

AI in small financial firms

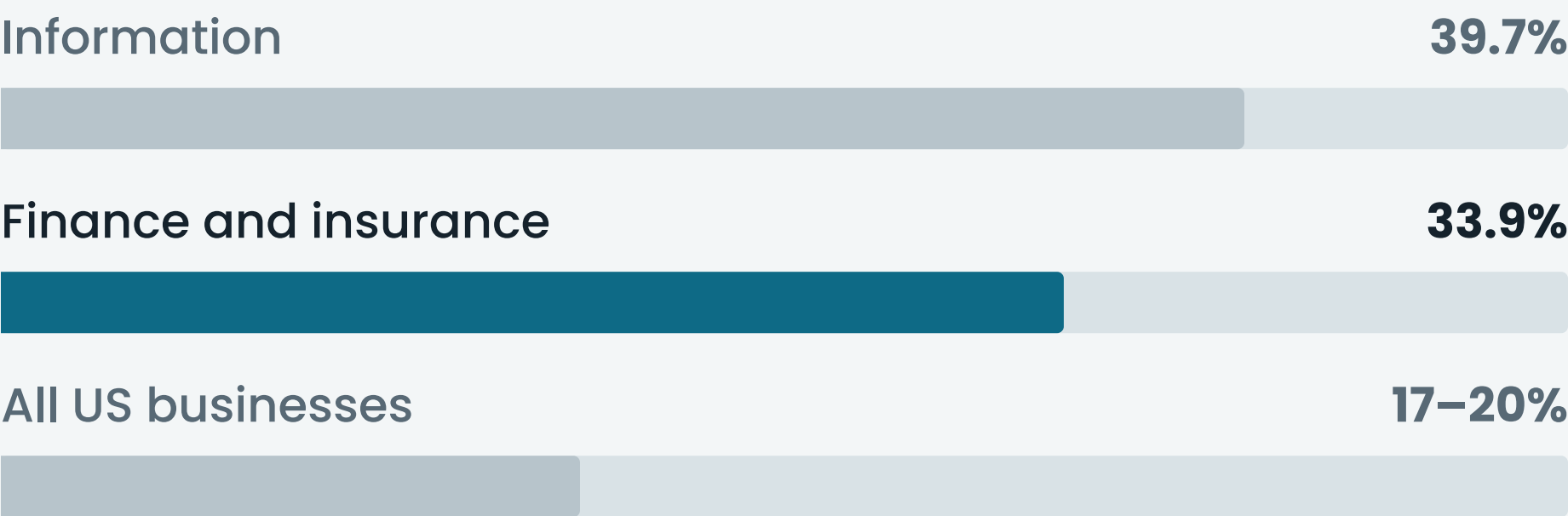
Who's adopting, what they use it for, what's holding them back, and where to start.

1 in 3

finance and insurance firms already use AI.
Across all US businesses, it's about 1 in 5.

