



State of AI in Accounting 2026

A KARBON REPORT

Emerging Trends, Challenges, & Opportunities

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Demographics

The data in this report is based on a unique survey conducted by Karbon in October 2025. Respondents included 593 individuals from across 6 continents, with the majority from the United States.

Firm size

1-3 staff:	22%
4-10 staff:	27%
11-20 staff:	20%
21-50 staff:	15%
51-200 staff:	11%
201+ staff:	5%

Region

Australia:	13%
Canada:	18%
New Zealand:	4%
United Kingdom:	5%
United States:	53%
Other:	7%

Role

Individual Contributor (accountant, bookkeeper, enrolled agent, etc.):	20%
Operations/Technology/ Administration:	13%
Manager:	15%
Partner/Director/Owner:	51%
Other:	1%

Survey Considerations

Selection bias

Respondents are within the broader view of Karbon, which may skew results as these firms are typically more progressive.

Results

The survey questions and calculation are not a perfect science, and could impact results. However, a pre-test was conducted to ensure the best opportunity to gain insights.

Analysis

All data provided was collected, calculated, and included in this report. The analysis is based on our best understanding and assumptions (including from expert opinion). Other reasons/rationale may also exist.



Introduction by Megan Plumridge

How AI shaped my world in the last 12 months can be summed up by my most recent ChatGPT request:

"Help me come up with a plan for an office decorating challenge. My team pulled the theme 'The secret nightlife of spreadsheets' and I need some ideas."

I have a feeling this theme was inspired by someone's own ChatGPT search, which led me to turn to AI for execution tips. And that's the point: AI is now woven into everyday life, unlocking endless ideas while adding new complexity as we navigate the flood of possibilities it brings.

Over the last couple of years, firms were still in AI exploration mode, running pilots, approaching it with healthy skepticism, and debating whether the tech was truly ready for prime time. Today, for many firms, it's a trusted companion in the daily grind, automating essentials like reconciliations and data entry so we can focus on bigger ideas.

But this evolution has ignited a tech arms race. Tools are rolling out at breakneck speed, each promising smarter features and seamless integrations. The real challenge? Cutting through the noise to identify what truly boosts efficiency. It comes down to asking: "Does this spark innovation and add value to our firm, or just add complexity?"

In conversations with peers and within our own teams, a few big questions keep surfacing:

How do we train juniors and grads when AI now handles the entry-level basics? How are roles evolving? And how can technical staff upskill as AI takes over the nuts-and-bolts work?

These discussions are a reminder that, amid the tech arms race, success hinges on three truths that blend human smarts with AI's spark:

- 1. Data is the asset.** Clean, structured, and well-governed data fuels every AI model inside your systems.
- 2. People are the differentiator.** AI has evolved from fixing grammar to acting as an agent, but the real edge comes from teams that learn and adapt together.
- 3. Vision matters more than tools.** When your vision is clear, including what you stand for and where you want to grow, your tech falls into place.

Welcome to the 2026 edition of The State of AI in Accounting Report. Turn the page, tune out the noise, and focus on what truly matters for you.

A stylized, cursive signature of Megan Plumridge in white ink.

Megan Plumridge

Principal

+MORE Group

2025 Karbon Excellence Award Winner

for AI Innovation

Key Findings

Enthusiasm about AI is holding strong, but it's maturing.

83% of accounting professionals feel optimistic about AI, but skepticism has risen in the last year. The hype wave has settled into something more intentional.

Everyday tools are winning the AI race.

The most-used AI tools—Microsoft Copilot and Gemini—are those that are embedded within the platforms accounting professionals already live in.

AI is becoming a strategic engine.

Communication is still the #1 AI use case, but the biggest growth areas—SOPs, internal documentation, meeting intelligence, and research—signal a shift toward AI as a driver of strategy, clarity, and decision-making.

Job disruption and data security fears are rising.

As more leaders see AI as a way to reduce hiring, anxiety among individual contributors and operations staff is increasing. Data security concerns are also at a three-year high, signaling the need for better policies, not slower adoption.

People are excited by AI, but assume others aren't.

Only 18% believe their peers are excited about AI, dramatically underestimating actual sentiment. This disconnect shows that people still aren't talking openly enough about the benefits, challenges, and best use cases of AI.

Mid-sized firms (21–50 staff) remain the AI power players.

For a third straight year, this group is the most energized and least fearful about AI. Their blend of structure and agility lets them operationalize AI faster, turning enthusiasm into competitive advantage.

Success hinges on AI infrastructure.

Firms that are investing in AI training, policies, and a documented strategy are reaping the greatest rewards. They're saving more time, responding more proactively to the risks of AI, and becoming more advanced users of AI.

AI is strengthening the human side of accounting.

Despite concerns, firms report major improvements in communication, collaboration, and client relationships. When used intentionally, AI frees people to do the most human—and most valuable—work.

AI's Effect on Accounting Today

AI is evolution in action: it's constantly learning from its environment, adapting into a stronger version of itself, and altering the accounting ecosystem with every iteration.

Now in its third year, this report shares the global accounting profession's thoughts and feelings about AI, and how they have changed over the course of those three years.

At this stage, AI is simply prolific. 92% of accounting professionals (+12% YoY) noticed an increase in AI functionality in their existing software, as software vendors continue to expand their offerings and [embed new AI features](#) into their platforms.

