

Charting the Future of Finance: A Phenomenographic Study on JPIA Officers' Conceptions of AI Integration in Accounting Practices

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This study explored the qualitatively different ways Junior Philippine Institute of Accountants (JPIA) officers conceive the integration of Artificial Intelligence (AI) in accounting practices. Anchored on phenomenography as a qualitative research tradition, the study sought to capture the variations in student leaders' perspectives using written interviews as the primary data collection method. Seven (7) JPIA officers from a private higher education institution in the Philippines participated, providing reflective accounts of their understandings, experiences, and perceptions of AI in the context of accounting. Data analysis revealed four categories of description: AI as a Learning and Efficiency Tool, where participants emphasized AI's capacity to simplify accounting tasks and support learning; AI as a Catalyst for Innovation, highlighting its transformative role in modernizing the profession; AI as a Professional Threat, expressing concerns about overreliance, job displacement, and diminished opportunities; and AI as a Complementary Support to Human Judgment, portraying AI as a valuable partner that cannot replace human expertise, ethics, and decision-making. These categories were structured into an outcome space that demonstrates a spectrum of conceptions, ranging from pragmatic acceptance to balanced integration. The findings imply that accounting education must address both the technical and ethical dimensions of AI, while professional bodies and student organizations should provide training that enhances readiness for AI-driven transformations. Future research may expand to include broader groups of students and professionals, offering a more comprehensive understanding of AI's implications for the accounting field.

Keywords: *Artificial Intelligence, Accounting, JPIA Officers, Phenomenography, Conceptions*

Introduction

The accounting profession is undergoing rapid transformation driven by advances in Artificial Intelligence (AI). Globally, AI has been increasingly applied to automate routine processes such as bookkeeping, auditing, tax preparation, and financial forecasting, offering greater efficiency and accuracy compared to traditional methods (Appelbaum et al., 2017). In fact, AI-enabled systems are now capable of detecting fraud, analyzing large volumes of data, and providing predictive insights, reshaping how accountants add value to organizations (Issa, Sun, & Vasarhelyi, 2016). In the Philippine setting, the integration of AI into accounting is still emerging, but its potential to change the financial landscape is evident as industries and educational institutions begin adopting digital and AI-driven tools (Dy & Indonto, 2021).

For student leaders in the Junior Philippine Institute of Accountants (JPIA), these technological shifts are not just abstract concepts but realities that will define their professional future. JPIA officers, who represent their peers in academic and organizational matters, occupy a strategic position in cultivating awareness of AI in accounting. Their perspectives on AI integration influence not only their personal readiness but also how they guide fellow accounting students in preparing for the future of the profession. As future Certified Public Accountants (CPAs), understanding their conceptions of AI provides valuable insights into how the next generation of accountants perceives, adapts to, and prepares for technological disruption.

While previous studies have primarily investigated technology adoption in accounting through surveys and models such as the Technology Acceptance Model (TAM), fewer qualitative inquiries have explored the depth and variation of meanings that accounting students and leaders assign to AI (Appelbaum et al., 2017; Issa et al., 2016). This research gap highlights the relevance of phenomenography, a qualitative research tradition that seeks to

identify and analyze the qualitatively different ways people conceive a particular phenomenon. By focusing on JPIA officers of San Pablo Colleges and their written reflections, this study explored the diversity of conceptions about AI integration in accounting practice, thus mapping the outcome space of how future professionals interpret this transformation.

The importance of this study can be seen at three levels. At the **educational level**, it reveals how accounting education and student organizations are preparing (or under-preparing) students for AI. At the **professional level**, it provides insight into the mindset of emerging accountants toward disruptive technologies. At the **organizational level**, it underscores the leadership role of JPIA in shaping student awareness and readiness for AI-driven changes in the profession. The study contributes to a clearer understanding of how student leaders navigate the challenges and opportunities of technological integration, thereby informing both accounting education and future professional practice.

Method

This study adopted a **qualitative phenomenographic design** to explore the different ways Junior Philippine Institute of Accountants (JPIA) officers conceive the integration of Artificial Intelligence (AI) in accounting practices. Phenomenography was chosen because it focuses on the variations in understanding a phenomenon rather than the essence of lived experience (Åkerlind, 2012). A total of **seven (7) JPIA officers** from a private higher education institution in the Philippines participated in the research. They were purposively selected since their dual role as student leaders and accounting majors positions them to provide rich insights into the opportunities and challenges of AI adoption in the accounting profession.

