2026 GLOBAL FINANCE TRENDS SURVEY REPORT

SYNCHRONISE

Assessing CFO and finance leader perspectives and priorities for the coming year.

protiviti®
Global Business Consulting

Contents

Executive summary and key findings

AI, security and privacy, increased forecasting and FP&A demands, ROI measurement, cost optimisation, and the formation of a digital finance operating model are among the many growing and competing demands for CFOs, requiring them to lead efforts to synchronise initiatives across the enterprise. Synchronisation also requires finance leaders to connect technology adoption with technology rationalisation and organisational leadership alignment.

Artificial intelligence (AI) is a dominant theme for CFOs and finance leaders as they consider their priorities and assess the business landscape for the coming year. **More than three out of four finance groups (77%) are employing AI for a broad range of finance activities**, most notably for financial forecasting, with many doing so as part of early-stage efforts rather than pursuant to formal plans and agendas.

Yet AI deployments are far from the only priorities in finance. Data security and privacy remains the top priority to address in the coming year. While AI use is on the rise, **most finance organisations (65%) rate their ability to measure ROI from AI initiatives to be less than effective**. A focus on core finance areas and enabling greater automation continues to grow in importance. And global volatility resulting from changes in economic and trade policies is having a significant impact on finance activities such as forecasting and cash management.

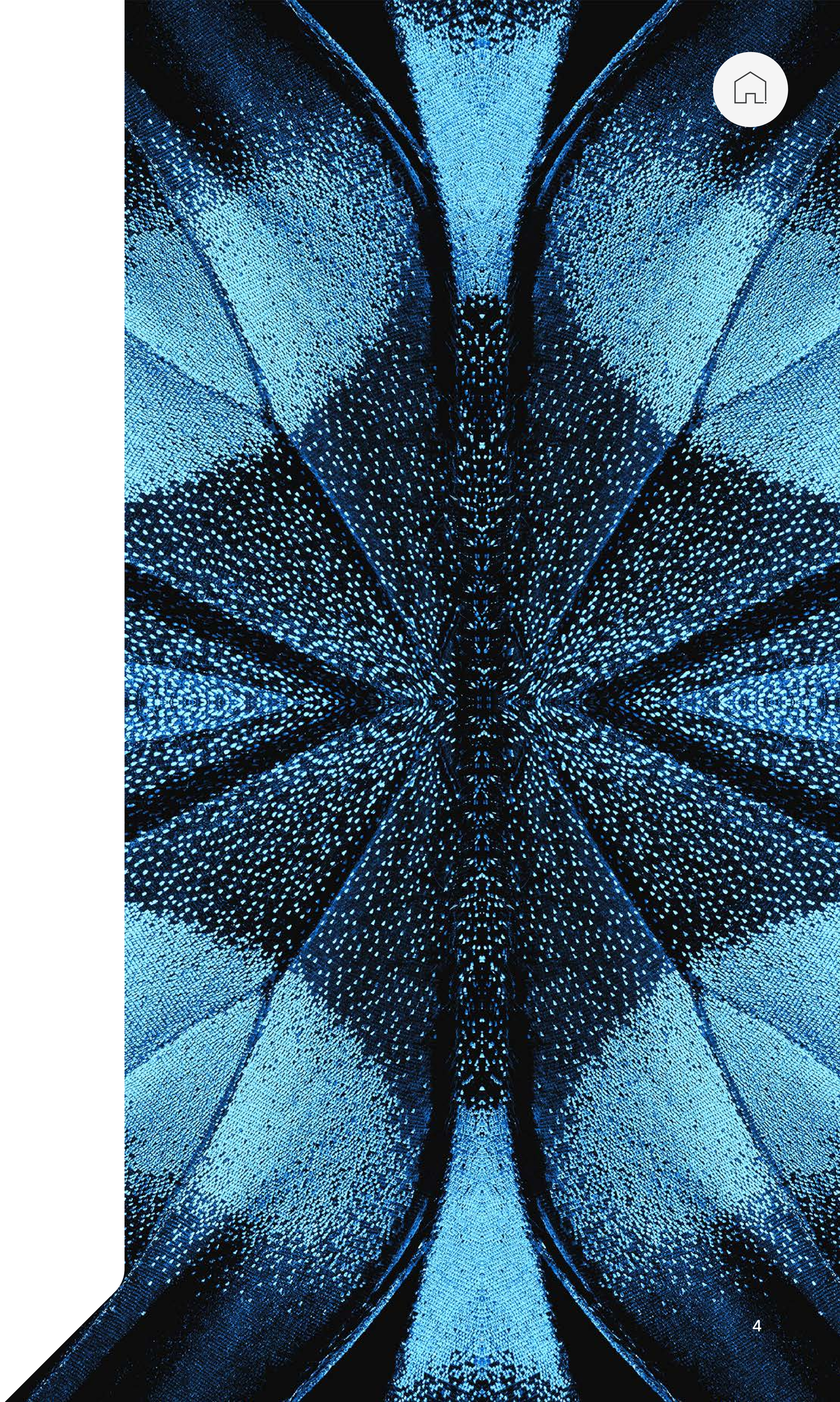
Add to these CFO responsibilities the increasing demands from different enterprise functions to provide detailed analytics and profitability reports, ongoing drives to improve cost optimisation and efficiency, and the need to help oversee broader transformation initiatives in the organisation, and CFOs have quite a bit on their plate. Furthermore, these leaders frequently must coordinate these programs and initiatives across the enterprise.

This reinforces the need for them to be comfortable and highly effective in **synchronising data management and governance, financial planning and analysis (FP&A) activities, and initiatives across different organisational functions** to ensure teams are operating under the same strategy and seeking to achieve the same set of objectives.

For these reasons, **synchronise** is the theme that emerges from the results of Protiviti's latest Global Finance Trends Survey. From AI and data security to FP&A and cost optimisation, and also including finance's many core responsibilities, there are more programs and initiatives than ever before for the CFO to orchestrate. These priorities underscore the CFO's expanding role to help their organisations transform core processes and operating models, protect the data and systems that enable those changes, and respond to market volatility with speed and precision. Those that are able to coordinate these activities and responsibilities most effectively are leading the way.

77%

of finance groups are employing AI for a broad range of finance activities.



Key findings

01

AI adoption in finance is widespread but more prevalent in traditional workflows, underscoring a focus not merely on AI but on broader automation in the finance operating model.

Despite broad adoption in finance, with three out of four finance groups employing AI, only 14% of this group have defined an AI strategy, limiting the ability to scale and generate measurable transformation. Current use cases remain concentrated in core finance activities: financial forecasting (76%), risk assessment and management (67%), and process automation (56%). This suggests that, at this stage of adoption, **AI is enhancing traditional finance processes rather than reshaping the function**. Finance has largely moved beyond AI avoidance and experimentation. The more pressing challenge now is converting widespread use into governed, measurable and scalable transformation in finance.

02

Security and privacy of data remains the top finance priority for the third consecutive year.

AI is likely a contributing factor, as is ongoing cloud adoption and broader organisational transformation. This also reflects **broader enterprise demand for forecasting and analytics requiring internal and external data sources**. Of note, AI jumped significantly year-over-year, moving up to the top 10 list and ranking among the top five priorities for CFOs. Other top priorities are core finance areas — financial planning and profitability analysis, analytics, process improvement, and strategic planning.

03

Finance is better at measuring ROI from business transformation initiatives than from AI programs.

Just over one in three finance organisations (35%) indicate they are at least moderately effective in measuring AI ROI, compared with 45% for measuring ROI from business transformation efforts. This suggests that **many organisations may be investing in AI without clear visibility into the actual, required or expected returns**, and that at this stage finance has a better understanding of transformation value than value-adding AI outcomes. When it comes to transformation initiatives, foundational measurement discipline is still missing in many finance organisations, as more than one in three — 36% — lack a formal methodology for measuring technology ROI.

04

When it comes to cost optimisation and efficiency benefits, proven technologies are outperforming AI ... at least for the moment.

A strong majority of organisations are achieving measurable progress with cost optimisation through **automation tools, technology rationalisation and utilisation of cloud-based systems**. Fewer — 44% — report that AI and machine learning are delivering such benefits. Similarly, process transformation, automation and advanced analytics technologies are proving more valuable in driving cost and efficiency benefits than are AI and machine learning.

05

Global policy changes — economic, monetary, trade — are disrupting financial activities.

From preparing reliable finance forecasts to profitability and sourcing goods, most CFOs and finance leaders report at least a moderate impact resulting from changes and volatility in the market. In addition, **nearly four in five (78%) report cash management as among the finance areas requiring the most attention over the past three months**. Liquidity, contingency planning and resilience are the dominant drivers of finance workloads and priorities.

The top priorities: Security and privacy still leads the way, with AI on the rise

Data security and privacy is the top finance priority for the third consecutive year, underscoring the importance of protecting critical assets amid transformation. Core finance areas — financial planning and profitability analysis, enhanced analytics — remain top areas of focus, while AI, as expected, has jumped in significance, making the top 10 list for the first time.

