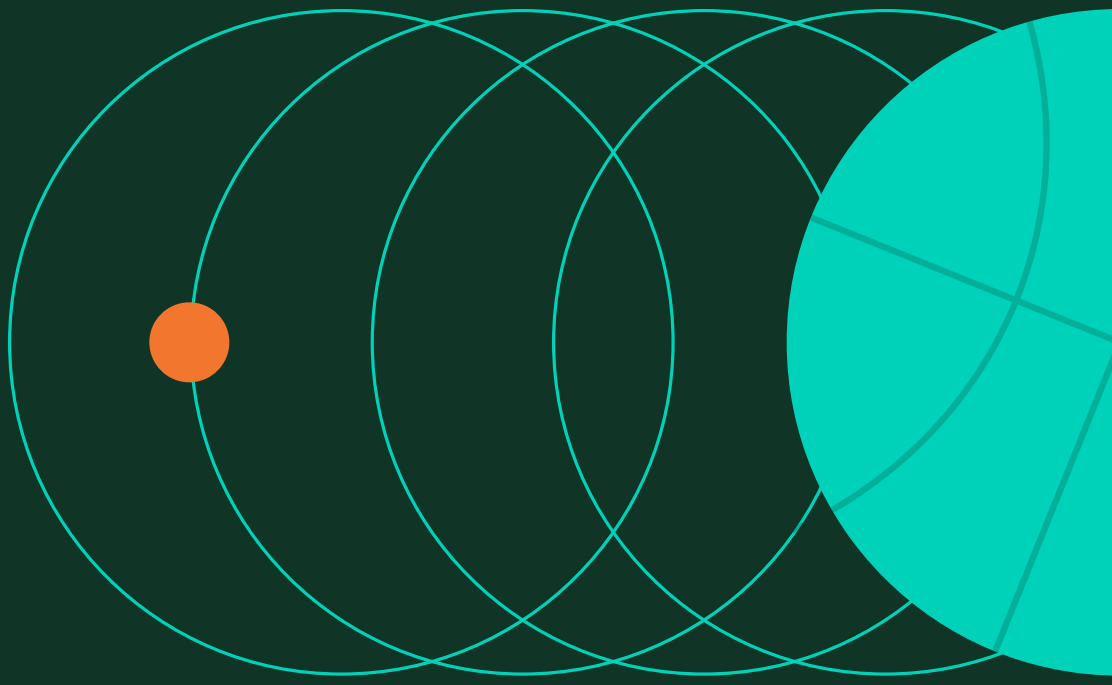
THE FINANCE LEADER'S PLAYBOOK

Four Winning Plays to Own Every Quarter

A practical guide to tackling the challenges shaping modern finance and accounting, with real stories from leaders like you who are navigating them successfully.



ZUORA

88% of finance leaders say manual work is keeping them from strategic focus

What the data reveals about the state of modern finance

Finance and accounting leaders today are tasked with goals that are becoming more impossible with each passing quarter: plan ahead, support new business models, protect cash, and close the books, all while using systems and processes built for a simpler time. In fact, nearly 9 in 10 finance and accounting leaders report mounting pressure to function as strategic advisors to their organizations.

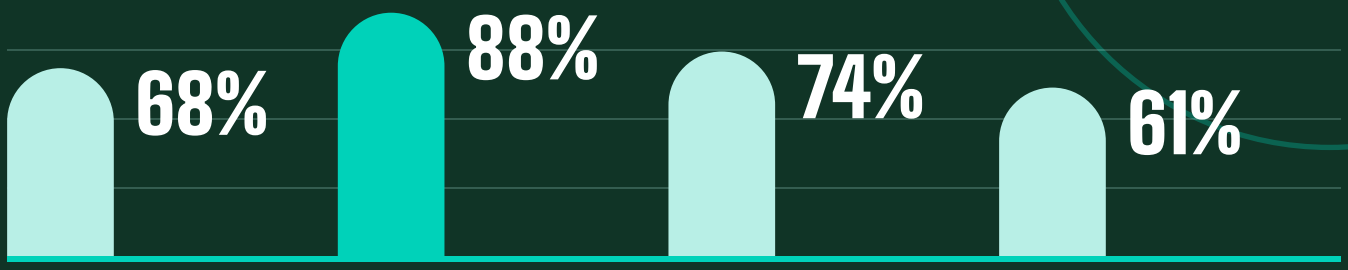
The reality? These same leaders and their teams say they are drowning in manual processes that consume strategic thinking time. A staggering 70% acknowledge their technology infrastructure simply cannot support their expanded strategic mandate.

