



# AI Impact vs. Hype in APAC Finance 2026

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Insights for Asia-Pacific organisations

- Based on 61 completed responses from finance professionals across roles and industries in Asia-Pacific region

# About this report

APAC finance teams are already using AI where the work is real.

In our APAC respondent data, 95% are experimenting with or using AI. Most are either applying AI to specific finance workflows or testing it through pilots. A smaller group has moved further, with 18% reporting broad AI adoption compared with 15% globally in our [“AI Impact vs. Hype in Finance 2026”](#) report.

This shows us that APAC teams aren't waiting for AI to mature somewhere else first. Finance teams are testing it in the work they already know: reporting, approvals, AP invoice processing, reconciliation and close. Those workflows have familiar, structured processes so teams can audit inputs and outputs for fidelity.

The global report shows the same pattern: finance teams see stronger outcomes when AI moves out of pilots and into live workflows with ownership attached. Teams using AI in specific workflows are nearly twice as likely to report positive ROI as teams still in pilots. But APAC also shows the cost of getting it wrong. When AI underdelivers, 51% of APAC respondents say the biggest impact is more work to correct or reconcile data. Globally, that figure is 43%. So the risk is not just failed experimentation. It is cleanup work landing back on the finance team.

This regional cut looks at where APAC finance teams are seeing AI work, where confidence is building and where hype still creates more effort than value.

## About Zone & Co

**Zone & Co** is the pioneer of ERP-native agentic finance, purpose-built to operate within the world's #1 AI Cloud ERP. Trusted by more than 4,000 companies worldwide including Salesloft, Figma and Avalara, Zone unifies finance workflows and embeds agentic AI directly inside the system of record to deliver measurable results such as 94% faster bookings and 90% more efficient billing.

