

2026 SERIES

VOL 3

THE BILL ACCOUNTING FIRM AI AMBITION SURVEY

Reinventing services & delivery—from compliance to continuous advisory

bill



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Introduction

Accounting firm leaders no longer need to ask what AI is—they're living with its impact in their teams, tech stacks, and client expectations. Volume 1 of the BILL accounting firm AI ambition survey showed that awareness and ambition are high.

Volume 2, focused on AI strategy and investments, revealed a different story, finding that many firms are still funding AI at "keep up" levels—treating it as a project rather than a lever that reshapes how people spend their week and what clients experience.

As AI raises the bar for speed, insight, security, and advisory, the ambition/execution gap is becoming a strategy gap and, increasingly, a services and delivery gap.

This volume, *Reinventing services & delivery—from compliance to continuous advisory*, focuses on how firms can close that gap by rethinking both what they deliver and how they deliver it, with client advisory services (CAS) as a key inflection point.

Drawing on survey data from firm leaders and insights from CPA.com and BILL, this report explores where firms are expanding their service mix, how AI is reshaping roles and client journeys, and the early impact of AI-enabled services. The aim is simple: help firms move beyond incremental efficiency toward scalable, AI-powered advisory relationships that deliver continuous client value and sustainable firm growth.

Meet the experts



Kimberly (Kim) Blascoe, CPA
Senior Director of CAS Professional Services
CPA.com



Ariege Misherghi
SVP & GM of AP and Accountant Channel
BILL



Chapter 1



Key findings

Key findings

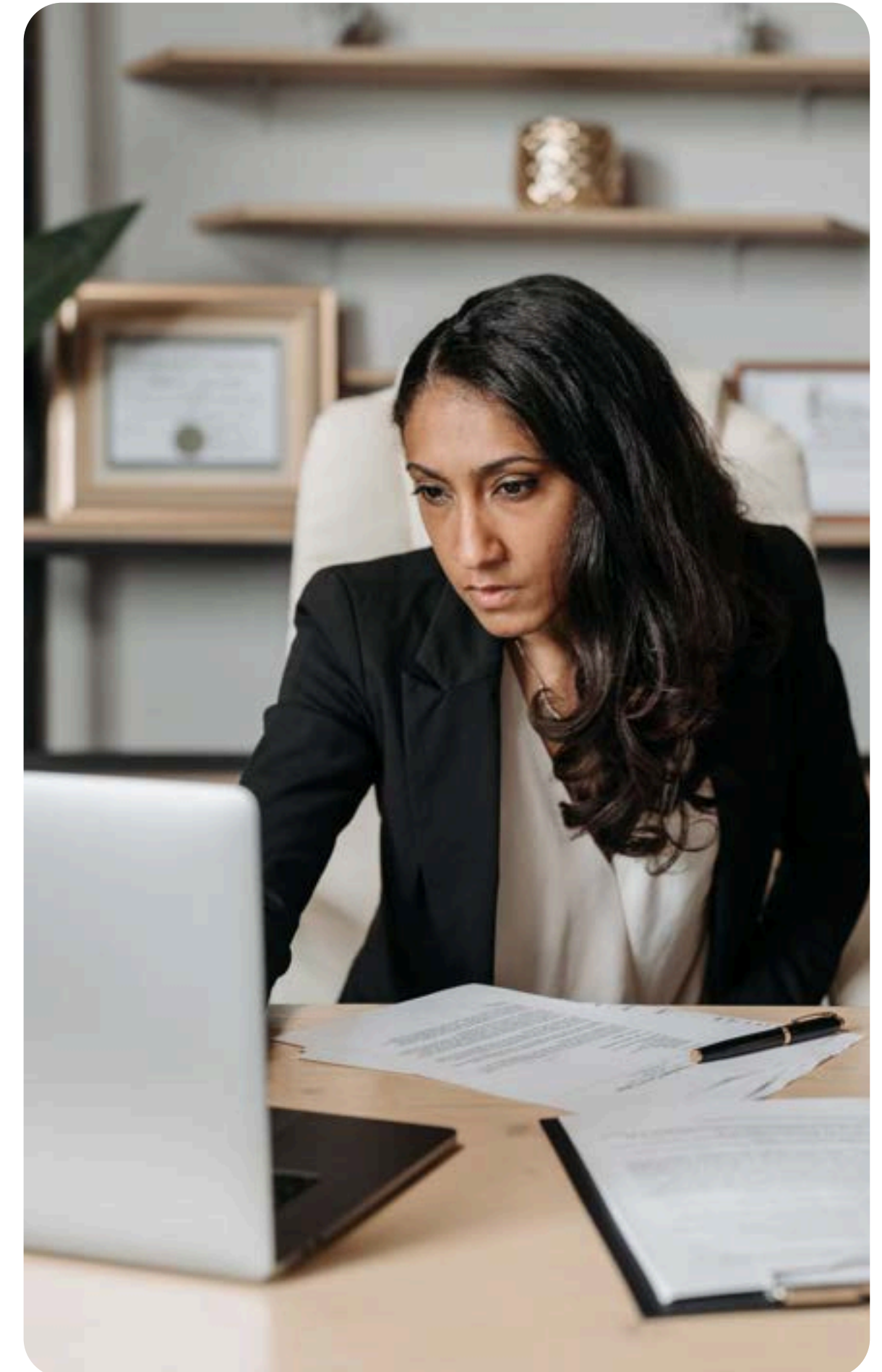
- ✓ **The strategy gap has become a visible client-experience gap.**

Clients are raising expectations faster than firms are changing how they deliver services. 82% of firm leaders say AI has raised client expectations—especially for speed of service, data privacy, and cybersecurity.
- ✓ **AI optimism is strong and grows with familiarity.**

Only 9% of respondents believe AI will worsen the client experience, and leaders who are extremely familiar with AI are more than twice as likely as those who are only a little familiar to expect a significantly positive impact.
- ✓ **CAS is the clearest inflection point for AI-enabled growth.**

Client advisory services (CAS) is the only service with near-parity between current adoption (38%) and planned expansion due to AI (39%), putting CAS at the center of firms' shift from compliance work to continuous advisory.
- ✓ **New AI-powered service lines are a high-return, underfunded bet.**

Among firms that made new AI-enabled revenue streams a priority (29%), about one in four reported substantial returns—the highest “significant impact” rate of any AI goal in the survey.





Chapter 2



Clients are raising the bar in the age of AI

Clients are raising the bar in the age of AI

Figure 1

When it comes to accounting services, to what extent has AI changed client expectations?

Speed of service



Advisory



Data privacy



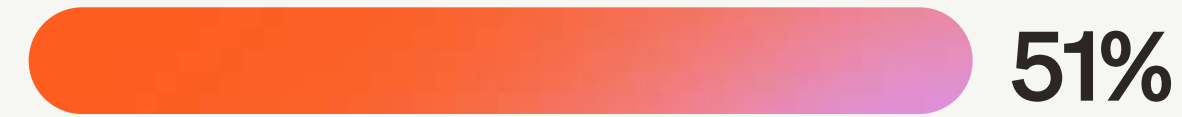
Cybersecurity



Compliance



Transparency



Clients already see what AI can do in consumer tools and with other service providers. Firm leaders believe those expectations now arrive with every engagement.

In the survey, 82% said AI has raised client expectations for accounting firms.

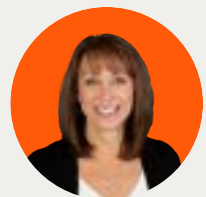
The list they outline points to where clients now expect faster, better, and safer experiences.

However, these expectations map to a momentum disparity. Clients are moving faster than firms are changing how they deliver services. This can surface through familiar strains: more rush requests, more questions about fees, and a growing risk of client churn.

Firms that use AI to reinvent services—especially in CAS, consulting, and tax planning—have a competitive advantage.



“Successful firms start with the clients they serve. They define the promise first: the role as a trusted advisor providing a quality, consistent experience where clients feel heard, informed, and guided. AI is simply the engine that helps them keep that promise at scale.”

