



# The State of AI in Finance:

## Exploring the AI Trust Gap

A research study commissioned by Tipalti



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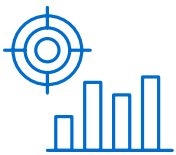
## EXECUTIVE SUMMARY: THE AI TRUST GAP

AI continues to transform nearly all aspects of business, including the finance function. This study explores how the finance function is adopting AI, where they're gleaning the most value from it, and how finance professionals themselves envision the future of their own work in the era of AI.

Tipalti commissioned this survey of 500 finance professionals from across the US, Canada, and the U.K. The data reveals a growing AI "trust gap," based on the ability of finance teams to maintain visibility and control over AI.

Two of the biggest findings from this report are that 55% of all respondents are "extremely optimistic" about the potential benefits of AI. But 48% are either extremely or somewhat concerned about the risks of using AI. The biggest concerns focus on trust—things like data privacy and security, making sure AI works well with legacy systems, and seeing and understanding where the underlying data comes from. As one respondent shared, "If you can't trace how an answer was made, you can't trust it."

That said, once finance professionals are able to trust and use AI at scale, they're freed to focus on more strategic work. Those finance teams who are the first to overcome the barriers to AI adoption will not only pioneer the use of AI in finance, but help shape the future of the finance function itself in 2026 and beyond.



### **AI is already delivering value to finance, but there are still a few challenges to overcome.**

The adoption of AI isn't a question of if. It's a question of how soon and how safely. Across every role and region, finance professionals view AI as essential to improving accuracy, speed, and decision quality. But while individuals are personally convinced of its importance, some feel their organizations haven't yet matched their level of commitment to adopting AI and don't have the requisite infrastructure in place to support it.

In short, finance professionals overall see AI as the future of work. However, mainstream AI adoption across all roles within the finance function is in the process of overcoming concerns around trust in the accuracy and reliability of the data, ethical considerations, and organizational readiness.



### **Finance professionals are embracing AI, starting with practical tasks focused on efficiency.**

Organizations are automating tasks like reporting, fraud detection, and spend analytics, but many have yet to use AI for strategic planning or predictive finance. Those already using AI report time savings, quality improvements, and measurable ROI, yet barriers like integration, data quality, and training persist.

That said, the barriers to more widespread AI adoption are very addressable. Barriers center around the quality and trust in the data, having the right oversight and infrastructure, and training people to use it the right way. There is less concern about being afraid of being replaced by AI and more concern about making sure AI actually works.



### **Individuals are ready. But some organizations need to catch up.**

Adoption success depends not only on technology and also on organizational architecture, including the systems, skills, and norms that enable AI to operate with transparency and confidence. It's about people, training, governance, and how to operationalize trust in AI. Companies that invest in explainability, auditability, and education progress faster and sustain adoption longer.

What's more, the real promise of AI lies in freeing people from the mundane tasks that prevent them from focusing on more strategic priorities. Those finance organizations who crack the code on building trust in AI, and trust in the data and infrastructure behind the AI, will be the ones to shape the future of the finance function based on what finance people don't have to do anymore.



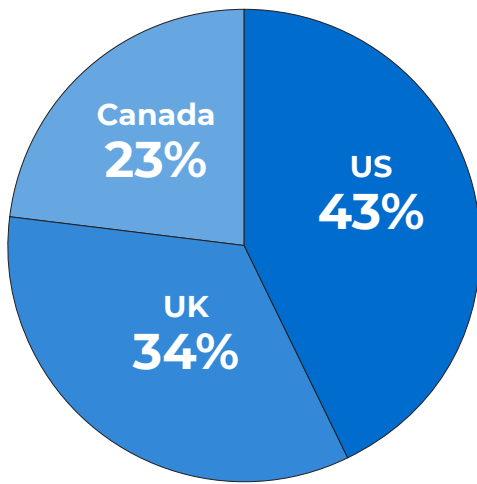
### **For finance professionals, 2026 is about operationalizing trust in AI systems.**

As AI moves from pilot projects to operational scale, organizations are entering a new maturity phase defined by governance, integration, and visibility. In order to lead the pack in 2026, finance teams need to standardize AI oversight, find consistent ways of measuring and improving on real-world impact, and make sure human expertise remains at the center of the finance function.

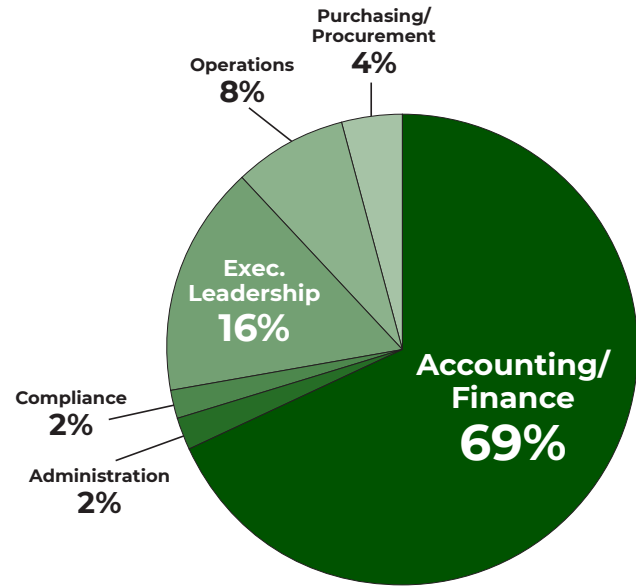
**In short, 2026 is about operationalizing trust in AI.**

