

Intuit: How Much Should the Agent Do?

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Classroom case | Strategy, digital platforms, and human-AI work design

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This case uses only information available by the cutoff. The planning assignment below is hypothetical; it does not describe an actual Intuit committee or a disclosed FY2027 rollout decision.

From advice to action

Intuit's strategy is to build an AI-driven expert platform for consumers, businesses and accountants. Its FY2026 Form 10-K describes combining company data, AI, domain expertise and a network of AI-enabled human experts to provide recommendations and complete tasks. Intuit describes its longer-term aim as moving from insights toward executing workflows while keeping customers in control.

By fall 2026, the phrase "AI agent" covered several different things. Some products surfaced recommendations or drafted actions. Some actions required user confirmation. Some connector workflows were announced as available through external AI services. Payroll execution and personalized lending features were still listed as upcoming in one announcement, while several accountant tools remained with selected firms. The boundaries among suggestion, draft, user-approved action and autonomous execution mattered to customers, accountants and Intuit's reputation.

Assume a hypothetical FY2027 strategy working group has been asked to propose where Intuit should expand agent execution in the next planning cycle. Should it move broadly across business workflows, stage autonomy according to the consequence and reversibility of each task, or concentrate on a few accountant-partnered journeys? A defensible plan must specify which tasks should be prioritized, who keeps decision rights, and what evidence should be required before an agent does more.

A platform for different users and jobs

Intuit reported approximately 93 million consumers, small and mid-market businesses, and accountants worldwide. In FY2026, its two reportable segments were Global Business Solutions (GBS) and Consumer. GBS included QuickBooks, Intuit Enterprise Suite (IES), Intuit Accountant Suite and Mailchimp. Consumer included TurboTax, Credit Karma and ProTax. These products serve different workflows, regulatory settings and customer needs; the platform-wide customer number does not show how many small businesses use agents.

FY2026 revenue was \$21.448 billion: \$12.864 billion in GBS and \$8.584 billion in Consumer. QuickBooks Online Accounting revenue was \$5.051 billion; Online Services revenue was \$4.867 billion; Desktop Ecosystem revenue was \$2.946 billion. Consumer product revenue included

TurboTax at \$5.296 billion, Credit Karma at \$2.641 billion and ProTax at \$647 million. None of those reported amounts isolates revenue from agents.

The reporting perimeter was changing. Beginning August 1, 2026, Intuit managed Mailchimp as a separate operating segment; it would be reported separately in FY2027. FY2026 results still included Mailchimp in GBS. Intuit also changed its non-GAAP treatment of share-based compensation at the start of FY2027, so historical and forward non-GAAP comparisons use different conventions.

What customers could encounter

The product record mixed availability, planned work and different forms of control.

- In July 2025, Intuit announced QuickBooks agents for business, accounting, customer and marketing tasks. The announcement described a U.S. rollout to a range of QuickBooks Online products and said customers remained in control; it did not state that every action required prior approval. A later product update said the Payroll Agent prepared a draft ready for approval and that the Customer Agent drafted estimates and follow-ups for users to review, edit and send.
- In October 2025, Intuit announced its AI-native Accountant Suite and Intuit Intelligence with recommendations, draft actions and access to experts. Several features were still forthcoming or being rolled out. The announcement did not establish broad adoption or measurable changes to accounting-firm productivity.
- In July 2026, Intuit said QuickBooks users could create, update or send invoices and estimates, set recurring invoices, send overdue reminders and payment links, ask payroll questions, and compare anonymized and aggregated peer-loan benchmarks through Claude and ChatGPT. Intuit listed running payroll or changing compensation, personalized lending offers and creditworthiness intelligence as upcoming. Certain functions required QuickBooks Payments and U.S. eligibility. Intuit described actions as reviewable and human-verified; that was a company claim, not independent quality evidence.
- In August, Intuit said Intuit Intelligence Chat would be available in selected QuickBooks Online Advanced and IES plans, with analytics, recommendations and actions. It said actions happened after user confirmation. Separately, Intuit announced QuickBooks and Mailchimp connectors for authenticated U.S. users of Perplexity Computer, listing invoice follow-up, recurring invoices, payment links, payroll information and marketing-campaign analysis. That release did not specify approval gates for each action.

