AI ADOPTION TRENDS

FIELD REPORT 08 / OCTOBER 2026

Accounting & Finance AI 2026: close faster, prove the numbers

An operating field report for finance leaders and accounting firms: source records, reconciliation, review, audit evidence, talent, economics, and a disciplined close pilot.

01
SOURCE RECORD

02
REVIEWED OUTPUT

03
MEASURED RESULT

FREE RESEARCH EDITION / 18 PAGES

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THE DECISION

What this report helps you decide

An operating field report for finance leaders and accounting firms: source records, reconciliation, review, audit evidence, talent, economics, and a disciplined close pilot.

A useful AI pilot produces work a responsible person can check, improves a measurable result, and leaves a reliable path when the system is wrong. This report starts with the public evidence, then turns it into a small operating decision. It is an editorial synthesis, not an original industry survey.

THE LEDGER IS THE SOURCE OF TRUTH

AI can explain a variance or draft a workpaper, but every material number must reconcile to a controlled record and period.

CLOSING FASTER IS NOT ENOUGH

Measure late adjustments, unsupported entries, review cycles, audit requests, and reopens alongside calendar time.

AUDIT EVIDENCE HAS ITS OWN STANDARD

PCAOB rules address the reliability of information used in technology-assisted analysis. A fluent summary is not sufficient appropriate evidence.

BUILD SKILLS WITH THE CONTROL

Teach staff how to inspect a source, challenge a generated explanation, and record an override; a prompt library alone will not do it.

HOW TO USE IT

Read the evidence as a starting point, use the six operating decisions to choose one workflow, and answer the five scorecard questions before scaling. A provider announcement establishes that a product was offered; it does not prove your organization will get the same result.

MARKET SIGNALS

Three numbers. Three carefully limited claims.

Survey findings describe respondents and the questions asked. They are not a universal adoption rate or an experimental result.

88%

EXPECTED IMPACT

In AICPA & CIMA's 2025 survey of 1,446 global finance and accounting leaders/managers, this share expected AI to be the most transformative technology trend over 12-24 months.

8%

VERY WELL PREPARED

Share in the same AICPA & CIMA survey who felt their organization was very well prepared to manage the AI trend.

46%

SKILLS GAP

Share identifying generative AI as the most significant skills gap for their teams in that survey. These are perceptions, not an audit of proficiency.

Reading rule: do not combine figures from different surveys as though they share a denominator. A user survey, a regulatory observation, and a company rollout answer different questions.

A REPEATABLE CONTROL

From source to decision

The five handoffs below make a pilot auditable without turning every simple task into a committee meeting.

01 SOURCE

Name the approved record, owner, date, and population.

02 PREPARE

Let AI retrieve, compare, draft, or classify inside a defined boundary.

03 VERIFY

A reviewer checks material claims against the original record.

04 AUTHORIZE

A named person approves any client, financial, legal, or housing action.

05 LEARN

Record errors, rework, cost, and whether the intended result happened.

DECISION 1 OF 6

The close is a chain of evidence

A close is not a stack of narratives. Transactions enter subledgers; reconciliations tie them to the general ledger; controllers investigate differences; entries are approved; reporting packages are reviewed; the business explains what changed. AI is most useful where a person already has to compare records or summarize a supported variance. It is least useful when it turns an unsupported number into a polished explanation.

REAL-WORLD SCENARIO

A controller asks an assistant to draft a variance narrative only after it receives the approved prior-period and current-period ledger extracts plus a map of known one-time items. Each sentence links to a workpaper line.

WHERE IT FAILS

The narrative attributes a revenue increase to new customers when the difference came from a cutoff correction.

WHAT TO MEASURE

Unsupported explanations, review cycles, late entries, and time from close to approved package.

DECISION NOTE

Before expanding this step, choose an owner, sample real outputs, and write down the error that would make you pause.

DECISION 2 OF 6

Choose a reversible first workflow

Begin with a task that does not post to the ledger: classify incoming support requests, prepare reconciliation checklists, compare two policy versions, or draft variance questions. For journal entries, payment instructions, tax positions, and external reporting, require explicit authorization and independent checks. The system should propose a question or draft, not quietly change the books.

REAL-WORLD SCENARIO

An accounts-payable team flags possible duplicate invoices for review. A human compares vendor, date, amount, purchase order, and receipt before any hold or payment decision.

WHERE IT FAILS

A duplicate detector catches legitimate split invoices and blocks a critical supplier.

WHAT TO MEASURE

Confirmed duplicates, false flags, analyst minutes, supplier delays, and dollars recovered.

DECISION NOTE

Before expanding this step, choose an owner, sample real outputs, and write down the error that would make you pause.

DECISION 3 OF 6

Keep source and period attached

Every figure needs an entity, account, period, currency, source system, extract time, and owner. The assistant may compare or explain, but it must not fill a missing field by guessing. A strong output says which data was excluded and what remains unresolved. Version records matter when the underlying close package changes after the draft is produced.

