



KPMG Global AI in Finance 2026

The Decision Advantage:
How AI is producing value
across the finance function

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Foreword

Active AI use across the finance function has more than doubled in two years. Many organizations now see meaningful business returns, according to our 2026 survey. The strongest gains are concentrating in specific places, and a clear gap is opening between organizations seeing performance at scale and those still investing without commensurate impact.

This report, AI in Finance 2026, examines where those gains are coming from and what's driving them. It builds on our 2024 research on [AI in financial reporting](#), expanding the focus to [the full finance function](#) — including governance, controls, and the workforce. The findings are based on a survey of 1,013 senior finance leaders across 13 sectors and 20 countries.

The dynamic in finance parallels what [KPMG's Q1 2026 Global AI Pulse](#) found at the enterprise level: AI maturity is outpacing the operating capability to translate it into performance. The 2026 finance survey reflects this. Technology and Financial Services organizations are over-represented relative to the market, which means headline adoption figures are partly shaped by the sectors furthest along. Sector-level differences are noted throughout where material.

Across sectors, finance leaders are navigating a shared set of operational questions: where AI is producing the strongest performance gains, whether to lead or follow on adoption, how to measure what AI is delivering, how to strengthen the controls around it, and how to build the total workforce, human and AI, that can sustain it. These are live conversations in boardrooms and finance functions, not theoretical ones.

One theme stands out. The organizations moving fastest on AI are those that have made trust — governance, controls, human oversight — part of how performance gets built, not a cost of compliance. This sits at the heart of [KPMG's Trusted AI framework](#), the interpretive thread for the findings that follow.

This report offers a grounded, evidence-based view of where AI is producing performance gains in finance today, where it is not, and what the leaders getting results are doing differently.



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Survey of 1,013 senior leaders | 20 countries | 13 sectors | Revenues US\$250M+ (US\$500M+ in the US) | Fielded March 2026

Executive summary

The Decision Advantage

AI adoption across the finance function is broad. More than three-quarters of organizations are leveraging AI in financial planning, reporting and commercial analysis. 71 percent report AI is meeting or exceeding ROI expectations in their finance function. But adoption breadth and exceptional performance are not the same thing. The share of organizations reporting AI is exceeding expectations sits at 23 percent — a narrower group than the broader satisfaction figure suggests. This mirrors what KPMG's Q1 2026 Global AI Pulse observed at the enterprise level: AI adoption is moving faster than organizations' ability to translate it into enterprise-wide performance at scale.

What stands out is where the gains are concentrating. The strongest improvements are in decision-making quality, forecast accuracy and responsiveness. These are judgment-heavy areas, not transactional processes. Organizations deploying agentic AI report at least 32 percent stronger performance across key finance metrics, rising to nearly 40 points on forecast accuracy and ROI. AI in finance is operating as a decision-engine, not a cost lever.

Performance is not uniform. Organizations with stronger governance and controls report significantly better outcomes — in some cases three to six times the rate of significant improvement compared to those without. Organizations that formally track AI-related KPIs outperform those that do not. Organizations that are also assurance-ready outperform those with tracking alone. Human oversight remains critical, particularly where trust in AI outputs determines whether they are acted on. Trust, operationalized through governance, controls and oversight, is the through-line of the leaders pulling ahead.

The operational constraints are consistent. Data quality and completeness is the most cited barrier and opportunity. Most organizations are upskilling their existing teams, but only 28 percent are rethinking the types of talent they need. The gap between training people to use AI tools and building a human-AI total workforce operating model has not yet closed.

75% vs. 30%

Active AI use across finance has more than doubled since 2024

76%

of organizations are actively leveraging AI in financial planning

70%

report improved decision-making quality over the past year

These three categories were measured separately in the survey. Adoption maturity, performance outcomes and deployment patterns differ across each type. Where findings are specific to one category, this is noted in the text.

AI refers to the simulation of human intelligence in machines that are programmed to think and learn like humans.

Generative AI refers to advanced neural networks that learn from large data sets and create new content, such as images, text and language.

Agentic AI refers to systems that can plan, reason, act and learn autonomously or semi-autonomously to achieve goals.

Sources: KPMG Global AI in Finance, 2024 (n=2,900) and 2026 (n=1,013). 2024-to-2026 comparisons read as directionally comparable; question scope differed between waves. See methodology for question-level detail.

