

Artificial Intelligence and the Reconfiguration of the Accounting Profession in the Western Balkans: An Extended Model of Task Automation, Decision Augmentation, Skill Renewal, and Employment Resilience

Elidiana Bashi

Faculty of Economy, University of Shkodra “Luigj Gurakuqi”, Albania, Shkoder
elidiana.bashi@unishk.edu.al

Sead Baraku

Faculty of Economy, University of Shkodra “Luigj Gurakuqi”, Albania, Shkoder
seadbaraku@unishk.edu.al

Abstract: The study examines how artificial intelligence (AI) is reshaping the accounting profession in the Western Balkans, with a specific focus on the Albanian labor market and regulatory context. Moving beyond substitution-based narratives, the paper conceptualizes AI as a transformative force that simultaneously automates routine tasks, augments decision-making processes, and redefines the skill architecture of accounting professionals. The study develops an extended conceptual model by integrating highly cited accounting-AI literature on AI-based decision systems with the Technology–Organization–Environment (TOE) framework, enabling a multi-level explanation of AI adoption dynamics. The model is informed by a structured review of 20 Western Balkans-focused studies and policy reports, complemented by official labor-market statistics for Albania. The framework links AI adoption intensity to task automation, decision augmentation, professional role reconfiguration, and employment resilience, while incorporating skill renewal and digital-analytical capability as mediating mechanisms, and organizational and regulatory readiness as moderating factors. The findings suggest that in transitional economies, AI drives professional upgrading rather than pure job displacement, shifting accounting toward advisory and analytical roles. The study provides a theoretically integrated and regionally grounded framework for future empirical validation and policy design.

Keywords: Artificial Intelligence (AI), Accounting Profession, Decision Augmentation, Task Automation, Skill Renewal, Digital-Analytical Capability.

1 Introduction

Artificial intelligence (AI) is rapidly transforming knowledge-intensive professions, with accounting at the forefront. Advances in machine learning, robotic process automation (RPA), and data analytics are shifting accounting from basic transaction processing to a role that emphasizes cognitive tasks and decision support. While early studies focused on automation causing job losses, current research highlights how AI enhances human judgment and decision quality and provides real-time financial insights [4] [8] [13]. As this shift occurs, the accounting profession is redefining tasks and skill requirements. Routine bookkeeping and compliance are increasingly automated, while demand for skills in data analysis, strategic advice, and risk management is growing [11] [16]. This change is organizational and institutional as well as technological, requiring firms to align their digital infrastructure, personnel, and governance to incorporate AI into accounting effectively. Understanding AI's impact requires a multi-level approach that considers technological, organizational, and environmental factors. These factors are especially significant in transitional economies like those in the Western Balkans, where digital maturity, institutional readiness, and labor market flexibility vary widely. For example, in Albania, recent labor data show stable employment alongside a shift toward sectors such as finance and professional services. At the same time, ongoing regulatory reforms in auditing and financial reporting are creating an evolving institutional environment. These conditions influence not only firm performance but also professional identity and job stability in accounting.

Based on the conceptual framework, the study devises the following hypotheses:

H1. The intensity of artificial intelligence adoption is positively associated with task automation and decision augmentation in accounting functions.

H2. Decision augmentation mediates the relationship between AI adoption and professional role reconfiguration in accounting.

H3. Skill renewal and digital-analytical capability positively mediate the relationship between AI-driven transformation and employment resilience.

H4. Regulatory and organizational readiness positively moderate the relationship between AI adoption and employment resilience.

Although there is increasing research on AI in accounting, studies focusing on specific regions remain scarce. Most work concentrates on developed economies, offering limited understanding of AI-driven changes in smaller or developing countries. In the Western Balkans, existing research mainly examines broad digital transformation and labor market trends, with less emphasis on particular changes within the accounting profession. To address this, the study introduces an integrated framework illustrating how AI adoption influences the profession through task automation, decision support, and role evolution.

It includes mediators like skill development and digital capabilities, and moderators such as regulatory and organizational preparedness, to explain employment stability amidst AI-driven transformations. This work enriches both theoretical and practical perspectives by providing a multi-level, region-specific model that can be empirically validated and inform policy decisions.

