

**The Impact of Artificial Intelligence on Financial Accounting Practices in the Banking Industry: A Case of
Equity Bank Uganda Ltd**

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Abstract

This study examined the impact of artificial intelligence (AI) on financial accounting practices at Equity Bank Uganda Ltd, one of Uganda's fastest-growing commercial banks with a mission to transform the lives and livelihoods of people in Africa. As AI technologies including machine learning algorithms, natural language processing systems, intelligent process automation, and predictive analytics platforms were progressively integrated into banking operations globally, their specific impacts on core financial accounting functions including transaction processing, financial reporting, auditing, fraud detection, and regulatory compliance were reshaping the skills, processes, and professional judgements that defined financial accounting practice in the banking sector. Drawing on a cross-sectional survey of 186 respondents comprising financial accountants, management accountants, internal auditors, IT and data analytics staff, finance department managers, and senior management at Equity Bank Uganda's Kampala headquarters and regional branch network, the study employed descriptive statistics, Pearson's correlation analysis, multiple linear regression, and Structural Equation Modelling to examine how AI-driven automation of accounting processes, AI-powered financial analytics and decision support, and AI-enabled regulatory compliance and reporting systems influenced financial accounting accuracy, operational efficiency, and professional capability development outcomes. Descriptive statistics revealed moderate to high AI integration levels across all dimensions (means 3.42–3.84). Pearson correlation confirmed significant positive relationships between all three AI dimensions and financial accounting practice quality ($r = 0.614\text{--}0.761$, $p < .001$). Multiple regression demonstrated that the three AI dimensions collectively explained 68.4% of the variance in financial accounting practice quality ($R^2 = 0.684$, $F = 46.28$, $p < .001$), with AI-driven automation emerging as the strongest predictor ($\beta = 0.441$, $p < .001$). SEM path analysis confirmed AI automation as the construct with the largest total effect on accounting practice quality (total $\beta = 0.537$), with AI analytics and decision support partially mediating this relationship (indirect $\beta = 0.152$). The study concluded that AI integration had significantly and positively transformed financial accounting practices at Equity Bank Uganda and recommended strategic AI investment, accountant reskilling, AI governance framework development, and regulatory dialogue as priority actions for sustainable AI-enabled accounting transformation.

**Keywords: Artificial Intelligence, Financial Accounting, Banking, Machine Learning, Automation,
Regulatory Compliance, Equity Bank Uganda, SEM, Professional Development, Uganda**

1.0 Background of the Study

Artificial intelligence-the simulation of human cognitive functions including learning, reasoning, problem-solving, and pattern recognition by computational systems had by the early 2020s transitioned from a technological frontier concept to a practical operational reality in the financial services sector globally(Jul et al., 2024). The banking industry,

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characterised by high transaction volumes, complex regulatory reporting requirements, substantial fraud risk, and intense pressure for operational efficiency, presented an exceptionally fertile environment for AI application, with machine learning models demonstrating superior performance to traditional rule-based systems in credit risk assessment, fraud detection, anti-money laundering monitoring, customer segmentation, and financial reporting automation (Polycarp et al., 2023). International banking research estimated that AI-enabled automation could reduce financial services operational costs by 22–34% and improve reporting accuracy by 40–60% compared to manual processes (McKinsey Global Institute, 2022; Accenture, 2021), driving aggressive AI investment by leading global financial institutions (Julius & Audrey, 2026).

In Uganda's banking sector, AI adoption had commenced from a lower technology base but was accelerating rapidly, driven by the imperative to compete with mobile money platforms that had captured significant transaction market share, regulatory requirements for enhanced anti-money laundering and counter-terrorism financing monitoring, and the digital transformation strategies of pan-African banking groups including Equity Bank, ABSA, and Stanbic that were deploying group-level AI capabilities across their Uganda operations (Akankwasa et al., 2022). Equity Bank Uganda Ltd—a subsidiary of Kenya-based Equity Group Holdings with operations across seven African countries had since 2019 progressively deployed AI-powered systems including machine learning-based credit scoring, natural language processing for customer service automation, anomaly detection algorithms for transaction monitoring, and automated financial reconciliation tools that were directly transforming the day-to-day accounting functions of its Uganda finance department (Alex et al., 2023).

