Exploring the Role of Artificial Intelligence in Accounting, Audit, and Tax Education: Insights from Croatian Academia and Practice

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Abstract

Artificial intelligence (AI) is changing the accounting, audit, and tax profession, but little is known about how this shift is being reflected in higher education outside the small number of countries that dominate the international research literature. This study explores the role of AI in accounting, audit, and tax education in Croatia using semi-structured interviews with nine university professors and two professional-chamber representatives. Findings show that AI integration into Croatian curriculum is highly uneven and mostly individually driven by educators rather than by institutional policy. That means Croatia is adopting changes in curriculum slower than suggested by international bibliometric trends. Despite this lagging adoption, Croatian respondents' judgements about priorities are in line with findings in international studies: critical evaluation of AI output, rather than technical AI literacy, was the most frequently cited competency gap. Audit was the discipline most frequently described as receptive to AI, tax the least, with accounting in between — a differentiation largely absent from the existing international literature, though not a unanimous view among respondents. The study also surfaces a difference in how critically professional-chamber and academic respondents assess graduate preparedness. Implications for curriculum design and academic–professional collaboration are discussed, with due caution given the study's small, hand-picked (not randomly selected) sample.

Keywords: *artificial intelligence, accounting education, audit education, tax education, curriculum development, Croatia.*

1. Introduction

Artificial intelligence (hereafter AI) is transforming the accounting, audit, and tax profession at a pace few other technologies have matched in recent decades. Large language models and machine-learning-based tools now assist with tasks ranging from journal-entry preparation and anomaly detection in audit samples to the interpretation of tax regulation, and professional bodies internationally have begun issuing formal guidance on their responsible use [1]. Higher education institutions that train future accountants, auditors, and tax advisers face a corresponding pressure to adapt curricula — a pressure that is not new in principle, having been anticipated as early as the mid-1990s [2], but that has intensified sharply since the emergence of widely accessible generative AI tools.

International research on AI in accounting education has grown rapidly in response, with three independent bibliometric analyses documenting accelerating publication output over the past decade [3]-[5]. Yet this growing body of research is geographically concentrated in a small number of countries — principally China, the United States, and Malaysia — and Croatia's contribution to it is minimal: a single article in two of these counts [3], [5], and no listing at all in the third [4]. Whether and how Croatian higher education institutions are responding to the same pressures documented internationally therefore remains a largely open empirical question, as does the extent to which the challenges, priorities, and competency gaps identified in the international literature apply in a national context so marginally represented in that literature.

This study shows that AI integration in accounting, audit, and tax education in Croatia lags behind the pace suggested by international bibliometric trends, even though Croatian educators' and practitioners' judgements that critical evaluation of AI output matters more than technical AI literacy closely align with international findings. The study also reveals two phenomena largely absent from the existing literature. One is a tentative audit–accounting–tax differentiation in AI receptiveness, and the other is a divergence between how academics and professional chambers assess graduate preparedness.

The remainder of the paper is structured as follows. Section 2 reviews the international literature on AI in accounting education and formulates the study's research questions. Section 3 describes the study's qualitative methodology. Section 4 presents findings from the interview data. Section 5 discusses these findings in relation to the international literature and considers their theoretical and practical implications. Finally, Section 6 concludes the paper.

2. Literature Review

Interest in AI within accounting education is not new: as early as the mid-1990s, at least one study was already calling for expert systems and AI topics to be integrated into the accounting curriculum [2]. Three decades later, the generative AI wave has renewed this debate with far greater urgency, and the literature has grown accordingly — both in volume and in the range of questions it asks.

