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ETHICAL RISKS OF AI IN INTERNAL AUDIT THROUGH THE LENS OF LITERATURE

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Abstract
Against the backdrop of rapid advances in smart technologies, which have begun to be used in almost all areas, especially in the business environment, a number of concerns have arisen regarding the impact of artificial intelligence systems on the ethical values of an organization, generating an increasingly discussed topic in the specialized literature. In this context, internal auditing, responsible for assessing and ensuring the compliance of organizational processes, becomes the cornerstone in identifying and minimizing the ethical risks generated by artificial intelligence. This study aims to identify and analyze the ethical challenges arising from the automation of activities, as well as to highlight the immediate need to adapt the skills of internal auditors and traditional audit practices in order to effectively manage the impact of AI on organizational integrity. To achieve this goal, we adopted a methodology based on a systematic review of the literature, and the results have been summarized in a synthesis of emerging ethical challenges, which serve as starting points for internal auditors in understanding and recognizing the evolution of their professional role and which diminish the existing gaps in academia on this subject.

Keywords: *Ethics AI; internal audit; accountability; integrity*

JEL Classification: *M40*

INTRODUCTION

The business environment has undergone rapid transformations in recent decades, driven by the digitization of processes and the adoption of smart technologies, and these changes have impacted how organizations operate, manage risk, and interact with the external environment. At the same time, AI has become present even in the decision-making process, influencing areas such as financial data analysis, human resource management, and cybersecurity. However, in addition to the well-known opportunities it offers, there is increasing talk of the challenges that come with it, particularly in the area of organizational ethics, related to integrity and responsibility. According to a study published in The Economic Times, conducted by Infosys, based on a survey, approximately 95% of organizations have encountered problems caused by the implementation of artificial intelligence, such as privacy violations, inaccurate or distorted predictions, and only 2% of organizations meet the standards for responsible use of AI (Economic Times, 2025). As a result, internal auditors, who are responsible for assessing risks and ensuring compliance with global regulations, are at a critical point in their profession, as they must rethink how they work, adapt to new emerging and more difficult-to-quantify risks, and develop new methodologies that simultaneously protect the organization's values and stakeholder trust, focusing on the balance between leveraging innovation and maintaining integrity (Racolciuc & Ciubotariu, 2024). Therefore, internal auditors are called upon to upgrade their skills to be able to understand algorithmic models and lead the profession in a direction compatible with new technological realities, and entities must integrate AI governance into their strategies to ensure transparency and accountability.

The importance of organizations and internal auditors being aware of the risks arising from the adoption of artificial intelligence is becoming increasingly urgent, especially as entities' dependence on intelligent technologies is growing (Ciubotariu, 2020). Therefore, this study aims to identify and investigate the risks and challenges faced by internal auditors in the era of digitalization, using a methodology based on critical analysis of the specialized literature and resulting in a classification of risks according to their impact on the integrity of the organization, as presented in the current literature. The paper serves as a starting point for developing the mechanisms necessary to protect ethical values in an environment increasingly influenced by technology. In addition, the synthesis can

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be a real help to internal auditors who have not yet encountered vulnerabilities in practice and who want to consolidate their knowledge in the field.

I. LITERATURE REVIEW

As organizations increasingly rely on artificial intelligence to optimize their processes, analyze financial data, or interact with stakeholders, internal auditors face risks that the profession has not anticipated until now. Opaque models, algorithmic errors, biases, and cyber vulnerabilities are transforming auditing into an activity that requires hybrid skills: technical, ethical, and analytical. (Anica-Popa et al., 2024) These challenges outline a new reality: internal auditing is no longer limited to traditional checks, but must integrate technical areas (Cernovschi et al., 2025), for which auditors do not always have the initial skills. The roles of the internal auditor also include protecting organizational integrity in a technology-dominated environment (Cosmulese, 2020).

