

The Next Era of Finance: 2025 Global Finance Survey ✨

Planful's global survey on priorities, pain points, and the untapped potential of AI in FP&A.



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Introduction

A letter from Grant Halloran, Planful CEO.



Today's CFO is navigating constant volatility, rising expectations, and accelerating technology—

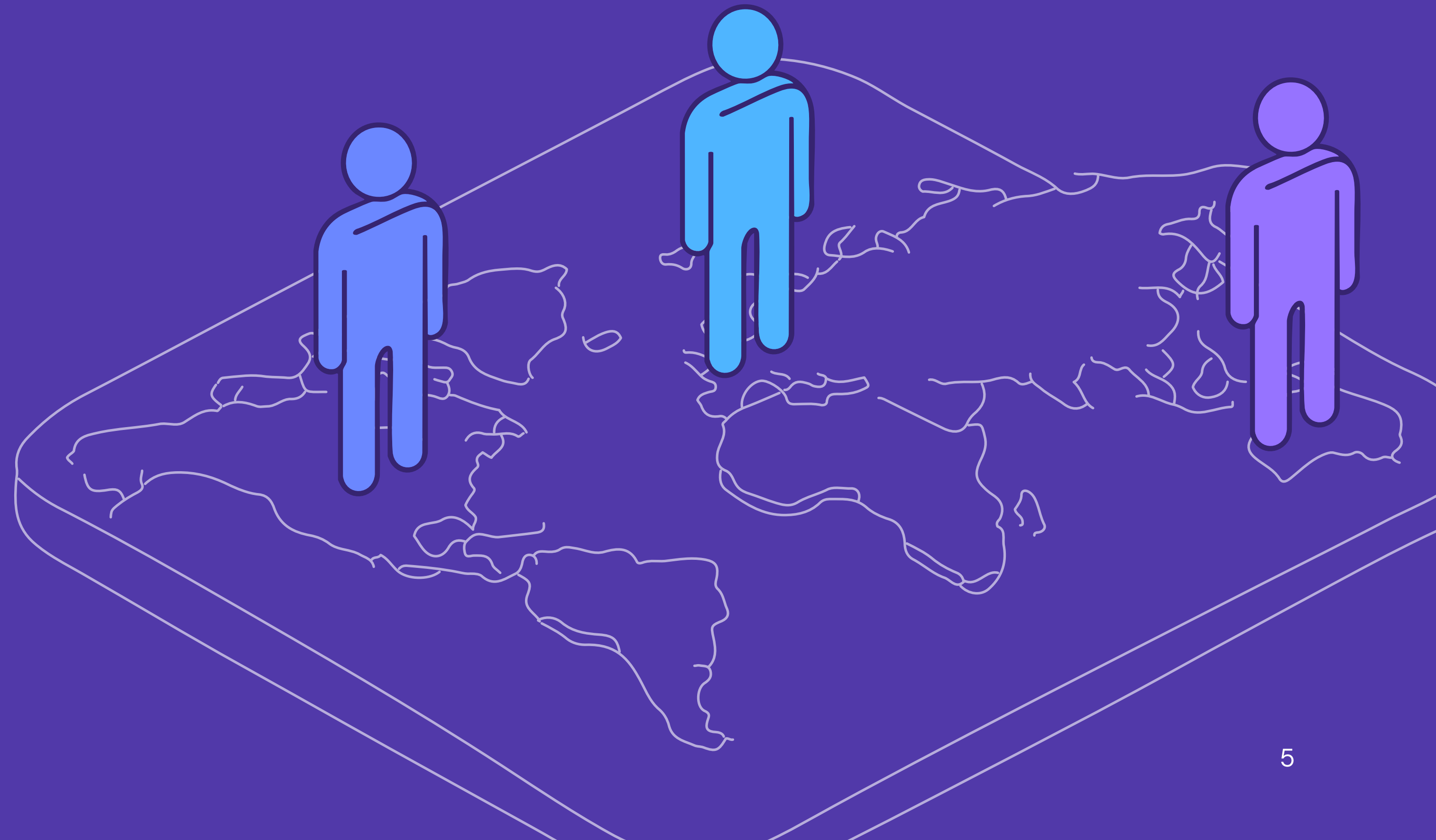
all while driving transformation with fewer resources and more pressure than ever. It's a complex, high-stakes environment—and yet, it's also one of the most exciting times in the history of finance.



That's why we launched Planful's first global benchmarking survey: to cut through the noise and capture a clear, data-backed view of how finance leaders are evolving in real time.

We heard from **450 senior finance executives** across North America, Europe, and the Asia-Pacific (APAC) regions. Their insights offer a sharp look at what's changing—and what still needs to change.

◆ Here's a glimpse of what we found →



60%



OF FINANCE LEADERS ARE
USING AI DAILY

60% of finance leaders say they use AI daily—but most haven't integrated it deeply enough to unlock real transformation. **Data accuracy and automation** are top priorities, but too many teams are still bogged down in manual execution. The highest-performing teams are aligning faster, collaborating more effectively, and translating insights into action.

This report kicks off what will become an annual global study of the Office of the CFO. It's designed to help you benchmark where you stand, identify what's holding you back, and accelerate where you lead next.



Grant Halloran
CEO, Planful

Insights

Key drivers of transformation, blockers, and more.

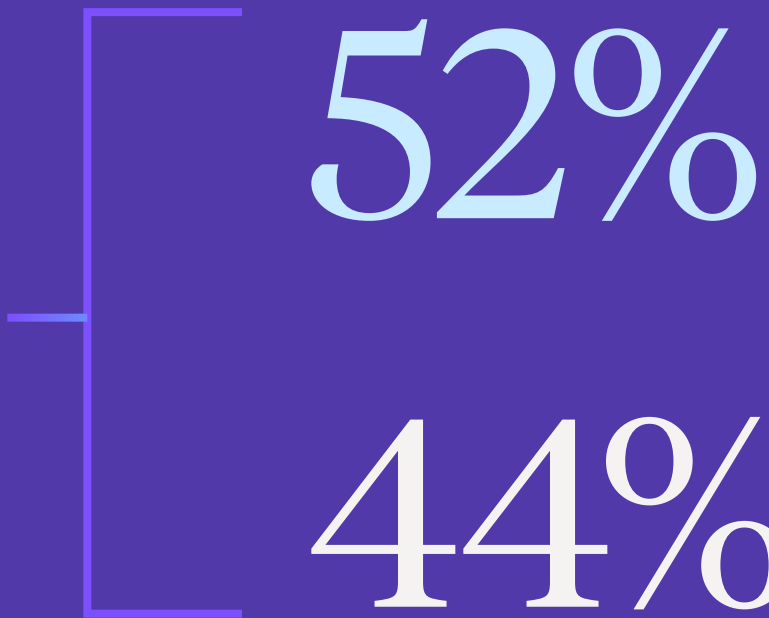


1. WHAT'S DRIVING TRANSFORMATION?



of finance leaders say enhancing data accuracy and modeling is their top priority, with even stronger emphasis in Europe and APAC.

