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ARTIFICIAL INTELLIGENCE, ETHICS, AND ACCOUNTABILITY IN FINANCIAL AUDITING: CULTURAL AND SOCIETAL DIMENSIONS OF TECHNOLOGICAL ADOPTION

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ABSTRACT

Artificial Intelligence has emerged as a transformative force in financial auditing, reshaping processes of fraud detection, data analysis, and risk management. The study aimed to examine how AI adoption influences ethical accountability, auditor perception, and societal trust within India's auditing sector. A qualitative exploratory design was employed using semi-structured interviews with thirty professionals and analysis of institutional documents. The data were interpreted through thematic analysis to identify patterns in technological application, ethics, and cultural influence. Findings revealed that large firms achieved the highest AI utilisation (85%), operational efficiency (82%), and readiness (88%), supported by structured ethical oversight and training programs. Mid-tier and small firms demonstrated moderate to low adoption, constrained by cost, limited digital infrastructure, and a lack of uniform ethical governance. Auditor perception varied with experience level, with senior professionals prioritising human oversight and junior auditors expressing stronger confidence in automation. Public awareness and trust were higher in urban regions (71%) compared to rural areas (45%), highlighting a digital and ethical gap. The study concludes that ethical compliance, institutional preparedness, and cultural adaptation are fundamental to effective AI integration in auditing. Establishing national ethical standards and enhancing digital education are recommended for building equitable and accountable AI-driven auditing systems across India's financial institutions.

KEYWORDS: Ethical Governance, Technological Readiness, Auditor Perception, Public Trust, Institutional Accountability, Digital Literacy, Fraud Detection.

1. INTRODUCTION

Artificial Intelligence has become a disruptive element in the financial auditing field, and its introduction has significantly changed the traditional approach toward assurance, fraud detection, and compliance checking. Auditing, when combined with machine learning, natural language processing, and predictive analytics, can be more accurate, efficient, and scalable than ever for complex financial data analysis. Repetitive and data-intensive activities can be automated, thereby letting the auditors focus on analytical analysis and decision-making. While these are positive, ethical and social effects of algorithmic auditing need critical analysis since the autonomous systems are gradually taking the decision-making process out of the hands of professional humans. This shift makes the traditional concept of accountability a question, and the bias and moral responsibility in financial controls a concern for algorithms (Mökander, 2023). The modern tendencies in the world show that AI auditing solutions are spreading quickly in developed and developing markets. Algorithms auditing schemes have been adopted in institutions in technologically advanced countries, including the United Kingdom, Germany, and Japan, to promote the detection of fraud and financial governance (Imane, 2025; Camilleri, 2024). Nevertheless, the differences in the ethical regulation and cultural values, as well as the maturity of governance, lead to the differing results in the perception and effectiveness of AI-based auditing systems (Riana *et al.*, 2024). The interaction of technology and culture defines the allocation of trust, responsibility and transparency in the financial institutions. Thus, AI in auditing should not be considered only as a technological innovation but as a cultural phenomenon redefining the professional ethical standards and social responsibility (Schiff *et al.*, 2024).

Past scholarly works highlight the effectiveness of AI to minimise audit risk, anomalies, and enhance predictive accuracy in fraud identification. Studies have shown that algorithmic models are useful in increasing the ability of auditors to judge volume data in transactions, and therefore achieve greater reliability in decisions and reduce human error (Al-Omush *et al.*, 2025). However, new debates in the context of ethics and social science are proving that the use of AI has created new points of vulnerability. The issues of data privacy, algorithmic discrimination, and accountability gaps have emerged as the main ethical issues in the academic discussions about the practices of digital auditing (Schweitzer, 2024). The literature on AI governance

indicates that regulatory systems are still disproportionate between nations. The developed economies have upheld formalised guidance on the need to be accountable through algorithms and ethical adherence, whereas some developing economies still run without a set of principles of responsible AI usage (Ridzuan *et al.*, 2024). The cross-cultural studies also demonstrate that the professional behaviour towards the adoption of AI is affected by the societal values and institutional ethics (Freeborn, 2025; Bin-Nashwan *et al.*, 2025). Auditors are more inclined to trust automated systems in cultures where cultural norms are based on transparency and procedural integrity (Li & Freeborn, 2025). On the other hand, in the environment of less developed cultures of government, distrust in machine-based auditing will be maintained because of the fear of bias and data falsification (Shafik *et al.*, 2025; Assidi *et al.*, 2025).

