

A dark teal world map is centered in the background of the slide. The map shows the outlines of the continents in a lighter shade of teal. At the top of the slide, there is a solid orange horizontal bar.

Software, Systems, & Tools Survey

August 2025

ACCION

Overview










- Between April and May 2025, Accion Venture Lab surveyed **18 early stage fintech companies** to understand what **tools and system they use to power their operations**
 - Respondents represent companies around the world, including the US, Latin America, Europe, Southeast Asia, and Africa
 - Respondents also represent **various sectors of fintech**, including MSME and Consumer Credit, Insurance, Payments, Neobank, and Personal Financial Management
- Respondents answered two surveys:
 - **Business Operations (“Biz Ops”) Survey:** Answered by CEO, asked for information about overall spend on software and focused on specific business operations including sales, marketing, recruiting, compliance, and HR (N=18)
 - **Developer Survey:** Answered by Head of Technology/CTO, asked for information about software related to managing software development and teams (N=16)
- The following **definitions and terminology** are used throughout the materials:
 - Customer satisfaction is based on the Net Promoter Score: “Would you recommend this to a friend/colleague?” (0-10)
 - Promoters rate a system very highly – must be either a ≥ 9.0
 - Neutral customers rate a system $\geq 7.0, < 9.0$
 - Detractors rate a system < 7.0
- Customers rated systems by their **value for money** on a score of 1-5
 - Excellent value for money (5.0), Good value (≥ 4.0), Average value (≥ 3.0), Fair value (≥ 2.0), Poor value (< 2.0)

Executive Summary: Survey Insights








- As companies **scale**, companies use a great variety of tools and **increase** tool spending
- **Business Operations:**
 - As a company reaches the Pre-Series A, HelpDesk, Project Management, and Data Analytics Software usage increases significantly.
 - Regardless of stage, **recruiting/applicant tracking software** has **consistently low adoption**
- **Developer Operations:**
 - Regardless of stage, **social media management software** has **consistently low adoption**, while **document collaboration tools** have **consistently high adoption**
 - At the **Pre-Series B/Series B** time horizon, **employee management** and **email marketing** software usage **increases** meaningfully
- **AI Usage:**
 - High AI adoption: Indicates high confidence in value delivered and ability to accelerate efficiency
 - Highest usage areas are coding, CRM, and project management
 - Moderate adoption: Suggest clear interest in integrating AI into workflows (e.g., financial management, legal, etc.) but skepticism in tool maturity and sophistication
 - Lagging adoption: Indicates unclear value proposition into certain business functions (e.g., employee management) yet significant whitespace for AI to innovate workflows

Executive Summary: Most Commonly Used Tools

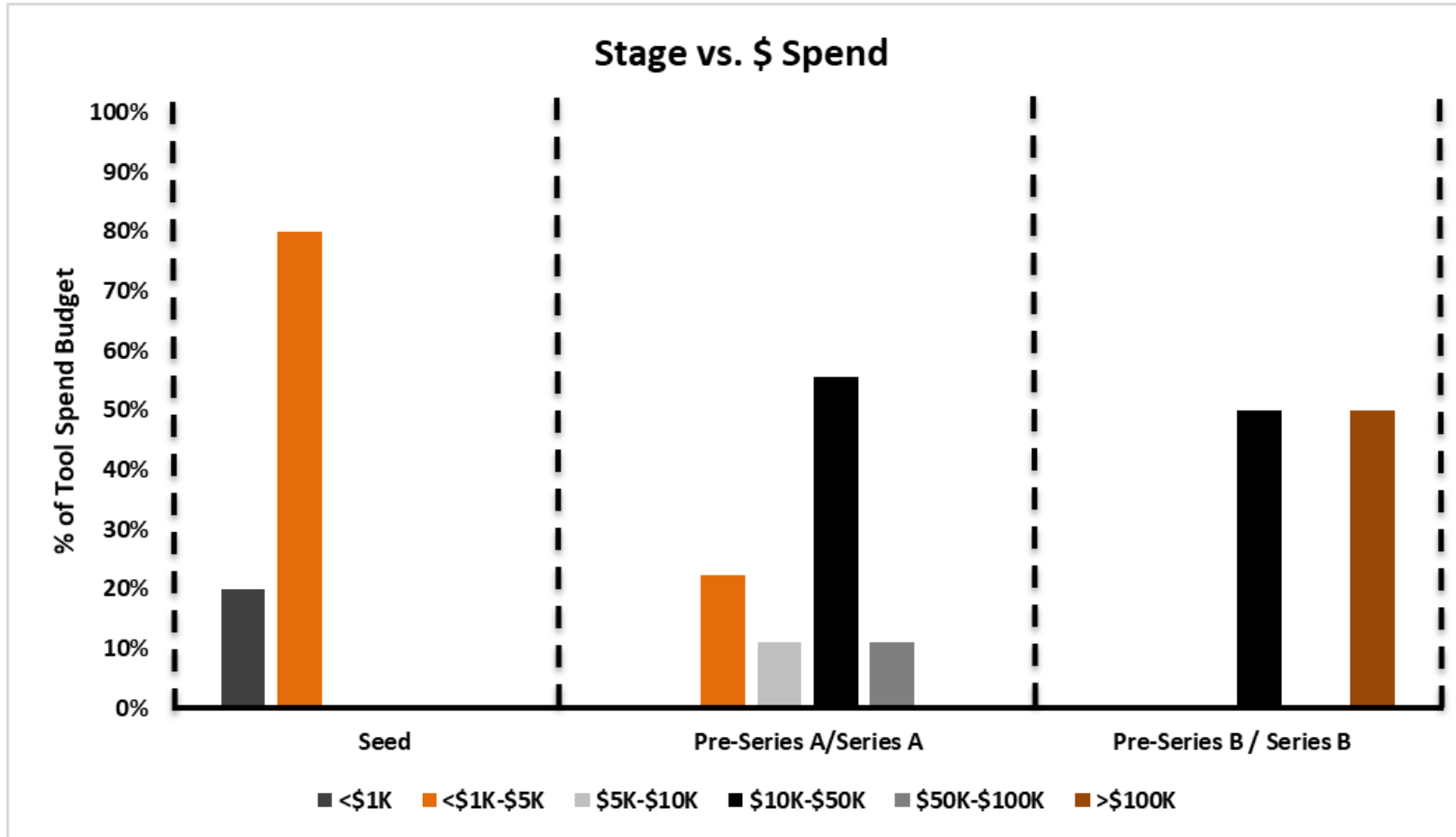
Business Operations Tools

CRM	Internal Comms.	Help Desk
		
Project Mgmt.	Data Analytics	Recruiting
	Internally Built Software	
Employee Mgmt.	Legal Mgmt.	Email Mgmt.
		
	Doc Collab.	
		

Developer Tools

Version Control	Incident Mgmt.	Domain Mgmt.
		
User Testing	Config. Mgmt.	Cont. Int.
		
	Data Mgmt.	
		

Stage vs. Spend










- **Seed:** Companies **spend minimally** on tools as they are **focused on developing an MVP** and **finding PMF**
- **Pre-Series A / Series A:** Startups investing in growth infrastructure to **scale and professionalize operations**
- **Series B:** Startups position themselves for **rapid and sustained scale** with an emphasis on **increasing operational efficiency**

A dark teal world map is centered in the background of the slide. The map shows the outlines of continents and major water bodies. An orange horizontal bar is positioned at the top left of the slide, partially overlapping the map.


Business Operations Survey

BizOps - AI adoption levels by business function

Use Case/Benefits	Adoption Amongst our Portfolio
CRM	 <i>High adoption</i>
Project management	 <i>High adoption</i>
Financial management	 <i>Moderate adoption</i>
Legal/contract management	 <i>Moderate adoption</i>
Employee management	 <i>Low adoption</i>
Recruiting	 <i>NA – No adoption</i>

 $\geq 30\%$ = High Adoption

 $\geq 20\%$ = Medium Adoption































 $< 20\%$ = Low Adoption

ACCION

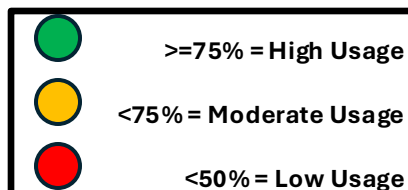
VENTURE LAB

- As companies begin integrating AI into business operations, **adoption patterns reflect varying tool maturity levels**, rather than company stage.
- **AI application in CRM (50%) and Project Management (33%)** indicate high adoption levels, largely due to the process-oriented nature of these workflows.
- Teams are using AI in areas that are **data-driven and process oriented**, where they can gain immediate, measurable value

