Everest Group®

Global CFO Survey 2026

Final Report

October 2026

SUTHERLAND

Background and context

- Everest Group launched the Global CFO Survey 2026 to explore the evolving finance landscape and the transition toward AI-first finance, covering three key aspects:
  - Evolving CFO priorities and the current state of finance including maturity across process, technology, and operating models
  - Current AI maturity and adoption and CFO's role in enhancing finance readiness to scale AI-led transformation
  - Role of third-party service providers in supporting the finance organization's AI transformation agenda

- This report provides findings from this primary research for Sutherland to leverage as appropriate in internal executive meetings and discussions on how Sutherland's F&A team can best address market needs and accelerate business growth

- Separately, Everest Group is working on developing a market-facing research asset to establish thought leadership and increase mindshare with clients and prospects

Note: Throughout this report, 'CFOs' refers to all survey respondents, including CFOs and other senior leaders in the finance function above)
Sample size: 311

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Contents

Key findings

- Finance priorities and current state of operations
- Current AI maturity and CFOs' role in enabling an AI-first finance function
- Service providers' role helping finance realize value from AI transformation

Detailed global CFO survey findings

Survey demographics

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Summary of key insights

1. Finance priorities and current state of operations

- CFOs continue to grapple with cost and margin pressures, finance talent and AI skills, and technology/AI modernization, with cost pressures intensifying significantly in 2026
- Revenue and growth, profitability, and structural cost reduction remain top priorities, while business partnering and decision support is gaining prominence as AI expands finance's strategic role
- Over half of finance organizations' processes remain fragmented or only partially standardized, although process maturity improves materially with enterprise size
- ERP/cloud and data modernization lead scaled adoption and future investment of digital transformation levers, while generative and agentic AI remain significantly nascent
  - Mid-market organizations emerge as the adoption frontrunners, leading both SMBs and large enterprises across every transformation lever
- GBS/shared services leverage are well established for transactional F&A and poised for further growth, while complex F&A is gradually expanding beyond corporate/retained models toward GBS and third-party delivery in the future

Key implications for Sutherland

- Lead with an outcome-oriented value proposition that connects finance transformation to CFO priorities around margin improvement, growth, and better decision support, rather than positioning primarily around efficiency
- Capitalize on the emerging technology whitespace by helping clients move from exploration/pilots to production through finance-specific AI use cases, reusable assets, governance, and measurable value realization
  - Tailor propositions by enterprise size, particularly leveraging the stronger transformation appetite among mid-market organizations (Sutherland's forte), while helping SMBs accelerate foundational modernization and process maturity
- Expand into strategic finance processes such as FP&A, risk/compliance, and tax as CFOs increasingly consider third-party delivery models for these areas

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While technology modernization and AI adoption remain key CFO challenges, cost and margin pressures and finance talent and AI skills have emerged as the leading challenges in 2026

Challenges currently faced by CFOs **100% = 311**

Change in ranking from 2024: ⬇ Marginal decrease ⬌ Remains same ⬆ Marginal increase ⬆⬆ Significant increase

2026 CFO survey rank		Change from 2024 rankings
1	Cost and margin pressures	⬆⬆
2	Technology modernization and AI adoption	⬆
3	Finance talent and AI skills	⬆
4	Business and operating model agility	⬌
5	Revenue growth and changing demand	⬇
6	Data quality and availability	⬇
7	Risk, regulation, and resilience (including cyber)	⬇
8	Working capital and liquidity	⬇

Business and operating model agility ranks as the top challenge for **manufacturing** organizations

Risk, regulation, and resilience ranks among the top three challenges for **BFSI** and **energy and utilities** organizations

Source: Everest Group 2026 and 2024 Global CFO Surveys

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Amid challenges, CFOs continue to prioritize revenue growth, cost reduction, and profitability, while business partnering and forecasting agility are gaining prominence in an AI-driven finance agenda

Top five business outcomes that organizations are prioritizing
Share of respondents **100% = 311**

How will this importance increase in the future?
Share of respondents

1 Revenue and growth



2* Business partnering and decision support / insights



2* Profitability improvement



3 Structural cost reduction



ESG and regulatory reporting ranks among the top three business outcome for **energy and utilities** and **BFSI** industries

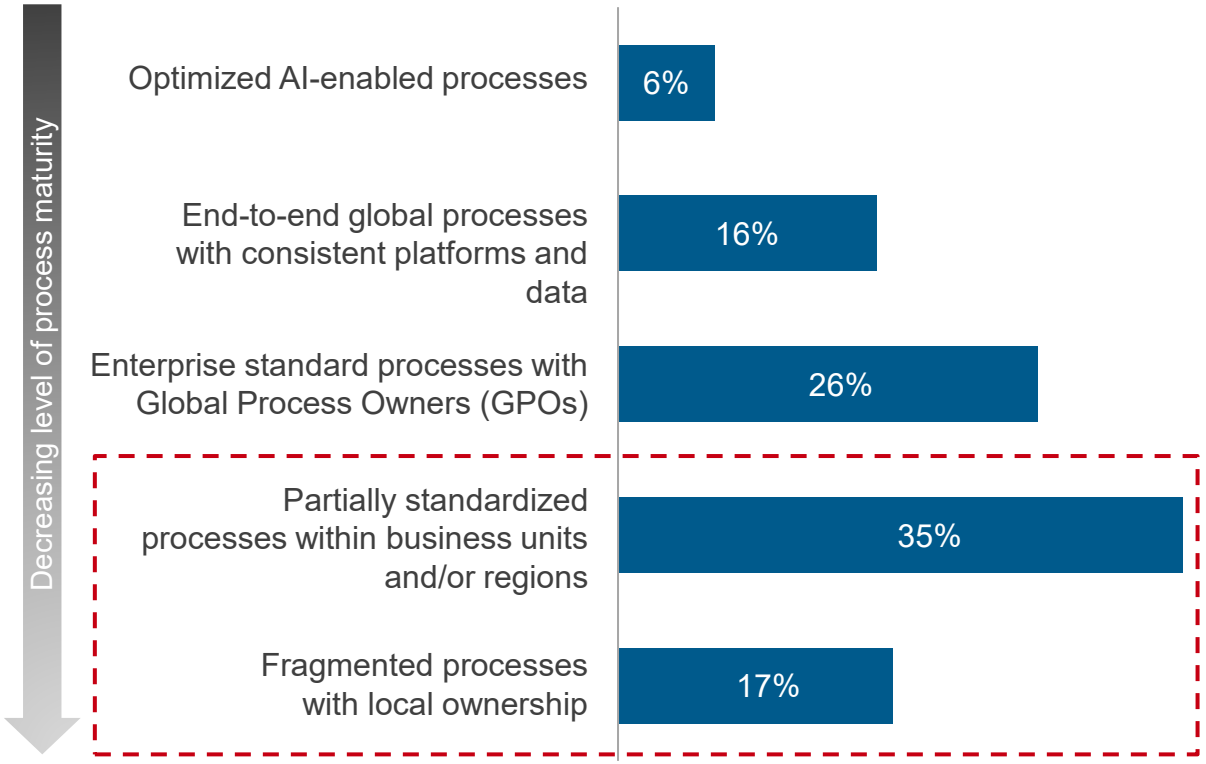
Forecasting and planning agility ranks among the top three business outcome for **manufacturing** organizations

* % of respondents rating these challenges as highly challenging (rating 6,7) is same (70%)

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However, the foundations needed to deliver this AI-driven agenda remain underdeveloped, with most finance organizations still operating fragmented or partially standardized processes

Current level of process maturity in organizations
Share of respondents
100% = 311



Process maturity improves materially with enterprise size: **~60% of SMB** and **mid-market** organizations remain fragmented or only partially standardized, compared with **44% of large** enterprises

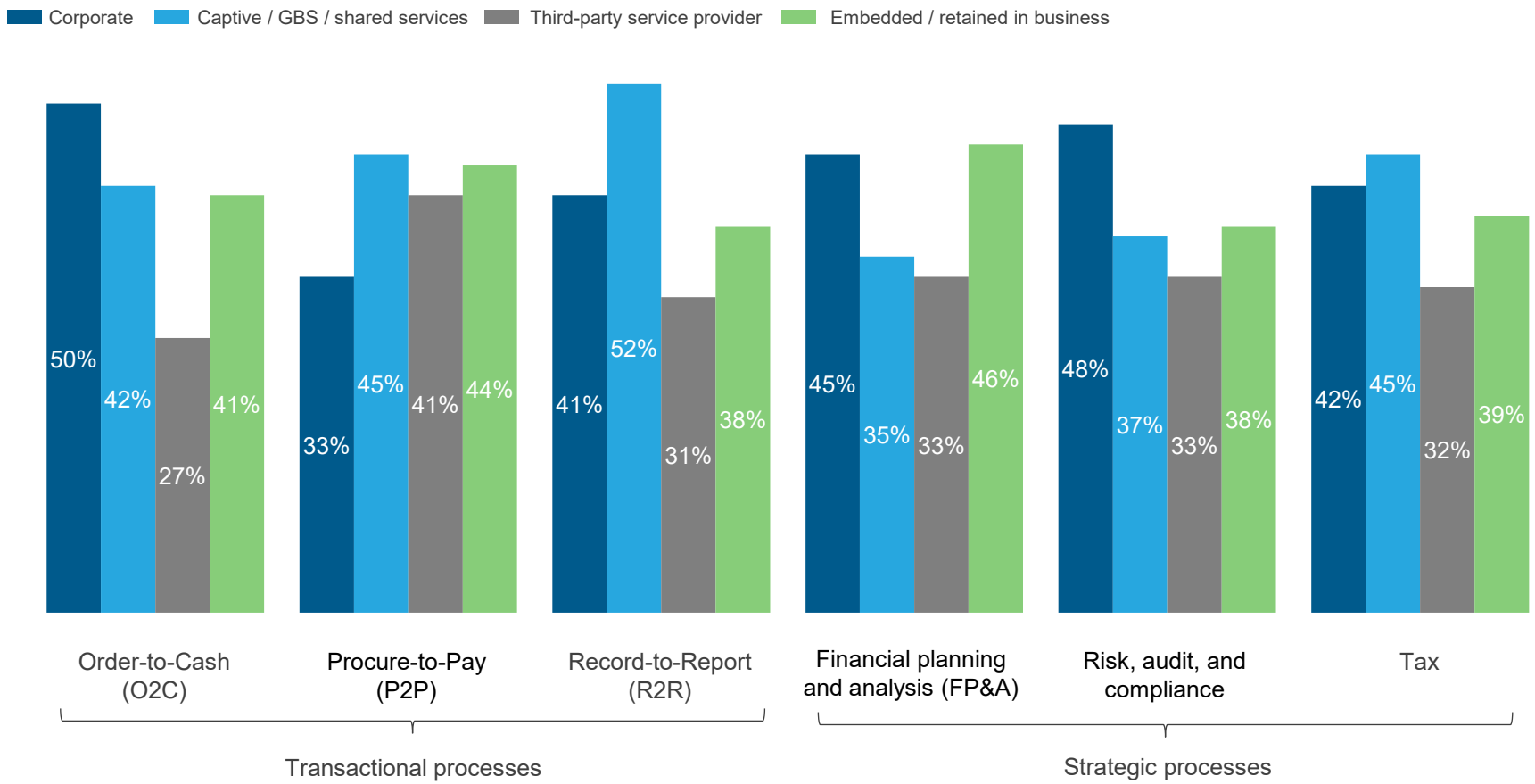
Across industries, BFSI shows the least process maturity, followed by **healthcare and life sciences**

Large organizations have revenue greater than US$5 billion, mid-market organizations have revenue between US$1-5 billion, and SMBs have revenue between US$250 million to US$1 billion

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Alongside, the current hybrid operating model that distributes process ownership across corporate and GBS/shared services, might add complexity to orchestrating AI consistently across finance

Current operating model for F&A processes
Share of respondents **100% = 311**



Captive / GBS / shared services is expected to see the **strongest expansion across F&A processes**

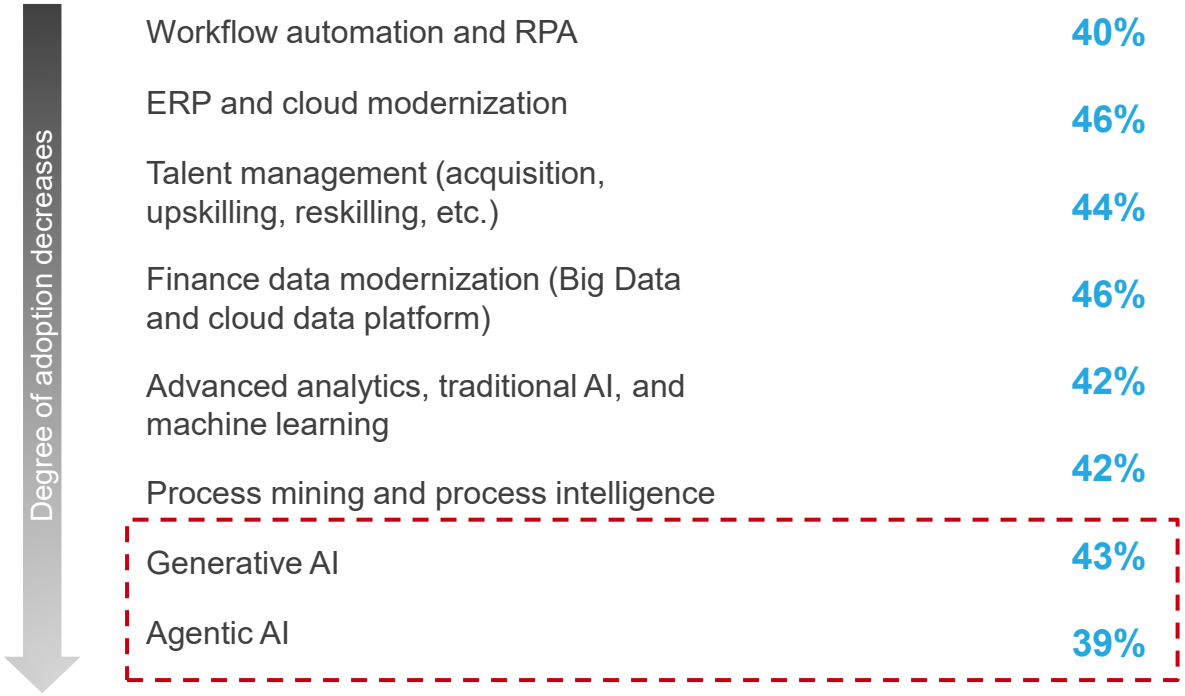
Strategic F&A process are expected to move toward more distributed delivery, with over **half of respondents** expecting higher **GBS adoption** across FP&A, risk, and tax, alongside greater **third-party service provider** adoption in risk and tax

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These foundational building blocks are impeding current adoption of next generation technologies such as generative and agentic AI relative to traditional digital levers such as RPA and ERP

Current adoption across F&A transformation levers
Share of respondents with high[1] adoption
100% = 311

How is the importance changing?
Share of respondents



Mid-market organizations emerge as the adoption frontrunners, **leading** both SMBs and large enterprises across **every transformation lever** – including nearly **2x** higher adoption than SMBs across process mining, finance data modernization, and talent transformation

Generative and agentic AI adoption remains comparatively nascent – no segment yet demonstrating widespread scaled adoption despite differences in maturity across foundational transformation levers

Large organizations have revenue greater than US$5 billion, mid-market organizations have revenue between US$1-5 billion, and SMBs have revenue between US$250 million to US$1 billion
1 Includes organizations that have current adoption either deployed in selected processes or scaled across multiple processes

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Summary of key insights

2. Current AI maturity and CFOs' role in enabling an AI-first finance function

- Despite strong AI ambitions and growing investment commitments, most finance organizations remain at early stages of AI maturity, with scaled production deployment largely concentrated in transactional processes
- Current nascency in AI maturity can be attributed to multiple factors
  - Immature risk posture predominantly driven by either case-by-case risk assessment for pilots or established common policies, approvals, and controls
  - Lesser degree of operational governance measures
  - Fragmented accountability of AI lifecycle across teams
  - Other challenges such as talent, data, and change management
- Despite current roadblocks, finance organizations expect AI autonomy to increase across processes, albeit with human-in-the-loop models rather than full autonomy
- For this shift to materialize, finance leaders are reshaping the talent agenda, anticipating greater demand for AI-centric roles and differentiated leadership capabilities

