

57% of U.S. Finance and Risk Executives Default to 'No' on Growth, But Are Betting AI Will Change Their Minds

Coface's 13-country risk survey finds U.S. executives are quicker than global peers to walk away from new markets; counting on AI to turn caution into growth.

NEW YORK, NY, UNITED STATES, July 16, 2026 /EINPresswire.com/ -- American finance and risk leaders have a growth problem, and it starts with the word "no." More than half (57%) say they would rather turn an opportunity down than build the case for it, even when the upside is clear. The [2026 Risk Survey: Risk Management from Risk Control to Growth Engine](#), published by [Coface](#), a global leader in trade credit insurance and business risk intelligence, finds that 8 in 10 U.S. finance and risk leaders are now betting on artificial intelligence to give them the confidence to say "yes."

Companies pulled back on hiring, delayed expansions and walked away from deals this year as economic uncertainty tied to factors like tariffs took hold. That caution made sense as a short-term response. But Coface, which helps 100,000 businesses across 200 markets protect against the risk of customers not paying, finds that for many U.S. companies this posture is not reserved for uncertain times. It is how they operate when business is running as usual.

The research examines how finance and risk teams are evolving as companies navigate economic uncertainty, trade disruption and growing pressure to make faster decisions. It finds U.S. risk and finance teams are more structurally mature than their global peers, yet a cautious culture keeps that maturity from translating into growth.

U.S. leaders default to 'no' on the decisions that drive growth.

When U.S. companies weigh new markets and expansion, the instinct is to find reasons to walk away rather than ways in.

- Saying no feels safer than making the case for yes. 57% of U.S. executives say turning something down feels safer than building a case for it, above the global average of 50%.
- New markets trigger hesitation. When contemplating entering a new market, only 17% of U.S. leaders lead by looking for a path forward, while 31% lead by considering what could go wrong.
- Few will move without a complete picture. Just 33% of U.S. leaders say they are comfortable entering a new market without a complete view of the risks.

Caution has become the default, and it is slowing companies down.

That is true even in organizations where governance is strong, and leadership is aligned on growth.

- Slow decision-making is the top barrier to growth. 33% of U.S. executives name it the single biggest obstacle, and 66% point to internal risk aversion.

- Growth and risk are still treated as opposites. 65% of U.S. executives say commercial ambition and risk discipline are fundamentally at odds, above the global average of 62%.

Their risk management structure is already in place, so the real block is cultural.

U.S. risk functions are more involved in decisions earlier than their global peers. That involvement has not translated into the influence to change the answer.

- Risk has a seat at the table but not the influence to match. Risk is involved at the idea stage at 29% of U.S. firms, above the global average of 24%, and 78% say leaders balance growth and risk. Yet only 28% see risk teams as growth partners, while 42% still call them “trusted guardians who protect the business from downside.”

- Expectations are shifting fast. 51% of U.S. executives expect risk and finance to be strategic growth partners within three to five years.

- U.S. Leaders want risk in commercial language. 71% say translating risk into commercial trade-offs is critical, and 66% want risk teams to flag opportunities, not just problems.

- The governance is already in place. 76% of U.S. firms have clear decision rights, and 71% link their risk appetite directly to their growth strategy.

Leaders are betting AI can turn “no” into “yes,” but the data is not ready.

Most U.S. leaders are counting on AI to make uncertainty feel manageable. That only works if the data feeding it is reliable and consistent across markets.

- AI tops the priority list for better decisions. 80% of U.S. executives say AI-driven insights and early warning signals are a top priority, and 68% want predictive data built into daily workflows rather than a separate system.

- The data underneath is uneven. 31% say data quality varies significantly by market, making it hard to compare across the business and act with confidence.

- Leaders want partners that help them say yes. 67% want partners that help them say yes to more opportunities safely, and 59% want protection that enables bolder decisions.

A small group already treats risk as a growth engine, and it is pulling ahead.

Where most companies see risk as a reason to slow down, this group sees it as information they can act on.

- A growth-oriented model is still the exception. Only 12.6% of companies globally have made the shift, and those that have are significantly more likely to see risk as a competitive advantage.

□ Risk teams are moving upstream. Of this small group, 70% involve risk teams from the earliest stages of decision-making, compared with an average of 58%.

“When finance and risk leaders say they would rather walk away from an opportunity than risk getting it wrong, they are responding to a system that was never built to make uncertainty feel manageable,” said Christina Montes de Oca, North America CEO at Coface. “The problem is that AI alone will not fix that. What companies actually need is better intelligence feeding AI tools, and the organizational confidence to act on it.”

The 2026 Coface Risk Survey: Risk Management from Risk Control to Growth Engine surveyed 1,250 senior finance and risk leaders across 13 countries, including 150 in the United States. The survey was conducted by Coleman Parkes in February 2026 among business decision-makers in medium to large organizations with revenues of at least \$50 million.

About Coface

As a leading global player in trade credit risk management for 80 years, Coface helps companies grow and navigate an uncertain and volatile environment.

Whatever their size, location or sector, Coface provides 100,000 clients across some 200 markets with a full range of solutions: Trade Credit Insurance, Business Information, Debt Collection, Single Risk insurance, Surety Bonds, Factoring. Every day, Coface leverages its unique expertise and cutting-edge technology to make trade happen, in both domestic and export markets. Coface is listed on Euronext Paris. More at [coface.com](https://www.coface.com).

Channel V Media

Coface North America

+1 212-680-0179

coface@channelvmedia.com

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