## METHODOLOGY

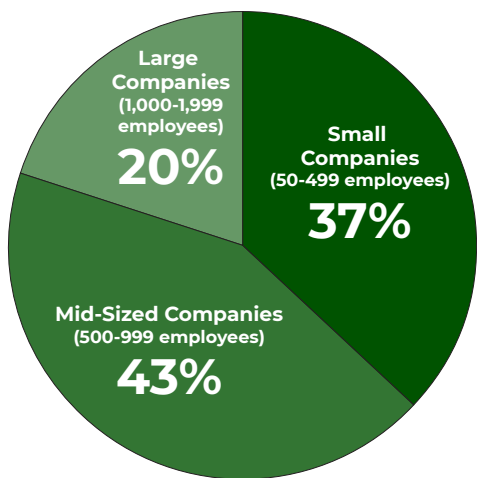
Tipalti commissioned Rob Roy Consulting and Cambia Information Group to conduct this independent survey of 500 finance professionals. All responses were collected online in September of 2025. All respondents worked in the finance department of their respective organizations and were either regularly using or experimenting with AI as part of their job responsibilities.



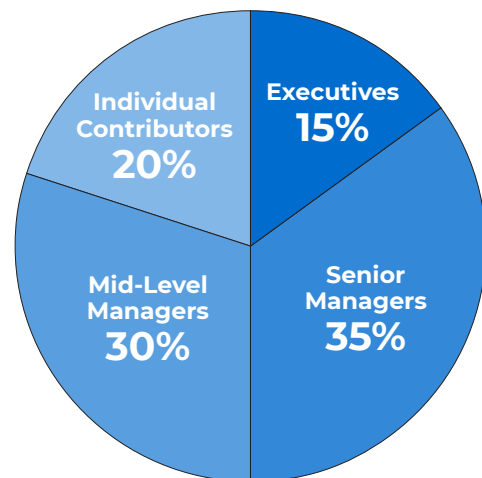
Regions



Functions



No. of Employees



Seniority

### Confidence Levels

This study included a solid representative sampling from across regions, functions, company sizes, levels of seniority, and familiarity/usage of AI. This, combined with a global sample size of 500, results in a 95% confidence level in our top-level findings across all respondents.

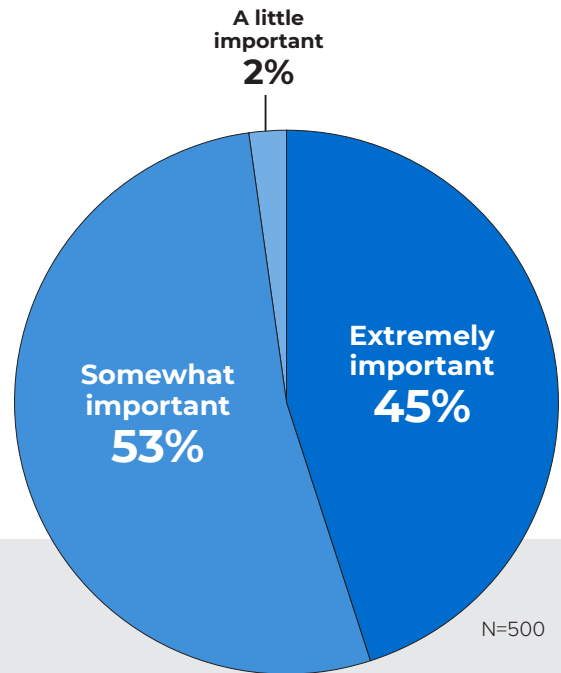
# PART 1

## AI IN FINANCE: MOTIVATIONS AND MINDSET

### Why AI Matters to Finance Professionals

#### Question:

“How important do you think it is for your finance team to use AI?”



#### ANALYSIS

It's nearly unanimous:

**98%** of finance professionals believe AI implementation is either **extremely** or **somewhat important**, but levels of urgency vary:

**55%** of **operations teams** said AI implementation was “extremely important”

**vs. 28%** of people in **compliance, procurement, revenue, or treasury** roles

**47%** of finance teams overall in **North America** said it was “extremely important”

**vs. 37%** of those in the **UK**

**54%** of respondents with **1,000 - 1,999 employees** said AI implementation was “extremely important”

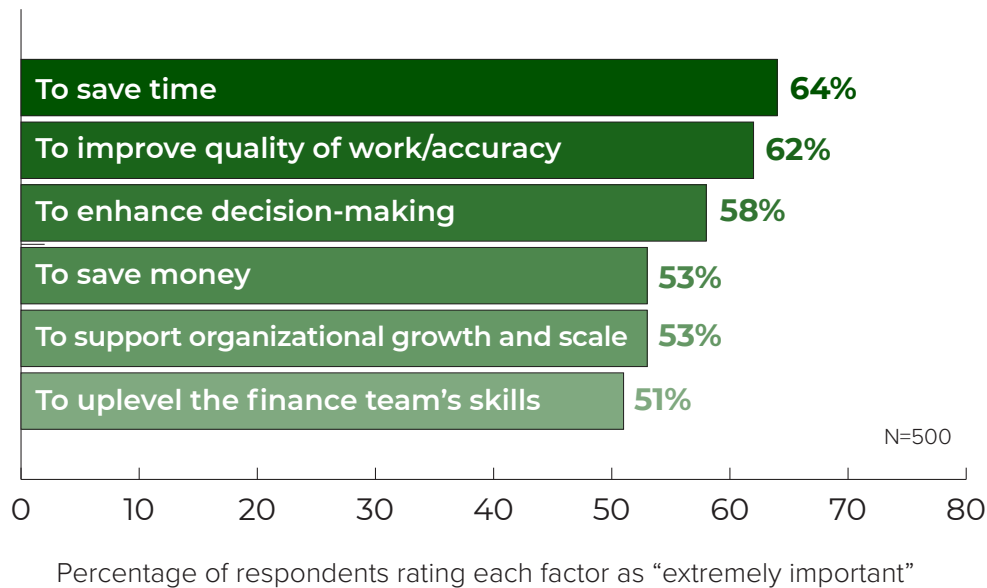
**vs. 19%** among respondents with **50 - 499 employees**

These high rankings for importance are easy to understand when you look at the drivers of AI adoption among finance teams.

