



AI Impact vs. Hype in Finance 2026

Why confidence rises when AI moves closer to the ERP

- Based on 565 completed responses from finance professionals across roles, regions and industries

About this report and our partners

This report was developed with input from finance, advisory and technology partners who work closely with teams adopting AI inside live finance operations. Their perspectives help explain not just what the survey data says, but why certain workflows, ownership models and implementation choices are producing stronger outcomes than others.

Publisher

Zone & Co is the pioneer of ERP-native agentic finance, purpose-built to operate within the world's #1 AI Cloud ERP. Trusted by more than 4,000 companies worldwide including Salesloft, Figma and Avalara, Zone unifies finance workflows and embeds agentic AI directly inside the system of record to deliver measurable results such as 94% faster bookings and 90% more efficient billing.

Partners

ACCORDION

Accordion is the value creation partner for private equity. From core accounting and FP&A to analytics, technology enablement, performance improvement, and transformation, we help portfolio companies build stronger foundations, drive end-to-end value creation, and deliver results across the investment lifecycle.



Connor Group is a North American professional services firm focused on the most critical challenges for ambitious companies and their opportunities to shatter the status quo. Conner Group serves the offices of the CFO, CIO/CTO, and CHRO, trusted by the most exciting brands on earth to deliver results that last.



Fusion5 is an ANZ solutions provider that helps ambitious organisations across Australia and New Zealand go beyond software to unlock more value, freedom, innovation, and impact from their technology investments.



Staria's CFO Office solutions for scalable growth equips European CFOs with the tools and expertise to drive their business's growth with confidence. We support our customers' entire growth journey, from start-up to global enterprise.

● FOREWARD

Why embedded AI is earning finance's confidence

Finance teams are getting more from AI than many expected. I've seen that in our own work at Zone & Co, and 565 finance professionals in this survey confirm it: 57% say AI has outperformed expectations.

Just as telling, confidence rises sharply as AI moves closer to where finance actually works. Among broad adopters, **87% report high confidence in ERP-native AI**, versus just 39% among teams still in pilot mode. That gap says a lot about what finance trusts.

The clearest gains are showing up in structured workflows, where process, data and controls are already in place: reporting, approvals, AP automation and forecasting. This is work finance teams understand, can validate quickly and scale with confidence.

What stands out most is what separates the teams pulling ahead. It's not necessarily sophistication, it's focus. The teams seeing the strongest results picked a specific use case, measured it and kept going.

There is real investment required to get there. **AI experimentation costs time**. Outputs need review. New responsibilities show up alongside the ones being automated. This report covers all of it — the wins, the overhead and what leading teams are doing differently.

I hope it gives finance leaders a clear view of where AI stands today and a practical place to start.



Chad Wonderling

Chief Financial Officer
Zone & Co

ABOUT ZONE & CO

Zone & Co is the ERP-native financial operations platform trusted by more than 4,000 companies worldwide – including finance teams navigating the exact challenges this report covers.

Who we surveyed

47%

EMEA
Europe, Middle East, Africa

39%

NOAM
North America

11%

APAC
Asia-Pacific

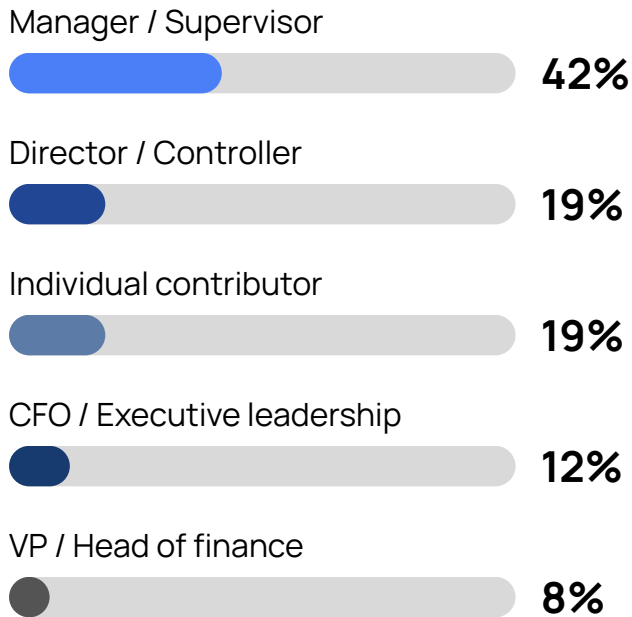
<1%

LATAM
Latin America

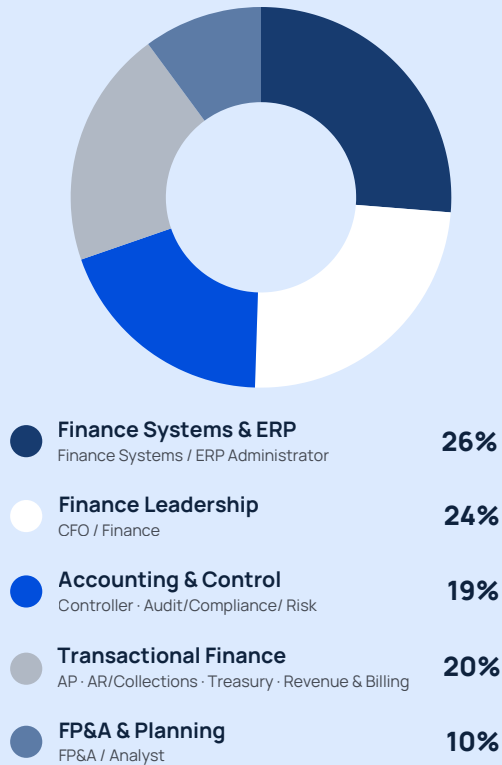
3%

Other

Seniority



Finance function



Industry

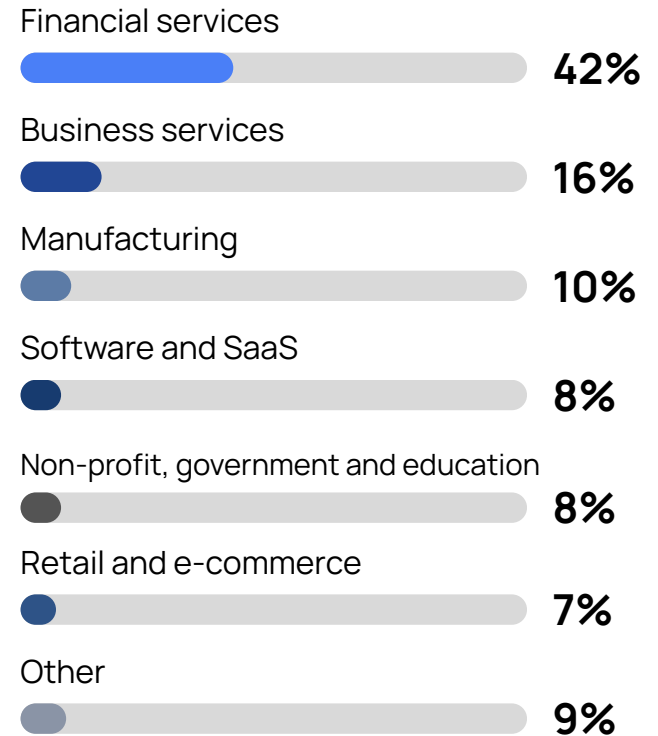


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Executive summary

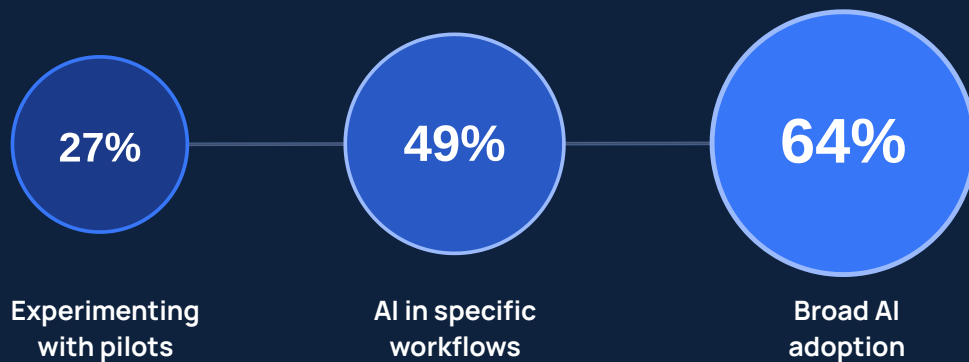
Finance teams believe in AI when it lives in the ERP. And the data shows exactly what separates the teams pulling ahead from the ones still waiting for proof.

