Journal homepage:
https://www.ijedm.com

International Journal of Educational Management, Rivers State University.

Artificial Intelligence Enabled Financial Management Tools for Effective Quality Service Delivery in Rivers State Universities

Major-Jack, Bukola
Department of Educational Management, Rivers State University, Nigeria.
Corresponding Authors' Email: bukkyj08@gmail.com

Abstract

The study investigated artificial intelligence enabled financial tools would enhance effective quality service delivery in Rivers State universities. Three objective and three hypotheses guided the study. The research design adopted in this study was the descriptive survey design. This study was carried out in Rivers State. The population of this study is 169 administrative principal staffs in Rivers State University and Ignatius Ajuru University of Education. The entire population was taken as census without sampling due to the manageable size of the population. The instrument for data collection in this study was a self-structured questionnaire titled: "Artificial Intelligence Enabled Financial Management Tools for Quality Service Delivery Questionnaire" To ensure the face and content validity of the instrument, the instrument was given to experts, in Educational Management, Rivers State University. The internal consistency of the instrument was established using the Cronbach Alpha method which yielded reliability indexes of 0.72, 0.79, and 0.84 for the various sections of the instrument respectively. The research questions were answered using mean and standard deviation, while the hypotheses were tested using z-test at 0.05 level of significance. The study found that Artificial intelligence enabled financial automation tools, auditing and budgeting would enhance quality service delivery in Rivers State universities. The study recommended among others that Government should implement artificial intelligence enabled auditing tools in universities. This will enhance accurate documentation of financial reports and reduce spending.

Keywords: Artificial Intelligence, Financial Management, Tools, Quality Service, Delivery

Introduction

Recently, quality service delivery has been flagged as the source of actualization of educational objectives in Nigerian tertiary institutions. The extent to which educational service is delivered with quality determine the rate at which universities accomplish educational goals. Quality service delivery refers to a university's capacity to provide services that meet internal quality standards, which are developed based on the management's understanding of the requirements and expectations of students and staff (Basu, 2014). Quality service delivery could also be referred to as the degree to which the university's services satisfy the requirements of its

consumers, including students, staff, and the broader society (Okpa, 2019). The quality-of-service delivery in universities is determined by their capacity to meet the specific or general educational requirements of a nation through student instruction, research endeavours, knowledge dissemination, and other community service initiatives. However, quality service delivery in the university could be jeopardized when finances are poorly managed.

Financial management is an important aspect of the university that requires a substantial attention. Financial management is the corporate function that focuses on maximising profitability, managing expenses, and effectively managing cash and credit. Its purpose is to ensure that the organisation has the necessary resources to achieve its objectives successfully (Howard, 2012). Financial management focuses on effectively obtaining and utilising financial resources, both in the short and long term, to meet the goals of the organization. The impact of financial mismanagement can overwhelm university's achievement of educational objectives, by reducing employees' performance and student' effectual learning. Financial mismanagement occurs mostly when people in charge of finances appears lack transparency and absolute strictness in financial matters. Hence, the need for artificial intelligence in financial management.

Artificial intelligence is an emerging technology that is rapidly looming over all sectors and financial sector is inclusive. In an increasingly digitized world, the use of artificial intelligence (AI) in financial management has created a significant transformational phenomenon (Muhammed, Siska & Haim, 2024). The implementation of artificial intelligence in financial automation, auditing and budgeting has made financial management process to be seamless.

Artificial intelligence (AI) is revolutionizing financial automation by enhancing efficiency, reducing costs, and improving customer experiences across various sectors. Automation refers to the utilisation of technology to carry out operations that would otherwise necessitate human involvement, such as data input, customer support, billing, and inventory control. The integration of AI technologies, such as machine learning and robotic process automation (RPA), is reshaping traditional financial practices and unlocking new opportunities for innovation even in the University community. Adeyeri (2024) stated that myriads of financial institutions have successfully implemented AI in financial automation, resulting to enhanced accuracy and effective customer service. Similarly, fraud detection and error identification become easier by implementation of AI in financial automation (Manoharan et al. 2024). Artificial intelligence is increasingly utilized in financial services for automation, enhancing effectiveness, accuracy,

and cost-efficiency (Rahul & Ritesh 2024). Through the implementation of artificial intelligence in financial automation, university administrators can decrease operational expenses, enhance productivity, and allocate more time towards strategic and innovative endeavours. Accounting processes can be mechanised through the utilisation of software tools such as QuickBooks AI or FreshBooks AI. These systems are capable of managing tasks such as generating invoices, handling billing, submitting taxes, and tracking expenses (Denning, 2019). Universities can utilise technologies such as Buffer or Hootsuite to efficiently plan and publish material on various social media platforms. These tools also enable universities to keep track of and engage with audience feedback and messages.

