bill

3 accounting leaders, one question:

What does AI change?

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Introduction

Clients are grading firms on a new curve, and AI is the reason. Not because they're walking into meetings demanding specific tools, but because expectations for speed, judgment, and communication have all shifted.

Firms are seeing this unfold across clients—and they're openly talking about it. Leaders from GRF CPAs & Advisors, Armanino, and Rillet are among those deeply feeling the shift and using AI, in combination with platforms like BILL, to turn it into an advantage.

This article explores the new client experience through the lens of three successful practitioners, including insights on client expectations, what "good" service looks like today, where AI is paying off in practice, how to keep humans in the loop, and what's next.

Meet the experts

Each of our experts understands the necessity of AI in practice and offers their unique viewpoint on how to leverage AI to meet client expectations and progressively improve service delivery.

Dean Quiambao, CPA

CPA, Partner, Technology Industry and Northern CA Market Leader at Armanino and BILL customer:

"We believe in AI-powered humans, humans using technology right to give better service, and we believe in a differentiated client experience, deep in industry expertise."

Elinor Litwack, CPA

CPA, Partner in Outsourced Accounting & Advisory Services at GRF and BILL customer:

"Happy employees mean happy clients. One leads to the other. Plus, our boutique approach lets us build relationships that really matter."

Ben Pincus, CPA

Head of Partner Management at Rillet and BILL partner:

"Rillet very much prides ourselves on a white-glove implementation and a white-glove customer experience."