AI as decision- engine not a cost lever



AI as decision-engine, not a cost lever

Most assumptions about AI in finance start with efficiency: faster close, fewer errors, lower cost. The data tells a different story. Active AI use in the finance function has moved from 30 percent to 75 percent in two years.

But adoption is moving faster than organizations' ability to realize enterprise-wide value at scale. Traditional ROI measurement — money in, money saved — does not capture where AI is actually producing value in finance today.

Where agentic AI is generating measurable value, it clusters around capacity for growth, responsiveness and improved customer experience.

The organizations pulling ahead are not the ones adopting AI most broadly — most organizations already are. They are the ones reaching the orchestrating phase of deployment, directing AI into the work where judgment matters most: planning, forecasting, risk assessment.

The finding parallels KPMG's Q1 2026 Global AI Pulse: at the enterprise level, competitive advantage has shifted from adopting AI to orchestrating it.

“ The conversation about AI in finance has changed. Two years ago, the question was whether AI could deliver. Today the question is what it should be deployed to do. The organizations getting it right are the ones using AI to sharpen judgment, not just speed up tasks. That is where the real return is. ”



Sebastian Stöckle
Global Head of
Audit Innovation & AI
KPMG International

36%

Capacity for growth

The most cited source of measurable value from agentic AI in finance

35%

Customer experience

AI is improving how finance serves the business, not just how it runs internally

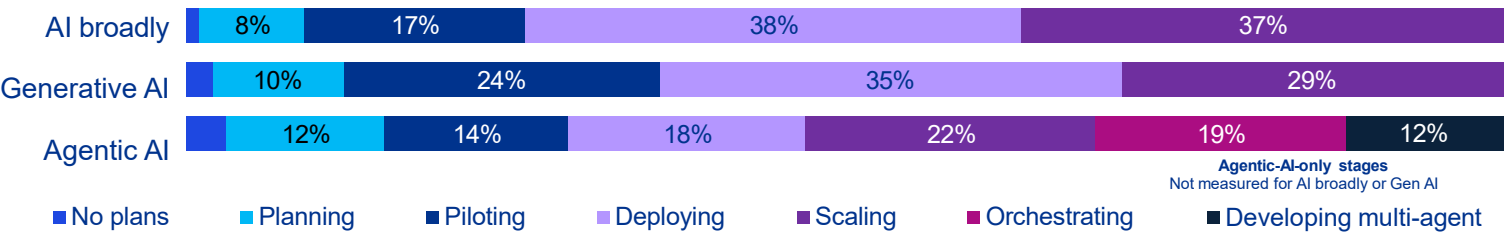
32%

Greater responsiveness

Finance teams are responding faster to shifting conditions and business needs

Maturity ladder: where finance functions are on AI deployment

% of organizations at each stage, by AI type (n=1,013). Agentic AI extends two stages beyond AI and Gen AI



Note: 'No plans' segments — 1% (AI broadly), 2% (Generative AI), 3% (Agentic AI) — are shown but not labeled due to size. Totals may not add to 100% due to rounding.

KPMG AI in Finance 2026 (unweighted). Stat callouts: A6a, base = respondents who made progress with agentic AI in past 6 months (n=867). Maturity ladder: A3/A4/A5, n=1,013.

Finance points AI where it matters

AI is producing the largest gains in judgment-heavy work: planning, forecasting, risk assessment.

Performance gains are clustering in decision-heavy work: decision-making quality (70 percent), decision-making speed (71 percent) and forecasting accuracy (64 percent). Transactional processes are improving too, but at smaller margins.

Judgment-heavy work carries the most accumulated weakness in the finance function. It runs on inconsistent data, under-invested tooling, and the manual judgment built into the numbers. AI has more to gain here, and more leverage to deliver gains when it does.

Banking and Technology lead on close efficiency and forecast accuracy, where structured data and regulatory discipline have already built the foundation AI needs.

Healthcare and Consumer trail Banking and Technology by double-digit margins on decision quality, close efficiency, and forecast accuracy. The forecast accuracy gap alone is 27 points. The reason is not effort or ambition. It is data: fragmented sources, slower integrations, and legacy systems that limit what AI can act on.

The implication for finance leaders is straightforward. AI's strongest returns in finance come from improving judgment, not from cutting transactional cost. The next constraint is not technological. It is governance: the controls required to trust what AI produces.

