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The CFO Report

Gartner answers top CFO challenges

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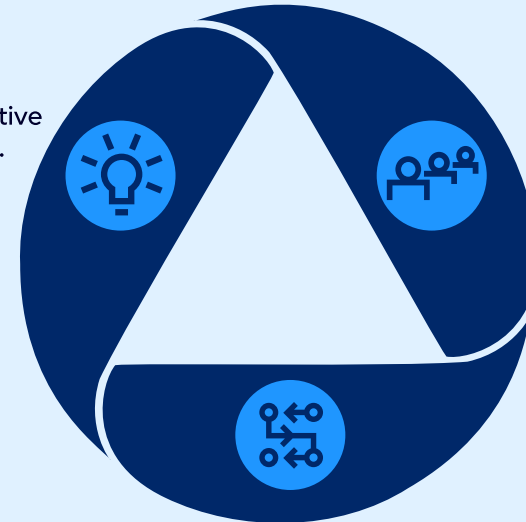
CFOs, treat personal development as a non-negotiable

As external shifts continue to shape markets, CFOs this year will be defined by their ability to efficiently upskill on the sea of new information coming their way. CFOs must view investing in their personal learning as a non-negotiable — otherwise, they risk falling behind as the world changes.

Use this edition of the report to maximize ROI on your time for personal improvement to drive differentiated outcomes.

3 ways CFOs must invest in personal learning now

Understand the behaviors that will differentiate effective CFOs in the future.



Deepen AI literacy in two essential areas: value and governance.

Treat data trustworthiness as a CFO-level control.

Source: Gartner

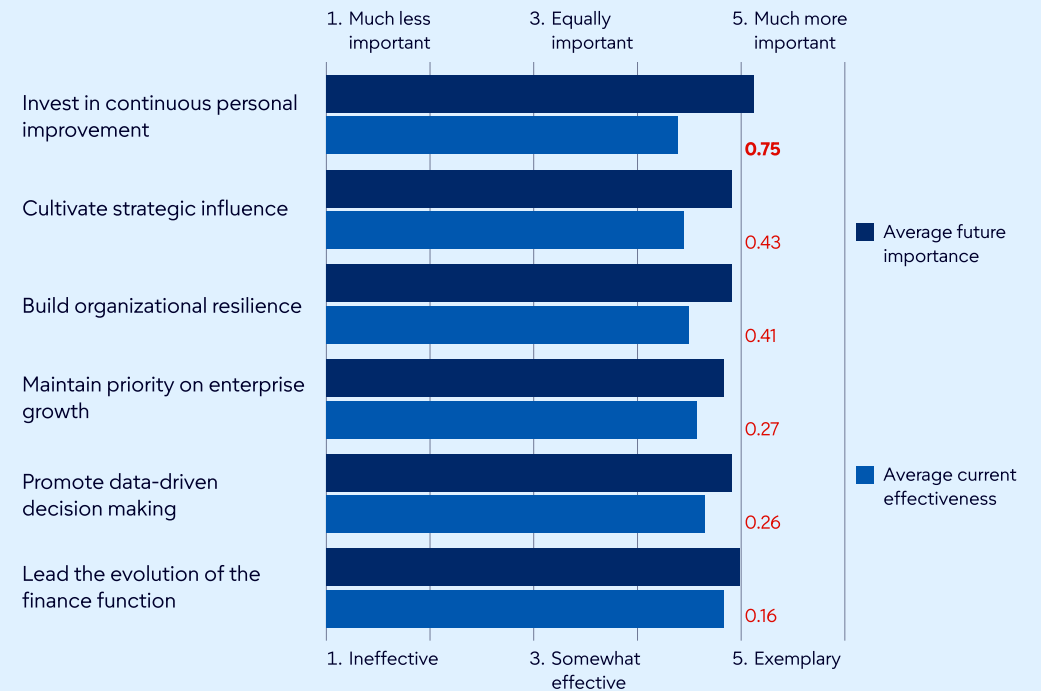
How can I evolve to become a future-ready enterprise leader?

