2026 BENCHMARK REPORT

The CFO AI Pulse Report 2026

What top finance leaders across North America told us about AI adoption, risk, and readiness.

70%+
Piloting or broadly adopting AI

65%+
#1 concern is data security

90%+
Want CFO-specific use case

WHAT'S INSIDE

About This Report

Ready or not, AI has entered the finance function, including its processes, controls, roles/people considerations, and data security needs. Employees are using LLMs and AI-enabled applications, boards are asking about AI governance and strategy, and competitors are reimagining products and processes. The question is no longer whether to engage with AI; it's how to do it well.

To understand the current state of AI in finance, The Alliance Group surveyed top CFOs and finance leaders across North America. This report presents what they told us, without filters, and offers a practical framework for closing the gaps they identified.

METHODOLOGY

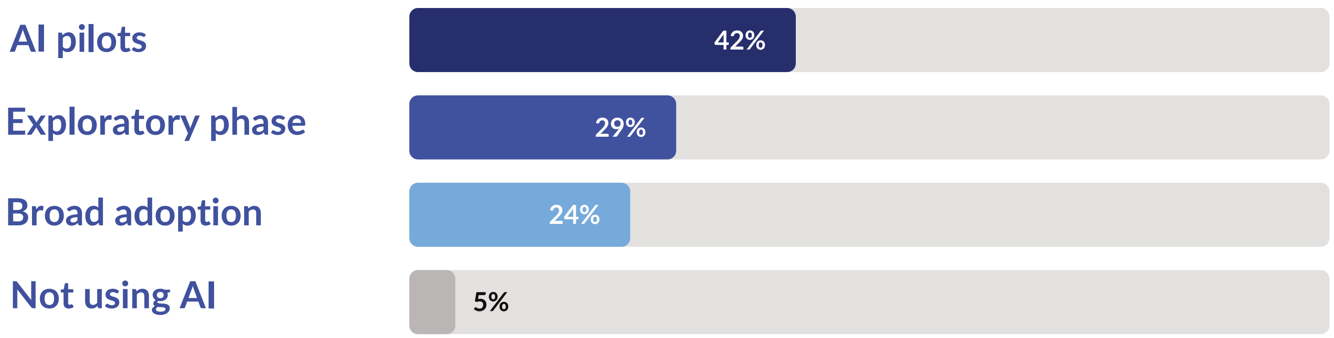
This survey was conducted among top senior finance executives in North America during early 2026. Respondents represent a range of industries, including government contracting, professional services, technology, financial services, and manufacturing.

Company sizes range from under $100M to multi-billion in annual revenue. Responses are presented in aggregate and no individual respondent or organization is identified. Percentages are rounded to the nearest whole number.

AI Adoption in the Finance Function

The most important finding from our survey is also the simplest: almost no one is standing still. Just 5% of respondents reported having no AI initiative underway. The other 95% are somewhere on the adoption curve between exploring, piloting, or already running AI systems.

