



# 2025 WICPA BUSINESS & INDUSTRY SPRING CONFERENCE

YOUR SOURCE FOR KEY UPDATES & INSIGHTS ON TIMELY ISSUES

## HIGHLIGHTED TOPICS:



### ETHICAL AI PRACTICES: ENSURING RESPONSIBLE USE

Learn about the ethical implications of using generative AI and practical guidelines for mitigating them



### ECONOMIC & CAPITAL MARKET OUTLOOK

Review the current market environment and the 2025 economic outlook



### AI: THE CPAs GUIDE TO NAVIGATING THE NEW FRONTIER

Explore practical applications for research, learning, workflow automation, data analysis and more

THURSDAY, MARCH 20 | BROOKFIELD CONFERENCE CENTER & WICPA CPE LIVESTREAM

# 2025 WICPA BUSINESS & INDUSTRY SPRING CONFERENCE

## MATERIALS AT A GLANCE

The following materials are from the afternoon sessions of the 2025 WICPA Business & Industry Spring Conference held on Thursday, March 20, including:

- Creating & Leading Accountable Teams
- Ethical AI Practices: Ensuring Responsible Use

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\*based on 2020 Client Retention Rates

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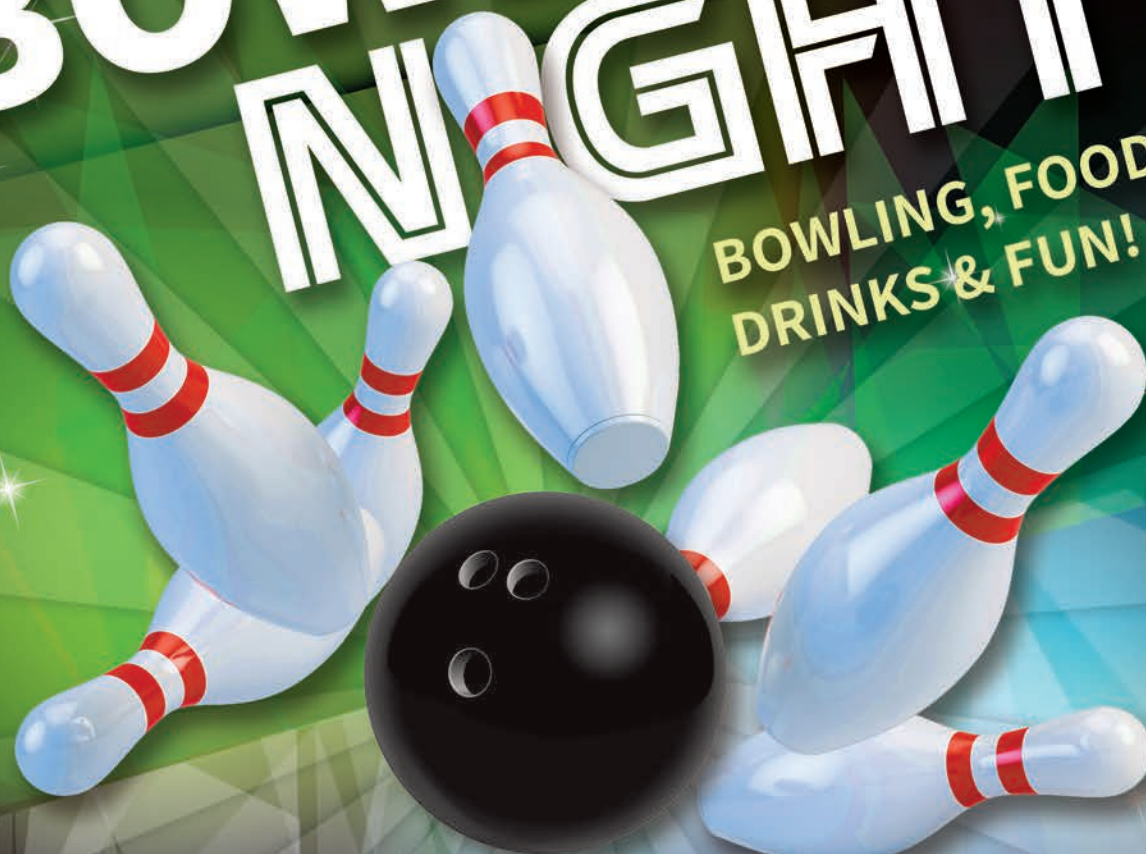
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12:55 – 1:55 p.m.

