2026 SERIES

VOL 4

THE BILL ACCOUNTING FIRM AI AMBITION SURVEY

Business model and pricing innovation—monetizing AI

Contents

Introduction

Accounting firm leaders no longer need to ask whether AI will change their business. Volume 1 of the BILL accounting firm AI ambition survey showed that awareness and ambition are high. Volume 2 focused on strategy and investments, revealed that ambition hasn't translated into transformation for most. Many firms are still funding AI at “keep up” levels, treating it as a project rather than a lever that reshapes how people work and what clients experience. Volume 3 showed that gap surfacing in services and delivery, with client advisory services (CAS) emerging as the clearest inflection point for AI-enabled growth.

What those volumes left open is the harder question: once you've started using AI to work faster and deliver more, how do you build new economics from it?

This fourth and final examination of survey results, *Business model and pricing innovation—monetizing AI*, focuses on how firms can close that gap. It examines how AI is reshaping firm structures, talent models, and pricing strategies and where the early movers are already generating returns that most of the profession has yet to capture.

Drawing on survey data from more than 200 accounting firm leaders, this report explores where new revenue potential is going unpursued, how headcount and skills are shifting, and what pricing strategies are gaining ground as AI changes the economics of firm work.

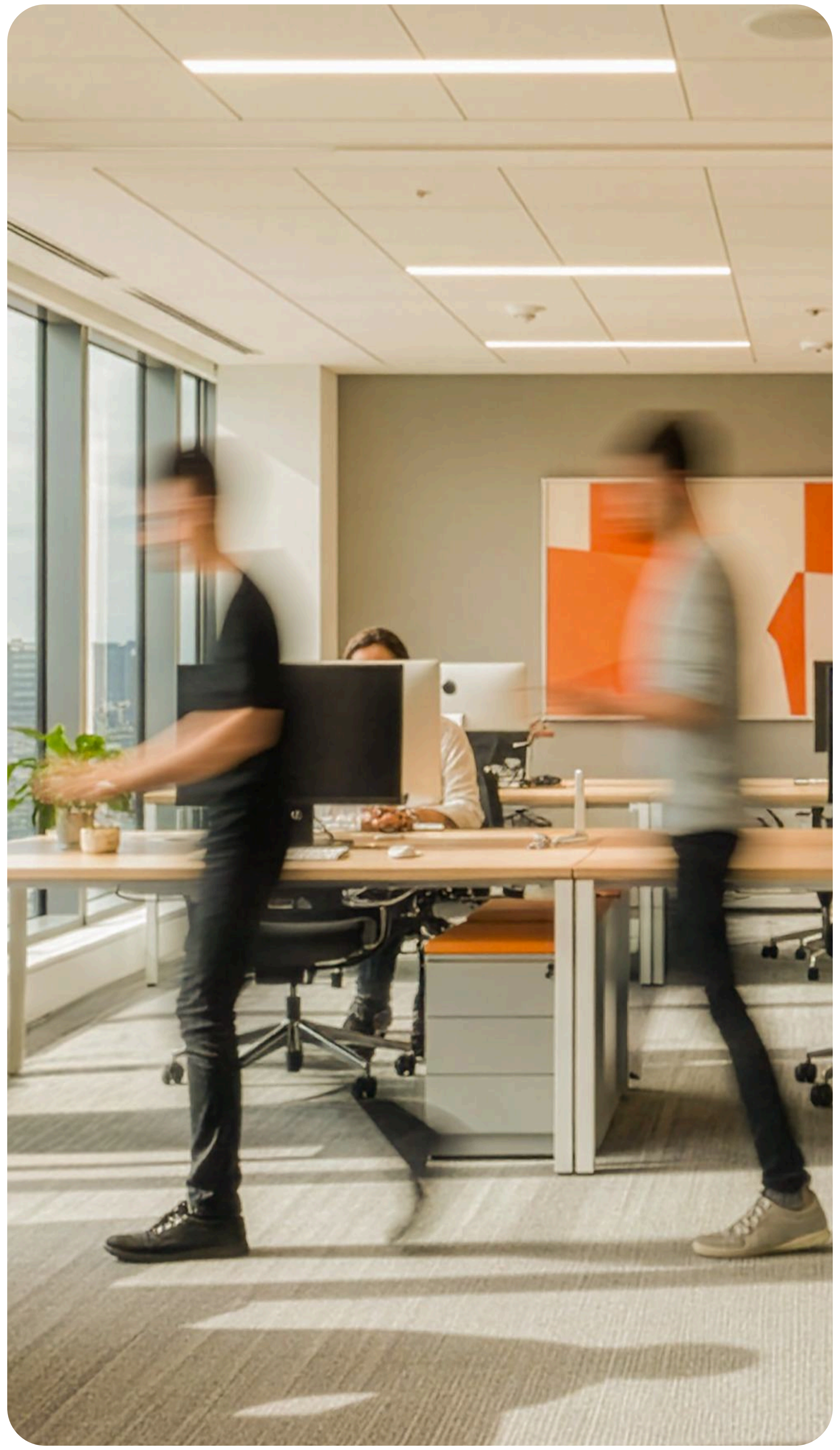
ACCOUNTING FIRM LEADERS

50%

say AI is pushing them to consider new types of investment partnerships

1

Key findings



Key findings

AI optimism is high, but transformation expectations are more measured.

Accountants are broadly bullish about AI's effect on the business model, with 85% expecting improvement over the next five years. Still, many appear to be bracing for evolution more than wholesale reinvention.

Talent disruption is expected to be real —and uneven.

More than half of firm leaders (52%) expect AI adoption to reduce headcount, with large firms most likely to say so (68%). At the same time, two-thirds (66%) expect material skill shifts for current employees, signaling that workforce redesign may matter as much as workforce reduction.

Pricing is still mostly traditional, but AI is starting to open the door to change.

Most firms have not yet changed how they price, with fixed-fee and hourly billing still leading today. But among firms that have moved to subscription or value-based pricing, roughly one in five say AI was the reason for the shift.

AI is creating pressure for new financial and structural models.

One in two accounting firm leaders (50%) say AI is pushing them to consider new types of investment partnerships, such as private equity or an alternative practice structure (APS). In other words, AI is starting to influence how firms think about growth, not just how they deliver work.

CAS is becoming a business model decision, not just a service-line decision.

67% percent of firm leaders agree that AI is pushing them toward client advisory services (CAS). That suggests CAS momentum is no longer just about expanding the menu of services —it is increasingly shaping how firms think about their future model.

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BULLISH BUT NOT YET BUILDING

AI's business model gap

AI's business model gap

85% of accounting firm leaders expect AI to improve their business model over the next five years. That optimism matters, but it can also hide a harder truth: confidence is high while reinvention is still lagging.

Only 17% foresee true transformation to business models, while 37% of firms expect incremental change in how they deliver services. For many firms, AI is still being used to make the current model faster, not to build a more valuable one.

“This is the tension in the data,” said Ariege Misherghi, SVP, AP & Accountant Channel, BILL. “Firm leaders can see where AI is headed, and they believe in what it can do. But belief alone is insufficient to meet the moment. The firms that pull ahead will train their teams on the new skillset, pick the few problems where AI is actually the right tool, and prove it out small before scaling. Then they'll rebuild pricing around what the work is worth, not how long it took.”

For high-ambition firms, this is the opening: codify AI-enabled offerings, rethink how services are packaged, and align pricing to value delivered, not just hours spent.

ONLY

17%

foresee true transformation to business models

“We're not really looking for radical transformations at this time. I don't think we have trust in the processes just yet.”

- Accounting firm leader

3

RETHINKING THE FIRM

AI and the push toward new structures

AI and the push toward new structures

CLIENT ADVISORY SERVICES

67%

of firm leaders agreed that AI is pushing them toward CAS offerings

AI is reshaping how accounting firm leaders think about structure and capitalization.

One in two (50%) of those surveyed agree that AI is exerting pressure to consider new types of investment partnerships, such as private equity investments or an alternative practice structure.

The ongoing waves of AI innovation and advancements may also contribute to a delayed or highly incremental approach to business model changes. 37% said they neither agreed nor disagreed or simply do not know if they will consider new types of investments or structures, effectively creating a “silent middle.”

