The Anticipatory Advantage:

Why the Future of the CPA Profession Depends on What We Do Before Change Arrives

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A few weeks ago, I wrote about what I called the metacognitive advantage – the idea that our deepest value as CPAs lives in how we think about the work, not just how we do it. That first piece was born out of a very specific moment for me: watching generative AI unravel a problem I used to spend hours working through by hand, and realizing the real question was no longer "Can I solve this?" but "What does this solution actually mean?"

Over the past several weeks, a second realization has been forming for me. Part of it comes from working with AI in my own day-to-day finance role. Part of it comes from reading the AICPA–CIMA Rise2040 material, including the recent *Journal of Accountancy* interview with futurist Daniel Burrus. Taken together, they pushed me to think less about what AI is doing today and more about what we already know is coming next.

If the first lesson was about seeing our work more clearly, the second is about seeing our future more clearly.

For most of my career, the way you handled change was straightforward: something new arrived – a standard, a regulation, a system, a business model – and you responded. We learned, adjusted, trained people, updated procedures, and kept moving. The future showed up in sequenced waves, and the practical skill that mattered was how well you could react.

AI has disrupted that pace.

When I can ask a tool to draft a first pass of an analysis, reconcile data across systems, or surface anomalies in a set of accounts in a matter of minutes, the cycle compresses. Changes that would have taken years to play out now show up inside a single planning cycle. The question quietly flips from "How do I keep up?" to "What do I already know is coming – and what am I doing about it now?"

That's where the Rise2040 piece hit home for me. Burrus talks about two kinds of forces that shape the future. Some are essentially baked in. Others are still very much in our hands. He calls the first group "hard trends" – things that are going to happen whether we vote for them or not. The second group are "soft trends" – patterns that feel inevitable until someone decides to change them.

You don't have to be a futurist to see some of the hard trends before our profession:

- AI will keep getting better and more deeply embedded in the tools we already use.
- More transactional, rules-based work will be automated.
- Many of our most experienced people will retire over the next decade.

- Data will keep getting more real-time and more interconnected.

Those are not wish lists or fears. They're simply the direction things are already moving.

At the same time, there are things that only look inevitable from a distance:

- Whether all that experience walks out the door with retiring partners and executives.
- Whether younger CPAs spend their first years doing work that AI can already handle.
- Whether we talk about the profession in a way that sounds like pure compliance, or in a way that reflects the judgment, perspective, and trust people rely on us for.

Those are not hard facts. Those are choices.

For me, this is where the anticipatory mindset starts. It isn't about guessing what the world will look like in 2040 with any kind of sci-fi precision. It is about being honest enough to say, "Some of this is coming either way. If that's true, what advantage do we gain by moving first?"

Take AI itself. If we truly believe that AI is going to continue to advance and automate routine work, then "wait and see" becomes a very expensive strategy. It means letting someone else define what "AI-enabled" accounting and finance looks like. It means hoping clients, boards, and regulators are patient with us while we try to catch up.

An anticipatory approach looks different. It says: given that AI is not going away, where can we put it to work in ways that make us better at what only we can do?

In my world, that means looking hard at routine reporting, reconciliations, and the kinds of analyses that repeat month after month, and asking, "What part of this can the machine do, and what part absolutely needs human eyes and judgment?" It means being willing to let AI take the first draft of something – with clear guardrails – so that our people can spend more time on interpretation, on scenario planning, and on explaining what the numbers actually mean for the next decision.

The same thinking applies to demographics. If we know we are going to see a wave of retirements, the real decision is not whether experience will leave. It is whether we are comfortable letting it leave informally or whether we are willing to do the harder work of capturing it – through mentoring, through recorded conversations, through playbooks that try to bottle what good judgment looks like in our context.

And underneath all of this is the question of trust. In an era of misinformation, deepfakes, and systems we don't always fully understand, people are going to be even more interested in who is standing behind the numbers and the decisions. Technology may raise expectations about speed and insight, but it doesn't replace the need for someone who is willing to own the conclusion. We still must sign the opinion, sit at the board table, and look a client in the eye.

That is why I don't see AI as the main character in this story. It is a powerful catalyst. It forces uncomfortable questions. It changes what "entry level" looks like and accelerates what a mid-career professional can do. But at the end of the day, it is still a tool. The real story is what kind of professionals we choose to become in response.

In my first "Next Standard" piece, I wrote that the real divide in an AI-driven world won't be between humans and machines, but between people who operate at the level of tasks and people who operate at the level of insight. What Rise2040 and my own experience with AI have added is a second divide:

Between CPAs who spend most of their time reacting to whatever shows up next,
and CPAs who are willing to act on what they already know is coming.

Metacognition helps us see our work more clearly. Anticipatory thinking helps us see our path more clearly.

AI will continue to get better at doing steps on our behalf. The real question is what we will do with the space that creates—and whether we will use that space to stay slightly ahead of the future instead of constantly catching up to it.

The tools are evolving quickly. Our opportunity is to ensure that our thinking—and our leadership—evolves just as intentionally.

References:

Drew, J., & Rowe, O. (2025, December 1). *Rise2040: Envisioning the future of accounting and finance. Journal of Accountancy.*