# Creating & Leading Accountable Teams

**Eric Coryell**, *President, Core Connections, LLC*



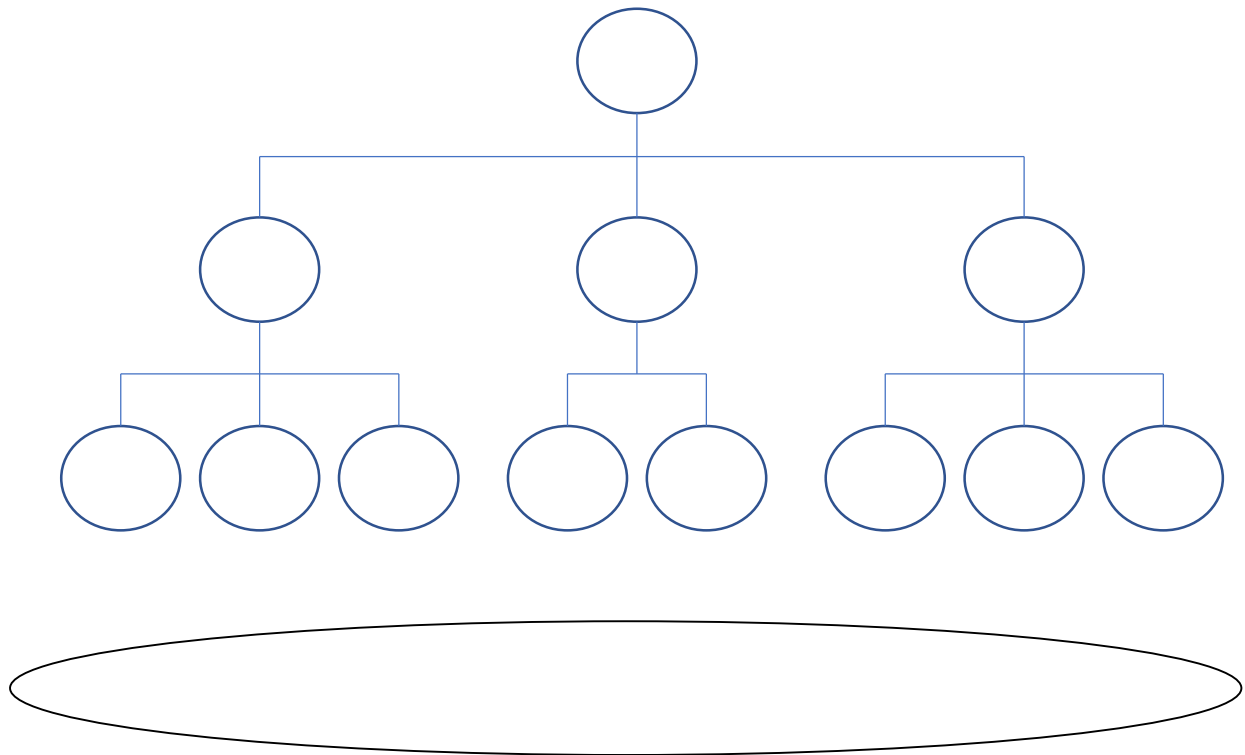
# Creating and Leading Accountable Teams



**Eric Coryell**  
**eric@accountableteams.com**  
**414-840-5704**



# ORG. STRUCTURE & ACCOUNTABILITY



**Accountable teams/individuals** take the necessary (different) actions to achieve the desired results that are *not* currently being obtained.

## **~ KEY TAKEAWAYS ~**

### **ORGANIZATIONAL STRUCTURE**

- The traditional hierarchical structure is created because it makes it easier for the leader to maintain control and manage accountability. Under this model, leadership assigns different accountabilities to different positions and it then becomes their job to tell their reports what to do and “hold them accountable” for doing it.
- By separating responsibilities and accountabilities into areas of expertise (e.g., departments or divisions), it also makes it easier for the leader to know where to go when the desired results aren’t being achieved.
- However, this structure is not designed consistently with the way work flows through an organization. The separate departmental accountabilities lead to silos and interpersonal friction.

### **HOLDING SOMEONE ACCOUNTABLE**

- The process of “holding someone accountable” involves setting clear expectations, making sure they have the tools and resources necessary to achieve those expectations, establishing metrics and goals, and then coaching, training, and motivating the employee until the desired results are delivered. Continued failure on the employee’s part invariably leads to some form of ultimatum from the leader and sometimes termination of that employee from that position.
- The notion of “holding people accountable,” however, is a myth. What it really translates to is “I (the leader) am taking the accountability from you, and I now have it.”

### **LEADER-LED ACCOUNTABILITY vs. TEAM ACCOUNTABILITY**

- There are two ways in which accountability can be managed in the organization: by the leader or by the team.
- If a leader manages the accountability, they have a higher level of control which helps them minimize their anxiety. However, they can also end up exhausted because so much is on them. Meanwhile, the team has less anxiety but ends up feeling unempowered.
- If the team manages the accountability, the leader loses control (and the feeling of importance) but ends up with more time and is no longer the constraint. Meanwhile the team has higher levels of anxiety that comes with having more accountability and responsibility, but is increasingly engaged and empowered.

### **PREREQUISITES FOR TEAM ACCOUNTABILITY**

- If you are going to have your teams manage a higher level of their accountability, then as a leader you have to become comfortable with losing *some* control.
- In addition, you have to require a higher level of adulthood from your employees. The good news is that most employees want to be adults they just need to be put in an environment that allows for it.

