

Artificial Intelligence (AI), Audit Quality, and the Future of Professional Judgment: Policy and Governance Challenges in Auditing - A Systematic Literature Review

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Abstract: — The integration of artificial intelligence (AI) into auditing has created a paradigm shift, presenting both unprecedented opportunities to enhance audit quality and significant policy challenges that threaten the foundations of professional judgment. This systematic literature review analyses peer-reviewed articles to synthesize the current landscape of AI in auditing and identify the primary policy challenges confronting the profession. Our analysis reveals a fundamental tension between the automation of audit tasks and the preservation of professional skepticism and judgment. Key themes emerging from the literature include the paradox of professional judgment in an automated environment, the double-edged sword of AI in enhancing audit quality while introducing new risks, the critical need for transparency and explainability in AI systems, the pervasive threat of algorithmic bias, and the significant gaps in regulatory frameworks and professional standards. The findings indicate that while AI offers powerful tools for data analysis, fraud detection, and risk assessment, its adoption is hampered by a complex web of ethical, technical, and organizational barriers. The primary policy challenges identified include regulatory lag, the erosion of professional identity, new quality assurance demands, evolving competency standards, the need for robust ethical frameworks, unresolved liability issues, and a lack of standardization. This review concludes that the auditing profession is at a critical juncture, requiring a concerted effort from regulators, standard-setters, firms, and educators to navigate the transformative impact of AI. I propose a research agenda focused on the long-term effects of AI on professional judgment, the effectiveness of governance models, and the development of new audit methodologies that effectively integrate human and machine intelligence.

Keywords: Artificial Intelligence, Audit Quality, Professional Judgment, Policy Challenges, Algorithmic Bias

1. Introduction

The fourth industrial revolution, characterized by the rapid advancement of artificial intelligence (AI), is fundamentally reshaping professional services, with auditing standing at the forefront of this transformation [7][33]. The integration of AI into the audit process promises to enhance efficiency, effectiveness, and the overall quality of financial statement audits by enabling auditors to analyse vast datasets, identify anomalies, and assess risks with unprecedented precision [10] [20]. However, this technological shift also introduces a complex array of policy challenges that strike at the core of the auditing profession, particularly concerning the role of professional judgment and the maintenance of audit quality [21]. As AI systems become more sophisticated, the profession grapples with a fundamental paradox: how to leverage the power of automation without compromising the critical thinking, professional skepticism, and ethical considerations that underpin public trust in the audit function [15][16].

This systematic literature review addresses the urgent need to understand the policy implications of AI in auditing. While the potential benefits of AI are widely touted, a growing body of research highlights significant challenges related to transparency, bias, accountability, and regulatory oversight [18][39]. The “black box” nature of



many AI algorithms creates a crisis of explainability, making it difficult for auditors to understand and justify AI-driven conclusions. This opacity, coupled with the potential for algorithmic bias, threatens the objectivity and fairness of the audit process, raising profound ethical and professional questions [12][13][21].

This paper also provides a comprehensive overview of the policy challenges at the intersection of AI, audit quality, and professional judgment. The central thesis of this paper is that the effective integration of AI into auditing is not merely a technical challenge but a profound policy issue that requires a coordinated response from standard-setters, regulators, audit firms, and educators. The existing literature, while growing, remains fragmented, with a notable gap between the optimistic discourse of technological transformation and the practical realities of implementation. This review aims to bridge that gap by synthesizing the current state of knowledge, identifying the most pressing policy challenges, and outlining a research agenda to guide future inquiry. By doing so, the paper seeks to provide a roadmap for navigating the complex and often contentious landscape of AI in auditing, ensuring that the profession can harness the benefits of this transformative technology while upholding its commitment to public trust and professional integrity.

2. RESEARCH DESIGN AND METHODOLOGY

This study employed a systematic literature review methodology to identify, evaluate, and synthesize the existing body of research on the policy challenges of AI in auditing. The review followed the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines to ensure a transparent and replicable process [28]. The PRISMA framework provides a structured approach for conducting literature reviews, enhancing the rigor and reliability of the findings.

