2026 GLOBAL FINANCE TRENDS SURVEY REPORT — EUROPE RESULTS

SYNCHRONISE

Assessing CFO and Finance Leader Perspectives and Priorities in Europe

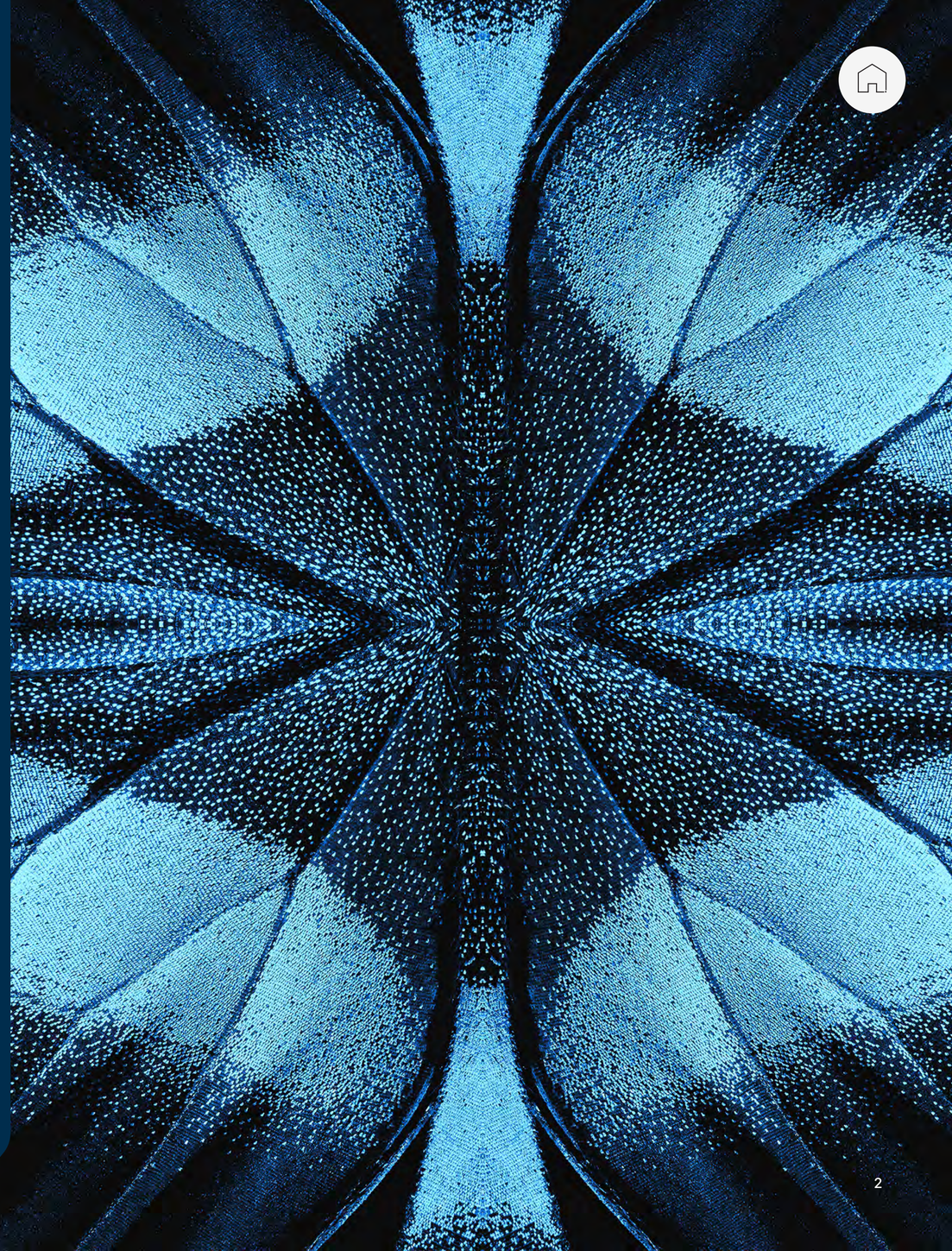
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Global Business Consulting

For CFOs in Europe, the finance agenda is increasingly defined by the need to synchronise multiple key initiatives — AI, data, cybersecurity, transformation, resilience and more — across the enterprise.

