New England Society of CPAs

Start from Trust:
Adopting AI and New Technology in Small and Midsize CPA Firms

CPA Crossings

CONTENTS

INTRODUCTION The Trust Advantage

When your firm is entrusted with tax returns, payroll data, ownership information, financial statements, and the details clients would never hand casually to anyone else, caution is not a personality flaw. It is part of the value proposition. And any adoption of new technology by small and midsize CPA firms must be thoughtful and deliberate.

That is especially true in tax and compliance work. AICPA guidance reminds tax professionals that laws and professional responsibilities bind them to a high standard of data protection. The IRS is even more direct: protecting client data is the law, and tax preparers are expected to create and maintain written security plans under the FTC Safeguards Rule. When tax return information is disclosed or used outside ordinary preparation work, Internal Revenue Code Section 7216 can trigger specific restrictions and consent requirements. (1)

The goal of this paper is not to talk firms out of their instincts; it is to help them use those instincts well. Firms that will make good technology decisions over the next few years will not necessarily be the fastest adopters; they will be the ones that can distinguish between informed caution and accidental delay, between responsible piloting and paralysis, between real vendor maturity and polished demos. That work starts from where firms actually are, not from where software marketing assumes they should be.

Trust Is Not Adjacent to the Work — It Contains It

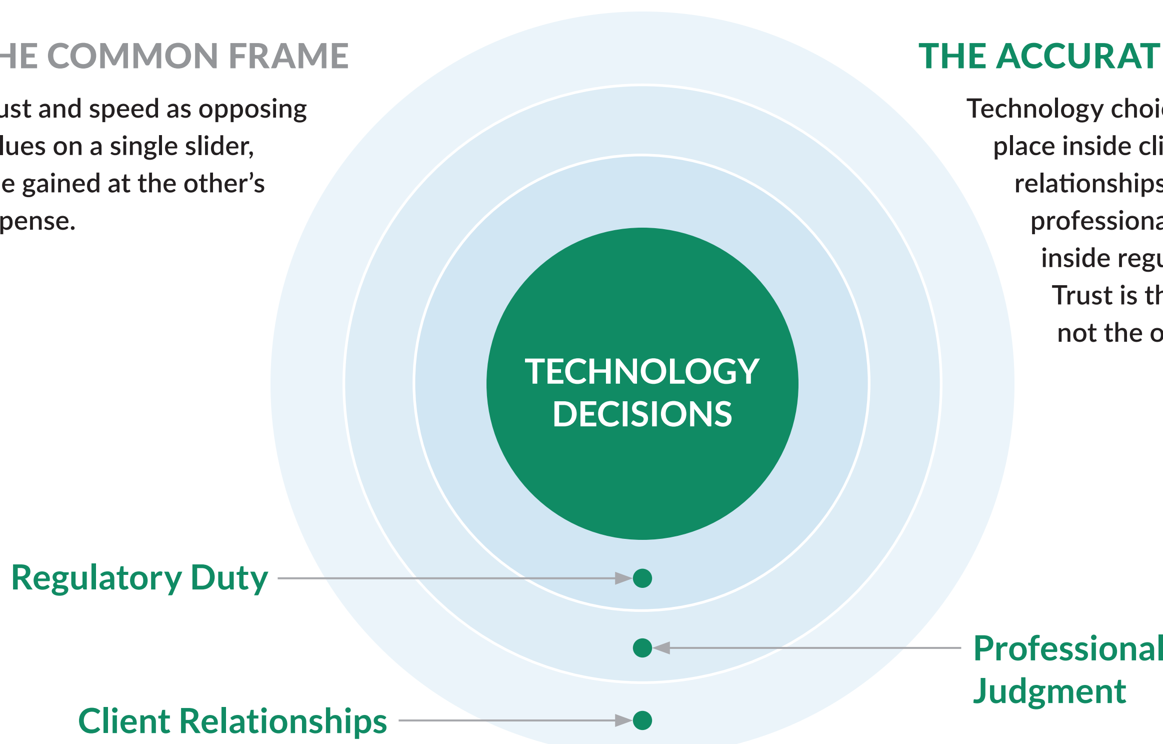
Technology decisions sit inside a structure that already exists.

