meaning AI recommends actions for human review or executes decisions after human approval.

To expand AI's role as a decision-making partner, organizations must be able to prioritize where AI should take on greater execution responsibility, and have the right safeguards in place to confidently increase its authority.

But where exactly are finance leaders putting AI to work? Our findings show that AI adoption varies by task, with leaders distinguishing between routine operational decisions and more complex, strategic matters.

Just over half of respondents say their organization uses AI to support AP-related finance function decisions like invoice exception resolution **(55%)**, supplier invoice approval **(54%)**, and supplier payment timing **(52%).**

For leadership decisions, a similar share of organizations use AI to help prioritize strategic investments **(58%)**, reallocate budget across business units **(53%)**, and evaluate major technology investments **(52%).**

AI use is significantly less common for decisions that impact people and products. Around a third of organizations use AI for decisions related to headcount **(34%)** or funding R&D and product launches **(32%)**, and only a quarter use it to support M&A-related decisions **(25%).**

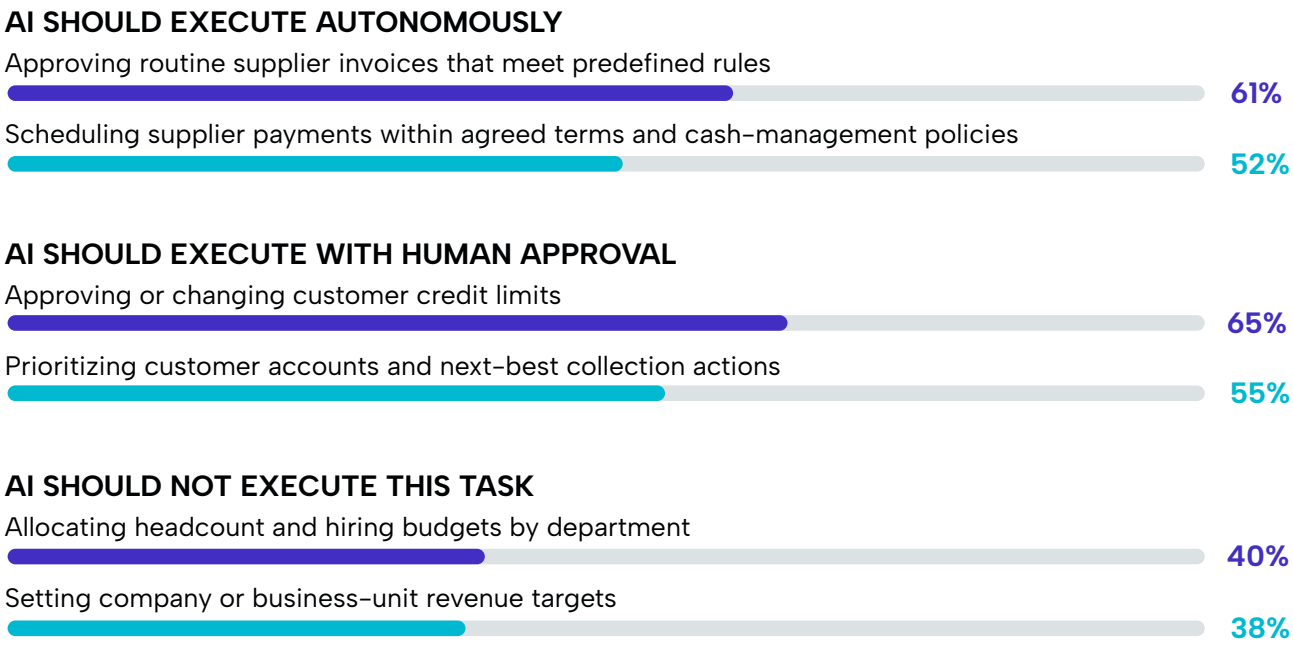
Looking ahead to the next three years, that pattern holds. At least half of respondents believe AI should help execute routine AP and AR decisions, but fewer want AI involvement in high-stakes business decision-making. **[Fig. 1]**



"Finance leaders are increasingly using business context and human judgement as the distinguishing factors for whether to allow greater AI autonomy versus keeping humans in the loop."

Emmanuel Olivier
Deputy CEO & Worldwide CRO

[Fig. 1] Preferred levels of AI authority across finance decisions in the next three years



Although leaders can envision greater AI autonomy for operational, rules-based finance tasks, many organizations haven't yet adopted AI as a decision-support tool in these areas. To close that gap — and potentially expand AI's role in higher-stakes strategic decisions — organizations will need to create the conditions for greater trust.

