

CPA.com 2025 AI in Accounting Report



In collaboration with **RADICAL+**

Executive Summary

The accounting profession is undergoing a profound transformation, driven by the rapid evolution and adoption of artificial intelligence (AI). What was once seen as a technological advancement has quickly become a strategic imperative. AI in accounting has shifted from experimental applications to essential infrastructure. This report presents a comprehensive analysis of the current state, key themes, emerging trends and future projections for AI in accounting. It is a roadmap for firms aiming to move from exploration to a competitive advantage.

The 2025 landscape reflects a profession embracing both automation and augmentation. AI is not replacing practitioners; it is amplifying their potential. From workflow automation and intelligent audit assistants to generative AI for research and autonomous agents for repetitive tasks, AI's impact is expanding rapidly.

In 2023, CPA.com released a [multi-part AI initiative](#) to demystify the transformative technology for the profession. Now, two years later, a lot has changed as more use cases and examples have emerged that help illustrate the adoption value for firms. We have partnered with [be radical](#), an innovation team that researches, develops and teaches frameworks to prepare organizations for uncertainty and transformation. This report is a continuation of our focused AI efforts and synthesizes insights from the recent AICPA and CPA.com AI in Accounting and Finance Symposium, extensive ecosystem research, vendor and practitioner interviews, and firsthand observations to provide finance leaders with the clarity needed to act strategically.



AI is a catalyst that provides unprecedented opportunity for firms and finance teams to enhance their role as trusted advisors. When harnessed the right way, it offers the potential to revolutionize the way firms of all sizes deliver value and business insights.

– Erik Asgeirsson, president and CEO, CPA.com

The big shift: Current state analysis

The accounting profession stands at a decisive inflection point. Firms have been balancing traditional compliance responsibilities with rapidly shifting client expectations and evolving market dynamics for several years now. Increasing demand for advisory services, talent shortages and rising complexity make old methods unsustainable.

AI is reshaping firm operations. It's not only about automating tasks—it's increasingly about rethinking entire workflows, decision structures and service offerings. While legacy systems are straining under new expectations, AI-native systems offer pathways to resilience, agility and scalability.

"AI is a catalyst that provides unprecedented opportunity for firms and finance teams to enhance their role as trusted advisors," said Erik Asgeirsson, president and CEO, CPA.com. "When harnessed the right way, it offers the potential to revolutionize the way firms of all sizes deliver value and business insights."

Key indicators from 2024 to 2025 include:

- **Rapid growth in AI-assisted tax preparation tools**, with some firms reporting over 80% automation of individual return preparation.
- **An uptick in the use of large language model (LLM)-based research tools within audit and advisory**, helping to reduce document analysis time by 50% or more.
- **Increasing adoption of agentic AI** to support client interactions, automate reconciliation tasks and accelerate workflow triage.

"The strategic imperative is no longer whether to adopt AI—it's how quickly and thoughtfully firms can transition to augmented models," noted Pascal Finette, co-founder of be radical.



The nature of work is changing, and so are our hiring practices. We're building teams differently and bringing in talent at a variety of levels with a shared focus on critical thinking, adaptability and the ability to partner with AI. It's not about reducing opportunity, it's about redefining it.

— Avani Desai, CEO, Schellman



Key strategic themes: What matters most in 2025



AI-powered workflow automation

Firms are investing in tools that accelerate common tasks: bank reconciliations, transaction coding, month-end close and reporting. Vendors report time savings between 30–70%. These gains are allowing firms to reallocate capacity toward higher-value activities like advisory and analytics.



Human-in-the-loop verification

While automation is advancing, the need for human review remains paramount, especially in high-stakes environments like audit and tax. Systems increasingly flag transactions based on confidence thresholds, inviting accountants to act as reviewers, not doers. This model reduces risk and increases throughput while maintaining transparency.



Regulatory compliance & risk management

Governments worldwide are racing to implement AI legislation. From the EU's AI Act to U.S. executive orders and the National Institute of Standards and Technology (NIST), firms must ensure their systems adhere to evolving standards. AI-enabled tools are integrating risk-scoring, documentation traceability and audit trails into AI workflows.



Data privacy & security measures

Client trust hinges on how data is managed. As AI models rely on structured and unstructured data, vendors are emphasizing SOC 2, GDPR and opt-in training protocols. Privacy-by-design is becoming a differentiator between profession-specific solutions and general-purpose AI tools.



Generative AI for research & decision support

LLM-powered tools are transforming how firms handle knowledge work. From surfacing precedent-based tax advice to summarizing complex legislation, purpose-built systems act as research accelerators. When paired with human judgment, they reduce research time and surface nuanced insights.