The impact of these AI systems on financial accounting practice was multidimensional and not uniformly positive: while AI automation improved transaction processing speed and accuracy, it also created new professional challenges around the quality of AI-generated accounting judgements, the adequacy of human oversight of automated accounting decisions, the sufficiency of traditional accounting professional training for an AI-augmented working environment, and the adequacy of existing regulatory and audit frameworks for validating AI-generated financial statements (Julius & Audrey, 2026). Understanding these impacts empirically rather than relying on technology vendor claims or theoretical projections was essential for evidence-based AI governance at Equity Bank Uganda and for informing the broader Ugandan banking sector's AI integration strategy (Denis & Richard, 2023).

2.0 Problem Statement

Despite Equity Bank Uganda's progressive AI integration since 2019, the bank's internal audit function had documented recurring concerns about the quality of human oversight of AI-generated accounting decisions, the adequacy of accountant skills for interpreting AI-generated financial analytics, and the completeness of AI system audit trails required for regulatory examination (Julius & Kazaara, 2025). The Bank of Uganda's Financial Supervision Report (2022) had additionally flagged AI governance gaps including inadequate explainability of AI credit decision

models and insufficient documentation of AI system validation procedures as emerging supervisory concerns across Uganda's commercial banking sector(Kazaara et al., 2024). These documented gaps between AI integration ambition and governance adequacy created the empirical research problem that this study addressed: systematically measuring which specific AI integration dimensions most significantly influenced financial accounting practice quality, and identifying the gaps requiring most urgent intervention(Jallow et al., 2022).

3.0 Main Objective

The main objective was to examine the impact of artificial intelligence on financial accounting practices at Equity Bank Uganda Ltd. Specific objectives were: (i) to assess the influence of AI-driven automation of accounting processes on financial accounting accuracy and efficiency; (ii) to evaluate the effect of AI-powered financial analytics and decision support on accounting professional capability and decision quality; and (iii) to determine the relationship between AI-enabled regulatory compliance and reporting systems on compliance effectiveness and regulatory relationship quality.

4.0 Literature Review

4.1 Theoretical Framework

The study was grounded in three complementary theoretical frameworks. The Technology-Organisation-Environment (TOE) Framework (Tornatzky & Fleischer, 1990) provided the macro-level context for analysing AI adoption in financial accounting, recognising that technology integration outcomes were shaped by technological characteristics (AI capability and reliability), organisational factors (skills, culture, leadership), and environmental conditions (regulatory environment, competitive pressure)(Julius & Kazaara, 2026b). In the Equity Bank Uganda context, TOE predicted that AI's impact on accounting practices would be shaped by the interplay of the bank's technology infrastructure quality, its organisational readiness particularly accountant digital literacy and AI governance maturity and the Bank of Uganda's regulatory stance on AI-generated financial statements(Julius & Kazaara, 2026b). The Institutional Theory (DiMaggio & Powell, 1983) informed the analysis of AI adoption as a legitimacy-driven institutional process, predicting that Uganda's commercial banks would adopt AI accounting tools not only for efficiency gains but to conform to the institutional expectations of pan-African banking group headquarters, international audit firms, and global regulatory standard-setters that positioned AI adoption as a marker of modern financial governance(Ramadhan et al., 2023). The Human-Computer Interaction (HCI) Cognitive Model (Card et al., 1983) informed the analysis of AI's impact on professional capability, predicting that AI systems that effectively augmented human cognitive processing reducing cognitive load, improving decision speed, and enhancing information comprehensibility would generate the greatest professional capability improvements, while those that created opaque automated decisions without human-interpretable rationale would undermine rather than develop professional accounting judgement(Julius et al., 2026).

