



Gartner®

The CFO Report

Gartner answers top CFO challenges.

4Q26

CFOs, address the roadblocks shaping 2027 success

As finance leaders set priorities for 2027, three areas deserve greater attention: managing AI investments effectively, sustaining employee engagement through ongoing change and building leadership teams that operate more strategically. Addressing these priorities now can help CFOs unlock greater value from innovation, improve organizational performance and create more capacity for strategic leadership.

Use this edition of the report to improve AI investment decisions, increase adoption across finance and elevate the impact of your leadership team.

3 roadblocks that can disrupt CFOs' 2027 strategy execution



AI cost
surprises



Employee
change fatigue



Finance leadership
team dysfunctions

Source: Gartner

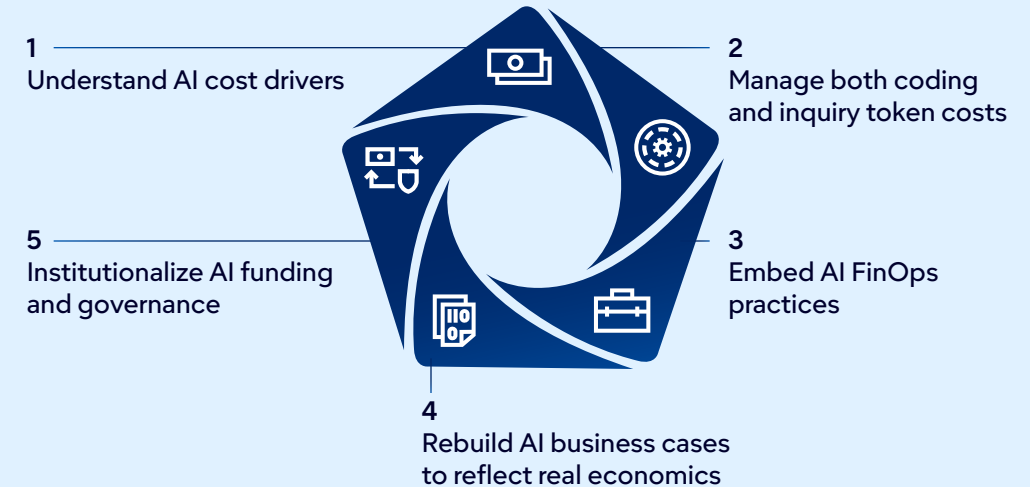
How can I manage the growing cost of AI use?

AI spending is accelerating, but many organizations lack a clear understanding of its true economics. Unlike traditional software investments with predictable licensing costs, AI expenses can fluctuate significantly based on usage patterns.

One of the biggest blind spots is token consumption, a cost driver that is often difficult to predict, monitor and control.

Without greater visibility into these costs, CFOs risk budgeting inaccuracies, margin pressure and AI initiatives that permanently increase the organization's cost base.

AI cost optimization strategies



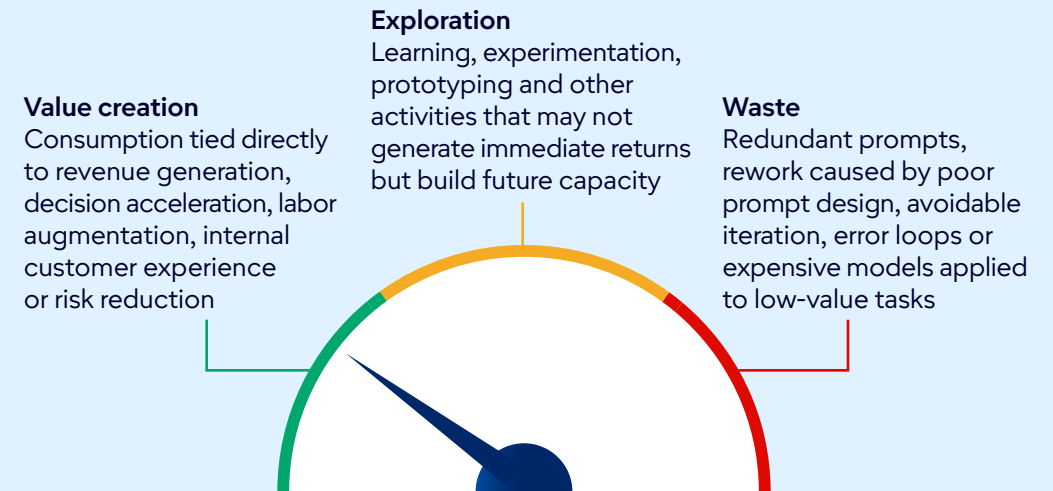
Source: Gartner

Treat AI as a high-velocity cost center

As AI adoption accelerates, many organizations are struggling to anticipate and control the costs associated with AI usage. CFOs should establish a clear view of AI consumption across users, teams, use cases and workflows. This visibility can help identify the factors driving increased spend, whether from broader adoption, more frequent use within business processes or evolving prompting behaviors.

