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EXECUTIVE **AI** INSIGHTS REPORT

Strategic Perspectives from Finance Leaders on the Future of AI

Executive AI Strategy Summit

Sonoma | Feb 2026

AI STRATEGY SUMMIT

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Peer-driven perspectives
on the future of AI in finance.

ABOUT: The Report

This report synthesizes insights from discussions held during the **Executive AI Strategy Summit**, a private gathering of senior finance leaders from high-growth and enterprise organizations.

Over the course of 1.5 days, executive participants explored how AI is reshaping the finance function across four critical dimensions:

DATA | ROI | RISK | CULTURE

The perspectives captured in this report reflect real-world experiences, challenges, and strategic considerations facing modern finance organizations as they navigate AI adoption.

To encourage open dialogue and candid exchange, insights in this report are anonymized and presented in aggregate.

> The goal is to provide executive leaders with a clearer understanding of how their peers are approaching the opportunities and risks of AI within the finance function.

SUMMIT HOST

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OTTO-MATES brings together a network of finance and accounting leaders, technology innovators, and industry experts to explore how AI and automation are transformating finance organizations.

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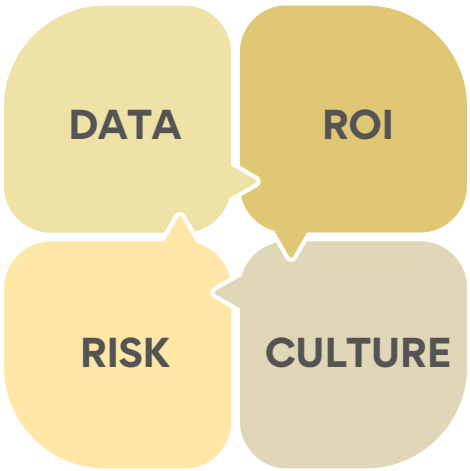
Executive Summary

The Inflection Point for Finance.

Senior finance executives from high-growth mid-market and enterprise organizations convened to examine the implications of AI on the future of the finance function.

The tone was not speculative.
It was operational.

No one questioned whether AI would reshape finance.
Instead, the debate centered on how fast, how safely, and under what governance model



Four key themes framed the discussion.

Across those themes,
one conclusion emerged:

AI is not a technology initiative.
It is an operating model transition.

Finance leaders are navigating **three simultaneous pressures**:

- Accelerating AI capability
- Legacy control frameworks built for a different era
- Cultural and incentive systems not yet aligned with experimentation

The organizations that treat AI as incremental tooling will move slowly.

The organizations that redesign how finance works will lead.

DATA

AI Will Expose Weak Foundations Before It Delivers Breakthroughs

The Hidden Constraint

Nearly every discussion around AI implementation circled back to one issue: Data Readiness.

Executives expressed strong interest in deploying agents across areas such as:

- Accrual automation
- Reconciliation
- Cash forecasting
- Variance analysis
- Invoice review
- Transaction matching

Yet repeatedly, a gating factor surfaced.

> "The ideas aren't the problem. Six months ago we had the ideas. We just don't have complete and accurate data in the lake."
>
> – CAO, High-Growth Technology Company

AI capability is advancing rapidly. Data architecture maturity is not.

Data Is Not Just Centralization – It's Context

The need for structured context was a recurring theme.

AI agents operating without a complete understanding of the following data examples introduce risk rather than efficiency:

- Master data definitions
- Product changes
- SKU evolution
- Revenue models
- Entity relationships

> "If everyone builds their own skill without context, what's correct? Who owns the financial statement output?"
>
> – Senior Finance Executive, Enterprise SaaS

Several leaders emphasized that querying data is fundamentally different from governing it.

While analytics use cases can tolerate "good enough" data, financial reporting and audit-facing workflows cannot. **This distinction is becoming critical.**

DATA (continued)

The Emergence of Finance-Owned Data Infrastructure

In more mature organizations, a structural shift is occurring.
Finance is no longer fully dependent on centralized enterprise data teams.