Another area of financial management that artificial intelligence could be very useful is auditing. Auditing, often known as a financial audit, is a formal inspection and authentication of a company's financial records. The primary objective of auditing is to ensure the accuracy of a company's financial statements and its compliance with regulatory standards. Auditing provides investors, creditors, and other stakeholders with a level of confidence in a company's reliability and integrity. Financial auditing plays a crucial role in ensuring transparency, accountability, and sustainability within organizations. The systematic evaluations of financial statements and practices, which are essential for informed decision-making by stakeholders could effectively performed by artificial intelligence to improve maintenance of ethics in financial auditing (Voinea et al., 2024; Adetoso & Akinserule, 2016). According to Kinamdali et al (2024), the application of artificial intelligence would improve auditing standards and help mitigate financial mismanagement, ensuring that budgets are maintained effectively.

Budgeting is one of the aspects of financial management that often require insightful decision through available data and resources. In Braide's (2012) definition, a budget is described as a comprehensive plan that outlines the specific actions a corporate organisation expects to undertake within a specified future timeframe. The budget suggestions refer to the precise initiatives that the university intends to implement. Many artificial intelligence tools have been developed to help business plan financial budget in a smarter way. Such tools are not limited to generative AI, mosaic Arc AI, we money and many more. The integration of artificial intelligence in financial budgeting not only enhances accuracy but also fosters a proactive approach to fiscal management. By utilizing advanced algorithms, organizations can analyze historical data and predict future trends with remarkable precision, allowing for real-time adjustments that align budgets with shifting market conditions (Pawar, et al., 2023). Moreover, the incorporation of AI-driven tools like ExpenseXpert offers users personalized insights into

their spending habits, enabling them to establish more effective budgetary controls and ultimately promoting better financial discipline (Jain & Kulkarni, 2023).

Although, artificial intelligence utilization is not yet common in developing countries like Nigeria, but it is gradually gaining momentum is certain sectors especially education. It is important that artificial intelligence is implemented in financial management of universities as it would aid administrators with seamless financial management practice with assurance of high ethical standard.

Statement of the problem.

The current economic downturn has caused low funding of tertiary institutions by state governments. Hence, the need for effective management of available financial resources. However, the problem of financial mismanagement is creeping in tertiary institution leading to inadequate funding, low financial allocation, inadequately equipped libraries and laboratories and many more. These have created obstacles against the delivery of quality services in the universities. In order to find a lasting solution to this plight, the researcher investigated artificial intelligence enabled financial management tools for effective quality service delivery in Rivers State universities.

Purpose of the study

The purpose of the study was to determine the extent artificial intelligence enabled financial tools would enhance effective quality service delivery in Rivers State universities.

Specifically, the study sought to;

1. determine the extent artificial intelligence enabled financial automation tools would enhance quality service delivery in Rivers State universities.
2. determine the extent artificial intelligence enabled auditing tools would enhance quality service delivery in Rivers State universities.
3. examine the extent artificial intelligence enabled financial budgeting tools would enhance quality service delivery in Rivers State universities.

Research Question

The following research questions guided the study

1. To what extent would artificial intelligence enabled financial automation tools enhance quality service delivery in Rivers State universities?
2. To what extent would artificial intelligence enabled auditing tools enhance quality service delivery in Rivers State universities?

3. To what extent would artificial intelligence enabled financial budgeting tools enhance quality service delivery in Rivers State universities?

Hypotheses

The following null hypotheses were tested at 0.05 level of significance.

1. There is no significant difference between the mean response of administrators in Rivers State University and Ignatius Ajuru University of Education on the extent to which artificial intelligence enabled financial automation tools would enhance quality service delivery in Rivers State universities.
2. There is no significant difference between the mean response of administrators in Rivers State University and Ignatius Ajuru University of Education administrators on the extent to which artificial intelligence enabled auditing tools would enhance quality service delivery in Rivers State universities.
3. There is no significant difference between the mean response of administrators in Rivers State University and Ignatius Ajuru University of Education administrators on the extent to which artificial intelligence enabled financial budgeting tools would enhance quality service delivery in Rivers State universities.

