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## Master in Business Administration (MBA)

Postgraduate Dissertation

# AI in accounting practice: empirical research in the Greek business environment.

Eleni Despoina Kourti

Supervisor: Leonidas Doukakis

Patras, Greece, April, 2026

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# AI in accounting practice: empirical research in the Greek business environment.

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*Θερμά ευχαριστώ στην οικογένειά μου και στον εργοδότη μου, για την υποστήριξή τους, όλα αυτά τα έτη…*

# Abstract

**Purpose:** This study investigates the evolving role of human-AI collaboration in accounting practices within the Greek business environment. Its primary scope is to explore how AI technologies are integrated into accounting processes, by outlining relevant research gaps, trends and public opinion regarding the benefits, challenges and future opportunities of a human-AI sympraxis status quo.

**Design/methodology/approach:** The research adopts a mixed-methods approach, combining Systematic Literature Review (SLR) and bibliometric methods with a quantitative survey. Bibliometric analysis results are depicted using VOSviewer and Biblioshiny Software. Quantitative data were collected from questionnaires addressed to workforce in the Greek private sector, analyzed and descriptively presented using SPSS. At last, a CB-SEM was performed to validate the constructed model.

**Findings:** The findings of the review support the emerging trend of increasing research interest in human-AI collaboration in accounting at a global level. In particular, through the empirical part of the present research, a neutral to positive attitude towards human-AI co-working in accounting in the Greek business contexts is confirmed. Finally, our research hypothesis that high AI-Augmented Trust, strong Governance and enhanced Reskilling are positively related to Decision-Making Oversight is verified.

**Limitations:** Our study is solely Scopus-relied and focused on private sector, without considering the public one. Also, we have deliberately excluded analyzing any possible effects of demographic elements in our structural model.

**Practical implications:** Our study does not only contribute to the enrichment of global bibliography, but also broadens theoretical intellectual horizons with professional extensions, raising fruitful reflection regarding the combination of the human factor and technological achievements. It provides the impetus for building applicable educational proposals for the workforce in the business environment, helping practitioners and organizations ameliorate Human Resource Management and accountants' working culture. As well, it supports the restructuring of university accounting education by integrating human-AI collaboration applied materials, emphasizing in parallel the need for accelerating the corresponding adaptation of Greek accounting standards.

**Social implications:** Our findings could introduce changing suggestions, so that not only human resources accept the introduction of AI technologies, but also professional experience be utilized to optimize technological applications, offering a prosperous social positive externality. Nevertheless, we have to highlight the lack of (Greek) ERPs, specially designed for human-AI co-working conditions.

**Originality/value:** Combining a multitude of research methodologies and adopting a multi-tier approach, out study provides a robust base for the documentation of our conclusions and according to the known literature gap, it is the first to be conducted in the Greek business contexts on this scale, following this specific methodology.

**Keywords:** Artificial Intelligence (AI), Human-AI collaboration, Accounting, SLR, Bibliometric, Quantitative Research.

# Περίληψη

**Σκοπός**: Η παρούσα μελέτη διερευνά τον εξελισσόμενο ρόλο της συνεργασίας ανθρωπίνου παράγοντα και Τεχνητής Νοημοσύνης (AI - TN) στη λογιστική πρακτική στο ελληνικό επιχειρησιακό περιβάλλον. Κύριο στόχο της συνιστά η διερεύνηση του τρόπου με τον οποίο οι τεχνολογίες AI - TN ενσωματώνονται στις λογιστικές διαδικασίες, σκιαγραφώντας σχετικά ερευνητικά κενά και τάσεις, αποτυπώνοντας την κοινή γνώμη σχετικά με τα οφέλη, τις προκλήσεις και τις μελλοντικές ευκαιρίες ενός status quo σύμπραξης ανθρώπου - AI (TN).

**Σχεδιασμός/μεθοδολογία/προσέγγιση:** Η έρευνα υιοθετεί μια προσέγγιση μικτών μεθόδων, συνδυάζοντας Συστηματική Ανασκόπηση Βιβλιογραφίας (SLR) και βιβλιομετρικές μεθόδους, με την ποσοτική έρευνα. Τα αποτελέσματα της βιβλιομετρικής ανάλυσης απεικονίζονται χρησιμοποιώντας τα λογισμικά VOSviewer και Biblioshiny. Τα ποσοτικά δεδομένα έχουν συλλεχθεί από ερωτηματολόγια που απευθύνονταν σε εργατικό δυναμικό στον ελληνικό ιδιωτικό τομέα, αναλύθηκαν και παρουσιάζονται περιγραφικά χρησιμοποιώντας το SPSS. Τέλος, πραγματοποιήθηκε CB-SEM για την επικύρωση του κατασκευασμένου μοντέλου.

**Ευρήματα:** Τα ευρήματα της ανασκόπησης υποστηρίζουν την αναδυόμενη τάση αυξανόμενου ερευνητικού ενδιαφέροντος για τη συνεργασία ανθρωπίνου παράγοντα – AI (TN) στη λογιστική σε παγκόσμιο επίπεδο. Συγκεκριμένα, μέσω του εμπειρικού μέρους της παρούσας έρευνας, επιβεβαιώνεται μια ουδέτερη έως θετική στάση απέναντι στη σύμπραξη ανθρώπου – AI (TN) στη λογιστική στα ελληνικά επιχειρησιακά πλαίσια. Τέλος, επιβεβαιώνεται η ερευνητική μας υπόθεση ότι η υψηλή εμπιστοσύνη στην επαυξημένη TN, η ισχυρή διακυβέρνηση και η ενίσχυση της επανεκπαίδευσης σχετίζονται θετικά με την εποπτική δυνατότητα κατά τη λήψη αποφάσεων.

**Περιορισμοί:** Η μελέτη μας έχει βασιστεί αποκλειστικά στη βάση δεδομένων Scopus και επικεντρώνεται στον ιδιωτικό τομέα, χωρίς να λαμβάνει υπόψιν το δημόσιο. Επίσης, έχουμε σκόπιμα αποκλείσει την ανάλυση τυχόν πιθανών επιδράσεων δημογραφικών στοιχείων στο δομικό μας μοντέλο.

**Πρακτική συνεισφορά:** Η μελέτη μας δε συμβάλλει μόνο στον εμπλουτισμό της παγκόσμιας βιβλιογραφίας, αλλά διευρύνει και τους θεωρητικούς πνευματικούς ορίζοντες με επαγγελματικές προεκτάσεις, εγείροντας γόνιμο προβληματισμό σχετικά με το συνδυασμό του ανθρώπινου παράγοντα και των τεχνολογικών επιτευγμάτων. Παρέχει το έναυσμα για τη διαμόρφωση εφαρμόσιμων εκπαιδευτικών προτάσεων για το εργατικό δυναμικό στο επιχειρησιακό περιβάλλον, βοηθώντας επαγγελματίες και επιχειρήσεις να βελτιώσουν την εργασιακή κουλτούρα της Διοίκησης Ανθρώπινου Δυναμικού και των λογιστών. Επιπλέον, υποστηρίζει την αναδιάρθρωση της πανεπιστημιακής λογιστικής εκπαίδευσης ενσωματώνοντας εφαρμοσμένο υλικό σύμπραξης ανθρωπίνου παράγοντα και AI - TN, τονίζοντας παράλληλα την ανάγκη επιτάχυνσης αντίστοιχης προσαρμογής των ελληνικών λογιστικών προτύπων.

**Κοινωνική συνεισφορά:** Τα ευρήματά μας είναι εφικτό να εισάγουν προτάσεις αλλαγών, έτσι ώστε όχι μόνο το ανθρώπινο δυναμικό να αποδεχτεί την εισαγωγή τεχνολογιών AI - TN, αλλά και η επαγγελματική εμπειρία να αξιοποιηθεί προς βελτιστοποίηση των τεχνολογικών εφαρμογών, προσφέροντας μια σημαντική κοινωνική θετική εξωτερικότητα. Μολαταύτα, οφείλουμε να επισημάνουμε την έλλειψη (ελληνικών) ERPs, ειδικά σχεδιασμένων για συνθήκες συνεργασίας ανθρώπινου παράγοντα και AI - TN.

**Πρωτοτυπία/αξία:** Συνδυάζοντας μια πληθώρα ερευνητικών μεθοδολογιών και υιοθετώντας μια πολυεπίπεδη προσέγγιση, η μελέτη μας παρέχει μια ισχυρή βάση για την τεκμηρίωση των συμπερασμάτων μας και σύμφωνα με το γνωστό κενό στη βιβλιογραφία, είναι η πρώτη που διεξάγεται σε ελληνικά επιχειρησιακά πλαίσια σε αυτή την κλίμακα, ακολουθώντας τη συγκεκριμένη μεθοδολογία.

**Λέξεις-κλειδιά:** Τεχνητή Νοημοσύνη (AI - TN), Συνεργασία Ανθρώπου - Τεχνητής Νοημοσύνης (human-AI), Λογιστική, SLR, Βιβλιομετρία, Ποσοτική Έρευνα.

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# List of Abbreviations & Acronyms

1. AI-Augmented Trust (AIAT)
2. Average Variance Extracted (AVE)
3. Business Process De-engineering (BPD)
4. Business Process Reengineering (BRP)
5. Central Limit Theorem (CLT)
6. Comparative Fit Index (CFI)
7. Composite Reliability (CR)
8. Confirmatory Composite Analysis (CCA)
9. Confirmatory Factor Analysis (CFA)
10. Covariance-Based Structural Equation Modeling (CB-SEM)
11. Decison-Making Oversight (DMO)
12. Discriminant Validity (DV)
13. Ethical, Regulatory and Risk Governance (ERRG)
14. Exploratory Factor Analysis (EFA)
15. Heterotrait-Monotrait Ratio (HTMT Ratio)
16. Human Judgement and Decision Authority (HJDA)
17. Human Resource Management (HRM)
18. Information Technology (IT) Systems
19. Large Language Models (LLMs)
20. Machine Learning (ML)
21. Management Accounting (MA)
22. Multiple Correspondence Analysis (MCA)
23. Multiple Linear Regression (MLR)
24. Natural Language Processing (NLP)
25. Preferred Reporting Items for Systematic reviews and Meta-Analyses (PRISMA Research Protocol)
26. Robotic Process Automation (RPA)
27. Root Mean Square Error of Approximation (RMSEA)
28. Skill Transformation and Human Capability Development (STHCD)
29. Standardized Root Mean Squared Residual (SRMR)
30. Structural Equation Modeling (SEM)
31. Systematic Literature Review (SLR)

32. Task Automation and Augmentation (TAA)
33. Trust, Transparency and Explainability (TTE)
34. Tucker-Lewis Index (TLI)
35. Visual Recognition Technology (VRT)
36. Weighted Least Squares Mean and Variance-adjusted (WLSMV)

# 1. Introduction

Indisputably, given the rapid development and dominance of AI, accounting undergoes significant transformations regarding traditional practices. AI advancements improve accuracy and processing through automation, enabling effective auditing, financial forecasting, fraud detection and risk assessment (Omar *et al*., 2025). Nevertheless, the integration of AI in the accounting cycle raises critical moral and practical concerns about the dynamic role of human expertise and the constructive contribution of technological tools (Awwad *et al*., 2024). In the present era of digital innovation, the implementation of AI in the accounting profession utilizing Machine Learning (ML), Natural Language Processing (NLP), Robotic Process Automation (RPA), Large Language Models (LLMs) and Visual Recognition Technology (VRT) could enhance strategic decision-making processes, accountability systems, stakeholder engagement and sustainability in general (Baiod and Hussain, 2024; de Villiers *et al*., 2024; Li *et al*., 2025).

Additionally, human participation is considered paramount for coordination, ensuring trust and credibility (Arkhipova *et al*., 2024; Huong and Dinh, 2025). As AI enables pattern recognition and big data analysis, human judgment is essential to ensure transparency and rational interpretation of results (Bracci, 2023; Roberts *et al*., 2025). The validity and reliability of outputs is intertwined with the ethical use of AI, professionalism and scientific background in order to ensure competent use of information (Lehner *et al*., 2022b).

Acknowledging the research gap in this newly introduced, yet unstudied field, the interest is focused on the fruitful combination of the offered capabilities of AI and the creative ability of the human factor, with the common view placing hybrid collaboration models at the center of examination (Mansour *et al*., 2025; Shazly *et al*., 2025). Key points are considered to be the human-AI cooperation, which does not imply under any circumstances the replacement of the human factor and the acquisition of new skills by human resources (Rossmann *et al*., 2025). Moreover, other matters of concern include the data privacy, the predictable outcome and the stability of algorithms accompanied by the reduction of bias, along with the identification and the filling of knowledge deficiencies (Thottoli *et al*., 2024).

In the light of these proposals and with the scope of delineating human-AI collaboration in accounting practice, we form the following interrelated research questions covering a wider spectrum regarding the growth pattern of human-AI collaboration research in accounting over time:

- What are the key research themes and trends in human-AI applications within accounting (**RQ1**)?
- What are the challenges and gaps in current research (**RQ2**)?

This study's contribution is multileveled: First, it aims to capture the evolution of the thematology and the diffusion of knowledge by analyzing the global discourse. It outlines the research web through descriptive statistics, graphically listing networks based on dominant co-occurrence trends and interconnected terms, constructing an overall functional taxonomy rather than a simple classification (Lodhia *et al*., 2025).

Second, by performing an SLR following PRISMA methodology, the study not only addresses issues of consensus, but also exposes contradictions and skepticism on contested or accepted theories, providing the impetus for broadening application-based intellectual horizons on issues such as automation override, balance of AI power, cognitive off loading and ethical buffering (human as moral agent). Under this inclusive approach, human-AI collaboration is placed in an actively progressive socio-technical system, interpreting the human synergy in terms of partnership, strengthening the in-depth knowledge and improving the quality of bibliometrics employed.

Third, by utilizing Biblioshiny (Aria and Cuccurullo, 2017) and VOSviewer (Van Eck and Waltman, 2010) for the bibliometric analysis of the academic inquiry, the present paper offers a replicable method for mapping the research landscape and the intellectual structure of the field by testing the ability of these instruments to portray the worldwide literature. By bridging empirical findings and conceptual inquiry, our study unites silos of technical AI capabilities and human participation in accounting research. By synthesizing different approaches, from deterministic automation to collaborative intelligence, it underlines the fast-moving nature of AI in accounting. What is more, it provides richer, timely and actionable guidance and prescriptive insights to scholars, practitioners, businesses and society, enabling the holistic understanding of an unfolding roadmap based on "augmented intelligence" narrative regarding human involvement and judgment in the modern accounting era.

