

Why Nobody Thanks the CFO for the Plumbing, and Why They Should

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Everyone wants better dashboards, better forecasting, and faster insights. Nobody wants to talk about the plumbing. Yet that is exactly where financial intelligence begins.

In most organizations, the hard and largely invisible work of standardizing charts of accounts, aligning definitions, harmonizing accounting treatments, and cleaning up data models attracts very little attention. It is not glamorous. It rarely gets airtime in transformation presentations. But it determines what the organization is actually capable of seeing.

In a sense, most organizations are like old houses built before modern design principles. Some even before running water and toilets. Over time, pipes were added, redirected, and repaired without an overall blueprint. What remains is a system that still functions, but is illogical, poorly documented (or not documented at all) and vulnerable to hidden leaks. Finance architectures often look exactly the same. Not deliberately designed as one coherent whole. Accumulated over time through legacy systems, acquisitions, local workarounds, accounting changes, reporting shortcuts, and ERP compromises. The result is usually good enough to close the books, but not necessarily good enough to detect what matters early. That has consequences.

In many organizations, important signals get weakened as they move through the finance architecture. What reaches the Board may look stable, coherent, and explainable, even as the underlying reality is already starting to shift.

This is why anomalies in large organizations hide in plain sight. Not because people are careless, but because the architecture has gradually come to serve reconciliation more than detection. The result is a system that produces numbers that tie out, without necessarily preserving the integrity of the signal underneath them.

Inconsistent accounting policies, local definitions, and reporting workarounds are rarely just technical details. They are expressions of architecture. Accuracy at entity level is essential, but comparability across the group depends on more than accuracy alone. Without that comparability, management is not looking at one economic reality, but at a series of local translations.

That is where the CFO's real mandate begins. The CFO is responsible not only for reporting the numbers, but for governing the architecture that shapes them. Fragmented pipes weaken the signal. Inconsistent data models reduce comparability. AI may accelerate the process, but it does not repair the foundation.

The recommendation is therefore straightforward. Before adding more dashboards, more analytics, or AI, finance needs to strengthen the underlying architecture. That means documenting and standardizing definitions, aligning accounting logic, simplifying

the data model, and designing for comparability across the group. Only then can reporting move beyond narration and become a true system for early detection and better decisions.

That is also the risk in the current AI wave. AI works on the architecture it is given. In a coherent finance architecture, it can help detect patterns and surface relevant deviations faster. In a financial plumbing disaster, it will process inconsistency at scale. The output may look more advanced, but the underlying comparability problem remains.

So yes, the plumbing deserves respect. Because better dashboards do not start with better visuals. They start with better underlying architecture.

If you want earlier warning signals, stronger comparability, and more meaningful financial intelligence, do not begin by buying better software. Start by fixing the pipes.