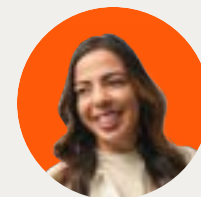


Kim Blascoe, CPA

Senior Director of CAS Professional Services
CPA.com



“You shouldn’t have to out-innovate your vendors to stay competitive. Your technology partners should be bringing you AI agents, safeguards, and new capabilities so your team can focus on clients, not maintaining code.”



Ariege Misherghi

SVP & GM of AP and Accountant Channel
BILL





Chapter 3



AI as a strategic lever for stronger client relationships

AI as a strategic lever for stronger client relationships

Even with pressure building, AI optimism runs high. Only 9% of respondents think AI will worsen the client experience. Most see it as a way to improve it.

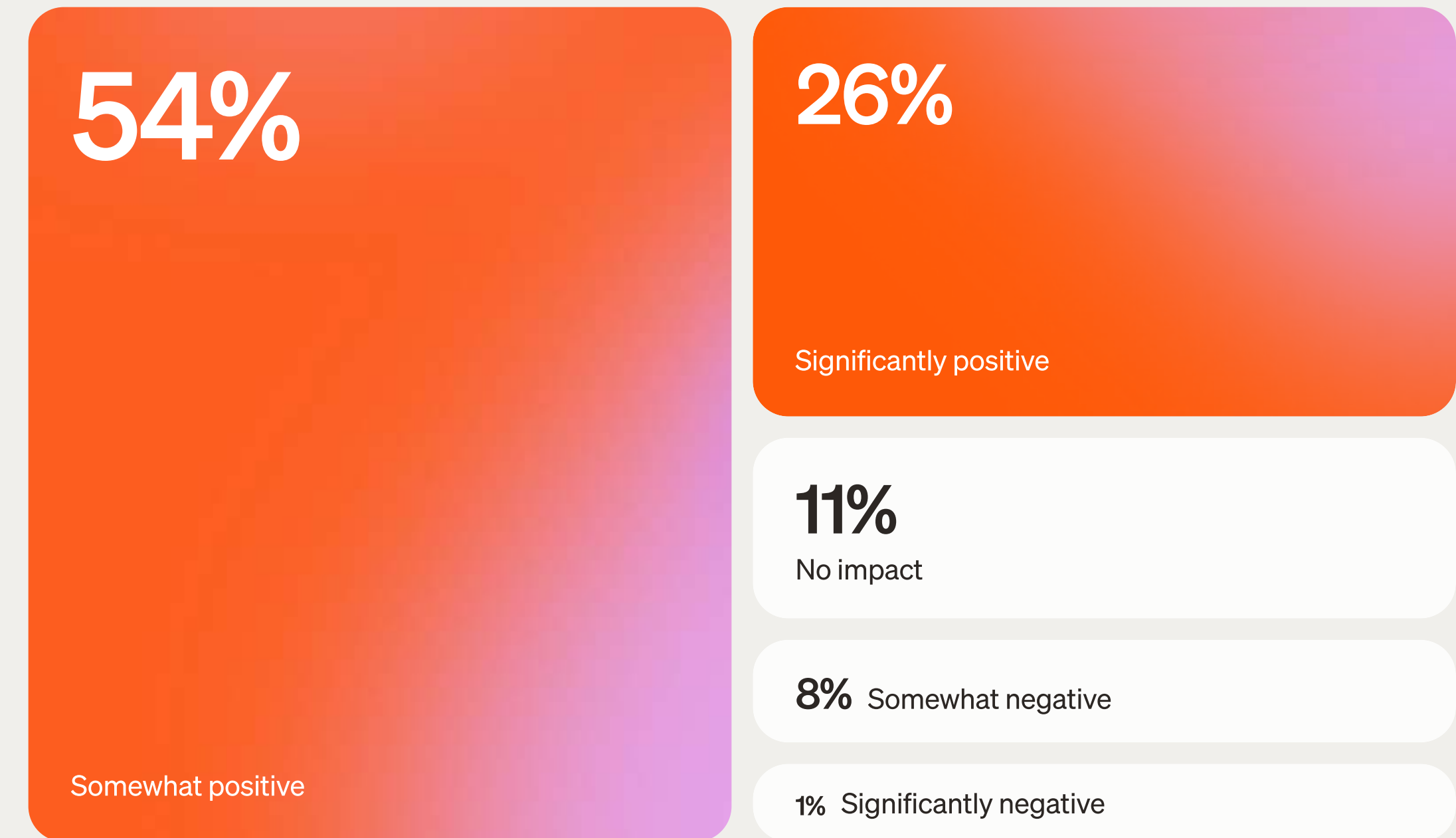
That optimism links closely with high AI familiarity levels. Leaders who are extremely familiar with AI are more than twice as likely to expect a significantly positive impact on client experience than those who are only a little familiar. This link between knowledge and optimism highlights a key point: outcomes depend as much on change management as on technology.

“When teams understand why an AI tool is adopted, how it will work, and how it changes their roles, they are far more likely to use it in ways that feel responsive, accurate, and proactive to clients,” said Blascoe.

“AI doesn’t win clients over on its own,” added Misherghi. “But when it helps a firm respond faster, serve better, and build trust at every touchpoint, the payoff shows up in NPS, retention, and revenue.”

Figure 2

What impact do you expect your firm’s AI adoption to have on client experience in the next five years?



AI's impact on the client experience over the next five years

What does the client experience look like in the future? Here's what survey participants said.

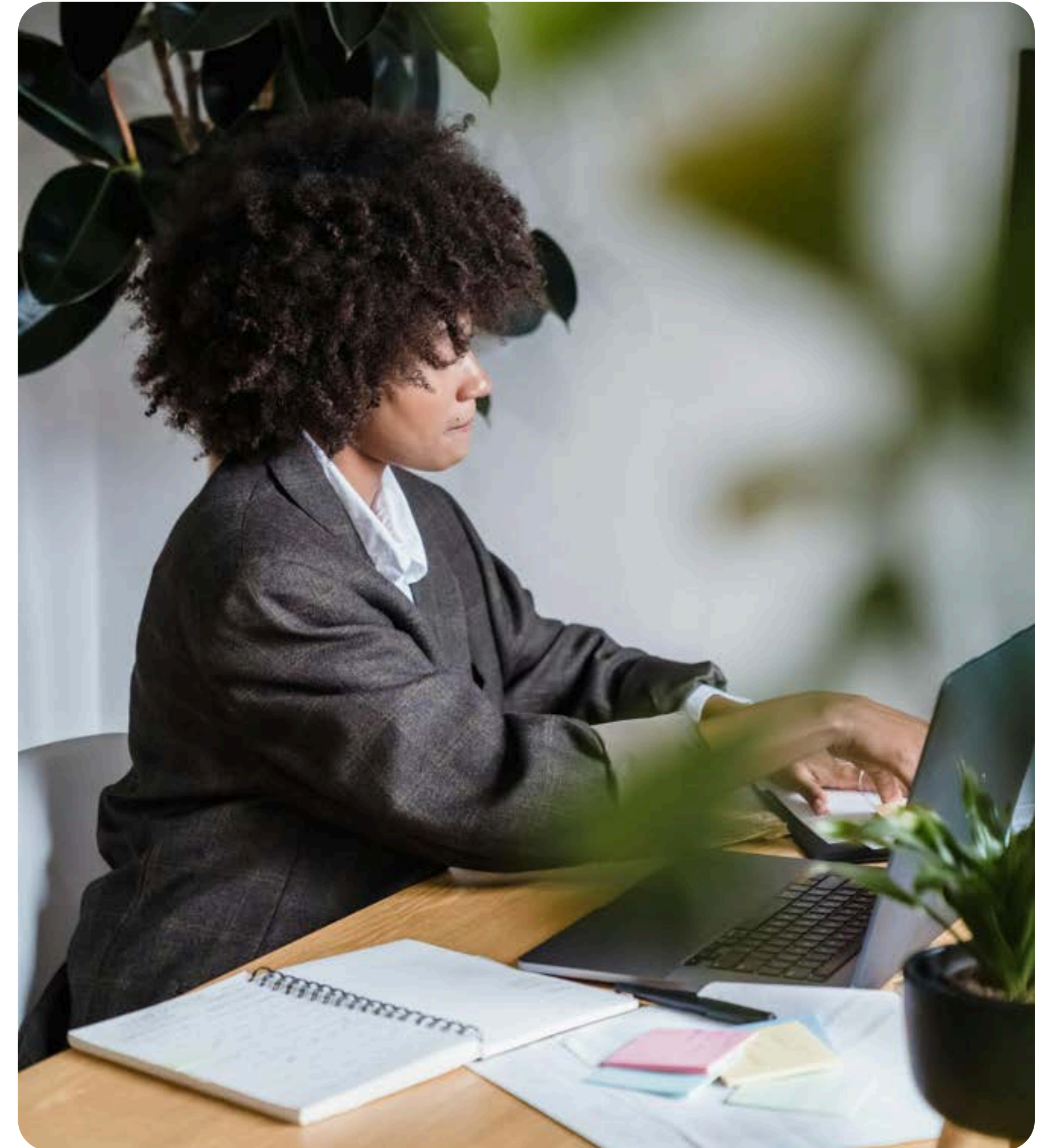
“ With the automation of repetitive tasks and with integration within software programs such as sales, bank and expense management, we can provide our clients with current critical data about their business and daily operation so more proactive decisions can be made, and it will increase the company's ability to pivot in changing times as well as scale quickly.

