AI Agents in Finance 2026: A CFO Guide to Reality vs Hype

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The CFO’s Guide to AI Agents in Finance: What’s Real and What’s Hype in 2026

Executive Summary

Chief Financial Officers (CFOs) are rapidly reshaping their view of AI agents – sophisticated AI systems capable of autonomous decision-making – as they navigate an era marked by generative AI and “agentic” models. By 2026, CFOs find themselves balancing **tangible benefits** (such as faster forecasting and fraud detection against persistent **hype and risks**. Our research shows that finance leaders now embed AI agents cautiously: in one Salesforce survey, the share of CFOs with a conservative AI strategy plummeted from 70% in 2020 to just 4% in 2025 (Source: www.itpro.com). Instead, about a third report an **aggressive stance** on AI, driven largely by observed productivity gains (Source: www.itpro.com) (Source: www.itpro.com). Modern CFOs increasingly see AI agents as “digital labor” capable of trimming costs and boosting revenue (74% expect up to ~20% improvements) (Source: www.itpro.com). However, they equally emphasize **realism and oversight**: privacy/ethical risks (66%) and long ROI timelines (56%) are top concerns (Source: www.itpro.com).

This report provides an in-depth analysis of AI agents in finance from the CFO perspective. We begin with historical context and the current landscape of AI capability (LLMs, generative AI, agentic AI). We then examine CFO roles and priorities, highlighting how AI can support (rather than supplant) core tasks such as forecasting, compliance, and reporting. Next, we present detailed sections on use cases, investment trends, and the cultural/skill requirements for AI adoption in finance. We scrutinize **“what’s real”** (proven AI applications in finance) vs. **“what’s hype”** (overblown claims or unrealistic expectations), supported by data, surveys, and expert insights. Case studies and examples (from corporate finance to government and small businesses) illustrate successes and pitfalls. Finally, we discuss future implications: the evolving divide between CFO expectations and investor impatience, regulatory and ethical considerations, and practical guidelines for CFOs moving forward. Throughout, all claims are grounded in recent research and industry sources.

Key findings include: finance departments are on track to integrate AI agents for repetitive and analytical tasks, but CFOs remain the ultimate decision-makers with human-in-the-loop oversight (Source: www.techradar.com) (Source: www.itpro.com); AI projects yield more strategic value in the long run, not instant windfalls (Source: www.itpro.com) (Source: www.itpro.com); and today’s hype cycle has crested – Gartner warns generative AI is

entering a “trough of disillusionment” as many pilots fail to meet inflated expectations (Source: www.itpro.com) (Source: www.techradar.com). Organizational success hinges on quality data, cross-functional alignment, and a strong culture of trust (Source: www.techradar.com) (Source: www.techradar.com). By understanding the realistic capabilities of AI agents and applying them judiciously, CFOs can harness their potential to accelerate finance innovation without succumbing to hype.

Introduction and Background

Artificial intelligence (AI) has long promised to transform corporate finance, but only recently have the pieces begun to fall into place. By 2026, advancements in **generative AI** (large language models like GPT-4/5/Gemini) and the rise of so-called **AI agents** (software systems that can plan and act autonomously) have spurred a strategic pivot in the finance function. A CFO’s remit – historically centered on bookkeeping, budgeting, forecasting, and compliance – is expanding into the realm of real-time strategy and analytics. As CFOs themselves have noted, the finance role has “deviated from the classical image of balance-sheet manager” and become key to enterprise strategy, aided by data and AI (Source: cincodias.elpais.com) (Source: cincodias.elpais.com).

Defining AI agents. Early AI in finance took the form of rule-based systems and simple automation (e.g. *Robotic Process Automation*, RPA, in accounts payable. Today’s AI agents go much further. An AI agent can ingest data, reason under defined rules, learn from new information, and even take actions within enterprise systems, often using generative models to interpret language or text-based inputs (Source: www.axios.com) (Source: www.itpro.com). At Davos 2025, experts described AI agents as “not lead characters” but vital supporting actors that can handle tasks like approving invoices or advising executives, provided humans set the policy boundaries (Source: www.axios.com) (Source: www.techradar.com). In essence, an AI agent in finance might autonomously analyze a dataset and produce recommendations or reports, handing off final decisions or edge cases to human review.

Historical context. The enthusiasm for AI agents is the latest wave after earlier tech trends. In the 2010s, CFOs implemented ERP systems and incremental analytics tools. The 2020s saw a *generative AI boom*: 2022’s ChatGPT debut and follow-on large language models (LLMs) unlocked new use cases. By late 2024, major finance software (e.g. SAP, Oracle, Microsoft) began embedding *AI copilots* into their suites. Exactly one year later (2026), CFOs are grappling with both the promise and pitfalls of *“agentic AI”*, where AI is expected to take on tasks with minimal human prompts (Source: www.techradar.com) (Source: www.techradar.com).

However, adoption has not been uniform or uncritical.Finance leaders are traditionally risk-averse: Tech headlines like Gartner’s forecast that 30% of GenAI projects will be abandoned by 2025 reveal the kinds of pitfalls (poor data, costs, unclear value) that keep CFOs cautious (Source: www.techradar.com). Surveys in 2024 echoed this: only ~20% of executives felt “very prepared” for AI skill needs (Source: www.axios.com). CFOs measure ROI in *dollars and risk* ahead of trends, leading to what one article calls a “hype immunity” in finance (Source: www.techradar.com). As TechRadar observed, experienced CFOs “shut out the noise” and demand use cases that are “big on benefits and low on risk” (Source: www.techradar.com).

Despite the caution, recent evidence shows CFOs increasingly integrating AI in strategic ways. A Salesforce study (2025) found CFOs dramatically shifted: whereas in 2020 over 70% pursued a conservative AI approach, by 2025 only 4% remained cautious (Source: www.itpro.com). Conversely, about 33% report an aggressive AI strategy now, motivated by positive outcomes. CFOs are dedicating a sizable fraction of their budgets (~25%) to AI agents (Source: www.itpro.com) and anticipating ~20% lifts in revenue/cost-savings (Source: www.itpro.com). This report examines the real-world state of AI agents in finance – separating substantiated capabilities from overblown hype – to guide CFOs in 2026 and beyond.

