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The AI business case for the finance team: costs, ROI and a 90-day pilot

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Finance teams no longer need to prove they can use AI; they need to prove it adds value. This guide sets out the costs to include, the benefits to measure and a 90-day pilot plan a CFO can approve.

Global reference

- Scope: CFOs, finance directors and transformation leads
- Topic: Building and testing the case for AI in finance
- Evidence: Gartner survey of 204 finance leaders, March 2026

Why a business case matters

Gartner found 66% of finance teams using AI report efficiency gains, but 63% said implementation was slower than expected in 2025. Its advice: measure realised value, not the number of tools.

Costs to include

- Licences and usage charges, which can rise with volume.
- Integration with the ERP, bank and data sources.
- Data clean-up, often the biggest hidden cost.
- Staff time for testing, training and review.
- Governance: security review, legal review and audit.

Benefits to measure

- Hours saved per process per month.
- Days taken off the close.
- Error rates and rework.
- Working capital: faster collections, fewer duplicate payments.
- Better decisions, measured through forecast error or time to answer.

A 90-day pilot plan

- Days 1 to 15: choose one process, record a baseline and agree success measures.
- Days 16 to 30: set up the tool, connect data and agree controls with internal audit.
- Days 31 to 75: run in parallel with the current process and log every exception.
- Days 76 to 90: compare results with the baseline and decide to scale, change or stop.

Red flags

- No baseline, so no proof.
- Vendor demos instead of your own data.
- No named owner after go-live.

What to do now

- Pick a pilot where volume is high and judgement is low.
- Put the stop decision in the plan from day one.
- Report results in money and hours, not features.

Our take

A small, measured win beats a big, vague programme. Use the first pilot to build the method, then repeat it.

Sources

- Gartner: CFOs must stop mistaking finance AI deployment for value creation (28 May 2026)
- Treasury Management International: Gartner survey shows 58% of finance functions using AI in 2024

Important. This summary is for general information and is not investment, legal or financial advice. It is based on public sources, together with Gartner research, and may be incomplete or out of date. Check the original sources, and take professional advice, before acting.

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