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Adapting with AI:

Running an Efficient Team in a Market That Won't Sit Still

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The Email Every Firm Owner Dreads

It arrived on a Thursday afternoon. The client, let's call him Marcus (not his real name), had been with us for a couple of years. He ran a small consulting firm. He asked good questions. He wasn't a difficult client. He was an informed one. And increasingly, informed means someone who's been reading and using AI.

His email started warmly enough, but the substance was pointed: his accounting software had been rolling out AI automation features. In his view, routine bookkeeping should be mostly automated by now. He wanted time savings reallocated to higher-value advisory work. And he wanted that to come in at or below his current budget because, in his words, AI had already commoditized the manual elements of bookkeeping.

I want to be honest about how I felt reading that.

Annoyed.

Not because the questions were unfair. Marcus was asking what a lot of clients are asking right now. The frustration was that his email reflected a version of reality the market has been aggressively selling and that my team, the one I've spent years building into something genuinely good, was apparently invisible within that false reality. He insinuated that we were being timid in our approach to leveraging AI in our team and in our services.

The premise buried in his message, that AI has already commoditized bookkeeping, that we should be riding a wave of automation, and that our caution is a failure of our internal AI policies, **is not an actual truth.** It's a market hallucination. And it's one every firm owner will have to confront, one client email at a time.
As a firm owner, if you're wondering if you're behind and won't know how to respond to your clients, this eBook is meant to help you answer those questions.

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How We Responded

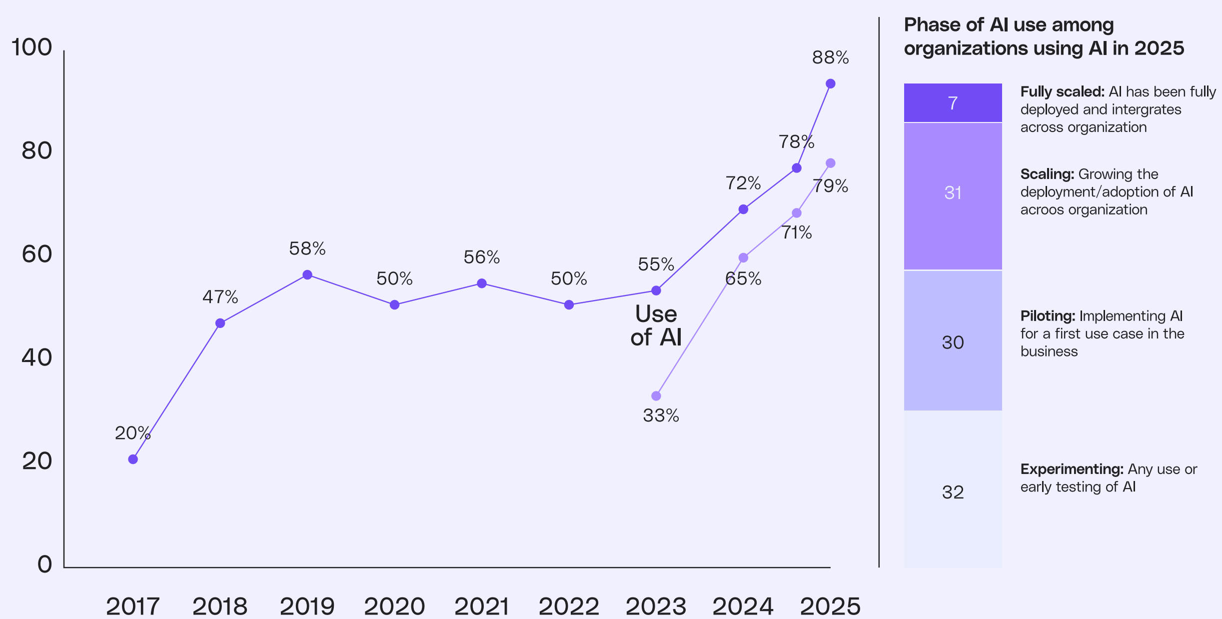
My response was direct. *Yes, our accounting software vendors are rolling out AI features and we'll leverage them when we can train our team on them. But they won't systematically cut our work in half this year.* If you use generative AI tools yourself, you already know their propensity toward hallucinations. Our goal has to be fully accurate numbers for our clients, reviewed by humans. That's not timidity, that's the job.

