

AI in Indonesian Accounting Practices: Readiness, Ethical Challenges, and Financial Reporting Quality

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Abstract: *This study evaluates Indonesian accounting institutions' readiness for AI adoption, identifies key ethical issues, and assesses AI's impact on reporting quality. Employing a mixed-methods approach, the study gathered quantitative data via a survey of 120 professional accountants and financial managers, alongside qualitative insights from in-depth interviews with 10 key informants across academia, practice, and regulatory bodies. Data were processed using descriptive statistics and inductive thematic analysis. Findings reveal a moderate level of institutional readiness. While technological infrastructure and managerial support are strong, significant weaknesses exist in internal policy formulation and digital ethics training. Major ethical challenges include system accountability, algorithmic bias, and process transparency. Regarding reporting quality, AI enhances information relevance, reliability, and timeliness, though understandability remains reliant on human interpretation.*

Abstrak : *Studi ini mengevaluasi kesiapan lembaga akuntansi Indonesia untuk mengadopsi AI, mengidentifikasi isu-isu etika utama, dan menilai dampak AI terhadap kualitas pelaporan. Dengan menggunakan pendekatan metode campuran, studi ini mengumpulkan data kuantitatif melalui survei terhadap 120 akuntan profesional dan manajer keuangan, bersamaan dengan wawasan kualitatif dari wawancara mendalam dengan 10 informan kunci di berbagai bidang, termasuk akademisi, praktisi, dan badan pengatur. Data diproses menggunakan statistik deskriptif dan analisis tematik induktif. Temuan menunjukkan tingkat kesiapan institusional yang moderat. Meskipun infrastruktur teknologi dan dukungan manajerial kuat, kelemahan signifikan ada dalam perumusan kebijakan internal dan pelatihan etika digital. Tantangan etika utama meliputi akuntabilitas sistem, bias algoritmik, dan transparansi proses. Mengenai kualitas pelaporan, AI meningkatkan relevansi, keandalan, dan ketepatan waktu informasi, meskipun pemahaman tetap bergantung pada interpretasi manusia.*

Keywords : *Artificial Intelligence, Accounting Practice, Professional Ethics, Institutional Readiness, Financial Reporting*

INTRODUCTION

The rapid acceleration of digital transformation over the past decade has significantly reshaped the landscape of the accounting profession worldwide. One of the most prominent advancements is the integration of Artificial Intelligence (AI) into accounting practices, enabling automation in auditing, anomaly detection, risk assessment, and financial reporting. AI driven accounting systems promise increased efficiency, accuracy, and responsiveness to real time data, marking a major shift from traditional manual practices to intelligent, algorithm supported decision making.

In Indonesia, however, the integration of AI in accounting is still in its early stages and faces numerous structural, institutional, and ethical challenges. Many accounting organizations and firms lack

the technological infrastructure and human capital readiness necessary to implement AI effectively. Furthermore, the absence of a regulatory framework or explicit ethical guidelines concerning AI application in accounting practices has raised serious concerns. These include issues of accountability, data privacy, algorithmic transparency, and the erosion of professional judgment core values in the accounting profession.

Recent studies have highlighted the limited maturity of AI adoption in the Indonesian accounting context. For instance, (Königstorfer & Thalmann, 2020) observed that the use of AI remains largely experimental, focusing primarily on backend functions such as data processing and record keeping, with minimal influence on strategic financial decision making. Similarly, (Ivchik, 2024) found that although many accounting professionals express optimism regarding AI's potential, practical limitations particularly technological barriers and a lack of ethical training continue to hinder full-scale adoption. Both studies converge on the notion that AI has yet to deliver measurable improvements in transparency or the quality of financial disclosures.

