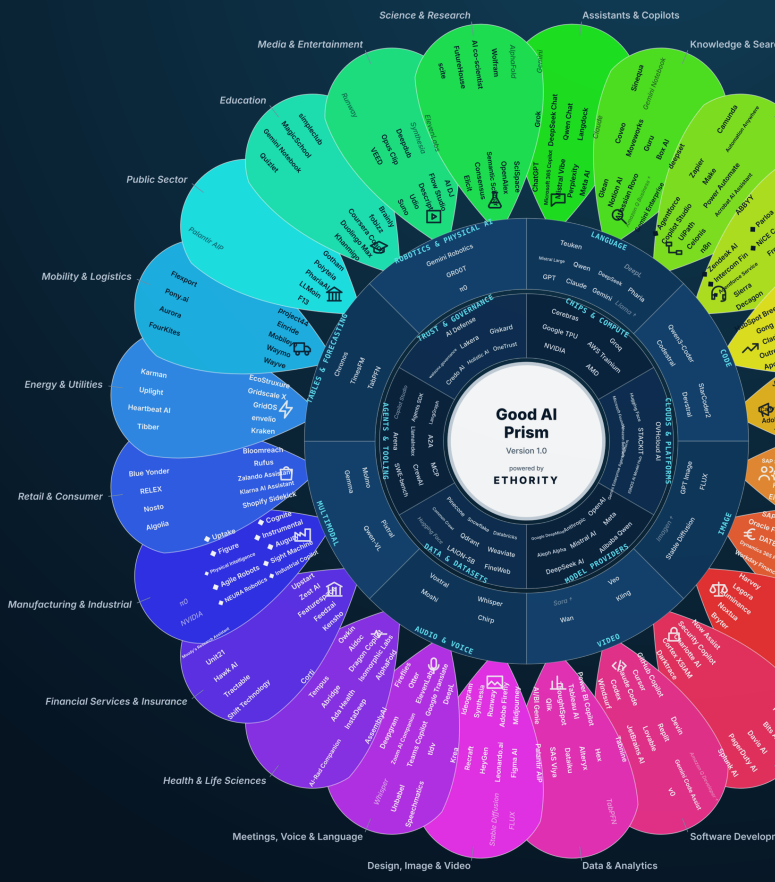
ETHORITY
AI BUSINESS OPERATING SYSTEM



GOOD AI PRISM · FUNCTION BRIEF 2026/27 · FINANCE & ACCOUNTING · GLOBAL EDITION

Put AI to work in finance and accounting

Where AI already prepares, matches and checks in the CFO office, what the market offers, and the rules by jurisdiction.

25
AI offerings mapped in Finance & Accounting

59%
of finance functions used AI in 2025, level with 58% in 2024 (Gartner)

54%
of large North American CFOs rank AI agents among their top three priorities for 2026 (Deloitte)

Created by Sten Franke with a people and governance lens by Severin L. Wilson · October 2026

AT A GLANCE

Finance is where AI meets the numbers everyone relies on

Finance teams were early users of automation for invoices, matching and reporting. AI agents now arrive in the ERP suites and specialist tools, while auditors, tax authorities and controls frameworks expect every number to stay traceable.

This brief applies the Good AI Prism Market Study 2026/27 to one business function: finance and accounting in the office of the CFO. It combines the study's market map of 25 AI offerings with current research on adoption, workforce and rules across major jurisdictions. Europe is ETHORITY's hub market and Germany its home and test market, so both get the closest look. Banks and insurers are covered in a separate sector brief.

59%
of finance functions used AI in 2025, after 58% in 2024 and 37% in 2023 (Gartner, 183 finance leaders)

63%
of finance organisations say AI implementation was slower than expected in 2025 (Gartner, 2026)

75%
of large organisations report active AI use in finance; 42% are fully assurance-ready (KPMG, 2026)

54%
of large North American CFOs rank AI agents among their top three priorities for 2026 (Deloitte)

25%
of German AI users apply AI in controlling and accounting, up from 17% a year earlier (Bitkom, 2026)

28,082
first-time US CPA exam candidates in 2024, down from 42,626 in 2023 (AICPA)

About this brief

Market figures come from the Good AI Prism 2026/27 study dataset: every entry is recorded with a dated source from the provider's own pages. Job groups are ETHORITY's classification. External figures name their source, population and date; surveys use different populations and definitions of AI use and are not combined. Vendor performance figures are labelled as vendor claims. This brief is not legal, tax or audit advice.

