

Internal control and risk management in the banking industry: A theoretical analysis of systematic review

Control interno y gestión de riesgos en el sector bancario: un análisis teórico de revisión sistemática

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Abstract

In a financial context characterized by increasing complexity and uncertainty, internal control and risk management have become fundamental pillars to guarantee the sustainability and efficiency of public banking institutions. The objective of this article is to analyze theoretically the impact of internal control on risk management in the banking sector, taking as a reference the case of Banco de la Nación del Perú. The research was developed through a qualitative approach of a theoretical-documentary type, guided by the PRISMA method. A total of 183 documents were identified, from which, after applying inclusion and exclusion criteria, 22 sources were selected for the final analysis. A comparative documentary analysis was applied, based on the COSO model (2013) and theories such as Agency Theory, General Systems Theory and Crisis Management Theory. The results reveal a significant gap between the formal existence of internal control systems and their effective implementation. Structural deficiencies, lack of risk-oriented organizational culture and limited incorporation of technologies are evident. In addition, obstacles such as resistance to change, lack of technical training of personnel and weak articulation between audit and strategy were identified. It is concluded that an effective internal control must be dynamic, flexible and

transversal, articulated with the institutional culture and supported by monitoring technologies. This is the only way to strengthen governance and transparency in the public banking sector.

Keywords: internal control, risk management, COSO model.

Resumen

En un contexto financiero caracterizado por una creciente complejidad e incertidumbre, el control interno y la gestión de riesgos se han convertido en pilares fundamentales para garantizar la sostenibilidad y eficiencia de las instituciones bancarias públicas. Este artículo tiene como objetivo analizar teóricamente el impacto del control interno en la gestión de riesgos dentro del sector bancario, tomando como referencia el caso del Banco de la Nación del Perú. La investigación se desarrolló mediante un enfoque cualitativo de tipo teórico-documental, guiado por el método PRISMA. Se identificaron 183 documentos, de los cuales, tras aplicar criterios de inclusión y exclusión, se seleccionaron 22 fuentes para el análisis final. Se aplicó un análisis documental comparativo, con base en el modelo COSO (2013) y teorías como la Teoría de la Agencia, la Teoría General de Sistemas y la Teoría del Manejo de Crisis. Los resultados revelan una brecha significativa entre la existencia formal de sistemas de control interno y su implementación efectiva. Se evidencian deficiencias estructurales, falta de cultura organizacional orientada al riesgo y una limitada incorporación de tecnologías. Además, se identifican obstáculos como la resistencia al cambio, carencias en la formación técnica del personal y débil articulación entre auditoría y estrategia. Se concluye que un control interno eficaz debe ser dinámico, flexible y transversal, articulado con la cultura institucional y apoyado en tecnologías de monitoreo. Solo así será posible fortalecer la gobernanza y la transparencia en el sector bancario público.

Palabras clave: control interno, gestión de riesgos, modelo COSO.

Introduction

In the current context of increasing complexity, volatility, and uncertainty in financial markets, internal control and risk management have emerged as essential pillars for ensuring the sustainability, transparency, and efficiency of banking entities. Particularly, public financial institutions such as the Banco de la Nación face growing challenges related to fraud, operational crises, regulatory changes, and external threats that demand robust and adaptive control systems. This article presents a theoretical analysis of the importance of internal control in strengthening risk management within the banking sector.

Globally, multiple studies agree that deficiencies in internal control represent one of the main causes of bankruptcy and loss of institutional trust. Klius et al. (2020) warn that over 70% of bankruptcies in the United States are related to failures in internal control systems. This situation is even more critical in Latin America, where corruption, institutional weakness, and limited oversight have significantly affected risk management in public institutions. In Ecuador, 40% of resources allocated to social programs are not properly executed due to control failures (Subía & Matilla, 2020), while in Peru, 45% of public contracts show irregularities such as overpricing or manipulation (Jinchuña & Fernández, 2021).