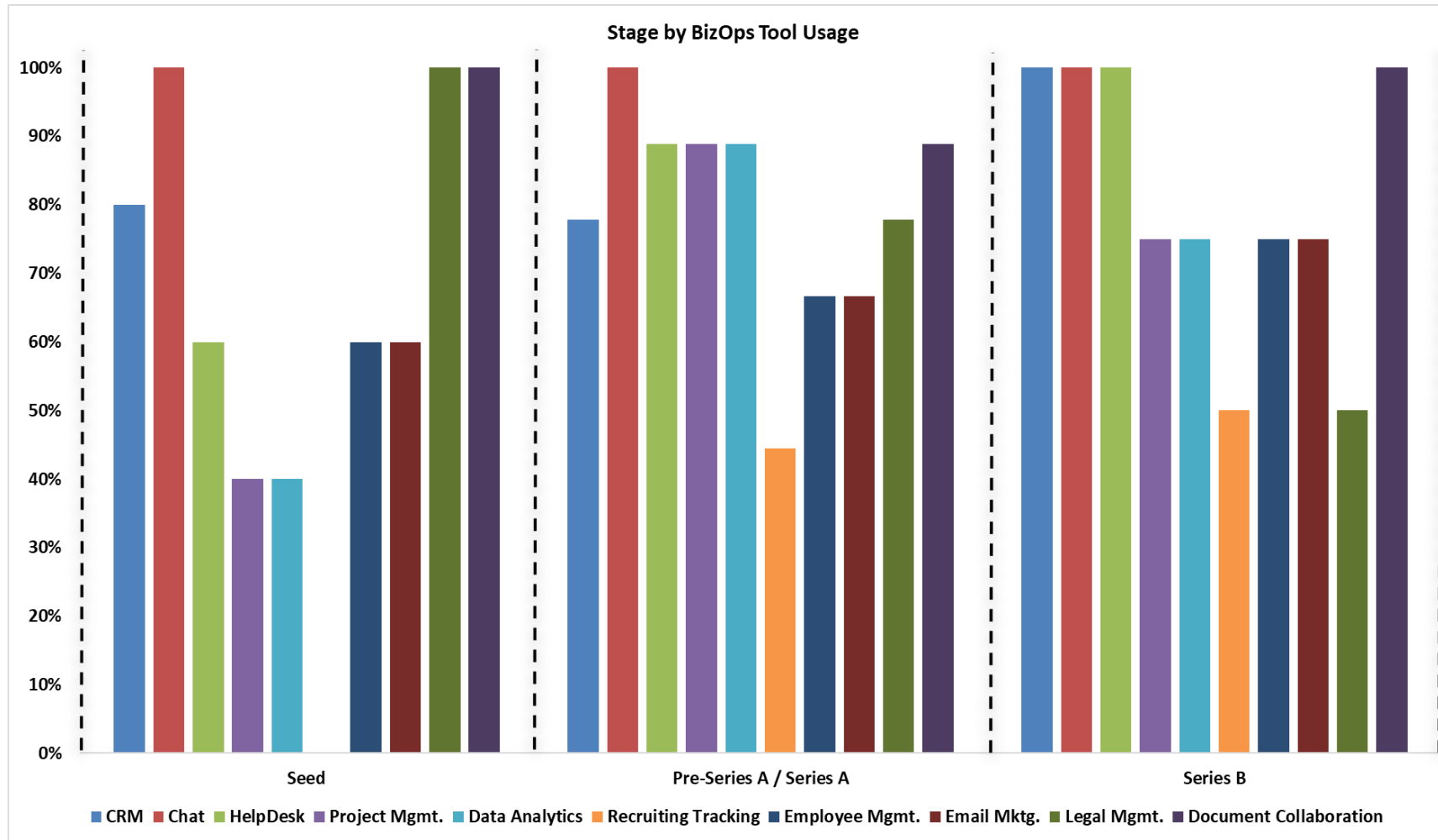
Tool Usage % vs. Company Stage - BizOps

Stage	Seed	Pre-Series A / Series A	Series B
Tools			
CRM Software			
Chat/Internal Communication			
Help Desk Software			
Project Management			
Data Analytics			
Recruiting/ Applicant Tracking			
Employee Management			
Email Marketing			
Legal/Contract Management			
Document Collaboration Tool			

- Generally, as a company **scales**, software tool **usage increases**.
- As a company reaches the **Pre-Series A**, HelpDesk, Project Management, and Data Analytics Software **usage increases significantly**.
- In emerging markets, recruiting is largely a manual process, reflecting consistently lower adoption.
- While legal workflows are managed traditionally, startups have recently begun leveraging software solutions.

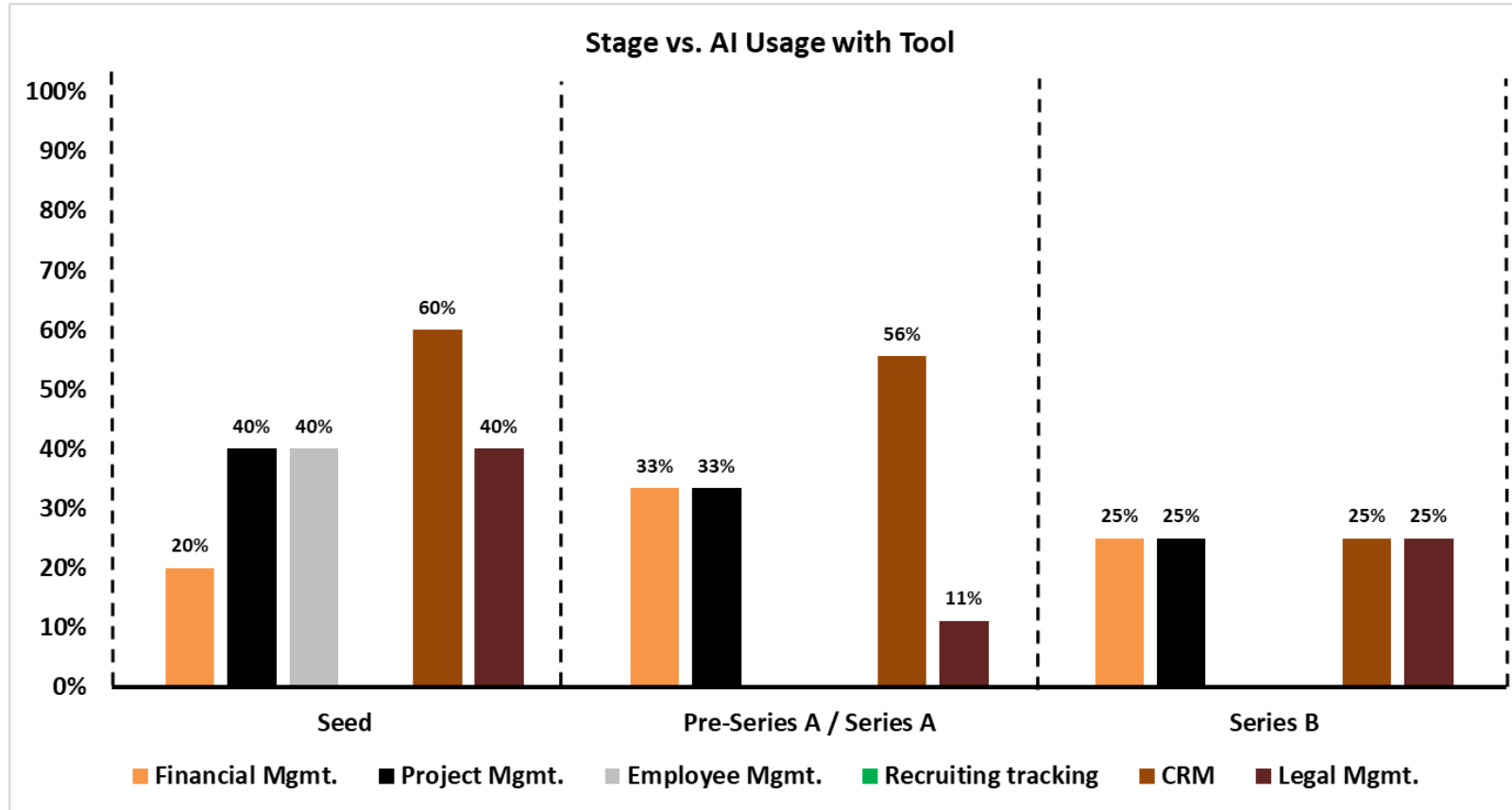


Stage vs. Business Operations Tool Usage



- Generally, as a company **scales**, software tool **usage increases**.
- As a company reaches the **Series A**, HelpDesk, Project Management, and Data Analytics Software **usage increases significantly**.
- Regardless of stage, **recruiting/applicant tracking software** has **consistently low adoption**

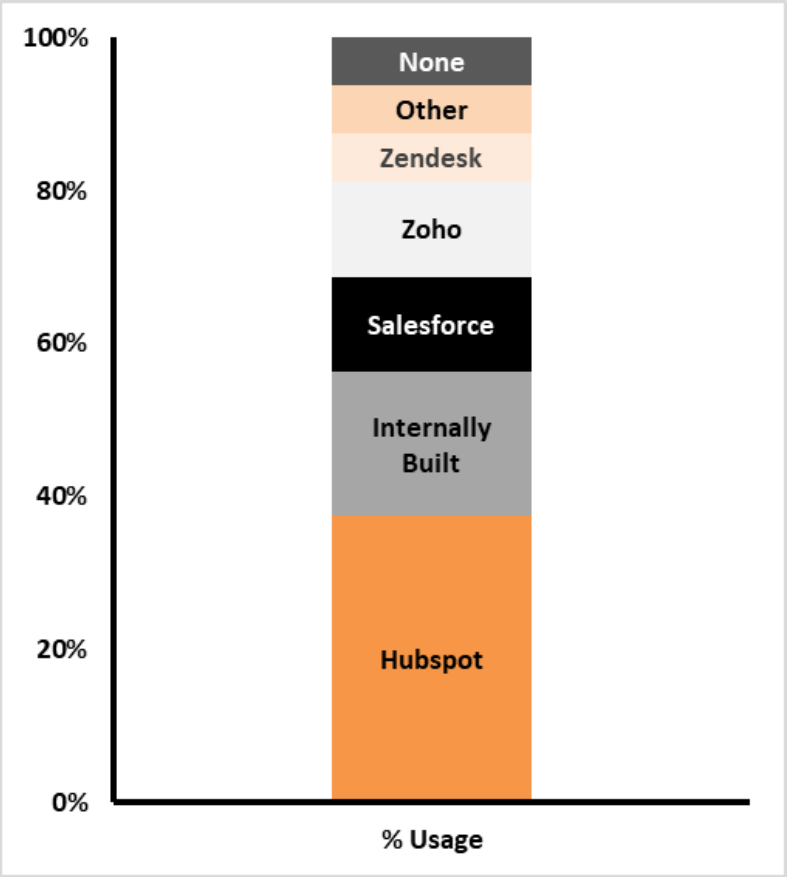
Stage vs. AI Usage



- As companies begin integrating AI into business operations, **adoption patterns reflect varying tool maturity levels**, rather than company stage.
- Teams are using AI in areas that are **data-driven and process oriented**, where they can gain **immediate, measurable value**
- Startups that experiment early will likely gain a **head-start** and **long-term advantage**

