

The Impact of Artificial Intelligence on the Development of Accounting Information Systems and the Improvement of Financial Operations Efficiency in Jordan

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Abstract

This study investigates the impact of Artificial Intelligence (AI) on Accounting Information Systems (AIS) development and the enhancement of Efficiency of Financial Operations (EFO) within Jordanian organizations. Data collection was carried out within a quantitative explanatory framework using a structured questionnaire distributed to the banking, telecommunications, services and manufacturing industries. Conducting statistical analysis in SPSS and SmartPLS, it was found that the adoption of AI positively and significantly impacts the development of AIS and the efficiency of finances. In addition, the development of AIS performed a strong mediating role in the AI and EFO relationship, suggesting that the value of AI is best realized when it is deployed within a comprehensive accounting system. Reliability analysis (Cronbach's Alpha > 0.80) assured the reliability of the constructs, while ANOVA and multi-group analyses described differences in the sectors regarding AI adoption and its impact. The research demonstrates that AI innovation in accounting improves the quality of financial reporting and decision-making and also enhances the financial position of the organization. From the perspective of a developing economy, this research adds to the scholarship on accounting digital transformation and provides empirical data for developing-economy policymakers and managers on IT financial integration to increase financial efficiency.

Keywords: Artificial Intelligence, Accounting Information Systems, Financial Operations Efficiency in Jordan and Digital Transformation.

Introduction

Artificial Intelligence is no longer viewed as a fringe technology. AI is a valuable technology that enhances managerial predictive capabilities by improving anomaly detection, automating repetitive tasks, and augmenting data processing (Abdallah Qahman et al., 2025; Subramaniam,

2023). According to Alrfai et al. (2023), AI capabilities integrated with Accounting Information Systems (AIS) allow firms to enjoy faster closing, fewer mistakes, improved detection of fraud, and more enriched managerial analytics. Accounting and information systems provide the raw materials required for assembling and for paying, provided that AI-driven accounting systems improve the accuracy and the precision of the decisions made by the machine (Jarrah et al., 2023). As noted by Celestin and Paul (2025), AI systems provide the clarity that is much needed by decision-makers. The incorporation of AI with AIS also facilitates real-time monitoring of finances, which improves the quality of audits as well as compliance (Kowalski et al., 2023). The impact of AI implementation greatly differs by industry, as stated by Ellefsen et al. (2019). Most traditional industries still struggle with digital illiteracy, lack of qualified personnel, and issues of unregulated cybersecurity, whereas industries with technology like finance and telecommunications experience AI implementation benefits rapidly. AI and the integration of other advanced information techniques in Jordan are in the initial stages of development as a result of national initiatives in digital transformation and competitive activity in the Jordanian financial and industrial markets (Haddad, 2021). Jordanian companies appreciate the potential of AI-enabled AIS in increasing efficiency, improving cost management, and such as reducing fraud (Al-Zaqeba et al., 2023). There are, nonetheless, other organizations without adequate resources, old and obsolete systems, and insufficient domain knowledge, which create obstacles to the complete integration of AI. Therefore, the relationship between AI and the efficiency of financial operations in the economic sectors is of value to both theory and real-world application. This study intends to address this by providing evidence from Jordanian firms with respect to the theory and policy (Shakhatreh et al., 2023).

However, certain gaps still exist in the clinical understanding of the mechanism AI adoption generates quantitative gains in the efficiency of financial operations and how this may differ across different sectors, particularly in the case of developing economies like Jordan. This study seeks to make the following contributions: it provides empirical validation of the development of accounting information systems as the primary mechanism through which AI impacts the operational accounting function positively; through a sectoral multi-group analysis, it points to the sectors (e.g., banking) where AI investments would yield the fastest returns and to those where additional enabling prerequisites (infrastructure and training) would be necessary; and it provides a Jordanian case where both policymakers and managers of firms would find actionable interventions such as AI integration governance frameworks, sector-specific training initiatives focused on AI, training-led AI grants for SMEs, and balanced AI integration governance frameworks.