There are two studies that map trends across the Scopus research database which both independently confirm that scholarly output on AI in accounting education is expanding rapidly, but unevenly. Al Ghatrifi, Al Amairi and Thottoli [3] examined 66 papers on technology in accounting education published between 1993 and 2022. They identified AI, ChatGPT, big data analytics, cloud computing, and blockchain coding as the most actively used tools in accounting education. The same study found that the three most contributing countries are China, the United States and Malaysia. Croatia appears with a single article. A report by Romero-Carazas et al. [4], focusing specifically on AI in accounting education (110 papers, 2003–2023), shows a 76.4% growth in publications between 2019 and 2023. China and the United States dominate this sample too, and Croatia does not appear among its 33 listed countries. A third, Croatia-linked bibliometric study by Rep Romić, Remlein and Sever Mališ [5] identifies AI-driven curriculum innovation as the most recent research cluster. The report also flags limited co-designing of the curriculum with practitioners as well as insufficient attention to public-private institution differences. Croatia appears once in their Web of Science dataset, suggesting Croatian scholarship on this topic exists but remains rare. This co-design gap is one of the issues RQ4 returns to.

A more focused literature review of 22 studies from the period 2021-2025 by Zhou and Zaini [1] found that adoption and acceptance of AI are one of the most researched themes (54.55% of studies). The field still remains focused on whether AI is being adopted and not on how to teach with it. Tandiono's [6] earlier review of 20 studies identified recurring calls for curricular reform without a clear consensus on how to implement it. This is a gap that persists roughly three decades after the original 1995 call for AI integration [2]. Research on adding business analytics and blockchain modules to existing courses [7] illustrates how curricula are being reshaped incrementally rather than holistically. How Croatia adopts these changes is the focus of RQ1.

The literature also shows a growing awareness of the risks associated with AI use in education. Four risk categories are identified across the literature: academic integrity, overreliance on AI outputs, data privacy, and instructor readiness gaps. These four categories are the basis for RQ2. Zhou and Zaini [1] found "challenges, risks, and ethical concerns" to be the most common research theme in their sample (59.09%). Llacay and Curós Vilà [8] tested six large language models on real exam questions and found strong AI performance on theory but weaker, less consistent results on journal entries and financial statements. No statistically significant differences were found in final performance between the two groups of students, one instructed by LLM and the other instructed by a professor. Gilreath, Hernandez and Ingalls [9], surveying 119 US accounting students, found that the most pressing barriers were limited real-world AI application, insufficient practice, and concerns about instructor-expertise. At the faculty level, Haidar and Alyousef [10] show a strong positive correlation between performance expectancy and adoption intention. Technical constructs (reliability, ease of use) predict ChatGPT adoption more strongly than behavioural constructs, with satisfaction the strongest predictor of use.

When it comes to the question whether curricula are actually preparing graduates for an AI-supported profession, research is scarce and the evidence is mixed. Brits, Moolman and Mothapo [11] interviewed lecturers on a South African postgraduate diploma in accountancy, identifying academic and non-academic warning signs that a student may not be future-ready. Van Zijl, Burnham and Ecim [12] compared five AI models against final-year South African Chartered Accountant candidates and found that AI matched or beat students on routine calculations

and journal entries but consistently did worse on tasks requiring judgement. The paper argues curricula should refocus accordingly. Research by Gilreath et al. [9] supports this indirectly. They found students ranked "creativity and innovation" as a separate skill from technical proficiency. That is consistent with students perceiving technical and judgement-oriented skills as two distinct skills. This study investigates that distinction under RQ3.

However, how well students are prepared for the future has been rarely examined for accounting, audit, and tax education separately. Most studies, including the bibliometric studies [3], [4] and systematic reviews [1], [6], treat accounting education as one single, general field. Abbas's [13] review of 91 articles is a partial exception, focusing on management accounting and documenting distinct pressures. The paper emphasises the need for revised curricula and closer academia-practice-employer cooperation. The comparison by Van Zijl et al. [12], similarly, is based on a general chartered-accountancy qualification rather than an audit or tax as a specific track. The lack of curriculum studies for a specific area leaves open whether audit, tax, and accounting education face the same or different AI-related pressures. This study addresses that question under RQ1b.