Various research backgrounds, including the works of Peña (2022), Rivas (2022), and García & Saltos (2024), demonstrate that the effective implementation of internal control systems—especially when combined with information technologies, continuous monitoring, and organizational leadership—enables timely anticipation and mitigation of risks. These experiences highlight that risk management should not be limited to reactive responses but should integrate processes of prevention, supervision, and continuous improvement.

From a theoretical perspective, this article is grounded in the COSO model (2013) and is framed within relevant theories such as Agency Theory (Jensen and Meckling, 1976), General Systems Theory (Bertalanffy, 1968), and Crisis Management Theory (Hristoulas, 2020). These approaches facilitate an understanding of how internal control, beyond being a normative structure, constitutes a dynamic system that strengthens institutional capacity to face financial, operational, legal, and reputational risks, particularly in organizations exposed to complex environments such as public banks.

The objective of this article is to study the impact of internal control as a risk management tool in banking, based on a theoretical analysis that addresses its foundations, including benefits, limitations, and perspectives. With this, the article aims to contribute to the academic knowledge domain of public auditing and accounting, providing information that serves as a basis for investigating and designing applied proposals aimed at improving institutions, specifically the Banco de la Nación.

Methodology

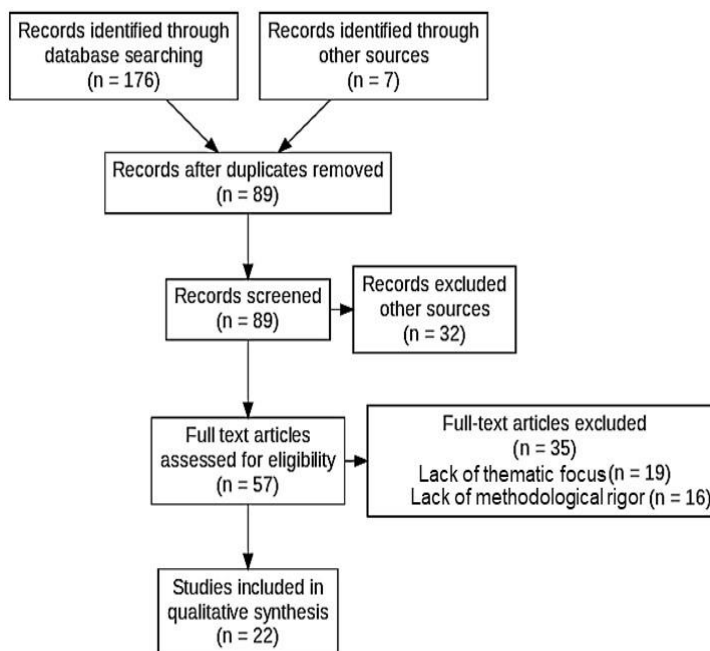
This study is framed within a qualitative theoretical-documentary approach, based on a systematic review and critical analysis of existing academic sources, regulations, and empirical studies. The PRISMA method (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) was used as a guide to ensure rigor in the process of identifying, selecting, and analyzing the reviewed documents.

The methodological process consisted of four phases: identification, screening, eligibility, and final inclusion of sources. Initially, 183 documents related to internal control and risk management in the public banking system were identified. After applying the inclusion criteria (relevance, theoretical relevance, practical applicability, and availability of the full text) and exclusion criteria (duplication, lack of thematic focus, and limited methodological rigor), only 22 documents were selected for final analysis.

The main technique employed was documentary and comparative content analysis, which allowed for contrasting different theoretical approaches and institutional experiences regarding internal control models, particularly the COSO model (2013), and its connection with relevant theories such as Agency Theory, General Systems Theory, and Crisis Management.

The review focused on evaluating the structural components of internal control and their relationship with risk management, including the identification of threats, implementation of preventive and corrective actions, and institutional control mechanisms. Sources were selected based on their timeliness, academic rigor, and applicability to the context of public banks, with the aim of building a critical and well-founded understanding of the factors that strengthen or limit risk management in such organizations.

