Technology Trends for CPAs & CFOs
2026 Update

Presented By
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Higgins Advisory, LLC - Rochester, Michigan

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Learning Goals

- Recognize key emerging technology trends and potential implications for CPAs working in public accounting and private business.

John H. Higgins, CPA.CITP

Strategic Technology Advisor

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- Nationally recognized thought leader, advisor, author and speaker on CPA technology
- Strategic technology advisor to the profession w/ 35+ years of experience
- Founded and sold two CPA technology advisory startups
- Former National Mid-market Technology Partner - BDO
- CPA Practice advisor Top 25 Thought Leader for the CPA profession
- AICPA Business & Industry Hall of Fame Inductee
- Past Chair of the Michigan Association of CPAs
- Passionate advocate for the CPA profession!

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Presentation Outline

- Technology Trends – The Big Picture
- Infrastructure
- Artificial Intelligence
- Software Trends
- Blockchain, Smart Contracts & Digital Assets
- Innovative Devices & Physical AI

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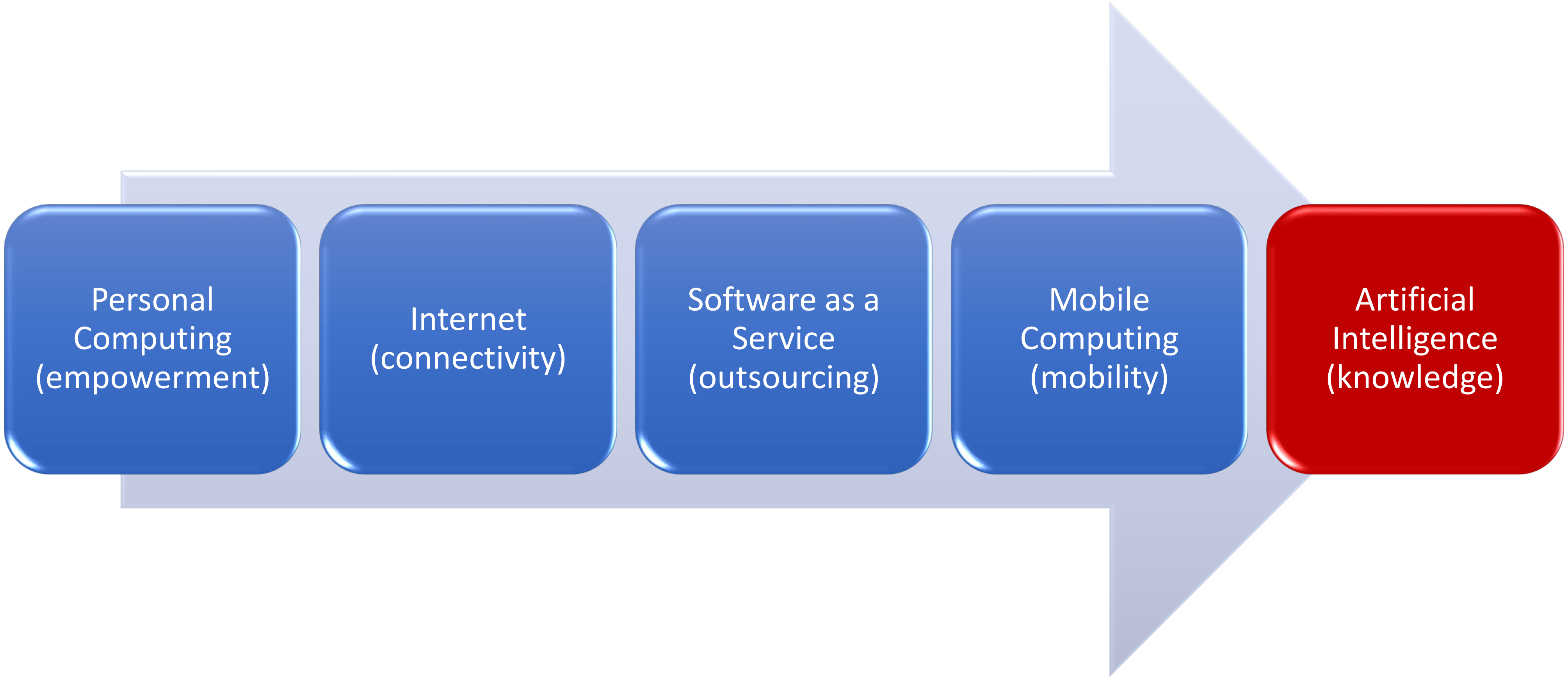
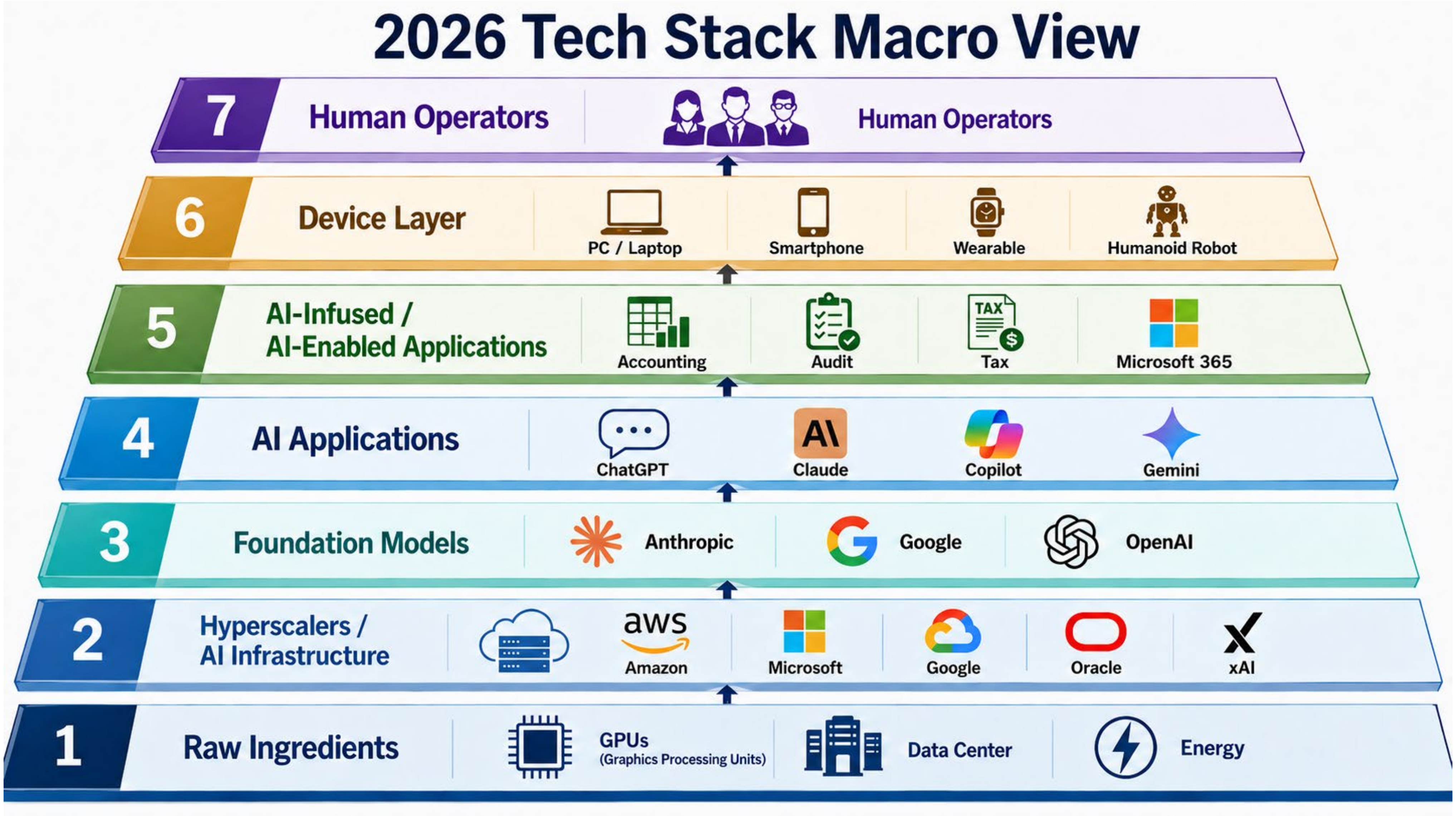
TECHNOLOGY TRENDS OVERVIEW – THE BIG PICTURE