27 point gap

Forecast accuracy: Banking vs. Healthcare

% of organizations reporting moderate or significant improvement, past 12 months



“ Finance leaders are looking for a real decision advantage from AI — not experiments. Together, Microsoft and KPMG are helping organizations modernize their data estates, put the right governance in place and scale AI responsibly, so insights move faster from data to decisions. ”



Bill Duff
Corporate Vice President,
Finance
Microsoft

“ Tax and finance functions have run on inconsistent data, fragmented systems and the manual judgment of people closest to the numbers. AI is built to address that. The functions making real progress use AI to rebuild the foundation, not just automate what was already there. ”



Christian Stender
Global Head of
AI for Tax & Legal
KPMG International

Source: KPMG AI in Finance 2026 (n=1,013, unweighted). A1 [Forecast accuracy], T2B = moderate + significant improvement, by sector. Banking n=138; Healthcare n=32 (small base, directional only).

Some sectors are pulling away

The distinction between generative AI and agentic AI is substantive: each is doing different work.

Generative AI is already delivering steady gains in reporting and analysis across sectors, but the real performance step-change is emerging where agentic AI is being deployed to plan, reason and act across workflows with greater autonomy.

The performance gap is wide and concentrated: organizations at the orchestrating and multi-agent stages outperform those still in early planning by 32 points on average, and by close to 40 points on the metrics that matter most — forecast accuracy and ROI.

This advantage is not evenly distributed. Banking leads on five of six finance metrics, including in close efficiency and forecast accuracy, reflecting regulatory pressure for clean, timely data. Technology and Financial Services organizations are further ahead in agentic deployment, reflecting digital maturity and competitive pressure to optimize capital. In other sectors, innovation investment is going to operations or R&D before it reaches finance.

Healthcare trails on five of six. The gap is widest where the underlying work demands the cleanest data: close efficiency, forecast accuracy, ROI.

Where the underlying work was already standardized, like error reduction, the spread narrows. Where finance has been most operational, the spread widens.

Our research suggests the gap will not close on its own. Sectors that built clean data and tight controls earlier are now compounding each AI investment. The lead is widening, not narrowing.

32 point advantage

Agentic AI deployers vs. non-deployers

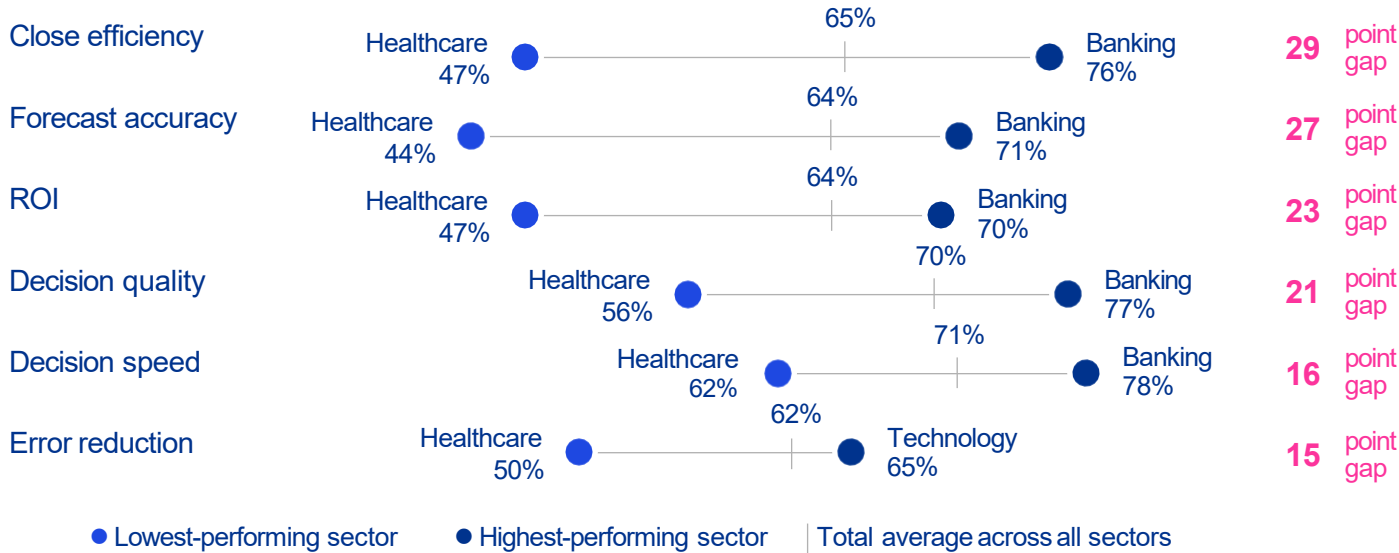
% of organizations reporting moderate or significant improvement, average across A1 metrics