"The firms pulling ahead aren't necessarily building AI infrastructure from scratch. They're pushing the vendors already in their stack to solve more of the problem, and extending their security and data-governance work to cover AI-specific risk. The one place worth dedicated investment is process. Someone has to own how AI changes client workflows and where the value shows up. At smaller firms, that can sit alongside someone's day job. At larger firms, it's dedicated work," said Misherghi.

Shifts in service demands may also be fueling business model introspection.

Volume 3 of this survey series showed that client advisory services (CAS) is the only service with near-parity between current adoption (38%) and planned expansion due to AI (39%). This volume's data reinforces the trend. 67% percent of firm leaders agreed that AI is pushing them toward CAS offerings, confirming that CAS momentum is shaping business model decisions, not just service menus.

The firms that design their structure to invite capital, technology partners, and nontraditional talent will be best positioned to monetize AI beyond time savings.

"Adopting AI technologies and translating the capabilities into firm capabilities and market offerings will be a make-or-break moment, and it is critical to have high ambition at this point or risk extinction."

- Accounting firm leader

Figure 01

"AI is exerting pressure to consider new types of investment partnerships."

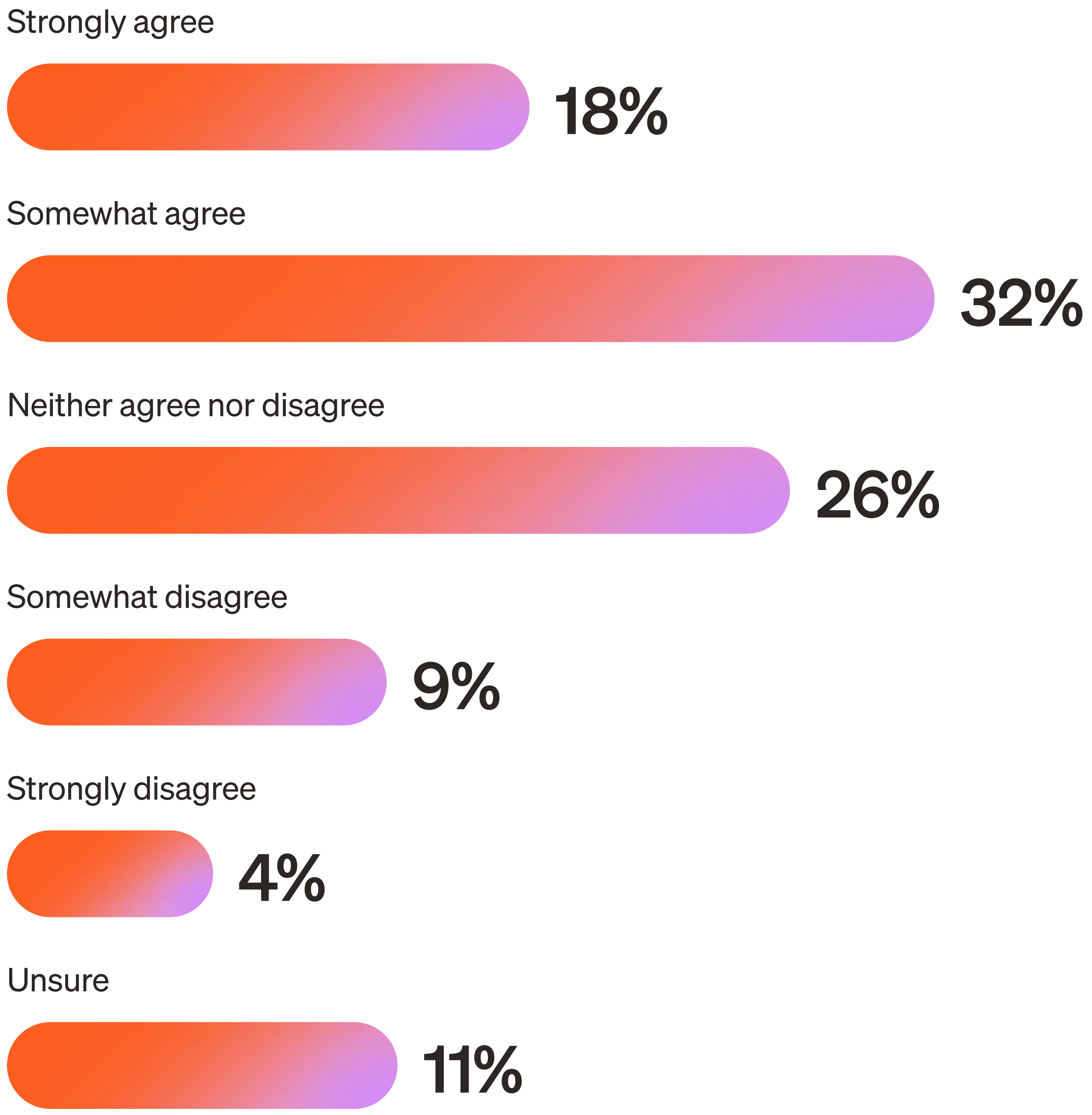
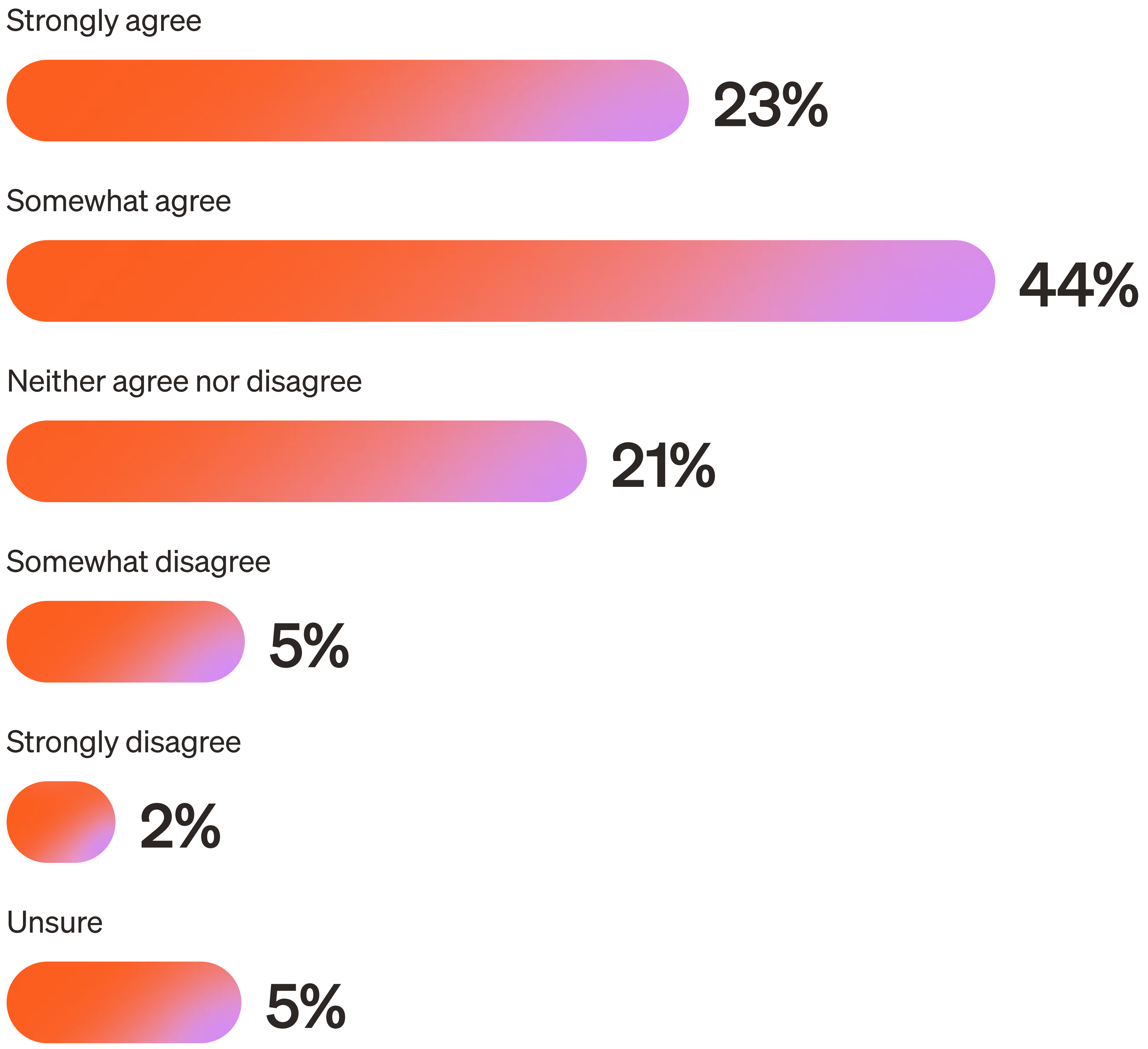


Figure 02

"AI is exerting pressure to consider new services such as CAS"



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TALENT IN TRANSITION

Reskilling, reducing, and rebuilding

Reskilling, reducing, and rebuilding

If AI is the spark for business model innovation, talent is the constraint or the amplifier.

