



## Evaluating the Impact of AI in Accounting Functions: as Perceived by Filipino Certified Public Accountants in the Kingdom of Saudi Arabia

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### Abstract

Artificial Intelligence (AI), particularly generative AI, is reshaping industries by replicating and surpassing human tasks. In accounting, AI is increasingly applied to routine processes such as data entry, while offering potential for broader applications in auditing, reporting, and decision support. This study investigates the perceptions of Filipino Certified Public Accountants (CPAs) in Saudi Arabia regarding AI's impact on accounting functions and professional roles. A quantitative descriptive cross-sectional design was employed. Data were collected through purposive sampling of 50 Filipino CPAs across three major regions of Saudi Arabia. Surveys were administered via Google Forms, structured into demographics, AI adoption, and job role impact. Responses were analyzed using descriptive statistics, including measures of frequency, mean, and standard deviation. Findings revealed that only 34% of respondents had direct experience using AI, yet 92% believed it would significantly affect the profession. Respondents perceived AI as enhancing efficiency through cost savings, reduced processing times, and improved accuracy of financial information. They also anticipated a shift in accountants' roles from routine tasks toward strategic and advisory functions. However, moderate awareness levels and limited organizational training highlighted a skills gap. Filipino CPAs in Saudi Arabia view AI as a transformative tool that augments rather than replaces the profession. While its benefits are clear, challenges such as job displacement, ethical concerns, and lack of training remain. Continuous upskilling and governance frameworks are essential to maximize AI's potential in accounting practice.

**Keywords:** artificial intelligence, technological integration, efficiency and effectiveness in accounting, role transformation



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## INTRODUCTION

In computer science, artificial intelligence (AI) are machines that can carry out tasks like learning, reasoning, and decision-making that normally call for human intelligence. Numerous accounting fields, including auditing, financial accounting, management accounting, taxation, and the government sector, have made use of AI (Mgammal, 2024).

The concept of artificial intelligence was first put forth in the 1960s, so it is not a novel idea. Its popularity soared with the advent of generative AI, a branch of AI that simulates human reasoning. The increased capacity of contemporary computing power and technological advancements have accelerated the development of artificial intelligence. These

days, AI can perform intricate computations at speeds and scales that the human brain cannot match.

Some people view AI as a threat because it has the potential to replace repetitive tasks traditionally performed by humans, as many believe that AI is more effective and efficient. In the study of Leitner-Hanetseder et al. (2021), results showed that AI-based technology will replace human employees in routine tasks using, for example, smart software robots to perform routine tasks such as recording and collecting data. However, others believe that the professional occupation would only be transformed into AI-based tasks (Pettersen, 2019) and would be delegated to decision making. Using AI, company executives will be able to have relevant data when making

decisions, leading to a better efficiency and more reduced risks (Goh et. al., 2019).

## LITERATURE REVIEW

**Technological Development in Accounting Functions and Operations.** Technological advancements have transformed accounting from manual processes into automated systems that efficiently record, summarize, and report financial transactions. The introduction of IT-driven tools such as ERP systems and automation technologies has enhanced accuracy, reduced costs, improved internal controls, and provided managers with timely information (Vaassen & Hunton, 2009; O'Leary, 2000; Brands and Smith, 2016). More recently, artificial intelligence and advanced software tools have further increased organizational efficiency replacing repetitive human tasks and enabling accountants to focus on higher-value activities (Mjongwana & Kamala, 2018).

**Artificial Intelligence Adoption in Accounting.** Artificial intelligence has been integrated in accounting since the 1980s, with applications spanning auditing, taxation, financial reporting, and management accounting (Stancheva-Todorova, 2018). Enabled by technologies such as neural networks, NLP, cloud computing, and machine learning, AI enhances efficiency, accuracy, and decision-making (Odoh et al., 2018; Goh et al., 2019). Deloitte's adoption in 2016 marked a milestone in AI's commercial use (Zemankova, 2019). AI is now applied across functions including transaction processing, reporting, auditing, taxation, fraud detection, and decision support, shifting accountants' roles toward advisory and analytical tasks (Appelbaum et al., 2017; Kokina & Davenport, 2017).