Instead, companies are building:

- Finance-dedicated data infrastructure teams
- Embedded data engineers within finance systems
- Finance-owned data governance models

> "We built our own data infrastructure team inside finance. They partner with enterprise data, but they own the finance context."
> – Chief Accounting Officer, Public Company

This signals a directional shift:
Control over financial data architecture is becoming a strategic lever.

Unstructured Data Remains a Major Frontier

While transactional data is increasingly centralized, executives identified the particular challenge of unstructured data sources:

- Contracts & Amendments
- Email approvals
- Policy documents
- Purchase orders

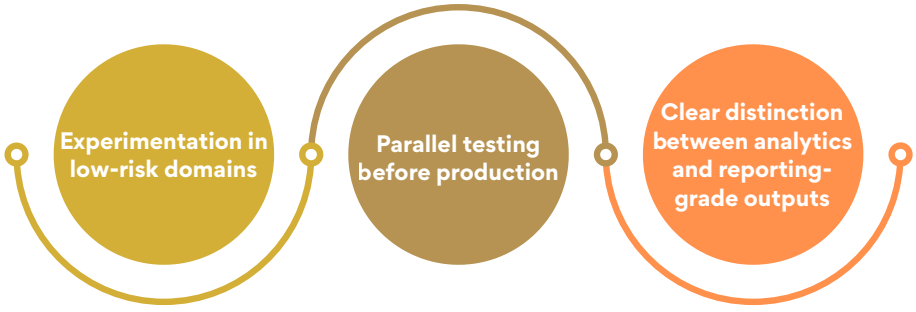
The integration of structured and unstructured data for financial governance remains unbalanced.

AI offers tools to structure this data, BUT ONLY when governance models are defined first.

Yet, there is tension between two impulses to move forward:

> 1. "We can't start until the data is perfect."
> 2. "We must experiment to understand what clean data even means."

Leading teams are not waiting for perfection. They are sequencing.



ROI

Reframing Value Creation in the Age of AI

Moving Beyond the Automation Narrative

Public conversations about AI and finance often center on automation and workforce reduction. But, inside the Summit discussions, the tone was markedly different.

Executives were less focused on ***eliminating*** roles and more focused on ***expanding*** what finance teams can accomplish.

> "The opportunity isn't shrinking finance. It's multiplying what each person on the team can do."
>
> – Finance Transformation Exec, Public Technology Company

AI is enabling teams to redirect time from routine analysis and reconciliation toward deeper financial insight. The value emerging from early use cases is **not simply efficiency - it is analytical capacity.**

When manual review cycles shrink, finance leaders gain the ability to:

- Explore deeper drivers of variance
- Model more strategic scenarios
- Engage earlier in operational decision-making
- Identify risks and opportunities faster

The shift underway is not merely automation. It is amplification.

Fear Can Distort ROI Conversations

Leaders acknowledged that framing AI purely as a cost-reduction tool can unintentionally slow adoption. When employees interpret AI initiatives as signals of potential job displacement, experimentation declines and resistance increases.

Reframing the messaging helps shift the conversation from replacement to augmentation. Leaders noted that the most effective messaging with their teams has focused on:

- Expanding analytical capacity
- Enabling strategic contribution
- Eliminating repetitive manual work

FINANCE WILL NOT BECOME SMALLER.

It will become more leveraged.

ROI (continued)

Early ROI Is Measured in Learning Velocity

Several leaders emphasized that traditional ROI metrics struggle to capture AI's early-stage value.

Instead of measuring success solely through cost reduction, **many organizations are evaluating**:

- The number of use cases explored
- Time required to move from concept to pilot
- Hours saved in analytical or review processes
- Decision cycles accelerated by improved insight

This shift reflects the experimental nature of current AI adoption. Leaders recognize that long-term ROI will come from sustained capability building.

