INTUIT
Enterprise Suite

Improving margin visibility starts in the field

A finance leader's guide to closing the field-to-finance gap

Survey findings from 2,000 US finance leaders, including 300 from field services organizations.

Meet the expert

Akanksha Kumar

Akanksha Kumar is a SaaS content specialist with more than a decade of experience in financial research, data analysis, and content strategy. With a background in economics and experience working with field service and construction technology businesses, she connects data to the trade-offs behind business decisions, helping leaders see the implications and where to act next.

Key takeaways

- Field services finance runs on a delay. Job margin often becomes visible only after the work—and sometimes the month—is complete.
- Labor is one of the industry's biggest investments. When time, utilization, and cost data arrive late, finance may not see the full effect on job margins until there is less time to act.
- The delay can continue after a job is complete. Missing field records, system handoffs, and approval bottlenecks create a hidden interval before an invoice is issued and DSO begins.
- Delayed visibility is not unavoidable. Field services organizations with no system integration at all are nearly 8x as likely to need eight or more days to determine true job margin (31%) as those with at least some integration in place (4%)[1].

[1] 2026 Intuit Enterprise Suite Future of Finance Report, field services sector, n=300. Not at all integrated, n=144, Somewhat integrated finances systems, n=125.

What's inside

The field-to-finance gap: Six stats that tell the story 4

Finance has become a strategic function in field services 6

Field services is flying blind 8

Five ways financial visibility breaks down 10

1. The margin visibility blind spot 11
2. The integration deficit 13
3. The job-to-cash delay 16
4. When late visibility narrows the options 19
5. The AI gap 22

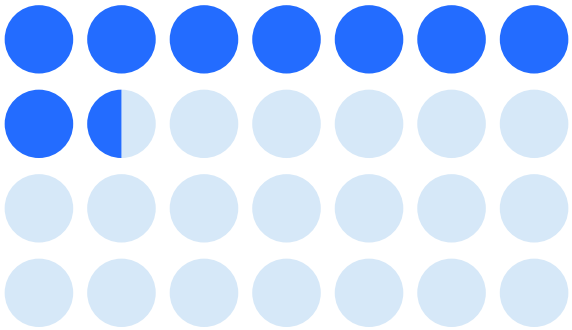
Where does your finance function stand? 24

The path forward: Building a connected finance function 25

A new metric for connected finance: Time to financial visibility 27

The field-to-finance gap: Six stats that tell the story

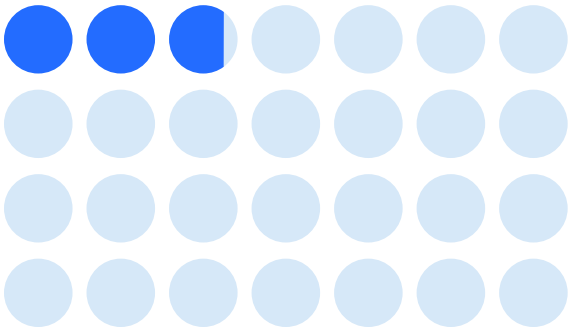
Confidence trails every other sector



30%

are highly confident their financial insights support strategic planning, the lowest share of any industry surveyed[2]

One trusted financial view remains rare

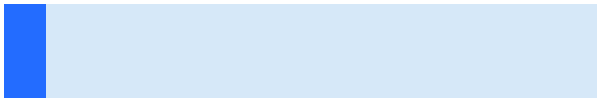


10%

have a single source of truth for critical financial data, the lowest share of any industry surveyed

[2] Field services finance leaders were the lowest rated sector of the key ones measured (manufacturing, construction, healthcare, nonprofit) in the study. "Highly confident" includes respondents who selected 8, 9, or 10 on a 10-point confidence scale. Source: Intuit's Future of Finance 2026, field services sample, n=300.

Real-time labor visibility is the exception, not the norm



7%

have real-time visibility into crew billable-rate performance

Job margin takes days to confirm

58%

need four days or longer to determine whether an individual job was profitable

Late visibility is costing opportunities

75%

missed at least one time-sensitive strategic action because financial visibility arrived too late

AI adoption remains limited

73%

report no AI use in finance workflows, the highest zero-usage rate of any industry surveyed

Source: Intuit's Future of Finance 2026, field services sample, n=300.

Finance has become a strategic function in field services

Field services finance leaders are being asked to do more than report the numbers. They are expected to influence profitability, strengthen cash flow, guide operational decisions, and support long-term growth. But in many organizations, that mandate has expanded faster than finance's visibility into the field activity shaping financial performance.

Finance's mandate has expanded faster than its visibility into the field activity shaping financial performance.

The problem is not a lack of data. Technician hours, material purchases, schedule changes, and completed work orders are all being captured. The data exists. What's missing is a connected view: That information sits across field service management, payroll, purchasing, ERP, and accounting systems. Each system holds a different part of the job, leaving finance without a connected view of how job activity is affecting margin, billing, and cash.

As the business grows, so does the effort required to piece that view together. Finance must spend more time validating records, reconciling differences between systems, and reconstructing job performance. By the time a reliable picture emerges, the window to address a declining margin, move completed work to invoice, or adjust near-term cash expectations may already have narrowed.

To examine the scale and business impact of this visibility gap, Intuit surveyed 2,000 finance leaders across the US, including 300 in field services, for its benchmark report, The Future of Finance 2026.

