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Why managing risk and compliance is the next AI frontier

CFOs are weighing up the benefits of AI integration to drive compliance, reduce risk and empower employees – and assessing where the strongest gains can be made

SAP Concur



CFO priorities

With economic headwinds continuing to impact [corporate performance](#), CFOs are prioritising [cost reduction strategies](#) to fuel business growth. To reduce risk and enhance business efficiency, transforming labour-intensive manual processes into more automated workflows has emerged as a critical objective; and a [centralised approach](#) is becoming increasingly compelling.

McKinsey & Co's 2025 State of AI survey found that risk and compliance were commonly centralised in organisations that deploy AI solutions, with [57 per cent](#) of companies using a fully centralised model. Automated systems can eliminate dependency on managers for manual review and approval of travel and expense reports, reducing both administrative burden and potential for human error.

However, concerns around AI persist, particularly around data privacy and job security. "Automation presents a significant opportunity to move away from manual processes and foster greater forecasting accuracy," says Fiona Ashley, VP and Head of Spend Product Marketing at SAP Concur. "But you need to introduce it thoughtfully, which means being transparent about when and how it's used so individuals understand where automation is supporting them, and where human judgment remains essential."

Digital transformation:
CFO attitudes across
the globe*

US:

89%

are confident about hitting digital transformation goals

India:

78%

expect to take on more responsibility for digital transformation

Spain:

51%

say they are experiencing pressure to adopt AI

* Source: Americal Express CFO Survey, 2024

Automate for greater visibility

In a global survey, HR and IT leaders found that **58 per cent** leverage automation to drive performance because it can save costs and increase efficiencies. The results of automation look favourable, with **73 per cent** of CFOs reporting a positive impact on costs and risk reduction. “Automation streamlines procurement and travel booking by presenting only policy-compliant options, giving employees freedom to choose within guardrails,” says Ashley.

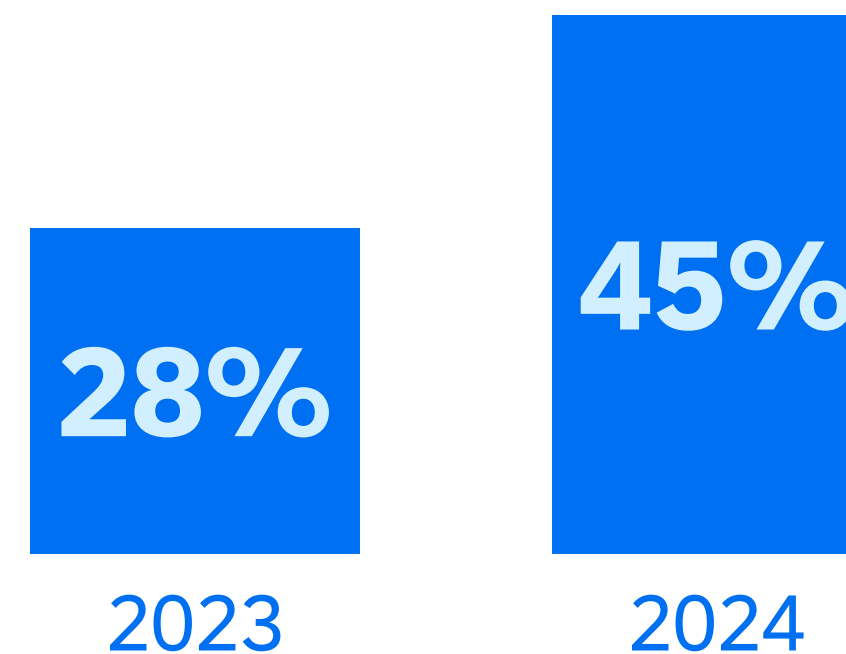
A successful centralised automation strategy can enable greater compliance by allowing employees to use AI to quickly estimate costs and check against budgets, use smartphones to create requests, receive travel advice and insights straight to their phones, and integrate with travel management companies to plan itineraries. “If you can get everything onto one platform, you can run a single set of standards, policies and guidelines,” says Ashley. “It also allows you to leverage a greater pool of data so you can look at trends, monitor performance, and address risks across the whole organisation. It gives you broader visibility into what’s going on.”

AI is also increasingly valuable in fraud detection and prevention, with the number of CFOs reporting a reduction in fraud as one of the three most likely outcomes of AI rising from 3 per cent in 2024 to 26 per cent in 2025.

