Complete AI

COMPLETE AI RESEARCH · OCTOBER 2026

The state of AI in *finance* 2026

What CFOs and senior finance leaders need to know about adoption, value, risk and the next 12 months — with a practical playbook for mid-market finance teams.

59%
of finance functions now use AI[1]

10%
median ROI on finance AI, against a 20% target[2]

10 Dec
2026: new privacy-policy transparency requirements for significant automated decisions commence[3]

Glen Handley
Founder, Complete AI

completeai.com.au

ABOUT THIS REPORT

Built for the CFO who has to decide what to *fund* next

Most of what is written about AI in finance is written by people selling it. This report is different in one way that matters: every figure in it is traced to the original survey, study, regulator or company release, and checked against that source. Where the evidence is weak, vendor-funded or contradictory, we say so.

It draws on more than 60 primary sources published between 2023 and October 2026 — including Gartner, McKinsey, BCG, Deloitte, KPMG, IBM, the ABS, peer-reviewed academic research, and Australian regulators (OAIC, APRA, ASIC, the Tax Practitioners Board). The lens is global evidence applied to Australian mid-market finance teams: organisations of roughly A$20m to A$500m in revenue, with lean finance functions and no data science team.

Two cautions run through the whole report. First, most large surveys sample enterprises with US$1bn+ revenue; mid-market reality usually lags those numbers. Second, much of the evidence is self-reported. We give more weight to controlled studies and official statistics, and we flag where we have not.

HOW TO READ THE FIGURES

Survey percentages describe the people surveyed, not all companies. Sample, date and geography for every figure are in the source notes at the back. US$ and A$ are shown as reported, without conversion.

CONTENTS

Executive summary 3
Eight findings at a glance 4
Where finance stands: adoption 5
The value gap: ROI so far 7
Time savings: what the evidence supports 9
What AI can automate in finance today 11
The risks that matter 13
Australian regulation: what applies now 15
How to implement effectively and safely 16
Eight predictions for the next 12 months 18
Ten questions for your next ExCo or board 20
About Complete AI 21
Methodology and source notes 22

ABOUT THE AUTHOR

Glen Handley has spent more than 20 years running finance automation programs for **American Express**, **MinterEllison**, **JLL**, **Allens**, **Clayton Utz** and **First American** — AP, AR, bank reconciliation, trust accounting and ERP migrations across more than 50 projects. He founded Complete AI to give mid-market finance teams the same automation playbook the big end of town has used for two decades.

EXECUTIVE SUMMARY

AI is now standard in finance. Value at scale is still rare — and *management practices* are a major factor in turning adoption into value.

59%
of finance functions used AI in 2025, up from 37% in 2023 — but flat on 2024[1]

88%
of CFOs at major ASX-listed companies report AI use in finance, up from 28% in 2024[4,5]

37%
of those Australian CFOs say AI is delivering value in line with or ahead of expectations[4]

6%
of CFOs globally describe their finance function as transformation-ready[6]

The situation. In three years AI has moved from experiment to default in finance. Most large finance functions now use it, mainly for knowledge search, accounts payable and anomaly detection[1]. Nearly 60% of CFOs plan to lift finance AI investment by 10% or more this year[7], and the finance software most teams already own — Xero, Microsoft, SAP, Oracle, Intuit — is shipping AI agents into the ledger[8,9,10].

The complication. Returns have not kept pace. The median ROI from AI in finance is 10% against a typical 20% target, and fewer than half of finance leaders can measure ROI at all[2]. Most report only low or moderate impact[1]. Time savings are real at the task level, but rigorous studies find they shrink sharply once you measure whole jobs[11,12]. Meanwhile the risks have become concrete: unverified AI output, deepfake payment fraud and staff using public AI tools outside policy.

The resolution. The organisations getting value differ less in their models than in how they work. They redesign workflows rather than bolting AI onto old ones, put most of the effort into people and process, run a small number of measured use cases, and put controls in place before they scale[13,14,15]. None of that needs a data science team, just a CFO who owns it.

WHAT WE RECOMMEND

1. Name one accountable owner for finance AI and baseline today's cost, cycle times and hours.
2. Start with 3–5 high-volume processes where AI is proven: AP, reconciliation, anomaly checks, policy Q&A.
3. Switch on the AI already inside your ledger before you buy or build anything new.
4. Put six controls in place now: sanctioned tools, an AI register, human sign-off, payment call-backs, logging and vendor clauses.
5. Measure realised hours and dollars every month — and redeploy the time deliberately.

THE ONE DECISION

Fund a 90-day, 3–5 use-case program with a named owner and controls in place before it scales.

EIGHT FINDINGS AT A GLANCE

What the evidence says, in *one* page

01 Adoption is now the norm, but it has stalled in the broad market and is concentrating in large enterprises.

Gartner finds finance AI use flat at 59%[1]. Large firms are scaling AI agents at nearly twice the rate of smaller ones (40% vs 22%)[13].

02 Most finance teams are not yet getting the return they planned for.

Median ROI is 10% against a 20% target[2]; 63% of finance leaders say 2025 implementation was slower than expected[16].

03 Time savings are real at the task level and shrink at the job level unless the work is redesigned.

Controlled studies show 15–25% gains on specific tasks[17,18]; whole-of-job studies find a few per cent[11].

04 The proven wins are high-volume, rules-heavy processes. Technical judgement still lags, and forecasting results are mixed.

AP, anomaly detection and knowledge search lead[1]; the top AI model scored about 64% on one US analyst benchmark (June 2026)[19].

05 Leaders win mainly on process and people, not on tools alone.

Nearly three-quarters of AI high performers redesign workflows, against about a quarter of everyone else[13].

06 The biggest near-term risks are unverified output, deepfake payment fraud and shadow AI.

48% of Australian employees who use AI say they have used it in ways that breach policy[20].

07 Australia has no AI Act, but new privacy-policy transparency rules start on 10 December 2026 — and regulators expect governance before scale.

APP entities using personal information in significant automated decisions must cover them in their privacy policy[3,55]; APRA and ASIC have set clear expectations[21,22].

08 Over the next 12 months, agents will arrive inside the finance software you already own.

Gartner expects 40% of enterprise apps to include task-specific agents by the end of 2026, up from under 5% in 2025[23].

10 MINUTES

Read the executive summary and these eight findings.

30 MINUTES

Add what AI can automate (section 4), the risks (section 5) and the 90-day plan (section 7).

FOR YOUR BOARD

Take the ten questions in section 9 to your next ExCo or board meeting.