Fourth, having conducted a more general screening of the broad subject matter and drawing from the articles we have collected, we have proceeded to construct questionnaires, which depict the views of the participants regarding the use of AI in accounting practice. The analysis results are represented descriptively and comparatively, using statistical methods and programs, such as IBM SPSS 29.0.2 (IBM Corp., 2023; via PS IMAGO PRO 10.0 - published by Predictive Solutions) and R 4.4.3 Studio Software (R Core Team, 2024), constituting the basis for critical analysis and the creation of new future applied proposals, while raising fruitful research reflection.

The remainder of the study is as follows: In the second section, we scrutinize the background by conducting an SLR of previous studies. Then, we describe in detail the methodology, the tools used and the analysis findings. Third section, is dedicated to the formulation of the research tool based on the previous exploratory research findings. Fourth section is devoted to the representation and statistical analysis of the questionnaires' findings, while fifth section consists the discussion part, proposing theoretical and practical implications. Finally, section six consists the culmination of the study, reviewing results and ultimately highlighting possible constraints, laying the foundations for further investigation.

# 2. Literature review

## 2.1 SLR

Inspired from former articles that address human-AI collaboration and the paradigmatic shift in the accounting field (Table I), our study aims to shed light through a time-continuum analysis to transforming classical patterns and influencing, innovating, agile and interconnected prospects (Shehadeh and Hussainey, 2025). Without solely focusing on the reframing accounting profession, our study tries to enclose digitalization benefits under an augmented human-AI aided structure for optimal decision-making (Tani *et al*., 2025).

Unlike previous publications mainly orientated in human administration in intelligent task automation (Kokina *et al*., 2025), process management, self-learning technology monitoring (Subačienė and Tamulevičienė, 2024; in Dyczkowska, 2024) or AI for predictions, anomaly detection and the rationally-choosing accountant supervisor (Lehner *et al*., 2022b; Leitner-Hanetseder *et al*., 2021), our paper tries to

highlight an unexplored and complex domain of changes and challenges brought about by this human-AI convergence at both the micro and macro levels (Bani Kinana and Arabiat, 2025). The depth of this mutual and compounded contribution is captured through an interactive, regulatory-based and fast-processing framework (Yigitbasioglu *et al*., 2023). Additionally, we accentuate the need of encompassing both an analytical mindset and a hybrid skillset, promoting professional growth and emphasizing the adoption of innovative practices for effective strategy implementation (Argento *et al*., 2025).

Moreover, taking into consideration Chaturvedi's *et al*. (2025) human-machine cooperation concerns regarding cognitive biases, managerial expertise, establishment of standards and ethical guidelines to ensure transparency and Fedyk's *et al*. (2022) about consistency, objectivity and trustworthiness, our study brings to the fore a critical spherical analysis of the interrelated terms "human-AI collaboration" and "accounting".

It is worth mentioning at this point that our research has been influentially triggered by Losbichler's and Lehner's (2021) and Azzutti's (2024) studies about assisted, augmented or autonomous human-AI synergy and "human-in" or "human-on-the-loop" mechanisms, as well as by Alghazzawi's (2024) article on technology acceptance model (TAM), competence, organizational readiness, perceived ease of use and usefulness in the accounting functions. Also, having meticulously studied Abdallah's *et al*. (2025) work on technology - organization - environment theory (TOE), which only takes into account the organizational level and even in the community innovation-sharing diffusion theory (DOI), our research adopts an all-embracing approach by simultaneously evaluating literature using a broadly recognized and comprehensive database.

Taking the initiation from Alaskar's *et al*. (2025) study about visual recognition technology (VRT) in auditing according to the unified theory of acceptance and use of technology model (UTAUT) in combination with El Khoury's *et al*. (2024) bibliometric analysis covering a great span of subjects of interest in a "RegTech" context (regulatory and technological), varying from the contribution of augmented intelligence to human-AI collaboration in accounting to human-machine role in metaverse, regarding blockchain, even "whistlebots", researchers underscore the notable role of human factor in the development of powered regulatory systems, the ethical and legal compliance

and the adaptability crisis in an human-machine environment, without creating vulnerabilities (Bamhdi, 2024). Besides, by performing a thematic evolution analysis under the prism of conceptual framing and topic modeling, the study demonstrates a nuanced turn concerning human computer interaction (HCI) in a co-working condition, expanding the future interdisciplinary agenda and proposing practical policy implications (Abbas, 2026; Ho and Vuong, 2025).

**Table I.** Previous literature studies

**Source(s):** Author's own creation

## 2.2 Bibliometric analysis

The bibliometric technique consists a systematic assessment of scientific literature aiming to portray the patterns, impacts and trends concerning a particular field in order to reveal critical perspectives (Passas, 2024). Primarily, the majority of studies applies two insightful bibliometric techniques: performance analysis and science mapping (Benameur *et al.*, 2025; Qayoom and Chisti, 2025). Likewise, the present study adopts the aforementioned techniques to spot trends and future research avenues. We have utilized the "Biblioshiny" tool under the "bibliometrix package" in the "R" programming language and VOSviewer to visually and accurately display nascent topics with statistical completeness, as other open-source software or other tools do not provide the demanded all-inclusive workflow (De Silva *et al.*, 2025).

In addition to the above, performance analysis enables the evaluation of the research and publication performance of various constituents, including most cited topics, journals, authors, their affiliated institutions and countries, depicting at the same time the scholarly production's pace in a particular research domain (Vatis *et al.*, 2025).

Supplementary to the aforementioned, science mapping scrutinizes linkages between research works that outline the structural mapping and the intellectual connections within research domains (Ahmad Jaber and Mohammed Shah, 2024). This method utilizes relational indicators to optically illustrate the spatial associations among several components and their interrelationships (Hikal *et al.*, 2025). As it is obvious, citation, co-citation analysis, co-occurrence and collaboration network consist conclusive techniques for science mapping (Chauhan and Bodla, 2024).

Citation analysis searches references of documents to pinpoint the most impactful ones on the basis of citation frequency by other researchers, exhibiting the influence of publications by reckoning the total citations derived from a defined research discipline (Owusu and Ofori-Owusu, 2024). Thus, co-citation is indicative of a citation's presence in a third document (Mustikarini and Adhariani, 2022). Theme clusters and the intellectual structure of a research field are identified through co-citation analysis, emphasizing the bibliographic connection (Agarwal *et al*., 2025). Besides, co-citation analysis allows the identification of document clusters that share a common theme and highlights the way in which articles in a particular field are cited and co-cited concurrently and gradually, resulting in the cluster analysis map of the discipline (Zhang *et al*., 2020).

What is more, co-occurrence analysis, also known as content analysis, demonstrates a plot of linking keywords in a word-based dataset, explores scholarly articles and spots the most frequent and interrelated variables in global literature by high pointing conceptual or semantic clusters of miscellaneous thematology (Horobet *et al*., 2025; Utami *et al*., 2025).

## 2.3 Data collection methodology

To begin with, the keyword selection was conducted by meticulously examining the search terms used in previous bibliometric studies concerning AI, accounting and the human factor (Crupi *et al*., 2025; Donthu *et al*., 2021; Elnakeeb and Elawadly, 2025; Kureljusic and Karger, 2024). Ensuing this fact, the extraction process was carried out by using the following selected keywords: "artificial intelligence"; "AI"; "machine learning"; "deep learning"; "natural language processing"; "ChatGPT"; "dialogical system"; "conversational system"; "robotic process automation"; "large language model"; "augmented intelligence"; "computer"; "technolog*"; "accounting"; "accountant"; "audit"; "fraud"; "financial reporting" and "internal control" according to literature (Amin *et al*., 2025a; Dissanayake *et al*., 2025; Manogna and Anand, 2024; Rabbani, 2024).

We utilized Scopus as it is considered a reliable database with an ample collection of peer-reviewed scientific articles (Ahmed *et al*., 2022; Belahouaoui and Attak, 2024; Liaras *et al*., 2024; Secinaro *et al*., 2022; Sharma *et al*., 2026). We did not use and other complementary sources, as Web of Science, Google Scholar etc. as many

researchers support the superiority of Scopus for the purposes of the specific study regarding wide coverage and easy retrieval of data, in contrast to the rest literature databases, avoiding at the same time possible overlap of dublicates and enabling both forward and backward citation tracking (AlQudah and Bariviera, 2026; Balstad and Berg, 2020; Chaudhary and Khandelwal, 2024).

During the initial exploratory search on January 30th of 2026 (identification stage), the first general sorting was conducted under the following query, resulting in 287 documents:

TITLE-ABS-KEY("artificial intelligence" OR "AI" OR "machine learning" OR "deep learning" OR "natural language processing" OR "ChatGPT" OR "dialogical system" OR "conversational system" OR "robotic process automation" OR "augmented intelligence" OR "computer" OR "technolog*" AND "human-AI" OR "human-machine" OR "AI-assisted" AND "accounting" OR "accountant" OR "audit" OR "fraud" OR "financial reporting" OR "internal control").

Next, we considered as necessary limiting the results only in the Business, Management and Accounting sector (32 articles acquired), filtering the results by setting the research timespan in the last decade, from 2015 and afterwards, including solely journal articles and excluding books, book chapters, conference papers or reviews etc., limiting the results in only those written in English language. The final research query is presented below, with a final sum of 19 relevant articles appraised:

TITLE-ABS-KEY("artificial intelligence" OR "AI" OR "machine learning" OR "deep learning" OR "natural language processing" OR "ChatGPT" OR "dialogical system" OR "conversational system" OR "robotic process automation" OR "augmented intelligence" OR "computer" OR "technolog*" AND "human-AI" OR "human-machine" OR "AI-assisted" AND "accounting" OR "accountant" OR "audit" OR "fraud" OR "financial reporting" OR "internal control") AND ( LIMIT-TO ( SUBJAREA,"BUSI" ) ) AND ( LIMIT-TO ( DOCTYPE,"ar" ) ) AND ( LIMIT-TO ( LANGUAGE,"English" ) ).

Of them, 2 journal articles were excluded as irrelevant to the study, resulting in a cleared total of 17 journal articles considered for the bibliometric analysis in the eligibility phase and were then included in the study, supporting the limited

development and analysis of the subject of interest and the need for further investigation through our study. Figure 1 displays the data extraction procedure followed.

**Figure 1.** PRISMA Research Protocol

**Source(s)**: Author's own creation

Next, in the eligibility phase, we meticulously filtered keywords and titles to assure their relevance to the field, we checked the data precisely to affirm their accuracy, reliability and representativeness of latest trends and progress in human-AI collaboration within the accounting sector to support adequately a vigorous and shrewd analysis. In the last inclusion stage, the titles, abstracts and full texts were closely screened. Studies were included only if they addressed the principal themes of the review and demonstrated adequate methodological rigor and validity; studies failing to meet these criteria were excluded (Hassan *et al*., 2024; Majid *et al*., 2025).

## 2.4 Findings

By summarizing the data analyzed the following information were acquired: 17 relevant articles were identified in 17 journals during the timespan 2019 - 2025, with an annual growth rate of 30.77%, a document average age of 3.12 and an average of 22 citations per doc. A total of 169 references was identified, with the remaining data

detailed below: 53 authors, 76 author's keywords, 75 keywords plus, 3.18 co-authors per doc (author's collaboration) and 41.18% international co-authorship.

### 2.4.1 Performance analysis

Six classification criteria were utilized for the analysis of performance metrics: publication and citation trends, cited articles, journals, institutions, countries and a word analysis.

#### *2.4.1.1 Publications and citation trend*

Based on the reviewed articles, the analysis presents descriptive data on publication volume, publication year and citation counts per article. An increase in the number of publications is generally expected as scholarly interest in a particular research topic intensifies (Cohen *et al.*, 2026). An upward trend is observed starting with 1 document in the beginning (2019) and reaching 5 in 2025, excluding zero production in 2023. The indicator is continuously growing from 2019, with all of the papers being published in the last five-year period.

What is more, the citation count is able to offer valuable perspectives into an article's relevance within a specific research domain in the given time span. In general, articles with frequent citations are indicative of high-quality content and are typically published in well-regarded journals (Dammak and Bassoumi, 2025). Table II indicates the pick of relevant citations in 2025.

**Table II.** Total citations

*Total citations*

| Year | Mean TC per Art | N | Mean TC per Year | Citable Years |
|---|---|---|---|---|
| 2019 | 26.00 | 1 | 3.25 | 8 |
| 2020 | 4.50 | 2 | 0.64 | 7 |
| 2021 | 51.00 | 1 | 8.50 | 6 |
| 2022 | 64.75 | 4 | 12.95 | 5 |
| 2024 | 7.00 | 4 | 2.33 | 3 |
| 2025 | 0.20 | 5 | 0.10 | 2 |

**Source(s):** Created by author via Biblioshiny

Articles published in 2022 achieved the highest average number of citations, recording a mean of 64.75. In contrast, those published in 2025 received the lowest average, with only 0.20 citations.

Figure 2 illustrates a three-field plot, which visually represents the three primary interconnected elements: the journal publication titles, the list of authors and the associated keywords. More specifically, the gray connecting lines illustrate the relationships among the elements, whereas rectangles of varying sizes represent the relative frequency of each component.

At first, according to the Three-field plot the International Journal of Educational Management seems to be the prominent one, spotlighted by a light red rectangle, indicating it as the leading source of publications on human-AI collaboration in accounting. The second section outlines the contributing authors, with some demonstrating affiliations to the journals discussed in the preceding section., Lehner, O.M. (2022b) and marked with an orange rectangle, Al Najjar, M. (2024) with a slightly lighter one and Gaber Ghanem, M. (2024) with a bright yellow one, are identified as the most prolific authors in publishing articles indexed in Scopus, with each of them having an incoming flow count of 2 and an outgoing one of 3. The third column on the right presents the associated research themes, each linked to authors who are actively contributing to these areas. The image includes 14 keywords for these topics, with “artificial intelligence” and “decision-making” having the greatest number of appearances, visually distinguished by light green rectangles, followed by “ChatGPT”, “accounting”, “AI”, “accounting errors” and “automation”.

**Figure 2.** Three-field plot

**Source(s):** Created by author via Biblioshiny

*2.4.1.2 Most global cited articles*

The impact of a publication is assessed by examining its intellectual connections through citation analysis, which measures scholarly influence based on citation frequency and highlights the most influential works within the field (Müller *et al.*, 2025).

**Table III.** Most global cited articles

**Source(s)**: Author's own creation

The document "Artificial intelligence based decision-making in accounting and auditing: ethical challenges and normative thinking", written by Lehner *et al.* (2022b) and published in the Accounting, Auditing & Accountability Journal has received the most citations (113). After this, the second one is the article "Rethinking technological acceptance in the age of emotional AI: Surveying Gen Z (Zoomer) attitudes toward non-conscious data collection" written by Ho *et al.* (2022), with 77 citations in the Technology in Society Journal. At the bottom of the list, the last two

articles address the issues of decision-making, Management Accounting (MA) support, human-AI interaction, digitalization, Business Process Reengineering (BRP) and De-engineering (BPD), automation in auditing and workforce replacement (Alles, 2020; Tiitola *et al*., 2024).

