

2026 CFO RESEARCH REPORT

# The AI Foundational Divide:

From Ambition to Readiness



## The Foundational Divide Between AI Ambition and AI Readiness in 2026

CFOs are accelerating their AI ambitions, but foundational gaps threaten to slow progress. The research reveals a striking expectations gap: only 14% of CFOs report clear, measurable impact from their AI investments today, yet 66% expect to achieve significant positive ROI within the next two years. This optimism exists despite ongoing limitations in data quality, technical debt, skills readiness, and governance maturity—signals that organizations may be pushing forward on AI faster than their foundations can support.

Data trust, technical debt, and talent readiness emerged as the most consistent friction points across industries and company sizes. Just 10% of CFOs fully trust the quality and reliability of their data, making data issues the top barrier to AI ROI. A majority of CFOs surveyed (86%) say that technical debt is a barrier to AI readiness and limits progress. Meanwhile, the skills required for AI maturity are evolving rapidly, while collaboration between CFOs and CHROs remains stagnant.

There is also a growing divide between companies. On one side are CFOs from the largest enterprises (\$10B+ in revenue) who have the scale, talent, and capital to act decisively. They're investing in data integrity, rolling out finance-specific GenAI pilots, and launching AI upskilling programs across finance teams. On the other side are mid-sized and smaller firms (less than \$5B in revenue). While many are taking early steps such as exploring copilots and proof-of-concept, they often lack the robust data, governance, and in-house expertise needed to scale with confidence.

Despite these challenges, the CFO is emerging as a central transformation leader. CFOs are heavily involved in AI investment, ROI, and risk decisions, and cross-functional collaboration is strengthening across nearly every part of the C-suite. Nearly half (48%) believe they are ultimately responsible for ensuring AI delivers measurable value. This expanding influence positions the CFO as a key orchestrator of enterprise-wide transformation—but only if foundational barriers are addressed and alignment with HR, technology, and governance keeps pace with their rising AI ambitions.



AI ROI is twofold: cost reduction and operational efficiency — but also, critically, capacity building that enables revenue growth.

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## AI ROI: High Expectations, Modest Returns

### CFOs are Betting on Future ROI Despite Limited Gains Today

CFOs are optimistic about the long-term value of AI, even as today's realized returns remain modest. This divergence signals a market betting heavily on future readiness; anticipating that as data quality improves, infrastructure matures, and adoption spreads across the enterprise, AI returns will accelerate rapidly. But for now, most organizations are in the early phases of building toward that promise.



#### Our Findings:

- Only a small share of CFOs have seen significant value from their AI investments to date. Just 14% report substantial ROI so far, yet a decisive 66% expect clear, measurable impact within the next two years—a projected threefold increase in realized value.
- Optimism rises across every industry and is particularly pronounced among the largest companies: organizations with more than \$10B in revenue are more than twice as likely to report significantly positive ROI compared with smaller peers.

# 14%

of CFOs have seen significant value from their AI investments to date

# 86%

of CFOs remain constrained by legacy systems that cannot support modern AI tools

# 66%

expect clear, measurable impact within the next two years



**OUR POV:** CFOs are right to be optimistic, but ROI will not materialize through ambition alone. Until the foundations of AI are strengthened, organizations will continue to face a gap between investment and outcome. CFOs must invest in the fundamentals that turn AI's potential into performance, such as clean, trusted data; scalable digital infrastructure; and a workforce that understands how to operationalize AI.

## Data: The Biggest AI Roadblock

### CFOs Know Data Is the Barrier to AI ROI, but Investment in Fixing It Remains Limited.

CFOs overwhelmingly agree on the same core issue: AI cannot deliver value without clean, trusted data. Yet data investment continues to lag far behind the urgency of the problem. This disconnect between recognition and resourcing creates a structural roadblock for AI adoption.



#### Our Findings:

- Only 10% of CFOs completely trust the quality and reliability of their enterprise data.
- 35% of CFOs reported data trust and reliability as their top barrier to AI ROI.
- Tech CFOs report the strongest data trust (84%), while healthcare CFOs report the weakest (54%), reflecting deep variation in data maturity across industries.
- 40% of CFOs are dedicating more than 10% their AI budgets to data foundations.



**OUR POV:** CFOs are uniquely positioned to turn data into a strategic advantage. While today's data challenges are real, they also present one of the clearest opportunities to accelerate AI ROI. Organizations that invest in strengthening data governance, quality, and transparency now will unlock faster, more scalable AI value.



