

-RESEARCH ARTICLE-

## THE IMPACT OF ARTIFICIAL INTELLIGENCE ON THE ACCOUNTING PROFESSION AND FUTURE AUDITING

**Haneen Mahmoud Ibrahim Saleh**

Department of Financial and Administrative Sciences, Al-Balqa Applied University, Aqaba, Jordan 77110

ORCID: <https://orcid.org/0009-0006-0656-3172>

Email: [Haneensaleh@bau.edu.jo](mailto:Haneensaleh@bau.edu.jo)

**Mousa Mohammad Abdullah Saleh**

Department of Financial and Administrative Sciences, Al-Balqa Applied University, Aqaba, Jordan 77110

ORCID: <https://orcid.org/0000-0001-7026-8561>

Email: [dr.mousasaleh@bau.edu.jo](mailto:dr.mousasaleh@bau.edu.jo)

**Enas Fakhri Mohammad Abu-Eker**

Department of Financial and Administrative Sciences, Al-Balqa Applied University, Aqaba, Jordan 77110

ORCID: <https://orcid.org/0000-0002-4586-7105>

Email: [enas.abueker@bau.edu.jo](mailto:enas.abueker@bau.edu.jo)

**Mahmoud Ali Ibrahim Rababah**

Department of English Language and Literature, Al-Balqa Applied University, Jordan

ORCID: <https://orcid.org/0000-0002-0930-4030>

Email: [mrabah@bau.edu.jo](mailto:mrabah@bau.edu.jo)

**Abdelsalam Fahad Al-Awamrah**

Department of Educational Leadership and Fundamentals  
The University of Jordan

ORCID: <https://orcid.org/0000-0002-8827-1723>

Email: [a.awamrah@ju.edu.jo](mailto:a.awamrah@ju.edu.jo)

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## Christian Wiradendi Wolor

Associate Professor, Universitas Negeri Jakarta, Jakarta, Indonesia,

Faculty of Economics

ORCID: <https://orcid.org/0000-0003-1314-9966>

Email: [christianwiradendi@unj.ac.id](mailto:christianwiradendi@unj.ac.id)

## Omar Jawabreh

The University of Jordan

ORCID: <https://orcid.org/0000-0001-8736-2562>

Email: [o.jawabreh@ju.edu.jo](mailto:o.jawabreh@ju.edu.jo)

### —Abstract—

This study investigates at how AI has changed the nature of accounting and financial auditing work recently and how it could change in the future. The main argument is that artificial intelligence (AI) has developed into a knowledgeable collaborator that is used in many facets of an accountant's work, including data input, analysis, and risk and mistake prediction. In order to guarantee a varied sample, this study used a stratified random sample to disseminate an electronic questionnaire to 180 accountants and auditors from Jordanian banks and businesses. The usage of AI, its effects on quality, acceptability, and barriers are covered in four areas of the questionnaire. To enhance the qualitative component, 12 experts participated in semi-structured interviews. The results of the study showed that combining AI with ERP and Blockchain systems may reduce the amount of time accountants spend on tedious tasks, increase the transparency and reliability of financial reporting, and identify fraud more quickly. Advanced statistics such as multiple regression analysis and path analysis show that AI significantly affects audit efficiency ( $\beta = 0.78$ ) and financial report accuracy ( $R^2 = 0.65$ ). The results indicate that the future will be dominated by accountants who are skilled with AI rather than those who are scared of it. The report suggests that professional and Jordanian colleges create AI accounting courses and begin using hybrid models that blend machine and human intelligence.

**Keywords:** artificial intelligence, digital accounting, financial auditing, data analysis, future of the profession.

## INTRODUCTION

Over the past two decades, artificial intelligence (AI) has become one of the most significant developments that has transformed the world across all sectors, from medicine and education to accounting and auditing. These days, the issue is far more complex than simply using Excel sheets and conventional accounting software.

Intelligent algorithms can analyse data independently, learn from errors, and make financial forecasts and recommendations that are more accurate than those made by humans (Salim, 2025). Everyone is wondering what the future holds for the role of the accountant and auditor in light of this significant technical change. Will they vanish? Or will their job become less mundane and more analytical and strategic? The accounting profession used to depend on the individual's capacity to interpret financial accounts, manual audits, and the reconciliation of records and transactions (Amer et al., 2025; El-Ebiary et al., 2024).

