The Global Finance Outlook:

Are U.K. Finance Teams Equipped for Today's Economy?

A research survey sponsored by Tipalti

INTRODUCTION

In today's economy, U.K. companies are balancing domestic pressures and global ambitions. Some are expanding into new markets, others are adapting to shifting tariffs and regulatory changes, and nearly all are responding to rapid advances in AI. For finance teams, the challenge is managing increasing complexity with systems and processes that weren't built for today's complexity and pace.

Only **25%** of U.K. respondents say they feel very prepared to manage AP complexity tied to international scale.

(Global: 25% → at parity.)

Meanwhile, **51%** say their current AP systems aren't equipped for long-term growth without major upgrades.

(Global: 56% → U.K. −5 pts.)

Even with many businesses still focused on domestic operations, finance leaders across the U.K. report feeling global-scale strain—on workload, compliance, and technology alike. The readiness gap is widening, and modernisation has become a strategic imperative.

GLOBAL COMPLEXITY IS HERE— AND U.K. FINANCE TEAMS FEEL THE STRAIN

Even as many U.K. companies continue to focus on domestic operations, global forces are reshaping how finance teams work. Just **35%** of U.K. respondents plan some form of international expansion in the next 12–24 months—below the global average of roughly 56%. But even without major global footprints, finance teams are feeling the squeeze. Workloads are increasing, expectations are mounting, and manual work remains a persistent barrier to scale.

Across the board, **86%** of U.K. finance professionals say their individual workload has increased, **84%** say team expectations have risen, and **63%** say manual work has increased. These numbers mirror global figures closely, though the U.K. trend suggests a heavier burden of manual effort and slower progress toward automation.

Meanwhile, international demands are rising—even for companies that primarily operate domestically. **57%** of U.K. finance professionals report spending more time on cross-border work compared to last year. The top pressures they identify mirror those of their global peers:

- **37%** Keeping pace as the business scales
- **32%** Pressure to provide more decision-making data
- **24%** Managing regulatory and economic changes

No surprise, then, that **78%** agree they need to scale AP to keep up with growing invoice volumes. For finance teams across the U.K., the challenge isn't ambition—it's capacity.

> “We don't have enough staff to keep up with the increase in invoicing.”
>
> **— AP Manager**

> “Keeping up with the increase in workload in the team is the hardest part.”
>
> **— Head of Finance**

TARIFFS ARE RESHAPING U.K. FINANCE PRIORITIES

> “The increase in U.S. tariffs and compliance issues of doing business internationally keeps me up at night.”
>
> — CFO

From shifting tariffs to fluctuating exchange rates, the U.K.’s post-Brexit environment has layered new complexities onto finance operations that were already stretched thin.

Just over half of U.K. respondents (52%) say U.S.-related tariffs are affecting their company’s plans for international expansion—a smaller share than in the U.S. (63.8%) but still significant given the U.K.’s deep trade ties with both the EU and U.S. Another 25% say tariffs have already impacted financial planning, with 26% expecting to feel the effects within this calendar year. That’s on par with the global average, suggesting that while the U.K. feels less exposed, its planning horizons are just as compressed.

The drag on investment is real. Thirty-nine percent of U.K. finance teams say uncertainty around tariffs has slowed down investment or growth, while nearly half (47%) report that currency management and FX volatility remain major challenges. Compared with the global average of 63%, U.K. teams appear slightly more resilient to exchange-rate instability.

Global economic shifts are also rewriting the rules of decision-making. Sixty-one percent of U.K. respondents say regulatory and compliance complexity has prompted their organisation to rethink how it manages AP. More than half (54%) agree that keeping up with evolving international tax regulations is a significant challenge, and 52% say changing regulatory requirements make forward-looking planning difficult.

Taken together, these findings paint a picture of finance teams operating in constant motion—reacting to forces beyond their control while trying to keep the business on course.

MANUAL PROCESSES— THE SILENT KILLER OF GLOBAL AMBITIONS

Manual AP work continues to drain time, accuracy, and morale across U.K. finance teams. Despite widespread recognition of automation's long-term value, most have yet to make the leap to full implementation—leaving gaps that compound as invoice volumes and complexity rise.

