PRIORITY COMMERCE

Fragmented financial systems mean more work, less visibility for finance teams

Finance Operations & Money Movement Study · 2026

At a glance

Seven out of ten (70%) finance leaders use four or more tools or providers in a typical month, while only 26% say their providers work together seamlessly.

The Finance Operations & Money Movement Study, conducted by GatherHQ, explores that work among 155 senior finance decision-makers. Their responses describe finance teams working across multiple tools and providers, often with gaps between them.

The findings put the effort of establishing a clear cash picture at the center of the story, with recurring costs and buyer expectations providing further context.

About the respondents

The study includes CFOs, finance heads, treasury leaders, controllers and Heads of Finance Operations. CFOs account for 68 of the 155 respondents. Every respondent has a role in selecting payments, banking or accounts-payable providers, whether as the final decision-maker, a shared decision-maker or an influential contributor.

Annual company revenue	Respondents
$20M–$99M	**38**
$100M–$499M	**67**
$500M–$1B	**40**
More than $1B	**10**

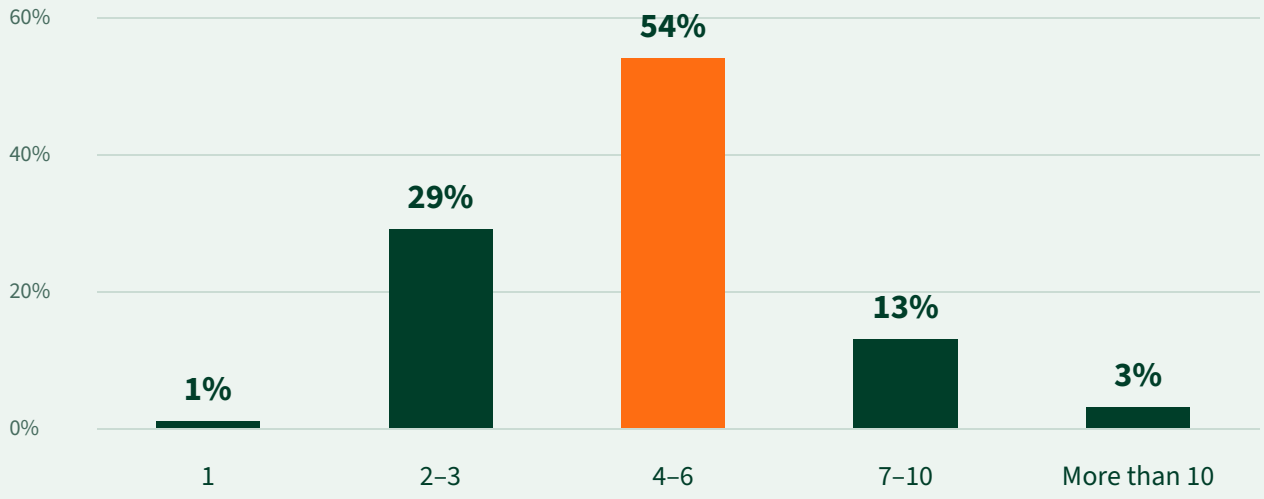
Finance teams work across tools and providers that leave gaps.

70% of finance leaders use four or more tools or providers in a typical month. Only 26% say their providers work together seamlessly, as though they were one system. Managing too many separate providers is a pain point for 63%, who rate its severity four or five out of five.

Four to six providers or tools is the most common setup. Asked how well their providers work together, 56% say reasonably well, with some gaps; 17% say poorly, with constant bridging between tools; and 1% say not at all. Multiple providers are common, but the amount of work needed to connect them varies.

Roughly how many separate providers or tools does your finance team touch in a typical month to run all of that?

