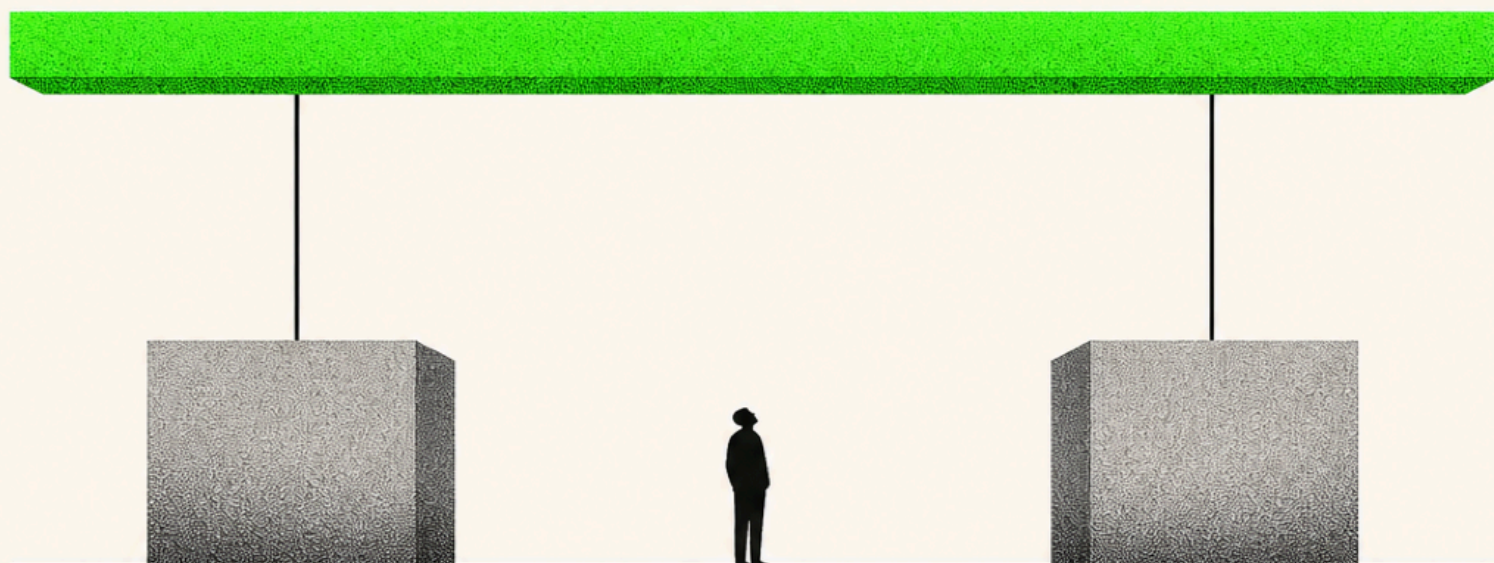


ACTUALS · RESEARCH · DUTCH E-COMMERCE · JUNE 2026

Which finance teams attract the people of tomorrow?

A study of the finance departments of ten of the Netherlands' largest e-commerce companies, read from their own job posts. Not what they say, who they hire.

10 companies · 50+ live job posts read · 6 role types · 1 question



What you'll find in this study.

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The core in one sentence.

You don't have to wait for an AI strategy to see where a finance department is heading. You can already read it from the people they hire. This study reads those signals, and sketches the finance you can build with them.

Who you hire betrays where you're heading.



ABOUT THE AUTHOR

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13 years as a chartered accountant (RA) in high-volume finance

Former **Deloitte** Netherlands, audit & assurance

Nyenrode Business University · SingularityU Benelux

Host of **High Volume Accounting Live**

Everyone is talking about AI in finance. Almost no one about the question underneath: are your numbers right enough to let a machine loose on them?

In thirteen years of accountancy, first at Deloitte, then at the growth companies we now serve at Actuals, I have seen one pattern come back again and again. The ambition runs ahead of the foundation. And that is exactly where the promise falls apart.

So we didn't look at what companies say about AI, but at something more honest: their job posts. A finance department getting ready for the AI era is already hiring the people for it. Whoever doesn't hire those people isn't building the foundation, however hard the board hammers on AI.

This report shows what we saw at ten of the Netherlands' largest e-commerce companies, and what it means for you. Not to call chains to account, but to show where the market stands, and where you can take a step. Because you don't buy the finance of tomorrow. You hire it.

Peter Engel

FOUNDER · ACTUALS

01

The promise: finance in the AI era.

The future first, not the fear. What AI can make of the finance function, and why almost every CFO wants to go that way.



The biggest leap for finance in decades.

For the first time, the department that always reported after the fact can look ahead. Close in real time. Forecast in seconds. Ask questions of the ledger as if it were a colleague who knows everything and never gets tired.

FINANCE OF YESTERDAY

Looking back.

The monthly report after the fact

The close as a race

Collecting data

Hours of reconciliation



FINANCE OF TOMORROW

Steering ahead.

Real-time insight

The close as a given

Backing up decisions

Time for the question behind it

This doesn't replace the CFO, it enlarges them. And the numbers show that almost everyone wants to go that way.

The question is no longer whether you use AI. The question is whether you can trust it.

Because those same studies show a second pattern. Where AI in finance falls apart, it is almost never the model. It is the data underneath. And that is what this study is about: not the ambition, but the foundation that has to make that ambition real.

What CFOs want, and where it breaks down.

87%

of CFOs call AI extremely or very important for finance in 2026.

Gartner, 2025

58%

of finance functions already used AI in 2024, and adoption is growing.

Gartner AI in Finance

96%

prioritize AI integration, while they struggle with trust.

CFO survey, 2025

60%

of AI projects without AI-ready data will be scrapped before 2026.

Gartner, Feb 2025

43%

name data quality as the biggest blocker to AI success.

Informatica, 2025

76%

are concerned about data security and privacy with AI.

CFO survey, 2025

Read them as one story. The will is there for almost everyone. The brake is not in the technology, but in the data underneath: quality, readiness, trust. The company that invests there now won't be buying AI later. It will be picking it.

The version of you that silences the room.

You are not your tooling. You are the person the board takes at their word, because your numbers are already right before anyone asks. That is what it's about for you. Not AI. The authority underneath it.

Think of the moment an investor looks at you and you don't have to search for a second. Of the close that is over before your team has given up an evening for it. Of the CEO's question you answer while they are still asking it. That is not a different person. That is you, without the noise that still holds you back.

AI promises you exactly that version. But AI on top of numbers that aren't right doesn't make you stronger; it magnifies your biggest doubt, and puts it on a dashboard. So the question is not what AI can do. The question is whether you become the one who dares to build on it.

WHAT AI GIVES YOU BACK



Time

The hours that now go to reconciliation go to the question behind the number.



Authority

Numbers that are right before anyone asks. The board takes you at your word.



Calm

A close that no longer surprises, because the truth is already there.

Same promise, different drive. One wants to be seen strategically, another wants to be untouchable when the auditor calls, a third wants to scale without burning out their team. On the next page is yours.

Five profiles, five versions of better.

A CFO is not a job but an identity. These are the profiles we see most often in high-volume environments, and what a reliable data foundation with AI unlocks for each of them.

The Strategist

wants to be taken seriously
intellectually

With numbers that are right in real time you are no longer a reporter but the voice the board follows. AI delivers the scenarios, you set the direction. **Better means: finally being seen strategically.**

The Scaling CFO

wants to keep control while
everything grows

A single source of truth that scales with your volume, so the tenth market closes as smoothly as the first. **Better means: handling ten times as much without ten times as many people.**

The Audit CFO

wants to be untouchable on
compliance

Completeness that proves itself, down to the transaction, independent of the year-end close. AI builds on evidence, not on assumptions. **Better means: never fearing a material weakness again.**

The Builder CFO

wants to build something
unique

A finance stack you shape as a competitive advantage, not as a cost center. **Better means: being seen as the builder of something that wasn't there yet.**

The Control CFO

wants certainty and peer
validation

Benchmarks that hold because your underlying numbers hold, and the calm of a close that never surprises. **Better means: leading where you used to follow.**

Profiles from the Actuals CFO audience analysis based on behavioral profiling (Chase Hughes). A real CFO is usually a mix of a primary and a secondary type.

Where Dutch e-commerce finance stands now.

Before we zoom in on the ten companies, the picture at market level. Dutch e-commerce runs on enormous transaction volumes, multiple PSPs and international flows. Exactly the environment where AI on finance promises the most, and breaks the hardest without a foundation. What we see in the job posts is a market that embraces the promise but doesn't yet staff the foundation.

THE DISTRIBUTION OF THE COHORT

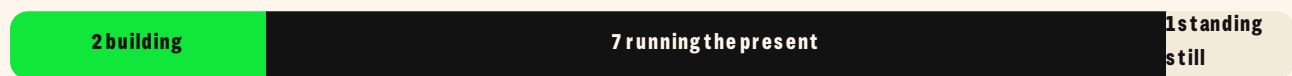


FIGURE 3 · DISTRIBUTION OF THE TEN COMPANIES STUDIED BY FUTURE-READINESS



Volume without a foundation

Millions of micro-transactions a day, but the data layer under finance is rarely staffed.



