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Accomplish more.

Soldo's 2026

Productivity at Work

Survey Report



Introduction

Soldo's 2026 Productivity at Work report explores the challenges businesses face in aligning attitudes and approaches to productivity. How can finance leaders overcome barriers and position themselves as drivers of growth?

Changing workforce expectations, rising customer demands and economic instability mean businesses are under pressure to modernise quickly without destabilising operations, forcing finance leaders to balance speed, productivity and governance.

Against this backdrop, artificial intelligence (AI) has emerged as one of the most common tools for boosting productivity and signs of transformation. Over the past few years, AI has been positioned as one of the most important tools for helping teams work faster, reduce manual effort and unlock efficiencies.

In the UK and Italy, businesses are investing more in AI, helping employees work smarter. Soldo's 2026 Productivity at Work data shows that **88%** of employees say AI tools have improved their productivity, and **83%** of finance leaders think AI investment is important for achieving business goals.

However, the story is more complicated than the headline suggests. While **88%** of employees say AI tools have improved their productivity, only **40%** say the improvement has been significant. Over half still find AI tools difficult to use (**58%**) or do not understand how AI is meant to help them improve their work (**57%**).

Meanwhile, adoption has overtaken governance: **63%** of employees are expected to use AI without proper support, and **27%** have purchased tools without approval.



For finance leaders, the challenge has moved beyond whether AI can improve productivity to whether AI investments can be governed, measured and defended at board level.

As businesses transition from experimentation to impact, governance and measurement, businesses must now ask: Where is AI creating value? How should it be governed? What's the return on investment?

The finance bottleneck has not gone away

While AI is changing how people work, basic barriers to productivity remain.

Employees still lose time to slow approvals, unclear spending processes and delays in accessing company money. These issues affect the speed at which teams capitalise on opportunities and finance's ability to maintain control.

Finance recognises this pressure. Over a third of finance leaders (36%) say the limited use of automation or AI is one of the biggest barriers to finance team productivity, while another third (35%) cite inefficient or slow financial processes. However, leaders are confident in their oversight, with almost nine in ten (86%) saying their business has real-time visibility into company spend.

The employee experience tells a different story.

A third (31%) say company spending processes are straightforward, 29% say finance processes have delayed or slowed work, and 28% say approvals are too complex and time-consuming.

When processes are slow and cumbersome, quick fixes become more attractive and workarounds more likely. Six in ten employees (60%) say they frequently bend rules or find loopholes to access money. This is a warning sign that slow processes frustrate employees and weaken control.

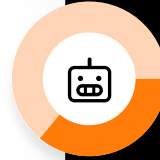
Without clarity and control at the foundations, powerful new technology sits atop the same old bottlenecks. Stop doing the wrong things faster.

Barriers to productivity, according to finance leaders



35%

due to inefficient or slow financial processes



36%

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86%

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AI does not guarantee productivity

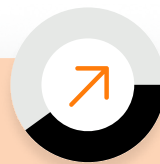
The benefits of AI are being felt at work. Almost nine in ten employees (**87%**) have used or purchased AI tools at work, while a similar number (**88%**) say those tools have improved their productivity. For two fifths of employees (**40%**), the improvement has been significant. Employees are using it, buying it and seeing the impact.

Finance leaders share the belief in technology's potential: **83%** say investment is important for achieving business goals. In fact, almost half (**49%**) allocated **6-10%** of the finance budget to transformation, while **20%** allocated **11-20%**. Three-quarters (**76%**) are confident that transformation initiatives have improved productivity in the last 12 months.

Research shows that businesses expect AI to deliver future productivity gains, even though the true reported impact has been relatively limited so far. PwC's 29th Annual Global CEO Survey found that **56%** of CEOs say AI has delivered no revenue or cost benefits, while only around **30%** report increased revenue. AI can improve speed, accuracy and quality, but lasting value depends on how businesses redesign processes and use AI to create stronger performance over time.

For finance leaders, the challenge goes beyond funding AI tools but ensuring capital is allocated toward initiatives that produce measurable business outcomes.