01 · ADOPTION

AI is now the default in large finance functions – but broad-market adoption has *plateaued*

The question for most CFOs is no longer whether to use AI in finance. It is whether the AI already in use is producing anything measurable.

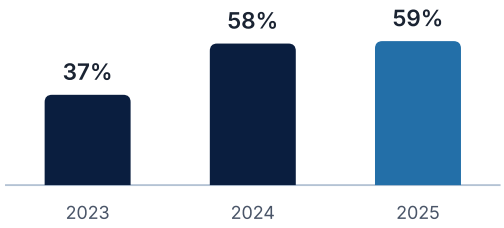
Gartner's annual survey of finance leaders shows AI use in finance jumping from 37% in 2023 to 58% in 2024 — and then barely moving, to 59%, in 2025[1]. Gartner itself describes momentum as having slowed. The figure covers a broad mix of company sizes.

Surveys of larger companies tell a faster story. KPMG reports 75% of organisations with revenue above US$250m actively using AI in finance in 2026, up from 30% in 2024, though it cautions the two waves are only directionally comparable[2,4]. In Australia, Deloitte's CFO Sentiment survey of major ASX-listed companies shows AI use in finance rising from 28% in 2024 to 75% in November 2025, with AI deployment reaching 88% in April 2026[4,5].

So what. The 59% and 88% figures are not a contradiction. They come from different surveys, company sizes and fieldwork dates, and larger companies report higher use. They cannot show where Australian mid-market teams sit; we found no reliable local figure (page 6).

EXHIBIT 1

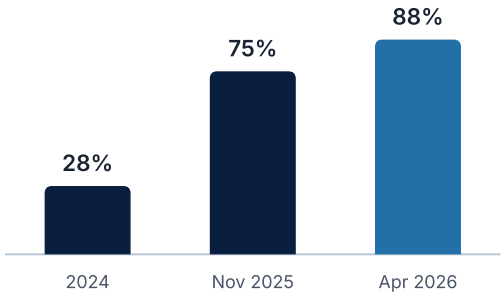
Finance functions using AI, global



Source: Gartner AI in Finance Survey, n=183, May–June 2025[1].

EXHIBIT 2

ASX-listed CFOs reporting AI use in finance



Source: Deloitte Australia CFO Sentiment surveys[4,5].

Why adoption figures vary so much. "Using AI" is measured differently across surveys — from any AI tool used anywhere in finance, to AI embedded in a specific finance process, to AI agents in production. When a vendor or peer quotes an adoption rate, ask three questions: who was surveyed, how large were they, and what counted as use.

01 · ADOPTION

Size is now the biggest divider – and the mid-market sits on the wrong side of it

Official statistics show how uneven adoption is. The ABS found that 12% of all Australian businesses used AI in 2024–25, rising to 35% of large businesses and 22% of medium-sized ones. Financial and insurance services reached 24%, from almost nothing three years earlier[25].

The same split shows up in the move from chatbots to agents — AI that carries out multi-step tasks rather than just answering questions. McKinsey's 2026 survey found 40% of organisations with revenue above US$1bn are scaling AI agents, up from 27% a year earlier. Smaller organisations were flat at 22%[13].

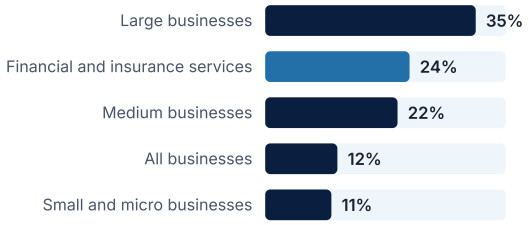
Where finance teams do use AI, it is concentrated in a short list of jobs: finding information, processing invoices and spotting errors (Exhibit 4).

Money is moving; skills are not

Nearly 60% of CFOs plan to raise finance AI investment by 10% or more in 2026, yet 47% allocate only 1–5% of their finance technology budget to AI[7]. The binding constraint is people: 72% of finance professionals rate their generative AI skills as basic or non-existent[26], and the share of Australian listed-company CFOs citing a talent and skills gap almost doubled in a year, to 64%[4]. Gartner's Sydney-released research names AI talent as CFOs' top near-term challenge[27].

EXHIBIT 3

Australian businesses using AI, 2024–25, by size and selected industry



Source: ABS Business Characteristics Survey, released June 2026[25]. Small and micro figure is approximate as published.

EXHIBIT 4

Top AI use cases among finance teams already using AI



Source: Gartner, n=183, 2025[1].

For mid-market CFOs. RSM's 2026 survey of North American mid-market firms already using AI reports 86% have partly or fully integrated it[28] — but that is self-reported, organisation-wide and not finance-specific. We found no reliable finance-function adoption figure for Australian mid-market companies; treat any vendor claim that offers one with caution.

02 · VALUE AND ROI

Most finance teams are not yet getting the *return* they planned for

Across every credible source we reviewed, the pattern is the same: widespread use, modest returns, and a small group pulling away.

10%
median ROI from AI in finance, against a typical 20% target. About one in five finance teams reach 20% or more.[2]

45%
of finance executives can quantify their AI ROI at all.[2]

91%
of finance teams using AI reported low or moderate initial impact.[1]

63%
of finance leaders say AI implementation in 2025 was slower than expected.[16]

7%
of finance leaders report high impact from AI, although 84% have implemented it or plan to.[15]

37%
of organisations attribute any EBIT impact to AI — unchanged on the prior year. About 6% are high performers.[13]

Gartner's warning to CFOs in May 2026 was blunt: do not confuse activity with impact. Its research found finance leaders were counting use cases deployed rather than value realised[16]. Australian CFOs are seeing the same thing. Only 37% of ASX-listed CFOs say AI is delivering value in line with or ahead of expectations, and just 7% say it is lifting revenue[4].

There is a more positive reading. KPMG finds 71% of large-company finance leaders say AI meets or exceeds ROI expectations — but only 23% say it exceeds them[24]. The same study finds finance teams that have deployed agentic AI outperform non-deployers by 32 points on average across its finance metrics. The difference between these views is largely definitional: "meeting expectations" is a lower bar than measurable P&L impact.

EXHIBIT 5

Same question, different yardsticks: how leading sources measure AI value

Source	Who was asked	Headline finding
BCG, 2025[2]	280+ finance executives, large companies	Median ROI of 10% against a 20% target
KPMG, 2026[24]	1,013 finance leaders, US$250m+ revenue	71% meeting or exceeding ROI expectations; 23% exceeding
Deloitte Australia, 2026[4]	CFOs of major ASX-listed companies	37% getting value in line with or ahead of expectations
McKinsey, 2026[13]	1,719 respondents, all functions	37% see any EBIT impact; about 6% get 5% or more of EBIT from AI

Survey results describe respondents; they are not directly comparable. See source notes for sample and fieldwork dates.