2. UNLOCKING AI'S FULL POTENTIAL



of global finance teams already use FP&A tools in addition to separate AI capabilities, but few have embedded them across the full planning process.



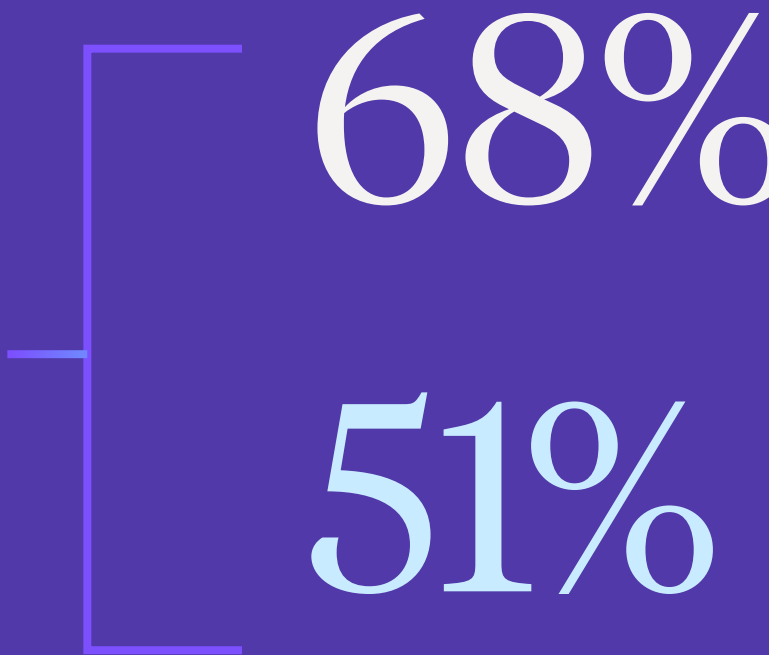
cite data privacy and security concerns as the top barrier to AI adoption.

3. THE WORKFORCE PLANNING PROBLEM



of organizations report moderate to high FP&A involvement in workforce planning, but true strategic alignment with HR is still lagging.

4. THE FINANCIAL CLOSE BOTTLENECK

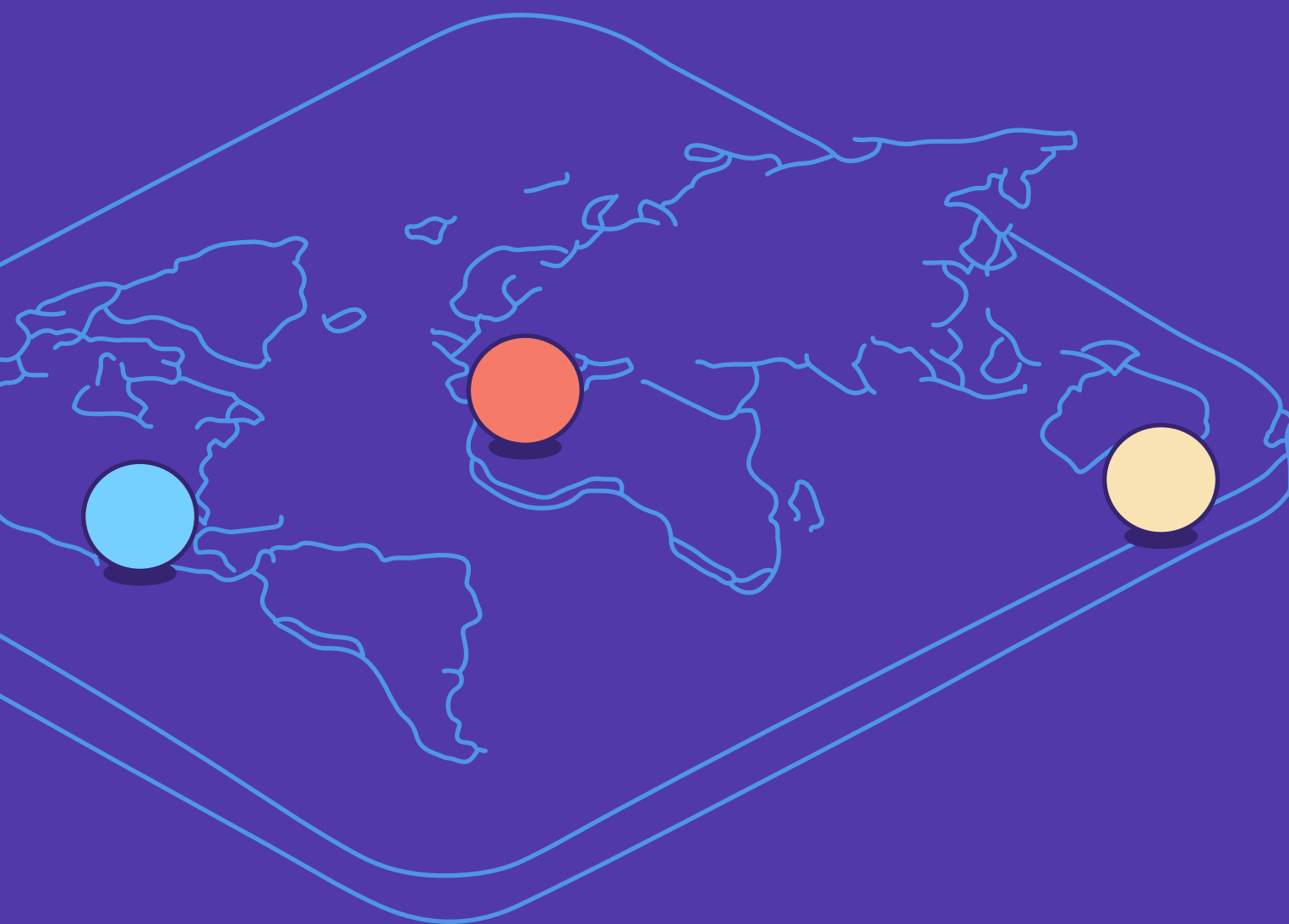


of finance teams now close the books within five days, but consolidations, account reconciliations, and financial statement preparation remain manual and slow.



believe financial consolidation will see the biggest impact from AI implementation.