The findings show that the delay is not confined to one process. It runs throughout the job-to-cash lifecycle, from job costing and labor visibility to invoicing, cash flow, and forecasting.

Organizations with connected operational and financial workflows may be better positioned to recognize changes in performance sooner, reduce time spent reconciling information, and respond while there is still time to influence the outcome.

This report traces that gap: where financial visibility breaks down, why those delays persist, and what finance leaders can do to build a more connected finance function.

Field services is flying blind

Field services recorded the lowest confidence in financial insight among the industries surveyed. Only 30% of respondents are highly confident that their financial insights can support strategic planning, compared with 50% across all industries. The next-lowest result, among nonprofits, is still nine percentage points higher.

Finance is being asked to guide business decisions while the data behind those decisions is too often fragmented, manual, or delayed. The benchmark results show why finance leaders in this sector feel that pressure so sharply: Only 10% of field services organizations have a single source of truth for financial data, while 73% report no AI use in finance workflows. Both were the lowest results among the industries included in the survey.

Industry	Highly confident in financial insight	Single source of truth	Zero AI usage in finance
Healthcare	59%	42%	31%
Manufacturing	58%	42%	41%
Nonprofit	39%	14%	67%
Field services	30%	10%	73%
Overall benchmark	**50%**	**30%**	**50%**

Source: Intuit's Future of Finance 2026, n=2000.

The effects of fragmented financial visibility extend beyond reporting. Pricing a service contract, adding a crew, investing in equipment, or allocating working capital all depend on knowing what active jobs are costing, what completed work is ready to bill, and when that work is likely to convert to cash. When finance must first assemble that view from multiple systems, the answer can arrive after the business has already committed to a price, a staffing level, or a purchase. That timing risk is particularly high in field services.

Why field services is more exposed

The final margin on a field service job is shaped well before the work order closes or finance reviews it at month-end. Every additional technician hour, part used, purchase commitment, schedule change, or scope adjustment can change the financial outcome. Those changes occur on the job, but their effect may not appear in financial reports until later.

The operational inputs that determine job profitability do not reach finance together.

Technician time may be submitted before parts usage or purchase commitments are posted. A work order may be marked complete while customer sign-off, supervisor approval, or billing details are still outstanding. Until those inputs come together, finance sees only part of the job's financial story.

That period between field activity and trusted financial visibility is the field-to-finance gap. The survey shows this gap recurring across five points in the job-to-cash cycle.

The final margin on a field service job is shaped well before the work order closes or finance reviews it at month-end.

Five ways financial visibility breaks down

1. The margin visibility blind spot

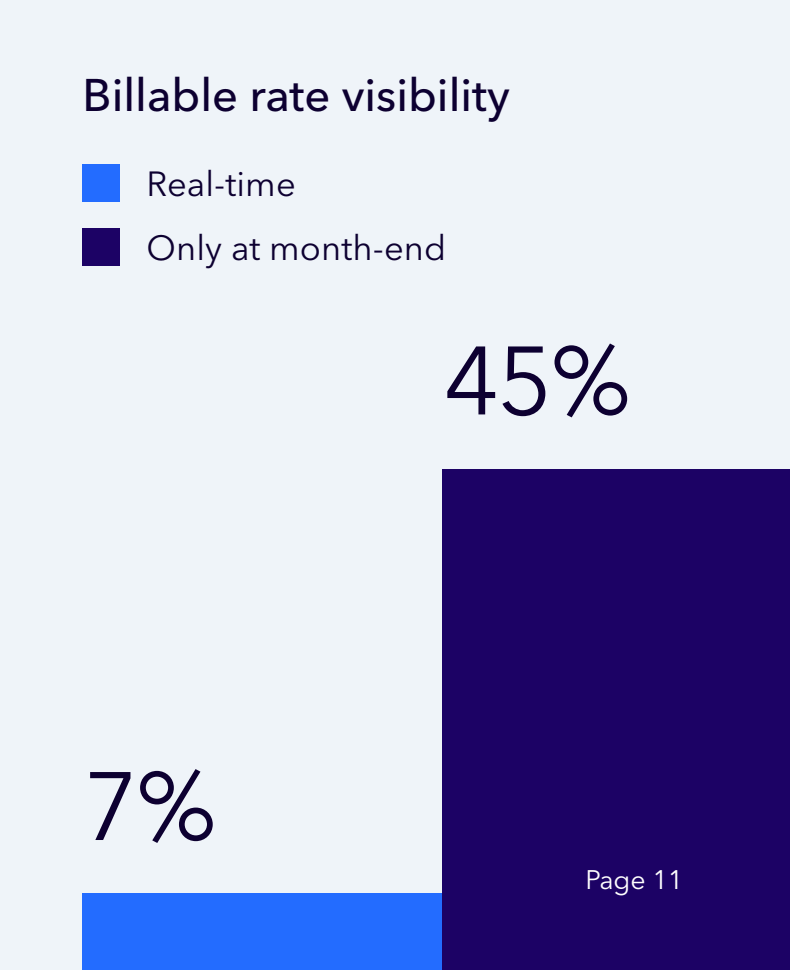
The field-to-finance gap often shows up first in workforce visibility. Cost and utilization are the biggest threat to profitable growth for 1 in 3 field services leaders. That risk is difficult to manage when billable utilization and fully loaded labor cost do not update the job-margin view while the job is active.