Customer Relationship Management

HubSpot is the most common CRM tool

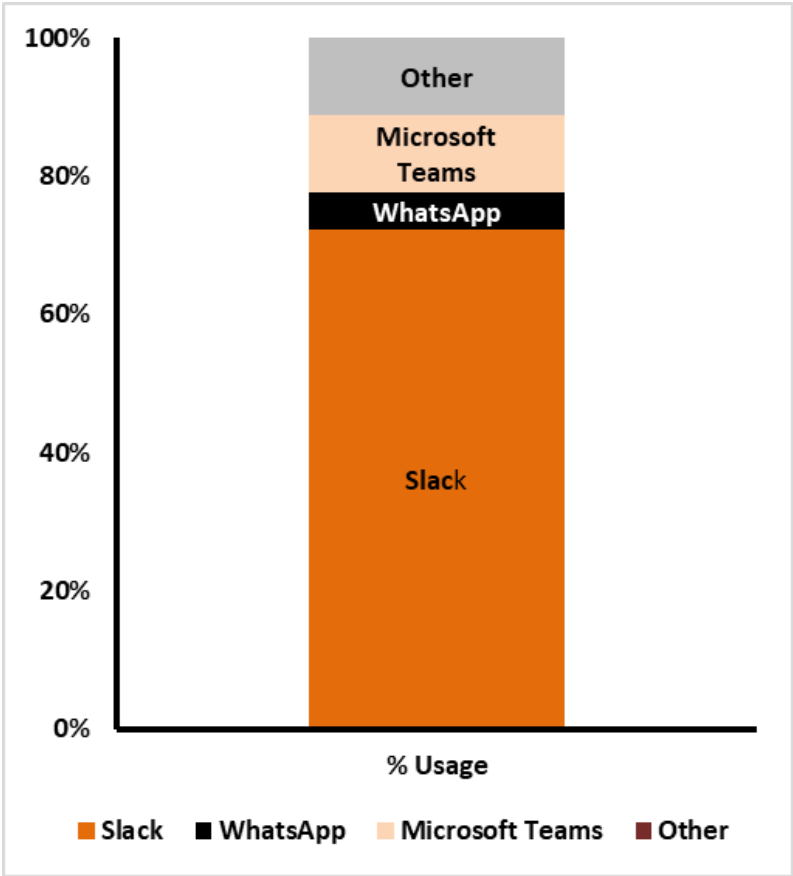


HubSpot is most used but scores lowest on satisfaction and value, while internally built systems, Salesforce, and Zoho rate higher with fewer users

Company (# of users)	Satisfaction	Value for Money
HubSpot (6)	• 5.7 / 10.0 (Detractor)	• 2.7 / 5.0 (Fair value)
Internally Built Systems (2)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
ZenDesk (2)	• 7.5 / 10.0 (Neutral)	• 3.5 / 5.0 (Average value)
Salesforce (2)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Zoho (1)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Other (2)	• 5.7 / 10.0 (Detractor)	• 3.3 / 5.0 (Average value)
None (3)	• NA	• NA

Internal Communications

Slack is the most common Internal Communications tool

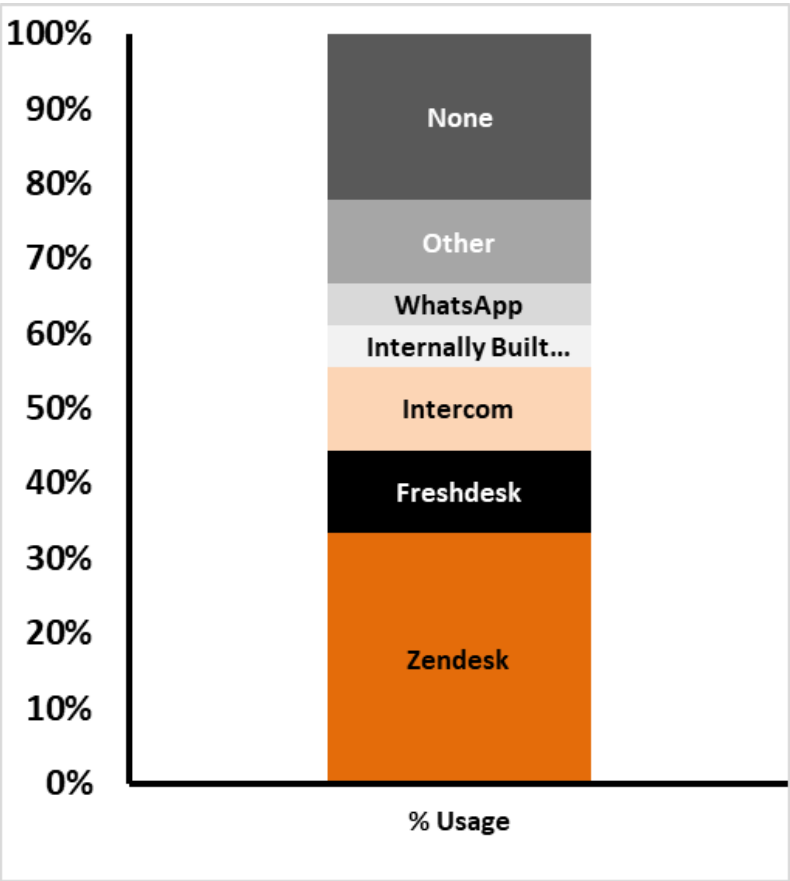


Slack is most used with moderate satisfaction and good value, but WhatsApp and Other tools score highest among smaller user groups

Company (# of users)	Satisfaction	Value for Money
Slack (13)	<ul style="list-style-type: none">8.54 / 10.0 (Neutral)	<ul style="list-style-type: none">4.23 / 5.0 (Good value)
WhatsApp (1)	<ul style="list-style-type: none">10 / 10.0 (Promoter)	<ul style="list-style-type: none">NA – companies do not pay
Microsoft Teams (2)	<ul style="list-style-type: none">6.0 / 10.0 (Detractor)	<ul style="list-style-type: none">4.0 / 5.0 (Good value)
Other (2)	<ul style="list-style-type: none">9.0 / 10.0 (Promoter)	<ul style="list-style-type: none">4.5 / 5.0 (Good value)

HelpDesk

ZenDesk is the most common HelpDesk tool

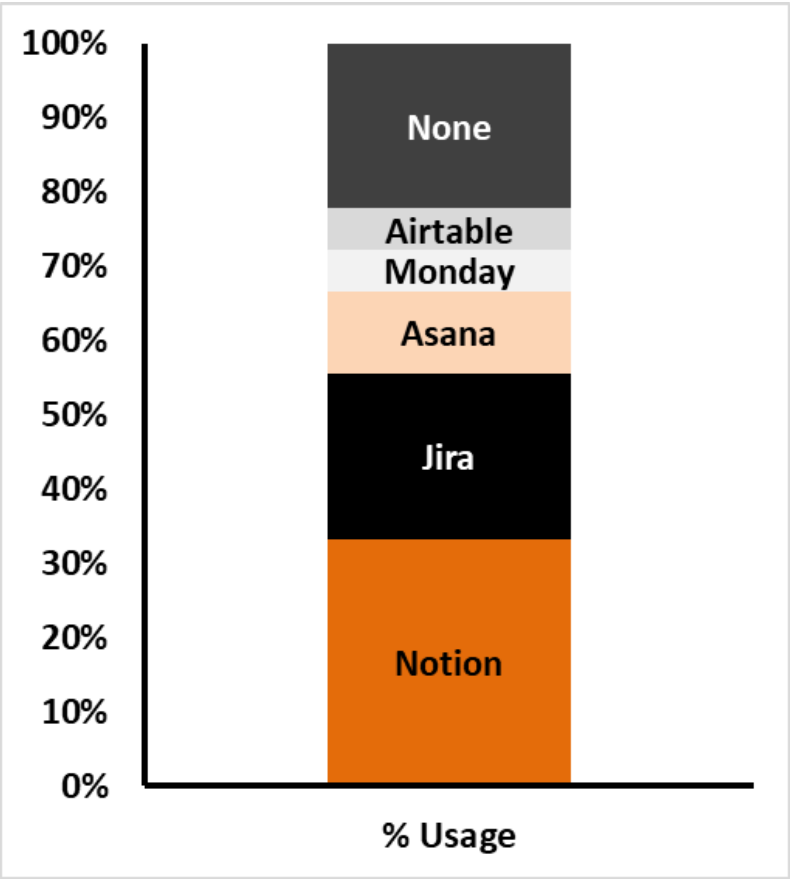


ZenDesk and Freshdesk see moderate satisfaction with average to good value, while WhatsApp leads in both satisfaction and value

