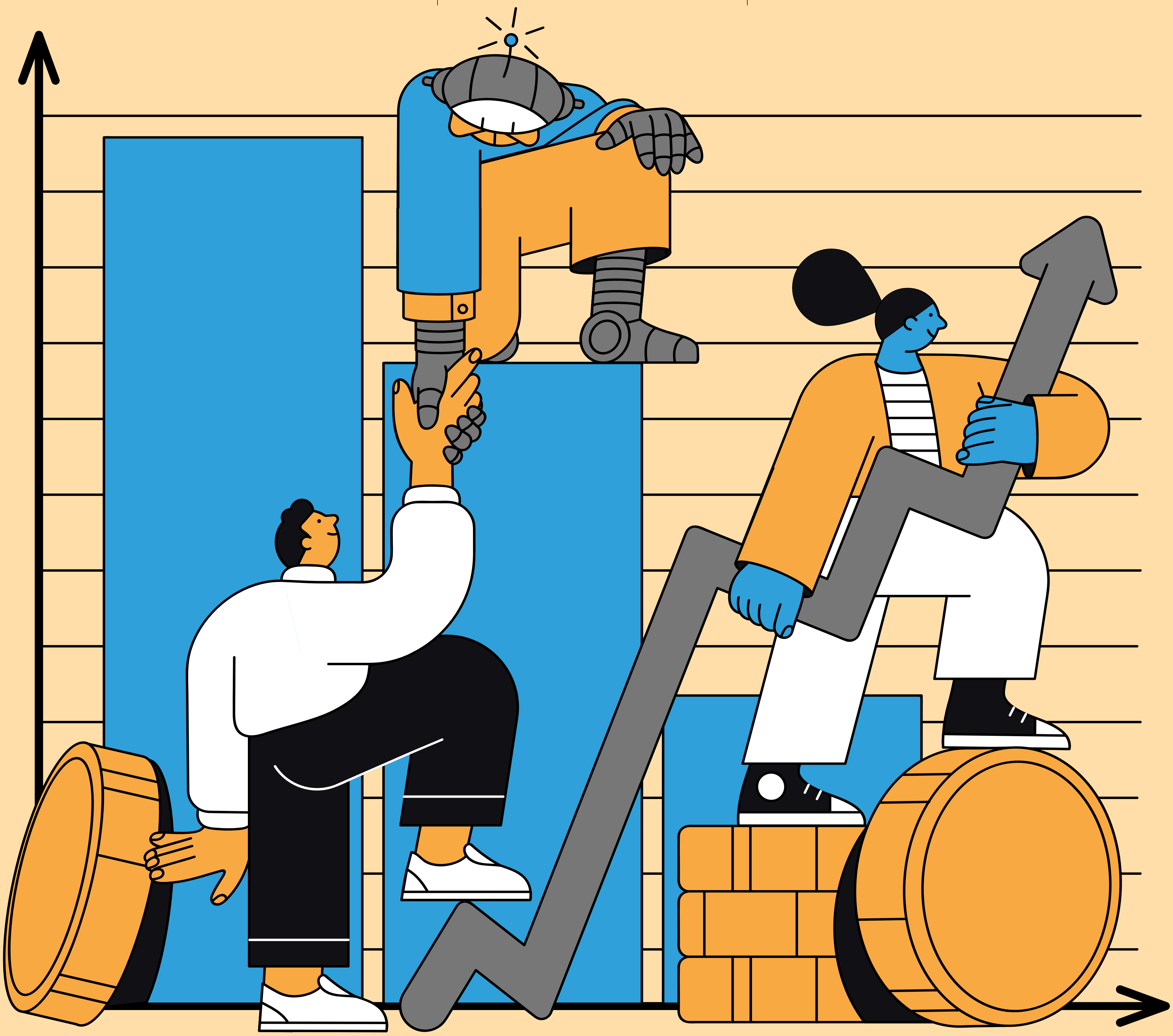
INDEPENDENT PUBLICATION BY
Raconteur
RACONTEUR.NET | #0941 | 12/11/2025

THE ADAPTIVE CFO



The Adaptive CFO

Distributed in
THE TIMES

Supported by
BLACKLINE

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OVERVIEW

The CFO pulse: lessons to take into 2026

A year of disruption tested CFOs' resilience. Armed with lessons in agility, technology and trust, finance leaders are ready to navigate the challenges ahead

Fiona Bond

Finance leaders have endured their fair share of challenge and change over the past 12 months. From global tariffs and sluggish growth to the growing influence of artificial intelligence, 2025 has been both a test of adaptability and a moment of opportunity.

Persistent inflation, rising costs and tax pressures have demanded tighter financial discipline, while political and economic uncertainty continues to complicate long-term financial planning.

As a result, CFOs have walked a precarious tightrope, balancing risk management with innovation and short-term goals with long-term strategy.

According to PwC's June CFO Pulse Survey, 57% of CFOs cite economic policy as a top-three factor shaping short-term strategy.

And while this time last year, few could have foreseen the volatility and uncertainty that US tariffs would wreak on the markets, 71% of CFOs now say tariffs pose a serious risk.

On a more positive note, technology will play a key role going forward, with almost six in 10 CFOs actively investing in AI and advanced analytics.

While the role of CFO has become increasingly forward-looking, reflecting on the events of the past year offers valuable lessons for the next chapter of finance leadership.

What did finance leaders learn in 2025?

Unsurprisingly, artificial intelligence emerged as the leading theme.

Karen Ashcroft, executive director of finance and resources at the Chartered Institute for Securities and Investment, says: "AI is not new in finance, but our embrace of new AI tools has enabled us to modernise our approach, boost our skills and capacity and, most importantly, deliver enhanced value to those we serve."

Ashcroft says the rapid changes in technology, particularly generative AI, have brought both opportunities and risks.

