



RESEARCH REPORT

The Office of the SAP CFO and the Future of Finance

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Executive Summary

The Office of the CFO is standing at a defining precipice. For decades, the mandate has been clear: stewardship, governance, and efficiency. Today, that mandate has expanded radically. As we approach 2026, the finance function is being asked to serve as the strategic co-pilot of the enterprise, navigating through a “perfect storm” of regulatory complexity, economic volatility, and technological disruption.

Our 2025 benchmark study of 110 SAP-centric organizations reveals a landscape in active transformation. Leaders are no longer asking if they should modernize, but how fast they can execute. The data shows that 54% of organizations have already moved their core financial activities to SAP S/4HANA, establishing the digital backbone necessary for the next phase of evolution in artificial intelligence.

However, a significant gap remains between ambition and execution. While 85% of finance leaders list “optimizing financial performance” and “improving risk management” as their top strategic priorities, the operational reality is often different. Many organizations are stuck in a “Level 3” maturity stage, established but not optimized, battling silos leaving only 17% with fully integrated finance systems across the enterprise.

The findings in this report highlight a clear bifurcation. “Optimized” organizations are leveraging AI and automation to achieve faster cycle times (100%) and moving toward autonomous finance. Those slower to adopt are stalled by data complexity and operational inertia.

The path forward is clear but challenging. To bridge this gap, CFOs must prioritize three key actions:

- **Modernize the Core:** Leverage the move to SAP S/4HANA, already underway (54%) to consolidate disparate financial activities and establish a single source of truth.
- **Automate the Close:** Shift strategies from merely “improving efficiency” to true automation. With **47%** of organizations now prioritizing the automation of financial close processes, the race to a continuous close is accelerating.
- **Democratize Data:** Break down silos. 92% of leaders cite “real-time analysis and reporting capabilities” as their most critical business requirement, yet legacy data issues remain a top barrier to AI adoption.

This report outlines the drivers, actions, and technologies that define the Office of the SAP CFO today and provides a roadmap for leaders to bridge the gap between transactional efficiency to strategic intelligence.



DRIVERS

GLOBAL PRIORITIES

- **Regulatory & Risk Pressure:** Regulatory complexity and change; and cybersecurity, fraud and risk exposure are the top factors impacting strategy (54%).
- **Operational Efficiency:** Increased pressure to reduce manual and repetitive tasks in the financial close process (53%) is driving automation and AI adoption.
- **Strategic Optimization:** Risk compliance (85%) and optimizing financial performance (85%) are top strategic priorities.



ACTIONS

GLOBAL PRIORITIES

- **AI Experimentation:** Organizations are moving cautiously. 42% identify forecasting as most valuable AI capability, followed by anomaly detection" at (37%).
- **Modernizing the Close:** Companies are shifting strategies to "Improve financial close efficiency" (53%) and automate financial close processes (47%). 35% currently using financial close automation tools and 23% are implementing.
- **Consolidating ERPs:** The move to S/4HANA (26%) and need for ERP integration (32%) impact approach to financial close.



REQUIREMENTS

GLOBAL PRIORITIES

- **Real-Time Data Foundation:** 92% state that real-time analysis and reporting capabilities are the most important business requirement.
- **Overcome Barriers to AI Adoption:** Success depends on addressing complexity of change (70%), security and privacy risks (60%), and competing priorities (43%).
- **Governance:** As AI scales, 86% cite data lineage and auditability (43%) as important or very important.