Finance and insurance is the #2 sector for AI

Share of US businesses using AI now, by sector

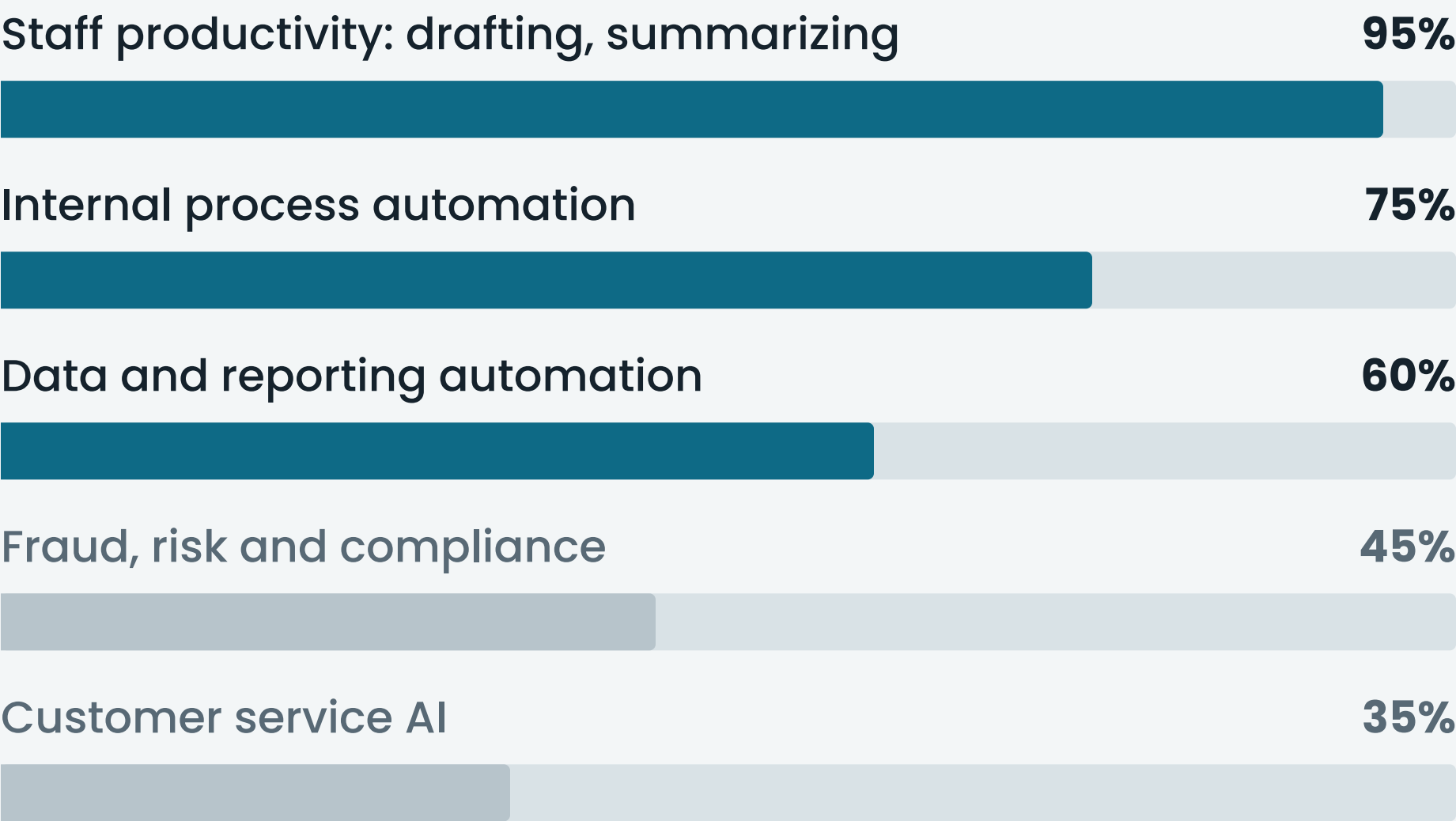


39% of finance and insurance firms expect to use AI within six months. Professional services, including accounting firms, ranks third among sectors.

Source: US Census Bureau, Business Trends and Outlook Survey, Dec 2025–May 2026; PIIE analysis