1. What's driving Finance Transformation in 2025?



With AI becoming more embedded in FP&A workflows—and with economic uncertainty still influencing business priorities—finance teams can't afford to stand still. Transformation is no longer a long-term goal; it's a near-term necessity. Yet priorities to drive transformation aren't uniform.

CFOs & VPs	are laser-focused on building trusted data foundations, recognizing that every forecast and decision depends on it.
CSOs	are pushing hard to automate wherever possible, seeing technology as the key to unlocking faster pivots and bigger strategic bets
Presidents	prioritize cross-functional collaboration, understanding that insights stuck in silos rarely translate into action at scale.



Regionally, North American teams lean more heavily into automation, while European and APAC finance leaders prioritize data quality.

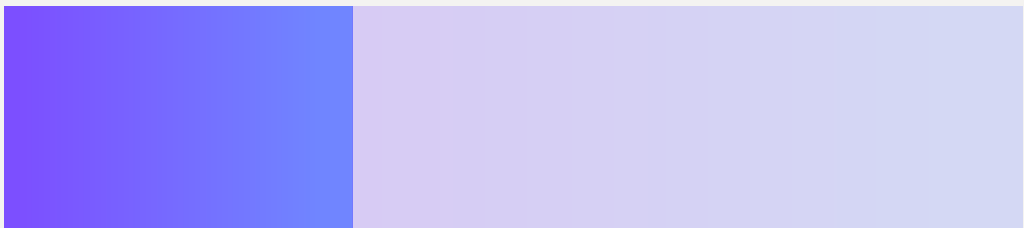
Without alignment on what “better” looks like, transformation risks stalling out before it even begins.

These findings tell us there's no universal playbook for transformation. Different teams will take different paths—but the ones who win will share one thing in common: a commitment to getting the fundamentals right. Data accuracy, automation, and alignment aren't just best practices, they're the building blocks of smarter, faster, and stronger finance organizations.

Key Findings

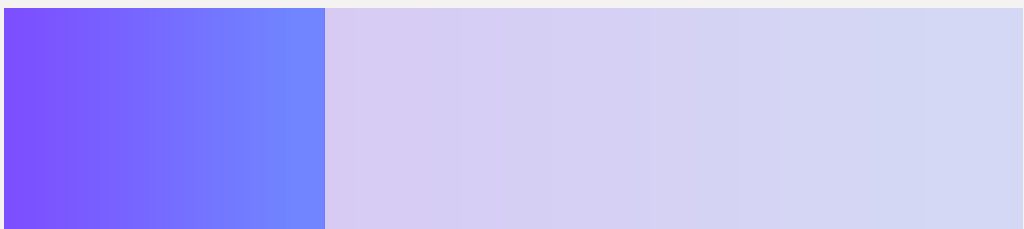


32%



of finance leaders say **enhancing data accuracy and modeling** is their top priority—especially in **Europe and APAC**, where regulatory pressures and cross-border complexity are even greater.

30%



prioritize **automation**, particularly in **North America**, where digital acceleration is reshaping finance faster than traditional processes can keep up.

Adding new technology alone won't transform finance.



What this means:

Adding new technology alone won't transform finance.

True change requires clarity: clarity around goals, outcomes, and how teams execute every day. Without it, even the best tools can end up collecting dust, and transformation stalls before it ever really begins.

Moving forward demands more than good intentions. It requires confronting the real friction points finance leaders face right now: where data accuracy breaks down, where manual processes slow teams down, and where insights get lost between systems, meetings, and spreadsheets.

The teams that will emerge on top will be the ones who address these gaps head-on, turning operational friction into operational advantage.



Georgian Bay Spirit Co. shows what's possible when finance transformation is grounded in alignment, accuracy, and speed.

By partnering with Planful, the company streamlined budgeting and forecasting, improved collaboration across teams, and freed up time for strategic decision-making.



Take Action

To move from intention to impact, finance teams should:

- Audit workflows to pinpoint where accuracy and automation are breaking down.
- Align leadership early around a single, unified transformation goal—whether it's speed, accuracy, or decision agility.
- Build a single source of truth to strengthen trust in forecasts, models, and reporting.
- Automate manual, repetitive tasks to unlock more time for high-value analysis.
- Equip cross-functional teams with tools that connect insights directly to action—not more reports, not more silos.



Future Focus

Top-performing organizations aren't chasing every new tool. They're investing in AI that's built for finance: delivering both precision and execution, with transparency finance teams can trust. Moving forward, success won't come from adopting AI for AI's sake. It will come from adopting the right solutions that turn better insights into better outcomes, faster.

Reduce Tech Stack Complexity with Purpose-Built Tools



The survey results prove that Finance isn't lacking technology. What's missing is an investment in purpose-built solutions that bring clarity to their existing processes. While most teams have invested in modern tools—ERPs (76%), FP&A software (72%), spreadsheets (68%), and AI platforms (66%)—many are still managing these systems in silos. The average team uses nearly four tools to run FP&A.

And yet, solving the fundamentals remains a top priority:

32% say improving data accuracy is critical

30% are prioritizing automation

20% are looking to AI for predictive insights

These concerns point to a deeper issue: Tools continue to be added over time, but without a clear path to integration, they've created more friction than flow. To truly accelerate transformation, finance teams need solutions designed to work together from the start.

2. AI Is Everywhere in FP&A — But Most Teams Haven't Unlocked Its Full Potential



AI is no longer emerging, it's embedded in Finance.



More than half of global finance teams already use AI-powered FP&A tools, and nearly 90% are on the path to doing so.

And the benefits are starting to show:

59% report improved forecast accuracy

57% say they have more time to focus on strategic work

52% have seen increased data transparency

But the challenge now isn't access — it's integration.

