

2026 SERIES

VOL 2

THE BILL ACCOUNTING FIRM AI AMBITION SURVEY

Strategy & investments— from ambition to allocation

bill

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Introduction

Accounting firm leaders no longer need to ask what AI is. As we saw in [volume 1](#) of the BILL accounting firm AI ambition survey, the real questions now are: how to apply it, where to invest, and how fast to move.

While 49% of firms claim high AI ambition, how they actually allocate time and budget tells a different story: Most are investing to keep pace, not to transform. Many firms are funding it at “keep up” levels—enough for a pilot, a training session, a few automated tasks—but not at the level that changes how employees spend their week or what clients experience.

This volume confronts the gap between AI as a boardroom talking point and AI as a daily reality inside firms.









Chapter 1



Key findings

Key findings

-  **Two AI investment models are emerging.**
 The accounting profession has split into two camps: Transformers (40%), who are rebuilding their business models around AI, and optimizers (53%), who are focused on extracting efficiency.
-  **Time invested is a clear dividing line.**
 Both models are seeing progress towards their AI goals, but transformers are usually 1.5–2x more likely to report substantial or moderate progress. Part of this success may be attributed to the 20% rule. Transformers are twice as likely to devote over 20% of staff time to AI adoption, making training, process design, and experimentation part of the day job. That human investment positions them to capture more of AI's upside.

-  **Efficiency and cost wins are where AI is delivering the clearest early returns.**
 Over half of transformers (55%) report substantial or moderate progress automating routine, time-consuming tasks with AI, compared with 31% of optimizers. However, scaling without adding headcount is proving challenging, with 77% of transformers and 89% of optimizers saying they have not made meaningful progress.
-  **Client gains and culture lag when it comes to reaching AI-powered goals.**
 Firms, especially transformers, are already using AI to deliver faster, smarter client service and new offerings. Yet only about one in five report real gains in employee satisfaction or internal risk management, highlighting that culture, roles, and governance are lagging behind client-facing innovation.



“Accounting firms are sophisticated technology adopters. They’ve modernized through every major technological wave—from the cloud to automation and now AI. Some will use AI to reshape their business model. Others will use it to sharpen the workflows they already trust, and many will blend both. What matters isn’t choosing a particular flavor of AI strategy, but using it in a way that reflects your firm’s vision, your shared values, and the best interest of the clients you serve.”



Ariege Misherghi
 SVP & GM of AP and Accountant Channel
 BILL



Chapter 2



Transformers vs. optimizers



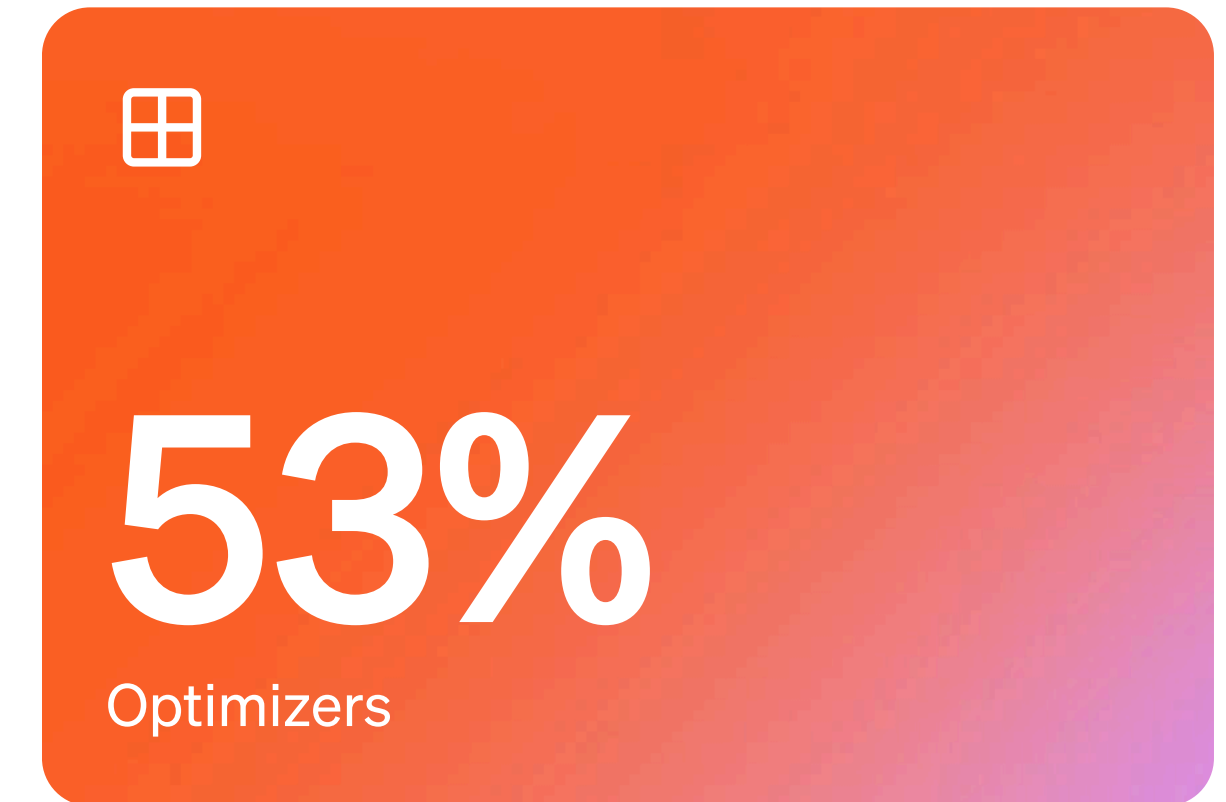
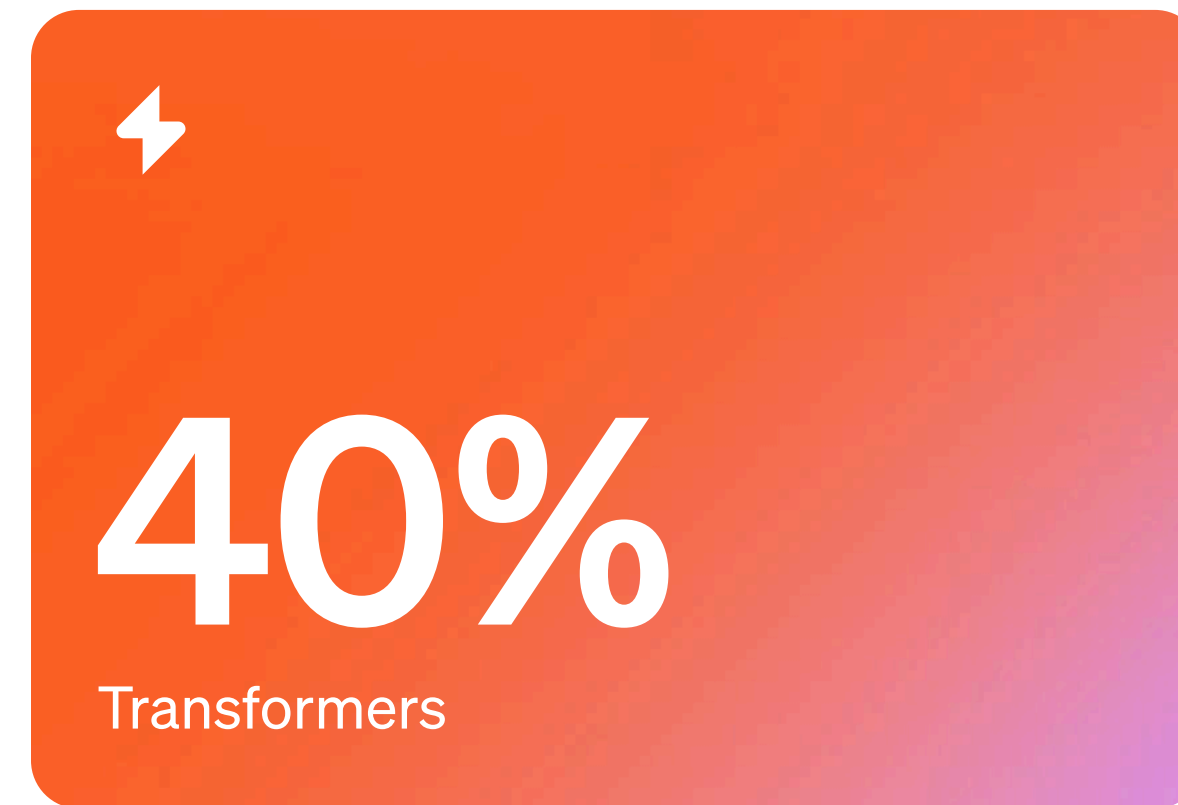
TRANSFORMERS VS. OPTIMIZERS:

Two AI investment archetypes

When firms describe how they see AI's role, two clear patterns emerge.

Transformers (40% of participants) view AI as a platform for new capabilities and services. They are more likely to invest aggressively in AI adoption, report deeper familiarity with the technology, and place higher trust in AI-generated data.

Optimizers (53% of participants) see AI primarily as a tool to automate specific tasks and improve efficiency in existing workflows. They tend to take a more cautious, incremental approach to staff time, training, and experimentation.



Both approaches can be valid, and many firms may move along this spectrum over time. What matters is that a firm's investment profile—how it allocates staff time, budget, and leadership attention—matches the role it expects AI to play in its strategy.

The remaining 7% responded that AI is overhyped or not relevant to core operations and client services or that they were not familiar with their firm's official stance on AI.