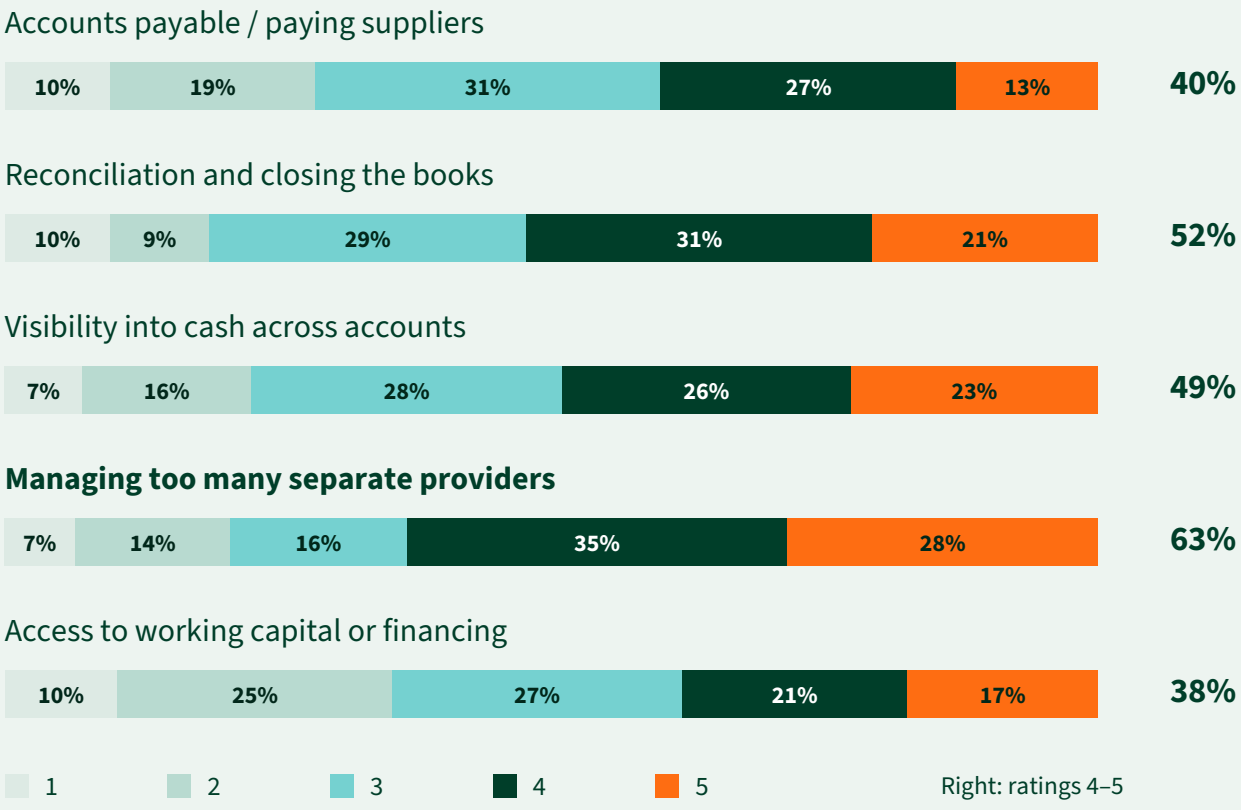
Four to six providers or tools is the most common response.



Single-select · n=155 · Displayed categories sum to 100%. Four or more totals 109 respondents, or 70%.

Managing separate providers draws high pain ratings from nearly two-thirds.

For each of those same areas, how severe is the pain today? Rate each from 1 (not a problem) to 5 (major, ongoing problem).

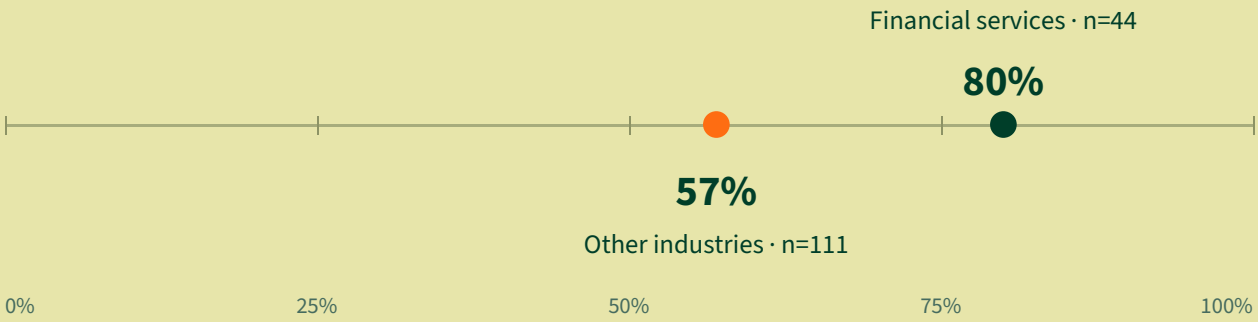


Rating scale · n=155 · Distribution across ratings 1–5. Right-hand values show the share rating each area 4 or 5. Percentages are rounded.

