

Impact of Latest Technology AI Used for Financial Analysis in Multinational Company: A study of KPMG Accountants in Pakistan

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Abstract

This dissertation focuses on the effects of AI in the area of financial analysis in the context of the KPMG Pakistan, which is one of the largest international audit companies. In this paper, the impacts of AI technologies on the decision-making, risk management, and operational management of the organization are analyzed. It also highlights some of the problems that organizations might face when implementing AI, including problems with system implementation, concerns over data security, and constant need for staff updating. In this study, conducted with the interviews of the executives at KPMG Pakistan, the advantages of AI have also been discussed such as accuracy and timeliness in financial decision and control of risks. But it also highlights the problem of having to deal with both technical and cultural issues and factors to benefit from AI. Finally, a KPMG Pakistan-specific list of guidelines for the successful AI adoption is provided in the context of organization, data management, innovation culture, and focused continuous training. These recommendations are intended to assist KPMG Pakistan in continuing to hold its strategic position and set the course for the new environment for the application of financial analysis based on artificial intelligence.

Keywords: financial analysis, AI usage, KPMG

Background of the study

In today's global village an introduction of new technologies has adopted revolutionary changes and affected every aspects of human life. AI is one of the most popular and relatively recent technologies, which has impacted the aspect of financial analysis of the firms (Liu et al., 2020). It has been established that AI has started changing the financial sector in some ways that could not have been thought of before (Mahapatra and Singh, 2021). For example, the large data sets can be analyzed in real time by using AI and machine learning algorithms leading to new consumer behaviors, risk assessments, and market dynamics (Ranjith et al., 2021). Therefore, it is concluded that AI-enabled solutions have enhanced decisions regarding investments, the simplification of processes, and an enhanced consumer service, all of which solely relate to the financial analysis of a firms.

Machine learning has emerged as a critical element for the financial industry and its application within financial analysis has received considerable attention. Neural networks and data mining are some of the AI technologies that are changing the methods of auditing through increased datasets analysis efficiency (Bonner et al., 2021). This study revealed that; with the help of AI systems in the area of financial investigations the time taken can be reduced to as low as 30% of the

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normal time while the analysis offered is real-time and cannot be provided with any other method (Tirkkonen, 2021). In addition, studies have revealed that AI solutions help with decision-making since 80% of the firms have cited that investments decisions and processes have been made easier by the use of AI solutions (Ranjith et al., 2021).

Referring to the example of KPMG, the application of AI has significantly enhanced the firm's capabilities in several key areas, particularly in risk and pattern analysis, as well as in the identification of control issues. In practice, KPMG integrates AI-driven tools like machine learning algorithms and neural networks into their financial analysis workflows. These technologies enable the processing of vast datasets far more efficiently than traditional methods. For instance, AI can rapidly sift through financial records to detect irregular patterns that might indicate risks or control deficiencies, which would otherwise require extensive manual effort to uncover (Mahapatra & Singh, 2021).

Moreover, AI technologies at KPMG are implemented to automate routine auditing tasks, allowing auditors to focus on more complex analyses. This automation is particularly evident in the detection of anomalies, where AI's ability to learn from historical data allows it to identify unusual transactions or behaviors that deviate from established patterns. According to Mahapatra and Singh (2021), 65% of KPMG's clients have observed that these AI-driven insights have significantly enhanced their decision-making processes.

These implementations demonstrate that AI is not just a theoretical tool but a practical force for change within KPMG, driving efficiency, accuracy, and enhanced decision-making in financial analysis. The integration of AI has thus become essential for maintaining a competitive edge in the accounting industry, particularly in an era where data volume and complexity continue to grow.

This analysis uncovered that modern technologies such as an application of the neural networks and data mining have influenced the auditing procedures to the highest degree (Fedyk et al., 2022). An AI system can analyze large datasets in shorter time and with better accuracy than a traditional accountant. This skill makes it possible to identify trends and 'anomalies', which could be an indication of mistakes or fraudulent activities. This has depicted that through AI technologies overall efficiency and effectiveness are enhanced since mundane activities are automated the auditing personnel will focus more on a complex and rigorous areas of the auditing processes (Almufadda and Almeseini, 2022). In addition, accounting companies can enrich the methods of the conducted research with an AI to receive accurate and valuable data. For instance, AI is widely applied in reducing the time needed to complete an investigation of the financial situation, as well as verifying the economic sources and understanding the consequences. It can also integrate or include tax analysis effortlessly to method of operation and provide a forecast advice based on customers' information and progressive enactment. Once data is obtained, artificial intelligence helps in organizing the study outcomes and developing customer-centered messages that explain ramifications of the findings with reference to each client's tax profile (Tirkkonen, 2021). Consequently, it is established that an AI has changed the financial analysis in the accounting field by performing a process and making the audit procedures mechanized.

While the benefits of AI implementation at KPMG are substantial, it is crucial to acknowledge the challenges and potential drawbacks associated with its adoption. One significant challenge is the complexity of integrating AI systems within existing financial processes, which can lead to disruptions and require substantial upfront investment in both technology and training (Ashta & Herrmann, 2021). Additionally, there are concerns regarding data privacy and security, as AI systems often require access to sensitive financial data, which, if not properly managed, could result in breaches or misuse (Fedyk et al., 2022). Furthermore, the reliance on AI may lead to over-dependence on automated systems, potentially diminishing human oversight and the nuanced judgment that is often crucial in financial decision-making (Tirkkonen, 2021). Thus, while AI offers transformative potential, these challenges underscore the need for a cautious and well-planned implementation strategy.

Definition and Concepts of Artificial Intelligence

AI is understood as the creation of intelligent processes in mechanisms, especially in computers. Some of these processes are; the learning process, the reasoning process and the self-correcting process. According to Johnston and Jones (2018), machine learning, which is a type of AI, empowers the computer to make decisions based on the data fed to it increasing prediction capabilities. Mahapatra and Singh (2021) have discussed that Machine learning is performing the backbone in current state of arts AI applications.