"We've seen how large language models can enhance our work, but we're also more aware than ever of new fraud risks. It has reinforced how important it is for finance to stay connected across the business, supporting colleagues' application of AI to their day-to-day tasks and, at the same time, ensuring that risk is understood and managed," she explains.

Jurie Wessels, director and co-founder of The Invigilator, agrees that artificial intelligence has proved this year's biggest lesson.

"This year confirmed that AI is here to stay and that embracing it is now a business imperative. We've seen that investing in AI is as important as any capital project." He adds that those who adopt AI early will define the next generation of financial leadership.

For Ronald Tsang, chief financial officer at Dragonpass, the past 12 months have reinforced the notion that local networks are incredibly important.

"We learned that localisation is the foundation of globalisation. Trust is built locally with clients, suppliers and regulators. For us, sustainable global growth means respecting local culture and empowering local teams while maintaining a shared global vision," he says.

"Above all, human trust remains irreplaceable. No system or technology can substitute for it. Open, transparent communication with investors, colleagues and clients continues to be the cornerstone of long-term success."

What surprises did 2025 yield?

The speed at which AI has become part of the CFO function has surprised many.

As Tsang explains: "In less than a year, it's moved from a topic of debate to a tool teams rely on naturally to enhance efficiency and creativity."

Wessels echoes the sentiment: "The ease of adoption has been striking. The technology has reached a point where it doesn't just support human decision-making – it enhances it."

Finance leaders agree that advances in technology have also enabled better communication among teams.

As Ashcroft explains: "What has delighted me most has been how the discipline needed when using these tools can help improve not just our technical work, but also our people-management and communication skills.

"Developing stronger prompt management, for example, has improved our ability to set clear tasks and expectations – skills that translate directly into better leadership and team alignment."

For Claire Bramley, chief financial officer at Xero, having the right technology and data isn't enough. The ability to translate data into meaningful insight and "communicate it with clarity and purpose" will be what sets the most effective finance leaders apart in 2026 and beyond. "Numbers only tell their story when they're woven into a clear narrative that drives decisions and results," she says.

Finance leaders also expressed surprise at the resilience of the economy and businesses amid market turbulence this year.

"Despite high interest rates and ongoing geopolitical uncertainty, investor confidence has stayed strong, supporting innovation and long-term investment," adds Tsang.

What lessons can CFOs take into 2026?

A key question will be how to implement robust financial planning amid geopolitical and economic uncertainty.

However, if the past 12 months have taught CFOs anything, it is the need to respond quickly to shifting landscapes. Agility and adaptability are now critical to success.

"It's less about meeting a static target and more about how quickly a business can pivot," Tsang notes.

For multinational corporations, currency fluctuations also present a significant risk. Moving forward, the finance function will need to employ sophisticated hedging strategies and leverage financial tools to reduce risk.

> **"We have learned to design for multiple futures"**

Annual budgets are likely to become obsolete as finance leaders invest in more advanced, real-time scenario planning and rolling forecasts.

"We have learned to design for multiple futures," says Tsang. "Our financial plans now consider a wide range of possibilities from inflation shocks to AI-driven deflation, with flexibility and optionality treated as core strengths."

Technology will remain critical, with AI and analytics becoming the cornerstone of efficiency, insight and competitive advantage.

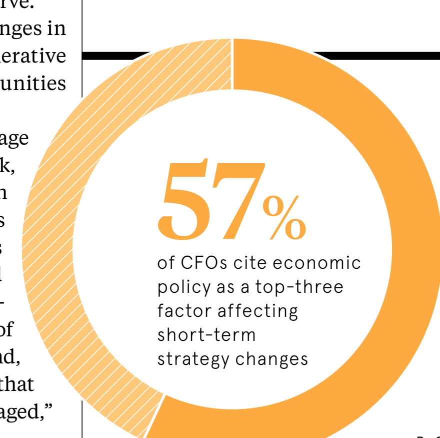
Wessels says capital investment in AI will remain the firm's most important area of expenditure in 2026.

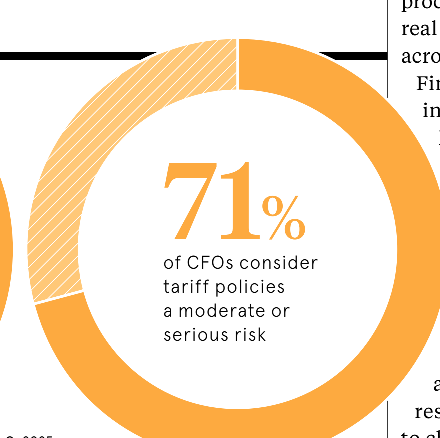
"It's the foundation for greater insight, productivity and long-term value creation. We're also seeing real benefits in using AI to develop pitch materials and value propositions, helping us communicate more clearly and effectively with investors and stakeholders," he explains.

Ashcroft believes communication will be a key benefit of increased technology adoption across her organisation in 2026. "Using technology to automate more routine processes will free up more time for real conversations with colleagues across the business," she says.

Finance leaders agree that fostering stronger cross-functional collaboration and communication will help ensure the organisation remains compliant with evolving standards.

As we move towards the new year, it is clear that navigating evolving global risks, stricter regulatory demands and technological advancements will require resilience, agility and openness to change.