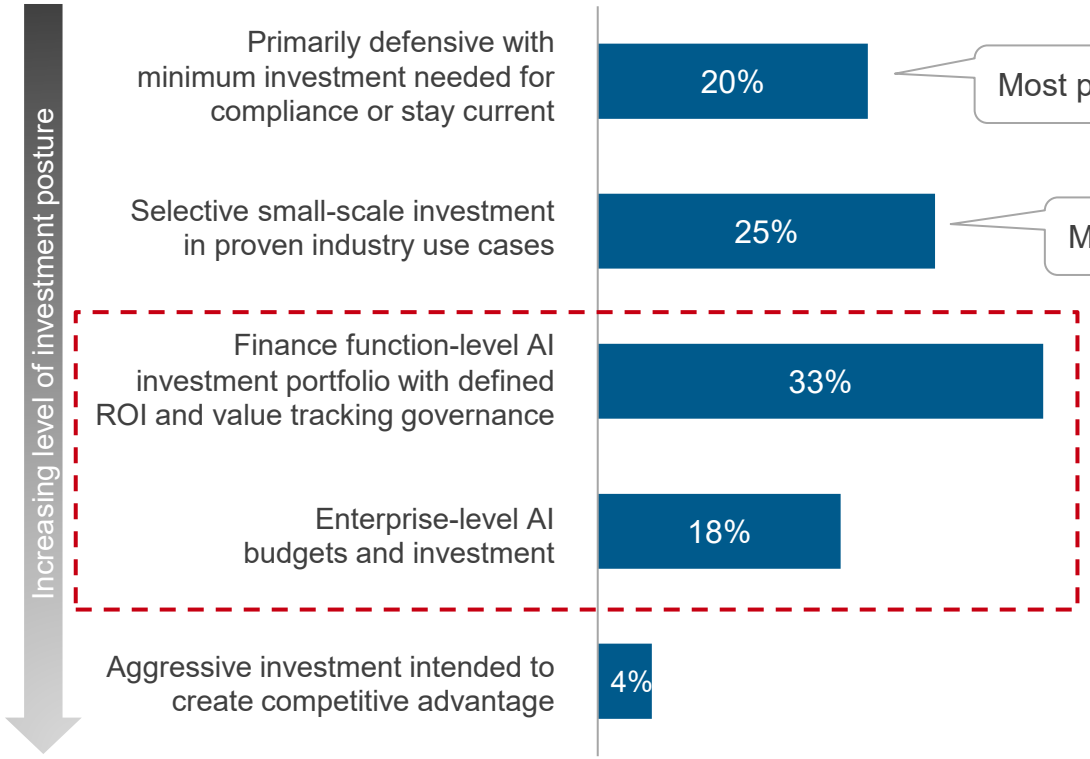
Key implications for Sutherland

- Lead with a consultative-approach to AI solutioning to address foundational barriers to AI scalability (e.g., data modernization,, process redesign, and ongoing change management initiatives)
- Embed governance and trust by design through robust AI controls, risk management, auditability, and human oversight to enable greater AI autonomy
- To accelerate AI industrialization beyond pilots, especially in complex F&A processes, lead with clear articulation of RoI
  - Augment this through end-to-end orchestration across enterprise and Sutherland's technology stack to increase utilization of existing investments
- Build an AI-ready finance talent ecosystem by upskilling Sutherland's workforce in AI-native capabilities while enabling clients to redesign talent models, develop human-agent orchestration skills, and manage workforce transformation

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Finance leaders are demonstrating strong AI ambitions, reflected in substantial AI budget allocations and expectations of increased investment over the next few years

Investment posture of organization in F&A
Share of respondents
100% = 311



Most preferred investment posture among **SMBs** (34%)

Most preferred investment stance among **mid-market organizations** (31%)

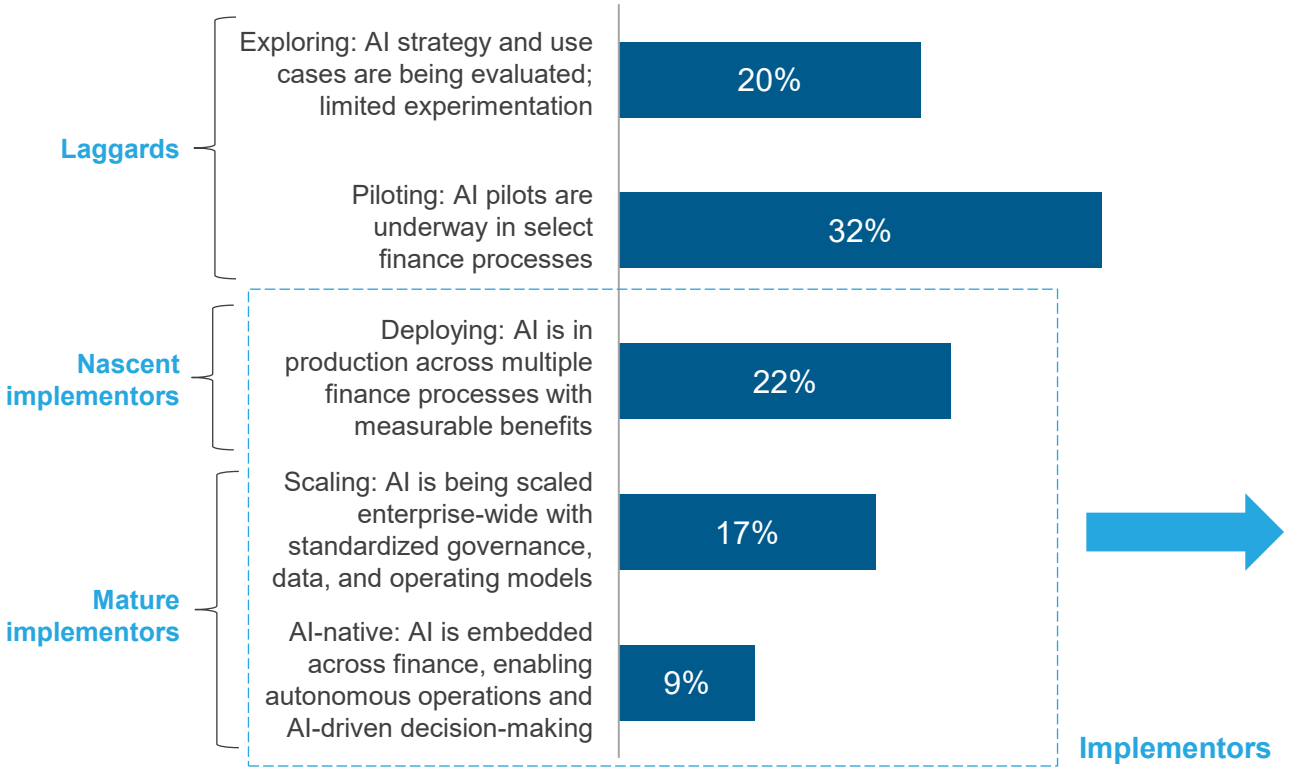
AI already accounts for a **meaningful share of finance technology spending**, with **85%** of organizations allocating more than **6%** of their finance technology spend to AI

AI investment in finance is **set to accelerate further**, with **86%** expecting technology spend on AI to **increase by more than 15%**

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However, investment momentum is yet to translate into scaled AI adoption, with most finance organizations remaining at early AI maturity stages and production deployment concentrated in transactional processes

Current level of organization's AI maturity
Share of respondents
100% = 311



Top 4 finance processes with AI in production[1]
Share of respondents **100% = 311**

Share of respondents of implementors with high[2] AI in production

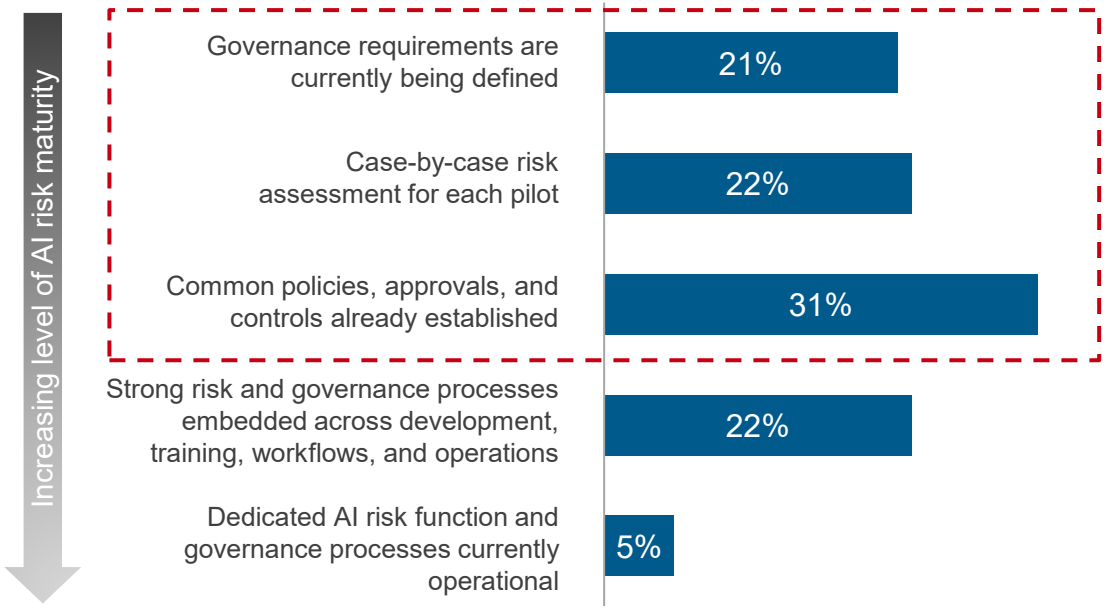
1	Accounts payable	64%
2	Billing	59%
3	Financial planning & analysis	58%
4*	Accounts receivable	57%
4*	Procurement/PO Management	57%

* % of implementors rating these expectations as high (rating 6,7) are same (57%)
1 Ranking based on the share of AI implementors reporting extensive deployment or AI embedded across most activities
2 Includes organizations that reported having AI in production, either extensively deployed or embedded across most activities

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AI risk governance in finance still remains nascent, with few organizations having operational governance initiatives in place, potentially constraining adoption at scale

Current approach to AI risk in finance
Share of respondents **100% = 311**

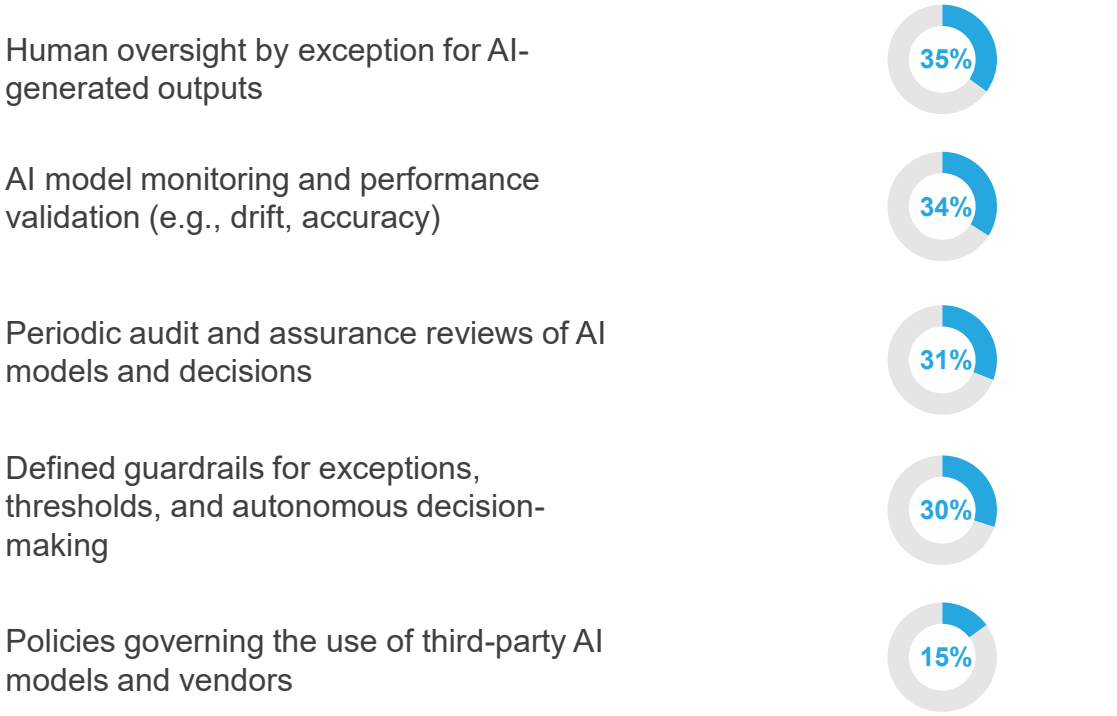


Implementors are successfully adopting AI as they have established stronger risk and governance processes embedded across development, training, workflows, and operations as compared to **laggards** (38% vs. 7%)

Approach to AI risk varies materially across industries, with **travel and logistics, CPG, and manufacturing** appearing relatively **more mature**, while BFSI is comparatively **most nascent**[1]

Current operational governance initiatives in finance
Share of respondents **100% = 311**

Share of respondents



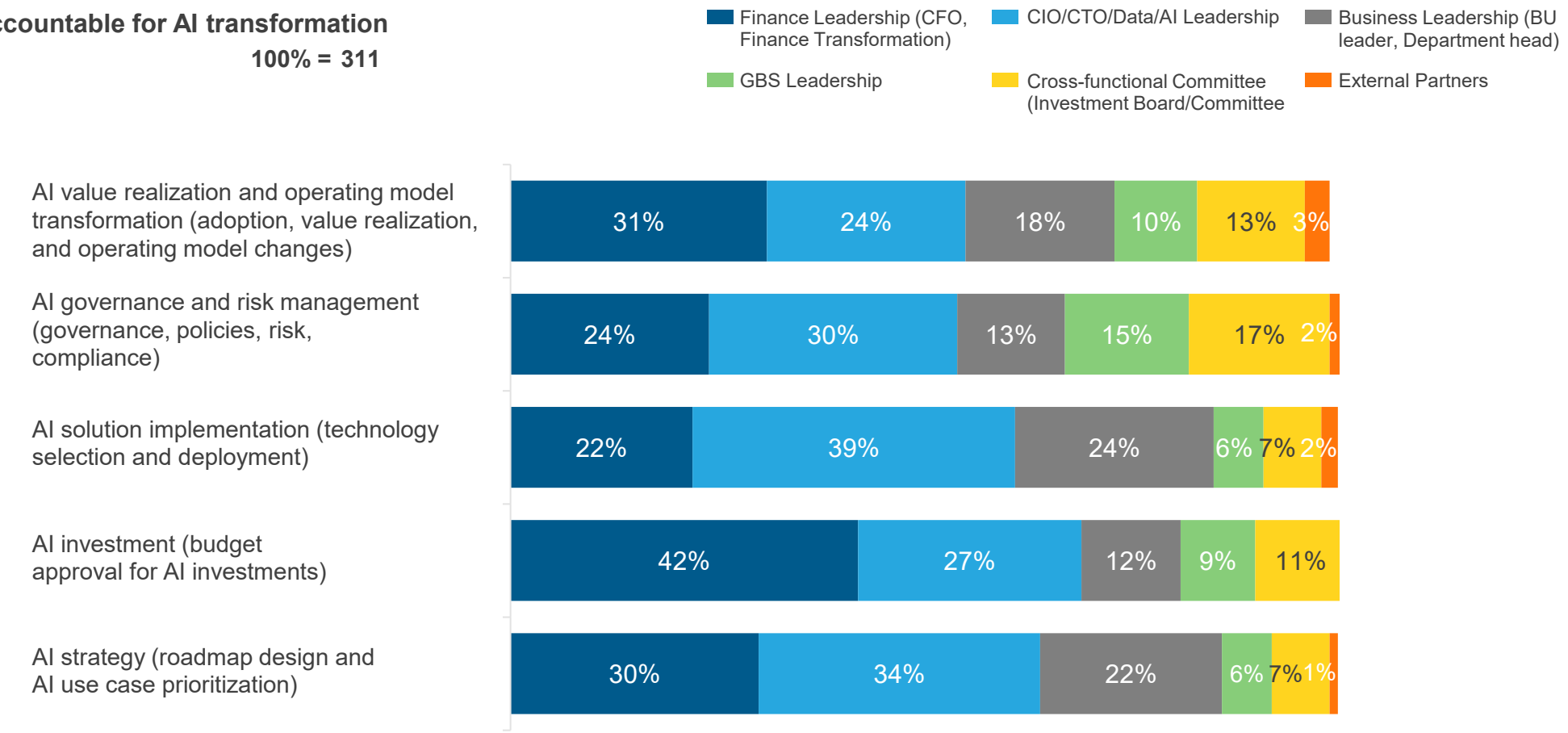
1 Relative AI risk maturity is based on the combined share of respondents selecting the two most mature risk-management approaches