Fragmented sources

Adyen, Mollie, ERP and data warehouse side by side. The truth lives in four places at once.



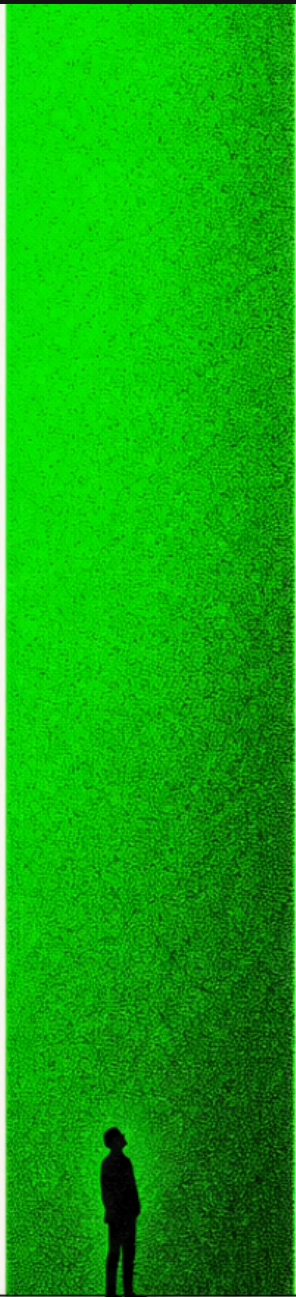
Classic finance hiring

The market hires administration and control, not the engineers who build the future.

02

The condition: a single source of truth.

Why that better version of you doesn't exist without a foundation that holds, and what becomes possible once it's there.



search to

Without one truth you'll never be ready for AI.

AI is an amplifier. Give it reconciled data and it magnifies your best judgment. Give it fragmented data and it magnifies your mistakes, with the same conviction.

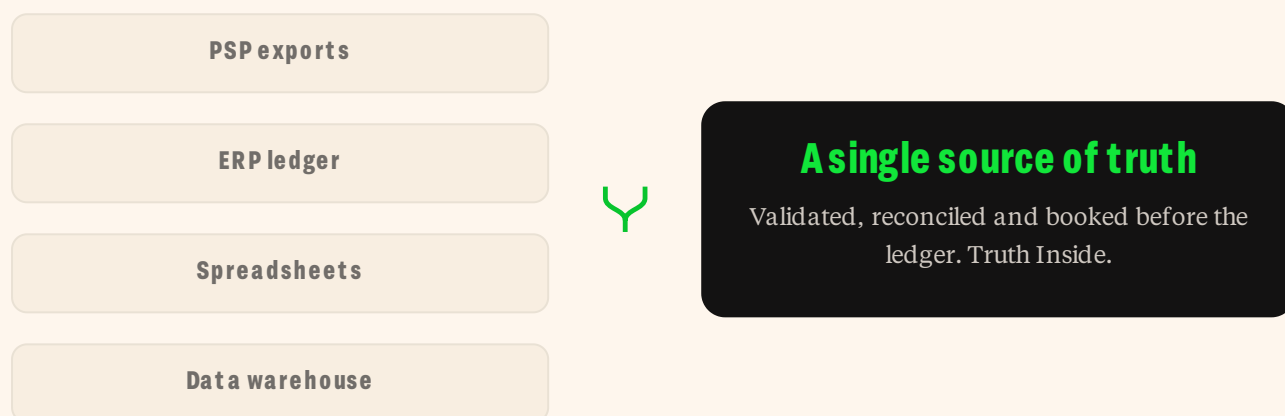


FIGURE 2 · FOUR SYSTEMS THAT EACH GIVE A DIFFERENT NUMBER, VERSUS ONE VALIDATED SOURCE

As long as four systems give four numbers, every AI output stays an opinion with a dashboard around it. Not because the model is weak, but because the source is. That is why there is no endpoint where you are "ready for AI" as long as that one source is missing: the order is the reverse of what the hype suggests. Truth first, cleverness only after.

A single source of truth is the condition for every promise that comes after it.

Five places where the truth leaks away.

Not doom-mongering, but an honest map. Every hurdle can be cleared. Together they decide whether AI on your numbers is something to build on or something to be wary of.



Multi-PSP reconciliation

Adyen, Stripe and Mollie side by side, each with its own payout rhythm and currency. Three truths about the same money.



Multi-entity and multi-currency

Flows across borders and entities. One intercompany error and the consolidated number is fiction.



Micro-transactions at scale

Hundreds of thousands of orders a day. One percent unmatched is no longer noise, but a gap that AI carries through.



The month-end close as a gamble

Truth that only emerges at the end of the month. Steering mid-quarter on numbers that aren't final yet is gambling.



The fifth, and the most important: no single source of truth.

As long as four systems give four numbers, there is no truth to put AI on. This is the hurdle that makes the other four irrelevant the moment you clear it.

The department that emerges once the truth holds.

Get the foundation right, and the promise from page four simply becomes your workday. Not someday, but daily.



A close in real time. No race to the fifth working day, but numbers that are right on the day itself.



AI forecasting you dare to sign off on. Because the input is reconciled, not estimated.



Audit defensibility down to the transaction. Evidence that substantiates itself, not reconstructed after the fact.



Numbers at T+1 that tell the same story across every PSP, entity and currency.



A team that thinks instead of reconciles. The hours that now go to reconciliation go to the question behind it.

This is not a wish. It is what remains once you remove the noise. The rest of this study is about who is building that foundation now, and who is not yet.

The reconciliation gap.

There is a gap between the board's AI ambition and the data that ambition has to run on. That gap has a name: reconciliation. It is the invisible work that decides whether a transaction you see is also the transaction that actually happened. As long as that gap exists, every AI output is a gamble with authority.

60%

of AI projects without AI-ready data will be scrapped before 2026. Not because the models fail, but because the data underneath can't be trusted.

WHERE THE GAP ARISES



At the PSP

Payouts, fees and chargebacks come in separately, on a different rhythm than the order.



At the close

Whatever doesn't match gets corrected by hand, under time pressure, at the end of the month.



At scale

One percent unmatched across hundreds of thousands of orders is not noise. It is a structural gap.

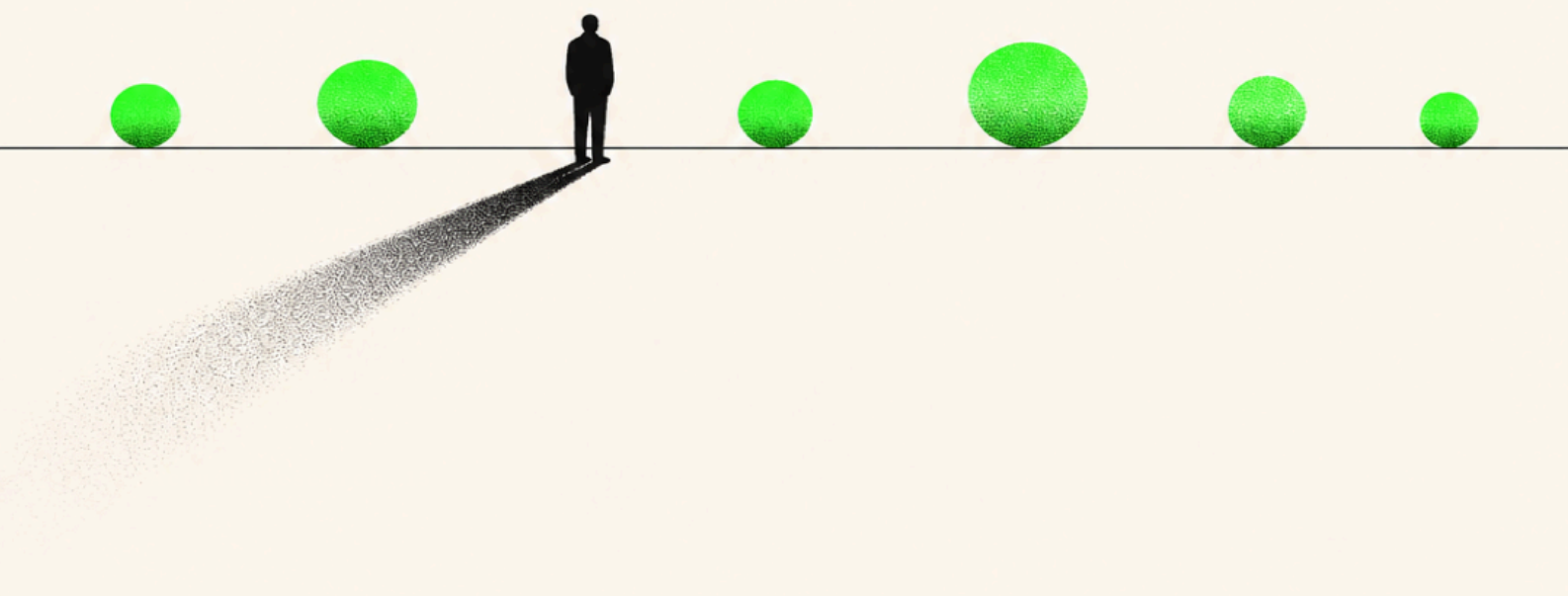
"AI on unreconciled data doesn't speed up your insight. It speeds up your error, and puts it on a dashboard."

