How CFOs can convert AI ambition into measurable business value

EY UK DNA of the CFO

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Contents

"The next test for CFOs is not whether finance has a voice in the business — it is whether finance can turn that influence into value. That means being prepared to lead decisions where the facts are incomplete, the returns are harder to measure and the organisation needs confidence to move.

Ben Castell
EY Partner, UK&I CFO Agenda Leader

Key findings

UK CFOs are being asked to play a bigger role in how organisations create value. As AI reshapes business models, accelerates change and transforms the nature of work, finance is increasingly expected not only to measure performance, but to help shape it. The next evolution of finance is not about producing more insight. It is about turning ambition into value.

Yet ambition alone is not enough. While **81%** of UK CFOs expect AI-enabled business models, only **8%** say AI is fully integrated across finance operations. The challenge is no longer recognising the opportunity for change. It is turning AI ambition, transformation investment and strategic intent into measurable business outcomes.

Drawing on insights from 170 UK CFOs and senior finance leaders, this report identifies five shifts that will help finance leaders close that gap: strengthening finance's role in shaping enterprise value, turning AI into a decision advantage, redefining how value is measured, treating workforce transformation as the engine of value realisation, and building the leadership and governance needed for increasingly autonomous operations.

For UK CFOs, the message is clear: success will depend not on the scale of their ambition, but on their ability to realise value from it. The five shifts explored in this report provide a practical roadmap for turning ambition into execution, investment into value and transformation into lasting business impact.

The research highlights five priorities for UK CFOs looking to convert AI ambition and growing influence into measurable business value.

1

Put finance closer to the choices that shape enterprise value

Finance is increasingly present in strategic discussions, but visibility is not yet translating into ownership. Only **31%** of UK CFOs guide investments with uncertain or delayed returns, **29%** lead discussions on key value drivers and **25%** say finance is seen as a strategic partner in value creation. The gap is not relevance; it is mandate, decision rights and the ability to set the terms for value.

2

Turn AI into a decision advantage, not a technology initiative

AI is raising expectations of finance, with **81%** of UK CFOs expecting AI-enabled business models and **77%** expecting faster, data-driven decisions in the next 12 months. Yet only **8%** describe their finance teams as leading in AI readiness. The priority is to put trusted, connected data at the core of finance transformation, then use AI, analytics and governance to turn that data into decision intelligence. This will help leaders make faster, better and more confident choices.

3

Redefine value to reflect how businesses now create it

As AI, data and new ways of working change how value is created, traditional financial metrics are no longer enough. UK CFOs need to measure value that is indirect, shared across teams and realised over time – including better decisions, resilience, productivity, skills and speed of response. With **71%** saying value measurement must be re-evaluated and **50%** saying finance cannot effectively measure newer initiatives, measurement is becoming a way to build confidence for investment and change.

4

Put workforce transformation at the centre of value creation

Transformation will only create value if finance teams can absorb change and work differently. Fewer than **15%** of UK finance teams are highly adaptable, confident with new technology or proactive in continuous learning, and only **22%** report strong collaboration across functions. With **65%** of CFOs saying new leadership skills are required, workforce transformation needs to be central to value creation, not treated as a side workstream.

5

Build the leadership, governance and orchestration needed for an autonomous enterprise

As finance becomes more automated, leadership depth becomes critical to value creation. With **40%** of UK CFOs evolving faster than their teams and **55%** saying leadership development must accelerate, leading CFOs will build the capabilities needed for more autonomous operations, combining AI, agents, trusted data, controls, workflows and human judgement. Done well, finance can help the business unlock value on the journey to a more autonomous enterprise.