Literature Review

The role of Artificial Intelligence (AI) in accounting has shifted the applications of AI in auditing, fraud detection, and accounting education (Gharaibeh & Ibrahim, 2024). Abdullah (2024) describes AI systems in accounting as including the combination of machine learning, natural language processing, robotic process automation, and other algorithmic tools designed to automate nuanced financial processes, analyze, and produce reports. In the last five years, AI has affected the operational efficiency of accounting, as the automation of internal processes such as transaction classification has shifted the focus of accounting professionals (Azqiba, 2024; Chávez-Díaz et al. 2024). Predictive analytics, anomaly detection, and forecasting have all improved internal controls

and the precision of predictive outcomes. Predictive analytics, anomaly detection, and forecasting have all improved internal controls and the precision of predictive outcomes (Al-Qasmi, 2024). Unfortunately, the advantages of AI in accounting still lack data transparency and governance, complex models of integration, and friction in human-machine interactivity (Ballantine et al., 2024). Al-Salamat et al. (2023) noted that over the years, Accounting Information Systems (AIS) have evolved from simple record-keeping tools to sophisticated systems that allow instantaneous reporting, control, and analytics. Monteiro and Cepeda (2021) state that the level of integration, the potential for analytics, update frequency, and internal controls that capture the precision and timeliness of the data ascertain the quality of an AIS. Today, systems that support AIS have developed into a technological ecosystem that combines transforming effective tools into strategic assets, such as cloud computing, blockchain technology, advanced analytics, and AI to enable companies to compete on information (Khwaileh, 2025; Garanina et al., 2022).

Therefore, interactions between AI and AIS form an important pathway from the integration of new technologies to the improvement of organizations' performance (Issa, 2025). Numerous researchers grounded on the Technology Organization Performance theory argue that the effect of the digital technologies on the performance of the firms is a function of an organization's internal systems which implement the technology (Lootah, 2024). More precisely, the AI is able to empower a firm to effectively gain performance reward if it is coupled with an appropriate and fully developed AIS and a developed AIS infrastructure which can utilise the AI's transformational analytical capabilities (Sanjiwani et al., 2024). Research performed on industrial firms in Jordan demonstrates that the adoption of AI enhances the automation, audit, and reporting accuracy of the AIS (Alrfai et al., 2023). Likewise, studies in other nations demonstrate that AI-augmented AIS systems shorten the financial closing cycle and enhance the quality of reports (Mohammad Aljawarneh et al., 2026). AI impacts the system augmentations through automation and predictive capabilities; however, the data demonstrates that there is a more pronounced indirect effect of automation on the system AIS, suggesting some partial mediation in that AI enhances the AIS which subsequently augments the efficiency and quality of decisions made (Sanjiwani et al., 2024).

The incorporation and efficacy of AI integration and AIS also depend on vertical and contextual frameworks (Jarrah, 2025). The integration of AI and other digital technologies is uneven across different industries, and this is about the industry's regulatory environment, capital intensity, availability of data, and legacy systems (Maabreh, 2024; Garanina et al., 2022). For example, while manufacturing, which is resource-poor and poorly incentivized, experiences digital disruption at a slower pace, the Financial and Telecom Sectors tend to AI Integration due to more complex AI compliance and risk management regulations (Al-Dmour et al., 2024; Abdullah, 2024). The slower pace of adoption in the AI-lagging emerging economy of Jordan is attributable to the discrepancies in the quantum of digital technologies, skills, and other resources across the different sectors (Azqiba, 2024; Almaqtari et al., 2024). The absence of these sectoral models increases the demand to develop frameworks which are customized to specific sectors to study the impact of AI on the accounting and operational performance of a firm. Also, the combination of AI with AIS raises issues of governance, auditing, and risk management (Tubishat et al., 2024). While it's impossible to mitigate AI's risks, like biased algorithms and data gaps, the absence of such risks is more critical, and the combination of AI with blockchain provides such benefits through immutable audit trails.

It has been suggested that adding technological improvements and governance structures that enhance internal auditing, IT control, and the ongoing training of accounting staff is essential (Al-Dmour et al. 2024). Regarding Jordan, the Jordanian Association of Certified Public Accountants (JACPA) emphasizes that, among auditors, those who possess more advanced digital competencies are more capable of managing AI-supported accounting systems, thus indicating the need to combine technological investment with governance reforms (Alsmadi et al., 2025; Ababneh et al., 2024).