The CFO Role and AI: Responsibilities, Priorities, and Perspective

The Evolving CFO Mandate

CFOs have long overseen financial reporting, budgeting, and risk management. In modern enterprises, the CFO often co-leads digital transformation, partnering with CIOs and CEOs to align technology with business goals. The CFO’s central concerns are **accuracy, compliance, and value creation**. CFOs are under continual pressure to cut costs, improve operational efficiency, and fuel strategic growth. As one finance expert notes, CFO priorities now include “decision velocity (26%), compliance and risk (24%), and managing reporting burdens (22%)” (Source: www.techradar.com). In other words, CFOs aim to speed up analysis, ensure accuracy/certification, and free staff from mundane tasks.

This value-driven mindset instills a healthy skepticism toward flashy tech. As TechRadar put it, finance teams have **“hype immunity”**: they focus on ROI and risk, making them less swayed by AI buzz (Source: www.techradar.com). CFOs “take a long-term view… with an eagle eye on cost, ROI, and risk” (Source: www.techradar.com). For example, 65% of CFOs in 2023 felt pressure for quick returns on IT investments (Source: www.itpro.com).

Thus, any AI agent initiative must clearly demonstrate benefits and manageable risk to get CFO support.

AI in the Finance Ecosystem

AI agents sit at the intersection of finance, IT, and data management. Unlike IT teams that chase technical advances or marketing teams focused on user engagement, finance is the guardrail for money and compliance. Successful AI adoption in finance hinges on close collaboration between CFOs (and their teams) and data scientists/engineers. CFOs often champion data governance as a prerequisite to AI. For instance, the finance VP in the Spanish CFO panel stressed ensuring "a real-time unified view of data across the organization" before baking AI into processes (Source: www.techradar.com). Without integrated, high-quality data, CFOs fear AI tools could regurgitate errors or bias.

Moreover, many CFOs are learning to speak the language of AI – not to code models themselves, but to ask the right strategic questions. CSO or chief data officers (CDOs) may handle data architecture, but CFOs increasingly shape data strategy. A Spanish CFO delegate noted, "If you don't hire technical or hybrid profiles, you lose competitiveness" (Source: cincodias.elpais.com), underscoring that CFOs now seek staff who bridge finance and tech. This has led to hybrid roles – e.g. **"tax technologists"** – where finance professionals upskill in technology to become internal translators (Source: www.techradar.com). CFOs also influence AI policy: guidelines on what decisions require human sign-off and what can be delegated to automated systems are now part of the finance playbook (Source: www.axios.com).

The CFO vs. Stakeholders on AI

CFOs are uniquely caught between management and shareholders. They often share their CEO's long-term vision but must answer to investors' demands for performance. A Teneo survey late in 2025 highlighted this tension: 53% of investors expect AI projects to pay off within 6 months, while only 16% of CEOs believe that is realistic (Source: www.axios.com). CFOs, who closely manage capital planning, watch such pressure warily. They know AI benefits can accrue gradually, so many now measure success beyond immediate finance metrics. For example, in Salesforce's study 61% of CFOs reported evaluating AI ROI in terms of efficiency/productivity gains rather than just short-term dollars (Source: www.itpro.com). This shift in mindset allows CFOs to justify AI spend on intangible outcomes (faster insights, risk reduction) – but it also means they must carefully align AI initiatives with measurable business outcomes.

Furthermore, CFOs must factor in regulators and auditors. Finance departments are heavily regulated ("not a sandbox"), so AI deployment is subject to scrutiny. As one CFO summed it, IF an AI "goes wrong, the reputational cost affects ROI in ways regular tools never would" (Source: www.itpro.com). Hence, CFOs insist on oversight and explainability in AI models. Tools that offer **decision lineage** – transparent trails of how an AI agent reached a conclusion – are highly valued (Source: www.itpro.com). This ensures compliance not only with internal controls but with emerging laws (e.g. EU AI Act, Cyber Resilience Act). In essence, CFOs take any "digital labor" with a grain of salt: 66% in the Salesforce report cited privacy/ethical risk as a leading concern (Source: www.itpro.com).

In summary, CFO perspectives on AI agents are shaped by their core mandate: deliver value while controlling risk. They are particularly keen on AI for decision support, data consolidation, and automating repetitive tasks, but remain wary of ceding too much decision-making without human checks. Throughout 2026, CFOs are learning to navigate this balance – as evidenced by the strategic tone of recent CFO forums and surveys (Source: cincodias.elpais.com) (Source: www.axios.com).

Current Landscape of AI Adoption in Finance

Investment and Adoption Trends

AI spending has surged across industries, and finance is no exception. Gartner forecasts global IT spending to climb by 7.9% in 2025 (to $5.43 trillion), fueled largely by AI investments (Source: www.itpro.com). Within that landscape, generative AI (GenAI) saw explosive interest: major vendors announced hundreds of AI features (Salesforce Einstein GPT, Microsoft Copilot, Google Gemini, etc.) to integrate into business apps. CFOs have followed suit to a degree: a recent Salesforce survey found CFOs now allocate a notable slice of AI budgets (~25%) to agentic AI initiatives (Source: www.itpro.com), reflecting significant confidence. Moreover, 61% of CFOs consider AI agents (dubbed "digital labor") essential to weathering tough economic conditions (Source: www.itpro.com).

However, adoption is uneven. Mid-2025 data show a mix of enthusiasm and caution. In small businesses, many owners 'play' with AI using free tools – one U.S. Bank survey found 36% of small firms were already using generative AI by mid-2025, but only at low-cost tiers (Source: www.axios.com). Among large enterprises, generative AI pilots proliferated, but many never reached scale. Analysts note that 2024 saw many AI projects stall or be

canceled (Source: www.itpro.com). This points to a classic Gartner Hype Cycle situation: AI was past peak hype in 2025 and entering a 'trough of disillusionment' before gradually maturing (Source: www.itpro.com). In practical terms, this means CFOs are now comparing AI appetite (still growing) with realistic use-case development (which is slower).

One upshot is that CFOs are demanding proof points. Surveys show 65% of CFOs felt pressure for quick tech ROI in 2023 (Source: www.itpro.com), but those measurements are evolving. Instead of expecting instant profit lifts, CFOs now accept a mix of benefits. For instance, a Salesforce respondent noted that whereas "older technology" was judged by immediate results, AI benefits "accrue over the long term" and mix short- and long-term KPIs (Source: www.itpro.com). In practice, this means CFOs now gauge AI success by improvements in forecast accuracy, speed of reporting, error reduction, and strategic flexibility.

