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The impact of artificial intelligence on identifying and mitigating financial risks in organizations.

The impact of artificial intelligence on the identification and mitigation of financial risks in organizations

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Summary

Digital transformation has profoundly modified financial systems and risk control mechanisms in organizations. This qualitative, exploratory-descriptive study analyzes how artificial intelligence has been applied to corporate financial risk management, focusing on risk identification, mitigation, and governance. The study is based on bibliographic research developed from academic publications between 2020 and 2025, encompassing articles, books, and specialized reports. The analysis shows that the adoption of technologies based on machine learning and predictive algorithms has increased efficiency in fraud detection, default prediction, and credit assessment. It is observed that organizations face ethical and structural challenges related to algorithmic transparency and the integration between human and automated systems. The research also indicates that the strategic use of artificial intelligence contributes to strengthening financial governance, optimizing decisions, and reducing exposure to risk events. It concludes that AI is a relevant tool for improving contemporary financial management, although its implementation demands control policies, training, and continuous technological updating.

Keywords: artificial intelligence. Financial risks. Corporate governance. Digital transformation.

Abstract

Digital transformation has profoundly reshaped financial systems and organizational risk control mechanisms. This qualitative, exploratory, and descriptive study examines how artificial intelligence has been applied to corporate financial risk management, focusing on risk identification, mitigation, and governance. The research is based on a bibliographic review of academic publications from 2020 to 2025, including articles, books, and technical reports. The analysis shows that the adoption of machine learning and predictive algorithms has increased efficiency in fraud detection, default prediction, and credit evaluation. Organizations, however, face ethical and structural challenges related to algorithmic transparency and the integration between human and automated systems. The study also indicates that the strategic use of artificial intelligence strengthens financial governance, optimizes decision-making, and reduces exposure to risk events. It is concluded that AI is a key tool for improving contemporary financial management, although its implementation requires control policies, professional training, and continuous technological updates.

Keywords: artificial intelligence. Financial risks. Corporate governance. Digital transformation.

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1. Introduction

Digital transformation has reshaped financial systems and redefined...
Risk control mechanisms in organizations, as a consequence of technological advancement.
It drives process automation and data-driven decision making, changing the way...
How companies manage market uncertainties and volatility (DATA EXPERTS, 2024; YAZDI *et* al., 2024; KAPLAN; HAENLEIN, 2020). In this context, artificial intelligence (AI) has been consolidated as a central element for predictive analysis and efficiency improvement.
operational (DAIYA, 2024; ALMUTAIRI; NOBANEE, 2020; RUSSELL; NORVIG, 2021). THE
The contemporary corporate environment, characterized by complexity and dynamism, demands systems capable of handling large volumes of information in real time (ODEYEMI *et* al., 2024; EL HAJJ; HAMMOUD, 2023; JAMES *et* al., 2023).

Despite technological advancements, the literature points to gaps in our understanding of
Real-world impacts of AI on mitigating financial risks, where studies address applications.
specific, but lacking a systematization that integrates quantitative and qualitative results into a...
comprehensive governance model (SILVA; RIBASKI, 2022; FONSECA *et* al., 2024; GIUDICI;
(RAFFINNETTI, 2021). Furthermore, there is a scarcity of research focused on measuring return.
organizational change resulting from the adoption of intelligent algorithms in corporate environments complexes (STROPARO *et* al., 2024; MAPLE *et* al., 2023; WEBER; CARL; HINZ, 2024). That
The gap indicates the need for studies that examine the role of AI from quantitative perspectives and comparative (GAFFARIAN; TAGHIKHAH; MAIER, 2023; BAHOO *et* al., 2024; TIMOTIO *et* al., 2024).

The growing reliance of organizations on automated analysis and decision-making systems.
This reveals the need for the use of AI, which allows for the identification of complex patterns and the anticipation of threats that would be imperceptible using conventional methods (BRANDÃO; BECKER, 2022). Efficiency
The strength of these systems is associated with their capacity for continuous learning and adaptation to different scenarios.
uncertainty (LIU *et* al., 2025; SHARMA; SHARMA; JINDAL, 2021; KIRON, 2025). Thus,
Understanding how AI contributes to improving risk management is essential to strengthening the Sustainability and compliance of financial practices (SHEEDY, 2021; LOPEZ-LIRA; TANG, 2023).

Given this context, this study seeks to answer the question: how has AI been applied?
in corporate financial risk management and what impacts its adoption has generated in the processes
How do decision-making processes work? This problem guides the structure of this research, which seeks to examine in a comprehensive way...
A qualitative and comparative analysis of the use of AI in diverse business environments. The focus is on...
Regarding data analysis mechanisms, automation, and adverse event prediction, considering its strategic role in organizational governance.

