

The State of AI in Accounting

2026 Industry Survey

How finance teams are approaching AI adoption and what's holding them back.





Introduction

The conversation around AI in accounting has shifted fast. What felt like an ambitious, distant promise only a few years ago is now showing up in vendor demos, leadership meetings, and competitor announcements. Finance teams are being asked whether they have an AI strategy, what tools they're evaluating, and when they plan to implement.

But here's what gets lost in the urgency: AI only works as well as the data it learns from. Organizations with inconsistent, siloed, or error-prone financial data will see those problems amplified, not solved. This creates a prerequisite that many organizations have not addressed: before AI can deliver value, the data foundation and the systems managing that data must be solid.

We surveyed 128 CFOs, IT/operations admins, controllers, and finance team members to find out where organizations stand on AI adoption, what's holding them back, and what they hope AI will do for them. Our respondents came from a mix of industries including technology, nonprofit, professional services, healthcare, and manufacturing. Sixty percent work at mid-market companies with 51 to 500 employees, with the remainder split between smaller and larger organizations.

Ultimately, the survey found most finance teams are interested in AI but stuck at the starting line. They want AI to take repetitive work off their plates, but the majority haven't automated basic processes and don't fully trust their data. As a result, implementation remains in its infancy as organizations wrestle with disconnected systems and competing priorities.

Here we take a look at 8 key findings from the survey data with key insights drawn.



1. Finance Teams Show Strong Interest in AI, but Adoption Remains Slow

63% of finance professionals are actively exploring AI—but only 16% are actually using it.

Key Results

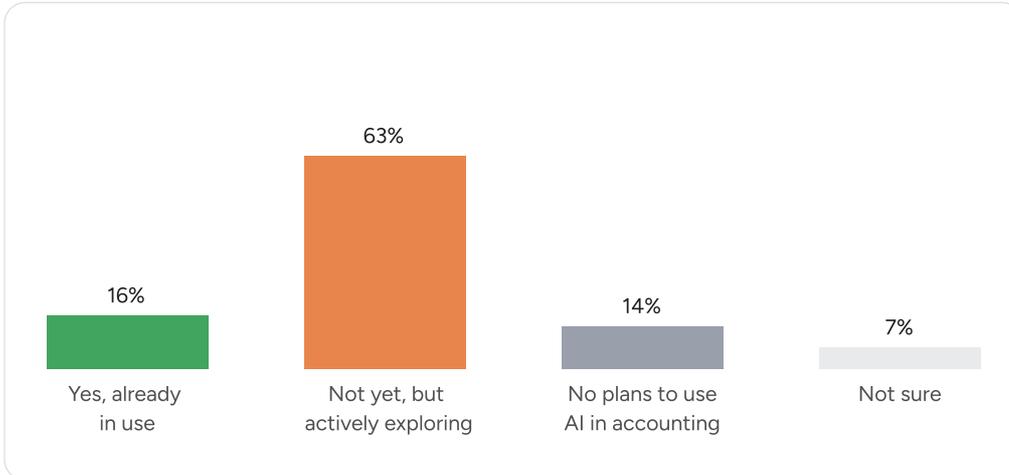
When we look at the broader tech adoption picture, only 12% of organizations have reached what we'd call advanced adoption, meaning they use both automation tools and AI assistants. Meanwhile, **34% still rely on mostly manual processes with no automation or AI in place.** IT and Salesforce administrators report the highest AI adoption rate at 28%, compared to 20% for controllers, 10% for CFOs, and just 8% for finance team members and accountants.

Key Insights

The wide gap between exploration and implementation suggests that enthusiasm alone isn't enough. Many finance teams want to adopt AI but don't know which solutions are credible, haven't built the foundational data that AI requires, and lack the internal alignment to move forward. The high adoption rate among IT administrators—nearly double the rate of finance team members—indicates that AI adoption may be advancing faster on the technical side than finance teams realize. Finance professionals need to be part of the conversation earlier, and technical teams need to understand the specific workflows AI is meant to improve. Without that shared understanding, AI initiatives risk becoming technology projects disconnected from real business problems.

Is your finance team currently using AI tools for accounting or financial processes?

All respondents



By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
Yes, already in use	10%	28%	20%	8%
Not yet, but actively exploring	77%	61%	66%	46%
No plans to use AI in accounting	13%	6%	9%	31%
Not sure	0%	6%	6%	15%

Who's Sitting Out of Implementing AI

Among the 14% of respondents with no plans to adopt AI, nearly half are finance team members or accountants at smaller organizations, and **44% haven't automated any processes yet**. They're spending more than half their time on manual work, and 61% say cutting repetitive tasks is exactly what they'd want AI to solve. So why no plans?

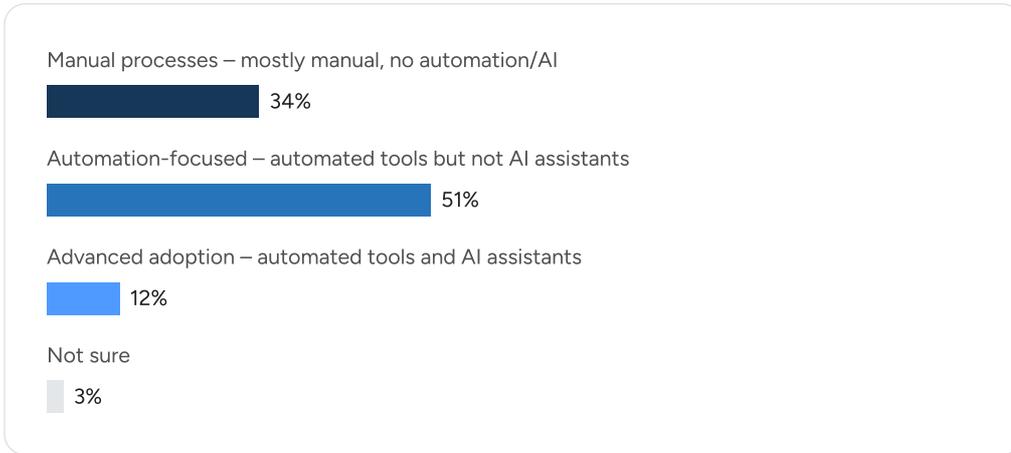
They say leadership buy-in is the top barrier, cited by 28% of this group compared to just 10% overall. **Another 39% say they simply don't know how AI could be used in their business**, which points to a significant education gap in the market.