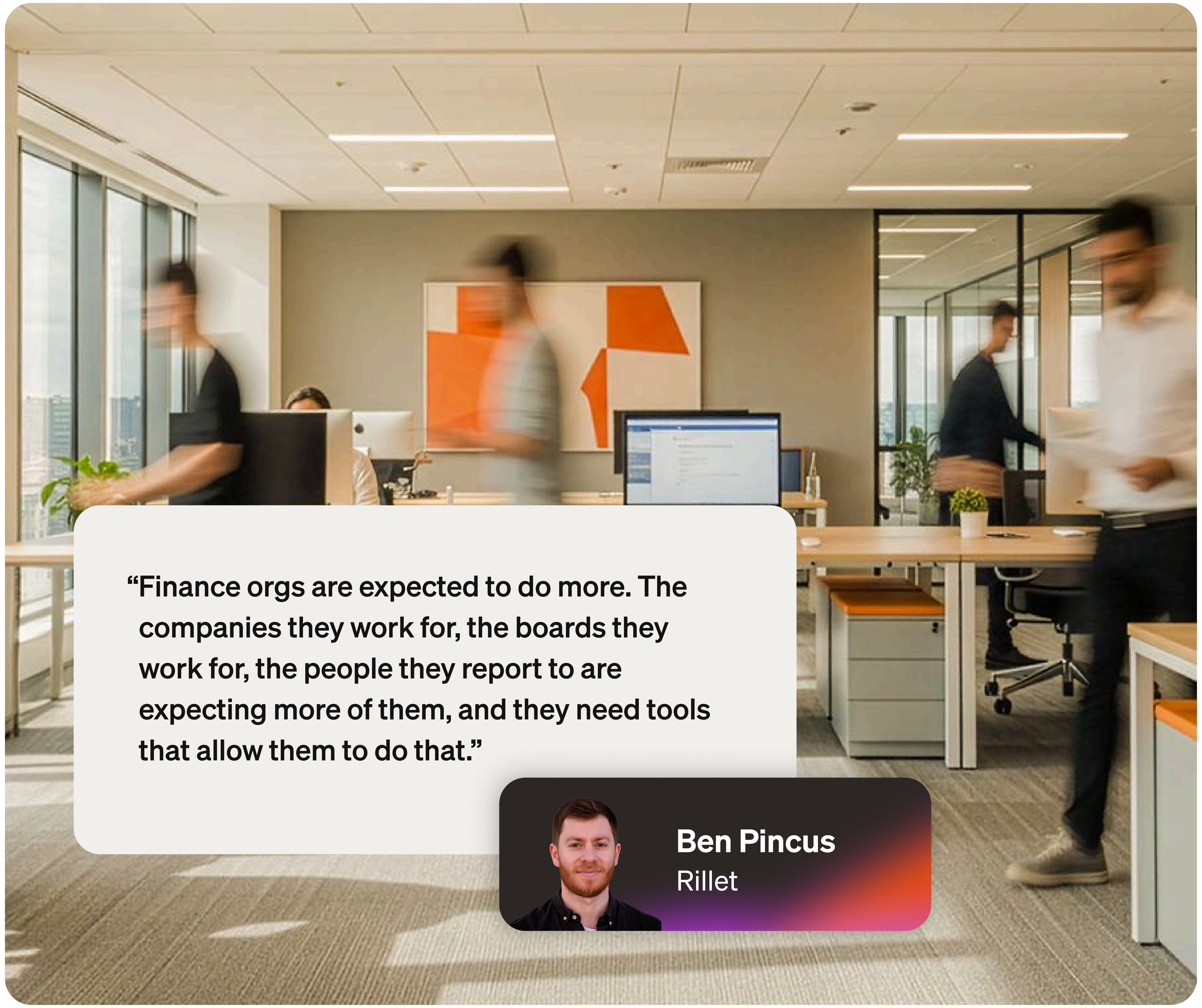
The moment everything changed

AI went from background noise to a boardroom agenda item almost overnight. In just a year, leaders saw the tone in finance rooms change from curiosity to urgency.

Dean puts a fine point on it: “A year ago, I’d be in a room with a hundred CFOs and they’d be pretty quiet on AI. A year later, everybody is building.”

Ben felt the same pressure from the market even before joining Rillet: “I felt this pressure that AI is the way the industry is moving. I can either be on the wave or behind it, playing catch-up.”

Elinor saw it in day-to-day client behavior: “I used to get so many texts around tax time, even though I don’t do taxes. It’s been silent this year. They’re going to ChatGPT.”