Methodology

The research design adopted in this study was the descriptive survey design. This study was carried out in Rivers State. The population of this study is 169 administrative staff consisting of 6 principal officers (Vice Chancellor, Deputy Vice Chancellor administration and Deputy Vice Chancellor academics, Registrar, University Librarian and Bursar), 14 Deans of Faculties, 79 Heads of Departments and 8 Directors of Centres from Rivers State University and 4 principal officers (Vice Chancellor, Registrar, University Librarian and Bursar), 6 Deans of Faculties, 37 Heads of Departments and 15 Directors of Centres from Ignatius Ajuru University of Education. The entire population was taken as census without sampling due to the manageable size of the population. The instrument for data collection in this study was a self-structured questionnaire titled: “Artificial Intelligence Enabled Financial Management Tools for Quality Service Delivery Questionnaire (AIEFMQSDQ)”. The questionnaire was structured on a four-point rating scale of Very High Extent (VHE) = 4, High Extent (HE) = 3, Low Extent (LE) = 2, Very Low Extent (VLE) = 1. To ensure the face and content validity of the instrument, the instrument was given to experts, in Educational Management, Rivers State University. The internal consistency of the instrument was established using the Cronbach Alpha method which

gave were collated and analyzed which yielded reliability indexes of 0.72, 0.79, and 0.84 for the various sections of the instrument respectively. Out of 169 copies of the instrument administered, 160 copies were retrieved and used for analysis. This represents 96% retrieval rate and considered encouraging. The research questions were answered using mean and standard deviation, while the hypotheses were tested using z-test at 0.05 level of significance. Decision rule for the research questions were based on the classification of level of extent as shown below:

Classification	**Value Range**
High Extent (HE)	2.50 – 4.00
Low Extent	1.00 – 2.49

Similarly, decision for the hypotheses was to accept the null hypotheses where the calculated z-value is less than critical z-critical value of ±1.96, but reject the null hypotheses where the calculated z-value is greater than critical z-critical value of ±1.96**.**

Result

Research Question 1: To what extent would artificial intelligence enabled financial automation tools would enhance quality service delivery in Rivers State universities.

Table 1: Mean Analyses on the Extent to which Artificial Intelligence Enabled Financial Automation Tools Would Enhance Quality Service Delivery in Rivers State universities.

S/N	ITEMS	RSU N = 92			IAUOE = 68		
		Mean	**S.D.**	**Remark**	**Mean**	**S.D.**	**Remark**
1	AI enabled financial tools can help to automate insights using available financial	3.04	0.83	High extent	2.91	0.79	High extent
2	AI could enable university administrators take financial decisions in accordance to certain financial trends	3.05	0.83	High extent	3.10	0.85	High extent
3	Artificial intelligence financial automation could help in reducing errors in financial transaction.	3.17	0.87	High extent	3.07	0.83	High extent
4	AI financial tools could help automate financial predictions and forecasting of trends in university revenue and expenditure.	3.13	0.86	High extent	2.92	0.80	High extent
5	AI financial tools could be helpful in reducing theft of university funds when expenditures are automated.	3.24	0.89	High extent	2.96	0.81	High extent
6	AI financial automation tool such as Domo would help in the preparation of financial reporting thereby reducing cost	3.12	0.85	High extent	3.08	0.84	High extent

7	Utilisation of Artificial intelligence tools would encourage continuous improvement by automatically identifying the activities that drain University's finances.	3.27	0.90	High extent	3.20	0.88	High extent
8	AI automation tool like Caribou could help in automatically generating documents and facilitates intercompany activities	3.11	0.72	High extent	3.01	0.91	High extent
	Grand Mean and S.D	**3.14**	**0.84**		**3.03**	**0.84**	

Source: Research Data, 2024

Table 1 shows the responses of the extent to which artificial intelligence enabled financial automation tools would enhance quality service delivery in Rivers State universities. From RSU, Items 1 to 8 with mean responses of 3.04, 3.05, 3.17, 3.13, 3.24, 3.12, 3.27, and 3.11 were rated high extent. Similarly, from IAUE, items 1 to 8 with mean responses of 2.91, 3.10, 3.07, 2.92, 2.96, 3.08, 3.20 and 3.01 were rated high extent. The grand mean of the two groups of respondents 3.14 and 3.03 indicated a high extent as it is beyond the benchmark of 2.50 which is the criterion mean. The standard deviation values of 0.84 and 0.84 for RSU and IUAE respectively indicate that responses on the extent to which artificial intelligence enabled financial automation tools enhance quality service delivery in Rivers State universities. do not vary much.