Source: KPMG AI in Finance 2026 (n=1,013, unweighted). Sector cut: A1 by sector, T2B = moderate + significant improvement. Agentic cut: A1 × A5, averaged across A1 metrics. Deployers = Scaling, Orchestrating, Multi-agent stages (n=537). Non-deployers = No plans, Planning stages (n=146).

The performance spread: where sector gaps are biggest

Highest and lowest performing sectors per metric. Sorted by gap size. Total average marked with a tick



“ The sectors pulling ahead on AI in finance are not the ones spending more. They are the ones that already had the discipline AI requires: clean data, tight controls, and a culture of evidence. Once AI lands on that foundation, the gains compound. ”



Bryan McGowan
Global Trusted AI Leader
KPMG International

Source: KPMG AI in Finance 2026 (n=1,013, unweighted). A1 by sector, T2B = moderate + significant improvement. Healthcare n=32 – directional. Excludes sectors with n<30: Insurance (n=27), Government (n=24), Life Sciences (n=10), Private Equity (n=2).

Governance and controls build confidence



Governance and controls build confidence

Governance is often framed as a brake on AI adoption. The data shows the opposite.

Organizations with stronger controls are performing better and scaling with greater confidence. This is the premise at the heart of KPMG's Trusted AI framework: trust, earned through governance, controls and human oversight, is what carries AI from experiment to scale. The evidence in this section gives that premise empirical weight.

33%

Assurance-ready organizations

Report significant improvement in error reduction

6%

Not assurance-ready organizations

Report significant improvement in error reduction

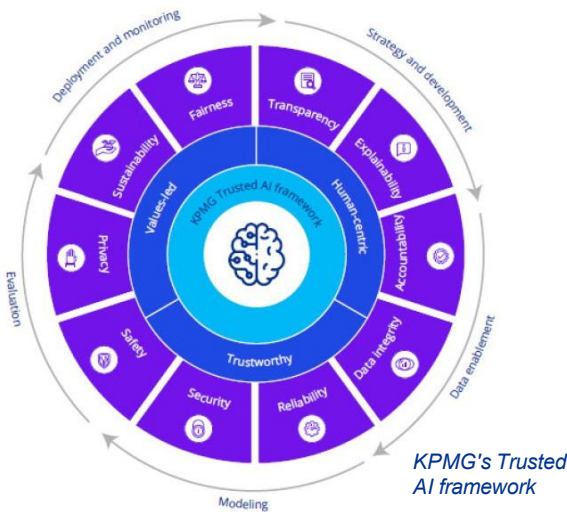
Trust in AI isn't a soft attribute. It's built through credibility, reliability and human understanding and enabled by governance and controls that reduce risk and support scale.

Performance data, audit trails and explainability raise the numerator. Together, they shift trust from claim to evidence — and evidence is what enables AI to scale.

Organizations that can produce AI-related audit evidence efficiently and without disruption report three to six times the rate of significant improvement compared to those that cannot. The gap holds across every finance metric we measured: from 33 percent versus 6 percent on error reduction, to 42 percent versus 14 percent on confidence in scaling.

Assurance readiness is emerging as a stronger predictor of performance improvement than KPI tracking alone. The data makes a KPMG belief visible: trust, operationalized through governance and controls, is a direct driver of performance.

What sits underneath this finding is the operating discipline that produces it: measurement, human oversight, and the audit trails that turn confidence into evidence.



“ The KPMG Trusted AI framework is showing what's possible. Organizations with controls, evidence and oversight in place report the strongest performance gains. Trust is becoming the engine of progress. ”



Samantha Gloede
Global Head of Risk Services
and Global Trusted AI Leader
KPMG International

Range across metrics: 3x to 6x. The pattern holds for error reduction, close efficiency, forecast accuracy and ROI.