When asked how AI will affect work itself, 45% of respondents expect the work to become easier, compared to 6% who believe it will get harder—an 8:1 ratio. Expectations such as these are central to talent attraction and retention.

“61% percent of those surveyed agreed that AI helps attract talent. Accounting firms are counting on AI to strip out repetitive tasks so they can spend more time on analysis and client collaboration. That sets a particularly attractive working environment for early-career professionals who want modern tools and more intellectually engaging work,” said Misherghi.

Under the surface, roles are shifting: Two-thirds of firms (66%) predict material skill shifts for current employees, and 58% say the same for new hires.

This may reflect both the pivot toward advisory/strategic services and growing demand for technical and enablement talent. Nearly half of respondents (47%) expect AI adoption to increase demand for IT/support roles, signaling a redistribution of complexity from front-line accounting tasks to data, systems, and AI orchestration.

While reskilling will be necessary, a majority of firms see another option in the pipeline—workforce reductions. 52% percent expect that AI adoption will lead to headcount reductions. This sentiment traces to all sizes of firms in varying concentrations, with large firms seeing the highest percentage (68%). This likely reflects their AI and process maturity and ability to reorganize roles at volume.

The data shows little substantial progress (9%) when it comes to scaling without adding headcount, even though it is a leading goal across firms. This suggests that the workforce restructuring most firms anticipate is still ahead.

Reskilling is the thread that runs through all of it. Firms will need multi-year investments to move staff from compliance-heavy work into advisory roles while building technical and AI-enablement capabilities. Done well, this is a talent transformation strategy-first, with cost savings as a byproduct. The firms that execute it will exit this period with stronger pipelines and a more compelling story for recruits.

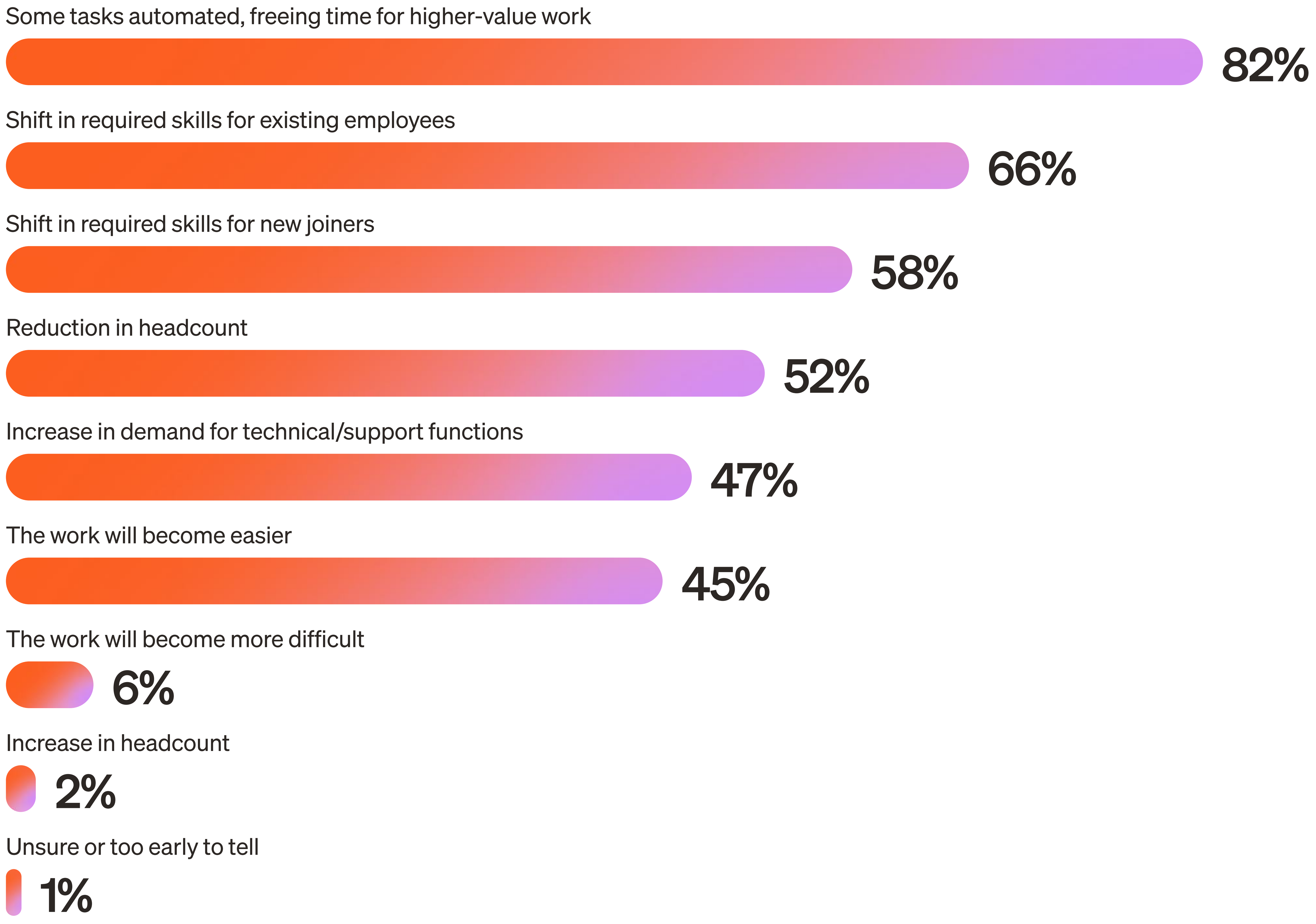
52%

expect AI adoption will lead to headcount reductions

Figure 03

How do you expect AI adoption will affect the roles and responsibilities of accounting professionals at your firm?

Select all that apply.