# 82%

Of broad AI adopters report high confidence in ERP-native AI

# 95%

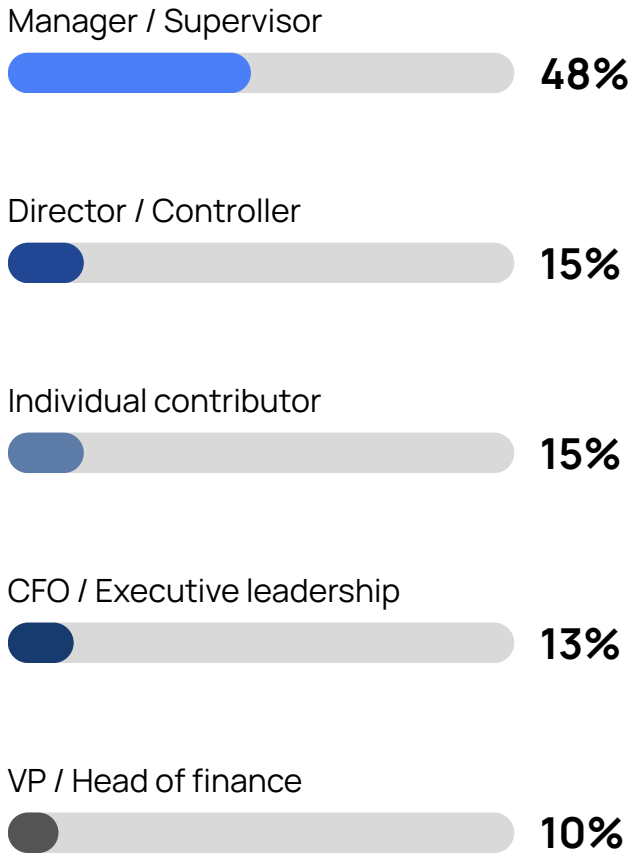
Are experimenting with or using AI

# 18%

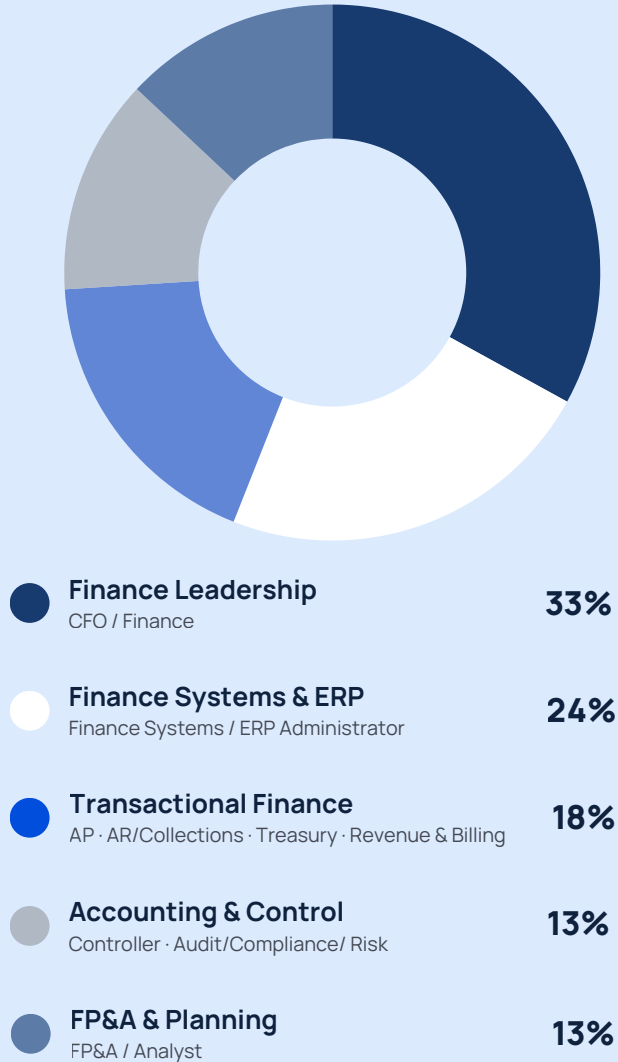
Of APAC respondents are broadly adopting AI vs. **15% globally**

