



CIPRÉS LLC

ADOPTION REPORT • 2025 - 2026

The State of AI in Puerto Rico's Accounting Profession

Seven surveys, 377 responses, and twelve months of a profession learning to use artificial intelligence – consolidated for the first time.

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EXECUTIVE SUMMARY

The entry barrier collapsed. The depth barrier is still intact.

Between July 2025 and July 2026 we administered **seven surveys** to accounting professionals in Puerto Rico — at Puerto Rico CPA Society (Colegio de CPA) events, its chapters, and independent educational webinars — accumulating **377 responses**. This report consolidates that data for the first time.

3% have never used generative AI (Feb 2026), down from 15–23% a year earlier	68% feel comfortable using AI at work — but proficiency didn't rise	~1% operate at the agent level — 2 people out of 191; most remain on the search-engine rung
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FIVE KEY FINDINGS

01

Trying AI is now nearly universal.

The share reporting they had never used generative AI fell from **15–23% in 2025** to just **3% in February 2026**.

02

Comfort went up; proficiency didn't.

Comfort reached 68% in 2026, but the self-reported "beginner" level held steady all year (46–57%). The entry barrier collapsed; the depth barrier is still intact.

03

AI is used as a search engine, not a collaborator.

On the adoption ladder, the vast majority sit on the first two rungs. In the surveys that measured this directly (combined n=191), roughly 1% operate at the agent level — 2 people in total.

04

Firms have no AI policy — and that didn't improve in 12 months.

Between 71% and 86% report that their firm has given them no guidance at all. At the same time, client-data confidentiality is the second most-cited blocker. The two facts explain each other.

05

The #1 blocker is no longer fear — it's getting value.

In the three 2026 surveys that offered the option (combined n=97), the most common answer to "what's holding you back?" was: *"I use it, but I feel I'm not getting enough out of it."* The fourth (n=159) used a different menu, where confidentiality ranked #1.

1 Methodology

1.1 • INSTRUMENTS AND SAMPLES

This report aggregates seven surveys administered by the author between July 2025 and July 2026, in two families: a longitudinal "AI Usage" series run at Puerto Rico CPA Society and chapter events, and pre-seminar audience surveys administered at the start of educational webinars and seminars.

LONGITUDINAL "AI USAGE" SERIES • CPA SOCIETY AND CHAPTERS

SURVEY	DATE	N
CCPA — Summer 2025 Update	Jul 7, 2025	46
Río Piedras Chapter	Sep 9, 2025	44
Ponce Chapter	Feb 10, 2026	31

PRE-SEMINAR AUDIENCE SURVEYS • WEBINARS AND SEMINARS

SURVEY	DATE	N
AI Without Coding (I)	Apr 28, 2026	39
Pre-Webinar: Claude for Accountants	May 14, 2026	159
AI Without Coding (II)	Jun 5, 2026	26
From Prompt to Agent	Jul 8, 2026	32
Total		377

1.2 • LIMITATIONS

This is a convenience study, not a probability sample. Its limitations should be read with the same rigor as its findings:

Self-selection bias

Respondents were voluntarily attending AI-related educational events. The general CPA population is probably less adopted, not more.

Different audiences across waves

The series compares three audiences, not a panel of the same people. Differences mix time and composition.

Possible respondent overlap

The 377 total responses do not equal 377 unique individuals.

Self-reporting

Frequency, proficiency, and comfort are respondents' perceptions, not observed measurements.

Partial response rates

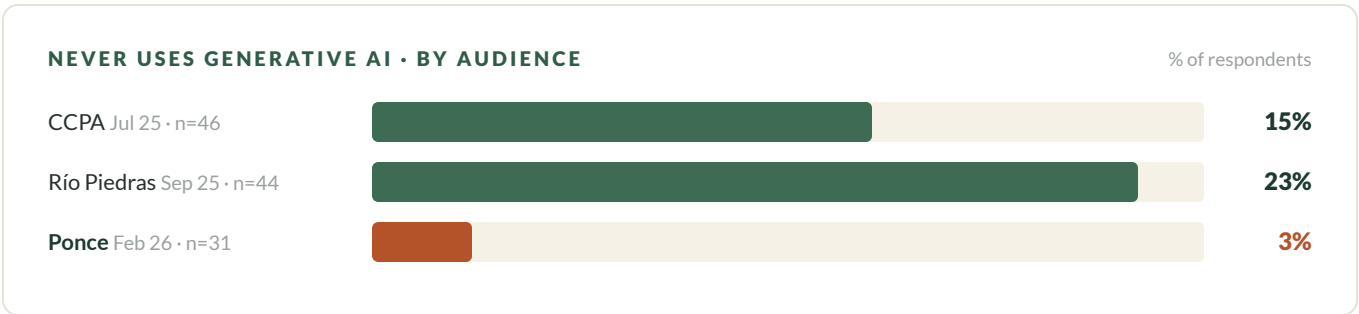
Some questions had partial response rates; where that affects a figure, it is noted in the text.