## BEST TEAM EXERCISE

A. What was the best team you have ever been a part of? \_\_\_\_\_

B. What made/makes that team so special?

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"To counteract fear and to make the individual strong to face whatever the future holds, there is nothing so important as a fully accepted belonging to a group whose fate has a positive meaning to them."

~ Kurt Lewin

"Reality always wins; your job is just to get in touch with it."

~ Wilford Bion



## CHARACTERISTICS OF FUNCTIONAL and ACCOUNTABLE TEAMS

### FUNCTIONAL TEAM REQUIREMENTS

- 1) Clear and fully accepted purpose. (Challenge question to ask your team “What do you think this team, as a team, is accountable for?”)
- 2) Measures that tell the team if that purpose is being achieved or not.
- 3) Competent people and capable processes.
- 4) High degree of *shared fate* (the *experience* of what happens to one, happens to all).

### ACCOUNTABLE TEAM REQUIREMENT

- 5) Deal with their *real issues* together. (A real issue is any issue that affects a team’s ability to achieve its purpose or goals.)

### ULTIMATE SUCCESS

- 6) Individual commitment to each other’s success (We > I).

Some examples of things you can do to build a shared fate on a team:

- a) Get the team, as a team, to become accountable to the teams’ set of metrics
- b) Move their workspaces next to each other
- c) Make the work meaningful to everyone
- d) Create a common enemy
- e) Shared negative consequence for failing (e.g., one person late for practice, everyone runs)
- f) Compensation (it can also inhibit it)
- g) Having difficult conversations together
- h) Going through tough situations can create shared fate (e.g. Covid)
- i) Cross training and equalizing work (e.g. the New Zealand All Blacks rugby team)
- j) Situations where “failure is not an option” creates a shared fate
- k) Dealing with real issues together as a team and less in one-on-one conversations
- l) Having to achieve really high expectations
- m) Making it hard to get on the team
- n) Shared set of values or doing something that is meaningful to everyone
- o) Pizza on Friday

## **~ KEY TAKEAWAYS ~**

### **NON-FUNCTIONAL vs. FUNCTIONAL vs. ACCOUNTABLE TEAMS**

- Teams fall into three categories: non-functional (also known as a work group), functional or accountable. Of these three, non-functional is by far the most common.
- You can best tell which category your team falls into by observing it during high pressure or high anxiety situations. A non-functional team will start to avoid their issues, talk behind each other's back, and will prioritize their own needs ahead of the team. Functional teams will avoid these behaviors but will often become very leader dependent to get them through the tough stuff. Accountable teams, on the other hand, will rise to the occasion, take ownership of their real issues, and work through them together. As a result, they will become stronger, more resilient, and better able to handle future challenges.

### **FUNCTIONAL TEAM**

- A functional team starts with a clear purpose. A team's purpose is defined by what the team is accountable for achieving. It is different than the company's purpose and the expectations that are set for the individual team members. A team must have a crystal-clear purpose in order to succeed and it is ultimately the responsibility of the leader to decide what the team is accountable for.
- The team must take ownership of the metrics which determine whether they are successfully achieving the team's purpose.
- In order for a team to function it must have competent people and capable processes: clearly defined roles and responsibilities, good communication, good problem solving, and clearly defined levels of authority around decision making.
- The engine that drives all teams is the existence of a real and meaningful shared fate. Without a meaningful shared fate, the team will break down under pressure. More importantly, the team members will not have the incentive to address their real issues together as individual success is not tied to team success.

### **ACCOUNTABLE TEAM**

- All that separates an accountable team from a functional team is that the team takes accountability for achieving the team results. In other words, when expectations are not being met, the team members start doing something different until the desired results are achieved. This is different than a functional team where it is typically the leader who steps in and takes the accountability.
- The degree to which a team deals with their real issues as a team is also the same degree that they will be an accountable team.
- Only when a team starts working through their real issues do they start to develop the trust and commitment to each other that will lead to high performance under even the most difficult circumstances.

### **REAL ISSUES**

- A real issue is any issue that affects a team's ability to achieve its purpose or goals.
- Most teams have issue stack (a build-up of real issues over time that have not been dealt with as a team).

# REAL ISSUES AND THE FEAR OF SEPARATION

## Bion's Theory of the Herd

- 1) Humans are pack animals.
- 2) Individual action is a myth. All action is taken within the context of a group.
- 3) Groups do not need to be present to influence an individual.
- 4) **Connection to a group is a requirement for human survival.**



## Implications of a Herd

- a) Individual behavior in a group setting is driven by our *fear of separation* from that team.
- b) Sometimes the fear is being physically separated from the team but more often it is fear of being mentally separated from the team (being deemed a non-team player, judged, thought less of, etc.).
- c) There is a one-to-one correlation between high levels of team performance and low levels of fear of separation (or high levels of psychological safety).
- d) Minimizing fear of separation can only be achieved by ensuring that the group is comfortable and effective at dealing with their real issues together.