> **“Finance orgs are expected to do more. The companies they work for, the boards they work for, the people they report to are expecting more of them, and they need tools that allow them to do that.”**

Ben Pincus
Rillet

Service, redefined

Clients aren't asking for AI outright, but they understand its power and are asking for outcomes that only AI-augmented teams can deliver sustainably. They want more advice, faster answers, and reassurance that someone is truly thinking about their business.

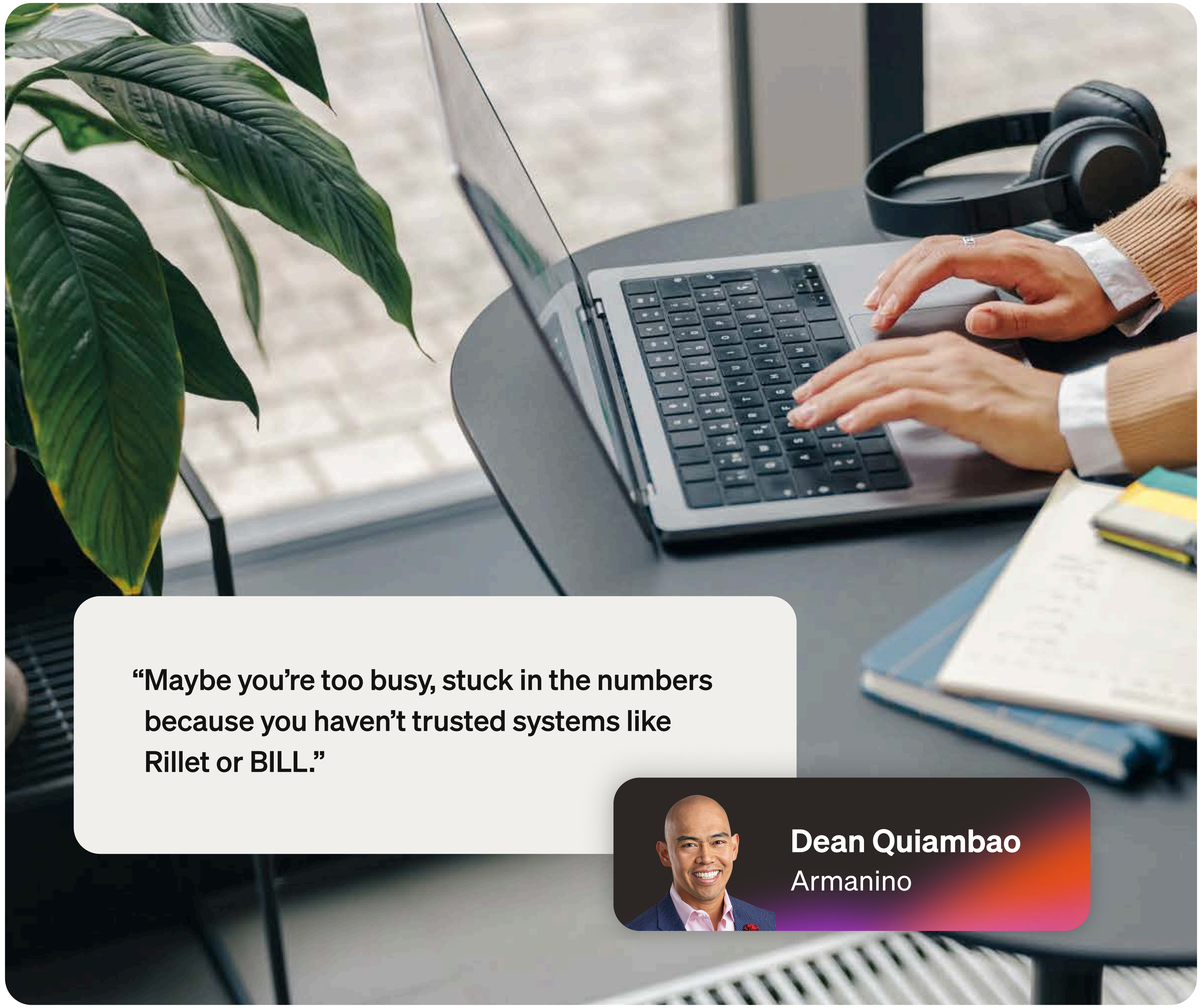
"It's not just 'give me the month-end close or the tax return' anymore. It's 'give me the advice that comes with it, the best practice, the recommendations.' AI is our engine to scale that," explains Elinor.