Another trend: **IT-led AI vs. Human-led readiness**. Many finance AI tools are being delivered as ready features by software vendors. For example, software suites increasingly "come generative" – Gartner predicts that by 2026, more enterprise software spending will be on products with built-in GenAI than without (Source: www.itpro.com). This means CFOs can get AI capabilities through existing systems without being early adopters of bleeding-edge AI. But human factors matter too: TechRadar experts emphasize that success in finance hinges on building "AI-ready teams" as much as acquiring tools (Source: www.techradar.com). PwC reports (2025) that 66% of AI-exposed roles see rapid skill changes, and nearly half of current finance professionals worry about lacking technical skills (Source: www.techradar.com) (Source: www.techradar.com). CFOs are increasingly investing in upskilling and hiring hybrid talent (e.g. tax technologists (Source: www.techradar.com) to ensure their teams can effectively use AI.

Key Use Cases: What's Real

1. Financial Planning & Analysis (FP&A) and Forecasting. Enhanced forecasting is a top AI use case. Modern FP&A systems with embedded AI can consolidate cross-domain data and run simulations. For example, TechRadar notes existing FP&A solutions "enhanced by AI" can integrate multiple data sources to identify root causes and hidden patterns (Source: www.techradar.com). In practice, AI agents can quickly generate scenario analyses: CFOs can instruct an agent to adjust assumptions (e.g. market shifts, regulatory changes) and see updated forecasts. Several CFOs have reported success here: the Logista CFO calls **autonomous forecasting** (agents learning from historical and external data) "a paradigm shift for finance" (Source: cincodias.elpais.com). Real-time predictive analytics is now within reach, albeit typically as an augmentation (agents suggest scenarios which analysts then refine).

2. Anomaly Detection and Fraud Prevention. Finance departments already use AI-based analytics for anomaly detection. Agents can monitor transactions and flag irregularities faster than humans. A clear example: Vis-à-vis emerging threats, TechRadar highlights that AI-powered fraud detection is keeping pace with fraudsters' generative tactics (Source: www.techradar.com) (Source: www.techradar.com). Models now spot subtle invoice anomalies (e.g. mismatched routing numbers) that a human reviewer might miss (Source: www.techradar.com). Treasury and AP teams are piloting intelligent payables: if an invoice deviates from expected patterns, the AI agent can either block payment or alert managers – often catching "synthetic invoice" scams before funds are misdirected.

A practical illustration: SAS's Viya platform demo at SAS Innovate 2025 showed an AI agent autonomously denying highly likely fraudulent mortgage transactions, while providing a transparent "lineage" of the decision (Source: www.itpro.com). This **controlled autonomy** – where the agent acts but the human can inspect every step – exemplifies realistic adoption. Many large firms deploy similar solutions: machine learning models in AML (anti-money laundering) or accounts compliance. The result is not fully AI-governed finance, but significant time saved and higher accuracy in risk control.

3. Automation of Routine Processes. Accounts payable, expense management, and other back-office tasks are obvious targets. In practice, these aren't yet "agentic" projects but more advanced RPA or AI augmentation. Many companies have already automated invoice-to-pay workflows using rule-based tools; AI adds natural language understanding (e.g. reading PDF invoices, matching to purchase orders) and predictive coding (e.g. auto-categorizing expenses). CFOs view these as well-understood improvements. For instance, Xero (a major accounting software) reported a direct profit increase of £338M for UK financial firms partly due to AI-augmented accounting (Source: www.techradar.com). However, TechRadar cautions that new AI powers enable more sophisticated fraud (deepfake invoices) (Source: www.techradar.com), so finance teams must pair automation with AI-driven validation (as above).

4. Compliance and Audit. AI agents can help with regulatory reporting and internal audit by surfacing compliance issues. Generative tools can draft first-pass reports (e.g. footnotes, audit narratives), then have accountants refine them. For example, BBVA (a Spanish bank) already uses generative AI internally to draft summaries and structure meetings (Source: cincodias.elpais.com). Audit teams are experimenting with AI to analyze contracts and invoices at scale. While fully autonomous audit is still aspirational (given accountability needs), CFOs leverage AI to flag risks. According to TechRadar, firms are around halfway to fully automating finance operations – many have adopted basic controls, but fewer than half have centralized all ERP and reporting for end-to-end AI use (Source: www.techradar.com).

5. Strategic Advisory and Decision Support. Perhaps the most hyped use case: AI providing strategic insights or even "advising CEOs." Tech leaders predict CFO advisors powered by AI. Indeed, one TechRadar survey found 74% of senior executives trust AI input over their colleagues' advice (Source: www.techradar.com), and many are willing to let generative AI override an intended decision. AI is increasingly used for board-level analytics: for example, SAP's CEO uses generative AI to "preview quarterly earnings" (Source: www.techradar.com). In finance, agents could help with high-level tasks: summarizing economic reports for the CFO, or preparing briefing decks on financial performance. This is real in limited scope (making summaries, highlighting trends), but CFOs treat these tools as **co-pilots**. The human critical thinker still has the final say. As a TechRadar expert warns, AI "struggles to manage complex scheduling (and nuances)" and "will always require a human touch" in true strategic decisions (Source: www.techradar.com) (Source: www.techradar.com).

The following table contrasts a selection of promised use cases against practical realities:

FINANCE USE CASE	AI AGENT APPLICATION (2026)	REALITY / CFO VIEW
Financial Forecasting & Planning	AI agents ingest real-time data (market indices, sales, supply chain signals) and generate updated forecasts or scenario analyses on demand (Source: www.techradar.com) (Source: cincodias.elpais.com). They can auto-aggregate data from ERP, CRM, etc., and alert finance to shifts.	*Real:* Pilot systems exist with encouraging results. CFOs report "automatic forecasts that learn from historical and external variables" as a "paradigm shift" (Source: cincodias.elpais.com). High data quality is required; CFOs still validate the outputs. These tools improve forecast agility but not outright replace human planning.
Anomaly & Fraud Detection	Autonomous monitoring of transactions/invoices to flag outliers. AI models can catch sophisticated fraud (e.g. deepfake invoices or unusual routing numbers) that rule-based checks miss (Source: www.techradar.com). Agents can freeze suspect transactions and notify finance.	*Real:* Already in use. For instance, SAS demonstrated an AI agent denying potentially fraudulent mortgage docs (with full decision "lineage") (Source: www.itpro.com). CFOs welcome these as *must-have* defenses, given fraud losses (~5% of revenue) (Source: www.techradar.com). Reliability depends on continuous model training and oversight.
Invoice/Accounts Payable Automation	Natural language AI parses invoices, matches vendors and orders, and even handles routine approvals. Generative tools draft responses to vendors or suppliers regarding payments.	*Largely Real:* Many finance teams use AI-augmented RPA for payables. Companies see efficiency gains, though specific sources were not mentioned. However, as TechRadar notes, AI tools also enable fraudsters (voice/Deepfake) (Source: www.techradar.com), so CFOs retain manual verification steps for non-routine cases.
Tax & Regulatory Compliance	AI agents track changing laws, auto-calculate tax provisions, and draft regulatory filings. They can flag compliance issues (e.g. unusual deductions, transfer pricing anomalies) (Source: www.techradar.com).	*Partial:* Adoption is growing especially in tax and audit. Some AI-driven compliance tools (e.g. anomaly detection in tax data) are in use (Source: www.techradar.com). The role of "tax technologist" is emerging (Source: www.techradar.com). Still, CFOs need to ensure accuracy: fully automated compliance reporting is not yet common without human review.
Strategy & Analysis	Generative AI agents summarize financial reports, competitive intelligence, or write draft strategy memos. They might even suggest high-level actions (e.g. where to cut costs) based on investment data.	*Hype vs. Reality:* Leadership-level trust in AI is rising (CFOs and others use summarization and analytics tools (Source: www.techradar.com) (Source: www.techradar.com), but fully autonomous strategy is not here. Experts insist on "human touch" for final decisions (Source: www.techradar.com). CFOs may get writing assistance, but they remain decision-makers.

从corporate case studies underscore these realities. For example:

- **Logista (European logistics)**: CFO Pedro Losada reports success with AI-powered forecasting, calling it "a change of paradigm." He also emphasizes that CFOs must anticipate scenarios rapidly and adopt automation technologies, or risk falling behind (Source: cincodias.elpais.com).

- **Ferrovial (infrastructure)**: CFO Ernesto López notes that finance should "gain efficiency to free resources for innovation." In his view, AI "reduces workload, improves data quality, and allows teams to focus on high-impact decisions" (Source: cincodias.elpais.com). Ferrovial is implementing AI for massive data analysis and anomaly detection, but López stresses the need for internal training and data governance to keep results consistent (Source: cincodias.elpais.com).

- **Spanish Airports (Aena)**: CFO Ignacio Castejón describes automating critical tasks like auditing and approvals: what once required on-site checks at dozens of airports can now often be done remotely by AI-augmented systems (Source: cincodias.elpais.com). He nonetheless warns of adoption gaps between younger and older employees.

- **BBVA (banking)**: BBVA's finance transformation leader highlights generative AI in action: drafting internal notes, structuring meeting agendas, and generating report summaries. The key benefit, he says, is "liberation of cognitive capacity" for humans (Source: cincodias.elpais.com). Greek CFOs are moving toward autonomous project teams that integrate AI, but insist that change must come from within with demonstrable results to drive buy-in.

- **Corporate Communications (analogous)**: Although not finance, BCG finds >80% of corporate communications tasks can be automated via AI (Source: www.axios.com). By analogy, routine finance communications (repetitive reporting, standard disclosures) similarly have high automation potential. For instance, a Boston Consulting Group report noted employees in corporate affairs (architecture that also deals with numbers and text) can reclaim ~30% of their time using AI (Source: www.axios.com). CFOs should infer that many repetitive finance tasks (report generation, routine analysis) also lend themselves to AI, as long as careful workflow redesign is done (Source: www.axios.com).

Barriers and Challenges

Despite promise, CFOs face substantial hurdles in turning those use cases into reality:

- **Data Quality and Integration:** AI agents require accurate, consolidated data. Many organizations still struggle with legacy siloed ERPs. As one expert warns, "without a real-time unified view of data, AI lacks confidence" (Source: www.techradar.com). Indeed, over half of surveyed European firms have *not* fully automated their finance operations (e.g. still manual consolidations) (Source: www.techradar.com). CFOs often start AI projects by first investing in data cleanup and integration platforms (so-called second-generation cloud ERPs) to serve as a single source of truth.

- **Skills and Culture:** Finance professionals vary in technical comfort. TechRadar finds 44% of tax/finance pros are "concerned about the new skills required," and 43% lack data expertise (Source: www.techradar.com). This cognitive resistance can stall adoption. Successful organizations "listen early" by involving finance teams in pilot design (Source: www.techradar.com) and foster a culture of experimentation with safe failure modes (Source: www.techradar.com). CFOs are increasingly sponsoring upskilling programs; for example, experiential AI workshops for CFOs are on the rise, acknowledging that executives need AI literacy to make good governance decisions (Source: www.techradar.com) (Source: www.techradar.com).

- **Governance and Ethics:** ARisk that uniquely concerns CFOs is the financial and reputational impact of rogue AI decisions. Unlike other corporate functions, finance cannot easily absorb errors. SAS's CTO explicitly demonstrated the need for a "human in the loop" view of every decision (Source: www.itpro.com). Industry experts stress building transparency into AI: TechRadar cautions that without "guardrails and explainability", autonomous agents could erode trust (Source: www.techradar.com). By 2026, many companies have embedded audit trails and policies: for example, any AI recommendation above a certain monetary threshold must be signed off by a human. CFOs often lead or co-lead the development of these AI governance frameworks, in close partnership with risk and compliance teams.

- **Regulatory and Cyber Risk:** Finance AI tools operate under strict rules (e.g. securities laws, tax regulations). Regulators are increasingly scrutinizing corporate AI usage for fairness and transparency. CFOs must ensure compliance; for example, if an AI suggests credit decisions, the loan approval process must still meet anti-discrimination laws. At the same time, finance data is highly valuable – a tempting target for cyberattacks. AI agents connected to live systems must be hardened against adversarial input. We see this reflected in priorities: 66% of CFOs named **privacy/ethical risk** as a major issue with AI (Source: www.itpro.com).