## THE FIVE WAYS A TEAM CAN ADDRESS REAL ISSUES

- 1) \_\_\_\_\_  
Anxiety: \_\_\_\_\_ Fear of Separation: \_\_\_\_\_
- 2) \_\_\_\_\_  
Anxiety: \_\_\_\_\_ Fear of Separation: \_\_\_\_\_
- 3) \_\_\_\_\_  
Anxiety: \_\_\_\_\_ Fear of Separation: \_\_\_\_\_
- 4) \_\_\_\_\_  
Anxiety: \_\_\_\_\_ Fear of Separation: \_\_\_\_\_
- 5) \_\_\_\_\_  
Anxiety: \_\_\_\_\_ Fear of Separation: \_\_\_\_\_

**Pairing** takes place whenever an issue that affects the team's ability to achieve its purpose is addressed by anybody less than the full team. For today we will use a simplified definition, pairing takes place *whenever you talk negatively about someone and they are not present.*

"A confrontation is a search for a truth. When you confront someone, your job is to share your truth and to understand their truth. Together you can then arrive at a truth. The key is you can't go in assuming you already have the truth."

~ Pat Murray

3:30 – 4:30 p.m.

# Ethical AI Practices: Ensuring Responsible Use

**John Higgins, CPA, CITP**, *Strategic Technology Advisor,*  
*Higgins Advisory, LLC*

# Ethics AI Practices: Ensuring Responsible Use



Presented By  
John H. Higgins, CPA.CITP  
Rochester, Michigan



# Learning Goals



- Recognize the ethical dilemmas with AI applications that CPAs can encounter
- Identify practical guidelines for resolving these ethical dilemmas

# Presentation Outline

- [Why is This Important](#)
- [The Source of AI Usage Ethical Risks](#)
- [Review of the CPA Professional Ethics Framework](#)
- [AI Ethical Considerations for CPAs](#)
- [Guidelines for Using AI Ethically](#)
- [Developing an AI Usage Policy](#)
- [Wrap-up](#)

# WHY IS THIS IMPORTANT?





“AI will probably most likely lead to the end of the world, but in the meantime, there'll be great companies.”

Sam Altman  
CEO, OpenAI

“The new spring in AI is the most significant development in computing in my lifetime. Every month, there are stunning new applications and transformative new techniques. But such powerful tools also bring with them new questions and responsibilities.”

Sergey Brin

Co-founder Google

“What all of us have to do is to make sure we are using AI in a way that is for the benefit of humanity, not to the detriment of humanity.”

Tim Cook  
CEO, Apple



“Robots will be able to do everything better than us. I am not sure exactly what to do about this. This is really the scariest problem to me.”

Elon Musk

Founder, Tesla & SpaceX

# THE SOURCE OF AI USAGE ETHICAL RISKS



# The Three Levels of AI

Narrow AI aka Weak AI	General AI aka Strong AI	Super AI aka Artificial Super Intelligence
<ul style="list-style-type: none"><li>• Only form of AI that exists today</li><li>• Limited to a defined task</li><li>• Chatbots</li><li>• ChatGPT</li></ul>	<ul style="list-style-type: none"><li>• AGI – Artificial General Intelligence</li><li>• Exists in theory only</li><li>• Can accomplish new tasks without human training</li><li>• Intellectually on par with humans</li><li>• Current predictions are around 2030</li></ul>	<ul style="list-style-type: none"><li>• Exists in theory only</li><li>• Think / reason / learn / make judgements</li><li>• Cognitive abilities surpassing human beings</li><li>• Understand human feelings and feel emotions</li><li>• Develop own beliefs and desires</li><li>• No consensus prediction on arrival timeline</li></ul>