Company (# of users)	Satisfaction	Value for Money
ZenDesk (6)	• 7.7 / 10.0 (Neutral)	• 3.29 / 5.0 (Average value)
Freshdesk (2)	• 7.50 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Intercom (2)	• 5.0 / 10.0 (Detractor)	• 2.50 / 5.0 (Fair value)
Internally Built Software (1)	• 5.0 / 10.0 (Detractor)	• NA – companies do not pay
WhatsApp (1)	• 10 / 10.0 (Promoter)	• 5.0 / 5.0 (Excellent value)
Other (2)	• 7.5 / 10.0 (Neutral)	• 4.5 / 5.0 (Good value)
None (4)	• NA	• NA

Project Management

Notion is the most common Project Management tool

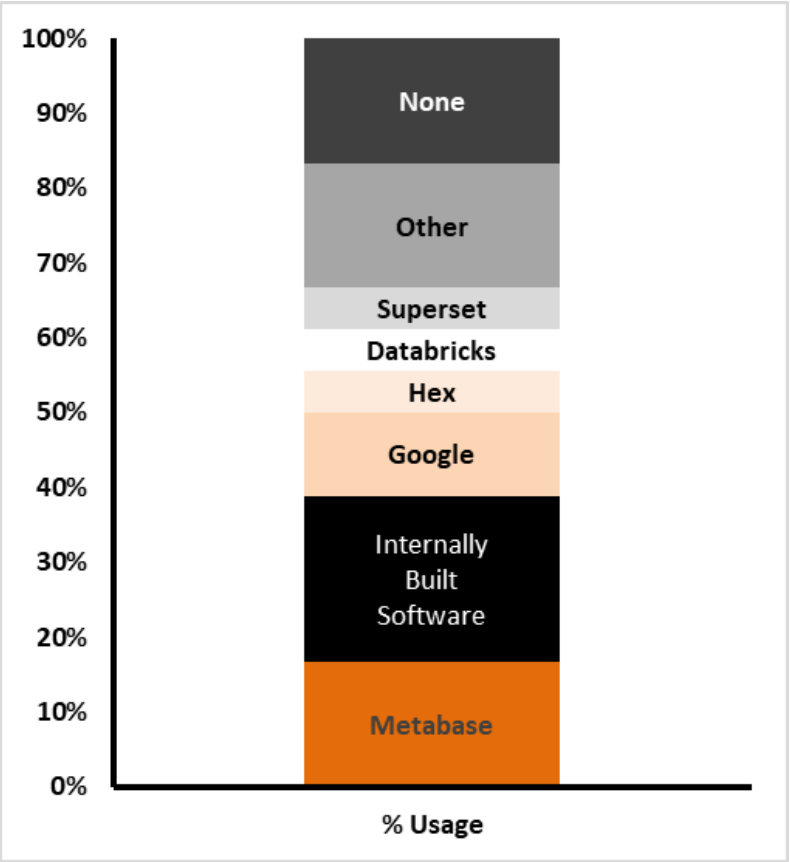


Notion, Asana, and Airtable show moderate satisfaction with average to good value, while Jira leads on satisfaction and value

Company (# of users)	Satisfaction	Value for Money
Notion (6)	<div><div></div><div>7.0 / 10.0 (Neutral)</div></div>	<div><div></div><div>3.8 / 5.0 (Average value)</div></div>
Jira (4)	<div><div></div><div>8.5 / 10.0 (Neutral)</div></div>	<div><div></div><div>4.5 / 5.0 (Good value)</div></div>
Asana (2)	<div><div></div><div>7.0 / 10.0 (Neutral)</div></div>	<div><div></div><div>4.0 / 5.0 (Good value)</div></div>
Monday (1)	<div><div></div><div>6.0 / 10.0 (Detractor)</div></div>	<div><div></div><div>2.0 / 5.0 (Fair value)</div></div>
Airtable (1)	<div><div></div><div>8.0 / 10.0 (Neutral)</div></div>	<div><div></div><div>4.0 / 5.0 (Good value)</div></div>
None (4)	<div><div></div><div>NA</div></div>	<div><div></div><div>NA</div></div>

Data Analytics

Internally Built Software is the most common Data Analytics tool

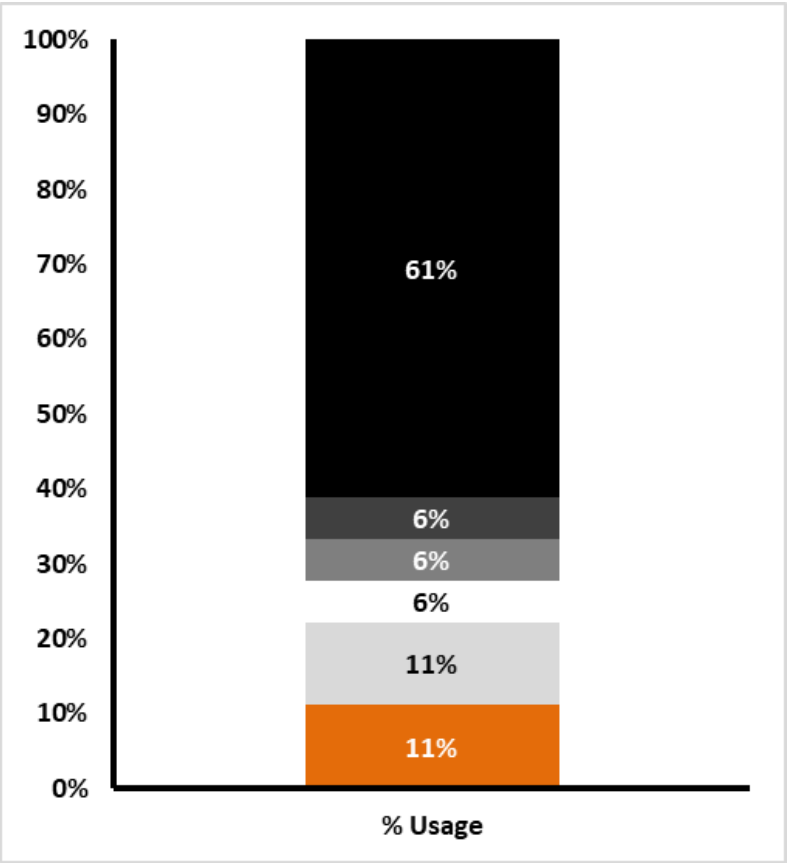


Internally Built Software leads in adoption, Metabase in satisfaction, and Superset in value for money

Company (# of users)	Satisfaction	Value for Money
Metabase (3)	• 9.0 / 10.0 (Promoter)	• 3.5 / 5.0 (Average value)
Internally Built Software (4)	• 7.0 / 10.0 (Neutral)	• 3.0 / 5.0 (Average value)
Google (2)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Hex (1)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Databricks (1)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Superset (1)	• 7.0 / 10.0 (Neutral)	• 5.0 / 5.0 (Excellent value)
Other (3)	• 8.7 / 10.0 (Neutral)	• 4.7 / 5.0 (Good value)
None (3)	• NA	• NA

Recruiting Tracking Tool

LinkedIn and Bamboo are the most common Recruiting Tracking tools

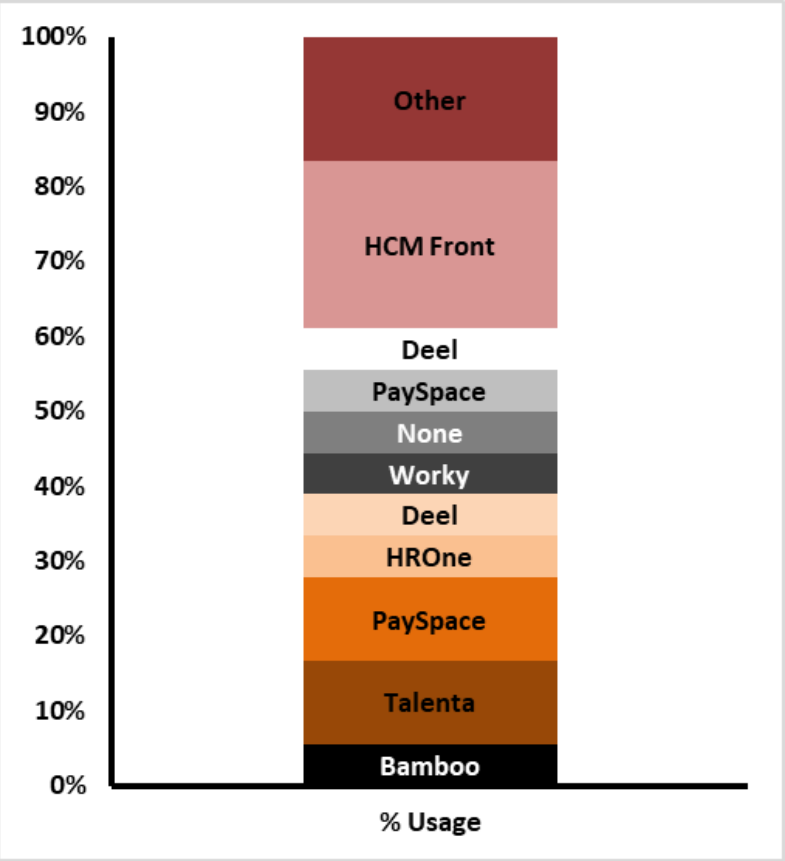


LinkedIn, Bamboo, and Brio deliver good value with neutral satisfaction, while Breezy and Other rate lowest on both measures.

