

The Role of AI in Enhancing Financial Decision-Making in Commerce

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Abstract: *Financial decisions in commerce—whom to lend to, what to stock and at what price, when to hedge, which transactions to flag—have always been made under uncertainty, time pressure and cognitive limitation. Artificial intelligence (AI) alters this situation by sharply reducing the cost of prediction and by extracting signals from data that were previously unusable, such as text, digital footprints and high-frequency transactions. This paper examines how AI enhances financial decision-making in commercial settings and under what conditions that enhancement is realised. Drawing on an integrative review of the finance, information systems and decision-science literatures, we map AI applications across five decision areas: credit and lending, investment and forecasting, fraud detection and audit, pricing and working-capital management, and personal financial advice. We then develop the AI-Augmented Financial Decision Framework (AFDF), which links data, intelligence, decision and outcome layers, and distinguishes three roles for AI—automate, augment and advise—according to the reversibility, frequency and ambiguity of the decision. Human and organisational moderators (calibrated trust, literacy and AI capability) and governance mechanisms (explainability, model risk management and fairness audit) condition the link between algorithmic intelligence and decision outcomes. Six propositions and a governance checklist are offered. The paper argues that AI improves financial decisions not by replacing judgement but by reallocating it, and it outlines implications for enterprises, regulators and educators, with particular attention to small businesses in emerging economies.*

Keywords: artificial intelligence; financial decision-making; commerce; machine learning; credit scoring; fraud detection; explainable AI; human–AI collaboration; FinTech governance

I. INTRODUCTION

Every commercial enterprise, from a neighbourhood retailer to a multinational bank, is continuously engaged in financial decision-making. Credit must be extended or refused, inventories financed, prices set, cash positions managed, investments selected and irregular transactions identified. Classical finance assumes that such decisions are made by rational agents with full information. In practice, decision makers operate with bounded rationality (Simon, 1955): they have limited time, limited attention and limited capacity to process information, and they depart systematically from the prescriptions of expected-utility theory (Kahneman & Tversky, 1979). The quality of financial



decisions in commerce has therefore always depended on the quality of the information and tools available to the decision maker.

Artificial intelligence (AI), and machine learning in particular, represents a major change in those tools. Agrawal et al. (2018) characterise AI as a technology that lowers the cost of prediction. Since almost every financial decision contains a predictive element—the probability that a borrower will default, that demand will rise, that a payment is fraudulent—cheaper and better prediction has wide consequences. In parallel, the digitisation of commerce through electronic payments, e-commerce platforms and cloud accounting has produced the granular data on which learning algorithms depend, and the FinTech sector has emerged to exploit them (Goldstein et al., 2019; Gomber et al., 2018).

Academic interest in the topic is substantial. Surveys have catalogued AI techniques in finance (Bahrammirzaee, 2010; Cao, 2022), and empirical studies show gains in asset pricing (Gu et al., 2020), credit scoring (Lessmann et al., 2015) and fraud detection (West & Bhattacharya, 2016). Yet two limitations are apparent. First, much of the literature is technique-centred: it compares algorithms on predictive accuracy but says less about how predictions are converted into decisions by people and organisations. Second, the literature concentrates on financial institutions and capital markets, whereas the financial decisions of ordinary commercial enterprises—pricing, working capital, trade credit—receive comparatively little attention.

This paper addresses both limitations. Its objectives are (i) to synthesise evidence on how AI is applied across the main financial decision areas in commerce; (ii) to develop an integrative framework that explains when AI improves decision outcomes; and (iii) to identify the risks that accompany algorithmic decision support and the governance mechanisms that mitigate them. The central argument is that AI enhances financial decision-making when its role is matched to the nature of the decision, when human trust in the system is calibrated to its actual reliability, and when governance mechanisms make the system explainable, fair and accountable.

II. THEORETICAL FOUNDATIONS

2.1 Bounded rationality and behavioural bias

Simon (1955) argued that decision makers satisfice because the search for an optimal alternative is costly. Prospect theory subsequently demonstrated loss aversion and reference dependence in choices under risk (Kahneman & Tversky, 1979). In commerce these tendencies surface as overconfident forecasts, anchoring on past prices, reluctance to write off failing investments and inconsistent credit assessments. Algorithms do not tire, are not subject to mood, and apply the same rule to every case. Kleinberg et al. (2018) show, in the context of judicial bail decisions, that machine predictions can outperform experienced human decision makers partly because human judgement is noisy. The same logic applies to repetitive financial judgements.