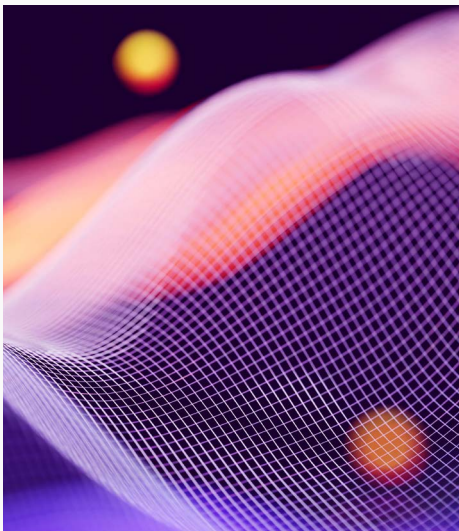
## Technical Debt: The Hidden Barrier Slowing AI Readiness

### Legacy Systems Are Constraining AI's Potential, Even as Organizations Accelerate Investment.

As CFOs push forward on AI adoption, many acknowledge that their underlying technology foundations are not yet equipped to support large-scale deployment. Legacy systems, aging ERPs, and fragmented architecture continue to slow implementation and dilute impact.



We need to implement a new ERP. I don't want to go through the work of implementing a new AI tool now, only to have to reintegrate it in two years.



#### Our Findings:

- Technical debt is a sizable obstacle: 86% of CFOs say technical debt is a moderate or significant barrier to enterprise AI and limits AI readiness.
- ERP modernization is underway, but investment levels vary: most CFOs allocate between 6–15% of their technology budgets to ERP upgrades intended to enable AI.
- 74% are pursuing infrastructure modernization and AI innovation in parallel.



**OUR POV:** CFOs need a sequencing strategy that aligns infrastructure modernization with AI deployment. Investing in robust, scalable systems now will allow enterprises to compete with speed and confidence in the coming months. In other words, smart modernization is a competitive enabler.

## AI Governance: Structuring Oversight for Enterprise Impact

### Governance Models Are Emerging, But Risk Maturity Remains Uneven Across Industries.

As AI adoption accelerates, most organizations have established some form of governance to guide responsible use. Yet these structures remain largely federated, with oversight distributed across multiple functions. This fragmentation, combined with low reported risk maturity, creates vulnerabilities that may intensify as AI becomes more deeply embedded into operations, decision-making, and customer-facing workflows.



#### Our Findings:

- 69% of CFOs report advanced or established AI risk governance frameworks, with Tech and Financial Services industries leading the way.
- Maturity of governance models varies significantly by company size: 87% of the largest organizations (\$10B+ revenue) report either advanced or established AI risk maturity frameworks versus small to medium companies organizations.
- AI risk ownership is fragmented: the CIO/CTO holds primary accountability in 41% of organizations, while only 25% of CFOs own the risk agenda.
- 20% of CFOs in Tech and Financial Services say their AI risk governance frameworks are advanced, compared with just 4% of CPG & Retail CFOs and 6% of Healthcare CFOs.



**OUR POV:** AI governance is rapidly maturing, creating a meaningful opportunity for CFOs to shape how AI delivers sustained value. CFOs are well-positioned to strengthen governance models by bringing financial discipline, transparency, and risk rigor to AI investments. Whether governance is federated, centralized, or hybrid, clearly defined ownership and cross-functional coordination enable organizations to scale AI responsibly, build enterprise trust, and improve decision quality. With strong accountability and fit-for-purpose risk frameworks in place, AI can become a dependable engine for strategic growth.



## The CFO as Enterprise Transformation Leader

### Finance Leaders Are Becoming the Central Integrators of AI Strategy and Cross-Functional Change.

CFOs are increasingly shaping investment decisions, guiding risk oversight, and ensuring that AI initiatives translate into measurable business outcomes. Their command of capital, data, and risk, combined with rising influence over digital strategy, positions them at the center of transformation efforts.