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- Fiona Ashley, VP and Head of Spend Product Marketing at SAP Concur

The number of CFOs using automation to monitor fraud has risen sharply**



** Source: SAP Concur CFO Insights Report, 2025



Marrying AI with human expertise

“Human expertise must be at the core of effectively utilising and controlling the technology”

- Philip Mind, Director for Digital Technology and Innovation at UK Finance

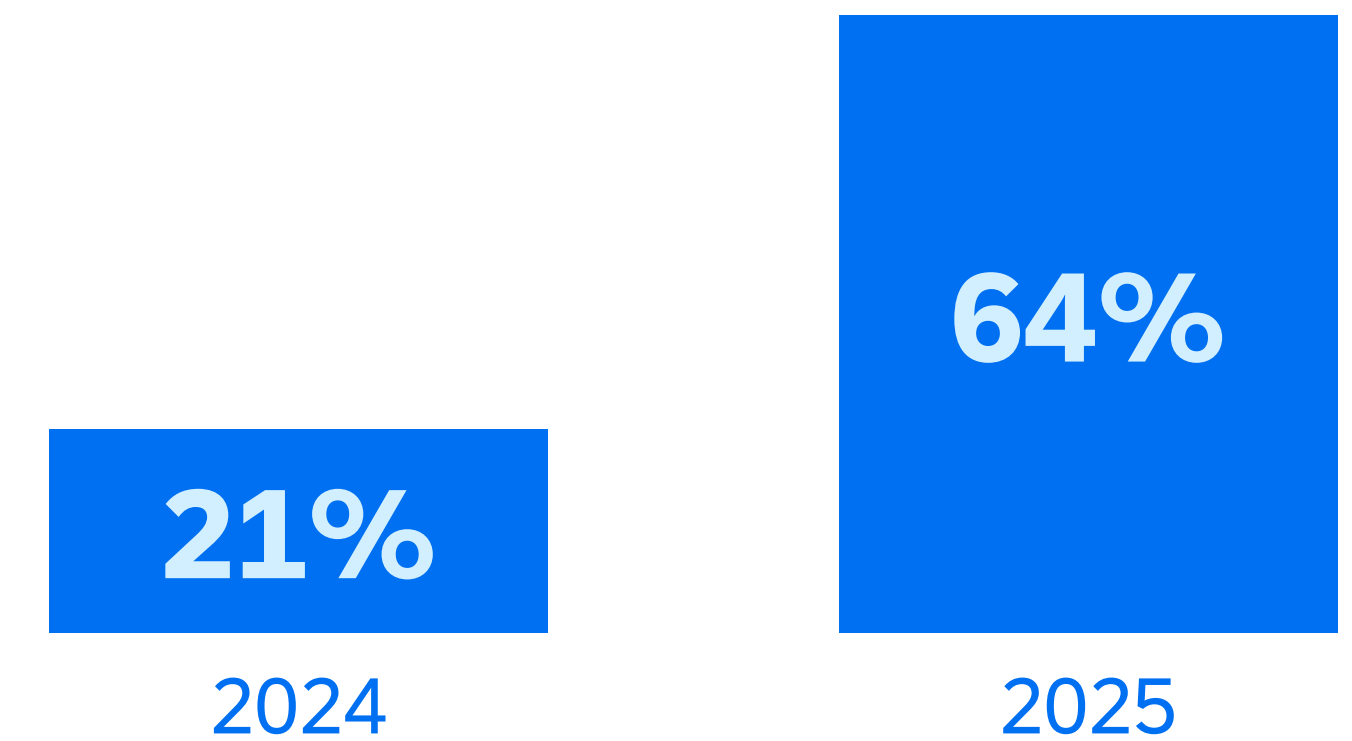
Workforce apprehensions surrounding AI's implications for job losses and data governance continue to present challenges for CFOs. “Human expertise must be at the core of effectively utilising and controlling the technology,” says Philip Mind, Director for Digital Technology and Innovation at UK Finance. “Building human expertise in tandem with AI deployment can really help organisations to effectively manage and optimise these tools.”

General finance tasks such as generating emails, transcription and summarising documents are increasingly automated. In theory, this should free up time for employees to concentrate on higher-

value work, with respondents to McKinsey's State of AI survey reporting that employees are spending time saved on new activities “You need to make sure that employees feel like AI is actually helping them to do their job, and that they can trust it,” says Ashley. “While the technology may be new, the concept of a tool delivering improved efficiency is not – innovations from the assembly line to the calculator have reduced manual processes. So companies should illustrate how AI can enhance tasks, not replace them.”

AI tools and automation can also improve job satisfaction by allowing employees to focus on the work they find most meaningful and engaging. “Many companies are investing in upskilling their people to work alongside AI, while AI literacy programmes are becoming increasingly prevalent, aimed at educating employees on the benefits, limitations and ethical considerations,” says Mind.

Rise in number of CFOs reporting **more effective risk management** as one of the three most likely outcomes of AI uptake**



** Source: SAP Concur CFO Insights Report, 2025

Minimising risk, maximising productivity

Balancing employee satisfaction with operational efficiency has long been a challenge for CFOs. AI could have potential to help companies move towards a better experience for their employees, while driving productivity and minimising financial risk. For example, Uber supported rapid growth without increasing headcount by automating key expense processes, such as SAP Concur APIs and Uber for Business tools. It reduced over 5,000 employee hours, resolved 70 per cent of help desk tickets automatically, and achieved over 90 per cent corporate card adoption.

While automation can help improve expense management and audit controls, CFOs must ensure it complements, rather than replaces, human expertise. Introduced thoughtfully, AI can empower the workforce, reduce financial risk, increase compliance and drive productivity.

Discover how to safeguard your organisation against non-compliance.

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