Research Question 2: To what extent would artificial intelligence enabled auditing tools enhance quality service delivery in Rivers State universities?

Table 2: Mean Analyses on the Extent would Artificial Intelligence Enabled Auditing Tools Enhance Quality Service Delivery

S/N	Items	RSU Staff=92			IAUE Staff = 68		
		Mean	S.D.	Remark	Mean	S.D	Remark
9	AI auditing tools will encourage university administrators to adhere strictly to financial rules and regulations	3.00	0.81	High extent	3.13	0.83	High extent
10	AI auditing tool could help university administrators in easy financial verifications.	2.92	0.70	High extent	3.04	0.74	High extent
11	Being built with financial auditing standard, AI tools could enhance compliance with relevant statutory provisions and accounting standards.	3.05	0.82	High extent	3.13	0.71	High extent
12	AI auditing tools could aid compulsory compliance with university's financial policies.	2.99	1.03	High extent	2.94	0.70	High extent
13	AI enabled auditing would largely reduce financial errors and anomaly detection with minimal human intervention	3.10	0.91	High extent	3.28	0.82	High extent
14	Financial mismanagement could be easily traced with Artificial Intelligence tools for	3.08	0.83	High extent	2.74	1.02	High extent

	auditing, thereby aiding quality service delivery.				
	Grand Mean	**3.02**	**0.85**	**3.04**	**0.80**

Source: Research Data, 2024

Table 2 revealed the responses on the extent to which artificial intelligence enabled financial auditing tools would enhance quality service delivery in Rivers State universities. From RSU, Items 9 to 14 were rated high extent with mean responses of 3.00, 2.92, 3.05, 2.99, 3.10, and 3.08. Responses from IAUE showed that items 9 to 14 with mean responses 3,13, 3.04, 3.13, 2.94, 3.28, 2.74 were rated high extent. Further confirming the rating, the grand mean of the responses was 3.02 and 3.04 which indicates a high extent as it is beyond the benchmark of 2.50 which is the criterion mean. The standard deviation values of 0.85 and 0.80 for RSU and IUAE respectively showed that there is minimal dispersion in the responses of university administrators on the extent to which artificial intelligence enabled financial auditing tools enhance quality service delivery in Rivers State universities. do not vary much.

Research Question 3: To what extent would artificial intelligence enabled financial budgeting tools enhance quality service delivery in Rivers State universities?

Table 3: Mean Analyses on the Extent would Artificial Intelligence Enabled Financial Budgeting Tools Enhance Quality Service Delivery

S/N	Items	RSU Staff=92			IAUE Staff = 68		
		Mean	S.D.		Mean	S.D.	
15	Utilization of artificial intelligence for budgeting will help university administrators better manage their financial resources towards delivering quality service to the public.	3.09	0.91	High extent	3.31	0.83	High extent
16	AI enabled budgeting tools can enable university administrators plan finances in accordance to priority for quality educational delivery	3.13	0.69	High extent	2.91	0.79	High extent
17	Through AI enabled budgeting tools informed financial decisions could be made for effective service delivery	2.80	0.80	High extent	2.89	0.89	High extent
18	AI could assist university administrators with development of data driven budgets proportional to institutional goals/outcomes.	3.17	0.83	High extent	2.81	0.78	High extent
19	Book AI would facilitate administrators' decision in budgeting by identifying areas to channel limited resources.	2.84	0.82	High extent	3.00	0.82	High extent
20	AI budgeting tool helps in identifying inconsistency and errors pertaining to budgeting with available resource	3.30	0.82	High extent	2.98	0.83	High extent
21	AI budgeting tool could facilitate administrators' budgeting process within financial resources available for the school	2.83	1.07	High extent	2.78	0.72	High extent
	Grand mean	**3.02**	**0.85**	**High Extent**	**2.95**	**0.81**	**High Extent**

Source: Research Data, 2024

Table 2 revealed the responses on the extent to which artificial intelligence enabled financial budgeting tools would enhance quality service delivery in Rivers State universities. From RSU, Items 15 to 21 were rated high extent with mean responses of 3.09, 3.13, 2.80, 3.17, 2.84, 3.30 and 2.83. Responses from IAUE showed that items 15 to 21 with mean responses 3,31, 2.91, 2.89, 2.81, 3.00, 2.98 and 2.78 were rated high extent. To further confirming the rating, the grand mean of the responses was 3.02 and 2.95 which indicates a high extent as it is beyond the benchmark of 2.50 which is the criterion mean. The standard deviation values of 0.85 and 0.81 for RSU and IUAE respectively showed that there is minimal dispersion in the responses of university administrators on the extent to which artificial intelligence enabled budgeting tools enhance quality service delivery in Rivers State universities. do not vary much**.**

Hypothesis testing

There is no significant difference between the mean response of administrators in Rivers State University and Ignatius Ajuru University of Education on the extent to which artificial intelligence enabled financial automation tools would enhance quality service delivery in Rivers State universities.