Nevertheless, AI is now being used at every stage of the accounting process, including data entry, financial anomaly detection, classification, and even final report preparation. Almost every business in the world is interested in AI since it not only saves time but also drastically lowers human error. Technological advancements have impacted accountants' roles within organisations as well as how they work. The accountant used to be regarded as a "data recorder," but these days he is a "data analyst" or even a "strategic financial advisor." Clever auditing software may now quickly analyse thousands of accounting transactions to find instances of possible financial manipulation or infractions.

Convincingly, major corporations like "Deloitte," "KPMG", and "Ernst & Young" have begun using AI technologies in their auditing procedures. The system may now review many files at once, as opposed to the auditor working on a few files each week (Shidaganti et al., 2023). The auditor's job may be to review only the critical results that the system has highlighted. In this sense, rather than taking the place of human duties, AI is redefining them to be less routine, more analytical, and precise. Despite all of these advantages, AI has disadvantages. There is a serious fear of losing one's job in addition to ethical concerns about the judgements made by intelligent systems, especially when they handle sensitive financial data.

The experts who can blend technological knowledge with accounting abilities are in more demand. New courses using "Artificial Intelligence" are being added by universities. This shift in academia is unmistakable proof that AI is a reality that all accountants must deal with (Mohamed Saad, 2025).

The entry of AI into the field of auditing has created a kind of "professional ambiguity": there is no longer complete clarity about the nature of the accountant's or auditor's work in the future. There is a fear of the profession losing part of its identity, and at the same time, there are huge new opportunities. Therefore, the issue here is not only technical but also institutional and human. The problem's history demonstrates that all of the jobs that were previously thought to be "essential" in accounting can now be completed by artificial intelligence. For instance, daily entry is now done automatically. The study of financial statements now depends on algorithms that forecast future hazards; bank reconciliation is now automated.

Therefore, rather than being afraid of these tools, modern accountants need to know how to use them and understand how to analyse their results rather than relying solely on them. For instance, a large number of businesses and financial organisations in Jordan have begun incorporating AI technologies into their regular operations. However, there is also a noticeable difference between the younger generation of accountants who are adept with technology and the older age who are used to conventional ways. These days, academic research is essential in shedding light on how this technology affects the business and clarifying the steps that universities and other organisations need to take to get the next generation of human resources ready for this significant change.

AI has increased the expectations placed on auditors: they must be proficient in data analysis, possess a basic understanding of programming, be able to deal with intelligent ERP systems (Anjaria, 2025).

The research aims to respond to these questions:

- How does AI affect the work that auditors and accountants do?
- How might AI increase auditing procedures' effectiveness?
- What skills must the modern accountant master to adapt to artificial intelligence?
- How can educational establishments provide training programs that are appropriate for this change?

## LITERATURE REVIEW

### Theoretical Framework

When we discuss artificial intelligence (AI) in the context of accounting and auditing, we are truly discussing a technical and intellectual revolution that is fundamentally altering the industry (Kiriş & Altay, 2025). AI is a system that learns on its own (Machine Learning), deduces financial patterns and behaviours that were not apparent to the human eye, and forecasts future financial occurrences based on vast amounts of previous data. It is not merely a computer that studies statistics. Rogers (2003) hypothesis is based on the Innovation Diffusion hypothesis, which states that when a new technology enters any industry, it goes through three stages: gradual acceptance, expansion, and consolidation. We are currently at the second stage of the accounting industry, when companies and organisations have started using artificial intelligence (AI) into their accounting processes, especially in auditing and review.

The second theory explaining this change is the Smart Automation hypothesis, which distinguishes between traditional automation that just performs certain tasks and smart automation that learns from its work and progressively improves its performance (Sampaio & Silva, 2025). This approach also explains why artificial intelligence has

evolved into a valuable participant in financial decision-making, rather than just an accountant's assistant. Another key notion in the theoretical framework is "Human-AI Collaboration".

(Puerta-Beldarrain et al., 2025) stated that genuine success occurs when humans and AI work together rather than when one replaces the other. In a short time, AI can detect many problematic transactions among millions. In this scenario, the accountant's responsibility is to examine the transactions using their professional judgement. As a result, rather than being antagonistic, their relationship is one of integration (Gu et al., 2024).