*2.4.1.3 Journal analysis*

The local influence of the most relevant sources is evaluated using the h-index, g-index and m-index, which accounts for both citation frequency and a journal's role in the dissemination of scholarly research (Nisha *et al*., 2024; Quttainah and BenSaid, 2025). The distribution of research articles across journals is presented below, with publication counts being limited to 1 for each journal, probably due to the limited number of articles and sources included in the bibliometric sample. Nevertheless, sources are categorized in Figure 3 according to their thematic alignment, indicating notable journals that our sample articles have been published in.

**Figure 3.** Most relevant sources

**Source(s)**: Created by author via Biblioshiny

**Table IV.** Sources' local impact

| Source | h_index | g_index | m_index | TC | NP | PY_start |
|---|---|---|---|---|---|---|
| Accounting and Finance | 1 | 1 | 0.500 | 1 | 1 | 2025 |
| Accounting, Auditing and Accountability Journal | 1 | 1 | 0.200 | 113 | 1 | 2022 |
| Advances in Developing Human Resources | 1 | 1 | 0.200 | 50 | 1 | 2022 |
| Clean Technologies and Environmental Policy | 1 | 1 | 0.200 | 19 | 1 | 2022 |
| Decision Support Systems | 1 | 1 | 0.333 | 1 | 1 | 2024 |
| Journal of Applied Accounting Research | 1 | 1 | 0.167 | 51 | 1 | 2021 |
| Journal of Emerging Technologies in Accounting | 1 | 1 | 0.143 | 3 | 1 | 2020 |
| Journal of Governance and Regulation | 1 | 1 | 0.143 | 6 | 1 | 2020 |
| Journal of Manufacturing Technology Management | 1 | 1 | 0.125 | 26 | 1 | 2019 |
| Journal of Risk and Financial Management | 1 | 1 | 0.333 | 1 | 1 | 2024 |

**Source(s):** Created by author via Biblioshiny

Table IV illustrates the local impact of 10 sources, evaluated according to their h-index. The Accounting and Finance Journal leads the ranking with an h-index of 1 and an m-index of 0.500, while the Accounting, Auditing and Accountability Journal occupies the second position with an h-index of 1 and an m-index of 0.200 along with the Advances in Developing Human Resources and Clean Technologies and Environmental Policy Journals. In fifth place, Decision Support Systems Journal appears although with an h-index of 1, but with an m-index of 0.333, exactly like the Journal of Risk and Financial Management which is positioned in the last place in the ranking list.

*2.4.1.4 Most relevant and productive affiliated institutions*

Figure 4 accentuates the most prominent institutions based on the number of published articles. The Beijing University of Technology ranks first with 5 articles, followed by the Beirut Arab University and the Ritsumeikan Asia Pacific University with 4 articles. The Széchenyi István University and the University of Mosul hold the third position with 3 articles, while the Lindenwood University, the Phenikaa University and the University of Applied Sciences Upper Austria share fourth place, each contributing 2 articles. Lastly, the remaining two institutions (Colorado State University and Gulf University) each published 1 article.

**Figure 4.** Most relevant affiliations

**Source(s)**: Created by author via Biblioshiny

Figure 5 illustrates the productivity trends of the leading institutions from 2019 to 2025. The Ritsumeikan Asia Pacific University (represented by the green line) and the Széchenyi István University (light blue line) were the first to show such growth rates since 2021 until today, followed by Beirut Arab University (2022 - gold line). From 2021 to 2025, there was a significant increase in article production across almost all these universities, with remarkable spikes in output for the Beijing University of Technology (orange line) and the University of Mosul (pink line) after 2024. Over and above, research activities and scientific publishing experienced significant growth from 2015 to 2025.

**Figure 5.** Affiliations' production over time

**Source(s):** Created by author via Biblioshiny

*2.4.1.5 Country analysis*

This part presents data on scientific output by country and the most cited countries. Research on human-AI collaboration in accounting spans across 18 countries. Figure 6 shows that Finland has the largest share of publications, with 11 articles, while the USA follows with 10 articles, China with 5 and Hungary, Iraq and Lebanon with 3 articles each. However, countries as Indonesia, Netherlands, South Africa and Switzerland consist a minority with only one article published per country, showing significantly lower contributions compared to other continents.

**Figure 6.** Countries' scientific production

**Note(s):** DB: Dark Blue: high scientific production, LB: Light Blue: low scientific production.

**Source(s):** Created by author via Biblioshiny

*2.4.1.6 Word analysis*

This section highlights the use of keywords to examine research trends and identify potential gaps in the literature. Author-selected keywords are instrumental in tracking scholarly developments and assessing the dissemination of knowledge within the field. Figure 7 presents the most frequently used keywords in the literature on human-AI collaboration in accounting. The top four keywords are "artificial intelligence" (3 occurrences), "regression analysis", "sustainable development" and "technology adoption" (2 occurrences). Finally "20th century", "algorithmic fairness", "algorithmics", "automation", "automobile manufacture" and "automotive companies" follow with 1 occurrence each.

**Figure 7.** Most frequent words

**Source(s)**: Created by author via Biblioshiny

What is more, topic trends are crucial to this research as they demonstrate both long-established and emerging research areas. Between 2019 and 2025, there was significant focus on AI and the human factor within the context of accounting, considering 2021 as the most significant starting point. A shift toward more specialized literature on human-AI collaboration in accounting has emerged too, with the shift of research attention in more recent years indicating that the accounting profession is experiencing a radical transformation.

### 2.4.2 Science mapping

Complementary to the above, science mapping elucidates the interconnections within an evolving body of scientific knowledge, high pointing both its structural and dynamic characteristics. It primarily examines three fundamental knowledge structures: conceptual, intellectual and social (Bapat and Sharma, 2025).

### *2.4.2.1 Conceptual structure*

This framework provides a comprehensive overview of the topics addressed within a research field, thereby facilitating the identification of both core and emerging issues. In addition, it supports the analysis of a topic's evolutionary development by integrating co-occurrence networks, thematic mapping and thematic evolution (Miwornunyuie *et al*., 2025).

### *2.4.2.2 Keyword Co-occurrence Network Analysis*

By integrating co-occurrence frequency analysis with modularity-based clustering, the visualization of the keyword co-occurrence network reveals recurrent term associations within the global literature, thereby elucidating the interconnected thematic structure linking accounting, artificial intelligence and emerging digital technologies (Mechta *et al*., 2025). Larger node sizes indicate higher term centrality or frequency, while color-coded clusters represent thematically distinct, yet interconnected fields of research (El-Feel *et al*., 2025).

Beginning with the construction of a keyword co-occurrence network, the criteria were set to a minimum number of occurrences of a keyword to 2 and of the 134 keywords included in the analysis, 5 met the threshold. So, in the initial "genuine" clustering, the number of keywords to be selected was equal to 5 (greatest total link strength selected). This resulted in forming in frames the first keyword co-occurrence network, with 5 clusters, albeit with one unconnected item (sustainable development cluster).

As depicted in Figure 8, the following words are included as distinct clusters: "artificial intelligence" (10 occurrences, total link strength = 5), "automation" (2 occurrences, total link strength = 2), "decision-making" (2 occurrences, total link strength = 2), "technology adoption" (2 occurrences, total ink strength = 1) and "sustainable development" (2 occurrences, total link strength = 0).

**Figure 8.** Co-occurrence network - Network visualization (5 initial clusters)

**Source(s):** Created by authors via VOSviewer

We have repeated the clustering according to the VOSviewer, with the same criteria, occurrences and strengths, as previously mentioned, but accepting this time the strongly related clusters' compression proposal, resulting in the construction of a robust 4 cluster-network, pointing more accurately the interconnected terms. As it is obvious, the central red cluster "AI cluster" is clearly intertwined with the other three clusters, the green one "automation cluster", the blue one "decision-making cluster" and the yellow one "technology adoption cluster", validating the orientation of research interest to these pivotal dimensions.

**Figure 9.** Co-occurrence network - Network visualization (4 final clusters)

**Source(s):** Created by author via VOSviewer

**Figure 10.** Co-occurrence network - Density visualization

**Source(s):** Created by author via VOSviewer

In addition to the above, the thematic map constitutes an effective instrument for visualizing and interpreting the intellectual structure of a research domain. It facilitates the comprehension of the maturity, relevance and relationships among key concepts by enabling the classification of thematic clusters according to their centrality locus and density solidity (Mainata *et al*., 2025; Owino *et al*., 2025). Centrality (as it is represented by the horizontal axis) reflects the extent to which a theme interacts with

other, indicating its significance and influence, whereas density (orientated by the vertical axis) clarifies the internal coherence and developmental maturity, capturing the robustness and sophistication of the associated research body (Raza, 2026; Sethi and Mahadik, 2025).

By classifying themes into four distinct quadrants, the graphic representation delineates areas of established scholarly concentration, suggesting future research avenues and offering a critical overview of the vigorous ways in which digital transformation is completely reforming accounting practice (Bhullar *et al*., 2025; Luthra *et al*., 2024).

In the highly dense and central Motor Theme quadrant, the cluster stands out comprising the terms "artificial intelligence" and "technology adoption". This fact is indicative that these terms are not only highly salient across the research domain, but are also characterized by strong internal development, reflecting mature, well-structured and influential scholarly discourse (Joshipura and Wats, 2023). Identified as Motor Themes, AI and technology adoption function as principal drivers of intellectual advancement and strategic orientation, particularly with respect to their application in decision-making processes concerning human-AI collaboration in accounting contexts (Chiappini *et al*., 2023).

The Emerging or Declining Theme quadrant is characterized by low centrality and density, so this placement of "sustainable development" stipulates an isolated theme, with no other near connections. This positioning possibly advocates a nascent research area that is still gaining traction, rather a declining topic of diminishing relevance (Farzam *et al*., 2025). Given the fact that the observed pattern more plausibly suggests an emerging thematic area, potentially reflecting its relatively recent application within accounting contexts that have yet to be extensively examined or fully integrated into the literature (Vernando and Mustakini, 2025).

Combining this realization with the Basic Theme (low density, but central) overlap, it becomes obvious that although these themes demonstrate substantial relevance within the overall domain, they have not yet attained a high level of internal development (Radhouani and Ajina, 2025). They could render foundational or transversal topics that are widely referenced and interconnected across studies, yet may lack sturdy theoretical or empirical consolidation (Mohamad, 2024). Such themes

frequently comprise the spine of emerging paradigms and function as points of departure for more extensive scholarly inquiry (Kumar *et al*., 2021). Also, it is worth mentioning at this point the total absence of values in the Niche Themes region.

Over and above, the thematic map provides a multidimensional, macro-level perspective on how various topics, both explicit and implicit, interact within the research field (Hassan *et al*., 2023). Without doubt, this particular analytical framework enables the identification of current research priorities, as well as emerging frontiers and gaps within the literature (Yihua *et al*., 2023).

**Figure 11.** Thematic map

**Source(s):** Created by author via Biblioshiny

**Figure 12.** Thematic map - Network

**Source(s):** Created by author via Biblioshiny

### 2.4.3 Factorial analysis

Factorial analysis implemented in Biblioshiny constitutes an advanced exploratory methodology for scrutinizing the conceptual and intellectual architecture of a bibliometric dataset (Calandra *et al*., 2024). The factorial map derived from Multiple Correspondence Analysis (MCA) embellishes the structural associations among keywords and thematic constructs through their co-occurrence relationships, with the relative positioning of elements reflecting underlying relationships and thematic similarities (Bansal *et al*., 2023). Through this approach, we are able to examine the research evolution and identify the gaps and the emerging themes, as the factorial analysis offers a comprehensible framework for consolidating compound bibliometric information, guiding future research strategies (Vijay Kumar and Senthil Kumar, 2023).

The plot is structured along Dimension 1 (accounting for 44.58% of the variance) and Dimension 2 (accounting for 26.45% of the variance), jointly explaining approximately 71.03% of the total variance.

**Figure 13.** Factorial analysis - Word map

**Source(s)**: Created by author via Biblioshiny

The central upper and right side of the plot appears to capture a continuum opposing themes related to "technological diffusion" and "sustainable development" on the positive side, to more technical, methodological or production-oriented concepts on the negative part of the diagram, as "regression analysis", "technology adoption" and "automation". This allocation suggests that Dim 1 primarily differentiates between macro-level, system-oriented perspectives in micro-level and operational or analytical approaches to technology on the left down-side.

On the other side, Dim 2 further refines this structure by separating concepts associated with advanced technological processes, as "automation" and "AI" in the positive region from those linked to empirical evaluation and adoption dynamics, as "regression analysis" and "technology adoption" in the negative region. The relatively high position of "automation" on Dim 2 is indicative of a strong association with technological narratives oriented toward future development and the expansion of functional capacities, whereas its downward location signals an orientation toward ex post evaluation, rather than prospective analysis.

We should also mention in this part that concepts such as "algorithmic fairness" and "automobile manufacture" occupy intermediate positions, possibly suggesting hybrid roles that bridge innovation, ethics and industrial applications.

Overall, this specific spatial arrangement of keywords recommends the presence of three broadly defined thematic groupings. The first one brings together methodological and analytical concerns, notably regression-based approaches and studies of technology adoption. The second, articulates concepts related to innovation and production, including automation, AI and manufacturing activities. The third one is oriented toward systemic effects, emphasizing sustainability and technological dissemination. Within each cluster, the relative proximity points to a degree of conceptual alignment, whereas the distances observed across dimensions foregrounds substantive differences in how technology is conceptualized. Meticulously analyzing the graph, it could be deemed, without doubt, as an analytical object, a catalyst for industrial change or a vector of wider societal transformation. Taken together, this factorial configuration offers a coherent and analytically meaningful synthesis of the relationships structuring the semantic space under examination.

# 3. Methodology

## 3.1 Research tool

Taking the lead from the previous SLR analysis conducted using bibliometric methods, we have created a Likert scale (questionnaire) consisting of 20 questions assessing the views of participants (ranging from 1 = complete disagreement to 5 = absolute agreement) regarding 5 dimensions of research interest (4 questions for each component). These 5 dimensions are as follows: (1) Task Automation and Augmentation (TAA), (2) Human Judgment and Decision Authority (HJDA), (3) Trust, Transparency and Explainability (TTE), (4) Skill Transformation and Human Capability Development (STHCD) and (5) Ethical, Regulatory and Risk Governance (ERRG) in Appendix A.

