WHITE PAPER

The CFO's **AI ROI** Reality Check

8 Questions to Ask Before You Put Finance Agents to Work

A practical guide for CFOs and Fractional CFOs navigating AI adoption, ROI, controls, and human oversight.

Move faster than others

Measure what matters

Keep financial judgment accountable



2026

CFO & FINANCE LEADERSHIP BRIEF

DNA Growth

AI Adoption Is Moving Faster Than Finance Governance

AI is already moving into core finance workflows.

93%

Deloitte's Q2 2026 CFO Signals found that 93% of CFOs say their organizations use AI across key operations.

But speed creates a new CFO question:
Are we actually creating measurable financial value?

A 2026 survey of 1,500+ CFOs and senior finance leaders found:

92% feel pressure to prove AI-agent ROI.

50% report only limited measurable ROI so far.

30% have not updated internal controls within the past year for AI agents.

The issue is no longer whether finance should use AI. **It is whether finance can control, measure, and scale it responsibly.**



Before Deploying an **AI Agent,** Ask These 8 **Questions**



01

VALUE

What financial outcome are we improving & how to measure the ROI?

02

DATA

Is the underlying data reliable enough?

03

CONTROL

What can the agent actually do without approval?

04

ACCOUNTABILITY

Who owns the outcome when it gets something wrong?

05

WORKFLOW

Where does human review remain mandatory?

06

COST

What is the full cost of running and managing it?

07

SCALE

What evidence would justify expanding it?

You are not ready to scale the agent.
If you cannot answer these eight questions,

Start With the **Financial Outcome**, Not the AI

"**Use AI for forecasting**" is not an ROI case.
A CFO needs a measurable business outcome.

01 | Define the baseline

What does the process cost today?

- Hours
- Headcount
- Outside support
- Rework
- Errors
- Close delays

02 | Define the target

What should improve?

Example:
Reduce monthly reporting preparation from **5 days to 2 days.**

Then measure:

- Time saved
- Cost avoided
- Quality improvement
- Decision impact

03 | The CFO test:

If the **AI disappeared tomorrow**, could you **quantify the value** it had created?
If not, **the business case is probably not mature yet.**



Data, Controls and Accountability

An AI agent can only be as reliable as the environment around it. Before deployment, establish:

01

DATA

Is the source data complete, current, reconciled, and permitted?

02

CONTROL

What can the agent:
Read? Create? Change? Approve? Send?

03

ACCOUNTABILITY

Who reviews material outputs?
Who can override the agent?
Who investigates exceptions?
Who owns the final decision?

A PRACTICAL RULE:

The more financial impact an agent can create, the stronger the control framework should be.

AI governance should not sit outside finance operations.
For CFOs, it increasingly becomes part of the operating model.

Where Does Human Judgement Stay?

Not every finance task should become autonomous. A useful framework is:

AUTOMATE

High-volume, repeatable, low-risk tasks.

AUGMENT

AI prepares the analysis. A finance professional reviews and decides.

ESCALATE

AI identifies an exception or uncertainty and routes it to the right person.

APPROVE

Material financial decisions require explicit human authorization.



That distinction becomes especiall important for:

- Cash management
- Forecasting
- Revenue recognition
- Vendor payments
- Tax
- Financial reporting
- Investor reporting

Prove the ROI Before You Scale

Do not judge an AI agent by activity. Judge it by outcomes.