CFO POV: AI execution meets executive judgement

Compared to all other finance leaders, more CFOs want their finance function to be AI-enabled, with AI executing decisions after human approval **(36% vs. 25%).**

But that enthusiasm doesn't extend equally across finance decisions.

Setting revenue targets

78% vs 11%

of CFOs vs. of other finance leaders say AI **should not** execute this decision.



Allocating headcount & hiring budgets

74% vs 17%

of CFOs vs. of other finance leaders say AI **should not** execute this decision.



It's likely CFOs are more cautious due to their unique accountability. As the executives ultimately responsible for the organization's financial health, they set an even higher bar for ceding authority to AI.

Key takeaway

Finance leaders trust AI to support certain decisions, but may overlook opportunities to expand its role in execution and free up employees for higher-value work. Starting with finance processes governed by clear rules and establishing when human review is required can help organizations build confidence in AI and increase its authority over time.

02. The ROI imperative: Proving AI's value as costs rise

Finance leaders believe AI is driving results for the finance department, but proving its bottom-line impact is another matter.

A majority of respondents say their organization has seen positive outcomes from using AI to support finance decisions, particularly in terms of department performance and financial planning. **[Fig. 2].**

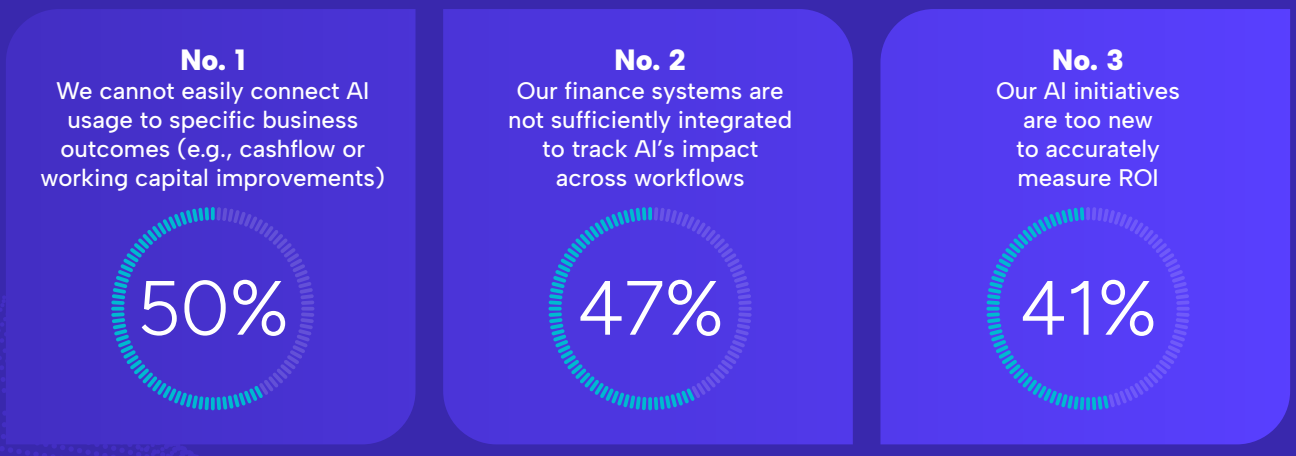
However, fewer report that AI use has driven measurable financial outcomes, such as stronger cash flow **(48%)** and improved working capital **(47%).**

[Fig. 2] Top 3 positive business outcomes from using AI



It's possible this gap stems from limitations in measuring AI's true impact: 94% of leaders say their organization faces barriers to measuring the ROI of AI in finance functions, with half saying their biggest challenge is connecting AI usage to specific business outcomes. **[Fig. 3]**

[Fig. 3] Top 3 barriers organizations face when trying to measure AI's ROI in finance functions



Lack of visibility into how AI influences outcomes like cash flow or working capital improvements is especially consequential given rising AI costs. Over the past 12 months, leaders report increases in AI software and subscription costs **(57%)**, the cost of integrating AI with existing finance systems **(53%)**, and usage-based AI costs **(46%).**

Even more jarring, nearly three-quarters **(72%)** of leaders agree their organization has spent more than planned on AI initiatives over the past 12 months, and over a quarter **(26%)** strongly agree this is the case.

If organizations are already spending more than anticipated on AI but can't clearly demonstrate the value of those investments, future initiatives may become harder to justify, especially for CFOs.

