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Cognitive Bias And Decision-Making Quality In Contemporary Accouting Practice : A Systematic Review Of The Literature

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Abstract

This study systematically reviews the literature on cognitive bias and its influence on the quality of professional judgment in contemporary financial reporting practices. The review focuses on key areas of financial reporting judgment, including accounting estimates, accounting policy choices, and disclosure and materiality assessments. Using a Systematic Literature Review approach, this study analyzes 37 empirical articles published between 2020 and 2026 to synthesize evidence on behavioral influences in financial reporting contexts. The findings indicate that prior research predominantly concentrates on accounting estimates such as impairment, fair value measurement, provisions, and allowance estimation due to their inherent uncertainty and reliance on managerial discretion. Experimental research designs dominate the literature, reflecting a strong emphasis on individual level behavioral analysis, while survey and archival approaches remain comparatively limited. Across studies, anchoring bias, confirmation bias, overconfidence, and availability bias emerge as the most consistently identified cognitive distortions affecting financial reporting judgment, particularly under conditions of high estimation uncertainty, time pressure, and information complexity. This review highlights the growing relevance of behavioral perspectives in financial reporting research and underscores the importance of debiasing mechanisms and professional skepticism in enhancing judgment quality and reducing systematic decision making errors. The study contributes by providing an integrated synthesis of recent evidence and identifying directions for future research on behavioral influences in accounting practice.

Keywords: *Cognitive Bias, Professional Judgment, Financial Reporting Judgment.*

1. Introduction

Financial reporting constitutes a fundamental pillar in providing transparent and accurate information to stakeholders, thereby supporting high-quality economic decision-making. The quality of these reports is largely contingent upon the effectiveness of information processing by agents when encountering complex tasks [38]. Within contemporary accounting practices, establishing estimates and professional judgments often faces substantial technical challenges due to the massive volume of data [25]. Human cognitive limitations in processing such information frequently preclude the attainment of entirely rational decisions [40]. Consequently, these conditions precipitate the emergence of various cognitive illusions that significantly distort investor behavior when assessing financial risks [18].

Cognitive bias is conceptualized as a systematic deviation in reasoning that influences how individuals evaluate accounting information. In reporting stages such as future earnings estimation, practitioners frequently succumb to anchoring heuristics, which impede their ability to detach from initial values [31]. A congruent phenomenon is observed in budgetary assessment processes, where individuals tend to fixate on prior-period budget figures as reference points [35]. This inaccuracy is further exacerbated by availability bias, which leads decision-makers to prioritize visually salient information over substantively relevant data [38]. Furthermore, in capital markets, representativeness bias often causes investors to derive decisions from incomplete or non-representative historical patterns [15].

While numerous contemporary factors influence the prevalence of bias in financial reporting, this study specifically focuses on the integration of technology and individual determinants. The deployment of Audit Data Analytics (ADA) in modern external audit processes presents novel challenges to the objectivity of human judgment [25]. Specifically, an excessive reliance on such automated technological outputs can precipitate a

decline in the quality of auditors' professional judgment [25]. From an internal perspective, the cultivation of professional skepticism is regarded as a pivotal solution to mitigate financial practitioners' susceptibility to cognitive traps [11]. Furthermore, strengthening psychological constructs such as the adversity quotient has proven effective in assisting individuals to reduce bias during earnings estimation [31].

In recent years, scholarly attention toward the nexus between psychological constructs and financial reporting quality has intensified significantly. This shift is propelled by the growing recognition that the "bias blind spot" impedes decision-makers' ability to identify distortions within their own reasoning [22]. Moreover, the design of organizational performance evaluation criteria has proven to play a pivotal role in determining whether managers succumb to cognitive biases [38]. The increasing complexity of organizational structures also contributes to the emergence of systemic bias in corporate performance reporting [4]. Furthermore, emerging perspectives, such as leveraging cognitive diversity through a neurodiverse workforce, are increasingly recognized as innovative strategies within the accounting domain [21].