2.2 Prediction, judgement and the division of labour

A decision combines prediction with judgement about pay-offs. When AI reduces the cost of prediction, the value of complementary human judgement rises (Agrawal et al., 2018). Jarrahi (2018) proposes a human–AI symbiosis in which machines handle analytical complexity while humans address uncertainty and equivocality. Shrestha et al. (2019) describe organisational structures ranging from full delegation to algorithms, through sequential hybrids, to aggregated human–AI decisions, and Raisch and Krakowski (2021) caution that automation and augmentation cannot be neatly separated over time. These perspectives imply that the pertinent question is not whether AI should make financial decisions, but which parts of which decisions it should make.

2.3 Trust in algorithmic advice

The benefit of a decision aid depends on whether it is used appropriately. Parasuraman and Riley (1997) distinguish misuse (over-reliance), disuse (under-reliance) and abuse of automation, and Lee and See (2004) argue that trust must be calibrated to the true capability of the system. Experimental evidence is mixed: people may abandon an algorithm after seeing it err, even when it outperforms humans (Dietvorst et al., 2015), yet in other settings they weight algorithmic advice more heavily than human advice (Logg et al., 2019). For financial decisions, both failure modes are costly. Disuse forgoes the gains of prediction; misuse propagates model error at scale.



2.4 AI capability as an organisational resource

From a resource-based perspective, technology confers advantage only when it is bundled with complementary resources that are difficult to imitate (Barney, 1991), and when the firm can reconfigure those resources as conditions change (Teece et al., 1997). Mikalef and Gupta (2021) conceptualise AI capability as the combination of tangible resources (data, technology), human skills and intangible resources such as coordination and risk proclivity, and find it associated with organisational creativity and performance. Accordingly, the contribution of AI to financial decision quality should vary with organisational capability and not merely with the algorithm deployed.

III. METHODOLOGY

The paper follows an integrative review approach suited to synthesising heterogeneous literatures and generating new conceptual frameworks (Torraco, 2005; Snyder, 2019), and is structured as a theory-synthesis article in the sense of Jaakkola (2020). Sources were identified in Scopus, Web of Science and Google Scholar using combinations of terms for AI (artificial intelligence, machine learning, deep learning, natural language processing) and for financial decision areas (credit scoring, forecasting, portfolio, fraud, audit, pricing, working capital, robo-advice). Peer-reviewed articles in leading finance, accounting, information systems and management journals were prioritised, supplemented by reports from supervisory bodies. Material was coded by decision area, AI technique, reported benefit and reported limitation. The review is purposive and conceptual; no primary data were collected and no new quantitative estimates are reported. Where empirical findings are mentioned, they are those of the cited authors.

IV. AI APPLICATIONS ACROSS FINANCIAL DECISION AREAS

4.1 Credit and lending decisions

Credit assessment is the most mature application. In a large benchmarking exercise, Lessmann et al. (2015) found that several modern classifiers, particularly ensembles, outperform the logistic regression scorecards that had long been the industry standard. Khandani et al. (2010) showed that machine-learning models built on transaction and credit-bureau data improve forecasts of consumer delinquency. AI also widens the information set: Berg et al. (2020) demonstrate that simple digital-footprint variables available at the point of an online purchase carry predictive content comparable to that of a credit-bureau score and complement it. For commerce, this matters most for thin-file customers and small enterprises that lack formal credit histories. The distributional effects, however, are not neutral. Fuster et al. (2022) find that more flexible models produce winners and losers across borrower groups, and Bartlett et al. (2022) report that algorithmic lenders reduce, but do not eliminate, pricing disparities relative to face-to-face lending.

4.2 Investment, forecasting and market decisions

Gu et al. (2020) show that tree-based methods and neural networks deliver economically meaningful gains in measuring asset risk premia, attributing the improvement to non-linear predictor interactions. Deep recurrent networks have been applied to return prediction (Fischer & Krauss, 2018), and a systematic review records rapid growth of deep-learning studies on financial time series (Sezer et al., 2020). Text is an increasingly important input: the tone of news (Tetlock, 2007) and of corporate disclosures measured with finance-specific dictionaries (Loughran & McDonald, 2011) carries information about subsequent returns and firm outcomes, and domain-specific large language models have been developed for financial text (Wu et al., 2023). A note of caution is warranted. Makridakis et al. (2018) found that, on a standard set of univariate series, machine-learning methods did not outperform established statistical methods, which is a reminder that sophistication is not a substitute for careful out-of-sample validation.