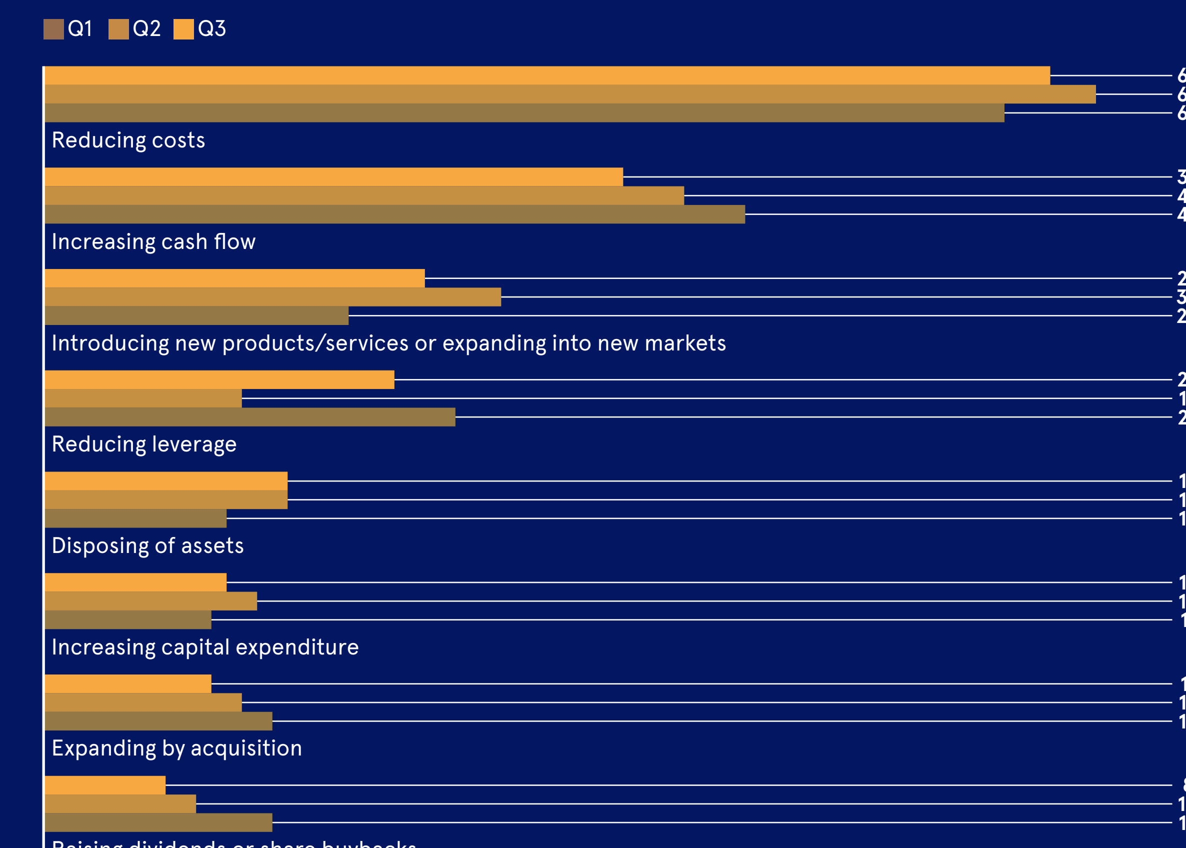
PwC, 2025

THE YEAR IN FINANCE: DEFENDING WHILE TRANSFORMING

CFOs spent much of 2025 in defensive mode, protecting margins amid persistent cost pressures and geopolitical uncertainty. But despite a challenging year, finance leaders continued to expand their influence – taking charge of data, analytics and AI initiatives that are reshaping the finance function.

COST CONTROL REMAINS TOP OF THE CFO AGENDA

Percentage of UK CFOs who rate each of the following as a strong priority for the business in the next 12 months (Q1-Q3 2025)



Deloitte, 2025

WHILE CONCERNS ABOUT GEOPOLITICS AND VOLATILITY IN THE US EASED OVER THE YEAR, PRODUCTIVITY CONCERNS ROSE

Weighted average ratings by UK CFOs on a scale of 0-100 where 100 is the highest possible risk (Q1-Q3 2025)

Deloitte, 2025

ALTHOUGH THERE IS INTEREST IN AI, CONFIDENCE IN SUCCESSFUL ADOPTION IS LACKING

57%

of finance teams are already implementing or planning to implement agentic AI

44%

of CFOs believe they can accelerate AI adoption across the finance function

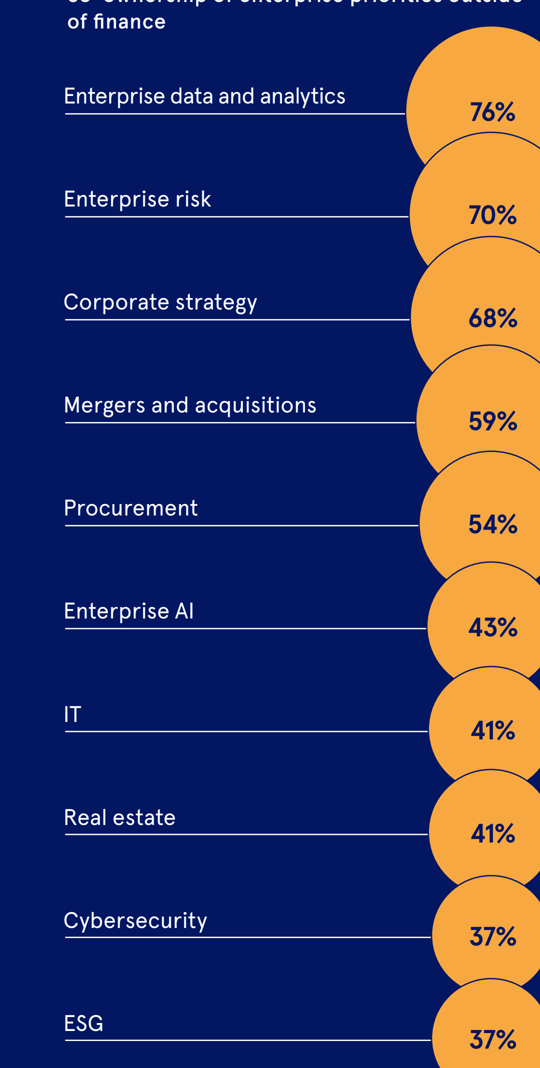
42%

of CFOs express confidence in hiring and retaining digital finance talent

Gartner, 2025

AS BUSINESS GETS MORE COMPLEX, THE CFO ROLE IS EXPANDING FAR BEYOND FINANCE

Percentage of CFOs reporting ownership or co-ownership of enterprise priorities outside of finance



Gartner, 2025

For CFOs, AI without an audit trail is a liability

Finance and accounting leaders should prioritise transparency, auditability and human-AI collaboration to unlock the true potential of artificial intelligence

While many business functions have been quick to adopt AI, finance and accounting have been slower to do so.