Macro trends are fundamentally changing the nature of the CFO’s role. Two-thirds of CFOs say their business models are not fit for AI purposes. Additionally, geoeconomic factors are disrupting both supply chains and formerly reliable sources of growth.

CFOs must adapt into forward-looking leaders. They must take on the behaviors that differentiate effective CFOs – behaviors CFOs typically underestimate in terms of the degree of change required and/or the impact on the enterprise.

Gaps in key CFO behaviors

Difference between future importance and current effectiveness as assessed by CFOs, average



Source: Gartner

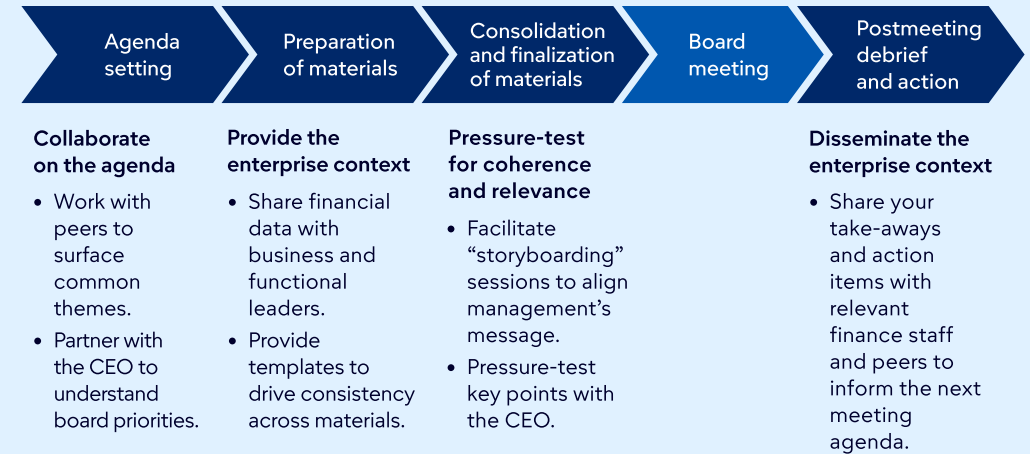
Understand the behaviors that will differentiate effective CFOs in the future

Gartner analysts have identified seven behaviors that will differentiate forward-looking CFOs:

1. Spend political capital with the board.
2. Exercise bold leadership on enterprise data and model governance
3. Question business model foundations.
4. Discourage unconstrained proliferation of AI experiments.
5. Invest in personal conceptual knowledge of AI.
6. Model proactive empathy.
7. Cultivate a new brand of finance leaders.

Spending political capital with the board requires CFOs to leverage trust to constructively challenge the board’s assumptions and educate its members on new topics in a changing environment. This is something most board members will likely welcome: Nearly 9 out of 10 report that they observe openness to new ideas and perspectives among their peers when dealing with volatility.

CFO imperatives in the regular board meeting cycle



Source: Gartner

How clients evolve in their CFO role with Gartner support

Mission-critical priority: Evolve as a CFO to become a future-focused strategic partner

The CFO of a leading healthcare system was struggling to gain meaningful influence with the board. While responsible for financial stewardship, the CFO was often seen as a tactical operator rather than a future-focused advisor and the finance function lacked the frameworks and external benchmarks to credibly shape strategic discussions.

The CFO leveraged Gartner board presentation templates to articulate a vision for finance as a driver of enterprise value. [Gartner Executive Benchmarking](#) empowered the CFO to challenge internal assumptions and provide external validation on topics like digital investments, cost structure, and risk posture.

