THE IMPACT OF AI LITERACY ON ACCOUNTING STUDENTS' RISK MANAGEMENT ABILITY: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT
The integration of Artificial Intelligence (AI) into the accounting ecosystem demands a redefinition of professional competencies. However, empirical understanding of how AI literacy specifically shapes accounting students' risk management abilities remains limited. This study aims to analyze the impact of AI literacy on accounting students' risk management ability through a systematic literature review. The research method employed is a Systematic Literature Review (SLR) following the PRISMA protocol, focusing on 26 selected articles published between 2021 and 2025. The analysis reveals that AI literacy is a multidimensional construct encompassing technical, domain-specific (accounting), and critical-ethical aspects. Key findings indicate that AI literacy significantly contributes to enhancing risk management ability, primarily by strengthening diagnostic and prognostic capabilities. The main mechanism occurs through the process of trust calibration, where literate students can critically evaluate AI outputs, thereby assuming the role of active auditors rather than passive users. The implication of this study underscores the urgency of integrating these three dimensions of AI literacy into the core accounting curriculum to prepare adaptive and competent graduates capable of navigating risk complexity in the digital era.

Keywords: AI Literacy; Risk Management; Accounting Education; Systematic Review; Diagnostic and Prognostic Abilities.

INTRODUCTION

The era of the Industrial Revolution 4.0 and the transition toward Society 5.0 have fundamentally transformed the landscape of the accounting profession, making digitalization an imperative. This shift elevates the role of accountants from mere processors of manual data to more strategic and analytical stakeholders. Such a paradigm change necessitates significant adjustments in accounting education curricula to produce graduates who are competent in a technology-driven business ecosystem. Within this context, Artificial Intelligence (AI) emerges as a key transformative factor that not only automates routine tasks but also enhances analytical capacity for business decision-making (Ardiansyah et al., 2023; Rahmawati & Suryani, 2021). The rapid advancement of digital technologies—including AI, machine learning, big data analytics, and process automation—has propelled the accounting industry toward smarter, faster, and more data-driven systems. The impact of this transformation extends beyond professional practice, generating new demands on the competencies of accounting graduates. Competencies once centered on bookkeeping, reporting, and manual analysis have now evolved toward the ability to operate AI systems and manage data-driven information in support of strategic decision-making, including in the area of risk management.

Empirical support regarding the relationship between AI literacy and student competencies is beginning to emerge. The study by Meesook et al., (2025) demonstrates that AI literacy has a direct relationship with students' diagnostic and prognostic abilities in analyzing and predicting risk, which in turn influences their overall risk management capability. Students with high AI literacy are proven to be capable of utilizing technology for risk identification, impact estimation, mitigation strategy selection, and data-driven decision-making. This finding reinforces the view that AI literacy is an essential foundation for modern accounting education, offering opportunities to enhance the accuracy of risk assessment and the quality of

business decisions in a digital context (Meesook et al., 2025). Further support comes from Haidar, (2025) who asserts that synchronous virtual classroom-based learning methods can promote student adaptability to data processing systems and AI technology, indicating that the overall learning environment also influences the development of AI literacy.

Despite its globally acknowledged urgency, the implementation of AI literacy in accounting education remains suboptimal. Many study programs have yet to integrate AI into their core curricula, resulting in AI-related learning often being confined to supplementary training or elective courses (Ardiansyah et al., 2023). This situation is further compounded by gaps in instructor preparedness, laboratory facilities, and the availability of teaching modules, leading to insufficient practical experience for students in using technology-based tools and risk decision-making simulations. Moreover, many students still hold a conventional view of accounting and have not fully recognized this shift in the profession's orientation.

Nevertheless, the existing literature remains fragmented. The majority of research focuses on technology acceptance or soft skills development, leaving a distinct research gap regarding how AI literacy specifically and directly contributes to the formation of risk management competencies. The scarcity of comprehensive syntheses mapping the causal mechanisms between this advanced form of digital literacy and risk mitigation ability in accounting students underscores the necessity for a Systematic Literature Review (SLR) approach (Haidar, 2025; Steenkamp & Goosen, 2025).