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Shifting accountability across the AI lifecycle can also impede broader AI adoption, even as finance and technology teams remain central to most activities

Stakeholder group accountable for AI transformation
Share of respondents

100% = 311



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These impediments are further exacerbated by broader readiness barriers across skills, data, governance, and change management, limiting AI adoption in finance

Top three barriers limiting organization's ability to scale AI across the finance function

1*	Shortage of AI, data, and digital skills
1*	Data readiness (quality, accessibility, governance)
2	Governance, regulatory, security, and privacy concerns
3	Change management challenges / low user adoption

Unclear AI strategy and use-case prioritization (56%) appears as a more prominent challenge faced by **mid-market organizations**

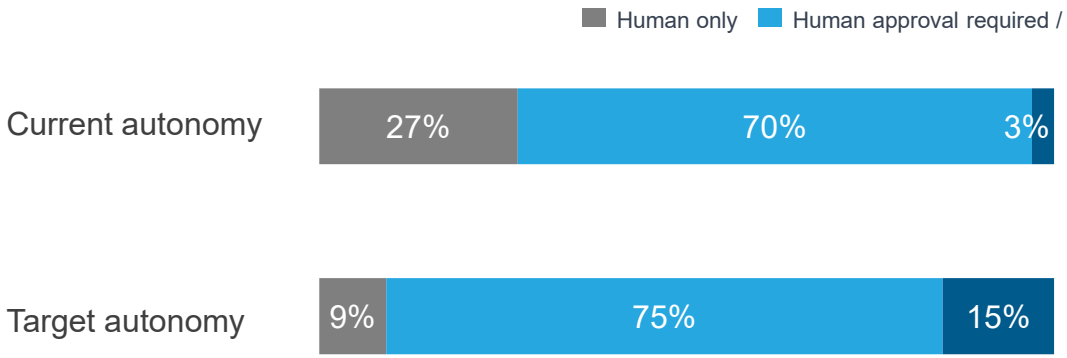
Laggards face greater barriers across the board, as compared to implementors – with the widest gaps in **data readiness** (72% vs. 45%) and **legacy technology/integration** (63% vs. 38%)

* % of respondents rating these barriers as significant ones (rating 6,7) are same (59%)
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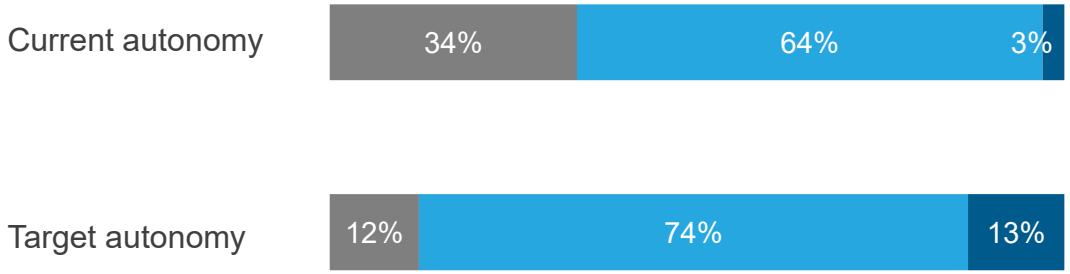
Despite current roadblocks, finance organizations expect AI autonomy to increase across processes in the future led by human-in-the-loop constructs rather than full autonomy

AI autonomy in transactional[1] F&A processes **100% = 311**
Grouped average across processes



Top two processes with high[3] future AI autonomy are **travel and expense** (19%) and **billing** (18%)

AI autonomy in judgement-intensive[2] F&A processes **100% = 311**
Grouped average across processes



Top processes with high[3] future AI autonomy are **FP&A** (14%), **internal audit** (14%), and **regulatory reporting & compliance** (14%)

1 Includes accounts payable, travel & expense, accounts receivable, billing, general accounting, and procurement/PO management
2 Includes regulatory reporting & compliance, financial planning & analysis, internal audit, taxation, and treasury
3 High refers to the share of respondents indicating fully autonomous as the target future state

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The shift toward human-AI collaboration in finance is reshaping the talent agenda, increasing demand for AI-centric roles and differentiated leadership capabilities

Top three finance roles expected to grow over the next three years

Share of respondents with high[1] increase in expected change

1	AI data, model management, and AI training roles	69%
2	AI orchestration and governance roles	61%
3	Decision support and business partnering roles	60%

For SMB organizations, **transaction processing roles** emerge as one among top three roles

Top three capabilities expected to differentiate finance leaders in an AI-first world

Share of respondents selecting capability among top five

1	AI governance, risk, and responsible AI
2	Data-driven decision-making
3	Strategic decision-making

Unique top three selection criteria basis AI maturity	
Human-AI workforce orchestration	Implementors Large organizations
AI strategy and vision	Laggards SMBs
Business partnering and stakeholder influence	Large organizations

1 High refers to the share of respondents rating these challenges as 6 or 7
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Summary of key insights

3. Service providers' role helping finance realize value from AI transformation

- AI is delivering operational and business value, with future expectations rising around forecasting, risk management, and stakeholder experience, while CFOs adopt differentiated success metrics to track value realization across organization types
- Organizations are leveraging ecosystem partner support, primarily led by either BPO/ITO service providers or GBS/GCCs in operational activities, while retaining in-house control over strategic AI activities
- As BPO/ITO providers gain a larger execution role, CFOs are raising expectations around commercial flexibility, domain expertise, proven AI capabilities
  - While BPO/ITO providers broadly meet buyer expectations, buyer satisfaction trails most in end-to-end transformation, data/platform integration, and industry expertise
- Buyers expect outcome-aligned pricing from their BPO/ITO providers with transformation-funded, outcome-based, and gainsharing models becoming most prominent when its comes to AI solutioning

Key implications for Sutherland

- Embed value realization into AI transformation blueprints by aligning success metrics with clients upfront, leveraging proven benchmarks and learnings from similar clients that have successfully scaled AI beyond pilots
- Establish a differentiated ecosystem orchestration proposition by positioning Sutherland as the integration and execution partner across client-owned AI platforms, GBS/GCCs, and third-party technology ecosystems
- Close critical buyer satisfaction gaps by strengthening data/platform integration, industry-contextualized AI solutions, and end-to-end transformation capabilities, supported by demonstrable client success stories
- Innovate commercial models around shared value creation by offering transformation-funded engagements, outcome-based pricing, and gainsharing arrangements tied to measurable business outcomes

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AI is delivering both operational and business outcomes, with future expectations increasing most notably in forecasting accuracy, compliance and risk, and customer/supplier experience

Top five realized business benefits in the finance function from AI investments

Degree of expected realized business benefits in the finance function from AI investments in the next three years

1	Enhanced employee experience	61%
2	Faster cycle times	62%
3	Improved customer/supplier experience	67%
4*	Improved insights and decision-making	61%
4*	Better forecasting accuracy	65%
5	Compliance, controls & risk management	64%

Efficiency and productivity stands out as one of the prominent realized benefits for **SMBs** (60%) and **mid-market organizations** (57%)

AI maturity compounds the payoff across most realized benefits, with particularly greater payoffs in **employee experience** (72% - for mature AI implementors vs. 59% for organizations with lesser AI maturity) and **forecasting accuracy** (63% vs. 43%)

While improved experience, better forecasting accuracy, compliance and controls, and faster cycle time appears as the top expected benefits, **SMBs and mid-market place their stronger bets on efficiency and productivity** (60% and 57% respectively as compared to 49% overall)

Laggards generally have higher expectations of future AI benefits than AI implementors, particularly for **cost reduction** (65% vs. 56%), **efficiency/productivity** (66% vs. 50%), and **employee experience** (66% vs. 57%)

Within implementors, the differences between mature and nascent organizations are relatively limited across most outcomes. The notable exception is **employee experience**, where mature implementers are more optimistic (61% vs. 52%)

* % of respondents rating these business benefits as highly realized benefits (rating 6,7) are same (54%)
Large organizations have revenue greater than US$5 billion, mid-market organizations have revenue between US$1-5 billion, and SMBs have revenue between US$250 million to US$1 billion

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CFOs prioritize speed, productivity, and decision quality as AI success metrics, with priorities varying by organization type

Top five success metrics for AI transformation in finance

1. Speed to deploy and scale AI solutions
2. Employee productivity
3. Decision quality and business insights
4. AI adoption and utilization by end users
5. Forecast accuracy

Nuances across various organization types

AI adoption and utilization (54%) emerges as a defining success metric for **AI implementers**, rising with AI maturity while remaining outside laggards' top priorities

Laggards remain focused on **operational success,** with **process automation/STP rates** (49%) among their top five metrics

SMBs remain more financially oriented with **ROI** (50%) and **cost savings** (50%) emerging as one of the top success metrics

Mid-market organizations also put more importance on **cost savings** (44%)

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To ensure AI success, organizations are leveraging ecosystem partner support, primarily led by either BPO/ITO service providers or GBS/GCCs in operational activities, while retaining in-house control over strategic AI activities

Ranking based on share of respondents: Low ○○○○○ High

Activities	In-house teams[1]	GBS/GCC	BPO/ITO partners	Hyperscalers	Finance tech/ERP/AI-native platforms	AI advisory and implementation firms
Strategy, use cases & business case	●●●●●	●●●●○	●●●○○	●●●○○	●○○○○	●●○○○
Data, platforms & implementation	●●●●●	●●●●○	●●●●○	●●○○○	●●●○○	●○○○○
Governance, risk & controls	●●●●●	●●●○○	●●●●○	●●○○○	●●●○○	●○○○○
Operations, workforce change & value realization	●●●●●	●●●●○	●●●○○	●●○○○	●○○○○	●●○○○
Process redesign & agent development	●●●●●	●●●●○	●●●○○	●●○○○	●○○○○	●●○○○

Among all ecosystem partners, **GBS/GCCs'** is expected to play a primary role (24%) in **operations** for **SMBs**

BPO/ITO's role as the primary lead is expected to **double** in **process redesign and agent development** (12% to 24%) and **triple** in **operations, workforce change, and value realization** (5% to 15%) for implementors as compared to laggards

Mid-market organizations tend to rely most (20%) on BPO/ITO providers for **process redesign**

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1 In-house teams comprise of primarily finance-led and in-house and enterprise technology/data/AI led combined

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As BPO/ITO providers gain a larger execution role, CFOs are raising expectations around commercial flexibility, domain expertise, proven AI capabilities, and outcome-aligned pricing

Top five BPO/ITO provider selection criteria for AI transformation in finance

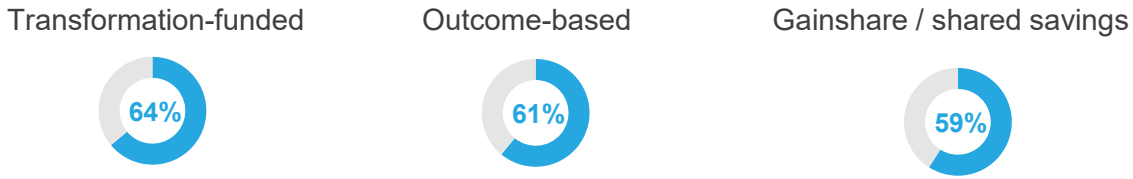
1. Commercial flexibility & co-investment
2. Finance domain & process expertise
3. Proven AI use cases
4. Governance, security & responsible AI
5. End-to-end process & operating model transformation

Unique top five selection criteria for different organization types		
Change management & talent transformation	SMBs	**64%**
Data and platform integration	Implementors	**68%**
	Mid-market organizations	**63%**
AI & agentic engineering capability	Laggards	**68%**
	Large organizations	**69%**



Service providers broadly meet buyer expectations, but **satisfaction trails most in end-to-end transformation, data/platform integration, and industry expertise**,

Top three commercial expectations from BPO/ITO providers for AI transformation in finance



Laggards have a greater preference for **input/FTE-based pricing** (62%)

Implementors place additional importance on consumption-based pricing (54%)

Both **mid-market organizations** and **SMBs** expect greater leverage of **hybrid input and outcome-based pricing** (54% and 58% respectively) from service providers, while **large organizations** have greater expectations in **consumption-based pricing** (59%)

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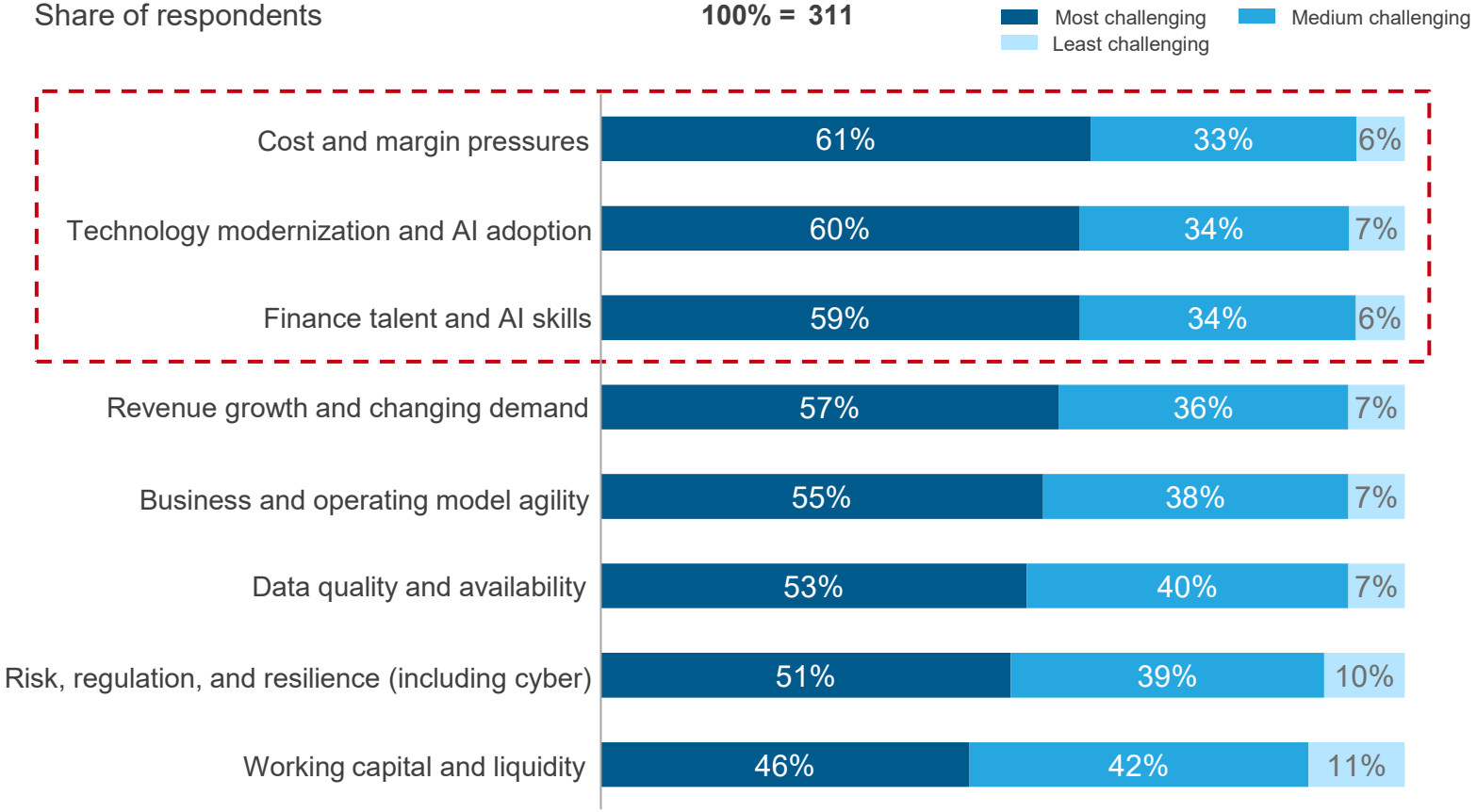
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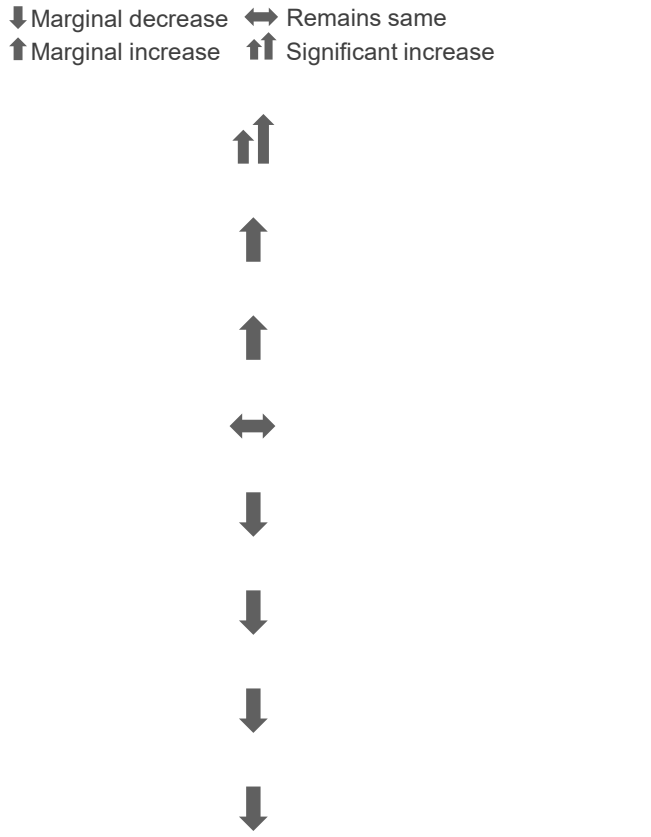
Question 1: To what extent is your business facing the following challenges?