**Accounting Functions Where AI is Relevant.** AI significantly enhances various accounting functions by automating repetitive tasks, improving accuracy, and supporting strategic roles. In transaction processing and bookkeeping, AI tools like machine learning and OCR reduce human error and streamline data entry (Moll & Yigitbasioglu, 2019). In financial

reporting, AI consolidates and classifies data to ensure timelier, more reliable reports (Issa et al., 2016). In auditing and assurance, AI enables full-population testing and fraud detection through advanced analytics (Appelbaum et al., 2017). In management accounting, AI aids budgeting, forecasting, and decision-making by uncovering patterns in financial data (Kokina & Davenport, 2017). In taxation, AI automates compliance tasks and supports strategic tax planning (Susskind & Susskind, 2015). Finally, in fraud detection and risk management, AI applies anomaly detection and predictive analytics to enhance reliability and safeguard against risks (El Khoury & Assi, 2024).

**Enabling Technologies That Made AI Possible in Accounting.** The integration of AI into accounting has been driven by enabling technologies that provide computational power, data management, and automation. Cloud computing offers scalable storage and processing power, supporting AI-enabled applications (Vasarhelyi & Kogan, 2019). Big data analytics allows large-scale financial data analysis, enhancing forecasting and fraud detection (Zhang & Zhao, 2021). Robotic process automation (RPA) automates rule-based tasks, which AI augments with intelligent decision-making (Davenport & Westerman, 2021). Natural language processing (NLP) enables the analysis of unstructured textual data such as contracts, invoices, and financial documents to extract relevant financial information and insights (Faccia et al., 2024). Machine learning (ML) identifies patterns, supports fraud detection, and improves financial forecasting through continuous learning (Kokina & Davenport, 2017). Blockchain technology strengthens transaction security and data integrity, ensuring trust in AI-driven processes (Bhimani & Willcocks, 2020). Together, these technologies create the foundation for AI to transform accounting into a more automated, reliable, and data-driven profession.

**Challenges of AI Integration in Accounting.** Despite its benefits, AI integration faces challenges such as high implementation costs, cybersecurity threats, ethical concerns, skills

gaps, and professional resistance to change (Rawashdeh, 2025; Chukwudi et al., 2018; Mökander et al., 2021). Smaller firms, in particular, struggle with costs, while professionals risk over-relying on AI outputs without critical judgment. These challenges highlight the need for continuous upskilling, organizational adaptation, and strong governance frameworks.

**AI Impact on the Accounting Profession.** The literature presents two contrasting perspectives: some predict AI will replace accountants in repetitive and routine tasks (ICAEW, 2016) Sutton et al. (2016) and Sun and Medaglia (2018), while others view it as an augmentative force that enhances efficiency and shifts roles toward strategy and advisory work (Pettersen, 2019; Kokina & Davenport, 2017; Stancheva-Todorova, 2018). To remain relevant, accountants must adapt through curriculum reforms, upskilling, and technological fluency. Evidence suggests that AI is more likely to transform rather than eliminate the profession.

**Theoretical Framework.** Adoption of Artificial Intelligence in accounting functions and procedures is based upon the theory of Technology Acceptance Model (Figure 1). The TAM provides a theoretical foundation to understand the factors influencing the acceptance and adoption of AI in accounting, including perceived usefulness (U), perceived ease of use (E), attitudes towards AI (A), and behavioral intention to use (BI) (Kayser & Telukdarie, 2023). This model is characterized by two factors that influence user's adoption of new technology based on its perceived ease of use and usefulness. TAM was first introduced in 1989 by Davis et al. Since then, it has been widely utilized by researchers across various disciplines (Abdullah & Almaqtari, 2024), including applications in management accounting (Varzaru et al., 2022). In the context of the study, the successful integration and adaptation of AI in accounting will largely depend on how its perceived benefits and usefulness enhance the traditional functions of the field.