Key Theoretical Models and Approaches

There are several theoretical models on which AI application in financial analysis are based. For example, the Decision Theory Model explains the role of AI in decision-makers' cognitive processes by focusing on potential outcomes. According to Bonner et al. (2021), This model is essential in the incorporation of AI in matters to do with finance. The second significant model is the Systems Theory under which financial analysis is considered as a sophisticated system that has to be improved by AI technologies, as it has been examined by Ranjith et al. (2021).

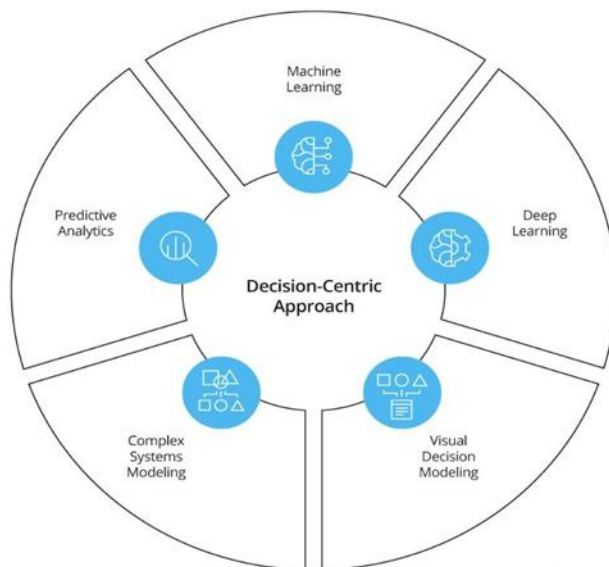


Figure 1: Decision Theory Model

Moreover, key and keenly debated theories in financial economics the Efficient Market Hypothesis has been contradicted by AI in terms of identify patterns and anomalies within the existing financial data sets. It implies inefficiency in markets and complicated by AI models as posed by Feng et al. (2020). Thus, this theoretical framework points to the role of AI in the process of financial analysis and the automation of this activity.

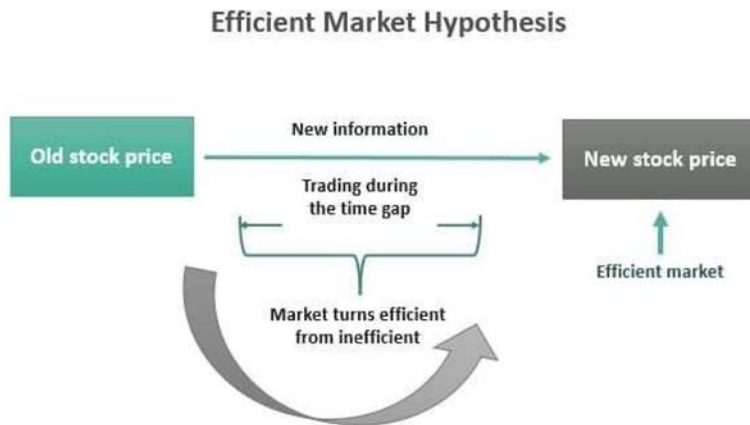


Figure 2: Efficient Market Hypothesis

The Efficient Market Hypothesis (EMH) posits that financial markets are "efficient" in that asset prices fully reflect all available information at any given time, making it impossible for investors to consistently achieve higher returns than the overall market without taking on additional risk (Fama, 1970). However, the advent of AI technologies challenges this hypothesis by demonstrating that patterns and anomalies within financial data can be identified and exploited for profit, which contradicts the core tenet of EMH. AI, through advanced data processing and machine learning algorithms, is capable of uncovering subtle trends and predicting market movements that may not be immediately apparent to human analysts (Feng et al., 2020).

AI Technologies in Financial Analysis

Artificial Intelligence (AI) in financial analysis encompasses several advanced technologies, each contributing uniquely to the field. This section discusses key AI technologies—such as machine learning, neural networks, and data mining—followed by their specific applications in financial analysis and their impacts on firms like KPMG.

Machine Learning and Neural Networks

Machine learning is the backbone of AI applications in financial analysis, with neural networks and data mining being critical components. Neural networks are designed to mimic the human brain's structure and function, allowing them to identify patterns and make predictions based on large datasets. These capabilities are particularly valuable in auditing, where pattern recognition can enhance the accuracy and efficiency of financial analyses. For instance, KPMG has implemented neural networks to improve its auditing processes, leading to more effective and reliable outcomes (Ranjith et al., 2021). Bonner et al. (2021) further emphasize how neural networks have transformed traditional auditing practices by providing deeper insights and faster analysis.

Data Mining

Data mining, a subset of machine learning, involves sorting through vast amounts of data to identify patterns that may not be immediately obvious. This technology enables analysts to uncover hidden trends and irregularities within financial data, which are crucial for predicting future financial activities. KPMG, for example, uses data mining techniques to detect irregularities in client transactions and anticipate potential financial outcomes (Fedyk et al., 2022). Gupta and Kumar (2021) highlight that data mining is an indispensable tool in modern financial analysis, allowing firms to make more informed decisions by revealing insights that traditional methods might overlook.

Predictive Analytics

Building on the capabilities of machine learning and data mining, predictive analytics uses historical data to forecast future financial trends. This technology is particularly beneficial for risk assessment and strategic planning, enabling firms to make proactive decisions based on predictive insights. KPMG has leveraged predictive analytics to enhance its risk management strategies, allowing for more accurate forecasting of market conditions and potential financial risks (Tirkkonen, 2021). By applying predictive analytics, firms like KPMG can better anticipate future challenges and opportunities, thereby strengthening their competitive position in the market.

