

SURVEY REPORT

AI in Finance & Accounting

Japan 2026

Adoption, Impact & The Future of Finance Talent

*Insights from the Finance and Accounting
professional network of Trusted Partners G.K.*

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Foreword

The Finance & Accounting profession is entering a period of significant transformation.

Advancements in generative AI, machine learning, and intelligent automation are changing how Finance and Accounting teams process information, prepare reports, analyze performance, and support business decisions.

As specialists in Finance and Accounting talent, Trusted Partners is uniquely positioned to observe how technological change is influencing hiring trends, skill requirements, and career development across the profession.

In this report, we explore how Finance and Accounting professionals in Japan currently use AI, where they are seeing the greatest value, and what they believe the future may hold.

We hope this report is a useful contribution to that conversation for professionals thinking about their own development; for leaders planning their teams, and for organizations working out what AI adoption actually means in practice.

As always, we are here to help. Please feel free to contact us if you have any questions.

Trusted Partners Team

Tokyo, June 2026



Methodology

This report is based on a survey designed and distributed by Trusted Partners in Q2 2026, targeting Finance and Accounting professionals within our professional network in Japan. The survey comprised nine questions spanning current AI usage, productivity impact, skills evolution, concerns about AI, and long-term employment outlook. Responses were collected anonymously via an online survey tool.

Given the network-based sampling approach, respondents skew toward professionals who are already engaged with questions around AI and the future of the profession — a context that readers should bear in mind when interpreting the results. Survey findings are presented alongside third-party data sources to situate the results within the broader Japanese and global AI landscape.

Disclaimer

This report has been prepared by Trusted Partners for informational purposes only. The findings reflect the views of survey respondents at the time of data collection and do not represent the views of Trusted Partners. Given the network-based sampling approach, findings should be interpreted as directional insights rather than statistically representative of the Finance & Accounting profession in Japan as a whole.

Third-party data cited in this report is sourced from publicly available materials; Trusted Partners makes no representations as to its accuracy or completeness. This report should not be relied upon as professional, legal, or financial advice.

Executive Summary

The Tool (AI) and the Thinker (Human)

Japan has historically moved cautiously with technology adoption in the workplace. That hesitancy appears to be changing.

Our survey findings have shown that Finance and Accounting professionals in Japan are actively embracing the use of AI, and it is already helping them become more productive. The functions benefiting most are financial reporting, forecasting, and analysis.

What emerges most strongly, however, is a shared consensus about the human side of the equation. Respondents agree that strategic thinking, business partnering, communication, and leadership are becoming more important as AI takes on more of the technical and repetitive work. Our Finance and Accounting professionals are not worried about being replaced. They are focused on being better.

The conclusion we draw from this survey is that the best Finance professionals will be the ones who know how to use AI effectively, question its outputs and apply the results to complex business decisions.

Key Findings

- **AI use is already common**

The Finance & Accounting profession is entering a period of significant transformation.

- **Productivity gains are consistent**

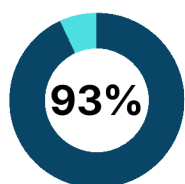
For many Finance professionals, AI is already delivering measurable efficiency improvements rather than theoretical future benefits.

- **Japan is viewed as a follower**

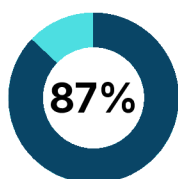
53% of respondents view Japan's Finance & Accounting sector as behind global peers in AI adoption, consistent with Japan's 48th global ranking at 22.5% adoption rate in Q1 2026.

- **Human skills are as important as AI skill**

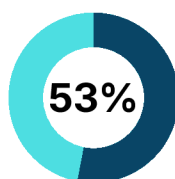
Business partnering & communication, AI tool proficiency, and strategic thinking top the list of skills gaining value. Technical accounting knowledge came last.