The question of student readiness for the future is part of a broader, frequently discussed gap between what curricula deliver and what the profession expects. Rahman [7] surveyed 183 faculty, professionals, and students in Bangladesh and found broad support for adding business analytics and blockchain content to curricula. However, there was only moderate-to-low satisfaction with how accreditation bodies turn that support into practical guidance for course design. This study explores that gap from the Croatian professional-chamber perspective under RQ3a. Van Zijl et al. [12] also concluded that curricula should place more emphasis on judgement-based skills such as critical reasoning and ethical judgment. The study by Gilreath et al. [9] shows that students already exposed to AI in coursework were significantly more likely to want it included more widely. 81.36% of the full sample recommended expanding AI training regardless of major.

In order to close that curriculum gap, closer academic–professional collaboration is required. However, how to do this in practice is not clear. Rahman [7] proposes a staged, hybrid integration pathway from the second undergraduate year into postgraduate study. Likewise, Al Ghatrifi et al. [3] think institutions should systematically incorporate emerging technologies rather than adopting them ad hoc. Marzuki et al. [14] propose systemic reform in teacher training and infrastructure. Abbas [13] sees AI-driven change as an opportunity, not a threat. As AI blurs the lines between different professional roles, it opens the door for closer collaboration across fields. This study investigates those mechanisms under RQ4.

Based on the literature review and identified gaps, this study sets out the following four main research questions each explored through one or two related sub-questions:

- RQ1: To what extent has AI been integrated into accounting, audit, and tax curricula at Croatian higher education institutions?

- RQ1a: How does AI integration in Croatia align with trends reported in international literature?

- RQ1b: What are the differences between audit, tax, and accounting education in terms of AI adoption and curriculum emphasis?
- RQ2: What challenges and risks do Croatian educators associate with AI use by accounting, audit, and tax students?
- RQ3: How prepared are current curricula, in the view of both educators and professional bodies, to equip graduates with the competencies needed for an AI-supported profession?
- RQ3a: Is there a gap between academic preparation and professional expectations regarding AI competencies, as perceived by Croatian tax and audit chamber representatives?
- RQ4: What forms of academic–professional collaboration are seen as necessary to better align accounting, audit, and tax education with AI-driven changes in the profession?

3. Methodology

3.1 Research design and interview questions

This paper is based on interviews and not surveys or statistical testing. The goal of the paper was to understand what professors and practitioners think about AI in accounting, audit, and tax education, in their own words. Since two groups of people were interviewed – professors and professional-chamber representatives – two interview guides were prepared: one for university professors, one for professional-chamber representatives. Each guide had six main questions, corresponding to the six thematic areas the study originally set out to explore and now presented as four main research questions with related sub-questions for conciseness (see Section 2), plus follow-up questions to get more detail (for example, on how quickly AI is being adopted, what are the biggest skill gaps, or what kind of academic–professional collaboration would help close that gap). The two guides asked about the same six topics but from each group's own point of view. Professors were asked about their opinion on AI integration in their classroom and chamber representatives about what changes they see in practice concerning the role of AI.

Overall, eleven people were interviewed: nine university professors teaching accounting, audit, or tax at eight different Croatian higher education institutions, and two representatives of professional chambers — the Croatian Chamber of Auditors (*HRK*) and the Croatian Chamber of Tax Advisers (*HKPS*). Nine professors across eight of Croatia's higher education institutions that offer accounting, audit, or tax programmes were included to maximise institutional breadth within the time and resource constraints of a conference-length qualitative study, rather than to achieve statistical representativeness; HRK and HKPS were included because they are the only two professional chambers with formal responsibility for education and licensing in the accounting, audit, and tax profession in Croatia, making them the natural and complete set of

relevant professional-body counterparts for this study. Interview participants were not selected randomly. Since the priority was to include professors from as many different higher institutions as possible, most of them were reached directly through the authors' existing contacts. Two respondents teach at the same institution, and both were kept in the study because their answers matched independently, which helped confirm that what they reported was reliable (see Table 1). Representatives of these two chambers are certified professionals involved in chamber management. Because participants were chosen this way rather than randomly, the findings show the range of views that exist rather than how common each view is across all Croatian educators or chamber representatives — a purposive-sample limitation discussed further in Section 3.2.

