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Artificial Intelligence in Accounting and Financial Reporting: A Systematic Literature Review and Research Agenda

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Abstract

Artificial intelligence has rapidly transformed accounting practices through advanced digital technologies worldwide. This study aims to systematically review the literature on AI applications in accounting and financial reporting, mapping dominant technologies, documented impacts, and critical research gaps. A Systematic Literature Review following PRISMA 2020 guidelines was conducted using Scopus and Web of Science without year restriction. After a four-stage screening process, 25 peer-reviewed articles published in 2025–2026 were retained for thematic synthesis, guided by Agency Theory, the Resource-Based View, and the Technology Acceptance Model. Large Language Models (LLMs) and generative AI are the most prominent technologies applied across financial reporting, auditing, education, and corporate disclosure. Ensemble methods dominate fraud detection and financial distress prediction, while Graph Neural Networks represent an emerging frontier in relational fraud analysis. AI yields measurable improvements in reporting accuracy, audit efficiency, and sustainability accounting; however, critical challenges persist, including LLM hallucination, explainability gaps, regulatory lag, and limited evidence from developing economies. This review is among the first to synthesize AI applications in accounting within the post-generative AI era (2025–2026), integrating evidence across LLMs, GNNs, and explainable AI, and proposing a theoretically grounded research agenda that extends beyond prior bibliometric and domain-specific reviews.

Keywords

Artificial Intelligence, Auditing, Financial Reporting, Large Language Models, Systematic Literature Review.

1. Introduction

The rapid advancement of Artificial Intelligence (AI) has significantly transformed accounting and financial reporting. AI has evolved from rule-based systems into adaptive learning models capable of performing complex cognitive tasks (Sherif & Mohsin, 2021; Han et al., 2022). This development enables the automation of routine accounting activities, including data entry, invoice matching, and compliance reporting, while also enhancing predictive analytics and real-time anomaly detection beyond traditional statistical approaches (Adelakun, 2023; Usman & Harto, 2024; Nwachukwu et al., 2025). Furthermore, the integration of machine learning, natural language processing, and deep learning into accounting practices is reshaping the roles, responsibilities, and competencies required of accounting professionals globally (Leitner-Hanetseder et al., 2021; Jones & Free, 2026).

AI has significantly improved financial reporting and auditing by enhancing accuracy, efficiency, and fraud detection. AI-driven systems automate data-intensive processes, integrate large datasets, and improve forecasting and decision-making quality (Piven, 2023; Antwi et al., 2024; Yamani, 2025). In addition, AI's pattern recognition capabilities strengthen fraud detection by identifying anomalies and financial irregularities more effectively (Adelakun et al., 2024; Darmawati et al., 2025). In auditing, AI enables continuous assurance and real-time risk detection, shifting audits from retrospective to predictive approaches (Omowole et al., 2022; Alnesafi, 2025). The integration of AI with blockchain technology further enhances audit transparency and compliance through an immutable transaction record, allowing auditors to focus on higher-risk and more complex financial issues (Fedyk et al., 2022; Han et al., 2022; Almarri et al., 2025).

Despite its benefits, AI adoption in accounting and financial reporting faces major challenges. Many advanced AI models function as "black boxes," limiting the interpretability of outputs in high-stakes financial contexts (Eulerich et al., 2024; Kokina et al., 2025). Ethical concerns, including data privacy, algorithmic bias, regulatory compliance, and accountability, also remain insufficiently addressed (Fülöp et al., 2023; Adeyelu et al., 2024). Furthermore, the lack of standardized AI audit frameworks and limited explainability complicate efforts to ensure consistency and reliability across organizations (Iwuanyanwu et al., 2023; Nwachukwu et al., 2025). Effective AI implementation additionally depends on robust IT infrastructure, high-quality data, and workforce upskilling, resources that remain unevenly distributed across firms and economies (Ahmad, 2023; Roos et al., 2025).

