

RETAIL FINANCE

The Hidden Risk Behind Automation

Retail finance is automating faster than the controls designed to govern it, and undetected errors are scaling across high-volume operations.

94% of retail finance teams report data-driven delays – the highest of any industry

Retail finance teams report widespread operational disruption caused by errors and inconsistencies in financial data.

Retail reports the highest level of disruption across all industries surveyed

94.3%

of retail professionals say financial data issues cause delays in their work, with 55% experiencing moderate to significant delays

Only 5.7%

report no delays at all

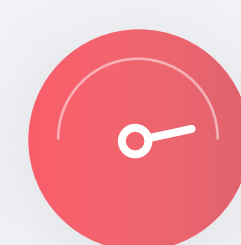
Undetected errors create material financial exposure for 65% of retailers

When financial errors go unnoticed, the impact can quickly scale across high-volume retail operations.



64.6%

say undetected errors have a moderate to severe financial impact



30.6%

say the impact is major or severe

Small anomalies can rapidly translate into material financial exposure at retail scale.

43% of retail leaders say automation is creating blind spots they cannot monitor

As organizations push for AI agents and automation to streamline operations, finance leaders face a governance gap they cannot close with existing controls.

43.5%

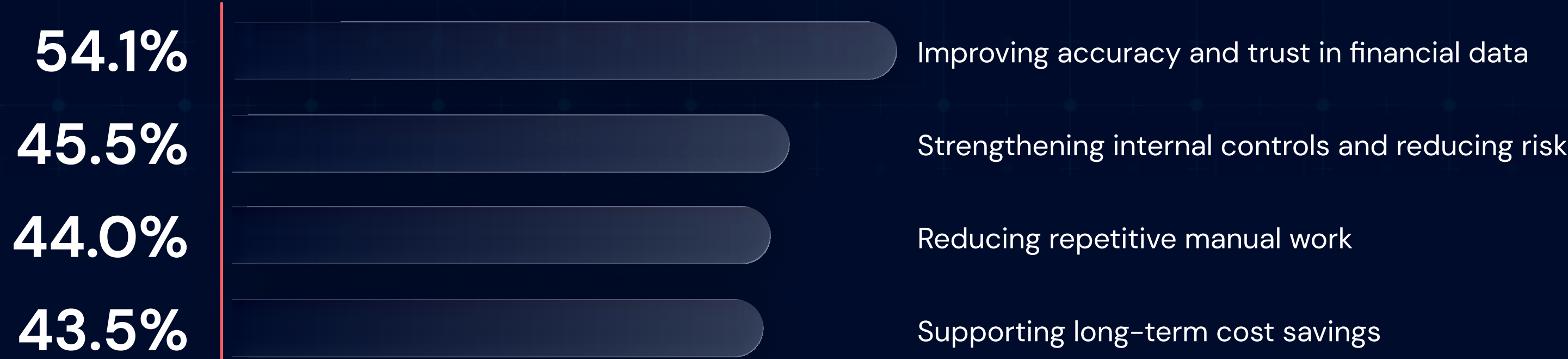
worry that errors, risks, or unusual activity could go unnoticed as efficiency initiatives accelerate.



Oversight is the top priority for retail finance leaders

Retail teams see automation as a way to improve financial oversight and accuracy, not reduce headcount.

TOP EXPECTED BENEFITS



Across all sectors, **only 6%** see AI primarily as a way to reduce staff.

Transparency and explainability are deal-breakers for 40% of retail organizations

Despite interest in automation, many retail organizations remain cautious.

TOP ADOPTION BARRIERS



Faster operations are heightening oversight concerns

As organizations push for AI agents and automation to streamline operations, finance leaders are increasingly concerned about unseen risk.

43.5%

worry that errors, risks, or unusual activity could go unnoticed as efficiency initiatives accelerate.



Retail organizations are accelerating toward automation, but undetected financial errors and anomalies remain a major source of operational drag and financial risk.

MindBridge continuously monitors 100% of financial transactions across all systems of record, detecting errors and anomalies before they scale, explaining every finding with full audit trail, enabling governed action before exposure becomes material.