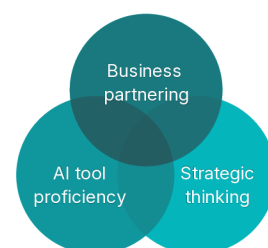
use AI at work



report
improved productivity



think Japan is behind
in AI adoption in Finance & Accounting

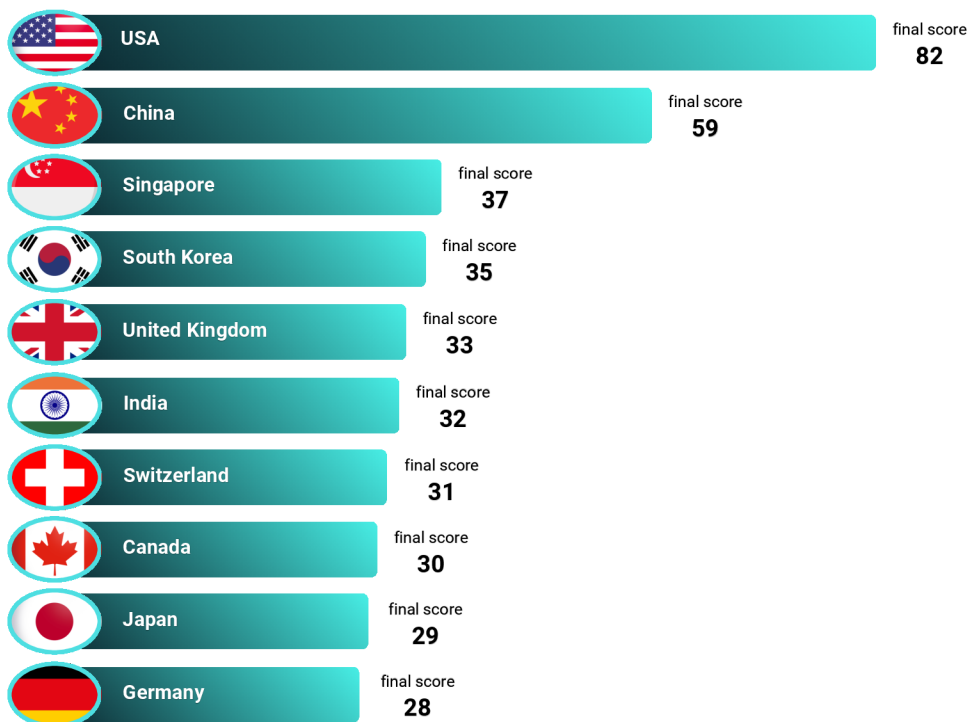


valuable skills in the age of AI

Market Context

Top 10 Countries Dominating AI Leadership

Japan ranks ninth with a final score of 29 out of 100 for AI brain / leadership, reflecting strong infrastructure and applied AI capability, particularly in industrial and robotics-driven sectors. While its academic scale in AI is limited, its deployment capacity remains one of the strongest in the top ten (Humanize AI, 2026).



Top 10 countries dominating AI leadership.

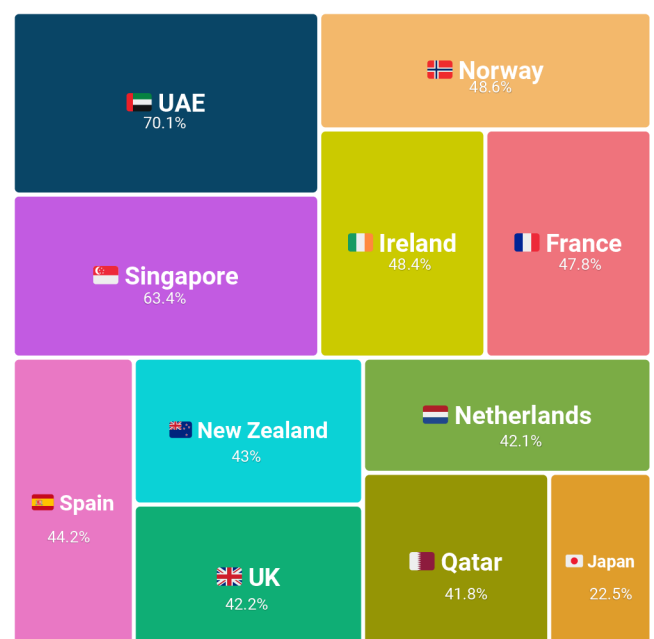
Source: Humanize AI, 2026

AI Adoption Rate in Japan

Surprisingly, Japan's AI adoption rate sits at 22.5% as of Q1 2026, ranking it 48th globally (Visual Capitalist, 2026). This places Japan at 48th place, well below leading adopters such as the UAE at 70.1% and Singapore at 63.4%, and behind every country in the global top 10, the lowest of which, Qatar, stands at 41.8%.