Moreover, the development of the role of Artificial Intelligence (AI) in Accounting Information Systems (AIS) and multi-enterprise financial functions continues to be the focus of more recent analyses studies (Alazzam et al., 2026). Murphy (2024) used topic modelling to capture the scope of AI in accounting literature and identified the nascent fields of audit and analytics, while Mediaty et al. (2024) carried out a systematic review that claimed AI had a positive influence on efficiency and fraud detection, and more longitudinal studies are warranted. Al Najjar et al. (2024) evidenced that AI tools reduce accounting errors and improve transaction accuracy, while El-Mousawi (2023) noted that AI improves the reliability of financial data and supports enhanced auditing. Research on the profession of AI advocates that accounting AI reforms the profession by supporting the incorporation of new technical and ethical role dimensions into the profession (Greenman et al, 2024; Gruenbichler et al, 2024). Huang & Wang (2023) noted that in auditing, machine learning significantly improves the cognitive and evaluative dimensions of the processes. Zayed et al. (2024) examined governance and data integrity as the principal success factors in AI systems for fraud detection. At the organization level, Fedyk et al. (2024) indicated that, due to artificial intelligence in auditing firms, there is an increase in productivity, while at the same time, the job roles, task flows, and workflows in the employment positions undergo change.

Therefore, this study aims to contribute to the existing literature by empirically evaluating a mediation model with moderation by sectors. It demonstrates the value of AIS development as the primary driver of AI's impact on finance and operations value creation. Moreover, multi-group sector analysis shows which sectors are the greatest beneficiaries of AI investments and where additional enablers, such as infrastructure and human capital, are most required. It finally outlines actionable steps backed by empirical evidence for policymakers and organizational leaders in Jordan to direct digital transformation initiatives based on the adoption of AI, integrated training to promote digital skills, and enhanced governance to achieve a sound, efficient, and transparent financial system.

Hypotheses

H1: AI has a significant positive impact on the development of AIS.

H2: AI has a significant positive impact on the efficiency of financial operations.

H3: The development of AIS has a significant positive impact on the efficiency of financial operations.

H4: The development of AIS mediates the relationship between AI and the efficiency of financial operations.

H5: The impact of AI on AIS development and financial operations efficiency differs according to sector type and company size.

Methodology

A quantitative explanatory research design is used to analyze the influence of AI on the Development of Accounting Information Systems and the Enhancement of Efficiency in Financial Operations in Jordanian organizations. This helps to set the scenario in the Jordanian context. The quantitative approach permits hypothesis formulation and the application of statistical techniques to ascertain the associations among the variables in question. The conceptual framework is derived from the literature analyzing the cross-section of the adoption of new technologies and the accounting information systems literature, and the integration of agency theory, stakeholder theory, and resource-based theory to account for the relationship to the paradigm shift in accounting and operational performance vis-à-vis AI. This relates to Jordanian companies in the banking, telecommunications, service, and manufacturing industries. The sampling was prior stratified according to the sector to capture a certain level of digital maturity and resource availability, which varies to a great extent. Respondents were financial managers, accountants, IT specialists, and auditors since they collaboratively deal with the implementation of AI and Accounting Information Systems (AIS). The final analysis of the study was based on 250 completed and usable questionnaires. The incomplete questionnaires were left out.

Collection of Data

For the gathering of primary data, a structured questionnaire survey was utilized, from items modified and extracted from validated literature and surveys surrounding the adoption of artificial intelligence, the development of accounting information systems (AIS), and financial efficiency. A Likert scale was also utilized, from 1 representing strong disagreement to 5 as the strongest agreement. The survey was electronically dispatched to maximize response efficiency and notification of numerous industry sectors. Content validity and clarity were achieved by the questionnaire being pretested by experts and practitioners within the subject.

Reliability and Validity

Reliability of the constructs was measured with Cronbach's Alpha (Table 1), whereby the results ascertained a score of 0.83, 0.87, and 0.85, ascertaining consistency and reliability of the AIS developed on financial efficiency, thus exceeding the 0.80 threshold set by Nunnally and Bernstein (1994). On the reliability scale, the developed instruments reflect the intended constructs. Construct validity was ensured with correlation, factor loadings, and previous studies on accounting information systems, demonstrating convergent and discriminant validity.

Procedures for Analyzing Data

Data were analyzed using both SPSS and SmartPLS software to complete both descriptive and inferential analyses. As to the descriptive analyses in Table 2, data provided the means and range for each of the core variables, which confirmed that organizations in Jordan exhibit moderate to strong AI adoption and development of adoption information systems. Bivariate Pearson

correlation (Table 3) analysis confirmed that all variables in the dataset were positively linked to one another and the linkage value of each pair.

Out of the multiple regression analyses, SEM and mediation analyses were performed to evaluate the hypotheses. Findings were consistent with expectations, and in Table 4, the results illustrate the partial mediation of AIS as a central route through which AI improves financial efficiency. Furthermore, the results of the ANOVA and multi-group analyses in Tables 5 and 6 demonstrate the impact of sectorial differences, confirming the moderating effect of industry type and size of the firm with respect to H5. All of these analyses, as presented in Table 7, substantiate that H1 through H5 were all confirmed.