“ AI will pull information from data driven databases, use robotics to fill out worksheets and be able to work 24 hours a day and seven days per week.

“ Companies and our customers love human interaction. AI interaction might cause issues.

“ Using AI should allow us to increase the breadth and depth of our engagements, providing more valuable insight to clients.

“ It is a transformational period for the accounting and professional services industry. The ability for smaller firms to compete with larger firms going forward, leveraging technology, automation and AI makes it a more level playing field and enhances the client experience.





Chapter 4



AI-enabled delivery

From periodic work to continuous, AI-enabled delivery

Client expectations are only half the story. The other half is how those expectations reshape services and delivery.

AI is accelerating the move from periodic, manual work to continuous, tech-enabled, advisory-led relationships. Instead of episodic check-ins, firms can build models where monitoring, insight, and outreach happen on an ongoing basis.

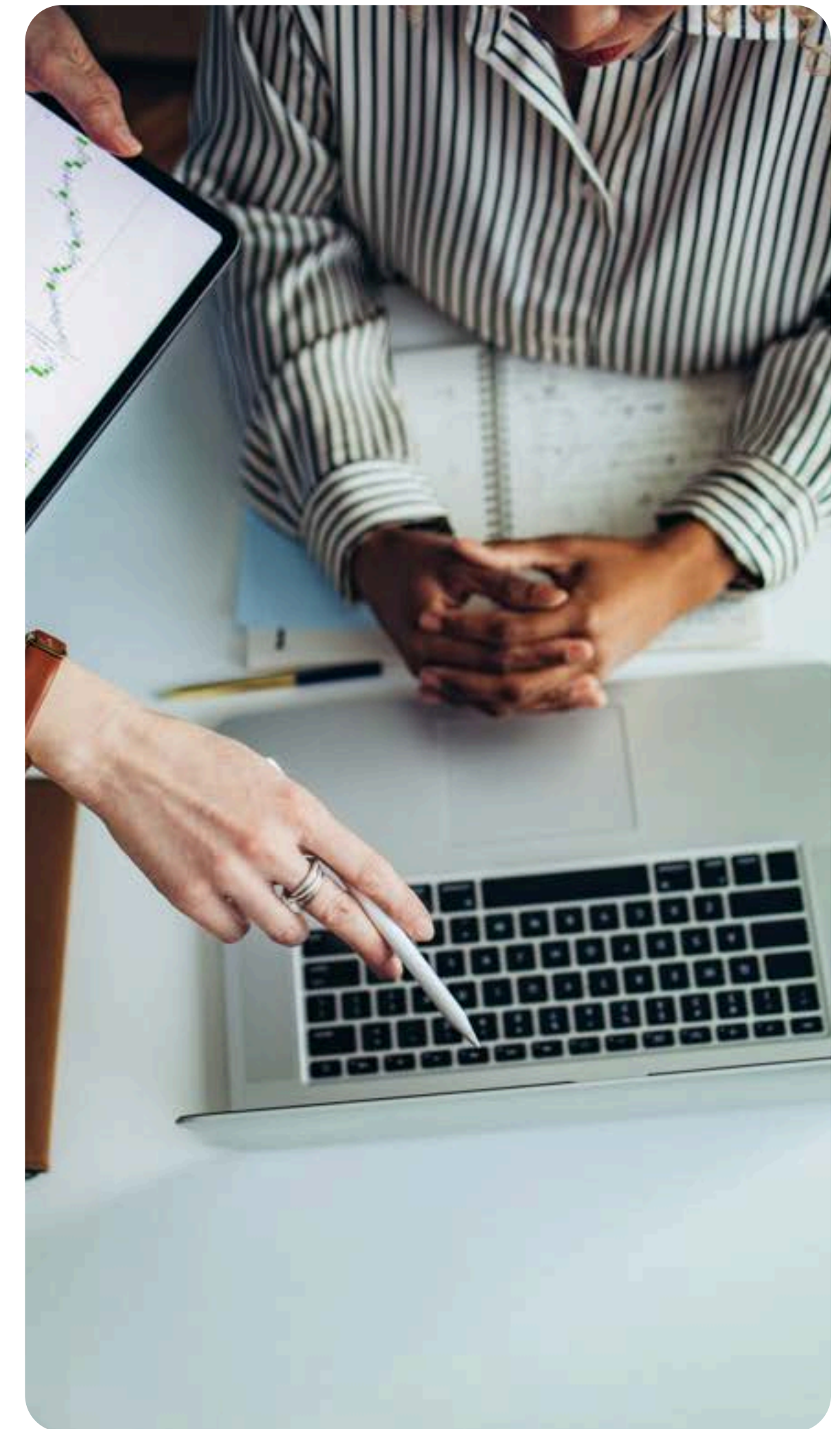
“CAS has always been about faster answers, richer insight, and stronger controls. AI doesn’t change that. It makes those goals achievable at scale,” commented Blascoe.

From a technology standpoint, AI makes it easier to offer:

- Continuous forecasting
- Always-on monitoring and alerts
- Proactive outreach and recommendations

“The firms seeing the biggest impact with AI are pairing AI with human judgment,” said Misherghi. “The insight may start with an algorithm, but it becomes real value when a practitioner puts it in context and helps the client act.”

In short, AI is becoming the infrastructure for continuous advisory, not a replacement for it.





Chapter 5



Where firms are
expanding—and
why CAS is the
inflection point



Where firms are expanding—and why CAS is the inflection point

Across the survey, firms are using AI to shift from service providers to strategic advisors. This is the early stage of a business-model shift, not just a productivity play.

Leaders identified which services they offer today and where they plan to expand because of AI. Side by side, the pattern is clear:

- Movement away from a purely compliance/operations mix (tax, audit, payroll, bookkeeping)
- Movement toward advisory and strategic offerings

CAS at the center

CAS is at the center of this shift. Of the survey participants, 38% currently offer CAS, and another 39% plan to expand into CAS as they adopt AI. Put simply: for every firm that already offers CAS, roughly one more is planning to add or expand it. CAS is the only established service with this level of broad-based expansion momentum.

“The movement toward CAS has been underway for years,” said Blascoe. “What’s new is AI’s ability to capture, connect, and interpret the data CAS depends on. Compliance and operations work generates the data. Advisory is how firms turn that data into strategic guidance. AI closes the gap by making tailored advice scalable.”

