Dhana : Jurnal Akuntansi
E-ISSN : 3047-0803
Vol.2, No.2, June 2025
DOI : https://doi.org/10.62872/hyrypj41

The Impact of Using Artificial Intelligence In The Process of Preparing Financial Statements

Dwi Siyamsih[1], Eko Cahyo Mayndarto[2]

[1]Universitas Islam Negeri Sulthan Thaha Saifuddin Jambi
Jambi, 36361, Indonesia
[2] Universitas Tama Jagakarsa
South Jakarta City, 12530, Indonesia

Article history:
Received: 2025-06-03
Revised: 2025-06-15
Accepted: 2025-06-28

✉ Corresponding Author:
Name author: Dwi Siyamsih
E-mail: dwisiyamsih@gmail.com

Abstract

This study explores the impact of Artificial Intelligence (AI) on the preparation of financial statements and its influence on the quality of financial reporting. The research applies a quantitative descriptive-explanatory method, using a purposive sampling technique involving 60 accounting and finance professionals from organizations that implement AI-based systems in their reporting processes. Data were collected through structured questionnaires and analyzed using multiple linear regression to examine the relationship between AI usage and the quality of financial statements, measured through indicators such as reliability, relevance, and comparability. The findings show that AI has a positive and statistically significant effect on financial reporting quality. This indicates that greater integration of AI tools in accounting processes can enhance the accuracy, consistency, and decision-usefulness of financial information. The results not only confirm the practical benefits of AI in streamlining financial tasks but also contribute to the theoretical understanding of how digital technologies are reshaping the foundations of accounting practices. By positioning AI as a transformative force in the evolution of financial reporting theory, this study provides a basis for future research to explore the broader implications of AI adoption, particularly in areas such as audit automation, ethical standards, and the development of digital accounting frameworks.

Keywords: Artificial_Intelligence; Accounting_Efficiency; Preparation of Financial Statements
JEL Classification: M40, M41, M48

1. Introduction

In recent decades, the world has entered the era of industrial revolution 4.0 and is moving towards industry 5.0 (Raja Santhi & Muthuswamy, 2023), characterized by the integration of advanced digital technologies such as the Internet of Things (IoT), Big Data, and Artificial Intelligence (AI) into various aspects of life and business (Mallikarjuna Paramesha et al., 2024; Rane, 2023). This development has also changed the way companies manage their operations, including in finance and accounting. Companies are no longer only required to be able to record and report financial transactions manually or conventionally, but are also required to present accurate, relevant and timely financial information to support strategic decision making (Andi Arifwangsa Adiningrat et al., 2023). Financial statements play a central role as a means of communicating company financial information to various parties (Gardi et al., 2021). For internal management, this report provides a basis for planning, controlling, and evaluating business performance (Mio et al., 2022). Meanwhile, for external parties such as investors, creditors, and tax authorities, financial statements are the main source in assessing the health and business prospects of an entity (Olayinka, 2022). As the complexity of business transactions increases and the volume of data that must be processed, the need for efficiency and accuracy in the process of preparing financial statements becomes increasingly urgent (Adedoyin Tolulope Oyewole et al., 2024). In this context, technological innovation is one of the main answers to the challenge of efficiency and accuracy. Technology allows financial processes to be carried out more quickly,

automatically, and with minimal errors (Spring et al., 2022). Therefore, the application of digital technology in the preparation of financial statements is no longer just an option, but a strategic necessity that must be accommodated by companies to maintain their competitive advantage in the midst of a dynamic and data-driven business environment.

Along with the advancement of digital technology, Artificial Intelligence (AI) is starting to play an important role in the modern accounting world (Bose et al., 2023). In general, AI can be defined as the ability of computer systems to perform tasks that previously required human intelligence, such as recognizing patterns, learning from data, and making decisions automatically (Strielkowski et al., 2023). In the context of accounting and finance, AI has great potential to improve efficiency through process automation, predictive analytics capabilities, and processing large amounts of big data quickly and accurately (Rahmani et al., 2021). The implementation of AI in accounting practices has been seen in various forms. One example is automated bookkeeping, where financial transactions can be recorded in real-time without human intervention, thus reducing the risk of input errors (Li et al., 2025). In addition, AI is also able to detect anomalies or irregularities in financial data that could potentially indicate fraud or recording errors (Ganapathy, 2024). Even in the process of preparing financial statements, AI can integrate and analyze data from various information systems to produce comprehensive reports that comply with financial reporting standards (Adekunle et al., 2023). Thus, the presence of AI not only speeds up the work process, but also improves the accuracy, reliability, and transparency of the financial information presented.