Evolution of Modern Business Technology





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INFRASTRUCTURE

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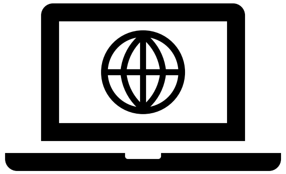
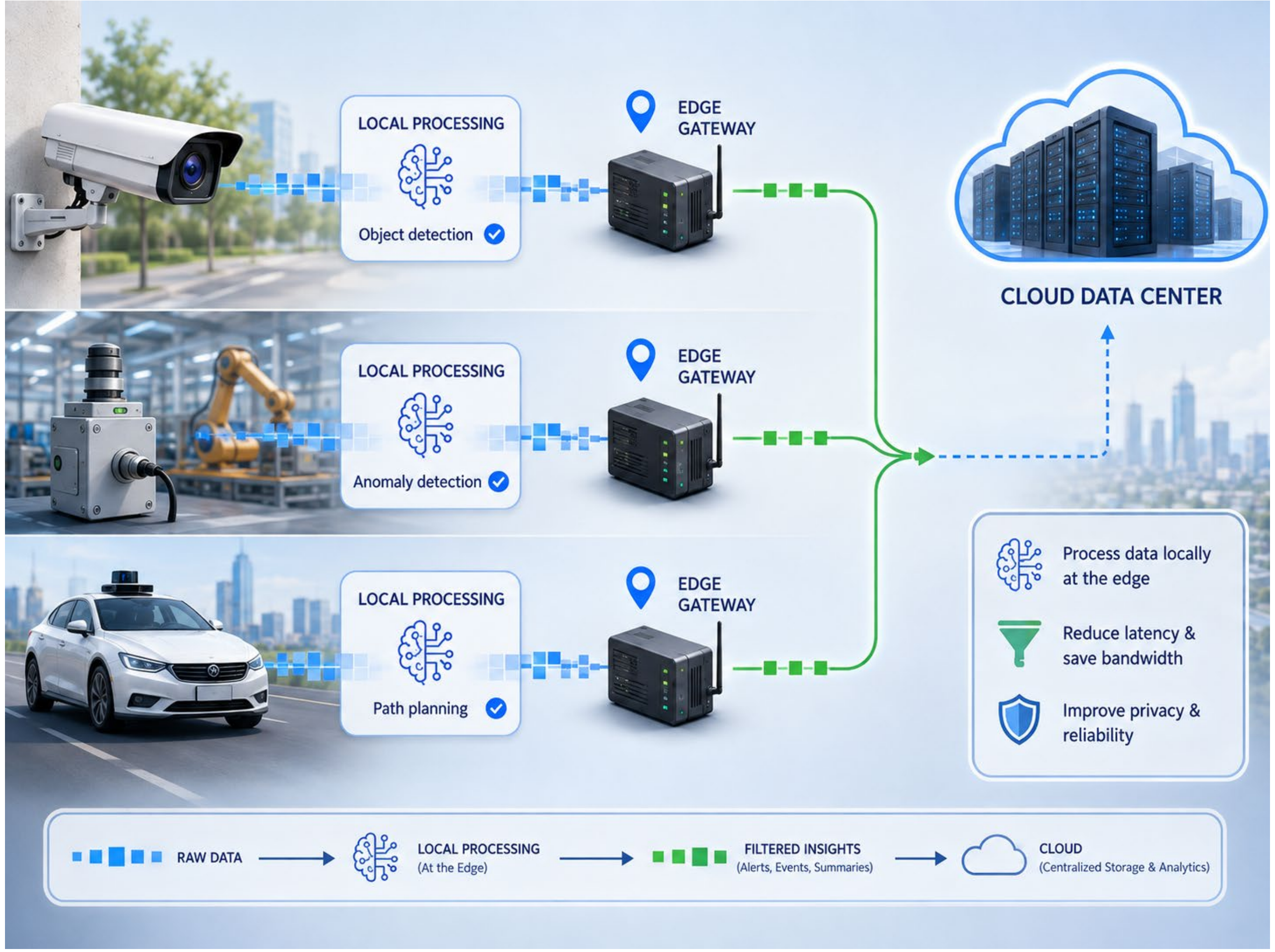
Infrastructure Raw Ingredients

- Processors & Chips
  - ✓ Nvidia / SpaceX / TSMC
- Energy
  - ✓ “Behind-the-meter-generation
  - ✓ Natural gas / solar / turbines / batteries / nuclear
- Data Centers
  - ✓ Community pushback – “not in my backyard”
  - ✓ Terrestrial vs. Extraterrestrial



