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The CFO Report

Gartner answers to top CFO challenges

4Q25

Lead enterprise transformation in AI, risk, and data and analytics

2025 has been a year of disruption and reinvention. From trade restrictions to rapid technological evolution, external events have forced organizations to rethink how they operate. CFOs now face a pivotal moment. To drive value in 2026, they must lead enterprise-level transformation in three critical areas: AI, risk, and data and analytics (D&A).

While other domains — like supply chain strategy, scenario planning and talent management — have seen incremental shifts, these three areas demand deeper, more durable change. AI is no longer a pilot program; it's a critical capability with rising costs. Risk is no longer episodic; it's constant and complex. Data is no longer a siloed asset; it's the foundation of competitive advantage.

This edition of The CFO Report explores how finance leaders can take decisive action to help their organizations reinvent and thrive.

3 ways CFOs can drive fundamental enterprise change in 2026

Source: Gartner

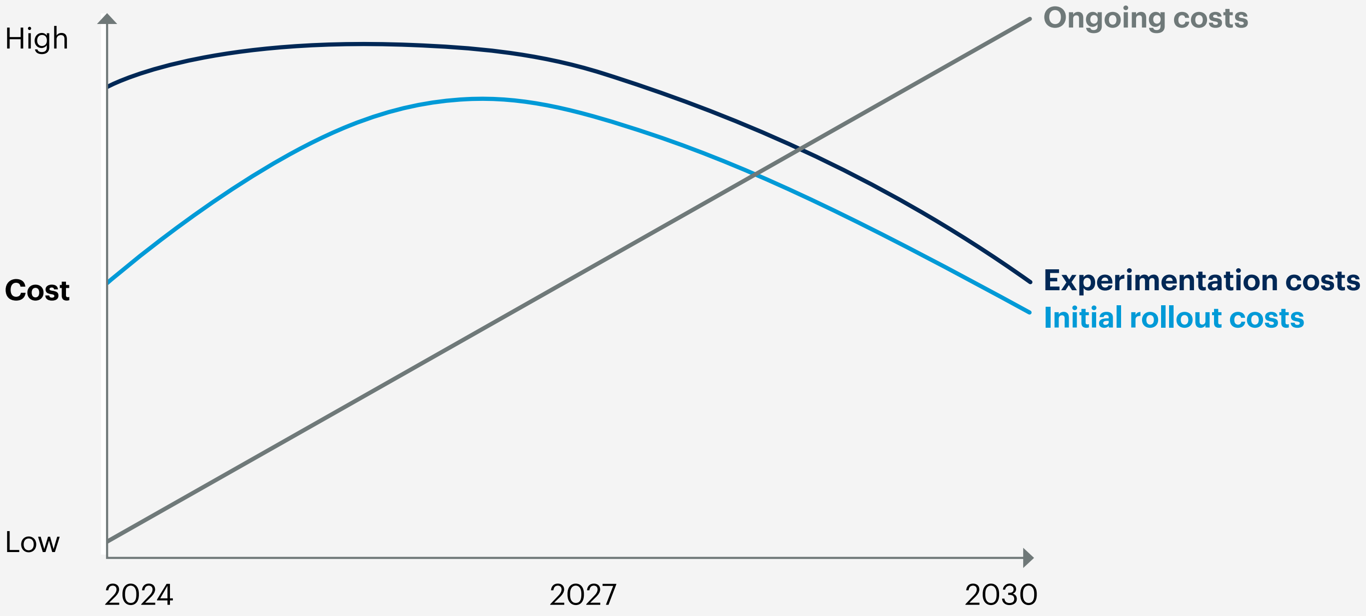
How can I maximize AI-driven cost savings?

AI is transforming how organizations operate, as well as reshaping their cost structures. CFOs face a growing challenge: how to manage the financial impact of AI while still capturing its strategic benefits.

Initial AI investments often focus on experimentation and rollout. But as usage scales, costs shift toward ongoing consumption, data management and vendor dependencies. These costs can escalate quickly, especially when organizations lack governance or rely heavily on external providers.

CFOs must act now to prevent AI-related expenses from undermining financial health. That means identifying the cost drivers that are especially volatile for AI compared to other technologies, and targeting them with precision.