The relationship between AI implementation and the quality of financial reporting has also been discussed in earlier research. (Holzinger et al., 2024) emphasized that reporting quality is highly contingent upon the relevance, timeliness, and accuracy of financial information attributes that could be enhanced with AI, but only under competent human oversight. (Martinez et al., 2024) further argued that while integrated digital systems can improve consistency and traceability in financial statements, they do not automatically ensure integrity without strong ethical foundations and user expertise.

Taken together, these five studies underscore a critical point the successful integration of AI in accounting is not merely a matter of adopting new technology. Instead, it hinges on organizational preparedness, ethical governance, and the ability to preserve high quality financial reporting standards. In other words, AI alone cannot guarantee better reporting unless supported by a framework that combines technological proficiency with ethical accountability.

Several recent investigations directly examining AI integration into organizational operations offer further insights. (Soori et al., 2024) concluded that AI significantly enhances operational efficiency in the financial sector but may distort decision making if not accompanied by robust internal controls. (Mwachikoka, 2024; Smith & Lamprecht, 2024) observed that insufficient training and over reliance on automation often diminish the value of financial reports, especially when users fail to verify AI generated outputs through professional reasoning.

Addressing these multifaceted challenges requires both technical and theoretical solutions. Technology Readiness Theory (McNamara et al., 2024) provides a useful framework to assess individual and organizational preparedness to embrace new technologies, emphasizing factors such as optimism, innovativeness, discomfort, and insecurity. In parallel, the Professional Ethics Framework

promoted by the International Federation of Accountants (Huda, 2019) stresses the essential role of integrity, objectivity, competence, and due care in maintaining ethical behavior when applying emerging technologies. The integration of these theories suggests a strategic pathway to building a resilient and ethically grounded AI based accounting environment. Based on this background, the objectives of this study are as follows:

1. To evaluate the readiness of accounting institutions in Indonesia to integrate Artificial Intelligence into their practices.
2. To identify ethical challenges emerging from the application of AI in accounting.
3. To assess the impact of AI integration on the quality of financial reporting.

Employing a mixed methods approach that combines quantitative surveys and qualitative interviews, this study seeks to provide a comprehensive evaluation of Indonesia's preparedness for AI adoption in accounting and its implications for the integrity and reliability of financial information.

Artificial Intelligence (AI) has revolutionized how organizations process information, make decisions, and deliver value, particularly in the accounting domain. AI enables accounting professionals to automate routine tasks, analyze large volumes of financial data, and enhance accuracy in real time reporting. As suggested by (Calado & Veloso, 2025), AI is not only a tool for efficiency but a catalyst for reconfiguring knowledge work, including auditing, forecasting, and fraud detection. Within the Indonesian context, the adoption of AI in accounting remains fragmented, with varying degrees of preparedness across firms and public institutions. The Technology Readiness Index (TRI) model developed by (Jöhnk et al., 2021) provides a theoretical basis to assess the readiness of individuals and institutions in adopting emerging technologies. This framework identifies optimism, innovativeness, discomfort, and insecurity as dimensions that influence technological adoption factors that are increasingly relevant in evaluating the integration of AI into accounting practices.

In tandem with readiness, ethical implications of AI integration have garnered growing academic attention. AI systems inherently operate on algorithms that may lack transparency, challenging traditional ethical principles in accounting such as integrity, objectivity, and professional competence. The ethical framework set forth by the International Federation of Accountants (Murikah et al., 2024) serves as a benchmark in this regard, emphasizing the importance of human judgment in maintaining public trust and the quality of financial disclosures. However, reliance on AI without sufficient oversight raises questions of accountability, particularly in areas requiring value based estimations and subjective assessments. As noted by (Wirtz et al., 2022), AI can introduce systemic biases and unforeseen risks if not embedded within an ethical governance framework, thus potentially compromising the reliability and trustworthiness of financial statements.