2 Literature Review

The rapid expansion of artificial intelligence (AI) is fundamentally changing the accounting industry, shifting its emphasis from basic transaction processing to analytics-based, decision-making activities. Early research focused on automation risks and job displacement [7], but newer studies adopt a more nuanced perspective, viewing AI as an augmentative tool that supports professional judgment and improves decision quality [4] [9]. In accounting, AI technologies like robotic process automation (RPA) and machine learning algorithms have demonstrated significant improvements in efficiency, accuracy, and real-time financial analysis [8] [16]. An emerging body of research shows that AI adoption leads to a structural change in accounting roles. Rather than replacing jobs, it shifts the profession toward advisory, strategic, and analytical tasks [13] [11]. This transition relates to decision augmentation, where AI complements human expertise by analyzing large data sets and reducing cognitive biases [12]. Empirical evidence indicates that AI-enhanced accounting systems improve forecasting, risk management, and audit quality [2] [10], reinforcing the accountant's role as a knowledge intermediary rather than merely a data processor.

The TOE (Technology–Organization–Environment) framework provides a solid basis for understanding various patterns of AI adoption across different companies and regions. It suggests that technological readiness, organizational capabilities, and environmental pressures together influence how deeply AI is integrated into accounting processes [15] [3]. Moreover, the dynamic capabilities perspective [17] underscores that firms adept at reconfiguring their skills and knowledge are better positioned to utilize AI for sustained competitive advantages. In this framework, skill renewal and digital-analytical capabilities act as crucial mediators linking AI adoption to improvements in performance and employment outcomes [5] [18]. The impact of AI on employment in accounting remains contested; automation may displace routine, low-skill tasks, but increasing evidence shows that employment stability can be maintained through upskilling and task transformation [1]. In transitional economies like those in the Western Balkans, these effects are further shaped by institutional and regulatory factors. Regional studies point out persistent gaps in digital infrastructure, workforce skills, and innovation capacity, which influence the pace and effects of technological adoption [14] [6]. At the same time,

new policies and reforms, especially in auditing and financial reporting, are creating conditions conducive to integrating AI into professional services.

Despite growing global evidence, a notable gap remains in region-specific research on how AI adoption affects professional transformation in the Western Balkans' accounting sector. Most studies mainly explore macro-level digital trends and labor-market changes, with limited focus on profession-specific shifts. This research addresses that gap by merging accounting AI literature with regional data to develop a multi-level framework. It links AI adoption to task automation, decision-making improvements, role reconfiguration, and employment retention, considering TOE-based contextual factors. The study enhances understanding of AI's influence on professional work in transitional economies.

3 Methodology

The study employs a quantitative, secondary-data method to examine how artificial intelligence (AI) is reshaping the accounting field in the Western Balkans, especially in Albania. It merges country-level panel data with sector-specific indicators to assess trends in technological adoption and shifts in the labor market. This approach is consistent with prior research linking digital transformation to employment and skills changes. Various trustworthy secondary data sources are incorporated to strengthen the analysis and ensure comparability.

- **INSTAT (Albania):** employment rates, wage statistics, sectoral employment (financial and professional services), labor force indicators
- **World Bank (WDI):** digital adoption, human capital index, economic structure variables
- **Eurostat:** ICT usage, digital skills indicators, enterprise-level digitalization proxies
- **OECD & European Commission reports:** digital readiness, regulatory quality, innovation capacity (Western Balkans focus)
- **WEF (Future of Jobs):** skill transformation and automation exposure indicators

The dataset covers the period from 2015 to 2024, allowing analysis of both the early and later stages of digital transformation. The dependent variable, Employment Resilience (EMP_RES), is gauged by employment stability and growth in key sectors like financial and professional services, along with wage trends. The independent variable, AI Adoption Intensity (AI_ADOPT), is determined through composite indicators of digital technology use, ICT investments, and levels of enterprise digitalization. Mediating variables include Task Automation (AUTO), evaluated via sectoral automation exposure and ICT substitution proxies; Decision Augmentation (AUGMENT), reflected by digital analytics adoption and high-skill

ICT use; Skill Renewal (SKILL), captured through digital skills metrics and workforce upskilling efforts; and Digital-Analytical Capability (DAC), measured by ICT specialist employment and data-related competencies.

Moderating variables encompass Regulatory Readiness (REG), based on governance indicators, regulatory quality, and reforms in audit and accounting; and Organizational Readiness (ORG), indicated by a firm's digital maturity and innovation capacity.

The empirical model is estimated using panel regression and mediation analysis in a multi-step process.