Once consumption drivers are understood, CFOs can implement governance mechanisms that align spending with business value. They should also establish clear accountability for AI usage by assigning cost ownership to the teams generating consumption, helping business leaders make more informed decisions about how and where AI investments are deployed.

3 categories of AI token consumption



Source: Gartner

How clients can build a value-driven cost optimization program with Gartner support

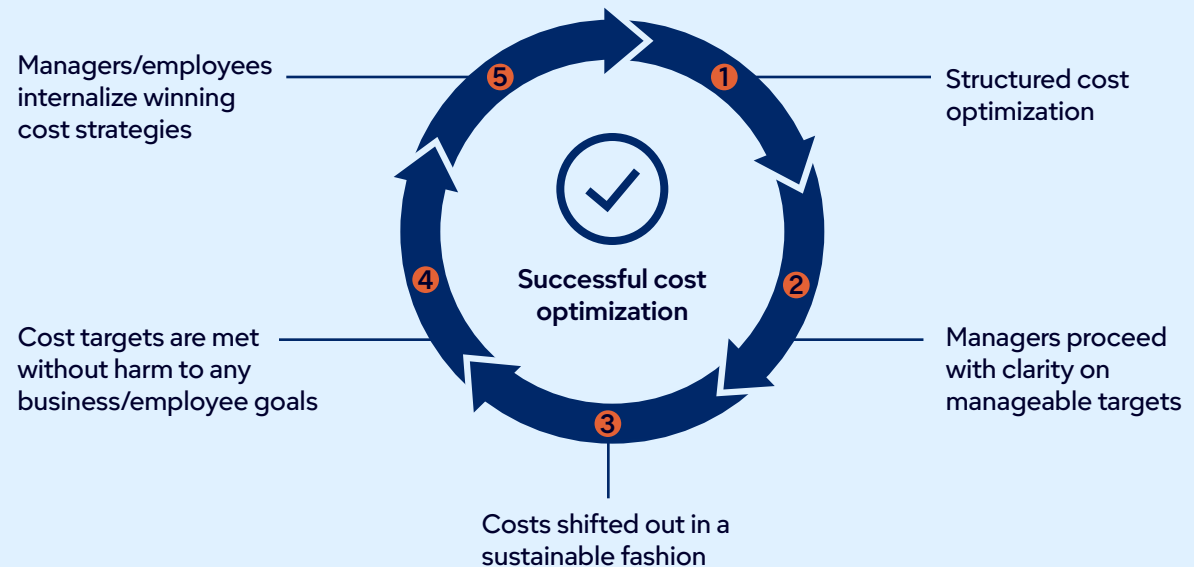
Build a cost optimization strategy that delivers sustainable value.

The Gartner Cost Optimization Decision Framework helps CFOs move beyond cost cutting to sustainable value creation. Use a structured approach to identify, evaluate and prioritize initiatives that improve performance while minimizing risk.

- Compare cost initiatives.
- Identify opportunities with the greatest financial and operational impact.
- Build a roadmap that balances near-term savings with long-term business value.

→ **Get Started**

Virtuous cycle of successful cost optimization



Source: Gartner

How do I increase AI adoption in finance?

AI intensifies an existing challenge for many finance organizations: Employees already operating in high-change environments are being asked to absorb yet another wave of transformation.

For CFOs pursuing AI-driven change in 2027, slow adoption can do more than delay initiatives. It can also weaken finance's role as a strategic decision partner, as business leaders may bypass finance to obtain insights more quickly if the function cannot keep pace with evolving demands.

Finance talent's 3 fears about AI



Fear No. 1 **Being replaced by AI**

Finance fears replacement in automatable and, increasingly, more complex analytical work.



Fear No. 2 **Inability to upskill**

Finance fears that the skills and knowledge required to use AI are too complex and evolving too quickly.



Fear No. 3 **Inaccurate outputs**

Finance mistrusts AI's results due to hallucinations, bias and inability to verify or control how AI determined outputs.

