USE CASES // PROFESSIONAL SERVICES (BACK-OFFICE)

AI in Professional Services: what's already working, and what's next

Five practical uses of AI and automation in the back office of accounting, bookkeeping and consulting practices, sorted by how proven they are.

> **The short version:** the time sink in a small practice is the admin around the work: coding bills, matching the bank, chasing clients for paperwork. This guide covers back-office tasks only. Advice and sign-off stay with the professional.

Where the sector sits

The ABS Business Characteristics Survey 2024-25 found about **12% of all Australian businesses** used AI, with professional, scientific and technical services among the sectors most likely to adopt. Surveys of SMEs report higher figures because they define AI more broadly: MYOB (Apr 2026, 1,000+ SMEs) found **40%** adopting. In a Xero survey of accounting practices, **85%** had experimented with AI but only **52%** used it daily.

What's typically painful

Small practices lose non-billable hours to retyping bills, matching bank lines, month-end reporting and following clients for missing documents. Capacity is tight: Xero reports 35% of practices say AI lets them keep or grow output without adding headcount.

Established: businesses like yours are already doing this

Use case	The everyday problem	What the AI does	What the evidence says
Supplier bill and receipt capture	Staff retype and code every bill and receipt into the ledger.	Reads the document, drafts the bill with suggested account codes, and learns from corrections. A person reviews exceptions.	Vendor claim (Dext): two Australian firms report 5+ hours a week saved with no extra headcount. Xero says capture is built into its platform.
Bank reconciliation	Matching bank lines to the ledger eats time every month.	Auto-matches high-confidence items and queues the unclear ones for a person.	Vendor claim (Xero): users save about 50% of monthly reconciliation time. Method not disclosed.
Routine client emails and first drafts	Similar emails, engagement letters and reports are written from scratch.	Drafts from a template and your notes. A staff member edits and approves.	Survey (BizCover, 196 small consulting firms, 2025): 79% use AI some or all of the time. Insurer survey, indicative only. No time-saving figure.

Emerging: early adopters are starting, worth planning for

Use case	The everyday problem	What the AI does	What the evidence says
Chasing clients for documents and overdue invoices	Hours go on emailing clients for receipts and following up unpaid invoices.	Spots transactions with no document, requests it, sends reminders and matches the reply.	No verified figure. Features were announced in 2026 (Xero, MYOB) with no adoption data yet.
Management reporting and anomaly flags	Month-end and client reports are assembled by hand from several screens.	Flags duplicates, unreconciled items and unusual movements and drafts a summary for the accountant to review.	No verified figure for reporting. Xero-commissioned survey: practices self-report saving 8 hours a week with AI overall.

Before you start

Protect personal information. The Privacy Commissioner's guidance (OAIC) advises against entering personal information into public AI tools, and asks you to check whether a vendor can see or train on what you enter. Check whether the Privacy Act applies to your business, and tell customers when they are dealing with an AI. **Use a business or in-platform AI with a clear no-training position** for client financials, payroll and any tax file numbers, not a free public chatbot. **Keep a person accountable.** AI drafts and flags; the professional checks and signs. **Check your insurance.** Confirm with your broker how professional indemnity cover treats AI-assisted work.

Sources: ABS Business Characteristics Survey 2024-25 (via Cyber Daily, Jun 2026); MYOB Business Monitor Apr 2026 (via iTBrief); Xero practice survey, Sep 2026; Xero product announcements (iTBrief, Aug and Jul 2026); Dext customer stories; BizCover consulting survey 2025; OAIC guidance on commercially available AI products. Outcome figures marked vendor claim or company claim are the supplier's own and have not been independently verified. Survey figures reflect the businesses surveyed and may not match every firm.

Want to talk this through for your business?

Book a free 15-minute call. We'll look at your situation and give you a straight answer, with no jargon and no sales pitch.

Let's Chat

Opens the request form on our website. Free, no obligation.