Recent literature addresses the ethical implications of using artificial intelligence from multiple perspectives, including AI governance, algorithmic bias, data responsibility, and confidentiality, and argues that the current ecosystem is unbalanced, requiring adequate documentation and formalization of processes to support internal auditing (Percy et al., 2022). As a consequence of insufficiently defined ethical frameworks, Suyono et al. (2025) highlights the lack of training for professionals and emphasizes the need for them to be trained not only technically but also ethically in order to be able to monitor the effects of automated decisions on information users. The main source of ethical risk generated by the implementation of AI, with which internal auditors should be familiar, according to the authors Bahangulu and Owusu-Berko (2025) is algorithmic bias, because depending on the data on which the machine learning model is trained, it can perpetuate social inequalities. In addition, Murikah et al. (2024) highlights several types of bias, to which they attribute several ethical implications: first, the demographic homogeneity of the datasets used to train the models can lead to direct discrimination, excluding minorities; second, incorrect comparators, such as benchmarking groups limited to high-income populations, can reinforce disparities, as automated systems become tools that compromise the principles of equity and social justice. As a solution, the authors recommend implementing governance mechanisms and integrating ethical auditing into the internal auditors' plan, which would periodically verify and assess the social impact of each decision generated by AI. Ethical auditing includes assessments of the fairness of decisions, the impact on individual rights, and the transparency of decision-making processes. The authors suggest that such a framework allows for the proactive identification of ethical risks, reducing possible negative consequences for organizations and society. Also, Raji et al. (2020) suggests that internal auditing following verification of compliance with ethical principles, prior to the implementation of an automated system, may influence the decision to continue or halt the adoption of technology when the risks outweigh the benefits.

Another area of risk, with an impact on an organization's ethical values, revolves around accountability, because without it, unjustified decisions, unreported errors, or unresolved ethical dilemmas can arise. In this regard, internal auditors should be able to monitor not only the accuracy of data but also the chain of responsibility in order to prevent legal and reputational risks (Dastani & Yazdanpanah, 2023). In addition to accountability, the transparency and explainability of systems are elements that internal auditors must be concerned with in order to be able to accurately assess ethical risks, as they can have an impact on user needs, cultural values, laws, and corporate values (Chazette et al., 2021). In this regard, (Langer, 2021) introduces the concept of explainability auditing, which should be viewed from four perspectives: technical, psychological, ethical, and legal. Balasubramaniam et. al., (2023) show that most ethical guidelines directly address explainability as an integral part of transparency, but although explanations of automated decisions increase transparency, they may reveal sensitive information or facilitate attacks on models (Racolciuc et al., 2025).

An additional point is the need for human-AI collaboration, as human judgment must remain fundamental to detecting errors and preventing negative ethical (Ciubotariu, 2019). Many organizations that have a Code of Ethics have added the principle of avoiding the creation or reinforcement of unfair biases, and auditors should be able to provide assurance that AI technologies are subject to human direction and control (Langer et al., 2025) and the success of integrating digital technologies, including artificial intelligence, depends on adapting professional skills.

Following a review of the literature, we note that the ethical risks associated with artificial intelligence are not addressed systematically, and there is no discussion of how these risks influence the work of internal auditors or their decisions in the audit process. This observation justifies the need for a dedicated analysis that interprets these risks in the context of internal auditing and synthesizes them into a coherent framework.

II. METHODOLOGY

This study aims to identify the ethical risks associated with the implementation of artificial intelligence faced by internal auditors in the auditing process, particularly in situations where auditors assess entities that have

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integrated artificial intelligence into their operational and decision-making activities and adopt a methodology based on deductive reasoning, as there is no explicit formulation of risks, because the subject is emerging and there are no defined conceptual frameworks yet. Thus, based on conclusions regarding the use of emerging technologies, artificial intelligence governance, and the impact of digital transformation, following critical analysis, we looked at aspects that involve potential ethical risks, even if they are not directly addressed by the authors, and identified a lack of transparency, ambiguity of responsibility, confidentiality risks, algorithmic biases, unintended impacts, resource constraints, and impairment of professional reasoning.

In the literature selection process, 13 studies were evaluated, of which three were excluded from the final synthesis mainly due to insufficient information to deduce ethical risks. This filtering allowed us to focus on the studies that offer the greatest contribution to understanding the ethical implications of using artificial intelligence in internal auditing. The entire selection process is presented in Figure 1 for the sake of clarity.