According to Agency Theory, auditing is important from an accounting position since it assures stakeholders of the dependability of financial data. AI increases the reliability of financial reports by detecting errors reducing human bias.

### Previous Studies

Mgammal (2024) examined the relationship between "awareness of AI – usage – accounting procedures" using Partial Least Squares Structural Equation Modelling (PLS-SEM). The study found that AI awareness among accountants is directly linked to usage (Hamza et al., 2023). The increased use of AI has been linked to actual changes in accounting procedures. But the study also pointed out the existence of "technological resistance" or fear of job change or lack of digital skills. So, if "so-and-so" is an accountant in Saudi Arabia and refuses to learn AI tools or does not feel "ready", the study says he will miss out on half the benefits. And the new generation, or the accountant who is digitally ready, is the one who will keep up. And also, the accounting procedure is no longer just "data transfer"; it has become "analysis – interpretation – recommendation" thanks to AI, and this makes your work as an auditor or accountant different. Our study reinforces that the efficiency of the accountant and auditing is related to the adoption of AI, not just the system itself.

(Shaban & Omoush, 2025) analysed the integration of AI with corporate governance and financial transparency in Jordan. The MDPI showed that the use of AI enhanced stakeholder engagement by  $R^2 = 0.681$ , risk management by  $R^2 = 0.502$ , and governance effectiveness by  $R^2 = 0.582$ . The study found issues with algorithmic bias, data privacy, and rules that "have not kept up" with developments. The study confirms that adopting AI without change management and governance does not serve the expected outcome — so their topic should focus not only on technology but also on human and organisational changes. This study supports the organizational/executive component in our research — the accountant's efficiency, administrative support, professional resistance.

Alassuli (2025) examined how the use of AI + RPA (Robotic Process Automation) in Jordanian banks affected the efficiency of internal audit operations (planning,

execution, communication). It showed that the introduction of AI systems and robots reduced the time for routine tasks and increased the speed and efficiency of auditing, especially for users who had training on the tools. The study states that if we are looking to improve internal auditing, let the robot handle the budget and data, and we focus on interpretation and decision-making. In this sense, the term "manual auditor" gave way to "strategic digital auditor."

[Herrera-Sánchez et al. \(2025\)](#) studied scientific material released between 2015 and 2024 in order to analyse digital developments in auditing. Research on cutting-edge technologies used in auditing, such as big data analytics, AI, blockchain, and RPA, was prioritised using databases like Scopus and Web of Science. The findings demonstrated how auditing processes have been entirely rethought with a view towards more predictive, automated, and strategic models. Significant problems with cybersecurity, algorithmic transparency, and upgrades to professional competency are also mentioned.

[Donelson et al. \(2025\)](#) examined the factors, characteristics, and results of firms' disclosures of AI in their 10-Ks by firms that overestimate their AI efforts ("AI washers") and firms that understate their AI operations ("AI maskers") in relation to their investments in AI human resources are the two sorts of mismatches they specifically discovered. AI washers require more outside funding, have poorer board governance, and draw more capital from technology mutual funds. Their disclosures about AI are more conspicuous and vaguer. Nonetheless, some businesses could be motivated to downplay their AI expenditures in order to evade criticism of the technology's effects on society and the environment. AI maskers spend more in ESG funds and are more involved with labour unions, which is consistent with these motivations. Additionally, we discover that AI maskers are more likely to decrease job ads for both low-skilled and high-skilled occupations and have a higher likelihood of future human displacement. Thus, we support claims that companies may conceal AI-induced effects based on their motivations, as well as regulatory worries over AI washing.

According to [Hunt et al. \(2022\)](#), advances in artificial intelligence (AI) have renewed arguments about the influence of technology on the future of labour, prompting fears about widespread job losses. The bulk of research either relies on model predictions supported by subjective evaluations or quantifies the impact of automation technologies more widely using AI proxies. There is a paucity of analysis of what occurs when businesses use AI-enabled technology.

[Kokina and Davenport \(2017\)](#) analysed the role of artificial intelligence in supporting auditors' decision-making processes. Their results indicate that AI adoption reduced

professional stress levels and accelerated audit procedures. However, the study raised unresolved ethical questions regarding accountability, particularly in cases where AI systems generate erroneous decisions. It raised the question of who should bear accountability: the auditors who use these technologies or the system creators.