- **ROI and Expectations:** Many CFOs have learned the hard way that flashy pilots don't always convert to payback. As Gartner puts it, generative AI is entering a "trough of disillusionment" in 2025 where hype outpaces capability (Source: www.itpro.com). Some AI projects are shelving due to "unclear business value" or overblown promises (Source: www.techradar.com). CFOs here serve as pragmatists: measuring things like reduced manual hours, error rates, and lead times. To manage expectations, CFOs increasingly define success in mixed terms – productivity, decision speed and strategic agility – not just short-term profit boosts (Source: www.itpro.com) (Source: www.itpro.com). That said, the Salesforce study notes CFOs now often accept "slow burn" returns from AI, focusing on outcomes over next quarters (Source: www.itpro.com).

The table below summarizes how CFO sentiment has shifted as AI adoption grows:

CFO AI SENTIMENT / METRIC	VALUE (YEAR)	SOURCE
CFOs with *conservative* AI strategies	70% (2020) → 4% (2025) (Source: www.itpro.com)	Salesforce (2025 study)
CFOs with *aggressive* AI strategies	– → 33% (2025) (Source: www.itpro.com)	Salesforce (2025 study)
CFOs allocating ~25% of AI budget to *AI agents*	– → 25% (2025) (Source: www.itpro.com)	Salesforce (2025 study)
CFOs expecting AI agents to cut costs/increase revenue by ~20%	– → 74% (2025) (Source: www.itpro.com)	Salesforce (2025 study)
CFOs *concerned with privacy/ethical risks*	– → 66% (2025) (Source: www.itpro.com)	Salesforce (2025 study)
CFOs *concerned about long ROI timelines*	– → 56% (2025) (Source: www.itpro.com)	Salesforce (2025 study)
CFOs viewing AI agents (digital labor) as **critical** in tough conditions	– → 61% (2025) (Source: www.itpro.com)	Salesforce (2025 study)

These figures underscore a stark transformation: CFOs are no longer passive onlookers, but active believers in strategic AI adoption – albeit still vigilant about costs and controls.

Separating Hype from Reality

The excitement around AI has given rise to many bold claims. Here we dissect some common **"AI agent hype"** vs. the **practical reality** as of 2026, with a CFO lens:

CLAIM / EXPECTATION	REALITY (2026)	CFO PERSPECTIVE
AI agents will fully replace the CFO role.	False. AI excels at data tasks, not strategic judgement. Experts emphasize that "true strategic decision-making will always require a human touch" (Source: www.techradar.com). In practice, AI is a **support tool**. Salesforce CFOs now speak of themselves as "architects of agentic enterprise value," expanding beyond stewarding finances (Source: www.itpro.com).	CFOs leverage AI to augment forecasting and analysis, but they remain final approvers. They insist on "human-in-the-loop" for high-stakes decisions, ensuring oversight (Source: www.itpro.com) (Source: www.techradar.com).
AI produces instant, guaranteed ROI.	Overblown. Budgeting for AI often requires patience. A 2025 Gartner report found many GenAI projects fail to meet promise – about 30% are dropped post-prototype (Source: www.techradar.com). CFOs note returns "accrue over the long term" and now judge success on multiple KPIs (Source: www.itpro.com). GenAI is considered past peak hype; we're entering disillusionment (Source: www.itpro.com).	CFOs expect gradual efficiency gains. They track metrics like report cycle time or error rates. While 74% believe AI can eventually cut costs or raise revenue up to ~20% (Source: www.itpro.com), they remain realistic about phased payback.
All finance processes can be automated.	Only data-intensive, routine tasks are ripe for AI. Specialized consulting (BCG) finds ~80% of **communications** tasks automatable (Source: www.axios.com); analogously, invoice processing or monthly close can be largely automated. However, tasks requiring complex judgement – e.g. crafting strategy or nuanced negotiations – remain human-led (Source: www.techradar.com) (Source: cincodias.elpais.com).	CFOs aim to automate "super use cases" (e.g. forecasting, compliance checks) and free up analysts for insight work. They acknowledge that without "good data architecture" and clear use-case selection, automation fails (Source: cincodias.elpais.com) (Source: www.techradar.com).
AI decisions are infallible and bias-free.	Not true. Models have biases and blind spots. The SAS CTO highlighted an LLM credit decision bias (requiring 120-point higher scores for Black applicants) (Source: www.itpro.com). AI lacks social context and nuance (Source: www.techradar.com). Mistakes propagate if unchecked.	CFOs emphasize rigorous data governance and periodic audits of model outputs. They treat AI recommendations as one input among many, not gospel. As one Chief Data Officer phrased it, "AI forms the analysis, but humans provide the interpretation and assurance."
CFOs can ride the AI wave with a one-off data job.	No. Industry leaders warn that siloed pilots won't transform a business (Source: cincodias.elpais.com) (Source: www.techradar.com). Embedding AI requires cross-functional buy-in and strong governance. TechRadar notes that most companies have done pilots but few have scaled organization-wide (Source: cincodias.elpais.com). Conversely, Salesforce reports CFOs now measure ROI more broadly, reflecting adoption of a strategic mindset (Source: www.itpro.com).	CFOs champion end-to-end integration: linking data from multiple functions and evolving processes as AI is introduced. They insist on "executive AI literacy" programs so decision-makers understand AI's capabilities and limits (Source: www.techradar.com).

These comparisons highlight reality checks for CFOs:

- **AI as Amplifier, Not Replacement.** A TechRadar expert argues that agentic AI's goal is to elevate leadership, enabling executives to focus on "the challenges only we can solve" (Source: www.techradar.com). CFOs echo this sentiment: generative tools free analysts from grunt work, but strategic oversight remains.
- **Measured ROI over Time.** Leading analysts warn against expecting immediate payback (Source: www.itpro.com) (Source: www.itpro.com). Instead, CFOs focus on cumulative operational improvement. As one survey found, employees are indeed "ecstatic" with GenAI's impact in marketing (with 93% of CMOs reporting ROI (Source: www.techradar.com), but narrower finance pilots suggest gains are real yet nuanced. CFO budgets now often include AI as a multi-year investment line, not a quick gamble.
- **Targeted Automation.** CFOs categorize tasks by automation fit. Repetitive tasks (data entry, standard reporting) see the most success, whereas judgment-heavy tasks (strategy, M&A analysis) see limited AI penetration. For example, analytics firm SAS has demonstrated fraud-detection

agents (with human oversight) (Source: www.itpro.com), a clear match with CFO risk needs. Conversely, expecting AI to autonomously negotiate contracts or decide on hiring is still hype.

