

Leading with Data: A CFO's Journey into Tech-Driven Decision-Making

I recently sat down with a seasoned CFO whose leadership at multiple Nasdaq-listed firms offers rare insight into how finance leaders can become tech pioneers.

Jackie You is an accomplished CFO whose career spans the full spectrum of corporate functions - including finance, marketing, investment strategy, technology, digital transformation, and AI integration, bringing these disciplines together to drive cohesive business leadership.

Jackie, can you share the circumstances of your initial exposure to AI and data-driven technologies during your tenure as a CFO, and how these early interactions shaped your approach to financial leadership?

My initial exposure to technology in a finance leadership capacity began in 2012, at a time when most organizations operated on traditional ERP systems. As CFO of a Nasdaq-listed company, it was imperative not only to access accurate financial data, but also to obtain timely operational insights from the business front line. Our management team relied on both financial and leading indicators to calibrate business strategy in real time yet achieving this was far from straightforward.

ERP platforms at the time were fragmented ecosystems, with departmental data loosely integrated, resulting in time-intensive reconciliation processes. To address this, I took ownership of ERP upgrades as project lead, ensuring data integrity across the system. This hands-on involvement gave me deep familiarity with the architecture and operational flow of enterprise systems. Over subsequent CFO roles within Nasdaq-listed organizations, ERP transformation remained a constant theme - reinforcing the critical role finance plays in enterprise digitization.

What forms of AI have you encountered in your professional journey, and how have you leveraged these technologies to drive business transformation? Are there particular milestones or outcomes that stand out as noteworthy achievements?

For established companies, it's very challenging to have one truly holistic system back in the day. When SaaS solutions were solving problems for CRM, HR and the supply chain, I wanted to solve the problem for finance. The idea was to start serving startups that have the potential to grow big, so our solution could be architected for future expansion but start simple and get real users, so that we can grow with the under demands. In 2014, I decided to do my startup called Finmai for this. Little did I know back then that I took on the most daunting challenge in all of SaaS because financial raw data comes from every single facet of the business, it requires a global solution, not a departmental solution. My tech knowledge and skills fell very short, so I had to learn intensely on the job. This led me to learn python coding through a Berkeley boot camp that produced data scientists in 2021 during COVID. I was thrilled when I saw that program. Conceptual understanding was not sufficient for me. I had to be able to code and utilize machine learning models.

I also learned to code on the block chain. I had no idea that a few years later, AI would be so available, and I have the skills to use it as my power tool in my everyday work.

I have evolved to my next stage of career, which is to take all I've learned from business, finance and the capital markets to do investments. I was a portfolio manager before becoming a CFO. My understanding of business valuation made me a better CFO, and my CFO experience now makes me a more insightful investor. My career has gone in full circle. I use my own code to analyse data and now use very little Excel.

You possess a distinctive skillset that sets you apart from most finance leaders. In your view, what factors have contributed to this differentiation?

Only recently has the breadth of my skillset begun to gain recognition. Historically, employers valued deep specialization, excelling within a single domain was the prevailing virtue. My multidisciplinary trajectory, however, was often viewed as unfocused actually. Today, a growing cohort of entrepreneurial leaders actively seek professionals with diverse backgrounds, recognizing that such individuals are often best positioned to solve complex problems creatively.

I should note that Charlie Munger long championed the value of multiple mental models, cautioning against viewing every challenge through a single lens. This philosophy resonates more than ever in a world rapidly reshaped by AI. Where specialization once conferred a competitive edge, technological advancement now accelerates mastery at scale - making creativity the true differentiator.

My career has been shaped by a commitment to exploration and authenticity. Rather than conforming to conventional expectations, I've chosen to follow curiosity and pursue learning across disciplines. For many, operating within clearly defined parameters is productive and fulfilling. For me, that approach stifles growth. I'm energized by discovery and I believe the modern business landscape benefits from both specialists and explorers. The key is to embrace what makes us feel truly alive.

As finance functions become increasingly technology-driven, how do you believe digital capabilities should be cultivated within the profession? What approaches to learning and skill development do you consider most effective?

In the era of AI, coding proficiency is becoming a baseline expectation for finance professionals, much like Excel fluency has been for decades. While AI can write code, it requires human oversight, judgment, and strategic direction. The real advantage lies in one's ability to guide and train AI according to a distinct vision. That capability transforms technology from a tool into a powerful extension of one's problem-solving potential. AI does not replicate lived experience, intuition, or unique perspectives, those remain exclusive to the individual. Understanding how code functions and how to adapt it dynamically enables leaders to harness AI more effectively. Without that foundation, there's a risk of encountering limitations too early. Fortunately, basic coding is accessible and when combined with AI copilots, it quickly enhances capability. This marks one of the most abrupt shifts in required skillsets for finance professionals.

In parallel, interpersonal intelligence will become more critical than ever. The ability to ask incisive questions, synthesize data, and convert numbers into actionable insights will define the modern CFO. These are qualities that should not only be preserved but continuously sharpened.

You possess a rare combination of technical proficiency, entrepreneurial experience, and capital markets expertise. What has driven you to cultivate such a broad and multidimensional skillset throughout your career?

I think I sought truth through my own findings. I ultimately want to have timely, cross-disciplinary data to enable myself and my colleagues to calibrate business with timely insights and make better companies. I tried to do that as the project owner of ERP upgrades, through the newer generation of SaaS solution, had to learn coding to do better, and data-driven business insights lead to successful IPOs. In communicating with investors, the message is a lot more powerful if it's supported by solid data. What I didn't do was to box myself in one lane under the mainstream doctrine. I find that life leads you along your own path. Every step of the way, I didn't know it would be the step that could lead to the next. Only in retrospect did I see this path formed.

How do you envision the CFO role evolving over the next five years, and in what ways do you expect its scope and influence to differ from today's expectations?

The role of the CFO is poised to undergo significant transformation. As AI agents increasingly take on lower-value, transactional tasks, the areas where human judgment remains indispensable such as, insight generation and strategic solutioning will become more apparent. Many of these insights emerge from cross-functional data sets that span finance and adjacent business functions. Given that CFOs are often responsible for overseeing enterprise-wide information systems, particularly those delivered through AI frameworks, the finance team will be central to supplying the data and analytical perspectives that enable business ideation.

As a result, the CFO's responsibilities will extend beyond traditional financial boundaries, becoming progressively more integrated with operational and strategic departments. This shift calls for enhanced collaboration and interpersonal capabilities; strong people skills will be as essential as technical acumen in the next chapter of finance leadership."

Elliot Jackson – Managing Director | Mayson James

With special thanks to Jackie You – Seasoned CFO & AI enthusiast