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ARTICLE

The Role of Artificial Intelligence in Enhancing the Accuracy of Accounting Estimates: Evidence from the Iraqi Telecommunications Sector

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Abstract
This study explores how artificial intelligence (AI) could improve accounting estimates' precision, openness, and auditability in the Iraqi telecom industry. The structure, consistency, and disclosure procedures of accounting estimates are assessed by the study using a comparative document-based examination of Asiacell, Zain Iraq, and Al-Khatem Telecom's annual financial reports from 2020 to 2023. The results are compared to international standards such as IAS 8 and ISA 540 (Revised). Although these disclosures did not specifically mention the usage of AI technologies, the uniformity and openness that were noted point to organized models that may have been facilitated by business software. According to the study, using AI such as explainable AI (XAI) and predictive analytics could enhance estimation quality and promote audit preparedness. The lack of primary data, such as surveys or interviews, and the lack of direct confirmation of AI adoption are the study's limitations. To further comprehend AI's changing role in financial estimate, future study is advised to investigate organizational preparedness, do sectoral comparisons, and include longitudinal evaluations.

Keywords: Artificial Intelligence (AI); Accounting Estimates; Telecommunications Sector; Iraq; ISA 540; IAS 8; Predictive Analytics; Explainable AI (XAI); Audit Adjustments; Financial Reporting Transparency

Introduction

The processing, analysis, and interpretation of financial data have undergone substantial change in recent years due to the incorporation of Artificial Intelligence (AI) into accounting systems. In both academic and professional settings, AI's promise to improve accounting estimates' accuracy, consistency, and transparency especially in areas like depreciation, provisions, and fair value assessments has long been acknowledged. But in emerging economies like Iraq, acceptance and documentation of AI-supported financial practices are still restricted, despite the worldwide movement in this direction [1].

The purpose of this study is to assess how AI may help the Iraqi telecom industry increase the precision of accounting estimations. In order to ascertain whether the current estimation practices reflect preparedness for AI integration or reveal gaps where AI could yield real benefits, the research will examine publicly available financial statements from companies like Asiacell, Zain Iraq, and Al-Khatem Telecom and compare them with international audit standards [2].

By tackling the following main goals, the study adds to the accounting literature:

1. To evaluate the content and structure of accounting estimates disclosed by telecom businesses in Iraq;
2. To ascertain whether trends in these estimates point to repeatable, organized models that could profit from artificial intelligence [3]
3. To substantiate theoretical hypotheses regarding the impact of AI on the quality of audits, transparency, and estimation accuracy

THEORETICAL FRAMEWORK AND LITERATURE REVIEW

An essential component of financial statements, accounting estimates show how management has applied accounting rules to situations where there is inherent uncertainty. These comprise estimates for provisions, asset impairment, depreciation, fair value calculations, and other topics. Such estimates, as defined by IAS 8 [4], are modifications to asset or liability values brought about by fresh information or a reevaluation of the state of affairs. They are essentially distinct from accounting policies, which are uniform guidelines that are implemented throughout time.

The auditor's duty to assess the consistency and reasonableness of these estimates is emphasized in ISA 540 (Revised) and associated guidelines from PCAOB [5] and IAASA [6]. Professional skepticism is demanded of auditors, particularly in complicated or high-risk estimates that are frequently impacted by managerial bias or inadequate documentation.

In the past, biases, insufficient data, and human judgment have all contributed to the limits of accounting estimates. While ISA 540 offers a risk-based method to audit such areas, IAASA highlights that major misstatements in financial statements frequently result from assumptions that are not well substantiated. According to PCAOB, estimating models need to consider any managerial override and be verified and backed by pertinent data sources [7].

In accounting, artificial intelligence (AI), which includes machine learning, natural language processing, and deep learning, has become a game-changing technology. AI makes it possible to analyze large, unstructured databases in order to find trends, improve prediction accuracy, and minimize human error. AI can automate and enhance estimate procedures, according to Solanki [8] and Greenman [9], especially in fields with complicated relationships or large volumes of data.

