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The Autonomous Business Report 2026

AI, ERP and Productivity in ANZ Mid-Sized Businesses

Executive Summary

Mid-sized businesses across Australia and New Zealand are at an inflection point. Those that have invested in the right foundations for greater business autonomy – that is, managing routine processes with minimal human effort, freeing people up for innovation and strategy – are already reporting stronger impacts of AI on productivity and commercial outcomes.

MYOB surveyed more than 1,000 decision-makers in mid-sized businesses across Australia and New Zealand to find out where they stand on their implementation of AI and journey to greater autonomy, and the results are thought-provoking.

The road to business autonomy is built on five interconnected foundations – data quality and integration, core systems and ERP, AI strategy and governance, workforce capability and training, and process automation.

Three quarters (75%) of business leaders report that AI has driven meaningful productivity improvements, however this figure climbs to 90% among the most advanced businesses and falls to just 37% among those in the earlier stages of their autonomy journey. The findings also highlight that businesses with 50-99 employees are saving an average of four hours per employee per week through AI-assisted work. **For a business of 75 people, this would equate to 300 hours saved every single week** – employee capacity that many businesses report is being redirected towards higher-value work and delivering improvements in revenue and profits.

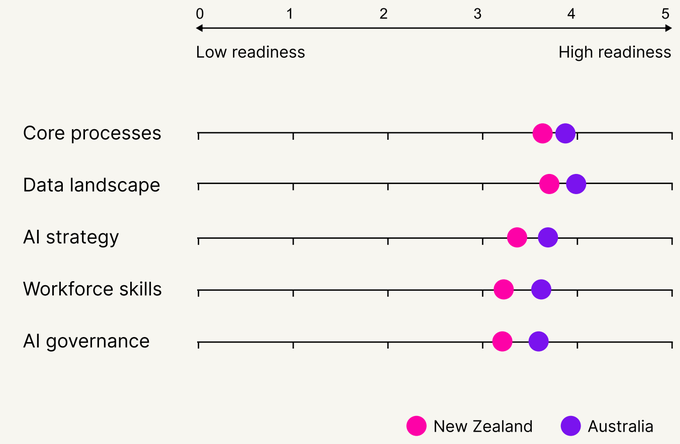
The insights suggest mid-sized businesses that have invested across the core enablers of autonomy, including integrated systems, strong data foundations, AI governance and skilled workforces, are the ones moving beyond incremental efficiency gains and capturing more meaningful, repeatable commercial outcomes. Based on MYOB's Business Autonomy Maturity Model (BAMM), **43% of mid-sized businesses surveyed sit within the 'Accelerating' cohort – businesses combining high readiness with strong ambition.**

Even when ambition is strong, progress isn't without its obstacles. Across Australia and New Zealand, legacy processes, workforce capability gaps and cybersecurity concerns are the most cited barriers hindering mid-sized business efforts to scale business autonomy. For businesses earlier in the journey, the challenge is less about ambition and more about implementation, as outdated systems, limited budgets and a lack of standardised workflows slow the translation of intent into action. For the most advanced businesses, the constraints are more sophisticated – governance, cloud readiness and the capacity to scale workforce capability across a growing organisation.

Looking at key insights by country, Australian businesses are reporting stronger overall progress, with **AI impacts extending beyond time saved and flowing through to improvements in quality, revenue and profitability.** In comparison, New Zealand businesses show similarly strong ambition but are more often in the earlier stages of their business automation journey, with AI use and automation concentrated on lower-order tasks rather than embedded in core processes and therefore gains are more likely to be limited to time saved.

For mid-sized businesses across ANZ, the foundations are in place, but evidence points to investment in core systems being a key enabler for scaling AI and automation effectively across business operations. **Three quarters (75%) of the decision-makers polled plan to change or upgrade their Enterprise Resource Planning (ERP) solution solutions in the next two years** and the businesses that have treated these upgrades, data integration and workforce capabilities as priorities have reported the strongest commercial outcomes from AI integration.

Self reported business autonomy readiness rating by key pillar



Key Findings

The survey findings point to four themes that stand out across the data.

1

The productivity gap between leaders and laggards is stark, and it starts with how deeply AI is embedded.

Among the most advanced businesses, 92% report a positive productivity impact from AI, compared to 37% of the least advanced. Businesses that have embedded AI into core processes are not just saving time, they are reporting improvements in output quality, revenue and profitability.

2

Structured training is not keeping pace with technology investment.

While 67% of businesses report having AI embedded in their core processes, structured training is only established in just over half (57%). The infrastructure investment is happening, but the people-focused investment is not keeping pace and that gap will limit the scope of the benefits businesses are able to capture.

3

What triggers AI investment tells you where a business sits on the autonomy journey.

Low-readiness businesses invest in AI in reaction to identified inefficiencies, whereas high-readiness businesses are investing in line with a defined strategy. Those taking a more strategic approach to AI investment are far more likely to report stronger productivity gains, with impacts extending beyond time savings into revenue and profitability.

4

Industry readiness is uneven.

Industry approaches to business autonomy are mixed. Office-based businesses are leading on AI adoption, applying it to financial automation and data optimisation, while industrial businesses are more focused on supply chain efficiency. Despite their different use cases, both segments are aligned on the priorities in their sights to scale – namely ERP upgrades, data quality and workforce capability.

92% of the most advanced businesses report a positive productivity impact from AI.

37% of the least advanced businesses report a positive productivity impact from AI.

4 hrs of time saved (on average) per employee per week, as reported by businesses with 50-99 employees. An average of 300 hrs a week across a 75-person business.

75% of decision-makers plan to upgrade their ERP in the next two years.

Defining Business Autonomy

Unlike traditional automation, which targets isolated tasks, true business autonomy involves the connection of data, systems and workflows to enable more integrated, end-to-end operations.

Depending on where they sit across two dimensions – readiness (the systems, data, governance and workforce capability already in place) and ambition (the strategic intent to embed autonomous practices at scale) – progress towards business autonomy can look different across organisations.

MYOB's BAMM* maps businesses across these two dimensions into four cohorts.