CAS is the visible inflection point in the profession’s evolution from compliance to strategic advisory. However, firms also plan to complement higher level advisory through the adoption of services such as business consulting and strategy, technology implementation and support, and risk management and compliance. Together, these moves signal a shift toward a more comprehensive “one-stop-shop” model where AI-enabled insight sits at the center of a managed advisory services model.

Figure 3



39%

plan to expand into CAS
as they adopt AI

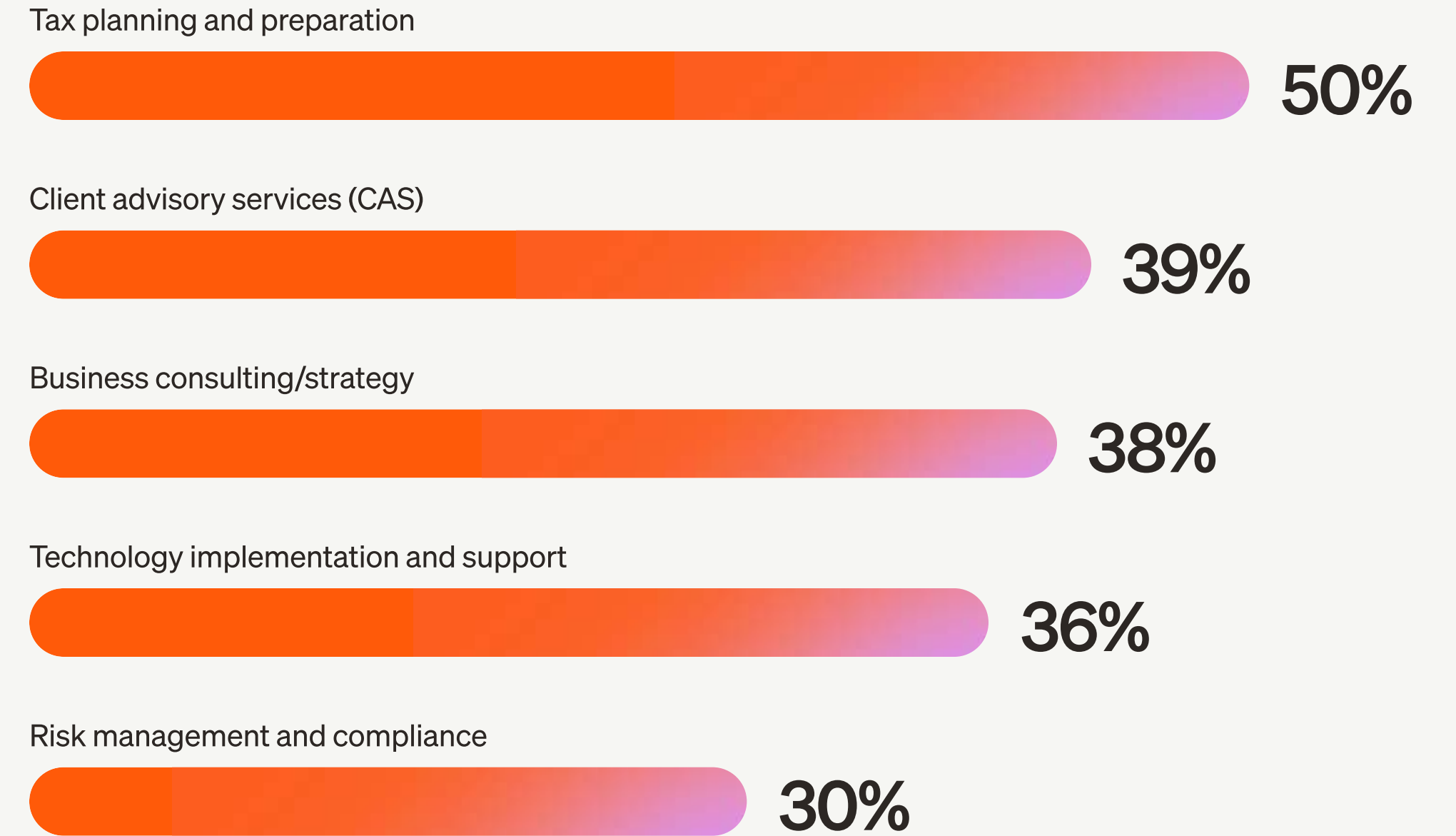
Emerging services

Beyond CAS and core advisory, firms are exploring new offerings that are often made more effective and scalable with AI. Between 5–25% of respondents said they are considering forensic accounting, ESG services, wealth management, and procurement. These services help firms enter adjacent markets and deepen relationships, with AI supporting the data volume and complexity behind them.

Figure 4

In which of the following areas (if any) has adoption of AI made you want to expand your firm’s services? Select all that apply.

Top 5 responses





Chapter 6



Early success with AI-enabled services

Reported success with new AI-powered service lines

According to the survey results, new AI revenue can be an under-funded, high-return bet.

Among the 29% of participants who set a goal to develop new AI-powered service lines or revenue streams, one in four reported strong returns from their AI investment. This is the highest “significant impact” rate of any AI goal in the survey. In other words, few firms are pursuing this goal, but those that do have the potential to see outsized results.

“AI in our world isn’t about sprinkling automation on top of old processes. If all we’ve done is speed up a broken workflow, we’ve missed the point. The bar is: did we actually delete work, remove steps, and free up capacity so accountants can reimagine how they serve clients—using their judgment and insight to help build stronger, better-run businesses,” said Misherghi.

When firms elevate new AI revenue streams into a top-three priority, they tend to:

- Define a specific service, ideal client, and price
- Build a concrete go-to-market motion
- Measure success in revenue growth, not just time saved

Blascoe recommends explicitly linking AI to your firm’s service roadmap. For CAS leaders, this might mean using AI-enabled spend management, cash-flow forecasting, and scenario modeling to create year-round continuous advisory packages. For tax leaders, it might mean pairing AI-assisted research and planning with proactive outreach and tiered planning packages.

The principle is the same: don’t just automate existing services—reimagine them.



“We do create tailor-made solutions for our clients and give responses to their daily needs very quickly, thanks to AI. We have created internal personalities in our internal Chat GPT to give best responses on time. Our interfaces are also very user friendly after AI adoptions.”

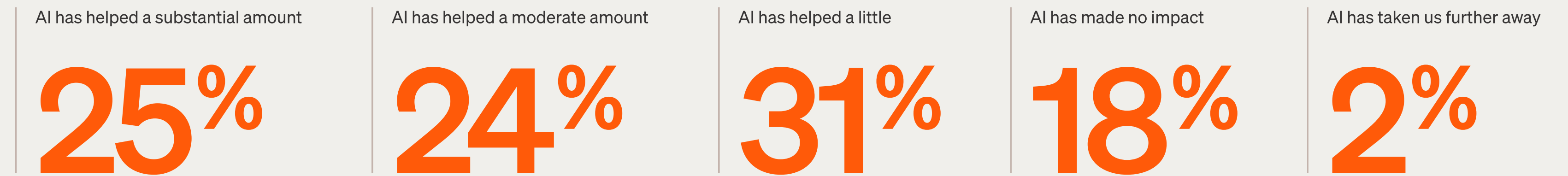
- Accounting firm survey participant

Examples of AI-enabled revenue streams

- ◆ Always on visibility for CFO and forecasting services
- ◆ AI-enhanced controller services and faster close
- ◆ Continuous spend and risk analytics
- ◆ Finance AI readiness and implementation projects
- ◆ Industry insight pods and benchmarking

Figure 5

Firms' level of progress on developing new AI-powered service lines or revenue streams





Chapter 7



Close the services and delivery gap

How firms can close the services and delivery gap

Many firms talk about AI ambition, but clients are often moving faster—raising expectations for speed, advisory, and security in ways that traditional, compliance-centric models can't sustain.