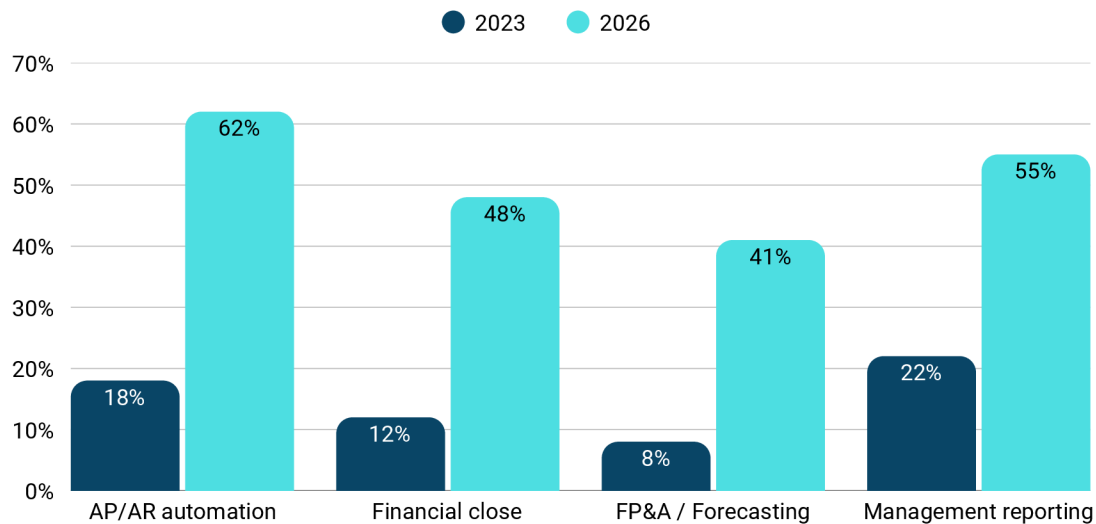
Global AI adoption – Top 10 countries (Q1 2026) with Japan.

Source: Visual Capitalist, 2026



AI in Japan's Finance & Accounting Function

We will discuss this topic further using our survey results in a later chapter. In this section, we will look into data / information from research and reports conducted by organizations in Japan in 2026.



AI adoption by finance workflow – Japan, 2023 vs. 2026

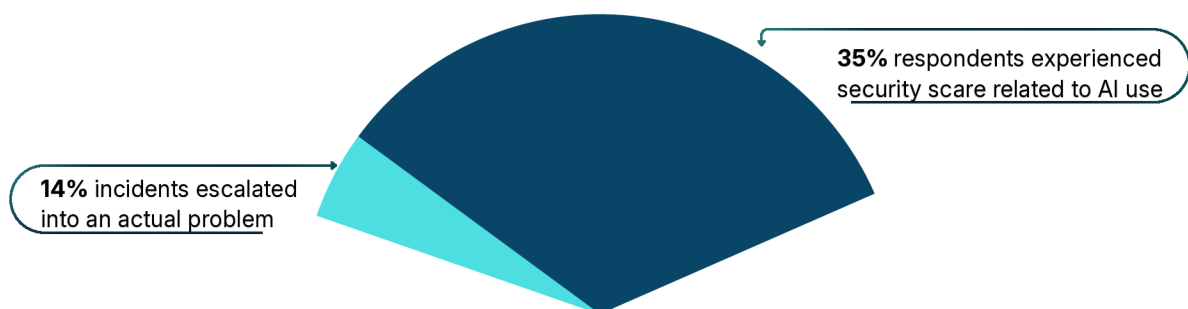
Source: PwC 2024, JASEC 2026, L.E.K. Consulting CFO Survey 2025

Research from JASEC (2026), PwC (2024) and L.E.K. Consulting's 2025 Office of the CFO Survey document growing AI integration in Japan's finance workflows.

The clearest, fastest returns come from the parts of finance that are high-volume, document-intensive, and rule-bound. Accounts payable, invoice processing, expense management, and month-end reconciliation are where the business case is most straightforward and where companies are already seeing documented results.

Governance is struggling to keep pace:

A Cybersecurity Cloud poll found that over 60% of Japanese AI users have shared internal financial and customer data with AI tools, and 35% reported a related security incident.



Reported security scares and incidents by Japanese AI users.

