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Press release

New Esker Research Finds Finance Leaders Want More Proof and Control Before Giving AI Greater Decision-Making Authority

72% say AI spending exceeded plans, increasing pressure on finance leaders to demonstrate value, strengthen governance, and maintain human oversight before expanding AI autonomy.

LYON, France, and MIDDLETON, Wis. — September 24, 2026 — Esker, the leading AI Automation Suite for the Office of the CFO, today released its 2026 Global Finance AI Trust Index, examining how finance leaders are expanding AI's role in decision-making while balancing autonomy, governance, and ROI.

As the Office of the CFO takes on greater responsibility for strategic and technology decisions, Esker surveyed 338 global finance leaders, including 137 CFOs, to understand where they trust AI to act, where it is creating business impact, and what is limiting broader adoption. The findings suggest the next phase of finance AI will be defined less by whether organizations adopt AI and more by how much decision-making authority they are prepared to give it — and what evidence and safeguards AI must demonstrate to earn that trust.

"Finance leaders are wired to ask what could go wrong, what the return will be, and what controls need to be in place before making an investment," said Scott McDermott, CFO at Esker. "That mindset is shaping the next phase of AI adoption. CFOs aren't rejecting greater AI autonomy but considering the guardrails needed to increase their confidence in AI tools. They want evidence of financial value, clarity around how decisions are made, and confirmation that people will remain in control when human judgment matters most."

The report explores this emerging trust equation and how finance leaders are embracing AI with guardrails. Key findings include:

- **Finance leaders are embedding AI into decision-making while keeping humans firmly in the loop:** 32% use AI to recommend actions that teams execute manually and 29% allow AI to act with human approval. Compared to other leaders, CFOs are significantly more likely to say AI should not execute decisions around setting revenue targets (78% vs. 11%) or allocating headcount and hiring budgets (74% vs. 17%).
- **Finance leaders report AI is delivering more productivity gains than direct financial impact:** When asked where they're seeing the biggest benefits of AI, a majority of finance leaders pointed to improvements in productivity (58%), but fewer could cite direct financial

gains like stronger cashflow (48%). 70% of CFOs also say AI has improved productivity, versus only 50% of other finance leaders.

- **Rising AI costs are putting greater pressure on finance leaders to prove value:** 72% say their organization has spent more than planned on AI initiatives over the past year. 75% of CFOs report increased AI software and subscription costs compared with 45% of other finance leaders, and 65% report difficulty connecting AI usage to specific business outcomes versus 40% of their peers.
- **Governance gaps are limiting how confidently finance teams can expand AI:** Nearly half (48%) cite data quality as a barrier to expanding AI's role, followed by insufficient integration between finance systems and AI tools (42%). Integration is a particular concern for CFOs, with 58% citing it as a barrier compared to 31% of other finance leaders. 66% of leaders also know or suspect finance employees are using unapproved AI tools.

The findings point to three conditions for scaling AI in finance: measurable business value, reliable integration with core systems, and governance built into every decision and action.

Esker's Synergy Agentic Framework is designed around these principles, helping finance teams expand AI autonomy across source-to-pay and order-to-cash while maintaining human oversight, security, and control. By connecting AI with core finance processes and built-in governance, the framework gives CFOs a path to greater autonomy tied to measurable business outcomes such as working capital and productivity.

To read the full 2026 Global Finance AI Trust Index and learn more about how finance leaders are approaching AI decision-making, governance and ROI, click here.

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.

About Esker

Esker's AI Automation Suite for the Office of the CFO leverages the latest in Agentic AI and automation technologies to optimize working capital and cashflow, enhance strategic decision-making, and improve human-to-human relationships with customers, suppliers and employees. Esker's Source-to-Pay and Order-to-Cash solutions automate any business process while supporting long-term growth strategies. Offering 40+ years of industry knowledge, Esker operates in North America, Latin America, Europe and Asia Pacific with global headquarters in Lyon, France, and U.S. headquarters in Madison, Wisconsin. To learn more about Esker, visit www.esker.com, follow us on LinkedIn and join the conversation at esker.com/blog.

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