

soldo

Liberate finance.
Accomplish more.



Soldo's 2026 Productivity at Work Executive summary

Introduction

Businesses are under pressure to modernise quickly without destabilising operations. Changing workforce expectations, rising customer demands and economic instability mean leaders must improve productivity while maintaining visibility and control.

AI has become central to the productivity agenda. Soldo's **2026 Productivity at Work** report shows that **88%** of employees say AI tools have improved their productivity, and **83%** of finance leaders say AI investment is important for achieving business goals.

However, the story is more complicated than the headline suggests. Two in five employees (**40%**) say AI has significantly improved their productivity, while **58%** find AI tools difficult to use and **57%** do not understand how AI is meant to help them improve their work.

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.

The finance bottleneck has not gone away

While AI is changing how people work, basic barriers to productivity remain. Slow approvals, unclear processes and delays in accessing company money continue to affect the speed at which teams capitalise on opportunities.

Finance leaders recognise the pressure: **36%** say limited automation or AI is one of the biggest barriers to finance team productivity, while **35%** cite inefficient or slow financial processes.

Employees feel the friction, too: only **31%** of employees say company spending processes are straightforward, while **29%** say finance processes have delayed or slowed their work. When processes are slow, workarounds become more likely, creating risks for both productivity and control.



88%

of employees say AI tools have improved their productivity



83%

of finance leaders think AI investment is important for achieving business goals

Barriers to productivity, according to finance leaders



36%

due to limited use of automation or AI



35%

due to inefficient or slow financial processes

The productivity paradox

AI is helping employees work faster, but faster work does not automatically create business-wide productivity. Lasting value depends on whether businesses allocate investment effectively and connect AI use to stronger performance over time.

That's the productivity paradox: adoption is high, but governance and measurement are still developing.

Only **27%** of finance leaders say AI use and purchasing are fully governed, while just **24%** say they are fully equipped to demonstrate returns. At the same time, **63%** of employees are expected to use AI without the practical support needed to use it confidently and responsibly.

As regulation develops, including the EU AI Act, businesses will face greater expectations around governance, literacy, transparency and accountability.



27%
of finance leaders say AI use and purchasing are fully governed



24%
of finance leaders say they are fully equipped to demonstrate returns



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



Shadow AI spend: productivity bypassing policy

AI tools are easy to access, quick to buy and often adopted outside normal approval routes. More than a quarter of employees (**27%**) have purchased AI tools without approval.

Without structure, AI spend can fragment across teams, creating hidden costs, duplicate tools, unclear ownership, data exposure, unmanaged renewals and weak ROI measurement. Productivity gains that bypass policy may help employees work faster, but they make enterprise value harder to prove.

Finance's role in governing productivity

Finance is becoming central to how productivity is governed. Nearly three-quarters of finance leaders (**73%**) say finance is responsible for overseeing AI investment and performance, and **75%** say finance processes enable effective AI.

The opportunity for finance is clear. It has the trust of the business. It now needs systems and processes that keep pace with decentralised spending and growing expectations around AI accountability.

What's next for businesses

The next phase of productivity requires governance that employees can follow and measurement that connects AI use to business outcomes.

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



Book a demo to see how Soldo can help.

Book a demo

Visit www.soldo.com for more information

Soldo® 2026. All rights reserved.

