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Integrating Artificial Intelligence into Accounting Education: Insights from
Qualitative Interviews with European Academics

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Abstract (English)

This thesis examines the integration of artificial intelligence (AI) into accounting education, with a focus on the opportunities, challenges, and ethical implications that arise from this integration. The study addresses the growing demand for AI-related competencies in higher education and examines how curricula and teaching practices must be adapted to prepare future professionals (Holmes & Douglass, 2022).

A qualitative research design was applied, based on 23 semi-structured interviews with academics from universities across Europe, including Austria, Denmark, the Netherlands, Norway, Sweden, and the United Kingdom. The data were analysed thematically using Braun and Clarke's (2006) six-step framework, supported by Atlas.ti software. This approach enabled the identification of recurring themes, including institutional readiness, faculty preparedness, ethical challenges, and the role of collaboration between universities and industry.

The findings indicate that while AI can enhance teaching and learning, its integration remains fragmented. Barriers include limited faculty expertise, institutional inertia, and insufficient infrastructure. Ethical issues, including privacy, bias, and transparency, were highlighted as critical concerns that require interdisciplinary approaches (Han et al., 2025, Zawacki-Richter et al., 2019). Opportunities lie in using AI to personalise learning, automate routine tasks, and strengthen analytical skills.

The study concludes that the successful adoption of AI in accounting education necessitates curriculum reform, faculty training, partnerships with industry, and the establishment of ethical frameworks. Limitations include reliance on self-reported data and the use of a single qualitative method. Future research should employ mixed-methods designs, conduct longitudinal studies, and consider broader stakeholder perspectives to address the evolving role of AI in accounting education (Breuel et al., 2013; Stroparo & Lemos, 2024).

Abstract (Deutsch)

Diese Masterarbeit untersucht die Integration von künstlicher Intelligenz (KI) in die Rechnungswesen-Ausbildung und analysiert die damit verbundenen Chancen, Herausforderungen und ethischen Implikationen. Die Studie befasst sich mit dem wachsenden Bedarf an KI-bezogenen Kompetenzen in der Hochschulbildung und untersucht, wie Lehrpläne und Lehrmethoden angepasst werden müssen, um zukünftige Fachkräfte angemessen vorzubereiten (Holmes & Douglass, 2022).

Es wurde ein qualitatives Forschungsdesign angewendet, das auf 23 halbstrukturierten Interviews mit Wissenschaftlerinnen und Wissenschaftlern von Universitäten in Europa basiert, darunter Österreich, Dänemark, die Niederlande, Norwegen, Schweden und das Vereinigte Königreich. Die Daten wurden mithilfe des sechsstufigen Rahmenmodells von Braun und Clarke (2006) thematisch analysiert und mit der Software Atlas.ti ausgewertet. Dieser Ansatz ermöglichte die Identifizierung wiederkehrender Themen, darunter institutionelle Bereitschaft, Qualifikation der Lehrenden, ethische Herausforderungen sowie die Rolle der Zusammenarbeit zwischen Hochschulen und der Industrie.

Die Ergebnisse zeigen, dass KI zwar das Lehren und Lernen verbessern kann, ihre Integration jedoch bisher fragmentiert verläuft. Hindernisse bestehen in begrenzter Fachkompetenz des Lehrpersonals, institutioneller Trägheit und unzureichender Infrastruktur. Ethische Fragestellungen wie Datenschutz, Voreingenommenheit und Transparenz wurden als zentrale Herausforderungen hervorgehoben, die interdisziplinäre Ansätze erfordern (Han et al., 2025, Zawacki-Richter et al., 2019). Chancen ergeben sich insbesondere durch den Einsatz von KI zur Personalisierung des Lernens, zur Automatisierung routinemäßiger Aufgaben und zur Förderung analytischer Fähigkeiten.

Die Studie kommt zu dem Schluss, dass eine erfolgreiche Implementierung von KI in der Rechnungswesen-Ausbildung Lehrplanreformen, gezielte Schulungen des Lehrpersonals, Partnerschaften mit der Industrie und die Entwicklung ethischer Rahmenbedingungen erfordert. Zu den Einschränkungen der Studie zählen die Abhängigkeit von Selbstauskünften sowie die Verwendung einer einzigen qualitativen Forschungsmethode. Zukünftige Studien sollten Mixed-Methods-Ansätze anwenden, Längsschnittuntersuchungen durchführen und breitere Stakeholder-Perspektiven einbeziehen, um die sich wandelnde Rolle der KI in der Rechnungswesen-Ausbildung umfassender zu erfassen (Breuel et al., 2013; Stroparo & Lemos, 2024).

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List of Abbreviations

ACL – Audit Command Language

ChatGPT – Chat Generative Pre-trained Transformer

E-Business – Electronic Business

ESG – Environmental, Social, and Governance

HCT – Human Capital Theory

IDEA - Interactive Data Extraction and Analysis

IT – Information Technology

KI – Künstliche Intelligenz (Artificial Intelligence)

OCR – Optical Character Recognition

RQ – Research Question

SAP – Systems, Applications, and Products in Data Processing

UK – United Kingdom

UTAUT – Unified Theory of Acceptance and Use of Technology

1. Introduction

Recent empirical studies provide valuable insights into the integration of AI into accounting education. For example, a UTAUT-based study among Chinese undergraduate accounting students found that social influence significantly shapes both behavioral intention and actual usage of AI, with behavioral intention partially mediating this relationship. This highlights the importance of peer support, institutional encouragement, and technological readiness in shaping the effectiveness of AI-enhanced education (Han et al., 2025). Similarly, a semi-systematic literature review of 20 studies highlights that, while there is increasing attention to the pedagogical potential of AI, the field still suffers from conceptual ambiguities and a lack of empirical validation regarding its educational benefits (Tandiono, 2023).

A more critical perspective highlights a key concern: the rapid growth of AI risks disrupting traditional curricula and may undermine vital competencies such as ethical reasoning and professional judgment (Ballantine et al., 2024). Collectively, these findings indicate that AI integration in accounting education stands at a pivotal point. While it offers innovation opportunities, it demands thorough evaluation to address risks, promote institutional equity, and protect professional values.

The aim of this research is to explore the transformative role of AI in accounting education, with a particular focus on the factors that influence its integration into higher education. The thesis examines the advances, challenges, and opportunities related to AI applications, recognizing that while many institutions continue to rely on traditional teaching methods, these approaches often fail to adequately prepare students for the demands of a rapidly changing labor market. As AI tools are increasingly expected to become indispensable in the accounting field, their incorporation into accounting education has become a pressing issue.

This study aims to provide a comprehensive understanding of the current and potential role of AI in transforming accounting education, with a focus on curriculum design, skill development, and ethical considerations. It highlights the gap between theoretical discourse on AI and its practical applications in accounting practice. The analysis is based on the experiences and perspectives of accountants and AI experts, collected through 23 interviews conducted across Europe between December 2024 and March 2025. This time frame ensures that the study reflects current developments and captures emerging trends in the integration of AI into education.

AI in accounting typically involves advanced computing technologies, including machine learning, natural language processing, robotic process automation, and predictive analytics. These tools enhance efficiency, accuracy, and decision-making in financial processes (Adelekan et al., 2024; Moll & Yigitbasioglu, 2019).

Beyond automation, AI enables accountants to focus on higher-value-added tasks, such as strategic planning and interpreting complex financial analyses (Sreseli, 2023). However, integration also presents significant challenges, particularly in terms of ethics, transparency, and accountability. For instance, reliance on AI for sensitive financial data requires strong safeguards to prevent breaches and maintain stakeholder trust (Elliott, 1992).

The accounting profession stands at a pivotal crossroads, facing urgent ethical concerns about worker displacement amid rapid changes. This intensifies the need for targeted retraining and

development. Leveraging data analytics and AI, accountants are now empowered to interpret information and support managerial decisions (Schneider et al., 2015).

Simultaneously, institutions must prepare students with both technical skills and ethical competencies to address the demands of an AI-driven environment. As AI becomes more integral to accounting, it is crucial to clarify accountability for AI-assisted decisions in financial reporting to ensure reliability and transparency. Adeyelu et al. (2024) and Ballantine et al. (2024) emphasize that AI not only advances technology but also fundamentally redefines accounting and education by encouraging collaboration between human expertise and machine capabilities (Adeyelu et al., 2024; Ballantine et al., 2024).

From an educational perspective, integrating AI necessitates adjustments to the curriculum, the adoption of new teaching methods, and a reevaluation of assessment strategies. These must include technical skills, but also foster critical thinking, judgment, and ethical awareness. Accounting educators are challenged to balance the opportunities AI offers with the risks it poses. They must prepare students for a profession that is increasingly technology-driven and globally interconnected.

To address these challenges, this thesis formulates three central research questions:

RQ1: How is AI currently integrated into accounting education, and what themes emerge from existing practices and research?

RQ2: What are the key challenges and criticisms regarding the integration of AI in this field?

RQ3: What new trends in AI applications can be identified, and how might future research address current gaps?

The contribution of this thesis lies in bridging the gap between theory and practice. Prior literature has discussed the potential of AI in accounting education (Ballantine et al., 2024; Tandiono, 2023). However, there is still limited empirical research on how practitioners and educators perceive and implement AI in real educational settings. By analyzing interviews, this study offers fresh insights into how AI is shaping accounting curricula. It also examines the skills expected of graduates and the ethical challenges that AI presents. Beyond identifying existing limitations, the thesis provides actionable recommendations for universities, professional bodies, and policymakers. These aim to align higher education with the realities of a technology-driven accounting profession. The theoretical perspective of Human Capital Theory (HCT) provides a unifying lens for this analysis. HCT frames AI-related skill development as an educational investment that enhances individual employability and broader societal outcomes.

2. Literature Review

This part of the thesis examines the integration of AI in education and accounting, drawing on relevant literature. It analyses how AI technologies are reshaping accounting practice, as well as educational methodologies and approaches. The chapter highlights the potential of AI to increase efficiency, support decision-making processes, and improve learning outcomes, while also addressing the challenges and risks that accounting practitioners and educators face when integrating AI into their domains.

2.1 AI in Education and Accounting: Historical Background and Development

AI has evolved from a theoretical concept in computer science in the 1950s to one of the most transformative technologies of the twenty-first century. Early developments, such as symbolic reasoning and expert systems in the 1970s and 1980s, focused on replicating specific decision-making processes. Later, the emergence of big data and advances in machine learning in the 2000s significantly accelerated the adoption of AI across industries (Brynjolfsson & McAfee, 2017). More recently, deep learning and generative AI models have expanded the potential applications of AI in both professional and educational contexts (Holmes & Douglass, 2022).

The accounting profession was among the first to experience the implications of automation. Initial computerised systems reduced manual bookkeeping, while the rise of AI-enabled technologies has redefined the scope of professional tasks. Today, AI is applied in auditing, fraud detection, financial forecasting, and risk assessment. As Kokina and Davenport (2017) observe, machine learning and robotic process automation enable auditors to automate repetitive tasks, such as data acquisition and anomaly detection, allowing them to focus on higher-level responsibilities, including professional judgment and strategic decision-making (Kokina & Davenport, 2017). These changes have direct implications for education: if accounting practice evolves towards advisory and analytical roles, curricula must also adapt to ensure that graduates develop both technical skills and human-centered judgment.

In education, the integration of AI tools has followed a similar trajectory, progressing from basic electronic learning platforms to adaptive learning systems and intelligent tutoring systems. Tandiono (2023) highlights that, although the pedagogical potential of AI is widely acknowledged, much of the academic debate remains conceptual, and empirical evidence of its impact on learning outcomes remains limited (Tandiono, 2023).

Han et al. (2025) further demonstrate that students' acceptance of AI-enhanced learning depends on performance expectancy, effort expectancy, and institutional support, emphasising the role of infrastructure and guidance in higher education (Han et al., 2025).

From the perspective of HCT, these findings underscore that investing in AI-driven education is not only a technological necessity but also a way of enhancing long-term productivity through skill development (Becker, 1993; Schultz, 1961).

The intersection of AI, big data, and accounting has accelerated in recent years. Bose et al. (2023) state that AI-driven automation enhances efficiency and provides real-time insights, but also creates new demands for technical competencies such as programming, data science, and machine learning (Bose et al., 2023). Similarly, Ezifule et al. (2022) argue that while automation reduces routine workloads and improves accuracy, it also raises concerns about job displacement and ethical accountability (Ezifule et al., 2022). This duality of efficiency and

disruption illustrates why curricula must prepare students not only to operate advanced systems but also to navigate their limitations responsibly.

From a societal perspective, the influence of AI extends beyond technical efficiency. It shapes how organisations create value, how education prepares students for digital professions, and how individuals interact with automated decision-making systems. Holmes and Douglass (2022) caution that if the integration of AI in accounting education prioritizes technical training without an equal emphasis on ethics, students risk graduating with strong technical proficiency but weak critical thinking, communication, and professional judgment. Furthermore, disparities in institutional resources may exacerbate inequities: well-funded universities can adopt AI-rich curricula, while under-resourced institutions risk leaving their students behind, deepening inequalities in the labour market (Holmes & Douglass, 2022).

In conclusion, the historical development of AI in both education and accounting illustrates a dual dynamic. On the one hand, automation enhances efficiency, accuracy, and innovation. On the other hand, it raises profound challenges regarding equity, ethics, and the future role of professionals. For accounting education, this duality implies the need to modernize curricula by combining technical training in AI with the cultivation of soft skills, such as critical thinking, problem-solving, and ethical awareness. In line with HCT, such investment in skills development ensures that graduates remain competitive in a rapidly changing labour market, while also safeguarding the professional integrity of accounting. Collaboration between educators, practitioners, and policymakers is therefore essential to prepare students for the opportunities and risks of an AI-driven professional environment.

2.2 Optical Character Recognition Systems in Accounting

As AI technology continues to develop at an unprecedented pace, there is growing speculation about the potential of AI tools in various fields, including accounting and auditing. Despite the claims, however, practical AI applications in accounting remain limited, especially in areas such as financial auditing. One notable exception, however, is optical character recognition (OCR) technology, which is already being used in many accounting processes, particularly for digitising paper-based financial documents. Although OCR is often regarded as a fundamental form of AI, its role in accounting is by no means to be underestimated. By enabling the automated extraction of text from scanned documents and converting it into machine-readable data, OCR facilitates significant improvements in the efficiency and accuracy of accounting practices.

For accounting education, this means that curricula should introduce students not only to the theoretical foundations of financial reporting but also to practical tools such as OCR, ensuring that graduates understand how digitisation reshapes workflows and data reliability. This subsection discusses the relevance of OCR in accounting practice and education. This literature review examines the relevance of OCR in the context of accounting, highlighting its current applications, limitations, and potential future developments, thus laying the foundation for understanding the relationship between AI technologies and the evolving accounting profession.

In the interviews conducted for this study, some interviewees mentioned OCR as an example of early-stage AI implementation in accounting practice. Although discussed briefly, these insights highlighted their growing educational and professional relevance. Therefore, a more

detailed examination of OCR is included in this literature review to contextualize its current applications, limitations, and implications for accounting education.

The increasing use of OCR systems in accounting justifies a special focus on this technology in the literature review. OCR automates the extraction of text from scanned documents, converting them into machine-readable data, thereby improving efficiency, accuracy, and reducing manual errors. This theme recurred in interviews for this study. Several participants shared compelling examples of how OCR is transforming modern accounting and demanding new skills from future accountants. These discussions provided me with my first detailed insight into the practical application of OCR, supporting the inclusion of both theoretical and practical aspects of this technology in the literature review.

OCR technologies are widely used in accounting for tasks such as invoice processing, data reconciliation, and digitisation of historical records. According to Correia and Luck (2023), OCR systems are crucial for processing large financial datasets, such as balance sheets, enabling faster and more accurate data extraction. (Correa & Luck, 2023).

Asad et al. (2016) also emphasize the importance of OCR in handling blurred or poor-quality documents, which are commonly found in accounting records and are often difficult for traditional OCR systems to process (Asad et al., 2016).