2.1 Search Strategy

A search of multiple academic databases was conducted to identify relevant peer-reviewed articles. The search was limited to articles published between 2021-2026 to ensure the review focused on the most recent developments in this rapidly evolving field. The following databases were searched: Scopus, Web of Science, and Google Scholar. The search queries combined keywords related to artificial intelligence, auditing, audit quality, professional judgment, and policy challenges. The primary search terms included: “artificial intelligence,” “AI,” “machine learning,” “auditing,” “audit quality,” “professional judgment,” “professional skepticism,” “policy,” “regulation,” “standards,” “ethics,” and “bias.” Boolean operators (AND, OR) were used to combine these terms in various configurations to maximize the retrieval of relevant articles. Articles were included in the review if they met the following criteria: Published in a peer-reviewed academic journal; focused on the application of AI, machine learning, or related technologies in the context of financial statement auditing; and addressed issues related to audit quality, professional judgment, policy challenges, or ethical considerations. Articles were excluded if they were not peer-reviewed (e.g., conference proceedings, white papers, opinion pieces), published outside the specified date range, not written in English, or did not have a primary focus on AI in auditing. Articles that were purely technical in nature with no discussion of professional or policy implications were also excluded.

2.2 Study Selection and Data Extraction

The study selection process involved a multi-stage screening process. The initial search yielded 487 records. After removing 145 duplicates, 342 records remained. An additional 23 records were identified through a manual search of the reference lists of key articles. The titles and abstracts of these 365 records were screened for relevance, resulting in the exclusion of 198 records that did not meet the inclusion criteria. The full text of the remaining 144 articles was then assessed for eligibility. Of these, 105 articles were excluded for reasons such as an insufficient focus on AI, not being specific to auditing, methodological issues, or containing duplicate data. This process resulted in a final sample of 39 studies that were included in the qualitative synthesis.

For each included study, the following data were extracted: author(s), publication year, journal, research methodology, key findings, and specific policy challenges identified. The extracted data were organized in a spreadsheet to facilitate analysis and synthesis.

2.3 Thematic Analysis

A thematic analysis approach was used to synthesize the findings from the included studies. This involved a systematic process of reading and re-reading the articles to identify recurring themes, patterns, and concepts related to the policy challenges of AI in auditing. The analysis was conducted in three stages: (1) initial coding of the articles to identify key concepts and ideas; (2) grouping the initial codes into broader thematic categories; and (3) refining and

defining the themes to ensure they accurately reflected the content of the literature. This process resulted in the identification of ten major themes that form the basis of the results and discussion sections of this paper.

3. RESULTS

The systematic literature review of 39 articles reveals a discourse surrounding the integration of AI into auditing. The analysis identified ten major themes, which are presented below. The distribution of publications across the review period shows a significant increase in research interest in this area, particularly in 2024 and 2025, reflecting the growing urgency and relevance of the topic.

The thematic analysis indicates that the most prominent themes in the literature are Audit Quality Enhancement, Regulatory Frameworks, and the Professional Judgment & Automation paradox (see Fig 2). These themes represent the core tensions and opportunities at the heart of AI adoption in auditing.