The European results from Protiviti's Global Finance Trends Survey (319 respondents, including more than 100 CFOs and VPs of Finance) show that AI usage has become commonplace across finance organisations, but strategic maturity remains low. While 77% report using AI in some form, only a minority do so within a defined AI strategy, highlighting a significant gap between experimentation and enterprise-wide value creation.

77%

report using AI in some form, yet only a minority do so within a defined AI strategy.



Most use of AI tools remains concentrated in core finance activities such as financial forecasting, risk assessment and management, compliance and regulatory reporting, and process automation. That said, relatively few finance teams have moved from adoption to strategy, which creates an opportunity for the CFO to define where AI should create measurable value and how it should be governed and scaled.

At the same time, data security and privacy ranks as the top priority among finance leaders in Europe, reflecting the importance of trusted data as organisations expand their use of cloud, analytics, automation and AI-enabled processes and look to finance groups to support and often lead these efforts. The results also point to a tightly connected set of priorities around financial planning, profitability analysis and reporting, process improvement, enhanced data analytics, and strategic planning — not to mention AI.

The findings also reveal notable gaps and areas for improvement. Finance organisations report stronger capabilities in measuring ROI from business transformation than from AI initiatives, but our results suggest both areas require greater discipline. Cost and efficiency gains are coming most consistently from advanced analytics, process transformation, automation, cloud-based systems and technology rationalisation, while AI's efficiency benefits are still emerging. Cash management stands out as the finance area drawing the most attention as a result of economic, monetary and trade policy volatility.

In the UK, this agenda appears especially concentrated around the need to connect productivity improvement, regulatory readiness and AI enablement, with CFOs placing particular emphasis on measurable gains and stronger finance foundations.

Overall, the findings make one thing clear: Finance transformation across Europe is entering a new phase. The focus is no longer on technology adoption alone, but on translating AI, automation and analytics into measurable business value. Achieving this requires trusted data, effective governance, rigorous compliance and transparent ROI tracking.



> Finance leaders who can balance innovation with control will be best positioned to drive scalable and sustainable transformation in Europe's increasingly regulated environment. They also must synchronise AI and technology adoption with data governance, ROI measurement, cost optimisation and resilience planning so their organisations can move from experimentation to controlled, measurable and scalable finance transformation.