AI Adoption Stage: Survey Respondents

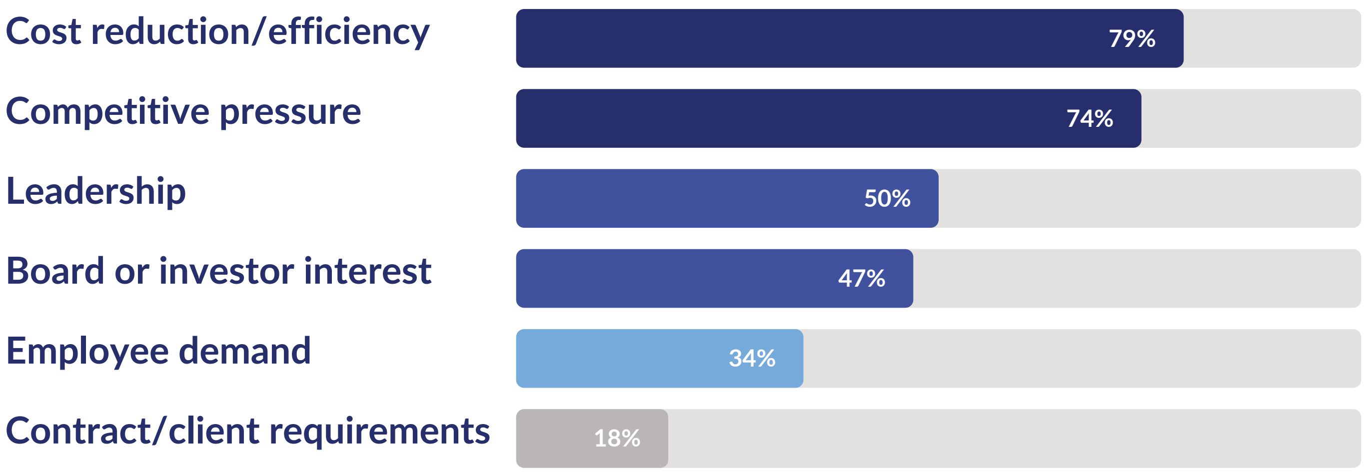


The "piloting" group is the most telling. These are organizations that have moved beyond curiosity, but haven't yet committed to scale. They've found one or two workflows where AI adds value such as summarizing documents, drafting variance commentary, and/or accelerating data pulls, but they have not yet built the governance or change management foundation to scale. That gap between pilot and scale is where most organizations are stuck.

> ***Most organizations are not waiting to start. They're waiting to do it right. The pilot stage is where momentum stalls if governance doesn't catch up to adoption.***

What's Driving the Urgency

We asked respondents to identify the factors creating pressure to move faster on AI. Multiple selections were permitted.



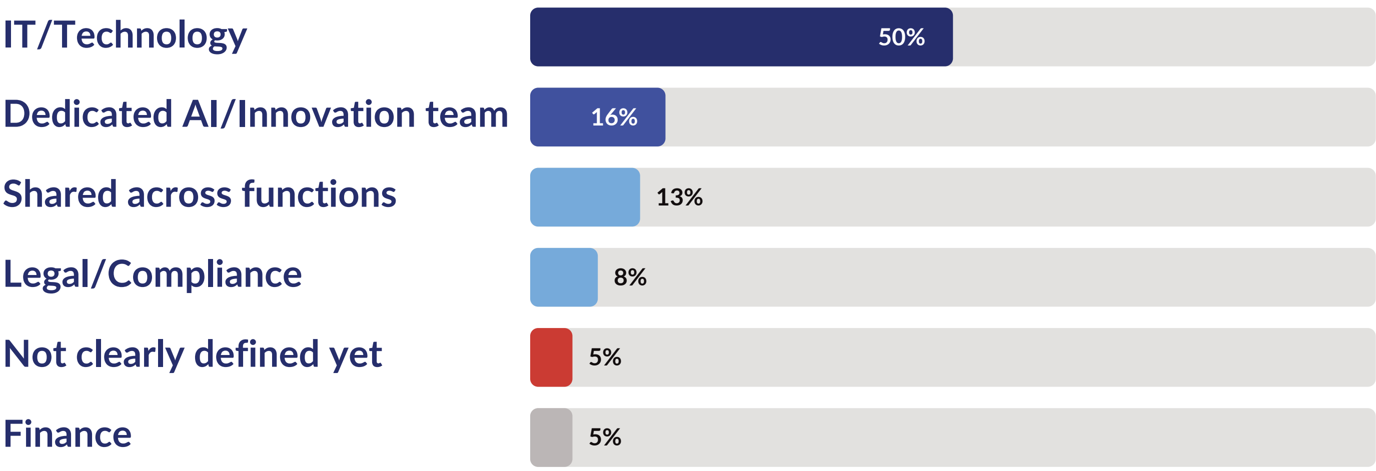
The dominant driver was efficiency and cost reduction. This tells us that CFOs are approaching AI as an operational efficiency tool first. But the second driver, competitive pressure, introduces a tension: urgency driven by fear of falling behind is not the same as urgency driven by a clear strategic plan. When both forces are present simultaneously, organizations often move before they're ready.

The Governance Gap

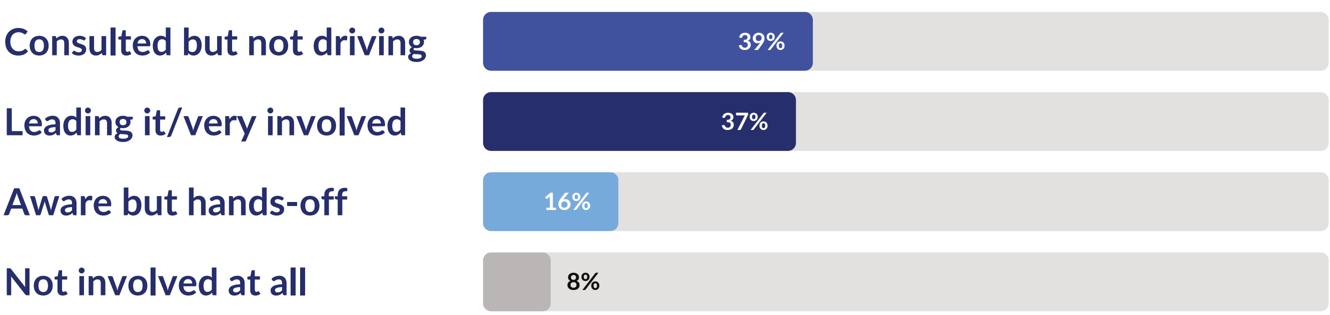
Perhaps the most consequential finding in our survey: at 50% of organizations, IT owns AI governance.