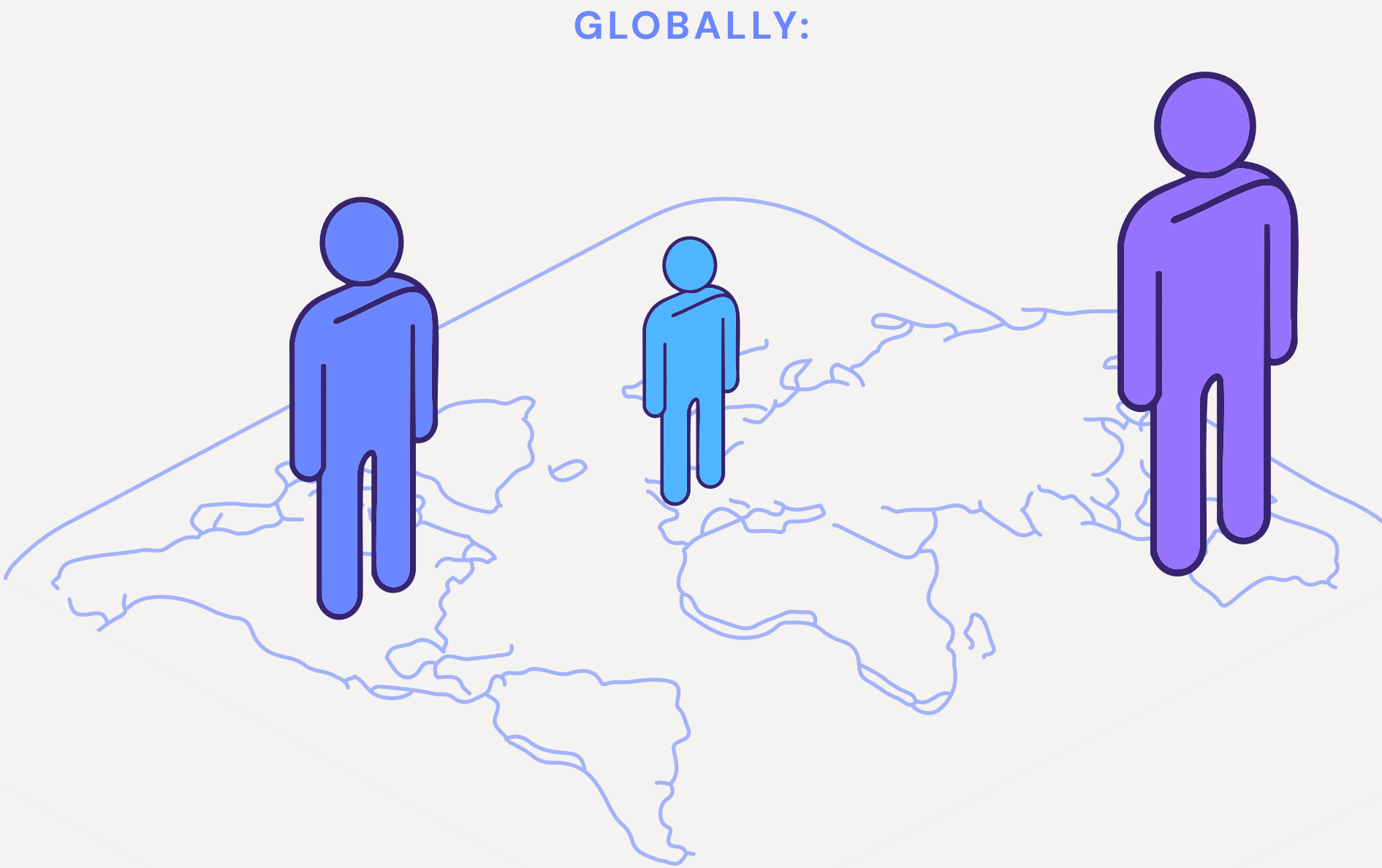
AI often lives in siloed tools, disconnected from day-to-day workflows. And while most teams are seeing some level of impact, that impact varies widely. To unlock AI's full potential, finance teams need solutions that bring intelligence into the workflow, not just on its edges.

There's still a gap between what AI can do and what it's actually doing for Finance. And closing that gap is the key to turning potential into performance.

Key Findings



CEOs & CSOs
roles that report the strongest gains in implementation



- ◆ APAC leads in active usage
CFOs and VPs show deeper integration
- ◆ Only 20% of European teams say AI meaningfully improves workflows

AI adoption
isn't the barrier
anymore—effective
integration is.



What this means:

AI adoption isn't the barrier anymore—effective integration is.

While many teams have started using AI, shallow or isolated adoption limits the value they're seeing. Real value comes when AI powers the entire FP&A lifecycle: planning, forecasting, analysis, and reporting.

Teams that embed AI into their day-to-day decision-making, rather than just running pilots on the side, will move faster, plan smarter, and unlock deeper insights.



Rocket Software is an excellent example of what's possible when AI moves from isolated experiments to full integration.

By leveraging Planful AI, Rocket Software brought AI directly into the Office of the CFO, enhancing accuracy, accelerating forecasts, and enabling faster and more confident decision-making.



Take Action

To move from intention to impact, finance teams should:

Move from experimentation to full integration, and embed AI across your end-to-end workflows.

Upskill your teams to confidently interpret and act on AI-driven insights.

Define what success looks like early on, and measure AI's impact over time to guide future investments.



Future Focus

The next wave of finance AI will move from experimentation to integration.

Leading teams will automate faster, plan smarter, forecast earlier, and be well equipped to react quickly by embedding AI across their entire FP&A function. The difference won't be who uses AI—it'll be who integrates it deeply enough to change how finance moves.

Security Concerns and Cost Are Major Barriers to AI Adoption



Clearly, AI is no longer a question of if. It's a question of how and how fast.

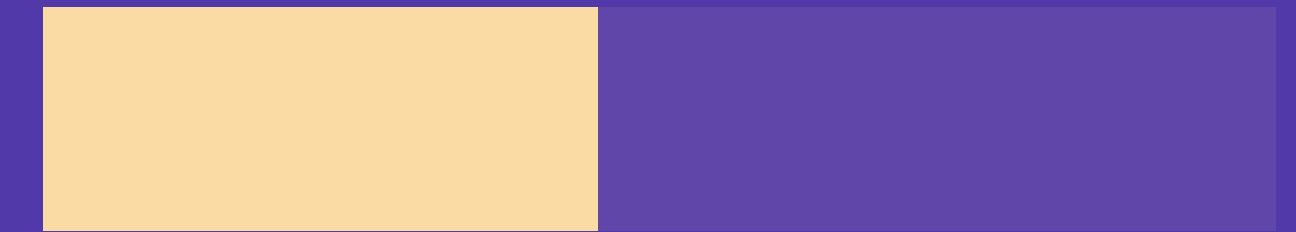
While few finance leaders doubt AI's long-term value, many are still navigating real roadblocks that slow adoption, even among teams eager to move forward.