This study is grounded in the theories of Dynamic Capabilities and Competency-Based Education (CBE). The Dynamic Capabilities theory is relevant for explaining how students need to continuously update their knowledge (such as AI literacy) to maintain the relevance of their competencies (such as risk management) in a dynamic environment. Meanwhile, the CBE approach emphasizes demonstrable learning outcomes, such as knowledge transfer and teamwork abilities, which are highly relevant in mastering AI tools (Pollock et al., 2023).

The novelty of this article lies in its systematic synthesis that connects two domains often discussed separately: technological literacy (AI) and strategic managerial competency (risk management). This article not only reviews the prevalence of AI usage but also evaluates empirical evidence regarding its role as an enabler for higher-order cognitive abilities, particularly diagnostic and prognostic capabilities.

Therefore, this study is designed to answer the question: "What is the relationship between AI literacy and the risk management ability of accounting students based on research findings from 2021 to 2025?". Using the SLR approach, this study will analyze scientific publications to obtain a comprehensive synthesis regarding: (1) indicators of AI literacy in the context of accounting education; (2) the mechanisms for developing diagnostic and prognostic capabilities through AI; and (3) the contribution of AI literacy to risk management ability.

The contribution of this study is threefold. First, theoretically, it provides a systematic and in-depth understanding of the conceptual model linking AI literacy, diagnostic-prognostic capabilities, and risk management. Second, practically, it serves as an academic foundation for educational institutions in designing technology-based curricula. Third, it offers direction for future research to evaluate the effectiveness of AI-based learning programs.

The expected outcome of this systematic review is the formation of a comprehensive conceptual framework that validates AI literacy as a fundamental prerequisite for developing effective diagnostic and prognostic capabilities in risk management. The resulting synthesis is anticipated to serve as a reference for curriculum development, the enhancement of digital learning methods, and strengthening student readiness to navigate the dynamics of the accounting profession in the AI era.

METHOD

This study employs a Systematic Literature Review (SLR) approach to identify, evaluate, and synthesize research findings on the relationship between AI literacy and risk management ability among accounting students. The SLR approach was chosen to obtain a comprehensive and evidence-based overview of the relationship patterns between the two variables, as well as to identify research gaps and future research directions. The review was conducted with reference to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA 2020) guidelines. The SLR stages include the processes of: identification, screening, eligibility, and inclusion (Heydemans & Elmunsyah, 2024). A comprehensive literature search was performed on reputable international academic databases (ScienceDirect). The search

was conducted using keywords formulated with Boolean logic (AND/OR), which included: ("AI literacy" OR "artificial intelligence literacy") AND ("accounting student" OR "business student" OR "higher education") AND ("risk management" OR "risk decision*" OR "diagnostic capability" OR "prognostic capability"). To ensure the selected studies were relevant and of high quality, the following criteria on table 1 were applied:

Table 1. Inclusion and Exclusion Criteria

Criteria	Inclusion (Accepted)	Exclusion (Rejected)
Time Range	Articles published between 2021 and 2025 (with an emphasis on the last 5 years for technological relevance).	Articles published before 2021
Document Type	Peer-reviewed scientific journal articles (research articles).	Conference proceedings (except those indexed primarily), book chapters, editorials, and theses.
Language	English and Indonesian.	Languages other than English and Indonesian.
Topic	Discusses accounting education, digital technology (AI), curriculum, ethics, or managerial competency (risk).	Purely technical IT articles with no accounting educational or managerial implications.

Table 2 explains the selection process following the PRISMA protocol and in this study is planned as follows:

Table 2. PRISMA Stages

PRISMA Stage	Activities
Identification	ScienceDirect Database n=61 Articles
Screening	Relevant Articles n=51
Eligibility	Full Text Substance n=49
Inclusion	Selected Articles n=26

Dari proses prisma yang dilakukan didapatkan hasil sebanyak 26 artikel terpilih untuk selanjutnya dilakukan analisis secara mendalam. Data dari setiap studi yang memenuhi syarat akan diekstraksi ke dalam lembar ekstraksi yang distandarisasi. Adapun hasil ekstrasi artikel dapat dilihat pada tabel 3 berikut:

Table 3. Article data extraction

Author and Year	Country	Method	Subject	Measured AI Construct	Risk Management Indicator
(Lee & Lee, 2025)	South Korea	Case Study & Framework Development (LLM)	Government Policy & Ethical Guidelines	AI Ethics & Regulatory Guidelines	Legal & Ethical Risk Mitigation (Harmonization of ethical guidelines with draft laws)
(Hughes et al., 2025)	Global (Australia, UK, Saudi Arabia, etc.)	Qualitative (Multi-Expert Perspective)	Project Management (PM) Experts	AI in Project Management	Project Resilience & Data Security (Risk of project failure, data bias, cybersecurity)
	China	Mathematical Modeling (Game Theory)	Creative Industries & Educational Institutions	Generative AI & Innovation	Risk of Loss of Human Creativity (AI-Creativity Paradox)

Author and Year	Country	Method	Subject	Measured AI Construct	Risk Management Indicator
(Cerchione et al., 2026)	Italy (Global Analysis)	Bibliometric Literature Review	Knowledge Management (KM) Literature	Generative AI (GenAI)	Knowledge Management Risk (Obsoletion of human knowledge vs. artificial knowledge)
(Drydakis, 2025)	United Kingdom (UK)	Quantitative (Field Experiment/Pre-Post)	University Students (Non-STEM)	AI Capital (Literacy, Exposure, Confidence)	Not specifically measured (Focus on Employability & Academic Value)
(Burriss et al., 2024)	United States	Qualitative (Co-design)	Students (Middle & High School)	AI Ethics & AI Bill of Rights	Ethical Risk Awareness (Privacy, Surveillance, Bias)
(Jin et al., 2025)	Global (40 Universities)	Content Analysis (Diffusion of Innovations)	Higher Education Institution Policies	Generative AI Adoption	Academic Integrity & Data Security Risk
(Mustofa et al., 2025)	Indonesia	Quantitative (SEM)	University Students	AI Acceptance (TAM)	Ethics & Trust as moderators of perceived risk
(Maulana et al., 2025)	Malaysia & Indonesia	Quantitative (PLS-SEM)	Recent Graduates (Accounting & Business)	AI-Based Learning Experience & Self-Efficacy	Not specific (Focus on Career Commitment)
(Brauner et al., 2025)	Germany	Quantitative (Large-Scale Survey)	General Public	AI Perception (Mental Models)	Perceived Risk vs. Benefit Tradeoffs
(Toth & Blut, 2024)	United Kingdom (UK)	Conceptual / Theoretical Framework	Financial Services	AI Service Robots & Agencies	Accountability & Moral Intensity (Accountability Risk)
(Enshassi et al., 2025)	Malaysia	Quantitative (PLS-SEM)	SMEs (SMEs)	AI Adoption (PU, PEOU)	Perceived Barriers as a proxy for implementation risk
(Fedele et al., 2024)	Italy	Case Study (Framework Application)	AI Education & Developers	Trustworthy AI & ALTAI Checklist	Legal & Ethical Risk (Bias, Privacy, System Failure)
(Leichtmann et al., 2023)	Austria	Between-Subjects Experiment (2 times 2)	High-Risk Decision Making	Explainable AI (XAI)	Trust Calibration Trust Calibration & Decision Performance
(Ballantine et al., 2024)	UK & Australia	Critical Review (Critical Review)	Accounting Education	Generative AI (LLMs)	Existential Risk of the Profession (Change-Inducing Crisis)

Author and Year	Country	Method	Subject	Measured AI Construct	Risk Management Indicator
(Murphy et al., 2024)	Ireland	Topic Modeling (LDA) in the Literature	Accounting Research Literature	AI & Big Data	Shifting Role of Accountants (Substitution vs. Augmentation)
(Wu et al., 2026)	China	Systematic Literature Review (Bibliometric)	Business & Management Education	AI & Big Data Analytics	Talent Gap Risk & Ethics
(Żywiołek et al., 2025)	Poland, Germany, Sweden, Hungary	Quantitative (Kano Model)	Corporate Employees	AI in Cybersecurity	Cybersecurity Awareness Risk
(Lissack & Meagher, 2024)	China & Netherlands	Conceptual (Analogy)	LLM (ChatGPT) Use	Large Language Models	AI Hallucinations & Critical Decline (Cognitive Risk)
(Ndiaye et al., 2026)	Senegal & China	Literature Review / UTAUT	National Digital Transformation	Digitalization & E-Health	Social Wellbeing Risk (Wellbeing)
(Torres et al., 2025)	Colombia	Mixed Methods (Survey & Descriptive Statistics)	Construction Academics & Professionals	AI-Driven Assistants	Project Risk Management Competence
(Musyaffi et al., 2024)	Indonesia	Quantitative (PLS-SEM / TAM)	Accounting Students	Digital Literacy & AI Awareness	Perceived Risk (Privacy, Security, Error)
(Knoth et al., 2024)	Germany	Conceptual / Matrix Development	Education & AI Literature	Holistic AI Literacy (Generic, Domain-Specific, Ethics)	Ethics & Critical Competence (Ethical Competence)
(Vettori & Warm, 2025)	Austria	Critical Essay / Institutional Review	Higher Education Institutions	AI Skills Gap	Institutional Risk (Policy Failure Risk)
(Pan et al., 2025)	United States	Multi-method (Qualitative & Team Experiment)	Undergraduate Students (Teamwork)	AI Literacy & Generative AI	Trust & Dependency (Trust Calibration)
(Nandagopal, 2025)	United States	Theory Development & Case Study	Individuals in Various Sectors	Generative AI Collaboration	Cognitive Dependency Risk