The differences between transformers and optimizers

■ TRANSFORMERS ■ OPTIMIZERS

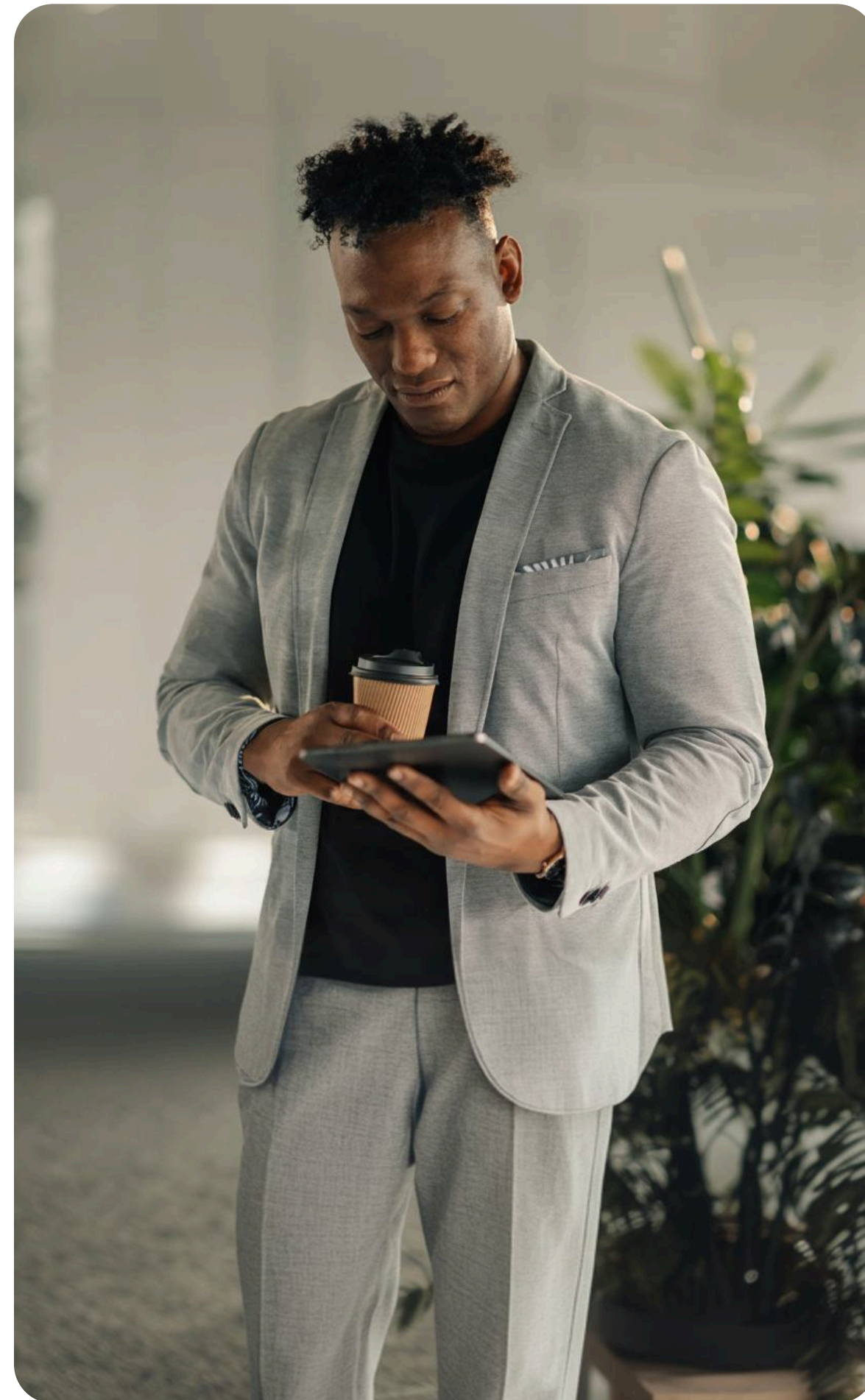


Figure 01
Level of AI ambition

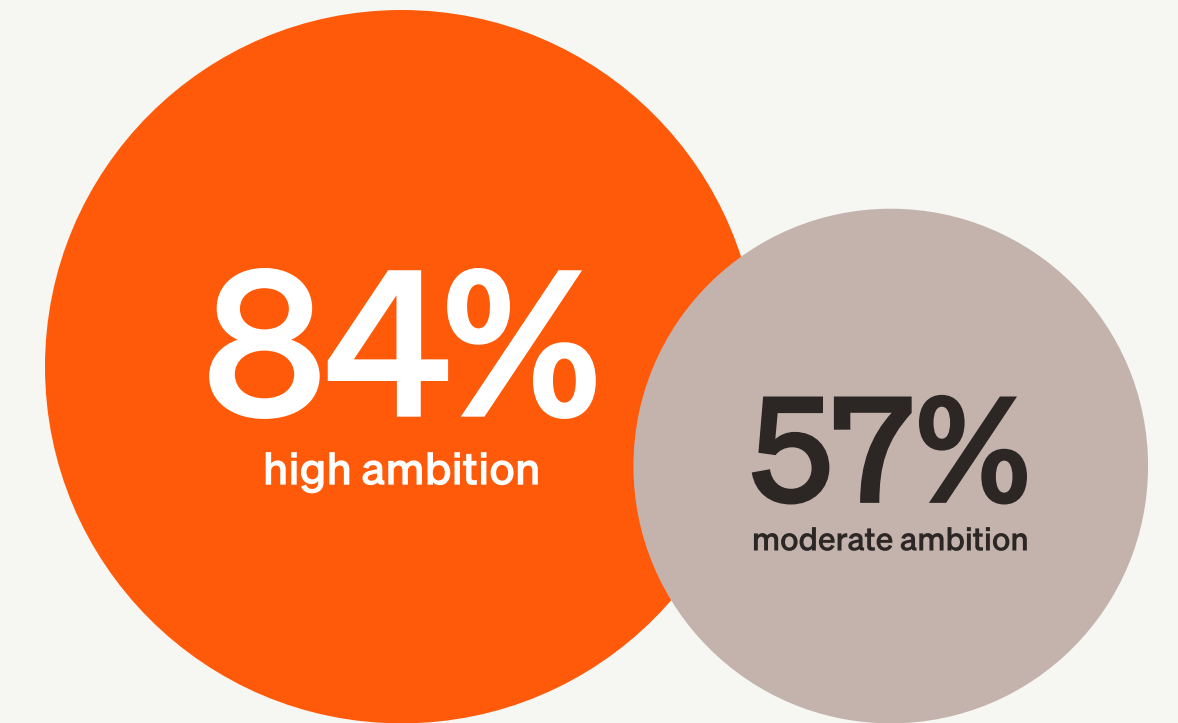


Figure 02
Percent of staff time dedicated to AI adoption
Portion that invests >15% of staff time in AI adoption



The differences between transformers and optimizers

■ TRANSFORMERS ■ OPTIMIZERS

Figure 03
Familiarity
Reported as extremely or very familiar with AI.

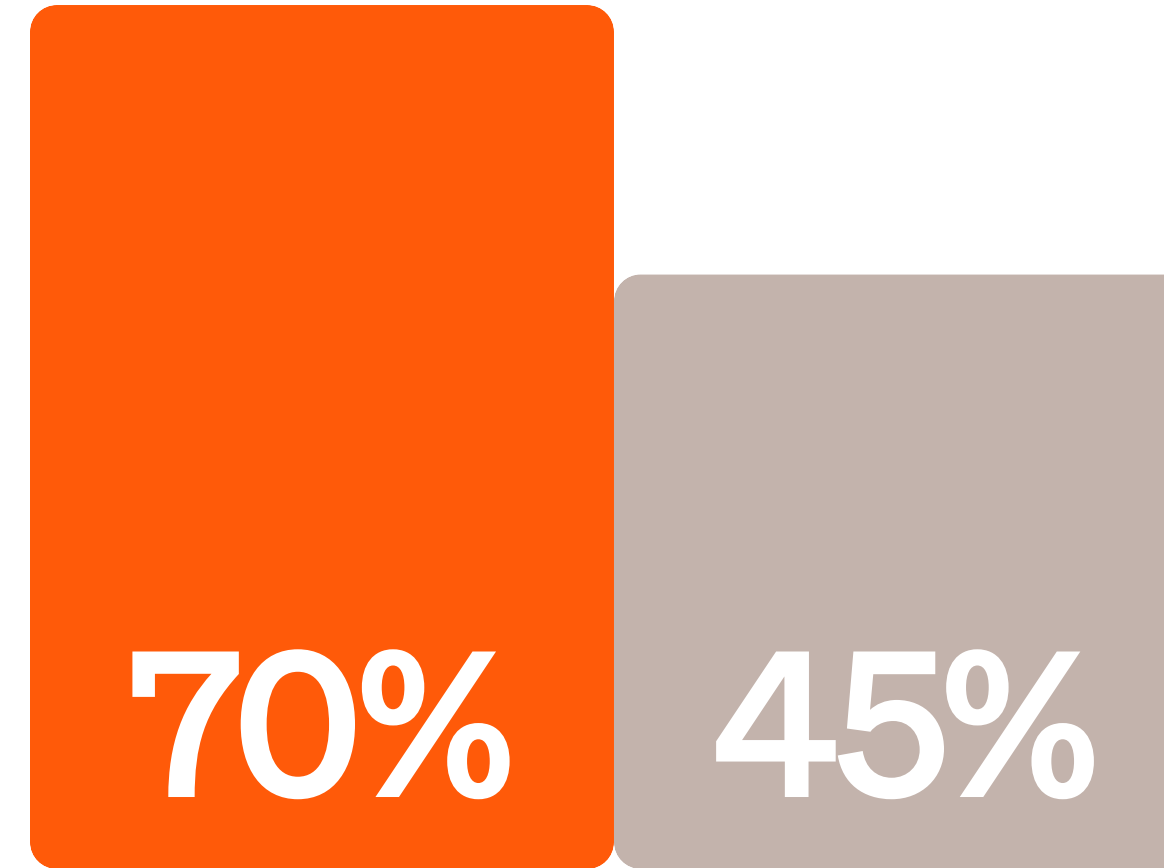
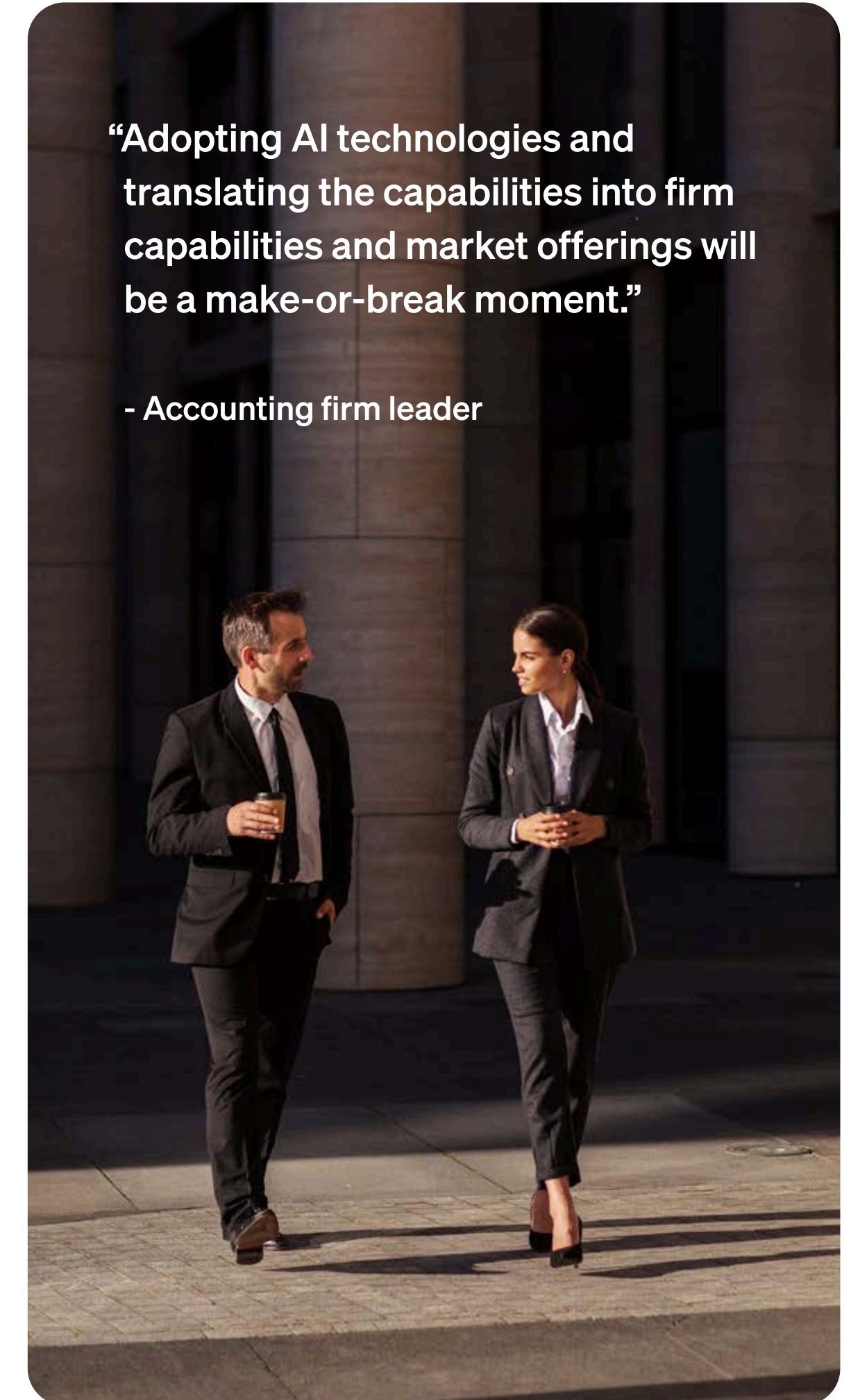
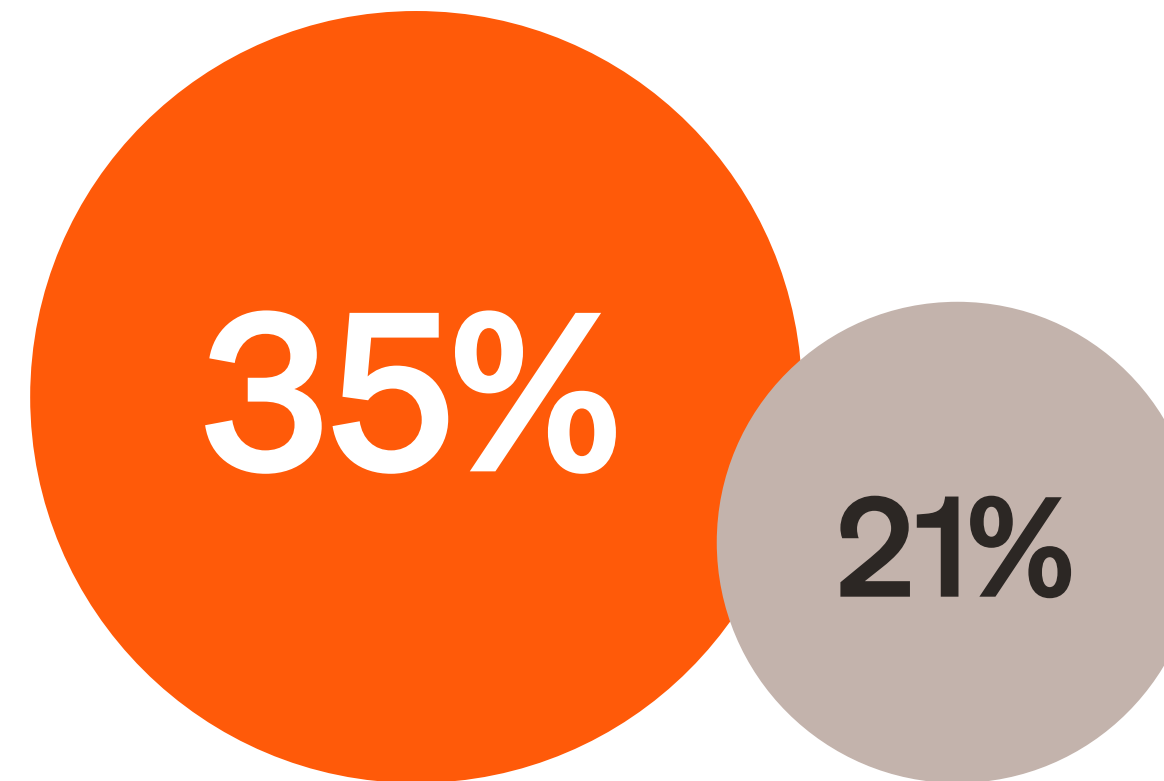


