JETIR.ORG ISSN: 2349-5162 | ESTD Year : 2014 | Monthly Issue
JOURNAL OF EMERGING TECHNOLOGIES AND INNOVATIVE RESEARCH (JETIR)
An International Scholarly Open Access, Peer-reviewed, Refereed Journal

THE IMPACT OF ARTIFICIAL INTELLIGENCE ON ACCOUNTING AND FINANCE: A STUDY

[1]Dr. M. Malla Reddy
[1]Associate Professor of Commerce and ACoE S.R.R. Govt. Arts & Science College (A), Karimnagar, T.G.
Mobile: 9866974236 Email:mmreddydl@gmail.com

ABSTRACT
This study investigates the transformative impact of Artificial Intelligence (AI) on accounting and finance, with a focus on automation, decision-making, and operational efficiency. The primary objectives are to examine how AI is reshaping financial processes, to explore the challenges and ethical concerns arising from its adoption, and to recommend strategies for effective integration. AI technologies have automated routine tasks such as bookkeeping, data entry, and payroll, while also enhancing financial forecasting, fraud detection, and regulatory compliance through data-driven insights.Despite its benefits, AI adoption presents several challenges, including data privacy risks, algorithmic bias, transparency issues, workforce displacement, and high implementation costs—especially for small and medium-sized enterprises. Ethical concerns related to fairness, accountability, and the loss of human judgment are also critical.The study suggests strategic measures for successful AI integration, such as developing clear adoption road-maps, investing in employee training, upgrading digital infrastructure, and ensuring compliance with evolving regulatory frameworks. The findings highlight the importance of balancing technological innovation with ethical responsibility and human oversight.Overall, this research contributes to understanding AI's growing role in finance and accounting and underscores the need for future studies on long-term impacts and global best practices.

Keywords: Artificial Intelligence, Accounting, Finance, Ethics, Automation.

INTRODUCTION

In recent years, the integration of Artificial Intelligence (AI) into various industries has reshaped traditional processes, offering new levels of efficiency, accuracy, and strategic insight. Among the sectors most significantly affected are accounting and finance, where AI technologies are revolutionizing the way data is processed, analyzed, and utilized for decision-making. From automating routine bookkeeping tasks to enhancing fraud detection and financial forecasting, AI is not only improving operational efficiency but also enabling professionals to focus on higher-value activities.

This study explores the transformative impact of AI on the accounting and finance domains. It examines how AI-driven tools such as machine learning algorithms, natural language processing, and robotic process automation are being adopted by organizations, and assesses their influence on core financial functions including auditing, reporting, compliance, and risk management. Furthermore, the research investigates the challenges and ethical considerations surrounding AI adoption, such as data privacy, algorithmic bias, and the future of human employment in the sector.

By analyzing both current applications and emerging trends, this study aims to provide a comprehensive understanding of how AI is reshaping the accounting and finance landscape, and what this means for practitioners, regulators, and businesses moving forward.

Artificial Intelligence (AI)

Artificial Intelligence refers to the simulation of human intelligence in machines that are programmed to think and learn. According to Russell and Norvig (2016), AI is "the study of agents that receive percepts from the environment and perform actions" (p. 1). In the context of accounting and finance, AI encompasses a range of technologies, including machine learning, natural language processing, and robotic process automation, which can process large volumes of data, identify patterns, and support decision-making with minimal human intervention.

Accounting

Accounting is broadly defined as the systematic process of recording, measuring, and communicating information about financial transactions. As stated by the American Institute of Certified Public Accountants (AICPA), accounting is "the art of recording, classifying, and summarizing in a significant manner and in terms of money, transactions and events which are, in part at least, of a financial character, and interpreting the results thereof" (AICPA, 1970). The discipline plays a crucial role in providing stakeholders with reliable financial information to inform business decisions.

Finance

Finance involves the management, creation, and study of money, investments, and other financial instruments. According to Brealey, Myers, and Allen (2020), finance is "concerned with how individuals and institutions raise money and how they allocate it among different investments, taking into account the risks and returns" (p. 3). It encompasses a wide array of activities such as budgeting, forecasting, investing, and risk management, and is a critical function in both corporate and public sector settings.

REVIEW OF LITERATURE

Ghafar, Perwitasari, and Kurnia (2024) explore how AI technologies—such as machine learning, natural language processing, and predictive analytics—enhance global internal audit functions. The study highlights improvements in data analysis, anomaly detection, and audit accuracy, while noting challenges like data privacy, auditor skills gaps, and integration into existing frameworks.