LEAD FINDING

87% of finance teams with broad adoption are confident in ERP-native AI

The adoption-ROI curve

Teams that are deeper into AI adoption across functions experience positive return on investment.



Share reporting positive ROI, by AI adoption stage
Source: Zone & Co AI Finance Report 2026

More time spent on AI means better results

74%	vs.	40%
Of teams spending 21+ hours a week on experimentation say AI beats expectations		Of teams spending 5 hours or less a week say AI beats expectations

Who owns AI implementation impacts ROI

46%	vs.	9%
Of teams report positive ROI when CFO / Finance leaders own AI initiatives		Of teams report positive ROI when no one owns AI initiatives

The more time invested, the more time saved

60%	vs.	34%
Of teams spending 21+ hours a week on experimentation say AI saves them time		Of teams spending 5 hours or less a week say AI saves them time

Finance teams are taking AI seriously

Most finance teams are already using AI and the majority say it's beating expectations. This section establishes where teams stand today, how the results are landing and where the clearest early activity is showing up.

Most finance teams are already in live AI use

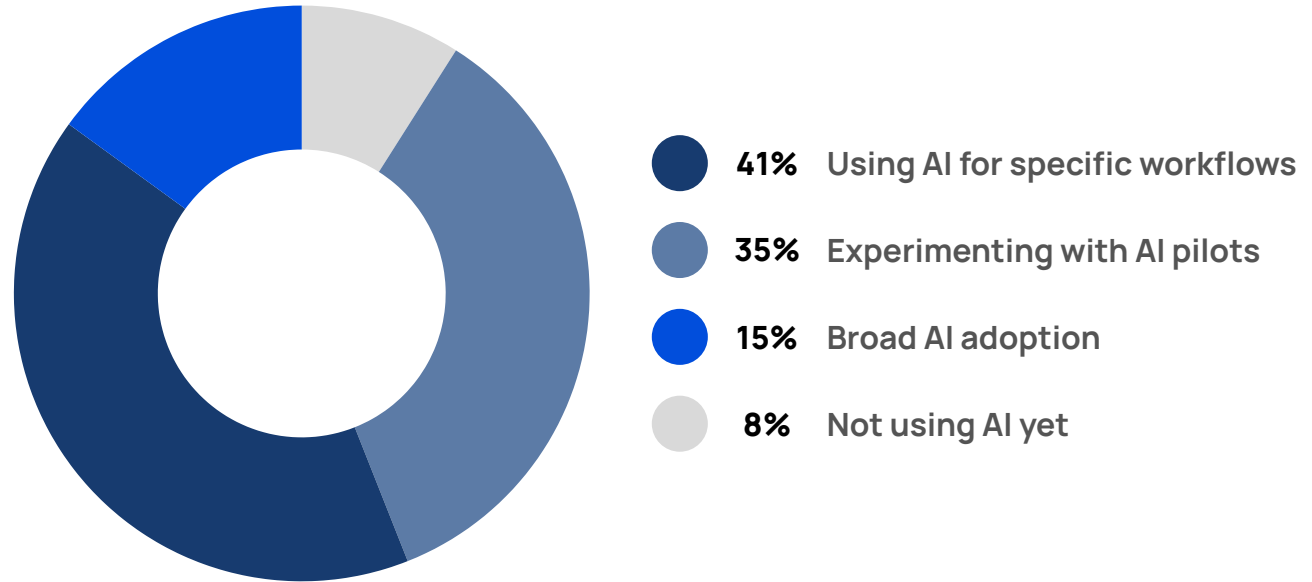
The largest share of finance teams are using AI for specific workflows today. Another large group of teams is actively experimenting with pilots. Only a small minority haven't started.

But pilots and specific workflows are very different things. Pilots are controlled tests. Specific workflows are live commitments. AI running inside real finance processes, with real outputs that someone is accountable for.

Who owns that work is part of the baseline picture, too. Ownership is roughly evenly split across IT, Finance Systems and Finance Leadership. In a small share of teams, nobody owns it yet. That group shows up at the lower end of every outcome measure the data tracks.

Respondents are in on AI and they're feeling empowered

Where teams are in their AI journey



Single-select. Respondents chose one option.

Who's leading AI implementation and experimentation in finance today

29%

IT / Data team

28%

CFO / Finance leadership

27%

Finance systems team

11%

Shared responsibility

6%

No defined owner

Single-select. Respondents chose one ownership structure.

When we asked respondents how AI is affecting their team, **35% said it's empowering** while only 15% report concern or added confusion.

01

Section 1

Finance takes AI seriously

Early results are coming in ahead of what most teams expected

Finance teams reporting AI beat expectations weren't describing dramatic outcomes. They're experiencing real, measurable gains that teams can point to and build on.

Matt MacLachlan, Financial Operations Partner at Connor Group, works with finance teams on AI deployment and can identify what the successful deployments look like. Before teams think about the tool, they have already defined the process end to end. They know the inputs. They know what good output is. And the work is manual enough that automating it produces a result someone can actually feel.

MacLachlan has seen teams try to shortcut it, reaching for the most ambitious use case before the underlying process is defined. The ones that get early traction tend to start where the rules are already written and build from there.

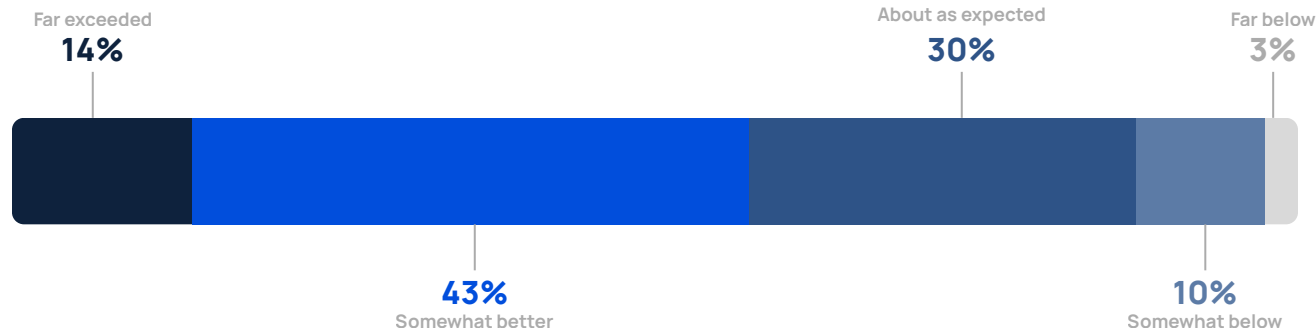
KEY FINDING

AI is already beating expectations for most finance teams

57% say AI has performed **better than expected**

55% rate AI's **measurable impact on efficiency or accuracy** a 4 or 5 out of 5

How AI's performance has compared to expectations



Single-select. Respondents chose one option.

EXPERT INSIGHT

"Within your process, pick a use case. Starting small with a well-defined process is really where we've seen organizations realize that ROI."

Matt MacLachlan · Financial Operations Partner, Connor Group

01

 Section 1
 Finance takes AI seriously

AI activity in finance is wider and more varied than most expect

Most finance teams start with process-level work because the volume is there and the routines are already established.

Shannon Moir, who directs AI for Fusion5, sees this consistently: The pull toward simple, repetitive work is good instinct. As one CFO we surveyed put it, start with small, concrete use cases and build success over time, because teams that skip that step quickly lose confidence in the whole journey.

Proactive insights, self-learning systems and LLMs are less common in the data.

“We look for those joyless tasks – simple, repetitive, they really meet AI’s criteria for success. Start small and start simple, get some wins, then build your capability.”