Research concerning the impact of cognitive bias in accounting continues to yield diverse and dynamic results. For instance, several studies have found that heuristic factors and herding behavior predominantly dictate investor decisions within emerging markets [15]. Conversely, other research highlights behavioral heterogeneity among market operators, revealing inconsistencies between the application of technical and fundamental analyses [1]. Meanwhile, high self-efficacy has been found to regulate investor behavioral intentions, although it does not invariably guarantee bias-free decision-making [23]. Simultaneous market uncertainties necessitate that the resilience of accounting decisions be continuously tested to uphold the credibility of financial statements [28].

Previous Systematic Literature Reviews (SLRs) have been conducted to map the evolution of this topic. For instance, Skrzek-Lubasińska and Malik (2023) utilized science mapping to review the significance of critical thinking within accounting education and business applications. Similarly, Overmans (2024) performed a scoping review to explore the specific influence of cognitive biases on public budget judgment behavior. Furthermore, Charisa et al. (2025) employed a structural modeling approach to examine the relationship between professional skepticism traits and heuristics among financial professionals. Despite these contributions, existing literature remains limited in its ability to integrate various contemporary biases, such as the bias blind spot and the impact of Audit Data Analytics (ADA) technology into a unified and comprehensive financial reporting framework.

In contrast to prior research, this study employs a Systematic Literature Review (SLR) method, focusing deeply on the interplay between individual cognitive limitations and the quality of financial reporting outcomes in the digital era. The investigation aims to explore how cognitive biases persist or even undergo transformation amidst the adoption of advanced auditing technologies. To ensure the most current perspectives are captured, we analyzed literature from various internationally reputable articles published up to the 2025–2026 period. Consequently, this study defines its research questions as follows: how has research concerning the influence of cognitive bias on financial reporting quality evolved over the past five years? ; and what internal and external factors contribute to the persistence of cognitive bias in contemporary accounting practices?

Overall, the objective of this study is to analyze the evolution and the underlying causes of inconsistent findings regarding the impact of cognitive bias on the quality of accounting decision-making. The results of this research are expected to enrich behavioral accounting literature by providing a systematic framework of the psychological challenges encountered by modern accountants. For audit firms and corporate management, these findings can serve as a basis for developing bias mitigation initiatives and professional skepticism training programs. Additionally, this study offers valuable insights for regulators to better understand behavioral risks that may compromise the integrity of financial reporting in the digital age. As a core novelty, this study integrates neurodiversity profiles and Audit Data Analytics (ADA) technology as pivotal variables within the review of contemporary accounting literature.

2. Research Methods

2.1. Research Approach

A systematic literature search was conducted across the Google Scholar, Garuda, SINTA, and Scopus databases using the Publish or Perish application, employing three primary keywords: “cognitive bias,” “professional judgment,” and “financial reporting judgment.” This approach was adopted to ensure that the retrieved literature remained strictly aligned with the research focus on cognitive bias within the context of financial reporting considerations.

The initial search yielded 141 thematically relevant articles. Subsequently, a multi-stage screening process was performed based on the following inclusion criteria: (a) empirical articles investigating the role of cognitive bias

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in professional judgment or financial reporting decisions; (b) articles published between 2020 and 2026; (c) articles written in English or Indonesian; and (d) articles available in full-text through monitored databases. The screening process involved removing duplicates, assessing the suitability of titles and abstracts, and conducting a full-text review, resulting in a final selection of 36 articles for further analysis.

Data were manually extracted using the content analysis method, encompassing essential elements relevant to the research objectives. These elements included the article source, author names, title and year of publication, research object, research variables, methodology, and primary findings regarding the influence of cognitive bias on the quality of professional judgment in financial reporting contexts. Furthermore, the analysis identified specific areas of financial reporting judgment under investigation, such as accounting estimates, accounting policy choices, and disclosure and materiality assessments. The systematic and progressive screening process is illustrated in Figure 1.