Although interest in AI in accounting has increased rapidly, comprehensive integrative reviews remain limited. Existing studies often focus on specific applications, such as forecasting or auditing, or rely on bibliometric approaches that provide limited conceptual synthesis (Kureljusic & Karger, 2023; Kassar & Jizi, 2025; Elnakeeb & Elawadly, 2025; Ahmed, 2026). Moreover, the emergence of Large Language Models (LLMs) and generative AI has introduced new opportunities and risks for the accounting profession that remain insufficiently explored (Eulerich et al., 2024; Li et al., 2025). Addressing this gap, the present study offers a systematic literature review of AI applications in accounting and financial reporting based on 25 peer-reviewed articles identified through a structured review.

This review is anchored in three complementary theoretical frameworks. The Technology Acceptance Model (TAM) provides a lens through which to examine the adoption and acceptance of AI tools by accounting professionals (Davis, 1989; Putri et al., 2018). The Resource-Based View (RBV) frames AI capabilities as organizational resources that confer competitive advantage in financial management and reporting (Barney, 1991). Agency Theory illuminates how AI mitigates information asymmetry between principals and agents, thereby limiting earnings management and enhancing the transparency of financial disclosures (Jensen &

Meckling, 1976; Bonsu et al., 2023). In this context, principals hold the right to receive returns while agents are obligated to manage funds and provide valid, relevant information for decision-making, an imbalance that governance mechanisms and, increasingly, AI-based systems are designed to resolve (Hemayani & Dewi, 2021). Together, these frameworks provide a robust interpretive foundation for the diverse empirical findings synthesized in this review.

This study is guided by three research questions that examine the publication characteristics and research trends of AI in accounting and financial reporting, the technologies and applications of AI across accounting domains, and the impacts, challenges, and future directions of AI adoption. Accordingly, this study aims to systematically review the literature on AI applications in accounting and financial reporting, mapping dominant technologies, documented impacts, and critical research gaps.

2. Literature Review

2.1. Artificial Intelligence in the Accounting and Financial Sector

Artificial Intelligence (AI) has increasingly transformed accounting and finance by enhancing analytical capability, operational efficiency, and strategic decision-making processes. The integration of AI into financial forecasting has introduced a more precise and data-driven approach to accounting practices, enabling organizations to identify key determinants of financial performance, including customer behavior, market trends, and macroeconomic indicators. Through the analysis of complex datasets, AI facilitates the discovery of hidden patterns and relationships that support more informed managerial and strategic decisions (Adelakun, 2023). In the financial sector, AI is also widely utilized through predictive analytics to improve risk management practices. Predictive models assist financial institutions in mitigating credit, market, operational, and liquidity risks more effectively. Nevertheless, several implementation challenges remain significant, particularly those related to data quality, algorithmic bias, compatibility with legacy systems, and limitations in human resources and technical expertise (Adelakun et al., 2024).

Furthermore, AI applications in accounting information systems contribute substantially to operational improvements by automating repetitive tasks, supporting large-scale data analysis, and reducing labor costs (Almarri et al., 2025). AI-powered analytics additionally enhance organizational capability in identifying financial risks and business opportunities while strengthening decision-making quality (Kumar et al., 2024). Beyond efficiency gains, AI algorithms also enable real-time monitoring of financial transactions, market conditions, and regulatory developments, thereby allowing organizations to respond more rapidly to emerging risks and opportunities (Antwi et al., 2024).

2.2. Emerging AI Technologies and Challenges in Accounting

Recent developments in AI have significantly transformed accounting practices through the adoption of machine learning, deep learning, and generative AI technologies. Advanced AI models such as graph neural networks and deep learning architectures have demonstrated strong capabilities in fraud detection, disclosure analysis, and financial reporting automation (Ma, 2026). Despite these advantages, the increasing complexity of AI systems has raised concerns regarding transparency and interpretability, particularly because many AI models operate as "black boxes" that provide limited explanations for their outputs. To address this issue, explainable AI (XAI) approaches such as SHAP have been introduced to improve the interpretability of AI-generated decisions in accounting and auditing contexts (Alwanin et al., 2025; Yu et al., 2025).

