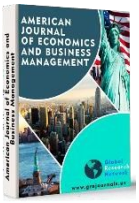

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Article

Artificial Intelligence for Intelligent Financial Reconciliation and Discrepancy Detection

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Abstract: Background: The use of artificial intelligence (AI) for financial reconciliation to enhance transaction matching, discrepancy detection, monitoring, and financial control has been increasing. Nonetheless, empirical data on how various AI skills contribute to reconciliation effectiveness is scarce. Methods: In this research, a quantitative approach involving an online survey was used among 168 respondents from the USA who had professional experience in the fields of accounting, finance, banking, auditing, and associated areas. The collected data was analyzed using percentage descriptive and multiple linear regressions to determine the extent of AI usage, operational benefits, effectiveness of discrepancy detection, and AI skills that contribute to reconciliation effectiveness. Results: The results show that there is increasing maturity in AI in reconciliation processes. There were 42.3% adoption in AI Matching and 44.6% adoption in Discrepancy Screening. Early Detection and Matching Accuracy provided great value for 53.6% and 53.0% of the respondents respectively. System Mismatch emerged as the most critical need for improvement at 29.8%. From regression analysis, it was found that the model accounted for 57.8% of the variance in effectiveness of reconciliation. Anomaly Detection, AI Matching, Transaction Monitoring, System Integration, and Explainable AI emerged as the predictors in order. Conclusion: AI can increase the effectiveness of financial reconciliation through better accuracy, discrepancy detection, monitoring, and quick response capabilities. This will require more system integration, consistency in data, explain ability of AI, and proper human supervision.

Keywords: Artificial Intelligence, Financial Reconciliation, Discrepancy Detection, Anomaly Detection, Explainable AI

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1. Introduction

Financial reconciliation is an important aspect of today's financial management since it helps make sure that transactions captured in different banking systems, ERP systems, accounting software, payment systems, and financial databases are full, consistent, and correctly reflected [1]. With the growing interconnectedness of digital infrastructure that businesses use today, financial reconciliation has become more difficult due to high transaction numbers, different data sources, real-time payments, and diverse financial records [2]. Conventional ways of reconciling transactions often rely on manual comparisons, matching according to certain rules, and verification done by a person, thus increasing the time needed for this process and the workload [3]. Artificial intelligence (AI) can help overcome such challenges and analyze great volumes of financial information, detect patterns of transactions, identify anomalies, and reconcile them [4].

The widespread use of AI technologies becomes especially pertinent in the highly digitized financial world of the US, which operates using interconnected bank, accounting, payment, and enterprise systems [5]. ML and intelligent automation can change reconciliations from mainly manual to more automated and continuous processes.

For example, transaction matching through AI technologies can be performed with different recordkeeping systems, whereas anomaly recognition can help recognize transactions that do not match patterns [6]. Continuous monitoring can assist in early discovery of discrepancies and financial audit delay prevention. Still, the success of AI tools depends not only on their algorithms' effectiveness [7]. Such aspects as data quality, system integration, compatibility of workflow, transparency of models, and proper human oversight can affect their successful implementation [8]. Systems that are not properly integrated will limit automated matching, and unknown reasons of AI results will lower professionals' trust and necessitate manual checking. Hence, companies need an integrated approach to combining intelligent automation with sound financial systems and human expertise [9].

AI-powered finance management becomes increasingly popular, there is still not enough empirical data concerning the role of AI in creating intelligent solutions for reconciliation and discrepancy detection [10]. The current use of technology is mostly focused on automation and anomaly detection independently of each other while reconciliation needs both of these abilities to work in combination within a complex transaction environment. Thus, the goal of this paper is to explore Artificial Intelligence for Intelligent Financial Reconciliation and Discrepancy Detection based on the results obtained from 168 respondents located in the USA through an online survey. The study analyzes AI implementation maturity, operational advantages, discrepancy detection performance, and the predictive ability of such factors as AI Matching, Anomaly Detection, Transaction Monitoring, System Integration, and Explainable AI for effective reconciliation. Using percentage-based and multiple regression analysis, the study aims at providing the empirical proof of the effect of different AI abilities on financial reconciliation.