Shannon Moir · Director of AI, Fusion5

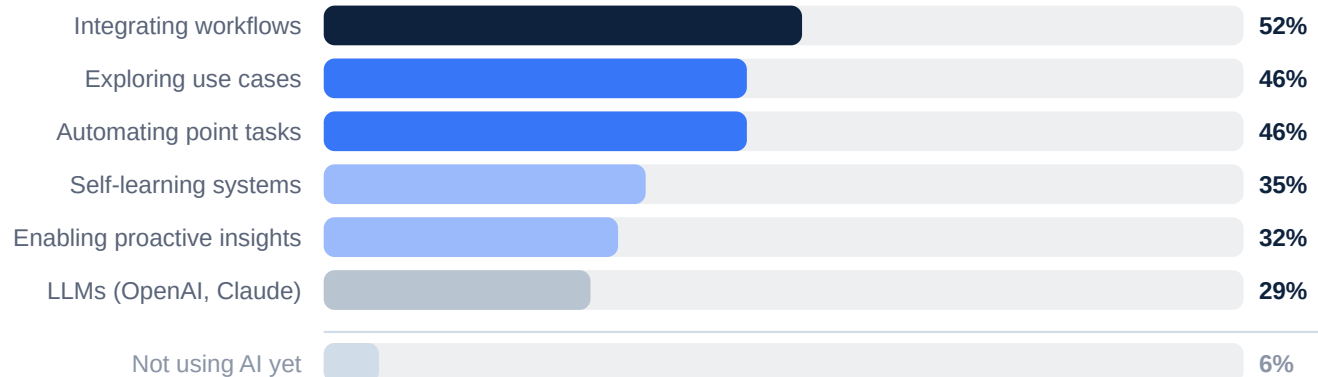
● KEY FINDING

Finance teams are active across multiple AI fronts at once

61% of respondents are running **two or more active** AI use cases

Excludes “Exploring use cases” and “Not using AI yet.”

What finance teams are currently using AI for



Multi-select. Respondents could select all that apply.

Where finance teams see the highest untapped potential for AI



Single-select. Showing the top 5 of 9 responses.

● The baseline is set. AI is broadly delivering. In the next section, we dive into the specific workflows producing the clearest results and what those workflows have in common.

The clearest wins are in targeted workflows

53% of finance teams say reporting and analysis is where AI has delivered the most. Forecasting and approvals follow. The leading benefit areas share a profile: structured work and defined processes.

02

 Section 2
 Targeted workflows win

AI delivers most clearly in work finance already understands

The strongest early results are in work that is well-defined and familiar – with already-mapped processes and recognizable outputs.

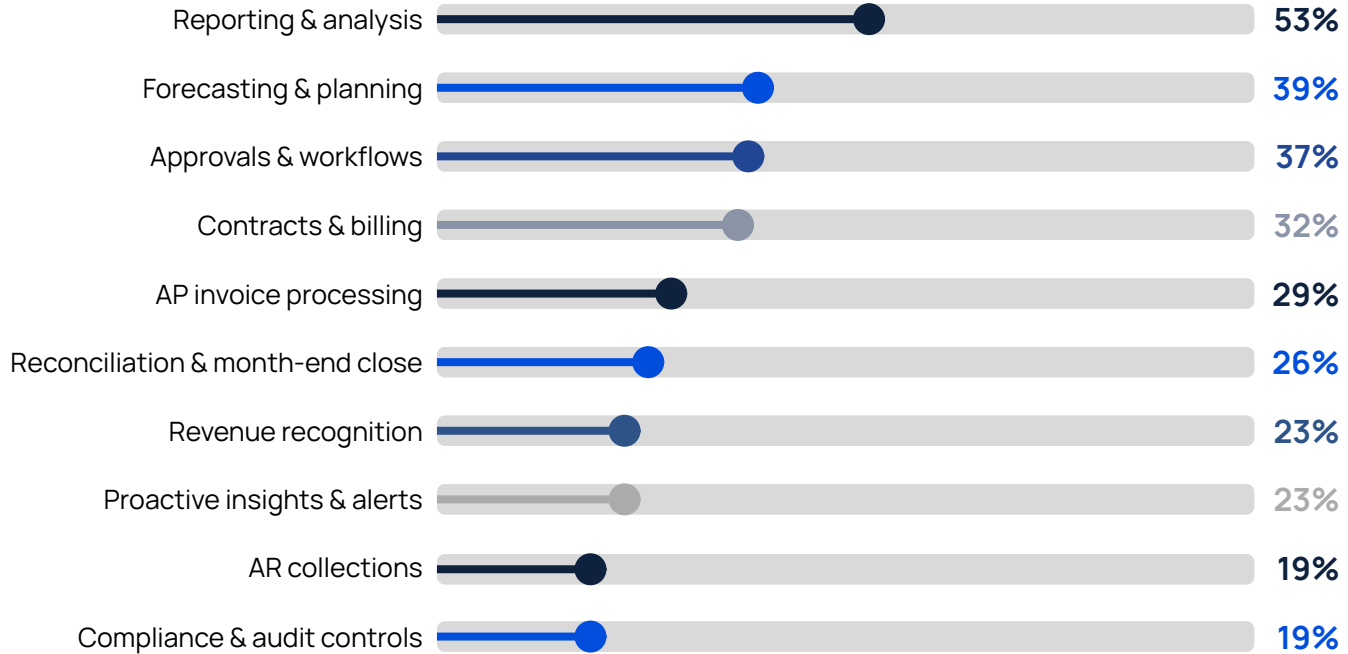
Reporting and analysis stand out because they sit inside workflows finance already knows how to control. The inputs are easier to define, the outputs are easier to check and the value shows up quickly in better visibility, faster turnaround and more confidence in the numbers.

Forecasting follows for a similar reason. It still requires judgment, but the process is structured enough for AI to accelerate the work without removing finance's oversight. That fits the broader pattern in this report: AI delivers most clearly where the workflow is already legible.

KEY FINDING

Reporting, forecasting and approvals lead as AI's clearest wins

Where AI has delivered the most tangible benefit



Multi-select. Respondents chose up to three benefit areas.

RESPONDENTS SAID



According to respondent we surveyed: "We've built an accounts payable workflow that routes to the appropriate manager for review and approval based on the vendor name and nature of expense. AI uses pre-determined criteria to complete this routing."

The day-to-day impact is practical and visible, but uneven

The shift from doing to reviewing is one of the changes our survey respondents mention most often. When a finance professional moves from entering invoice data to checking what AI entered, the role carries the same accountability as before. What changes is where the effort goes.

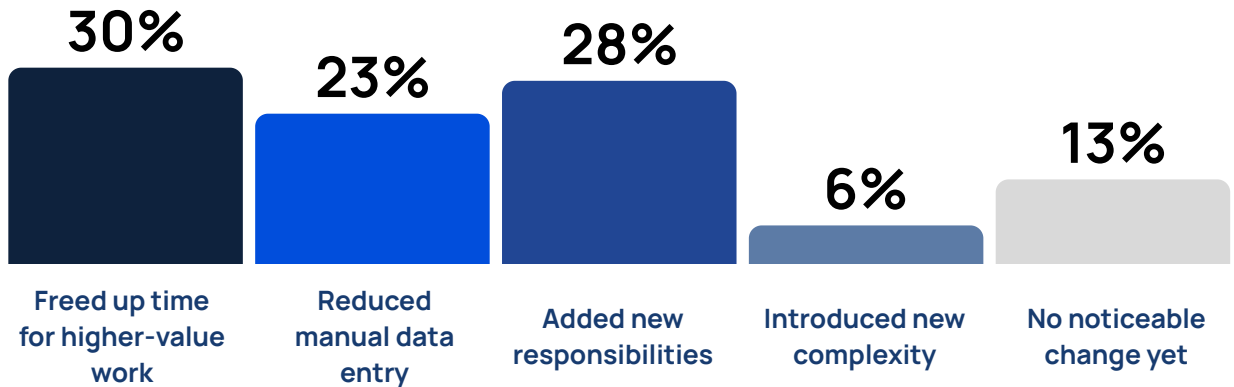
That transition needs to be designed deliberately. Moir describes teams that approach AI with a mindset of empowering people as far more likely to be successful in widespread adoption.

Those who say AI has added new management responsibilities are navigating a stage that many teams pass through. The time savings data on the next page shows what happens to it as teams go further.

KEY FINDING

AI is changing daily finance work, but teams have different experiences

How AI has changed day-to-day work for finance teams



Single-select. Respondents chose one option.

INDUSTRY INSIGHT

“We’re making people superhuman, not replacing people – if you use that mindset from the start, you have a much greater opportunity of winning hearts and minds.”