4.3 Fraud detection, audit and compliance

Fraud detection is a natural application because the data are voluminous, the positive class is rare and patterns evolve. Reviews document the use of classification, clustering and anomaly-detection techniques across card, insurance and financial-statement fraud (Ngai et al., 2011; West & Bhattacharya, 2016). In accounting, machine-learning models using raw financial-statement items improve the detection of misreporting relative to traditional ratio-based models (Bao et al., 2020; Bertomeu et al., 2021). In auditing, AI permits examination of entire transaction populations in place



of samples and automates document reading, shifting the auditor's role toward the evaluation of exceptions (Kokina & Davenport, 2017).

4.4 Pricing, demand and working-capital decisions

For trading enterprises, the most frequent financial decisions concern price, stock and cash. Ferreira et al. (2016) describe how an online retailer combined machine-learning demand forecasts with price optimisation for new products, with gains verified in a field experiment. Similar predictive models inform cash-flow forecasting, the prioritisation of receivables collection and the setting of trade-credit limits, and they underpin invoice-based financing offered through digital platforms. Algorithmic pricing nevertheless raises a competition concern: Calvano et al. (2020) show in simulated markets that reinforcement-learning pricing agents can learn to sustain supra-competitive prices without explicit communication.

4.5 Personal financial advice

Robo-advisers automate portfolio construction and rebalancing at low cost. D'Acunto et al. (2019) find that adoption of a robo-advising tool increased diversification and reduced volatility for investors who were previously under-diversified, and attenuated some behavioural biases, while offering little benefit to those already well diversified. The finding illustrates a general point: the marginal value of AI is highest where the baseline quality of human decision-making is lowest. Table 1 consolidates the five areas.

Table 1. AI in financial decision areas in commerce: tasks, techniques, benefits and cautions

Decision area	Typical tasks	AI techniques	Documented benefit	Principal caution
Credit and lending	Default prediction; limit setting; thin-file assessment	Ensembles; gradient boosting; neural networks; alternative data	Better discrimination; wider access (Lessmann et al., 2015; Berg et al., 2020)	Unequal distributional effects (Fuster et al., 2022)
Investment and forecasting	Return and risk forecasting; sentiment extraction	Tree ensembles; deep networks; NLP; language models	Improved risk-premium measurement (Gu et al., 2020)	Overfitting; weak out-of-sample gains (Makridakis et al., 2018)
Fraud, audit and compliance	Transaction monitoring; misstatement detection; document review	Anomaly detection; classification; text analytics	Higher detection; full-population testing (Bao et al., 2020; Kokina & Davenport, 2017)	False positives; adversarial adaptation
Pricing and working capital	Demand and cash-flow forecasting; price optimisation; receivables	Regression trees; optimisation; reinforcement learning	Revenue gains verified in the field (Ferreira et al., 2016)	Tacit algorithmic collusion (Calvano et al., 2020)
Personal financial advice	Portfolio construction; rebalancing; nudges	Rule-based and optimisation engines; recommender systems	Better diversification for weaker investors (D'Acunto et al., 2019)	Suitability; over-reliance by novices

Source: Authors' synthesis of the cited literature.

V. THE AI-AUGMENTED FINANCIAL DECISION FRAMEWORK (AFDF)

Figure 1 presents the proposed framework. It comprises four sequential layers, two conditioning blocks and a feedback loop.



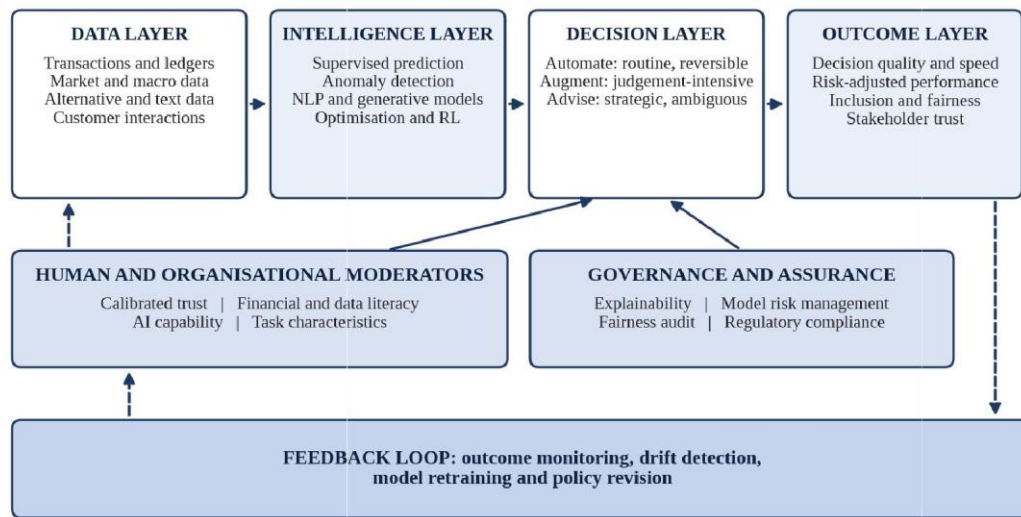


Figure 1. The AI-Augmented Financial Decision Framework (authors' conceptualisation)