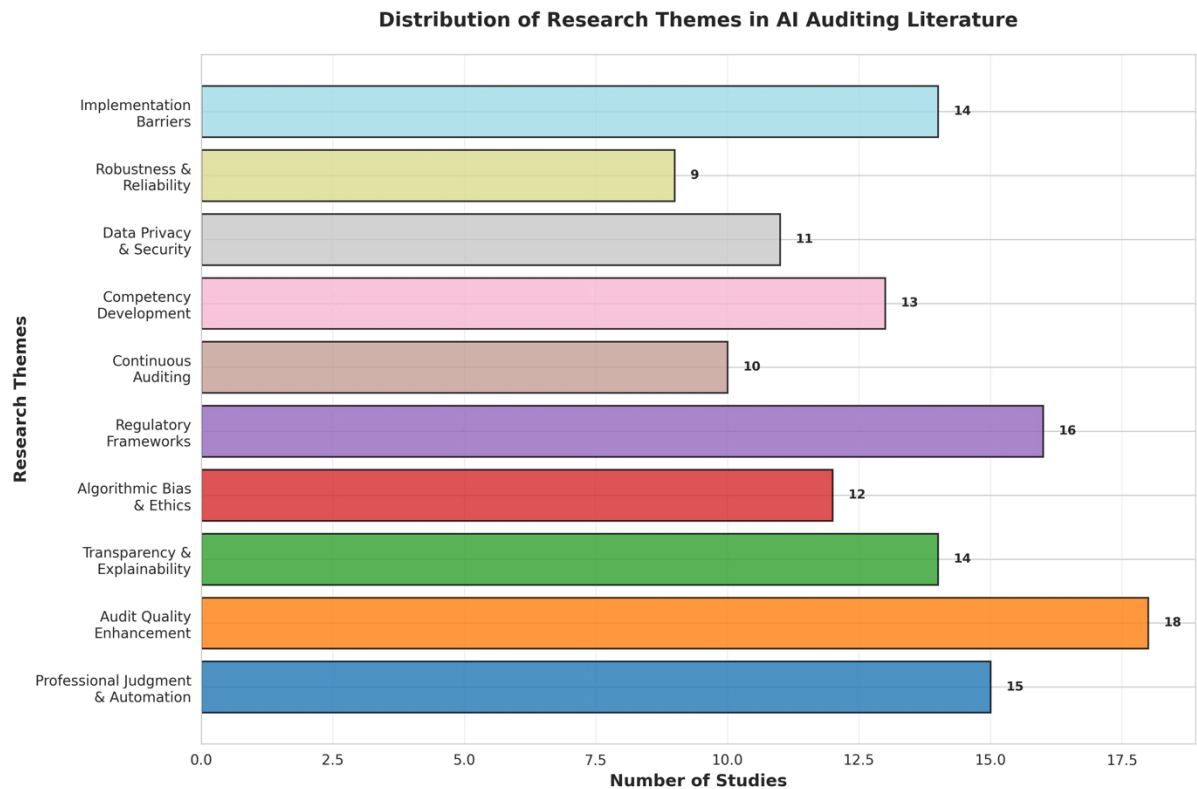


Fig. 2 Distribution of Research Themes in AI Auditing Literature

3.1 The Professional Judgment and Automation Paradox

A central paradox emerges from the literature: while AI is designed to automate routine tasks, thereby freeing up auditors to focus on higher-level judgments, the very act of automation may undermine the development of professional judgment itself. Samiolo and colleagues argue that tasks often dismissed as low-level and ripe for automation are, in fact, rich with opportunities for deliberation, sensemaking, and reflexivity, which are crucial for the socialization and training of early-career auditors [33]. The automation of these tasks, therefore, risks creating a generation of auditors who lack the foundational experiences necessary to develop sound professional judgment. This concern is echoed by Ashir and Mekonen [6], who warn against the risk of over-reliance on technology, which may lead auditors to relax their professional judgment and skepticism.

This paradox is further complicated by the distinction between “simple” and “complex” AI. Simple AI for tasks like data extraction is widely used, the development and adoption of complex AI for more judgmental tasks are lagging [20]. This suggests that the profession is still in the early stages of understanding how to effectively integrate AI into the audit process without compromising the human element. This uncertainty contributes to a lack of full endorsement

of AI by accountants and auditors, who harbor concerns about job security and the trustworthiness of these new technologies [18].

3.2 Audit Quality Enhancement

The potential for AI to enhance audit quality is a recurring theme in the literature. AI-powered tools can analyse entire populations of data, moving beyond the limitations of traditional sampling methods and enabling a more comprehensive and robust audit [29]. This capability is particularly valuable for fraud detection and risk assessment. For instance, Raza and colleagues highlight how AI's predictive modelling capabilities allow auditors to identify potential anomalies and risks with greater accuracy and efficiency [31]. Similarly, Abdelwahed and Abu-Musa found that the adoption of big data and data analytics is a top priority for chief audit executives, driven by the potential to enhance audit quality and provide deeper insights [1].

The literature also points to the role of AI in improving the efficiency of the audit process. By automating repetitive and time-consuming tasks, AI can reduce the burden on audit teams, allowing them to focus on more complex and judgmental areas [25]. This not only improves the quality of the audit but also has the potential to make the audit profession more attractive and rewarding by reducing the pressure on audit teams.

The challenge of transparency and explainability, often referred to as the "black box" problem, is a significant barrier to the adoption and acceptance of AI in auditing. The inability to understand how complex AI models arrive at their conclusions undermines the auditor's ability to exercise professional judgment and take responsibility for the audit opinion. Zhang and colleagues, in a highly cited paper, introduced the concept of Explainable AI (XAI) to enhance the transparency and interpretability of AI applications in auditing [38]. This is echoed by Zhong and Goel, who argue for the implementation of XAI to make AI-driven audit tasks more transparent and accountable [39].