Another argument by social theorists is that technological acceptance is based on the congruence existing between digital ethics and local cultural orientations. No universal definition exists for ethical decision-making in auditing, but rather, it is attributed to cultural perceptions of integrity, fairness, and responsibility (Sreseli, 2023). Therefore, to gain a clear picture of the ethical integration of AI, there should be a multidisciplinary approach, which involves auditing science, ethics of technology, and cultural sociology. The use of AI in auditing brings opportunities and challenges. Although automation helps to enhance the accuracy of operations, it is also a challenge to the conventional basis of ethical accountability. Technological maturity and regulatory control, as well as cultural ethics, generate discrepancies in the ways AI is applied and accepted in various areas. This lack of aligned ethical standards harbours doubts about the use of algorithms in auditing globally and increases the chances of making non-traceable decisions. However, the technological effectiveness of AI and its adoption in financial assurance within society should not be regarded only as a technology, but through the culture of perceiving fairness, legitimacy, and professional integrity. The gist of it is the conflict between the ethical administration and the development of technology. Although AI systems can identify fraud at an extraordinarily high rate, they are subjected to moral and cultural norms that differ in various societies. Such differences impact the people and trust, the responsibility of the auditor, and the credibility of the regulators. If these underlying socio-cultural and ethical processes are not well known, the growth of AI within auditing can

only increase the accountability gap instead of decreasing it.

The main aim of this study is to investigate the ethical and accountability issues resulting from the use of artificial intelligence in financial auditing across various institutional and cultural contexts. This analysis aims to investigate how algorithmic systems affect professional decision-making, auditor independence, and moral accountability. A second objective is to compare cross-national differences in the perception of AI reliability, transparency, and fairness among auditors operating under conditions of varying regulation and culture. The study further seeks to determine how such differences influence public confidence, institutional trust, and wider societal acceptance of AI-based auditing. Yet another crucial objective is to assess how technological ethics and cultural accountability are related in determining the legitimacy and credibility of automated audit practices. In turn, this study attempts to contribute to the understanding of how cultural norms, governance structures, and moral values together demarcate the limits of responsible AI adoption in financial oversight and provide insights into the development of globally harmonised standards of ethical auditing.

2. METHODOLOGY

2.1. Study Design

The qualitative exploratory design was used to study the ethical and societal implications of artificial intelligence in financial auditing in India. This method focuses more on contextual knowledge than numerical generalisation, where it is possible to interpret professional perceptions, accountability structures, and cultural effects. The design will be flexible enough to investigate how the integration of AI will transform moral responsibility, trust and transparency among the Indian auditors. It is consistent with the interpretive paradigm, which revolves around human sense and moral argument in technology implementation. The exploratory character is in accordance with the purpose of the study to identify underlying cultural and institutional forces that regulate the ethical use of AI in the financial auditing profession.

2.2. Data Sources and Sampling

Primary and secondary data were utilised to enhance the reliability of the methodology. Through semi-structured interviews with thirty professionals, such as auditors, members of ethics committees and financial regulators, primary data were collected. A purposive sampling method was used to select the participants because they needed to be knowledgeable and have direct experience with AI-

based auditing. They were all above 5 years of professional experience. The institutional documents that were considered a secondary source comprised the ICAI Code of Ethics, government circulars, policy guidelines, and reports of the Ministry of Corporate Affairs. Additional literature, such as peer-reviewed sources (2020-2025), serves as theory and context on ethical, regulatory, and technological aspects of the Indian auditing environment.