The BILL accounting firm AI ambition survey, volume 3, confirms that this ambition-to-execution gap is now a services and delivery gap: A divide between firms that use AI to reinvent how they show up for clients, and those that focus primarily on efficiency wins.

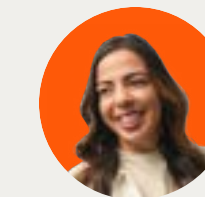
Closing that gap means repositioning the firm from compliance provider to continuous advisor and delivering reliably on clear promises around:

- Faster answers
- Richer insight
- Stronger controls

For firms willing to make this shift, AI becomes part of the infrastructure of the client relationship—enabling advisors to shape decisions quickly, guide clients through uncertainty, and unlock lines of business that weren't possible in manual, episodic models.



“AI is changing the DNA of how firms serve clients. The bottlenecks that made your ideal client experience feel out of reach are fading. The question now is: with fewer obstacles, what do you actually want that experience to be?”



Ariege Misherghi

SVP & GM of AP and Accountant Channel
BILL



How firms can close the services and delivery gap

Continued...

Blascoe highlights three people-centric practices that distinguish AI leaders:

- 1 **Make AI visible in the client journey.**
Design touchpoints where AI-driven speed, insight, or accuracy is visible to the client, not just hidden in back-office workflows.
- 2 **Train for consultative conversations.**
Use AI to surface insights, but train staff to translate them into business language, recommend next steps, and set expectations.
- 3 **Communicate clearly about AI use.**
Explain where AI is used, what it improves, and how you protect quality and security so clients feel confident as you move faster.

From there, firms can take three practical steps:

- 1 **Align AI investments with client promises.**
Decide what you want clients to experience, then ensure AI spend, staffing, and processes support those promises.
- 2 **Design one or two continuous advisory packages.**
Start with simple, well-defined offerings such as monthly cash-flow guardrails or always-on spend analysis that clients can understand and buy.
- 3 **Test at least one AI-enabled new revenue stream.**
Treat it as a strategic initiative: choose a clear use case, define the offer and target segment, and pair the work with change management so teams can deliver it consistently.

DON'T MISS IT

The full accounting firm AI ambition survey series from BILL

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Volume 1:

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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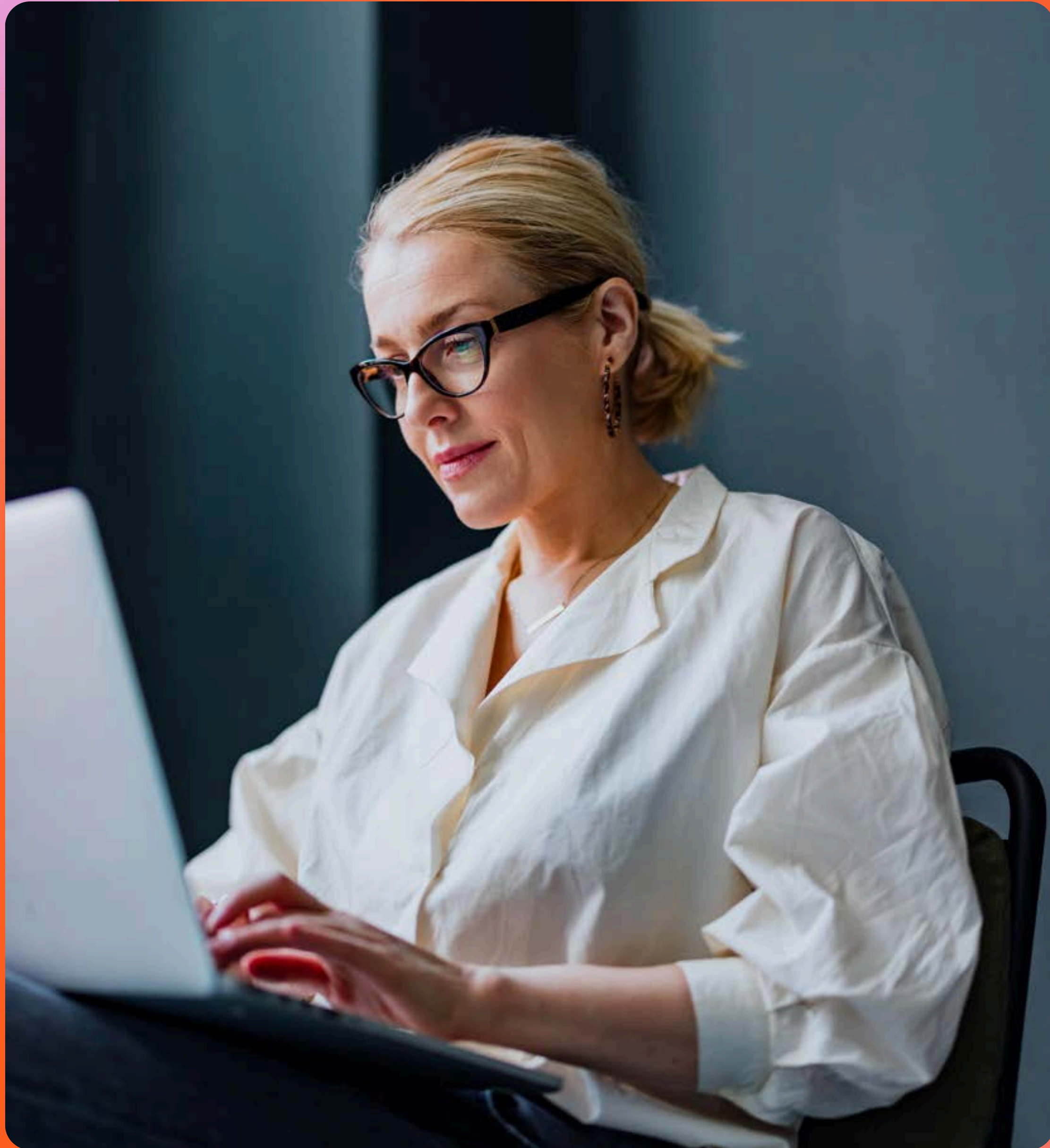
Volume 4:

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

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Chapter 8



Methodology

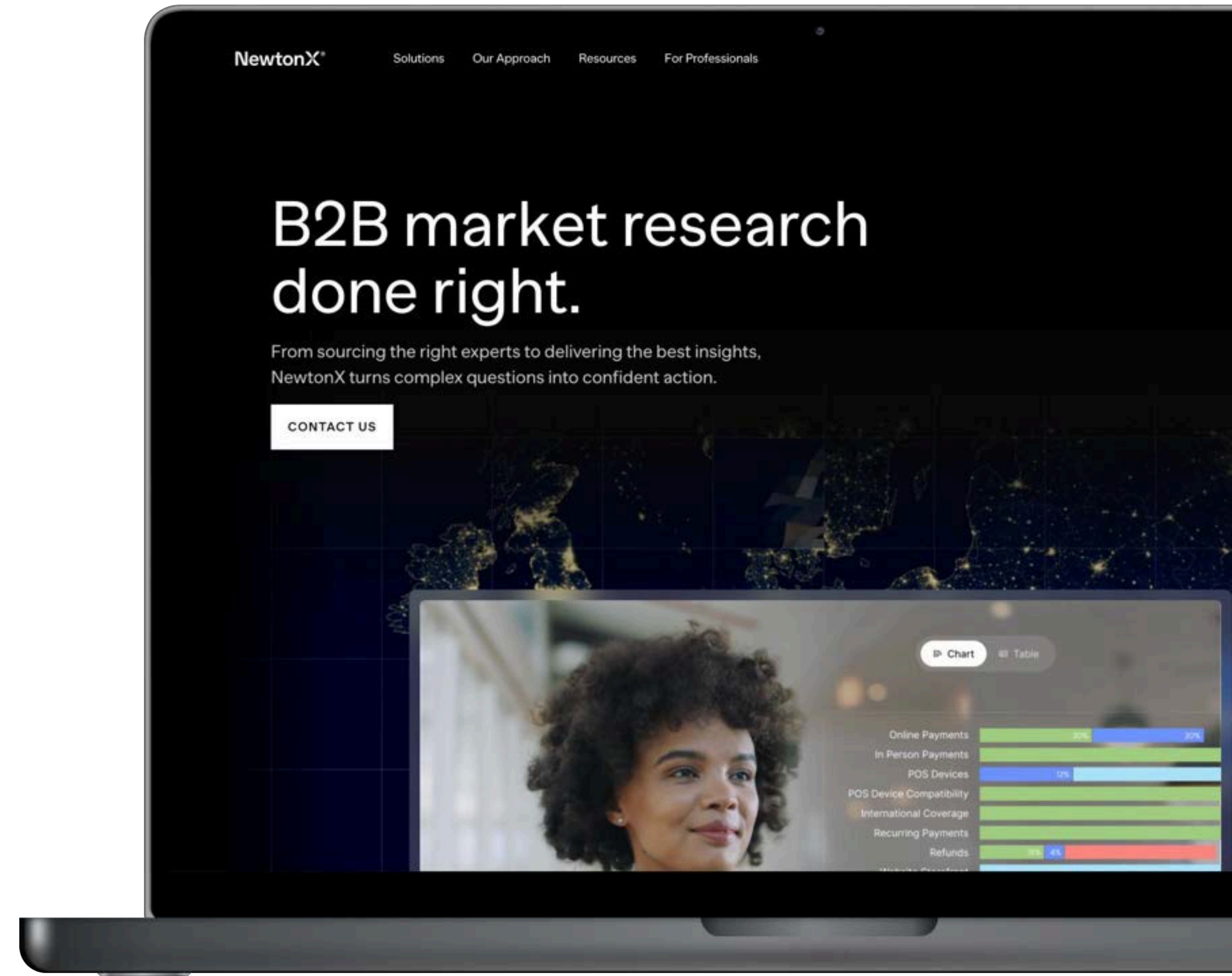
About the research partner

About NewtonX

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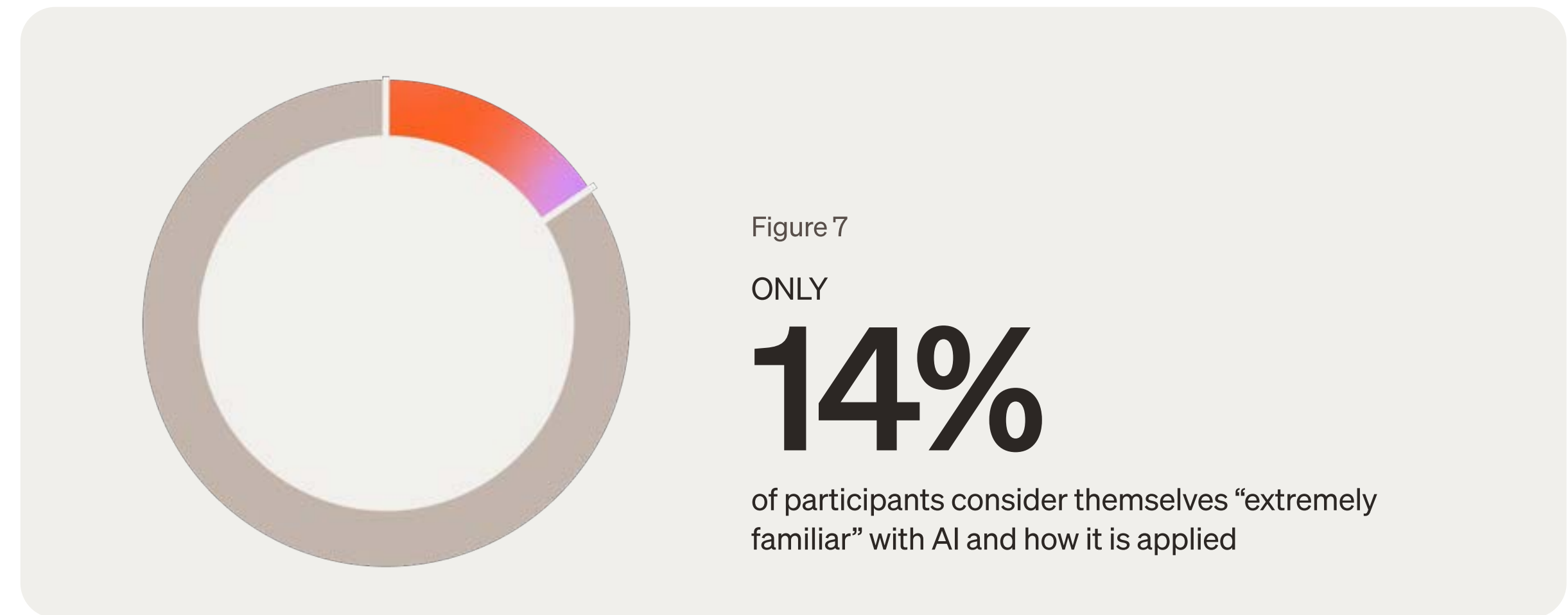
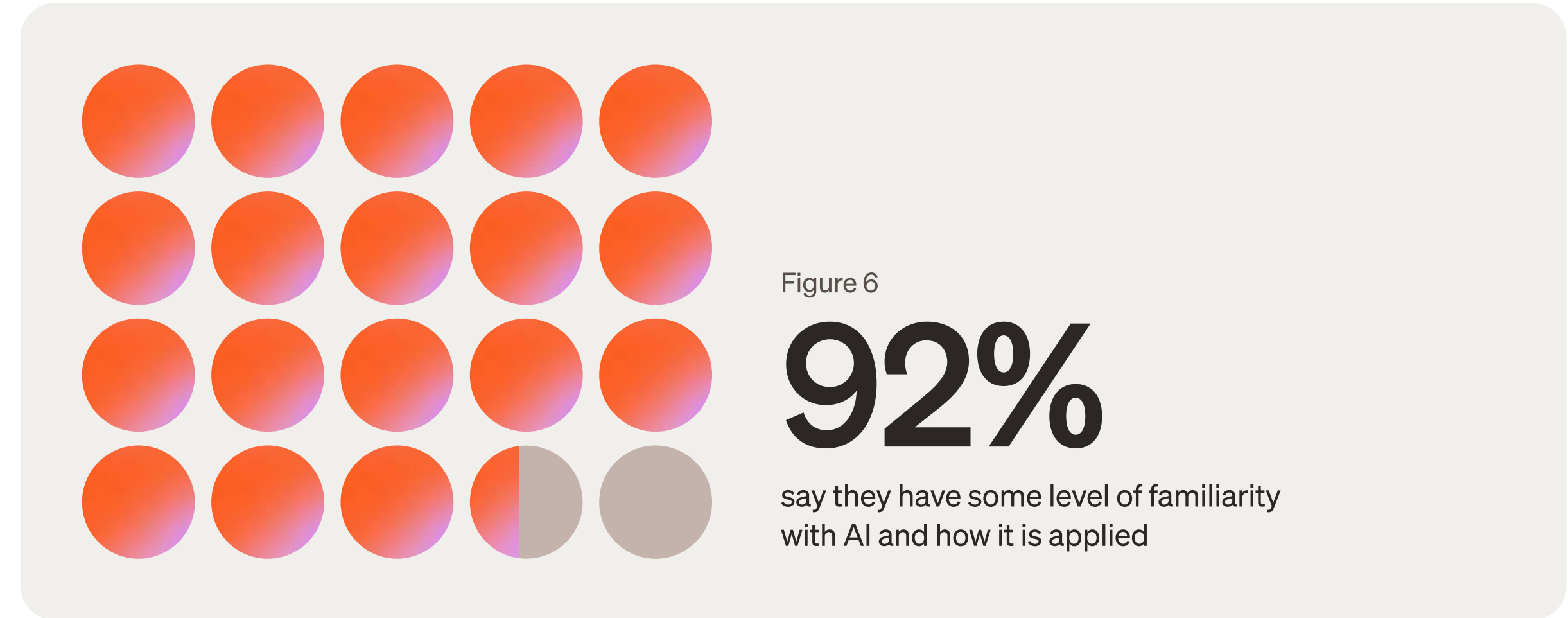
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Methodology

