PwC Point of View on AI in Finance
December 2025

The evolution of Finance prompted by AI

At PwC, we don't just advise on AI - we live the AI journey ourselves. As "client zero," we embarked on our own journey to integrate AI into daily work, learning first-hand what works, what doesn't and where AI brings most value. This experience doesn't just transform how we work, but it reshapes our service offering, ensuring that AI is now a core element in everything we offer.

We see that our clients are increasingly asking about not only how to implement AI, but also how such a technology can enhance the finance function. In this article, drawing on real-world examples and PwC's experience, we highlight the strategic dimensions of AI adoption, the importance of choosing the right technologies and use cases, and share the lessons learned from organisations already on this journey.

We believe successful AI integration is not just about deploying new tools. It requires a holistic approach encompassing people, data, technology, processes and responsible governance, and the path to becoming an AI-powered finance organisation is a series of deliberate, strategic steps. Whether you are just starting or looking to scale impact, this article provides practical pieces of advice to help you lead with confidence and clarity.

Because the future of finance is not simply about adopting AI. It is about leading with it.


Peter van Kampen


Wouter Hoff


Alexander Staal

AI: The defining advantage for the next generation of finance leaders

AI is not the future of Finance – it is the present

Artificial Intelligence has moved far beyond preliminary exploration and is now fundamentally transforming the CFO's domain. Finance is undergoing a significant evolution, and those who don't seize this AI-driven momentum risk being left behind in a new era of digital advantage.

Once-futuristic capabilities—AI drafting commentary on management reports, analysing external data, or reconciling accounts across systems— are already within reach. But the true power of AI lies not in automation alone, but in its ability to elevate finance into a more predictive, strategic, and value-driven function. AI is enabling finance teams from three core angles: improving efficiency by speeding up routine processes, strengthening compliance by reducing manual errors, and unlocking better insights through faster, smarter analysis.

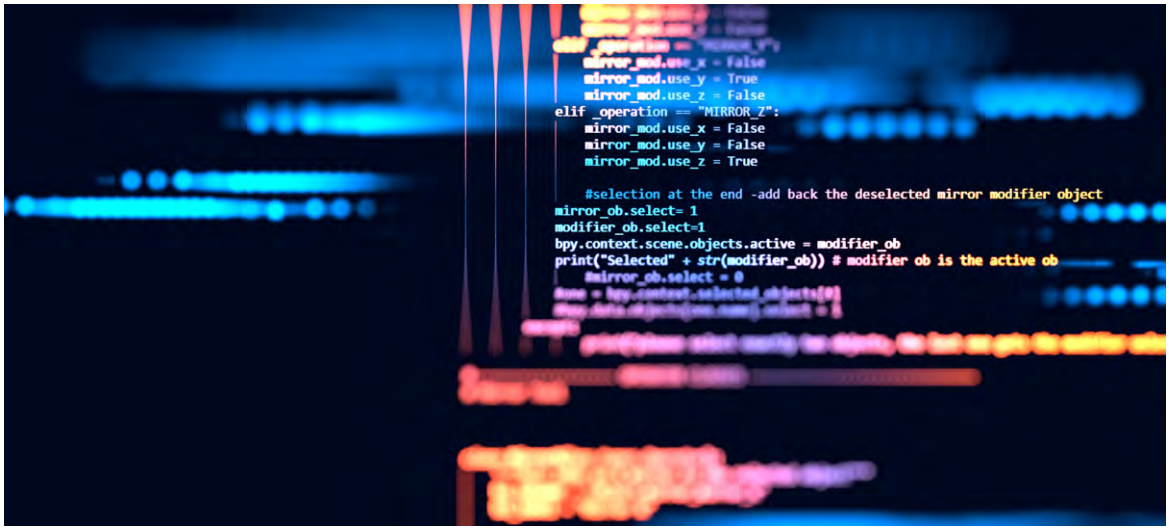
2 in 3 CEOs expect CFOs to be masters of everything[1]

The CFO role is changing fast. Employees and other internal stakeholders now expect CFOs to balance multiple roles, such as strategists, operators, risk stewards, and change drivers. At the same time, capital markets, investors, and regulators demand increased agility, transparency, sharper insights, and strategic foresight.

