

The 2026 Global Finance Outlook Index:

More AI, More Pressure,
and More Change

A research survey sponsored by Tipalti

Introduction

Finance teams spent the past year automating at a pace few would have predicted. In 2025, **7%** said their accounts payable (AP) operations were fully automated. In 2026, that number is **31%**. Adoption of AI tools and agents more than tripled over the same period, and most teams that made the move report time savings, faster approvals, and a faster close as a result.

Confidence hasn't kept up. Fewer than **one in four** finance teams say they're very prepared for the complexity that comes with global growth. **One in five** is very confident their current process would catch a fraudulent change to a vendor's payment details before the money goes out. And when asked what keeps them from automating further, teams still point to data security, accuracy, and how much control to give AI.

To understand how finance teams are managing that gap, Tipalti partnered with Kickstand to survey **2,116** full-time finance professionals across the US, UK, Canada, Germany, and the Netherlands.

THE 2026 READOUT:

Global pressure, sustained:

82% say the time they spend on international business has held steady or increased in the past year, and **78%** say economic and policy shifts have added volatility to their forecasts.

Workload, up again:

84% say expectations and workload for their team have increased in the past 12 months, and **66%** say manual work has increased.

Automation and AI momentum:

31% have fully automated AP, up from **7%** in 2025. Just **6%** are fully automated with agentic AI.

The catch:

54% believe a lack of automation, especially AI, could limit their company's ability to scale, and executive leadership was **163%** more likely than average to strongly agree. What's slowing them down is confidence in the results: data security (**36%**), accuracy (**33%**), and control over AI (**30%**) are the top barriers to going further.

Bottom line:

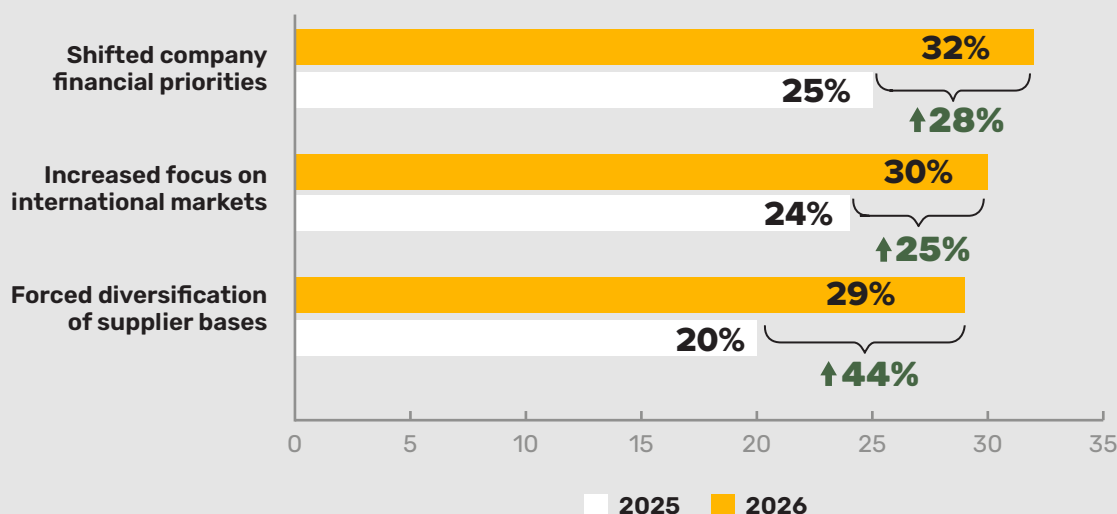
31% of finance teams now call their AP fully automated, though for many that still means in reality things like digitized invoices, payment reconciliation, or approvals routing, rather than an end-to-end process. Where automation is in place, it's delivering.

Global pressure hasn't let up

International business is taking up as much of finance's time as it did a year ago, and for half of teams, more. **82%** say the time they spend focused on international business has stayed the same or increased compared to this time last year, and **50%** say it has increased outright. CFOs were **130%** more likely than average to say it increased significantly.

