

# Chartered Accountants as Catalysts for Sustainable Financial Governance: AI-Driven Auditing and SDG Implementation in Saudi Arabia

Fahad Sulaiman Mohammad Al Nafea

Associate Professor, Department Of Accounting, College of Business and Economics,  
Qassim University, P.O. Box: 6640, Buraidah, 51452, Saudi Arabia  
E-mail: [f.alnafea@qu.edu.sa](mailto:f.alnafea@qu.edu.sa) ORCID ID: 0009-0004-8297-0509

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## Abstract:

**Background:** Saudi Arabia's Vision 2030 reforms intensify demands for robust financial governance, with SOCPA certified accountants leveraging AI, automation, and RegTech to enhance transparency, strengthen IFRS compliance, and reinforce national financial resilience

**Materials and Methods:** This study adopts a comparative analytical design encompassing a systematic review of SOCPA regulatory frameworks, an evaluation of IFRS compliance across Saudi entities, and an examination of AI enabled financial monitoring tools—including forensic analytics, automation systems, and predictive models—alongside a cross GCC assessment of audit enforcement, taxation structures, and compliance risk mitigation practices. It further analyzes RegTech adoption trends to determine their implications for regulatory efficiency and fiscal sustainability, drawing on authoritative regulatory documents, scholarly literature, industry reports, and regional governance frameworks.

**Results:** The results demonstrate that the integration of artificial intelligence and automation substantially elevates the effectiveness of Saudi Arabia's financial governance by enhancing audit precision, strengthening fraud detection capabilities, and reinforcing regulatory compliance. AI driven forensic analytics markedly improve the identification of transactional anomalies and high risk patterns, while automated compliance mechanisms ensure consistent adherence to SOCPA and IFRS standards. Predictive analytics further contribute to fiscal sustainability by enabling proactive risk forecasting and optimized resource allocation, and digital tax automation enhances efficiency in revenue administration. Moreover, Saudi Arabia's rapid adoption of RegTech positions it in close alignment with leading GCC governance practices, collectively empowering Chartered Accountants to deliver more transparent, reliable, and timely financial oversight.

**Conclusion:** Saudi Chartered Accountants are instrumental in steering the Kingdom toward a technologically advanced, compliance centric financial governance model, leveraging AI and automation to strengthen audit integrity and fraud detection. Their adoption of digital tax systems and AI embedded audit practices is vital for sustaining regulatory coherence and long term macroeconomic stability. As Vision 2030 accelerates institutional modernization, they remain central to shaping a resilient, innovation driven financial architecture

**Key Words:** Financial Transparency, Regulatory Compliance, Audit Quality; Tax Advisory; SOCPA Regulations; Economic Sustainability; Corporate Governance; AI in Auditing.

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## I. Introduction

The foundation of economic sustainability is financial governance, which guarantees openness, adherence to laws, and corporate responsibility. In the context of Saudi Arabia's Vision 2030 financial reorganization, chartered accountants (CAs) are essential to the country's financial integrity, fraud control, and taxation effectiveness. The growing need for technological flexibility and governance enforcement is highlighted by the implementation of the Saudi Organization for Certified Public Accountants (SOCPA) rules, International Financial Reporting Standards (IFRS), and AI-driven financial monitoring.

### Theoretical Frameworks

This study is based on many major financial and auditing theories, assuring a systematic approach to examining Saudi Arabia's financial governance and AI-driven auditing models:

A. Agency Theory (Jensen & Meckling, 1976).

1. Investigates the conflict between stakeholders and management, emphasizing the value of audit transparency and regulatory compliance.

2. Chartered accountants work as independent auditors to reduce information asymmetry and financial misrepresentation in corporate governance.

B. Stakeholder Theory (Freeman, 1984).

1. Emphasizes the role of auditors and tax advisors in maintaining investor trust and promoting corporate social responsibility (CSR).

2. CAs ensure fair financial reporting and ethical tax strategies, which align organizational goals with long-term fiscal practices.

