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Accounting Employability in the New Digital Era: Application of Emerging Technologies (AI) in the Accounting Field, Organizational Challenges and Required Competencies for Accounting Professionals

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Abstrakt

Die vorliegende Studie befasst sich mit dem rasanten Fortschritt digitaler Technologien, der den Berufsstand der Buchführung und des Rechnungswesens grundlegend verändert, indem sie die Integration von künstlicher Intelligenz (KI) in die Buchhaltungspraxis, die daraus entstehenden Kompetenzerwartungen sowie die organisationalen Bedingungen, die diese prägen, untersucht. Sie verfolgt ein qualitatives, exploratives Forschungsdesign, das auf zwanzig halbstrukturierten Interviews mit drei unterschiedlichen Stakeholdergruppen basiert: Fachkräfte im Finanz- und Rechnungswesen, Personalverantwortliche und Recruiting-Manager sowie leitende Führungskräfte, wobei eine aufgabenbasierte Perspektive auf den technologischen Wandel und eine kompetenzbasierte Perspektive auf Beschäftigungsfähigkeit als theoretischer Rahmen dient. Die Ergebnisse zeigen, dass KI selektiv in buchhalterische Arbeitsabläufe integriert wird, wobei routinemäßige und repetitive Aufgaben vorrangig automatisiert werden, während menschliches Urteilsvermögen für Tätigkeiten mit rechtlichen, regulatorischen und reputationsbezogenen Konsequenzen bewusst erhalten bleibt. Eine anhaltende Vertrauenslücke zwischen dem, wozu KI technisch in der Lage ist, und dem, was Fachkräfte bereit sind, ihr zu übertragen, erweist sich als prägendes Merkmal der derzeitigen Nutzung. Hinsichtlich der Kompetenzen deuten die Ergebnisse auf ein mehrschichtiges Berufsprofil hin, in dem Fachwissen, digitale Anpassungsfähigkeit, Kommunikationsfähigkeit, Neugier und kontinuierliches Lernen koexistieren und sich gegenseitig verstärken müssen. Der organisationale Kontext wird als entscheidende Bedingung identifiziert, die darüber bestimmt, ob die Einführung von KI zu einer bedeutsamen Transformation von Berufsrollen führt oder ungenutztes Potenzial bleibt. Die Studie leistet einen empirischen, praxisbasierten Beitrag zur Literatur über Beschäftigungsfähigkeit im Rechnungswesen und stellt dabei bestehende Kompetenzrahmen in Frage, die eine strikte Grenze zwischen technischen und sozialen Kompetenzen aufrechterhalten, eine Grenze, die die Ergebnisse als zunehmend aufgelöst erscheinen lassen.

Abstract

This study addresses the rapid advancement of digital technologies shaping the accounting profession by examining the integration of artificial intelligence (AI) into the accounting practice, the competency expectations emerging from this transformation, and the organizational conditions that shape them. It adopts a qualitative, exploratory research design grounded in twenty semi-structured interviews conducted with three distinct stakeholder groups: financial and accounting professionals, hiring and recruiting managers, and senior executives, with a task-based perspective on technological change and a competency-based perspective of employability as the theoretical framework. Findings reveal that AI is being selectively integrated into accounting workflows, primarily automating routine and repetitive tasks while human judgment is deliberately preserved for activities carrying legal, regulatory, and reputational consequences. A persistent trust gap between what AI is technically capable of and what professionals are willing to delegate to it emerges as a defining feature of current adoption. In terms of competencies, the findings point to a layered professional profile in which domain expertise, digital adaptability, communication, curiosity, and continuous learning must coexist and reinforce one another. Organizational context is identified as a decisive condition shaping whether AI adoption translates into meaningful role transformation or remains unrealized potential. The study contributes empirical, practitioner-grounded insights to the literature on accounting employability while challenging existing competency frameworks that maintain a strict boundary between technical and soft skills, a boundary the findings suggest is dissolving in practice.

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Abbreviations

AccMFA	Managerial Accounting, Financial Accounting and Auditing
AI	Artificial Intelligence
BI	Business Intelligence
BMD	Business. Management. Development. (originally *Binder Mittermayr Datentechnik*)
CEO	Chief Executive Officer
CFO	Chief Financial Officer
CSV	Comma-Separated Values
ERP	Enterprise Resource Planning
EUR	Euro
GDPR	General Data Protection Regulation
GenAI	Generative Artificial Intelligence
GPT	Generative Pre-trained Transformer
IS	Information Systems
IT	Information Technology
KI	*Künstliche Intelligenz*
MIS	Management Information System
RPA	Robotic Process Automation
RQ	Research Question
SAP	Systems, Applications, and Products in Data Processing (originally *Systemanalyse und Programmentwicklung*)
SME	Small and Medium-sized Enterprise

1. Introduction

Over the last years, digital transformation has fundamentally altered the landscape of the accounting profession. This ongoing transformation raises critical questions about the competencies and skills accounting professionals need to remain employable in the digital era: For decades, employability in accounting was largely associated with technical expertise, regulatory knowledge, and accuracy in execution. However, the profession has undergone profound transformation driven by rapid advances in digital technologies. Developments such as automation, data analytics, artificial intelligence, and cloud-based accounting systems are increasingly reshaping accounting tasks, organizational structures, and professional roles (Bhimani & Willcocks, 2014).

Digital technologies have significantly altered the way accounting information is generated, processed, and used within organizations. Routine and repetitive tasks, traditionally performed by entry-level accountants, are progressively automated, while advanced information systems enable real-time reporting and more sophisticated forms of analysis (Granlund, 2011). As a result, the role of accountants is shifting away from pure transaction processing toward more analytical, advisory, and strategic functions. This transformation raises fundamental questions about the skills, competencies, and personal attributes required to remain employable in the accounting profession.

Existing research often focuses on individual aspects of this transformation, such as the adoption of specific technologies, changes in accounting education, or the future role of accountants as business partners. However, these studies frequently adopt a single-perspective approach and rarely integrate insights from different organizational actors. In particular, there is limited empirical evidence on how employability requirements are perceived and defined by those who actively shape labor demand and skill expectations within organizations.

This gap motivates the present study, which draws on twenty semi-structured interviews with financial accounting professionals, hiring and recruiting managers, and senior executives to offer a multi-actor, empirically grounded account of a profession in transition. The main goal is to identify and understand the competencies required for accountants to remain employable in a digitalized work environment, and to explore how professional expectations shape these

competency requirements. Based on said objective, the following research questions guide the analysis:

RQ1: How do organizations and professionals integrate emerging technologies like artificial intelligence into their processes?

RQ2: Which technical, analytical, and digital competencies are currently expected from accounting professionals in the labor market?

RQ3: How do organizations navigate technological implementations, skill gaps and managerial expectations from the accounting department, which shape the need of said competencies?

The primary theoretical lens of this paper is a task-based perspective on technological change, which argues that technology affects labor markets and occupations by changing the tasks that make up jobs, rather than by simply replacing entire occupations (Autor et al., 2003; Autor, 2013). From this perspective, jobs are made up of different tasks, and those tasks vary in how routine they are, how easily they can be written down as clear instructions, how much judgment they require, and how much they depend on working with other people. When new technologies come along, their impact depends on which of these tasks they can take over or assist with, and how those tasks fit into the larger workflow (Acemoglu & Autor, 2011). In addition, this study conceptualizes employability primarily as a competency-based phenomenon: the ability to obtain and maintain employment depends on an evolving bundle of competencies that individuals develop and mobilize in response to changing work requirements. Human capital theory provides the foundational logic that competencies are accumulated through investments in education, training, and experience and that their labor-market value changes as technology reshapes work (van der Heijde & van der Heijden, 2006). This thesis treats employability as an evolving competency portfolio that can be described and compared across stakeholder perspectives: accountants, senior executives, hiring managers/recruiters. In the boundaryless career perspective, DeFillippi and Arthur (1994) conceptualize career competence in terms of know-how, know-why, and know-whom, which translates in the digital era into (a) technical and analytical know-how (tools, data, judgment), (b) motivation and professional identity that supports learning, and (c) networks and collaboration across functions (e.g. finance, IT, data teams).

The findings offer both confirmations and extensions of the existing literature. Consistent with the task-based perspective (Autor et al., 2003), digital impact in accounting is most pronounced for routine, codifiable tasks: including document processing, data extraction, reconciliation, and standardized reporting. Similarly, in line with the long-standing debate in accounting education research (Arquero Montaño et al., 2001; Hassall et al., 2005; Mandilas et al., 2014), the findings confirm that technical domain knowledge and interpersonal competencies are not competing priorities but complementary dimensions of a layered competency profile, one in which professionals must both understand what technological tools produce, and communicate those outputs effectively to non-technical stakeholders.

However, the study also surfaces findings that depart from or extend prevailing assumptions. New technology adoption in accounting practice is more selective and cautious than the literature might suggest: professionals actively draw a boundary between tasks they are comfortable delegating to AI and those they retain for themselves, driven not by technological limitations but by a pervasive trust gap. Across the sample, AI is regularly used for administrative and preparatory work, but is consistently excluded from activities that carry legal, regulatory, or reputational responsibility, an accountability threshold that prior research has not foregrounded as a primary adoption driver. The study also reveals that organizational context plays a more decisive and multifaceted role than technology availability alone, integration of new technologies is shaped by managerial expectations, team dynamics, system operability challenges, user resistance, and the degree to which organizational culture normalizes AI as a complement to professional judgment. These contextual factors, rarely examined in combination, constitute a distinct and underexplored dimension of accounting's digital transformation.

The remainder structure of the thesis is as follows: Chapter 2 reviews the relevant literature on task-based approaches to technological change, the digitalization effects in accounting, and skill set frameworks presented from both labor and educational perspectives. Chapter 3 outlines the research design for the study, including sampling strategy, interview protocol, and approach to the data analysis. Chapter 4 presents the empirical results across the three research questions, in relation to previous literature. Chapter 5 discusses the findings and highlights the main contributions of this paper. Chapter 6 concludes by synthesizing the key insights, reflecting on theoretical and practical implications, and suggesting approaches for future research.

2. Literature

2.1. Task-based perspective theory

The task-based perspective is a theoretical framework which offers a useful way to understand how technological change reshapes the nature of work, the composition of occupational roles, and the demand for professional competencies. Rather than treating jobs as fixed bundles of activities, the task-based perspective breaks them down into individual tasks and examines how technology interacts with each of them differently (Autor et al., 2003). This matters because technology does not affect every task in the same way, and it is particularly well-suited to examining the accounting profession in an era of accelerating digitalization and artificial intelligence.

Autor et al. (2003) proposed that technological change does not affect workers uniformly, but rather selectively alters the task content of jobs. Their framework introduced a fundamental distinction between routine and non-routine tasks, where routine tasks are defined as those that follow explicit, codifiable rules and are susceptible to automation because they can be carried out by machines or software following programmatic instructions. Non-routine tasks, by contrast, demand flexibility, creativity, generalized problem-solving, and complex communication, and do not lend themselves to computerization. The authors demonstrated that technology simultaneously substitutes for workers performing routine tasks, while complementing workers engaged in non-routine ones, thereby increasing the relative demand for the latter. This insight laid the groundwork for understanding why technological advancement tends to augment rather than displace professional expertise, provided that professionals can successfully migrate toward higher-order, non-routine activities.

Building on this foundation, Acemoglu and Autor (2011) extended the framework to incorporate a richer set of interactions between worker skills, job tasks, and technologies. Importantly, they argued that tasks, rather than skills per se, constitute the fundamental units of production, and that technology's impact on employment and earnings must therefore be understood through the lens of how it reconfigures the task structure of occupations. This perspective has significant implications for professions such as accounting, where the boundaries between automatable and non-automatable activities are increasingly contested as technological capabilities expand.

Autor (2013) further developed this argument by showing how the task-based approach helps explain changes in the labor market, especially occupational polarization. In simple terms, jobs that rely heavily on routine, middle-skill tasks are often most exposed to automation. By contrast, high-skill work that involves non-routine thinking, problem-solving, and judgment, as well as some low-skill manual work that cannot easily be standardized, tends to be more resistant to technological replacement. For accounting professionals, this means that technology does not necessarily reduce the value of the profession as a whole, instead, it changes where that value lies. Tasks such as data entry, transaction processing, and routine compliance work are increasingly likely to be automated or supported by digital tools. At the same time, accountants' roles are shifting toward activities that require interpretation, professional judgment, advisory skills, and oversight. These are areas where human expertise remains difficult to replace with algorithms.

This reconfiguration is further theorized by Acemoglu and Restrepo (2019), who introduced the concept of new task creation as a counterbalancing mechanism to automation-driven displacement. In their framework, technology not only eliminates demand for certain tasks but also generates new tasks in which human labor retains comparative advantage. For the accounting profession, this implies that the emergence of new tools does not simply erode professional relevance, but it simultaneously creates novel roles (such as oversight, data governance, algorithmic auditing, and technologically mediated advisory work) that demand a reconfigured competency profile rather than the abandonment of professional expertise altogether. Frey and Osborne (2017) complement this view by demonstrating that the susceptibility of occupations to automation is not uniform but is moderated by the extent to which they involve non-routine cognitive and social tasks.

The application of the task-based perspective to the accounting context is directly relevant to this study in several ways. First, it provides the conceptual basis for understanding why practitioners perceive certain competencies as more essential for employability in a technologically advanced environment. If digital tools are systematically displacing routine accounting tasks (such as bookkeeping, reconciliation, and basic compliance processing) then the competencies perceived as critical will necessarily shift toward those associated with non-routine cognitive work: analytical reasoning, professional judgment, strategic advising, and the capacity to interpret and critically evaluate automatically-generated outputs. Bhimani and Willcocks (2014) observed that digitalization and big data are fundamentally

transforming the information environment in which accountants operate, creating demand for competencies that bridge technical data literacy with higher-order interpretive and communicative capabilities.

Second, the task-based perspective helps to explain why digitalization does not render the accounting profession obsolete but rather redefines what it means to be competent within it. Digital technology is reshaping the roles of management accountants in ways that are simultaneously enabling and destabilizing (Andreassen, 2020). Enabling in a way which frees professionals from time-consuming routine work, and destabilizing by challenging established role identities and creating uncertainty about what skills will be valued going forward. The task-based framework helps make sense of this ambiguity. When the core tasks of a profession are changing, perceptions of the skills and competencies required become more diverse and increasingly important for both professional identity and employability.

Third, and most directly for the purposes of this study, the task-based perspective frames employability not as a fixed attribute but as a dynamic function of the relationship between an individual's competency profile and the evolving task demands of their professional environment. From the competency-based perspective, employability is a multidimensional construct that requires continuous adaptation to changing occupational requirements (van der Heijde and van der Heijden, 2006), a conceptualization that aligns closely with the task-based view of competency demand as something that shifts in response to technological change rather than remaining stable across time. Similarly, DeFillipi and Arthur (1994) argue for a competency-based understanding of careers that emphasizes adaptability and the capacity to navigate shifting task boundaries, which resonates strongly with the professional challenges that digitalization and AI are posing to accountants today.

2.2. The needed change in the accounting profession

Accounting is defined as "a professional service activity concerned with the provision and analysis of information for a variety of decision making, managerial, regulatory, and resource allocation purposes" (Walker, 2004, p. 523). Accountants can be generally described as providers of relevant information that helps managers and employees make decisions, allocate resources, monitor, assess and reward performance (van Slooten et al., 2024). An accountant is required to understand (i) The characteristics of information and what

differentiates accounting information from other types of information; (ii) The factors that drive the demand for information in general, and for accounting information in particular; (iii) The factors that affect the costs of producing and verifying information overall, especially accounting information; and (iv) How the design of accounting information systems influences decision quality, control, and accountability within organizations, markets, and society at large (Walker, 2004).

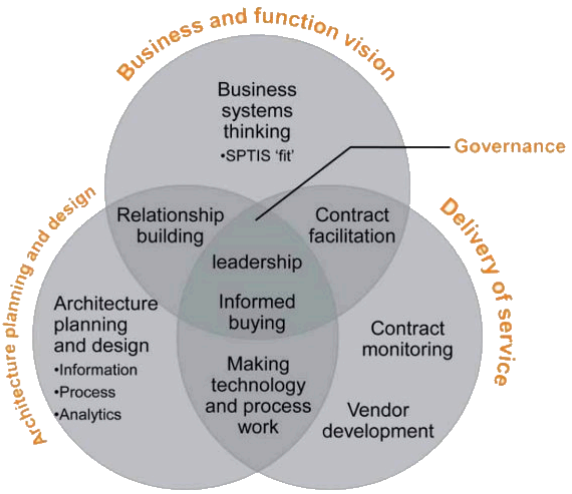

Figure 1. Finance and accounting function core capabilities (Bhimani & Willcocks, 2014, p. 483).

Accountants serve as the core of any institution or company. They are crucial for establishing and maintaining an effective internal control system, as well as for providing accurate financial management data and information that enable timely and informed decision-making (Abukhader, 2020).

Technology is reshaping the way we work, and the accounting environment is no exception. Accounting is undergoing continuous change, driven in part by the growth of digital technologies like automation, predictive analytics and artificial intelligence. IT has become an essential transmitter of accounting information in today's global knowledge society (Granlund, 2011). These technologies substantially influence how information is generated and communicated, while also reshaping the core duties and skills needed by accountants (Van Slooten et al., 2024).

> Accountants must be proactive. […] Accountants must compete with other existing and emerging advisory professionals. With more self-reliant clients who are focussed

> on their core business activities, accounting practices will have to become more multi-disciplinary. (Howieson, 2003, p. 75)

Financial leaders are leveraging new technologies within their accounting departments to transform them from cost centers into value-generating centers. This shift is transforming the fundamentals of accounting practices and the skill sets required of professionals in the field (Mukherjee et al., 2025).

Mandilas et al. (2014) take a look into what companies demand from higher education graduates and how the accounting curriculum meets their needs. Their study revealed that companies expect, at a fundamental level, creativity, effective communication, the ability to work collaboratively, and strategic planning capabilities. But they also mention a mismatch between the skills required by accountants and the demands of firms, given that education places higher emphasis on different aspects; and a gap between accounting educators and employers in the accounting sector, finding that faculty perceptions of the importance of generic skills do not align with those of employer groups.

It is observable that most of the existing literature focuses on how the accounting education plan needs to adapt to the current times, to quote Arquero Montaño et al. (2001, p. 311): "Universities and professional bodies should face the challenge of including the development of the skills and knowledge areas as explicit educational objectives". Botes and Sharma (2017) conclude that the two major drivers of change in the business environment are in fact information technology and communication skills, which have not yet been integrated into accounting education. Only a few are taking charge into examining how this is being applied into today's labor market, and what role technology developments play, even when the relationship between digital technology and changes in the role of accountants is defined as "complex" (Andreassen, 2020 p. 233).

Repetitive accounting tasks such as collecting numerical data and performing calculations are increasingly handled by enterprise resource planning (ERP) systems and integrated information systems, allowing accountants to dedicate more time to supporting decision-makers (Andreassen, 2020). Although, employers perceive gaps in several capabilities that they consider highly important. In their view, these deficiencies are present both before recruitment and even after individuals obtain professional qualifications (Arquero Montaño et al., 2001). "In a world of rapid change where business is conducted globally and

via e-commerce the skills of the future accountant are likely to be demanding" (Howieson, 2003, p. 79).

2.3. Effects of digitalization for accountants

Technology is affecting many different professions, after all, "no aspect of business today remains untouched by digital technologies" (Bhimani & Willcocks, 2014, p. 470). Within accounting information systems, the interaction between information technology (IT) and management accounting seems to be the most intricate, pervasive, and difficult to predict (Granlund, 2011). The expansion of big data, along with greater processing power, advanced algorithms, and sophisticated statistical techniques, indicates significant opportunities to enhance management reporting and better understand the relationships between financial and non-financial metrics (Bhimani & Willcocks, 2014).

If knowledge is the way of the future, then accountants have an ideal advantage. Accounting has always functioned as an information system that gathers, analyzes, and communicates data in a manner that supports informed decision-making, so accounting professionals need to strategically portray themselves as experts by adopting a global perspective and delivering value-added services to their clients (Howieson, 2003). Real-time data collection, allowed by current technology, grants accounting the opportunity to become a receiver and analyzer of information for real-time decisions (Bhimani & Willcocks, 2014). It is precisely the role of accounting which enables and contributes to discussions and interpretations of data (Andreassen, 2020).