Table 1

Top finance priorities*

(Shown: All responses)

2026 rank	Area	2026	2025 rank
1	Security and privacy of data	7.6	1
2	Financial planning and profitability analysis and reporting	7.3	3
3	Enhanced data analytics	7.0	7
4	Process improvement	6.9	4
5	Strategic planning	6.9	2
6	AI	6.9	13
7	Changing demands and expectations of internal customers	6.8	10
8	SaaS and cloud-based applications	6.8	11

2026 rank	Area	2026	2025 rank
9	Change management	6.7	N/A
10	Leadership (within your organisation)	6.5	5
11	The changing roles of human resources, leadership & development, and recruiting	6.5	T14
12	Routine reporting and closing activities	6.3	6
13	Tax changes	6.2	T14
14	Transaction planning and readiness	6.1	12
15	ESG metrics and measurement	6.1	8

* These rankings accurately reflect the full averages for each risk issue, despite the appearance of some virtual ties.

***Question:** Please rate the following areas based on a 10-point scale, where "1" reflects the lowest priority and "10" reflects the highest priority for the finance function to improve its knowledge and capabilities over the next 12 months.*

Table 2

Top finance priorities*

(Shown: CFO/VP Finance responses)

2026 rank	Area	2026	2025 rank
1	Security and privacy of data	7.6	1
2	Financial planning and profitability analysis and reporting	7.5	3
3	Enhanced data analytics	7.1	7
4	AI	7.0	14
5	Strategic planning	7.0	2
6	Process improvement	7.0	4
7	SaaS and cloud-based applications	6.8	11
8	Changing demands and expectations of internal customers	6.7	8

2026 rank	Area	2026	2025 rank
9	Change management	6.7	N/A
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12	Routine reporting and closing activities	6.2	6
13	Tax changes	6.2	15
14	ESG metrics and measurement	6.1	9
15	Transaction planning and readiness	6.1	12

* These rankings accurately reflect the full averages for each risk issue, despite the appearance of some virtual ties.

***Question:** Please rate the following areas based on a 10-point scale, where "1" reflects the lowest priority and "10" reflects the highest priority for the finance function to improve its knowledge and capabilities over the next 12 months.*

AI and business transformation in finance remains focused on addressing traditional workflows

Many finance organisations are employing AI but not yet through a fully mature or scaled approach. They are demonstrating greater maturity with broader business transformation initiatives.

Finance organisations have moved decisively beyond the curiosity and experimental stages of AI. In just the past year, our results show significant increases in the use of AI for financial forecasting, risk assessment and management, scenario planning, expense management, and cash flow management.

That said, a broader theme demands a closer look: While the use of AI is prevalent, **finance organisations are not yet employing the technology in a fully mature, measurable or scaled way**. Their focus is more on enhancing specific finance processes and capabilities. Much of this activity still resembles targeted experimentation or point-solution deployment rather than a function-wide AI strategy.

At the same time, finance groups continue to prioritise a broader range of technology modernisation and business transformation efforts and, in fact, rate themselves as more effective in measuring the ROI of business transformation than they do specifically from the use of AI. This shows that while finance organisations are advancing on their AI journey, they have yet to reach the level of fully scaled and measurable AI-driven transformation.

This is an important — and positive — indicator that the technology story for finance organisations is not just about AI. Rather, as we see in the top priorities for CFOs and finance leaders, as well as in areas of focus for cost optimisation and efficiency (see next section), **they are employing a combination of AI, automation, advanced analytics and related tools to build and advance a more digital operating model for finance** as part of broader transformation.

Automation supports efficiency; analytics improves visibility into spend, profitability and business performance; and AI is showing great potential to strengthen forecasting, decision-making, scenario planning and responsiveness. Together, these technologies support a technology modernisation agenda to achieve higher levels of automation in the finance organisation.

Interestingly, the security and privacy of data — the top priority to address in the coming year for CFOs and finance leaders — also reflects the technology modernisation and automation agenda for today's finance organisations. **A key reason data security and privacy stands out as such an important priority is its relevance across the use of AI and automation tools** that leverage data inside and outside the organisation and introduce security and privacy concerns that must be managed. The key is that this is not a priority in isolation, but rather an indicator of the security implications of the digital operating model more finance organisations are building.

Financial forecasting leads the AI journey.

Financial forecasting has become AI's most common use case for the finance organisation, with three out of four employing AI for this purpose (a notable jump from our prior year results).

Financial forecasting sits at the intersection of time-sensitive demands for insights, data availability and growing user confidence. At the same time, **forecasting has become progressively more complex as organisations** introduce new products and services, enter new markets, and seek detailed, data-driven metrics to assess future performance.

AI tools provide an ideal opportunity to improve accuracy and responsiveness. Leading finance groups are building an early-warning capability that continuously identifies and stress-tests the implicit assumptions underpinning the financial plan, monitors forward-looking lead indicators, and escalates when those signals flash yellow or red — giving leaders a time advantage and more response options before disruption forces their hand.[1]

[1] "The CFO's Early Warning System: Turning Disruption Into Decision Advantage," Jim DeLoach, Forbes.com CFO Network, May 4, 2026: www.forbes.com/sites/jimdeloach/2026/05/04/the-cfos-early-warning-system-turning-disruption-into-decision-advantage/.

Moreover, rapidly improving AI technologies coupled with rising comfort levels in using them (think AI tools embedded in ERP and office systems used daily) are lowering the skills threshold and accelerating adoption, making AI a natural choice to enhance financial forecasting as well as other traditional finance processes — risk assessment and management, process automation, compliance and regulatory reporting, and more. This shows that CFOs and finance leaders are focused on deploying AI for core, high-value workflows versus experimenting on the margins with specific, siloed use cases.

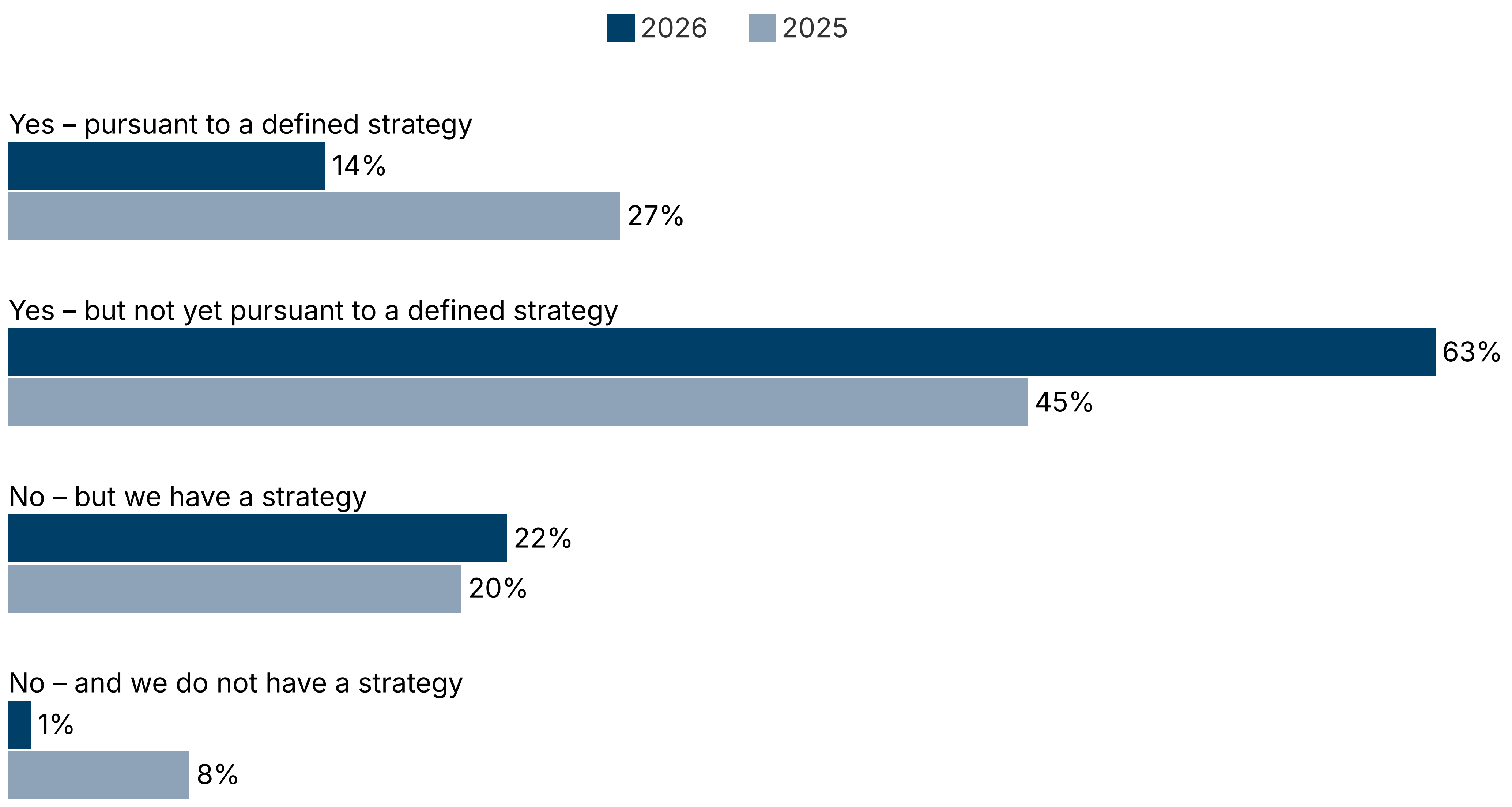
One underdeveloped opportunity is AI-enabled scenario planning, which lags areas like forecasting and risk assessment despite being highly relevant to economic volatility, liquidity and organisational resilience. The use of AI in process automation also dropped year-over-year, though this may be an anomaly as finance organisations continue to explore where AI can deliver the most value long-term.