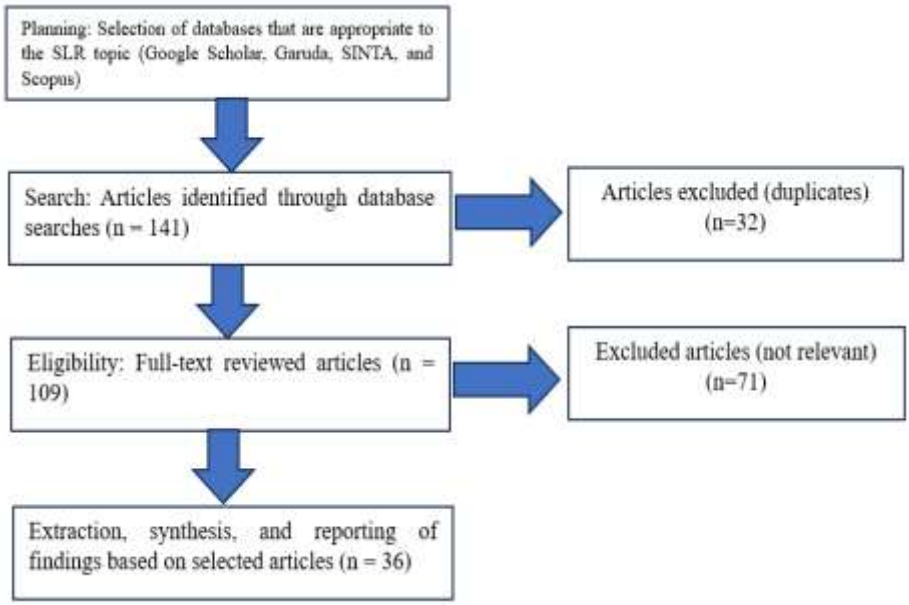

Figure 1. SLR Information Source Protocol

2.2. Article Source

Table 1. Article Source

Article Source	Number of Articles
Scopus	19
SINTA	8
Garuda	6
Google Scholar	3
Total	36

2.3. Article Index

Table 2. Article Index

Article Index	Number of Articles
Q1	8
Q2	4
Q3	3
Q4	4
Sinta 2	1
Sinta 3	1
Sinta 4	2
Sinta 5	4
Garuda	6
Google Scholar	3
Total	36

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2.3. Article Index

Table 3. Research Results Based on Independent Variables: Author, Year, and Research Results

Variables	Author and Year	Results
Cognitive Bias	(Alya et al., 2025), (Amalia & Krisnawati, 2024) ,(AR et al., 2025), (Demek et al., 2024) (Hidayati et al., 2022) (Hortaçsu et al., 2022) (Isywara et al., 2024) (Machado et al., 2023),(Meliala & Meliala, 2024), (Praditha et al., 2023a), (Putri, 2025), (Reddy, 2023), (Srinivasan & Karthikeyan, 2022), (Lamzouri & Taouzalt, 2025) (Małgorzata & Malik, 2023), (Wahba et al., 2025)	+
	(Alifya et al., 2024) (Charisa et al., 2025), (Cox et al., 2025), (He et al., 2026), (Komariyah & Arvita, 2025), (Maymin & Langer, 2021), (Overmans, 2024), (Wahyudi et al., 2025), (& Shahin Sarwar, 2025)	-
	(Fitriani et al., 2023) (Herbowo & Erdi, 2025b), (Ličen & Slapničar, 2022b)	NE
Proffesional Judgement	(Akbal, 2025), (Promika, 2024), (Shalahuddin et al., 2025)	+
	(Alsaif et al., 2025), (Dos Santos & da Cunha, 2021), (Kinatta et al., 2021) ,(Konno & Hanna, 2025) , (Sujaka et al., 2026)	-
	-	NE

Positive (+); Negative (-); No Effect (NE)