In addition, the emergence of generative AI and LLMs has created new opportunities for automating structured analysis and reporting processes, although concerns regarding hallucination, reliability, and professional judgment remain significant challenges (Leitner-Hanetseder et al., 2025). Ethical and regulatory issues also continue to receive growing attention, particularly in relation to AI governance, accountability, and the risk of misleading AI-generated information in financial and sustainability reporting. These developments indicate that while AI offers substantial potential for accounting innovation, important technical and governance challenges still require further investigation.

3. Methods

This study adopts a Systematic Literature Review (SLR) approach following the PRISMA 2020 guidelines (Page et al., 2021). The SLR method was chosen for its capacity to ensure transparency, reproducibility, and rigor in synthesizing existing research, enabling a comprehensive mapping of the literature on artificial intelligence in accounting and financial reporting (Tranfield et al., 2003; Kassar & Jizi, 2025). The literature search was conducted on Scopus and Web of Science (WoS), selected for their comprehensive coverage of peer-reviewed journals in accounting, finance, and information systems. A structured Boolean search string was applied: TITLE-ABS-KEY (("artificial intelligence" OR "machine learning" OR "deep learning" OR "natural language processing" OR "neural network" OR "large language model" OR "generative AI") AND ("accounting" OR "financial reporting" OR "auditing" OR "financial statement" OR "fraud detection" OR "earnings management" OR "financial forecasting")).

No publication year restriction was applied at the search stage in order to capture the full breadth of available literature. However, following the screening and eligibility assessment process, the 25 articles ultimately included in this review were published between 2025 and 2026, reflecting the rapid acceleration of scholarly output on this topic during the post-generative AI era (Eulerich et al., 2024; Li et al., 2025). The search was limited to English-language, peer-reviewed journal articles and review papers.

This study applied specific inclusion and exclusion criteria to ensure the relevance and quality of the selected literature. Only English-language, peer-reviewed journal articles and review papers indexed in Scopus and/or Web of Science were included, while conference papers, book chapters, editorials, theses, dissertations, and grey literature were excluded. The study focused on articles that explicitly examine AI or ML applications in accounting-related fields such as financial reporting, auditing, fraud detection, managerial accounting, tax compliance, earnings management, and financial forecasting; studies where AI is mentioned only peripherally or unrelated to accounting were excluded. In terms of technological scope, eligible studies included those involving machine learning, deep learning, natural language processing, neural networks, expert systems, large language models, or generative AI, while studies without any AI/ML component were excluded. Additionally, only studies with accessible full texts were considered, and purely technical works in engineering or computer science without accounting applications were excluded.

Article selection followed the four-stage PRISMA 2020 framework: identification, screening, eligibility, and inclusion. Records were retrieved from Scopus and WoS, duplicates were removed, and titles, abstracts, and full texts were evaluated based on predefined inclusion and exclusion criteria. Articles with limited AI relevance, lacking a clear accounting focus, or unavailable in full text were excluded, resulting in 25 articles published between 2025 and 2026. Data extraction captured information on authors, journal, context, AI technology, accounting domain, methodology, key findings, challenges, and relevance to the research questions. Due to methodological heterogeneity, synthesis was conducted

thematically rather than through meta-analysis, with themes derived inductively and refined iteratively throughout the analysis (Tranfield et al., 2003; Murphy et al., 2024).

4. Results

4.1. Research Trends in AI for Accounting and Financial Reporting

A total of 25 peer-reviewed studies met the inclusion criteria and were retained for synthesis. It reflects the rapid acceleration of scholarly output on AI in accounting and financial reporting in the post-generative AI era. The studies span a broad range of international contexts, including the United States, China, European countries, such as Italy, Germany, and Switzerland, Romania and Slovakia, as well as Jordan, Saudi Arabia, Egypt, South Africa, and Nordic countries. This geographic diversity underscores the global nature of AI adoption in accounting and financial reporting, though a notable concentration of empirical studies remains in developed economies and major emerging markets such as China.