THE COMMON FRAME

Trust and speed as opposing values on a single slider, one gained at the other's expense.

THE ACCURATE FRAME

Technology choices take place inside client relationships, inside professional judgment, inside regulatory duty. Trust is the medium, not the opponent.



SECTION 1 Validate the Skeptical Nonuser

Let's start by saying something plainly: a CPA firm that has not adopted AI broadly is not automatically behind. In many cases, it is behaving exactly as a regulated, trust-based professional practice should behave when encountering a fast-moving technology that touches confidential data, client communications, and judgment-sensitive work.

In the 2024 CPAFMA IT Survey, the most common response to the survey's AI question was "Neutral/Wait and See," selected by 63% of responding firms. Only 28% described themselves as excited or hopeful, and just 22% said they had implemented an AI policy. AICPA/CIMA survey reporting in the *Journal of Accountancy* likewise found that 71% of finance executives were at least moderately concerned about privacy, ethics, or accuracy risks, and only 6% had implemented generative AI in one or more business applications. By late 2024, implementation had only reached 6% (unchanged since the first quarter of 2024), even as interest rose and concerns remained substantial. (2)

This matters. Popular storylines concerning AI adoption are often distorted, assuming only serious firms are the ones already experimenting aggressively. But many CPA firms are not declining to adopt because they "do not get it." They are asking legitimate questions: Where does the data go? Who else can access it? What happens if the tool is wrong? What happens if staff rely on it too quickly? Can we explain its output to a client, reviewer, or regulator?

Those are signs of professional judgment, not objections to innovation.

The National Institute of Standards and Technology's (NIST) AI Risk Management Framework is useful here because it describes trustworthy AI in terms that go beyond speed or novelty. Trustworthy systems should be valid and reliable, safe, secure and resilient, accountable and transparent, explainable or interpretable, privacy-enhanced, and fair. For CPA firms, that broader frame is important. A tool that looks impressive in a demo but cannot support transparency, explainability, or controlled handling of confidential data is the wrong tool for the work you do. (3)

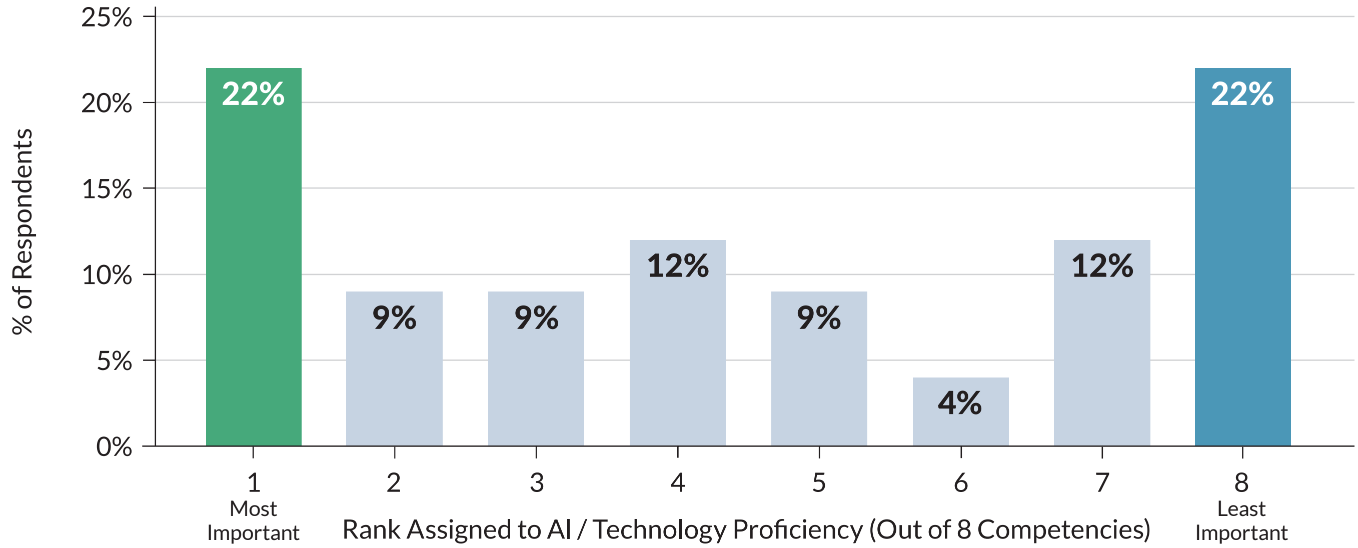
Firms land in different places today. Some are ready but waiting. Some are responsible skeptics. Some are experimenting uneasily without much policy underneath. None of those positions is correct or incorrect. Everyone should not be forced into the same posture. The point is to help each firm move toward informed, responsible adoption at a pace its leaders can defend.