Oleimat et al. (2025) examine AI's transformative role in financial reporting. Using a mixed-methods approach, the study finds that AI tools improve accuracy, timeliness, transparency, and compliance in financial reporting, though concerns remain about algorithmic bias and data privacy.

Daud, Kishan, and Azhar (2024) systematically review the ethical challenges of AI in accounting using the ADO model. They identify risks around transparency, bias, privacy, and accountability, recommending ethical frameworks, better governance, and professional education.

Baharom (2025) provides a critical review, showing that machine learning boosts fraud detection (up to 85% vs. 60% traditional) but audit professionals often struggle to shift into strategic roles. Costs, limited skepticism, and adoption gaps in smaller firms remain significant hurdles.

Zaini and Al-Ajeeli (2025) document productivity, accuracy, cost savings, and analytic improvements afforded by AI, while highlighting technical integration challenges, regulatory needs, and ethical concerns.

A recent empirical study from **Saudi Arabia (2024)** shows AI automates data entry and reconciliation, enhances decision-making and fraud detection, and can be paired with blockchain and cloud computing. Yet ethical, legal, and social challenges necessitate oversight and reskilling efforts.

A comprehensive review (2024) presents the rapid growth of AI in finance literature, with dominant applications in predictive systems, classification, early warning, big-data/text mining, and analytics.

Shadan and Islam (2025) address the emerging role of quantum computing in securing financial systems. They emphasize quantum-resistant cryptography and quantum key distribution (QKD) as vital future defenses for securing AI-powered accounting environments.

Wang and Wang (2025) assess reproducibility of large language models (e.g., GPT-3.5-turbo, GPT-4) across classification, sentiment analysis, summarization, and prediction tasks. They find LLMs maintain high consistency in straightforward tasks, though variability persists in complex cases—aggregation techniques can mitigate this.

Mirishli (2025) analyzes legal and compliance frameworks around AI in financial services. The study identifies risks such as algorithmic bias, data privacy violations, and systemic AI failures. It recommends adaptive regulations, collaboration between regulators and innovators, and technology-neutral policy design.

STATEMENT OF THE PROBLEMS

The rapid advancement and integration of Artificial Intelligence (AI) into accounting and finance have brought about significant transformations—automating routine tasks, enhancing fraud detection, and improving data analysis and decision-making (Zaini & Al-Ajeeli, 2025; Ghafar et al., 2024). While these technological developments promise greater efficiency and accuracy, they simultaneously raise critical concerns regarding ethical implications, regulatory gaps, workforce displacement, and the reliability of AI-generated outputs (Daud et al., 2024; Wang & Wang, 2025).

One major issue is the **lack of readiness among accounting professionals** to adapt to AI-driven tools, which threatens to widen the skill gap and reduce the strategic relevance of traditional accounting roles (Baharom, 2025). Furthermore, although AI systems can identify financial anomalies and forecast trends, they also present **risks of bias, lack of transparency, and over-reliance on algorithmic decisions**, which could undermine the integrity of financial reporting and auditing (Mirishli, 2025).

In addition, **regulatory frameworks have not evolved** at the same pace as AI technologies, leading to ambiguity in accountability and compliance responsibilities (Daud et al., 2024). Financial institutions and accounting firms are increasingly deploying AI without fully addressing its implications for data privacy, legal standards, and professional ethics (Oleimat et al., 2025). Therefore, there is a pressing need to investigate how AI is reshaping accounting and finance functions, what challenges it poses to professionals and institutions, and how these challenges can be effectively managed.

This study seeks to address these gaps by critically analyzing the benefits, limitations, and regulatory implications of AI in accounting and finance, while offering recommendations for sustainable and ethical implementation.

NEED AND IMPORTANCE OF THE STUDY

The increasing adoption of Artificial Intelligence (AI) in accounting and finance is reshaping traditional processes, offering improvements in accuracy, efficiency, and decision-making. However, this transformation also raises critical issues related to ethics, data privacy, regulatory compliance, and workforce readiness. This study is essential to understand the practical impacts of AI, identify the challenges it presents, and provide insights that can help professionals, organizations, and policymakers adapt effectively. By examining both the opportunities and risks, the study contributes to the responsible and informed integration of AI into the financial and accounting sectors.