Labor variance becomes visible too late

Billable-rate performance provides an early indication of whether technician hours are generating billable work as planned. Yet only 7% of respondents have same-day or real-time visibility into this measure, while 45% have to wait until month-end.

The margin impact cannot be quantified without fully loaded labor cost at the job level. Only 10% of organizations automatically calculate fully loaded labor costs—including wages, burden, and overhead—at the job level.

Nearly half, 48%, still gather labor records and calculate those costs manually in spreadsheets. For those organizations, labor's effect on margin remains unclear until the calculation is complete. By then, the options for correcting excess hours, non-billable time, travel, scheduling inefficiencies, or repeat visits on that job may be limited.



Job completion still leaves margin unresolved

Even after a job is complete, 58% of field services organizations need at least four days to determine its true margin, including labor, parts, and overhead. Among all field services respondents, 17% need eight days or longer.

Time to determine field service job margins

The delay does not stop with the completed job. Similar work may already be priced, staffed, or scheduled before the variance is fully understood. Work-in-progress reporting, cost-to-complete forecasts, and revenue recognition also continue to rely on incomplete job costs. Across a portfolio, the result is not just late job reporting but slower correction of the assumptions shaping future work.

Where finance should focus

Shift job costing from retrospective reporting to active margin control.

- Bring estimated, actual, committed, and remaining costs into one current job-level view, with clear deadlines for updating labor, materials, purchase commitments, and scope changes.
- Review crew utilization, billable-rate performance, and fully loaded labor cost together when assessing job margin.
- Set thresholds for labor, committed costs, cost-to-complete, and expected margin so finance and operations can act on exceptions while the job is active.
- Feed recurring causes of variance into estimating, pricing, staffing, and scheduling decisions so they are not repeated on future jobs.

2. The integration deficit

Job margin often arrives late because the records needed to calculate it sit in different systems. Job progress is recorded in field service management, technician time in payroll, purchase commitments in purchasing, and posted costs in accounting or ERP. Each system holds one part of the job, so finance must bring the records together before it can determine current margin. The same disconnect affects whether completed work is ready to bill and when it will convert to cash.

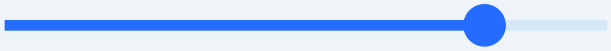
A connected financial view remains rare

Only 10% of field services organizations have a single source of truth for critical financial data. That is the lowest result among the sectors surveyed and roughly one-third of the 30% overall benchmark.

Without a single source of truth, finance teams are left to move information between systems themselves.

Eighty-six percent of field services teams export, re-key, or copy and paste data between systems at least weekly simply to answer leadership questions. Half do so several times a week or more, including 22% that rely on these transfers daily or almost daily.

Moving information between systems is only the first step. Finance must still match the records and resolve differences before it can trust the margin calculation.



86%

export, re-key, or copy and paste data between systems at least weekly simply to answer leadership questions.

Case in point: Removing a multi-entity workaround

The same integration challenges can show up in routine work too. Give Clean shows how disconnected processes can make a routine intercompany task dependent on daily manual intervention. Its four entities shared costs such as insurance, rent, and vendor fees through a separate management entity with no line of credit. Controller Elaine Savell had to monitor its balance daily and manually move cash between companies to keep it funded—an arrangement she described as "a complete nightmare to manage."

After moving all four entities onto one platform and introducing intercompany journal entries, the team retired the workaround. "Intercompany Journal Entries offered immediate relief for us," Savell says.

The change brought shared-cost allocation and entity balances into the same financial workflow, removing the need for daily monitoring and manual cash transfers.