The features could be useful in routine, repeatable work, such as managing invoices or categorizing transactions. But an apparently simple action could also have different consequences depending on a business's cash position, employee pay, lender eligibility or record quality. A customer may welcome time savings, an accountant may want to review client work, and Intuit may need to maintain data quality and trust across its platform.

Early usage signals-and their limits

At its September 2026 Investor Day, Intuit reported 2.5 million unique customers actively using Intuit AI agents or chat monthly worldwide, excluding Mailchimp and Desktop. It also reported that more than 75% of IES customers engaged monthly with agents and AI chat, and that its systems generated about 400 million monthly AI-recommended transaction categorizations, representing more than 90% of transactions. These are company-defined engagement and recommendation measures. They do not show how many tasks were completed, how often customers changed outputs, whether actions were accurate, or whether activity improved retention or financial results.

Management also reported that Accountant Suite was on 150,000 accounting firms' platforms. The statement appeared in a third-party transcript of the Investor Day presentation. The same presentation included survey claims about streamlined operations and advisory time, and described selected Book Close and Agent Studio deployments, including work with 20 large U.S. firms. These figures and examples are company-reported, not independently measured practice economics or proof of general availability.

Intuit's CEO said at Investor Day that the company missed new-customer targets and lost some quality DIY customers, which he attributed primarily to price, while QuickBooks core customer growth slowed. That is management's explanation. Customer growth could also reflect product packaging, marketing, channel shifts, product mix, seasonality, acquisition or economic conditions. Public disclosures do not isolate agent effects from these factors.

The competitive landscape added urgency but not an easy benchmark. Sage described user-approved invoice and payment-chasing functions for UK sole traders and separate AI features for larger businesses. Xero described a mix of live, beta, early-access and forthcoming workflows, and said users or accountants reviewed the first pass in its Claude and ChatGPT integrations. These vendor statements cover different customers and tasks; they do not establish which product is more accurate, widely used or valuable.

A planning choice with incomplete data

Intuit disclosed risks related to AI output quality, inaccurate data, privacy, cybersecurity, regulation, reputation and customer harm. It did not report workflow-specific accuracy, correction, escalation or harmful-error rates, nor a complete agent investment and return measure. Reported R&D and operating expenses do not isolate agent development, computing, support or expert labor. Public revenue and activity measures cannot establish agent economics.

A broad rollout could standardize common work and reach many customers quickly. A task-by-task approach could maintain review for higher-consequence actions while reliability is assessed. An accountant-centered approach could integrate expert judgment into complete customer workflows, but it might require more human capacity and coordination. Each path raises different questions about speed, reliability, customer control, partner participation and scale.

Assignment

Prepare a hypothetical FY2027 recommendation for Intuit's strategy working group as of October 4, 2026. Specify:

1. Which small-business workflows, customer groups and product surfaces should be prioritized, and which should wait?

2. Which tasks should be suggestions, drafts, user-confirmed actions or eligible for greater autonomy? What makes a task suitable for each state?
3. What roles should business owners, accountants, Intuit experts and third-party AI interfaces play in review and exception handling?
4. What customer, quality, partner and economic evidence should be required before extending an agent to more tasks or users?
5. How would you test whether agents improve customer outcomes, rather than merely increasing activity or coinciding with price, packaging, seasonality or cross-selling changes?

State your assumptions and distinguish a recommendation from the company's announced features and roadmap. Do not assume every agent is autonomous or that all customers receive the same features. Do not infer that AI caused revenue growth or survey outcomes, import effects from the cited academic studies, or invent budgets, accuracy rates, customer results or post-cutoff developments. No financial model or Excel work is required.

Selected sources

- [Intuit FY2026 Form 10-K](#)
- [FY2026 results and FY2027 guidance, August 25, 2026](#)
- [September 17, 2026 Investor Day release and presentation](#)
- [QuickBooks actions through Claude and ChatGPT, July 28, 2026](#)
- [Intuit-Perplexity Computer announcement, August 31, 2026](#)
- Additional source locators and evidence limits: integrated research dossier