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RESEARCH SNAPSHOT / 2026

AI in U.S. SMB Financial Services

Key use cases, challenges, tools and adoption trends

01 Where AI creates value

Top 3 use cases for small financial firms

1 **Document & workflow automation**

Client intake, data extraction, reconciliation prep, onboarding and missing-document follow-ups.

75% of community banks automating processes; 9-10 month payback.

2 **Customer & revenue agents**

Quote and renewal follow-up, client servicing, compliant collections outreach and payment reminders.

Customer service automation is a top priority for bank leaders.

3 **Financial intelligence & compliance**

Reporting, fraud and anomaly checks, audit prep, compliance review and management summaries.

60% automating data & reporting; 45% fraud, risk & compliance.

02 What holds teams back

Top 3 challenges to useful AI adoption

1 **Data security, privacy & trust**

Client financial data is sensitive, and firms won't send it to tools they can't control.

#1 barrier: 55% of community banks.

2 **Fragmented systems & data**

Data sits across email, PDFs, accounting systems, portals and spreadsheets.

Pilots fall short on data (48%) and integration (46%).

3 **Skills, accuracy & measuring ROI**

Limited in-house AI expertise, concern about errors, and no baseline to measure results against.

50% lack expertise; 61% saw lower returns than expected.

03 Connect to the tools

Top 3 software / cloud environments

1 **Microsoft 365 / Google Workspace**

Email, Excel, Teams, SharePoint and files. The natural home for Copilot and AI agents.

2 **QuickBooks & accounting platforms**

Invoices, payments, payroll and ledgers. The most common accounting system for small businesses.

3 **CRM & industry systems**

CRM: HubSpot, Salesforce, Zoho, Microsoft Dynamics 365
CPA firms: CCH Axcess, Karbon, TaxDome
Insurance: Applied Epic, Vertafore AMS360, HawkSoft
Collections: Latitude by Genesys, Collect!, Beyond ARM

Salesforce leads CRM overall (~20%); HubSpot (~300K customers) and Zoho (1M+) lead with SMBs.

Directional ranking; no single survey ranks SMB software. Platform lists are common examples, not market shares.

04 Signals by segment

AI investment and adoption, 2026

CPA / tax firms — SPENDING

57% Say AI is their top tech investment (35% in 2024, 47% in 2025).

Thomson Reuters, 600+ tax pros

Community banks — SPENDING

78% Plan to raise fintech spending; 64% pursuing or planning AI ($30M-$7B assets).

York PR, 756 bank execs

Collection agencies — ADOPTION + SPEND

93% Use AI or machine learning (73% a year earlier); 76% plan higher tech spend.

TransUnion 2026

Insurance agencies — ADOPTION

65% Of agents used AI (37% a year earlier); 14% of agencies have implemented it.

Liberty Mutual, 1,149 agency staff

Wealth advisors (RIAs) — ADOPTION

63% Use AI in some way; only ~1 in 10 of those have an AI strategy.

Charles Schwab, 533 RIAs

Mortgage brokers — ADOPTION

55% Use AI daily or regularly; 72% expect significant growth.

AD Mortgage, 250+ brokers

START WITH THE WORK. CONNECT THE SYSTEMS. MEASURE THE VALUE.

Finance & insurance is the #2 U.S. sector for AI: 33.9% use AI, versus 17-20% nationally. Prioritize document workflows, customer and revenue agents, and financial intelligence.

Spending = investment or budget plans. Adoption = share using AI. Separate surveys: compare as direction, not a strict ranking.

SOURCE NOTES

IDC CRM tracker (2025); HubSpot and Zoho customer counts (2026); TransUnion; Thomson Reuters; York PR; Liberty Mutual; Schwab; AD Mortgage; U.S. Census Bureau BTOS; Wolf & Company; CSI; RSM; Coastal & Oxford Economics; Gartner (Sep 2026). Figures reproduced from the supplied research infographic; sources cover different populations and methods.

AI prepares. The workflow controls. Humans decide.