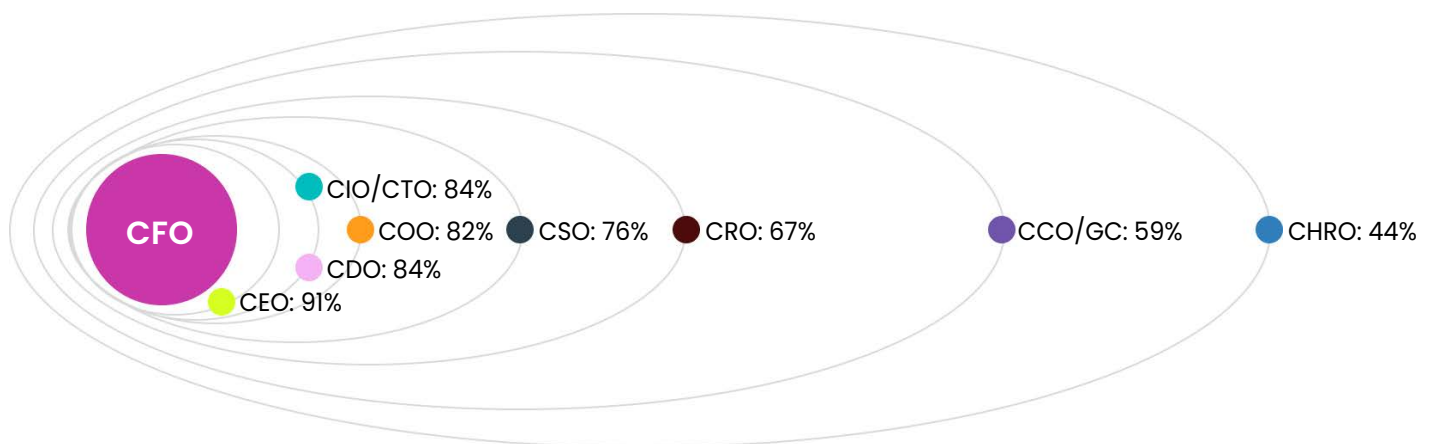


#### Our Findings:

CFOs are heavily involved in core AI decisions:

- 90% choose AI investments
- 71% measure AI ROI
- 65% manage and mitigate AI risk
- 56% set AI strategy
- 41% oversee AI implementation

CFOs see themselves as the primary owners of AI value, with 48% saying they are most responsible for ensuring AI delivers measurable results. **Cross-functional influence is rising across the C-suite, with CFOs reporting strengthened relationships with:**

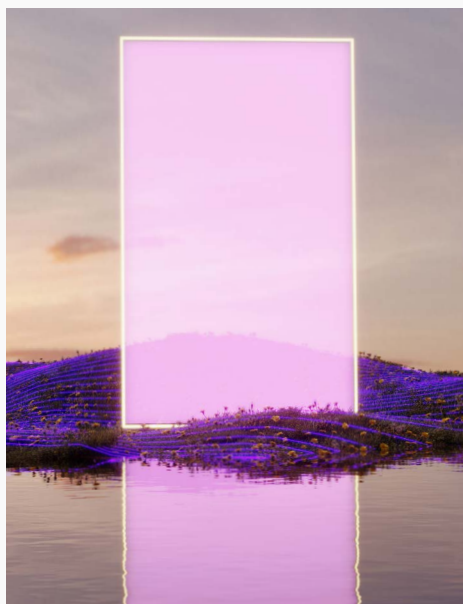


**OUR POV:** CFOs' growing influence over AI strategy, investment, and value realization positions them as pivotal transformation leaders. The CFO's ability to blend financial discipline with cross-functional leadership will determine how effectively they convert AI ambition into sustained enterprise performance. In particular, a clear gap in cross-collaboration between CFOs and CHROs will need to be closed.

## AI Talent Gaps Are Growing, While CFO–CHRO Alignment Isn’t Keeping Pace

### Skills and Capabilities Are Lagging, Widening Workforce Readiness Gap.

As AI reshapes finance, the demand for advanced analytical, technical, and ethical capabilities is rising faster than organizations can develop them. Skills gaps now rank among the most significant barriers to realizing AI ROI. Yet even as the workforce becomes a critical determinant of AI success, one in four CFOs has reported a weakened relationship with the CHRO. This disconnect raises the risk that talent becomes the limiting factor in AI adoption.



#### Our Findings:

- One in four CFOs (24%) say collaboration with the CHRO has weakened over the past 12 months, despite rising cross-functional integration elsewhere.
- Skills and capabilities are among the most significant challenges to AI ROI, cited by 68% of CFOs.
- The skills CFOs need today differ from those they expect to need in two years, reflecting the accelerating evolution of AI roles.

