

Appendix

Table 1: Interviewees

CA #1 (50 min)

- Born in 1987, male
- Works at a small accounting firm established by his father
- His expertise spans various areas of accounting, including tax and financial consulting, as well as auditing.

CA #2 (35 min)

- Born in 1987, male
- Founder of a small accounting firm.
- He specialises in managerial and strategic consultancy for Public Administration, SMEs and Startups.

CA #3 (30 min)

- Born in 1987, male
- Founder of a small accounting firm
- His expertise spans from traditional accounting to business planning, business process improvement and startup consultancy.

CA #4 (40 min)

- Born in 1989, female
- Founder of a small accounting firm
- Her expertise spans various areas of accounting, including tax and financial consulting, as well as auditing

CA #5 (35 min)

- Born in 1985, female
- Founder of a small accounting firm.
- Her expertise focuses on tax matters, accounting and consulting.

CA #6 (45 min)

- Born in 1982, female
- Works at a small accounting firm founded by her family
- Her expertise focuses on tax compliance, consultancy, business valuations, European project reporting and construction tax incentives.

Figure 1. Data structure

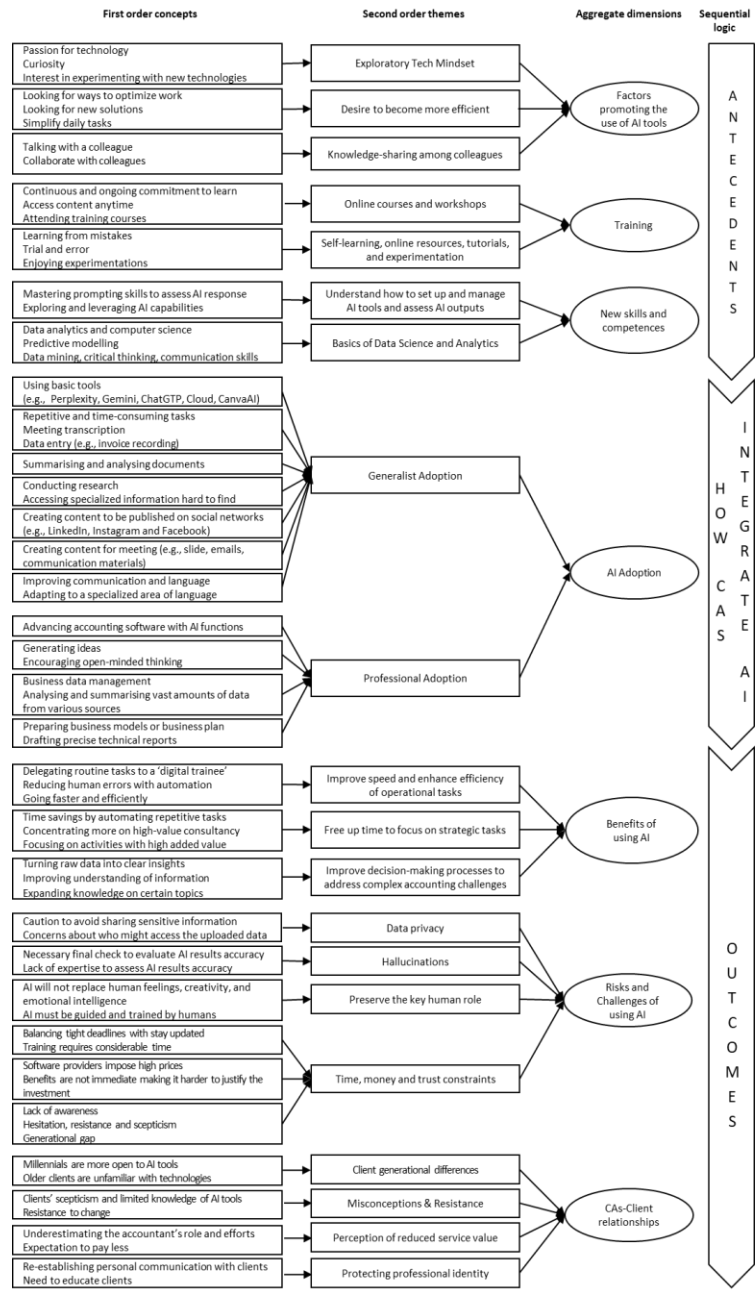


Table 2: Horizontal approach vs Vertical approach

Main dimensions	Horizontal approach	Vertical approach
Factors promoting the use of AI tools	<p>Exploratory Tech Mindset– A strong interest in digital tools and emerging innovations.</p> <p>Focus on efficiency – Motivation to streamline workflows, reduce complexity, and optimise daily tasks.</p> <p>Collaborative culture – Active engagement in knowledge-sharing and teamwork to support AI learning.</p>	
Training	<p>Training is mostly self-directed, using online resources, tutorials, and experimentation.</p> <p>Young CAs typically learn by doing—experimenting, learning from mistakes, and improving through hands-on experience and self-discovery.</p>	<p>Training is mainly delivered by public and private institutions via online courses and workshops.</p> <p>The format suits professionals pursuing advanced, goal-oriented learning paths to develop targeted competencies for using AI.</p>
New skills and competencies	<p>Prompt crafting – Developing skills to design clear and efficient prompts tailored to specific needs.</p>	<p>Advanced competencies required – Emphasis on data science, analytics expertise and predictive modeling</p> <p>Critical thinking and communication – Key to interpreting results and conveying insights clearly.</p>
AI adoption	<p>Generalist: Young CAs use general-purpose and widely used AI platforms (e.g., Perplexity AI, Gemini, ChatGPT, Canva AI, Cloud computing) in daily tasks. Applications include content creation for social media (emails,</p>	<p>Professional: The vertical approach uses AI as a “cognitive assistant” for complex, analytical, and creative tasks.</p> <p>Young CAs use specialized AI-integrated accounting solutions for advanced tasks. AI aids business model preparation and hypothesis validation; enables strategic market and</p>