Erwin de Man,
Managing Director, Frankfurt

Notable findings

01 AI adoption in finance is more prevalent in traditional workflows.

02 Data security and privacy leads a tightly clustered set of finance priorities.

03 Finance teams are more effective at measuring the ROI of business transformation than AI.

04 Finance leaders see the greatest value from advanced analytics, automation and process transformation.

05 Economic, monetary and trade policy volatility is putting cash management front and centre.

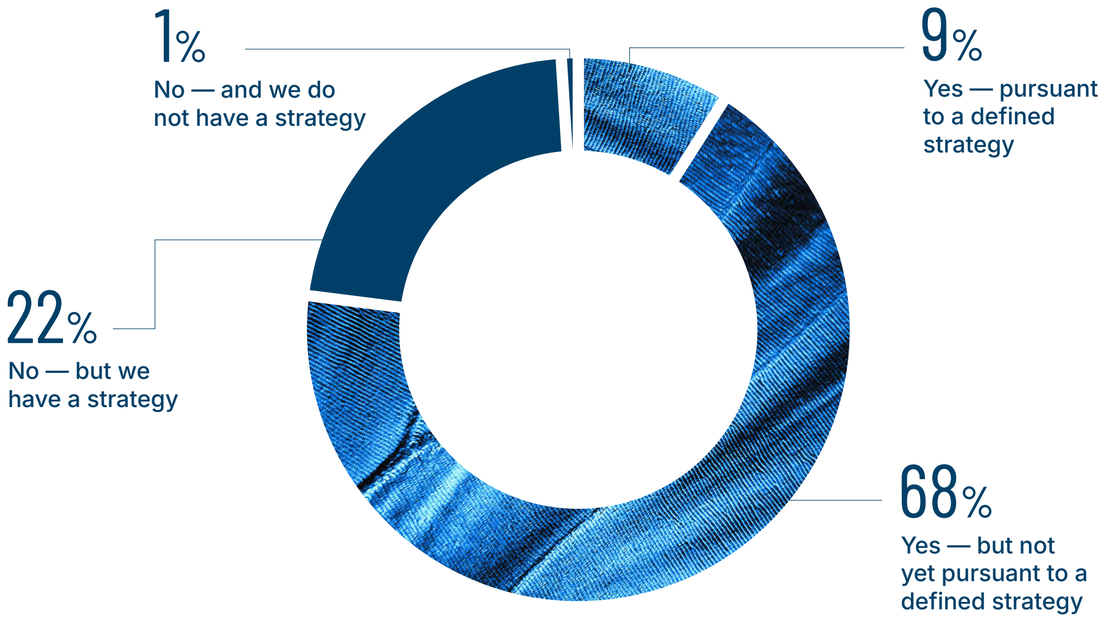
01

AI adoption in finance is more prevalent in traditional workflows.

AI adoption has reached a tipping point within finance organisations in Europe, but strategic maturity has not. More than three quarters of finance teams are already using AI in some form, yet only a small minority (less than 10%) have established the strategy, governance, measurement and operating model foundations required to scale AI beyond individual use cases and deliver sustainable business value. In this context, “using” may include isolated pilots, embedded tools or function-specific applications that have not yet been brought under a formal enterprise or finance AI strategy. The gap, therefore, is less about whether AI activity exists and more about whether that activity is governed, prioritised and measured through a defined strategic framework.

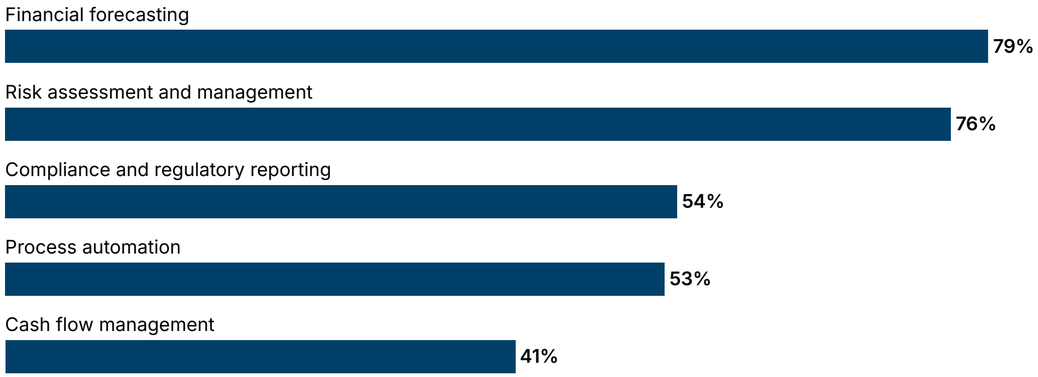
Current AI deployment remains concentrated in established finance activities such as forecasting, risk assessment and management, compliance, and process automation. While these use cases demonstrate growing confidence in AI-supported decision-making, they also indicate that most finance organisations are currently focusing on incremental performance improvements rather than redesigning the finance operating model. This disconnect between strategy, execution and governance represents one of the most significant challenges facing CFOs today. Finance has largely moved beyond AI avoidance and experimentation, but the next priority is converting broad adoption into controlled, measurable and scalable transformation across the finance function.

Finance organisations employing AI



Top ways the finance organisation is employing AI

(Shown: among finance organisations employing AI)



Most finance organisations are currently focusing on incremental performance improvements rather than redesigning the finance operating model. This disconnect between strategy, execution and governance represents one of the most significant challenges facing CFOs today.

02

Data security and privacy leads a tightly clustered set of finance priorities.

Security and privacy of data ranks as the highest priority for the coming year among both all respondents and CFO/VP Finance respondents in Europe, underscoring the need to protect data as finance organisations expand cloud adoption, analytics capabilities and AI-enabled processes. The results also point to a concentrated agenda around core finance performance: financial planning, profitability analysis and reporting ranks second for both groups, followed closely by process improvement, enhanced data analytics, AI and strategic planning. Among CFOs and finance leaders, AI ranks fourth, suggesting that they are placing greater emphasis on moving their AI capabilities from experimentation to practical, value-adding use while continuing to strengthen finance's foundational capabilities needed to support it.

