Enhancing Tax Consultants' Performance and Productivity through Digital Literacy and Artificial Intelligence: A Systematic Literature Review

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ABSTRACT

This literature study discusses the challenges and opportunities for applying artificial Intelligence (AI) to improve the performance and productivity of tax consultants, particularly in terms of work efficiency, analysis accuracy, and professional productivity management. This study aims to comprehensively examine the role and contribution of AI to the performance and productivity of tax consultants through a Systematic Literature Review (SLR) and bibliometric analysis. Research data was obtained from articles indexed in the Scopus, SINTA, and Google Scholar databases with a publication range of 2021–2025. Of the total 107 articles identified, 42 articles were selected for further analysis based on the inclusion criteria. A bibliometric analysis was conducted using VOSviewer to map research patterns through co-authorship, co-occurrence, and citation analysis. The study's results show that AI plays a significant role in improving work efficiency, reducing the risk of analytical errors, and supporting data-driven decision-making in tax consulting practice. However, the success of AI adoption is greatly influenced by tax consultants' digital literacy. Consultants with good digital literacy are better able to understand, integrate, and make optimal use of AI in professional work processes. Thus, digital literacy is a key factor that enhances AI's contribution to improving the performance and productivity of tax consultants. This study is expected to serve as a relevant bibliographic reference for future research in taxation, technology, and professional services.

Keywords: Artificial Intelligence, Tax Consultant, Digital Literacy, Systematic Literature Review

INTRODUCTION

The development of digital technologies, especially artificial Intelligence (AI), has shaped a new order in tax services characterized by increasing complexity of data, regulations, and the demands of professional analysis. With the entry of the industry 4.0 era, the knowledge- and expertise-based service profession, including tax consulting, has shifted from technical activities to a more strategic and analytical role. In this context, digital technologies such as AI (Artificial Intelligence) and data-driven systems no longer require only operational capabilities but also conceptual understanding, individual readiness, and sustainable adaptability. In professional practice, technology serves as a support tool that helps experts manage task complexity by providing information and systematic support for decision-making (Yu et al., 2025), especially in fields such as tax consulting.

Studies show that the use of AI (artificial Intelligence) supported by digital literacy can improve tax service efficiency by automating manual processes, detecting potential errors, and strengthening data-driven decision-making (Darmawati et al., 2025). However, the use of technology does not stand alone, but is greatly influenced by the organization's capacity to manage and develop human resources. Alignment of competencies, work processes, and continuous learning is a critical prerequisite for technology integration to optimally support the achievement of strategic goals (Nurfitriani et al., 2024). The integration of artificial Intelligence with data systems and supporting technologies also allows for the creation of a fit between the demands of the job and the technological capabilities used, so that professionals can carry out their roles with

the support of systems relevant to the context of the task at hand (Samadhiya et al., 2024). On the other hand, literacy also plays a role in the digital system; without adequate understanding, it can lead to misinterpretation, system bias, and decision-making that is not fully aligned with the problem context. Therefore, the practice of tax consultants still requires a supervisory and professional oversight mechanism to ensure the use of artificial Intelligence remains within human control, given the complexity of regulations and the legal consequences inherent in the field of taxation (Fasano et al., 2025). Within this framework, the existence of artificial Intelligence in tax consulting practices is not only understood as a tool for efficiency, but also as a means to open up new spaces in the increasingly complex interpretation of data and regulations.

By emphasizing the data-driven reasoning process, some studies underscore how artificial Intelligence strengthens the argumentative foundation in providing tax recommendations. In contrast, others highlight issues of efficiency, productivity, and changes in professional roles (Xi and Ling, 2025). Algorithm-based systems help map case variations, trace precedents, and connect previously separate information within a single framework of consideration (Pulungan et al., 2024). Furthermore, artificial Intelligence in tax consulting services is also widely discussed as a means of strengthening the accountability of professional reasoning. The algorithm-based system enables analysis trail tracking, consideration-based tracing, and cross-verification of relevant data and provisions. Thus, tax consultants obtain a more structured workspace to build arguments for the client's tax position and maintain consistency in the rationality and clarity of technical justification in the tax consultation process (Kusuma et al., 2024). Artificial Intelligence and digitalization have a significant effect on productivity and organizational decision-making. Yet, the analysis still focuses on the company or industry level in general, using a quantitative approach and macro indicators such as total factor productivity, without highlighting the specific context of the knowledge-based service profession (Bewersdorff et al., 2025). Subsequent research emphasizes the role of human capital and technology adoption in improving organizational performance. However, digital literacy is still implicitly treated as part of human capital and has not been analyzed as a stand-alone key variable in supporting the use of artificial Intelligence (Bibri and Huang, 2025). Other studies examine the integration of digital technologies and intelligent systems into organizational performance and efficiency, but have not reviewed the performance of individual professionals, particularly in the tax consulting profession, which has distinct regulatory characteristics and high work complexity (Nigar et al., 2025).

Meanwhile, previous research on digital transformation in the context of accounting and related professions remains context-specific and empirical. It has not comprehensively integrated the relationship between artificial Intelligence, digital literacy, digitalization, performance, and productivity through a systematic literature review approach (Fan et al., 2025). Sukaryo and Marhadi (2025) emphasized that the use of digital technology and AI-based systems can improve work effectiveness through process automation and the reduction of human error. The main findings show that technology acts as an enabler of performance, not as a replacement for human roles. However, this performance improvement is highly dependent on individuals' readiness to understand and operate the digital systems in use. This study focuses more on the results of technology implementation than on the adoption process. Ramadhika and Mu'awaroh (2025) reported that digital literacy has been shown to increase service speed and work efficiency, and to reduce administrative errors. However, this study also reveals limitations, including digital capability gaps among individuals and low public awareness of digital services. The uniqueness of this study lies in the context of village-level public services, which differ from the professional or corporate sectors. Although the results are positive, this study has not yet linked digital literacy to individual productivity in a measurable way, but it remains qualitative and perception-based.