Table 4: z-test on the Extent to which Artificial Intelligence Enabled Financial Automation Tools Would Enhance Quality Service Delivery in Rivers State universities.

Respondents	N	Mean	S.D	α	Df	z-cal	z-tab.	Decision
RSU	92	3.15	0.85					Accepted.
				0.05	158	0.57	±1.96	
IAUE	68	3.05	0.83					

Table 4 above shows that the z-calculated value of 0.57 is less than the z-table value of ± 1.96 obtained for degree of freedom (158) at 0.05 significance. Hence the null hypothesis was accepted. That is, there is no significant difference in the mean responses of RSU administrators and IAUE administrators on the extent to which artificial intelligence enabled financial automation tools would enhance quality service delivery in Rivers State universities.

There is no significance difference in the mean responses of RSU administrators and IAUE administrators on the extent to which artificial intelligence enabled financial auditing tools would enhance quality service delivery in Rivers State universities.

Table 5: z-test on the Extent to which Artificial Intelligence Enabled Financial Auditing Tools would Enhance Quality Service Delivery in Rivers State universities.

Respondents	N	Mean	S.D.	α	df	z-cal	z-tab.	Decision
RSU	92	3.02	0.85					
				0.05	158	0.13	±1.96	Accepted.
IAUE	68	3.04	0.80					

Table 5 presented the z-calculated value of 0.13 which is less than the z-table value of ± 1.96 obtained from 158 degrees of freedom and 0.05 significant level. Therefore, the null hypothesis was not rejected. This implies that there is no significance difference in the mean responses of RSU administrators and IAUE administrators on the extent to which artificial intelligence enabled financial auditing tools would enhance quality service delivery in Rivers State universities.

There is no significant difference between the mean response of administrators in Rivers State University and Ignatius Ajuru University of Education administrators on the extent to which artificial intelligence enabled financial budgeting tools would enhance quality service delivery in Rivers State universities.

Table 6: z-test on the Extent to which Artificial Intelligence Enabled Financial Budgeting Tools would Enhance Quality Service Delivery in Rivers State universities.

Respondents	N	Mean	S. D	α	df	z-cal	z-tab.	Decision
RSU	92	3.02	0.85					
				0.05	158	0.46	±1.96	Accepted
IAUE	68	2.95	0.81					

Table 6 presented the z-calculated value of 0.46 which is less than the z-table value of ± 1.96 obtained from 158 degrees of freedom and 0.05 significant level. Therefore, the null hypothesis was not significant. This implies that there is no significance difference in the mean responses of RSU administrators and IAUE administrators on the extent to which artificial intelligence enabled financial budgeting tools would enhance quality service delivery in Rivers State universities.

Discussion of Findings

Findings from research question one as presented in table 1 showed that to a high extent artificial intelligence enabled financial automation tools would enhance quality service delivery in Rivers State universities. The null hypothesis showed that there is no significant difference

in the mean responses of RSU administrators and IAUE administrators on the extent artificial intelligence enabled financial automation tools would enhance quality service delivery in Rivers State universities. University administrators welcomed the implementation of artificial intelligence tools in financial automation because it seems to pose a high level of accuracy and prediction.

Findings from research question one as presented in table two showed that to a high extent artificial intelligence enabled financial auditing tools would enhance quality service delivery in Rivers State universities. The null hypothesis showed that there is no significant difference in the mean responses of RSU administrators and IAUE administrators on the extent artificial intelligence enabled financial auditing tools would enhance quality service delivery in Rivers State universities. This finding is consistent with Muhammed, Siska and Haim (2024) The application of AI is not most effectively restricted to using algorithms and predictive models; on the contrary, this generation is developing a major transformation within the financial decision-making process. The findings is in line with Kinamdali et al (2024) who observed that the application of artificial intelligence would improve auditing standards and help mitigate financial mismanagement, ensuring that budgets are maintained effectively. Also, in tandem with Voinea et al., (2024), the systematic evaluations of financial statements and practices, which are essential for informed decision-making by stakeholders could effectively performed by artificial intelligence to improve maintenance of ethics in financial auditing.