SpaceX Terafab Facility

Edge Computing



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Edge Computing – Back to the Future

- ✓ Distributed computing where processing occurs closer to the data source
- ✓ The "edge" of the network
- ✓ Reduced latency
- ✓ Lower bandwidth requirements
- ✓ Enhanced security
- ✓ Supports real-time applications

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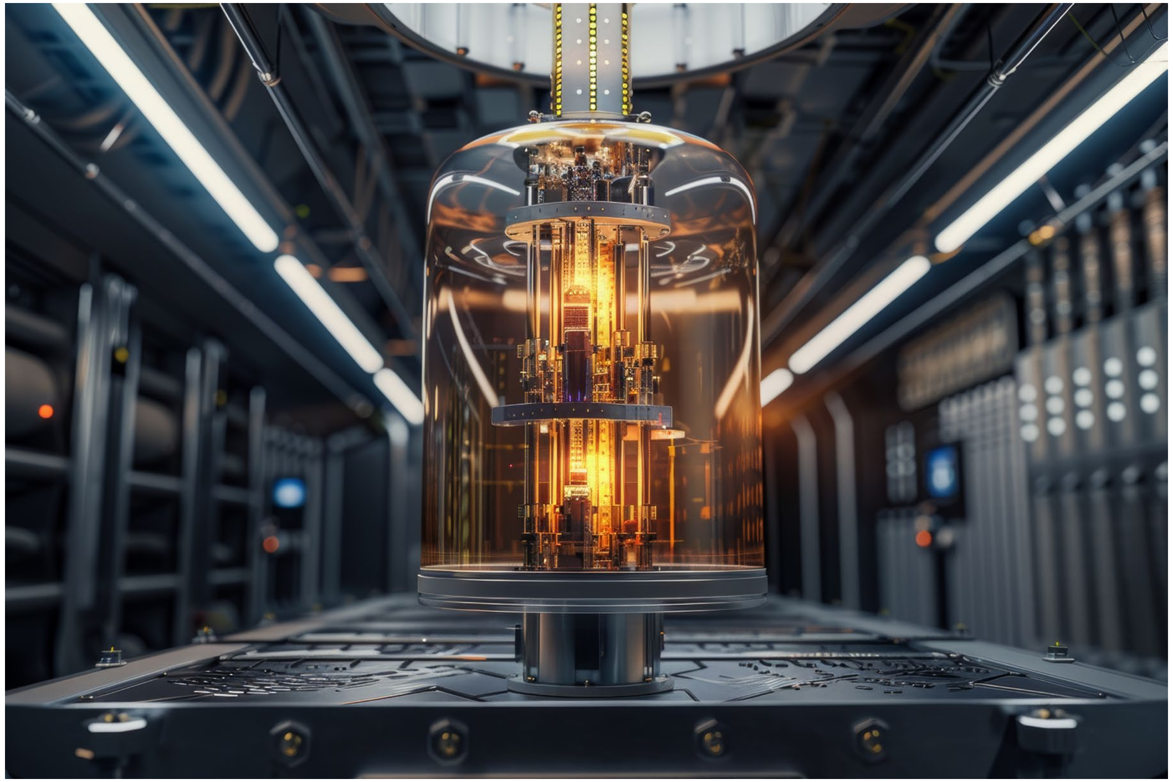
QUANTUM COMPUTING



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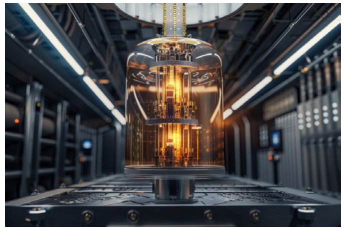

Quantum Computing

- The next big evolution in compute power
- Exponentially faster computations
- Traditional computing: Bits – On / Off
- Quantum computing: Qubits - Execute multiple processes simultaneously
- Opens new frontiers in research and applications
- Risk to modern day encryption models

