



Voice of the CFO

A recurring conversation with CFOs
on finance-related issues



September 2025

CFOs and AI: The duo disrupting finance

In our conversations with CFOs, we discuss how finance is increasingly adopting AI to drive efficiency and innovation. The dialogue around AI is shifting from hype to reality, with many CFOs experiencing early successes in various use cases. Finance departments are using AI to streamline payroll validation, automate reconciliation, and conduct data-driven analyses through automated data ingestion. While CFOs are finding success implementing AI, challenges persist in areas like data quality, infrastructure, and governance. Getting

data right is the perennial challenge. Others struggle with dated technology. Depending on organizational structure, AI governance can also be problematic. Despite challenges, there is a consensus around the need to get started even if conditions are not ideal. AI is calling for a focus on outcomes and talent, and, among leaders, a responsibility to champion AI usage among the workforces. The future of finance is AI, and CFOs are helping shape it.

On the CFO agenda

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Finance adopts AI

Early use cases and wins

CFOs are experiencing some early success with AI use cases. Sanjay Sehgal, KPMG Partner, Advisory, noted what he's seeing:

"We're going from hype to more reality. The dialogue is around agents and we're seeing productivity and cost improvements, some of that is starting to take hold."

AI is being used by finance to validate payroll data, automate the reconciliation process, and perform analysis based on automated data ingestion. The CFO of a professional services company shared their AI progress.

"We created an agent to do payroll validation, and we just launched a bot that combs through our internal account policies for answers to queries, along with hyperlinks to policies. No longer do our people have to troll through volumes of drives trying to find the right accounting policy."

Another CFO for an insurance company is using AI for data ingestion and competitor benchmarking.

"We automated what's in thousands of bank accounts that we carry across the globe."

In this example and others, organizations are replacing a manual process with

automation and giving their users chatbot functionality to query data findings. It's not something companies can flip a switch and trust overnight. With the insurer, they continued the manual process carried out by the analyst team while piloting the AI solution.

"The AI agent pulls the data and then verifies it against the manual process to ensure we're getting the same answer," remarked the CFO. "We're now rolling that AI functionality out as part of our benchmarking process."

While departments and companies chase AI, it's helpful to recall that traditional AI offers promising solutions. The insurance company has entrusted a

machine learning forecasting process that encompasses 180 countries.

"Our machine learning forecasting process generates just as good of an outcome as having dozens of people around the globe manually producing a forecast," said the CFO.

Given these early use cases and wins, what lessons are there for other CFOs? The CFO of the insurance company offered some practical advice.

"There is a lot of trial and error. Maybe 20 percent is correct at first. Spend time training the AI agent on what you're looking for, not unlike how you manage a human."

"If we waited until our data was perfect, we'd never get started."

—CFO for an insurance company

AI adoption challenges

Data quality and infrastructure

CFOs are positioned along the journey with a few already using AI for finance. Most CFOs are collaborating with others in the C-suite primarily about data quality and infrastructure.

A CFO for a finance company stressed the importance of data quality and having the right infrastructure. The CFO is collaborating with the CIO and CTO, and the company is in the process of piloting AI. Given the size of the organization, grassroots AI efforts are happening, along with a focus on user training.

Others struggle with dated infrastructure. “We have a lot of equipment that is

30 years old with C++ code,” shared the CFO for a technology company. “We’re having AI analyze the C++ code and write new code in Python or whatever language they want to use. It’s an example of who’s really getting resources in the company. Finance sips through a straw.”

Even for a company saddled with tech debt, AI can happen. This same CFO excitedly shared an AI chatbot for travel expenses that allows the department level at corporate to query. “I can request the chatbot to show me the salespeople who booked a room at the Ritz-Carlton. The chatbot shows four people for six

nights. That’s a fun question to ask the chatbot, but here’s a better one: ‘Share money-saving ideas for business travel in my department.’”

The CFO for a transportation company reflects the position that many companies are in. That is, the company has identified areas where AI can help, prioritizing use cases, conducting prototypes and testing, and looking ahead to quarter four for rolling out AI agents.

“We’re early on. We’re building. It sounds crazy, but that’s how the industry works today.”

Sehgal understands what is important to CFOs and shares how AI is making it happen for a major client.

“If I can find a way to get all my contracts in one place, then we can start to put agents on top of it and drive more cash flow. This client has \$6 billion in indirect spend. Their AP invoices run at \$6 an invoice. Our goal is to get that down to 80 or 90 cents per invoice.”

“Outcomes with AI aren’t always headcount. It might be fewer errors, reduced risk, decision support.”

—Sanjay Sehgal, KPMG Partner, Advisory

Future AI outcomes

Focused on talent and outcomes

AI is generating a lot of enthusiasm among the workforces. For CFOs, how can they help channel that enthusiasm to be a force of good within their organizations? Leadership has the right idea.

“My leadership team, our CEO, his leadership team, it’s all hands on deck in terms of advertising the benefits of AI,” communicated the CFO for a finance company.

The CFO for a financial services company is taking the crawl, walk, run approach. “We’re starting small and doing things that don’t require huge sums of money.

The goal is to get some wins on the board.”

For other CFOs, getting a foothold in AI is all about a key hire. One CFO is deploying data scientists within finance while another CFO is trying to hire them.

“We actually have better success finding data folks, targeting those with data expertise and background.”

The CFO for a professional services firm brought up a key challenge with hiring AI talent.

“We’re hunting onshore and offshore but have a chicken and egg problem. I don’t want this person we hire sitting around

doing nothing because we haven’t gotten our data in order.”

While many firms may not have everything in order with data, a CFO for an automotive company identified a work-around.

“Our data science team uses what we have and goes through an iterative process improving the model as the data gets better. AI requires talent and capabilities on both the operations and data science team.”

Hiring the right talent improves outcomes. The CFO for a fintech company put it this way.

“In billing, our goal is to improve time to revenue. We take four days to issue invoices. Could we get it down to zero? It would be a huge revenue benefit. With many different outcomes, I think the key is to define the outcome and care less about data quality as it slows us down. If you wait for perfection, you’re never going to finish.”

This CFO also shared a thought that speaks to the ever-changing nature of AI.

“Don’t get too much into the actions taken today because technologies will be replaced in 12 months.”

“If you don’t embrace AI, you’re going to be left behind.”

—CFO for a fintech company

Key considerations

- Start small and collect wins
- Make AI talent a priority
- Focus on singular outcomes

Additional resources

[Data governance in the age of AI](#)

[Webcast: The Future of the CFO](#)

[Future of finance: How CFOs are navigating all things AI](#)

[Podcast series: You can with AI.](#)



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