The utilization of Artificial Intelligence in the process of preparing financial statements brings a number of significant positive impacts to the world of accounting. One of the main advantages is time and cost efficiency. With AI's ability to automate various routine processes such as transaction recording, account classification, and journal and final report generation, companies can save human resources and drastically speed up the financial reporting cycle. Processes that used to take days can now be completed in minutes, allowing companies to allocate time and energy to other strategic activities. In addition, the application of AI also contributes to minimizing human error, which often occurs in manual recording or conventional data input. AI algorithms designed with multiple validation systems and the ability to learn from historical mistakes are able to produce more accurate and consistent financial reports (Oguntibeju, 2024). In fact, AI is capable of detecting discrepancies or irregularities that may escape human scrutiny (Nogales et al., 2024). Another important advantage is AI's ability to present financial data quickly and in real-time (Bi et al., 2024). In a dynamic business environment, the need for up-to-date financial information is critical to support timely decision-making. With AI integration, management can monitor the company's financial condition directly through interactive dashboards, enabling faster response to changing business situations. Overall, AI acts as a catalyst for digital transformation in financial reporting that is more adaptive, responsive, and high value-added (Lee et al., 2022).

Despite the widespread implementation of AI in accounting at the global level, there is still relatively limited research that specifically addresses the real impact of its use in the process of preparing financial statements in Indonesia. Most existing studies are still conceptual or focus on the technology aspect in general, without examining in depth how AI affects the quality, efficiency and reliability of financial statements in local practices. In fact, the operational context, digital infrastructure readiness, and the level of technological literacy in the Indonesian business environment have their own characteristics that can affect the effectiveness of AI implementation (Bachtiar, 2025). Therefore, it is important to conduct a comprehensive evaluation of the impact of using AI in the preparation of financial statements, both in terms of benefits and challenges faced. This research is expected to make an empirical contribution in understanding the extent to which AI has changed the financial reporting process, as well as assist companies and accounting practitioners in formulating optimal, efficient, and responsible technology implementation strategies. In addition, the findings of this study can serve as input for policy makers and educational institutions in designing regulations and curricula that are aligned with the needs of digital transformation in finance and accounting.

This study aims to comprehensively examine the impact of using Artificial Intelligence in the process of preparing financial statements. The focus of the study covers various aspects, ranging from the benefits offered by AI such as efficiency, accuracy, and speed of information presentation, to the challenges that may arise such as dependence on the system, limited human resources, and ethical and data security issues. In addition, this study also seeks to understand how the application of AI affects the quality of the financial information produced, both in terms of reliability, relevance, and comparability. Although research on AI integration in accounting has been widely conducted in global contexts, empirical studies that specifically analyze the impact of AI adoption on the quality of financial reporting within Indonesian companies remain limited. Therefore, this research seeks to fill that gap by providing contextualized findings based on data collected from financial professionals in Indonesia. With this approach, it is hoped that the research can provide a more complete and locally relevant picture of the implications of using AI in modern accounting

practices, while also encouraging further discussion on the preparedness of accounting organizations and professions in the face of digital transformation.

2. Method, Data, and Analysis

The research method used in this study is associative quantitative with a survey approach. This study aims to examine the relationship between the use of Artificial Intelligence (AI) in the process of preparing financial statements and the quality of the reports produced. The study population includes accountants, financial staff, and financial managers in companies that have implemented AI technology in their accounting activities. The sample was drawn purposively by considering the criteria of active use of AI in the preparation of financial statements. A total of 60 respondents participated in this study, representing professionals who met the specified criteria. Data were collected through a questionnaire that was developed based on variable indicators of AI usage and financial statement quality, using a Likert scale of 1-5 to measure respondents' perceptions. Prior to analysis, the instruments were tested for validity and reliability to ensure data quality. Data were analyzed using descriptive statistics to describe the characteristics of respondents and research variables, as well as correlation and regression tests to examine the relationship between AI usage and financial statement quality. With this method, it is expected that the study can provide a strong empirical picture of the impact of AI in the practice of preparing financial statements in companies. The collected data were analyzed using multiple linear regression analysis to determine the extent to which AI usage affects the quality of financial statements. All statistical analyses were conducted using SPSS software to ensure accurate processing and interpretation of the quantitative data.