Our survey, on the next page, echoes the dispersion: asked to rank AI and technology proficiency among eight competencies for new hires, small and midsize firm respondents split evenly at the extremes — 22% ranked it the single most important nonaccounting competency; 22% ranked it the least. (20)

Of course you will hear, "Why haven't you adopted yet?", when the better question might be, "What would let you move one step forward with confidence?" That small shift in emphasis changes the whole conversation. It respects the reality that for CPA firms, trust is not a soft value. Trust is part of the work.

The Field Is Split: How Small and Midsize Firms Rank AI/Tech Proficiency for New Hires

Equal shares put it first and last; the middle ranks are sparse (n=67)



There Are Two Ways to End Up in the Wrong Place

A spectrum of firm postures toward AI adoption.

FAILURE MODE: DELAY		DEFENSIBLE GROUND		FAILURE MODE: RECKLESSNESS
Paralysis	**Accidental Delay**	**Informed Caution**	**Responsible Piloting**	**Reckless Adoption**
Fear of getting it wrong freezes the whole question.	No decision is also a decision — but it isn't named as one.	Legitimate questions are asked; no answer is assumed.	Bounded pilots with clear success measures and human oversight.	Speed substitutes for scrutiny. The firm can't explain what it bought.

SECTION 2 Where Do I Start (With AI)?

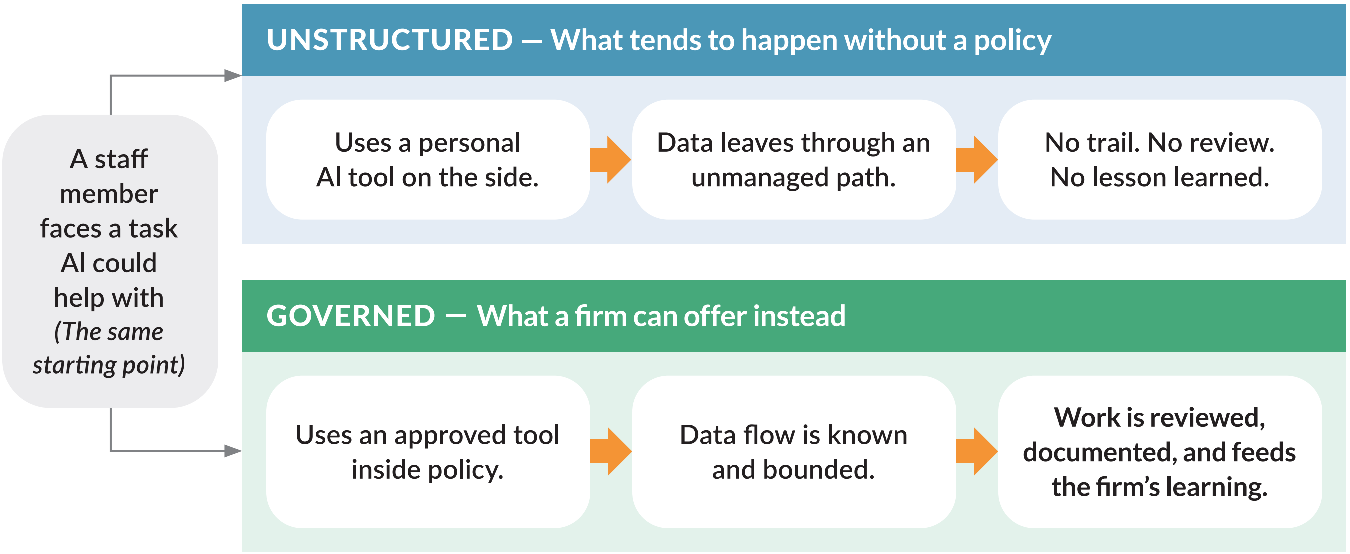
The most practical starting point is usually the least glamorous one: begin inside the systems you already know.

