REPORT

The Trust Review: What Separates Finance Leaders in 2027



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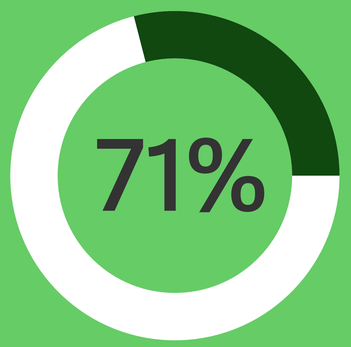
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INTRODUCTION

Data and AI have a trust problem

Finance teams often do whatever it takes to get their data right before they file. But, outside of disclosures, how much do they trust their data to help drive strategic decisions?

Data that's accurate for an auditor at a specific point in time is not necessarily fit, a couple of months down the line, to inform a live decision, feed an AI workflow, or answer a board question on the spot. Reporting-grade data is not decision-grade data, and the difference is costing organizations ground.



of the C-suite report that data quality has significantly or moderately limited AI deployment

Workiva 2026 Midyear Executive Benchmark Report

This pressure has been building for some time, but AI has accelerated it. As finance teams move to deploy AI across planning, reporting, and risk workflows, the demands on the data that flows within these systems have intensified. AI requires data that is structured, traceable, and continuously reliable. When AI is fed disconnected data, its limitations become rapidly apparent and errors compound.

Pulling ahead on AI and finance transformation starts with an honest assessment of the data foundation, and the work that needs to go into fixing the processes underneath it.

Those processes should be designed to bring trust to data and AI. In an environment where businesses need to respond with speed to volatility, trust becomes a valuable asset.

The trust review shows you where the biggest gaps in trust exist within finance-led processes and how to close them.

SECTION 1

The data trust gap

Data problems are limiting professionals' strategic impact at work:

When finance teams describe their data problems, the language tends to be consistent. Too many systems. Different teams pulling from different sources. Data that cannot be reconciled without hours of manual work.

> The companies that are not following industry-leading practices are usually not following the technology. When they upgrade or get a new ERP system, they copy the processes they had before rather than adopting the industry-leading practice processes built into the system. You have to use standard processes and change the mindset.



Marianne Brusdal
Partner, PwC Norway

Technology alone can't patch over ineffective and fragmented processes. When companies upgrade a system like an ERP and carry their existing processes across unchanged, the fragmentation follows.

Indicators of where process or system design has broken down can include:

- **Manual journal entries.**
  A high concentration of manual adjustments in a single area typically points to broken or unautomated upstream processes, or a process that wasn't properly embedded in the technology in the first place.
- **Difficulty reconciling GAAP and non-GAAP metrics.**
  When GAAP and non-GAAP figures cannot be reconciled, every item below the line becomes a potential source of noise. Different business units apply different standards. Corporate accounting and BU finance operate with different hierarchies. Adjustments accumulate that are financially defensible in isolation but collectively make it harder to tell a clean story.
- **Fragmented definitions and broken trails.**
  When different parts of the business apply different definitions to the same metric, or when operational adjustments are made offline and the trail back to the source gets lost, the data can be numerically correct and still not function as a shared basis for decisions.

How you can increase trust in data

- **Treat the operating model as the starting point.**
  Before selecting or upgrading platforms, leading finance teams define process ownership, governance structure, and data definitions. That means establishing who is responsible for each data input, what the agreed definitions are across business units, and what standard of data readiness is required at each stage of the reporting cycle, and by when.
- **Use manual adjustment volume as a performance metric.**
  Leading teams actively track and reduce manual interventions over time. If you can identify areas where a lot of adjustments need to be made, there is often a process that needs redesigning or a system integration that has not been completed. Making the volume visible creates organizational pressure to help address the root cause of issues.



SECTION 2

The decision trust gap

Many organizations still treat data quality as a binary condition, which tends to obscure how uneven the reality is.

Data can be accurate enough for a quarterly report and completely insufficient for a real-time AI workflow. It can be technically correct and still fail to give a decision-maker the context they need to act on it.



of CEOs report that AI hallucinations or errors have reached external audiences or the board

Workiva 2026 Midyear Executive Benchmark Report

For data to be considered decision-grade, it should satisfy the following conditions:

- Traceable to a single source of truth.
- Timely enough to match the decision cadence.
- Accurate within a knowable variance tolerance.
- Contextualized, meaning interpreted rather than just presented.
- And actionable at the level of the person who needs to use it.

