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A Literature Review on the Application of Artificial Intelligence in Financial Statement Analysis

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Abstract

Amidst the broader context of digital transformation and the rapid advancement of information technology, artificial intelligence (AI) is progressively reshaping the methodologies and efficiency of financial statement analysis. It also greatly enhances the ability to predict and analyze financial data and financial reports. This paper presents a comprehensive review of the literature concerning the application of AI in financial statement analysis, delineating the progress and current status of AI technologies in this domain. It explores the core AI technologies and their practical applications. Furthermore, it analyzes the advantages and challenges associated with the integration of AI in financial statement analysis, and offers insights into potential future research directions. The objective is to provide a valuable resource for advancing the in-depth application and research of AI in this field.

Keywords: Artificial Intelligence; Financial Statement Analysis; Financial Metrics; Machine Learning

1. Introduction

Financial statement analysis serves as a critical foundation for corporate financial management, investment decision-making, and creditor assessment. Traditional manual analysis, however, is inherently limited by processing inefficiencies, a narrow analytical scope, and challenges in result verification. The advent of artificial intelligence (AI) presents new opportunities and challenges for financial statement analysis and financial management, leveraging its superior data processing capabilities for more efficient and accurate data mining and analysis. In recent years, numerous scholars have investigated the application of AI in financial statement analysis, yielding significant results. Within this context, a systematic review of the application of artificial intelligence in financial statement analysis is presented. This review aims to elucidate the practical value of technology in empowering financial management and driving the intelligent transformation of accounting. Furthermore, it provides a theoretical foundation for enhancing

corporate decision-making and improving risk management capabilities. The limitations of current research are also addressed, offering insights for future research directions.

This study focuses on the application of AI in financial statement analysis. Utilizing the China National Knowledge Infrastructure (CNKI) database, we conducted a comprehensive search, screening, and synthesis of literature related to the topics of "AI" and "financial statements," resulting in 263 academic journal articles and 548 dissertations. To ensure the authority and timeliness of the theoretical underpinnings, we limited the source selection to "Peking University Core Journals" and "SCI" publications, and the publication timeframe to "2019-2024," yielding a final set of 41 relevant articles.

2. Core Technologies in Artificial Intelligence

The conceptual origins of Artificial Intelligence (AI) and its subset, Machine Learning (ML), can be traced back to Turing (1950) and Samuel (1959), respectively. Turing introduced the concept through the "Imitation Game" to assess a machine's capacity to simulate human-like behavior (Liaras et al., 2024). The analysis and integration of AI in financial reporting are projected to profoundly impact corporate finance. Over the past decade, significant advancements in machine learning, deep learning, natural language processing, forecasting, and analytics have fundamentally altered our methods of management and reporting. While traditional financial reporting has predominantly relied on manual inputs and extensive auditor involvement, these processes are increasingly being augmented or supplanted by novel AI-based technologies.

2.1. Machine Learning

Machine learning, a pivotal subfield within artificial intelligence, was initially conceptualized by Arthur Samuel in 1959 while at IBM, as noted by Gogas and Papadimitriou (2021). It primarily pertains to the capacity of AI systems to learn from data, particularly in pattern recognition tasks. The principal paradigms of machine learning encompass supervised and unsupervised learning. Supervised learning, which utilizes labeled datasets comprising input features and corresponding output labels, enables algorithms to discern the mapping between inputs and outputs, finding application in financial indicator forecasting. Conversely, unsupervised learning, operating on unlabeled data, facilitates the discovery of inherent data structures and patterns, commonly employed in financial data clustering and anomaly detection (Windmann, 2020). Through algorithmic processes, computers are empowered to autonomously analyze data, extract knowledge, and subsequently generate predictions or make decisions without explicit programming instructions (Feng, 2024). Within financial reporting, machine learning techniques can facilitate the precise identification of optimal models, automate data input, and evaluate their economic implications.

2.2. Deep Learning

Deep learning, a subfield of machine learning, employs multi-layered neural network architectures to process and analyze intricate data patterns. Specifically, models such as LSTMs and autoencoders can be leveraged to detect temporal anomalies or pattern deviations within financial datasets, thereby facilitating financial fraud detection. As posited by Heaton et al. (2017) deep learning is capable of identifying latent patterns and trends within data that are not

discernible through conventional economic theories. Furthermore, the application of Transformer networks or temporal convolutional networks for forecasting key financial metrics, including future revenue and profit, enhances the precision of financial predictions and trend analyses. Notably, deep learning excels in identifying and utilizing data interactions, a capability currently unmatched by existing financial accounting theories (Kapoor et al., 2017).