Company (# of users)	Satisfaction	Value for Money
LinkedIn (2)	• 7.5 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Bamboo (2)	• 7.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Breezy (1)	• 6.0 / 10.0 (Detractor)	• 2.0 / 5.0 (Fair value)
Brio (1)	• 7.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Other (1)	• 5.0 / 10.0 (Detractor)	• 2.0 / 5.0 (Fair value)
None (11)	• NA	• NA

Employee Management

Bamboo and Talenta are the most common Employee Management tools

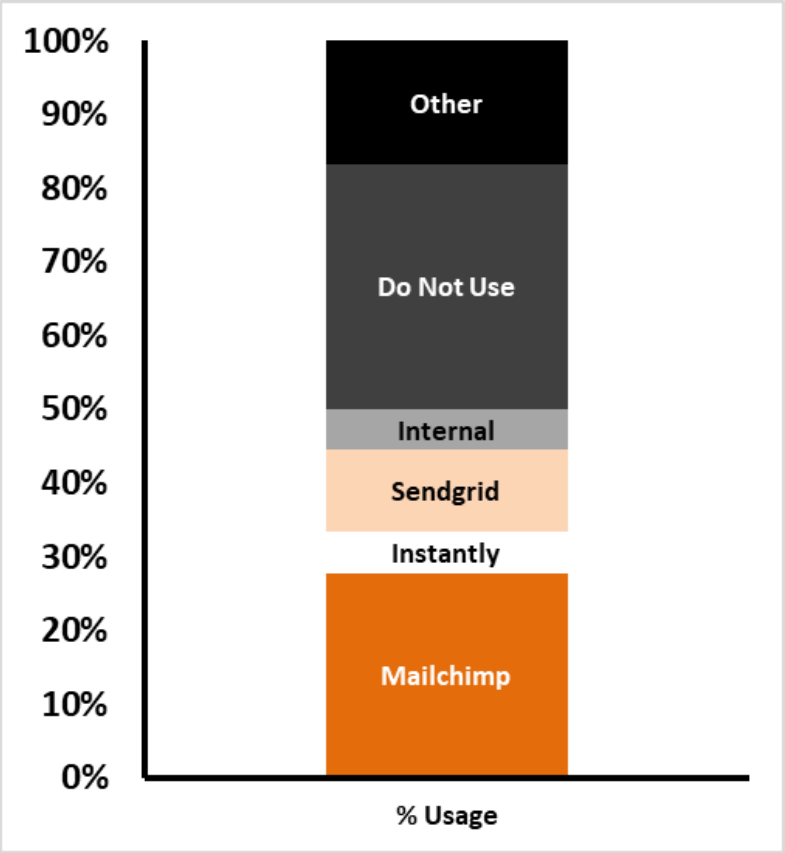


Internally Built Software leads on both satisfaction and value, while Bamboo, Deel, and Brio also deliver good value. PaySpace and WorkPay rank lowest

Company (# of users)	Satisfaction	Value for Money
Bamboo (2)	• 7.5 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Talenta (2)	• 7.0 / 10.0 (Neutral)	• 3.0 / 5.0 (Average value)
HCM Front (1)	• 7.0 / 10.0 (Neutral)	• 2.0 / 5.0 (Fair value)
PaySpace (1)	• 5.0 / 10.0 (Detractor)	• 2.0 / 5.0 (Fair value)
WorkPay (1)	• 5.0 / 10.0 (Detractor)	• 2.0 / 5.0 (Fair value)
HROne (1)	• 7.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Deel (1)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Internal Systems (1)	• 9.0 / 10.0 (Promoter)	• 5.0 / 5.0 (Excellent value)
Brio (1)	• 7.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
NA (4)	• NA	• NA
Other (3)	• NA	• NA

Email Management

Mailchimp is the most common Email Management tool

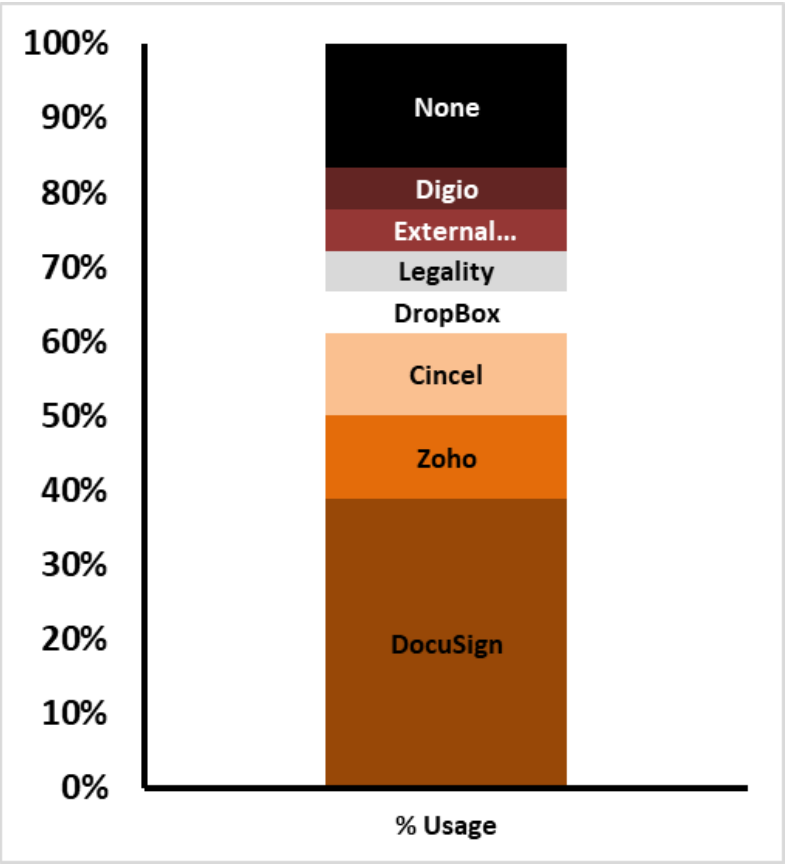


Internal ranks highest on both satisfaction and value, while Mailchimp and instantly score lowest across both measures

Company (# of users)	Satisfaction	Value for Money
Mailchimp (5)	• 5.2 / 10.0 (Detractor)	• 2.5 / 5.0 (Fair value)
Instantly (1)	• 4.0 / 10.0 (Detractor)	• 2.0 / 5.0 (Fair value)
Sendgrid (2)	• 7.5 / 10.0 (Neutral)	• 3.0 / 5.0 (Average value)
Internal (1)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
NA (6)	• NA	• NA
Other (3)	• 6.3 / 10.0 (Detractor)	• 3.3 / 5.0 (Average value)

Legal Management

DocuSign is the most common Legal Management tool

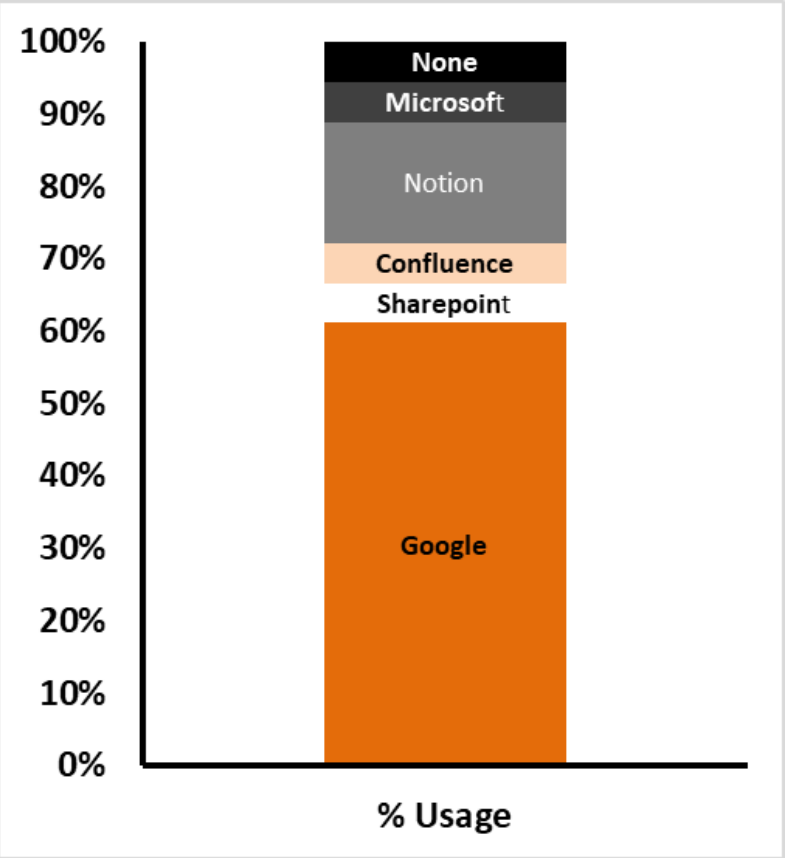


Legality and Digio lead on both satisfaction and value, while DocuSign performs well on both measures at larger scale. Zoho ranks lowest