REAL-WORLD SCENARIO

A multi-entity finance team labels trial balances by company and currency. The tool refuses to combine them until conversion and consolidation rules are supplied.

WHERE IT FAILS

A forecast table is mistaken for actuals and becomes a board-slide assertion.

WHAT TO MEASURE

Source-linked statements, stale extracts, currency and entity errors, and unresolved exceptions.

DECISION NOTE

Before expanding this step, choose an owner, sample real outputs, and write down the error that would make you pause.

DECISION 4 OF 6

Audit evidence and the reviewer

An auditor needs sufficient appropriate evidence, not just a plausible answer. The PCAOB's technology-assisted analysis amendments emphasize how electronic information is evaluated and used. The finance team should preserve source files, extraction rules, transformations, exceptions, and approvals so an auditor can reproduce the path. Reviewers should challenge outliers and omitted populations, not merely sign a generated summary.

REAL-WORLD SCENARIO

For a revenue sample, an auditor traces selected transactions from ledger to contract, invoice, delivery, and cash evidence. AI can organize the packet; it does not decide whether recognition criteria were met.

WHERE IT FAILS

The export leaves out a subsidiary, so the analysis looks clean only because the population is incomplete.

WHAT TO MEASURE

Completeness checks, unresolved exceptions, audit follow-up requests, and reproducible workpapers.

DECISION NOTE

Before expanding this step, choose an owner, sample real outputs, and write down the error that would make you pause.

DECISION 5 OF 6

The economics of finance AI

Model the unit of work: reconciliations, invoice exceptions, variance packages, or audit requests per period. Subtract license, integration, review, correction, and controls costs. Released hours are capacity until overtime, contractors, hiring, or an external fee actually falls. Faster close can have strategic value, but avoid assigning a dollar figure without an observed decision or financing consequence.

REAL-WORLD SCENARIO

A team handles 400 monthly reconciliations. AI saves six preparation minutes but adds three review minutes: 20 net hours of capacity at that volume. That is not a 20-hour payroll reduction unless staffing or paid work changes.

WHERE IT FAILS

A dashboard celebrates drafts produced while senior reviewers spend longer fixing them.

WHAT TO MEASURE

Net minutes per approved item, reopens, outside fees, overtime, and late adjustment rate.

DECISION NOTE

Before expanding this step, choose an owner, sample real outputs, and write down the error that would make you pause.

DECISION 6 OF 6

A 90-day close pilot

Days 1-20: choose one entity and close task, audit data definitions, and record two recent baselines. Days 21-45: run on prior periods, then compare generated output to approved workpapers. Days 46-70: use reviewed drafts in a live close, with an exception log and a manual fallback. Days 71-90: decide whether accuracy, reviewer load, close timing, and auditability improved together. Do not expand because the prose reads well.

REAL-WORLD SCENARIO

The controller, process owner, internal audit, information security, and a staff accountant review ten randomly selected outputs each week.

WHERE IT FAILS

The pilot finishes during a quiet month and is scaled before a complex quarter-end test.

WHAT TO MEASURE

Coverage, supported explanations, late corrections, review load, cycle time, and user workarounds.

DECISION NOTE

Before expanding this step, choose an owner, sample real outputs, and write down the error that would make you pause.

NAMED SOURCES

What the public cases do - and do not - show

Provider announcements, professional guidance, and survey reports carry different evidentiary weight.

AICPA & CIMA readiness survey

The 2025 survey of 1,446 finance and accounting leaders/managers reported a wide gap between expected AI impact and organizational readiness.

Limit: This is a global self-report sample. It measures expectations and preparedness, not verified return on investment.

Use it: Pair tool rollout with finance-specific review training and baseline measures.

PCAOB GenAI outreach

In 2024, PCAOB staff said the audit firms it contacted were using generative AI mainly for administration and research while exploring audit applications.

Limit: Outreach observations are not a census of every firm or proof of audit quality improvement.

Use it: Pilot evidence-producing work separately from administrative drafting.

PCAOB technology-assisted analysis

Amendments to audit-evidence and response standards apply to audits of fiscal years beginning on or after December 15, 2025.

Limit: The amendments concern technology-assisted analysis generally, not a blanket endorsement of generative AI.

Use it: Document data reliability, procedure purpose, exceptions, and reviewer conclusions.

BUSINESS CASE

Calculate the gain after the review.

Use one unit of work: one reviewed matter, reconciliation, or property inquiry. Replace the illustrative inputs below with local observations.

ILLUSTRATIVE MODEL

A team handles 400 monthly reconciliations. AI saves six preparation minutes but adds three review minutes: 20 net hours of capacity at that volume. That is not a 20-hour payroll reduction unless staffing or paid work changes.

THE SAME EQUATION IN EVERY SECTOR

Net reviewed minutes = preparation time removed - new verification and correction time. Cash savings require an actual reduction in paid cost. Freed time is capacity until it changes a measured outcome.