AI cost categories over time



Source: Gartner

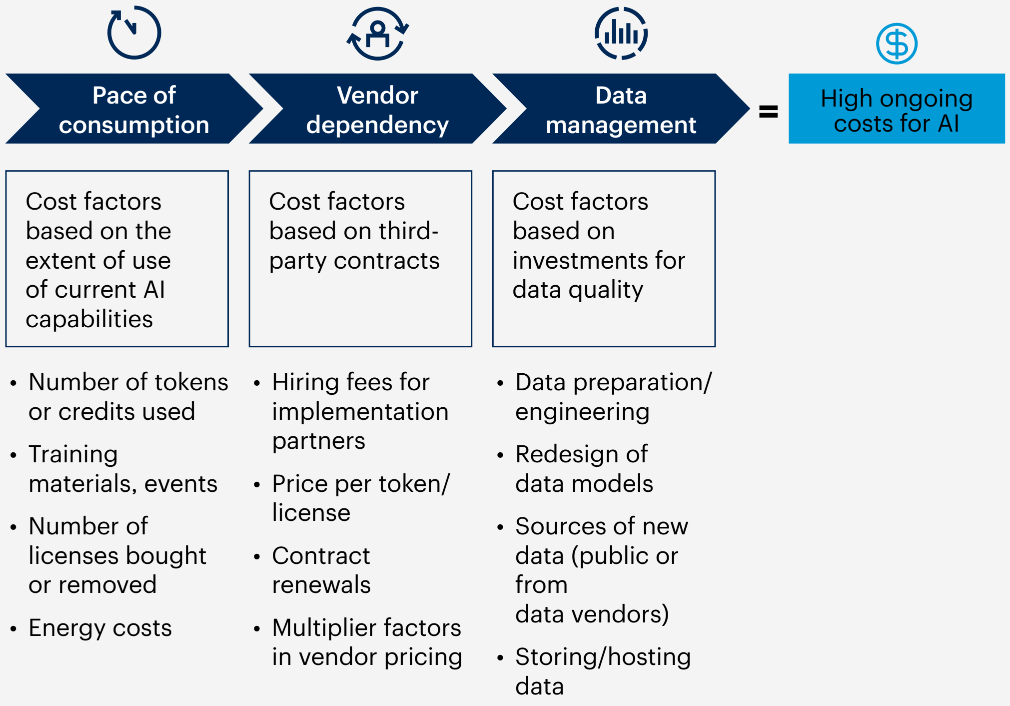
Target cost drivers that are especially volatile for AI

To contain AI costs without compromising innovation, CFOs must take a targeted approach. Three cost drivers stand out:

- **Pace of consumption:** As AI usage grows, so do costs. CFOs should advocate for governance tools — like administrative consoles and AI gateways — that monitor and regulate usage. They should also ensure users are trained to operate AI tools efficiently.
- **Vendor dependency**: Organizations with lower AI maturity often rely on external vendors, locking in long-term spend. CFOs must push for transparency in pricing models and negotiate flexibility, such as the rollover of credits into the next contract period.
- **Data management:** AI requires high-quality data, but maintaining it is expensive. CFOs should champion federated, adaptive data governance strategies that reduce duplication and tailor standards to specific use cases.

These actions help CFOs balance innovation with financial discipline, ensuring AI investments deliver long-term value.

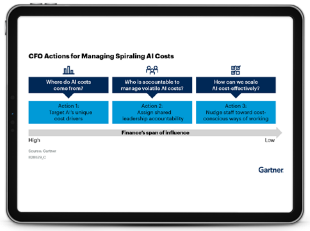
Cost Drivers of AI's Ongoing Costs



Source: Gartner

Take action with Gartner support

Gartner clients can read **3 CFO Actions to Adapt Cost Optimization for AI** for more actions CFOs can take to keep AI costs in check.

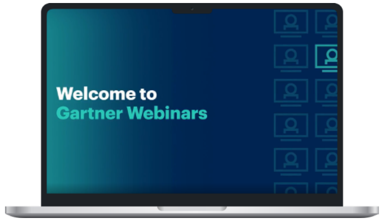


Set up an initial meeting with your CIO to understand your organization's current AI contracts' pricing models and time commitments, as well as those of any proposed new agreements.

Schedule a call with a Gartner expert to learn more about the cost burdens AI can incur or strategize which cost driver to target first.

Randeep Rathindran
Distinguished Vice President

Watch **AI FinOps: Quantify Cost, Risk & Value,** an on-demand webinar that will help you ensure a rigorous, repeatable approach to financial operations of AI initiatives.



How can I steer my organization toward growth despite today's uncertainty?

Risk is no longer a periodic concern — it's a constant presence. From policy shifts to geopolitical tensions, organizations face a barrage of fast-moving, high-impact risks. Consider that 86% of organizations globally anticipate increased risk exposure from U.S. federal policy changes, and 55% of enterprise risk management leaders lack confidence in assessing risk interdependencies within their organization.

CFOs must help their organizations shift from reactive risk management to proactive risk intelligence. It's not enough to respond to threats; organizations must learn to take smarter risks, aligned with their strategic goals and risk appetite.

This transformation requires CFOs to embed risk thinking across every layer of the enterprise — from frontline decisions to boardroom discussions.