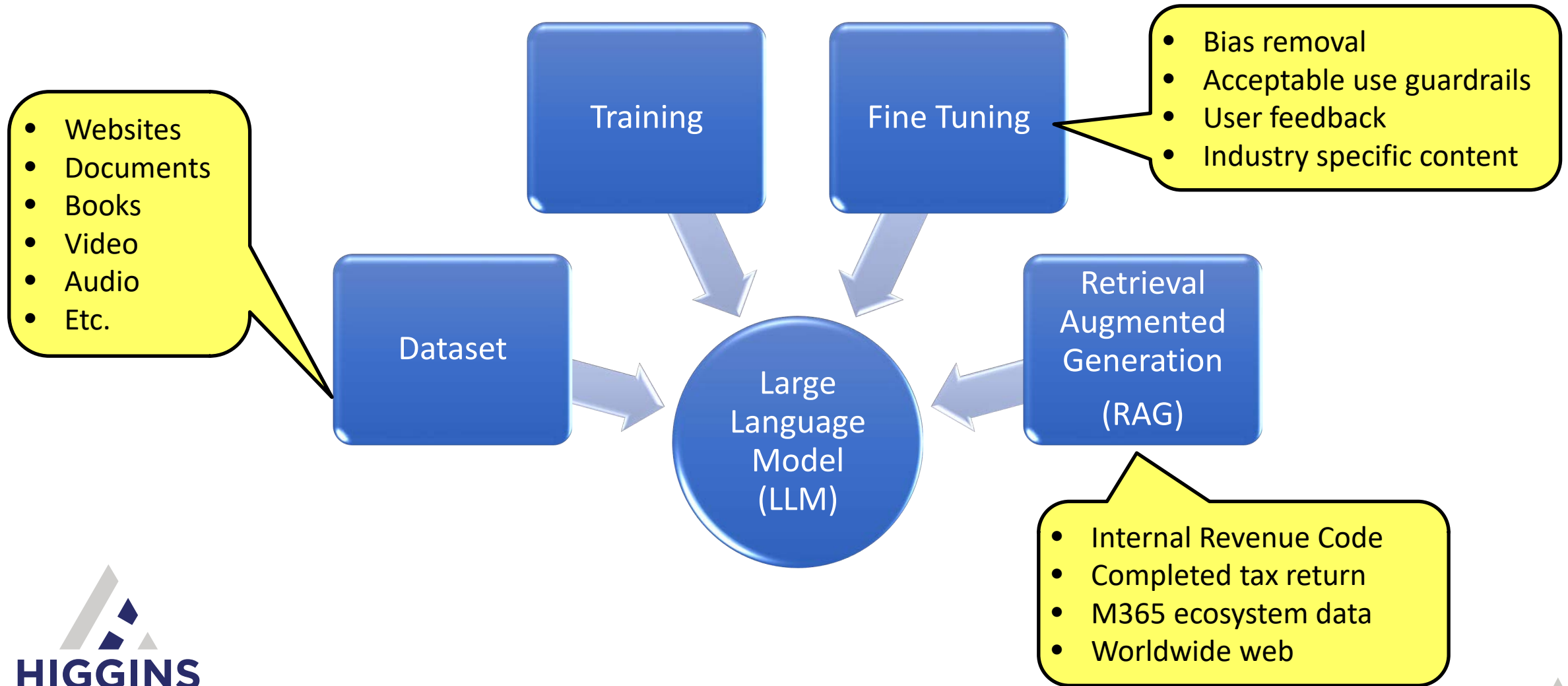
# A Simple Generative AI demo

- ***Prompt:*** What is AGI?
- ***Response:*** AGI stands for Artificial General Intelligence.
- ***Prompt:*** In the context of income taxes.
- ***Response:*** In the context of *income taxes*, AGI refers to *Adjusted Gross Income*.



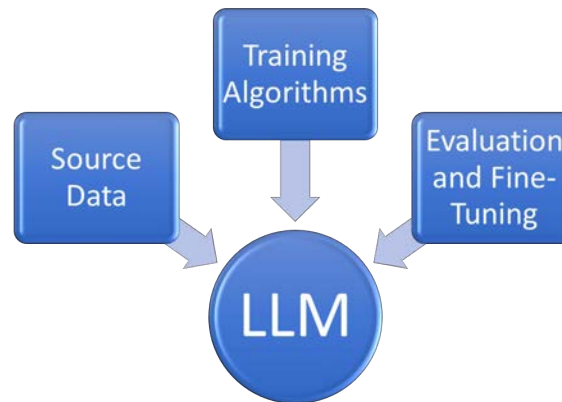


# Generative AI and Large Language Models



# LLM Source Data Risks

- AI application developer determines the source of the data
- The source data will have inherent biases
- Source data may have copyright issues



# Where does ChatGPT get the LLM data?



**You**

where does chatgpt llm get its data from



**ChatGPT**

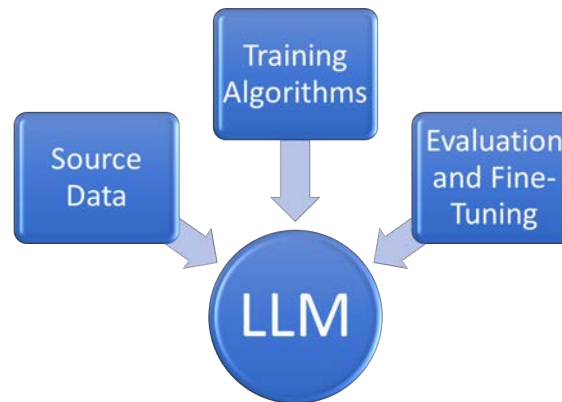
ChatGPT, as a large language model (LLM) developed by OpenAI, gets its data from a wide range of text-based sources. The data used for training includes:

1. **Books:** A diverse collection of books, covering a wide range of topics and genres.
2. **Websites:** Content from various websites, which can include articles, blogs, and other forms of online text.
3. **News Articles:** Information from news sources provides insights into current events, historical context, and journalistic perspectives.
4. **Educational Materials:** Texts from educational resources help in understanding academic and technical subjects.
5. **General Literature:** This can include fiction and non-fiction literature, contributing to the model's understanding of language, storytelling, and cultural contexts.