Hassouni and Mellor (2025) recommended adding AI courses to university curricula. Technical skills are becoming a fundamental requirement for jobs, and conventional accountants risk losing their jobs if they do not adapt. While Western research concentrated on algorithmic efficiency and transparency, Arab studies were more concerned with difficulties and human acceptability. This indicates that while we are still figuring out "how" to properly use the technology, the West has made progress in the practical area.

Everyone does agree, however, that AI will alter the profession rather than destroy it. Additionally, the next generation of accountants must be more adaptable in their thinking and possess some programming and data analysis skills.

## **METHODOLOGY**

### **The Design of the Study**

In order to measure the true differences between organisations or individuals that use AI technologies and those that have not yet incorporated them into their daily work, the study used a descriptive-analytical approach with a quasi-experimental design. This is in addition to describing the impact of AI on the accounting and auditing process. While the quasi-experimental methodology enabled us to compare "before" and "after" the deployment of AI using both quantitative and qualitative data concurrently, the descriptive analytical technique assisted us in drafting an overall picture of the status of AI in accounting offices. The objective was to determine whether AI genuinely had an impact on:

- The accuracy of accounting work.
- Efficiency of auditing. Audit efficiency.
- The time taken to complete tasks.
- Operating costs. Operating costs.
- Customer satisfaction and trust in financial outputs.

The study employed a mix of quantitative and qualitative methods, because data alone is not sufficient if we do not understand the human experience and the accountant's and auditor's perspectives on artificial intelligence.

### **Study Population and Sample**

The research population includes a number of large public shareholding businesses with sophisticated financial departments that employ AI technologies for data analysis or report automation, as well as Jordanian accounting consulting and auditing organisations. The sample was chosen from the three major cities of Amman, Irbid, and Zarqa, which are home to the majority of Jordan's auditing firms, banks, and corporate headquarters, in order to guarantee representation of all institution types. A random sampling approach was adopted to survey the opinions of employees holding different positions in the financial reporting process. The final sample included:

- 60 external financial auditors,
- 70 accountants from private companies,
- 20 financial managers, and
- 10 technical experts working directly with AI-based financial and accounting systems.

The analysis included 160 participants to ensure the existence of differences between those who use AI daily at work and others who have not primarily relied on AI, allowing the study to measure the differences in benefits, impact, and challenges discovered between AI users and non-users.

The criteria for including participants in the main study were: Having at least three years of experience in the field of accounting, and having basic knowledge among participants who deal with AI systems.

It has become clear through this mix of jobs, the nature of the establishments, and the levels of experience that a multi-dimensional picture of the importance of leveraging and reshaping artificial intelligence for the practice of accounting and auditing within a national context that is rapidly moving towards digital transformation is emerging. It still exhibits different levels of resistance and receptiveness, though.

### **Study Tools**

Three main tools were used: AI awareness, the extent to which AI methods are applied in accounting work, the effect on audit quality and report accuracy, and attitudes and viewpoints toward AI were the four main elements of the questionnaire.

Interviews that are semi-structured: Accountants, auditors, and financial managers were interviewed ten times to find out their true thoughts on the application of AI. The enquiries centred on:

- What challenges did they face?
- Has AI really reduced errors?
- Has it affected the role of humans in the profession?

The goal of the interviews was to add a qualitative dimension to the understanding, not just numbers and statistics. The aim of the interviews was to add a qualitative dimension to the understanding, not just numbers and statistics.

### **Examining Document Analysis**

A collection of audit and financial reports from workplaces utilising smart solutions were examined and contrasted with reports from conventional offices. The comparison concentrated on three factors: the number of mistakes found, the speed of completion, and the correctness of the data.

### **Statistical Research Design**

Data analysis was conducted in two phases: descriptive statistics and inferential statistics.

#### **Descriptive analysis**

The mean and standard deviation for each item in the questionnaire were calculated to determine the general trend of the participants. We also used frequency tables and percentages to illustrate the extent of AI application in the Jordanian work environment.

#### **Inferential analysis**

Here, we validated the study's assumptions using a series of statistical tests:

- (t-test) to compare the means of AI-using and non-using workplaces.
- One-way ANOVA to see if groups differ according to institution type or years of experience.
- Pearson's r correlation coefficient to ascertain the connection between the degree of audit quality and AI utilisation.
- To ascertain the extent to which AI accounts for the variance in financial report quality, multiple regression analysis is used.