Data were collected through a **written interview guide** containing open-ended questions designed to elicit participants'

conceptions of AI in accounting, its potential benefits and risks, and its future implications for the profession. The written format allowed participants to reflect deeply on their answers while minimizing interviewer bias. Prior to the administration of the interview, participants were informed of the study's purpose, ethical considerations, and their right to voluntary participation. Data analysis followed the phenomenographic approach, which involved iterative reading, grouping, comparison, and categorization of responses until **categories of description** and an **outcome space** were constructed (Bowden, 2000). To ensure trustworthiness, the study employed strategies of credibility, dependability, confirmability, and transferability (Lincoln & Guba, 1985).

Results and Discussion

Analysis revealed four distinct categories of description that represent the participants' different conceptions of AI integration in accounting: AI as a Learning and Efficiency Tool; AI as a Catalyst for Innovation; AI as a Professional Threat and AI as a Complementary Support to Human Judgment. Each category is presented below with verbatim excerpts from participants and discussed in relation to relevant literature.

AI as a Learning and Efficiency Tool

Some participants described AI primarily as a supportive tool that makes tasks easier, facilitates learning, and helps in understanding complex concepts.

"These AI-based tools really help me by adding knowledge and new perspectives in my learning process." (Participant 1)

"AI has made learning much easier for me. It helps me understand accounting concepts better." (Participant 2)

“These tools made accounting concepts easier for me to grasp and apply.” (Participant 3)

This conception reflects a utilitarian perspective, positioning AI as a learning aid and productivity enhancer. Literature supports this view, noting that AI can handle routine accounting tasks while allowing learners and professionals to focus on higher-order problem-solving (Appelbaum, Kogan, Vasarhelyi, & Yan, 2017). In educational contexts, AI supports students’ comprehension by offering immediate explanations and simulations (Brynjolfsson & McAfee, 2017).

AI as a Catalyst for Innovation

Other participants highlighted the transformative role of AI, seeing it as a force that will modernize and innovate the accounting profession.

“When I hear ‘AI integration in accounting,’ I think about innovation and new opportunities.” (Participant 5)

“I imagine the accounting profession 5–10 years from now to be more modern and technology-driven.” (Participant 3)

“AI will provide ease of work, save time, and ensure accuracy in accounting practices.” (Participant 5)

This conception echoes Issa, Sun, and Vasarhelyi’s (2016) assertion that AI expands accounting into advanced domains such as predictive analytics and fraud detection. In the Philippine context, Dy and Indonto (2021) argue that AI integration offers opportunities for modernization, though students and educators are still adjusting to its demands.

AI as a Professional Threat

Some participants expressed apprehensions about AI, particularly its potential risks for human accountants. These included overreliance on technology, job displacement, and a reduction in professional opportunities.

“The risk of overreliance and overconfidence on AI might cause us to lose our critical thinking.” (Participant 1)

“Yes, it frightens me because I am pursuing a degree where AI might replace some of our functions.” (Participant 2)

“AI can be a risk for accountants and accounting students because it might lessen opportunities for us.” (Participant 4)

This conception aligns with Sutton, Holt, and Arnold (2016), who caution that AI could displace traditional accounting roles, particularly routine and clerical tasks. Kokina and Davenport (2017) likewise argue that while AI enhances efficiency, it disrupts job structures, requiring accountants to redefine their professional value.

AI as a Complementary Support to Human Judgment

Finally, participants articulated a conception where AI is recognized as powerful but subordinate to human expertise and ethical reasoning.

“AI must be a secondary tool and not our main source.”
(Participant 1)

“AI is a supportive tool that automates tasks but cannot replace human decision-making.” (Participant 5)

“AI cannot do everything that real accountants do.” (Participant 4)

This balanced view reflects Dy and Indonto’s (2021) findings that AI in accounting is best conceived as an enhancer of human expertise, not a substitute. Richins, Stapleton, Stratopoulos, and Wong (2017) emphasize that professional judgment, ethics, and contextual decision-making remain irreplaceable in accounting practice.

The outcome space (Figure 1) illustrates the spectrum of JPIA officers’ conceptions. At the base is the simplest conception of AI as a Learning and Efficiency Tool, progressing to AI as a Catalyst for Innovation, then to AI as a Professional Threat, and finally culminating in the most integrated view of AI as a Complementary Support to Human Judgment.