1

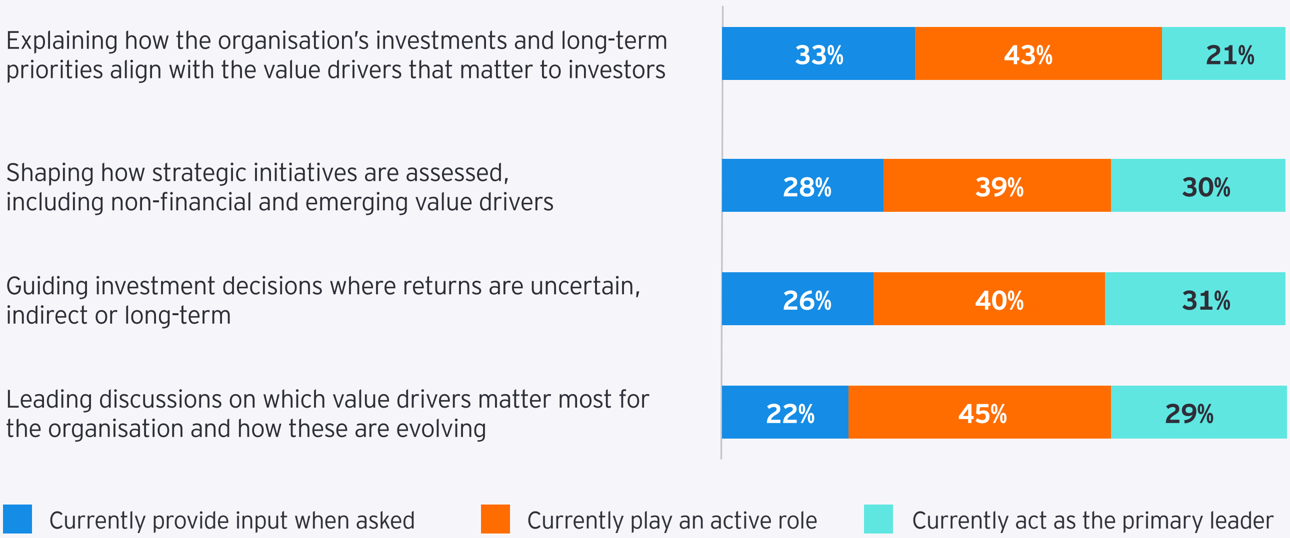
Put finance closer to the choices that shape enterprise value

UK CFOs are more visible in enterprise decisions, helping shape strategy, guide investment and respond to volatility. But visibility is not the same as ownership:

- Only **31%** of UK CFOs guide investments with uncertain or extended returns
- **21%** explain how enterprise investments align with investor priorities and
- **30%** lead how strategic initiatives are assessed

Figure 1: Only a minority of finance professionals in the UK lead the new value agenda

Q To what extent are you currently involved in shaping how the business defines, creates and measures value?



Perception tells the same story. Finance is still more often seen as operational enablement (**22%**), data and insight (**20%**), risk advice (**17%**), or stewardship and control (**16%**). Only **25%** of UK CFOs are seen as strategic partners in value creation.

The issue is clear: finance is in the room but isn't yet consistently setting the terms for value, funding and measurement.

The practical starting point is "zeroing in on value": identifying the problems holding the business back or the capabilities that could create competitive advantage. For CFOs, that means anchoring finance in the decisions where better insight can materially change outcomes.

That focus becomes critical as the context accelerates. With **81%** of UK CFOs expecting AI-enabled business models and **77%** anticipating faster, data led decisions, the pace and complexity of decision-making are increasing rapidly. In this environment, finance is expected to move earlier, shaping assumptions, trade-offs and measures in real time, rather than validating decisions after the fact.

The question is whether UK finance has the mandate, structure and cadence to lead where returns are harder to define and outcomes less certain.

This is where the constraint becomes structural. When technology investment is focused primarily on efficiency (**52%**), and finance teams lack sufficient diversity of experience (**40%**), the function can remain anchored in control rather than shifting towards growth and decision leadership. As a result, the gap between expectation and execution persists.

Figure 2: Efficiency-focused tech investments make it hard for finance to expand its role

Q You said that finance is still commonly perceived as a stewardship and control/an operational enablement function in your business. What would you say are the main factors that make it harder for finance to expand its role beyond this?

Closing that gap requires more than small improvements. CFOs need clearer decision rights, broader commercial exposure and a stronger rhythm for decision-making, so finance is not just present in discussions but actively shaping them. In practice, that means defining value drivers, guiding investment choices and linking financial performance to strategic progress.

> Zeroing in on value means focusing on the handful of decisions that really move the business. Finance's role is to help identify those decisions, understand the data they depend on and give decision-makers the right insight, in the right way, at the right time.

Ben Castell
EY Partner, UK&I CFO Agenda Leader

What leading CFOs will do differently

CFOs will move beyond contributing to decisions and take greater ownership of the frameworks that shape them. This means defining the value drivers that matter most, shaping assumptions around long-term investment, and guiding decisions where returns are uncertain, indirect or realised over time.