The quality of financial reporting itself has long been established as a cornerstone of financial transparency, investor confidence, and regulatory compliance. (Antwi et al., 2024; Shaban & Omoush, 2025) argue that high quality financial reports must be relevant, faithful in representation, timely, and verifiable dimensions that AI can theoretically improve by enhancing speed and precision. However, the dependence on algorithmic processing may dilute professional skepticism, leading to mechanical reporting that overlooks contextual or judgment based nuances. As financial decision making becomes increasingly data driven, there is a risk that AI could shift the focus from principled interpretation to computational output, unless properly balanced by human oversight.

Empirical evidence in recent years has shown that the integration of AI into accounting is both promising and problematic. (Rajagukguk & Harnovinsah, 2024) conducted a study on Indonesian accounting firms and found that while AI improves operational efficiency, it does not inherently improve decision quality unless accompanied by ethical training and robust internal controls. Their findings support the notion that technology alone is insufficient to guarantee reporting excellence; instead, institutions must develop comprehensive strategies that integrate technical, human, and ethical dimensions into their accounting systems.

Based on these perspectives, the theoretical framework of this study positions the integration of AI in Indonesian accounting practice as a dynamic intersection between institutional readiness, ethical responsibility, and the pursuit of high quality financial reporting. The core assumption is that the effectiveness of AI in improving reporting outcomes is mediated by both the technological maturity of accounting institutions and their adherence to professional ethical standards. This framework suggests that AI will only strengthen accounting practice and reporting quality when deployed in organizations that are both technologically equipped and ethically grounded.

METHOD

This study employs a mixed methods approach using an explanatory sequential design, which begins with the collection and analysis of quantitative data, followed by a qualitative phase to explore and enrich the initial findings. The research is descriptive explanatory in nature, aiming to comprehensively assess the readiness of accounting institutions in Indonesia to adopt artificial intelligence, identify emerging ethical challenges during its integration, and evaluate its impact on the quality of financial reporting. In the quantitative phase, the instrument used is a closed-ended questionnaire with a five point Likert scale. The questionnaire includes indicators related to technological readiness, the use of automation systems in accounting processes, and perceptions regarding the accuracy and transparency of technology based financial reporting. The survey was distributed to 120 respondents comprising professional accountants, auditors, and financial practitioners

across various sectors in Indonesia. Data collection was conducted online through digital survey platforms, with respondents selected based on their work experience and direct involvement in technology supported financial reporting activities.

For the qualitative phase, data were collected through in depth interviews with ten key informants who hold strategic positions in the fields of accounting and technology. These included academics, leaders of financial institutions, and regulators. Interviews were conducted using a semi structured guide designed to explore the informants' perspectives on ethical issues, institutional preparedness, and the perceived effects of technological integration on financial reporting. All interviews were carried out virtually, recorded with the participants' consent, and transcribed verbatim for analysis. Quantitative data were analyzed using descriptive statistics and simple linear regression to examine the relationship between readiness variables and financial reporting quality. Meanwhile, qualitative data were analyzed thematically through open coding, categorization, and interpretation of emerging patterns and meanings. The results of both phases were integrated during the interpretation stage to produce a holistic and triangulated understanding of how institutional readiness, ethical concerns, and AI integration influence financial reporting practices in Indonesia. This mixed methods approach was chosen to ensure that the research findings reflect not only statistical trends but also contextual depth, practical insights, and the nuanced values that shape professional accounting behavior.

RESULTS AND DISCUSSION

This study generated findings from a mixed methods approach: quantitative data collected through a survey of 120 accounting professionals, and qualitative insights gathered through in depth interviews with 10 key informants comprising academics, practitioners, and regulators. The results are organized into three primary areas of focus: institutional readiness for AI adoption, ethical challenges in AI driven accounting practices, and the impact of AI on the quality of financial reporting.