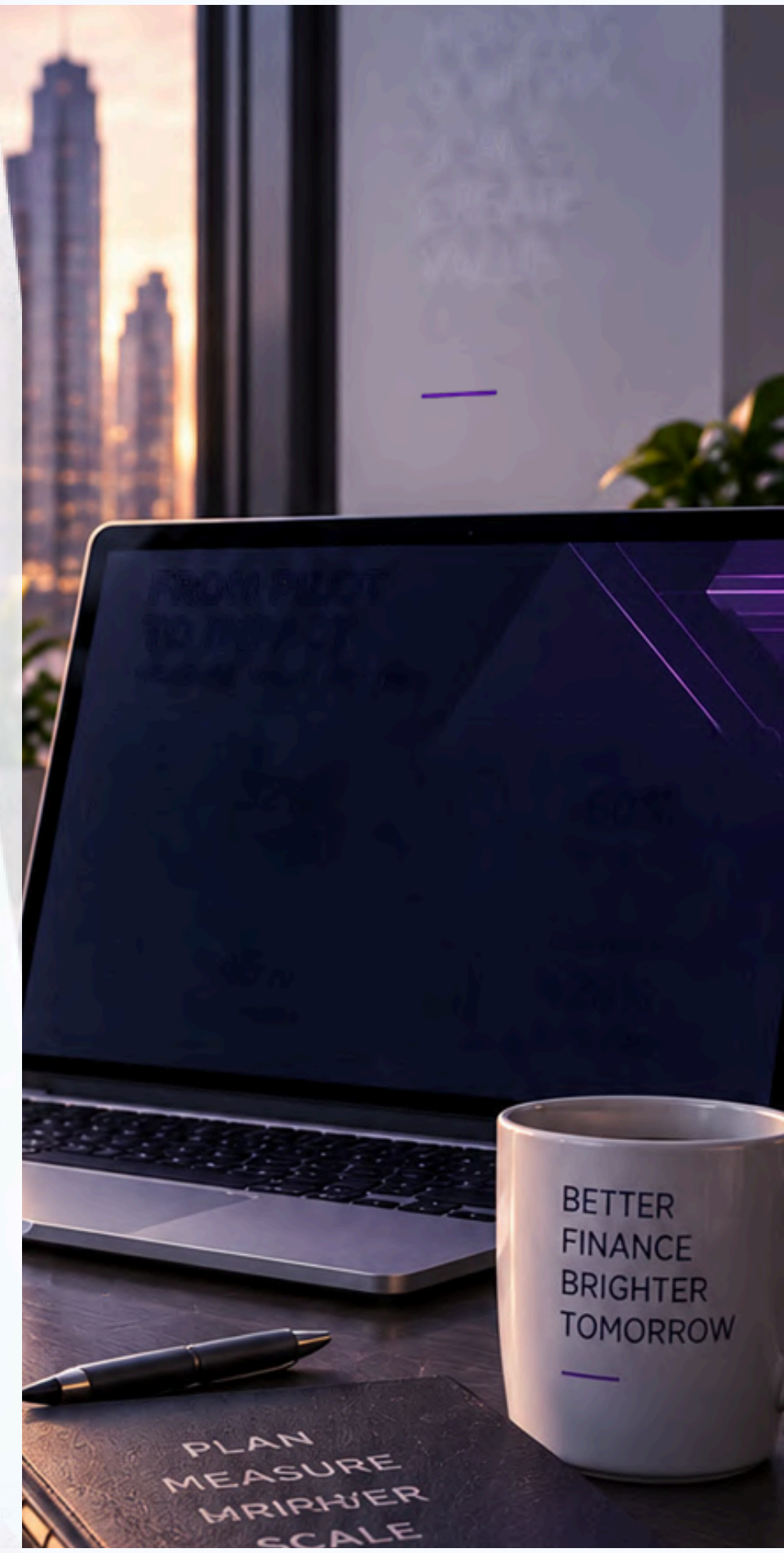
Track four numbers:

01 **COST**
What does the agent actually cost to run?

02 **TIME**
How many finance hours does it save?

03 **QUALITY**
What happens to errors, rework, and exceptions?

04 **BUSINESS IMPACT**
Does it improve cash flow, forecasting, close speed, margin visibility, or decision-making?



Then set a scale gate:

KEEP
Measured value is clear.

FIX
Value exists, but controls or workflow need improvement.

STOP
Cost or risk outweighs measurable benefit.

Pilot → Measure → Control → Scale

The CFO's Role Is Changing

AI may automate more finance work.
But that does not make the CFO less important.
It makes judgment, controls, data quality, and capital allocation more important.

DNA Growth helps CFOs and Fractional CFOs extend finance capacity across FP&A, accounting, reporting, financial modeling, CFO operations, automation, and AI-enabled workflows.

We combine technology with finance professionals so CFOs can spend less time pushing work through the system and more time using finance to drive decisions.

- FP&A
- Accounting
- Reporting
- Financial Modeling
- CFO Operations
- Automation
- AI-Enabled Workflows



Need more finance capacity without building every role in-house?

Let's talk ›

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