2

Turn AI into a decision advantage, not a technology initiative

AI is central to the future of finance, but adoption alone is not enough. The real question is whether finance can use AI to reimagine finance and other enterprise functions as well as the speed, quality and confidence of business decisions.

Today, that gap is clear. Only **8%** of UK finance teams say AI is fully integrated into their operations, driving pricing, resource allocation and growth decisions. Just **16%** feel confident in their data and analytics capabilities to support decision-making.

> Even where AI is being used, its impact remains narrow: **fewer than 25%** of CFOs see very high potential across most finance processes, with use cases concentrated in areas such as forecasting and fraud detection.

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Just **16%**

feel confident in their data and analytics capabilities to support decision-making

Figure 3: Very few finance teams are AI-ready

Q How prepared is your finance team at the current time to leverage new AI applications to create enterprise value?

Leading: AI insights are fully integrated into our finance operations, driving pricing, resource allocation and growth decisions.

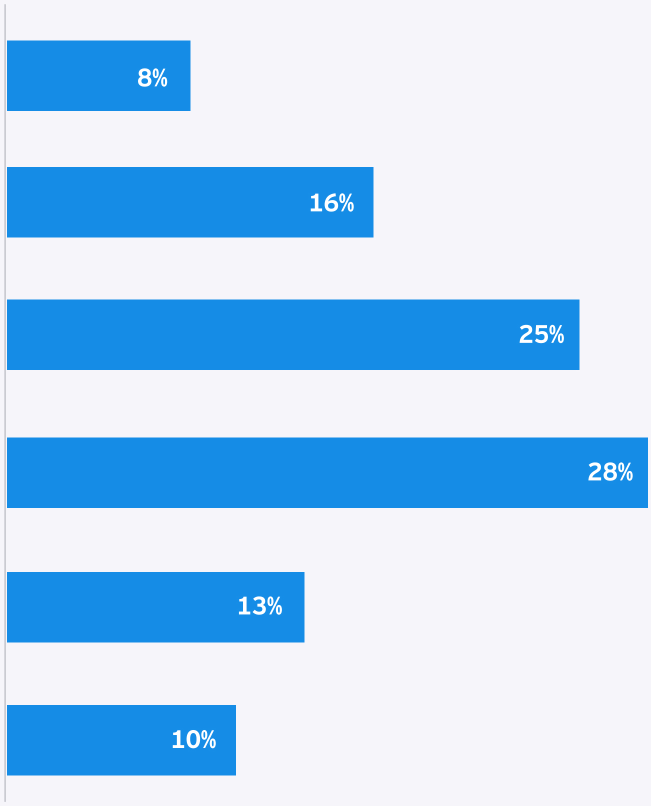
Advanced: Our data and analytics capabilities are strong and we are well-positioned to use AI in decision-making processes.

Functional: We have the data, tools and personnel to apply AI, but there is still more work to do to optimize its use.

Developing: We have some data, tools and skills in place, but there are significant gaps to address before we can fully leverage AI.

Early-stage: We have started to build the basics, but practical use of AI is still in the early stages.

Limited: We lack the necessary data, tools and skills to effectively use AI for value creation.



This is where decision intelligence matters. Finance needs to move away from fragmented, backward-looking processes towards a more connected model, where internal and external signals help leaders focus on the decisions that matter most.

> **Put simply, decision intelligence connects data, analytics and governance to the way decisions are made.** It helps finance move from reporting what happened to shaping what the business should do next.

For UK CFOs, the implication is practical: move from AI pilots to a clearer decision model. Decide where AI should automate routine work, where it should improve insight and where human judgement should remain central. Early movers will connect AI to trusted data, governance and cross-functional working, rather than treating it as a standalone technology agenda.

> The opportunity is not simply to use AI in finance, but to change how decisions are made. Decision intelligence gives finance the ability to connect internal performance, external signals and leadership judgement so organisations can make smarter, faster choices with greater confidence.

James McElhone
EY Partner, UK&I Decision Intelligence Leader

What leading CFOs will do differently

Leading CFOs will move AI from fragmented pilots to practical decision support, backed by a clear roadmap, trusted data, governance, stronger skills and measurable profit and loss (P&L) impact. The aim is to embed AI into how the organisation makes decisions, connecting financial, operational and external signals to improve speed, precision and judgement.

Case study: Using AI to support faster business decisions

For one global pharmaceutical business, the challenge was not ambition. It was connecting data and insight quickly enough to support better decisions across markets, products, supply chains and investment choices.