On one hand, AI is facilitating the acceleration of this shift. However, it also gives CFOs the tools to redeploy talent to higher-value work, speed up core processes, and improve accuracy. But this isn't just about doing things better, it's about doing things differently. Teams expect CFOs to lead with vision and empower them through technology. The business expects a finance function that's faster, smarter, and aligned with enterprise goals.
To stay relevant and competitive, CFOs must take the lead in shaping how AI transforms finance—rather than waiting for organic change—as proactive leadership will meet the fast-evolving pace of this new era.

1 in 2 executives say their operating model will be unrecognizable in 2 years because of AI agents[2]

The transformation of the finance function is well underway in many organizations.
Enthusiasm and momentum for AI is high, with most organizations having already begun adopting AI at an accelerated pace, focusing on pilots and targeted workflow improvements. There's no single blueprint for AI adoption and regardless of the approach is chosen, the differentiator is clear: a steadfast commitment to action, anchored by a well-defined vision.



1 Source: OneStream Finance 2035 report, October 2024

2 Source: PwC's AI Agent Survey May 2025

AI brings substantial value in every domain of the finance function

The 3 core dimensions to consider: efficiency, compliance and insight

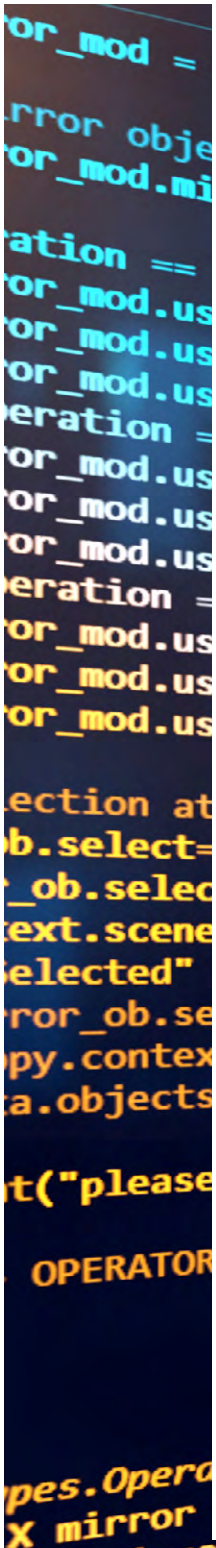
In most adoption journeys, we see companies typically start bottom up in defining use cases, focusing on the transactional level and targeting specific pain points or activities. This is a solid way to build trust and demonstrate early value within the organization. But to fully realize the transformative potential of AI, it's essential to understand the strategic impact of a use case as it goes beyond the mere at-hand pain point and, to prioritize accordingly.

In terms of strategic impact, we define **three core dimensions** relevant for the finance function:
(1) enhancing efficiency,
(2) strengthening compliance and,
(3) enabling better, more actionable insights.

To illustrate this better, below we have listed some common examples of use cases across various finance domains and the core dimension they impact.

Finance domain	Some examples	
Steering model & KPI	AI-driven selection of business drivers and KPIs to enable innovative cost and investment-related decisions ● □ ▲	Real-time financial monitoring & benchmarking to enable flexible corrective decisions ● □ △
Finance operations	AI-assisted matching of invoices, POs, and delivery receipts to free up time and enable the team to work more on 3rd party relationships and contract negotiations ○ □ ▲	Predictive credit checks on customers using both credit metrics and external news sources to determine credit limits ● □ △
Financial Planning & Analysis	Real-time variance analysis and insight generation to enable real time interpretation of business performance and impact of recent decisions ● □ ▲	ML driven rolling forecasts, scenario planning and sensitivity analysis to facilitate real time insights into business needs and scenario paths ● □ ▲
Closing & Consolidation	Integration and auto-mapping of disparate data sources to reduce manual errors and facilitate reliable reporting and reconciliations ○ ■ ▲	AI driven anomaly detection to enable timely and proactive identification of issues and reduce resource utilization at month end ● □ △
Reporting	Benchmarking using public data (e.g., annual reports, analyst insights) for industry patterns to inform strategy and communication needs ● □ △	AI-powered gap identification of strategy against organizational goals to enable timely monitoring remediation action ● □ △
Treasury	Dynamic cash flow forecasting to facilitate working capital optimization and better funding requirements ● □ ▲	Scrutinizing all the relevant bank documents to prepare negotiation strategies in order to reduce interest rates from bank loans ● □ △
Tax	Automated extraction and reconciliation from financial and transaction data to prepare tax returns and suggest tax optimization strategies ● □ ▲	Summarization of latest tax regulation and its impact to provide relevant information for tax planning and structuring ● ■ ▲
Investor relations	AI drafted talking points for quarterly earnings calls using social media, news articles, financial and operational information ● □ ▲	Intelligent segmentation of investors (based on investment style and previous engagement history) for personalized communication strategies ● □ ▲
Risk	Examining control activities to draft and propose responses and actions to detective control activities ○ ■ ▲	Analyse large volumes of data to flag potential operational risk issues and unexpected variances & propose mitigation ○ ■ ▲