Shannon Moir · Director of AI, Fusion5

02

Section 2

Targeted workflows win

The day-to-day impact is practical and visible, but uneven

Teams in pilots are building the foundation for what comes later. The effort at that stage is real. As Andrew Humphrey, a senior director at Accordion, puts it: “In the early days, you’re going to need to check it constantly.” The pattern in the data shows how differently time savings are reported once AI moves into live workflows.

By the time a finance team reaches broad adoption, three in four say AI saves their people hours every week. At that stage, saving time with AI is the typical experience.

“If you don’t explicitly define what good looks like – your inputs, your outputs, how results should be structured – the AI defines them for you. And if you did it 50 times in a row, all 50 would be slightly different.”

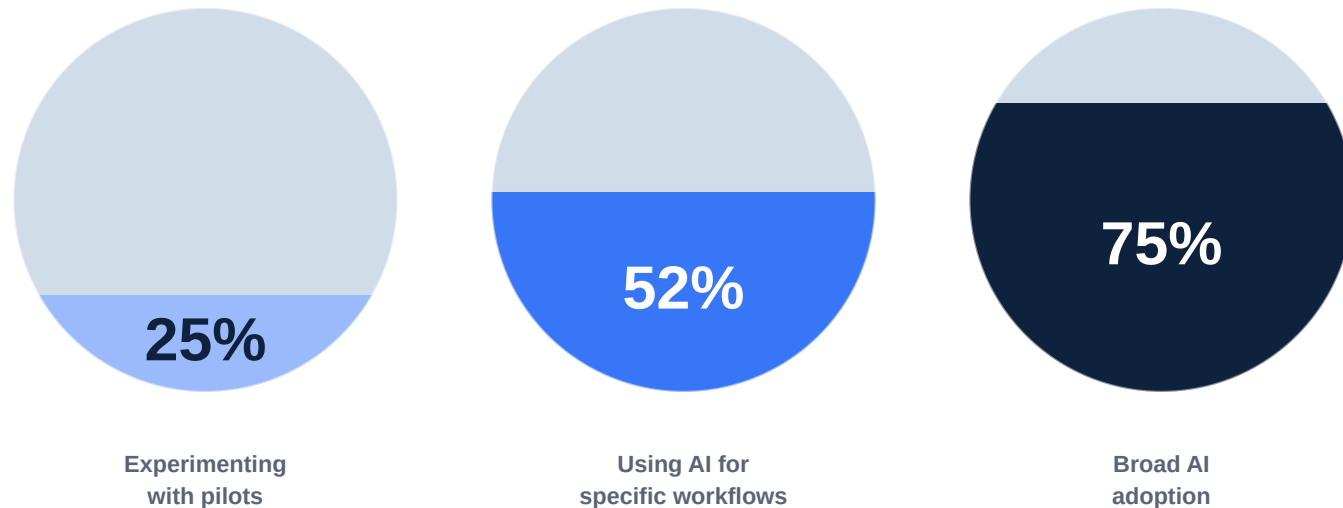
Andrew Humphrey · Senior Director, Accordion

KEY FINDING

Time savings grow sharply once AI moves into live workflows

52% of teams using AI for specific workflows say it saves their team hours every week

Which AI use cases finance teams say are overhyped



Share within each group who say AI saves their team hours every week. Respondents not yet using AI excluded.

Section 2 showed where AI is delivering and how the returns build with depth. The next section looks at the use cases where expectations have run ahead of what the tools can reliably deliver.

Some AI promises are outpacing reality

Finance teams are candid about where AI hasn't delivered. Certain use cases generate the most excitement and the most disappointment. This section looks at which tools are falling short and what it costs when they do.

The most-hyped use cases are often the least ready

The use cases finance teams flag as overhyped tend to cluster at two ends of the spectrum: the highly visible and the highly complex. Help AI bots are the kind of tool that gets demonstrated at conferences. They look capable in controlled conditions, but prove less reliable on the varied, exception-heavy queries finance teams actually ask.

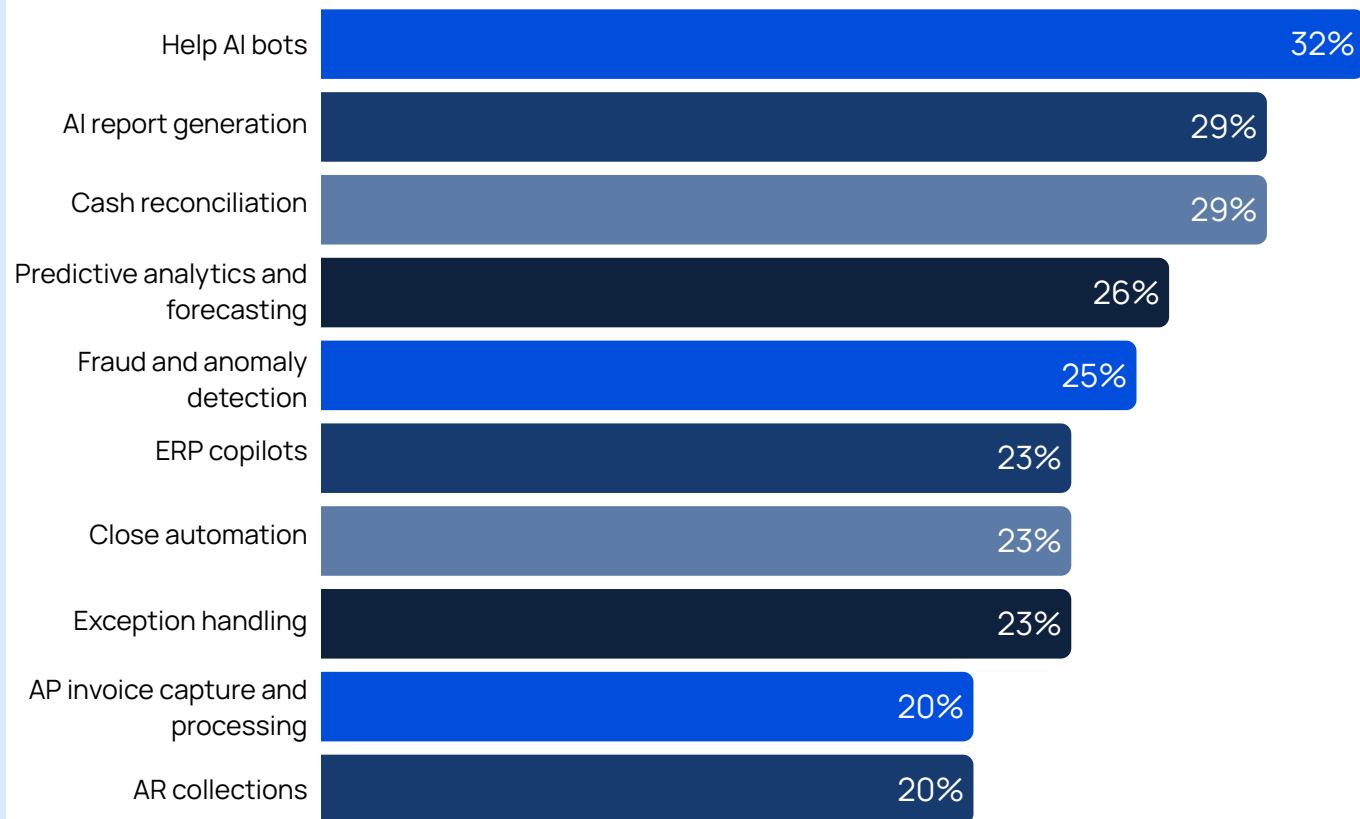
Report generation and cash reconciliation follow closely. Both depend on clean, well-structured data and processes that are already well-defined – conditions many finance environments don't yet meet. When those conditions aren't in place, the tool produces outputs that require enough oversight to erode the value.

What the list has in common is the gap between what these tools promise in a sales context and what they can reliably deliver in a live finance environment. That gap is where the disappointment is concentrated.

KEY FINDING

Help AI bots top the list of overhyped finance AI use cases

Which AI use cases finance teams say are overhyped



Multi-select. Respondents could select all that apply.

EXPERT INSIGHT

"If you've got an AI hammer in your hand, everything can look like a nail ... We look for true return on investment, and we want to have demonstrable return on investment for the AI use case in question."