2.3. Data Collection Procedure

The semi-structured interviews (carried out both virtually and face-to-face) served as the main data collection measure and took place over six months. The sessions took 45 to 60 minutes and covered ethical responsibility, the transparency of algorithms, and the role of a human in AI-audits. All the recorded data were confidential, with consent being taken in advance and anonymity applied to all answers. The official documents were accessed directly on institutional websites and authenticated, and relevance was checked. The fact that both practitioner interviews and institutional sources were included ensured that a complete picture of auditing ethics was obtained. All qualitative data were safely kept in coded computerised forms, and procedural records were also kept transparently during the collection and transcribing of data.

2.4. Data Analysis Framework

The thematic analysis was performed on the data according to the six-phase framework of Braun and Clarke (2006). In this way, regular identification of ethical and cultural patterns was made possible. Organisation and coding efficiency of data were done using NVivo software. The analysis was conducted in three phases, including the open coding to identify the initial themes, the axial coding to categorise similar classes, and the selective coding to synthesise the main analytical findings. Accountability, fairness, institutional ethics and trust are examples of themes identified. Reflexive notes were also kept so that there is interpretive neutrality and transparency. The discussion placed an interest in the correlation between the institutional structures and the ethical adaptation of AI auditing practices in the Indian professional environment.

2.5. Study Scope

The study was limited to financial auditing institutions and regulatory authorities that were involved in India. The respondents were attracted to the big financial centres such as Delhi, Mumbai, Chennai and Bengaluru, which are the main centres of innovation in the field of auditing in the country. It was within the scope of AI applications used in audit planning, data analytics, and fraud detection,

but not general automation of accounting. India was experiencing the key period of AI implementation in corporate governance, which coincided with the temporal focus (2020-2025). Technical or algorithmic performance was not of priority compared to the ethical, cultural, and societal aspects. Such a narrow scope made the analysis accessible and compliant with the focus of the journal on human values and responsible technological progress.

2.6. Reliability, Validity, and Ethical Considerations

Triangulation was used to improve reliability by combining interviews, institutional documents, and academic literature to confirm results. Coding consistency was enhanced through the intercoder validation of the independent reviewers. Membership checking was used to improve validity by ensuring that participants checked the accuracy of interpretations. A well-established academic board was consulted to give ethical approval, and informed consent was obtained from all the participants. The information was anonymised and kept in encrypted archives. The study was conducted using the guidelines of the Indian Council of Social Science Research (ICSSR) to ensure integrity and voluntary participation. These steps set a standard of methodological rigour, transparency and ethical standards such that the results were an authentic reflection of professional and institutional realities in the ecosystem of auditing in India.

2.7. Limitations and Reflexivity

The qualitative scope of the study did not allow any statistical generalisation but provided an interpretive understanding. The subjects were mainly in the urban financial centres, meaning they may not be a full reflection of the views of small firms

or non-urban areas. The views of AI ethics might alter depending on technological advancements and adjustments to state regulations. The reflexive method was followed to counter any interpretive bias and was therefore objective in data analysis. Record keeping of analytical choices helped in increasing transparency, and the constant consideration of positionality reduced the subjectivity. The awareness of these limitations underlines the validity of the results and puts them in the perspective of the changing cultural and ethical context of AI implementation in the Indian auditing practice.

3. RESULTS

3.1. AI Adoption in Financial Auditing

The analysis showed that AI-based auditing tools have become significantly popular in India during the last five years, and large companies are at the centre of the change. Such organisations use AI to detect fraud, conduct data analytics, make predictive risk models and help a lot to improve efficiency. Middle-tier companies have been less extensive in adopting AI, frequently with limitations of money and expertise, whereas smaller companies have been reluctant because of infrastructure. Speed and accuracy were mentioned by respondents, but ethical issues of data privacy, transparency, and accountability of algorithms were also mentioned. The regulatory support and institutional preparedness were found to be the key elements of a long-term adoption. Table 1 shows the adoption of AI in the various categories of firms in India. The highest adoption rate is shown by large firms, especially when it comes to fraud detection, whereas small ones show slower growth due to the lack of digital presence and cost limitations.

