



# LOCKED OR LIMITLESS

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# Locked or Limitless

## *Synopsis*

Finance leaders are entering 2026 with cost management firmly at the top of the agenda. As pressure mounts to do more with less, automation is increasingly seen as a critical lever to improve efficiency, reduce cost, and enhance process quality. Early adopters are already realising tangible benefits, with many reporting both operational gains and measurable cost reductions across AP and accounting functions.

However, progress is uneven. While organisations are investing in automation, many remain stuck in pilot phases, struggling to translate initial use cases into scalable, enterprise-wide impact. A key challenge lies in how automation is implemented. When deployed too quickly or in isolation, it can reinforce rigid systems and fragmented workflows, limiting flexibility and creating friction for the teams expected to use them.

This report explores how finance leaders can move beyond experimentation to sustainable execution. It examines how to scale automation in a way that aligns technology with real ways of working, balances efficiency with adaptability, and builds an operating model that can evolve alongside the organisation.

*“When applied to bounded, repeatable, value-creating decisions, AI turns AP into an engine of efficiency.”*

— Bain, 2025

# Locked or Limitless

## Topic Overview

84% of CFOs have cost management at the top of their agenda for 2026, so it's no surprise they're turning to automation to relieve pressure on teams and processes (Deloitte, 2025). The upside is clear, with 70% already reporting reduced costs alongside improved process quality after introducing automation into AP and accounting (KPMG, 2025).

But there's a catch. Move too fast, and you risk locking yourself into AP and ERP systems that automate tasks without improving how people actually work. That rigidity creates friction, leaving 66% of companies stuck in pilots as teams struggle to balance new workflows, shifting roles, and uncertainty about what to automate next (McKinsey, 2025).

So, how do you scale automation in the finance function in a way that avoids over-automation, supports real people doing real work, and creates an operating model you won't outgrow?

**61%**

of AP leaders see AI as a decisive success factor

*(KPMG, 2025)*



**65%**

of AP leaders plan to increase AI investment in 2026

*(McKinsey, 2025)*

# Where AI is Delivering Immediate Impact

## 1.1 How AI use cases are evolving

As highlighted in recent Forbes research, CFOs are increasingly taking an active role in decision-making around the deployment of AI tools. In addition to identifying opportunities to cut costs and improve efficiency across all functions within their organisations, they are also applying AI to finance processes.

The role of AI within the finance function is evolving. As things stand, the focus is largely on automating structured processes, such as accounts payable and audit analysis. This reflects an imperative to cut costs and drive efficiency.

Looking forward, however, the conversation is moving beyond automation, and toward how AI can support decision-making, surface insights, and reshape how finance operates. Our panel discussed how this is playing out within their own organisations.

*“The real opportunity is using AI on data, turning patterns into better forecasting and decision-making.”*

— Roundtable Executive

# Where AI is Delivering Immediate Impact

## 1.2 Automation & Robotics

For most finance teams, AI is an extension of what already exists, not a clean break from it. Automation and robotics have long played a role in handling structured data and repeatable processes. What's changed is the speed and scale at which these capabilities can now be applied.

That matters because cost pressure remains the dominant priority. Finance leaders are not chasing transformation for its own sake, they are deploying AI where it can immediately remove manual effort, reduce operational drag, and improve process consistency.

The result is evolutionary progress. But it's progress with limits.

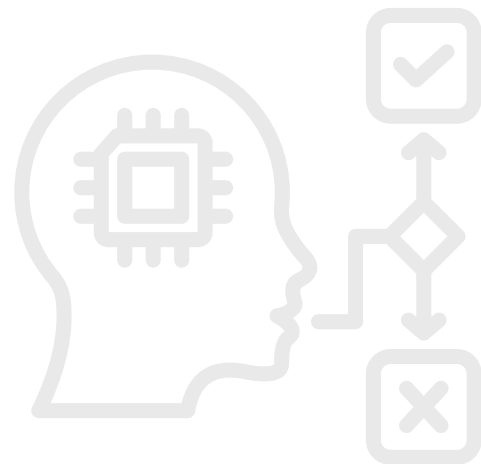
*“Right now, most AI in finance is about doing the same work faster, not changing how the work gets done.”*

— Ash Botten, Vice President, Medius

# Where AI is Delivering Immediate Impact

*“We’re still asking highly skilled people to do manual work. That’s where AI & automation should be stepping in.”*

— Simon Speirs  
Commercial Finance Director  
Active Care Group



# Where AI is Delivering Immediate Impact

## 1.3 Freeing Finance Teams

Our panel saw considerable opportunities to improve efficiency by extending their companies' use of automation. Despite years of investment in systems, much of the finance function still runs on manual effort.