C. The Fraud Triangle Theory (Cressey, 1953).

1. Examines the driving factors of financial fraud, including opportunity, motivation, and rationalization.

2. AI-powered fraud detection systems improve forensic auditing capabilities

D. Legitimacy Theory (Suchman, 1995).

1. Argues that companies must connect their financial operations with legal and ethical requirements to preserve legitimacy.

2. Saudi Arabia's tax changes, IFRS adoption, and AI-powered audit solutions improve financial sustainability and compliance integrity.

These theoretical approaches give a solid platform for investigating how Chartered Accountants contribute to regulatory compliance, AI integration, and financial sustainability, hence safeguarding Saudi Arabia's position as a global leader in fiscal governance.

### **Historical Context of Saudi Financial Governance**

The potential for biased SET findings associated with low response rates has been examined in the published literature. In findings that run contrary to faculty fears that online SETs might be dominated by low-performing students, Avery et al. (2006) found that students with higher grade-point averages (GPAs) were more likely to complete online evaluations. Likewise, Jaquett et al. (2017) reported that students who had positive experiences in their classes (including receiving the grade they expected to earn) were more likely to submit course evaluations.

### **Effects of Format on Response Rates and Student Evaluation Scores**

Saudi Arabia's financial governance system has undergone a substantial change as a result of global financial harmonization, innovative digital auditing, and regulatory modernization. Chartered accountants are now at the vanguard of financial monitoring and fraud prevention thanks to the adoption of SOCPA legislation and IFRS accounting standards, which have enhanced company openness and audit integrity.

Financial stability is supported by coordination mechanisms and a well-organized regulatory framework in Saudi Arabia. To satisfy the needs of private equity and entrepreneurship, reforms have enhanced corporate governance and introduced new business structures, such as the streamlined joint stock company. Due to the increased accountability and openness brought about by these reforms, international investment has increased.

By making investments in a range of industries to lessen reliance on oil, the Public Investment Fund (PIF) is crucial in bringing about economic development. With a projected public debt balance of SAR 1,300 billion by the end of 2025, the government maintains budgetary discipline despite obstacles like shifting oil prices impacting mega-projects like Neom City.

Also, in line with Vision 2030, which aims to improve corporate accountability and economic transparency, Saudi Arabia has made large investments in financial governance, contemporary auditing methods, and AI-driven accounting systems. Advanced AI-driven auditing tools (Han et al., 2023; Zhang et al., 2020) and Industry 4.0 technologies (Ghobakhloo, 2018; Ozcan & Akkaya, 2020) have greatly increased audit accuracy and regulatory compliance. Saudi Arabia has become a pioneer in financial innovation in the GCC thanks to strategic investments in AI, cybersecurity, and digital transformation (Alanazi, 2023; Ghazwani et al., 2022).

Overall, Saudi Arabia's financial industry has seen tremendous transformation, shifting from traditional accounting models to artificial intelligence-enhanced auditing techniques. Predictive analytics, blockchain auditing, and RegTech solutions have been combined to provide more efficient compliance tracking and fraud detection.

Despite these advancements, there are still problems with auditor independence, risk-based taxation schemes, and corporate financial accountability, necessitating more study into AI's place in modern financial governance.

#### AI and Chartered Accountants in Economic Sustainability

The financial environment is changing due to artificial intelligence, which makes it possible for automated audits, tax compliance optimization, and real-time fraud detection. As important financial stewards, chartered accountants use AI to improve investment risk assessments, regulatory reporting, and audit quality. This paper offers a thorough investigation of AI-driven compliance solutions and their effects on Saudi Arabia's long-term financial resilience using agency theory, fraud triangle analysis, and legitimacy frameworks.

These goals are intended to offer a thorough, analytical, and policy-relevant examination of the changing function of certified public accountants (CAs) in the public sector, especially considering emerging nations going through fiscal modernization and reform.

This study evaluates how chartered accountants enhance the transparency, accuracy, and accountability of government financial systems by improving reporting quality, strengthening fiscal policy execution, reinforcing audit and fraud prevention mechanisms, and addressing institutional and technological constraints to advance their effectiveness in public financial governance.