Hutagalung (2025) emphasized the importance of digital transformation as part of an organization's strategy in facing technological disruption. In the discussion, digital literacy and information technology are seen as factors that support organizational competitiveness rather than merely operational tools. However, this study tends to focus on technology at the managerial level rather than the individual level. User behavior, attitudes toward technology, and resistance to AI have not been the primary focus. Thus, this study still leaves room to examine how individual professionals respond to and adopt technology in their daily work activities. Therefore, this study aims to fill this gap by presenting a systematic literature review that maps the role of digital literacy and the contribution of artificial Intelligence in improving the performance and productivity of tax consultants. Thus, this study focuses on the supporting function of artificial Intelligence in professional

reasoning. This study positions artificial Intelligence as a cognitive-structural element that shapes the quality of tax considerations through the interaction between digital literacy, professional reasoning, and complex regulatory contexts.

LITERATURE REVIEW

Placing digitization as a logical consequence of developments in the modern business environment (Salman and Ikbal 2025). In prior literature, scholars emphasized that digital technology serves as an external factor driving changes in work patterns and organizational structures. Digital literacy is positioned as a basic competency that human resources must possess to adapt to these changes. Technological developments have not only changed the tools accountants use but also shifted the strategic role of the accounting profession from merely recording transactions to managing information and making data-driven decisions (Septiyanti et al., 2025). Contrary to Sukaryo and Marhadi (2025), their study has not yet reached the stage of empirical testing of performance or productivity. Remains on conceptual arguments, so the results are more appropriate as a theoretical basis than as a reference for empirical results. Instead of positioning artificial Intelligence as a direct determinant of performance, empirical findings reveal a more layered pattern (Qaiser et al., 2025) in which AI literacy indirectly affects workforce performance through digital confidence and is reinforced by an organizational learning culture.

Meanwhile, Yunita et al. (2025) noted that digitization in the accounting profession increases efficiency and accuracy through automation, but it also requires a shift in competencies toward technology and data analysis. In a different context, Buckley et al. (2022) found that AI does not eliminate the tax practitioner profession, but rather automates routine tasks at the early career level and strengthens the role of humans in analytical and strategic functions. Overall, these findings confirm that AI operates as a mechanism for work transformation, not merely as an instrument for labor substitution. Digital literacy is understood as an individual's ability to understand, access, evaluate, and utilize digital technology reflectively and responsibly. At the same time, Artificial Intelligence (AI) represents computational technology designed to mimic human cognitive functions, including data analysis, prediction, and automated decision-making. These two concepts are increasingly positioned as strategic competencies in the modern professional landscape affected by digital transformation, especially in the knowledge-based professional services sector. A systematic review conducted by Tinmaz et al. (2022a) emphasized that digital literacy has evolved beyond mere technical skills, encompassing critical thinking, technological adaptation, and contextual understanding of AI use in complex work environments. In professional services such as tax, accounting, and consulting, AI adoption is significantly improving operational efficiency by automating routine activities, including large-scale data processing, document classification, and tax calculations.

Rahmadina et al. (2025) reinforce the argument by showing that AI adoption is positively correlated with coverall consultant productivity. However, the effectiveness of AI utilization is not uniform among professionals. Research on tax consultants in Indonesia shows that adopting AI significantly increases productivity, with a greater impact on consultants with high digital literacy than on those with low digital literacy. This pattern places digital literacy as a moderating variable in the relationship between AI adoption and work productivity (Rahmadina et al. 2025). Several empirical findings confirm that limitations in digital literacy, technical competence, and infrastructure readiness continue to inhibit the full potential of AI, especially in professional services sectors such as tax consulting (Bucior & Jaworska, 2025). This study emphasizes that human resource readiness primarily determines the success of digital transformation, the organization's ability to manage technology, and the support of digital infrastructure in improving organizational performance and the invasion of organizations and tax consultants (Fan et al., 2025). This point of view aligns with the previous literature, which positions technology, especially artificial Intelligence, as a strategic means to improve the accuracy of analysis, the efficiency of task implementation, and the management of tax risks. Various studies show that AI applications support automated data processing, improve calculation accuracy, and reduce the risk of manual errors in tax services. In that context, AI can be seen as a mechanism for enriching information and supporting decision-making (Mescall & Schmidt, 2025). Expanding the discourse on the contribution of artificial Intelligence to work performance by placing generative AI as the main lever for efficiency, reduced workload, and increased labor productivity across

sectors. This perspective reinforces previous literature highlighting the role of AI in improving analysis accuracy, process automation, and decision-making quality on professional services, including taxation (Caamaño-gordillo et al., 2025).

In contrast to the findings, Abbas (2025) explained that AI technology has great potential in increasing efficiency and automation in the field of accounting and focusing on the opportunities and benefits offered, this study actually highlights the dark side of AI application, this study shows that the adoption of AI in accounting poses significant risks such as job loss, professional deskilling, as well as ethical and data security challenges that have not received enough attention in the current literature. Thus, Artificial Intelligence can be understood as an instrument to support decision-making and enrich information (Parteka & Kordalska, 2023). By integrating the rules, TTAT, and other personal concerns, the IAAAM model has emerged as an essential driver of economic growth in new technological advancements, such as artificial Intelligence (AI). Examining the effects of AI on total factor productivity (TFP) results show that AI can significantly improve TFP (Cao et al., 2021).