# Who we surveyed

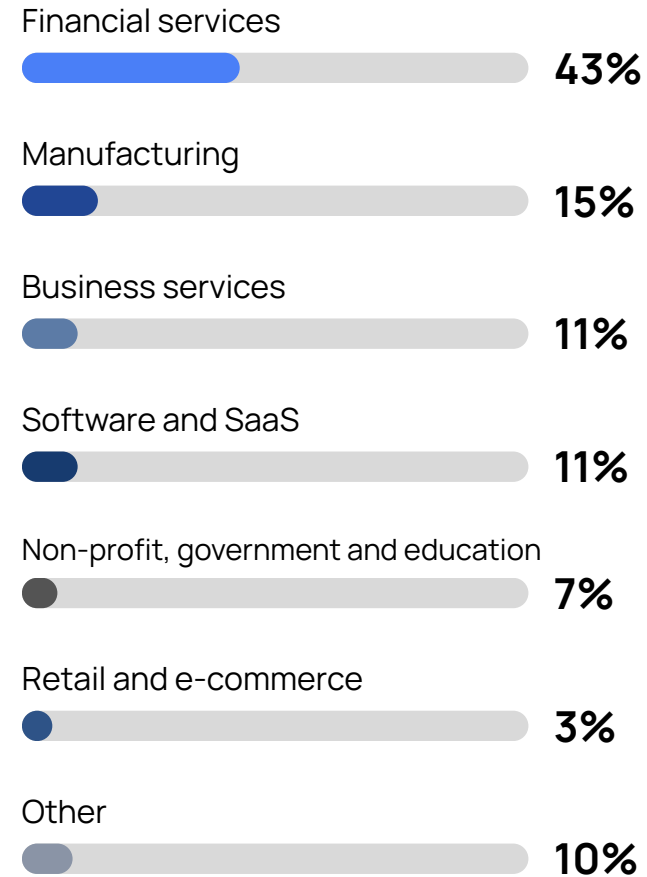
## Seniority



## Finance function



## Industry



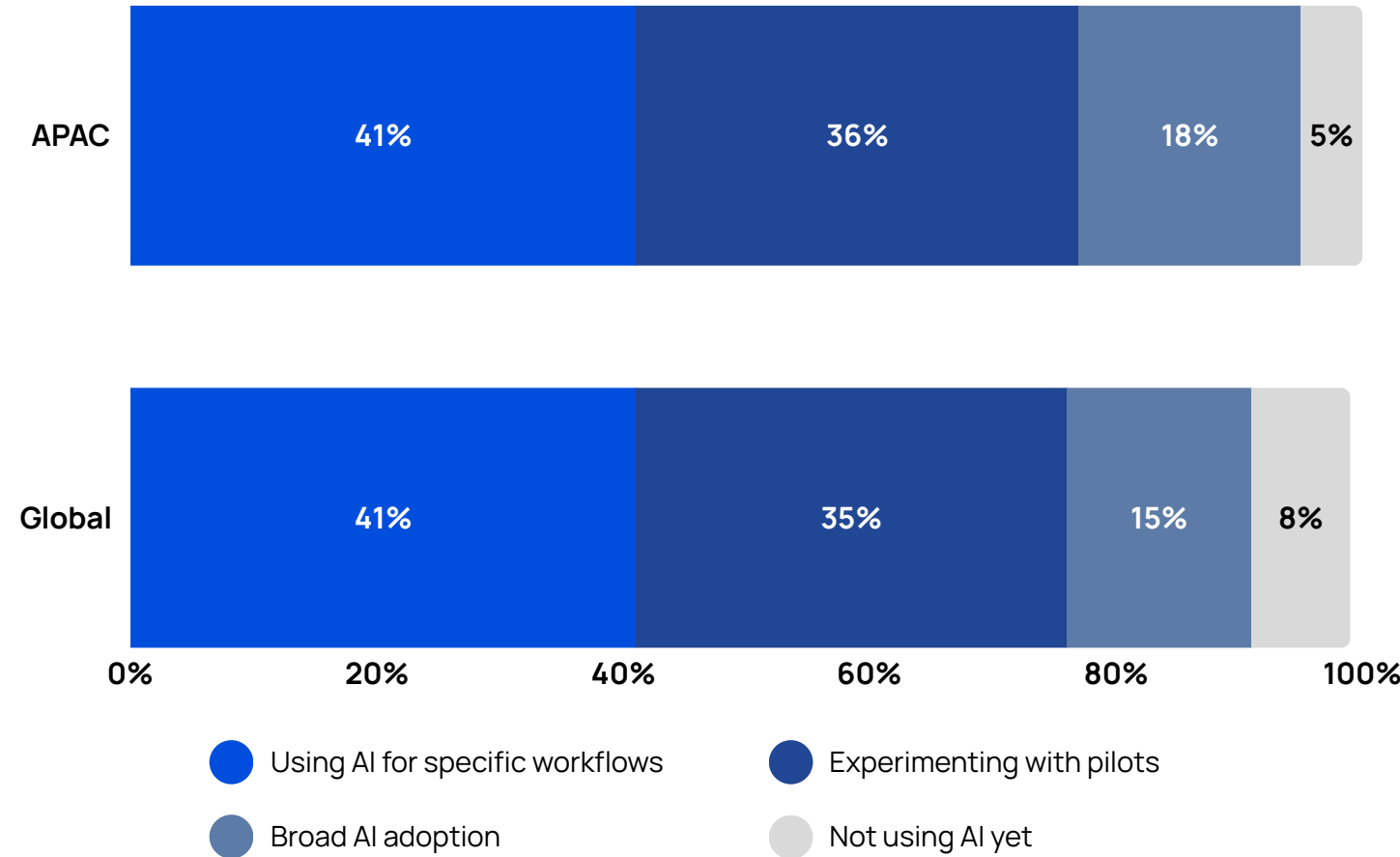
## APAC is beyond the “wait-and-see” phase

APAC finance teams are already in motion, with 41% using AI for specific workflows, another 36% experimenting with pilots and 18% reporting broad AI adoption.

But the split between pilots and workflow adoption matters. A pilot proves AI can do something in controlled conditions. A live workflow proves it can do the work repeatedly, inside a process someone owns. That’s where finance starts to see whether AI is useful beyond the demo.

### AI maturity: APAC vs. global

How APAC finance teams’ AI maturity compares to the global research.



#### INSIGHT

APAC has slightly higher broad AI adoption than the global sample, but most activity still sits in pilots and specific workflows. The next move is not more AI – it’s more AI in accountable finance processes.