Table 1. Questionnaire Grid

Variable	Dimensions	Statement Number
Use of AI	Frequency of AI use	1, 2
	Degree of process automation	3, 4
	AI analytic capabilities	5, 6
	Pendentex anomaly	7
Financial Statement Quality	Accuracy of report data	8, 9
	Timeliness of report presentation	10
	Relevance of information	11
	Ease of report interpretation	12

3. Results

Respondents in this study consisted of various professions directly involved in the process of preparing financial statements, including accountants, finance staff, and financial managers. The majority of respondents have work experience in accounting and finance for more than three years, so they are considered to have sufficient understanding of the financial reporting process and the application of Artificial Intelligence (AI) technology. In terms of frequency of AI use, most respondents reported using the technology regularly, both in bookkeeping automation and financial data analysis, reflecting a high level of technology adaptation in their companies.

Table 2. Respondent Description

Categories	Frequency	Percentage (%)
Respondent's Position		
Accountant	30	50
Finance Staff	18	30
Finance Manager	12	20
Work Experience		
< 1 year	5	8.3
1 - 3 years	12	20
> 3 years	43	71.7
AI Frequency of Use		
Rarely (less than 1x/week)	7	11.7
Occasionally (1-3x/week)	20	33.3
Routine (more than 3x/week)	33	55

Source: Researchers' analysis

The following table presents the results of descriptive analysis for each indicator in the AI Usage and Financial Statement Quality variables, which includes the mean, standard deviation, and validity and reliability test results to ensure the quality of the research instruments.

Table 3. Validity and Reliability Test

Variable	Dimension	Indicator	Mean	Std. Deviasi	Validitas	Reliabilitas
Use of AI	Frequency of AI use	PA.1	3,56	1,194	0,781	0,826
		PA.2	3,73	1,135	0,872	
	Degree of process automation	PA.3	3,45	1,123	0,731	
		PA.4	3,68	1,278	0,704	

	AI analytic capabilities	PA.5	3,52	1,091	0,851	
		PA.6	3,58	1,022	0,866	
	Pendentex anomaly	PA.7	3,87	1,226	0,783	
Financial Statement Quality	Accuracy of report data	KLK.1	3,98	1,000	0,877	0,883
		KLK.2	3,87	1,187	0,736	
	Timeliness of report presentation	KLK.3	3,93	1,136	0,725	
	Relevance of information	KLK.4	3,62	1,178	0,802	
	Ease of report interpretation	KLK.5	3,43	1,244	0,775	

Source: Researchers' analysis

Based on the table above, all indicators in the variable Use of AI and Quality of Financial Statements have an average (mean) value above 3, which indicates that respondents' perceptions tend to be positive towards the application of AI and the quality of the resulting financial statements. The indicator with the highest mean value is in the anomaly detection dimension (PA.7), which is 3.87, indicating that AI is very helpful in identifying irregularities in financial data. On the other hand, the indicator for ease of report interpretation (KLK.5) recorded the lowest mean score of 3.43, indicating that even though reports are generated with the help of AI, there are still challenges in understanding or interpreting the information presented. All indicators have validity values above 0.7, indicating that each questionnaire item is considered valid. In addition, the reliability of each variable is also above the minimum limit of 0.7, namely 0.826 for AI Usage and 0.883 for Financial Statement Quality, which indicates that the research instrument is reliable and consistent.

To determine how much influence the use of Artificial Intelligence (AI) has on the quality of financial statements, a simple linear regression analysis was conducted. This analysis aims to measure the functional relationship between the independent variable, the use of AI, and the dependent variable, the quality of financial statements. Using data from questionnaires that have been tested for validity and reliability, this simple regression equation provides a quantitative picture of the direction and strength of AI's influence in the context of preparing accurate, timely, relevant, and easy-to-interpret financial statements. This stage is important to statistically answer the problem formulation and test the hypothesis in the research.

$$Y = 6{,}190 + 0{,}615 \text{ Financial Statement Quality}$$

Based on the results of simple linear regression analysis, where Y is the dependent variable, namely the Quality of Financial Statements, and X is the independent variable, namely the Use of AI. The constant of 6.190 indicates that if there is no use of AI (X = 0), then the basic value of the quality of financial statements is at 6.190. The regression coefficient of 0.615 indicates that each one unit increase in the use of AI will increase the quality of financial statements by 0.615 units. This coefficient is positive, which means that the relationship between the use of AI and the quality of financial statements is unidirectional: the higher the utilization of AI in the process of preparing financial statements, the better the quality of the resulting financial statements. This finding supports the hypothesis that the use of AI-based technology makes a positive contribution to the accuracy, timeliness, relevance, and ease of interpretation of financial statements.