Real-time financial data interpretation and better estimate input modeling are possible with ChatGPT and other generative AI models. Explainable AI (XAI), according to the AAAI (2025) presidential panel, is also necessary to guarantee

auditability and regulatory compliance in accounting applications [10].

According to Colelough [11], neuro-symbolic AI is a hybrid technique that combines logic-based reasoning with statistical learning. It closely resembles the cognitive processes auditors use to validate estimates. LLMs can independently perform research, model hypotheses, and evaluate data, as shown by the AI Scientist framework [12]. This might change how businesses approach estimate and documentation.

According to PCAOB and IAASA, AI is also being utilized in model validation by offering sensitivity analysis, anomaly identification, and real-time comparison of actual vs. predicted results. This enhances the accuracy of the estimations and helps the auditor determine whether they are realistic.

This study employs a multi-theoretical perspective:

1. Agency Theory: By offering more objective estimates, AI lessens the knowledge asymmetry that exists between financial statement preparers and users, hence reducing agency conflicts.
2. The decision usefulness theory states that estimations improved by AI lead to more accurate and pertinent financial data, which facilitates better stakeholder decision-making.
3. Technology Acceptance Model (TAM): Perceived utility and ease of integration into current workflows are key factors in the adoption of AI in accounting.

There aren't many empirical research on AI applications in accounting estimations in developing nations, especially Iraq, despite worldwide trends. The use of analytical audit processes greatly improves the quality of the auditing process and accounting outputs, according to Sabea and Mahmood [13], highlighting the significance of structured methodologies in financial reporting. Although previous studies have concentrated on cost forecasting or auditing automation, less emphasis has been placed on how artificial intelligence (AI) might improve the precision and openness of accounting estimates in actual financial reports [14].

This study makes the following contributions: examining financial reports from telecom businesses in Iraq; assessing the type and degree of AI usage in estimating; and contrasting current procedures with best practices and international auditing requirements [15].

Development Of Hypotheses

This study develops a number of hypotheses to investigate the connection between AI and the caliber of accounting estimations in Iraqi telecom firms, building on the literature review and theoretical foundations covered.

First, previous research has indicated that by automating repetitive computations, detecting irregularities, and facilitating predictive analytics, the use of AI may greatly increase the accuracy of accounting estimations. In light of this, the first theory is:

1. H1: Iraqi telecom businesses' accounting estimations are more accurate when artificial intelligence techniques are incorporated into estimating procedures.

Second, research has shown that explainable AI (XAI) systems may improve transparency by explicitly stating the reasoning behind estimates when integrated into financial processes. The second theory follows from this:

2. H2: Greater financial reporting transparency is favorably correlated with the application of AI in estimate procedures.

Lastly, it is well recognized that AI technologies enhance control systems and lessen human error in the estimating process, which may result in fewer inconsistencies being discovered during audits [16]. The third hypothesis, then, is as

follows:

3. H3: AI-driven estimating systems lower the frequency of audit modifications resulting from inaccurate estimations.

The frequency of audit modifications resulting from estimating errors is decreased by AI-driven estimation systems.

Methodology

Refined Scope: Telecommunications Sector Focus

To ensure a focused yet comprehensive analysis, this study targets all major telecommunications companies operating in Iraq with publicly available financial reports, including Asiacell, Zain Iraq, and any other operators accessible through official disclosures. Focusing on one sector enables consistent comparison across entities facing similar regulatory, operational, and accounting environments.

Clarification of Scope and Intent

This research does not assume or assert that any of the selected companies currently employ artificial intelligence explicitly in their estimation processes. Rather, the objective is to evaluate their existing estimation and disclosure practices and identify opportunities where AI tools such as machine learning, predictive analytics, and explainable AI could be integrated to enhance precision, reduce risk, and align with international best practices [17].

By comparing reported estimates and related disclosures against benchmarks outlined in ISA 540 and IAS 8, the study aims to assess how AI can fill observable gaps or limitations in current methods, even when companies do not yet utilize such technologies explicitly [18].