Highly integrated businesses see margin sooner

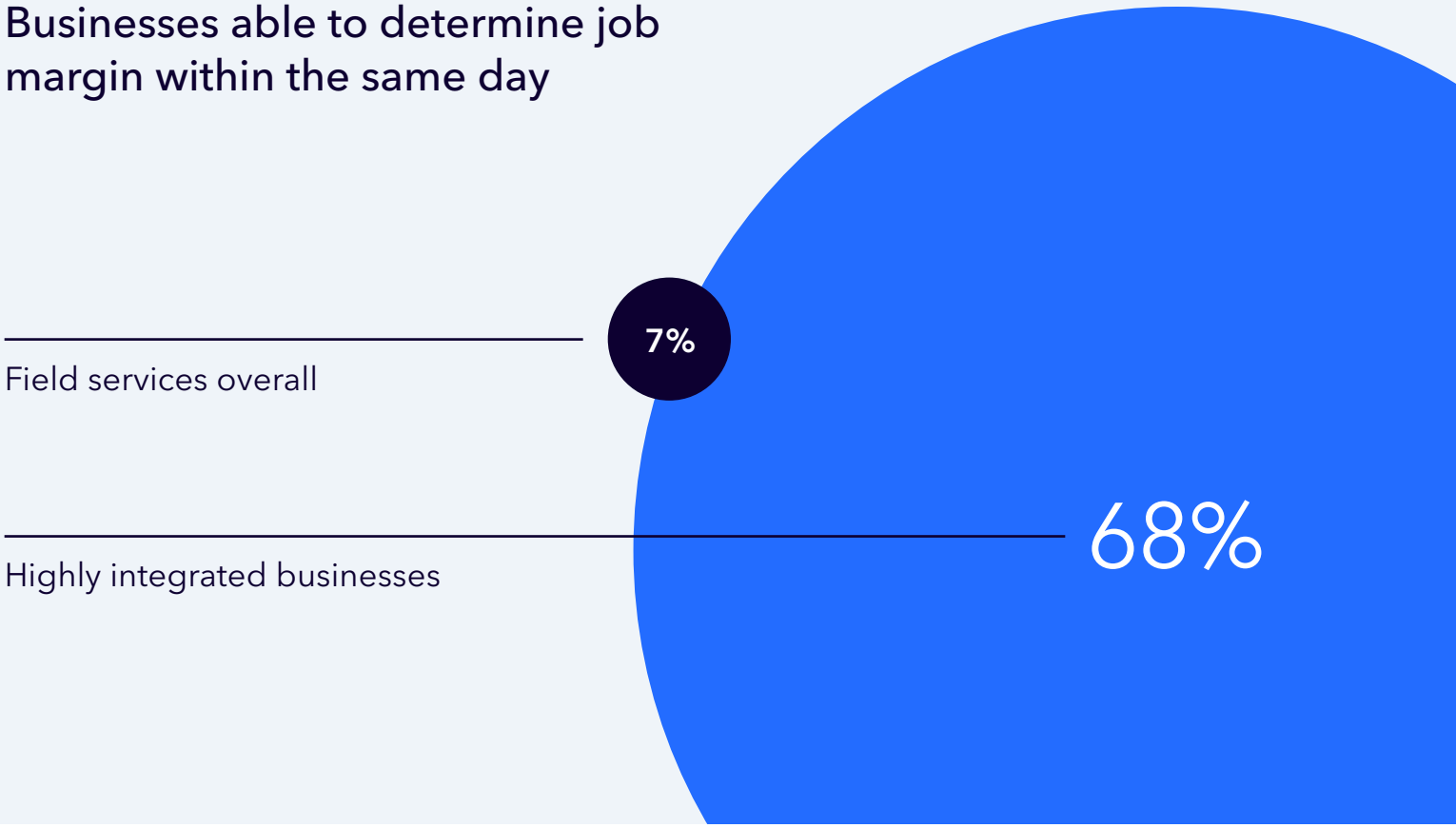
Among the highly integrated field services respondents surveyed, 68% reported being able to determine true job margin within the same day. Because this subgroup was small (n=31), this comparison should be read as directional. Across field services overall, only 7% can do so.

Even so, the result indicates that same-day margin visibility is possible within the sector. The findings point to an important distinction: Field services is complex, but the delay may also depend on how easily job and cost information moves between operations and finance.

DEFINITION

Highly integrated:
We have a single source of truth for all critical data across the organization.

Businesses able to determine job margin within the same day



Where finance should focus

Use integration to shorten the path from source data to a trusted financial answer.

- Start with the manual handoffs finance repeats most often, especially those performed daily or several times a week.
- Prioritize data flows that improve job-margin visibility, billing accuracy, and cash timing.
- Judge progress by how quickly finance can produce a trusted answer, not by the number of applications connected.
- For each critical field—job status, technician time, purchase commitments, invoice status, and payments—assign one authoritative source, an agreed definition, and a clear owner.

3. The job-to-cash delay

A job can be operationally complete in the field and still sit outside the cash collection cycle while finance waits to issue the invoice. Days Sales Outstanding (DSO), the metric finance teams commonly use to track collection performance, does not capture that period.

Its clock starts only when the invoice is issued. That means DSO can look better even while completed work takes longer to reach billing.

A job can be operationally complete and still sit outside the cash collection cycle.

Completed work isn't always billing-ready

Before finance can issue an accurate invoice, it needs the labor, materials, approvals, and billing terms associated with the job. For many field services organizations, some of that information is still missing when the work is closed.

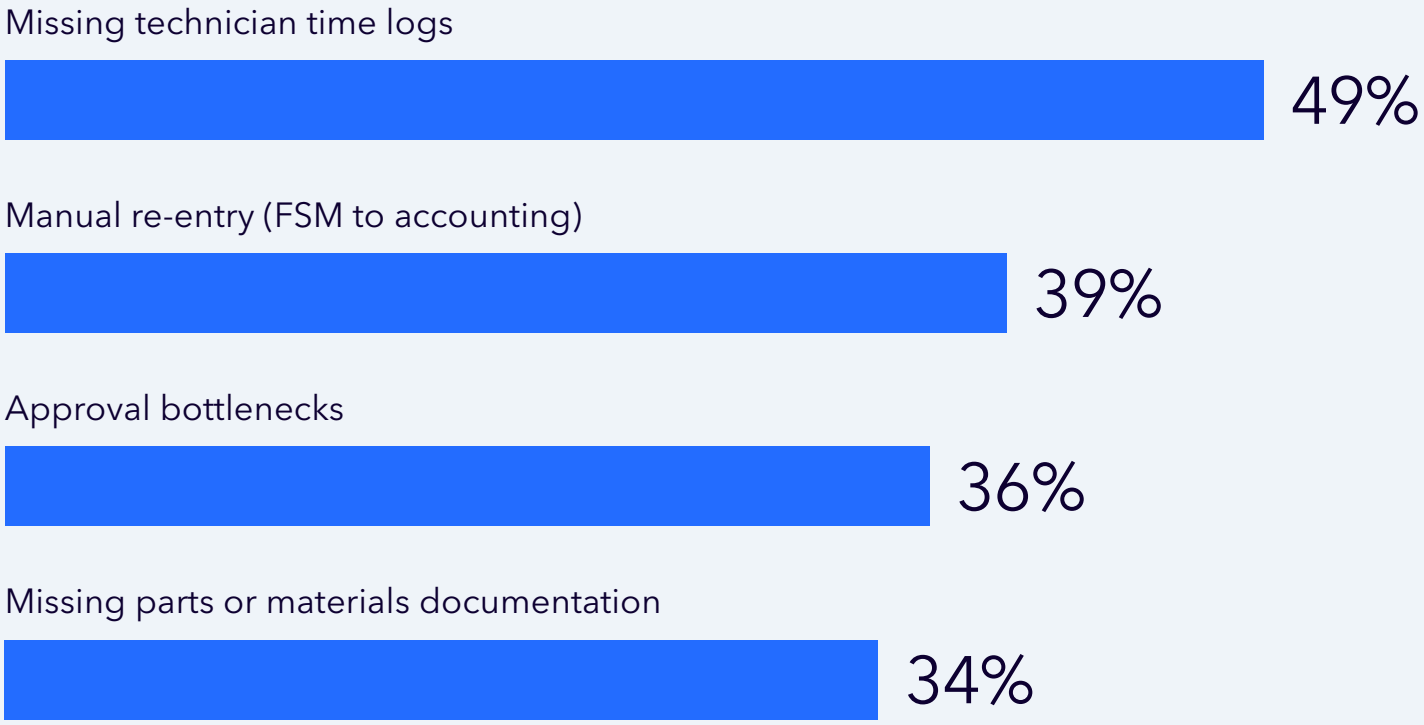
Forty-nine percent of respondents cite missing technician time logs as a barrier to invoicing at job completion, while 34% cite missing parts or materials documentation.