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FROM HOURS TO OUTCOMES

The AI pricing shift

The AI pricing shift

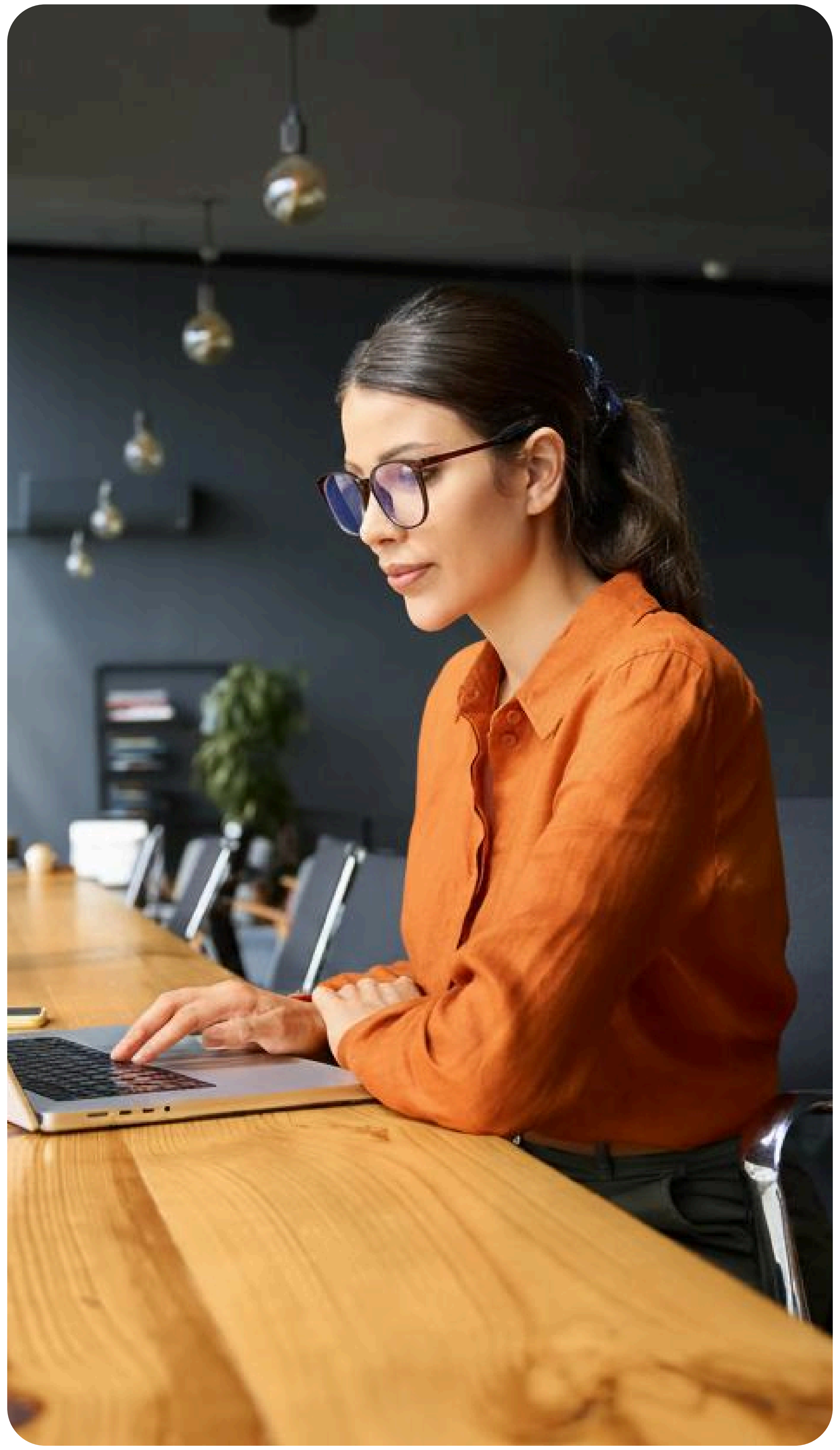
Most firms haven't changed how they price yet. Fixed-fee (66%) and hourly (60%) models still dominate, and 68% of respondents are either ruling out new pricing strategies or remaining undecided. But the ground is shifting underneath those numbers.

Among firms that have moved to subscription or value-based models, about 1 in 5 say AI drove the shift. And the firms investing most aggressively in AI (read more about "transformers" in our volume on AI strategy and investments) are already moving fastest on pricing: transformers—firms using AI to create new value and services—are two and a half times more likely than optimizers, who use AI mainly to improve existing processes, to have adopted non-hourly pricing as a direct result of AI (29% vs. 12%). Nearly half of transformers (48%) also say AI is leading them to consider new pricing strategies, compared with just 22% of optimizers.

"With AI analyzing client behavior, market trends, and service usage patterns in real time, we can tailor pricing to reflect the specific value delivered to each client rather than relying solely on standard fee structures," shared one accounting firm leader.

"Technology has always inspired firms to rethink how they price and how they run their business. AI is the latest chapter in that story. What's interesting now is the shift toward outcome-based pricing, where firms get paid for the value they deliver rather than the hours it takes to deliver it," noted Misherghi. "That's not a small change, but I have yet to encounter a situation where the payoff isn't worth it. Stronger recurring revenue, client satisfaction, more rewarding work for staff, and improving margins as automation makes delivery more efficient."

The direction is clear: more firms will bundle AI-enabled automation, insights, and advisory into subscription-style packages and value-based engagements. The question isn't whether this shift happens—it's whether your firm leads it or reacts to it.

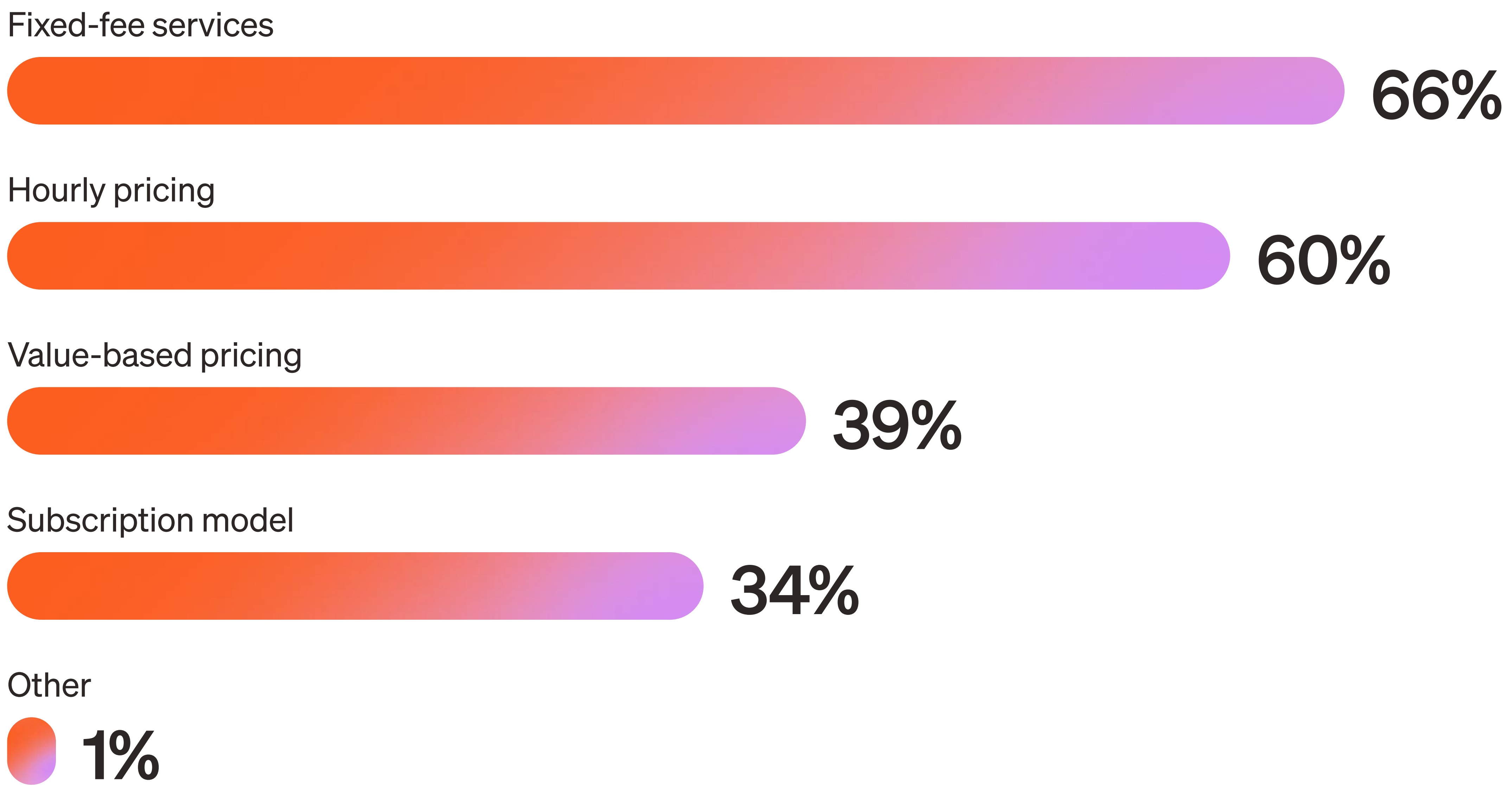


The AI pricing shift

Figure 04

Which pricing strategies does your firm currently offer?

Select all that apply.



> "Due to high investment requirements, we have started charging additional fees like technology fees or database fees."
>
> - Accounting firm leader

The AI pricing shift

Figure 05

Is AI leading your firm to consider new pricing strategies?

Yes	No	Unsure
32%	35%	33%

Figure 06

Of these pricing strategies, are there any that your firm has begun to offer as a direct result of AI and what it enables?

Select all that apply.

No, none of these pricing strategies were implemented as a direct result of AI and what it enables.	Subscription model	Value-based pricing	Fixed-fee services	Hourly pricing
81%	9%	7%	6%	2%

Survey participants weigh in on AI and pricing

Hourly billing

"Hourly-fee structure is becoming less profitable because our work became very quick after AI adoptions. We are trying to focus on fixed fees with additional fees for technology use."

Value-based pricing

"AI should allow us to more thoughtfully provide a value-based advisory pricing package, allowing us to spend more time on higher-level recommendations."