Often, this reluctance is due to the fact that generic AI tools may not support compliance requirements. Generic AI models that promise the world are a non-starter in accounting.

Finance and accounting professionals need to be able to trust AI's outputs, which means they need transparent AI models that allow them to share full audit trails with auditors and regulators. To move forward, CFOs need finance-specific AI that provides an unbreakable chain of thought and a clear audit trail.

Despite these reservations, the office of the CFO is increasingly under pressure to start using AI or at least exploring how it could support the department.

"Everyone's being asked to do this, so nobody can sit on the sidelines with AI," says Jeremy Ung, chief technology officer at BlackLine. The challenge organisations face is that they can't treat AI in finance and accounting as a one-size-fits-all solution, as they might in other parts of the business.

"If you think about content creation, video animation or image generation, it's ok for AI to make mistakes – it's ok to have a six-fingered person or a dog with an ear missing," says Ung. "For content creation, there's a low cost to getting it wrong. When it comes to finance and accounting, the tolerance for inaccuracy is zero. It's critical that AI is applied to these domains in a manner that's trustworthy."

This means building trust in AI outputs so finance and accounting teams feel comfortable that they are not being fed inaccurate information or having to spend an unnecessary amount of time correcting errors.

"It's like swimming lessons," says Ung. "You start in the shallow end of the pool with easy things, because you build your confidence that way. These days, we don't throw people in the deep end right away. You start with areas where there's more room to build that trust."

For example, finance and accounting teams can build trust by using domain-specific AI technology to generate document summaries. This not only saves staff manual effort, but it also gives them an opportunity to review AI outputs and assess its accuracy in a lower-risk use case.

"To get to the AI future that we are seeing OpenAI, Anthropic and others present as a potential outcome, we need to slowly scaffold and build these steps to get finance professionals comfortable with how AI is going to work," says Ung.

Finance and accounting teams can also grow confidence in AI by using tools that flag risks and highlight where humans may need to step in and review or focus their efforts. Teams can also use AI tools that rank AI's own outputs with a confidence score, while also enabling finance professionals to adjust their risk tolerance around unsupervised AI use. At the same time, finance leaders need confidence that those outputs are auditable to maintain regulatory compliance.

"This is all about a chain of thought. It's about showing the reasoning or the way in which an AI system or agent arrives at a particular conclusion and then documenting that," says Ung.

Another key component of building trust is upskilling the existing workforce so they can work with AI in a collaborative manner, where it augments their jobs by handling more mundane tasks rather than replacing them entirely. This process is a challenge though, given that the technology is so new.

"This is not something you can just Google and find a 'how to' guide on, or watch a YouTube video. We are building playbooks and refining them, but we have to work with our customers on this," says Ung. "It is a collaborative journey, because this is such a new domain. And it's not necessarily about just building better AI systems. It's about building a workforce that knows how to leverage AI tools."

BlackLine's vision for the future is a world where companies have a combined AI and human workforce that operates in a complementary way. This approach streamlines and optimises work, while allowing human workers to apply their domain expertise to more strategic matters that drive the business forward.

"Our CEO puts it this way: we're probably the last generation to manage only humans and we're going to be the first generation to manage a human plus agentic AI workforce," says Ung. "So it's important that you build trust and capability in the workforce to do this."

BlackLine is helping organisations achieve this through Verity – a suite of AI capabilities that sit on the BlackLine platform and help finance leaders combine human and AI agents to enhance the effectiveness of the office of the CFO.

"We start with best-in-class AI models, then purpose-build and train them specifically for the rigours of finance and accounting," says Ung. "So we're giving them finance and accounting tools, but we're giving them tools where you have an audit trail and a record of their activity that auditors already trust."

Ung says there are four key areas where Verity can help finance departments transform the office of the CFO into a strategic engine for the wider organisation. First, Verity can generate intelligent insights for users by interrogating data in BlackLine's platform and surfacing information that finance and accounting teams might not otherwise have had, such as flagging anomalies or risky transactions.

Second, it can support finance and accounting leaders with generative AI-related content, such as document summarisation and producing financial statement summaries.

"That's where we can simplify things like variance analysis and create a default or preliminary explanation. Then users get the ability to review and refine that," says Ung. "They can give it a thumbs up or a thumbs down and we then take those signals to refine our models further."

Third, Verity enables greater process automation to help CFOs with digital finance transformation. For example, Verity allows users to manage growing data volumes by automatically handling tasks such as identifying unmatched transactions or handling remittance processes and identifying payment terms in invoices.

Finally, Verity can deliver agentic AI experiences that are designed to ease the workload on finance and accounting teams and give human workers the time to focus on more strategic matters.

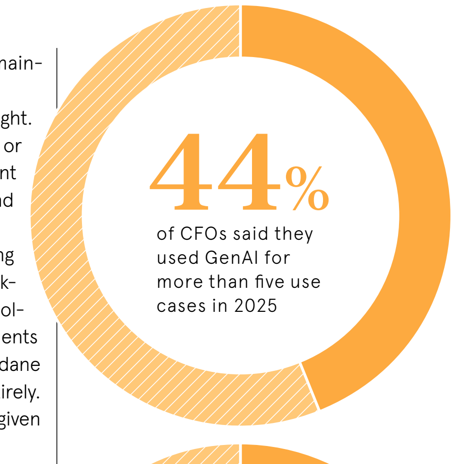
"At BlackLine, we're really creating a digital workforce – AI agents that can augment work and operate like people in your org chart," says Ung.