Even when time and materials have been recorded, manual handoffs and approvals can still hold up billing. Thirty-nine percent report manual re-entry between field service management and accounting systems, while 36% cite approval bottlenecks. Until the information is in accounting and the required approvals are complete, the invoice cannot be issued and the job remains outside accounts receivable.

A job is billing-ready only when finance can issue a complete and accurate invoice. Only 10% of finance leaders say their systems fully support accurate and complete billing across recurring agreements and project-based work. A further 34% report a meaningful risk of missed, delayed, or inaccurate billing.

Completed but unbilled work does not affect DSO, but it still changes the cash outlook. Each day before invoice issuance pushes the earliest possible collection date further out. Without visibility into that backlog, finance cannot tell how much expected cash is still waiting to enter accounts receivable.

Top barriers to invoicing at job completion



Source: Intuit's Future of Finance 2026, n=300. Respondents could select more than one answer.

Where finance should focus

Make billing readiness a condition of job completion, not a separate finance task that begins after closeout.

- Track completion-to-invoice time alongside DSO, with targets by job type or billing model.
- Define a billing-ready check at job closeout covering technician time, materials, required approvals, and billing terms.
- Measure the percentage of completed jobs that finance can invoice without follow-up, manual re-entry, or correction.
- Review completed but unbilled work by value, age, and reason for delay. Assign each delayed job an owner and expected invoice date.

4. When late visibility narrows the options

Delays in information flow from the field do more than extend the job-to-cash cycle. They also narrow the window to influence an active job. Crew assignments, purchasing decisions, schedules, and near-term cash needs can change daily. By the time finance has a complete view, the job's margin or cash position may already have moved.

Stale data can hide changes in job economics

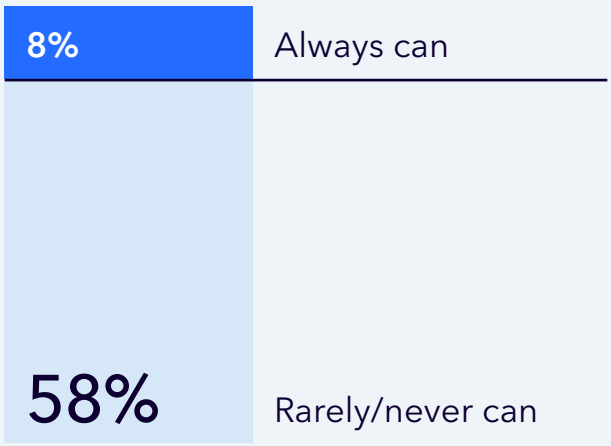
More than half (55%) of field services organizations rely on operational and financial information that is at least four days old when making business decisions.

Against a month-end reporting cycle, that may appear reasonably current. But four days on an active job can include several crew changes, time entries, purchase commitments, and work order completions.

Those four-day-old figures might already be out of step with where the job actually stands today.

The effect is clearest when leadership asks a question outside the regular reporting cadence: Is margin slipping on an active job? Will scheduled work require more labor? Which completed jobs will turn into cash this month?

Answering an urgent question with trusted information



When asked an urgent, unplanned question over the last 6 months, only 8% of teams could always provide a trusted answer without manually cleaning or validating data—while 58% could rarely or never do so.

Producing the answer may require finance to bring together labor records, purchase commitments, billing status, and cash data spread across systems, sites, and projects. The time spent assembling and reconciling that information reduces the time available to act. Seventy-five percent report missing at least one time-sensitive strategic action, such as a pricing change, a hiring decision, or a cash decision, because financial visibility arrived too late.

75%

missed at least one time-sensitive strategic action in the last six months because financial visibility arrived too late.

Finance can influence the job—or explain it later

When a labor overrun becomes visible while a job is active, finance and operations can respond before more cost is incurred. Once the job has closed, the same variance can explain the margin shortfall but cannot change it. By the time an overrun is confirmed on one job, similar variances may already be developing across others.