Another foundation of this study is the Diffusion of Innovation Theory. According to Rogers (2003), the Diffusion of Innovation Theory (DOI) provides an ideal platform for practitioners to examine the long-term utility of innovative technologies. In this theory, individuals are divided into categories of adopters, such as innovators and early users, and adoption decisions are influenced by the most prominent features such as innovation, unique advantages, compatibility, and ease of use. The best example of this theory is the advancement of Information Technology.

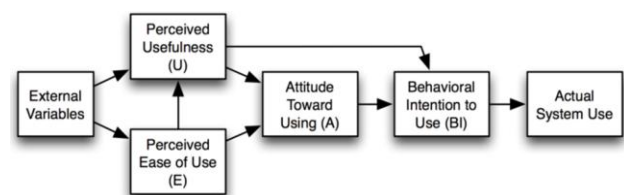


Figure 1  
*Technology Acceptance Model (Davis, et al., 1986)*

**Conceptual Framework.** The conceptual framework depicted in Figure 2 outlined the aspects developed from the key factors discussed in the literature review, and, in which collectively influences AI adoption in accounting. The integration of AI in accounting functions changes traditional practices by improving the accuracy, efficiency, and redefinition of professional roles. AI has been shown to improve the effectiveness of financial data and reports by reducing human error, enhancing reliability, and supporting real-time processing (Muftah, 2024; Alnaimat et al., 2024). These automated tools which were used in financial statement preparation and auditing provide greater consistency and accuracy in data processing. In terms of efficiency, AI streamlines repetitive tasks such as data entry and reconciliations, resulting in considerable time and cost effectiveness. These improvements allow practitioners to allocate more time for analysis and advisory features. Although it is not expected that accountants will be completely replaced by AI, the change in role from traditional accounting functions will evolve into strategic decision-making processes, which will led to an increase in demand for

technical skills and continuous learning (Mulyadi & Anwar, 2025).

The Philippine CPA in Saudi Arabia can recognize these changes as both opportunities and challenges, particularly when adapting new skills and navigating for ethical considerations and other risks in AI adoption in accounting. Understanding your perceptions can therefore provide important insights into the redesign of recruitment bookkeeping functions in the context of global transition and technological change.

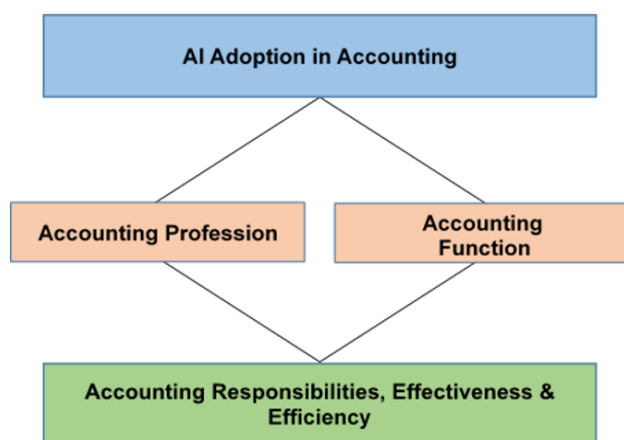


Figure 2  
*Conceptual Framework*

The incorporation of Artificial Intelligence (AI) in the accounting sector is swiftly reshaping financial practices around the world, and the Kingdom of Saudi Arabia is no exception. For Filipino Certified Public Accountants (CPAs) working in Saudi Arabia, the emergence of AI brings both prospects and difficulties. Against this backdrop, this research study aims to address the problem: “How does AI impact the accounting functions among the Filipino Certified Public Accountants in the Kingdom of Saudi Arabia?”

## METHODS

**Research Design.** This study used a quantitative research approach, which was deemed appropriate for collecting and analyzing numerical data related to the respondents' perceptions of artificial intelligence (AI) in

accounting. This approach enabled the objective measurement of variables (Creswell & Creswell, 2018), such as the perceived benefits and challenges associated with adopting AI in accounting.

To capture the perceptions of participants at a given point in time, a descriptive cross-sectional research design was employed (Lavrakas, 2008). Without manipulating the variables, this method allowed for the description of existing conditions, attitudes, and opinions. In the context of this study, it helped explore accountants' current perceptions of the impact of AI on accounting functions and the accounting profession.