Shannon Moir · Director of AI, Fusion5

Disappointment follows a pattern across different tools

The finance professionals in this survey described a recurring set of failure modes. The most common were:

- Chatbots that couldn't handle complex or varied queries
- Report generation that produced numbers requiring manual correction
- Reconciliation that handed work back when it hit exceptions.

These are also the use cases that appear most frequently in the open-text responses – the tools most often described as falling short.

Joonas Sipola, COO of Staria, a global CFO office solutions provider, puts it directly: Teams build something using capable models, the tool appears to run successfully and then the audit log shows it failed at multiple steps without flagging those failures to the user.

The underlying problem is context and consistency. AI tools working in generic mode – without explicit knowledge of your chart of accounts, your approval thresholds, your exception rules – default to plausible-looking outputs rather than correct ones. Finance teams working in complex, high-stakes environments are the ones most exposed to that gap.

What finance teams describe when AI fails to deliver

1

Help AI bots

Unable to handle varied or complex queries

2

Report generation

Unreliable output requiring manual correction

3

Reconciliation

Breaks down on exceptions, handed back manually

4

ERP copilots

Integration limits and hallucinated outputs

5

Forecasting

Predictions too generic to act on

6

Close automation

Adds correction work

7

Anomaly detection

False positives create review burden

Themes interpreted from open-text responses.

When AI falls short, the correction lands on the team

The most common consequence when AI underdelivers is additional work – hours spent correcting or reconciling what the tool got wrong. That outcome lands directly on the finance professionals who were supposed to benefit from the time savings.

The secondary impacts compound the picture. Budget spent on unused licenses or consulting fees is a direct cost that's hard to offset against results that didn't materialize. Delayed close cycles affect the whole organization. And erosion of leadership trust in AI initiatives is a cost that carries beyond the immediate project.

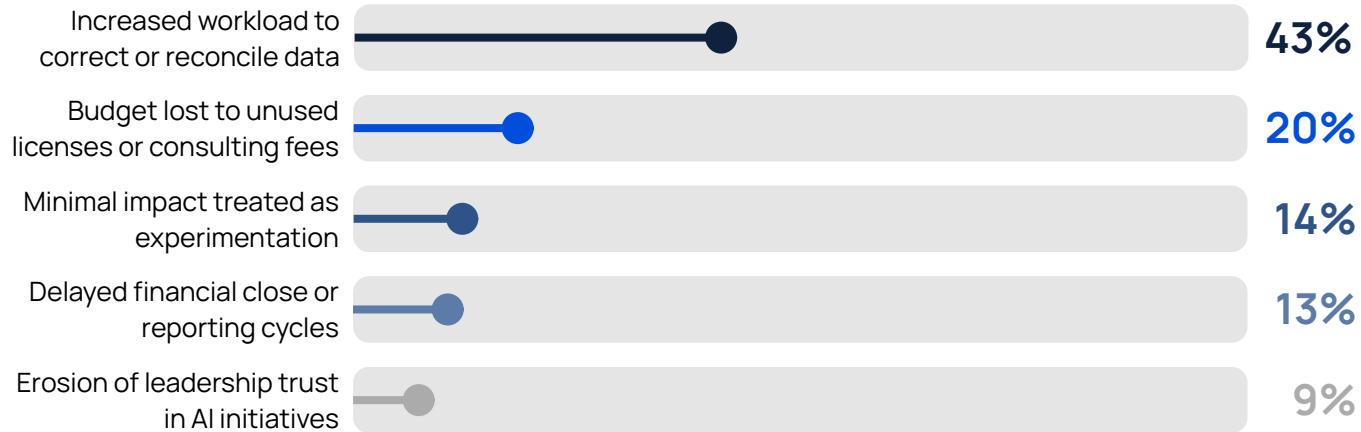
The compliance dimension adds another layer. Security and audit risk are prominent downsides finance teams associate with testing immature AI. Finance teams working with sensitive data in regulated environments are carrying those risks while the tools are still being evaluated.

KEY FINDING

Increased workload is the most common cost when AI underdelivers

43% say AI falling short increased their team's workload to correct or reconcile data

What happens to the business when AI underdelivers



Single-select. Respondents chose one impact.

The biggest downsides of testing immature AI

33%
security risk

21%
compliance risk

Single-select. Showing top 2 of 5.

- AI failure has a measurable cost – in hours, in budget and in trust. The next section looks at a different kind of cost: the time investment serious AI adoption requires even when it's working.

AI experimentation carries a real cost

Getting results from AI takes a serious time investment. Most finance teams are already spending six or more hours a week on AI experimentation. This section looks at what that investment costs and what it produces.

04

 Section 4
The real cost

Serious AI adoption demands serious time

The hours finance teams spend on AI experimentation are substantial. Anthony Dixon, who leads AI product development at Zone, observes that the teams seeing the strongest gains tend to reinvest their time savings directly into the next iteration. They recover time from one workflow and immediately redirect it toward expanding what AI can do next.

That cycle explains why the cost stays high even among teams getting results.

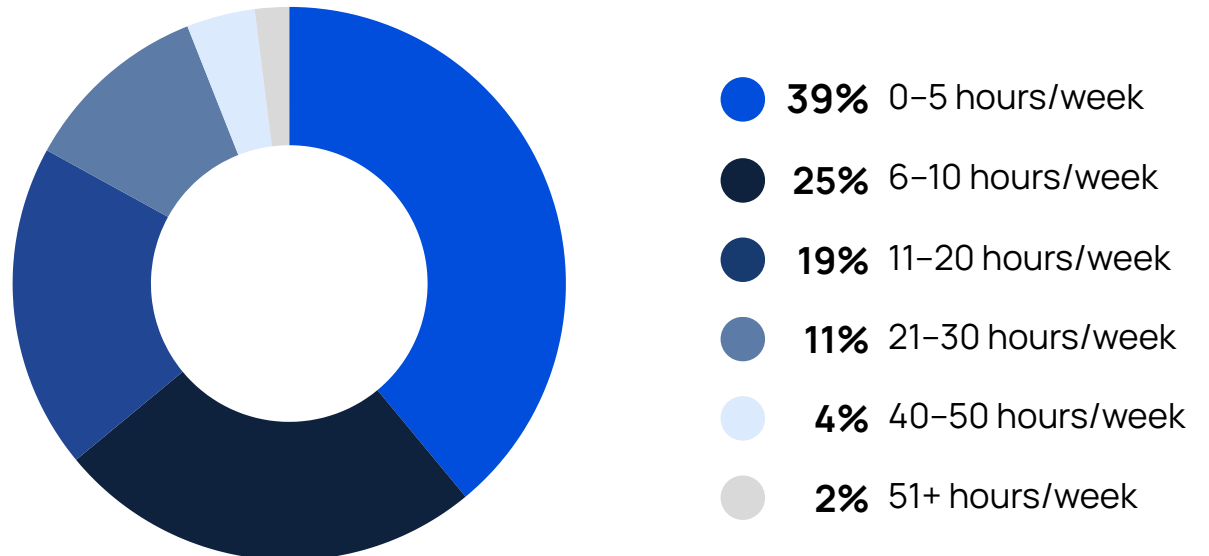
What the data makes clear is that serious AI adoption costs time. Those hours are going into setup, configuration, output review and the next round of expansion.

KEY FINDING

Most finance teams are spending six or more hours a week on AI experimentation

62% spend six or more hours a week on AI experimentation

How many hours per person finance teams spend on AI a week



Single-select. Respondents chose one option.

ZONE PERSPECTIVE

“They’re reusing that time to get the next drop out of AI. They’re continuing to see their AI processes develop, but they’re not necessarily saving the time right now, because they’re looking at the horizon, thinking, ‘How can I use it again?’”

Anthony Dixon · AI Platform Manager, Zone & Co

04

 Section 4
The real cost

Savings and overhead go hand in hand

The split in this data is close enough to shape the story. Just under half of finance teams say AI saves their team hours every week. Just over a third say it saves some time but brings new admin work with it. Both groups are getting something back.

The administrative work the second group describes is real and recognizable: outputs that need checking, configurations that need maintaining, new responsibilities that didn't exist before the tools arrived.

