Artificial Intelligence in Financial Reporting: A Critical Review of Accuracy, Transparency, and Governance

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ABSTRACT

In 2024 and 2025, Artificial Intelligence (AI) made a rapid debut in financial reporting, promising enhanced reporting efficiency, speed, and transparency. The same period also brought to light a series of outstanding issues: algorithmic bias, data privacy, lack of transparency with regulations, and a lack of easy explanation as to what is being decided by preparers and users. This paper will review the latest literature from peer reviewed journals and institutional repositories, in the following three themes: accuracy, transparency and governance. AI reduces manual errors, automates anomaly detection and facilitates real-time analysis, while NLP and continuous auditing enable disclosures to be more easily scrutinised, the evidence shows. It also reveals that these benefits are undermined by "black box" models, weak regulations and an ongoing reliance on human oversight. The paper recommends three policy options: standardised AI governance, investing in AI literacy and hybrid human-AI reporting models.

Keywords: artificial intelligence, financial reporting, accuracy, transparency, governance

INTRODUCTION

AI (Artificial Intelligence) is no longer a future of financial reporting, it's the regular machine. Today, machine learning (ML), natural language processing (NLP), and robotic process automation (RPA), and deep learning are part of the accounting system and are used for data entry, data reconciliation, fraud identification, and some audit tasks (Kobanenko, 2025; Wang et al., 2025). Fewer human mistakes, quicker closing cycles, real-time insight and clearer disclosures are cited as advantages. Some scepticism is warranted to those claims. How far can a financial report produced or checked by an algorithm be relied upon? Do stakeholders have to trust the reasoning of a model they can't inspect? But who will stop bias or misuse of the data that these systems eat? All of these is not essential a technical inquiry. Both have ethical and regulatory implications (Apooyin, 2025; Oleimat et al., 2025). To address those questions, this paper reviews the literature from the last two years (2024-2025) concerning AI in financial reporting. It focuses on three strands, namely accuracy, transparency and governance and bases itself on research from academic journals and open repositories. The objectives are:

- to provide evidence of the effect of AI on the accuracy of financial reporting;
- to evaluate the role of AI in transparency of corporate disclosures.
- to recognise the key governance issues and the solutions suggested.

Section 2 provides a background on the topic in the literature and Section 3 outlines the process of conducting the review. The accuracy, transparency and governance are discussed in Sections 4, 5 and 6, respectively, the latter also addressing mitigation measures. Section 7 summarize the evidence and highlights areas where research is limited and Section 8 concludes.

LITERATURE REVIEW

The modern studies agree on three aspects of considering AI in financial reporting: accuracy, transparency and governance (Elnakeeb & Elawadly, 2025; Fijałkowska et al., 2026). Bibliometric and systematic review also

demonstrate that the field has progressed from an initial focus on automation. Focusing has turned to machine learning, real-time reporting, explainability, human oversight, and digital transformation (Elnakeeb & Elawadly, 2025; Bhatti et al., 2026). Each dimension is briefly summarized here; they will be further discussed in Sections 4-6.

The accuracy is responsible for Automation and Anomaly Detection

The most consistent argument advanced in the literature is that AI boosts accuracy by automating repetitive accounting tasks where humans are likely to make errors (Shaban et al., 2025). Automating data entry, transaction classification, reconciliation, and validation will decrease misstatements and streamline the reporting processes (Wang et al., 2025, Radiant, 2025). Anomaly detection is the second theme. Manual review often overlooks irregularities, fraud signals, and suspicious entries, but ML models can detect unusual transaction patterns. Achievement is outstanding. One of the neural-network based accounting models achieved 96.3% accuracy for risk prediction with less than 3% false positive rate and more than 12% increase in F1 score as compared to current approaches. As well as that, it is worth keeping in mind that these figures stem from a model benchmarking and not from an actual organisation (Cai, 2025). Speed matters too. AI is associated with improvements in timeliness and improvements in correctness (Costa-Climent, 2025) as processes that are slow can be automated, reducing closing cycles and enabling real-time analytics and monitoring (Radiant, 2025). Among the supporting evidence for the link between AI and improved reporting quality is its association with timeliness and reliability in reporting (Ebnaoof, 2025), and a study on the Iraqi industry indicates that AI reduces the time required for reporting and minimizes the errors in reporting (Mustafa et al., 2025). The situation isn't entirely sunny. Several authors emphasize that AI still requires human oversight, proper implementation, and robust data management to prevent the dissemination of inaccuracies and biases on a larger scale (Chowdhury & Wan, 2025; Radiant, 2025).