*Business Autonomy Maturity Model

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Defining Business Autonomy

Accelerating (high readiness, high ambition)
43% of businesses

Accelerating businesses lead the market. They treat AI as a core business capability, have invested in AI strategy and governance and are moving decisively from experimentation to scaled impact. Their strength in AI strategy distinguishes them from the rest as they leverage this to build toward a defined vision.

Operationalising (high readiness, lower ambition)
39% of businesses

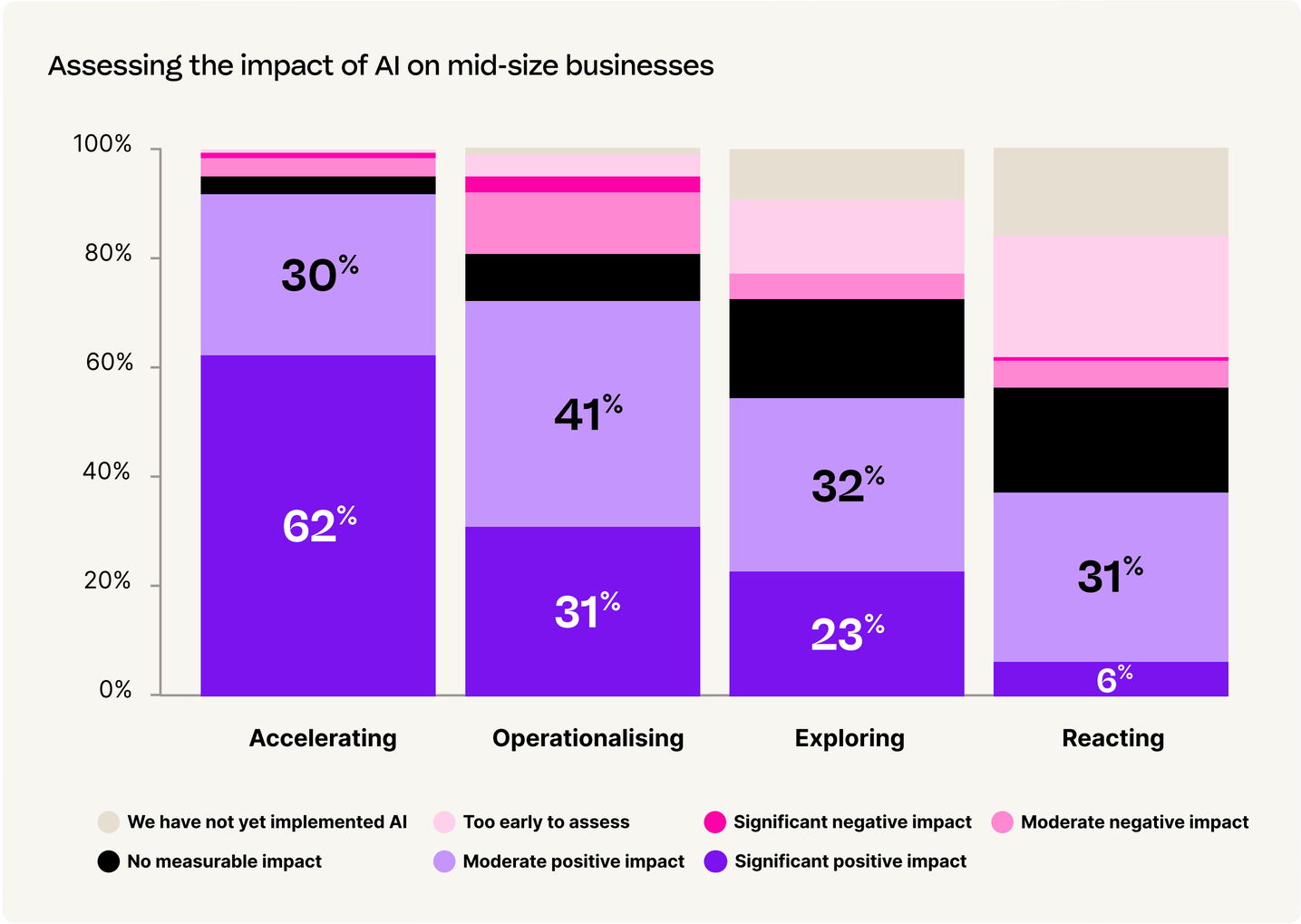
Operationalising businesses have established many of the same structural foundations as the Accelerating cohort, particularly in their data environments, but lack the same strength in AI governance and strategy. They are structurally ready but progressing more carefully as they work through complexity and risk.

Exploring (low readiness, high ambition)
2% of businesses

Exploring businesses have ambition that outpaces their current capability, with workforce readiness emerging as the key constraint. While implementation is a key barrier, the insights show many in this cohort are planning near-term ERP upgrades, suggesting they are in an active transition phase as they build the foundations required to scale.

Reacting (low readiness, low ambition)
16% of businesses

Reacting businesses show early signs of readiness through baseline data capability, but weaker ambition and governance limit their ability to translate this into meaningful progress. For many, AI remains limited to isolated use cases or has not yet been implemented in any structured way.



Enabling Autonomy

MYOB's survey insights show that mid-sized businesses in ANZ that have invested across all five, consistently report stronger and more commercially significant outcomes from their AI application, than those that have addressed only one or two in isolation.

The cohort divide demonstrates this clearly. Accelerating businesses lead, with 62% reporting a significant positive productivity impact, rising to 70% among those at the highest levels of autonomy across all five enablers. Comparatively, while most Operationalising businesses report meaningful gains, the intensity is lower, largely due to their strategy and governance position.

For businesses further back in the journey, the findings are more varied. Exploring businesses lean positive, but outcomes are inconsistent and a notable share report it is too early to draw conclusions. Reacting businesses report the least return, likely because AI remains either unimplemented or limited to isolated use-cases, rather than embedded in the workflows that drive their operations.

