Management Accounting Frontiers 8 (2025) 23 – 40

The Dawn of the Agentic Era: Cost Implications of Transforming Work and Society with Autonomous AI Agents

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Abstract

This article explores the transformative potential of autonomous Artificial Intelligence (AI) agents in reshaping work and cost management systems. As advancements in AI lead to the emergence of agents capable of independent actions and decision-making, industries face profound shifts in labour dynamics and overhead cost structures. The article examines the evolution from traditional labour costs to the potential for direct 'digital labour' costs, challenging existing cost allocation systems. Through various case studies, including Netflix's use of generative AI in visual effects, the article illustrates how AI agents can significantly reduce operational costs while enhancing efficiency across sectors like healthcare and manufacturing. However, this transition raises ethical concerns and governance challenges, necessitating a collaborative approach to establish guidelines that prioritize transparency and accountability. The article also raises the cost-benefit of deploying AI agents in scale, as recent cases have shown that these costs can quickly exceed corporate AI budgets. Ultimately, the article advocates for responsible deployment of AI agents, emphasizing the need for investment in human skills and ethical practices to ensure a balanced integration of technology that benefits society as a whole. As we enter the Agentic Era, the interplay between AI and human labour will redefine the future of work, prompting critical questions about the nature of jobs and the role of cost management in an increasingly automated landscape.

Keywords: Artificial Intelligence; Cost Management; Direct Labour

1. Introduction

Historically, the cost of a product or service is built-up based on the (a) Direct Materials, (b) Direct Labour and (c) Overhead that the product comprises of. Often Direct Labour and Overhead costs are combined and are referred to as 'Conversion Costs'. This article is Part 2 of a two-part series and looks at the impact of AI Agents in the costing of conversion costs.

The field of artificial intelligence (AI) has undergone remarkable advancements that have captivated our imaginations with unprecedented capabilities in language processing and creative problem-solving. These developments, impressive as they are, merely represent the opening act of a broader technological revolution. We are now entering a new era characterized by the emergence of autonomous AI agents capable of taking action independently and augmenting human work. This shift to an 'Agentic Era' signifies a revolutionary transformation that will fundamentally redefine how humans work, live, and connect with one another.

For management accountants, this shift represents key challenges for cost management systems. The cost of labour (human input) has been a core driver of both product costing and the cost of services. Over the past 50-years, direct labour has been superseded with indirect (shared) labour as organisations automated and human programmers and other human white-collar workers took over from the 'blue-collar' workers.

As organisations evolved and became more complex, new cost allocation systems such as Activity Based Costing (ABC) with multiple cost-drivers replaced the more traditional cost allocation systems based on a single volume-driver, such as 'direct labour hours'. (Sharma and Ratnatunga, 1997).

This article considers the impact on cost management systems as machines and robots that currently require human engineers and programmers are replaced by autonomous AI agents. Will there be a return to a world in which most of the costs are 'direct', albeit in a non-human 'digital labour' form? Will there be no need to have allocations at all, if the cost of these agents can be captured at the granular transactional level? Are there any hidden costs associated with the wide-scale adoption of AI Agents across many industries? What about cost drivers vs. value drivers

as the use of these AI Agents are priced using a subscription model based on Token usage?

2. The Evolution from Predictive and Generative AI to Autonomous Agents

Today, we are accustomed to 'predictive AI', which analyses data to provide recommendations, forecasts, and insights, and 'generative AI', which learns from data patterns to seamlessly generate text, images, music, and code. 'AI agents', however, represent a significant leap forward from these AI systems. Unlike traditional AI systems, AI agents are capable of performing tasks autonomously, making decisions, negotiating with other agents on behalf of humans, and adapting to new situations without requiring constant human input. This technological leap is not merely an evolution but a revolution, as it offers intelligent, scalable digital labour capable of performing tasks independently (McCrea, 2025).

2.1 Intelligent Digital Labour

The shift to 'intelligent digital labour' is already unlocking capacity across various industries by removing the constraints of human availability, physical limits, and geographical boundaries. Businesses can now operate on a global scale, opening up new opportunities previously limited by location. This transformation holds the potential to reshape industries and create new avenues for growth across the board.