One underdeveloped opportunity is AI-enabled scenario planning, which lags areas like forecasting and risk assessment despite being highly relevant to economic volatility, liquidity and organisational resilience.

Figure 1

Finance organisations employing AI

(Shown: All responses)



Question: *Is your finance organisation currently employing AI, including generative AI and/or agentic AI?*

ROI measurement capabilities are mixed.

ROI measurement reflects these observations, as well. The effectiveness of AI-specific ROI assessments is perceived to be less mature than ROI measurement capabilities for broader business transformation, where organisations have had more time to develop methods and expectations. Specifically, **just over one in three finance organisations (35%) report at least a moderate level of effectiveness in measuring AI ROI**, compared with 45% that see the same level of effectiveness in measuring ROI from broader business transformation initiatives. This means there is some "investing blind" in AI that is happening.

The explanation? AI, for all its rapid advancements over the past three to four years, remains a relatively new technology that continues to evolve almost daily. On the other hand, when it comes to business transformation, finance organisations have had more time to develop methods for evaluating the returns on these initiatives, which can be applied to AI ROI considerations as those begin. That said, even for measuring ROI from business transformation initiatives, there is substantial room for improvement, with a majority of finance organisations indicating they are less than effective. This is especially noteworthy considering that a majority (64%) have a formal methodology for measuring returns on technology investments.

Keep in mind that for both AI and business transformation, the ROI metrics are similar: time and money saved, efficiency gained, and improvements in accuracy and precision. When it comes to AI, as we have seen in the results from other Protiviti research, **ROI measurements are improving but remain a moving target**, though finance organisations continue to mature and formalise these capabilities.[2]

Of note, while AI adoption is broadening across all organisations, our results show that **public companies are significantly ahead of private companies when it comes to formal ROI methodologies**. This likely reflects, on average, stronger financial reporting discipline, closer stakeholder scrutiny and larger-scale investments in publicly held organisations.

As AI becomes more embedded in core finance workflows, CFOs will need to formalise how they define value, track outcomes and connect AI initiatives to measurable business performance.

64%

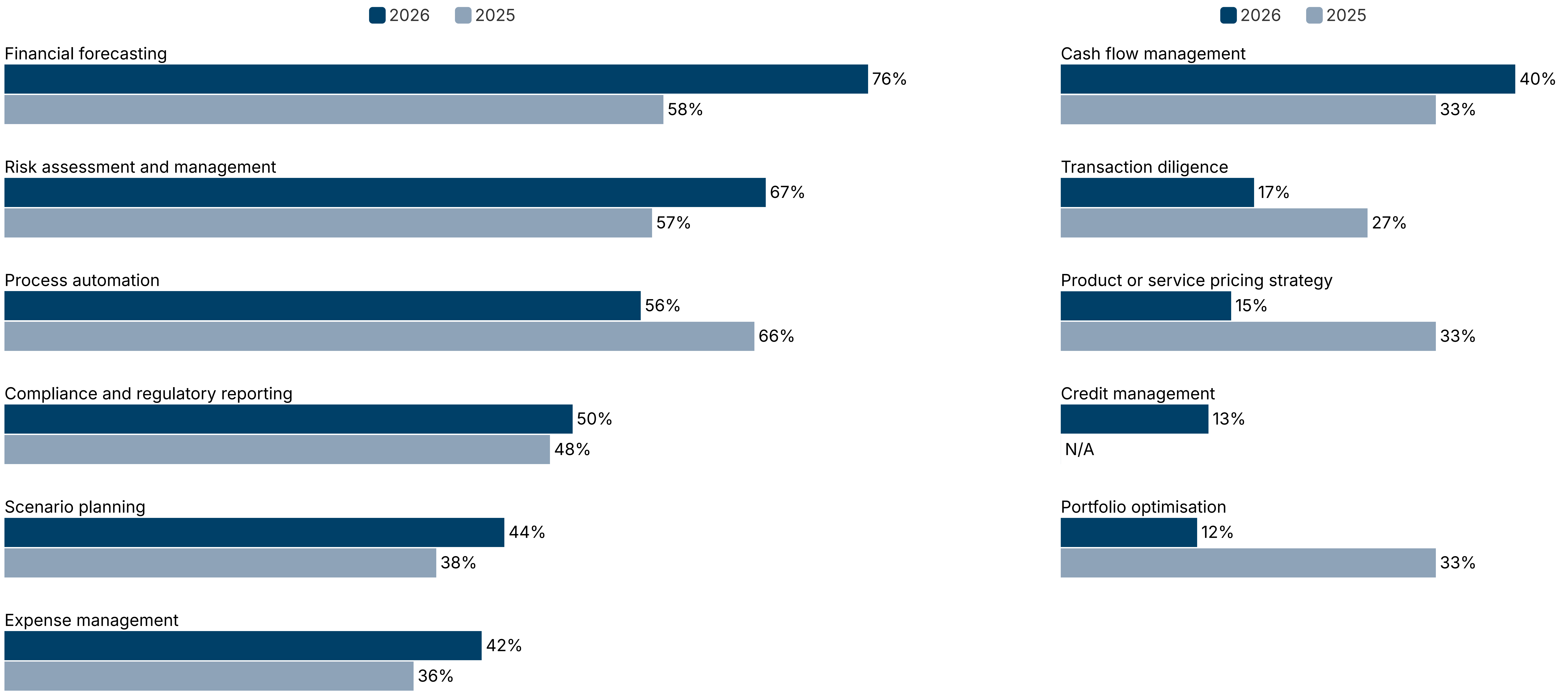
of finance organisations have a formal methodology for measuring returns on technology investments.

[2] For additional insights, read Protiviti's AI Pulse Survey series and our latest Global Board Governance Survey report, *The Board's AI Moment*.

Figure 2

How the finance organisation is employing AI*

(Shown: Responses of finance organisations employing AI)



* Among finance organisations employing AI (77%). Not shown: "Other" responses (6%).

Question: *Please indicate how your finance organisation is currently employing AI (including generative AI and/or agentic AI).*

81%

of publicly held companies are employing AI for financial forecasting.

Where finance organisations are on the AI maturity continuum

STAGE 1
Initial

8%

Finance organisation recognises AI's potential benefits but has limited understanding and no strategic initiatives. KPIs have not yet been defined.

STAGE 2
Experimentation

38%

Finance organisation has initiated small-scale AI projects and pilot programs to assess feasibility and benefits.

STAGE 3
Defined

42%

Finance organisation has integrated AI solutions into existing business processes, enhancing operational efficiency and decision-making.

STAGE 4
Optimisation

11%

Finance organisation has optimised AI systems for performance and scalability, with continuous improvements based on data feedback.

STAGE 5
Transformation

1%

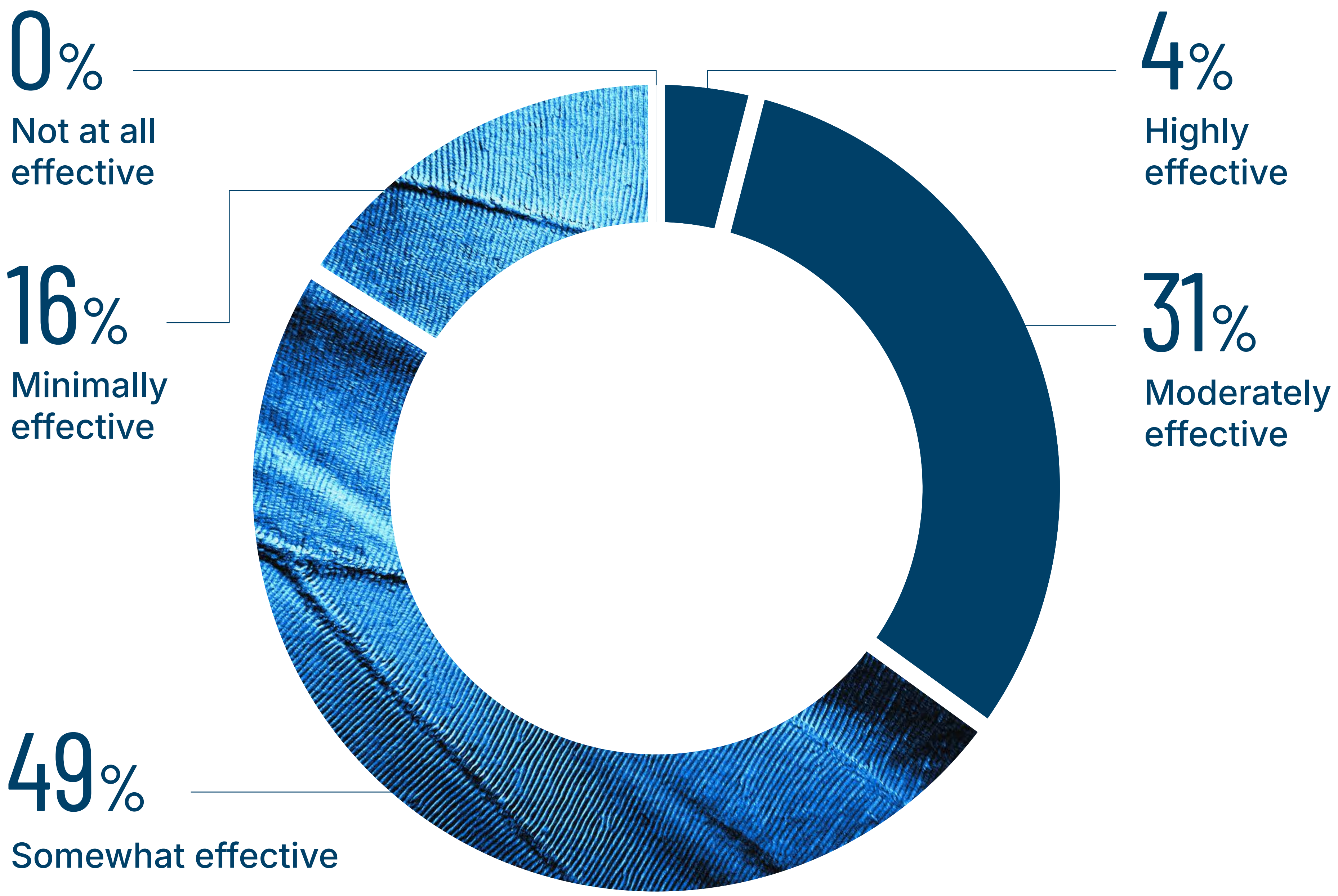
AI drives significant business transformation in the finance organisation.