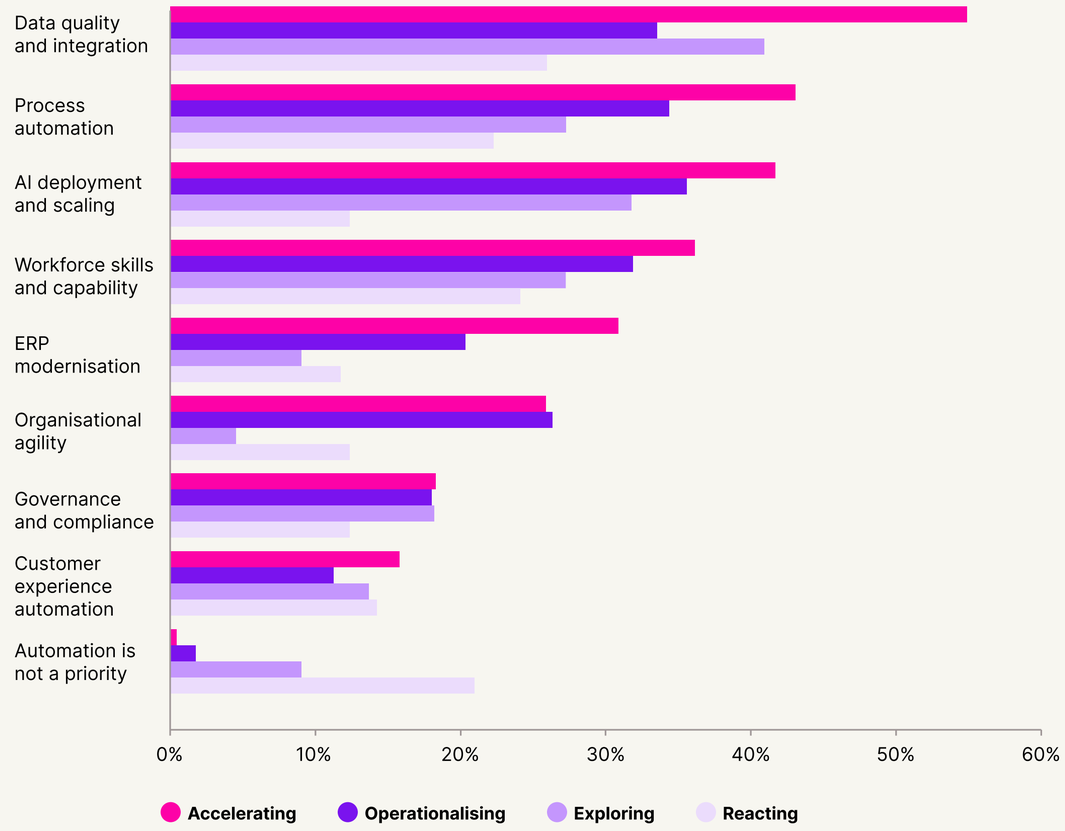
Interestingly, even within the same cohort, businesses in Australia tend to report stronger positive impacts of AI compared with their New Zealand-based counterparts, which is likely reflective of the type of processes AI-enabled automation is supporting.

> "The bigger the business, the older the core systems tend to be and the harder it is for larger businesses to incorporate AI. Less ambitious, less productivity benefits, less rewards from AI from the rigidity of old systems."
>
> – General Manager, Construction Business

Key insight

Businesses that have built the strongest foundations for business autonomy have reported the strongest benefits of AI. Each additional enabler compounds the return, so the gap in gains between those who have invested across all five and those who have invested in fewer, widens.

Autonomy investment priorities over the next 12 months by BAMM* cohort



*Business Autonomy Maturity Model

Supporting Autonomy

The role of core systems

The findings highlight that businesses with modern, cloud-based ERPs report stronger autonomy readiness, deeper AI integration and more significant productivity gains than those yet to make the transition.

With more than 75% of decision-makers surveyed planning to change or significantly upgrade their ERP solutions in the next two years (e.g. moving to a different cloud platform or transitioning from desktop or legacy systems to an integrated all-in-one cloud-based solution), there is a clear signal from the market that businesses are recognising legacy systems as a ceiling on what they can achieve.

Looking at MYOB's BAMM*, higher-readiness businesses are leading the way when it comes to actively upgrading key systems and embedding AI into the workflows that drive key business operations. Alongside broader capability investment, these firms are ensuring the foundations that support AI at scale are in place, and as a result they are applying automation to higher-value, more complex work.

*Business Autonomy Maturity Model

Supporting Autonomy

Among Accelerating businesses, 88% report that AI is already embedded in core processes, compared to 68% of Operationalising businesses. This drops sharply for lower-readiness cohorts, with just 27% of Exploring and 15% of Reacting businesses having reached this stage. In contrast to the holistic approach by Accelerating businesses, Exploring and Reacting businesses are more likely to apply AI in targeted, lower-value use cases, like admin and day-to-day workflows.

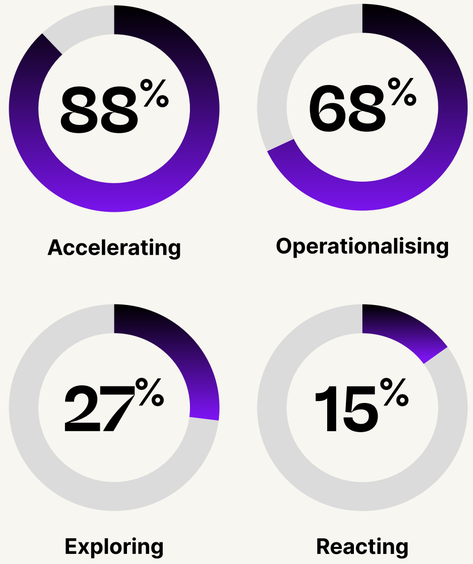
That said, mid-sized businesses in the Exploring cohort are, however, looking to move from ambition to action and close the capability gap, with many of this group (68%) having near-term ERP upgrades planned. While a slight drop, even a strong proportion of Reacting businesses (46%) plan to invest in upgrading their ERP systems over the next two years.