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 8
Size of accounting firm

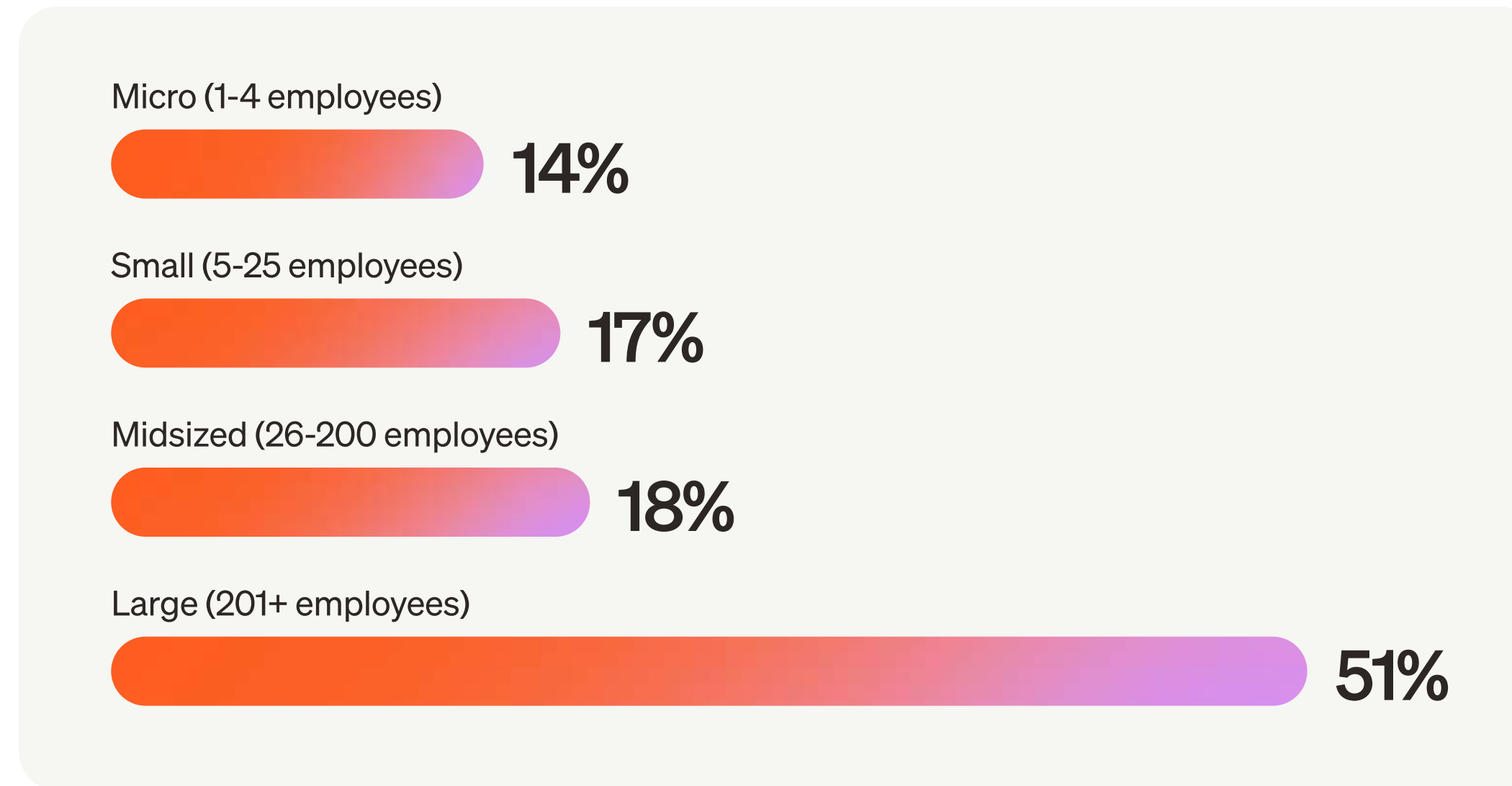
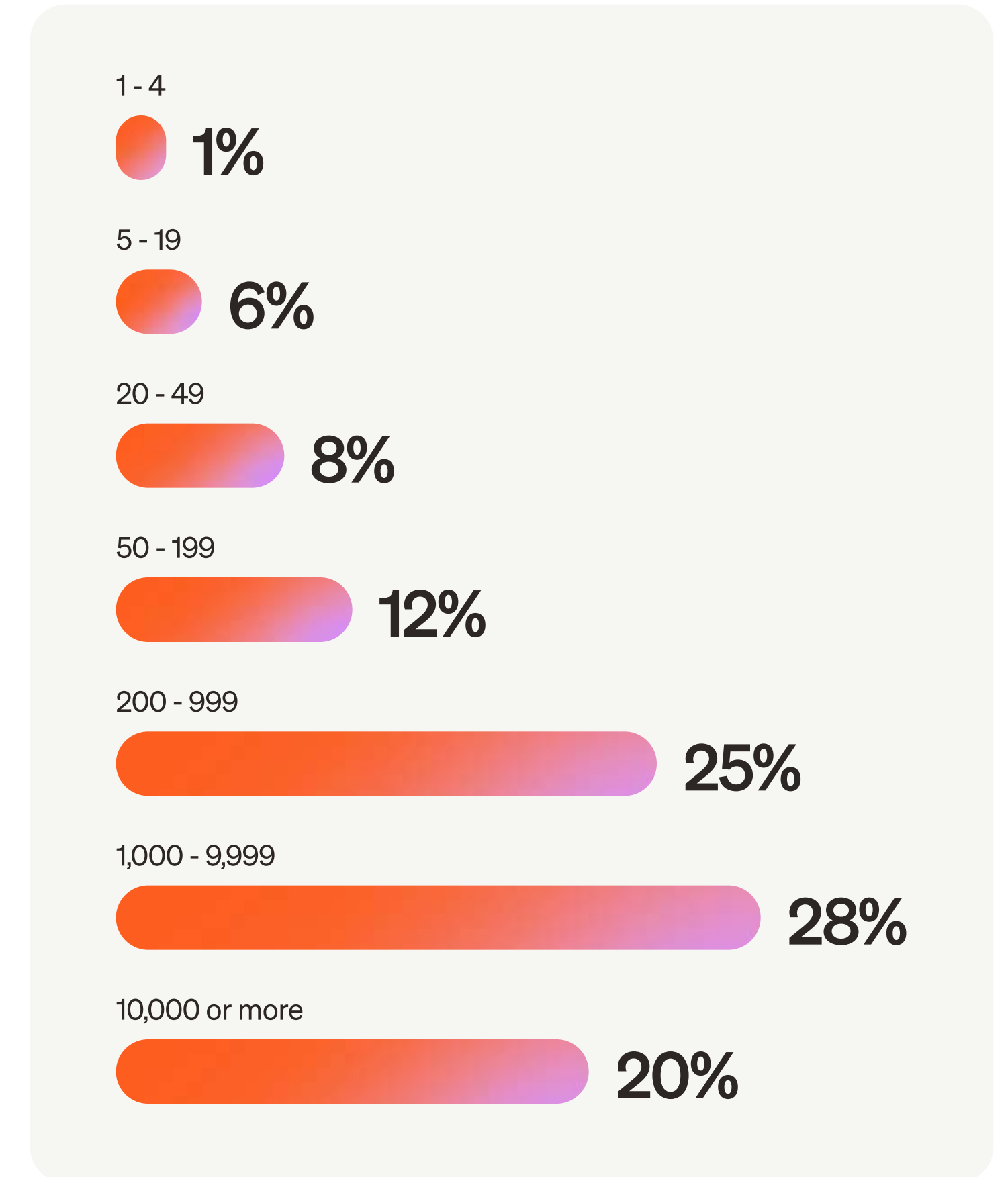


Figure 9
Number of clients



Methodology

Continued...