2.3. Natural Language Processing

Natural Language Processing (NLP) enables computers to comprehend, interpret, and generate human language, facilitating intelligent human-computer interaction. This encompasses sentiment analysis, topic modeling, and text analytics. The application of NLP techniques has significantly enhanced the comprehension and evaluation of human language, thereby improving the accuracy with which systems interpret reports, enabling the extraction and synthesis of critical information from unstructured textual sources (Pan and Zhang, 2024). The primary utility of this technology lies in the processing of extensive documentation, the integration of financial data, and the generation of reports, thereby providing a robust foundation for financial compliance assessments. Furthermore, a voice-interactive analytical system is essential for the rapid and precise comprehension and response to natural language queries. Through a system integrating speech recognition and natural language processing technologies, users can directly interact with financial analysis systems via voice, thereby obtaining swift and intuitive data insights (Zeng, 2024). Such analytical and interactive methods facilitate more efficient data retrieval, streamline access to extensive databases, and enable financial professionals with varying levels of expertise in artificial intelligence technologies and algorithms to utilize analytical tools for complex financial data processing.

3. Current Applications of Artificial Intelligence Techniques in Financial Statement Analysis

3.1. Improve Work Efficiency and Reduce Human Error Rates

The integration of Artificial Intelligence (AI) facilitates the automation of financial statement analysis, thereby minimizing manual intervention and significantly enhancing analytical efficiency. Historically, financial analysis and management have heavily relied on manual computations, which are not only time-consuming and labor-intensive but also often yield suboptimal results in terms of both quality and efficiency. The incorporation of AI into financial analysis and management transforms complex and challenging manual calculations into streamlined, logical processes. This not only alleviates the workload of financial personnel but also substantially improves the quality and efficiency of financial analysis (Lu, 2024). During the financial statement preparation phase, AI can autonomously gather, organize, and analyze data, generating reports in accordance with established accounting principles and standards. This eliminates the need for manual data entry and calculations by financial staff, thereby conserving considerable time and resources. Furthermore, AI can promptly respond to data fluctuations, updating financial statements in real-time to maintain data currency. This provides businesses

with timely financial information, thereby supporting the immediacy required for effective decision-making.

Manual financial statement analysis is susceptible to subjective influences, such as fatigue, oversight, and varying levels of professional expertise, which can lead to errors. AI, through its automated data processing capabilities, mitigates human interference, thereby reducing the likelihood of human errors and inaccuracies, and enhancing analytical precision. In data acquisition and input processes, AI leverages Optical Character Recognition (OCR) technology and interfaces with Enterprise Resource Planning (ERP) systems to prevent manual input errors. During data classification and annotation, AI operates based on predefined rules and models, minimizing the subjectivity and uncertainty inherent in human judgment. In auditing and risk assessment, AI provides comprehensive, objective data analysis, enabling more accurate identification of potential risks and anomalies, thereby avoiding the omissions and misjudgments that may occur in manual audits.

3.2. Data Processing and Cleansing

The scope of data sources within financial statements is extensive, often encompassing issues such as incompleteness, errors, and redundancies. Traditional methodologies for addressing these challenges exhibit low efficiency and compromised accuracy. Data mining and machine learning algorithms, integral to artificial intelligence, offer effective solutions. A review of current literature indicates that AI can leverage clustering algorithms to categorize and organize financial data, thereby identifying and isolating anomalous data points for targeted remediation. Furthermore, neural network algorithms can be employed to discern patterns within existing data, enabling the prediction and imputation of missing data, thus enhancing data integrity and precision. This, in turn, provides a robust foundation for subsequent financial statement analysis. Data cleansing is a critical step in ensuring data integrity, encompassing the identification and rectification of erroneous data, the elimination of duplicate records, and the imputation of missing or null values (Zeng, 2024).

In financial data processing and analysis, the timely and accurate detection of anomalies is paramount for both corporate entities and financial professionals. Deep learning-based intelligent systems offer the capability to automatically identify data anomalies, trigger alerts, and disseminate notifications to relevant departments (Cao, 2024). By integrating anomaly detection algorithms into financial systems, organizations can enable real-time analysis of financial data, thereby facilitating the identification of unusual transactions and data points. This proactive approach aids in mitigating risks and minimizing potential financial losses.