The challenge

- Data was fragmented across the business.
- Leaders lacked a joined-up view of performance.
- Decisions were slower because insight was hard to access and compare.

EY response

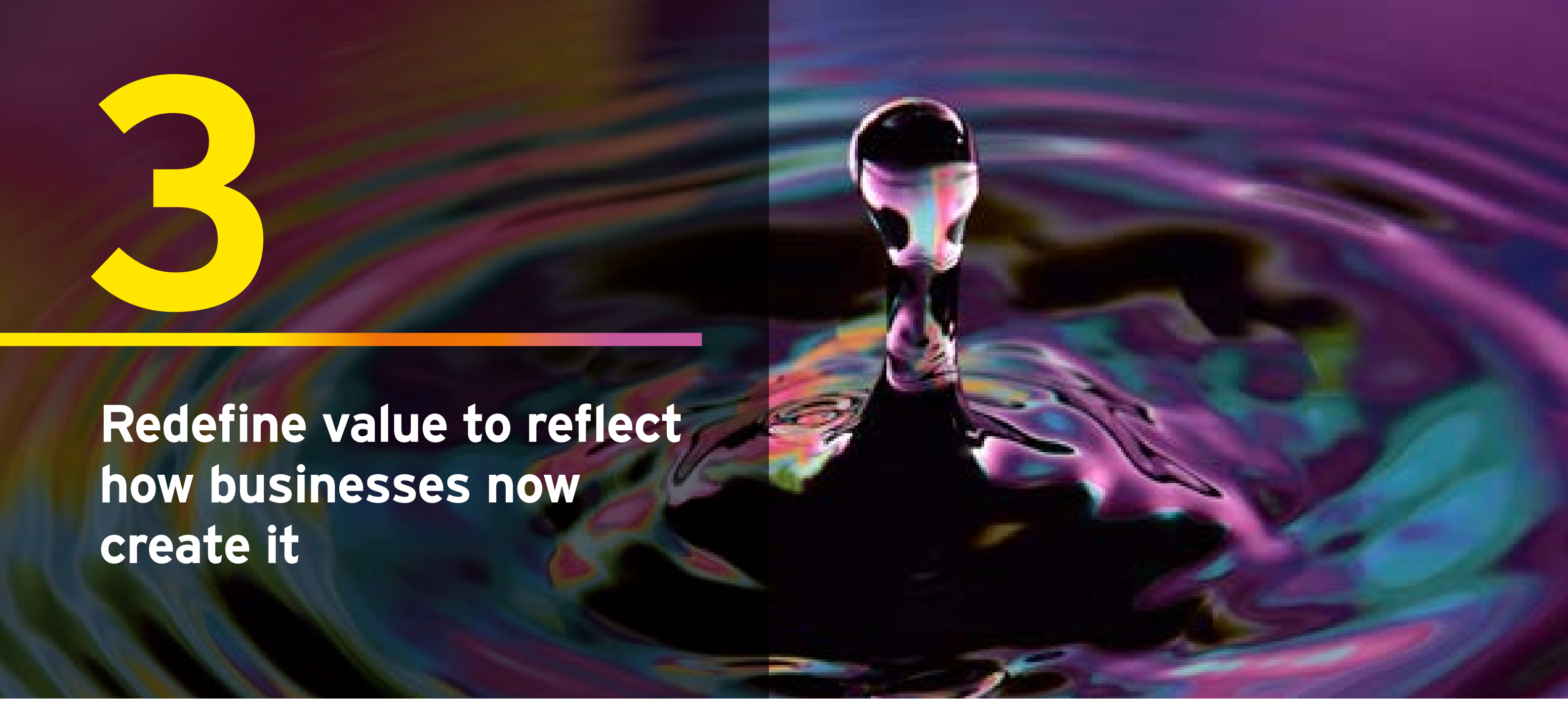
- Built an enterprise analytics capability in phases, focused on early impact.
- Created a mobile-enabled interface so leaders could move from global views to regional detail.
- Added AI-enabled querying so teams could ask questions of the data in real time.

Value created

- Faster access to performance insight.
- Better visibility of investment choices and profitability drivers.
- Clearer questions on product returns, stock utilisation and revenue productivity.

CFO takeaway:

AI creates value when it helps leaders make better decisions faster – not when it simply adds another reporting tool.