● Insights ■ Compliance ▲ Efficiency



Know your AI: The right AI technology and AI-powered solution matter

Not all AI technologies are the same

The rapid rise of AI has created a complex landscape, with organizations showing different levels of readiness and paths to integration. In our experience, the key aspect to unlocking the full potential of AI is understanding which technologies deliver the greatest value and how they can be integrated with existing technologies or between themselves. In a visionary state of an AI-enabled organization, the ambition is to achieve AI integration through a connected ecosystem of AI technologies and traditional solutions—each tailored to specific processes and seamlessly unified end-to-end.

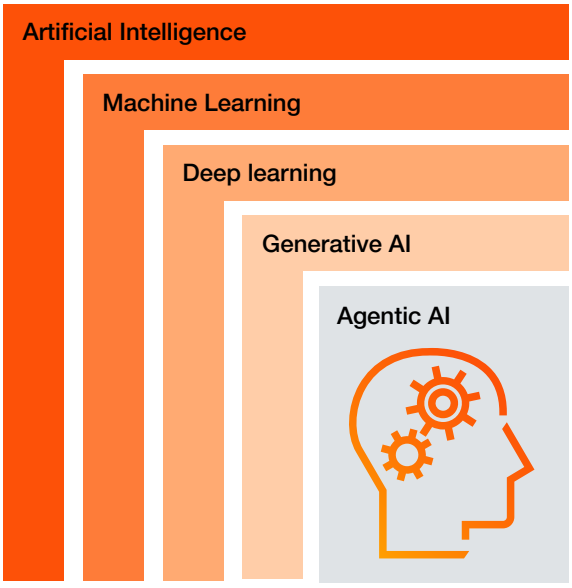
Understanding the spectrum of AI technologies

- **Artificial Intelligence** – The field of computer science that seeks to create intelligence demonstrated by machines that replicates or exceeds human intelligence
- **Machine Learning** – Subset of AI that enables machines to learn from existing data and improve upon that data to make decisions or predictions
- **Deep Learning** – A machine learning technique in which layers of neural networks are used to process data and make decisions
- **Generative AI** – Generate new written, visual, auditory and code content given prompts or existing data, typically using large language models (LLMs)
- **Agentic AI** – Run entire processes with minimal prompting by allowing multiple AI 'agents' to collaborate

The right synergy of technologies unlocks end-to-end value

We believe that, despite each AI technology having its own role and purpose in any process, the most value-add of AI for the finance function is through a synergy of technologies, with:

- **Traditional process automation, machine and deep learning** forming the analytical backbone, crunching numbers, enabling robust forecasting, anomaly detection, and data-driven decision-making.
- Then, **Agentic AI**, as an intelligent orchestrator, connecting fragmented workflows and enabling end-to-end processes such as closing cycles, reconciliations, and compliance checks with minimal human intervention.
- And finally, **Generative AI** introduces a layer of human-like interaction and insight generation, enhancing narrative reporting, scenario planning, and stakeholder communication.



Example in the spotlight: AI-powered forecasting at a Dutch retailer

Forecasting orchestrator agent

The FP&A analyst uses a GenAI-powered forecasting orchestrator bot to define the forecast timeline and trigger the forecast creation through natural language.