Company (# of users)	Satisfaction	Value for Money
DocuSign (7)	• 8.1 / 10.0 (Neutral)	• 4.2 / 5.0 (Good value)
Zoho (2)	• 6.0 / 10.0 (Detractor)	• 3.0 / 5.0 (Average value)
Cincel (2)	• 7.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Dropbox (1)	• 7.0 / 10.0 (Neutral)	• 2.0 / 5.0 (Fairvalue)
Legality (1)	• 10 / 10.0 (Promoter)	• 5.0 / 5.0 (Excellent value)
External Counsel (1)	• 9.0 / 10.0 (Promoter)	• NA
Digio (1)	• 8.0 / 10.0 (Neutral)	• 5.0 / 5.0 (Excellent value)
NA (3)	• NA	• NA

Documentation Collaboration

Google Docs is the most common Document Collaboration tool








While GoogleDocs may lag in sophistication, customers report high value for money. Confluence and Microsoft show balanced performance


Company (# of users)	Satisfaction	Value for Money
Google Docs (11)	<ul style="list-style-type: none">5.0 / 10.0 (Detractor)	<ul style="list-style-type: none">5.0 / 5.0 (Excellent value)
SharePoint (1)	<ul style="list-style-type: none">0 / 10.0 (Detractor)	<ul style="list-style-type: none">NA – company does not pay
Confluence (1)	<ul style="list-style-type: none">7.0 / 10.0 (Neutral)	<ul style="list-style-type: none">4.0 / 5.0 (Good value)
Notion (3)	<ul style="list-style-type: none">5.3 / 10.0 (Detractor)	<ul style="list-style-type: none">4.5 / 5.0 (Good value)
Microsoft (1)	<ul style="list-style-type: none">8.0 / 10.0 (Neutral)	<ul style="list-style-type: none">NA
None (1)	<ul style="list-style-type: none">NA	<ul style="list-style-type: none">NA

A dark teal world map is centered in the background of the slide. The map shows the outlines of continents and major water bodies. An orange horizontal bar is located at the top left of the slide.


Developer Operations Survey

DevOps - AI adoption levels by business function

Use Case/Benefits	Adoption Amongst our Portfolio
Coding Languages	 <i>High adoption</i>
Continuous Integration / Delivery	 <i>Low adoption</i>
Data Management Software	 <i>Low adoption</i>
Cloud Hosting	 <i>Low adoption</i>
User Testing	 <i>Low adoption</i>

 $\geq 30\%$ = High Adoption

 $\geq 20\%$ = Medium Adoption

























 $< 20\%$ = Low Adoption

ACCION

VENTURE LAB

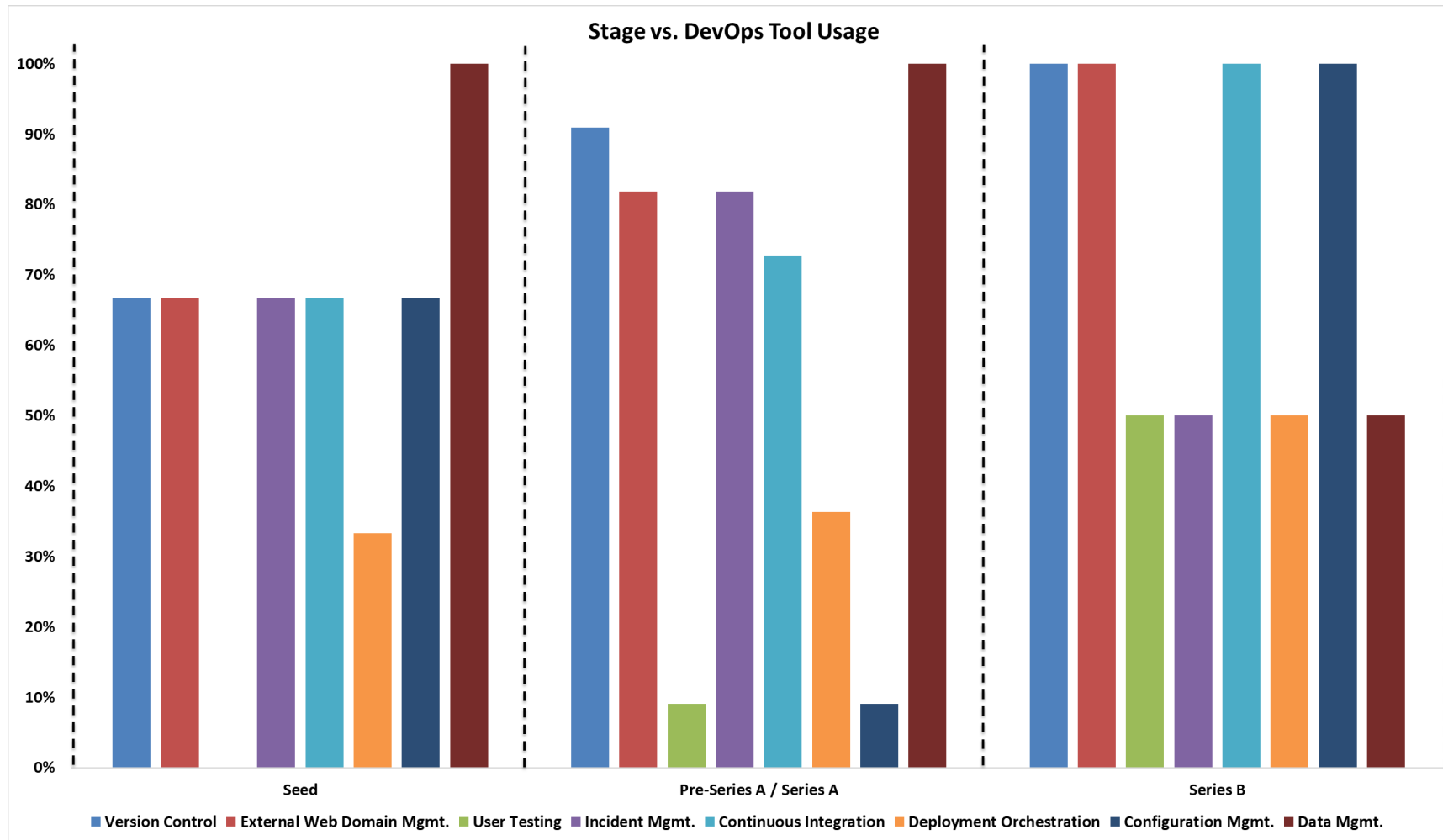
- As companies grow and system complexity increases, engineers use AI in developer operations to maintain velocity and ensure high quality output.
- 50% of engineers are using AI in coding, suggesting a high degree of trust in AI's potential to reduce manual effort and accelerate overall efficiency.
- Startups that experiment early will likely gain a head start and long-term advantage

Tool Usage % vs. Company Stage – DevOps

Stage	Seed	Pre-Series A / Series A	Series B
Tools			
Version Control			
Web Domain			
User Testing			
Incident Management			
Continuous Integration / Delivery Provider			
Deployment Orchestration			
Configuration Management			
Data Management			

- Generally, as a company **scales**, software tool **usage increases**.
- At the **Pre-Series A**, **Version Control** and **Web Domain Management Provider** tools **increase** in usage. At the **Series A**, **Incident Management Provider** and **CI/DP** **increase** in usage.
- Regardless of stage, **User Testing Provider** and **Deployment Orchestration Provider Tools** have **consistently low adoption**

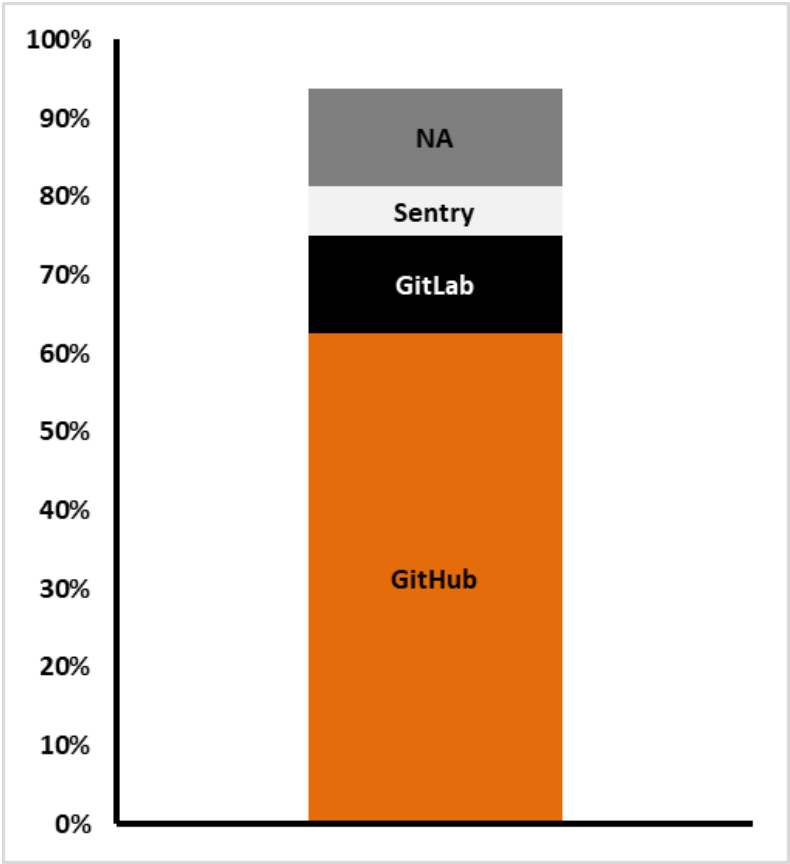
Stage vs. Developer Operations Tool Usage



- Generally, as a company **scales**, software tool **usage increases**.
- At the **Pre-Series A**, **Version Control** and **Web Domain Management Provider** tools **increase** in usage. At the **Series A**, **Incident Management Provider** and **CI/DP** **increase** in usage.
- Regardless of stage, **User Testing Provider** and **Deployment Orchestration Provider Tools** have **consistently low adoption**.