## Question:

“How important are each of the following as potential reasons for your finance team to adopt AI?”

### Biggest Drivers of AI Adoption in the Finance Function



## ANALYSIS

**The most pressing goals of AI for finance teams are productivity, quality, accuracy, and ultimately better decisions.** These factors are even more important than cost savings. Of interest, broader, more strategic goals around supporting growth and upleveling individual skills ranked slightly lower. That’s not to suggest those aren’t important. They’re just not the most pressing drivers of AI adoption. This suggests that AI adoption is being driven by practical, measurable improvements first.

**When it comes to AI, the finance function is on a journey from automating tasks to elevating intelligence.** Optimism around the potential of AI is high.

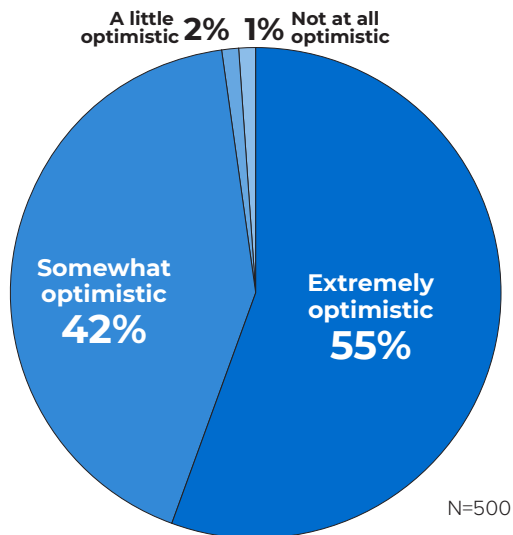
“ AI would take the tedious parts of my job and give me time to focus on analysis.  
— Finance Operations,  
Upper Management

“ We can’t innovate when we’re stuck chasing errors. Automation frees us to think ahead.  
— Finance Operations,  
Executive Management

## Optimism, Pessimism, Risks, and Challenges

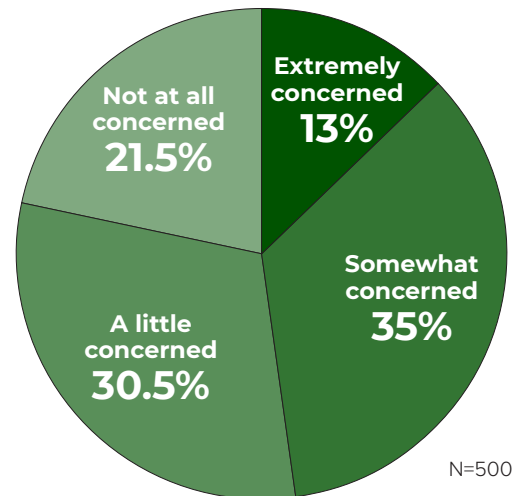
### Question:

“Overall, how optimistic or pessimistic are you about the potential benefits of AI in your organization?”



### Question:

“Overall, how concerned is your organization about the risks associated with adoption of AI?”



“ AI lets us close the books faster and with fewer errors — that’s real progress.  
— Finance, Executive Management

“ Once the system learned our patterns, it saved hours each week in reconciliations.  
— Accounts Payable, Executive Management

## ANALYSIS

There’s no doubt of AI’s potential to boost the impact of finance professionals. Interestingly, 60% of those currently using AI were “extremely optimistic” versus 37% of those just experimenting with it. This suggests that **the more finance professionals use AI, the more confident they become.**

That said, there are still risks and barriers to adoption to overcome. More than half (58%) of all respondents were either somewhat or extremely concerned about the risks associated with AI adoption in the finance function. Larger companies with 1,000 – 1,999 employees were much more likely to be “extremely concerned” (23%) vs. smaller companies with 50 – 499 employees and mid-sized companies with 500 – 999 employees, (each of which came in at 10%).