Findings from research question three as presented in table three showed that to a high extent artificial intelligence enabled financial budgeting tools would enhance quality service delivery in Rivers State universities. The null hypothesis showed that there is no significant difference in the mean responses of RSU administrators and IAUE administrators on the extent artificial intelligence enabled financial budgeting tools would enhance quality service delivery in Rivers State universities. This finding relates with David (2020) who observed that artificial intelligence would be very helpful in assisting organization administrators perform budgeting and allocation of resources in a more efficient and effective endeavours. Still supporting the findings, Pawar et al., (2023), maintained that by utilizing advanced algorithms, organizations can analyze historical data and predict future trends with remarkable precision, allowing for real-time adjustments that align budgets with shifting market conditions.

Conclusion

Based on the findings of the study, it was concluded that:

Artificial intelligence enabled financial tools would enhance quality service delivery in Rivers State universities. When artificial intelligence is implemented in financial automation, auditing and financial budgeting, there is tendency for accurate financial documentation and efficient allocation of resources that would aid quality educational service delivery.

Recommendations

Based on the findings of the study, it was recommended that;

1. University administrators should adopt artificial intelligence to automate majority of expenditure and revenues of the university. This will aid accuracy and transparency in financial transaction in the university
2. Government should implement artificial intelligence enabled auditing tools in universities. This will enhance accurate documentation of financial reports and reduce spending.
3. University administrators should also equip her employees on the use of artificial intelligence tools for viable budgeting.

References

Adetoso, J. A. & Akinselure, O. P. (2016). Impact of internal audit on internal control of public and private Universities in Nigeria: a study of selected Universities in South West Nigeria. *Research Journal of Finance and Accounting, 7(12),* 197-204.

Adeyeri, T.B. (2024) Economic Impacts of AI-Driven Automation in Financial Services. *International Journal of Scientific Research and Management*, doi: 10.18535/ijsrm/v12i07.em07

Basu, R. (2014). *Implementing quality. London*: Thomson Learning.

David, L. (2020). Performance based budgeting in higher education. E-capital. Retrieved (04/05/2023/ from https://www.ecapital.com.

Denning, B. (2019). *Fintech and Management*: London Swiss Press.

Howard, O. (2012). *Financial management Basics*. London elite Press

Jain, V., & Kulkarni, P. A.(2023) Integrating AI Techniques for Enhanced Financial Forecasting and Budgeting Strategies. *International Journal of Economics and Management Studies*. https://doi.org/10.14445/23939125/ijems-v10i9p102

Khurana, P. (2024). The Impact of Artificial Intelligence on Financial Markets and Business Operations. *International Journal For Multidisciplinary Research*, doi: 10.36948/ijfmr.2024.v06i04.24000

Manoharan, G., Nithya., G., Rajchandar, K., Razak, A., Gupta, S., Durai, S., Ashtikar, S.P. (2024). AI in Finance and Banking. *Advances in e-business research series, 10(4*), 234-249. doi: 10.4018/979-8-3693-2061-7.ch001

Muhammmed, H., Siska, Y.D. Haim, H. (2024). The Impact of Artificial Intelligence (AI) on Financial Management. *Management Studies and Business Journal, 1(1)*, 123-129

Okpa, O.E. (2019). Quality services delivery and student's satisfaction in public Universities in South Eastern Nigeria. *international Journal of Engineering Applied Sciences and Technology*, 4(5), 150-107

Pawar, P., Dhole, A., Jaybhaye, D., Gosawi, T., & Gaikwad, S. (2023) ExpenseXpert: Transforming Financial Management with AI-Driven Predictive Analytics and Efficient Tracking. *Indian Journal of Computer Science and Technology*. https://doi.org/10.59256/indjcst.20240302026

Rahul, T., & Ritesh, V. (2024). The Impact of Artificial Intelligence on the Financial Sector. *International Journal for Science Technology and Engineering*, 5 (4), doi: 10.22214/ijraset.2024.62751

Voinea, C.M., State, V. Marius, D., Ana, C., Dascălu, M., (2024). The role and importance of the financial audit report in the decision-making process in audited companies. *Valahian Journal of Economic Studies, 24(7)*, 12-22 doi: 10.2478/vjes-2024-0007