Despite constant headlines about AI capabilities, many finance professionals still lack clarity on practical applications for their day-to-day work.

The buzz around generative AI and general-purpose chatbots may be drowning out the more industry-specific use cases that would resonate with accounting teams.

How would you categorize your organization's overall adoption of technology and AI?

All respondents



Only 12% of finance organizations have reached advanced AI adoption.

By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
Manual processes – mostly manual, no automation/AI	33%	44%	34%	38%
Automation-focused – automated tools but not AI assistants	49%	39%	57%	50%
Advanced adoption – automated tools and AI assistants	15%	17%	6%	8%
Not sure	3%	0%	3%	4%



2. Repetitive Tasks Remain the Top Pain Point Finance Teams Want AI to Address

84% of finance teams spend at least 25% of their time on manual, repetitive tasks.

Key Results

When we asked respondents what accounting challenge they most want AI to solve, **56% chose cutting time spent on repetitive tasks—three times higher than any other option.** The demand for relief from repetitive tasks reflects how finance teams spend their time. Eighty-four percent say they spend at least a quarter of their time on manual, repetitive tasks, and 33% spend more than half their time this way.

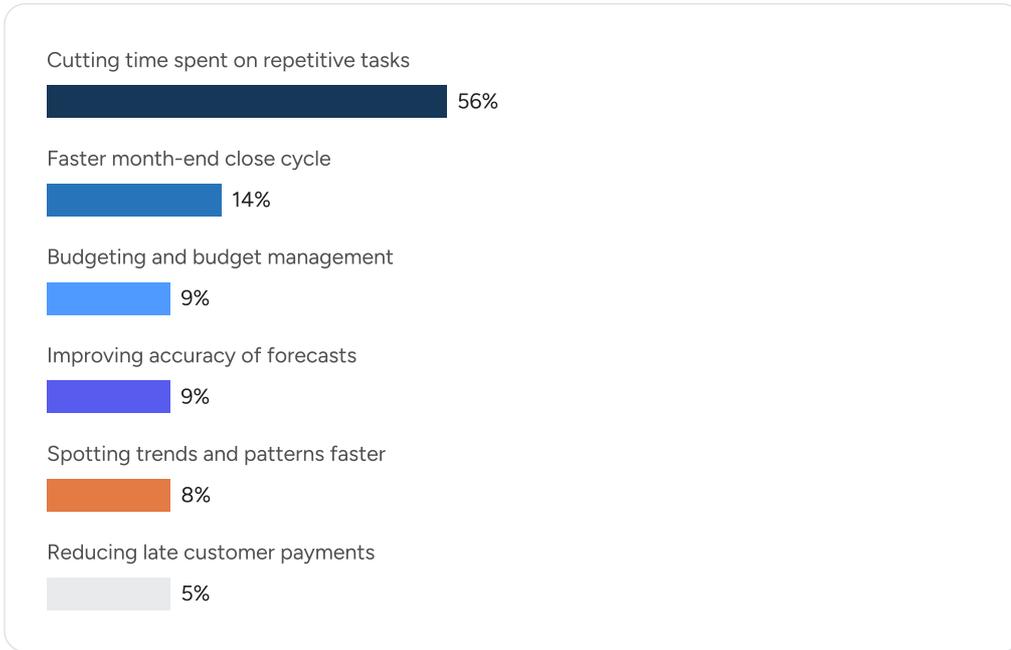
Among the small group of respondents already using AI tools, 45% are using them to automate processes, with generating financial reports (40%) and answering questions about financial data (40%) close behind. This suggests that while early adopters are leaning on AI to handle repetitive tasks, they're also using it to surface insights that were previously harder to access.

Key Insights

Finance teams are drowning in manual work, and they see AI as a way out. But there's an important nuance here: many routine finance tasks are better suited to automation than AI. Payment processing, bank reconciliation, and approval routing don't always require machine learning—they require well-designed workflows with clear rules. Organizations should be evaluating which processes can be automated today, implementing those first, and then layering AI where it can add genuine value through pattern recognition, exception handling, and predictive capabilities.

If AI could solve one accounting challenge for you tomorrow, what would it be?

All respondents



By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
Cutting time spent on repetitive tasks	46%	50%	63%	58%
Faster month-end close cycle	15%	22%	11%	15%
Budgeting and budget management	10%	6%	6%	12%
Improving accuracy of forecasts	8%	11%	11%	8%
Spotting trends and patterns faster	15%	6%	6%	4%
Reducing late customer payments	5%	6%	3%	4%