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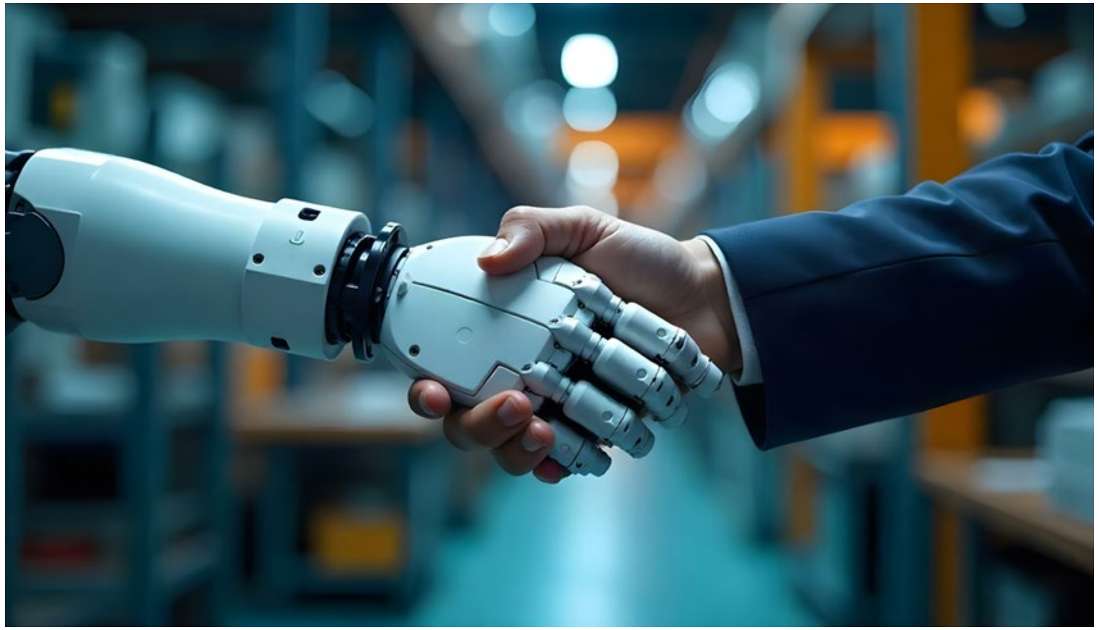
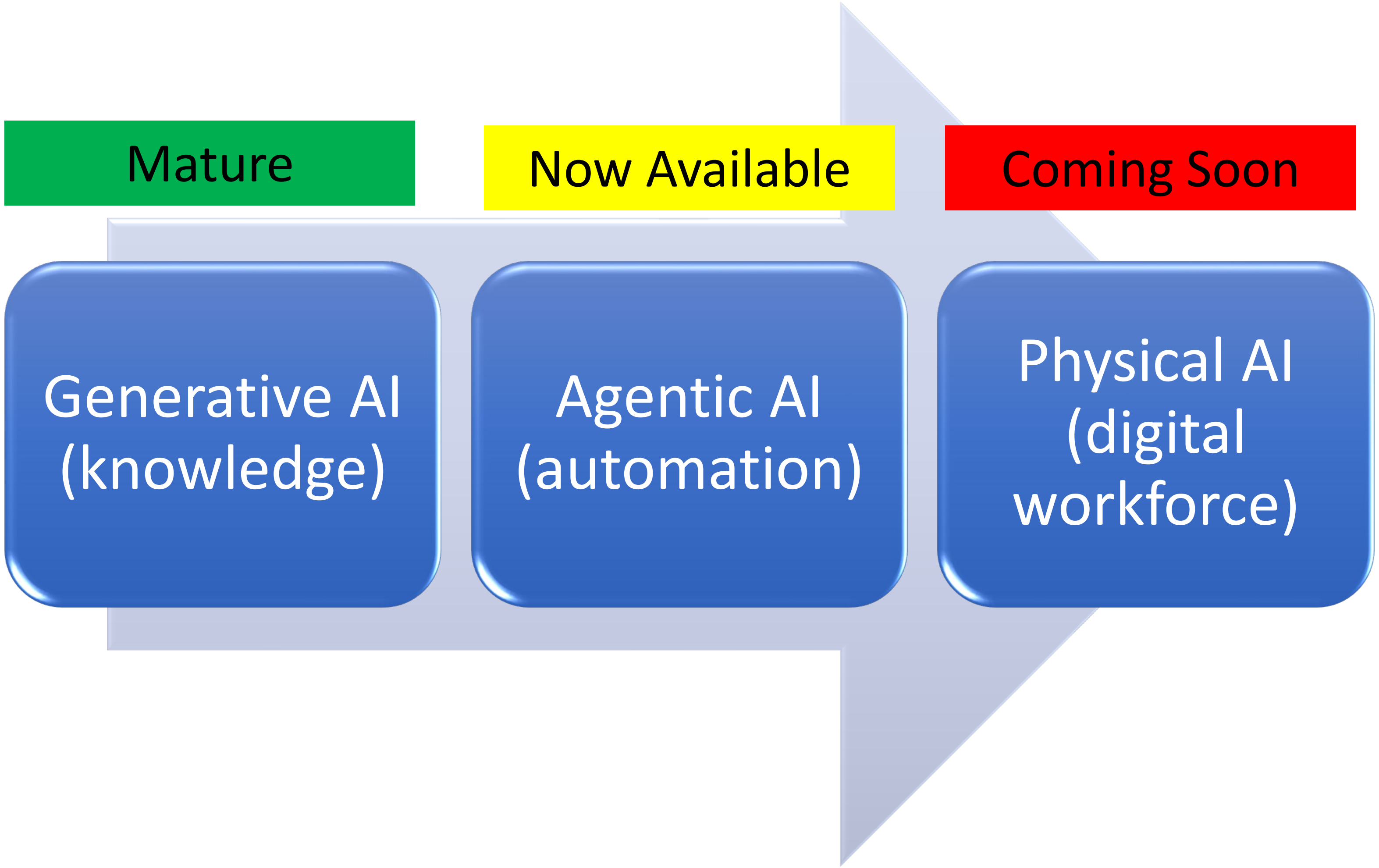
ARTIFICIAL INTELLIGENCE



AI Technology Evolution



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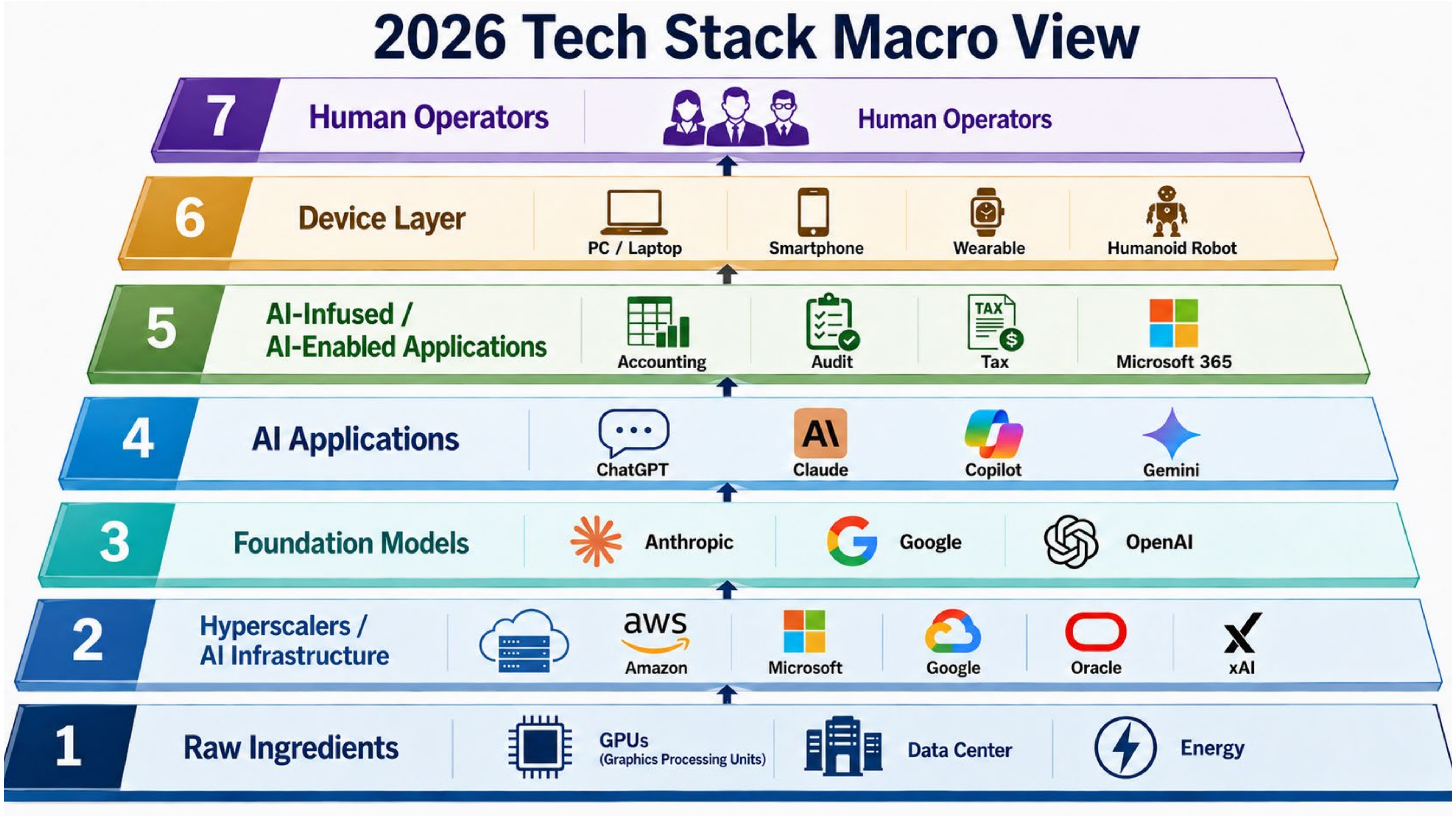
2026 Tech Stack Macro View
7
Human Operators
Human Operators
6
Device Layer
PC / Laptop
Smartphone
Wearable
Humanoid Robot
5
AI-Infused /
AI-Enabled Applications
Accounting
Audit
TAX
Tax
Microsoft 365
4
AI Applications
ChatGPT
Claude
Copilot
Gemini
3
Foundation Models
Anthropic
Google
OpenAI
2
Hyperscalers /
AI Infrastructure
aws
Amazon
Microsoft
Google
Oracle
xAI
1
Raw Ingredients
GPUs
(Graphics Processing Units)
Data Center
Energy