TECHNOLOGIES

GLOBAL PRIORITIES

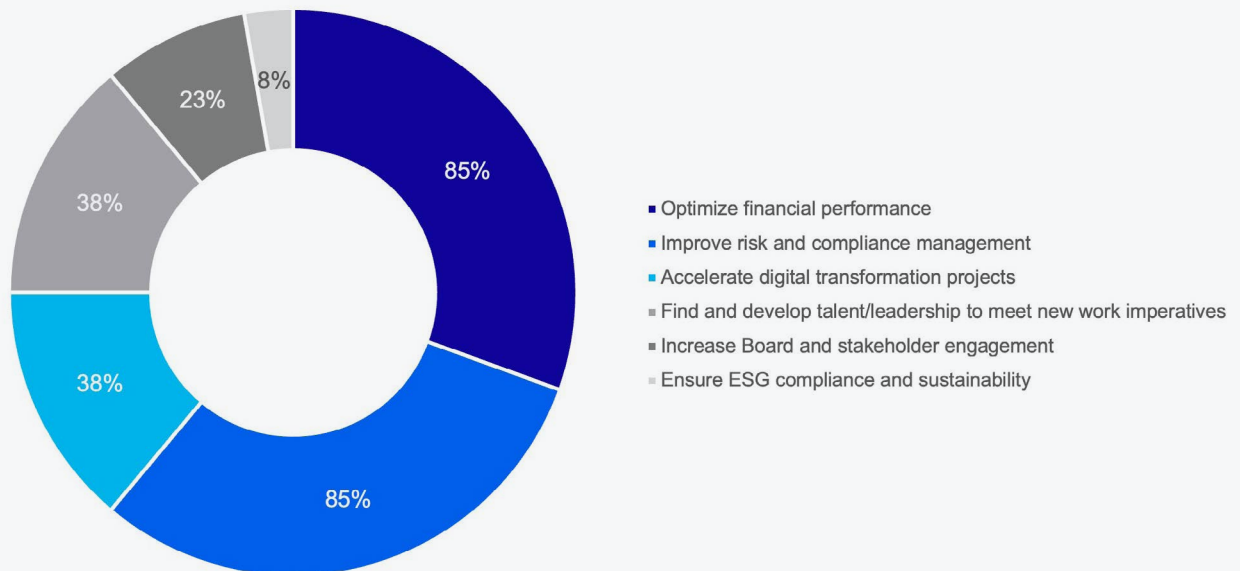
- **Core ERP:** SAP S/4HANA is the backbone, used by 54% of respondents.
- **Close & Reporting:**
 - SAP Business Warehouse (86%)
 - SAP S/4HANA Finance (45%)
 - Universal Journal (44%)
 - SAP S/4HANA for AFC (34%)
- **AI Use**
 - 69% overall adoption of AI in Finance
- **AI Evaluation:**
 - 57% for close orchestration
 - 42% ML forecasting for FP&A
 - 41% for anomaly detection treasury

➔ The Drivers of Change – Why Now?

Pressure on the CFO is coming from all sides. Our research identifies a convergence of external threats and internal demands that are forcing a re-evaluation of financial strategy. To meet these demands finance leaders are prioritizing optimizing financial performance (85%), improving risk and compliance management (85%) and accelerating digital transformation projects (38%) **(Figure 1)**.

FIGURE 1

Top Three Financial Strategic Priorities



The External Vice: Regulation and Risk

The global business environment has become increasingly volatile and complex. When asked what factors are most impacting their strategy:

- 54% of respondents cited regulatory complexity and change.
- 54% cited cybersecurity, fraud, and risk exposure.

This tie for the top spot is telling. It signals that the defensive responsibilities of the CFO, protecting the enterprise from fines, fraud, and breaches, are currently consuming as much strategic bandwidth as growth initiatives.

The Efficiency and Performance Engine

Internal Pressures: The Efficiency Imperative

Internally, the drive for efficiency has evolved into a quest for “touchless” operations. 53% of organizations identify the pressure to “reduce manual and repetitive tasks” as the primary driver for modernizing their financial close. But efficiency is just the table stakes. The goal is high performance. Most respondents (85%) identified “optimize financial performance” as one of their top three strategic priorities. This indicates that CFOs are not content with merely reporting the numbers; they intend to influence them.

External Pressures: Risk and Regulation

The external environment has become increasingly volatile. Regulatory complexity and cybersecurity risks are tied as the number one factor impacting strategy (54%), outpacing even geopolitical and economic disruption (31%). This signals a defensive stance. CFOs are primarily focused on protecting the enterprise.