RESULTS AND DISCUSSION

A systematic review of 26 selected articles reveals that AI literacy in accounting education has shifted from merely operational technical skills to a multidimensional strategic competency. This section elaborates on the findings based on the three main research questions.

RQ1: Indicators of AI literacy in the context of accounting education

In the context of accounting education, AI literacy has evolved into a multidimensional construct that extends beyond mere operational technical understanding. The literature identifies at least three interrelated

dimensions: (1) Technical Literacy or AI Capital, which encompasses conceptual mastery, exposure, and confidence in using AI technology (Brauner et al., 2025; Drydakis, 2025); (2) Domain-Specific AI Literacy, namely the ability to apply AI in specific accounting contexts such as auditing, risk analysis, and project management (Hughes et al., 2025; Knoth et al., 2024; Torres et al., 2025); and (3) Critical & Ethical Literacy, which includes an understanding of ethical aspects, algorithmic bias, accountability, and AI regulatory frameworks (Burriss et al., 2024; Fedele et al., 2024; Lee & Lee, 2025; Toth & Blut, 2024). This holistic framework is further reinforced by concepts such as Trustworthy AI and audit instruments like the ALTAI checklist, which emphasize the importance of governance and risk mitigation from the design stage (Fedele et al., 2024). Meanwhile, research in the Indonesian context confirms that technology acceptance (TAM) is heavily influenced by subjective norms, ethics, and trust, which essentially serve as proxies for risk perception (Mustofa et al., 2025; Musyaffi et al., 2024). However, implementing these dimensions in the curriculum faces real challenges. Vettori & Warm, (2025) describe it as a "skills race" between the education sector and industry, leading to a talent gap as highlighted by Wu et al., (2026). This situation is exacerbated by the still limited adoption of AI policies at the institutional education level globally, thereby hindering the creation of a standardized curriculum (Jin et al., 2025).

Based on these findings, narrowly defining AI literacy as merely a technical skill is a misconception. Instead, AI literacy should be viewed as a meta-competency—a capability that enables students to adaptively learn, utilize, and critique ever-evolving AI technology, while remaining conscious of its ethical and professional implications. A comprehensive set of indicators for accounting students must encompass a triangulation of competencies: technical proficiency (operating the tools), contextual proficiency (applying them within the dynamics of accounting), and ethical-regulatory proficiency (understanding legal and moral boundaries). Therefore, truly literate students are not only capable of using AI but also know when not to use it for reasons of compliance and ethics. Concepts such as AI Capital (Drydakis, 2025) and holistic matrices (Knoth et al., 2024) offer a more robust and comprehensive theoretical foundation for measuring and developing this construct in the future.

RQ2: Mechanisms for Developing Diagnostic and Prognostic Capabilities through AI

Research findings consistently indicate that AI literacy functions as a catalyst in enhancing students' diagnostic (identifying and analyzing root causes) and prognostic (predicting future trends and risks) capabilities. The study by (Meesook et al., 2025) directly proves a positive relationship between AI literacy and both of these abilities. The primary mechanism underlying this relationship is the process of trust calibration, where students with adequate AI literacy are able to critically evaluate AI outputs, avoiding naive overtrust or total rejection, thereby leading to more accurate diagnosis and better decision-making (Leichtmann et al., 2023; Pan et al., 2025). This capability enables more comprehensive risk identification, encompassing cyber risks (Żywiołek et al., 2025), project failure and data bias (Hughes et al., 2025), to the risk of diminished human creativity or the AI-Creativity Paradox (Shen et al., 2025). On the other hand, AI literacy also carries the potential risk of cognitive offloading if not balanced with the reinforcement of professional skepticism, where students become passive and completely delegate the analytical process to AI, which can actually dull their critical thinking capacity (Lissack & Meagher, 2024; Nandagopal, 2025).