The research backs this up. A McKinsey study published in November 2025 found that 88% of respondents in companies report regular AI use, but the majority are still in the experimental stages.[1] S&P Global's 2025 research found that 42% of companies abandoned most of their AI initiatives before reaching production, up from just 17% the year before.[2] When it comes to accounting specifically, a joint Stanford GSB and MIT Sloan working paper found that accountants using AI closed the books 7.5 days faster each month and reallocated 8.5% of their time toward higher-value work.[3] The technology is producing real results. But the key word is reallocation, not elimination.

Reported use of AI in at least one business function continues to increase.

Use of AI by respondents' organizations, % of respondents

Organizations that use AI in at least 1 business function[1]



[1]In 2017, the definition for AI use was using AI in a core part of the organization's business or at scale. In 2018-19, the definition was embedding at least 1 AI capability in business processes or products. From 2020, the definition was that the organization has adopted AI in at least 1 function, and in 2025, the definition was regular use of AI in at least 1 function.
Source: McKinsey Global Surveys on the state of AI, 2017-25

S&P Global / 451 Research – "AI: Experiences Rapid Adoption but with Mixed Outcomes" (2025)

The Gap This Reveals

In regard to AI adoption and usage, there are two entirely different realities running in parallel right now. In one, AI has already transformed professional services; bookkeeping is automated, prices should drop, time has been liberated. This is the reality that lives in marketing materials, tech keynotes, and increasingly, in the minds of your clients.

In the second reality, the one I hear about every week from firm owners I coach and consult with in Thriveal is that most mid-size CPA firms haven't meaningfully deployed AI yet. Many that have tried have done so poorly. The profession is largely still waiting for software providers to hand them the next step. Accounting teams on the ground are genuinely struggling to understand how to leverage tools, both standalone and embedded in their software providers, within their specific roles. This eBook, created in collaboration with our software partner Melio, seeks to bridge that gap - and empower firms on how to effectively ramp up AI in their daily operations without going crazy. At our size, AI can't just be something I use on my own. It needs to flow through every team member, every process, and every client interaction—most of the time without me in the room.

It's been over three years since ChatGPT launched in November 2022, yet 2026–2027 is realistically when most firms will get this right. This year marks the beginning of a sorting: leaders, followers, and laggards. The decisions made today will determine which tier you occupy.

I don't coach the large, well-resourced firms you read about in industry publications (which are adopting AI at higher rates than SMBs); I focus on the entrepreneurial firms of ten to fifty people, navigating this without a CTO, without an AI strategy team, often without a clear sense of where to start. What I hear is not confidence. What I hear is a version of the same question:

"Am I behind? And if I am, what do I do about it?"

This book is my answer to that question.

Every Firm Will Have This Conversation

The email Marcus sent me is not unique. A version of it is coming for every firm and may have already arrived for you. A client who attended a conference, received a pitch from a competitor promising AI-powered accounting at half the price, or who simply read one too many headlines about automation are being fed market messaging. At the writing of this eBook, we're even seeing accounting products closing their doors that claim to be fully AI-powered, and

AI FinTech tools laying off close to half their workforces. Meanwhile clients are asking: why aren't you cutting your prices yet?

Josh Tyrangiel, writing in The Atlantic this year, documented how the CEOs of major companies and AI labs have publicly declared that AI will eliminate vast swaths of professional work. Whether or not they're right about the timeline, their words are shaping what clients believe and how much they think they should be paying.[4]

> **"The market believes AI has already transformed industries that are still in the earliest stages of real adoption."**

A Foundation Before We Begin

Before we get into what's actually happening with AI adoption (the data, the timelines, the frameworks, etc.) there is one principle worth sharing with you:

> **AI is not the solution. AI is an accelerant. If your processes are strong and your team is capable, AI will amplify your results. If your processes are weak, and your team goes rogue, AI will amplify your dysfunction—faster and more expensively than you imagined.**

The data backs this up.
Even the Managers and the Individual Contributors in companies don't view AI adoption the same, and this causes a bottleneck in company-wide adoption. The 2026 Small Business AI Outlook Report by business.com reported "22 percent of individual contributors view AI as having "anti-worker sentiment," compared to just 11 percent of managers. This suggests that those closest to potential job displacement are understandably more wary of the technology than those managing its implementation."[5]

We all need clarity about AI's power, the fears around adoption, and the clarity of the ultimate strategy of company-wide adoption. But our profession is not quite on the same page... yet.