The included studies were published across a diverse range of high-quality outlets. Top-tier accounting and information systems journals predominate, such as the Journal of Accounting Research, International Journal of Accounting & Information Management, and Meditari Accountancy Research. Additionally, interdisciplinary journals such as Decision Support Systems, Scientific Reports, and Sustainability are represented, reflecting the interdisciplinary nature of AI research in accounting. Table 1 provides a summary of all included studies.

Table 1. Summary of Included Studies

Author(s) & Year	Journal	AI Technology	Accounting Domain	Method
Lokanan (2026)	J. Economic Criminology	ML, DL (CNN, LSTM, BERT), NLP	AML compliance, auditing	Mixed methods (sentiment analysis + interviews)
Boiță et al. (2026)	Sustainability	NLP, RPA, ML, XAI	Transfer pricing, tax compliance	Longitudinal mixed-methods case study
Silahtaroğlu et al. (2026)	J. Risk & Financial Mgmt	ML (LR, RF, Gradient Boosting)	Audit risk, financial reporting	Quantitative empirical (ML classification)
Alassuli et al. (2026)	Administrative Sciences	Expert Systems, ML, RPA	Financial forecasting, banking	Quantitative (MRA survey)
Gabrielli et al. (2026)	J. Accounting & Org. Change	ML (RF, GBT, SVM, LR, DT)	Financial distress prediction, credit risk	Large-scale quantitative empirical
Arian et al. (2025)	J. Business & Socio-econ Dev	ML/NLP (linguistic analysis)	Financial reporting quality, earnings mgmt	Panel data regression (OLS + FE)
Alwanin et al. (2025)	Scientific Reports	XGBoost (DXGBA), SHAP, Deep learning	Tax compliance, customs fraud detection	Quantitative computational (ML)
Ma (2026)	Discover AI	GNN, Knowledge Graph,	Financial reporting fraud detection	Quantitative computational (DL framework)

Author(s) & Year	Journal	AI Technology	Accounting Domain	Method
		Attention Mechanism		
Carollo et al. (2026)	Soft Computing	GPT-3 (fine-tuned LLM), NLP	Financial reporting, audit (trial balance)	Quantitative DL experiment
Hajek et al. (2026)	Decision Support Systems	FinBERT, Topic Modeling (HDBSCAN), RF, XGBoost	Financial statement fraud detection	Quantitative ML (TDFSA framework)
Sundarasen et al. (2026)	J. Risk & Financial Mgmt	ML, DL, NLP, RPA, Blockchain	Auditing (fraud, risk, continuous audit)	Bibliometric + content analysis
Van Zijl et al. (2026)	Meditari Accountancy Research	LLMs (ChatGPT, Claude, Gemini, Grok, CoPilot)	Financial accounting, IFRS, accounting education	Experimental comparative
Croom (2026)	J. Accounting Research	Generative AI (ChatGPT-based FinGPT)	Financial reporting, investment decisions	Experimental laboratory (3 experiments)
Haidar and Alyousef (2026)	Discover Education	Generative AI (ChatGPT)	Accounting education	Quantitative (SEM-SmartPLS)
Yu et al. (2025)	EDAI 2025 Proceedings	LightGBM, SHAP	ESG/carbon accounting, sustainability	ML predictive (quantitative)
Ewertz et al. (2026)	J. Accounting Research	Deep Learning (wav2vec 2.0), NLP (FinBERT)	Corporate disclosure, capital market accounting	Quantitative ML (speech analysis)
Rezig et al. (2025)	Conference on Sustainability and Cutting-Edge Business Technologies	AI tools for accounting automation & analytics	Accounting profession challenges in financial brokerage companies	Empirical study using survey data from Jordanian financial brokerage companies
Leitner-Hanetseder et al. (2025)	International Journal of Accounting & Information Management	ChatGPT / Generative AI (LLM)	Financial accounting judgement tasks	Experimental evaluation of ChatGPT
Aruwaji and Swanepoel (2025)	Journal of Risk and Financial Management	AI-integrated multimodal analytics, ML, Extreme Gradient Boosting (XGBoost)	ESG reporting & firm valuation	Quantitative multimodal analytical approach
Qatawneh (2025)	International Journal of Organizational Analysis	Artificial Intelligence + NLP	Auditing & fraud detection in AIS	Empirical analysis examining the moderating role of NLP