What's notable is how teams are responding. Rather than absorbing each shock as it comes, finance teams are building global volatility into how they plan. **35%** say global economic and policy shifts have led to more scenario planning, and **34%** say those shifts prompted budget or headcount adjustments, up **34%** from 2025. Companies with offices in more than one country were **36%** more likely than single-country companies to have made those changes.

The effects are reaching further into the business than they did last year.
Economic and policy changes have:



Caution, not retreat

Is a pullback underway? It reads as selectivity rather than a full stop. **31%** aren't prioritizing international growth at all over the next 12 to 24 months, and another **26%** plan to hold their current footprint. **30%** still plan to expand into new countries, down **14%** from 2025. The split shows up by role: CFOs were **51%** more likely than average to say they plan to add one or two new countries. Leadership hasn't stopped looking outward, it's gotten more deliberate about where to spend.

Q: What causes concern when thinking about scaling your finance operations globally?

“The constant anxiety of hidden compliance traps and tax laws changing under our feet across multiple countries.”

— Millennial, UK, Real Estate/Construction, Procurement Director/Head of Procurement

Workloads are up even as growth plans slow

Slower expansion hasn't meant less work. **86%** say their own workload has increased in the past 12 months, and **84%** say expectations and workload for their team have gone up. Meanwhile, **77%** say their finance team is being asked to play a more strategic role in driving business growth than in previous years. Finance directors were **16%** more likely than average to say so.

That strategic work is getting squeezed by manual work. **66%** say manual work across the finance team has increased in the past year, and executive leadership was **22%** more likely than average to say this. Team members personally spend an average of **10 hours** a week on manual AP tasks, which works out to roughly **65 working days** a year.

The bottlenecks are the same ones teams reported last year, and several are getting worse.

Top issues slowing AP today

39%

Time spent resolving errors

32%

Time spent chasing invoice approvals (up **21%** from 2025)

32%

Departmental communication gaps

29%

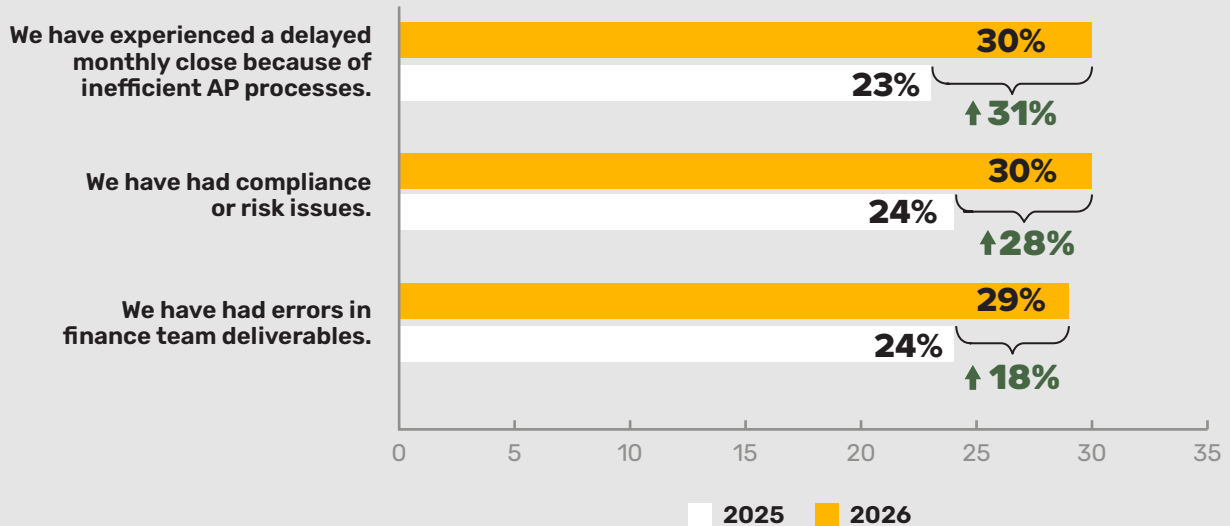
Mismatched POs and invoices (up **37%** from 2025)

Q: What causes concern when thinking about scaling your finance operations globally?