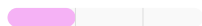
#### Top Skills Gaps Today:



Data Quality, Governance & Integration



AI/Machine Learning Fluency & Use Case Design



Cross-Functional & Domain Knowledge Integration

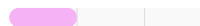
#### Top Skills Gaps in Two Years:



Advanced Analytics, Scenario Modeling & Forecasting



Risk, Bias & Ethical AI Oversight



Interpretability, Explainability & Trust



**OUR POV:** AI transformation is as much a people challenge as a technology one. AI success will favor the companies that invest as boldly in their people as they do in their technology. CFOs and CHROs have a unique opportunity to redefine workforce strategy together by aligning the skills, capabilities, and cultural readiness required for AI to deliver its full potential.



## The Competitive Advantage of \$10B+ Enterprises

### What the Largest Companies Are Doing That Smaller Companies Can Emulate

Companies with more than \$10 billion in revenue are meaningfully ahead on the foundational capabilities that turn ambition into measurable impact. These enterprises have made earlier, deeper investments in data quality, system integration, governance, and operating model discipline.

#### Our Findings:

- **\$10B+ companies have materially stronger data foundations.** 100% of CFOs surveyed report that their current ERP and finance systems provide a scalable foundation for AI adoption across the enterprise.
- **\$10B+ companies report centralized or federated AI governance framework models, versus zero reporting decentralized or ad hoc/fragmented.** These companies demonstrate clearer CFO–CIO accountability, stronger model–risk controls, and more formal oversight of AI experimentation and deployment.
- **\$10B+ companies apply strategic metrics to track AI value.** 70% of CFOs report measuring impact through customer satisfaction and retention, decision–making quality and speed improvements, and risk mitigation, not just cost savings.
- **The culture of \$10B+ companies support responsible experimentation.** 77% of CFOs strongly agree that their organizations encourage disciplined, responsible testing of AI, reducing adoption friction and accelerating scaling.
- **50% of \$10B+ companies reported adopting AI faster than the company projected.** Because of the maturity of their frameworks and the presence of mature systems that can scale with AI, 10B+ orgs realized AI ROI faster than initially projected.



As a CFO, I lead the discussions around what AI investments we're going to make and the different paths we could take.

## The \$10B+ Advantage: Centralization, Integration, Governance

Category	\$10B+ Companies	< \$10B Companies
<b>AI ROI Confidence</b>	2x more likely to report significant positive ROI	Optimism is high, but ROI remains largely aspirational
<b>Governance Frameworks</b>	More likely to report advanced AI governance frameworks; 100% are centralized or federated	Many are still in development phases, and the majority rely on federated frameworks
<b>AI Readiness &amp; System Maturity</b>	100% report that their ERP and finance systems provide a scalable foundation	Lower confidence that systems provide a scalable foundation for AI
<b>Workforce Reskilling</b>	Significantly more focused on cross-functional training to close AI-related skills gaps	Most are trying to close skills gaps around risk and data
<b>Speed to ROI</b>	50% more likely to outpace AI adoption than projected initially	Largely saw no change in adoption pace



**OUR POV:** The advantage of \$10B+ companies is not their size but their structure; they centralize fragmented systems, integrate data and workflows, and establish shared governance. The shift that matters most is moving from tactical, cost-focused AI efforts to performance-driven measures that improve forecast accuracy, decision speed, cycle times, and risk mitigation, so AI becomes a true enterprise capability. Smaller organizations, unburdened by deep legacy systems and complex hierarchies, have a unique opportunity to move faster than their larger peers, if they take a deliberate, integrated approach to AI readiness now.

## Final Thoughts: CFOs Poised to Turn AI Potential into Reality

From data modernization and infrastructure alignment to talent transformation and governance maturity, CFOs are uniquely positioned to close the gap between AI ambition and execution.

The path forward for all organizations is clear: unify scattered systems, connect data across the enterprise, and establish shared governance to ensure consistency and trust. Modernize processes before automating them, invest early in data quality, strengthen CFO–CIO alignment around AI value, and build the analytical skills that will carry the organization into the next decade. Most importantly, shift from narrow, cost-focused measures to performance-driven metrics such as forecast accuracy, decision velocity, cycle-time gains, and risk reduction.

CFOs who seize this moment can engineer growth by turning foundational AI readiness into a competitive advantage. In so doing, they'll define a new era of finance; one where insights are available faster, decisions are smarter, and value scales exponentially.



## About the Survey

RGP conducted the 2026 CFO Research Report in October and November 2025. The survey gathered insights from 200 CFOs across the United States, spanning industries including technology, healthcare, financial services, and CPG and retail.

The data was collected via an online questionnaire and supplemented by in-depth qualitative interviews with select CFOs to contextualize quantitative findings.