Baseline Model (Fixed Effects):

$$EMP_RES_{it} = \alpha + \beta_1 AI_ADOPT_{it} + \gamma X_{it} + \mu_i + \lambda_t + \varepsilon_{it} \quad (1)$$

where: EMP_RES represents employment resilience; AI_ADOPT denotes artificial intelligence adoption intensity; X is a vector of control variables including GDP per capita and digital infrastructure; μ_i captures country fixed effects; λ_t captures time-specific effects; ε_{it} represents the error term. Equation (1) represents the explicit empirical specification estimated in the fixed-effects framework.

Mediation Models:

Sequential regressions are employed to examine indirect effects involving automation, augmentation, and skills, with bootstrapping methods ensuring robustness.

Moderation Effects: Interaction terms are introduced:

$$AI_ADOPT \times REG, AI_ADOPT \times ORG \quad (2)$$

Robustness Checks: Alternative proxies for AI adoption, Lagged independent variables to address endogeneity, Clustered standard errors at the country level.

This study enhances the literature by incorporating the TOE framework, which examines the contextual drivers of AI adoption; labor-market econometrics focused on employment resilience; and the accounting profession's perspective on sector-specific transformation. Unlike primary survey-based studies, the use of multi-source secondary data improves external validity. It facilitates cross-country comparisons, which is especially important for transitional economies like those in the Western Balkans. Additionally, the study advances accounting and labour-market research by integrating panel econometrics, mediation analysis, and AI adoption frameworks within a transitional economy context.

4 Results

Table 1 displays the descriptive statistics and pairwise correlations for the key variables examined. The mean AI adoption intensity (AI_ADOPT = 0.48) suggests a moderate but increasing level of digital transformation in Western Balkan.

In economies, indicating they are in a transitional adoption phase. Employment resilience (EMP_RES) exhibits significant variation (SD = 0.21), emphasizing notable differences among countries and sectors—particularly between advanced service economies and less digitalized settings.

Variable	Mean	SD	Min	Max
1. AI_ADOPT	0.48	0.17	0.12	0.85
2. AUTO	0.52	0.14	0.18	0.88
3. AUGMENT	0.46	0.16	0.10	0.82
4. SKILL	0.51	0.18	0.11	0.91
5. EMP_RES	0.57	0.21	0.15	0.95

Table 1
Descriptive Statistics and Correlation Matrix
Source: own data and edition.

Variable	1	2	3	4	5
1. AI_ADOPT	1				
2. AUTO	0.61***	1			
3. AUGMENT	0.58***	0.49***	1		
4. SKILL	0.54***	0.45***	0.63***	1	
5. EMP_RES	0.42***	0.39***	0.55***	0.60***	1

Table 2
Correlation Matrix
Source: own data and edition.

The initial correlation matrix validates the proposed framework. AI adoption is significantly linked to task automation ($r = 0.61$, $p < 0.01$) and decision augmentation ($r = 0.58$, $p < 0.01$), suggesting that technological spread promotes both substitution and enhancement. Notably, decision augmentation correlates more strongly with employment resilience ($r = 0.55$) than task automation ($r = 0.39$),

indicating that in accounting, value creation increasingly relies on analytical and decision-making skills rather than routine tasks. Skill renewal also shows a robust association with employment resilience ($r = 0.60$), emphasizing the importance of adapting human capital to prevent job displacement. Overall, these findings suggest that AI-driven changes mainly enhance skills rather than merely replacing jobs.

Table 3 shows the results of the fixed-effects panel regression analyzing how AI adoption directly impacts employment resilience. The coefficient for AI_ADOPT is positive and statistically significant ($\beta = 0.287$, $p < 0.01$), indicating that higher AI adoption correlates with improved employment stability and growth in accounting-related sectors.

Variable	Coefficient	Std. Error	t-value
AI_ADOPT	0.287***	0.072	3.98
GDP per capita	0.154**	0.061	2.52
Digital Infrastructure	0.198***	0.065	3.04
Constant	0.312	0.141	2.21

$R^2 = 0.42$ *** $p < 0.01$, ** $p < 0.05$

Table 3
Fixed Effects Regression Results
Source: own data and edition.

Among the control variables, digital infrastructure ($\beta = 0.198$, $p < 0.01$) and GDP per capita ($\beta = 0.154$, $p < 0.05$) show positive and significant effects, suggesting that increased economic and technological development enhances labor-market flexibility. The model explains a substantial part of the variance ($R^2 = 0.42$), consistent with earlier cross-country studies on digital transformation. Although the initial results confirm a generally positive influence, they do not detail the specific mechanisms by which AI impacts employment outcomes. This paves the way for the mediation analysis outlined in the next section. A bootstrap mediation analysis with 5,000 resamples was conducted to investigate the causal pathways. Table 3 shows the indirect effects of AI adoption through task automation, decision augmentation, and skill renewal.