Agentic AI for autonomous task execution

Agentic AI refers to AI systems capable of acting with autonomy across multistep workflows. Vendors within the ecosystem are deploying agents which act upon tasks. Examples of these agents' outputs are: preparing returns, reconciling books and generating variance analyses. While human oversight remains essential, the leap from recommendation to execution is underway.



AI for enhanced client experience

Clients now expect real-time dashboards, on-demand support and predictive alerts. AI is improving communication through intelligent assistants and personalized reporting. Products that embed AI into client portals, provide AI-powered analytics, can forecast

cash flow, flag unusual activity and deliver up-to-date dashboards for better decision-making. This functionality offers real-time visibility and analytics for proactive financial management and, ultimately, a better client experience.

It's important to recognize the growing maturity of AI adoption across the accounting profession. What began as isolated efficiency plays, like automating reconciliations or surfacing insights, has evolved into a broader reimagining of firm operations. The next wave isn't just about smarter tools, but smarter structures: rethinking roles, redefining value and rewiring workflows for a digital-first, insight-led model.

"You're going to do more, better and differently. This means you'll be able to take on more client advisory service engagements. On one hand, you'll have freed up resources to focus on these engagements. On the other hand, AI will enable you to automate some of the tasks associated with them," said Aaron Harris, CTO, Sage.

As firms integrate these technologies more deeply, early signals from the edge are already shaping what the future of accounting looks like in practice.

Six trends to watch: Signals from the edge

1

AI-native accounting firms are structured around automation-first operations, with roles built for strategy, not process. These firms use agents to handle routine work, reducing overhead and enabling staff to focus on interpreting and advising.

2

Domain-specific AI models for accounting. Rather than relying solely on general-purpose models like GPT-4, vendors are building fine-tuned, accounting-native LLMs. These provide better accuracy, are less prone to hallucinations and align with the vocabulary and regulatory expectations of the profession.

3

AI-powered audit transformation. Technologies like the Dynamic Audit Solution (DAS) are enabling real-time risk assessment, pattern detection and sample stratification. Auditors are evolving into risk navigators supported by predictive tools.

4

Expansion of AI context windows. Models are ingesting larger volumes of structured and unstructured data, allowing for better answers to complex questions. Context windows exceeding 1 million tokens (equivalent to about 2,500 pages of text) enable AI to reason across months of financial records or entire tax codes.

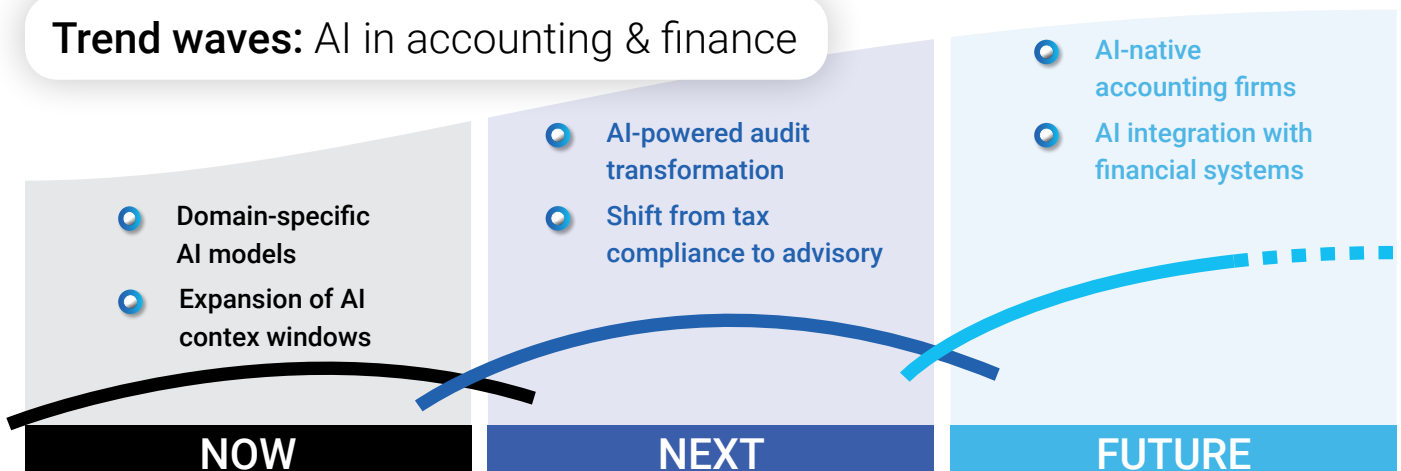
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Shift from tax compliance to advisory. As automation is able to absorb increasingly more prep and review tasks, CPAs are reallocating time toward strategic tax planning, scenario modeling and client coaching. Firms are upskilling staff to interpret AI output and provide deeper guidance.