Figure 04
Trust in data accuracy
Trust data accuracy “a lot” or “completely.”



“Adopting AI technologies and translating the capabilities into firm capabilities and market offerings will be a make-or-break moment.”

- Accounting firm leader



Chapter 3



The 20% rule

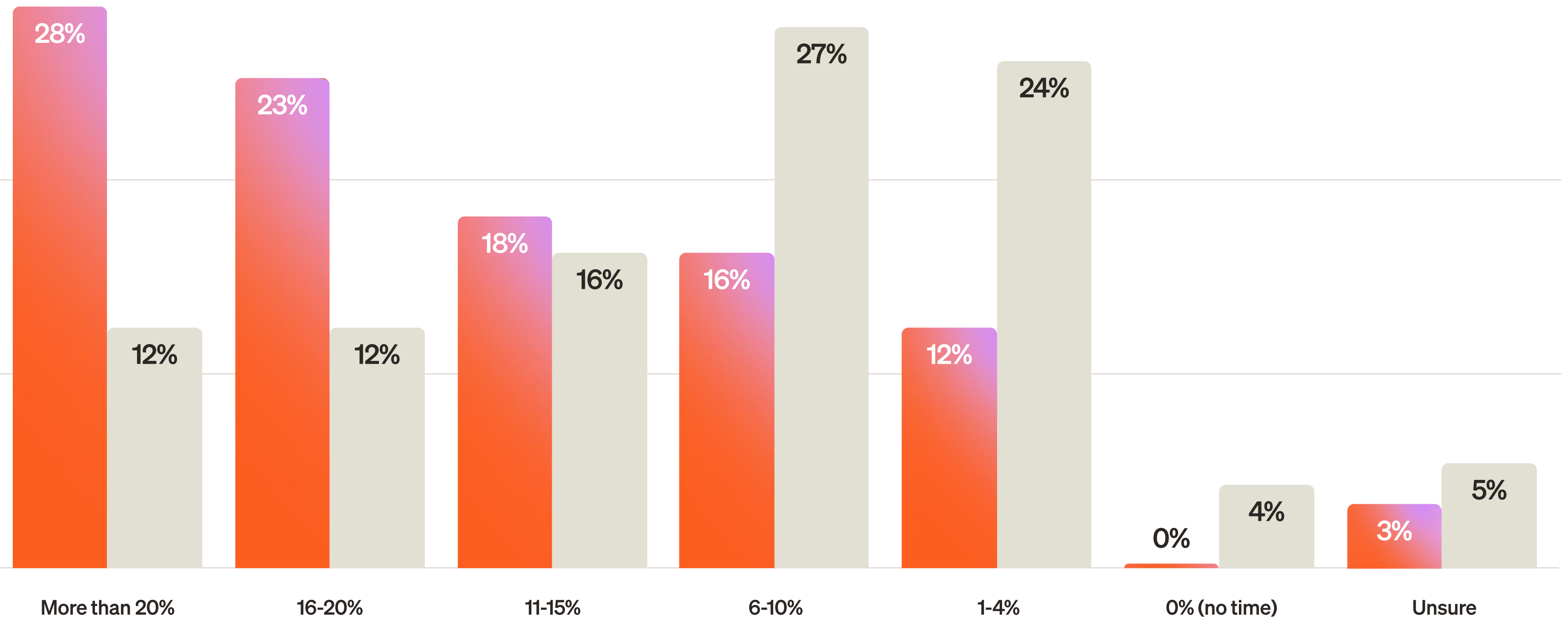
Why time is the real differentiator

The difference between these archetypes shows up clearly in how these two groups allocate staff time. The data establishes a clear benchmark for success: the 20% rule. Firms that keep AI as a focused experiment (devoting less than 5% of their time) remain in the optimizer category. Gaining competitive advantages—and moving into the transformer category—requires deliberately dedicating 20% or more of the workweek to AI adoption.

Figure 05

In the next 12 months, approximately what percentage of your firm's total staff time do you expect will be dedicated to AI adoption activities (e.g., implementation, process design, training)? (All participants.)

■ TRANSFORMERS ■ OPTIMIZERS



How firms are funding their AI ambitions

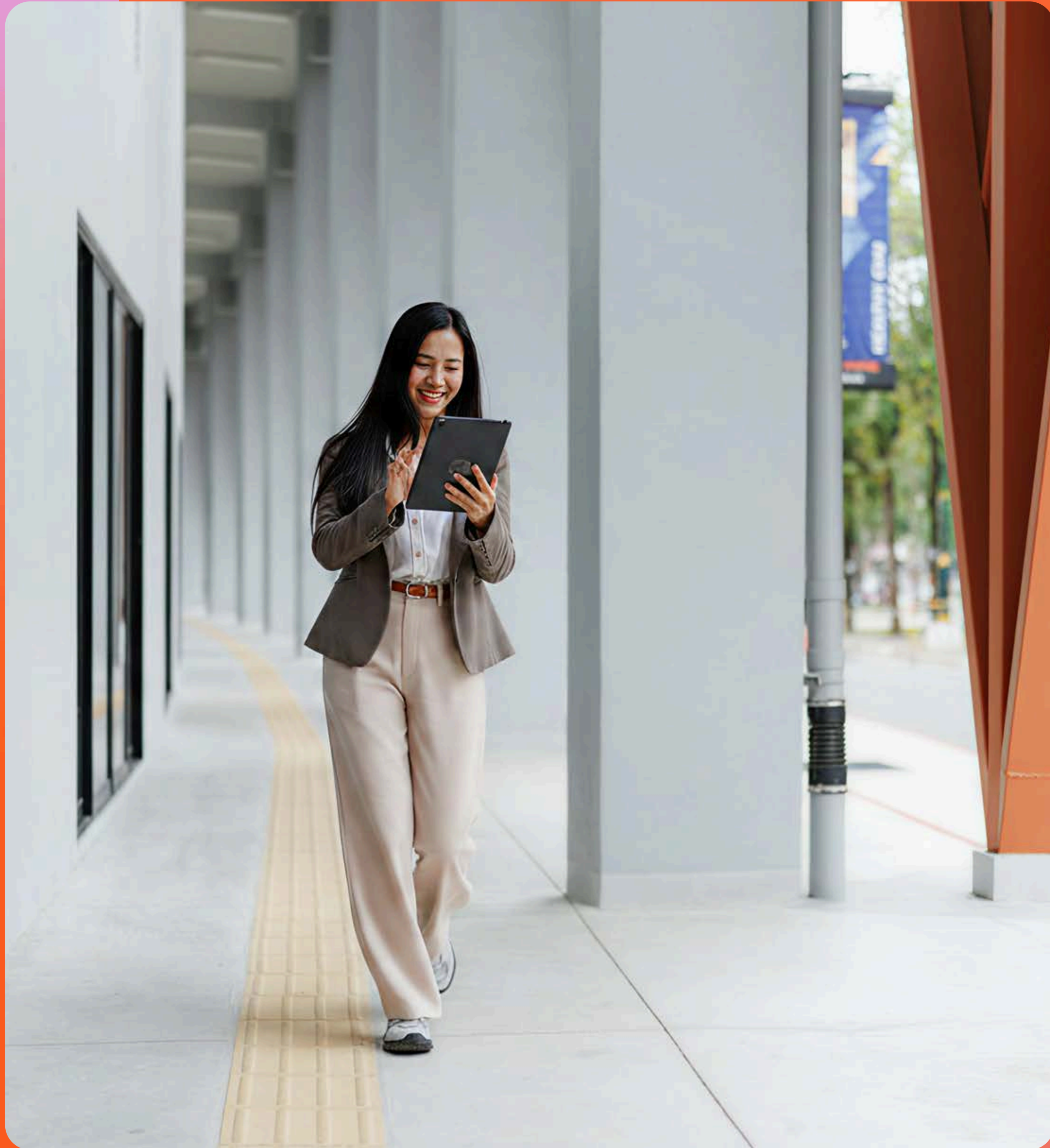
Here's how survey participants say their firms are fueling their AI ambitions, in their own words.

- ✓ **Putting AI champions in charge**
“We’ve deployed AI champions firmwide and are tracking KPIs on usage and impact.”
- ✓ **Creating AI leadership at the top**
“We hired a new C-level leader and team specifically to drive AI initiatives.”
- ✓ **Starting with focused pilots**
“So far we’ve made moderate investments in staff training, new tools, and use-case testing with a select set of clients.”
- ✓ **Bringing in outside capital**
“We’ve brought in an investment firm and recently added a new partner to support our AI strategy.”
- ✓ **Betting big on talent and tools**
“We’re investing heavily in our people, systems, and new AI-powered products.”
- ✓ **Raising the bar on ROI**
“Our firm is investing significant budget in AI and we have high expectations for returns.”
- ✓ **Updating the fee model**
“Given the cost of AI systems, we’ve introduced new fees—like technology or data platform fees—to fund those investments.”



“I think most employees have a positive view of AI. It makes our jobs easier and has a positive impact on client experience.”