62% of publicly held companies rate their maturity at the Defined or Optimisation level, versus 42% of those in privately held companies.

Figure 3

Effectiveness in measuring AI ROI

(Shown: All responses)

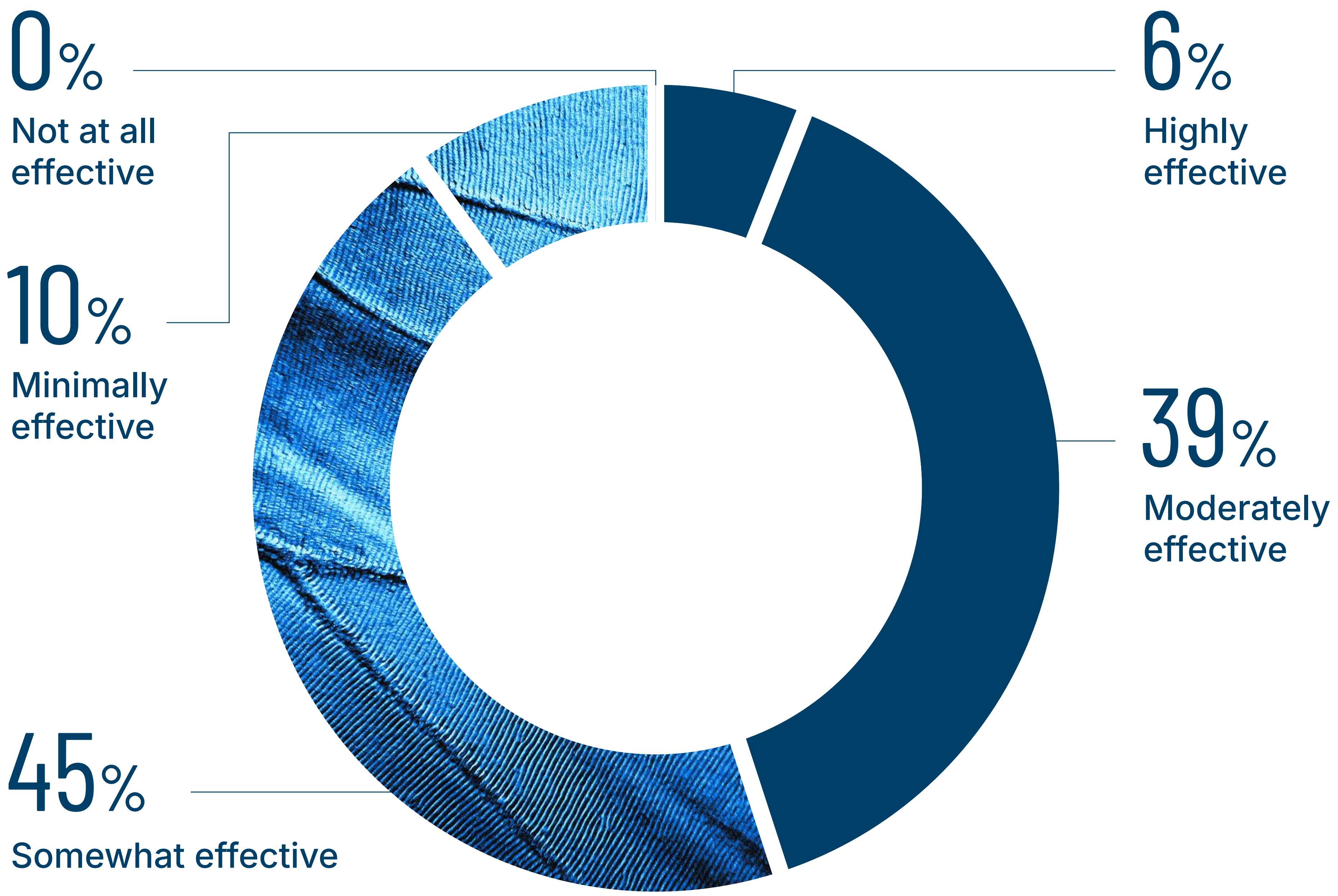


Question: *How would you rate the finance organisation's current ability to measure returns on investments from AI technologies and programs?*

Figure 4

Effectiveness in measuring business transformation ROI

(Shown: All responses)



Question: *How would you rate the finance organisation's current ability to measure returns on investments from the organisation's business transformation initiatives?*

Figure 5

Methodology for measuring returns on technology investments

(Shown: All responses)

Question: *Has your finance organisation established and implemented a formal methodology for calculating and measuring returns on technology investments (e.g., ERP systems, AI tools)?*

75%

of publicly held companies have a formal methodology for calculating and measuring returns on technology investments.

What are the calls to action for CFOs and finance leaders to advance their AI and business transformation initiatives?

01

Plan and initiate AI's transition from use case adoption to a comprehensive finance transformation strategy employing a broad range of technologies.

Define where AI, automation and analytics can create the most value across the finance operating model, not only through general process automation for finance activities such as close the books, reconcilliation, AP/AR, forecasting and reporting, but also for risk management, scenario planning, regulatory compliance, decision support and business partnering.

02

Anchor AI transformation in finance's real pain points and maturity level.

Assess where finance has well-defined process pain points, strong data readiness and quality, and appropriate controls (for example, forecasting, close, reconcilliations, procure-to-pay, order-to-cash, reporting). Prioritise opportunities for quick wins while building toward longer-term transformation. Ensure AI helps solve a genuine finance problem — or other business challenges fuelled by finance activities or data — to deliver ROI.

03

Scale AI through trusted ecosystem tools, semi-autonomous workflows and human-in-the-loop controls.

Evaluate AI capabilities in existing ERP, finance, cloud and enterprise platforms, including embedded AI and automation tools to support procure-to-pay, order-to-cash, record-to-report and more. Deploy semi-autonomous agents where they can create measurable value while preserving finance's critical roles in regard to review, approval and professional skepticism. Align with external auditors on AI programs and their impact on the control environment, as well as how the auditors will approach their work as a result.

04

View AI implementations as part of building a broader digital finance operating model.

Rather than viewing AI as a standalone initiative, seek to integrate AI with automation, RPA, cloud platforms, ERP modernisation and advanced analytics, enabling finance teams to reduce manual work and support more strategic-level programs.

For additional insights, read Protiviti's white paper, *The Road to AI Automation in Finance: Six Actions for the CFO*.

What are the calls to action for CFOs and finance leaders to advance their AI and business transformation initiatives? (continued)

05

Tie enterprise AI investments to ROI and business strategy.

Apply finance's table-stakes focus on value creation to align AI and other technology spending with corporate strategy while giving the board the clarity it seeks by reporting AI outcomes in dollars.

06

Build a formal AI ROI measurement discipline.

Establish clear KPIs before launching and scaling AI initiatives, including expectations for time and costs saved, forecast accuracy improvements, reduced error rates, shorter cycle times and enhanced decision quality. Define and apply the same rigour to AI ROI that is used to measure the value of broader business transformation programs.

07

Strengthen data, security and privacy practices.

Prioritise data governance, access controls, model oversight, privacy safeguards and cybersecurity as core components of AI-enabled finance transformation.

08

Remember change management.

Equip finance teams to work effectively with AI and automation tools by building skills in data interpretation, prompt design, model validation, scenario analysis and technology-enabled business partnering. Adoption of new technologies depends as much on people and process redesign as on the tools themselves.

Cost optimisation and efficiency – proven technologies are outperforming AI

CFOs and finance leaders are laser-focused on profitability analysis, seeking to partner with business owners to understand products, services and segments achieving the most success through quantitative measures, as well as to understand the best opportunities for improvement.

Even with the ongoing waves of new AI tools and capabilities available to finance organisations, CFOs and finance leaders see traditional (and perhaps more mature) technologies as more valuable in delivering cost and efficiency benefits and improving finance projects, at least for the moment. The same holds true for technologies viewed to have delivered meaningful progress toward meeting cost optimisation objectives over the past year.

This reliance on proven technologies is reflected in the top priorities for CFOs and finance leaders. It is also evident in other results: Financial planning and profitability analysis and reporting, along with enhanced data analytics, rank ahead of AI regarding areas to address and improve upon in the coming year.

The key here is profitability. Today's finance organisations receive more requests than ever for segment profitability reporting, analyses of current and future performance (think financial forecasting, as discussed in the prior section), and data-driven insights on how to improve profitability. Bottom line, **finance organisations represent a critical information and communication channel to help the enterprise understand where value is being created, protected or lost**. AI offers significant opportunities to support the achievement of these objectives, but there remains a reliance on core, proven technologies to deliver on these demands.