Rieg and Radeck (2026) discuss the changes in business models as a result of digitalization, and find that this encourages accounting firms to use digital tools and processes to acquire clients more often, broaden their range of services, enable greater specialization and foster increased cooperation. The adoption and use of information technologies in processing and reporting financial information have become essential for managing large volumes of financial data. They ensure the production of reports that meet the needs of end users and comply with the standards, rules, and regulations established by relevant financial institutions, markets, and authorities (Bachi et al., 2025).

Accountants need to go above their traditional financial roles by developing both IT proficiency and strong interpersonal skills in order to effectively integrate into multidisciplinary environments (Mohanna et al., 2025). Beyond the appeal of new digital technologies, significant uncertainty and ambiguity persist about the role of accountants, what their responsibilities are or should be, how their professional identity is evolving, and whether the profession will continue to exist or become obsolete (Wanderley & Horton, 2026). After all, the model presented by Frey and Osborne (2017) concludes that most office and administrative workers, like auditors and accountants, are highly susceptible to technological developments. An example presented by the authors is fraud detection, given that this is a task which requires impartial decision making and the ability to identify patterns within large volumes of data, computerization has an advantage.

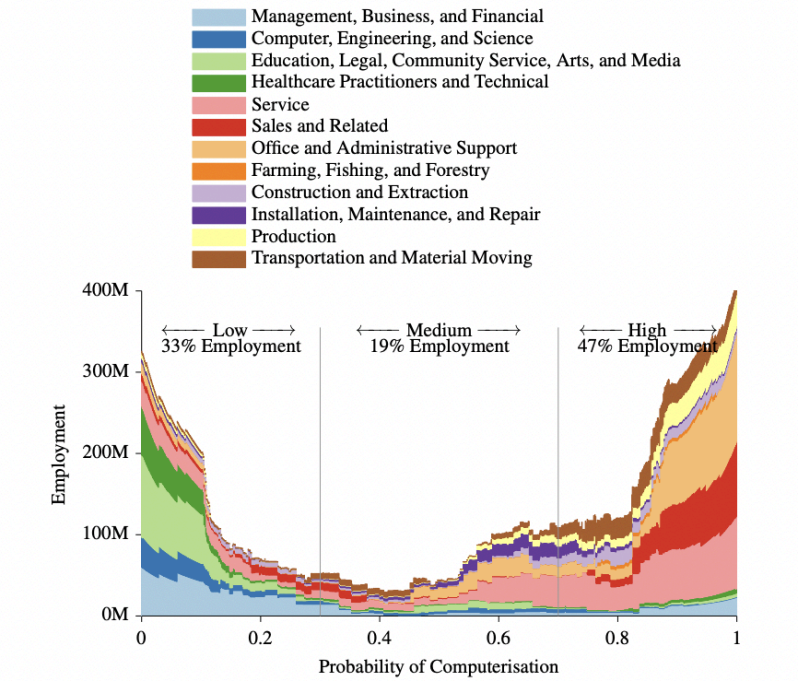

Figure 2. Employment affected by computerization (Frey & Osborne, 2017, p. 267).

Meanwhile, Walker (2004) argues that a high-quality accounting profession is a necessary condition for industrial development and for achieving globally competitive performance, given that the accounting profession is also deeply involved in the globalization of industry. Accounting firms, for example, are in a unique position to observe how organizations respond to the technological change and the many dimensions of globalization. In terms of the productivity effects of IT and communication technologies on industry and commerce,

they have played a significant role in the design and implementation of modern Management Information Systems (MIS).

Digitalization is a critical factor in significantly reshaping the roles and competencies of accountants and dictating new requirements that incite accountants to continuously adapt (Elawadly, 2026). The authors van Slooten et al. (2024) conceptualize three ways in which digitalization can influence the role of accountants:

1. Digital technologies can be used to automate existing accounting tasks. Tasks classified as "formal-rational" are especially suitable because they are highly programmable, such as transaction recording, account reconciliation, and the production of standardized financial and non-financial reports.
2. Digital technologies may augment tasks and responsibilities. Tasks classified as "substantive-rational" are difficult to automate, yet digital tools can improve how they are performed, such as refining processes, determining more precise cost drivers, and creating stronger key performance indicators.
3. Increasing integration of digital technologies may introduce new tasks. For example, digital dashboards and self-service tools expand data accessibility for a wide range of managers. This may require designing internal controls and monitoring the use of these technologies to ensure regulatory compliance and prevent value-destroying managerial behavior.

On a similar note, Granlund (2011) argues that in regards to the role of IT in their work, financial professionals today may spend over half of their time on designing and implementing systems, liaising with software vendors, instructing users on new technologies, and integrating various systems into an operational platform. Abukhader (2020) confirms by arguing that the work of accountants has shifted from performing data entry tasks to focusing more on the design of business processes, and the need for greater proficiency in information technology.

New digital technologies are expected to automate not only routine management accounting tasks but also potentially complex cognitive activities. As a result, digitalization is likely to give rise to new forms of automated management accounting practices that can deliver real-time information, thereby enhancing organizational performance and supporting value creation. Changes in relation to digitalization will therefore trigger a reconsideration of

existing boundaries, as professionals seek to understand what these new technologies mean for their roles (Wanderley & Horton, 2026).

2.4. Artificial intelligence presence in accounting roles

Accounting is undergoing continuous transformation, fueled in part by the rapid adoption of advanced digital tools like robotic process automation (RPA), predictive analytics, and artificial intelligence (AI) (van Slooten et al., 2024). The accounting profession, similar to numerous other sectors, has been profoundly influenced by the advancement of Generative Artificial Intelligence (GenAI). “AI refers to technologies that simulate human intelligence and are designed to imitate human thinking and actions” (Zhao & Wong, 2024, p. 270). Nonetheless, the literature indicates that although tools such as ChatGPT can execute some tasks at or above human levels, they remain incapable of replacing human intelligence (Albuquerque & Gomes dos Santos, 2026). The emergence of AI has significantly transformed traditional accounting practices, particularly in areas such as data entry, record-keeping, processing, and management reporting (Bachi et al., 2025). Given that the accounting industry relies heavily on textual information, such as financial statements and specific regulations, AI technologies have the potential to streamline routine processes and improve decision-making efficiency (Zhao & Wong, 2024).

The use of AI to automate data entry and document review within accounting operations is referred to as accounting automation. The implementation of such technology requires adopting processes that integrate AI effectively into accounting workflows (Abdallah et al., 2023). Artificial intelligence is reshaping the accounting profession through process automation, increased operational efficiency, and improved accuracy in financial reporting, fraud prevention, and compliance activities (Alruwaili & Mgammal, 2025).

> Usage of IT/IS leads to numerous positive outcomes for the AccMFA [managerial accounting, financial accounting, and auditing] job such as: efficiencies improvement, integration, reduction of errors, better accessibility, prevention of destroy of financial records, more accuracy of forecasts, more responsiveness to accounting problems, better understanding of cost behaviour, better and faster reporting, to name only few. (Abukhader, 2020, p. 126)

When it comes to the labor market, the implementation of AI in accounting has both positive and negative impacts such as job displacement, but also the creation of new roles, which may require a higher level of skill. AI is expected to shift work rather than eliminate jobs, encouraging a move toward higher-level activities such as analysis and consulting that are people-focused, decision-oriented, and complex (Abdallah et al., 2025).

Bachi et al. (2025) provide an overview of both the positives and negatives inside the nature of the role itself as the following:

- ➢ Benefits of Using Artificial Intelligence in Accounting
  Improved operational effectiveness and efficiency, enhanced consistency and a more structured auditing process, strengthened analytical and decision-making capabilities, better communication within corporate organizations, faster training processes, and quicker implementation of decisions.
- ➢ Risks of Integrating Artificial Intelligence into Accounting
  Shorter decision cycles may reduce the time spent into evaluating alternatives, and multiple potential outcomes may arise. In addition, acquisition and maintenance costs of such systems are high. Finally, reliance on AI-based systems for financial verification may introduce competitive and legal risks.

In addition, the increasing integration of AI in different aspects of accounting is "spawning fear and nervousness in accounting professionals regarding human involvement in a company's accounting and finance affairs" (Mohammad et al., 2020, p. 479). Certain tools have demonstrated the ability to deliver critical analysis and explanations of legal frameworks, however, they tend to provide vague justifications in its responses when the prompt does not explicitly request a higher level of detail or specificity. These may function as a complementary tool that helps identify relevant topics and provide structured perspectives, but its outputs still require careful evaluation by knowledgeable professionals (Albuquerque & Gomes dos Santos, 2026).

In the study performed by Abukhader (2020), which goal was to analyze the impact of artificial intelligence in the accounting work and which parts of the job or duties are possible for automation, the following tasks were labeled as 'not possible to automate': provide judgments on financial records, facilitate the decision making process, achieve justice and transparency, disclose unusual transactions, valuate intangible assets and develop standards. Many others were also classified as 'remains difficult to automate' as presented in Table 1.

Table 1. Extent of artificial intelligence into accounting (Adapted from Abukhader, 2020, p. 134-135).

Task	Conclusion
Recommend financial actions by analysing accounting options	Cannot be automated
Maximise the stockholder interest	Cannot be automated
Facilitate the process of decision making especially financial decisions	Cannot be automated
Achieve justice, trust and transparency in the financial reports	Cannot be automated
Disclose about unusual transactions and money laundering (if any)	Cannot be automated
Measure financial information	Difficult to automate
Decision making regarding accounting principles, policies and framework to govern statements	Difficult to automate
Handling of accounting changes	Difficult to automate
Prepare prior period adjustments	Difficult to automate
Measuring fair value	Difficult to automate
Perform industry comparison	Difficult to automate
Trend analysis	Difficult to automate
Interpret financial information	Difficult to automate
Recognising, classifying, allocating, aggregating, and reporting various costs of the operations of the organisation	Difficult to automate
Capital budgeting decisions	Difficult to automate
Helping auditors coming from outside to verify the accounting records	Difficult to automate
Discussing with banks for loans whenever necessary	Difficult to automate
Internal auditing	Difficult to automate
Substantiate financial transactions by auditing documents	Difficult to automate
Maintain accounting controls by preparing and recommending policies and procedures	Difficult to automate
External Auditing	Difficult to automate
Guide accounting clerical staff by coordinating activities and answering questions	Difficult to automate
Reconcile financial discrepancies by collecting and analysing account information	Difficult to automate

On the other hand, Zhao and Wong (2024) mention the potential of AI in certain tasks like the automation of data entry, for example extraction of information such as invoice number, due date, amount, etc.; the generation of various financial statements, for example balance sheets, income statements, cash flow statements, etc.; or even assistance in communication and client interaction, for example emails or reminder letters. Nonetheless, upskilling and training existing employees to bridge the required skill gap is also a time-consuming process, but it is essential for enabling accountants to effectively use AI technologies in their future work. Traditional accounting tasks may be readily automated without necessarily reducing process efficiency or performance. However, the assumption that AI can seamlessly replace humans across a wide range of activities can certainly be questioned and has been continuously challenged (Wanderley & Horton, 2026).

2.5. Accounting skill set in modern times

As already briefly covered in the previous chapters, there is an ongoing development on the skills required to stay relevant during the digital era transformation. Increasing importance is being given to non-accounting capabilities and skills, as they enable professional accountants to make successful use of their knowledge. For example, “content knowledge becomes dated and is often not transferable across different types of jobs. On the other hand critical skills rarely become obsolete and are usually transferable across assignments and careers” (Hassall et al., 2005, p. 381). Accountants are moving beyond their traditional role towards a more strategic business partner position, where they help ensure financial soundness while aligning projects with organizational goals. At the same time, they share their accounting expertise with the IT division, while also developing IT-related skills themselves, such as data structuring, system integration, and a conceptual understanding of IT systems (Mohanna et al., 2025).

In the study performed by Hassall et al. (2005, p. 385), which goal was to present and compare opinions of employers of accountants, the rank of most valued skills by employers was the following:

1. Work with others in teams.
2. Organise the workloads to recognise and meet tight, strict and coinciding deadlines.
3. Use of relevant software.
4. Present and defend points of view and outcomes of their own work, verbally to colleagues, clients and supervisors.
5. Select and assign priorities within coincident workloads.
6. Listen effectively to gain information and to understand opposing points of view.
7. Identify and understand non-structured problems.
8. Have a comprehensive and global vision of the organisation.
9. Organise and delegate tasks.
10. Have a commitment to life long learning.

Original spellings retained from source. Scores omitted for readability.

This information matches with that provided by Mandilas et al. (2014), where they mention that employers place more emphasis on social, methodological and participation skills rather than theoretical knowledge. And with that provided by Arquero Montaño et al. (2001) where

communication, interpersonal, problem-solving and stress management skills were considered the most relevant and with high priority for development.

According to the findings provided by Mukherjee et al. (2025, p. 274), there are seven competencies which accounting professionals are required to obtain in order to remain competitive, these are (1) Skills in data analytic techniques and the use of statistical models; (2) Knowledge of the business; (3) Skills to control the risk from the emerging technologies; (4) Skills and knowledge in accounting profession; (5) Skills to understand the insights from big data analytics; (6) Skills to test the quality, veracity and integrity of data; and (7) Skills to communicate with others.

(1) Skills in data analytic techniques and the use of statistical models

Understanding the basic principles of programming is essential because communicating effectively with data scientists and programming specialists is becoming one of the accountant's most important responsibilities. Accountants are now expected to have data analytics capabilities, not necessarily advanced coding skills, but a stronger understanding of statistical models, data mining, and core programming concepts. It is increasingly important for accountants to adopt problem-driven approaches in order to analyze larger datasets and to develop the ability to work with and analyze unstructured data (Mukherjee et al., 2025). Accountants are expected not only to generate the numbers, but also to interpret them and provide informed advice, rather than simply processing them behind the scenes while others make the decisions (Howieson, 2003).

(2) Knowledge of the business

While data scientists may be able to detect patterns, accountants' business awareness allows them to identify false correlations and make more informed strategic decisions. From a technological perspective, digital tools are transforming accountants' technical skill sets, however, for strategic decision-making, it remains essential that accountants possess strong analytical business knowledge rather than relying solely on data (Mukherjee et al., 2025). Accountants expand their roles beyond traditional tasks, while serving as knowledge brokers (Mohanna et al., 2025). Accountants possess a comparative advantage in knowledge management over many other professionals because they typically have a broader understanding of how different areas of a business are interconnected (Howieson, 2003).

(3) Skills to control the risk from the emerging technologies

The ability to manage both financial and technology-related risks is becoming a core competency for accountants, helping to ensure compliance with industry standards. Accountants can play an irreplaceable role in managing and controlling the risks associated with the use of new technologies, while also contributing significantly to the governance of these (Mukherjee et al., 2025).

(4) Skills and knowledge in accounting profession

Accountants who are more familiar with financial information and the structure of an organization have a strategic advantage when it comes to interpreting results. Accountants can leverage their strong understanding of business processes to derive meaningful insights about an organization's key competitive factors. Based on these insights, they are also well positioned to create suitable financial indicators that help track and communicate these drivers across the organization (Mukherjee et al., 2025). "Accountants […] support IT managers in understanding and properly managing costs, including the critical distinction between expense classification and capitalization" (Mohanna et al., 2025, p. 8).

(5) Skills to understand the insights from big data analytics; and (6) test the quality, veracity and integrity of data

Data quality assurance is at the core of financial reporting, internal control and management reporting. Market analyses and forecasts based on poor-quality data can have serious negative consequences for an organization, these effects may directly reduce profitability or indirectly undermine the organization's market position, operational efficiency, and overall organizational culture. (Mukherjee et al., 2025)

(7) Skills to communicate with others

Digitalization is widely seen as a key trigger for collaboration, as organizations increasingly recognize the need to combine and integrate the distinct contributions of different specializations (such as accounting, IT, communications, and marketing) in order to develop effective solutions in a digital environment (Wanderley & Horton, 2026). Clear priorities from employers are time management, interpersonal communication skills, and group working skill of organizing and delegating tasks (Hassall et al., 2005).

“It is important to train the accountants of all units in the use of AI software since it plays a crucial role in allowing them to carry out their functions effectively and accurately” (Bachi et al., 2025, p. 110). A comprehensive analysis of digitalization in accounting conducted by Elawadly (2026, p. 3) shares the following statement:

> The process of how organizations perceive, adopt and reshape digital solutions [remains] unclear. In practice, there is insufficient evidence regarding the requirements, challenges and implications of adopting digital technologies in accounting. The literature also offers limited insights into the competencies accountants need in a digital environment.

3. Methodology

3.1. Research design

This thesis adopts a qualitative, exploratory research design to explore how technological change is affecting work tasks, skill requirements, and occupational expectations in accounting-related roles. Qualitative research investigates the social processes that shape society, it explores how individuals interpret and assign meaning to events, and offers insight into the reasons behind people's actions, behaviors, and beliefs (Given, 2016). A qualitative approach is particularly suitable for this study because the aim of the study is not to test predetermined causal relationships, but to gain a deeper understanding of how relevant actors perceive and interpret ongoing changes in practice (Braun & Clarke, 2008). Employability, skill expectations, and the effects of digitalization on accounting roles are complex, socially constructed phenomena that are best understood through the perspectives and experiences of individuals involved in the profession. An exploratory design is chosen because the field is still evolving: digital transformation continues to reshape accounting tasks, and empirical research on practitioner-based competency expectations remains limited. Therefore, an open, flexible, and interpretive approach allows new themes to emerge beyond what existing theory predicts (Given, 2016).

The research is based on semi-structured interviews, these allow for comparability across participants while also leaving room to explore role-specific experiences and emerging themes in greater depth (Kallio et al., 2016). This format is particularly suitable for a topic such as technological change in accounting, where perceptions, expectations, and lived experiences may differ across professional groups.

The interview design was informed by the theoretical framework of the thesis, especially the task-based perspective on technological change and competency-based perspective.

Task-based perspective

The task-based perspective, rooted in the economics of technological change, examines how automation and digitalization affect the structure of occupational tasks rather than entire jobs (Autor et al., 2003). According to this framework, occupations consist of bundles of tasks, and technologies substitute for human labor in tasks that are routine and codifiable (whether

manual or cognitive) while complementing human labor in tasks that require flexibility, judgement, creativity, and social interaction (Autor, 2015).

This perspective directly informs RQ1 and RQ2 of the present study. By asking how organizations integrate emerging technologies into their accounting processes, and what competencies are now required, the interview protocol invites participants to reflect on precisely the task restructuring that the framework anticipates.

Competency-based perspective

The competency-based perspective conceptualizes professional capability as a multi-dimensional construct encompassing technical knowledge, functional skills, personal and ethical attributes, and organizational and business competencies (Jackling & De Lange, 2009). Competencies are understood not as static qualifications but as dynamic, developable capabilities that must evolve in response to changing occupational demands (Cheetham & Chivers, 1996). In the context of digital transformation, it is to be researched the competencies that accountants must develop to remain employable and effective.

This perspective directly informs RQ2 and RQ3 of the present study. By asking what competencies are now required, and how important these are in comparison, the interview protocol invites participants to reflect on precisely the competency development that the framework anticipates.

The two frameworks are complementary rather than competing: the task-based perspective explains why certain competencies have become more or less important, by tracing how technology reshapes the structure of accounting work, while the competency-based perspective describes what those competencies are, how they develop, and how they are evaluated in practice. Together, they provide the analytical architecture through which the empirical findings of this study are interpreted.

3.2. Data sampling and data collection

The study uses purposive sampling, which is the purposeful selection of specific individuals based on their significance to the research objective. In qualitative research, purposive sampling is widely regarded as appropriate when the aim is to obtain rich, relevant, and information-dense insights from participants who are especially knowledgeable about the

phenomenon under investigation. Rather than pursuing statistical representativeness, purposive sampling seeks conceptual relevance and depth (Patton, 2002). For the present study, this is particularly important because the research question concerns professional interpretations of technological change, which can only be meaningfully addressed by individuals who are directly exposed to such developments in their work or hiring decisions.