Automation vs. AI: Understanding the Difference

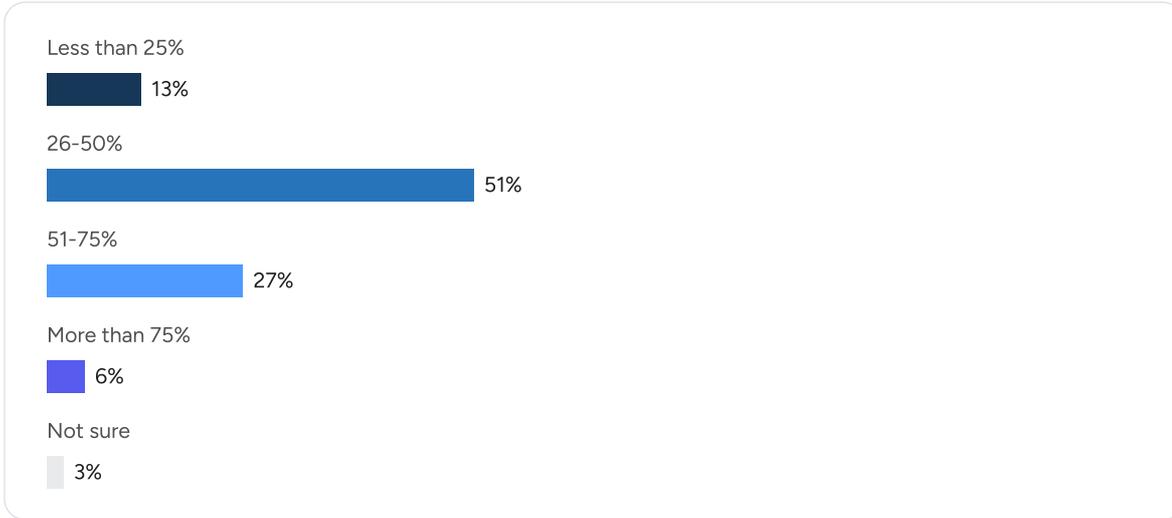
The overwhelming desire to cut repetitive tasks raises an important distinction. Many of the tasks finance teams struggle with—invoice generation, payment matching, approval routing, overdue reminders—follow the same steps every time. These are strong candidates for rule-based automation, not AI.

Automation excels at predictable, repeatable processes where the logic is consistent. **AI adds value where rules fall short: handling exceptions, managing variability, and recognizing patterns across large volumes of records.**

Organizations looking to reduce manual work should evaluate which tasks need **automation (consistent logic) versus AI (judgment and pattern recognition).**

What percentage of your finance team's time is spent on manual, repetitive tasks?

All respondents



By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
Less than 25%	13%	11%	14%	12%
26-50%	51%	39%	63%	42%
51-75%	31%	33%	17%	31%
More than 75%	3%	11%	6%	8%
Reducing late customer payments	3%	6%	0%	8%

3.

Integration and Data Quality Are the Top Barriers to AI Adoption—and They're Connected

Why CFOs and IT Need to Align on AI

Our survey found a disconnect between finance leaders and technical administrators. CFOs worry most about data quality (41%) and integration complexity (38%). IT teams see a different picture: **44% point to budget constraints as the primary obstacle**—nearly double the overall rate—while only 11% cite integration as a barrier.

This indicates they are confident they can integrate systems if given resources. CFOs may be underestimating what's technically achievable, while IT teams wait for budget approval.

For AI adoption to succeed, these two functions need a shared understanding of what's blocking progress.

Key Results

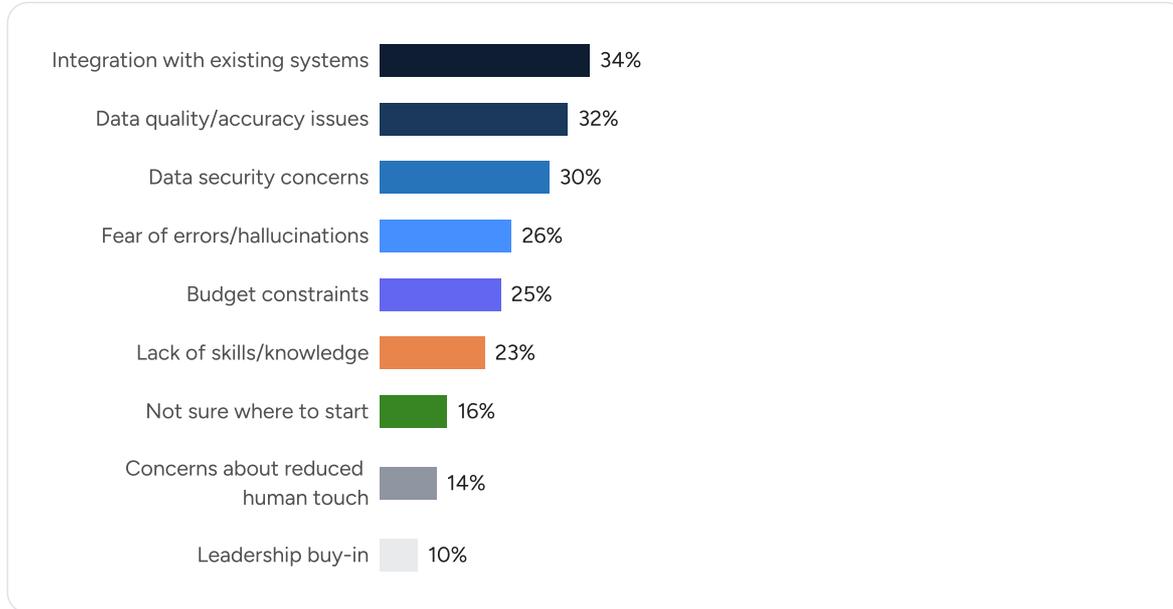
When asked what's preventing AI adoption within their organizations, respondents cited **integration with existing systems (34%) and data quality issues (32%) as the top two barriers**. Data security concerns (30%), fear of errors and hallucinations (26%), and budget constraints (25%) round out the top five. Only 23% of respondents have all their financial data in one system, while 20% have data spread across multiple disconnected systems. The majority (55%) fall somewhere in between—most data in one system with some connected tools. CFOs show particular concern about data quality: 41% cited it as a barrier, compared to 32% overall.

Key Insights

Disconnected systems and poor data quality aren't separate problems—they compound each other. When financial data has to move between systems—whether through manual entry or integrations—there's an opportunity for error, delay, and inconsistency at every step. Those errors then ripple through everything downstream: your financial reports are off, your forecasts are unreliable, your team wastes time tracking down discrepancies. AI adoption stalls before it starts or never begins at all.

What do you believe are your company's largest barriers to AI adoption?