AI as a rate advisor

"I expect AI will help our firm refine pricing by analyzing project data, time usage, and client patterns to set more accurate rates."

Changing the revenue mix

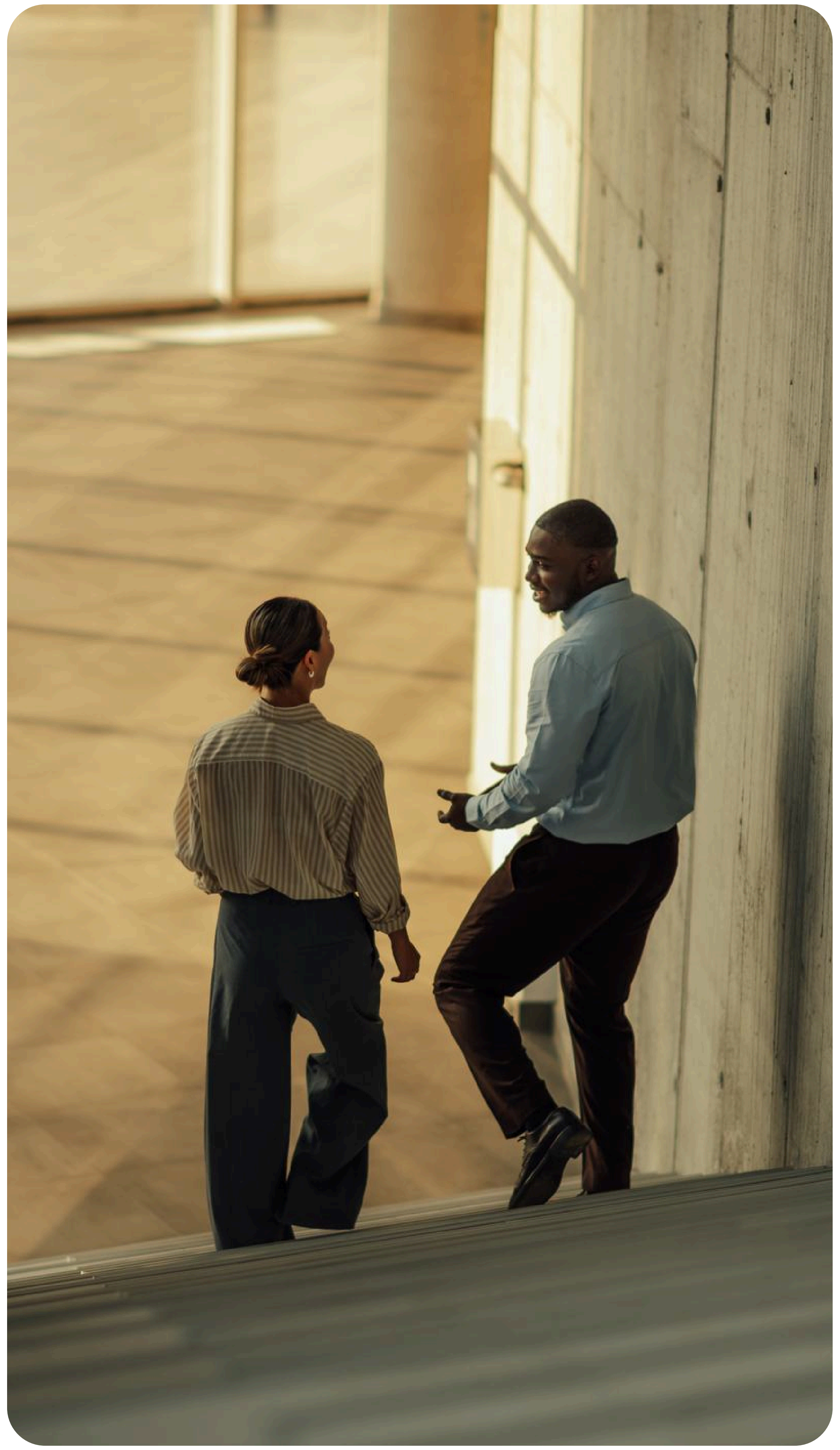
"We are looking to offer new AI-based services such as analysis that will change the pricing strategy—enhance service, offer more, resulting in a higher price return."

Minimal impact

"Initially I think there is limited impact on pricing. AI improves productivity but pricing will be impacted when the benefits are clearer."

Competitive and client pressure

"[I anticipate] ... more price pressures. If there's automation involved, clients expect price reductions right away. They forget about the capital and IT costs of AI."



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CONCLUSION

From working faster to building differently

From working faster to building differently

AI is already improving how firms execute, but the firms that will win in the near-term are using it to rethink what they sell, how they structure their business, and how they price.

The data shows what most firms already feel: AI has made work faster, but it hasn't yet remade how firms are structured, priced, or staffed. That gap is where the next wave of competitive advantage will be built. The firms that win the next decade won't be the ones that automated the most tasks. They'll be the ones that use AI to rethink what they sell, how they charge for it, and who they need to deliver it. That work isn't done at the tool level. It starts with a decision.

ACCOUNTING FIRM LEADERS

85%

expect AI to improve their business model over the next five years

"We're already emerging as a fast mover in the AI space compared to our competitors. We expect this constant evolution to greatly accelerate our market share."

"AI has already made our job so much easier. As AI gets better, it will transform the way we work."

"We see the long term value of AI and our ability to utilize it to improve service while increasing revenue and profitability."

- Accounting firm leaders

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

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

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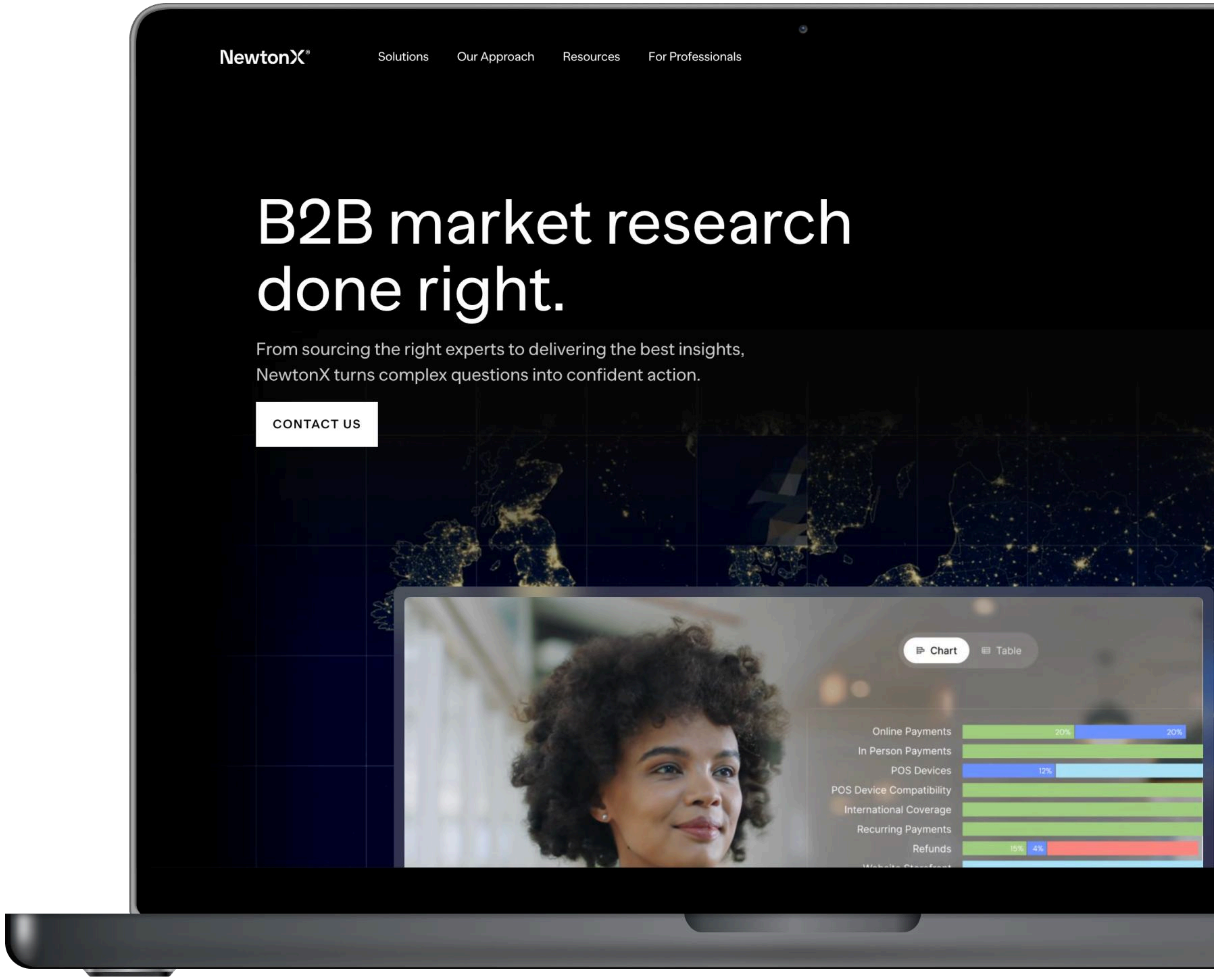

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Methodology

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.