Key Trends in AI

Generative AI to access intelligence and create artifacts	AI agents to automate workflows	Vibe Coding
Open-source vs closed-source AI models	Artificial General Intelligence (AGI)	Disintermediation / Disruption

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SOFTWARE TRENDS

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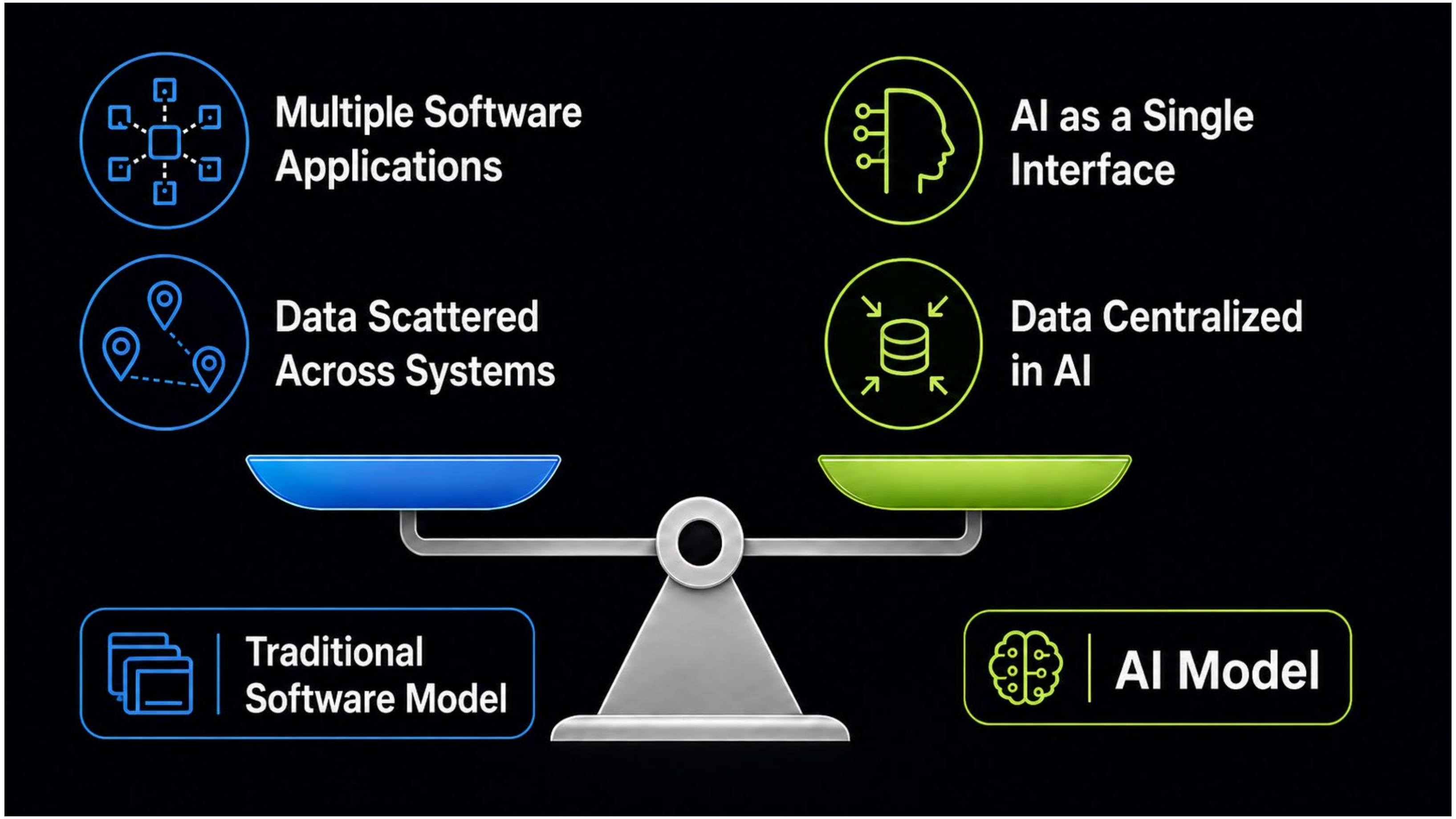
The Future of Information Systems?