5.1 Layers

The *data layer* covers internal records (ledgers, transactions, customer interactions) and external sources (market, macroeconomic, text and alternative data). The *intelligence layer* converts data into predictions, classifications, anomaly scores and recommendations. The *decision layer* is where algorithmic output meets human judgement and organisational rules. The *outcome layer* captures decision quality and speed, risk-adjusted performance, inclusion and fairness, and stakeholder trust. The inclusion of fairness and trust as outcomes, alongside financial performance, reflects evidence that algorithmic credit decisions have distributional consequences (Fuster et al., 2022) and that the legitimacy of financial intermediaries depends on perceived fairness.

5.2 Three roles for AI: automate, augment, advise

The decision layer distinguishes three roles, defined by three task characteristics: frequency, reversibility of error, and ambiguity of objectives (Table 2). Where decisions are frequent, errors are cheap to reverse and objectives are clear, AI can *automate*, with humans supervising by exception. Where decisions are consequential for the counterparty and involve contextual information that the model does not observe, AI should *augment*: the algorithm supplies a score and an explanation, and the human retains authority and accountability. Where decisions are rare, irreversible and strategically ambiguous, AI can only *advise* by generating scenarios, stress tests and syntheses of information. The typology operationalises the hybrid structures discussed by Shrestha et al. (2019) for the specific context of commercial finance.

Table 2. Matching the role of AI to decision characteristics

Role of AI	Decision characteristics	Examples in commerce	Human role
Automate	High frequency; low unit value; reversible errors; clear objective	Card-fraud screening; invoice matching; routine reordering; small-ticket credit within preset limits	Set policy and thresholds; review exceptions; monitor drift



Role of AI	Decision characteristics	Examples in commerce	Human role
Augment	Moderate frequency; material consequence for counterparty; soft information relevant	Small-business lending; trade-credit limits; audit risk assessment; dynamic pricing of key lines	Combine score with contextual knowledge; justify overrides; remain accountable
Advise	Low frequency; irreversible; ambiguous or multiple objectives	Capital budgeting; mergers and acquisitions; market entry; capital-structure choice	Frame the problem; weigh values and strategy; decide

Source: Authors' conceptualisation.

5.3 Moderators, governance and feedback

Two blocks condition the passage from intelligence to decision. *Human and organisational moderators* include the calibration of trust (Lee & See, 2004), the financial and data literacy of users, and the organisation's AI capability (Mikalef & Gupta, 2021). *Governance and assurance* includes explainability, model risk management, fairness auditing and regulatory compliance. Post hoc explanation methods such as LIME (Ribeiro et al., 2016) and SHAP (Lundberg & Lee, 2017) have been applied to credit-risk models to show which features drive individual predictions (Bussmann et al., 2021). Finally, a feedback loop monitors outcomes, detects drift in data and model performance and triggers retraining or policy change. Without it, models trained on one economic regime silently degrade in the next.

5.4 Propositions

P1. *AI-based prediction improves financial decision quality most where baseline human judgement is noisiest and data are abundant.*

P2. *Fit between the role assigned to AI (automate, augment, advise) and the characteristics of the decision is positively associated with decision outcomes; misfit in either direction reduces them.*

P3. *Calibrated trust moderates the relationship between AI output quality and decision quality: both over-reliance and under-reliance weaken it.*

P4. *Explainability strengthens calibrated trust and thereby increases the appropriate use of AI in augmenting roles.*

P5. *Organisational AI capability positively moderates the effect of AI adoption on financial performance; adoption without complementary capability yields limited gains.*

P6. *Governance maturity reduces the incidence of unfair or non-compliant outcomes without materially reducing predictive benefit, and increases stakeholder trust.*

VI. RISKS AND GOVERNANCE

The benefits described above are accompanied by risks that are specific to, or amplified by, algorithmic decision-making. Table 3 sets out the principal risks with corresponding controls, and may be used as a governance checklist.