*Single-select. Respondents chose one maturity option. APAC n=61.*

## The strongest APAC gains are showing up in work finance can verify

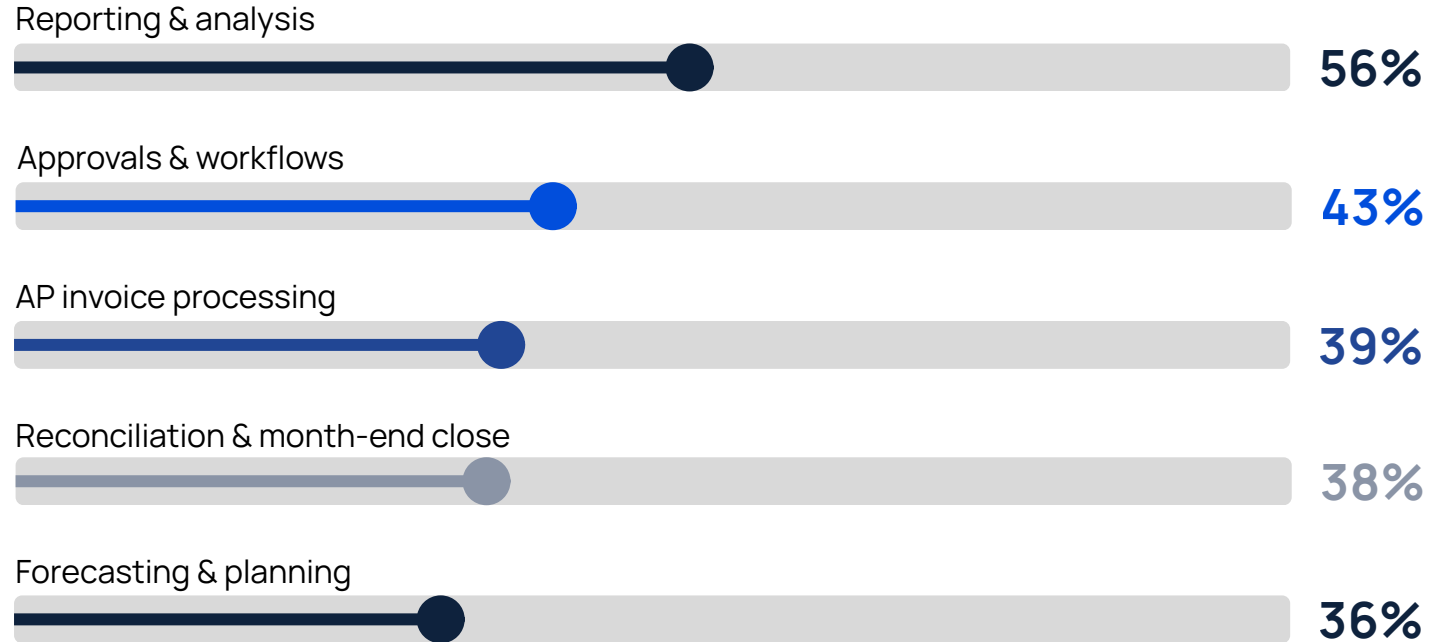
APAC respondents point to practical workflows first: reporting and analysis at 56%, approvals and workflows at 43%, AP invoice processing at 39%, reconciliation and close at 38% and forecasting at 36%.

Finance teams trust AI more when the process is already legible. Reporting has defined data sources. Approvals have thresholds and routes. AP has invoices, vendors, POs and exception rules. Reconciliation has match logic and audit trails. These are workflows where finance can check whether the AI got it right.

The global report shows the same pattern. The strongest early gains are concentrated in work with known inputs, mapped processes and recognizable outputs.

## APAC sees the clearest wins in structured workflows

Where APAC respondents noted the most tangible benefits from AI.



### INSIGHT

The biggest gains are in workflows that APAC finance teams can easily audit and verify: reporting, approvals, accounts payable and close.

# The hidden cost of failed AI is cleanup work

When an AI initiative falls short in APAC, the most common impact is more work for finance.