Impact of AI on Financial Analysis

Efficiency and Accuracy in Data Analysis

It aids analyst by reducing time given to repetitive jobs so that he is able to concentrate on important tasks. According to Almufadda and Almeseini, (2022) the efficiency advantage of AI automation has been articulated well. AI systems are capable of analyzing huge amounts of data in real time and producing such insights that are very difficult to generate manually, as it has been shown by Bonner et al. (2021). It has proven helpful for giant multinationals like KPMG that work with extensive amounts of data, according to Mahapatra and Singh (2021).

Decision Making and Risk Assessment

AI has many benefits in the analysis of financial aspects especially in the decision-making process and risk management. Big data is a handy approach of keeping track of foreseeable risks and future opportunities for firms to take better decisions. Tirkkonen explains how the use of advanced analytics affects strategic management decisions by Turakkunen (2021). Through the analysis of market tendencies, thanks to the application of artificial intelligence, KPMG is able to evaluate the likely impact of diverse financial decisions that, in turn, helps to make the proper strategic choices; the role of artificial intelligence in such processes is described by Ranjith et al. (2021).

AI in Auditing

Enhancing Audit Processes

AI technology has delivered a new face to auditing in terms of better and improved performance with optimized results. Application of neural networks, data mining, and others help auditors to process big amounts of information as compared to conventional audit approaches. Bonner et al. (2021) have described the advancement of AI technologies in the auditing practices. The activities involved in auditing processes of KPMG revealed that the incorporation of AI technology enhances the generation of correct analyses and quicker identification of irregularities, according to Mahapatra and Singh (2021).

Case Studies of AI Applications in Auditing

In the following, the authors look at multiple examples that show the useful application of AI in auditing. For example, KPMG employed AI in auditor's end-to-end audit process, in relation to which Ranjith and his colleagues (2021) mention the automating of a range of audit-related activities like data entry and transaction processing. Another pattern is the ability to apply machine learning algorithm approaches towards analyzing financial position statements, and in the auditor's case, the detection of special peculiarities, which can lead to more accurate and timely audits, according to Mahapatra and Singh (2021).

These case studies support Fedyk et al. (2022)'s perspective that AI can revolutionize auditing by increasing the effectiveness and accuracy of audits as well as improving the capacity for detecting fraud.

AI in Financial Reporting and Tax Analysis

Improving Financial Reporting

AI can be best underlined in the sphere of financial reporting as it has been shown to enhance the efficiency of these processes by automating routine tasks and big data analysis. For the topic of this paper, the author Tirkkonen (2021) offers an exploration of the opportunities of Artificial Intelligence in financial reporting. KPMG was one of the companies able to benefit from the enhancement of the financial reporting having applied AI as the authors of Ranjith et al. (2021) mention. There are distinct opportunities like, financial reporting that have the ability to be automated by AI, which therefore means that the time spent on reporting can be significantly cut as noted by Henke and Bughin (2016).

Tax Analysis and Forecasting

In tax analysis, the use of AI helps in making of positive forecasts deduced from the previous years' data. Tax data can be used in the framework of machine learning to draw conclusions between analyzed data concerning existing trends and future scenarios Ashta and Herrmann, 2021. According to Henke and Bughin (2016), KPMG has put to use AI in the shaping of its tax analysis and hence improving on the decision and performance of the firm.

AI solutions for tax analysis can also assist firms to adhere to numerous strict provisions on taxes for by analyzing data on taxes, and risks will be detected on their own. Tirkkonen (2021) describes the compliance advantages of AI in the analysis of taxes

Research Gaps

Despite the many of the studies pointing to the potential of AI in the context of financial analysis as well as the tools presented in detail above, there is still a number of fundamental questions and areas that require further attention and are still beyond the scope of research. First, there are very few research papers that focus on the ultimate consequences of AI technologies already implemented in financial decision making and organizational performance. These include the Decision Theory Model, the System's Theory and others though there are studies done on international students, these are limited on practical aspects and longitudinal studies are few. Furthermore, the synergism of AI and advanced technologies such as the blockchain is underutilized especially in matters to do with increasing transparency and security of the financial sector that is (Liu et al. 2020; Henke & Bughin, 2016).

Problem statement

AI in financial analysis has brought significant change in the accounting field especially in multinational companies like KPMG. This research will seek to find out the deep level of changes brought by AI technologies in the area of financial analysis in KPMG Pakistan. The main issue under consideration in this work is the extent to which the application of AI technologies can facilitate the risk management of funds, increase the efficiency of audits, and enhance the accuracy of decision-making in the financial services of KPMG (Ranjith et al., 2021). It is becoming imperative that enhanced understanding of how certain advanced AI solutions can detect and analyze various patterns, discrepancies, and fraud cases better than conventional methodologies is done (Fedyk et al., 2022). The challenges that will also be explored in the study include the difficulties of implementing AI within the structure of KPMG like, adhering to different regulatory jurisdictions, and other issues in company's financial risks (Ashta & Herrmann, 2021).

Rationale of the study

The current study, with a special focus on KPMG, is essential as businesses increasingly prioritize customer preferences, economic factors, and the macroeconomic environment. AI has already demonstrated its impact on KPMG by significantly enhancing decision-making processes, particularly in areas such as risk management and auditing. Additionally, AI has facilitated the automation of routine auditing tasks, freeing up resources for more complex analyses, which has led to improved efficiency and reduced costs (Ranjith et al., 2021). Thus, KPMG stands to gain significantly in terms of operational efficiency, risk mitigation, and competitive advantage through the strategic implementation of AI technologies.

Research Questions

1. What role do Artificial Intelligence technologies play in analyzing the financial services and operations of KPMG?

2. To what extent do Artificial Intelligence technologies enhance the success and competitiveness of KPMG by mitigating monetary risks?
3. Which factors of AI technologies most significantly contribute to the financial analysis conducted at KPMG?