Raw data without context does not help a decision-maker. Context without traceability does not help an auditor. Decision-grade data should work for both at once.

The operational test for decision-grade data is simple. If the CFO has a clear question, how long does it take for the team to answer it? When the answer takes days, the problem is typically structural—the data is not organized in a way that allows it to be queried on demand, the lineage is unclear, or the team is spending more time assembling information than analyzing it. That response time is a direct proxy for how far the organization is from having decision-grade data. Tracking it, and improving it, is one of the more useful KPIs a finance function can adopt

> You can look at how hard it is for your team to address questions coming from the CFO. If the CFO has a question, can your team answer it in a couple of hours, or does it take them days to get to the bottom of it? If it takes days, you definitely have a data process problem.



Chelsea Hall
Industry Principal, Workiva

How you can move towards decision-grade data

- **Benchmark your data maturity before assuming readiness.**
  Organizations routinely overestimate how far along they are. A structured assessment across data sources, lineage, process ownership, and definition consistency tends to surface gaps that are not visible from the inside. This visibility forms a necessary foundation for decision-grade data.
- **Design toward continuous data readiness.**
  Decision-grade data means a CFO can get a reliable answer and assess it on demand. That capability is still some distance away for many organizations. It is a useful design target precisely because it changes the architectural choices made earlier about where data lives, how lineage is recorded, and what governance should be in place before AI can be trusted to surface an answer that a CFO can act on.

SECTION 3

The AI trust gap

AI amplifies whatever is in the data it draws from. In a well-governed environment with clean, structured, consistently defined inputs, AI is considered to be a powerful accelerator. Where data quality problems have been managed around rather than resolved, it accelerates those too.

The compounding risk is specific to AI. As human steps are removed from the process, the ability to spot quality issues decreases. An anomaly that a finance practitioner would have caught in a spreadsheet review might not get caught when the output arrives pre-formatted and plausible-sounding from an AI model. The error is inside it, but the trail back to the source is less visible than it should be.

The organizational dimension is equally significant. Much of the AI value being captured in finance right now sits at the individual or team level. The cross-functional orchestration that would allow individual AI capabilities to scale across the finance function has not arrived in many organizations.

The finance function is also going through a structural change that will take time to absorb. Roles will change. Some roles may disappear. What will remain are roles that require a different profile: ERP specialists sitting inside finance rather than delegated to IT, process architects who can design AI-compatible workflows, controllers who exercise judgment on AI outputs rather than reviewing the work of general ledger accountants and managing data manually.



Three-quarters of AI's economic gains are being captured by just 20% of companies

PwC 2026 AI Performance Study, April 2026

> AI does not fix poor data. It amplifies it. As we remove human steps from the process, we also remove opportunities to spot and challenge data quality issues, increasing the risk that unreliable outputs are treated as credible decisions. If you want to scale AI with confidence, you first need data you can trust.



Karl Saunt
Partner, PwC UK

How you can get more out of your AI

- **Use AI as a reason to redesign processes.**
  The strongest returns from AI in finance have come from teams who ask: if we were designing this process from scratch, knowing what AI can and cannot do, how would we build it? That question surfaces the data quality and governance work that should happen before AI can scale, and it tends to produce processes that are simpler, more auditable, and more resilient.
- **Invest in people and culture before capability.**
  Finance teams that have built momentum with AI have invested in developing the judgment their people need to work alongside it effectively. That includes the ability to recognize when an AI output should be challenged and when it can be trusted. Without that, AI adds another layer of complexity without reducing the underlying risk. Real progress requires framing this as a workforce transformation from the start, not a technology rollout.
- **Keep humans in the loop by design.**
  As automation increases, the risk of complacency rises with it. The finance leaders managing this well are explicit about where human judgment is still required, what that judgment should be checking, and how the person exercising it maintains enough proximity to the process to do so reliably.

SECTION 4

The assurance layer trust gap

What organizations' more recent AI audits uncovered:

37%

Data lineage gaps or traceability issues

37%

Gaps in validation of existing controls

33%

Gaps in governance policies or controls

32%

Bias or fairness concerns in AI outputs

Workiva Midyear Executive Benchmark Report (releasing August 2026)

Assurance processes built for pre-AI reporting and data environments may no longer be fit-for-purpose. Point-in-time controls, end-of-process review, quarterly sign-offs—these were built around human-paced, human-executed workflows. When AI is generating outputs, making recommendations, and feeding data into the next step in a chain, the pace and volume of what should be governed changes.