	posts, images, videos, audio), document analysis, research, and admin tasks. AI tools are integrated into existing systems to streamline workflows, improve efficiency and enhance communication.	competitor analysis through AI-generated insights; supports brainstorming and ideation in business planning; assists with faster and more accurate responses.
Benefits of using AI	<p>Increased Operational Efficiency: AI automates routine tasks such as meeting transcriptions, scheduling, and data entry, reducing time spent on manual work.</p> <p>Error Reduction and Improved Accuracy: Automation minimises human error and ensures consistent, real-time documentation and information retrieval.</p>	<p>Data-to-Insight Transformation: AI converts raw data into clear, actionable insights, improving the speed and accuracy of complex data interpretation.</p> <p>Enhanced Decision-Making: Supports professionals in tackling complex accounting challenges through more informed and strategic evaluations.</p> <p>Smart Assistance: it helps not only with routine tasks but also with high-level tasks, such as strategic analysis and scenario evaluation.</p>
Risks and challenges of using AI	<p>Data Privacy: Potential for unintentional sharing of sensitive or confidential information. Highlights the need for robust safeguards to prevent data breaches and unauthorised access.</p> <p>Accuracy and Reliability Issues: AI may generate incorrect or misleading outputs ('hallucinations'). Human oversight is essential to verify the accuracy of AI-generated content. Challenges arise when users lack the expertise to critically assess AI responses, increasing the risk of misinformation.</p> <p>High Costs and Time Constraints: AI tools often involve significant expenses (software, system upgrades, training). Smaller professional firms with limited resources are particularly affected.</p>	

	<p>Difficulty in measuring tangible benefits makes it hard to justify the investment. Additional time and effort are needed for training and integration into workflows.</p> <p>Safeguarding human value: Concerns that AI use may depersonalize work and reduce the sense of professional agency. Fear that AI could devalue expertise and lead clients to demand lower fees.</p>	
<p>Young CAs and clients relationship</p>	<p>Collaborative Relationship with Tech-Savvy Clients The relationship is collaborative and transparent, especially with younger digitally savvy clients.</p> <p>Openness in Non-Core Task Automation Using AI in non-core tasks allows younger professionals to be open about their digital practices.</p> <p>AI as a Value-Enhancing Tool Clients tend to see AI as a tool that enhances service delivery without affecting the core value of the accountant's role.</p>	<p>Cautious and Selectively Transparent Relationship particularly with clients less familiar with technology.</p> <p>Fear of Undervaluation Considering that AI is used in core areas of expertise, professionals fear that revealing its use may lead clients to undervalue their contribution.</p> <p>Balancing Transparency and Authority This can create a more guarded dynamic, where transparency is balanced with the need to maintain professional authority and trust.</p>