OBJECTIVES OF THE STUDY

1. To examine the impact of Artificial Intelligence on Accounting and Financial processes.
2. To explore the challenges and ethical concerns associated with the adoption of AI in Accounting and Finance.
3. To suggest the strategies for adoption of Artificial Intelligence in accounting and finance.

RESEARCH METHODOLOGY

This study adopted a descriptive and analytical research design, aiming to explore the impact of Artificial Intelligence (AI) on accounting and finance practices. The research combines both qualitative and quantitative approaches to provide a comprehensive understanding of how AI is transforming these fields, the challenges it presents, and its broader implications. The study is mainly based on the secondary data that has been collected from various sources such as scholarly journals, industry reports, government publications, and case studies of companies implementing AI in their accounting and financial systems. This supports the literature review and provides context to interpret the primary data.

SCOPE OF THE STUDY

This research paper aims to explore the impact of Artificial Intelligence (AI) on the fields of accounting and finance, focusing on how AI technologies are transforming traditional practices, improving efficiency, and presenting new challenges and opportunities for professionals and organizations. The scope of the study encompasses both theoretical and practical dimensions of AI integration within these sectors. The current applications of AI in accounting and finance, including automation of routine tasks, predictive analytics, fraud detection, and financial forecasting. The effects of AI on the roles and responsibilities of accounting and finance professionals, including required skill sets and workforce implications. The advantages and limitations of adopting AI technologies in financial and accounting operations. The ethical, legal, and regulatory considerations surrounding the use of AI in these domains. Case studies and real-world examples to illustrate the impact and effectiveness of AI implementation in corporate and financial institutions.

IMPACT OF ARTIFICIAL INTELLIGENCE ON ACCOUNTING AND FINANCE

The rapid advancement of Artificial Intelligence (AI) is significantly transforming the fields of accounting and finance. By automating routine tasks, enhancing data analysis, and improving decision-making processes, AI is reshaping traditional practices and enabling professionals to focus on more strategic roles. From fraud detection and risk assessment to real-time financial reporting and predictive analytics, AI technologies are driving greater efficiency, accuracy, and insight. The impact of Artificial Intelligence on Accounting and Finance can be understood from the following points.

1. Automation of Routine Tasks

AI has significantly streamlined repetitive tasks such as bookkeeping, data entry, invoice processing, and payroll management. These processes, traditionally time-consuming and prone to human error, are now handled more efficiently through AI-powered systems.Example:*Intuit's QuickBooks* now uses AI agents to automate bookkeeping workflows, helping small businesses save up to 12 hours per month in manual tasks (Investor's Business Daily, 2025).AI bots like Xero's "Analytics Plus" and Sage Intacct also provide real-time insights and automate data matching, reconciliation, and report generation, enhancing operational efficiency (Damco Group, 2024).

2. Improved Financial Analysis and Forecasting

AI enhances financial forecasting by analyzing vast datasets to identify patterns, trends, and anomalies. This leads to better predictive analytics and more accurate budgeting and cash flow projections.Example: Deloitte's AI-powered forecasting platform can reduce forecasting errors by up to 30%, enabling CFOs to make data-driven decisions with confidence (Business Insider, 2025).Machine learning models can adjust for variables like market volatility, interest rates, and supply chain disruptions—factors often missed in traditional forecasting.

3. Fraud Detection and Risk Management

AI helps detect financial fraud in real time by monitoring transactions for anomalies, flagging suspicious behavior, and improving compliance with regulations.Example: Banks like JP Morgan Chase and HSBC use AI to detect fraudulent activities by analyzing millions of transactions per second and identifying unusual patterns (Wikipedia, 2024; Noon Dalton, 2024).AI also supports continuous auditing, replacing periodic manual audits with real-time, full-scale data evaluations, reducing risk exposure.

4. Tax Compliance and Regulatory Reporting

AI systems can automatically interpret tax regulations, prepare filings, and ensure compliance, reducing human error and avoiding penalties.Example:PwC utilizes its proprietary AI tax compliance tools to analyze large volumes of tax law data and client transactions, reducing preparation time and improving accuracy (Times of India, 2025).Additionally, AI tools assist companies in staying updated with changing financial reporting standards, such as IFRS and GAAP, without manual intervention.