Source: KPMG AI in Finance 2026 (n=1,013, unweighted). A10 [Audit readiness] T2B agree (n=829) vs B2B disagree (n=66) × A1, T1B = significant improvement only. "Assurance-ready" refers to organizations agreeing they can produce AI-related audit evidence efficiently and without disruption.

KPMG's Trusted AI framework (first published 2023, updated 2025 for agentic AI) rests on three principles — values-led, human-centric, trustworthy — operationalized through ten ethical pillars: fairness, transparency, explainability, accountability, data integrity, reliability, security, safety, privacy, sustainability.

Where measurement becomes confidence

Measurement still matters. Our survey suggests organizations that formally track AI-related KPIs outperform those that do not. Whether that tracking is internal or backed by independent assurance, it is what turns measurement into confidence. But the data points to a clear hierarchy: knowing what to measure helps; having the controls and evidence to act on that measurement is what produces results.

Semiconductor: Building AI's control environment

A multi-national semiconductor was deploying generative AI without a defined approach for safety, security or privacy controls. KPMG built a tailored risk and control matrix mapped to ISO 42001, NIST AI RMF and NIST CSF 2.0, and assessed vendor compliance through SOC 2 attestation. The client now has the control foundation to deploy generative AI with confidence and at scale.

Measurement still matters. Our survey suggests organizations that formally track AI-related KPIs outperform those that do not. Whether that tracking is internal or backed by independent assurance, it is what turns measurement into confidence. But the data points to a clear hierarchy: knowing what to measure helps; having the controls and evidence to act on that measurement is what produces results.

Human oversight is part of this equation. 33 percent of organizations surveyed are increasing human-in-the-loop oversight as a direct response to AI-related concerns. In finance, where regulatory scrutiny and professional judgement shape every output, human involvement in AI workflows produces more reliable results and builds the trust required to scale.

Measurement, controls and oversight describe what an assurance-ready finance function looks like in practice. Whether organizations have built that infrastructure is a different question, and the answer separates the leaders from the rest.

10 point lift

KPI trackers vs. non-trackers on ROI

% of organizations reporting moderate or significant improvement on ROI, past 12 months



“As finance functions rapidly transition from automation to agent driven decision making, the pace of change makes confidence in AI generated conclusions essential. Independent assurance plays a critical role in enabling boards, investors, and regulators to rely on AI enabled financial reporting.”



Steve Chase
Global Head of AI and
Digital Innovation
KPMG International

Source: KPMG AI in Finance 2026 (n=1,013, unweighted). A2 [KPI tracking, ROI] × A1 [ROI], T2B = moderate + significant improvement. Trackers n=588, Non-trackers n=425.

The assurance readiness gap



The assurance readiness gap

Assurance readiness is the strongest predictor of performance improvement in this study. Fewer than half of all organizations have it.

In our 2024 report, AI in the audit was table stakes for auditors. In 2026, assurance readiness is becoming table stakes for everyone else — though fewer than half of organizations have it.

The gap is in what sits underneath the measurement. Most organizations track the outcomes. Fewer have built the audit trails, documentation and evidence to explain how those outcomes were produced. Only 29 percent formally track where AI adoption fails. The result is partial visibility: organizations can see what AI is delivering, but not why it breaks or where it is exposed.

The vulnerabilities driving demand for assurance readiness have not changed in two years. Cybersecurity, data quality and accuracy were the top concerns of finance leaders in our 2024 survey. They remain the top concerns in 2026. What has changed is exposure: AI is no longer experimental, and the cost of getting it wrong has scaled with adoption.

The 42 percent figure is a market-wide vulnerability. The 60 percent figure among leaders shows that even the most advanced organizations are still building this infrastructure.

60%

of agentic AI leaders are strongly assurance-ready. Even at the leading edge, a significant gap remains.

42%

of all organizations are strongly assurance-ready for AI-enabled finance processes.

Banking: Pre-assurance readiness for third-party AI

A bank's financial reporting relied on AI-enabled valuations from a third-party provider without a defined assurance path. KPMG's pre-assurance readiness assessment covered the AI's governance, data sourcing and model design — giving the bank transparency and the vendor a route to assurance.