Dean describes it simply: "If you're really focused on AI as a cost reduction and elimination of jobs, that's fine. But that's not exciting. Let's talk about AI as opportunity generation or revenue unlock. Let's talk about AI as taking your C-suite leaders and freeing them up to spend more time on the things that matter most."

Ben connects it to the pace of work: "Business is happening in real time. You have to make decisions in real time. The old way was, I feel like something's going on with my business, and I have to wait until the 15th of next month to look at the numbers. That's not the pace of business now."

"If you're really focused on AI as a cost reduction and elimination of jobs, that's fine. But that's not exciting."

Dean Quiambao
Armanino



AI in practice: Where it's paying off

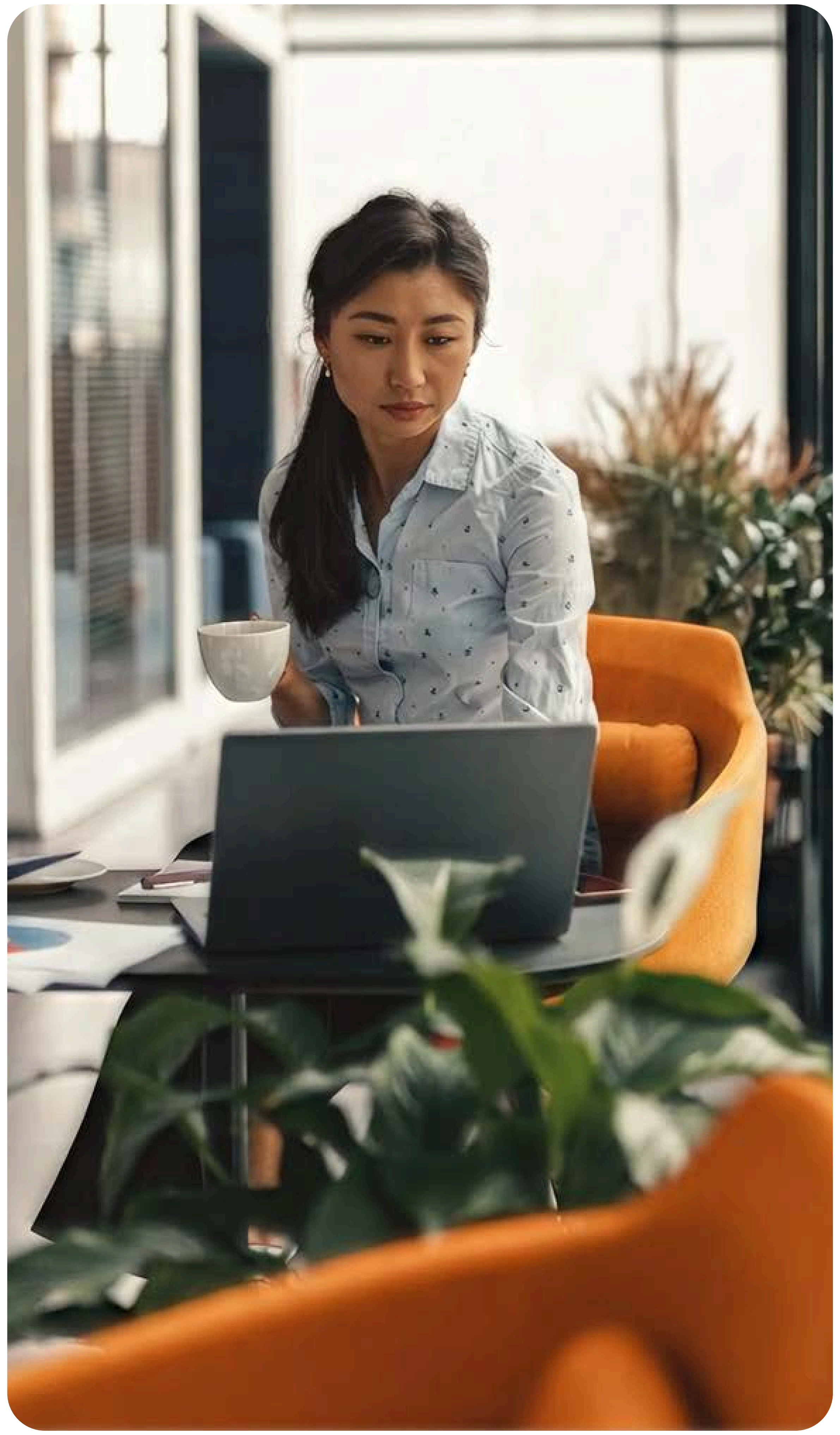
Firms aren't just theorizing about AI anymore. They're building and deploying it in concrete, client-facing ways. This is where they turn "AI-powered humans" into a true operating model.

Dean's team at Armanino has made a significant internal bet: "We definitely lean into AI. We want to be AI-powered humans. Whether it's our [technology] partnerships like Rillet or our own AI that we build internally. People don't know, we actually have a team of 40 people building AI for ourselves and for our clients."

At GRF, Elinor's team uses AI upstream in the relationship, feeding call transcripts and notes into AI before pricing a new client. "It reminds us of things we need to add into the scope, which reduces surprises after signing and keeps engagements healthier on both sides."

Ben focuses on product velocity as a direct lever on client experience: "If we can show product velocity and really react to what our customers are saying, that's what's going to create a really good customer experience."

Trust, guardrails, and keeping humans in the loop



More AI in the workflow doesn't mean less accountability. If anything, it raises the bar. The firms leaning in hardest are also the ones tightening their review processes and insisting on clear lines of responsibility.

Simply put: It's about elevating humans, not eliminating them.

Ben addresses the transparency gap many accountants feel when they use generic chat tools: "In our platform, you can actually click in and see the process that AI ran. If you've ever used a chat AI, you get an answer with no visibility into how. We think showing that reasoning is core to winning over the accounting profession."

Dean agrees that human verification is still non-negotiable: "There'll be a day where the verify step is an afterthought, like sending a text. But that day is not today."

> **"There is no 'the AI got it wrong.' If you used AI and didn't check the work or missed an error, that's your work. You're responsible."**