**Population and Sampling.** This study adopted the purposive sampling technique. Purposive sampling, often referred to as judgment sampling, involved the intentional selection of informants based on specific qualities they possessed. This nonrandom approach did not rely on underlying theoretical frameworks or a predetermined number of informants. Instead, the researcher identified the information required and actively sought individuals who possessed the relevant knowledge or experience and were willing to provide the needed information (Lewis & Sheppard, 2006). In this study, the target respondents were 50 Filipino Certified Public Accountants (CPAs) working in the Kingdom of Saudi Arabia. However, there were no available records indicating the actual number of Filipino CPAs working in the country. Furthermore, not all Filipino CPAs working in the Kingdom were active members of the Philippine Institute of Certified Public Accountants (PICPA). As such, the sample was derived from active PICPA members across three major regions of Saudi Arabia: North, Eastern, and Western. Based on discussions with PICPA chapter presidents, there were approximately 200 estimated active CPA members in these regions.

To collect the necessary data, the researcher sought the support of the PICPA chapter presidents from each region to assist in

disseminating the research questionnaire through Google Forms. From the estimated population, a total of 50 respondents participated in the study, representing 25% of the estimated population. This sample size was considered sufficient for exploratory analysis and was consistent with best practices in purposive sampling, where 20–30% of the target population could yield meaningful insights (Etikan et al., 2016). The inclusion criteria for the study required that respondents should be Filipino Certified Public Accountants working within the Kingdom of Saudi Arabia, be engaged in accounting functions either directly or indirectly, and be willing to participate in the study.

**Instrumentation.** Consistent with the objectives of the study, 28 survey questions were structured into three sections: demographics, AI adoption in accounting, and the impact of AI on job roles. Some of the questions were adapted from Mgammal's research titled "The Influence of Artificial Intelligence as a Tool for Future Economies on Accounting Procedures: Empirical Evidence from Saudi Arabia." This study was selected due to the shared research context of using primary data from accountants working in Saudi Arabia. However, a key difference was observed in the respondents; while the former study surveyed accounting professionals regardless of nationality, the present study utilized purposive sampling, focusing specifically on Filipino Certified Public Accountants working in the Kingdom of Saudi Arabia. Furthermore, the response options were revised and formatted using a five-point Likert scale to allow for more meaningful interpretation of responses. The data gathered were analyzed using quantitative statistical methods.

**Data Gathering Procedure.** Upon receiving approval from the adviser, the researcher obtained formal permission from the presidents of the Philippine Institute of Certified Public Accountants (PICPA) representing the three chapters – Riyadh, Jeddah, and Dammam.

An official letter was issued to each chapter president, outlining the researcher's intent to approach their members for data collection in connection with the study. Data were gathered through online surveys administered via Google Forms, with the researcher personally overseeing the distribution of questionnaires to the selected participants. Respondents were assured of the confidentiality of their responses, with explicit guarantees that no names or personal identifiers would be disclosed. All collected data were systematically consolidated and tabulated. Statistical analyses were conducted using methods developed by the designated statistician, ensuring appropriate interpretation of the results. The findings were subsequently analyzed and discussed in relation to the research objective.

**Ethical Considerations.** The researcher confirms that all ethical guidelines were rigorously observed. Participation was entirely voluntary, informed consent was secured from all participants, and responses were kept confidential. The study is original, free from plagiarism, and carried out with no conflicts of interest and received no external funding from any organizations of persons.

**Data Analysis.** This study utilized a SPSS software to generate the descriptive data. The descriptive statistics were used to present the demographic profile of the respondents, including measures of frequency and percentage for their current roles in accounting, years of experience, the type of employing organization, and the industry to which their respective companies belonged. Additionally, descriptive statistics were used to report the frequency, usage, and perception of AI in accounting, its impact on job roles, the Filipino CPAs' level of preparedness, and the future outlook of accounting functions and the profession. Mean and standard deviation were used to determine the respondents' level of awareness and perceived benefits of AI in accounting.