THE CORE OF THE RECONCILIATION GAP

03

The mirror: who is building that future?

We read the live job posts of ten large Dutch e-commerce companies. Not what they say. Who they hire.



One rule, applied equally to every company.

The future of a finance department is written in its job posts. A company building its data foundation hires the people for it. On 11 June 2026 we opened the live finance careers page of each company and placed the open roles into one of three groups.



GROUP 1

Building the future

Open finance roles that build data and systems inside finance: finance data, finance systems, automation, reconciliation at scale.



GROUP 2

Running the present

Open finance roles that run the existing machine: administration, classic control, credit and procurement.



GROUP 3

Standing still

Almost no finance hiring. No signal that the finance function is being built, in any direction at all.

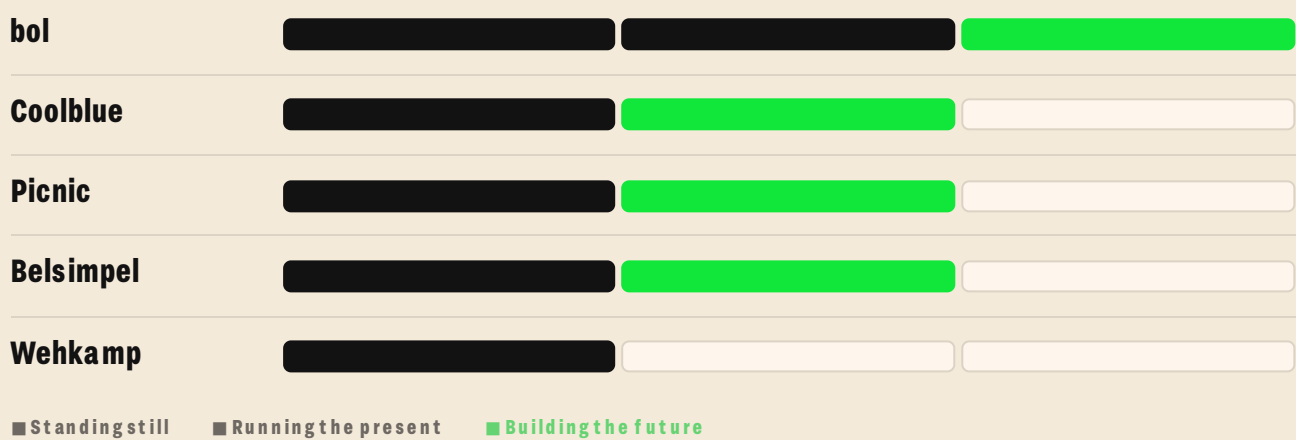
Honest about what this is.

A snapshot of public job posts on a single day. A directional signal about where a company is investing right now, not a verdict on the whole finance department. A company can have a strong base and simply not be hiring. That is why every card shows the source and the date.

Two of the ten are visibly building the future.

1/5

Of these ten, two (bol and Booking) are now hiring for people who bring data and systems into the finance function. The other eight hire to run the present, or barely hire at all. No shame in that, it's a snapshot. But a lead is building now, quietly, in the job posts, long before it becomes visible in the numbers.



Who hires for what.

One overview of all ten companies and the six role types that matter now. Green is an open job post of that type, read on 11 June and 10 July 2026. The top three rows build the future, the bottom three run the present.

ROLE TYPE	bol	Coolblue	Picnic	Belsimpel	Wehkamp	Booking	Takeaway	AH	HEMA	Rituals
Finance systems data engineering in finance	—					✓	—			
Data analysis in finance data that feeds finance	✓			—		—				
Automation manual work out of the close						✓	—			
Reconciliation & payments matching at scale		✓								
Classic control controller, credit, capex	✓	✓	✓	—		✓	✓	✓	—	✓
Administration & payment keeping the machine running		✓	—			—	✓		✓	

FIGURE 1 · FINANCE-FUTURE MATRIX — OPEN JOB POSTS PER ROLE TYPE, READ 11-06 AND 10-07-2026

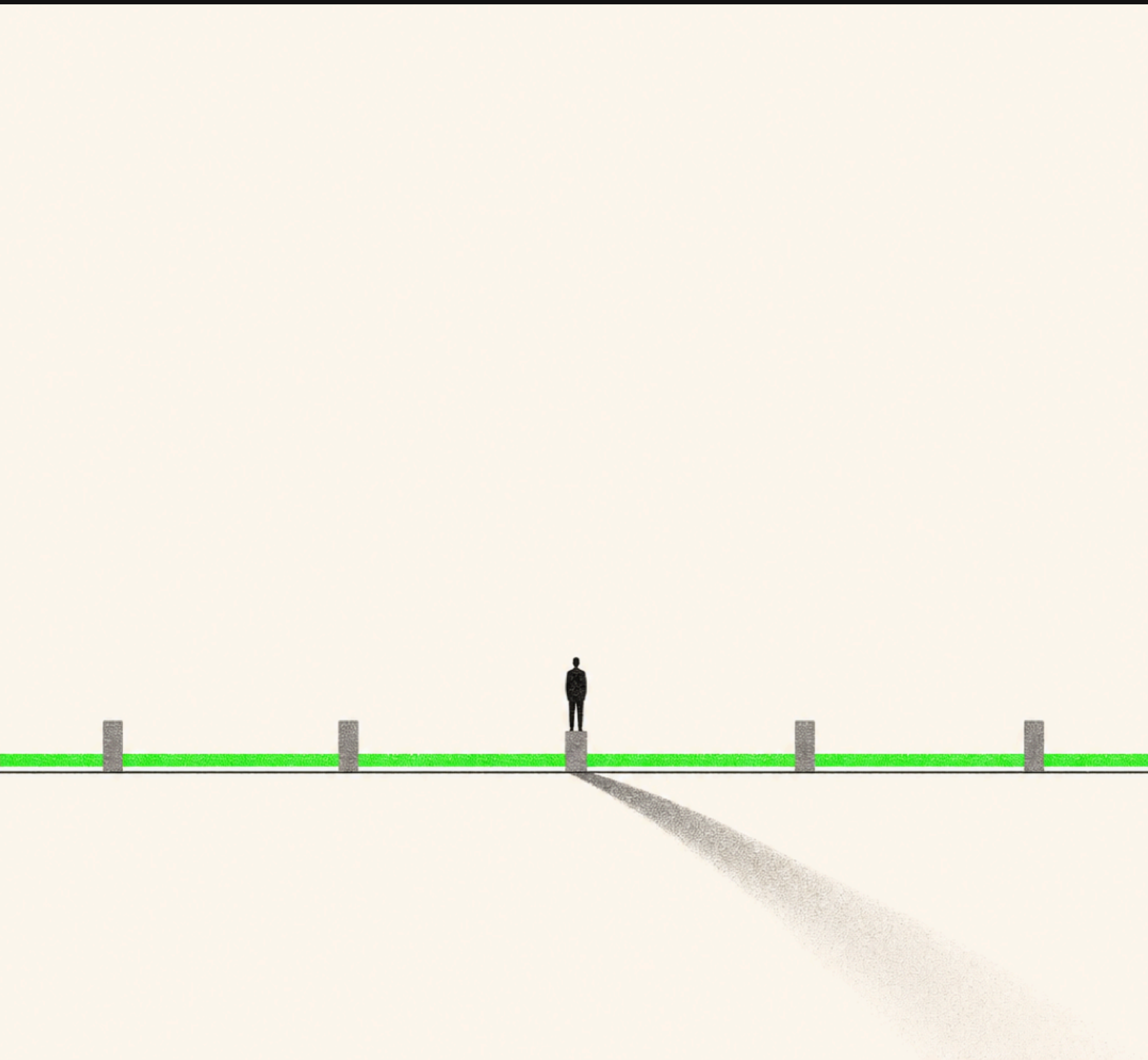
■ Open job post
 ■ Partial · junior or commercial
 ■ Not found

Read the matrix vertically and the story is there: the top three rows, where the future is built, stay largely empty. Only bol and Booking turn green where data and systems go into the finance function. The rest hire in the bottom rows, today's machine.

04

Ten companies, up close.

Per company: what you see in the job posts, what that could mean, and which people would lift it to the next version.