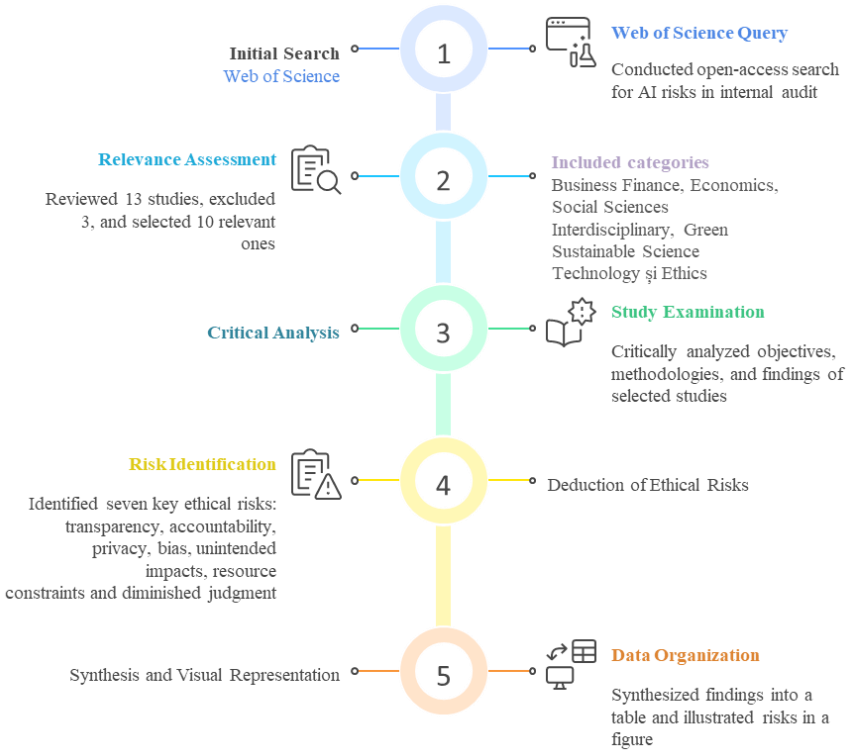

Figure 1. Research methodology
Source: own projection

As can be seen in *Figure 1*, the literature was extracted from the Web of Science database, based on the academic rigor of the indexed publications, following a query for "artificial intelligence risks in internal audit," applied with filters for open access and for the fields of study: Business Finance, Economics, Social Sciences Interdisciplinary, Green Sustainable Science Technology, and Ethics. This search identified 13 studies, and after examining their suitability for the research purpose, 10 studies were selected and included in a table in the results and discussion section, while 3 were excluded from the analysis. Based on this analytical approach, we deduced 7 ethical risks that internal auditors face when auditing organizations that use artificial intelligence, and to make them easier to remember, we grouped them in the form of an illustration. Therefore, the methodology of this study contributes to filling a gap in the literature by providing a synthesis of the ethical risks of artificial intelligence in internal auditing and emphasizing the need to expand the role of internal auditors to include the ethical assessment of artificial intelligence-based systems.

III. RESULTS AND DISCUSIONS

The accelerated progress of intelligent technologies has made them central elements of modern operational and decision-making processes, increasingly affecting control and internal audit structures (Boubouh & Ghanim, 2025). In order to present these changes, recent literature on artificial intelligence in the field of auditing and organizational governance focuses on how artificial intelligence is integrated into the internal audit function, governance systems, and operational processes of organizations, but places less emphasis on the ethical risks that arise with the implementation of AI (Baharom, 2025; Lombardi et al., 2025; Simandjuntak & Maisyarah, 2025).

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To address this topic and fill the gaps in the literature, we analyzed a set of relevant studies that examine both the implementation of AI technologies within organizations and their implications for governance, internal control, and decision-making processes, and which provide an analytical framework from which ethical risks associated with the use of artificial intelligence can be deduced. Therefore, Table 1 summarizes the objectives and results of the studies taken into account in order to extract the main ethical risks faced by internal auditors in the exercise of their profession.