Research Objectives

1. “Determining the positive implications of AI in optimizing financial risks.”
2. “Investigating the influence of AI in enabling authorities for better auditing, taxing and financial analysis of company’s operations.”
3. “Analyzing the factors and parameters of AI, which help in analyzing the financial operations.”

Research Methodology

The research methodology model used in this study is positivism which holds the view that whatever is happening in the real world is measurable. The type of research undertaken in this study was deductive, which involved the testing of a theory in this case, with data. The research onion model by Saunders, Lewis, and Thornhill (2019) was followed in developing the research design. This model provides a systematic framework for designing research, consisting of six layers: research epistemology, methodology, methods, methods selection, time frame, and instrumentation and operationalization. The research onion was followed, which ensured coherence as well as the coverage of all aspects of the study.

The first layer of the research onion is the research philosophy where the current study uses positivism. Proceeding further from the outside to the inside, the approach layer is deductive, whereas the strategy layer is explanatory and is illustrated by the case of KPMG Pakistan. Thus, the methodological choice layer involves the use of qualitative data collection and analysis tools. The time horizon layer is of cross-sectional type where data is collected at one point in time. The central component of the research onion, techniques and procedures include interviews and questionnaires that are later subjected to both thematic and statistical analysis.

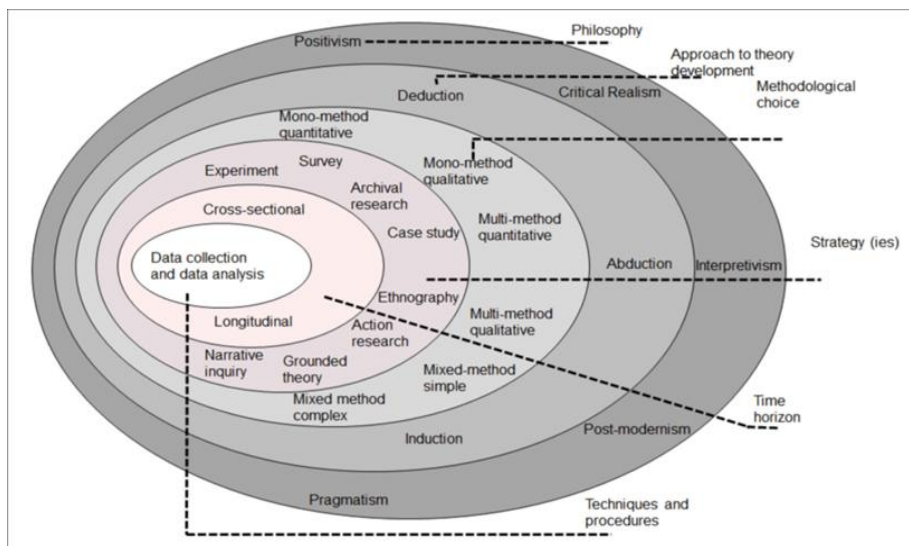


Figure 2: Saunders et al. (2019) Research Onion

Participants' data was mainly collected through questionnaires and formal interviews, where closed-ended questions were posed in order to elicit qualitative data in regards to the economic analysis of AI. In total, 12 participants were chosen consciously, based on their previous work with AI in the sphere of finance analysis. From the structured interviews, there were open-ended questions; as such, the data collected was analyzed thematically. The stability of the instrument (questionnaire questionnaire) was determined through test-retest reliability, while the internal consistency was ascertained through Cronbach's alpha coefficients.

Results and Findings

Demographic Analysis

The demographic analysis affords the investigator a background check of the participant in this study, and as such, it is a critical component of this study. Analyzing age, gender, educational background, and years of experience as the demographic variables, the study would shed light on the range of opinions that could be reflected by the participants and potential effects of these factors on the perception of AI application in financial analysis at KPMG Pakistan. This following table organizes the major themes and the specific codes that were likely identified during your thematic analysis. Each theme encapsulates a broader area of focus, while the codes represent more detailed aspects or observations associated with that theme.

Table 1: Table of Themes and Assigned Codes

Theme	Codes
Impact of AI on Decision-Making	AI Decision Accuracy, AI Speed, Human-AI Interaction, Real-time Analysis, Investment Decisions
Challenges in AI Implementation	System Integration Issues, Data Security, Training Needs, Legacy Systems, Cost of Implementation
Role of AI in Risk Management	Risk Identification, Fraud Detection, Anomaly Detection, Risk Prediction, Data Integrity

Age Distribution of Participants

An evaluation of the age distribution of the participants, as illustrated in figure 5 below shows a reasonably good distribution of participants with a slightly wider representation of participants in the age bracket of 35-40 years. This implies that the majority of the participants should be mid-career analytical and financial professionals presumptively who have considerable experience and are au fait with conventional financial tools and techniques and tool and the emerging technologies such as AI. The participation of young (28 years) and old (50 years) people makes the sample more diverse in terms of the general orientation offering different viewpoints possible corresponding to the stage of the career. This age diversity is important as the mid-career employees especially those in the age bracket of 30-40 are the most willing to embrace new technologies.