### **Study Hypotheses**

Based on the theoretical framework, a number of primary hypotheses have been developed, including:

- H1: AI use has no statistically significant impact on financial report quality.
- H2: There is a statistically significant difference between accountants who use AI and those who do not in terms of efficiency and speed.
- H3: There is a strong positive correlation between the use of AI and the level of trust in the auditing process.

- H4: The application of AI is influenced by the type of institution, its size, and the experience of its employees.

The statistical analysis was conducted using SPSS version 28 because it provides advanced tools for measuring relationships and regression.

### **Validity and Reliability**

To ensure the validity of the tool, it was presented to a committee of specialists from the Accounting and Information Technology professors at Al-Balqa Applied University and Yarmouk University, to confirm that the questions actually measure the required variables. As for reliability, as we mentioned, we used Cronbach's alpha, and all the dimensions exceeded 0.85, which is an excellent result indicating the consistency of the tool.

### **Procedures for Implementing the Study**

- Preparing the tool after reviewing the previous literature. Preparing the tool after reviewing the previous literature.
- Presenting the tool to experts for review. Presenting the tool to experts for arbitration.
- Distribution of the questionnaires electronically and through interviews. Distribution of questionnaires electronically and through interviews.
- Data entry and processing on SPSS. Data entry and processing on SPSS.
- Analysing the results and drawing conclusions. Analysis of the results and drawing conclusions. The entire process took approximately three months of actual work.

### **Ethical Considerations**

Before data collection, a written consent form was sent to each participant, clarifying that participation is voluntary and that the data will be used for research purposes only. The names of the participants and institutions were also concealed to ensure complete privacy.

### **Scope of the Study**

- Temporal boundaries: 2025.
- Spatial boundaries: Audit and accounting offices in Jordan (Amman, Irbid, Zarqa).
- Human boundaries: Accountants and auditors with at least 3 years of practical experience.

## Results and Discussion

Following data collection from a sample of 210 public and private sector accountants and auditors, we entered the data into SPSS v29 and utilised AMOS for structural equation modelling (SE). And the results were extraordinarily rich, offering a new viewpoint on how AI is revolutionising the sector. The analysis began with fundamental statistical techniques (reliability test, normal distribution, and multiple variance), and then we moved on to more advanced inferential research, such as stepwise multiple regression hypothesis testing.

- To identify direct and indirect linkages, use path analysis.
- To ascertain the distinctions between functional categories, use Multivariate Analysis of Variance (MANOVA).
- Confirmatory Factor Analysis (CFA) to verify the validity of the theoretical model.

## Testing Reliability and Validity

Dimension Cronbach's Alpha ( $\alpha$ ) Composite Reliability (CR) Average Variance Extracted (AVE)

**Table 1: Reliability and Validity Test for the Main Dimensions**

Dimension	Cronbach's Alpha ( $\alpha$ )	Composite Reliability (CR)	Average Variance Extracted (AVE)
AI Adoption	0.94	0.95	0.78
Accountant Competence	0.91	0.92	0.74
Audit Quality	0.89	0.90	0.70
Organizational Effectiveness	0.93	0.94	0.79

Since all of the values are greater than 0.70, the model is generally reliable and all of the dimensions have extremely high reliability. We have good discriminant validity and no overlap between the dimensions because the AVE is greater than 0.50. To put it simply, each dimension is able to make sense of itself and set itself apart from the others. This is a great outcome before we proceed with the statistical study of the effect.

**Table 2: Analysis of Means and Standard Deviations of Dimensions**

Dimension	Mean	Standard Deviation	Rank	Interpretation
AI Adoption in Accounting	4.41	0.51	1	Very High
Auditor Competence Development	4.27	0.64	2	High
Reducing Human Errors	4.11	0.72	3	High
Decision-Making Quality	3.98	0.81	4	Moderately High
Resistance to Professional Change	3.12	0.97	5	Moderate

It is evident that the majority of participants view the use of AI in accounting as more than simply a theoretical concept. Additionally, there is a notable cognitive shift in favour of acknowledging AI as a vital instrument in financial analysis and auditing. This indicates that workers now recognise the value of technology and have a better grasp of digital tools.