6

AI integration with financial systems. APIs and integrations with systems like QuickBooks, Sage Intacct and banking platforms allow AI agents to operate within source data, not just downstream exports. This reduces latency and improves data fidelity. However, API capabilities currently are still somewhat limited and less open; ideally, standards-based platforms will emerge.

Trend waves: AI in accounting & finance



These six trends signal not just technological evolution, but an operational and cultural transformation underway across the profession. Firms are moving beyond isolated use cases and beginning to architect their services, systems and talent models around what AI makes possible. This transition requires a new mindset: one that embraces experimentation, invests in reskilling and rethinks value delivery at every level. As the infrastructure for AI matures, the focus is shifting toward acceleration: where can firms move fastest, what functions are ripe for disruption, and how can they balance innovation with responsibility? The following developments highlight areas where that momentum is already reshaping the current landscape.

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Five developments: Where the ground is shifting fastest

**Bookkeeping
& automation**



**Full agentic
execution**

Agentic platforms are now completing workflows from start to finish. For example, bookkeeping agents can categorize transactions, flag anomalies, generate monthly reports, and even draft client messages.

**Tax preparation
& compliance**



**Near full
automation**

New solutions reduce preparation time from hours to minutes—extracting, analyzing and completing returns with high accuracy, requiring minimal human intervention except for final review.

**Audit & risk
analysis**



**Slow but
strategic
adoption**

Due to regulatory and liability complexity, audit innovation is methodical. However, new tools are making inroads, helping firms focus on higher conceptual matters that require their professional judgment.

**Advisory
services**



**The next
frontier**

AI-driven forecasting, budgeting and KPI modeling tools are emerging. Firms are blending human intuition with AI-generated what-if scenarios to deepen value-based client conversations. AI is being used to generate real-time forecasts and budgets, and helping advisors guide strategic conversations with clients. It blends machine insights with human expertise, leading to more proactive, personalized and value-driven advisory services.

**Workflow &
efficiency AI**



**Advanced &
accelerating**

Email triage, scheduling assistants, document summarizers and digital QA bots are freeing up time across the firm. AI is becoming the invisible infrastructure of operational excellence. For example, intelligent workflows are being built into solutions to act like a digital assistant, routing documents, summarizing key details and ensuring accuracy, making AI the quiet engine behind a more efficient back office.



As firms navigate these shifts, it's imperative that humans stay acutely connected; not just to the tools, but to the judgment, context and ethical frameworks that underpin professional services. As Richard Jackson, EY Global Artificial Intelligence Assurance Leader, aptly put it, "As the tech continues to develop, we've put training wheels, controls and safeguards in place to help ensure that humans are in lockstep with the advancement of the technology. As we continue to gain comfort and confidence, the training wheels come off."

This staged integration underscores a vital truth: Trust is not built overnight. AI may be capable of handling tasks autonomously, but the profession must move at

the speed of confidence, not just capability. "We already teach our staff to think everything could be wrong in how we consider professional skepticism. The accounting profession is well suited to find ways to design processes for appropriate oversight and risk confidence, while critically assessing outputs," said Danielle Supkis Cheek, VP of Strategy at Caseware. It's a balance of boldness and caution, deploying agents in low-risk workflows, building in review loops, and ensuring that human expertise remains at the center of decisions. The road ahead isn't just about scaling AI; it's about scaling trust in AI.

Strategic implications for the profession

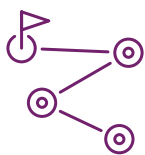
As automation handles more of the “how,” firms must redefine the “who” and “why” behind their services. The following implications reveal how AI is influencing talent, roles, strategy and client engagement across the profession:



Skill development. AI fluency is no longer optional. Professionals must understand model strengths and limitations, develop effective prompt strategies and navigate outputs with skepticism. Firms are investing in structured AI training programs and certifications.



Competitive positioning. The AI maturity gap is widening. Firms with integrated AI strategies are already realizing efficiencies and expanding margins. For others, failure to act risks erosion of market share, talent and client trust.



Career path evolution. New roles are emerging: AI operations managers, prompt engineers and AI QA reviewers. The hybrid human+AI model demands cross-functional skills that blend domain expertise with digital literacy.