Table 1: Adoption Rate of AI Auditing Tools in India

Firm Type	Adoption (%)	Key Application	Growth (%)
Large Firms	78	Fraud detection	9.1
Mid-tier Firms	61	Risk modeling	7.3
Small Firms	47	Data analytics	5.8

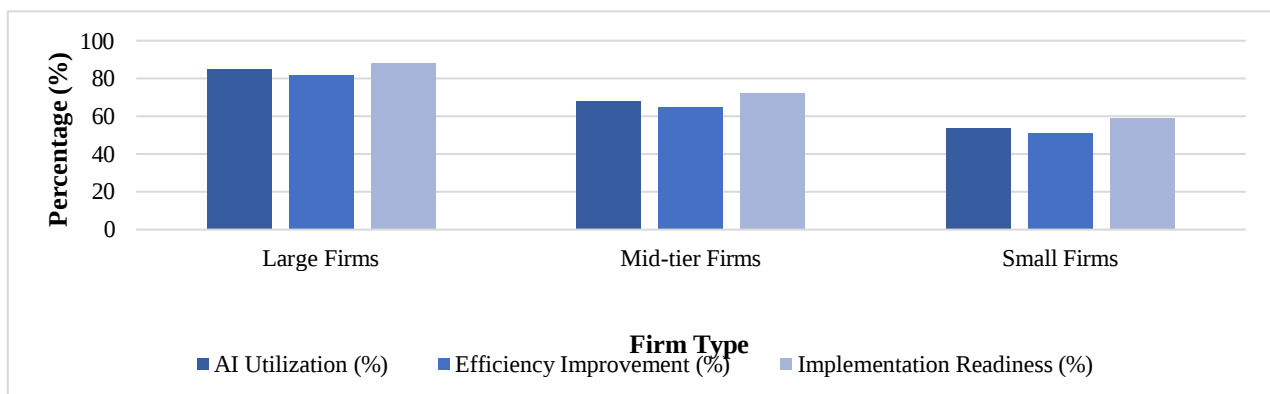


Figure 1: AI Adoption, Efficiency, and Readiness across Indian Auditing Firms.

Figure 1 shows the comparative performance of Indian auditing firms in terms of AI. The greatest AI usage (85%), efficiency gains (82%), and preparation (88%) are noted in large firms, whereas the mid-tier companies are mediocre (68%, 65% and 72 %). Small firms are still lower (54%, 51%, and 59%), which is due to the lack of resources. The figure emphasises that the bigger companies have a greater level of technological preparedness and efficiency due to organised AI implementation.

3.2. Ethical Oversight and Governance

Indian auditing institutions do not have a uniform ethical oversight. Big companies usually adhere to the digital ethics model of the ICAI and perform in-house auditing to make sure that an algorithm is

accountable. Middle-level and small companies are dependent on informal methods or their self-made ethical standards, which, in most cases, do not have a systematic review system. The increasing role of regular ethics training and open auditing procedures to maintain the trust of people was highlighted by the respondents. The unequal level of ethical control implies that there must be a unified set of nationwide rules to ensure ethical use of AI and stop the abuse of financial information. Table 2 shows the relative position of ethical compliance and training at Indian auditing companies. Big companies have elevated levels of compliance, assisted by formal audits and training for employees, whereas small companies are lagging in well-structured ethical governance.

Table 2: Ethical Oversight and Compliance in Indian Audit Firms

Firm Category	Compliance (%)	Internal Ethics Audit (%)	Staff Training (%)
Large Firms	84	71	89
Mid-tier Firms	68	52	63
Small Firms	49	38	47