Data extraction agent

A GenAI data extraction agent pulls historical data from the ERP system.

External interpreter agent

An external interpreter agent pulls market trends from sources like Statista and analyses customer reviews to estimate product-level purchase likelihood and includes the data in the forecast.

Data transformation agent

A GenAI transformation agent cleans and consolidates data, applying judgement to fill gaps.

Calculation agent

A calculation agent built on deep learning and machine learning generates the forecast using time-series models and external signals.

Commentary & insights agent

An AI-powered commentary agent validates the forecast and prepares insights for FP&A meetings.

Data visualization & analysis agent

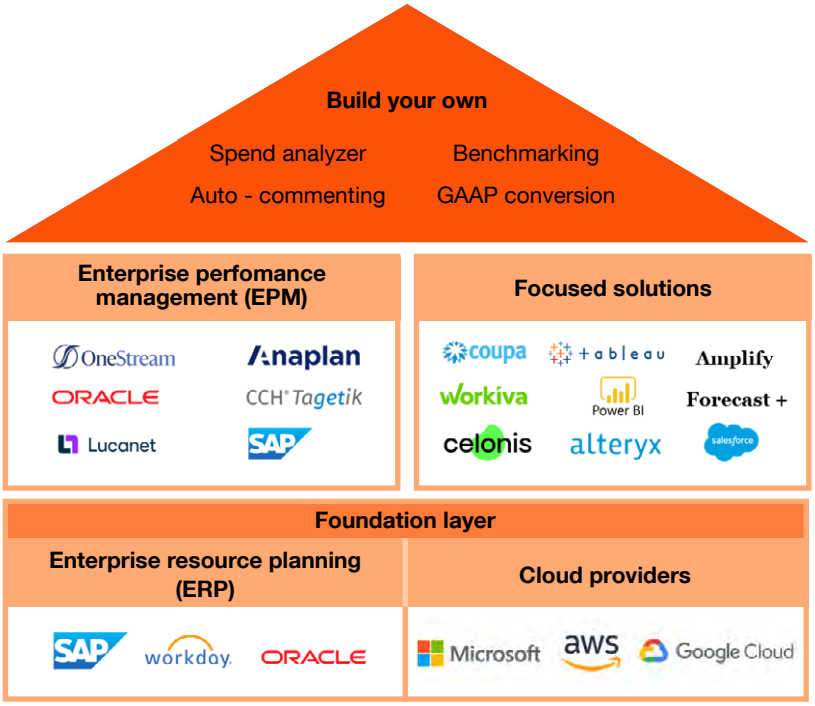
The forecast is added to an interactive visualization layer, accessible via a GenAI bot.

AI integration is redefining the finance systems landscape

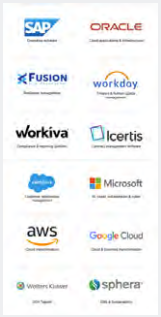
Tech providers accelerate adoption

As these synergies deepen, AI is poised to become an integral layer across the finance technology ecosystem. Traditional software providers and innovative new entrants alike are embedding AI within their platforms, enabling finance teams to access pre-built, proven capabilities that accelerate adoption and value realization.

The uses of embedding AI into different layers can be summarized as follows:



PwC alliances: accelerating your AI journey with trusted platforms



Jumpstart your Finance Transformation by investing in your EPM platform

- **Build your own** – Custom AI embedded solutions can be tailored to meet specific business needs, such as generating formatted commentary for management or analysing benchmarks for specific insights.
- **Enterprise performance management (EPM)** – The EPM layer utilizes information from the foundation layers and integrating it with AI enables personalized reporting, natural language interactions with financial data, and identifying trends across multiple business units
- **Focused solutions** – Next to the large ERP and EPM solutions, we see numerous focused applications that allow AI augmentation, such as for procurement, cash management, forecasting, and client management. Typically, these embed advanced AI capabilities given their narrower and often process specific focus.
- **Foundation layer** – The foundation layer, encompassing ERP systems and cloud providers, forms the backbone of the finance function. Embedding AI directly into these core technologies unlocks significant efficiencies by tapping into the organization's largest data pool and transactional processes.