Transparency: NLP and Continuous Auditing

The second aspect of which AI is attributed with improving is transparency (Shaban et al., 2025; Wang et al., 2025). One way is automated compliance monitoring, where AI systems can identify inconsistencies between compliance regulations, disclosures, and the true financial condition (Shaban et al., 2025). The most talked about path is NLP. It allows businesses to easily handle unstructured data like footnotes, management commentary, filing data, invoices, and contracts, thereby enabling more thorough and easily interpreted reports for stakeholders (Shaban et al., 2025). Scientists studying in this field are cautious, however. The maturity of output consistency, multilingual interpretation and evaluation frameworks are all still in infancy (Fijałkowska et al., 2026; Oyewole, 2024). Continuous auditing is the third one. AI can track transaction streams in real time, rather than conducting audits periodically and looking back (Anwar, 2026). Proposed frameworks include the integration of real-time anomaly detection with ERP systems and cloud platforms, along with the inclusion of NLP review of audit notes and narrative disclosures, to enhance the identification of anomalies at an earlier stage and accelerate their resolution. The use of AI to assist with sustainability and ESG reporting takes a step further, as disclosure is moving beyond narrative to more data-centric and verifiable (Vílchez Olivares, 2026).

Governance Challenges: Bias, Privacy and the Black Box Problem

It is in the area of governance that literature becomes most cautious (Costa-Climent, 2025; Lestari, 2025). Bias is considered a genuine threat, particularly when models are trained on historical data with bias or when they are trained on incomplete datasets (Bahangulu, 2025). A biased model can appear objective but make unfair and/or misleading classifications, which can lead to reputational, ethical, and regulatory harm to an organisation (Bahangulu, 2025). Opacity is a similar issue. Explanations in reporting and auditing are required to be traceable and defensible, and a mere prediction is insufficient (Bhatti et al., 2026; Wang et al., 2025). In fraud detection, risk assessment, and auditing, explainable AI techniques like SHAP and LIME are being widely adopted, however, they suffer from a lack of stability in explanations, high computational expense, and limited regulatory fit (Arias-González, 2026). In addition there are concerns about privacy and security, since reporting systems like these are based on integrated and regularly updated financial data (Bahangulu, 2025). Despite this, only a minority of writers are against reducing the use of AI. The typical response is improved

governance: features such as audit trails, fairness metrics, continuous audits, explainability protocols and human-in-the-loop oversight (Bahangulu, 2025; Okolo, 2025).

METHODOLOGY

This study is a critical review which is suitable for a body of works that is as diverse as this one and allows the identification of the areas where the authors agree, disagree, and where gaps remain (Anwar, 2026; Costa-Climent, 2025). Analysis was focused on a thematic coding of accuracy, transparency and governance issues. The literature is similarly categorized by others in the field in terms of automation, fraud detection, disclosure analysis, governance, and digital transformation (Bhatti et al., 2026; Elnakeeb & Elawadly, 2025; Fijałkowska et al., 2026). The sources are documents published in 2024 or 2025 (both peer-reviewed article and repository paper). In order to be considered, a source must have satisfied three criteria:

- applies directly to AI in financial reporting or financial accounting;
- publication in 2024 or 2025;
- ull text or a structured abstract is available.

The coding was done in two phases. The first was deductive and was based on the 3 pre-defined themes. The second was inductive, and subthemes theoretically occurred throughout the process, such as human oversight, algorithmic bias, and real-time monitoring. The justification behind the use of mixed peer-reviewed and repository sources is here that the topic intersects with model design, accounting systems, audit workflows, regulation, and organisational practice (Anwar, 2026; Costa-Climent, 2025; Okolo, 2025). Below is the coding results beginning with accuracy.