“ Assurance readiness has shifted from an internal discipline to a commercial requirement. Regulators, boards and external auditors are no longer asking whether AI is being used. They are asking whether organizations can prove how it is being governed. The ones that can are scaling. The ones that cannot are exposed. ”



Neil Morris
Global Head of Assurance
KPMG International

Source: 42% of organizations are strongly assurance-ready (A10 [Audit readiness] T1B, n=1,013); 60% among agentic AI leaders (A5 stages 'Orchestrating' and 'Developing multi-agent systems', n=314). 29% formally track AI adoption failures (A2 [KPI tracking — adoption failures], n=1,013). 2024 vs 2026 vulnerabilities comparison: KPMG Global AI in Finance 2024 (n=2,900), Q25 (concerns regarding the use of AI), and 2026 (n=1,013), Q12 (vulnerabilities most concerned about). Question wording and response options differ; comparison is directional. "Assurance-ready" refers to organizations agreeing they can produce AI-related audit evidence efficiently and without disruption (A10 [Audit readiness]).

Data quality and the workforce gap

DATA

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Data quality and the workforce gap

Data quality and workforce capability are two distinct barriers, each requiring a different response. Data is the structural constraint: outside regulated sectors, most have under-invested in data governance for years, and the result is data proliferation, disparate sources, and information locked on individual hard drives. Workforce capability is the second constraint: it determines whether the function can reimagine its operating cadence around AI, not just retrain users. Both require leadership, vision and conviction.

Data quality is among the most cited barrier and the most cited opportunity in this study. 36 percent of organizations identify improving data quality, integration and system interoperability as their greatest opportunity to extract more value from AI in finance. The challenge is that finance teams often do not know where to start. The metrics measured do not always align to the metrics that matter, resourcing is limited, and few organizations have implemented a framework or AI tooling to help prioritize.

Waiting for clean data before deploying AI is a strategy that will not pay off. The functions making progress are focusing cleansing on priority data their AI use cases depend on, not the entire estate.

And they are letting agentic AI change what 'good data' means: rather than processing data 'in the middle,' agentic AI can cut to source systems and process attributes directly.

Very few organizations are taking a total workforce approach. Thirty-eight percent are upskilling their finance

and internal audit teams on AI-enabled processes; only 28 percent are hiring for different skillsets. The dominant strategy is to retrain the people in place, not to rethink who belongs in the function.

Data fluency is emerging as the most critical capability need: the ability to assess data quality, interpret outputs and communicate findings in terms the business can act on. The organizations pulling ahead are upskilling existing teams while bringing in people with a different orientation to data. But data fluency is not the only gap. As AI compresses the time available for complex decisions, finance leaders also need ethical judgment to know when models should be acted on, and critical thinking to interrogate outputs that look right.

These are distinct constraints requiring distinct responses. The four priorities that follow describe what owning both looks like in practice.

36%

Data quality

The most cited opportunity and vulnerability across the study

38%

Upskilling

Organizations investing in training their existing finance teams on AI processes

28%

Hiring differently

Organizations rethinking the types of talent their finance function needs

“Two years ago, data and talent were the top barriers to AI in finance. They still are. The functions that will likely pull ahead are the ones that recognize these as distinct problems requiring distinct responses. Data quality is not a technology fix. Workforce capability is not a training plan. Both require deliberate leadership, not incremental fixes.”



Nikki McAllen
Global Head of Finance
Advisory
KPMG International

Source: KPMG AI in Finance 2026 (n=1,013, unweighted). 36% A9 [Data quality opportunity]; 38% A13 [Upskilling]; 28% A13 [Hiring for different skillsets]. All multi-select.

From adoption to performance

The findings from this study tell a consistent story. AI is producing returns in finance. The organizations capturing those returns are the ones that have invested in the operating conditions around it: decision-oriented use cases, strong controls, measurement discipline, and a workforce equipped to work alongside AI.



Reframe AI around value, not tasks

Direct AI investment toward the areas where it is producing the strongest returns: planning, forecasting, risk assessment and commercial analysis. Prioritize use cases where human judgement is central to the outcome.



Build measurement into execution

Move beyond tracking KPIs to building the assurance readiness infrastructure that makes measurement actionable. The performance dividend from measurement is real, but it compounds when paired with the controls to act on what the data reveals.



Treat governance and controls as the ticket to play

Invest in governance, audit trails and evidence capture alongside AI deployment. Organizations with stronger controls are scaling faster and seeing significantly better outcomes. The inverse is equally true: without them, organizations face disruption, regulatory delay, and erosion of stakeholder confidence. Controls enable confidence, and confidence enables scale.