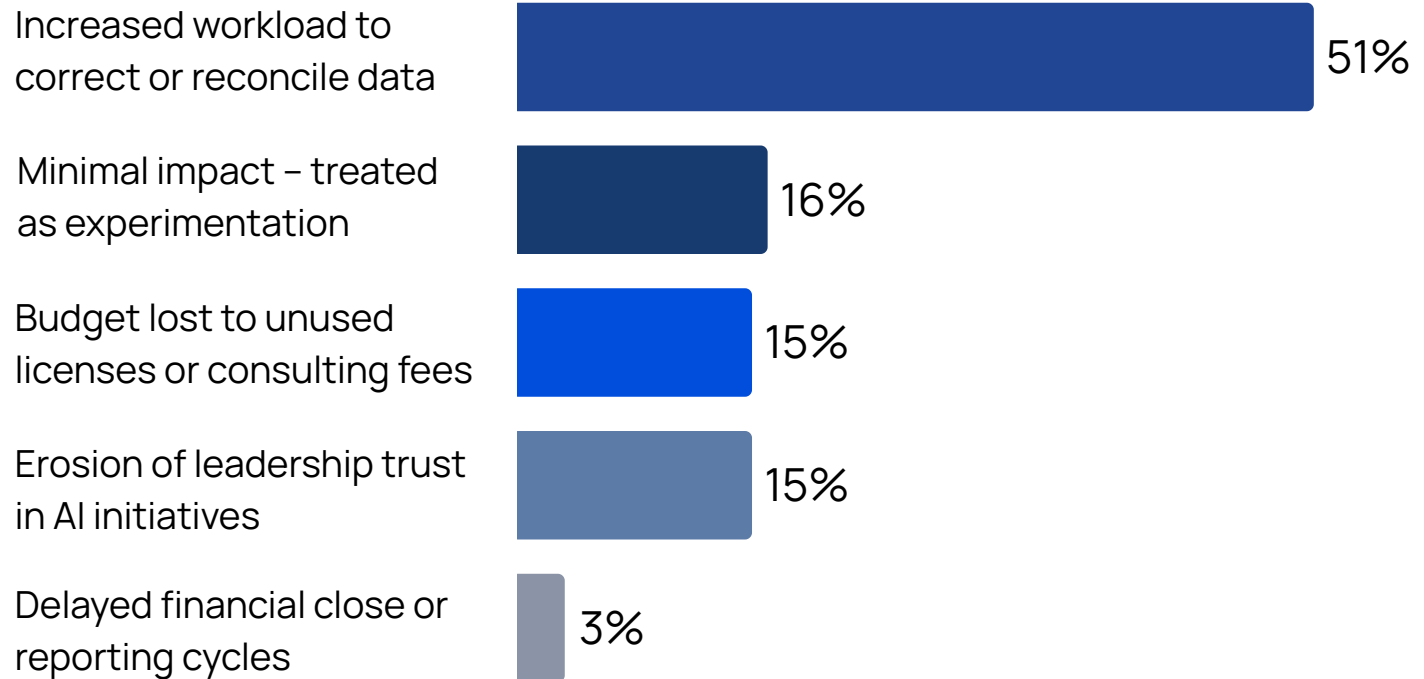
In our survey, 51% of APAC respondents say the biggest business impact is increased workload to correct or reconcile data. That makes cleanup the dominant risk in the region. Failed AI does not simply disappear as a bad experiment. It often leaves finance teams checking outputs, correcting errors and reconciling the difference between what the tool produced and what the numbers say.

That matches the global report's warning: when AI falls short, the correction lands on the team. Globally, 43% said failed AI increased the workload needed to correct or reconcile data.

Ask yourselves: Can your AI tool show where the data came from, what it changed and what needs human review? If not, the promised time savings may come back as rework.

## When AI underdelivers, APAC finance absorbs the cleanup

The biggest business impact of AI falling short for APAC finance teams.



### INSIGHT

Bad AI does not remove work. It moves the work into review, correction and cleanup.