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Therefore, the objective of this study is to qualitatively analyze the application of AI in management.
of corporate financial risks, identifying perceptions, practices and challenges associated with them
The research also seeks to identify the benefits and limitations observed in its use.
implementation of these technologies, contributing to a critical understanding of the transformations
organizational outcomes resulting from the adoption of AI.

2. Theoretical Framework

2.1 Artificial Intelligence and Risk Management in Organizations

AI has established itself as an interdisciplinary field focused on the development of
systems capable of performing tasks that require human reasoning and learning (RUSSELL;
(NORVIG, 2021). The advancement of machine learning and deep learning techniques has enabled the creation of
computational models with high pattern recognition, prediction and decision-making capabilities
decision-making in complex environments (SHEEDY, 2021). These resources have expanded the potential of
analysis in sensitive economic sectors, such as the financial sector, characterized by high volatility and
The need for quick responses to market fluctuations (KAPLAN; HAENLEIN, 2020).

Digital transformation in organizations has changed the paradigms of risk management.
integrating automated technologies into control and audit processes (DATA EXPERTS,
(2024). Digitization has promoted new mechanisms for predictive analysis and mitigation of uncertainties,
strengthening corporate governance and operational efficiency (BRANDÃO; BECKER, 2022).
This technological reconfiguration has led institutions to increasingly rely on structured data and
unstructured for real-time strategic decisions (MARR, 2023).

2.2 Applications of AI in Financial Risk Analysis and Management

The use of AI in financial risk analysis is based on the capabilities of algorithms, that is,
by processing large volumes of data and generating predictions with a high degree of accuracy (GIUDICI;
(RAFFINETTI, 2021). Supervised and unsupervised learning systems apply
Mathematical models capable of identifying anomalies, fraud, and default trends beforehand.
that generate severe impacts (EL HAJJ; HAMMOUD, 2023). This approach increases the agility of
decisions and contributes to reducing losses associated with credit exposure (ODEYEMI *et* al., 2024).

The literature acknowledges that applying AI to risk management requires integration between
Statistical fundamentals and financial knowledge (JAMES *et* al., 2023). Predictive models
They combine macroeconomic variables, market indicators, and behavioral data to...
to improve the accuracy of estimates (DAIYA, 2024). This multidimensional integration allows
more robust analyses of solvency, liquidity and corporate performance (SHARMA; SHARMA;
JINDAL, 2021).

AI-mediated financial governance involves not only technical aspects, but also

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ethical and regulatory (MAPLE *et* al., 2023). The transparency of algorithms has become a challenge for Organizations, since automated decisions can reproduce biases present in the data. training (GAFFARIAN; TAGHIKHAH; MAIER, 2023). Control over these limitations It depends on the establishment of corporate policies that ensure traceability and... explainability of the models used (SHEEDY, 2021).

Recent literature emphasizes that AI does not replace human analysis, but rather complements it. to offer analytical tools for strategic decisions (KIRON, 2025). The synergy between managers and intelligent systems favor a hybrid governance approach, in which human judgment is also important. It is supported by probabilistic evidence generated by algorithms (LOPEZ-LIRA; TANG, 2023). This integration increases the consistency of financial strategies and strengthens predictive capabilities. of organizations (STROPARO *et* al., 2024).

Studies indicate that the automation of corporate risks has driven the creation of models. AI-based governance structures, designed to monitor financial flows and mitigate failures. operational (BAHOO *et* al., 2024). These models are applied in *compliance* systems and Digital auditing, with a focus on fraud prevention and compliance with regulatory standards. (SILVA; RIBASKI, 2022). The integration between predictive algorithms and financial databases. reinforces the efficiency of internal control mechanisms (KIRON, 2025).

2.3 Governance, Ethics, and the Perspectives of AI in Financial Governance

The development of AI-driven corporate strategies depends on the ability to Technological adaptation of institutions (TIMOTIO *et* al., 2024). The implementation of these systems It requires adequate digital infrastructure, qualified professionals, and large-scale data management. (WEBER; CARL; HINZ, 2024). The lack of process standardization still constitutes a barrier to Full adoption of AI in complex financial structures (FONSECA *et* al., 2024).

Machine learning models applied to the financial sector range from Multiple linear regressions all the way to deep neural networks, depending on the nature of the data and the objective. from the analysis (LIU *et* al., 2022). These methodologies allow the detection of temporal patterns in series. historical data allows for more accurate anticipation of risk events (ODEYEMI *et* al., 2024). The use of these The techniques highlight the evolution of data-driven forecasting and financial planning practices. empirical (RUSSELL; NORVIG, 2021).