Accounting professionals are, on the whole, excited about AI, with 83% feeling optimistic about its capabilities. But this isn't naive acceptance. A slight rise in skepticism (+5% YoY) suggests that there is [growing maturity](#) as people are starting to experiment with AI, test its limits, and better understand its potential ROI.

With increased exposure to these tools comes a greater understanding of how they work, which in turn, results in stronger discernment. The focus now is on finding smarter and more practical ways to use the best available AI tools—not just to automate tasks, but to augment strategy across areas like marketing, operations, and service delivery.

Despite the continued optimism, only 18% of accounting professionals believe that their peers are excited about AI—34% less than the reality. This indicates that people are still not talking enough about AI, or about the most effective benefits and use cases in particular.

But there is a silver lining: peer-level learning and knowledge sharing is the most common method for delivering AI training. Over time, if firms continue to facilitate these types of discussion, the perception gap may shrink.

“

Accountants are still excited about AI, but the excitement is more mature now. The hype phase is over. People want tools that actually make their work better and lives easier, not tools that just look impressive in a demo.”



Mike Libbey
Partner & COO at YBL, and 2025
Karbon Excellence Award Winner for
AI Innovation

The most senior firm leaders (owners, directors, partners) remain [the most optimistic cohort by role](#), while individual contributors (accountants, bookkeepers, enrolled agents, etc.) have seen the largest increase in skepticism. The disparity makes sense: individual contributors tend to use AI more directly in their day-to-day workflows, drafting SOPs, automating tasks, preparing tax work, and producing technical outputs.

This proximity exposes them to AI's limitations more frequently: inaccuracies, hallucinations, formatting inconsistencies, and the extra steps required to validate AI-generated work. As a result, they may have more reason to be cautious, and in some cases, more concerned about how AI might reshape their role.

Firm leaders, on the other hand, are using AI in ways that align closely with its current strengths: high-level ideation, strategic planning, communication, and research. Generative AI is already highly competent in these broad, narrative, and conceptual tasks, meaning leaders are more likely to experience 'quick wins' and higher-quality output. They also feel less personal risk and tend to view AI through a strategic, firm-wide lens, rather than through the granular operational lens of individual contributors and those working in operations, technology, and administration roles.

The result is a widening sentiment gap, driven not by resistance, but by proximity. Those closest to AI's technical outputs are the ones seeing its rough edges, so it's crucial that they are included in discussions about how AI is being deployed at firms.

When it comes to understanding their team's hesitations towards AI, firm leaders have their finger on the pulse about how scared or skeptical they are—their perception is 100% accurate. But they underestimate how interested their team is, believing that individual contributors are over two times less interested than they actually are. But individual contributors are anything but indifferent.

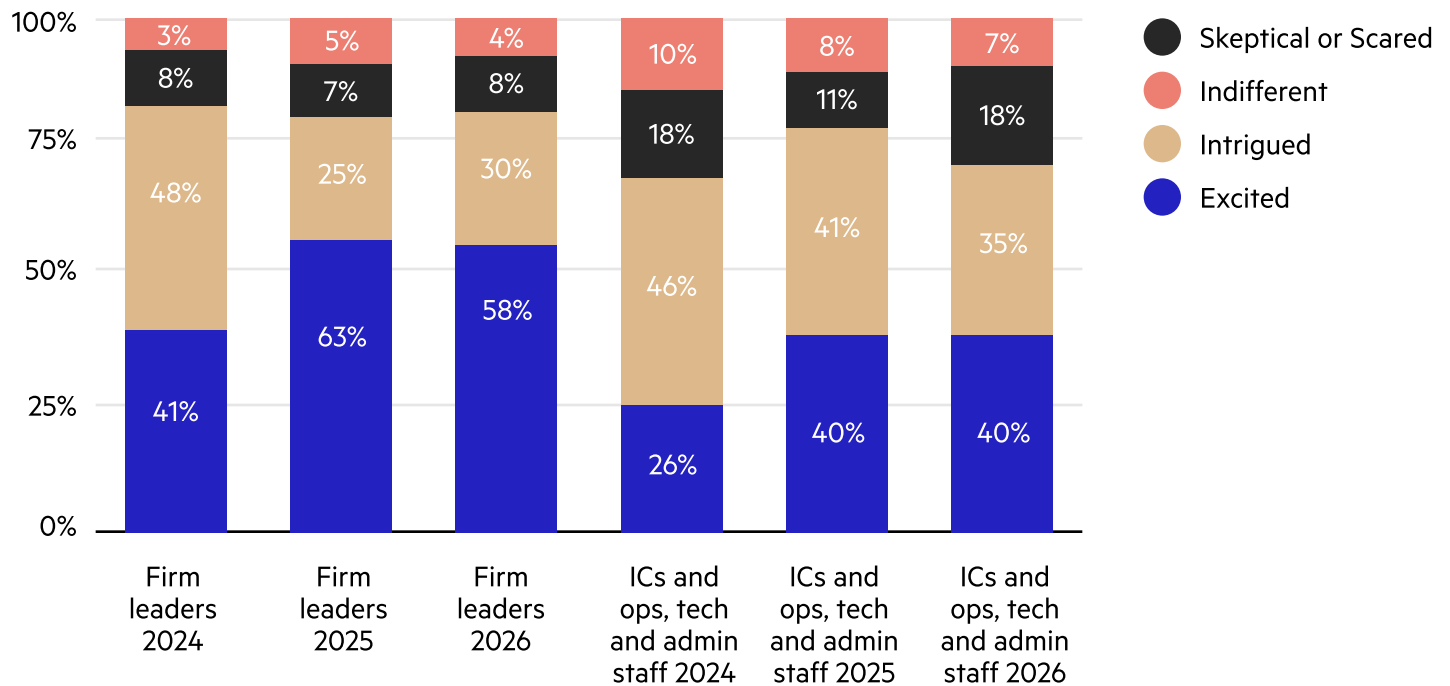
Firm leaders might be listening to their team's concerns, but they're perhaps not driving the conversation about the advantages of AI and creating opportunities for questions to be answered as much as they need to be. By doubling down on peer-level learning, building safe systems to experiment with AI, and nurturing a culture of collaboration and knowledge sharing, leaders can set their firms up for long-lasting success.