Productivity Gains Are Already Emerging

Even in early implementations, measurable benefits are appearing across several finance workflows:

- Accelerated variance analysis
- Faster reconciliation processes
- More efficient document review
- Improved anomaly detection
- Enhanced forecasting preparation

These gains are typically incremental within individual workflows but compound across the finance function.

> "Individually the improvements may look small. But when you add them across the entire close cycle, the impact becomes meaningful."
>
> – COFO, Enterprise SaaS Company

The Innovation Budget Problem

A recurring operational challenge that emerged is how finance organizations are having to fund AI experimentation from existing operational budgets which creates tension between meeting quarterly operational demands and investing time in experimentation.

Several executives described the importance of protected innovation time to overcome this challenge with some sharing examples of how they're attempting to execute this:

- Participating in organization-wide hackathons
- Scheduled innovation weeks
- Dedicated experimentation hours

Without deliberate space for exploration, AI initiatives risk being deprioritized amid routine operational responsibilities.

RISK

Control Frameworks Built for Sampling Are Colliding with AI

A New Category of Risk Is Emerging

As AI capabilities accelerate, finance leaders are encountering a new challenge:
The speed of technological progress is outpacing the evolution of governance models.

Executives repeatedly emphasized that their primary concern is not whether AI works. It is how to deploy it responsibly within environments designed for control, auditability, and regulatory compliance.

> "The first question for us isn't whether the technology works. It's whether our governance models are ready for it."
>
> – SVP Finance, Enterprise Technology Company

Traditional finance control frameworks were built for a world defined by:

- Manual processing
- Periodic reviews
- Sample-based testing

AI fundamentally alters the traditional model.

Systems are now capable of reviewing 100 percent of transactions in real time, identifying anomalies, and triggering automated responses.

While this capability **creates enormous opportunity**, it also introduces **new governance questions**.

From Sampling to Continuous Assurance

Several leaders described the shift underway as a **transition from periodic financial assurance to continuous validation**. Instead of relying on manual sampling and quarterly reviews, AI-enabled systems can monitor transactions continuously.

This shift has implications across several areas:

- Internal controls
- Audit procedures
- Compliance frameworks
- Regulatory reporting

However, the **institutions responsible for oversight are evolving more slowly than the technology** itself. Auditors, regulators, and internal risk teams are still determining how to evaluate AI-generated outputs.

RISK (continued)

The Rise of "Unmanaged Acceleration"

One of the most widely discussed concerns during the Summit was the **risk associated to unstructured experimentation**. As AI tools become easier to access, employees across organizations are increasingly building their own workflows, scripts, and agents.

Without clear governance structures, this experimentation can introduce several risks:

- Inconsistent data interpretation
- Conflicting financial outputs
- Undocumented automation processes
- Lack of ownership over generated insights

> "The risk isn't resistance anymore. The risk is unmanaged acceleration."
> — CEO, Emerging AI Company

The current - and highly critical - challenge for finance leadership is finding ways to successfully navigate the balance between encouraging innovation and maintaining control.

Regulatory Complexity Is Expanding

Executives also highlighted the **rapidly evolving regulatory environment** surrounding AI.

Organizations must now navigate a growing set of considerations, including:

- Data privacy impact assessments
- Cross-border data restrictions
- Evolving AI regulatory frameworks
- Industry-specific compliance requirements

These requirements are often interpreted differently across regions and jurisdictions, adding complexity for global organizations.

As a result, finance leaders increasingly find themselves coordinating closely with:

- Legal teams
- Information security
- Enterprise risk management
- Compliance organizations

AI GOVERNANCE IS BECOMING INHERENTLY
CROSS-FUNCTIONAL

RISK (continued)

Human Judgment Remains Essential

Despite rapid technological advancement, executives consistently emphasized that human oversight remains critical. AI systems can detect anomalies and generate insights at unprecedented scale, but **financial accountability ultimately still resides with people**.

The role of finance professionals is shifting from processor to architect and validator.