Everything in the chapters ahead flows from that need for clarity.

What Your Clients Believe About AI
(And Why They're Both Right and Wrong)

Marcus isn't an outlier. He's the leading edge of a conversation every firm is about to have with every sophisticated client. Understanding exactly what your clients believe and where those beliefs are right, where they're wrong, and why the distinction matters is the first job.

The Commoditization Question

Your clients are not imagining things. AI is changing the economics of certain professional services work. Routine transaction categorization, basic reconciliation, common analysis of financials, standard reporting - these tasks genuinely are becoming more automatable, and that automation is real and accelerating. **But your clients have the timeline wrong. And the timeline is everything.**

The research consistently shows that the gap between what AI can theoretically do and what organizations can actually absorb is wide, and crossing it takes longer than anyone wants to admit. The MIT CISR AI maturity model identifies four stages of organizational readiness, based on a survey of 721 companies[6]:

Stage 1 - Experiment and Educate (28% of enterprises):
Educating the workforce, formulating AI policies, and experimenting with tools.

Stage 2 - Pilot and Build Capabilities (34% of enterprises):
Piloting use cases, defining metrics, and beginning to automate processes.

Stage 3 - Develop AI Ways of Working (31% of enterprises):
Scaling AI across the organization with dashboards, architecture, and a test-and-learn culture.

Stage 4 - AI Future-Ready (7% of enterprises):
AI embedded in all decision-making; proprietary capabilities developed.

The journey from Stage 1 to Stage 4 takes 24 months or more. Most small accounting firms are at Stage 1 or early Stage 2. Your clients think you're at Stage 4. **The gap between where your clients imagine you are and where you actually are is the source of most of the pressure you're feeling right now.**

Why AI Projects Fail

S&P Global's 2025 research found that 42% of companies abandoned most AI initiatives before reaching production—up from 17% the year prior. RAND Corporation found that AI projects fail at roughly twice the rate of traditional IT projects. The common thread: organizations treated AI as a technology problem when it was really a people and process problem. Change management, in other words—something accounting firms struggle to execute without disrupting client service.

This points to a double hallucination problem. The first is technical: AI generating confident but incorrect outputs. The second is cultural: the market believes AI has already transformed industries that are still in early adoption. The second hallucination is more dangerous, because it shapes what clients expect from your firm.

What Clients Don't Understand About Timeline

The Stanford GSB and MIT Sloan[3] research tells an important story. Accountants using AI tools were closing the books 7.5 days faster each month and reallocating 8.5% of their time toward higher-value work. Those are real, meaningful gains. But they're not the overnight revolution clients imagine and they require intentional adoption, workflow redesign, and sustained effort to achieve.

Meaningful, sustainable efficiency gains from AI take 18 to 36 months of organizational work. Not 6 months. Not the quarter after you buy the software license. 18 to 36 months of intentional change, team training, workflow redesign, and quality review before the gains become reliable enough to build a service model around. The larger the team, the longer this timeline will take.

Clients think you're in month twelve.
You're probably in month three or even earlier.

The Confidence Gap

Recent AI research shows that only 15% of employees have received a clear AI strategy. In most firms, teams don't know what success looks like–and if they don't know, neither do the clients. This creates a gap where clients assume you aren't adopting AI while simultaneously expecting the resulting savings. They will hold both conflicting beliefs until you provide a clearer narrative.

"I can tell you generated this with AI."

As we discuss our clients wanting us to be further down the road than we actually are with AI adoption, we've also had clients say "I can tell this was generated with AI." Some clients don't mind that, while some feel like that makes professional services cheap.

This is a sentiment to push back against when messaging your client base. The client who said that was referring to a technical email one of our team members wrote and it was very good. Very clear, the technical jargon was taken out or explained, and it bullet- pointed the messaging in a way that could be easily digestible.

When clients say "I can tell you created this with AI" our message will need to lean into the facts. Yes, we are going to create our services with AI and our clients will grow to become more secure and comfortable with that fact (they have to).

Thankfully, clients that used to push back on our use of computers and calculators have become comfortable with that now. We don't hear "I can tell you used a computer to produce that tax return" anymore!

So be clear about your AI messaging and push back against an uninformed client base.

