

BEYOND ACCOUNTING | AI & ACCOUNTANTS 2026

From Adoption to Value

What clients are actually doing with AI — and what it is costing them to find out

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14 MINUTES

Where I fit in today's session

1. What actually changed since 2025

Four numbers. Adoption is near-universal; maturity is not.

2. Three things I am seeing clients do

Month-end close · exception handling · small-firm advisory leverage.

3. Why every one of them became a controls project

The productivity case and the governance case are the same case.

4. Four questions I put to every client

Your takeaway — usable on Monday.

LEARNING OBJECTIVE 4

What changed since 2025

40%

of professionals now use generative AI — nearly double last year's 22%

15%

have adopted agentic AI; a further 53% are planning or evaluating it

97%

of finance departments report AI in some form, up from 76%

6%

of finance leaders report mature, enterprise-wide AI adoption

Sources: Thomson Reuters 2026 AI in Professional Services Report (1,500+ professionals) · Consero 2026 CFO Report (102 PE/VC-backed CFOs) · Savant 2026 Trends Report

The evaluation cohort for agentic AI is now larger than the entire adopted base was a year ago.

Deployment is not adoption. Adoption is not value.

79%

of mid-market CFOs say a quarter or more of the finance workload now runs through agentic tools; 28% say at least half

2 in 3

of those same CFOs call human oversight extremely or very critical to accuracy

18%

of professional-services firms track AI ROI at all — most others fly blind

Sources: Maximor Finance AI Adoption Benchmarking Report, 100 mid-market CFOs (79%, 2-in-3) · Thomson Reuters 2026 report, broader professional-services sample (18%)

Those first two numbers sit uncomfortably together.

If you cannot say what it saved and what it cost, you cannot defend the spend — or the risk.

DEFINITION

Assistant or agent? The distinction that breaks your controls

ASSISTANT

Answers one question and stops.

A human reads the output, decides and acts. The control point is unchanged — it is still the person.

AGENT

Plans and executes a multi-step task across systems.

Pull the data, apply the rules, take the action. The control point has moved — and often nobody has said where to.

The shift from answer to action is what your existing control environment was never designed for.

EXAMPLE A

Month-end close orchestration

Agents handle reconciliation prep, exception flagging and variance narratives. Humans keep sign-off.

Vendor benchmarks converge on a 40–60% close-cycle compression range in instrumented deployments.

WHAT WORKED

The task was already rule-heavy and evidence-rich — that is why it worked.

WHAT SURPRISED THEM

The bottleneck was never the model. It was a dirty chart of accounts and an inconsistent vendor master.

Data readiness is the tax you pay before any of this works.

EXAMPLE B

Exception handling and anomaly detection

Narrow scope, high volume, clear escalation path — anomalies, risk flags, and retrieval of policy and audit trails.

ICAEW points to the same concentrations: workflow orchestration, exception handling, retrieval of prior decisions.

WHAT WORKED

Success came from tight scoping, not from model sophistication.

WHAT SURPRISED THEM

The agent found real anomalies nobody had ever had time to look for.

That turned an efficiency project into a disclosure question overnight.

EXAMPLE C

Advisory leverage in the smaller firm

Research, drafting and first-pass analysis — in effect, the associate-level layer of the work.

Directional estimate: roughly 46% of 2–10 person firms use an AI tool weekly, up from ~22% a year ago; agentic adoption there is under 5%.

WHAT WORKED

The tools landed easily because the work was already unstructured and low-risk.

WHAT SURPRISED THEM

The constraint on going further is integration, not budget.

Smaller firms cite system integration as the top barrier; midsize firms cite change management and talent gaps.

The pattern in all three

Every one of these started as a productivity project.

All three ended up as a controls project.

Governance and ERP integration — not model quality, not licence cost — are the two biggest hurdles to further AI advancement in finance.

Savant 2026 Trends Report

YOUR TAKEAWAY

Four questions I put to every client

1

What is the inventory — including the consumer tools your staff use unofficially?

2

Where is the human approval gate, and is it documented?

3

What is the evidence trail if a regulator or your auditor asks next quarter?

4

What was the measured benefit, against what measured cost?

Success management is not a governance tax. It is the only reason the second and third use case ever get funded.

CONTEXT FOR THE PANEL

The tools are already in the audit. The standards are still catching up.

No binding AI-specific auditing standard exists as of September 2026

IAASB's 2025 global roundtables engaged 240+ stakeholders across six continents. Its action plan for non-authoritative AI/technology guidance was approved in March 2026, a guide-series roadmap was discussed in June, and further roadmap and draft content were on the table for its September 2026 meeting — this month.

PCAOB amendments to AS 1105 and AS 2301 are effective for fiscal years beginning on or after 15 December 2025

For calendar-year filers, that means audits of the 2026 fiscal year. Auditors must evaluate the relevance and reliability of technology-processed information — but the PCAOB was explicit these target general technology-assisted analysis, not AI-specific applications or firm-level AI governance.

The SEC has no standalone AI disclosure rule, but is already probing via comment letters

A formal rulemaking petition (File No. 4-882) requesting mandatory AI governance disclosures was filed in February 2026; in the meantime, existing materiality rules plus comment-letter pressure are the de facto enforcement mechanism.

Firms are proceeding on internal assumptions, not safe harbours. Build the documentation trail now — it will be demanded retroactively.

TAKE THIS AWAY

Almost everyone here already has AI in their workflow, whether they authorised it or not.

Very few can prove what it cost, what it saved, or who checked it.

**Start with an inventory. Put a named human on every approval gate.
Measure one thing properly.**

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