WHERE FINANCE STANDS

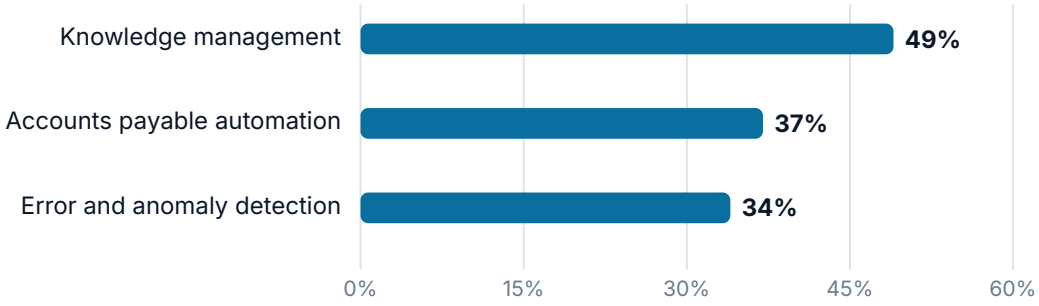
From pilots to agents, with value still to prove

AI use in finance is broad but has levelled off. Gartner finds 59% of finance functions using AI in 2025, almost unchanged from 58% a year earlier, and 91% of respondents report low or moderate initial impact. In 2026, 63% said implementation had been slower than expected. Large companies move faster: KPMG counts 75% with active use, and 54% of large North American CFOs put AI agents among their top priorities (Deloitte).

Knowledge management, payables automation and error detection lead today; forecasting and insight generation are among the lowest-rated uses (Gartner). In Germany, ETHORITY's test market, a quarter of companies using AI now apply it in controlling and accounting, up from 17% (Bitkom, 2026).

Exhibit 1 · What finance functions use AI for

Share of finance functions using AI that apply it to each use case, 2025



Gartner, AI in Finance Survey, 18 Nov 2025 · 183 CFOs and senior finance leaders

THE WORKFORCE SIDE

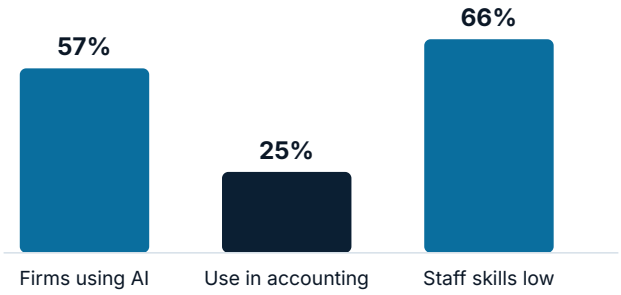
AI moves finance work from preparing to reviewing

Finance faces a thinner talent pipeline. US accounting degrees fell 6.6% in 2023–24 and first-time CPA candidates dropped by a third in 2024 (AICPA). CFOs name acquiring and developing AI and digital talent as their top near-term challenge (Gartner, 2026); 38% of organisations upskill finance and internal-audit staff, 28% hire new skills (KPMG).

The strongest independent evidence comes from audit: audit firms that invested more in AI had about 5% fewer restatements, slightly lower fees and, after three to four years, 3.6% to 7.1% fewer accounting staff (Fedyk et al., 2022, data to 2019). Close-cycle savings in circulation are vendor claims, not independent measurements.

Exhibit 2 · Test market Germany: AI in companies

Share of companies with 20+ employees using AI; of AI users, share using it in controlling and accounting; share rating staff AI skills low, 2026



Bitkom, AI in companies, 14 Sep 2026 · 603 companies

89,549

tax advisers in Germany on 1 Jan 2026, up 0.6%; tax-clerk training contracts fell 1.3% (BStBK)

38%

of organisations upskill finance and internal-audit staff for AI; 28% hire new skills (KPMG, 2026)

THE RULES

Europe sets the reference dates

ETHORITY reads the rules by jurisdiction. Europe is the hub market: most finance-function AI is not high-risk under the AI Act, while e-invoicing reshapes the data finance runs on. Germany, the home and test market, adds e-invoicing deadlines, bookkeeping rules and a major ERP deadline. The next page maps the United States and international audit standards.