BUILDING THE FUTURE

HEAD OFFICE	SECTOR	REVENUE · GMV	PSP
Utrecht	Marketplace	~€3.5bn	Adyen

WHAT YOU SEE

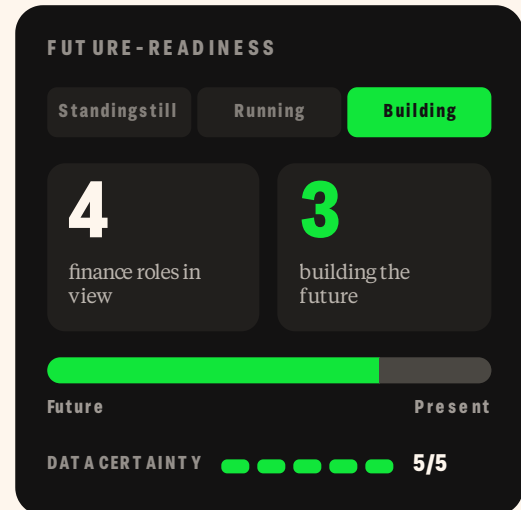
The controllers bol is now looking for carry data and reporting in their title. And there's a data analyst open specifically for finance, separate from central BI. Finance is getting its own data capacity here.

Business Controller Data & Reporting

Data Analyst FinTech and Finance

Business Controller – Product, Tech & Data

Business Controller – Personnel & Overhead



careers.bol.com/nl/vacatures

WHAT IT COULD MEAN

Exactly the move AI-readiness demands: not buying AI, but staffing the data layer under finance. Controllers tied to tech and data domains suggest finance moves with the product. Bol is building the bridge between accounting and data, and that is what AI will run across.

THE CAVEAT

"Data and reporting" says something about the reporting side, not automatically about the source underneath. The question: is the single source of truth under that reporting secured, or is there smart reporting on data that still comes from four systems?

THREE DIRECTIONS FOR BOL

1 Secure the source, not just the report.

Lock down the reconciliation under the polished reporting just as seriously as the reporting itself.

2 Hire a reconciliation lead.

Turn the match rate across PSPs and entities into a hard, daily number.

3 Put a data engineer inside finance.

An own pipeline that feeds the ledger, not a lean on central BI.

From data-driven reporting to a truth that AI can carry.

Bol has the scale, the volume and now also the first people to build the finance of tomorrow. If the underlying reconciliation is taken as seriously as the reporting on top of it, this is the kind of company that doesn't have to fear AI on its numbers but can embrace it.

WHO WOULD STRENGTHEN THIS FURTHER



A financial-systems owner who owns the source, not just the reporting on top of it.



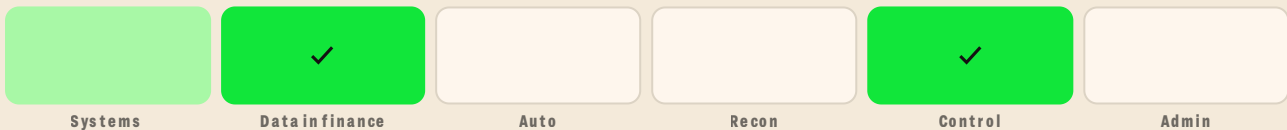
A reconciliation lead who secures matching across PSPs and entities at scale.



A data engineer inside finance, not just an analyst who leans on existing data.

Profile fit: the route of the **Strategist** and the **Scaling CFO**. Whoever builds this way earns the position of the board's counterpart and the calm to keep growing without burning out the team.

THE SIX ROLE TYPES FOR BOL



RUNNING THE PRESENT

HEAD OFFICE Rotterdam	SECTOR Electronics	REVENUE · 2024 €2.46bn	PSP Adyen · Mollie
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WHAT YOU SEE

Seven finance job posts, almost all administration and payment processing. A strong, mature operation. One strategic-analytical role is the exception.

Team Lead Payment Administration

Teamlead Meter to Cash

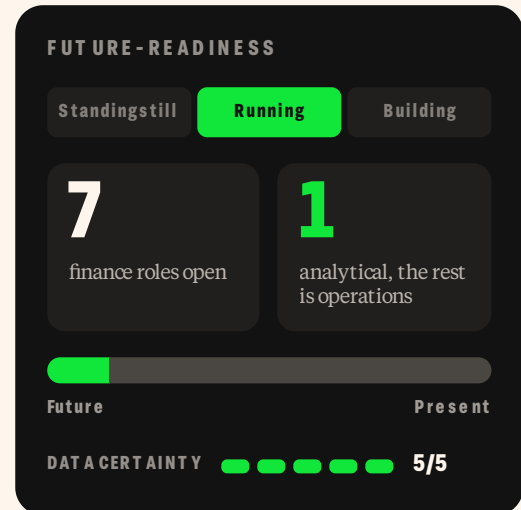
Credit Controller

Team Lead Customer Administration

Procurement Specialist

Financial Strategic Analyst

coolblue.nl/vacatures/finance



WHAT IT COULD MEAN

Coolblue runs a tight machine. But the hiring is aimed at processing volume, not at building the data layer underneath. A retailer of 2.46 billion euros staffs its finance with administration team leads, not with finance engineers. The capacity to make the numbers AI-ready is not being built internally right now.

THE CAVEAT

Coolblue has strong data and tech teams elsewhere. The signal here is specifically about the finance function: there it's being managed now, not built.

THREE DIRECTIONS FOR COOLBLUE

- 1 One finance data engineer.**
Forge the payment and order flows that are now managed separately into one source.
- 2 Make the match rate hard.**
A reconciliation lead who turns the tight operation into a measurable daily number.
- 3 From managing to building.**
One system owner above administration who lays the foundation for AI.

An operation ready to run on top of a truth.

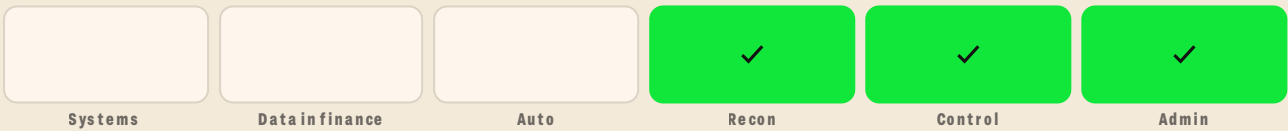
Precisely because the operation here is so tight, the leap is close. Coolblue has the discipline and the volume; what's missing is the data layer that turns that administration into a source of truth. One well-placed finance engineer makes the difference between a department that runs the present and one that steers the future.

WHO WOULD MAKE THE LEAP

-  **A finance data engineer** who forges the payment and order flows into one source.
-  **A reconciliation lead** who turns the match rate into a hard, daily number.
-  **A financial-systems owner** who lifts administration from cost center to foundation.

Profile fit: the comfort zone of the **Control CFO**. The leap takes the nerve to go from managing to building, and that is where the biggest gain lies.

THE SIX ROLE TYPES FOR COOLBLUE



RUNNING THE PRESENT

HEAD OFFICE	SECTOR	REVENUE	PSP
Amsterdam	Online grocery	~€1.5bn	Adyen

WHAT YOU SEE

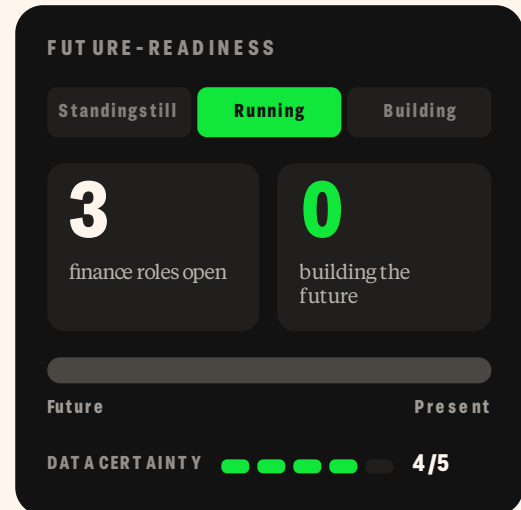
Three finance roles, all three classic: capital control, fixed-asset accounting and a junior associate. No data or systems role in finance.

Capex Controller

Fixed Asset Accountant

Junior Finance Associate

jobs.picnic.app/en/people-finance



WHAT IT COULD MEAN

Picnic is famous for building its own technology, from logistics to robotics. All the more striking that finance is hired classically. The engineering strength sits in the operation, not yet in the numbers. A missed opportunity and a huge reserve: few companies can modernize finance as fast as Picnic, if it turns that strength inward.

THE CAVEAT

Data roles at Picnic may fall under Analytics rather than Finance. For the finance function itself: here the work is classic bookkeeping now, not building.

THREE DIRECTIONS FOR PICNIC

- 1 A controller who codes.**
SQL and Python and accounting, as a bridge to its own engineering culture.
- 2 Pull the tech into finance.**
A data engineer who translates the logistics data strength to the ledger.
- 3 FP&A with real-time tooling.**
Forecast on reconciled input instead of on last month's numbers.

The biggest latent leap in the entire study.