While new AI products and services promise to bring both new revenue streams and greater internal efficiency, most leaders find that it's currently creating more chaos than finance is prepared to handle. Across the board, new ways of selling and shifting customer demands are increasing quote-to-cash complexity at an unprecedented rate.

This creates a familiar pattern where a new pressure arrives, the team responds with more manual work, and the process becomes harder to manage the next time around.

This playbook focuses on the top challenges leaders say they are facing today and the real-world winning plays they're using.

The Box Score



68% of finance and accounting leaders say order-to-cash technology gaps are blocking finance modernization.

88% report that manual data issues and reconciliation work are preventing strategic focus.

74% say their finance systems can't support the complex pricing the business requires to maintain its competitive edge.

61% state that approving non-standard sales deals consistently creates more manual work and complexity.

Source: Modern Finance Leader Report

Q1

PLAY 1

Read and react

The best teams don't run a set script. They read the defense every possession and adjust. Finance needs the same instinct, because the plan you set in January can't account for what the business is telling you in June.

The pressure: You're planning off a number that's already out of date

Annual plans are useful anchors, but they are not operating instructions. Markets shift, pipeline moves, retention changes, and pricing decisions alter the economics of the business during the year.

AI offerings are now adding another source of uncertainty for many companies, as they face pressure to quickly launch new capabilities before establishing a strategy for measuring costs, adoption patterns, and margins.

The play: Move from an annual-plan mindset to continuous planning

Finance leaders need a clear view of current operating signals so they can adjust the plan while there is still time to influence the outcome.

While this doesn't mean rethinking the plan every week, finance should be able to connect backlog, retention movement, weighted pipeline, pricing changes, and investment decisions to the forecast.



of finance and accounting leaders say they're increasingly expected to act as a strategic advisor.

Source: Modern Finance Leader Report

"We used to have massive fire drills every close. Now, the stress level is way down, and predictability is way up."

RON CLEGG
VP Revenue Office, BMC Software

Read the case study

Actions to take:

Learn more about revenue automation

- Maintain a rolling forecast alongside the annual plan.
- Review it monthly against current signals: committed backlog, gross retention, weighted pipeline, and linearity.
- Bring functional leaders into the review so assumptions are challenged where they originate.
- Set guardrails in advance for when to hold the plan and when the data says it's time to pivot.
- Measure forecast accuracy, variance to plan, and the time it takes to identify a material change.

Q2

PLAY 2

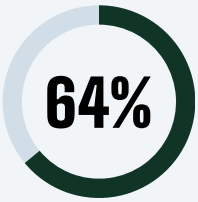
Run the pick-and-roll

A pick-and-roll only works when two players move in sync, and the same goes for monetizing AI. When product and finance work out the economics before launch, new pricing creates an opening instead of a mess to clean up.

The pressure: You're launching AI faster than you understand the economics

AI features and usage-based models introduce costs and revenue patterns that do not behave like traditional subscriptions. Consumption can be uneven, cost-to-serve can vary by customer or feature, and credits are hard to understand for customers and companies alike.

The problem is rarely that one team made a bad decision. More often, product, engineering, go-to-market, and finance made related decisions in separate workflows. Finance then inherits the job of reconciling the result after the pricing page, contract, or invoice is already in market.



of finance leaders report that launching and managing a mix of revenue models has added substantial complexity to their operations.

Source: Modern Finance Leader Report

The play: Treat monetization as a cross-functional decision

A resilient finance operating model anticipates what is coming, clarifies ownership across functions, and is tested before the stakes are high.

Before any new pricing is rolled out, finance, product, sales, and operations should agree on the value metric, customer experience, data requirements, accounting treatment, and measures of success.

"If you're adding services, layering in AI, or selling into multiple regions, you need to pivot to a platform that can support that before finance becomes a bottleneck."

SID SANGHVI
Head of Finance Business Applications, Asana

Read the story

Actions to take:

Learn more about AI pricing tools

- Define how usage, credits, commitments, top-ups, and overages work before launch.
- Model cost-to-serve and expected margin at the feature, customer, or segment level where possible.
- Connect customer value and willingness to pay to the resources a new offer consumes.
- Agree on how usage will flow into billing, cash, margin analysis, and revenue recognition.
- Define the return required before increasing investment; adoption alone is not a return metric.

Q3

PLAY 3

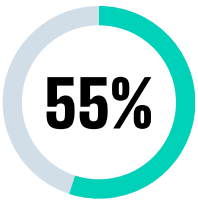
Defend without fouling out

Great defenders apply pressure without picking up fouls that take them out of the game. In collections, push too hard for cash this quarter and you risk losing the customer next quarter.