AI and Financial Reporting Accuracy

Reduction of Human Error and Automation

One thing is common in the reviewed studies: AI decreases human error in repetitive tasks of accounting. Bhambi (2025) defines machine learning as possessing a strong power of financial information, and eradication of flaws of human error in repetitive operations. The same is indicated by survey evidence. In Mwachikoka (2025), the majority of accountants and finance experts reported that the efficiency was increased and the number of mistakes reduced after the introduction of AI. It is important to note that it is perceptions rather than an actual measure of error rates. This is primarily automation of main processes: data entry, classifying transactions and reconciliation. Comparing AI-based accounting systems with manual methods, Mohammad et al. (2025) discovered that AI provides better accuracy rates and speed, and better anomaly detection mechanisms. In a study by Jejeniwa et al. (2024), data entry and reconciliation through automation have minimized the possibility of human errors and allowed accountants to work on strategic tasks. Odonkor et al. (2024) express a similar opinion and note that predictive analytics is also an option when routine tasks are automated.

Fraud Prevention and Anomaly Detection

AI does not just oust mindless toil; it also identifies things that humans tend to miss. Kobanenko (2025) emphasizes that AI helps with more sophisticated anomaly detection, ongoing auditing, or analysis of unstructured text data. Wang et al. (2025) overview supervised and unsupervised types of learning, neural networks, and ensemble models in the detection of fraud in detail, and claim impressive accuracy in identifying suspicious transactions. Other writers are more circumspect. Oyeniyi et al. (2024) conclude that AI enhances the accuracy of reporting, the depth, and efficiency of analysis, yet note that ethical issues and biases must be addressed. Kuaibier et al. (2024) attribute the AI integration to exceptional efficiency and precision but indicate the presence of algorithmic bias and data privacy as the issues of concern. Jain (2025) puts forth the practical argument: since AI systems can be utilized to process large volumes of data in real

time, they are able to identify anomalies and trends that could be overlooked by auditors, resulting in more accurate and timely statements.

Timeliness and Real Time Reporting.

There is also a time aspect to accuracy as a right number that comes late is of no good. Antwi et al. (2024) opine that AI is significant to improve the timeliness of financial reporting by automating time-intensive activities, including data entry and preparation of financial statements. Oleimat et al. (2025) concur that AI can considerably influence the accuracy and speed of financial reporting and allow real-time observing financial metrics. Emerging market studies are headed in the same direction. Ebnaoof (2025) established a positive relationship between AI adoption and reporting quality such as timeliness and reliability of Saudi-listed companies. Similar outcomes are reported by Mustafa et al. (2025) in the case of the industrial sector of the Kurdistan Region of Iraq, where AI accelerates the processing of data and minimizes errors. Real-time analytics are also listed among the major advantages of artificial intelligence in financial accounting in a repository paper with the same title (2025).

Limitations and Human Oversight Requirement.

All this does not render AI fallible, and some studies state this so explicitly. According to Mwachikaka (2024), human oversight turned out to be an important aspect of AI-generated output validation. Odonkor et al. (2024) include the need to hire qualified staff who are well versed in AI, data privacy, and high cost of AI integration among the challenges that are still present and include resistance to change in the list. Uncontrolled, AI may propagate mistakes or support biases already existing in the data. The gains of accuracy above must thus be interpreted as conditional on validation and proficient application. This conditionality is reflected in the transparency evidence in the following section.

AI and Transparency in Financial Reporting

Automated Compliance and Smart Auditing

Transparency in financial reporting means that information is clear, complete, and accessible to stakeholders. One way AI supports it is by automating compliance checks and powering smart auditing systems. Wang et al. (2025) say AI supports "transparency through automated compliance checks, smart auditing systems, and blockchain-based solutions that build trust and accountability."

It also affects how a company communicates. Kobanenko (2025) argues that AI tools "help ensure consistency between narrative disclosures and actual financial conditions, while also fostering stakeholder confidence through clearer communication." That matters now that stakeholders expect explanations alongside the numbers. Apooyin (2025) takes a similar line, arguing that responsible adoption brings efficiency and compliance and can make AI an asset for transparency.

Natural Language Processing (NLP) and Unstructured Data

Explanations usually live in text, which is where NLP comes in. It allows organisations to draw insight from unstructured sources such as management commentary, footnotes, and regulatory filings. According to Antwi et al. (2024), NLP algorithms "generate insights into market trends, competitive dynamics, and regulatory developments, providing decision-makers with valuable intelligence." Jejeniwa et al. (2024) note that NLP enables "extraction of valuable insights from unstructured data sources, facilitating the generation of comprehensive and insightful financial reports."