Microsoft and AI

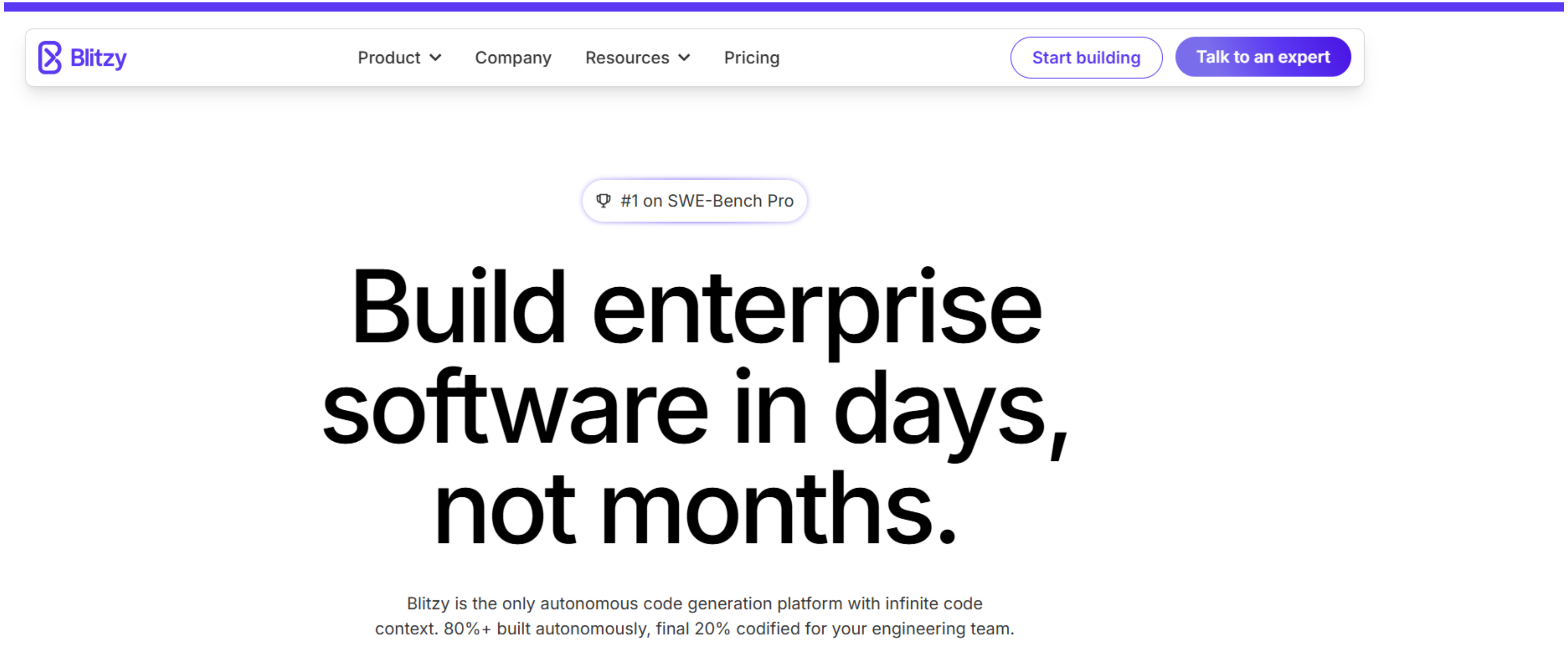
"I think the notion that business applications exist, that's probably where they'll all collapse, right in the agent era!"

Satya Nadella, Chairman and CEO
Microsoft
Podcast December 2024

Trends In Software Applications

- All applications continue the move to SaaS model
- Cross vendor integration is simplified and more prevalent
- Specific business process solutions outpace enterprise solutions
- Integrated dashboard reporting is "table stakes" to be competitive
- Embedded AI capabilities are evolving rapidly
- Vibe coding impact TBD

Blitzy Autonomous Software Coding



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KPI Dashboards – The New Reporting Model

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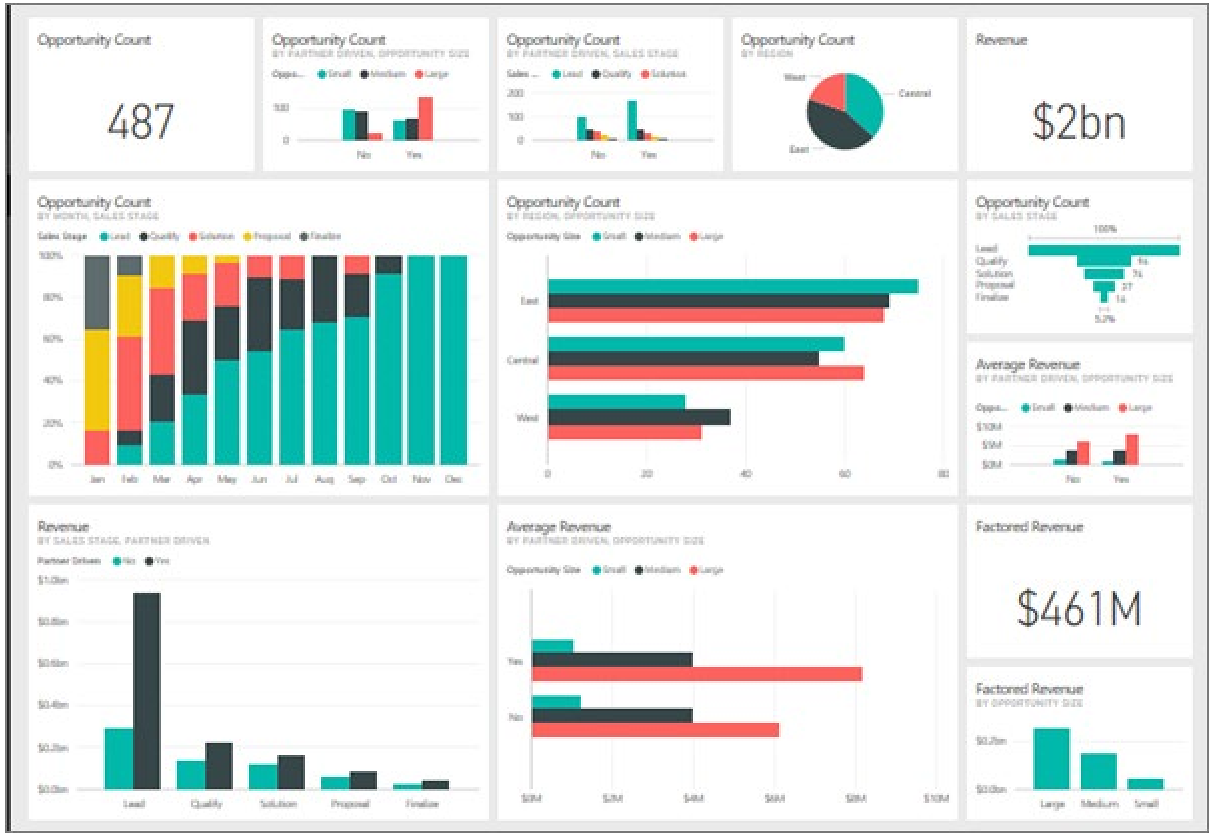
KPI Dashboard Example



Real-world Examples

Dashboard Reporting is Now Table Stakes

- Executives increasingly expect visual, current, and actionable reporting.
- Dashboards shift the conversation from historical reports to operating insight.
- The value is not the chart. The value is better decision-making.
- CPAs can help define the right Key Performance Indicators (KPIs) and controls.