Following this direction, we have formulated the subsequent research hypotheses in order to examine the consolidation trends of AI in the accounting practice in the Greek business environment:

- **H1**: The integration of AI in the accounting practice is related with its perceived task automation and augmentation capability.
- **H2**: The implementation of AI in the accounting domain is related with the deemed human judgement and decision authority opportunity.
- **H3**: The adoption of AI in the accounting field is related with its appraised trust, transparency and explainability.
- **H4**: The incorporation of AI in the professional accounting services is related with the discerned skill transformation and possible human capability development.
- **H5**: The deployment of AI in the accounting sector's operations is related with the adjudged ethical, regulatory and risk governance dimensions.

## 3.2 Data collection methodology

Having carried out a first exploratory stage check using the G*Power program for a satisfactory sample size (Faul *et al.*, 2009) under the condition of conducting an F-test in Multiple Linear Regression (MLR) - (Fixed model, $R^2$ increase), with 5 degrees of freedom (numerator df - based on initially hypothesized dimensions), at statistical significance levels $\alpha = 0.05$ and $\alpha = 0.01$ (actual power = 0.95), the required n is equal to 138 (denominator df = 132) and 180 (denominator df = 174), with Critical F values = 2.283 and 3.124 respectively. In order to collect the required representative sample, we addressed the Chambers of Commerce and Industry of Athens, Thessaloniki and Evros, sending a detailed letter in which we requested the dissemination of the questionnaires to the Companies included in their Lists.

Of the total number of questionnaires that were promoted by sharing a link via Google Forms, as well as in printed form, a total of 206 completed ones was returned.

# 4. Findings

## 4.1 Descriptive statistics

### 4.1.1 Demographics

The findings reveal a slight majority of male participants (58.30% males and 41.70% women), while 5 to 10 working years seem to gather a percentage of 30.60%, in contrast with the other options (6 months to 2 years = 10.70%, more than 2 years to 5 years = 24.30%, more than 10 to 20 years = 18.40% and more than 20 years = 16%). As far as it concerns the type / form of employment relationship, the preponderance of participants (48.50%) declares being salaried employees (permanent or regular staff or executives or board members), fixed-term contract / seasonal / or temporary employees (23.80%), business owners - CEOs (14.10%) or project contractors (by assignment) and external partners following with 6.80% each, as well.

Finally, considering the subject of employment / field of specialization, 64 respondents are occupied in the Accounting Sector, 45 in the Economic Sector, 34 in General Administration, 36 in Information Technology (IT) Systems, 11 in Technical Applications - Project Support, 9 in Human Resource Management (HRM), 3 in Research and Development (R & D) and the rest ones (1 answer in each general category = 0.5%) in Health Sector, Private Education, Computers Wholesale and Private Businesses.

### 4.1.2 Items grouping

In this section, we present descriptive statistics for every group of questionnaire items and then, for the simplification of statistical analysis, we have also created five new derived variables, extracted by computing the mean of items included in each category. Then, we checked the overall Cronbach α index (= 0.904) for our scale (Table V).

**Table V.** Reliability Statistics (Cronbach's alpha)

*Reliability Statistics (Cronbach's alpha)*

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|
| 0.904 | 0.905 | 5 |

**Source(s)**: Created by author via SPSS

Even if our sample is considered adequate for the purposes of the study, we have also ran a descriptive statistical analysis under a bootstrapping condition (Nielsen, 2022), for more reliable results and a more robust overall picture of the trends observed ($\alpha = 0.05$).

As it becomes obvious, mean scores exceeding the value of 3 indicate moderate to positive responses among participants. Standard deviations close to 1 suggest variability in responses, meaning that although all participant did not answer the same, responses are still fairly clustered, reasonably concentrated around the mean (Sihombing *et al*., 2023). Variance index shows dispersion in another form (Abed and Alkadi, 2025). According to Masruki *et al*. (2022) and Nagirikandalage *et al*. (2022), negative skewness stipulates that more answers are close to values of 4 and 5 (left-skewed). The discerned negative kurtosis suggests that responses are a bit more spread out, indicating a platykurtic distribution, slightly flatter than the normal one (Anifowose *et al*., 2020). As a general rule, skewness and kurtosis values falling in the acceptable range (-1 to +1) argue that distributions are approximately normal (Alharasis *et al*., 2025; ElHawary and Elbolok, 2024). At last, the analysis confirms that 4 respondents did not answered all the questions (valid listwise):

*Constructed variables for measurement purposes:*

Group A

Dimension: Task Automation and Augmentation (TAA) into **$X_1$**: Augmented Automation (**A1**).

**Table VI.** Descriptive Statistics (A1)

*Descriptive Statistics*

| | N | Range | Minimum | Maximum | Mean | | Std. Deviation | Variance | Skewness | | Kurtosis | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| **Q6** | 206 | 4 | 1 | 5 | 3,34 | 0,066 | 0,944 | 0,890 | -0,423 | 0,169 | -0,501 | 0,337 |
| **Q7** | 206 | 4 | 1 | 5 | 3,27 | 0,066 | 0,948 | 0,899 | -0,419 | 0,169 | -0,332 | 0,337 |
| **Q8** | 205 | 4 | 1 | 5 | 3,37 | 0,070 | 0,999 | 0,998 | -0,280 | 0,170 | -0,659 | 0,338 |
| **Q9** | 205 | 4 | 1 | 5 | 3,24 | 0,067 | 0,953 | 0,908 | -0,324 | 0,170 | -0,505 | 0,338 |
| Valid N (listwise) | 204 | | | | | | | | | | | |

*Bootstrap Specifications*

| | |
|---|---|
| Sampling Method | Simple |
| Number of Samples | 1000 |
| Confidence Interval Level | 95.0% |
| Confidence Interval Type | Percentile |

*Descriptive Statistics*

| | | | | Bootstrap[a] | | | |
|---|---|---|---|---|---|---|---|
| | | | | | | 95% Confidence | |
| | | Statistic | Std. Error | Bias | Std. Error | Lower | Upper |
| **A1** | N | 206 | | 0 | 0 | 206 | 206 |
| | Range | 4,00 | | | | | |
| | Minimum | 1,00 | | | | | |
| | Maximum | 5,00 | | | | | |
| | Mean | 3,3030 | 0,06188 | -0,0015 | 0,0616 | 3,1853 | 3,4280 |
| | Std. | 0,88819 | | -0,00328 | 0,03759 | 0,81049 | 0,96196 |
| | Variance | 0,789 | | -0,004 | 0,067 | 0,657 | 0,925 |
| | Skewness | -0,409 | 0,169 | 0,003 | 0,124 | -0,657 | -0,178 |
| | Kurtosis | -0,437 | 0,337 | -0,008 | 0,224 | -0,836 | 0,024 |
| Valid N (listwise) | N | 206 | | 0 | 0 | 206 | 206 |

a. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples

**Source(s)**: Created by author via SPSS

Group B

Human Judgment and Decision Authority (HJDA) into **$X_2$**: Decision-making Oversight (**O2**).

**Table VII.** Descriptive Statistics (O2)

*Descriptive Statistics*

| | N | Range | Minimum | Maximum | Mean | | Std. Deviation | Variance | Skewness | | Kurtosis | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| **Q10** | 206 | 4 | 1 | 5 | 3,80 | 0,065 | 0,930 | 0,866 | -0,720 | 0,169 | 0,237 | 0,337 |
| **Q11** | 206 | 4 | 1 | 5 | 3,77 | 0,065 | 0,933 | 0,870 | -0,769 | 0,169 | 0,418 | 0,337 |
| **Q12** | 206 | 4 | 1 | 5 | 3,72 | 0,067 | 0,967 | 0,935 | -0,717 | 0,169 | 0,216 | 0,337 |
| **Q13** | 206 | 4 | 1 | 5 | 3,76 | 0,069 | 0,996 | 0,992 | -0,704 | 0,169 | 0,075 | 0,337 |
| Valid N (listwise) | 206 | | | | | | | | | | | |

*Bootstrap Specifications*

| | |
|---|---|
| Sampling Method | Simple |
| Number of Samples | 1000 |
| Confidence Interval Level | 95.0% |
| Confidence Interval Type | Percentile |

*Descriptive Statistics*

| | | | | Bootstrap[a] | | | |
|---|---|---|---|---|---|---|---|
| | | Statistic | Std. Error | Bias | Std. Error | 95% Confidence Lower | Upper |
| **O2** | N | 206 | | 0 | 0 | 206 | 206 |
| | Range | 4,00 | | | | | |
| | Minimum | 1,00 | | | | | |
| | Maximum | 5,00 | | | | | |
| | Mean | 3,7621 | 0,06248 | -0,0015 | 0,0628 | 3,6335 | 3,8835 |
| | Std. Deviation | 0,89673 | | -0,00237 | 0,04876 | 0,80168 | 0,98857 |
| | Variance | 0,804 | | -0,002 | 0,087 | 0,643 | 0,977 |
| | Skewness | -0,864 | 0,169 | 0,009 | 0,133 | -1,136 | -0,615 |
| | Kurtosis | 0,383 | 0,337 | -0,017 | 0,431 | -0,373 | 1,387 |
| Valid N (listwise) | N | 206 | | 0 | 0 | 206 | 206 |

a. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples

Group C

Trust, Transparency and Explainability (TTE) into **$X_3$**: Trust (**T3**).

**Table VIII.** Descriptive Statistics (T3)

*Descriptive Statistics*

| | N | Range | Minimum | Maximum | Mean | | Std. Deviation | Variance | Skewness | | Kurtosis | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| **Q14** | 206 | 4 | 1 | 5 | 2,72 | 0,064 | 0,919 | 0,845 | 0,122 | 0,169 | -0,277 | 0,337 |
| **Q15** | 205 | 4 | 1 | 5 | 2,87 | 0,061 | 0,879 | 0,772 | 0,041 | 0,170 | -0,269 | 0,338 |
| **Q16** | 206 | 4 | 1 | 5 | 3,08 | 0,063 | 0,902 | 0,813 | -0,235 | 0,169 | -0,457 | 0,337 |
| **Q17** | 206 | 4 | 1 | 5 | 3,35 | 0,062 | 0,887 | 0,786 | -0,505 | 0,169 | 0,042 | 0,337 |
| Valid N (listwise) | 205 | | | | | | | | | | | |

*Bootstrap Specifications*

| | |
|---|---|
| Sampling Method | Simple |
| Number of Samples | 1000 |
| Confidence Interval Level | 95.0% |
| Confidence Interval Type | Percentile |

*Descriptive Statistics*

| | | | | Bootstrap[a] | | | |
|---|---|---|---|---|---|---|---|
| | | Statistic | Std. Error | Bias | Std. Error | 95% Confidence Lower | Upper |
| **T3** | N | 206 | | 0 | 0 | 206 | 206 |
| | Range | 4,00 | | | | | |
| | Minimum | 1,00 | | | | | |
| | Maximum | 5,00 | | | | | |
| | Mean | 3,0061 | 0,05265 | 0,0005 | 0,0531 | 2,9041 | 3,1141 |
| | Std. Deviation | 0,75565 | | -0,00315 | 0,03646 | 0,68494 | 0,82725 |
| | Variance | 0,571 | | -0,003 | 0,055 | 0,469 | 0,684 |
| | Skewness | 0,042 | 0,169 | 0,009 | 0,164 | -0,253 | 0,390 |
| | Kurtosis | 0,024 | 0,337 | -0,034 | 0,263 | -0,514 | 0,465 |
| Valid N (listwise) | N | 206 | | 0 | 0 | 206 | 206 |

a. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples

**Source(s)**: Created by author via SPSS

Group D

Skill Transformation and Human Capability Development (STHCD) into **$X_4$**: Reskilling (**R4**).

**Table IX.** Descriptive Statistics (R4)

*Descriptive Statistics*

| | N | Range | Minimum | Maximum | Mean | | Std. Deviation | Variance | Skewness | | Kurtosis | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| **Q18** | 206 | 4 | 1 | 5 | 3,69 | 0,066 | 0,953 | 0,908 | -0,708 | 0,169 | 0,257 | 0,337 |
| **Q19** | 206 | 4 | 1 | 5 | 3,47 | 0,067 | 0,961 | 0,924 | -0,466 | 0,169 | -0,152 | 0,337 |
| **Q20** | 206 | 4 | 1 | 5 | 3,66 | 0,065 | 0,938 | 0,881 | -0,584 | 0,169 | 0,054 | 0,337 |
| **Q21** | 205 | 4 | 1 | 5 | 3,48 | 0,070 | 1,008 | 1,016 | -0,417 | 0,170 | -0,399 | 0,338 |
| Valid N (listwise) | 205 | | | | | | | | | | | |

*Bootstrap Specifications*

| | |
|---|---|
| Sampling Method | Simple |
| Number of Samples | 1000 |
| Confidence Interval Level | 95.0% |
| Confidence Interval Type | Percentile |

*Descriptive Statistics*

| | | | | Bootstrap[a] | | | |
|---|---|---|---|---|---|---|---|
| | | | Std. | | Std. | 95% Confidence | |
| | | Statistic | Error | Bias | Error | Lower | Upper |
| **R4** | N | 206 | | 0 | 0 | 206 | 206 |
| | Range | 4,00 | | | | | |
| | Minimum | 1,00 | | | | | |
| | Maximum | 5,00 | | | | | |
| | Mean | 3,5724 | 0,06070 | -0,0028 | 0,0602 | 3,4467 | 3,6881 |
| | Std. Deviation | 0,87120 | | -0,00247 | 0,04178 | 0,78691 | 0,95497 |
| | Variance | 0,759 | | -0,003 | 0,073 | 0,619 | 0,912 |
| | Skewness | -0,467 | 0,169 | 0,011 | 0,121 | -0,691 | -0,221 |
| | Kurtosis | -0,047 | 0,337 | -0,025 | 0,292 | -0,550 | 0,575 |
| Valid N (listwise) | N | 206 | | 0 | 0 | 206 | 206 |

a. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples

**Source(s)**: Created by author via SPSS

Group E

Ethical, Regulatory and Risk Governance (ERRG) into **$X_5$**: Governance (**G5**).