> "We need to start with an organised base and build from there. You can get so much more value out of AI and automation when it's all in the same place."
>
> – General Manager, Construction Business

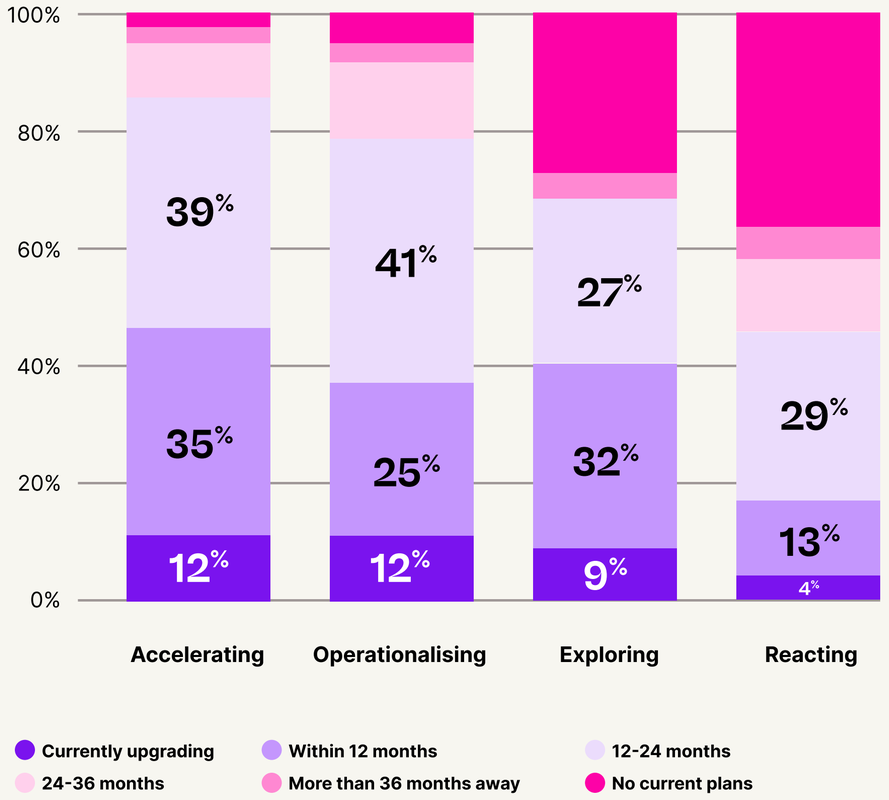
Key insight

ERP upgrades and data quality improvements are central to business autonomy. Businesses embedding AI into core workflows – not just using it for assistance – report significantly stronger productivity gains and are more likely to see impacts flow through to revenue and profitability.

Share of respondent businesses with AI embedded in core processes by BAMM* cohort



Timeline for ERP upgrades by BAMM* cohort



*Business Autonomy Maturity Model

Catalysts for Movement

When it comes to what triggers action amongst mid-sized business operators to improve their business autonomy and investment in AI, cost-reduction and productivity targets, along with the availability of new AI and automation tools, are the most reported catalysts.

The nature of what drives those decisions, however, changes considerably as businesses mature.

Catalysts for Movement

For businesses in the Exploring and Reacting cohorts, investment tends to be based on a shorter-term view. The survey responses show nearly a quarter (24%) of lower-readiness businesses identify cost or productivity targets as their primary trigger, with inefficient processes close behind. AI investment at this stage is also largely focused on addressing immediate operational pain points, versus enabling broader transformation.

Higher-readiness businesses tell a different story. Accelerating and Operationalising cohorts are more likely to be driven by leadership direction, scalability requirements and the emergence of new AI and automation tools.

This pattern was reinforced in qualitative discussions for this report, with decision-makers in earlier-stage businesses describing inefficiencies as the catalyst that got them started, while leaders of Accelerating and Operationalising businesses spoke about deliberate strategy and a conscious effort to broaden how and where AI is applied.

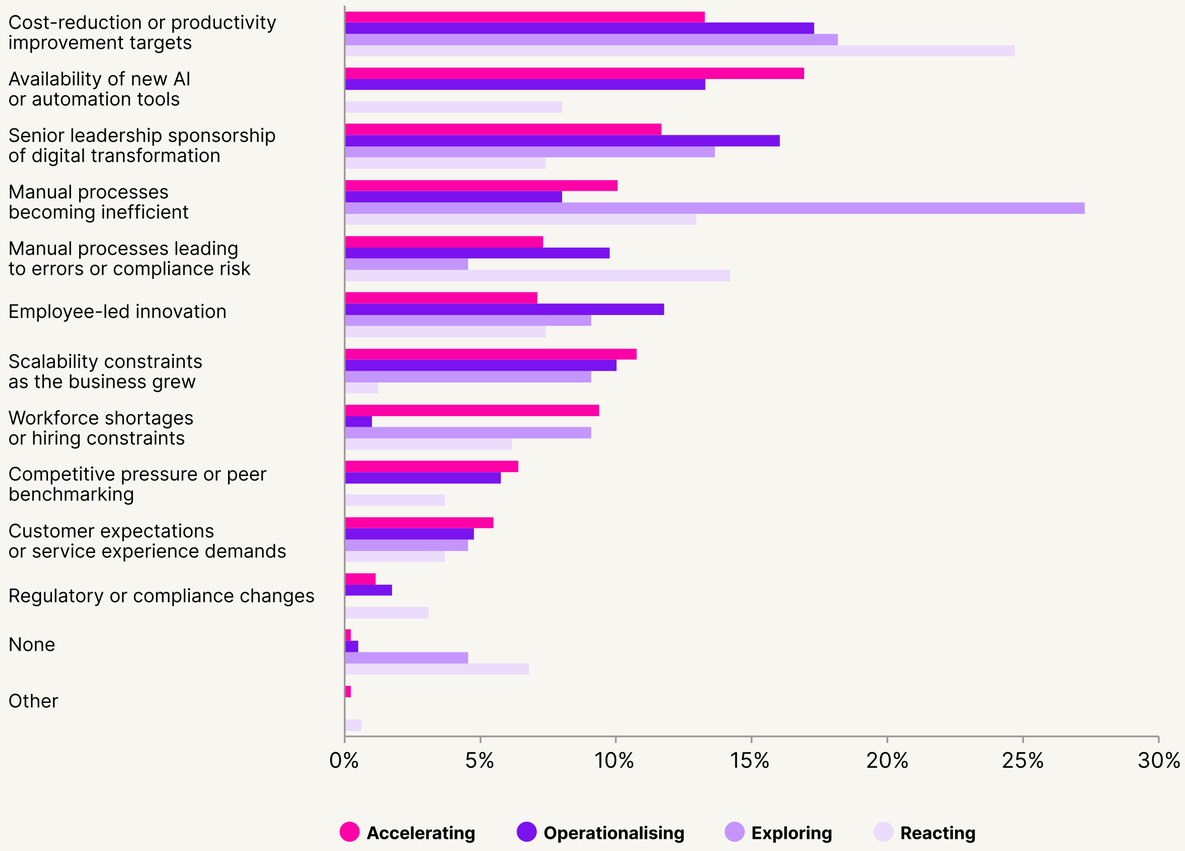
In this instance, the trigger for investment is also diagnostic. It tells you not just where a business has been, but where it is capable of going.