Simultaneously, the significant cost of hiring and managing humans, from salaries, leave records, overtime and bonuses to issues of workplace safety, discrimination, burnout, sexual harassment, etc., will be avoided. The cost of running the 'Human Resources Function' in organisations will be significantly reduced if not avoided completely. [However, deploying AI Agents is not a costless exercise as we will discuss later the cost-benefit aspects of AI investment.]

Consider a large retailer during the holiday season. Traditionally, human workers or pre-programmed software might handle customer inquiries or inventory updates. However, intelligent digital agents can now manage these tasks in real-time, responding to customer questions, monitoring stock levels, reordering inventory, and coordinating with shipping providers—all without human intervention. This newfound capability enables a scale of operations previously unattainable, allowing

businesses to scale their operations while driving down costs and improving responsiveness (Derinkok, 2025).

In healthcare, AI agents are already beginning to transform the way care is delivered. With many doctors and nurses facing burnout and shortages impacting provider availability, agents can alleviate administrative burdens and improve patient communication, allowing healthcare professionals to focus on complex cases that require their expertise. For example, agents can reach out to patients post-procedure to check on their recovery, remind them about follow-up appointments, and monitor their progress, all while maintaining an understanding of their medical history and treatment plans (Martin, et. al., 2025).

2.2 Netflix - A Case Study of Budget Implications of using AI Agents

Netflix's recent use of generative AI to create a building collapse scene in the sci-fi show El Eternauta (The Eternaut) is not only a technological milestone but also has significant budgetary implications. The shift from traditional CGI (computer-generated imagery) to generative AI is the most significant change in visual effects (VFX) since computer graphics displaced physical effects.

Traditional physical VFX requires legions of artists meticulously crafting mesh-based models, spending weeks perfecting each element's geometry, lighting and animation. Even the use of CGI with green screens demands human artists to construct every digital element from 3D models and programme the simulations. They have to manually key-frame each moment, setting points to show how things move or change. Netflix's generative AI approach marks a fundamental shift. Instead of building digital scenes piece by piece, artists simply describe what they want and algorithms generate full sequences instantly. This turns a slow, labourious craft into something more like a creative conversation.

El Eternauta's building collapse scene demonstrates this transformation starkly. What would once have demanded months of modelling, rigging and simulation work has been accomplished through text-to-video generation in a fraction of the time.

The economics driving this transformation extend far beyond Netflix's creative ambitions. The text-to-video AI market is projected to be worth £1.33 billion by 2029. This reflects an industry looking to cut corners after

the streaming budget cuts of 2022. In that year, Netflix's content spending declined 4.6%, while Disney and other major studios implemented widespread cost-cutting measures.

AI's cost disruption is bewildering. Traditional VFX sequences can cost thousands per minute. As a result, the average CGI and VFX budget for US films reached US$33.7 million (£25 million) per movie in 2018. Generative AI could lead to cost reductions of 10% across the media industry, and as much as 30% in TV and film. This will enable previously impossible creative visions to be realised by independent filmmakers – but this increased accessibility comes with significant job losses (White, 2025).

The OECD reports that 27% of jobs worldwide are at "high risk of automation" due to AI. Meanwhile, surveys by the International Alliance of Theatrical Stage Employees have revealed that 70% of VFX workers do unpaid overtime, and only 12% have health insurance. Clearly, the industry is already under pressure (OECD, 2024).

3. The Impact of AI Agents on the Cost of Human Input

AI agents have the potential to significantly transform manufacturing organisations by replacing or augmenting direct labour costs and hence impacting cost management systems. Areas in which human costs will be most significantly impacted are (a) automation of routine tasks, (b) demand forecasting (c) enhanced production planning, (d) quality control and assurance, (e) safety and risk management and (f) data-driven decision making.