OCR significantly reduces manual data entry, which is prone to errors. Breuel and colleagues (2013) have demonstrated that advanced OCR systems utilizing long short-term memory networks achieve remarkable accuracy, with error rates as low as 0.15% for certain document types (Breuel et al., 2013). Such automation frees up accounting professionals to focus on higher-value tasks, such as financial analysis and strategic decision-making (Asad et al., 2016).

Recent advances have demonstrated that OCR, when paired with deep learning, improves report processing, reduces manual entry errors, and saves time for professionals. Koç et al. (2024) note that AI-integrated OCR streamlines accounting and underscores the need for future accountants to learn these technologies (Koç et al., 2024).

Table 1 summarises the key contributions of OCR systems in accounting, drawing on multiple studies. These sources provide a comprehensive overview of the benefits of OCR systems in accounting, highlighting their efficiency, accuracy, and contribution to compliance and cost-effectiveness. The benefits listed reflect a synthesis of the findings of the cited literature, providing a comprehensive approach to the subject. From an educational standpoint, these benefits underscore the importance of integrating training in OCR and document automation into accounting programs. The key implications are increased student preparedness for technology-driven roles and the heightened need for critical assessment when interpreting machine-generated data. Exposure to real-world tools and case studies enables students to appreciate not just efficiency gains, but also the new professional judgement required when relying on machine-generated data.

Table 1 illustrates that OCR's benefits encompass not only efficiency but also accuracy, cost savings, and compliance, thereby solidifying the technology's role in modern accounting.

The benefits of OCR in accounting	Description
Time efficiency	Automate repetitive tasks such as invoice processing.
Accuracy	Reduces data transcription and data reconciliation errors.
Cost savings	Reduces labour costs associated with manual loading.
Regulatory compliance	Promotes compliance with financial reporting standards.

Table 1 - Key Benefits of OCR Systems in Accounting (Source: Own)

Despite their advantages, OCR systems have their limitations. Correia and Luck (2023) note that historical or poorly scanned documents often require pre and post processing steps, such as cleaning up images before and after processing, to improve OCR accuracy (Correia & Luck, 2023).

In addition, Asad et al. (2016) note that motion blur and light distortions in images captured with a camera can impede recognition performance, necessitating sophisticated processing techniques. This underscores the necessity for accounting curricula to cultivate problem-solving and IT literacy: future accountants must understand both the potential and the limits of OCR technology, particularly in handling poor data quality or system integration challenges (Asad et al., 2016)

Integrating OCR with machine learning and AI promises to overcome existing challenges. According to Kavallieratou and Antonopoulou (2005), the continuous development of image processing algorithms will make OCR systems more robust and adaptable to different document types. OCR systems are transforming the accounting environment by simplifying document processing and increasing operational efficiency. While challenges remain, advances in technology ensure that OCR will continue to play a vital role in modernising accounting practices (Kavallieratou & Antonopoulou, 2005).

Malladhi (2021) examines the integration of AI and OCR technology to enhance the efficiency and accuracy of invoice processing systems. The study highlights the transformative potential of AI-based OCR in automating data extraction from invoices, thereby reducing manual work and minimizing errors associated with traditional data entry methods (Malladhi, 2021). In education, such case studies provide excellent teaching material, illustrating not only the technical functions of OCR but also the managerial and ethical issues that arise when relying on automated systems in financial decision-making.

Expanding on this case, Table 2 provides a summary overview of Avinash Malladhi's study on the use of AI-based OCR solutions to streamline invoice processing. Table 2 further illustrates Malladhi's (2021) findings, which highlight not only the technical efficiency of AI-based OCR but also the organisational and educational implications, such as how adopting these systems changes company processes and the educational needs associated with their implementation.

Aspect	Key findings
Introduction	AI-OCR combines machine learning and OCR technology to automate the extraction of invoice data.
Benefits	Accuracy: minimises manual errors.
	Efficiency: reduces processing time.
	Cost savings: reduces operating costs.
	Scalability: handles large volumes of invoices efficiently.
Applications	Automate invoice data entry, support data reconciliation and improve document management.
Challenges	Integration: compatibility with existing systems can be complex.
	Data quality: poorly scanned or complex invoices reduce efficiency.
	Costs: High initial setup costs due to implementation and training.
Case studies	Organisations using AI-OCR have reported significant efficiency gains and reduced processing times.
Opportunities for the future	Increased accuracy with evolving machine learning models.
	Integration with blockchain and advanced analytics for secure and transparent financial processes.

Table 2 - Summary Overview: OCR Solutions to simplify Invoice Processing (Source: Own)

Incorporating these insights into accounting curricula ensures graduates understand both the efficiency and risks of OCR. This dual focus supports calls to integrate digital literacy into accounting education (Pargmann, 2023).

From an HCT perspective, acquiring OCR skills is both a general investment in digital literacy and a specific investment in technology-oriented accounting, boosting graduates' employability and productivity.

In summary, OCR exemplifies how AI is reshaping accounting by automating manual tasks and enabling professionals to focus on analysis and strategy. For accounting education, this highlights the need to teach OCR skills in conjunction with digital literacy and critical thinking, so that graduates are fully prepared for a technology-driven field.

This view is further supported by Pargmann (2023), whose systematic literature review shows that digitalization tools, such as OCR and robotic process automation, are reshaping accounting processes and reinforce the urgent need to embed digital literacy and technical skills into accounting education (Pargmann, 2023).

2.3 The Role of AI in Improving Accounting Practices

This section builds on the study's research questions by examining how AI technologies are reshaping accounting practice and education. In particular, it addresses the question of how accounting curricula can adapt to technological disruption and what new competencies are required for future accountants to remain relevant in the digital age. By reviewing current literature, the section situates AI not only as a driver of automation in accounting processes but also as a catalyst for redefining professional roles, educational priorities, and ethical responsibilities.

AI technologies are rendering traditional accounting skills insufficient, necessitating that accountants master analytical and digital competencies in conjunction with ethical awareness. The primary argument is that educational institutions play a crucial role in ensuring that accountants acquire these skills to remain competitive in the field. Curricula must therefore prioritize digital and critical skills (Odonkor et al., 2024).

AI is fundamentally transforming accounting practice. It automates routine tasks, enhances operational efficiency, and facilitates more informed decision-making processes. Real-time data analytics and predictive insights enable accountants to generate deeper interpretations of financial information and contribute to organisational performance at a strategic level. While AI creates opportunities for accountants to assume more advisory and analytical functions rather than administrative roles, significant challenges remain. These include the integration of new systems into existing infrastructures, the high cost of implementation, and resistance within the industry, often driven by uncertainty about change. To fully exploit the potential of AI, close collaboration between universities, industry, and policymakers is essential. This collaboration is necessary not only to maximise efficiency gains but also to ensure that ethical and regulatory considerations are adequately addressed (Bressler & Pence, 2019; Odonkor et al., 2024).

The ongoing evolution of technology requires accounting graduates to possess both technical and interpersonal competencies. As such, accounting education should revise its offerings to ensure that graduates acquire workplace-relevant skills beyond traditional manual processes (Marrone & Hazelton, 2019).

Accounting education should integrate IT competencies, such as data analytics, AI, and big data, while also fostering ethical awareness and communication skills, to ensure that graduates are equipped for dynamic business environments (Stancheva-Todorova, 2018).

AI is rapidly reshaping the accounting job market. Frey and Osborne (2017) estimate a 94% likelihood that automation will affect accounting and auditing positions, given that many tasks in these roles are repetitive and structured. Tasks such as processing invoices, handling accounts receivable, and recording transactions are largely automated already. Increasingly, more complex functions, such as business analysis, financial reporting, and auditing, are also becoming susceptible to automation (Frey & Osborne, 2017).

While the potential for job loss is a major concern, other research explores how AI can expand and enhance accounting roles (Kokina et al., 2021; Marrone & Hazelton, 2019). This highlights

an ongoing debate about whether AI poses a primary threat to accounting jobs or presents an opportunity for the profession to evolve with new responsibilities and skills.

Building on this debate, recent research shows that accountants are evolving from mere number processors to digital innovators, actively shaping technological processes. For example, Kokina et al. (2021) identify five emerging roles for accountants in the context of robotic process automation. The Identifier recognises opportunities for automation; the Explainer translates technological processes into professional terms; the Trainer supports colleagues in adopting new technologies; the Sustainer ensures long-term functionality of automated systems; and finally, the Analyzer leverages data driven insights to inform strategic decision making. Together, these roles signal a shift as accountants move towards a hybrid model of technological and human collaboration. They are no longer passive users of technology but proactive innovators who create organisational value. Incorporating these perspectives into accounting education helps students appreciate broader organisational and strategic opportunities enabled by AI, rather than viewing it solely as a technical tool (Kokina et al., 2021).

Extending this evolution, recent advances in business analytics and enterprise systems are transforming management accounting and auditing. As a result, professionals can now handle complex datasets with greater speed and accuracy, enhancing their contributions to organisational planning and oversight. Meanwhile, automation shifts their role away from routine transaction processing toward more strategic and advisory functions (Appelbaum et al., 2017).

To address these technological changes, Pan and Seow (2016) suggest that accounting courses should incorporate IT skills such as data analytics, information security, and AI-related tools. Schools must act fast to update classes; if not, graduates may not be ready for digital jobs (Pan & Seow, 2016).

To address educational challenges posed by evolving technology and shifting professional roles, experiential learning bridges the gap between theory and practice in accounting education. For example, students work with real datasets using simulations, case studies, and advanced tools such as ACL, IDEA, or Python to detect anomalies and interpret analytical results. This practical approach enhances technical skills while cultivating critical thinking and informed decision making. Consequently, accounting programs must embed predictive analytics and machine learning into curricula to remain competitive and relevant. Taking action now ensures universities prepare graduates for data driven auditing and financial reporting (Appelbaum et al., 2017).

Educators play a central role in these changes. Ongoing professional development keeps accounting lecturers up to date with new technologies and teaching methods, supporting lifelong investment in human capital (Becker, 1993; Schultz, 1961).

Building on this, universities and professional associations should collaborate to ensure that educators maintain current expertise in areas such as AI applications, big data, and digital auditing. This approach ensures that students receive education that is simultaneously

theoretically robust and practically applicable, thereby equipping them with competitive, future-oriented skills (Howieson et al., 2014).

These collaborative efforts are significant as AI integration changes the accounting profession, requiring competencies that blend technical expertise, ethical discernment, and strategic thinking. While automation replaces some tasks, it also allows accountants to pursue more innovative, data-driven roles (Kokina et al., 2021; Marrone & Hazelton, 2019).

Taken together, these findings reveal two key takeaways: first, AI is already being integrated into accounting practice; second, accounting education must address specific challenges to effectively integrate AI into its curriculum. To address these issues, curricula should incorporate IT and AI content, prioritize experiential learning, and offer ongoing professional development for educators. Implementing these strategies will help ensure that graduates are adaptable, innovative, and strategically prepared for the digital era. Thus, these insights directly address the first and second research questions of this thesis, clarifying how AI impacts current practice and what educational adjustments are necessary.

2.4 Ethical Considerations in AI-based Accounting Systems

This master's thesis critically reviews key literature on the ethical challenges posed by AI in accounting, specifically examining how ethical responsibility is maintained or not amid innovations in financial reporting and auditing.

From an ethical perspective, the application of AI in accounting and auditing poses several significant challenges, particularly regarding bias, transparency, and the quality of decision-making. Bias may emerge in different forms, including the use of erroneous or biased data (data-driven bias), distortions arising from the learning processes of systems (interaction bias), or algorithmic tendencies that reinforce existing beliefs (emergent bias). Additional biases can also originate from human stereotypes that influence system operations and outcomes (conflict of interest bias). Transparency constitutes another critical ethical concern, as many AI systems, especially those relying on machine learning or neural networks, function in a so-called black box manner. This makes it difficult for users and regulators to observe or interpret the mechanisms behind specific decisions. Such a lack of intelligibility creates substantial obstacles for trust, accountability, and regulatory compliance in AI-based accounting and auditing practices. Nevertheless, much of the current debate remains conceptual, with limited empirical evidence on how accountants address issues of bias and transparency in practice (Kokina & Davenport, 2017).

The integration of AI and automation is also bringing about a major transformation in the accounting profession, particularly through the automation of repetitive tasks. Automating these processes allows accountants to focus on higher-value-added activities, such as financial analysis and strategic decision support. This not only improves efficiency but also enhances the competitiveness of companies. At the same time, reliance on automation raises significant ethical concerns, particularly regarding data protection, algorithmic bias, and the potential risk of job losses. As AI continues to evolve, the role of the accountant is expected to shift from routine functions toward more strategic advisory roles. The accountants of the future will be professionals who can effectively apply AI to deepen financial insights, strengthen client

relationships, and consciously address ethical challenges. The collaboration of technology and human expertise can thus elevate the role of accounting in organizational decision-making and value creation (Ajayi-Nifise et al., 2024).

Technologies such as big data and AI are transforming traditional financial processes by enabling better decision-making, forecasting, and increased efficiency. Their real-world applications are crucial for automating routine tasks, analyzing large datasets, and generating financial reports more efficiently. However, these changes introduce technical limitations, raise ethical questions, and create regulatory uncertainties. Financial sector stakeholders must address key issues, including protecting data, mitigating AI bias, and ensuring transparent and responsible decision-making. Without strong ethical safeguards, the benefits of AI may be reduced by fairness and trust risks (O’Leary, 2020).

Taken together, the literature highlights a dual challenge: while AI tools can enhance productivity and create strategic value, their ethical risks, particularly bias, lack of transparency, and privacy concerns, must be critically managed. This duality provides an essential backdrop for the present study, which examines how educators and practitioners perceive these issues and how they can be incorporated into accounting education.

In summary, the integration of AI into accounting presents significant opportunities to enhance efficiency, accuracy, and informed strategic decision-making. By automating tasks such as bookkeeping, data entry, and reconciliation, AI enables accountants to focus on higher-value-added activities, including financial analysis, planning, and client advisory services. Nevertheless, its rise also raises serious ethical challenges. Issues such as data privacy, algorithmic bias, and potential job losses remain pressing concerns. As AI becomes increasingly integrated into financial decision-making processes, it is essential to develop robust ethical guidelines and transparent systems that ensure fairness and accountability. Organizations should prioritize safeguarding data privacy, maintaining the ethical use of AI, and mitigating biases that could negatively affect outcomes. Looking ahead, accountants will continue to play a crucial role in interpreting AI-generated results, ensuring transparency, and making ethical decisions based on professional judgment. If the right balance can be struck between technological innovation and a strong ethical framework, the accounting profession can fully exploit the potential of AI while maintaining its professional integrity and public trust.

2.5 Human Capital Theory and the Integration of AI in Accounting Education

The integration of AI into accounting education necessitates a theoretical framework that explains why investing in skills and education is crucial during periods of technological transformation. HCT is chosen for its established use in education and economics. Schultz (1961) and Becker (1993) introduced HCT, which explains how investing in education increases individual productivity and fosters societal development. This makes HCT well-suited for analysing the link between technological change and curriculum reform in accounting education. HCT provides such a perspective by emphasizing the economic and social value of educational investment. According to Becker (1993), education, training, and other forms of skill development can be understood as investments in human capital that increase both productivity and long-term earnings (Becker, 1993). Similarly, Schultz (1961) argued that much of what is traditionally considered “consumption,” such as spending on education or training, should instead be regarded as investment because it enhances future productivity. This perspective is particularly relevant in the current context, where AI is reshaping the competencies required of accountants and placing new demands on educational institutions (Schultz, 1961).

Historically, HCT emerged in the 1960s as a response to the need for explaining wage differentials and productivity growth in modern economies. Becker (1993) and Schultz (1961) emphasized that economic growth in post-industrial societies cannot be explained solely by physical capital or natural resources. Instead, education and skills were seen as the main drivers of productivity (Becker, 1993; Schultz, 1961). Later, Mincer (1974) expanded the theory by linking education and work experience to lifetime earnings, showing that investment in skills pays off not only immediately but also accumulates over a career (Mincer, 1974). These classical contributions provide a foundation for understanding today’s challenges: just as earlier industrial transformations required new skills, the digital era led by AI demands a renewed investment in human capital to ensure both individual success and societal progress.