“ We simply don't have enough employees in AP to handle our international business abroad.”

— Gen Z, Canada, Manufacturing, AP Specialist/Clerk

When AP slows down, the rest of finance feels it.



It's affecting people, too. **30%** report a negative impact on finance team morale, **21%** say there's a feeling that finance isn't keeping up with the rest of the business (finance directors were **33%** more likely to agree), and **19%** have seen team members leave the company because of inefficient processes.

No surprise, then, that hiring alone isn't seen as the fix. **57%** say scaling their current AP setup would mean hiring more people, but **90%** say scaling AP effectively takes the right tools as well, a **12%** increase from those who said so in 2025.

Q: What causes concern when thinking about scaling your finance operations globally?

“Managing risk when volume increases but headcount doesn't.”

— Baby Boomer, UK, Government/Public Sector, Payroll Manager

The gap between fully automated and actually automated

More finance teams than ever say their AP is fully automated: **31%**, up from **7%** in 2025. Broader implementation of AI, not just partial, rose on the same curve, from **14%** to **46%**. But “fully automated” doesn’t hold up to much scrutiny. As it did last year, the number falls apart when you look at what’s actually considered fully automated. **66%** say their automation is mainly OCR and invoice digitization, and only **6%** are fully automated and have completely integrated agentic AI. For most teams, most of the effort has gone into the core invoice-to-payment workflow; **68%** say their automation mainly covers it.

Among teams with fully or partially automated AP, the most common areas automated are:

Matching
invoices and POs

37%

(up 56% from 2025)

Payment reconciliation

37%

Electronic payment
approval routing

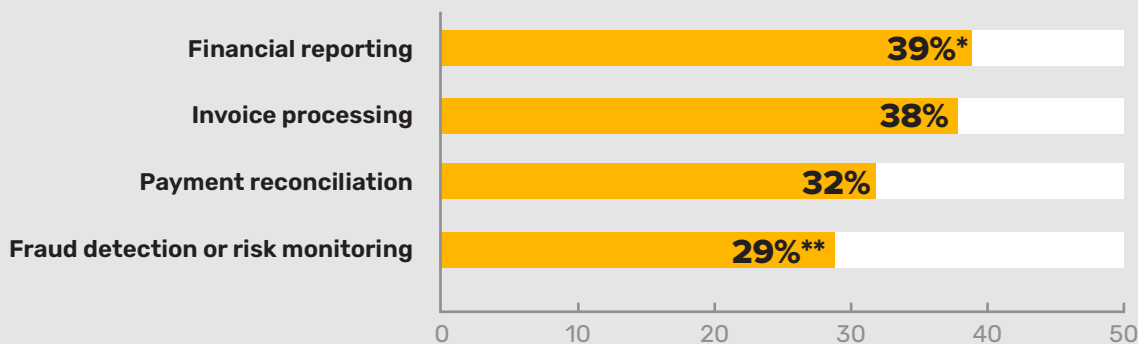
37%

AI copilots or assistants
supporting AP tasks

31%

(those in financial
services were 36% more
likely than average)

Where AI is in place, teams are using it for:



* companies with annual revenue over \$100 million were 16% more likely

** CFOs were 22% more likely

That's also why manual work rose in the same year full automation did: partial automation leaves a lot of the job in place. The exceptions and handoffs the tools don't catch land on the same people as before.

The impact of automation

The gains are showing up year over year. Teams that have automated report:

48%

Time savings

30%

Faster month-end close
(up **31%** from 2025)

29%

Greater productivity
without adding
headcount

33%

Faster invoice coding
or approvals (up **20%**
from 2025)

30%

Faster overall finance
or AP operations

Getting there has meant more work in the short term. **74%** say operational work has increased across the team while they build out the infrastructure and processes to support AI and **69%** need to scale AP for growing invoice volumes at the same time.

Even so, the function considers it worth the effort: **78%** say AI and automation are key to enabling more strategic finance work, and **70%** feel these technologies have a positive impact on retaining skilled finance employees. Executive leadership was **15%** more likely than average to agree.