→ The State of the SAP Finance Function

Where do organizations stand on their journey to maturity? The data paints a picture of a function that is established but not yet optimized. This maturity plateau is due to integration challenges that are creating silos. These silos are the primary enemy of AI, which requires unified, clean data to function effectively.



ANALYST INSIGHT

“The modern CFO recognizes that with the promises of optimized performance and prediction, there are also inherent risks in AI (both internal and external) that require immediate attention, rather than overly extended evaluation periods.”

SUSAN GALBERAITH
VP AND ANALYST, SAPINSIDER

→ The Maturity Plateau

Most finance organizations have moved beyond chaos but have not yet reached optimization. 58% of respondents rate their finance department as “Level 3 – Established/Advanced,” where financial management, reporting, risk, and compliance are integrated into business processes. At this level, their teams have a formal governance structure, regular risk assessments, and use enabling technologies. Yet only 8% consider themselves “Level 4 – Optimized/Leading” where continuous improvement is driven by data and analytics and strategic objectives are supported by automation and predictive insights globally across the organization. This suggests that while standard processes are in place, true transformation like agent-to-agent automation and predictive AI are still rare.

Finance Department Maturity



The Integration Challenge

A key barrier to moving from established to optimized is integration. Only 17% of organizations report their financial systems and initiatives are “Fully Integrated” where relevant departments operate with shared data, workflows, and controls integrated across SAP and third-party systems. The majority (50%) operate in a “Mostly” or “Partially” integrated state, often with SAP at the center but significant silos remaining at the edges.

Only
17%
of Finance leaders
identified finance
systems and initiatives
as fully integrated.

➔ The SAP Backbone

As we've reported throughout this year, the transition to next-generation digital core is well underway:

- **54%** of respondents primarily use **SAP S/4HANA**, and
- **29%** are still running **SAP ECC 6.0**, indicating there are still a marginal portion of the market either on the verge of a migration within the next 12 to 18 months or opting to not move under the looming 2027 deadline.

This migration is a catalyst. For 54% of organizations, the move to SAP S/4HANA is viewed not just as an upgrade, but as an opportunity to “consolidate financial activities,” effectively using the technical migration to drive finance transformation.



For more information on SAP deployment trends read [Deployment Approaches to SAP S/4HANA](#) by Robert Holland, Vice President and Research Analyst for SAPinsider.

➔ Modernizing the Financial Close

The monthly financial close remains the litmus test for finance efficiency. For too many, it is still a manual, week-long marathon.

Shifting Strategy: Efficiency vs. Automation

We are witnessing a pivotal shift in how leaders approach improving the financial close. When asked about their strategies for the close:

- 53% prioritize “Improving financial close efficiency.”
- 47% prioritize “Automating financial close.”

Leaders are increasingly driving automation and AI, realizing that the effort put into the transition, at a minimum will help them stave off the “hidden costs” of a delay in their transformation.

The Hidden Cost of Financial Delay

Currently, 53% of organizations take 4-7 days to complete their closing, while 42% take 8 days or more. In a digital economy where data is created in milliseconds, waiting a week for financial clarity is a strategic liability that compounds across multiple business functions. Consider the cascading impact. A board meeting scheduled for day 10 of the month proceeds with incomplete financial visibility, forcing strategic decisions based on estimates rather than actuals.



Modern, leading Finance teams are increasing automation and AI use to target reaching a “continuous” close, one in which the organization can make decisions using real-time financial data eliminating the lag. In making this shift, organizations achieving 1-3 day closes (only 5% today) are gaining a decisive advantage. They can close on day 2, validate by day 3, and spend the remaining month on analysis, strategic planning, and business partnership. They can reforecast if market conditions shift mid-month. They can validate working capital strategies in near-real-time. They are operating in a different speed class than their peers, and that speed difference directly translates to better capital allocation, faster decision-making, and superior financial agility.

5%

of finance teams identify as achieving a 1-3 day close where “continuous close” activities give the organization a decisive advantage.

