Assistant or Advisor? Mapping Real-World Uses of Artificial Intelligence in Public Financial Management

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Abstract: Artificial intelligence (AI) is increasingly reshaping public financial management (PFM) by enhancing analytical capacity, operational efficiency, and evidence-based decision-making. This paper examines AI in PFM through the distinction between AI as an assistant, which automates routine tasks and supports taxpayer services, and AI as an advisor, which supports forecasting, risk scoring, fraud detection, and policy analysis. The study combines a literature review with a structured mapping of AI use cases across EU countries, drawing on TaxAdmin.ai Country Reports, the European Commission's Public Sector Tech Watch, and the OECD Inventory of Tax Technology Initiatives. The findings indicate that AI deployment in European PFM is dominated by advisor-oriented applications, particularly predictive analytics, risk management, and fraud detection. Assistant-oriented tools, such as chatbots, personalized services, and process automation, remain important but are less widespread. In Central and Eastern European countries, AI adoption is progressing, especially in compliance monitoring and taxpayer services, but the most advanced data-intensive applications remain concentrated in Western and Northern Europe. The paper argues that AI in PFM is moving beyond administrative support toward algorithmic fiscal governance, raising important questions about transparency, explainability, auditability, accountability, and human oversight. The study contributes by offering a comparative framework for understanding AI deployment patterns in PFM and their governance implications.

Keywords: Artificial intelligence, public financial management, public administration, Central and Eastern Europe, use case analysis

1 Introduction

Artificial intelligence (AI) is reshaping public financial management (PFM) by transforming how governments collect, process, analyse, and use fiscal data. Public administrations are adopting AI technologies to automate administrative procedures, improve tax compliance, strengthen fraud detection, support revenue forecasting, and enhance evidence-based policymaking (Ren, 2025; Vovchenko et al., 2023). These developments form part of the broader digital transformation of the public sector, in which governments seek to improve efficiency, transparency, accountability, and service delivery through data-driven technologies and intelligent systems (Babšek et al., 2025a, Park & Wellman, 2015; Varian, 2014; Tomaževič et al., 2024). As AI applications become more sophisticated, they influence not only operational administrative processes but also strategic fiscal decision-making and policy evaluation. This is particularly important in the fiscal domain because PFM relies heavily on large volumes of structured and unstructured data, repetitive administrative procedures, and timely analytical decision-making.

The role of AI in PFM can be conceptualized through two complementary functions. First, AI acts as an assistant by automating repetitive and rule-based tasks such as transaction classification, invoice processing, document verification, chatbot communication, and real-time monitoring of financial activities. In this capacity, AI primarily contributes to administrative efficiency, cost reduction, and citizen-oriented service delivery within ministries of finance, tax administrations, treasury systems, and audit institutions (Vovchenko et al., 2023). Second, AI functions as an advisor by supporting forecasting, predictive analytics, anomaly detection, fiscal risk assessment, audit targeting, and policy simulation. Machine learning models are being used to estimate tax revenues, identify suspicious financial behaviour, evaluate fiscal scenarios, and provide decision-support tools for policymakers (Al-Inizi, 2025; Narmanov et al., 2026), while similar approaches have demonstrated strong predictive capacity in financial risk modelling and crisis prediction (Khandani et al., 2010; Lin et al., 2012). This distinction is analytically important because assistant-oriented AI mainly supports operational modernization, whereas advisor-oriented AI increasingly shapes analytical and strategic decision-making, raising stronger questions regarding transparency, explainability, accountability, and human oversight (Zalcewicz, 2023; Skuza & Lizak, 2023).