3.3. Financial Indicator Calculation and Automation of Financial Reporting

Financial metrics constitute a critical component of financial statement analysis; however, traditional computational methods exhibit inefficiencies when processing extensive and intricate datasets. Recent research indicates that the application of decision tree algorithms, a machine learning technique, to corporate financial data facilitates the automated computation of key financial ratios, including solvency, profitability, and operational efficiency metrics. Furthermore, these algorithms enable the construction of decision tree models that visually represent the

interrelationships among these financial indicators, thereby elucidating their impact on a firm's financial standing. According to Feng (2024), intelligent ratio analysis leverages artificial intelligence to automate the calculation and in-depth analysis of critical financial ratios derived from financial statements, utilizing natural language processing and machine learning methodologies. This system autonomously extracts pertinent data from financial statements and performs real-time calculations of various financial ratios, thereby significantly enhancing analytical efficiency and minimizing errors associated with manual computation (Heaton et al., 2017).

Leveraging artificial intelligence, the system can automatically generate key financial statements, including balance sheets and income statements, by compiling and analyzing core financial data (Yang, 2025). Leveraging historical financial statement data, artificial intelligence (AI) algorithms analyze inter-account relationships and data trends to classify and process new data inputs accurately. This automation accelerates report generation and enhances data consistency, mitigating human error and discrepancies. Natural Language Processing (NLP) enables computers to interpret and process textual financial information, converting narrative descriptions into structured data or automatically generating financial reports based on textual instructions. This technology streamlines and standardizes the entire data-to-report process. Post-generation, AI performs preliminary audits, comparing data against historical benchmarks, industry standards, and predefined risk thresholds to identify anomalies and potential risks, generating audit reports. AI promptly flags imbalances in the balance sheet or unusual fluctuations in the income statement, prompting further review by financial professionals (Mei, 2024).

3.4. Financial Risk Early Warning and Fraud Detection

The timely and accurate identification of corporate financial risk is critical for organizational survival and growth. AI-driven financial risk early warning models, which integrate both financial and non-financial indicators, can enhance the accuracy and timeliness of risk assessments. Qi (2024) demonstrates the application of the Isolation Forest algorithm in detecting anomalous transaction patterns within financial statements, thereby identifying potential instances of financial fraud. Furthermore, the construction of Long Short-Term Memory (LSTM) models in deep learning, trained on historical financial data and market environment data, has shown the capacity to predict potential financial risks in advance. This approach offers superior predictive accuracy and stability compared to traditional financial risk early warning models. Specifically, artificial intelligence (AI) can conduct in-depth analyses of corporate financial statements, transaction records, and market trends, accurately identifying risk points often overlooked by traditional methods (Chen, 2024). Furthermore, AI can integrate with a company's current status and market environment to comprehensively assess financial risks, enabling quantitative risk evaluations and providing enhanced decision support (Chen and Shi, 2024).

Financial fraud significantly impairs the veracity and reliability of financial statements, posing substantial risks to investors and markets. AI technology demonstrates unique advantages in detecting financial fraud. Leveraging its robust data processing and analytical capabilities, AI offers a novel approach to fraud detection, serving as a potent tool for ensuring the authenticity

and reliability of financial information. By employing support vector machine algorithms and selecting key financial statement indicators and relevant non-financial metrics as feature variables, the presence of financial fraud can be classified and predicted. The application of AI in financial fraud detection markedly improves the efficiency and accuracy of fraud identification. Traditional manual methods are limited by the vastness and complexity of financial data, making it challenging to comprehensively and promptly uncover fraud indicators. In contrast, AI models can rapidly process extensive data, uncover hidden correlations and anomalous patterns, and promptly identify potential financial fraud, thereby providing robust decision support for internal corporate audits, external regulatory bodies, and investors. As AI technology continues to evolve and improve, its application in financial fraud detection holds significant promise. Future developments may involve deep integration with emerging technologies such as blockchain and cloud computing.

4. Challenges of Applying Artificial Intelligence to Financial Statement Analysis

4.1. Data Integrity and Security Concerns

Within financial reporting, the safeguarding of data and the maintenance of privacy in the context of artificial intelligence (AI) are emerging as critical challenges. The efficacy of AI-driven analysis is contingent upon data integrity; inaccuracies, omissions, or manipulations within financial datasets can engender biased or erroneous analytical outcomes. Furthermore, financial data encompasses sensitive corporate information, thereby exposing organizations to security vulnerabilities, including data breaches and cyberattacks, throughout the data acquisition, storage, and transmission phases (Tian et al., 2017). Our methodologies involve meticulous AI-based analysis and processing of extensive datasets to ensure the transparent presentation of economically sensitive information within digital environments, concurrently illuminating potential risks. Inadequate protective measures render organizations susceptible to unintended data disclosures or malicious software intrusions. Consequently, ensuring data quality and security constitutes a paramount challenge in the application of AI within financial statement analysis.