CFO enablement of a risk-intelligent organization

	CFO's action
Board	Adopt a transparent facilitator posture with the board during risk-focused discussions
Executive leadership	Integrate risk management into strategic planning from the start
Management	Infuse leading key risk indicators (KRIs) into scenario planning and stress testing
All employees	Make the organization's risk posture feel personal
CFO	Get familiar with the seven hallmarks of risk-intelligent organizations

Source: Gartner

Strengthen enterprise risk management as an always-on capability

Risk-intelligent organizations don't just survive uncertainty — they outperform their peers. They achieve revenue goals three times more effectively and margin targets 2.4 times more effectively than low performers.

CFOs must lead the shift to always-on risk management. That starts with understanding the seven hallmarks of risk-intelligent organizations across two categories:

7 hallmarks of risk-intelligent organizations

Strategic	Operational
• Clear risk appetite and tolerance levels • Alignment with organizational goals • Metrics that assess risk-adjusted performance	• Processes for identifying and assessing risks • Techniques for analyzing and evaluating risks • The ability to mitigate and manage risks • Mechanisms for continuous monitoring and reporting of risk indicators

Once these foundations are in place, CFOs can embed risk management into daily operations, empowering employees to make smarter choices and enabling leaders to weigh trade-offs with clarity.

Take action with Gartner support

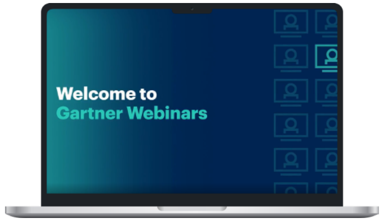
Schedule a call with a Gartner expert to identify barriers your organization may face in transitioning enterprise risk management to an always-on capability.

Chandra McCormack
CFO Executive Partner

Bring the seven hallmarks of risk-intelligent organizations to your next executive leadership team meeting to identify gaps to prioritize.

Gartner clients can read **CFOs' Guide to Reinventing Enterprise Risk Management** for more insight on the CFO's pivotal role in a risk-intelligent organization.

Register for **The Top 20 Emerging Risks,** a Gartner webinar featuring benchmarked insights from risk leaders for a peer-informed view of risks reshaping the corporate landscape.



How can I maximize the value of my organization's data?

Technology investments won't deliver without trusted, accessible data. Yet many organizations still treat data as a siloed resource rather than a strategic asset.

CFOs are uniquely positioned to change that. With their enterprisewide view and financial expertise, they can turn data into a competitive advantage. That's especially important now, as 75% of CFOs are being asked to take on leadership roles in D&A.

But vision alone isn't enough. CFOs must move beyond high-level strategy and drive execution — ensuring that data initiatives are well-funded, well-governed, and aligned across the enterprise.

Through 2027,

80%

of finance organizations' advanced analytics investments will fall short of expected ROI because the organizations failed to adapt and modernize their enterprise D&A governance.

Source: Gartner

Drive execution and collaboration on enterprise data strategy

To boost enterprise D&A performance, CFOs must play three distinct roles. Each role involves collaboration with the chief D&A officer (CDAO), plus other data and technology leaders throughout the organization.

Data visionary

CFOs typically already act as enterprise data visionaries, defining an enterprise data vision that supports business outcomes. But in addition to thinking about data at a high level, they also need to delve into the details to enable execution and collaboration.

Enterprise data enabler

CFOs can facilitate critical decisions on technology investments and funding, empowering business leaders and driving effective execution. Questions they must ask themselves in this role include:

- What barriers are hindering data-driven business value?
- How can we best resource, govern and prioritize D&A teams for impact?

Business partner

CFOs can help clarify D&A roles and responsibilities, identifying and bridging gaps where necessary to embed D&A into daily operations. Questions they must ask themselves in this role include:

- Who owns each aspect of our D&A, and where are the gaps?
- How can I break down silos and maintain enterprisewide alignment?

Take action with Gartner support

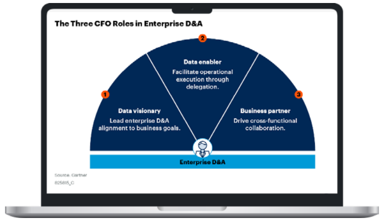
Initiate a discussion with your CDAO around which action steps in each role you can prioritize to support enterprise D&A strategy.

Schedule a call with a Gartner expert to pressure-test proposed D&A success metrics or talk through ideas for clarifying ownership of responsibilities where there are gaps.

Valeria Di Maso
Senior Director Analyst

Attend an upcoming **Gartner CFO & Finance Executive Conference** for in-person networking and sessions like "Data Governance Buy-In: Overcoming the Resistance Dilemma."

Gartner clients can read **3 Roles CFOs Must Play in Enterprise Data and Analytics** for details of actions to succeed in each role.



Actionable, objective insight

Position your organization for success. Explore these additional complimentary resources and tools for finance leaders:

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CFO Accelerators

Use step--by-step guidance and curated tools to help you make progress on the initiatives that matter most.

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8 Forces Reshaping the Future of Finance

Prepare for the future of finance and build a long-term vision that positions your team ahead of the curve.

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