Playbook

The High-Performance SaaS CFO's Playbook for Growth

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Are SaaS CFOs future-ready?

The SaaS market is in a boom era. Years out from the initial pandemic-driven surge, the industry is still growing at a rapid pace. This upward trajectory is creating more opportunities for businesses at the forefront, and SaaS CFOs are leading the charge.

Sage research shows they're ahead of the pack on innovation. They're more positive about their positions than peers in other industries, more likely to play a leading role in both traditional finance and newer responsibilities, and more collaborative with other C-Suite leaders across the board.

Data from the research shows that in the SaaS space, the finance function is just as innovative as the organization's product teams, with more than eight in 10 finance leaders wanting to lead on cross-functional digital transformation. Finance leaders in this industry are also more likely to work closely with the CTO than their peers in other sectors (65% vs an average of 55%) and to make more regular use of advanced technologies.

But all that collaboration does come with a price; SaaS finance leaders are by far the most likely to struggle with balancing the different priorities of stakeholder groups, with 85% agreeing this is difficult. Along with their expanding list of responsibilities, it's no surprise that SaaS CFOs are increasingly time-poor, and are more likely to say they feel burnt out than finance leaders in other sectors (38% vs an average of 27%).

SaaS CFOs thrive in fast-paced, high-growth environments; in fact, 99% of the survey's respondents said they love their jobs and 92% are excited about the future of their profession. The boom era of opportunity continues to energize the sector, offering ambitious finance leaders the chance to shape strategy, drive innovation, and increase their influence.

But as their responsibilities grow, there's a risk of getting caught up in the administrative burden that comes with scale. To stay focused on strategic goals, SaaS CFOs need smart, efficient solutions that help them cut through complexity and maintain momentum.

The Growth Code

This report draws on new research from Sage and the Financial Times—**The CFO Growth Code**—which surveyed 600 senior US finance leaders across industries including financial services and insurance, hospitality, healthcare, software, construction and real estate, and not-for-profit. All participants work in organizations with 20-499 employees.

Surveyed SaaS finance leaders:

The strategic evolution of the CFO

To understand the bigger picture, Sage and the Financial Times conducted research into CFOs' experiences across a range of industries. Findings revealed that the transformation of the finance lead role isn't exclusive to the SaaS sector, but part of a broader shift happening across the business landscape.

In just two years, 87% of finance leaders say their role has undergone significant changes, and almost all (96%) think it will continue to evolve. Across all industries, CFOs are taking on more responsibilities and having input in areas as diverse as workforce planning, cybersecurity, operations, shareholder and investor relations, and risk management.

The findings from the 2025 CFO Growth Code research make it clear that rapid technological change is also transforming the finance function, breaking down silos, and ushering in a new era of strategic integration. Half of all finance leaders say they collaborate more with the leadership team compared to two years ago–including the CTO, CEO, and the board.

This collaboration is ultimately a sign that organizations are becoming more data-driven. Finance teams are expected to give strategic direction beyond merely reporting on current or past numbers. High-performance CFOs are leading their organizations to make better use of data and insights, spotting opportunities, predicting needs, and building greater agility and resilience for the future–whether that's in hiring decisions or technology investments.

Burgeoning leadership ambitions

Ambitious and successful, CFOs are excited about the future. Nine in 10 aspire to take on a more strategic leadership role, be a more prominent business partner to operational leaders, and eventually become the CEO of an organization.

They also know just how to get there. Almost all (86%) respondents say they want to drive innovation in financial processes and technologies. Meanwhile, most finance leaders believe more AI implementation would enable them to make a greater impact, improve collaboration with their peers, and boost their business' overall finance function. With the right skills, mindset, and tools, finance leaders will be able to achieve their own personal performance ambitions, as well as further those of their organizations.

The CFO's expanding role:

66% say they play a leading role in strategic planning.

77% say they play a leading role in driving profitable growth.

80% say rapid tech advances have reshaped their role.