The impact of overly manual AP operations feels sharper in a market where finance teams are already stretched by policy and FX complexity.

And the inefficiencies add up fast. Time vanishes into repetitive, low-value tasks that keep teams stuck in reaction mode.

40% say they spend too much time resolving errors

32% chasing approvals

31% reconciling payments

31% addressing communication gaps

(Global benchmarks: 36%, 26%, 27%, 27% — U.K. slightly lower across all categories.)

Those inefficiencies have consequences beyond lost hours. They ripple through the organisation—slowing growth, draining morale, and increasing risk.

29% report errors in finance deliverables

26% cite compliance or risk issues

26% say the monthly close is delayed

27% note morale issues or turnover tied to inefficiency

(Global benchmarks: 24%, 23%, 24%, 22% — U.K. higher in every category.)

Manual work may seem like a short-term fix for capacity issues, but over time it creates its own bottleneck—one that hinders growth just as businesses prepare to scale.

> "How manual it currently is means there's more chance of errors occurring."
>
> **— Accountant**

COMPLIANCE PRESSURE IS MOUNTING—AND RESHAPING U.K. FINANCE OPERATIONS

Across the U.K., finance leaders are feeling the growing weight of compliance. As cross-border operations expand and regulations evolve, what once lived in the background has become a daily operational constraint. Even though U.K. teams report slightly fewer compliance breakdowns than their global peers, the trend lines all point to a growing burden—and a growing urgency to modernise.

Thirty-six percent of U.K. respondents say they lack a clear roadmap for managing global compliance as their companies scale, compared with 50% globally. Meanwhile, nearly one-third (32%) report more compliance issues or errors in the past year, a slightly lower rate than the 43% global figure but still a warning sign of process strain.

Where U.K. teams feel the most pressure:

54% Keeping up with evolving international tax rules

52% Making forward-looking finance decisions under changing regulations

53% Managing global suppliers amid shifting compliance requirements

How U.K. teams are responding

U.K. companies aren't standing still. In response to mounting compliance and risk complexity:

- **54%** have invested in technology to improve control and compliance (Global: 51%)
- **49%** have created new internal compliance protocols (Global: 43%)
- **30%** have increased staffing or added compliance-focused roles (Global: 33%)

Fraud risk remains a persistent drag

Even as compliance frameworks evolve, fraud risk continues to lurk in the background of U.K. AP operations.

58% say fraud is a growing concern (Global: 60%)

20% say it slows AP work (Global: ~20%)

12% have experienced real or suspected fraud events (Global: ~13%)

Fraud and compliance share the same root cause: fragmented systems and manual processes that leave gaps in control. The good news? Most U.K. teams are already moving toward the right fix—tightening systems and accelerating technology adoption to reduce exposure before it stalls growth.

> “Getting caught up in a host of different country regulatory rules while keeping financial reporting accurate is a real risk.”
>
> **— Finance Director**

AUTOMATION AND AI—THE READINESS GAP

Across the U.K., finance leaders agree that automation is essential to scale. Yet, for most, progress has been incremental rather than transformational. The intent is there—**83%** of U.K. respondents say the value of automation goes beyond efficiency to support long-term business goals—but implementation still lags behind aspiration.

Only **6%** of U.K. finance teams report fully automated AP operations, while most efforts remain partial, focusing on isolated steps rather than full end-to-end automation.

The most common applications include:

62% automating the invoice-to-payment process

62% using OCR or invoice digitisation

(Global: 71% and 70% — meaning the U.K. trails slightly in both.)

Even with partial automation, manual intervention continues to slow teams down. **70%** agree that a lack of AP automation could limit their company's ability to scale, reinforcing that automation isn't just about efficiency—it's about growth readiness.

So, what's holding U.K. teams back? The obstacles are practical and familiar:

- **36%** cite data security concerns
- **37%** face budget constraints
- **35%** struggle to integrate with existing systems
- **31%** question the accuracy of automated tools
- **26%** cite resistance to change or fear of disruption

(Global benchmarks: roughly 33%, 29%, 30%, 30%, 25% — U.K. slightly higher on nearly all.)