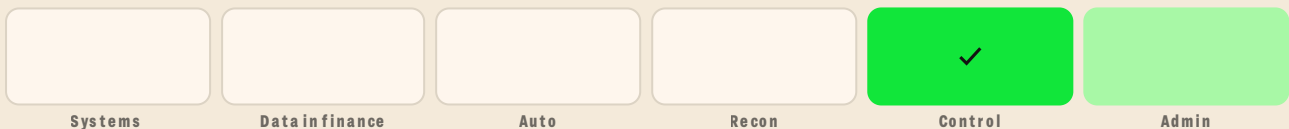
No company here has a stronger engineering culture than Picnic. If it brings the same rigor it applies to logistics into finance, in two years one of the most advanced finance functions in the Netherlands stands here. The question is not whether they can, but whether they want to prioritize it.

WHO WOULD BRIDGE THE GAP

-  **A controller who codes** (SQL, Python) as a bridge between accounting and its own data engineering.
-  **A finance data engineer** who translates the logistics data strength to the ledger.
-  **An FP&A profile with real-time tooling** that forecasts on reconciled input.

Profile fit: par excellence the domain of the **Builder CFO**. Whoever builds here creates something that wasn't there yet, and is seen for it too.

THE SIX ROLE TYPES FOR PICNIC



RUNNING THE PRESENT

HEAD OFFICE Groningen	SECTOR Telecom-retail	REVENUE ~€0.5bn	PSP Adyen · Mollie
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WHAT YOU SEE

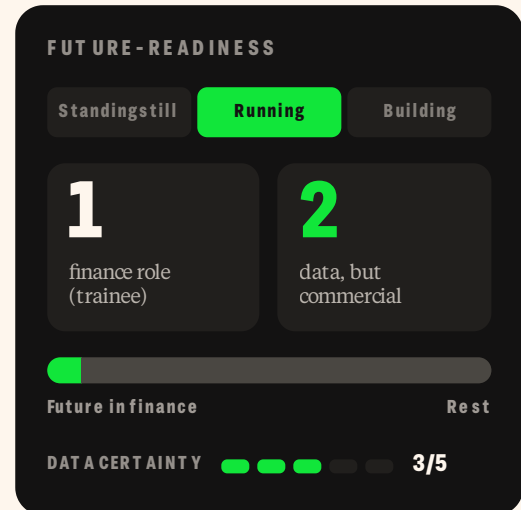
Belsimpel is building data capacity, but on the commercial side. The finance hiring itself stays at traineeship level.

Traineeship Finance & Control

Data Analyst (commercial)

Working Student Commercial Data

werkenbijbelsimpel.nl/vacatures



WHAT IT COULD MEAN

The data ambition is there, and that's more than many companies can say. But it lands on the commercial side, not in finance. The finance function is mostly fed with young talent: good for the future, but not yet senior capacity that lays a data foundation. The ambition is waking up, the foundation under finance is not yet.

THE CAVEAT

Half a billion in revenue from a fast-growing, telecom-driven model means a lot of transaction volume. The junior intake can be a deliberate talent pool, but it doesn't yet cover the senior role that builds the foundation.

THREE DIRECTIONS FOR BELSIMPEL

- 1 A senior systems owner.**
Put an experienced layer above the traineeship intake that lays the foundation.
- 2 Tilt data toward finance.**
A data analyst specifically for finance, not just for the commercial side.
- 3 A reconciliation lead.**
Bring the growing transaction volume back to one truth before the growth tears it apart.

A data culture that only needs to tilt toward finance.

Belsimpel shows that it dares to invest in data. The leap here is smaller than it seems: the art is to tilt that same data strength from the commercial side to the finance side, and put a senior layer on top that turns it into a source of truth.

WHO WOULD TILT IT



A senior financial-systems owner above the traineeship layer.



A data analyst specifically for finance, not just for commerce.



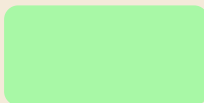
A reconciliation lead who brings the transaction volume to one truth.

Profile fit: a growth story for the **Scaling CFO**. Laying the foundation now prevents the growth from tearing the department apart later.

THE SIX ROLE TYPES FOR BELSIMPEL



Systems



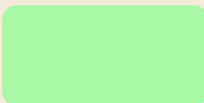
Data in finance



Auto



Recon



Control



Admin

STANDING STILL

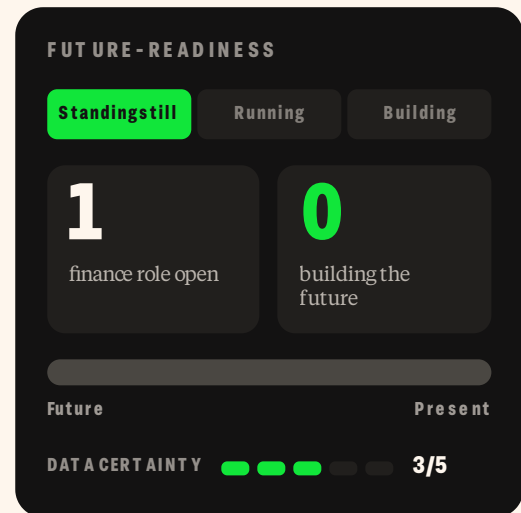
HEAD OFFICE	SECTOR	REVENUE	PSP
Zwolle	General retail	~€0.4bn	Adyen

WHAT YOU SEE

One open finance role, and it's procurement. No controllers, no data, no systems.

Senior Procurement Manager

wehkampretailgroup.nl/vacatures/finance-vacatures



WHAT IT COULD MEAN

A department running on its current headcount and not expanding, in line with revenue that has shrunk in recent years. Whoever consolidates doesn't hire. But no capacity is being built now for the next phase. If the market runs on AI-driven finance later, Wehkamp starts further back than the rest.

THE CAVEAT

In a downturn, not hiring is a rational choice. The signal here is not about skill, but about direction: there is no building ahead right now.

THREE DIRECTIONS FOR WEHKAMP

- 1 One source first.**
Bring the fragmented administration to one truth, before you hire new people.
- 2 Reconciliation upstream.**
Take the close off the shoulders of the current, scarce headcount.
- 3 Only then a controller.**
Someone who steers on that reliable source, instead of rebuilding it every month.

Stabilize, then a small foundation that pays off big.

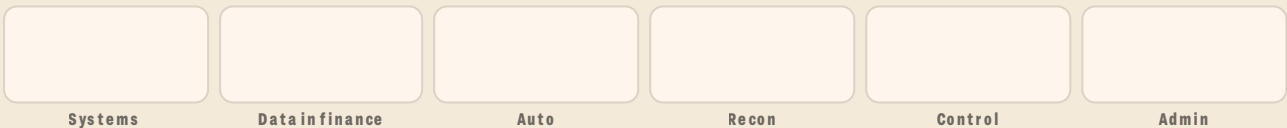
For a company consolidating, the route is not a large build program, but one targeted move: bring the fragmented administration to one source, so the scarce capacity is spent on insight instead of on reconciling. Precisely in a downturn, a truth that holds is the difference between steering and gambling.

WHERE IT BEGINS

-  **A single source of truth** before new hires, so the current headcount can handle more.
-  **Reconciliation upstream**, so the close no longer swallows people.
-  **Only then** a controller who steers on that truth.

Profile fit: the **Control CFO** who seeks certainty. A source that holds gives that certainty faster than a bigger team.

THE SIX ROLE TYPES FOR WEHKAMP



BUILDING THE FUTURE

HEAD OFFICE	SECTOR	REVENUE	PSP
Amsterdam	Travel-marketplace	~\$23.7bn (2024)	Adyen

WHAT YOU SEE

Between the classic controllers and tax roles, Booking is hiring something you see almost nowhere else: a product manager for AI in finance, and a specialist who builds the finance systems (SAP). Here the data layer under finance is treated as a discipline of its own.

Product Manager – AI in Finance

FI/MM SAP Functional Specialist

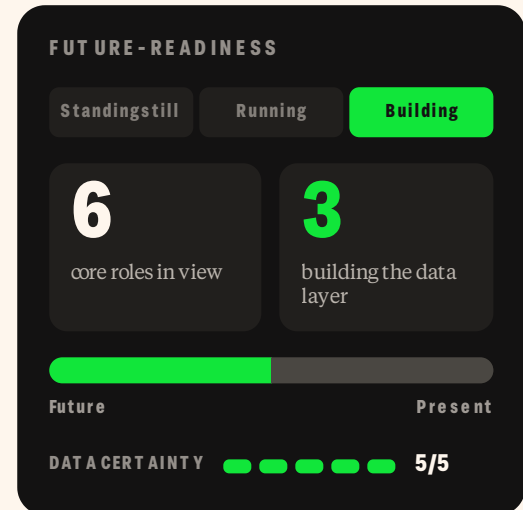
Senior Program & Value Manager – Transformation

Senior Analyst Corporate FP&A

Technical Controller

Senior Tax Manager

jobs.booking.com · 17 finance roles



WHAT IT COULD MEAN

This is the rare move AI-readiness truly demands: finance data and finance systems as a discipline of their own, not as a byproduct of central IT. An explicit AI-in-finance role means someone becomes owner of how the numbers go into the models.