The development of artificial Intelligence and digital literacy in a professional context shows complex dynamics that have not been fully empirically mapped. Several studies confirm that the use of AI does not always lead to better decisions, because over-reliance on AI outputs without cross-source verification practices can actually reduce the quality of user decision-making, even though the technology used is relatively advanced (Lim & Darvin, 2026). On the other hand, the effectiveness of digital technology use is primarily determined by users' psychological factors, with ICT self-efficacy serving as a reinforcing factor that determines whether digital literacy can be translated into increased work productivity (Yuan & Li, 2025). In the context of taxation, existing studies show that AI is still more often discussed at the institutional level or by tax authorities. In contrast, research specifically examining its impact on the performance and productivity of tax consultants remains very limited (Magfuroh & Elfita, 2025). The finding reinforces the limitation that most AI research in tax administration is conceptual and based on literature reviews, leaving a lack of empirical evidence on the effectiveness of AI implementation in the work practices of tax professionals (Fadhilah et al., 2025) In addition, Generative AI literacy research remains dominated by the general context of organizations and the public sector, leaving significant gaps in its application and measurement within specific professions with high regulatory compliance demands, such as tax consulting (Liu et al., 2025). Overall, these conditions indicate an urgent need for empirical research that integrates digital literacy, artificial Intelligence, and psychological factors to explain how these technologies actually affect the performance and productivity of tax consultants in complex, regulatory professional practices. Although digital literacy has been proven to improve the performance of apparatus, there is a gap between the technical capabilities possessed and the quality of service perceived by users, so that digital literacy has not consistently guaranteed optimal performance improvement. At a broader level, the study of digital literacy in the context of sustainable development tends to be macro and normative, and thus unable to explain specifically how digital literacy affects individual performance and productivity in daily professional work practices.

Meanwhile, the use of artificial Intelligence, mediated by digital literacy, has proven significant. Still, the limitations of the research's institutional context make generalizing the findings to other professions with different regulatory characters open for further study. In addition, empirical findings show that the influence of digital literacy on work productivity does not stand alone, but is highly dependent on continuous training support and human resource development (Priastuti & Subarjo, 2025), and is influenced by work motivation factors and employee psychological conditions, which determine the extent to which digital literacy can be internalized in productive work behavior (Sahrazad et al., 2022)

METHOD

The literature selection process began with the identification stage, which involved searching for articles published nationally and internationally in the Scopus, SINTA, and Google Scholar databases, resulting in 107 articles. Furthermore, an initial screening stage was conducted to assess the suitability of the title and abstract for the research topic, yielding 58 relevant articles. In the next stage, inclusion and exclusion criteria were applied, including year of publication, topic suitability, database, and study type, resulting in 42 articles. The final stage is finalization, during which articles that meet all criteria are designated as primary references and

used in the analysis and literature review. This study also uses bibliometric analysis to map the development, structure, and trends of research on the topic under study, based on metadata from scientific publications. Data was obtained from reputable international databases and analyzed using VOSviewer to process and visualize bibliometric relationships through keyword co-occurrence, co-authorship, and co-citation analysis. The resulting network and cluster visualization was used to identify the field's dominant research themes, collaboration patterns, and conceptual structures (Aluna Ricardo et al., 2024). The mapping results are then analyzed descriptively and interpretively to reveal research development trends and identify research gaps, as summarized in Figure 1.