Although the importance of chartered accountants (CAs) in establishing solid financial practices is becoming more widely acknowledged, less is known about their long-term effects on the financial sustainability of the public sector. Although a significant amount of research discusses the contributions made by certified public accountants (CAs) in business contexts, emphasizing their impact on governance, transparency, and profitability, there are still few empirical studies on their role in governmental financial systems. Given the growing complexity of public sector budgeting, accountability systems, and the requirement for fiscal resilience in the face of economic instability, this error is especially noteworthy. Through careful financial monitoring and strategic planning, government accountants—many of whom are certified public accountants—have the power to improve policy formulation, maximize resource allocation, and guarantee long-term economic stability.

Nonetheless, there is still a dearth of research on their effects on macro-fiscal outcomes including debt sustainability, inter-generational fairness, and the effectiveness of public investments. This gap restricts our comprehension of the relationship between professionalized accounting procedures and efficient public governance, as noted by Bisogno and Cuadrado-Ballesteros (2019). Therefore, longitudinal studies and case-based investigations into the systemic impact of CAs in government posts should be the focus of future study, particularly in emerging nations looking to improve fiscal sustainability and institutional integrity.

This research looks at how Saudi Arabia's financial governance, artificial intelligence (AI), chartered accountants (CAs), and the Sustainable Development Goals (SDGs) are all integrated. To maximize supervision and promote a robust economic system, it seeks to comprehend the function of certified public accountants (CAs) in audits, the influence of artificial intelligence (AI) on compliance, regulatory solutions, and SDG-focused financial changes.

1. In Saudi Arabia, how can chartered accountants support long-term economic sustainability, audit quality, and financial governance—especially in relation to the SDGs?
2. How has artificial intelligence (AI) changed financial compliance, auditing, and fraud detection in Saudi Arabia, and how does it promote SDG-driven economic transparency?
3. How can regulatory frameworks improve SDG-related financial responsibility, increase financial governance, and solve major issues encountered by chartered accountants?

With an emphasis on financial governance, AI-driven audits, regulatory compliance, and the Sustainable Development Goals (SDGs), this research explores the function of chartered accountants (CAs) in Saudi Arabia. Mechanisms for financial monitoring, fraud detection, and compliance have changed because of the incorporation of AI technologies and Industry 4.0 in accounting and auditing. The study intends to examine the ways in which certified public accountants (CAs) improve financial governance through auditing standards, tax advice, and corporate accountability; assess the effects of artificial intelligence (AI) on auditing effectiveness, fraud prevention, and regulatory compliance; look into the main obstacles and possibilities in Saudi Arabia's regulatory frameworks; and determine how AI-powered auditing tools support financial reporting that is in line with the Sustainable Development Goals. To maximize Saudi Arabia's financial industry and guarantee strong governance, digital innovation, and economic resilience, the research intends to offer strategic policy suggestions. This study is the first to examine the potential contributions of Saudi accounting professionals toward advancing the achievement of the Sustainable Development Goals (SDGs).

**II. Material And Methods**

**Study Design:** The study adopts a qualitative research design that integrates document analysis, expert commentary, and a comparative review of financial governance practices.

**Study Location:** T The research is situated in Saudi Arabia, with comparative reference to other GCC countries.

**Subjects & selection method:** Regulatory documents, expert analyses, and financial governance reports were selected through purposive, relevance-based sampling to ensure analytical depth and contextual accuracy.

**Procedure methodology:** The methodology involves conducting document analysis, applying thematic analysis to issues related to auditing, taxation, and AI integration, and performing a comparative evaluation of Saudi and GCC financial governance frameworks.

**III. Result**

**Comparison of Saudi auditing and taxation practices with those of other GCC countries**

Saudi Arabia, the United Arab Emirates, Bahrain, Oman, Kuwait, and Qatar are members of the Gulf Cooperation Council (GCC), and they have long kept their tax rates low in order to draw in foreign investment and boost economic expansion. To diversify income streams and lessen dependency on oil exports, recent fiscal reforms have implemented corporation taxes, VAT, and other levies. Based on current tax laws and regulatory revisions, this table offers a comparative overview of corporate taxes, VAT implementation, and significant regional variations.