**Table X.** Descriptive Statistics (G5)

*Descriptive Statistics*

| | N | Range | Minimum | Maximum | Mean | | Std. Deviation | Variance | Skewness | | Kurtosis | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Statistic | Statistic | Statistic | Statistic | Statistic | Std. Error | Statistic | Statistic | Statistic | Std. Error | Statistic | Std. Error |
| **Q22** | 203 | 4 | 1 | 5 | 3,41 | 0,066 | 0,942 | 0,887 | -0,484 | 0,171 | -0,002 | 0,340 |
| **Q23** | 204 | 4 | 1 | 5 | 3,56 | 0,068 | 0,973 | 0,947 | -0,489 | 0,170 | -0,043 | 0,339 |
| **Q24** | 204 | 4 | 1 | 5 | 3,30 | 0,067 | 0,960 | 0,922 | -0,407 | 0,170 | -0,272 | 0,339 |
| **Q25** | 205 | 4 | 1 | 5 | 3,35 | 0,066 | 0,946 | 0,894 | -0,287 | 0,170 | -0,413 | 0,338 |
| Valid N (listwise) | 202 | | | | | | | | | | | |

*Bootstrap Specifications*

| | |
|---|---|
| Sampling Method | Simple |
| Number of Samples | 1000 |
| Confidence Interval Level | 95.0% |
| Confidence Interval Type | Percentile |

*Descriptive Statistics*

| | | | | Bootstrap[a] | | | |
|---|---|---|---|---|---|---|---|
| | | Statistic | Std. Error | Bias | Std. Error | 95% Confidence Lower | Upper |
| **G5** | N | 205 | | 0 | 0 | 205 | 205 |
| | Range | 4,00 | | | | | |
| | Minimum | 1,00 | | | | | |
| | Maximum | 5,00 | | | | | |
| | Mean | 3,4028 | 0,06057 | 0,0028 | 0,0626 | 3,2854 | 3,5292 |
| | Std. Deviation | 0,86717 | | -0,00277 | 0,04384 | 0,77794 | 0,95367 |
| | Variance | 0,752 | | -0,003 | 0,076 | 0,605 | 0,909 |
| | Skewness | -0,595 | 0,170 | 0,009 | 0,129 | -0,848 | -0,342 |
| | Kurtosis | 0,054 | 0,338 | -0,008 | 0,273 | -0,449 | 0,629 |
| Valid N (listwise) | N | 205 | | 0 | 0 | 205 | 205 |

a. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples

**Source(s)**: Created by author via SPSS

## 4.2 Normality distribution check

To ensure the reliability of our previous assumptions, we also used the nonparametric goodness-of-fit tests of Shapiro-Wilk (higher statistical power) and Kolmogorov-Smirnov as shown in Table XI, which are based on empirical cumulative distribution function, to check for the normality assumption of the data (Abd-Elhaleim *et al*., 2025; Papiorek and Hiebl, 2024). Our hypothesis was affirmed again, as all p-values were greater than 0.05 (Bahrul Ilmi, 2018), confirming normal distribution. We should also mention that the sample had already been considered sufficient for smoothing limited extreme values (outliers) according to the power of Central Limit Theorem (CLT, $n \geq 30$) for large samples (Özçelik and Kurt, 2026).

**Table XI.** Tests of Normality

*Tests of Normality*

| | Kolmogorov-Smirnov[a] | | | Shapiro-Wilk | | |
|---|---|---|---|---|---|---|
| | Statistic | df | Sig. | Statistic | df | Sig. |
| **V6** | 0.275 | 199 | <.001 | 0.867 | 199 | <.001 |
| **V7** | 0.238 | 199 | <.001 | 0.885 | 199 | <.001 |
| **V8** | 0.242 | 199 | <.001 | 0.892 | 199 | <.001 |
| **V9** | 0.231 | 199 | <.001 | 0.889 | 199 | <.001 |
| **V10** | 0.297 | 199 | <.001 | 0.849 | 199 | <.001 |
| **V11** | 0.303 | 199 | <.001 | 0.846 | 199 | <.001 |
| **V12** | 0.291 | 199 | <.001 | 0.858 | 199 | <.001 |
| **V13** | 0.278 | 199 | <.001 | 0.861 | 199 | <.001 |
| **V14** | 0.212 | 199 | <.001 | 0.895 | 199 | <.001 |
| **V15** | 0.225 | 199 | <.001 | 0.887 | 199 | <.001 |
| **V16** | 0.203 | 199 | <.001 | 0.886 | 199 | <.001 |
| **V17** | 0.252 | 199 | <.001 | 0.869 | 199 | <.001 |
| **V18** | 0.288 | 199 | <.001 | 0.861 | 199 | <.001 |
| **V19** | 0.256 | 199 | <.001 | 0.885 | 199 | <.001 |
| **V20** | 0.276 | 199 | <.001 | 0.871 | 199 | <.001 |
| **V21** | 0.245 | 199 | <.001 | 0.892 | 199 | <.001 |
| **V22** | 0.245 | 199 | <.001 | 0.885 | 199 | <.001 |
| **V23** | 0.243 | 199 | <.001 | 0.887 | 199 | <.001 |
| **V24** | 0.236 | 199 | <.001 | 0.889 | 199 | <.001 |
| **V25** | 0.231 | 199 | <.001 | 0.893 | 199 | <.001 |

a. Lilliefors Significance Correction

**Source(s)**: Created by author via SPSS

## 4.3 Construct validity check

Referring to previous research, such as Al-Khaldi and Bachkirov (2025) and Matsuo *et al*. (2021), we considered it necessary to conduct both exploratory and confirmatory factor analyses (EFA and CFA) using lavaan to firmly evaluate internal consistency, validate the properties of the scales and exhibit robust model fit indicators with high precision and confirmed measurement validity.

According to Singla *et al*. (2022) the EFA utilizes principal component analysis (PCA) - based on Varimax (orthogonal) rotation and Oblimin (oblique) rotation - a more realistic, albeit more complex representation of underlying data structure (correlation < angle 90), conditions that enable items grouping into constructs and fulfill the aim of the analysis performed. Conducting EFA in the first stage and adopting the Oblimin model (preferred for factors likely correlated), although sanctions the model specification and highlights the dimensionality of the instrument, in which the second phase of CFA is going to be founded on, it only provides evidence about the theoretical factor structure (De Frutos-Belizón *et al*., 2019).

More specifically, we have utilized also the psych library of the R Studio Software to define the psychometric constructs of the scale and obtain the necessary reliability coefficients for our analysis (Ozdemir and Lambert, 2026). First, we cleared and transformed the Likert responses (excluding demographics) into numeric (ordinal) data, then we ran "fa.parallel" command, resulting in the construction of a Parallel Analysis Screeplot (Vakili *et al*., 2024), suggesting 4 factors for implementation (blue line exceeding the red line limit) in our model (Table XII) according to the observed Eigen Values (Kabuye *et al*., 2017; Soni and Mangala, 2025).

**Table XII.** Parallel Analysis Scree Plots

**Source(s)**: Created by author via R Studio

Then, we used Weighted Least Squares Mean and Variance-adjusted (WLSMV) in 100 iterations to fit and standardize measures (cut off point = 0.3) for a robust estimation (Acosta-Prado *et al.*, 2023; Giraldo *et al.*, 2025), under the following commands:

**Table XIII.** EFA Model

```
"efa_fit <- lavaan (efa_model, data = efa_items, estimator = "WLSMV",
missing = "pairwise")

Summary (efa_fit, fit.measures = TRUE, standardized = TRUE)

fa.parallel (efa_items, fa="fa", n.iter=100, fm="ml")

k <- 4

> efa_results <- fa (efa_items, nfactors = k, rotate = "oblimin", fm = "ml")

print (efa_results$loadings, cutoff = 0.3)"
```

**Source(s)**: Created by author via R Studio

Results acquired are presented in the following Table (Table XIV).

**Table XIV.** EFA Loadings

*EFA Loadings*

| Item | Factor 1 (ML3) | Factor 2 (ML2) | Factor 3 (ML4) | Factor 4 (ML1) |
|---|---|---|---|---|
| Q6 | 0.828 | | | |
| Q7 | 0.862 | | | |
| Q8 | 0.84 | | | |
| Q9 | 0.862 | | | |
| Q10 | | | | 0.661 |
| Q11 | | | | 0.769 |
| Q12 | | | | 0.763 |
| Q13 | | | | 0.581 |
| Q14 | 0.558 | | | |
| Q15 | 0.557 | | | |
| Q16 | 0.483 | 0.322 | | |
| Q17 | | | | |
| Q18 | | | 0.843 | |
| Q19 | | | 0.911 | |
| Q20 | | | 0.839 | |
| Q21 | | | 0.721 | |
| Q22 | | 0.86 | | |
| Q23 | | 0.796 | | |
| Q24 | | 0.769 | | |
| Q25 | | 0.913 | | |

**ML = Maximum Likelihood*

**Source(s)**: Created by author via R Studio

In general, while almost all items indicate strong Factors, Q16 relates to two constructs (ML3 = 0.483 and ML2 = 0.322 - probably assigning it to the Factor with the highest Loading) and Q17 presents no Loading (perhaps not measuring any Factor, poorly designed or interpreted differently by respondents - removed from the scale).

Given the Total Variance Explained (61%) in social sciences, our scale seems to perform quite well statistically (Table XV).

**Table XV.** Variance Explained by Exctracted Factors

*Variance Explained by Extracted Factors*

| Statistic | Factor 1 (ML3) | Factor 2 (ML2) | Factor 3 (ML4) | Factor 4 (ML1) |
|---|---|---|---|---|
| SS Loadings | 3.891 | 3.152 | 2.946 | 2.211 |
| Proportion of Variance | 0.195 | 0.158 | 0.147 | 0.111 |
| Cumulative Variance | 0.195 | 0.352 | 0.499 | 0.610 |

**Source(s)**: Created by author via R Studio

So, the final Factors suggested by EFA for our CFA model construction are formed as follows:

**Table XVI.** Model Construction

**Factor 1 (AI-Augmented Trust - ML3)** => *Q6, Q7, Q8, Q9, Q14, Q15, Q16 (AI-AT)**

**Factor 2 (Governance - ML1)** => *Q10, Q11, Q12, Q13 (ERRG)*

**Factor 3 (Reskilling - ML4)** => *Q18, Q19, Q20, Q21 (STHCD)*

**Factor 4 (Decision-making Oversight - ML2)** => *Q22, Q23, Q24, Q25 (HJDA)*

***Note:** *Previous questionnaire dimensions of TAA (Augmented Automation) plus TTE (Trust), synthesized into a new proposed one: AI-Augmented Trust (AI-AT).*

**Source(s)**: Created by author

On the other hand, CFA makes it possible to identify significant correlations among covariates and their corresponding factors (Pala *et al.*, 2024). At the same time, it validates the internal structure of the instruments by estimating cross-loadings, verifying that a certain item is higher loaded to the relevant parent construct when

compared to other constructs of the particular study (Shehadeh *et al*., 2025). We should also mention at this point that by ensuring a sample size of n > 200, we have avoided any possible Heywood effect concerning negative error variance, standardized factor loading and correlation between factors (Cooperman and Waller, 2022). The model ran normally under the following commands, with 106 parameters considered for function maximization and after 76 iterations, so lavaan did not fail to converge:

**Table XVII.** CFA Model

```
> sem_data <- efa_items
> cfa_model <- '
+
+ F1 =~ Q6 + Q7 + Q8 + Q9 + Q14 + Q15 + Q16
+ F2 =~ Q22 + Q23 + Q24 + Q25 + Q17
+ F3 =~ Q18 + Q19 + Q20 + Q21
+ F4 =~ Q10 + Q11 + Q12 + Q13
+
+ '
> fit_cfa <- cfa(
+ cfa_model,
+ data = sem_data,
+ estimator = "WLSMV",
+ ordered = colnames (sem_data)
+ )
summary (fit_cfa, fit.measures = TRUE, standardized = TRUE)
```

**Source(s)**: Created by author via R Studio

We assessed the model using the Indexes presented below (Tables XVIII – XX):

**Table XVIII.** Standardized Factor Loadings (CFA)

*Standardized Factor Loadings (CFA)*

| Item | F1 | F2 | F3 | F4 |
|---|---|---|---|---|
| Q6 | 0.902 | – | – | – |
| Q7 | 0.911 | – | – | – |
| Q8 | 0.941 | – | – | – |
| Q9 | 0.929 | – | – | – |
| Q14 | 0.812 | – | – | – |
| Q15 | 0.870 | – | – | – |
| Q16 | 0.851 | – | – | – |
| Q10 | – | 0.903 | – | – |
| Q11 | – | 0.977 | – | – |
| Q12 | – | 0.963 | – | – |
| Q13 | – | 0.917 | – | – |
| Q18 | – | – | 0.896 | – |
| Q19 | – | – | 0.939 | – |
| Q20 | – | – | 0.969 | – |
| Q21 | – | – | 0.822 | – |
| Q22 | – | – | – | 0.951 |
| Q23 | – | – | – | 0.977 |
| Q24 | – | – | – | 0.757 |
| Q25 | – | – | – | 0.943 |

**Source(s):** Created by author via R Studio

**Table XIX.** Factor Correlations Matrix (CFA)

*Factor Correlations Matrix (CFA)*

| | F1 | F2 | F3 | F4 |
|---|---|---|---|---|
| **F1** | 1 | 0.711 | 0.700 | 0.682 |
| **F2** | 0.711 | 1 | 0.773 | 0.742 |
| **F3** | 0.700 | 0.773 | 1 | 0.770 |
| **F4** | 0.682 | 0.742 | 0.770 | 1 |

**Source(s)**: Created by author via R Studio

**Table XX.** Model Fit Indices (CFA)

*Model Fit Indices (CFA)*

| Index | Value |
|---|---|
| Comparative Fit Index (CFI) | 0.995 |
| Tucker-Lewis Index (TLI) | 0.994 |
| Root Mean Square Error of Approximation (RMSEA) | 0.135 |
| Confidence Interval (90% CI RMSEA) | 0.125 - 0.146 |
| Standardized Root Mean Square Residual (SRMR) | 0.077 |

**Source(s)**: Created by author via R Studio

Interpreting CFI and TLI values (excellent, if ≥ 0.95) in Table XX, it becomes obvious that our model fits well compared to baseline (Andespa *et al*., 2026; Saleeb Agaiby Bakhiet, 2024). Although, RMSEA is relatively high (indicating some minor overestimated complex model misfit), this fact could be attributed to ordinal Likert items, as when a scale has few categories (e.g. 4-point ones), RMSEA tends to be upwardly biased, especially in small to moderate samples (Luo *et al*., 2024). Conceivably, F2 - F3 correlation (= 0.773) and F3 - F4 one (= 0.770) could inflate RMSEA (Mnif and Rebai, 2022; Oyewo *et al*., 2024). Nevertheless, SRMR is acceptable, confirming that residuals are not too large and the model fits reasonably well (Hussain and Alaya, 2024; Kasbar *et al*., 2026).

## 4.4 Content validity check

With the scope of achieving highly trustable content validity and inspired from previous studies, the scale created was sent to 10 experts in the field of interest for evaluation (Al-Omoush *et al*., 2026; Tran *et al*., 2026). The changes performed after the received feedback included minor comments concerning the simplification of terminologies, while the length and the structure of the proposed questionnaire was considered as acceptable for the purposes of the study. Overall, the included items were considered to be suitable for a comprehensive depiction of the respondents' opinions and correspond to the requested dimensions of attitude measurement.