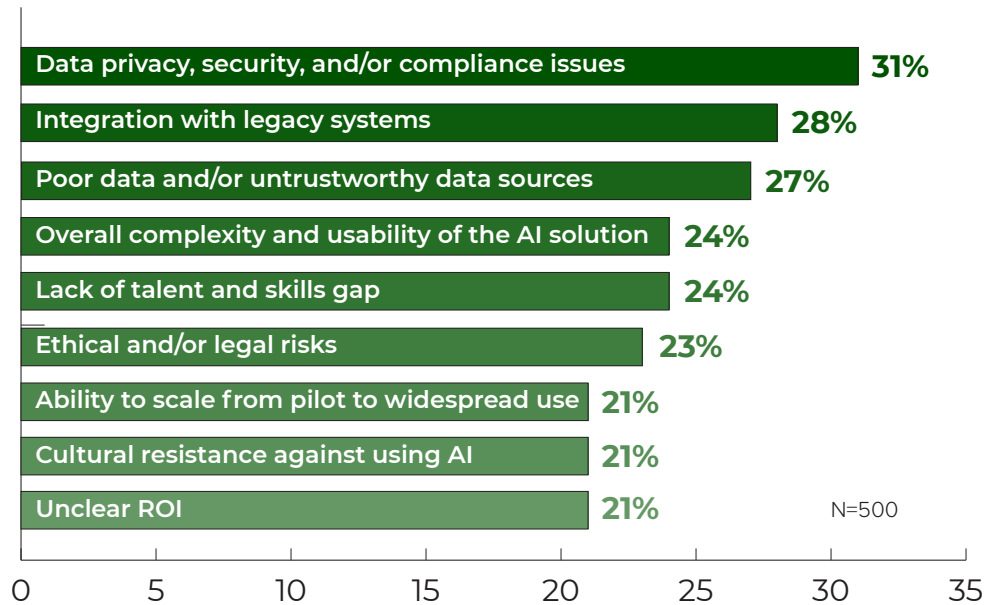
**A closer examination reveals exactly which AI adoption risks finance teams are most concerned about.**



## Question:

“How concerned is your organization about each of the following risks associated with the adoption of AI?”

### Biggest Concerns Around AI Adoption



Percentage of respondents rating each factor as “extremely concerned”

## ANALYSIS

Roughly a third of respondents express high concern about a variety of AI risks, with data privacy, security, and compliance ranking highest among all concerns by a narrow margin. Of interest, the top three concerns are about ensuring that the underlying data and technology supporting AI works.

**Finance functions aren’t fearful of AI as long as it means they don’t lose human oversight.** They want confidence and control. The importance of that trust shows up even more clearly when you look at patterns of AI usage among finance professionals.

“ AI helps, but we need to know what it’s basing its decisions on.  
— Compliance, Executive Management

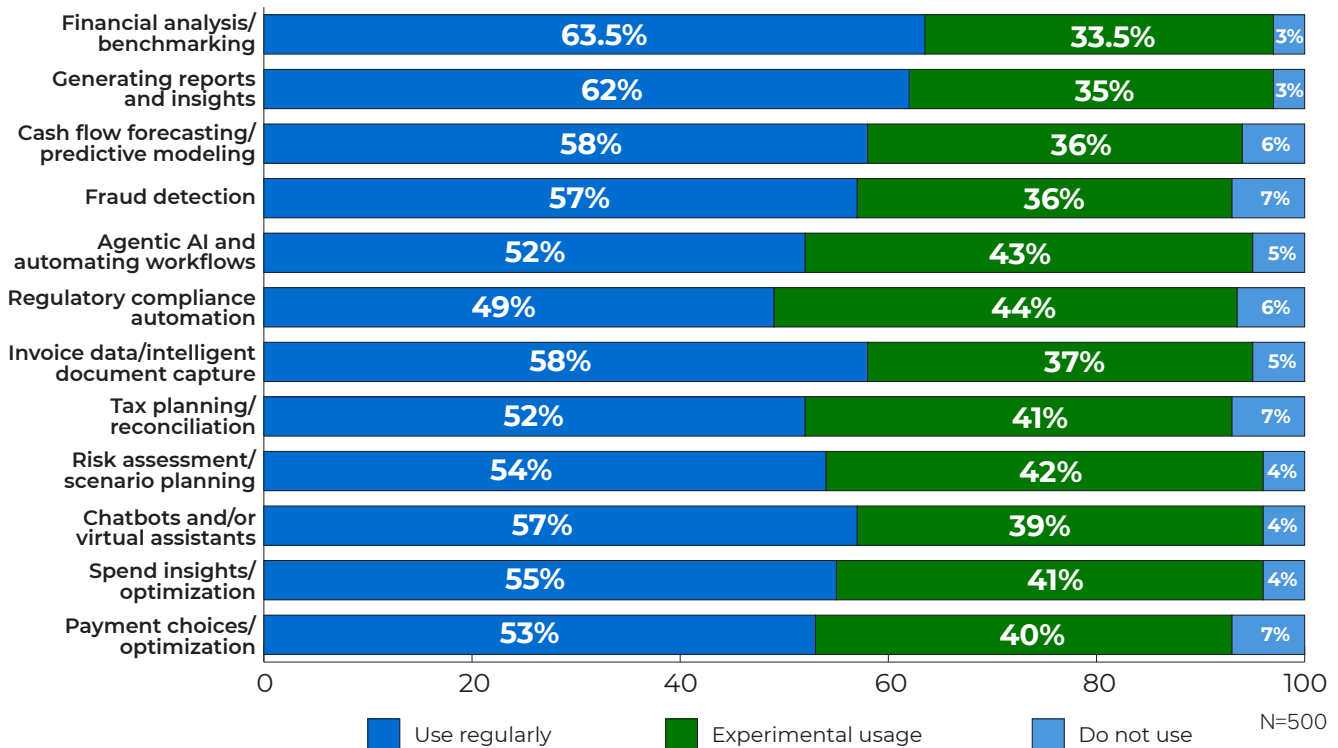
“ If you can’t trace how an answer was made, you can’t trust it.  
— Logistics/Transportation/Supply Chain, Executive Management

## PART 2 AI USAGE AMONG FINANCE PROFESSIONALS

### Specific Use Cases and Usage Levels

#### Question:

“For each of the following AI use cases, please indicate your current level of usage.”



#### ANALYSIS

As expected, AI adoption among finance teams is widespread, and there’s no single dominant use case. That said, it appears as though AI is slightly more in use where repeatable data patterns exist, such as financial analysis, benchmarking, and generating reports.