Of note, CFOs and finance leaders in the UK place slightly more weight on AI and process improvement, ahead of advanced analytics and planning.

The AI story

CFOs and finance leaders are placing greater emphasis on moving their AI capabilities from experimentation to practical, value-adding use.

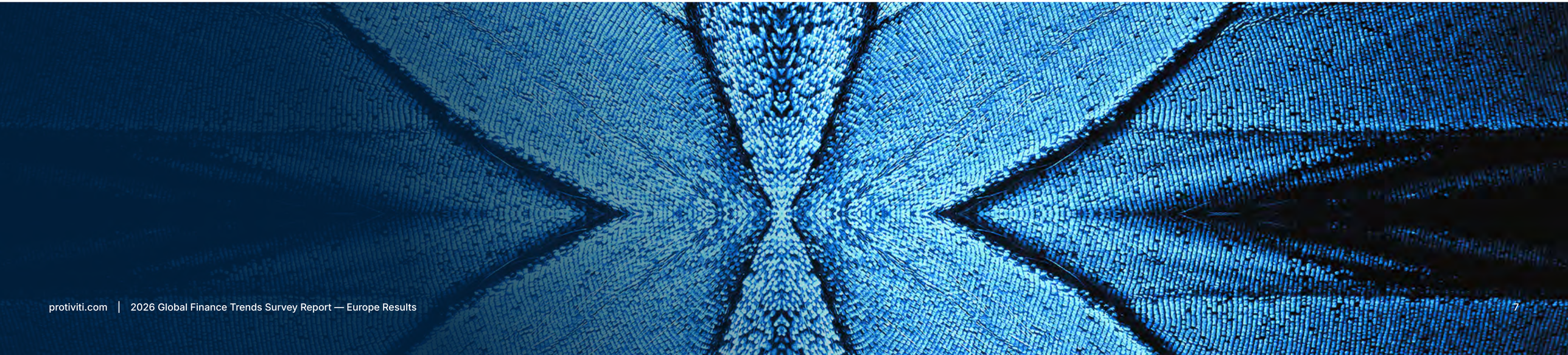


Table 1

Top finance priorities*

(Shown: All responses)

2026 rank	Area	2026 score (1-10 scale)
1	Security and privacy of data	7.7
2	Financial planning and profitability analysis and reporting	7.4
3	Process improvement	7.1
4	Enhanced data analytics	7.0
5	AI	6.9
6	Strategic planning	6.9
7	Changing demands and expectations of internal customers	6.8
8	Change management	6.8
9	SaaS and cloud-based applications	6.7
10	Leadership (within your organisation)	6.5
11	The changing roles of human resources, leadership & development, and recruiting	6.5
12	Tax changes	6.3
13	ESG metrics and measurement	6.3
14	Routine reporting and closing activities	6.3
15	Transaction planning and readiness	6.0

* 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
1	Security and privacy of data	7.8
2	Financial planning and profitability analysis and reporting	7.5
3	Process improvement	7.2
4	AI	7.1
5	Enhanced data analytics	7.1
6	Strategic planning	7.1
7	SaaS and cloud-based applications	6.9
8	Change management	6.8

2026 rank	Area	2026
9	Changing demands and expectations of internal customers	6.7
10	Leadership (within your organisation)	6.6
11	The changing roles of human resources, leadership & development, and recruiting	6.5
12	Tax changes	6.5
13	ESG metrics and measurement	6.4
14	Routine reporting and closing activities	6.3
15	Transaction planning and readiness	6.1

* 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.*

03

Finance teams are more effective at measuring the ROI of business transformation than AI.

Finance organisations in Europe report stronger measurement capabilities for business transformation initiatives than for AI programmes. Just under half say they are highly or moderately effective at measuring ROI from business transformation efforts, compared with less than one in three for AI ROI.

Clearly, ROI measurement remains a critical weakness across both AI and transformation initiatives. This gap matters for CFOs and finance leaders as AI investment expands across forecasting, risk management, regulatory reporting and automation: Without clear ROI measures, finance teams may struggle to determine which AI use cases are delivering strategically aligned value, which require refinement and which should be scaled. The results also suggest that many finance organisations with European companies still need more consistent measurement discipline across transformation overall, with a majority of respondents rating their ROI measurement capabilities as only somewhat or minimally effective.