2. Materials and Methods

2.1 Research Design and Participants

This study adopted a quantitative cross-sectional research design that involved conducting an online survey among USA-based participants. Primary data was collected through a structured questionnaire that sought to explore the use of artificial intelligence in intelligent financial reconciliations and discrepancies. In total, 168 valid responses were obtained from professionals who have had exposure to the fields of accounting, finance, banking, auditing, corporate finance operations, and other similar business functions. The approach for collecting data online facilitated efficient collection of responses from professionals distributed geographically across the United States. Participation in the survey was on a voluntary basis where the participants were first informed about the purpose of the study before filling the questionnaire. Responses with incomplete information were not considered in the analysis. The study sample comprised variations in terms of age, education, work experience, and industry, thereby offering a diverse professional insight into the financial processes using artificial intelligence.

2.2 Measures and Variables

Several aspects of AI-assisted financial reconciliation were evaluated through structured survey questions. They included such dimensions as AI Matching, Workflow Automation, Exception Classification, Discrepancy Screening, Transaction Monitoring, System Integration, and Explainable AI [11]. Each dimension implied certain technological competencies for transaction comparison, workflow automation, exception handling, discrepancy detection, transaction monitoring, system integration, and providing explanations regarding transactions [12]. Reconciliation Effectiveness served as an outcome variable indicating positive changes in terms of transaction matching, discrepancies, processing, financial errors, and reconciliation [13]. Questions were answered by means of a five-point Likert scale with answers going from strongly disagree to strongly agree. Results would be presented by dividing respondents into proper percentage categories according to implementation maturity, business benefits, and discrepancy detection ability [14].

2.3 Statistical Analysis

The data gathered through an online survey conducted in the United States of America have been analyzed with the help of descriptive and inferential statistics. The frequency and percentage distribution of the demographic and professional data related to the 168 respondents has been determined first. Subsequently, the percentage analysis has been applied for the evaluation of the AI adoption maturity, operational benefits, and discrepancy-detection performance on the selected financial reconciliation variables [15]. Multiple linear regression analysis has been used further to test the influence of AI-supported capabilities on Reconciliation Effectiveness [16]. The independent variables for this analysis include AI Matching, Anomaly Detection, Transaction Monitoring, System Integration, and Explainable AI [17]. The performance of the model has been assessed through R^2, adjusted R^2, F-test, standardized beta coefficients (β), standard errors, t-values, and p-values [18].

3. Result

3.1 Demographic and Professional Characteristics of Survey Respondents

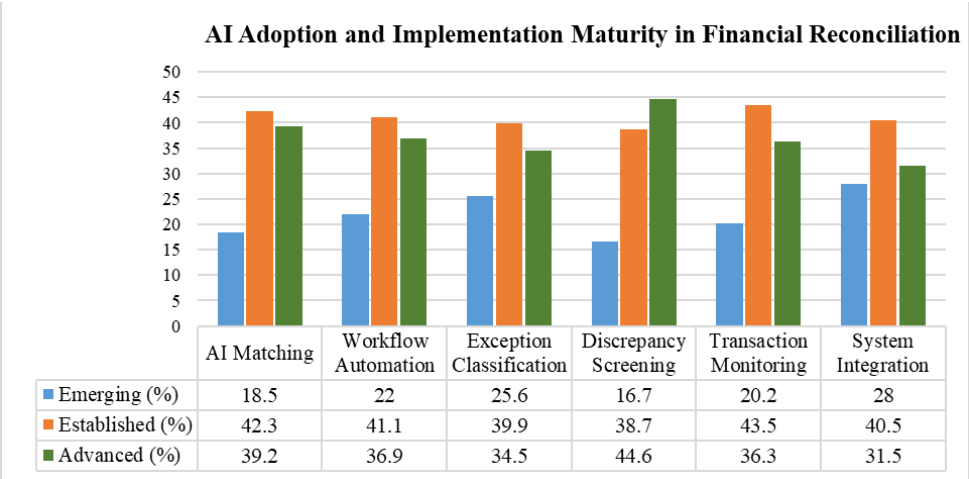
Demographic and professional attributes of 168 respondents from the USA as highlights in Table 1. The sample comprised mostly male respondents (60.1%) and the female respondents were 39.9%. Age-wise, respondents belonging to the age bracket of 35–44 years comprised the highest proportion (34.5%) followed by the age group of 45-54 years (28.0%). This indicates that the sample comprises highly experienced professionals. Educational qualifications of the respondents were high too as 45.2% had master's degrees, followed by the bachelor's (25.0%) and doctorate (19.0%) level education. Similarly, professional experience was considerable as respondents with 11-20 years comprised the highest proportion (33.9%) followed by 5-10 years (30.4%). As far as work experience is concerned, respondents from corporate industry formed the highest group (37.5%) followed by respondents working in banking and finance industries (29.2%). Public and consulting professionals each comprised 16.7% in the sample.