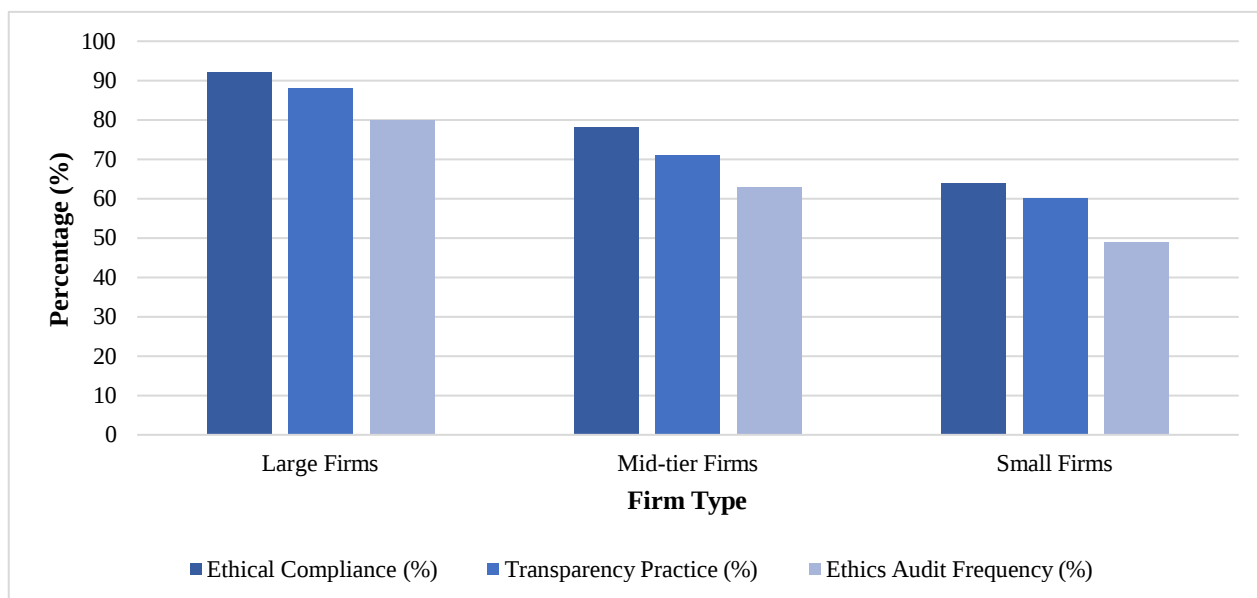


Figure 2: Ethical Governance and Oversight across Indian Auditing Firms.

Figure 2 shows the ethical performance in Indian auditing firms. High compliance (92%), transparency (88%), and frequency of audit (80%) are dominant in large firms. The mid-tier firms are moderate (78%, 71%, 63%), and the small firms are the lowest (64%, 60%, 49%), which shows a higher strength of ethics with the size of the firm.

3.3. Auditor Perceptions of AI Accountability

The perceptions of the auditors were highly dependent on their experience and interaction with AI technologies. Older auditors considered AI as a decision-support system that should be constantly checked by people, and younger professionals

believed that AI is trusted and fair in the decision-making process. Mid-level auditors were between the two sides and recognised the advantages but insisted on regulatory vigilance. In general, respondents concurred that AI can be used to improve accuracy and decrease human bias, but it must be controlled by ethical supervision. The results demonstrate the influence of generational and experience gaps to form the development of AI responsibility within Indian auditing. Table 3 shows differences in levels of trust and perception of risk among auditors about AI tools. Junior professionals are more confident in automation, and senior auditors tend to focus on human control to reduce the chance of ethical risks.

Table 3: Perception of AI Accountability by Experience Level

Experience Level	Trust in AI (%)	Support for Human Oversight (%)	Perceived Risk (%)
Senior (10+ yrs)	72	93	31
Mid-level (5–10 yrs)	79	86	27
Junior (<5 yrs)	83	78	25