Source: Cybersecurity Cloud poll survey 2026

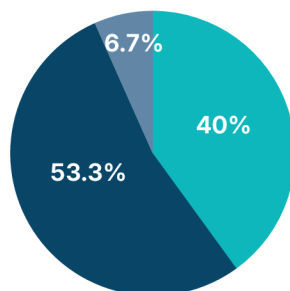
AI in Finance & Accounting Survey Analysis & Findings

Japan has been historically cautious of changes, however, when it comes to AI, we are seeing changes in many different ways. The same thing applies to the Finance & Accounting function in Japan.

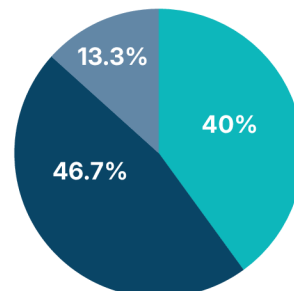
To better understand this shift, Trusted Partners conducted "AI in Finance & Accounting in Japan" survey in Q2 2026, targeting Finance and Accounting professionals within our professional network in Japan.

This section presents what Finance and Accounting professionals in Japan are feeling towards the AI changes in the function, as well as insights to help organizations and individuals stay aligned with the changes in the age of AI.

87% Report Improved Productivity



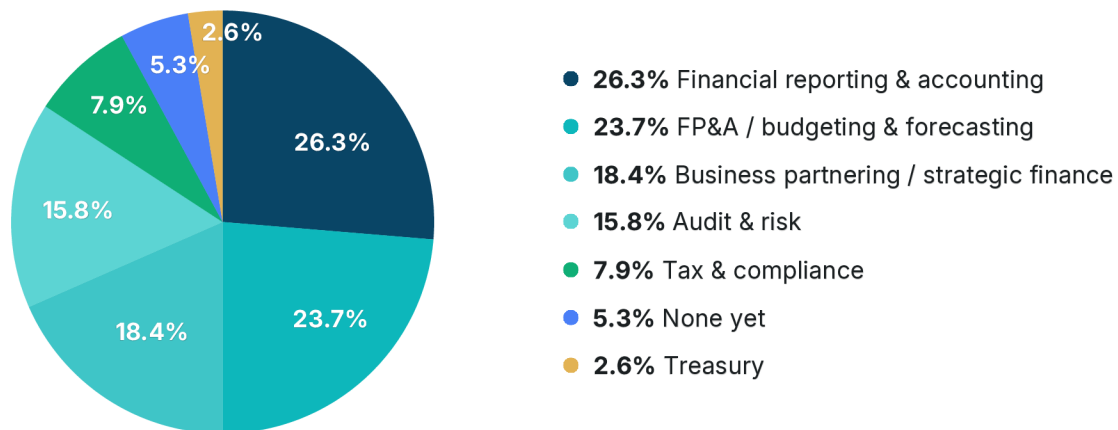
- 53.3% use AI occasionally
- 40% use AI regularly
- 6.7% waiting for AI implementation



- 46.7% somewhat improved productivity
- 40% significantly improved productivity
- 13.3% see no noticeable changes

- 93% of respondents are already using AI at work, either regularly or occasionally.
- Almost every respondent reported positive productivity gains from AI. 40% reported significant productivity improvements, while 46.7% reported moderate improvements. This suggests that AI adoption among Finance professionals may be progressing more rapidly than many organizations realize.
- The productivity upside of moving from occasional to regular, structured use is significant. The question is no longer '*should we use AI?*' but it is '*are we using it well enough?*'