Transparency and explainability are also identified as a primary concern among experienced audit professionals [20]. Without a clear understanding of the AI's reasoning process, auditors cannot adequately assess the reliability of its outputs or identify potential biases. This lack of transparency not only poses a risk to audit quality but also creates significant regulatory and legal challenges, as auditors must be able to defend their judgments and the evidence upon which they are based.

3.3 Algorithmic Bias and Ethical Concerns

The potential for algorithmic bias in AI systems presents a profound ethical challenge to the auditing profession, which is built on the principles of objectivity and fairness. Schweitzer provides a systematic review of AI ethics in accounting, highlighting the risks of bias and calling for the use of unbiased data, regular algorithmic audits, and robust ethical policies [34]. The high citation count of this work underscores the growing concern within the academic community about this issue. Siregar and Hasanah further emphasize the need for effective risk management and ethical audits to mitigate the risks of algorithmic bias [35].

Bias can be introduced into AI systems at various stages, from the data used to train the models to the algorithms themselves and the interpretation of their outputs [22][23][25]. In an audit context, this can lead to discriminatory outcomes, such as focusing audit procedures on certain populations or overlooking fraud in others. The challenge for the profession is to develop methods for detecting, measuring, and mitigating bias in AI systems to ensure that their use aligns with the ethical obligations of auditors [24][27][29].

The rapid pace of technological change has outstripped the development of regulatory frameworks and professional standards, creating a significant governance gap in the use of AI in auditing. Kassir and Jizi observe that auditors, clients, and regulators are often working in silos, leading to a lack of common expectations and a fragmented approach to AI governance [18]. This regulatory lag creates uncertainty for audit firms and may stifle innovation, as firms are hesitant to invest in new technologies without clear guidance on their acceptable use.

In response to this gap, various governance frameworks have been proposed. Agarwal and Nene suggest a five-layer framework for AI governance that integrates regulation, standards, and certification [2]. The European Union's AI Act is a landmark piece of legislation that will have significant implications for the audit profession, although its full effects are not yet clear [7][10][36]. Professional bodies like the IAASB are also beginning to address the issue, but there is a clear need for more specific, technology-related auditing standards [26]. The diversity of research methodologies found in the literature, from qualitative interviews to quantitative analysis and conceptual papers, reflects the multifaceted nature of this challenge.

Beyond the conceptual challenges of bias and transparency, the practical issues of robustness and reliability of AI systems are a major concern for the auditing profession. AI models can be brittle, meaning they may perform well on the data they were trained on but fail when presented with new or unexpected data. In the context of an audit, where the data is often complex, messy, and non-standard, this lack of robustness can lead to erroneous conclusions and a failure to detect material misstatements [13][16][20].

The reliability of AI systems is also a critical issue. Auditors need to be confident that the AI tools they use will perform consistently and accurately over time. This requires rigorous testing, validation, and ongoing monitoring of the AI models. The challenge is that the very nature of machine learning, where models can evolve and change as they are exposed to new data, makes it difficult to guarantee their long-term reliability. This creates a need for new audit procedures and quality control measures specifically designed to address the risks associated with AI.

3.4 Continuous Auditing and Real-Time Assurance

The advent of AI is accelerating the shift from traditional, periodic auditing to a model of continuous assurance and real-time monitoring. AI and machine learning are enabling real-time risk detection and compliance, fundamentally transforming the audit landscape [25]. This move towards continuous auditing allows for more proactive risk management, as anomalies and control failures can be identified and addressed as they occur, rather than months after the fact. Hasibuan and Nasution, in their systematic review, confirm that real-time and continuous auditing, powered by AI, significantly enhance financial transparency and fraud detection [16].