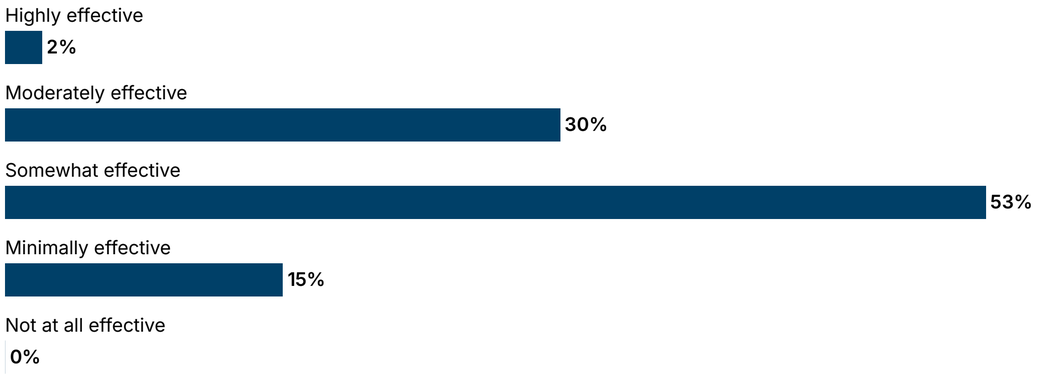
In the UK, finance leaders remain positive about AI, but most CFOs recognise that value will take time. Their short-term focus is on the foundational components of AI: better data, governance, security and process standardisation.



> AI's potential in finance will ultimately be determined by the strength of the foundations beneath it. Data, governance, security and process discipline are what turn promising use cases into sustainable value, giving finance leaders the confidence and capability to scale AI across the organisation.

Charlie Newman,
Managing Director, London

Effectiveness at measuring AI ROI



Effectiveness at measuring business transformation ROI



04

Finance leaders see the greatest value from advanced analytics, automation and process transformation.

For finance organisations in Europe, the clearest cost and efficiency gains are coming from a combination of data, process and automation capabilities. Advanced analytics ranks first among the technology approaches delivering the most valuable benefits, followed by process transformation and automation tools. AI and machine learning ranks fourth, suggesting that while AI is gaining traction, CFOs and finance leaders still see more immediate value from proven capabilities that improve visibility, streamline workflows and reduce manual effort. The findings suggest that AI currently generates the greatest value when embedded within broader transformation initiatives rather than operating as a standalone technology programme.

The measurable progress in cost optimisation efforts reinforces this view: Most finance leaders cite automation and RPA tools, while 64% point to utilisation of cloud-based systems and technology rationalisation. By comparison, 40% report meaningful cost optimisation progress from AI and machine learning, indicating that AI's efficiency benefits are emerging but not yet as broadly realised as those from more established finance transformation levers.

For finance leaders in the UK, those priorities are reinforced by rising employment costs and persistent skills shortages, which are accelerating automation, operating-model redesign, upskilling and selective co-sourcing as part of the transformation agenda.

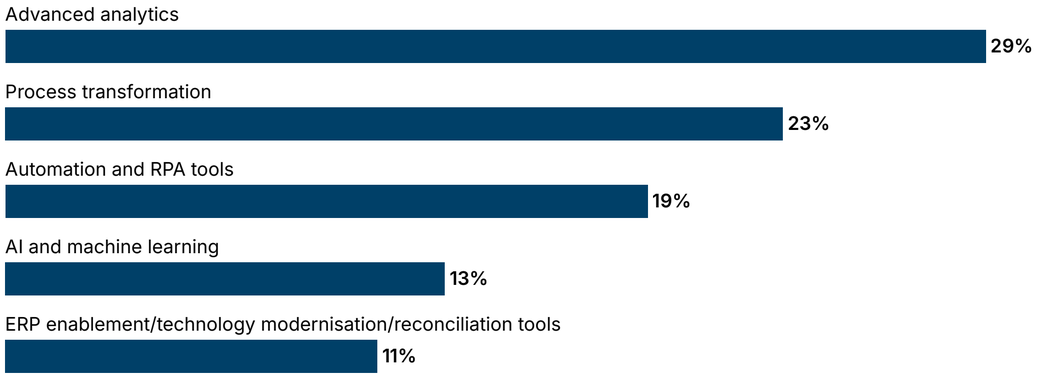


> Companies are navigating a delicate transition phase. They are adopting AI, but governance remains fragmented. The risk we most frequently encounter is the lack of a strategic framework that aligns AI, automation, analytics and data security within a coherent operating model. On the liquidity front, macroeconomic volatility is driving renewed demand for solutions that strengthen cash flow resilience, counterparty risk management and hedging strategies.