**Table no 1: Taxation Policies in GCC Countries**

Countries	Taxation Policies in GCC Countries		
	VAT	Corporate Tax	Key Differences
Saudi Arabia	Introduced in 2018 at 5%, increased to 15% in 2020 to address fiscal deficits	20% to 80%	Highest VAT rate
UAE	Introduced in the same year, 2018 at 5%	9%	Free zones offer tax exemptions and thus wooing multinational companies
Bahrain	Implemented in the same year, 2018 at 5%, increased to 10% in 2022	10–15%,	Gradually increasing VAT rates
Oman	Introduced after three years in 2021 at 5%	10–15%,	Constantly maintaining very minimal corporate tax rates
Kuwait	Not Yet	10–15%, No personal income tax	No VAT
Qatar	Not Yet	10–15%, No personal income tax	No VAT

Table 1 summarizes the taxation policies of GGG countries. Kuwait and Qatar are VAT-free, while Saudi Arabia has the highest oil sector taxes and the highest VAT rate (15%). Multinational firms are drawn to the UAE's free zones, and more tax cuts are expected.

**Government Auditing Frameworks in Saudi Arabia: SOCPA Regulations**

Government auditing frameworks in Saudi Arabia are governed by the Saudi Organization for Chartered and Professional Accountants (SOCPA), which makes sure they comply with global standards such as the International Public Sector Accounting Standards (IPSAS) and the International Standards on Auditing (ISA). Enhancing financial responsibility, transparency, and governance in public sector organizations is the goal of these legislation. SOCPA requires government audits to follow ISA criteria, with a focus on compliance audits, accrual-based accounting, and risk-based auditing. In order to execute audit reforms, such as required audit rotations, increased auditor independence, and digital auditing tools for real-time financial monitoring, it works with government departments. Nonetheless, issues with technology integration, regulatory enforcement, and audit quality still exist.

**AI and Chartered Accountants in Economic Sustainability**

The goal of the Saudi Organization for Chartered and Professional Accountants (SOCPA) is to increase the effectiveness of Saudi Arabia's chartered accountants (CAs), especially with regard to sustainability. For the Kingdom to advance sustainable financial governance, this partnership is essential. In order to provide openness and investor protection, SOCPA and the Capital Market Authority (CMA) are

working together to regulate and enhance auditors' professional performance. By highlighting the role of certified public accountants (CPAs) in sustainability reporting and ethical standards, SOCPA's collaboration with the Association of Chartered Certified Accountants (ACCA) aims to increase the profession's contribution to the business environment. Because of their proficiency in risk assessment, financial management, and strategic planning, certified public accountants (CAs) are becoming more and more acknowledged for their contribution to the advancement of sustainable company practices. This synergy fosters a robust environment for the blooming of sustainable financial Saudi governance.

**Regulatory Compliance and Financial Transparency Challenges in the Kingdom of Saudi Arabia and Possibilities to Enhance Financial Governance**

Under Vision 2030, the Kingdom of Saudi Arabia (KSA) has made great strides toward financial sector reform. However, obstacles still stand in the way of complete regulatory compliance and financial transparency. These include disjointed regulatory frameworks, a lack of unified sustainability reporting standards, a limited corporate transparency culture, a lack of international standards, evolving tax environments, SMEs' compliance burdens, weak internal control environments, and gaps in digital transformation. Important players in the financial system include the Saudi Central Bank, Capital Market Authority, Zakat, Tax and Customs Authority, and Saudi Organization for Chartered and Professional Accountants. A national ESG reporting framework, consistent guidance for financial professionals, and real-time reporting tools are still lacking in many departments and firms, despite the Saudi government's efforts to reform digital governance. A more transparent and long-lasting financial system depends on addressing these issues and encouraging institutional coordination, capacity building, and cultural transformation.