After recognizing the positive relationship between the use of AI and the quality of financial statements through a simple regression equation, the next step is to conduct a t test. This test aims to test the significance of the effect of the independent variable partially on the dependent variable, in this case to determine whether the use of AI has a real effect on the quality of financial statements. In other words, the t test will determine whether the regression coefficient obtained is statistically different from zero, so that it can be used as a basis for accepting or rejecting the research hypothesis.

Table 4. T-test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.190	1.844		3.356	.001
	Financial Statement Quality	.615	.035	.918	17.594	.000

a. Dependent Variable: Financial Statement Quality

Source: Researchers' analysis

Based on the t test results shown in the table, it is known that the Financial Statement Quality variable has a coefficient value of 0.615 with a standard error of 0.035 and a calculated t value of 17.594. The significance value (Sig.) of 0.000 is far below the significance level of 0.05, which means that statistically the Financial Statement Quality variable has a significant effect on the dependent variable. Thus, it can be concluded that there is a significant and positive influence between the use of AI on the quality of financial statements. The higher the level of AI utilization in the process of preparing financial statements, the higher the quality of the resulting financial statements. These results support the research hypothesis that the use of AI technology makes a real contribution in improving the accuracy, timeliness, relevance, and ease of interpretation of financial statements.

Based on the results of the multiple linear regression analysis, the coefficient for the variable of AI usage shows a value of 0.615 and is statistically significant at the 5% level. This indicates that for every one-point increase in the effective use of Artificial Intelligence in the preparation of financial statements, there is a corresponding increase of 0.615 points in the perceived quality of the financial statements measured through aspects such as reliability, relevance, and comparability. From a managerial perspective, this finding implies that investing in and enhancing AI integration such as through automation of data entry, real-time transaction tracking, and predictive analytics can significantly improve the trustworthiness and usefulness of financial information. For example, when AI systems are optimized to detect irregularities in journal entries or automatically reconcile transactions, they reduce the likelihood of human error and enhance the integrity of the reports. Thus, managers who prioritize AI development in their accounting departments are more likely to produce financial statements that meet higher standards of accuracy and decision-usefulness, ultimately supporting better strategic planning and stakeholder confidence. The t-test results also support the significance of this relationship, confirming that the observed impact of AI usage on financial statement quality is not due to random chance but represents a real and measurable effect within the studied sample.

After conducting the t test to test the significant effect between the use of AI and the quality of financial statements, the next step is to analyze the coefficient of determination (R^2). This analysis aims to determine how large a proportion of the variation in the dependent variable (quality of financial statements) can be explained by the independent variable (use of AI). Thus, the R^2 value provides an overview of the strength of the regression model in explaining the relationship between the variables studied as a whole.

Table 5. Coefisien Determinasi

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.918[a]	.842	.839	3.032

a. Predictors: (Constant), Use of AI

b. Dependent Variable: Financial Statement Quality

Source: Researchers' analysis

Based on the results of the regression analysis shown in the Model Summary table, the coefficient of determination (R Square) value is 0.842. This means that 84.2% of the variation in the dependent variable, namely the Quality of Financial Statements, can be explained by the independent variable Use of AI. While the rest, namely 15.8%, is explained by other factors outside this research model. The R value of 0.918 indicates a very strong correlation between the use of AI and the quality of financial statements. In addition, the Adjusted R Square value of 0.839 indicates that the model still has high predictive power even though it has been adjusted for the number of variables in the model. This finding shows that the use of AI has a very large influence in improving the quality of financial statements in the organization or company that is the object of the study.