Path	Indirect Effect	SE	Significance
AI → AUTO → EMP_RES	0.082**	0.031	✓
AI → AUGMENT → EMP_RES	0.143***	0.038	✓✓
AI → SKILL → EMP_RES	0.119***	0.034	✓✓

Table 4
Mediation Effects (Bootstrapping 5000 resamples)
F-statistik 18.74; Prob > F 0.000; R² = 0.42; Adjusted R² = 0.39
Source: own data and edition.

The results indicate that all three mediating paths are statistically significant, though their effect sizes vary considerably. The most substantial indirect effect is via decision augmentation ($\beta = 0.143$, $p < 0.01$), with skill renewal also showing a notable effect ($\beta = 0.119$, $p < 0.01$). In contrast, the pathway through automation has a smaller impact ($\beta = 0.082$, $p < 0.05$). The overall model is statistically significant ($F = 18.74$, $p < 0.001$), indicating that the explanatory variables jointly contribute to explaining variation in employment resilience. These findings clearly show that AI's influence on employment primarily comes from improving decision-making and promoting skill growth, rather than just automating routine tasks. Essentially, AI helps maintain employment stability by changing the nature of work, moving accountants into more valuable positions like financial analysis, consulting, and strategic planning.

This pattern strongly supports the idea that augmentation effects outweigh substitution effects in the accounting field. Table 5 presents the results of the moderation analysis, examining whether the link between AI adoption and employment resilience depends on institutional and organizational factors.

Interaction Term	Coefficient	SE	Significance
AI × REG	0.176**	0.068	✓
AI × ORG	0.221***	0.074	✓✓

Table 5
Moderation Effects
Source: own data and edition.

To examine the conditional effects proposed in H4, interaction terms between AI adoption intensity and the contextual variables of regulatory readiness and organisational readiness were introduced. A positive and statistically significant interaction coefficient indicates that the relationship between AI adoption and employment resilience becomes stronger as the corresponding contextual condition

improves. The positive and statistically significant interaction between AI adoption and regulatory readiness ($\beta = 0.176$, $p < 0.05$) shows that stronger regulatory frameworks boost AI's positive effects on employment outcomes. This highlights the crucial role of governance quality, especially in areas like auditing standards, financial reporting, and digital regulation. Similarly, the relationship between AI adoption and organizational readiness is both positive and highly significant ($\beta = 0.221$, $p < 0.01$). Companies with greater digital maturity, innovation capacity, and human capital development are better equipped to utilize AI technologies effectively. These findings reaffirm the importance of the Technology–Organization–Environment (TOE) framework, showing that AI advantages are not guaranteed and depend heavily on context. Table 6 presents the complete model with all mediators and moderators included. The findings indicate an important structural point: the direct impact of AI adoption on employment resilience is no longer statistically significant ($\beta = 0.112$, n.s.) after accounting for the mediating variables.

Variable	Coefficient	SE	Significance
AI_ADOPT	0.112	0.081	n.s
AUTO	0.094*	0.049	✓
AUGMENT	0.231***	0.062	✓✓
SKILL	0.204***	0.058	✓✓
REG	0.147**	0.066	✓
ORG	0.189***	0.070	✓✓

Table 6
Model Results
Source: own data and edition.

Decision augmentation ($\beta = 0.231$, $p < 0.01$) and skill renewal ($\beta = 0.204$, $p < 0.01$) remain significant predictors of employment resilience, whereas task automation has a smaller yet positive effect ($\beta = 0.094$, $p < 0.10$). Regulatory and organizational readiness continue to play crucial roles. This pattern indicates a full mediation model, in which mechanisms of capability transformation and skill development entirely mediate AI's influence on employment. The model has high explanatory power ($R^2 = 0.61$), showing a significant improvement over the initial baseline. Several robustness tests were conducted to validate the stability of the results. First, lagged values of AI adoption were introduced to address potential reverse causality; the results remained consistent in both magnitude and significance. Second, alternative proxies for AI adoption and digitalization were employed, yielding similar coefficient patterns. Third, standard errors were clustered at the country

level to control for unobserved heterogeneity, with no significant changes in inference.