What to Take into the Conversation

When Marcus, or someone like him, sends that email, here's the distinction that matters:

Marcus is right about the trajectory.
AI will change the economics of basic bookkeeping, and commoditization is coming for certain service lines within three to five years. But the timeline isn't what clients imagine. As economist Austan Goolsbee observed in early 2026, the numbers don't yet show AI affecting jobs at scale. The disruption is real–it's just not here yet.

Marcus is wrong about the timeline.
It hasn't happened yet. Most firms are still in early-stage adoption. The gap between the marketing and the reality is real and wide.

Marcus is wrong about what efficiency means in professional services.
AI cutting 30% of routine processing time doesn't mean prices should drop 30%. It means capacity is freed to do work that wasn't viable before.

That last point is the core of what this book is built to help you argue not defensively, but confidently, because it's true. The chapter ahead will show you what that argument looks like in practice.

Running an Efficient Team in a Market That Won't Sit Still

> Every new technology we've invented—from language, to books, to the mobile phone—has defined, redefined, deepened, and expanded what it means to be human.
>
> / Reid Hoffman, Super Agency: What Could Possibly Go Right with Our AI Future[9]

The conversation around AI is quickly moving away from just an efficiency move to redefining what it means to provide value as a professional firm to our markets. We are having to redefine what it means to even provide accounting and tax services to the market for a fee.

Let me share an example that I often share with others.

What is a bank reconciliation?

At its most basic, a bank reconciliation is the process of comparing the transactions recorded in the accounting system to those that cleared the bank or credit card account during a certain period and confirming that the ending balance in the books agrees with the ending statement balance on the bank or credit card. This has been a common function for accountants for many, many years.
Yet accounting and banking tools with embedded AI already know if a bank or credit card is reconciled. All you have to do is ask "Is this account reconciled?" One day, reconciliations are not something we'll perform (IMHO), but just something that will exist since AI will know the state of a reconciled bank better than we will.

I share this to make a point that you'll have to redefine what it means to provide value. And clients will reimagine what they want from you and your firm. The internal transformation of what we come to believe as accountants and what our services provide (the transformation our clients don't see) is the hard part. It's not a software purchase. It's not the demo. It's the months of quiet, consistent work of actually changing what a team believes about its value, how the team operates, and the longer, harder work of changing what a team is capable of.
Most firm owners understand this in the abstract. What they underestimate is how long it actually takes to perform this transformation.

The Internal Transformation Clients Don't See

AI adoption inside of a professional services firm follows a predictable arc, and it is not linear. In the first weeks, there's genuine enthusiasm with the new tools, new possibilities, and a sense that the future is finally arriving. Then comes possible disillusionment. The outputs aren't quite right. Prompts have to be rewritten. Some team members embrace it; others quietly resist. The wins are real but inconsistent. Around month six, if the firm hasn't quit, something shifts into selective adoption. Certain tasks, certain people, certain workflows where AI has proven itself start to become the norm. By month twelve or beyond, the new normal starts to take shape.

Some firms quit in the trough. The ones who don't are the ones who will define what this profession looks like in five years. I've consulted on change management efforts with firms for many years, so we knew this was going to be a long haul for our own firm. We started the process by releasing a document to our team at our team retreat called **'Principles & Practices of a "Human First, AI Forward Firm."'** This was the beginning of the change management process.

> **Part of change management is simply breaking old habits built into professionals over many years.**

How do you change? First, start with your beliefs from the leaders and how this will look. Then we put an "AI Learning Lab" GPT into ChatGPT (whom we collectively call *'Chad'* in our firm) so that our team could simply practice letting go of older ways of thinking, and begin defaulting to the AI tool for their lower-level analysis, email construction, and to remind themselves to stop key punching data when they don't have to do that anymore. Part of change management is simply breaking old habits built into professionals over many years. This process alone will take a solid 8 months to a year for a full team, since everyone comes along in their beliefs and behaviors at different paces.

What AI Efficiency Actually Means for Your Team

When AI tools reduce manual labor by 20 to 30% (and if done well, over time they can) every firm owner has the same instinct: redirect that freed capacity to higher-value work. More advisory. Deeper client relationships, strategic planning instead of transaction processing, etc.

That instinct is exactly right. But the problem is the gap between knowing where capacity should go and actually getting your team there.

Redeploying freed capacity is a reskilling and change management challenge. It takes most firms 18 to 24 months to fully execute that transition and actually realize the benefits. And that timeline assumes the firm is reasonably good at training and developing their people (most are not, which is why Thriveal has a robust training division).