From the standpoint of HCT, equipping accounting students with AI-related competencies constitutes both a general and a specific form of human capital. General human capital encompasses transferable skills such as data analysis, critical thinking, and problem-solving, which are applicable across various professions and industries. Specific human capital, by contrast, refers to specialized expertise, such as the ability to work with AI-enabled auditing tools, robotic process automation, or automated financial reporting systems (Becker, 1993). In accounting education, both dimensions are critical: students must acquire general analytical skills to remain adaptable in a rapidly changing labor market, while also developing specific technological skills that allow them to meet the evolving expectations of employers.

From a practical perspective, universities play a pivotal role in shaping this dual investment. Curricula that fail to integrate AI-related competencies risk producing graduates whose skills are outdated upon entry into the labor market. This not only diminishes the individual’s employability but also reduces the broader economic returns of higher education. Conversely, when universities embed AI competencies into their programs, they enhance the long-term value of graduates’ human capital at both the individual and societal levels. Employers benefit from a workforce that is technologically literate and capable of applying AI in an ethical manner, while society gains from sustained economic competitiveness and innovation.

However, it is essential to acknowledge critiques of HCT, which emphasize that the relationship between education and income is not entirely linear. Marginson (2019) notes that human capital outcomes are shaped not only by formal education but also by social capital, networks, and broader institutional contexts (Marginson, 2019). These factors are particularly relevant in the age of AI, where rapid technological change may create mismatches between training and available jobs, and where social inequality may determine who has access to high-quality digital education. For this reason, human capital development must also be accompanied by ethical awareness, adaptability, and inclusiveness. Preparing students to address issues of algorithmic bias, transparency, and data privacy ensures that human capital is not only economically valuable but also socially sustainable.

Alongside these concerns, another limitation of HCT is its tendency to reduce education to purely economic returns, often neglecting its wider cultural and social roles. In the context of AI, this critique becomes even more pressing, as the use of advanced technologies in accounting is not only about efficiency but also about fairness, accountability, and professional integrity. Therefore, a broader application of HCT requires combining the economic dimension of skills investment with an ethical dimension, acknowledging that education must prepare students to engage responsibly with AI systems that affect financial decision-making, corporate governance, and public trust.

This theoretical perspective directly supports the research questions of this thesis. First, HCT underpins RQ1, which examines how AI can be integrated into accounting education to enhance competencies. Here, education is viewed as an investment, and AI-related skills are demonstrated to enhance both individual productivity and collective economic welfare. Second, RQ2 is grounded in the recognition that curricula must evolve in response to technological change, as outdated educational models risk diminishing returns on investments in human capital. Finally, RQ3 is supported by extending HCT to ethical considerations, highlighting that human capital encompasses not only technical proficiency but also the preparation of professionals to engage responsibly with AI in accounting practice.

In summary, HCT clarifies why integrating AI into accounting education is not optional but imperative. HCT demonstrates that universities must proactively invest in developing new competencies to ensure that students are equipped for AI-driven changes, thereby benefiting individuals and society through increased productivity and innovation. Addressing ethical challenges alongside technical skills is equally vital. By uniting HCT with current debates on AI and ethics, this thesis positions accounting education as critical for advancing technological adaptation, value creation, and ethical practice. Ultimately, investing in human capital for the AI era secures a more skilled, innovative, and responsible accounting profession.

3. Methodology

This chapter outlines the study's methodology, which relies on qualitative interviews to explore the integration of AI into accounting education. Semi-structured interviews with experts in accounting and AI offered insights into current and potential applications of AI in accounting curricula. Thematic analysis identified key themes on challenges, benefits, and future implications for the accounting profession. As Kvale (1996) explains, qualitative interviews reveal participants' lived experiences and perspectives. This method enables researchers to gain nuanced insights that surveys or experimental designs cannot provide.

3.1 Research Approach: Qualitative Semi-Structured Interviews

This study used a qualitative research design to explore how academics perceive and experience the integration of AI in accounting education. A qualitative approach was chosen to deeply examine meanings and perceptions that cannot be quantified or generalized statistically (Creswell & Poth, 2018). The study adopts an interpretivist epistemological stance. It aims to uncover lived experiences and institutional dynamics, focusing on understanding rather than testing predefined hypotheses.

The core method is the semi-structured interview, which strikes a balance between structure and flexibility. An interview guide ensured that central topics were addressed, including curriculum development, skill requirements, ethical challenges, and the perceived role of AI in accounting practice. Open-ended questions allowed participants to elaborate and introduce new issues. This approach provides both consistency and adaptability. It suits areas where academic debate is evolving and evidence is limited (Fontana & Frey, 2005).

Selecting semi-structured interviews aligns with the principles of qualitative inquiry. This approach focuses on meaning, context, and process over testing predefined hypotheses. AI's rapid development and uncertain impact necessitate an exploratory design. This design captures multiple perspectives, contradictions, and uncertainties.

A purposive sampling strategy identified participants. The primary criterion requires active involvement in accounting education or practice that utilizes AI or digital innovation. This ensured data reflected firsthand experiences. Purposive sampling lets researchers select participants who provide relevant insights (Knott et al., 2022).

The process of interviewing also requires reflexivity on the part of the researcher. Reflexivity refers to the researcher's acknowledgment of their own role in shaping the research encounter, from designing the interview guide to interpreting participants' statements. My academic background and interest in AI and accounting inevitably influenced the way I framed questions and responded to participants. By practicing reflexivity, I aimed to remain aware of these influences and to make my interpretive process transparent. As Braun and Clarke (2006) highlight, qualitative analysis is not simply about categorizing data, but about making interpretive choices that construct meaning from participants' accounts (Braun & Clarke, 2006).

In addition, ethical considerations were central to this methodological approach. All participants received detailed information about the study's aims, the voluntary nature of their participation, and their right to withdraw at any time. Informed consent was obtained prior to each interview. Anonymity and confidentiality were guaranteed, with participants identified

only by codes rather than names. Recordings were securely stored and used solely for research purposes.

Another strength of the chosen approach lies in its adaptability to different communication channels. While some interviews were conducted face-to-face, others took place via online video platforms. The flexibility of qualitative interviewing allows data collection to proceed even under geographical and logistical constraints. This is particularly relevant for international research, as it enables the inclusion of participants from diverse educational and cultural backgrounds. Denzin and Lincoln (2018) note that qualitative research is inherently flexible and context-sensitive, which makes it well-suited for studies that span multiple regions or institutions (Denzin & Lincoln, 2018).

Ultimately, thematic analysis provides a systematic framework for analyzing interview data. It is widely regarded as a robust method for identifying, analyzing, and reporting patterns in qualitative data. Specifically, thematic analysis involves moving beyond superficial descriptions to interpret the broader meaning of participants' accounts, yielding both descriptive and interpretive insights (Braun & Clarke, 2006).

Thematic analysis was conducted using Atlas.ti, a qualitative analysis software that facilitates the organization and coding of large amounts of textual data. The software ensured that recurring themes were identified in a transparent and systematic manner, thereby increasing the rigor and reliability of the study.

In summary, this research approach is characterized by four interrelated pillars: the use of qualitative semi-structured interviews to capture rich and diverse perspectives, purposive sampling to ensure relevance and depth, reflexivity to acknowledge the researcher's interpretive role, and ethical integrity to safeguard participants' rights and enhance credibility. Together, these elements provide a robust methodological foundation for exploring how AI is transforming accounting education and for deriving insights that are both practically useful and theoretically meaningful. By adopting this approach, the study contributes to academic debates on the future of accounting education while also offering practical guidance for universities, educators, and policymakers.

3.2 Participant Selection and Recruitment

The selection of participants is a crucial stage in the research process, as it determines the relevance and richness of the data that will be collected. Since this study investigates the integration of AI into accounting education, the sample was designed to capture insights from those with direct knowledge and experience in the field. The research, therefore, targeted accounting professors, educators, and practitioners, including financial experts, business analysts, and professionals working with AI applications. Including both academic and practice-based perspectives ensured that the study reflected how AI is perceived and implemented across various contexts.

Participants were selected using purposive sampling, a non-probabilistic technique. This approach captures information-rich cases that align with the research questions (Patton, 2015). The final sample included 23 academics from Austria, Denmark, the Netherlands, Norway, Sweden, and the United Kingdom. These participants represent diverse higher education systems and varying levels of AI adoption. All had at least three years of relevant experience. Table 4 of the thesis provides an overview of participant characteristics.

Participants were recruited through online searches and email outreach. By searching keywords such as “accounting department university of” or “academic staff university of,” I identified relevant professors and lecturers across Europe. Email was used for its cost-effectiveness, efficiency, and ability to overcome geographic limitations. In several instances, recipients forwarded my request to colleagues, broadening the pool through a process known as snowball sampling, in which existing contacts identify and recommend potential new participants.

By combining direct email contact with referral-based recruitment, I secured a diverse and knowledgeable pool of interviewees. This ensured that perspectives were not limited to a single country or institution, but reflected a variety of academic systems and professional environments. In total, 23 interviews were conducted across eight European countries, which provided a broad and comparative view of how AI is currently being integrated into accounting education.

Convenience sampling was also applied, selecting participants based on availability and accessibility, a common approach in exploratory qualitative research (Sedgwick, 2013).

While convenience sampling has limitations, such as potential sample bias and limited representativeness (Stratton, 2021), it was suited to this study. The intent was to capture expert insights rather than achieve statistical generalisation, and the international scope helped reduce bias. Time and resource constraints also made this method the most practical choice.

Snowball sampling further complemented convenience sampling, with some participants referring colleagues. This increased the sample size and enhanced diversity, efficiently aiding data collection (Golzar et al., 2022)

To ensure sample validity, inclusion and exclusion criteria were defined. Eligible participants were current academics or professionals in accounting or AI-related fields willing to participate in a semi-structured interview. Individuals without relevant experience or knowledge in accounting education or AI were excluded.

Although the chosen sampling strategy cannot claim statistical representativeness, it provided access to a sufficient range of expert views, enabling in-depth exploration of the research questions. In this sense, the sample selection was successful in striking a balance between practicality and the need for relevant and credible insights into the role of AI in accounting education.

3.3 Interview Procedure

Data were collected through semi-structured interviews conducted between December 2024 and March 2025. Each interview lasted about 30–60 minutes. Interviews were held online via Zoom or Microsoft Teams. This ensured flexibility and cross-national inclusion.

The interview guide contained open-ended questions focusing on:

- 1) current use of AI in accounting education,
- 2) institutional opportunities and barriers
- 3) ethical and pedagogical implications.

The semi-structured format enabled consistency across interviews. At the same time, it allowed participants to elaborate on their unique perspectives (Kallio et al., 2016). All interviews were

audio-recorded with informed consent. Each interview was transcribed verbatim and anonymised.

Semi-structured interviews were selected as the primary data collection method because they provide both structure and flexibility, making them particularly suited for exploratory studies such as this one. This format enabled me to pose guiding questions about the integration of AI into accounting education, while also allowing participants to share their personal insights and experiences in depth. Such flexibility was essential, given that AI in accounting education is a relatively new phenomenon, for which limited empirical research exists. Interviews offered the opportunity to capture nuances, contradictions, and unexpected perspectives that would not emerge in structured surveys or closed questionnaires.

In qualitative research, semi-structured interviews are widely recognized for their ability to generate rich, contextual data that reflects the complexity of professional practice. They allow researchers to engage in meaningful dialogue with participants, encouraging them to elaborate on their opinions and provide concrete examples. This method was therefore well aligned with the study's aim: to understand how educators and practitioners perceive AI, the challenges they encounter, and their visions for the future of accounting curricula.

The recruitment of interviewees began at my own university in Austria, but was later expanded across Europe to reach a more diverse pool of participants. I contacted potential interviewees directly through the email addresses listed on university websites. This approach was chosen for its practicality and efficiency, as it enabled me to overcome geographical barriers while still connecting with experts who had relevant experience. The focus on European participants was driven by practical concerns. Conducting interviews in similar time zones made scheduling easier and communication smoother. European institutions were also more accessible to me linguistically and logistically, which improved the feasibility and consistency of data collection across countries. Social media channels were deliberately excluded to maintain a more formal recruitment process and to ensure academic credibility. In addition to direct contacts, several respondents forwarded my request to colleagues, creating a snowball effect that expanded the pool of potential participants.

Table 3 provides a detailed overview of the invitations sent, responses received, and successful interviews across countries. A total of 369 invitations were sent. This resulted in 54 responses and a response rate of 14.63%. Although this percentage may appear modest, it is within the typical range for qualitative studies that target busy academic and professional experts. Prior research suggests that response rates between 10 and 20% are common in studies like this, especially when inviting participants from many institutions and countries. More Austrian participants reflect the initial local recruitment and the advantage of existing networks. Such networks often increase willingness to participate.

Country	Invitations sent	Replies received	Response rate	Successful interviews	Rejections received
Austria	158	25	15,82 %	13	12
Denmark	34	7	20,59 %	2	5
Iceland	14	1	7,14 %	0	1
Ireland	14	2	14,28 %	0	2
Norway	25	4	16%	2	2
The Netherlands	44	5	11,36%	2	3
Sweden	46	5	10,87%	2	3
UK	34	5	14,70%	2	3

Table 3 - Overview of Interview Invitations and Response Rates by Country (Source: Own)

The response rate is the percentage of responses received from the total invitations sent.

I sent 369 email invitations and received 54 responses, resulting in a 14.63% response rate.

Austria accounted for a significant portion of the invitations, resulting in a higher number of successful interviewees from this country. Since I began recruiting at my own university, this likely contributed to both the strong response rate and the higher number of participants from Austria.

3.4 Data Analysis Strategy

A method often used in qualitative research is the collection of audio or video recordings, such as interviews or focus group discussions, which usually require transcription for analysis. Transcription may seem like a simple task, but in fact, it requires several important decisions that determine the level of detail, interpretation, and presentation of the data. For the researcher, crucial questions may arise, such as whether to consider non-verbal cues, including pauses, body language, or vocal inflection, how to distinguish between similar expressions, and how to accurately represent spoken language in writing. Since transcription is not merely a mechanical task but an interpretive process, it plays a crucial role as the first step in data analysis. The level of detail and style of transcription are closely intertwined with the research aims and methodological approach, and the researcher's choices may result in varying depths and emphases in the representation of the analyzed data. The objectives of data collection and analysis, as well as the research methodology used, will fundamentally influence the form and direction of the transcription process (Bailey, 2008).

Quantitative research generates large data sets that need to be summarised and analysed. Key characteristics can be examined using graphs, charts, cross-tabulations, and statistical measures such as means and standard deviations. Similarly, qualitative research involves analyzing large amounts of text from interviews or observations. Data should be summarised and key themes identified. Researchers can examine relationships between themes or link behaviours and perceptions to respondent characteristics such as age or gender. Insights can inform policy, explain previous findings, or support the development of theory. While some studies require advanced analytical techniques, many rely on thematic exploration to understand patterns in qualitative data (Lacey & Luff, 2001).

After the data collection phase, I continued analyzing the interviews between 17 March 2025 and 31 March 2025. This period allowed me to examine the responses in depth and extract meaningful insights relevant to my research objectives.

During the interviewing process, I ensured that ethical considerations were met, in particular regarding the confidentiality and appropriate use of the data recorded. I assured all interviewees that the audio recordings would be used for data collection purposes only and would not be shared or reused in any way. Additionally, for Zoom or Microsoft Teams interviews, I refrained from making screen recordings and instead opted to record the interviews on my mobile phone. This approach helped maintain a secure and controlled data collection process while ensuring that participants felt comfortable sharing their thoughts and experiences.

Two of the 23 interviews were conducted in person, at a prearranged time and place. These face-to-face meetings provided the opportunity for more direct interaction, potentially allowing for a richer exchange of information compared to online interviews. The remaining interviews were conducted virtually, which facilitated participation from people in different geographical locations.