3

Redefine value to reflect how businesses now create it

If AI raises the ambition for finance, value measurement determines whether that ambition can be funded, governed and scaled.

In the UK findings, **71%** of CFOs say enterprise value measurement must be re-evaluated, **73%** say traditional metrics are no longer sufficient and **50%** say finance cannot effectively measure value created by technology, new roles and new ways of working. Compared with the global findings, the UK shows slightly greater urgency on all three measures.

This is not just a reporting issue. It is a strategic constraint. When finance cannot define and evidence returns that are indirect, cross-functional or realised over time, investment decisions become harder to justify. This is evident from the UK survey data as well: the biggest barrier in the UK is proving ROI upfront **(53%)**, followed by standard financial metrics that do not capture future value **(50%),** benefits spread across teams making attribution hard **(44%)** and outcomes that do not fit traditional measures **(43%).**

71%

of CFOs say enterprise value measurement must be re-evaluated

73%

of CFOs say traditional metrics are no longer sufficient

50%

of CFOs say finance cannot effectively measure value created by technology

Figure 4: Finance teams are struggling to define ROI, and standard financial metrics dominate

Q What are the biggest barriers your finance team faces today when measuring value creation, such as the value created by emerging technologies and new roles or ways of working?

CFOs need value cases that reflect how transformation now creates value: through technology, data quality, governance, skills, new ways of working and measurable outcomes. That requires broader measurement – one that connects financial return with decision quality, resilience, productivity, trust, capability and long-term growth.

It also requires finance to stop solving transformation challenges in functional silos. Too often, teams across FP&A, tax, treasury, controls and compliance create their own datasets, models and reports, duplicating effort and solving symptoms rather than root causes. Siloed problem-solving leads to inconsistent data, repeated extraction and cleansing activity, and initiatives that become expensive and difficult to scale.

For CFOs, the better starting point is to define the outcomes they want finance transformation to deliver — greater trust, lower cost, faster insight or stronger value creation — and then prioritise the data, capabilities and use cases that can move those outcomes at scale.

That shifts the measurement question from **“what did this initiative save?”** to **“what did it help the business improve?”**

This broader view matters because value is increasingly created across the business, not inside a single function or initiative. Measurement should help boards understand where value is created, how it flows through operations, technology and people, and how one choice affects another. It should also show whether an initiative improved decision quality, strengthened resilience, released capacity or increased the organisation’s ability to respond to change.

Without that shift, finance faces a value confidence gap: leaders may believe value exists but lack enough evidence to invest at scale. For UK CFOs, redesigning measurement is not a technical exercise. It is a route to faster decisions, stronger governance and more confident investment in change.

> “The challenge is rarely the technology in isolation. It is whether CFOs can identify the right transformative, value-based outcomes. The organisations that succeed combine data and technology with changes to the work people do to drive value across the enterprise. Without that discipline, organisations will be spending a lot of money on AI and adding to the catalogue of AI initiatives that fail to deliver a ROI.
>
> **Ross Lacey**
> EY Partner, Global Finance
> Transformation Strategy and Vision Leader

What leading CFOs will do differently

Leading CFOs will broaden how value is defined, measured and evidenced. As AI and transformation investments become central to growth, traditional financial metrics alone will not give boards enough confidence to act. CFOs will need to show how these investments improve decisions, build resilience, release capacity and help the business respond faster to risk and opportunity. The value question shifts from “what did this save?” to “what did it help the business see sooner, decide better and deliver with more confidence?”

4

Put workforce transformation at the centre of value creation

Transformation does not create value simply because new technology is deployed or a business case is approved.

It creates value when teams adopt new ways of working, change how decisions are made and sustain new behaviours over time. For finance, the workforce challenge is therefore not a supporting issue; it is one of the main conditions for success.

The data highlights this gap. Fewer than 15% of UK finance leaders describe their teams as highly adaptable in embracing change, confident with new technology or proactive in continuous learning. Only 22% say collaboration between finance and other functions is open and enabling. Just 13% say finance transformation outcomes have exceeded expectations. The message is clear: transformation will create value only if teams have the skills, confidence, leadership support and cross-functional habits to work differently.