- Accounting firm leader



Chapter 4



Progress vs. promise



Are investments paying off?

Is AI changing economics for participants? Or adding another line to the software budget?

By looking at four core areas—how efficiently work gets done, how safely it runs, how compelling it is for clients, and how it feels for the people doing it—you can see meaningful differences between transformers and optimizers.

Note: Visit the appendix to see the goals and progress for each of the following four categories.

Efficiency and cost management

Efficiency and cost wins are where AI is delivering the clearest early returns, with a focus on taking manual, repeatable work off people’s plates, doing existing processes faster and with fewer resources, and turning time savings into the ability to serve more clients with the same team.

Over half of transformers (55%) report substantial or moderate progress automating routine, time-consuming tasks, compared with 31% of optimizers. They are also more likely to see gains in operational efficiency (34% vs. 22%) and cost reduction (29% vs. 16%), confirming that firms betting bigger on AI are already extracting more value from core back-office workflows.

At the same time, the numbers underline that true capacity scaling is still hard for everyone. Only 23% of transformers and 11% of optimizers say AI is meaningfully helping them scale capacity without proportional headcount increases, despite this being one of their top goals. The implication: Firms that can move from basic automation into deliberate capacity redesign—rethinking roles, workflows, and service mix—will be better positioned to turn AI into durable margin expansion and growth.

Figure 06

Efficiency and cost management goals

Percent of firms reporting “substantial” or “moderate” progress on AI goals related to efficiency and cost management.

Transformers



Optimizers



TRANSFORMERS

23%

making progress scaling with AI without increasing headcount

TRANSFORMERS

1.8x

more likely to see AI-related cost reductions than optimizers.

Quality, risk, and compliance

Figure 07

Quality, risk, and compliance goals

Percent of firms reporting “substantial” or “moderate” progress on AI goals related to quality, risk, and compliance.

Transformers



Optimizers



Success overall in this category can lead to better data and stronger controls for firms, making business safer and smarter. Once more, transformers show higher percentages when reporting substantial or moderate progress on improving accuracy, strengthening anomaly and fraud detection, enhancing data-driven management decisions, and keeping up with evolving regulatory standards.

In practice, that means a greater share of these firms are already using AI to reduce human error, surface red flags earlier, and inform leadership decisions with more reliable data instead of gut feel.

At the same time, the numbers also underline how challenging these goals are across the board. Even among transformers, fewer than four in ten report strong progress on accuracy, and only about a quarter say they are meaningfully ahead on compliance, with anomaly detection and internal decision-making sitting in the middle.

That mix tells a clear story: Firms can apply AI to clean up data and reduce day-to-day mistakes, but it takes deeper change in processes, controls, and culture to translate that into mature fraud programs and regulatory readiness.

Client service and strategic growth

When firms succeed on these goals, they shift from a compliance-first, interchangeable provider to a distinct advisory partner with defensible advantages. Stronger client service and responsiveness deepen loyalty. Data-driven, real-time insights make the firm central to clients' decisions. New AI-powered offerings create fresh revenue streams, and an advisory-led mix supports premium, less commoditized pricing. Together, that improves retention, supports higher margins, and makes it harder for competitors to copy a firm's value proposition over time.

The client service and strategic growth data shows that transformer firms are substantially ahead of optimizers on every client-facing goal. Roughly one-third of transformers report meaningful progress on improving client service and responsiveness (34%) and maintaining a competitive advantage (38%), and nearly half say they're making progress on providing deeper, data-driven insights and real-time analytics to clients (46%). By contrast, optimizers lag by double percentage points on the same goals, indicating that an efficiency-only approach to AI is not delivering the same level of differentiation or client impact.

Figure 08

Client service and strategy goals

Percent of firms reporting "substantial" or "moderate" progress on AI goals related to client service and strategy.

Transformers



Optimizers



Employee and firm management

According to the data, participants are making the least AI headway on people and governance outcomes. Even among transformers, roughly one in five firms report substantial or moderate progress on improving employee job satisfaction (18%) or enhancing risk management and internal controls (20%). Optimizers stand at roughly half that (8% and 10% respectively.) The transformer/optimizer pattern holds (roughly 2x better results for transformers), but both groups are struggling.

In context, these findings suggest that AI alone isn't enough to fix burnout, culture, or risk governance.

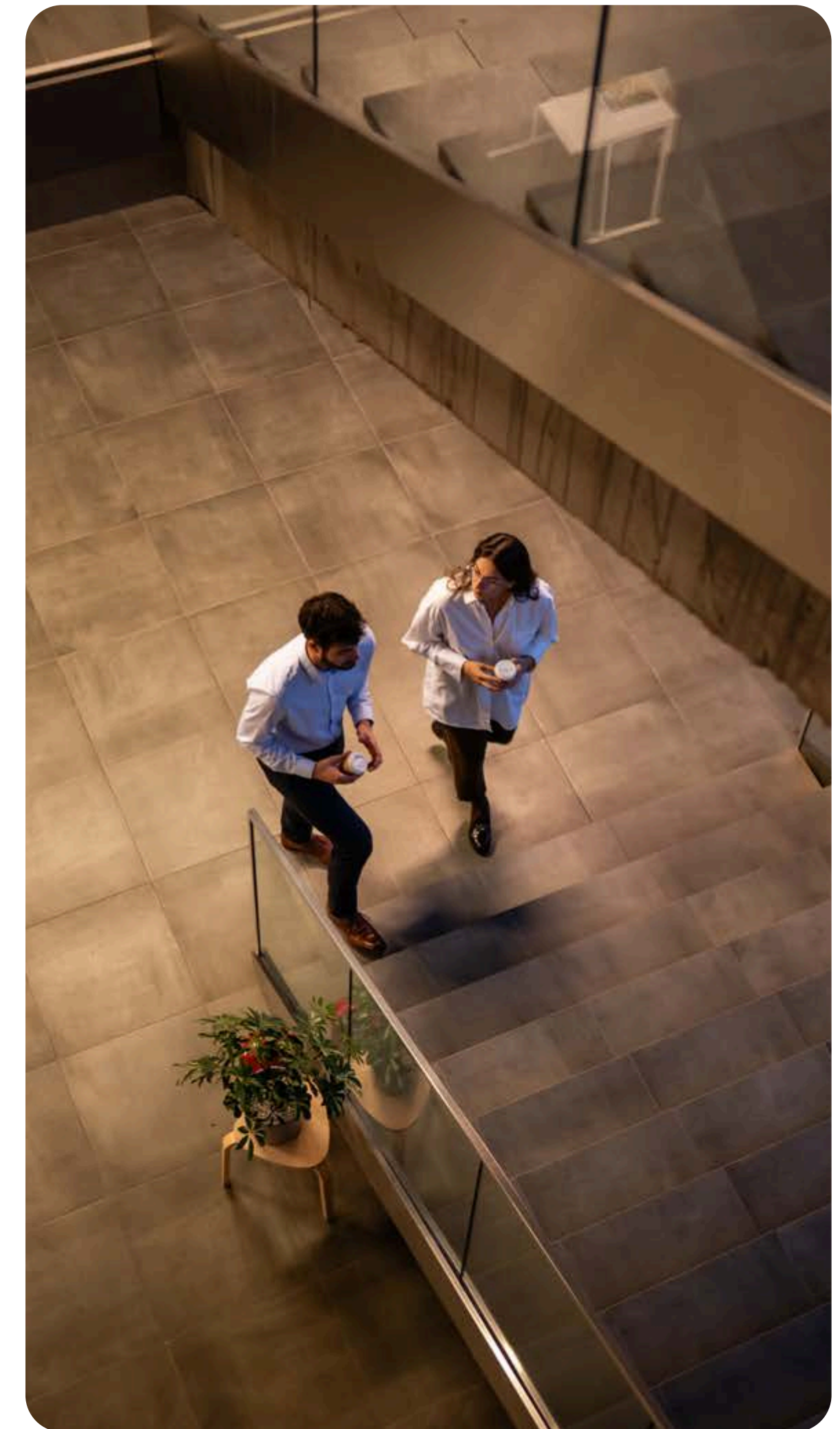
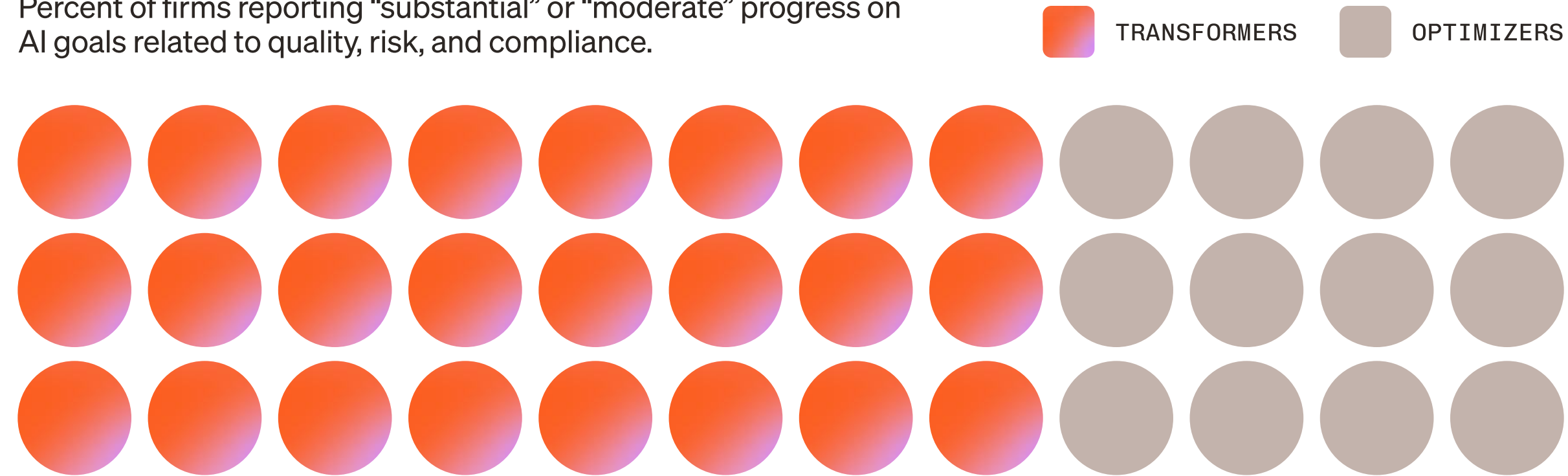
Tools can strip out some tedious work, but translating that into happier staff and stronger control environments requires deliberate changes in roles, workflows, incentives, and leadership behavior. The upside is significant. Firms that crack this can enjoy better retention, more capacity for higher-value work, and stronger, AI-assisted controls.

For firm leaders, the practical takeaway is to be explicit about which category you're trying to move first, and to match your time, talent, and change management investment to the outcomes you expect AI to deliver.

Figure 09

The transformer/optimizer pattern shows roughly 2x better results for transformers.

Percent of firms reporting “substantial” or “moderate” progress on AI goals related to quality, risk, and compliance.