Recent research demonstrates that AI applications already create measurable value in several areas of PFM, including tax compliance, fraud detection, audit optimization, fiscal forecasting, budget planning, taxpayer communication, and digital service delivery (Papík & Papíková, 2025; Narmanov et al., 2026; Vovchenko et al., 2023). More broadly, developments in financial technology and data-intensive financial intermediation show that AI and advanced analytics are reshaping how institutions process information, manage risks, and support decision-making (Frost et al., 2019; Boot et al., 2021). At the same time, AI implementation in PFM generates important institutional and governance challenges related to organizational readiness, data governance, and accountability (Tomaževič et al., 2024; Zalcewicz, 2023). The effectiveness of AI systems depends not only on technological capability but also on organizational readiness, interoperability of public-sector data systems, quality of administrative data, and availability of skilled personnel (Tomaževič et al., 2024). Growing reliance on algorithmic systems also raises concerns regarding transparency, explainability, accountability, democratic legitimacy, auditability, and contestability, particularly when algorithms influence taxation, auditing, expenditure control, or allocation of public resources (Zalcewicz, 2023; Dei, 2024; Skuza & Lizak, 2023). The expanding use of large-scale administrative and transactional datasets further increases the importance of data governance, interoperability, and analytical capacity within public institutions (Varian, 2014; Begenau et al., 2018).

These issues are especially relevant in Central and Eastern European (CEE) countries, where public administrations often face uneven digital maturity, fragmented institutional structures, multilingual administrative environments, and limited investment in data infrastructure. Nevertheless, the region also presents opportunities for technological leapfrogging because many governments are simultaneously pursuing digitalization, fiscal reform agendas, and broader disruptive-technology adoption in public administration (Babšek et al., 2025b). European experiences suggest that AI and digital tools can improve the efficiency and responsiveness of public financial systems when accompanied by appropriate governance frameworks, institutional safeguards, and administrative modernization strategies (Tomaževič et al., 2024). In several CEE countries, AI-supported tools are already being introduced in tax administration, transaction monitoring, fraud detection, and digital public services.

Despite the growing relevance of AI in government, research on AI applications in PFM remains fragmented. Existing studies primarily examine AI either through technical forecasting models or broader digital transformation frameworks, often without systematically analysing how AI reshapes institutional decision-making and governance structures within public administration (Park & Wellman, 2015). Comparatively limited attention has been devoted to distinguishing between AI applications that support administrative operations and those that shape analytical and enforcement-oriented fiscal governance. Moreover, limited research addresses how international experiences with AI-enabled fiscal management can be adapted to the institutional and administrative realities of CEE countries. This gap is important because different forms of AI deployment generate different governance risks, institutional requirements, and accountability challenges associated with AI-enabled fiscal governance, especially as governments rely more extensively on AI-supported systems in taxation, auditing, and financial oversight (Tomaževič et al., 2024; Zalcewicz, 2023; Skuza & Lizak, 2023).

This study therefore examines the evolving role of AI in PFM through the conceptual distinction between AI as an assistant and AI as an advisor. The study contributes by introducing a comparative framework that distinguishes assistant-oriented and advisor-oriented AI systems and enables a more systematic understanding of how governments use AI not only for administrative automation but also for analytical decision support and fiscal governance. The study integrates a literature review and a structured mapping of AI use cases based on the European Commission's Public Sector Tech Watch, the OECD Inventory of Tax Technology Initiatives, and TaxAdmin.ai country reports. The analysis focuses on operational AI deployment patterns across EU Member States, with particular attention to differences between CEE and non-CEE countries. The study addresses three research questions: where AI creates measurable value in PFM and under what institutional conditions; how governments can ensure that AI-supported fiscal decisions remain transparent, auditable, and aligned with legal mandates; and how international experiences with AI-enabled fiscal management can be adapted to CEE administrative contexts. By combining technological, institutional, and governance perspectives, the study contributes to a more comprehensive understanding of how AI is reshaping PFM and what conditions are necessary for its responsible and effective implementation.

2 Materials and Methods

The study combines evidence from three complementary secondary data sources to map the real-world use of AI in PFM across EU countries. First, the analysis relies on the TaxAdmin.ai Country Reports, which provide country-level documentation on the operational use of AI systems by European tax administrations, including information on AI applications, governance frameworks, enforcement mechanisms, taxpayer services, and institutional practices (TaxAdmin.ai, 2026). Second, the study incorporates evidence from the Public Sector Tech Watch (PSTW) dataset, which documents technological projects, including AI-related initiatives, implemented across European public administrations (European Commission, Joint Research Centre, 2026). Third, the study uses the OECD Inventory of Tax Technology Initiatives (ITTI) (OECD, 2024) to triangulate evidence on the deployment of machine learning, predictive analytics, robotic process automation, fraud-detection systems, and taxpayer interaction tools within tax administrations.