With those caveats, the consistency of several findings across seven instruments and five distinct audiences is precisely what gives them weight.

2 The Adoption Curve

July 2025 → July 2026

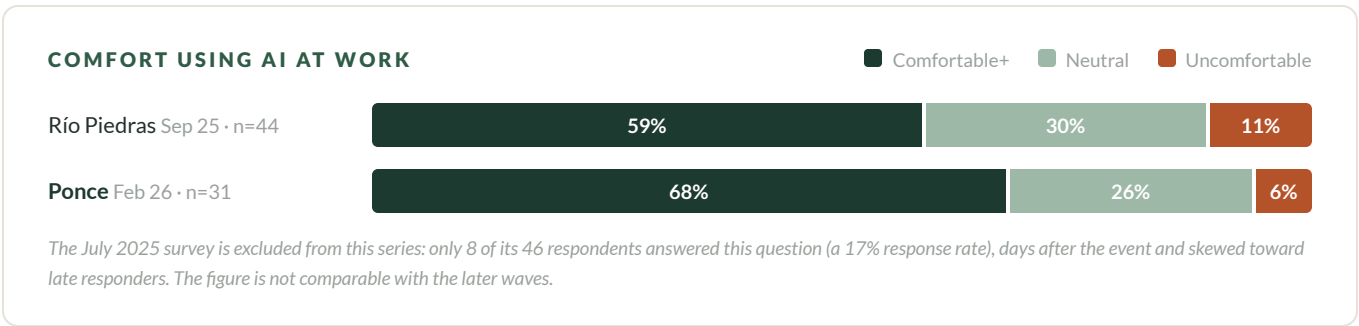
2.1 • "I've never used it" has nearly disappeared



The Río Piedras figure (23%) is a reminder that audiences differ from one another. But the February 2026 data point is decisive: in a room of 31 accounting professionals, **a single person** reported never having used generative AI.

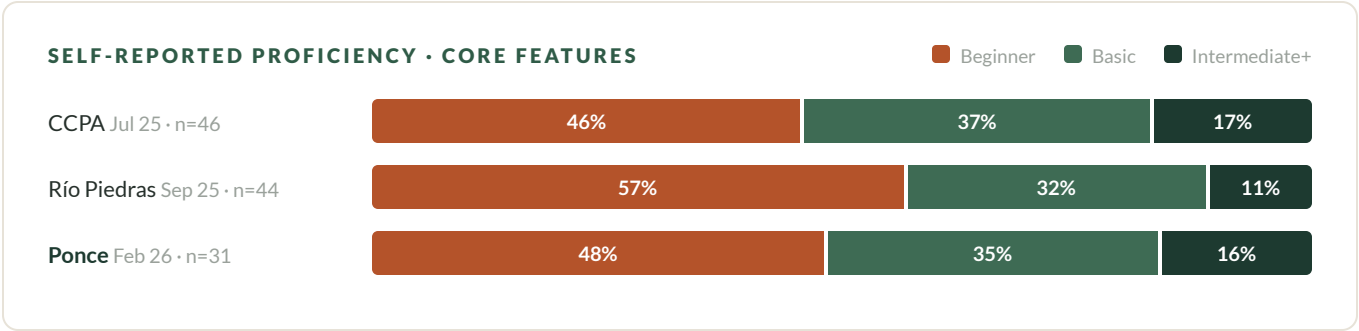
The 2026 webinar surveys asked something different — not "have you ever used generative AI?" but "do you use it **in your professional work**?" — which is why their figures are higher and not comparable with the row above: 14% in "Claude for Accountants" (May, n=159) and 13% in "From Prompt to Agent" (July, n=32) said they don't use it at work yet. The gap between 3% and 13–14% is not a contradiction: it is the distance between having tried the tool and having incorporated it into one's practice. That distance is precisely the subject of this report.

2.2 • Comfort went up



Between September 2025 and February 2026 — two comparable chapter audiences — comfort rose 9 points, and active discomfort fell from 11% to 6%.