Table 1. Demographic and Professional Characteristics of Survey Respondents

Variable	Category	n	%
Gender	Male	101	60.1
	Female	67	39.9
Age	25–34 years	34	20.2
	35–44 years	58	34.5
	45–54 years	47	28.0
	≥55 years	29	17.3
Education	Bachelor's	42	25.0
	Master's	76	45.2
	Doctoral	32	19.0
	Professional	18	10.7
Experience	<5 years	29	17.3
	5–10 years	51	30.4
	11–20 years	57	33.9
	>20 years	31	18.5
Sector	Banking & Finance	49	29.2
	Corporate	63	37.5
	Public	28	16.7
	Consulting	28	16.7

3.2 Artificial Intelligence Adoption and Implementation Maturity in Financial Reconciliation

The findings reveal a high level of maturity of the application of AI in financial reconciliation processes as seen in Figure 1. The AI Matching process has demonstrated high levels of maturity, where 42.3% of the respondents are in the established stage while 39.2% have attained the advanced stage, signifying that intelligent matching of data is now a critical part of the financial reconciliation process. The Discrepancy Screening has the highest rate of advanced implementation, 44.6%, which indicates the increased use of AI in the timely detection of financial discrepancies. The Workflow Automation and Transaction Monitoring have been shown to have relatively high rates of established implementation (41.1%) and advanced implementation (43.5%), respectively. Exception Classification has the lowest rate of maturity, whereby 25.6% are in the emerging stage while 34.5% have achieved advanced implementation. In addition, System Integration has demonstrated the highest level of maturity challenge since 28.0% of the respondents are at the emerging stage while 31.5% are at the advanced stage of implementation.



	AI Matching	Workflow Automation	Exception Classification	Discrepancy Screening	Transaction Monitoring	System Integration
Emerging (%)	18.5	22	25.6	16.7	20.2	28
Established (%)	42.3	41.1	39.9	38.7	43.5	40.5
Advanced (%)	39.2	36.9	34.5	44.6	36.3	31.5

Figure 1. AI Adoption and Implementation Maturity in Financial Reconciliation

3.3 Operational Benefits with Artificial Intelligence Enabled Financial Reconciliation

According to the results, there is a high degree of multifaceted improvements in terms of efficiency, accuracy, control and decision making associated with AI-powered financial reconciliation, which is summarized in Figure 2. Early Detection is associated with the highest percentage of the substantial benefit (53.6%), followed by Matching Accuracy (53.0%). This means that AI helps to identify errors quickly and makes reconciliation more precise. Reconciliation Speed is another indicator, which also has 46.4% of the substantial benefit among survey participants. In addition, Error Reduction is also characterized by the substantial benefit (45.2%), showing AI impact on reducing errors made manually. Exception Handling (41.7%) and Decision Support (41.1%) are additional examples of AI impact on operations and financial analysis. Workload Reduction has an equal percentage of the moderate and substantial benefits (39.3%). At the same time, Audit Readiness has a relatively low percentage of the substantial benefit (35.1%).