Table 1. Relevant studies on AI integration and ethical risks in the internal audit function

Author	Title	Objectives	Results
Hu et al. (2023)	Governance of artificial intelligence applications in a business audit via a fusion fuzzy multiple rule-based decision-making model	Identifies AI application components in internal audit and strategic priorities for proper implementation.	The results show that the order of priority in improving the AI-based internal audit framework is: AI application strategy, AI governance, human factor, and data infrastructure and data quality.
Wassie & Lakatos (2024)	Artificial intelligence and the future of the internal audit function	Highlights the state of research on the use of AI in IA, and reveals the implications of new AI technology for IA.	Recommends the CACS framework (commitment, access, capacity, skills development) for AI integration.
Jedlicková (2024)	Ethical considerations in Risk management of autonomous and intelligent systems	Examines the importance of ethical considerations in mitigating risks associated with the development, implementation, and use of autonomous and intelligent systems	Findings reveal risks associated with transparency, accountability, privacy violations, algorithmic bias, and unintended consequences.
Xin et al. (2024)	The Impact of Enterprise Digital Transformation on Audit Fees - An Intermediary Role Based on Information Asymmetry	Investigates the impact of digital transformation on audit fees	The research finds that digital transformation has a significant inverted U-shaped effect on audit fees, which is moderated by the quality of internal controls, the level of corporate governance, and discretionary accruals.
Schiff et al. (2024)	The emergence of artificial intelligence ethics auditing	Examine the motivations, audit activities, and challenges associated with ethical AI auditing in the private sector.	It finds that AI ethics audits do not involve stakeholders and focus on ethical principles such as bias, confidentiality, and explainability. Auditors face competing demands between interdisciplinary functions, firm resource and staffing constraints, lack of technical and data infrastructure to enable auditing, and ambiguity in the interpretation of regulations and standards.
Chen et al. (2022)	A Full Population Auditing Method Based on Machine Learning	This study uses empirical methods to propose a method for auditing the entire population based on machine learning	The results of the study indicate that machine learning for full population auditing is capable of detecting, in all samples, abnormal activities whose execution does not comply with existing accounting rules, as well as abnormal activities with irregular accounting rules.
Alassuli (2025)	Impact Of Artificial Intelligence Using The Robotic Process Automation System On The Efficiency Of Internal Audit Operations At Jordanian Commercial Banks	This study aims to examine the impact of artificial intelligence on the effectiveness of internal audit operations in Jordanian commercial banks.	The results indicate that robotic process automation systems improve the internal audit process by reducing operating costs, eliminating human error, and streamlining work processes. Robotic process automation systems will change the role of internal auditors.
Min et al. (2025)	When Technology Meets Turbulence: The Impact of Digital Transformation and Policy Uncertainty on Audit Opinions	This study investigates how Corporate Digital Transformation (CDT) influences audit opinions in non-financial companies listed on the Chinese stock exchange, focusing on the moderating role of	Moderate levels of CDT improve audit outcomes through increased transparency, while excessive digitization creates governance complexities that increase the likelihood of qualified audit opinions. The negative effects of CDT are more pronounced in

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		Economic Policy Uncertainty (EPU).	large firms, state-owned enterprises, highly leveraged and low-risk firms, and those with weak internal controls.
Mahajan et al. (2025)	Algorithmic Bias Under the EU AI Act: Compliance Risk, Capital Strain, and Pricing Distortions in Life and Health Insurance Underwriting	Assessing the impact of compliance with the EU Artificial Intelligence Regulation on AI systems used in life and health insurance underwriting.	The study quantifies how algorithmic biases affect premiums and Solvency II capital, shows that most distortions come from socio-economic proxies, and identifies effective and cost-efficient mitigation strategies.

Source: own projection

After analyzing the available literature on the risks faced by internal auditors, we conclude that these are not presented explicitly and do not constitute a central objective, so identifying them requires critical reasoning and can only be inferred indirectly from the challenges or limitations mentioned in the research results. Most studies focus on operational (efficiency, costs) and technical (auditing the entire population, automation) aspects, with the exception of Jedlicková (2024), which examines the ethical implications of implementing intelligent systems. Therefore, the Table 1 shows fragmented literature, in which ethical risks are rarely addressed directly, and in most cases they must be extracted by deduction, for example, recommendations on AI governance suggest risks of accountability and transparency; the challenges of digital transformation are not discussed per se, but can be inferred from the inverted U-shaped relationship, which highlights vulnerabilities generated by excessive digitization, indicating risks related to opacity and dependency; and studies examining AI ethics auditing (Schiff et al., 2024) and compliance with the AI Act (Mahajan et al., 2025) do not present a framework of ethical risks, but rather present constraints and ambiguities from which risks such as superficial compliance and algorithmic bias can be extracted. This situation reveals a serious gap in the current literature, especially since AI adoption is advancing rapidly, and research on ethical risks remains diffuse and insufficiently explored. There is no unified conceptual framework, typology of ethical risks, or assessment of their impact on internal audit processes or audit quality.