3. Results and Discussions

3.1. Characteristics of Research on Cognitive Bias in Financial Reporting

The primary characteristics of the literature concerning cognitive bias in financial reporting are dominated by the use of experimental research designs that focus on individual-level behavioral analysis. This trend is inherently aligned with the fundamental postulates of Behavioral Decision Theory (BDT), which articulates that individuals systematically deviate from the assumptions of normative economic rationality. Through the lens of BDT, the dominance of experiments is crucial as it enables the precise isolation of psychological variables to dissect how heuristics function in real-time. However, this approach critically sparks debate regarding its ecological validity, given that real-world accounting decisions often involve institutional dynamics that are significantly more complex and non-isolated [20].

Thematically, the majority of research is concentrated on accounting estimates such as impairment, fair value measurement, and provisioning, which possess high levels of uncertainty and rely heavily on managerial discretion. Based on the BDT framework, such high information uncertainty serves as a primary catalyst triggering the emergence of systematic cognitive biases, such as anchoring and overconfidence [31]. The literature indicates that when practitioners are confronted with massive information asymmetry, they are compelled to rely on mental shortcuts. This confirms the BDT argument that irrationality is not merely an anomaly but rather an erroneous cognitive adaptive response to overly ambiguous financial reporting task structures.

Furthermore, the characteristics of contemporary literature highlight the central role of work environment conditions, particularly time pressure, task complexity, and digital narrative disruption [13]. From a BDT perspective, these external factors drastically increase the cognitive load of accounting practitioners, systematically reducing their capacity for deep analytical processing. When rational processing capacity is exceeded, individuals automatically shift to heuristic processing, which is highly susceptible to distortion. A critical analysis of these literary trends demonstrates that modern reporting environments often escalate the psychological vulnerability of auditors and accountants, thereby significantly distorting the objectivity of professional decisions [19].

3.2. Types of Cognitive Bias that Dominate in Financial Reporting Judgment

A consistent review of the literature identifies anchoring-adjustment and overconfidence as the predominant cognitive biases distorting financial reporting judgment, particularly within accounting estimates characterized by significant uncertainty [31]. Through the lens of Behavioral Decision Theory (BDT), the prevalence of these biases is not coincidental; rather, it represents a manifestation of a cognitive architecture that prioritizes heuristic efficiency over analytical accuracy. When confronted with initial values or managerial assumptions, auditors frequently fail to perform adequate adjustments as anchoring heuristics systematically subvert their rational evaluative processes. Critically, this aligns with BDT postulates, suggesting that information asymmetry triggers a reliance on mental shortcuts that systematically undermines the quality of professional decisions [30].

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Beyond anchoring, availability and myopic biases also emerge endemically within the contemporary reporting landscape, often exacerbated by time allocation pressures and digital narrative disruptions [13]. BDT facilitates a critical understanding that under extreme cognitive load, individuals systematically prioritize readily accessible information (availability) and short-term outcomes (myopia) over complex fundamental analysis. This condition validates the BDT argument that irrationality does not occur in a vacuum; instead, auditing and accounting environments that demand rapid processing act as catalysts that amplify heuristic distortions and drastically reduce the resilience of professional evaluations [26].

Furthermore, confirmation bias and herding behavior are shown to impair objectivity, as practitioners tend to seek evidence that validates their initial hypotheses or merely follow prevailing speculative trends [36]. The BDT perspective argumentatively asserts that the dominance of these combined biases indicates a failure of classical rationality models to accurately predict financial reporting behavior. Consequently, relying solely on technical accounting literacy has proven insufficient to fortify professionals against such cognitive pitfalls [17]. Mitigating the dominance of these biases necessitates behavioral interventions aligned with BDT foundations, such as the institutionalization of rigorous professional ethics, transparent process accountability, and the continuous recalibration of professional skepticism [19].