Regarding participant preferences, two interviewees requested that the interview transcripts be reviewed before finalising the data. Apart from these two cases, the remaining participants did not formulate any specific conditions or requirements for the interviews. In the initial invitations, I informed each participant of the interview structure, specifying that the interview would consist of 10 questions and last approximately 30 minutes. If requested, a list of 10 questions was provided to the interviewees in advance to help them prepare for the interview. The interview guide is included in the appendix.

A structured approach to interview design led to a smooth data collection process. By managing expectations and meeting ethical standards, I gathered valuable insights and maintained research integrity. Table 4 summarises the interviews, including participant roles, academic fields, interview mode, date, and duration. This overview provides transparency and shows the diversity of the sample. Diversity is key for credible and deep findings. Table 4 also notes whether the interviewee was a professor or educator, their field, and other interview details.

Participants	Role	Field	Mode	Date	Duration
P1	Professor	Management	Face-to-face	04.12.2024	32m 46s
P2	Professor	Business Analytics	Online	05.12.2024	23m 54s
P3	Educator	Public Sector, ESG, AI	Face-to-face	06.12.2024	33m 8s
P4	Educator	Accounting Expertise	Online	09.12.2024	33m 19s
P5	Educator	Personal Management	Online	10.12.2024	30m 29s
P6	Professor	Managerial Accounting, Statistics	Online	12.12.2024	34m 10s
P7	Educator	Behavioural Operations, Human-AI Interactions	Online	13.12.2024	42m 36s
P8	Educator	Financial and Management Accounting	Online	14.12.2024	31m 58s
P9	Professor	Financial Reporting and Analysis	Online	18.12.2024	35m 51s
P10	Professor	Teaching & Research, Personal Management	Online	19.12.2024	37m 49s
P11	Professor	Statistics, AI	Online	19.12.2024	1h 8m 28s
P12	Educator	Applied Mathematics, Operational Research	Online	20.12.2024	27m 3s
P13	Educator	Financial Statement Analysis	Online	08.01.2025	25m 32s
P14	Educator	SAP	Online	13.01.2025	33m 55s
P15	Professor	International Accounting	Online	14.01.2025	40m 31s
P16	Professor	Data Analysis, AI	Online	23.01.2025	34m 19s
P17	Professor	Managerial Accounting	Online	30.01.2025	35m 45s
P18	Professor	Auditing, AI	Online	20.02.2025	25m 58s
P19	Professor	Auditing, Data Analysis	Online	21.02.2025	35m 8s
P20	Professor	Financial Accounting, AI	Online	24.02.2025	34m 50s
P21	Professor	Accounting	Online	27.02.2025	40m 55s
P22	Professor	Accounting, AI	Online	04.03.2025	19m 16s
P23	Professor	Business Analytics, Management Accounting	Online	05.03.2025	34m 50s

Table 4 - Summary of the Interviews (Source: Own)

As anonymity is a crucial aspect of my research, I assigned each interviewee a unique identifier. I assigned the first participant, P1, the second participant, P2, and so on, ensuring that each person had a unique identifier. This system enables me to accurately cite participants in my master's thesis while maintaining their confidentiality and anonymity. The time indicated for each interview reflects the time spent on relevant conversations directly related to the research topic, excluding personal, off-topic, or confidential conversations. This ensures that the analysis focuses solely on content relevant to the study's objectives.

The summary table of interviews demonstrates that the research encompassed a substantial number of participants with diverse professional backgrounds. Initially, the participant pool was intended to be drawn exclusively from the accounting discipline. However, the sample was

subsequently expanded to include faculty members from related fields such as Finance, Business Analytics, and E-Business within the university. While these disciplines are not directly associated with accounting, they share relevant skill sets and are similarly influenced by the integration of AI. Given that AI impacts multiple domains within economic and business education, engaging faculty from these disciplines was considered instrumental in obtaining comprehensive perspectives on the research topic.

The interview questions were not highly technical, but rather focused on the educational aspects of AI. My research explores a future-oriented topic, and many teachers have yet to integrate AI into their teaching practices. This posed a significant challenge in recruiting participants, as several potential interviewees declined to participate, saying that they did not use AI in their teaching. However, I believe that the importance of AI in education goes beyond its current use. Even if some educators do not actively use AI in their teaching, they may still have opinions about its potential impact on education.

AI is influencing the design of academic assessments, prompting a shift away from traditional assignment formats toward approaches that demand critical thinking and analytical reasoning. This development is particularly salient given AI's capacity to generate automated responses. Therefore, it is essential for instructors to cultivate students' abilities to engage in deeper and more critical learning processes that transcend surface-level understanding.

The insights gained from the interviews will provide a broader understanding of how AI is perceived in the academic environment and how various disciplines can approach integrating AI into their educational practices. Although my research focuses primarily on accounting education, the extension to related fields has allowed me to capture a more comprehensive perspective. The diverse backgrounds of the interviewees further enrich the findings and shed light on both the challenges and opportunities of AI in higher education.

Overall, my research sheds light on the evolving role of AI in the university environment and the different levels of adoption in different fields. The reluctance of some academics to embrace AI underlines the need for further discussion about its impact on teaching and learning. By analyzing the perspectives of educators from different disciplines, my study contributes to the ongoing debate on how best to utilize AI to enhance education while also developing students' critical thinking skills.

The average duration of the interviews was 33 minutes, which was in line with the time frame promised to the interviewees. Of course, some interviews were longer, others shorter, but overall, I believe that conducting 23 interviews provided sufficient data for a thorough analysis. When transcribing the interviews, I listened to the full audio of each interview and used no external software to transcribe the recorded audio.

Qualitative data, such as transcripts of interviews, are largely the result of interactions between the participant and the researcher, which means that the researcher's role also has an impact on both data collection and analysis. It is important for the researcher to be aware of how their own role has influenced the data processing, as the researcher's interpretive decisions will determine the results. Several methods can be employed to track data collection and analysis, including the use of highlighters, taking notes, or utilizing qualitative software such as NVivo or Atlas.ti to help organize and manage large datasets. These tools support the researcher in the structured management of information, but real analysis still requires careful interpretation and critical

thinking. Although analysis tools can facilitate the work, it is essential that the researcher maintains a clear link between themes, categories, and codes so that data can be traced. When conducting research, it is essential to consider that losing key insights and illustrative quotes can have frustrating consequences. When qualitative data is part of mixed-methods research and there are quantitative components, it is particularly important to design the research thoughtfully so that the results can be analysed and presented effectively. A coherent link between qualitative and quantitative elements ensures that the analysis is comprehensive and consistent (Seers, 2012).

The study uses thematic analysis to examine the interview data, which is processed using Atlas.ti software. Atlas.ti is a highly advanced qualitative data analysis tool that provides several useful features to help organize, code, and interpret textual data. The software allows me to systematically identify recurring themes, patterns, and relationships in interview transcripts. Using Atlas.ti, the process of thematic analysis provides a structured framework that enhances the efficiency of the analysis while facilitating a deeper and more comprehensive exploration of the collected data. Using the software not only simplifies data management but also ensures a rigorous and transparent approach to thematic analysis. As a result, the reliability and validity of the research can be ensured, as the analysis allows for accurate and consistent data processing. Atlas.ti's tools enable researchers to explore the data in greater detail, thereby contributing to a stronger foundation for the study's findings.

To enhance credibility and transparency, I maintained an audit trail of coding decisions and theme revisions, kept reflexive notes on my position as an insider at the home institution, and reviewed transcripts for accuracy upon request from two participants. I examined negative cases, including accounts from educators who do not use AI, to test emerging interpretations. Theme stability was monitored across the interview sequence, and no substantially new codes appeared in the last four interviews, which indicates thematic sufficiency for the aims of this study.

In line with established practices in qualitative research, this study applies thematic analysis following the six-step framework developed by Braun and Clarke (2006). The process involves familiarization with the data, generating initial codes, identifying themes, reviewing the themes, defining and naming them, and producing the final report. This structured approach ensures transparency, consistency, and methodological rigour in the analysis. The practical implementation of these steps, including the coding procedures in Atlas.ti, is described in detail in the subsequent section.

First, I familiarised myself with the material by listening to each audio file in full and reading the transcripts multiple times while writing analytic memos. Second, I generated initial codes in Atlas.ti with a hybrid approach that combined data-driven codes and concept-driven codes informed by the research questions and the human capital lens. Third, I searched for candidate themes by grouping related codes and examining co-occurrence and contrast across roles and countries. Fourth, I reviewed and refined these themes against the coded data and the full data set, merging overlapping themes and removing weak ones. Fifth, I defined and named the final themes and subthemes, establishing clear inclusion and exclusion criteria. Sixth, I produced the final thematic account, selecting exemplar quotes and linking each theme explicitly to the research questions.

To strengthen the validity and transparency of the analysis, exemplar quotes are used in the Findings chapter to illustrate each identified theme. These short verbatim excerpts are labelled with participant identifiers (e.g., P7, educator, behavioural operations; P16, professor, data analysis). This ensures anonymity while also providing evidence that the interpretations are grounded in the participants' own words. The thematic analysis also ensured alignment between research questions and emerging themes.

3.5 Coding System

In qualitative research, coding represents a central step that transforms raw interview transcripts into a structured dataset suitable for analysis. Rather than being a purely mechanical task, coding is an interpretative and iterative process in which the researcher assigns labels to segments of text that capture key concepts, themes, or meanings. This systematic process enables the organization of large volumes of qualitative data in a way that makes recurring ideas visible, ensures comparability across participants, and facilitates a deeper interpretation. Scholars have highlighted that coding improves the reliability, accessibility, and usability of qualitative data by enabling researchers to move beyond descriptive accounts and towards the identification of meaningful patterns (Bailey, 2008; Lacey & Luff, 2001). At the same time, it requires reflexive judgement, as the researcher's own perspective, background, and theoretical orientation inevitably shape the development of codes (Elliott, 2018).

A coding framework usually combines deductive and inductive elements. Deductive coding uses concepts from existing theory or the research questions. Inductive coding allows categories to emerge directly from the data. Most qualitative studies use both approaches. This reflects what Weston et al. (2001) refer to as the iterative refinement of codes. Initial labels are tested against the data, then adjusted or merged as new insights come up. This process maintains the framework's flexibility and responsiveness, while also ensuring internal consistency. Consistency is further supported by repeated code checks, documenting decisions, and sometimes intercoder reliability testing or participant validation (Weston et al., 2001).

In this thesis, these general principles of coding were applied using Atlas. ti software. The coding scheme was created to capture recurring insights from the 23 semi-structured interviews conducted with academics and practitioners. While theoretical concepts, such as curriculum design and ethical concerns, guided the initial set of codes, additional labels were introduced as new patterns emerged during the review of transcripts. Quotations were generated whenever a passage reflected a theme of interest, and these quotations were linked to the relevant code. The number of quotations per code, therefore, provides an indication of how often a theme was mentioned and how strongly it was expressed across different participants. Importantly, no subgroups were created within the coding system, since the sample consisted of relatively homogeneous participants (all working in higher education). Instead, the focus was on identifying broader thematic categories rather than fine-grained distinctions between subgroups.

Coding was iterative and reflexive. I compared emerging patterns with concepts from HCT (Becker, 1993; Schultz, 1961) to maintain theoretical alignment.

In total, 24 codes were identified and grouped into five overarching themes: institutional readiness, faculty preparedness, AI competence development, ethical considerations, and collaboration between academia and industry.

Representative quotations were used to illustrate each theme and to ensure transparency in interpretation.

Before detailing the analytical framework, it is useful to summarise the coding scheme developed for this study. Table 5 presents the final coding scheme, which includes the main codes organised into thematic clusters, together with the number of quotations linked to each code.

The coding process was conducted using a thematic analysis approach, following Braun and Clarke's (2006) six-step framework. Codes were developed iteratively, grounded in both the literature and insights emerging from the interview transcripts. These codes were then organised into broader themes, which reflected recurring patterns across participants' perspectives. Unlike some studies that apply multiple subgroup layers, this research focused on a direct code-to-theme structure. This decision was based on the diversity of the interview sample, which included participants from several European countries. Because the aim was to capture cross-cutting insights rather than country-specific subgroup differences, a streamlined thematic structure provided greater clarity and coherence. This approach ensured that the coding remained transparent, avoided unnecessary data fragmentation, and aligned with the overarching analytical goal of identifying the dominant themes in AI integration within accounting education. The overall data analysis followed the six-step thematic analysis framework of Braun and Clarke (2006), as described in Section 3.4, 'Data Analysis Strategy'.

To provide greater clarity, this section outlines how each of those steps was implemented in practice during the coding process in Atlas.ti.

Step 1: Familiarisation with the data

Following transcription of all 23 interviews, the transcripts were read repeatedly, and notes were taken on initial impressions, recurring ideas, and emerging patterns. This process of immersion ensured that subsequent coding was grounded in thorough familiarity with the material.

Step 2: Generating initial codes

The transcripts were imported into Atlas. ti for systematic line-by-line coding. Each relevant segment was highlighted and assigned to descriptive codes, often staying close to the participants' language (e.g., curricula, challenge, skills) to preserve authenticity and avoid premature interpretation.

Step 3: Searching for themes

Related codes were grouped into broader conceptual categories. For example, codes concerning AI integration in curricula, challenges to adoption, and ethical and regulatory concerns were clustered as potential themes. This step shifted the analysis from fragmented codes to meaningful thematic patterns.

Step 4: Reviewing themes

Emerging themes were checked against the full dataset. Quotations were compared to ensure that each theme was coherent and adequately represented participants' perspectives. Overlapping codes were merged (e.g., knowledge and skills under competence development), while distinct dimensions were separated where necessary.

Step 5: Defining and naming themes

Each theme was clearly defined and assigned a concise, analytical label that captured its essence. For instance, Curriculum integration and tool exposure highlighted how AI was introduced in teaching, whereas Ethical and governance concerns reflected fairness, regulation, and accountability.

Step 6: Producing the report

Themes were presented alongside exemplar quotations to ensure findings were firmly rooted in the data while demonstrating analytical interpretation.

The coding scheme used in this thesis is summarized in Table 5. It illustrates the grouping of codes into thematic categories and the number of quotations associated with each.

Themes	Code	Quotations
AI Integration in Accounting	curricula	2740
	AI	
	subject	
	integrate	
	accounting	
	university	
Barriers to AI Adoption in Accounting Curricula	resource	811
	education	
	educator	
	challenge	
	course	
Ethical and Regulatory Considerations	ethic	912
	problem	
	decision	
	tool	
	ChatGPT	
Future Outlook: AI's Role in Accounting Education	accountant	550
	role	
	job	
	future	
	industry	
Human Capital Development and AI Skills	skill	681
	knowledge	
	thinking	
	develop	
	collaboration	
	change	

Table 5 – Coding Scheme (Source: Own)

The coding process revealed that the category AI Integration in Accounting Curricula contained the highest number of quotations. This aligns with the central focus of this study. Other categories, such as "Barriers to AI Adoption in Accounting Curricula" and "Ethical and Regulatory Considerations," contained fewer quotations. Nevertheless, they provided important insights into the challenges and limitations of AI adoption. Together, the codes and quotations form the empirical foundation for the thematic analysis in the following chapters. By systematically applying this coding system, the study ensured transparency, rigour, and traceability in moving from raw transcripts to the identification of key themes and their alignment with the research questions.

This coding system aligned directly with the thematic analysis in Section 3.4. Codes were developed and refined using Braun and Clarke's (2006) six-step framework: familiarisation, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and reporting.

This ensured that the coding process was not an isolated task, but an integral part of the wider analytical approach of the thesis. By embedding the coding within this structured framework, the study enhanced the transparency and reliability of the analysis, creating a clear foundation for presenting the findings in the next chapter. It is essential to note that the six-step process

was applied iteratively, with movement back and forth between steps as new insights emerged during the coding and analysis process.