All respondents

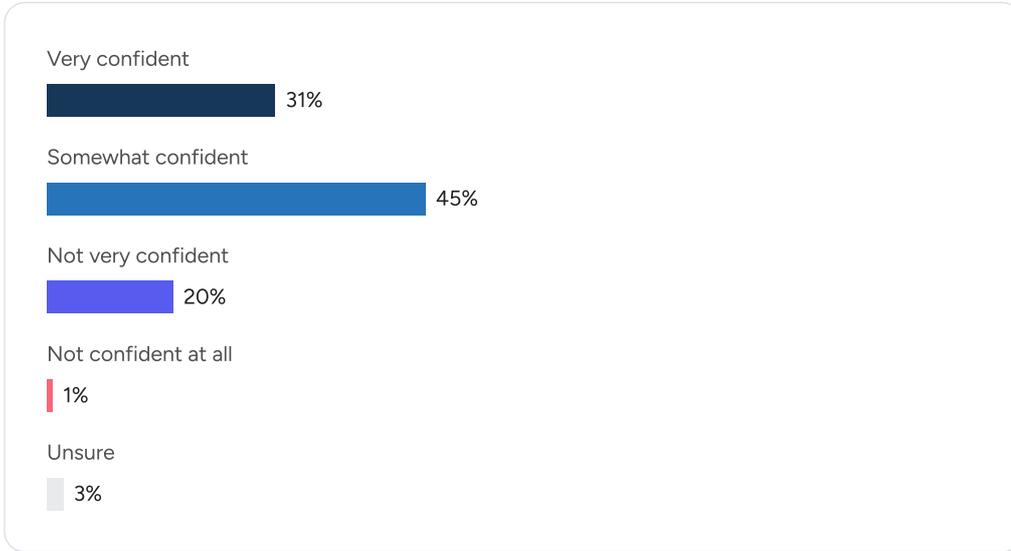


By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
Integration with existing systems	38%	11%	40%	35%
Data quality/accuracy issues	41%	28%	31%	31%
Data security concerns	28%	28%	37%	27%
Fear of errors/hallucinations	23%	11%	34%	35%
Budget constraints	31%	44%	26%	12%
Lack of skills/knowledge	31%	22%	20%	8%
Not sure where to start	10%	28%	14%	15%
Concerns about reduced human touch	5%	22%	17%	23%
Leadership buy-in	8%	11%	9%	12%

How confident are you that your financial data is accurate enough for AI?

All respondents



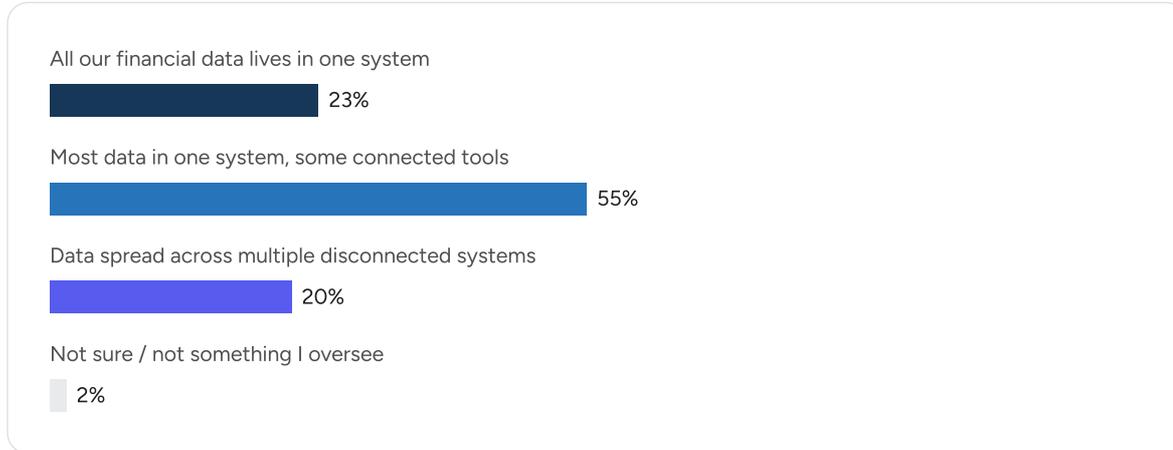
Only 31% of finance professionals are very confident their financial data is accurate enough for AI.

By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
Very confident	33%	17%	43%	35%
Somewhat confident	41%	50%	40%	46%
Not very confident	26%	22%	17%	12%
Not confident at all	0%	0%	0%	4%
Unsure	0%	11%	0%	4%

How would you describe the way your organization manages financial data?

All respondents



By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
All our financial data lives in one system	15%	33%	20%	31%
Most data in one system, some connected tools	59%	56%	49%	62%
Data spread across multiple disconnected systems	23%	6%	31%	8%
Not sure / not something I oversee	3%	6%	0%	0%



4. Predictive Analytics Tops the Wish List, but Current AI Usage Skews Toward Basic Automation

Key Results

When asked which potential application of AI interests them most, **40% of respondents selected predictive analytics and forecasting**. This was followed by expense management and spend optimization (23%), anomaly detection in financial patterns (15%), and fraud detection (9%). CFOs showed the strongest interest in predictive capabilities, with 56% selecting this option—the highest of any role.

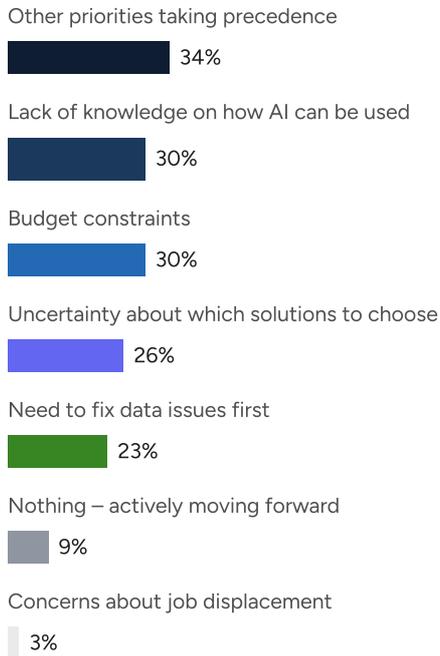
But what people want from AI and what they're actually using it for are two different things. Among the 16% of respondents already using AI tools, the top applications are automating accounting processes (45%), generating financial reports or summaries (40%), and answering questions about financial data (40%). Only 20% are using AI for forecasting revenue or cash flow. Most organizations are starting with automation, even though their sights are set on prediction.

