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The Missing Architecture

Why firms struggle to explain how trusted advisors are made

Client Advisory Services (CAS) is moving traditional accounting work toward a more anticipatory model in which professionals help clients interpret change, weigh options, and act with confidence. This shift builds on the value equation established in the first CAS insight paper: technology can create capacity, but capability converts that capacity into foresight, judgment, and trusted guidance.[1]

That raises the next practical question. If firms want more trusted advisors, how are those advisors actually developed? Many firms can describe the destination but cannot explain the sequence of experiences that leads there. Courses, credentials, tenure, and client exposure all contribute. None is a development architecture on its own.

Rise2040 gives this challenge greater urgency. As intelligent systems change how work gets done, human judgment, trust, ethics, communication, and the ability to lead through complexity become more valuable.[2] Firms cannot assume those capabilities will simply emerge with time.

THE CENTRAL QUESTION

If the profession cannot explain how advisory capability develops, how much confidence should firms have in their plans to scale it?

Why familiar proxies are not enough

When firms assess advisory readiness, they often rely on visible proxies: completed courses, credentials, years of experience, promotions, or exposure to clients. These measures matter. But on their own, they do not show whether a professional can work through incomplete information, identify the business issue behind the numbers, explain trade-offs, and recommend a responsible next step.

Consider a technically strong senior accountant who can prepare a forecast and explain every variance. When the client asks what to do next, the senior hesitates. The analysis is sound, but the client still has no recommendation. Another course may add knowledge, a credential may confirm defined knowledge, and another year may add exposure. The senior may still be unsure which assumptions matter, how firmly to take a position, or how to communicate uncertainty without stepping beyond professional and ethical boundaries.

Advisory work brings technical knowledge together with business understanding, ethical judgment, digital fluency, and client communication when the stakes are real. Firms need to see how those capabilities work together in practice.

Experience is a container, not a model

Experience is often offered as the answer to how advisors develop. Yet professionals with similar tenure, credentials, and technical backgrounds can differ widely in their ability to guide a client.

Experience is a container that fills with time. Its value depends on what the professional observes, attempts, decides, owns, and revisits along the way.

A single assignment can create several developmental conditions. A manager might bring a senior into a client conversation, ask the senior to draft and defend a recommendation, then have that person present it and debrief the client's response. The work stays the same. The experience around it becomes more purposeful.

Automation raises the stakes. As routine work changes or disappears, firms may also lose the repetition, pattern recognition, and gradual exposure those assignments once provided. If the developmental value of that work remains unnamed, it may disappear with the task.

What makes experience developmental

Developmental experience follows a purposeful progression. Each element strengthens the others.

ELEMENT	WHAT IT LOOKS LIKE	WHY IT MATTERS
Exposure	Client situations with real stakes, beyond routine production work.	Connects technical work to decisions and consequences.
Observation	Experienced practitioners question assumptions, frame uncertainty, and stay within role boundaries.	Makes expert reasoning visible.
Practice	Professionals make and defend recommendations when the answer is not obvious.	Moves people from watching to doing.
Feedback	Review addresses reasoning, client impact, and judgment as well as technical accuracy.	Strengthens the next attempt.
Progression	Responsibility, ambiguity, and visibility increase as capability grows.	Builds judgment without treating exposure as readiness.
Reflection	Outcomes are revisited and learning is tested in a new situation.	Shows whether capability transfers.

A lens for the missing architecture

Four elements make the development problem easier to see. Together, they show where firms can look when experience does not produce advisory capability.

1 EXPERIENCE	2 PRACTICE	3 COACHING	4 EVIDENCE
Work that introduces meaningful client context, decisions, uncertainty, and consequences.	Repeated opportunities to frame issues, test assumptions, weigh options, and recommend action.	Timely guidance that makes reasoning visible and strengthens the next attempt.	Observable performance across situations that shows whether capability is ready to transfer.

The lens also shows where development breaks down. Experience without practice leaves professionals watching. Practice without coaching can reinforce weak habits. Coaching without evidence may build confidence before readiness. Evidence from one familiar setting says little about whether capability will transfer.

How firms can recognize readiness

Readiness becomes credible when leaders can see the work: how a professional reasons, responds, and acts when the answer is unclear.

A PROFESSIONAL READY TO ADVISE CAN	FIRMS CAN LOOK FOR EVIDENCE IN
Identify the business issue behind a financial result.	Realistic client simulations
Explain assumptions, uncertainty, and what would change the conclusion.	Supervised client engagements
Develop viable options and make the trade-offs clear.	Portfolio reviews
Recommend action within professional and ethical boundaries.	Structured debriefs after significant decisions
Respond constructively when challenged.	Performance across more than one client or situation
Recognize when to ask, recommend, or escalate.	The professional's explanation of the reasoning behind a recommendation

CAS makes the gap visible

This development gap is harder to ignore in CAS because the work sits close to client decisions. A team can deliver accurate financials and still fall short when the client needs help understanding what changed and deciding what to do next.

Transactional work offers visible completion points. The account is reconciled, the close is complete, or the report meets the standard. Advisory work asks more of the professional: find the issue that matters, account for uncertainty, and help the client make a better-informed decision.

The gap can appear in an ordinary review cycle. A preparer builds a forecast, a manager checks the formulas and flags a variance, and the file moves forward for approval. If no one asks what the client should do about the variance, the deliverable can pass on technical accuracy while the preparer misses the opportunity to practice the judgment advisory work requires.

What CAS leaders can examine now

The work itself can become a stronger development system when firms use it more intentionally. Three areas offer a practical starting point.

Map the experiences that matter

Identify the client situations and decisions professionals should encounter as responsibility grows, including the boundaries of their role and the ambiguity they will need to navigate. Then connect those experiences to formal learning.

Equip managers to coach reasoning

During review, ask how the professional reached the conclusion and which assumptions carry the most weight. Explore the alternatives considered and how the recommendation would be presented to the client. Make that conversation part of the work.

Look for evidence of transfer

Before treating someone as ready to advise, look for consistent performance across different clients and decisions. A single success rarely shows whether the capability will transfer.

Questions to carry forward

The development challenge is clear: the profession has a compelling picture of the trusted, anticipatory advisor, while the path from technical contribution to advisory judgment remains uneven and often implicit. The four-part lens gives firms a place to begin examining that path.

Four questions worth carrying forward

Which experiences in our current work genuinely build advisory judgment?	**Where has automation removed repetition or exposure that once supported development?**
Do managers have the time and tools to coach reasoning, not only review technical accuracy?	**What evidence would show that a professional can transfer advisory capability to a new situation?**

The next papers in this series will look more closely at the pieces of this missing architecture, from the experiences firms create to the evidence that shows whether capability can transfer. In the meantime, the most useful starting point may be to look at the work already happening and ask a harder question: what, exactly, are we teaching people to do?

THE CHALLENGE AHEAD

The profession knows what trusted advisory should look like. The work now is to make the path toward it visible and deliberate.

Sources

1. AICPA & CIMA. “Building the capabilities that create value: Preparing accounting and finance professionals for the next era of trusted advisory.” CAS Insight Paper.

2. AICPA & CIMA. “AICPA and CIMA Launch Rise2040: Shaping the Future of Finance and Accounting.” June 8, 2026.