“

AI definitely makes certain aspects of the job easier... However, I am still skeptical of its accuracy, security, and what it means for our future.”

Operations/Technology/Administration Team Member
11–20 staff accounting firm, United States

How do accounting professionals feel about AI compared to the last two years?



“

AI is advancement, progression, and raising the bar for how we serve clients... It alleviates the brain power needed for routine tasks, so we have creative brain power to cultivate meaningful relationships with clients.”

Partner/Director/Owner
1-3 staff accounting firm, United States

“

AI is about creating smarter tools that make work more efficient, improve decision-making, and open new opportunities for innovation and connection.”

Operations/Technology/Administration Team Member
4-10 staff accounting firm, Asia

Size Matters

There are differences in how accounting professionals from different-sized firms feel about AI. Last year, firms of all sizes experienced an uptick in overall excitement about the prospect of AI. That year was defined by familiarity with AI, mainstream vendor rollouts, and the first real efficiency gains. But since then, excitement levels have stabilized and slightly dropped for all firm sizes. Except for one cohort.

Firms with **4–10 staff members** stand out as the only firm size that saw an increase in excitement in the last year (+8% YoY). Their advantage comes from a blend of agility and scale: they're small enough to adopt AI quickly, yet large enough for the benefits to be felt across multiple roles. As AI matures, these firms are moving from experimentation to sustained impact, driving the highest enthusiasm of any cohort in 2026.

But the real 'sweet spot' appears to be slightly larger firms with **21–50 staff**. Despite a slight dip in excitement since last year (-7%), they're consistently (over the last three years) the most excited (60%) and least fearful and skeptical of AI (8%) compared to other firm sizes. The 21–50 staff segment sits at a pivotal growth stage: big enough to invest, structured enough to operationalize, motivated enough to scale, and the most likely to convert enthusiasm into real competitive advantage in the coming years.

Firms of this size also have the highest scores in Karbon's [Practice Excellence](#) data, outperforming their peers in the areas of growth, strategy, management, and efficiency.

Practice Excellence for Accounting Firms

A free assessment that identifies your accounting firm's strengths, opportunities, and relative positions to your peers.

[Get your Scorecard](#)

“
**AI is a thought provoker,
word shaper, helping hand,
and assistant in my pocket—
not just a tool, but a partner
that helps me think sharper,
express clearer, and live
freer.”**

Manager

11–20 staff accounting firm, New Zealand

For the smallest firms (**1-3 staff**), the realities of AI adoption may be starting to compete with limited capacity. These firms feel AI's benefits, but they also feel the pressure. The owner is often the implementer, trainer, operations lead, and end user. As a result, they're more skeptical about AI than last year (+6%) and less excited (-5%).

Firms with **11-20 staff members** are too big to rely on ad hoc adoption but too small to have the dedicated roles needed to standardize, train, or manage AI effectively. This complexity may dampen enthusiasm as AI starts to feel like more work before it becomes more valuable, which is potentially why skepticism in this cohort increased by 11% year-over-year.

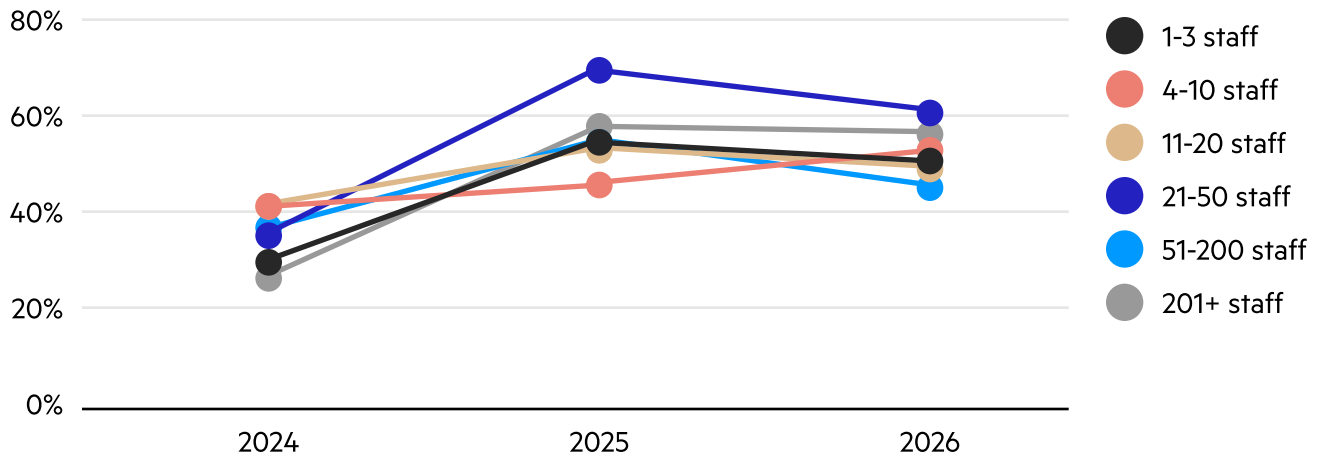
51-200 staff firms are structured enough to roll out AI, but scaling it across multiple teams, offices, or service lines introduces friction. Their excitement has dipped (-7% YoY) as they balance efficiency gains with the realities of coordination, change management, and risk oversight.