83% say introducing new tech will become even more important for saving time and costs in finance.

SaaS CFOs: Champions of growth

The SaaS landscape is complex. Businesses must constantly juggle multiple stakeholder demands, instilling confidence in investors, complying with regulatory requirements, and outpacing the competition. But despite the pressures of their roles, SaaS CFOs are thriving. When asked to rate the difficulty of a wide range of finance tasks, they were unlikely to report challenges—on average, just 5% of respondents rated each task as difficult. For these highly competent leaders, the challenge is ultimately about their bandwidth.

The 2025 CFO Growth Code research shows that finance leader roles have undergone a high level of change over the past two years, including major shifts into responsibilities typically managed by other departments. It's a change which SaaS CFOs have largely embraced—the data shows they work more collaboratively across their businesses than other industries, with 87% working with HR every week, and the rate of their collaboration with the board (62%) and CTO (65%) increasing faster in the last two years than average.

This willingness to collaborate reflects the dynamic, fast-paced nature of the SaaS industry. SaaS finance leaders who can thrive in this environment are well-positioned to accelerate their careers. With more than a third aspiring to become CEO within two years, it's clear that SaaS CFOs are ambitious about their progression.

To support that trajectory, it's more important than ever to have the right tools to help achieve this goal, particularly technology that enables insightful, data-led conversations with other department leads. This may also explain why data visibility is considered so critical. In fact, according to the most recent **SaaS Path Survey from IDC**, a third of respondents considered it the most desired business outcome from moving to new financial management software.

Based on the Sage research, SaaS CFOs stand out for their proactive approach to innovation and early adoption of new tools. The vast majority of CFOs report using advanced technology weekly, and it's clear they take a personal interest in innovation. They're the most likely of all verticals to be playing a leading role in digital transformation, and also the most likely (85%) to aspire to take the leading role.

This excitement and passion for technology means that SaaS finance leaders never see innovation as complete. 77% believe they aren't yet using AI to its fullest potential. Ambitious SaaS CFOs are seeking answers to questions such as: what does industry-leading AI adoption look like? How can a business breach the divide between casual AI use and strategic implementation?

SaaS CFOs are already doing an exceptional job of leading the finance function of their businesses and are well armed to solidify their strategic position. The next step is to answer those questions and embrace what's next, now.

Unpacking the AI delay

While 80% of SaaS CFOs are already confidently using some form of AI to close the books, a third still say they aren't using specific AI-powered finance tools.

To outpace their competitors, SaaS businesses must unlock the potential that lies beyond using generative AI tools for everyday efficiency and embrace AI-based finance platforms that build the power of the technology into everything they do.

So, why the hesitation? The data suggests that it's likely down to ROI scrutiny. The high-stakes, growth-focused environment in which SaaS leaders operate demands that they can demonstrate the value of their investments. It's therefore unsurprising that SaaS CFOs are much more likely than average to list fear of failure as an obstacle to AI investment (34%). This is not helped by the fact that almost eight in 10 CFOs say the AI marketing they see lacks clarity on how AI can assist them, making investment difficult to justify internally. Interestingly, security and privacy concerns (23% vs a 33% industry-wide average) and budget constraints (17% vs 25%) are much lower issues for this cohort.

As first-adopters who are already ahead of the pack, it's clear that any tool that can demonstrate ROI will rapidly become part of the SaaS finance leader's toolkit.