➔ Technologies of the Close

To achieve a transformed state, the Office of the CFO is deploying a robust stack of SAP and third-party technologies:

- **SAP S/4HANA Finance for Group Reporting** is used by 45% of respondents, signaling a move toward unified reporting.
- **SAP Business Warehouse** is used by 52% of respondents, establishing a place to consolidate, transform, and manage data from multiple sources for reporting and analytics.
- **Universal Journal** adoption stands at 44%, providing the centralized data foundation necessary for real-time reporting.
- **SAP S/4HANA Cloud for Advanced Financial Closing** is utilized by 34% to orchestrate complex closing tasks.
- **BlackLine (39%), Anaplan (22%), OneStream (17%), Trintech (9%), Kyriba (9%), and Workiva (9%)** play a key role in automating the financial close and orchestrating other financial activities, including data management.

REACHING THE
CONTINUOUS
CLOSE

Organizations using Financial Close Automation Tools (35%), are driving a shift toward the “Continuous Close” strategy (32%).

SAPinsider Interview with AFC Sr. Product Manager, Christian Kurzke

SAPinsider sat down with Christian Kurzke, Sr. Product Manager for SAP's Advanced Financial Close (AFC) solution. Kurzke shared AFC is purpose-built for the reality of today's hybrid system landscapes to achieve greater speed in closing through automations, with full transparency. Key, he says, to success is remaining human-centric in approaches to deploy and adopt, remembering that "technology enables, but people transform."

Is it Time for Your Business to Shift from FCC to AFC?

SAP Advanced Financial Close (AFC) is the next-generation solution for orchestrating the financial close across hybrid landscapes. Unlike FCC, which is system-centric, AFC delivers cloud-native agility, cross-system orchestration, and real-time visibility. It integrates SAP and non-SAP systems, supports agent-driven automation, and offers monthly feature releases without disruptive projects. AFC also enables shared service functionality, reducing duplicate tasks across entities, and empowers business users to create closing templates without IT involvement.

What's Coming on AFC in 2026?

SAP is introducing task groups for easier template creation and task model management, a milestone that removes IT dependency by enabling business users to define and automate closing tasks themselves. These innovations will make AFC more scalable, user-friendly, and aligned with AI-driven workflows.



▼
"Technology enables, but people transform. AFC is built to incrementally harmonize processes and accelerate change."

CHRISTIAN KURZKE
SR PRODUCT MANAGER, SAP
ADVANCED FINANCIAL CLOSE

➔ Making the Pivot – Planning & Treasury

The future of finance is most visible in the planning and treasury functions, where the focus has shifted from historical reporting to building resilience.

Planning: Agility and Accuracy

The static annual budget is dead. While 57% of organizations still use an annual cadence, 43% have adopted agile models like rolling forecasts or continuous planning. More importantly, the method has changed. 71% of respondents now use driver-based planning. By linking financial forecasts to operational drivers (e.g., headcount, units sold), finance leaders can model scenarios in real-time rather than relying on run-rate assumptions.

Treasury: Liquidity as a Lever

In a high-interest, volatile environment, liquidity spearheads agility. Treasury leaders are adopting technologies to ensure cash and liquidity timing keeps pace with strategic opportunities in the business:

- 83% are adopting AI for fraud and anomaly detection; 67% for narratives and board packs.
- 67% are either using or implementing agentic AI for payment proposals and approvals.
- 83% employ FX/IR hedging programs to actively manage financial risk.
- 67% leverage In-House Banking / Cash Pooling to optimize internal liquidity.

This convergence of AI, hedging sophistication, and centralized cash management positions treasury upfront. Its strategic capabilities directly enable enterprise agility. Organizations with real-time cash visibility and AI-powered fraud detection can move capital to where it generates the highest return within hours, not days. They can hedge currency exposure before a geopolitical event cascades into P&L impact. They can accelerate or defer payments strategically to optimize working capital and supplier relationships. For senior finance leaders, this means treasury modernization is no longer optional. It is the connective tissue between strategy and execution.

