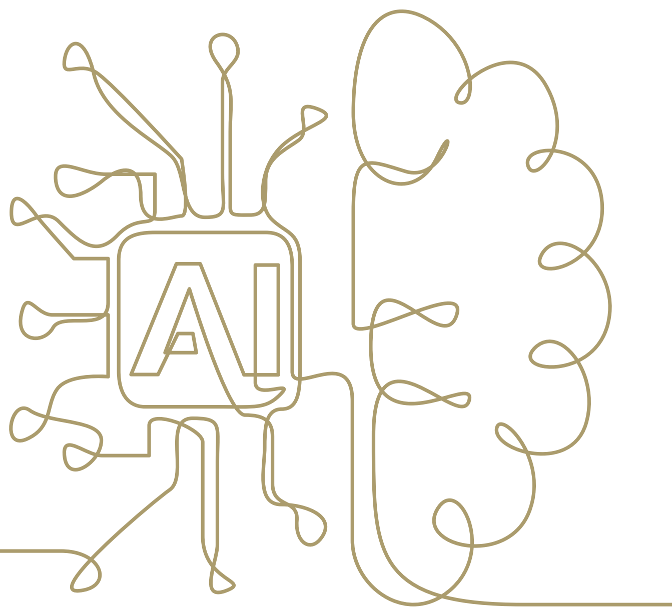
MEDIUS FINANCIAL CENSUS 2026

AI and Trust: The governance gap.



AI adoption is no longer an option, but how do you trust you'll get the right AI insights? And who's to blame when AI gets something wrong? These questions are the biggest obstacles to unlocking AI's full potential in finance.

26% of finance professionals say their team **"almost always" acts on AI recommendations.**

38% **already have agentic AI** operating within some finance processes.

45% say their team often **acts on AI recommendations without human intervention.**

46% admit those thresholds are **"understood but not formally documented".**

50% are **planning to deploy agentic AI** within the next 12 months.

54% **expect 10-25% of finance decision-making to be fully autonomous** within three years.

69% of those expecting more AI autonomy **feel excited about it.**

90% **maintain a mandatory human-approval threshold** for AI decisions, regardless of AI accuracy.

23% of finance executives believe people in their organization are already using unapproved AI tools. That's a governance issue that can't wait.

Nobody agrees on accountability.

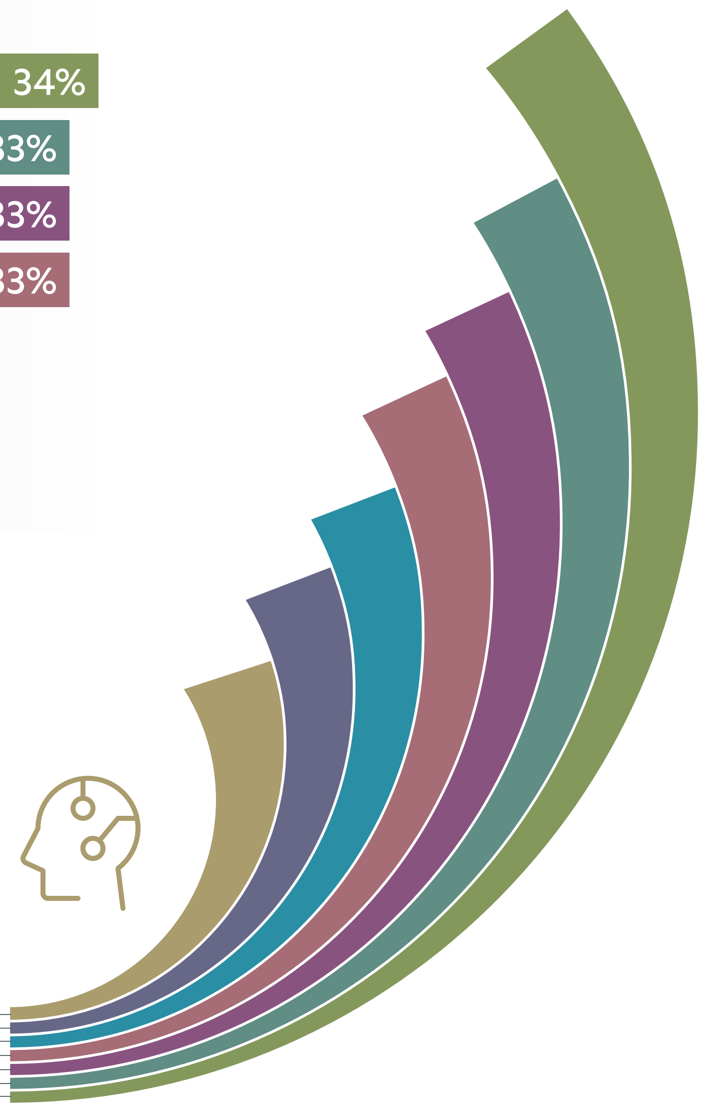
If an AI system causes a financial loss or compliance issue, finance executives split the blame almost evenly:

The IT or technology team that implemented the system.	28%
The finance leader who approved the AI use.	27%
The individual who acted on the AI recommendation.	27%

What are the biggest barriers to trusting AI?

Concerns about data quality feeding the AI.	34%
Fear of accountability if something goes wrong.	33%
Leadership skepticism or lack of buy-in .	33%
Internal culture resistance to change.	33%
Lack of explainability in AI outputs.	29%
Unclear regulatory or compliance guidance.	29%

What would make finance teams trust AI more?



- Defined liability sitting with the AI vendor. **30%**
- Board or CFO-level endorsement. **31%**
- A proven track record of accuracy over time. **31%**
- Industry peers adopting similar levels of autonomy. **32%**
- Real-time human override capability at any point. **32%**
- A clear regulatory or audit framework for AI decisions. **33%**
- Full explainability of how decisions are made. **35%**

Despite widespread use and growing enthusiasm for agentic AI, most organizations lack the governance to match their ambition. Here's how to find it.

Read the full 2026 Census report: An Accounting of Financial Professionals to learn more.

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