> **"We aim to be ahead of the curve in technological processes and AI implementation."**
>
> – Operations Manager, Professional Services Business

Key insight

The shift from reactive to strategic investment is a marker of maturity. Reactive investment addresses what is broken today. Those that have invested in building their AI strategy tend to see stronger returns.

Triggers for investment in business autonomy by BAMM* cohort



*Business Autonomy Maturity Model

Impacts of AI

Leaders of mid-sized businesses across ANZ are approaching AI-enabled automation as an opportunity and the insights show that their teams are key to unlocking its potential.

Businesses that report stronger workforce capability also consistently report stronger outcomes from AI and automation. They are more likely to sit in the Accelerating cohort, report more significant productivity gains and see impacts that extend into revenue and profitability, not just time savings.

This is evidenced by the fact that amongst the most advanced businesses, over 90% report a positive productivity impact from AI compared to 37% of the least advanced.

Impacts of AI

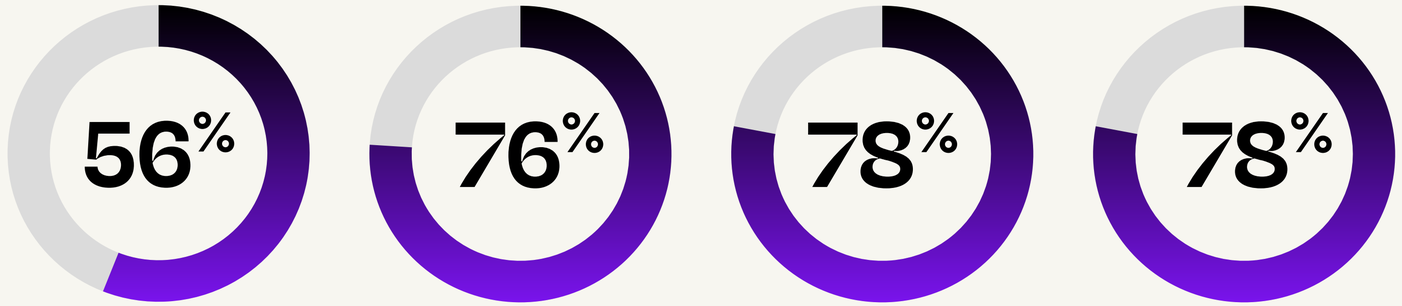
Likely driven by greater access to human and capital resource than their smaller counterparts, larger mid-sized businesses, particularly those with over 100 employees, are also more likely to invest in structured, business-wide training programmes.

Time-savings data also gives a powerful sense of the gains ripe for the taking. Businesses with 50-99 employees save an average of four hours per employee per week through AI-assisted work, nearly double the savings reported by smaller mid-sized businesses. Overall, one-in-four businesses report that the average employee saves between 2-5 hours per week on AI-assisted tasks.

> “AI helps considerably with visualisation of data and doing it quickly.”
>
> – Operations Manager, Professional Services Business

> “AI is good at resourcing and logistics. It can assign people to certain sites based on where they live and where jobs are to make project management a lot easier. This makes labour and capital assignments more efficient.”
>
> – General Manager, Construction Business

Share of businesses reporting positive productivity impacts of AI by employment level



Impacts of AI

Accelerating and Operationalising businesses suggest that AI is enabling employees to focus on higher-value work, improving the quality of outputs and redirecting capacity toward more strategic activities. In contrast, lower-readiness cohorts are still seeing more limited, task-level gains.