Methodologically, the study applies a comparative qualitative mapping approach focused on operational AI applications in tax administration and revenue governance, as these currently represent some of the most mature and well-documented forms of AI deployment within European PFM systems. The unit of analysis is the individual EU Member State, and the final dataset covers all 27 EU countries. Each country was coded according to the documented presence or absence of identifiable AI-enabled PFM functions across the three data sources. The coding process relied on qualitative content analysis, with each identified application assigned to a predefined AI-enabled PFM function according to its dominant operational purpose. Where applications combined several functions, classification was based on the primary role described in the source documentation. Applications related to forecasting, anomaly detection, compliance monitoring, fraud detection, risk-scoring, social network analysis, and web-scraping were classified as advisor-oriented, while applications focused on taxpayer assistance, personalized services, nudging, process automation, and automated document processing were classified as assistant-oriented. Countries were then categorized according to the relative prevalence of assistant-oriented and advisor-oriented AI functions. For regional comparison, the CEE group includes Bulgaria, Croatia, Czechia, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, and Slovenia, while all remaining EU Member States were classified as non-CEE countries. The study does not measure the effectiveness, sophistication, or performance of AI systems, but instead focuses on documented patterns of operational AI deployment. The classification should therefore be interpreted as an analytical simplification intended to identify dominant patterns of AI use rather than as a precise measurement of institutional or technological capacity.

3 Results

Table 1 demonstrates that the current use of AI in PFM can be broadly divided into two complementary dimensions: assistant-oriented applications and advisor-oriented applications. Assistant-oriented applications are mainly focused on administrative efficiency, accessibility, taxpayer interaction, and service delivery. They support the automation of repetitive and rule-based procedures such as taxpayer communication, document processing, workflow management, discrepancy checks, and verification procedures, thereby reducing administrative burdens for both tax authorities and citizens. Examples include chatbots and virtual assistants that provide real-time taxpayer support, personalized service platforms that adapt communication to individual needs and multilingual environments, AI-enabled nudging mechanisms that encourage voluntary compliance, and robotic process automation or automated document analysis systems that support routine fiscal administration and auditing activities. Advisor-oriented applications, by contrast, are more closely associated with analytical decision support, compliance monitoring, fraud prevention, and fiscal risk management. These systems rely on machine learning, anomaly detection, predictive analytics, risk scoring, social network analysis, and web-scraping to support audit targeting, compliance prioritization, and enforcement-related decision-making. They enable tax administrations to identify taxpayers with a higher probability of non-compliance, monitor suspicious transactions such as carousel fraud or undeclared income, and analyse complex relationships between taxpayers, transactions, and digital activities across online platforms.