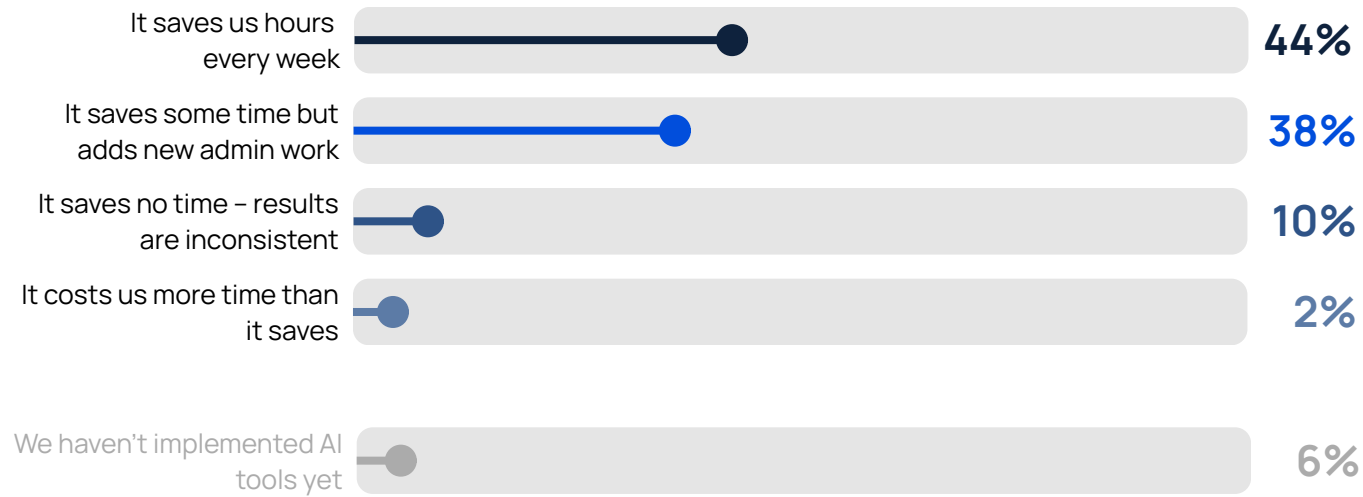
Many of the experts we spoke to emphasize the duality of finance teams' AI return on investment. While time savings are common, human oversight on AI outputs is critical in finance functions to ensure fidelity.

KEY FINDING

AI saves time for most finance teams but rarely without new responsibilities



How AI has changed finance teams' use of time



Single-select. Respondents chose one option.



RESPONDENTS SAID

According to one senior finance respondent we surveyed: "We're using AI for some processes, but it needs double-checking - so the time gains are less than expected."

04

 Section 4
The real cost

The teams putting in the most get the most back

The relationship between time spent and time saved is consistent across every engagement level in this data. Teams in the lowest engagement band save hours at roughly a third of the rate. Teams in the highest band save hours at nearly double that rate.

At higher engagement levels, the hours are going into different work. The configuration and output-checking that dominates earlier stages gives way to iteration and expansion – building on what’s already working rather than establishing whether it works at all.

Finance teams that put serious time into AI tend to reach that stage. The data shows that sustained engagement and stronger time savings move together consistently across every band.

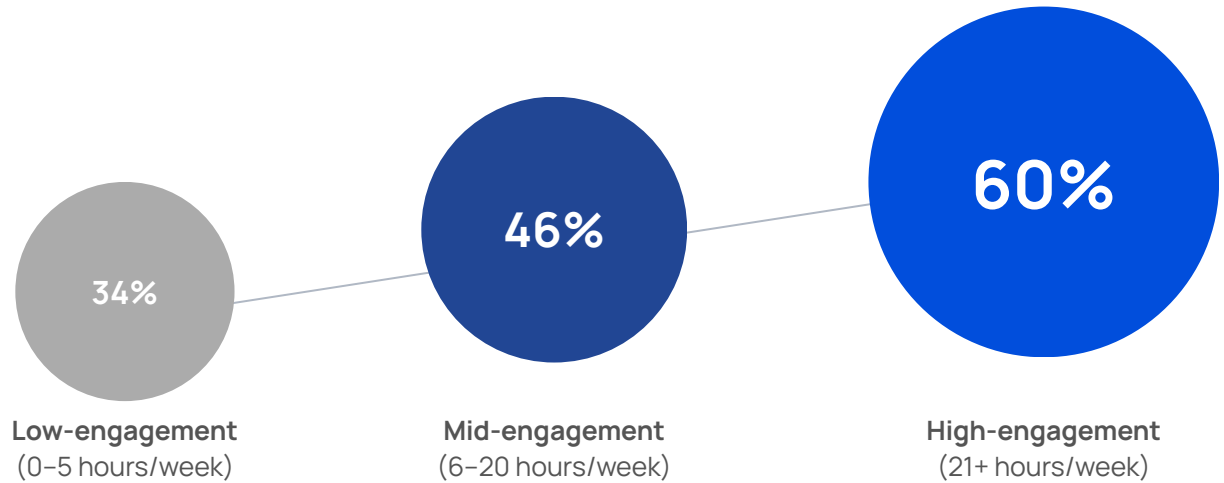
CROSS-TAB FINDING

The teams investing the most time in AI are saving the most time

60%

of high-engagement teams – those spending 21 or more hours per week on AI experimentation – say it **saves their team hours every week**

Time savings by weekly hours invested in AI experimentation



Share within each engagement group saying AI saves their team hours every week.

ZONE'S PERSPECTIVE

From what we observe across implementations, the teams that progress through the overhead phase most reliably are usually the ones that set a clear scope from the start – one process, one outcome, one standard for what good looks like. The hours get more productive once the boundaries are drawn.

Section 4 has shown what serious AI adoption costs in time and what it returns. Section 5 looks at the teams getting the most back and examines what else they have in common beyond the hours they put in.

The teams getting the most from AI share a clear profile

The gap between teams pulling ahead and teams still waiting for results is wide and consistent. Engagement level, adoption stage, ownership structure and seniority all shape what AI delivers. This section examines each dimension and what it means in practice.

The most committed teams are pulling away

The gap between the highest and lowest engagement groups in this data is wide. Teams spending 21 or more hours a week on AI beat expectations at nearly double the rate of teams spending five hours or less. The same separation shows up across positive ROI, impact ratings and ERP confidence. The pattern holds across every outcome measure tracked.

The separation is consistent enough across different outcome measures to suggest something more structural. These are teams that have moved past the question of whether AI will work and into the question of what to build next.

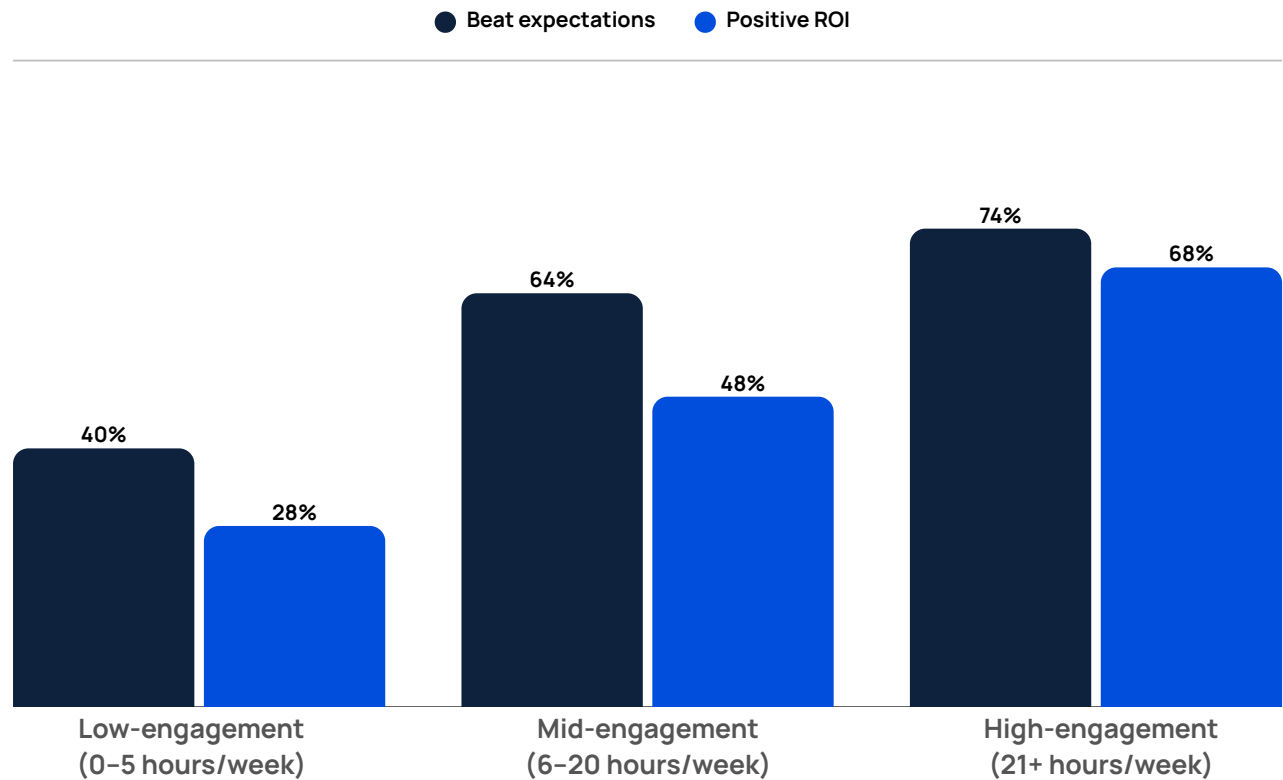
The commitment gap also shows up in how teams feel about their ERP's AI capabilities. Highly engaged teams report high ERP confidence at rates that suggest their tools and their workflows are operating as a single system.