Financial services in focus

Among the 44 finance leaders at financial services companies, 35 (80%) rated managing separate providers a 4 or 5 out of 5, compared with 63 of 111 (57%) in other industries. A quarter of the financial services group used seven or more providers or tools in a typical month (11 of 44), compared with 14 of 111 (13%) elsewhere in the study.

Share rating provider-management pain 4 or 5 out of 5



> Reconciling payments across the bank, ERP, and AP platform eats up too much time. Cash visibility is scattered. I want one clear picture.

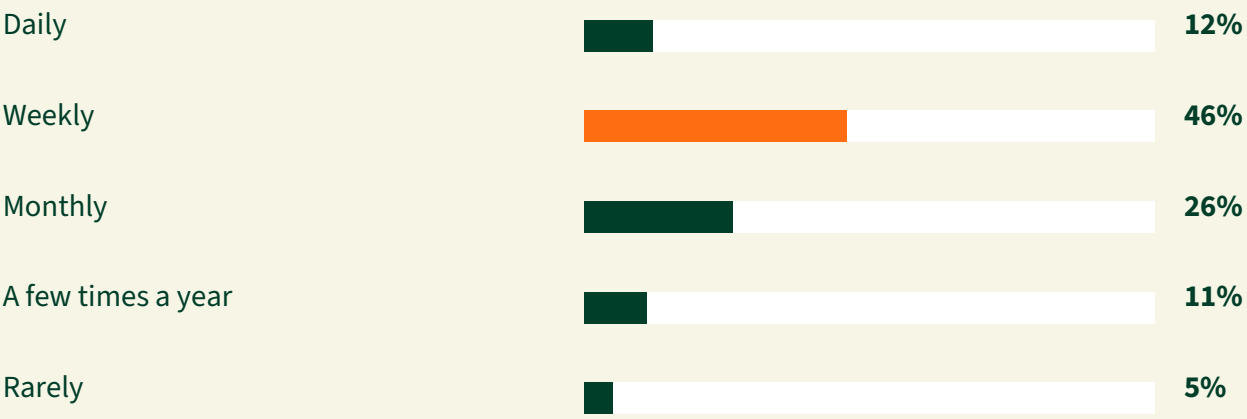
Head of Finance Operations · Manufacturing · $100M–$499M annual revenue

85% experience a cost at least monthly.

The cost question asks about each respondent's single biggest pain point, which could involve provider management or another finance challenge. It measures how often that problem costs time or money, without putting an amount on either. The responses show recurring friction, with weekly costs the most common answer.

Thinking about your single biggest pain point, how often does it actually cost you time or money?

85% experience a cost at least monthly.



Single-select · n=155 · Displayed categories sum to 100%. Daily, weekly and monthly total 131 respondents; 131 ÷ 155 rounds to 85%. Combined shares may differ from the sum of rounded labels.

These results give finance leaders a reason to examine the tasks that repeatedly require intervention. A workflow that creates a cost every week or month may warrant attention even when each individual instance appears manageable.