Weak internal training is one of the most consistent vulnerabilities in small and mid-size accounting firms. It's not a secret. The work gets done because experienced people figure things out, not because there's a systematic process for building capability. This has always carried a cost. In the AI era, the cost gets higher because the tools your software partners are deploying can only generate leverage if your team actually knows how to use them. This is why the wins from AI acceleration may arrive more slowly than the technology promises. The bottleneck isn't the software. It's the people pipeline. And until firms invest seriously in building that pipeline, in structured training, consistent skill development, and genuine change management, the efficiency gains will remain partial and inconsistent.

The real win that compounds over time is *capacity redirection.* Time that used to go to processing invoices could now go to client communication, exception review, financial insight summaries, and the kind of strategic thinking that clients actually want to pay for. But that redirection only happened in firms that were intentional about it.

The Prompting Gap

There's another dimension to team readiness - most teams cannot use AI effectively because they don't know how to direct it. Related to the generative power of AI, firms need to train teams how to prompt and contextualize the product.

The research is clear on this: insufficient knowledge is the primary barrier to AI adoption, consistently outranking cost and infrastructure as an obstacle. Bad prompts produce outputs that take more time to fix than the original manual work would have. Good prompts produce outputs that are 90% ready with clear signals on the 10% that needs human judgment. The difference between those two outcomes is skill, which can be taught.

These five principles make the difference when prompting and contextualizing generative AI tools:

- **Establish role and context.**
  Don't ask AI to "analyze this." As an example, ask it to analyze "as a CFO reviewing SaaS company financials, with these specific concerns." Role definition activates the right domain knowledge. You need to spend time with your generative tool 'getting it ready' to work with you on what you need. Generative AI tools 'know everything' so you have to narrow the field of what you want to work on with the tool.

- **Provide explicit quality criteria.**
  Tell the AI what you want it to prioritize and where to be cautious. “If less than 75% confident, say so explicitly” prevents the confidently-wrong outputs that erode trust (the hallucinations we mentioned earlier). Ask the tool to ask you questions so it can check first if it’s about to head in the right direction.

- **Request structured outputs.**
  Structured outputs are easier to validate and integrate. “Provide analysis in a three-column table: Finding | Evidence | Recommendation” takes seconds to specify and saves significant review time. If you don’t like the output, it’s easy to say “The column headings and order don’t make sense. Redo it.” And Claude won’t even get mad at you.

- **Use examples to calibrate.**
  Show AI what good looks like. “Here’s a strong analysis from last month—use this structure” trains the output faster than paragraphs of instructions. Give the tool multiple examples to keep it focused.

- **Build transparency about uncertainty.**
  Ask AI to flag assumptions and rate confidence. This turns the tool from a black box into a transparent collaborator, and prevents your team from trusting hallucinations.

A second category deserves equal attention - agents embedded directly in your financial software. Unlike standalone tools, these work inside real client data—with a precision and efficiency no external tool can match. Agent Mel from Melio and Jax from Xero, for example, understand natural language and context. You converse with the data rather than search it—surfacing anomalies, spotting opportunities, analyzing payment behavior. Mastering both categories is where the prompting advantage lives.

Leadership in Change Management Is the Real Work

Individual skill definitely matters. But team-level adoption is what determines organizational value. And we’ve already pointed out that our organizational value is changing. Team-level adoption requires leadership, not just access to tools.

The research on change management in technology adoption is unambiguous. Prosci’s benchmarking study of more than 10,800 change practitioners found that projects with excellent change management oversight are seven times more likely to meet their objectives—88% succeed versus just 13% without it.[10] McKinsey’s research quantified what that gap means in dollar terms: organizations with strong change management at every level captured an average of 143% of their expected ROI from major initiatives, while those without effective change management realized just 35 cents on the dollar.[11]

And for AI adoption specifically, McKinsey found that organizations leading in the field share a common trait: they invest twice as much in change management as in building the technology itself.[12] Most firms invert that ratio where they spend heavily on software and minimally on the human work of actually changing behavior. Your success in the adoption of AI into your firm has more to do with your change management efforts than it does with the tool itself. Further, you as the leader, are the accelerant that can really drive this change.