Therefore, an analysis is needed to identify, classify, and synthesize the ethical risks inferred from the existing literature, given that they are not directly addressed by current studies. Therefore, we have created a visual representation of the main ethical risks that arise with the implementation of artificial intelligence, extracted from the observations and conclusions of the studies analyzed, in a way that facilitates their retention..

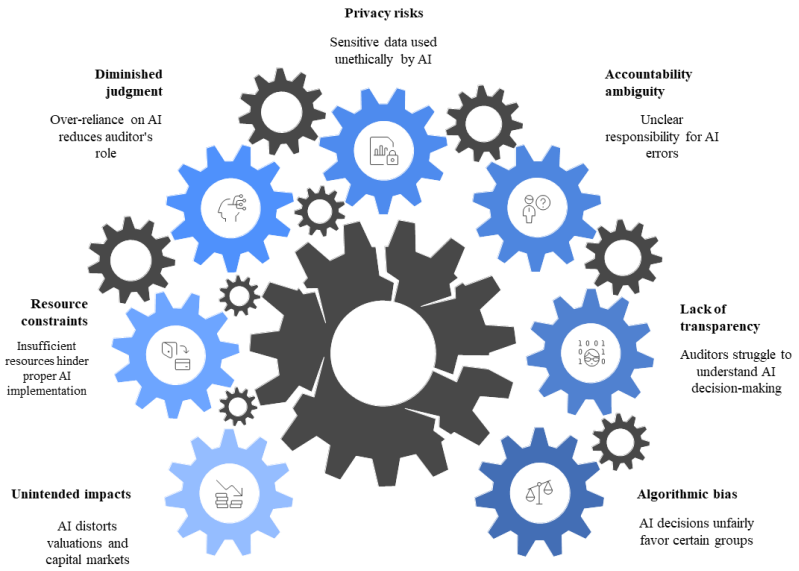

Figure 2. Ethical risks inferred from the literature on AI in internal auditing

Source: own projection

Although academics are extensively studying the use of artificial intelligence in business, most research focuses on efficiency and automation, and less on the risk dimension, which only appears indirectly. In Figure 2, we have summarized all the ethical risks that internal auditors may face in the course of their work, which we have deduced from our understanding and careful analysis of the results of the studies included in Table 1. Therefore, the results of the study by Hu et al. (2023), which focuses on improving the internal audit framework based on artificial intelligence, although it does not explicitly discuss ethical risks, by examining each priority allows us to identify what issues internal auditors should be aware of. The first priority is the AI application strategy, which

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conveys that organizations must have a clearly defined purpose and method of use for automated systems, and in the absence of a strategy, automated decisions can influence, favoring or disadvantaging certain groups, or can generate biased effects due to historical data or the choice of characteristics in models. When automated processes have no framework against which to be verified, correcting biased decisions becomes impossible and undermines the fairness and ethical compliance of the organization. Based on these conclusions, we can discuss a first risk with social and organizational implications that internal auditors must recognize: algorithmic bias.

Closely linked to algorithmic bias are the risks associated with accountability and transparency, and we can derive these from establishing AI governance as a second building block in improving audit quality, as it encompasses the ways in which the organization defines roles and responsibilities, establishes operating rules, and how automated decisions are managed, controlling the use of algorithms (Șoimu et al., 2022). If it cannot be determined who is responsible for AI errors or wrong decisions, for internal auditors this translates into a limitation in their ability to understand, verify, and justify automated decisions, and this ambiguity complicates the assessment of internal control and may mean that wrong decisions cannot be correctly remedied. Therefore, both the quality of the audit and the credibility of its conclusions are affected, and professionals should be able to identify areas where automations cannot be explained or understood by management, and propose tools for interpreting AI models that have been verified and validated by humans.