Author(s) & Year	Journal	AI Technology	Accounting Domain	Method
Tharapos et al. (2025)	Accounting & Finance	Generative AI / ChatGPT	Accounting education, assessment & skill development	A qualitative approach
Khan and Gupta (2025)	Meditari Accountancy Research	AI + accounting quality analytics	Green accounting & firm performance	Quantitative Analysis, generalized method of moments estimation
Sarna et al. (2025)	IEEE Access	Machine Learning (ML), Deep Learning (DL), Graph Neural Networks (GNN), Hybrid AI models	Fraud detection in financial networks	Systematic review/taxonomy review of AI-driven fraud detection models
El Aziz and Asdiou (2025)	Future Business Journal	AI-powered clustering analysis	ESG disclosure analysis	Quantitative clustering approach
Juma'h et al. (2026)	Journal of Decision Systems	Machine Learning (ML), Deep Learning (DL), Data Mining, AI-based information systems	Financial reporting & investment decision-making	Literature review using the Theory–Context–Method (TCM) framework

4.2. AI Technologies Applied in Accounting and Financial Reporting

Large Language Models (LLMs) and Generative AI emerge as the most prominently applied and rapidly growing AI technology category across the reviewed studies. Some studies included LLMs as their primary or core technology (Hajek et al., 2026; Van Zijl et al., 2026; Croom, 2026; Ewertz et al., 2026). Models deployed include GPT-3, GPT-4, GPT-4o, ChatGPT, Claude, Gemini, Grok, CoPilot, and the domain-specific FinBERT. These models are applied across a wide range of accounting domains, including financial reporting, auditing, accounting education, corporate disclosure analysis, and professional ethics. Research by Leitner-Hanetseder et al. (2025) stated that model accuracy, precision, and recall are 77%, which seems satisfying given the task of predicting output performance using an LLM. Carollo et al. (2026) achieve 98.12% accuracy in automating trial balance mapping using a fine-tuned GPT-3 model.

Ensemble learning methods, particularly Random Forest, XGBoost, LightGBM, and Gradient Boosting Trees, constitute the second-largest technology cluster, applied in seven studies (Alwanin et al., 2025; Yu et al., 2025; Silahtaroğlu et al., 2026). These methods are predominantly applied in fraud detection, financial distress prediction, audit risk assessment, and firm valuation. Gabrielli et al. (2026) demonstrate that Random Forest applied to raw financial statement data achieves an AUC of 0.99 in predicting corporate bankruptcy across 1.8 million Italian firm-year observations, substantially outperforming models relying on financial ratios alone. Hajek et al. (2026) combine FinBERT-based topic modeling with cost-sensitive Random Forest and XGBoost to detect financial statement fraud from MD&A

narratives, achieving an AUC of 0.758 and estimated savings of USD 23 million per 1,000 SEC registrants.

Graph Neural Networks (GNNs) represent an emerging frontier in AI-based accounting research, applied in two studies focusing on financial fraud detection in the Chinese capital market. Ma (2026) develops a dual-layer knowledge graph integrated with a Graph-driven Multi-level Attention-based Fraud Detection Model (GMAFDM), achieving an AUC of 0.941 and an accuracy of 92.3% in detecting falsified financial statements. The studies highlight the distinctive capacity of GNNs to capture hidden relational patterns among financial entities that conventional ML models cannot detect.