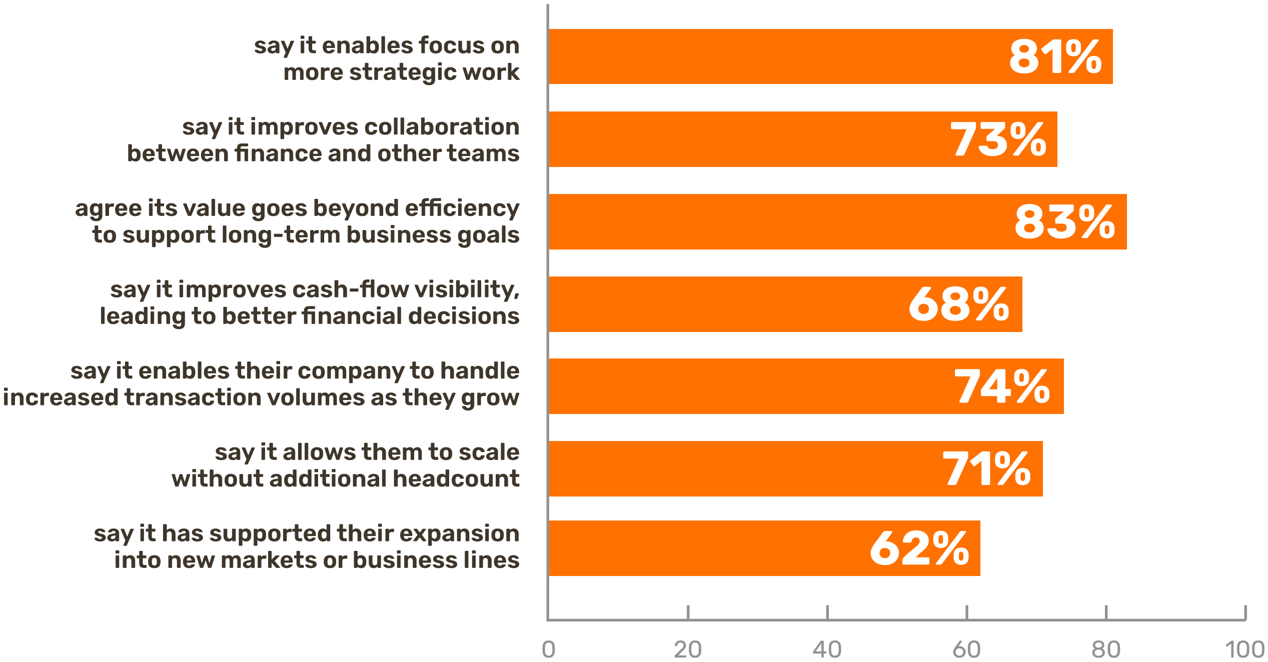
In short, finance leaders know what needs to change—but they're often constrained by fragmented systems, limited budgets, and organisational caution. Those that have crossed the automation threshold, however, are seeing tangible results—and proof that the investment pays off quickly.

> "We need to better integrate AI to reduce manual work and give us time to focus on strategy."
>
> **— AP Manager**

The impact of automation

For the U.K. finance teams that have already invested in automation, the payoff is clear. Beyond improving day-to-day efficiency, automation is transforming how finance contributes to business strategy, collaboration, and decision-making.

Among U.K. teams that have implemented automation, the top outcomes include:



(Global: 82%, 74%, 80%, 70%, 74%, 71%, 65% — broadly aligned.)

Automation is also driving measurable gains in performance and productivity. Among U.K. adopters of automation or AI-powered tools, teams report:

- **54%** improved time savings
- **32%** faster overall AP operations
- **36%** cost savings
- **27%** fewer payment errors
- **34%** greater productivity without adding headcount
- **32%** more time for strategic or forward-looking work

(Global: 44%, 32%, 34%, 24%, 29%, 27% — the U.K. outpaces most global benchmarks.)