To address the research question from different perspectives, data was collected from three groups of actors relevant to obtain a comprehensive understanding of the involvement and application of new technologies to the accounting profession:

1. Currently employed financial and accounting professionals: To understand real work tasks, evolving competency needs, and lived experiences with digital tools. They are directly involved in the operational and analytical tasks potentially affected by automation, AI, and digital tools.

2. Human resources managers involved in hiring and recruiting for accounting roles: To provide insights into recruitment criteria, observed skill gaps, and changes in hiring requirements. They are in a position to observe changes in labor market expectations and skill demand for accounting-related roles.

3. Senior executives, finance leaders (e.g. CEOs, CFOs, Executive Managers): To capture high-level expectations regarding skills, future trends, and strategic implications of digitalization. They can provide insight into organizational strategy, technology adoption, task redesign, and internal capability needs.

The inclusion of these different groups allows the study to capture the phenomenon from multiple vantage points and thereby strengthens the analytical richness of the findings.

The empirical data was collected through semi-structured interviews. Semi-structured, in-depth interviews offer a balance between structure, ensuring comparability across interviews; and flexibility, allowing participants to elaborate freely and introduce new insights (Kallio et al., 2016). As previously mentioned, purposive sampling was used to collect empirical data from selected participants, ensuring they were relevant and well-suited informants for the study; the sampling process prioritized organizations with higher levels of digitalization, given that these might be more up to date and involved with the current trends of the use of technology in the job: “Most companies are reluctant to adopt modern IT due to the costs included, including hidden costs, and the fact that they have many other

development projects simultaneously ongoing" (Granlund, 2011, p. 5), although companies with a medium or lower level of digitalization were also included in the sample to allow a fair comparison between the results.

This multi-perspective design enables triangulation across different stakeholder groups and helps to build a broader understanding of how technological developments affect accounting occupations. The inclusion criteria required participants to have professional experience in accounting, management, or recruitment related to accounting roles. Potential participants were approached through professional networks, company contacts, and/or LinkedIn.

A total of twenty interviews were conducted. The sample comprises ten financial and accounting professionals (FA1-FA10) working across a variety of organizational contexts, including multinational corporations, financial services, public sector organizations, and small and medium-sized enterprises; four human resources and recruitment professionals (HR1-HR4) with direct responsibility for evaluating and hiring talent; and six senior executives and financial leaders (SE1-SE6) who hold strategic decision-making authority over technology adoption, organizational design, and workforce capability. The intention was not statistical representativeness, but rather to generate rich and relevant insights from informed participants. Sampling continued until sufficient thematic depth was reached and recurring patterns began to emerge across interviews, guided by the principle of thematic saturation (Patton, 2002). No participant was excluded on the basis of company size, sector, or level of AI adoption, as variation along these dimensions was considered theoretically valuable.

Table 2. Profile of interview sample.

Code	Classification	Industry	Company size	Digitalization level
FA1.	Financial and Accounting Professional	Technology, Information and Internet	Medium	High
FA2.	Financial and Accounting Professional	Banking	Big	Medium
FA3.	Financial and Accounting Professional	International Affairs	Big	Low
FA4.	Financial and Accounting Professional	Investment Management	Small	High
FA5.	Financial and Accounting Professional	Staffing and Recruiting	Big	Medium
FA6.	Financial and Accounting Professional	Technology, Information and Internet	Medium	High
FA7.	Financial and Accounting Professional	Technology, Information and Internet	Medium	High
FA8.	Financial and Accounting Professional	Biotechnology Research	Big	Medium
FA9.	Financial and Accounting Professional	Education Administration Programs	Small	High
FA10.	Financial and Accounting Professional	Financial Services	Big	High

Table 2. Profile of interview sample (continued).

Code	Classification	Industry	Company size	Digitalization level
HR1.	Hiring and Recruiting Manager	Technology, Information and Internet	Medium	High
HR2.	Hiring and Recruiting Manager	Technology, Information and Internet	Medium	High
HR3.	Hiring and Recruiting Manager	Environmental Services	Small	High
HR4.	Hiring and Recruiting Manager	Technology, Information and Internet	Small	High
SE1.	Senior Executive, Financial Leader	Software Development	Small	High
SE2.	Senior Executive, Financial Leader	Technology, Information and Internet	Medium	High
SE3.	Senior Executive, Financial Leader	Retail office equipment	Micro	High
SE4.	Senior Executive, Financial Leader	Human Resources Services	Big	High
SE5.	Senior Executive, Financial Leader	Wellness and Fitness Services	Small	High
SE6.	Senior Executive, Financial Leader	Software Development	Small	High

The company size was categorized in accordance to the SME (small and medium-sized enterprise) definition employed by the European Union, where companies with a staff headcount of less than 10 employees, with turnover/balance sheet total of less than EUR 2 million are considered Micro; less than 50 employees, with less than EUR 10 million are considered Small; and less than 250 employees, with less than EUR 50 million are considered Medium. Large enterprises are simply defined as those with 250 or more persons employed (European Commission, 2003). The digitalization level was categorized as a result of the straight answer provided by participants when asked to describe said factor within their organizations: *"How would you describe the digitalization level of the company? Low/Medium/High"*.

Interviews were conducted in a manner designed to create a reflective, conversational atmosphere in which participants felt comfortable sharing candid professional views. All interviews were conducted either face-to-face or via video conferencing (Google Meets), depending on participant preference, these lasted forty-five minutes on average and were recorded with the participant's explicit consent. Next, they were transcribed verbatim, yielding 221 pages of transcription material. Participants were reminded at the outset of the voluntary and confidential nature of their participation, and were assured that their responses would be anonymized in the final report. To protect participants' privacy, interview data were treated confidentially and anonymized during transcription and reporting, names of individuals and organizations were redacted where necessary, identifier codes (FA-, HR-, SE-series) replace names and organizational affiliations throughout this study. Audio recordings and transcripts were stored securely and used solely for academic purposes.

Table 3. Interview duration and areas of expertise.

Code	Accounting Workload	Recruitment and/or Hiring	Language	Duration	Code	Accounting Workload	Recruitment and/or Hiring	Language	Duration
FA1.	Yes		English	42 min	HR1.		Yes	English	40 min
FA2.	Yes		English	64 min	HR2.		Yes	English	46 min
FA3.	Yes		English	41 min	HR3.		Yes	English	46 min
FA4.	Yes		English	42 min	HR4.		Yes	English	52 min
FA5.	Yes		English	36 min	SE1.		Yes	English	52 min
FA6.	Yes		English	35 min	SE2.	Yes	Yes	English	61 min
FA7.	Yes		English	31 min	SE3.	Yes		English	53 min
FA8.	Yes		English	24 min	SE4.	Yes	Yes	English	51 min
FA9.	Yes		English	33 min	SE5.	Yes	Yes	English	38 min
FA10.	Yes		English	40 min	SE6.		Yes	English	42 min

An interview guide was developed to ensure that all interviews addressed the central themes of the study while still allowing respondents to elaborate freely on issues they regarded as important. Methodological literature on semi-structured interviews stresses that a rigorous interview guide should be built on prior knowledge, aligned with the research aim, and structured in a way that supports both consistency and flexibility (Kallio et al., 2016). Following this logic, the guide for the present study was informed by the literature review and the research questions, but phrased in an open-ended manner that encouraged participants to reflect on their experiences rather than merely confirm predefined assumptions.

The interview guide covered several broad thematic areas. These included current changes in accounting work due to digitalization and AI, perceptions of task automation and task transformation, competencies that are becoming more or less important, the role of analytical and interpersonal capabilities, changing expectations in recruitment and career development, and views on the future of the accounting profession. Although the same core themes were addressed across interviews, the wording and sequencing of questions were adjusted slightly depending on whether the participant was an accounting practitioner, manager, or recruiter. This role-sensitive adaptation increased the practical relevance of the interviews while preserving comparability across cases.

Before the main data collection phase, the guide was reviewed formally in order to ensure clarity, logical sequencing, and alignment with the research objectives. This step helped refine question wording and reduce ambiguity. The final version of the guide therefore served not as a strict script, but as a flexible framework for obtaining rich and focused contributions from participants. The full interview guide can be found in the Appendix (Appendix A).

3.2.1. Data sample demographics

The study sample reflects a diverse yet concentrated participant profile across several demographic and organizational dimensions.

In terms of industry representation, the majority of participants were drawn from the Technology, Information and Internet sector (n=7), followed by Software Development (n=2), with the remaining respondents distributed across twelve other industries such as Banking, Environmental Services, and International Affairs, to name a few, each represented by a single participant (n=1). This distribution indicates that while the sample captures a broad cross-section of industries, it is predominantly oriented toward digitally advanced sectors, which is methodologically relevant given the study's focus on digital adoption and competencies.

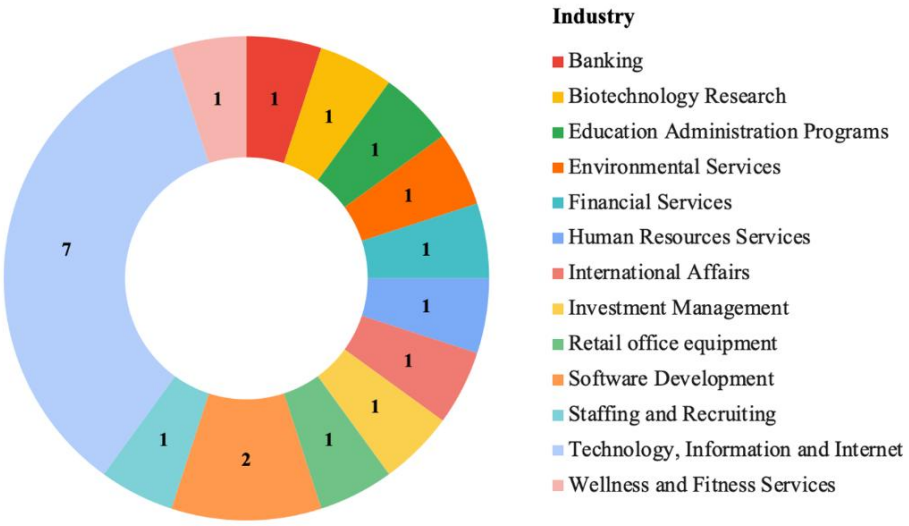

Figure 3. Data sample by industry.

For this same reason, the digitalization level of organizations in the sample contains an overwhelming majority of participants who reported working in highly digitalized environments (n=16), with a smaller proportion indicating medium (n=3) and low (n=1) digitalization levels. This inclination towards high digitalization is an important contextual factor, as it suggests that the competency perceptions captured in this study are largely shaped by organizations already deeply engaged with digital transformation.

Company size was more evenly distributed, with an almost equal representation from small, medium, and big firms (n=6, n=7, and n=6 respectively), alongside a fine presence of one

micro-enterprise (n=1). This balance between small and large organizations offers a reasonably broad organizational perspective.

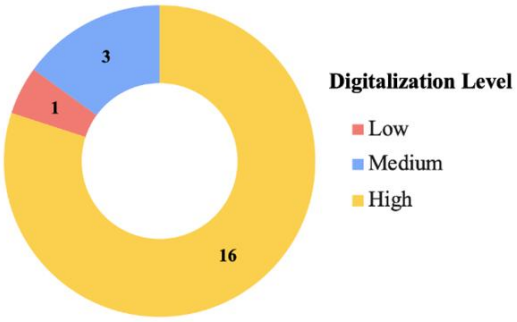

Figure 4. Data sample by digitalization level.

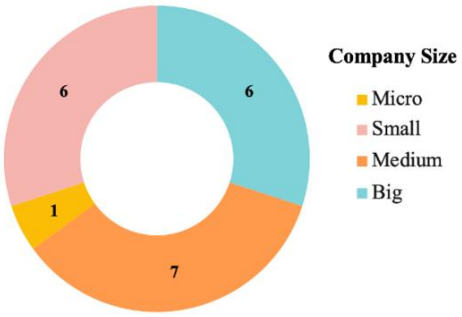

Figure 5. Data sample by company size.

Lastly, the age distribution of participants reveals a sample concentrated in the earlier stages of professional careers, with the largest groups falling in the 26 to 30 (n=7) and 31 to 35 (n=9) age brackets. Older age groups such as 41 to 45, 46 to 50, and 50 plus, were each represented by only one participant (n=1). This younger profile may influence perceptions of AI and digital competencies, as younger professionals tend to have greater familiarity and comfort with emerging technologies.

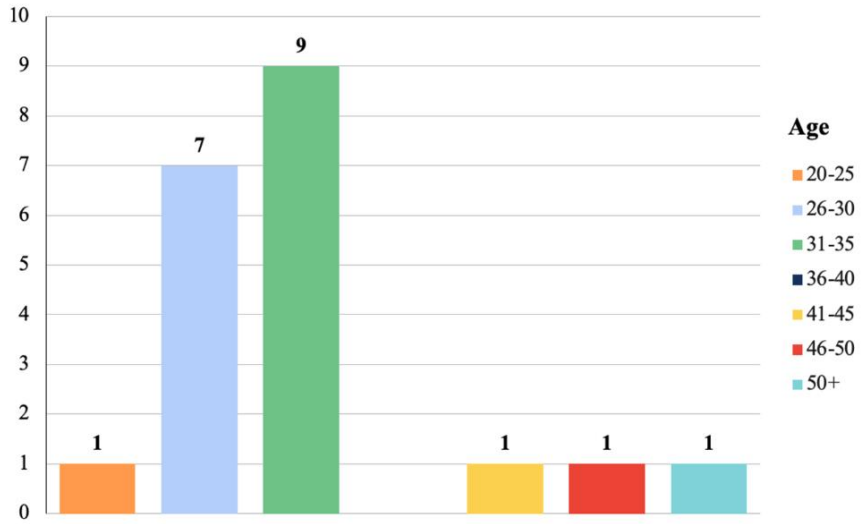

Figure 6. Data sample by age.

3.3. Data analysis

The data analysis process was designed in order to present empirical evidence as clearly as possible, and the process involved distinct steps to understand the role of current technologies in the accounting profession. Following the data structure presented by Gioia et al. (2013), interviews were transcribed verbatim and worked through three steps, each of these involved rereading the transcripts and reinterpreting the data (Stoian et al., 2018). The Gioia methodology was designed specifically to address the challenge of producing theoretically credible, grounded insights from rich qualitative data while maintaining a disciplined and transparent analytical process. It has been widely adopted in organizational and management research and is particularly well suited to studies seeking to build or extend theory from informant experience (Gioia et al., 2013). This analytical approach was selected because it offers a clear and transparent way to move from raw qualitative data to higher-order conceptual insights.

The first step involved reviewing each transcript to develop a comprehensive understanding. This stage includes the development of first-order codes, which are designed to remain as close as possible to the language, concepts, and framings used by informants themselves. Based on this repeated reading, concise summaries were produced to capture the preliminary interpretation of the interviewees' perspectives on relevant knowledge, and 1st-order codes were created. At this point it was clearly identified which of the first-order codes represented the knowledge when it came to the tasks in a regular workflow (task-based perspective), these were *accounting tasks at present, influence of AI in workload, automated tasks, tasks growing in importance, replacement of workers, human judgment required, AI rejection, tasks being reduced/automated, priority for automation, support provided by AI* and *tool usage*. Other first-order codes represented the knowledge when it came to required competencies (competency-based perspective), these were *AI competence, requesting AI experience in job postings, digital competency as an evaluated skill, must-have competencies by screening, tool requirements in job postings, assessment of skills in recruiting, skills declining in importance, staying employable as an accountant, expected skills for accounting professionals, skills growing in importance, importance of soft skills,* and *most important competencies*. A third group of first-order codes represented the knowledge when it came to the internal, organizational viewpoint and context, these were *skill gaps in the field, tackling of skill gaps, new technology challenges, management expectations, AI risks and challenges in accounting,*

company policies regarding AI and *expectations regarding AI usage*. A large number of first-order codes is expected at this stage, given the expected comprehensive coverage of the data.

The second stage involves the grouping of first-order concepts into broader second-order themes that begin to identify theoretically relevant patterns across the data. Second-order themes are more abstract than first-order concepts and typically apply across multiple participants and organizational contexts. The second-order themes developed include *automation and redistribution of accounting work, boundaries of automation and continued human involvement, AI as an operational support tool, demand for digital and AI-related capabilities, competencies as formal hiring and screening criteria, obsolescence and shift in traditional skill profiles, competencies as determinants of professional relevance and employability, perceived competency gaps and organizational responses,* and *organizational conditions shaping AI integration*. These themes begin to articulate the theoretical significance of the data and form the basis for the eventual development of aggregate dimensions.

The third and final stage of the Gioia analytical process involves the further abstraction of second-order themes into higher-order aggregate dimensions, these represent overarching conceptual categories that organize the themes into a coherent theoretical architecture and connect the analytical findings to the research questions that motivated the study. Aggregate dimensions are few in number and are sufficiently abstract to encompass the diversity of the data while still being grounded in the empirical material. They represent the study's answers to its central theoretical questions, and they form the primary basis for discussion in relation to the existing literature (Gioia et al., 2013). The aggregate dimensions created in this step were *current and evolving role of AI in accounting practice, competency transformation in the digital age,* and *organizational and contextual enablers and barriers*. These dimensions integrate the first- and second-order findings into a coherent theoretical narrative that can be placed in dialogue with the literature.

The data structure (Figure 7) serves both as an analytical tool, helping the researcher to track the logic of the coding process; and as a communicative device that makes transparent the inductive-abductive reasoning through which the theoretical contribution was developed (Gioia et al., 2013).

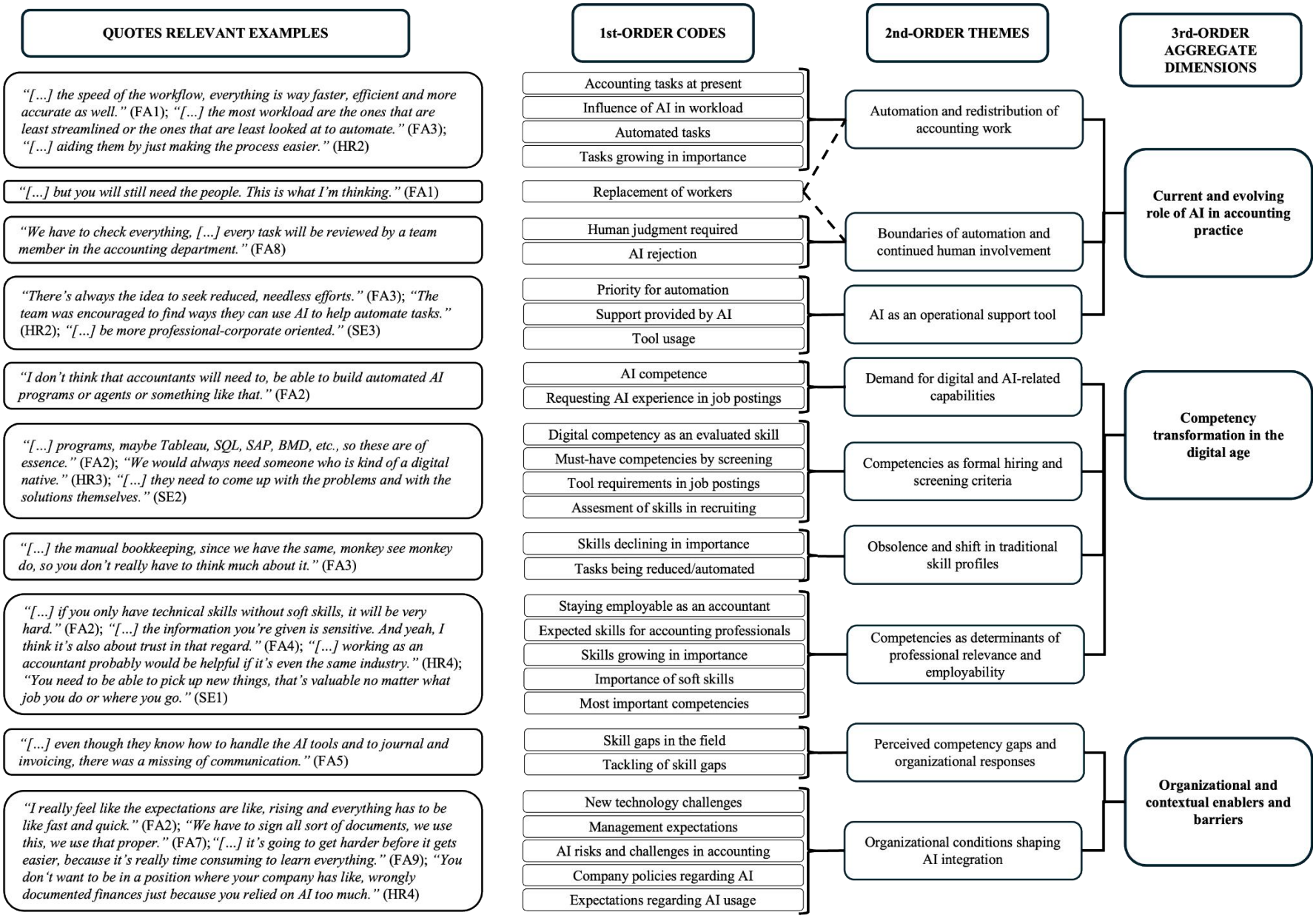

Figure 7. Data structure.