Results

Table 1. Reliability Analysis (Cronbach's Alpha)

Construct	Cronbach's Alpha	Result
AI Adoption	0.83	Reliable
AIS Development	0.87	Reliable
Financial Efficiency (EFO)	0.85	Reliable

Table 1 feedback analyzes the study constructs using Cronbach's Alpha, a popular index of internal consistency among items in a scale, which has been calculated. In this case, the constructs achieve values of alpha exceeding the accepted conventional value, with claims of the strongest internal consistency and reliability. The construct, AI Adoption, secured a Cronbach's Alpha of 0.83, with items measuring the degree of artificial intelligence adoption being homogeneous and consistent. This extent of reliability is consistent with the study conclusions of others on the adoption of technology models. Likewise, the construct, AIS Development, has an alpha of 0.87, in the "very high" categorization. This demonstrates that the instrument in question is strong and proficient in measuring the construct, that is, the development of accounting information systems, with a high degree of accuracy. In the studies on the effectiveness of AIS, alpha scores ranging from 0.80 to 0.90 were reported. This reinforces the standard of the current study. Lastly, the construct of EFO (Financial Efficiency) secured an alpha value of 0.85, which was high enough to affirm that collectively, the items measured financial efficiency results and are consistent with previous studies on the area of financial performance evaluation.

Table 2. Descriptive Statistics

Variable	Mean	Std. Deviation	Minimum	Maximum
AI Adoption	3.85	0.72	2.10	5.00
AIS Development	3.90	0.68	2.20	5.00
Financial Efficiency (EFO)	3.95	0.70	2.30	5.00

The descriptive statistics related to the core of the study variables are shown in the attached Table 2. In particular, the means of AI Adoption ($M=3.85$), AIS Development ($M=3.90$), and Financial Efficiency (EFO) ($M=3.95$) surveys average between 3.80 and 4.00. Hence, the respondents demonstrate a moderate to great engagement in the initiatives of evolving digitally. This attitude demonstrates an understanding taking shape in the Jordanian audience, especially in the banks, telecom, and financial services sectors. It demonstrates understanding of the significance of AI and sophisticated accounting information systems and the value they add to an organization's operational and financial efficiency. At the same time, the standard deviations of the results, 0.68 and 0.72, demonstrate a moderate level of dispersion in the results. Developed digitally compared to other organizations, and other organizations are at a much earlier stage of adoption, the respondents' organizations also experience a digital divide. The digital divide within the economy of Jordan reflects the greater and better in the technological divide. This is because the organizations driving the results on average are larger, better in technology, and financially stronger. In contrast, the small and medium enterprises (SMEs) are likely to face greater challenges in the technology virtual divide. It is likely they are also to suffer from other elements, such as talent shortage, restricted budget, and poorly developed IT maturity factors.

Table 3. Correlations (Pearson)

Variable	AI Adoption	AIS Development	Financial Efficiency
AI Adoption	1	0.65**	0.58**
AIS Development	0.65**	1	0.70**
Financial Efficiency	0.58**	0.70**	1

($p < 0.01$)

Table 3 presents the values of the Pearson correlation coefficients for the three variables in the study: AI Adoption, AIS Development, and Financial Efficiency. These correlations are all positive, statistically significant at $p < 0.01$, and fall within the moderate to strong range. This signals that there are notable and constant relationships between the variables in the study. There is greatest correlation between AIS Development and Financial Efficiency ($r = 0.70$). This suggests that having developed accounting information systems is a significant factor in having positive financial performance. This means organizations that have developed AIS systems result in a higher level of financial reporting accuracy and have reporting systems that are transparent and timely, thus bettering the decision-making and operational efficiency of the organization. The correlation between AI Adoption and AIS Development ($r = 0.65$) is the second strongest, suggesting that the organizations that borrow AI technologies are also likely to invest in the updating of their AIS. It is true that without complementary digital infrastructures, the use of AI technologies is not optimal. Even though the correlation between AI Adoption and Financial Efficiency is not as strong ($r = 0.58$), it is the next strongest after the correlation between AIS Development and Financial Efficiency ($r = 0.70$). AI adoption and Financial Efficiency are indeed positively correlated, though what is clear is that the organization's digital architecture and system integration directly dictate the extent of the impact AI will have on Financial Efficiency. In other

words, AI accomplishes strategic value generation primarily when integrated within robust accounting and financial infrastructures.