Chapter 5



Conclusion

From AI projects to AI strategy

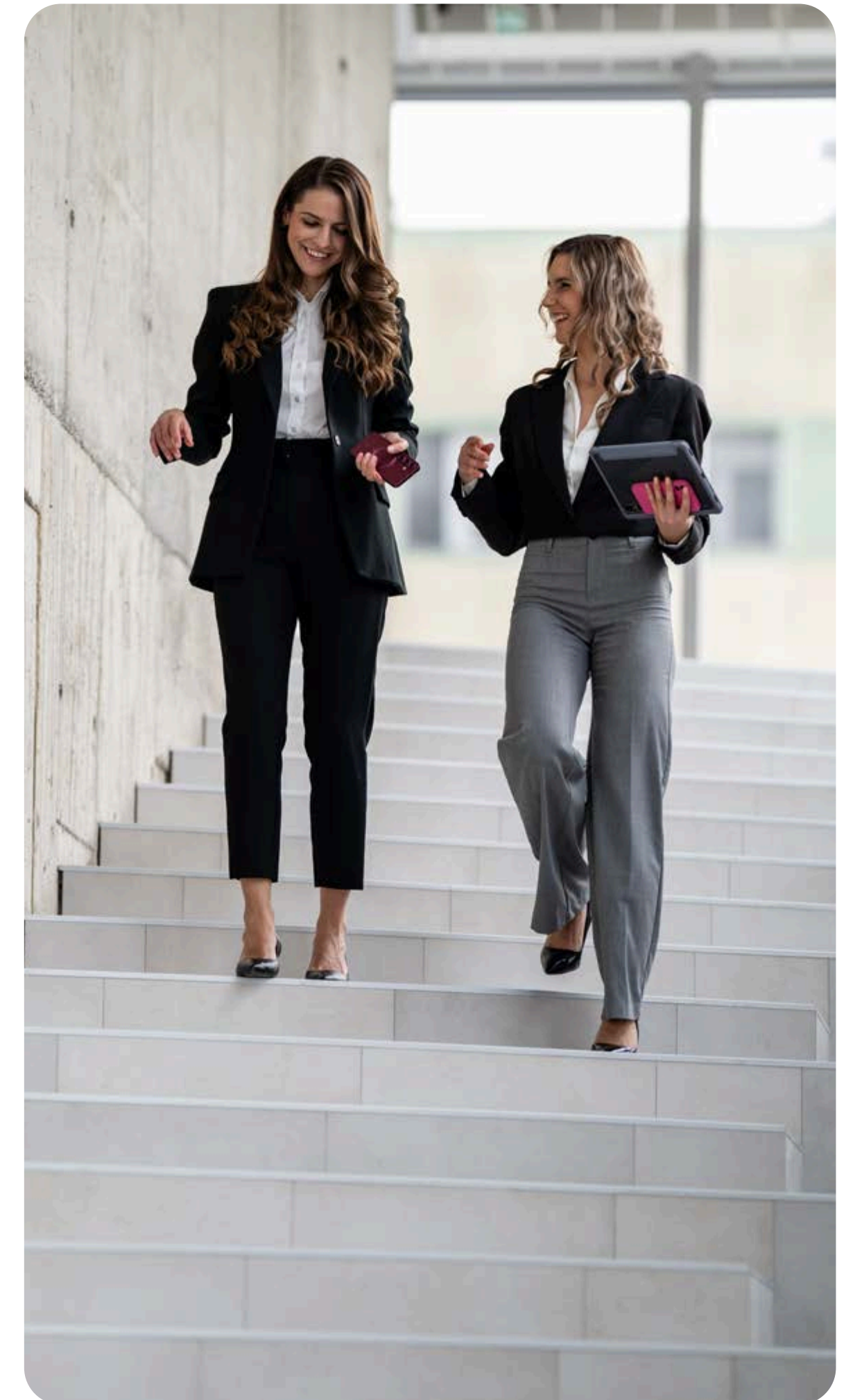
Across the survey, one theme is clear: Firms are still early in converting AI ambition into durable advantages. Most are investing at “keep up” levels, seeing quick wins in automation while impactful opportunities such as scaled capacity, services, and employee and firm management remain largely untapped.

Whether you lean transformer or optimizer matters less than aligning your investment intensity with your goals and moving deliberately through the three phases:

1. Stabilize and automate
2. Instrument and insight
3. Reinvent and grow

Once you know where you are and where you want to be, AI becomes a concrete lever to design the firm you want to build next.

The conclusion for accounting firms is clear: High ambition is no longer a differentiator, execution is. The divide in the profession isn't between those who use AI and those who don't. It's between those who use it to save minutes and those who use it to gain years of competitive lead. The first step to transformation isn't a bigger budget, it's a clearer calendar.



DON'T MISS IT

The full accounting firm AI ambition survey series from BILL

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Where firms stand on awareness, adoption, and attitudes shares an overview of the results on a high level, setting a foundation for the next three reports.

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Strategy & investments—from ambition to allocation explores how firms are turning intent into concrete plans and budgets.

 Coming June 2026

Volume 3:

Reinventing services & delivery—from compliance to continuous advisory explores how AI is reshaping roles, skills, and the client experience.

 Coming July 2026

Volume 4:

Business model & pricing innovation—monetizing AI examines how leaders are rethinking firm structure and pricing to capture AI-driven value.



Chapter 6



Methodology

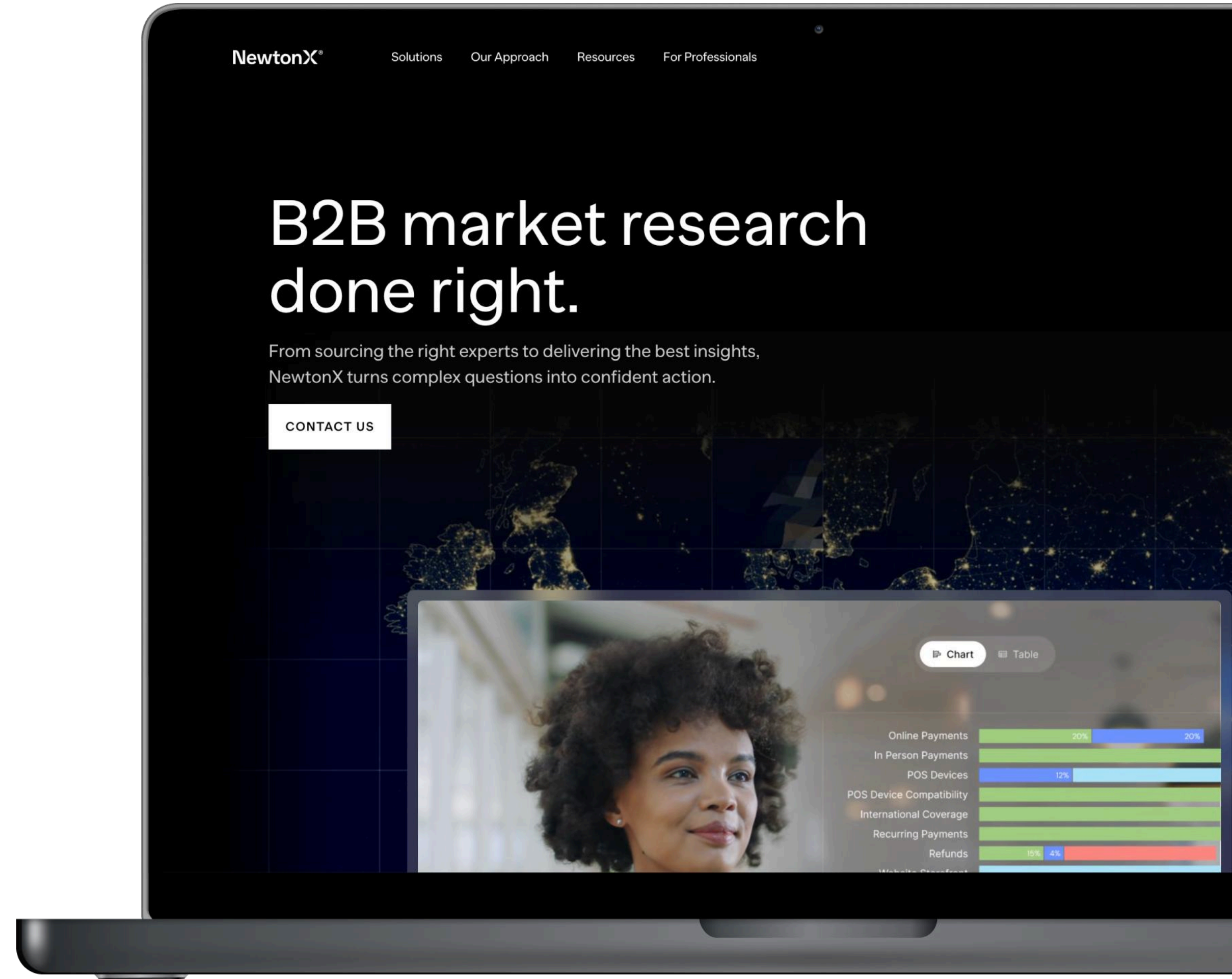
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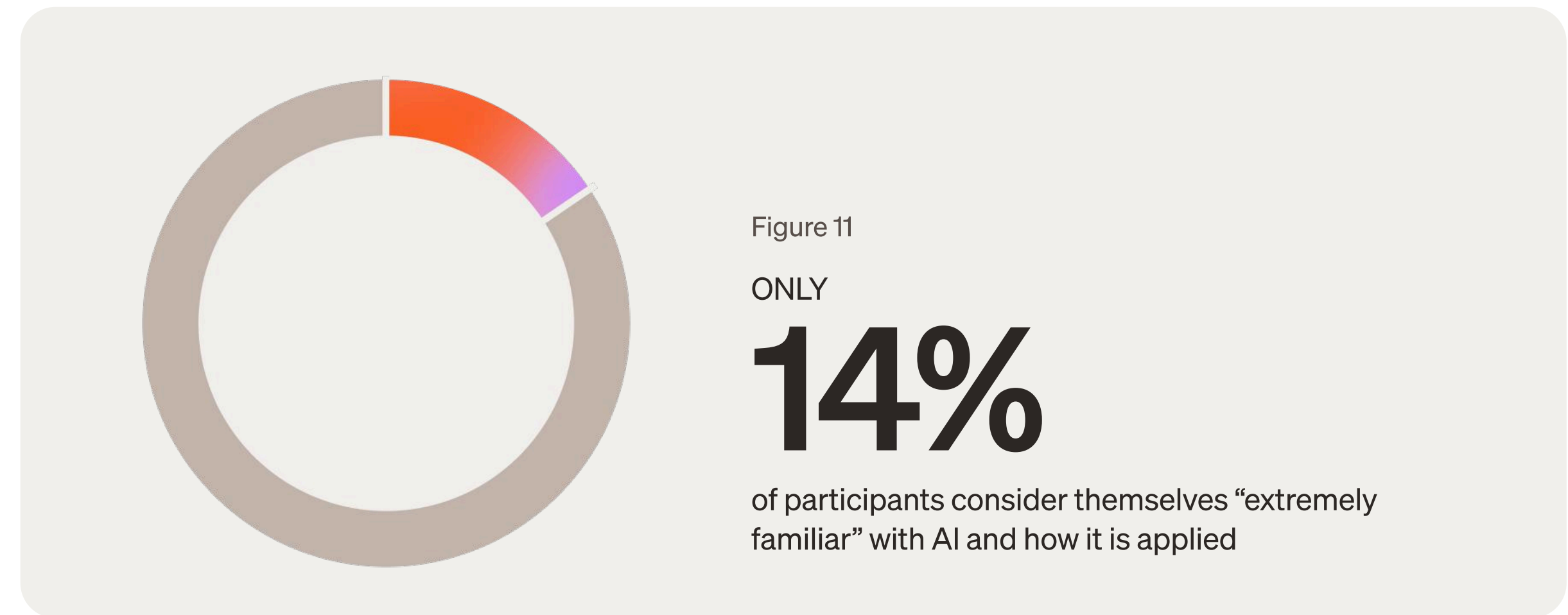
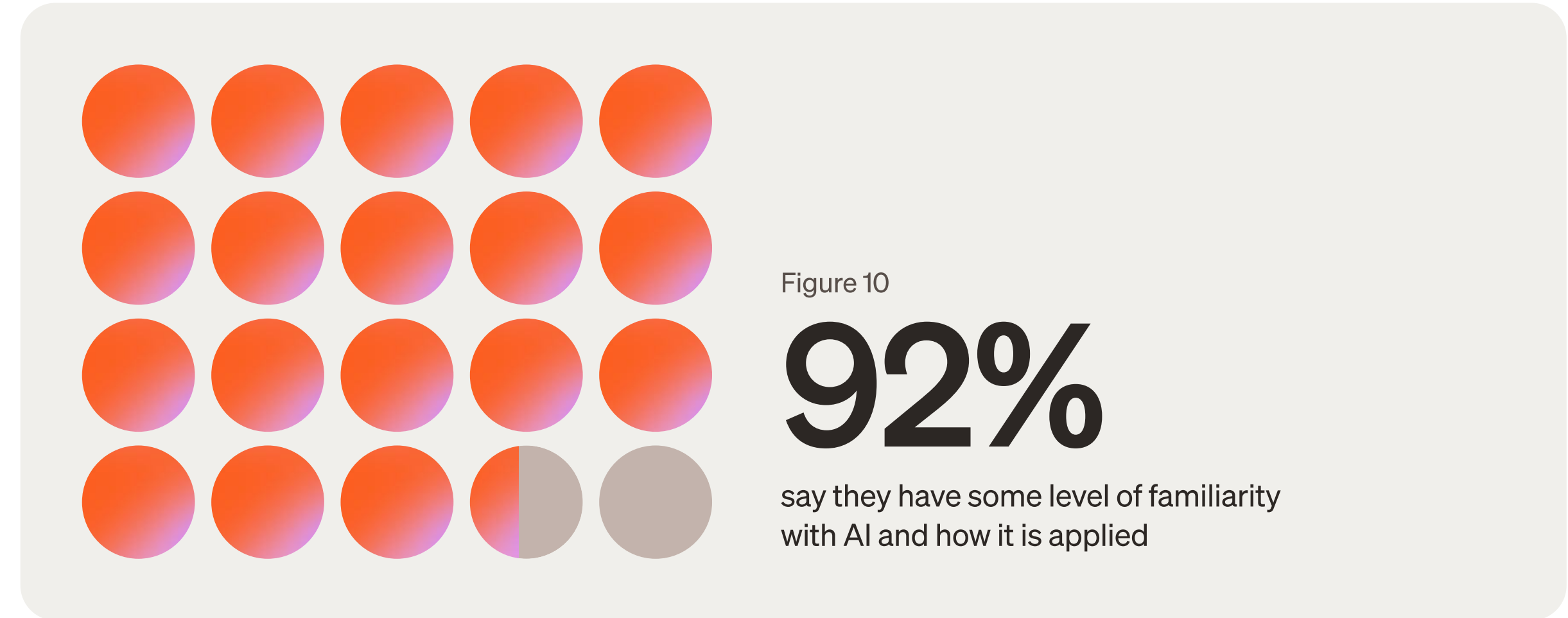
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Methodology