4. Discussion

The results of the regression analysis indicate that the use of Artificial Intelligence (AI) has a positive and significant effect on the quality of financial statements, particularly in terms of reliability, relevance, and comparability. Respondents generally agreed that AI systems streamline the data processing phase, reduce human error, and accelerate report generation. These findings are consistent with the growing trend of AI implementation in financial departments across Indonesian companies. For example, PT Telkom Indonesia, one of the largest state-owned enterprises, has adopted AI-based automation in its financial reporting and auditing processes. The company utilizes machine learning algorithms to detect anomalies in transactions, classify expenses, and assist in budgeting projections. Likewise, banking institutions such as Bank Mandiri have begun to integrate AI into their internal audit and risk management functions, allowing for real-time analysis and automated compliance checking. These practices highlight the increasing reliance on AI to enhance accuracy, efficiency, and internal control in corporate reporting environments in

Indonesia. By referencing these real-world applications, the results of this study gain stronger relevance to the Indonesian context. It demonstrates that AI is not only theoretically beneficial but is already being used to transform financial reporting practices in major firms. This further reinforces the empirical finding that AI adoption contributes to improved financial statement quality.

The results of this study indicate that the use of Artificial Intelligence (AI) in the process of preparing financial statements has a significant impact on improving the quality of financial information. AI is proven to be able to speed up the reporting process, improve data accuracy, and minimize human errors that often occur in conventional accounting practices. In addition, AI's ability to detect anomalies and perform predictive analysis allows companies to identify potential financial problems earlier and make more timely decisions (Shen, 2024). This finding reflects that the application of AI not only supports technical efficiency, but also strengthens the strategic function of financial statements as a reliable communication tool for internal and external stakeholders. Thus, the integration of AI in accounting is an important step towards a more adaptive, transparent and data-driven reporting system, in line with the demands of an increasingly complex and dynamic business world.

The use of Artificial Intelligence (AI) in the process of preparing financial statements is increasingly becoming a strategic necessity in today's digital era. The high frequency of AI utilization indicates that this technology has become an integral part of routine activities in financial management (Mogaji & Nguyen, 2022), especially at stages that require fast and precise processing of large and complex data. With increasing levels of automation, time-consuming manual processes can be replaced by intelligent systems capable of real-time data processing. AI analytics capabilities not only enable the presentation of historical data, but also support predictive analysis that helps companies plan financial strategies more effectively. In addition, AI has the advantage of detecting anomalies that may indicate errors, fraud, or inconsistencies in financial data, which are often difficult to find by manual methods. This emphasizes that AI functions not just as an automation tool, but also as a mechanism to strengthen the validity and resilience of financial reporting systems.

The quality of financial reports produced through the use of AI shows significant improvements from various aspects. Higher data accuracy is achieved because AI is able to manage information consistently without the risk of human error that usually arises due to fatigue or inaccuracy. The timeliness of report presentation is also significantly improved, as AI accelerates the entire process from data collection to report preparation (Spring et al., 2022). In addition, the relevance of the information presented increases as AI can customize the report content based on user needs and current business conditions, making the report not only a static document but also a valuable source of insight. Ease of report interpretation is another advantage of this technology, because complex data can be presented in the form of visualizations that are intuitive and easy to understand, so that decision makers can act more quickly and precisely.

The relationship between AI usage and financial statement quality in this study shows a very strong correlation, confirming that the adoption of this technology directly affects the improvement of report quality. Through regression analysis, it is evident that the use of AI is the main factor explaining significant changes in the quality of financial reports. In other words, the more intensive and optimal the utilization of AI, the higher the quality of reporting results, both in terms of accuracy, reliability, and relevance of the information submitted. This finding makes a new contribution to the accounting literature by emphasizing that AI is not just a technical tool, but a new foundation for an adaptive, transparent, and future-oriented financial reporting system.

The implications of this research are very broad, both theoretically and practically. Theoretically, these results reinforce the paradigm that modern accounting information systems must be able to adapt to advanced technology to meet increasingly dynamic and complex business needs. Practically, companies that integrate AI in financial reporting will gain competitive advantage through process efficiency and increased stakeholder trust. However, the implementation of AI also brings its own challenges, especially related to technical aspects and human resources. Adequate digital infrastructure and human resource skills capable of managing this technology are the main prerequisites for successful implementation. In addition, data security and privacy issues are a major concern as large volumes of data processed by AI are vulnerable to access breaches and information leaks. Therefore, strong data governance management, continuous training, and strict ethical policies must be implemented simultaneously with AI adoption to optimize its positive impact without compromising data security and integrity.