5. Transformation of Accounting Roles

AI is reshaping the roles of finance professionals. Accountants are moving away from data entry roles to more strategic positions—focusing on advisory, interpretation, and decision-making.Example: At PwC, junior auditors now start with higher responsibility due to automation. Jenn Kosar (AI assurance leader) explained, "People are going to walk in the door and almost instantaneously become strategic contributors" (Times of India, 2025).This shift highlights the growing importance of analytical thinking, AI literacy, and strategic communication skills in accounting careers.

6. Cost Savings and Productivity Gains

Implementing AI leads to significant cost reductions and productivity improvements in finance functions.Example:RSM US LLP is investing $1 billion over three years in AI tools, reporting up to 80% efficiency gains in tasks such as tax documentation and audit workflows (Wall Street Journal, 2025).KPMG Australia also found that 76% of firms are already using AI in finance processes, with 89% planning full integration by 2027 (The Australian, 2024).

ISSUES AND CHALLENGES AND ETHICAL CONCERNS IN ADOPTION OF AI IN ACCOUNTING AND FINANCE

While AI promises numerous benefits for the accounting and finance sectors—including automation, improved accuracy, and real-time decision-making—its adoption also presents several **challenges** and **ethical dilemmas**. These issues must be understood and addressed to ensure responsible and effective implementation.

1. Data Privacy and Security Risks

AI systems require access to vast amounts of sensitive financial data, including customer transactions, payroll, tax records, and audit trails. This reliance increases the risk of data breaches, unauthorized access, and cyberattacks.*Example:* In 2022, financial firms experienced a 42% increase in cyberattacks linked to AI-powered platforms due to expanded attack surfaces (Noon Dalton, 2024).

Ethical concern: Maintaining the **confidentiality and integrity** of financial data is paramount. Mishandling can violate **client trust** and **legal regulations**, such as GDPR or SOX.

2. Algorithmic Bias and Discrimination

AI models are only as unbiased as the data used to train them. If historical data reflects biased decisions—such as discriminatory lending or hiring—the AI system may replicate or amplify those biases.*Example:* A machine learning tool trained on skewed audit data may disproportionately flag small businesses or minority-owned firms as high risk (arXiv.org, 2023).

Ethical concern: Algorithmic decisions must be **fair, transparent, and explainable**, especially when used in financial audits, credit scoring, or fraud detection.

3. Lack of Transparency (Black Box Problem)

Many AI systems operate as "black boxes," making decisions without clear explanations. This lack of **interpretability** poses a major issue in auditing and compliance, where accountability is crucial.*Example:* When auditors rely on AI tools to assess risk or material misstatements, they must understand the logic behind those decisions to meet professional standards (Damco Group, 2024).

Ethical concern: Stakeholders—clients, auditors, regulators—have the right to understand **how and why** a financial decision was made.

4. Workforce Displacement and Job Transformation

As AI automates tasks like ledger management, reconciliations, and tax preparation, there's concern over **job losses**, particularly for junior accountants and entry-level roles.According to the World Economic Forum, up to **30% of finance-related roles** may be impacted by automation by 2027 (Infosys BPM, 2024).

Ethical concern: Organizations have a responsibility to **reskill** affected workers and ensure **equitable access** to AI-enhanced roles.

5. High Implementation Costs and Technical Complexity

Adopting AI requires significant **financial investment** in infrastructure, software, integration, and training. Small and mid-sized firms may struggle with the initial cost and **technical expertise** required.*Example:* While Big Four firms like PwC and Deloitte invest billions in AI tools, smaller firms cite lack of funding as a barrier to adoption (Wall Street Journal, 2025).

Ethical concern: This may create an **uneven playing field** where only large firms benefit from AI, potentially widening economic gaps in the industry.

6. Regulatory and Legal Uncertainty

There is currently no unified regulatory framework for the use of AI in financial reporting or audits. This creates uncertainty for companies trying to stay compliant.*Example:* Inconsistent guidance across jurisdictions (e.g., U.S. SEC vs. EU AI Act) complicates global implementation strategies (Business Insider, 2025).

Ethical concern: Until regulations catch up, companies must self-govern responsibly—balancing innovation with caution.

7. Over-dependence on AI and Loss of Human Judgment

Excessive reliance on AI may erode **critical thinking** and **professional skepticism**, particularly in areas like auditing and financial advising where human insight is essential.*Example:* A 2024 study found that auditors relying heavily on AI tools were **more likely to miss subtle fraud indicators** that the AI had not been trained to detect (Tech Mahindra, 2024).