Cost and margin pressures have seen the sharpest rise since 2024, emerging alongside finance talent and technology/AI modernization as the top challenges in 2026

Key challenges currently faced by organizations (in 2026)
Share of respondents 100% = 311



Change in ranking from 2024 CFO Survey:



Note: Rating 6-7 represents most challenging, 4-5 represents medium challenging, and 1-3 represents least challenging
Source: Everest Group 2026 and 2024 Global CFO Surveys

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Question 2: How important is each of the following business outcomes to your finance organization and how is the importance changing?

Revenue and growth remains the top finance priority, while business partnering is gaining prominence and profitability improvement is expected to rise fastest going forward

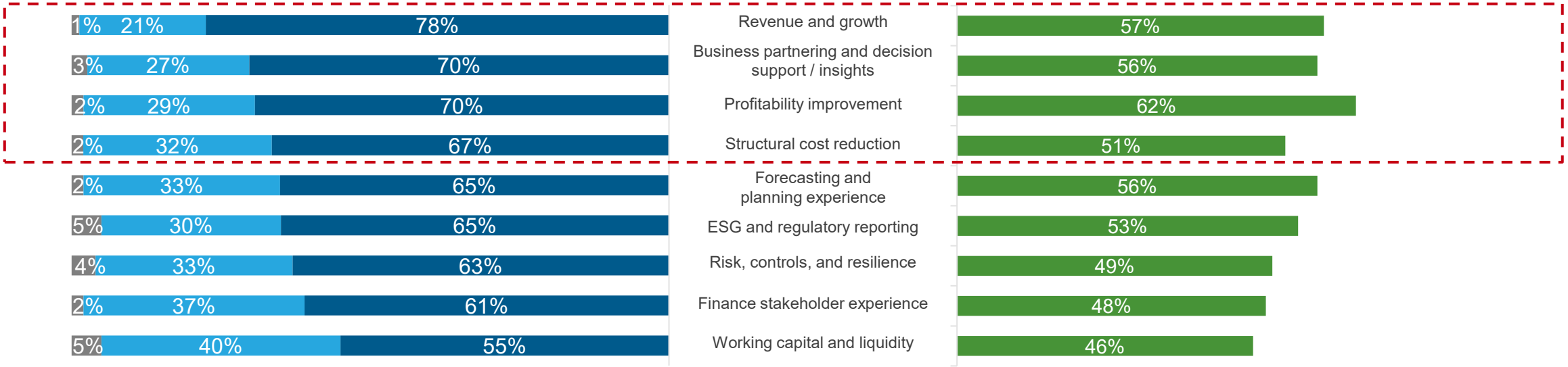
Business outcomes that organizations are prioritizing
Share of respondents

100% = 311



Respondents expecting increasing importance on key business outcomes in the future
Share of respondents

100% = 311



	Revenue and growth	Business partnering and decision support / insights	Profitability improvement	Structural cost reduction	Forecasting and planning experience	ESG and regulatory reporting
2026 CFO survey rank	1	2*	2*	3	4	5
2024 CFO survey rank	1	Newly assessed in 2026 due to growing prominence	3**	3**	Newly assessed in 2026 due to growing prominence	2

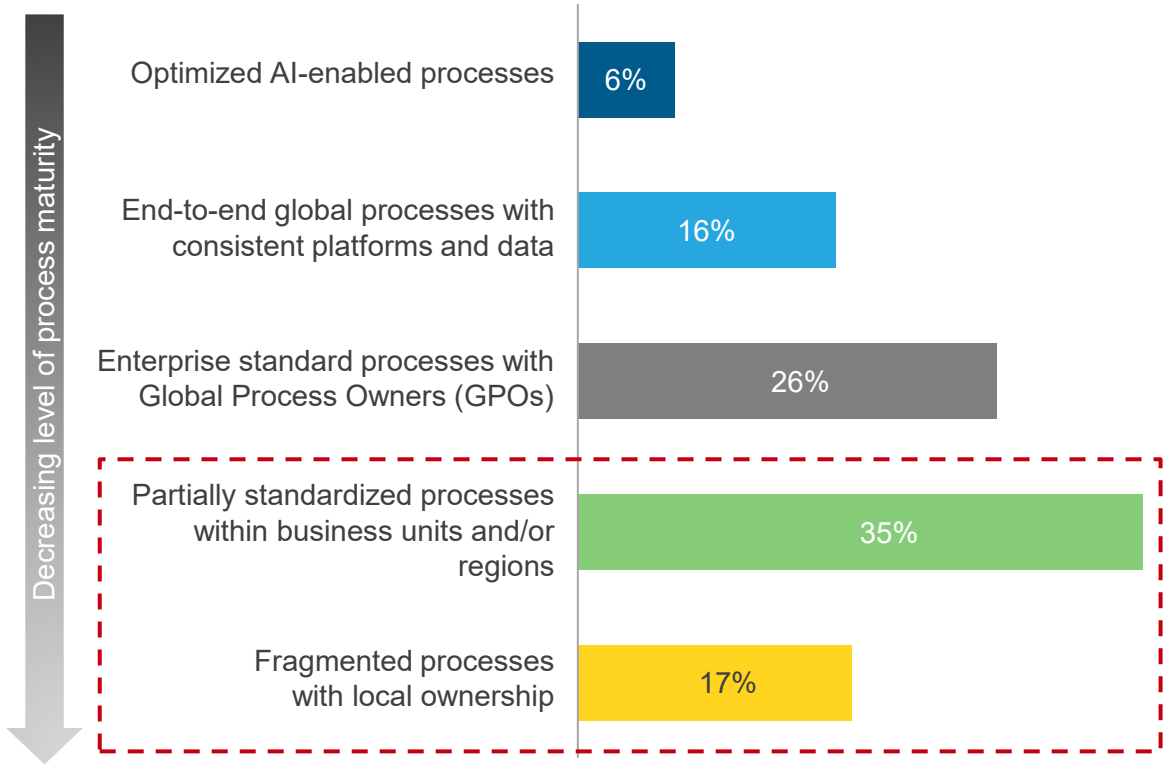
- * % of respondents rating these challenges as highly challenging (rating 6,7) is same (70%)
- ** assessed jointly as a single business outcome in the 2024 CFO survey
- Note: Rating 6-7 represents high, 4-5 represents medium, and 1-3 represents low

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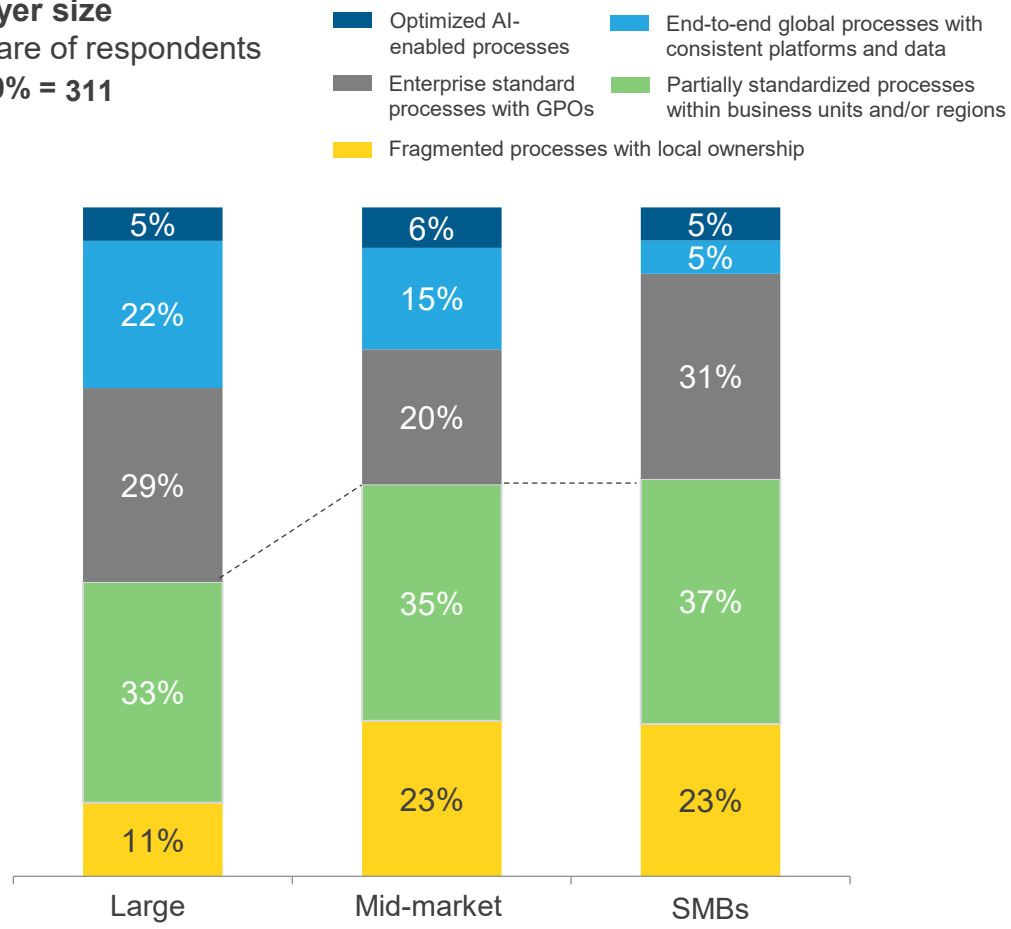
Question 3: Which statement best describes your finance organization's process maturity?

Over half of finance organizations remain at fragmented or partially standardized process maturity, although maturity improves materially with enterprise size

Current level of process maturity in organizations
Share of respondents
100% = 311



Current level of process maturity in organizations based on buyer size
Share of respondents
100% = 311



Large organizations have revenue greater than US$5 billion, mid-market organizations have revenue between US$1-5 billion, and SMBs have revenue between US$250 million to US$1 billion

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Question 4: To what extent has your finance organization adopted the following F&A transformation levers?

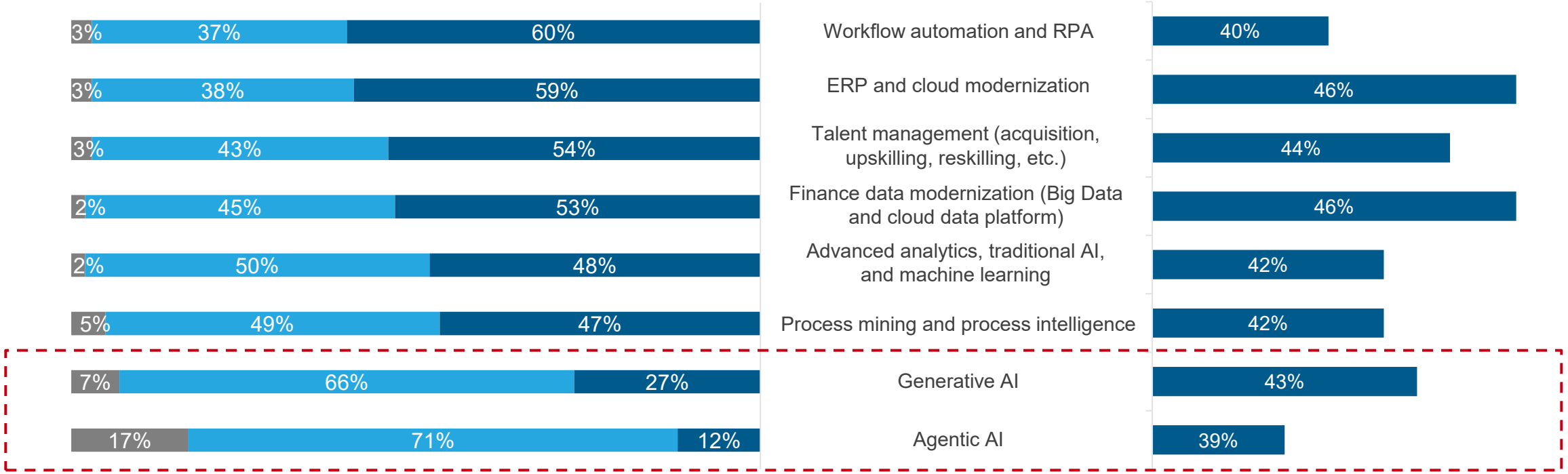
Question 5: To what extent does your finance organization expect to invest in the following F&A transformation levers over the next three years?