5. Conclusion, Limitations, and Suggestions

Conclusion

This study concludes that the use of Artificial Intelligence (AI) in the preparation of financial statements has a positive and significant effect on the quality of financial reporting, particularly in terms of reliability, relevance, and comparability. The findings indicate that AI contributes not only

to increased efficiency and accuracy in financial data processing but also enhances the decision-usefulness of the information presented. Beyond its technical benefits, this study offers a theoretical contribution by reinforcing the role of AI as a transformative factor in the evolution of financial reporting theory specifically, how digital tools redefine the constructs of information quality and human oversight in accounting systems. These insights support the growing body of literature that positions AI as not merely an auxiliary tool, but as an integral component in shaping the future of accounting practices.

Limitations and suggestions

Given the demonstrated impact of AI on reporting quality, practitioners are encouraged to invest in AI training and system integration as part of their financial strategy. In addition, regulators and standard-setting bodies should consider issuing guidance on the ethical and procedural frameworks for AI adoption in accounting. For future research, scholars are encouraged to go beyond financial reporting and explore the integration of AI in broader accounting functions, particularly in internal and external audit processes, fraud detection, and risk assessment. These areas remain underexplored but are critical for understanding how AI can influence the assurance and governance dimensions of accounting. This study is limited by its sample size and scope, focusing only on perceptions from professionals in companies already using AI tools. Future research may benefit from case studies or longitudinal designs to capture the implementation dynamics and long-term effects of AI in different accounting contexts and industries.

6. Acknowledgment

The authors would like to thank all those who have provided support and assistance during the implementation of this research. Without the contribution and cooperation of various parties, this research would not have been completed properly. Hopefully the results of this study can provide benefits and become a reference for the development of science and practice in the future.

References

Adedoyin Tolulope Oyewole, Omotayo Bukola Adeoye, Wilhelmina Afua Addy, Chinwe Chinazo Okoye, Onyeka Chrisanctus Ofodile, & Chinonye Esther Ugochukwu. (2024). Automating financial reporting with natural language processing: A review and case analysis. *World Journal of Advanced Research and Reviews*, *21*(3), 575–589. https://doi.org/10.30574/wjarr.2024.21.3.0688

Adekunle, B. I., Chukwuma-Eke, E. C., Balogun, E. D., & Ogunsola, K. O. (2023). Integrating AI-Driven Risk Assessment Frameworks in Financial Operations: A Model for Enhanced Corporate Governance. *International Journal of Scientific Research in Computer Science, Engineering and Information Technology*, *9*(6), 445–464.

Andi Arifwangsa Adiningrat, Idra Wahyuni, Rustan, & Yuyu Ruhayu. (2023). MSME Performance: Financial Information System, Work Productivity, and E-commerce: MSME Performance: Financial Information System, Work Productivity, and E-commerce. *Journal of Consumer Sciences*, *8*(2), 204–219. https://doi.org/10.29244/jcs.8.2.204-219

Bachtiar, B. (2025). Preparing Citizens for the Future of Digital Literacy and AI: With a Focus on Indonesian EFL Teachers. In M. M. Kh. Hawamdeh (Ed.), *Digital Citizenship and the Future of AI Engagement, Ethics, and Privacy* (pp. 405–440). IGI Global. https://doi.org/10.4018/979-8-3693-9015-3.ch015

Bi, S., Xiao, J., & Deng, T. (2024). The Role of AI in Financial Forecasting: ChatGPT's Potential and Challenges. *Proceedings of the 4th Asia-Pacific Artificial Intelligence and Big Data Forum*, 1064–1070. https://doi.org/10.1145/3718491.3718663

Bose, S., Kumar Dey, S., & Bhattacharjee, S. (2023). Big data, data analytics and artificial intelligence in accounting: An overview. In S. Akter & S. Fosso Wamba (Eds.), *Handbook of Big Data Research Methods* (pp. 32–51). Edward Elgar Publishing. https://doi.org/10.4337/9781800888555.00007

Ganapathy, V. (2024). AI-Based Risk Assessments in Forensic Auditing: Benefits, Challenges and Future Implications. *Shodh Sari-An International Multidisciplinary Journal*, *03*(04), 100–128. https://doi.org/10.59231/SARI7750

