XIV Міжнародна науково-практична дистанційна конференція
«Облік, оподаткування і контроль: теорія та методологія»
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ARTIFICIAL INTELLIGENCE IN AUDITING AS A TOOL FOR DEVELOPING FINANCIAL INCLUSION

Global processes of digital transformation are significantly changing the architecture of financial systems, the nature of financial services and approaches to their control. The growth of the number of digital transactions, the emergence of new financial products, as well as the active involvement of the population in online finance are forming a qualitatively new environment in which traditional audit tools are losing sufficient effectiveness. Under these conditions, artificial intelligence becomes particularly important as a technological basis for the modernization of audit activities and at the same time as a factor in the development of financial inclusion.

Financial inclusion implies not only formal access to financial services, but also fairness, transparency and safety of their use for different social groups. Audit is designed to guarantee compliance with these principles, ensuring trust in financial institutions and resource allocation mechanisms. At the same time, in a digital environment where decisions are increasingly made automatically, audit faces new

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challenges associated with the scale of data, the complexity of algorithms and the need to assess not only financial results, but also the logic of decision-making.

Artificial intelligence in this context is not just an automation tool, but a qualitatively new element of audit methodology. Its application allows analyzing financial processes at a deeper level, taking into account the behavioral and socio-economic characteristics of participants in financial relations, as well as timely identifying risks that remain unnoticed within the framework of classical approaches.

Based on individual studies [1-6], in Table 1 we present the features of using artificial intelligence in audits as a tool for the development of financial inclusion.

Table 1

Features of using artificial intelligence in auditing as a tool for developing financial inclusion

Artificial intelligence application area	Content and functional characteristics	Impact on audit effectiveness	Significance for the development of financial inclusion
Intelligent analysis of financial data	Processing large arrays of structured and unstructured information using learning algorithms	Provides comprehensive control of operations and reduces the risk of missing material violations	Increases the transparency of financial processes, which is critical for the trust of socially vulnerable groups
Identification of atypical transactions	Identification of deviations taking into account the context and behavioral models	Allows timely identification of risks and potential abuses	Protects users of financial services from hidden risks and unfair practices
Automated risk assessment	Formation of risk profiles based on multifactor analysis	Increases the validity of audit conclusions	Promotes more equitable access to financial resources for people without a classic financial history
Analysis of alternative data sources	Using non-financial indicators to assess financial behavior	Expands the analytical capabilities of the audit	Allows previously excluded population groups to be involved in the financial system

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Continuation of Table 1

Control of algorithmic solutions	Audit of the logic and results of the work of intelligent models	Ensures compliance of decisions with regulatory and ethical requirements	Prevents discrimination and bias in financial decisions
Forecasting financial consequences	Modeling of possible scenarios for the development of financial processes	Strengthens the preventive function of audit	Allows early minimization of negative consequences for users of financial services
Increasing transparency and trust	Formation of reasonable and understandable analytics for stakeholders	Strengthens the role of audit as a tool of trust	Creates the prerequisites for sustainable involvement of the population in the financial system

Source: compiled by the authors taking into account [1-6]

Based on the above, we note that the role of artificial intelligence is not limited to increasing the efficiency of audit procedures. Its integration into audit creates important prerequisites for the development of financial inclusion, as it helps reduce information asymmetry and increase the transparency of financial decisions. Control over the use of intelligent models allows ensuring fairness and non-discrimination of financial processes, which is especially important for socially vulnerable groups of the population and entities that traditionally have limited access to financial resources.

Therefore, the introduction of artificial intelligence into audit forms a new model of financial control, focused on analytical depth, prevention and social orientation. Such an approach not only increases the efficiency of audit activities, but also contributes to the expansion of financial inclusion, strengthening trust in the financial system and ensuring its sustainable development in the conditions of modern digital transformations.

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