Respondents were evenly distributed across company sizes, with representation from:

- Enterprises with \$10B+ in annual revenue
- Large and mid-sized organizations (\$1B–\$10B)
- Small firms (\$500M–\$1B)



## The Future of Finance Leadership

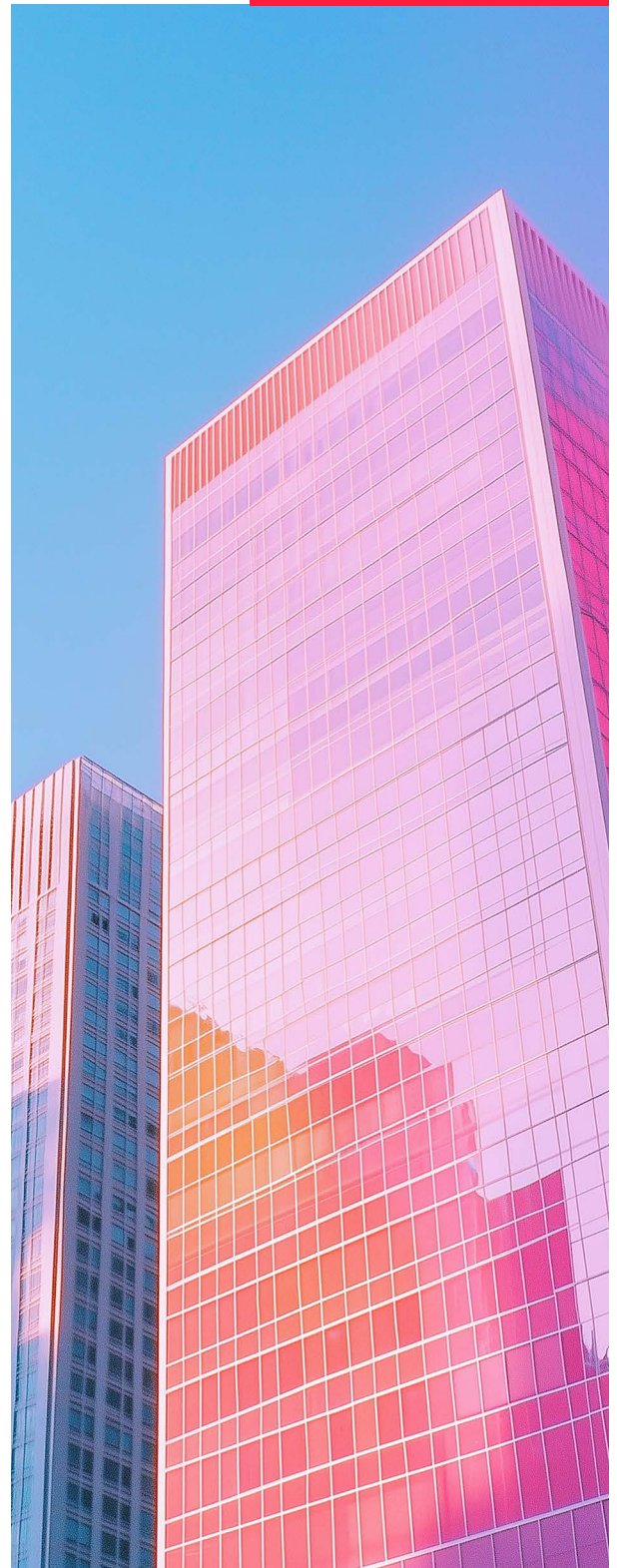
The findings of this research illuminate a clear and compelling narrative: CFOs are at the forefront of shaping how their organizations adapt, grow, and thrive in an environment defined by rapid technological innovation, evolving risks, and unrelenting change.

From driving AI adoption and championing data trust to reimagining capital allocation and preparing for transformative M&A, CFOs are embracing a mandate that requires equal parts discipline and vision. Their confidence in future performance is built on the foundation of rigorous planning, smarter use of data, and a willingness to evolve their own role to meet the demands of the future.

Shock-proofing their organizations is no longer an aspiration; it is a capability that CFOs deliberately architect every day. By investing in talent, technology, and operational excellence—and forging stronger partnerships across the C-suite—CFOs are positioning their companies to navigate uncertainty and seize new opportunities with clarity and conviction.

The future of finance leadership will belong to those who combine strategic foresight with the courage to act decisively. And if this research makes one thing clear, it is this: CFOs who are building agility and resilience at scale into their organizations are ready for the future.

The message for 2026 is clear: lead boldly, collaborate cross-functionally, and build organizations that are as resilient as they are visionary.



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