The BILL accounting firm AI ambition survey was conducted by B2B research firm NewtonX, surveying 207 managers and above—including partners, owners, and directors—to provide a top-level view of how firms are planning and steering AI investments. This industry-wide sample spans various firm sizes. 53% of respondents are software decision-makers and 32% are influencers. Respondent status as a BILL customer was neither a requirement for participation nor a tracked metric in this study.



Methodology

Figure 12
Size of accounting firm

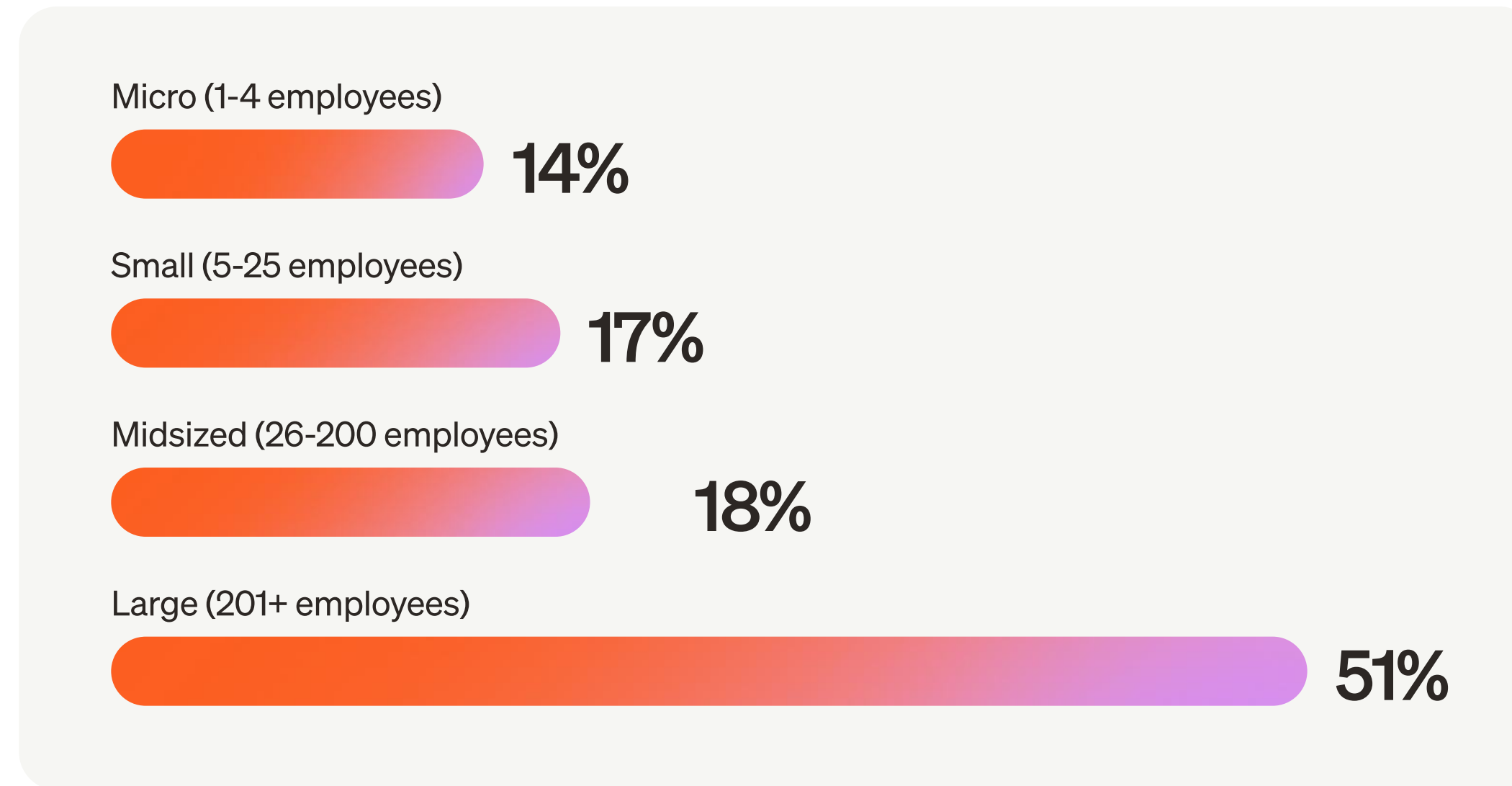
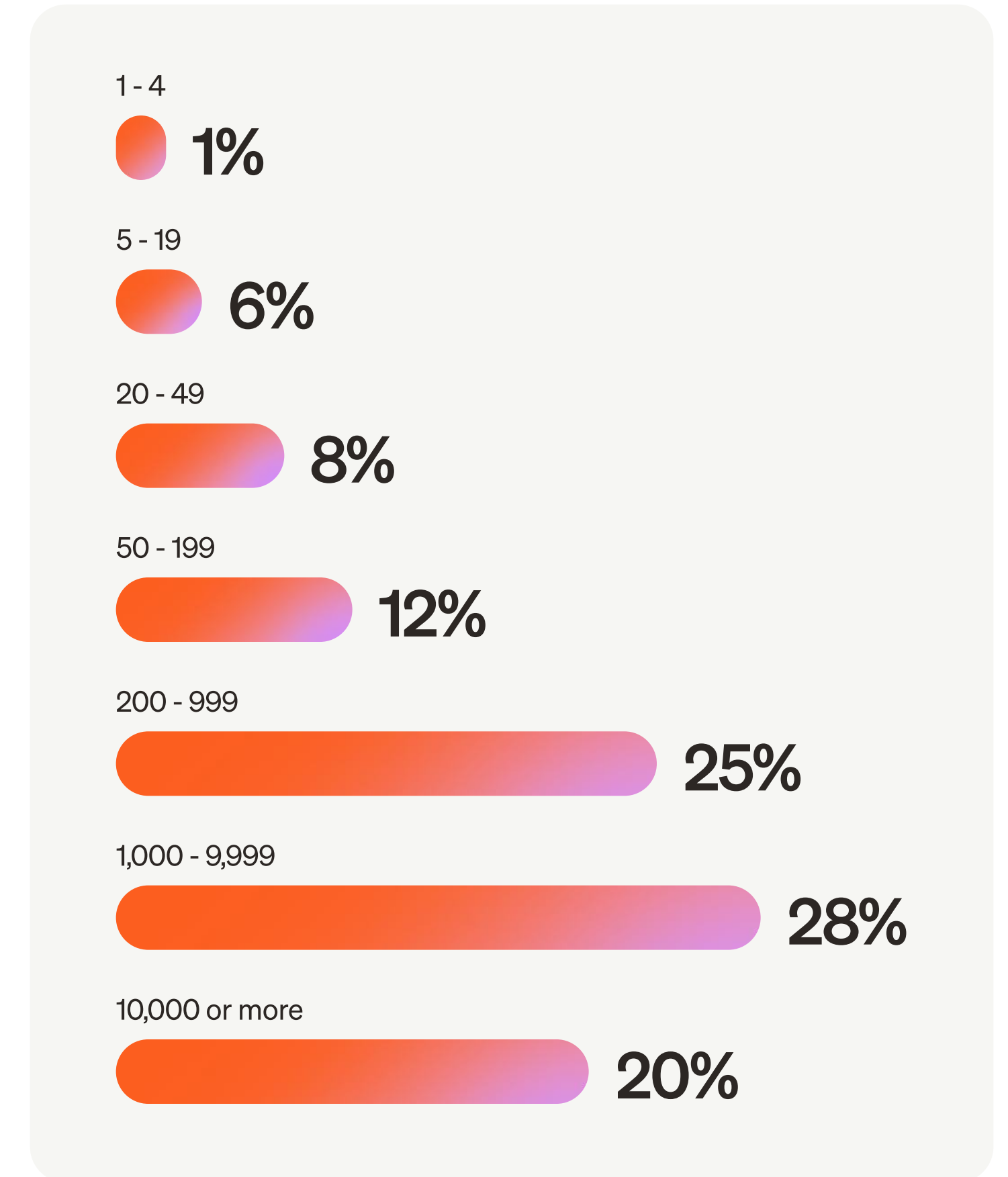


Figure 13
Number of clients

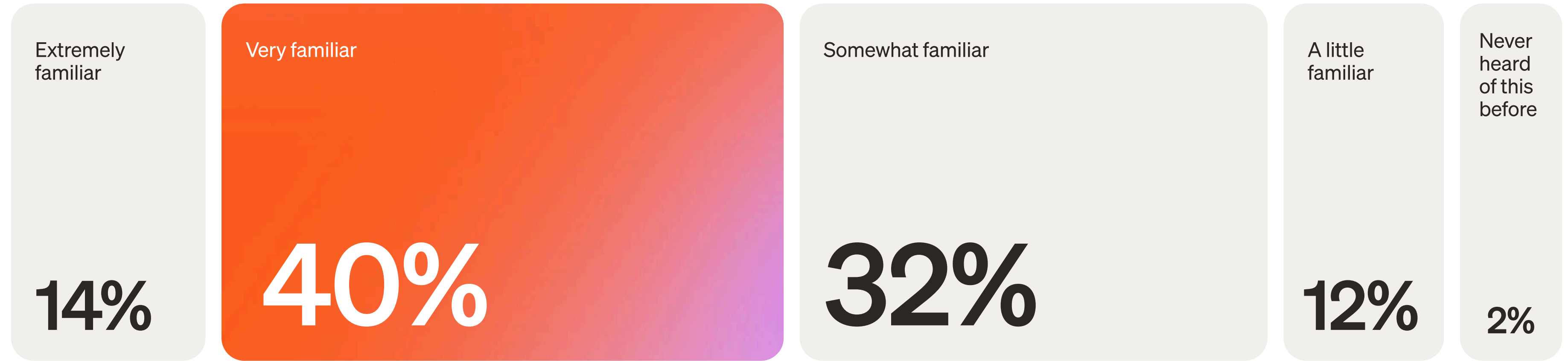



Methodology


(All respondents.)