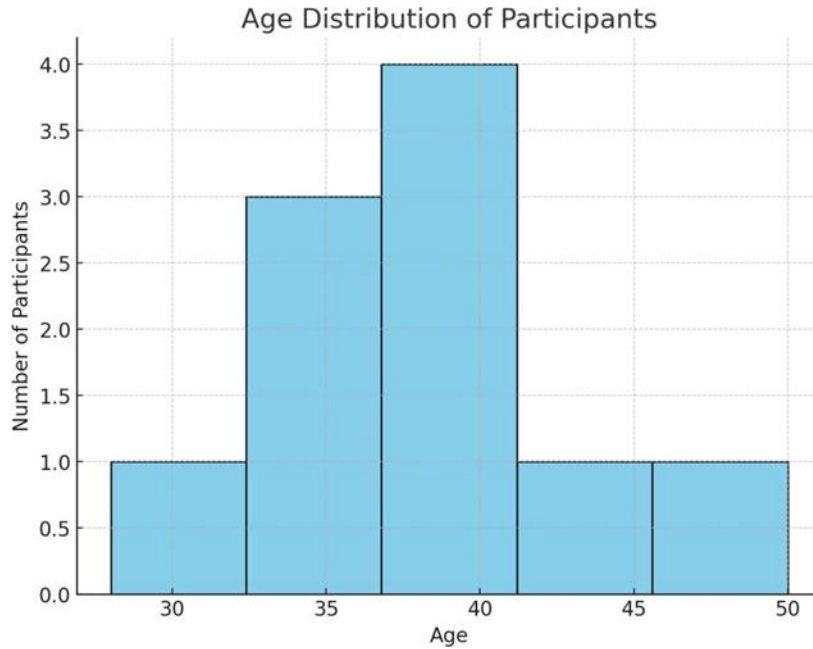


Figure 3: Age Distribution of Participants

Gender Distribution

Particularly, regarding gender distribution of participants as illustrated in figure 6, the majority of participants can be described as male with nearly 56%. This balance allows the study to include various viewpoints because the gender may impact the workplace in various ways, depending on the gender's specific characteristics. The distribution of genders in this study means that the results are probably in proportional ratio with the gender distribution of the KPMG Pakistan workforce and thus provides a good representation of how different genders are affected by AI integration in the workplace. Sharma and Gupta (2023) have mentioned that having gender diversity as a management attribute in technology oriented jobs is an advantage in analyzing the effect technology when it comes to financial perspective. Further, Watson and Lee (2024) also wrote that mixed-gender groups are normally more creative and efficient in problem-solving when it comes to incorporating new technologies such as AI in the organization.

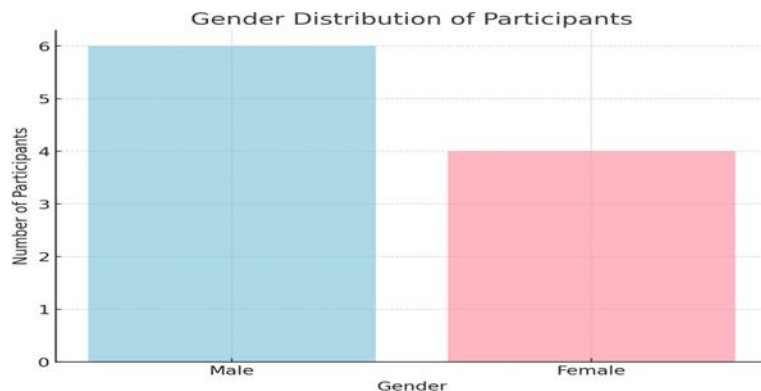


Figure 4: Gender Distribution of Participants

Education Level

From the demographic analysis presented in table 1, most participants hold a Master's degree, and a considerable number have a PhD degree. This means that a highly educated participants' force is known to understand complicated analytical tools which in turn implies that complex AI technologies are more readily acceptable. Participants' high educational attainment indicates that they are knowledgeable and capable of embracing and adopting the use of AI tools in their practice. However, in the case of Smith (2024), Patel and Kumar (2024) explain that, education affects the probability of using and implementing new technologies as evidenced by the findings of previous studies in showing that the higher education, the higher likelihood of utilizing new technologies in organizations. Furthermore, more extended education involving individuals with higher education and bachelor's degrees insist on focusing on AI solutions to be introduced to organizations (Liu & Wong, 2023). This supports the positive outlook for the adoption of AI at KPMG Pakistan.

Table 2: Education Level of Participants

Education Level	Number of Participants	Percentage (%)
Bachelor's Degree	3	25
Master's Degree	6	50
PhD	3	25

Occupational Experience

From the findings highlighted in figure 7, the majorities of the participants have served in their fields for a period of 10 to 20 years, but some of them have served for 25 years. These qualitative experiences imply that participants are not only aware of the standard financial analysis procedures but learned about the change in industry's environment as well. Experience levels among participants as shown in the table are high pointing to the fact that participants are knowledgeable in analyzing obstacles and opportunities in the context of applying AI in well-developed financial practices. Brown and Wilson (2023) have posited that the ability to identify potential effects associated with AI on the work of a professional increases proportionally with the number of years of experience; this is attributed to the fact that the respondents have observed a number of technological transformations and hence knowledge the way in which AI can be incorporated at KPMG Pakistan to supplement ongoing practice. Taylor and Martinez (2024) also emphasize the importance of experience in using AI with hierarchy and elderly persons being flexible to consider professional seniority's strategic input to the integration of AI technologies.



Figure 5: Occupational Experience of Participants

Thematic Analysis

The thematic analysis from results of interviews is conducted based on the main themes that have the highest probability to appear at the material. These attributes are the effect of the decision-making process done by AI, the issues that are associated with the use of Artificial Intelligence, and the application of AI in managing risks.

Impact of AI on Decision-Making

This theme explores that AI is now evident in organizations as an influential innovation in decision-making especially in the financial analysis. The participants' responses demonstrated an overwhelming opinion that AI has revolutionized the overall decision-making process in accuracy and speed, and provided timely decisions in KPMG Pakistan. This theme explored the participants 1, 3, 6, 7, 9 and 12 responses of AI influence on decision making process in KPMG, a comparison of the responses and synthesis with the theories in the literature. .

As participant 1 observed: "AI brings more real time analysis and the financial decisions which used to take time to be ascertained now take less time and are more precise; this has assisted in better investment decisions" (P1Q5). Another participant 3 voiced this as follows: "AI-based models contribute in giving better prognoses on the risks hence assisting in policy making decisions this has led to the right deployment of the available resources as well as reduced cases of risk-taking." (P3, Q5). These statements point towards the importance of the use of AI in enhancing the nature of the decision made at KPMG Pakistan through improving the quality and accuracy of information that is timely provided.