Key Insights

CFOs and finance leaders want tools that help them make better decisions, not just work faster. But predictive capabilities require a level of data maturity that most organizations haven't achieved. Forecasting models need historical data that's consistent, complete, and accurate over time. Organizations jumping to predictive use cases before solving their data foundation problems will be disappointed with the results.

Which potential application of AI in accounting interests you most?

All respondents

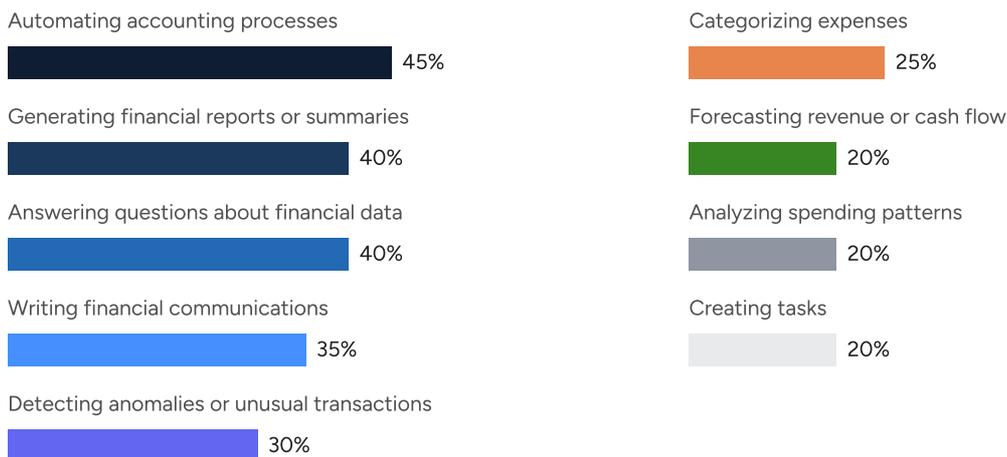


By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
Predictive analytics and forecasting	56%	22%	34%	35%
Expense management and spend optimization	15%	22%	23%	38%
Anomaly detection in financial patterns	15%	17%	26%	4%
Fraud detection	3%	17%	9%	12%
Risk mitigation	5%	6%	3%	0%
Other	3%	11%	3%	8%
None of the above	3%	6%	3%	4%

What are you using AI for? (Among current AI users)

All respondents





5. Nearly One-third of Organizations Have Not Automated Any Accounting Processes

Key Results

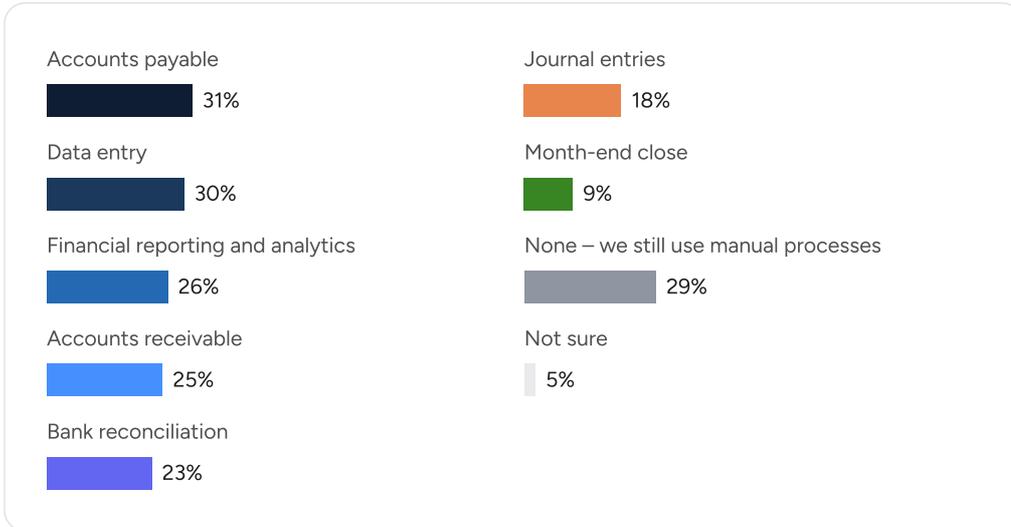
Twenty-nine percent of respondents report that their organization has not automated any accounting processes, and they're still operating with fully manual workflows. Among those who have automated, **accounts payable (31%) and data entry (30%) are the most common, followed by financial reporting and analytics (26%) and accounts receivable (25%).** Bank reconciliation automation sits at 23%, journal entries at 18%, and month-end close at just 9%. Finance team members report the highest rate of zero automation at 42%.

Key Insights

Automation tools for invoicing, payment matching, and bank reconciliation have been available for years, yet nearly a third of organizations haven't adopted any of them. These are rule-based processes with well-established solutions—low-hanging fruit that can reduce manual effort immediately. Both automation and AI require clean, consistent data to work effectively, so organizations still running manual processes need to address that foundation before either can deliver results.

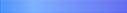
Which accounting processes have you automated?

All respondents



By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
Accounts payable	28%	22%	40%	31%
Data entry	28%	28%	43%	23%
Financial reporting and analytics	23%	28%	26%	19%
Accounts receivable	23%	22%	23%	31%
Bank reconciliation	28%	6%	29%	23%
Journal entries	13%	22%	17%	23%
Month-end close	3%	11%	17%	8%
None – we still use manual processes-end close	33%	22%	20%	42%
Not sure	0%	11%	0%	8%



6. Profitability Analysis is the Most-wanted AI Insight

Key Results

When we asked what insight AI could provide that would be most valuable, **profitability by customer, product, or service topped the list at 27%**. This was followed by accurate revenue predictions (23%), early warning signs of financial issues (19%), hidden spending patterns (13%), optimal payment timing for cash flow (9%), and predictions about which customers are likely to pay late (8%). CFOs prioritized early warning signs of financial issues (31%) over profitability analysis (28%).