CFOs who have not invested in integrated treasury platforms (combining AI anomaly detection, agentic payment automation, and in-house banking capabilities) are leaving millions of dollars of value on the table. More importantly, they are losing the speed advantage that determines winners in volatile markets.

➔ AI and the New Finance Frontier – Hype vs. Reality

Artificial Intelligence is this year's most anticipated development in finance, but our data reveals a nuanced reality: high interest, cautious adoption, and significant barriers.

The Adoption Curve

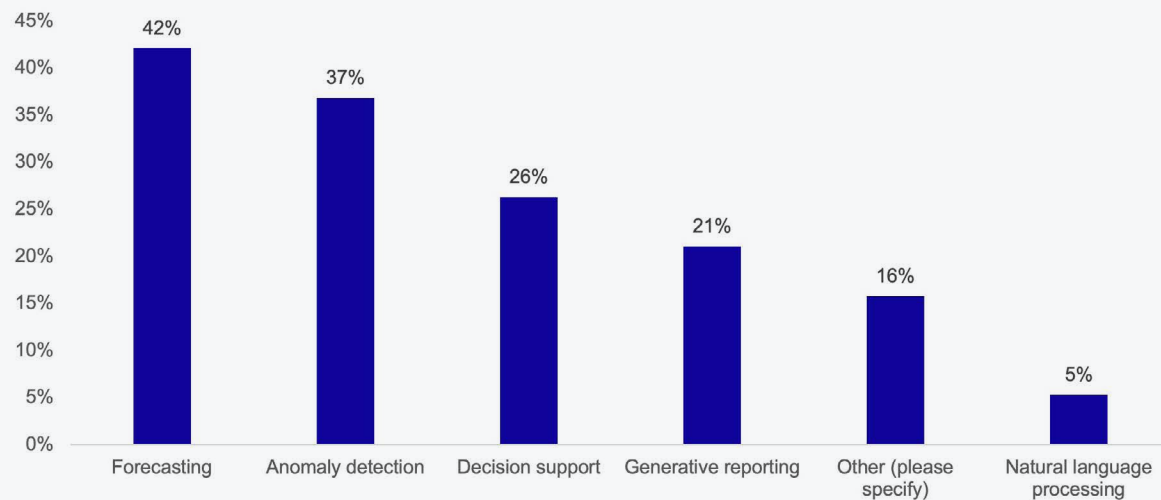
On the surface, AI has arrived: 69% of respondents state they are currently using AI in finance. However, the use cases are specific and often traditional (**Figure 2**):

- Forecasting is the top value area 42%.
- Anomaly Detection follows at 37%.
- Generative Reporting is a distant third at 21%.

69%
Using AI in Finance

FIGURE 2

AI Use Cases Valued Most by Finance



When we look at advanced applications, the numbers drop, organizations are just beginning to evaluate, agentic AI for close task orchestration (57%), ML forecasting in FP&A (42%). Ahmed Munir, business transformation leader, author, and SAP and AI strategist urges finance leaders to “think about how AI will transform finance operations, it is not just about closing the month faster. It is about delivering continuous insights even before the books are fully closed. This indicates that while “AI” as a broad concept is present, transformative GenAI is still in the experimental phase for most.

The Value of AI

For those who do adopt AI, the ROI is undeniable. Respondents using AI/predictive capabilities reported faster cycle times (100%) and reduced manual effort (83%) as a realized benefits. These are documented results from organizations already in production with AI. The ROI extends beyond operational metrics. The organizations achieving faster cycle times are gaining weeks of additional analytical capacity each month, time that was previously consumed by manual reconciliations, data wrangling, and close orchestration. That recaptured capacity translates directly into higher-value work: scenario planning, variance analysis, business partnering, and strategic foresight. 83% reduction in manual effort is not a headcount strategy; it is a talent retention and engagement lever. Finance professionals no longer spend their careers reconciling accounts or chasing down missing data; instead, they engage in analytical and strategic work that is intellectually stimulating and career-defining. This shift fundamentally changes the value proposition of finance careers, making it easier to attract and retain top talent in a competitive labor market.