CFO POV: AI's ROI challenge comes into focus

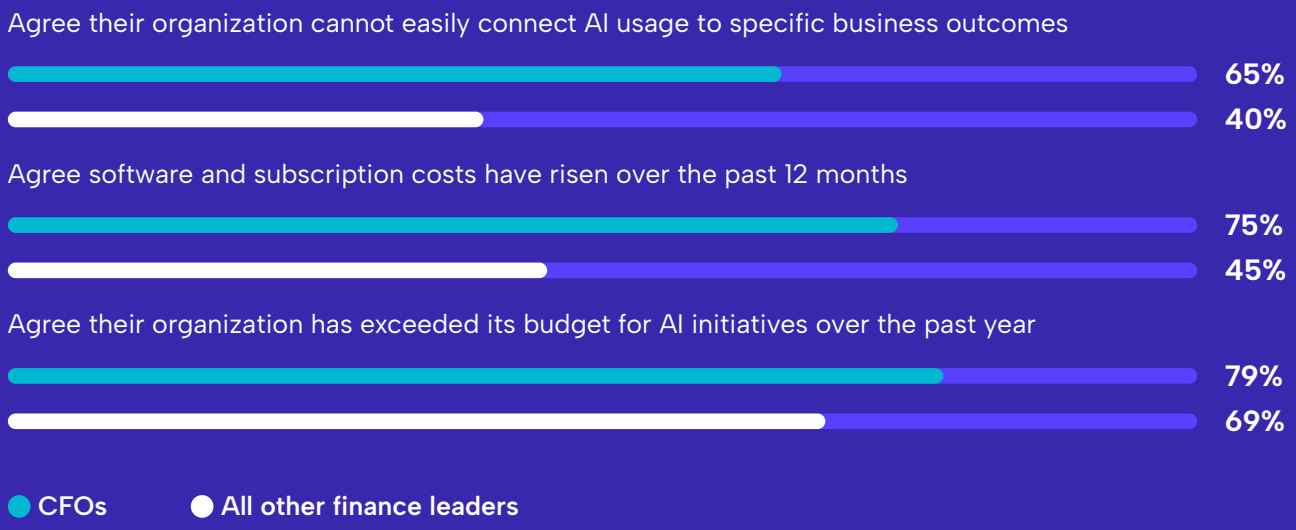
Compared to other finance leaders, CFOs are more attuned to AI's rising costs and the challenges of measuring its financial impact. To manage AI spend effectively going forward, CFOs need integrated finance technology that makes AI's value visible. **[Fig. 4]**



"For CFOs, trust and ROI are increasingly connected. Leaders need visibility into where AI is being used, what actions it's taking, and how those actions translate into outcomes before confidently investing more in the technology."

Scott McDermott,
CFO at Esker

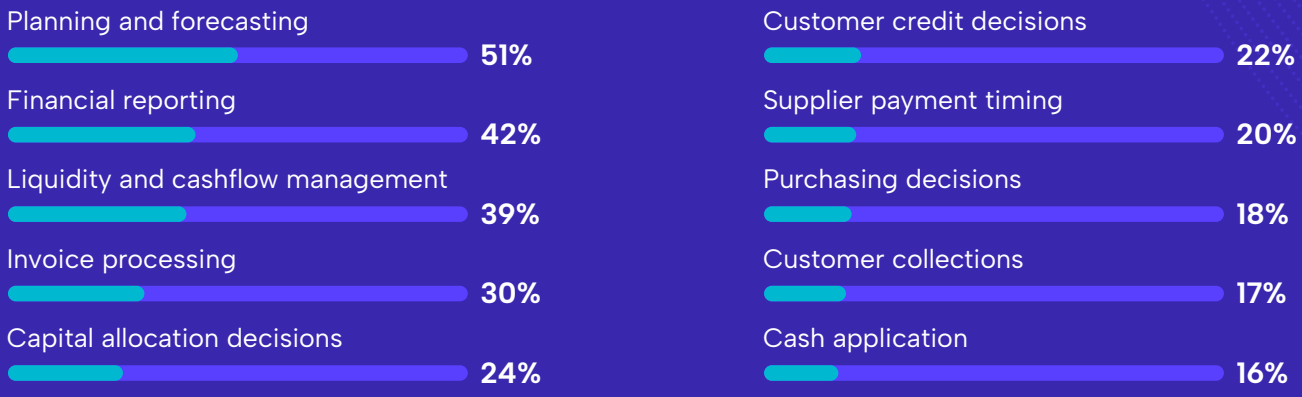
[Fig. 4] **Perspectives on AI costs and ROI measurement: CFOs vs. other finance leaders**



As pressure grows to demonstrate AI's value, where finance leaders invest next will matter. Over the next 12 months, leaders plan to prioritize AI investments in strategic finance activities, led by planning and forecasting **(51%)** and financial reporting **(42%)**. Fewer plan to prioritize AI investment in cash-cycle functions such as customer collections **(17%)** and cash application **(16%). [Fig. 5]**

Lower planned investment could reflect that organizations have already invested in AI capabilities for these functions. However, it could also signal an opportunity for organizations to explore how AI-driven efficiencies in these areas can drive tangible financial improvements that make AI's value easier to measure.