In the area of *Automation of Routine Tasks*, AI-powered robots and automated machinery can perform repetitive tasks such as assembly, welding, painting, and quality inspection. By automating these tasks, companies can reduce the need for manual labour, leading to decreased labour costs. AI Agents can also be deployed in predictive maintenance by training them to predict equipment failures before they occur and optimising maintenance schedules. This impacts labour costs by minimising downtime and the need for emergency repairs, and reduces the labour required for maintenance.

In the area of *Demand Forecasting*, AI systems are being used to predict market demands, allowing companies to adjust production levels

accordingly. By aligning production with demand, minimising the need for extra shifts or temporary labour to meet unexpected demand spikes. For example, AI forecasts seasonal demand increases, ensuring that production is scaled appropriately without relying on costly temporary labour.

In the area of *Enhanced Production Planning*, AI agents can be used for supply chain optimisation by analysing data to optimise inventory levels and supply chain logistics. This impacts labour costs by reducing manual intervention needed for inventory management and logistics planning. For example, AI agents can forecast demand and adjust inventory levels in real-time, reducing the need for workers to manually track and order supplies. AI agents can also be used in scheduling and resource allocation by optimising workforce scheduling based on production demands and employee availability. This ensures the efficient use of labour, minimising overtime and prevents the underutilisation of staff.

In the area of *Quality Control and Assurance*, AI-powered vision systems can carry out automated quality inspections that can inspect products for defects faster and more accurately than human inspectors. This reduces the need for human inspectors, lowering labour costs associated with quality control. Already, AI systems in electronics manufacturing are being used to detect defects in circuit boards with high precision, improving quality while reducing inspection labour. Process optimisation, where AI agents analyse production processes to identify inefficiencies and suggest improvements are already being implemented across many companies. Such streamlined operations reduce the need for manual oversight and intervention, thereby cutting labour costs. For example, AI-driven analytics identify bottlenecks in a production line, allowing for adjustments that improve efficiency and reduce the need for additional staffing.

In the area of *Safety and Risk Management*, AI-driven robots are increasingly being used in hazardous task automation by deploying them to perform dangerous tasks, thus reducing the risk of injury to human workers. This lowers costs associated with workplace injuries, insurance, and compensation. AI systems are also being used in risk assessment, to assess operational risks and provide mitigation strategies. This reduces the need for extensive human involvement in risk assessment and safety planning, a significant cost saving. For example, AI agents are being used

to predict potential safety hazards in a production line, allowing for preemptive action to prevent accidents and reduce associated costs.

It is in the area of *Data-Driven Decision Making*, however, that AI agents have the greatest potential impact on the cost of human input in organisations. Already they are being deployed in real-time analytics, in which AI systems provide real-time data insights that help managers make informed decisions quickly. Many companies have developed AI enhanced dashboards to display production metrics and trends, enabling managers to adjust operations on the fly without extensive manual data analysis. This reduces the need for data analysts and manual data processing, shifting labour demands from data collection to strategic oversight. Further, in the very near future, AI agents will have the capability to make many informed strategic decisions themselves. This will significantly impact the cost of senior management as well.

4. Unlocking Capacity Across Industries

As with any monumental change, the rise of AI agents comes with its own set of challenges and concerns. Ensuring that AI systems are built with trust, accountability, fairness, and transparency as core values is paramount. As AI transforms the workplace, it is crucial to invest in the training, creativity, and critical thinking skills that are uniquely human.

In this article, it is assumed that future AI Agents will be trained to implement ethical AI practices. This training will begin at the development phase, where AI systems are trained on diverse and representative datasets to avoid biases that could lead to discriminatory outcomes. Let us also assume that there will be transparency in AI algorithms and decision-making processes so that trust has been built among users and stakeholders, ensuring that AI agents in the future will operate within ethical boundaries and contribute positively to society.

The question is, “Who pays for all this training of AI Agents - giving them the creativity, and critical thinking skills that are uniquely human?”