Responsibilities increasingly include:

- Defining acceptable use cases
- Establishing review protocols
- Monitoring system outputs
- Maintaining accountability for financial results

This evolution represents a **significant shift in the finance skillset**.

Auditor Readiness Is Still Developing

Several executives described friction between AI experimentation and existing audit processes. In some cases, organizations have encountered **unexpected audit scrutiny** when introducing AI-enabled workflows.

These experiences have prompted leaders to involve audit and risk teams earlier in the experimentation process.

Organizations making the most progress are establishing collaborative relationships between finance, audit, and technology teams to align expectations before deploying new capabilities.

TRUST is the true control objective

If finance leaders **lose confidence in AI-generated outputs**,
adoption stops, value disappears, and the **credibility of finance itself is at risk**.

CULTURE

Psychological Safety as Strategic Infrastructure

The Real Constraint Is Not Technology

Throughout the Summit discussions, one message surfaced repeatedly:
AI adoption does not fail because of technology. It fails because of people dynamics.

Executives described a familiar pattern inside their organizations: Leaders encourage experimentation, yet teams remain hesitant to adopt new tools or workflows. The underlying reason is rarely technical - it is psychological.

> "We say 'fail fast,' but we still reward perfection. People hear the words, but they watch the incentives."
>
> – Finance Transformation Exec, Global Tech Company

Employees often face conflicting signals:

- Innovate, but don't disrupt operations
- Experiment, but don't miss deadlines
- Explore AI, but maintain flawless execution

Without structural support, these **contradictions suppress experimentation**.

Fear and Overwhelm Are Both Present

Two psychological forces are shaping adoption.

The first is *fear*.
Employees are consistently worrying that AI may eventually displace their roles or reduce the importance of their expertise.

The second is *overwhelm*.
The rapid pace of AI development is producing an unprecedented volume of new tools, capabilities, and use cases. Even highly motivated teams can struggle to determine where to start, what tools matter, and even how to prioritize learning.

> "It's not resistance. It's the volume of change. People don't know where to begin or how to keep up."
>
> – SVP Accounting, Global Enterprise

Organizations that underestimate this cognitive burden risk slowing adoption unintentionally.

CULTURE (continued)

Leadership Modeling Matters

Executives consistently emphasized that adoption accelerates when senior leaders actively demonstrate AI usage themselves. When leaders experiment openly, teams feel greater permission to explore.

In contrast, when AI experimentation is **delegated exclusively to technical teams**, **broader adoption tends to stall**.

One participant described a deliberate shift inside their organization:
Senior executives began publicly demonstrating how they used AI tools for analysis, research, and workflow automation. The signal was immediate.

> "If the leadership team is using it, everyone else knows it's not optional."
>
> – Head of Fin Tech, Enterprise SaaS Company

Leadership modeling behavior transforms AI adoption from an abstract initiative into a visible and trusted cultural expectation.

Incentives Must Align with Innovation

Recurring themes involved the structure of performance incentives. Many organizations encourage innovation rhetorically but evaluate employees based primarily on operational precision and efficiency, creating a **conflict between experimentation and performance reviews**.

Organizations making progress are actively redesigning incentives to support experimentation. Examples discussed during the summit included:

- Dedicating formal innovation time within teams
- Recognizing experimentation outcomes publicly
- Rewarding learning even when outcomes fail
- Integrating AI usage into performance evaluations

These intentional changes help reinforce the message that exploration is expected rather than risky.

Culture
IS NOW INFRASTRUCTURE

Without it, AI adoption stalls **regardless of investment**.

CULTURE (continued)

Hiring for Curiosity

Several leaders described how AI is influencing hiring criteria within finance teams. Traditional finance skillsets remain important, but new attributes are gaining prominence including:

- Curiosity
- Adaptability
- Willingness to experiment
- Cross-functional collaboration

> "Curiosity is the true multiplier. If someone is curious, they will figure out the tools."
>
> – Chief Accounting Officer, Enterprise SaaS Company

As AI tools continue to evolve, so do executives' hiring philosophies. **Organizations increasingly value individuals who can continuously adapt** - a skill that is highly critical in the now ever-changing AI landscape.