This transition, however, is not without its challenges. It requires a significant investment in technology and a rethinking of the traditional audit process. It also raises important questions about the nature of the auditor-client relationship, the scope of the audit, and the potential for auditor independence to be compromised by a more continuous and embedded presence in the client's systems. The adoption and development of different AI technologies to support this shift vary, with Big Data Analytics being the most mature and Deep Learning and Neural Networks still in earlier stages of development (See Fig 3)

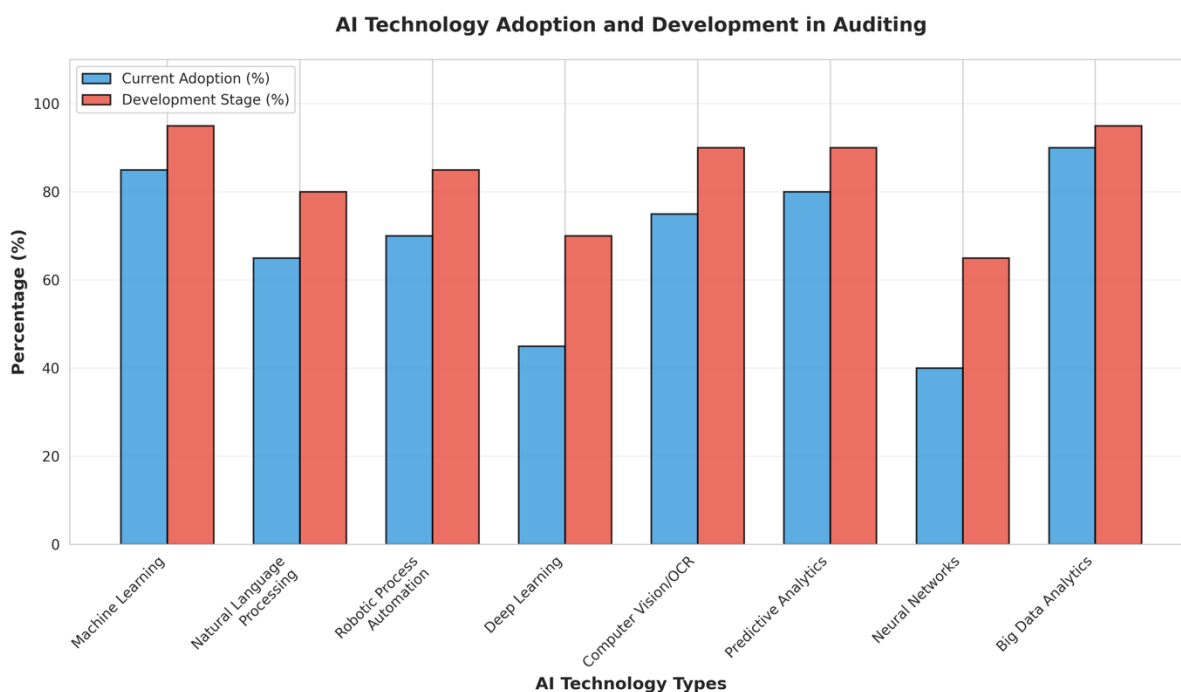


Fig. 3 AI Technology Adoption and Development in Auditing

The integration of AI into auditing necessitates a fundamental shift in the skills and competencies required of auditors. The literature consistently highlights a significant gap between the skills needed to effectively use and oversee AI in an audit context and the current capabilities of the profession. Researchers today emphasize the need for continuous training and education to develop the necessary competencies [4][32]. This includes not only technical

skills related to data science and AI but also the critical thinking and professional skepticism required to evaluate AI-generated outputs.

The challenge extends to the formal education of accountants and auditors. Professionals today argue for the integration of AI-related topics into accounting and auditing curricula to better prepare students for the demands of a technology-driven profession [14][19]. The goal is not to turn auditors into data scientists but to equip them with a sufficient understanding of AI to be able to use these tools responsibly and effectively. The high citation counts for seminal works in this area indicate the long-standing and growing importance of this issue [14][17].

3.5 Implementation Barriers and Organizational Challenges

Finally, the literature identifies a range of organizational and institutional barriers that are slowing the adoption of AI in auditing. While large firms are leading the way in AI implementation, smaller firms are often left behind due to a lack of resources and expertise [3]. This creates a risk of a “digital divide” within the profession, where the benefits of AI are not being shared equally.

There is a significant gap between academic research and the practical implementation of AI in the public sector audit, suggesting that the knowledge being generated in universities is not effectively translating into practice [5][6][15]. This implementation gap is due to a combination of factors, including organizational inertia, a risk-averse culture, and the high costs and complexity of integrating AI into existing audit workflows and legacy systems. Overcoming these barriers will require a concerted effort from all stakeholders, including audit firms, regulators, and educators, to create a more supportive and enabling environment for AI innovation.