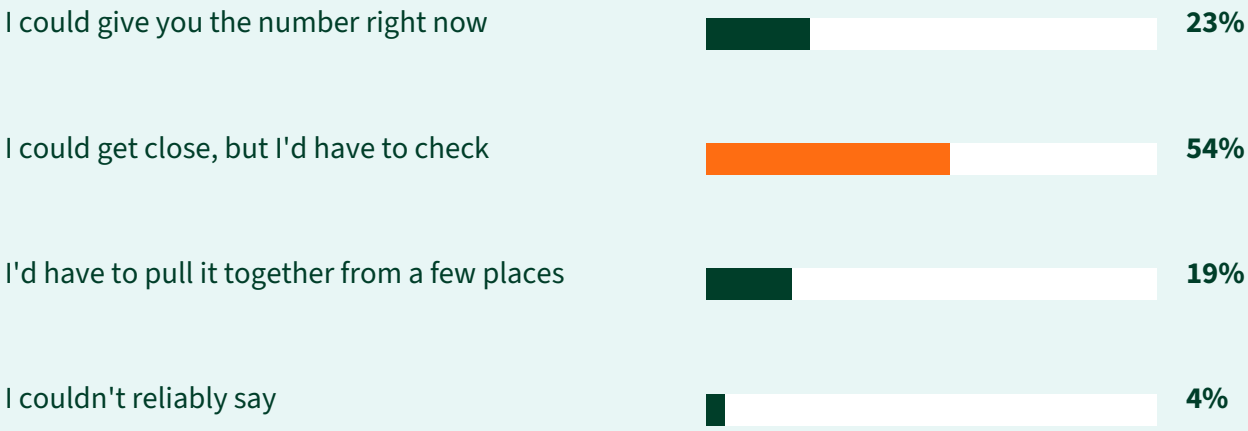
Answering a basic cash question often takes work.

77% of finance leaders cannot give an idle-cash figure immediately. Cash visibility across accounts also ranks among the three biggest pain points for 54% of respondents.

Most leaders who cannot give the idle-cash number immediately say they could get close but would have to check. A smaller group would need to pull information together from several places, while just 4% say they could not reliably give a figure. Those answers show how much the work behind a basic cash question can vary.

How confident are you that you could say, right now, how much of your company's cash is sitting idle in accounts earning little or no interest?

Most respondents would need to check or gather information before answering.



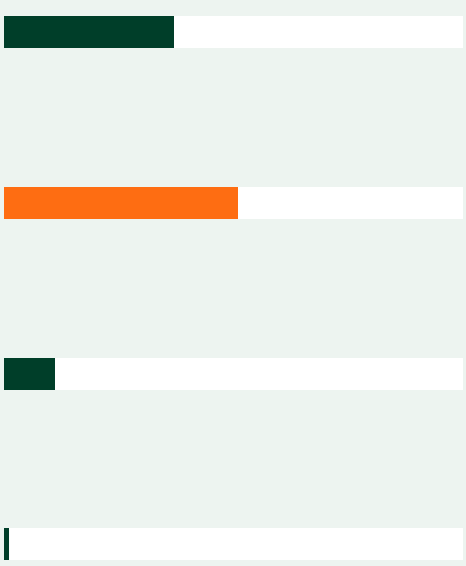
Single-select · n=155 · Displayed categories sum to 100%. The combined 77% is calculated from 119 respondents before rounding.

Money in transit is harder to see clearly.

For money in transit, the largest group has a rough sense of what is moving between accounts, mid-payment or awaiting settlement. Only 37% describe their view as clear and real-time. The remaining 63% includes leaders with an approximate picture, those who know only at particular points, like month-end, and those who lack visibility.

At any given moment, how well do you know exactly how much of your company's money is in transit — between accounts, mid-payment, or not yet settled?

A rough sense is more common than a clear, real-time picture.



Single-select · n=155 · Displayed categories sum to 100%.

RESPONDENT PERSPECTIVE

> “Cash data is stored across several separate systems. I have to manually collect and combine information from different platforms, which takes time.

CFO / Chief Financial Officer · Technology / software · $100M–$499M annual revenue

For finance teams reviewing their own processes, these findings suggest looking at how an answer is produced as well as whether the information exists. The time spent checking balances or collecting data from several places is part of the work required to establish that view.