Not every decision requires real-time data. What matters is whether the information arrives while there are still options to change the outcome. That may mean reassigning a crew, replanning the remaining work, adjusting a purchase, addressing a scope change, or moving completed work into billing.

What begins as a job-level reporting delay can become a portfolio-level margin or cash-flow problem.

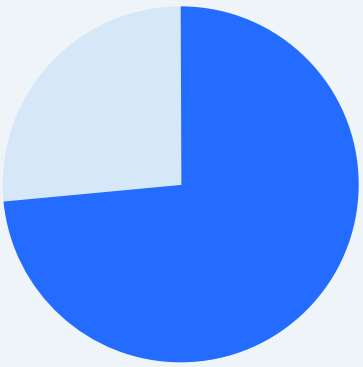
Where finance should focus

Set reporting speed according to how long a decision can still change the outcome, rather than the existing reporting cadence.

- For recurring decisions involving crew deployment, purchasing, active jobs, billing, and near-term cash, define the latest point at which new information remains useful.
- Surface changes in leading operational indicators and agreed financial thresholds before the standard reporting cycle.
- Track the time between a field event and trusted financial visibility, along with how often urgent questions can be answered without manual cleanup.

5. The AI gap

Seventy-three percent of field services respondents report no AI usage in finance workflows—the highest non-adoption rate of any industry surveyed. The issue may be less about resistance than capacity. Teams still spend much of their time collecting, reconciling, and validating the job, labor, billing, and payment data that any automation would depend on.



73%

of field services respondents report no AI usage in finance workflows, the highest non-adoption rate of any industry surveyed

Finance leaders estimate that manual activities consume 64% of their time, while 49%[3] identify burnout as a significant operational challenge. With so much capacity absorbed by current workflows, teams have less time to redesign processes, establish data ownership, and put the necessary controls around new technology.

[3] Includes respondents who identified software complexity as either the 'primary driver' or a 'major factor' in finance-team stress and burnout.

Hiring may relieve pressure, but process still matters

Nearly half (48%) say they are very or somewhat likely to add finance headcount over the next six months to absorb reconciliation and data-cleanup work. Hiring can relieve the immediate workload, but it leaves the underlying process intact.

Forty-eight percent report that a new mid-level finance hire would need five to eight weeks to become fully productive. Another 10% say it would take more than two months. When critical processes depend on manual workarounds and institutional knowledge, new employees must first learn how information is assembled and reconciled before they can use it confidently.

The same operating model that slows a new hire will also limit AI. If job, labor, billing, and payment information must still be assembled and reconciled before it can be trusted, AI alone cannot remove the delay. It may make individual tasks faster, but it will not give finance an earlier view of the business. Once information moves from field operations into finance consistently and can be traced to the underlying job, AI can improve forecasts, surface exceptions, and support earlier decisions.

Where finance should focus

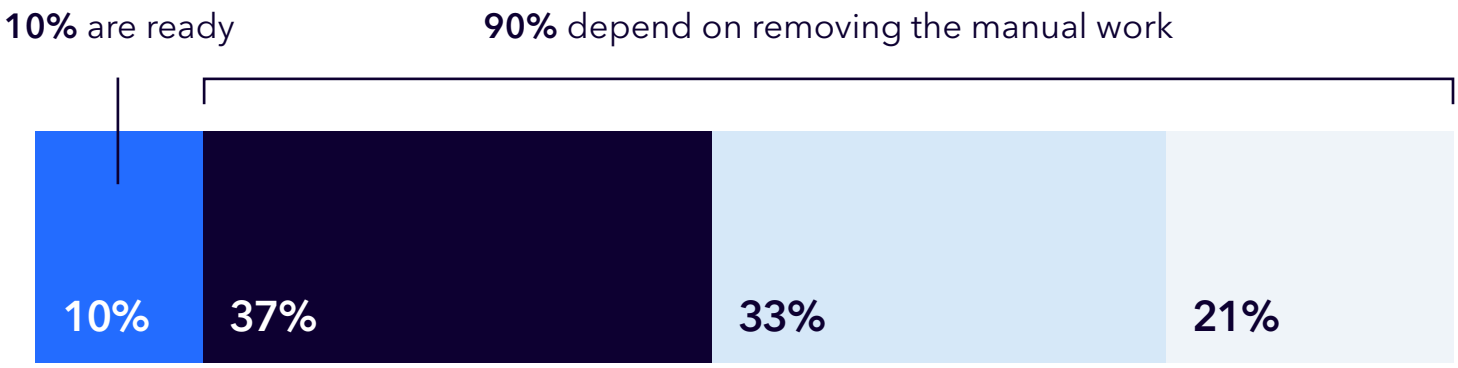
Start with the workflows consuming the most finance capacity, not with the AI use cases attracting the most attention.

- Quantify the hours spent cleaning, reconciling, and assembling information before investing in new tools.
- Automate repeatable controls such as missing-time checks, approval routing, cost validation, and billing-exception management.
- Prioritize AI use cases where job, labor, billing, and payment data is connected, consistently defined, and traceable to its source.
- Measure success through fewer manual hours, faster onboarding, and more time for forecasting, analysis, and decision support.

Where does your finance function stand?

The five gaps point to a practical test of finance readiness: How much intervention does finance need before information from the field can be used with confidence? The less cleanup, re-entry, and reconciliation required, the closer the organization is to operating from a connected financial view.