The cost of such advanced training will be bourn by the users, via the pricing mechanism. The suppliers of the AI Agents will incorporate development and training costs into their prices. If the fee is charged on a pay-per-token usage or annual subscription basis, then the accounting will be similar to a software licence and be expensed. In such cases a ‘human

input cost' will now show as an 'overhead cost'. However, it may be better to show such costs a 'Digital Labour Costs' in the income statement.

If the AI Agents are linked to robotics, they will be performing physical tasks previously done by humans. In such cases they should be treated as no different to plant and machinery and capitalised. Thus, a human cost item that directly impacted the income statement in previous periods, will now impact it only indirectly via depreciation as the cost of 'Digital AI Agents' (see Figure 1).

Figure 1. Accounting of Digital AI Agents

Income Statement – Human Organisation

Revenue		$100,000.00
Direct Materials	$10,000.00	
Direct Labour	$15,000.00	
Production Overhead:		
Salaries	$30,000.00	
Rent	$6,000.00	
Depreciation	$4,000.00	
Total Costs		($65,000.00)
Profit		$35,000.00

Income Statement – Agentic Organisation

Revenue		$100,000.00
Direct Materials	$10,000.00	
Direct Human Labour	$1,000.00	
Direct Digital Labour	$5,000.00	
Production Overhead:		
Human Salaries	$10,000.00	
Digital AI Agents Fees	$10,000.00	
Rent	$6,000.00	
Depreciation	$5,000.00	
Total Costs		($47,000.00)
Profit		$53,000.00

5. Navigating Disruptions and Risks

While the benefits of AI agents are clear, the transition to this new "Agentic Era" will inevitably bring disruptions and risks. Some companies may struggle to adapt, and nearly every job will undergo some level of change. As history has shown with previous technological advancements—such as the advent of jets, the Internet, and smartphones—some jobs may

disappear, but new opportunities will emerge. For instance, in 1950, there were 43 million employed Americans, and by 2020, that number had grown to over 152 million, with many new jobs in categories that did not exist before (Benioff, 2024).

The difference between ‘then’ and ‘now’ is, however, that all those earlier ‘new jobs’ required humans to fill them. The ‘new jobs’ that will be created in the coming Agentic Era would most likely be filled by the AI Agents themselves.

Although the rise of AI has already led to the funding of over 5,000 new artificial intelligence companies in the U.S. alone over the past decade, once the technology settles, there will surely be a shake-down of the industry. After all, in the first decade after the "birth" of the US automobile industry, there were 485 American automobile manufacturers (Rae and Binder, 2025). Today, there is only the Big 3 (General Motors, Ford, and Stellantis) and Tesla.

Automobile technology not only impacted that industry but also had a ripple effect across the global economy, creating jobs and driving technological advancements in various sectors. Similarly, AI’s growth will not only impact the tech industry but also have a ripple effect across the global economy. Clearly, AI agents are poised to drive significant innovation, creating countless new companies and job opportunities. The question is, “Would the new jobs created be filled by humans or AI Agents?”.

One can envisage AI's potential to contribute to GDP growth in regions where the skilled or semi-skilled labour force is stagnant or shrinking. However, in the coming Agentic Era, even professional jobs will be able to be done by AI Agents.

6. Ethical Considerations and Governance

While AI agents hold great promise, it is crucial to acknowledge the ethical considerations and governance challenges they present. Technology, in itself, is neutral; it is how we choose to use it that determines its impact. Without adequate oversight and well-curated training data, autonomous AI systems can make decisions that conflict with human values or ethics. For example, they might prioritise profit over safety or inadvertently discriminate against certain groups. To harness the

power of agentic AI effectively, a multi-stakeholder approach involving businesses, governments, nonprofits, and academia is necessary to establish clear guidelines and guardrails.

Efforts are already underway to address these challenges. The G7 nations have put forward a framework that emphasises accountability, transparency, safety, and data privacy. Similarly, the Bletchley Declaration, supported by 28 countries and the European Union, emerged from the UK AI Safety Summit. This declaration represents a collective commitment to collaborate on AI safety and development, ensuring that AI advancements are aligned with societal values and ethical standards (UK Government, 2023).