2.3 • But proficiency stood still



This is, in our judgment, the **central finding** of the report. A year of massive exposure to generative AI did not move the proficiency needle. Roughly half of every audience still describes itself as beginner, and fewer than 1 in 5 consider themselves intermediate or advanced.

READING THE THREE TOGETHER

The profession crossed the barrier of *trying* (collapsed), feels increasingly *comfortable* (rose), but has not crossed the barrier of *depth* (flat). Comfort without proficiency is exactly the profile of someone using a powerful tool superficially.

3 How It's Used: The Adoption Ladder

Two 2026 surveys asked directly what role AI plays in the respondent's work, with options that form a maturity ladder.

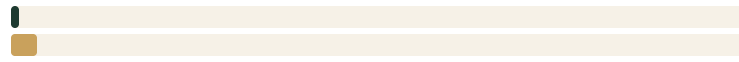
THE MATURITY LADDER • TWO SURVEYS

■ Claude / Accountants • May • n=159

■ Prompt to Agent • Jul • n=32

Agent

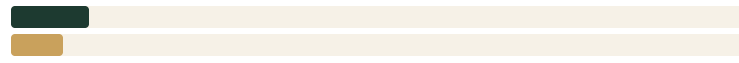
automations running on their own



0.6% / 3%

Collaborator with context

Projects, instructions, workflow



9% / 6%

Occasional assistant

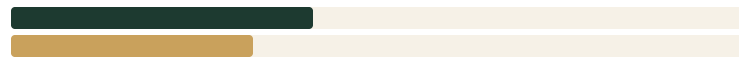
drafting, summarizing, researching



42% / 50%

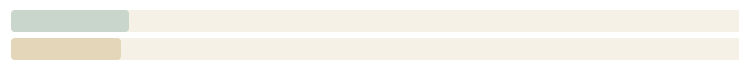
Search engine

I ask, copy the answer, close it



35% / 28%

I don't use it yet



14% / 13%

Agent: 0.6% = 1 of 159 (Claude for Accountants, May) • 3% = 1 of 32 (From Prompt to Agent, Jul). The 4th rung was worded differently in each survey: "Integrated collaborator — it lives inside my daily workflow" (May) and "With context configured — Projects or instructions that already know my practice" (Jul).

In both samples, **more than three quarters** sit on the search-engine and occasional-assistant rungs. Use with configured context is marginal (6–9%), and the agent level is practically nonexistent — one person in each survey.

3.1 • The evidence from advanced features points the same way

The longitudinal series measured how often respondents use ChatGPT's advanced features. The pattern is uniform: between **70% and 89%** report "never or almost never" for Projects, Canvas, custom GPTs, Connectors, voice mode, and vision mode — with no appreciable improvement. (Connectors was only asked in the Sep 2025 and Feb 2026 waves.)

The one exception is **Search**, which grew steadily until it became the dominant feature:

SEARCH USAGE • SELF-REPORTED FREQUENCY

SEARCH USAGE	RÍO PIEDRAS SEP 25 • N=44	PONCE FEB 26 • N=31
Almost every day	27%	32%
A few times a week	30%	32%
A few times a month	11%	26%
Never or almost never	32%	10%
<i>At least weekly</i> (sum of the first two)	57%	65%

Deep Research is moving too, but more slowly and one rung lower: "never or almost never" fell from 57% (Sep 2025) to 45% (Feb 2026), after 54% in Jul 2025. Nearly all of that movement, however, went to monthly use (9% → 26%), not weekly. People are trying *Deep Research*; they haven't incorporated it yet.

The takeaway: the profession adopted AI as a **search engine on steroids**. That is the first rung of value — and the current ceiling.

3.2 • Where it helps

Consistent across all three waves, the dominant tasks are **research** and **communications** (drafting). Bookkeeping, financial reporting, and meeting notes appear, but as a minority. AI is helping at the periphery of the accountant's work, not in its production core.

4 The Blockers: What Holds the Profession Back

4.1 • Blocker #1: depth, not fear

"I use it, but I feel I'm not getting enough out of it."

— the #1 answer in all three 2026 surveys that offered this option (combined n=97)

31%

AI Without Coding I · Apr 26

50%

AI Without Coding II · Jun 26

38%

From Prompt to Agent · Jul 26

The fourth 2026 survey — Claude for Accountants, the largest (n=159) — used a different answer menu that did not include "I'm not getting enough out of it." There, the #1 blocker was confidentiality (40%), followed by "the time to learn" (17%). The two instruments are not directly comparable, and neither blocker can be declared the profession's #1 without that caveat.