THE CAVEAT

Booking's finance is global and enormous; these build roles are a minority in a large apparatus, spread across several countries. The signal is the direction, not the scale: they put in place the people the rest still lack.

THREE DIRECTIONS FOR BOOKING.COM

1 Make the source as hard as the model.

An AI-in-finance role is only as strong as the reconciled data underneath it. Secure the single source of truth first.

2 Pull the systems knowledge to the source.

Don't let the SAP specialist only report, but own the matching across entities and currencies.

3 Put reconciliation before the close.

That way the build capacity feeds a truth that holds, instead of a quick correction round.

From AI ambition to a finance that can also carry it.

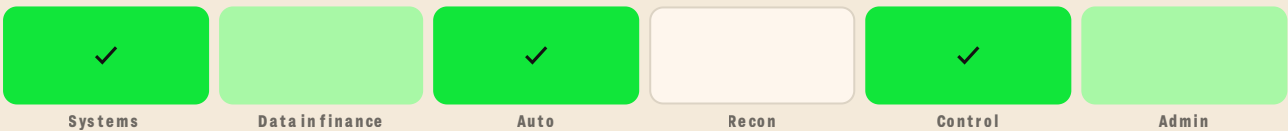
Booking is the only one of the new five with the people who literally build the finance of tomorrow. The question is not whether they want to, but whether the source under all that modeling is taken as seriously as the model itself. If so, this is a department that doesn't fear AI on its numbers but steers it.

WHO WOULD STRENGTHEN THIS

-  **A reconciliation lead** who turns matching across entities and currencies into a hard daily number.
-  **A financial-systems owner** who owns the source, not just the SAP reporting on top of it.
-  **A data engineer inside finance** who feeds the models with reconciled input.

Profile fit: the route of the **Strategist** and the **Builder CFO**. Whoever lays the source under the AI becomes the board's counterpart instead of a supplier of numbers.

THE SIX ROLE TYPES FOR BOOKING.COM



RUNNING THE PRESENT

HEAD OFFICE	SECTOR	REVENUE	PSP
Amsterdam	Food delivery	€5.1bn · GTV €26.3bn	Adyen

WHAT YOU SEE

Seventeen finance roles, spread worldwide. Almost all classic: business partners, accountants, controllers and consolidation. The exception is in the systems: an Anaplan specialist for the planning tooling and R2R roles that hammer on automation.

Senior Anaplan Specialist

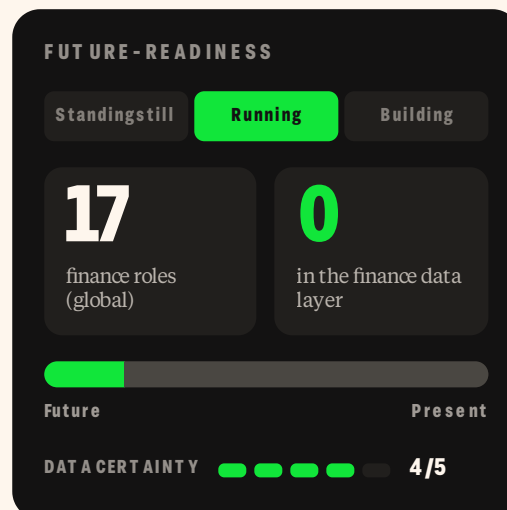
Finance Business Partner Operations & Strategic Projects NL

Consolidation Specialist

Lead Financial Accountant – R2R

Accounting & Insights Manager – R2R

careers.justeattakeaway.com · 17 finance roles



WHAT IT COULD MEAN

Takeaway invests in planning and process systems (Anaplan, R2R automation), and that's more than most. But it builds the tooling above the numbers, not the data layer underneath. The truth AI would run on is managed and consolidated here, not rebuilt as a source.

THE CAVEAT

Finance is organized globally (Amsterdam, Madrid, Milan, UK, Tel Aviv). The NL roles are business partner and consolidation: steering the existing machine, not building a new source.

THREE DIRECTIONS FOR TAKEAWAY.COM

1

One source under the planning.

Anaplan is only as good as its input. Feed it reconciled data, not exports.

2

Automate the source, not just R2R.

Take out the manual work before the ledger, not only at the close.

3

A reconciliation lead across the micro-transactions.

Millions of orders a day call for matching at scale as a hard daily number.

Strong systems, built on a source that still has to follow.

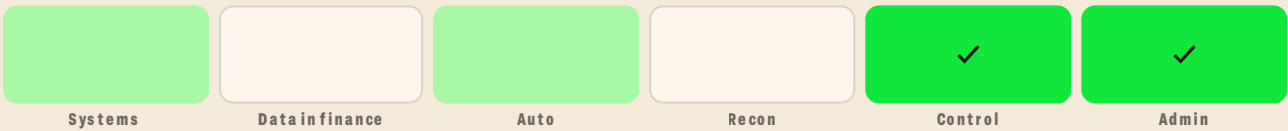
Takeaway has the discipline and the systems (Anaplan, R2R) that many companies lack. The leap is closer than for most: the tooling is in place, what's missing is the reconciled source underneath. Whoever adds it turns planning from managing into steering on truth.

WHO WOULD STRENGTHEN THIS

-  **A financial-systems owner** who puts the planning tooling on one reconciled source.
-  **A reconciliation lead** who brings the micro-transactions to one daily number.
-  **A data engineer inside finance** who brings the payment and order flows together.

Profile fit: the comfort zone of the **Control CFO**. The leap takes the step from managing to building, and that is where the biggest gain lies.

THE SIX ROLE TYPES FOR TAKEAWAY.COM



RUNNING THE PRESENT

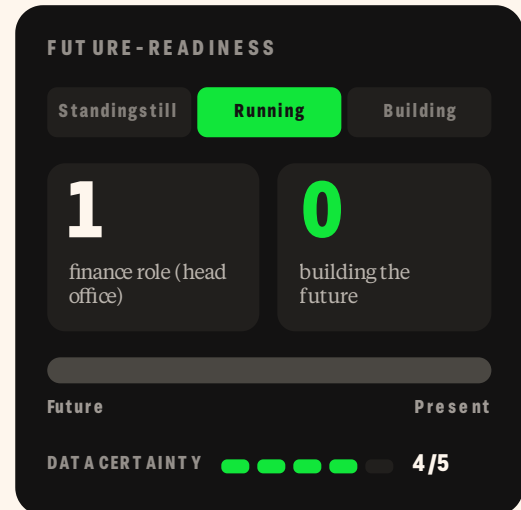
HEAD OFFICE	SECTOR	MARKET SHARE	PSP
Zaandam	Online grocery	37.7% NL (2024)	Adyen

WHAT YOU SEE

On Albert Heijn's own careers platform there is one finance role at head office: a business controller for e-commerce. Classic control, focused on the online business. The rest of finance sits centrally at parent company Ahold Delhaize.

Business Controller e-Commerce

werk.ah.nl · head office/finance (1 role)



WHAT IT COULD MEAN

A business controller specifically for e-commerce shows that the online growth is being steered. But it is control on the existing machine, not a person building the data layer underneath. The capacity to make the numbers AI-ready is not being built visibly at AH level here.

THE CAVEAT

AH's finance is largely centralized at Ahold Delhaize (controllers Franchise, Opex, Business Services Finance). The AH signal is therefore thin; it says something about the brand's job posts, not about the full group finance.

THREE DIRECTIONS FOR ALBERT HEIJN

- 1 One source across the channels.**
Bring store and online flows to one truth before you steer on it.
- 2 Reconciliation at groceryscale.**
Enormous transaction volumes call for matching as a hard daily number.
- 3 Data inside finance, not only central.**
An own data capacity that feeds the ledger, close to the online business.

Enormous volume, a finance that is largely built centrally.

Albert Heijn has the volume and the data ambition of a retailer, but the finance hiring at brand level is thin and classic. The leap lies less with AH itself than with the group: whoever secures reconciliation and the source at group level lifts the online business along with it.

WHO WOULD STRENGTHEN THIS



A financial-systems owner who turns store and online into one source.



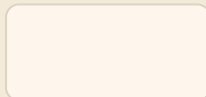
A reconciliation lead who brings the transaction volume to one daily number.



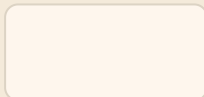
A data engineer inside finance who feeds the ledger.

Profile fit: a growth story for the **Scaling CFO**. Laying the foundation now keeps the online growth manageable.