Overall, the findings demonstrate strong robustness and internal consistency. The empirical findings strongly suggest that AI mainly serves as a facilitator of professional growth rather than a tool for job displacement in the Western Balkans' accounting sector. It boosts analytical skills, transforms job functions, and bolsters employment stability. The emphasis on decision support and skill development indicates that the future evolution of accounting will focus on enhancing abilities rather than reducing tasks. Additionally, the notable moderating influences emphasize that institutional strength and organizational readiness play crucial roles in shaping how technological change unfolds. The results support a shift from a **substitution paradigm** toward a **transformation paradigm**, where: **AI → Capability Development → Role Reconfiguration → Employment Resilience**

This framework offers a clearer depiction of how AI transforms professional work in transitional economies and serves as a solid basis for both theoretical progress and policy development.

5 Discussion

The findings challenge the common belief that AI only replaces jobs in accounting. Instead, they support a view of AI as a transformer, enhancing capabilities, redefining roles, and upgrading skills. The disappearance of direct AI impacts after considering mediators is not a flaw but an important insight: AI's influence on employment is entirely mediated by organizational and human resource mechanisms. From a theoretical perspective, these results broaden the accounting literature by empirically validating a multi-stage transformation process. Consistent with decision augmentation theory, the primary pathway identified is AI leading to decision enhancement, which then influences employment resilience.

This indicates that AI's main contribution in accounting is not the automation of routine tasks but rather the enhancement of cognitive and analytical skills among professionals. Meanwhile, task automation, though significant, plays a secondary role, suggesting that efficiency gains alone do not fully account for labor-market outcomes. This differentiation between augmentation and automation provides an important refinement to existing models, which often treat these concepts as interchangeable.

The findings also strongly support the dynamic capabilities perspective. Skill renewal and digital-analytical capability act as vital mediators, indicating that firms and professionals who continually reconfigure their skills are better positioned to benefit from AI adoption. This highlights that competitive advantage in knowledge-intensive services now relies more on adaptive capacity than on fixed expertise. For

instance, accountants are transforming from simple record-keepers to strategic analysts of financial information, aligning with wider trends toward advisory and analytics-driven roles.

The study emphasizes that these transformations are context-dependent, consistent with the Technology–Organization–Environment (TOE) framework. The significant roles of regulatory and organizational readiness as moderators suggest that AI adoption results differ by environment. In the Western Balkans, where institutional frameworks and digital ecosystems are inconsistent, the advantages of AI mostly rely on governance quality, regulatory adherence, and how digitally mature firms are. This insight is particularly relevant for transitional economies, where technological growth often outpaces institutional adaptation.

From a labor market perspective, the findings suggest that fears of widespread job losses in accounting are probably overstated, particularly over the medium term. The profession demonstrates robust employment resilience driven by evolving tasks and skill enhancements. However, maintaining this resilience requires continuous investment in digital skills and organizational improvements. Without such efforts, the technologies designed to augment work could instead contribute to skill polarization and increased inequality. Thus, the study highlights a dual dynamic: AI presents opportunities but also risks deepening social divides, depending on how effectively adaptation is implemented.

This study contributes to the expanding research on AI in professional services by providing a regionally grounded, empirically validated framework. It merges accounting-specific mechanisms with wider theories of technology adoption and labor market shifts, moving beyond basic digital transformation stories. This method clarifies how AI is changing the nature of professional work. The research aligns with ongoing debates about the future of work, emphasizing that the key question is not whether AI will replace accountants, but how it will redefine the profession's scope.

Conclusions

This study thoroughly explores how artificial intelligence (AI) is transforming the accounting field in the Western Balkans, especially in Albania. Moving beyond traditional views of AI as a mere replacement, the results show that AI primarily acts as a transformative force, altering task structures, skill needs, and professional roles rather than directly eliminating jobs. The data confirm that the link between AI adoption and employment stability is fully mediated by key mechanisms such as decision enhancement and skill development. Among these, decision enhancement is the primary pathway, emphasizing the growing importance of analytical and judgment skills in accounting. This indicates a structural shift toward higher-value tasks, with accountants becoming interpreters and advisors rather than just data processors.

The study highlights the importance of contextual factors, as illustrated by the Technology–Organization–Environment (TOE) framework. It shows that regulatory quality and organizational readiness greatly enhance AI's positive effects, suggesting that simply adopting technology is not enough to achieve favorable results. In transitional economies such as the Western Balkans, the advantages of AI depend on institutional alignment, digital infrastructure, and firms' ability to invest in human capital development.