Client relationships. AI enables faster answers, richer insights and proactive recommendations. The CPA's role as a trusted advisor is reinforced—not replaced—by intelligent systems.

These shifts are redefining what firms need from their workforce and how they deliver value. The rise of AI has accelerated the demand for mid to senior-level professionals who can interpret, strategize and advise. Entry-level, task-based roles are rapidly diminishing. Firms are challenged to rethink their talent pipeline, upskill existing teams, and reframe career trajectories around collaboration with intelligent systems. As Avani Desai, CEO of Schellman, shared during the 2025 AI Symposium, “The nature of work is changing, and so are our hiring practices. We’re building teams differently and bringing in talent at a variety of levels with a shared focus on critical thinking, adaptability and the ability to partner with AI. It’s not about reducing opportunity, it’s about redefining it.”

On the other hand, AI is a powerful enabler, especially for less experienced people:

“Our belief, and this is borne out by research, is that everybody is more productive when they have access to generative AI. But for juniors and less experienced individuals, the benefit to them is greater than the benefit to someone who is trained,” said Aaron Harris (Sage).

Talent pipeline transformation

The traditional accounting career ladder is undergoing rapid transformation. As AI automates routine work traditionally assigned to entry-level staff, firms are fundamentally rethinking where and how professionals enter the profession.

New entry points

- The first rung has shifted upward, with entry-level positions increasingly requiring AI fluency alongside accounting fundamentals.
- Firms are developing “AI-ready associate” programs that combine technical accounting training with AI tools mastery.
- Academic partnerships are evolving to create specialized pre-employment certifications that validate both domain knowledge and technological competency.

Training evolution

- Apprenticeship models are making a comeback, with [AICPA’s Professional Apprenticeship Program](#) leading this transformation by providing structured pathways that combine paid on-the-job training with related technical instruction. Tom Hood, EVP of Business Engagement & Growth, AICPA, said, “We have been excited about the number of employers, both corporate finance and CPA firms, exploring the use of this relatively new program for onboarding new talent and upskilling existing talent in this comprehensive program based on our CGMA global learning and designation. One employer said this program has completely changed their game on recruitment and retention, making them a preferred employer in the market.”
- Reverse-mentoring programs leverage digital natives’ inherent comfort with technology while accelerating their accounting domain expertise.
- Simulation-based learning environments allow staff to develop judgment skills in AI-augmented scenarios before facing real client situations.

Career development

- Early career professionals now focus on developing “AI oversight” capabilities rather than executing routine tasks.
- Rotational programs increasingly include dedicated time in technology departments to build cross-functional understanding.
- Evaluation metrics have shifted from task completion to value-added analysis, client communication and effective AI collaboration.

This transformation presents both a challenge and an opportunity for the profession. While the volume of traditional entry-level positions may decrease, those that remain offer accelerated development and more meaningful work from the start.

Understanding AI beyond the headlines

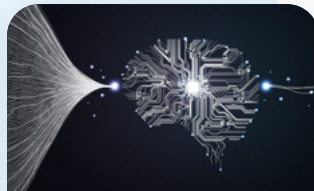
While generative AI and large language models dominate today's headlines and conversations—often becoming synonymous with artificial intelligence itself—the accounting and finance profession benefits from recognizing AI's broader landscape.

AI encompasses far more than GenAI and LLMs alone. Two particularly relevant branches include **machine learning (ML)** and **knowledge-based systems**.



Knowledge-based systems:

Solutions built on explicit, defined relationships between data points



Machine learning (ML):

Models that identify patterns in data and improve through experience

Both approaches frequently outperform LLMs in tasks common to accounting and finance, typically at substantially lower costs.

Industry vendors strategically deploy different AI modalities for specific functions:

- Machine learning for transaction classification, anomaly detection and financial forecasting
- Knowledge-based systems for rule-driven workflows with clear decision paths

LLMs demonstrate their unique value when tasks involve:

- Comprehending complex documents
- Processing unstructured information
- Generating professional communications
- Extracting and summarizing insights from extensive text

The most sophisticated solutions often integrate multiple approaches into coordinated workflows. Consider transaction classification:

1

A knowledge-based system applies definitive rules first (e.g., "Starbucks transactions always classify as Meals & Entertainment").

2

If identification fails, machine learning handles edge cases (recognizing "S*BUCKS" as Starbucks despite the truncated name).

3

When both previous layers cannot determine a classification, an LLM might suggest potential options to the human user.

For practitioners, understanding the diverse toolkit available matters more than technical distinctions between AI modalities, as each approach offers distinct advantages depending on the specific task at hand. Jeff Seibert, CEO of Digits, commented, "If you don't understand the tech, you can't tell which vendor is just piping your data straight into ChatGPT and printing the answer."