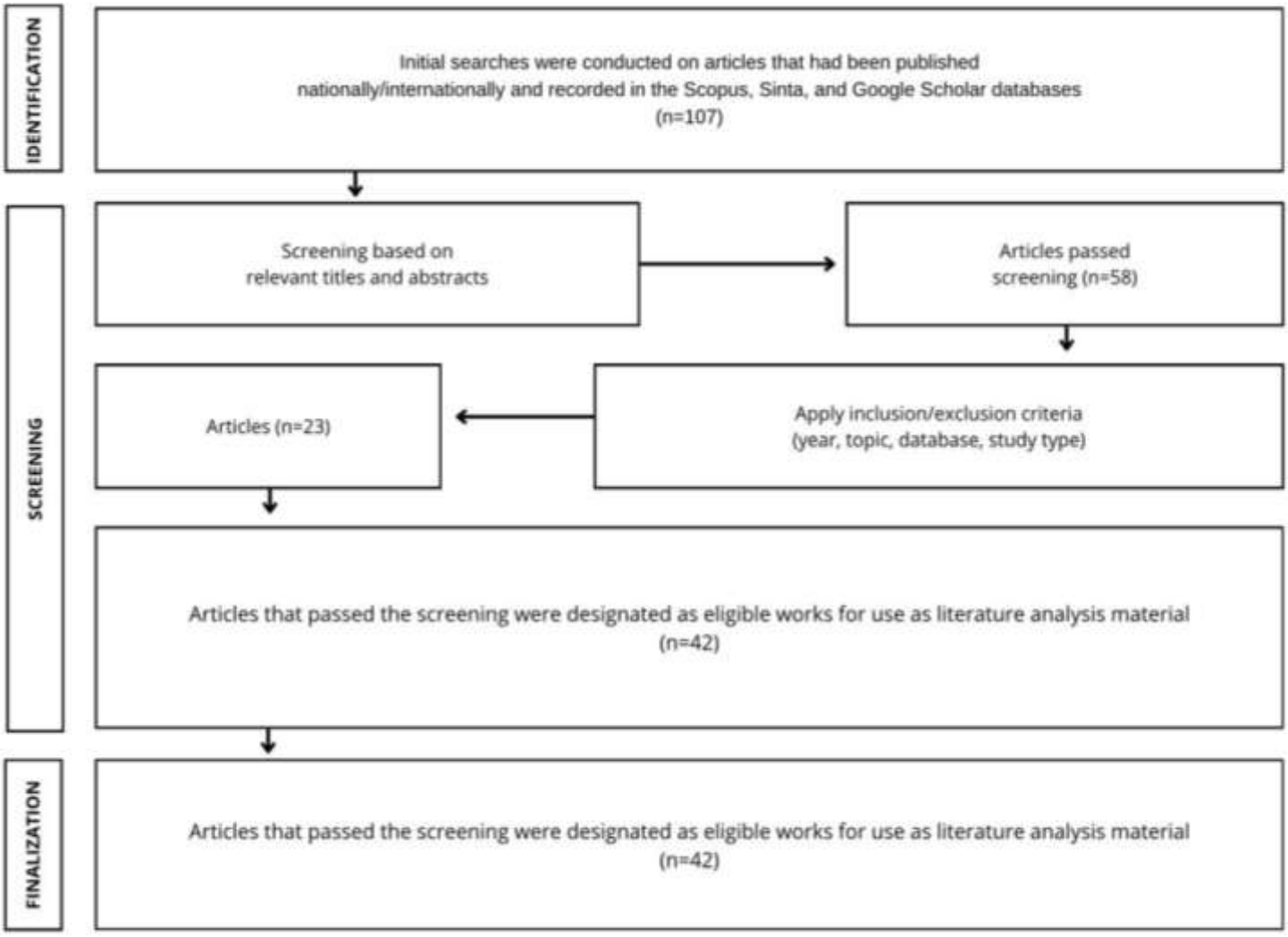

Figure 1. Literature Search Framework

RESULTS AND DISCUSSION

Keyword linkage analysis in VOSviewer

In academic literature, keywords play a crucial role in content indexing and serve as concise representations of a paper's core themes. They not only allow readers to grasp the study's focus quickly but also facilitate researchers and digital databases in locating relevant documents within a particular field. Logically structured and carefully selected keyword combinations can effectively capture the scope and emphasis of the research, enhancing the paper's visibility in academic repositories and strengthening connections to related studies. Furthermore, strategic keyword selection can expand the research's reach, support academic collaboration, and enable bibliometric analyses that help identify emerging trends and patterns within a discipline. By serving as both a navigational tool and a summary indicator, keywords significantly enhance the dissemination, discoverability, and impact of scholarly work. (Shatila et al., 2025).

