



The AI strategy playbook

A three-phase investment roadmap.

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Introduction

When your peers talk about AI, they're not just talking about tools anymore—they're quietly redesigning how their firms work, grow, and win the next decade of clients. The guidance in this playbook comes directly from the [BILL accounting firm AI ambition survey](#), which captured how 200+ firm leaders are actually funding, staffing, and sequencing their AI investments.

The survey revealed two dominant investment profiles—transformers, who see AI as a platform to reinvent services and models, and optimizers, who focus on extracting efficiency from what already works. It also showed that the firms seeing the strongest results (the transformers) devote meaningful human capital to the cause, often spending 20% or more of staff time on AI adoption, training, and process design—not just tools.

This playbook distills those findings into a simple, three-phase roadmap—stabilize and automate, instrument and insight, reinvent and grow—so you can align your firm's ambition level with a practical sequence of moves. Whether you lean transformer or optimizer today (or something else entirely), the goal is often the same: Turn AI from an aspiration into a concrete plan for how people work, how you serve clients, and where your next wave of growth will come from.



PHASE 1

Stabilize & automate (operational wins)

Focus

Tackle high-volume, rule-based processes where AI can deliver measurable time savings with minimal disruption. This includes automating routine tasks, reducing operational costs, improving accuracy, and reducing human error.

Typical use cases

- AP/AR workflows
- Transaction coding and categorization
- Bank reconciliations
- Month-end close processes

Why start here?

These processes are repetitive and well-understood. They offer quick wins that build organizational confidence and free up capacity for higher-value work. The survey shows automation is both a top goal and an area where firms see the strongest progress rates.

Signals you're in phase 1

- Most of your AI wins show up as hours saved and fewer manual touches.
- AI is primarily embedded in internal workflows, not yet in client-facing experiences.

Invest here next

- Standardize processes around your chosen AI tools (templates, checklists, SOPs).
- Fund training so staff can trust and override AI effectively.

KPIs to track

- Hours saved per week per FTE.
- Error rates before vs after automation.
- Percentage of core workflows that are "AI-assisted."

PHASE 2

Instrument & insight (data + decisioning)

Focus

Reinvest time savings into better decisions for both the firm and its clients, in areas such as enhanced internal controls and risk management, improved anomaly and fraud detection, and deeper, data-driven insights and real-time analytics.

Typical use cases

- Partner dashboards and internal performance views
- Exception reports and anomaly detection across portfolios
- Client-facing dashboards that surface trends, risks, and opportunities in real time

Why this matters

This is where AI moves from “doing work faster” to “seeing patterns others miss.” Firms can then translate those signals into concrete recommendations.

Signals you’re in phase 2

- Partners and managers are using AI-augmented dashboards in planning, reviews, and client meetings.
- Risk and anomaly detection are proactive, not purely retrospective.

Invest here next

- Clean and normalize data so AI can work reliably across systems.
- Fund basic data literacy and analytics training for managers and emerging leaders.

KPIs to track

- Number of advisory conversations triggered by AI-surfaced insights.
- Changes in risk incidents, write-offs, and restatements.
- Client feedback on visibility and insight

PHASE 3

Reinvent & grow (new services + models)

Focus

Turn AI from a cost-center efficiency play into a growth engine.

- Shift from compliance to high-value advisory.
- Develop distinct AI-powered service lines.
- Monetize through new pricing models.

Typical use cases

- Ongoing advisory retainers powered by AI-generated insights and alerts
- Predictive analytics and scenario planning services for boards and owners
- Sector-specific analytics packages (e.g., nonprofits, SaaS, real estate)

Why few firms are here

- These goals show the weakest progress rates according to the [BILL accounting firm AI ambition survey \(vol. 2\)](#) and the highest unrealized potential (61% for new service lines, 60% for risk management).
- They require changes in pricing, positioning, staffing, and delivery, not just tooling.

Signals you're in phase 3

- A meaningful share of revenue (10%+) comes from services that didn't exist 18 months ago.
- AI-enabled insights are baked into your core offers and SLAs, not treated as add-ons.

Invest here next

- Define at least one AI-enabled flagship service (e.g., CAS package) with clear scope, pricing, and delivery playbook.
- Align incentives (comp, KPIs) around advisory growth and new service revenue, not just utilization.

KPIs to track

- Percent of revenue from AI-enabled or advisory services.
- Client uptake and retention of new offerings.
- Margin profile of new services vs legacy ones.

Next steps

AI strategy only matters if it shows up in real workflows, real client experiences, and real numbers. The most successful firms in the BILL accounting firm AI ambition survey weren't the ones with the loudest ambition statements—they were the ones that picked a phase, committed time and talent to it, and iterated their way forward.

Considering this three-phase roadmap can give your firm the same advantage: a clear path from operational wins, to better decisions and results.

BILL can help you move faster at every step, automating AP/AR and spend workflows, improving data quality for insight and risk management, and giving you a secure foundation for AI-enabled advisory offerings.

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See what this looks like in practice

Schedule a BILL demo, and let our team walk you through how firms are turning AI strategy into day-to-day results.

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