

94% of Accounting Teams in the U.S. Are Adopting AI Tools, but Many Still Struggle With Software Choices, Says Capterra Report

New Report Shows Rapid AI Adoption Is Outpacing Software Planning and Execution in Accounting

Arlington, VA, January 2026 — Capterra announced the release of its latest research report, [Accounting Software Buyer Trends: Action Areas for 2026](#). It reveals that while 94% of accounting teams in the U.S. are adopting AI-enabled tools, many continue to face challenges in selecting, implementing, and fully benefiting from their software investments.

The findings are based on the [Capterra 2026 Software Buying Trends Survey](#), which gathered responses from 3,385 software buyers globally, including 139 accounting software buyers, across 11 countries.

Bottom line: AI adoption is moving faster than long-term planning.

The research shows that many teams are rolling out AI-enabled tools quickly but aren't putting enough planning in place to support lasting success. Without clear implementation strategies, governance, and training, organizations risk underusing their software investments over time.

AI Adoption Is Nearly Universal, but Outcomes Vary

AI has become a central pillar of accounting software strategies. According to the report, 49% of accounting buyers say AI and technological developments are among the top factors influencing their business goals, reflecting rising expectations around automation, efficiency, and insight generation.

However, the report finds that adoption alone does not guarantee value. While nearly one-quarter of buyers (24%) are pursuing aggressive acquisition strategies to expand AI capabilities, 36% say increased software spending was driven primarily by adding new functionality such as AI.

Economic Pressure Continues to Shape Technology Decisions

Alongside rapid AI adoption, accounting teams are operating under sustained economic strain. **Inflation was the biggest pressure for accounting buyers in 2025: 55% say it had the greatest impact on their business, while 42% point to rising interest rates—five points above the global industry average.**

In addition, 38% of accounting professionals say new tariffs on imports have affected their operations, increasing demand for software that supports real-time expense visibility, cost tracking, and financial forecasting.

Rising rates, market volatility, and tariffs have hit accounting buyers the hardest in 2025



Inflation rates:
Accounting buyers have been affected by higher prices and other inflationary effects.



Interest rates:
Increased interest rates are affecting access to credit and increasing costs of repaying debts.



Market volatility:
Regulatory changes, interruptions in trade and other market fluctuations have affected businesses.



Tariffs:
New tariffs on foreign imports have affected accounting processes, supply chains, and bottom line for firms.

Source: 2026 Buying Trends Survey
Q: What are the top macroeconomic forces impacting your business? Select up to three.
n: 139 software buyers in accounting
Note: Only the top 4 of 7 possible answers are shown. Multiple answers possible, data adds up to over 100%



Client and Talent Challenges Expand Software Needs

There's **mounting pressure related to clients and talent**. More than half of accounting professionals (54%) expect difficulty acquiring new clients in 2026, while 45% anticipate challenges keeping pace with evolving customer expectations.

Internally, workforce issues remain persistent. 50% of accounting buyers expect difficulties upskilling and training staff, and 45% foresee recruitment challenges, reinforcing the need for tools that support productivity, collaboration, and employee development.

As a result, accounting teams are increasingly investing beyond core accounting systems. 55% have invested in or plan to invest in Customer Relationship Management (CRM) software, while 55% have adopted marketing software in addition to CRM. Moreover, 53% are considering Human Resources (HR) systems, and 26% plan to purchase Learning Management Systems (LMS) to support training initiatives.

Planning Gaps Continue to Drive Buyer Dissatisfaction

Despite the strategic importance of accounting software, satisfaction remains mixed. More than half, 56% of accounting buyers, report being satisfied with their software purchases, while 44% express dissatisfaction.

Notably, 36% say they identified a better solution only after purchasing software that did not meet their needs, and 44% acknowledge they would conduct more thorough needs assessments and security reviews in future purchasing decisions, underscoring gaps in evaluation and planning processes.

“Our findings show technological adoption is a priority for accounting buyers, but finding the right tool to meet specific business goals can still be a challenge in this sector. There are many pressing reasons to adopt up-to-date accounting software right now to address headwinds such as inflation, keeping client acquisition steady, and taking advantage of new innovations, like AI. However, missing out on the ideal fit is notably high among accountants, with many skipping out on key steps during the buying process.”, says David Jani, senior analyst at Capterra.”

For more insights, read the full report and visit [Capterra.com](https://www.capterra.com) to compare software products on the Capterra Shortlist.

About Capterra

Capterra is the #1 B2B marketplace for organizations to find the right software and services. Our platform connects buyers to over 2 million verified user reviews about products and services spanning 1,000 categories and offers actionable, objective insights and recommendations to help them find the best product or service for their specific business needs.

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