Future trajectory & strategic forecast

The next wave of innovation won't just be better tools—it will be smarter systems that:

Learn from human interaction.

Systems will observe how professionals handle exceptions, prioritize tasks and make judgments, continuously refining their algorithms based on these observations. Each correction becomes an opportunity for improvement rather than a programming endpoint.

Adapt to firm-specific preferences.

Solutions will customize themselves to your firm's methodology, risk tolerance and client service approach. The standardized solutions of today will evolve into personalized platforms that reflect your practice's unique value proposition.

Anticipate needs & act proactively.

Beyond responding to requests, AI systems will identify emerging issues before they become problematic—flagging potential audit risks, suggesting tax planning opportunities, or detecting compliance requirements before deadlines approach.

Strategic shifts:

From task execution to ecosystem orchestration.

Today's focus on automating isolated tasks will evolve toward comprehensive systems that coordinate across the entire accounting workflow. These platforms will manage the interplay between client data, regulatory requirements and team capabilities, optimizing resource allocation and process design in real time.

From human-only decision-making to collaborative intelligence.

The binary choice between automation and human judgment will dissolve into fluid partnerships where AI handles routine analysis while elevating professionals' capacity for strategic thinking. Expect AI to present not just answers, but contextual insights that enhance human decision-making rather than replace it.

From static processes to real-time adaptive workflows.

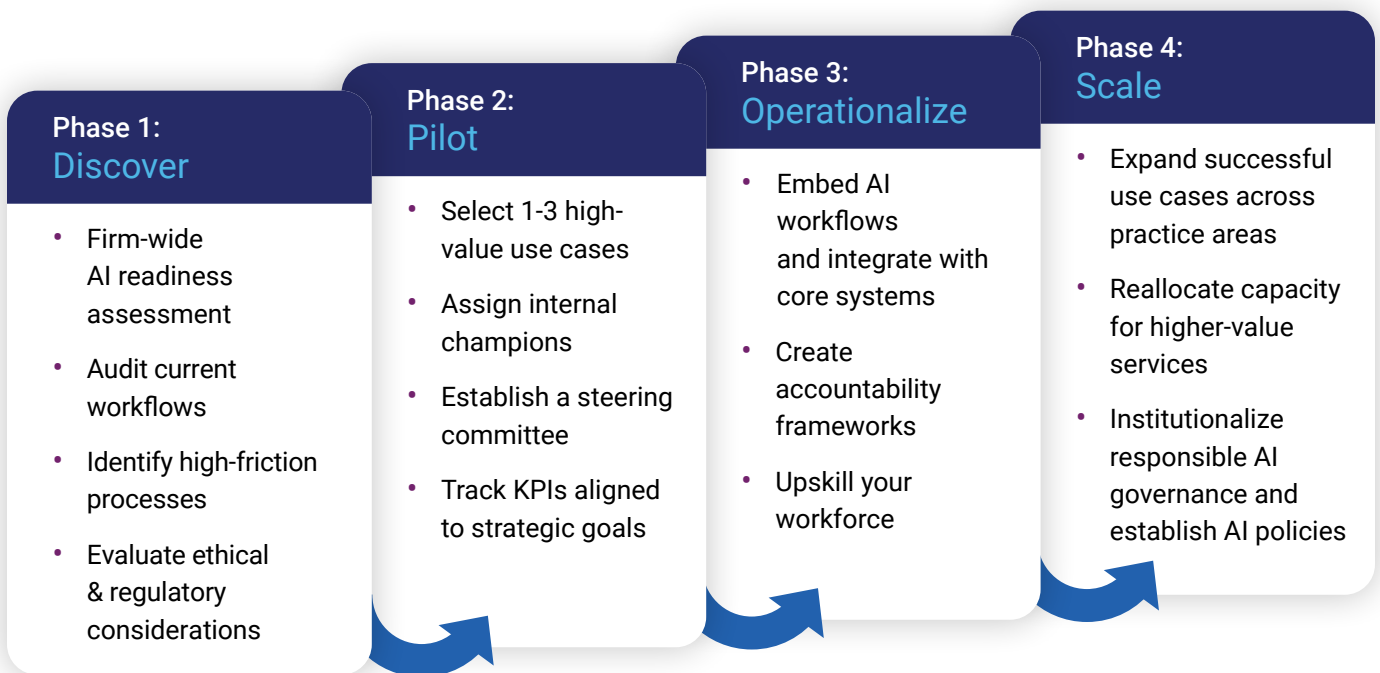
Annual, quarterly and monthly cadences will give way to continuous operations that adjust instantly to new information. Workflows will reconfigure themselves based on changing priorities, emerging risks and resource availability—creating responsive practices that scale efficiency without sacrificing quality.