The effect on transparency is that reports become easier to read and richer in context, which narrows the information gap between managers and stakeholders (Ebnaoof, 2025). Oleimat et al. (2025) add that NLP combined with machine learning reduces manual effort and error and improves predictive capability, all of which supports transparency.

Continuous Auditing and Real-Time Monitoring

Auditing itself is changing as well. Traditional audits are periodic and look backward; continuous auditing monitors transactions as they happen. Kuaibier et al. (2024) discuss how AI transforms data analysis and interpretation and so improves decision-making, and Jain (2025) again stresses that systems processing very large volumes of data in real time can spot anomalies and patterns and produce more precise, timely statements.

Continuous auditing also allows financial performance to be tracked in real time. Antwi et al. (2024) observe that this lets organisations "proactively identify emerging trends, risks, and opportunities," which makes reporting more agile and responsive. Oleimat et al. (2025) likewise conclude that AI significantly affects transparency and regulatory compliance. Yet the qualities that make these tools useful, namely speed, scale, and autonomy, are also what make them hard to govern. That is the subject of the next section.

Governance Challenges and Mitigation Strategies

Algorithmic Bias and the "Black Box" Problem

One of the most commonly mentioned governance issues is the AI decision-making being opaque. The black box challenge in which algorithmic decision-making is opaque is what Bhambi (2025) refers to it as. In case no one can understand a model, the trust of stakeholders is damaged and demonstrating regulatory compliance becomes more difficult. Opacity also enables a bias to remain unseen; Apooyin (2025) cautions that AI-based financial models can inadvertently perpetuate bias, resulting in possible compliance breaches and reputational risks. Two major responses are provided in the literature. Wang et al. (2025) suggest explainable AI (XAI), which attempts to render the model decisions visible and understandable to regulators and auditors. Oyeniyi et al. (2024) go even further and demand the standardisation of AI systems in financial reporting and extensive regulatory frameworks.

Data privacy and security

Fear of data security pervades the literature. According to Mwachikoka (2025), the issues of data security and the necessity of well-trained specialists were rated as one of the key obstacles to integrating AI, and Odonkor et al. (2024) also include data privacy as one of the primary challenges. Wang et al. (2025) explain how AI networks with enterprise resource planning systems and safeguards sensitive financial information, yet they mention that automation and human control lead to the emergence of new ethical issues of their nature. Practically, organisations ought to have strong data governance systems in place, conduct periodic audits of their AI systems, and act in accordance with the law on data protection, such as the GDPR or its local analogue (Apooyin, 2025; Mwachikoka, 2024). The rules should sit around them and this is where internal controls cannot be relied upon and the next subsection resorts to the rules.

Uncertainty of Regulations and Standardisation

The lack of standardised governance structures is mentioned by the authors multiple times. According to Apooyin (2025), there are no standard AI governance systems, which makes them worried about accountability and ethical decision-making in financial reporting. Oyeniyi et al. (2024) recommend standardisation of AI systems in financial reporting, the creation of all-encompassing regulatory frameworks, and the enhancement of AI literacy among financial professionals. Regulators are in a dilemma between two objectives. Ebnaoof (2025) discovers that AI adoption enhances reporting quality in an emerging-market environment, but claims that regulators need to provide guidelines that would consider both innovation and compliance. Jain (2025) argues similarly: the use of AI in audits must also be regulated in an ethical, legal manner by the regulatory systems.

Human Supervision and Expertise

Rules are not sufficient and the literature revert to the human control. Mwachikoka (2024, 2025) asserts that even the results of AI are not considered valid without human judgment. Odonkor et al. (2024) suggest the

investment in training and development to develop AI competency and focus on ethics and regulatory compliance. Wider strategies are on offer as well. The repository paper Artificial intelligence in financial accounting (2025) suggests: investment in skill development, modernisation of infrastructure, gradual implementation, and robust governance frameworks, and Mustafa et al. (2025) suggests: adoption of strategic approach to ensure responsible use of AI, and addressing the security issues and maximising the potential of AI in improving the quality of financial reporting. These proposals laid out the discussion below, when read jointly.