Figure 10
Decision making role

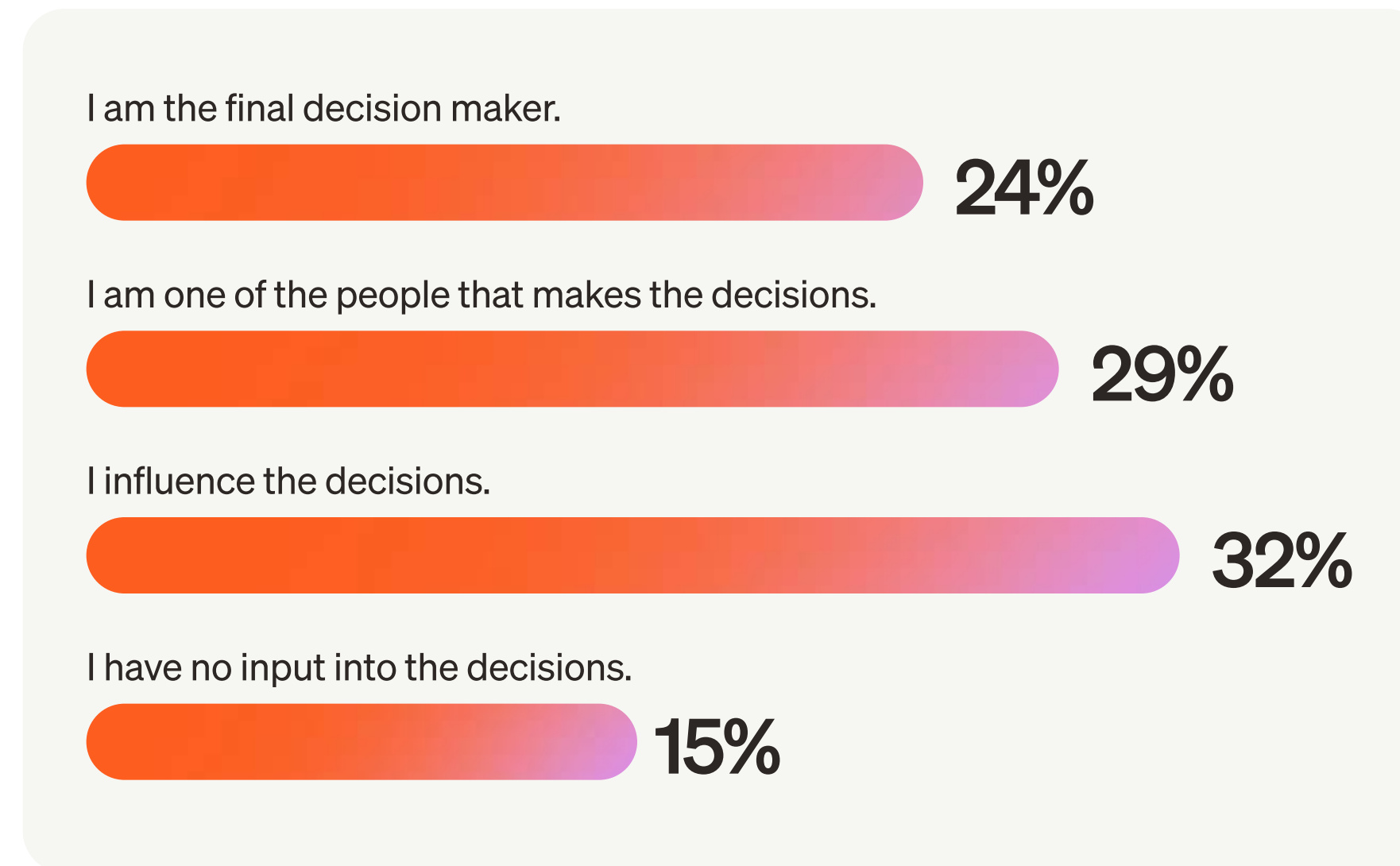
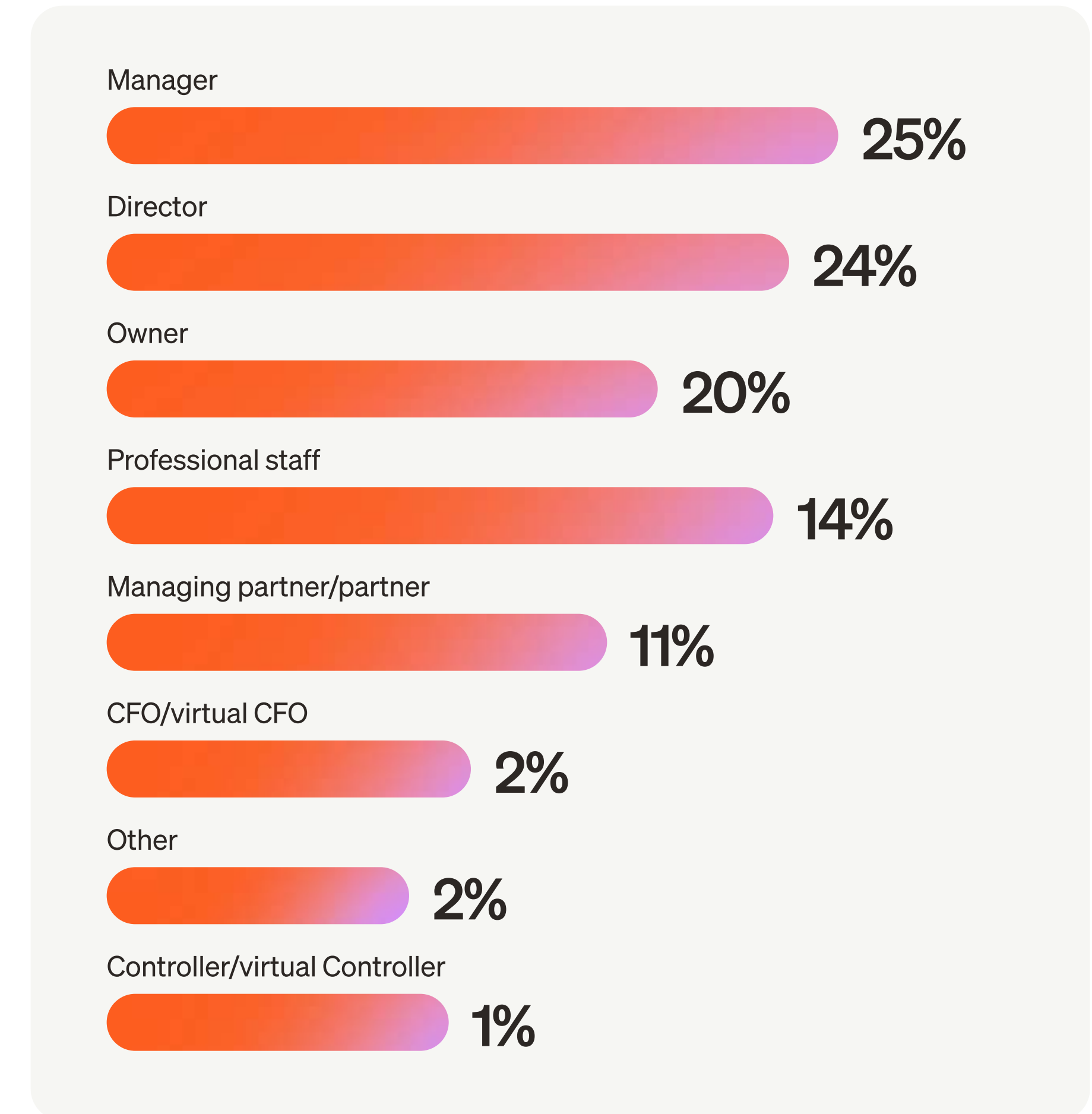


Figure 11
Titles of participants





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