CROSS-TAB FINDING

Highly engaged teams say AI beat expectations at nearly twice the rate of low-engagement teams

74% vs. 40% High-engagement teams vs. low-engagement teams saying AI beat expectations

Outcomes by weekly hours per person invested in AI



Share within each engagement group. Beat expectations = somewhat or far better than expected. Positive ROI = real time-saver or game changer.

Source: Zone & Co AI Finance Report 2026

05

 Section 5
Who's pulling ahead

Teams at the forefront are pulling ahead

Adoption depth changes the outcome. That's the clearest pattern in this data. As teams move from pilots into live workflows and broader rollout, AI stops looking experimental and starts delivering value.

For teams with AI in specific workflows, it's operating inside real finance processes, with real outputs tied to real accountability. Broad adopters have carried that further, embedding AI more deeply across the organization's day-to-day work.

That deeper adoption shows up across every major outcome measure. Expectations are exceeded more often. ROI is stronger. Impact ratings climb. Confidence in ERP-embedded AI rises with it. The pattern is consistent enough to make the point clearly: deeper adoption is associated with better, more reliable results. Broad adopters still represent a minority of respondents. Even so, they provide the clearest picture of where the curve leads – a group pulling ahead across multiple measures at once, where the value has become more consistent and more operational.

CROSS-TAB FINDING

Broader adoption delivers more value across every measure we tracked

80% of broad adopters say AI has beaten their expectations

How outcomes improve across adoption stages

	Experimenting with pilots	Using AI for specific workflows	Broad AI adoption across teams
Beat expectations	46%	62%	80%
Impact is 4 or 5 out of 5	37%	63%	93%
Saves time weekly	25%	52%	75%
Positive ROI	27%	49%	64%

Three active adoption stages shown. "Not using AI yet" excluded – no meaningful outcomes at that stage.

Source: Zone & Co AI Finance Report 2026

05

 Section 5
Who's pulling ahead

Executives and their teams see AI differently

The gap in this data runs through the organization vertically. Across every outcome measure tracked – expectations, ROI, adoption depth – the spread between senior finance leaders and individual contributors is wide and consistent.

Seniority likely shapes how AI is experienced inside the organization. Leaders are typically closer to decisions about scope, priorities and success criteria, while individual contributors are more often working inside the rollout as it reaches day-to-day processes. Those different positions offer one explanation for why the outcomes diverge.

The gap is likely multi-causal – role scope, tool access, decision-making authority and proximity to strategy all shift with seniority. The data identifies the pattern clearly. The explanation requires more than a single cross-tab.

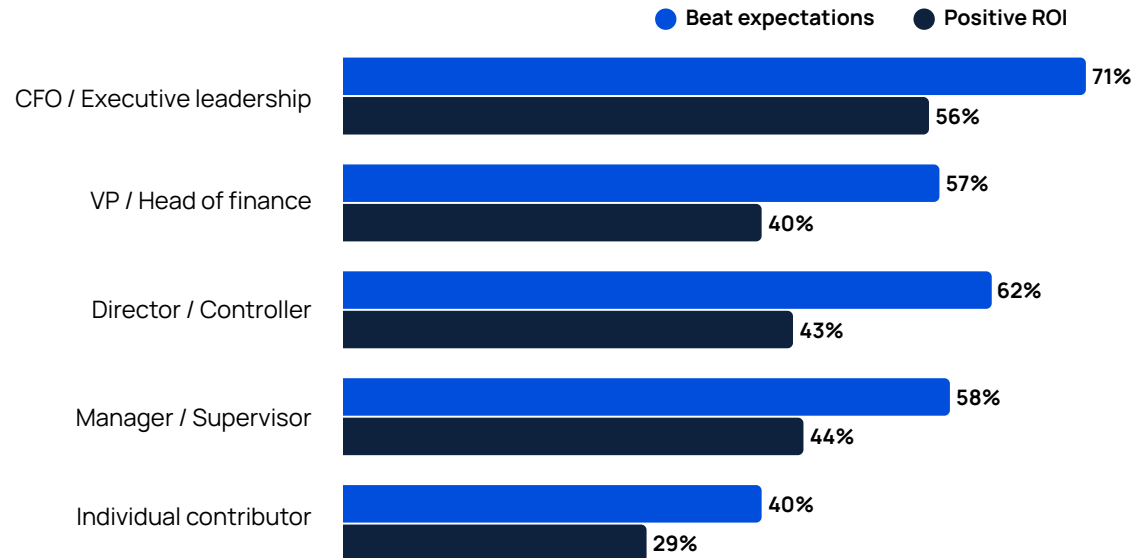
CROSS-TAB FINDING

CFOs and individual contributors report very different AI outcomes

71% vs. 40%

CFO / Executive Leadership vs. Individual Contributors saying AI beat expectations

How outcomes differ by seniority level


38% of CFO / Executive Leadership report broad AI adoption

2% of individual contributors report broad AI adoption

ZONE'S PERSPECTIVE

When AI enables someone to direct the next step – to shape what the tool does rather than receive what it produces – the value is higher. This data suggests that dynamic is playing out across seniority levels in finance organizations today.

05

 Section 5
Who's pulling ahead

Who owns AI shapes what it delivers

Finance-specific AI requires more than a capable tool. It requires someone who can define what the tool is for, constrain what it does and verify what it produces.

Process-specific deployments need defined scope, policy constraints the work can be held against and an audit trail that accurately records what the tool did. Implementations built without those guardrails carry the failure mode into production: the tool may report completion while the log shows something different.

That structural gap – between teams with a defined owner and those without one – shows up directly in the ROI figures.

CROSS-TAB FINDING

Defined ownership separates high performers from the rest

9% vs. **46%** positive ROI when no one owns AI initiatives vs. when CFO / Finance Leadership owns it

How AI ownership structure affects outcomes

	BEAT EXPECTATIONS	POSITIVE ROI
Finance Systems Team	66%	43%
CFO / Finance Leadership	63%	46%
IT / Data Team	52%	44%
Shared Responsibility	50%	42%
No Defined Owner Yet	19%	9%

Source: Zone & Co AI Finance Report 2026

EXPERT INSIGHT

“These agent architectures have a couple of fundamental weaknesses that need to be covered while designing the process or choosing the tools. They don't know their own limits. And they don't reliably separate their internal reasoning from the actions that are visible to users.”

Joonas Sipola · COO & Executive Vice President, Staria

- Section 5 makes the pattern hard to ignore: stronger AI results tend to follow structure, senior sponsorship and defined ownership. The next section shows where that advantage starts to compound.

The path forward starts with **one structured workflow**

The data in this report points in one direction. The teams pulling ahead share a clear sequence: one workflow, measured and extended. This section covers the evidence directly – ROI inflection points, ERP proximity and what it suggests doing next.