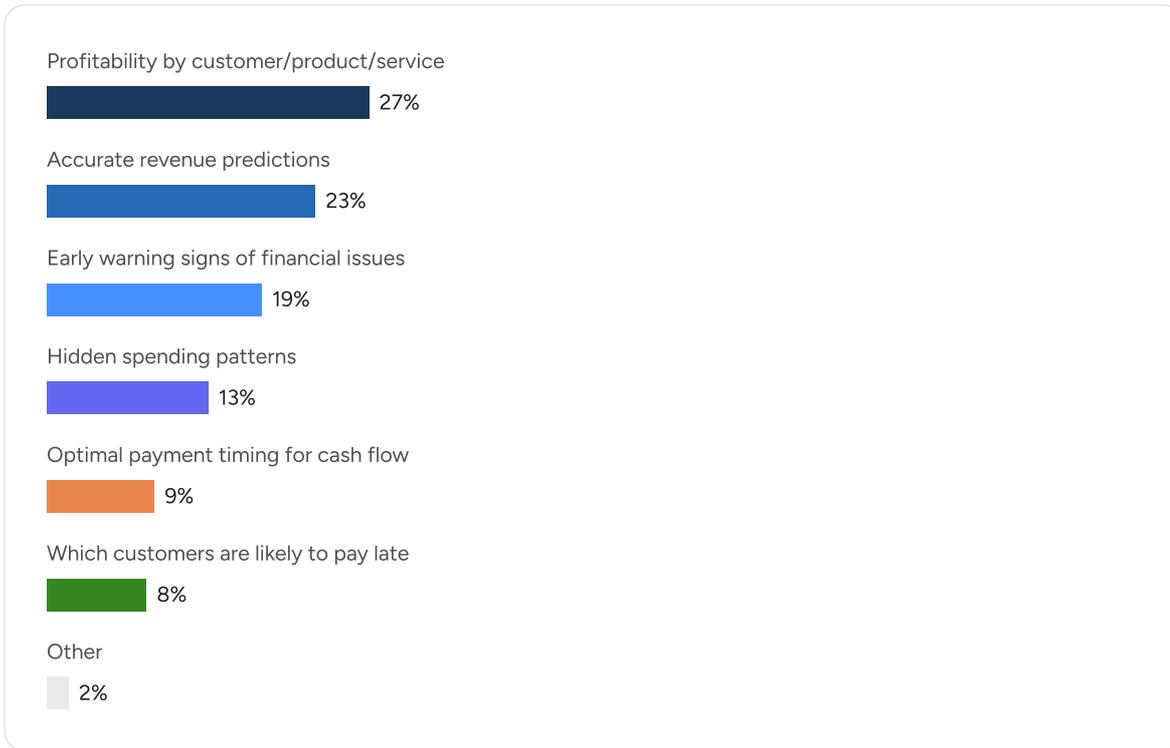
Key Insights

Finance teams want AI to answer questions they've never been able to answer reliably—like where they're actually making money. That kind of profitability analysis requires pulling together sales data, cost data, and operational data, which often live in different systems. Most organizations piece this together manually in spreadsheets, if they do it at all, and by the time the analysis is complete, the numbers are already stale.

AI can easily help with this kind of analysis, but only if the underlying data is in one place and formatted consistently. A profitability model that pulls from a CRM, a separate accounting system, and an operations tool is inheriting three different data structures, three different update schedules, and three different definitions of the same customer or product. The output might look sophisticated, but the inputs are already compromised. Organizations hoping to use AI for this kind of strategic insight need to solve the data architecture problem first.

Which potential application of AI in accounting interests you most?

All respondents



By departments

Response	CFO	IT/ Salesforce Admin	Controller	Finance Team
Profitability by customer /product/service	28%	28%	20%	31%
Accurate revenue predictions	10%	33%	29%	27%
Early warning signs of financial issues	31%	6%	26%	4%
Hidden spending patterns	13%	6%	11%	19%
Optimal payment timing for cash flow	5%	17%	11%	12%
Which customers are likely to pay late	10%	6%	3%	8%
Month-end close	3%	6%	0%	0%

7. Fear of AI Errors and Hallucinations is a Significant Concern Among Controllers and Accountants

Key Results

Twenty-six percent of respondents cited fear of errors and hallucinations as a barrier to AI adoption. However, controllers expressed the highest concern at 34%, followed closely by finance team members at 35%. CFOs were less concerned at 23%, and IT and Salesforce administrators showed the lowest concern at 11%.

Key Insights

Controllers and accountants sit at the intersection of daily accounting operations and financial reporting. Their concern is likely driven by the fact that they're the ones responsible for the accuracy of the numbers that go out the door. In a field where precision matters, an AI tool that might produce errors isn't much help.

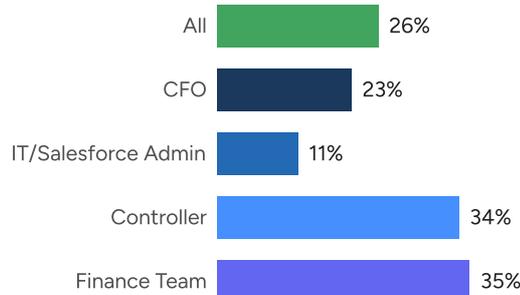
IT and Salesforce administrators view AI through a different lens. They're often closer to the data infrastructure and understand what it takes to make these tools perform well: clean data, proper configuration, the right inputs. Their lower concern may reflect confidence that accuracy issues can be solved with the right foundation in place.

For AI to gain a foothold in accounting, that trust has to be earned—through accuracy, transparency, and tools designed specifically for financial use cases.

By departments

What do you believe are your company's largest barriers to AI adoption?