Our framework for choosing the right AI technology

Even though each organization's AI journey is unique, there are key principles that can help shape a cohesive, resilient AI ecosystem.

1. Start with what you have:

For large-scale processes, prioritize AI functionalities embedded in existing ERP and EPM systems (e.g. SAP S/4HANA, Oracle, Anaplan). These solutions typically require less integration and upskilling, offering efficiency and compliance gains with minimal disruption.

2. Use focused solutions where needed:

For specific use cases like invoice processing or forecasting, targeted tools (e.g. Coupa, Workiva, Forecast +) often offer richer AI features. However, they must be carefully integrated into the IT landscape to ensure data consistency and avoid siloed operations.

3. Build when necessary:

If off-the-shelf tools don't meet business needs, organizations can develop custom AI solutions (e.g., benchmarking agents, auto-commenting tools). This requires clear governance, defined processes, and a focus on scalability and maintainability.

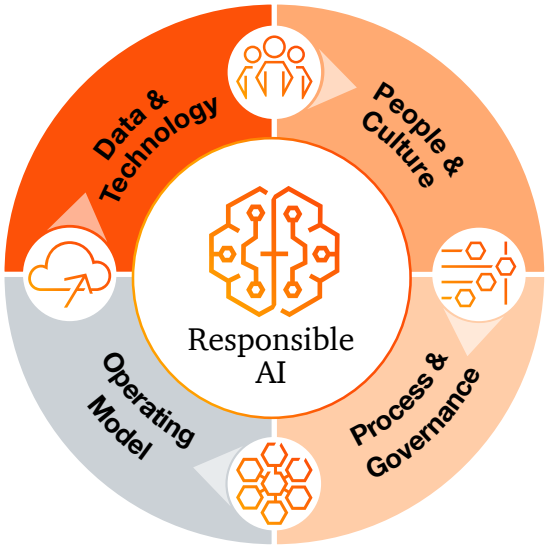
4. Empower individuals responsibly:

For personal productivity use cases, typically low in complexity and business impact, custom-built agents can be deployed more freely. Still, they must comply with privacy, security, and responsible AI guidelines.

Sustainable change starts with transforming finance through a holistic approach

True AI transformation isn't about adopting tools—it's about reimagining how the finance function works and leads. At PwC, we approach AI through five interconnected lenses: data and technology, people and culture, process and governance, operating model, and responsible AI. Each lens ensures that transformation is strategic, ethical, and sustainable, not just experimental.

To ensure AI adoption moves beyond isolated, ad-hoc and fragmented experiments and instead towards a cohesive, enterprise-wide and strategically aligned initiative, each of these lenses must be intentionally considered by finance leaders.



Data & Technology – AI-powered solutions are becoming integral to the system landscape, driving the need for modern, scalable platforms and high-quality, real-time data. While AI can enhance data processing and insight generation, it relies heavily on accurate, well-governed data to deliver meaningful outcomes.

People & Culture – AI is reshaping finance by shifting roles from transactional to strategic, fostering cross-functional collaboration, creating new career paths, and promoting a culture of continuous learning, empowerment, and ethical innovation. The embedment of AI redefines entry level jobs and creates a new norm for financial skills, focused on tech-savviness, audit, and insights creation.

Process & Governance – AI is transforming finance operations by streamlining workflows, embedding compliance, and reducing cycle times. It eliminates redundant tasks and low-value manual work, driving efficiency. This evolution also requires updated governance models to ensure oversight, accountability, and responsible AI use.

Operating Model – AI is reshaping the operating model by embedding intelligence into decisions, shifting to capability-based structures, and changing how and where work gets done, including outsourcing strategy.

To unlock its value, organizations must adapt their model to support seamless human–AI collaboration and evolving roles.

Responsible AI – AI transformation must be underpinned by trust and accountability. An "Responsible AI" approach ensures that solutions are ethical, transparent, and compliant with regulatory and organisational standards. This involves embedding fairness, explainability, and bias mitigation into models, safeguarding data privacy and security, and maintaining human oversight for critical decisions. Organisations should establish clear governance frameworks, define accountability for AI outcomes, and implement continuous monitoring to detect risks and unintended consequences.