Finance owns governance at just 5% of organizations surveyed.

Who Owns AI Governance at Your Organization?



How Involved Are CFOs in AI Strategy?



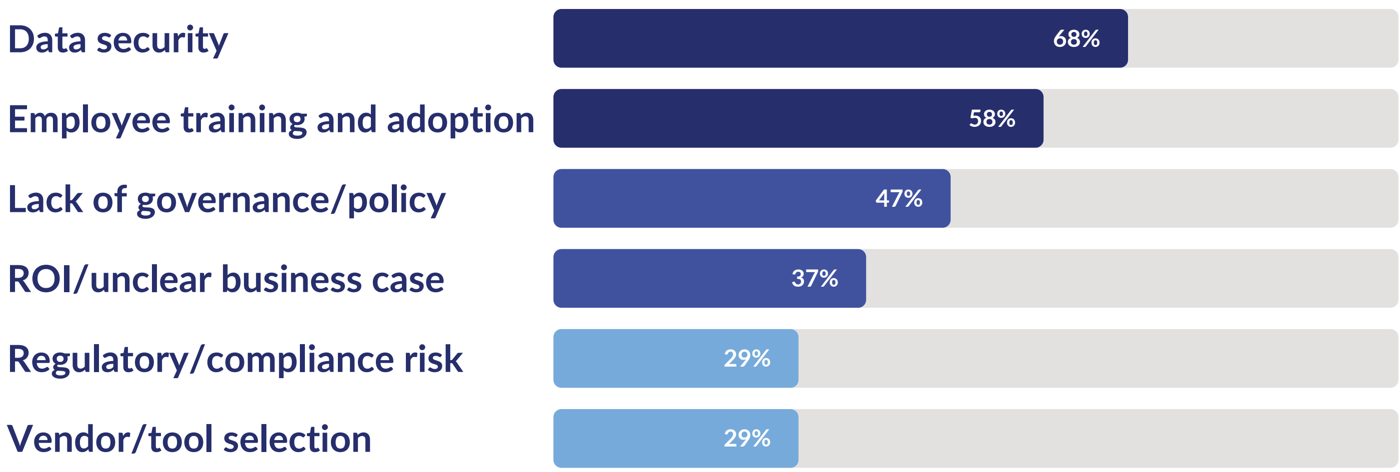
The combination of these two findings is significant. Nearly 40% of CFOs say they're "consulted but not driving" AI strategy, and at half of organizations, IT is the primary governance owner, which means decisions about data access, vendor selection, model behavior, and usage policies are being made without direct finance ownership of the outcomes or related budget and spend

AI in the finance function touches financial data, forecasting logic, reporting accuracy, and audit risk. These are CFO responsibilities and they require CFO-level accountability in the governance structure.

> ***The CFO doesn't need to become a technologist. But they do need a seat at the governance table, not as an approver, but as a co-architect of the framework.***

Top Concerns and What to Do About Them

We asked CFOs to identify their biggest concerns about AI in their organization. The results form a clear hierarchy and each concern maps to a solvable problem.



Data Security (68%)

Finance data is uniquely sensitive. The concern here is about employees entering forecast assumptions, contract terms, or compensation data into general-purpose AI tools without guardrails. The fix is a clear acceptable-use policy, an approved tool list, and training on what never goes into a public model.

Training and Adoption (58%)

Most AI rollouts fail not at the technology layer but at the human layer. People revert to familiar workflows, use tools inconsistently, or resist change without visible leadership buy-in. Adoption planning needs to start at the same time as implementation, not after.

Governance and Policy (47%)

Nearly half of respondents said there's no formal AI governance in place, yet the tools are already being used. That gap is where unauthorized use, data exposure, and inconsistent output quality live. A governance framework doesn't have to be complex; it needs to be clear, communicated, and enforced.