And for **200+ staff** firms, excitement dips only slightly (just 1% YoY), indicating a stable outlook toward AI. Unlike mid-sized firms that feel the strain of scaling AI without the necessary infrastructure, large firms have formal systems, specialist teams, and established governance in place. This maturity may help them absorb AI's operational demands without a major shift in sentiment.

“
AI helps me compete with larger firms by automating time-consuming, necessary tasks.”

Partner/Director/Owner
1-3 staff accounting firm, United States

How does a firm's size influence excitement for AI?



How Accounting Firms are Currently Using AI

Two of the most popular AI tools used by accounting professionals are Microsoft Copilot (53%) and Google Gemini (34%). Their popularity is likely because these vendors are already deeply embedded in a firm's tech stack. As a result, they're accessible, low-friction, trusted and already security-tested, easy to adopt, and can leverage the context of the rest of the tools in the suite.

Unsurprisingly, ChatGPT is the most popular AI tool among accounting professionals (87%). Its global reputation and synonymy with the term 'artificial intelligence' make it a highly trusted option, and its availability as a free tool creates a low barrier of entry.

For the third year in a row, communication is the most common use case for AI (+14% YoY). [Meeting transcripts](#) (+19% YoY) and research, brainstorming and problem solving (+19% YoY) have moved up as the second and third most common, superseding task automation.

Marketing content continues to grow as an emerging use case (29%), but drafting SOPs, internal policies, and process documents (43%) is the most emergent.

Altogether, this signals a shift in how firms are using AI—not as an administrative tool, but as a strategic lever, capturing valuable insights from their conversations with clients, supporting smarter, more informed decision-making, and perfecting internal workflows and governance.

Accounting professionals are starting to see they can do more than reduce the burden of manual tasks with AI. The possibilities, from there, are endless.

“

AI is the ability to conduct faster and deeper research so we can give better and faster advice to our clients.”

Partner/Director/Owner

4–10 staff accounting firm, Australia

“

The best AI in our profession is the kind that fades into the background and quietly removes friction from the day for everyone involved.”



Mike Libbey

Partner & COO at YBL, and 2025
Karbon Excellence Award Winner for
AI Innovation

Top 3 AI use cases

- 1** COMMUNICATION

77% (+14% YoY)

Compose emails and fine-tune writing.
- 2** MEETING TRANSCRIPTS

59% (+19% YoY)

Transcribe meetings, and automatically generate action items and meeting summaries.
- 3** RESEARCH, BRAINSTORMING & PROBLEM SOLVING

58% (+19% YoY)

Rapidly explore ideas, gather insights, and work through complex questions.

Top 3 emerging AI use cases

- SOPs, POLICIES & PROCESS DOCUMENTATION**

43%

Draft, refine, and standardize internal procedures to keep operations optimal.
- MARKETING CONTENT**

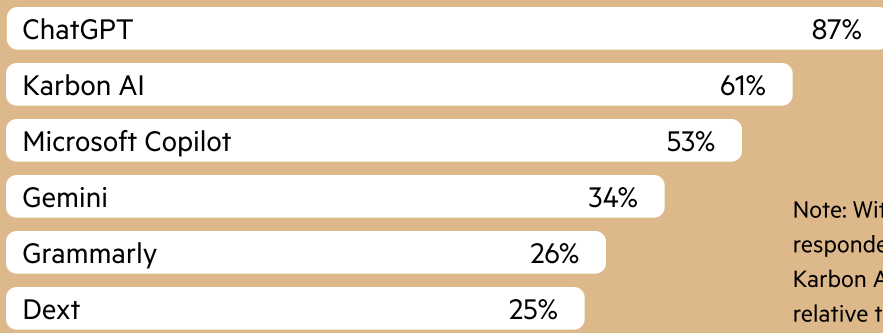
29%

Generate marketing content and expand on go-to-market functions.
- DATA VISUALIZATION & REPORTING**

23%

Turn complex data into clear visuals and summaries for clients and internal decision-making.

The most popular AI tools among accounting professionals



Note: With at least 48% of respondents using Karbon, Karbon AI's ranking is elevated relative to the wider market.

Understanding the Bigger Picture

For many firms, AI has become an integral part of the process, facilitating better outcomes at faster speeds.

An overwhelming majority (98%, which is +15% YoY) of accounting professionals are using AI, leaving a slim minority of stragglers. It's not just the number of people using AI that is significant—it's the frequency with which it's being used, with over half the industry now using it several times a day (55%) or daily (74%), compared to only 7% who use it rarely.

Unsurprisingly, 93% of accounting professionals who use AI several times a day are comfortable doing so. Just like with any tool, continued exposure breeds confidence.