About 49% reported using AI regularly for regulatory compliance—the lowest reported use case. Slightly lower levels of regular usage (52% - 53%) were reported for use cases such as agentic AI for recurring tasks and workflows, tax planning and reconciliation, and payment choices and optimization. Clearly, trust remains somewhat of a gating factor for AI usage.

Still, the very real and current value AI provides to finance teams is motivating them to overcome these barriers and embrace AI even more.

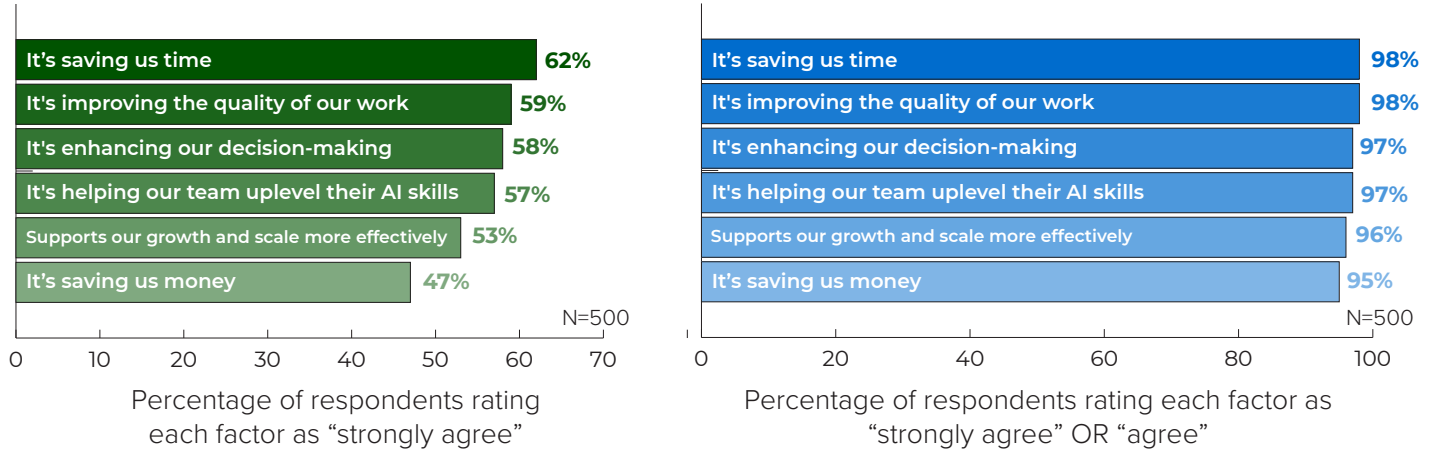
Percentages in chart above may not add up to 100 due to rounding.

## Benefits and ROI

### Question:

“How much do you agree or disagree with each of the following statements about the impact of AI on your finance team?”

### AI's Effect on Finance Team Sentiments



## ANALYSIS

There's no denying the immediate and tangible benefits AI is delivering to finance teams. Not only is it saving organizations time and money, it's also enhancing decision-making, upleveling individual skills, improving the quality of work, and helping to accelerate growth and scale.

The benefits are being felt a little more strongly at larger organizations compared to smaller ones: 64% of respondents from larger companies "strongly agreed" that AI is helping them support their organization's growth and scale more effectively, compared to mid-sized and smaller companies, each of which came in at 51% for this question.

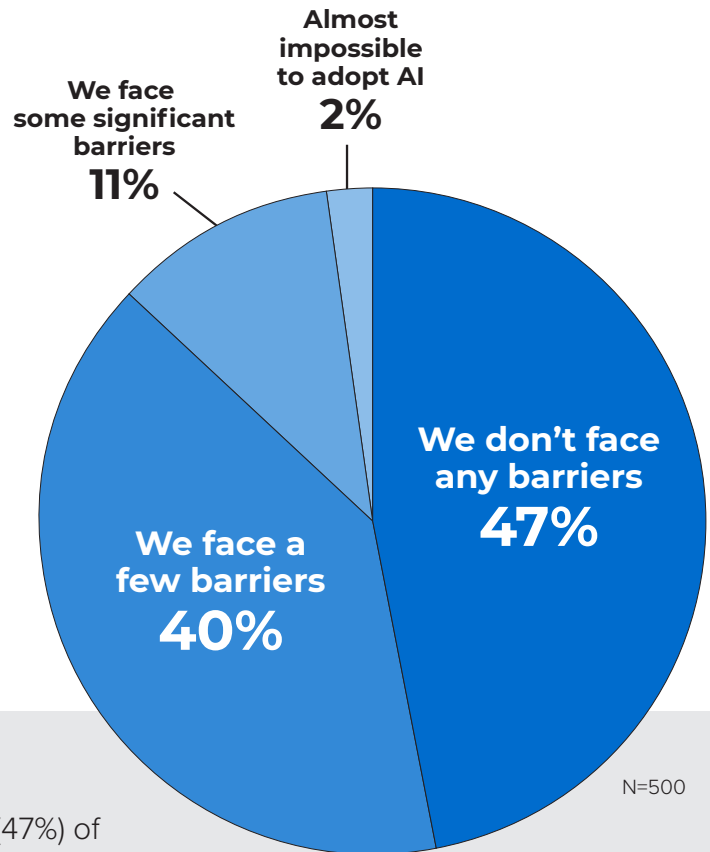
Similarly, 67% of respondents from larger companies "strongly agreed" that AI usage is helping them uplevel their finance team's AI skills, compared to 57% of midsized companies and 53% of small companies. This suggests that the larger a company gets, there's a slightly stronger correlation between AI usage and an improvement in AI usage skills. It's a trend to watch, as a lack of AI skills can lead to a loss of competitive advantage.