Teams continue to spend time transferring data between systems, responding to routine queries, and managing spreadsheets.

These are not complex tasks, but they are time-consuming, and they scale poorly. However, AI is starting to remove that burden.

By automating these activities, organisations are freeing up skilled finance professionals to focus on higher-value work, from analysis to business partnering.

As highlighted in a recent report by McKinsey, some CFOs have already overseen the deployment of a range of AI tools to improve forecasting, monitor working capital in real time, speed up reporting cycles and identify cost-saving opportunities.

Companies doing this have typically moved well beyond the stage of experimentation and are scaling up the use of AI and analytics across their organisations.

Our panel also saw opportunities to find more use cases. For instance, one panel member described how his organisation is using AI to optimise commercial investment and support strategic decision-making.

# The Vendor Lock-In Dilemma

## 2.1 Balancing adoption & flexibility

In a 2025 poll of 102 CFOs across a range of industries and geographies, McKinsey found that 44% had deployed AI tools for more than five use cases. That compared with just 7% a year earlier.

However, while the survey indicates a willingness to extend the deployment of AI, there is also an awareness of the potential pitfalls. Whilst adoption is accelerating, confidence is not.

One important issue, discussed by our panel, is a fear of committing to technologies today that may limit the ability of the buyer to adapt as the new and more advanced tools come on stream.

As AI evolves at pace, the risk is no longer just choosing the wrong tool, it's committing to an architecture that cannot adapt as the landscape shifts. This creates a fundamental tension: move quickly to capture value, or move cautiously to preserve flexibility.

*“While nearly all companies are investing in AI, only 1 per cent of leaders call their companies “mature” on the deployment.”*

— McKinsey, 2025

# The Vendor Lock-In Dilemma

## 2.2 Why concerns are intensifying

AI cannot, as yet, be considered a mature technology. In the space of just a few years, organisations have seen the emergence of generative and agentic AI, each wave introducing new capabilities, new vendors, and new expectations.

What was cutting-edge yesterday can quickly become outdated. In this fast-changing environment, companies may buy technologies only to see them superseded or sidelined in the months and years ahead.

So there's a dilemma, and technology decisions are no longer made on a stable foundation. Instead, organisations are investing in tools that may be superseded before they are fully embedded. The risk is not just inefficiency, it's being locked into systems that cannot evolve alongside the technology they depend on.

In this environment, speed without flexibility becomes a liability.

*“What if everything changes in the next year and we're locked into one system?”*

— Chris Eames, Head of Finance Shared Services, OCU

# The Vendor Lock-In Dilemma

*“Long before AI, changing vendors, adopting platforms, and aligning across teams was a challenge. AI has intensified this challenge. Everything’s moving faster, and going deeper.”*

— Ash Botten  
Vice President  
Medius



# The Vendor Lock-In Dilemma

## 2.3 Avoiding “one-way doors”

“Lock-in” is not a new problem. Organisations have always had to make technology decisions based on the best available information and this has, in some cases, resulted in dependency on systems that turn out to be less than optimal.

This is perhaps not a problem when businesses are experimenting and running limited pilots, before the new technologies are fully embedded into workflows.

And with very few companies at a stage of AI maturity (McKinsey puts it at 1%), most of the really big decisions on tools and systems have yet to be made.

With AI evolving rapidly, the consequences of choosing the wrong system are amplified. A system that limits flexibility today may actively hold back innovation tomorrow. And as more organisations move beyond pilots, those decisions are becoming harder, and more expensive, to reverse.

*“It’s critical to ensure that you are not creating any one-way doors for yourself or your teams.”*

— Ash Botten, Vice President, Medius

# Scaling AI Beyond the Pilot Phase

## 3.1 Why culture & integration matter

AI is being scaled within the finance function, but progress is not rapid.

For instance, research into UK companies by KPMG found that while 9% of finance leaders had successfully scaled their use of AI in relation to financial planning, the vast majority had adopted more selectively.