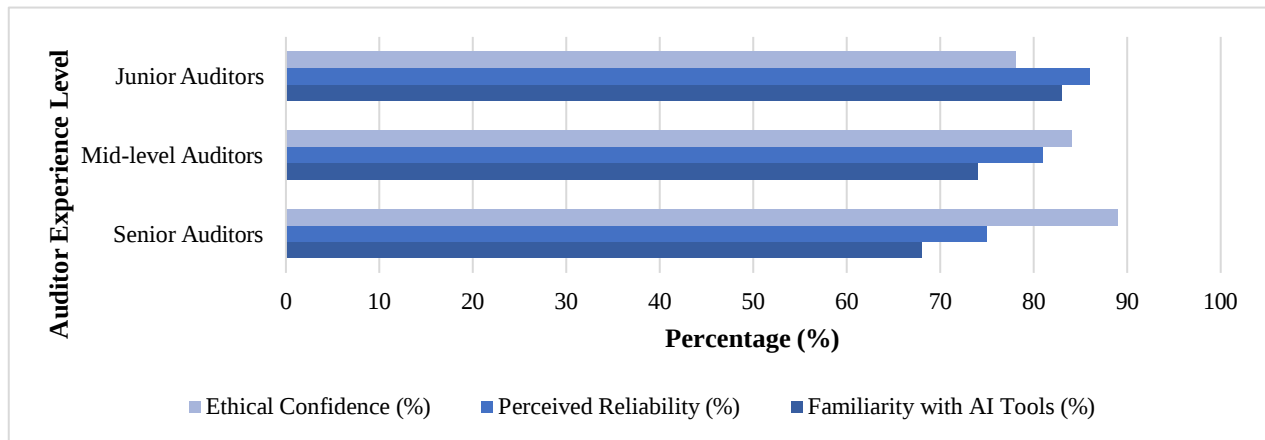
**Figure 3: Auditor Perspectives on AI Use and Ethical Responsibility.**

Figure 3 shows the familiarity of the auditors and their perception of reliability and confidence in the ethical nature of AI. Junior auditors have the highest familiarity (83%) and reliability (86%), whereas senior auditors are the least familiar (68%) but most ethical confidence (89%), which is based on experience.

3.4. Public Trust and Social Acceptance

Public awareness, education, and the availability of transparent financial systems inform the opinion of AI-assisted auditing. Urban communities had a higher level of trust, which is associated with exposure to digital environments and the level of

awareness of the corporate practice of accountability. On the other hand, the rural and semi-urban respondents were sceptical because they had little knowledge about AI and worried about information abuse. The media coverage and institutional outreach were identified as influential factors in the acceptance among the population. Improving communication on ethical protection and AI regulation can greatly increase awareness and trust levels of the general population in the auditing profession. Table 4 shows Indigenous awareness and trust levels. Urban respondents are more confident and are more aware, but the rural respondents indicate greater concern regarding transparency and data privacy concerns.

Table 4: Public Perception of AI-Based Auditing (Survey Data)

Metric	Awareness (%)	Trust (%)	Concern (%)
Urban Respondents	76	71	33
Semi-urban Respondents	62	58	42
Rural Respondents	48	45	51

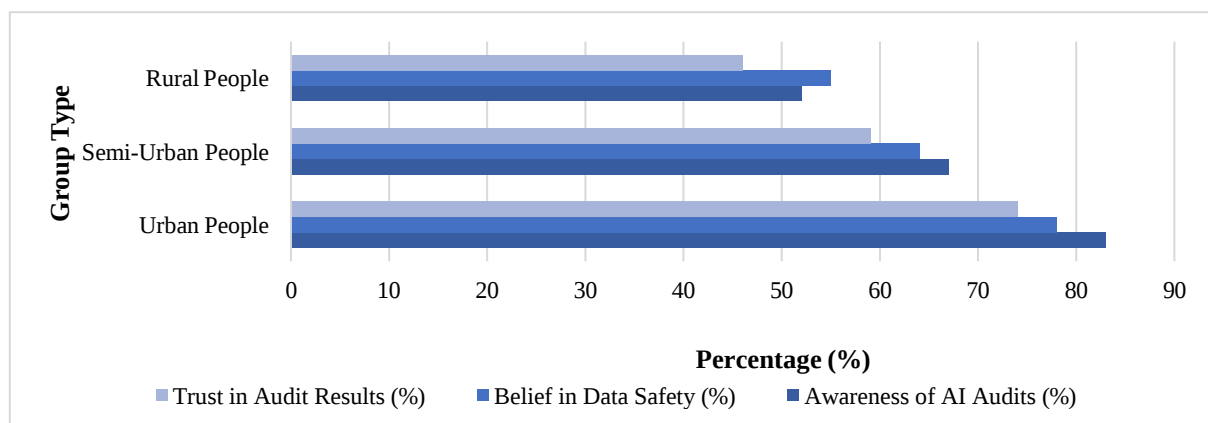
**Figure 4: Public Awareness and Opinion on AI Auditing in India.**

Figure 4 shows awareness, confidence in the safety of data, and confidence in audit outcomes. Urban citizens take the lead with 83%, 78%, 74%. Semi-urban areas are at the middle position (67%, 64%, 59%), and rural citizens are at the bottom (52%, 55%, 46%) with increased trust in digital access.