The interviews were carried out in July 2026. Because the institutions involved were spread across Croatia, and professionals and academics had limited time, all interviews were done in writing and not in person. Each participant received the relevant questions by email together with an explanation of the study's purpose. The explanation also stated that their answers would remain anonymous. They will be referred to, in the paper, as, for example, "Professor 1" or "Chamber representative." Participants could answer in as much detail as they wished and did not have to address every follow-up question separately. Writing rather than talking gave participants time to think and check institutional documents (such as a formal AI-use policy) before answering, but it also meant there was less room for immediate follow-up questions, unlike in a live interview, which is a constraint since the authors could not ask follow-up questions even when one seemed appropriate. For one respondent, a brief written follow-up was done after the initial interview to clarify an ambiguous answer. This is an isolated exception since no other respondents were asked for clarification.

Data were analysed using the Framework Method [15]. The Framework Method is well suited to this research because the starting point is a defined set of research questions rather than categories built from scratch. The analysis followed five standard stages. First, all written answers were read in full for familiarisation. Second, both interview guides were coded against the same set of codes, which were built around the six original thematic areas outlined above. However, they were also left open to codes not anticipated in advance. Third, these codes were organised into a working framework grouped under the four consolidated research questions, RQ1–RQ4, presented in Section 2. Fourth, each respondent's answers were indexed against this framework. In the final step, the indexed data were charted into a matrix with respondents as rows and codes as columns, allowing patterns of agreement, disagreement, and outlier positions to be read directly off the matrix rather than reconstructed from separate transcripts. This matrix is available from the authors on request and is the basis for the counts and comparisons reported below.

3.2 Ethics and limitations of this approach

All participants took part voluntarily and were promised anonymity in advance. This is a purposive, not a random or representative, sample. This is because only eleven people took part, and they were selected for institutional spread and accessibility rather than drawn at random from the population of Croatian accounting, audit, and tax academics and practitioners. As a

result, the findings should be read as a picture of the range of views present in Croatian academia and practice, not as proof of how common each view is more broadly, nor as generalisable to Croatian higher education as a whole.

4. Findings

This section presents findings from the eleven interviews described in Section 3: two with representatives of professional chambers (Chamber representative 1 and Chamber representative 2) and nine with university professors (Professor 1–Professor 9), anonymised per the confidentiality assurance given to participants. Given the small, hand-picked sample, findings indicate the range of positions within Croatian academia and practice rather than how common each position is.

Reported levels of AI integration ranged from extensive and formally regulated to entirely absent, as summarised in Table 1, which also records each professor's academic rank and their institution's public or private status. This heterogeneity means "the Croatian case" cannot be treated as a single, uniform state of adoption.

Respondent	Academic rank	Institution	AI integration	Formal policy
Professor 1	Lecturer	Public	Substantial	In development (institution level)
Professor 2	Lecturer	Private	Minimal	In development (institution level)
Professor 3	Assoc. Professor	Public	Substantial	Yes (institution level)
Professor 4	Professor	Private	None	None
Professor 5	Full Professor	Public	Moderate	Yes (institution level)
Professor 6	Asst. Professor	Public	None	Yes (university level)
Professor 7	Full Professor	Public	None	Yes (university level)
Professor 8	Full Professor (tenured)	Public	None	None
Professor 9	Assoc. Professor	Private	Minimal	In development (university level)
Chamber rep. 1	—	—	Active	-
Chamber rep. 2	—	—	Active	-

Table 1. Overview of respondents' institutional context (authors' work; anonymised).