Ethical concern: Human oversight must remain central to financial decision-making, even with advanced AI tools.

STRATEGIES FOR ADOPTION OF ARTIFICIAL INTELLIGENCE IN ACCOUNTING AND FINANCE

The successful adoption of Artificial Intelligence (AI) in accounting and finance requires a multi-faceted approach, addressing technological, human, and strategic dimensions. The following strategies provide a structured framework for professionals and institutions to integrate AI effectively into accounting and finance functions:

1. Establish a Clear AI Adoption Roadmap

Organizations should begin by creating a comprehensive AI strategy that aligns with their business objectives. This includes:

- Identifying use cases (e.g., automated bookkeeping, fraud detection, financial forecasting).
- Assessing current digital capabilities and data maturity.
- Setting realistic timelines and measurable outcomes for AI implementation.

2. Invest in Skills Development and Training

To ensure the workforce is prepared for AI integration, institutions must:

- Provide ongoing training in AI, data analytics, and digital tools relevant to accounting and finance.
- Encourage interdisciplinary learning, combining knowledge of finance with basic understanding of AI and machine learning concepts.
- Partner with academic and professional bodies for certification programs and workshops.

3. Upgrade Technological Infrastructure

AI adoption requires a robust and scalable digital environment. Key steps include:

- Transitioning from legacy systems to cloud-based and AI-compatible platforms.
- Ensuring data quality, standardization, and integration across financial systems.
- Implementing secure and compliant data management practices.

4. Start with Pilot Projects

Organizations should initiate AI integration with small-scale pilot projects to:

- Test the effectiveness of AI tools in specific accounting or finance functions (e.g., invoice processing or predictive analytics).
- Evaluate return on investment (ROI) and operational impact.
- Build internal confidence and gather lessons for wider implementation.

5. Ensure Ethical and Regulatory Compliance

Ethical governance and compliance are critical in financial AI systems. Strategies include:

- Adhering to regulatory guidelines on AI use (e.g., GDPR, financial reporting standards).
- Incorporating explainability, transparency, and bias mitigation into AI models.
- Establishing internal oversight bodies or ethics committees to monitor AI practices.

6. Foster a Culture of Innovation and Change Management

AI adoption involves a cultural shift. Institutions should:

- Promote a mindset that views AI as a tool for enhancement, not replacement.
- Communicate the benefits and address employee concerns proactively.
- Recognize and reward innovation in the use of AI within accounting and finance teams.

7. Collaborate with Technology Partners and FinTechs

External collaboration can accelerate AI integration. Strategies include:

- Partnering with AI solution providers, FinTech startups, and consulting firms.
- Leveraging software-as-a-service (SaaS) platforms for scalable AI deployment.
- Participating in industry consortiums for shared learning and innovation.

8. Monitor and Evaluate AI Performance

Post-adoption, continuous evaluation is essential. Organizations should:

- Define key performance indicators (KPIs) specific to AI-driven processes.
- Use dashboards and reporting tools to monitor outcomes in real time.
- Iterate and improve AI models based on feedback and performance data.

CONCLUSION

The integration of Artificial Intelligence (AI) into accounting and finance has emerged as a transformative force, reshaping traditional processes and redefining the roles of professionals within the industry. The findings reveal a dynamic landscape where AI delivers significant value—through automation of routine tasks, enhanced financial forecasting, real-time fraud detection, improved tax compliance, and strategic role transformation. These innovations are contributing to increased efficiency, cost savings, and more insightful decision-making across the sector.However, this transformation is not without its challenges. Ethical concerns such as data privacy, algorithmic bias, and lack of transparency must be carefully addressed to avoid undermining trust and regulatory compliance. Furthermore, workforce displacement, high implementation costs, and regulatory uncertainty underscore the need for thoughtful, responsible integration. Organizations must strike a balance between technological advancement and human oversight to preserve the integrity of financial judgment.

To navigate this evolving terrain, the study recommends a comprehensive approach to AI adoption—anchored in strategic planning, skill development, infrastructure modernization, and ethical governance. Pilot projects, continuous performance monitoring, and collaborative innovation with tech partners are crucial to building scalable and sustainable AI frameworks. Importantly, fostering a culture of adaptability and responsible innovation will empower accounting and finance professionals to harness AI not as a threat, but as a catalyst for value creation.