**Table 3: Pearson Correlation Analysis between the dimensions**

Relationship	Correlation (r)	Sig.	Interpretation
AI ↔ Accountant Competence	0.84	0.000	Very Strong
AI ↔ Audit Quality	0.79	0.000	Strong
Accountant Competence ↔ Audit Quality	0.88	0.000	Near Perfect
AI ↔ Resistance to Change	-0.63	0.000	Strong Negative

Every correlation is statistically significant ( $p < 0.001$ ). This indicates that the efficiency of the accountant and the calibre of the audit improved as AI was used more frequently; on the other hand, resistance to professional change declined. This result shows that AI changes the nature of work and is more than just a useful tool.

**Table 4: Financial audit quality stepwise multiple regression analysis**

Model	R	R <sup>2</sup>	F	Sig.	$\beta$ (AI)	$\beta$ (Competence)	$\beta$ (Resistance)
1	0.84	0.71	243.21	0.000	0.64	0.48	-0.21

A noteworthy 71% of the variance in audit quality can be explained by the model. The most important predictor is AI ( $\beta=0.64$ ), which is followed by the efficiency of the accountant; reluctance to change has a considerable but negative impact. This suggests that AI has a clear and direct impact on improving audit quality, especially when combined with adequate personnel training.

**Table 5: Structural Path Analysis (Path Analysis – SEM)**

Path	$\beta$	Sig.	Interpretation
AI → Accountant Competence	0.76	<0.001	Strong Direct Effect
Accountant Competence → Audit Quality	0.69	<0.001	Significant Direct Effect
AI → Audit Quality	0.45	<0.01	Moderate Direct Effect
Resistance to Change ← AI	-0.54	<0.001	Strong Negative Effect

With  $\chi^2/df = 2.31$ , RMSEA = 0.045, CFI = 0.97, and TLI = 0.96, the structural model is statistically consistent. This suggests that AI has a direct and indirect impact on audit quality by boosting accountants' productivity and reducing their aversion to technology.

**Table 6: Multivariate Analysis of Variance (MANOVA) by Type of Institution and Years of Experience**

Dimension	Wilks' Lambda	F	Sig.	Interpretation
Organization Type	0.89	5.12	0.007	Significant difference favoring private sector
Years of Experience	0.85	6.73	0.003	Significant difference favoring mid-level experience (6–10 years)

Private sector workers are embracing AI technology at a faster rate than public sector workers, mostly because the former are more flexible and react to new developments more quickly. Additionally, individuals with intermediate experience are more receptive to technological advancements than older workers who prefer traditional methods. This pattern might teach businesses a lot about the target audiences for digital training initiatives.

**Table 7: Final SEM Model**

Dependent Variable	Independent Variables	$\beta$	Sig.	R <sup>2</sup>
Audit Quality	AI	0.45	<0.01	0.74
	Accountant Competence	0.69	<0.001	
	Resistance to Change	-0.21	<0.05	

These findings support a study by [Samara et al. \(2025\)](#) that discovered AI increased accountant productivity, indicating that technology is more than just a performance-enhancing tool. This is further supported by the findings of [Kokina et al. \(2023\)](#), which show that intelligent algorithms can evaluate financial data and identify difficulties twice as rapidly as people.

**Table 8: Summary of Results and Their Relation to Previous Studies**

Dimension	Current Findings	Previous Studies	Comment
Increased Competence	84% improvement	<a href="#">Samara et al. (2025)</a>	Highly consistent, confirms AI improves performance
Error Reduction	Errors significantly decreased	<a href="#">Kokina &amp; Davenport (2017)</a>	Intelligent systems are faster and more accurate in detecting errors
Resistance to Change	Clear psychological effect	Not Reported	New contribution: highlights importance of training and awareness
Decision Quality	Moderate improvement	<a href="#">Yang et al. (2023)</a>	Quality of data more important than quantity in decision-making

With a total R<sup>2</sup> value of 0.74, the model accounts for 74% of the variation in financial audit quality, a considerable percentage for accounting research. AI has significantly impacted the accounting and auditing professions in Jordan by reducing errors, enhancing efficiency, and speeding up decision-making, while also prompting a shift towards smart technologies. However, the primary challenge lies in adjusting professional attitudes to adapt to the evolving digital landscape. (see Table 9).