Table 1: Main applications of AI in PFM

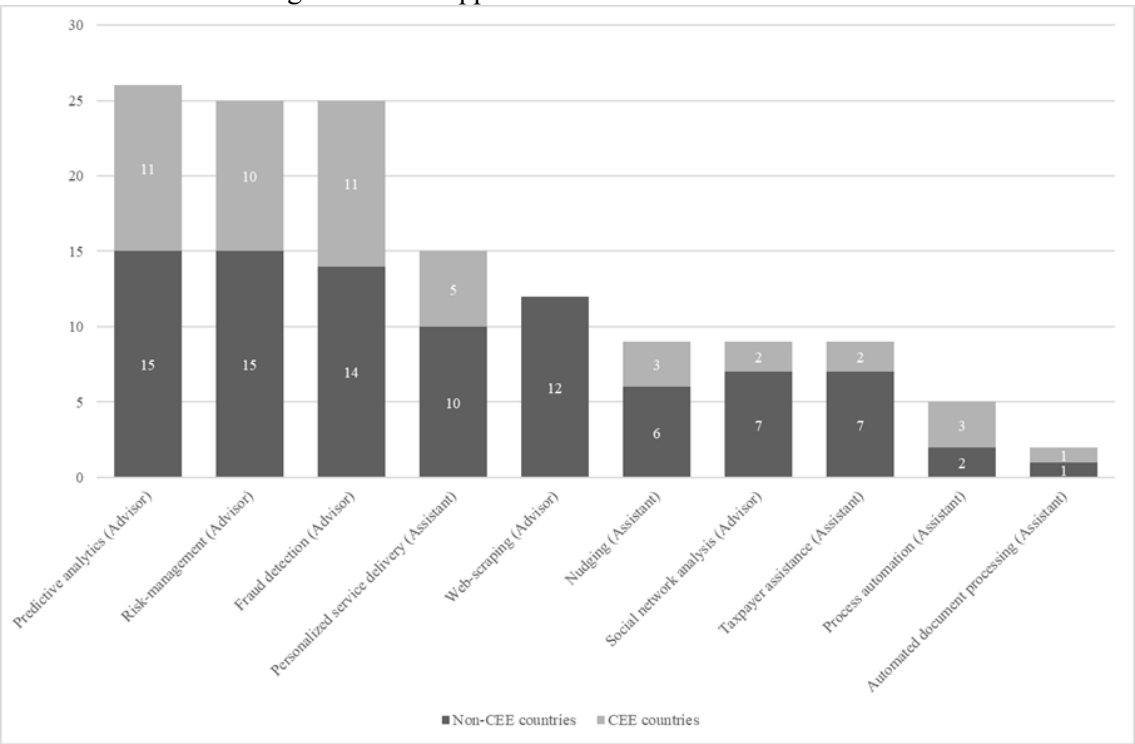
AI Role	AI-Enabled PFM Function	Use Case
Assistant	Taxpayer assistance	Chatbots and virtual conversational assistants automatically answer taxpayer queries and support tax filing and documentation processes.
	Personalized service delivery	AI-enabled taxpayer platforms provide tailored guidance, multilingual support, and customized interaction based on taxpayer needs.
	Nudging	AI systems adapt the language and tone of taxpayer communication to encourage voluntary compliance and behavioural change.
	Process automation	AI combined with robotic process automation automates repetitive fiscal workflows, discrepancy checks, and administrative procedures.
	Automated document processing	AI systems automatically analyse accounting records, VAT books, digital documentation, and financial reports to support inspections and auditing.
Advisor	Predictive analytics	AI systems predict the likelihood of non-compliance, fraud, or future audits using taxpayer historical data and behavioural indicators.
	Risk-management	Risk-scoring systems segment taxpayers into risk categories and support audit selection, treatment strategies, and compliance prioritization.
	Fraud detection	Real-time anomaly detection and transaction monitoring systems identify suspicious VAT claims, carousel fraud, undeclared income, or financial discrepancies.
	Social network analysis	Graph-theory-based systems map relationships between taxpayers and transactions to detect fraudulent networks and carousel schemes.
	Web-scraping	Automated tools collect taxpayer-related data from websites, social media, e-commerce, and sharing-economy platforms for compliance and enforcement purposes.

Source: Authors' elaboration based on secondary data.

Overall, the findings suggest that AI in PFM is gradually evolving from a tool primarily intended to automate administrative procedures toward a broader form of algorithmic fiscal governance. While assistant-oriented applications mainly improve operational efficiency and taxpayer interaction, advisor-oriented systems increasingly shape analytical assessments, compliance decisions, and enforcement strategies. This shift likely reflects the institutional priorities of contemporary tax administrations, where improving audit efficiency, reducing non-compliance, and strengthening fraud detection generate more immediate fiscal and administrative benefits than citizen-service innovations. At the same time, the expansion of advisor-oriented AI raises important concerns regarding transparency, explainability, proportionality, accountability, and democratic oversight, particularly when algorithmic outputs directly affect auditing, taxation, or enforcement actions.

Figure 1 shows that AI adoption in PFM across EU countries is dominated by advisor-oriented applications. Predictive analytics, risk-management systems, and fraud detection are the most widespread functions, appearing in almost all EU Member States. This indicates that AI is primarily being used to strengthen compliance monitoring, audit targeting, fraud prevention, and fiscal risk assessment, rather than only to improve administrative service delivery. By contrast, assistant-oriented applications such as process automation and automated document processing remain less widespread, while personalized service delivery and taxpayer assistance are more commonly implemented across both CEE and non-CEE countries.