European Union: the hub market

2 Feb 2025	IN FORCE	Prohibited AI practices apply; providers and deployers take measures to support AI literacy (Art. 4, as amended).
11 Mar 2025	VIDA	VAT in the Digital Age adopted: Member States may mandate domestic B2B e-invoicing without separate EU authorisation.
2 Dec 2027	ANNEX III	High-risk duties for stand-alone systems apply, including creditworthiness assessment of natural persons (5b) and employment uses (point 4). Close, payables, planning and corporate fraud detection are not listed.
1 Jul 2030	VIDA	Intra-EU e-invoicing with digital reporting starts: structured invoice data becomes the European default.

AI Act dates as amended by the Digital Omnibus on AI, Regulation (EU) 2026/1744, in force since 27 July 2026. Transparency duties (Art. 50) apply to assistants and generated content in every use.

Germany, the home and test market, adds its own building blocks

- E-invoicing: all businesses must be able to receive e-invoices since 1 Jan 2025; issuing is mandatory from 1 Jan 2027 above €800,000 prior-year turnover and for all domestic B2B invoices from 1 Jan 2028.
- GoBD: the principles for proper electronic bookkeeping and archiving cover AI-supported postings; the process documentation should describe each AI step.
- SAP ERP 6.0 (ECC) mainstream maintenance ends at the end of 2027, optional extended maintenance at the end of 2030; plan AI and S/4HANA migration as one programme.

RULES BY JURISDICTION

Where you report and are audited decides which rules apply

Rules for AI in finance combine AI law, tax and invoicing law, internal controls and auditing standards. The EU sets AI and e-invoicing dates; in the US, audit and control rules apply to AI through existing standards. Status October 2026.

JURISDICTION	INSTRUMENT	APPLIES	WHAT IT MEANS FOR FINANCE
European Union	AI Act as amended; ViDA	Art. 4 since Feb 2025; Annex III from 2 Dec 2027; ViDA from 1 Jul 2030	Most finance-function uses are not high-risk; credit decisions on natural persons and HR uses are. Structured e-invoices become the default.
Germany	Wachstumschancengesetz (§14 UStG); BMF letters; GoBD	Receipt since 1 Jan 2025; issuing from 2027 and 2028	Structured invoices become the input for payables automation; bookkeeping and archiving rules cover AI-supported steps.
United States	PCAOB amendments to AS 1105 and AS 2301	Audits of fiscal years beginning on or after 15 Dec 2025	Auditors who use technology-assisted analysis of electronic information must plan for it and evaluate the reliability of the data.
United States	Sarbanes-Oxley Act, Section 404 (internal control over financial reporting)	In force; no AI-specific SEC or PCAOB rule	AI in reporting-relevant processes falls under existing controls: IT general controls, change management, key reports and review of AI outputs.
International	IAASB Technology Position for the International Standards on Auditing	Statement Oct 2024; issues catalogue updated Nov 2025	The global audit standard setter is keeping the ISAs fit for technology; auditors outside the US follow its work.

Sources: EU Official Journal, PCAOB, IAASB, German tax law and BMF letters (via IHK), SAP. Status October 2026. Not legal, tax or audit advice.

Where the 25 providers are headquartered

12
Europe, of which 6 in Germany

13
North America and Israel

Headquarters as of October 2026 from provider pages and public sources. Five offerings come from ERP and suite providers (SAP, Oracle, Microsoft, Workday, Intuit); DATEV serves German tax advisers and their clients.

THE MARKET MAP

25 AI offerings for finance, from the invoice inbox to the plan

The Good AI Prism 2026/27 places 25 offerings in Finance & Accounting. Six manage spend, expenses and cash. Four support close, reconciliation and accounting oversight, four process payables and invoices, and four serve planning and FP&A. Four ERP suites build AI into the ledger, and three serve bookkeeping for small companies and tax advisers.