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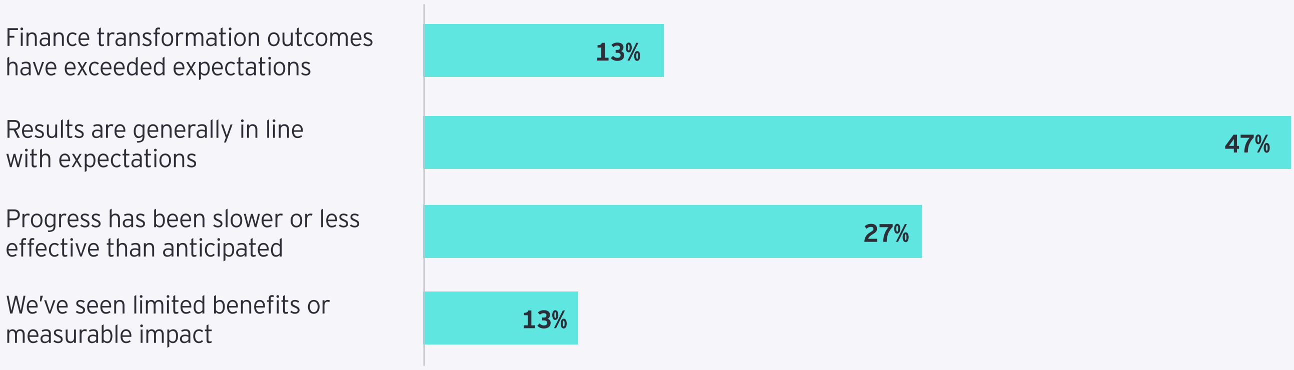
15%
of UK finance leaders describe their teams as highly adaptable in embracing change

22%
of CFOs say collaboration between finance and other functions is open and enabling

13%
of CFOs say finance transformation outcomes have exceeded expectations

Figure 5: Few finance transformation outcomes "exceeded expectations"

Q Thinking about finance function transformation – including changes you have made to processes, technology, data and ways of working over the past two years – how would you rate the outcomes you have achieved so far?



Workforce transformation is the practical reality of putting people at the centre of change.

Value is often lost between the business case the CFO approves and the outcomes the organisation ultimately realises because workforce considerations are addressed too late. If people, roles, behaviours and adoption are not designed into transformation from the start, the organisation may invest in change but fail to convert that investment into lasting value.

That means talent constraints cannot be reduced to headcount or training. They are about role design, skills, leadership capacity, adoption, confidence with technology and whether finance teams can build experience through the work itself.

As AI becomes more powerful, finance teams will need to learn faster, collaborate differently and apply judgement in new, data-rich environments.

This also changes the CFO's role. CFOs are not simply funding transformation; they are accountable for whether transformation creates value. That gives finance a direct interest in workforce design: whether the right skills are in place, whether teams can work across functions, whether adoption is being measured, and whether the organisation is building the confidence to scale.

Many organisations have treated people as a second-order issue after technology, process or operations. The UK findings and leadership insights suggest that sequence no longer works. Workforce transformation cannot sit outside the value case. It must be embedded into how finance defines, funds, governs and measures transformation.

“

AI will not transform finance on its own. Value will come from finance teams that can deploy it with confidence, adapt how they work and build the skills needed to sustain change. Workforce transformation cannot be treated as a separate workstream — it is integral to value realisation.

Andrew Leach,
EY Partner, UK&I People Consulting Leader

What leading CFOs will do differently

CFOs will need to put workforce transformation at the centre of finance and enterprise change, redesigning roles, building skills through day-to-day work, strengthening leadership and helping teams operate across functions. Those who do this well will be better placed to turn investment into outcomes that last.

5

Build the leadership, governance and orchestration needed for an autonomous enterprise

The earlier findings point to a finance function being asked to operate in a different way: closer to strategic choices, driving change across all enterprise functions, more dependent on real-time insight and more accountable for turning transformation into measurable value. The next challenge is whether that role can be scaled beyond the CFO into the broader finance leadership team and beyond.

The UK data suggests this is not yet assured. Around **40%** of CFOs say they are evolving faster than their finance leadership teams, while **30%** say those teams are strong on core technical work but not yet ready for the wider strategic and business-facing demands now placed on finance. More than half **(55%)** say leadership development should accelerate to prevent succession risk.

> **The concern** is not only who becomes the next CFO, but whether enough finance leaders can operate in a more automated, data-rich and business-facing environment.

