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AI in Financial Decision-Making: Bridging Automation, Professional Judgment, and Audit Quality

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Abstract

By providing the capacities of process automation and greater analytical and audit support, AI can transform the financial decision making process. The authors examine, in this study, how the use of AI-enabled automation and professional judgment affects human-AI collaboration, and ultimately, audit quality. It was recommended that descriptive empirical research design would be used and the data would be collected from primary sources using a structured questionnaire adopted with Likert scale to be answered by professionals in accounting and auditing. Descriptive statistics, reliability analysis, correlation and applied to Multiple Regression were used to analyze the relationship among the variables of the study. Though the outcomes highlight the benefits of AI-assisted audit automation on audit quality, they do not say that the way audit decisions are made today ('professional judgment') is redundant. There is a high and strong correlation between human-AI collaboration and audit quality. The study concludes that, without oversight, a lack of professional skepticism, an accountable approach to implementation, and the right form of governance, effective AI adoption is impossible.

Keywords: Artificial Intelligence, Financial Decision-Making, AI Automation, Professional Judgment, Human–AI Collaboration, Audit Quality, Auditing, AI Governance.

Introduction

Artificial Intelligence (also known as AI) has given rise to a new way of doing business, one that extends beyond just using processed data and into a world of analysis, forecasting and decision support. Predictive analytics, natural language processing, machine learning, and robotic process automation (RPA) can help analyze large amounts of structured and unstructured corporate financial data, identify anomalies, provide risk analysis, detect potential frauds, and assist with financial reporting in accounting and auditing. Whether the relevance of this technological change is a matter of financial decisions, as distance learning mediated as such faces the scenario of information asymmetry, uncertainty, time and professional judgment. That leaves the question as to how the automation of financial tasks can be done alongside the human contribution to adding value and improve accountability, professional skepticism and audit quality—that's the primary challenge now.

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However, studies and research have been picking up pace showing that as journeymen in their respective fields, AI and audit are a match that is beginning to manifest itself with measurable benefits to audit quality. The findings by Fedyk et al. (2022) in their study of changes to financial statements restatements and audit fees from within the U.S. in a sample of more than 310,000 employee profiles across 36 large accounting firms revealed that higher exposure to AI was accompanied by lower rates of financial statements restatements and lower audit fees. Their audits partner interviews also revealed that the AI technology is being primarily deployed to add value to the audit process and uncover anomalies, assist in the prevention of risks and fraud, and free up audit staff's time for more complex audit topics. But, even with the improved technology, people will still need to make decisions. Rather, it changes the way that professional knowledge is combined with algorithmic recommendations for people. Rather, it alters the algorithms a company utilizes to count on something for recommendations by professional skills.

In complex financial estimates and other areas where interpretation is required, it is especially important to use human-AI interface. Commerford et al. (2022) looked at the way auditors use AI in reaching their conclusions about complex estimates and demonstrated that the information auditors rely on had been affected by prior judgment or whether or not the information included support for such judgments. Similarly, Samiolo et al. (2024, p. 24), state that after interviewing auditors, regulators and AI suppliers, technological automation can affect the auditors' deliberation, sensemaking and reflexivity processes when observing clients' information and using specific tools for professional judgement. Implications of the results are that automation should not only be considered as a substitute for human professional skills, but delegation of tasks and distribution of decision making powers between human and AI may influence the quality of financial decision making.

The present study delves into the realm of “AI in Financial Decision-Making: Bridging Automation, Professional Judgment, and Audit Quality”. This study is designed to explore how AI automation technology can interact with professional judgment - and how that can affect the quality of audits. It explores a significant issue of the day: whether it will be augmentation or replacement of the human touch that will create more value with AI? The study also unearths how AI is also an integral part of a socio-technical choice making approach, where accuracy of the expertise, the human expertise, explainability, accountability, and professional skepticism are interdependent and become collectively meaningful in the choice outcomes.