02 · VALUE AND ROI

Where the value is coming from – and why the gap persists

BCG found the highest-ROI finance use cases sit in risk, financial planning and statutory accounting, not only in transactional processing. The typical large finance function has around six AI use cases in proof-of-concept and five in production[2] — a portfolio spread thinly enough that few individual projects are big enough to show up in the numbers.

The research points to four reasons the gap persists:

- **No baseline.** If cycle times, cost per transaction and hours were never measured, savings cannot be proven. Fewer than half of finance teams can quantify ROI[2].
- **Bolted on, not redesigned.** Adding AI to a step without changing the workflow around it saves minutes that disappear into the day. High performers are roughly three times as likely to redesign workflows[13].
- **Data not ready.** Data quality is the most-cited barrier to AI in finance[24]. Gartner predicts 60% of AI projects without AI-ready data will be abandoned by the end of 2026[29].
- **Freed time not redeployed.** Hours saved only become value when someone decides what the team does with them.

HANDLE HEADLINE STATISTICS WITH CARE

Two widely shared figures show why sources matter. MIT's 2025 "GenAI Divide" report is often quoted as showing 95% of organisations get zero return from generative AI[30]. Its authors describe the figures as directional, the sample is small (153 survey responses and 52 interviews), and the method behind the 95% is not set out.

At the other end, Wharton's 2025 survey reports that three in four leaders see positive returns[31] — also self-reported.

Neither should anchor a business case. The more robust, convergent finding from McKinsey, BCG, Gartner and IBM is this: productivity gains are common, P&L impact is rare, and a small minority capture most of the value.

So what. The CFO's job is not to approve more AI. It is to insist that every AI initiative in finance has a baseline, a named owner, a measured result and a plan for the time it frees up.

THREE SEPARATE NUMBERS FOR ANY FINANCE AI USE CASE

1 · Capacity released

Hours saved against the baseline, after time spent reviewing and fixing AI output. Report in hours or FTE. Valued at loaded cost, it is **capacity value, not cash**.

2 · Cash benefit

Spending actually avoided or reduced: contractor or overtime hours not bought, roles not backfilled, duplicate payments stopped, discounts taken.

3 · ROI

(Cash benefit – total cost) ÷ total cost, over a stated period such as 12 months. Total cost: licences, usage, set-up and training.

Deduct review time once, from capacity released, not again in cost. Report capacity value next to ROI, never added to it. If a use case shows no measured result within 90 days, stop it or redesign it.

03 · TIME SAVINGS

AI saves real time on tasks. Turning that into capacity takes *redesign*

The best evidence on time savings comes from controlled studies outside finance and a handful of finance-specific studies. Read together, they give a clear and consistent message.

EXHIBIT 6

The evidence on AI and time savings, strongest designs first

Who was studied	Design	Result	Evidence strength
Customer support agents (n=5,172)[17]	Field study, peer-reviewed	+15% issues resolved per hour on average; about +30% for less-experienced and lower-skilled agents	**Strong**
BCG consultants (n=758)[18]	Randomised experiment	Inside AI's capability: 25% faster and 12% more tasks completed. Outside it: 19 percentage points less likely to be correct	**Strong**
Accountants at 79 SMB-focused firms[32]	Observational; vendor data; not peer reviewed	55% more clients supported per week; monthly close 7.5 days faster	**Moderate**
Australian public servants (2,000+)[33]	Government trial, self-reported	About an hour a day saved on summarising, drafting and searching; poor spreadsheet functionality limited use	**Moderate**
UK civil servants (20,000)[34]	Government trial, self-reported	26 minutes a day saved on average	**Moderate**
UK Dept for Business and Trade[12]	Evaluation with control group	No robust evidence time savings improved productivity; Excel analysis slower and less accurate (small sample)	**Moderate**
c.25,000 Danish workers incl. accountants[11]	Survey linked to administrative data	Time saved 2.8% of hours (self-reported); no significant effect on earnings or recorded hours	**Strong***

Evidence strength is Complete AI's assessment. *Earnings and hours come from administrative records; the time saving is self-reported.

Three patterns hold across the studies. Gains are largest for less experienced staff, which matters for finance teams carrying juniors through a skills shortage. Gains reverse when AI is used outside what it does well — users become confidently wrong. And self-reported savings run well ahead of measured ones.

The only finance-specific field evidence, from Stanford and MIT researchers, is striking — a monthly close 7.5 days faster for AI-adopting accountants[32] — but it is observational, not peer reviewed, and uses data from an AI software provider. Treat it as a signal of what is possible, not a forecast for your team.

03 · TIME SAVINGS

What "good" looks like in finance operations

Benchmarks show how far the best finance functions already run ahead — mostly through automation and process discipline built up over years, with AI now extending it.

- **Cost.** The Hackett Group's top-quartile "digital world class" finance teams run at 45% lower cost as a share of revenue than peers, with close cycles 35–57% shorter and around 80% of AP workflows fully automated[35].
- **Close.** APQC benchmarks put the annual close at 10 days or less for top performers, 18 days at the median and 35 days for the slowest[36].
- **Accounts payable.** Ardent Partners' 2025 research, which is vendor-sponsored and reported inconsistently across summaries, puts average AP processing cost at US$12.42 against US$2.65 for best-in-class teams, with 79% faster cycle times at the best-in-class end[37].

Vendor claims are hypotheses to test. Software providers publish attractive figures — Intuit, for example, says its agents save customers up to 12 hours a month[38]. Run them through a measured pilot in your own environment before they go into a business case.

EXHIBIT 7

Illustrative: what released capacity is worth to a mid-market finance team

Finance team size	**10 FTE**
Assumed fully loaded cost per FTE	**A$120,000**
Total finance team cost	**A$1,200,000**
Capacity released at 10% (task automation, modest redesign)	**1.0 FTE · A$120,000 a year** capacity value, not a forecast reduction in payroll
Capacity released at 20% (end-to-end redesign of 3–5 processes)	**2.0 FTE · A$240,000 a year** capacity value, not a forecast reduction in payroll

Illustration, not a forecast. Hours are net of review and rework; cash benefit arises only where spending is avoided.

The capacity is only worth something if you plan for it. Decide in advance whether released hours absorb growth without hiring, move to analysis and business partnering, or reduce reliance on contractors and overtime. Gartner reports CFOs' headcount growth expectations falling from 6% in 2025 to 2% in 2026[7] — most are using AI to grow without adding people, not to cut.