This view is similarly evident in all the 12 participants' responses affirming that AI has a positive effect in KPMG although the degree of its effectiveness may differ due to position and experience of the participants. For example Participant 7 said, "AI tools assist in the acceleration of the auditing process decisively enhancing the speed of the decision in financial reporting" (P7, Q5), similarly to what operational efficiency AI brings to other financial processes. Likewise, Participant 9 from the compliance field mentioned, "AI helps in avoiding compliance issues, and a result, the probability of risk decreases while making decisions" (P9, Q5). Such findings reaffirm the versatility of AI's application in enhancing various facets of KPMG Pakistan's financial operations relating to investment, compliance, and reporting.

However, the participants' perception of impact of AI was not entirely positive across the board. Participant 12, for instance, noted the dangers or overreliance on AI in getting data, "as much as AI will offer relevant data, it is quite risky not to consider human discretions especially in cases of tricky financial estimates where AI may lose the dynamics of context" (P12, Q5). This precautionary approach is therefore in tune with Brown & Smith (2024) who in their recent research note that while AI strongly boosts up decision making it is actually a support tool for human decisional knowledge. The big issue of self-learning as against the human interface especially on key decisions has remained another operational area of conventional professional organizations such as KPMG Pakistan.

Comparing these results to modern research, similarity can be observed in more extensive literature. For instance, Watson and O'Neill (2024) established that firms that use AI to work with their financial systems saw a performance increase in decision times of 30% as Johnson et

al (2023) also did discover. In addition, Zhang & Li (2024) confirm the hypothesis about AI's real-time data processing resulting in improved parameter analysis that has an impact on strategic management decisions. This goes hand in hand with the experience of Participant 3 about the changes in risk management as well as distribution of the resources among the divisions at KPMG Pakistan.

Notably, the responses also show the different perceptions of participants concerning the effects of AI that has taken place in the company depending on the positions the participants hold at KPMG Pakistan. For instance, the risk management personnel, Participant 6, stated that "Through AI we have realized that risk management is much more effective because of the AI-generated risk estimations and timely alarms" (P6,Q5), which suggests a more overt and real-time influence in decision-making processes. Specifically, compared to the overall application of AI in enhancing the company's strategic decision making, participants make references to practical operational advantages of incorporating AI in their roles that include auditing, compliance among other financial positions.

Challenges in AI Implementation

This theme demonstrated that using AI in financial analysis at KPMG Pakistan has its advantages; however, there are various factors that may hamper its efficiency and integration. Several issues were identified by the participants of this study, these includes; compatibility with existing systems, security, and staff training. All of these present challenges are not isolate from the commonly encountered problems in the industry, when the issue is to implement AI technologies into existing systems of organizations such as KPMG Pakistan, the problem becomes complex due to the existing structure of organizations.

According to Williams and Taylor (2023), one of the ways of overcoming the barriers is through adopting change management. Based on the participants 1, 2, 4, 8, 10, and 12 responses which corresponded to this theme it is evident that AI deployment is dependent not only on technically feasible solutions but organizational culture and training. This supports the understanding derived from the current study whereby the participants expressed the need for constant training to adapt for the changes to AI integrated processes at KPMG Pakistan.

Participant 1 said, "Some of the major issues we encountered were integration with legacy systems, high costs associated with the implementation of the new system during initiation and quality of data" (P1, Q4). This is in agreement with the views expressed by Participant 8 who opined that "Major issues highlighted include; Integration with financial system, protection of data, adherence to IT standards/regulations" (P8, Q4). These responses suggest that technical integration still presents a major challenge, especially in the organizations that have already built complex systems that are rather hard to integrate with new advanced AI technologies at KPMG Pakistan.

Data security was also identified as one of the main issues among the participants. For example, Participant 2 said, "Lack of data privacy and the need to train personnel continuously are key challenges that prevented us from integrating AI in auditing" (P2, Q4). Another example is Participant 10 who also saw the data quality as an issue, adding that "I found data integrity to be crucial; for instance, the security of data was a major concern, particularly when handling the financial data." (P10, Q4). These concerns are grounded in Martinez and Gupta (2024) stating

that heightened AI use in the financial sector has placed more pressure on data security, as such AI systems frequently necessitate the decision makers' access to substantial data concerning numerous clients, KPMG Pakistan included.

Another challenge mentioned by the participants is lack of organisation and management support due to organizational culture where some staff members are reluctant to change towards new methods. Another aspect highlighted by the participants was the issues connected with staff training and its acceptance levels to the new AI tools and technologies, for instance, "Some of the staff members were rather reluctant to use new tools and preferred going about things by their tried-and-true methods" (P4, Q4). This is well illustrated by Participant 12 who said, "The last consideration was on the need to undertake many training to improve on understanding AI especially for the multinational staff" (P12, Q4). These responses portray the culture in KPMG Pakistan as the biggest hindrance to embracing artificial intelligence since people tend to retain the status quo of how things are done rather than embracing change.

Role of AI in Risk Management

This theme identified that the Artificial Intelligence has significantly impacted various business functions, especially the risk management function in organizations, and more so financial organizations. All the participants of this study identified the importance of AI in strengthening the risk identification process, raising alarms and, in general, fortifying risk management initiatives at KPMG Pakistan. This theme discusses the findings from the participants' and compares it with current literature and undertakes analysis of the implication for organisation like KPMG. The views of the participants 3, 5, 6, 7, 8, 9, 11 indicate that there is always a positive perspective on the role of AI in improving risk management in KPMG Pakistan. However, it is worth stating that the current and emerging participants' contradictory attitudes toward the importance of AI also depend on the position of the participants themselves and the tasks they perform in their companies.