Guido Zanetti,
Managing Director, Milan

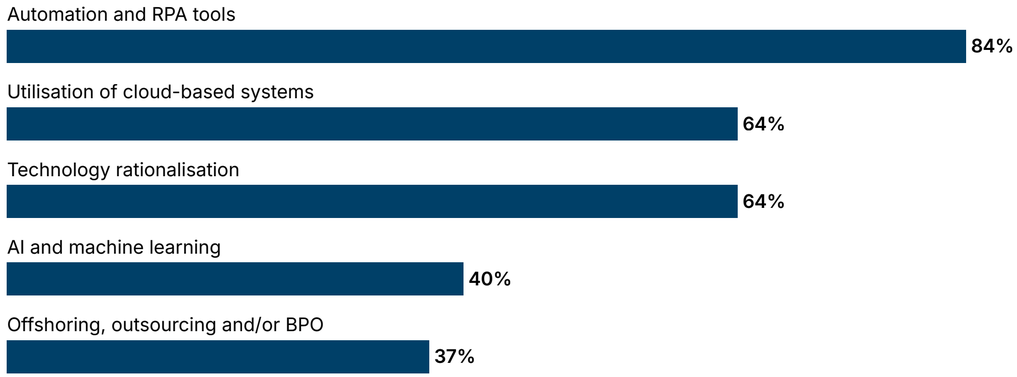
Technology approaches delivering the most valuable cost and efficiency benefits

(Shown: percentage in which each area is ranked first)



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

(multiple responses permitted)



05

Economic, monetary and trade policy volatility is putting cash management front and centre.

For CFOs and finance leaders in Europe, continuing changes in economic, monetary and trade policies are placing the greatest demands on cash management, which ranks as the top finance area requiring attention in light of ongoing global developments. Contingency planning ranks second, followed by cost optimisation, underscoring a finance agenda focused on liquidity, resilience and disciplined resource allocation. While broader market volatility can affect forecasting, profitability analysis and sourcing decisions, the European results suggest that finance teams are also concentrating on maintaining cash visibility, preparing for multiple scenarios, and identifying actions that can help the organisation optimise spend and respond with greater flexibility.

This is particularly relevant for UK-headquartered groups that must manage both UK and EU requirements, adding complexity to forecasting, reporting, compliance and scenario planning.