The early signs are positive. But faster work does not automatically create or guarantee business-wide productivity. The right systems and processes must surround technology for leaders to prove AI's value.



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The AI productivity paradox

AI is helping people work faster, but how does this create measurable value for the business? That's where the paradox begins. Adoption is high and sentiment is positive; however, governance, measurement and support are lagging. The more integrated AI becomes into day-to-day work, the more important it is to understand how it is used, funded and measured.

AI adoption is accelerating, and governance is becoming a regulatory issue as much as an operational one, particularly as the [EU AI Act](#) increases expectations around accountability and transparency.

While **27%** of finance leaders say AI use and purchasing are fully governed, just over half (**55%**) say there is some governance, though gaps remain. Almost a fifth (**18%**) say there's minimal to no governance within their business. Those governance gaps are evident: **27%** of employees say they have purchased AI tools without approval.

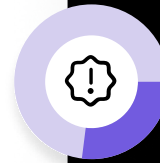
It's a similar story with return on investment (ROI). While relatively positive, it's somewhat patchy. A quarter of finance leaders (**24%**) say they are fully equipped to demonstrate returns, and three-fifths (**60%**) say they are somewhat equipped. Some **15%** say they are not equipped at all.

A similar gap can be observed in [directional research](#) by McKinsey, where only **6 of 27** executives reported an EBIT (earnings before interest and taxes) impact of **1%** or more from AI initiatives.

Employees also feel the disparity between AI's virtues and its practical use. Although **84%** of employees report receiving some training and support, the data suggests that training is not always practical, role-specific or sufficient to build confidence, creating a gap between nominal and usable support.

Over half (**58%**) report finding AI tools difficult to use, and **57%** don't understand how AI is meant to improve their work. Almost two-thirds (**63%**) are expected to use AI without proper support.

This reflects a wider challenge facing finance teams: businesses are under pressure to adopt AI quickly, while many employees lack the analytical, digital and governance skills needed to use these tools confidently and responsibly.



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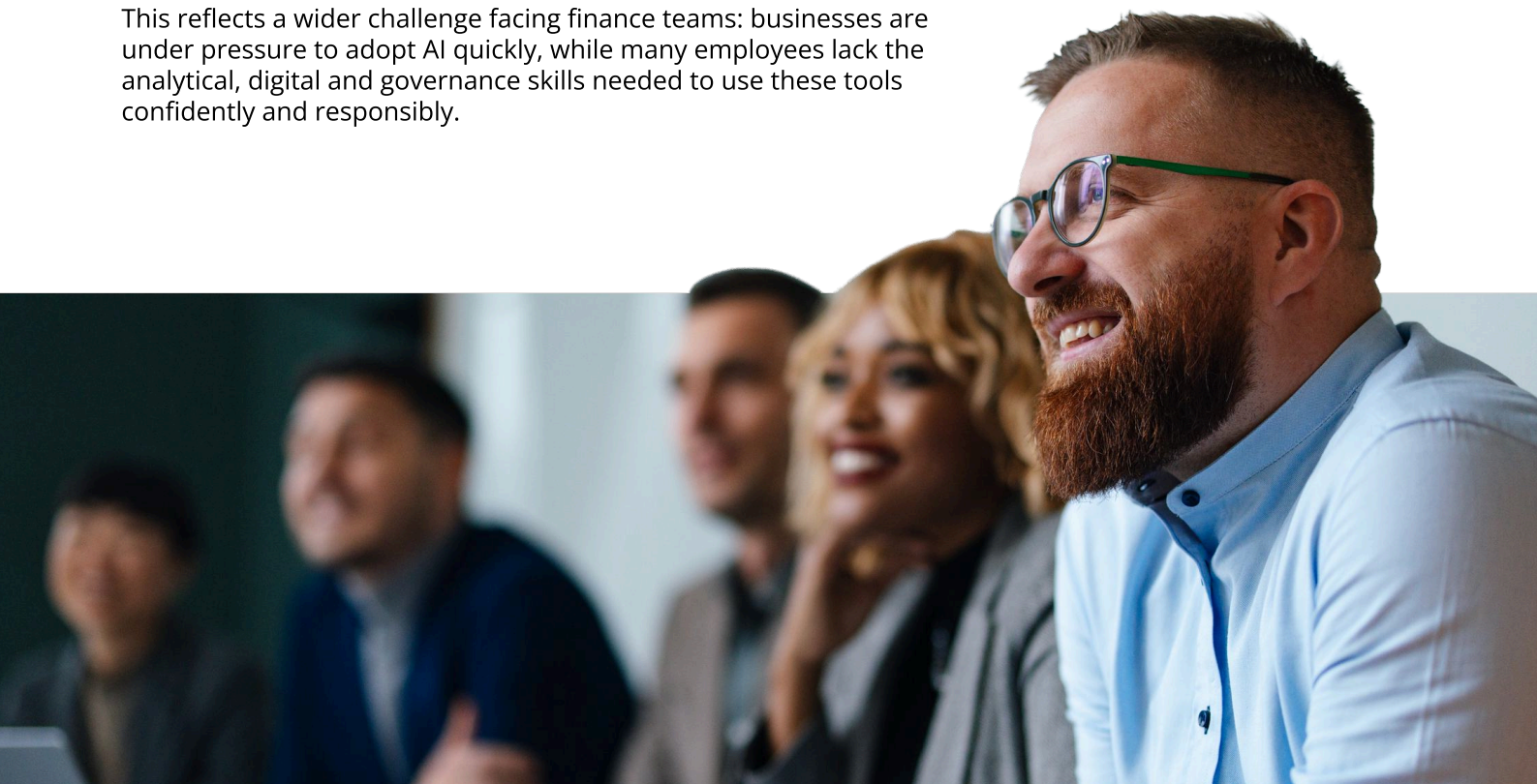
58%
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63%
of employees are expected to use AI without proper support