Figure 1: Main applications of AI in PFM across EU countries



Source: Authors' elaboration based on secondary data.

The regional distribution also reveals important differences between CEE and non-CEE countries. CEE countries are strongly represented in the most common advisor-oriented functions, particularly predictive analytics and fraud detection, which appear in all 11 CEE countries, and risk-management systems, which are present in 10. However, more advanced and data-intensive applications such as web-scraping and social network analysis remain concentrated primarily in non-CEE countries, suggesting differences in analytical capacity, administrative data interoperability, digital infrastructure, and institutional readiness. At the same time, the visible presence of assistant-oriented functions in CEE countries, especially personalized service delivery, nudging, and process automation, indicates that AI is also being used to support administrative modernization and taxpayer-oriented digital services. Overall, the findings suggest that AI in European PFM is gradually evolving from operational automation toward broader forms of algorithmic fiscal governance, although the depth and sophistication of this transition vary considerably across European regions.

Table 2 provides comparative examples of AI applications in PFM across selected CEE and non-CEE countries and illustrates important differences in the sophistication, scope, and strategic orientation of AI deployment. In assistant-oriented applications, both groups of countries use AI to improve taxpayer interaction, automate administrative procedures, and support digital service delivery. However, non-CEE examples generally demonstrate broader integration of AI into public-service ecosystems and administrative infrastructures. Systems such as Denmark's SKAT virtual assistant, Spain's digital taxpayer services, and Germany's robotic process automation platforms appear more strongly integrated across institutional processes and datasets, whereas CEE examples more often focus on narrower operational tasks such as taxpayer communication, invoice verification, compliance reminders, or workflow automation. This suggests that many CEE administrations are prioritizing administrative modernization and digitalization of core fiscal procedures before implementing more integrated AI ecosystems.

Table 2: Comparative examples of AI applications in PFM

AI Role	AI-enabled PFM function	Non-CEE	CEE	Comparative insight
Assistant	Taxpayer assistance	Denmark – SKAT virtual assistant	Slovenia – VAT chatbot	Slovenia's VAT chatbot mainly supports taxpayer guidance and communication, while Denmark's SKAT assistant is integrated into a broader digital public-service ecosystem with advanced self-service functionalities.
	Personalized service delivery	Spain – Agencia Tributaria digital taxpayer services	Slovakia – eKasa	Slovakia's eKasa focuses on digital fiscalization and taxpayer interaction, whereas Spain's system provides broader personalized services integrated across tax administration processes.
	Nudging	Finland – behavioural compliance messaging	Hungary – AI-supported compliance reminders	Hungary primarily uses automated compliance reminders, while Finland applies more advanced behavioural analytics and adaptive messaging to influence taxpayer behaviour.
	Process automation	Germany – robotic process automation in tax administration	Romania – automated tax workflows	Romania's systems focus on automating repetitive workflows, whereas Germany applies robotic process automation across broader institutional and administrative processes.
	Automated document processing	Italy – AI-supported VAT document analysis	Poland – automated invoice verification	Poland mainly automates invoice verification and reporting checks, while Italy processes larger interoperable VAT and accounting datasets through more advanced document-analysis systems.
Advisor	Predictive analytics	Netherlands – predictive compliance analytics	Lithuania – i.MAS analytics	Lithuania's i.MAS supports compliance analysis and reporting, whereas Dutch systems use more advanced predictive modelling and cross-database integration for compliance forecasting.
	Risk-management	Ireland – AI-supported risk-scoring systems	Poland – STIR system	Poland's STIR system focuses strongly on VAT fraud prevention and banking-transaction analysis, while Ireland integrates broader financial and administrative datasets into risk-scoring systems.
	Fraud detection	Belgium – VAT anomaly-detection systems	Estonia – customs fraud analytics	Estonia primarily applies anomaly detection in customs and transaction monitoring, whereas Belgium uses more advanced real-time integrated monitoring for VAT fraud detection.
	Social network analysis	France – fraud-network analytics	Czechia – transaction relationship mapping	Czechia focuses on mapping transaction relationships for fraud identification, while France applies more sophisticated network analytics and surveillance-oriented monitoring systems.
	Web-scraping	Denmark – AI-supported web-scraping tools	Slovenia – digital platform monitoring	Slovenia mainly monitors selected digital platforms and online activities, whereas Denmark uses broader intelligence-driven web-scraping and online data-collection capabilities.