Figure 1
Document selection phase



Results

The analyzed backgrounds reveal a common concern regarding the structural and operational limitations of internal control in public banking institutions, especially in the Banco de la Nación of Peru. Despite the existence of regulations and formalized control systems—as highlighted by the studies of Colqui et al. (2024) and the Contraloría General de la República (2023)—noticeable deficiencies persist in their effective implementation. These deficiencies result in a low capacity to mitigate operational, financial, and technological risks, highlighting the fragility of internal control systems in public institutional contexts, which require a more robust and proactive approach.

One of the most relevant findings is that the level of correction for adverse situations detected by control bodies remains insufficient. This can be attributed to the weak articulation between audit findings and institutional

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strategic decisions, as outlined by Colqui et al. (2024). Additionally, this issue is exacerbated by the lack of an organizational culture oriented towards risk, limited supervision of corrective plans, and minimal integration of technologies for continuous monitoring and oversight. The absence of a solid organizational culture surrounding internal control, also observable in other public institutions in the region, hinders the effective implementation of corrective and preventive measures in response to identified threats.

In this context, structural deficiencies in risk management are identified that transcend normative aspects. For instance, Subía & Matilla (2020) document that, in the Ecuadorian context, 40% of the social budget is not effectively executed due to failures in internal control systems. In Peru, Jinchuña et al. (2023) highlight that approximately 45% of public contracts exhibit irregularities, such as overpricing and manipulation. These figures indicate a concerning lack of preventive capacity in governmental control systems, revealing that public institutions still lack mechanisms to ensure the efficient and transparent execution of resources.

On the other hand, it is observed that the effectiveness of internal control can significantly increase when combined with information technologies, strong institutional leadership, and continuous oversight practices. Authors García & Saltos (2024) reinforce this idea, emphasizing that the integration of emerging technologies and committed leadership towards continuous improvement strengthens internal control systems and enables more efficient risk management. This finding aligns with the model by COSO (2013), which advocates for the systemic integration of internal control as a transversal mechanism in strategic and operational decision-making. In this model, control is not conceived as a set of isolated measures but as a dynamic and adaptive system that must be incorporated at all levels of the organization.

The adaptive systems approach proposed by Vázquez-Rodríguez et al. (2023) is relevant in this consideration, as they argue that all internal control must possess flexibility; this is especially important in public entities like the Banco de la Nación del Perú, where levels of uncertainty and risk are marked. An effective internal control must adapt to evolving risks by incorporating new technological and methodological tools that enhance institutional capacity for risk-based decision-making.

In this sense, Fajardo (2022) notes that risk management is one of the primary objectives that the internal control system must achieve within entities. Internal control serves as the first line of defense for an entity against risks, consisting of a set of interrelated elements aimed at helping the entity achieve its objectives. Controlling and managing an entity's risks should be a systematic and continuous process that encompasses all areas and organizational levels. The planning and development of the internal control system should integrate activities aimed at managing risks.

Internal control is responsible for evaluating the risks taken over time, as well as the degree of compliance with its organizational strategy and specific objectives. It must also assess progress concerning planned goals and determine compliance with applicable regulations and the entity's code of conduct. For these reasons, it is essential to strengthen the relationship between internal control and risk management, not only due to regulatory demands but also to add value to the entity. Internal control capabilities should include the evaluation of risks that affect the achievement of specific objectives, as expressed by Indacochea et al. (2022).

Therefore, internal control plays an essential role in the banking sector, as its inherent nature relates to the collection, custody, and application of resources from savers to generate profits for sustainability. According to Castillo et al. (2023), banking entities are not immune to the increasing competition in the national banking system, nor to that arising from the digitalization through new and varied channels. This highly competitive and dynamic atmosphere has compelled all institutions to adopt strategies to grow their market shares and maximize the quality of service offered to clients in a continuous quest to become the preferred bank. In line with this, Seisdedos & Sanz (2021) indicate that efficient management of entities relies on proper handling and development of their internal infrastructure, including, naturally, the internal control system.