Each aggregate dimension helps answering the research questions in which the study is based, where the evolving role of AI in accounting practice corresponds to the first research question concerning technology integration; competency transformation in the digital age addresses the second research question concerning technical, analytical, and digital competency expectations; and organizational and contextual enablers and barriers speaks to the third research question concerning how competencies are evaluated by employers and shaped by organizational context.

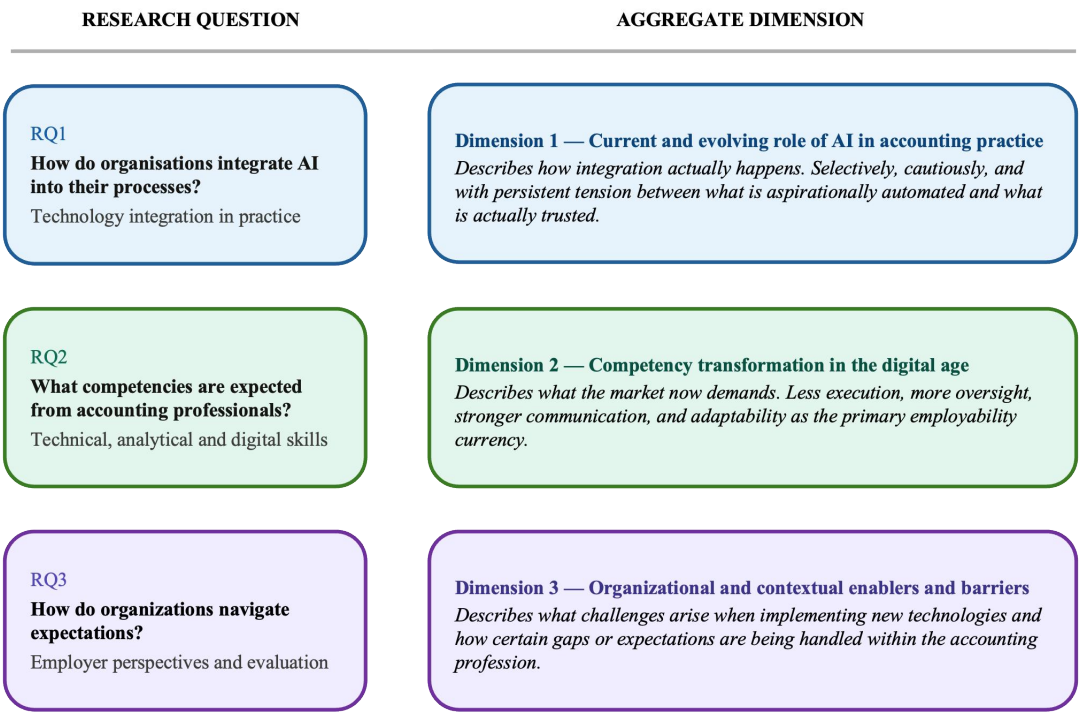

Figure 8. Relevance to research questions.

4. Presentation of results

The following chapter presents the empirical findings of this study, organized across three thematic sections that correspond to the three research questions guiding the analysis. Section 4.1 examines how AI is currently being integrated into accounting practice and what this means for the composition of professional work, drawing primarily on the task-based perspective. Section 4.2 addresses the competency expectations that emerge from this transformation, analyzed through the competency-based perspective. Section 4.3 explores the organizational and contextual factors that shape both the adoption of AI and the development of the competencies required to work alongside it effectively. Together, these three dimensions offer a multi-layered account of how digitalization is reshaping accounting work, professional roles, and employability in practice.

4.1. Current and evolving role of AI in accounting practice

As organizations across industries navigate an era of rapid technological change, the accounting function stands out as affected by the rise of artificial intelligence. This section addresses RQ1 by examining how accounting professionals and the organizations they work for are currently integrating AI into their day-to-day processes, and what this means for the nature of the work itself. Drawing on the task-based perspective, the findings reveal a profession in transition: one where the boundaries between human and automated work are being actively renegotiated, and where the implications of that renegotiation extend well beyond questions of efficiency.

4.1.1. Automation and redistribution of accounting work

Emerging technologies such as AI raise concerns as to how the accounting profession is being shaped and if, in an extreme scenario, it is being replaced. The literature leads to a clear expectation: digital technologies will first and most readily displace tasks that are routine, repetitive, and codifiable (Andreassen, 2020; Bhimani & Willcocks, 2024). The present findings broadly confirm this prediction. Interviewees across all three groups consistently identified reconciliation, invoice processing, data extraction, and standardized reporting as the tasks most visibly affected by AI adoption.

Companies and accounting departments are including usage of these tools in their processes, even when professionals might not be too convinced about their performance. The reasoning for the change comes from a place of staying up to date with the trends and not falling behind in terms of performance.

> "It's changing in a way that accounting needs to adapt to it like other departments as well, because AI makes the companies work faster, produce more results, have things automated more by them, so it increases the competitiveness, [it] increases the quality and the speed of the results." (FA6)

There is a very uniform response among interviewees which shows that AI tools are gaining popularity and being utilized more and more within company processes. From an individual practitioner level, the contrast between past and present working methods is felt most directly. With reflections on how significantly the day-to-day experience of accounting work has changed since entering the profession, mostly seen as a positive change and considering AI tools to be an advantage.

> "It's more structured. It goes way more smoothly with all the tools which we are able to use. In the beginning when I started accounting, it was very manual work […] but now we are able to use a different type of tools which are like, kind of helping us." (FA1)

However, the degree of AI integration varies considerably across organizations and contexts. SE2 offered a more cautious perspective, observing that much of what is currently celebrated as AI adoption in accounting is in fact a more modest form of digitalization:

> "[…] the level I see or I hear also people talking about is really at the moment not on a game changer level, it's just that maybe historically many accounting departments were, yeah, maybe working so basic with manually combining excels or manually checking invoices on paper or whatever that now they consider AI to help them, when it actually has nothing to do with AI, but it's basic computer skills." (SE2)

This is an important finding because it shows that the transformation is happening at different speeds. For many organizations, the real starting point is not advanced AI, but basic digitalization. This unevenness was not anticipated by studies that focus primarily on technologically advanced organizations (Bhimani & Willcocks, 2014; Granlund, 2011), and it suggests that the literature may overestimate the current pace of AI integration in accounting

more broadly. The automation of routine tasks is underway, but it's unfolding in a more uneven and fragmented way than theoretical models may suggest.

To understand the scope of this change, it is useful to examine which specific tasks are being displaced. From a task-based perspective, the automation of routine and repetitive processes, which is a core part of accounting work, emerges as the most immediate impact (Autor et al., 2003). Interview responses confirm that repetitive tasks are those being replaced or reduced with the usage of new technologies, which aligns with what the literature consistently identifies as the first and most immediate effect of digitalization on accounting work (Andreassen, 2020; Granlund, 2011; Zhao & Wong, 2024). This pattern corresponds directly to the first of the three pathways identified by van Slooten et al. (2024), whereby digital technologies automate existing accounting tasks that are highly programmable and formal-rational in nature, such as transaction recording, account reconciliation, and standardized reporting.

> "The shift would be mostly in reducing repetitive tasks, so manual reconciliation or sampling, for example. […] And then you would have reports generated from that automatically rather than doing the analytical, like very repetitive beginning stages by yourself. So yeah, essentially just like a full data set analysis, its automated matching, for example." (FA3)

A practical illustration of standardized reporting was the following:

> "We this year have to, for [the] first time, write a *Lagebericht* [management report] and this can be 75, 80% automated by ChatGPT or any other language learning model because all of those reports are so similar and in the end, the only thing you need is just your data." (SE2)

This automation of lower-order tasks is not merely a question of efficiency, it has direct implications for how professionals allocate their time and cognitive effort. Some use cases can be explained with practical examples of AI-assisted document processing:

> "If I can use the tools, upload the documents in there, it helps me, the AI just outputs me all the information that I need in a table, in a spreadsheet, in a CSV file, whatever format I need, without me having to read through every document and doing this all manually by myself. Of course, I still have to fact check it, but I think we're at a state where they're mostly accurate." (FA10)

The time recovered from automating such tasks is consistently described as being redirected toward higher-value activities. AI is mentioned as an enabler of role-shaping, where accountants are allowed to develop and transition into advisory roles (Botes & Sharma, 2017; Elawadly, 2025; Howieson, 2003; Mukherjee et al., 2025; Wanderley & Horton, 2026), given that the support provided by digital tools saves time and helps professionals focus on more pressing responsibilities: “We are trying to get AI to do the things that we don’t like to do, or that are time consuming, so that we can have more freedom of time and of mind to focus on other strategic stuff” (SE3).

> “You reduce a lot of time and efforts when talking about AI, faster insights for sure, just basically more coverage, and just overall, it would really help, you know, take you to a more advisory role, so to say, because the analytical part is already done. You have the information extracted and you just evaluate if it’s the right one for you or not, essentially.” (FA3)

This upward shift in the nature of professional work corresponds to the second pathway described by van Slooten et al. (2024), in which digital technologies augment substantive-rational tasks that are difficult to automate but can be performed more effectively with digital support. Rather than replacing the professional, AI in this context enhances the quality and speed of judgment-based work, enabling accountants to operate closer to the strategic and analytical end of their role. Hiring managers share this impression and reinforce said view from a managerial standpoint, emphasizing that the redistribution of tasks enabled by AI creates space for accounting professionals to engage more meaningfully with organizational strategy.

> “Because of the things which are automated, it just gives [the accounting professional] more time to focus on the more high-level strategy and decision making and reporting for, you know, leadership. […] Having an overview and being able to make more strategic decisions, and then reporting that back to relevant stakeholders.” (HR4)

AI is described by management as not only an efficiency tool, but also as a capability multiplier:

> “It is like having three full-time McKinsey Associates working 24/7 for you, and you just roll a task over the fence and immediately you will get a high-quality,

> well-researched, proper answer and feedback that you can then build on. So it's not that much about automation, but a lot about leveraging your capabilities and opportunities massively." (SE6)

It was also noted that as these tasks are redistributed, data analytics becomes increasingly important: "what's increasing, I would say it's data analytics. So understanding your numbers, because I think so much time was lost in just manually doing the input part of it" (SE3). This aligns with the observation that real-time data collection enabled by current technology grants accounting the opportunity to become a receiver and analyzer of information for real-time decisions (Bhimani & Willcocks, 2014), and with the identification of data analytic skills as one of the core competencies required of accountants in the digital age (Mukherjee et al., 2025).

4.1.2. Boundaries of automation and continued human involvement

While the automation of routine tasks is well established, the findings reveal that the boundaries of what AI can reliably handle are actively and carefully supervised by professionals. A central prediction of the task-based perspective is that while technology will substitute for routine tasks, it will complement rather than replace human labor in tasks requiring flexibility, judgment, creativity, and social interaction (Abdallah et al., 2023; Autor, 2013; Autor et al., 2003). The literature further identifies specific accounting tasks as resistant to automation and the present findings confirm these predictions strongly and consistently. Across the interview sample, a consistent and significant pattern emerges: AI is used selectively and with deliberate caution, particularly in areas that carry legal, financial, or reputational consequences. This trust gap between what AI is technically capable of and what professionals are willing to delegate to it, is one of the most analytically important findings of this study.

> "When it comes to human judgment, you have risk assessment, you have the evaluation of materiality. There are so many things that AI could not necessarily look at the same way that an accountant would, because there is space for, you know, a human touch when it comes to IFRS or GAAP. […] There's always the communication of findings, of doing the back and forth, the reconciliation, all of that needs, I believe at least, it needs the human touch that the AI could not offer." (FA3)

This view gets reinforced from leadership, given that "accounting always requires a 0% error rate, and it seems because of that, maybe no one has really made the step towards [AI usage for financial duties]" (SE2). While existing research tends to explain the limits of automation through task complexity and cognitive demands, these findings show that liability plays a similarly important, yet often overlooked, role in keeping humans involved in key decisions.

> "The most human component is used whenever it comes to sensitive data. So everything which is related to payment flows and actual transactions, we have a 0% level of automation, […] I think the trust is not there to outsource this kind of sensitive data completely to an AI." (SE2)

This concern finds support in the existing literature, in regards to a range of accounting tasks, presented on Table 1, that cannot be automated precisely because they require professional judgment, ethical responsibility, and contextual interpretation (Abukhader, 2020), including providing judgments on financial records, achieving justice and transparency, and disclosing unusual transactions. The caution expressed by professionals reflects a structurally grounded limitation of AI in accounting that the literature has consistently documented.

As for the question of a real possibility of AI replacing humans (Wanderley & Horton, 2026), the present findings provide empirical grounding for this position: professionals are not resisting AI out of ignorance or inertia, but are making deliberate and professionally informed choices about where human oversight must be preserved. This deliberate positioning of human judgment as a safeguard is captured vividly in the metaphors interviewees reach for when describing their relationship with AI. Management describes treating AI as a capable but supervised assistant: "maybe it's a weird comparison, but I see the AI a little bit like a junior employee" (SE2).

> "[AI] should be treated always as an intern. A 16 year old person, someone who is just helping you to get through some paperwork. But in the end you have to make sure, double check that the numbers are correct." (SE5)

This concern is well anticipated by Bachi et al. (2025), who identify reliance on AI-based systems for financial verification as a source of competitive and legal risk, and by Albuquerque and Gomes dos Santos (2026), who find that AI outputs still require careful evaluation by knowledgeable professionals.

Beyond task automation, the findings also highlight a more interactive dimension of AI use. Rather than relying on a simple one-time prompt and response, users engage with AI in an ongoing, conversational process, refining inputs and building on previous outputs to achieve better results. There is a perceived disadvantage, the necessity of time and effort to tailor the model to their specific needs.

> "I think that AI sometimes gives you really great answers when you already have discussed a lot in the same chat, that's what I think works pretty well. Because then I feel like also the chat that you're currently using gives you very expert answers sometimes. [I: Like you already trained your own model.] Yes, exactly so." (FA4)

This observation suggests that effective AI use in practice is not passive, it requires deliberate engagement and an understanding of how to obtain reliable outputs, a point that carries implications for the competencies professionals need to develop. This dynamic also reflects the third pathway identified by van Slooten et al. (2024), whereby increasing integration of digital technologies introduces entirely new tasks. In this case, the task of actively configuring, prompting, and monitoring AI tools to ensure reliable and contextually appropriate outputs.

Nevertheless, skepticism remains a necessary part of their workflow. It was the same professional who later mentioned that even after spending the extra effort of shaping and, as mentioned, training the model for their use, they still did not fully trust the results:

> "The prompts that I usually give are detailed, but I noticed that I don't always trust AI. Like sometimes the output is, I say something and the output is wrong, or I just know that it's wrong because I already did some research on something and then AI tells me something [where I'm] like 'hmm, that's not true'." (FA4)

People also identify many risks, and are somewhat reluctant to fully adopt AI into their accounting processes. The stakes of such inaccuracies are particularly high in accounting, given the legal and regulatory dimensions of financial reporting.

> "There's been times where it just wasn't correct, […] it can impact how you do your accounting, which is also a legal requirement. You don't want to be in a position where your company has like, wrongly documented finances just because you relied on AI tools too much." (HR4)

SE1 offered perhaps the most strategically significant framing of why human involvement cannot be displaced:

> "In the end, like, the one thing AI probably is not gonna be able to replace for a very, very long time is who is liable when something is wrong. So if you want to stay employed, you better be the person that's liable for the end results." (SE1)

Liability, in other words, is more than just a legal concept. It serves as a professional safeguard that keeps human judgment at the center of accounting practice, regardless of how advanced AI tools become. This finding adds an important empirical perspective to the literature on the limits of automation in professional services. It suggests that accountants remain indispensable not only because of the technical complexity of their work, but also because they bear institutional responsibility and accountability for the final outcome.

Taken together, these findings paint a nuanced picture of AI integration in accounting practice. While automation is clearly reducing the burden of routine, lower-order tasks consistent with the task-based perspective's emphasis on shifting task composition, the human role is far from diminished.

4.1.3. AI as an operational support tool

Beyond the substitution and augmentation of specific tasks, the findings reveal a more diffuse dimension of AI integration: its use as a general operational support tool that enhances professional effectiveness across a broad range of activities. The literature anticipates that beyond task substitution and augmentation, digital technologies will introduce entirely new tasks, particularly those related to configuring, monitoring, and interpreting the outputs of AI systems (Acemoglu & Restrepo, 2019; van Slooten et al., 2024). Granlund (2011) similarly notes that financial professionals increasingly spend significant time on activities related to system design, implementation, and user instruction. The present findings confirm this prediction, but extend it in an unexpected direction: the new tasks introduced by AI are not primarily technical in nature, but communicative and interpretive. Professionals describe spending increasing time on prompt formulation, output evaluation, and the iterative refinement of AI interactions.

Across the interview sample, AI is described as functioning like a sophisticated search engine, a research assistant, a drafting tool, a language aid, and a thinking partner. Sometimes all at once. “Whatever you don’t understand, you don’t need to do this deeper research to understand things. You need to just ask somehow, and then you get the answer and you learn way faster and you are way more efficient” (FA1). From a similar dynamic, AI is also used as a source of inspiration and creative starting points, rather than definitive answers:

> “If I want to build a new report, […] I can just ask Copilot to, like what I want to do, and what is the most elegant and fastest way. And it gives me the formula, but I still have to apply it. So I need to have the knowledge where what goes, but it gives me a broader inspiration for formulas and how to build things.” (FA2)

Research, compliance monitoring, contract analysis, and meeting summaries are also in the mix: “I do a lot of research. I do compliance research. I do a lot of rephrasing of stuff, emails, a lot of databases as well. So it definitely helps me do my work two times, or three times faster” (SE4).

> “ChatGPT, helped me to understand contracts, complex contracts, to find the red flags immediately, before I asked the lawyer to do it, which is really expensive. So I can do a lot of work beforehand and I can even tell AI, hey please help me to understand this contract, […] really go deeper and make it even easier.” (SE5)

Management offered the most expansive framing of AI’s operational support role, describing it in terms of a fundamental expansion of individual capacity, “working with or without AI tools, is like walking by foot or driving with the latest electric vehicle. And you can train yourself to run really fast, but you will seem incredibly slow compared to the worst electric vehicle” (SE6). This observation extends the literature’s framing of AI as a productivity tool (Bhimani & Willcocks, 2014; Mukherjee et al., 2025) by suggesting that the productivity gains are not automatic but depend on the quality of human engagement with the tool. While the literature expects efficiency improvements from AI adoption, the findings support this while also highlighting that these gains rely on deliberate, skilled interaction with AI.

> “The level of presence that you need when doing work with the help of tools or AI, is higher. So you need to pay more attention because you’re not doing it yourself, there’s always like a marginal error, and nobody knows your numbers better than you do.” (SE3)

Said active, critical engagement with AI as an operational tool is not merely a personal preference, it is an emerging professional competency in its own right, and one that carries direct implications for the skills accountants need to develop, as examined in the following section.