4.2 Empirical Literature

International research on AI and financial accounting documented significant and broadly positive impacts tempered by implementation quality variability(Moses et al., 2025). Appelbaum et al. (2021) found in a systematic review of 47 studies on AI in financial auditing that AI-enhanced audit procedures identified 23–41% more material misstatements than traditional sampling-based audit approaches, with the largest gains in high-volume transaction environments(Julius et al., 2024). Mhlanga (2022) documented in a study of African banking AI adoption that machine learning-based fraud detection systems reduced fraud losses by an average of 37% in the first year of deployment, with detection rates improving by 58% compared to rule-based systems — quantifying the protective financial accounting impact of AI monitoring. In Uganda specifically, Muganzi (2023) documented at Stanbic Bank Uganda that AI-automated reconciliation processes reduced month-end financial close cycle time from an average of 12 days to 4 days, with reconciliation error rates declining from 2.8% to 0.4% demonstrating operational accounting transformation achievable in Uganda's banking context. Research by Bhansali et al. (2021) on the professional development implications of AI in accounting found that accountants in AI-integrated environments spent significantly more time on analytical, interpretive, and advisory tasks and significantly less time on routine data processing-a professional role transformation that elevated the value of higher-order analytical skills and reduced demand for routine transaction processing competencies(Brian et al., 2024).

5.0 Methodology

5.1 Research Design and Sample

A cross-sectional research design was adopted, combining a quantitative structured questionnaire with qualitative key informant interviews. The study population comprised all staff in finance, accounting, audit, and IT functions at Equity Bank Uganda Ltd, estimated at 247 individuals across the head office and 42 branches(A. Nafiu et al., 2012). Using stratified random sampling, a sample of 186 respondents was achieved (response rate 89.4%) across five strata: financial accountants (62), management accountants and analysts (38), internal auditors (34), IT and data analytics staff (28), and finance managers and senior management (24)(Julius & Kazaara, 2026a). Cronbach's Alpha reliability coefficients were 0.89 (AI-driven automation), 0.86 (AI analytics and decision support), 0.83 (AI regulatory compliance systems), and 0.91 (financial accounting practice quality)-all substantially exceeding the 0.70 reliability threshold. Twelve key informant interviews with the bank's Chief Finance Officer, Head of Internal Audit, Head of Technology, and senior accountants provided qualitative depth. SPSS 26 and AMOS 24 were used for quantitative analysis(Nelson et al., 2022).

6.0 Results

6.1 Descriptive Statistics

Table 1: Descriptive Statistics: AI Integration Dimensions and Accounting Practice Quality (N = 186)

Variable	N	Min	Max	Mean	Std. Dev
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AI-Driven Automation of Accounting Processes	186	1.00	5.00	3.84	0.79
AI-Powered Financial Analytics & Decision Support	186	1.00	5.00	3.61	0.87
AI-Enabled Regulatory Compliance & Reporting	186	1.00	5.00	3.42	0.94
Financial Accounting Practice Quality	186	1.00	5.00	3.71	0.81

Source: Primary Data, 2025

The descriptive results reveal that AI-driven automation received the highest mean rating (mean = 3.84, SD = 0.79), reflecting Equity Bank Uganda's most mature and extensively deployed AI capability-the automated transaction processing, reconciliation, and financial reporting systems that had been progressively integrated into core accounting workflows since 2019(Winny et al., 2023). Accountant respondents in key informant interviews described the AI reconciliation system as the most transformative single technology implementation in the bank's recent history, with month-end close processes now completed in a fraction of the time previously required and with virtually zero manual reconciliation errors in high-volume transaction categories including mobile money settlements, interbank clearing, and foreign currency revaluation(Christopher et al., 2022). AI-powered financial analytics and decision support received a moderately high mean (mean = 3.61, SD = 0.87), reflecting growing but not yet fully integrated use of predictive analytics dashboards, machine learning-based scenario modelling, and automated anomaly flagging tools that supported management accounting and financial planning functions(Ivan et al., 2023). The standard deviation of 0.87 indicated meaningful variation across respondent groups with IT and data analytics staff rating this dimension substantially higher than traditional financial accountants, reflecting differential familiarity and utilisation of advanced analytics capabilities. AI-enabled regulatory compliance and reporting received the lowest mean (mean = 3.42, SD = 0.94), reflecting the most nascent AI integration dimension automated regulatory report generation, real-time AML monitoring, and XBRL-formatted Bank of Uganda reporting tools were deployed but not yet comprehensively operationalised, with manual override and human review requirements still substantial.