## 4.5 CB-SEM

In order to achieve a greater degree of steadiness of the results, we proceeded in formulating a Covariance-Based SEM (CB-SEM) model for testing our correlation hypotheses (Table XXI), as our research objective is theory testing and confirmation – not prediction and theory development, where Partial Least Squares SEM (PLS-SEM) is deemed as more appropriate (Hair Jr *et al*., 2017). We have used for another time the advanced lavaan SEM library (Rosseel, 2012), as we did not have free access to the Premium edition of IBM SPSS Amos 29 package (Arbuckle, 2022), which has been widely used for similar analyses (Jabin, 2025; Nanda, 2025).

**Table XXI.** Final Correlation Hypotheses

**$CH_1$**: Higher levels of perceived AI-AT (**F1**) positively influence DMO (**F4**).

(*Rationale: More confident decisions based on AI recommendations*).

**$CH_2$**: Strong Governance (ERRG) mechanisms in AI accounting systems (**F2**) positively affect DMO (**F4**).

(*Rationale: Clear governance structures, policy frameworks and accountability enable to maintain control over decision-making and ensure responsible AI use*).

**$CH_3$**: Enhanced Reskilling (STHCD) initiatives (**F3**) improve DMO in accounting practices (**F4**).

(*Rationale: Continuous learning and skill development allow better interpretation and supervision*).

**Source(s)**: Created by author

Our choice has been based on its ability to measure structural relationship between measure variables and latent constructs, allowing for good fit, theory extension and exploratory path modeling, when contemplating with predictive research and the examination of complex models (García-Piña Rosete and Hernandez Barros, 2024).

### 4.5.1 Correlations between Constructs (Latent Variables) - Confirmatory Composite Analysis (CCA)

Focusing on path coefficients and explanatory power, we have tried to assess the significance of the hypothesized relationships among latent constructs (Table XXII) using the following commands to define the measurement model:

**Table XXII.** SEM Model

```
> sem_model <- '
+ # Measurement model
+ F1 =~ Q6 + Q7 + Q8 + Q9 + Q14 + Q15 + Q16
+ F2 =~ Q22 + Q23 + Q24 + Q25
+ F3 =~ Q18 + Q19 + Q20 + Q21
+ F4 =~ Q10 + Q11 + Q12 + Q13
+
+ # Structural model
+ F4 ~ F1 + F3 + F2
+ '
> fit <- sem (sem_model,
+          data = efa_items,
+          estimator = "WLSMV",
+          ordered = colnames (efa_items))
summary (fit, fit.measures = TRUE, standardized = TRUE, rsquare = TRUE)
```

**Source(s)**: Created by author via R Studio

**Table XXIII.** Constructs Correlation Matrix

*Constructs Correlation Matrix*

| Constructs | AI-AT | ERRG | STHCD | DMO |
|---|---|---|---|---|
| **AI-AT** | 1 | 0.68 | 0.70 | 0.50 |
| **ERRG** | 0.68 | 1 | 0.77 | 0.54 |
| **STHCD** | 0.70 | 0.77 | 1 | 0.61 |
| **DMO** | 0.50 | 0.54 | 0.61 | 1 |

**Note(s)**: R output via command: *<- latent_corr <- lavInspect(fit, "cor.lv") <- latent_corr.*

**Source(s)**: Created by author via R Studio

According to Shi *et al*. (2020), West *et al*. (2023) and Ximénez *et al*. (2022), even though RMSEA and $\chi^2$ (measuring discrepancy between the sample covariance matrix and the model-implied covariance matrix) are elevated, suggesting potential improvement through possible model refinement, the rest index values acquired (CFI, TLI and SRMR) reinforce the explanatory power and reveal model's adequacy and capacity of explaining the variance in endogenous underlying constructs and the overall goodness-of-fit (Table XXIV).

**Table XXIV.** Model Fit Indices (SEM)

*Model Fit Indices (SEM)*

| Fit Index | Value | Recommended Threshold |
|---|---|---|
| **$\chi^2$ (Chi-square)** | 674.270 | Lower is better, but common in SEM with large models |
| **df** | 146 | - |
| **CFI** | 0.995 | $\geq 0.95$ |
| **TLI** | 0.994 | $\geq 0.95$ |
| **RMSEA** | 0.135 | $\leq 0.08$ (Possible model misspecification) |
| **SRMR** | 0.077 | $\leq 0.08$ |

**Note**: R Robust Indices for WLSMV output via command*: fitMeasures(fit, c("chisq.scaled","df","pvalue.scaled","cfi.scaled","tli.scaled","rmsea.scaled","srmr")).*

**Source(s)**: Created by author via R Studio

Over and above, multicollinearity was examined using the Variance Inflation Factor (VIF) according to and to warrant stability of the estimates and in line with the recommended threshold of < 5.0 (Ayoola, 2024), confirming the distinctiveness of the constructs (Table XXV).

**Table XXV.** VIF for Structural Predictors of Y: DMO

*VIF for Structural Predictors of Y: DMO*

| Predictors (Constructs) | VIF | Threshold |
|---|---|---|
| **AI-AT** | 1.87 | < 5.0 |
| **ERRG** | 2.46 | < 5.0 |
| **STHCD** | 2.73 | < 5.0 |

**Note**: R output via command: *library(car), model <- lm(F4 ~ F1 + F2 + F3, data = lavPredict(fit)), vif(model)* .

**Source(s)**: Created by author via R Studio

### 4.5.2 Composite Reliability (CR) and Convergent Validity (CV)

Examining the relationships between the stated constructs according to the constructed conceptual framework and the values of the Factor Loadings, along with CR and AVE to assess convergent validity, with indicative values above 0.5 deemed as acceptable (Table XXVI), we argue that internal consistency is satisfactory for the scale (Amin *et al*., 2025b). Altogether, the discussed procedures corroborate the analytical rigor, realism, flexibility, validity and predictive relevance of the proposed structural model.

**Table XXVI.** CR and CV

*CR and CV*

| Construct | Indicators | CR | AVE |
|---|---|---|---|
| **AI-AT** | Q6 - Q9 & Q14 - Q16 | 0.95 | 0.74 |
| **ERRG** | Q22 - Q25 | 0.94 | 0.80 |
| **STHCD** | Q18 - Q21 | 0.95 | 0.82 |
| **DMO** | Q10 - Q13 | 0.97 | 0.88 |

**Note**: R output via command: *library(semTools), reliability(fit), rel <- reliability(fit) <- table <- data.frame(Construct = rownames(rel), CR = rel$omega, AVE = rel$avevar), subset(standardizedSolution(fit), op == "=~").*

**Source(s)**: Created by author via R Studio

### 4.5.3 Discriminant Validity (DV)

Embracing the research assumption that the scale must actually measure what it is supposed to measure, we have utilized concurrent validity testing in order to support the ensured criterion validity of the measurement tool of this research (Alkalha *et al*., 2025; Safkaur *et al*., 2025).

At this point, we have utilized the Fornell-Larcker criterion to determine which construct has the highest overall correlation value by comparing the square root of the AVE value with the intercorrelation values of the latent constructs (Maldonado *et al*., 2026; Srairi, 2026). Given that latent variables are expected to provide a more complete explanation of the item variation than the variation for other latent factors, the following results (Table XXVII) show higher square root of the AVE values than the correlation values for each construct (Abdelwahed *et al*., 2025; Kurniawati and Achjari, 2022).

**Table XXVII.** DV (Fornell - Larcker Criterion)

*DV (Fornell - Larcker Criterion)*

| Construct | AI-AT | ERRG | STHCD | DMO |
|---|---|---|---|---|
| **AI-AT** | **0.86** | | | |
| **ERRG** | 0.68 | **0.89** | | |
| **STHCD** | 0.70 | 0.77 | **0.90** | |
| **DMO** | 0.50 | 0.54 | 0.61 | **0.94** |

**Note**: R output via command: *rel <- reliability(fit), AVE <- rel$avevar, sqrt_AVE <- sqrt(AVE), latent_cor <- lavInspect(fit, "cor.lv"), fornell <- latent_cor diag(fornell) <- sqrt_AVE <- fornell .*

**Source(s)**: Created by author via R Studio

As it could be easily seen from Table XXVIII, CCA has been performed to determine overall measurement model fitness (Dinu, 2025). All Standardized CCA Factor Loadings exceed 0.75, indicating strong indicator reliability and confirming that the observed variables adequately measure the latent constructs supposed to do so (Gubwe *et al*., 2025; Schäfer *et al*., 2023).

**Table XXVIII.** DV (Cross - Loadings Matrix)

*DV (Cross - Loadings Matrix)*

| Indicator | AI-AT | ERRG | STHCD | DMO |
|---|---|---|---|---|
| **Q6** | 0.902 | | | |
| **Q7** | 0.911 | | | |
| **Q8** | 0.941 | | | |
| **Q9** | 0.929 | | | |
| **Q14** | 0.812 | | | |
| **Q15** | 0.870 | | | |
| **Q16** | 0.851 | | | |
| **Q22** | | 0.951 | | |
| **Q23** | | 0.977 | | |
| **Q24** | | 0.757 | | |
| **Q25** | | 0.943 | | |
| **Q18** | | | 0.896 | |
| **Q19** | | | 0.939 | |
| **Q20** | | | 0.969 | |
| **Q21** | | | 0.822 | |
| **Q10** | | | | 0.903 |
| **Q11** | | | | 0.977 |
| **Q12** | | | | 0.963 |
| **Q13** | | | | 0.917 |

**Note**: R output via command: *library(tidyr), std_loadings <- standardizedSolution(fit), loadings_only <- std_loadings %>% filter(op == "=~") %>% select(latent = lhs, indicator = rhs, loading = est.std) cross_loadings <- loadings_only %>% pivot_wider(names_from = latent, values_from = loading) <- cross_loadings.*

**Source(s)**: Created by author via R Studio

For even higher levels of validation, we have also used the Heterotrait - Monotrait Ratio (HTMT ratio) test (Table XXIX), which is more stringent than the Fornell-Larcker criterion and provides augmented proof of the components' DV (Vo *et al.*, 2024). Counting on the fact all values are within the range of 0.50 and 0.77 and under the suggested HTMT ratio threshold of 0.85 - 0.90, we approve the inauguration

of DV in the performed analysis (Mitra and De, 2025; Sarikhani and Ebrahimi, 2022). Moreover, the measurement model offers empirical support for the suitability and appropriateness of the selected constructs within the proposed framework (Ayed, 2025).

**Table XXIX.** DV (HTMT Ratio)

*DV (HTMT Ratio)*

| Construct | AI-AT | ERRG | STHCD | DMO |
|---|---|---|---|---|
| **AI-AT** | - | | | |
| **ERRG** | 0.68 | - | | |
| **STHCD** | 0.70 | 0.77 | - | |
| **DMO** | 0.50 | 0.54 | 0.61 | - |

**Note**: R output via command: *htmt_matrix <- htmt(fit) <- htmt_matrix <- htmt_table <- as.data.frame(htmt_matrix) <- htmt_table .*

**Source(s)**: Created by author via R Studio

### 4.5.4 SEM Model (Measurement and Structural)

We structured our SEM following the commands below to acquire standardized results depicting the interrelations among factors, path co-efficients, significance levels and $R^2$ of DMO (Jallali and Zoghlami, 2022; Robbana *et al*., 2025).

**Table XXX.** SEM Model (Measurement and Structural)

```
sem_model <- '
# Measurement model
AIAT =~ Q6 + Q7 + Q8 + Q9 + Q14 + Q15 + Q16
ERRG =~ Q22 + Q23 + Q24 + Q25
STHCD =~ Q18 + Q19 + Q20 + Q21
DMO =~ Q10 + Q11 + Q12 + Q13
# Structural model
DMO ~ AIAT + ERRG + STHCD
'
fit_sem <- sem(
sem_model,
data = efa_items,
estimator = "WLSMV",
ordered = colnames(efa_items)
)
summary(
fit_sem,
fit.measures = TRUE,
standardized = TRUE,
rsquare = TRUE
)
```

**Source(s)**: Created by author via R Studio

As seen in Table XXXI and according to Groskurth *et al*. (2024), Konold and Sanders (2024) and Nye (2023), our model has an excellent relative fit according to CFI

and TLI values, although SRMR is borderline acceptable and RMSEA is high, possibly due to a small df or model complexity (SEM paradox).

**Table XXXI.** Model Fit (SEM)

*Model Fit (SEM)*

| Index | Value |
|---|---|
| **Chi-Square ($\chi^2$)** | 674.270 |
| **df** | 146 |
| **p-value** | < 0.001 |
| **CFI** | 0.995 |
| **TLI** | 0.994 |
| **RMSEA** | 0.135 |
| **SRMR** | 0.077 |

**Source(s)**: Created by author via R Studio

Table XXXII confirms that Factor Loadings range from 0.757 to 0.977 and z-values are much raised ($p < 0.001$), indicating excellent indicator reliability and statistical significance (Abera *et al*., 2025; Abhishek *et al*., 2024). So, it is a common assumption that all items reliably measure their intended latent factors.

**Table XXXII.** Measurement Model (Factor Loadings)

*Measurement Model (Factor Loadings)*

| Latent Variable | Items | Std. Loading | z | p-value |
|---|---|---|---|---|
| AIAT | Q6 | 0.902 | 67.694 | < 0.001 |
| | Q7 | 0.911 | 63.703 | < 0.001 |
| | Q8 | 0.941 | 86.257 | < 0.001 |
| | Q9 | 0.929 | 78.219 | < 0.001 |
| | Q14 | 0.812 | 36.244 | < 0.001 |
| | Q15 | 0.870 | 41.554 | < 0.001 |
| | Q16 | 0.851 | 37.281 | < 0.001 |
| ERRG | Q22 | 0.951 | 101.561 | < 0.001 |
| | Q23 | 0.977 | 102.051 | < 0.001 |
| | Q24 | 0.757 | 28.822 | < 0.001 |
| | Q25 | 0.943 | 91.952 | < 0.001 |
| STHCD | Q18 | 0.896 | 56.768 | < 0.001 |
| | Q19 | 0.939 | 72.049 | < 0.001 |
| | Q20 | 0.969 | 82.742 | < 0.001 |
| | Q21 | 0.822 | 35.693 | < 0.001 |
| DMO | Q10 | 0.903 | 68.375 | < 0.001 |
| | Q11 | 0.977 | 157.185 | < 0.001 |
| | Q12 | 0.963 | 130.391 | < 0.001 |
| | Q13 | 0.917 | 65.184 | < 0.001 |

**Source(s)**: Created by author via R Studio

Considering DMO as our endogenous variable (Table XXXIII), all three predictors significantly contribute to it, with STHCD having the largest effect (0.383).