40%

of CFOs say they are evolving faster

30%

of CFOs say teams are strong on core technical work

55%

of CFOs say leadership development should accelerate to prevent succession risk

This is where more autonomous operations become relevant. The point is not automation for its own sake, or technology as the destination. In finance, it means creating a model where AI, agents, trusted data, controls, workflows and human judgement work together so the business can sense, decide and act with greater speed and confidence.

That makes the challenge broader than succession planning. Finance leaders will need to redesign operating models, govern AI-enabled decisions, embed trusted automation, work across functions and apply judgement where intelligent systems increasingly support or trigger action.

They will also need to understand where automation can remove friction, where human oversight remains essential and how accountability works when decisions move faster.

The survey also points to practical barriers. Difficulty creating stretch roles is the most common challenge to developing future finance leaders, cited by **48%** of respondents, while **45%** point to limited time or budget for development. That matters because autonomous operations cannot be built through tools alone. They require leaders to learn by working across transformation, technology, data, risk and business decision-making — the same capabilities finance will need to orchestrate more autonomous ways of working.

For UK CFOs, the point is not to pursue autonomy as an end in itself. It is to build the leadership, governance and collaboration needed to make finance more responsive, trusted and useful to the business. Without that, finance risks becoming the bottleneck to the change the business expects. With it, finance can help shape how the organisation allocates capital, manages risk and turns insight into action.

“

Autonomous enterprise is not simply the next wave of automation — it represents a fundamental shift in the finance operating model. AI alongside a move to outcome-based architecture, not just process compliance, will require a new way of thinking.

It will create a different way for the business to sense, decide and act. Over the next few years, AI will become part of the lifeblood of decision-making and actions across enterprise functions to drive business performance. CFOs have to shape that shift, because they will be accountable not only for finance transformation, but for the controls, value and trust that allow intelligent systems to operate at scale.

Michael von der Geest
EY Partner, UK&I Autonomous Enterprise Leader

What leading CFOs will do differently

Leading CFOs will focus on scaling the capabilities required for more autonomous operations. This means developing leaders who can combine AI, agents, trusted data, controls, workflows and human judgement; work across functions; and turn real-time insight into faster, trusted decisions. Without that leadership depth, finance risks becoming the bottleneck. With it, finance can help the business sense, decide and act with greater speed and confidence.

Conclusion

The future of finance will be defined by the decisions it enables.

The findings in this report point to a consistent need across finance: to realise measurable value from AI-enabled transformation.

As AI reshapes business models, accelerates decision-making and changes how organisations create value, CFOs are under pressure to convert ambition into outcomes. The challenge is no longer access to data, insight or influence. It is translating those advantages into better decisions, stronger investment outcomes and measurable business value.

The most successful organisations will not be those that deploy the most technology. They will be those that use technology to make better decisions, build greater confidence in investment choices, and create value in ways that can be measured, governed and scaled. This requires a different approach from finance: one that connects strategy, AI, data, workforce transformation and leadership around the outcomes that matter most.

At the same time, the emergence of the autonomous enterprise creates a new opportunity for finance to lead. As AI, intelligent automation and human judgement become more closely connected, finance has the potential to move beyond stewardship and reporting to help organisations sense, decide and act with greater speed, confidence and agility. The question is no longer whether this future is possible. It is who will be ready to lead it.

The future of finance will not be defined by how much AI organisations deploy. It will be defined by how effectively CFOs use AI, data, talent and leadership to help their organisations make better decisions and create measurable value.

About the research

The UK findings used in this report are drawn from the broader EY Global DNA of the CFO study, which explores how finance leaders are responding as technology, decision-making and enterprise value creation change.

The UK research is based on responses from **170** UK CFOs and senior finance leaders at large organisations, giving a focussed view of how finance is evolving in the UK market. Respondents represent businesses with annual revenues from **USD1 billion to USD20 billion** across sectors including banking and capital markets, technology, retail, construction, the public sector, health, energy, life sciences and infrastructure.

The sample brings together both enterprise-level and operational finance perspectives, including:

- Group, divisional and regional CFOs
- Finance directors and heads of finance across business units and regions

It also reflects a mix of ownership models, with **65%** publicly listed organisations and **35%** privately held organisations.

The survey findings were complemented by **interviews with EY UK leaders** and subject matter specialists across AI, workforce transformation, decision intelligence and finance transformation.

The UK findings should also be read alongside the wider global study, which captures responses from more than **1,600** finance leaders and helps distinguish shared trends from UK-specific pressure points.

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