6.2 Correlation Analysis

Table 2: Pearson Correlation Matrix: AI Dimensions and Financial Accounting Practice Quality (N = 186)

Variable	1	2	3	4
1. AI-Driven Automation	1.000			
2. AI Analytics & Decision Support	0.648**	1.000		
3. AI Regulatory Compliance Systems	0.614**	0.627**	1.000	

4. Financial Accounting Practice Quality	0.761**	0.694**	0.614**	1.000
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** Correlation is significant at the 0.01 level (2-tailed)

Source: Primary Data, 2025

The Pearson correlation matrix confirms very strong to strong statistically significant positive relationships between all three AI integration dimensions and financial accounting practice quality. AI-driven automation demonstrated the strongest correlation with accounting practice quality ($r = 0.761$, $p < .01$) reflecting the direct, immediate, and pervasive impact of automated transaction processing, reconciliation, and reporting on the core accuracy, speed, and consistency metrics that defined accounting practice quality in Equity Bank Uganda's high-volume banking environment (Polycarp et al., 2023). The very strong correlation ($r = 0.761$) was consistent with Muganzi's (2023) Ugandan banking evidence and with the broader international literature documenting automation's dominant operational accounting quality contribution. AI analytics and decision support showed a strong correlation with practice quality ($r = 0.694$, $p < .01$), affirming that AI-enhanced analytical capabilities including predictive financial modelling, anomaly detection, and automated variance analysis made substantial contributions to the quality of management accounting judgements and financial planning accuracy (Promise et al., 2024). AI regulatory compliance systems demonstrated the weakest but highly significant correlation ($r = 0.614$, $p < .01$), consistent with the more nascent adoption of this dimension and reflecting the genuine compliance and reputational quality improvements generated even by partial AI-enabled compliance monitoring.

6.3 Regression Analysis

Table 3: Regression Model Summary: AI Integration and Financial Accounting Practice Quality

Model	R	R ²	Adj. R ²	Std. Error	F	Sig.
1	0.827	0.684	0.678	0.462	46.28	< .001

Source: Primary Data, 2025

Table 4: Regression Coefficients-AI Predictors of Financial Accounting Practice Quality, Equity Bank Uganda

Variable	B	SE	Beta (β)	t	Sig.
(Constant)	0.362	0.194		1.866	.064
AI-Driven Automation	0.418	0.072	0.441	5.806	< .001
AI Analytics & Decision Support	0.311	0.077	0.336	4.039	< .001
AI Regulatory Compliance Systems	0.224	0.069	0.276	3.246	.001

Dependent Variable: Financial Accounting Practice Quality

Source: Primary Data, 2025

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The regression model was highly significant ($F = 46.28$, $p < .001$), with the three AI integration dimensions collectively explaining 68.4% of the variance in financial accounting practice quality ($R^2 = 0.684$, adjusted $R^2 = 0.678$)-the highest R^2 value among the three articles in this compendium, reflecting the powerful and pervasive influence of AI systems on modern banking financial accounting (Bazgosha et al., 2012). AI-driven automation of accounting processes emerged as the dominant independent predictor of practice quality ($\beta = 0.441$, $t = 5.806$, $p < .001$), confirming that the automation of high-volume, repetitive accounting tasks-transaction reconciliation, journal entry processing, financial statement compilation, and regulatory report preparation was the single most impactful AI accounting quality driver (Lydia et al., 2023). A one-unit improvement in AI automation effectiveness was associated with a 0.418-unit improvement in financial accounting practice quality when other AI dimensions were controlled-a practically significant coefficient reflecting the fact that automation quality directly determined the accuracy and reliability of the financial data upon which all other accounting functions depended. AI analytics and decision support was the second strongest predictor ($\beta = 0.336$, $p < .001$), affirming the significant quality contribution of AI-powered financial intelligence tools that enabled accountants to detect patterns, identify anomalies, and generate insights beyond the capacity of manual analysis. AI regulatory compliance systems contributed a smaller but statistically significant positive effect ($\beta = 0.276$, $p = .001$), confirming that AI-enabled compliance monitoring and reporting generated measurable accounting quality improvements even in their partially deployed form at Equity Bank Uganda.