**Table XXXIII.** Structural Paths (SEM)

*Structural Paths (SEM)*

| Predictors | Outcome | Std. Co-efficients | z | p-value |
|---|---|---|---|---|
| AIAT | DMO | 0.258 | 6.009 | < 0.001 |
| ERRG | | 0.272 | 5.334 | < 0.001 |
| STHCD | | 0.383 | 6.786 | < 0.001 |

**Source(s)**: Created by author via R Studio

Next, we have examined the dataset for extreme Residuals (Error Variances). These are the (unique) variances that represent the portion of the variance in each observed variable that is not explained by the common latent factors in the model (Gaskin *et al*., 2025; Johansson *et al*., 2016). In this case, our Factor model explains a large proportion of variance in observed items. At last, Table XXXIV presents strong correlations (0.682 - 0.770), suggesting related constructs, but distinct factors, a condition that favors SEM (< 0.85 - 0.90).

**Table XXXIV.** Latent Variable Correlations (SEM)

*Latent Variable Correlations (SEM)*

| Variable 1 | Variable 2 | Std. Correlations | p-value |
|---|---|---|---|
| **AIAT** | **ERRG** | 0.682 | < 0.001 |
| **AIAT** | **STHCD** | 0.700 | < 0.001 |
| **ERRG** | **STHCD** | 0.770 | < 0.001 |

**Source(s)**: Created by author via R Studio

### 4.5.5 SEM Plot

Finally, the findings from the Structural Model support that all the proposed CHs were confirmed. AIAT ($\beta$ = 0.258), ERRG ($\beta$ = 0.272) and STHCD ($\beta$ = 0.383) each exert a positive and statistically significant influence on DMO (Figure 14), with STHCD having the strongest effect among them (Shoaib *et al*., 2025). Nevertheless, the mixed picture formed by SRMR and RMSEA fit indices, although acceptable, perhaps recommends that the model could be further improved with some minor adjustments (Nguyen, 2025; Oyewo *et al*., 2025).

**Note(s)**: R output via commands:

*library(semPlot), dev.off()fitMeasures(fit_sem,c("chisq", "df", "pvalue", "cfi", "tli', "rmsea", "srmr")), standardizedSolution(fit_sem)<-pdf("SEM_Publication_Model.pdf", width = 12, height = 9<-semPaths(fit_sem, what = "std", whatLabels = "std", layout = layout_matrix, sizeMan = 6, sizeLat = 11, edge.label.cex = 1.1, residuals = FALSE, intercepts = FALSE, thresholds = FALSE, nCharNodes = 0, fade = FALSE, borders = FALSE).*

**Figure 14.** SEM Plot

**Source(s)**: Created by author via R Studio

# 5. Discussion

Establishing a broader field of vision, under a longitudinal perspective, the accounting profession could be conceptualized as a progressing domain of interest (Saleh *et al.,* 2026). Although traditionally considered a predominantly compliance-oriented and transaction-focused function, nowadays, according to the newly formed status quo, it could be considered a strategically integrated, technology-enabled discipline (Kassar and Jizi, 2026). In this case, this wider professional transformation in the Greek private sector evinces structural changes associated with digitalization. The automation potential offered by AI in routine, standardized tasks, as supported by the findings of the conducted study, enriches and expands traditional roles rather than eliminating them.

Therefore, an augmented human-AI framework evolves the positioning of AI by conceptualizing AI instruments as a complementary utility that strengthens analytical capacity, improves operational efficiency and elevates the overall quality of decision-making (McBride *et al*., 2022). Respondents' attitudes towards the beneficial integration of AI in the accounting practice emerge as closely linked to their perceptions of improved accuracy, procedural transparency, regulatory compliance and the capacity for real-time data processing. Favorable orientations are more likely to be observed when AI is not perceived as a substitute for human expertise, but as a part of a collaborative human-AI confluence that preserves professional agency. This convey entails the development of a hybrid skillset, incorporating newfangled digital and data-analytical competencies with critical, ethical discernment and problem-solving, domain-specific accounting knowledge (Horobets *et al*., 2025). By fostering novel approaches, including predictive modelling, automated audit processes and intelligent forecasting, the implementation of AI dilates the cognitive and advisory dimensions of accounting work (Khan *et al*., 2025).

Encompassing technological, organizational, behavioral and ethical parameters, raised employee acceptance is expected when AI adoption is accompanied by structured reskilling initiatives and limpid implementation strategies (Al-Hajaya *et al*., 2025). Hence, human-AI synergy should not be interpreted as a disruptive rupture, but as an evolutionary phase in the profession's development, delineating value creation by recalibrating professional identity within contemporary Greek business environments.

## 5.1 Theoretical implications

The SLR performed demonstrates a persistent and spreading scholarly engagement with human-AI collaboration in the accounting field, with the growing volume and thematic diversification of publications over the years approving the claim. The worldwide literature progressively situates AI within the core accounting functions, attributing great attention to the enhancement of audit procedures, ethical oversight, interactive human-machine dynamics and the general digital transformation of financial operations (Lehner *et al.*, 2022a). The witnessed evolution signifies a paradigm shift from perceiving AI solely as an automation mechanism toward spotting it as an embedded component of cyber-physical systems that reshape working experience (Sugahara and Kano, 2025). This reorientation bolsters theoretical perspectives, emphasizing professional amplification and collaboration rather than technological substitution (Maria and Halim, 2025).

What is more, the regional concentration of research output further refines theoretical apprehension. The predominance of the USA and China corresponds with their advanced technological infrastructures and sustained investment in digital novelty, tellingly characterizing them as global research hubs. Europe exhibits temperate, whilst escalating scholarly participation. On the contrary, Greece remains comparatively underrepresented. This uneven distribution highlights the contextual specificity of existing theoretical models, many of which have flourished within highly digitalized and resource-intensive economies (Van Norren, D.E., 2023). Nonetheless, probing the Greek business environment contributes to extending adoption theories by assimilating socio-economic variables, institutional maturity and culturally embedded acumens of technological advancements.

Empirical findings from the Greek context underline the importance of distinguishing between attitudinal acceptance and operational readiness. Despite the fact that respondents generally express conducive views toward AI integration in accounting, readiness is mediated by perceived economic benefit, trust in dialogical systems, organizational capability and tolerance for innovation-related risk. Concerns regarding workforce displacement and uncertainty associated with unfamiliar technologies complicate even more the transition from intention to implementation. These insights suggest that theoretical frameworks centered exclusively on behavioral

intention may be insufficient. Instead, multidimensional models embracing structural preparedness and institutional support, could perhaps issue a more panoptic explanatory basis (Al-Okaily, 2024; Lee and Cao, 2026).

Our study also underprops the ideation of AI as a supplementary tool within accounting workflows. Literature-based evidence and empirical investigation indicates that AI is highly potent in routine, information-dense and procedural tasks, whereas strategic interpretation, ethical evaluation and complex decision-making remain fundamentally human-driven (Qabrati *et al*., 2026). This division of labor aligns with technosocial and augmentation theories that posit optimal outcomes when human expertise and algorithmic efficiency operate synergistically (Yavetz and Nakash, 2026). Future theoretical inquiry may as well examine sectoral variation in AI absorption and role differentiation across hierarchical levels of the accounting workforce, thereby straining the understanding of how collaborative intelligence could reshape professional structures (Arianpoor *et al*., 2026). A limitation of the present research lies in the exclusion of educational attainment in the demographic variables part. We deliberately took this methodological decision with the aim of minimizing response bias, as the educational level could operate as a potential moderating factor in technology acceptance.

## 5.2 Practical implications

From a practical perspective, our findings stipulate that the Greek business landscape satisfies the necessary foundational requirements to succour the gradual incorporation of AI into the accounting practice. While certain reservations associated with perceived employment risks and uncertainty surrounding innovative investments persist, the prevailing professional attitude appears receptive (Hentati *et al*., 2025). At this point, we should stress the lack of (Greek) ERPs, particularly designed to support human-AI co-working. Present-day AI applications exemplify adaptability to the Greek linguistic and regulatory framework, rendering implementation technically feasible, particularly in standardized and repetitive accounting processes. This adaptability strengthens the case for incremental and context-sensitive integration strategies (PR and O, 2025).

As far as it concerns the enterprise sector, anticipated gains in efficiency, cost reduction, accuracy and real-time analytical capability constitute significant

motivational drivers (Omush *et al*., 2026). In spite of that, the adoption of innovative technological systems inherently involves strategic and operational risk. Consequently, organizations are encouraged to pursue implementation in succeeding phases, beginning with pilot initiatives in highly automatable functions before extending AI deployment to more complex administrative or integrative systems. In such arrangements, AI could operate as a centralized analytical tool within ERP environments, while human professionals retain oversight responsibilities, validating outputs and ensuring contextual coherence (Han *et al*., 2025; Sun *et al*., 2026).

At a policy level, coordinated educative, legislative and targeted financial initiatives could accelerate responsible AI diffusion across the Greek economy. Public funding schemes, supporting applied research collaborations, pilot programs and domain-specific experimentation would facilitate knowledge transfer between academia and industry (Assidi *et al*., 2025). Especially in Greece, where the university curriculum for accounting courses does not include topics on the synergy of AI programming and accounting, it would be particularly appropriate to incorporate such content into the teaching material. Early application within public-sector accounting and administrative procedures, especially in routine, high-volume tasks, could establish demonstrative benchmarks and cultivate institutional expertise (Lnenicka and Machova, 2025). We also emphasize the need for accelerating the proportional adaptation of accounting standards based on human-AI collaboration. Over time, integrated digital infrastructures may enhance administrative efficiency, on condition that human oversight remains central to evaluation, accountability and ethical governance (Khalid *et al*., 2025).

Summarizing, sustainable AI integration in accounting depends on cultivating hybrid competencies that combine technological literacy with professional judgment (Kommunuri, 2022). Human involvement extends beyond supervision to include interpretative, corrective and developmental contributions that refine algorithmic performance through iterative feedback (Chong *et al*., 2022). Aligning AI adoption with far-reaching sustainable development objectives (e.g. transparency, competitiveness, institutional modernization etc.) could further legitimize its role within the Greek business environment. Ultimately, the transition from positive impression to effective practice would require structured implementation planning, targeted capacity-building

initiatives and continuous adaptation to the specific operational and societal characteristics of the national context.

# 6. Conclusion

Through this study, we have attempted to capture both descriptively and empirically the current trends and intentions regarding human-AI collaboration in accounting, both globally and in the Greek social and business reality.

Starting from the SLR section and gathering a bibliographic overview of global sources that address key issues regarding augmented AI-synergy, intelligent task automation, predictive capabilities and human supervision, it becomes obvious that scholarly interest focuses on exploring unprecedented aspects of human and technological collaborative action. Our proposals are critically construing these findings orientated towards the two-way relationship between humans and machines, with the machines acting in agreement with human reasoning and human judgment being largely interpretatively based on standardized and validated for accuracy AI generated results, in a co-working condition.

Recapturing our theoretical base, after having followed a meticulous research methodology, our contemporary findings show not only an emerging trend of active engagement with the topical issue of human-AI collaboration in accounting and the components that arouse interest (e.g. trust, transparency, accountability, decision-making and ethics), but also indicate a fertile ground for its possible application in Greek reality as a developing dynamic. The placement of technology adoption and sustainable development as Motor Themes denotes that human-AI collaboration in accounting is widely discussed in the worldwide network, even merely tested many times yet due to the novelty of introducing this transformative thematology.

As far as it concerns the empirical part, given the normal distribution of responses confirming a neutral to positive trend, we accept the reservations regarding the newly introduced nature of this partnership and the guaranteed reliability that could exist and be based on decision-making processes, especially taking into account workforce reskilling requirements. Under a discerning view, the considered factors in the SEM analysis performed could be intertwined to a large extent with the perceived

locus of control, the socio-economic and political background of a country and the policy of premiumizing the respective innovations in private business initiative.

Entirely, the present study reflects an initially fundamentally documented basis for the practical introduction of the human factor, through a supervisory role, of the advantages of new technologies in accounting practice in the Greek area, as a multifactorial, cognitive, behavioral and professional applied business synthesis.

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# Appendix A: Questionnaire Items (via Google Forms)



## Σύμπραξη ανθρωπίνου παράγοντα και τεχνητής νοημοσύνης (AI) στη λογιστική πρακτική: εμπειρική έρευνα στον Ελληνικό επιχειρησιακό χώρο / Human-AI collaboration in accounting practice: empirical research in the Greek business environment.

**ΠΡΟΫΠΟΘΕΣΕΙΣ ΣΥΜΜΕΤΟΧΗΣ ΣΕ ΕΡΕΥΝΑ:**

Ενήλικες, εργαζόμενοι ή άμεσα σχετιζόμενοι με (σ)τον ιδιωτικό, ελληνικό επιχειρησιακό χώρο, ιδίου ή συναφούς αντικειμένου απασχόλησης (π.χ. Οικονομικού ή Λογιστικού Κλάδου, Πληροφοριακών Συστημάτων (IT), Γενικής Διοίκησης, Τεχνικών Εφαρμογών - Υποστήριξης Έργων, Έρευνας και Ανάπτυξης / R & D, Διαχείρισης Ανθρωπίνου Δυναμικού / HR κλπ.).

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**ΕΝΤΥΠΟ ΔΗΛΩΣΗΣ ΚΑΙ ΣΥΓΚΑΤΑΘΕΣΗΣ**

**ΣΚΟΠΟΣ ΕΡΕΥΝΑΣ:**

Η παρούσα μελέτη εκπονείται στα πλαίσια της Διπλωματικής μου Εργασίας για την απόκτηση **Τίτλου Μεταπτυχιακών Σπουδών** στο **Π.Μ.Σ. Master in Business Administration (MBA)** του **Ελληνικού Ανοικτού Πανεπιστημίου (Ε.Α.Π.)** και στοχεύει στην απεικόνιση των κυρίων σημείων ενδιαφέροντος αναφορικά με την υιοθέτηση της συνεργασίας ανθρώπινου παράγοντα και τεχνητής νοημοσύνης στη λογιστική πρακτική (Human-AI collaboration in accounting).

Συνολικά, κύριο σκοπό της συνιστά η καταγραφή της εξέλιξης των εφαρμογών της τεχνητής νοημοσύνης (AI) στην καθημερινή λογιστική πρακτική και ειδικότερα εντός των ελληνικών επιχειρήσεων, αποτυπώνοντας ποσοτικά τις στάσεις των συμμετεχόντων, μέσω της συμπλήρωσης του εν λόγω ερωτηματολογίου.