04 · WHAT AI CAN AUTOMATE

The proven wins are high-volume, *rules-heavy* work. Judgement still needs people

We mapped nine common finance activities against the evidence. "Proven" means widely deployed with independent evidence of use; "emerging" means shipping in mainstream software with limited independent outcome data; "not yet reliable" means independent tests show material error rates.

EXHIBIT 8

AI readiness of common finance activities, October 2026

Activity	Readiness	Evidence	Human role
Accounts payable: capture, coding, matching	Proven	Second most common finance AI use (37%)[1,37]; 44% of AP teams already use AI	Approve exceptions and payments
Error, duplicate and anomaly detection	Proven	Third most common finance AI use (34%)[1,39]; EY's audit platform processes 1.4 trillion journal lines a year	Investigate flagged items
Policy, process and knowledge Q&A	Proven	Most common finance AI use (49%)[1]	Own the source documents
Bank reconciliation	Proven	Rules-based bank-feed matching is long established; AI matching now in Microsoft 365 Copilot, Xero and SAP[8,9,10]	Review breaks and sign off
AR collections and payment follow-up	Emerging	Rules-based reminders are long established; AI follow-up agents are new, results mostly vendor-reported[8,38]	Handle disputes and key accounts
Accruals, journals and month-end close	Emerging	SAP accruals agent; 7.5-day faster close in one observational study[10,32]	Judgement on estimates; approve postings
Variance commentary and management reporting	Emerging	Variance analysis in public preview in Microsoft 365 Copilot[9]	Edit the narrative; own the message
Forecasting and FP&A insight	Emerging	Mixed: rated among the lowest-value uses so far by finance leaders, yet among the highest-ROI where it works[2,16]	Own assumptions and scenarios
Complex analysis, tax and technical accounting	Not yet reliable	Top model about 64% on a US analyst benchmark (Jun 2026); under 50% on US corporate tax (Oct 2026)[19]	Do the work; use AI to draft and check

Readiness ratings are Complete AI's assessment of the cited evidence. Product availability varies by region and edition.

04 · WHAT AI CAN AUTOMATE

Three practical implications for mid-market teams

1

Start where volume meets rules

AP, reconciliation, anomaly checks and policy Q&A are where AI is proven, the work is measurable and errors are caught by existing controls. For collections, start with established rules-based reminders; AI collection agents are still emerging.

2

Look inside the software you already pay for

Most mid-market teams will get their first agents as features of their ledger, not as a separate project. Xero, Microsoft, SAP, Oracle and Intuit have all announced finance agents since mid-2025[8,9,10,38]. Check what your current licence includes before buying anything new.

3

Keep people on judgement

Technical accounting, tax and complex analysis are where AI is most persuasive and least reliable. On Vals AI's June 2026 benchmark of entry-level analyst research on US company filings, the top model got about a third of questions wrong[19]. Use AI to draft, summarise and check — never to sign off.

How the role of the finance team is changing

The World Economic Forum lists accounting, bookkeeping and payroll clerks among the fastest-declining roles to 2030[40]. Yet Australia faces a persistent accountant shortage: a shortfall of about 6,000 accountants is projected by 2030 (Future Skills Organisation, cited by CA ANZ)[41].

For most Australian teams the practical effect is not redundancy: transaction processing shrinks while exception handling, review of AI output and business partnering grow.

Build, buy or switch on?

MIT's 2025 research found purchased or partnered AI tools reached deployment about twice as often as internal builds (roughly 67% vs 33%)[30] — a correlation, not proof. For commodity finance processes: switch on what your platforms include, buy proven tools next, build only where the process is distinctive.

EXHIBIT 9

Finance AI agents announced by major platforms since mid-2025

Platform	What has been announced	Status to note
Xero[8]	Automatic bank reconciliation, Bill Protection (flags changed bank details and unfamiliar suppliers), payment follow-ups, cash flow actions, no-code agent builder	Announced July 2026; several features listed as coming soon
Intuit QuickBooks[38]	Accounting, Payments, Finance and Customer agents	US launch July 2025; outcome figures vendor-reported
Microsoft 365 Copilot[9]	Reconciliation in Excel; variance analysis; works with Dynamics 365 and SAP	Reconciliation generally available; variance analysis in preview
SAP[10]	Accruals agent and cash management agent with daily bank reconciliation	Announced October 2025
Oracle and NetSuite[42]	Payables, ledger, planning and payments agents; agentic workflows in NetSuite Next	Announced October 2025; NetSuite Next North America first

Source: company announcements. Availability, pricing and features vary by region and edition; check your own licence and roadmap.

05 · RISKS

The risks that matter are not rogue robots. They are *ordinary* failures, at speed

Six risks account for most of the real-world harm we found. Each has a well-understood control, and most already exist in a well-run finance function.

1 Unverified AI output

In 2025 Deloitte Australia refunded A$97,587 of a A$440,000 government contract after a report prepared with AI assistance was found to contain a fabricated court quote and non-existent references[43]. Inaccuracy is the most commonly reported negative consequence of AI[44].

CONTROL
Human review of every AI output that leaves the team; AI-use disclosure in adviser and vendor contracts.

2 Deepfake payment fraud

An Arup finance employee in Hong Kong transferred about US$25.6m after a video call in which the CFO and colleagues were deepfakes[45]. Australians reported A$166.8m lost to payment-redirection scams of all kinds in 2025, not just AI-enabled ones[46].

CONTROL
Out-of-band call-back on any change of bank details or urgent payment; dual approval that no one can waive, including the CFO.

3 Shadow AI and data leakage

48% of Australian employees who use AI say they have done so in ways that breach policy, and 60% have hidden their use[20]. In IBM's sample of 600 organisations that had a data breach, one in five reported a breach due to shadow AI[47].

CONTROL
Provide a sanctioned enterprise tool, a one-page policy and training; the OAIC recommends against entering personal information into public AI tools[52].

4 Failed or abandoned projects

Gartner predicts over 40% of agentic AI projects will be cancelled by the end of 2027 because of cost, unclear value or weak risk controls[48].

CONTROL
Small, measured pilots with stop rules; buy proven capability before building.

5 Uncontrolled cost

46% of North American CFOs at US$1bn+ companies name cost uncertainty or transparency as their biggest internal AI concern[49]; vendors are moving to usage-based pricing per action[50].

CONTROL
Budget AI like cloud spend: usage caps, monthly review, cost per transaction tracked.