**Still, the benefits are undeniable: 61% of finance professionals say they can easily quantify AI's ROI in the finance function.** It's important to note that 36% reported they have qualitative evidence to show their AI investment is paying off but are having a harder time quantifying it, which could further inhibit more widespread adoption and realization of benefits. **Overall, however, the upside of adoption AI is clear, and widespread adoption of AI appears to be only a matter of time for most finance teams.**

**Question:**

“To what extent do you face barriers to widespread adoption of AI across your finance team?”

“ Internal resistance to change among the finance team is one of the biggest barriers to more widespread adoption of AI.  
— Financial Services/Banking/  
Insurance, Executive Management



**ANALYSIS**

Roughly speaking, slightly less than half (47%) of respondents reported facing no barriers to AI adoption in their finance organization, while more than half reported at least some level of adoption challenge. **A gap is forming between those who are first to overcome those challenges and those who lag.**

Interestingly, the barriers to AI adoption feel stronger at the beginning of the experimentation process and begin to lessen once usage begins to pick up momentum. Just over half (52%) of those who currently use AI regularly said they don't face any barriers at all, and 36% reported facing a few barriers. That ratio flips when you look at respondents who are experimenting with AI. Only 31% of experimenters said they don't face any barriers at all, while 53% reported facing a few barriers.

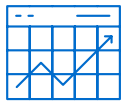
An examination of the specific barriers to overcome shows where trust in AI needs to be improved.



## Barriers to Adoption: The AI Trust Gap

### Question:

“What are the biggest barriers to adopting AI in your organization?”



**61%**

Integration with existing/legacy systems



**57%**

Data quality and standardization



**51%**

Lack of in-house AI expertise



**46%**

Implementation cost



**41%**

Resistance to change



**29%**

Lack of executive alignment



**24%**

Security and compliance uncertainty

## ANALYSIS

**The top three barriers to adoption have everything to do with being able to trust AI: integration, data quality, and not knowing how to use it properly.** Again, the data is showing us a “trust gap” that indicates those who are first to learn how to trust and use AI will have a distinct competitive advantage over those who lag behind.

Ultimately, with the right approach—and with the ability to trust AI—**continued expansion of AI within the finance function is inevitable in 2026.** But the time is now to resolve those points of resistance.

“ Our data lives in too many systems that don’t talk to each other.  
— Logistics/Transportation/Supply Chain,  
Individual Contributing Financial Professional

“ We know the value of AI, but the cost and time to integrate it properly are high.  
— Financial Services/Banking/Insurance,  
Senior Management

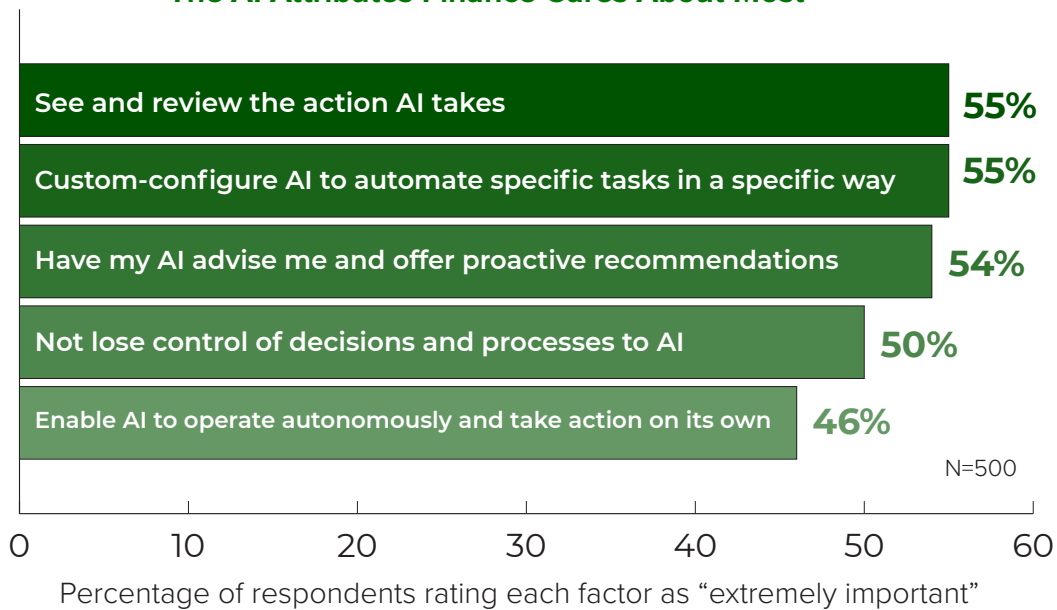
## PART 3 TRUST, TRAINING, AND THE AI LEARNING CURVE

### The Trust Factor: What Finance Teams Need from AI

#### Question:

“How important are the following capabilities in any AI product used by your finance team?”