Source: Authors' elaboration based on secondary data.

A similar pattern is visible in advisor-oriented applications. While both CEE and non-CEE countries increasingly use AI for predictive analytics, risk management, fraud detection, and compliance monitoring, the non-CEE examples generally demonstrate higher levels of analytical sophistication, interoperability, and surveillance capacity. Countries such as the Netherlands, Ireland, Belgium, France, and Denmark combine predictive modelling, real-time monitoring, social network analysis, and web-scraping with broader cross-database integration and intelligence-driven enforcement approaches. By contrast, CEE systems such as Lithuania's i.MAS, Poland's STIR, Estonia's customs analytics, and Czechia's transaction mapping appear more narrowly focused on specific compliance and fraud-detection functions. Overall, the comparison suggests that although CEE countries increasingly adopt advisor-oriented AI systems, the most advanced data-intensive and intelligence-driven applications remain concentrated in Western and Northern European countries with stronger digital infrastructure, administrative interoperability, and analytical capacity.

Table 3 demonstrates that AI deployment patterns in PFM vary considerably across EU countries in both scope and strategic orientation. While a small number of countries remain primarily assistant-oriented, emphasizing taxpayer services, personalized communication, and process automation, the dominant pattern across the EU is advisor-oriented AI deployment. Most countries use AI primarily for predictive analytics, risk management, fraud detection, and compliance monitoring, indicating that AI is increasingly integrated into analytical and enforcement-related functions rather than limited to administrative support. The strongest

advisor-oriented systems are observed in countries such as Belgium, Denmark, France, Ireland, the Netherlands, and Sweden, where AI deployment also includes advanced applications such as social network analysis and web-scraping. This pattern likely reflects higher levels of digital maturity, integrated administrative databases, stronger analytical capacity, and earlier investment in digital tax infrastructure, suggesting that AI in European PFM is progressively evolving toward more data-intensive and intelligence-driven fiscal governance.

Table 3: Classification of AI deployment patterns in PFM across EU countries

Classification	Countries	Interpretation
Strongly assistant-oriented	Slovakia, Spain	AI deployment strongly emphasizes taxpayer assistance, personalized services, process automation, and citizen-oriented administrative support alongside advisory functions.
Moderately assistant-oriented	Czechia, Finland, Latvia, Romania	AI systems place relatively greater emphasis on administrative assistance, automation, and service delivery than on advanced surveillance and enforcement functions.
Balanced AI systems	Austria, Germany	AI deployment combines strong assistant-oriented and advisor-oriented functions in relatively balanced proportions.
Moderately advisor-oriented	Bulgaria, Croatia, Estonia, Greece, Hungary, Italy, Lithuania, Luxembourg, Malta, Poland, Portugal, Slovenia	AI deployment is mainly concentrated around risk-management, predictive analytics, and fraud detection, but without the extensive surveillance infrastructure of leading adopters.
Strongly advisor-oriented	Belgium, Denmark, France, Ireland, Netherlands, Sweden	AI systems are strongly oriented toward surveillance, prediction, compliance monitoring, fraud detection, social network analysis, and web-scraping.
Minimal documented AI adoption	Cyprus	Very limited documented operational AI deployment in public financial management and tax administration.

Source: Authors' elaboration based on secondary data.