The concern is also human. Three in five employees (**60%**) are fearful AI will replace them, which makes clear communication, training and governance even more important.



Expert view

Dr Naeema Pasha, Founder of The World of Work Institute, Henley Business School

Productivity cannot be evaluated purely through technological adoption. When systems do not work, employees resort to workarounds to complete tasks at speed.

AI adoption must be supported not only with training on tools, but also with a positive AI mindset, skill-building, critical thinking, and psychological safety — all core to an employee enablement strategy.

AI integration needs to be made clearer by articulating the why, what, how and where of AI tools, so that technology does not replace human equity but amplifies human capability, creativity and wellbeing.

Individual appetite for AI adoption is clear. But there is still a discrepancy between strategic intent and operational execution. Employees feel an institutional expectation to use AI without the necessary organisational support.

This friction imposes a kind of cognitive tax on the workforce. Finance teams have a critical role in closing this gap, as many employees perceive finance as either an enabler or a catalyst for growth. Reducing workforce segments to lower-value human capital risks stripping away psychological safety and organisational equity.

Productivity gains should not be achieved through AI-washing layoffs, but by actively supporting workers on their AI journey, helping them build skills, removing friction, and enabling them to contribute at a higher value.

The onus is on leaders to help employees understand how AI can help them. Finance must also understand where the business is spending and whether that spending is contributing to strong business outcomes.

Shadow AI spend: Productivity bypassing policy

AI has increased demand for tools while keeping the barrier to access very low, making it easy to act upon. These tools can often be bought outside of normal channels, used immediately and embedded into daily work with minimal friction. Some offer usage-based pricing while others employ a prepaid credit system. Many offer free trials.

This is the fragmented nature of decentralised spend.

More than half of employees (**55%**) have purchased AI tools with approval, while **27%** have purchased them without. Just under half (**47%**) say the business provided AI tools.

Risk lies at the intersection of access and oversight.

Only a quarter of finance leaders (**27%**) say clear policies and controls fully govern AI use and purchasing. Without structure, AI spend can fragment across teams, creating hidden costs, duplicate tools, unclear ownership, data exposure, unmanaged renewals and weak ROI measurement.