#### The AI Attributes Finance Cares About Most



#### ANALYSIS

When it comes to building finance teams' trust in AI, visibility and control rank highest. Agentic AI and the ability for AI systems to act autonomously rank lowest. **Finance professionals clearly value tools that show what the system is doing and allow them to configure or override actions.**

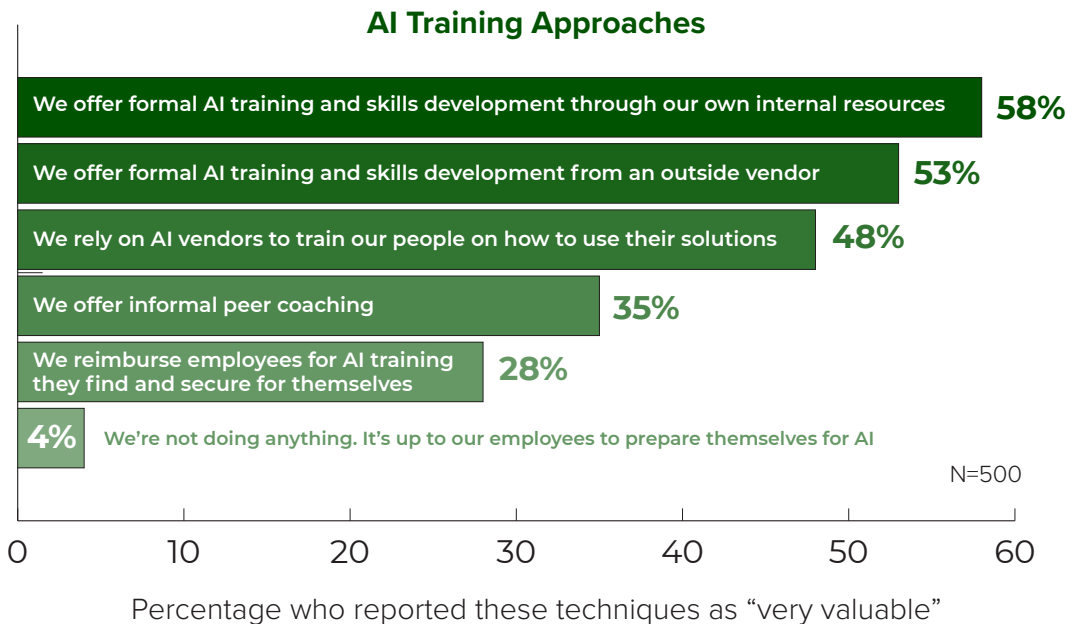
Of interest, the ability to have AI offer advice was a little more important to regular users of AI than those who were experimenting with it. 58% of regular users reported it being "extremely important", while 39% of experimenters reported it being "somewhat important". Trust in AI is built over time. Therefore, the more it's used—and the more it delivers positive outcomes—the more trust is built.

Again, the gap between those who can and cannot trust AI will play an important role in the evolution of the finance function, making education, training, and AI literacy even more important in 2026.

## AI Training Approaches

### Question:

“What, if anything, is your organization doing to help prepare or train you and your finance team to work with AI?”



## ANALYSIS

Across all respondents, structured learning emerged as the dominant form of training. Formal programs are roughly twice as common as ad-hoc learning. Employer and vendor programs exceed informal or self-directed learning by more than 15 points. It's clear from these data points, as well as respondents verbatim responses, that **fostering AI competency is seen as an organizational responsibility, not a personal experiment.**

## Early Lessons Learned

At the same time, most respondents saw room for improvement in how their organizations support their AI education. When asked, “**What do you wish your organization had done earlier or better to ensure AI success?**” the following themes emerged:

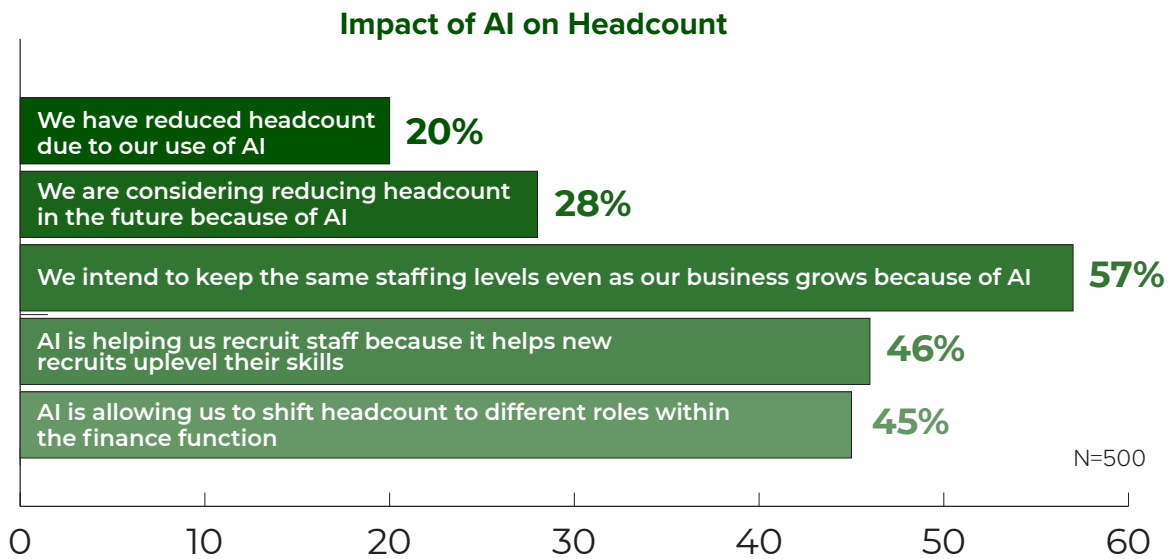
- Start with data quality and integration groundwork
- Define owners and success metrics up front
- Pilot narrowly, measure, then scale
- Establish review-before-action and audit trails and ensure human oversight
- Provide role-specific training and clear communications around how we're expected to use AI

## PART 4 THE FUTURE OF FINANCE IN THE AI ERA

### The Impact of AI on Headcount: Redistribution more than Reduction

#### Question:

“How has AI impacted your staffing levels and headcount for your finance organization, specifically?” [Out of respondents currently using AI]



#### ANALYSIS

The impact of AI on team sizes is undeniable. One in five respondents reported that their organization had reduced headcount in the finance organization due to the adoption of AI, and one in three reported they were considering it in the future.