- **Human in the Loop and Trust.** The consensus is that trust and governance are paramount (Source: www.techradar.com) (Source: www.itpro.com). As one TechRadar opinion put it, agentic AI without accountability could "erode trust" and stall adoption (Source: www.techradar.com). CFOs respond by maintaining clear lines of accountability: every AI suggestion is tagged with an explanation, and ultimate sign-off rests with a finance executive.

Overall, CFOs are increasingly capable of distinguishing between vendor hype and viable AI capabilities. They look for demonstrated value: pilot results, peer case studies, and established best practices. At the same time, they treat new AI developments (e.g. large open-domain agents) with cautious optimism. In the sections that follow, we delve into the latest data, case studies, and expert analyses that illuminate these real vs. hype distinctions in finance.

Data Analysis and Evidence

We have already cited numerous surveys and reports. Here we highlight critical data and evidence underpinning the above discussion, elaborating on points with statistics and expert insights.

Adoption and Perception Data

- **Shift in CFO strategy (Salesforce)**: The Salesforce CFO study (Aug 2025) provides a key data set on CFO attitudes. Notably, 70% of CFOs had been "conservative" on AI in 2020, but this fell to 4% by 2024 (Source: www.itpro.com). On the flip side, 33% of CFOs in 2025 consider their approach "aggressive" (Source: www.itpro.com). This dramatic shift underscores the speed of change: CFOs went from slow adoption, fearing risk, to actively championing AI agents as a business-critical lever.

- **Budget allocation**: The same study found CFOs now allocate about a quarter of their AI budgets specifically to "agentic" projects (Source: www.itpro.com). This is a concrete indicator of prioritization. In practice, it means CFO organizations are dedicating resources (software, talent) to tackle multi-step or autonomous AI systems, instead of treating AI as an IT sideshow.

- **ROI expectations**: In that survey, 74% of CFOs estimated AI agents would cut costs or boost revenue by up to ~20% in their operations (Source: www.itpro.com). While optimistic, CFOs balance this against concerns: 66% flagged privacy/ethical issues and 56% worried about long ROI timelines (Source: www.itpro.com). The data suggest CFOs are not blindly exuberant – they see potential value but are clearly mindful of risks.

- **Executive trust in AI (TechRadar)**: Separately, a TechRadar survey (Aug 2025) asked executives (not finance-specific, but revealing): ~74% trust AI's input more than colleagues' (Source: www.techradar.com), and 44% would let generative AI override a planned decision. These high figures indicate growing confidence in AI's analytical capabilities. For CFOs, this means the broader C-suite is increasingly amenable to AI-driven advice. Technologies that deliver crisp analytics and summaries are likely to gain executive buy-in. However, TechRadar also stresses a need for balance and human critical thinking (Source: www.techradar.com), a message CFOs share.

- **Global executive readiness (Deloitte)**: Earlier (Jan 2024), Deloitte's AI Institute surveyed 2,800 executives and found only ~20% believed their firms were *highly prepared* for AI's workforce impact (Source: www.axios.com). Those with the most AI exposure were often the most worried. This suggests a lag in organizational readiness – a gap CFOs have been trying to close. In response, we see a wave of upskilling and governance efforts in mature companies. The implication: Even as tools exist, the organizational data and talent foundation are still catching up.

- **Government & Public Sector**: As an example of large-scale deployment, the U.S. IRS announced deploying Salesforce's "Agentforce" AI agents across divisions (Nov 2025) (Source: www.axios.com). While not a CFO, this shows that sophisticated institutions are testing AI agents for legal/tax work. Lesson for CFOs: government-grade vetting of AI means these tools are moving from lab to live use, albeit likely behind heavy oversight.

- **Role of Governance**: Surveys emphasize that data governance is widely seen as essential. In finance functions, the evidence (from both research firms and the Spanish CFO panel) is that cleaning data and establishing single sources of truth are critical first-steps (Source: www.techradar.com) (Source: cincodias.elpais.com). We see evidence in organizational behavior: many CFOs today spend more on data integration (e.g. ERP modernization) at the same time as AI pilots, rather than just buying AI software separately.

Case Study Data

These citations cite specific organizational examples:

- **IBM-Backed CFO Forum (CincoDías)**: In this panel of Iberian CFOs (Jun 2025), six financial leaders from major firms (Ferrovial, Aena, BBVA, etc.) shared experiences. Their statements (as reported) are data points on adoption: e.g., Aena CFO said remote audit tools now handle tasks once done by sending teams to airports (Source: cincodias.elpais.com). Another pointed out the inverted finance pyramid (fewer clerks, more analysts) due to automation (Source: cincodias.elpais.com). These are qualitative data but highly illustrative of how CFO roles are changing. Notably, all participants agreed: "IA has ceased to be a distant promise and become a habitual tool in finance departments" (Source: cincodias.elpais.com). This consensus is a powerful indicator that by 2025, AI is mainstream in big-company finance – at least at the pilot or initial deployment level.
- **Retail/Supply Chain Simulation**: In TechRadar's resilience article, examples show AI agents rerouting shipments or balancing inventory in real time (Source: www.techradar.com). While not CFO-run examples, they suggest commercial scenarios that might feed into P&L management and working capital forecasting for CFOs. For instance, a CFO might deploy agents to optimize cash buffers across global operations when trade policies change. The key evidence here is that these use cases are technically feasible and entering practice (though specific corporate results aren't given, the article implies active development).
- **Marketing vs. Finance ROI (SAS study)**: The SAS & Coleman Parkes (Oct 2025) survey found 80% of marketers actively use GenAI, with 83-93% reporting clear ROI (Source: www.techradar.com). Finance should note this benchmark: it suggests that when a function embraces GenAI, reported success can be very high. However, marketers often have lower accuracy requirements and more creative use cases than finance. It also shows the surveying bias: respondents were "ecstatic" about GenAI, though the study itself cautions that self-reported benefits may be inflated (Source: www.techradar.com). CFOs thus learn that enthusiastic anecdotes in other functions don't guarantee finance will see the same payoffs, but they also shouldn't write off GenAI's potential.
- **BCG on Corporate Affairs**: The BCG report (Sept 2025) that >80% of corporate affairs tasks could be automated with AI (Source: www.axios.com) feeds into how CFOs think about internal communications, investor relations, and routine reporting. The exact numbers (26-39% time savings, depending on task type) provide a concrete sense of efficiency gain possible in analogous domains. CFOs analogize this potential to their domains: if an AI agent can draft press releases or regulatory disclosures, it might similarly draft standard monthly reports or management presentations.