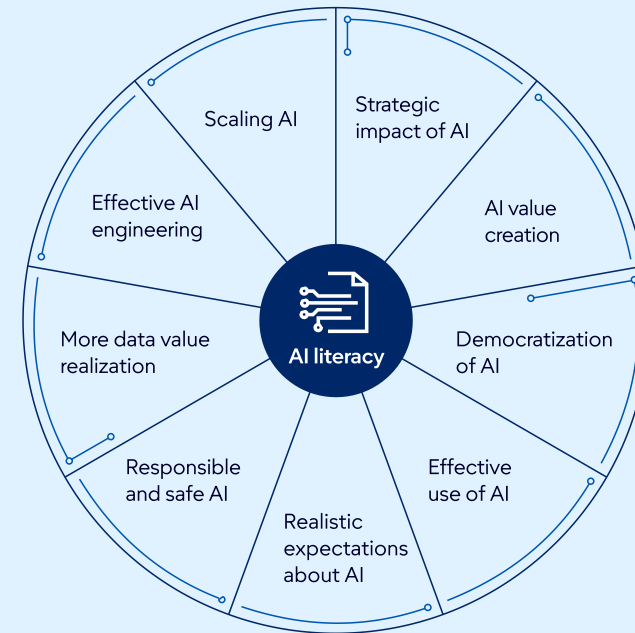
As a result, the CFO gained board trust by presenting actionable insights backed by independent benchmarks. The finance function became a partner in shaping enterprise strategy, instead of just reporting results. Most importantly, the CFO was recognized as a strategic architect of transformation, driving value beyond traditional financial management and earning a seat at the table for critical board decisions.

How can I build AI literacy among my team and myself?

Finance leaders ranked low levels of data literacy and technical skills as the biggest challenge to AI adoption, which makes improved AI literacy a No. 1 priority for most CFOs. CFOs also have a lot to learn when it comes to AI – CEOs rated CFOs in the middle of the C-suite when it comes to AI savviness, and just 16% of CEOs say their CFO is AI-savvy.

CFOs and their teams need to build AI literacy across four main components: AI foundations, AI value, AI engineering and AI governance.

Key benefits of AI literacy



Source: Gartner

Deepen AI literacy in the two most essential areas: value and governance

There are four components of AI literacy:

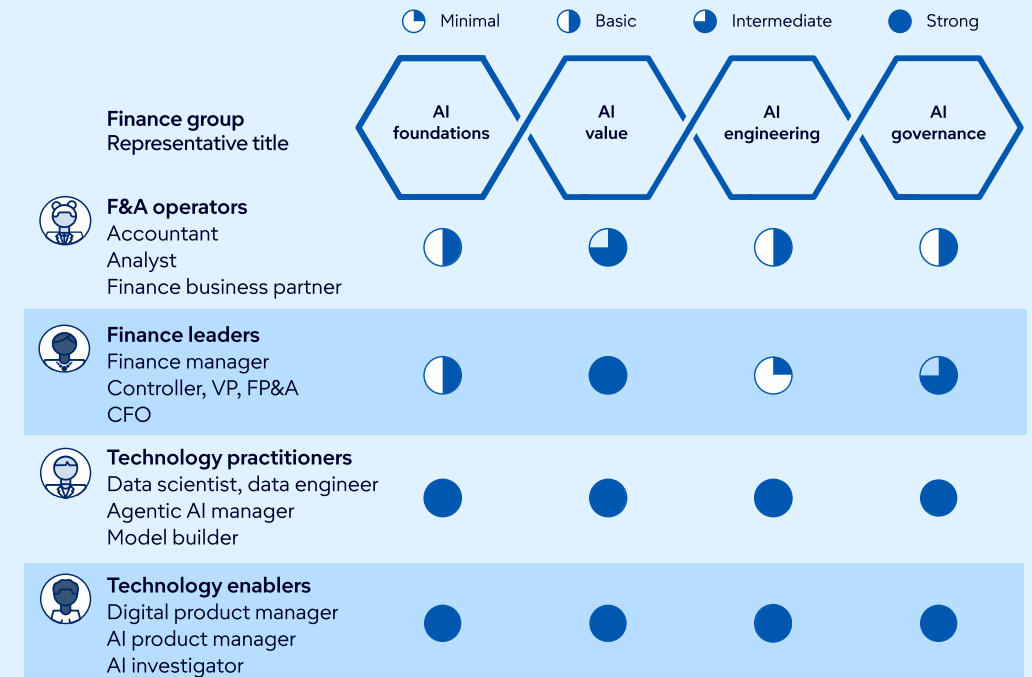
- AI foundations: Basic concepts and principles of AI
- AI value: The strategic and practical benefits of AI
- AI engineering: The technical implementation of AI systems for technology producers
- AI governance: The policies, regulations and ethical frameworks that guide the responsible use of AI

