AI Academy by SMARTERX

THE STATE OF AI FOR FINANCE

Finance Isn't Short on Talent. It's Short on Capacity.

Why generative AI is the first technology that directly breaks the human capacity constraint, and what it means for the analysts and leaders running modern finance.

Mike Kaput
Chief Content Officer, SmarterX · Instructor, AI Academy

> Finance teams have invested in ERPs, automation, and outsourcing for years. So why does the work still feel like permanent triage? Because demands on finance keep growing while human capacity stays fixed. Professionals spend roughly half their time just gathering data, and strategic analysis gets whatever time is left after the close.

THE THREE CONSTRAINTS HOLDING FINANCE BACK

Why more headcount can't fix this anymore.

01

The Data Wrangling Trap

Finance professionals spend roughly half their time collecting and reconciling data before analysis can begin. For 89% of teams, spreadsheets still run more than half the process, bringing version control headaches and formula errors that don't scale.

02

The Fragmented Systems Tax

78% of companies run four to seven ERP systems, and every extra system creates another reconciliation surface. Finance becomes the enterprise's integration layer, absorbing the cost of messy, late, or fragmented data from every upstream team.

03

The Close Squeeze

Strategic decision support gets whatever time is left after the close and reporting. In one large bank, 85% of finance time went to transactions, data collection, and compliance, leaving just 15% for the insight work that creates value.

59%
of finance leaders now use AI in the finance function, up from 37% in 2023

87%
of CFOs say AI will be extremely or very important to finance operations in 2026

6%
of finance AI pilots have actually reached scale, as random experiments stall out

Sources: Gartner 2025 AI in Finance Survey · Deloitte CFO Signals · McKinsey

> *"The greatest danger in times of turbulence is not the turbulence; it is to act with yesterday's logic."*
>
> Peter Drucker, Managing in Turbulent Times

THE REWARD FOR DISRUPTION

Three converging pressures make this moment unavoidable.

The Headcount Curve Bends

Gartner expects finance headcount growth to fall from 6% in 2025 to 2% in 2026, while output expectations hold steady. Nearly 60% of CFOs plan to raise AI investment 10% or more as hiring slows.

The AI Skills Premium

Workers with AI skills now command a 56% wage premium, up from 25% the prior year. AI-enabled peers are becoming the go-to people for strategic work because they finally have the bandwidth.

The Talent Flight Risk

27% of finance professionals plan to leave their employer within 12 months, and 34% of CFOs are weighing a job change. Teams without modern tools and growth paths will lose their best people.

THE AI TIPPING POINT

From data wrangler to strategic advisor.

Generative AI didn't just get faster. It changed the interface. Natural language is now the programming language, and finance sits right where AI excels: language-heavy work like variance commentary, memos, and audit documentation, plus pattern recognition across fragmented data.

THE OLD APPROACH

- ✓ Half of analyst time spent gathering data
- ✓ Quarterly plans outdated before they're done
- ✓ Sample-based audits and expense reviews
- ✓ Scale impact only by scaling headcount
- ✓ Finance reacts to decisions after the fact

→

THE AI-FORWARD FINANCE MODEL

- ✓ AI gathers the data, humans bring judgment
- ✓ Rolling, always-on forecasting
- ✓ 100% of transactions monitored continuously
- ✓ Near-zero marginal cost intelligence
- ✓ Finance enables decisions in real time

BELLWETHERS ALREADY AT PRODUCTION SCALE

MICROSOFT

AI agents across procurement, collections, and forecasting; one sourcing assistant saves an estimated $10M a year.

BELDEN

AI-powered AP automation cut invoice processing from 7 days to 1 to 2 days, with 95% touch-free invoicing.

TAKEDA

AI expense auditing saves 4,000 auditor hours every quarter across 400,000 audits a year.

The risk isn't AI. The risk is inaction.

AI systems compound. Early movers accumulate data that makes their AI smarter, generating more data and widening the gap. Every quarter of delay turns into a moat your team has to climb later — when the cost is higher and the talent is scarcer.

YOUR NEXT STEP:

AI EDUCATION →

Start you AI Transformation with AI Academy by SmarterX

AI Academy by SMARTERX

Begin Your AI Transformation with AI Academy

Accelerating AI literacy and transformation isn't optional. It's a career and business imperative.

AI Academy by SmarterX and our AI Mastery Membership help professionals and organizations thrive through the disruption and uncertainty ahead.

AI Academy provides **AI courses, certifications, live experiences, and learning journeys** for professionals and businesses.

FEATURED COURSE SERIES: AI FOR FINANCE

This professional certificate series provides a complete journey from strategic understanding to tactical execution.

- ✓ Diagnose the capacity constraints holding back traditional finance and why AI is a transformational solution.
- ✓ Apply the 3 A's Framework to categorize and prioritize AI opportunities by value and transformation potential.
- ✓ Build a prioritized AI blueprint for your role using the Use Case and Problem-Based models.
- ✓ Navigate the AI tech landscape, vet vendors, and master hands-on skills like prompting and custom GPTs.

AI Mastery Memberships - Your All-Access Pass

AI Mastery Memberships give you and your team **12 months of access** to all of the education, insights, and guidance you need from AI Academy, including **AI for Finance.**

Industry-Specific AI Courses

Build AI skills that go beyond the fundamentals. AI Mastery Members gain access to AI Foundations courses plus specialized training designed for specific departments and industries. Learn how AI is transforming marketing, HR, operations, healthcare, finance, education, retail, and more through practical, role-specific use cases and implementation strategies.

Member Exclusive Content

AI Mastery Members receive access to exclusive learning experiences designed to keep them ahead of the rapidly evolving AI landscape. Participate in live expert sessions, quarterly trend briefings, Ask Me Anything events, deep dives into emerging AI tools, transformation spotlights, master classes, and weekly app demonstrations that turn AI innovation into practical business advantage.

Individual & Team Plans

Whether you're building AI skills for yourself or your organization, AI Academy offers membership options to fit your needs. Individual memberships provide unlimited access to courses, certifications, live learning experiences, and exclusive content. Business memberships extend those benefits across teams with discounted pricing starting at just five licenses.

Next Steps

Whether you're building AI skills for yourself or your organization, AI Academy has a path for you. Enroll online for immediate access or connect with our team to explore discounted business plans starting at five licenses. Visit academy.smarterx.ai to get started.

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