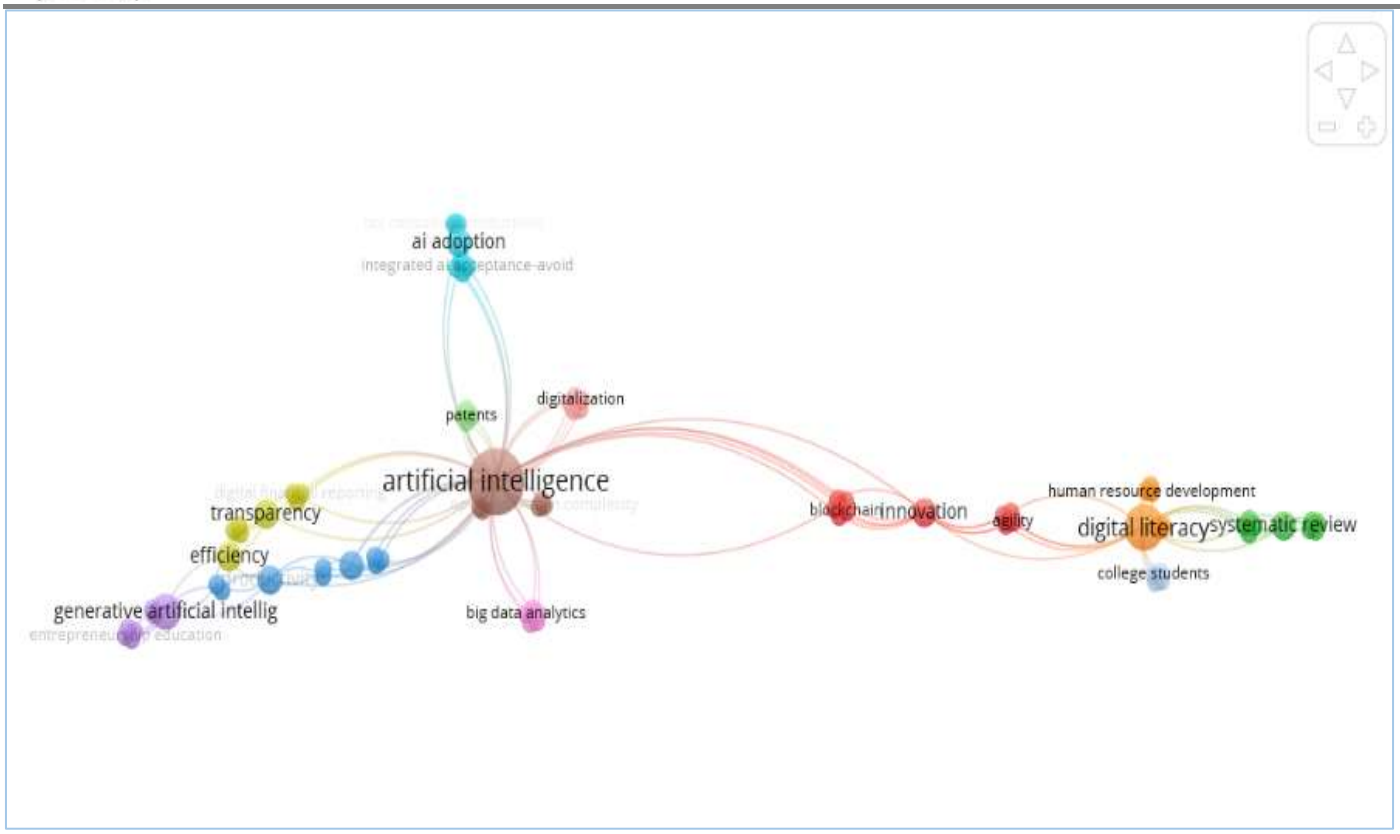

Figure 2. Network Visualization

Artificial Intelligence (Chocolate Cluster)

The brown cluster represents artificial Intelligence as the central axis (intellectual core) in the analyzed research landscape. The central position of this cluster shows that AI is not treated as just a technical tool but rather as an organization's strategic capability for navigating the complexity of the digital environment. The research in this cluster emphasizes the role of AI in supporting data-driven decision-making, managing complex digital systems (organizational and technological complexity), and creating economic value through corporate financialization, open innovation, and digital financial reporting. The dominance of this cluster indicates that AI serves as a conceptual and operational foundation for sustainably improving organizational performance and productivity.

Digital Literacy & Systematic Review (Dark Green Cluster)

The dark green cluster highlights digital literacy as a fundamental capability, widely studied through systematic reviews. This cluster shows an academic consensus that digital literacy is a structural prerequisite for the successful adoption of AI and other digital technologies. The research in this cluster emphasizes the ability of individuals to understand, evaluate, and use digital technology critically as the primary determinant of AI effectiveness. Thus, this cluster emphasizes that improving performance and productivity depends not only on technological sophistication but also on the level of cognitive readiness and digital competence of its users.

Digitalization, Innovation, and Agility (Red Cluster)

The red cluster reflects the close relationship between digitalization, innovation, and organizational agility. The emergence of topics such as blockchain innovation shows that digital transformation is understood as a structural process that changes the way organizations operate and adapt. The research in this cluster confirms that integrating digital technology and AI increases organizational flexibility, response speed to change, and business process efficiency. Thus, this cluster places digitalization as a strategic mechanism in improving organizational productivity and competitiveness.

Transparency & Efficiency (Yellow Cluster)

The yellow cluster focuses on transparency and efficiency as tangible outcomes of implementing digital technology and artificial Intelligence. Research in this cluster shows that AI-based systems contribute to greater transparency, reduced information asymmetry, and improved reporting quality and organizational governance. The resulting operational efficiencies not only yield resource savings but also strengthen accountability and overall organizational performance.

Human Resource Development & Digital Literacy (Orange Cluster)

The orange cluster represents a human-centered approach to digital technology adoption, emphasizing the linkage between human resource development and digital literacy. The research in this cluster confirms that the readiness of human resources highly determines the success of AI implementation, the improvement of digital competencies, and the implementation of continuous training programs. This cluster strengthens the argument that AI does not replace employees' roles but instead transforms them, making adaptation and development of human resource capabilities key to improving performance and productivity.

Generative Artificial Intelligence & Entrepreneurship (Purple Cluster)

The purple cluster reflects the direction of contemporary research that focuses on generative artificial Intelligence and its relationship with entrepreneurship and education. This cluster shows a shift in research focus from conventional AI to generative AI as a source of innovation, creativity, and new value creation. The research in this cluster positions generative AI as an enabler of new business models, entrepreneurial competency development, and the capacity building of individuals and organizations in the digital ecosystem.

Advanced Digital Capabilities & Efficiency (Blue Cluster)

The blue cluster highlights the importance of advanced digital capabilities in supporting the optimal use of digital technology and AI. The research in this cluster emphasizes that efficiency and improvement of organizational performance can only be achieved if organizations have adequate advanced digital capabilities, including infrastructure, technical skills, and system integration. This cluster emphasizes the role of digital capabilities as an operational enabler for AI implementation.

AI Adoption (Light Blue Cluster)

The light blue cluster specifically focuses on AI adoption as a transitional mechanism between technology development and its performance impact. The research in this cluster examines the factors that influence the adoption and use of AI, including technology readiness, perceptions of benefits, and user acceptance. The existence of this cluster confirms that AI adoption is a critical stage that determines the extent to which the technology can contribute to productivity.

Patents & Knowledge Development (Light Green Cluster)

The light green cluster highlights patents as an indicator of AI-based knowledge development and innovation. The research in this cluster shows that patent activities reflect the intensity of study and the organization's ability to protect and commercialize technological innovations. This cluster places knowledge development as an integral part of the digital transformation and sustainability ecosystem of AI innovation.

Big Data Analytics (Pink Cluster)

The pink cluster focuses on big data analytics as a data-driven foundation for the implementation of artificial Intelligence. The research in this cluster confirms that the ability to manage and analyze large-scale data is a key prerequisite for the effectiveness of AI. Robust data analytics enable improved information quality, more accurate decision-making, and the optimization of organizational performance.