4.2. Competency transformation in the digital age

As artificial intelligence continues to reshape the operational landscape of accounting, the question of which competencies professionals need to thrive in this environment becomes increasingly central. This section addresses RQ2 by examining the technical, analytical, and digital skills that employers and professionals themselves identify as essential in the contemporary labor market, drawing on the competency-based perspective to analyze how the professional profile of the accountant is being reconfigured in response to technological change.

4.2.1. Demand for digital and AI-related capabilities

The competency-based perspective, drawing on human capital theory and the boundaryless career framework (DeFillippi & Arthur, 1994; van der Heijde & van der Heijden, 2006), leads to the expectation that as AI reshapes the task structure of accounting work, the competencies demanded of professionals will shift accordingly, with digital and analytical capabilities becoming more central. The present findings broadly confirm the expectations of accountants needing data analytic skills, technology risk management and communication (Mukherjee et al., 2025), but with a significant and practically important qualification: while digital competency is universally acknowledged as important, it is not yet being formally required in the majority of job postings, and AI proficiency in particular occupies an ambiguous status: widely valued, but rarely explicitly demanded.

A natural starting point is how AI proficiency is treated during the recruitment process. 16 of 20 respondents indicated that employers do not currently list AI or automation experience as a formal requirement in job postings, with the remainder noting that when such skills are explicitly sought, they tend to be reserved for more technically oriented roles such as software engineers or designers. Practical experience with AI tools at scale remains scarce

across the labor market, according to management: “the concrete experiences in addition, at scale, with this topic are still very thin in the market. We’re just getting started” (SE6). However, this does not mean AI competency goes unnoticed during hiring, five of the initial 16 participants who indicated this not being a formal requirement, acknowledged that it is considered during the recruitment process, though typically as a nice-to-have quality rather than an expectation. What matters most is the disposition behind the skill: “that you’re willing to adapt and showing interest to contribute to finding new ways of working and ways of applying those tools in the daily work” (FA10).

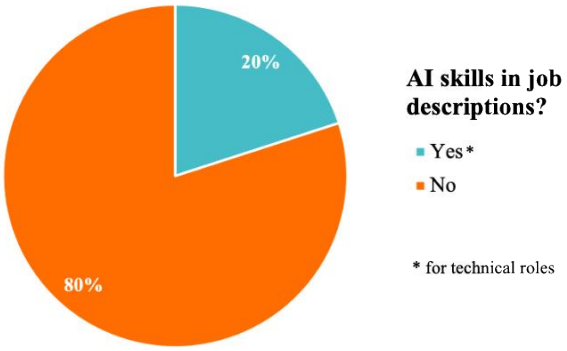

Figure 9. AI skills listed in job descriptions.

The emphasis on adaptability over technical mastery points to something important, the competencies required from employers are not reducible to tool proficiency alone, but more of foundational knowledge and understanding what accounting work actually produces and why it matters: “What I think is important, [is] that there is still some kind of knowledge, kind of a basis so you understand what it is that you are producing” (HR2).

This finding both confirms and complicates the literature by revealing a gap between what is identified as necessary and what the labor market formally requires, a gap that mirrors the broader mismatch between employer expectations and formal qualification criteria (Arquero Montaño et al., 2001; Jackling & De Lange, 2009). The findings suggest that digital competency has achieved the status of a threshold expectation: assumed but not articulated, which may itself represent a new form of invisible barrier to entry for candidates who lack it.

> “I think in a couple of years, if you don’t use AI tools, you will not really be successful in the job market anymore, so it’s kind of mandatory to make use of, or kind of teach yourself on how to use that. […] When I hire someone, I would expect

> that person to also know how to use AI and make use of it, just to have someone in the team who is as good as possible or like, as efficient as possible." (HR3)

There is a broader tension that runs throughout the findings: the relationship between technical and interpersonal competencies, and which of the two ultimately drives professional effectiveness.

> "It is difficult, because on one hand you need the soft skills to basically determine how well the technical knowledge is translated into the actual impact of the work that you do. So I think they come hand in hand, on one side you do need to have the technical knowledge to actually deliver the work, but then you do work in a team of people. You work hand in hand with them, one person gets the report, the other person analyzes. It's very much, I think a mix of both." (FA3)

This interdependence between technical and interpersonal capabilities maps closely onto the competency framework proposed by DeFillippi and Arthur (1994), which conceptualizes career competence in terms of know-how, know-why, and know-whom. In the digital era, FA3's observation illustrates precisely how know-how (the technical and analytical capacity to deliver accounting work) cannot function effectively without know-whom (the collaborative and communicative skills required to translate individual outputs into shared organizational value). The two do not compete, they reinforce one another.

4.2.2. Competencies as formal hiring and screening criteria

The literature consistently documents a gap between the competencies employers consider important and the criteria they formally apply during recruitment. Employers perceive capability deficiencies both before and after professional qualification, and a mismatch between the skills required by accountants and the demands of firms (Arquero Montaño et al., 2001; Jackling & De Lange, 2009; Mandilas et al., 2014). Based on this literature, one would expect formal hiring criteria to lag behind actual competency needs, the present findings agree to some degree. Digital and AI-related competencies are evaluated implicitly and informally in most organizations, rather than through structured and transparent criteria, suggesting that the formalization of digital competency assessment in accounting recruitment remains a work in progress.

Looking across all interviews, a clear pattern emerges in the competencies valued most, as shown in Figure 10. Digital competency, encompassing proficiency in tools such as Excel, ERP systems, and business intelligence (BI) platforms, emerged as the most widely cited skill, mentioned by all but two interviewees (n=18). This suggests that digital fluency is no longer seen as an advantage, but rather as a basic expectation for professionals entering the accounting field. Accounting knowledge (n=14), communication (n=13), and soft skills broadly defined (n=13) follow closely, confirming that the profession continues to demand a combination of domain expertise and interpersonal capability. Technical expertise alone is not sufficient, employers continue to place high value on the ability to collaborate, communicate clearly, and work effectively with others.

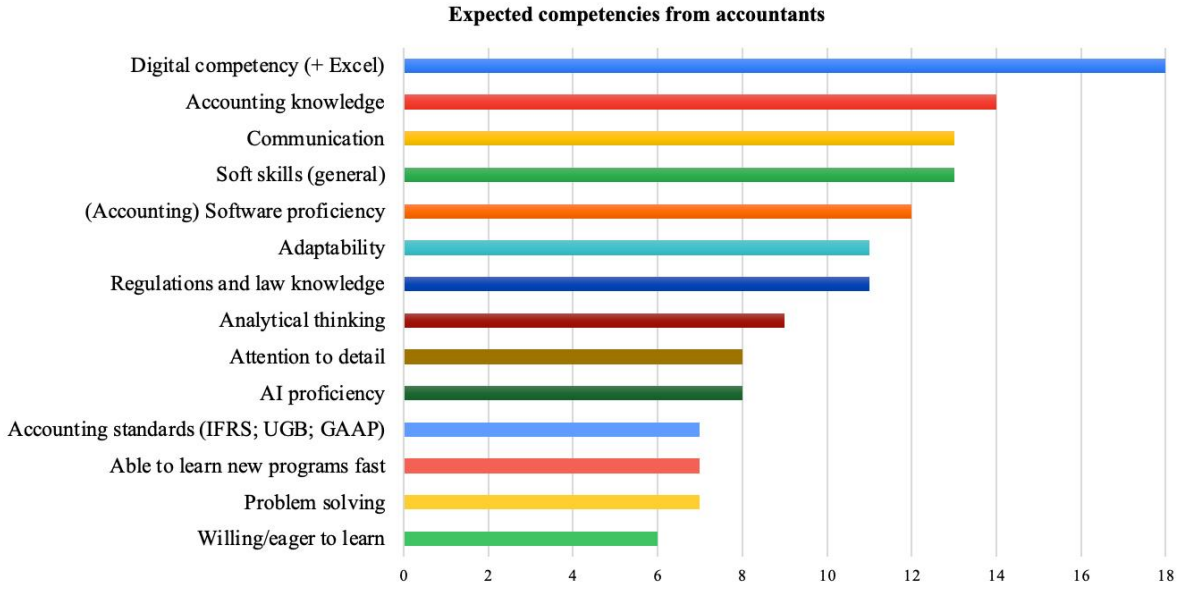

Figure 10. Most frequently mentioned competencies.

Beyond identifying which competencies are currently expected, the findings also reveal which are perceived as gaining in importance in the context of digital transformation. Digital competency, AI proficiency, communication, and adaptability were most frequently identified as skills whose relevance is actively growing. This aligns with the observation that digitalization is dictating new requirements that incite accountants to continuously adapt (Elawadly, 2026), and extends it by grounding it in practitioner perception. A full breakdown of competency mentions by interviewee, including distinctions between competencies considered most important and those identified as growing in significance with digital transformation, is provided in the appendix (Appendix B).

Adaptability (n=11) and regulations and law knowledge (n=11) also feature prominently, reflecting the changing nature of the profession, where accountants must keep pace with new technologies while also maintaining a strong understanding of the legal and regulatory frameworks that shape financial reporting. AI proficiency (n=8) was mentioned in a lower frequency than other competencies, this becomes particularly noteworthy when compared with the hiring data, where only one respondent listed AI skills as a formal job requirement.

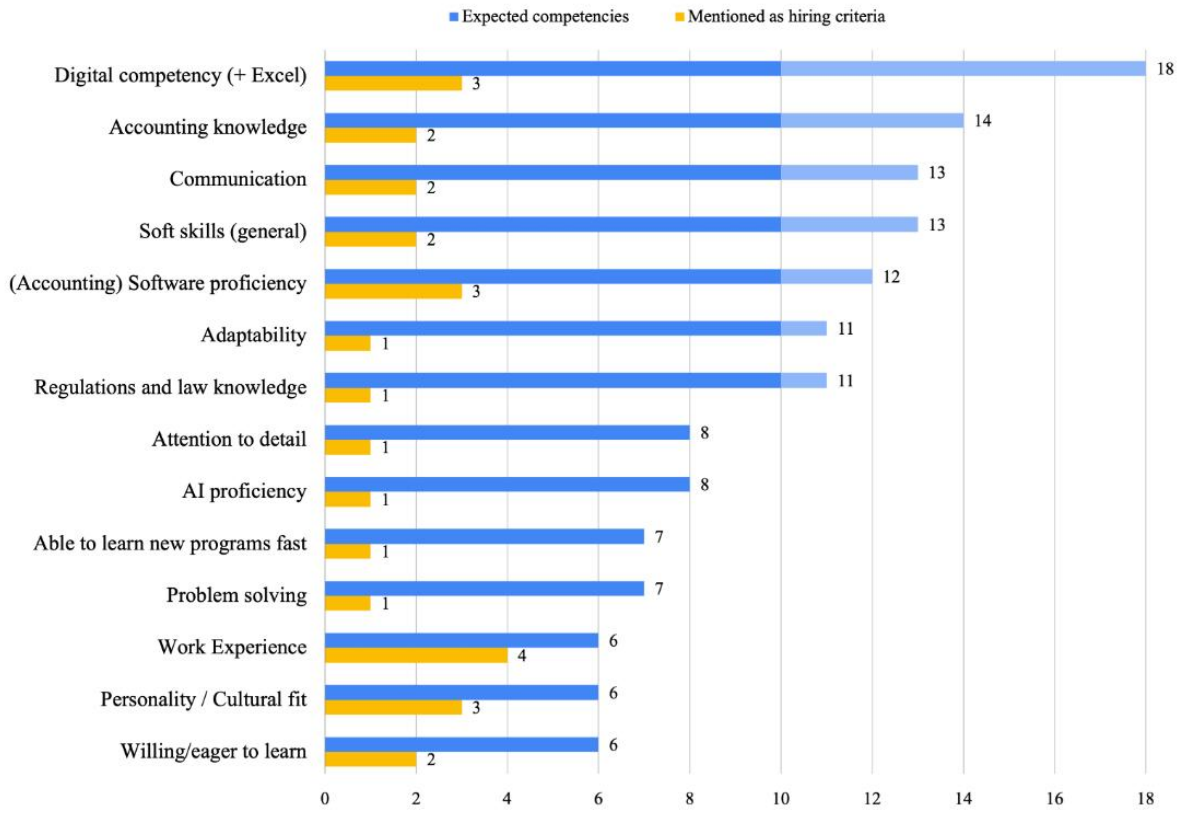

Figure 11. Frequency of expected competencies and mentions in hiring criteria.

Figure 11 makes a distinction for competencies that received a score higher than 10, given that the interview questions focused on competencies looked for during the hiring process were only asked to 10 managers out of the 20 participants sample (50%), this being the four hiring and recruiting managers (HR1-HR4) and the six senior executives (SE1-SE6).

The findings reveal that how competencies are assessed in recruitment and performance evaluation is itself undergoing change, with digital and AI-related skills being increasingly scrutinized even when they are not formally listed. This difference suggests that employers increasingly recognize the importance of AI, but have not yet fully incorporated it into their official recruitment criteria.

When it comes to must-have competencies during screening, the findings consistently point to work experience, foundational accounting knowledge, and attitude as the top priorities.

> "The basis always needs to be [your] own knowledge, that you understand what is going on and that you actually use the AI not to do or accomplish a task you couldn't do yourself, but rather do, or repeating a task you already went through or thought through originally." (SE2)

This view aligns with previous research that accounting knowledge remains a core competency in the digital era, not because it is unchanged, but because it provides the interpretive foundation upon which all other skills rest (Mukherjee et al., 2025). As the authors note, accountants who are more familiar with financial information and organizational structure have a strategic advantage when interpreting AI-generated results, precisely because they are able to recognize when AI generates misleading patterns or produces outputs that do not make sense in the given context.

As to how competencies are being assessed, organizations are using take-home assignments and case studies as an approach. Displayed from the view of all three groups:

> "In my experience, you always get like a case study that you have to work on, which tests your, mainly technical skills. So do you know how to analyze this and that, to get to number X, Y, Z, but also you have to know the basics of Excel to solve the problem, to gather the data, to analyze it." (FA2)

> "[…] a case study during an interview, where you can talk it through and the candidate kind of has the option to go into, you know, their digital knowledge, or not, and that would already give us a lot of signal." (HR4)

> "We do have kind of a two-hour assignment, which is a mix of analytical skills, problem solving, project management, and kind of problem-solution space, which actually always gave me quite a nice idea on how the candidates are in the specific areas." (SE2)

These informal and practice-based assessment approaches are consistent with employers' preference for demonstrated capability over formal qualification (Hassall et al., 2005), the literature's expectation that competencies are assessed through evidence of application rather than credentials alone. What the present findings add is a picture of how this plays out

specifically in the context of digital and AI competency: through case studies, assignment tasks, and the implicit signals embedded in how candidates communicate and engage, rather than through explicit AI literacy tests or certification requirements.

4.2.3. Obsolescence and shift in traditional skill profiles

Based on the literature, one would expect to find evidence of declining emphasis on manual, execution-oriented accounting skills, and a corresponding rise in the importance of interpretive, communicative, and technological capabilities (Autor et al., 2003; Hassall et al., 2005; van der Heijde & van der Heijden, 2006). The present findings confirm this expectation, but extend it in a direction the literature has not yet articulated: the emergence of communication itself as a technological skill.

Alongside the emergence of new competency expectations, the findings also document a perceived decline in the importance of certain traditional skills.

> "[…] less important would probably be the manual bookkeeping, since we have the same, monkey see monkey do, so you don't really have to think much about it, at this point it's become very much a routine task that you could do with your eyes closed." (FA3)

> "Earlier, because they were not really using the programs or the tools that much, [accountants] needed to really know the accounting or the accounts numbers and all the process of accounting by heart. Now it's a little bit easier, I would say, because the tools are helping you somehow way more than before." (FA1)

Leadership is thinking of this shift as an opportunity for a new kind of skill to emerge, where communication and technology overlap.

> "Today, given the nature of the interfaces that we work with, you need to have very strong conversational and communication capabilities to interact in a structured and goal-oriented way with AI tools. And this high capacity of conversational qualities and communication skills traditionally was not associated with people working in accounting, and I think that is kind of the biggest change in the market." (SE6)

The same executive goes further and argues that this convergence challenges the conventional distinction between soft and technical skills: “having a high degree and quality in your conversational capabilities and your communication style are the central capabilities of mastering the technology. These are becoming technological skills” (SE6). This is a finding that existing competency frameworks have not yet fully captured, and it represents one of the more theoretically significant contributions of the present study. While the existing literature draws a consistent distinction between technical and soft skills (Hassall et al., 2005; Jackling & De Lange, 2009; Mukherjee et al., 2025), these findings suggest that in an AI-integrated work environment, the capacity to communicate precisely and purposefully, particularly with AI systems through structured prompting, is simultaneously a soft skill and a technical one.

FA2 offered a generational perspective on this evolution, framing technological adaptation as a continuous professional obligation rather than a one-time adjustment:

> “[Staying employable as an accountant] doesn’t mean that you have to adapt to every trend. Right now it’s AI, […] you should be able to use it. 10 years ago, you should be able to use BMD, SAP, etc. 20 years ago, you should be able to use a computer… Like it’s, maybe a slow progress, but there’s still a progress, and you should adapt to that.” (FA2)

This framing is consistent with critical skills rarely becoming obsolete and remaining usually transferable across assignments and careers, while content knowledge tends to date quickly (Hassall et al., 2005). A principle that, applied to the current moment, suggests that the ability to learn and adapt is more durable than any specific technical capability.

4.2.4. Competencies as determinants of professional relevance and employability

Literature conceptualizes employability as a dynamic and developable capacity, one that must evolve continuously in response to changing occupational demands rather than being fixed at a point in time (van der Heijde & van der Heijden, 2006). In boundaryless career contexts, the most durable form of career competence is not a specific skill set but the capacity to learn, adapt, and build new capabilities as circumstances change (DeFillippi & Arthur, 1994). Based on this theoretical framing, one would expect professionals who are oriented toward

continuous learning and curiosity to be better positioned for long-term employability than those who prioritize the mastery of any specific technical skill.

When participants were asked not what skills are generally important, but what will keep accounting professionals relevant in the years ahead, continuous learning rises to the top (n=11), and curiosity follows (n=7), a notably different emphasis from the overall competency rankings. This shift indicates that when professionals and managers think about long-term relevance rather than day-to-day performance, the emphasis moves away from established technical knowledge and toward the disposition to engage with new tools and ideas: "the main skill people should bring with them wherever they go is curiosity and the ability to learn things, especially quickly, like to just quickly pick up new things" (SE1).

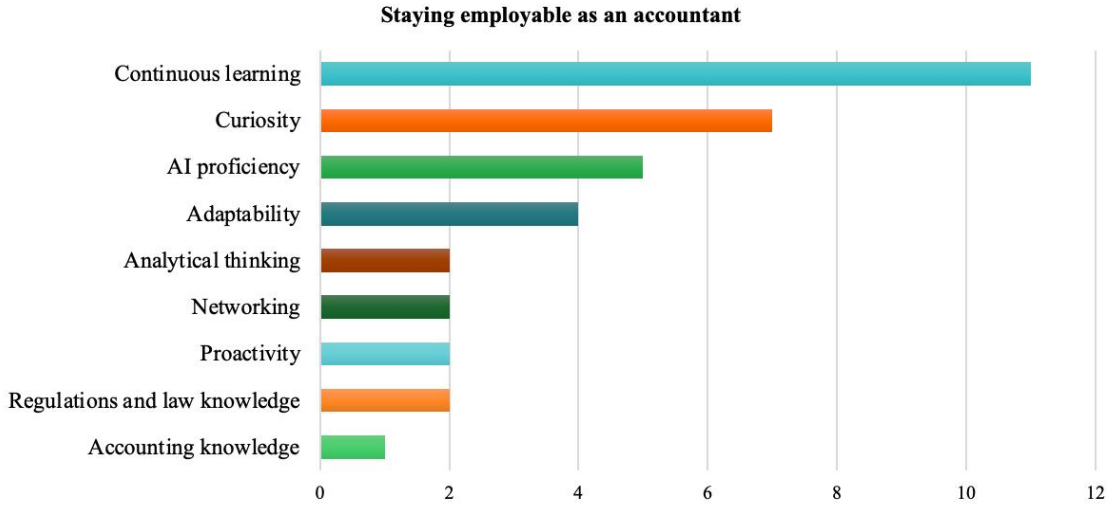

Figure 12. Skills required to remain in the workforce.