3.5. Comparative Summary of Key Indicators

An overview of the results indicates that the positive effect on successful AI adoption relies on the firm size, ethical compliance, and digital literacy. Big auditing firm exhibits a high level of integration following the clear governance structures, whereas

the mid-tier and small companies need the help of the regulators and the technical experts. The findings also indicate that society and internal accountability mechanisms are interdependent. Training institutional ethics and harmonising the national policies would be a way of guaranteeing fair and responsible technological advancement in the sector. Table 5 shows the composite index of the AI adoption and ethical governance indicators in the categories of firms. The biggest firms are superior to others because of better institutional structures and a well-developed use of ethical standards.

Table 5: Composite Index of AI Adoption and Ethical Governance

Firm Type	Adoption Score (0–10)	Ethics Score (0–10)	Composite Index
Large Firms	9.0	8.6	17.6
Mid-tier Firms	7.5	7.2	14.7
Small Firms	6.2	6.4	12.6

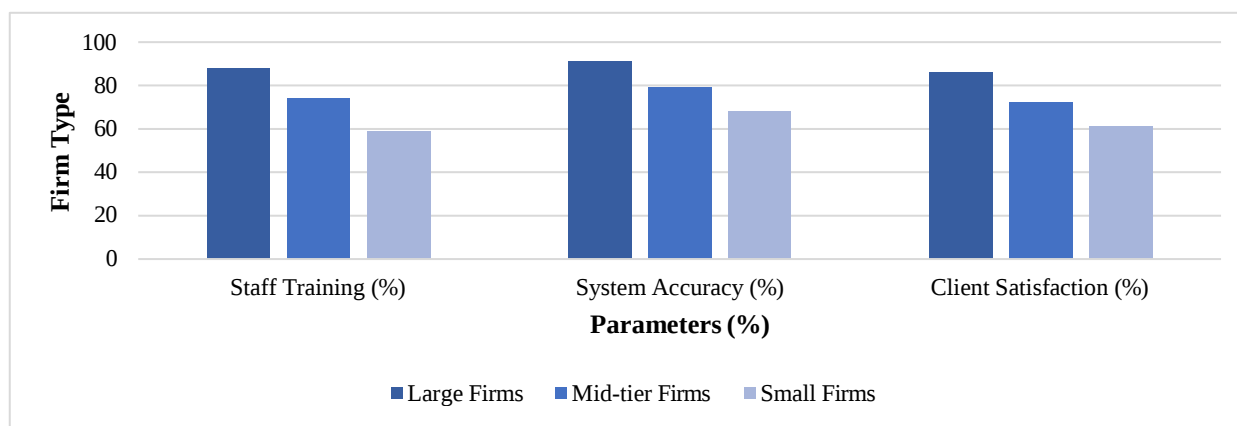


Figure 5: Key Performance Indicators of AI Use in Indian Auditing Firms.

Figure 5 shows the level of staff training, system accuracy and client satisfaction. The best training works with large firms 88 %, 91% 86% in the middle range (74%, 79%, 72%), and low with small firms (59%, 68%, 61%).