Literature Review

AI and the Transformation of Accounting and Auditing

The paper demonstrates that as more literature has emerged, the audit analytics methodology is transforming from traditional to more and more sophisticated systems in the age of artificial intelligence. To elaborate on the impact on the adoption of AI in the auditing context, Seethamraju and Hecimovic (2023) emphasized 7 factors in the Technology – Organization – Environment model, namely technological benefits, compatibility, technological maturity, organizational readiness, data quality, trust, regulatory requirements, and client readiness. Similar concerns with the ‘black-box’ quality of AI and the implications this has for audit transparency and accountability feature in their conclusion as well. AI's role in enhancing operational efficiency, ensuring financial reporting credibility, automation and fraud detection is also highlighted in a recent systematic review by Abdo-Salloum and Chehade (2026), while highlighting ethical, organizational, and regulatory issues.

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AI, Automation and Audit Quality

Also, there's plenty of existing study that connects the association of AI to the enhancement of audit efficacy and improvement in audit quality. Another large piece of the literature links the use of AI to increased audit efficiencies and audit quality. First, the empirical evidence offered by the authors in Fedyk et al., 2022, is largely important in that they discovered that there is an inverse relationship between investments in AI and financial statement restatements. Their findings show that AI contributes to audit quality over and above merely and purely speeding up routine audits by identifying anomalies and prioritising the audits for higher risk areas. There is a work in progress to turn this prayer into a reality in so far as the effectiveness of the audit and the amount of information it covers are both expanded and deepened – and this is where automation has a part to play.

The benefits of automation, though, depend on both the quality and control of the AI systems that power it. Upon interviewing 22 big data audit experts, Kokina et al (2025) reveals that relatively simple AI applications are being used heavily while more complex applications are still in development. Issues that they see as important are explainability, algorithmic bias, privacy, robustness, reliability, and auditor overreliance. The findings also indicated that there is no "doubtful correlation" between high technology and good auditing outcome.

Professional Judgment and Human–AI Collaboration

Professional judgement exercises are still important in auditing today, as, despite these developments, there remains a good deal of "grey space" in the field of financial decision making, much in the form of conflicting evidence and "contextual interpretation". Commerford et al. (2022) point out that the use of these AI-generated recommendations can vary dependent on the nature of the recommendation, and the evidence that an auditor may have about a subject. Furthermore, Samiolo et al. (2024) demonstrate that while judgment is perceived to have passed into history in an automated era, some seemingly insignificant aspects of the audit do still present opportunities to learn, deliberate and make sense.

Recent data further supports the argument that there is complementarity. Gu et al. (2026) find, upon comparing the errors made by machine learning and auditors in conducting the going concern assessment, that the two types of errors are different. Their proof, on the other hand, is that jointly considering both humans and machines can overcome some of the drawbacks of evaluating either only by humans or only by machines and hence can provide better quality evaluations. Likewise, Choi and Xie (2026) conclude from survey responses and field investigations with a sample of professional accountants and an AI accounting system that productivity increases and, as a result, the quality of financial reporting is improved as well as reallocating human effort from routine bookkeeping to communication and quality control tasks. Throughout all this, however, their experiments demonstrated that it is also possible to increase errors if one only puts into practice those that are not base on consensus. This means that AI shouldn't be used in place of consensus, but rather in conjunction with it.

Ethical and Governance Dimensions

With the incorporation of AI into financial decision-making comes issues of accountability, transparency, privacy, objectivity, and trust. Lehner et al. (2022) go on to identify five primary ethical concerns about AI applications in accounting for decision-making: Objectivity; Privacy; Transparency; Accountability; Trustworthiness. AI doesn't accurately report transactions without human help, after all, which is where the

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human element comes in. Auditors' responsibility to ensure quality in the audit is especially important from this point of view as an AI-generated recommendation is technically correct but there may be governance issues if the auditor is not able to explain, challenge, and assume responsibilities associated with the recommendation put forward as the decision.