These challenges aren't theoretical—they're the day-to-day friction points finance teams are confronting right now.

And importantly, they don't reflect skepticism about AI itself. Instead, they reveal a need for AI solutions that are secure, easy to adopt, and purpose-built for finance—solutions that lower the barriers to action, not raise them.

TOP BARRIERS TO AI ADOPTION, GLOBALLY:

44% cite data security as the top concern



40% point to high implementation costs



37% note a lack of internal AI expertise



Only 3% believe AI isn't a fit for finance



3. Workforce Planning Needs a Stronger Bridge Between Finance and HR

Workforce planning has become a core FP&A function, but strategic alignment with HR hasn't caught up. That gap is increasingly risky, especially when real-time labor forecasting and workforce agility are essential to driving growth and controlling costs. The numbers make it clear:

- 30% cite a lack of integration between HR and Finance systems
- 28% point to siloed data across teams
- 21% struggle with inconsistent assumptions between workforce and financial plans



While 96% of organizations say FP&A plays a moderate to high role in workforce planning, far fewer say finance and HR work together as true strategic partners.

Finance is engaged—but rarely embedded—making it harder to align headcount plans with financial forecasts and adjust quickly to change.

Without a stronger bridge between finance and HR, workforce plans risk falling out of sync with the business and slowing transformation efforts before they even start.



Key Findings



96%

of organizations report moderate to high FP&A involvement in workforce planning.

PRESIDENTS

prioritize collaboration across departments.

CSOS

emphasize the need for strategic workforce planning tools.



TOP CHALLENGES TO FP&A AND HR ALIGNMENT:

64% Aligning workforce planning with growth strategy



52% Improving labor forecasting



30% Lack of integration between Finance and HR systems



28% Siloed data across teams



21% Inconsistent assumptions between workforce and financial plans



Finance can't plan the future of the business in isolation.



What this means:

Finance can't plan the future of the business in isolation.

When systems are disconnected and assumptions don't align, plans lose credibility fast. Without shared data, shared timelines, and shared goals, workforce strategies risk going stale before they're even put into action.

But when Finance and HR operate as true partners—not just parallel functions—workforce planning becomes a proactive, predictive driver of business growth. Solving this requires more than collaboration. It takes a shared planning environment where both teams work from the same source of truth. That means:

- A real-time system of record shared by Finance and HR
- Models that blend financial targets with operational needs
- Cross-functional visibility that eliminates silos and aligns decisions

Few teams are truly set up this way. But with the right workforce planning solution, Finance and HR can finally bridge the divide, aligning strategy with execution, and enabling teams to move faster with greater confidence.



Statista, a global data and business intelligence platform, recognized the cost of disconnected planning early. By adopting Planful and embracing a 'team sport' mentality towards financial performance, Statista created stronger alignment between finance, HR, and business operations.

This shift improved workforce forecasting, enhanced visibility into financial performance, and helped teams move faster and plan smarter across departments.

This collaborative approach to building a shared planning environment became a foundation for smarter, faster, and more aligned growth.

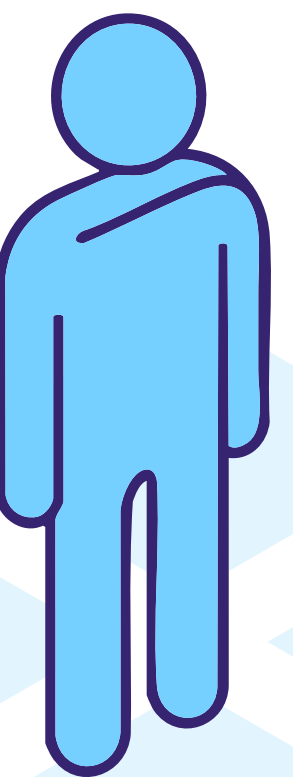
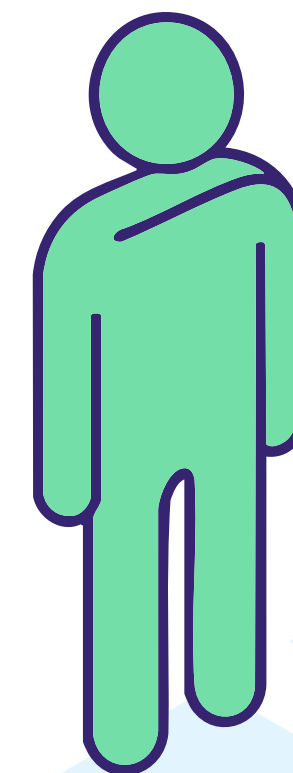
✦ Take Action

To move from intention to impact, finance teams should:

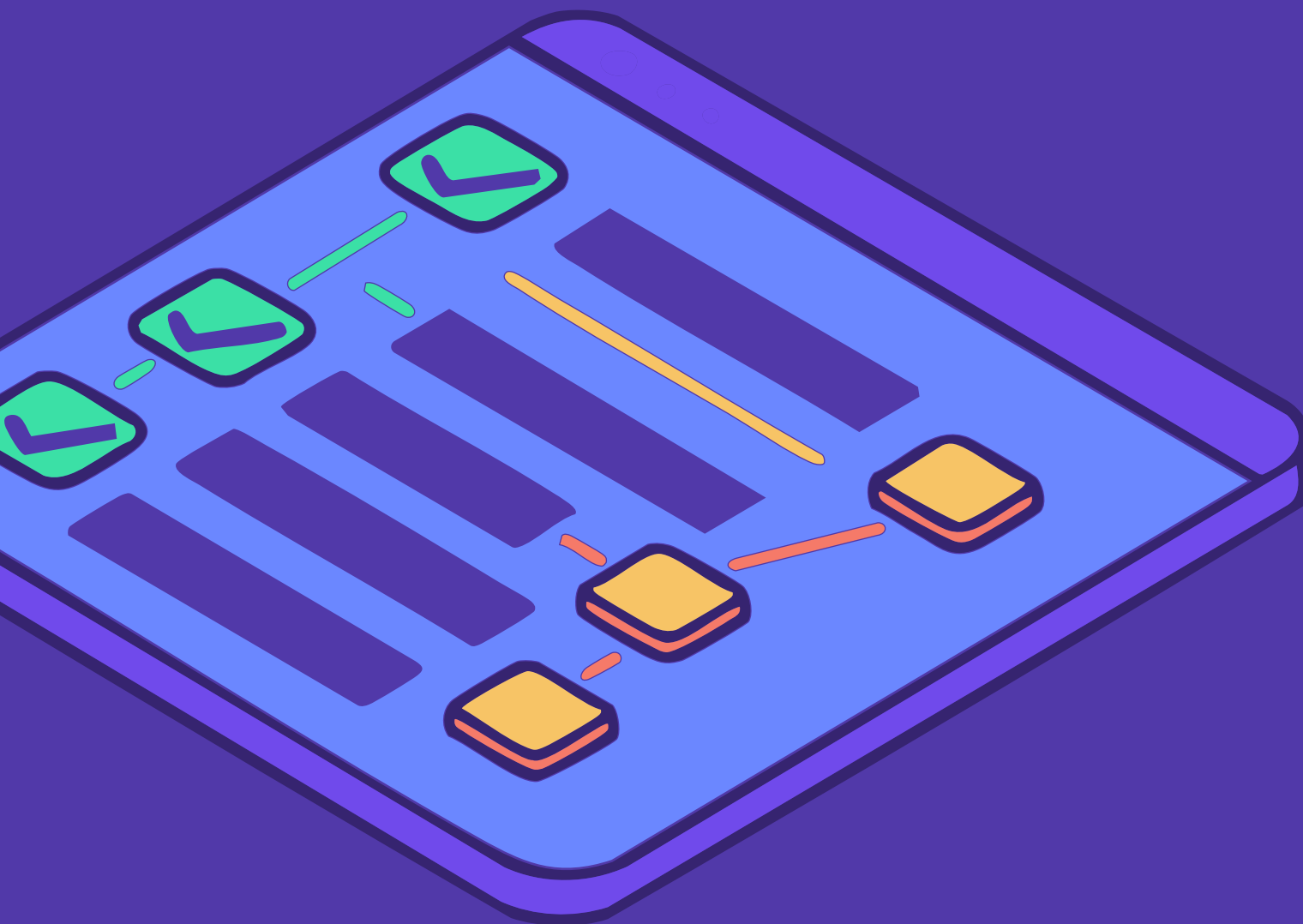
Connect finance and HR platforms to enable real-time workforce updates.

Align workforce planning with broader business and financial objectives.

Invest in collaborative planning tools to unify decision-making across departments and eliminate silos.



4. The Financial Close Is Improving, but Consolidation Lags Behind



The survey revealed a major milestone:



68% of finance teams now close the books within five days.

That's a significant step forward in cycle time and operational maturity. But speed isn't the whole story. For many teams, the clock stops at the GL, not the finish line.

Consolidations, account reconciliations, and financial statement preparation are still managed outside the ERP in spreadsheets or legacy tools. These processes remain highly manual, time-consuming, and prone to errors.

That's where the close tends to slow down. These steps require complex calculations, data from multiple entities and systems, and frequent adjustments — all of which are difficult to manage when tools aren't connected or purpose-built.

The result? Fragmented data, inconsistent assumptions, and limited visibility — all of which add risk and delay to what should be a smooth finish.

Key Findings



WHEN RESPONDENTS WERE ASKED ABOUT FINANCIAL CLOSE & CONSOLIDATION,

- 64% are investing in AI-powered reporting. Cloud-based consolidation tools and AI reporting capabilities are gaining momentum to speed the close cycle.
- 57% emphasize better collaboration between Accounting and FP&A. Connected teams and integrated workflows reduce duplication and create faster, cleaner closes.
- 51% believe financial consolidation will see the biggest impact from AI implementation.
- 35% prioritize improving account reconciliations to reduce manual work, making automation a top priority for faster, more accurate closes.
- 27% focus on financial statement preparation. Despite digital investments, this process remains heavily manual, limiting speed and efficiency.

Finance teams have made real progress in closing faster, but the middle of the close remains a major bottleneck.