By 2028, [Gartner](#) forecasts that 15% of daily accounting decisions will be made autonomously by AI agents. Aaron Harris of Sage said, "We're treating Sage Copilot like a Lamborghini with the throttle locked at 55 mph—the model can do incredible things, but we'll only unlock capabilities as fast as accountants can trust them."

Firms must prepare now for that transition by developing clear governance frameworks, investing in staff capabilities that complement AI strengths, and reimagining client relationships in an environment where basic compliance work becomes increasingly automated. Leaders who view this shift merely as technological adoption rather than a fundamental practice transformation risk finding themselves at a significant competitive disadvantage.

Roadmap to readiness: From insight to action

Assessing your organization's readiness requires a structured, intentional approach. While AI offers immense potential, realizing its benefits depends on a firm's ability to assess where they stand today and chart a realistic path forward. This roadmap is designed to help firms evaluate their readiness, pilot high-impact use cases, and build the operational and cultural infrastructure needed to scale AI responsibly and effectively.



Phase 1: Discover

- Conduct a firm-wide AI readiness assessment.** Use CPA.com's [GenAI Toolkit](#) or similar frameworks to evaluate current maturity across data quality, systems interoperability, talent and governance. Include interviews with practice leaders, IT and operations.
- Evaluate ethical and regulatory considerations.** Establish AI principles (e.g., fairness, explainability, data privacy) and assess compliance obligations (e.g., SOC 2, GDPR).
- Audit current workflows and identify high-friction processes.** Focus on repetitive, rules-based tasks like bank feed classification, tax document extraction or engagement letter creation. Tools like Keeper, Truewind and others offer benchmarks for what is automatable today.



Phase 2: Pilot

- **Select 1–3 high-value use cases:** Examples include AI-enabled bank reconciliations, generative AI for client memo drafts or AI-assisted tax return reviews. Choose use cases with available data and measurable outcomes.

Tax research represents a particularly effective starting point for firms beginning their AI implementation journey. The domain is well-structured yet complex, with clear queries and valuable efficiency gains. Results are easily measurable against traditional research methods. Blue J has established itself as a category leader, offering AI solutions that demonstrate concrete ROI through faster research cycles and more comprehensive precedent analysis. Firms can leverage existing tax databases and knowledge repositories without significant new data investments. Success in this area builds organizational confidence for expanding AI applications to more complex domains.

When selecting pilot use cases, prioritize those that balance meaningful impact with manageable scope. The most successful AI implementations typically begin with focused applications that deliver clear, measurable value before expanding to more transformative use cases.

- **Assign internal champions and establish a steering committee.** These roles should include both technical and practice area leads to drive buy-in and oversee governance.
- **Track KPIs aligned with strategic goals.** Metrics may include:
 - Time saved per engagement (automation impact)
 - Error reduction in reviewed output (accuracy)
 - Turnaround time for deliverables (speed)
 - Staff and client satisfaction (experience)

Phase 3: Operationalize

- **Embed AI into workflows and integrate with core systems.** Ensure agentic AI is reviewed by human oversight (“human-in-the-loop”) to mitigate risk.
- **Create accountability frameworks.** Define roles for AI governance, data stewardship and decision rights. Ensure segregation of duties between model selection, data input and final approval.
- **Upskill your workforce.** Train staff on AI literacy, prompt engineering and ethical usage. Offer role-based training—what AI means for client managers versus tax reviewers, for example.

Phase 4: Scale

- **Expand successful use cases across practice areas.** Move from tax compliance to planning, or from advisory to CAS, where advisory insights and real-time analysis can be amplified through AI.
- **Reallocate capacity to higher-value services.** Shift team resources toward advisory, scenario modeling or strategic client planning. AI handles transactional tasks; people deliver insight.
- **Institutionalize responsible AI governance.** Establish policies covering AI use, oversight, monitoring, data management and risk evaluation. Use industry-aligned frameworks (e.g., NIST AI Risk Management Framework, Organisation for Economic Co-Operation and Development (OECD) principles) as scaffolding.