Advanced data analytics stand out.

Advanced analytics tools support effective and well-designed finance processes, leading to enhanced transparency. Improved visibility into spend and business activities elevates the ability of CFOs and finance leaders to make more informed, precise, disciplined and proactive cost decisions.

It's important to note that advanced data analytics underpin many of the top priorities and trends in this year's results, from profitability analysis and strategic planning to AI deployments and the quality of decision-making. **Without high-quality data and the analytics to support insights and reporting, finance organisations are measurably less effective in their forecasting and planning capabilities and hindered in their efforts to scale AI.** Data quality and analytics capabilities are foundational enablers for finance and business transformation.

Automation, technology rationalisation and cloud-based systems are driving cost optimisation progress.

CFOs and finance leaders are seeing significant progress with their cost optimisation efforts through the use of automation tools and technology rationalisation. Our results show there are significant year-over-year increases in the successes of these technologies and processes in driving meaningful, measurable results. While the use of AI and machine learning jumped significantly this year (to 44% from 28% last year), this still lags notably behind the top three areas.

Here again, finance organisations continue to lean more on proven technologies to deliver these outcomes, though the use of AI clearly is on the rise. It's also fair to assume that, for many finance leaders and teams, **AI is a key component of automation and technology rationalisation**. AI may appear lower as a standalone category partly because many finance leaders are viewing it as foundational to automation, analytics and platform modernisation rather than as a separate capability.

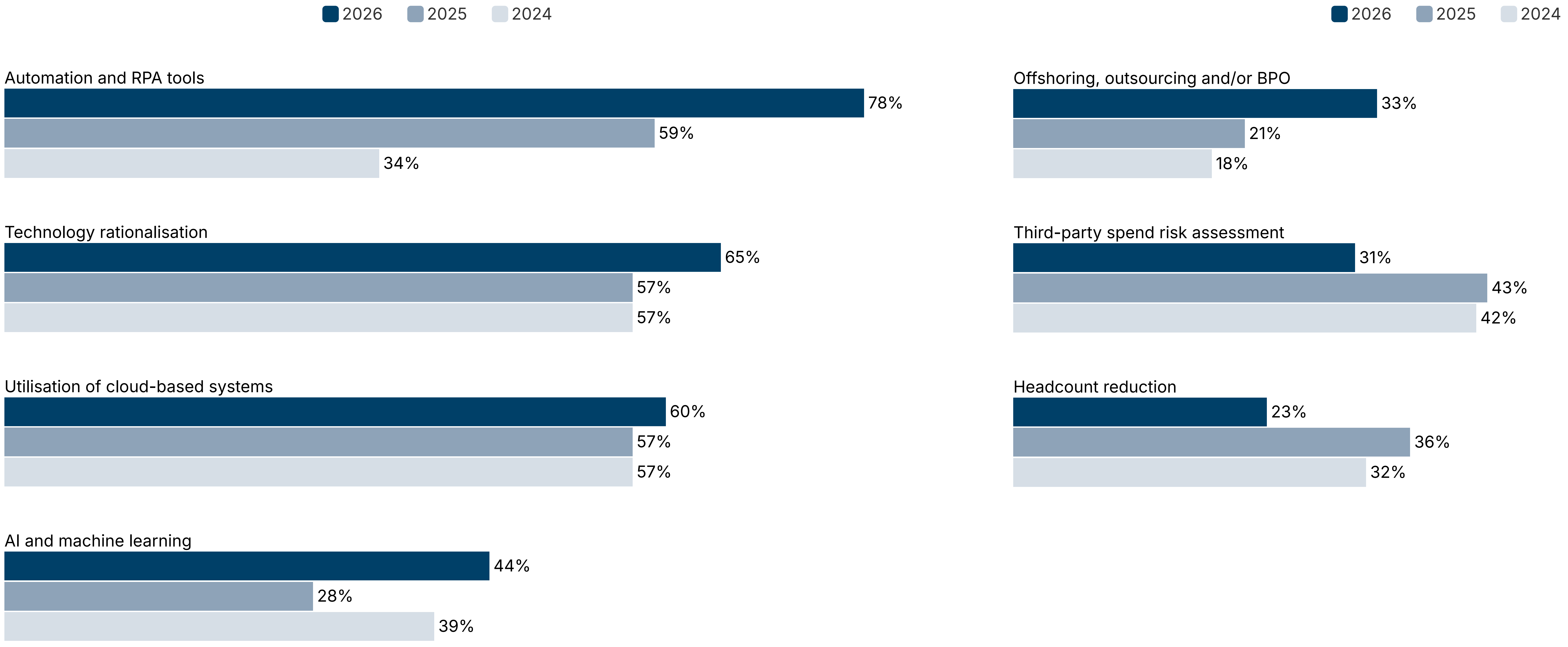
64%

of finance organisations rank process transformation among their top three most valuable technologies for achieving cost and efficiency benefits and improving finance projects.

Figure 6

Areas in which finance organisations have achieved meaningful, measurable cost optimisation progress over the past year

(Shown: All responses – multiple answers permitted)

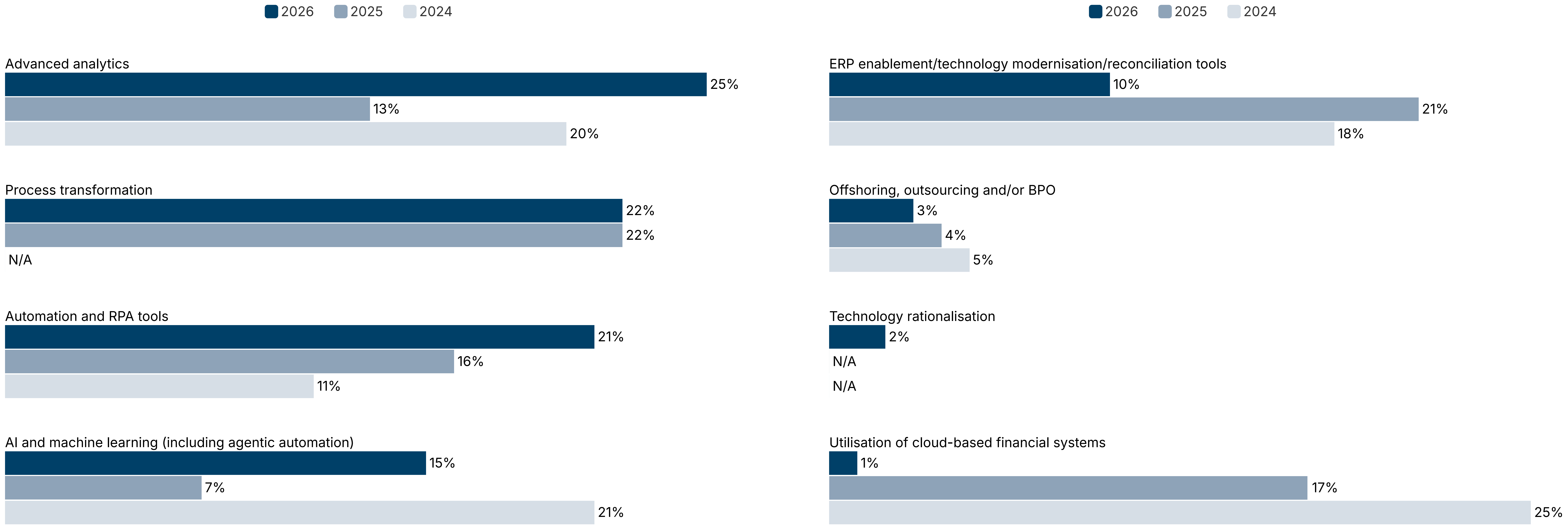


Question: *Thinking about your cost optimisation efforts, in which of the following areas have you achieved meaningful, measurable progress over the past year? (Select all that apply.)*

Figure 7

Technology approaches delivering the most valuable cost and efficiency benefits

*(Shown: All responses – percentage of areas ranked first)**



Question: *Which of the following technologies have you found to be most valuable in achieving cost and efficiency benefits and improving your finance projects?*

* Not shown: Third-party risk assessment (1% in 2026).

What are the calls to action for CFOs and finance leaders to further enhance cost optimisation and efficiency?

01

Continue to lean on proven automation and technology tools.

Continue investing in process transformation, automation, technology rationalisation and cloud-based systems — the areas currently delivering the clearest cost and efficiency gains — while implementing and scaling AI where it strengthens those efforts.

02

Employ advanced analytics to reveal where value is created or lost.

Building stronger spend, profitability and performance analytics will enable finance teams to illuminate for business leaders critical margin drivers by segment, customer and market. This will help the enterprise make more precise product, service and cost decisions.

03

Strengthen the data foundation for automation and AI.

Improve data quality, governance, integration and access to drive quality outputs from analytics, automation and AI tools. A strong and well-governed data foundation is essential to scalable and sustainable cost optimisation and AI implementation initiatives.

04

Automate high-volume, routine and rules-based finance activities.

Assess opportunities to employ automation and AI for financial close, reconcilliation, reporting, expense management, invoice processing and compliance workflows (while staying mindful of regulatory requirements). Focus on processes that deliver measurable cycle-time and error reductions as well as time savings for finance teams.