Exhibit 3 · The Finance & Accounting map by job

Number of offerings per job group; names alphabetical, not a ranking

4 Close, reconciliation & accounting oversight

BlackLine · FloQast · MindBridge AI · Trullion

Not listed in Annex III; outputs that feed the financial statements fall under internal controls and audit

4 Payables & invoice processing

Basware SmartCoding · Candis · Stampli · Vic.ai

Not listed in Annex III; e-invoicing and bookkeeping rules shape the input data

6 Spend, expenses & cash

Agicap · AppZen Expense Audit · Circula · Payhawk AI Office of the CFO · Pleo · Spendesk AI Connect

Not listed in Annex III; Art. 50 for assistants; connectors need access and logging rules

4 Planning & FP&A

Datarails Genius AI · Jedox · Pigment · Planful

Minimal risk in most uses; AI literacy (Art. 4) applies to all deployers

4 ERP suites with AI

Dynamics 365 Finance · Oracle Fusion AI · SAP Joule · Workday Financials

High-risk only where used for credit decisions on natural persons (5b) or HR (point 4), from 2 Dec 2027

3 Bookkeeping for SMEs & tax advisers

DATEV · Intuit Assist · sevdesk

Not listed in Annex III; bookkeeping and tax duties stay with the company and its adviser

Good AI Prism 2026/27 study dataset · job groups: ETHORITY classification · The AI Act classifies uses, not products. Whether an offering is high-risk depends on its intended purpose and the people it assesses.

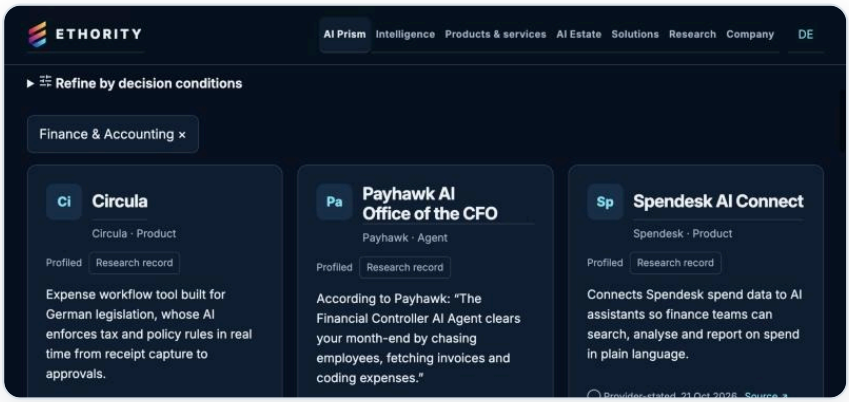
ONLINE VIEW

The Finance & Accounting area in the Good AI Prism

The online Good AI Prism places each offering in its business area and shows the source and date behind every entry. The preview below shows the Finance & Accounting area as it appears in October 2026. Select an area to see the offerings placed there, then open a profile to check the provider's own statement, its date and the decision facts recorded for it, such as pricing basis, data hosting and training on customer data where documented.



Good AI Prism online preview: Finance & Accounting selected, October 2026.



Entries with their source and date. This brief counts all 25 entries recorded for the edition.

NEEDS AND DECISIONS

What finance leaders need, and what to ask before a pilot

What the evidence shows

Evidence
Independent research links audit firms' AI investment to about 5% fewer restatements (Fedyk et al., 2022). Close-cycle savings figures come from vendors.

Value
91% report low or moderate initial impact, and 63% found implementation slower than expected (Gartner).

Controls
Assurance-ready organisations report error reductions of 33%, against 6% for others; only 42% are assurance-ready (KPMG, 2026).

Rules
German e-invoicing obligations apply from 2027 and 2028; PCAOB rules on technology-assisted analysis apply to audits of fiscal years from 15 Dec 2025.

Seven questions before AI touches the books

1. Which processes does the AI change, and do they feed the financial statements or tax returns?
2. Is every AI action logged, with confidence scores and a named person who signs off?
3. Are AI-supported processes in scope of our internal controls (SOX 404 where it applies): IT general controls, change management, key reports and review?
4. Can the auditor follow how AI outputs became figures, under PCAOB and international auditing standards?
5. Are any uses high-risk under the AI Act, such as credit decisions on natural persons or HR uses?
6. Which data may assistants and connectors read or change, and who approves write access?
7. Which measures decide scaling: days to close, touchless rate, error rate, DSO and audit findings?