## RESULTS

**Usage and Perceived Impact of AI in Accounting.** Table 1 shows the experiences of respondents using AI in their accounting work. Out of 50 respondents, only 34%, or 17 professionals, have had experience in using AI. This validates the previous assumptions based on Diffusion of Innovation theory that at the current time, many companies are anticipating seeing the benefits reaped by early adopters of this innovative technology in Saudi Arabia. However, it is interesting to note that despite the respondent's lack of experience in using AI, an overwhelming 46 respondents (92%) believe that AI will have an impact on the accounting profession. This finding is inconsistent with Mgammal (2024) study, which concluded that accountants who are aware of and use AI will have the probability to be involved in and account for favorable changes in the way accounting tasks are executed.

Table 1  
*Frequency Distribution of Respondents' Usage and Perceived Impact of AI in Accounting*

Question	Response	f	%
Have you used AI programs in your accounting work?	Yes	17	34.00
	No	33	66.00
Do you believe AI will have an impact on the accounting profession?	Yes	46	92.00
	No	4	8.00

Note: N = 50

**Level of Awareness of AI in Accounting.** Table 2 showed the respondents' level of awareness of AI in accounting. The survey result presented an overall moderate level of awareness of AI in accounting with an overall mean of 2.73 and .95 standard deviation. Particularly, the CPAs are familiar with AI applications in accounting (M = 2.64, SD = .92).

However, they showed moderate awareness of its benefits, risks, and challenges, risks, and challenges with means of 2.70, 2.84 and standard deviations of .99 and .96, respectively. These findings suggest that while respondents recognize AI's potential and limitations, their technical familiarity with specific AI tools in accounting remains limited.

These results align with recent studies highlighting AI's measurable impact on accounting practices. For instance, AI integration has been shown to increase fraud detection capacity by up to 40% and reduce manual workload by 50%, reinforcing the respondents' awareness of AI's benefits and risks (Elhajjar & Osta, 2024). Similarly, a study in Lebanon found that AI adoption improved data efficiency, quality, and fraud detection while reshaping accountants' roles and required skills (Jarkas & Yehya, 2024).

Table 2  
*Respondents Level of Awareness of AI in Accounting*

Level of Awareness	Mean	SD	Interpretation
Level of Familiarity with AI Applications in Accounting	2.64	0.92	Somewhat aware
Awareness of the Benefits of AI in Accounting Procedures:	2.70	0.99	Moderately aware
Awareness of Risks and Challenges of AI in Accounting Procedures	2.84	0.96	Moderately aware
Average mean	2.73	0.95	Moderately aware

Legend: 1-Not All Aware; 2-Slightly Aware, 3-Moderately Aware; 4-Very Aware; 5-Extremely Aware

However, consistent with the lower mean score for familiarity, other research shows that many accounting practitioners remain unfamiliar with the actual application of AI tools. For instance, Alharbi (2025), in his research in Saudi Arabia, emphasized the need for AI-related educational initiatives to bridge the gap between theoretical awareness and practical competence.

Academic experts further argue that strengthening AI literacy requires the inclusion of technical, analytical, and ethical competencies into accounting curriculum, such as training in data analytics, programming, predictive modeling, and ethical considerations (Moran, 2025). This aligns with the present findings, as the respondents' moderate awareness indicates that further seminars, workshops, and curriculum integration are required to enhance their familiarity and competence in AI-driven accounting practices.

**Usage Frequency of AI in Accounting.** Table 3 showed the AI usage in accounting operations. Based on the data, the majority of respondents stated using AI only rarely (46.0%) or never at all (22.0%). Only a smaller portion used it daily

(18.0%), weekly (10.0%), or monthly (4.0%). These findings accentuate a clear gap between awareness and practice, as 68.0% of CPAs had little to no direct experience with AI in their accounting work. However, it is remarkably interesting to note that, despite the low usage levels of AI, a significant majority of respondents of 92.0% expressed the certainty that AI will have a substantial impact on the accounting profession, while only 8.0% believes otherwise.

These outcomes shows that there is a consensus among Filipino CPA's that AI will have a transformative role in shaping the prospect of their profession.