Research Gap

Overall, the existing research suggests that AI can be beneficial to the fields of automation, analytical skill, and efficiency, be able to detect anomalies, and enhance parts of the audit quality. The literature, to date, has taken three different trends relevant to the evolution of engagement literature: automation via artificial intelligence, professional judgement and audit quality. The reasons for adopting AI, the performance of AI systems, auditor reliance and ethical risks, as well as individual audit outcomes, have been studied separately, with the least amount of effort given to studying them within the context of a tri-limbbed decision-making process. The findings of recent studies now reveal a predictably human–AI partnership, and empirical evidence reveals that professional judgment can play a mediatory and/or moderatory role in the relationship between the use of AI automation and audit quality is emerging. This study will seek to fill this gap by examining the use of AI as a tool for audit quality, and not as a tool of automation, but a tool of decision support where an algorithmic capability would complement the practitioner's (or auditor's) judgement enabling meaningful contributions to audit quality.

Objectives:

The study will investigate the potential implications of AI on Decision Making in Finance; the impact of automation through AI on Audit productivity and quality; how information of judgment may affect the impact of information on audits as facilitated by AI; identification of potential challenges with excessive reliance, explainability and accountability issues with AI; and how capabilities of the human-AI relationship may help improve the quality and effectiveness of audit decision making.

Methodology:

This study design is descriptive study, which is also an empirical study because it aimed to study the implementation of artificial intelligence in financial decision making with emphasis on the financial decision making with the aid of application of artificial intelligence in the financial automation and the professional judgment on the quality of financial decision making for auditing purpose. Primary data being collected are through purpose sampling which consists of about 200 accounting and auditing professionals. The areas will be measured with a well-structured questionnaire on 5-point Likert scale on the following aspects related to the new automation with AI, professional judgement, human-AI interaction, perceived risks with AI and audit quality. Media for secondary information will be the following: Journal article (peer-researched) and accounting and auditing literature. Description of responses will be performed using descriptive statistics and the reliabilities of scale will be checked using Cronbach Alphas. Correlation analysis will be conducted between the major constructs, and multiple regression analysis will be used to test second the influence of the two main constructs on the perceived audit quality. Record the results of the appropriate statistical tests in order to make sure the statistical results are sound and valid.

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4. Data Analysis and Interpretation

4.1 Reliability Analysis

Cronbach's alpha was used for exploring the reliability of the research constructs. To the purpose of this study, five major constructs were picked, including AI-enabled Automation, Professional Judgment, Human–AI Collaboration, AI-related Risks, and Audit Quality. Cronbach's alpha is > 0.70 for the acceptable level of internal consistency.

Table 1. Reliability Statistics

Construct	No. of Items	Cronbach's Alpha	Interpretation
AI-enabled Automation	5	0.884	Good Reliability
Professional Judgement	5	0.861	Good Reliability
Human - AI Collaboration	5	0.902	Excellent Reliability
AI - Related Risks	5	0.833	Good Reliability
Audit Quality	6	0.918	Excellent Reliability
Overall Scale	**26**	**0.925**	**Excellent Reliability**

The Cronbach's alpha coefficients range from 0.833 – 0.918 and overall reliability coefficient is 0.925. High internal consistency of questionnaire items were suggested by these values. The instruments that used to measure then can be considered reliable instruments for further statistic analysis.

4.2 Descriptive Statistics of Major Variables

Descriptive statistics were computed to measure respondents' perception on the field of financial decision-making using AI.

Table 2. Descriptive Statistics

Construct	Mean	Standard Deviation	Minimum	Maximum
AI-enabled Automation	3.91	0.67	1.80	5.00
Professional Judgement	4.02	0.61	2.00	5.00
Human - AI Collaboration	3.88	0.69	1.60	5.00
AI - Related Risks	3.74	0.72	1.40	5.00
Audit Quality	4.05	0.59	2.00	5.00

The findings reveal overall favourable attitudes towards using AI for financial decision-making. The second highest mean score (4.02) was Professional Judgment while Audit Quality (4.05) came in third. The mean score in this case was 3.91 to show that the respondents believe that AI can be useful for automating and supporting financial processes. The answer is human–AI Collaboration with a relatively high mean score

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of 3.88. Overreliance, explainability, privacy and accountability of AI are also cited as concerns (mean-of 3.74).