Key enablers for success

- **Strong data hygiene.** Prioritize clean, structured and well-tagged data. Poor data quality undermines the value of artificial intelligence.
- **Change management leadership.** Ensure leadership communicates the “why” of using AI and involves staff in the transformation process. Be sure to highlight visible wins and celebrate adoption milestones.
- **Investment in trusted platforms.** Use secure, reputable vendors that offer auditability, explainability and support for compliance. Prioritize solutions with opt-in training modes and client data controls.



Our teams can estimate high margins of ROI based on the time savings of AI implementations, but at this point, it’s all subjective. We are more focused on the output at this stage and the value that AI delivers to both our teams and our clients.

– Jim Bourke, Managing Director of Advisory Services, Withum



ROI insights: Early signals, long-term gains

As of the first quarter of 2025, it is still too early for most firms to quantify the full return on investment (ROI) from their AI initiatives. Many early adopters are in the pilot or operationalization stages, and while productivity gains are clear, the financial impact is still developing. Jim Bourke, Managing Director of Advisory Services at Withum, explained, “Our teams can estimate high margins of ROI based on the time savings of AI implementations, but at this point, it’s all subjective. We are more focused on the output at this stage and the value that AI delivers to both our teams and our clients.”

According to Gartner’s 2024 Productivity Impact of AI Survey, artificial intelligence currently delivers an average of 5.4 hours per week in gross time savings across finance teams, yet 69% of that gain is lost to rework, training or new non-value-added tasks. In short, the ROI is real but fragmented—showing up in time, not yet in cost.

Firms that have embraced AI are beginning to see meaningful operational gains, including:

- **Up to 70% reduction** in time spent on manual tasks
- **5x faster review cycles** for tax prep and audits
- **2–3x increase in client capacity** without additional headcount

Shane Mason, co-founder of BrooklynFi, noted, “Our team is small. The investment in AI tools is so minor that tracking ROI would cost more than it’s worth. If my team saves 30 minutes a month by using AI, it has paid for itself twice over.”

AI ROI often begins with efficiency and evolves toward strategic growth:

- Faster service delivery drives **client satisfaction and retention**
- AI-powered insights enable **new advisory offerings and expanded revenue streams**

Typical firm investments in AI currently represent 10–25% of total tech budgets with more progressive firms pushing closer to the upper bound.

While short-term ROI is largely centered on time savings and client capacity, more substantial cost-based returns are likely to emerge in 2026–2027 as:

- Workflows are fully reengineered to **leverage AI end-to-end**
- Human-in-the-loop models **mature into semi-autonomous agentic systems**
- Firms adopt AI-native platforms with **deeper system integrations**

“At that point, we expect to see AI-driven automation measurably reduce overhead costs, shorten billing cycles and unlock new profit centers—not just productivity enhancements,” said Mark Koziel, president & CEO, AICPA. Early investment today is a down payment on that future strategic advantage. The time savings are also creating capacity in firms that can add more clients to serve. Brian Gough, Partner at Hancock Dana, said, “The question isn’t ‘Will AI take my job?’ It’s ‘How many new clients can I serve once a third of the work is gone?’”

A reflective exercise for readers

In an age of increasing uncertainty, the most strategic firms are those that plan for extremes, not just probabilities. AI may not reshape everything overnight, but the risk of ignoring it until it does is no longer an option (if it ever was).

We wanted to offer some questions for you to reflect on and consider. These questions aren't predictions, they're intended to get you thinking and prepared for possible scenarios that lie ahead.

Are you ready for a world where 1 million agents work for you?

What if AI doesn't just automate, but scales your cognitive workforce beyond what was previously possible? We've spent decades thinking about productivity in human terms—hours saved, tasks completed. What about a digital labor workforce? AI agents don't sleep, don't need benefits and can operate in parallel at an unprecedented scale. The question isn't whether you'll replace your team with AI, but how you'll amplify your human talent with an invisible workforce that extends their capabilities exponentially. The firms that thrive won't just be more efficient, they'll operate in fundamentally different ways.

What would your firm's core competency be if compliance work became fully automated? We don't believe it will, but what if it did?

If AI takes over the busywork, what's left is value. Are you building for that now? The question is whether you're investing in the capabilities that will matter when the dust settles: judgment, creativity, relationship-building, strategic insight. These human elements aren't just differentiators, they're the foundation of your future business model. What percentage of your current revenue comes from work that AI will eventually do better, faster and cheaper? That's the gap you need to close.

What if your competitors don't use AI to match you—but to leapfrog you?

Are you thinking defensively or playing offense in this new landscape? Too many firms approach AI as a way to maintain parity—to ensure they don't fall behind. But the most dangerous competitors aren't trying to keep up, they're reimagining the entire playing field. They're building business models that would be impossible without AI at their core. They're not using technology to do the old things better, they're doing entirely new things that create asymmetric advantages. Defense might keep you in the game, but only offense wins championships.