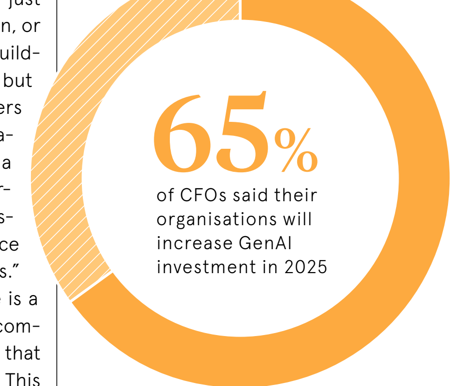
For example, AI agents can perform preparation tasks that would otherwise take humans many hours to complete. The technology can also help support collections workflows, for example by automatically calling a customer to chase unpaid invoices. AI agents can then identify a propensity to pay and open a dispute workflow if needed, rather than a human having to place a call. In addition, Verity also has an AI-powered supervisory layer, Vera, which acts as a leader and coordinator for a team of agents, delegating complex tasks and directing workflows.

"These are not just point solutions; they are end-to-end workflows," says Ung. "With a digital workforce, we truly mean a future where AI agents augment teams. We're using AI to simplify work that would otherwise fall to humans, delivering time savings through these agentic experiences.

By embedding accounting expertise and auditability into the way Verity works, finance and accounting leaders can start to embrace AI tools with confidence and unlock future-ready financial options.

> "With a digital workforce, we truly mean a future where AI agents augment teams. We're using AI to simplify work that would otherwise fall to humans





McKinsey, 2025

For more information please visit blackline.com

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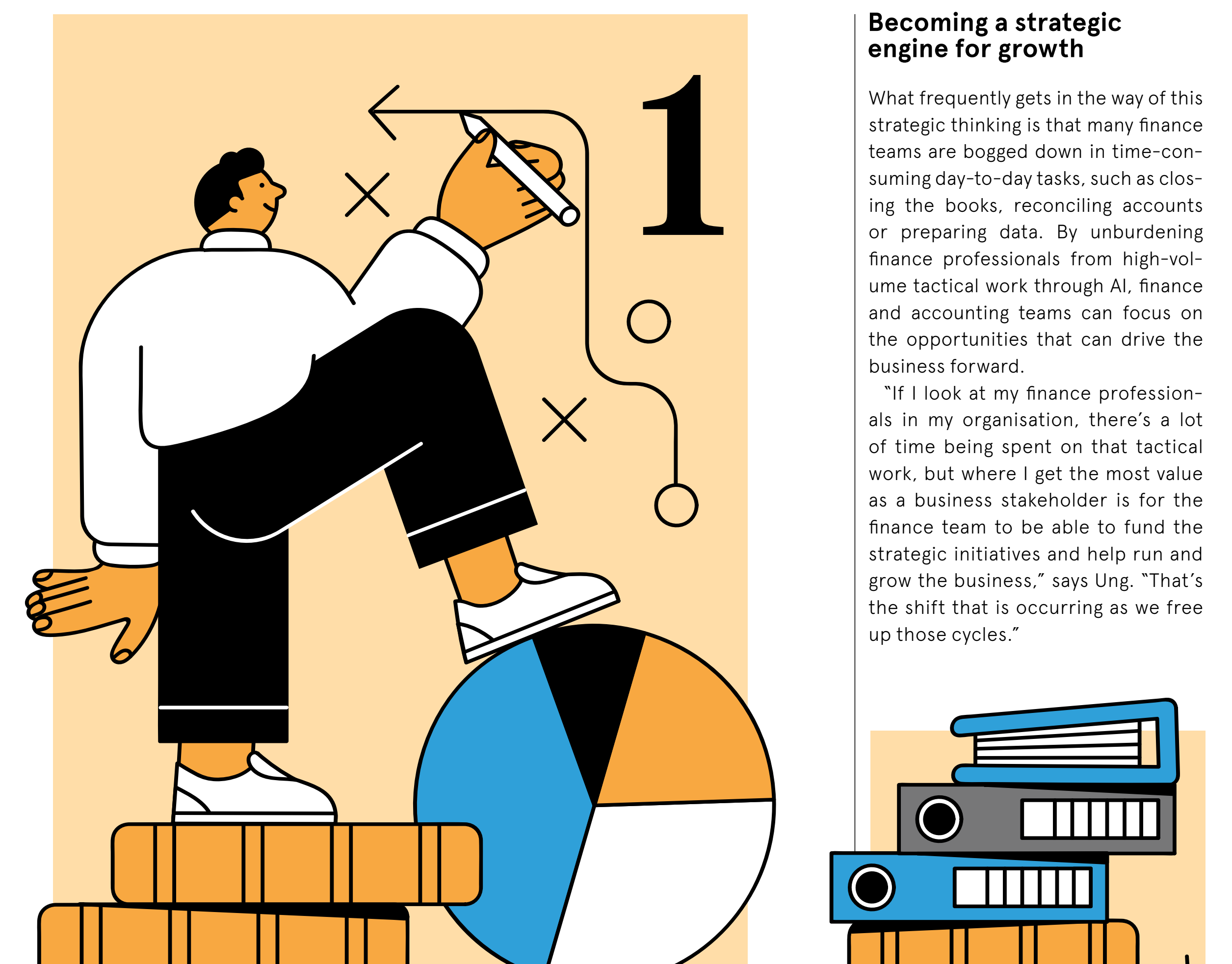
Commercial feature

Beyond the hype: five principles for making finance an engine for growth

With trust as the foundation, these five principles show how the office of the CFO can harness AI to move from compliance to strategic, growth-driving partners

The office of the CFO plays a critical role in driving business growth. The problem many CFOs and finance leaders face today, however, is that much of their time is spent on meeting the reporting demands of leadership and on day-to-day tasks that are essential for regulatory and compliance purposes, but often don't have a direct impact on a company's bottom line. By embracing AI and underpinning that with a clear vision, finance and accounting leaders can ease those day-to-day demands and help transform their departments into strategic partners for growth.