Many firms assume "technology adoption" means shopping for a brand-new platform, signing a long contract, and committing to a disruptive implementation. Often, advancing your tech posture can be much smaller. As the *Journal of Accountancy* recently advised practices that provide client accounting services (CAS), firms should first identify the AI-enabled and automation features already within tools they own, then choose one high-friction workflow for a 30- to 60-day pilot with clear success measures, such as time saved, review time, error reduction, or client feedback. The same principle holds even when a familiar vendor adds AI: firms should evaluate that feature deliberately as a separate product decision rather than assuming an existing relationship answers every risk question. [4]

For small and midsize firms, the data suggests most are closer to moving forward, at least from an infrastructure standpoint, than they realize. In the CPAFMA IT Survey, 65% of respondents said the majority of their applications and data were already housed with an external cloud provider, 81% reported SaaS or externally hosted voice systems, and 98% reported using web-based backup solutions. [2] In other words, the profession has already moved much of its infrastructure toward subscription, hosted, and modular delivery, even if some leaders think of their firms as technology conservatives. A step forward does not have to be a search for a breakthrough product; it can be a structured look at current tax, audit, document, workflow, and practice-management environments. What features already exist but are turned off? What release notes have you ignored during busy season? What has your current vendor shipped in the past 12 months that might reduce friction in document intake, review preparation, research support, drafting, scheduling, or workflow routing?

The Choice Isn't AI or No AI — It's Unstructured or Governed

Staff behavior is the same input. The firm's structure decides what happens to it.



A second low-friction entry point is your own team, especially early-career staff.

Across industries, younger professionals are already forming opinions about AI at work, and those opinions become more positive with familiarity and frequent use. Deloitte's 2024 Gen Z and Millennial Survey found that uncertainty is the dominant emotion around generative AI, but positive perceptions rise among frequent users. Microsoft and LinkedIn reported that AI use at work is now widespread, and bring-your-own-AI behavior is especially common in small and medium-size businesses, where 80% of AI users reported bringing their own tools to work (compared to 78% overall). In other words, many firms are not choosing between "AI use" and "no AI use." They are choosing between unstructured AI use and governed AI use.[5]

"Empower your early-career staff" is more than a culture slogan; it is a capability strategy. *Harvard Business Review* has documented how reverse-mentoring programs leverage digital natives' comfort with technology while accelerating mutual domain expertise. Reverse mentoring gives younger staff a structured way to surface what they are already doing with AI, where they are tempted to work around policy, and what guardrails would actually help. Senior leaders keep governance; junior staff bring visibility.[6]

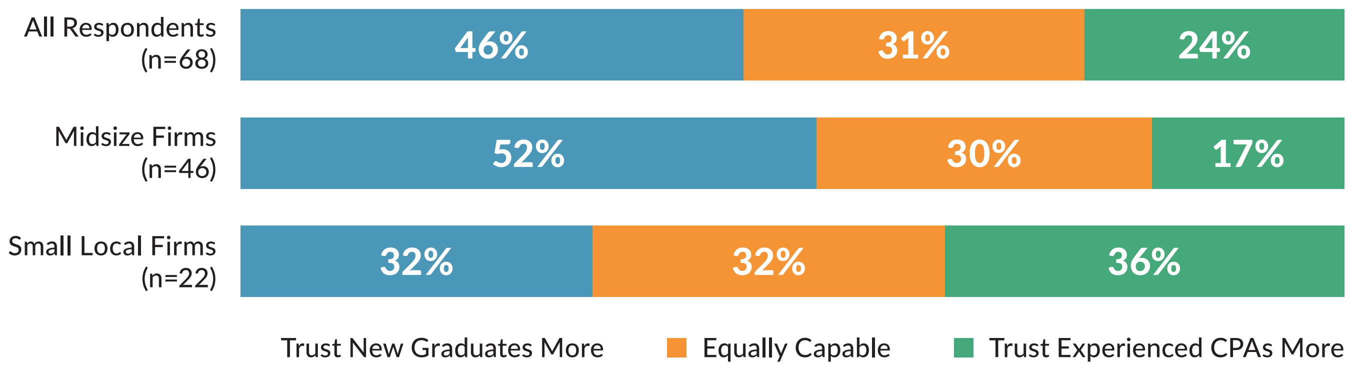
Our survey makes the point empirically. Asked directly whom they trust more to use AI tools in client work, 46% of small and midsize firm respondents (n=68) named new graduates, against 24% who named experienced CPAs; the remaining 30% saw the two as equally capable. Among Midsize respondents (n=46) the margin widens to roughly three to one — 52% to 17% — while in a Small Local subsample (n=22), responses split more evenly (32% / 36%). Across the full small and midsize firm sample, 72% agree or strongly agree that recent graduates are better prepared than experienced CPAs to leverage AI. Percentages may not sum to 100 due to rounding.[20]