Institutional Readiness for AI Adoption in Accounting

Survey results revealed that Indonesian accounting institutions demonstrated a moderate to high level of readiness in adopting artificial intelligence. Five main indicators were used to assess institutional preparedness, as presented in the table below:

Table 1. Institutional Readiness for AI Adoption in Accounting

Readiness Indicator	Average Score (1–5)
Availability of Technological Infrastructure	3.8
Staff Competency in Technology	3.5
Top Management Support	3.9

Readiness Indicator	Average Score (1–5)
Internal Policies on AI	3.2
Integration Readiness with Accounting Systems	3.6

Source : Data processing

The results indicate that accounting institutions demonstrate a relatively strong level of preparedness in terms of infrastructure and managerial support. However, the lowest score was observed in the area of internal policies related to AI (3.2), suggesting the absence of a formal framework and clear governance for AI implementation. Human resource competencies are also not yet fully optimal, although they show a promising trend. These findings highlight the need for continuous training and the development of explicit technology related policies.

Interviews revealed a gap between technical readiness and institutional governance. Several practitioners stated that AI is mostly used for simple tasks such as data entry and report templating. Broader applications such as decision support remain limited. One regulator emphasized that there are no specific standards or formal regulations addressing the use of AI in accounting, creating a regulatory vacuum.

Ethical Challenges in AI Based Accounting Practices

The study also explored ethical concerns arising from the integration of AI into accounting. Survey respondents were asked to evaluate five major ethical aspects.

Table 2. Ethical Perceptions Regarding AI Use in Accounting

Ethical Aspect	Average Score (1–5)
Concerns over AI Accountability	4.1
Risk of Algorithmic Bias	3.9
Dependence on Automation	4.0
Transparency of AI Processes	3.4
Trust in AI Generated Outcomes	3.7

Source : Data processing

High scores on accountability concerns (4.1) and overreliance on automation (4.0) suggest that respondents are wary of diminishing human oversight. Transparency scored the lowest (3.4), reflecting limited understanding of how AI systems operate and make decisions, which could undermine user confidence.

Most academic and regulatory informants identified accountability as the main issue, especially when AI systems generate errors. One respondent noted, “When AI misclassifies a transaction or suggests incorrect entries, it’s unclear who is responsible the user or the system?” Several also raised

concerns about the diminishing role of professional judgment, with newer accountants becoming overly reliant on automated outputs.

Impact of AI on Financial Reporting Quality

To assess the impact of AI on financial reporting, the study used five core dimensions of reporting quality. The results are summarized in the table below:

Table 3. Impact of AI on Financial Reporting Quality

Reporting Quality Dimension	Average Score (1–5)
Relevance of Information	4.2
Reliability of Reporting	4.0
Timeliness of Reports	4.1
Comparability of Reports	3.9
Understandability of Reports	3.8

Source : Data processing

AI was perceived to improve relevance, reliability, and timeliness in financial reporting. However, understandability scored lower, suggesting that while AI enhances speed and accuracy, the outputs may still require human interpretation, especially for non-technical stakeholders. Practitioners confirmed that AI contributes to consistency and efficiency in reporting. Nonetheless, two senior informants emphasized that human judgment remains essential particularly for estimating values or interpreting complex economic transactions. One participant aptly stated, “AI gives you the numbers, but not the story. That’s still our job.”

Integrated findings from both quantitative and qualitative data indicate that Indonesian accounting institutions are moderately prepared to adopt AI, particularly in terms of infrastructure and management support. However, significant gaps remain in internal policies, ethical literacy, and regulatory frameworks. While AI positively impacts key dimensions of financial reporting quality namely relevance, reliability, and timeliness concerns persist regarding accountability, transparency, and the erosion of professional judgment. To address these challenges, the integration of AI must be supported by strong regulatory oversight, targeted ethics training, and the continuous strengthening of human-technology collaboration to ensure that reporting quality is maintained and improved in the digital era.