Shifting from reactive to proactive

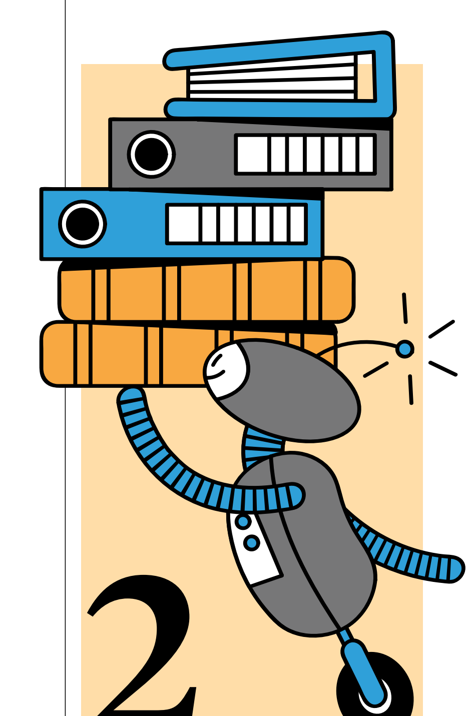
AI will require existing finance and accounting teams to upskill to get the most out of the technology, but it will also help enhance the work they can do. Just as in car factories, where humans have swapped assembly lines for supervisory positions or other roles that focus on delivering better outcomes for customers and the business, so too will finance and accounting undergo a similar change.

"Instead of being focused on the tactical short-term work, teams will be able to focus on strategic matters," says Jeremy Ung, chief technology officer at BlackLine. "That's what we mean by reactive versus proactive. Strategic work is what funds your business; it's what helps you look around corners, anticipate new trends and stay on top of those changes in the market. And so instead of being focused on just closing the books and reporting the numbers, this allows us to elevate the roles of finance and accounting."

Becoming a strategic engine for growth

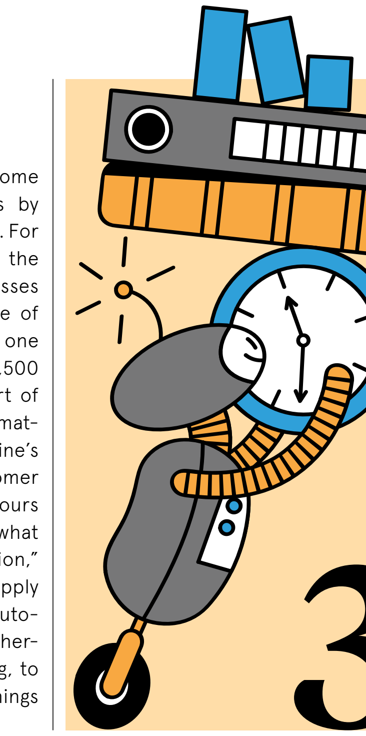
What frequently gets in the way of this strategic thinking is that many finance teams are bogged down in time-consuming day-to-day tasks, such as closing the books, reconciling accounts or preparing data. By unburdening finance professionals from high-volume tactical work through AI, finance and accounting teams can focus on the opportunities that can drive the business forward.

"If I look at my finance professionals in my organisation, there's a lot of time being spent on that tactical work, but where I get the most value as a business stakeholder is for the finance team to be able to fund the strategic initiatives and help run and grow the business," says Ung. "That's the shift that is occurring as we free up those cycles."



Being powered by intelligent automation

The way organisations can become strategic engines for growth is by using automation in a smarter way. For example, BlackLine has created the Studio360 platform to help businesses automate workflows in the office of the CFO. To illustrate this point, one BlackLine customer had around 4,500 manual tasks to complete as part of their month-end close. By automating that work through BlackLine's Studio360 platform, that customer was able to shave hundreds of hours off their financial close. "That's what we mean by intelligent automation," says Ung. "It's not just trying to apply more people to the task, but it's automating those things that are otherwise manual and time-consuming, to accelerate your ability to get things done as a business."



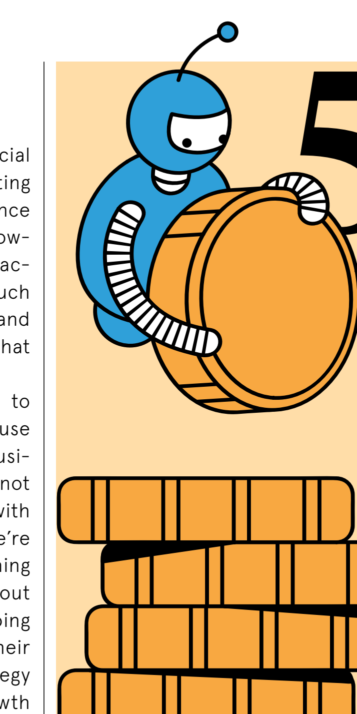
Operating with total confidence and control

Finance and accounting departments are increasingly seeking to digitise their operations to achieve greater efficiency. Yet if they are merely replicating manual tasks in digital systems, they still might not see faster or better business decisions. "You need to transform how you operate, and you need to think about how you get to real-time decision-making," says Ung. By redesigning processes and enabling real-time data access, CFOs will have greater control and visibility over their organisation's entire financial ecosystem. "This means you're not having to second-guess or reconcile the numbers after everything has happened," says Ung. "If you can get to that real-time data flow, you can respond in near real time versus days or weeks or months."

Being the driver of transformation

Investing in true digital financial transformation means automating manual work to free up your finance and accounting teams. This empowers them to shift from repetitive, tactical tasks to strategic work – such as optimising the use of capital and advising on growth initiatives – that can move the business forward.