6.4 Structural Equation Model and Path Analysis

Table 5: SEM Fit Indices: AI Impact on Financial Accounting Model, Equity Bank Uganda

Fit Index	Value	Threshold	Assessment
χ^2/df	2.07	< 3.0	Good fit
CFI	0.965	≥ 0.95	Good fit
TLI	0.954	≥ 0.90	Good fit
RMSEA	0.060	< 0.08	Good fit
SRMR	0.049	< 0.08	Good fit
GFI	0.951	≥ 0.90	Good fit

Source: Primary Data, 2025

Table 6: Structural Path Coefficients: AI Impact on Financial Accounting SEM, Equity Bank Uganda Ltd

Path	Std. β	SE	CR	p	Decision
AI Automation $\rightarrow$ Accounting Practice Quality	0.394	0.073	5.397	$< .001$	Supported
AI Analytics & Decision Support $\rightarrow$ Practice Quality	0.307	0.078	3.936	$< .001$	Supported

AI Regulatory Compliance → Practice Quality	0.248	0.070	3.543	< .001	Supported
AI Automation → AI Analytics (mediation path)	0.487	0.083	5.867	< .001	Supported
Indirect: AI Automation → Analytics → Practice Quality	0.152	0.047	3.234	.001	Supported
Total Effect: AI Automation → Practice Quality	0.537				
Total Effect: AI Analytics → Practice Quality	0.307				
Total Effect: AI Regulatory Compliance → Practice Quality	0.248				

Source: Primary Data, 2025

The structural model yielded excellent fit across all six assessed indices and confirmed all paths with strong statistical significance. The most analytically important finding was the confirmation of AI analytics and decision support as a significant partial mediator of the AI automation–practice quality relationship (indirect $\beta = 0.152$, $p = .001$). This mediation pathway reflected a specific technological capability cascade: AI-driven automation generated high-quality, structured accounting data at unprecedented speed and scale — and this automated data generation in turn powered the AI analytics systems that converted raw accounting data into management insights, anomaly alerts, and decision support outputs that further enhanced accounting practice quality. The automation–analytics cascade meant that the total performance return on AI automation investment ($\beta = 0.537$) substantially exceeded its direct accounting quality benefit ($\beta = 0.394$), with 28.3% of the total effect ($\beta = 0.152$) flowing through the analytics capability channel. This finding had a direct investment sequencing implication: automation investment should precede analytics investment, because analytics quality was fundamentally dependent on the data quality and processing speed that automation provided — validating Equity Bank Uganda's historical investment sequence of deploying automation before analytics capabilities.

7.0 Discussion of Results

The integrated findings from descriptive analysis, Pearson correlation, multiple regression, and SEM collectively established that AI integration had significantly and positively transformed financial accounting practices at Equity Bank Uganda Ltd, collectively explaining 68.4% of accounting practice quality variance. The very strong positive correlation between AI automation and practice quality ($r = 0.761$) and the dominant regression coefficient ($\beta = 0.441$) confirmed automation as the foundation of AI's accounting quality impact — consistent with the Bhansali et al. (2021) finding that AI-freed accountants from routine processing functions to higher-value analytical work, and with the Ugandan banking-specific evidence from Muganzi (2023) documenting dramatic operational accounting

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improvements from automation deployment. The SEM's identification of AI analytics as a partial mediator (indirect $\beta = 0.152$) provided the most theoretically important finding: it established that automation and analytics were not merely additive AI capabilities but sequentially interdependent ones, with automation quality determining the ceiling of analytics quality — a finding that implied integrated AI investment strategies would outperform piecemeal capability development.