WORKFORCE PLAN

Plan the people side with the technology

When agendas change quickly, the people side breaks first: half-adopted tools, skills that lag the system, employees who were not involved, and decisions no one owns. Plan adoption, training, employee participation and accountable oversight as part of every staged commitment, not after it.

Severin L. Wilson, workforce lens in the Good AI Prism Market Study 2026/27

Workforce annex to the pilot charter

Affected roles	Which accounting, controlling, payables, tax and treasury roles the pilot touches, and how many people
Baseline workload	Days to close, invoice volumes, backlogs and error rates today, measured before the pilot
Skills needed	Reviewing, challenging and signing off AI output; training plan and owner
Staff involvement	Works council and employee representatives where applicable
Oversight owner	The named person accountable for AI-supported postings and reports
Escalation and appeal	How staff can challenge an output or stop an agent, and the response time
Capacity plan	Where returned time goes: analysis, business partnering, controls or reskilling; who decides
Measured quality	Error rate, corrections, audit findings and review effort, tracked with the outcome measure

Saved time is not realised value. Count it when returned time has demonstrably gone into better decisions, stronger controls or new work.

NEXT STEPS

A 90-day start for finance teams

01
Inventory
List every AI use in finance, including assistants and connectors staff bring themselves, in one register.

02
Classify
Map uses to internal controls, audit relevance and the AI Act; flag any credit or HR decisions.

03
Involve
Bring in controllers, internal audit, the external auditor, IT and employee representatives early.

04
Enable
Document AI literacy measures and train reviewers to check and sign off AI output.

05
Pilot
Run one close, payables or expense use with a baseline, audit trail and the workforce annex.

06
Decide
Scale only on measured days to close, error rates, review effort and audit findings.

ETHORITY recommendation, derived from the rules and evidence in this brief.

CONCLUSIONS

What the evidence adds up to

AI is already part of finance work. The question is no longer whether to use it, but how to show that its output is accurate, controlled and worth it. Five conclusions for decisions now.

1 **Measure value, not pilot counts**

Evidence. 59% of finance functions use AI, yet 91% report low or moderate impact and 63% found implementation slower than expected.

What to do. Set baselines such as days to close, touchless rate and DSO before each pilot. · Where finance stands

2 **Build controls before agents**

Evidence. Assurance-ready organisations report error reductions of 33%, against 6% for others; only 42% are ready.

What to do. Require audit trails, confidence scores and human sign-off for every AI action. · Needs and decisions

3 **Treat vendor figures as upper bounds**

Evidence. Independent evidence comes from audit (Fedyk et al.); close-cycle savings are vendor claims.

What to do. Test claims on your own data with a baseline and a stop condition. · The workforce side

4 **Sequence AI with ERP and e-invoicing**

Evidence. SAP ECC mainstream maintenance ends in 2027; German e-invoicing applies from 2027 and 2028; ViDA in 2030.

What to do. Plan AI, migration and structured invoice data as one programme. · The rules

5 **Train reviewers, not only users**

Evidence. CFOs name AI talent their top near-term challenge; first-time US CPA candidates fell by a third.

What to do. Train staff to check and sign off AI output and plan the people side with the works council. · The workforce side

THE PROBLEM

Finance is not short of AI. It is short of results it can show to auditors and the board.

Finance teams must choose AI that is accurate and controllable, prove it to auditors and tax authorities, and turn saved time into better decisions.

THE PROBLEM	WHAT WE SEE IN THE EVIDENCE	WHAT IT COSTS
Many tools, unclear evidence	25 offerings in this map alone, each with its own claims on automation and accuracy.	**Wrong vendor choices and overlapping tools.**
Rules from many sides	Internal controls, auditing standards, e-invoicing, GoBD and the AI Act apply together.	**Delays, rework and audit findings.**
Agents in the books	AI that posts, matches and approves must stay traceable and reversible.	**Errors in the accounts and weak controls.**
Migration and data	ERP migration and new invoice formats change the data AI depends on.	**Rework and stalled projects.**
People and skills	Accountants and controllers must review, challenge and sign off AI output.	**Tools unused or trusted too much.**

The question behind every project

What should improve, which options are credible, what evidence is missing, what implementation requires, and who owns the outcome?