And while our discussions revealed an ambition to scale, panel members were very aware of the challenges associated with transformation.

Technology alone does not determine whether AI deployments succeed or fail. Leaders must also address issues around organisational alignment, data architecture and whether the culture of the business is open to change.

According to a Harvard Business Review poll of AI and data leaders, 93% of businesses have identified organisational resistance as the primary barrier to new technology adoption.

This finding was reflected in our panel discussion, with participants pointing out that while it can be a relatively simple matter to put the relevant technology in place, there is often resistance from within organisations and a reluctance to change working patterns and behaviours.

There are a number of factors at work here. Some members of staff may be concerned that AI will result in their own “deep expertise” becoming less valuable. There can also be tensions between stakeholders who may hold different views of what AI can and should achieve.

# Scaling AI Beyond the Pilot Phase

*“We still have multiple systems.*

*Spreadsheets everywhere.*

*Different versions of the truth.*

*That makes scaling incredibly difficult.”*

— Roundtable Executive



# Scaling AI Beyond the Pilot Phase

## 3.2 Fragmentation fears

Even where there is willingness to change, fragmentation holds organisations back.

In recent years, businesses have invested heavily in enterprise systems. Nevertheless, many finance functions still operate across multiple systems, inconsistent processes, and disconnected data structures.

Different teams rely on different tools, definitions, and ways of working, creating multiple versions of the truth. Given AI depends on consistency, fragmentation makes scaling the technology extremely difficult.

AI depends on consistency. Without standardised processes and integrated data, organisations cannot deploy solutions at scale, only in isolated pockets. As a result, value remains localised, and transformation never fully materialises.

*“The challenge isn’t AI, it’s integrating it into fragmented systems & ways of working.”*

— Roundtable Executive

# Scaling AI Beyond the Pilot Phase

## 3.3 Context is crucial

AI and analytics tools process vast amounts of information very quickly, but the challenge facing businesses is to ensure the data used is meaningful and actionable. If AI is to move beyond being a relatively simple automation tool, organisations must factor in context and business knowledge.

To generate useful insights, AI needs to understand how data relates to the business: what defines an active customer, what drives revenue, what signals risk. Without that layer of interpretation, outputs remain technical rather than actionable.

Our panel agreed that context and business knowledge improve accuracy, while also enabling AI tools to provide business insights and support decision-making. Without clear context, the value of AI will remain limited.

*“For AI to be truly effective, the data must provide context.”*

— Roundtable Executive

# Locked or Limitless

## ***Conclusion***

AI is already delivering measurable efficiency gains, particularly when applied to structured workflows such as collections, audit analysis and accounts payable. However, progress towards wider and deeper AI deployments has been limited.

To date, most organisations are automating existing processes, rather than fundamentally redesigning the way they work. There is an ambition to move beyond automation and deploy AI to surface insights and provide the kind of actionable information that will, in turn, support decision-making.

But the pace of change is challenging. AI technologies are evolving rapidly and new tools are constantly coming on stream. This creates a dilemma for finance leaders. They want to move quickly to drive efficiency and cut costs, but they often fear committing to investment in systems that might be out of date in a year's time.

Finance leaders also face scaling challenges. These tend to be organisational rather than technical. On a human level, there can be resistance to the introduction of transformative AI processes. Staff may fear for their jobs, leaders may worry that their deep business knowledge will become irrelevant, and there can be tensions between stakeholders over adoption strategy.

Meanwhile, businesses are often grappling with fragmented systems. New data policies - applying context and business knowledge to the raw information - will be required if the full benefits of AI are to be realised.

# Locked or Limitless

## Change Makers Club

Change Makers is a global community of senior executives who aspire to drive long-lasting change within their large and complex organisation.

As a community we discuss the opportunities and challenges ahead, bench test our thinking and hear peer review. On a regular basis we meet for confidential meetings and produce industry reports.

Learn more about the Club, access content and apply to join upcoming events via our [website](#).

## Medius

Medius is a global AP automation and spend management provider founded in 2001.

Its AI and ML based AP platform automates the invoice-to-pay lifecycle, maximises touchless invoice processing, reduces manual work and fraud risk, and integrates with a wide range of ERPs to give finance teams stronger cost control and visibility.

Learn more about Medius and their capabilities via their [website](#).

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# Locked or Limitless

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