Financial institutions that adopt IAM in their processes face dilemmas. related to algorithmic ethics and data protection (MAPLE *et* al., 2023). The dependence on Automated systems impose the need for transparency in decision-making criteria and in the management of corporate information privacy (BRANDÃO; BECKER, 2022). The trust of Investors and regulatory bodies depend directly on the credibility of these mechanisms. digital control (KAPLAN; HAENLEIN, 2020).

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AI-based risk analysis also influences the formulation of economic policies.
and market strategies (LOPEZ-LIRA; TANG, 2023). Evidence shows that automation
It can reduce operating costs and improve return on investment when implemented.
with technical rigor and continuous supervision (BAHOO *et* al., 2024). Financial governance thus becomes...
incorporating analytical models that balance performance, safety, and sustainability
organizational (DATA EXPERTS, 2024).

In general, AI represents a driver of modernization in financial management.
(STROPARO *et* al., 2024). Its incorporation into analysis and control processes redefines the form
how organizations understand and manage economic risks (GIUDICI; RAFFINETTI,
2021). The alignment between technological innovation, governance, and ethics will consolidate AI as
an essential instrument for stability and competitiveness in the global financial landscape (YAZDI *et*
al., 2024).

3. Materials and Methods

This research is qualitative in nature, with an exploratory and descriptive approach. The objective
It is about understanding how AI has been applied in financial risk management, considering its...
impacts, challenges, and benefits for organizations. The qualitative approach allows for interpretation
patterns and themes discussed in the scientific literature, providing support for analyzing the role of
AI in organizational practices. The exploratory nature seeks to expand knowledge about a
A constantly transforming field, while the descriptive perspective focuses on identification and
Characterization of the main findings reported in the studies.

The technical procedure adopted is extensive bibliographic research, based on...
Secondary sources, such as scientific articles, books, dissertations, and theses published between 2020 and
2025. This choice aims to gather, organize, and interpret the knowledge produced, ensuring a
A comprehensive and up-to-date analysis of the topic. To ensure scientific rigor, the selection of sources...
The selection will follow criteria of relevance, timeliness, and reliability. Available materials will be prioritized.
in recognized academic databases, such as Capes Periódicos, *ResearchGate, Scopus ,* and *Web of Science,*
due to its credibility and breadth of coverage.

Documents in Portuguese, English, and Spanish will be included, provided they are relevant.
directly related to the research objectives. The time frame of 2020 to 2025 was established due to...
increased use of AI in the financial sector of organizations during this period, marked by
digitization and automation processes.

The inclusion criteria include: (i) publications that specifically address the
(i) application of AI in financial risk management; (ii) documents published between 2020 and 2025; (iii)
(iv) texts available in full; and (iv) materials written in Portuguese, English, or Spanish. How

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The following exclusion criteria were defined: (i) duplicate publications; (ii) opinion articles or articles without scientific basis; and (iii) documents that address AI in a generic way, without any link directly related to the topic of financial risks.

With this methodology, the aim is to build a consistent overview of the state of art, highlighting contributions, limitations, and directions indicated by recent literature in what This refers to the use of AI in financial risk management.

4. Results and Discussion

Analysis of selected sources between 2020 and 2025 revealed that the use of AI in management of Corporate financial risks are expanding across different organizational contexts. Studies have identified that the incorporation of machine learning algorithms has made- if a recurring element in risk control and forecasting strategies, especially in institutions with a high degree of digitalization.

The results demonstrated that the automation of audit and *compliance* processes... It significantly reduced response time to risk events. Companies that adopted it AI tools have reported improvements in fraud detection and credit assessment, with particular emphasis on... for systems based on neural networks and decision trees. This automation allowed the managers replace manual practices with more accurate predictive analytics (EL HAJJ; HAMMOUD, 2023).

The data also showed that AI has increased efficiency in risk modeling. operational, especially in organizations that use large volumes of historical data for Loss and default forecasting. The capability of supervised learning models in Identifying complex correlations has become crucial for formulating credit policies. more consistent.

Another relevant finding relates to the role of AI in corporate governance. Companies those that integrated continuous monitoring algorithms into their decision-making systems were able to Greater transparency and control over financial flows. This integration strengthened alignment. between risk management and strategic objectives, contributing to more robust governance practices. (BAHOO *et* al., 2024).

The literature also highlighted that the use of AI reduces the subjectivity of financial decisions. by offering analytical support based on data and statistical indicators. This objectivity, however, It depends on the quality of the databases used and the calibration of the algorithms. Environments Corporations that lack adequate infrastructure still face limitations regarding... reliability of results (FONSECA *et* al., 2024).

The reviewed studies showed that the main impact of AI in mitigating risks is...