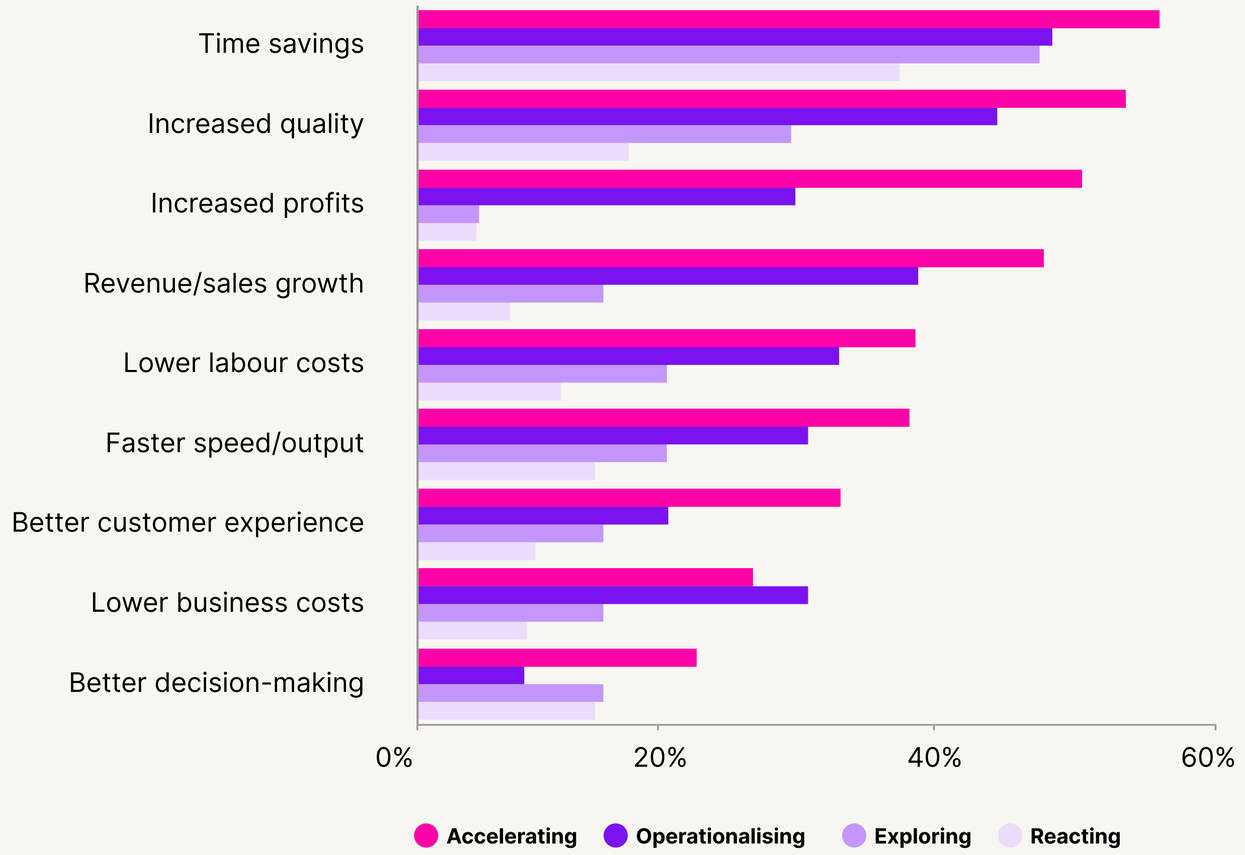
Insights from qualitative conversations reiterate this too, with business leaders of organisations further along the autonomy journey describing AI as fundamentally changing the nature of some roles, with their people increasingly focused on judgement, relationships and strategy rather than process and administration.

Given where their local businesses sit on the readiness scale, there are also differences in how benefits are being felt in the local markets. New Zealand businesses most commonly report time savings as the primary impact, while Australian businesses are going further, with AI reported to be supporting gains in revenue and profitability alongside time savings.

Key insight

The businesses that move from using AI to assist individual tasks to redesigning work around autonomous processes are the ones where the commercial case for AI starts being realised.

AI impacts on business output by BAMM* cohort



*Business Autonomy Maturity Model

Autonomy Across Industries

Industry readiness and gaps vary

Industries are approaching AI adoption in distinct ways and the depth and deliberateness of that adoption varies considerably. However, across all of them, productivity gains from AI are already widespread, with 75% of businesses reporting measurable benefits regardless of industry.

In industries such as agriculture and wholesale trade, businesses are reporting strong productivity impacts from AI without equally strong formal training, suggesting they are finding immediate value from practical use-cases before investing heavily in capability building.

In comparison, in financial services, stronger training investment and a focus on integration indicate a more deliberate goal of realising gains at a greater scale and consistency over time.

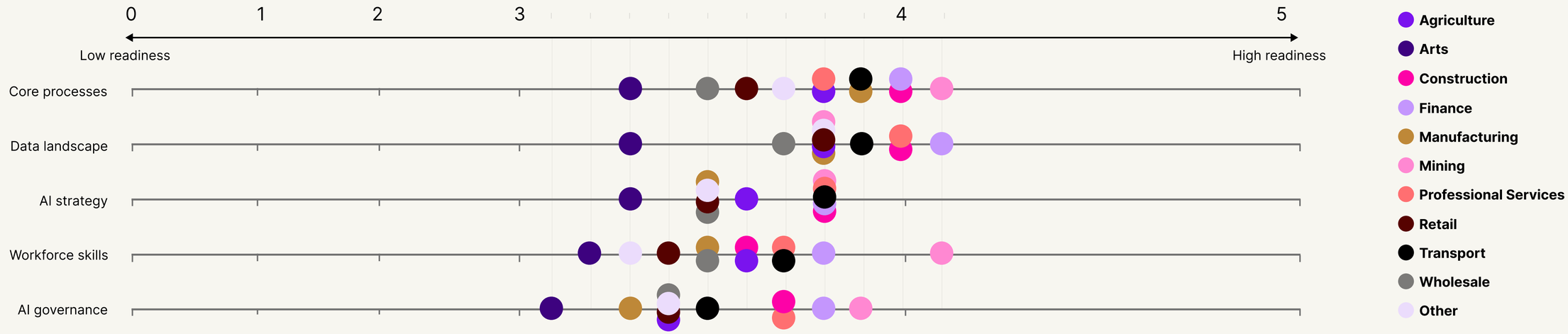
Across industries, core processes and data environments are the strongest and most tightly grouped areas of readiness, suggesting many businesses already have a structural base for AI and automation.

Professional services, financial services and construction consistently report the highest overall readiness, with strong and well-rounded capability across multiple pillars.

Findings specific to wholesale trade businesses on the other hand, indicate they are earlier in their journey, with more work required to build the conditions needed to scale AI effectively.

In terms of where bigger gaps appear, AI strategy, workforce confidence and governance are in the spotlight. For most industries, the next stage of maturity is less about access to tools and more about building the strategy, skills and controls to use them well.

Business autonomy readiness rating by industry and key pillar



Sector Differences

Office-based vs industrial

Office-based businesses most commonly report using AI for admin and data optimisation and financial automation, while – as expected – industrial businesses tend to focus more on supply chain automation.