The transcripts were analyzed using thematic analysis, following the six-phase framework by Braun and Clarke (2006) and refined by Nowell et al. (2017).

3.6 Reliability and Validity

Several strategies were employed to enhance the trustworthiness of the study, following the framework established by Lincoln and Guba (1985).

Credibility was strengthened through prolonged engagement with the data and multiple rounds of iterative coding, which allowed for a consistent interpretation of the emerging. Transferability was supported by providing detailed contextual information about the participants' academic backgrounds, institutional settings, and interview conditions. This enables readers to assess the applicability of findings to other contexts.

Dependability was ensured by maintaining an audit trail within the Atlas system. ti, documenting all coding decisions and refinements of themes throughout the analytical process.

Confirmability was enhanced through reflexive memo-writing, in which the researcher critically reflected on personal assumptions and potential biases during the data analysis process.

Additionally, thematic saturation was achieved after approximately the 20th interview, when no substantially new insights emerged. Together, these measures contribute to the methodological rigour and transparency of the research, ensuring that the findings are both credible and relevant for understanding the integration of AI in accounting education.

4. Results

In this section, I explore the key themes identified during the interviews in relation to the integration of AI in accounting education. Specifically, I will address the following topics: key challenges to integrating AI in accounting education, industry and academic expectations for AI competency development, and pathways for developing AI skills in accounting education. The insights gained from the interviews provide a comprehensive picture of the current state of AI in accounting education, highlighting the challenges facing educators, the different expectations of industry and academia, and the pathways through which accounting students can develop the necessary AI competencies to thrive in an AI-driven professional environment. These findings highlight existing gaps and opportunities in preparing future accountants for the evolving technological environment.

4.1 Key Challenges for the Integration of AI in Accounting Education

This subsection explores the key qualitative findings regarding the challenges to AI integration in accounting education, offering a quantitative snapshot of AI-related practices and perspectives across the sample. Presenting these findings establishes a factual basis that frames the subsequent qualitative analysis. It provides an initial understanding of how widely AI tools are currently integrated into accounting education, the proportion of respondents reporting organisational readiness, and where resistance or gaps remain. Such descriptive insights are valuable for contextualising the thematic analysis in later sections, as they illustrate the baseline conditions against which deeper patterns can be interpreted.

Aligning with RQ1, the interviews reveal that AI integration in accounting education is inconsistent and fragmented across institutions. While some universities have incorporated AI-related topics into data analytics and auditing courses, most efforts are exploratory or elective rather than systematically embedded in core curricula. The results indicate that teaching about AI primarily offers introductory exposure to tools such as ChatGPT, data analytics software, and case-based simulations, with minimal formal assessment. These initial practices lay the groundwork for examining broader structural and pedagogical challenges discussed in the following sections.

Faculty familiarity and time constraints

Across interviews, participants consistently described a foundational capacity problem on the educator side: limited familiarity with AI tools and limited time to upskill. This is the first barrier that shapes everything else, from course design to assessment and student guidance (P16, 2025; P19, 2025; P22, 2025). P22 (2025) noted that “a large number of professors I interact with haven’t embraced AI tools. I don’t think they have the time to develop the skills that could then be transferred to students” (P22, 2025). The observation links a personal skill gap to a downstream shortage in student-facing provision. P19 (2025) framed the issue as a matter of disciplinary identity and training: “We are accounting professors, not data scientists, and therefore, we may not always have the necessary knowledge to fully grasp what is possible with AI” (P19, 2025). That positioning helps explain why many faculty feel uncertain about where to begin and which tools are pedagogically defensible.

Workload pressure compounds the skill gap. As P16 (2025) emphasized, “AI integration comes on top of an already busy curriculum. Students are already studying standards, financial statement analysis, systems, and auditing, so they are very busy. Adding AI means introducing

additional skills, as we cannot simply replace existing ones” (P16, 2025). The practical implication is that without structured professional development, shared resources, and room in the timetable, even highly motivated lecturers will struggle to redesign learning activities. These comments suggest an institutional rather than individual solution, including coordinated training, department-level guidance on recommended tools, and shared exemplars that reduce the preparation burden for individual instructors (P16, 2025; P19, 2025; P22, 2025).

Risks of uncritical use and assessment integrity

A second cluster of challenges concerns student behaviour with AI and the consequences for assessment design. Participants warned that students may adopt tools without understanding how they work, their limitations, or when their outputs should be challenged (P13, 2025; P18, 2025; P23, 2025). P23 (2025) highlighted the risk that “if we do not properly guide students, they may use AI on their own without fully understanding how it works or recognizing its flaws. They might trust AI too much at its current stage” (P23, 2025). The comment highlights the importance of teaching model limitations, input quality, error modes, and verification strategies.

The disconnect between current workplace practices and student motivation can undermine student motivation. P18 (2025) reflected on an early move to data analytics for auditors: “We were one of the first business schools to introduce data analytics for auditors, but students questioned the value of the course because AI tools were not yet widely used in practice. They wondered: Why are we learning this if we won’t use it immediately?” (P18, 2025). Where professional adoption lags, educators must make the case for relevance more explicitly and design authentic tasks that demonstrate value beyond novelty. Assessment integrity is affected directly. As P13 (2025) explained, “I used to have online quizzes, which I have now removed because people can input the questions into ChatGPT and, while not for all questions, for some, they can get the answer. This makes things a bit harder sometimes” (P13, 2025). Faculties, therefore, rethink task types, integrate oral defences and process evidence, and assess reasoning rather than surface answers (P13, 2025; P18, 2025; P23, 2025).

Preserving critical thinking as a core outcome

Interviewees repeatedly emphasized that AI should augment, rather than replace, human analysis and reasoning. The central pedagogical aim is to protect and strengthen critical thinking, professional judgment, and problem-solving in the presence of powerful assistance tools (P19, 2025; P20, 2025; P21, 2025). P21 (2025) was explicit: “If we allow AI to be part of assessments, then as educators, our primary focus should be on evaluating students’ critical thinking skills. That is something developed through expertise in a subject, and it cannot simply be replaced by AI” (P21, 2025). This redirects assessment away from correctness alone toward quality of argument, justification, and the ability to choose among competing methods.

Building the right foundations matters. P19 (2025) argued that “A good starting point is providing students with a solid foundation in statistics. Beyond that, students should have some basic courses on how AI works, so they recognize and work with AI-driven tools rather than just trusting them blindly” (P19, 2025). The comment suggests a scaffolding approach: statistics and data literacy first, then responsible tool use. P20 (2025) added a diagnostic perspective: “AI makes it easier to identify areas where critical thinking is needed; at the same time, AI introduces new challenges. Do students truly understand these tools? Do they recognize the limitations of AI?” (P20, 2025). In practice, this leads to learning designs that require students

to compare an AI suggestion with authoritative sources, reconcile any contradictions, and document the rationale for accepting or rejecting it (P19, 2025; P20, 2025; P21, 2025).

The academia and industry gap

Participants described a persistent gap between classroom discussions about AI and its practical applications in the workplace. The result is a capability gap at graduation, particularly for hands-on tasks that combine accounting judgement with digital tooling (P14, 2025; P15, 2025; P23, 2025). P14 (2025) observed that “Many students graduate with theoretical knowledge but without the skills to apply AI tools such as ChatGPT for drafting reports or machine learning algorithms for fraud detection and financial forecasting” (P14, 2025). The comment names concrete use cases that can be turned into practice-based coursework.

P15 (2025) cautioned against a false binary of tradition versus innovation: “We should not just focus on overhauling the content; many core topics, such as valuation models, remain relevant. Instead, it’s about how we deliver that content and what skills we focus on developing” (P15, 2025). That stance suggests an incremental redesign: embed AI-enabled workflows within established topics, without stripping out fundamentals. Skill with prompts is one such workflow competence. P17 (2025) pointed out that “if students are not trained to craft thoughtful and precise prompts, they may underestimate the complexity of non-routine decision-making processes” (P17, 2025). The practical upshot is to treat prompt design and verification as part of professional communication, much like writing a clear audit query or a reconciliation note (P14, 2025; P15, 2025; P23, 2025).

Pace of change and accreditation constraints

Even when willingness exists, universities move slowly. AI changes quickly, but curricula are subject to advance planning cycles, committee approvals, and accreditation requirements that restrict agile adjustments (P19, 2025; P20, 2025; P22, 2025). P22 (2025) highlighted the compliance angle: “Another challenge is the strictness of accreditation requirements. When teaching accredited courses, you need to adhere to specific guidelines, and you can’t change the course structure freely” (P22, 2025). That constraint explains why many educators experiment at the level of assignments or optional workshops rather than full course rewrites.

Timing is a second constraint. P20 (2025) explained that “Curriculum changes need to be planned well in advance, more than a year ahead in some cases. By the time a new course is introduced, AI has already advanced beyond what we initially designed it for” (P20, 2025). P19 (2025) offered a parallel from audit data analytics: “the accounting profession asked us to include more audit data analytics in the accounting program, but implementing it took years. AI moves so fast that universities struggle to integrate it in real time” (P19, 2025). Together, these remarks suggest transitional strategies: modular content that can be refreshed annually, elective labs aligned with current tools, and partnerships with firms to co-deliver up-to-date case material (P19, 2025; P20, 2025; P22, 2025).

Ethical and regulatory concerns

Finally, interviewees emphasized that competence in AI encompasses not only technical aspects. It also includes the capacity to reason about data protection, bias, transparency, explainability, and the applicable regulatory environment (P13, 2025; P16, 2025; P23, 2025). P16 (2025) pointed to a current shortfall: “We do not really explore the regulatory aspect, such

as the impact of upcoming AI regulations on accountants” (P16, 2025). This suggests the need to integrate legal and ethical considerations into learning activities, rather than confining them to a single lecture.

Assessment practices connect directly to ethics. P13 (2025) already adapts formats because some quizzes invite tool-assisted answers that bypass learning, which raises both fairness and validity issues, as well as practical ones (P13, 2025). P23 (2025) cautioned against unexamined trust in outputs, which is crucial for responsible use and professional accountability (P23, 2025). The interviews collectively suggest a model where students document data provenance, declare tool use, and justify their reliance on AI suggestions with reference to established standards and evidence. Educators can then evaluate the quality of judgement, not only the final number (P13, 2025; P16, 2025; P23, 2025).

Synthesis of challenges

Taken together, the challenges form an interdependent set. Limited faculty time and confidence reduce the supply of well-designed activities. That increases the likelihood that students will use tools without guidance. This compromises assessment integrity and undermines critical thinking. The distance from current industry practice makes it harder to motivate students to invest in the right skills. The pace of change and accreditation rules limit the speed at which programs can adapt. Ethical and regulatory competence cuts across all these areas. It shapes what responsible use looks like in classroom tasks and professional work (P13, 2025; P14, 2025; P15, 2025; P16, 2025; P18, 2025; P19, 2025; P20, 2025; P21, 2025; P22, 2025; P23, 2025).

Despite constraints, interviews highlight viable near-term responses that emphasize incremental integration. Departments can curate a recommended set of tools. They can create shared assignment banks that focus on reasoning over recall. Reflective steps can be added, allowing students to explain why they accept or reject AI suggestions. Programs might pilot add-on labs alongside core topics. These can target workflows like drafting with a general model, verifying figures against sources, or documenting an audit trail for AI-assisted work. These incremental steps avoid immediate redesign. They let departments gradually address the gaps identified by participants (P16, 2025; P19, 2025; P21, 2025; P22, 2025).

In short, the interviews reveal a transition that is already underway, albeit uneven. Progress depends on resourcing faculty learning and protecting critical thinking as a primary outcome. It also requires tasks to match realistic professional uses. Ethical and regulatory reasoning must be integrated into everyday coursework to ensure effective decision-making. The following sections build on these challenges. They examine expectations from academia and industry. They outline practical pathways for AI skill development that respondents see as both feasible and valuable.

These challenges provide the foundation for understanding how academia and industry see AI integration differently, as discussed in Section 5.2. Some universities are experimenting with AI tools. Most remain cautious or underprepared for implementation. These findings support the need to explore trends in disclosure and thematic differences. This will be discussed in the following subsection.

In line with RQ1 the interviews indicate that the integration of AI into accounting education remains partial and uneven across institutions. While some universities have begun embedding

AI-related topics into data analytics and auditing courses, most initiatives remain exploratory or elective rather than systematically incorporated into core curricula. The findings suggest that AI use in teaching primarily focuses on introductory exposure to tools such as ChatGPT, data analytics software, and case-based simulations, with limited formal assessment integration. These emerging practices form the foundation for understanding the broader structural and pedagogical challenges discussed in the subsequent sections.

These insights directly address RQ2, which examines the key challenges and criticisms surrounding AI integration in accounting education. Institutions and pedagogical practices, rather than technology, present the main obstacles, as revealed by the interviews. While faculty members encounter limited readiness and workload pressures, accreditation standards further restrict the pace of change. When students rely uncritically on AI, they risk undermining assessment validity and the development of critical thinking. In addition, most programs still fail to develop robust ethical and regulatory literacy. Consequently, these findings highlight the importance of building institutional support structures, offering targeted faculty training, and incorporating reflective learning approaches to ensure responsible AI use in accounting education.

4.2 Summary of Key Disclosure Trends

Building on the descriptive findings, this subsection highlights key disclosure trends that emerged across the dataset and sets the stage for the following analysis. The purpose is to move beyond numerical distributions by examining how educators, institutions, and policymakers articulate their views on integrating AI. The most frequently recurring themes are presented, such as organisational inertia, ethical considerations, or curriculum gaps. This section highlights prevailing narratives that influence current approaches to AI in accounting education. These disclosure trends also bridge quantitative indicators and the more detailed comparative analysis in Section 5.3.

The integration of AI into accounting education is increasingly important. Universities and employers are both considering how to equip graduates for the digital economy. Industry actors are adopting AI in areas such as auditing, reporting, and data analytics, while academia has been slower to respond. This disparity creates tension between classroom learning and the expectations of the workforce. The issue extends beyond technical knowledge, prompting questions about whether universities can effectively adapt curricula, train staff, and integrate new competencies. Achieving a balance between technological fluency, critical thinking, and ethical judgment is essential.

This section presents insights from interview participants in both academia and industry. It sheds light on how these two domains perceive the integration of AI in education. The findings highlight three interrelated issues. First, organisational and cultural inertia limit universities' ability to respond quickly. Second, educators feel uncertain about how and to what extent AI should be incorporated into curricula. Third, there is tension between urgent industry demand for AI-ready graduates and the slower, more cautious approach often taken by academic institutions. In line with RQ2, these perspectives highlight the primary challenges and criticisms surrounding the integration of AI in education.

Academic perspectives: Organizational inertia and uncertainty

Several experts stressed that the barriers to AI adoption within academia are not primarily technological, but organizational in nature. Universities often face internal resistance to curriculum redesign and tend to move slowly in adopting innovations. P1 (2024) emphasized that “the biggest challenge is organization, and it is not even technological. It's more like reluctance to embrace a curriculum redesign, which probably is necessary whenever there is any technology coming” (P1, 2024). Similarly, P3 (2024) highlighted the disconnect between universities and industry: “Currently, management consultants and accounting associations drive AI application, but not universities. In education, it is not yet there, but especially universities should provide the answers and suggestions for this topic that will be relevant in a few years to come” (P3, 2024).

Another challenge is the time required for educators to become proficient with AI tools and their applications. As P6 (2024) noted, “currently, there is not enough teaching of AI-related activities. The problem is that it always takes some time for us as educators to understand what the most useful tools are, learn what the most important applications are, and identify their relevance” (P6, 2024). This suggests that institutions often fall behind because faculty lack a clear approach for integrating technological developments into meaningful teaching practices.

In addition to organizational inertia, there is also significant uncertainty among academics about how urgently AI should be integrated. P9 (2024) pointed out that “Many educators find it difficult to understand how to effectively incorporate AI into courses, whether it should be done, and to what extent it aligns with industry needs” (P9, 2024). This perspective highlights that, beyond structural challenges, faculty often lack confidence in designing AI-related content that aligns with professional expectations.

