



## EXECUTIVE SUMMARY

# Soldo's 2025 Productivity at Work

How can finance leaders drive productivity when rising inflation, interest rates and shifting labour markets force them to operate in a competitive environment?

Soldo's 2025 Productivity at Work explores the challenges businesses face in aligning their attitudes and approaches to productivity. How can finance leaders overcome these barriers and position themselves as drivers of growth?

Businesses face increasing pressure to create and develop a strategic advantage. From 2010 to 2022, the yearly average growth in UK GDP per hour worked was just 0.5%, with similar slumps in the remaining G7 countries (Italy, Canada, France, Germany, Japan and the United States).

Productivity is regarded as one of modern business's most effective tools for tempering poor macro economic conditions. Defined as the value created for each hour worked in a society, or put simply, how efficiently a company can turn resources into goods, productivity can lessen the squeeze businesses find themselves in and go on to create a high-growth environment.

By improving productivity, businesses can reduce costs, increase profitability, lower prices, and enhance customer experience. This productivity gain strengthens the bottom line and increases opportunities.



The report is based on insights from 2,405 respondents in the UK and Italy. This includes:

**205**  
senior leaders in finance teams/departments including CFO, VP of Finance, Head of Finance, Finance Director, and Finance Transformation Director

**200**  
Finance Managers, Financial Controllers and Finance Assistants

**2,000**  
employees including office workers, across HR/people, IT, administration, marketing, production and operations and responsible for spending company money

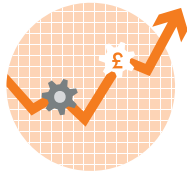


## The spend perception gap

Businesses think they empower employees to spend freely. The reality is very different.

While 86% of senior leaders say they trust employees with company money and 93% of employees say they feel trusted, 76% of senior leaders and 40% of middle managers admit their businesses missed growth opportunities because employees did not have direct access to budgets.

This highlights a disconnect between senior leaders' intent to grant freedom and their ability to deliver it in a way that maintains control. Trust alone is not enough. Without tangible resources, such as easy access to budgets, businesses cannot move quickly on growth opportunities, and finance cannot shift into an agent of value.



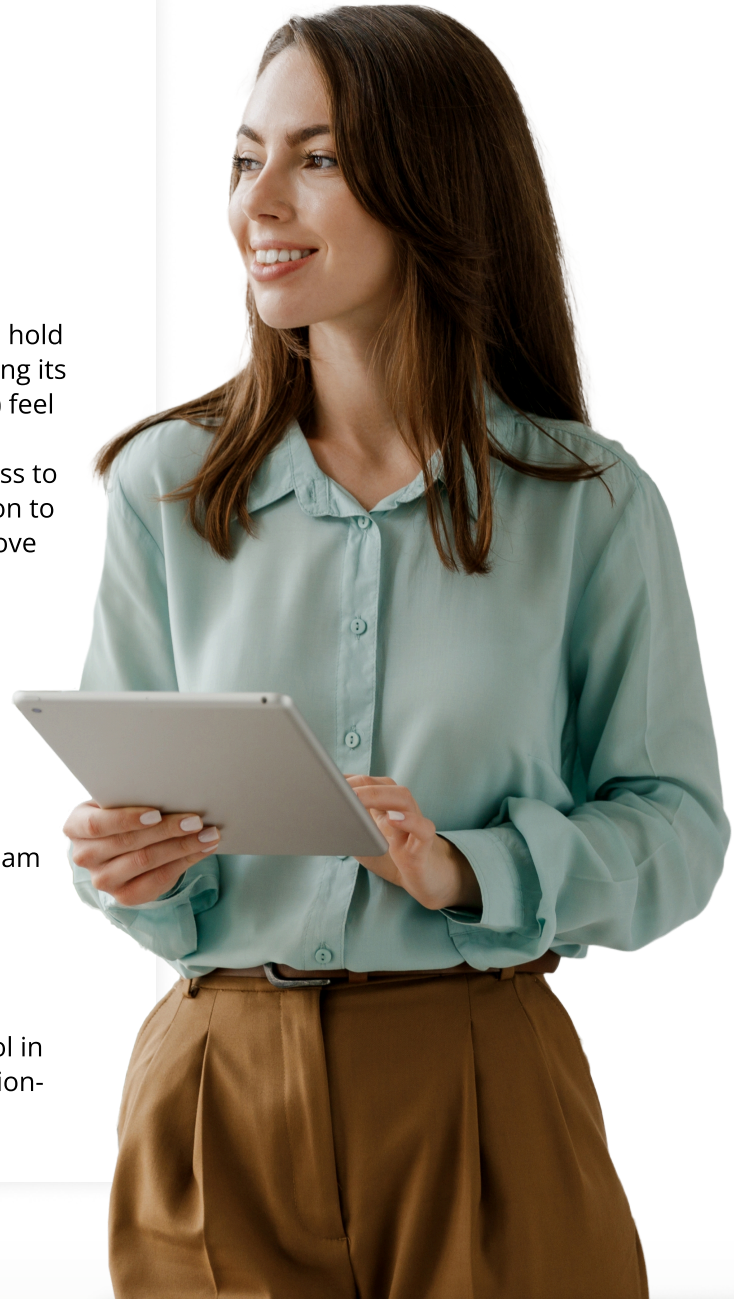
## Financial processes: Booster or bottleneck?