Shape the total workforce, not just the training

Upskilling is necessary but insufficient. Finance functions need people who can operate at the intersection of organizational intelligence, finance expertise and data fluency, with the ethical judgment, critical thinking and risk management to govern decisions made faster than ever. CFOs should consider how the shape and composition of the workforce will change over the next few years, and put a proper workforce plan in place, refreshed every six to nine months.

These conditions map to the three fronts KPMG's Trusted AI framework works across: readiness and compliance, risk transformation, and risk monitoring, translated into finance-function terms. For finance leaders looking to close the gap, four priorities stand out.

These four priorities are interconnected.

Decision-oriented AI produces stronger results when supported by robust controls.

Controls are more effective when measurement is embedded.

Measurement only scales when the workforce has the capability to interpret, challenge and act on what AI produces.

That reinforcing cycle drives sustained performance.

Organizations building it are capturing the advantage.

Conclusion: Operationalizing AI as a finance capability

AI adoption across the finance function is now widespread. What differentiates organizations is no longer whether AI is in use, but whether it is being operationalized in a way that consistently improves decision-making and performance.

The findings of this report point to a clear conclusion: AI delivers its greatest potential value in finance when it is treated as an operating capability, not a collection of tools or isolated use cases. Organizations seeing sustained performance gains are directing AI toward judgment-heavy work — planning, forecasting, risk assessment and commercial analysis — where improved insight, speed and confidence matter most. In these organizations, AI functions as a decision engine rather than a cost lever.

However, adoption alone is not sufficient. The performance gap observed throughout the research reflects the operating conditions around AI. Organizations with stronger governance, controls and assurance readiness consistently outperform those without. Trust — enabled through measurement, auditability, explainability and human oversight — is not a compliance by-product; it is a prerequisite for scale. Where trust is weak, AI outputs are questioned, under-used or constrained, limiting the value AI can deliver.

The same structural pattern appears in data and workforce capability. Poor data quality constrains what AI can act on, while gaps in data fluency, critical thinking and ethical judgment limit how outputs are interpreted and applied. Training users to operate AI tools is necessary, but insufficient. Finance functions that are pulling ahead are reshaping how work gets done — combining clean, decision-relevant data with people capable of interrogating AI outputs and exercising professional judgment at speed.

The “so what” for finance leaders is clear. Operationalizing AI requires deliberate choices about how the finance function is run. Value is created when organizations:

- Direct AI investment toward decision critical work, not transactional efficiency alone
- Embed governance, controls and assurance into AI deployment from the outset
- Build measurement that produces evidence, not just metrics
- Develop a workforce that can challenge, interpret and act on AI-driven insight

These elements reinforce each other. Decision oriented AI delivers stronger results when supported by robust controls. Controls are most effective when measurement is embedded. Measurement only drives outcomes when people have the capability to act on it. Together, they form an integrated operating model that converts AI adoption into sustained performance.

AI in finance has reached an inflection point. Competitive advantage will increasingly belong to organizations that align their finance operating model around AI — and can sustain that alignment as AI becomes more capable, more autonomous and more deeply embedded in everyday decision-making.

How KPMG can help

Trusted AI services

Building the governance, controls and assurance readiness required to scale AI

KPMG Trusted AI services help organizations design, implement and operate AI in a way that is trustworthy, explainable and defensible. These services focus on embedding governance, controls, measurement and human oversight into AI-enabled finance processes from the outset. By assessing AI systems against ethical, regulatory and assurance expectations — and helping organizations produce reliable evidence, audit trails and documentation — Trusted AI services directly address the assurance-readiness gap identified in the research. Trust becomes an enabler of performance, not a constraint on scale.

KPMG Real-Time System Assessments

As organizations accelerate the use of AI across finance and reporting functions, they face growing complexity in managing governance, controls, and regulatory expectations. KPMG AI Real-Time System Assessment (RTSA) helps organizations address these challenges by embedding risk and control considerations early in the AI system development lifecycle. By providing timely, pre-implementation insights into AI governance, business process changes, data integrity, cybersecurity, and IT controls, RTSA enables organizations to identify and address risks earlier, reduce costly remediation, and strengthen confidence in AI-enabled financial reporting. This proactive approach supports more informed decision-making, smoother AI adoption, and more efficient audit outcomes as AI becomes integral to core processes.