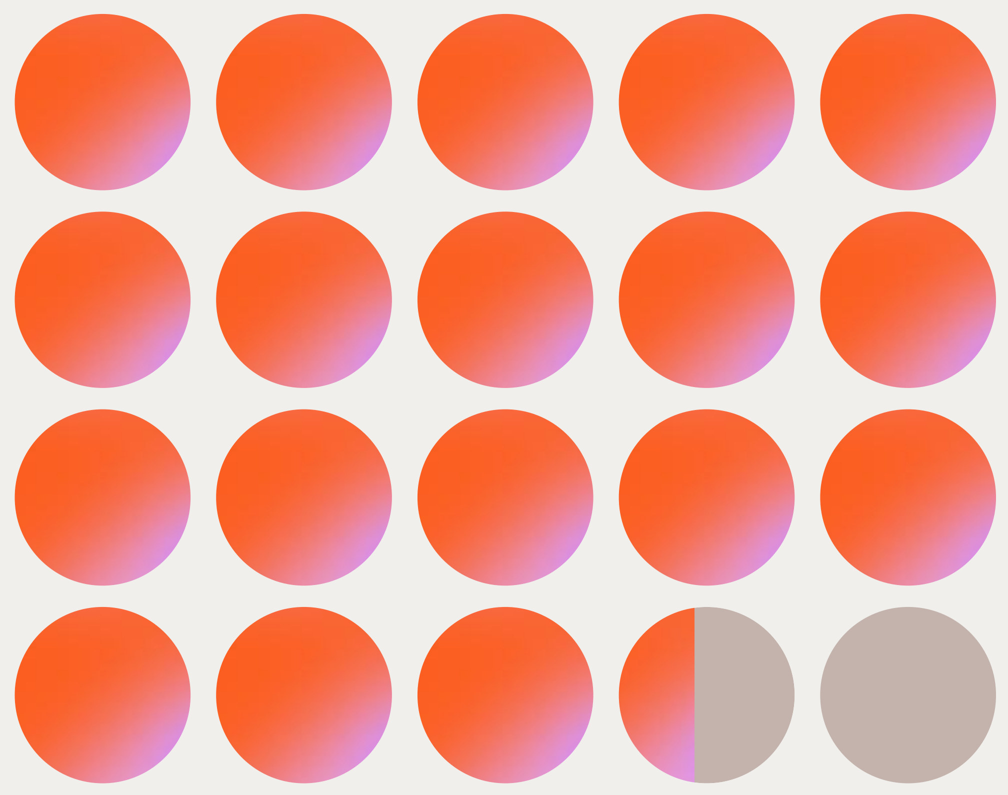


Figure 07

92%

say they have some level of familiarity with AI and how it is applied

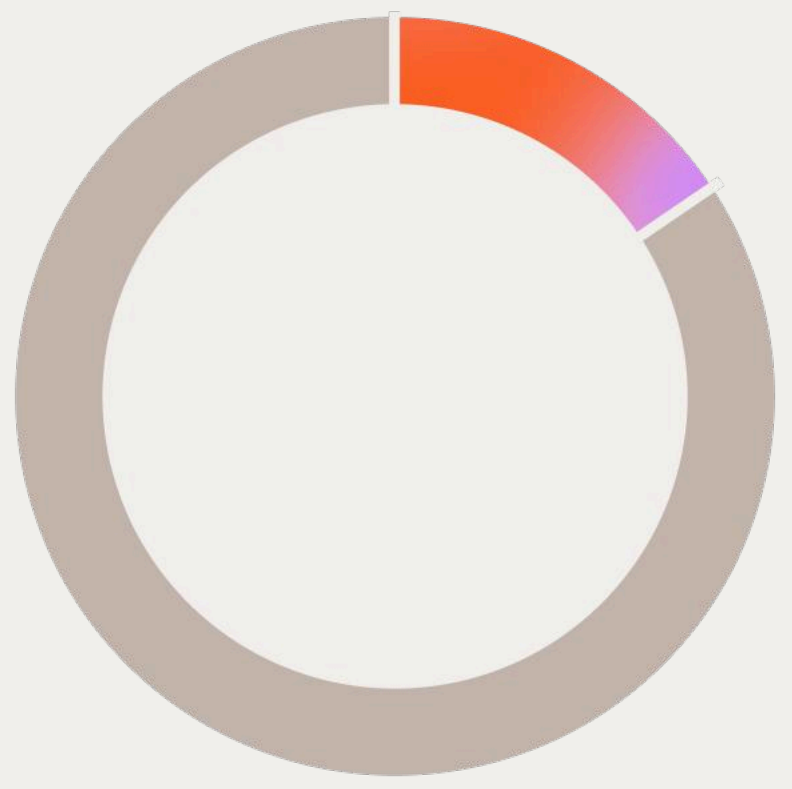


Figure 08

ONLY

14%

of participants consider themselves “extremely familiar” with AI and how it is applied