Elinor Litwack
GRF

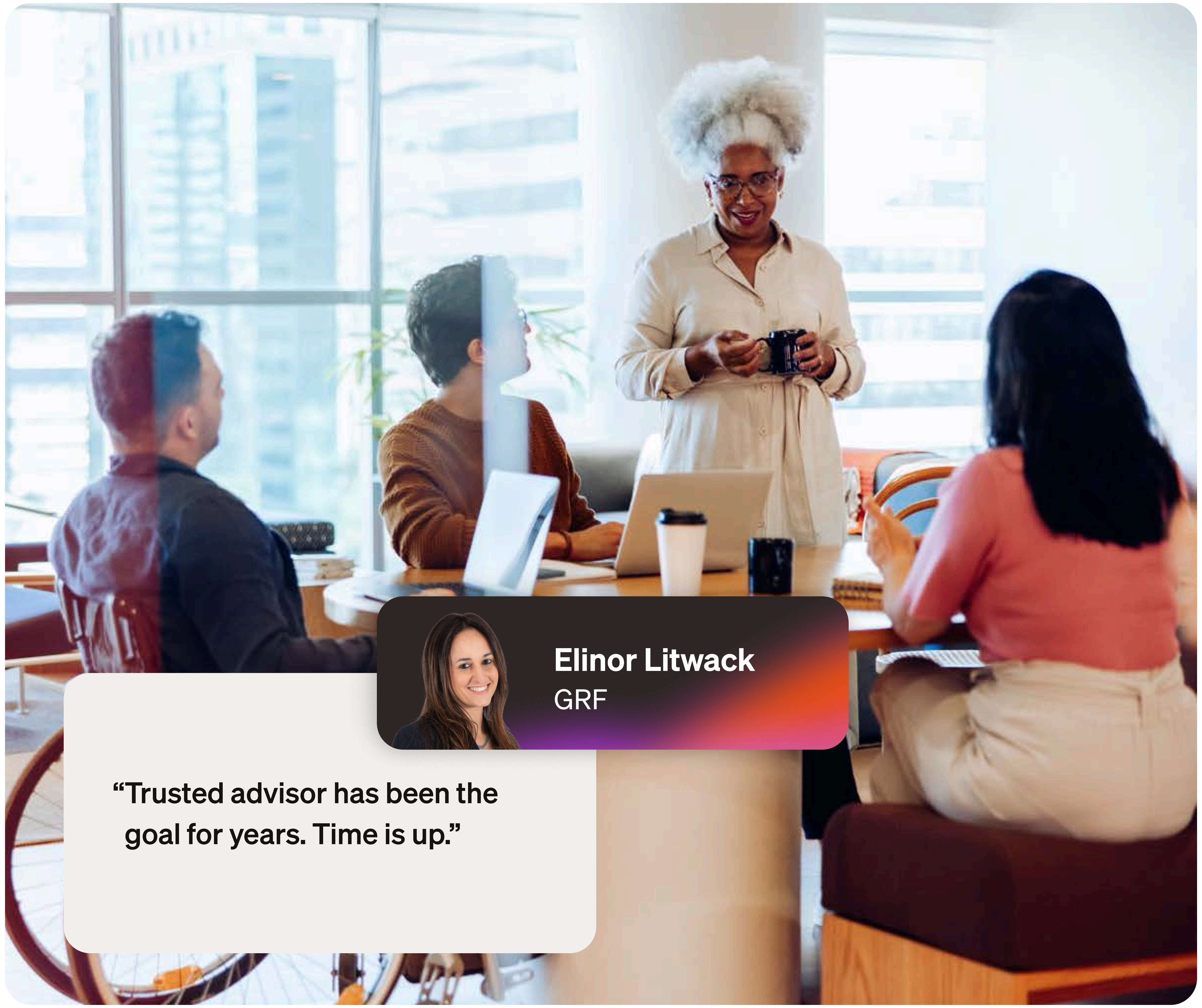
What’s next

The goal is no longer “we’re using AI.” The real bar is what your firm can offer that generic AI never will. That’s where strategy, industry depth, and trusted solutions come in.