CFOs need a strong level of knowledge in AI value and at least an intermediate level of knowledge in AI governance. Given the expectations of regulators and the board, it's most important that CFOs have an understanding of enterprise risk management related to AI as opposed to technical acumen.

When it comes to the rest of the finance function, CFOs must understand the diverse knowledge and skill needs of different employee groups and spell out what these groups must learn. For example, developing an AI literacy program and customizing it for finance will likely be a joint effort with IT and HR.

Employee groups and required AI literacy skills levels

Illustrative



Source: Gartner

How clients build AI literacy with Gartner support

Mission-critical priority: Build AI literacy among the finance team to increase AI adoption and speed

The CFO of a global consumer goods company faced mounting pressure from the board to harness AI for better forecasting, risk management and operational efficiency. However, both the CFO and the finance team lacked confidence in evaluating AI opportunities and understanding potential risks. The board expected finance to lead on AI, but the team's limited literacy risked missed opportunities and costly missteps.

The client leveraged case studies from Gartner insights on a [Hands-on Approach to AI Literacy](#) to structure a tailored learning journey. We worked with the CFO to identify critical knowledge gaps, from foundational AI concepts to practical applications in finance. The Gartner [AI Use Case Library](#) provided concrete examples of value creation in finance, while expert-led sessions demystified technical jargon and established a common language across the team.

As a result, the CFO and team rapidly increased their confidence in evaluating AI investments and risks. The finance function began proactively proposing AI-driven solutions — such as automated forecasting and anomaly detection — earning new credibility with business partners. Most importantly, the CFO shifted perception from being a cautious bystander to an informed leader championing responsible AI adoption across the enterprise.

What improvements does my organization need to make to its data to maximize the ROI of our AI investments?

CFOs know trustworthy data is critical for AI progress – over three consecutive years, finance leaders cited data quality as a top barrier to greater AI adoption in finance. AI has raised the bar from “accurate enough for reporting” to “reliable enough for machines.” Most CFOs know their finance data hasn’t yet crossed that line.

To boost their organization’s AI data readiness, CFOs must invest in building their knowledge of data observability.

Top challenges to AI adoption in finance

Respondents using AI vs. not using AI

	Not using AI	Using AI
1	Low levels of data literacy or technical skills	Inadequate data quality or availability
2	Lack of acceptance/cultural resistance	Low levels of data literacy or technical skills
3	Inadequate data or process governance	Inadequate data or process governance
4	Lack of organizational priority	Unclear ROI
5	Inadequate data quality or availability	Ambitious management expectations
6	Insufficient level of investment	Insufficient level of investment
7	Ethical/privacy/security concerns	Lack of acceptance/cultural resistance
8	Unclear ROI	Ethical/privacy/security concerns
9	Difficulty evaluating and selecting software	Technological immaturity of AI
10	Strategic uncertainty	Lack of organizational priority