Industry perspectives: Urgency and demand for competencies

Industry-oriented experts, in contrast, emphasized the need to prepare students for the realities of AI in professional practice. P4 (2024), however, took a more skeptical view, suggesting that universities may not need to rush into deep curriculum reforms: “I do not think much preparation is needed, so I do not see any significant gap there” (P4, 2024). This perspective contrasts with others, reflecting a belief that AI’s integration in education may evolve more gradually without immediate disruption to existing curricula.

At the same time, voices such as P3 (2024) underscored the importance of universities playing a more active role in bridging the gap between theory and practice. From this viewpoint, academia risks falling behind if it does not align more closely with industry expectations. The tension between urgent industry needs and the slower pace of academic adaptation represents a central criticism in this debate.

Synthesis: Aligning academic and industry expectations

Taken together, these perspectives reveal two main viewpoints. On the one hand, many experts argue that organizational inertia and resistance to change are the primary obstacles slowing the integration of AI in education. They highlight the challenges of curriculum redesign, the lack of faculty readiness, and uncertainty about how to teach AI (P1, P3, P6, P9). On the other hand, industry-facing experts emphasize the urgency of preparing students for the realities of AI in

the workplace, although some argue that integration does not yet necessitate drastic or immediate reforms (P3, P4, P9).

The broader implication is that AI integration is not merely a technical issue of introducing new tools into the classroom; it also involves a significant shift in pedagogical approaches. It requires universities to rethink how they design programs, train faculty, and strike a balance between tradition and innovation. Organizational change, professional development, and stronger university–industry partnerships will be essential if accounting graduates are to acquire both technical fluency and the critical judgment needed to use AI responsibly.

In summary, integrating AI is less a technological barrier and more an organizational and educational challenge. Universities must strike a balance between equipping students with AI skills and fostering critical thinking. Addressing inertia, supporting faculty, and clarifying AI frameworks are essential to align academic preparation with industry needs. Only this balanced approach ensures students are competent and can use AI responsibly. These insights address RQ2, highlighting that challenges stem from structural barriers and uncertainty, not technology gaps.

The analysis of disclosure trends highlights a recurring tension and prepares for the comparative approach in the next section. AI is widely seen as transformative for accounting, yet its adoption in curricula remains slow and inconsistent. Organizational challenges, uncertainty about teaching strategies, and differing views on urgency all contribute. This results in fragmented implementation. These trends serve as a useful basis for comparing institutional and cross-country perspectives in the next subsection.

4.3 Comparative Analysis of Perspectives

This subsection critically compares how educators and industry experts across various national contexts view the integration of AI in accounting education, building directly on the previous summary of disclosure trends. It assesses whether different stakeholder groups perceive AI's impact in distinctive ways and analyses how institutional context shapes these perspectives. By examining not only the presence of themes but also their relative emphasis among interviewee backgrounds, the study advances our understanding of the alignment or misalignment between higher education and evolving professional practice.

AI is fundamentally transforming accounting. It reshapes tasks and redefines required competencies. Universities must adapt their curricula so that graduates possess both traditional technical skills and AI-relevant expertise. This is vital as intelligent tools support tasks from invoice reconciliation to fraud detection. The study argues that uneven AI integration in accounting education raises questions about how teaching should stay aligned with real-world demands.

Skill development for AI in accounting means rethinking training beyond new tools. Addressing RQ3, this section argues that universities must develop both foundational technical and essential non-technical skills. Interviewees highlighted four priorities: building expertise in statistics and data analysis, cultivating critical thinking and ethical awareness, utilizing practical case studies and industry collaborations, and equipping students with emerging digital skills, such as prompt engineering. Balancing technological fluency and human judgment is essential for integrating AI skills in accounting education.

Building foundational and technical skills

Many educators agreed that developing a strong foundation is essential. P6 (2024), an assistant professor in managerial accounting, emphasized that students must first understand the basics of AI's functionality, which is largely rooted in statistical modeling and inference. He argued that AI tools should be treated as an extension of statistical skills that are already part of accounting education: "Artificial intelligence is essentially an extension of the statistical skills that our students should already have." (P6, 2024).

Beyond the technical foundations, interviewees also emphasized the importance of providing students with practical exposure to AI applications. P3 (2024) observed that while some universities had begun incorporating AI concepts into data analytics courses, there was still a gap in integrating AI into accounting-specific contexts: "You need to see it in practice how it works, you need to see the AI tools at work and as far as I understand this is not part of the curriculum right now. AI is not a cost issue anymore, AI is meanwhile considerably cheap. If you consider for example what most of our clients do, it is not about these huge SAP projects, with little money you can use a local (low code) application and build your own workflow and you are done with automation." (P3, 2024).

Similarly, P4 (2024) noted that educators should provide students with opportunities to practically apply AI tools through exercises and assignments that reflect real-world scenarios: "As an educator, I can see the benefit of supporting students by asking them questions, giving them exercises, and letting them write papers where they can apply artificial intelligence" (P4, 2024).

Cultivating critical thinking and ethical awareness

The ability to critically evaluate AI outputs was a recurring theme. P7 (2024) warned against uncritical reliance, noting that "Students should develop the ability to critically assess and interpret AI-generated outputs to use these systems effectively. This understanding should replace the misconception that AI is simply a 'magic box' where you input something, and the output can be taken at face value" (P7, 2024). Similarly, P8 (2024) highlighted the ethical dimensions of AI use: "Being aware of potential issues and understanding what could go wrong is an important consideration. This connects to our internal discussions about de-emphasizing the basics of accounting. For instance, if we downplay the fundamentals too much, it could become harder for accountants to identify problems when something goes wrong. Looking ahead, if companies begin using algorithms to perform certain tasks, auditors might need to audit these algorithms. For this to happen, they would need sufficient knowledge of how the algorithms work" (P8, 2024).

Other participants linked critical thinking directly to professional practice. P12 (2024) explained that students would inevitably use AI during their education, but the challenge was ensuring they could critically assess AI outputs: "Allowing AI-generated tools like ChatGPT would enhance their access to content in the public domain, I think. Asking them to explain how they interacted with such tools and what efforts they made to filter out relevant and irrelevant content would, I believe, be an interesting aspect" (P12, 2024). P17 (2024) further noted that students must recognize the boundaries of AI's capabilities: "It is crucial to be able to judge the difference between what AI can support in routine decision-making and what AI cannot deliver, but is vital for complex, non-routine decision-making" (P17, 2024).

Emerging competencies and practical integration

Participants also discussed the new competencies emerging in accounting education, such as prompt engineering. P7 (2024) explained that “prompt engineering, for instance, is a critical skill, knowing how to effectively and responsibly use AI tools. The output you receive from these tools depends heavily on the quality and precision of the input you provide” (P7, 2024).

Others emphasized the importance of balancing technical and practical knowledge. P11 (2024) argued that automation should complement rather than replace professional judgment: “Change is constant, and anything that is routine can be transformed into a process that a machine can handle, allowing human workers to focus on higher-level and more complex tasks. The same concept applies to accounting, where statistics and mathematics play a central role” (P11, 2024).

In a similar vein, P10 (2024) highlighted the importance of applying AI to non-routine, complex tasks, noting that students must be trained not just to use AI tools but also to critically engage with them and understand their ethical implications. P2 (2024) and P5 (2024) noted that technical knowledge should be complemented by internships, guest lectures, and case studies to ensure students gain hands-on experience while also developing ethical judgment and awareness of fairness in AI usage.

In summary, the interviews reveal that preparing accounting students for the AI era requires a multifaceted approach that combines foundational technical training, critical thinking, ethical reasoning, and practical exposure to real-world applications. Educators emphasized that AI skill development cannot be limited to theoretical courses, but must also include experiential learning and industry collaboration. While technical proficiency in statistics, data analysis, and prompt engineering is essential, non-technical competencies such as ethical awareness, analytical reasoning, and professional judgment are equally critical.

These findings address RQ3 by pinpointing emerging pathways for accounting students to acquire AI skills. Universities must transcend a narrow technological focus to develop curricula that weave AI into broader educational objectives. By merging technical and ethical proficiencies with direct industry involvement, accounting education can ensure that graduates are not only adept at using AI tools but also able to apply them responsibly and with impact. Ultimately, the goal is to produce professionals who can confidently and critically navigate an ever-evolving technological environment.

In conclusion, the comparative analysis highlights both convergences and divergences. While nearly all respondents agree on the importance of AI skills, industry experts tend to view integration as urgent and tied to employability, whereas academics emphasise gradual adoption and pedagogical caution. Cross-country differences were less pronounced than expected, suggesting that institutional readiness and organisational culture matter more than geographic location. These insights lay the groundwork for the analytical discussion in Chapter 5, which explores the relationship between the findings and theoretical frameworks, as well as existing literature.

The main takeaway from the interviews regarding RQ3 is that AI is reshaping accounting education by introducing new skills and technologies. Key trends include the adoption of generative AI for drafting and analysis, the rise of prompt engineering as a professional skill, and increased interest in data-driven decision support tools. Interviewees highlighted the need for future research to align these applications with ethical standards, cognitive skill

development, and professional judgment in accounting. They also suggested that longitudinal studies should track how AI integration evolves as educators gain proficiency and as industry expectations change, ensuring that academic programs adapt to technological shifts.

The results presented in this chapter highlight three interrelated areas regarding the integration of AI in accounting education and show how each informs the others: the challenges faced by educators (Section 4.1) provide context for understanding the perspectives of academia and industry on AI competences (Section 4.2), which in turn shape the potential pathways for AI skill development (Section 4.3). Together, these findings provide a comprehensive overview of both the barriers and opportunities associated with the adoption of AI in accounting curricula.

While the results capture participants' voices and present the key themes, Chapter 5 offers a deeper analysis by connecting these findings to the theoretical framework and relevant literature. This supports a critical examination of how the results contribute to current debates and address the research questions raised earlier.

5. Discussion of Findings

In this chapter, the integration of AI in accounting education is analysed using both theoretical frameworks and interview findings. The main argument is that AI is fundamentally reshaping accounting education by accelerating data processing and supporting personalized learning. However, these benefits come with new challenges, such as the need for educators to develop additional skills and the necessity to address ethical and technological concerns. The chapter argues that these developments have significant implications for the future of the accounting profession, particularly in terms of adaptation and the importance of continuous learning.

Building on this analysis, Section 5.1 applies HCT to the integration of AI in accounting education. It explores how teaching AI enhances students' skills and employability. According to HCT, developing knowledge and skills increases an individual's market value. By acquiring AI competencies, students make an educational investment that helps narrow the skills gap in the accounting field. This preparation helps them thrive in a technology-driven workplace. AI, therefore, is more than a new skill; it represents a broader investment in human capital that enhances employability and career prospects.

Transitioning from the analysis of human capital in Section 5.2, "Bridging the Gap" addresses the misalignment between rapidly advancing AI technologies, evolving industry demands, and the slower pace of university reforms. The section outlines changes needed to better align academic preparation with the expectations of an AI-driven labour market.

Next, Section 5.3 examines institutional readiness to integrate AI in accounting education, focusing on infrastructure, resources, and faculty expertise. The section assesses the extent to which universities are equipped to integrate AI into their programs.

Finally, to conclude the chapter's thematic progression, Section 5.4 considers the ethical implications of integrating AI into accounting education. It addresses concerns such as bias, privacy, and fairness, and provides recommendations for responsible and transparent use of AI in both educational and professional contexts.

5.1 Applying Human Capital Theory to AI in Accounting Education

Literature expectations

This chapter analyses key findings from Chapter 4, interpreting how they relate to existing literature and HCT (Becker, 1993; Schultz, 1961). Each subsection follows a consistent structure: outlining prior research, presenting empirical findings, and interpreting results in relation to existing knowledge. The chapter concludes with a synthesis in Section 5.5. HCT holds that investments in education and training enhance productivity and employability. Within accounting, developing technological competencies, including data analytics, AI, and automation skills, is crucial as routine tasks are increasingly automated and the profession evolves toward higher-level roles. Equipping graduates requires both technical and non-technical skills (Gore et al., 2025). Continuous investment in educators' digital skills is also vital. This involves implementing targeted policies to enhance lecturers' digital skills and promote students' digital literacy through digital leadership and discipline specific training (Kardiyem et al., 2023). Curriculum reforms should ensure that graduates can work effectively with AI, focusing on data analysis, decision support systems, and integration, investments that

align with human capital development (Assidi et al., 2025). Additionally, industry university partnerships help ensure acquired competencies stay relevant (Tavares et al., 2023)

Results

The interview results illustrate the transition from theory to practice. They confirm AI competencies are increasingly valued in accounting education, but institutional inertia slows integration. P1 (2024) emphasized that curricular changes primarily pose organizational, rather than technological, challenges, which delay the adoption of modern skills. P3 (2024) noted that universities have yet to effectively integrate AI, but emphasized the importance of early exposure to it. P2 (2024) and P16 (2025) highlighted the need for critical thinking and ethical judgment, warning that students may overtrust AI outputs. P6 (2024) said statistical foundations and data analysis are crucial for a smoother transition to AI. P11 (2024) advocated for a strong foundation in accounting principles and practical AI applications, rather than focusing solely on technical details. P18 (2025) noted rising student demand for AI courses, especially in fraud detection and forecasting, stressing curricula must adapt to stay competitive.

Interpretation

These findings support HCT by demonstrating that acquiring AI-related competencies increases productivity and employability. Furthermore, the results clarify that institutional inertia, as identified by P1 (2024), poses a significant barrier to effective investment in these skills. The findings also extend HCT by demonstrating that success in applying AI requires not only technical ability but also non-technical competencies, such as critical evaluation and ethical judgment, as highlighted by P2 (2024) and P16 (2025). The emphasis on foundational statistical and analytical skills reinforces that the value of AI-specific knowledge depends on a robust base of prior learning, supporting the principle of cumulative skill investment (P6, 2024; P11, 2024).

The increasing demand from students for AI courses signals to universities the need to align their offerings with industry needs. In summary, these findings confirm and expand HCT by demonstrating the importance of combining technical and non-technical skill development, while also highlighting the need to overcome organizational barriers to educational reform.

5.2 Bridging the Gap: Reforming AI Education in Universities

Literature expectations

Research consistently shows a significant gap between university education and the skills needed in an AI-driven workplace, as industry adoption of AI outpaces university curricular reforms. Literature highlights that AI tools, including generative AI and adaptive testing, could personalize learning and strengthen both technical and non-technical competencies, such as problem-solving and critical thinking. Nevertheless, accounting curricula remain largely traditional, focusing mainly on basic digitalization and data analytics while often overlooking advanced applications. In response, scholars stress the importance of interdisciplinary training, practical case studies, and industry collaboration for preparing graduates (Bian et al., 2024; Zawacki et al., 2019).

Recent research further underscores that AI can play a pivotal role in bridging the gap between academic education and industry expectations by identifying and addressing individual skill gaps before graduation (George, 2025). Adaptive testing models and AI-driven recommender systems enable universities to offer personalized learning trajectories that enhance employability and align students' skills with the demands of the workplace.

Institutional barriers, including inertia, cultural resistance, and inadequate professional development, remain significant obstacles to education reform. International studies, such as those from Nigeria, indicate that misaligned curricula and limited practical training contribute to unemployment among graduates (Zibrebo & Obi, 2024). These points underscore a global and persistent challenge: AI education reform lags behind technological advancements, and without structural institutional readiness, the employability gap will likely persist.

Results

The interviews strongly confirmed the literature. Several participants highlighted the lack of AI-specific content in accounting curricula and the need for reform. P8 (2024), P9 (2024), and P10 (2024) agreed that practical case studies, workshops, and specialized courses would better prepare students for tasks such as asset valuation and decision-making. P11 (2024) and P12 (2024) noted that AI systems could personalize assessments and develop students' technical and non-technical skills. However, P13 (2025) and P14 (2025) warned that universities often lack the necessary capacity and support structures. Another theme was the "digital divide", while students quickly adopt tools like ChatGPT, many lecturers hesitate due to cultural resistance or lack of confidence (P9, 2024; P12, 2024). Interviewees emphasized the need for greater industry collaboration, including guest lectures, internships, and shared case studies, to bridge the gap between academic training and workplace needs (P8, 2024; P9, 2024; P10, 2024).