4.2 • Blocker #2: confidentiality and compliance

In all four surveys that measured blockers, client-data confidentiality appears in the top 2–3. It is the right concern for a regulated profession — and it connects directly with the finding in Section 5.

40%

Claude / Accountants
May · n=159

28%

From Prompt to Agent
Jul

21%

AI Without Coding I
Apr

% citing client-data confidentiality as a blocker

4.3 • What professionals are asking for

TASKS THEY WANT TO DELEGATE

- Bookkeeping and invoicing
- Drafting proposals and communications
- Meeting notes
- Financial statement analysis

No one asked to delegate professional judgment. The demand is to shed the clerical in order to practice more of the professional.

WHAT THEY WANTED FROM EACH SEMINAR

The conceptual framework

"what it can and can't do"

Copyable, practical use cases

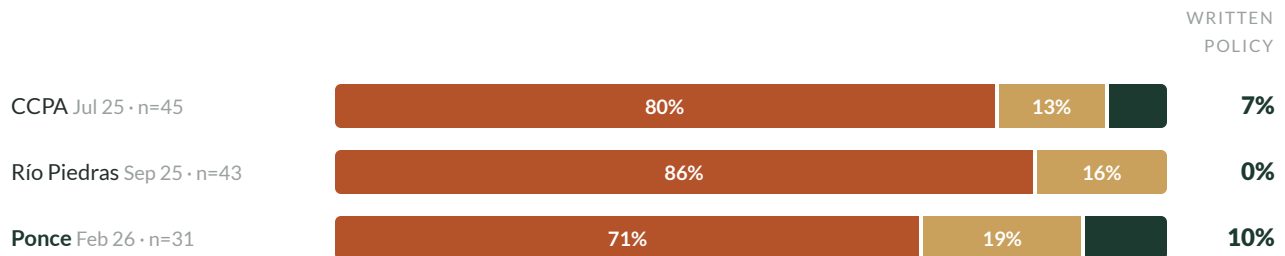
"real demos I can replicate in my practice this week"

5 The Institutional Vacuum: Firms Without a Policy

The most stable data point across the seven surveys — and the one that should worry every managing partner in Puerto Rico.

"HAS YOUR FIRM GIVEN YOU GUIDANCE ON AI USE?"

None Verbal / informal Written policy



Percentages are of those who answered the question. In Sep 2025 one respondent selected two options, so that column sums to 102%. September's 0% is literal: zero of 43 reported a written policy.

The 2026 webinar surveys confirm the pattern: in "From Prompt to Agent," 50% report that no policy exists yet and only 13% report a written, communicated policy; in the large May sample, 52% report none exists and 21% a written policy.

THE PARADOX THAT DEFINES THE MOMENT

The #2 adoption barrier is client-data confidentiality — and 7 to 9 out of every 10 professionals work in organizations that have given them no guidance whatsoever. Each employee is deciding alone, with no permission and no guardrails, how to use these tools with client information.

Over 12 months, written policy went from 7% to 0% to 10% — with samples of 31 to 45 people, that swing fits within statistical noise. What is stable is the bottom of the picture: 7 to 9 out of 10 receive no guidance at all, in every one of the three waves. Individual adoption advanced; institutional governance did not.

6 Conclusions

1

2025–2026 was the year of universal trial.

The question "have you used AI?" stopped being interesting: almost everyone already has. The relevant question now is *at what depth*.

2

The profession is stuck on the search-engine rung.

More than 75% use AI as a search engine or occasional assistant; fewer than 10% with configured context; ~1% as an agent. The features that enable depth remain unused.

3

The bottleneck shifted from attitude to training.

The dominant blocker is no longer fear or skepticism — it's "I'm not getting enough out of it" and "I don't have time to learn." That is a professional education problem, and it has a solution.

4

Governance is the missing link.

Without firm policies defining what can be done with client data, deep adoption stays blocked by individual caution — correctly so. The firms that publish clear guidelines will unlock their people's productivity before everyone else.

5

What the profession is asking for is concrete.

Clear conceptual frameworks, copyable use cases, and confidentiality guardrails. It isn't asking for magic; it's asking for method.

**ABOUT THIS REPORT**

Prepared by **Rodolfo C. Romañach Álvarez, CPA**, founder of Ciprés LLC (San Juan, Puerto Rico), as a contribution to Puerto Rico's CPA community. The data comes from surveys administered by the author at Puerto Rico CPA Society (Colegio de CPA) events, its chapters, and independent educational webinars, between July 2025 and July 2026.

Aggregated data (with no personally identifiable information) is available for verification upon request.

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