4. DISCUSSION

This outcome shows that there is a significant correlation between the financial audit size, corporate ethics, and technological uptake in the AI-based auditing of finances. Figure 1 and Table 1 indicate that big companies have the greatest AI usage (85 %), effectiveness enhancement (82%) and preparedness (88%). This trend implies that improved infrastructure and investment capacity are important factors in the integration of AI. The same case applies with ethical compliance: big companies have 84% compliance, 71% internal ethics audit, and 89% employee education (Table 2), and small companies are a long way behind them. The results show how ethical and technological preparedness are interconnected because more organised ethical

systems of the institution result in higher trust and reliability of its operation. This is evident in audit perception data, which demonstrates that there are definite generational differences (Table 3). Indeed, the trust of and familiarity with AI among junior professionals are high (83% and 86%, respectively), and senior auditors insist on the importance of human control (93%), which develops balanced decision-making. The results of public awareness indicate even more social inequalities: the urban population is most aware-76%-and trusts-71%-whereas rural areas are sceptical, with low awareness, 48%, and more concerns-51%-Table 4. All these figures are indicative of the coaxial relationship between ethics, culture, and digital literacy and the way they have impacted the auditing residential landscape in India.

These findings have strong policy and practice implications. First, there is a need for the integration of ethics governance policies into AI audit procedures for companies through frequent audits,

incorporation of regular training, and data protocols. Institutional training in ethics, which is now more advanced in large firms (89%), needs to be extended to smaller organisations. Second, the digital divide between urban and rural areas must be bridged to enhance societal confidence in automated auditing. Professional bodies can create awareness campaigns to bring the public knowledge of technological change closer to technological change. Lastly, Table 5 findings show that composite ethical and adoption scores positively increase with firm structure (17.6 with large firms versus 12.6 with small firms), which would suggest that cohesive governance increases accountability and audit credibility.

The results are aligned with the evidence that has been found across the world, indicating that there is a positive correlation of firm capacity, regulatory enforcement and technology efficiency. The same trends of credibility and unethical adjustment had been documented in other nations where AI had been incorporated into the auditing process. But this study offers a local level of understanding since it demonstrates that AI has ethical acceptance in India, which is conditioned by culture and infrastructure (Leocádio *et al.*, 2024; Binh, 2025). Although other studies focused on efficiency and automation, the given analysis highlights that acceptance and regulation of AI in society, ethical regulation, and accountability of professionals are also key to successful AI integration. The findings also confirm that human supervision is still irreplaceable regardless of the increasing effectiveness of algorithmic tools (Bracci *et al.*, 2025).

In future, AI-based auditing in India has great potential for efficiency, transparency, and fraud prevention, if ethical systems in the country keep up with the advances in technology. Enhancing policy in the country with set codes of ethics and professional qualifications in the field of AI auditing and data governance regulations will promote sustainable innovation. The co-operation between the regulatory bodies and academic institutions can help in building the training programmes to make the auditors gain technical and ethical competence. The previous study

can be extended in the future by involving the rural or small-firm viewpoints and by involving quantitative data to determine the long-term impacts of AI on the quality of auditing and the confidence of people.

5. CONCLUSION

The study reveals that artificial intelligence has evolved to be an important change agent in the financial audit sector in India, which has affected performance, transparency, and ethical responsibility. The results have shown that the degree of AI adoption correlates directly with the size of the organisations and governance based on ethics, and the readiness of the institutions. Big auditing companies show high standards of better performance (85%), operational efficiency (82%), and readiness to implement AI (88%), and small companies are restrained by inappropriate infrastructure and ethical standards. As a core element of responsible technology use, ethical governance and adherence, as evidenced by formal training and systematic auditing, became a necessary part of the accountable use of technology. The perception of auditors indicated that their attitude towards AI accountability is influenced by their professional experience, in which senior auditors focus on human validation, and junior professionals are more prone to using automated tools. Digital exposure has an impact on the perception of trust and awareness of the people, and most urban inhabitants (71%) are more confident as opposed to those in rural areas (45%). These findings support the idea that technological advancements devoid of strong ethical ties run the risk of fostering disparities in governance and trust. To achieve sustainable AI-based auditing, better policy frameworks, ongoing ethics training, and increased transparency are required. Human control over AI integration is necessary to preserve moral integrity and professional dependability. It affirms that in India's heterogeneous institutional environment, ethical governance, cultural awareness, and technological prowess must cooperate to deliver an equitable, open, and responsible auditing action.

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