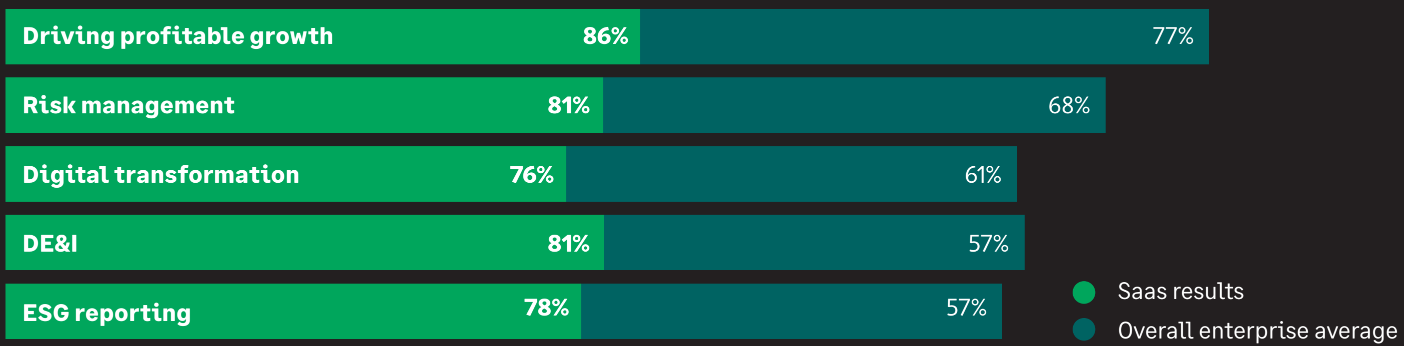
Ambitious leaders for ambitious businesses

Overall, SaaS CFOs are high performers with a hand in most of the key areas of their organizations, from finance and technology to HR and business strategy. Now they need to leverage the cutting edge of AI-powered finance tools, so they can access smart, predictive insights in real-time and continue to drive strategic growth, or risk falling behind competitors who don't hesitate.

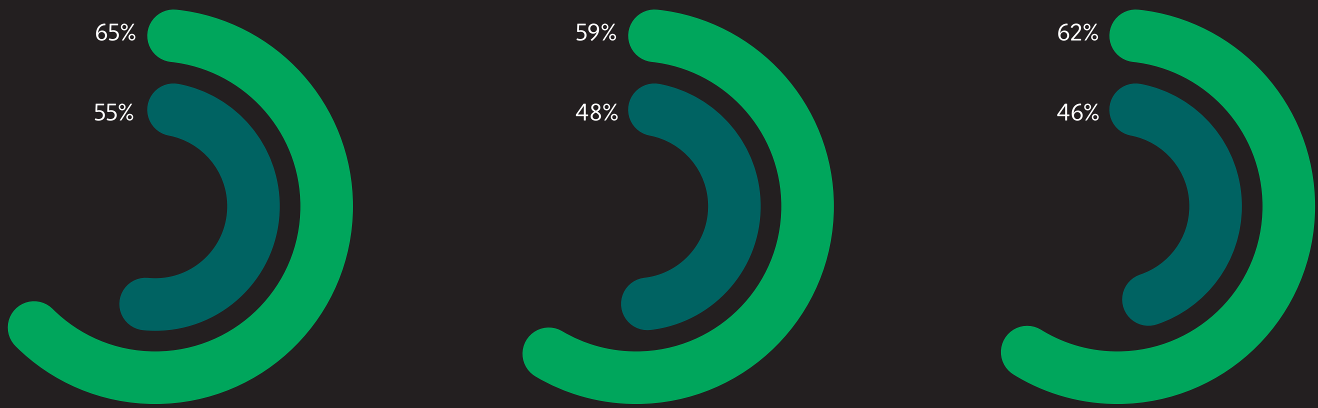
All of which points to two key priorities for SaaS finance leaders. First, they need to identify growth opportunities that deliver measurable ROI to the business—bringing predictive insights, smart forecasting, and data-led recommendations to every strategic conversation. Secondly, they also need to make the case for AI internally, ensuring their own technology investments are aligned to business goals and clearly tracked for impact. By linking AI adoption directly to business outcomes, finance leaders can maximise their influence, accelerate digital transformation, and drive meaningful progress across the organisation.