Building on the need for curricular reform and industry collaboration, participants also emphasised ethical and regulatory challenges, pointing to concerns about bias, privacy, and transparency, which need to be addressed alongside technical training (P18, 2025; P19, 2025; P20, 2025; P23, 2025).

Interpretation

Taken together, the interviews and literature show that while universities are beginning to introduce digital modules, these remain insufficient to prepare students for AI-driven professional realities. The evidence confirms earlier research that the primary obstacle is not technological availability but institutional inertia and resistance to change (Bian et al., 2024; Zawacki-Richter et al., 2019). At the same time, the interviews reveal a more nuanced picture: students are often ahead of educators in adopting AI tools, creating a gap that existing literature has not fully captured (P9, 2024; P12, 2024). This suggests that reforms must not only modernize curricula but also include systematic professional development for educators to ensure they can guide students in the responsible use of AI. The Nigerian evidence further illustrates that without curriculum updates, misalignment with industry will persist globally (Zibrebo & Obi, 2024). Ultimately, both the literature and interviews converge on the need to strike a balance between technical competencies and critical thinking and ethical judgment, ensuring that AI complements rather than supplants human expertise. Universities, therefore,

face a dual challenge: closing the skills gap through updated content and hands-on training, while also embedding ethical reflection and responsible use of AI.

Summary

In conclusion, bridging the gap between accounting education and the AI-driven profession closely aligns with the principles of HCT (Becker, 1993; Schultz, 1961). The theory argues that investment in education and skills development enhances individual productivity and contributes to broader economic and organisational growth. The findings of this study support this view by showing that insufficient investment in AI-related curricula, faculty training, and institutional reform limits the development of relevant human capital within the accounting field. Universities that fail to modernise their programmes risk producing graduates whose knowledge and competencies do not meet labour market demands, which in turn reduces both individual employability and organisational performance.

At the same time, targeted reforms such as integrating AI-specific content, fostering collaboration with industry, and promoting continuous professional development for educators can be seen as direct investments in human capital. These initiatives strengthen not only technical proficiency but also higher-order capabilities such as critical thinking, ethical reasoning, and adaptability, which are essential in an AI-driven environment. The results, therefore, extend the HCT by demonstrating that in the context of AI, human capital must encompass digital literacy, ethical awareness, and the ability to apply technology responsibly. Ultimately, the findings reaffirm the central role of universities as key developers of human capital for the AI era, ensuring that both students and educators acquire the knowledge and judgment necessary for sustainable employability and long-term professional relevance in the accounting profession.

5.3 Institutional Readiness for the Integration of AI in Accounting Education

Literature expectations

Integrating AI successfully into accounting education needs readiness in several areas: technology, faculty skills, and curricula. The aim is to complement, not replace, core accounting knowledge with digital tools. These include adaptive learning, AI-based tutoring, and automated assessments, all designed to improve student outcomes. Such systems offer personalized support; however, universities must upgrade their curricula, update teaching materials, and provide ongoing faculty training (Wale-Fadairo & Ige, 2025; Sharma & Wright, 2025).

Scholars argue that a primary challenge is the slow pace of institutional change compared to the rapid growth of AI. Educators often struggle to utilize AI, partly due to the limited professional development opportunities and low confidence (P6, 2024; P9, 2024). Literature emphasizes the importance of partnerships with industry and professional groups to keep curricula relevant and expose students to real-world tools and applications. A readiness framework must include technology investment, educator training, curriculum reform, and collaboration.

Results

The interviews confirm many of these insights. Several educators have highlighted the persistent gap between what is taught in universities and what the industry increasingly

demands. For instance, P15 (2025) explained that while courses in digital auditing and accounting technology have been introduced, institutions still lag in preparing students for complex, non-routine tasks that AI and automation are making increasingly central to their work. Faculty preparedness was consistently identified as a bottleneck. Interviewees emphasized that many teachers themselves are unfamiliar with AI tools, which limits their ability to teach students effectively. P15 (2025) suggested that AI should not be perceived as a replacement for traditional instruction, but rather as a tool to automate repetitive tasks, thereby giving instructors more capacity for personalized teaching and strategic guidance.

Interviewees also discussed experimenting with AI in classrooms. Some mentioned using tools like ChatGPT to provide immediate, personalised feedback. Yet, many faculty members remain at the exploratory stage. They lack secure institutional environments to handle sensitive data. Privacy, bias, and transparency are key concerns. These barriers show that technological adoption needs institutional safeguards. Interviewees also highlighted the roles of policymakers in shaping the context. Participants said policymakers should avoid rigid over-regulation. Instead, universities should be allowed to test and refine AI applications while addressing ethical concerns collaboratively (P15, 2025).

Interpretation

Taken together, the literature and interviews show that institutional readiness for AI in accounting education is still in its early stages. Both sources converge on the view that universities face a double challenge: technological adaptation and faculty development. Literature highlights the importance of faculty training and strategic partnerships, while the interviews provide concrete examples of how a lack of instructor familiarity hinders effective integration. Interestingly, the interviews extend beyond the literature by emphasizing the role of safe AI environments and policymaking in facilitating adoption, areas that are less developed in academic research. These findings suggest that readiness encompasses not only resources and infrastructure but also institutional culture, regulatory flexibility, and cross-sector cooperation. Without proactive steps in these areas, the gap between academia and industry will persist.

Summary

In conclusion, both the literature and the interview findings indicate that institutional readiness for integrating AI in accounting education is a fundamental component of human capital development. According to HCT (Becker, 1993; Schultz, 1961), investments in education, training, and professional skills increase the productivity and long-term value of individuals and organisations. The results of this study support this view by revealing that insufficient institutional investment in faculty training, infrastructure, and curriculum renewal limits the accumulation of relevant human capital in higher education. When educators are not adequately supported in developing AI competencies, students cannot acquire the advanced knowledge and problem-solving abilities demanded by the modern accounting profession.

Conversely, initiatives such as continuous professional development for faculty, collaboration with industry, and the creation of secure and ethical AI environments represent strategic investments in human capital. These measures enhance not only technical skills but also cognitive and ethical capabilities that are essential for the responsible use of AI. The findings, therefore, extend HCT by emphasising that in the digital era, human capital encompasses not

only knowledge and technical proficiency but also adaptability, ethical awareness, and the capacity for lifelong learning. Ultimately, universities that prioritise institutional readiness through sustained investment in people and infrastructure strengthen their role as drivers of human capital formation in the AI era, ensuring that accounting graduates remain capable, ethical, and future-oriented professionals.

5.4 Ethical Implications and Recommendations

Literature expectations

As AI enters accounting education, scholars highlight new ethical concerns alongside the technical integration. Gray, Bebbington, and McPhail (1994) note that ethics education in accounting has traditionally focused on compliance with standards, but has neglected social and environmental issues (Gray et al., 1994). In the AI era, this is no longer adequate. New technologies introduce bias, a lack of transparency, and privacy risks, thereby expanding the need for ethics education. Stroparo and Lemos (2024) agree AI can personalize learning, but warn it must not reinforce discrimination or create opaque decisions. They emphasize the importance of continuous teacher training and ethical frameworks for responsible use (Stroparo & Lemos, 2024). Schweitzer (2024) says AI ethics is a shared responsibility among developers, educators, and regulators. Three essentials for AI ethics in education emerge: transparency, accountability, and privacy protection (Schweitzer, 2024).

Results

The interviews echo these concerns but highlight practical challenges within accounting curricula. P6 (2024) argued that fairness and bias are better left to ethics professionals, since accounting educators may lack expertise in AI ethics. P3 (2024) noted the need to define what is permissible, particularly in light of trust scandals. Interviewees agreed that understanding AI systems is key to catching bias and other limitations. P4 (2024), P7 (2024), and P8 (2024) stated that ethics must be integrated with technical training. P9 (2024) and P10 (2024) emphasized that students must scrutinize, rather than simply accept, AI insights. Interviewees agreed that educators must address bias, transparency, and accountability, preferably with input from external experts.

Interpretation

Both the literature and interviews cite risks like bias, privacy loss, and weakened judgment. Still, they differ on who is responsible. The literature advocates for cross-disciplinary work, whereas interviewees view ethics as outside the scope of accounting. To integrate AI ethics, accounting educators must be aware of the issue and partner with ethicists for in-depth expertise. The literature focuses on frameworks and best practices, but interviews emphasize the practical challenges of incorporating ethics into routine teaching and assessment. Together, findings show interdisciplinary cooperation and institutional support are needed. Ethics should be central to AI, not a separate add-on.

5.5 Summary of Key Findings

In conclusion, integrating AI into accounting education raises ethical challenges tied to human capital. HCT (Becker, 1993; Schultz, 1961) frames education as an investment in both technical and moral capacities needed for professional practice. This study finds that ethical awareness, critical thinking, and accountability are essential to human capital in the AI era. Neglecting

these factors risks producing graduates who are competent in skills but lack the ethical judgment to use AI responsibly.

The literature highlights transparency, accountability, and privacy safeguards. Interviews reveal practical gaps in educator preparedness and institutional responsibility. Bridging these views requires deliberate investment in ethical education as part of human capital development. To achieve this, universities should:

- 1) Foster collaboration among ethicists, technologists, and industry experts to address AI's ethical risks comprehensively.
- 2) Offer ongoing professional development for educators to help them integrate ethical reasoning into their teaching and guide students responsibly.
- 3) Create institutional frameworks that ensure fairness, transparency, and accountability in the use of AI tools.
- 4) Design curricula that balance technical skills with ethical reflection, preparing graduates to apply AI tools critically and responsibly.

Embedding ethical education into accounting curricula fosters human capital development at both the individual and institutional levels. Developing professionals who are both skilled and ethically aware enables universities to foster a resilient and trustworthy profession that is well-equipped for an AI-driven future.

6. Conclusion

This thesis examined how AI is integrated into accounting education, the difficulties and criticisms that accompany its adoption, and the directions that indicate future development. The study used HCT to argue that AI competence represents an educational investment that provides both individual and social benefits. Empirically, the thesis analysed twenty-three semi-structured interviews with academics and educators from several European countries.

The conclusion summarises the main findings and implications of integrating AI into accounting education and presents possible directions for future research. As technological progress continues to transform the accounting profession, it is crucial that universities, educators, industry partners, and policymakers collaborate to address the new challenges and opportunities that arise. The introduction of AI into accounting education raises many ethical, technical, and organisational questions that have important consequences for curriculum design and teaching methods. Ethical issues are particularly important because the use of AI must ensure transparency, student privacy, and fairness in algorithms. Technical challenges involve building appropriate infrastructure and integrating AI tools into learning environments, while organisational challenges relate to continuous staff training and providing adequate learning resources.

The use of AI in education presents both opportunities and challenges. It enables students to develop digital skills that are essential for their professional future, while educators and industry professionals must adapt to the evolving technological landscape. Developing digital competencies and implementing AI-based learning solutions are necessary to meet the future needs of the accounting profession. Future research will play a crucial role in striking the right balance between technological innovation and traditional education, considering both ethical and technical aspects. Research should continue to explore how AI affects learning outcomes and how the AI skills of educators and students can be further developed.

6.1 Summary of Findings

The purpose of this research was to explore how AI is being integrated into accounting education and to understand how educators, universities, and policymakers are responding to technological change. Using HCT as a conceptual framework, the study examined how AI improves or challenges the development of professional competencies among accounting students. Based on the qualitative analysis of twenty-three interviews with academics across Europe, the research identified emerging patterns, barriers, and opportunities.

The findings confirm that the integration of AI into accounting education remains inconsistent, partial, and largely experimental. Although most universities recognise the growing importance of AI, implementation varies widely between institutions and even between departments. Educators reported that AI is usually introduced through elective courses, pilot projects, or selected classroom activities rather than through comprehensive curriculum reform. Where integration occurs, it is often evident in case studies, data analytics projects, or assessments that prioritize reasoning and interpretation over memorization. These examples demonstrate that AI can enhance technical fluency and foster skills such as analytical thinking and problem-solving. However, the overall progress remains fragmented, indicating that universities are still learning how to balance technological change with traditional academic values.

Answer to RQ1 examined how AI has been integrated into accounting education. The results show that while universities acknowledge the importance of AI, full-scale integration is still rare. AI applications are mainly found in advanced or elective courses where students work with tools such as ChatGPT, robotic process automation, or data analytics platforms. In these contexts, AI serves as a supportive tool for illustrating complex accounting concepts, automating repetitive tasks, and simulating professional situations. Educators who use AI in their teaching emphasise its potential to increase engagement and promote critical reflection. Nevertheless, these efforts remain mostly individual initiatives rather than institution-wide practices. Structural barriers such as limited budgets, bureaucratic procedures, and rigid accreditation systems slow down the development of AI-related courses. Many educators also expressed uncertainty about how to assess student work involving AI and how to ensure transparency and fairness in these assessments. As a result, AI integration primarily depends on personal motivation rather than formal institutional policy.

Answer to RQ2 focused on the main challenges and criticisms related to the adoption of AI in accounting education. The interviews revealed that the main obstacles are organisational and pedagogical rather than technological. The readiness of academic staff is one of the most critical issues. Many educators lack the time, resources, and confidence to experiment with AI-based methods, while institutions often fail to provide adequate support and training. Bureaucratic rigidity and long accreditation cycles further delay the updating of curricula. Pedagogically, teachers are concerned about maintaining students' critical thinking and ethical awareness. Several participants warned that over-reliance on AI could weaken analytical skills. Ethical issues are also significant, especially the risk of plagiarism, bias, and the misuse of AI in assessments. To address these risks, the participants recommended targeted education in digital ethics, data protection, and algorithmic accountability. Despite these concerns, all agreed that AI in accounting education is inevitable and that emphasis should be placed on its responsible and transparent use.

Answer to RQ3 examined new trends in the use of AI within accounting education and potential directions for future research. One of the most visible trends is the automation of routine academic and administrative tasks. AI tools are increasingly utilized for grading, providing feedback, detecting plagiarism, and managing data, enabling educators to concentrate on the conceptual and critical aspects of teaching. Another important trend is the growing need for prompt literacy and data literacy, which refers to the ability to communicate effectively with AI systems and critically evaluate their results. These abilities are becoming as essential as numerical literacy in modern accounting programs. The study also showed that universities that successfully integrate AI often collaborate closely with industry partners. Through guest lectures, case studies, and joint projects, they connect theoretical education with professional practice. However, such examples are still rare, and most policymakers were described as reactive rather than proactive. There remains a lack of clear regulation or guidance on how AI should be integrated into accounting curricula. Future studies should therefore investigate how regulation can promote innovation while ensuring academic integrity.

The findings confirm the relevance of HCT as a basis for understanding the integration of AI in education. The theory posits that investing in human knowledge and skills enhances both individual productivity and social welfare. The interviews demonstrated that universities must focus on strengthening human capital rather than replacing it with technology. While AI can automate mechanical tasks, it cannot substitute for creativity, professional judgment, or ethical

reasoning. Successful adoption depends on developing these human abilities in tandem with digital literacy. Institutions that invest in continuous professional development and foster a culture of innovation are more likely to achieve sustainable integration.

The study also highlights several ethical and epistemological implications. Both educators and students agreed that AI-generated outputs must always be verified and critically assessed. Many interviewees noted that AI systems can make mistakes or reflect bias, making human oversight indispensable. This is consistent with the ethical principles of accounting, which emphasise accuracy, transparency, and accountability. Therefore, universities should expand their teaching of digital ethics and ensure that students learn how to use AI responsibly in areas such as auditing, reporting, and financial analysis.