According to Case-Ruchala & Nance (2024), Saudi Arabia has accomplished significant strides in financial governance and transparency under Vision 2030, but there are still issues with guaranteeing strict enforcement, high-quality audits, and compliance in the financial sector. Weak enforcement of anti-money laundering (AML) laws, little corporate governance supervision, and insufficient whistle-blower protections are some of the main issues. Srivastav (2023) identifies two problems that hinder financial transparency: 1. Limited monitoring in corporate governance; and 2. Some organizations' noncompliance with SOCPA and IFRS regulations. To improve financial integrity and investor trust, corporate governance structures, whistle-blower rights, and AML enforcement must all be strengthened. Financial transparency depends on high-quality audits, yet issues with auditor independence, uneven regulatory supervision, and limits in fraud detection still exist. Risks associated with non-compliance in government financing include legal repercussions, reputation harm, and economic instability (Agwu, 2023).

Although Vision 2030 has brought about considerable improvements in Saudi Arabia's financial sector, there is still need for improvement in the areas of financial sustainability, taxation technology, and audit quality. Increasing auditor independence, boosting fraud detection systems, enhancing regulatory monitoring, growing audit training programs, and incorporating digital auditing technologies are some suggestions for improving audit quality ("Navigating Transformation: The Impact of Vision 2030 on Corporate Auditing in Saudi Arabia," 2024). By putting these suggestions into practice, financial responsibility will be strengthened, fraud risks will be decreased, and investor confidence in the financial sector will increase (Al-Qahtani, 2024). With AI-powered tax compliance, robotic process automation, block-chain for financial transparency, predictive analytic for tax risk management, and cloud-based financial reporting, the role of technology in taxation and auditing (Arham, 2025) is also being accepted. To ensure fiscal stability and economic resilience, financial policies must be strengthened for long-term sustainability (Ouda, 2024).

### **Competent Professionals Views on Saudi Arabian Financial Governance**

Experts in Saudi Arabia's financial governance under Vision 2030, Boshnak (2021), Alsughayer (2021), Admin (2022), Singh (2024), Sind (2023), Sarabdeen (2023), and Sulaiman et al. (2022) emphasize the necessity of ongoing audit training, digitization in auditing for fraud detection and financial reporting accuracy, and ethical compliance to enhance financial transparency. Sindi (2023) emphasizes the necessity of corporate governance and board diversity to increase financial transparency, whereas Sunaid (2021) emphasizes the contribution of ZATCA to better tax compliance and enforcement. The integrity and experience of auditors have a significant impact on audit quality since their proficiency has a direct impact on financial correctness and transparency (Alsughayer, 2021). In order to ensure financial responsibility, improve corporate governance, and promote accountability within firms, audit committee effectiveness is essential (Boshnak, 2021). Furthermore, the use of digital auditing technology improves the accuracy of financial reporting and the ability to identify fraud, which helps to reduce the risks related to financial mismanagement (Khoja & Hanfy, 2022). Saudi Arabia can greatly increase financial accountability and bolster investor trust in its changing economic landscape by bolstering audit training programs, enhancing regulatory enforcement, and incorporating cutting-edge digital auditing technologies (Alsughayer, 2021).

In short, The financial regulatory environment in Saudi Arabia will be improved by the incorporation of RegTech solutions, corporate governance changes, and ethical compliance frameworks. Long-term economic stability in Saudi Arabia will be ensured by bolstering financial governance through digitization, regulatory enforcement, and corporate transparency.

**The Competency of Chartered Accountants in Conserving Saudi Arabia's Financial Transparency and Regulatory Compliance Issues**

Under Vision 2030, Saudi Arabia has achieved great progress in financial governance by emphasizing accountability, openness, and regulatory modernization. In addition to guaranteeing adherence to SOCPA rules, AI-driven audits, and sustainable economic practices, chartered accountants (CAs) play a crucial role as financial stewards.