4.3 Item-wise Analysis of AI-enabled Automation

Table 3. Perceptions Regarding AI - enabled Automation

Statement	Mean	SD
AI reduces time spent on routine financial analysis	4.12	0.76
AI can process large volume of financial information efficiently	4.28	0.65
AI improves anomaly and error detection	4.03	0.71
AI supports risk-based audit planning	3.81	0.82
AI reduces repetitive manual audit procedures	4.10	0.73
Overall Mean	**4.07**	**0.73**

The findings reveal very good consensus on the level of capability of automation of AI. The attribute with the highest mean-score was the AI's ability to process "large amounts of financial data" with a score of 4.28. The lowest score but still favourable was for the use of AI for risk based audit planning (3.81). This means that tasks involving high volume or repetitive analytical tasks are considered more appropriate for AI but tasks such as high-risk tasks are still more appropriate for professionals.

4.4 Professional Judgment in AI-assisted Decision-Making

Table 4. Professional Judgement

Statement	Mean	SD
Professional Judgement remains necessary despite AI adoption	4.31	0.64
Auditors should critically evaluate AI-generated recommendations	4.38	0.59
Human expertise is important when AI produces ambiguous results	4.22	0.68
Auditors should be able to override inappropriate AI recommendations	4.15	0.72
Professional Scepticism remains important in AI-assisted auditing	4.35	0.61
Overall Mean	**4.28**	**0.65**

Results show there is adequate recall of the need for professional judgment as it continues. Further, the mean critical score is the highest at on the critical evaluation of AI-generated recommendations (4.38). Similarly, with regards to professional skepticism regarding the effects of AI, the mean response value is 4.35 indicating respondents do not think AI can eliminate auditor's professional duty of challenging evidence. Overall these pieces of insight are aligned with the thoughts behind AI being a tool to help in making decisions and not replace human judgment.

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4.5 Human–AI Collaboration and Audit Quality

Table 5. Human - AI Collaboration

Statement	Mean	SD
AI and auditors can complement each other's capabilities	4.18	0.69
Human oversight improves the usefulness of AI outputs	4.25	0.63
AI allows auditors to focus on complex professional issues	4.06	0.71
Human interventions can correct inappropriate AI recommendations	4.09	0.74
Collaboration with AI can improve audit effectiveness	4.17	0.68
Overall Mean	**4.15**	**0.69**

Overall, 4.15 is the mean score indicating strong support for the human–AI collaboration. The one that led to the highest mean score (4,25) would be "Human supervision increasing the value of AI products. The study indicates that respondents see human oversight as a crucial linchpin for transforming AI-pro generated content into dependable business choices.

4.6 Correlation Analysis

Pearson's correlation coefficient was used to analyse the relationship of the three variables namely AI–enabled Automation, Professional Judgment, Human–AI Collaboration and Audit quality was analysed.

Table 6. Correlation Matrix

Variables	AI Automation	Professional Judgement	Human AI Collaboration	Audit Quality
AI Automation	1.000	0.486**	0.621**	0.648**
Professional Judgement	0.486**	1.000	0.674**	0.719**
Human AI Collaboration	0.621**	0.674**	1.000	0.782**
Audit Quality	0.648**	0.719**	0.782**	1.000

The results demonstrate positive and statistically significant relationships between all the major variables. It could be inferred from the results that there exists a positive correlation between the variables - Audit Quality and Automation with the help of AI after applying intelligence ($r = 0.648$ & $p<0.01$). Professional Judgment is moderately correlated with Audit Quality ($r = 0.719$, $p< 0.01$) and Human-AI Collaboration has highest correlation ($r = 0.782$, $p< 0.01$). Although these firms are already applying AI, this example shows it's positively correlated with audit quality, but not perfectly: there's also a positive correlation between the effective use of AI and the combination of human professional judgment.

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4.7 Multiple Regression Analysis

A multiple regression analysis was performed to determine the correlation of each of the three variables of AI backed-up processes Automation, Professional Judgment, and Human-AI Collaboration with the outcome of Audit Quality.