ERP/cloud and data modernization lead current scaled adoption and future investment priorities, while generative AI and agentic AI remain concentrated in pilots and exploration

Current adoption across F&A transformation levers
Share of respondents **100% = 311**

Scaled across multiple processes / Deployed in selected processes
Piloting / Exploring or assessing
Not exploring

Share of respondents expecting increasing investment across F&A transformation levers
Share of respondents **100% = 311**



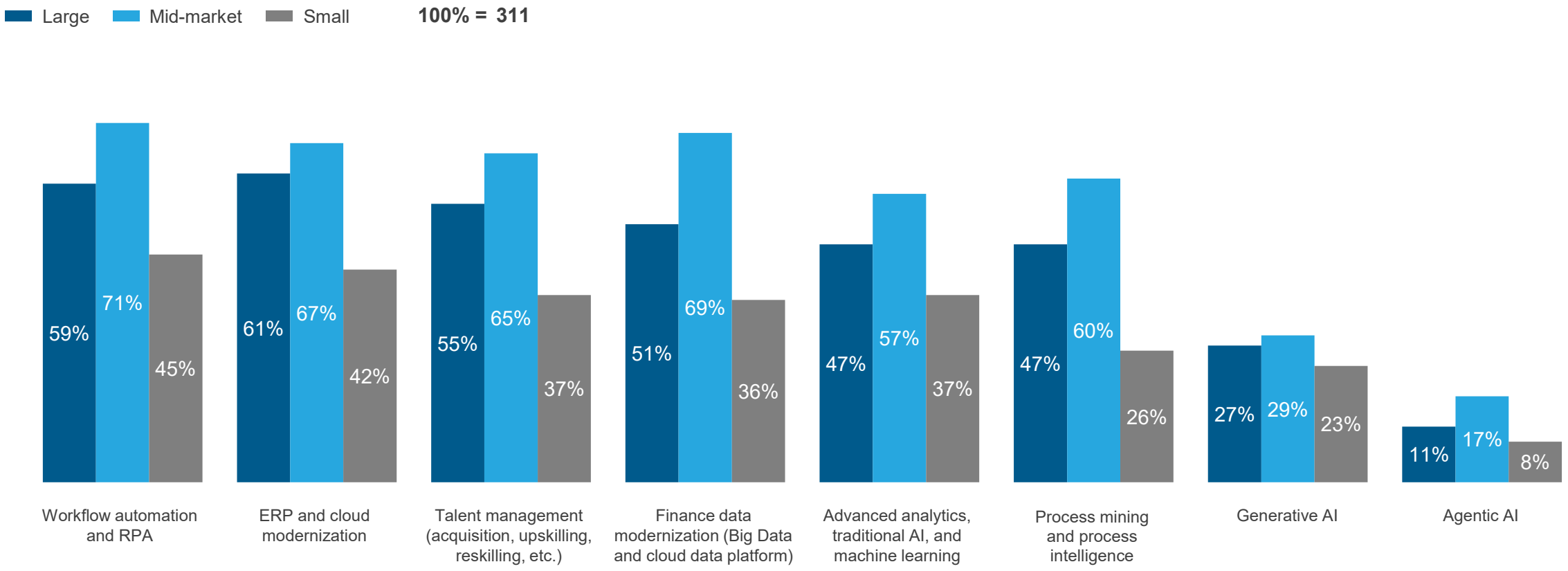
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Question 4: To what extent has your finance organization adopted the following F&A transformation levers?

Mid-market organizations show the highest scaled or deployed adoption, outpacing both large enterprises and SMBs across all F&A transformation levers

Current adoption across F&A transformation levers – by enterprise size

Share of respondents with high[1] adoption



Large organizations have revenue greater than US$5 billion, mid-market organizations have revenue between US$1-5 billion, and SMBs have revenue between US$250 million to US$1 billion

1 Includes organizations that have current adoption either deployed in selected processes or scaled across multiple processes

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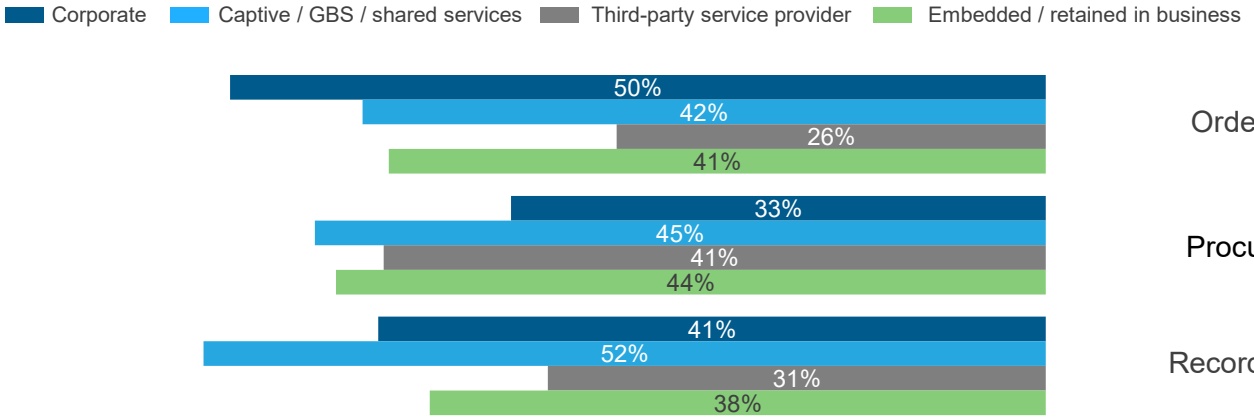
Question 6: Please provide a high-level view of your current operating model for F&A services.

Question 7: How do you expect the share of F&A services delivered by shared services, or third-party service providers, or retained in the business to change in the future?

GBS/shared services are well established across transactional F&A and poised for further growth, while strategic F&A is also gradually shifting beyond corporate/retained models toward GBS and third-party delivery

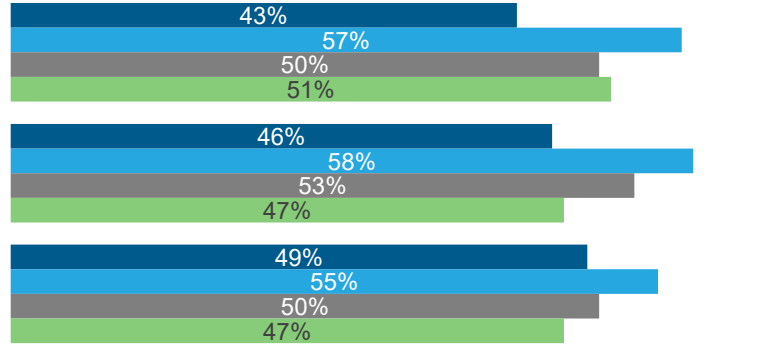
Current operating model for transactional F&A processes
Share of respondents

100% = 311



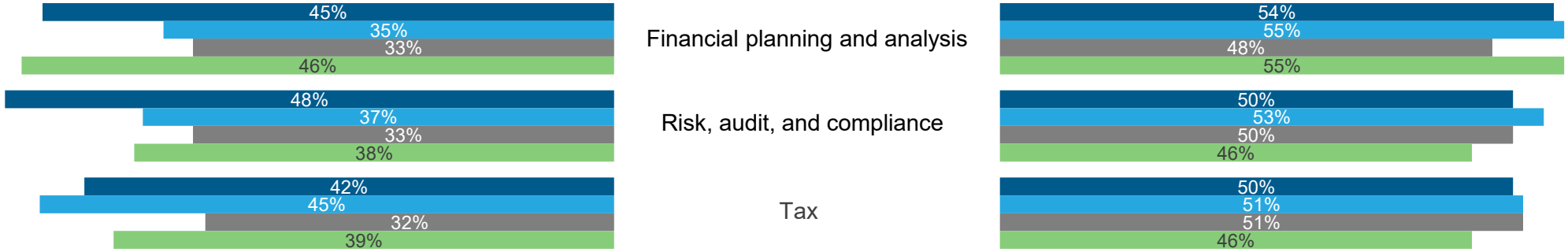
Respondents expecting increase in the share of F&A services delivered through each model in operating model in the future
Share of respondents

100% = 311



Current operating model for strategic F&A processes
Share of respondents

100% = 311



Respondents expecting increase in the share of F&A services delivered through each model in operating model in the future
Share of respondents

100% = 311

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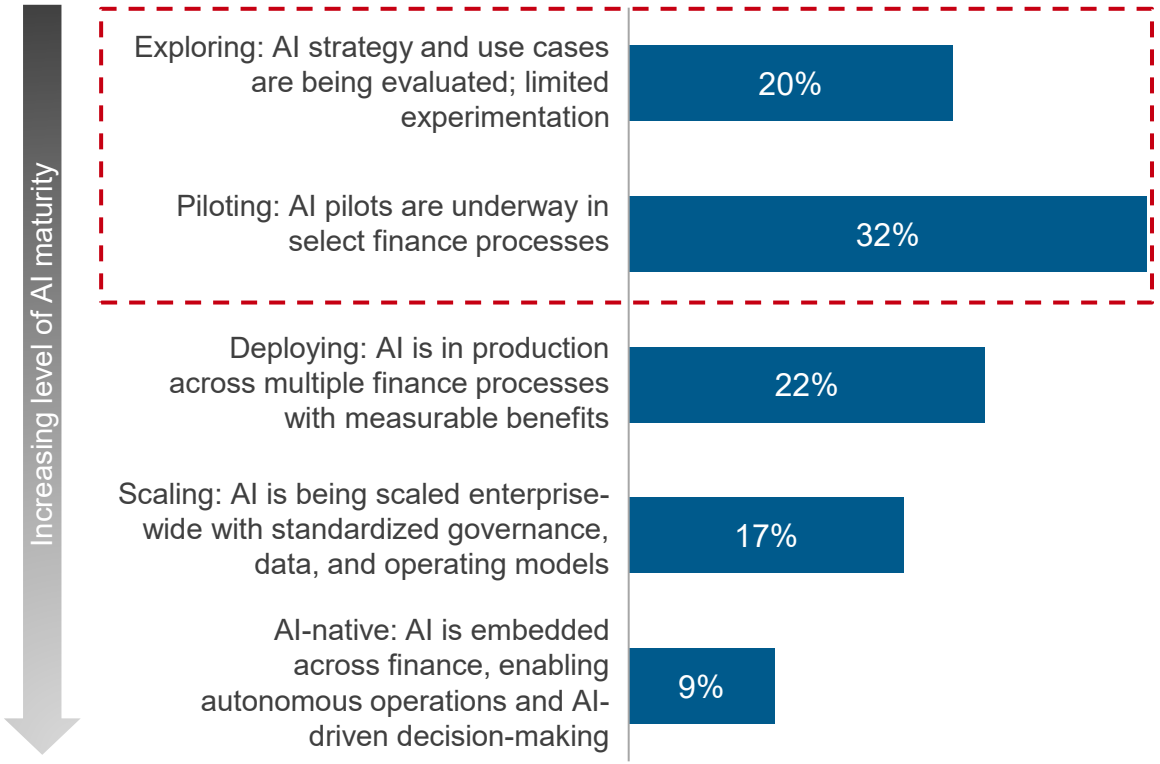
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Question 8: Which of the following best describes your finance organization's overall AI maturity?

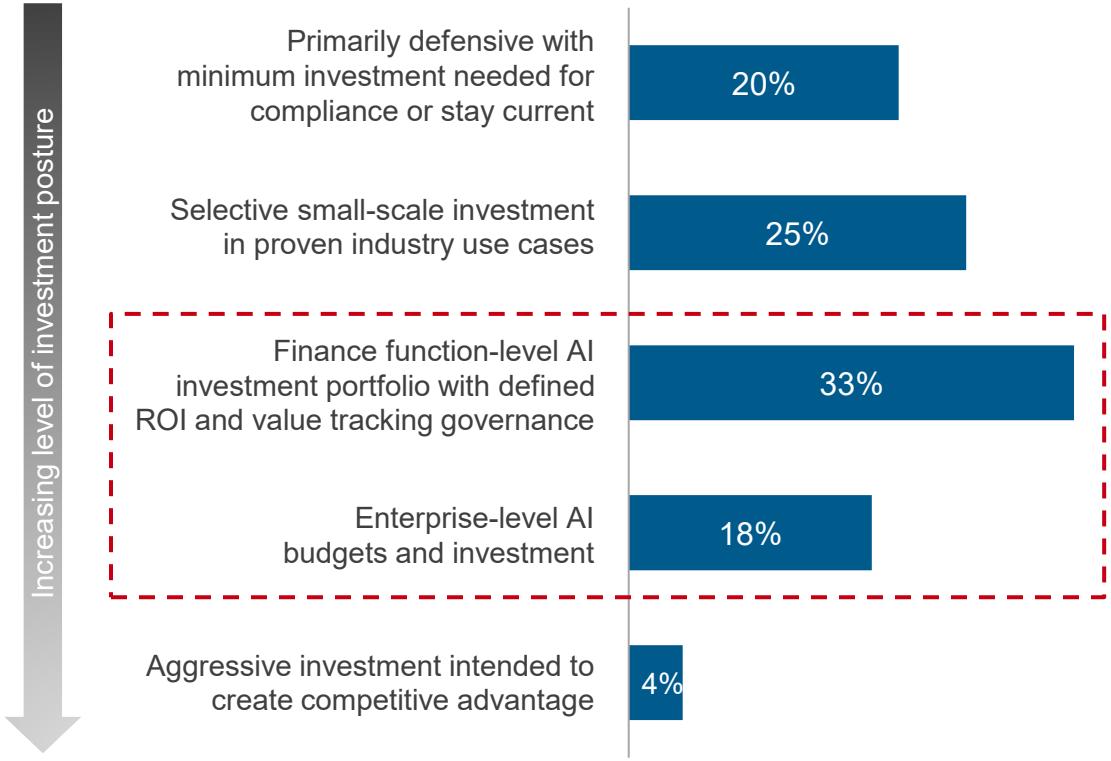
Question 9: Which of the following best describes your organization's AI investment posture in finance & accounting over the next three years?

Finance organizations remain early in their AI maturity journey despite majority having either finance/enterprise specific investment funds

Current level of organization's overall AI maturity
Share of respondents
100% = 311



Investment posture of organization in F&A
Share of respondents
100% = 311

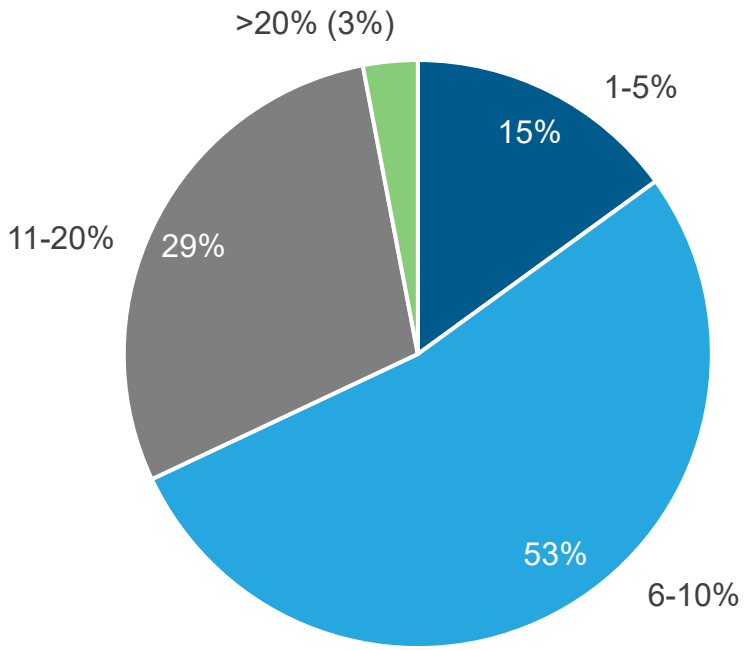


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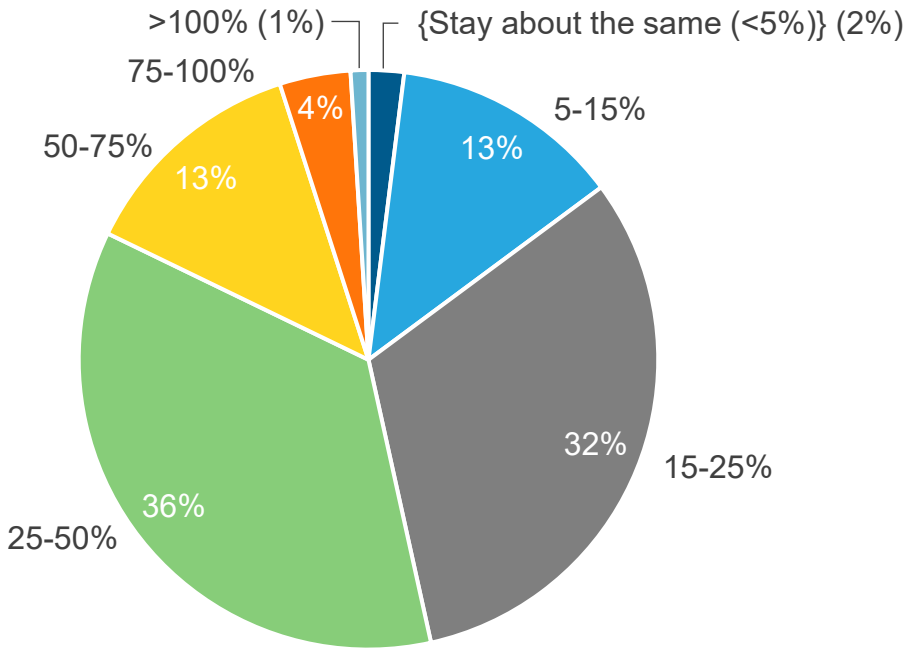
Question 10: What proportion of your finance technology spend is AI and how do you expect that to change in the next 2 years?