In addition to these interconnected factors, there are the unintended impacts of automated decisions, i.e., the consequences of incorrect data processing by algorithms, according to Min et al. (2025) and Xin et al. (2024), who show that the adoption of AI can have unpredictable results, and the auditor's ability to identify these effects depends directly on the resources available: time, interdisciplinary skills, or access to IT infrastructure. Unintended impacts become more serious and accentuated when the organization or auditors do not have adequate resources to assess them, and to manage these risks, auditors should propose measures similar to "what-if" scenarios for automated decisions or collaboration with interdisciplinary experts to organizations, so that they can correctly assess the ethical risks generated by AI, and unforeseen effects can be identified in time.

Given that studies refer to the large volumes of sensitive or personal data on which intelligent systems operate, we can assume that there is a risk that confidentiality principles or data protection regulations may be violated (Hu et al., 2023; Jedlicková, 2024). In their line of work, internal auditors check how data is collected, processed, and used, and if this is done automatically, without adequate protection measures, it can lead to violations of the right to privacy or the misuse of personal information. and they must ensure that the audited organizations comply with legal and ethical standards in data handling or draw attention to this fact, which requires additional skills and dedicated audit procedures. A last risk identified arises when the auditor himself uses intelligent technologies in the auditing process. As AI takes on more and more tasks, the auditor's role shifts to one of passive supervision, as he may be tempted to accept the results of the algorithms as correct without critically examining them. To prevent this risk, AI analysis must be balanced with critical evaluation and human intervention must be promoted where necessary so as not to reduce the ability to apply professional judgment, interpret context, and identify risks that are not captured by algorithms.

In conclusion, without identifying and understanding the ethical risks generated by the use of artificial intelligence in audited organizations, automated decisions remain uncontrolled, errors go uncorrected, and entities end up being exposed to financial losses, image problems, damage to their reputation, or violations of the rights of the individuals involved. With awareness of these risks comes the need to change the role of the internal auditor from a passive controller of data and processes to an active supervisor who evaluates automated processes and proposes necessary adjustments. At the same time, in order to meet these needs, auditors are required to continuously update their interdisciplinary skills.

IV. CONCLUSIONS

As operational, financial, or strategic decisions are increasingly supported by artificial intelligence, they bring about changes in the internal control environment and implicitly redefine the role of the internal audit function. Internal auditors are faced with a reality in which risks are no longer exclusively technical or financial, but take on an ethical dimension that is difficult to assess. In this context, this study aimed to address a gap in the literature by identifying and interpreting the ethical risks associated with artificial intelligence from the perspective of auditing organizations that have integrated such technologies.

A deductive analysis of existing literature has highlighted that, although numerous studies are interested in artificial intelligence governance, digital transformation, or the use of advanced technologies in auditing, the ethical risks faced by internal auditors are not directly addressed. However, by correlating the results and limitations identified by researchers, a number of ethical risks could be deduced, such as the lack of transparency of algorithmic decisions, ambiguity of responsibility, confidentiality risks, algorithmic biases, unintended impacts of automated decisions, resource constraints, and diminished professional judgment. These risks can cause real harm and can turn into legal, compliance, or reputational risks for the organizations being audited. and by synthesizing these risks, the research supports internal auditors in recognizing the ethical implications of the

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technologies being audited and highlights the need for them to reconfigure their role from compliance assessors to ethical governance advocates, with responsibilities related to the responsible use of artificial intelligence in organizations. At the same time, the results of the study highlight the need for interdisciplinary skills within the internal audit function, such as knowledge of the ethical principles of artificial intelligence, understanding of algorithmic limitations, and the ability to assess the indirect impacts of automated decisions. However, this study also has certain limitations because the analysis is based exclusively on Open Access literature and a limited number of studies selected from a single academic database. Furthermore, the deductive and conceptual nature of the research means that the risks identified are not validated empirically, but based on the interpretation of existing results. Therefore, the conclusions should be understood as a guideline framework, which requires testing and further investigation through future research.

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