DISCUSSION AND FUTURE RESEARCH DIRECTIONS

Synthesis of Findings

The literature review has revealed that AI enhances accuracy of reporting by automation, anomaly detection, and real-time analytics, and enhances transparency by NLP, continuous auditing and automated compliance monitoring. This is another issue of governance. It is still unresolved how to address algorithmic bias, data privacy, regulatory uncertainty, and the necessity to do it manually. Naturally, the majority of authors are inclined to hybrid models of human-AI over complete automation (Okolo, 2025). These findings are more complex to read and have a simple efficiency story (Bhatti et al., 2026; Costa-Climent, 2025). AI is the most useful where it automates routine processing, processes entire groups of transactions as opposed to samples, and derives meaning out of unstructured disclosures (Arias-Gonzalez, 2026; Johri, 2026). It is also evident in the literature that effective performance on the technical side is never sufficient to gain a source of legitimacy or trust (Bhatti et al., 2026; Chowdhury and Wan, 2025). The evidence base, also, has its limits. A lot of it is based on benchmark tests, practitioner perceptions or repository papers which are not peer reviewed, and the readers should consider the strength of the claims accordingly.

Literature Gaps

Critical gaps persist in the case of all the new work. The key question that remains unsolved is an institutional and not a computational one. Governance systems are disjointed and most research ends with abstract principles and does not test whether explainability, fairness controls and auditability can function in actual reporting systems (Arias-Gonzalez, 2026; Okolo, 2025). The loopholes are most evident in four sections: • Elucible AI in financial reporting. Few field experiments juxtapose black-box and interpretable models on identical reporting problems, and evaluate the quality of detection, the trust of a reviewer and a speed of a decision (Arias-Gonzalez, 2026).

• Privacy-preserving architectures.

The cross-organisational fraud detection with federated learning is a more frequently discussed concept than it is tested in a live reporting context (Bahangulu, 2025; Wang et al., 2025).

• Longitudinal impact studies.

There is limited information on how accountants and auditors will evolve once AI is integrated into the routine reporting processes, or how they will be impacted by the technology regarding professional judgment and roles in the audit (Anwar, 2026; Johri, 2026).

• Cross jurisdictional and comparative studies.

There is little cross-regional and cross-regulatory system comparisons, although variation in the interpretation of disclosures across different cultures seems to constrain the extent to which findings can be generalised (Chowdhury and Wan, 2025; Fijalkowska et al., 2026; Shaban et al., 2025).

Future Research Directions

These gaps suggest five priorities for future work:

- developing and testing explainable AI models built specifically for financial reporting and auditing;
- investigating federated learning approaches that allow fraud detection across organisations without sharing raw data;
- running longitudinal studies of how the roles of accountants and auditors change in AI-enhanced environments;
- drafting detailed regulatory templates for standardising AI governance in financial reporting; and
- carrying out comparative studies across regions and regulatory systems to see how AI adoption differs between institutional contexts.

CONCLUSION

AI is transforming the process of generating and verifying financial reports. The reviewed evidence (20242025) indicates actual increases in accuracy, timeliness, and transparency. Routine work is automated with AI, human error is minimized, anomalies are detected, and real-time analytics are supported, and disclosures become more transparent and thorough with the help of NLP and continuous auditing. The expenses are equally genuine.

The integrity of financial reports and the trust on them are under a threat due to algorithmic bias, privacy risks, regulatory uncertainty, and the lack of information about certain AI systems. Human intervention remains thus essential. To implement AI literacy and good data governance, organisations must invest, and adopt hybrid models that enhance rather than eradicate human judgement. Regulators and standard-setters have a pressing mandate that they be able to come up with standardised AI governance frameworks that strike a balance between innovation and accountability.

This review does not imply that AI is to be used to replace accountants or auditors. It finds that the most plausible way forward is hybrid human-AI reporting (Okolo, 2025). The possibility of AI being beneficial to financial reporting will not be determined by the ability of algorithms to do so but rather by whether organisations and regulators can inculcate accountability in the design and practice of AI-enabled reporting (Bhatti et al., 2026; Okolo, 2025). Explainable AI and cross-organisational fraud detection should be prioritised in future research. Manipulated thoughtfully, AI has the potential to transform financial reporting and make it more reliable and more transparent; it will just require governance to keep up.

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