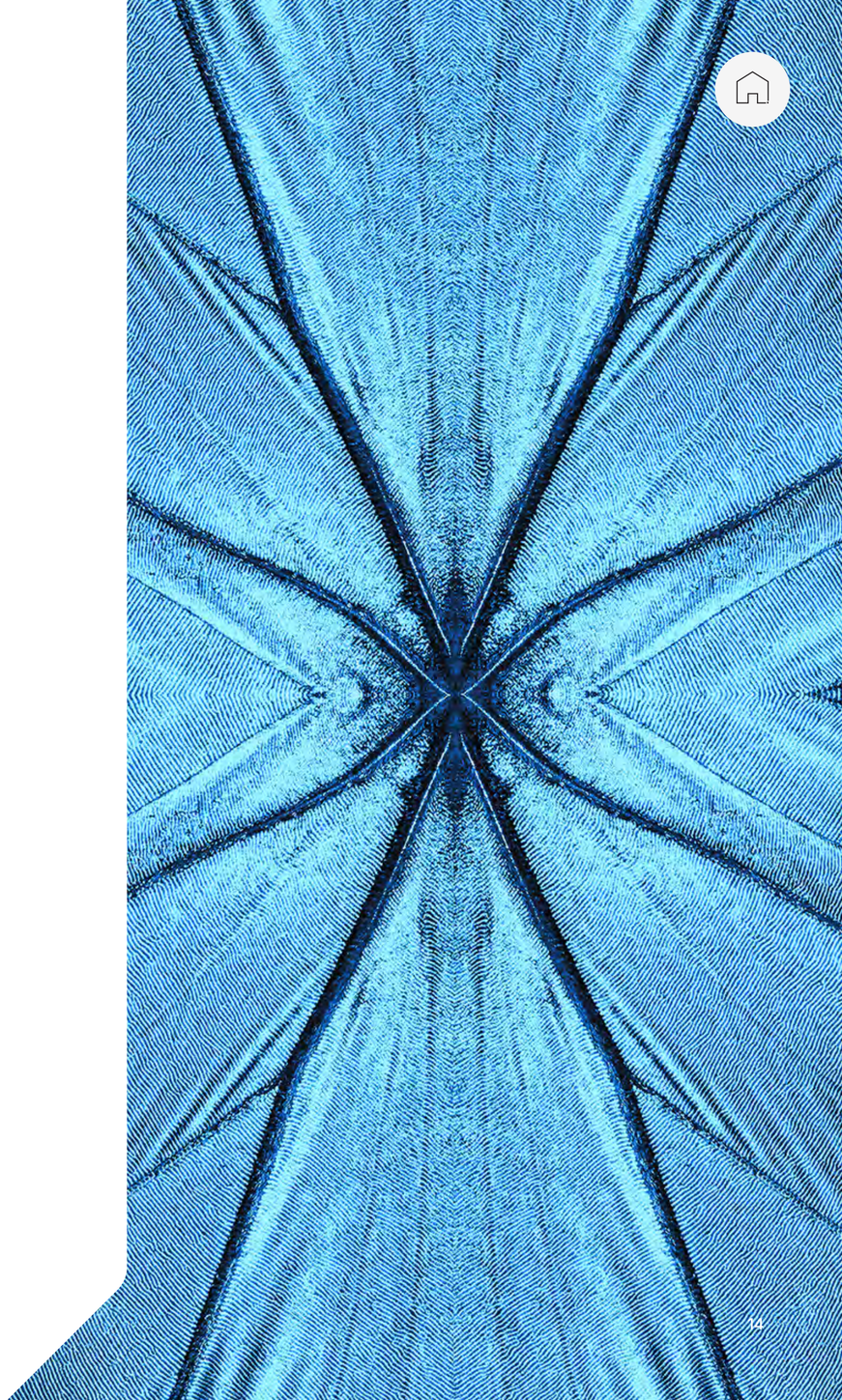
Top three finance areas requiring the most attention due to ongoing economic, monetary and trade policy changes

(Shown: percentage in which each area is ranked first)

35%
Cash management

18%
Contingency planning

11%
Cost optimisation



Calls to action for CFOs and finance leaders

01

Transition from AI adoption and experimentation to a formal finance transformation strategy. Define where AI can create value across forecasting, risk management, regulatory reporting, automation and decision support, and connect those use cases to a broader digital finance operating model.

02

Prioritise data security, privacy and governance as transformation accelerators. Treat trusted data, strong access controls, privacy safeguards and cybersecurity as foundational requirements for AI, cloud, analytics and automation initiatives.

03

Strengthen ROI measurement discipline for AI and business transformation.
Establish clear KPIs prior to scaling initiatives, including cost savings, cycle-time reductions, forecast accuracy, error reduction, productivity gains and improved decision quality.

04

Focus on proven levers that consistently deliver cost and efficiency gains. Emphasise process transformation, automation, cloud-based systems and technology rationalisation while scaling AI where it reinforces measurable efficiency improvements.

05

Employ advanced analytics to improve planning, profitability analysis and business insight. Bolster — and promote — the ability of the finance organisation to identify margin drivers, model performance by segment and market, and provide decision-ready insights to internal customers and stakeholders.

06

Improve cash visibility and working capital discipline. Focus on making cash flow forecasting, liquidity reporting and working capital management more timely and actionable as economic, monetary and trade policy volatility increases margin and profitability pressures on organisations.

07

Progress from static forecasts to rolling scenarios. Use AI, analytics and cross-functional input to model changes in demand, interest rates, trade policy, supplier costs, customer behaviour and liquidity needs, then link scenarios to specific response actions.