For accounting firms, change management means four things done consistently:

- **Regular AI learning sessions.**
  Share what's working, what's failing, and what's been learned. Normalize experimentation and make the results visible. This can be done monthly, bi-weekly, etc.

- **A prompt template library.**
  Document successful prompts and make them accessible to everyone. This compresses the individual learning curve from months to weeks.

- **A quality review process.**
  Especially in the first 90 days with any new AI workflow, systematically track what AI gets right, what it misses, and what reliably needs human judgment. Build that knowledge into your process.

- **Transparent communication about AI use.**
  Tell clients which parts of their work involve AI assistance and what the human review looks like. Clients who understand your process trust it. Clients left to imagine it often imagine the worst.

Prosci – "Best Practices in Change Management," 12th Edition (2023).

The Timeline to Expect

Here is what a realistic AI adoption arc looks like for a small firm that commits to doing it well:

- **Months 1 to 3:**
  Tool selection and early experimentation. Some wins, some frustration, significant inconsistency. The goal is learning, not efficiency.

- **Months 4 to 9:**
  Selective adoption. Specific workflows where AI has proven itself become standard. Team members develop differentiated skill levels. Early prompting libraries emerge.

- **Months 10 to 18:**
  Systematic integration. AI-assisted workflows become the default for defined task types. Quality review processes mature. First measurable efficiency gains become reliable.

- **Months 18 to 24+:**
  Capacity redirection becomes real. Freed-up time consistently flows toward higher-value work. The firm's service model begins to reflect what AI actually makes possible.

- **Month 24+:** With capacity redirection a reality, now you have to consider the need to launch new service lines with new prices—and you want to do this in a way that allows the team to deliver the service, not the owner. This may be where you create new revenue lines without having hired new team members.

That last stage, where the efficiency gains and value redirection actually translate into new revenue or expanded client value, is what my former client Marcus was imagining had already happened. For most firms, it's 18 months away at minimum (so don't despair). The firms that start now are the ones who will be having a very different conversation with their clients in two years. The internal transformation your clients don't see in your change management process is the reason you're not ready to cut prices. It's also the reason that your value is about to increase significantly (if you do the work).

The Value Conversation

There's a version of this story where you read Marcus's email and cut your fee. That version ends badly. Once you've priced yourself as a commodity, the only direction is down. There's another version—and it starts with understanding what efficiency actually buys you in professional services.

Efficiency Isn't a Discount. It's an Upgrade.

In manufacturing, efficiency means more units in less time. The savings flow to the price. That logic makes sense when the product is identical regardless of who makes it.

Professional services don't work that way. When AI cuts your processing time by 30%, you don't produce 30% more tax returns. You free 30% of your team's cognitive capacity, and what you do with that capacity is the whole game. The firms that will win this era are the ones who redirect it toward work that was previously out of reach: proactive anomaly alerts, rolling cash flow forecasts, advisory conversations that used to get squeezed out by the month-end close.

Same fee. Dramatically different scope. That's not holding the line on price, that's building a stronger case for it.

The honest caveat: this window doesn't last forever. Commoditization is coming for certain service lines: basic reconciliation, standard reporting, routine categorization. This will happen within two to three years (and is already happening to some degree). When it does, baseline prices on that work will fall, and that's appropriate. The firms that spend the next 24 months redirecting freed capacity into higher-value services won't feel that pressure the same way. They'll have already moved upstream.

You're not paying less because we're faster. You're actually getting more because we redirected what faster generative AI tools have made possible.

The Rescoping Conversation

When a client like Marcus pushes on price, there are two ways to hear it.

- **The defensive way is:** he wants to pay less.
- **The accurate way is:** he wants to understand what he's paying for.

That's a better conversation to have—and you can lead it.

Acknowledge his instinct first. He's not wrong that AI is changing the economics of basic bookkeeping. That's true. We have to reframe the question: the issue isn't whether to reduce the price for work that's getting faster. The issue is what becomes possible when you take that freed capacity and point it at what he actually cares about – in Marcus's case, exit readiness and strategic planning.

Then get specific. Not vague promises about "more value." Specifically the promise is of a new way you and your firm can work with clients like Marcus. We can provide our clients weekly anomaly alerts, rolling 13-week cash flow, email checkins (generated by AI), quarterly benchmarks against his industry, and a dedicated advisory track for exit readiness on a milestone basis.