Q: What causes concern when thinking about scaling your finance operations globally?

“ I feel that with how quickly technology advances, you're constantly playing catch up.”

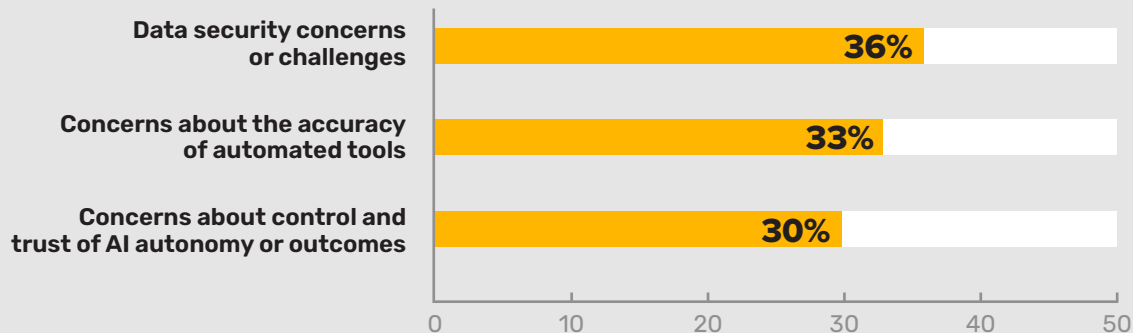
— Gen Z, UK, Automotive, Accountant/Bookkeeper

Fully automated doesn't yet mean fully trusted

Look at what “fully automated” means in practice and the picture changes. Only **6%** describe their AP operations as fully automated with agentic AI, the top rung of the scale and a fraction of the **31%** who consider themselves fully automated.

How teams answer also depends on where they sit. CFOs were **276%** more likely than average to describe their AP as fully automated with agentic AI. Accountants, the people closest to the daily workflow, were **93%** less likely. Leadership and the people running the process are describing the same operation very differently.

Teams are clear about what's holding them back. When it comes to automating AP processes, companies point to:



All three come down to whether teams can rely on the results, and adopting the technology hasn't settled that question on its own.

It hasn't stopped teams from seeing the risk in standing still, either. **54%** agree that a lack of automation, especially AI, in their AP operations could limit their company's ability to scale or grow. Executive leadership was **163%** more likely than average to strongly agree, so the concern runs deepest where the growth decisions get made.

Some leaders are already planning for a version of AP where the technology does most of the work. **38%** expect over half of their routine AP tasks to be handled by AI or automation rather than people within five years, and CFOs were **57%** more likely than average to expect this.

Q: What causes concern when thinking about scaling your finance operations globally?

“The speed at which change is required. We're growing quickly in diverse and complex markets. I need time to fully consider what the AP process should look like but am forced into short term, ad-hoc decisions.”

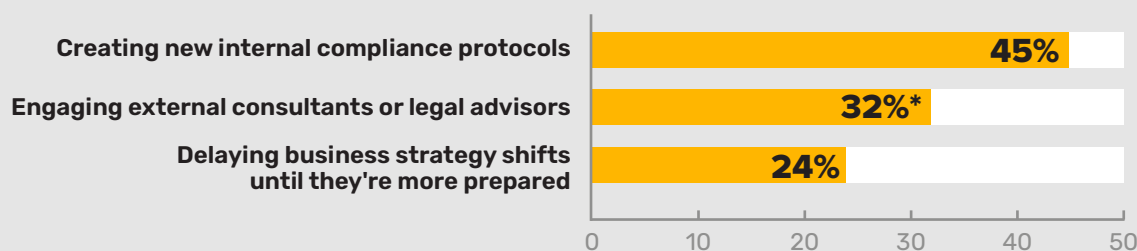
— Millennial, UK, Software/SaaS, Finance Director/Head of Finance

Compliance pressure is mounting, and executives feel it most

Regulatory change is still one of the hardest things for finance teams to plan around. **59%** say it's difficult to make forward-looking finance decisions under changing regulatory requirements, and **53%** say keeping up with evolving international tax regulations is a challenge for their team.