6.1 Building a Framework for Responsible AI Agent Deployment

To fully realise the potential of AI agents, it is essential to build a robust framework for their responsible deployment. This involves establishing clear ethical guidelines, promoting transparency in AI systems, and ensuring that AI systems are developed and used in ways that align with societal values. A collaborative approach involving multiple stakeholders—businesses, governments, academic institutions, and civil society—is crucial in crafting regulations and policies that govern AI technologies effectively.

Further, as AI agents increasingly interact with both corporate and personal data, ensuring data privacy and security becomes paramount. In the case of human workers, organisations employ a variety of strategies to protect confidential information and prevent employees from divulging it. These protections can be categorised into legal, procedural, and technical measures.

Legal protections such as employment contracts that include clauses that address the handling of confidential information; non-disclosure agreements (NDAs) and intellectual property (IP) agreements obviously make no sense with an AI Agent and thus will need to be modified and contracted with the supplier of the AI Agent.

Procedural protections such as information access controls can be implemented with AI Agents to limit access to confidential information based on role and necessity. However other procedural protections such as

exit interviews to reinforce confidentiality obligations at the termination of employment, again are not applicable to AI Agents.

6.2 Data Protection

What the organisation will need to do is to beef up technical protections such as data encryption and network security measures to secure company networks from unauthorised access. Firewalls, intrusion detection systems, and secure VPNs will be required at the AI Agent level.

Therefore, robust data protection measures must be implemented to safeguard sensitive information from unauthorised access and misuse. This includes developing advanced encryption techniques, establishing clear data governance policies, and fostering a culture of privacy awareness among AI developers and users.

Data privacy concerns can be addressed through regulations such as the General Data Protection Regulation (GDPR) in Europe, which provides a framework for protecting individuals' data rights. By adopting similar standards globally, we can ensure that AI technologies respect user privacy and maintain public trust in digital systems (GDPR.com 2025).

7. Incorporating the Cost of AI Agents

When organisations invest in traditional software, the economics are relatively straightforward. There is usually a known license cost, a defined implementation budget, and a reasonably predictable operating expense. Such costs are considered as ‘indirect overhead’ and are allocated to products based on identifiable cost drivers.

Generative AI has introduced a fundamentally different economic model. Many AI services operate on consumption-based pricing. Organisations pay a subscription which gives them access to a limited number of ‘tokens’. Every prompt, query, or coding request consumes computing resources and incurs a cost via the use of tokens. The more successful the deployment, the higher the token consumption. This creates a paradox that traditional budgeting frameworks were not designed to handle; i.e. unlike traditional automation, where greater utilisation often reduces unit costs, widespread AI adoption can dramatically increase expenditure when usage is not carefully controlled.

7.1 The ROI Problem: Visible Costs, Elusive Benefits

The most significant challenge facing organisations is that AI costs are generally visible while AI benefits are often difficult to quantify. A monthly invoice from an AI provider is easy to identify. Determining whether that expenditure improved strategic decision-making, accelerated innovation, enhanced customer satisfaction, or reduced risk is considerably more difficult. Many organisations therefore find themselves in a position where they can measure the cost of AI with precision but struggle to measure the value created.

This imbalance creates a classic management accounting dilemma. Without meaningful performance measures, executives may either overinvest in fashionable technologies or underinvest in genuinely transformative opportunities. Neither outcome serves shareholders or stakeholders well.

The imbalance is not simply an enterprise governance problem. A 2024 study by the Massachusetts Institute of Technology found that AI automation is economically viable in only approximately 23 per cent of jobs assessed, with human labour still less expensive in the remaining 77 per cent (Svanberg, et. al., 2024).

That does not mean AI investment is unjustified. It means the returns are unevenly distributed, context-dependent, and require rigorous cost-benefit analysis rather than generalised assumptions about productivity gains.

7.2 The Four Management Accounting Challenges

The AI ROI problem is, at its core, a management accounting problem dressed in technology language. Organisations navigating enterprise AI deployment are encountering at least four specific challenges for which existing frameworks are inadequate.