Protected Time for Experimentation

A practical challenge raised repeatedly during discussions was ***time***. Finance teams operate under significant operational pressure, particularly around close cycles, reporting deadlines, and regulatory obligations.

Without deliberate structural changes, experimentation can easily be crowded out by routine responsibilities, so organizations addressing this challenge are creating explicit space for innovation by implementing programs to help normalize experimentation while minimizing disruption to operational responsibilities:

- "Innovation weeks"
- Hackathons
- Cross-functional experimentation initiatives
- Regularly scheduled experimentation hours

The Cultural Maturity Gap

A notable observation from the Summit was that many organizations are attempting to deploy advanced AI capabilities within cultures that remain optimized for predictability and risk avoidance.

This mismatch creates friction.

Companies may invest heavily in AI tools while unintentionally discouraging experimentation through traditional performance expectations.

Cultural transformation must accompany technological adoption for true success.

MATURITY MODEL

The Emerging AI-Native Finance Operating Model

Across the key topics discussed in detail (Data, ROI, Risk, and Culture), a consistent theme emerged:

AI is not simply adding new tools to finance. It is reshaping how the function operates.

Historically, finance organizations were structured around processing, validation, and periodic reporting. Teams spent significant time executing transactions, reconciling accounts, and producing retrospective analysis.

AI introduces the potential for a fundamentally different model with several structural shifts beginning to take shape:

FROM PROCESSING TO ORCHESTRATION

- Routine activities such as classification, reconciliation matching, document review, and anomaly detection are increasingly automated.
- Finance professionals **shift from executing tasks to orchestrating systems**, defining workflows, and interpreting outputs.

FROM SAMPLING TO CONTINUOUS VALIDATION

- Traditional controls relied on periodic review and sampling.
- AI enables **continuous monitoring of full datasets**, allowing earlier detection of anomalies and more proactive oversight.

FROM STATIC REPORTING TO DYNAMIC INSIGHT

- Improved data access and AI-supported analysis enable faster exploration of financial drivers and scenarios.
- Finance increasingly serves as a **strategic interpretation layer for the business, rather than a reporting function**.

FROM HEADCOUNT SCALING TO ARCHITECTURE SCALING

- Historically, greater complexity required larger teams.
- AI allows organizations to **scale financial oversight through data architecture and intelligent systems**, increasing the leverage of each finance professional.

Finance is **shifting from reporting the past** to **continuously interpreting the present.**

The following maturity model illustrates how organizations progress along this path as they strengthen capabilities across Data, ROI, Risk, and Culture.

MATURITY MODEL (continued)

AI Readiness by Theme

Organizations often sit at different stages across the four dimensions, which explains why AI initiatives can stall despite strong interest.

FINANCE MATURITY MODEL FRAMEWORK FOR AI ADOPTION

Stage	DATA	ROI	RISK	CULTURE
Exploration	Fragmented finance data	AI experimentation	Governance unclear	Early adopters experimenting
Structured Experimentation	Data consolidation underway	ROI measured via learning	Initial guardrails emerging	Leadership encouraging experimentation
Operational Integration	Centralized finance data architecture	Productivity gains measurable	Governance integrated into workflows	AI usage expanding across teams
AI-Native Finance	Context-rich financial data environment	Decision advantage measurable	Continuous financial assurance	AI fluency embedded across organization

Balanced progress across all four themes is the key to sustainable adoption.

CONCLUSION

The Executive AI Strategy Summit revealed that finance leaders are moving beyond curiosity toward operational adoption. While organizations remain at different stages of readiness, the direction is clear:

- AI capability is accelerating
- Governance models are evolving
- Cultural change is becoming essential

Organizations that treat AI as a strategic operating model shift and remain adaptable will define the future of finance.

Thank you.

If you have any questions or would like to discuss our findings further, please don't hesitate to reach out to us.

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