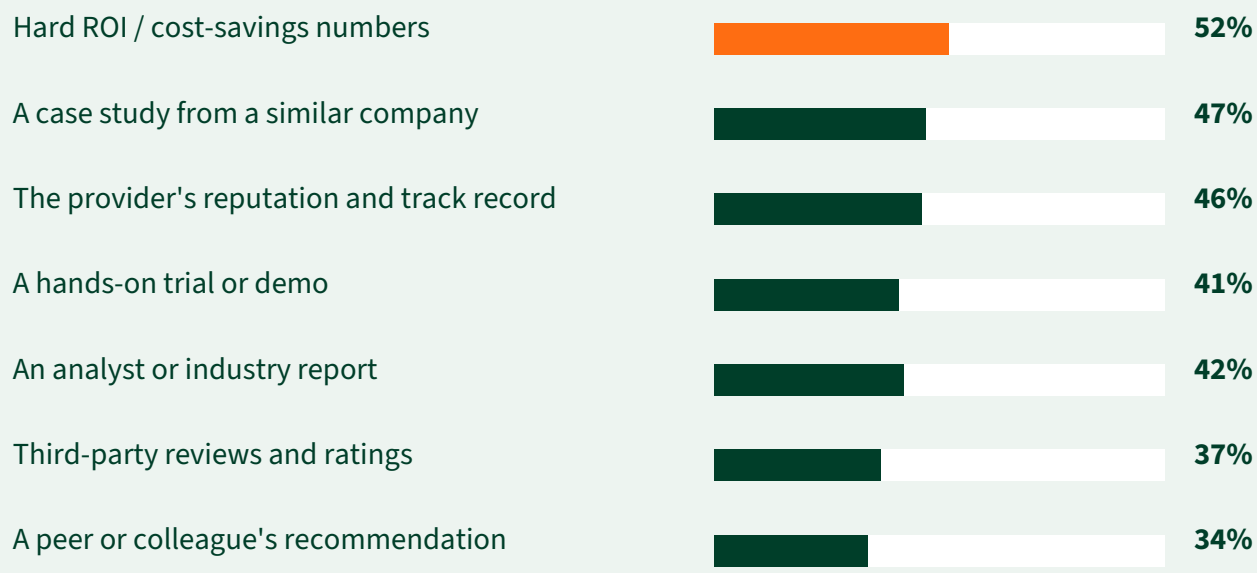
Buyers want evidence that a change will work.

52% of leaders want hard ROI or cost-savings numbers from providers, and 47% want case studies from similar companies. Both figures reflect the share placing that evidence among their three most trusted forms of proof when evaluating a provider.

Provider reputation and track record also feature prominently, selected among the top three by 46%. The findings suggest that a useful evaluation combines a financial case with evidence of delivery in a setting the buyer recognizes. For a finance team trying to understand whether a proposal will work in its own business, a case study can offer a way to examine the experience of a comparable organization, the conditions under which it made a change and the results it achieved.

When you're evaluating a provider like this, what do you trust most as proof it's the right choice? Rank your top 3.

ROI figures, similar-company case studies and reputation are the most frequently selected forms of proof.



Ranking · n=155 · Share ranking each item in the top three; percentages may exceed 100%.

> “Clear proof that we'd cut tools and stop the approval delays without messing up the ERP would get my attention especially if the pricing was straightforward.
>
> Head of Finance Operations · Manufacturing · $100M–$499M annual revenue

That respondent connects the financial case to the practical experience of making a change. Tool reduction, approval delays and the existing ERP all sit within the same evaluation. Although a single response cannot establish how common those concerns are, it illustrates the kind of detail a buyer may want behind a provider’s proposal.

What finance leaders can take from the findings

The findings describe the work behind answers that sound simple: how much cash is idle, where money is in transit and how the systems holding that information fit together. Following those tasks through a finance team’s current setup can reveal where people spend time checking balances, gathering data and reconciling transactions.

For teams evaluating a change, that work provides a concrete basis for the conversation. Ask how a proposed setup would address those tasks, then examine the financial case and relevant customer experience. The study identifies the challenges finance leaders report and the evidence they trust when assessing a provider.

Methodology

The Finance Operations & Money Movement Study was conducted by GatherHQ on behalf of Priority Commerce. It includes 155 senior finance decision-makers, with responses collected September 29 to October 8, 2026. Respondents include CFOs, finance heads, treasury leaders, controllers and heads of finance operations at companies with annual revenue ranging from $20 million to more than $1 billion. Every respondent plays a role in selecting payments, banking or accounts-payable providers. Results are unweighted. Combined percentages are calculated from respondent counts before rounding. Multiple selections and top-three rankings may exceed 100%. Quotes illustrate individual experiences.



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