HOW ETHORITY HELPS

From AI ambition to numbers you can defend

ETHORITY helps finance teams choose, govern and prove AI: from independent market evidence to decisions that can be defended to auditors and boards, and outcomes that can be measured.

01
Discover
Find and qualify the opportunity: options, evidence, constraints and rules.

02
Create
Design and build the solution with your data, systems and people.

03
Run
Operate it responsibly, with owners, controls and support.

04
Improve
Measure against the objective and adjust.

05
Grow
Turn what was learned into new capability and value.

WHERE A PROJECT CAN BEGIN

AI opportunity case
One use, such as reconciliation, invoice coding or expense audit, assessed against evidence, cost and rules, ending in a decision: pilot, redesign, expand or stop.

Vendor and evidence due diligence
Good AI Prism research profiles and comparisons of the 25 offerings, with a structured check of accuracy, control and data claims.

AI estate audit
A register of all AI uses in finance, including assistants and connectors, mapped to owners, controls, costs and overlaps.

Governance and AI Act readiness
Each use mapped to internal controls, audit requirements, GoBD and the AI Act, with proportionate controls.

AI literacy for finance teams
Role-based training for accounting, controlling, tax and management, with named reviewers.

From pilot to operation
A pilot charter with baseline, threshold and stop conditions, then building and running the solution on ETHORITY's AI Business Operating System.

Who we work with

CFOs and finance teams of companies of every size, shared service centres, controlling and internal audit, tax advisers and accounting firms, associations.

Start with one question. Talk to us: sten@ethority.ai · severin@ethority.ai · ethority.ai/ai-prism-study

ABOUT ETHORITY

From understanding markets to building AI capability

ETHORITY connects market intelligence, research and practical delivery to help organisations put AI to work. It is built as an AI1st organisation: humans and AI agents work on one AI Business Operating System, with the research, engineering and operations to build and run AI after the pilot. Its roots lie in the digital intelligence business Sten Franke founded in 2005, which combined monitoring, research and advisory work to help organisations understand changing markets.

The Good AI Prism is the entry point: research profiles, documented relationships and comparisons help users investigate their options. Advisory, governance and transformation work connect those options with an organisation's objectives, data, systems, people and operating conditions.

SELECTED REFERENCES AND PARTNERS SINCE 2005

Bosch · Bayer · BMW · Siemens · Mercedes-Benz · Coca-Cola · Deutsche Bank · T-Mobile · Telefónica o2 · DHL · EDEKA · AIDA Cruises

Selected historical references and partners from the group's market-intelligence and advisory heritage, in projects or through former group companies.

METHOD

Market figures: Good AI Prism 2026/27 study dataset, Finance & Accounting area, 25 entries, each with a dated source from the provider's own pages (October 2026). Job groups and AI Act relevance: ETHORITY classification by intended use. Jurisdictions: status October 2026 from official texts and publishers. External figures as cited and not combined; vendor figures labelled as claims. Not legal, tax or audit advice.

MAIN SOURCES

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- SAP News, maintenance for SAP S/4HANA and SAP Business Suite 7, 4 Feb 2020; release notes from SAP, Oracle, Workday and BlackLine, 2025–2026
- Good AI Prism Market Study 2026/27 and study dataset (ETHORITY, October 2026)

ETHORITY
AI BUSINESS OPERATING SYSTEM



FROM BUSINESS AMBITION TO AI THAT WORKS

Put AI to work, with evidence.

ETHORITY helps organisations choose, govern and prove AI: from independent market evidence to decisions that can be defended and outcomes that can be measured.

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STUDY REPOSITORY AND UPDATES

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THE ETHORITY STUDY SUITE

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02	**Put AI to Work: The Good AI Prism Market Study 2026/27**	Germany–US focus · EN and DE
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06	**The Social Media Prisma 2009–2025**	Historic paper · EN and DE

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