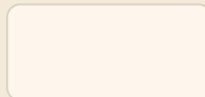
THE SIX ROLE TYPES FOR ALBERT HEIJN



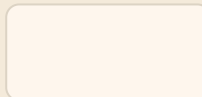
Systems



Data in finance



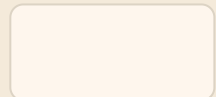
Auto



Recon



Control



Admin

RUNNING THE PRESENT

HEAD OFFICE	SECTOR	REVENUE	PSP
Amsterdam	General retail	~€2.2bn gross (2024)	Not confirmed

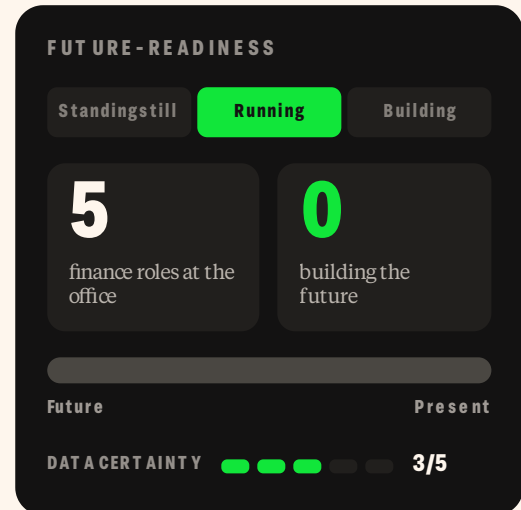
WHAT YOU SEE

Five finance roles at the office, all on the management side: a risk & internal audit specialist, a senior payroll administrator and classic administration. No data, systems or reconciliation role in finance.

Risk & Internal Audit Specialist

Senior Payroll Administrator

jobs.hema.com · office/finance (5 roles)



WHAT IT COULD MEAN

HEMA hires finance to keep the machine running and compliant: audit, risk, payroll. For a retailer in recovery that is a rational choice, but no capacity is being built now for the data layer that AI on the numbers demands.

THE CAVEAT

Five roles is more than some others, but the direction is managing, not building. HEMA has data and tech teams elsewhere; the signal is specifically about the finance function.

THREE DIRECTIONS FOR HEMA

- 1 One source before new hires.**
Bring the fragmented administration to one truth.
- 2 Reconciliation upstream.**
Take the close off the shoulders of the existing headcount.
- 3 Only then a controller.**
Someone who steers on that reliable source instead of rebuilding it every month.

A managed finance, that first needs a source.

For an omnichannel retailer in recovery, the route is not a large build program, but one targeted move: bring the administration to one source, so the scarce capacity is spent on insight instead of on reconciling.

WHO WOULD STRENGTHEN THIS



A financial-systems owner who turns store and online administration into one source.



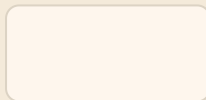
A reconciliation lead who takes the close off the headcount.



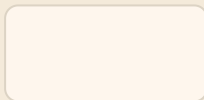
A data analyst inside finance, not only in the central organization.

Profile fit: the comfort zone of the **Control CFO**. Precisely in recovery, a truth that holds is the difference between steering and gambling.

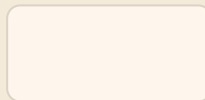
THE SIX ROLE TYPES FOR HEMA



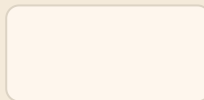
Systems



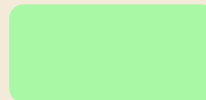
Data in finance



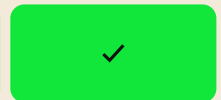
Auto



Recon



Control



Admin

RUNNING THE PRESENT

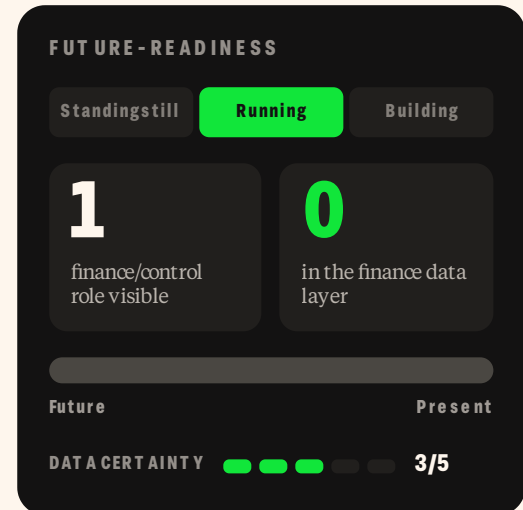
HEAD OFFICE	SECTOR	REVENUE	PSP
Amsterdam	Beautyretail	~€2.1bn (2024)	Adyen

WHAT YOU SEE

Finance hiring is thin: what's visible is mainly one senior business controller (omni, wholesale and travel). Rituals does build strongly on tech and data (GenAI, data engineering), but on the product side, not inside finance.

Senior Wholesale & Travel (Omni) Business Controller

careers.rituals.com · office (Control & Analytics)



WHAT IT COULD MEAN

Rituals invests visibly in data and engineering, but that strength lands in the product and commerce, not in finance. The finance function itself is hired classically. The leap is smaller than it seems: the data strength only needs to tilt toward finance.

THE CAVEAT

The broad Tech & Data teams (GenAI, data engineering) say something about Rituals as a whole, not about finance. The signal here is specifically about the finance function: there it's being managed now, not built.

THREE DIRECTIONS FOR RITUALS

1 Tilt data toward finance.

Put a data analyst specifically for finance, not only for product and commerce.

2 One source across channels and countries.

Retail, wholesale, travel and online into one truth.

3 A reconciliation lead.

Matching across entities and currencies as a hard daily number, now the brand is scaling internationally.

A data culture that only needs to tilt toward finance.

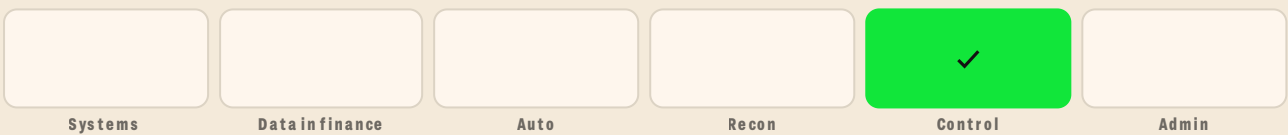
Rituals shows that it dares to invest in data. The leap here is smaller than it seems: the art is to tilt that same data strength from product and commerce toward finance, and put a senior layer on top that turns it into a source of truth.

WHO WOULD STRENGTHEN THIS

-  **A data engineer inside finance** who pulls the existing data strength to the ledger.
-  **A financial-systems owner** who turns channels and countries into one source.
-  **A reconciliation lead** who secures matching at scale.

Profile fit: a growth story for the **Scaling CFO**. Whoever tilts the data strength toward finance keeps the international growth manageable.

THE SIX ROLE TYPES FOR RITUALS



What the ten tell together.

Ten companies, one yardstick. Across the profiles, four lessons take shape that apply to the whole market, and to your own department.

1 The ambition is universal, the foundation is not.

Everyone wants AI on their numbers. But of the ten, two (bol and Booking) are visibly building the data layer that makes it possible.

2 The frontrunner builds quietly.

The lead doesn't emerge in press releases, but in job posts, long before it becomes visible in the numbers.

3 The biggest leap lies with the tech companies.

Precisely those with the strongest engineering culture (Picnic) still hire finance classically. That is where the biggest untapped lever lies.

4 No one hires for automation.

Not a single company hires explicitly for automation in finance. The most-discussed promise is the least staffed.

Where no one builds lies the opportunity.

Look back at the matrix and you don't just see who hires where. Above all you see the empty spots. And those empty spots are the opportunity.



Automation: 1 of 10. Only Booking hires for it. Whoever builds here as the second is instantly ahead of the cohort.



Reconciliation at scale: almost empty. The foundation under everything, and hardly anyone hires for it explicitly.