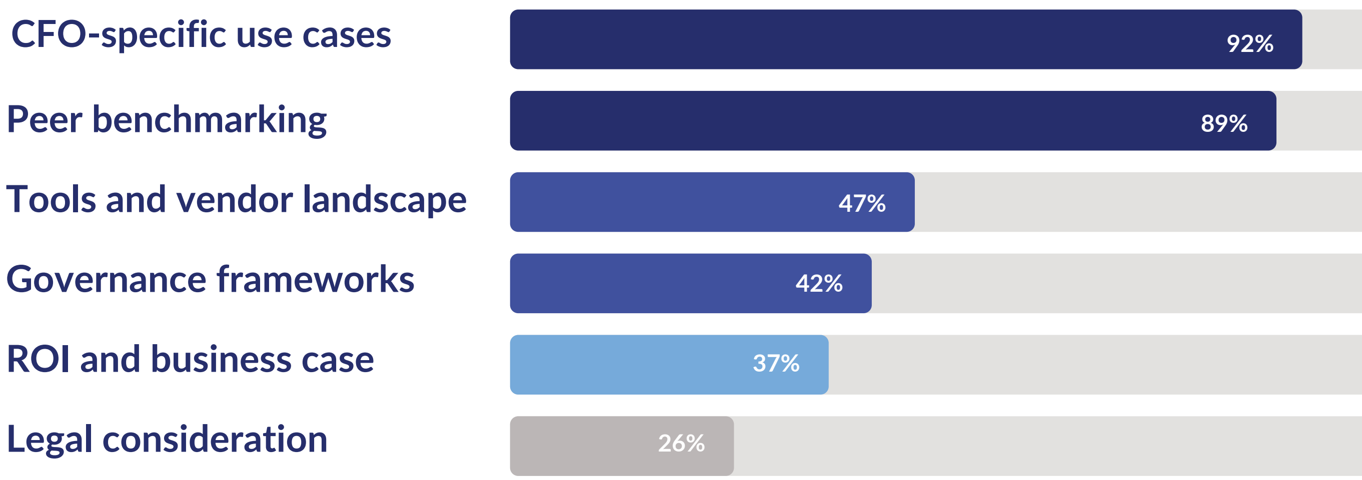
ROI / Business Case (37%)

ROI uncertainty is most common in the early-exploration phase. The solution is to start with use cases where the efficiency gain is measurable such as close cycle time, hours saved on variance commentary, and reduction in manual data pulls, rather than trying to quantify broad AI value before implementation.

The Highest-Value Use Cases in Finance

92% of respondents said CFO-specific use cases, FP&A;, reporting, audit support, are the most valuable thing they could learn about. This is the practical core of the report.

What Topics CFOs Most Want to Explore



Where AI Is Adding Real Value in Finance Functions

Based on responses and practitioner experience, the following areas represent the highest near-term ROI for finance teams at the pilot-to-scale stage:

FP&A and Forecasting

AI-assisted scenario modeling, variance analysis narration, and rolling forecast automation. Teams using AI in FP&A, report significant reductions in time spent on data preparation, freeing analysts for higher-value interpretation.

Management Reporting

Automating the production of board packages, commentary generation, and KPI dashboards. The goal is not to eliminate human judgment, but to eliminate the hours spent formatting and data-pulling before that judgment is applied.

Month-End Close

AI-assisted journal entry review, anomaly detection, and reconciliation support. Early adopters are identifying exceptions faster and reducing late-close surprises.

Audit Readiness

Using AI to maintain continuous documentation, flag control gaps, and prepare audit schedules, reducing the last-minute scramble that consumes finance teams every quarter.

A Framework for Moving Forward

The data in this report describes where most finance organizations are today. The Alliance Group's AI & Data Analytics practice is built to help them get to where they want to be in a way that's explainable, governed, and built for the long term.

01 PRIORITIZE & PLAN

Rapid assessment of your current state, prioritized use cases, and a roadmap built around your specific finance function goals, not a generic AI strategy.

02 BUILD/BUY

Evaluate build, buy, or hybrid options. Implement and configure the right solutions. We don't resell software, we help you make the right decision and execute it.

03 GOVERN & MONITOR

Design the governance framework, embed security and policy into workflows, and create the oversight roles and documentation your audit team will expect.

04 ENABLE CHANGE & ADOPTION

Build the training, communications, and support network that determines whether AI becomes embedded in how your team works or quietly abandoned.

AI should empower your team, not complicate their work. Alliance delivers solutions you can explain, verify, and trust.

Christina Gadrinab | Senior Director of AI & Data Analytics

25+ years of experience helping CFOs & PE-backed organizations cut through the AI noise, building data strategies, governance frameworks, & analytics solutions that deliver measurable results. Former leader at Deloitte, Choice Hotels, & CrossCountry Consulting.

Learn about our AI & Data Analytics practice and take our AI-Readiness Assessment

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This report was produced by The Alliance Group. Survey data represents the responses of top senior finance executives in North America, collected in 2026. All responses are anonymous and presented in aggregate.