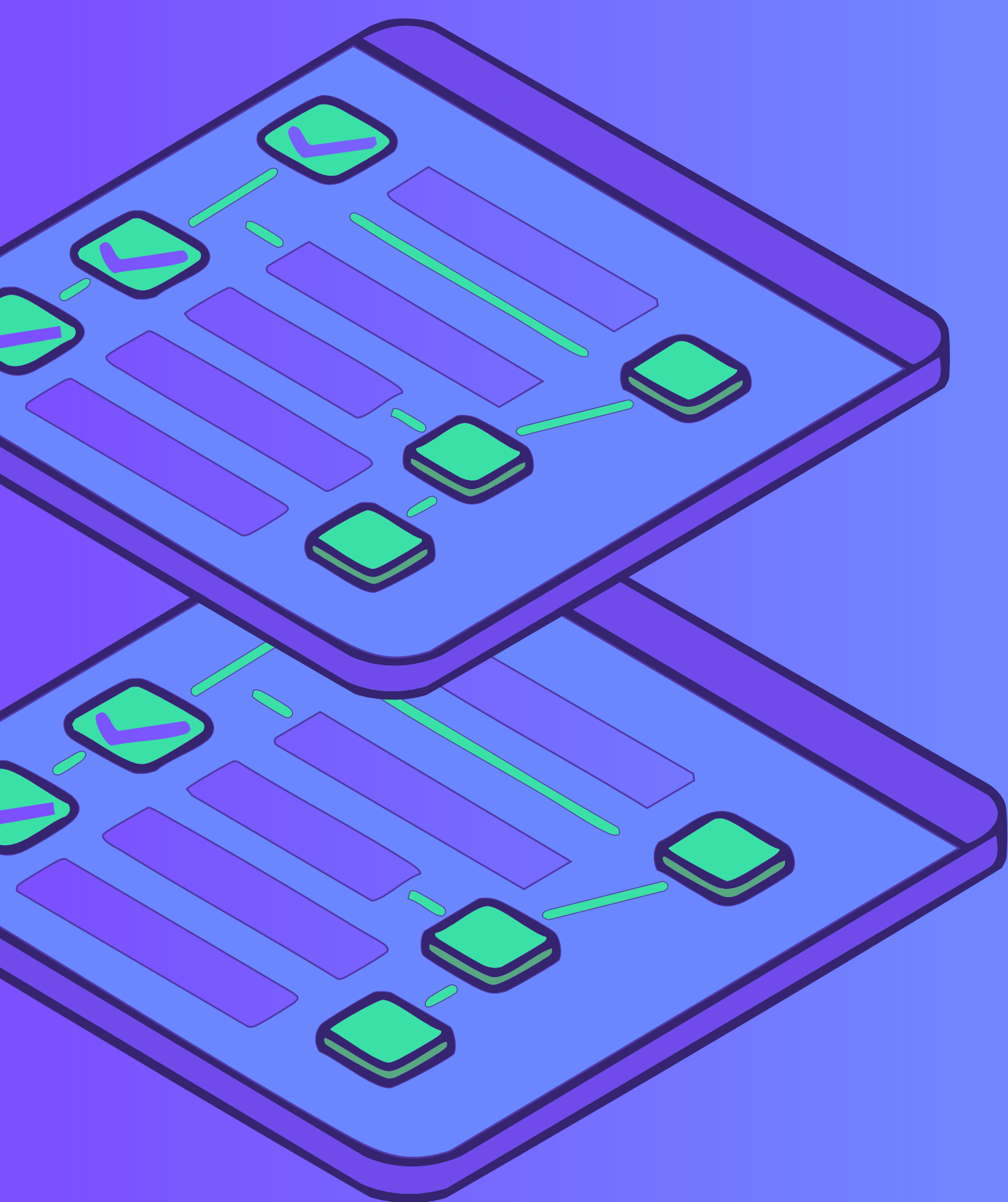


What this means:

Finance teams have made real progress in closing faster, but the middle of the close remains a major bottleneck.

The consolidation layer is often where manual work creeps in. Whether it's pulling data from multiple GLs, tracking adjustments in spreadsheets, or reconciling intercompany transactions, teams are still spending too much time outside their systems, relying on tools that weren't built for the complexity of a modern close.

To truly modernize the process, finance leaders need to address the "last mile" of the close, bringing consolidations, reconciliations, and financial reporting into a single, connected, and automated environment.



✦ Take Action

To move from intention to impact, finance teams should:

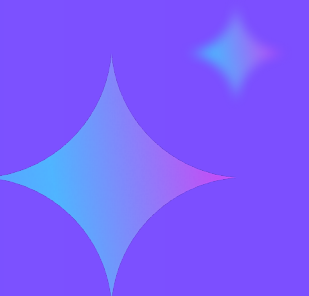
- Automate high-effort tasks like account reconciliations and variance checks
- Unify processes including consolidations, financial statement prep, and close workflows into one platform.
- Adopt cloud-based tools that support complex ownership structures, intercompany eliminations, and built-in audit trails.
- Use AI to catch discrepancies early and improve reporting confidence.

✦ Future Focus

The next wave of finance transformation will be about closing faster and with confidence. As complexity grows, finance teams that modernize consolidation will gain more than time savings, real-time visibility, reduced risk, and will be able to deliver complete, trusted financials faster. A smarter close means leadership gets the insights they need, when they need them, and finance becomes a more agile, forward-looking partner to the business.

The Next Era of Finance

Connection and Confidence

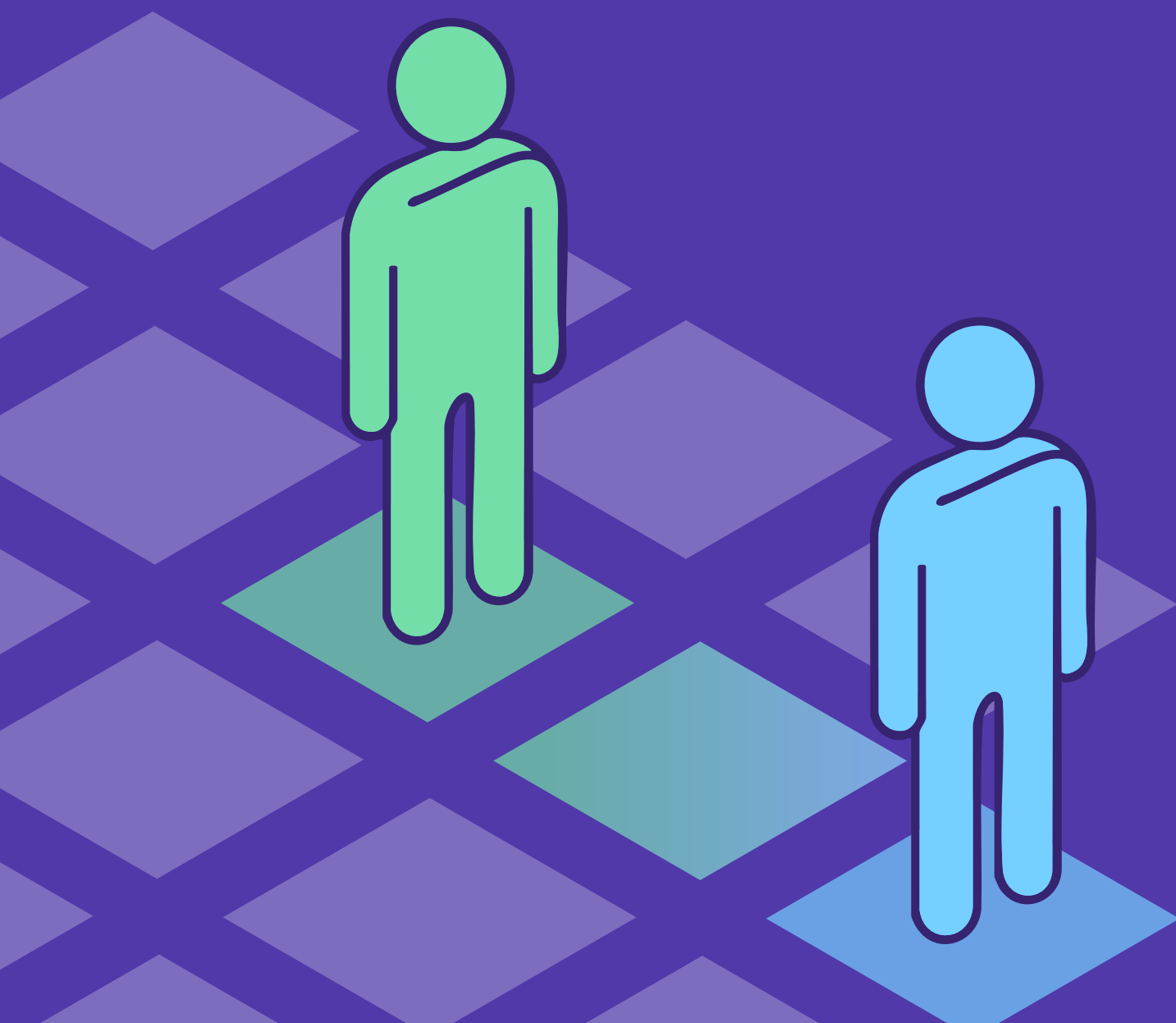


The Next Era of Finance Starts With Connection and Confidence.