What's your line in the sand? What will you allow AI to do—and what won't you?

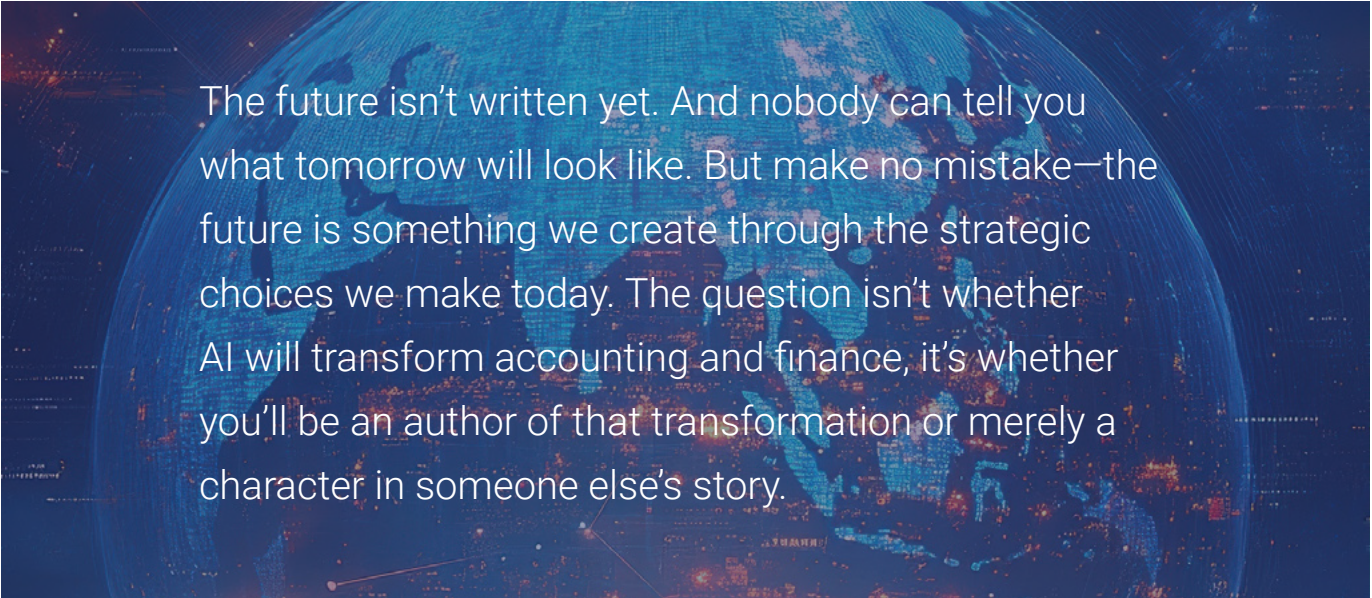
Leaders must get clear on ethics, boundaries and trust—before the market decides for them. Technology always moves faster than our ability to fully understand its implications. The time to establish your principles is now, before competitor or client pressure forces reactive decisions. What level of AI autonomy are you comfortable with? What client data will you allow AI systems to access? What decisions will always require human oversight? These aren't just operational questions, they're existential ones that define who you are as a firm and what you stand for.

Are you training people to work with AI or to be replaced by those who do?

The skills gap isn't about coding—it's about mindset, fluency and strategic application. The most dangerous divide isn't between firms that use AI and those that don't, it's between professionals who understand how to leverage these tools and those who don't. Technical literacy isn't optional anymore, but neither is it sufficient. The real competitive advantage comes from professionals who can think critically about where and how to apply AI, who understand both its capabilities and its limitations, and who can translate between technical possibilities and business realities.

In Feb. 2020, the pandemic was one of 20 priorities on the C-suite's agenda. A month later, it was the only focus.

Could AI have a similar acceleration curve—and are you prepared if it does? History doesn't repeat, but it rhymes. The pandemic taught us that exponential shifts don't politely announce themselves with convenient timelines. They arrive suddenly, demanding immediate adaptation. AI has been simmering for decades, but we're approaching inflection points where capabilities double, then double again, compressing years of expected progress into months. The firms caught flat-footed won't have the luxury of time to catch up.



The future isn't written yet. And nobody can tell you what tomorrow will look like. But make no mistake—the future is something we create through the strategic choices we make today. The question isn't whether AI will transform accounting and finance, it's whether you'll be an author of that transformation or merely a character in someone else's story.

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RADICAL+



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