Although the use of AI in accounting is still in its infancy, professionals generally recognize its disruptive potential, as these findings further support the findings of some recent studies. In line with respondents' awareness of AI's advantages, Elhajjar and Osta (2024) claimed that it can increase fraud detection by up to 40% and decrease manual workloads by 50%. Although actual usage was modest, Jarkas and Yehya (2024) found that AI adoption improved efficiency, financial data quality, and fraud detection in a similar study conducted in Lebanon. In addition, Moran (2025) pointed out that accountants frequently have a stronger expectation of the effects of AI than they actually do, highlighting the significance of closing this gap through practice and education.

**Table 3**  
*Frequency Distribution of the Respondents' Usage of AI in Accounting*

Question	Response	f	%
Frequency of AI Usage in Accounting Procedures	Daily	9	18.00
	Weekly	5	10.00
	Monthly	2	4.00
	Rarely	23	46.00
	Never used it	11	22.00
Do you believe AI will have an impact on the accounting profession?	Yes	46	92.00
	No	4	8.00

Note: N = 50

**Perceived Benefits of AI in Accounting Functions.** Table 4 showed the respondents' perception of AI benefits in accounting functions. The findings revealed that respondents generally agree on the benefits of

AI in accounting (M = 3.79, SD = 0.86), particularly in improving cost efficiency, timeliness, and decision-making. The highest-rated benefit was enhanced operational efficiency (M = 3.94), supported by evidence from Oweis (2025) that AI tools like OCR and NLP reduced transaction times by 44% in Saudi firms. Filipino CPAs also strongly agreed that AI boosts productivity and strategic decision-making (M = 3.93). Other perceived benefits include improved accuracy in recording, classification, and reporting, consistent with studies highlighting AI's ability to reduce errors, strengthen data integrity, and enhance reliability (El Khoury & Assi, 2024; and Setiawan & Hapsari, 2024). Collectively, the results affirm that AI is viewed as a value-adding innovation that enhances efficiency, lowers costs, and improves the quality of financial information, fulfilling the first research objective.

**Table 4**  
*Respondents' Perception of AI Benefits in Accounting Functions*

Perceived Benefits	Mean	SD	Interpretation
AI will affect the efficiency and effectiveness of accounting procedures.	3.90	0.97	Agree
Using AI to record all financial transactions in accounting records can improve the accuracy and effectiveness of this process.	3.62	1.01	Agree
Using AI to classify financial transactions by type and nature can help better understand the financial situation of the organization. .	3.68	0.89	Agree
Using AI to summarize financial transactions in financial statements can contribute to better financial performance analysis of the organization.	3.90	0.74	Agree
Using AI to produce financial information for stakeholders can improve accuracy, effectiveness, and ease of understanding of this information by them.	3.66	0.92	Agree
AI will affect the accuracy and reliability of accounting procedures.	3.80	0.76	Agree
AI will affect the cost and time of accounting procedures.	3.94	0.71	Agree
<b>Overall Mean</b>	<b>3.79</b>	<b>0.86</b>	<b>Agree</b>

Legend: 1-Strongly Disagree; 2-Disagree; 3-Undecided; 4-Agree; 5-Strongly Agree

**Impact of AI on Job Roles.** Tables 6 to 8 summarize the respondents' perceptions of artificial intelligence in accounting, including its perceived impact on the profession, potential job replacement, tasks vulnerable to automation, and possible drawbacks. Survey results indicated that respondents agree AI will

directly impact accountants' roles ( $M = 3.54$ ,  $SD = 0.84$ ), shifting them from routine tasks to more analytical and decision-support functions, consistent with Pettersen (2019) and Kokina & Davenport (2017). While attitudes toward AI adoption were generally positive ( $M = 3.52$ ,  $SD = 0.68$ ), 62% believe it will replace certain accounting jobs, particularly in data entry and invoice processing (both 84%), echoing Oweis (2025). Concerns include job loss (62%), technical issues (60%), security risks (60%), and reduced oversight (58%), reflecting risks discussed by Elhajjar & Osta (2024) and Moran (2025). Overall, respondents view AI as a transformative tool that enhances efficiency but requires governance to address employment, ethical, and security challenges, aligning with Alharbi (2025) and Moran (2025), who highlight AI's role in augmenting rather than replacing accountants.

