



Houston and Dallas Roundtables

# What CFOs Are Learning on the Front Lines.

March 2026



## Executive Summary

During the week of February 23, CFOs and senior finance executives convened at RGP-hosted roundtables in Houston and Dallas to confront one of the defining leadership challenges of this decade: how to move from AI ambition to enterprise readiness. The conversations were grounded in RGP's November survey of 200 CFOs, "The Foundational Divide: From Ambition to Readiness," which revealed a striking tension shaping the modern finance agenda. While 66% of CFOs expect AI to deliver measurable impact within two years, only 14% report realizing meaningful ROI today.

What emerged from the Texas discussions was an unusually candid portrait of how American corporations are standing at an inflection point. Finance leaders spoke openly about fragmented data architectures, AI systems that must withstand the scrutiny of auditors and regulators, and governance and cybersecurity frameworks that are still catching up to the pace of technological change.

Yet the most striking insight was not hesitation—it was momentum. CFOs are not waiting for perfect conditions before advancing. They are actively navigating the gap between ambition and readiness in real time, moving forward with AI while simultaneously building the foundations of trust, governance, and data integrity required to sustain it. By a show of hands in both roundtables, nearly every executive placed their organization in the middle stage of adoption: beyond experimentation, but not yet at enterprise scale.

In other words, the race toward AI has already begun. The question CFOs are now grappling with is not whether AI will reshape the enterprise, but how quickly their organizations can build the institutional infrastructure required to capture its value.



We're full steam ahead. Even though we know the foundation isn't perfect.



What follows is a synthesis of the roundtable discussions organized around the AI issues that surfaced. Together the direct insights from leaders in the rooms reflect a shared conviction that AI represents a transformative opportunity for business, despite the challenges of the here and now.

## **The Burden of Fragmented Systems and Siloed Data**

Finance leaders at both roundtables confirmed that they are increasingly at the epicenter of AI deployment decisions. “CFOs are no longer just the passive approvers of technology budgets,” said one CFO in Houston. AI now sits squarely at the center of the finance agenda, driving expectations around forecasting accuracy, operational efficiency, risk management, and enterprise agility, while simultaneously exposing the financial and operational risks embedded in accumulated technical legacy debt.

For years, enterprise IT landscapes were built through acquisitions, regional expansions, and function-specific optimization, not through unified architecture and design. They lack clean data, APIs (Application Programming Interfaces), and scalable infrastructure needed to support modern AI models. AI did not create these structural fractures, but it has illuminated them and intensified their consequences. RGP’s survey showed that 86 percent of CFOs cited legacy systems as a moderate or significant constraint on AI progress, and just 10 percent said they fully trust the data inside their organizations. The concerns voiced in both roundtable discussions echoed these survey results.

The comment reflects a broader enterprise reality. Historically, siloed data was inefficient but manageable; reports were reconciled manually, cross-functional insights were slow but achievable. AI changes the equation; it requires integrated datasets. Generative systems amplify inconsistencies, and automation accelerates errors if upstream governance is weak. A recent Gartner report notes that risks such as technical debt, interoperability issues, vendor lock-in, and shadow AI are emerging blind spots that can undermine enterprise AI initiatives if not addressed.<sup>1</sup>



No one in the roundtable discussions advocated for ripping out legacy infrastructure before pursuing AI. Instead, many described building orchestration layers above existing systems, extracting value without wholesale replacement. And getting the infrastructure right from that moment on.

### **Where AI Is Delivering Tangible Returns**

At a moment when global AI investment continues to grow at double-digit rates, no one in either roundtable discussion doubted that artificial intelligence would reshape their companies over the coming years. The short-term returns that finance executives cited, though, tended to be tactical (cost reduction, productivity gains), with a belief that transformational ROI will compound over time as operating models adjust.

Research from MIT Sloan Management Review and Boston Consulting Group shows that while many companies are experimenting with AI, relatively few have translated those initiatives into meaningful financial outcomes. In one global study, only about 11% of organizations reported significant financial benefits, underscoring the persistent gap between experimentation and enterprise-scale value.<sup>2</sup> RGP furthered this research by revealing that larger companies generate measurable ROI by redesigning workflows, investing in governance, and embedding AI into core processes rather than layering it onto existing ones.



**We have very siloed departments. Everyone guards their data. Finance doesn't get access to engineering data. Governance across the organization just isn't there yet.**



If your data includes workarounds, manual journal entries, inconsistent intercompany rules or dirty charts of accounts, AI will institutionalize those flaws.

Several executives at the roundtable discussions described launching contained, high-value use cases rather than attempting enterprise-wide transformation. One company built a narrow data model for a specific customer segment. It wasn't comprehensive. It wasn't perfect. But it worked. "It was a small part of the business," the executive explained. "But it was meaningful. It let us experiment with AI without waiting for the entire enterprise to be ready."