Finance leaders face a clear choice: build now for a smarter, faster future, or risk falling behind. The teams that act decisively today will be the ones who define the future of finance tomorrow.

AI is here to stay, and it's already reshaping how finance teams operate. Automation, connected planning, and real-time insights have become essential for building agile, resilient organizations. Our survey reveals a clear reality.

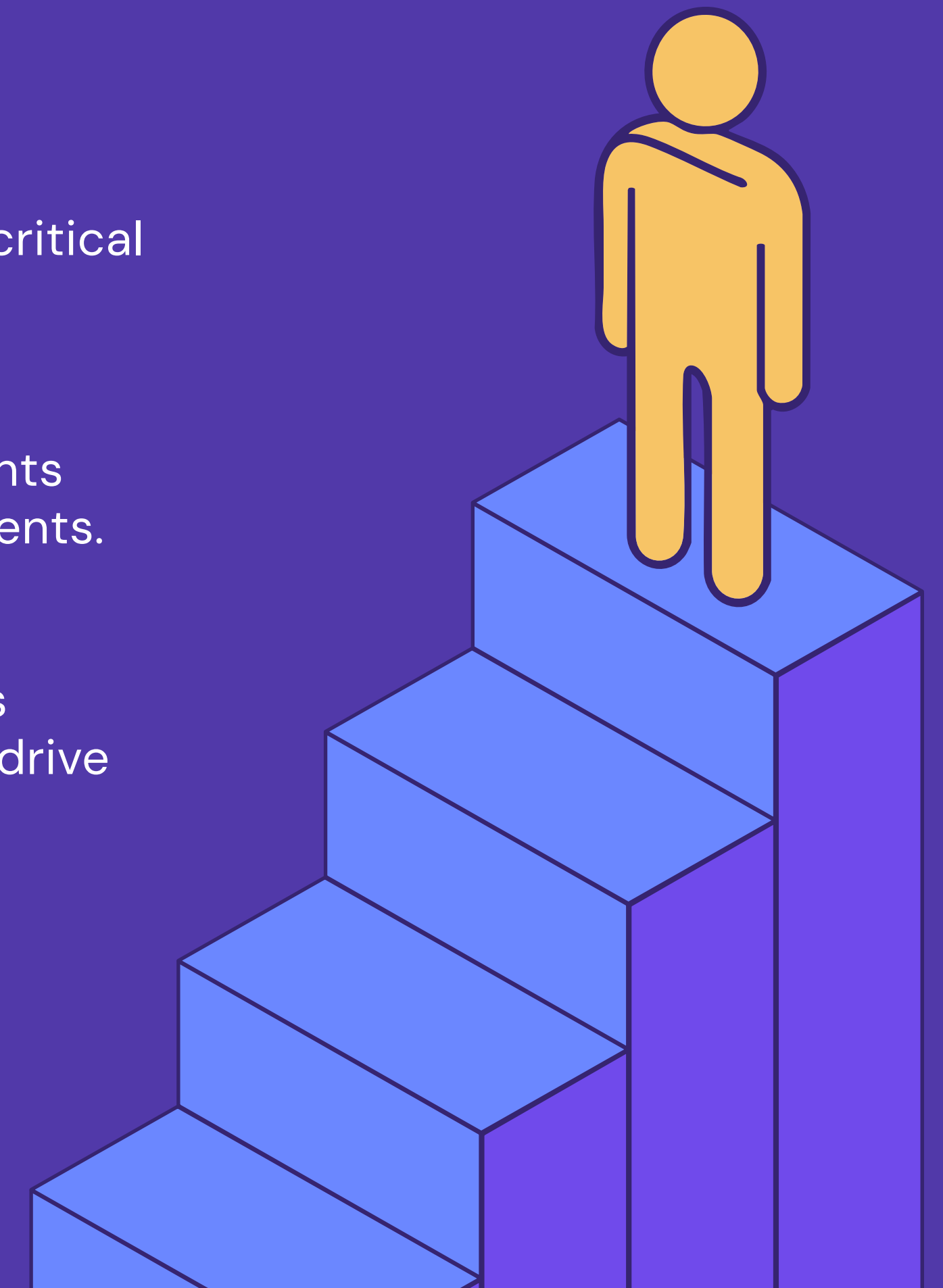
- ✦ **AI is present**, but surface-level adoption limits its impact across planning, forecasting, and analysis.
- ✦ **Workforce planning is critical**, but disconnected finance and HR strategies create blind spots that hold organizations back.
- ✦ **Finance teams are rethinking close processes**, but fragmented, manual systems continue to slow consolidations and delay insights.
- ✦ **Finance teams have embraced new tools**, but fragmented tech stacks are slowing progress.



The next era
of finance
leadership
won't be built
on technology
adoption alone.

It will be built on integration,
connecting platforms, processes,
and people into a smarter, faster
financial ecosystem.

- ✦ **Platforms** that embed AI into critical workflows, not just reporting.
- ✦ **Processes** that integrate insights and decisions across departments.
- ✦ **People** who collaborate across finance, HR, and operations to drive smarter, faster action.





At Planful, we help finance leaders simplify complexity and accelerate performance.

Our platform connects workflows, embeds AI where it matters most, and empowers finance teams to make faster, more confident decisions.

[Learn how Planful can help your team plan smarter, move faster, and lead with confidence.](#)



Survey Methodology

To uncover the priorities, challenges, and opportunities shaping the future of finance, Planful surveyed 450 senior finance leaders at mid-to-large enterprises across North America, Europe, and APAC.

Respondents included:

- Chief Financial Officers (CFOs)
- Chief Executive Officers (CEOs)
- Chief Strategy Officers (CSOs)
- Other C-Level Executives
- Vice Presidents (VPs)
- Senior Vice Presidents (SVPs)
- Presidents
- Group Controllers
- Managing Directors
- Directors of Finance

Respondent Demographics:

Regions:

- North America (225)
- Europe (158)
- APAC (67)

Age Range:

- Majority of respondents were between 25 and 44 years old

Job Titles:

- CFOs (115) CEOs (124) were largest groups represented