The main lessons we learned from other transformations and how organisations can overcome them to start their journey in a sustainable manner

01 Data and technology

Data is fragmented and of inconsistent quality, requiring manual effort to reconcile and connect and posing a risk for AI technologies to use incorrect data as accurate and complete.

Start now

In collaboration with the RPA and IT departments, identify and implement interim data automation, sourcing, and reconciliation solutions using AI and / or RPA, while also flagging data-related use cases suitable for larger IT roadmap initiatives, ensuring that short-term fixes do not become suboptimal end-state solutions simply for the sake of using AI.

Visionary state

Create a clear journey to redesign your data model and address fundamental issues in a future-proof manner.

AI is treated as a standalone transformation, risking a fragmented and non-sustainable, non-scalable IT landscape and inconsistent adoption and evolution through the organisation.

Start now

Ensure close alignment with IT and RPA teams within the organization to manage adherence of AI solutions to the IT strategy and technological landscape. Whilst AI has a large array of applicability, it is not always the right solution.

Visionary state

Redefine the IT landscape and strategy to adapt for AI-powered solutions and integrations and expand the guiding principles with considerations for low scale AI solutions (e.g., personal built assistants).

Due to an overwhelming volume of AI-powered technology in the market, some organisations go into “freeze” mode, not knowing where to start with their journey.

Start now

Starting with business priorities helps launch high-impact, low-complexity pilots that build momentum and set the stage for long-term success. These can be quick wins using low-scale existing tools or tailored solutions. Exploring the AI capabilities within your existing technology stack can be highly valuable, but true success depends on strong data foundations and standardized processes, both of which must be addressed early.

Visionary state

Develop an AI strategy framework and roadmap, anchored in your enterprise architecture, whilst revising the existing tools to assess their suitability for a future-proof finance function, for example, whether they support or embed AI capabilities. Choosing AI solutions must be done in alignment with the organization’s overall IT architecture and design standards, recognizing that AI tools vary significantly in their integration needs, scalability, and user maturity. Such alignment minimizes fragmentation and future complexity. Check our AI key adoption principles on page 6.

02 People & Culture

Employees may fear job displacement or mistrust AI outcomes, slowing adoption.

Start now

Share clear, honest messaging to the organization about the intent of using AI, emphasizing augmentation and improvement, not replacement. Quick wins projects resolving real pain points (automating repetitive manual work) can be a great way to win people over. To ensure trust in AI, provide relevant upskilling and clarify AI potential and suitability for daily work, as well as AI shortcomings.

Visionary state

Ensure AI is embedded in the company's vision and values as an entry to innovation and growth.

Employees lack the skills to use AI effectively and be able to understand and trust AI outputs.

Start now

Offer short and role targeted training sessions focused on immediate use cases to foster progressive learning and lower adoption barrier. Ensure that AI is not taught Ensure that AI is not taught in isolation, but in the context of existing tooling, clarifying what it is suited for and where traditional technology remains the fit-for-purpose solution.

Visionary state

Build internal capabilities through upskilling and strategic hiring on a frequent basis.

Organizations leap into various use cases, treating change management as a post-factum chore.

Start now

Organizations should define a clear change management approach early in their AI journey. While full-scale efforts can follow later, it's essential to start with targeted actions that address how AI will impact people, roles, and behaviours, ensuring alignment and readiness as adoption scales. Without it, even the best AI solutions risk rejection, underuse, or misalignment with business goals.

Visionary state

In a fully AI-enabled organization, where roles and technologies evolve quickly, it's essential to have the change management team actively involved in decisions about people, processes, the operating model, and governance. Their role is key to supporting human-AI collaboration and helping employees see AI not as a threat, but as a chance to grow, learn new skills, and focus on more meaningful work.

3x

Higher growth in revenue per worker

In industries more exposed to AI

100%

Of industries are increasing AI usage

Including industries less obviously exposed to AI such as mining and construction

66%

Faster skill change in AI-exposed jobs

Up from 25% last year.
Change is fastest in automatable jobs

Source: The Fearless Future: PwC's 2025 Global AI Jobs Barometer

03 Process & Governance

Without proper oversight, AI tools risk being deployed without validation or ethical safeguards, leading to blind trust and poor decisions when employees build custom solutions without understanding their limits.

