



KPMG Global AI in Finance 2026

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

Executive summary



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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.



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.

Key findings

Active AI use has more than doubled since 2024

(30% to 75%),

with nearly three quarters of leaders

71% reporting AI is meeting or exceeding ROI expectations.

Organizations report significant improvements in

decision-making quality **70%**

speed **71%**

Forecast accuracy **64%**

Assurance ready organizations report three to six times higher rates of error reduction

(33% vs 6%)

and greater confidence in scaling AI

(42% vs 14%)

More than a third of organizations **36%** cite data quality as both their top barrier and opportunity.

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.

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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



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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.



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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.



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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.



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Neil is a Chartered Accountant with 27 years between KPMG South Africa and UK. He is the Global Head of Assurance, responsible for the evolution of KPMG global assurance methodology, including sustainability and AI. He was appointed to the International Auditing and Assurance Standards Board in 2023 and was part of its Sustainability Assurance Task Force, that drafted the ISSA 5000 standard.



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Global Trusted AI
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Bryan is a Principal in KPMG US's Advisory practice and leads Global and US Trusted AI. He spearheads KPMG Trusted AI initiatives across sectors, integrating AI systems into business processes and embedding ethical standards in AI programs. He has 24 years running complex projects across industries, including a decade on automation, analytics, and now generative and agentic AI systems.



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