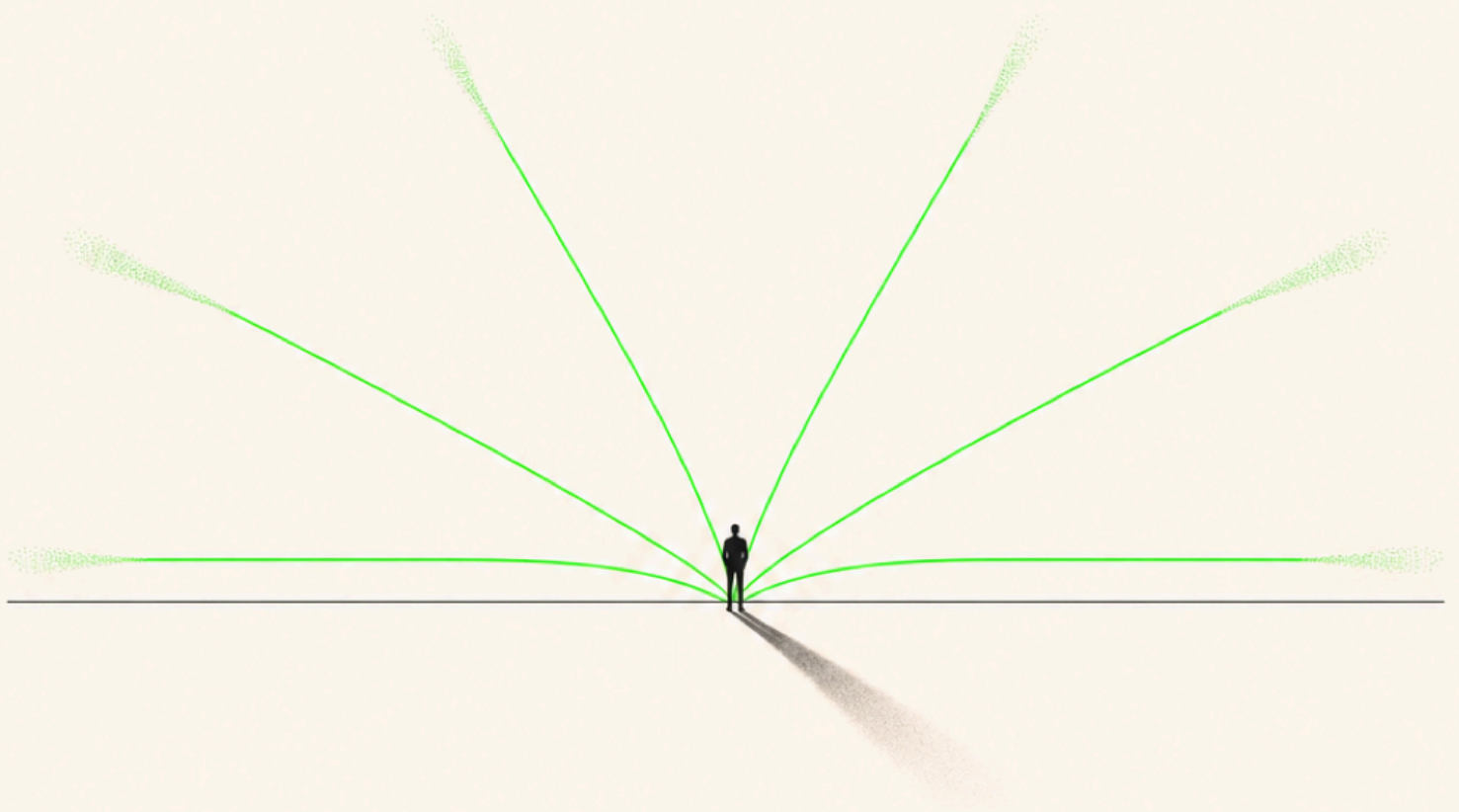
Finance-systems owner: almost empty. Booking aside, the role that turns separate sources into one truth is missing almost everywhere.

An empty quadrant is not a shortfall. It is an open goal. The department that now hires the people who belong here builds a lead that can no longer be caught later.

05

Your route to the better version.

A checklist to measure yourself, and the people you hire to get there.



How close are you to the finance of tomorrow?

No score needed. Check along. Whoever ticks four or five boxes here can put AI on their numbers with confidence. Whoever gets stuck knows exactly where to start.



A single source of truth across all PSPs, entities and currencies, not four exports you reconcile by hand.



Reconciliation upstream, before the ledger, instead of a correction round at the close.



Completeness proven, not assumed. You know for certain that every transaction is there.



A match rate you can name, as a number, day after day.



A close that doesn't surprise, because the truth doesn't only emerge at the end of the month.



Finance people who speak data, and systems that work with them instead of around them.

Every box that's missing is a role you haven't hired yet. They're on the next page.

The six people who build the finance of tomorrow.

3/6

Of these six future roles, three are being hired now, and always by the same two companies (bol and Booking). The other eight companies are building none of them. That is where the difference lies.



Financial Systems Owner

Owns the data pipeline inside finance and turns separate sources into one truth.

CURRENTLY HIRED 1/10



Reconciliation Lead

Secures matching across PSPs and entities, and makes the match rate a hard number.

CURRENTLY HIRED 0/10



Data Engineer in Finance

Builds the pipelines that feed the ledger, not central BI.

CURRENTLY HIRED 1/10



Controller who codes

Speaks SQL and Python and accounting, a bridge between both worlds.

CURRENTLY HIRED 0/10



FP&A with real-time tooling

Forecast on reconciled input instead of on last month.

CURRENTLY HIRED 0/10



Automation Lead Finance Ops

Takes manual work out of the close so the team works on the question behind it.

CURRENTLY HIRED 1/10

Hiring counts based on the live job posts from the Finance-Future Matrix, read on 11 June and 10 July 2026.

Do it yourself, in three steps.

You don't need a report to read your own department. The same yardstick we laid on ten companies, you lay on your own in ten minutes.

1 Open your own finance job posts.

Which roles are open now? Write down the titles, exactly as they stand. Not what you want to hire, what you're hiring now.

2 Plot them on the matrix.

Do they fall in the top three rows (data, systems, automation, reconciliation) or the bottom ones (control, administration)? Are you building the future, or running the present?

3 Fill the empty rows.

Which of the six future roles is missing? That's the role you'd hire first. Start at the source: reconciliation and systems.

No open row is a shortfall. It's your next hire.

THE SELF-SCAN IN ONE LINE

Where does your finance stand?

This study reads ten companies from the outside, from their job posts. For your own company we look from the inside.

The High Volume Accounting Scan shows in fifteen minutes where your foundation stands, independent of the year-end close, and where the first gains are on the way to the finance of tomorrow. Not a ranking, a yardstick.

Take the scan

actuals.online/trust/

Would you rather have an in-depth report for your own company, with your own PSP mix and entities built in? Request it, and we'll walk through it together.

Everything can be checked.

Every classification comes from the company's live finance careers page, read on 11 June 2026 (first five) or 10 July 2026 (new five). The market figures come from published CFO and data research. The CFO profiles come from the Actuals CFO audience analysis based on behavioral profiling.

bol careers.bol.com/nl/vacatures

Coolblue coolblue.nl/vacatures/finance

Picnic jobs.picnic.app/en/people-finance

Belsimpel werkenbijbelsimpel.nl/vacatures

Wehkamp wehkampretailgroup.nl/vacatures/finance-vacatures

Booking.com jobs.booking.com/booking/jobs

Takeaway.com careers.justeattakeaway.com

Albert Heijn werk.ah.nl/vacatures

HEMA jobs.hema.com/nl/vacatures/kantoor

Rituals careers.rituals.com

Revenue and key figures (new five) Booking Holdings \$23.7bn (2024) · Just Eat Takeaway €5.1bn, GTV €26.3bn (2024) · HEMA €2.2bn gross (2024) · Rituals €2.1bn (2024) · Albert Heijn 37.7% market share NL (2024, Ahold Delhaize)

PSP verification Adyen confirmed for Booking.com, Takeaway, Albert Heijn and Rituals (Adyen cases and press releases). HEMA: not publicly confirmed.

AI crucial for finance · adoption Gartner Finance AI Survey, 2025

60% scrapped without AI-ready data Gartner, Feb 2025

43% data quality biggest blocker Informatica CDO Insights, 2025

76% concerned about data security CFO AI survey, 2025

Methodological note: the classification measures what ten companies publicly hire for, as a directional signal about who is building the finance foundation now. It is not an audit of their actual finance stack. A company can have a strong foundation and simply not be hiring.

Two layers, both verifiable.

This report rests on two kinds of sources. We keep them deliberately separate, so you know exactly what is an observation and what is a published figure.

LAYER 1

Live job-post classification

The future-readiness, the matrix and the role mix come from the live finance careers pages of the ten companies, read on 11 June and 10 July 2026. Repeatable: whoever reads the same pages on the same day arrives at the same classification. A snapshot, not an audit of the whole finance stack.

LAYER 2

Market figures

The percentages on AI ambition and data readiness come from published CFO and data research (Gartner, Informatica, CFO surveys 2025). The CFO profiles come from the Actuals CFO audience analysis based on behavioral profiling.

DATA CERTAINTY PER COMPANY

COMPANY	bol	Coolblue	Picnic	Belsimpel	Wehkamp	Booking	Takeaway	AH	HEMA	Rituals
Data certainty	5/5	5/5	4/5	3/5	3/5	5/5	4/5	4/5	3/5	3/5

Lower with thin public data (few open finance roles), higher with rich, unambiguous careers pages.

The language of high-volume finance.

Single source of truth

One source in which every transaction is validated and reconciled, so all systems give the same number.

Reconciliation

Matching what you see (an order) with what actually happened (the payout), until they close.

Match rate

The percentage of transactions that close automatically. A hard, daily number for the health of your data.

Completeness

The certainty that every transaction is present, not assumed but proven.

T+1

Numbers that are right one day after the transaction, instead of only at the month-end close.

PSP

Payment service provider (Adyen, Stripe, Mollie). Processes payments, each with its own rhythm and fees.

Multi-entity

Multiple legal entities and currencies that together must form one consolidated number.

Future-readiness

The extent to which a finance department, judged by who it hires, is building the foundation for AI on the numbers.



The truth is on the inside.

Actuals is the financial truth layer for high-volume companies. We validate, reconcile and book every transaction before it hits the books, so that AI on your numbers becomes something to build on.



Actuals Research · Dutch e-commerce · June–July 2026. Based on publicly available information and intended as a conversation piece, not as advice about a specific company. Truth Inside.