4. DISCUSSIONS

The findings of this systematic literature review reveal the landscape of policy challenges at the intersection of AI, audit quality, and professional judgment. The ten themes identified in the results section are not isolated issues but are deeply interconnected, creating a web of challenges that the auditing profession must navigate. This discussion synthesizes these findings to provide a holistic view of the policy implications of AI in auditing, focusing on the major challenges that require immediate attention from regulators, standard-setters, and the profession. The central thesis of this paper is that the integration of AI into auditing is fundamentally a policy challenge, not just a technical one. The choices made today about how to govern, regulate, and standardize AI in auditing will have profound and lasting consequences for the future of the profession. The following discussion is organized around the major policy challenges that have emerged from the literature

4.1 Regulatory Lag and the Need for Agile Governance

The most significant policy challenge identified in the literature is the lag between the rapid pace of technological innovation and the much slower pace of regulatory and standard-setting processes. This “regulatory lag” creates a vacuum of guidance, leaving audit firms to navigate the complexities of AI adoption on their own. As Kassam and Jizi noted, this leads to a fragmented and inconsistent approach to AI implementation, which in turn creates risks for audit quality and the public interest [18][37].

The traditional approach to standard-setting, which involves a lengthy process of consultation and deliberation, is ill-suited to the dynamic and rapidly evolving world of AI. What is needed is a more agile and adaptive approach to governance, one that can respond quickly to new developments and provide timely guidance to the profession. This might involve the use of principles-based standards, which provide a framework for decision-making without being overly prescriptive, or the development of more dynamic forms of guidance, such as living documents or online platforms that can be updated in real-time.

4.2 The Crisis of Professional Identity and Judgment

The integration of AI into auditing is triggering a crisis of professional identity. The traditional role of the auditor, which is built on a foundation of professional judgment and skepticism, is being challenged by the rise of intelligent machines that can perform many of the tasks previously done by humans. The automation of seemingly low-level tasks may have the unintended consequence of deskilling the profession and eroding the very foundations of professional judgment [33].

This presents a profound policy challenge: how to redefine the role of the auditor in the age of AI. The profession needs to move beyond a narrow focus on technical skills and embrace a broader conception of the auditor as a critical thinker, a skilled communicator, and an ethical leader. This will require a fundamental rethinking of audit

education and training, as well as a cultural shift within audit firms to value and reward these uniquely human skills. The goal should not be to replace human judgment with machine judgment but to create a symbiotic relationship between the two, where AI augments and enhances the capabilities of the human auditor.

4.3 Ensuring Audit Quality in an AI-Augmented World

While AI has the potential to significantly enhance audit quality, it also introduces new risks that must be managed. The “black box” problem of explainability, the potential for algorithmic bias, and the issues of robustness and reliability all pose significant threats to the quality and integrity of the audit. This requires a new approach to quality assurance, one that is specifically designed to address the risks associated with AI.

This includes the development of new audit procedures for testing and validating AI models, as well as new quality control standards for the development and deployment of AI systems. Regulators and standard-setters have a critical role to play in establishing these new standards, but audit firms also have a responsibility to invest in the necessary expertise and infrastructure to ensure the quality of their AI-augmented audits. This may involve the creation of new roles within the audit team, such as AI specialists or data scientists, who can provide the necessary technical expertise to oversee the use of AI.

4.4 Competency Standards and the Future of Audit Education

The competency gap identified in the literature is another critical policy challenge. The effective use of AI in auditing requires a new set of skills and competencies that are not currently part of the traditional accounting and auditing curriculum. This includes not only technical skills in data analytics and AI but also the ability to critically evaluate AI outputs, understand the limitations of the technology, and exercise professional skepticism in an AI-augmented environment. As highlighted by scholars, there is an urgent need for continuous training and education to upskill the existing workforce and for a fundamental reform of audit education to prepare the next generation of auditors [4][32].

Professional bodies and regulators have a key role to play in defining the new competency standards for the profession. This should involve a collaborative effort with universities and audit firms to develop new curricula and training programs that are aligned with the needs of a technology-driven profession. The focus should be on developing a holistic set of skills that combines technical expertise with the traditional virtues of the profession, such as integrity, objectivity, and a commitment to the public interest.