Beyond ethics, the research shows that AI has strong potential to transform pedagogy. Educators observed that AI challenges traditional forms of assessment. Since students can easily use AI to produce answers, teachers now design tasks that prioritise originality, reasoning, and creativity. This change moves learning away from memorisation toward deeper intellectual engagement. AI, therefore, contributes indirectly to educational renewal by encouraging critical and conceptual understanding.

At the same time, several interviewees expressed concern that long-established universities may resist digital transformation to protect their traditional identity. Accounting programs with strong roots in mathematics, auditing, and economics often prefer gradual integration. This conservative attitude reflects the tension between innovation and tradition in higher education. However, as many participants observed, AI will soon influence every field of study and every professional domain. Institutions that adapt too slowly risk failing to prepare students for the realities of an AI-driven economy.

This study provides several practical implications. For universities, it highlights the importance of investing in faculty training, interdisciplinary collaboration, and digital infrastructure. For educators, it demonstrates the benefits of using AI as a teaching partner that supports creativity and engagement. For policymakers, it underlines the need for flexible frameworks that promote innovation while maintaining high academic standards. For students, the results emphasise curiosity, ethical awareness, and critical thinking as key skills in the age of AI. Together, these insights demonstrate that successful integration hinges on the combination of technological efficiency and human judgment, as well as moral responsibility.

Like all qualitative research, this study has limitations. The sample primarily consisted of European academics, and the findings may not accurately represent global practices. Future research could include the views of students, practitioners, and institutions from other regions. Long-term studies could examine how AI adoption evolves over time and its impact on learning outcomes and employability. Quantitative research could also complement these results and increase their general applicability.

In conclusion, this study demonstrates that integrating AI into accounting education presents both challenges and opportunities. It encourages universities to rethink their teaching methods, while also creating new possibilities for enhancing learning and professional preparation. The findings indicate that effective integration necessitates a delicate balance between innovation and human development. Accounting education should evolve not by abandoning its traditions but by reinterpreting them in a digital context. Institutions that embrace AI as a way to expand

human potential rather than diminish it will be best positioned for success. Through ethical awareness, critical engagement, and continuous learning, accounting education can turn the potential of AI into a genuine force for intellectual and social progress.

6.2 Implications for Stakeholders

The integration of AI into accounting education has significant implications for various stakeholders, all of whom play a crucial role in shaping how this technology is adopted and utilized in educational and professional settings. Educators, industry professionals, and policymakers all play a crucial role in ensuring that AI applications are integrated into the accounting curriculum in a responsible and effective manner, thereby preparing students for the demands of a rapidly evolving job market.

Educators must adapt their teaching practices and curricula to reflect the increasing role of AI in the profession. It is essential that they not only teach technical skills but also foster critical thinking so that students understand the ethical implications of AI technologies. To support this shift, educators require access to training and development opportunities that enhance their knowledge of AI tools and their applications in accounting education. These efforts will empower them to teach students how to critically engage with AI-generated content and effectively utilize AI tools in both their academic and professional pursuits. The interviews revealed that many educators are still learning how to effectively integrate AI into their courses, underscoring the need for additional support and resources in this area.

Industry plays a vital role in adapting educational outcomes to the changing needs of the accounting profession. As AI tools become increasingly influential in accounting practice, industry professionals must collaborate with academia to ensure that graduates acquire the skills and knowledge necessary for the workplace. This collaboration will help bridge the gap between what students are taught in the classroom and what is expected of them in real-world accounting scenarios.

Policymakers play a crucial role in establishing the framework for the use of AI in education. They can influence the direction of AI integration by ensuring that educational institutions receive the necessary support to implement these technologies. Policymakers should also promote the development of ethical guidelines for the use of AI in education, ensuring that the use of AI tools aligns with broader social and professional norms.

Based on the insights gained from the interviews, several key points emerged regarding the role of educators, industry practitioners, and policymakers in shaping the adoption of AI in accounting education. The primary role of educators is to effectively integrate AI into the curriculum while preparing students for the evolving workforce. Instructors must create an environment in which AI tools are used appropriately, ensuring that students are not only familiar with AI technologies but are also able to critically engage with their results. This includes incorporating AI tools into theoretical and applied aspects of accounting, while focusing on traditional skills. Educators need to stay up-to-date with AI developments, experiment with integrating it into the curriculum, and provide training to ensure that students understand both the limitations and the potential of AI. A major challenge highlighted by many respondents was the need for further training for teachers to integrate AI into their teaching. Instructors face challenges due to the rapid development of AI technologies and the difficulty of keeping up, especially for those who are not specialized in data science. Many educators are

still learning how to effectively integrate AI tools into the curriculum, underscoring the need for ongoing professional development. Educators also need to adapt their teaching methods and curricula to accommodate the growing role of AI, not only to automate administrative tasks but also to prepare students to critically engage with AI-driven tools. Some universities are introducing courses such as digital auditing and audit data analytics, indicating a shift towards AI integration; however, more training is needed for effective implementation.

Collaboration between higher education and industry is essential to align educational outcomes with the needs of the accounting profession. Industry experts can help ensure that curricula remain relevant and students are prepared for the changing labour market. They also play a crucial role in providing insights into the practical applications of AI in accounting. Some interviewees suggested that greater involvement of industry experts in curriculum development could bridge the gap between academic training and industry requirements. It was noted that AI applications are still emerging in the industry, and further collaboration is needed to fully understand how AI can be integrated into accounting practice. Although many firms, including the Big Four, are experimenting with AI tools, there is still a lack of widespread and consistent implementation. This gap poses a challenge for educators seeking to align their teaching with the latest industry trends.

Cooperation between academia and industry is essential to fill this gap. Industry experts should provide insights into the applications of AI in accounting, which can help educators develop relevant and up-to-date curricula that effectively utilize this technology. In addition, students should gain practical experience with AI tools commonly used in the field, such as machine learning algorithms for fraud detection and financial forecasting.

Policymakers play a crucial role in shaping the educational framework and regulating the use of AI. However, the scope of AI education is challenging to define; for example, whether the focus should be on technical tools, such as AI models, or rather on data science and regulatory issues. Policymakers also face challenges in aligning national education standards with rapidly evolving AI technologies. They play an important role in shaping the framework and standards for the adoption of AI in education. Policymakers can help by promoting guidelines for the use of AI in academic settings and ensuring that institutions have the resources to incorporate these technologies. In addition, policymakers can foster collaboration between universities and the private sector, helping universities to access the tools and resources they need to integrate AI into their programmes. It was suggested that policymakers should focus on encouraging innovation and providing institutions with the flexibility to experiment with AI tools, as rigid regulation can hinder the natural evolution of educational practices.

Policymakers should focus on supporting universities with the resources and flexibility to quickly adapt their curricula. This could include funding for AI education and ensuring that AI-related regulations are clear, particularly with regard to privacy and algorithmic bias. Policymakers should also encourage universities to work with industry to ensure that students gain real-world experience.

In conclusion, the successful integration of AI into accounting education depends on the cooperation of educators, industry professionals, and policymakers. Educators need to adapt curricula, industry can provide practical insights, and policymakers need to provide a supportive framework. Working together, these stakeholders can equip students with the skills needed to thrive in an AI-driven accounting environment.

6.3 Future Research Directions

The integration of AI into accounting education is still in its infancy, and although significant progress has been made, many areas remain underexplored. The following future research directions aim to fill the gaps identified during the interviews and further develop our understanding of the role of AI in accounting education.

One of the most pressing areas for future research is the integration of AI into the accounting curriculum. Although some universities offer elective courses on AI, the integration of AI into core accounting courses is limited. Research could explore how AI can complement core accounting curricula while maintaining fundamental principles, such as financial reporting, auditing, and tax rules. Future studies could also explore the most effective teaching methods for integrating AI into both introductory and advanced accounting courses. Such studies could focus on the practical implications and benefits of AI tools, such as machine learning and data analytics, in facilitating complex problem-solving and decision-making in accounting practice.

A major challenge highlighted by many respondents was the need for further training of teachers to effectively integrate AI into teaching. The rapid development of AI technology means that educators often struggle to keep up to date with the latest developments. Future research should focus on developing strategies to equip teachers with the necessary tools, resources, and training to effectively teach AI. Studies could examine the most effective teacher development models by comparing different approaches, such as workshops, online courses, and partnerships with industry experts. Research could also examine how instructors' proficiency with AI tools affects the quality of teaching and student engagement.

Another critical area for future research is to deepen cooperation between academic institutions and the accounting industry. Several interviewees noted a gap between industry practice and academic curricula, particularly in the practical applications of AI. Future studies could explore how industry practitioners can be more effectively involved in curriculum design and the development of case studies, projects, and internships that introduce students to real-world applications of AI in accounting. Research could also examine the types of AI tools employed in industry, such as machine learning algorithms for fraud detection, and explore how these tools can be effectively integrated into the educational environment. By exploring effective partnerships between industry and academia, future research could provide valuable insights into how students can gain hands-on experience with AI tools commonly used in the field.

As AI tools become increasingly widespread in accounting education, the ethical challenges associated with their use must be addressed. Several interviewees raised concerns about the transparency and reliability of AI-generated results, as well as the potential bias of the algorithms. Future research should focus on incorporating ethical considerations into the AI accounting curriculum. Studies could examine how educators can teach students to critically evaluate AI-generated content, understand its limitations, and apply ethical decision-making frameworks when using AI tools. Research could also investigate how AI can influence ethical decision-making in accounting practices such as auditing and financial reporting, and how educational programmes can help students navigate these challenges.

Although AI is increasingly being integrated into accounting curricula, its long-term effectiveness is still largely unknown. Longitudinal studies can be used to track the progress of students over time and examine how their exposure to AI during their education contributes to

their professional success in accounting. Future research could focus on the career paths of students enrolled in AI-enhanced accounting programs, examining whether they are better prepared to handle the technological demands of the profession. Research could also examine how AI skills acquired in the classroom are applied in professional settings, such as machine learning in auditing or financial analysis, and whether these skills provide graduates with a competitive advantage in the job market.

Students' perceptions and engagement with AI tools: future research could also focus on understanding students' perceptions of AI tools in the learning process. Studies could explore how students perceive the role of AI in accounting education, how they interact with AI tools, and their attitudes towards AI-driven learning. Research could also investigate whether students perceive AI tools as enhancing the learning experience or as a potential threat to traditional teaching methods. Research could also examine how effective AI tools are in fostering problem-solving, critical thinking, and collaboration, essential skills for future accountants. By examining students' attitudes and experiences with AI, educators can design curricula that promote more effective active engagement and critical evaluation of AI-generated content.

As AI tools become more prevalent in accounting education, standardisation of these tools will be key. Research could explore how standardised AI tools could be adopted by institutions to ensure consistency in teaching and learning outcomes. Studies could explore the feasibility of implementing open-source AI platforms or cloud-based tools that all students can access, regardless of the institution's resources. Research could also explore how standardised AI tools could be integrated into exams, assessments, and practical projects to ensure equity and consistency across the education system.

In summary, future research on integrating AI into accounting education should focus on several key areas. A key area is understanding how AI can be effectively integrated into the curriculum. This involves exploring teaching methods and learning activities that enable students not only to use AI tools but also to understand the impact of these tools on the accounting profession. It's important that students learn both the technical side of AI and how to think critically about its role in real-world situations. Another important focus is faculty development. Many accounting educators may not feel fully prepared to teach topics related to AI. Future research should examine how universities can support their teaching staff through comprehensive training, workshops, and resources to ensure they feel confident and up-to-date with the latest technologies. Additionally, collaboration between universities and the accounting industry should be explored in greater depth. Research should examine how partnerships with businesses can help shape more relevant and practical courses. These partnerships can also provide students with access to real-world case studies, internships, or tools used in practice, thereby better preparing them for the workplace. Ethical questions around AI also deserve attention in future research. As AI becomes increasingly prevalent in accounting, students must learn how to address critical issues, including data privacy, fairness, and accountability. Research can help develop ways to teach students how to make responsible and ethical decisions when using AI. By addressing these research areas, educators, professionals, and policymakers can collaborate to develop a more modern and effective accounting education. This will help students succeed in an AI-driven job market while also ensuring they understand the human and ethical side of their profession.

7. Limitations

This study is subject to several limitations that should be acknowledged.

First, the research design employed a combination of purposive and convenience sampling, with a primary focus on European universities. While this approach provided rich contextual insights, it limits the extent to which the findings can be generalised beyond this regional scope.

Second, the study was based on self-reported interview data, meaning that the results reflect participants' perceptions and interpretations. Such data may understate uncertainty or overstate successful practices, as responses are influenced by personal experience and institutional context. The absence of classroom observations or student assessment artefacts further restricted opportunities for triangulation.

Third, the study employed a single qualitative method, relying exclusively on interviews without supplementary data such as course syllabi, policy documents, or learning analytics. Including such sources could have enhanced the validity and depth of the findings by offering additional perspectives on institutional practices.

Fourth, the timing of the research presents another limitation. AI technologies and related institutional policies are evolving rapidly; therefore, the findings represent a snapshot of a dynamic and fast-changing landscape. Future research may reach different conclusions as AI tools and pedagogical frameworks continue to develop.

Fifth, although the thematic analysis followed a structured six-step framework to ensure methodological rigour, coding was conducted by a single researcher. This approach may limit intercoder reliability despite efforts to maintain consistency through careful documentation and reflection.

Finally, the scope of the study was restricted to the educational dimension of AI integration rather than its impact on professional or workplace outcomes. Consequently, the links drawn between accounting education and employability are inferential rather than empirically verified. Taken together, these limitations suggest that the results should be interpreted with caution. However, they also highlight valuable directions for future research. Subsequent studies could employ mixed-methods designs to combine qualitative depth with quantitative breadth, conduct longitudinal analyses to capture developments over time, and replicate the research across different geographical and institutional contexts to enhance generalizability and comparative understanding.

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Appendix A - Interview Guide

I asked interviewees ten questions, which were sent in advance upon request and remained unchanged during the interviews. The appendix includes a table summarizing interview questions and main categories used.

Questions	Category
Could you please share your current role, your professional background, and how it relates to education or AI in your field?	Role and Background
What are the main challenges in integrating AI tools into accounting education, particularly in aligning curricula with industry demands?	Challenges
What technical and non-technical skills, such as critical thinking and problem-solving, do you think are most critical for accounting students in the AI era?	Skills
How do current accounting curricula address AI-related changes, and what gaps still need to be addressed to prepare students effectively?	Curricula
How well do universities prepare accounting students to apply AI-driven technologies, especially for complex, non-routine tasks?	University preparation
What roles should educators and policymakers play in ensuring students are ready for AI-driven transformations in the accounting profession?	Educators and Policymakers
How has AI influenced the methods used to teach accounting concepts and practices, including the integration of technologies like robotic processes and automation?	Teaching methods
How can accounting education prepare students to address ethical challenges associated with AI, such as ensuring fairness, preventing bias, and promoting transparency in decision-making?	Ethics
How do you see the role of accountants evolving with the increasing adoption of AI, particularly in balancing routine automation and strategic decision-making?	Future Roles
What steps can academia and industry take to collaborate more effectively in aligning educational outcomes with the AI-related skills required in the accounting field?	Collaboration

Appendix B - Data Analysis Workflow

The interview data were analysed using thematic analysis following the six-step framework of Braun and Clarke (2006). The process was supported by Atlas.ti software to ensure transparency and systematic data handling.

Step 1: Familiarisation with the data

Audio recordings were transcribed manually by the researcher.

Transcripts were read several times to achieve immersion and initial notes were taken.

Step 2: Generating initial codes

Relevant segments of text were coded in Atlas.ti.

Codes captured meaningful units

Step 3: Searching for themes

Codes were collated into broader potential themes.

For example: “AI Integration in Accounting”

Step 4: Reviewing themes

Themes were checked against the coded extracts and the entire dataset.

Overlaps were refined, and weak themes were merged or discarded.

Step 5: Defining and naming themes

Each theme was clearly defined and labelled.

Example: “Ethical and Regulatory Considerations” instead of just “Ethics.”

Step 6: Producing the report

Thematic findings were linked back to the research questions and HCT.

Direct participant quotes were selected to illustrate key themes.