The SaaS CFO in numbers

SaaS CFOs play a leading role in multiple non-finance areas:



They've collaborated more with the C-suite over the past two years:



65% are working more closely with the CTO (compared to a 55% average)

59% are collaborating more with the CMO (vs 48% average)

62% are working more with the board (vs 46%)

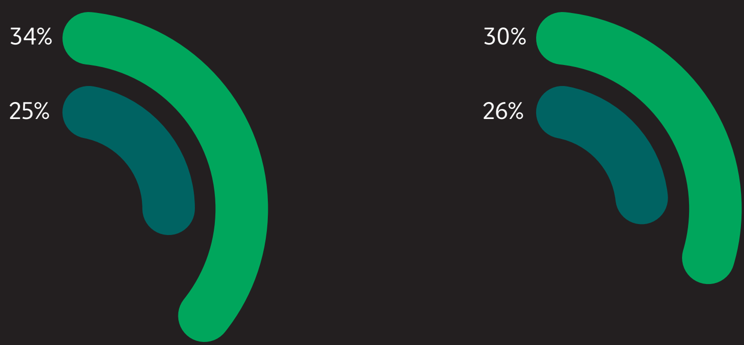
They're excited by the potential of AI

are using AI tools daily 89%

believe they aren't using AI to its fullest potential 77%

say further AI implementation would benefit the finance function 90%

But there are factors standing in the way of further AI use:



34% point to a fear of failure (vs 25% average)

30% highlight a lack of AI skills and expertise (vs 26% average)

The high-performance action plan

Sage research has identified a cohort dubbed the high-performance finance leaders. These CFOs drive innovation, fuel sustainable growth, and build robust organizational resilience. They typically demonstrate four behaviours:

- Maximizing their use of AI and automation, so they have the time to refocus on strategy.
- Believing in the power of data-driven decision making.
- Extending their influence beyond finance to a wider internal and external audience.
- Working to get on top of compliance issues to anticipate and avoid future risks.

SaaS CFOs are already pushing boundaries—leading on digital transformation, collaborating across departments, and embracing new technologies. But what sets the highest performers apart is their ability to turn ambition into action.

If you're a SaaS CFO looking to lead with impact, here are five practical steps to help you stay ahead, drive smarter decisions, and unlock strategic growth.

1 Invest in tomorrow

Choosing systems that provably manage higher levels of cash flow can instill investor confidence around future capacity and help secure funding for growth. That means you need to make sure your software investment decisions match your high-growth mindset.

Think about the challenges you most need to solve—and which solutions can actively address them. SaaS-specific software that can handle multi-dimensional reporting, and offer support for a wide range of billing models, will help to reduce delays and improve accuracy. In this way, it accelerates the impact of your digital transformation efforts.

The bigger the impact, the more tangible (and visible) the results. Which is important for SaaS finance leaders, who should be thinking about ROI in the long-term. Try to quantify the potential gains to be made through freeing up team members to conduct more strategic work in place of repetitive manual tasks. That's what the right tech can do for you.

2 Make the most of AI

SaaS CFOs are excited about the possibilities AI tools can offer them—and with good reason. AI tools offer a low risk, effective use of finances that contributes to business growth (and your own personal development as strategic lead) by reducing reliance on manual processes, streamlining existing operations, and making insights more readily available.

But there is some scepticism around how to provably demonstrate ROI. Overcoming this is a key obstacle to securing both investment from the business and buy-in from the C-suite. To move beyond the basic AI tasks and truly get the most from this technology, SaaS finance leaders need to understand two things: the potential integration points and the specific use cases for AI.

AI tools can help to maximize customer profitability and improve acquisition, making it easier to move your career and your SaaS business to the next stage. They can offer immediate operational gains by preventing costly errors using automated GL outlier detection, and cut your AP processing time in half.

With SaaS AI-powered software, you can monitor critical metrics and generate comprehensive board reports in minutes. You can predict market shifts and unlock new efficiencies by improving collaboration—something that more than eight in 10 CFOs agree AI improves. That should give you the evidence you need to justify investment and demonstrate ROI.