The implication is that firm leaders are not, in practice, dismissing the early-career view: they are stopping short of structuring it. Reverse mentoring is the missing piece between an implicit judgment and a defensible practice.

Make it concrete: ask one or two early-career staff to demonstrate how they already use technology to summarize notes, organize tasks, or draft first-pass internal communications (without client data) and pair them with a manager who can discuss where human review, confidentiality, and documentation still matter. That exchange surfaces real behavior and teaches the firm to talk about AI in operational rather than ideological terms.[7]

Who Do Small and Midsize CPA Firms Trust More on AI in Client Work?

Midsize firms trust new graduates over experienced CPAs by roughly three to one.



SECTION 3 Compliance and the Regulatory Environment

Generic AI-adoption articles usually skip compliance and the regulatory environment, or flatten it into a vague reminder to "check security." For CPA firms, that is not enough. You are not just evaluating whether a tool is useful. You are evaluating whether it can fit inside a practice that already has legal, ethical, confidentiality, and supervisory obligations.

Begin with the baseline: if your firm handles taxpayer data, the FTC Safeguards Rule requires a written information security program that is appropriate to your size, complexity, and the sensitivity of the information involved. The rule also expects firms to oversee service providers, not merely trust them. IRS Publication 4557 translates that into practical steps for tax professionals, including a security plan, internal control review, anti-malware protection, strong passwords, multifactor authentication, encryption, and backups. IRS guidance issued through the Security Summit, its partnership with state tax agencies and the tax industry, reinforces that a written information security plan is not optional for tax professionals. [8]

This matters in vendor selection because modern tools rarely operate in isolation. Data may move from your core system to a cloud environment through sub-processors, and in some cases to an external model provider. A vendor that cannot explain that flow clearly is asking you to tolerate uncertainty, and your compliance obligations require specificity instead.

Practical due diligence in this space draws on established cybersecurity and supplier-risk standards. Firms should ask for a clear data-flow explanation that shows what data is accessed, where it is processed and stored, whether it is sent to an external large language model, and what is redacted or anonymized before leaving the system. That same standards-based diligence includes reviewing whether customer data is used to train or improve the model, whether the vendor can provide a relevant SOC 2 report, what subservice organizations are involved, and whether the vendor is willing to provide artifacts instead of vague assurances. The same guide warns firms to treat AI add-ons

A Demo Shows a Performance — Your Practice Runs the System

What a vendor demonstrates is not the same as what your firm has to operate.

THE DEMO SURFACE	The gap most vendor evaluations miss.	THE OPERATIONAL SURFACE
What the vendor shows you.		*What your practice actually has to run.*
A curated, happy-path scenario		Messy, real-client data with edge cases
One impressive output		Thousands of outputs a reviewer must rely on
No mention of uncertainty		A signal when the system is uncertain
No permission boundary tested		Inherits the firm's permission structure
No audit trail required		A defensible record of what the tool did
Confidence is the product		Explainability is the product
"It just works"		**It works, and you can show why**

A tool can be technically secure and still be operationally unfit.

from familiar vendors as separate products for evaluation purposes, meaning updated data-flow documentation, confirmation of any new subprocessors, clarity on opt-in versus default activation, and a real trial period rather than reliance on relationship comfort. [9]

Those are table-stakes questions, but they are not the whole job. The broader trust questions matter just as much, and they are the ones most likely to separate a tool that works in a demo from a tool that works in your practice.