Cost-Benefit and Future Projections

- **Hyperscale AI Infrastructure**: Gartner data show hyperscale cloud providers are shifting to AI-heavy investments (AI infrastructure spending is 3:1 over traditional servers by 2026 (Source: www.itpro.com). This underpins the idea that AI services will be cheaper and omnipresent, indirectly benefiting finance (by lowering cost of AI compute). For CFOs, this means AI agents may soon be embedded in everyday software (e.g. CFO might not explicitly "buy AI" – it will come as a feature in their ERP or analytics suite (Source: www.itpro.com). The data point to watch is the ratio of spend: if it stays high, more AI features trickle into finance tools, arguably increasing the tech budget's eventual ROI.
- **Projected Value from Agentic AI**: TechRadar quotes that financial services firms expect *>£2.9 million per year* savings from agentic AI (Source: www.techradar.com). While the source is not publicly cited in the snippet, it indicates industry forecasts of substantial impact. CFO teams can use figures like this to justify experimentation – though in reality, each firm's baseline and use case differ widely.
- **Investor vs. Executive Expectations**: The Teneo survey shows a gap in ROI timing: half of investors expect AI returns within 6 months vs. only 16% of CEOs who think that achievable (Source: www.axios.com). From a CFO standpoint, this is actionable data: emphasize to the board/investors that AI outcomes are likely mid-to-long term. Such evidence can help recalibrate financial guidance around tech projects, ensuring that investors have realistic timelines or do not punish short-term slowdowns.

Case Studies and Real-World Examples

Beyond surveys, specific organizations provide instructive examples of AI agent use:

- **Salesforce (Internal)** – *Context:* Salesforce's own operations offer insights. The Salesforce CFO (Robin Washington) has publicly championed AI and co-creates content on CFO trends. The "digital labor" concept in the survey (Source: www.itpro.com) comes from Salesforce's viewpoint. We do not have internal figures beyond the survey, but the fact that Salesforce's own CFO is speaking of AI as reshape finance suggests at least modest internal deployments – likely in sales finance forecasting or expense analysis. It is instructive that the survey (published by ITPro) is cited as a *Salesforce study*: this implies Salesforce is actively pushing CFO thought leadership and presumably reflecting its market experience with AI.

- **IRS (United States)** – *Context:* In late 2025, the IRS announced it is deploying Salesforce's Agentforce (an AI agent program) in several divisions (Source: www.axios.com). While not a CFO of a company, the IRS is essentially a "finance" agency. They cite workforce reductions and the need for efficiency. This serves as a pseudo case study: the government's CFO-equivalent (Treasury) is endorsing AI agents for tasks in tax adjudication and appeals. It signals that even conservative public-sector finance organizations are experimenting with agentic AI.

- **Darktrace (Cybersecurity)** – *Context:* Darktrace, a cybersecurity firm, appointed a new CFO in 2025 as it raised funds. While the article on Darktrace (Source: www.itpro.com) is mainly about personnel, one can infer that cybersecurity (very focused on AI) is attracting finance talent. The CFO's role likely involves funding AI-based security, which indirectly ties into organizational risk. The presence of AI-savvy boards in fintech/cyber shows CFO roles evolving; however, direct data from this case is limited.

- **Industry-Specific Pilots (SAS's CNG Holdings)** – *Context:* The SAS Innovate 2025 live blog mentioned a case (CNG Holdings) where financial solutions overcame onboarding and fraud issues (Image 5 caption) (Source: www.itpro.com). While details are sparse, this highlights that specialized finance vendors (SAS, etc.) are pitching AI agent solutions into financial services. CFOs should track such case studies via vendor briefs – anecdotal evidence suggests meaningful improvements (if persistent fraud losses can be cut, CFOs see clear benefit).

- **Technology Firms (SAP, Microsoft)** – *Context:* At Davos 2025, SAP's CEO announced agentic systems for sales and supply chain for 2025 (Source: www.axios.com). CFO-planner: if sales AI agents roll out in CRM, CFOs will work on integrating their financial forecasting models to ingest those outputs. Similarly, Microsoft's Copilot is being embedded in Dynamics 365 (ERP) and Power BI; CFOs are getting demos, offers of "Copilot for Finance." These big-tech case examples provide a roadmap: CFOs anticipate that roughly in 2026 all major enterprise finance software will be sold with some AI agent components. The challenge is distinguishing which of these promises have substance. Analysts (e.g. [20]) predict vendors will "lead AI adoption," with many AI features inbound, but CFOs know vendor hype often outpaces deployable value in Year 1.

- **Foreign Fintech/Finance Initiatives** – *Context:* The UK has aggressively promoted AI in fintech. By 2025, the UK fintech sector (worth £11B) is integrating AI, per TechRadar (Source: www.techradar.com). For example, UK's Xero report mentioned above shows UK accountants (and by extension, CFOs of many SMEs) seeing significant profit gains from AI. Also, regulatory sandboxes in finance (like FCA in UK) have been exploring AI use in fraud and credit. In Asia, the Emirates Health Services CIO's presence at SAS Innovate hints at cross-sector learning (healthcare/government vs. finance) – CFOs globally share similar issues.

Implications and Future Directions

CFO and AI Strategy for 2026 and Beyond

1. **Revised KPIs and Dashboards.** CFOs are likely to add new metrics to monitor AI initiatives. Traditional financial KPIs remain essential, but CFOs are adopting metrics like "forecast volatility", "error rates in projections", and "time to close books". Salesforce respondents indicated shifting KPIs. As AI accountability becomes formalized, finance control systems will embed AI performance metrics (false positive rates in fraud detection, accuracy of demand forecasts vs. actuals) alongside ROI.

2. **Talent and Organization.** The rise of AI agents has organizational impact. CFOs are reshaping finance teams – forming cross-functional squads with accountants, data analysts, and IT under agile models. The Spanish CFO panel noted the traditional finance pyramid is inverted; fewer data-entry roles, more analytical roles (Source: cincodias.elpais.com). Finance training will increasingly emphasize data skills. CFOs may charter roles like "AI strategy officer" within finance or create joint CFO/CDO committees. Surveys show nearly half of finance pros see upskilling as needed (Source: www.techradar.com); CFOs will invest in mentorship programs, external hiring, or partnerships with analytics firms.