SE6 reinforces this from a leadership perspective, describing curiosity as an underappreciated but strategically vital quality:

> "Curiosity is something that I would look for. […] At the current time we live in, I think there is a huge opportunity for a lot of changes that can be big productivity leverages, so right now I would look for a person who loves to be an accountant, but at the same time is curious." (SE6)

This finding resonates with van der Heijde and van der Heijden's (2006) conceptualization of employability as a dynamic and developable capacity rather than a fixed set of qualifications, and with DeFillippi and Arthur's (1994) know-why dimension, the motivational and

identity-based component of career competence that sustains learning and professional engagement over time.

There is a notorious inclination towards soft skills, which has also been documented in accounting education and professional development research (Arquero Montaño et al., 2001; Hassal et al., 2005; Mandilas et al., 2014). The present findings confirm this trend, where 50% of the interview sample indicated that soft skills are more important than technical ones. The remaining half was split evenly between prioritizing technical skills (25%) and viewing both as equally important (25%).

Table 4. What is more important: technical skills or soft skills?

Code	Technical skills	Soft skills	Both equally
FA1.			x
FA2.		x	
FA3.			x
FA4.		x	
FA5.	x		
FA6.	x		
FA7.		x	
FA8.		x	
FA9.		x	
FA10.			x
HR1.	x		
HR2.		x	
HR3.			x
HR4.		x	
SE1.		x	
SE2.			x
SE3.		x	
SE4.	x		
SE5.	x		
SE6.		x	
20 (100%)	5 (25%)	10 (50%)	5 (25%)

The persistence of soft skills as a top priority is consistent with a long-standing finding in the accounting education literature (Arquero Montaño et al., 2001; Hassall et al., 2005; Mandilas et al., 2014), however the findings also reveal an emerging layer of competency expectations that extends beyond what traditional frameworks have captured. Recent studies identify competencies required for accounting professionals to remain competitive in the digital age, including data analytic skills, business knowledge, technology risk management, data quality

assessment, and communication (Mukherjee et al., 2025). The present findings both confirm and contextualize this framework, participants across all groups consistently described a layered competency model in which domain expertise, digital adaptability, and interpersonal effectiveness must coexist.

> "Technical skills can still be learned, I feel like, because if you only have technical skills without soft skills, [working] will be very hard. And I feel like it might be harder to learn soft skills than if you have soft skills and just learn the hard technical skills." (FA2)

This turning point is perhaps most clearly reflected in concerns about professional relevance and long-term employability. HR4 described the situation in very direct terms, highlighting a broader structural shift that is already taking place across industries:

> "There's been so many companies right, who already like, laid off half of their company because AI made it so much more efficient to automate everything so people are not needed anymore. And I think the people who are needed are the ones who master those tools because they save the company a lot of resources." (HR4)

The implication is clear: technological adaptability is no longer a supplementary quality but an increasingly decisive factor in professional longevity. There is an observed direct line between willingness to engage with new tools, and future relevance in the field.

> "I think everyone can be a great accountant, but if they're not willing to go with the times and understand the systems we use, or companies use, they're not going to be as relevant in a few years. So I think even though accounting, same as HR, isn't like the most technical role ever, I think it will be useful to understand the tools which can make our lives more efficient and which will be also more required by companies." (HR4)

As the responses to the study question *"If you had to rank the top 5 competencies for being employable as an accountant today, what are they and why?"* contained substantial detail and rich qualitative content, in order to preserve the contextual informative perspectives of the participants' responses, the complete interview transcripts relating to this question are included in the appendix (Appendix C).

From a competency-based perspective, these findings collectively suggest that the profile of the accounting professional is undergoing a meaningful reconfiguration. Technical knowledge remains a necessary foundation, but it is increasingly insufficient on its own. What emerges instead is a layered competency model, one in which domain expertise, digital adaptability, communication, curiosity, and interpersonal effectiveness must coexist and reinforce one another. The organizational conditions that either support or hinder the development of these competencies are examined in the following section.

4.3. Organizational and contextual enablers and barriers

While the previous sections have established that AI is reshaping both the task composition and competency expectations of accounting professionals, the pace and success of this transformation is far from uniform across organizations. This section addresses RQ3 by examining the organizational and contextual factors that either facilitate or impede the effective integration of AI tools in accounting practice. Examined through both a task-based and competency-based lens, these enablers and barriers directly influence which tasks professionals are able to offload to AI in practice, and whether the competencies required to do so meaningfully can be developed at all. The present findings speak directly to what Elawadly (2026) identifies as a significant gap in the literature: the process by which organizations perceive, adopt, and reshape digital solutions remains insufficiently understood, and empirical evidence on the requirements, challenges, and implications of adopting digital technologies in accounting remains limited. The accounts gathered here contribute to filling precisely that gap.

4.3.1. Perceived competency gaps and organizational responses

The literature anticipates that the adoption of digital technologies in accounting will generate skill gaps between the competencies professionals currently hold and those required to work effectively in AI-integrated environments (Elawadly, 2026; Zhao & Wong, 2024). Researchers specifically identify training in AI software essential for enabling accountants to carry out their functions effectively and accurately (Bachi et al., 2025). The present findings confirm the existence of these gaps, but they also reveal something the literature does not fully address: the significant variation in how organizations recognize, prioritize, and respond

to those gaps. Where the literature treats skill gap management primarily as a training and education challenge, the findings suggest it is equally a question of organizational culture, managerial awareness, and the allocation of time and resources.

At the organizational level, decisions to adopt new technologies are usually driven by management. Leaders are often attracted to AI because it offers the possibility of increasing productivity without a corresponding rise in costs, making it an appealing strategic investment. “The CEO is trying to push AI to everybody, that they use it, that they become more efficient, etc. because we see all the layoffs and efficiency that the economy wants and needs” (FA2), “There’s, like, a big push also from the leadership team within the company that we have to use those things, we should use those things, that we need to implement those things” (FA10). At the same time, leadership expectations often go beyond what organizations are actually ready for, creating a gap between what is expected and what can realistically be achieved with the skills and resources available.

> “[I: Where do you see the biggest skill gaps in your accounting team?] Introducing the new processes. Accounting is changing, the more workload [the] accounting department has, it needs to find new ways to make their existing procedures faster and, yeah, to be kind of a faster, easier way so they can actually have more workload for the same amount of time. So I would say adaptability in the process.” (FA6)

Different types of skill gaps are present in the interview sample, where some mention interpersonal, “soft skills were missing because you know like, even though they know how to handle the AI tools and to journal and invoicing, there was a missing of communication” (FA5); technology, “I have in my team, team members, [who] have more knowledge regarding the technology, like AI, and then I have also team members, [who] know how to use it, but I think they do not use it very often” (FA8); or even technical and knowledge competences:

> “[…] understanding the bookkeeping and understanding the big picture of why certain transactions are booked in a way. This is something which is, I would say, also one of the most difficult things, […] looking at the financial statement and saying ‘this doesn’t, this cannot be like that’, yeah, from a first look. I think this is something where the team is not yet there.” (SE2)

Organizational responses to these gaps vary considerably. The most common approaches include internal training programs, learning and development budgets, peer-to-peer knowledge sharing, and in some cases, outsourcing or targeted hiring. “Our company is helping by doing seminars, one-on-ones and introducing some new literature” (FA6); “[…] people are encouraged to get more certifications, because [the company] facilitates, to some degree at least, the process of getting a certification” (FA3). Internal education is sometimes embedded into onboarding and progression frameworks:

> “[Learning lessons] are also being enforced by our company. [...] There’s internal education systems, like after you’re here one, two, three, etc. years, you have to have this kind of courses completed internally, so they’re also taking care [of] employees getting upskilled.” (FA10)

This variation in organizational response is consistent with the reluctance of most companies to invest adequately in IT adoption due to cost and competing priorities (Granlund, 2011). The present findings extend this observation by showing that the barrier is not only financial, but also cognitive and cultural. This suggests that awareness itself is a precondition for action, and that organizational learning capacity is as important a determinant of AI adoption success as the technical resources available.

Management is also emphasizing the importance of transparency and communication as enablers of organizational learning: “that’s our policy, growing together and being very transparent. Obviously when things are good, but especially when things are bad, not keeping silence, explaining ‘this happened, we’re investigating why that happened’” (SE3).

A particularly insightful observation about relative difficulty of closing different types of skill gaps should inform organizational priorities: “we know that at the end of the day, the digital competences are way easier to teach, than local compliance knowledge” (SE4), this observation reframes the skill gap question. Rather than treating digital literacy as a major barrier, it frames it as something that can be learned alongside the deeper domain expertise that remains the more stable and harder-to-replace professional skill. This perspective suggests that organizations should not choose between technical training and domain expertise, but invest in both at the same time.

4.3.2. Organizational conditions shaping AI integration

The literature identifies a range of organizational conditions that shape the success of technology adoption in accounting like the interaction between IT and accounting being the most difficult to predict, with implementation frequently falling short of expectations due to integration challenges and user resistance, high acquisition and maintenance costs, and reliance on AI-based systems for financial verification, as sources of competitive and legal risk (Bachi et al., 2025; Elawadly, 2026; Granlund, 2011). The present findings confirm evidence of technical, behavioral and governance-related barriers simultaneously.

Beyond competency gaps, the findings reveal a broader set of organizational conditions that shape whether and how AI integration succeeds in practice. Interviewees consistently described a variety of challenges when integrating new tools into existing workflows, including technical issues, resistance to change, and the time required for implementation and adaptation. Among the most immediate technical obstacles is the challenge of system interoperability, the difficulty of making new AI tools communicate effectively with existing infrastructure:

> "Challenges are faced mostly when connecting one system to another, […] how to deliver information from point A to point B. […] If the integration is good, we can kind of connect it directly, if it's not good, we need to do this manually. […] So this is where the challenge is." (FA6)

Worth noting that this situation is happening not only to accounting professionals but also to high management: "I experienced it firsthand about tools not talking to each other, […] even though you had like full-price paid solutions, you will still have to do a lot of minor work just for them to be able to communicate" (SE3). This interoperability issue is more than a technical inconvenience, it has direct consequences for task reallocation. If systems cannot communicate reliably, data flows stay partly manual, which slows down or even blocks the move toward more advanced, higher-value tasks. From a task-based perspective, the way AI reshapes work only happens if the organization has the conditions in place to actually support its use (Granlund, 2011; Zhao & Wong, 2024).

Beyond infrastructure compatibility, a recurring theme across the findings is the significant time investment required before AI tools begin to deliver reliable value. This learning curve is not merely a matter of technical onboarding, it demands iterative experimentation and a

tolerance for early inefficiency: “I had to learn basically how to really give it a good input and instructions to give me what I need, because sometimes it lost very important information” (HR1).

This trial-and-error dimension of AI adoption carries a real cost in professional time, which several participants flagged as a genuine barrier, particularly in environments where workloads leave little room for experimentation.

> “I wouldn’t say it got easier for me right now, because as I said, [the system] is new, and I have to learn it first, […] it’s going to get harder before it gets easier, because it’s really time consuming to learn everything.” (FA9)

FA10 shares this view, pointing to the gap between the promise of AI tools and the practical reality of deploying them effectively:

> “It’s still not a plug and play solution, right, so it’s like you have to understand how to use it properly, how to prompt it properly, how to attend it to actually execute it, execute what I want it to do. So, you have to spend some time getting to know, and like, using it. […] Sometimes there’s just no time, time that you [need] to use it.” (FA10)

This last observation is particularly significant: time scarcity does not merely slow adoption, but it can prevent it altogether. From a task-based perspective, this is particularly consequential, if professionals lack the time or organizational support to learn AI tools effectively, the anticipated shift away from routine tasks (and toward higher-order analytical and advisory work) remains unrealized. From the organizational dimension of the problem, it is argued that AI integration requires designated ownership within the team:

> “You need someone who really invests time in [the] tool, because tools can usually do a lot, and usually there is also, if there is no one really taking care of a product, then you’re also not getting the most out of it.” (HR2)

This observation is consistent with financial professionals increasingly spending significant portions of their working time on system design, implementation, and user support, rather than on traditional accounting tasks (Granlund, 2011).

Alongside these structural and temporal challenges, the findings point to a distinctly human barrier: resistance from the professionals expected to use the tools themselves. User rejection

emerged as a consistent theme, and it was described as both frustrating and difficult to overcome.

> "We are six people in this finance team, we're all afraid of implementing a new tool because, 'I don't like this, this doesn't work, that doesn't work, ta ta ta ta…' Oh, it's awful. And it takes about, I would say nearly a year until everybody and everything is working." (FA7)

The findings show that it is not simply a matter of personal preference. It reflects the deeply habitual nature of professional practice and the genuine disruption that new systems impose on established routines, "I think adoption can be a bit tricky, especially if people are used to something for a long time" (HR2).

Even though user rejection is usually hard to tackle, professionals are also aware that *time and tide waits for no man* and if they don't manage to act accordingly, they risk being left behind from an organizational perspective. "What is important, [is] that change is coming and it won't ask you if you comply or not. It is already there. And the ones who are able to adapt will, I think, will win in the end" (FA6). This framing of adaptation as a competitive imperative rather than a choice, resonates strongly with the competency expectations outlined in the previous section, where technological adaptability was similarly positioned as a determinant of long-term professional relevance.

Data privacy and confidentiality emerged as one of the most consistently cited and organizationally complex barriers. "If you give [AI] the numbers of the company which are not supposed to be shared openly, […] there we are creating a problem" (FA1). This risk directly constrains the tools professionals are permitted to use: "I cannot just copy paste everything in ChatGPT or Claude because the company policy would not allow that. We are handling a lot of confidential data, so we cannot just paste this in any system" (FA10). Several organizations have responded by developing internal AI solutions, "the company also developed like an internal chatbot, so like ChatGPT, but for the company where the data does not get out" (FA2). Management is aware of the legal stakes, pointing to potential GDPR (General Data Protection Regulation) violations and contractual breaches as consequences of mishandling data through AI systems. This concern is not merely organizational but it reflects a broader regulatory environment that places strict limits on how financial data can be shared and processed.

> "If there is any type of breach or incident in which anyone realizes that you accidentally provided numbers that you should have not provided to an AI, […] if you provide any type of information about earnings or whatever from, even the company or an employee, you are the one, that is, getting fired for starters, and second of all, getting a huge fine on GDPR and secrecy agreements." (SE4)

Another, more subtle challenge that emerged from the findings is the risk of using AI uncritically, particularly when it comes to algorithmic bias. While discussions about AI adoption often emphasize gains in efficiency and accuracy, HR2 highlighted an important concern that is frequently overlooked in professional practice:

> "AI is also biased. So believing that this is like, some sort of objective way of getting data, or to the bottom of things, or truth is just, I think a bit silly, because it is taught on human output. And yeah, most of the things that you're like, feeding into it are also by a certain group of people of a certain age, race, economic background, things like that. So for sure, there are so many cases of AI also like, messing things up." (HR2)

This concern finds limited theoretical grounding in the existing accounting literature, where discussions of AI risk tend to focus on accuracy, data security, and legal compliance (Abukhader, 2020; Bachi et al., 2025) rather than on the built-in biases that shape how these systems actually produce knowledge. The findings suggest that a more critical, philosophically grounded understanding of AI literacy is starting to emerge in practice. This goes beyond simply knowing how to use AI, and includes being aware that outputs are shaped by the data and perspectives built into the training process. While this way of thinking is becoming relevant for practitioners, it is not yet formally reflected in existing competency frameworks.

This observation adds an important critical perspective to the findings as it suggests that the competencies required of accounting professionals go beyond simply knowing how to use the tools. Professionals also need the ability to question and critically evaluate AI-generated outputs. Not only to determine whether the numbers are correct, but also to assess whether the reasoning behind them is sound and free from bias. From a competency-based perspective, this points to a form of epistemological awareness that existing competency frameworks have not yet fully articulated, but which the present findings suggest is becoming increasingly relevant in practice.

Not all contextual factors, however, operate as barriers. The findings also point to organizational culture as a meaningful enabler of effective AI adoption. A notable finding is the significant variation in how organizations oversee AI usage, going from comprehensive formal policies to entirely informal arrangements. Several organizations reported having no formal AI policy at all: “This is really something where you hit us in the middle of our hearts because there is no policy. And this is definitely something which we need to discuss” (SE2). Where policies do exist, they tend to focus primarily on data protection rather than positive guidance on integration. This policy gap is itself a barrier given that without clear frameworks, professionals must make individual judgment calls about what is permissible, which creates uncertainty and constrains adoption.

On the other hand, where leadership actively normalizes and encourages the use of AI tools, rather than treating their use as a shortcut or a cause for suspicion, professionals are better positioned to integrate said tools meaningfully into their work.

> “I know that there’s like this wave of shameness on, ‘did I do something with AI?’ But at least in the company, we encourage it, like, did you pass it through ChatGPT already, is it bulletproof, […] use it as a first pass and then complement it with your knowledge.” (SE3)

This approach of viewing AI as a complement to professional judgment rather than a replacement for it, reflects a constructive way for organizations to approach technological change. It also reinforces a central theme running through the findings: the most effective use of AI in accounting is neither blind adoption nor complete resistance, but a deliberate and thoughtful approach that keeps human expertise and professional judgment at the center.

The contrast between organizations with enabling cultures and those characterized by policy gaps and unclear expectations is consistent with the boundary work responses through which professionals navigate digitalization tensions (Wanderley & Horton, 2026), Where organizational culture resolves these tensions in favor of engagement and experimentation, professionals are better equipped to develop the competencies the labor market increasingly demands.

From a competency-based perspective, this cultural stance plays an important role because it shapes the environment in which professionals can develop and apply the digital and analytical skills that are increasingly valued in the labor market. From a task-based

perspective, it determines whether AI-driven changes in how work is allocated lead to meaningful changes in professional roles or remain largely unrealized. In this sense, the organizational context does more than simply surround the adoption of AI, it fundamentally influences whether and how that adoption takes place.

5. Discussion of findings

The previous chapter presented the empirical findings of this study across three thematic dimensions, grounding each in the expectations set by the existing literature and documenting where the data confirmed, complicated, or extended those expectations. This chapter takes those findings further, engaging with them analytically and theoretically to draw out their broader significance. The discussion is organized around the three research questions before concluding with a dedicated examination of the study's most critical and unexpected findings, together with their implications for theory and practice.

5.1. The selective and cautious integration of AI in accounting practice

The findings relating to how organizations and professionals integrate AI into their processes (RQ1) present a more restrained picture than the dominant narrative surrounding AI and automation often suggests. The task-based perspective correctly predicts that routine, codifiable tasks will be the first to be automated. In accordance with the literature (Andreassen, 2020; Autor et al., 2003; Bhimani & Willcocks, 2014; van Slooten et al., 2024), the data shows that tasks such as reconciliation, invoice processing, data extraction, and standardized reporting are among the most visibly affected. These findings therefore provide strong support for one of the central assumptions of the theory: that automation initially targets routine tasks before extending to more complex forms of work (Andreassen, 2020; Granlund, 2011; Zhao & Wong, 2024).

However, the findings also complicate this picture in two important ways. First, the degree of AI adoption is far more uneven across organizations than theoretical models suggest. As SE2 noted, what is often described as AI adoption in practice frequently reflects basic digitalization, like replacing paper-based processes with digital workflows, rather than the implementation of genuinely intelligent automation. This observation aligns with the findings that most companies remain reluctant to adopt modern IT due to cost and competing priorities (Granlund, 2011), but also extends it by suggesting that the gap between digitally advanced and digitally lagging organizations is wider and more consequential than the literature typically acknowledges. For researchers working with task-based models, this points to the importance of considering organizational differences as a key factor shaping how technological change influences the redistribution and redesign of tasks.

Second, and more significantly, the shift toward advisory and strategic roles (Botes & Sharma, 2017; Elawadly, 2025; Howieson, 2003; Mukherjee et al., 2025; Wanderley & Horton, 2026) is confirmed by the findings, but they also show that this transition is neither automatic nor universal. Instead, it depends heavily on organizational conditions, particularly whether employees have the time, resources, and cultural support needed to learn, experiment, and adapt to new ways of working. When these conditions are lacking, the task transformation often associated with AI adoption fails to materialize. This finding carries important practical implications, rather than being an inevitable result of introducing AI, the move toward advisory and strategic work appears to be an organizational outcome that must be actively supported and developed through deliberate investment and change management.