"This is why giving these tools to finance teams is so critical, because it's the engine that powers the business," says Ung. "If your engine is not automated, it's like operating with a horse and cart. This is what we're trying to change, where everything is automated end-to-end without manual steps in between." By doing this, finance teams can ease their tactical burden and focus on strategy to ensure they are acting as a growth catalyst for the business.



Jay Yuno via Getty Images

WELLBEING

How finance leaders can avoid burnout as demands pile up

As CFOs' responsibilities expand, so too do pressures to perform. Those who prioritise self-care, boundaries and smart tech adoption are best placed to prevent burnout

Fiona Bond

Deadlines. Meetings. Budgeting and forecasting. Financial reporting and analysis. The to-do list for today's chief financial officer is seemingly never-ending.

No longer simply the bookkeeper, the role of CFO has evolved significantly in recent years, with finance leaders expected to drive strategy, transformation and long-term growth, all while continuing to manage risk in a complex, uncertain environment.

A recent study by Gartner found that more than 70% of CFOs shoulder responsibilities beyond finance. But, in the midst of striving for excellence, burnout appears to have become something of an occupational hazard for even the most battle-tested CFO. According to Sage, 87% of CFOs experience regular stress and, worryingly, 83% report burnout.

Aliya Vigor-Robertson, co-founder of JourneyHR, says: "We work with lots of CFOs who are facing a financial storm. They are the ones trying to steady the ship and often have to make difficult decisions to protect the business. For some CFOs, it can be a lonely place, especially when confidential information cannot be disclosed."

For CFOs, burnout can be particularly challenging as it impacts not only their own health, but their ability to perform well for the organisation, which can lead to poor decision-making and potential company losses.

With the stakes so high, ignoring chronic stress is no longer an option for finance leaders. Leaders who prioritise their own wellbeing and self-care are better positioned to avoid burnout and create healthier working environments.

The power of self-awareness and resilience

The unrelenting pressures of the finance function can often lead to a gap between CFOs being the leader they aspire to be and the one they actually are.

For Vigor-Robertson, being attuned to their own emotional state and behavioural patterns enables CFOs to recognise the signs of mounting stress before they become overwhelmed.

She says: "When we coach leaders, we often start with an exercise around self-awareness which helps uncover what behaviours they lean on when they are under pressure."

Learning to identify personal triggers and emotional responses means CFOs can take proactive measures, such as stepping away from a difficult situation before stress becomes chronic. However, it's more than just a personal issue. Self-awareness is also a leadership strategy, allowing leaders to recognise their own biases, leading to more objective and sound decision-making.

Similarly, resilience is a crucial trait for CFOs to develop, providing the mental and emotional defences to help them adapt to changing circumstances, learn from setbacks and recover from adversity.

For Tom Cunningham, partner at Heidrick & Struggles, building resilience starts with broadening skills beyond finance.

"Building literacy in areas such as data analytics, AI, ESG and cybersecurity equips them to lead confidently in a fast-changing environment and reduces the uncertainty that often drives pressure," he explains.

Cunningham also highlights the importance of embedding resilience into strategy to further reduce stress. Maintaining strong liquidity buffers, diversifying funding and strengthening risk-management systems are all practical, tangible steps CFOs can take.

Additionally, Cunningham recommends that finance leaders practice exercises that strengthen their mindset.

"Just as scenario planning and stress-testing strengthen a balance sheet, similar practices can strengthen mindset. By rehearsing crisis responses and normalising ambiguity, CFOs can train themselves to respond with confidence rather than panic when the unexpected happens," he says.

The art of teamwork

Building a strong team is instrumental for CFOs in managing the growing demands of the role. When CFOs surround themselves with capable and trusted people, responsibility is more evenly distributed, meaning challenges can be tackled collectively rather than alone.

Liz Kistruck, chief financial officer at Motorway, says: "From a work perspective, the most important thing is to build an amazing team that you trust implicitly. You can't lean into external challenges if you haven't got the confidence in your team as your foundation."

Adopting a collaborative approach allows CFOs to create a working environment where accountability is shared, mistakes are embraced and tasks are delegated without compromising quality.

As Cunningham explains: "By delegating effectively and empowering senior leaders to make decisions, they avoid becoming bottlenecks and foster a culture where accountability is shared. When mistakes are treated as learning opportunities, both the leader and the wider team become stronger."

Cultivating a strong external support system is equally important.

"I would always encourage making time to grow your network and spend time connecting with others in similar roles. Having a network can reduce the sense of loneliness and allow opportunities to learn and grow too," says Vigor-Robertson. "Having people around me who I can be honest with when things feel tough is a big one."

Harnessing technology

Finance leaders are expected to make countless decisions every day, with a report by Confluent finding that 86% of UK business leaders feel they must make decisions faster than ever before. This level of pressure requires CFOs to prioritise tasks and leverage technology to help streamline processes and improve efficiency.

"Whether it is an AI tool or a digital platform that can save time and create efficiencies, making the time to explore what is out there is something I would encourage, especially when we are expected to deliver work faster than ever," says Vigor-Robertson.

For Cunningham, tools like scenario planning and pre-mortems can help finance leaders minimise bias and avoid panic-driven choices, allowing them to "project calm and stability."

In harnessing technology, CFOs can reduce the burden of time-consuming manual processes that traditionally contribute to long hours and added stress. They can reinvest this time into more strategic, value-adding tasks.

Furthermore, technology can help CFOs to channel their efforts on the areas that energise them, says Kistruck.

"Admin and approvals are an energy drain for me, so I mix it with energy-giving activities like a deep strategy discussion or a development conversation with one of my team. The good news is that there are now tons of AI tools that reduce the time spent on many of my energy drains and I am embracing as many of them as I can."

Prioritising work/life balance

As the saying goes, you can't pour from an empty cup. While structural changes to the role are important, the ability to strike the right work/life balance is equally crucial for finance leaders.

A report by Sage found it remains a formidable challenge for many, with just 27% of CFOs able to achieve the right work/life balance.