Majority of organizations allocate a meaningful share (6–20%) of finance tech budget to AI, with a material expected step-up over the next two years, signaling CFO's strong AI ambition

Proportion of finance AI technology spend
Share of respondents
100% = 311



Anticipated finance AI technology spend change
Share of respondents
100% = 311



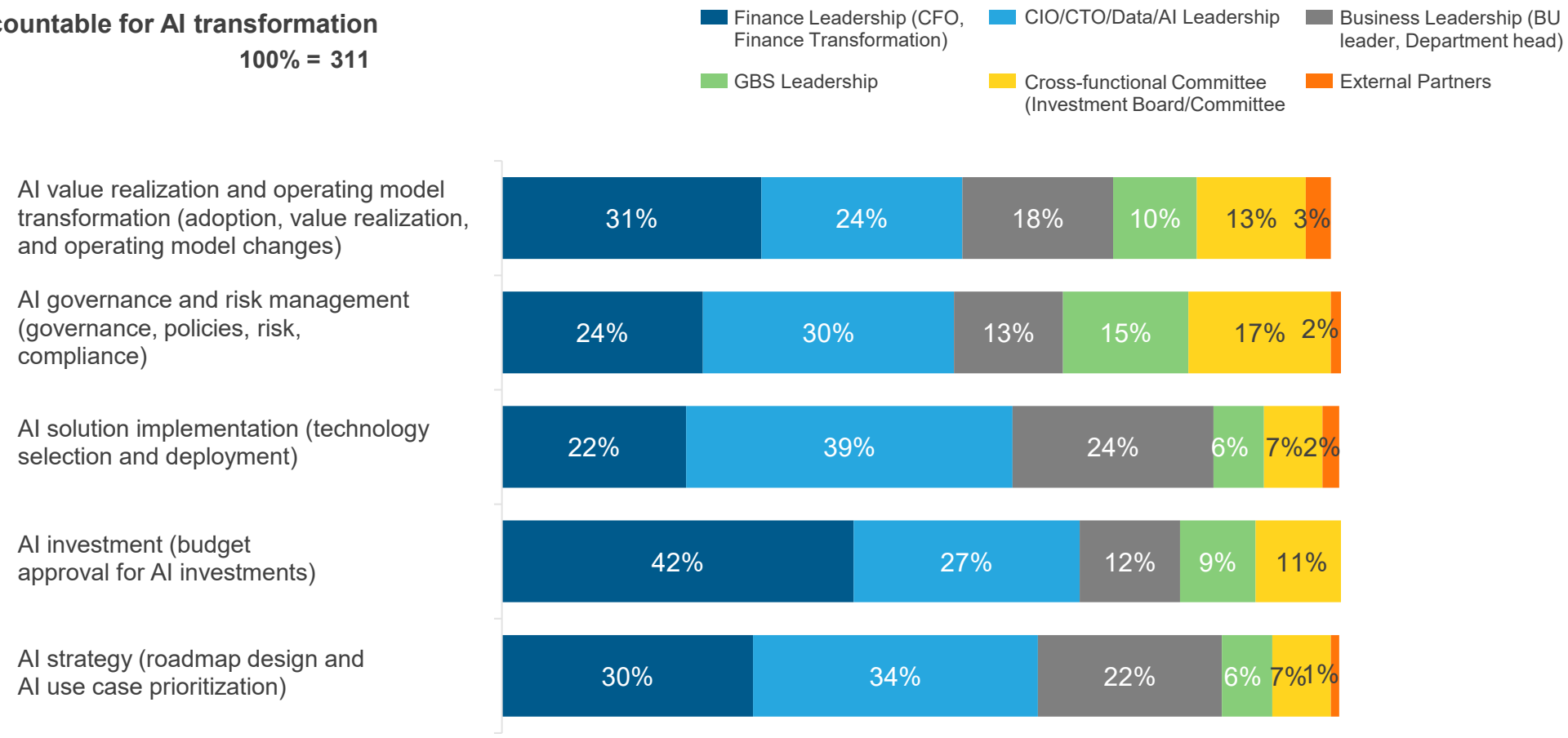
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Question 11: For each of the following, which stakeholder group currently has primary accountability for the following AI transformation initiatives across finance?

AI transformation accountability is concentrated across finance or technology leadership, with limited reliance on other stakeholder groups

Stakeholder group accountable for AI transformation
Share of respondents

100% = 311



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Question 12: Which statement best describes your organization's current approach to AI risk?

Question 13: How is AI currently governed across your finance function?

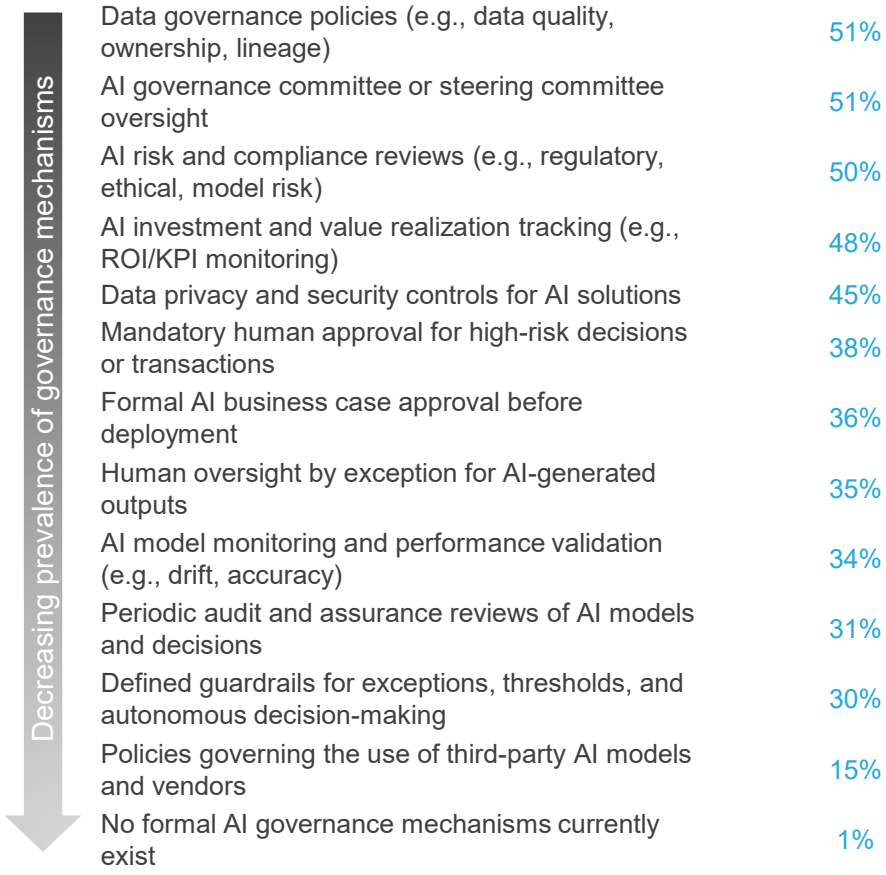
AI risk and associated governance processes remain underdeveloped, adding another foundational constraint to advancing finance AI maturity

Current approach to AI risk
Share of respondents **100% = 311**



AI governance mechanisms
Share of respondents **100% = 311**

Share of respondents with each mechanism currently in place

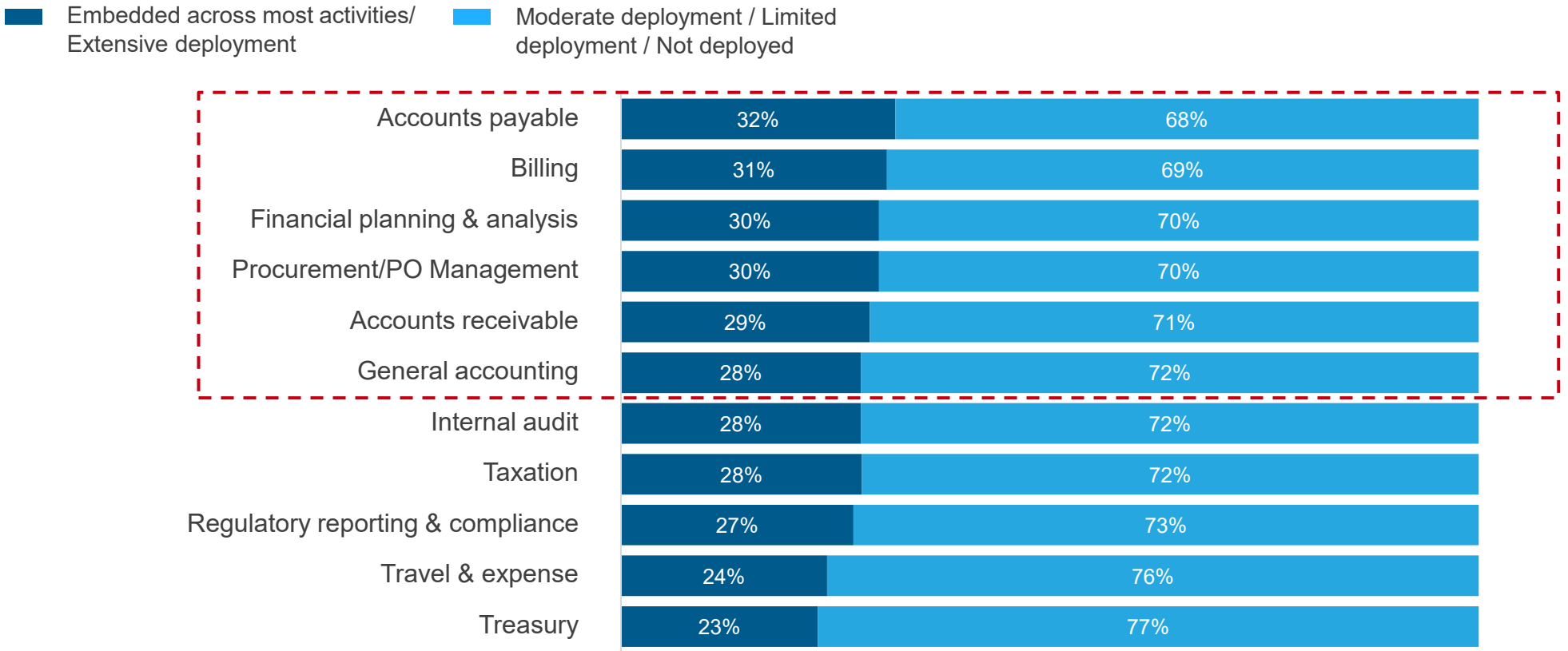


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Question 14: Which of the following best describes your current state of AI in production across the following finance processes?

Transactional, high-volume processes show relatively higher scaled AI adoption, alongside FP&A, while more complex and judgment-intensive areas continue to lag

Current state of AI in production
Share of respondents **100% = 311**

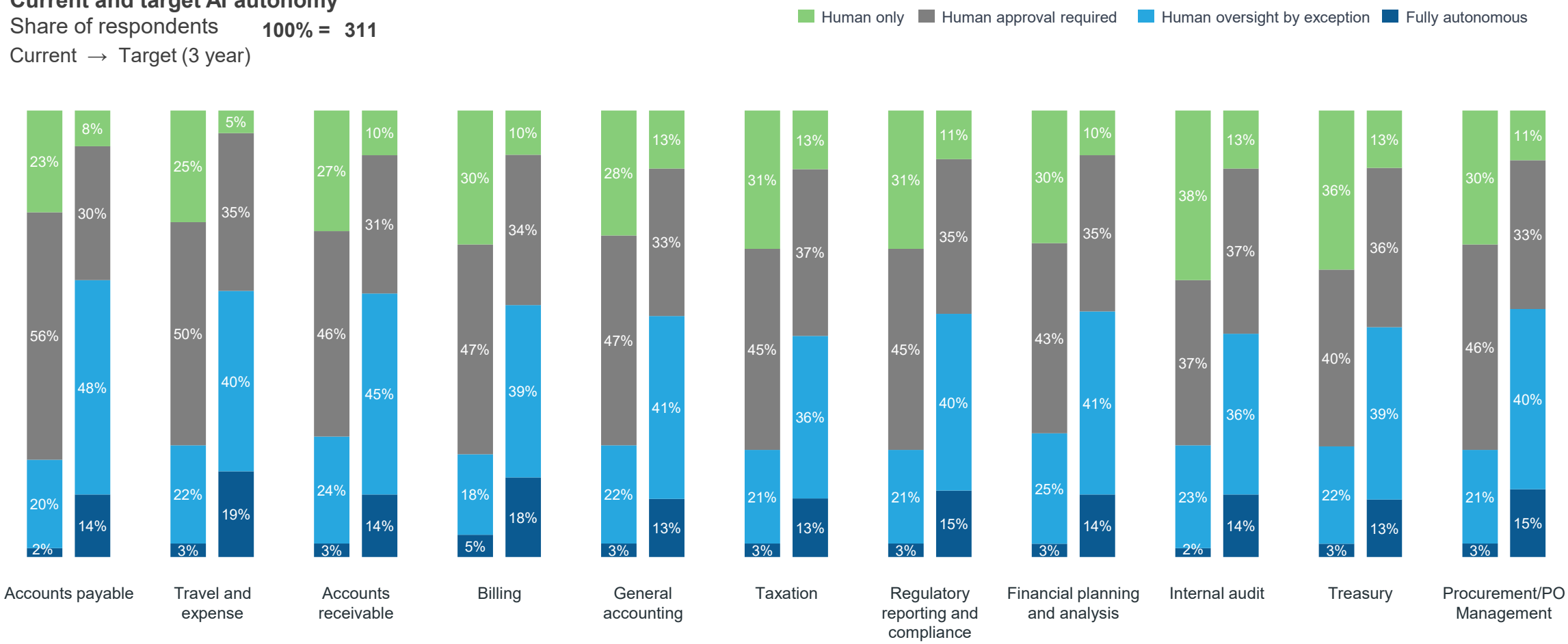


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Question 15: How would you characterize your organization's current AI autonomy and target AI autonomy (over the next three years) across the following finance processes?

Finance remains predominantly human-led today, with AI largely operating under human approval; with an expected shift toward AI-led execution with human oversight rather than full autonomy

Current and target AI autonomy
Share of respondents **100% = 311**
Current → Target (3 year)



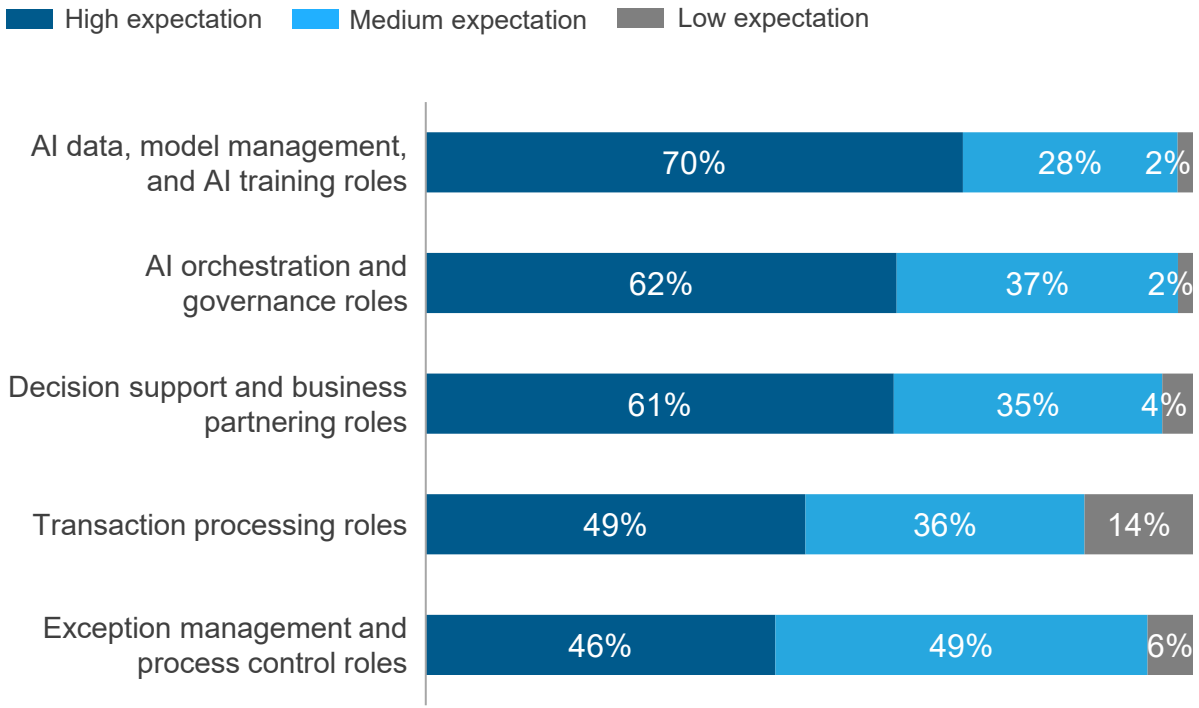
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Question 16: How do you expect the composition of your finance workforce to evolve over the next three years across the following role categories?