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BLOCKCHAIN, SMART CONTRACTS & DIGITAL ASSETS

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Key Attributes of Blockchain Technology

- Shared Ledger
- Immutable blockchain
- Permissioned vs. Permissionless
- Tokenization creates digital representation of assets
- Platform for smart contracts

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Existing and Emerging Blockchain Applications

- Cryptocurrency
- Smart Contracts
- Supply Chain Management
- Real Estate
- Healthcare Records
- Voting systems

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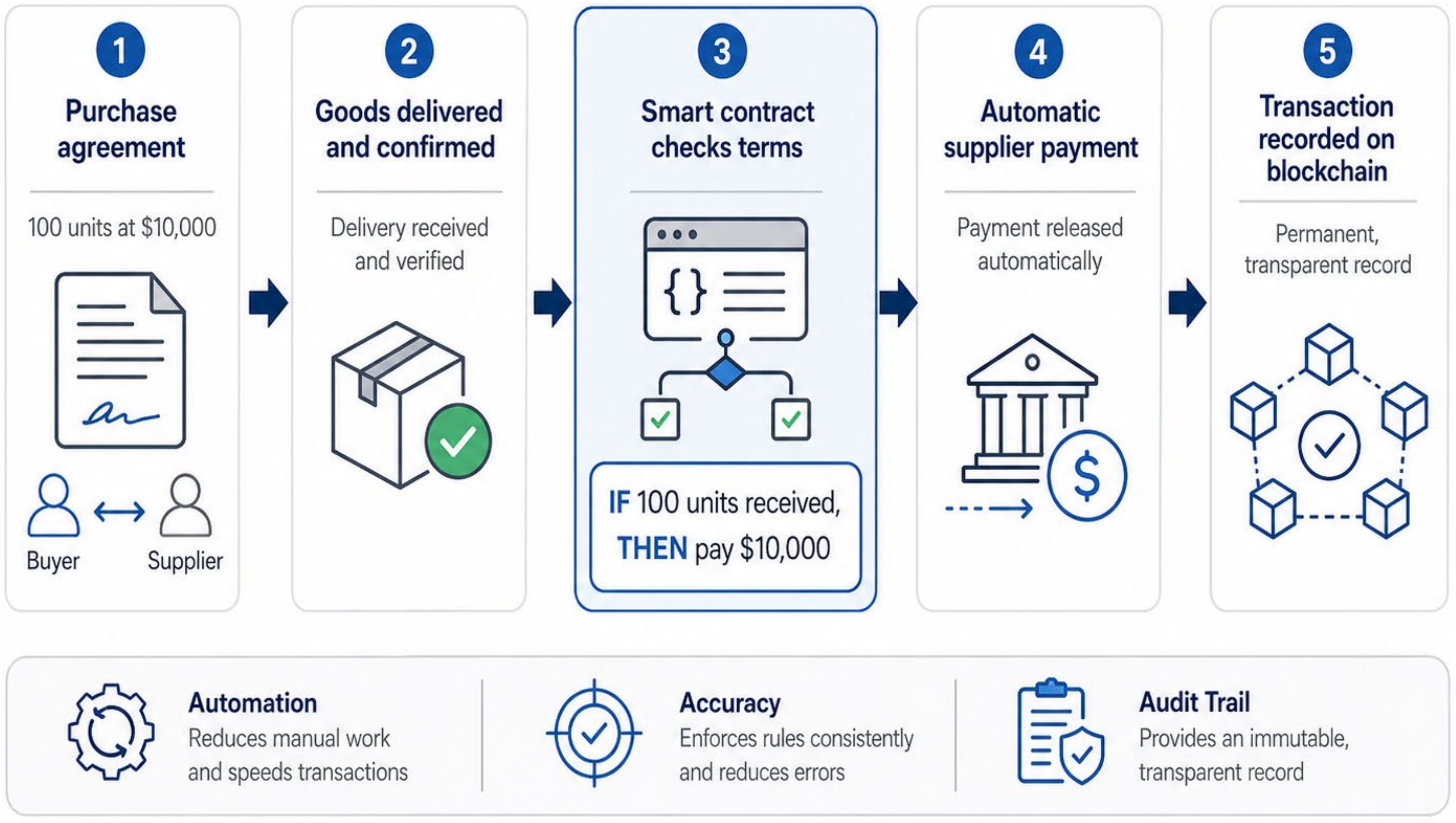
Smart contracts are self-executing digital agreements with predefined terms, automatically enforced on a blockchain without intermediaries.

Smart Contract Example: Purchase Agreement Workflow

How a smart contract can automate a purchase transaction



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Key Trends in Cryptocurrency Market

- ✓ ETF (Exchange Traded Funds) for Bitcoin
- ✓ Stablecoins (valuation tied to stable asset)
- ✓ DeFi (decentralized finance)
- ✓ Cryptocurrency legislation (Genius & Clarity Acts)
- ✓ Market value continues to be volatile