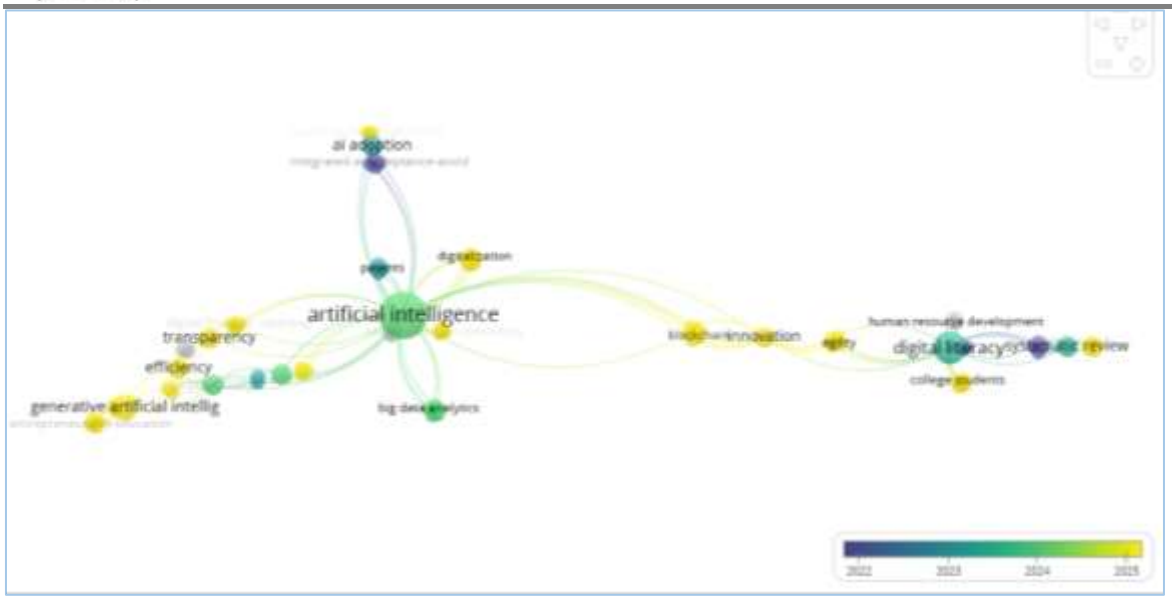

Figure 3. Overlay Visualization

As shown in Figure 3. Overlay Visualization presents the temporal evolution of key themes in the digital literacy and artificial intelligence literature from 2022 to 2025, with color gradations indicating the recency of each topic. This mapping provides a clear representation of the shift in academic focus, where purplish-blue identifies dominant issues in the early phases of research around 2022, such as integrated AI acceptance-avoidance. Along with the development of scientific discourse, research concentrations have shifted significantly towards the bright green to yellow color spectrum from 2023 to 2025, marking the emergence of contemporary interest in digital literacy, artificial Intelligence, and big data analytics. In particular, the dominance of yellow in the nodes of generative artificial Intelligence, efficiency, and transparency confirms the direction of recent research that has begun to explore the dimension of systematic productivity.

Based on density visualization in VOSviewer, the area with the highest density is centered on artificial intelligence keywords, indicating that this topic is the primary focus and the most intensively researched. This high density is supported by its association with total factor productivity, digitalization, corporate financialization, open innovation complexity, and digital financial reporting, which affirms the central role of artificial Intelligence in digital transformation and improving organizational performance. In addition, the keyword digital literacy also forms its own high-density center, which is related to college students, motivation, and agility, reflecting the importance of digital literacy as a foundation for strengthening individual capacity in the use of digital technology. Meanwhile, the keywords blockchain innovation, big data analytics, employee, and patents indicate medium to low density, which serves as a supporting theme in the overall research ecosystem.