4.1 Extent of AI integration (RQ1, RQ1a, RQ1b)

Analysis of the data shows that five of the nine professors reported some level of AI integration in their class materials and teaching techniques. Two professors reported substantial, self-initiated AI integration. One uses AI for content delivery and grading, and the other just for content delivery (preparation and improvement). Both professors reported a significant increase in AI usage over the past year. The increase is described by one professor as "brutal". Next, one professor described moderate AI integration just for content preparation but only to the extent of "helping me phrase my own thoughts more clearly". This professor noted that AI could potentially also help with class administration in the future, though this is not yet an active use. Two further professors reported minimal AI integration in the class. One uses AI to generate exam questions but plans to use AI in the near future specifically for calculations and modelling in accounting, and the other professor uses AI for content delivery. The remaining four professors reported no integration at all (Table 1).

Among the five professors who use AI in their class, three professors reported they apply AI more in audit classes (to prepare case-studies, for risk analysis, for anomaly detection) than in tax classes due to frequent changes in tax legislation. One professor stated that "I would not yet be confident using AI in courses strictly governed by legislation, such as tax". The remaining two reported no difference in their own approach across different areas (accounting, audit, tax). However, one professor reported he/she thinks AI is most useful specifically in tax teaching even though he/she is not using AI. Both chamber representatives confirmed that practice runs ahead of the classroom. Chamber representative 2 described AI already embedded in mandatory continuing professional development, while Chamber representative 1 described active general-purpose use of AI, with predictive audit models currently under development.

A plurality of respondents also pointed to a tentative pattern in which audit education is the most receptive to AI while tax education is the least receptive; this pattern should be read as indicative rather than established, since it was reported by only 4 of the 11 respondents. This was reported by three professors and one chamber representative (Chamber representative 2) (4 of 11 respondents; see Table 2). They explained it by pointing to audit's reliance on large-scale data analysis, compared to tax's dependence on frequent changes in legislation and on legal interpretation. One professor summarised this by saying AI is "most effective" in audit, "most applicable" in accounting "on routine tasks," and in tax it demands "the high level of expertise and judgement." This was not a majority view, though. One professor reported the opposite pattern, claiming tax to be the most receptive to AI. Three others said the emphasis should be the same across all three areas. Chamber representative 1 did not see any difference in the skill gap between tax and audit graduates. Due to very diverse responses to this question and little agreement among respondents, this question remains open and should not be treated as settled by this study.

Audit	Accounting	Tax
Most AI-receptive Used for data analysis, anomaly detection, risk assessment	Intermediate Used for routine, pattern-based tasks	Least AI-receptive Because of frequent legislative change, legal interpretation

Table 2. Area differentiation pattern (tentative; plurality view, 4 of 11 respondents)

4.2 Challenges and risks associated with student AI use (RQ2)

Four themes came up repeatedly. Those were: critical thinking and overreliance on AI output, academic integrity, unequal financial and technical abilities of students, and finally risk framework. First, without being asked directly, most professors raised concerns about loss of critical thinking and overreliance on AI output. One professor warned that unverified AI answers "can have major consequences for client". Another professor gave a more direct example, saying that AI "can generate answer with incorrect or outdated information but is very persuasive" so the answer is unchallenged. Chamber representative 1 raised a similar concern from the practice side, saying AI needs to be treated as a "support tool" and not "a pool of knowledge." Second, how professors handle academic integrity varied a lot by institution. One professor reported that he/she introduced a threshold of up to 20% allowed for AI-generated content and required mandatory declaration of AI usage. Another professor combined a formal policy with oral exams that account for 50% of the grade to validate independent student work. Some stated they rely on plagiarism software even though they are aware of software limitations. Some rely on signed declarations that AI was not used, or simply on recognising AI-generated work because it does not match a student's usual writing style. Third, most professors stated that the risk of unequal financial ability deepening inequality among students is currently small, since free versions are good enough. Only two professors disagreed. Fourth, Chamber representative 2 offered a much more developed risk framework than any of the professors. The framework sets out seven principles (autonomy and scepticism, AI literacy, transparency, data protection, integrity, awareness of bias, and regulatory awareness). None of the professors referred to anything similar.

