The Missing Layer of Why: When Automation Learned to Reason

Taha Mohammed

February 2026

For most of my career, I believed professional mastery was measured by my competency around rules, systems and frameworks that evolved over centuries. Then, quietly and without ceremony, the foundational building blocks of that narrative started shifting, thanks to the rise of Artificial Intelligence (AI).

What follows is not a case, nor an advocacy, to replace accounting and HR professionals with AI (as I would very much like to keep my job), but rather a story about standing inside the engine room of modern operations and discovering a missing **layer** – one that systems help design and execute – but cannot explain. With the help of some real-life examples – high-stakes decision, pay runs, immigration responses, redundancy management, cultural diplomacy and even a wedding checklist – I exhibit how this layer**,** seeping quietly through my operational perspective, revolutionised how I learn, verify, advise, and take responsibility in my professional endeavours.

The seatbelt sign is on – not because AI is inherently harmful or dangerous, but because we are now travelling at speeds where implementation has outrun explanation. What I realised, almost by accident, is that AI has not transformed my life through more automation (which I initially thought to be the case) – it has fundamentally inspired the emergence of reasoning-based judgement at scale for me – and the uncomfortable, yet desirable shift of my expertise from **getting it done** to **governing how and why it is done**.

Accounting without Debits and Credits

I have been using Hero (a pseudonym for a cloud-based accounting and payroll software) for years, to manage payroll and accounts for multiple Higher Education providers across Australia and New Zealand. The interface is naturally easy to use, and it almost feels like intuition rather than innovation – I manage invoices, bills, coding transactions, controlling their flow to financial statements, reconcile and report on quarterly figures – turning business transactional data into insight – all without the terms "debit and "credit" showing up at all. The system does not summon my accounting body of knowledge (things that I spent years learning), rather, it requires my comprehension of context, sound judgement and relevant decision making – this had already marked the beginning of a silent, yet major shift in my professional journey.

Compliance on the Go

Furthermore, I have been paying payroll tax and GST through the Safari browser app on my iPhone for years – once the filing has been completed in Hero– something unimaginable even a decade ago.

The point being – we had already come impressively far with technology that allows us to do cool stuff, and I also observe –

- Technology is giving us seamless systematic execution of our objectives and;
- Outputs are fairly accurate.

The Missing 'Why' Layer

Yet, the system had no clue why it was doing what it was doing – For instance, Hero had no idea why - **Why** did I choose "Not Eligible" for an employee's KiwiSaver set up or **why** did I choose 33% tax threshold for employer contributions. Some of this gap could be addressed by reaching out to senior experts or consultants (none of which is free, by the way) to ensure compliance and accuracy of tasks.

But can centuries of expert qualified professionals be replaced by a piece of technology – I do not know but I surely came close to finding out one night.

A Zero Leave Balance and a Quiet Crisis

I was finalising a pay run on Hero for a business in New Zealand (my first client outside Australia) and although I was comfortable with the clicks and tricks, I had to jump out of my chair when I saw the draft payslips - the leave balance at the bottom showed "0" for some continuing employees. I tried everything – redoing the pay run; changing payroll settings; adding new leave items; praying – none of it worked. I then reached out to Hero support team and exchanged screenshots and login creds – but they did not come through. This was the first time Hero support could not solve something – so while thinking about courtrooms; civil hearings and picturing myself in an orange jumpsuit – I opened an AI chat tool (let us call it Sam, because why not) that I otherwise use for general email drafts – and asked a simple question – *"Why a New Zealand employee's payslip is showing 0 leave accrued, whereas she commenced 3 months ago?"*

Rules VS Reasoning

Sam replied immediately and precisely – *"In New Zealand, annual leave is provided as a lump sum at the employee's anniversary date. It does not progressively accrue every pay period"*. I was not informed, I felt enlightened – the functional parameters of payroll were correct – but the underlying assumptions were wrong. Because the reasoning behind those underlying assumptions was missing. While Hero executes rules fast and well, Sam reasons about rules, so I unleashed Sam – as a reasoning layer on my existing operational functions at work – and the rest is history – some of which I would like to share here.