6 Regulatory and audit exposure

From 10 December 2026, APP entities using personal information in significant automated decisions must cover them in their privacy policy[3,55]; auditors and regulators expect an AI inventory and evidence of controls[21,51].

CONTROL
Maintain an AI register; map AI-touched processes to existing internal controls.

05 · RISKS

Why the risk profile is different for finance

Finance is where AI errors become money. A wrong summary in marketing is embarrassing; a wrong accrual, a misposted journal or a payment to a redirected account is a loss, a restatement or an audit finding. Three features of current AI make this sharper:

- **Fluency hides error.** AI output reads as confident whether it is right or wrong. In the Harvard and BCG experiment, consultants using AI on a task outside its capability were 19 percentage points less likely to be correct than those without it[18].
- **Agents act, not just advise.** As AI moves from drafting to posting entries, sending reminders and proposing payments, the control point moves from "check the answer" to "limit what it is allowed to do".
- **Attackers have the same tools.** In IBM's sample of organisations that had a breach, 16% of breaches involved attackers using AI, most often for phishing and deepfakes[47].

THE GOOD NEWS FOR CFOS

Finance already runs on the disciplines AI governance needs: segregation of duties, maker–checker approval, reconciliations, audit trails and delegations of authority. COSO's February 2026 guidance applies its existing internal control framework directly to generative AI[51].

The task is less about inventing new controls than about extending current ones to cover what AI touches — and making sure nobody can quietly route around them with a personal AI account.

The minimum standard. No AI system should be able to change master data, post to the ledger or release a payment without the same approval a person would need.

EIGHT QUESTIONS TO ASK ANY AI VENDOR BEFORE YOU SIGN

1. Where is our data stored and processed, and is it used to train your models?
2. What exactly can the AI do on its own — and what needs a human approval?
3. Can we see a full log of every action and the data it was based on?
4. What accuracy have you measured on work like ours, and how was it tested?
5. How is the product priced as usage grows, and can we cap it?
6. How do we turn it off, and how do we get our data out if we leave?
7. Which other AI providers sit behind your product?
8. Will you disclose in writing where AI is used in the work you deliver to us?

06 · AUSTRALIAN REGULATION

No AI Act does not mean no AI *liability*

Australia regulates AI through existing law: privacy, directors' duties, prudential standards and professional obligations already apply — and new privacy-policy transparency requirements for significant automated decisions start on 10 December 2026.

EXHIBIT 10

The Australian AI rulebook for finance leaders, October 2026

Instrument	Date	What it means for finance	Applies to
National AI Plan	2 Dec 2025	No standalone AI Act. The proposed mandatory guardrails for high-risk AI were not pursued; existing laws and regulators apply[53].	All
Guidance for AI Adoption (National AI Centre)	21 Oct 2025	Replaces the Voluntary AI Safety Standard. Six practices: decide who is accountable; understand impacts; measure and manage risks; share essential information; test and monitor; maintain human control[54].	All (voluntary)
Privacy Act: automated decision-making transparency	From 10 Dec 2026	Privacy policies must describe the kinds of personal information used, and the kinds of decisions made by, or substantially and directly related to, computer programs that could significantly affect individuals' rights or interests[3]. It is a privacy-policy requirement, not a duty to notify people of each decision, and it does not apply to every business or every use of AI. OAIC guidance says rule-based tools can count[55].	APP entities using personal information in covered decisions
OAIC guidance on commercial AI products	Oct 2024	Do not enter personal, especially sensitive, information into publicly available AI tools; AI-generated information about a person counts as a collection[52].	APP entities
APRA letter to industry on AI	30 Apr 2026	Expects an AI inventory with lifecycle owners, human involvement in high-risk decisions, supply-chain mapping and credible exit arrangements for critical AI providers[21].	APRA-regulated
ASIC REP 798 'Beware the gap'	29 Oct 2024	Found governance lagging adoption among licensees; existing duties, including directors' duties, apply now[22].	AFS and credit licensees
Tax Practitioners Board TPB(GS) 55/2026	22 Jul 2026	Practitioners stay responsible for AI output and should verify it and document their review. Entering client information into an AI tool can be a disclosure to a third party, which needs the client's permission first, for example in the engagement letter[56].	Registered tax agents and BAS agents
EU AI Act (as amended)	High-risk from 2 Dec 2027	Relevant if you operate in or sell into the EU; stand-alone high-risk obligations, including credit scoring and employment, deferred to December 2027[57].	EU exposure

Frameworks commonly used to structure an AI management system: ISO/IEC 42001 and the NIST AI Risk Management Framework[58]. This is a summary, not legal advice.

Act before 10 December 2026. If you are an APP entity, list every tool that makes or substantially supports significant decisions about individuals using personal information — credit limits, collections, hiring screens — and update your privacy policy. Spreadsheets with decision rules can count.

07 · IMPLEMENTATION

What the leaders do *differently*

Across McKinsey, BCG and Gartner, the organisations getting value share six practices. None requires a data science team; all require a CFO who owns the outcome.

1 Redesign the workflow, not the task

Nearly three-quarters of AI high performers fundamentally redesign workflows, against about a quarter of other organisations[13]. Map the process end to end, then decide what AI does, what people do and where the checks sit.

2 Spend most of the effort on people and process

BCG's research on AI leaders found they put roughly 10% of effort into algorithms, 20% into technology and data, and 70% into people and processes[14]. Budget training, change management and process documentation accordingly.

3 Run a few use cases and measure realised value

Gartner advises CFOs to pilot three to five use cases at a time and judge progress by value realised, not use cases deployed[15,16].

4 Fix the data before you scale

Data quality and integration is the top barrier finance leaders name[24]. Clean vendor masters, a consistent chart of accounts and documented processes come first.

5 Govern before you scale, not after

ASIC found 13 of 14 licensees planning to expand AI were uplifting governance at the same time; only one had done it beforehand[22]. Put the register, owners and controls in place at pilot stage.

6 Switch on, then buy, then build

Use the AI already in your finance platforms first, buy proven tools second, and build only where the process is distinctive[30].

EXHIBIT 11 · THREE LEVELS OF AI AUTONOMY — AND WHERE FINANCE SHOULD SIT TODAY

Level 1 · Assist

AI drafts, summarises, searches and flags. A person does the work and decides.

Policy Q&A, variance commentary drafts, anomaly flags

Level 2 · Act with approval

AI prepares the transaction or message; a person approves before anything is posted, paid or sent.

Invoice coding, reconciliation matches, collection reminders, accrual proposals

Level 3 · Act within limits

AI completes the task on its own inside tight rules, with sampling and logs.