More interesting, however, are the differences in their investment triggers. The insights show industrial businesses are more likely to act in response to cost and productivity pressures, whereas office-based businesses are driven more by the need to reduce inefficient manual processes.

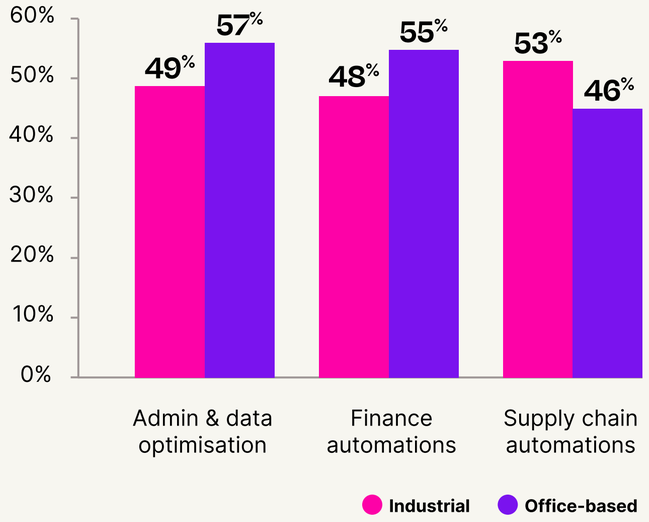
Despite their different focuses and triggers, office-based and industrial sectors are aligned on similar strategies to scale AI and automation. Most respondents in both sectors are either planning ERP or core system upgrades within the next two years, or say upgrades are already underway, with office-based businesses moving slightly faster.

Time savings from AI are also broadly comparable across both sectors, reinforcing that the efficiency gains from AI are not confined to any one type of business.

Key insight

The path to greater autonomy looks different depending on the industry, but the foundations required to get there are the same.

Business function with AI embedded by economic sector



Autonomy investment priorities over the next 12 months by economic sector

Industrial sector includes: Construction, Mining and Manufacturing
Office sector includes: Professional Services and Financial Services

Barriers to Autonomy

The challenges and barriers mid-sized businesses face as they pursue greater business autonomy evolve as their journey progresses.

Workforce skills and change capacity, alongside cybersecurity and data privacy concerns, were consistently cited by the local business leaders as being the biggest barriers to greater autonomy across all cohorts. However, a deeper look into the data shows other key barriers that vary significantly depending on where a business sits in its autonomy journey.

For lower-readiness businesses – those in the Exploring and Reacting cohorts – the obstacles are largely foundational, with budget constraints, lack of standardised workflows, manual legacy processes and limited workforce capability being the most common barriers. These are not simply operational frustrations, but structural constraints that limit the base on which AI can be scaled. Until they are addressed, meaningful progress is difficult to sustain.

For higher-readiness businesses in the Accelerating and Operationalising cohorts, the challenge set is different. Having largely cleared the operational hurdles, the barriers in focus are governance, cloud readiness and scaling workforce capability. While these problems are more sophisticated, so is their capacity to solve them.

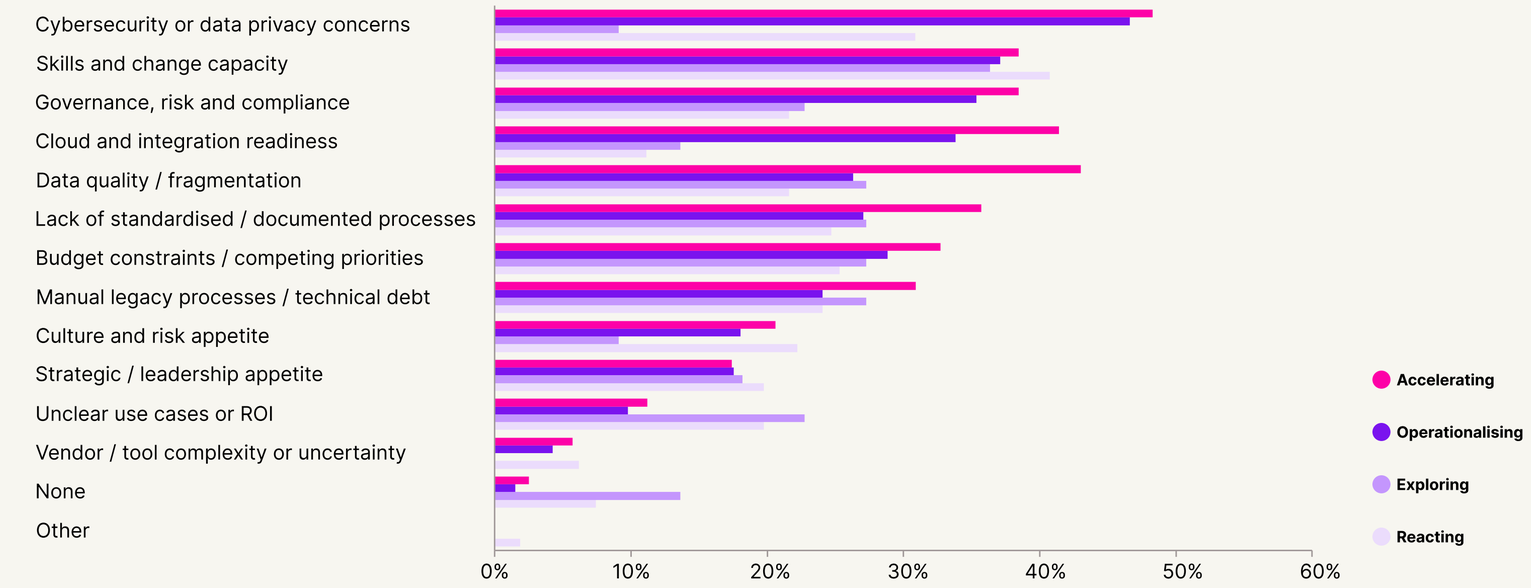
Within each BAMM* cohort, the reported barriers are relatively consistent across Australia and New Zealand, however, Australian businesses are more likely to identify cybersecurity and data privacy as a primary concern, while New Zealand businesses more commonly report workforce skills and change capacity as their most significant barrier.