4.3 Curriculum preparedness for an AI-supported profession (RQ3, RQ3a)

This question produced the clearest agreement in the whole dataset. The biggest competency gap reported by four of the nine professors and both chamber representatives independently is critical evaluation of AI output, not technical AI literacy. A fifth professor named it together with technical literacy rather than as a separate issue. One professor explained this with an analogy to financial-ratio interpretation: "one can calculate financial ratio without understanding what it means in particular context", just as AI can give an answer without the practitioner being able to judge whether it is reliable. Chamber representative 2 described the same gap as the difference between "obtaining a fast answer and verifying that it is correct." Two further professors pointed to a related but different gap. That is judgement about whether AI should be used at all in a particular situation.

Assessments of how ready the curricula are ranged from very critical to cautiously positive. One professor said curricula prepare students "very poorly," and pins this down to slow institutional approval procedures rather than a lack of awareness. Another professor rated it as preparing them "little," without giving a reason. On the other side, several professors said they believe that core theoretical knowledge stays sound and adaptable. One used the analogy that "the calculator did not kill mathematics so AI will not kill our profession."

When it comes to the gap between academic preparation and professional expectations, the study shows that four professors' self-assessment was moderate compared to two professors claiming low or critical preparation of students for future work. The harshest assessment came from Chamber representative 1, who described graduates as "almost completely unprepared for work" and academia as "very closed". Chamber representative 2 was more moderate but said something substantively similar: universities give "some" foundation, but the biggest gap is specifically in verification of AI output skills. Professors rated themselves less harshly on average. One professor's self-assessment was close to the chambers' criticism, and a second gave a similarly low rating, though without much explanation. This suggests there may be a gap in how the two sides perceive the gap itself.

4.4 Forms of academic–professional collaboration (RQ4)

Most respondents agreed that collaboration is needed, but there was disagreement on what form it should take. Chamber representative 1 gave a weak response and said guest lectures "would be a good start," and a formal advisory role "would be useful". This is a much softer tone than the one this respondent used when assessing the level of preparedness of graduates under RQ3a. Chamber representative 2, on the other hand, asked for "sustained collaboration, not just occasional guest lectures." This sustained collaboration would include jointly designing learning outcomes and testing AI answers against real Croatian tax cases. Chamber representative 2 explicitly supported giving the chamber a formal advisory role.

Professors were divided on whether chambers should have direct influence. Two saw this as inevitable and desirable. Three supported an advisory or partnership role, but not decisive authority, warning that professional bodies risk putting too much weight on current practice at the expense of the legal grounding behind it. One professor gave only weak, hedged support without taking a clear position. One said any bigger role should depend on chambers first becoming more rigorous, pointing to ACCA as an example. Two were against giving chambers direct influence at all.

All nine professors and both chamber representatives agreed AI should be built into existing accounting/audit/tax courses. Three professors went further, also wanting a stand-alone or elective AI course in addition to that, not instead of it.

5. Discussion

This section interprets the Section 4 findings against the Section 2 literature before explaining implications and limitations of this study.