Figure 14

Which of the following best describes your understanding of how AI technologies are currently being applied to automate or enhance accounting and firm operation tasks?




48%
of all survey participants plan to invest over 10% of staff time in AI adoption in 2026


72%
of all respondents indicate their firm is in early or active adoption of AI

Methodology

Continued...

Figure 15
Decision making role

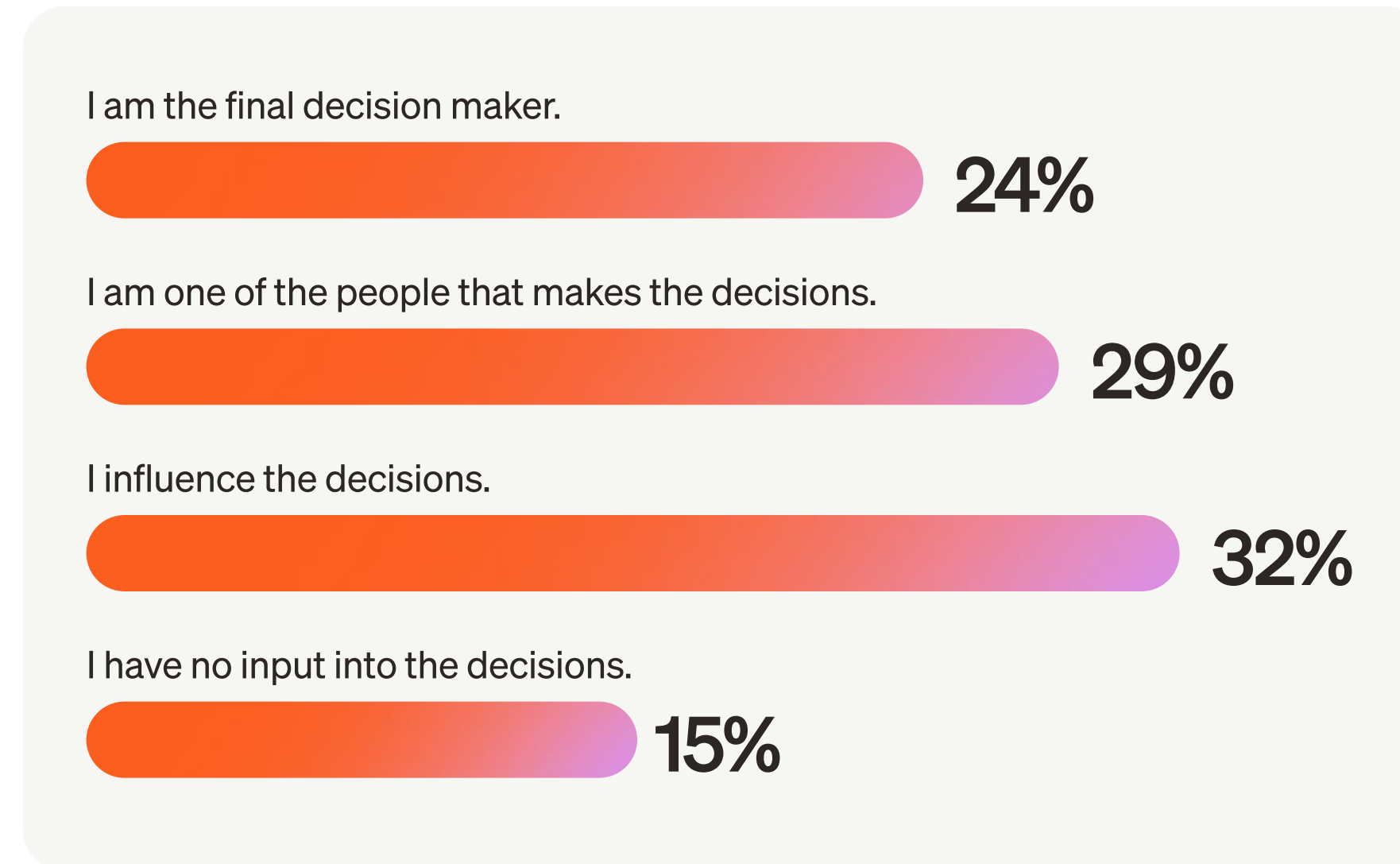
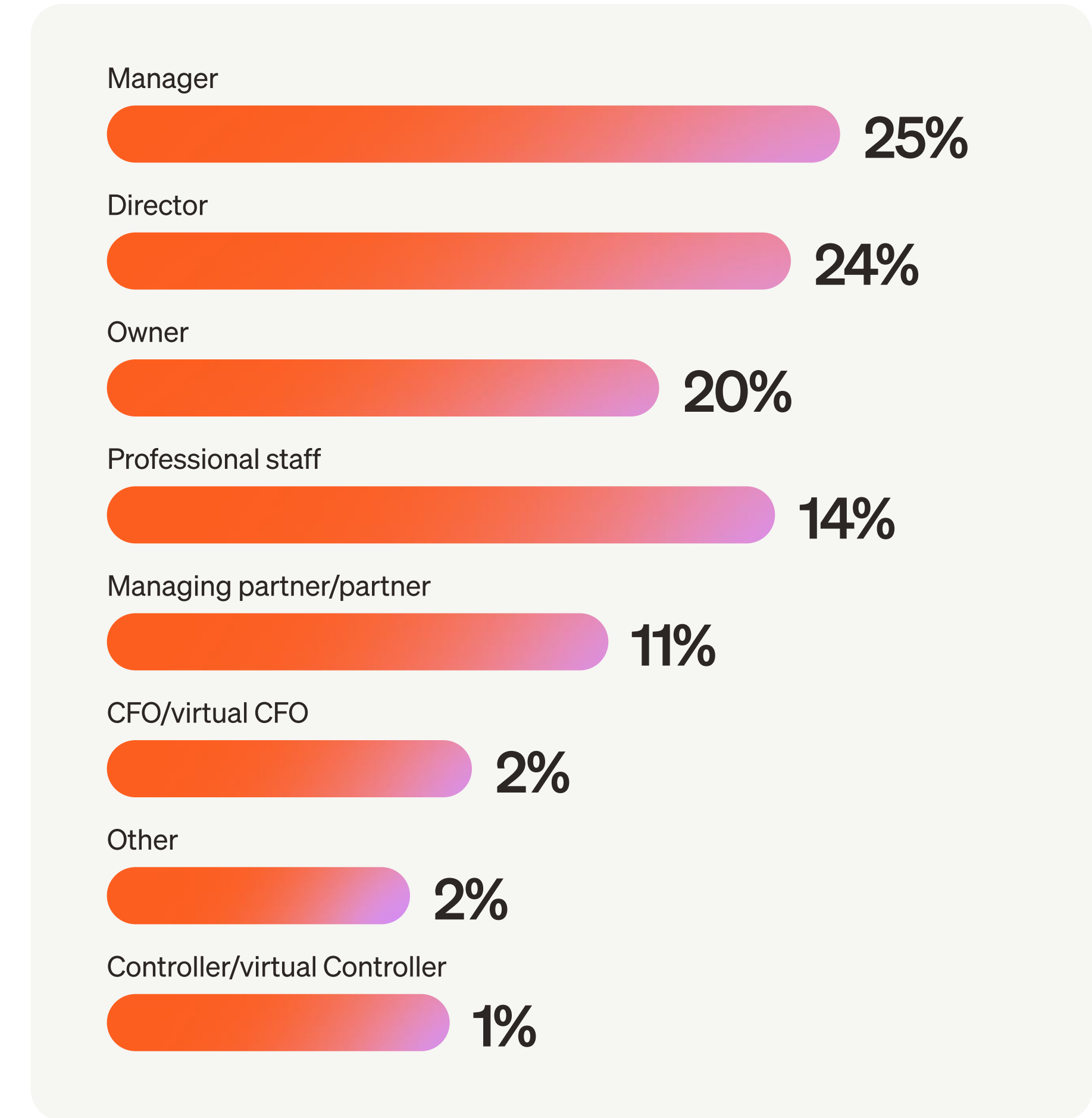


Figure 16
Titles of participants



Appendix

■ TRANSFORMERS ■ OPTIMIZERS

Figure 17
Efficiency and cost management: transformers vs. optimizers
 Percent of firms reporting “substantial” or “moderate” progress on efficiency and cost management AI goals.