Most Enhanced Functions with AI Adoption



Reported most enhanced functions by AI

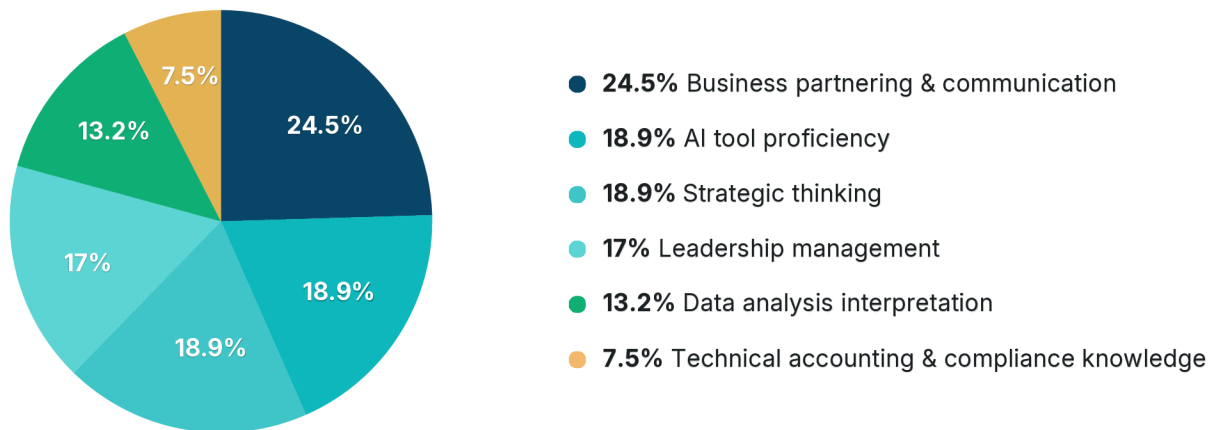
Source: Trusted Partners survey 2026

The Finance functions most enhanced by AI include:

- 1 Financial Reporting & Accounting
- 2 FP&A, Budgeting & Forecasting
- 3 Audit & Risk Management
- 4 Business Partnering & Strategic Finance

- While much public discussion focuses on predictive analytics, respondents reported immediate benefits from AI's ability to streamline reporting, documentation, data processing, and routine analytical work.
- The results suggest that AI's immediate impact is operational rather than transformational. Finance teams are leveraging AI to improve reporting, accelerate analysis, support planning processes, and reduce manual workloads.
- 2.6% of respondents cited treasury as a function enhanced by AI, and this absence is notable. It may reflect systems integration complexity and limited AI tool availability for treasury in Japan.

Human Skills Are Becoming More Important, Not Less



Reported most valuable skills in the age of AI

Source: Trusted Partners survey 2026

Respondents identified the following skills as becoming increasingly important:

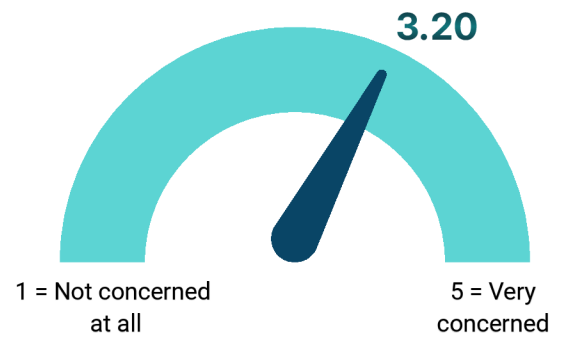
- 1 Business Partnering & Communication
- 2 AI Tool Proficiency
- 3 Strategic Thinking
- 4 Leadership & Team Management
- 5 Data Analysis & Interpretation

One of the strongest themes throughout the survey is the growing importance of human-centred skills.

- Notably, every respondent selected business partnering and communication as a critical future capability. Interestingly, technical accounting knowledge ranked lower than interpersonal and strategic capabilities.
- As AI automates routine work, Finance professionals are expected to spend more time influencing decisions, engaging stakeholders, and providing strategic guidance.
- The valuable skill shifts to capabilities that AI cannot replicate: **judgment, communication, leadership, and strategic influence**. The Finance professional of the future looks more like a business partner than a technical specialist.
- The future Finance leaders will likely require both technological literacy and strong commercial judgment.