*Multi-select. Respondents chose up to three areas. APAC n=61.*

## ERP-native confidence rises as AI gets closer to the work

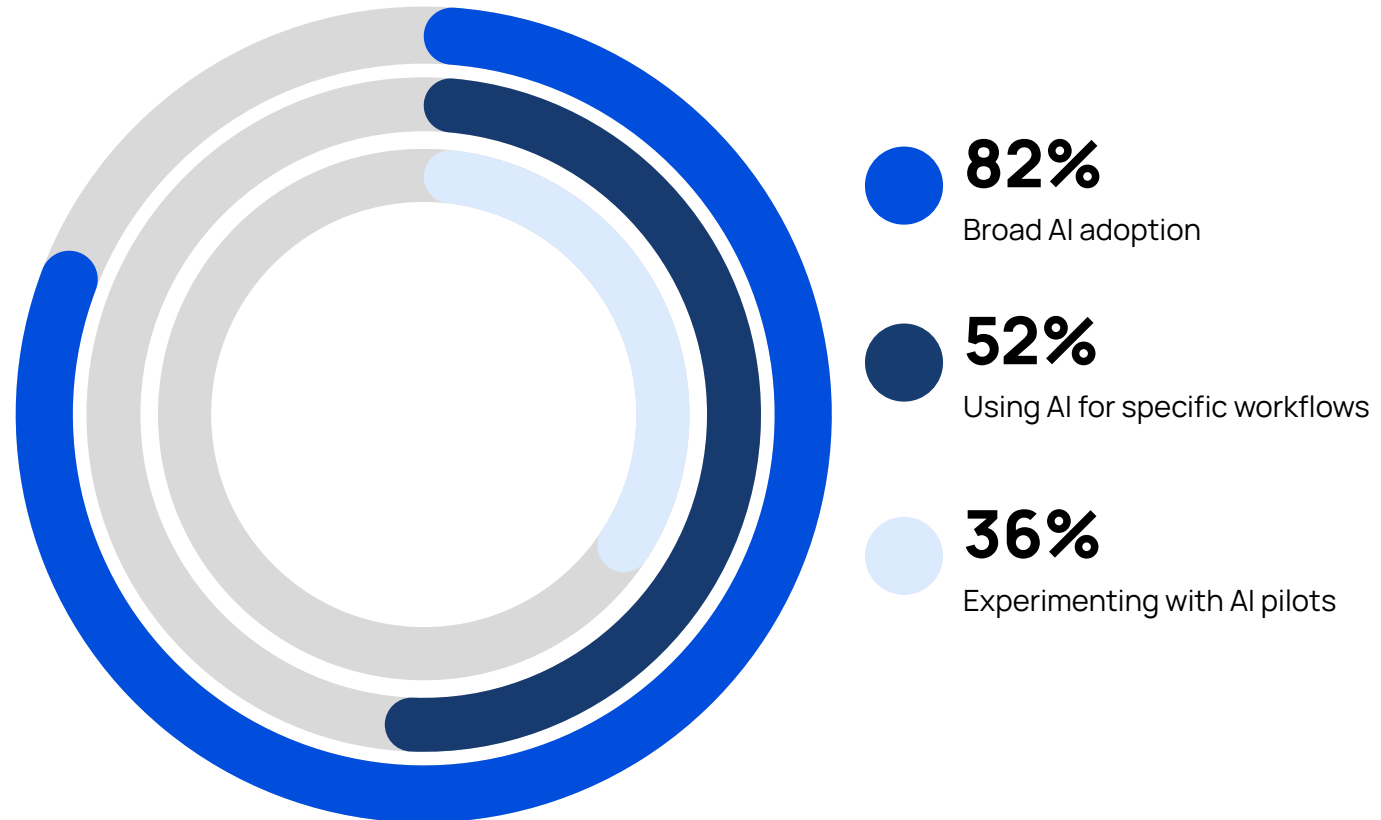
APAC confidence rises with adoption depth. Only **36% of APAC teams in pilots** report high confidence in ERP-native AI. That climbs to **52% among teams using AI for specific workflows** and **82% among broad adopters**.

Confidence rises because AI is closer to live finance work – closer to the data, the workflow, the approval path and the controls that already exist.

The global report shows the same curve, with confidence in ERP-native AI rising from 39% among pilot-stage teams to 87% among broad adopters. It also makes the core point directly: finance teams trust AI more when it stays inside the system where the data, workflows and controls already live.

## Trust grows when AI moves closer to real finance workflows

Share of APAC respondents reporting high confidence in ERP-native AI, by maturity stage



### INSIGHT

APAC trust grows when AI stops operating around finance and starts operating inside it.

*Share within each adoption stage reporting confidence a 4 or 5 out of 5. APAC n=61.*

# The next move for APAC: one workflow, one owner, one measurable result

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- 1 Pick one workflow finance already understands**

Start where the process is already mapped. Reporting, approvals, AP invoice processing and reconciliation are strong candidates because APAC respondents are already seeing gains there.

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- 2 Keep the work close to the ERP**

AI in finance needs someone who owns scope, controls, review standards and escalation paths. Globally, ROI drops sharply when no one owns AI initiatives.

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- 3 Keep AI close to your finance system of record**

APAC confidence rises as AI moves from pilots into real workflows. The closer AI sits to the finance system of record, the easier it is to validate the output against source data, audit trails and existing controls.

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- 4 Measure the rework, not just the automation**

An AI workflow is successful when finance spends less time checking, correcting and reconciling what came out. For APAC, this is especially important because cleanup is the top reported cost when AI falls short.

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- 5 Expand only after the first workflow proves itself**

Once one workflow produces a result the team can measure and trust, use that evidence to choose the next workflow. That is how AI moves from experiment to operating model – not with a big bang, but with a sequence finance can defend.



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