Only low-value, reversible, rule-bound steps once accuracy is proven

Our recommendation: keep anything that touches money, master data or external parties at Level 2 until a measured pilot has proven accuracy.

07 · IMPLEMENTATION

A 90-day plan for a mid-market finance team

DAYS 1–30

Govern and baseline

- Name one accountable owner and a small steering group (CFO, controller, IT, risk)
- Measure today's cycle times, volumes, cost per transaction and hours by process
- Approve one enterprise AI tool and a one-page use policy; train the team
- Start the AI register: every tool, owner, data and decision
- Check what AI features your ledger and Microsoft licences already include
- Check whether the 10 December 2026 privacy-policy rules apply; if so, update the policy **before 10 December**

DAYS 31–60

Pilot 3–5 use cases

- Pick from proven areas: AP, reconciliation, anomaly checks, policy Q&A; rules-based collections reminders
- Redesign each workflow end to end; define the human check points
- Set success and stop criteria in hours, accuracy and dollars before go-live
- Run in parallel with the current process until accuracy is proven
- Log every AI action that touches the ledger or a payment

DAYS 61–90

Prove, scale, redeploy

- Compare results with the baseline; stop what does not meet criteria
- Move proven pilots into production with controls signed off by the controller
- Decide where released hours go: growth, analysis, business partnering
- Report realised value to the ExCo or board
- Choose the next 3–5 use cases

Ten controls to have in place before you scale

- [ ] One sanctioned enterprise AI tool; public tools blocked for company and client data
- [ ] An AI register with a named owner for every use
- [ ] Human approval before any AI action posts to the ledger, changes master data or releases a payment
- [ ] Out-of-band call-back for bank detail changes and urgent payment requests
- [ ] Audit logs of AI inputs, outputs and approvals retained with other finance records
- [ ] Accuracy testing before go-live and sampling afterwards
- [ ] Contract clauses requiring vendors and advisers to disclose AI use and protect your data
- [ ] Usage limits and monthly review of AI costs
- [ ] Privacy policy updated for automated decisions before 10 December 2026
- [ ] Annual training and a simple route to report AI errors

HOW THIS MAPS TO AUSTRALIAN GUIDANCE

The plan and controls cover all six practices in the National AI Centre's Guidance for AI Adoption[54]: accountability (the owner and register), impact and risk management (pilot criteria and controls), transparency (privacy disclosures and vendor clauses), testing and monitoring (accuracy sampling and logs), and human control (approval before AI acts).

WHAT TO MEASURE EACH MONTH

Hours released by process · cycle time (invoice to payment, close days) · cost per transaction · exception and error rates · AI cost per transaction · where released time went.

08 · THE NEXT 12 MONTHS

Eight predictions to *October 2027*

These are Complete AI's judgements, each anchored to cited analyst forecasts or observed market moves. Analyst forecasts are attributed as forecasts, not facts.

01 Agents arrive inside the ledger, not as projects

For most mid-market teams, the first AI agents will be features of Xero, QuickBooks, NetSuite, Dynamics or Fusion rather than custom builds. Gartner expects 40% of enterprise apps to include task-specific agents by the end of 2026, up from under 5% in 2025[23].

WHAT TO DO
Audit your current licences and roadmaps; decide which features to switch on and under what controls.

02 A shake-out of standalone agent projects

Gartner predicts over 40% of agentic AI projects will be cancelled by the end of 2027 and estimates only around 130 of thousands of vendors offering "agentic" products are genuine[48]. Forrester expects enterprises to defer a quarter of planned AI spend into 2027[59].

WHAT TO DO
Put stop rules into every pilot and scrutinise vendor claims of autonomy.

03 The CFO becomes the AI gatekeeper

Forrester predicts CFOs will gain more say over AI investment approval based on ROI[59]; IBM finds 62% of CFOs say their role has expanded into technology or AI strategy leadership[6].

WHAT TO DO
Set the value test for every AI investment in the business, not just finance.

04 AP, reconciliation and anomaly checks lead; forecasting splits the field

AP and anomaly detection are already among the most-used finance applications[1]; reconciliation agents are arriving in ledgers. Forecasting is rated among the lowest-value uses so far by most finance leaders[16], yet BCG finds FP&A among the highest-ROI areas for those who get it right[2].

WHAT TO DO
Sequence your roadmap from transactional to analytical work, and pilot forecasting only once your data is clean.

08 · THE NEXT 12 MONTHS

05 AI pricing shifts from seats to usage

Vendors are moving to per-action and credit-based pricing[50]; IDC predicts pure seat-based pricing will be obsolete by 2028[60].

WHAT TO DO
Govern AI spend like cloud spend, with caps and cost per transaction.

06 Australian finance teams use AI to cope with shortages, not to cut

With persistent accountant shortages[41] and CFOs expecting headcount growth of just 2% in 2026[7], expect AI to absorb growth and hold headcount flat through attrition.

WHAT TO DO
Plan workforce changes explicitly, including how juniors still learn the basics.

07 Auditors arrive with AI – and expect you to be ready

EY's agentic audit platform already processes more than 1.4 trillion journal-entry lines a year[39]. Full-population testing means more queries on anomalies.

WHAT TO DO
Clean up journal hygiene and be ready to evidence controls over AI-touched processes.

08 Governance moves from optional to expected

The privacy-policy transparency rules from 10 December 2026[3], APRA's April 2026 expectations[21] and COSO's generative AI guidance[51] set a direction that boards and auditors will follow.

WHAT TO DO
Treat the AI register and controls as audit evidence from day one.

THE BACKDROP

Gartner forecasts worldwide AI spending of about US$2.67 trillion in 2026, up 49.5%, with spending on AI agents and assistants growing from US$29.2bn in 2026 to US$65.5bn in 2027[61]. Gartner also predicts that, by 2029, CFOs who deploy AI strategically could add 10 margin points of growth[62]. The money and the software are coming either way. The differentiator over the next 12 months will be how well finance teams govern and measure what they switch on.

09 · FOR YOUR NEXT EXCO OR BOARD MEETING

Ten questions every CFO should be able to *answer*

If you can answer all ten with evidence, you are ahead of most of the market. If you cannot, the gaps are your roadmap.