This also reflects wider behaviour, with six in ten employees (**60%**) frequently bending the rules or finding loopholes to access company money.

The answer is to build governance into spending before money leaves the business, giving finance teams real-time visibility and control when decisions are made.





Finance's role in governing productivity

The finance function has quickly become central to business productivity, providing the strategy and infrastructure to help employees act quickly and responsibly while maintaining the right controls.

In practice, that means giving employees access to approved budgets and tools, and ensuring policies, approvals and reporting happen in real time. This level of visibility is core for enabling strategic infrastructure to govern productivity, AI investment, and business performance.

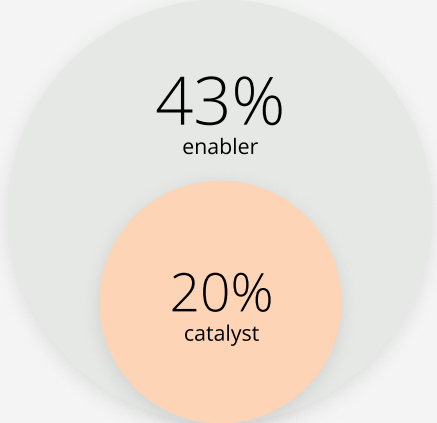
As AI continues to grow, nearly three-quarters of finance leaders (**73%**) say finance is responsible for overseeing AI investment and performance. A similar proportion (**75%**) says finance processes enable effective AI.

Finance leaders believe the function is viewed positively across the business, with **43%** saying finance is seen as an enabler and **20%** as a catalyst. Employees are equally positive, with **41%** describing finance as an enabler and a quarter (**26%**) as a catalyst.

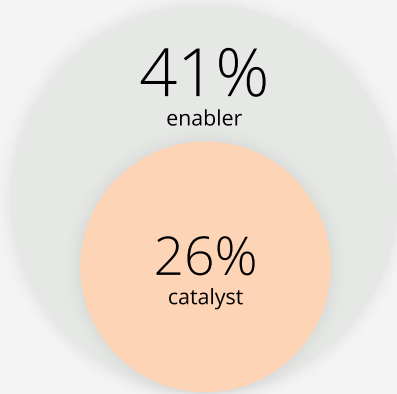
Negative perceptions are low. Finance isn't seen as a blocker. However, finance's ability to fully enable productivity is tempered by poor controls and slow processes. AI has created a spend risk that is fast, highly fragmented, easy to access, hard to track and difficult to measure.

The opportunity for finance is clear. Finance has the trust. It now needs systems and processes that keep pace with faster decision-making and decentralised spending as businesses harness new technology.

Finance leaders



Employees



What's next for businesses

Finance leaders will play a key role in the new era of productivity. They need to know where AI spend is happening, whether tools are being used properly and how quickly employees can access approved budgets and support.

Businesses will increasingly be expected to demonstrate that productivity gains are sustainable, measurable, and aligned with long-term business resilience.

Approval processes must be fast enough for modern work, while still giving the business confidence that spend is visible and controlled.

As regulation develops, this will become even more important. The [EU AI Act](#), which is being introduced in phases, with wider enforcement and transparency rules taking effect from August 2026, will place greater emphasis on governance, literacy, and accountability in how businesses use AI.

The next phase of productivity requires visibility before spend happens, governance that employees can actually follow, and measurement that connects AI use to business outcomes.

In 2026, productivity is a governance challenge. Businesses that can combine speed, visibility and accountability will be best positioned to turn AI investment into long-term enterprise value.



Methodology

Soldo commissioned Censuswide to conduct a survey of finance leaders and employees in the UK and Italy in April 2026.

Insights based on 2,250 survey respondents:

- 450 finance leaders (250 in the UK, 200 in Italy) with the following job titles: Chief Financial Officer, Finance Director, VP of Finance, Head of Finance and Senior Finance Manager.
- 1,800 employees (1,000 in the UK, 800 in Italy) with responsibility for spending company money across HR/people, IT, administration, marketing, production and operations.

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