Only 10% have reached the point where information from the field moves into finance without cleanup or re-entry. For the other 90%, readiness depends on removing the manual work that still stands between job activity and a trusted financial view.



Fully ready
Field information flows into finance without manual cleanup or re-entry.

Partially ready
Batch imports, spreadsheets, or manual re-entry remain necessary.

Mostly ready
Core systems are connected, although occasional gaps require finance review.

Not ready
Operational and financial information remain disconnected.

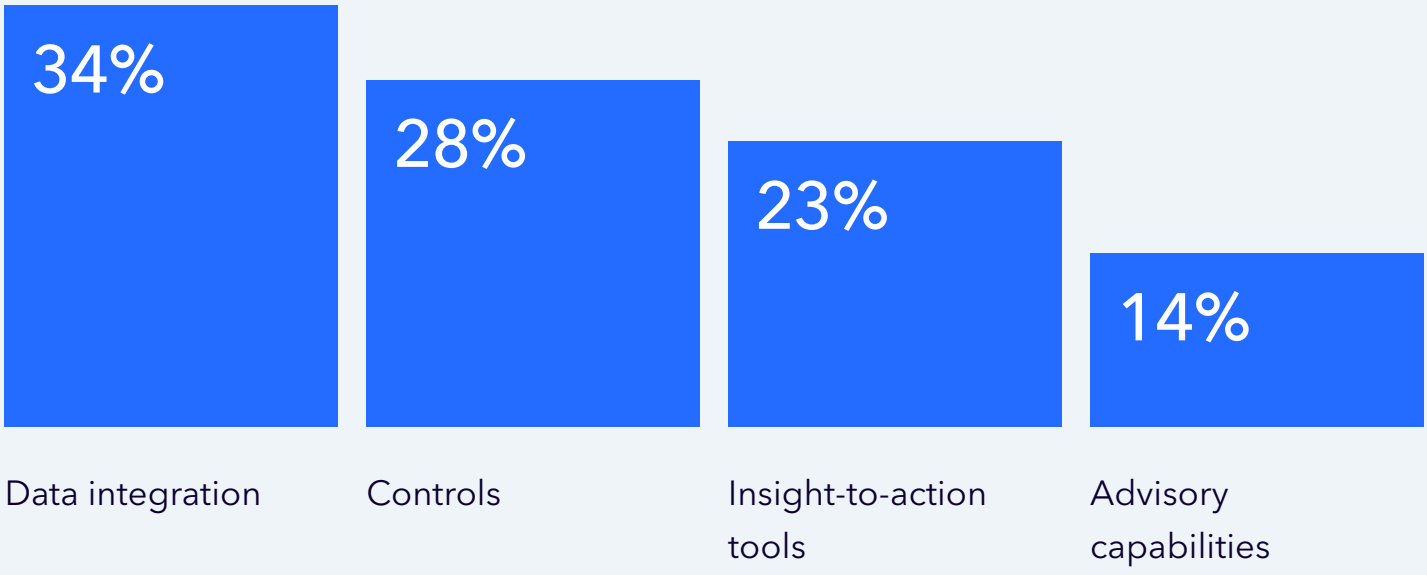
Source: Intuit's Future of Finance 2026. n=300. Percentages may not total 100% due to rounding.

The path forward: Building a connected finance function

Finance leaders have put data integration first. It is their most frequently cited investment priority at 34%, ahead of stronger controls at 28%, insight-to-action tools at 23%, and advisory capabilities at 14%.

This priority reflects the central challenge: The information exists, but finance must reconcile it before it can assess current performance. A connected finance function brings job costs, billing status, and expected cash into one current financial view, with each figure traceable to its source.

Where field services finance leaders would invest first



Source: Intuit's Future of Finance 2026, n=300.

Bring active-job costs into the financial record sooner

Connect technician time, material usage, purchase commitments, and approved scope changes directly to job costing. Keep the source and timing of each entry traceable so finance can compare actual and committed costs with the estimate while the job is active. This creates a practical path toward same-day margin visibility instead of waiting until month-end or after the job is complete.