Returns show up when deployments get real

Pilots establish whether AI can do something. Specific workflows establish whether it can do it reliably, repeatedly and inside a live finance process with real accountability attached.

At the pilot stage, the structural conditions for consistent ROI are largely absent. Scope is limited, outputs are evaluated selectively and the process hasn't been stress-tested against production volume or month-end pressure. The workflow stage changes each of those things. The process is defined, the data is live and someone is accountable for the output. That's the environment where ROI becomes measurable.

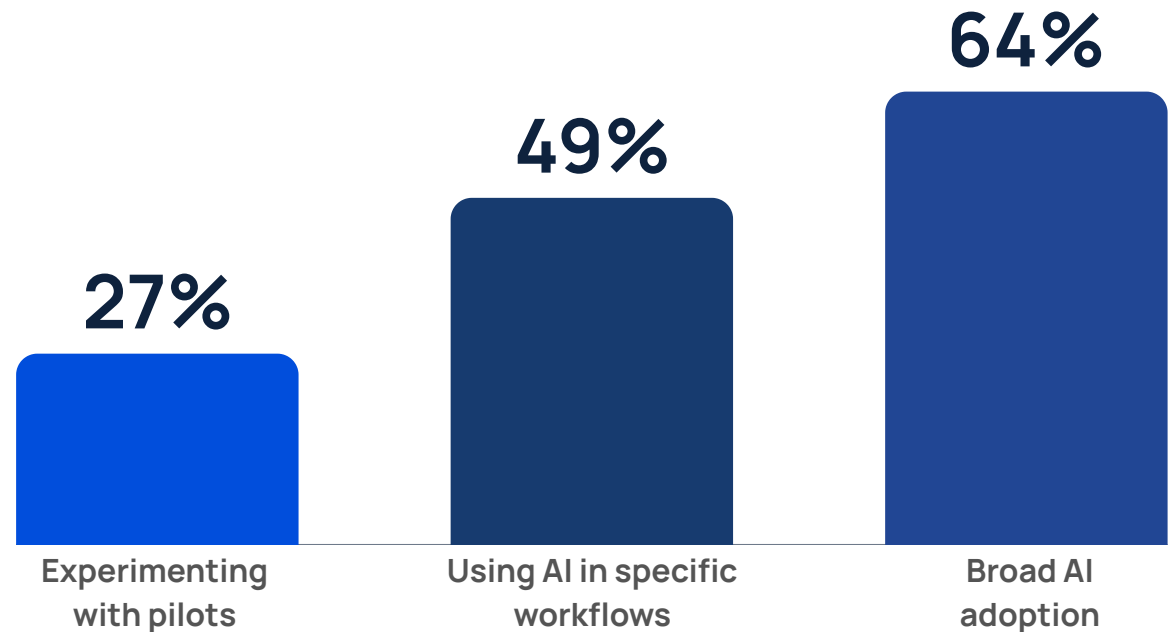
The step from specific workflows to broad adoption adds further gains, but the largest single move on the ROI curve is the transition from pilots into the first committed workflow.

CROSS-TAB FINDING

Teams with a committed workflow in place are nearly twice as likely to report positive ROI

49% of teams using AI for specific workflows report positive ROI

Positive ROI by stage of AI adoption



Share within each stage reporting positive ROI

Source: Zone & Co AI Finance Report 2026

Confidence builds when AI stays inside the finance system of record

Finance professionals evaluate AI outputs against what they already know. When AI is embedded in the ERP – the system where the data was created, the workflows were built and the controls already run – they can compare what the AI produced directly against data they already own and understand.

That pattern shows up consistently across every adoption stage in this data. Teams using AI inside specific workflows are already operating closer to their finance system than pilots typically allow. Broad adopters have closed that gap further still.

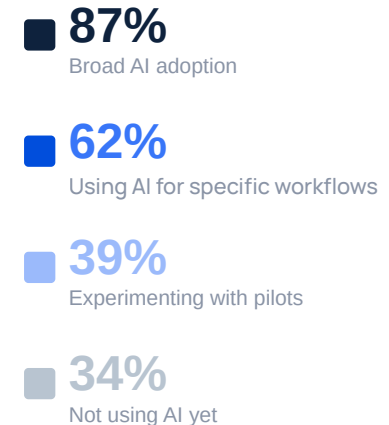
LEAD FINDING

The closer AI is to the ERP, the more confident teams become

87% of broad adopters are highly confident in ERP-embedded AI

55% are highly confident in ERP-native AI, regardless of adoption stage

Confidence in ERP-native AI by adoption stage



Share within each adoption stage rating ERP AI confidence at 4–5.

Source: Zone & Co AI Finance Report 2026

ZONE'S PERSPECTIVE

“For finance teams, the AI has to be in the data source. It has to be in the ERP, it has to have access to the data and it has to have access to the finance team’s understandings and workflows.”

Anthony Dixon · AI Platform Manager, Zone & Co

Six barriers separate most teams from deeper adoption

The six barriers finance teams report most often fall into two clusters: resource constraints and structural challenges.

Cost, skills and unclear ROI are resource constraints – the ones the adoption data shows improving as teams move deeper into committed use.

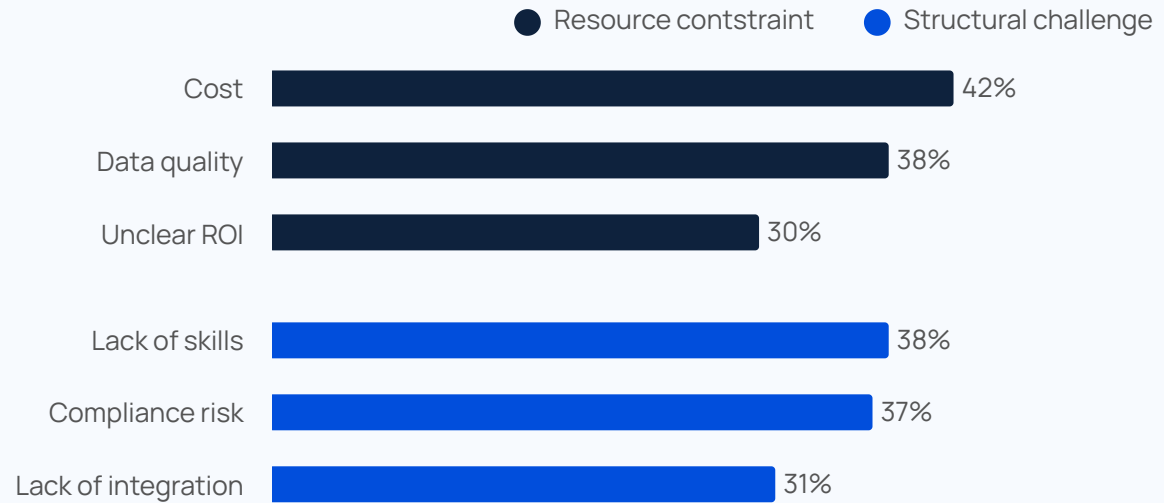
Data quality, compliance and integration are structural challenges – the ones that require deliberate deployment decisions rather than time and persistence.

The ERP proximity data and the ownership findings point to the same answer for all three: AI that runs inside the finance system of record, with a named owner and defined scope, operates in an environment where each of those constraints already has a specific context to work against.

KEY FINDING

Resource constraints and structural challenges lead the list of barriers to broader AI adoption

What's holding finance teams back from deeper AI adoption



Multi-select. Respondents selected all barriers that apply.

This section shows what separates progress from drift: one structured workflow, live accountability and AI embedded where the data and controls already exist. The final page brings those signals together into five practical takeaways for finance teams.

The strongest AI outcomes start with focused, deliberate choices

- 1 Start with one workflow you already understand**
The teams with the clearest early results chose processes that were already well-defined and familiar.

- 2 Put someone in charge of the deployment**
Finance AI outcomes improve when someone owns the scope, the policy constraints and the audit trail.

- 3 Keep AI close to your finance system of record**
AI embedded in the ERP improves outcomes where the data, the workflows and the controls already exist.

- 4 Treat the time investment as part of the work**
The teams saving the most time through AI are also the ones consistently dedicating the most time to it.

- 5 Measure early and build on what works**
Teams that defined a workflow, measured the outcome and kept going report stronger outcomes.



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