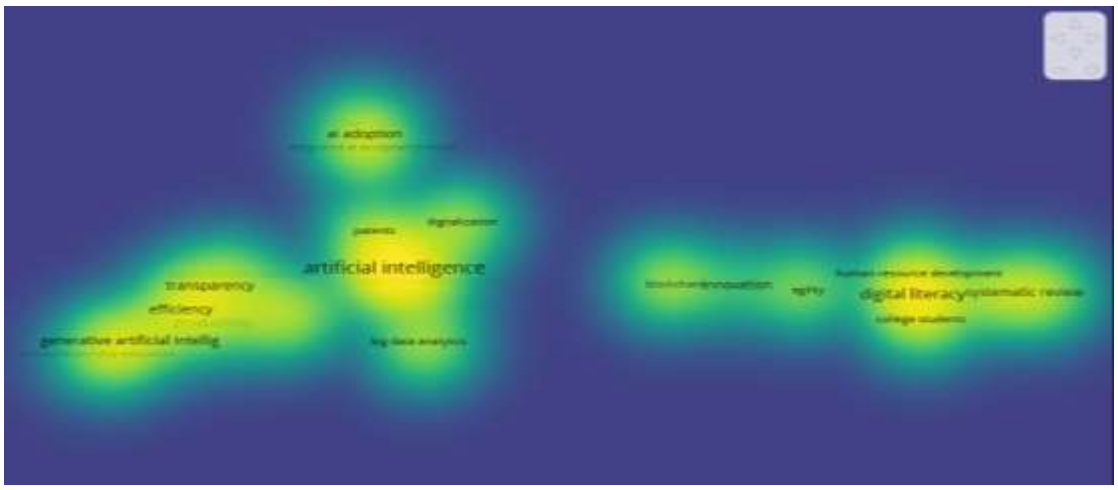

Figure 4. Density Visualization

Keyword Co-occurrence Timeline Analysis

The VOSviewer software is used to analyze the keyword co-occurrence timeline with a frequency of≥ 108. The analysis results show several research trends. In the early stages of research development, the study's focus remains general, focusing on the use of digital technology in organizational contexts. The research at this stage discusses the application of digital systems and the role of technology in supporting work processes and organizational performance in general. In the later stages, research began to lead to the adoption of more complex, data-driven technologies. The study in this phase examines the integration of digital technology into organizational systems, including the use of data analytics to support decision-making and improve performance. In recent years, the focus of research has shifted towards the use of artificial Intelligence as the central theme, integrated with strengthening digital literacy.

The research in this phase examines the roles of artificial Intelligence and digital literacy in improving performance and productivity, as well as the readiness of human resources to adopt digital technology effectively. Here are some keywords entered in VOSviewer.

Table 1. Keywords

No.	Keywords	Related Keywords
1	Artificial Intelligence	Artificial Intelligence, AI adoption, Generative artificial Intelligence, Large language models, Machine learning, Dual machine learning, Explainable AI, Application of artificial Intelligence.
2	Digital Literacy & Competence	Digital literacy, AI literacy, Generative artificial intelligence literacy, Critical digital literacies, Digital competencies, Digital skills, Digital thinking.
3	Accounting & Auditing	Accountant, Auditor, Management accounting, Public sector accounting, Non-audit, Digital financial reporting, Tax administration, Tax advisor, Tax aggressiveness, Tax uncertainty.
4	Productivity & Performance	Productivity, Efficiency, Total factor productivity, Job performance, Productivity growth, Productivity paradox, Consultant productivity, Tax consultant productivity, Work productivity.
5	Digital Transformation & Economy	Digitalization, Economic digitalization, Digital economy, Digital transformation of enterprises, Digital business model transformation, Business model, Platform, Blockchain, Web3, Metaverse, Internet of Things (IoT).
6	Human Resources & Human Capital	Human capital, Human capital investment, Human capital structure, Labor force skills, Workforce, Human resource development, Entrepreneurship education, College students.
7	Innovation & Technology	Innovation, Technological innovation, Technological upgrading, Open innovation complexity, Open innovation in employment, Cross-sector innovation, Technology integration.
8	Technology Acceptance Theory	Unified theory of acceptance and use of technology (UTAUT), Task-technology fit theory, Technology threat avoidance theory (TTAT), Integrated AI acceptance-avoidance model (IAAAM), Ability-motivation-opportunity theory.
9	Research Methodology	Systematic review, Systematic literature review, Qualitative research, Scale development, Structural equation modeling, Validity and reliability instruments.
10	Organization & Governance	Accountability, Transparency, Agility, Organizational decision-making, Village apparatus performance, Local government, Society 5.0.

Most Influential Authors and Most Cited Articles

Based on the literature mapping, research on artificial Intelligence (AI), productivity, and organizational decision-making is dominated by a few articles with high citation rates, reflecting their academic influence and significant contributions to the field.

Table 2. Most Cited Authors

Rank	Author (s)	Title	Year	Journals	Citations
1	Cao et al.	Understanding managers' attitudes and behavioral intentions towards using artificial Intelligence for organizational decision-making	2021	Technovation	701
2	Parteka & Kordalska	Artificial Intelligence and Productivity: Global evidence from AI patents and Bibliometric data	2023	Technovation	114
3	Gao & Feng	AI-Driven Productivity Gains: Artificial Intelligence and Firm Productivity	2023	Sustainability	108
4	Shatila et al.	Digital Literacy, digital accessibility, human capital, and entrepreneurial resilience: a case for dynamic business ecosystems	2025	Journal of Innovation & Knowledge	30
5	Samadhiya et al.	Bridging realities into organization through innovation and productivity: exploring the intersection of artificial Intelligence, internet of things, and big data analytics in the metaverse environment using a multi	2024	Decision Support System	29
6	Abbas	Management Accounting and Artificial Intelligence: A Literature Comprehensif Review and Recommendations for Future Research	2025	The British Accounting Review	28
7	Negara et al.	Peran Transformasi Teknologi Informasi di Era industri 4.0 Pada profesi Akuntan	2023	Jurnal Mentari	18

The article with the highest citation count is Cao et al. (2021) in Technovation, which emphasizes that the success of AI adoption is heavily influenced by managerial attitudes and readiness, making the human factor a key element in AI implementation. Furthermore, Parteka & Kordalska (2023) provide global empirical evidence of the linkage between AI innovation and increased productivity through patent and bibliometric approaches, extending the study of AI to the macro level. Gao & Feng (2023) affirm the role of AI in improving productivity and the sustainability of company performance. More recent research shows a shift in focus towards digital ecosystem integration, such as the interconnectedness of digital literacy, human capital, and business resilience (Shatila et al., 2025) and the integration of AI with IoT and big data analytics in decision support systems (Samadhiya et al., 2024) In the context of accounting, Abbas (2025) provide an essential conceptual foundation regarding the opportunities and challenges of AI in management accounting,

while Negara et al. (2023) emphasizing the relevance of AI transformation in the context of the accounting profession in Indonesia.