Natural Language Processing techniques, including sentiment analysis, topic modeling, and transformer-based text classification, feature prominently across studies addressing anti-money laundering compliance, sustainability disclosure, and earnings call analysis (Lokanan, 2026; Hajek et al., 2026). Ewertz et al. (2026) develop FinVoc2Vec, a domain-specific deep learning model based on wav2vec 2.0, for analyzing vocal tone in corporate earnings calls, demonstrating that vocal tone predicts future earnings and stock returns, with a hedge portfolio generating annualized excess returns of 3.87%. Explainable AI (XAI) techniques, particularly SHAP (Shapley Additive exPlanations), are adopted in four studies to enhance the interpretability of complex ML models in tax compliance, customs fraud detection, firm valuation, and carbon risk assessment (Alwanin et al., 2025; Yu et al., 2025; Boiță et al., 2026). Table 2 summarizes the AI technology landscape across the 25 included studies.

Table 2. AI Technologies Applied Across Included Studies

AI Technology Category	Specific Technologies	Studies Example
Large Language Models (LLMs) / Generative AI	GPT-3, GPT-4, GPT-4o, ChatGPT, Claude, Gemini, Grok, CoPilot, FinBERT	Carollo et al. (2026), Hajek et al. (2026), Van Zijl et al. (2026), Croom (2026), and Ewertz et al. (2026).
Ensemble & Gradient Boosting Methods	Random Forest, XGBoost, LightGBM, Gradient Boosting, Super Learner, GBT	Alwanin et al. (2025), Yu et al. (2025), Silahtaroğlu et al. (2026), Gabrielli et al. (2026), and Hajek et al. (2026).
Graph Neural Networks (GNN)	GNN, HGT, GCN, GraphSAGE, GAT, Knowledge Graph, Graph Attention	Ma (2026)
Natural Language Processing (NLP)	Sentiment analysis, LDA, VADER, FinBERT, topic modeling, TF-IDF	Lokanan (2026), Hajek et al. (2026), and Ewertz et al. (2026).
Robotic Process Automation (RPA)	RPA for workflow automation, invoice processing, and compliance	Boiță et al. (2026) and Alassuli et al. (2026)
Explainable AI (XAI)	SHAP, TreeSHAP, Partial Dependence Plots, XAI (ISO/IEC 42001)	Yu et al. (2025), Alwanin et al. (2025), and Boiță et al. (2026),
Deep Learning	CNN, LSTM, RNN, wav2vec 2.0, Autoencoder, Transformer	Lokanan (2026), Ewertz et al. (2026), and Ma (2026)
Expert Systems & Traditional ML	Expert systems, Logistic Regression, SVM, Decision Trees	Alassuli et al. (2026), Silahtaroğlu et al. (2026), and Gabrielli et al. (2026)

4.3. Impacts, Challenges, and Future Directions of AI Adoption

The most extensively documented impact of AI across the reviewed studies relates to fraud detection and the enhancement of financial integrity. Multiple studies provide empirical evidence that AI-based systems substantially outperform traditional statistical approaches in detecting fraudulent financial reporting and anomalous transactions. Hajek et al. (2026) demonstrate that their topic-driven sentiment analysis framework reduces misclassification costs by 15.92% compared to deep learning baselines, while identifying systematic linguistic patterns, particularly sentiment-topic mismatches, that are characteristic of fraudulent narratives. Ma (2026) establishes that GNN-based models can uncover concealed financial relationships, including undisclosed related-party loans, income inflation, and liability concealment, that elude conventional firm-level analysis. Alwanin et al. (2025) demonstrate that a dual-task XGBoost framework applied to customs declarations recovers 87.98% of fraudulent revenue by inspecting only 10% of import records, offering a transformative improvement in the efficiency of tax compliance enforcement. Such AI-driven enforcement capabilities are particularly critical given that tax avoidance, driven by agency problems and information asymmetries between management and owners, remains a persistent challenge in non-financial sectors (Werastuti et al., 2023).

AI is documented to substantially improve the quality, accuracy, and timeliness of financial reporting across multiple contexts. Carollo et al. (2026) show that a fine-tuned GPT-3 model automates the mapping of trial balance items to European accounting standards with 98.12% accuracy, directly reducing manual errors in the preparation of financial statements. Silahtaroğlu et al. (2026) find that humanized feature engineering in ML models, transforming raw financial ratios into theoretically meaningful categories, enhances the interpretability and actionability of audit risk predictions, achieving an ROC-AUC of 0.795 in predicting modified audit opinions.