Repairing and Maintaining my Knowledge Base

Sam helped with - payroll information related to leave entitlements, maternity leaves protocol, employee tax threshold, extrapolation of tax brackets for casual employees by estimating and projecting their future earnings (previously done on excel sheets that nobody wants, but cannot get rid of) – which allowed me to address employee queries by providing tailored infographics – tables and charts showing breakdown of eligibility, timelines and brackets. This was a step up from sending them a confusing link to a discussion forum or article instead and pray that they interpret it correctly.

Working Across Oceans and Cultures

It also helped me bridge tricky gaps while working in cross culture environments – by providing relevant information in seconds regarding different cultures, their commonly accepted greetings, their core societal values – which acted as an immense leverage the

first time (and many times after that) I showed up in Auckland (or anywhere else) and met the team(or anyone else).

When AI Replaced the Google Search – and my Migration Lawyer

Speaking of Auckland, Sam also helped me respond to an RFI from New Zealand Immigration. By analysing the key points raised - it then combined context and parameters I provided – and came up with a comprehensive 3-page response with placeholders, and appendix for attaching support documents. I got the visa 2 days later – no migration lawyer (or its associated costs) and no google search (who does a google search in 2026 anyway?).

High Stakes and Make no Mistakes

AI also helped with - scenario analysis to navigate sensitive redundancies, which had the element of time pressure, mitigating legal and reputational exposure of the company while also being mindful about the cultural and humane aspect of the process – all at the same time. It gave me pain points; exposure and scenario trees that helped navigate such complex circumstances.

An Unexpected Personal Use

Hours before my wedding ceremony, I was overwhelmed with the logistics and without a check list - I gave Sam some relevant details about the wedding and what I needed, and after a couple of minor revisions, it was ready! An end-to-end checklist to make sure we are not overlooking anything. Sam did not organise my wedding, but it provided a much-needed burst of clarity.

But it is not all good news.

Working With a Confidently Imperfect Partner

I have found Sam to be wrong in several instances – shallow outputs without sufficient context; tone calibration; mismatch of contextual understanding – and this one time it even started speaking in Spanish (very confidently too, I must say), so its outputs are to be taken with a grain of salt (or three).

The trick here is to accept that limitation, and work with AI as you would work in a group project. Reliant, collaborative, yet independently checking and making sure the overall outcome stays satisfactory - as ultimately you are responsible for your grades, not other group members. A good practice is always prompting Sam to provide source links for what it says.

Closing the Information Gap

The information asymmetry between me and senior professionals and consultants have been reduced dramatically with the help of AI. Moreover, unlike consultants, AI did not just inform me, but it empowered me with knowledge transfer – which means, after every instance, I came out more skilled and capable to deal with similar contingencies in the future. For instance, after my experience with New Zealand tourist visa – months later, I was able to help a friend through the exact same situation – and to me – *that is the real breakthrough*.

A Human Sapiens still in charge – an Algorithm on Stand-By

I was still in charge, verifying the information, before acting on it in any meaningful way. With less time to spend on looking for information, I found more time and space to think deeply about the logical narrative of processes that guide my everyday workflow. I further observe – I have pivoted from procedural outcomes being driven by quantitative metrics and efficiency, to a more holistic approach –the ability to exercise judgement, interpretation and deep reasoning in what we do.

'Seatbelt sign is on' – or at Least it Should Be

From the time motor cars became mainstream, it took us more than 50 years (and thousands of road accidents) to come up with the seatbelt – a crucial safety measure to mitigate the newly appearing dangers of motor cars (horses were cooler by the way), point being – regulation, governance, safety standards take a while to catch up with innovation – and the question is how many tragic incidents away are we from the implementation of such safety standards, regulatory and governance check points in AI. Hence, a deep consideration and evaluation of our willingness and capacity to put the technical, ethical, and institutional controls in place, is much needed – for the extent and scale of importance and responsibility we are giving AI.

Choosing a Partner Without an Algorithm

Although at this stage, I am proud to say that I chose my life partner without the help of AI, otherwise I would probably be writing a completely different chapter right now – perhaps warning the world of the dangers of AI – *but let's leave that discussion for another day.*

Taha Mohammed is an Accounts, Payroll and HR Professional at *Sydney International School of Technology and Commerce* (SISTC), with a Master of Finance and a strong focus on systems, automation and people operations.