[Fig. 5] **Where finance leaders would prioritize AI investment over the next 12 months**



Key takeaway

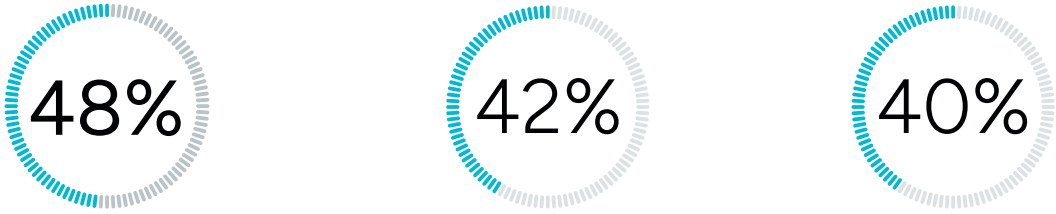
AI is delivering value for finance teams, but rising costs and budget overruns raise the bar for proving its impact. Integrated AI solutions that provide clear visibility into workflow and business results paired with a disciplined approach to assess potential use cases can help organizations build a case for future investment.

03. Governance by design: Building the foundation for trusted AI

Even if finance leaders are ready to give AI more responsibility, their organizations may not have the right infrastructure in place to do so.

Nearly all finance leaders **(96%)** say their organization faces challenges that prevent them from expanding AI's role in finance decision-making, with the leading barriers centered on whether AI has the data, system integration and controls to operate reliably. **[Fig. 6]**

[Fig. 6] Top 3 challenges preventing organizations from expanding AI's role in finance decision-making



No. 1
Lack of confidence in the quality of data AI relies on

No. 2
Insufficient integration between finance systems and AI tools

No. 3
Concerns about regulatory or compliance requirements

For many organizations, overcoming these hurdles may begin with addressing limitations in AI governance and oversight.

More than three-quarters (77%) of finance leaders believe some percentage of AI spending occurs without approval from the finance department, and two-thirds (66%) are either aware of finance team members using unapproved AI tools or suspect they may be.

Although it's important for employees to experiment and build familiarity with AI, visibility is also critical. When teams turn to unapproved tools, finance leaders lack oversight of how teams use company data and how AI influences finance work, which can make it harder to measure AI's impact.

Already, 55% of organizations have established governance to prevent misuse of unapproved AI tools in the finance department, while another 35% are actively developing governance.

And notably, stronger governance and greater trust in AI may go hand in hand: Finance leaders who report higher trust in AI-generated recommendations are more likely to say their organization has this governance in place. **[Fig. 7]**

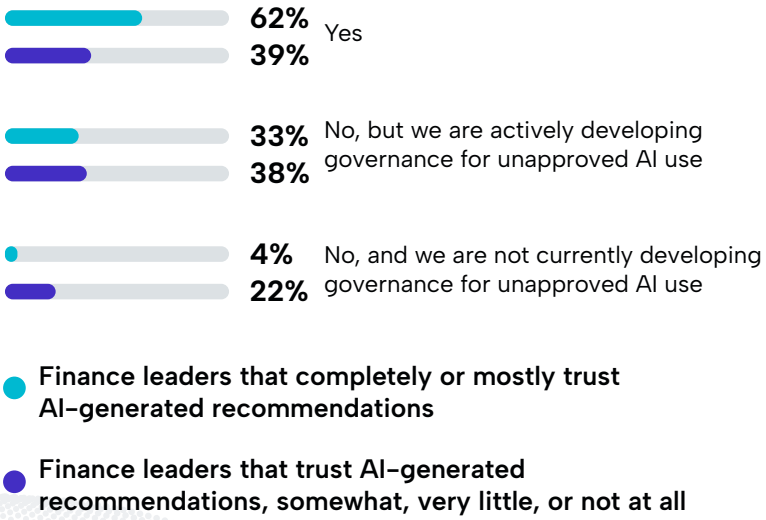


Unapproved AI creates another measurement challenge

Unapproved AI use complicates ROI measurement: Nearly a quarter **(24%)** of finance leaders say it makes it difficult to measure AI's impact accurately.

AI tools that embed directly into core finance workflows and integrate with trusted enterprise data sources can reduce employee workarounds while creating a clearer record of the efficiencies and cost savings they deliver.