Therefore, based on the above perspective, the mechanism of AI literacy's influence is dualistic: on one hand, it empowers cognitive capabilities, yet on the other hand, it risks causing cognitive deskilling if not integrated with appropriate pedagogical approaches. Accounting education must not only teach the use of AI but also when and how not to rely on it entirely, thereby enabling students to transform from passive users into active auditors capable of verifying, challenging, and synthesizing AI outputs with healthy professional skepticism.

RQ3: Contribution of AI Literacy to Risk Management Ability

The findings confirm that AI literacy provides significant and multidimensional contributions to the risk management competency of accounting students. This contribution operates through

several causal pathways. First, adequate literacy effectively reduces perceived risk and psychological barriers to adopting AI-based decision-support tools, thereby increasing students' readiness and confidence in utilizing them for risk analysis (Enshassi et al., 2025; Mustofa et al., 2025; Musyaffi et al., 2024). Second, AI literacy enables a role transformation from passive user to active agent capable of engaging in AI system audits, using instruments like the ALTAI checklist to mitigate ethical, legal, and accountability risks early on (Fedele et al., 2024; Lee & Lee, 2025; Toth & Blut, 2024). Third, literacy fosters a strategic mindset that views AI as a tool for human augmentation, representing a paradigm shift from a "substitution" narrative toward "value creation" (Murphy et al., 2024). This aligns with findings that AI-based learning experiences enhance self-efficacy and career commitment in accounting, which is a form of career risk management (Maulana et al., 2025). Empirically, the direct relationship between AI literacy and improved risk management skills through diagnostic and prognostic capabilities has been demonstrated (Meesook et al., 2025).

This contribution expands the spectrum of risk management that students can handle, encompassing modern risks such as cybersecurity (Żywiołek et al., 2025), algorithmic bias, and the risk of losing human knowledge (artificial knowledge) (Cerchione et al., 2026). At the macro level, AI literacy also serves as a foundation for managing digital transformation risks and social well-being (Ndiaye et al., 2026).

Overall, based on the existing research findings, it can be concluded that the most fundamental contribution of AI literacy is to shape an adaptive advantage for students. In facing AI disruption—referred to as a change-inducing crisis (Ballantine et al., 2024)— AI literacy serves as the foundation that transforms students from procedural executors into prospective leaders capable of managing complexity and uncertainty. This represents a paradigm shift in risk management from a defensive to an anticipatory approach, equipping students with a "lens" to identify and manage invisible risks within the digital ecosystem. Consequently, this prepares them to bridge the talent gap and succeed in the "race" between the educational world and industry (Vettori & Warm, 2025; Wu et al., 2026).

CONCLUSION

This study concludes that AI literacy in accounting education is a multidimensional strategic capability encompassing technical skills, domain-specific application, and ethical-regulatory awareness. The synthesis results indicate that: (1) AI literacy serves as a key antecedent that enhances students' risk management ability, particularly by strengthening diagnostic and prognostic capacities; (2) its primary mechanism is the process of trust calibration, through which students transition from passive users to active auditors who are critical of AI outputs; and (3) its contribution extends to mitigating various modern risks, such as cyber risks, algorithmic bias, and compliance risks. Theoretically, this research contributes by mapping the conceptual framework of the relationship between AI literacy and risk management. Practically, these findings provide a basis for developing an accounting curriculum that integrates all three dimensions of AI literacy to bridge the gap with industry needs. Despite the comprehensive findings, this study has several limitations, including the dominance of research related to Generative AI (such as ChatGPT), which limits generalization to other types of AI, a geographic bias toward developed country contexts, and variations in variable operationalization that affect the consistency of the analysis. Based on these findings and limitations, future research is recommended to: (1) conduct empirical studies in the Indonesian context while considering local factors; (2) develop AI literacy measurement instruments specific to accounting; and (3) design longitudinal or experimental research to test causal relationships and the effectiveness of AI-based learning models.

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