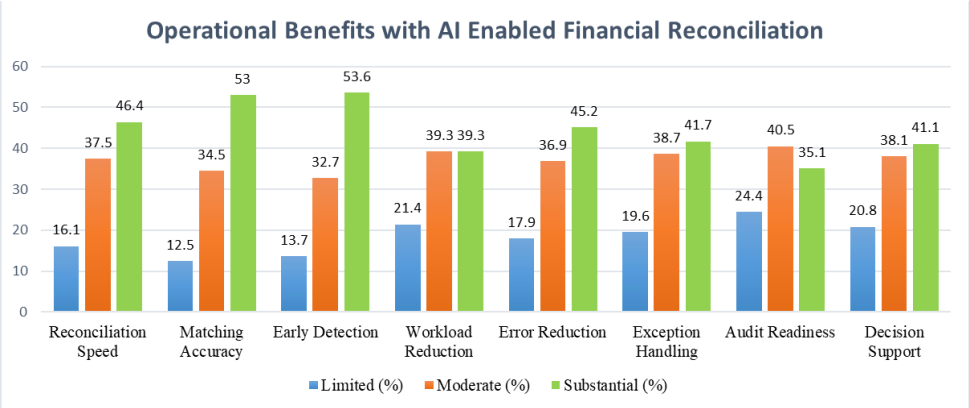


Figure 2. Operational Benefits with AI Enabled Financial Reconciliation

3.4 Artificial Intelligence–Based Financial Discrepancy Detection Performance

The results reveal that AI-driven financial discrepancy detection is very efficient in all most reconciliation tasks except system-level discrepancies which form the major area needing improvements in 29.8% of the sample (as presented in Figure 3). The second area where AI driven discrepancy detection technology faces comparatively higher shortcomings is Duplicate Detection with the need for improvement in 23.2%. Anomaly detection technology needs improvements in 21.4% of the sample. Matching accuracy faces comparatively fewer improvement requirements in 18.5% of the cases. Real-time detection also faces similar though comparatively lower improvement requirements in 17.3% cases implying increasing efficiency of AI driven systems in timely detection of discrepancies. Amount Detection seems to be the most efficient area of detection in terms of need for improvement with only 15.5% sample needing it.

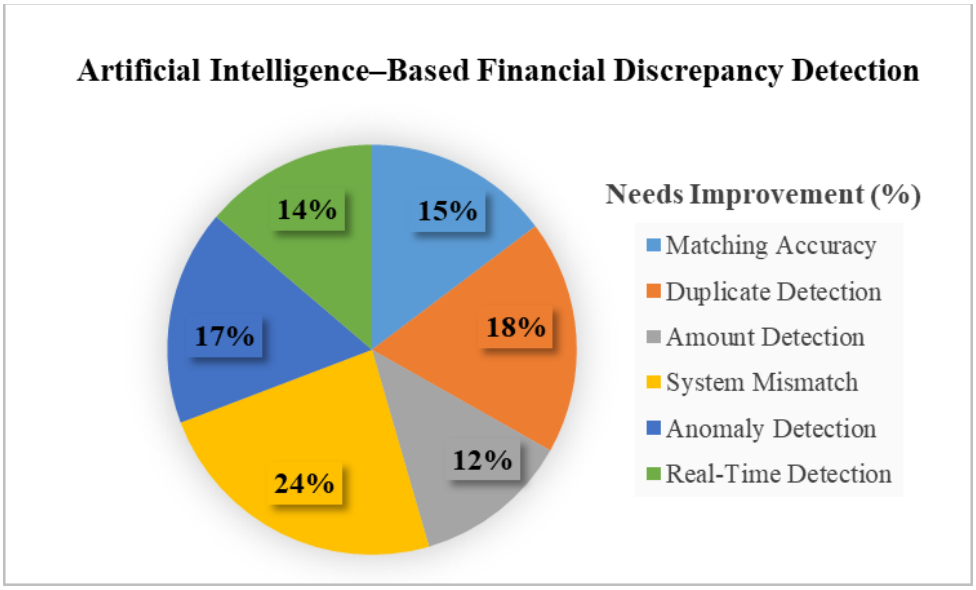


Figure 3. Artificial Intelligence–Based Financial Discrepancy Detection Performance

3.5 Multiple Regression Analysis of AI–Enabled Reconciliation Effectiveness

As shown in Table 2, the regression results indicate that there is high value in terms of AI capabilities in increasing the effectiveness of financial reconciliation. The regression model explains 57.8% of the variance in reconciliation effectiveness via $R^2 = 0.578$ and adjusted $R^2 = 0.565$, and the overall model is statistically significant with $F = 43.98$ and $p < 0.001$. The most important factor in terms of adding the highest value to the model is Anomaly Detection with $\beta = 0.286$ and $p < 0.001$, which underlines the value of identifying any anomaly regarding finances. AI Matching comes second with $\beta = 0.231$ and $p < 0.001$, which stresses the importance of AI capabilities in aligning transactions accurately. The

third highest factor is Transaction Monitoring with β = 0.174 and p = 0.004, showing the need for continuous monitoring of finances. There is also an important positive value in terms of System Integration with β = 0.151 and p = 0.012.

Table 2. Multiple Regression Analysis of AI–Enabled Reconciliation Effectiveness

Predictor	B	SE	β	t	p
AI Matching	0.206	0.058	0.231	3.55	<0.001
Anomaly Detection	0.274	0.059	0.286	4.64	<0.001
Transaction Monitoring	0.158	0.055	0.174	2.87	0.004
System Integration	0.137	0.054	0.151	2.54	0.012
Explainable AI	0.105	0.048	0.118	2.17	0.031
R^2	0.578				
Adjusted R^2	0.565				
F	43.98				<0.001
N	168				

Note: B = unstandardized coefficient; SE = standard error; β = standardized coefficient.