Start now

Explore low risk and easy to validate use cases to allow the organization to learn and build confidence.

Visionary state

Put in place clear governance and protocol to be followed when developing and using new AI technology (e.g., agents).

Without a clear AI strategy, finance teams often adopt siloed solutions, leading to duplication, compliance risks, misaligned goals, and missed synergies.

Start now

Leadership must set the AI vision, ground rules, and guiding principles. If no top-down strategy exists, align finance teams and beyond to coordinate efforts, share lessons, and define common short- and mid-term plans.

Visionary state

AI governance should be embedded in the organisation's structure, with clear roles, an AI Centre of Excellence, defined processes, and clarity on responsibilities and career paths.

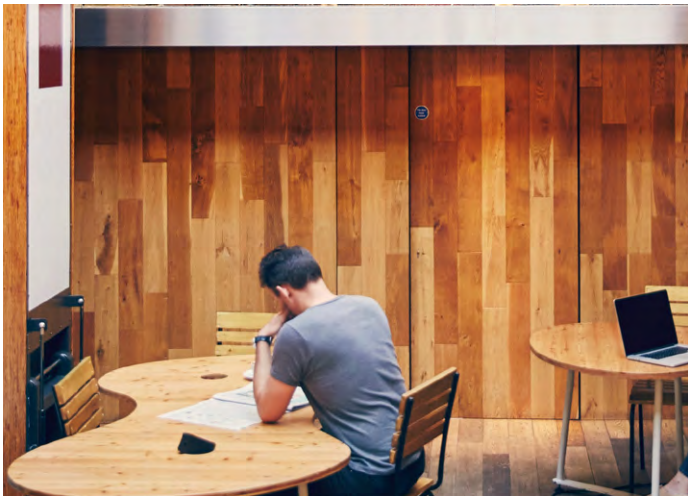
Due to fragmented efforts and decentralized adoption, AI is being integrated in an unstructured manner in multiple processes, reshaping them without strategic alignment and considerations for the end-to-end process flow.

Start now

Start with pilots that affect small-scale processes to kick-off the adoption journey. In parallel, analyse and redesign the existing finance processes to identify inefficiencies and potentially more impactful use cases for AI augmentation, defining the short-, medium-, and end term process flows.

Visionary state

Processes are redefined to reflect AI versus human activities. AI is fully embedded in all financial processes in a centralized manner, allowing for end-to-end AI orchestration.



04 Target operating model

Early pilots show AI's potential, but scaling impact needs a target operating model linked to long-term goals. Without this, organisations risk scattered initiatives, unclear ownership, and missed chances to embed AI into work.

Start now

Run inspiration sessions, identify low-risk/high-gain use cases, appoint AI champions, and spark Moonshot ideas to build momentum.

Visionary state

Systemically encourage and enable the workforce towards AI/innovation creation/adoption (i.e. structural allocation of time for it, link it to incentives etc.) as well as define a clear roadmap with clear accountability framework and corresponding operating model for human & AI collaboration, in line with larger company goals.

AI adoption may not change outsourcing volumes immediately, but failing to rethink what stays in-house versus external can misalign career paths and skill development.

Start now

Assess which activities in Shared Service Centres (SSCs) or Centres of Excellence (CoEs) will evolve with AI. Begin aligning roles and training accordingly.

Visionary state

A future-ready TOM repositions CoEs as hubs for AI-enabled finance, with clear career tracks and capability development aligned to strategic priorities.

Current operating models aren't built for human–AI collaboration. Roles, workflows, and decision rights remain unchanged, limiting impact and scalability. Without adapting the TOM, employees face unclear processes, responsibilities, and accountability.

Start now

In the short term, no significant effort is required, assuming a low-scale adoption start aimed at introducing the new technology and building trust. However, for the medium term, organizations must prepare a new operating model with clarity over AI driven and human owned roles.

Visionary state

TOM supports a hybrid workforce with integrated structures, skills, and incentives.