Question 17: Which capabilities do you believe will most differentiate successful finance leaders in an AI-first world over the next three years?

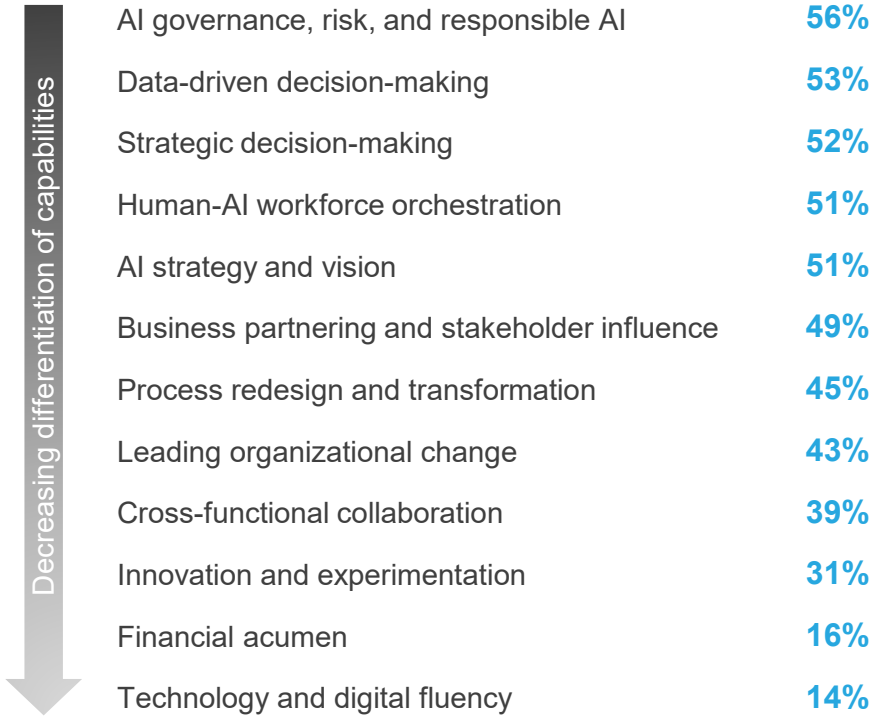
Finance workforce is expected to shift toward AI-centric roles, elevating governance, data-driven decision-making, and workforce orchestration as critical leadership capabilities

Expected evolution of finance workforce across different roles
Share of respondents **100% = 311**



Differentiated capability in finance leaders in an AI-first world **100% = 311**
Share of respondents

Share of respondents selecting capability among top five



' Note: Rating 6-7 represents high, 4-5 represents medium, and 1-3 represents low

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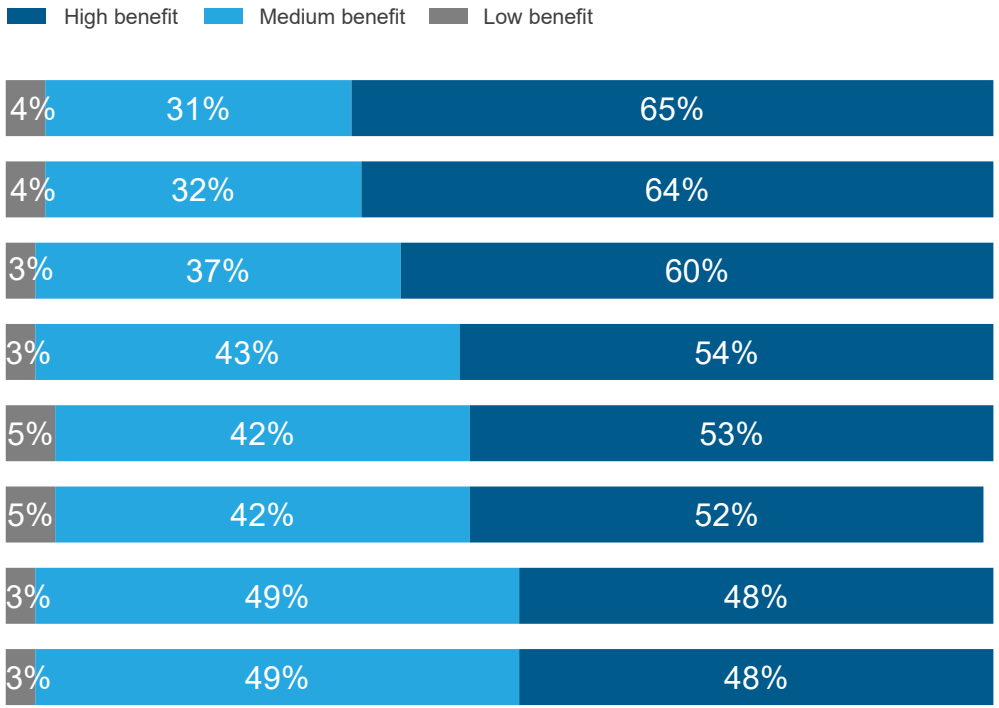
Question 18: How would you rate the realized business benefits in the finance function from your AI investments to date?

Question 19: How do you expect the business benefits in the finance function from your AI investments to change in the next three years?

AI investments are already delivering operational and business value, with expectations rising further across stakeholder experience, forecasting, and risk management

Realized business benefits in finance function from AI investments
Share of respondents from implementors[1]

100% = 147



Respondents expecting high[2] business benefits from finance AI investments over the next three years
Share of respondents

100% = 311



1 This question was asked to only those respondents who have checked “Deploying”, “Scaling”, or “AI-native” in question 8, i.e., implementors (n=147)
2 High refers to the share of respondents rating these business benefits as 6 or 7
Note: Rating 6-7 represents high, 4-5 represents medium, and 1-3 represents low

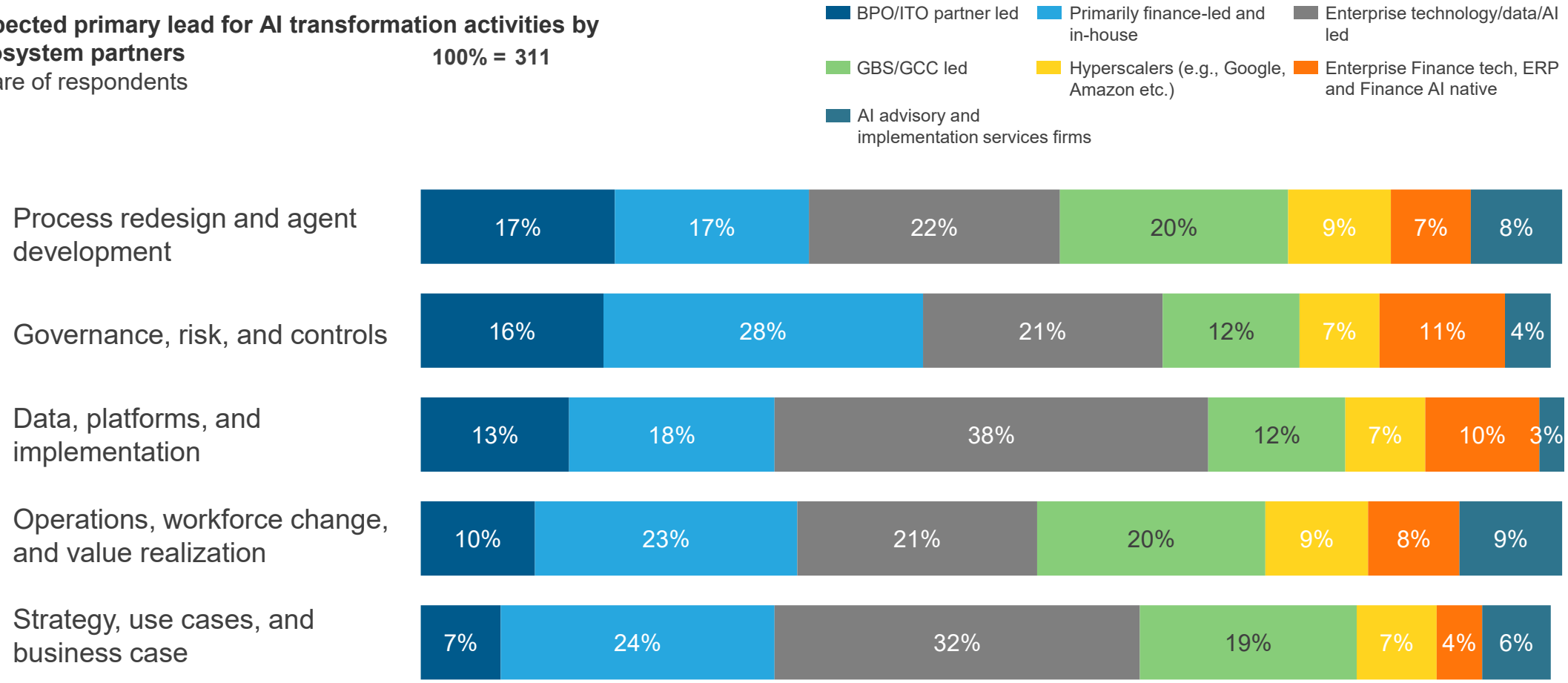
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Question 20: Which ecosystem partner do you expect to play the primary role across the following AI transformation activities?

Realizing these outcomes will require a broader ecosystem, with finance and technology teams retaining control of strategic AI activities while partners support execution

Expected primary lead for AI transformation activities by ecosystem partners
Share of respondents

100% = 311



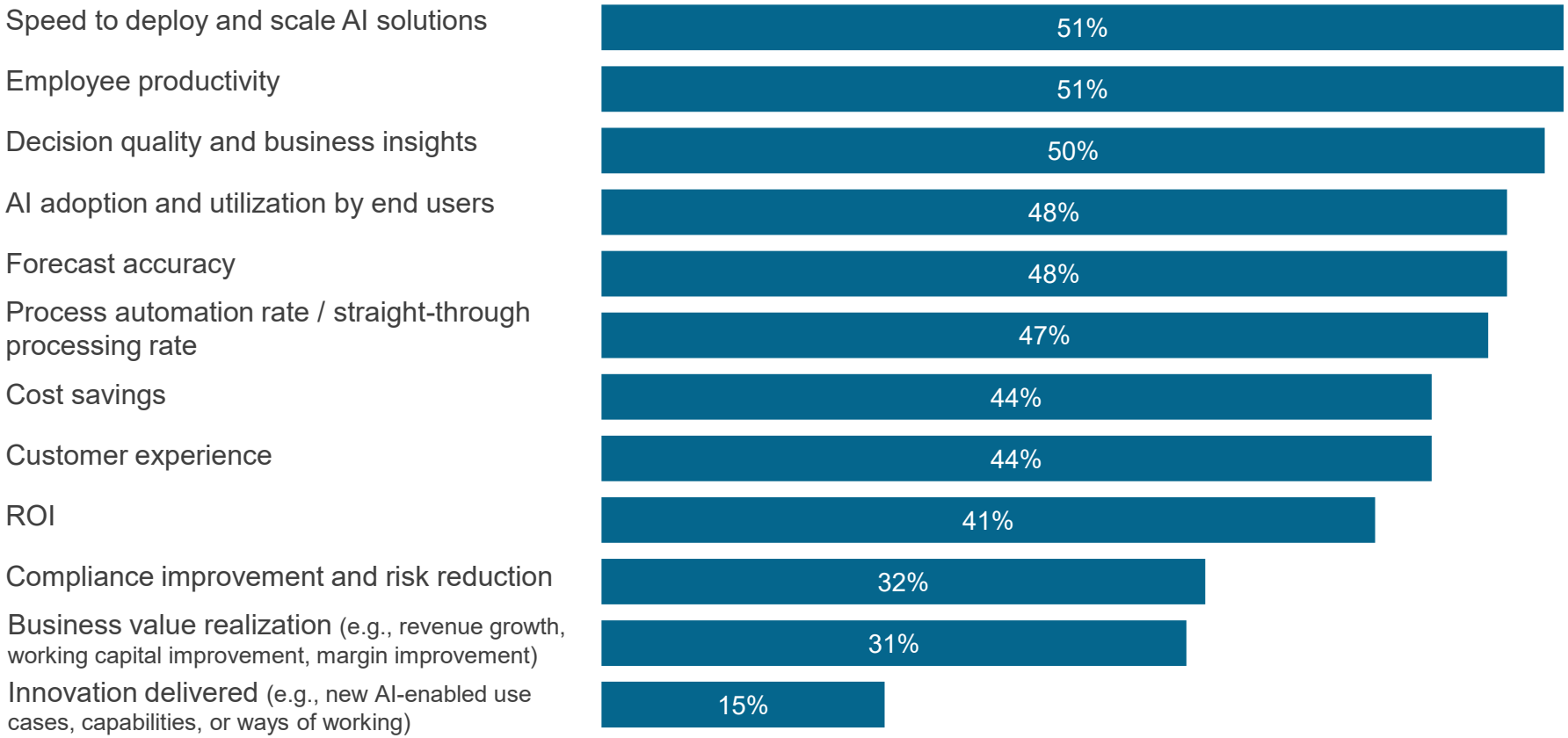
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Question 21: Which metrics will be most important in determining the success of AI transformation in finance?

CFOs are defining success of AI transformation through speed, employee productivity, and decision quality alongside other business outcomes

Metrics determining success of AI transformation in finance
Share of respondents selecting each metric among their top five

100% = 311



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Question 22: Are you currently leveraging any BPO/ITO service provider in driving AI transformation in finance?

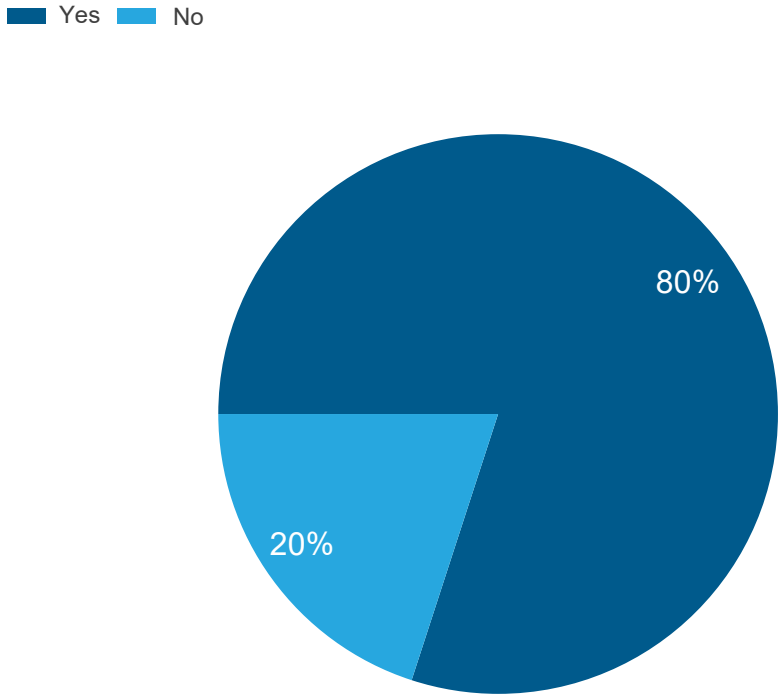
Question 23: What commercial expectations do you have from service providers supporting AI transformation in finance?