The pressure: Revenue is on the books, but cash is still stuck

Collections in recurring revenue is relationship management, not cash recovery. But aggressive collections tactics that recover cash this quarter can torch retention next quarter. The LTV math demands a different playbook. Median DSO has risen from about 31 to nearly 40 days since 2021, and the cash gap is widening across the market.

This is not always a customer willingness-to-pay problem. In many cases, finance has not made it easy for the customer to pay, or has not surfaced the issue early enough for the right person to resolve it.



of SaaS finance leaders say their current order-to-cash processes actively hinder company growth.

Source: Modern Finance Leader Report

The play: Rethink collections for long-term value and relationship building

In a recurring model, context is everything. Collections teams need integrated, automated workflows that leverage comprehensive customer context, from historical payment behavior to real-time interactions, to tailor outreach that builds trust and enhances efficiency.

This means building tight feedback loops with sales, billing, and customer success so that outreach isn't just timely, it's informed, coordinated, and empathetic.

"We're no longer waiting to see what comes in. We can anticipate what cash is on the way and act on delays before they become problems."

SANDY KING
Director of Operational Accounting, ZOLL Data Systems

Read the case study

Actions to take:

Learn about AI-powered collections

- Prioritize accounts using payment behavior, risk, balance, and customer context, not aging alone.
- Automate routine reminders and follow-up so collectors can focus on exceptions.
- Route disputes and promises to pay through a structured workflow rather than an inbox.
- Resolve unapplied cash and payment mismatches before they become aging or customer-friction problems.
- Measure DSO, promise-to-pay performance, dispute resolution time, and the value of high-risk accounts recovered.

Q4

PLAY 4

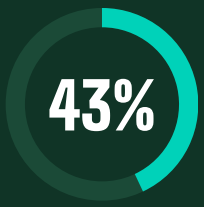
Beat the clock

Every quarter ends on the buzzer, and the close is no different. The number has to be right, and you have to prove it before time runs out.

The pressure: You can't prove the number fast enough.

The close exposes weaknesses that may be less visible during the rest of the operating cycle: disconnected data, manual review, unclear handoffs, and outputs that cannot be traced back to their source. Finance remains accountable for the number even when the process used to produce it is difficult to explain.

And while nearly all finance teams report utilizing AI in some capacity to help lighten this load, most leaders still lack deep confidence in the outputs and struggle to fully verify how results are produced.



of finance and accounting decision makers are very confident that their current AI tools operate within existing financial controls and audit frameworks.

The Harris Poll on behalf of Zuora from 300+ finance accounting decision makers.

The play: Protect the trusted foundation and use AI where it reduces friction

AI is showing up everywhere in finance software. The harder question is not which vendor has AI, but where that AI actually lives.

Trustworthy AI in finance should operate on complete, real-time data from the system of record, inherit existing roles and controls, and produce explainable outputs that can be traced back to underlying transactions all grounded in finance logic.

"Zuora AI turned me from the person answering every billing question into the person fixing why those questions kept coming up. That's the shift from reactive to strategic."

STACEY JONES
Business Process Manager, Order to Cash Systems, ActiveCampaign

Read the case study

Actions to take:

Learn about AI for finance teams

- Keep core accounting and revenue logic in a trusted, controlled system.
- Use AI for review, prioritization, exception identification, and decision support.
- Require every AI-assisted output to be traceable to its source transaction and context.
- Preserve human validation, escalation, and audit rights.
- Measure close duration, manual review effort, exception aging, and the percentage of outputs that don't require rework.

Make the plays repeatable

Championship teams don't depend on one great player. They win with a system, and finance is no different. Technology, process, and people all have to play together.

The operating model behind the approach

Technology is part of the answer, but it is not the entire solution. Consistent performance requires three layers working together:

Foundation: A system of record provides trusted data, embedded logic, source history, and a defensible control environment.

Process: Processes define how teams plan, price, bill, collect, reconcile, review, and escalate.

Execution: Leaders establish ownership, metrics, decision rights, and a shared cadence across finance and the business.

A useful diagnostic is to ask four questions whenever a finance process breaks down:

1. **What signal are we missing?**
2. **Which decision is unclear or happening too late?**
3. **Where does ownership sit across functions?**
4. **What should be automated, and what still requires human judgment?**

Those questions keep the conversation from jumping straight to software. They also clarify where technology can create real leverage. Finance may need a better system, a better process, clearer ownership—or all three.

Zuora Quote-to-Cash Software: One System for the Entire Process

Zuora is the leading monetization platform built for the AI era, connecting even your most complex product pricing models from quoting to reporting on a single, audit-ready architecture.

Now, with embedded AI, we're helping finance teams move even faster without losing control, explainability, or trust.

Learn More