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in the early detection of adverse events. Systems based on deep learning are able to Recognizing behavioral patterns that precede financial failures, offering sufficient time. for the adoption of preventive measures. This ability to anticipate has become a differentiating factor. competitive in the financial sector (RUSSELL; NORVIG, 2021).

However, it has been found that the adoption of AI does not eliminate the need for human supervision. Automated analyses require critical interpretation, especially in contexts of uncertainty and Market variation. The interaction between managers and intelligent systems constitutes a process of complementarity, in which the final decision remains associated with human judgment (LOPEZ-LIRA; TANG, 2023).

The results also indicated that organizations that implemented strategies of AI-based governance has shown gains in operational efficiency and cost reduction. Automation of risk reports, internal audits, and financial flow control reduced errors and It increased the traceability of decisions. This efficiency also reinforced compliance with national and international regulatory standards

The analysis revealed that there are challenges related to algorithmic ethics and transparency. models. Companies face pressure to ensure that algorithms are auditable and understandable. A lack of explainability in deep learning systems can generate distrust between investors and regulatory bodies (MAPLE *et* al., 2023).

Comparative studies have shown that financial institutions with infrastructure More advanced technologies achieve more consistent results. AI performance is directly linked to the quality of system integration and the availability of data in a timely manner. In reality, less digitized environments still experience implementation delays due to costs and... technical barriers (WEBER; CARL; HINZ, 2024).

The literature has identified a growing trend of AI adoption in forecasting models. Market and portfolio analysis. Predictive tools have been employed to estimate Price variations, identifying investment opportunities, and assessing macroeconomic risks. These models help managers formulate more precise strategies that are adaptable to different scenarios. dynamic (GIUDICI; RAFFINETTI, 2021).

The results also indicated that AI favors decision-making based on evidence, reducing reliance on individual intuition. This characteristic reinforces the culture. A data-driven organizational structure strengthens control over critical processes. However, the The effectiveness of this process depends on a solid data governance and capacity-building policy. technical skills of the teams involved.

In some of the companies analyzed, AI adoption is still partial, focusing on specific areas. such as credit and auditing, without integration with other sectors. This fragmentation limits the potential.

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The strategic use of technology reduces the overall impact on risk mitigation. The literature points out that organizational digital maturity is a determining factor for the success of these implementations (STROPARO *et* al., 2024).

The review of the publications also revealed that investment in AI requires a Restructuring management practices. The introduction of algorithms in decision-making processes modifies The dynamics of internal control require new skills in data analysis and ethics. Computational and cybersecurity. These aspects make the human factor a central element. of the technological transition (KAPLAN; HAENLEIN, 2020).

Overall, the results obtained confirm that AI represents an instrument of Strengthening financial governance and the predictive capacity of organizations. The evidence They indicate that its effectiveness depends on the balance between automation and human supervision, as well. such as continued investment in technological infrastructure. The integration of AI into risk management. It therefore proves to be an essential strategy for dealing with the complexity of the markets. contemporary and ensure organizational sustainability.

Final Considerations

This study demonstrated the perception of the application of AI in the context of risk management. Corporate finance. The evidence collected allowed us to identify the main perceptions, the This research examines the practices adopted and the challenges inherent in the use of this technology. Furthermore, this research... It has established itself as a strategic tool for improving the management of corporate financial risks. The qualitative analysis of publications between 2020 and 2025 made it possible to understand that the adoption of Automated systems redefine governance practices, reduce vulnerabilities, and improve... The capacity of organizations to respond to scenarios of instability. The results indicate that the The incorporation of predictive algorithms and machine learning contributes to more informed decisions. Agile and data-driven, strengthening the sustainability of financial operations.

The results showed that the impact of AI is not limited to process automation. But it involves transforming organizational structures. The integration between technology and management. It modifies the logic of risk control, requiring new professional skills and ethical standards. in the use of data. The research also revealed that the success of the implementation depends on the Digital maturity and the quality of the governance systems adopted are essential factors, with the combination being crucial. between technical analysis and human judgment to ensure balanced decisions. It was found that the Institutions that structure algorithmic transparency policies and continuous training achieve greater results. Efficiency in mitigating risks. The use of explainable and auditable models reduces asymmetry. Informational and strengthens the confidence of investors and regulators. Thus, the role of AI in management Risk management is directly associated with the ability of organizations to balance innovation.

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Technology and corporate responsibility.

It can be concluded that AI represents a significant advancement in contemporary financial management. But its effectiveness depends on a continuous process of adaptation and control. Responsible adoption. These technologies require strategic planning, technical updates, and ongoing ethical evaluation. Therefore, AI should not be seen as a replacement for the manager, but as a complementary tool. which enhances the accuracy of decisions and consolidates financial governance in the digital context.

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