In conclusion, while AI introduces complexity and disruption, it also offers unprecedented opportunities for advancement in accounting and finance. By aligning technological adoption with ethical principles and strategic foresight, stakeholders can ensure that AI serves as a powerful enabler of progress—driving accuracy, efficiency, and informed decision-making in a rapidly evolving financial world.

LIMITATIONS AND SCOPE FOR FURTHER STUDY

This study on *The Impact of Artificial Intelligence on Accounting and Finance* presents valuable insights into AI's role in automating tasks, enhancing financial analysis, and reshaping professional roles. However, it faces several limitations. The rapid evolution of AI means some recent technologies, like generative AI, may not be fully captured. The study relies heavily on secondary data, lacks empirical evidence, and primarily focuses on large firms in developed markets. Ethical concerns are addressed conceptually, not through real-world case studies, and the research adopts a short-term outlook, leaving long-term impacts under-explored.

To address these gaps, future research should consider longitudinal studies to track AI adoption over time, especially within SMEs and developing economies. Quantitative assessments of AI’s efficiency gains and workforce impacts are needed, along with studies on ethical governance and regulatory frameworks. Further exploration into human-AI collaboration and the evolving nature of accounting standards and audit methodologies will also be essential for understanding AI’s full implications on the financial profession.

REFERENCES:

[1] AICPA. (1970). *Accounting terminology bulletin no. 1: Review and résumé*. American Institute of Certified Public Accountants.

[2] Baharom, N. (2025). The role of machine learning in modern auditing: Opportunities and professional challenges. *Journal of Accounting Innovation*, 22(1), 45–61.

[3] Brealey, R. A., Myers, S. C., & Allen, F. (2020). *Principles of corporate finance* (13th ed.). McGraw-Hill Education.

[4] Business Insider. (2025). *AI and regulatory confusion in financial reporting*. https://www.businessinsider.com

[5] Daud, N., Kishan, A., & Azhar, R. (2024). Ethical implications of AI in accounting: A systematic review using the ADO framework. *Ethics in Business and Technology Journal*, 18(3), 205–223.

[6] Damco Group. (2024). *AI applications in accounting and audit automation*. https://www.damcogroup.com

[7] Ghafar, M., Perwitasari, H., & Kurnia, M. (2024). AI integration in internal audit: A global perspective. *International Journal of Auditing Technology*, 12(2), 88–104.

[8] Infosys BPM. (2024). *AI and job transformation in the finance sector*. https://www.infosysbpm.com

[9] Investor’s Business Daily. (2025). *How AI is reshaping bookkeeping for small businesses*. https://www.investors.com

[10] Mirishli, N. (2025). AI, law, and compliance in financial services: Policy challenges and recommendations. *Journal of Financial Regulation and Ethics*, 7(1), 15–34.

[11] Noon Dalton. (2024). *Cybersecurity risks in AI-powered finance platforms*. https://www.noondalton.com

[12] Oleimat, A., Younis, R., Al-Hussein, S., & Musa, A. (2025). AI in financial reporting: Enhancing accuracy and compliance. *Middle East Journal of Financial Studies*, 10(2), 119–136.

[13] Russell, S., & Norvig, P. (2016). *Artificial intelligence: A modern approach* (3rd ed.). Pearson Education.

[14] Shadan, F., & Islam, M. N. (2025). Quantum computing and AI: Securing the future of finance. *Quantum Finance Review*, 1(1), 1–18.

[15] Tech Mahindra. (2024). *Human oversight and fraud detection in AI-auditing environments*. https://www.techmahindra.com

[16] The Australian. (2024). *AI adoption in Australian finance firms*. https://www.theaustralian.com.au

[17] Times of India. (2025). *AI is changing accounting careers, says PwC leader*. https://www.timesofindia.indiatimes.com

[18] Wall Street Journal. (2025). *RSM invests $1 billion in AI: Finance productivity soars*. https://www.wsj.com

[19] Wang, Z., & Wang, H. (2025). Evaluating reproducibility in large language models for financial NLP tasks. *Journal of Artificial Intelligence Research and Applications*, 11(1), 35–52.

[20] Wikipedia. (2024). *AI in banking fraud detection*. https://en.wikipedia.org/wiki/AI_in_banking

[21] Zaini, H., & Al-Ajeeli, S. (2025). Productivity and ethics in AI-powered accounting: A regional study. *Arab Journal of Accounting and Finance*, 9(3), 89–105.