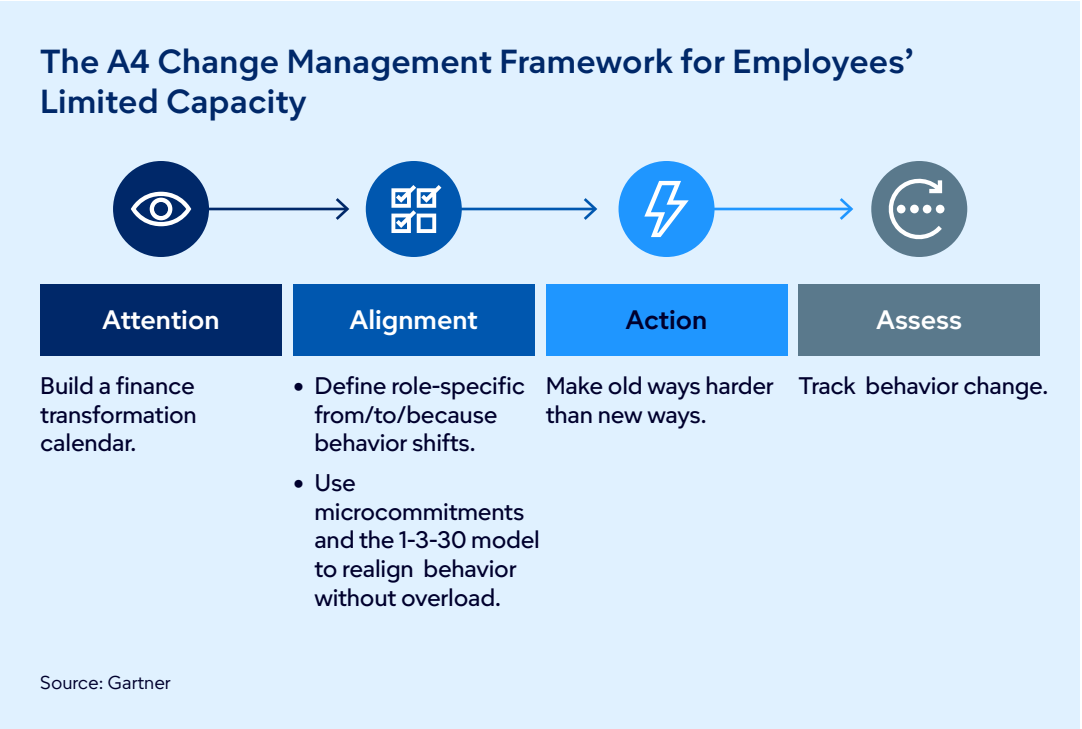
Source: Gartner

Combat change fatigue with smaller, more manageable steps

To help employees absorb change within their existing workflows, CFOs should take an employee-centric, low-friction approach. The A4 Change Management Framework for Employees’ Limited Capacity illustrates how organizations can support change across four phases, from planning when a change should occur to assessing adoption after implementation.

One effective way to realign behavior without overloading employees is through microcommitments. CFOs can encourage line managers to secure agreement from each employee to make one small, specific behavior change that fits within their existing workload. These narrowly defined, time-bound commitments help translate behavioral expectations into tangible actions.

For example, a microcommitments could involve completing a task once using the legacy approach and once using the new approach. Employees can then compare the effort, clarity and time required for each method and share feedback on which steps felt harder, easier or unnecessary. This approach helps build familiarity with new ways of working while minimizing disruption to day-to-day responsibilities.