> “Privacy and data concerns are holding us back from integrating AI more. We don't want broad AI having access to financials.”
>
> – Business Owner, Manufacturing Business

Key insight

Legacy processes and workforce capability constraints are the most significant barriers limiting early progress toward business autonomy, but cybersecurity and data privacy concerns are also high on the radar.

Barriers to investment in business autonomy by BAMM* cohort



*Business Autonomy Maturity Model

Key Recommendations

Many ANZ mid-sized businesses have built a strong foundation for business autonomy. High ambition is evident across the market and early results from AI adoption are encouraging.

Improving business autonomy further depends on how effectively businesses move from experimentation to scaled, organisation-wide adoption and turn early signals into consistent commercial outcomes.

The barriers to getting there are certainly real, but not insurmountable.

1 Fix the data and systems foundation before scaling AI

For businesses held back by legacy processes, disconnected systems and poor data quality, this is the starting point. Without a clean, integrated data environment, AI tools cannot perform reliably and automation cannot scale.

Survey responses suggest that strengthening data systems and quality is key to scaling AI-enabled automation and should be treated as one of the highest priority investments on the roadmap.

2 Pair technology investment with a workforce investment

Structured training is only established in 57% of businesses, despite 67% reporting that AI is embedded in core processes. Businesses that invest in technology without investing equally in the capability of their people may quickly hit a ceiling on returns.

Nearly 90% of businesses with structured AI training report positive productivity impacts, compared to just 57% of those with informal or no training.

3 Replace reactive investment with a defined AI strategy

If AI investment in the business is being triggered by operational pain points rather than a defined strategy, progress might be happening, but the gains could be fragmented and short-term.

Developing a clear AI strategy, with defined priorities, governance structures and a roadmap, is what leverages the AI opportunity.

4 Embed AI into core processes, not just individual tasks

Businesses seeing the strongest commercial outcomes have moved AI into end-to-end workflows like finance, operations, supply chain and workforce management.

Decision-makers in mid-sized businesses should aim to identify where AI can be applied to end-to-end processes, rather than assisting on individual tasks.

5 Build governance before it becomes a constraint

For Accelerating and Operationalising businesses, governance is already emerging as a live barrier. For businesses earlier in the journey, it will likely become one as they mature.

Establishing clear policies around data privacy, AI oversight and change management now – before the scale of AI deployment makes it harder – will protect investments already made while simultaneously creating conditions for further scaling with confidence.

Survey Methodology

Analysis and research support for this study was provided by Oxford Economics.

Insights are based on responses for MYOB's latest survey of mid-sized businesses, polling a representative sample of 1000+ business leaders and decision-makers (with between 20-500 FTEs and $5m+ annual revenue) in Australia (518 respondents) and New Zealand (502 respondents). Research for this survey took place from 13th February – 16th March 2026, with fieldwork conducted by independent research agency, Dynata.

Respondents were sampled randomly from the Dynata online panel and screened to ensure they met the qualifying criteria. Quotas were maintained on industry sector and business size/ FTEs to ensure a reliable and diverse cross-section of business opinions from mid-sized businesses were obtained.

Notes on survey analysis

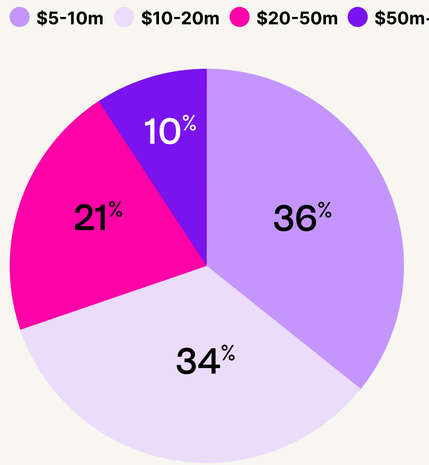
Survey responses suggest many businesses see themselves as relatively progressed along the road to business autonomy. It is important to consider these results in their context:

- Survey results reflect businesses' self-reported perceptions of their position on business autonomy and AI.
- Interviews suggest businesses often assess their autonomy relative to industry peers and interpret concepts like business autonomy and AI integration differently.
- Businesses have different views of AI and likely responded to the survey in the context of their own view of the current and potential scale for business autonomy.

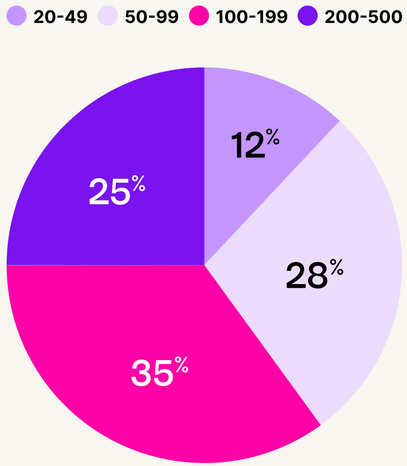
Survey sample overview

Location	No. of respondents	Share of total
Australia	518	**51%**
New Zealand	502	**49%**
Total	1,020	**100%**

Turnover



No. of employees



*Total percentage may exceed 100% due to decimal rounding

About Oxford Economics

Oxford Economics is the world's leading independent economic advisory firm. Covering over 200 countries, 100 industrial sectors and 8,000 cities and regions, we provide insights and solutions that empower clients to make informed decisions faster in an increasingly complex and uncertain world.

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About MYOB Acumatica

MYOB Acumatica is a cloud-based Enterprise Resource Planning (ERP) solution designed for mid-sized businesses across Australia and New Zealand. It brings together core business functions, including finance, inventory, projects, payroll, and customer management into a single, integrated platform.

MYOB Acumatica has been recognised as the #1 ERP platform in Australia and New Zealand, with the iStart ERP Buyer's Guide 2025–26 finding that more businesses across Australia and New Zealand are using MYOB Acumatica than any other ERP in the mid-market segment. MYOB Acumatica is designed to help growing businesses run with more clarity, control and flexibility.

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