3 Prioritize smart insights

Ambitious SaaS finance leaders should always be looking to anticipate and identify new opportunities. Bringing siloed systems together with one solution enables better visibility across the organization and more accurate reporting and forecasting. User-based dashboards improve collaboration across departments, which helps everyone refer to the same single source of truth and better track fluctuations in performance.

Finance leaders will have access to more impactful insights and be able to take the lead on strategic direction. With AI tools capable of faster, more reliable analysis, you'll be able to see trends in the numbers, simulate scenario planning, and better predict how the market will evolve in the future. That means using real-time data to improve your understanding of your business' financial health, so you can spot potential growth areas and opportunities (or risk areas) as they develop.

SaaS organizations are collecting more data than ever before, but so few are putting that information to real strategic use. By harnessing the power of data, you'll be able to build a strategic edge over your competitors, one that will enable you to move faster, smarter, and with more confidence every time.

4 Create space to focus

Burnout is a real challenge in the industry, with SaaS CFOs more likely to suffer from it than the average finance leader. Creating mental space will, therefore, prove key to further success. After all, it's not possible to run on an empty tank.

Again, your choice of technology can help. Use tools that take over routine tasks and minimize risk around compliance and regulatory alignment, freeing up your time to instead focus on strategy and cash flow. Without having to sweat the small stuff, you can make bigger and better changes to benefit the overall business.

It's also vital to upskill your team in key areas, which will allow you to delegate and focus on where your skills are most impactful—not just most in-demand. And finally, consider evaluating your current processes to identify roadblocks and limitations—then strategize around them, using automation technology to build efficiencies throughout your workflows.

5 Align on strategy

Collaboration is key—and SaaS leaders already know this better than most.

The Sage Secrets of Successful CFOs research found that communication is one of the top five skills for the future, and the IDC report on high performance CFOs found that finance is "no longer an isolated island. It is deeply embedded into operational and strategic decision-making."

SaaS CFOs are already highly communicative; the challenge is balancing different stakeholder needs. The solution is to align early on your business priorities and secure executive buy-in, then understand which tools and decisions help bring you closer to your goals.

High-performance CFOs can then focus on using tools to get the data that enables better storytelling to investors, becoming a 'department of yes' that facilitates supporting ambitions and meeting objectives.

FACING THE FUTURE

Today’s SaaS CFOs need a combination of financial and business acumen to steer their businesses to sustainable growth.

The good news is that they are well placed to do this. In fact, they are already stepping into new roles and responsibilities, and their position as key collaborators across their businesses puts them in the perfect position to have real impact.

To perform at their best, SaaS CFOs need tools that can shoulder the administrative burden of their complex and fast-scaling companies, without placing additional pressure on time-poor staff.

With the right tools and approach, a high-performing finance leader becomes a powerful lever for value creation and business enablement. Advocating for and leading the transformation enabled by these tools will fundamentally change how the finance function delivers positive outcomes for their business.

For CFOs, it means an elevated, more intelligent, more trusted, and more strategic role—where their impact is felt throughout the business and in every subsequent expansion.

Sage Intacct: High-performance **financial software for SaaS**

SaaS companies using Sage have successfully raised millions in funding rounds.

Sage Intacct:

- Has processed $80B in IPO value.
- Supports 500+ billing models with investor-grade reporting, delivered 80% faster.
- Boosts efficiency by up to 90% by automating manual tasks.
- Reduces closing time by up to 80%.
- Includes AI tools to help you scale confidently and keep audit-ready as you grow.

"Sage Intacct gave us the robust financial transactional tools, compliance tools, and integration capabilities we needed to prepare for our growth and becoming a public company."

Pam McIntyre
Corporate Controller and Senior Vice President of Finance, OneStream

"The ease of use in the SaaS Intelligence dashboard frees up time to focus on our strategic priorities. It gets you out of the minutiae of non-value-add activities."

Brendan Ahern
VP of finance, Nuqleous

To get the full research report into the current outlook for CFOs across industries, read **The CFO Growth Code: The 4 habits of high-performing CFOs →**

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