

## Hey! What's New? 2025-33

### 90% Of CFOs Report 'Very Positive' ROI From GenAI in Just Nine Months

Generative artificial intelligence (GenAI) is changing the business landscape, especially in the financial sector. CFOs of U.S. companies with more than \$1 billion in revenue are adopting GenAI to improve efficiency, decision-making and operations.

A recent PYMNTS Intelligence report, The CAIO Report, explores how CFOs are reaping the benefits of GenAI and where they continue to face challenges. This exclusive report, an edition of the CAIO Project, is based on a survey of 60 CFOs at U.S. firms that made at least \$1 billion in revenue last year conducted from Dec. 5 to Dec. 13.

According to the report, "GenAI is delivering impressive returns for CFOs. The report showed that, as of December, nearly 90% of surveyed CFOs reported a 'very positive' ROI from the technology, a sharp increase from just 26% in March 2024. This dramatic shift underscores the growing confidence in GenAI's ability to deliver measurable value. As CFOs see tangible improvements, the use of GenAI has expanded across a broader range of business functions."

High-impact areas such as cybersecurity have seen the highest adoption, the report notes. "By December, 75% of CFOs reported using GenAI to strengthen their cybersecurity efforts, more than double the 28% recorded in March."

Other operational tasks have followed suit. "For example, the use of GenAI to detect fraudulent behavior, errors or inconsistencies increased from 27% to 72%. Even medium-impact tasks, like customer service chatbots and content generation, saw notable increases. Customer service chatbots, for instance, rose from 42% in March to 83% in December, indicating a shift toward more automation in customer interactions."

While CFOs are adopting GenAI, the report stresses, "trust in the technology is paramount, especially in critical business functions like risk management and financial reporting. Consider that 97% of CFOs expressed high or complete trust in GenAI's output in risk management, while 98% trusted it for strategic decision-making. The ability of GenAI to work with internal data, which CFOs are familiar with and confident in, plays a significant role in this trust."

But trust is not universal, according to the report. Concerns about GenAI's output persist, particularly around accuracy and data security. "Nearly 30% of CFOs worried that GenAI might produce less insightful results, while 22% pointed to potential issues with the integrity of its outputs," the report adds. "Data security also remains a concern, with 28% fearing unauthorized access to sensitive information."

Despite these concerns, most CFOs remain optimistic, underscoring the technology's overall promise for the future of enterprise operations.

Although adoption of GenAI has moving at the speed of light, human oversight remains essential. The report stresses that "the technology is being used to complement, not replace, human expertise. Most CFOs report GenAI still requires significant human involvement, particularly in tasks like content creation and innovation. For example, 69% of CFOs noted product and service innovation with GenAI requires human input, and nearly 75% agreed content generation is best managed with human oversight."

Less complex tasks, however, such as code generation and data visualization, “require less intervention. Still, even low-impact tasks like generating employee feedback or summaries continue to rely on human operators, with 63% and 57% of CFOs, respectively, indicating the need for human touch.”

For more, go to [Bowman’s Past Remarks Signal Likely Bank Supervision Priorities at the Fed](#)