For CFOs operating in this context, AI adoption is not a discretionary investment in innovation, it is a competitive imperative. Organizations that delay AI deployment are not just losing operational efficiency, they are losing strategic agility, analytical capacity, and the ability to attract the next generation of finance talent. Minur agrees with this, sharing “We are entering a new era of trust in the enterprise, with AI acting as an enabler rather than a black box.” The cost of staying analog in a digital world is measured not just in cycle time, but in enterprise value and organizational capability.

The Barrier is Leadership, Not Technology

What is stopping AI adoption for the rest? It isn’t technology; it’s organizational inertia.

- 70% cited “Complexity of business and operational change” as the top barrier.
- 60% cited “Security and privacy risks.”
- 43% cited “Competing priorities.”
- 17% pointed to a “lack of clean and comprehensive data.”

The data reveals a paradox. Organizational complexity and competing priorities are leadership and change management challenges, not technical. Finance leaders need to stop waiting for perfect data or perfect technology. They should use AI to lower complexity and order priorities. Starting small with pilot projects immediately and build governance and formalized structure around the initiative as adoption grows.

INSIDER INSIGHT



“We are entering a new era of trust in the enterprise, with AI acting as an enabler rather than a black box.”

AHMED MUNIR
BUSINESS TRANSFORMATION
LEADER | SAP & AI STRATEGIST

Member, SAP Insider CIO Advisory Council
Member, Gartner CIO Community
– Dallas Chapter.
Author, [Business AI Weekly Newsletter](#).

→ The Path Forward: Recommendations

The Office of the SAP CFO is moving in the right direction, but the pace must accelerate. Staying at the “Established” maturity level is a comfortable plateau that if not accelerated can diminish competitive advantages which is a dangerous place to stay in a rapidly evolving market.

For the “Developing” Organization (Level 1-2):

- **Fix the Foundation:** Prioritize data standardization. It is the foundation of AI success. Focus on the Universal Journal and master data governance.
- **Start Small:** Automate the low hanging fruit of the financial close, reconciliations, and journal entries, before tackling AI.

For the “Established” Organizations (Level 3):

- **Pilot the Future:** Explore Agentic AI. Pick one high-value AI use case forecasting or anomaly detection and run a proof of concept. Measure both accuracy and cycle times.
- **Strategic Governance:** As you deploy AI, establish a rigorous governance framework to manage security and privacy risks and maintain trust with the Board and regulators.

For the “Optimized” Leader (Level 4):

- **Push for Autonomous:** Shift from “automated” to “autonomous.” Explore Agentic AI for task orchestration.
- **Power Strategy:** Leverage driver-based planning to amplify your role as co-pilot of the enterprise.

→ Final Thought

The Office of the SAP CFO is transforming from a scorekeeper to a value creator. The tools SAP S/4HANA, AI, and cloud automation are available. The differentiator will be the courage to tackle operational complexity and the vision to treat data as the enterprise’s most valuable asset. The time to build an autonomous, intelligent, and integrated future for finance is now.

INSIDER INSIGHT

“When I think about how AI will transform finance operations, it is not just about closing the month faster. It is about delivering continuous insights even before the books are fully closed.”

AHMED MUNIR
BUSINESS TRANSFORMATION
LEADER | SAP & AI STRATEGIST

ABOUT THIS REPORT

This report wholistically looks at the people, processes, and technologies driving the Office of the CFO in organizations with SAP technology landscapes worldwide. Research was conducted in 2025. 110 respondents throughout the year shaped this global view of AI, automation, and digital transformation practices. Surveys are conducted anonymously. Respondents have the option to provide their email at the end of the survey. Interviews are conducted post research to validate findings. Responses are counted when email addresses and IP addresses are unique. Findings are rounded to the nearest percentage.

SAPinsider uses a proprietary DART Model Framework to set context for the environmental factors driving approaches to technology adoption, then identifies the actions, requirements, and technologies organizations use to manage how they address these impacts through their practices, partnerships, and technology ecosystems.

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