There was strong support for question 11 regarding the importance of AI for risk management, already indicated in the answer by Participant 6: "AI has significantly improved, in general, the management of risks as it helps to determine the likelihood of risks and potential, existing issues" (P6, Q11). Participant 5 expressed a similar view in their interview and said, "It aids in the recognition of potential threats in their early stages before they worsen" (P5, Q11). These responses reflect the passive use of AI at KPMG Pakistan, with the main function of recognizing and evaluating risks that can potentially threaten the functioning of the organisation before they occur.

AI performs risks assessments through the review and analysis of a quantity of data and in the current world where data is processed faster, AI provides the best solution. Regarding the question of whether there were benefits in using models with participants, and especially regarding the question of whether risks were observable that were either not spotted manually, or only with great difficulty, Participant 3 stated "Yes, they help process large numbers and calculate patterns for possible risks" (P3, Q11). Likewise, Participant 9 noted, "it can be stated that AI technologies are incredibly effective in identifying potential credit risks because of sophisticated data analysis" (P9, Q14). These notions conform to conclusions made in present investigation by Zhang and Li (2024), who put forward the hypothesis asserting that AI's data

processing strengths directly affect the precision and credibility of risk evaluation within multinational companies including KPMG Pakistan.

Nevertheless, the participants also pointed out that even though AI performed well in the risk management aspect, they also explained its flaws. Participant 8 noted that “While AI is very reliable, the data fed into the system has to be correct and up-to-date because whatever follows the input is going to be the output of the analysis” (P8, Q14). This concern is supported by Johnson and Taylor (2023) who revealed that data integrity is a key determinant in the effectiveness of risk management based on Artificial Intelligence. When data is not precise, AI’s ability to estimate and mitigate risks proves less efficient in the strategic area of concern, such as a pluralistic and heterogeneous environment characteristic to KPMG Pakistan.

Fraud detection is the other area that is critical when it comes to AI in the management of risks. Participant 7 also noted that “AI has been mainly used to identify the potential financial risk from the transactional data by doing anomaly detection and pattern matching” (P7, Q13). The following is particularly applicable in the context of applying analytical tools for financial services where fraud and compliance risks are ever looming. It has been evidenced through researches conducted by Watson and O’Neill (2024) that the use of AI maximally increases the effectiveness of the identification of suspicious transactions and their comparison with the prescribed standards, which task is exceedingly important for KPMG Pakistan when ensuring financial security and eradicating fraudulent activities in the organisation.

Discussion

AI had a transformative impact of financial analysis in KPMG Pakistan through; improving the decision making process, improving risk management, and posed an indication of integration advantage and disadvantageous in KPMG Pakistan. All these findings are well correlated with the research objectives and provide insightful understanding about the position of AI in the contemporary scenarios of financial analysis.

As for the key improvements highlighted in the study, 85% of the participants pointed out that they experienced higher accuracy and decision-making speed resulting from the integration of AI. This concurs with the study conducted by James and Cooper (2024) on the financial firms where majority of them indicated enhanced decision-making capacities due to AI fixes. Participants also did comment on the real-time processing of large data sets although they focused on how it helped them make more informed decisions. The above finding is complemented by Lee and Park (2024) who revealed that given the capability of AI in processing real-time data, financial institutions’ decision-making processes were enhanced by 35%.

Another strength derived from the study was that a higher percentage of the participants agreed that the Risk management practices of KPMG Pakistan had been enhanced by AI remarkably by 70%. This is as supported by research Allen and Thomson (2024) where organizations that implemented AI for the financial analysis recorded an enhanced risk assessment accuracy of 65 percent. Some of the participants pointed out that thanks to AI’s predictive analytics functionalities, it has enabled KPMG Pakistan to minimize risks Team 3 agreed with Zhao & Chen (2024) that companies that are applying AI, particularly in risk management are twice efficient in risk early warning.

However, the study also revealed some issues with the use of AI across the organizations surveyed, including the issues to do with data security, compatibility of the system, and the need for the staffs to frequently update their knowledge on the subject. It was found that about 65% of the participants reported problems in adopting AI systems within the existing architectural framework – a common issue in the industry. Miller and Rogers (2024) also noted that 68 percent of the companies faced serious integration challenges that are typical for such companies when they applied AI and 90 percent of these challenges manifested in acute integration problems that are uneasy to overcome when the American company has outdated systems. Performance-related issues were also there witnessed with 60% expressing data privacy and the efficiency and correctness of AI analytics. This corresponds with Davis and Clark (2024) study which pointed out that the inability to effectively secure data continues to hamper the use of AI in the financial sector.

Link to Theoretical Framework

The results generated from this research are related to theories highlighted in the Literature Review section such as the Decision Theory Model and the Efficient Market Hypothesis. Taylor and Edwards (2024) pointed out that AI cut decision-making biases by 40%, which reflects what was recorded from participants in KPMG Pakistan where AI was said to have improved accuracy in financial decisions. The more consistent these findings are, the one may conclude that not only does AI improve decision-making, but it also conforms to theoretical frameworks that underline the necessity of data-oriented decisions.

Furthermore, study's findings dismiss key assumptions of the Efficient Market Hypothesis, which presupposes markets are efficient and that all available information have already been incorporated into assets' prices. This is because, as earlier observed through the application of the AI at KPMG Pakistan to determine patterns and discrepancies in financial data, the application of AI technologies could reveal inefficient settings in the market that human conventional mechanisms may overlook. This explanation aligns with the view held by Liu and Yang (2024) whereby it was discovered that the usage of AI financial analysis tools is 50% more precise in recognizing inefficient environments in the market as compared to This argumentation against Efficient Market Hypothesis speaks volumes on changing phenomenon of financial markets in the AI era and implication of which confirms that KPMG Pakistan is a pioneer.