Career Concerns Remain Moderate

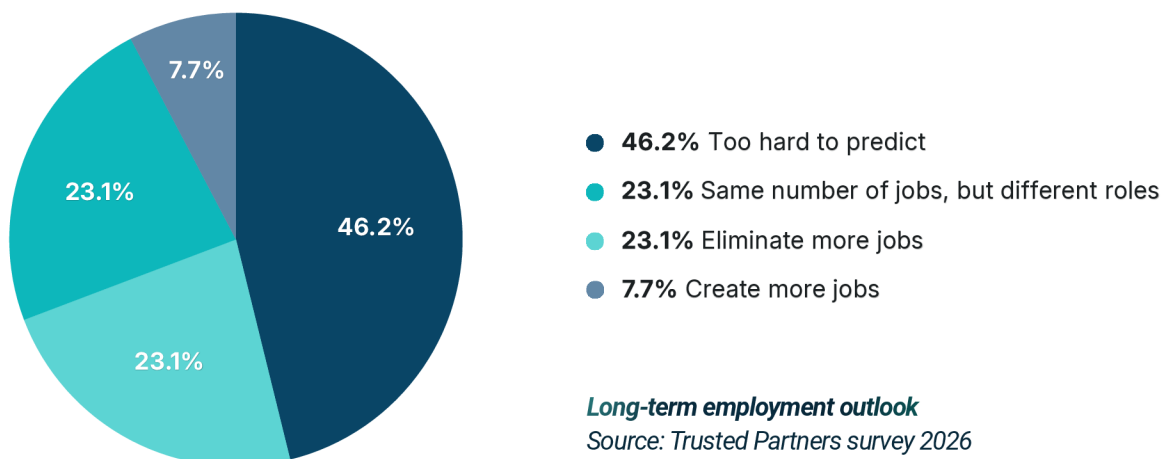
- Respondents generally expressed moderate concern regarding AI's impact on their careers over the next five years.
- Most respondents selected the middle point on the concern scale rather than extreme positions.
- This suggests that professionals recognize AI's transformative potential while remaining confident that human expertise will continue to play an essential role.
- The results indicate adaptation rather than fear.
- Finance professionals appear focused on evolving their skillsets rather than resisting technological change.



Career concern when it comes to AI
Source: Trusted Partners survey 2026

The Long-Term Workforce Impact Remains Uncertain

- When asked whether AI would create more jobs or eliminate more jobs within Finance & Accounting, respondents demonstrated genuine uncertainty.
- Nearly half stated that it is still too early to predict the long-term impact.
- What respondents do agree on is the direction of change: the nature of finance work is shifting, and the skills premium is moving toward judgment and leadership, regardless of the net employment outcome.
- Routine tasks may become increasingly automated, while demand grows for professionals capable of interpreting insights, influencing business decisions, managing technology, and leading organizational change.

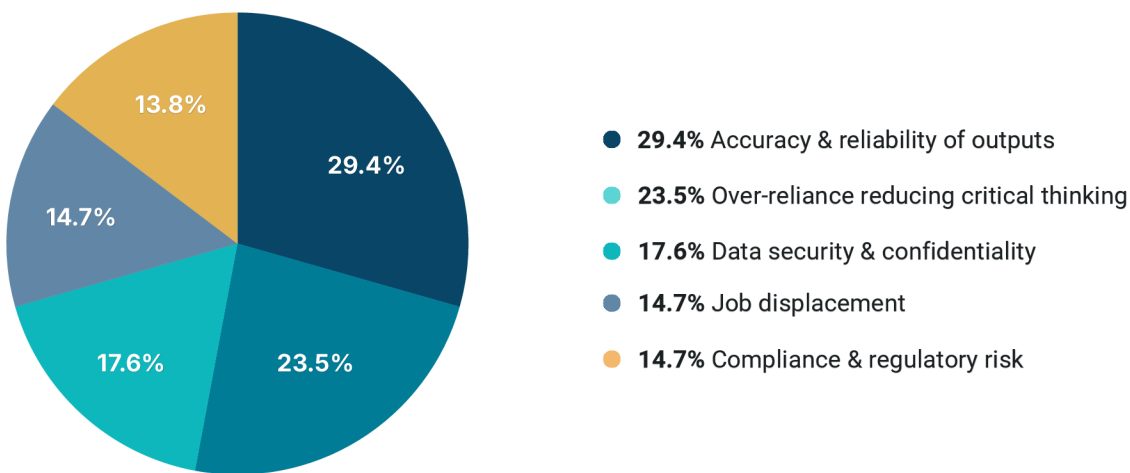


Long-term employment outlook
Source: Trusted Partners survey 2026

Trust Remains the Biggest Barrier

While respondents are optimistic about AI's benefits, concerns remain significant. The most commonly cited risks were:

- 1 Accuracy and reliability of outputs
- 2 Reduced critical thinking through over-reliance
- 3 Data security and confidentiality
- 4 Job displacement
- 5 Compliance and regulatory risk