3. **Technology Investments.** CFO budgets will tilt toward subscription models including AI features. Gartner predicts by late 2020s most enterprise software has embedded AI (Source: www.itpro.com). CFOs should vet not just point solutions but entire vendors' AI roadmaps. Cloud ERP and analytics vendors are all integrating agents. CFOs will scrutinize contracts: e.g., will a new AI add-on ramp up annual fees? While CapEx for hardware used to be a CFO domain, now the large line item is AI/IT services contracts. A CFO should carefully model these, especially given Gartner data that hyperscalers will enhance AI infra spending – prices may drop, but demand competes with other projects.

4. **Regulatory Environment.** Regulatory bodies globally are framing AI rules. For example, the EU Cyber Resilience Act (2024 onwards) and upcoming AI Acts involve requirements for transparency and governance. Finance is highly regulated, so CFOs must align AI use with evolving law. For instance, if an AI agent influences loan creditworthiness, banks must document how algorithmic decisions avoid bias. Non-compliance could attract fines. CFOs must work with legal and risk teams to ensure finance-AI projects include compliance checkpoints.

5. **Stakeholder Communication.** CFOs will play a key role in aligning shareholder expectations. Given different timelines (CEO vs. investor impatience), CFOs must communicate AI's staged ROI. Market-1H 2026 results may reflect increased AI spend or pilot costs; CFOs should clarify longer payoff horizons. Reports like the Teneo survey (Source: www.axios.com) arm CFOs with data to push back against unrealistic user demands. Additionally, board-level education on AI's capabilities and limits is essential – misapprehensions can lead to misguided mandates.

6. **Vendor and Ecosystem Partnerships.** CFOs should leverage partnerships (with consultancies, tech firms, fintechs) to pilot and scale successful use cases. In the Spanish panel, IBM co-hosted key insights, signifying the importance of consulting partnerships. Similarly, PwC's Chief AI Officers and others (AP News interview with Dan Priest (Source: apnews.com) indicate professional services are actively shaping CFO-AI adoption. CFOs will increasingly benchmark practices: e.g., joining CFO networks or attending finance-AI forums (like CFO Labs) to learn which pilots actually moved the needle.

Balancing Innovation and Prudence

The journey ahead demands a dual approach. On one hand, CFOs must **embrace innovation**: staying competitive means adopting AI for efficiency and strategic insight. Agents that automate reporting, predict cash flows, or alert on risk can fundamentally improve finance agility. Early adopters stand to gain first-mover advantages in forecasting accuracy and cost-cutting. The UpsideJournal of Finance notes that firms using AI in operations (like supply chain or FP&A) often see double-digit improvements in decision speed (Source: www.techradar.com).

On the other hand, CFOs must **apply rigorous validation and control**. As shown by Gartner and SAS leaders (Source: www.itpro.com) (Source: www.itpro.com), premature or unvetted rollouts create blind spots. A CFO's risk-averse nature is, in this case, a valuable asset: they should demand incremental pilots with clear failure criteria. Agentic AI's autonomy is a double-edged sword – faster decisions, but also faster mistakes if wrong. The TechRadar "expert insights" pieces emphasize embedding humans back in oversight loops (Source: www.itpro.com) (Source: www.techradar.com). CFOs must codify this in policy: for instance, designating escalation protocols for AI-generated suggestions that exceed a certain risk threshold.

Long-Term Outlook

By 2029 and beyond, forecasts suggest AI will be thoroughly integrated. Gartner envisions generative AI reaching a stable plateau by then (Source: www.itpro.com). The early adopter CFO has the chance to shape the rules of engagement. If done responsibly now, AI can free finance to be more strategic. The aspirational goal (voiced in CFO forums) is a finance function that not only reports the past but actively models and shapes the future of the business.

However, the roadmap has bumps. Long-term reliance on LLM vendors raises governance questions. Will CFOs become too dependent on proprietary AI models (and thus be hostage to their opaqueness and monopoly)? This is why some CFO circles are developing *explainable AI labs* – cross-departmental teams—to audit and validate AI behavior continuously. Also, with impending work towards standards (like the OECD's AI policy principles), finance must keep pace with global best practices in AI ethics.

In sum, the CFO of 2030 will not be replaced by ChatGPT but instead armed with it. They will wield AI agents as advanced assistants while ensuring these tools align with rigorous financial stewardship. As TechRadar's AI experts state, the era of agents will "magnify" human ingenuity (Source: www.techradar.com)—and CFOs are poised to harness that transformation, provided they separate reality from the hype and govern the technology wisely.

Conclusion

By 2026, AI agents have moved from a tantalizing prospect to a practical component of financial management. The evidence shows **real gains**: automation of routine finance tasks, enhanced forecasting, and stronger fraud defenses. Yet, CFOs rightly recognize the **limits and risks**: data issues, ethical concerns, and a need for sustained, not instant, ROI.

Our analysis – drawing on recent surveys, case examples, and expert commentary – highlights that the matured CFO role is not to be dazzled by every new generative demo, but to systematically evaluate and implement agents where they deliver concrete value with controlled risk. That means emphasizing high-ROI "super use cases" (like predictive FP&A and automated compliance checks (Source: www.techradar.com) (Source: cincodias.elpais.com), building AI literacy and governance across the finance team (Source: www.techradar.com) (Source: www.techradar.com), and keeping humans in ultimate control.

Expert voices underscore this balance. A TechRadar AI specialist warns: autonomy brings power but demands responsible design – systems must be monitored and governed, with humans "firmly back in the loop where necessary" (Source: www.techradar.com). Spanish CFOs concur: AI is "not an objective in itself, but a lever to accelerate decisions and generate real value," requiring not just technology but strong leadership and culture change

(Source: cincodias.elpais.com).

For CFOs, the path forward is clear but nuanced. Embrace AI agents to **amplify** your capabilities, but couple them with empathy for the human touch. Use pilots and data to validate each step, and integrate lessons from early projects before scaling. As one expert put it, the future of leadership is co-creation with AI (Source: www.techradar.com) – meaning CFOs will not cede command, but become ever better at asking the right questions of AI. The CFO guiding the finance function to that future will be one who neither underrates AI's capabilities nor overestimates them – steering instead toward sustainable, data-driven innovation.

References: (Inline citations in text correspond to the list below)

Tags: ai agents, finance automation, cfo strategy, agentic ai, generative ai, financial forecasting, ai risk management, digital labor, corporate finance

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