BTC · CLIENT CASE STUDY

Building an AI Portfolio for a Regional CPA Firm

Confidential firm · 105 employees · Central New Jersey · 6-month engagement

business technology consulting inc.

- 1.8 → 3.1 AI Maturity Score
- 5 Active Use Cases launched
- ~2,400 hrs/yr recovered

PHASE 1 · ASSESSMENT

Fragmented experiements, no governing system

Domain	Base		Target
AI Strategy	1.5	→	3.0
AI Value	1.0	→	2.5
AI Organization	2.0	→	3.5
AI People & Culture	1.5	→	3.0
AI Governance	1.0	→	2.5
AI Engineering	2.5	→	3.5
AI Data	2.0	→	3.0

***Maturity Constraint Line at 1.5**. AI Governance (1.0) and AI Data (2.0) set the ceiling. No use case requiring maturity above 2.5 in either domain could be safely launched.*

PHASE 2 · PORTFOLIO STRUCTURE

5 launched, 7 deferred — by design

- **Client document ingestion & extraction**
  Foundation tier · Operations
- **Tax research summarization**
  Productivity tier · Tax
- **Engagement letter & proposal drafting**
  Productivity tier · Advisory
- **Staff scheduling & utilization forecasting**
  Insight tier · Operations
- **Client onboarding Q&A assistant**
  Client-facing tier · Operations

DEFERRED — UNREALIZED RISK

- **Autonomous tax return preparation**
  Preparer liability, IRC §6694 exposure, no insurer coverage position
- **AI-assisted audit workpapers**
  AU-C §230 sufficiency risk, independence concerns under ET §1.200
- **GL anomaly detection**
  High false-positive rate, no normalized data pipeline, explainability gap

PHASE 3 · EXECUTION RESULTS

Value delivered in 6 months & beyond

Recoverable capacity	~2,400 hrs/yr
Tax research time / matter	3.1 → 0.8 hrs
Days to signed engagement	6.2 → 2.8 days
Onboarding call volume	-34%
Scheduling Utilization variance	-18%
Domains above Constraint Line	0 → 4 of 7

AI OPERATING MODEL — GOVERNANCE DESIGN

AI Steering Group formed
Managing Partner · Tax Director · Operations Director with monthly portfolio review cadence

Centralized AI Risk Register
Model versioning, output logging, vendor assessment, and client data handling policy

> “We came in thinking AI meant autonomous tax returns. BTC helped us see that the path to those ambitions runs through fundamentals we hadn't built yet — governance, data quality, and organizational readiness. The five use cases we launched are generating real value today, and we have a clear roadmap to the high-impact cases we actually want.
>
> - Managing Partner, *Confidential* client

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AI Portfolio Case Study: Mid-Atlantic Regional Bank

How a 350-employee bank moved from fragmented AI experimentation to controlled, scalable execution · 6-month engagement

business technology consulting inc.

THE PROBLEM

What Leadership Wanted
- AI underwriting & credit decisioning
- Real-time fraud detection
- Client-facing AI advisory
- Predictive customer analytics

What Was Actually Happening
- Disconnected pilots across departments
- Vendor-led decisions
- No AI governance or model controls
- Data inconsistencies across systems

The Risk
- Regulatory exposure (fair lending, AML, audit)
- Unexplainable model outputs
- Failed AI initiatives after deployment

THE DIAGNOSIS

AI Maturity Assessment
(Weighted Model)

Domain	Current		Target
AI Strategy	2.2	→	3.0
AI Value	1.8	→	2.5
AI Organization	2.3	→	3.5
AI People & Culture	2.2	→	3.0
AI Governance	1.4	→	2.5
AI Engineering	2.5	→	3.5
AI Data	2.0	→	3.0

AI PORTFOLIO

KEY INSIGHT

AI was not failing due to lack of ideas— it was constrained by governance, data, and engineering gaps that no vendor could solve.

THE SOLUTION

AI Portfolio Approach

Phase 1 — Stabilize
- AI Maturity Assessment
- AI Governance & Risk framework
- Data Standardization & Lineage

Phase 2 — Operationalize
- Internal AI use cases (below Maturity Constraint line)
- Document processing
- Call center augmentation

Phase 3 — Scale
- Fraud detection (human-in-loop)
- Lending analytics (controlled deployment)

Why High-Value Use Cases Were Delayed
- Regulatory risk (auditability, fairness)
- Data inconsistency
- Lack of model lifecycle controls

RESULTS

Operational Impact
- 25% reduction in call center time
- 30% faster document processing

Risk & Compliance
- Zero AI-related compliance issues
- Full audit traceability established

Financial Outcome
- Reduced time-to-first-production AI deployment from 18+M → to 6M
- 18% reduction in compliance review time per AI use case

They didn't accelerate AI. They built the environment that made it safe to scale.

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