A consistent theme across the reviewed studies is the transformative potential of AI for auditing practice, particularly in enabling a transition from periodic, sample-based auditing to continuous, full-population analysis. According to Qatawneh (2025), the use of NLP enables AI tools to process unstructured data, such as emails and social media feeds, thereby providing valuable additional information that enhances the accuracy of auditing and fraud detection. Sundarasen et al. (2026), through a bibliometric analysis of 184 studies spanning 1986 to 2025, confirm that AI in auditing has evolved from early expert systems toward continuous audit ecosystems incorporating ML, DL, blockchain, and IoT technologies.

A noteworthy emerging theme in the literature is the application of AI in sustainability accounting, ESG disclosure, and carbon finance (Bednárová, 2025). Yu et al. (2025) demonstrate that the combination of LightGBM and SHAP achieves an AUC of 0.89 in predicting carbon emission risk using ESG disclosure data, with carbon intensity and energy utilization rate identified as the most influential predictors. Similarly, research by El Aziz and Asdiou (2025) employing NLP-based thematic and semantic analysis reveals that ESG communication is influenced by factors such as company size, industry sector, financial performance, and governance structure. The increasing investor demand for ESG transparency, along with the financial consequences of ESG negligence, further highlights the urgency of AI-assisted sustainability monitoring in corporate reporting, as emphasized by Wati and Werastuti (2025).

Multiple studies examine the implications of AI for accounting education and professional competence, a dimension that is increasingly relevant as LLMs reshape the knowledge demands of the profession. Van Zijl et al. (2026) conduct a comparative experiment in which five leading LLMs, such as ChatGPT, Claude, Gemini, Grok, and CoPilot, attempt exit-level Chartered Accountant examinations

in South Africa, finding that no model surpasses the average student score, and that all models fail critically on tasks requiring evaluative professional judgment. Croom (2026) demonstrates experimentally that the interactivity of generative AI tools inflates investors' self-assessed processing ability, thereby increasing willingness to invest even as actual information processing quality declines, a finding with significant implications for the regulation of AI-enabled financial services.

5. Discussion

The findings of this systematic literature review provide important theoretical implications for Agency Theory and the Resource-Based View (RBV). From an Agency Theory perspective, the reviewed studies show that AI reduces information asymmetry and constrains opportunistic managerial behavior. Research on fraud detection using GNNs and sentiment analysis demonstrates AI's ability to identify deceptive patterns in financial disclosures designed to mislead stakeholders (Ma, 2026; Hajek et al., 2026). Additionally, Arian et al. (2025) show that ML-based linguistic analysis can capture organizational culture and reduce earnings management, reinforcing principal-agent alignment. From an RBV perspective, AI capabilities emerge as strategic organizational resources that create competitive advantages. Boiţă et al. (2026), for example, report that AI-driven transformation in transfer pricing documentation reduced error rates by 81.5% and increased audit acceptance rates by 27%, highlighting the value of digital maturity in strengthening accounting performance.

The Technology Acceptance Model (TAM) receives nuanced empirical support in the reviewed studies. Haidar and Alyousef (2026) confirm that content quality and system quality are key drivers of ChatGPT adoption among accounting faculty, consistent with TAM's perceived usefulness and ease of use constructs. This finding aligns with prior studies showing that perceived usefulness, ease of use, trust, and user attitudes significantly influence behavioral intention and actual technology adoption across various digital systems (Julianto et al., 2019; Yudantara et al., 2019a; Yudantara et al., 2019b; Yudantara & Yasa, 2020; Yudistira & Masdiantini, 2023). The TAM framework is further enriched by the Socio-Technical Systems perspective, which emphasizes the alignment between HR competencies and information systems to optimize organizational performance (Fristamara et al., 2025). However, Croom (2026) highlights a critical limitation of TAM, showing that AI interactivity may create an illusion of competence that inflates perceived usefulness beyond actual utility.