- *Cost driver identification:* The cost driver in token-based AI is not the number of users or tasks completed. It is the complexity and depth of each interaction. Standard activity-based costing models were not designed for pricing structures where a single engineer can generate anywhere from negligible to thousands of dollars of cost in the same period, depending on how, not simply whether, they use the tool.

- *Budget formulation:* AI budget cycles that are set on annual assumptions can be exhausted in a quarter when adoption velocity exceeds forecasts. Finance teams require rolling budget mechanisms, usage caps, and real-time spend visibility rather than annual allocation models calibrated on fixed-licence assumptions. These rolling budgets may need to be reviewed at least once a week.

- *Performance measurement:* Metrics such as code commits generated, tokens consumed, or tasks completed are activity measures. They are not value measures. Bridging that gap requires investment in performance measurement infrastructure alongside the AI tools themselves. The balanced scorecard and strategic control systems that management accountants apply to capital investments must be extended to AI deployment.

- *Capital appraisal:* At the infrastructure level, the investment scale now committed to AI requires discounted cash flow analysis, scenario modelling, and sensitivity analysis. The fact that these investments are being made by technology companies does not exempt them from the standards of capital budgeting discipline that management accountants apply to any major capital program.

8. Embracing the Agentic Era

The advent of autonomous AI agents marks a transformative milestone in the evolution of technology, offering unprecedented opportunities to redefine how we work, live, and interact with the world around us. By harnessing the power of these intelligent systems, we can unlock new levels of efficiency, innovation, and inclusivity across industries and communities worldwide.

Realising the full potential of the Agentic Era requires a concerted effort from all sectors of society. It demands a commitment to ethical practices, transparency, and collaboration to ensure that AI technologies are developed and deployed in ways that align with our shared values and address societal challenges.

As businesses, governments, and individuals come together to navigate this new landscape, the focus must remain on fostering an environment that encourages innovation while safeguarding the rights and well-being of all stakeholders. By investing in education, promoting data privacy, and

building robust ethical frameworks, we can create a future where AI agents not only enhance productivity and economic growth but also contribute to a more equitable and sustainable world.

In this new era, AI agents have the potential to not only drive technological advancement but also to empower individuals, uplift communities, and address global challenges such as climate change and healthcare access. As we move forward, let trust, responsibility, and collaboration be our guiding principles, ensuring that the transformative power of AI is harnessed to create a future of abundance and opportunity for all.

However, it must be noted that in most organisations, the first phase of AI adoption was characterised by experimentation and enthusiasm. The second phase will increasingly be characterised by budgeting, cost control, and performance measurement. The indications are that AI is becoming subject to the same financial disciplines that govern every other corporate investment. Management accountants have spent decades helping organisations distinguish between spending and value. AI is simply the latest frontier where those disciplines must be applied.

9. Conclusion

The journey into the Agentic Era is just beginning, and with it comes the promise of a profoundly positive impact on our world. By embracing this technological revolution with open minds and a commitment to ethical development, we can shape a future where AI agents become invaluable partners in creating a better, more connected, and prosperous global society.

Business has long been seen as a powerful platform for change, and the rise of AI agents offers unprecedented opportunities to drive transformative impact on a global scale. As we stand on the brink of this new "Agentic Era," there's immense potential for AI to elevate every company, fuel economic growth, uplift communities, and lead to a future of abundance. When guided by trust and ethical principles, AI agents can empower us to make meaningful impacts that resonate across various facets of society.

The integration of AI agents in organisations offers a pathway to reduce direct labour costs by automating repetitive tasks, optimising processes, and enhancing decision-making. While AI might replace certain manual roles, it also creates opportunities for new roles focused on overseeing AI systems and interpreting data-driven insights. As AI technologies continue to evolve, they will likely further diminish the reliance on traditional labour, leading to more efficient and cost-effective manufacturing operations.

The questions posed in this paper are if AI agents will not only diminish reliance on traditional labour, but also diminish the reliance on managerial human input — and how will this affect cost management systems.

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