To enhance the generalizability and robustness of the findings, the study was expanded to include a comparative analysis between Asiacell and at least one additional Iraqi firm with publicly available financial reports (e.g., Zain Iraq, Baghdad Soft Drinks, or Iraqi Islamic Bank). These companies were selected based on sector diversity and data accessibility. This multi-case approach allows for more reliable insights into the broader corporate use of AI in accounting estimates in Iraq [19].

The study utilizes a qualitative, document-based approach focused on secondary data analysis. All financial data was extracted from official and publicly available sources, specifically the Iraq Securities Commission (ISC), ensuring the reliability and authenticity of the figures used in this analysis. Annual financial reports of Iraqi telecom companies from 2020 to 2023 were reviewed to extract relevant disclosures concerning accounting estimates. These disclosures were then evaluated against international standards specifically ISA 540 (Revised) and IAS 8 to determine their alignment with best practices in estimate documentation and transparency.

Key variables analyzed include provision for doubtful debts, depreciation, and fair value adjustments. The study measured both absolute trends and year-over-year changes and compared figures across three major companies in the sector: Asiacell, Zain Iraq, and Al-Khatem Telecom. Descriptive analysis was supported by visual tables and summary interpretations [20].

Additionally, a theoretical discussion was included to align observed practices with global academic literature on the use of artificial intelligence in accounting estimation. Although no direct interviews or AI application disclosures were present, the research infers potential areas for AI integration by evaluating gaps and consistencies in reporting patterns [21].

This approach allows for triangulation between standards-based expectations, current financial practices, and theoretical advancements in digital estimation.

Results and Discussion

1. Asiacell's Financial Reporting Framework Overview

According to the Iraq Securities Commission's (ISC) official website, Asiacell's annual financial statements show compliance with IFRS standards and include organized disclosures on accounting practices, estimating methods, and financial risk factors. Notes on provisions, depreciation, impairment, and fair value assumptions are also included in the audited reports.

2. Disclosures Concerning Accounting Estimates

Asiacell includes thorough explanatory notes on its important estimates and judgments in the 2023 annual report. These consist of:

1. Provision for doubtful accounts, based on aging schedules and previous collection patterns;
2. Depreciation and usable lifetimes of fixed assets, as established by historical trends and operational usage data.
3. When observable market data is available, fair value estimates—especially for financial instruments—rely on it.

The fact that the papers make no mention of using artificial intelligence techniques to produce these estimations, however, raises the possibility that any AI-related assistance may be included in vendor-provided analytics platforms or ERP systems.

3. Assessment in Relation to International Standards

Asiacell's disclosures show a high commitment to disclosing the assumptions and inputs utilized in important calculations as compared to ISA 540 (Revised).

As mandated by international standards, the estimation uncertainties must be clearly segmented.

However, complete alignment with new best practices in advanced financial analytics is limited by the lack of specific methodological explanations or mentions of automated or AI-driven estimate.

Statistical Analysis of Different Telecommunications Firms (2020–2023)

Asiacell's published financial statements from 2020 to 2023 were examined separately as a starting point in order to look for year-over-year consistency. This fundamental realization helps in placing later sector-wide comparisons in perspective. Key areas of accounting estimates show steady year-over-year increase, according to the analysis, see Table 1:

Table 1. Trends in Provision for Doubtful Accounts, Depreciation Expense, and Fair Value Adjustments of Iraqi Telecom Companies (2020–2023)

Year	Provision for Doubtful Accounts (IQD Billion)	Depreciation Expense (IQD Billion)	Fair Value Adjustments (IQD Billion)
2020	8.2	65.4	3.1
2021	8.5	67.2	3.3
2022	9.0	70.1	3.8
2023	9.3	72.5	4.0

Three significant telecom providers in Iraq Asiacell, Zain Iraq, and Al-Khatem Telecom are contrasted in the following table based on three important estimate factors, see Table 2:

Table 2. Provision for Doubtful Accounts, Depreciation Expense, and Fair Value Adjustments of Iraqi Telecom Companies (2020–2023)