But there is a gap in perception: accounting professionals underestimate their peers' frequency of use by 29%. In private, AI use is ubiquitous and frequent, but with each other, accounting professionals may present themselves as more conservative, or overestimate their own aptitude with AI.

For firm leaders, this is an opportunity for realignment. By empowering their teams to talk more often and more openly about how they use AI, they can establish a clear benchmark for success based on reliable internal metrics. While siloed knowledge halts innovation, communication can lead to knowledge sharing, the generation of new ideas, the cultivation of a more collaborative and curious culture, and the discovery of more innovative AI use cases that move the needle for the firm's productivity, growth, and talent development.

31% (+4% YoY)

of respondents are concerned that the gap between AI-positive and traditional firms will continue to widen.

Firms that use AI have already begun to see the payoff. 70% (-15% YoY) report improved efficiency and productivity, and with this increased capacity, the number of firms offering (16%, which is +3% YoY) or considering offering (42%, which is +5% YoY) new services has risen in the last year.

“

AI allows us to automate and make repetitive tasks more streamlined, which then allows us to focus on more value-add services.”

**Operations/Technology/Administration
Team Member**

4–10 staff accounting firm, Australia

For the 2% of firms that remain AI-resistant, this is a final boarding call: the plane is taking off with or without them.

Firms that offer training continue to see the benefits of AI:

On average, accounting professionals save 60 minutes a day (+7% YoY), or approximately 21 hours a month (+3% YoY), with AI. Skill level is a key contributing factor: AI beginners save 48 minutes per day, intermediate AI users save 61 minutes per day, and advanced AI users save 82 minutes per day. That's nearly a 35-minute difference between those who self-report as advanced and beginner AI users.

There's a reason why advanced AI users are at that skill level: they work at firms that are prioritizing their AI learning and development. In fact, 67% of advanced users work at firms that are actively offering or developing training, while only 29% of them work at firms that aren't offering AI training at all.

People working at firms that offer AI training save 28% more time than those who work at firms that don't, with 66% saving between 60 and 150+ minutes a day, which is approximately 55 hours a month.

63% (+7% YoY)
of respondents believe the value of a firm drops if it doesn't use AI.

21% of respondents are excited that AI could increase opportunities for M&A and private equity in the next 1-2 years.

“

Training is what separates firms that talk about AI from firms that get real results with it. You cannot become good at something you never practice. The firms that commit to training are the ones seeing faster adoption, better output, and way more confidence from their teams.

Leaders play an outsized role here. Not because they need to be the most technical people in the room, but because their behavior sets the tone. When a leader uses AI, experiments with it, and treats it as a normal part of the job, the team follows. When leaders keep AI at arm's length, the team hesitates.



Mike Libbey
Partner & COO at YBL, and 2025 Karbon Excellence Award Winner for AI Innovation

You need leaders who are willing to learn in public and show their teams that curiosity is encouraged.

That is what unlocks adoption.”

But training itself isn't the only driver of success. The training method itself has an impact. The three most common methods for delivering AI training are peer-level learning and knowledge sharing (26%), internal group workshops (22%), and self-guided learning (19%), reflecting a healthy balance of collaboration, formal training, and personal development.

While this is promising, there is a noticeable gap: coaching for leadership about how to train their teams on AI, despite being one of the least common training methods, has the greatest timesaving advantage of 86 minutes a day per employee—43% higher than the industry average.

The benefits of AI go beyond the technical aspects of accounting:

The next generation of people at your firm is already braced to use AI. 91% of professionals (+12% YoY) now believe that graduates are more likely to join firms using AI and advanced technologies. So as firms delegate entry-level tasks to AI, leaders will need to think creatively about how they reimagine early career opportunities.

91% (+12% YoY)

believe that graduates are more likely to join accounting firms that actively use AI and other advanced technologies.

By pairing AI tools with mentorship, redefining the role of the junior, and embedding digital literacy into the DNA of their firm, firms will not only attract the next generation—they'll build a multigenerational workforce that thrives in the new, AI-powered frontier of accounting.

Despite previous concerns about AI's impact on the [human element of accounting](#), 82% of accounting professionals believe AI has had a positive impact on their firms. In fact, two of the top three ways firms are benefitting from AI are directly tied to the human side of accounting: client relationships and communication (48%) and internal communications, teamwork, and collaboration (34%).

AI is transforming how accounting professionals work and how they connect. Through experimentation, they're learning that [AI doesn't replace human interaction](#)—it enhances it by freeing up time, reducing friction, and making communication more intentional.

“

AI is an opportunity to rewrite the way we work.”

Partner/Director/Owner

101–200 staff accounting firm, Australia

When implemented thoughtfully, AI becomes the quiet enabler of stronger relationships, higher trust, and more cohesive teams. It's proof that technology and humanity can evolve together.

“

AI is the future... It's the opportunity to focus on relationship-based advisory services and have more time to help our clients succeed.”

Individual Contributor

21–50 staff accounting firm, New Zealand

18%

of respondents believe AI positively contributed to employee workload and satisfaction in the last year.

“

AI has helped to speed up client communication and has made it more professional.”

Partner/Director/Owner

1–3 staff accounting firm, New Zealand

50%

of respondents believe AI will improve work-life balance and job satisfaction in the next 1-2 years.