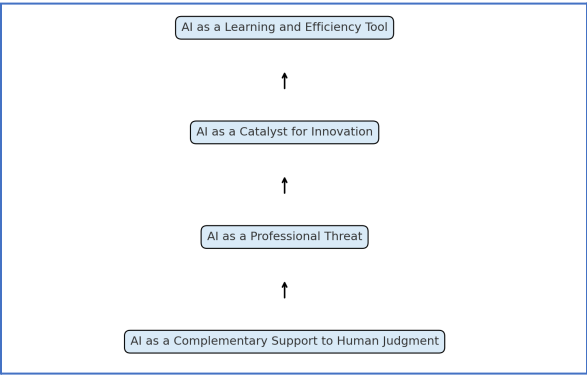


Figure 1. Outcome Space of JPIA Officers’ Conceptions of AI in Accounting

The outcome space illustrates the hierarchical structure of JPIA officers' conceptions of AI integration in accounting. At the base of the hierarchy lies the most straightforward conception—AI as a Learning and Efficiency Tool—where AI is understood as a means of simplifying tasks, enhancing learning, and providing quick solutions. This reflects a pragmatic perspective grounded in immediate academic and organizational needs.

Moving upward, the conception of AI as a Catalyst for Innovation represents a more advanced view in which AI is not only a tool but also a transformative force shaping the future of the accounting profession. Here, participants recognize AI's potential to modernize systems and create opportunities for more strategic roles in accounting practice.

At the same time, some participants expressed more complex and ambivalent views, captured in the category AI as a Professional Threat. This conception acknowledges the disruptive nature of AI, raising concerns about overreliance, diminished human agency, and the possibility of job displacement. Such apprehensions highlight the tension between technological advancement and professional security that many future accountants anticipate.

Finally, at the top of the hierarchy, the conception of AI as a Complementary Support to Human Judgment demonstrates the most integrated understanding. In this view, AI is accepted as a powerful tool but one that must coexist with, rather than replace, human expertise, ethical reasoning, and professional judgment. This reflects a balanced conception that synthesizes optimism and caution while affirming the enduring value of human accountants in an AI-driven environment.

On one hand, participants' recognition of AI as a tool for efficiency and innovation mirrors global studies showing how AI reshapes auditing, tax, and financial analysis (Appelbaum et al., 2017; Issa et al., 2016). On the other hand, their concerns about overreliance and job loss resonate with literature warning that automation threatens traditional accounting roles (Sutton et al., 2016; Kokina & Davenport, 2017). Most importantly, their emphasis on AI as complementary underscores a maturity of conception: while AI is seen as beneficial, human ethical judgment and contextual expertise remain indispensable (Dy & Indonto, 2021; Richins et al., 2017).

Additionally, participants reflected a sense of leadership responsibility: "As a JPIA officer, I believe it is my duty and responsibility to help my peers prepare for AI in accounting." (Participant 2). This emphasizes the role of student organizations in shaping technological readiness, suggesting that JPIA officers not only form conceptions for themselves but also influence peers in adapting to AI-driven changes in the profession.

Overall, the outcome space reveals a spectrum of conceptions that range from utilitarian acceptance to cautious integration, underscoring the evolving professional identity of student leaders in accounting. The hierarchical arrangement suggests that as conceptions grow in complexity, participants move from seeing AI as a simple utility to recognizing it as a complementary partner in professional practice.

Implications and Future Directions

The findings of this study carry several important implications for accounting education, professional preparation, and

organizational leadership. First, the variation in JPIA officers' conceptions of AI underscores the need for higher education institutions to integrate AI literacy into the accounting curriculum. While some student leaders perceive AI as a tool for learning and efficiency, others regard it as a threat to their future careers. This diversity of views suggests that accounting programs must go beyond technical training and deliberately address the ethical, strategic, and professional dimensions of AI. By embedding AI-related modules in auditing, taxation, and management accounting courses, institutions can prepare students to balance technological competence with human judgment.

For professional practice, the results highlight the dual role of AI as both an enabler of innovation and a potential disruptor of traditional accounting functions. This implies that professional accounting bodies and regulatory agencies in the Philippines should design continuing education programs that help future CPAs adapt to AI-driven transformations. Moreover, firms and organizations must rethink job design, ensuring that while AI automates routine work, human accountants are supported in transitioning toward higher-value tasks such as analysis, advisory, and ethical decision-making.

At the organizational level, the study shows that JPIA officers recognize their leadership responsibility in guiding peers toward technological readiness. This has implications for student organizations, which can serve as platforms for awareness campaigns, peer training, and collaborative projects involving AI tools. As student leaders, JPIA officers are well positioned to promote a culture of openness to technology while safeguarding the human values central to the profession.

Looking forward, future research should expand beyond student leaders to include a wider range of accounting students, faculty members, and practitioners to capture more holistic perspectives on AI integration. Comparative studies across institutions and regions could reveal patterns in readiness and resistance, while longitudinal studies may track how perceptions evolve as AI technologies become more embedded in accounting education and practice. By advancing this line of inquiry, future studies can provide evidence-based insights that support the sustainable integration of AI in the accounting profession.

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