BPO/ITO providers are already central to finance AI transformation, with majority CFOs expecting flexible, outcome-aligned commercial models

Leverage of BPO/ITO in AI transformation

Share of respondents

100% = 311



Expected commercial models in AI transformation

Share of respondents

100% = 311

		Share of respondents with high[1] expectation
1	Transformation-funded	**63%**
2	Outcome-based	**61%**
3	Gainshare/shared savings	**58%**
4	Input/FTE-based	**56%**
5	Consumption-based	**55%**
6	Hybrid input and outcome-based	**50%**

1 High refers to the share of respondents rating expectation as 6 or 7

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Question 24: How important are the following capabilities when selecting a service provider to support finance AI transformation?

Question 25: How satisfied are you with your service providers' capabilities in driving AI transformation in finance?

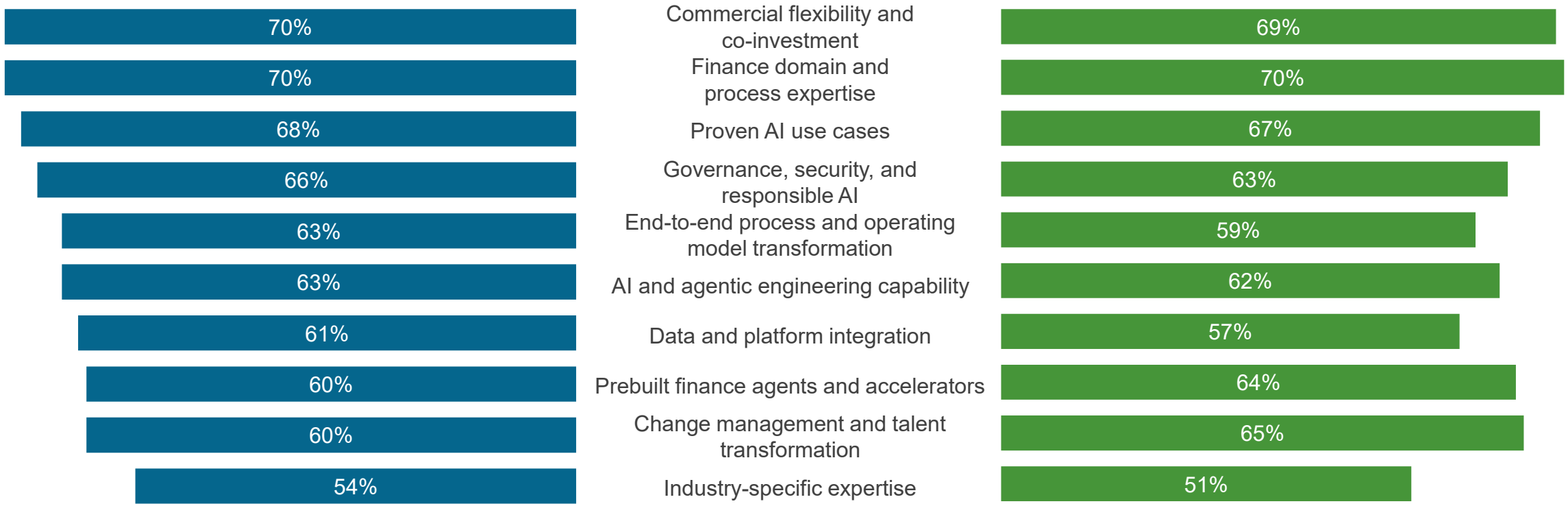
CFOs prioritize commercial flexibility and finance domain expertise when selecting providers, while satisfaction gaps persist across integration and industry expertise capabilities

Capabilities when selecting a service provider
Share of respondents rating as high[1] on importance of capability

100% = 311

Capabilities among current BPO/ITO users[2]
Share of respondents rating as being high[1] on level of satisfaction

100% = 246



1 High refers to the share of respondents rating the response as 6 or 7
2 This question was asked to only those respondents who are currently leveraging BPO/ITO service providers (n=246)

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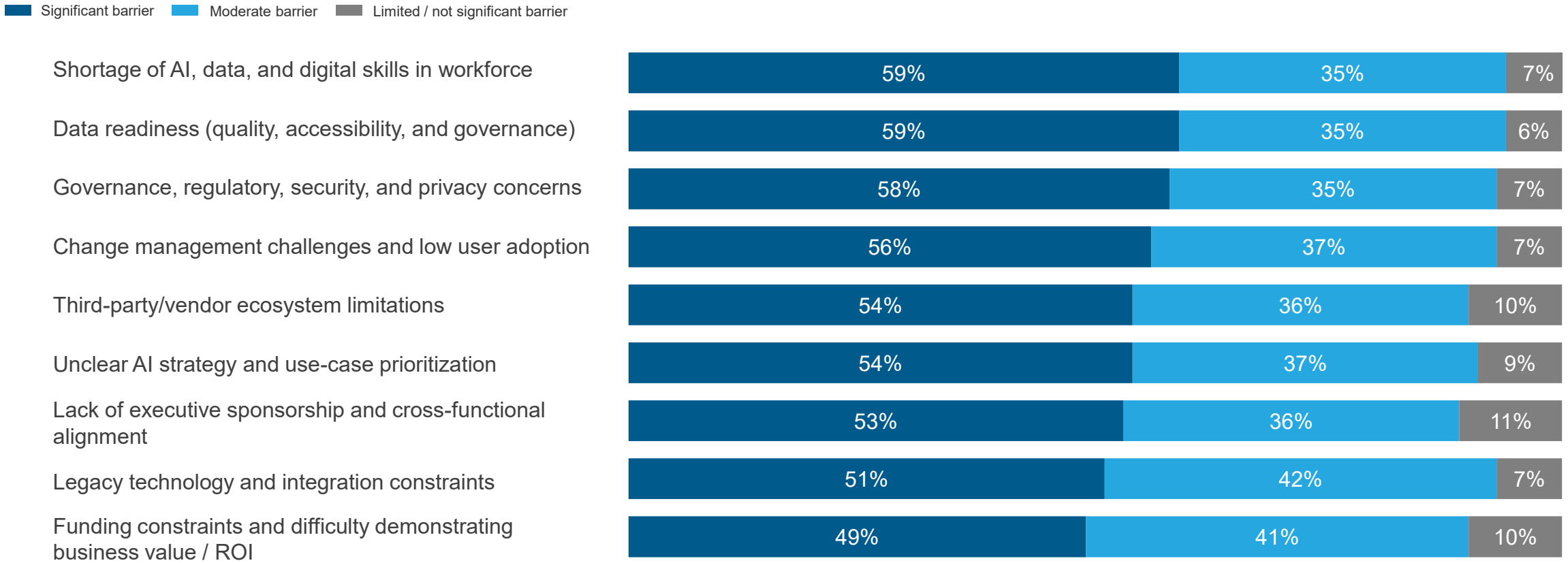
Question 26: To what extent are the following barriers limiting your organization's ability to scale AI across the finance function?

Scaling AI across finance will depend on addressing persistent gaps in skills, data readiness, governance, and change management

Barriers limiting organizations' ability to scale AI

Share of respondents

100% = 311



Note: Rating 6-7 represents significant barrier, 4-5 represents moderate barrier, and 1-3 represents limited / not significant barrier

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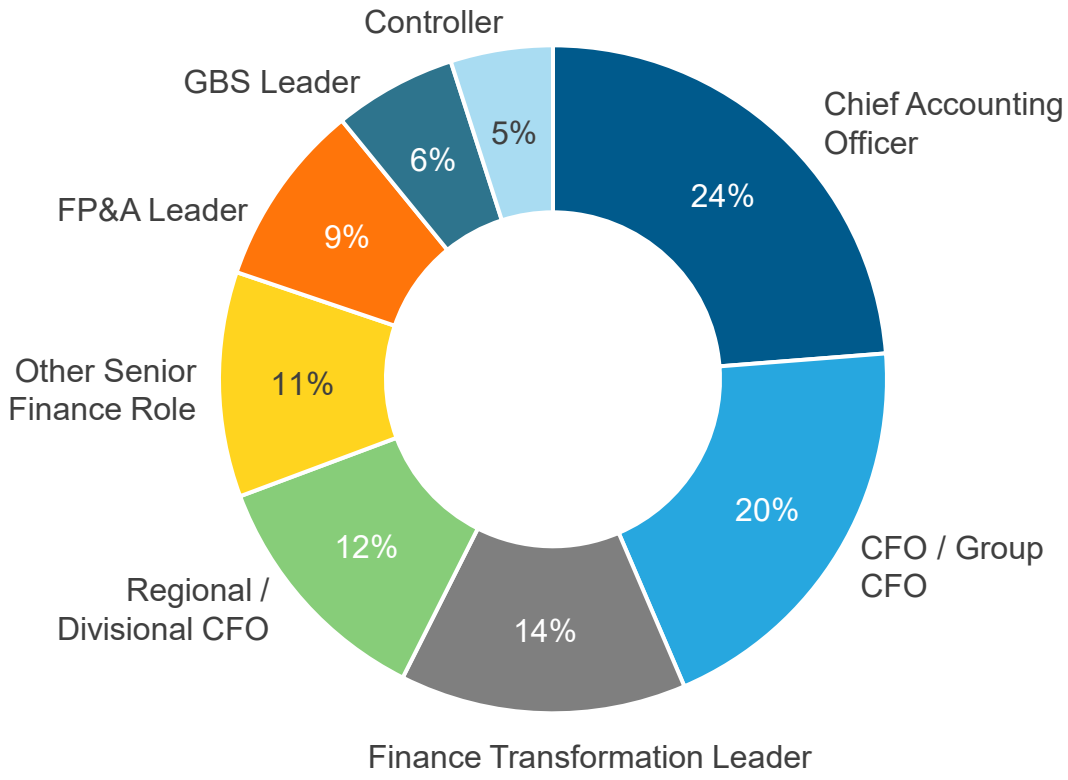
Detailed global CFO survey findings

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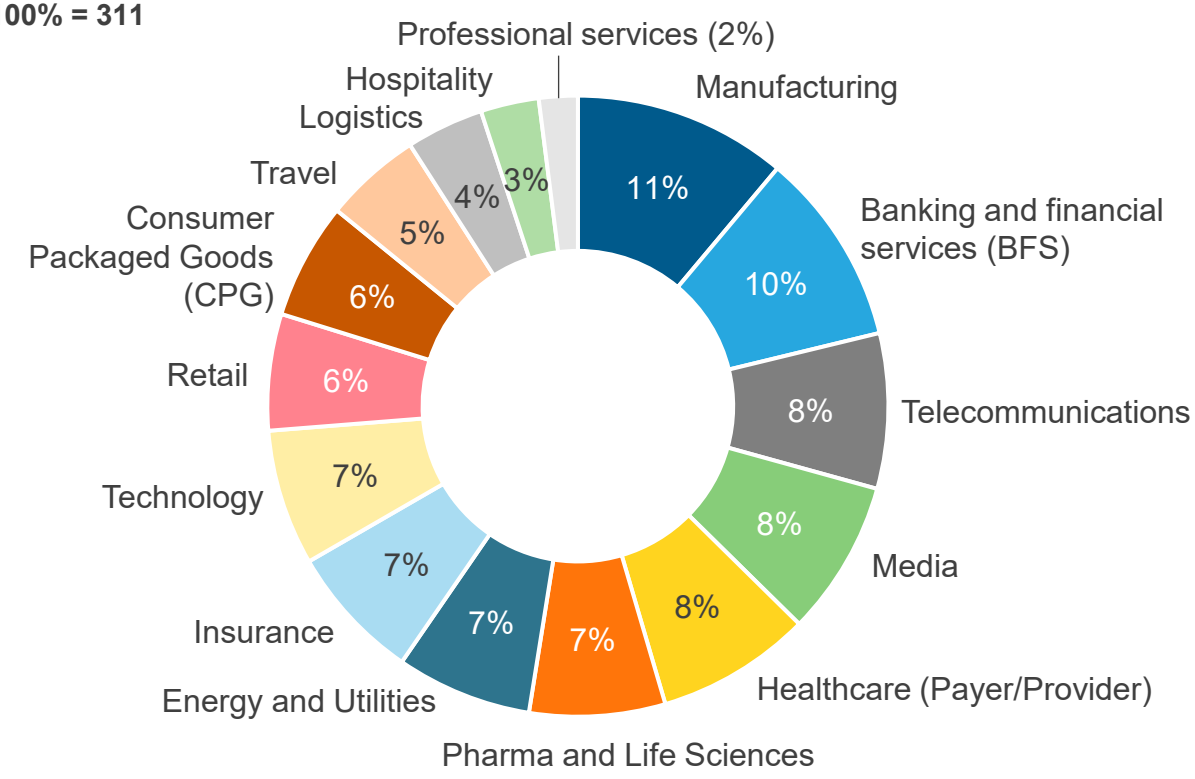
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Demographics – respondent profile (page 1 of 2)

Respondent profile by title
Share of respondents
100% = 311



Respondent profile by organization's industry
Share of respondents
100% = 311

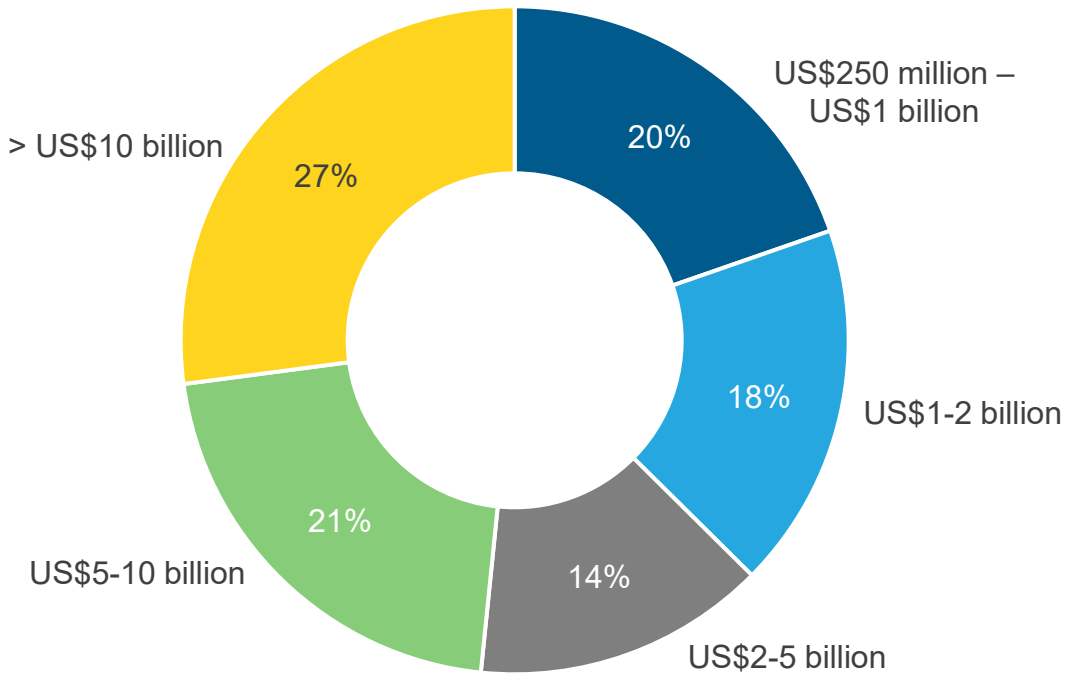


Question: What is your title?
Question: Which of the following best describes your organization's industry?
Source: Everest Group 2026 Global CFO Survey

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Demographics – respondent profile (page 2 of 2)

Respondent profile by annual global revenue
Share of respondents
100% = 311



	Respondent profile by organization's operational geography Share of respondents	**Respondent profile by organization's headquarter** Share of respondents **100% = 311**
North America	66%	53%
UK	39%	19%
Europe (excluding the UK)	38%	11%
Japan	18%	3%
Southeast Asia	17%	4%
Other Asia Pacific	15%	2%
Middle East	14%	1%
Africa	13%	1%
Latin America	7%	5%

Question: What is your organization's annual global revenue in US$?
Question: Where is your organization headquartered?
Question: In which geographies does your organization operate?
Source: Everest Group 2026 Global CFO Survey

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