Together, these findings show that automation's impact is not theoretical—it's operational. As U.K. finance teams modernise their systems, they're freeing up capacity, reducing error rates, and repositioning finance from a reactive function to a driver of strategic growth.

AI in AP

Artificial intelligence is no longer a distant ambition for U.K. finance teams—it's a growing part of how they operate. Nearly **59%** have already implemented or piloted AI-powered tools **(13% fully, 46% partially)**, putting the U.K. ahead of the global average **(46% total adoption)**.

The early results are promising. Finance leaders see AI as a force multiplier for both efficiency and employee retention:

- **82%** agree that AI and automation are essential for enabling more strategic finance work
- **73%** say these tools help retain skilled finance talent

(Global: 77% and 73% — the U.K. is slightly stronger on strategic alignment.)

When it comes to where AI adds the most value, the data tells a clear story:

- **45%** use AI for financial reporting
- **42%** for invoice processing
- **31%** for payment reconciliation
- **35%** for budgeting and planning
- **38%** for fraud or risk monitoring

(Global baselines: ~40%, 37%, 30%, 31%, 31% — U.K. leads modestly in every category.)

And those investments are already paying off. Among U.K. adopters, AI is delivering measurable performance improvements:

- **54%** report time savings
- **32%** faster overall operations
- **36%** cost savings

(Global: 44%, 32%, 34% — U.K. notably stronger on efficiency and savings.)

As AI capabilities mature, U.K. teams are finding that the biggest gains aren't just in speed—they're in strategy. Finance teams are using AI to forecast, plan, and advise with greater accuracy, helping leadership make better decisions faster.

U.K. INVESTMENT PRIORITIES

For U.K. finance teams, the next phase of transformation is clear: investing in the tools and technologies that reduce risk, remove friction, and build long-term resilience. Budgets are increasingly directed toward automation, AI, and compliance—the foundations of a finance function built for scale.

Top five priorities:

33%
Artificial intelligence
Enabling smarter decision-making and freeing teams from repetitive work.

33%
Automation of AP processes
Eliminating manual bottlenecks and increasing operational speed.

24%
Fraud detection & risk monitoring
Strengthening financial oversight in an increasingly digital landscape.

23%
Financial compliance & audit capabilities
Reducing regulatory exposure and audit fatigue.

21%
Data security & privacy
Building confidence in every transaction and integration.

(Global benchmarks: AI 28%, AP automation 21%, fraud 25%, compliance 22%, data security 21% — U.K. teams are slightly ahead on automation and AI investment.)

When finance leaders were asked to choose their single highest priority, **AI (48%)** and **fraud detection (47%)** rose to the top—indicating a dual focus on efficiency and protection.

If these priorities are adequately funded, U.K. teams expect the biggest returns in:

- **52%** greater efficiency across AP
- **49%** less manual work
- **40%** fewer compliance issues
- **36%** reduced fraud risk
- **32%** stronger scalability
- **35%** better-informed decisions

(Global: 42%, 38%, 32%, 33%, 32%, 33% — U.K. leads in efficiency and risk reduction.)

Finally, **56%** of U.K. respondents say they already have a clear plan to modernise AP within the next 12 months—slightly behind the global figure **(64%)** but signalling steady progress and intent.

Bottom line: For U.K. finance leaders, the challenge isn't recognising what needs to change—it's accelerating from intent to impact. The race is now on to turn planned investments into measurable outcomes.

> “Integrating AI effectively without losing control of data is our biggest balancing act.”
>
> **— Finance Director**

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SURVEY DEMOGRAPHICS

The Global Finance Outlook survey was conducted between July 10 and August 1, 2025. Kickstand surveyed a total of 2,326 full-time finance professionals — across titles and roles covering the breadth of the function — at companies with at least 20 employees in Canada, Germany, Spain, the Netherlands, the United Kingdom, and the United States. The UK-focused report, a subset of the broader Global Finance Outlook, is based on feedback from over 600 finance professionals. The study was conducted at 95% confidence with a +/- 4% margin of error.