The classification also reveals important regional differences between CEE and non-CEE countries. Most CEE countries, including Bulgaria, Croatia, Estonia, Hungary, Lithuania, Poland, and Slovenia, are classified as moderately advisor-oriented, meaning that AI deployment is concentrated mainly around predictive analytics, risk management, and fraud detection. However, no CEE country appears in the strongly advisor-oriented category, suggesting that the most advanced surveillance-oriented and analytically intensive applications remain less developed in the region. At the same time, countries such as Slovakia, Czechia, Latvia, and Romania display stronger assistant-oriented tendencies, reflecting the continued importance of taxpayer assistance, administrative modernization, and digital service delivery within CEE PFM systems. Overall, the findings suggest that although CEE countries are increasingly adopting advisor-oriented AI systems, many administrations still appear to prioritize operational digitalization and institutional modernization before implementing broader intelligence-driven fiscal governance frameworks.

4 Conclusion

This study examined the evolving role of artificial intelligence (AI) in public financial management (PFM) through the conceptual distinction between AI as an assistant and AI as an advisor. Drawing on evidence from the TaxAdmin.ai Country Reports, the Public Sector Tech Watch dataset, and the OECD Inventory of Tax Technology Initiatives, the analysis mapped the main forms of AI deployment across EU countries and identified important differences in the strategic orientation of AI adoption. The findings demonstrate that AI applications in European PFM are increasingly concentrated around advisor-oriented functions such as predictive analytics, risk management, fraud detection, and compliance monitoring, while assistant-oriented applications remain primarily associated with taxpayer services, administrative support, and process automation.

The results suggest that European public administrations are gradually moving from operational automation toward broader forms of algorithmic fiscal governance. Advisor-oriented systems increasingly support audit targeting, anomaly detection, compliance prioritization, and fiscal risk assessment, thereby extending the analytical and enforcement capacities of tax administrations and other public financial institutions. At the same time, assistant-oriented applications continue to play an important role in improving citizen-oriented service delivery, communication, and administrative efficiency. The distinction between assistant-oriented and advisor-oriented AI systems therefore provides a useful analytical framework for understanding both the functional diversity of AI applications in PFM and the different institutional and governance implications associated with these technologies (Zalcewicz, 2023; Skuza & Lizak, 2023).

The findings also reveal important regional differences within the EU. While most CEE countries already demonstrate moderate adoption of advisor-oriented AI applications, the most advanced surveillance-oriented and data-intensive systems remain concentrated in Western and Northern European countries with stronger digital infrastructure, administrative interoperability, and analytical capacity. Nevertheless, CEE countries increasingly use AI-supported systems for fraud detection, predictive analytics, and taxpayer services, indicating ongoing digital transformation and modernization of fiscal administration in the region. This suggests that AI adoption in CEE PFM is progressing, although important challenges related to interoperability, administrative capacity, data quality, digital infrastructure, and institutional readiness remain (Tomaževič et al., 2024).

The study also highlights that the expansion of AI in PFM raises significant governance and accountability challenges. As AI systems increasingly influence taxation, auditing, compliance monitoring, and enforcement decisions, questions concerning transparency, explainability, auditability, proportionality, and democratic oversight become increasingly important (Zalcewicz, 2023; Skuza & Lizak, 2023). Effective implementation therefore requires not only technological capability but also appropriate governance frameworks, legal safeguards, organizational readiness, and human oversight mechanisms capable of ensuring the responsible and accountable use of AI systems within public administration (Tomaževič et al., 2024). More broadly, the findings suggest that the future development of AI in PFM will depend not only on technological innovation but also on institutional trust, governance capacity, and the ability of public administrations to balance analytical efficiency with democratic accountability. In this sense, the transition from AI as an administrative assistant toward AI as a fiscal advisor represents not only a technological transformation but also a broader institutional transformation of public governance.

Several limitations of the study should also be acknowledged. The analysis relies primarily on secondary data sources documenting publicly reported AI initiatives and therefore may not capture all operational AI systems currently used within national administrations. In addition, the classification of countries reflects documented patterns of AI deployment rather than direct measurement of technological sophistication or effectiveness. Future research could extend the analysis through case studies, interviews with public officials, or quantitative assessments of the effectiveness and outcomes of AI-enabled fiscal governance systems. Further comparative research could also examine how differences in institutional capacity, regulatory frameworks, and digital maturity influence the adoption and governance of AI in PFM across different administrative contexts.

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