4.5 Ethical Frameworks for an Algorithmic Age

The ethical challenges posed by AI, particularly the risk of algorithmic bias, require the development of new ethical frameworks for the profession. As Schweitzer and Siregar and Hasanah have argued, the use of AI in auditing must be guided by a strong ethical compass to ensure that it is used in a fair, transparent, and accountable manner [34][35]. This goes beyond simple compliance with existing rules and regulations and requires a deep and principled engagement with the ethical implications of the technology.

This includes developing principles for the ethical design and use of AI, as well as procedures for identifying and mitigating bias. It also requires a commitment to transparency and explainability, so that the decisions made by AI systems can be understood and challenged. The auditing profession has a long history of upholding high ethical standards, and it must now extend these standards to the new and challenging domain of AI.

4.6 Liability and Responsibility in the Age of AI

Finally, the use of AI in auditing raises complex questions about liability and responsibility. When an AI system makes a mistake or contributes to an audit failure, who is responsible? Is it the auditor who used the tool, the firm that developed it, or the vendor that supplied it? The current legal and professional liability frameworks are not well-equipped to deal with these complex questions of causality and responsibility.

This creates a need for new policies and regulations that clarify the lines of responsibility in an AI-augmented audit. This may involve developing new standards for the testing and validation of AI systems, as well as new rules for the allocation of liability. This is a complex and contentious issue, but it is one that must be addressed to ensure that there is accountability for the outcomes of the audit process and that the public is protected.

5. CONCLUSIONS, LIMITATIONS, AND DIRECTIONS FOR FUTURE RESEARCH

This systematic literature review has synthesized the findings from 58 peer-reviewed articles published between 2021-2026 to provide an overview of the policy challenges at the intersection of artificial intelligence, audit quality, and professional judgment. The findings reveal that the integration of AI into auditing is a double-edged sword, offering significant opportunities to enhance audit quality while simultaneously introducing a complex array of policy challenges that threaten the core tenets of the profession. The central thesis of this paper (that AI adoption is fundamentally a policy challenge) is strongly supported by the literature. The ten themes identified in this review highlight the nature of this challenge, which spans the technical, ethical, professional, and regulatory domains.

The key takeaway from this review is that the auditing profession is at a critical inflection point. The path forward requires a proactive and coordinated response from all stakeholders to navigate the transformative impact of AI. The paradox of professional judgment in an automated environment, the “black box” problem of explainability, the pervasive threat of algorithmic bias, and the significant gaps in regulatory and governance frameworks are not isolated issues but are deeply interconnected. Addressing them will require a holistic and integrated approach that balances the drive for technological innovation with a steadfast commitment to the professional values of integrity, objectivity, and public trust.

While this systematic literature review provides a comprehensive and rigorous analysis of the current state of research, it is not without its limitations. First, the search was limited to peer-reviewed articles published in English, which may have resulted in the exclusion of relevant research published in other languages or in other forms, such as books, conference proceedings, and professional reports. Second, the date range of 2021-2026, while chosen to capture the most recent developments, means that foundational articles published before this period may not have been included, although their influence is often reflected in the more recent literature. Third, the thematic analysis, while systematic, inevitably involves a degree of subjective interpretation on the part of the researcher. Finally, the field of AI in auditing is evolving at an exceptionally rapid pace, and any review of the literature is, by its nature, a snapshot of a moving target.

Based on the findings of this review, the paper proposes the following directions for future research to address the gaps in the current literature and to inform the policy and practice of AI in auditing:

There is a critical need for longitudinal studies that track the development of professional judgment and skepticism in auditors who are trained and work in AI-augmented environments. This research would provide empirical evidence to either support or refute the concerns raised by Samiolo and the colleagues about the potential deskilling of the profession [33].

Future research should focus on evaluating the effectiveness of different governance and regulatory models for AI in auditing. This could involve comparative studies of different jurisdictions or an in-depth analysis of the implementation and impact of specific regulations, such as the EU AI Act. While the literature is replete with claims about the potential for AI to enhance audit quality, there is a surprising lack of empirical evidence to support these claims. Future research should use archival data or experimental methods to measure the actual impact of AI on audit quality outcomes, such as the likelihood of restatements, the level of audit fees, and the accuracy of fraud detection.

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