08

Synchronise finance transformation with enterprise priorities. Work with technology, operations, procurement, sales, tax, risk and compliance leaders to align AI, data, cost optimisation, scenario planning and cash management initiatives with enterprise strategy and key growth priorities.

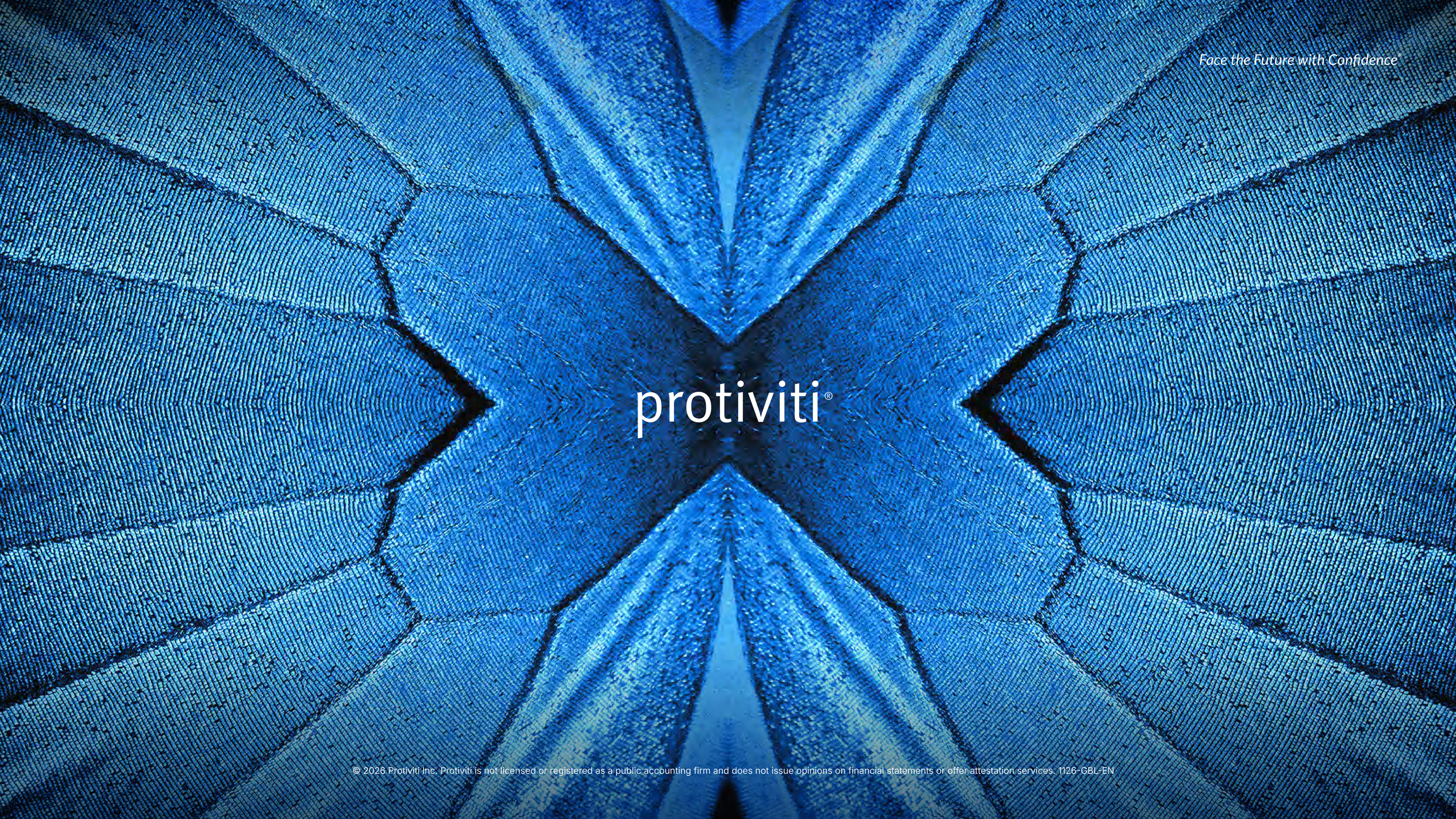
09

Invest in change management and finance capabilities. Equip finance teams to use AI, automation and analytics responsibly and effectively while strengthening skills in data interpretation, model validation, scenario analysis and technology-enabled business partnering.

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