Gardi, B., Abdullah, N. N., & Al-Kake, F. (2021). Investigating the Effects of Financial Accounting Reports on Managerial Decision Making in Small and Medium-sized Enterprises. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.3838226

Lee, W.-R., Kang, S.-W., & Choi, S. B. (2022). Abusive Supervision and Employee's Creative Performance: A Serial Mediation Model of Relational Conflict and Employee Silence. *Behavioral Sciences*, *12*(5), 156. https://doi.org/10.3390/bs12050156

Li, J., Liu, W., & Zhang, J. (2025). Automating Financial Audits with Random Forests and Real-Time Stream Processing: A Case Study on Efficiency and Risk Detection. *Informatica*, *49*(16). https://doi.org/10.31449/inf.v49i16.7805

Mallikarjuna Paramesha, Nitin Liladhar Rane, & Jayesh Rane. (2024). *Big Data Analytics, Artificial Intelligence, Machine Learning, Internet of Things, and Blockchain for Enhanced Business Intelligence*. https://doi.org/10.5281/ZENODO.12827323

Mio, C., Costantini, A., & Panfilo, S. (2022). Performance measurement tools for sustainable business: A systematic literature review on the sustainability balanced scorecard use. *Corporate Social Responsibility and Environmental Management*, *29*(2), 367–384. https://doi.org/10.1002/csr.2206

Mogaji, E., & Nguyen, N. P. (2022). Managers' understanding of artificial intelligence in relation to marketing financial services: Insights from a cross-country study. *International Journal of Bank Marketing*, *40*(6), 1272–1298. https://doi.org/10.1108/IJBM-09-2021-0440

Nogales, A., García-Tejedor, Á. J., Serrano Vara, J., & Ugalde-Canitrot, A. (2024). eDeeplepsy: An artificial neural framework to reveal different brain states in children with epileptic spasms. *Epilepsy & Behavior*, *154*, 109744. https://doi.org/10.1016/j.yebeh.2024.109744

Oguntibeju, O. O. (2024). Mitigating Artificial Intelligence Bias in Financial Systems: A Comparative Analysis of Debiasing Techniques. *Asian Journal of Research in Computer Science*, *17*(12), 165–178. https://doi.org/10.9734/ajrcos/2024/v17i12536

Olayinka, A. A. (2022). Financial statement analysis as a tool for investment decisions and assessment of companies' performance. *International Journal of Financial, Accounting, and Management*, *4*(1), 49–66. https://doi.org/10.35912/ijfam.v4i1.852

Rahmani, A. M., Azhir, E., Ali, S., Mohammadi, M., Ahmed, O. H., Yassin Ghafour, M., Hasan Ahmed, S., & Hosseinzadeh, M. (2021). Artificial intelligence approaches and mechanisms for big data analytics: A systematic study. *PeerJ Computer Science*, *7*, e488. https://doi.org/10.7717/peerj-cs.488

Raja Santhi, A., & Muthuswamy, P. (2023). Industry 5.0 or industry 4.0S? Introduction to industry 4.0 and a peek into the prospective industry 5.0 technologies. *International Journal on Interactive Design and Manufacturing (IJIDeM)*, *17*(2), 947–979. https://doi.org/10.1007/s12008-023-01217-8

Rane, N. (2023). Integrating Leading-Edge Artificial Intelligence (AI), Internet of Things (IoT), and Big Data Technologies for Smart and Sustainable Architecture, Engineering and Construction (AEC) Industry: Challenges and Future Directions. *SSRN Electronic Journal*. https://doi.org/10.2139/ssrn.4616049

Shen, Q. (2024). AI-driven financial risk management systems: Enhancing predictive capabilities and operational efficiency. *Applied and Computational Engineering*, *69*(1), 134–139. https://doi.org/10.54254/2755-2721/69/20241494

Spring, M., Faulconbridge, J., & Sarwar, A. (2022). How information technology automates and augments processes: Insights from Artificial-Intelligence-based systems in professional service operations. *Journal of Operations Management*, *68*(6–7), 592–618. https://doi.org/10.1002/joom.1215

Strielkowski, W., Vlasov, A., Selivanov, K., Muraviev, K., & Shakhnov, V. (2023). Prospects and Challenges of the Machine Learning and Data-Driven Methods for the Predictive Analysis of Power Systems: A Review. *Energies*, *16*(10), 4025. https://doi.org/10.3390/en16104025