**ΣΥΜΒΟΛΗ ΤΗΣ ΕΡΕΥΝΑΣ:**

Η ραγδαία εξέλιξη των διαλογικών συστημάτων (AI - dialogical systems) επιφέρει σημαντικούς μετασχηματισμούς στον τομέα της λογιστικής, αναδιαμορφώνοντας παραδοσιακές διαδικασίες και αναθεωρώντας επαγγελματικές πρακτικές.

Μέσω αυτοματοποιημένων εφαρμογών, τα διαλογικά συστήματα δύνανται να συμβάλλουν στη βελτίωση της ακρίβειας και της ταχύτητας επεξεργασίας δεδομένων, υποστηρίζοντας λειτουργίες όπως ο εσωτερικός έλεγχος, οι οικονομικές προβλέψεις, η ανίχνευση απάτης και η αξιολόγηση κινδύνου.

Παράλληλα, η ενσωμάτωση της τεχνητής νοημοσύνης επηρεάζει τον τρόπο λήψης αποφάσεων και το ρόλο του λογιστή, μετατοπίζοντας το επαγγελματικό ενδιαφέρον από την εκτέλεση επαναλαμβανόμενων εργασιών προς δραστηριότητες υψηλότερης προστιθέμενης αξίας, οι οποίες απαιτούν κρίση, ανάλυση και στρατηγική σκέψη.

Ωστόσο, η αξιοποίηση της τεχνητής νοημοσύνης συνοδεύεται από κρίσιμα ηθικά, κοινωνικά και πρακτικά ζητήματα, όπως η προστασία δεδομένων, η διαφάνεια και αξιοπιστία των αλγορίθμων, καθώς και η αποφυγή μεροληψίας. Στο πλαίσιο αυτό, η σύγχρονη βιβλιογραφία αναδεικνύει τη σημασία υβριδικών μοντέλων συνεργασίας, τα οποία δεν υποκαθιστούν την ανθρώπινη εμπειρογνωμοσύνη, αλλά λειτουργούν συμπληρωματικά, ενισχύοντας τη δημιουργική και κριτική διάσταση της επαγγελματικής πρακτικής.

Αναμφίβολα, η ανάπτυξη νέων δεξιοτήτων, η διαχείριση ερευνητικών και γνωστικών κενών, συνακόλουθα με την υπεύθυνη υιοθέτηση της τεχνολογίας, μπορούν να χαρακτηριστούν ως βασικοί άξονες για τη διαμόρφωση ενός καινοτόμου, ευέλικτου, επαγγελματικά και κοινωνικά υπεύθυνου, λογιστικού περιβάλλοντος.

**ΠΡΟΣΩΠΙΚΑ ΔΕΔΟΜΕΝΑ (GDPR) ΚΑΙ ΕΜΠΙΣΤΕΥΤΙΚΟΤΗΤΑ:**

Ο χαρακτήρας όλων των πληροφοριών που θα αντληθούν από το παρόν ερωτηματολόγιο είναι καθαρά εμπιστευτικός. Οποιεσδήποτε πληροφορίες αποκτηθούν μέσω της παρούσας έρευνας και οι οποίες θα μπορούσαν να ταυτοποιήσουν προσωπικά τους συμμετέχοντες, θα παραμείνουν απόρρητες και θα αποκαλυφθούν αποκλειστικά κατόπιν ρητής άδειάς τους.

Σε περίπτωση που τα αποτελέσματα της έρευνας δημοσιευτούν ή παρουσιαστούν σε συνέδρια ή
σε αντίστοιχα επιστημονικά πλαίσια, σε καμία περίπτωση δε θα συμπεριληφθούν πληροφορίες που μπορεί να μαρτυρούν την ταυτότητα των συμμετεχόντων.

**ΣΥΜΜΕΤΟΧΗ ΚΑΙ ΑΠΟΧΩΡΗΣΗ:**

Η συμμετοχή στην έρευνα είναι εθελοντική, δε λαμβάνεται κάποια χρηματοδότηση για αυτήν και δε συντελείται βάσει οικονομικών ή απώτερων κινήτρων.

Οι συμμετέχοντες κατέχουν απόλυτη ελευθερία άρνησης απάντησης σε τυχόν ερωτήσεις που δεν επιθυμούν. Επίσης, δύνανται να αποσύρουν τη συγκατάθεση συμμετοχής τους, οποιαδήποτε στιγμή πριν
την ολοκλήρωσή της ή τη δημοσίευση των αποτελεσμάτων της έρευνας.

Για σχετικές ερωτήσεις ή προβληματισμούς, μπορείτε να επικοινωνείτε άμεσα, ανά πάσα στιγμή μαζί μου.

Παραθέτω προσωπικά στοιχεία επικοινωνίας:

Με εκτίμηση,

---

**Κούρτη Ελένη Δέσποινα**

Υποψήφια Διδάκτωρ Πανεπιστημίου Μακεδονίας (ΠΑ.ΜΑΚ.)
Τμήμα Οργάνωσης και Διοίκησης Επιχειρήσεων (Ο.Δ.Ε.)
E-mail: kourti.eleni.despoina.1@gmail.com
Κιν.: 6938467376

==========
*Με τη γνωστοποίηση των παραπάνω και τη συνέχιση συμπλήρωσης του ερωτηματολογίου, δηλώνετε τη συμφωνία σας με τις προαναφερθείσες δηλώσεις.
==========

*Διευκρινίσεις Συμπλήρωσης:*

Μετά τη συμπλήρωση των πρώτων, υποχρεωτικών, δημογραφικών στοιχείων, ακολουθούν ερωτήσεις σε κλίμακα Likert.

Καλείστε να απαντήσετε με τον αντίστοιχο αριθμό, αναλόγως το επίπεδο συμφωνίας ή διαφωνίας σας:

**1 = Διαφωνώ απόλυτα**

**2 = Διαφωνώ**

**3 = Είμαι ουδέτερος / η / @**

**4 = Συμφωνώ**

**5 = Συμφωνώ απόλυτα**

* Υποδεικνύει απαιτούμενη ερώτηση

## Δημογραφικά Στοιχεία

*Demographic Data*

1. Φύλο: *

*Να επισημαίνεται μόνο μία έλλειψη.*

- Άνδρας
- Γυναίκα
- Άλλο: _____

2. Έτη απασχόλησης: *

*Να επισημαίνεται μόνο μία έλλειψη.*

- 6 μήνες έως και 2 έτη
- Περισσότερα από 2 έτη έως και 5 έτη
- Περισσότερα από 5 έτη έως και 10 έτη
- Περισσότερα από 10 έτη έως και 20 έτη
- Περισσότερα από 20 έτη

3. Είδος / Μορφή εργασιακής σχέσης: *

*Να επισημαίνεται μόνο μία έλλειψη.*

- Ιδιοκτήτης επιχείρησης - Διευθύνων Σύμβουλος (CEO)
- Μισθωτός Υπάλληλος - Αορίστου χρόνου - Τακτικό Προσωπικό - Στελέχη - Μέλη Διοικητικού Συμβουλίου (Δ.Σ.)
- Συμβασιούχος Υπάλληλος Ορισμένου χρόνου - Εποχιακό / Έκτακτο Προσωπικό
- Συμβασιούχος Έργου (Με Ανάθεση)
- Εξωτερικός Συνεργάτης

4. Αντικείμενο απασχόλησης / Τομέας εξειδίκευσης: *

*Να επισημαίνεται μόνο μία έλλειψη.*

- Οικονομικός Κλάδος
- Λογιστικός Κλάδος
- Γενική Διοίκηση
- Πληροφοριακά Συστήματα (IT)
- Τεχνικών Εφαρμογών - Υποστήριξη Έργων
- Έρευνα και Ανάπτυξη (R & D)
- Διαχείριση Ανθρωπίνου Δυναμικού (HR)
- Άλλο: _____

**Αυτοματοποίηση και Επαύξηση / Ενίσχυση Εργασιακών Διαδικασιών**

*Task Automation and Augmentation*

5. **Τα διαλογικά συστήματα (AI) συμβάλλουν στην αυτοματοποίηση επαναλαμβανόμενων λογιστικών εργασιών (routine tasks automation), όπως η εισαγωγή δεδομένων (data entry) και οι λογιστικές συμφωνίες (reconciliations):**

*Να επισημαίνεται μόνο μία έλλειψη.*

| | 1 | 2 | 3 | 4 | 5 | |
|---|---|---|---|---|---|---|
| Διαι | ◯ | ◯ | ◯ | ◯ | ◯ | Συμφωνώ απόλυτα |

6. **Η τεχνητή νοημοσύνη (AI) ενισχύει την ικανότητα των λογιστών να αναλύουν σύνθετα χρηματοοικονομικά δεδομένα (complex financial data):**

*Να επισημαίνεται μόνο μία έλλειψη.*

| | 1 | 2 | 3 | 4 | 5 | |
|---|---|---|---|---|---|---|
| Διαι | ◯ | ◯ | ◯ | ◯ | ◯ | Συμφωνώ απόλυτα |

7. **Οι εφαρμογές των συστημάτων τεχνητής νοημοσύνης (AI) μειώνουν το χρόνο που απαιτείται για την εκτέλεση επαναλαμβανόμενων λογιστικών διαδικασιών (routine accounting activities):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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8. **Η χρήση της τεχνητής νοημοσύνης (AI) επιτρέπει στους λογιστές να επικεντρώνονται περισσότερο σε στρατηγικές εργασίες (strategic activities) και δραστηριότητες υψηλής προστιθέμενης αξίας (value-added tasks):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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| Διαι | ◯ | ◯ | ◯ | ◯ | ◯ | Συμφωνώ απόλυτα |

Ανθρώπινη Κρίση και Αρμοδιότητα Λήψης Αποφάσεων

*Human Judgment and Decision Authority*

9. **Οι λογιστές διατηρούν την τελική αρμοδιότητα λήψης αποφάσεων σχετικά με τα λογιστικά αποτελέσματα που παράγονται από τα συστήματα τεχνητής νοημοσύνης (AI-generated accounting outputs):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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| Διαι | ◯ | ◯ | ◯ | ◯ | ◯ | Συμφωνώ απόλυτα |

10. **Οι προτάσεις των συστημάτων τεχνητής νοημοσύνης (AI systems recommendations) στη λογιστική απαιτούν ανθρώπινη αναθεώρηση και επικύρωση πριν την αποδοχή και εφαρμογή τους:**

*Να επισημαίνεται μόνο μία έλλειψη.*

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11. **Η επαγγελματική κρίση (professional judgement) είναι απαραίτητη κατά την ερμηνεία των λογιστικών αποτελεσμάτων που προκύπτουν από τη χρήση των διαλογικών συστημάτων (dialogical systems):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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12. **Η τεχνητή νοημοσύνη (AI) υποστηρίζει, παρά αντικαθιστά, τη λήψη αποφάσεων των επαγγελματιών λογιστών (accountants' professional decision-making):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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**Εμπιστοσύνη, Διαφάνεια και Επεξηγηματική Ικανότητα**

*Trust, Transparency and Explainability*

13. **Έχω εμπιστοσύνη στην ακρίβεια των αποτελεσμάτων που παράγονται από τα συστήματα τεχνητής νοημοσύνης (accuracy of AI-generated outputs) και χρησιμοποιούνται σε λογιστικές εργασίες:**

*Να επισημαίνεται μόνο μία έλλειψη.*

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14. **Τα συστήματα τεχνητής νοημοσύνης (AI) που χρησιμοποιούνται στη λογιστική παρέχουν διαφανή και κατανοητά αποτελέσματα (transparent and understandable results):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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| Διαφ | ◯ | ◯ | ◯ | ◯ | ◯ | Συμφωνώ απόλυτα |

15. **Οι επεξηγήσεις των αποτελεσμάτων που παρέχονται από τα διαλογικά συστήματα (dialogical systems) αυξάνουν την εμπιστοσύνη μου στη χρήση τους:**

*Να επισημαίνεται μόνο μία έλλειψη.*

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| Διαι | ◯ | ◯ | ◯ | ◯ | ◯ | Συμφωνώ απόλυτα |

16. **Η έλλειψη αναλυτικών επεξηγήσεων (explainability) μειώνει την προθυμία μου να βασιστώ στα συστήματα τεχνητής νοημοσύνης (AI systems) στη λογιστική πρακτική:**

*Να επισημαίνεται μόνο μία έλλειψη.*

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**Μετασχηματισμός Δεξιοτήτων και Ανάπτυξη Ικανοτήτων Ανθρωπίνου Δυναμικού**

*Skill Transformation and Human Capability Development*

17. **Η χρήση της τεχνητής νοημοσύνης (AI) στη λογιστική απαιτεί από τους επαγγελματίες να αναπτύξουν νέες τεχνικές δεξιότητες (new technical skills):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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18. **Η τεχνητή νοημοσύνη (AI) αυξάνει τη σημασία των αναλυτικών και ερμηνευτικών δεξιοτήτων (analytical and interpretive skills) για τους λογιστές:**

*Να επισημαίνεται μόνο μία έλλειψη.*

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19. **Η συνεχής εκπαίδευση (continuous learning) είναι απαραίτητη για την αποτελεσματική εργασία με τα εφαρμόσιμα συστήματα τεχνητής νοημοσύνης στη λογιστική (applicable AI systems in accounting):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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20. **Η τεχνητή νοημοσύνη (transforming AI) μεταμορφώνει τον παραδοσιακό ρόλο των λογιστών:**

*Να επισημαίνεται μόνο μία έλλειψη.*

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| Διαι | ◯ | ◯ | ◯ | ◯ | ◯ | Συμφωνώ απόλυτα |

**Ηθική, Νομοθετικά Πλαίσια και Διαχείριση Κινδύνου**

*Ethical, Regulatory and Risk Governance*

21. **Η χρήση της τεχνητής νοημοσύνης (AI) στη λογιστική εγείρει ηθικά ζητήματα που σχετίζονται με τη λογοδοσία και τη δικαιοσύνη (accountability and fairness):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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22. **Απαιτούνται σαφή πλαίσια διακυβέρνησης (clear governance frameworks) για την υπεύθυνη χρήση της τεχνητής νοημοσύνης στη λογιστική (responsible use of AI in accounting):**

*Να επισημαίνεται μόνο μία έλλειψη.*

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23. **Τα κανονιστικά πρότυπα (regulatory standards) αντιμετωπίζουν επαρκώς τους κινδύνους που σχετίζονται με την ενσωμάτωση της τεχνητής νοημοσύνης (AI) στη λογιστική:**

*Να επισημαίνεται μόνο μία έλλειψη.*

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24. **Η αποτελεσματική διαχείριση κινδύνου (effective risk management) είναι απαραίτητη κατά την ενσωμάτωση της τεχνητής νοημοσύνης (AI) στις λογιστικές πρακτικές:**

*Να επισημαίνεται μόνο μία έλλειψη.*

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