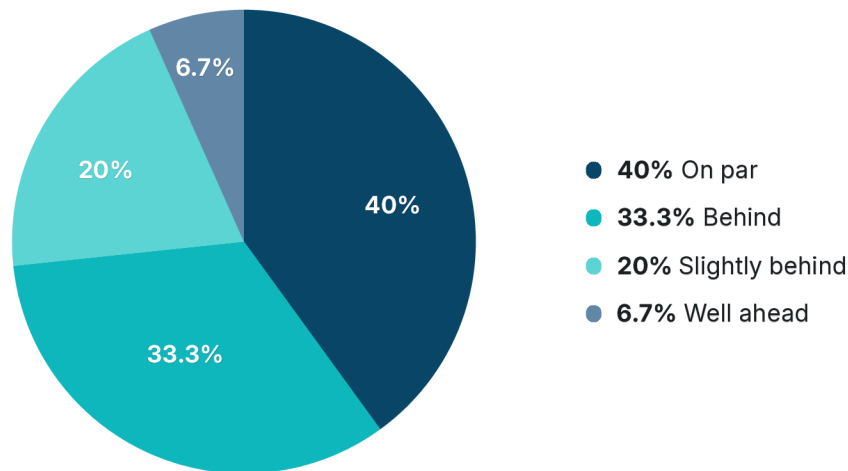


Reported biggest concerns about AI

Source: Trusted Partners survey 2026

- Notably, concerns around output quality and judgement ranked higher than fears of job loss.
- These concerns align with global sentiment. Stanford HAI's 2026 AI Index Report notes that documented AI incidents rose to 362 globally in 2025, up from 233 in 2024. In Japan, a Cybersecurity Cloud survey found that over 60% of AI users have fed internal financial data into AI tools, 35% reported a related security incident. Among those, 14% incidents escalated into an actual problem.
- This highlights the growing importance of governance, review processes, and responsible AI implementation.

Is Japan Falling Behind?



Perception of Japan's AI adoption rate in Finance & Accounting compare to global peers

Source: Trusted Partners survey 2026

- More than half of respondents (53%) view Japan as behind global peers in adopting AI in Finance & Accounting. This broadly aligns with Japan's actual 48th global ranking at 22.5% adoption.
- Despite concerns regarding Japan's overall position, individual respondents reported high levels of personal AI usage and positive experiences.
- This may suggest that adoption at the employee level is progressing faster than organizational transformation and governance.
- For many employers, the risk is no longer adopting AI too early, but adopting too slowly.

The Human Advantage

In the open-ended question, without prompting, our respondents showed a consistent theme: AI is a capable tool, but human judgement, process knowledge, and critical thinking remain essential.



"AI is merely a tool to make our systems work more easily. FP&A and Business Partnering leadership roles require creative strategic thinking. After all, who utilizes the 'tool' and how makes the positive impact."

— Survey respondent

"While AI improves productivity, it does not replace human thinking; Finance professionals must continue to think critically and define problems."

— Survey respondent

"Repeating tedious work is replaced by AI, but critical thinking and analytical skills are more required."

— Survey respondent

"AI is effective at handling standardized processes, but humans still need process knowledge to make modifications and accounting expertise to review the results generated by AI."

— Survey respondent

What This Means for Employers



What This Means for Finance Professionals

Rather than replacing finance expertise, AI appears to be elevating expectations around how that expertise is applied. Finance professionals should focus on becoming both **technologically capable** and **strategically valuable**. The most successful professionals will likely combine:



About Us

40+ Years of Combined Experience

Trusted Partners is a Tokyo-based specialist recruitment and executive search firm focused exclusively on Finance & Accounting hiring in Japan. With more than 40 years of combined Finance & Accounting recruitment experience, our team has built deep market knowledge and extensive networks across Japan.

From Accounting Managers and FP&A professionals to Finance Directors and CFOs, we help organizations secure top talent and support professionals in achieving their long-term career goals. We believe recruitment is not simply about filling positions: it is about helping companies build stronger finance functions and helping professionals build meaningful careers.

We aim to *build* a strong

Finance & Accounting Community

for professionals in Japan



Quarterly Community Events

We welcome all Finance & Accounting professionals in Tokyo. Topics are chosen based on requests.



Exclusive CFO Breakfast

CFO from both nikkei and gaishikei companies gather together to share industry updates, discuss strategies.



Connect Mentorship

We create the platform to connect mentors with mentees (no connection fee).

Join our Finance & Accounting Community

Keep up to date with our latest newsletters, upcoming events, and relevant insights from the Trusted Partners team



Sources & References

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