The findings indicate that Indonesian accounting institutions exhibit moderate readiness for AI adoption, particularly in infrastructure and managerial support, yet lag in establishing internal policies and consistently training staff. This mirrors (Arisandi et al., 2022) who observed a similar gap between technical capability and formal governance in Indonesia’s accounting sector. Mirroring global trends, (Wadipalapa et al., 2024) reported that while organizations prioritize AI investment, only a minority

implement comprehensive governance frameworks, reinforcing the need for stronger policy and oversight mechanisms in Indonesia.

Ethical concerns especially regarding accountability, algorithmic bias, automation dependency, and transparency emerged prominently. These align with (Pasewark, 2021), who warn that AI's "black box" nature heightens risks unless underpinned by robust safeguards. (De Silva et al., 2025) similarly highlights that ethical governance, digital literacy, and regulatory control are essential when integrating AI into accounting practice. Globally, ACCA's framework underscores comparable concerns, advocating ethical AI frameworks that align with professional values, further emphasizing the universality of these challenges and the timeliness of our findings.

In terms of reporting quality, AI improves relevance, reliability, and timeliness, yet challenges remain in understandability. These results concur with findings from S&P and KPMG, which show that AI enhances accuracy but often fails to deliver interpretive insights. Scientific evidence from (Samiolo et al., 2024) confirms that AI fosters faster, more accurate reporting, yet can erode human skepticism and contextual analysis, consistent with our qualitative insights emphasizing the ongoing need for professional judgment.

Multiple studies reinforce these conclusions. (Langer et al., 2024; Simkute et al., 2025) emphasize that without human oversight, efficiency gains from AI are undermined, supporting our respondents' insistence on human supervision. (Qader & Cek, 2024) found similar patterns in their blockchain AI study, noting operational gains require human interpretation to preserve reporting quality. (Ajiga, 2021; Pavlovic et al., 2024) provide empirical evidence on improved reporting accuracy with AI, but highlight the necessity of managerial integration and professional judgment to realize these benefits.

Finally, PwC and Deloitte report that AI enhances fraud detection and audit quality, which corresponds to our informants' views on anomaly detection using AI. Yet, they echo concerns about transparency and skill gaps in interpreting algorithmic outcomes challenges that our research also observed.

Novelty of this study lies in its integrated mixed-methods analysis within the Indonesian context, systematically linking institutional readiness, ethical considerations, and reporting quality. It extends current research by offering direct local evidence, highlighting the urgency of bridging technical, ethical, and human factors. Implications of this research are threefold. First, policymakers must develop comprehensive AI governance frameworks, clarify accountability, and enforce professional training. Second, institutions should invest in ethics education and human-machine collaboration protocols. Third, educators should enhance AI literacy within accounting curricula to prepare future professionals.

Future studies might examine AI adoption longitudinally, assess AI maturity in small-medium offices, or test governance framework implementation. A comparative study with ASEAN peers would also reveal regional best practices and tailored strategies.

CONCLUSION

The integration of artificial intelligence (AI) into accounting practices in Indonesia has shown promising yet uneven progress. Institutional readiness is relatively strong in terms of technological infrastructure and executive support, but remains limited in the development of internal policies and in upskilling human resources to match AI advancements. The use of AI in accounting also raises significant ethical concerns. Issues such as system accountability, potential algorithmic bias, and the lack of transparency in AI processes emerge as critical challenges that are yet to be fully addressed by organizations and professionals. Overreliance on automation poses additional risks by diminishing the critical evaluative role of accountants in ensuring the integrity and interpretive depth of financial reports. AI has positively impacted the quality of financial reporting, particularly in enhancing the relevance, timeliness, and reliability of information. However, understandability remains a challenge, especially for non technical stakeholders. This highlights the ongoing need for human involvement to contextualize and clarify the insights generated by automated systems. Overall, AI implementation in accounting cannot replace professional judgment; rather, it necessitates a synergy between technological capabilities and ethical, human centered competencies. The success of AI integration depends heavily on the reinforcement of internal governance, the development of digital ethics policies, and the readiness of individuals to adapt to evolving roles in the age of technological transformation.

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