1. Who is the single accountable owner for AI in finance, and what are they measured on?
2. Which finance processes use AI today – including tools staff use on their own accounts?
3. What baseline do we have for cycle times, cost per transaction and hours, so we can prove any savings?
4. Which AI features are already included in our ledger, ERP and Microsoft licences, and which are switched on?
5. Can any AI tool post to the ledger, change supplier bank details or release a payment without human approval?
6. How would we stop a deepfake 'CFO' call from moving money tomorrow?
7. Which of our systems make or support decisions about individuals, and is our privacy policy ready for 10 December 2026?
8. Do our contracts require advisers and vendors to disclose AI use and protect our data?
9. What realised value – in hours and dollars – did AI deliver in finance last quarter, and where did the time go?
10. What is our plan to build AI skills in the finance team, including how juniors will still learn the fundamentals?

ABOUT COMPLETE AI

We help finance teams put AI to work – *safely*, and with numbers to prove it

Complete AI is founder-led, backed by a hand-picked network of specialist experts. We sell the result, not the technology: the tasks taken off your team and the hours given back.

Our founder, Glen Handley, has spent more than 20 years automating finance operations. A few results from that work:

- Cut partner report turnaround at **MinterEllison** from 48 hours to 2 minutes.
- Cut invoice turnaround at **JLL** from 3 days to under an hour, and reduced AP/AR headcount by 40%.
- Centralised the national AP function at **Allens**, halving headcount through automation.
- Cut stop-cheque processing at **First American** from 4 hours to 5 minutes.
- Implemented AP automation at **American Express** at age 22.

We run our own business on the same agents, controls and approval steps we build for clients — so what we recommend has been tested on us first.

How we work with finance teams

1. **Free 20-minute call.** Where AI fits in your finance function and what to check first.
2. **AI Opportunity Assessment.** The opportunity sized in hours and dollars, with a prioritised 90-day plan.
3. **AI Kickstart.** Your first use cases live in 30 days, with controls and training in place.
4. **Ongoing support.** New agents, monitoring and governance as your program grows.

YOUR NEXT STEP

A free 20-minute finance AI review

We will look at your finance processes with you, identify the two or three use cases most likely to pay back in 90 days, and flag any control gaps — including your readiness for 10 December 2026. No obligation and no sales deck.

Book a free 20-minute call

completeai.com.au/book

Scan to book

READY TO GO FURTHER?

AI Opportunity Assessment. A structured review of your finance function that sizes the opportunity in hours and dollars and sets out a prioritised 90-day plan. A$990 + GST.

Fractional AI Director. Ongoing senior AI leadership for CFOs who want a partner to own the program, the vendors and the controls.

METHODOLOGY AND SOURCE NOTES

How we built this report

Research was completed in October 2026. We searched for the most recent editions of major analyst, consulting, academic, statistical and regulatory sources on AI in finance, then confirmed each figure against the publisher's own page, report or release. Figures found only in secondary reporting were excluded, except where a regulator or major news organisation was the original source of a reported fact (noted below).

We prefer peer-reviewed and controlled studies, official statistics and large independent surveys over vendor research. Vendor-sponsored or vendor-reported figures are labelled. Where sources conflict, we show the range and explain the difference. Survey figures describe their respondents and are not adjusted. All web sources were accessed in October 2026.

Revised 27 October 2026: privacy, ROI, study and risk figures clarified.

1 Gartner, 'Gartner Survey Shows Finance AI Adoption Remains Steady in 2025', press release, 18 November 2025 (n=183 CFOs and senior finance leaders, fieldwork May–June 2025). gartner.com

2 BCG, 'How Finance Leaders Can Get ROI from AI', 4 June 2025 (n=280+ finance executives at large companies, fieldwork March 2025). bcg.com

3 Privacy and Other Legislation Amendment Act 2024 (Cth), Schedule 1 Part 15 (automated decision-making transparency), commencing 10 December 2026. legislation.gov.au

4 Deloitte Australia, CFO Sentiment survey, media release, 3 June 2026 (CFOs of major ASX-listed companies, fieldwork 7–24 April 2026). deloitte.com

5 Deloitte Australia, CFO Sentiment survey, media release, 17 December 2025 (n=59 CFOs, fieldwork 3–17 November 2025). deloitte.com

6 IBM Institute for Business Value, CFO study, press release, 30 September 2026 (n=1,500 CFOs, 33 geographies, with Oxford Economics). newsroom.ibm.com

7 Gartner, CFO 2026 budget plans research, press release, 10 February 2026 (n=300+ CFOs, fieldwork October 2025). gartner.com

8 Xero, 'Xero announces new AI innovations at Xerocon London', media release, July 2026. xero.com

9 Microsoft, 'Empowering finance with an AI assistant in Microsoft 365 Copilot', 20 October 2025, updated September 2026. microsoft.com

10 SAP, 'SAP Connect: finance AI innovation', 8 October 2025. news.sap.com

11 Humlum, A. and Vestergaard, E., 'Large Language Models, Small Labor Market Effects', Becker Friedman Institute Working Paper 2025-56 (c.25,000 Danish workers in 11 occupations). bfi.uchicago.edu

12 UK Department for Business and Trade, 'Evaluation of Microsoft 365 Copilot', 2025. assets.publishing.service.gov.uk

13 McKinsey & Company, 'The state of AI in 2026', 25 August 2026 (n=1,719, 97 countries, fieldwork May–June 2026). mckinsey.com

14 BCG, 'AI Adoption in 2024: 74% of Companies Struggle to Achieve and Scale Value', press release, 24 October 2024 (n=1,000 executives, 59 countries). bcg.com

15 Gartner, 'Gartner Says CFOs Need Structured Finance AI Roadmaps', press release, 8 June 2026. gartner.com

16 Gartner, 'Gartner Says CFOs Must Stop Mistaking Finance AI Deployment for Value Creation', press release, 28 May 2026. gartner.com

17 Brynjolfsson, E., Li, D. and Raymond, L., 'Generative AI at Work', Quarterly Journal of Economics 140(2), 2025 (n=5,172 customer-support agents). academic.oup.com

18 Dell'Acqua, F. et al., 'Navigating the Jagged Technological Frontier', Organization Science, 2026 (published online 11 March 2026; first circulated as Harvard Business School Working Paper 24-013, 2023; n=758 BCG consultants, randomised). hbs.edu

19 Vals AI, Finance Agent benchmark v1.1 (entry-level analyst research tasks on US SEC filings; 337-question test set; top score 64.37%, updated 4 June 2026) and Tax Agent benchmark (391 expert-authored US corporate tax questions; top score under 50%, updated 24 October 2026). vals.ai · vals.ai

20 KPMG and the University of Melbourne, 'Trust, attitudes and use of artificial intelligence: A global study 2025' — Australian findings. mbs.edu