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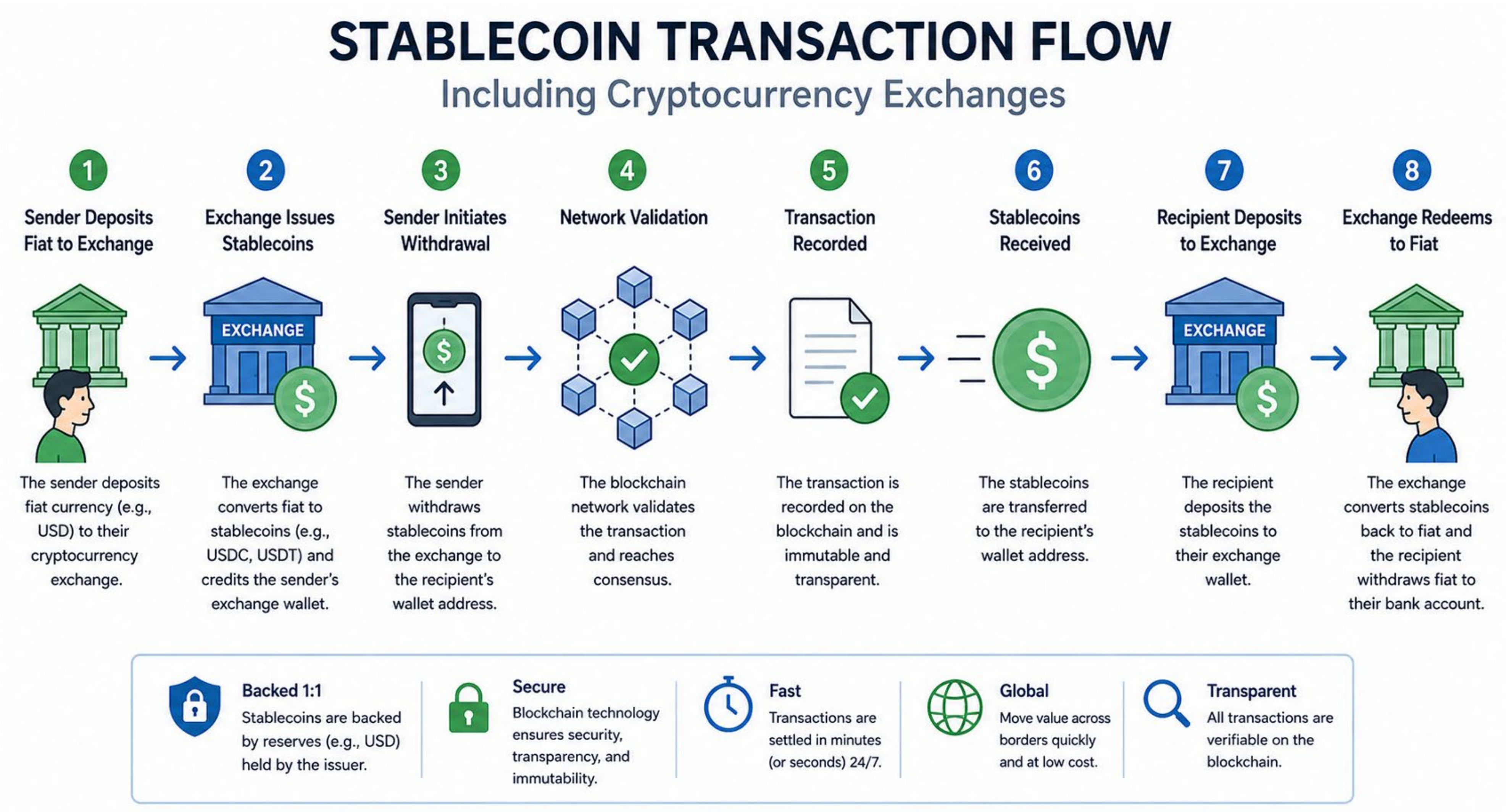
CoinMarketCap


STABLECOIN TRANSACTION FLOW
Including Cryptocurrency Exchanges
1 Sender Deposits Fiat to Exchange
The sender deposits fiat currency (e.g., USD) to their cryptocurrency exchange.
2 Exchange Issues Stablecoins
EXCHANGE
The exchange converts fiat to stablecoins (e.g., USDC, USDT) and credits the sender's exchange wallet.
3 Sender Initiates Withdrawal
The sender withdraws stablecoins from the exchange to the recipient's wallet address.
4 Network Validation
The blockchain network validates the transaction and reaches consensus.
5 Transaction Recorded
The transaction is recorded on the blockchain and is immutable and transparent.
6 Stablecoins Received
The stablecoins are transferred to the recipient's wallet address.
7 Recipient Deposits to Exchange
EXCHANGE
The recipient deposits the stablecoins to their exchange wallet.
8 Exchange Redeems to Fiat
The exchange converts stablecoins back to fiat and the recipient withdraws fiat to their bank account.
Backed 1:1
Stablecoins are backed by reserves (e.g., USD) held by the issuer.
Secure
Blockchain technology ensures security, transparency, and immutability.
Fast
Transactions are settled in minutes (or seconds) 24/7.
Global
Move value across borders quickly and at low cost.
Transparent
All transactions are verifiable on the blockchain.

Innovative Devices & Physical AI



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Implications of AI for CPAs / CFOs

- Productivity expectations will rise across tax, audit, accounting, and finance.
- Colleagues will expect faster answers and more proactive insights.
- Software vendors will embed AI into existing workflows.
- Human review, professional judgment, and documentation will remain critical.
- Data protection and access controls become more important as AI tools connect to enterprise systems.

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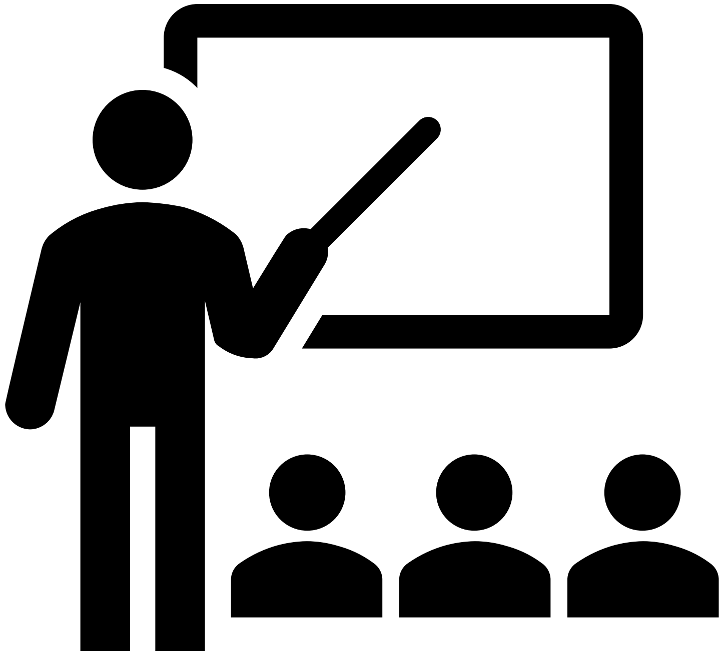
WRAP-UP



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In Summary

- The key is to develop an awareness and build a foundation of knowledge on technology trends
- Innovation is happening at an unprecedented pace
- Adoption always come slower
- AI is the most transformative technology of our time
- Professional and career opportunities for CPAs are abundant

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Questions ?

Thank you!!!

Let's connect on LinkedIn