Version Control

GitHub is the most common Version Control tool

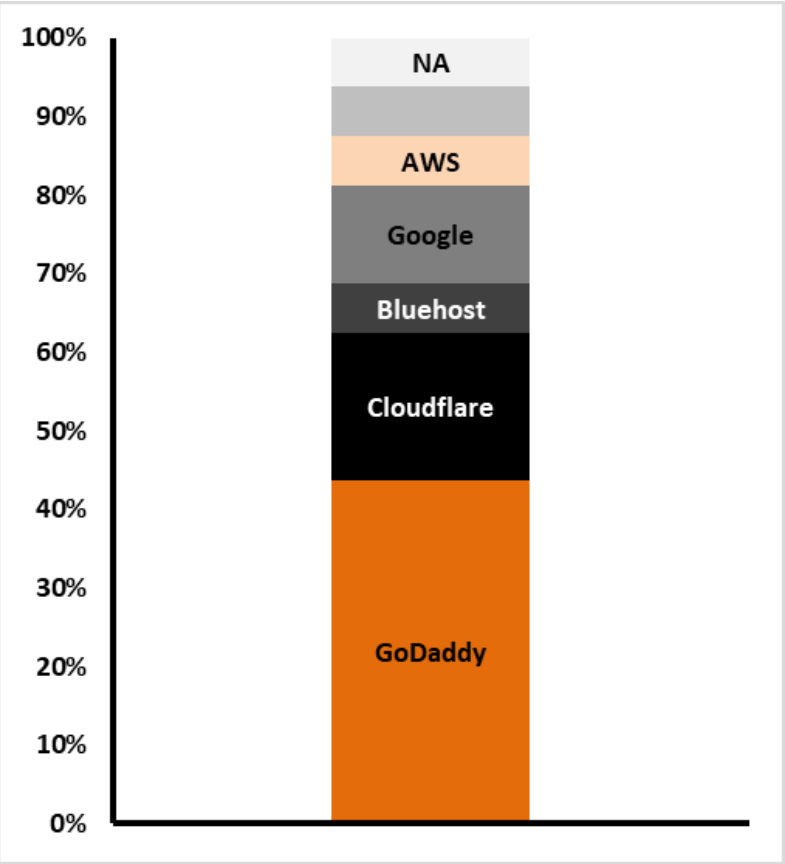


GitHub leads on satisfaction at scale, while Sentry and GitLab deliver excellent value alongside strong performance

Company (# of users)	Satisfaction	Value for Money
GitHub (10)	• 9.0 / 10.0 (Promoter)	• 4.7 / 5.0 (Good value)
GitLab (2)	• 7.0 / 10.0 (Neutral)	• 5.0 / 5.0 (Excellent value)
Sentry (1)	• 9.0 / 10.0 (Promoter)	• 5.0 / 5.0 (Excellent value)
NA (2)	• NA	• NA
Other (1)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)

Domain Management

GoDaddy is the most common Domain Management tool

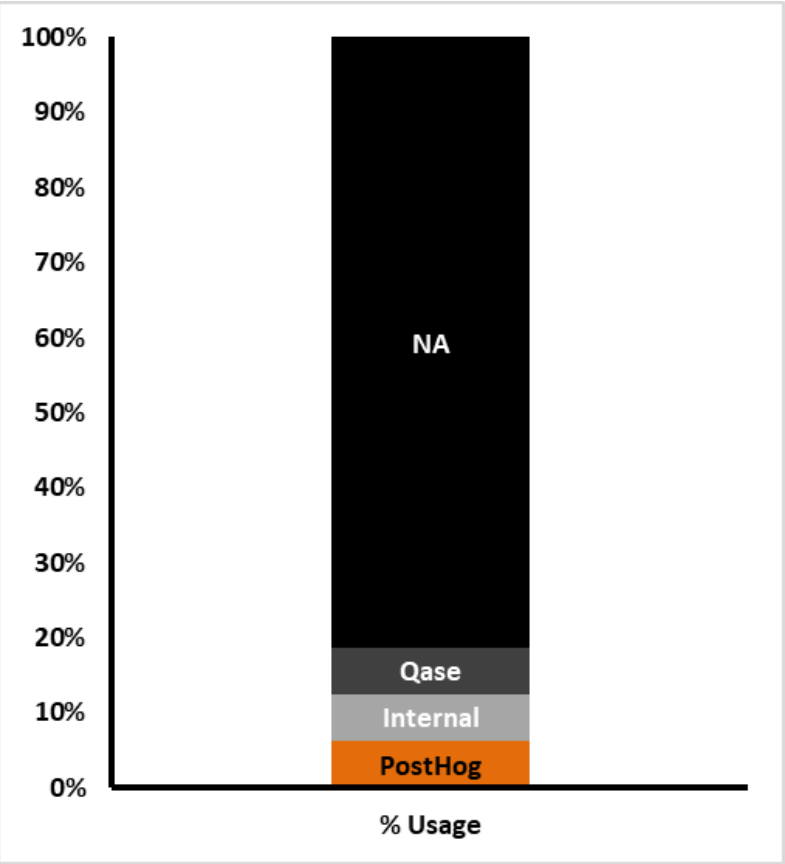


Google and AWS lead on value and satisfaction, while GoDaddy performs well on satisfaction at larger scale. Cloudflare and Other rank lowest

Company (# of users)	Satisfaction	Value for Money
GoDaddy (7)	<div><div></div></div> 8.4 / 10.0 (Neutral)	<div><div></div></div> 3.6 / 5.0 (Average value)
Cloudflare (3)	<div><div></div></div> 6.7 / 10.0 (Detractor)	<div><div></div></div> 3.7 / 5.0 (Average value)
Bluehost (1)	<div><div></div></div> 6.0 / 10.0 (Detractor)	<div><div></div></div> 4.0 / 5.0 (Good value)
Google (2)	<div><div></div></div> 8.5 / 10.0 (Neutral)	<div><div></div></div> 4.5 / 5.0 (Good value)
AWS (1)	<div><div></div></div> 8.0 / 10.0 (Neutral)	<div><div></div></div> 5.0 / 5.0 (Excellent value)
Other (1)	<div><div></div></div> 5.0 / 10.0 (Detractor)	<div><div></div></div> 2.0 / 5.0 (Fair value)
None (1)	<div><div></div></div> NA	<div><div></div></div> NA

User Testing

PostHog, Qase, and Internally Built Systems are the most common User Testing tools

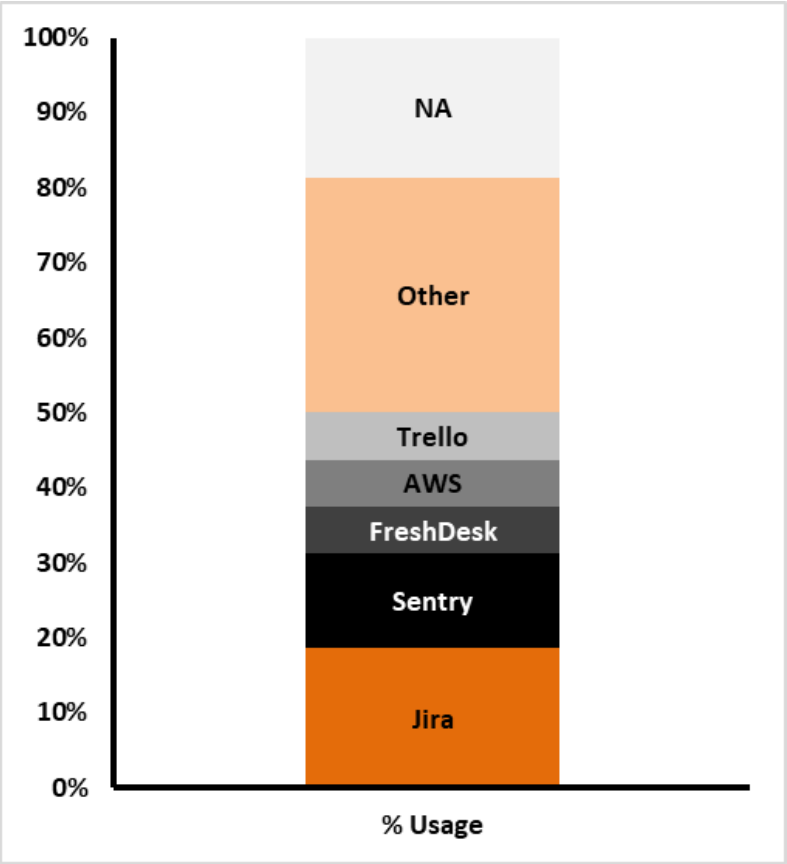


Internally built systems lead on satisfaction, while PostHog delivers good value. Qase ranks lowest on both measures

Company (# of users)	Satisfaction	Value for Money
PostHog (1)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Internally Built Systems (1)	• 9.0 / 10.0 (Promoter)	• NA
Qase (1)	• 5.0 / 10.0 (Detractor)	• 2.0 / 5.0 (Fair value)
NA (13)	• NA	• NA