That complexity is changing how AP gets managed. **61%** say regulatory and compliance complexity has prompted them to reconsider how they manage AP.

Teams have responded to regulatory and compliance complexity by:



Executives are reporting the most errors and the least clarity. **37%** have had more compliance issues and errors in the past year than ever before, and executive leadership was **41%** more likely than average to say so. **38%** lack a clear roadmap for managing global compliance as they scale, with executives **49%** more likely to report that gap.

Global suppliers and currencies add to the load. **59%** find managing global suppliers challenging in a shifting regulatory and compliance environment, and **51%** say currency management and foreign exchange fluctuations are difficult to manage around. CFOs were **28%** more likely than average to say so.

On top of compliance, fraud and cyber risk keep growing:

63% agree fraud is a growing concern across their AP processes.

73% say the same about cyber threats.

Gen Z respondents were **25%** more likely than average to disagree that fraud is a concern and **35%** more likely to disagree that cyber threats are. The cohort most comfortable with technology is also the least worried about it.

Q: What causes concern when thinking about scaling your finance operations globally?

“Fraud and compliance slip ups. One bad payment or missed filing in a new country could cost us a lot more than money, it could cost us trust.”

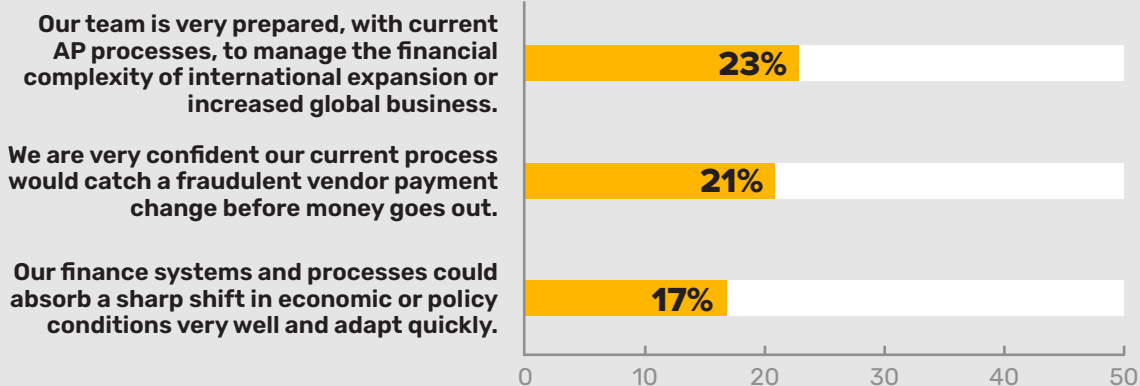
— Gen Z, US, Manufacturing, Controller

Readiness for global growth

Invoice volume keeps climbing. **69%** say they need to scale their AP processes to keep up with growing volumes, and **54%** say their current AP systems aren't equipped to support long-term growth without major upgrades. Asked what's pushing their team hardest, **37%** point to keeping pace with rapid shifts in technology, policy, and global markets (companies with offices in more than one country were **26%** more likely to say this), and **35%** cite managing ongoing compliance and risk across the function, up **15%** from 2025.

Every one of those invoices has a price tag. **44%** say their company's fully loaded cost to process a single invoice, including labor, tools, and overhead, is over **\$5**, and **22%** put it over **\$10**. Midmarket companies were **21%** more likely than average to land above **\$10**.

Despite a year of progress, few teams feel ready for the demands of global growth:



The teams that went all the way with agentic AI

The exception is the **6%** whose AP runs on agentic AI, meaning agents that execute multi-step tasks. These teams report a different level of readiness entirely.

Compared to the average respondent, these teams were:

91%

more likely to say they're very prepared for the complexity of global growth

184%

more likely to say they could absorb a sharp economic or policy shift and adapt quickly

174%

more likely to be very confident they'd catch a fraudulent vendor payment change

Investment priorities for 2026

With expansion plans largely on hold, finance teams have some room to build before the next surge in volume. Just over half (**56%**) say their current AP setup is scalable in a global environment, which leaves plenty of ground to cover.