But accounting professionals have the same concerns as last year:

Partners, directors, and owners still have the most trust and excitement in AI, which means they are best positioned to empower their team to embrace these opportunities.

But there's a barrier. 76% of firm owners are excited about the opportunity to use AI to forgo hiring staff in the next 1-2 years. Understandably, concerns about complete job displacement in the accounting field have increased to 22% in the last year (+8% YoY), with 33% (-7% YoY) of individual contributors concerned about what their role looks like in future, and 37% (+3% YoY) of operations, technology, and administrative staff feeling the same.

“

I think AI needs a lot of work. I don't trust it yet.”

Partner/Director/Owner

4–10 staff accounting firm, Canada

“

AI is extremely helpful, but I worry about its impact on relationships and the environment.”

**Operations/Technology/Administration
Team Member**

21–50 staff accounting firm, United States

Leaders have started to optimize their firms for AI: 20% have started making changes to their organizational design by outsourcing their junior roles, redesigning their organization, and filling junior roles with AI. In an industry facing a [talent shortage](#), these changes may be practical and even necessary, but the best leaders will balance the needs of the business with the morale of their team.

Concerns around data security have also increased to 83% (+7% YoY), which is 19% higher than it was three years ago. Operations, technology, and administrative staff are especially concerned (88%).

However, 27% of accounting professionals are excited about AI resulting in stronger cybersecurity and data protection in the next 1-2 years.

The challenge for firms isn't to choose between innovation and safety—it's to advance both in tandem. By implementing clear usage policies, providing regular staff training, and encouraging greater transparency about AI use, firms will position themselves to harness the benefits of AI without compromising [client trust](#).

“
To me, AI is a very good junior member of the team who is always available and is very well trained.”

Partner/Director/Owner
21–50 staff accounting firm, United Kingdom

The firms that have or are developing AI policies are more concerned about data security (80%) than those without one (73%). Rather than letting fear paralyze them, the most cautious firms are taking the most proactive steps towards risk prevention.

But there are still a number of professionals who are concerned about losing clients to AI-enabled technology in the next 1-2 years (40%), and fears around [ethical dilemmas](#) and biases (51%) have increased in the last year (+5% YoY).

“
AI gives firms the chance to scale the one thing that many clients value most: personal relationships.

When the repetitive work gets handled faster, we can spend more time understanding a client's actual situation and giving advice that feels tailored instead of generic.

The opportunity is huge. More proactive outreach, with deeper insights and a better sense of what the client needs before they even ask.

The challenge is keeping the human layer intact. Personalization only works when the data is clean and when a real person adds context, judgment and empathy.

AI can speed up the prep work, but it cannot replace the relationship. The firms that do this well use AI to amplify their humanity, not replace it.”



Mike Libbey
Partner & COO at YBL, and 2025 Karbon Excellence Award Winner for AI Innovation

The AI Paradox in Accounting

The [2025 edition](#) of this report gave an early answer to an important question: **Will the accounting firms that seize the opportunity and commit to AI training give themselves a significant advantage?**

The answer is still yes, but firms need to act now to reap the rewards.

Despite the widespread adoption of AI, less than half of firms (46%) are investing in training for their teams. Progress is being made, with the number of firms providing or developing training rising since last year (+9% YoY). But there is still a gap between optimism and outcomes.

Enthusiasm alone isn't enough to drive transformation. Without dedicated training, many teams will over-rely on experimentation to learn, creating inconsistencies in the usage, skill level, and safety of AI within the firm. Ultimately, it's an avoidable risk and a missed opportunity.

Not only that, but just 21% of firms have an [AI policy](#) and 21% have an [AI strategy](#), despite saving more time on average than firms that don't have one. This shows an undeniable connection between structure and measurable success. In this case, good governance doesn't slow efficiency—it accelerates it.

17%

More time is saved when firms have an AI policy compared to those without one

20%

More time is saved when firms have an AI strategy compared to those without one

The firms that can move beyond curiosity and be proactive about not only adopting AI, but training and operationalizing it, will rise above their more latent counterparts. Leaders especially need to treat AI as a strategic priority, implementing clear policies and ongoing education.

“

AI is a tool to increase efficiency and effectiveness, to be used with proper education and care.”

**Operations/Technology/Administration
Team Member**

101–200 staff accounting firm, New Zealand

The Impact of AI on the Profession

Echoing last year's report, the three functions forecast to be most affected by AI are bookkeeping (61%), accounting (37%), and tax (32%). Those numbers have risen by 4%, 8%, and 5% respectively since last year. Wealth management is still predicted to be the least affected (5%, which is +1% YoY), and the majority of accounting professionals (58%, which is -14% YoY) still agree that AI will transform the role of accountants from compliance to advisory.

“AI is the future...it's the opportunity to focus on relationship-based advisory services and have more time to help our clients succeed.”

Individual Contributor
21–50 staff accounting firm, New Zealand

Despite this, accounting professionals are more optimistic (55%, which is -9% YoY) than they are concerned (12%, which is +3% YoY) about the impact of AI, and a third of them (+6% YoY) feel no different about it compared to last year. This reflects an industry that is starting to accept and adjust to AI, embracing it as a catalyst for evolution, efficiency, and an elevated client experience.

“AI can never replace us, but it can help us, complement us, make our lives easier, and teach us.”