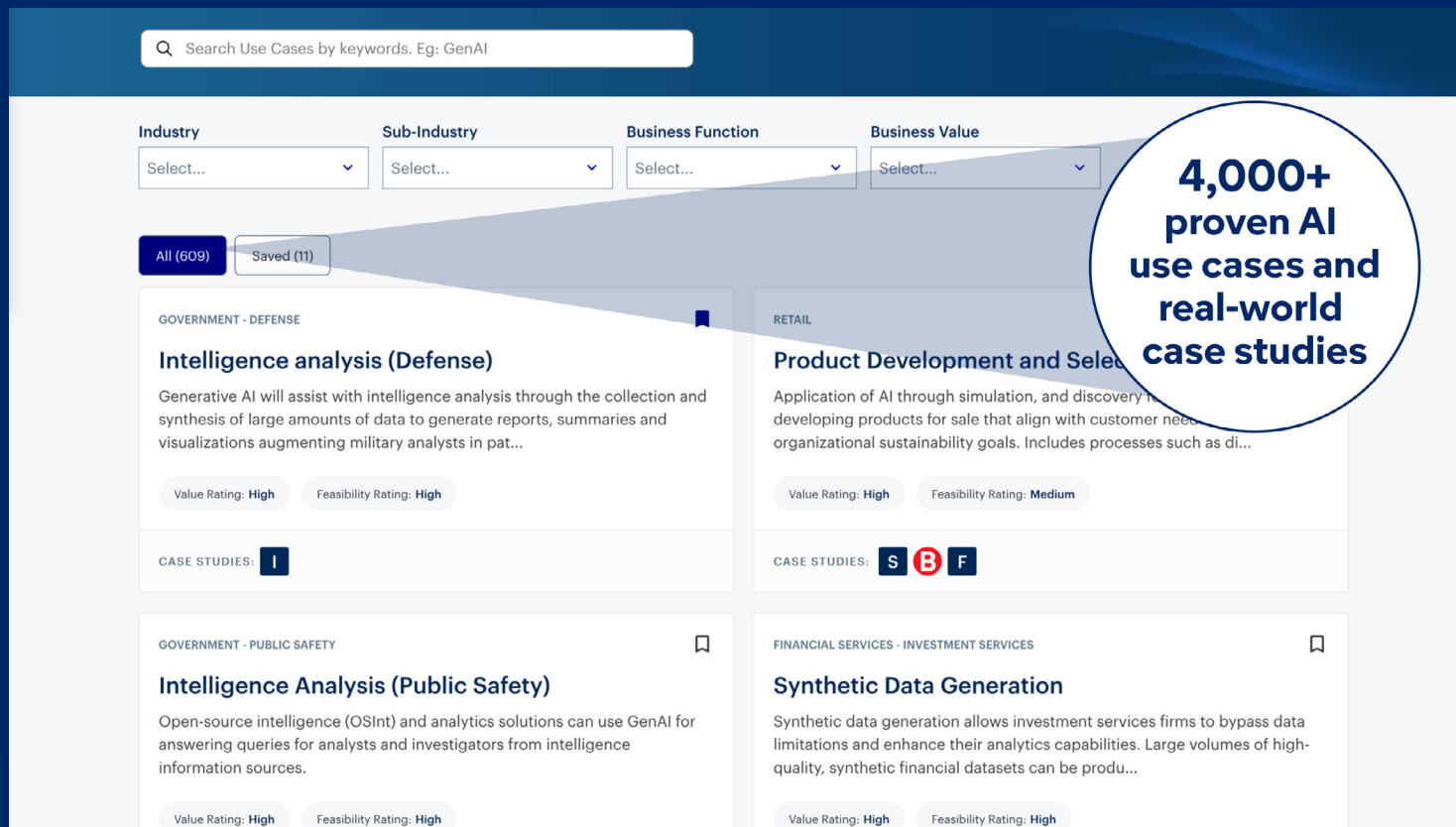
How clients manage AI adoption with Gartner support

Pinpoint high-impact AI opportunities with Gartner AI Use Case Insights.

Explore, evaluate and prioritize 4,000+ proven AI use cases and real-world case studies tailored to your industry for stronger, faster AI outcomes. Discover AI opportunities tailored to your organization with:

- Extensive AI use cases by industry and function
- Built-in AI expertise and case studies
- An AI prioritization framework

→ Get Started



4,000+ proven AI use cases and real-world case studies

How do I elevate my finance leadership team's perspective to a more strategic level?

To be effective themselves, CFOs need a strong team behind them. Yet CFOs frequently face one or more common dysfunctions within their finance leadership team:

- An unwillingness to collaborate, with siloed approaches to running subfunctional areas
- Resistance to change, such as slowness (or negativity about) adopting new tools, processes or ways of working
- Delegation paralysis, where micromanagement turns leaders into bottlenecks
- Chronic decision escalation, pulling in the CFO unnecessarily

These dysfunctions can divert the CFO's attention away from enterprise-level priorities and slow finance processes, ultimately hindering the execution of the 2027 strategy.

Finance leadership team dysfunctions, causes and solutions



Source: Gartner

Preempt conflict in your finance leadership team

The most effective CFOs understand that these dysfunctions reflect systemic issues as much as individual behavior. They know the best solution is treating leadership team dysfunction as a design flaw, not a people problem.

A good place to start is by setting ground rules on how to disagree. Ways CFOs could put this into practice include:

- **Holding change “premortems.”** Convene as a team ahead of planned changes to consider reflective questions like, “what could go wrong?” and “how do we plan to handle these possibilities together as a team?” Reinforcing proactive, shared problem solving in this way can preempt opportunities for more toxic conflict that can arise when leaders respond to problems in the moment.
- **Observing the “rule of twos.”** Set the expectation — and enforce it — that if a leader has a problem with something, they must articulate their concerns in two sentences. This forces clarity, prevents grandstanding and more equitably distributes time during team meetings.

4 drivers of interpersonal tension



Source: Gartner

How clients **elevate their leadership skills** with Gartner support

The CFO Personal Effectiveness Diagnostic

This tool helps tenured, New To Role and aspiring CFOs evaluate their readiness against the characteristics that distinguish top-performing finance leaders. Gain insights into your strengths, identify priority development areas, and create a focused roadmap to elevate your impact and become a world-class CFO.

→ **Get Started**

Differentiators of effective CFOs



Drive enterprise performance



Deliver finance capabilities



Model effective leadership behavior

Source: Gartner

Gartner is the world authority on AI

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client interactions

4,000+
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and real-world
case studies

6,000+
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U.S.: 1 855 322 5484

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