It's important to note that the training data is pre-processed to remove sensitive and inappropriate content to the best extent possible. Additionally, the model doesn't have real-time access to the internet or external databases; it generates responses based on the knowledge it acquired during its last training update, which was as of April 2023 in my case. This means that while ChatGPT can provide information on a vast array of topics, its knowledge is static and does not include events or developments that occurred after its last update.

# LLM Training Algorithm Risks

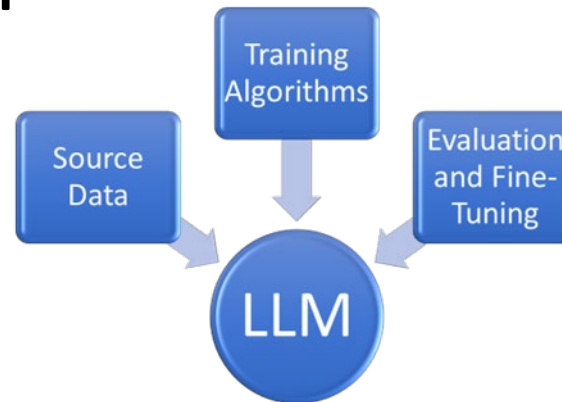
- AI application developer defines the algorithms that train the data
- Different weightings can be assigned to different classifications of data to remove / embed biases





# LLM Evaluation and Fine-tuning Risks

- AI application developer defines the parameters of the “guard rails” to exclude/prevent inappropriate data
- AI developer defines “acceptable use” policies for user prompts



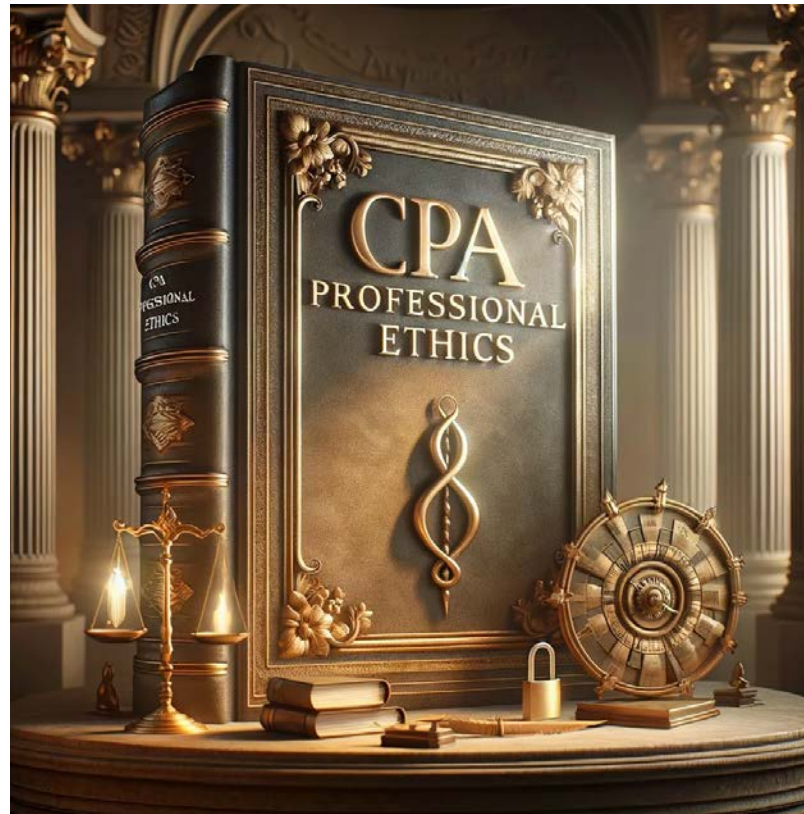
“Artificial intelligence is like electricity; it has application everywhere”

Andrew Ng  
Co-founder Google Brain



Generative AI for Everyone

# REVIEW OF THE CPA PROFESSIONAL ETHICS FRAMEWORK



# AICPA Code of Conduct

- Adopted by members of the AICPA
- Provides guidance and rules for CPAs in their performance of professional responsibilities
- Disciplinary proceedings for failure to comply



# Key Principles of Professional Conduct

- Act in the public interest
- Integrity
- Objectivity and Independence
- Due care



# Additional Regulatory Entities to Consider

- State Board of Accountancy
- SEC (Securities and Exchange Commission)
- PCAOB (Public Company Accounting Oversight Board)
- DOL (Department of Labor)
- GAO (Government Accountability Office)
- Federal, state and local taxing authorities