Manager
51–100 staff accounting firm, Canada

However, trust in AI has not caught up. It's actually decreased by 13% YoY. The real issue, though, is that nearly half of accounting professionals (46%) are unsure about whether or not to trust AI. The challenge isn't outright distrust; it's uncertainty. Many are still in the exploration stage, learning where AI fits into their work, and are discovering both the advantages and disadvantages of using it.

The more people work with AI directly, the more they understand and believe in the practical capabilities of it. Firm leaders are consistently the most trusting (37%) compared to individual contributors (33%), but their trust in AI has decreased (-18% YoY), while individual contributors—the hands-on users—are more trusting (+16%).

It's an important distinction: optimism is about *opportunity*, trust is about *outcomes*. For firm leaders and individual contributors to get on the same page, their approach to AI can't be isolated—it needs to be top-to-bottom.

Training plays a crucial role in building that momentum. Firms that offer or are developing training are 20% more excited by AI than those without training.

Meanwhile, the appetite to learn more about AI is especially strong in accounting professionals who aren't being trained. 43% of them are excited about AI and for the second year in a row, they are the most intrigued of all their peers. Currently, the people who are most willing to embrace this new technology aren't being served—and just like supply and demand, the firms that meet their need for training and education will surge ahead of the competition.

But there is a catch: firms that offer or are developing training are over three times more excited about AI (28%) than their peers believe they are (9%). This suggests that even with peer-level learning and internal workshops being the most common training methods, there is a hesitation to discuss this excitement.

Some hesitation is healthy. The cognitive dissonance from rapid AI advancement and the desire to maintain a careful distance from emerging technology are valid reasons to wait before openly expressing an opinion. At the same time, 42% of accounting professionals are concerned about being over-reliant on AI in the next 1-2 years. That suggests the fear around these conversations might not just be about whether AI is good enough, but where it could be *too* good.

At the end of the day, AI is a tool. The real trust needs to be in the accounting professionals who use it to help them deliver the greatest value to their clients.

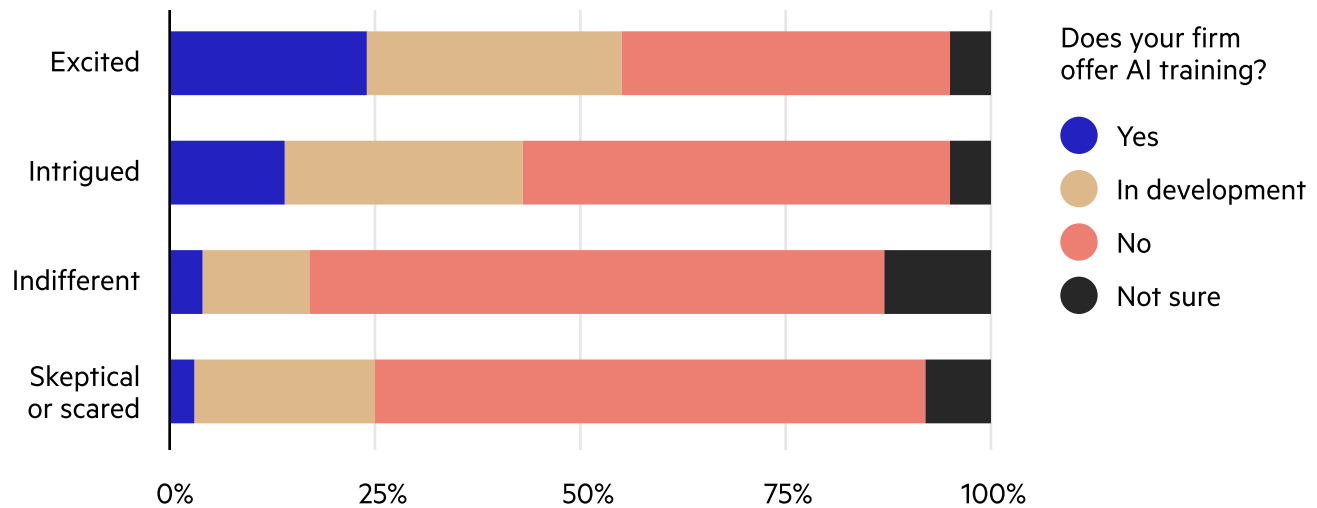
“

AI represents innovation and support, but it should never replace humanity. People—with their creativity, empathy, and values—are still essential to move the world forward.”

**Operations/Technology/Administration /
Team Member**

21–50 staff accounting firm, Australia

The impact of training and education on the perception of AI among accounting professionals



“

The firms that lean into the change brought about by AI will move faster, operate with more clarity, and attract the next generation of talent. The firms that resist it will feel like they are swimming upstream.”



Mike Libbey
Partner & COO at YBL, and 2025 Karbon Excellence
Award Winner for AI Innovation

Navigating the Future of AI in Accounting

Firms have adopted AI, and now they need to implement it effectively. The question isn't 'are you using AI?', it's 'how are you using it?'

AI might not be the perfect tool—firms believe it has negatively impacted data privacy and security (29%), and creativity, innovation, and curiosity (23%) in the last year—but 100% of accounting professionals cited at least one way it has positively impacted their firm in the last year. 52% reported no negative impacts at all.

Overall, accounting professionals are more excited about the [future of accounting](#), because of AI.

“

AI is a way to step forward into the future.”