Five Trust Questions to Ask Any AI Vendor

- **Can the tool inherit your firm's permission structure so the AI cannot "see" more than the human user is allowed to see?**
- **Can you tell when the system is uncertain, and does it trigger human review instead of bluffing through a result?**
- **Are there audit trails for AI-generated actions or suggested conclusions?**
- **Can you explain to a client, regulator, or internal reviewer what the tool did and where judgment still sat with the practitioner?**
- **If a model changes, can the vendor describe testing, rollback, and incident response procedures?**

These questions connect vendor evaluations to the way CPA firms actually manage risk. NIST's AI RMF is helpful here because it frames trustworthiness as a combination of reliability, security, accountability, transparency, explainability, privacy, and fairness. In a CPA setting, that means a tool can be technically secure and still be operationally unfit if it is opaque, difficult to supervise, or incapable of producing a defensible review trail. [10]

Tax-specific confidentiality adds another layer. AICPA's Section 7216 guidance notes that tax return information may not be knowingly or recklessly disclosed or used outside the permitted scope, and consent forms are needed in situations involving sharing with outside parties. That does not mean every software integration is automatically prohibited, but it does mean firms should not treat AI-enabled tools as if they were ordinary consumer productivity apps. Where tax return information is involved, the analysis should include who the outside party is, what role they play, whether consent is required, and whether the data use is necessary and contractually controlled. [11]

There is also a client-communication dimension. In 2025, the *Journal of Accountancy* noted that there is no single federal disclosure rule that automatically requires CPAs to disclose every use of generative AI to clients. But the same article makes the practical point many firms will recognize immediately: clients are likely to care how their information is stored, whether it is used to train a model, who has access, how long it is retained, and whether the work product was independently reviewed. In some situations, transparency will not just be a legal question, it will be a trust question. [12]

Regulatory and agency guidance cited in this paper is understood to be current as of May 2026. Rules and interpretations evolve; readers should confirm current requirements before applying any of this to their own firm.

SECTION 4 The Limits of Current Performance

Many firms are not delaying technology investment because they are complacent. They are delaying because their business has continued to perform.

AICPA's MAP research shows why that instinct can feel rational. The 2023 MAP Survey reported a 9.1% year-over-year increase in median total net client fees for all firms in 2022, along with rising compensation and profit measures. The 2025 MAP release reported continued revenue growth and an 11.9% increase in net remaining per partner (roughly, earnings left for each partner after firm expenses) over the two-year period from fiscal 2022 to fiscal 2024. If your firm has navigated the past several years with solid realization, healthy demand, and improving economics, "Why fix what isn't broken?" is a perfectly reasonable point of view that is financially grounded.[13]

The risk with this view, however, is not that the logic is irrational; the risk is that slow-building vulnerabilities can be masked by current profitability.

Three Vulnerabilities That Do Not Appear in This Year's Numbers

Profitability describes the surface. Slow-building risks sit underneath.
The firm looks, on paper, like it is winning.