5.1 Comparison of research results against international literature

RQ	International literature	Croatian findings	Relationship
RQ1; RQ1a	Adoption accelerating globally [3],[4]	Individually driven; 4/9 professors report no integration	Croatia lags
RQ1b	Area differentiation largely absent [13]	Audit > accounting > tax pattern (plurality, 4/11)	Fills gap (tentative)
RQ2	4 risk categories: integrity, overreliance, privacy, readiness [1]	Same themes; chamber risk framework more developed than curricula	Strong match
RQ3	AI weak on judgement-based tasks [12]	Critical evaluation = top gap (4/9 professors + both chambers)	Triangulated
RQ3a	Gap between academic preparation and professional expectations [7]	Gap; one of two chamber reps far harsher than professors' self-view	Extends finding (tentative)
RQ4	Collaboration endorsed in principle, mechanism unclear [7],[13],[14]	Same pattern; local caution on preserving legislative grounding	Consistent + local nuance

Table 3. Comparison of results against international literature

RQ1; RQ1a AI integration: international literature reports that research on AI integration in accounting education is growing fast, with publication counts roughly doubling between 2019 and 2023 [3], [4]. This study shows four of nine professors reported no AI integration at all in their institutions, meaning Croatia is not following the same pace. However, professors who reported AI integration stated that it was individually driven and not institutionally. This finding matches the incremental (bit by bit) adoption reported internationally [7]. Also, this suggests Croatia is behind the international curve in both practice and published output. However, this conclusion is not conclusive but suggestive since the sample is small.

RQ1b Area differentiation: The literature review identified area differentiation as a genuine gap in the literature, with Abbas [13] a partial exception. This study's results are tentative. The most common pattern identified is that audit is the most receptive, tax the least, and accounting in between. This was reported by 4 of 11 respondents, with no close international comparison available. Since only a plurality, not a majority, of respondents shared this view, it should be read as a candidate hypothesis rather than a confirmed pattern.

RQ2 Risk categories: four risk categories are identified internationally: integrity, AI overreliance, data privacy, instructor readiness [1]. These match the concerns raised by Croatian professors. Only one difference stands out. Chamber representative 2's formal charter of risk framework is far more developed than anything mentioned by professors, suggesting risk guidance already exists at the professional level but has not yet reached what is taught in courses. This is also a local example of the RQ3a gap. The dominant Croatian view is that free AI tools are enough, and that prompting skill matters more than whether a student pays for AI or not. This finding matches Gilreath et al.'s [9] finding of no significant differences by income in their US sample.

RQ3 Curriculum preparedness: this is where the Croatian findings match the international literature most clearly. Van Zijl et al. [12] found AI matched students on routine tasks but did worse on judgement. Independently, four of nine professors, plus a fifth who named it together with technical literacy, and both chambers agreed on the same point: critical evaluation, not technical skill, is the central gap. Two sources, two methods, one conclusion — arguably the paper's strongest finding, with a clear implication for curriculum design.

RQ3a Academia–profession gap: Rahman [7] reports that a gap exists between academic preparation and professional expectations and finds the academia–practice gap mainly in how accreditation bodies translate expectations into guidance. This study does not just confirm that the gap exists, but adds a new perspective that was not measured before. That is a difference in how sharply the two sides (chamber vs. academia) perceive that same gap. The study reveals a possible "perception gap about the gap" (one chamber notably harsh, the other more moderate, professors milder toward themselves). However, whether a real, systematic perception gap exists between chambers and academia cannot be settled with only two chamber respondents, and is better treated as a hypothesis for future research.

RQ4 Collaboration: this study shows results consistent with international literature. International literature shows long-standing calls for collaboration in principle but is short on mechanism [7], [13], [14]. This study shows broad support alongside sharp disagreement on form. The local point is that professors in this study repeatedly insisted that chambers risk favouring current practice over the legal grounding that tax and accounting work requires, consistent with tax being seen as least AI-receptive under RQ1b. When it comes to incorporating AI in the curriculum, this study shows the near-universal preference for integrating it into existing accounting/audit/tax courses. This finding matches Marzuki et al.'s [14] Technology Acceptance Model (TAM)-based argument. So, this is one area where local views and international theory already agree.