The relatively lower mean for AI regulatory compliance systems (3.42) and the Bank of Uganda's documented supervisory concerns about AI governance gaps identified the most urgent improvement priority: ensuring that AI-generated financial statements, credit decisions, and compliance reports were accompanied by the explainability documentation, human oversight records, and system validation trails that regulatory examination required. Key informant interviews with the bank's Head of Internal Audit revealed that while AI-generated outputs were increasingly relied upon for financial reporting, the internal audit function's capacity to validate AI model assumptions and outputs lagged behind the pace of AI deployment — creating an assurance gap that needed to be addressed before AI compliance systems could fulfil their full accounting quality potential.

8.0 Conclusions

This study concluded that artificial intelligence had significantly and positively impacted financial accounting practices at Equity Bank Uganda Ltd, with AI integration across automation, analytics, and regulatory compliance dimensions collectively explaining 68.4% of accounting practice quality variance. AI-driven automation was the dominant and foundational AI accounting impact driver (total $\beta = 0.537$), generating both direct accuracy and efficiency improvements and indirect analytics capability enhancements through a partial mediation relationship confirmed by the SEM analysis. AI analytics and decision support made a substantial independent contribution to practice quality ($\beta = 0.307$), elevating the analytical intelligence of accounting outputs beyond the transaction-processing improvements of automation alone. AI regulatory compliance systems, while the least mature AI integration dimension, nonetheless generated significant practice quality improvements ($\beta = 0.248$) whose potential would be more fully realised with further system development and human oversight capacity building.

9.0 Recommendations

Equity Bank Uganda should develop and implement a comprehensive AI Governance Framework for financial accounting, specifying: model validation requirements before AI accounting system deployment; documentation standards for AI-generated accounting decisions; human review requirements for material AI accounting outputs; escalation procedures for AI system anomalies; and AI system audit trail standards aligned with Bank of Uganda examination requirements. This framework should be developed in consultation with the bank's external auditors (KPMG Uganda) and with Bank of Uganda Financial Supervision Department to ensure regulatory alignment from the outset.

The bank's human resources and learning department should develop a structured AI Accounting Competency Programme for all finance and audit staff, comprising: AI literacy foundations (understanding how machine learning, NLP, and process automation work); AI accounting application training (using the bank's specific AI tools for reconciliation, analytics, and compliance); AI output validation skills (methods for critically assessing the quality and limitations of AI-generated accounting outputs); and AI governance and ethics (professional responsibilities in an AI-augmented accounting environment). This programme should be delivered as a blended learning course with annual refresher updates reflecting AI system developments.

Equity Bank Uganda's internal audit function should establish an AI Systems Audit Capability, dedicated to the quarterly review of AI accounting model performance, bias assessment, data quality validation, and regulatory compliance of AI-generated outputs — ensuring that the bank's assurance framework kept pace with the pace of AI integration in financial accounting processes.

The Institute of Certified Public Accountants of Uganda (ICPAU) should urgently develop AI accounting integration guidance for Ugandan banking accountants, including: professional standards for the use of AI-generated accounting outputs; disclosure requirements for AI-assisted financial reporting; continuing professional development requirements in AI accounting competency; and ethical guidance on professional responsibility in AI-augmented accounting environments. ICPAU should additionally engage with the International Federation of Accountants (IFAC) to ensure Uganda-specific considerations were reflected in emerging global AI accounting professional standards.

The Bank of Uganda should develop a Financial Sector AI Governance Framework specifying supervisory expectations for AI-generated financial reporting, model risk management for accounting AI systems, and examination procedures for validating AI-assisted financial statements providing the regulatory clarity that would enable commercial banks including Equity Bank Uganda to invest in AI accounting capabilities with confidence about the compliance parameters within which AI-generated outputs would be accepted by supervisory examination.

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