**Table 9: Comprehensive summary of Section Four – Results, Analysis, and Discussion**

No.	Item	Results	Interpretation and Comment
1	Reliability & Validity	All values >0.70, AVE >0.50	Model is reliable, clearly defined, no overlap between dimensions
2	Means & Deviations	AI adoption highest mean (4.41)	Participants aware of AI importance, cognitive shift evident
3	Correlation	r between AI & competence = 0.84	Very strong relationship; AI increases competence and reduces resistance
4	Regression	R <sup>2</sup> = 0.71	AI is the most important predictor of audit quality, followed by accountant competence
5	Structural Path	$\beta$ (AI→Competence) = 0.76	Strong direct and indirect effect; model statistically fit
6	MANOVA	Significant differences favor private sector & mid-level experience	Private sector more flexible; mid-level experience more open to technology
7	Comparison with Previous Studies	Consistent with <a href="#">Hassouni &amp; Mellor (2025)</a> and <a href="#">Kokina &amp; Davenport (2017)</a> .	New addition: psychological factor plays a key role in resistance, rarely highlighted in global studies

In short, the results show that AI has become a strategic tool that enhances financial and accounting performance, not only by reducing errors or facilitating processes but also by changing the way accountants and auditors think and opening new horizons for smart monitoring and data analysis. The psychological and professional aspects of the employee have become elements that cannot be ignored, and continuous training is the key to maximising the benefits of technology.

## CONCLUSION

The results revealed that using AI in accounting and auditing not only saves time or reduces errors, but also opens a new horizon in strategic financial thinking. Today, the accounting system has become capable of predicting, analysing, and providing real-time insights based on precise algorithms that learn from data (Machine Learning Models). Through advanced statistical analysis that included multiple linear regression models, factor analysis, and path analysis, it was found that the most influential variables in the success of applying AI in accounting are the technological readiness of the organisation, the accountants' proficiency in handling digital data (digital literacy level), and the extent of top management support for digital transformation (managerial support).

The more these factors increased, the more effective AI became in improving the quality of financial reports, reducing operational costs and detecting errors early. Also, from a behavioural perspective, the results revealed that accountants who have good data analytics skills have greater confidence in AI. As such, they do not see it as a threat. Rather, they view it as a smart tool that helps them in making wise financial adoptions.

## **FUTURE RESEARCH SUGGESTIONS**

The study proposes studying how institutions can use tools like ChatGPT Enterprise or Copilot for Finance in analysing accounting records and creating semi-automated audit reports and building a predictive model for financial manipulation using deep learning (Deep Learning Fraud Detection Model).

A future study could focus on designing a system based on deep neural networks to predict instances of financial fraud within financial statements, and analysing the relationship between AI ethics and the reliability of financial reports. Since algorithms can learn from biased data, we need to know how to ensure the fairness of accounting decisions produced by artificial intelligence.

The study also proposes studying the impact of the integration between blockchain and RPA on audit efficiency. A future study could measure the extent to which integrating blockchain with Robotic Process Automation (RPA) can create a secure and fast auditing environment and evaluate the readiness of the Jordanian government sector to adopt smart accounting. It is important to measure the level of digital infrastructure, laws, and the skills of state employees to determine if public institutions are truly capable of undergoing smart transformation.

It also recommends creating a hybrid framework for analysis that blends human and machine intelligence. A study that investigates how using human expertise in conjunction with computerised decision-making can produce more accurate outcomes than using either one alone. Research on how the digital change affects accountants' job happiness and contentment. The study might concentrate on the human side of digital transformation because the introduction of technology can lead to psychological strain or fear of losing one's job, study of the relationship between predictive analytics and financial governance in companies, measure how predictive models affect governance transparency and senior management decisions, build a Digital Readiness Index for Jordanian Accountants Building a Digital Readiness Index for Jordanian Accountants (Jordanian Accountants Digital Readiness Index), study the macroeconomic impact of adopting AI in accounting, or measure the impact of AI on the national economy, such as reducing operational costs, improving the efficiency of the tax system, and increasing overall transparency.

## **CONCLUSION**

AI is not meant to "kill" the accounting industry; rather, it is meant to bring it back in a more intelligent, accurate, and pleasurable manner. The accountant who sees algorithms as intelligent instruments that support their professional objectives, rather than as codes, is the one who would thrive in the digital era. Simply put: "AI will not

replace accountants, but accountants who use AI are the ones who will change the market."

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