4. Discussion

The results show that AI is gradually enhancing financial reconciliation through the support of transaction comparisons, discrepancies detection, and improved financial control process. The rather mature implementation of AI Matching and Discrepancy Screening implies that organizations start using technology instead of traditional manual approaches to conduct these activities [19]. The established maturity level of AI Matching is 42.3%, whereas the advanced one of Discrepancy Screening is 44.6%. In general, it appears that organizations tend to use AI technologies that assist in detecting and solving financial discrepancies. The operationally obtained results reveal that the main advantages of AI include enhanced quality and speed of reconciliation activities [20]. The Early Detection advantage was revealed in 53.6% of the respondents, which means that with the use of AI, companies are able to detect problems related to transactions at the earlier stage. In addition, Matching Accuracy, which is another advantage of the AI, was detected in 53.0% of respondents. It implies that the advantages of AI go beyond the reduction of manual activities. On the contrary, the use of AI technology can facilitate a more proactive approach to reconciliation by having the financial accounts checked regularly for any errors that might cause bigger issues in operation [21]. Such features can be helpful especially in large organizations that are interconnected digitally and that have the financial information generated through various banking, accounting, payments, and enterprise systems [22]. The use of automated processes would ensure repetitive checking, but the financial practitioners would be left to deal with the cases requiring more attention. As such, the results show that AI implementation is becoming increasingly important as a part of financial control [23].

Regression analysis adds another dimension to the relationship between AI capabilities and reconciliation. The model accounts for 57.8% of the variance in Reconciliation Effectiveness, meaning that the selected AI variables provide sufficient explanatory power in explaining the effectiveness of reconciliation. Out of all the capabilities, the one which is found to have the highest explanatory power is Anomaly Detection, with the standardized beta of 0.286. This result shows that detecting anomalies in financial transaction patterns is a vital part of reconciling financial information [24]. Financial discrepancies do not always occur as a simple difference between two pieces of data; rather, some may be revealed through the peculiar behavior of transaction patterns. Anomaly detection powered by AI can thus be used in addition to transaction matching as a way of uncovering such discrepancies [25]. AI Matching variable is also shown to have positive power on Reconciliation Effectiveness, with the standardized beta of 0.231.

The findings suggest that AI should not be seen as a standalone technology. Its successful implementation is contingent upon how well it is integrated within the process of reconciliation and financial control in general. Therefore, organizations might consider implementing adequate workflows where the outputs generated by AI will be verified depending on the nature of the discovered discrepancies. It can contribute to the right balance between automation and professional analysis [26].

Discrepancy detection is also a significant aspect to improve the technical environment for implementing AI-based reconciliation processes. System Mismatch was found to be the most pressing issue (29.8%). It implies that connecting different financial systems and making sure that the necessary synchronization takes place still poses a significant challenge even if the AI models are able to identify transaction level discrepancies [27]. This result is especially applicable since financial firms generally have more than one system and transaction information should be exchanged between them accurately and consistently. Explainable AI proves to significantly positively impact reconciliation efficiency, even though its standardized beta is relatively small and equals 0.118. Thus, it is evident that transparency is still helpful for financial professionals to comprehend the reasons behind why an AI algorithm considered a certain transaction as exceptional [28]. Transparency can be used by professionals during the review process and help evaluate the decisions made with the help of AI, especially complicated ones [29]. It is obvious that the results prove a complementary approach involving both humans and AI rather than the replacement of financial professionals by AI [30]. AI algorithms can carry out repeated transaction comparison, detect exceptional patterns, and provide reconciliation constantly, while financial professionals will be able to deal with complicated transactions and make their decisions. Thus, future implementation of the system should include better system integration, maintenance of consistency of financial information, better AI detection and understandable results.

5. Conclusion

The study suggests that AI has the potential to greatly benefit intelligent financial reconciliation through better transaction matching, detection of anomalies, monitoring, and detection of discrepancies. It is shown that AI provides fast and efficient, proactive financial reconciliation processes and helps avoid reliance on manual verification. At the same time, system integration and data consistency are still crucial aspects of implementation. Furthermore, the importance of explain ability of AI and professional involvement in case of complicated issues is highlighted. AI-assisted reconciliation will help to improve financial reconciliation efficiency and control.

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