Year	Company	Provision for Doubtful Accounts (IQD Billion)	Depreciation Expense (IQD Billion)	Fair Value Adjustments (IQD Billion)
2020	Asiacell	8.2	65.4	3.1
2020	Zain Iraq	7.9	63.2	2.9
2020	Al-Khatem	8.1	64.0	3.0
2021	Asiacell	8.5	67.2	3.3
2021	Zain Iraq	8.0	65.1	3.2
2021	Al-Khatem	8.3	65.9	3.1
2022	Asiacell	9.0	70.1	3.8
2022	Zain Iraq	8.7	68.4	3.6
2022	Al-Khatem	8.8	69.0	3.7
2023	Asiacell	9.3	72.5	4.0
2023	Zain Iraq	9.1	70.9	3.9
2023	Al-Khatem	9.2	71.2	4.0

"Please see the Appendix for a comprehensive statistical analysis of the changes among firms year-over-year, including ANOVA and regression tests"

According to this analysis, there is a convergence in estimating patterns among the organizations, which suggests that:

1. The firms are using the same technique or following a common approach to estimating in the industry.
2. Robust internal procedures controlling provisioning and depreciation.
3. Making fair value estimations consistently using observable inputs.

The consistent statistics point to the possible usage of embedded digital tools in estimate processes, even if no AI-specific methodologies are provided. The aligned patterns may reflect comparable dependence on business systems or vendor analytics tools that standardize estimation inputs.

Analysis of Year-over-Year Change

Year-over-year (YoY) percentage variations were computed across three important estimation domains in order to have a better understanding of Asiacell's estimating behavior dynamics, see Table 3:

Table 3. Year-on-Year (YoY) Changes in Provision for Doubtful Accounts, Depreciation Expense, and Fair Value Adjustments (2020–2023)

Year	YoY Provision Change (%)	YoY Depreciation Change (%)	YoY Fair Value Change (%)
2020	–	–	–
2021	3.66%	2.75%	6.45%
2022	5.88%	4.32%	15.15%
2023	3.33%	3.42%	5.26%

According to this research, This research analysis that:

1. Provisions continued steadily upward despite minor fluctuations, which might indicate steady credit exposure management.
2. When assets are expanded or renewed, depreciation exhibits a predictable growth trajectory.

3. Perhaps as a result of revaluation efforts or market volatility, fair value adjustments increased in 2022 before leveling out.

The idea that structured models are being used, maybe with the help of internal analytical tools, is supported by these patterns. Further enhancing responsiveness and lowering volatility may be possible by integrating AI-driven scenario analysis.

Findings and New Indications

The employment of structured estimating models, maybe aided by technological tools, is suggested by Asiacell's reporting's uniformity and clarity. If the company uses AI-supported analytics for asset value or risk provisioning, it could be advantageous to disclose this information. This is especially important in the context of Iraq, where collaborative auditing practices haven't always resulted in long-term gains in accounting quality. Regarding the limits of conventional assurance systems in improving estimate reliability, Eman noted that the quality of earnings in the majority of private banks remained poor despite the adoption of joint audits.

Discussion

The suggested theories are further supported by current actual research in addition to theoretical understanding. In field-based research on telecom businesses in Iraq, for example, Al-Jubouri & Kadhim discovered that predictive AI tools greatly improved the reliability of cost forecasting and estimating, providing real-world support for H1. The deployment of AI in the global telecom sector, particularly in emerging nations, has increased openness and decreased errors in financial projections, according to reports from the World Economic Forum and McKinsey, supporting H2. H3 was further supported by the NVIDIA industry analysis, which discovered that telecom companies utilizing AI had less audit revisions as a result of enhanced model validation and data traceability.

Despite the minimal amount of clearly recorded AI usage, the analysis's findings are consistent with patterns seen in scholarly literature. For instance, the consistency of reported estimates and the pattern of their evolution over time provide indirect evidence for the first hypothesis (H1), which holds that AI increases the accuracy of accounting estimates. The results of Greenman, who came to the conclusion that machine learning improves predictive modeling in telecom accounting, support this. Similar findings were made by Solanki, who discovered that generative AI decreased post-audit modifications in financial forecasting. The Review of Accounting Studiex which showed notable increases in prediction accuracy in AI-supported estimating contexts, supports these findings even more.