% of respondents who say fear of errors/hallucinations is a top barrier to AI implementation



8. Other Priorities Keep Taking Precedence Over AI Adoption

Key Results

When we asked what's currently preventing organizations from moving forward with AI, the most common answer was "**other priorities taking precedence**" (34%). This was followed by lack of knowledge on how AI can be used (30%), budget constraints (30%), uncertainty about which solutions to choose (26%), and waiting for the technology to mature (26%). Only 9% said they're actively moving forward with nothing blocking them.

Controllers reported the highest rate of competing priorities at 43%, compared to 36% for CFOs and 23% for finance team members. IT and Salesforce administrators stood out on budget constraints—50% cited this as a barrier, nearly double the overall rate. CFOs showed the most uncertainty about which solutions to choose (33%).

Key Insights

AI adoption is difficult to achieve in a financial setting, where there are constant immediate demands. For controllers, those demands are relentless: closing the books each month, preparing for audits, reconciling accounts, and responding to questions from leadership about the numbers. These responsibilities don't pause while someone evaluates AI tools. When 43% of controllers say other priorities are taking precedence, they're describing a job where urgent tasks routinely crowd out strategic changes.

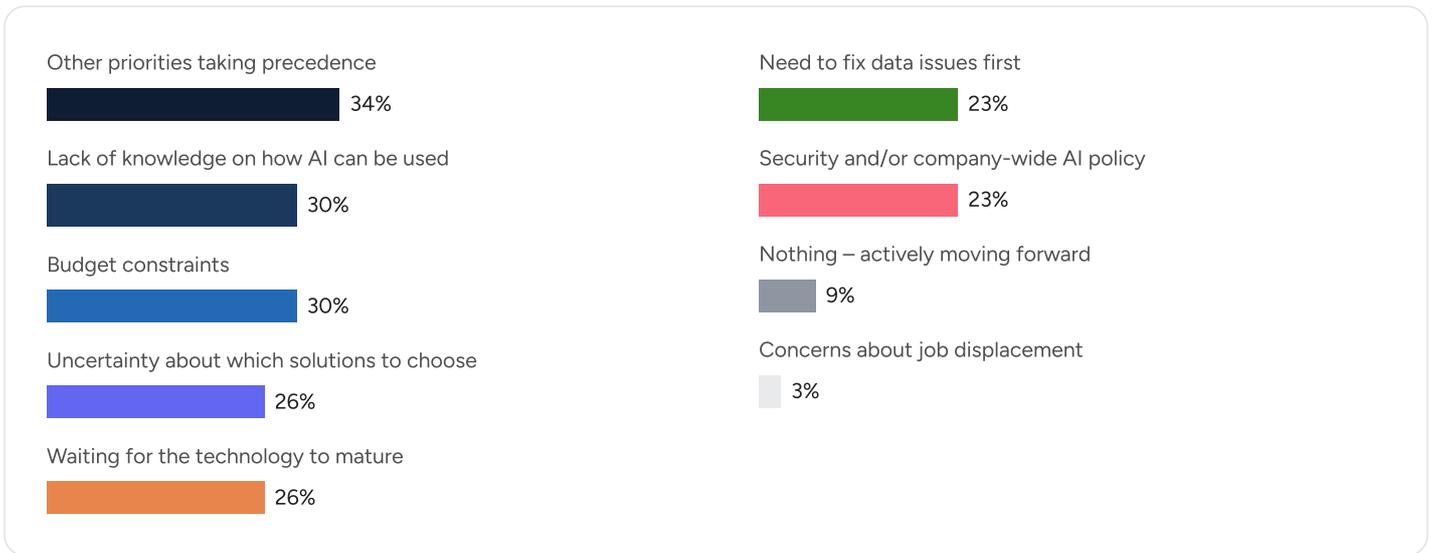
Without executive sponsorship and a clear mandate, AI exploration will often lose to the daily work of running the business.

The budget constraints cited by IT teams point to another friction point. Technical staff may see a path forward but lack the resources to pursue it, while finance leaders remain uncertain about which solutions are worth the investment. Until these groups align on priorities and funding, AI initiatives will continue to stall.

But waiting has a cost, too. As AI tools mature and more organizations figure out how to use them effectively, the gap between early movers and late adopters will widen. Companies that treat AI as a 2026 priority rather than a someday project will close their books faster, spot problems earlier, and free up their teams to focus on higher-value work. Those that keep pushing it off will find themselves playing catch-up.

What is currently preventing your organization from moving forward with AI?

All respondents



By departments

Response	CFO	IT/Salesforce Admin	Controller	Finance Team
Other priorities taking precedence	36%	33%	43%	23%
Lack of knowledge on how AI can be used	28%	39%	26%	31%
Budget constraints	28%	50%	26%	19%
Uncertainty about which solutions to choose	33%	17%	26%	23%
Waiting for the technology to mature	31%	28%	26%	23%
Need to fix data issues first	28%	28%	23%	15%
Security and/or company-wide AI policy	28%	17%	31%	8%
Nothing – actively moving forward	3%	6%	9%	19%
Concerns about job displacement	0%	0%	9%	4%



Building the Foundation for AI

Finance teams want AI to reduce manual work and provide visibility into performance drivers like profitability, revenue trends, and cash flow risks. The interest is genuine and widespread. But most organizations aren't ready. Twenty-nine percent haven't even automated any accounting processes. And only 31% are very confident their data is accurate enough for AI.

The organizations best positioned for AI adoption are those that have already done the groundwork: they've unified their data onto a single platform, automated their core AP and AR processes, and built the data hygiene practices that AI requires.