Incident Management

Jira is the most common Incident Management tool

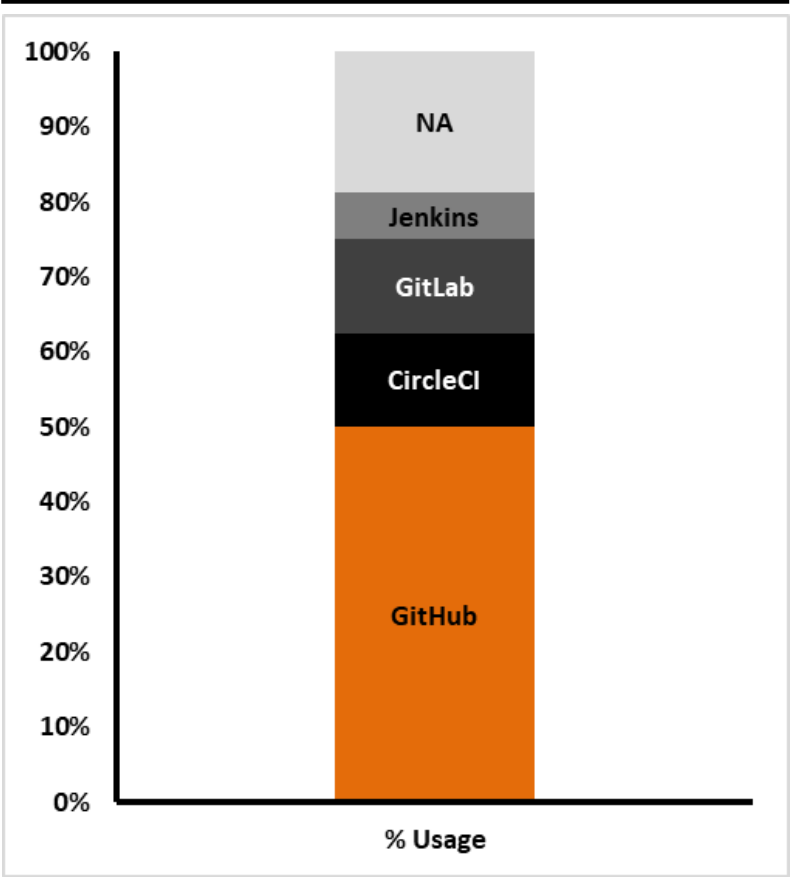


FreshDesk and Sentry lead on both satisfaction and value, while AWS rates lowest. Jira, Trello, and Other deliver moderate performance

Company (# of users)	Satisfaction	Value for Money
Jira (3)	• 8.0 / 10.0 (Neutral)	• 3.7 / 5.0 (Average value)
Sentry (2)	• 9.0 / 10.0 (Promoter)	• 4.5 / 5.0 (Good value)
FreshDesk (1)	• 10 / 10.0 (Promoter)	• 5.0 / 5.0 (Excellent value)
AWS (1)	• 4.0 / 10.0 (Detractor)	• 2.0 / 5.0 (Fair value)
Trello (1)	• 7.0 / 10.0 (Neutral)	• 2.0 / 5.0 (Fair value)
Other (5)	• 7.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
NA (3)	• NA	• NA

Continuous Integration Tool

GitHub is the most common Continuous Integration tool

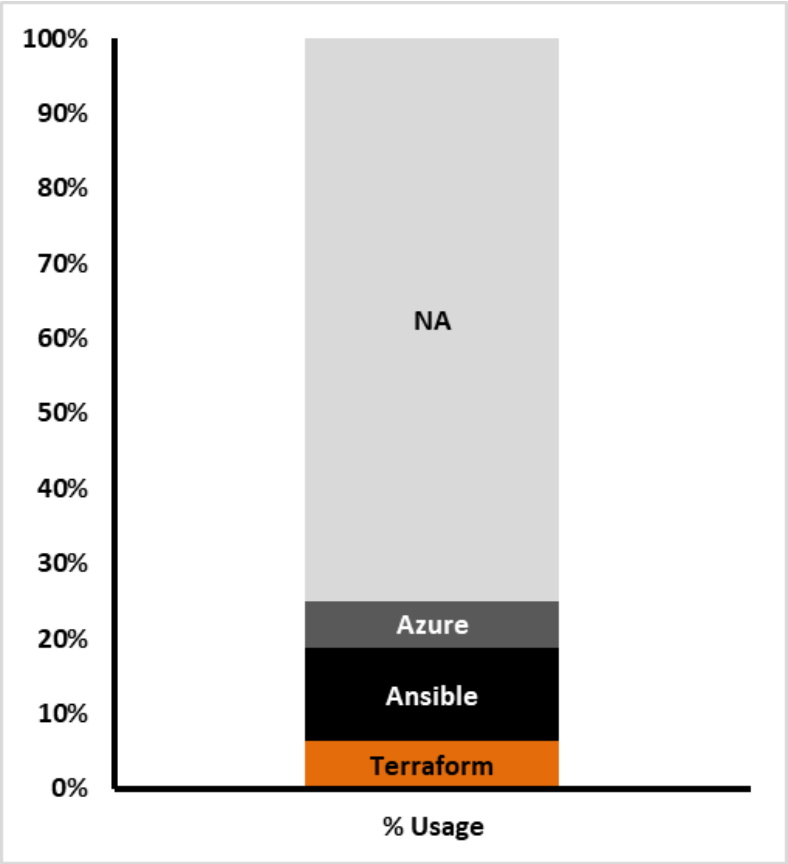


GitHub and GitLab lead on satisfaction, with all listed tools delivering good value

Company (# of users)	Satisfaction	Value for Money
GitHub (8)	• 9.0 / 10.0 (Promoter)	• 4.7 / 5.0 (Good value)
CircleCI (2)	• 7.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
GitLab (2)	• 9.0 / 10.0 (Promoter)	• 4.0 / 5.0 (Good value)
Jenkins (1)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
NA (3)	• NA	• NA

Configuration Management Tool

Ansible is the most common Configuration Management tool

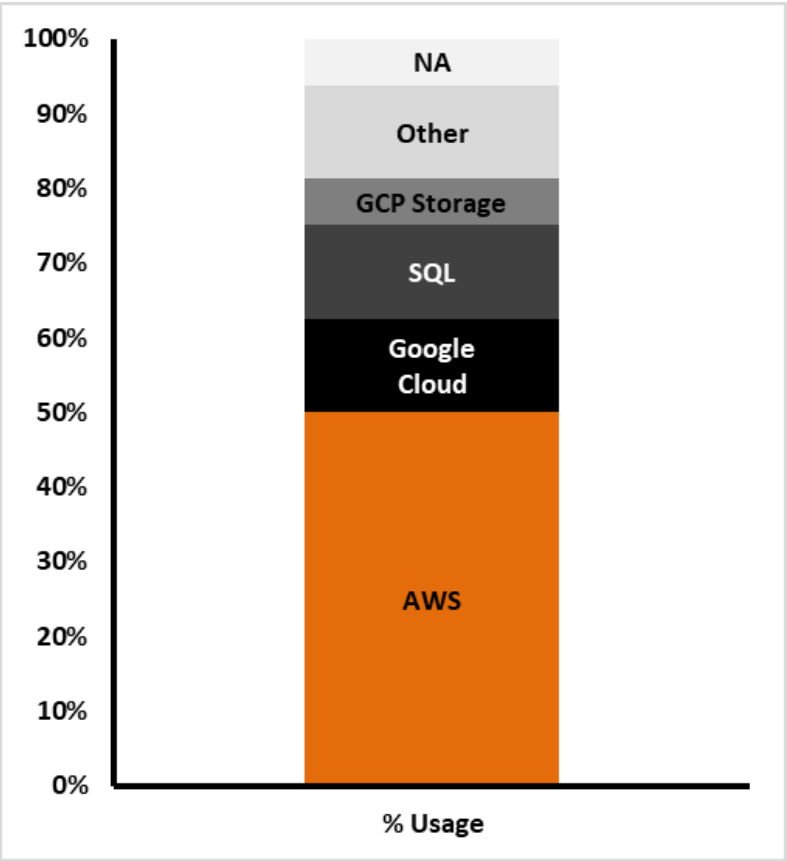


Terraform leads on both satisfaction and value, while Ansible and Azure also deliver good value with strong satisfaction

Company (# of users)	Satisfaction	Value for Money
Terraform (1)	• 10.0 / 10.0 (Promoter)	• 5.0 / 5.0 (Excellent value)
Ansible (2)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Azure (1)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
NA (12)	• NA	• NA

Data Management Tool

AWS is the most common Data Management tool



GCP Storage leads on both satisfaction and value, while AWS performs well at scale. SQL and Other rank lowest.

Company (# of users)	Satisfaction	Value for Money
AWS (8)	• 8.0 / 10.0 (Neutral)	• 4.0 / 5.0 (Good value)
Google Cloud (2)	• 9.0 / 10.0 (Promoter)	• 3.0 / 5.0 (Average value)
SQL (2)	• 2.0 / 10.0 (Detractor)	• 3.0 / 5.0 (Average value)
GCP Storage (1)	• 10 / 10.0 (Promoter)	• 5.0 / 5.0 (Excellent value)
Other (2)	• 4.0 / 10.0 (Detractor)	• 2.0 / 5.0 (Fair value)
NA (1)	• NA	• NA