In addition to the prevalent threat of external cyberattacks, data security and privacy breaches can also arise from the inappropriate actions of internal personnel. Employees may inadvertently or maliciously disclose confidential data and information, such as sales records and cost structures, due to negligence or bribery from competitors (Xu and Chen, 2025).

4.2. Explainable Artificial Intelligence of the Model

Numerous artificial intelligence models, including deep learning models, are constructed upon intricate mathematical algorithms and neural network architectures. Their internal decision-making processes are often opaque, resembling a "black box," which complicates the direct interpretation of model outputs. The black-box nature of artificial intelligence (AI) technologies presents challenges to interpretability and transparency in their application within financial management and financial reporting. While traditional financial decision-making processes are characterized by clarity and traceability, AI systems often employ intricate algorithmic models.

Consequently, the internal logic and decision-making rationale of these systems can be difficult for non-specialists to comprehend (Yang, 2025). In financial statement analysis, analysts and decision-makers require a clear understanding of the rationale and logic underpinning analytical results. The inherent lack of explainability in these models restricts the application and broader adoption of AI technologies in specific contexts.

Furthermore, in the era of intelligent finance, the design of enterprise financial big data analysis models is paramount, serving as the foundation for the intelligent and visual analysis of financial data. Key considerations must be addressed in the design of such models. A growing body of literature indicates a significant increase in the application of machine learning techniques within accounting and finance. Advanced mathematical models, such as unsupervised machine learning techniques, have become essential for modeling the complex, non-linear relationships within financial systems. Heaton et al. (2017) also concluded that deep learning models are poised to exert an increasingly significant influence on financial statement analysis and financial practice, particularly in scenarios where predictive accuracy is critical.

4.3. The Scarcity of Specialized Expertise

The application of artificial intelligence (AI) in financial statement analysis necessitates professionals possessing a hybrid skill set, encompassing both financial acumen and proficiency in AI technologies. Currently, there is a scarcity of such specialized personnel. A significant portion of finance professionals exhibit limited comprehension and practical application of AI techniques, while AI specialists often lack a comprehensive understanding of financial domain-specific knowledge and analytical requirements. This disparity constrains the comprehensive integration and advancement of AI within financial statement analysis. Furthermore, the accounting sector in China faces challenges related to unqualified practitioners. These individuals may struggle with the effective utilization of AI and could be susceptible to unethical practices, such as tax evasion and fraudulent accounting, driven by financial incentives. Such actions not only disrupt the operational integrity of the accounting profession but also impede the progress of AI technologies within the field (Peng, 2024). Consequently, it is imperative for traditional accountants to adapt to the evolving landscape by enhancing their technical skills and continuous professional development to remain relevant.

4.4. Legal and Regulatory Frameworks and Ethical Considerations

Given China's nascent stage in artificial intelligence (AI) development, yet its expanding application within the financial domain, the associated legal and ethical frameworks remain underdeveloped, thereby engendering compliance risks. For instance, when leveraging AI for financial decision-making and risk forecasting, the delineation of responsibility in cases of erroneous decisions or misjudged risks necessitates clarification. Furthermore, ethical considerations, such as the potential for discriminatory or biased AI algorithms, warrant further investigation and the establishment of corresponding legal and ethical guidelines. Regarding privacy protection, intelligent accounting utilizes advanced technologies like big data and the internet to process accounting information through perception and learning, thereby optimizing processing workflows and predicting future data trends based on historical data, potentially

infringing upon client privacy (Li, 2023). Moreover, there exists the potential for intellectual property infringement, as autonomous learning based on search engines may implicate intellectual property protection when enterprises employ AI for accounting information processing.

5. Future Research Trajectories

5.1. Research on the Application of Multi-Technology Fusion

Further research could integrate diverse artificial intelligence methodologies, including machine learning, deep learning, and natural language processing, with financial statement analysis to leverage the strengths of each technique, thereby achieving a more comprehensive and in-depth financial analysis. For instance, natural language processing could be employed to analyze textual data within corporate financial reports, extracting key insights and integrating them with financial data to enrich the informational basis for financial statement analysis. Huang (2020) identified three critical aspects of deep learning applications and highlighted the adverse effects of overfitting and sustainability when applying machine learning models to provide solutions; further computational advancements in machine learning within financial accounting and finance are warranted.