However, our study also shows that those planning on reducing headcount due to the adoption of AI were in the minority. 57% of respondents reported they intended to keep finance staffing levels steady. 45% said they were shifting headcount into different finance roles without any reductions. What's more, 46% said that the opportunity to learn how to use AI made it easier to recruit new staff and retain existing team members.

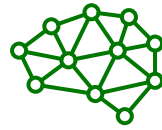


## The Path to Trust: What Finance Professionals Want to See



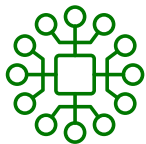
**52%**

Stronger governance frameworks (ethics, transparency)



**47%**

Clearer accountability for AI decisions



**45%**

Improved data lineage and quality controls



**43%**

Broader, role-specific training



**39%**

Cross-functional integration of AI systems

### ANALYSIS

In looking at the totality of responses to this survey, both quantitative and qualitative, it's clear that finance professionals are looking for some specific improvements so they can trust AI: governance frameworks, accountability, data quality controls, and better training. Those priorities are more important to them, on average, than cross-functional integration of AI systems.

That means the next phase of AI in finance isn't about innovation—it's about operationalizing trust. Once that happens, finance professionals see a world of possibilities for AI in the finance function.

## AI Predictions from Practitioners

### Question:

“What do you think the role of AI will look like in finance over the next 3–5 years?”



**59%**

Broader automation and process integration



**48%**

Smarter fraud prevention and compliance



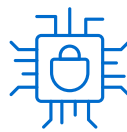
**44%**

More predictive forecasting and cash flow insights



**33%**

Proliferation of agentic AI and integration into workflows



**28%**

Greater regulatory scrutiny and governance needs

## ANALYSIS

Finance professionals clearly see AI usage becoming the new norm, with current use cases expanding into more widespread agentic AI and execution automation. But they also see the need for even more safeguards, human oversight, and control. Not surprisingly, this is a group who is simultaneously optimistic and eager for the benefits, and cautious and mindful of the underlying risks.

“ AI will handle the grunt work, but humans will still make the final call.  
— Finance Operations, Upper Management

“ Automation everywhere, but with more oversight than ever.  
— Compliance, Executive Management

“ We’re going to have to continue adapting to new technologies and methodologies.  
— Retail/E-Commerce/Digital Products & Services, Upper Management

“ Over time, my finance team will see the advantages of AI and feel less threatened by it.  
— Information Technology, Senior Management

“ Finance professionals will spend less time on transactional tasks and spend more time on decision support and business partnering.  
— Compliance, Upper Management

In short, it’s clear that the future of AI in finance will be written by those who are first to operationalize trust.

## CONCLUSION

### Shaping the Future of Finance in the Era of AI

Looking at this study as a whole, we see a clear trajectory emerging for the future of AI in the finance function.

- **AI adoption has reached a tipping point.** Nearly every respondent across finance, operations, and compliance agrees that AI is important to their function.
- **Finance is on a journey from tactical experimentation to more widespread strategic use of AI.** Organizations are automating tasks like reporting, fraud detection, and spend analytics, but many have yet to use AI for strategic planning or predictive finance—two areas where there's even more value to be gained.
- **Trust has become the new performance metric.** Across both data and verbatim responses, people equate “trusted AI” with control: the ability to see, review, and override automated actions.
- **We're beginning to see an “AI Trust Gap” in the data.** Some organizations report not facing any barriers to AI adoption among their finance teams. Those organizations are going to have a distinct advantage over those who don't overcome those barriers. And yet, everyone reports having to deal with trust as a gating factor to achieving the full benefits of AI.
- **The key to AI ROI and adoption is to operationalize trust in it.** Finance professionals want to use AI more, but only if they can see how it's used, stay in control of it, audit it, and manage it. There are a few outlying issues impacting trust in AI for finance professionals. Once those are addressed, adoption and ROI are poised to take off even more.
- **The AI trust gap is solvable, and the ones who solve it first will shape the future of finance.** The barriers to AI adoption that finance organizations face—things like governance, trust and transparency, integration, data quality, training, etc.—are completely fixable with the right approach.
- **The future of finance will be shaped by those who are first to overcome the AI trust gap.** The future isn't about AI. It's about the strategic importance and impact of finance teams who learn how to trust and use AI most effectively. Those who are first to figure out how to overcome the AI trust gap and leverage AI at scale the right way will create a blueprint for others to follow, and help redefine the future of the finance function for years to come.





## ABOUT TIPALTI

Tipalti is the AI-powered platform for finance automation, elevating how finance teams operate in the global economy. We empower our customers to scale faster and smarter by removing the complexities of doing global business and accelerating their finance operations efficiency. Our platform provides a comprehensive suite of finance automation solutions designed for mid-market businesses across accounts payable, global payouts, procurement, employee expenses, corporate cards, supplier management, tax compliance, and treasury. Tipalti partners with leading financial institutions such as Citi, Wells Fargo, J.P. Morgan, and Visa, enabling over 5,000 global companies to efficiently and securely pay millions of suppliers and payees across 200+ countries and territories, in 120 currencies. For more information, visit [tipalti.com](https://tipalti.com)

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