

How Students Can Use Ai To Draft Professional Financial Summaries In English

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Abstract: This topic explores how students can effectively use artificial intelligence (AI) tools to create clear, accurate, and professional financial summaries in English. It highlights the role of AI in improving writing quality, organizing financial data, and enhancing language skills. The study also considers the benefits and limitations of AI, emphasizing the importance of critical thinking and human oversight when interpreting financial information. By using AI responsibly, students can save time, reduce errors, and produce well-structured financial reports suitable for academic and professional contexts.

Keywords: Artificial Intelligence (AI), financial summary, academic writing, data analysis, report writing, financial literacy, text generation, editing tools, digital skills.

Introduction

In today's digital era, the integration of advanced technologies into education has significantly transformed the way students learn and complete academic tasks. One of the most impactful innovations is artificial intelligence (AI), which offers powerful tools to support writing, analysis, and data interpretation. For students studying finance, economics, or business, the ability to produce clear and professional financial summaries in English is an essential skill[1]. Financial summaries require not only a strong understanding of numerical data but also the ability to present information in a structured, concise, and formal manner. However, many students face challenges such as limited vocabulary, grammatical difficulties, and lack of experience in professional writing. AI-powered tools can help overcome these challenges by assisting with language accuracy, organizing ideas, and generating coherent drafts based on given data. This paper examines how students can effectively use AI to draft professional financial summaries in English[2]. It also discusses the advantages of AI, such as time efficiency and improved writing quality, as well as its limitations, including the need for critical evaluation and ethical use. By combining AI capabilities with human judgment, students can enhance both their financial understanding and communication skills[3].

Recent advancements in Artificial Intelligence (AI), particularly Generative Artificial Intelligence (GAI) based on large language models, have significantly transformed professional writing processes, including financial reporting. According to *Eloundou et al*, nearly half of all jobs are expected to be affected by GAI, with accounting and financial reporting among the most impacted fields. This highlights the growing importance of AI tools in assisting tasks such as drafting and summarizing financial information[4]. Research shows that GAI plays an important role in financial report writing due to its strong natural language generation capabilities. Studies indicate that companies increasingly use AI tools to draft, edit, and improve financial disclosures, especially after the introduction of modern systems like ChatGPT in 2022. Surveys suggest that by 2024, a

noticeable proportion of firms and accountants had already integrated AI into their reporting processes, often to improve efficiency and reduce workload. One of the main advantages of using GAI in financial writing is its ability to enhance **readability, clarity, and consistency**[5]. AI can help organize complex financial data into structured summaries and simplify technical language into more understandable English. This is particularly beneficial for students and professionals who need to produce clear and professional financial summaries. Additionally, AI reduces the time required for drafting reports and minimizes common grammatical and stylistic errors[6]. The literature also emphasizes several risks and limitations associated with AI use. Without proper human supervision, AI-generated content may include inaccuracies, biased language, or misleading interpretations of financial data. Researchers note that firms may sometimes use AI strategically to present information in a more positive tone or to obscure negative results. Moreover, concerns related to data privacy, information leakage, and over-reliance on AI tools remain significant challenges[8]. Empirical studies further reveal that AI-generated financial texts tend to differ linguistically from human-written content. Specifically, AI-assisted writing is often more readable, more structured, and sometimes more positively toned. At the same time, achieving high-quality output usually requires careful human editing and effective prompting, which highlights the importance of combining AI capabilities with critical thinking skills. Existing research demonstrates that while GAI offers powerful support for financial writing, its effective use depends on responsible application and human oversight. For students, this means that AI can serve as a valuable tool for drafting professional financial summaries in English, but it should be used as a support system rather than a complete replacement for independent analysis and understanding.

This study adopts a qualitative approach to examine how students can use Artificial Intelligence (AI) tools to draft professional financial summaries in English. The research is based on the analysis of existing academic literature, recent studies on Generative Artificial Intelligence (GAI), and practical examples of AI-assisted writing. First, relevant sources related to AI in financial reporting and academic writing were reviewed to identify key benefits and limitations of AI usage. Particular attention was given to studies focusing on natural language generation, report writing, and linguistic characteristics of AI-generated texts. Second, a comparative analysis method was used to evaluate differences between human-written and AI-assisted financial summaries. This includes examining aspects such as readability, tone, structure, and accuracy. The analysis also considers how AI tools help students organize financial data and improve their English writing skills. In addition, practical observation of AI tools (such as text generation platforms) was applied to understand how students interact with these technologies when drafting summaries. This allows identifying effective strategies for using AI responsibly, including editing, fact-checking, and improving generated content.

Conclusion

the rapid development of Artificial Intelligence, especially Generative AI, has created new opportunities for students to improve their academic and professional writing skills. AI tools can significantly support the process of drafting financial summaries in English by enhancing clarity, structure, and linguistic accuracy. The findings show that AI can help students save time, reduce errors, and produce more professional-looking reports. It is particularly useful for organizing complex financial information and transforming it into clear and concise text. However, the use of AI also comes with certain risks, such as potential inaccuracies, biased language, and over-reliance on automated systems. Therefore, it is essential for students to use AI critically and responsibly. AI should be considered as a supportive tool rather than a substitute for knowledge and analytical thinking. Human supervision, editing, and verification remain crucial in ensuring the quality and reliability of financial summaries.

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