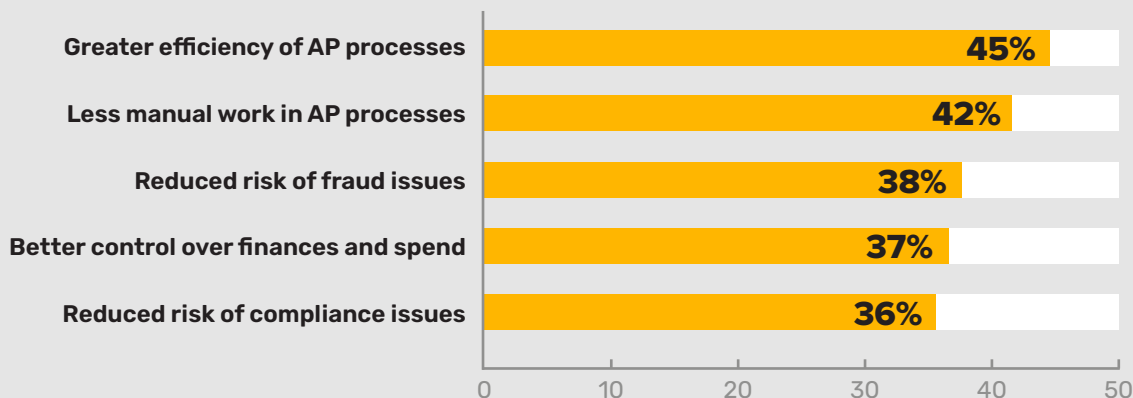
Many are already moving. **57%** have a clear plan in place to modernize AP within the next 12 months. CFOs were **46%** more likely than average to report having one, and accountants were **14%** less likely, the same gap between the top of the function and the workflow that shows up throughout this year's data.

So, where is the money going?

Investment is concentrated on the foundation rather than on new features. Ranked as most critical to the future of AP:

- 1 Automation of overall AP processes**
- 2 Artificial intelligence**
- 3 Data security and privacy capabilities**

If those investments are adequately resourced, teams expect:



Those expectations line up with the barriers teams named earlier in this report. Automation proves itself on security, accuracy, and control, and the group that is fully automated already running agentic AP shows what that unlocks: more confidence handling global growth, catching fraud, and absorbing whatever comes next. What sets them apart isn't a simpler environment. It's that they stopped waiting for the volatility to pass and built for it as the normal state of things. For everyone else, the next 12 months are the time to close that gap.



ABOUT TIPALTI

Finance complexity shouldn't slow business down. Tipalti's trusted agentic AI platform gives mid-market businesses the speed, control, and confidence to scale, processing \$100B+ in annualized total payment volume in 120 currencies for 6,500+ customers across 200+ countries and territories. Spanning accounts payable, mass payments, procurement, expenses, cards, and treasury, we simplify the complexity so finance teams can focus on what matters. Tipalti partners with Citi, Wells Fargo, J.P. Morgan, and Visa to pay millions of suppliers and payees worldwide. Learn more at: tipalti.com



ABOUT KICKSTAND

Kickstand is a global marketing agency specializing in support of high growth technology brands. Offering a data first approach to PR and services that include media and analyst relations, research, content, crisis communications, and influencer marketing, Kickstand helps build well-defended market leaders in some of today's most innovative industries including mobility, robotics, AI, cybersecurity, fintech, insurtech, supply chain, and logistics, sales and marketing tech, and eCommerce. For more information about our approach and how we help brands scale and successfully exit, visit www.meetkickstand.com

SURVEY DEMOGRAPHICS

The 2026 Global Finance Outlook Index survey was conducted between August 3 and August 24, 2026. Kickstand surveyed a total of 2,116 full-time finance, procurement, and accounts payable professionals, across titles and roles covering the breadth of the function, at companies with at least 20 employees in Canada, Germany, the Netherlands, the United Kingdom, and the United States. The study was conducted at 95% confidence with a +/- 2.1% margin of error.