Table 3. Principal risks of AI-supported financial decisions and corresponding controls

Risk	Description	Governance control
Opacity	Complex models cannot readily justify individual decisions to customers, managers or supervisors (Barredo Arrieta et al., 2020)	Inherently interpretable models where feasible; post hoc explanation (Ribeiro et al., 2016; Lundberg & Lee, 2017); reason codes for adverse decisions
Bias and exclusion	Historical data encode past discrimination; flexible models may redistribute credit unevenly (Fuster et al., 2022; Bartlett et al., 2022)	Fairness metrics in validation; periodic disparate-impact audits; review of proxy variables



Risk	Description	Governance control
Model risk and drift	Overfitting, data leakage and regime change degrade performance (Makridakis et al., 2018)	Independent validation; out-of-time testing; performance monitoring and retraining triggers (Board of Governors, 2011)
Automation bias	Users defer to erroneous output or, conversely, ignore valid output (Parasuraman & Riley, 1997; Dietvorst et al., 2015)	Training; display of confidence and explanations; documented override procedures
Generative-AI error	Language models may produce fluent but unfounded statements (Ji et al., 2023)	Retrieval from verified sources; human verification of figures; restriction to advisory roles
Systemic and market risk	Common models and data may synchronise behaviour; pricing agents may tacitly collude (Danielsson et al., 2022; Calvano et al., 2020)	Model diversity; supervisory monitoring; competition-law compliance review of pricing algorithms
Privacy and security	Alternative data and cloud processing increase exposure of personal and commercial data	Consent-based data sharing; minimisation; access controls; third-party risk management

Source: Authors' synthesis of the cited literature.

Supervisory bodies have recognised these issues. The Financial Stability Board (2017) drew early attention to third-party dependencies and the difficulty of interpreting complex models, and the OECD (2021) has set out policy considerations for AI and big data in finance. The European Union's Artificial Intelligence Act classifies AI systems used to evaluate the creditworthiness of natural persons as high-risk, subjecting them to requirements on data governance, transparency and human oversight (European Parliament & Council, 2024). In India, a committee constituted by the Reserve Bank of India (2025) has proposed a framework for the responsible and ethical enablement of AI in the financial sector. The common direction is proportionate, risk-based governance in which accountability remains with the deploying institution and its human decision makers.

VII. IMPLICATIONS

For commercial enterprises. The framework recommends beginning with decisions suited to automation, where data are plentiful and errors are reversible, and extending AI into augmenting roles only once monitoring and override procedures are established. Investment in data quality and staff capability is likely to yield greater returns than investment in algorithmic sophistication alone. Small and medium enterprises, which seldom possess in-house data science skills, can access AI through accounting, payment and e-commerce platforms; owners should nevertheless understand what such tools optimise and where their outputs should be questioned.

For emerging economies. Where digital payment systems and consent-based data-sharing arrangements are widely adopted, small traders generate verifiable transaction trails for the first time. AI models trained on such trails can support cash-flow-based lending to enterprises that lack collateral or formal credit histories, consistent with the evidence on alternative data (Berg et al., 2020). Realising this potential without creating new forms of exclusion requires attention to the fairness and privacy controls listed in Table 3.

For regulators and educators. Supervisors should require explainability and human oversight proportionate to the consequence of the decision, and should monitor concentration in model and data provision. Commerce and management curricula should integrate data literacy, model interpretation and AI ethics with conventional financial training, so that graduates are equipped to exercise the judgement that the framework assigns to them.



VIII. LIMITATIONS AND DIRECTIONS FOR FUTURE RESEARCH

The paper is conceptual, and its propositions await empirical examination. The literature reviewed is weighted toward developed markets and financial institutions; evidence on small commercial enterprises in emerging economies is sparse. Future studies could (i) test the role-fit proposition using field experiments that vary the degree of automation across comparable decisions; (ii) develop and validate a measurement scale for calibrated trust in financial AI; (iii) examine whether explanation formats designed for managers differ in effectiveness from those designed for customers; (iv) evaluate the performance and fairness of cash-flow-based lending models on small-business data; and (v) study the reliability of generative AI for financial analysis tasks under realistic verification regimes.

IX. CONCLUSION

AI enhances financial decision-making in commerce by making prediction cheaper, more consistent and richer in the information it draws upon. The evidence reviewed shows gains in credit assessment, forecasting, fraud detection, pricing and personal investment, together with material cautions regarding fairness, overfitting, opacity and systemic effects. The AI-Augmented Financial Decision Framework proposed here holds that outcomes depend on fit between the role given to AI and the nature of the decision, on calibrated human trust and organisational capability, and on governance that renders algorithmic decisions explainable and accountable. AI does not remove the need for financial judgement; it relocates that judgement to the framing of problems, the setting of policies, the handling of exceptions and the weighing of values. Organisations that manage this relocation deliberately are the ones most likely to convert algorithmic intelligence into better financial decisions.

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