05 Responsible AI

Using public cloud environments for AI training introduces risks to both data security and proprietorship. Sensitive information may be exposed to breaches.

Many AI systems lack clear visibility into how decisions are made, which makes it difficult to explain outcomes, detect bias, and ensure accountability. This opacity undermines trust, responsible use, and auditability.

AI systems can consume significant energy and resources, especially during model training and deployment, leading to high carbon footprints and misalignment with corporate sustainability goals.

Start now

Create awareness of data privacy and protection risks (i.e. training and education opportunities, email blasts etc.).

Start now

Start with low-impact use cases with clear AI guidelines. For more sophisticated solutions, introduce explainability checks, documentation standards, and oversight mechanisms to ensure AI outputs can be understood and trusted.

Start now

While AI can be energy-intensive, this should not hinder innovation, instead, it calls for smarter, more sustainable design and deployment. Start with targeted AI applications for specific teams to better understand tooling needs, prioritize energy-efficient models, and optimize cloud usage with sustainability KPIs like energy consumption and emissions.

Visionary state

Put in place clear governance and steps to be followed when working with new AI technology.

Visionary state

Build transparency into AI design and governance, making interpretability, ethical alignment, and traceability core to every stage of development and deployment as well as a key selection in AI tooling selection.

Visionary state

Embed sustainability into AI strategy and governance, aligning innovation with environmental goals, responsible sourcing, and long-term resource planning.

Your AI journey can start today. We bring expertise so you can drive the AI change.

We understand that in today's rapidly evolving AI landscape, finance leaders face a growing challenge: making sense of a crowded AI landscape while driving meaningful progress and value. We believe that transforming finance through AI isn't just about the tools, but instead it is about leadership, clarity, and commitment. At PwC, we offer a clear, structured approach to help organizations move forward with confidence, starting with leadership clarity and a shared vision, and evolving toward practical, high-impact applications that make a difference.

01 Kick-start your journey

Map the present

The first action to take is to understand your current AI (and IT) finance landscape: which functionalities in your existing finance technology landscape are AI-powered, whether any specific AI tooling has already been developed internally etc. This will allow you to get a better feel of the adoption appetite in the organization and define your starting point as well as learn from prior initiatives.

Champion the change

Getting started often means simply showing what's possible. We can help spark interest and turn key leadership representatives into sponsors for the initiative, by organizing inspiration sessions and hands-on demos – both of the AI–powered tools in the market as well as the tools we built for specific client needs.

Unlock potential

Once the conversation has started, it's about finding the right opportunities. We can help you identify impactful use cases and launch pilot programs, giving your organization a chance to see what works before scaling up.

02 Approach it holistically and strategically

Build confidence and capacity

Success builds trust. Sharing tangible results from the pilots programs will support further sponsorship for the initiative in the organization and build confidence in the potential of new technologies. This step is key for change adoption.

(Re-)Think strategy

As AI becomes more embedded, it's important to step back and look at the bigger picture. We can help you align your AI initiatives and roadmap with the organization's values and long-term goals, ensuring creation of real business value. This often means potentially challenging and rethinking existing strategic models.

Map the Future

Defining the AI roadmap includes identifying potential high-value use cases, aligning them with long term strategies and prioritizing next steps while balancing short-term wins with long-term impact. Our goal is to make the path forward clear, achievable and easy to quantify in terms of success.

03 And think sustainably

Plot the technology on the roadmap

Decide to buy or make. We can help you define the most effective and efficient way of implementing your AI roadmap – either by navigating AI functionalities in ERP/EPM/focused solutions or by looking into building dedicated tools just for your own use and needs.

Empower the essentials

Sustainable change relies on a strong foundation. We can help you manage the change and prepare for what's next by supporting teams with the right skills, tools, and ways of working suitable for a new environment. Whether it's defining new operating models or embedding innovation into daily routines, we focus on making transformation stick.

Lead with Governance

Governance must evolve from static oversight to dynamic enablement. We can help you introduce AI efficiently and responsibly, by supporting your organization to embrace change, both structurally and culturally.

The future of finance isn't just about adopting AI. It is about leading with it. We can help you cut through complexity, so you can unlock value and become the AI-powered organization of tomorrow.

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