Moreover, the presence of fraud in banking institutions is well-known. Fraud has significantly impacted the activities of banking and financial services institutions, as well as their image at both local and international levels. Such activities can be executed by malicious competing firms and/or employees of banking or financial services institutions who intentionally seek to squander the assets of the institution or its users. Similarly, fraudulent actions can be carried out by companies that provide products or services illegally (Lara et al., 2024).

According to López (2024), various types of fraud have been identified in the banking sector. For example, employee fraud is defined as any illegal or unauthorized activity performed by employees related to the financial movement of clients or the institution itself for economic benefit, among other technical fraud types depending on the fragile governance of the financial system. Therefore, it is crucial for the development of a robust financial system to have effective internal control to prevent and even timely detect such crimes (Cuba, 2024).

From this phenomenon, Pincay & Satama (2022) express that it has led to a more compliance-oriented approach, translating into the concept of "Compliance," which comprises a set of procedures established within the institution to ensure adherence to norms, laws, regulations, and others, understanding that compliance in all its aspects is the responsibility of all bank officials, not just this area. This scenario may also create a sense of legal insecurity within the country, prompting them to propose a protective regulatory framework.

However, Andrian et al. (2023) point out that to advance towards standards that tend to become predominant in the international financial system, it is impossible to overlook the corporate structures of many institutions under state supervision, as well as their economic characteristics and the country's compliance history. Any specialization assumed by the supervisory entity undoubtedly leads to feelings of uncertainty regarding the future of the regulatory framework, making it inadvisable and inappropriate to refer to expectations of immediate regulatory changes, as neither the supervisory entity nor cases involving foreign banks, regional banks, or advanced economies have a clear plan.

The banking sector is inherently one of the economic sectors most exposed to risks. Its primary business model is designed to transform maturities more appropriately. Thus, the profitability approach, especially following regulatory reforms, must adopt a key focus on mitigating or hedging solvency and liquidity risks. Ultimately, for Alcívar et al. (2023), the key to risk management lies in the gradual accumulation of wealth or capital within generated resources, as well as in the proper analysis that leads to maintaining secure income or stability regarding business expenses.

According to González (2023), the global operational management process is grounded in various sources of resources and treasury. The business model focuses on achieving long-term returns while clearly identifying the main associated risks that form part of its exposure. Secondly, it is crucial to consider the international importance of both culture and internal controls across all strategic departments. A proper control of exposure should mitigate activities derived from the use of synthetic products, as well as the risks incurred if these synthetic products are not executed correctly.

Castillo et al. (2025) note that one of the main challenges faced by banking institutions in implementing internal control is the resistance to change exhibited by employees. This resistance is exacerbated when control guidelines—due to their content, implementation timelines, workload, or changes in IT or programming systems—alter or eliminate routine tasks, creating a new work dynamic that demands additional efforts from existing workloads.

Additionally, Rangel-Romero et al. (2022) explain that when changes involve significant extensions of time and dedication required, they are often perceived as obstacles to fulfilling daily tasks. This can lead to individual perceptions of frustration, demotivation, or lack of resources, generating a dysfunctional cycle within teams if timely interventions are not made to restore optimal conditions in internal control mechanisms at personal, group, or institutional levels.

Carolina & Pizarro (2023) highlight that another difficulty in overcoming implementation problems is the lack of capacities, knowledge, and specializations essential for most staff to access sensitive information and work through its various stages. Strengthening these capacities is necessary, equipping workers with qualifications, training, and new knowledge, which, in terms of internal control, are often not attainable even through intermediate-level courses. This last factor can manifest notably in the execution and control of areas such as Internal Audit, Cost Regulation, Protocol Updates, and Total Quality, where internal operations, administration, or management frequently lack clarity on what to do or how to do it (Díaz & Romero, 2022).

Finally, the literature review demonstrates that theoretical models and institutional experiences converge on the understanding that a robust and flexible internal control system is crucial for preventing and managing crises, especially in the banking sector, particularly in public entities. These findings underscore the urgent need to re-evaluate control frameworks within a preventive, systemic, and sustainable approach. There is a need to improve institutional governance not only by changing regulations but also by building a strong risk organizational culture and integrating advanced technologies. Only in this way can effectiveness, transparency, and public trust in public banking institutions be enhanced.