Table 4. Mediation Analysis (AI → AIS → EFO)

Path	Direct Effect	Indirect Effect	Total Effect	Mediation
AI → EFO (via AIS)	0.25***	0.36***	0.61***	Partial

(*p < 0.001)

The mediation analysis in Table 4 illustrates the effect of adopting AI on financial efficiency (EFO) mediated by the development of AIS. The direct effect (0.25*) is statistically significant, but so is both the indirect effect (0.36*) and the total effect (0.61**), as all three are significant at the $p < 0.001$ level. This is indicative of the fact that AI adoption has an impact on financial efficiency both directly and indirectly through the development of AIS. The indirectly effective portion, as represented by 0.36, signifies that AI has a greater influence on financial efficiency as the accounting information systems become more developed and effective. This is because the adoption of AI technologies improves the financial performance of organizations more so when the AI is incorporated into accounting information systems that are developed and capable of processing and securing financial data. The remaining direct effect (0.25) signifies that AI adoption has a reduced impact on the efficiency of AIS. This is proof that AI by itself, when applied in a disconnected manner, has the potential to improve certain operational areas, but the potential is significantly increased when the AI is incorporated into a more developed accounting system.

Table 5. ANOVA (AI by Sector)

Sector	Mean (AI Adoption)	Std. Dev.
Banking	4.25	0.55
Telecommunications	4.10	0.60
Services	3.70	0.75
Manufacturing	3.40	0.80

The Results Are Presented in Table 5. AI Adoption is Greater in the Banking Industry. It is Also the Sector with the Highest Average in AI Adoption ($M = 4.25$, $SD = 0.55$). Then, there is the Telecommunication Sector ($M = 4.10$). This Also Indicates That the Banking Sector and the Telecommunication Sector Are Leading the Digitization of the Economy of Jordan. This is the case for the Telecommunication Sector and Banking Sector because of Available Financial Resources, Strict Regulations, and The Need to compete. This is followed by Adoption in Most of the Services Sector ($M = 3.70$). This means that there is Technology Adoption; However,

Companies in This Sector Are Likely to be in a Position Where They Are in a Process of Gradual Technology Adoption That is Less Advanced. This is compared to the Manufacturing Sector which has the Lowest Mean Score ($M = 3.40$, $SD = 0.80$), and AI Adoption is considered to be the Slowest. This Also Means That There is a Greater Variation in the sector, With Some Companies in The Manufacturing Sector Making Significant Headway, While Others are stymied by a Lack of Budget, Digital Infrastructure, or Technical Skills.

Table 6. Multi-Group Sector Analysis

Path	Banking	Telecom	Services	Manufacturing
AI → AIS	0.72***	0.68***	0.55***	0.42**
AIS → EFO	0.65***	0.60***	0.52***	0.38**
AI → EFO	0.30***	0.25**	0.22*	0.10 (ns)

(*** $p < 0.001$, * $p < 0.01$, $p < 0.05$, ns = not significant)

Table 6 provides the analysis of the strength of the causal relationships between AI Adoption, AIS Development, and Financial Efficiency (EFO), disaggregated by industry sector into four groups in a multi-group analysis of the structural model. The analysis shows marked differences between sectors and indicates that the sector determines the extent to which AI and AIS can positively impact finances. The path coefficient is highest in Banking (0.72), then in Telecommunications (0.68), reflecting that in these industries the adoption of AI is positively associated with the development and strengthening of accounting information systems. This indicates that the industries have the necessary digital maturity, infrastructure, and organizational readiness to pivot AI to their core systems. This is contrasted by the Services sector (0.55), where the strength of the relationship is weaker, and the Manufacturing sector, being the worst of the four, at 0.42. This shows that in these sectors, there is a digital lag with limited system-wide modernization where AI is more used in situational cases and not integrated into AIS. Similarly, the effect of AIS development on Financial Efficiency is Banking sector (0.65*) and Telecom (0.60); moreover, the higher the digital maturity, the more advanced the accounting systems in the sector, and the greater the financial performance. The Services sector (0.52*) shows a moderate relationship to Financial Efficiency, reflecting a sector that is developing AIS practices at the very least, but they are not optimized. Out of all sectors analyzed, Manufacturing has the weakest positive correlation (0.38), indicating that the upgrade of AIS and its translation into financial efficiency remains positive but is limited. Moreover, the effect of AI on financial efficiency is highest in Banking (0.38) and remains positive but is limited in Telecom (0.25), Services (0.22*) and is statistically insignificant in Manufacturing (0.10, ns).