Another organization deployed AI-driven agents in its call center to improve routing accuracy. Misrouted calls had quietly drained resources for years, increasing handle time and escalating costs. Misrouted calls were costing \$15 to \$20 per call. After deploying AI intent recognition, routing accuracy improved from 75 percent to nearly 92 percent. The estimated annual savings approached \$150 million.

A consensus among roundtable attendees found that the tactical, high-volume, rules-based workflows offered measurable return without introducing unacceptable governance risk. It is where AI delivers its fastest returns: customer service, procurement review, transaction validation.

"It's about quantifying impact," a CFO said. "Look at DSO (Days Sales Outstanding). Look at accounts payable processing time. Show measurable improvement." Another organization described using AI agents to review high-volume invoices. By setting tolerance thresholds and layering governance controls, the company automated a previously manual process without sacrificing oversight.



I can't emphasize enough how much the planning side of AI matters

A participant in the Houston roundtable discussion noted that the biggest mistake organizations make is not defining the process before implementing AI. He shared a failed project example: A company tried to automate 400-page government contract extraction. Leadership had skipped the steps of mapping the process, defining the rules, and understanding data variance. The result was six months wasted, approximately \$250,000 spent and the project needed to be restarted from scratch.

Across both roundtables, finance executives remain pragmatic about ROI in the near term. "I honestly don't think the super impactful ROI will show up in year one or even in year two. You have to say this is a long-term investment and look at it as such," said a CFO in Houston, echoing the opinions of many in attendance. "Sustained, material impact will emerge only when companies align data infrastructure, talent, and operating models."

## Governance in the Age of Acceleration

As AI advances, governance frameworks are leaving many enterprises in a transitional state. Companies are aware of the risks, but still building the processes, monitoring mechanisms, and board-level reporting structures required for sustained, enterprise-wide control. That said, finance executives are aware that with good governance they have a critical opportunity to influence how artificial intelligence generates long-term value. Clearly defined ownership and coordinated cross-functional oversight are essential to scaling AI responsibly. When supported by strong accountability and purpose-built risk frameworks, AI can move beyond experimentation to become a reliable driver of strategic growth.

Many companies in the Texas roundtables described adopting hybrid governance oversight models with centralized standards paired with decentralized execution. Risk, compliance, and AI oversight teams establish guardrails, and business units innovate within them.

Given their grounding in financial discipline, transparency, and risk management, CFOs agreed they are uniquely positioned to strengthen governance structures and ensure AI investments are both accountable and economically sound. Finance departments, long accustomed to controls and audit discipline, are increasingly playing a stabilizing role. “When you think about governance,” another participant said, “finance naturally thinks about controls.”



As soon as people get access to AI tools, the governance backlog builds immediately. There’s no way one centralized team can manage all of it.

## Cybersecurity: The Risk Few Want to Underestimate

For the past 15–20 years, cybersecurity was primarily an IT function focused on preventing breaches through tools: firewalls, endpoint protection, SIEM, patching, etc. Success was measured in technical terms such as number of alerts, vulnerabilities closed, and tools deployed. Today, cybersecurity is becoming a business risk management discipline.

The reason for this shift is threefold. First, digital transformation means companies are now fundamentally software businesses and therefore cyber risk is business risk (AI misuse can damage brand, cloud misconfigurations can expose customer data). Second, attacks have become inevitable, and prevention alone is viewed as unrealistic. Third, AI is accelerating attack sophistication. According to the World Economic Forum's Global Cybersecurity Outlook, 87% of security leaders now identify AI-related vulnerabilities as the fastest-growing cyber risk, underscoring how quickly the threat landscape is evolving.<sup>3</sup> The shift has gone from protecting the company with more tools to continuously managing measurable cyber risk across a digital enterprise. Security is moving to a risk-adjusted business investment function where resilience, exposure management, and measurable risk reduction are key.



AI is increasing the complexity of cyberattacks, and expanding the areas where we can be attacked.

## A Quiet Consensus

As the sessions in Houston and Dallas ended, the conversations naturally turned reflective. Across both rooms, a quiet consensus had emerged, one shaped by recent experimentation and a growing sense of practical clarity about AI's role in the enterprise. No one questioned its transformative potential, yet no one believed the path forward would be simple.

Senior finance leaders are not waiting for perfect data environments, nor are they ignoring the importance of governance or expecting legacy systems to disappear overnight. Instead, they are advancing with deliberate discipline—testing, learning, and building the institutional foundations required to scale responsibly. Perhaps the most telling shift in the conversation was the question itself. The discussion is no longer “Can we adopt AI?” That moment has already passed. The real question now is “Can we trust it?”

The emerging answer from CFOs is clear: yes—but only through careful stewardship, stronger governance, and a relentless focus on building systems that earn that trust over time.

### About RGP

RGP is a global professional services firm with nearly three decades of experience helping the world's top organizations—from Fortune 50 to fast-moving startups—solve today's complex business problems. A trusted partner to CFOs and finance leaders, we deliver the talent, consulting, and outsourced services solutions you need to grow faster, work smarter, and keep up with change—all through a flexible model and global network of experts.

### Sources

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