Discussion

The results from the analysis of the backgrounds reveal a significant disconnect between the formal existence of internal control and its effective operability in banking institutions. This gap can be explained through Agency Theory (Jensen & Meckling, 1976), which emphasizes how conflicts of interest between agents (public managers) and principals (citizens or State) generate agency costs. According to this theory, the lack of adequate supervision and control mechanisms contributes to the inefficiency of the internal control system, creating a

disparity between formal regulations and practical execution. However, Colqui et al. (2024) and the Contraloría General de la República (2023) agree that this gap is not merely a matter of supervision but also relates to the absence of a risk-oriented organizational culture, further exacerbating the disconnect between theory and practice.

On the other hand, General Systems Theory (Bertalanffy, 1968) provides a more holistic view of internal control, suggesting that it should not be considered as an isolated subsystem but as part of an interrelated system of institutional functions. Colqui et al. (2024) report that the lack of articulation between audit findings and strategic decisions is a fundamental weakness, while Peña (2022) notes that this disconnect also reflects a broader problem of communication and coordination among internal control areas, creating a barrier to implementing an effective risk management strategy. Similarly, García & Saltos (2024) also agree that the lack of alignment among the components of the organizational system limits the internal control's ability to effectively address risks.

From the perspective of the model by COSO (2013), the results indicate an insufficient implementation of its key components: "control environment, risk assessment, control activities, information and communication, and monitoring." Although institutions have formulated manuals and internal policies, the application of these guidelines remains weak. There is a noted lack of effectiveness in correcting adverse situations despite formal measures being adopted. This finding aligns with the critiques of Hristoulas (2020), who argues that institutions often apply COSO principles superficially, without adapting them to a proactive organizational culture and a dynamic system that adjusts to the changing realities of the environment.

Hristoulas (2020) presents a more optimistic view, indicating that "internal control" can greatly benefit from an anticipatory and resilient approach. His Crisis Management Theory reveals that many institutional interventions are reactive, making the control system inefficient. García & Saltos (2024) emphasize that a proactive organizational culture and intensive use of monitoring technologies can significantly enhance risk management. In this regard, Peña (2022) points out the lack of resources and weak technological infrastructure in many public institutions, which hinders the effective implementation of these approaches.

Ultimately, while Colqui et al. (2024) and the Contraloría General de la República (2023) agree that the normative structure must be strengthened, other studies, such as those by Peña (2022) and García & Saltos (2024), argue that internal control must go beyond formal manuals and policies, necessitating a more dynamic and integrated approach within organizational culture. The combination of strong institutional leadership, the implementation of monitoring technologies, and a risk-oriented culture is essential for internal control to function effectively and sustainably.

Overall, the discussion reveals that, although there is consensus on the importance of effective internal control for risk management, theoretical and practical approaches differ regarding the specific mechanisms necessary for successful implementation.

Conclusions

Internal control is fundamental for risk management in the public banking sector, particularly in institutions like the Banco de la Nación. The analyzed backgrounds show that, although normative systems exist, their implementation remains deficient, limiting their capacity to prevent and correct adverse situations. From the model by COSO (2013), there is partial compliance with key components, such as monitoring and communication, which weakens the integration of control mechanisms with strategic processes and reduces the institutional capacity to manage risks effectively.

From the Agency Theory perspective, it is identified that the lack of alignment between the interests of public managers and citizens generates inefficiencies in internal control, increasing agency costs and affecting the perception of institutional transparency. According to General Systems Theory, internal control should be viewed as a dynamic and interconnected system; the disconnection between functional units, such as "audit and management," impedes a comprehensive organizational response to risks. From the Crisis Management Theory standpoint, it is concluded that institutional responses are predominantly reactive, increasing vulnerability to negative impacts.

It is crucial to foster a risk-oriented organizational culture focused on anticipation, continuous improvement, and active participation at all levels; only then can internal control become an adaptive and strategic system that contributes to sustainability, transparency, and trust in the public banking sector.

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