5.2 Implications and limitations

Overall, these findings suggest Croatian accounting, audit, and tax education is adopting AI later than the international trend would suggest. However, local judgements largely match international evidence, especially on critical evaluation as the key gap. This looks more like an implementation gap than a knowledge gap about priorities: slow approval procedures, uneven policy maturity, and no clear route from professional risk frameworks (such as the CFE (Confédération Fiscale Européenne) Charter of Tax Advisers' Rights and Obligations in an AI-

Influenced Tax-Advisory Environment) into actual course content. Confirming this would need data this study cannot provide, such as direct evidence on why approval procedures are slow.

Because critical evaluation of AI output, rather than technical AI literacy, is the most robust and best-triangulated finding of this study, it carries the clearest practical implication: Croatian higher education institutions should prioritise teaching students to verify, question, and contextualise AI-generated output over teaching them how to operate specific tools, since the tools themselves are already widely accessible. For universities, this could take the form of case-based exercises in which students are asked to identify errors or unsupported claims in AI-generated financial analysis, audit working papers, or tax advice, rather than simply producing such output faster. For professional chambers, the more developed risk frameworks already in use in continuing professional development, such as the seven-principle framework described by Chamber representative 2, represent a ready-made resource that could be adapted into curriculum content rather than left as a separate, practice-side layer of guidance disconnected from what is taught at university. Embedding chamber-developed risk principles into coursework would also directly address the academia–practice gap raised under RQ3a, since it gives academic staff a concrete, professionally validated starting point rather than requiring each institution to build its own guidance from scratch.

This study is based on a small, deliberately chosen (not random) group of eleven people, and all interviews were done in writing rather than live. Both facts limit how far the findings can be applied beyond this group, and how much follow-up detail could be collected. Future research could usefully test the audit>accounting>tax pattern with a larger group, ask graduates directly about the gap raised under RQ3a, and pilot turning chamber risk frameworks into actual curriculum modules to see whether this narrows the critical-evaluation gap found here.

6. Conclusion

This study explores the role of AI in accounting, audit, and tax education in Croatia. Croatia is only marginally represented in the international bibliometric record on this topic (two articles overall), despite the rapid global growth of that literature. Based on interviews with nine professors from eight institutions and two professional-chamber representatives, the study finds that AI integration into Croatian curricula is highly uneven and mostly driven by individual educators rather than institutional strategy, putting Croatia behind the adoption pace suggested by international research trends.

At the same time, where Croatian educators and practitioners do form judgements about priorities, these judgements match the international evidence closely. Critical evaluation of AI output, rather than technical AI skill, was independently identified by most respondents as the most pressing gap. This finding matches recent international studies that directly tested AI systems against accounting students. This suggests the main challenge facing Croatian accounting, audit, and tax education is less about working out what AI-supported curricula should prioritise, and more about speeding up and coordinating changes to act on priorities that are already widely agreed, both locally and internationally.

The study also documents two tentative patterns with no close counterpart in the international literature reviewed, neither strongly supported enough by this small sample to make an established finding. The first is a plurality view, reported by 4 of 11 respondents, in which audit was seen as the area most receptive to AI and tax as the least. The second is a difference, driven mostly by Chamber representative 1's much harsher language, in how critically professional-chamber and academic respondents assessed graduate preparedness for an AI-supported profession. Both patterns need further, larger-scale investigation before they can be treated as settled. In the meantime, the study's stronger findings offer a practical starting point for Croatian higher education institutions and professional chambers looking to align curriculum design with the demands of an AI-supported accounting, audit, and tax profession: prioritise developing critical-evaluation skills over technical AI training alone, adapt existing professional risk frameworks into course content rather than building parallel guidance from scratch, and pursue sustained rather than occasional academic–professional collaboration, while keeping the legal grounding that the profession, and tax practice in particular, still requires.

7. Disclosure of AI use

Interview responses, originally collected in Croatian, were translated into English with the assistance of AI tools. Also, during preparation of this paper the authors used generative AI tools to enhance the clarity, language, and readability of the manuscript. The authors reviewed and edited the output and maintain full responsibility for the content of this paper.

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