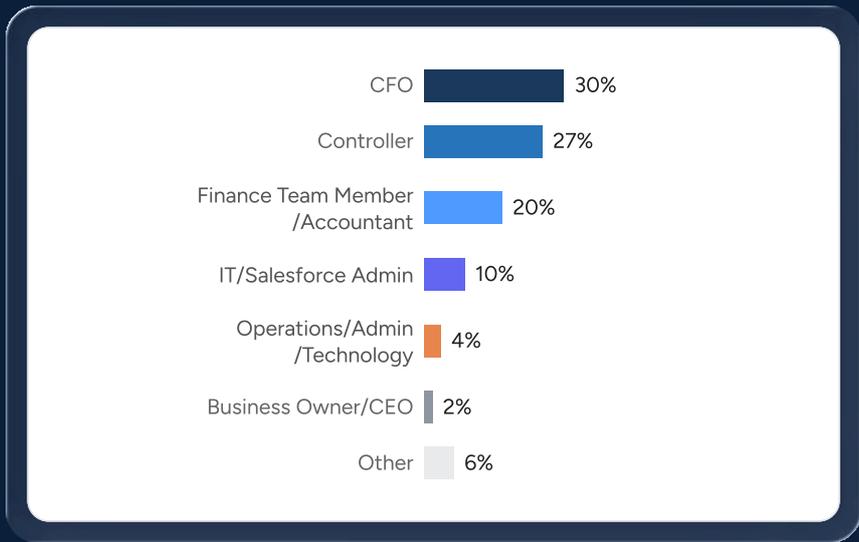
For organizations running their CRM and accounting in separate systems—Salesforce for sales data, QuickBooks or NetSuite for financial data—integration challenges will continue to hinder AI adoption. Every time data moves between systems, there's an opportunity for error, delay, and inconsistency. AI trained on that data will inherit all of those problems.

On the other hand, organizations where accounting shares the same database as their CRM don't need an integration at all. There's no sync to delay, no data mismatch to reconcile. Sales and finance data live in one place, creating a single source of truth that automation and AI can actually rely on. A solution like Accounting Seed on Salesforce was built to provide organizations with a path to this infrastructure. For organizations that want to move beyond exploring AI to actually implementing it, that foundation is the only way forward.

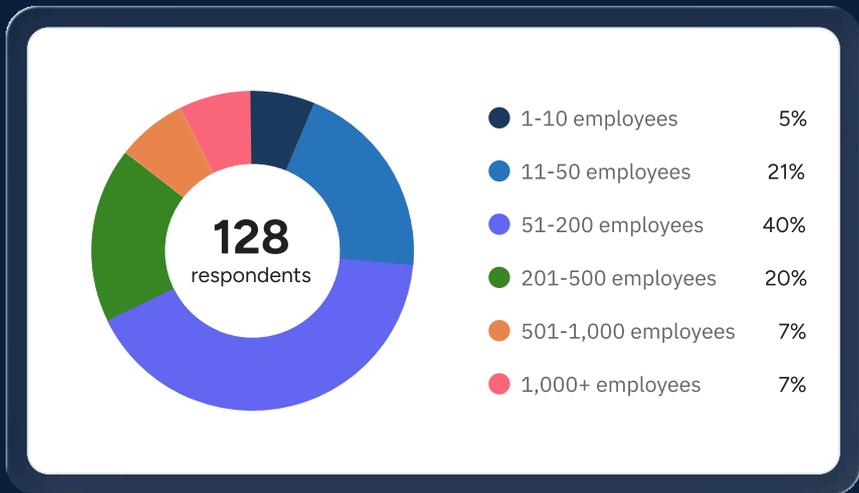
About Our Respondents

This survey was conducted by Accounting Seed between December 2025 and January 2026 and included 128 respondents working in finance and accounting roles at U.S.-based organizations.

Role



Organizations Size



Industry





Methodology

This survey was conducted by Accounting Seed between December 2025 and January 2026 and included 128 respondents working in finance and accounting roles at U.S.-based organizations. Respondents represented a mix of CFOs (n=39), controllers (n=35), finance team members and accountants (n=26), IT or Salesforce administrators (n=18), Business Owners/CEOs (n=2), and Other (n=10). Organizations ranged in size from fewer than 10 employees to more than 1,000, with the largest share coming from mid-market companies with 51–500 employees. Industries represented include technology, nonprofit, professional services, healthcare, and manufacturing.

About



Accounting Seed is the number one cloud-based accounting software built natively on Salesforce. Unlike traditional accounting systems that operate separately from CRM and sales data, Accounting Seed shares the same database as Salesforce—creating a single source of truth for financial and customer information without third-party integrations or manual data transfers. Companies looking to scale won't be able to take advantage of AI or automation until they solve these core data issues—and those that don't will lose ground to competitors who have.

The platform includes core accounting functionality (general ledger, AR, AP), along with automation tools for billing, payments, and reconciliation. Because sales and finance data live in one place, organizations can automate workflows end-to-end and access real-time reporting without stitching together disconnected tools.

In addition, because the data foundation is already unified, organizations can take advantage of AI capabilities without the integration complexity that stalls AI adoption elsewhere. Accounting Seed offers AI tools purpose-built for accounting tasks like collections, bill pay, and general ledger management. These tools work because the underlying data is already clean, consistent, and in one place.

Learn more at accountingseed.com.



Additional Resources from Accounting Seed

AI Fundamentals & Strategy

- [How Is AI Used in Accounting? Automation, Agents, & More](#)
- [Do You Need AI for Accounting? A No-Hype Guide for SMBs](#)
- [AI & Accounting: 3 Key Takeaways You Need to Know](#)
- [Before You Deploy AI in Finance, Learn from Deloitte's \\$290K Mistake](#)

Automation & Efficiency

- [Top 16 Benefits of Automated Accounting](#)
- [Top Picks for Accounting Automation Software](#)
- [Your Playbook for Accounting Efficiency](#)
- [What Is AP Automation and How Can It Help?](#)

Data Quality & Financial Reporting

- [Your Path to Accurate, Real-Time Financial Reporting](#)
- [Mastering Financial Reporting: A Comprehensive Guide](#)
- [3 Behavioral Steps Towards Financial Visibility](#)
- [How Accounting Reveals Risk Management Solutions](#)
- [Financial Reporting Software: Why You Need It](#)