Source: Gartner

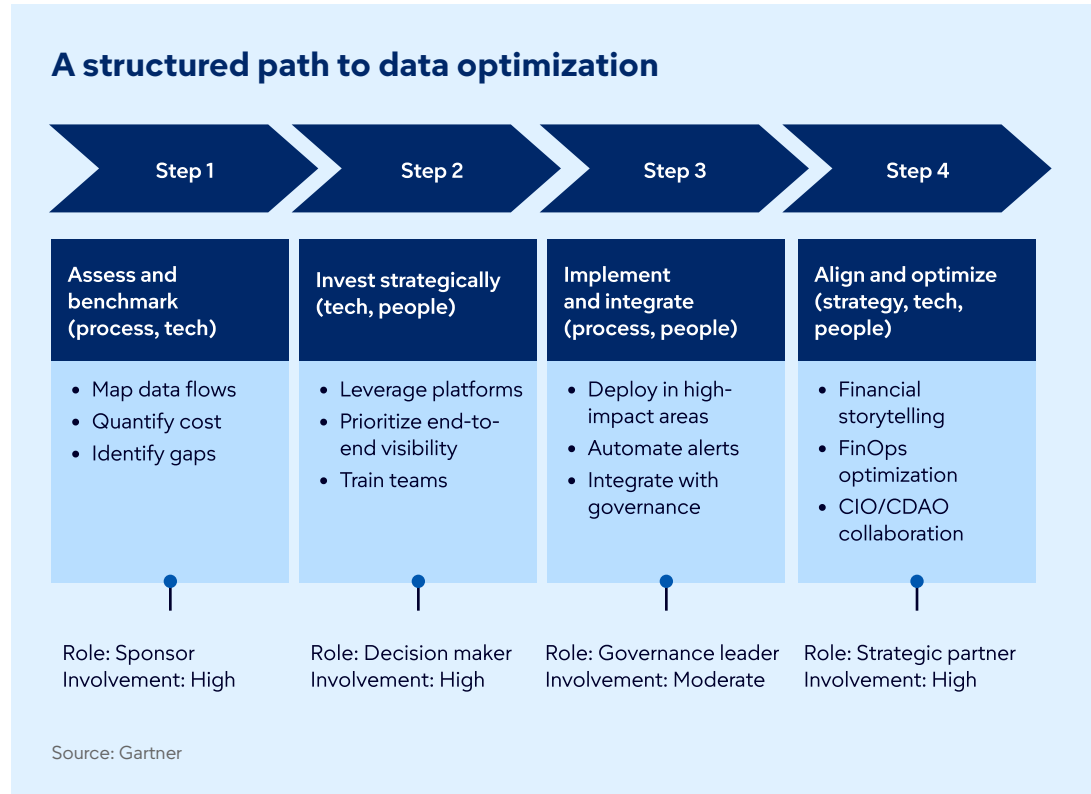
Treat data trustworthiness as a CFO-level control

Once a function of IT, data observability — the continuous monitoring of data quality, reliability and lineage — must now be a control that CFOs take the lead on.

To understand whether their finance organization needs stronger data observability practices, CFOs should watch out for certain triggers. These include:

- Frequent forecast revisions due to data errors
- Manual reconciliation during audits
- Rising cloud and data costs with unclear ROI
- Stalled AI initiatives caused by unreliable data inputs

When one or more of these triggers indicate improvement in data observability is needed, the CFO should step into a key role to correct the issue.



How clients improve organizational data for AI with Gartner support

Mission-critical priority: Deliver secure AI and unified reporting in a complex enterprise

The CFO of a global, multi-entity organization was under pressure to modernize analytics with limited data engineering resources.

Leveraging Gartner expertise, the CFO evaluated data fabric and semantic layer architectures to automate the integration of data from numerous business units. Gartner semantic layer guidance enabled the team to harmonize inconsistent data across 38 entities, delivering governed management reporting in weeks instead of quarters.

The CFO prioritized low-risk AI use cases to demonstrate value quickly. Internal knowledge assistants provided self-serve answers from contracts and policies without exposing sensitive data externally. With Gartner frameworks for operating models and [Proposal Review Services](#), the CFO established clear data ownership, robust security controls and a finance-led data/AI council. The result: rapid insights, board-level confidence in AI security and a new reputation for the CFO as a strategic leader driving finance transformation.

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