Partner/Director/Owner

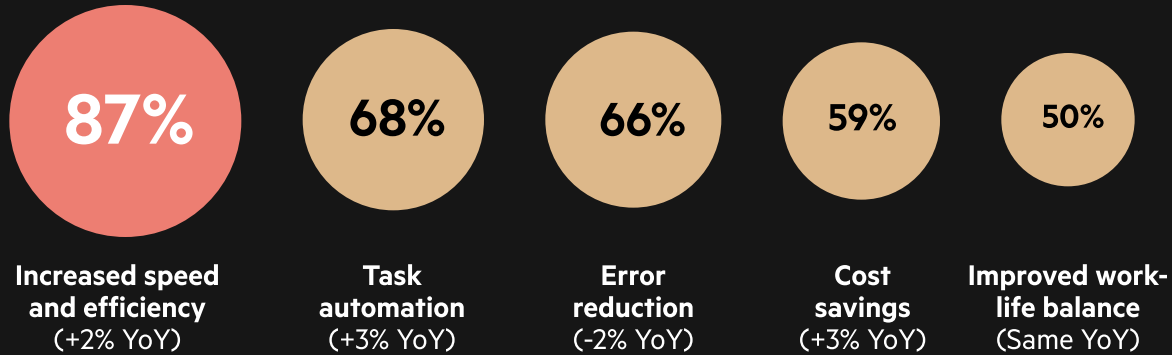
11–20 staff accounting firm, United Kingdom

The firms that continue to be proactive about AI will continue to reap the benefits. Proactivity towards AI includes:

- 1. Training** that encompasses both peer-level learning and coaching for leadership, and promotes a culture of collaboration, curiosity, and open dialogue.
- 2. Proactive risk prevention**, including cybersecurity training and an AI policy that establishes clear guidelines around the smartest and safest ways to use AI.
- 3. Visionary leadership** that embraces the chance to evolve with AI, documented in an AI strategy where team members are given permission, time, and resources to experiment.

The next phase of [AI in accounting](#) is about refinement: aligning culture, leadership, and infrastructure to ensure AI works for the profession, not against it. [Skepticism shouldn't be a blocker](#)—it should be a motivator, driving firms to be more strategic, more creative, and more relentless with how they use it.

Which benefits are accounting professionals most excited about?



“
AI is already changing the world as we know it... I believe we aren't capable of imagining the potential of the future with AI.”

Manager
11–20 staff accounting firm, Africa

The real choice is no longer between resistance or adoption. It's between being reactive or being proactive. In the end, the firms that experiment boldly, lead with curiosity, and build responsibly will do more than stand out—they'll shape the future of the industry itself.

Firm leaders need to ask themselves: will they let AI happen to their firm, or will they take the reins and harness AI as a catalyst for the next evolution of their firm?

“
Do not wait. Start now. Train your staff. Educate your clients. Rewrite your services. Build for the world that's coming, not the one we've known... You're not too late. But the window is closing.”

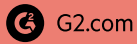
Partner/Director/Owner
4–10 staff accounting firm, United States



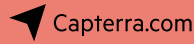
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KARBON Work

Capacity Dashboard Team: Accounting Due: This week Add Filter

Add Work	26 Work Items	13,940.00 Budget	82h 15m	6,460.00 Actual	38h	7,480.00 Remaining	44h 15m
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Sara Goepel 4

- Individual Tax Harriet London
 - Waiting on Client Due: Today
 - Budget: 3h 30m, Actual: 1h, Remaining: 2h 30m
- Monthly Accounts Pacific Coast Logistics
 - In Progress Due: Today
 - Budget: 3h 30m, Actual: 1h 15m, Remaining: 2h 15m
- Monthly Accounts Pepe Zulo
 - Ready to Start Due: Friday
 - Budget: 2h 30m, Actual: -, Remaining: 2h 30m

Yohan Seimon 2

- Service Proposal Farmer Fresh Markets
 - Actual: 30m, Remaining: 1h 30m
- Internal Process Review Management Team
 - Ready for Review Due: Wednesday
 - Budget: 4h, Actual: 3h 15m, Remaining: 45m

Lachlan Macindoe 4

- Financial Statements Roger Horder
 - In Progress Due: Wednesday
 - Budget: 6h 30m, Actual: 45m, Remaining: 5h 45m
- Monthly Accounts Richard Short Co
 - Approved Due: Wednesday
 - Budget: 2h 30m, Actual: 3h 15m, Remaining: -45m
- Monthly Accounts Moana Taranaki
 - Ready for Review Due: Thursday
 - Budget: 2h 30m, Actual: 1h 40m, Remaining: 50m

Paz Zwanikken 3

- Cash Flow Assessment Tamara Hulu
 - Ready for Review Due: Tomorrow
 - Budget: 1h 30m, Actual: 50m
- Discovery Meeting Dave Circuit
 - Ready for Review Due: Wednesday
 - Budget: 2h, Actual: 1h, Remaining: 1h
- Service Proposal Karina Howard
 - Ready for Review Due: Friday
 - Budget: 2h, Actual: 1h 20m, Remaining: 40m

RECENTLY VIEWED

- Kenneth Walker
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[Explore AI Agents](#)



Sara assigned the task to AI Bookkeeper



AI Bookkeeper connected to QuickBooks
Analyzing transactions and balances...
Preparing workpaper...



AI Bookkeeper @Sara I have created the Q1 workpaper for Reach Foundation and attached it to this work item for your review.



AI Bookkeeper shared a document



Q1_Financial Statements.xls



KARBON