After making these changes, the application should still work as expected. However, if we remove the @Transactional annotation, we will get errors because the application is relying on the transactional behavior of the AccountService class.

The reason why we don't need eager loading anymore and the application still works with lazy loading is that with lazy loading, the related entities are only loaded when they are accessed. This means that the application only loads the data that it needs, which can result in better performance and reduced memory usage. In contrast, with eager loading, all related entities are loaded along with the main entity, which can result in performance issues and increased memory usage, especially when dealing with large datasets.

Therefore, by using lazy loading, we can optimize the application's performance while still ensuring that all necessary data is loaded when needed.