# White House Executive Order on AI



ChatGPT generated  
executive summary



OCTOBER 30, 2023

## Executive Order on the Safe, Secure, and Trustworthy Development and Use of Artificial Intelligence

 BRIEFING ROOM  PRESIDENTIAL ACTIONS

By the authority vested in me as President by the Constitution and the laws of the United States of America, it is hereby ordered as follows:

Section 1. Purpose. Artificial intelligence (AI) holds extraordinary potential for both promise and peril. Responsible AI use has the potential to help solve urgent challenges while making our world more prosperous, productive, innovative, and secure. At the same time, irresponsible use could exacerbate societal harms such as fraud, discrimination, bias, and disinformation; displace and disempower workers; stifle competition; and pose risks to national security. Harnessing AI for good and realizing its myriad benefits requires mitigating its substantial risks. This endeavor demands a society-wide effort that includes government, the private sector, academia, and civil society.



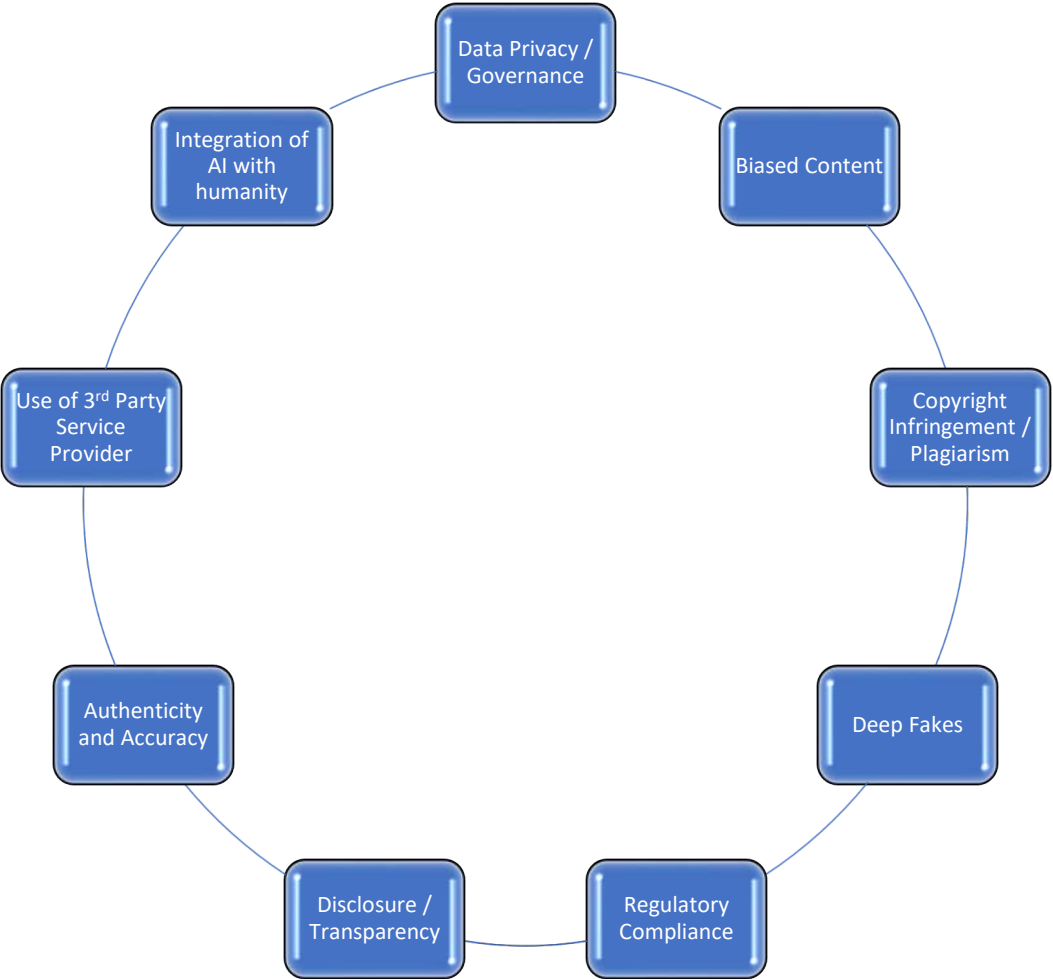
AI Worker Protection  
Guidelines

# AI ETHICAL CONSIDERATIONS FOR CPAS

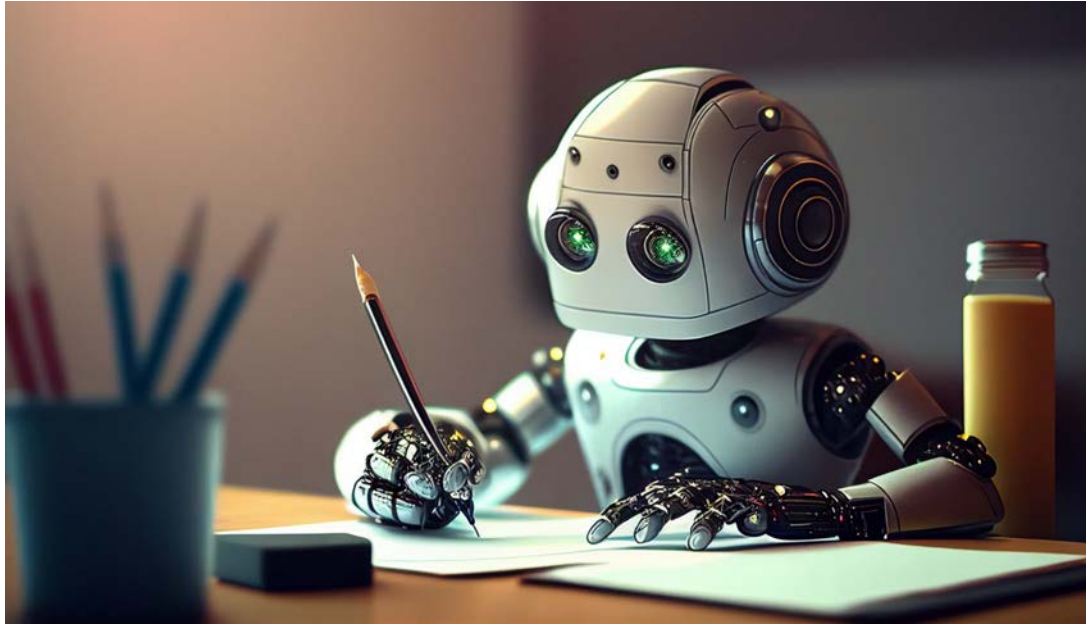




# AI Ethical Challenges and Risks for CPAs & CFOS



# Machines are getting more like humans



# Humans are getting more like machines



# Current Day Examples

- [Amelia](#)
- [ChatGPT](#)
- [HeyGen](#)
- [Figure 01](#)
- [Neuralink](#)