While businesses strive to grow, outdated processes hold them back, creating growth in theory, however limiting its potential in practice. Over a fifth of employees (21%) feel finance teams are too focused on cost-cutting at the expense of growth. In comparison, 39% believe access to company money would improve employee motivation to suggest new ideas and 35% also think it would improve proactivity and business agility.

### Are financial processes a growth enabler or bottleneck?

Slow, outdated processes stop finance teams from acting strategically and supporting employees doing meaningful work. Just under a fifth of senior leaders (19%) believe that improving the speed of financial processes would increase the value of the finance team to the wider business, while 71% of finance teams (and 73% of senior leaders) recognise that financial processes slow down or prevent them from helping employees pursue new business opportunities.

This duality highlights the need for clarity and control in budget autonomy, real-time visibility and agile decision-making, which is crucial as leaders pivot priorities.



## Empowering employees to boost productivity

Dwindling productivity harms morale, motivation and employee engagement while increasing stress, burnout and absenteeism. This combination can cripple businesses already facing difficult market conditions and rising competition.

Our data reveals that 40% of employees believe productivity would increase with easier access to company money, while 26% say it would make them more proactive and motivated. From a leadership perspective, 36% of senior leaders believe the same – access to funds improves job satisfaction for employees – showing promising alignment across businesses.

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**40% of employees**

believe productivity would increase with easier access to company money.



## Reputation of the finance team

Finance teams are the unsung heroes of business. But is their potential being realised?

While 74% of employees believe finance understands their needs, 43% say finance delays have held up their work or delayed projects over the past year, suggesting they are seen as a blocker instead of a harbinger of growth. This is particularly important when productivity is essential for sustainability and growth.

There is a disconnect in perception. In larger businesses, finance teams are more likely to be seen as bureaucratic. The result? Just over a third of employees (23%) view finance as a hurdle, particularly in industries like marketing, IT and production.

However, respondents recognise that enabling growth is difficult when finance teams are lean and operating near capacity, with 15% of employees believing their finance team is overstretched.

To change perceptions, finance teams must reduce bottlenecks, streamline processes, and demonstrate their role as value drivers. Over half of middle managers (55%) say they seek better workflows; this shift will allow them to raise productivity and boost the bottom line.



## Crippling cost of inaction

Operational inefficiencies and outdated manual processes directly impact revenue. They waste time, reduce the quality of customer experience, and discourage employees from engaging in strategic activity. Over a third of leaders (39%) say they missed growth opportunities, which led to failed marketing efforts (47%), failed product or service launches (34%) and lost potential new customers (26%).

When finance teams are buried in admin, their ability to play a strategic role is diminished. This is echoed by 73% of business leaders who say finance processes stop them from pursuing new opportunities, and 66% spend more than six hours a week on admin. For large businesses, this figure climbs to 87% of leaders who reported this affected their ability to finish work on time.

This has meant that 35% of finance teams frequently experience unexpected surprises at month-end due to rushed manual work containing errors and oversights. For employees, inefficiencies and manual processes stifle creativity and create friction where momentum is needed to unlock productivity and support business growth.

Eliminating repetitive admin tasks and equipping employees, senior leaders and finance professionals with the tools to enable productivity will help businesses grow and create a happier, healthier, and more sustainable workforce.

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