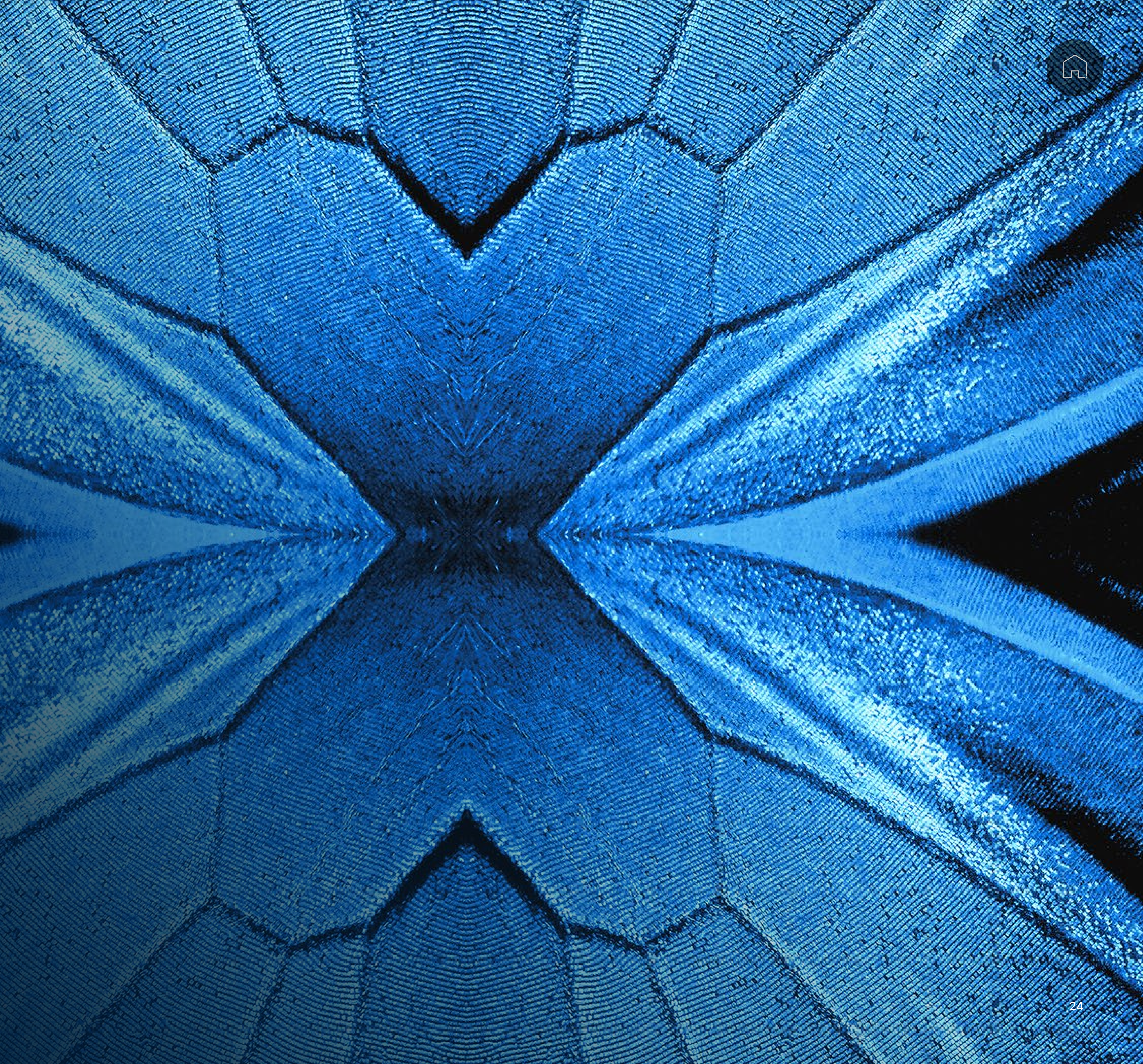
05

Rationalise the finance technology portfolio.

Assess the ROI implications of overlapping tools, underused licenses, fragmented workflows and manual workarounds across the finance organisation and, in partnership with IT, the broader enterprise. Consider opportunities to consolidate platforms, standardise processes, and invest resulting savings into technologies that improve visibility, scalability and decision quality.

Market volatility is disrupting financial reporting and forecasting

Most finance organisations report at least a moderate impact on profitability, supply chains, and financial reporting and forecasting due to changes in economic, monetary and trade policies, while cash management has demanded the most attention.



Unsurprisingly, ongoing changes in economic, monetary and trade policies are affecting the finance organisation's core activities, from financial reports and forecasts preparation, planning and profitability analysis, to supply chain and cash management. On average, across these disciplines, three out of four finance organisations report at least a moderate impact on multiple financial activities as a result of these policy dynamics.

In the current climate, high levels of uncertainty make effective forecasting, planning and profitability assessments much more challenging. However, the good news is that finance organisations are better equipped than ever to deal with this volatility. They are employing more automation, AI, analytics and technology rationalisation to improve the precision and efficiency of their finance processes on their journey to implement a digital operating model for finance that will improve speed of responsiveness and quality of insights. These capabilities help finance organisations respond with greater precision and confidence when volatility affects forecasts, profitability, supply chains and cash management.

Cash management is king.

Disciplined cash management has emerged as the finance and accounting area requiring the most attention as a result of economic, monetary and trade policy volatility. In fact, an overwhelming number of CFOs and finance leaders — 83% — rank cash management among the top three areas requiring the most attention as a result of these global market developments.

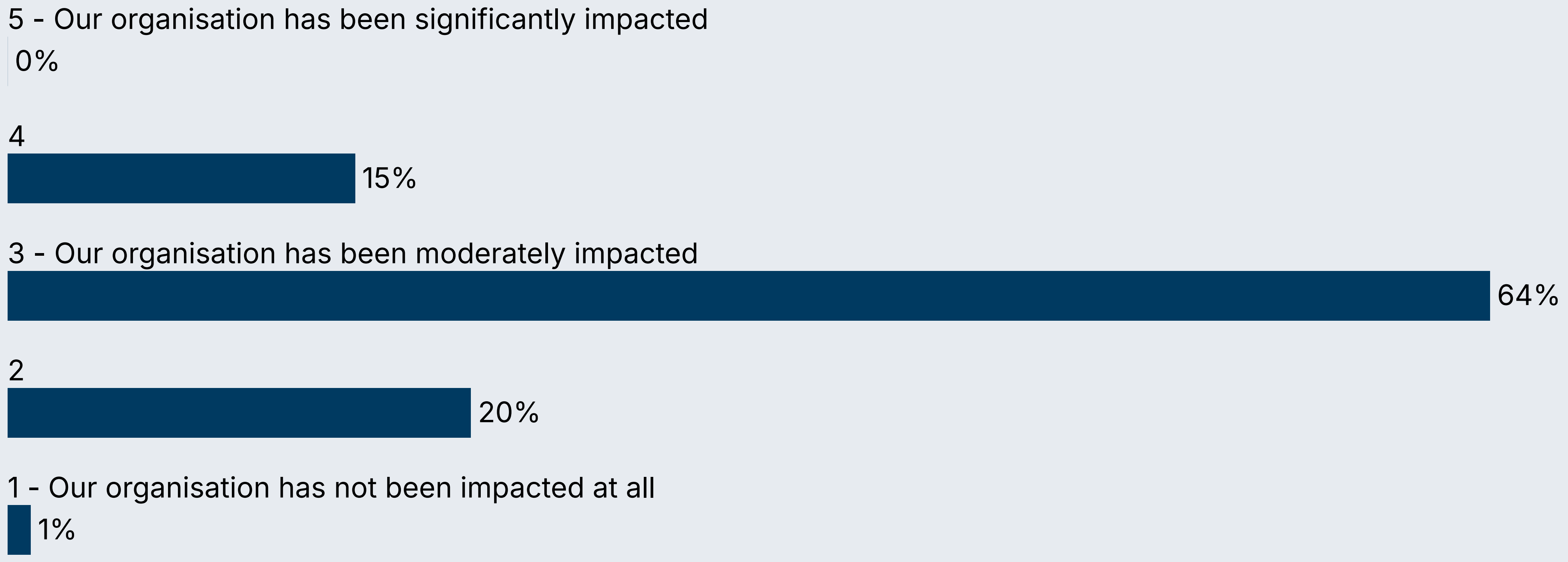
This indicates that **CFOs and finance leaders, in working with their C-suite colleagues, are shifting away from broad concerns about macroeconomic uncertainty and abstract planning to more immediate operational questions oriented around resilience:** *How do we manage liquidity most effectively? How can we ensure we are paid timely by our customers and clients? How can we best protect our cash flow?* While long-term forecasting and planning remain vital, these priorities can't obfuscate short-term concerns that can be addressed through strong, proactive cash management measures.

Disciplined cash management has emerged as the finance and accounting area requiring the most attention as a result of economic, monetary and trade policy volatility.