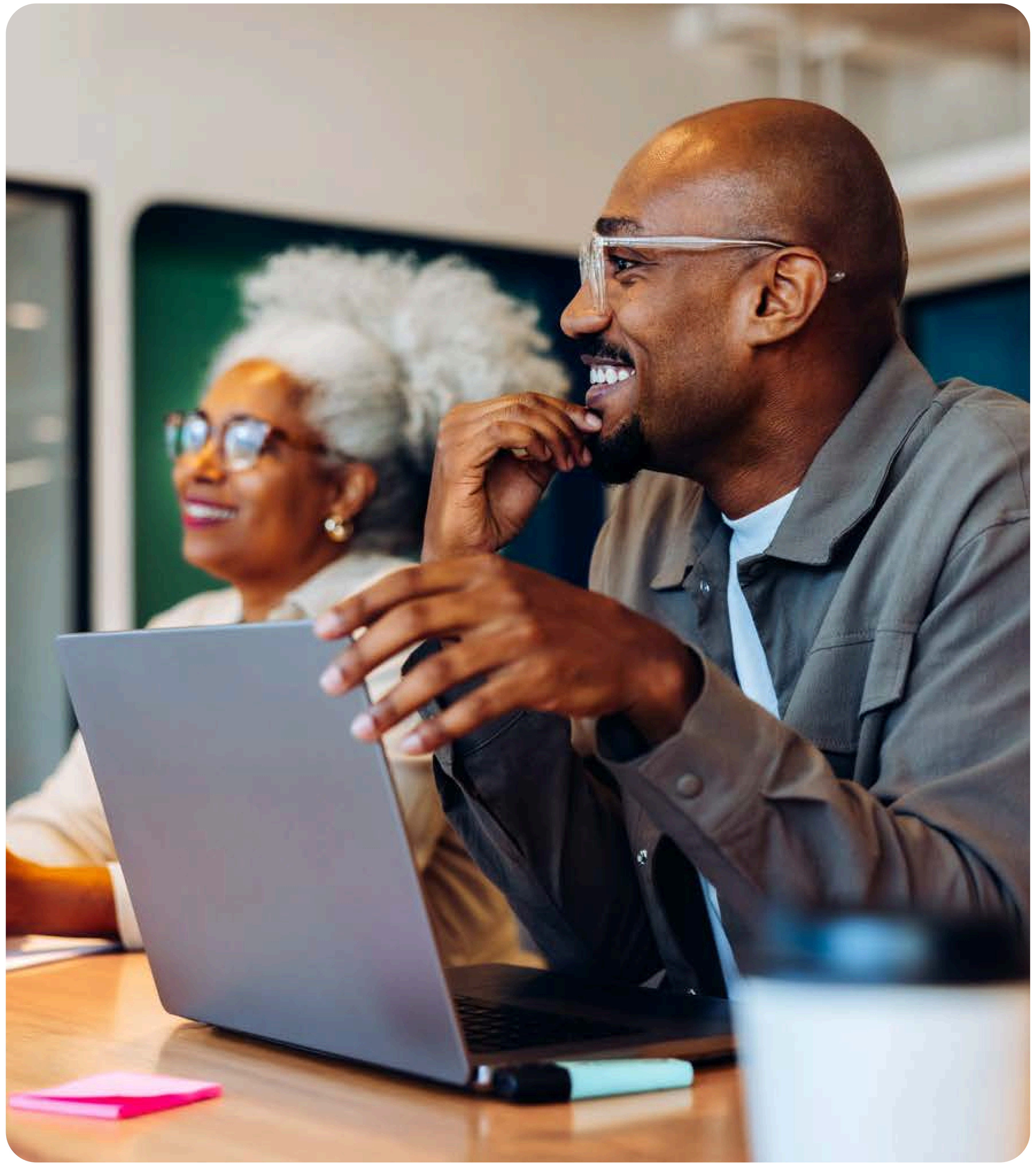
Elinor believes the long-running trusted advisor aspiration has reached an inflection point: “Trusted advisor has been the goal for years. Time is up. AI can explain reports and tell customers why. What it doesn’t know is the strategy, the future, and what they’re actually working toward.”

Dean sees a wave of custom-built AI tuned to specific client challenges: “What I see coming is AI custom-built for specific client challenges. We already know your industry, we know what you’re trying to unlock: AI plus deep domain expertise. Now we build something for that specific problem.”

Ben describes the end state in operational terms: “Our goal when you get to the customer success phase is to make sure we’re really optimizing and accelerating, down to that egalitarian, idealistic place of zero-day close.”



Parting advice for AI and the new client experience



When it comes to AI, these three leaders agree that overthinking is the enemy. Progress comes from experimentation, structure, and starting with your own workday.

Ben's advice is to move: "Just start trying. There's no wrong answer with AI; it's iteration. Try something a little beyond your comfort zone and see what you're capable of."

Dean recommends building cultural and calendar space, not just buying licenses. "Firms that hold a monthly 'what did you try' meeting or a firm-wide AI day see broader engagement because people see leadership doing it too."

Elinor suggests beginning with personal productivity: "Use AI as your assistant first, free up time, then reinvest that time into higher-level advisory work for clients."

Next steps

The firms that stand out in the next era of client experience will be the ones using AI the most intentionally to respond faster, advise more clearly, build more trust, and create a client experience that feels both more human and more valuable.