Thematic Analysis Based on Research Keywords

The analysis of keywords in the reviewed literature, as presented in Table 3, reveals key thematic areas and research trends related to the adoption of Artificial Intelligence (AI), digitalization, and digital literacy in enhancing the performance and productivity of tax consultants.

Table 3. Summary of Keywords Analysis

Keywords	Research Focus	Summary of Main Results	Challenges
Artificial Intelligence	The role of AI in decision-making, process automation, and service improvement	AI has been proven to improve efficiency, curate analysis, and speed up task completion.	Human resource readiness, implementation costs, and ethical issues, and trust in AI systems
Productivity	The impact of digital technology and AI is gradually increasing individual productivity.	The adoption of AI and digitalization contributes positively to increased productivity and work efficiency.	The digital skills gap and resistance to change.
Tax Konsultan	The use of AI and digital systems in tax consulting services.	Digital technology improves calculation accuracy, tax compliance, and the quality of tax consultant services.	Regulatory complexity, professional adaptation, and client data security.
Digital Literacy	The role of digital literacy in supporting the adoption of AI and digital technology.	Digital literacy has a significant impact on individuals' performance and readiness in using technology.	Differences in digital literacy levels between individuals and organizations.
Performance	The impact of AI, digitization, and digital literacy on professional performance.	Digital technology improves performance by increasing process efficiency and improving decision-making quality.	Dependence on technology and a lack of digital-based performance evaluation.
Systematic Literature Review	Mapping trends, dominant themes, and research gaps related to AI and productivity.	Research is dominated by empirical studies on AI adoption and its impact on performance.	Data limitations, publication bias, and methodological heterogeneity.
Digitalization	Business process transformation through digital technology.	Digitization improves operational efficiency and the quality of professional services.	Investment in technology, system security, and organizational readiness.

Artificial Intelligence (AI) emerges as a central focus in the literature, highlighting its role in decision-making, process automation, and service improvement. Empirical findings consistently demonstrate that AI enhances efficiency, facilitates data-driven analysis, and accelerates task completion. However, challenges remain in terms of human resource readiness, high implementation costs, ethical considerations, and trust in AI systems.

Productivity is closely associated with the adoption of digital technologies and AI, suggesting that these

innovations positively contribute to individual and organizational performance. Despite the benefits, gaps in digital skills and resistance to change present significant barriers to realizing the full potential of technology-driven productivity gains.

Tax Consultants are increasingly leveraging AI and digital systems to improve service quality, calculation accuracy, and compliance. Nevertheless, regulatory complexities, adaptation challenges, and concerns about client data security continue to pose obstacles for professionals in this field.

Digital Literacy is a critical enabler for the effective adoption of AI and digital tools. Studies indicate that higher levels of digital literacy positively impact individuals' readiness and overall performance. Variations in digital competency across individuals and organizations, however, highlight the need for targeted training and capacity-building initiatives.

Performance is enhanced through the synergistic effects of AI, digitalization, and digital literacy, resulting in improved process efficiency and higher-quality decision-making. Nonetheless, over-dependence on technology and the lack of robust digital-based performance evaluation methods are noted as limitations.

Systematic Literature Review (SLR) studies indicate that research is mainly empirical, focusing on AI adoption and its impact on professional performance. Yet, methodological heterogeneity, data limitations, and potential publication bias challenge the generalizability of findings.

Digitalization facilitates business process transformation and operational efficiency, thereby enhancing service quality in professional contexts. Investment requirements, system security, and organizational readiness remain significant challenges in the successful implementation of digital technologies.

In summary, the keyword analysis underscores a clear research emphasis on AI, productivity, digital literacy, and digitalization, with a consistent focus on improving tax consultants' performance. The literature also identifies critical gaps related to technological readiness, ethical considerations, and skill disparities, suggesting avenues for future research.

CONCLUSION

This study aims to provide a comprehensive overview of the development of the scientific literature that discusses the role and contribution of artificial Intelligence (AI) and digital literacy in improving the performance and productivity of tax consultants during the period 2020–2025. This study uses a systematic literature review (SLR) and bibliometric analysis. A total of 42 selected articles were analyzed, obtained from the Scopus, SINTA, and Google Scholar databases, after screening based on topic relevance, year of publication, and document type. A bibliometric analysis was conducted using VOSviewer to map research trends and thematic structures in this field of study. The results show a consistent trend of increasing publications on artificial Intelligence, digital literacy, and productivity, especially after 2022, reflecting the growing attention of academics and practitioners to integrating AI into professional services, including taxation and consultancy.

The highest-cited articles generally emphasize the impact of AI on productivity, decision-making, digital transformation, and human capital development, thus emphasizing the importance of human resource readiness and digital competence. In summary, bibliometric visualizations show that research in this area focuses on the main clusters of artificial Intelligence, digital literacy, productivity, and digitalization, with a shift in themes towards cutting-edge issues such as generative AI, efficiency, and transparency. At the same time, other topics are still relatively limited and open to further research. Overall, the study concludes that artificial Intelligence improves the performance and productivity of tax consultants by enhancing analytical accuracy, work efficiency, and decision-making quality. However, the effectiveness of AI adoption depends heavily on professionals' digital literacy. Digital literacy plays a key role in enabling tax consultants to interpret AI outputs precisely, reducing the risk of misinterpretation, and maintaining professional judgment in a complex regulatory environment. Thus, AI is not only understood as an efficiency-enhancing tool, but also as a cognitive-structural support system whose benefits will be optimal if supported by adequate human capabilities

and continuous learning.

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