[Fig. 7] Organizations' AI governance status by level of trust in AI-generated recommendations

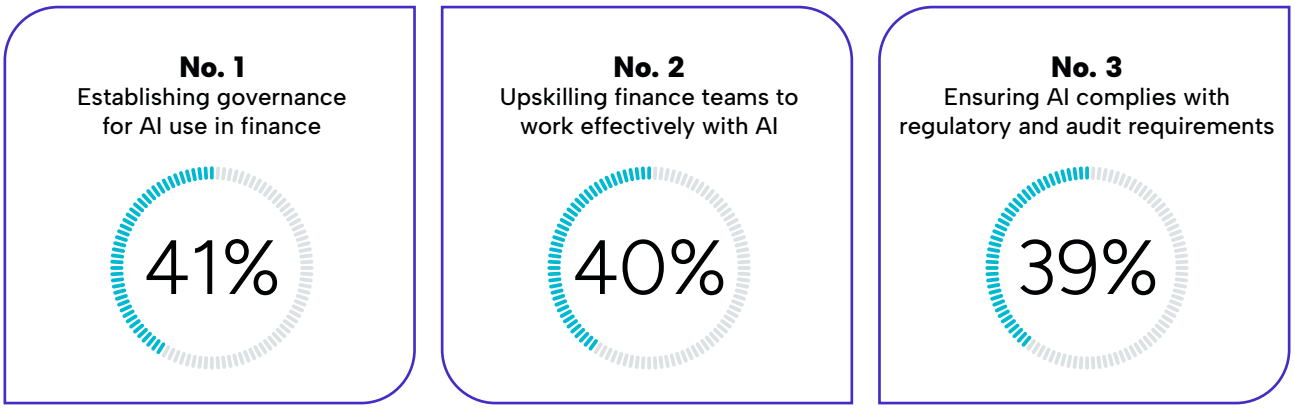


However, policies to prevent unauthorized AI use can only go so far if approved AI tools are cumbersome or misaligned with employees' day-to-day work. The technology itself needs to encourage responsible AI use.

AI that streamlines key finance processes and operates within familiar tools can encourage employee adoption by making AI simple and intuitive to incorporate in existing workflows. However, it's also important that AI tools draw from trusted enterprise data, provide audit trails, and incorporate human-in-the-loop controls so finance leaders can build confidence in outputs and maintain appropriate oversight.

These capabilities are critical as finance leaders take greater ownership of AI adoption. Over the past two years, respondents say AI governance, upskilling, and compliance management have become more prominent responsibilities for finance leaders. **[Fig. 8]** This shift is even more pronounced among CFOs, half (50%) of whom say establishing AI governance has become more important.

[Fig. 8] Top 3 finance responsibilities growing in importance due to AI



CFO POV: AI governance moves up the agenda

Half **(50%)** of CFOs say establishing governance for AI use has become more important over the past two years, compared with **35%** of other finance leaders, while **58%** cite insufficient integration between finance systems and AI tools as a challenge, compared with **31%** of their peers.

As CFOs face pressure to build a foundation that supports AI use at scale, they'll need to collaborate with IT and other finance leaders to assess how AI tools will fit within existing systems and safeguard enterprise data prior to implementation.

Key takeaway

For finance leaders and staff to build trust in AI, they need solutions that enable governance by design. By implementing technology that offers transparency and usability and working with software providers that support secure AI deployment, organizations can balance adoption with control.

Conclusion

The future of AI trust in the Office of the CFO

AI's growing role in the finance department presents leaders with a new challenge: determining where to expand AI's authority and where humans should remain in control.

Our findings show that finance leaders are capitalizing on AI to support finance decisions, but remain cautious about how far its authority should extend and conscious of the need to demonstrate clear ROI.

It's also evident that strong governance may be the foundation for greater trust in AI. Before leaders give AI greater autonomy to execute decisions, they need confidence in the data, systems, and controls behind it.

Going forward, governance by design will likely become the new standard for AI use in the Office of the CFO. AI tools that integrate with trusted data while offering auditable execution and built-in human controls can enable finance leaders to drive efficiency and value without ceding control where human judgment matters most.

Discover how Esker helps finance leaders scale trusted AI across the Office of the CFO.

WATCH A DEMO TODAY

Methodology

Esker surveyed 338 finance leaders on AI's role in finance decision-making and their organizations' approaches to AI investment and governance. Respondents included 137 CFOs (located in the U.S., U.K., E.U., Australia, and Canada) and 201 Director-level and above finance leaders (located in the U.S. and U.K). The survey was conducted in August 2026.



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