Perhaps the most analytically significant finding to emerge from RQ1 is what this study highlights as a trust gap: the persistent distance between what AI is technically capable of and what professionals are willing to delegate to it. Importantly, this gap does not appear to stem from a lack of understanding or resistance to change. Rather, it reflects a careful and professionally informed judgment about where AI-generated outputs are reliable enough to support decision-making and where they are not. Professionals draw the boundary consistently around tasks that carry legal, regulatory, or reputational consequences, and they do so not because AI cannot technically perform these tasks, but because the responsibility for outcomes cannot be transferred to a machine. In this context, SE1's observation is particularly revealing: the irreplaceable value of the human professional lies not in cognitive superiority over AI, but in the willingness and obligation to accept accountability for the final outcome.

This finding extends the existing literature on automation limits in a theoretically important direction. Previous research has largely explained these limits in terms of task complexity and cognitive requirements (Abdallah et al., 2023; Abukhader, 2020; Albuquerque & Gomes dos Santos, 2026), however, the present data suggests that accountability and liability may be equally important, yet relatively overlooked, factors in determining where automation ends and human involvement remains essential. This distinction matters for how organizations think about AI deployment: reducing the cognitive workload associated with accounting tasks may increase efficiency, but it is unlikely to lead to full automation if the accountability structure of the profession continues to demand human sign-off.

5.2. The reconfiguration of accounting competencies

The findings relating to which competencies are expected from accounting professionals (RQ2) confirm the broad trajectory anticipated by the competency-based literature while also revealing several aspects that existing frameworks do not fully address. Overall, the results confirm that the role of the accountant is evolving beyond traditional technical tasks and increasingly requires a broader set of skills (Acemoglu & Restrepo, 2019; Elawadly, 2026; Hassall et al., 2005; Mukherjee et al., 2025; van Slooten et al., 2024). At the same time, the findings suggest that current competency models may not entirely capture the realities professionals face in AI-enabled work environments. As a result, the study both reinforces established expectations regarding competency development and highlights emerging dimensions that deserve greater attention in future research and professional training frameworks.

The confirmation of soft skills as the dominant priority across the interview sample is consistent with previous findings in the accounting education literature (Arquero Montaño et al., 2001; Hassall et al., 2005; Mandilas et al., 2014). What the present data adds, however, is an important qualification to this finding: the relationship between soft and technical skills is not one of competition, but of interdependence. As FA3's noted, the two must work hand in hand, a pattern that appears across all three stakeholder groups. This suggests that effective performance in modern accounting roles depends not on choosing between technical and interpersonal competencies, but on integrating both. Consequently, the long-standing debate over whether soft skills or technical skills should receive greater emphasis may be losing its relevance. The findings indicate that, in practice, the distinction between these categories is becoming increasingly blurred, as professionals are expected to combine technical knowledge with communication, collaboration, and critical judgment in their daily work.

This dissolution is perhaps most clearly illustrated by SE6's observation that conversational and communication capabilities are becoming technological skills in the context of digitalization. The ability to formulate precise, structured prompts that generate reliable and contextually appropriate AI outputs, for example, is simultaneously an act of communication and an act of technical skill. This is a genuinely novel finding that existing competency frameworks, including the seven-competency model proposed by Mukherjee et al. (2025), have not yet articulated. It suggests that future competency models may need to move beyond

the traditional distinction between technical and soft skills and instead adopt more integrated understandings of professional competence in digital work environments.

The finding that continuous learning (n=11) and curiosity (n=7) rank the highest when professionals were asked about long-term relevance rather than day-to-day skills is particularly significant. It provides strong empirical support for van der Heijde and van der Heijden's (2006) conceptualization of employability as a dynamic and developable capacity, and for DeFillippi and Arthur's (1994) know-why dimension, the motivational and identity-based component of career competence. The interviews suggest that in environments shaped by technological change, lasting professional relevance depends less on expertise in any single tool or technology and more on a willingness to continually learn, adapt, and engage with new developments. In other words, the capacity to evolve may be more valuable than any specific technical competency. This finding carries important implications for accounting education. If curiosity and continuous learning are among the strongest predictors of long-term employability, educational programs should place greater emphasis on fostering these mindsets alongside the development of technical knowledge. Preparing students for the future may therefore require not only teaching what they need to know today, but also equipping them with the motivation and adaptability needed to keep learning throughout their careers.

The data also reveals what might be described as a threshold competency dynamic for digital skills. Although digital competency was recognized as important by almost all interviewees (18 out of 20), it was formally listed as a requirement by only a minority of recruiters. This discrepancy between acknowledged importance and formal requirement suggests that digital competency has entered a transitional phase, it has become widely expected by employers, yet it has not been fully embedded into formal recruitment and selection criteria. For candidates who lack it, this creates an invisible barrier to entry, one that operates through implicit signals in how they communicate and engage rather than through explicit qualification requirements. This finding extends the mismatch identified in the literature (Arquero Montaño et al., 2001; Jackling & De Lange, 2009; Mandilas et al., 2014), suggesting that the gap between employer expectations and formal criteria has not only persisted but may be widening, as emerging competency demands develop more quickly than recruitment frameworks and job specifications can be updated to reflect them.

5.3. The role of organizational conditions in AI adoption

The findings relating to how organizations navigate technological implementations, skill gaps, and managerial expectations (RQ3) support existing literature that identifies technical, behavioral, and governance-related barriers to technological change (Abdallah et al., 2023; Andreassen, 2020; Granlund, 2011). At the same time, the study provides a more detailed understanding of how these challenges are experienced and managed in practice. While previous research has often discussed such barriers at a conceptual level, the findings offer empirical insight into the organizational conditions that shape implementation outcomes. In doing so, they not only reinforce established explanations but also add depth and nuance to our understanding of how organizations respond to the opportunities and challenges associated with technological change.

The barriers identified (system interoperability, time investment, user resistance, data privacy concerns, and the absence of formal governance frameworks) are not independent phenomena. Rather, the findings suggest that these barriers interact and reinforce one another, creating obstacles that are often more significant collectively than individually. For example, organizations with poorly integrated systems may struggle to realize the efficiency benefits promised by AI. Similarly, employees who lack time to learn and experiment with new technologies are unlikely to develop the skills needed to use AI effectively. In the absence of clear organizational policies and governance structures, uncertainty around acceptable use can further discourage adoption, even among professionals who are otherwise willing to engage with the technology. Taken together, these interconnected barriers help explain why the practical impact of AI often falls short of its theoretical potential. The findings therefore suggest that the gap between what AI could achieve in accounting and what it currently delivers is driven less by technological limitations, and more by organizational conditions that shape implementation and use.

The finding that several organizations have no formal AI policy at all is particularly striking in the context of a profession that operates under strict regulatory and legal obligations. The absence of governance frameworks does not mean AI is not being used, it means it is being used inconsistently, with individuals making their own assessments of what is acceptable and appropriate. This creates both compliance and competency risk, as professionals who lack guidance cannot develop systematic approaches to AI integration. The governance gap identified in this study also highlights an area that has received limited attention in the

existing literature, which tends to assume that governance frameworks either exist or are being developed (Elawadly, 2026). The present findings suggest that this assumption may not reflect organizational reality. For many organizations, formal governance frameworks remain absent, leaving employees to navigate the opportunities and risks of AI with limited institutional support.

The variation in organizational response to skill gaps is also analytically significant. SE4's observation, that digital competencies are easier to teach than compliance and regulatory expertise, challenges the common assumption that digital literacy represents the primary obstacle to technological adoption (Bachi et al., 2025; Elawadly, 2026; Granlund). Instead, the findings suggest a different organizational priority: rather than viewing investments in technical training and domain-specific knowledge as competing objectives, organizations may benefit from pursuing both simultaneously, recognizing that digital skills can often be acquired more quickly than the deep professional expertise required in accounting and compliance work. This shifts attention away from whether employees can learn new technologies and toward how organizations can combine technological capability with strong domain knowledge. The findings also point to more nuanced approaches to skill development than those typically emphasized in the training literature, as they suggest that effective organizational responses to skill gaps may depend not only on formal training programs but also on creating environments that support experimentation, learning, and continuous development. Existing research has largely focused on training as the primary mechanism for competency development, whereas the present findings highlight the importance of learning cultures that encourage employees to build confidence and capability through experience.

The findings also reinforce the importance of organizational culture as a key enabler of technological adoption and competency development (Zhao & Wong, 2024). A clear contrast emerged between organizations where AI use is openly encouraged and normalized, as described by SE3, and those where its use remains uncertain and informal. This difference appears to have important consequences for how professionals engage with new technologies and develop relevant skills. This pattern aligns closely with is described as boundary work responses to digitalization tensions (Wanderley & Horton, 2026), organizations that resolve these tensions in favor of engagement and experimentation create conditions in which professionals can develop the competencies the labor market demands, while those that do not, risk creating a gap between ambition and capability.

5.4. Critical and unexpected findings

Having discussed the findings in relation to each research question, this subchapter draws together the most critical and unexpected contributions of the study. Those findings that most significantly challenge, extend, or move beyond existing theoretical frameworks and therefore constitute the study's primary contribution to knowledge.

The trust gap as a structural feature of AI integration. The most analytically significant finding of this study is the identification of the trust gap as a persistent and structurally grounded feature of AI adoption in accounting. The existing literature tends to portray professional caution toward AI as a temporary consequence of limited familiarity or insufficient competencies, but the findings suggest that this caution is deliberate and professionally grounded. The trust gap is maintained deliberately and professionally, not reluctantly or ignorantly. Professionals draw the boundary where they do because the institutional accountability structure of the profession demands it: where liability cannot be transferred, human judgment cannot be displaced. This is not a limitation of current AI technology that future models will overcome, but it is a feature of the legal and regulatory environment in which accounting operates. Organizational strategies should therefore focus on understanding and managing this boundary rather than assuming it will disappear as technology advances.

Liability as an undertheorized boundary of automation. Closely related to the trust gap is the finding that liability, rather than task complexity or cognitive demand, is the primary for the boundary between human and automated work being enforced in accounting practice. SE1's formulation that the irreplaceable value of the human professional lies in being the person liable for the end result represents a contribution to the task-based literature that has not previously been articulated in this way. The task-based perspective explains which tasks are automated in terms of their cognitive and procedural characteristics. The present findings suggest that institutional accountability should be added to this framework as an explanatory variable, one that operates independently of task complexity and may be more resistant to technological change. Professionals may be willing to use AI to support decision-making but they remain responsible for the final outcome, this indicates that the boundaries of automation are influenced not only by what technology can do, but also by who is ultimately accountable for the results.

The lack of formal AI governance frameworks. The finding that several organizations across the interview sample, including some with relatively advanced levels of digitalization, operate without any formal AI policy is both unexpected and practically significant. In a profession characterized by strict regulatory requirements and high standards of accountability, the absence of governance frameworks creates uncertainty around acceptable AI use and exposes organizations to potential compliance risks. This finding suggests that the governance dimension of AI adoption in accounting has been significantly underresearched and that the development of profession-specific AI governance frameworks is an urgent practical priority.

Communication as a technological skill. One of the most novel findings is that communication skills are increasingly functioning as technological skills in digital environments. The ability to formulate clear and effective prompts requires both technical understanding and communication competence, as highlighted by SE6, and this challenges the long-standing binary distinction between technical and soft skills that has been foundational to accounting competency frameworks. It also suggests that future competency models should adopt more integrated conceptions of professional capability that reflect the realities of working with technical systems. From an educational perspective, prompt literacy should be recognized and developed as a core professional competency, and not treated as a supplementary digital skill.

The dissolution of the soft versus technical skills binary. In a similar way to communication starting to be considered a technological skill, the present findings suggest that the traditional distinction between soft and technical skills is becoming increasingly difficult to sustain in practice. Across all stakeholder groups, professionals do not experience the two categories as competing, but instead experience them as interdependent and mutually reinforcing. They increasingly rely on technical expertise, communication skills, critical thinking, and digital competencies simultaneously. As AI becomes more integrated into accounting work, competency frameworks will need to move beyond the soft versus technical skills debate and instead recognize the interconnected and hybrid nature of professional capability.

Continuous learning and curiosity as the most durable professional assets. The finding that continuous learning and curiosity top the employability rankings in terms of remaining professionally relevant (not domain knowledge, not digital skills, not technical

expertise) is both confirming and extending. While this supports existing employability theories with empirical evidence drawn from practitioners, it also extends those predictions by grounding them in a specific professional context at a specific moment of technological impact, demonstrating that the disposition to learn is not merely a general employability asset but a profession-specific survival strategy in a period of rapid and ongoing change. That long-term professional relevance depends less on mastery of specific tools and more on the ability and willingness to adapt to new developments. For accounting education, this highlights the importance of cultivating learning mindsets and adaptability alongside technical knowledge, and to recognize that the most future-proof preparation for accounting careers may be less about what students know and more about how they approach what they don’t yet know.

6. Conclusion

The purpose of this study was to examine how artificial intelligence and digital transformation are reshaping the employability of the accounting profession, with particular focus on how organizations integrate emerging technologies into their processes, which competencies are expected from accounting professionals in the contemporary labor market, and how organizational context shapes both the adoption of technology and the development of the skills required to work alongside it. Drawing on a task-based and competency-based theoretical framework, and grounded in twenty semi-structured interviews with financial accounting professionals, hiring and recruiting managers, and senior executives, the study offers a multi-actor, empirically rich account of a profession in transition.

The findings indicate that AI is actively being integrated into accounting workflows, but in a way that is more selective and cautious than the broader discourse around automation might suggest. Consistent with the task-based perspective (Autor et al., 2003), the technologies most readily adopted are those capable of handling routine, repetitive, and codifiable tasks such as document processing, data extraction, reconciliation, and standardized reporting. In this sense, AI is functioning primarily as a tool for lower-order task automation, freeing professionals to redirect their time toward higher-value analytical and advisory responsibilities. The shift is real, but it is not complete. The findings show that professionals are intentionally drawing a line between the tasks they are comfortable handing over to AI and the ones they still choose to do themselves. That boundary is drawn largely by trust, or rather, by its absence. Across the interview sample, a consistent pattern emerged in which AI is used for administrative and preparatory tasks, but professionals remain reluctant to rely on it for activities that carry legal, regulatory, or reputational weight. As long as AI outputs require human verification before they can be acted upon, the technology functions as a support instrument rather than a decision-making agent.

This trust gap has significant implications for how the competency profile of the accounting professional is evolving. The findings, analyzed through the competency-based perspective (van der Heijde & van der Heijden, 2006), suggest that the profession is not moving away from technical expertise, but layering new expectations on top of it. Domain knowledge remains a necessary foundation, where professionals must understand what they are producing in order to evaluate whether AI outputs are correct, but it is no longer sufficient on its own. Digital adaptability, critical evaluation of automated outputs, and effective

communication across functions are emerging as equally important dimensions of professional competence. The relationship between technical and interpersonal skills, long debated in the accounting education literature (Arquero Montaño et al., 2001; Hassall et al., 2005; Mandilas et al., 2014), is not being resolved in favor of one or the other: rather, the findings suggest that both must coexist and reinforce one another within a layered competency model suited to the demands of AI-integrated work environments.

Organizational context plays a decisive role in determining whether this competency development can take place at all. The study identifies a range of barriers like system interoperability challenges, the time cost of learning curves, user resistance, and the risk of algorithmic bias, that can prevent even well-intentioned adoption efforts from succeeding. At the same time, where organizational culture actively normalizes AI use and positions it as a complement to rather than a replacement for professional judgment, professionals are better equipped to develop the skills and confidence needed to integrate these tools meaningfully into their practice. The pace and quality of AI adoption in accounting is therefore not simply a function of technology availability, but it is shaped by managerial expectations, team dynamics, and the degree to which organizations invest in creating the conditions for sustainable change.

6.1. Contribution

This thesis contributes to both academic research and professional practice. The present results add empirical, interview-based insights to the literature on digitalization and accounting skills, by clarifying how digital transformation reshapes the role and identity of accounting professionals. By providing access to rich, context-specific perspectives that cannot be adequately captured through numerical data or computational models, the interviews in this study allow participants to articulate emerging skill needs, shifting professional expectations, and real-world challenges associated with digital technologies in the workplace. As a result, the study uncovers new themes, tacit knowledge, and nuanced insights about employability that would otherwise remain invisible in quantitative approaches. The value of the study lies in its ability to explore complex human, organizational, and cultural dimensions of accounting work in digital times.

From an academic perspective, the study contributes empirical, practitioner-grounded evidence to a literature that has largely addressed these questions through theoretical or educational lenses. It confirms several existing findings, notably the continued primacy of soft skills and the task-substitution effects of automation, while also surfacing new dimensions, including the trust gap as a structural feature of AI integration and the emerging importance of critical AI literacy as a professional competency. It enriches the literature on accounting employability by providing empirical insights into how digital transformation affects skill requirements beyond purely technical competencies. By adopting a multi-actor perspective, the study addresses calls for more practice-oriented and stakeholder-inclusive research in accounting and management studies.

From a practical perspective, the findings are relevant for accounting professionals seeking to maintain or enhance their employability in a rapidly changing environment. Furthermore, the results may inform educational institutions, professional bodies, and organizations in designing training programs, curricula, and human resource strategies that better reflect contemporary labor market demands. While accounting education has been slow to integrate digital and AI-related competencies as explicit learning objectives (Botes & Sharma, 2017), the present findings suggest that these are no longer future considerations, they are current professional realities.

6.2. Limitations and future research

Several limitations should be acknowledged. First, the sample size is relatively small and based on purposive rather than random sampling. While this is appropriate for a qualitative inquiry, it means that the findings are not statistically generalizable to the entire accounting profession or to all organizational contexts. Instead, the contribution of the study lies in generating in-depth, context-sensitive insights into how relevant actors understand technological change.

Second, the study relies on interview-based accounts and therefore captures perceptions, interpretations, and self-reported experiences rather than direct observation of workplace behavior. Participants may emphasize some developments more strongly than others, and their views may be shaped by their organizational position, prior experiences, or expectations about the future. Nevertheless, because the research question is explicitly concerned with

perceived changes in work and competencies, interview data remain highly appropriate for the purposes of the study.

Third, the topic itself is dynamic. AI tools, digital infrastructures, and employer expectations are evolving rapidly, which means that the study captures perceptions at a particular point in time. Future developments may alter the patterns described by participants.

These limitations are inherent to qualitative, exploratory research on dynamic phenomena, and do not diminish the analytical value of the findings as a grounded account of how relevant actors currently interpret and navigate technological change in accounting.

Future research could build on these findings by following professionals over time to see how expectations around key competencies change as AI tools improve and trust in them grows. Comparing results across countries and regulatory environments would also help explain how institutional differences influence the way AI is adopted. As organizations gain more experience with AI and the technology becomes more capable, the line between tasks that professionals trust to automation and those they prefer to handle themselves will likely continue to move. As that happens, the skills and competencies expected of accounting professionals will keep evolving as well.

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Appendix A

Interview Guide

Subject	Theory	Question
All	Introduction	Present the topic and research question of the thesis
		Ask for consent to record the interview and let the participant be aware that the interview is anonymous
		I will ask open-ended questions, so please elaborate your answers as much as possible
		Do you have any questions before we start? What questions do you have?
	Background information interviewee and firm	Name
		Age
		How would you describe your organization? In terms of activity, size and structure
		How would you describe the digitalization level of the company? Low/Medium/High
		What position do you hold in the organization?
		How long have you had this position?
Accounting Professionals		Walk me through a typical day/week. What are your main tasks?
All	Task-based perspective	How is your accounting function/department changing due to digitalization and AI?
		What has changed most in your daily tasks over the last years due to digital tools or AI?
		Which tasks feel more automated now? Which still require the most human judgment?
	Competency-based perspective	How would you describe your current skills in terms of AI, what would you like to develop further?
		In what ways can mastering AI tools help employees work more efficiently or advance in their careers?
	Task-based perspective	Which processes have been prioritized for automation or improvement in the company, and why?
		What accounting tasks are being reduced/automated, and what tasks are growing in importance?
		How do you think AI tools help YOU make work more efficient?
		Please describe a recent situation in which technology (automation/AI) helped you perform a task faster or better
		Which tools do you use regularly? (e.g. ERP, BI, RPA, GenAI, etc.)
		Where do you still rely on manual work (Excel, manual checks) and why?
	Competency-based perspective	What skills are now essential for someone entering accounting that weren't as important before? Which skills have become less important?
		What technical, analytical, and digital skills are, in your opinion, expected from accounting professionals?
		How important are soft competencies (communication, interpersonal skills) compared to technical skills now?
		Where do you see the biggest skill gaps in the accounting team or among peers?
		How are these gaps being addressed (training, hiring, outsourcing, tools, process redesign)?
		If you had to rank the top 5 competencies for being employable as an accountant today, what are they and why?
		What advice would you give to an accountant to stay employable?
		Do employers explicitly ask for AI/automation experience? If yes, what do they mean by it?