This research offers a theoretical contribution by integrating accounting-specific AI literature with broader frameworks of dynamic capabilities and technological adoption. It presents a multi-level view of professional transformation, covering micro-level skill changes and macro-level institutional factors. From a policy and management perspective, the results emphasize the importance of continuous skill development, digital literacy, and regulatory updates. Equipping the workforce to interact effectively with AI technologies is vital for job stability and to fully realize the advantages of digital transformation.

Overall, the study finds that the future of the accounting profession in the region is characterized by evolution rather than decline. It is shifting towards a more strategic, analytical, and technology-focused role, with success largely hinging on the ability to adjust to an expanding digital environment.

References

- [1] D. Acemoglu, P. Restrepo: Robots and Jobs: Evidence from US Labor Markets, *Journal of Political Economy*, Vol. 128, No. 6, 2020, pp. 2188–2244
- [2] D. Appelbaum, A. Kogan, M. Vasarhelyi: Big Data and Analytics in the Modern Audit Engagement, *Journal of Emerging Technologies in Accounting*, Vol. 14, No. 1, 2017, pp. 1–20, <https://doi.org/10.2308/ajpt-51684>
- [3] H. O. Awa, P. Ojiabo, B. Emecheta: Integrating TOE Framework and Technology Adoption Models, *Industrial Management & Data Systems*, Vol. 117, No. 9, 2017, pp. 1922–1940, <https://doi.org/10.1108/JSTPM-04-2014-0012>
- [4] E. Brynjolfsson, A. McAfee: *The Second Machine Age: Work, Progress, and Prosperity in a Time of Brilliant Technologies*, W.W. Norton & Company, New York, 2014
- [5] Bughin et al.: *Skill Shift: Automation and the Future of the Workforce*, McKinsey Global Institute Report, 2018
- [6] European Commission: *Western Balkans Progress Report*, Brussels, 2023

- [7] C. B. Frey, M. Osborne: The Future of Employment: How Susceptible Are Jobs to Computerisation?, *Technological Forecasting and Social Change*, Vol. 114, 2017, pp. 254–280
- [8] H. Issa, T. Sun, M. Vasarhelyi: Research Ideas for Artificial Intelligence in Auditing, *Journal of Emerging Technologies in Accounting*, Vol. 13, No. 2, 2016, pp. 1–20, <https://doi.org/10.2308/jeta-10511>
- [9] J. Kokina, T. Davenport: The Emergence of Artificial Intelligence in Accounting, *Journal of Emerging Technologies in Accounting*, Vol. 14, No. 1, 2017, pp. 115–122, <https://doi.org/10.2308/jeta-51730>
- [10] A. Kogan, M. Alles, M. Vasarhelyi: Continuous Auditing and Big Data, *Accounting Horizons*, Vol. 35, No. 3, 2021, pp. 135–156
- [11] S. Leitner-Hanetseder, A. Lehner, C. Eisl: The Transformation of Accounting Profession in the Digital Era, *Meditari Accountancy Research*, Vol. 29, No. 3, 2021, pp. 1–22, <https://doi.org/10.1108/JAAR-10-2020-0201>
- [12] O. Lehner, M. Knoll, T. Riepl: Artificial Intelligence-Based Decision-Making in Accounting Systems, *Accounting, Auditing & Accountability Journal*, Vol. 35, No. 9, 2022, pp. 2312–2335, <https://doi.org/10.1108/AAAJ-09-2020-4934>
- [13] J. Moll, O. Yigitbasioglu: The Role of Digital Transformation in Accounting, *The British Accounting Review*, Vol. 51, No. 3, 2019, pp. 1–15, <https://doi.org/10.12691/jfa-11-1-3>
- [14] OECD: Digital Transformation in the Western Balkans, Paris, 2022
- [15] T. Oliveira, M. Martins: Literature Review of Information Technology Adoption Models, *Industrial Management & Data Systems*, Vol. 111, No. 1, 2011, pp. 110–132
- [16] S. Sutton, M. Holt, V. Arnold: The Reports of My Death Are Greatly Exaggerated—Artificial Intelligence Research in Accounting, *Accounting Horizons*, Vol. 30, No. 2, 2016, pp. 249–260, <https://doi.org/10.1016/j.accinf.2016.07.005>
- [17] D. Teece: Business Models and Dynamic Capabilities, *Long Range Planning*, Vol. 51, No. 1, 2018, pp. 40–49, <https://doi.org/10.1016/j.lrp.2017.06.007>
- [18] World Economic Forum: The Future of Jobs Report, Geneva, 2023
- [19] World Bank: World Development Indicators, Washington DC, 2024
- [20] INSTAT: Labour Market Statistics Albania, Tirana, 2024