Table 5  
 Respondents' Perception of the Impact of AI on Accounting

	Mean	SD	Interpretation
AI will affect the role of accountants in accounting procedures	3.54	0.84	Agree
How do you feel about the increasing use of AI in accounting	3.52	0.68	Approve

Legend 1: 1-Strongly Disagree; 2-Disagree; 3-Undecided, 4-Agree, 5-Strongly Agree.

Legend 2: 1-Strongly Disapprove; 2-Disapprove; 3-Neutral; 4-Approve; 5-Strongly Approve.

Table 6  
 Respondents' Perceptions of Whether AI Will Replace Certain Accounting Jobs

Response	f	%
Yes	31	62.0
Unsure	6	12.0
No	13	26.0

Note:  $N = 50$

Table 7  
 Accounting Tasks Perceived as Vulnerable to Automation  
 Note: Multiple responses were allowed

Task	f	%
Data Entry	42	84.0
Reconciliation	33	66.0
Invoice Processing	42	84.0
Tax Filing	20	40.0
Financial Analysis	15	30.0
Auditing	7	14.0

Note: Multiple responses were allowed.

Table 8  
 Perceived Drawbacks of Using AI in Accounting Procedures

Drawback	F	%
Job loss	31	62.0
Reduced human oversight	29	58.0
Technical problems	30	60.0
Security concerns	30	60.0

Note: Multiple responses were allowed.

**Filipino CPA's Level of Preparedness.** Tables 9 to 11 presented the respondents' perceptions regarding the skills needed to work alongside artificial intelligence and the availability of organizational training. Findings showed that most respondents (92%) believe accountants need new skills to work with AI, particularly AI/automation knowledge (82%), strategic thinking (60%), and ethical/legal awareness (60%), yet only 22% reported receiving organizational training, revealing a significant skills gap.

Regarding the future of AI, 52% expected it to augment rather than replace accounting functions, while 38% foresaw a shift toward strategic and advisory roles, consistent with Leitner-Hanetseder (2020), Pettersen (2019), and Davenport & Kirby (2016). Challenges identified included privacy and data security (68%), job displacement (56%), resistance to change (54%), high costs (52%), and lack of training (52%), echoing concerns raised by Kokina & Davenport (2017) and Thomson Reuters (2025). Overall, Filipino CPAs in Saudi Arabia perceived AI as transformative reshaping rather than eliminating the profession while underscoring the urgent need for skills development, ethical safeguards, and governance to manage risks.

Table 9  
 Perceptions on the Need for New Skills to Work Alongside AI

Response	f	%
Yes	46	92.00
Unsure	3	6.00
No	1	2.00

Note:  $N = 50$

Table 10  
*Skills Considered Important for Accounting Professionals in the Age of AI*

Skill	f	%
AI and Automation Knowledge	41	82.00
Strategic Thinking	30	60.00
Ethical and Legal Understanding	30	60.00
Programming/Technical Skills	25	50.00
Data Analysis	24	48.00
Communication/Collaboration	21	42.00

Note: Multiple responses were allowed

Table 11  
*Organizational Training or Resources on AI for Accounting Professionals*

Response	f	%
Yes	46	92.00
Unsure	3	6.00
No	1	2.00

Note: N = 50

## DISCUSSION

The findings of this study revealed that Filipino CPAs working in Saudi Arabia demonstrate a moderate awareness of artificial intelligence (AI) in accounting, with most respondents recognizing its potential to enhance efficiency, accuracy, and reliability. Despite limited practical use, with only 34% reported direct experience with AI programs, 92% believed AI will significantly impact the profession. This perception aligns with prior studies emphasizing AI's transformative role in automating repetitive tasks such as data entry, reconciliation, and invoice processing (Leitner-Hanetseder et al., 2021; Pettersen, 2019). Respondents agreed that AI improves the accuracy of financial reporting, reduces human error, and enhances reliability, consistent with El Khoury and Assi (2024), who highlighted AI's role in strengthening data integrity. Moreover, participants acknowledged AI's benefits in cost and time savings, echoing Oweis (2025), who reported that OCR and NLP tools reduced transaction times by 44% in Saudi firms. However, concerns were raised about job displacement, reduced oversight, cybersecurity risks, and technical issues, reflecting similar apprehensions noted by Moran (2025) and Alharbi (2025). These findings suggest that while AI adoption remains in its infancy, Filipino