We have to sell different services now as we redirect our team's capacity to higher value services. This is not all about becoming more efficient. Some clients will accept this 'value redirect'. Some won't. The ones who won't were probably already shopping you on price and they'd have churned anyway when someone undercut you by 20%. The ones who do accept your value redirect are buying judgment, partnership, and outcomes. Those are the clients worth building a firm around.

Writing Back to Marcus

Which brings us back to Thursday afternoon, and that email sitting in your inbox.

Instead of being annoyed with his email (like I was), here's what a firm that has done the work gets to say:

> *Marcus, you're asking exactly the right question, and I want to give you a straight answer.*
>
> *Yes, we use AI. We use it on processing, on initial analysis drafts, on research. It has made us faster and reduced errors. The time that used to go to those tasks now goes to work you're actually seeing: the anomaly alerts we send before you ask, the cash flow projections that land in your inbox at the start of each month, the benchmark reports we added last quarter. For example, we leverage embedded tools like Agent Mel in Melio to handle the heavy lifting of payments data inquiries in a secure way. It gives us the speed of AI with the security of a professional-grade system, allowing us to be far more precise and efficient on your behalf.*
>
> *You're not paying less because we're faster. You're actually getting more because we redirected what faster generative AI tools have made possible. That's the right use of AI in a professional services firm: not a discount, but an upgrade.*
>
> *If the scope we have isn't the right scope, I'm genuinely open to that conversation. If exit readiness is the priority right now, let's redesign the engagement around that. But I'd rather have that conversation from a position of clarity about what you've been getting, not in response to a pricing pressure that I think is pointed at the wrong thing.*
>
> *Let's talk.*

The Firms That Will Still Be Here

The question underneath Marcus's email, actually underneath all of these conversations, isn't really about AI. It's about whether you've built something worth paying for. That's what pricing our professional services has always been about, even before AI.

AI is accelerating a reckoning that was always coming. The billable hour was already a fragile foundation. The commoditization of routine work was already underway before generative AI arrived. What AI has done is compress the timeline and sharpen the stakes. The gap between firms that have built their value around judgment, relationships, and outcomes and firms that have built it around time and tasks, is about to become impossible to ignore.
The good news is that you're reading this. Not because this book is the answer, but because the fact that you're asking the question:

"Am I behind? And if I am, what do I do about it?"

Asking this question means you're not the kind of firm owner who waits until the pressure is unbearable to move. You're the kind who moves first, even when the path isn't fully clear. And we are very clear now that everyone needs to be moving towards deploying AI.

The firms that navigate this well won't be the ones with the best AI tools. They'll be the ones who treated this moment as what it actually is: not a technology upgrade, but an invitation to finally build the firm they always meant to build. One where the team's time goes to work that requires human judgment. Where clients pay for outcomes they can feel. Where the question "are you using AI?" gets answered not defensively, but with genuine pride, because the answer is yes, and here's exactly what it made possible for you.

That firm exists. It's being built right now, by owners who decided to lead through the uncertainty instead of waiting for it to resolve. The window to join them is open. It won't be open forever. Marcus's email was a test. Not of your pricing. But of your clarity, the clarity of your message to the market you serve. And now you're ready to pass it!

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[8] Austan Goolsbee, University of Chicago Booth School of Business / Federal Reserve Bank of Chicago—Quoted in The Atlantic (March 2026). Source for: “Numerically speaking, nothing indicates that AI has had an impact on people’s jobs. It’s just too early.”

[9] Reid Hoffman—Super Agency: What Could Possibly Go Right with Our AI Future (2025). Source for opening Chapter 2 epigraph: “Every new technology we’ve invented—from language, to books, to the mobile phone—has defined, redefined, deepened, and expanded what it means to be human.”

[10] Prosci—“Best Practices in Change Management,” 12th Edition (2023). Source for: projects with excellent change management are 7x more likely to meet their objectives; 88% succeed versus 13% without it. Based on 10,800+ change practitioners across 12 longitudinal studies.

[11] McKinsey & Company—“Helping Employees Embrace Change.” Source for: organizations with strong change management captured 143% of expected ROI from major initiatives; those without it realized just 35 cents on the dollar. Based on a study of 40 organizations.

[12] McKinsey & Company—“The Potential of Gen AI in Insurance: Six Traits of Frontrunners.” Source for: organizations leading in AI adoption invest twice as much in change management as in building the technology itself.