5.2. Research on Model Interpretability

Addressing the interpretability challenges inherent in artificial intelligence models, research endeavors should focus on the development of explainable AI models or explanatory methodologies. This approach aims to facilitate comprehension of the decision-making processes and underlying rationales of these models for financial analysts and decision-makers (Liu, 2023). For instance, the creation of visual explanatory tools, which present the intricate internal logic of models through intuitive charts or graphs, can enhance the credibility and acceptance of these models. Furthermore, the design of big data analytics models for the era of financial intelligence necessitates comprehensive consideration of critical aspects such as data sources, data storage and analysis, and visualization and reporting, thereby enabling intelligent, visual analysis of financial data (Li and Liu, 2024). The development and application of these tools are of paramount importance for improved understanding and utilization of financial data. In practical application, intelligent visual analysis platforms can be extensively employed across various facets of financial statement analysis.

Furthermore, effective communication between technical and financial professionals is crucial for enhancing the interpretability and transparency of the model. Financial professionals can articulate their practical challenges and future requirements to technical staff. In turn, technical staff should elucidate the system's functionalities in accessible language and iteratively refine the system's explanatory capabilities based on feedback from financial professionals.

5.3. Research on Interdisciplinary Talent Development

Research should be intensified to cultivate interdisciplinary talent in finance and artificial intelligence, with a focus on identifying effective training models and curriculum frameworks. Within higher education, universities and vocational training institutions should strengthen the

development of relevant specializations to cultivate hybrid professionals. These professionals should possess both a solid foundation in financial expertise and proficiency in advanced artificial intelligence technologies. Corporate training strategies should include regular training for financial personnel to ensure that cutting-edge techniques and methodologies in financial statement analysis within a big data context are disseminated to all finance professionals, providing them with access to the latest technologies and methods (Chen, 2024). To further incentivize financial management personnel to embrace artificial intelligence technologies, the implementation of performance evaluations and incentive, reward mechanisms is recommended. Integrating AI proficiency into the performance appraisal system is also suggested (Zhang, 2024).

Furthermore, corporations should consider establishing a knowledge-sharing platform for financial statement analysis, which can be utilized to collect and disseminate pertinent knowledge and resources. Through internal document management systems or online collaboration platforms, finance professionals can continuously learn and share relevant knowledge, thereby fostering communication among financial personnel and rapidly enhancing the capabilities of the entire team (Zhao, 2024).

5.4. A Study of Legal and Ethical Frameworks

With the increasing integration of artificial intelligence in financial applications, the expeditious formulation and refinement of pertinent legal and ethical frameworks is imperative. Prior to the commercial deployment of AI-driven accounting products, the establishment of corresponding legal stipulations and organizational oversight mechanisms is essential to mitigate the risk of malicious software compromising accounting data (Peng et al., 2019). Future research endeavors should concentrate on the application scenarios of artificial intelligence in financial statement analysis, thoroughly examining potential legal liabilities and ethical considerations to inform the development of sound legal and ethical guidelines. It is imperative that relevant institutions closely monitor the ramifications of artificial intelligence on the domains of finance and accounting. This necessitates the refinement of accounting standards and their associated mechanisms, alongside the expedited revision and enhancement of pertinent legal and regulatory frameworks (Dai, 2015). Proactive and efficacious controls, coupled with strategic planning for potential AI-related legal risks, are essential to harness the full potential of artificial intelligence in finance, thereby maximizing its value proposition.

6. Conclusion

In conclusion, the role of financial statement analysis has become increasingly critical in the era of big data, with the application of artificial intelligence (AI) in finance expanding significantly. AI has demonstrated considerable advancements in financial statement analysis, exhibiting unique advantages in data processing, financial indicator analysis, and risk prediction, thereby presenting new opportunities for corporate financial management and financial statement analysis. Nevertheless, its application faces several challenges, including data quality and security, model interpretability, a shortage of specialized talent, and legal and ethical considerations. Future advancements through the integration of multiple technologies, research into model

interpretability, interdisciplinary talent development, and the establishment of legal and ethical guidelines are expected to further promote the widespread and healthy development of AI in financial statement analysis, providing stronger support for corporate financial management and economic decision-making.

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