The top 3 use cases are all everyday work

Community banks exploring or investing in each AI use case

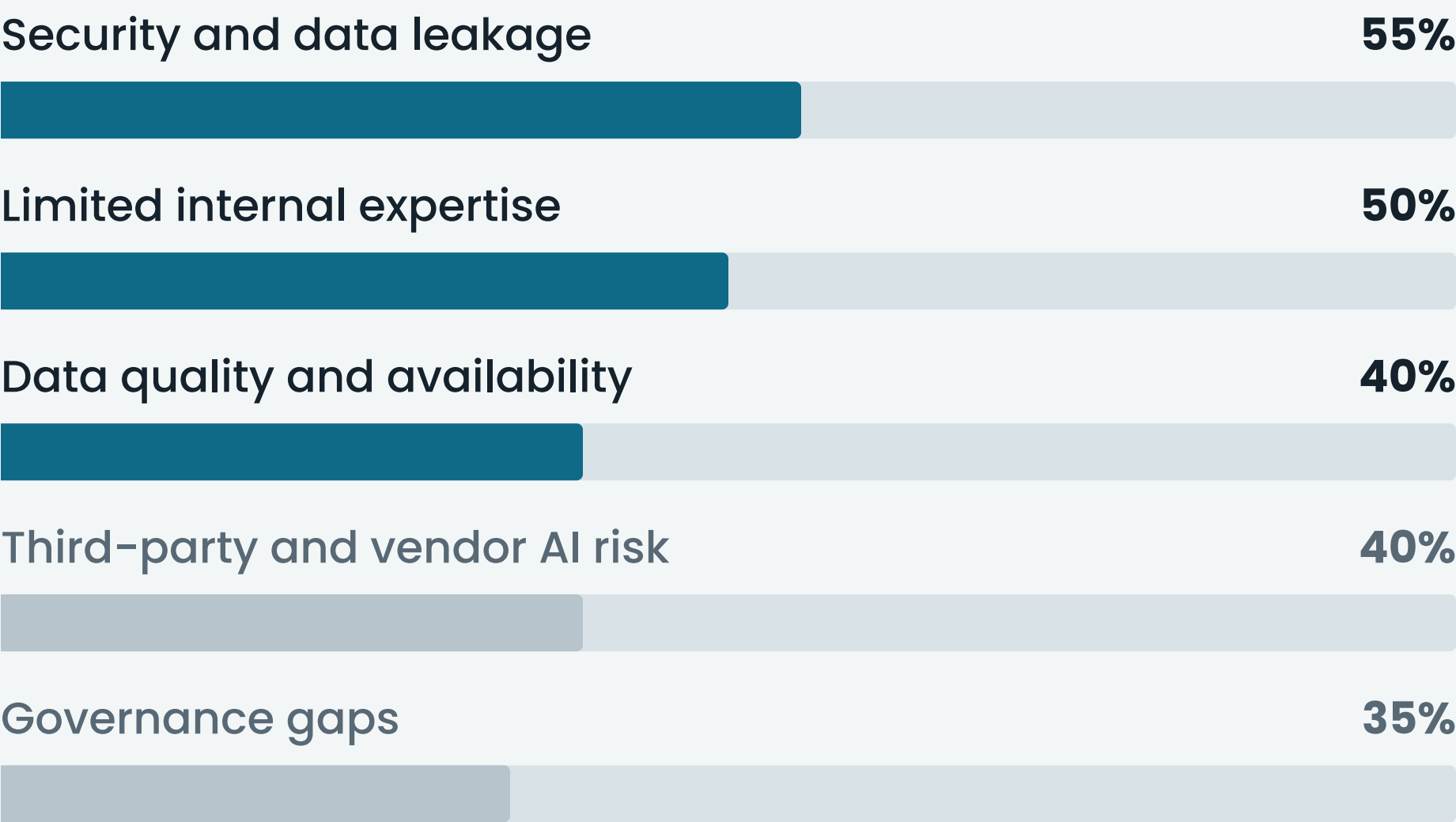


Document work pays back first: Gartner finds data extraction and payables automation typically return value in **9–10 months**.

Sources: Wolf & Company 2026 survey (17 community banks, \$750M–\$25B assets); Gartner, Sep 2026

Security tops the list. Skills and data come next.

Community banks citing each barrier to AI



61% of financial services firms saw lower AI returns than expected.
45% track only efficiency, not business outcomes.

Sources: Wolf & Company 2026; Coastal and Oxford Economics, 150 financial services firms

AI has to work inside the systems you already run

Supervised AI agents

Intake · follow-up · reconciliation prep · compliant outreach

↓ read and write back ↓

Microsoft 365 or Google Workspace

Email, documents, files, calendars

Accounting software

QuickBooks and similar: invoices, payments, ledgers

CPA firms

Practice and tax platforms

Insurance agencies

Agency management systems

Collection agencies

Collection platforms

When pilots fall short, the top reasons are data (48%) and integration (46%). A tool that can't connect becomes one more tab nobody opens.

Source: RSM, AI for financial services organizations in 2026

One workflow. One baseline. 90 days.

1

Pick one document-heavy workflow

Client intake, renewals or account prep: work that repeats every week.

2

Set a baseline before you build

Hours spent, turnaround time, error rate.

3

Keep a person on every output that matters

AI drafts, checks and routes. A person approves.

4

Measure for 90 days, then decide

Expand only after results and quality are reviewed.

AI prepares. The workflow controls. Humans decide.

Find the one workflow worth piloting: **orbitvalue.ai**