ABOVE THE WATERLINE: WHAT THE INCOME STATEMENT SHOWS

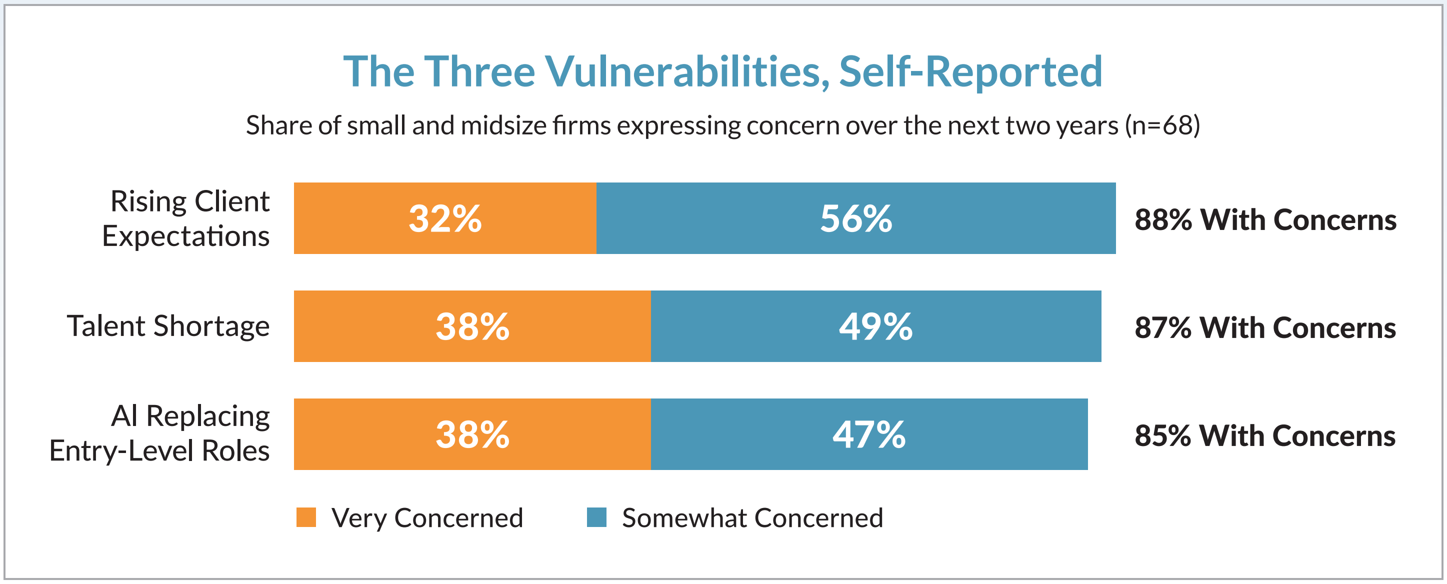
Talent Pressure	Rising Client Expectations	Deferred Learning
Technology-forward firms are more attractive to staff.	Faster, more insight-rich service, arriving unevenly, then all at once.	The training path for judgment has to be rebuilt deliberately.

BELOW THE WATERLINE: WHAT IT DOESN'T

Engagement prevents a profitable firm from confusing present stability with future readiness.

One of those vulnerabilities is talent. The AICPA's 2024 CPA Firm Top Issues Survey found staffing pressures at the top of firms' concerns list, with retaining qualified staff and developing next-generation leaders also ranking highly. The same survey pointed to staffing, emerging technologies, and regulatory change as common issues of concern over the next five years. Lisa Simpson, vice president of firm services at the AICPA, noted that technology-forward firms are attractive to professionals looking for innovation in how work gets done.[14]

Another vulnerability is client expectation. Across professional services, clients are increasingly expecting



real-time dashboards, on-demand support, predictive alerts, and more responsive insight, which is a pattern documented in cross-industry consumer and B2B research from Salesforce, and a shift visible in legal, advisory, and banking before it arrived in accounting. The fact that not every small firm sees that demand today is false assurance. Expectations tend to arrive unevenly, then all at once. And once clients begin to experience faster, more insight-rich service elsewhere, yesterday's acceptable turnaround can start to feel like tomorrow's friction. [15]

A third vulnerability is deferred learning. As entry-level and repetitive work becomes more automated, firms will need new approaches to training and supervision. The *Journal of Accountancy* has already framed the question: when the work that once trained people disappears, firms must teach conceptual mastery, judgment, technological fluency, source validation, and supervision of automated outputs. Waiting to buy a tool is one thing. Waiting to build those habits is another. [16]

Our survey corroborates: among small and midsize firm respondents, 87% express at least some concern about talent shortages, 88% about rising client expectations, and 85% about AI replacing entry-level work. [20]

The same data surfaces a related pattern. Asked to rank six potential growth areas, including "Practical Technology," both as a growth opportunity for their firm and as an area where their firm most needs help (1 = most, 6 = least), midsize respondents (n=46) show the largest "opportunity exceeds admitted need" gap on Practical Technology. It ranks second of six as a growth opportunity (mean 2.93; 50% rank it top-two) while ranking fourth as an area firms say they need help with (mean 3.41; 28% top-two). The +0.48 gap is the largest in the six-area set, alongside Precision Hiring (+0.45). In the smaller Small Local subsample (n=22), no comparable gap appears (+0.09, directionally). The "confident-with-technology" posture is concentrated among midsize firms. [20]

A gap between perceived opportunity and acknowledged need for help can mean the work is in hand. It can also reflect vulnerability that has not yet been named, which is exactly the masking effect this section describes.