Methodology

Figure 09

Size of accounting firm

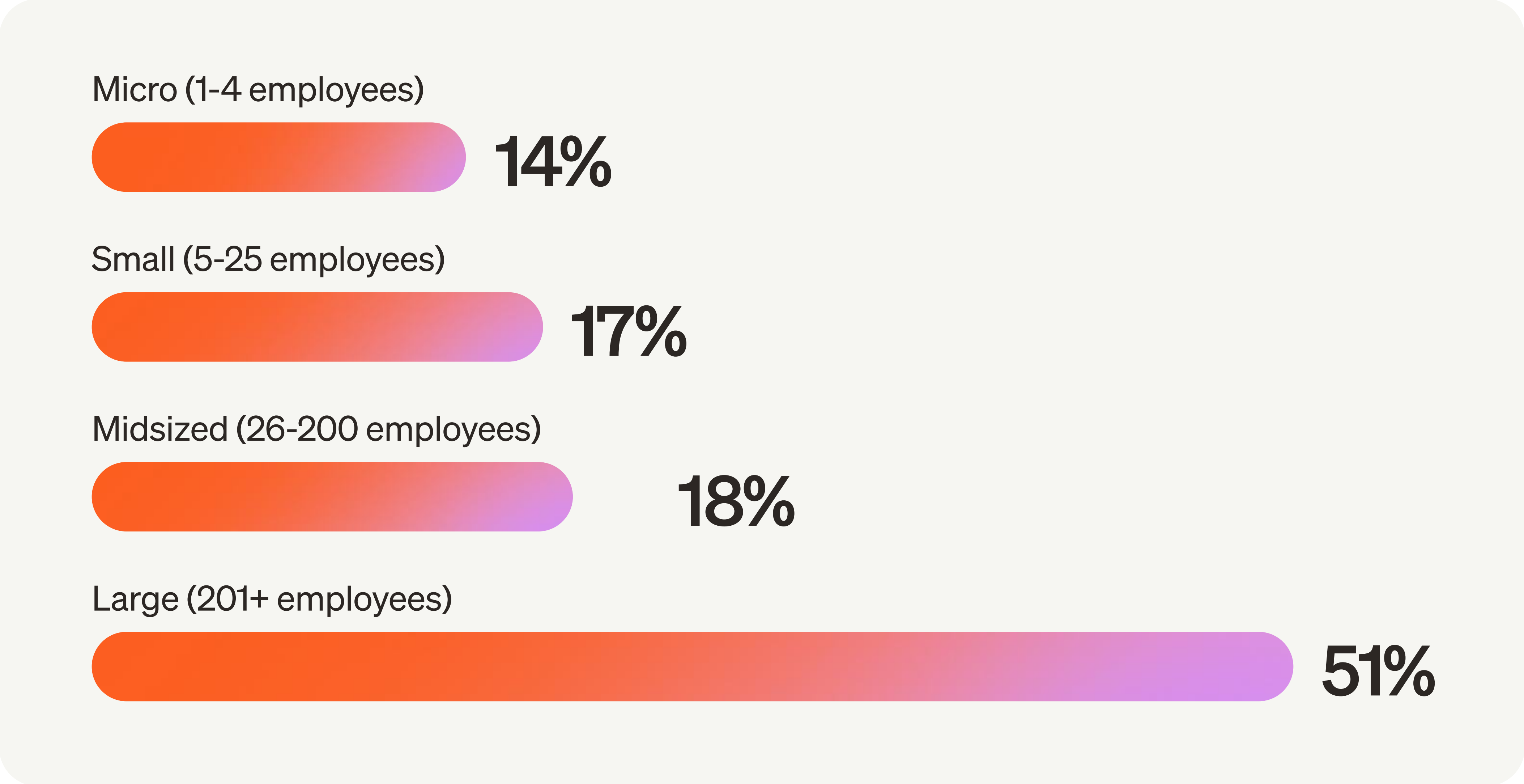
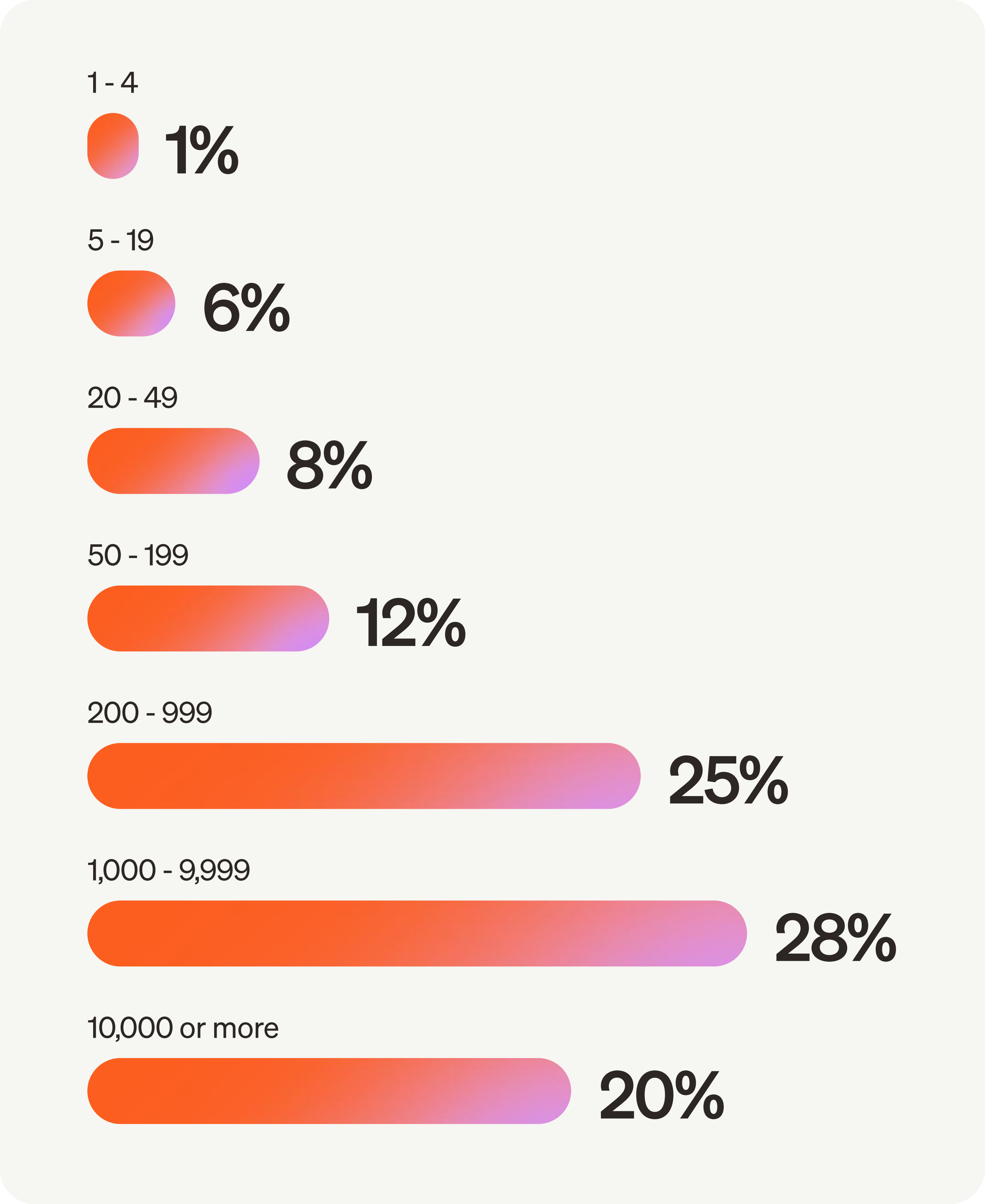