21 APRA, 'APRA letter to industry on artificial intelligence (AI)', 30 April 2026. apra.gov.au

22 ASIC, 'REP 798 Beware the gap: Governance arrangements in the face of AI innovation', 29 October 2024. asic.gov.au

23 Gartner, 'Gartner Predicts 40% of Enterprise Apps Will Feature Task-Specific AI Agents by 2026', press release, 26 August 2025. gartner.com

24 KPMG, 'AI in Finance 2026: The Decision Advantage', 2026 (n=1,013 senior finance leaders, 20 countries, revenue US$250m+, fieldwork March 2026). assets.kpmg.com

25 Australian Bureau of Statistics, 'Business adoption of artificial intelligence accelerates in 2024-25', media release, June 2026 (Business Characteristics Survey, c.7,000 businesses). abs.gov.au

26 ACCA and CA ANZ, 'Enabling finance insight', 2026 (n=1,600 finance professionals globally). accaglobal.com

SOURCE NOTES (CONTINUED)

27 Gartner, 'Gartner Survey Reveals Acquiring and Developing AI and Digital Talent is CFOs' Top Near-Term Challenge', press release, Sydney, 23 March 2026 (n=100 CFOs). gartner.com

28 RSM US, 'Middle Market AI Survey 2026', 21 July 2026 (n=1,030 leaders, US and Canada, revenue US$30m–10bn). rsmus.com

29 Gartner, 'Lack of AI-Ready Data Puts AI Projects at Risk', press release, 26 February 2025. gartner.com

30 MIT NANDA, 'The GenAI Divide: State of AI in Business 2025', July 2025 (300+ public initiatives reviewed, 52 interviews, 153 survey responses; authors describe figures as directional). Copy hosted by Webber Wentzel. webberwentzel.com

31 Wharton Human-AI Research and GBK Collective, '2025 AI Adoption Report', 28 October 2025. knowledge.wharton.upenn.edu

32 Choi, J. and Xie, Y., 'Human + AI in Accounting: Early Evidence from the Field', Stanford GSB Working Paper 4261, May 2025 (277 accountants; 79 firms; not peer reviewed; data from an AI accounting-software provider). gsb.stanford.edu

33 Digital Transformation Agency, 'Evaluation of the whole-of-government trial of Microsoft 365 Copilot', 2024 (2,000+ staff, 50+ agencies, self-reported). digital.gov.au

34 UK Government Digital Service, 'Microsoft 365 Copilot Experiment: Cross-Government Findings Report', 2 June 2025 (20,000 staff, self-reported). gov.uk

35 The Hackett Group, Digital World Class finance research, press release, 9 June 2025. businesswire.com

36 APQC, 'How to streamline the annual closing process and speed year-end close', 8 April 2026. apqc.org

37 Ardent Partners, 'State of ePayables 2025' and AP metrics 2025 (vendor-sponsored; figures vary across sponsor summaries). tradeshift.com

38 Intuit, 'Intuit introduces virtual team of AI agents', press release, 1 July 2025 (vendor-reported outcomes). investors.intuit.com

39 EY, 'EY launches enterprise-scale agentic AI to redefine the audit experience', 7 April 2026. ey.com

40 World Economic Forum, 'The Future of Jobs Report 2025', 7 January 2025. weforum.org

41 CA ANZ, 'Targeted measures needed to tackle persistent accountant shortages', 31 October 2025. charteredaccountantsanz.com

42 Oracle, 'Oracle AI agents help finance leaders accelerate business insights', 15 October 2025; NetSuite, 'NetSuite launches NetSuite Next', 7 October 2025. oracle.com · oracle.com

43 Associated Press, 'Deloitte to partially refund Australian government for report with apparent AI-generated errors', 7 October 2025; refund amount (A$97,587) as advised by the Department of Finance at Senate estimates. ctvnews.ca

44 McKinsey & Company, 'The state of AI in 2025', 5 November 2025 (n=1,993, 105 countries). mckinsey.com

45 CNN, 'British engineering giant Arup revealed as $25 million deepfake scam victim', 16 May 2024. abc17news.com

46 National Anti-Scam Centre, 'Targeting Scams Report 2025', 30 March 2026 (payment-redirection losses cover all such scams, not only AI-enabled ones). scamwatch.gov.au

47 IBM, 'Cost of a Data Breach Report 2025', press release, 30 July 2025 (600 organisations that experienced a data breach, March 2024–February 2025). newsroom.ibm.com

48 Gartner, 'Gartner Predicts Over 40% of Agentic AI Projects Will Be Canceled by End of 2027', press release, 25 June 2025. gartner.com

49 Deloitte US, CFO Signals survey Q2 2026, press release, 23 July 2026 (n=200 North American CFOs, revenue US$1bn+). deloitte.com

50 Salesforce, 'Agentforce flexible pricing', 15 May 2025. salesforce.com

51 COSO, 'Achieving Effective Internal Control Over Generative AI', February 2026 (reported by Journal of Accountancy, 26 February 2026). journalofaccountancy.com

52 OAIC, 'Guidance on privacy and the use of commercially available AI products', 21 October 2024 (updated January 2025). oaic.gov.au

53 Australian Government, National AI Plan, 2 December 2025 (as reported by ABC News, 2 December 2025). abc.net.au

54 Department of Industry, Science and Resources / National AI Centre, 'Guidance for AI Adoption', 21 October 2025 (supersedes the Voluntary AI Safety Standard). industry.gov.au

55 OAIC, 'New resources on transparency for use of AI and automated decision-making', 30 September 2026. oaic.gov.au

56 Tax Practitioners Board, 'TPB(GS) 55/2026: The use of artificial intelligence and the Code of Professional Conduct', 22 July 2026. tpb.gov.au

57 European Commission, AI Act regulatory framework; AI Omnibus amendments in force 27 July 2026. digital-strategy.ec.europa.eu

58 ISO/IEC 42001:2023 Artificial intelligence — Management system; NIST AI Risk Management Framework 1.0 (2023) and Generative AI Profile (2024). iso.org

59 Forrester, 'Predictions 2026: Technology and Security', press release, 28 October 2025. forrester.com

60 IDC, 'IDC FutureScape 2026 Predictions', press release, 23 October 2025. idc.com

61 Gartner, 'Gartner Forecasts Worldwide AI Spending to Grow 49.5% in 2026', press release, 16 September 2026. gartner.com

62 Gartner, 'By 2029, CFOs who implement strategic AI deployment will add 10 margin points of growth', press release, 28 April 2026. gartner.com

This report is general information, not legal, financial or investment advice. Figures are as published by the cited sources at the time of access. © 2026 Complete AI. completeai.com.au