Figure 8

Impact of ongoing economic, monetary and trade policy changes on financial reporting and forecasts

(Shown: All responses)



Question: *To what extent, if at all, have changes to economic, monetary and trade policies impacted your finance organisation's ability to prepare reliable financial reports and forecasts under required timelines?*

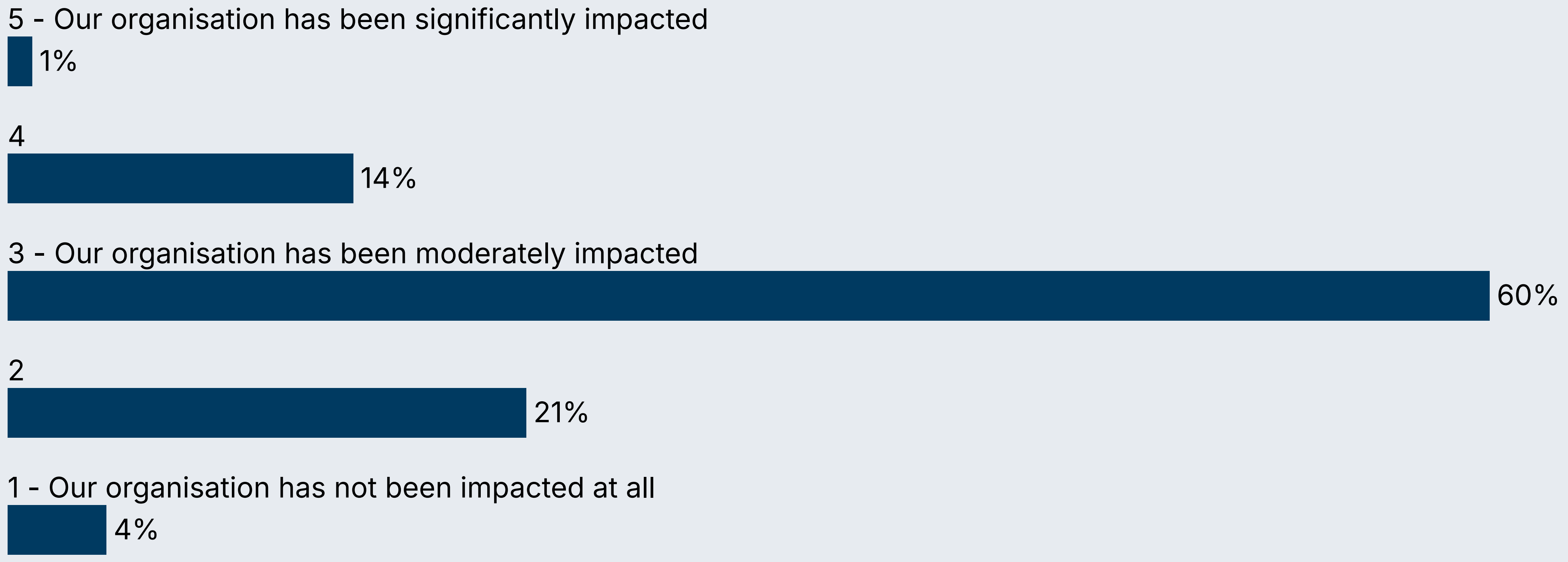
89%

of privately held companies indicate that economic, monetary and trade policy shifts are at least moderately impacting their ability to produce reliable financial reports and forecasts.

Figure 9

Impact of ongoing economic, monetary and trade policy changes on profitability and sourcing goods

(Shown: All responses)



Question: *To what extent, if at all, have changes to economic, monetary and trade policies impacted your organisation's profitability and ability to source goods sufficiently from its supply chain?*

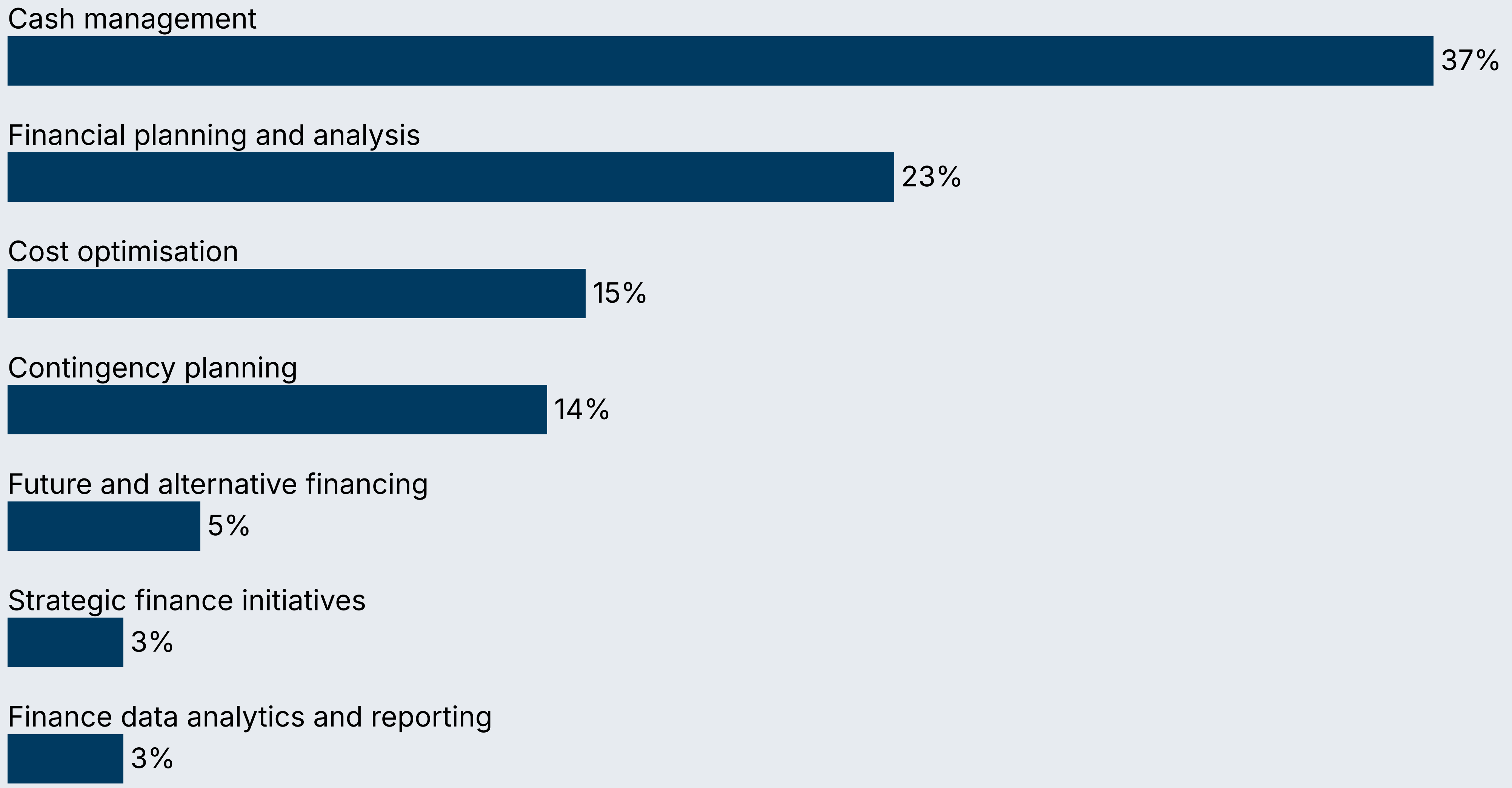
75%

of organisations indicate at least a moderate impact on profitability as a result of ongoing economic, monetary and trade policy changes.

Figure 10

Finance areas requiring the most attention due to ongoing economic, monetary and trade policy changes

(Shown: All responses – percentage of areas ranked first)



Question: *Within your finance and accounting function, which of the following activities/areas have required the most attention in the past three months due to the impact of ongoing changes to economic, monetary and trade policies?*

47%

of CFOs rank cash management as the area requiring the most attention due to ongoing changes to economic, monetary and trade policies.

What are the calls to action for CFOs and finance leaders to enhance enterprise resilience in the face of market volatility?

01

Establish cash management and visibility into liquidity as daily disciplines.

Strengthen cash flow forecasting, working capital dashboards and liquidity reporting, enabling leaders throughout the enterprise to see cash positions, funding needs and pressure points in real time rather than at month-end.

02

Tighten controls over working capital.

Focus on the levers finance can influence quickly to support cash flow and management. Examples include accelerating receivables, reassessing payment terms, reviewing inventory levels, prioritizing high-risk customers and suppliers, and strengthening collections and payment discipline without damaging key customer and supplier relationships.

03

Link cash management with enterprise decision-making.

Cash management and responses to economic policy impacts should not fall solely under the finance organisation. Partner with procurement, sales, operations and treasury to ensure cash implications are considered in decisions around pricing, sourcing, inventory, capital allocation and investments.

04

Lean on AI, automation and analytics to improve speed and precision.

Deploy advanced technologies and tools to improve cash forecasting accuracy, identify payment delays, monitor liquidity risks and generate faster insights for leadership, while maintaining effective controls over data quality, security and model assumptions.

05

Move from static forecasts to rolling scenarios.

Leverage AI and other technology tools to model changes in interest rates, tariffs, trade policies, customer payment behaviour, supplier costs and demand shifts. AI-enabled scenario planning may be an underdeveloped opportunity to connect forecasting, risk assessment and cash management. Use scenarios to define clear actions and response mechanisms.

06

Expose implicit assumptions in financial plans.

Identify assumptions concerning customers, markets, competitors, technology, regulation and supply chains that affect strategy execution, then stress-test each against scenarios that could invalidate the assumption before the market does.

07

Assemble cross-functional scenario planning teams.

Bring operations, tax, deal and product leaders into the process so their frontline knowledge of supply chains, tariffs, M&A dynamics and product pipelines broadens the analysis and exposes biases that finance might miss on its own.