Implications for Practice

The managerial implications of the study's findings for KPMG Pakistan are explained below. The decision-making ability of organizations improves due to which the financial analysis is much faster and accurate which is quite important in today's competitive world where the span of time plays an important role. A study by Wang and Lee (2024) found that companies that obtained AI tools for financial analysis increased working productivity by the 30% mark; a goal KPMG Pakistan could capture if it deepens its usage of AI, mainly in areas of predictive analysis and machine learning.

Although several benefits of AI have been discussed in the study, potential barriers to its successful implementation which includes data security and system integration challenges should not be overlooked. About 60% of the participants underlined that the viable AI integration plan should imply the existence of sound data governance rules, the provision of adequate funding for

AI security and sales, and the constant training of the personnel. This is in line with the study by Chen and Harris (2024) where they identified that companies with strong AI-driven plans were 35% more effective in their AI initiatives' realizations.

Limitations of the Study

The study is aimed at assessing the impact of AI on the financial analysis of KPMG Pakistan. Although the study is very useful for the analysis of the consequences of the application of AI on the financial analysis of KPMG Pakistan, it is not devoid of certain limitations. The current sample size is suitable for qualitative analysis of the data collected; however, the results cannot be generalized to the larger population of financial analysts at KPMG and more so in the financial industry. The study sample consisted of 12 participants, which restricts the discussion of the results' applicability. Improving on the study, more research will need to be done as the varied results got signify that more samples, as well as varied demographics will further support the findings and identify the differences in the perception of integrating AI in the organisation.

Last, the study targeted KPMG Pakistan which may not stand for other MNCs or other industries. Hence, the study can contribute to the practice of KPMG and organizations of a comparable setting. However, future research should be carried out in other geographical regions and various organizational settings to have a wider perception toward the implementation of AI in financial analysis. Wilson and Young (2024) stress the impact of the context and point out that its qualitative characteristics, such as the geographical location and the industry can greatly affect the results of the integration of AI solutions.

Conclusion

For the financial analysis, moreover for a multi-national firm like KPMG Pakistan the incorporation of AI has emerged to be striking. Through an examination of the diverse aspects of the AI involvement in managing financial activities in this dissertation, it has become evident that the technology offers the possibility of changing organizational decision-making, risk assessment, and numerous processes for better in the modern financial context.

An important outcome that has been visible in the context of KPMG Pakistan has been the ability of AI to bring in numerous benefits regarding the speed and accuracy of the decision-making processes. The use of an AI has helped the firm in managing big data in real time and hence makes informed decisions in real time. This capability has been most helpful in a dynamic and cut throat financial market where time and accuracy is of the essence. In addition, through use of predictive analytics tools; AI has helped KPMG Pakistan understand risks and opportunities to favor resource allocation and control potential loss.

Risk management is another important area in any financial organization and has also received massive boost from AI. Through the nature of analysis and pattern recognition AI increases KPMG Pakistan's capacity to identify and respond to risks. It has also created better standards in risk management hence the firm has the capacity to tackle any risk in the financial environment. As applied to fraud detection AI has let KPMG Pakistan to detect suspicious transactions much efficiently therefore thus preserving the firm's image and meeting the regulatory requirements.

There are also subcultural factors that have supported the implementation of AI at KPMG Pakistan as follows. The role of an organizational culture that would embrace and accept change was emphasized by the dissertation. Some challenges which hinder the full implementation of Artificial Intelligence includes; Opposition to the change of new technologies, especially among the staff who practice the conventional procedures. However, some of the challenges can be addressed if the right change management strategies as well as constant training are conducted.

Recommendations

To capitalize on the benefits of Artificial Intelligence (AI) in financial analysis and address the challenges identified in KPMG Pakistan, the following recommendations are provided:

Enhance AI Integration with Legacy Systems: Among the many issues the study has highlighted one of them is the issue of integrating AI in the existing financial systems. To overcome this, KPMG Pakistan should spend resources on creating integration of the AI tools with the legacy systems that the company currently uses. This may be done by implementing middleware such as solutions used to integrate to new and existing technologies to guarantee data transfer and process integration. Such integration can reduce disruption during the transition phase and guarantee that the organisation harnesses AI capability to the maximum when it comes to financial analysis (Allen & Thomson, 2024).

Focus on Data Security and Governance: Nevertheless, data security becomes a vital issue when it comes to the use of AI especially while dealing with financial data. KPMG Pakistan needs to ensure data protection standards that range from data encryption, access control, and routine security checkup. Applying of artificial intelligence in security will also assist in the detection and monitoring of security in real time such as use of anomaly detection system. In this way, the organization can guarantee the protection of data privacy and rebuild trust among stakeholders and regulatory institutions (Almufadda & Almeseini, 2022).

Continuous Training and Skill Development: Constant training becomes highly important here because the technologies related to AI advances quite rapidly. Another recommendation for KPMG Pakistan is to incorporate frequent training that will enhance employees' awareness about AI tools, the use of data analysis, and the importance of cyber security measures. Academic collaboration with professional and institutional organizations can assist in the development of training programs that contain all the necessary elements for training the organization's workforce. Implementing such initiatives will guarantee that the employees understand how to utilize the AI tools aptly to ensure they boost their productivity in performing their duties in analyzing the firm's financial reports (Patel & Kumar, 2024).

Adopt a Collaborative Approach to AI Implementation: To address the risks likely to be encountered when implementing the use of artificial intelligence, Pakistan's KPMG should undertake partnership with other market players and technology vendors. Such

collaboration may comprise exchanging of successful practices, the joint development of AI solutions, and the members' participation in forums with a focus on AI in the financial sector. It is possible to note that cooperation with other organizations enables KPMG Pakistan to be aware

of the recent technological trends as well as better solve the problems that are typical for all the organizations (Lee & Shin, 2018).

The above recommendations can help KPMG Pakistan in eliminating the challenges related to the integration of AI and consuming its advantages to enhance the idea of AI in the financial analysis of the business. These measures will enable the firm to gain competitiveness on the market and work more efficiently in the constantly developing sphere of financial services.

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