Financial transformation

Aligning the finance operating model to AI-enabled decision-making

KPMG's financial transformation services support finance leaders in redesigning operating models, processes, data foundations and workforce capabilities to work effectively with AI. This includes reshaping planning, forecasting and performance management processes, modernizing data estates, and building finance teams with the data fluency and judgment required for AI-supported decision-making. Rather than treating AI as a technology add-on, financial transformation aligns systems, governance and people so AI becomes embedded in how finance runs — enabling faster, higher-quality decisions and sustainable performance improvements.

KPMG Clara

Embedding AI into core finance function and assurance workflows

KPMG Clara is KPMG's global, cloud-based audit and assurance platform that integrates data, analytics and AI directly into finance and assurance workflows. It connects financial data, risk assessment, controls testing and documentation in a single environment, enabling AI to support judgment-heavy activities such as planning, risk assessment, and financial reporting. Through capabilities such as advanced analytics, AI-enabled transaction scoring and integrated Gen AI tools, KPMG Clara helps organizations move from periodic analysis to continuous insight — helping improve decision quality, consistency and confidence while maintaining a strong audit trail and human oversight.

KPMG Digital Gateway for Tax

Operationalizing Gen AI in Tax and adjacent finance activities — securely and at scale

KPMG Digital Gateway for Tax is a single, cloud-based platform that brings tax data, workflows and analytics together in one place. Gen AI capabilities are embedded within the platform, enabling faster analysis, research, document review and judgment based support across recurring tax and finance processes. By operating Gen AI inside a governed, KPMG-designed environment, Digital Gateway enables organizations to realize efficiency and insight gains while maintaining data security, consistency and regulatory discipline — fostering the trust and assurance requirements highlighted across the finance function.

Methodology

1,013
senior leaders
surveyed

C-suite and senior leaders working in organizations with annual revenues of at least US\$250 million (US\$500 million in the United States). Participants completed the survey online in March 2026 across 20 countries, territories and jurisdictions in the Americas, EMEA and Asia-Pacific.

20

Countries

13

Sectors

US
\$250M+

Revenue

Respondent Profile

Respondents included C-suite executives and direct reports in finance, risk and audit, technology and general management roles, all with direct knowledge of AI usage within their organization's finance function.

Sectors: 13 sectors including Technology and Telecommunications, Financial Services, Industrial Manufacturing, Healthcare, Energy and Natural Resources, Consumer and Retail and Government and Public Sector. Technology and Financial Services together account for 58 percent of the sample (36 percent and 22 percent respectively).

Geographies: Americas, Asia-Pacific and EMEA.

Analytical Definitions

AI refers to the simulation of human intelligence in machines that are programmed to think and learn like humans.

Generative AI refers to advanced neural networks that learn from large data sets and create new content, such as images, text and language.

Agentic AI refers to systems that can plan, reason, act and learn autonomously or semi-autonomously to achieve goals.

These three categories were measured separately in the survey. Where findings are specific to one category, this is noted in the text.

Note: Totals may not add to 100 percent due to rounding or multi-select questions. Unweighted data. Sector and regional analysis available on request.

Authors



Nikki McAllen
Global Head of
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Nikki has more than 30 years of finance transformation experience across consumer products, energy, government, property and infrastructure. She works with CFOs to optimize finance functions — improving processes, tools and capability that drive decision-making. She specializes in business performance management, including planning and forecasting, finance operating model design, shared services, and finance business partnering.



Sebastian Stöckle
Global Head of Audit
Innovation & AI
KPMG International

Sebastian leads the innovation and AI strategy in audit globally, introducing new methodologies and solutions across the KPMG network and driving strategic innovation research and development. Since October 2024, he has also served as Chief Technology Officer for Audit at KPMG Germany. He has 18 years at KPMG firms in the United States and Germany and is based in Berlin.



Christian Stender
Global Head of
AI for Tax & Legal
KPMG International

Christian advises national and international companies on tax matters, with a specialization in tax organization and process consulting and the setup of tax organization structures. He works with mid-market companies and globally networked corporations on developing and implementing technical solutions in the tax environment. He is a German tax consultant and a lecturer at the University of Siegen.



Neil Morris
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