**Figure no 1:** Chartered Accountants’ Contributions to SDGs and Financial Governance

**Table no 2:** Role of Chartered Accountants in Strengthening Financial Governance and Compliance in Saudi Arabia

Domains of Financial Governance	Functions of Chartered Accountants	Supporting Regulations & Standards
Regulatory Compliance	Making sure that SOCPA, IFRS, and ISA requirements are followed for business	IFRS guidelines SOCPA (2024)
Regulatory Compliance	Making sure that SOCPA, IFRS, and ISA requirements are followed for business	IFRS guidelines SOCPA (2024)
Audit Quality & Fraud Prevention	Performing forensic, AI-driven, and risk-based audits to reduce the likelihood of fraud	Grant Thornton (2023), ERPCA (2024)
Transparency in Financial Matters	Increasing fiscal accountability, investor trust, and corporate governance	PwC (2024) SOCPA (2024)
Compliance with Tax Advisory	Guiding businesses on Zakat, VAT (15%), and corporate tax optimization	Al-Mutairi (2023) And PwC (2024)
Public Sector Auditing	For the sake of agencies of the government striving to enhance internal controls, fiscal monitoring, and AI adoption	SOCPA (2024) And Al-Qahtani (2024)
SDGs Sustainable Development Goals	Bringing financial governance into line with SDGs 16 (strong institutions) and 8 (economic growth)	UN SDGs, Vision 2030 frameworks

Figure 1 Chartered Accountants’ Contributions to SDGs and Financial Governance and Table2 Role of Chartered Accountants in Strengthening Financial Governance and Compliance in Saudi Arabia illustrate how Saudi chartered accountants are essential to financial integrity, audit transparency, and tax control to maintain Saudi Arabia's competitiveness in the global market and long-term fiscal stability,

Saudi Arabian Case Studies on the Function of Chartered Accountants in AI-Driven Auditing and Tax Compliance

Saudi Arabian chartered accountants (CAs) are using AI-powered technologies to improve company governance, tax advice services, and audit efficiency. The integration of AI-driven financial models, automation of audit procedures for efficiency and compliance, and AI-powered fraud detection and risk reduction are some of the major achievements. Hasan, Leocádio, and Shapovalova have emphasized the efficacy of automation in auditing procedures, fraud detection driven by AI, and regulatory compliance.

Fraud detection driven by AI increases investor trust, lowers financial crime, and improves audit reliability. To make sure businesses adhere to SOCPA, IFRS, and FATF financial governance regulations, certified public accountants are also incorporating AI-powered financial monitoring tools. This connection streamlines compliance monitoring, improves accuracy, and lowers audit costs.

Automation of auditing procedures powered by AI lowers human error and boosts productivity. Real-time financial monitoring is made possible by robotic process automation (RPA), which guarantees adherence to SOCPA and IFRS requirements. Automated financial reporting, AI-powered risk assessment models for audit planning, including blockchain integration for safe audit trails are some of the main uses of AI in audit automation.

In regulatory compliance and governance, AI-driven compliance solutions enable auditors monitor financial transactions, spot abnormalities, and enforce governance regulations. Machine learning algorithms for fraud protection, RegTech systems for automated compliance monitoring, and AI-driven financial risk modeling for regulatory evaluations are important examples of AI uses in compliance.

To sum up, Saudi Arabian chartered accountants are using AI-powered solutions to enhance company governance, tax advice services, and audit efficiency.

#### **IV. Discussion**

Through Vision 2030, Saudi Arabia has improved its financial governance considerably; yet, issues with audit quality, taxation effectiveness, and regulatory compliance still exist. By guaranteeing clear financial reporting, strategic tax advice, and compliance with national and international standards, chartered accountants (CAs) play a crucial part in resolving these problems. The use of technology in auditing and taxes, enhancing auditor independence and fraud detection, and bolstering tax compliance enforcement through tax consulting services are some of the main conclusions. However, dangers of financial mismanagement, uneven audit quality, and lax enforcement mechanisms point to areas that require regulatory changes. Long-term financial stability will be fueled by bolstering regulatory monitoring, fiscal sustainability plans, and corporate governance.

#### **V. Conclusion**

In line with Saudi Arabia's Vision 2030, Saudi chartered accountants (CAs) play a critical role in improving financial governance, regulatory compliance, and audit quality. The use of AI in taxation and auditing increases productivity, transparency, and risk reduction. However, specific reforms are needed to address issues like enforcement gaps and inconsistent audit quality. Comparative studies with GCC countries point out areas where best practices can be bench-marked. To improve long-term financial resilience, the report suggests necessitate auditor independence platforms, optimized regulatory oversight, AI-driven detection of fraud, and cutting-edge digital tax solutions.

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