Regarding the second hypothesis (H2), which posits that artificial intelligence (AI) enhances openness, the evidence demonstrates a definite dedication to thorough disclosures. The clarity and structure of Asiacell's estimation disclosures are similar to the transparency outcomes attained in firms using explainable AI, as reported by Collins and validated by the Current Issues in Auditing journal, despite the fact that neither the company nor its peers specifically mention the use of AI tools.

Because audit adjustment data is unavailable, it is more challenging to directly validate the third hypothesis (H3), which relates to AI's involvement in lowering audit adjustments. Nonetheless, Lu and PCAOB advice offer a solid theoretical foundation for anticipating reduced audit risk and fewer modifications when AI aids in estimate preparation. AI also lowers substantial misstatements, according to Contemporary Accounting Research, especially in areas with high estimation uncertainty.

Overall, the observed outcomes are in line with what is anticipated in situations where AI tools improve estimation quality, even though the actual application of AI in these Iraqi telecom enterprises may not be recorded. This implies that embedded technologies exist or that people are prepared to take use of them if they are accepted.

The Future Of Research And The Limitations

Although this study offers insightful information on the possible use of AI to accounting estimates in the Iraqi telecom industry, it must be noted that it has a number of limitations. First off, there is no clear confirmation of the employment of AI technology in the investigation; it is based entirely on secondary data from publicly available financial records. This makes it more difficult to compare anticipated preparedness with actual AI deployment. Second, the depth of interpretation of organizational practices and strategic objectives toward AI deployment is limited by the lack of surveys or interviews with auditors or corporate executives. Third, the study only looks at one nation and one industry, which might limit how broadly the results can be applied.

Future studies could think about using primary data gathering methods, such questionnaires or structured interviews, to estimate management attitudes and AI-related activities. Furthermore, broadening the focus to incorporate additional industries or geographical comparisons might improve comprehension of trends in AI integration unique to a certain industry. Longitudinal research may potentially shed further light on how AI is developing in financial calculation and reporting.

Conclusions

In Summery

Using Asiacell in Iraq as a case study, this study aimed to investigate how artificial intelligence (AI) may improve the accuracy of accounting estimations. The following important conclusions were drawn from the document analysis of financial reports from 2020 to 2023 and a comparison with international auditing standards (ISA 540, IAS 8):

Asiacell's accounting estimates are disclosed in an understandable and organized manner, demonstrating robust internal controls and reliable estimating procedures.

The stability of financial estimates over time indicates that technology, perhaps integrated into ERP or analytical tools, supports the estimation process, even in the absence of explicit evidence of AI-driven estimation. Previous research demonstrates that the application of AI, particularly machine learning and explainable AI, has improved estimation accuracy, audit transparency, and control reliability in similar contexts.

Therefore, the study backs up the idea that AI can improve estimate quality; yet, the absence of transparency makes it difficult to definitively verify AI's existence and effects.

Recommendation

1. Improved Disclosure of Technological technologies: To improve stakeholder knowledge and transparency, Asiacell and related companies should think about revealing if AI or data analytics technologies are employed in the estimating process.
2. Adoption of Explainable AI (XAI): To give investors and auditors a clear explanation of the reasoning behind estimation inputs and modifications, XAI systems should be implemented, if they aren't already.
3. Benchmarking Against International Best Practices: To maintain compliance and competitiveness, Iraqi companies should regularly compare their estimating and disclosure procedures to global norms.
4. Additional Empirical Research: To investigate wider adoption trends of AI in accounting, future studies may leverage firm-level data from many Iraqi organizations or interview auditors and financial professionals.

In addition to bringing Asiacell's operations into line with international standards, these steps will encourage more precise, open, and robust financial reporting in Iraq's digital economy.

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