Carry the job record into billing without re-entry

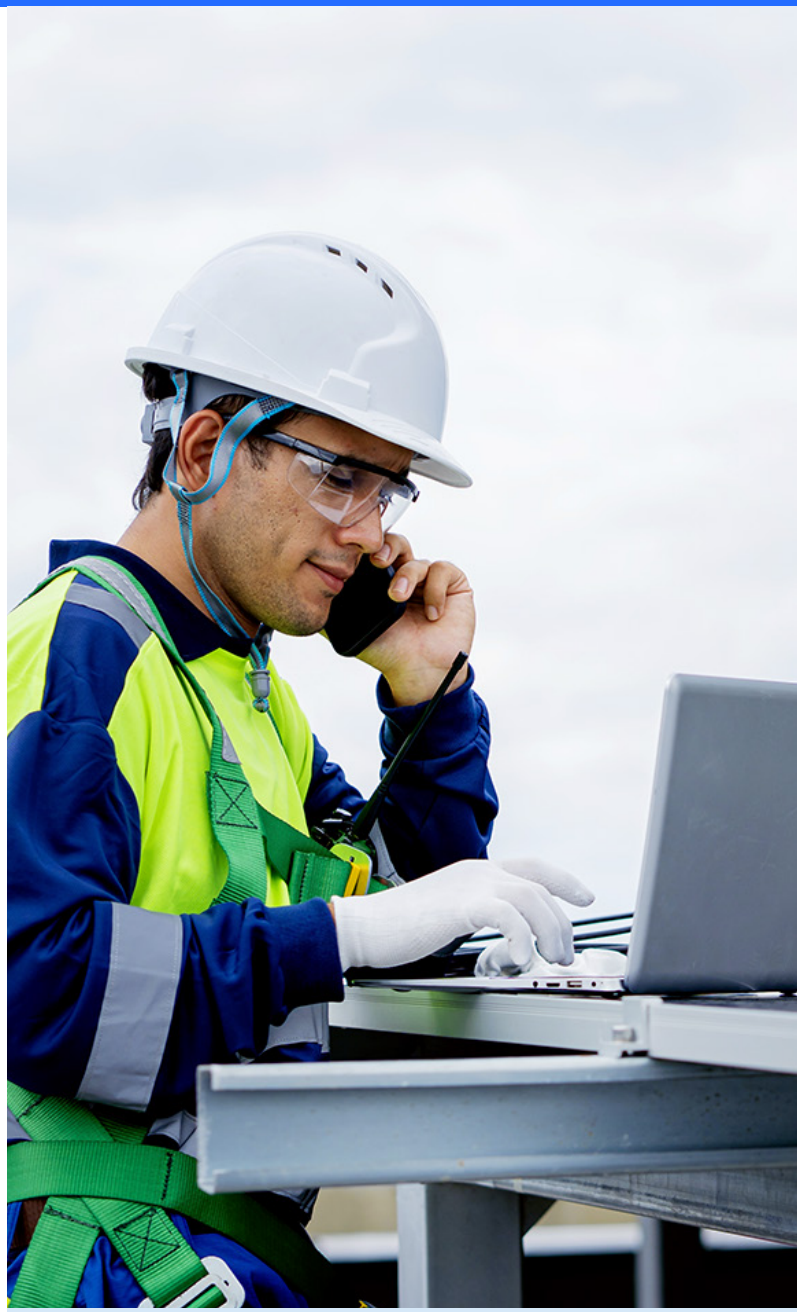
A completed job should reach billing with its labor, materials, billing terms, and approvals already accounted for. If information is missing, the workflow should identify the exception and route it to the right owner. Finance can address the specific blocker instead of reconstructing the job before preparing the invoice. This shortens the completion-to-invoice period that DSO does not capture and reduces the risk of missed or incomplete billing.

Build reports and forecasts from reconciled actuals

Use the same job and billing records for management reporting and forecasting. When expected margin or cash changes, finance can trace the movement to the activity behind it. Business intelligence and AI can also work from trusted source records rather than a separate dataset assembled manually. This reduces the preparation time that delays urgent answers and limits AI readiness.

The purpose of these strategies is to shorten the field-to-finance gap by making job activity financially visible sooner. Finance needs a way to measure that improvement.

A new metric for connected finance: Time to financial visibility



Finance already tracks close accuracy, forecast variance, reporting cadence, and DSO. These measures show what happens after information reaches finance, not how long it took to get there.

Time to financial visibility fills that gap by measuring how long a specific job event takes to appear in a trusted financial view. For labor, the interval runs from technician time submission to the fully loaded cost being included in current job margin. For billing, it runs from job completion to invoice readiness. Tracking each workflow separately reveals where time is being lost and where intervention will have the greatest effect.

Targets should reflect how long the business still has to influence the outcome. Active-job margin may require same-day visibility, while completed work may need to become billing-ready at closeout. A shorter interval shows that investments in integration and controls are giving finance more time to respond.

Methodology

This piece draws on Intuit Enterprise Suite's Future of Finance 2026 study, an online survey fielded by CatalystMR in May 2026 among 2,000 CFOs, controllers, and VPs of Finance at US businesses with $2.5 million or more in annual revenue, all holding primary or shared responsibility for financial technology and operational decisions.

Field services respondents make up roughly 300 of the full sample. Responses were collected through CatalystMR audience panels, with credentials verified through Computer-Assisted Telephone Interviewing (CATI) before respondents accessed the online survey, and respondents received remuneration. Relationships between variables described here are correlational and do not establish causation.

Additional questions specific to field services covered billing, margin exposure, fully loaded labor costs, job invoicing, job-to-cash cycles, and related topics. These questions were fielded to 300 field services respondents. Findings broken out by integration level use a highly integrated field services subgroup of 31 respondents and are shown for directional purposes only.

Put connected finance into practice

Intuit Enterprise Suite is an ERP with AI-powered capabilities built for growing businesses with increasing financial complexity. It brings financial and operational data together, giving finance teams a clearer, more current view of performance. For field services organizations, that connected view supports:

- **A path toward faster margin visibility.** Connect payroll, time, and project-cost information so finance can identify changes in job profitability sooner.
- **A more connected path from job completion to invoice.** Keep billing information connected to the underlying job and automate workflows that can delay invoice issuance.
- **Faster answers to financial questions.** Use dashboards, dimensional reporting, and transaction-level detail to trace a financial result back to the jobs and costs behind it.
- **A stronger data foundation for forecasting and AI-supported analysis.** Use connected financial and operational records across forecasts, dashboards, and AI-powered analysis.

See how Intuit Enterprise Suite can help connect field activity to financial workflows.

Explore Intuit Enterprise Suite