That shift won't happen all at once. It will happen one operating choice at a time

Want to turn these ideas into action? Read AI ambition, applied: A 6-part framework for client experience wins for a practical look at the six areas where client expectations are rising—and the 90-day moves firms can make to improve speed, advisory, transparency, data privacy, cybersecurity, and compliance.

BILL AI

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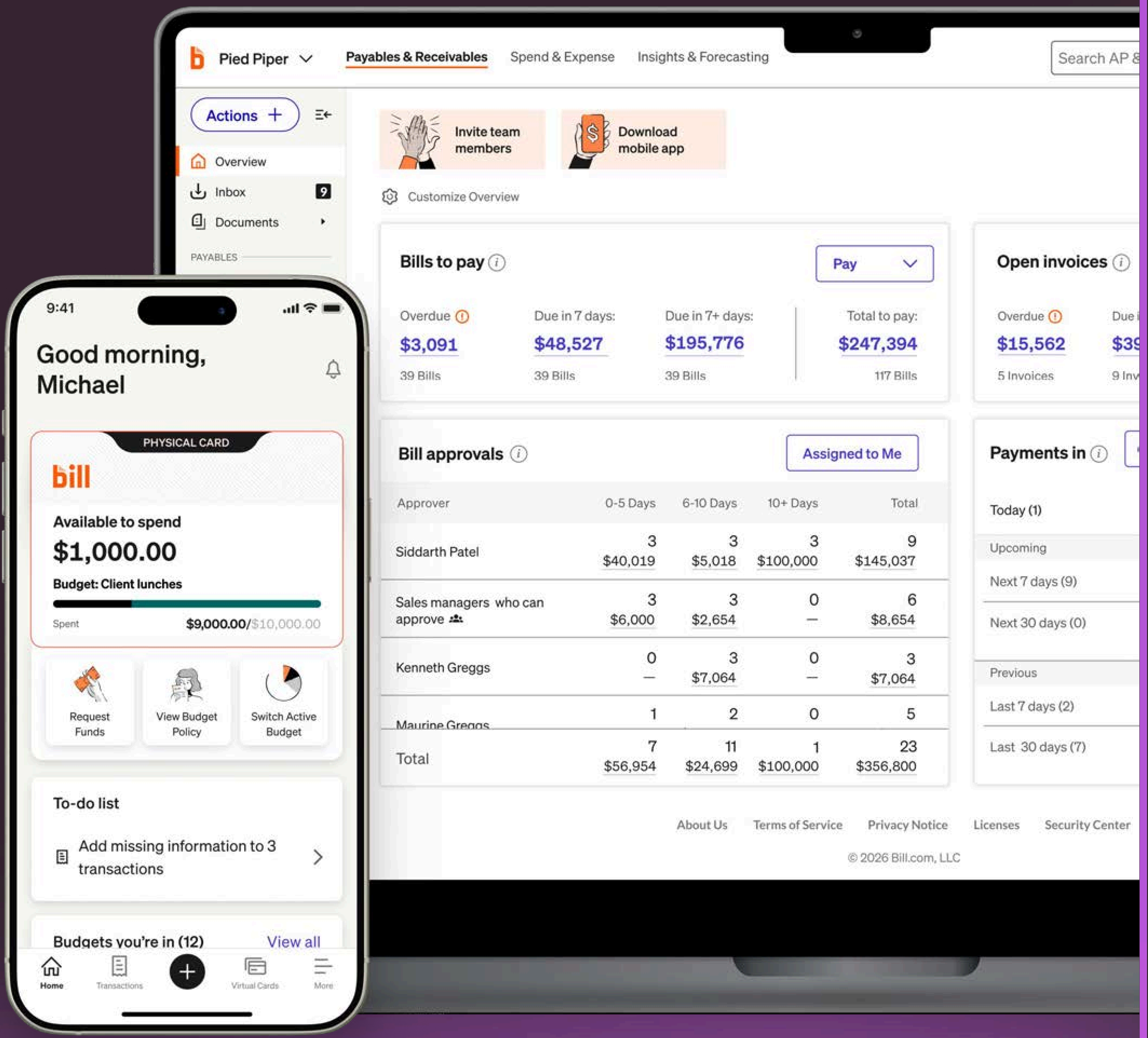
See It In Action



The BILL product features described in this document represent a selection of AI implemented by BILL. This overview is not comprehensive.

[1]As of March 2026.