3.3. Implications of Bias on Financial Reporting Quality

Extant literature demonstrates that cognitive bias has direct ramifications for the quality of financial reporting by mediating the professional judgment processes involved in the preparation and evaluation of accounting information. Biases such as overconfidence, anchoring, and confirmation bias predispose individuals to retain initial beliefs, disregard contradictory evidence, and place undue reliance on personal estimates; such tendencies elevate the risk of accounting information distortion while diminishing the relevance and reliability of financial statements [38]. In practice, these biases compromise accounting estimates, risk assessments, and the selection of accounting policies, ultimately exacerbating the potential for material misstatements due to a lack of objective judgment [16].

The impact of bias extends beyond the corporate level to encompass financial statement users. Distorted information may lead investors, creditors, and other stakeholders to formulate suboptimal economic decisions, as decision quality is intrinsically tied to the objectivity and reliability of available financial disclosures [15]. Studies in behavioral finance further indicate that when information fails to accurately reflect economic realities, investment decisions tend toward irrationality, governed increasingly by erroneous perceptions [5].

From an institutional perspective, cognitive bias possesses the potential to erode the overall credibility of financial reporting. When bias recurs within the reporting process, professional judgment is weakened and the integrity of financial statements is called into question, subsequently undermining public trust in financial information [40]. In the long term, this condition risks deteriorating market and stakeholder confidence, as high-quality financial reporting serves as the fundamental cornerstone of transparency and efficiency within financial markets [25].

3.4. Mitigation Strategy

Extant literature reveals a consistent pattern wherein cognitive bias tends to impair the quality of professional judgment in financial reporting, necessitating the implementation of comprehensive mitigation strategies to attenuate its adverse effects. Prominent mitigation frameworks recommended in the literature emphasize training and the enhancement of bias awareness. Specifically, bias-awareness training has proven effective in assisting individuals to identify subconscious cognitive predispositions, thereby mitigating the influence of anchoring and confirmation biases during the professional judgment process [39]. Furthermore, the development of cognitive competencies, such as critical thinking, plays a pivotal role in reducing bias and enhancing the caliber of financial decision-making [33].

The adoption of structured estimation models and checklists is also advocated to minimize subjectivity in professional judgment. This systematic approach facilitates the rigorous evaluation of evidence and promotes a more objective consideration of alternatives, effectively reducing heuristic-driven errors [16]. Moreover, internal review mechanisms and auditor oversight serve as critical factors in controlling bias and facilitating belief revision [8]. Organizational environments characterized by independent review systems, the reinforcement of professional skepticism, and the utilization of decision-support tools have demonstrated efficacy in suppressing bias and elevating the quality of judgment [39]. At the institutional level, the role of audit committees and robust governance frameworks further enhances reporting objectivity while minimizing the risk of bias throughout the financial reporting lifecycle [17].

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4. Conculsion

This systematic review asserts that the quality of decision-making in contemporary financial reporting is persistently distorted by cognitive biases, such as anchoring and overconfidence, regardless of the practitioners' level of technical literacy. Grounded in the Behavioral Decision Theory (BDT) framework, the existence of these biases is not merely an individual anomaly; rather, it represents an erroneous adaptive response to a dysfunctional work ecosystem characterized by escalating task complexity and extreme time allocation pressures. The failure of economic rationality models to anticipate such irrationality confirms the necessity of a critical evaluation of absolute objectivity postulates within traditional accounting standards, given that the cognitive architecture of auditors and accountants possesses real psychological constraints. As a practical and theoretical implication, this article urges the re-conceptualization of internal control systems through a comprehensive socio-psychological approach. Bias mitigation efforts are no longer relevant if they rely solely on technical competency training; instead, they must integrate systemic behavioral interventions, such as the reinforcement of mindfulness, the enhancement of cognitive flexibility, and the institutionalization of transformative professional ethics. For future research agendas, behavioral accounting literature must expand its investigation beyond experimental designs toward longitudinal studies that dissect macro-institutional dynamics. This paradigm shift is essential to restore the integrity of professional judgment and ensure that financial reporting maintains high credibility amidst the information turbulence of the digital era.

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