Organizations managing this well have built governance into the process rather than onto it. They have been able to automatically generate audit trails as work proceeds, set access permissions at the process level, assign bounded tasks to each AI agent that then passes a clean output to the next step before writing to a system of record. They have reduced the need for significant human intervention while confirming human oversight.

The organizational model matters too. Many of today's large organizations are converging on a hub-and-spoke structure for AI governance: enterprise-level standards and principles set by a CIO, chief AI officer, or cross-functional committee, with each function demonstrating how it is operating within that framework. Finance does not own AI governance. What finance does own is the obligation to show, continuously and clearly, how its AI workflows comply with the enterprise framework.

Organizations that over-controlled early tended to stall their AI programs before they produced value. Those that are under-controlled may have an incident, lose confidence, and then spend significant time and money rebuilding governance from scratch under pressure. The organizations now pulling ahead on AI returns have found the right calibration early: enough governance to give teams the confidence to scale, not so much that every experiment requires an approval chain.

> Too much control can stifle AI adoption. Too little leaves organizations exposed to hallucinations, data loss and a rapid loss of trust when something goes wrong. The organizations getting the balance right are able to scale AI with confidence, turning effective governance into an accelerator of value rather than a barrier to innovation.



Karl Saunt
Partner, PwC UK

How you can integrate assurance for AI workflows

- **Make governance an accelerator.**
  The organizations seeing the fastest progress in AI adoption are often the ones that invested earliest in the right governance structures. A strong testing framework, clear accountability for AI outputs, and an enterprise-level policy that finance can demonstrate compliance with gives teams the confidence to scale. Organizations that skip this step tend to encounter friction later, at much higher cost, when an audit finding or a board question forces the issue.
- **Build audit trails into the process architecture.**
  Auditability and assurance should be incorporated across the entire end-to-end process. In an AI context, that means each agent in a chain does something simple and traceable, passes a clean output to the next step, and records the actions that it took within a system of record. By the time the final output is reached, each decision in the chain is documented.
- **Work towards integrated, real-time assurance.**
  The longer-term direction is away from cyclical point-in-time reviews and toward an always-on governance model. When data is unified, AI is governed, and controls are embedded in workflows rather than applied after the fact, assurance can become continuous, you gain earlier visibility to emerging risks, and there is less duplication across the three lines of defense.

SECTION 5

Building a trust-first finance function



Data, AI, and assurance should work together to create a trust-first finance function.

The data foundation determines what AI can do. The governance framework determines if you can rely on AI outputs. The assurance layer determines whether the whole system can be defended under scrutiny. These are sequential dependencies, and the organizations that have understood that earliest are compounding the advantage.

The finance function has always depended on trust. What has changed is the scale at which that trust needs to operate, and the speed at which it can be lost. A governance issue that once affected one team can now propagate through an agentic workflow before anyone has noticed. The infrastructure that maintained trust in a pre-AI environment will likely not be sufficient in 2027 and beyond.

Transforming for trust should start with strategy before technology. Leadership should be willing to make the process changes, the governance investments, and the workforce decisions that decision-grade, trusted data requires.

That also means finding the proper position on the adoption curve. The fast-follower stance is emerging as the more defensible position for many finance functions: watching carefully what is working across other functions and industries, learning from those early experiences, and being prepared to move with conviction when the moment is right. Being first carries a level of risk that finance, given its obligations to precision and auditability, cannot always absorb. Being slow means ceding ground that is difficult to recover.

> **There will likely be a stronger push for real-time insights because clients feel that being behind their peers on reporting speed and accuracy can impact their stock price. There will be more conversations about this from a management decision-making perspective, as well as what faster, more predictable, highly accurate reporting does for the market.**



Eric Butts
Finance Partner, PwC US

Many organizations are now moving from AI experimentation to establishing stronger strategies for AI orchestration throughout their processes. Now is the time to learn from those organizations, to focus on establishing foundations for trust that unify data, AI, and assurance to help make better decisions, move faster, and grow the business.

Workiva and PwC's global alliance

PwC and Workiva combine industry knowledge and proven delivery experience with a connected AI-ready platform, bringing a human-led, tech-enabled approach to financial reporting, risk, controls, and assurance. Together, we help organizations build the trusted data foundation, governance, and audit trails that make data, AI, and assurance work as one—so teams can move faster with confidence.

Fuel financial reporting with AI you can stand behind.

Make better decisions, work faster, and increase confidence in reporting with connected data, AI, and governance.

Request Demo



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