A major challenge in AI-based accounting research is balancing predictive accuracy with interpretability. Advanced models such as GNNs and deep learning achieve strong performance in fraud detection and disclosure analysis but remain difficult to interpret, limiting their adoption in auditing and regulatory contexts that require transparency (Ma, 2026; Ewertz et al., 2026). Although explainable AI (XAI) techniques such as SHAP have been applied to improve transparency, their use is still limited and context-specific (Yu et al., 2025; Alwanin et al., 2025). Sundarasen et al. (2026) further emphasize that the lack of comprehensive explainability frameworks increases the risks of automation bias and algorithm aversion among practitioners.

The reviewed studies collectively surface the unreliability of generative AI, particularly LLMs, as a critical challenge in accounting applications. Van Zijl et al. (2026) demonstrate that all five leading LLMs fail critically on tasks requiring evaluative professional judgment, with maximum scores of 17% on evaluation-type questions compared to an 81% pass rate among human students. These findings collectively indicate that while LLMs offer transformative potential in structured extraction and routine analysis, they remain fundamentally unsuitable as autonomous decision-making agents in professional accounting contexts.

Ethical dimensions of AI adoption in accounting are documented across multiple studies but remain incompletely theorized in the existing literature. Croom (2026) raises regulatory concerns about the behavioral effects of interactive GenAI on retail investors, calling for SEC intervention to mitigate the risk of inflated investment willingness driven by AI-induced overconfidence. Across studies, the gap between the pace of AI technological development and the development of corresponding regulatory and ethical frameworks emerges as a systemic challenge that transcends any individual accounting domain.

A notable limitation of the reviewed literature is the concentration of empirical studies in a small number of geographic contexts, predominantly the United States, China, and Western Europe. Studies from developing economies remain scarce, with only four studies addressing non-Western emerging market contexts (Alassuli et al., 2026; Haidar & Alyousef, 2026). Van Zijl et al. (2026) explicitly call for research from developing economies, noting that AI adoption in accounting is shaped by institutional, regulatory, and infrastructural contexts that differ fundamentally across national settings. The Chinese studies on GNN-based fraud detection and carbon accounting represent an important contribution but are grounded in the specific institutional context of Chinese capital markets and regulatory systems, limiting their direct transferability to other settings (Yu et al., 2025).

6. Conclusion

This systematic literature review synthesizes 25 peer-reviewed studies published in 2025–2026 to examine the development of AI applications in accounting and financial reporting. The findings indicate that LLMs, ensemble methods, and GNNs have become the dominant AI technologies in the post-generative AI era. AI adoption contributes significantly to improvements in fraud detection, financial reporting quality, audit efficiency, and sustainability accounting. In particular, ensemble models demonstrate high predictive performance in bankruptcy and fraud detection, while GNNs provide new capabilities for identifying complex financial relationships.

Despite these benefits, the review also identifies important challenges and implications. AI systems remain vulnerable to hallucination, interpretability limitations, and ethical concerns, particularly in tasks requiring professional judgment and contextual reasoning. The findings further highlight the regulatory gap between rapid AI development and existing governance frameworks, as well as the limited empirical evidence from developing economies. These issues imply the need for stronger AI governance, explainable AI frameworks, and broader contextual research to ensure responsible and effective AI implementation in accounting practice.

This review has several limitations. The inclusion of only English-language studies and the reliance on Scopus and Web of Science may have excluded relevant research from other languages and databases. In addition, the reviewed studies were limited to publications from 2025–2026, reflecting only a recent snapshot of a rapidly evolving field. The use of thematic synthesis without meta-analytic techniques also limits the quantitative precision of the findings. Future research should focus on developing AI governance frameworks for accounting and auditing, exploring multimodal AI applications, and examining AI adoption in developing economies with limited digital infrastructure. Further studies are also needed to investigate the long-term implications of AI for accounting professionals, including changes in professional roles, skills, and judgment.

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