Subject	Theory	Question
All	Task-based perspective	What prevents people from adopting AI tools more deeply?
		What kinds of risks or challenges do you associate with the increasing use of AI in the accounting field?
		What challenges have you faced implementing new technologies in your organization?
		What policies or controls exist around AI use in accounting? What about expectations?
		How is ‘digital competency’ being evaluated in hiring or performance reviews?
Senior Executives / Hiring Managers	Competency-based perspective	When you screen candidates, what competencies are ‘must-haves’ today?
		What technical/digital tools are most frequently requested in job descriptions?
		How do you assess digital and analytical skills in practice?
All	Closing and acknowledgements	Thank you for taking the time to participate in my study
		If you're interested I'm happy to share the results once finished
		Is there anything else you would like to add before we conclude? If yes, what?

Appendix B

Expected competencies from accountants	●	★	↗	FA1	FA2	FA3	FA4	FA5	FA6	FA7	FA8	FA9	FA10	HR1	HR2	HR3	HR4	SE1	SE2	SE3	SE4	SE5	SE6
Able to learn new programs fast	7	2	2		●↗				●↗				●	●		●★	●	●★					
Accountability	3	3	0	●★																	●★	●★	
Accounting knowledge	14	9	4	●★↗	●★	●★	●			●	●★↗		●★	●★↗		●	●	●★	●★↗	●★		●	
(Accounting) Software proficiency	12	5	3	●★	●★	●★↗	●↗		●	●	●★↗			●	●		●			●		●★	
Accounting standards (IFRS; UGB; GAAP)	7	3	3			●						●★↗	●	●↗		●★		●★			●↗		
Adaptability	11	6	4	●	●★	●★↗		●★↗	●★↗		●★	●★	●↗	●	●			●					
AI proficiency	8	3	5	●↗				●★	●↗		●			●★	●↗		●★↗			●↗			
Analytical thinking	9	5	5		●↗	●★↗		●★			●★	●		●↗	●★↗		●↗		●★				
Attention to detail	8	6	2				●★		●★				●★		●			●★↗			●★	●↗	●★
Basics of accounting	6	6	1	●★			●★			●★		●★	●★↗		●★								
Communication	13	11	5	●★	●★↗	●★↗		●★↗			●	●★		●★	●★↗	●★			●★	●★	●		●★↗
Curiosity	3	3	0										●★								●★		●★
Data literacy/analytics	4	2	2			●↗								●★		●				●★↗			
Digital competency (+ Excel)	18	9	4		●↗	●★	●↗	●★		●★	●★	●	●★↗	●	●↗	●★	●★	●	●	●★	●	●★	●
Economics knowledge	2	1	0	●										●★									
Industry experience	4	1	0											●	●	●	●★						
Language skills	4	0	0		●				●							●						●	
Numeracy	4	3	3									●↗	●★					●★↗		●★↗			
Organization skills	5	5	0				●★		●★										●★		●★	●★	
People skills	2	0	1			●↗								●									
Personality / Cultural fit	6	2	2				●			●★		●↗			●↗	●	●★						
Precision	6	5	1						●★					●↗					●★		●★	●★	●★
Problem solving	7	4	1		●★			●★↗										●	●	●	●★		●★
Regulations and law knowledge	11	5	2	●	●★									●	●★↗	●★	●★	●	●★	●	●↗	●	
Reliability	3	3	0				●★													●★		●★	
Risk assessment	2	1	0			●														●★			
Soft skills (general)	13	7	2	●★	●★				●★	●↗	●		●★	●	●↗		●★	●		●★		●★	●
Teamwork	5	3	0	●★	●★						●		●★	●									
Time management	3	2	0	●★			●★		●														
Willing/eager to learn	6	5	1				●★					●↗			●★			●★	●★		●★		
Work experience	6	3	2							●★	●★↗		●	●↗		●	●★						
Works well under pressure	2	1	1											●↗							●★		

Note: ● = competency mentioned; ★ = listed among the most important competencies; ↗ = listed as skill growing in importance in digital times

Appendix C

Full answer per participant
If you had to rank the top 5 competencies for being employable as an accountant today, what are they and why?
FA1: "Top five competencies which you need. So for me, the top competence, I would say, is definitely able to use the **accounting tools**. Can I say it like this? I'm not sure if there is one word for it in English, how to say it. It goes hand by hand with the second, where you actually need the **knowledge of the accounting**, or at least a **basic knowledge** of how it works. And then it goes down with the **soft skills** as the **communication**, as **time management** and **efficiency**. Then, of course, you have these others, but this one, I think, is really the most important, for me. […] **Accountability** or maybe, no, let's change it, let's put the **teamwork** because you need to work in a team, so teamwork."
FA2: "So first of all, of course **communication** and **soft skills**. I think that is of essence for everybody anywhere, to be able to work with other colleagues, other departments, being able to adapt to their way of communication for example, or be **patient** or **persevering**, like reminding them to answer, so that is, of course, like one skill. The second would be, I would say for sure, like **knowing the laws**, **knowing the regulatories**, knowing how things legally work, how long, specific deduction times are, so I would say the legal skills, you have to know that to be able to put it in the, so in the right order that the finance does not, I don't know, sue you or your client or your company or whatever, because that is like of essence, we have legal requirements and those have to be met and for that you have to study and learn. The third one is for sure being **able to problem solve**, like I already mentioned, so even if you don't know how to do something, you should at least know how to find out how to solve it. Like if you know, 'okay, I have this task at hand, but I'm missing a piece, where can I get this, should I ask ChatGPT, should I google it, should I look in the documents, should I ask the colleague', so that is like the skill of wanting and being able to find out how to solve things, I call it, and that is of essence. Fourth the skill is for sure like the technical skills, like **how to use the programs**, how to use SAP, BMD, etcetera, like all of those programs that you have in accounting, because they are like the tools that you have to use, and it's also like of essence because you store your invoices there. And the fifth one… That's a good one, I would probably also say, **soft skills again**. So patience, soft skills, being able to communicate with people, ask them things, because that is like also of essence, you're gathering information. You need to know what was purchased, for what use case, and how long is it gonna last, or how long you have to deduct it, etcetera, so those things. But I think mainly if you know the laws and you have, so I would say three things are like the most important, it would be soft skills, as communication and being able to get around other people, like get around other people and to deal with them. Second is the knowledge of the regulatories and the laws. And the third one would be problem solving ability. So, I think these three are of essence to do everything else, like if you have that, then you can do like anything. You can always learn, like, our whole life is learning."

If you had to rank the top 5 competencies for being employable as an accountant today, what are they and why?
FA3: "Definitely a strong technological **accounting foundation**, because it is at the root of everything we do. Lots of **analytical and critical thinking** obviously, to just go through the reports and see what needs to be seen. Yeah, I mean the **digital proficiency**, the **ERP proficiency** is definitely prevalent as I mentioned. **Adaptability** to change, and just very good **communication skills**."
FA4: "I'm gonna go with **organization skills** or **time management** definitely is very important. Like I've already elaborated just for, that you know when the deadlines are and then you can stick to it and you don't get any problems with any official authorities. So I think that's really important. Then, like I said, also pay **attention to detail**, the second point, like I've already said, if one number is wrong, it can mess up everything. And also be **reliable** and **trustworthy**. I think that's also really important because you can't just, like the information that you're given is sensible or not sensible, but sensitive. And yeah, I think it's also about trust in that regard. And then like I've already said, you have to be **willing to learn**, because especially now with AI everything is changing. So even if the company is not using it at the moment or if they're doing something different or maybe they're using it, I think it's all gonna change in one way. So that's definitely an important skill to not be too set in your ways and be like, 'no, we've always done this so I'm going to do this and not change that'. And… […] a technical skill? Okay. Well, I mean, I think it's good if you know, like I've said, it's all about learning, but I also think it is good to **know some basics**. Like it definitely helps, it just makes it easier. It's not a requirement necessarily, but I mean, if you get a position and even if you don't start the job right away, you should definitely read, so the basics, what is what, and what the different VAT types are, so, just so you don't get everything wrong."
FA5: "So I think **analytical thinking**, because it's for interacting data and making informed decisions, **communicating skills** which are the key for the collaboration and client interactions which I have. **Problem solving**, to handle the complex and non-automated issues… that was three. […] **Adaptability**, to keep up with technology changes and **digital proficiency**, like **AI tools**, it's essential for the automated environments."
FA6: "**Adaptability**, **precise**, **fast**, **organized**, very much **detail oriented**, and I would say on a fifth, **soft skills**. Even though the accounting is an analytical field by itself, it still needs soft skills in order for you to […] kind of coexist and to have a really, really kind of a good, I would say, an ongoing personal relationship also with the other departments as well."
FA7: "First of all, for me personally, I don't know if the rest of the company is thinking the same, but for me, it's still **personality**, because we are working together, so we're still human beings, we are not computers, we are working together. If it doesn't match, it's hard to work together. Yeah, digital skills, **digital competency** is not still, it is getting more and more important. Yeah, I can't tell you five, sorry. […] Maybe the… **Experience**, makes it easier if you hire somebody who has worked in accounting for some years. It's easier to work with, because he's not a beginner, makes it easier to work together, because you don't have to explain everything. But because, we are all using different tools, but if you know one, you know the other as well. Yeah, […] the **basics behind** are always the same. Somebody is making reporting, some company is making reporting every month, and the others every three months, and the others once a year, but the process is every time the same."

If you had to rank the top 5 competencies for being employable as an accountant today, what are they and why?
FA8: "I would say **accounting knowledge**, **analytical thinking**, **ERP proficiency**, **Excel skills**, and **adaptability**, I would say."
FA9: "Okay so, I would say on the first place it's, **communication**, communication with people, with the related field, because I have to report everything to my *Chef* [boss] and we have to be in constant exchange, and not only with him but also to the accountancy firm where I have to send the invoices at the end of the month, so yeah, that's probably the most important. On the second place, I would put the **understanding of how things work** or, so yeah, the numbers, and the incoming invoices, outgoing invoices, stuff like that. To be honest, I think what you mentioned with the **UGB** is also really important, […] I would put it on three, maybe. On the fourth, I would say it's maybe the **adaptation** to digitalization. And on the last place… I mean, in my case, it's probably, the relationship and communication with the directors, yeah."
FA10: The technical **accounting know-how**, so, you still have to know what you're doing, you have to **understand the basics**, how the statements are interacting and how they're working together. And, I still think it's good to be **detail oriented**, to like working with **numbers**. Being open to use technology, being **curious** for technology because things are changing quickly and you need to stay up to date and it's expected to improve, because that's what's needed to stay competitive, there's a lot of competition out there. I think that was four. […] And, I mean, ah! The **social competencies**. That's a good one, being a **team player**, because there's a lot of very complex topics out there that need to be solved and that most likely you cannot solve them alone."
HR1: "So I would say **communication** relationship building is also very essential for building trust, yeah, with your colleagues and your stakeholders. **Data analytical skills** also to, yeah, check what you're doing and so on. Well, digital **AI literacy** is also very nice to have, of course. It's, again, nowadays we already have, I would say maybe two, three years in our life where we already experienced AI and coming in the whole new system, so if you have that, that's also really nice. Yeah, **business and market understanding** maybe as well, but I'm not sure about the markets, if that's relevant, maybe then the business understanding. Yeah, and maybe the first, like the last one, yeah, **proficiency in accounting** is pretty much important."
HR2: "Are **communication skills** a competence? [I: Yeah.] So let's go for that. Then, I guess some sort of **research and analysis**, because I'm sure nobody can know everything, especially like laws and legislations, but knowing where to look for information. […] Then I guess just like the **basics of accounting**, how to handle invoices, what does the day-to-day job need to entail, but not, yeah, I don't know, I feel like it must be different from senior, what you're expecting to what, yeah. And I have three. **Tax laws**, I guess, which relatively to an extent and… […] **Eager to learn**, sure. Yeah. Or like eager to grow into this role, whatever it would be, but I guess just knowing the ins and outs from studying, plus being a good communicator, plus knowing where to look for info and who to ask, can get you a long way ahead."

If you had to rank the top 5 competencies for being employable as an accountant today, what are they and why?
HR3: "Like, in Austria you should definitely have worked with the **UGB**. Then most probably **Excel skills**, decent ones, not just being able to open the program. Also good **communication skills**, because also with presenting data and so on, you need to make sure to, being a good communicator. I need to find two more. Still, yeah, most probably kind of, having **no fear of digitalization**, if that's a skill, because I think, especially in accounting, also, as we have, for example here, the Finway and so on, there are so many tools which can make your life so much easier than still 20 years ago, most probably, where you were keeping all receipts and tracking them. And most probably there are still so many accountants out there that still do it like this, so I wouldn't employ that one. I mean, the **legal aspects** are important, but we already covered that with the UGB. I don't know if there is… […] Kind of know how stuff in Austria works and what you should keep an eye on."
HR4: "I think the first one is relevant **work experience**, so working as an accountant probably would be helpful if it's even the **same industry**, so I think, or same size of companies, so I think if I would work for, you know, hire for a startup I would want to look for accountants who had kind of has that accounting experience within a startup, so I would say that's the biggest one. Then the second one is, I would say probably also, doesn't directly have to be university, but some kind of degree or, yeah, background to know actually these are the **laws for accounting** for whatever the company is like, working in, so I would say that is like the second one. Then the third one I would say is systems, **tech skills**, if people use **AI**, I think that would be number three because it really saves a lot of time and onboardings, I think that is really helpful as well. And then I think the fourth one would be **soft skills** and how does it relate to **company culture**, to our values, to our mission, what is the motivation of the candidate, why do they want to join. And then the fifth one is I think, just like the, all of the administrative stuff right, so is the compensation relevant, is the time frame relevant and stuff like that. So I think, yeah, these are probably the five different ones."
SE1: "The five top competencies to be employable in the accounting world… I think you need an **eye for detail**. It ties into what I said before, like, especially if you rely on AI, you need to be able to spot its errors, that's important. You need to be **able to pick up new things**, that's valuable no matter what job you do or where you go, and I would assume the same applies to accounting. I do think it's important to have a good intuition on **accounting principles**. I mean, I don't use them, but I know how I can book something, but I guess that's like obviously something you need to know if you're an accountant. […] I think you need to like **numbers**. I've never been in accounting, but I imagine you look at a lot of, you know, you look at a lot of numbers. So that needs to be something you, you like."
SE2: "First one, common sense and sense, **analytical eye** for plausibility. Second one, understanding the, or having a good **understanding of potential risks in accounting**. So in accounting, I think you need to be very **accurate**, of course, but you of course also need to understand where most of the things can go wrong, and having there a good common sense, I would say. Third one is to never stay, be stale or never stick with what you know and don't look into new regulations, so constantly also be **eager to research** and kind of understand if what you are doing makes sense and is still the right thing to do, rather than doing it because it was always like that. Number four is maybe this is even earlier, so maybe the priority, I wouldn't switch again, but I think clear **communication** also with not only the team, but tax advisors and other consultants and externals, because this is something which is definitely sometimes a challenge to really kind of understand what they wanna tell someone. And the fifth one is definitely a **good prioritization**."

If you had to rank the top 5 competencies for being employable as an accountant today, what are they and why?
SE3: "Top five. Okay. First, I would say that **accounting based knowledge** is definitely a must, that would be number one, without that it's very hard to bring people up to speed. I would say second then, **data analysis**. No, first data management, now that we are able to have our data ready to analyze, then data analysis. And as a third one, data related, I would say data visualization because getting the right data, it's only half of the process, then we need to tell a story with that data. And I think, yeah, the other one would be like the **soft skills** of **communicating**, communicating accordingly to the data. And maybe, I don't know if I'm like in the fifth or sixth, but trying as much as you can to data driven decision making. It's not always possible, but always like a good thing to aspire to."
SE4: "Number one, 100% **attention to detail**, like I said before, you need to be able to identify mistakes. Number two, **resourcefulness**, so, being able to bring alternatives to the things that cannot be done sometimes. I don't know, I think I am sounding very sketchy, but it does happen like that, you know, you talk to the local accountants and they say, because we are all global, global accountant, global wherever, and if you talk to the local ones, they are like, 'no no no this cannot be done, it cannot be done', and the person that will stay in the position is the person that says, 'I did my research and I found out that this deadline can be extended because of this and that and that, and if we enter, I don't know, we submit a document saying this, then we can pay this tax, actually, this way lower', you know, the resourcefulness is very important. Do you say it like that? Yeah, it's very important, to save costs and avoid fines basically. And then I would say, as I said, **curiosity** to learn and to find, because… anything can be taught, so what you need to, want to learn. So curiosity and **willing to learn** is very important. When someone is like, 'yeah, I don't have a job and blah blah blah, and no one wants to hire me because I don't know anything blah blah blah, I am a new, fresh graduate' and whatever. If you show that you want to learn, I think that is a very, very important thing, one of these willing to learn and curiosity. Then I would say **organized**, very organized, if you come to an organization and the organization is a disaster, which normally is the case, and your natural response is to say, 'I don't know what to do here', then where are you going to go? So saying, 'okay, I'm going to build this system, I'm going to start this organization system and I'm going to do these processes and blah blah blah', and you build those processes for the organization and the other people that is going to come after you to do accounting, that is very important. So organizational skills. And **being able to focus** a lot because there's a lot of things that can happen. There's a lot of factors that can change one specific number, one specific thing, and it's a very high responsibility job. So you also need to be able to **work under pressure**, sadly, because I don't like the term work under pressure because no one should work under pressure, but it is an important job. So maybe **take it seriously**, would be."
SE5: "**Computer work**. I mean, in classic accounting, you need the skills for the classic **accounting systems** like BMD in Austria, I think this is of course obvious, or SAP or whatever. So in general, you have to have a knowledge of the key market software solutions for that. I'm not talking about Word and Office, I mean, this is like, sorry, that's, yeah **Excel**, yeah. And, I mean, **soft skills**, soft competence is really being, to be able to structure yourself and the work, so being like a **structured** person. And *Gewissenhaft* [**diligence**], yeah, so like, that you really, it is, every little thing is super important for you. So every, doesn't matter if it's like two euros or 200 euros, it's like this kind of **responsibility** for every single step for your work, as a soft competence."

If you had to rank the top 5 competencies for being employable as an accountant today, what are they and why?
SE6: "You have to be **diligent**. Because, you know, in accounting, it's important that things add up, that's why we need diligence. Second, **clarity**. If you're not capable of clarity, then how do you want to have your accounting in order? Third, supreme **communication** style, because you have to digest a lot of complexity in terms of numbers, and then translate that into simple messages that decision makers understand and can build decisions on. So that is a very complex communication demand, so to say, very often overlooked and underrepresented. And then there's something which might surprise you, but I believe that **curiosity** is something that I would look for. Because normally you would say accounting is boring because it doesn't change much, but at the current time that we live in, I think there is a huge opportunity for a lot of changes that can be big productivity leverages, so right now I would look for a person who loves to be an accountant, but at the same time is curious. I think that was number four. […] And if I would think about a fifth grade or quality, then, you know, I would also love to see **creativity**. Also not massively expected from an accountant if you go for the cliche but, you know, an accountant can be something like an exploration drone, they see things first and if they are creative and can identify pattern, and based on that pattern recognition can make up their own thoughts and translate that into a directional messaging towards decision makers, then this can be extremely beneficial to navigate the organization in the right way."