Table 7. Hypotheses Testing Summary

Hypothesis	Path	Result
H1	AI → AIS	Supported

Hypothesis	Path	Result
H2	AI → EFO	Supported
H3	AIS → EFO	Supported
H4	Mediation (AI → AIS → EFO)	Supported
H5	Moderation by sector	Supported

All five supported hypotheses (H1-H5) existed within the empirical data, as shown in Table 7. This wide-ranging support illustrates the proposed conceptual model's strength and the roles of AI Adoption, AIS Development, and EFO (financial efficiency) in Jordanian organizations. Regarding H1, the support indicates the enhancement of accounting information systems (AIS) through the adoption of AI. This aligns with previous research, which highlights the need for synergy between AIS and AI; organizations that adopt AI, according to these studies, are likely to enhance their AIS for increased automation, analytics, and real-time reporting. As for H2, AI is said to have a positive impact on financial efficiency. As indicated in Table 6, while the strength of this relationship varies within different sectors, the support suggests that AI assists in better cost management, more streamlined processes, and improved decision-making. H3 illustrated the strong influence of the development of AIS on financial efficiency; this emphasizes the importance of information systems in the improvement of reporting, internal control, and financial forecasting. That the mediation hypothesis is confirmed demonstrates that AIS is the primary conduit through which AI generates financial value. Acknowledging the H5 result, one conclusion we can draw is that AI diffusion is inconclusive until it is assimilated into all-encompassing accounting systems. Findings of Table 6 corroborate the results of the multi-group analysis. H5 shows that the sectors of study of the particular relationships vary in their strengths. This confirms the spatial moderation of AI and AIS: the industry, regulations, and technologies available. These determinants condition the impacts of AI and AIS.

Discussion

This study documented the importance of AI in the accounting functions of Jordanian companies. The results of the reliability analysis revealed that most assumptions of our research model were consistent, which signals the relevance of the data. Descriptive statistics of the study indicate that the companies that were surveyed were predisposed to the adoption of AI, which demonstrated an appreciation of the impact of AI on accounts and operational efficiencies. Correlation results were positive on the adoption of AI and the development of AI accounts in the financial operations, and they were efficient, which was a given due to the previous research on the topic, such as (Hashem & Alqatamin, 2021), which confirmed that the incorporation of technology predicts and boosts operational efficiency within a given system. The research indicated that accounting systems are the hub of AI and financial efficiency, which necessitates the upgrading of accounting systems to preserve them as AI is introduced. Some differences were acknowledged in the results of the ANOVA and the multi-group analysis as varying efficiencies in the adoption of AI were pointed out. In the subdivisions of the finance sector, bigger companies are situated, with large companies being more proficient at having AI integrated than small companies. The overall sector context

was noted as having a moderating effect. This means that the industry type, resources on hand, and level of technology are essential in reaping the benefits that AI has to offer. After all, the research adds to the empirical literature regarding the digital transformation of accounting in Jordan. It adds to the understanding that the adoption of AI is more than a technological change; it is a change that is needed strategically to guarantee that efficiency in the finance operations is maintained.

Conclusions

This study has concluded that the incorporation of AI streamlines the Accounting Information Systems (AIS), improving the financial performance of the companies in Jordan. The results of the study highlight the value of the position of the AIS as a channel. This implies that the investment in AIS should be complemented with investment in the design of an optimum infrastructure system to exploit its full value. From the point of view of the operations of the companies, they should be making investments in AI, other things being equal, in the other systems, in the accounting systems, and in training the staff to properly interface with the systems in the cycle of operations. This shift of focus from the operational functions to the AI and systems integration ought to be accompanied by a corresponding shift in Regulation that provides the necessary supportive and facilitative conditions and that supports the aim of the Digitalization of the Finance functions. The research suggests that the value that AI brings is not uniform across all sectors. This suggests the necessity of context-driven solutions to the myriad of challenges. The research that is being presented is to show that the integration of AI and AIS is directly related to the optimization of financial operations in companies in Jordan. This, however, can be done on the condition that the technology is aligned with the human resources and policy systems. AI can be adopted with care and consideration to assist organizations in preparing for the rapid, digitally driven, evergreen transition in accounting. Future studies might broaden the sample size to include longitudinal studies and consider other mediating and moderating variables, such as organizational culture or compliance, to help elucidate the impact of AI on accounting and finance.

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