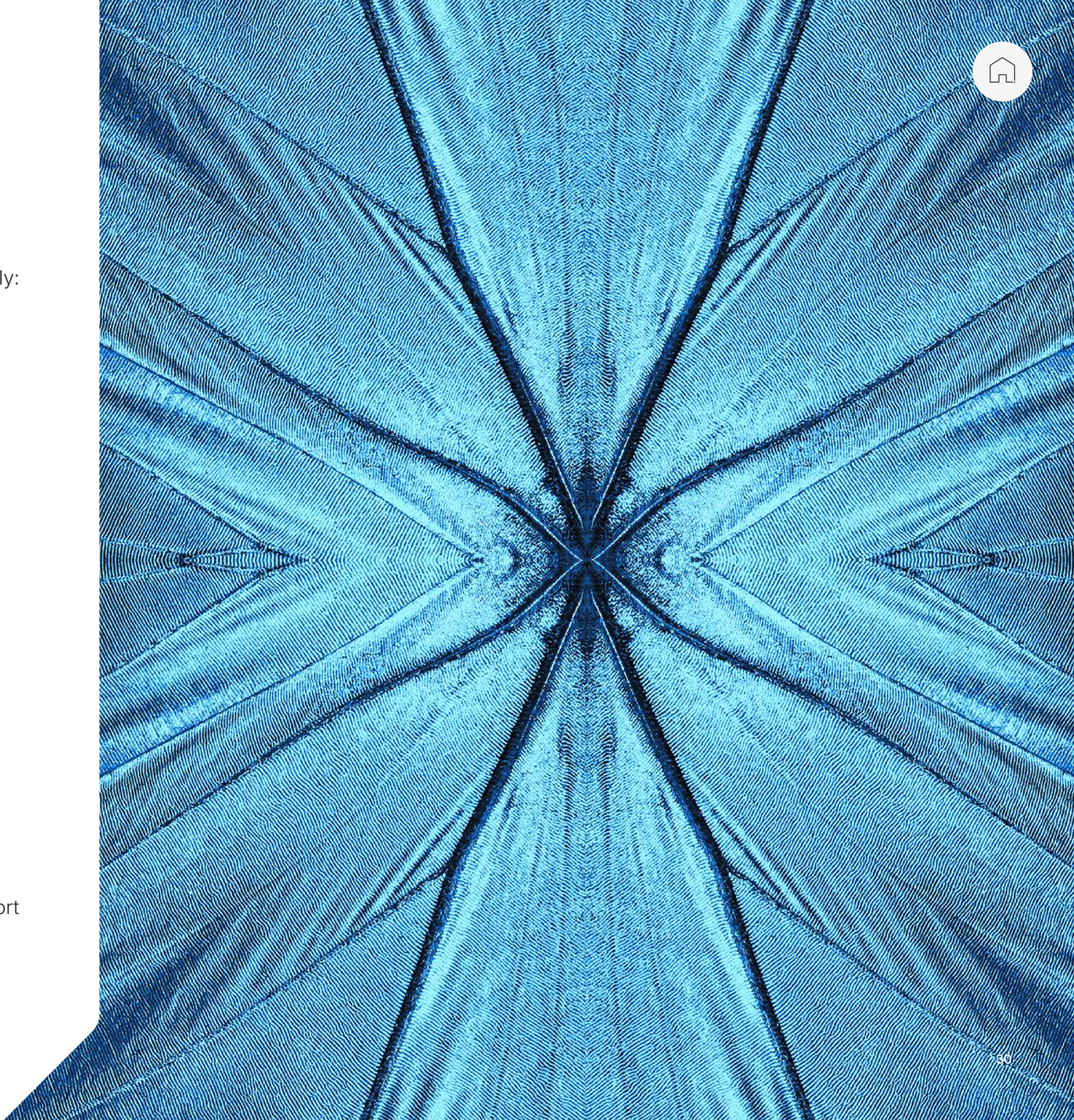
In closing

CFOs and finance leaders are contending with a finance agenda that is expanding quickly:

- AI adoption is rising; planning and controls need to keep pace.
- Security and privacy remain paramount.
- Cost optimisation pressures persist, as do demands to drive greater operational efficiencies in finance.
- Economic, monetary and trade policy volatility places new levels of emphasis on cash management, liquidity and forecasting.

Our findings make one point abundantly clear: **The CFO cannot treat these priorities as discrete challenges.** Rather, finance leaders need to synchronise efforts across the enterprise to progress AI, automation, advanced analytics, data governance and transformation initiatives, while at the same time transforming the finance organisation under a more digital operating model.

The urgency is real: Organisations that continue to experiment with AI and automation without a clear strategy, measurement discipline and enterprise alignment risk falling short of the speed, precision and resilience now required of finance.



Survey demographics

The 2026 Global Finance Trends Survey was conducted in Q2 2026, with more than 900 respondents (n=902) worldwide.

Position	
Chief Financial Officer	21%
Vice President, Finance	16%
Financial Reporting Director/Manager	15%
Corporate Controller	12%
Finance Process Director/Manager	9%
General Manager	9%
Executive Vice President	7%
Budgeting/Planning Director/Manager	3%
Finance Transformation Director/Manager	2%
Finance Technology Director/Manager	2%
Treasury	1%
Assistant/Divisional Controller	1%
Chairperson/Board Member	1%
SEC Reporting Director/Manager	1%

Region	
North America	38%
Europe	35%
Asia-Pacific	27%

Organisation size	
Large ($5 billion or more)	34%
Midmarket ($500 million to $4.99 billion)	45%
Small (Less than $25 million to $499.99 million)	21%

Industry group	
Consumer Products and Services	15%
Financial Services	15%
Energy and Utilities	14%
Healthcare	14%
Manufacturing and Distribution	14%
Technology, Media and Telecommunications	14%
Aerospace and Defense	7%
Public Sector	7%

About the authors

Chris Wright
Managing Director

Chris is the global leader of Protiviti's CFO Solutions and Business Performance Improvement practices, encompassing Finance Transformation and the firm's Supply Chain, Operations, and People and Change practices. He also sponsors our global ESG services steering committee. Chris, who has more than 35 years of experience, assists companies working through transactions and restructurings, and those experiencing restatements, regulatory inquiries, stock compensation and financial investigations, and difficulties in implementing new accounting pronouncements. Chris serves on the boards of several charitable, civic, educational and business organisations.

Kerry Buchar
Managing Director

Kerry is a Managing Director based in Chicago with over 25 years of experience in accounting and finance, including both industry and consulting roles. She provides hands-on advisory services to clients across industries in areas focused on financial planning and analysis, strategic reporting, profitability optimisation, and process enhancement. Her background includes a deep knowledge of operational and financial accounting and process transformation, along with management experience in collaborative and cross-functional settings.

Nick McKeehan
Managing Director

Nick serves as Protiviti's global leader for Financial Reporting Remediation and Compliance services. He has over 20 years of experience leading finance transformations, including public company transitions, financial accounting transitions (ASC 606 and 842), reconcilliation and restatement projects, accounting and finance process and technology improvement, shared service centralisation, and financial application implementation. Nick's industry expertise includes private equity, manufacturing, distribution, life sciences and pharmaceutical, and financial services. He is a certified public accountant, certified internal auditor and certified information systems auditor.

About the authors (continued)

Shawn Seasongood

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Shawn leads Protiviti's Finance and Performance Management segment and also is a leader in Protiviti's Operational and Financial Transformation practices. He assists clients globally with business and system transformations to address growth, scalability of systems, challenges and process effectiveness. He is proficient in finance and back-office operations, systems solutions, financial reporting requirements, general ledger systems, and various other finance areas. Shawn has led numerous large reporting transformation initiatives focused on establishing and improving GAAP, MD&A and statutory reporting processes. He also is one of Protiviti's leaders in the firm's Property & Casualty, Life Reinsurance, and Broker Insurance practices, with a deep understanding of insurance rules and regulations, processes, and risks.

Ken Thomas

Managing Director

Ken specialises in finance operations strategy, implementation and transformation of financial systems and their underlying data governance. He brings 30 years of finance experience from serving multiple leadership roles, providing proactive business advice, operational excellence and continuous business performance improvement to his clients. Prior to joining Protiviti, Ken served in progressively responsible leadership roles at MetLife, Inc., a Fortune 50 company where he was the Head of Enterprise Management Reporting and responsible for the company's global financial forecast, plan and analysis. Previously, he was MetLife's Global Controller and responsible for the accounting controllership in over 45 countries.

About Protiviti

Protiviti (www.protiviti.com) is a global consulting firm that helps clients transform and protect their businesses, and respond to planned and unexpected events. Through a network of more than 90 offices in over 25 countries, Protiviti and its independent and locally owned member firms deliver deep expertise and tailored capabilities across technology, artificial intelligence, data, operations, finance, legal, compliance, HR, marketing, digital, risk, and internal audit—enabling organisations to accelerate innovation, navigate risks and safeguard what matters most.

Named to the *Fortune* 100 Best Companies to Work For® list since 2015, Protiviti Inc. has served more than 80 percent of Fortune 100 and nearly 80 percent of Fortune 500 companies. The firm also works with government agencies and smaller, growing companies, including those looking to go public. Protiviti Inc. is a wholly owned subsidiary of Robert Half (NYSE: RHI).

How we help CFOs and finance organisations

The role of finance executives is dynamic, constantly evolving to keep pace with technology and the changing demands of internal and external customers. Protiviti helps finance leaders address their current challenges, prepare for future challenges and explore opportunities for continuous growth, delivering innovative solutions and supporting finance as a forward-thinking, strategic partner for the business.

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