# GUIDELINES FOR USING AI ETHICALLY



# A Guide for Using AI Ethically

Establish an AI usage policy

Educate your staff on AI technology and associated risks

Prohibit submission of confidential and personally identifiable information (PII) into AI applications

Read and understand AI vendor data usage policies

Comply with applicable laws and regulations



# Build on the Basics

- Do not enter personally identifiable information
- Do not enter any confidential information that can be linked to an individual or entity
- Opt out of LLM using your data to train
- Control access to your AI app
- Be on the lookout for bias and hallucinations
- Independently verify facts and figures

# OpenAI Privacy and Usage Policy

- [OpenAI Privacy Policy](#)
- [OpenAI Usage Policy](#)

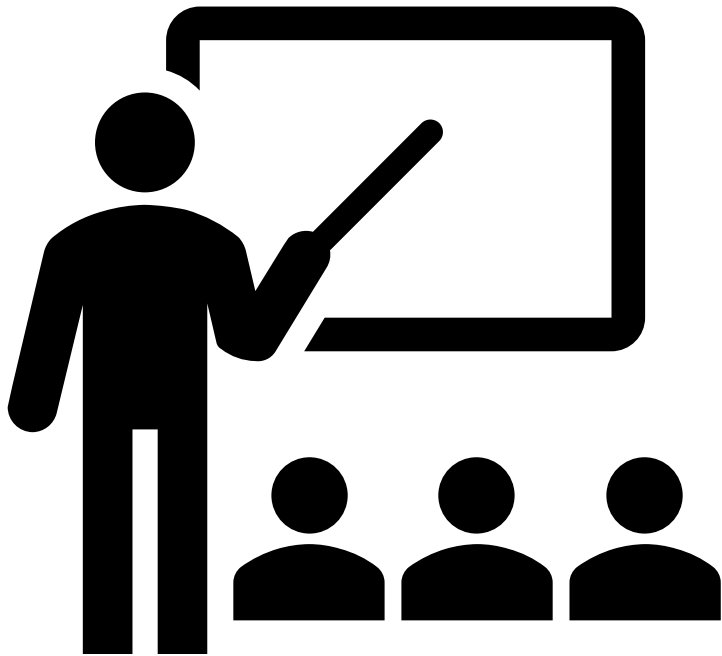


Sample ChatGPT usage policy for  
an accounting practice

# Additional Resources

- [Sample AI Usage policy from Microsoft Copilot](#)
- [Sample AI usage policy from workable.com](#)
- [CPA.com generative AI resource center](#)
- [Every company needs a corporate AI policy](#)

# WRAP-UP



# In Summary

- There are many ethical considerations when it comes to using AI technology
- Specific standards and regulations are currently limited
- Develop an AI usage policy for your organization
- Educate your staff on the risks of AI
- Stay tuned to regulatory developments and accounting standards
- Use your core ethics as your foundation!

# Questions ?





# Thank you!!!

Let's connect on LinkedIn →