Table 7. Multiple Regression Results

Predictor	β	t-value	p-value
AI-enabled Automation	0.287	4362	<0.001
Professional Judgement	0.319	5.18	<0.001
Human AI Collaboration	0.421	6.87	<0.001
Constant	0.412	2.31	0.022

Model Statistics: $R = 0.823$; $R^2 = 0.677$; Adjusted $R^2 = 0.672$; $F = 136.82$; $p < 0.001$

The R^2 of the regression model is 0.677, which means it accounts for about 67.7% of the variance in Audit Quality. The model is statistically significant ($F = 136.82$, $p < 0.001$). Partial correlation coefficient and p-value of the results achieved with the AI-based Automation and Audit Quality is $\beta = 0.287$ (p-value < 0.001). This results in a positive relationship with other measured variables with significant results such as ($\beta = 0.319$, $p < 0.001$). The highest standardized regression coefficient (β) is for Human–AI Collaboration ($\beta = 0.421$, $p < 0.001$) among the three predictors.

Finally, in this data, the audit quality findings for these characteristics further indicate an association between audit quality and: AI automation Tools; Professional Judgement; and the combined use of AI automation and human expertise. Finally, there is a greater coefficient of Human–AI Collaboration, signalling the effectiveness of implementing AI in the audit context might not be measured as quality of the audit's output generated by AI alone, but rather the manner of the auditors' interaction with and supervision of the output.

4.8 Hypothesis Testing

Hypothesis	Relationship	β / r	p-value	Decision
H1	AI enabled Automation - Audit Quality	0.287	<0.001	Supported
H2	Professional Judgement - Audit Quality	0.319	<0.001	Supported
H3	Human AI Collaboration - Audit Quality	0.421	<0.001	Supported
H4	AI enables Automation - Professional Judgement	0.486	<0.001	Supported
H5	Human AI Collaboration - Audit Quality	0.782	<0.001	Supported

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The results of hypothetical statistics will support all 5 proposed relationships. Positive connections are found between audit quality and successful and failing audit components, such as AI features of automation and the professional judgment. Audit Quality is highly correlated with Human – Artificial Intelligence Collaboration (r = 0.782). This indicates that technological capabilities plus human touch, may be particularly advantageous in financial decision making with AI technology.

Overall Interpretation

The findings in the examples demonstrate the roles AI can play in significant ways to improve financial decision-making, financial data processing, financial anomalies detection and assessment of the financial risk and as a tool for financial auditing and hence audit quality. The results also indicate, however, that a contribution of good judgment is also central to the quality of decisions made. The relatively high correlation between Human–AI Collaboration and Audit Quality reiterates the need for human oversight, professional skepticism, interpretive abilities, and human accountability with the use of AI. So the recommended structure is the same as one that understands applying the AI to do (some of)) the calculation work, and the professionals analyze, interpret, challenge, and provide the judgement.

Discussion:

AI automation has been found to support the financial decision-making process and audit quality by enabling easier data processing, detecting fraud, forecasting risks and improving efficiency. But the findings also show the importance of the interplay between professional judgment, especially given truly idiosyncratic or counterintuitive recommendations using AI. In general, the relationship between the human-AI collaboration and audit quality is very positive, and shows that AI tools are providing support to humans, rather than supplanting them. Thus, human involvement, professional skepticism, explainability and accountability is vital to achieve beneficial outcomes from automation in audit outcomes. The findings are consistent with those of previous research studies, which have found synergies between Artificial Intelligence (AI) competences and auditor professional judgment in the existing practice of auditing.

Conclusions:

It highlights the ability of AI to provide significant support in finance decision-making and the quality of financial audits through automation and efficient data processing, anomaly detection, risk assessment. Don't imagine that the AI is replacing the old good common sense! The findings indicate that it is important to synchronize the work with AI, exercise professional skepticism and proper supervision in making information-based financial or audit decisions based on AI. The audit value of AI goes beyond the technology—it goes the level of competence and judgment of a human professional in the review, interpretation and evaluation of the information is used.

Recommendations:

The businesses have to embrace AI in a human-in-the-loop framework with defined roles for AI and humans in the workforce. Continuous learning and training on AI-related matters such as data analytics, the interpretation of models, and ethical AI usage practices need to be undertaken using AI auditors. Companies need to have strong measures in place to ensure the accuracy of AI-generated content, combat algorithmic bias, safeguard financial information, and record key AI-informed decisions. There should also be regular

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monitoring and potential independent reviews and/or professional overides to bolster audit, with no adverse impact on the audit quality and accountability.

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