Figure 10

Number of clients



Methodology

Figure 11

Decision making role

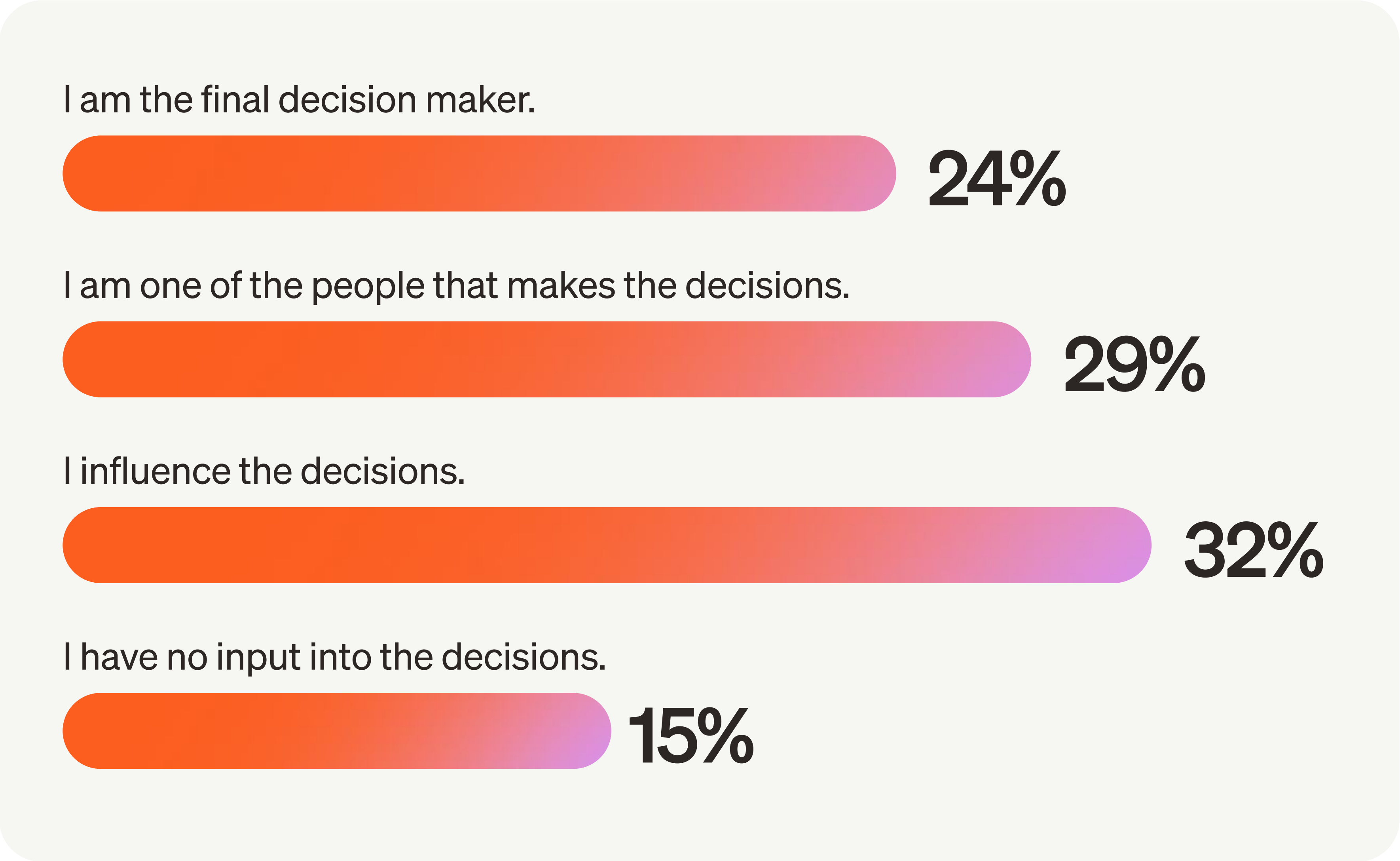
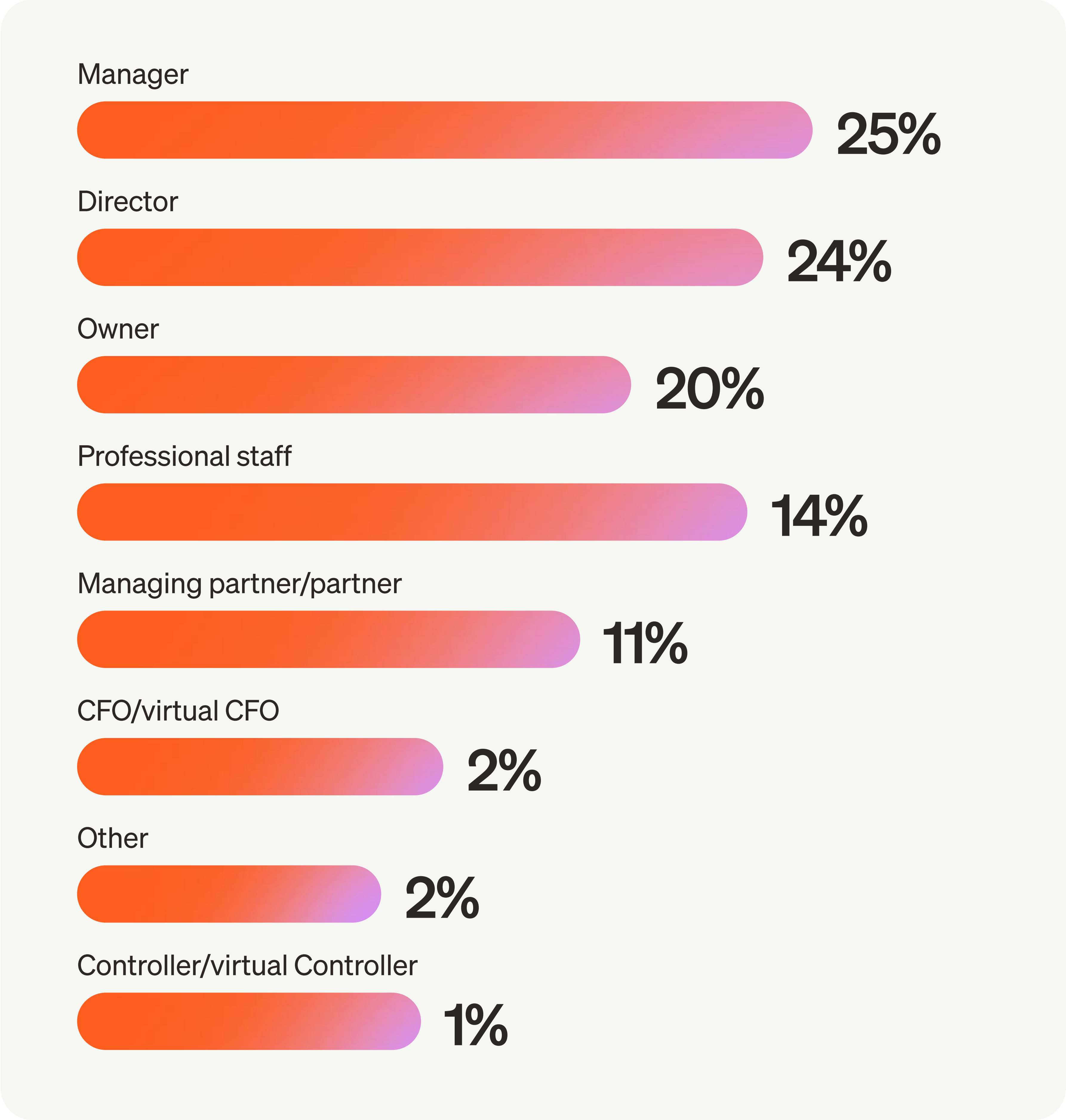


Figure 12

Titles of participants



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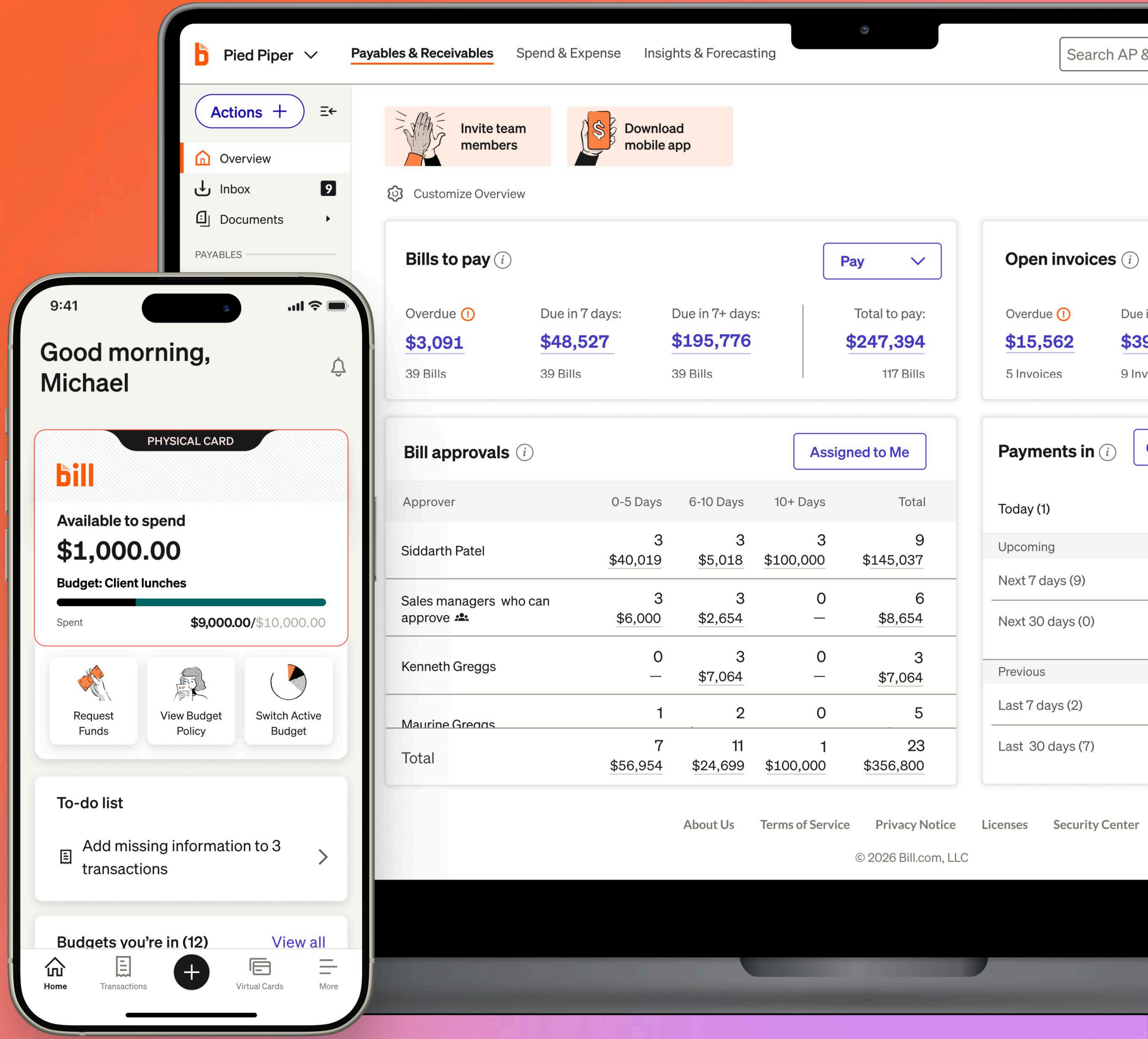

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