FIVE-GATE SCORECARD

- [ ] Do material numbers reconcile to a controlled source and period?
- [ ] Can an independent reviewer reproduce the data path?
- [ ] Are posting and payment permissions separate from drafting?
- [ ] Does the trial reduce total approved-work effort after correction?
- [ ] Have we tested a hard quarter-end or audit-request scenario?

Decision rule: if a material gate is unanswered, keep the trial limited and assign a fix. A high average score does not cancel one severe failure.

IMPLEMENTATION

A 90-day path that earns the next step

The report does not prescribe a universal threshold. Set your own before the pilot, using the error cost and the baseline for this workflow.

DAYS 1-20

Define and baseline

Choose one task, accountable owner, source records, allowed data, and excluded actions. Measure recent work before changing the process.

DAYS 21-45

Test on known work

Run past cases or a non-production sample. Keep a log of omissions, unsupported claims, corrections, and review time.

DAYS 46-70

Use under review

Allow a small live group to use the output with named approval and a manual fallback. Sample both easy and difficult cases.

DAYS 71-90

Decide by outcome

Compare approved work, cost, service, and severe errors to the baseline. Scale, modify, or stop by workflow.

AUTHORITY MAP

What AI may prepare - and who decides

A practical starting matrix. Change the permissions to match the job, the customer, and the cost of a wrong action.

WORK	AI MAY	PERSON CHECKS
Variance narrative	Draft from locked period extracts	Tie claims to workpaper and one-time items
PAUSE IF	Unsupported cause or stale extract	
Invoice exception	Flag potential duplicate or mismatch	Confirm vendor, receipt and payment status
PAUSE IF	Critical payment blocked without review	
Reconciliation	Suggest matches and missing support	Approve reconciling items and sign-off
PAUSE IF	Unexplained material difference	
Journal entry	Prepare supporting draft	Independent entry approval and posting
PAUSE IF	Autonomous posting or weak evidence	

FAILURE CHECKS

Six ways an apparently good pilot can fail

Test the weak points before a customer, client, auditor, or court discovers them.

01 Wrong period

Forecast data is presented as actuals.

Check: Stamp source, period, entity and extract time.

02 Incomplete population

A subsidiary is absent from an export.

Check: Reconcile counts and totals before analysis.

03 Fluent variance

The explanation sounds plausible but has no support.

Check: Require a workpaper link per material statement.

04 Review tax

Senior staff fix more than the assistant saves.

Check: Measure total approved-work minutes.

05 Control bypass

A draft posts an entry or payment without approval.

Check: Keep draft and posting rights separate.

06 Quiet-month bias

A simple month is scaled before quarter-end.

Check: Test the hardest close period in scope.

BEFORE PROCUREMENT

Ask for a demonstration on your own work

A polished sales demo answers almost none of the questions below. Request written answers and a small test on records you control.

01 **Can every generated number be tied to source system, entity, period and extract?**

02 **Can the tool prove the population is complete and detect a stale file?**

03 **What permissions prevent posting, payment, or silent changes?**

04 **Can an auditor reproduce the transformation and reviewer decision?**

05 **How are model changes and exceptions logged across close cycles?**

06 **What happens to the close if the provider is unavailable?**

Request a versioned export of sample outputs, errors, reviewer changes, and source links. If the supplier can only show a success story, the evidence is not ready for a scale decision.

PRINTABLE WORKSHEET

Write down the trial before the first login

One page can prevent weeks of arguing about whether an impressive demo became a better operation.

01 ENTITY AND CLOSE TASK

02 SOURCE SYSTEMS AND EXTRACT OWNER

03 CONTROLLER AND INDEPENDENT REVIEWER

04 TWO-PERIOD BASELINE AND HARD-PERIOD TEST

05 MATERIALITY AND SEVERE-ERROR TRIGGER

06 POSTING AND PAYMENT BOUNDARY

07 AUDIT TRAIL, FALLBACK AND DECISION DATE

Scale, modify, or stop? Decide from the documented baseline, severe-error rule, reviewed-work quality, and total cost - not the number of prompts or drafts.

SOURCE LEDGER

Open the evidence. Keep the scope.

Sources checked for this October 2026 edition. Links are clickable in the PDF.

Method: we synthesized dated primary guidance, original professional or member surveys, and named company announcements. This is not a representative survey conducted by AI Adoption Trends. Illustrative scenarios and economic calculations are explicitly examples; they are not reported customer outcomes. Figures keep the source sample and wording.

01 **AICPA & CIMA 2025 finance skills survey**

02 **AICPA & CIMA survey summary and sample**

03 **PCAOB 2024 generative-AI outreach**

04 **PCAOB technology-assisted analysis amendments**

Use this report to frame a local test. Check current rules and source versions before a consequential decision. Questions or corrections: gary@aiadoptiontrends.com