CPAs are aware of both its advantages and challenges, underscoring the need for balanced integration strategies that maximize efficiency while addressing ethical and professional risks.

The study also highlighted the gap between awareness and actual usage of AI in accounting functions. Although respondents expressed confidence in AI's ability to improve efficiency and accuracy, the majority reported using AI rarely or never, with only 18% using it daily. This discrepancy mirrors Alharbi's (2025) findings in Saudi Arabia, where practitioners demonstrated theoretical awareness but limited practical competence. Such results emphasize the importance of bridging this gap through targeted training and organizational support. Respondents strongly agreed that acquiring new skills is essential, particularly in areas such as data analysis, programming, ethics, and strategic thinking. This aligns with Moran (2025), who argued for curriculum reforms to strengthen AI literacy among accountants.

The results further indicate that Filipino CPAs anticipate a transformation in their professional responsibilities as AI becomes more integrated into accounting practice. Respondents agreed that AI will shift the focus of accountants' work away from routine tasks such as data entry and invoice processing, of which both identified by 84% of participants as highly vulnerable to automation, toward more analytical, advisory, and decision-support functions. This perspective is consistent with Kokina and Davenport (2017) and Pettersen (2019), who emphasized that AI is more likely to augment accountants' roles rather than replace them entirely. While participants acknowledged the efficiency gains, they also expressed concerns regarding job loss (62%), reduced human oversight (58%), and security risks (60%), echoing the risks highlighted by Elhajar and Osta (2024) and Moran (2025). These findings suggest that Filipino CPAs are preparing for a professional transition in which technical competence, ethical awareness, and strategic thinking will become increasingly important. To adapt successfully, continuous upskilling,

organizational investment in training, and regulatory safeguards will be essential to ensure that AI integration strengthens the profession while mitigating potential drawbacks. Overall, the evidence points to a reshaping of accountants' roles in Saudi Arabia, where AI is viewed as a tool for enhancing efficiency and strategic value rather than a threat to professional relevance.

In conclusion, Filipino CPAs are generally optimistic about AI's transformative potential but face a significant skills gap and lack of organizational support. Only 22% of respondents reported receiving AI-related training, while 60% had no access to such opportunities. This gap underscores the need for structured training, professional development, and organizational guidance to bridge the divide between awareness and practical application. Without these measures, accountants' risk being underprepared for the evolving demands of a digitalized accounting environment, limiting their ability to serve as strategic and ethical contributors.

Based on these findings, the study recommends that Filipino CPAs pursue continuous professional education through seminars, workshops, and certifications focused on AI, data analytics, and emerging technologies. Organizations should provide structured training, mentorship, and resources to support AI adoption. Accounting curricula should integrate AI-related courses covering machine learning, cybersecurity, automation, and data analytics, complemented by conferences and knowledge-sharing platforms. Additionally, ethical, legal, and cybersecurity safeguards must accompany AI implementation to maintain professional integrity. Future research should explore AI adoption across industries, longitudinal changes in perceptions and practices, cross-professional impacts, training effectiveness, and the ethical and legal implications of AI in accounting.

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**Conflict of interest.** The author declares no conflict of interest.

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**Artificial intelligence use.** No AI tools were used in the preparation of this manuscript.

**Ethics approval statement.** This study involved human respondents; however, formal ethical approval was not sought from the authors' institution. The authors affirm that participation was voluntary, informed consent was obtained, and confidentiality of responses was strictly maintained. No procedures were undertaken that posed risk or harm to the participants.

**Data availability statement.** All data supporting the findings of this study are included within the manuscript and its supplementary materials.

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