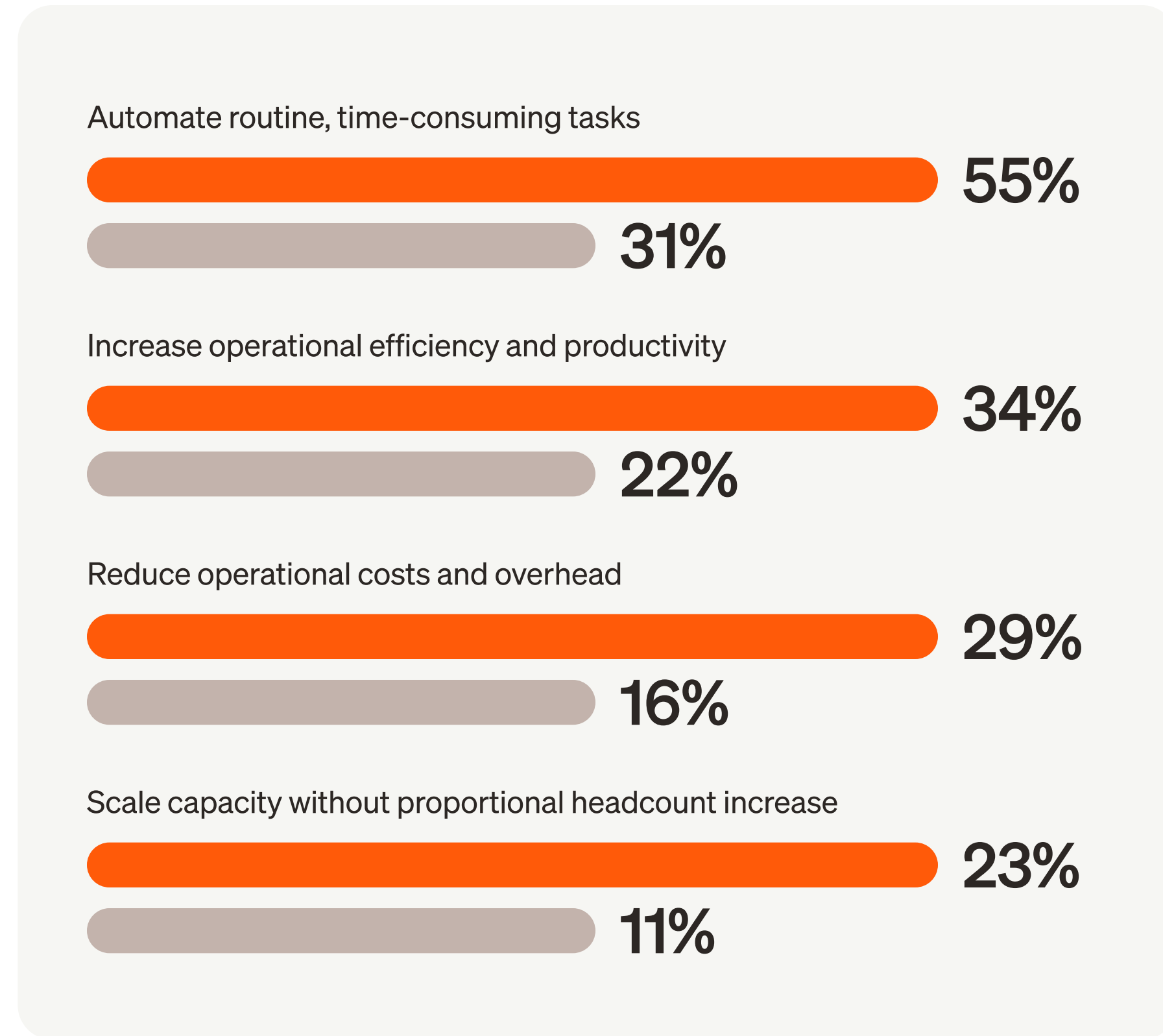
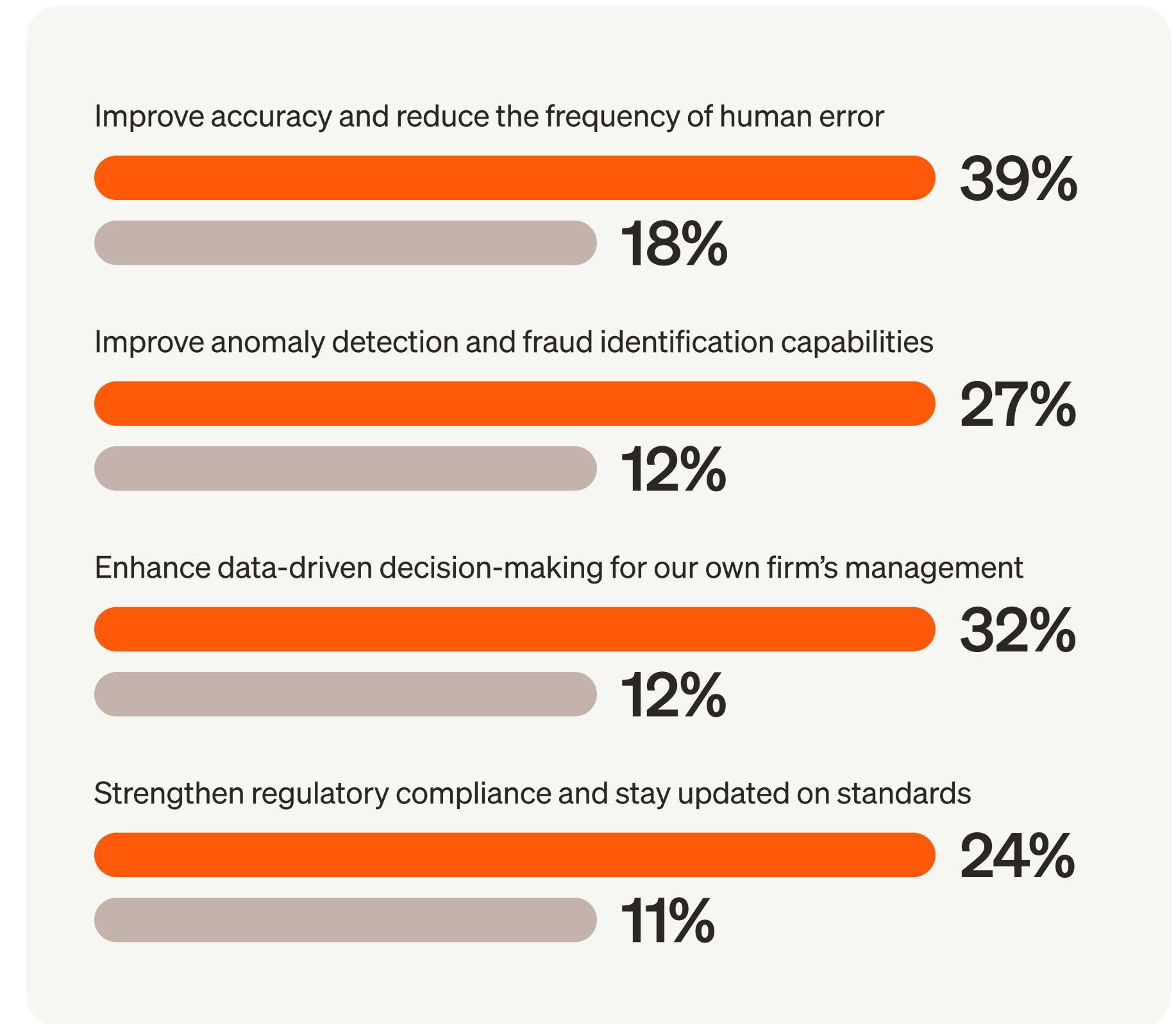


Figure 18
Quality, risk, and compliance: transformers vs. optimizers
 Percent of firms reporting “substantial” or “moderate” progress on operational AI goals.



Appendix

■ TRANSFORMERS ■ OPTIMIZERS

Figure 19
Client service and strategic growth

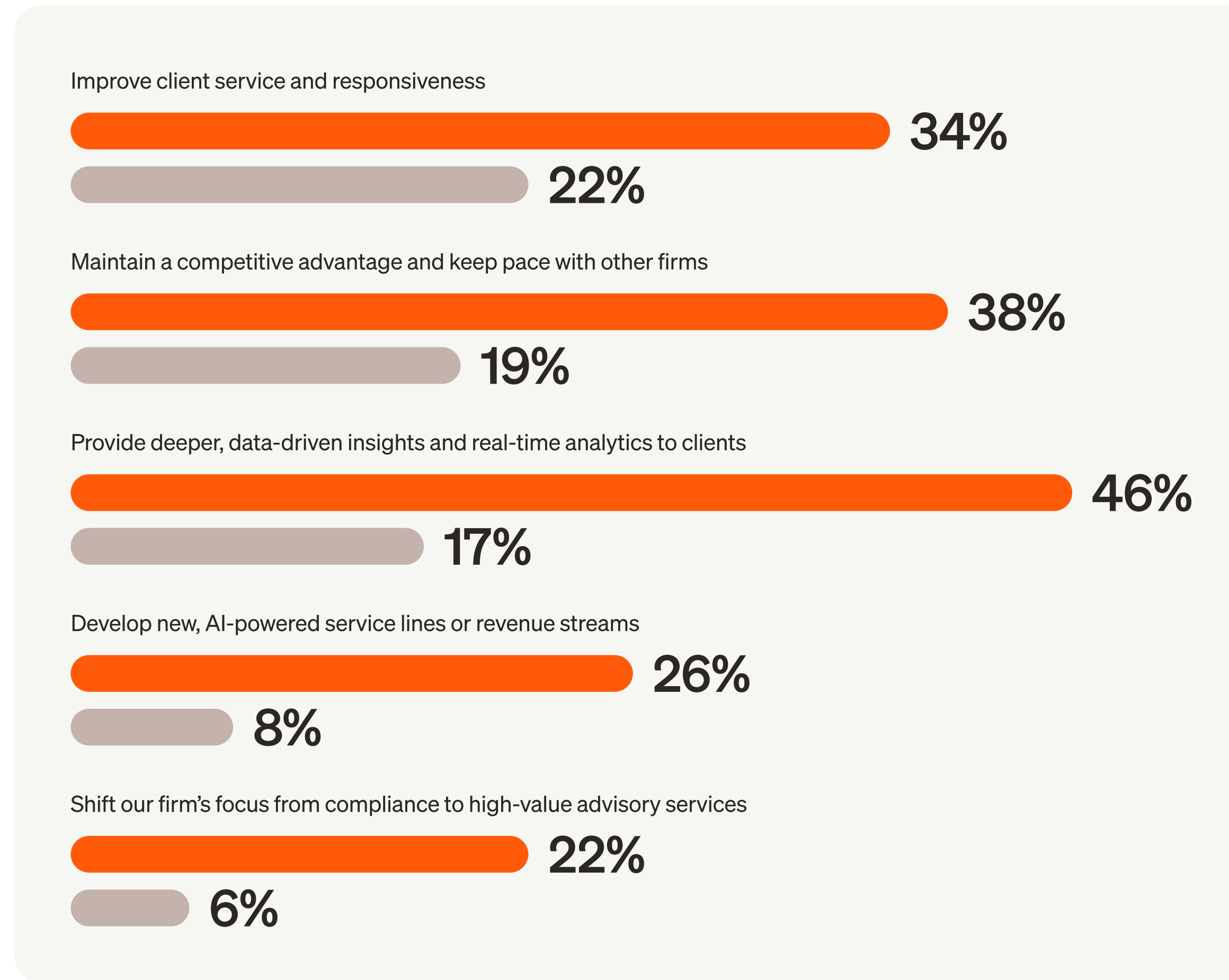


Figure 20
Employee and firm management
Improve employee job satisfaction by reducing tedious, manual work.
Percent of firms reporting “substantial” or “moderate” progress on operational AI goals.

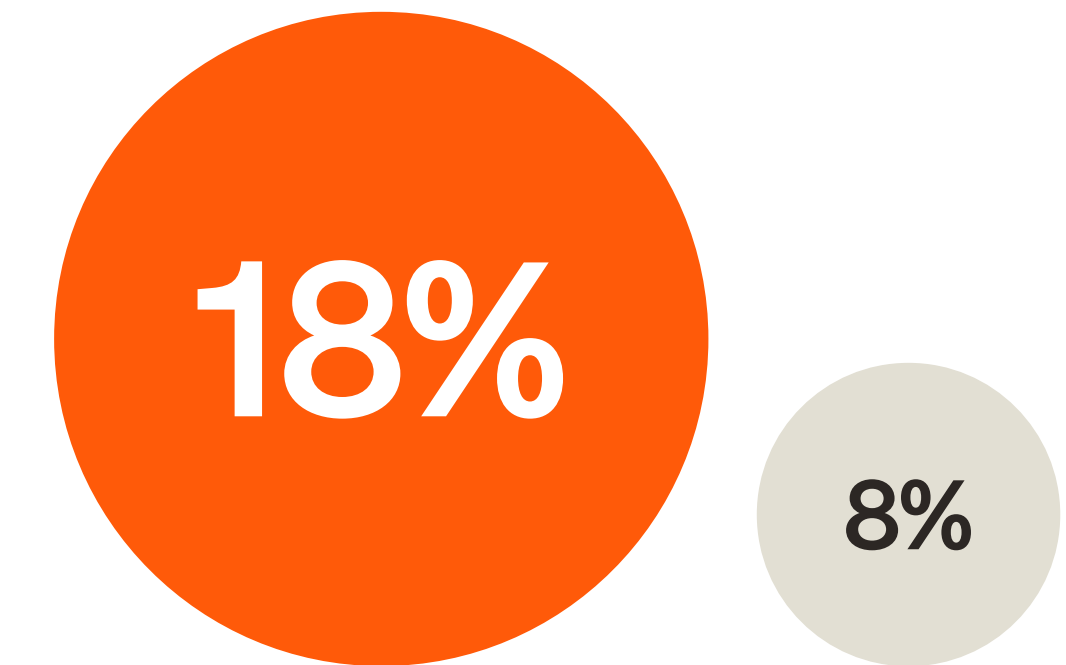


Figure 21
Employee and firm management
Enhance risk management and internal controls.





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