"Everyone will have different things that work for them, but one constant is making sure your basic needs are covered," explains Vigor-Robertson. "Are you eating well, sleeping enough, switching off from work and taking breaks?"

Kistruck echoes the sentiment: "Getting enough sleep, exercising, eating well, taking time and space to process and decompress are equally as important in helping me do my job as taking all the meetings I can and showing up as a leader for my team."

Techniques such as mindfulness, deep breathing or simply stepping back at key moments can help maintain composure when the pressure is highest. Equally, establishing clear boundaries for availability and treating personal time as non-negotiable commitments are key.

Sue Stapleford Pink, finance director at Hymns Ancient & Modern, explains: "To cope with all our daily challenges and pressures, sometimes the old-fashioned ways are best. Time with friends and family, walking and enjoying nature and a good book."

Achieving the right work/life balance is not just about personal wellbeing; in today's increasingly busy and competitive landscape, it is crucial for long-term professional sustainability.

> I would always encourage making time to grow your network and spend time connecting with others in similar roles

87%
of CFOs experience regular stress

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Sage, 2024

ARTIFICIAL INTELLIGENCE

Moving beyond AI for AI's sake

Amid rapid AI uptake, finance leaders are learning how to separate value from hype – prioritising data quality, clear outcomes and measurable returns to achieve real transformation

Ben Edwards

primeimages via Getty Images

Finance leaders are increasingly warming to AI. More than half of finance functions (58%) piloted AI tools last year, up from 37% in 2023, according to Gartner. Yet while adoption is growing, many projects are stalling before they can deliver any value. According to one MIT study, as many as 95% of generative AI pilots are failing.

The factors of failure

"A lot of the bottlenecks we see really stem from a product and change-management perspective – they're not getting fast feedback from the right individuals and they're not prioritising correctly. That's where we see things really start to fail," says Jaime Ruhl, chief revenue officer at Emergn.

Another stumbling block that can cause AI projects to stall before they have realised any value is that businesses didn't get their data foundations right before embarking on their AI journeys.

"You can only do so much based on the data and the governance that you have in place within your company," says Ruhl. "You can automate very intelligently, but if the data is not there, then it's going to be really difficult to get the results that you want."

AI failing to live up to expectations may also be a factor. According to the MIT study, the 95% of pilots that are failing are due to organisations investing in generic tools that do little to actually transform the business – the very definition of AI for AI's sake. To counter this, organisations should start focusing on the high-value use cases that could actually transform how they work and start to deliver a return on investment (ROI) faster.

"Everybody has a strategic initiative to implement AI, but it's not always clear what that actually means in practice," says Ruhl. "Where we've seen the most traction is where we're focusing on a business outcome. That's key to making it successful. Some of the roadblocks that we're seeing are no longer about coding, it's what to build, how to implement it and how to make that change organisation-wide."

Another route to faster value is avoiding taking risky bets on unproven use cases and instead focusing investment where use cases are already mature. For example, IT infrastructure business LogicMonitor is using AI chatbots to support its customer service teams and AI co-assist tools to support its R&D and engineering teams.

"Those are the things that we already have proven ROI for, so we definitely prioritise those bigger use cases," says Carol Lee, CFO at LogicMonitor. "Those are bigger use cases because they are more mature, but they are also bigger use cases because we have a larger group of people doing those jobs. If we have one tax person, if I use AI to boost the productivity of that one person, it is not as impactful as boosting the productivity of 400 engineers or 200 customer support people."

Instead of wading through hundreds of potential AI tools, some finance leaders recommend working with a strategic partner to help identify the right tech.

"Working with a strategic partner who can think outside of the box can be helpful in this process, because the impact of this technology is so widespread and meaningful that you probably need an external party to advise on what is possible and achievable," says David Lynchehaun, chief revenue officer at Morson Group, a recruitment business.

The importance of measuring ROI

To avoid being part of the 95% of doomed AI projects, organisations must ensure they are properly measuring the ROI of any AI investments they make.

"This goes back to defining your objectives," says Ruhl. "If you don't define what you're trying to achieve from a metrics perspective, you're not going to be able to measure it later on."

Where organisations are investing in AI for AI's sake, they are often not linking it back to a specific business outcome or use case, she adds.

Organisations must also ensure that what they are measuring is meaningful. Take a customer support use case, for example. Organisations can track the number of customer support tickets closed by AI and compare that to a human, but that only tells part of the story, says Lee. Even if AI could close 1,000 more tickets a week than a human, if the customer is unhappy at the end of that process, it is not delivering any value.

"It's really important to make sure you are using quality metrics and not just busy metrics," says Lee.

Given the pressure to deliver ROI, organisations must take care to ensure they are making the right AI investments in the first place to drive successful adoption. To start with, this means securing buy-in across the business and embedding a culture that is open to change.

"It's really important that everyone is aligned on what that objective is. It shouldn't just be leadership saying 'this is what we're going to do'. They need to get people bought in, because it really is about adopting a different mindset towards how you work," says Ruhl.

Organisations must also think holistically about how AI systems are connected. This means considering workflows and processes as a whole rather than investing in AI systems that are limited to a small component of a particular workflow, says Lee.

While there may often be a focus on adopting AI to help save costs, the most successful AI projects are those that are underpinned by a desire to transform how work is done.

"Any business is going to go on a bit of a journey with AI as its implications are so far-reaching," says Lynchehaun. "This isn't a new form of cloud technology software that's going to improve your storage, this technology means you can physically do something else. So you need to think about how it can change your business."

By moving beyond AI for AI's sake, finance leaders can ensure their organisations are investing in high-value use cases that not only make a tangible difference to how people work but can also help boost their company's bottom line and deliver a measurable ROI sooner.

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58%
of finance functions piloted AI tools in 2024

37%
of finance functions piloted AI tools in 2023

Gartner, 2025

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