"Invest now versus later" is not the best conceptual approach. A much better one is "**Engage now, invest strategically.**" Engagement can mean inventorying current tools, tightening policy, running a contained pilot, updating your vendor review process, and giving your team a safer language for experimentation. None of that requires reckless spending. But it does prevent a profitable firm from confusing present stability with future readiness.

SECTION 5 Reading Vendor Claims

The technology market is easier to navigate if you stop thinking of it as one market.

At one end are the established incumbents. Firms such as Thomson Reuters and Wolters Kluwer are rolling AI into existing tax, audit, and firm-management environments rather than asking firms to abandon the stack they already use. Both have emphasized cloud delivery, human oversight, and explainability in their public messaging. For a cautious CPA firm, their incremental model has real advantages: known relationships, familiar workflows, and AI features that sit inside systems your team already understands. [17]

Even so, “known vendor” should not mean “automatic trust.” The diligence questions set out in Section 3 still apply when an existing provider ships new AI functionality, sometimes more so because familiarity can quietly undermine scrutiny.

At the other end of the market are the new entrants. They are worth watching. CPA.com and the AICPA devoted the 2024 Startup Accelerator cohort to early-stage AI companies, and they have continued to feature AI-focused startup cohorts since then. This is a useful signal that the pipeline of purpose-built products aimed at accounting is real and growing. These companies can move faster, focus more narrowly, and sometimes solve practitioner pain points in ways larger vendors do not. But they also bring obvious questions about runway, support depth, implementation maturity, and regulatory fluency. [18]

So how do you distinguish genuine innovation from hype? As CPAs are wont to do, look for the red flags. They’re usually straightforward. Watch for vendors that:

- Cannot clearly explain where data goes or who processes it.
- Cannot provide a SOC 2 report or equivalent evidence.
- Dismiss human review or treat explainability as optional.
- Pressure you to sign before allowing a real pilot.
- Answer CPA-specific questions with generic SaaS language. [19]

Bringing these questions into every vendor conversation helps firms avoid two equally common mistakes: dismissing all new entrants because they are young, or excusing weak answers because the interface looks sophisticated.

CONCLUSION Start from Trust

The accounting profession's commitment to trust is not a barrier to technology adoption. It is the only durable way to do technology adoption well.

The commitment to trust keeps firms from handing client data casually to poorly understood tools. It forces better questions in vendor meetings, and it pushes leaders to think about supervision, review, explainability, and consent rather than settling for speed alone. It also lets a cautious firm move forward without feeling that it has abandoned its standards.

If there is one practical takeaway from this paper, it is this: do not wait for certainty before you begin learning. Start small. Look inside the tools you already own. Ask younger staff what they are already seeing. Update your vendor questions. Pilot one bounded use case. And remember that small and midsize firms have an advantage here: they can make decisions faster, involve the right people sooner, and test a narrow workflow without creating a multilayer governance structure around it.

The firms that navigate this period best will not be the firms that trusted everything. They will be the firms that started from trust, and then let that trust shape every technology decision they made.

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(20) CPA Crossings proprietary survey of U.S. CPA-firm professionals, fielded online via Alchemer. Findings reported here reflect the small and midsize firm subset (n=67–68 depending on item); respondents included managing partners, HR leaders, and recruiting/talent professionals across the Northeast, South, Midwest, and West. Percentages may not sum to 100 due to rounding.

ABOUT The NECPAs

The New England Society of CPAs (NECPAs) is the regional professional organization for CPAs and accounting professionals across Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont. Formed July 1, 2026, through the merger of the five state CPA societies, NECPAs represents more than 14,500 members in public accounting, industry and business, government, and education. Through its advocacy, continuing professional education, membership, communications, and career development programs, the Society provides services that allow its members to learn, connect, and prosper in the accounting profession.

New England Society of CPAs

ABOUT CPA Crossings

The CPA Crossings Research Program provides comprehensive research with data and analysis on the hottest topics trending in the accounting profession. We create the research instruments, conduct the data collection, analyze the results, and produce reports or presentations of findings. Some research is based on national data; other research includes specific state data. We can also help with the launch of your research by providing webinar presenters and support, infographics, blogs, social media videos, and more.

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