

## **The Impact of Continuous Auditing on Financial Fraud: A Qualitative Study of Jordanian Industrial Enterprises**

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### **Abstract**

*The technological revolution has shifted the auditing process from manual auditing to electronic auditing. The major objective of this study is to determine the effects of continuous auditing with its combined dimensions (continuous auditing quality, continuous auditing efficiency, and information technology) to lessen financial system fraud in Jordan's public shareholding industrial enterprises. The sample of our study is comprised of 53 industrial enterprises registered with the Amman Stock Exchange. To extract the analysis's findings, a statistical analysis was performed on (220) surveys using SPSS software. We found that constant auditing significantly reduced the financial fraud in Jordanian industrial enterprises. Additionally, the continuous auditing has a statistically significant influence on minimizing financial fraud in Jordanian industrial enterprises. The study recommends that Jordanian industrial companies should pay the close attention to the process of developing internal auditors in the areas of accounting information and auditing quality & efficiency.*

*Contribution/Originality: The study contributes to improving the necessary procedures for the integration of the relationship between continuous and internal audit. The findings would help the practitioners in making the knowledgeable selections about era adoption, training, and danger control practices to successfully combat the financial frauds.*

**Keywords:** *Continuous Auditing, Financial Fraud, Information Technology.*

### **1. Introduction**

The technological revolution in the development of information technology and e-commerce activities has created a fundamental change in the auditing process by shifting it from manual auditing to electronic auditing, which relies on computer software. This led to the emergence of what is known as (continuous auditing), which auditors rely on to monitor and gather data via technological means and timely reporting. The need for ongoing auditing has fundamentally grown because of the increased reliance on information technology to improve the working environment and information quality. (Mokhitli & Kyobe, 2019).

Continuous auditing also has many benefits for industrial companies, including administrative benefits related to reducing wasted time that auditors need to access the required data, because all data, reports and procedures are available to them through a unified database. As a result of the expansion of globalization, the emergence of new patterns of competition, advanced information technology systems and other phenomena, this prompted industrial companies to search for new methods to face the phenomenon of financial fraud. (Qasaimeh, et, al. 2022).

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The goal of this study is to determine how continuous auditing affects the amount of financial fraud in Jordanian industrial businesses. The following queries can be used to identify the study questions: The fundamental issue: Does continuous auditing have an effect on minimizing financial fraud in Jordanian industrial enterprises when its three components—efficiency, information technology, and quality—are combined? From this inquiry, the following questions arise: Does the effectiveness of ongoing audits have an impact on lowering financial fraud in Jordanian industrial companies? Do Jordanian industrial enterprises experience a decrease in financial fraud because of information technology? Does the effectiveness of ongoing audits have an impact on lowering financial fraud in Jordanian industrial companies?

This study's significance comes from demonstrating the effects of ongoing auditing in all its dimensions (continuous auditing efficiency, information technology, continuous auditing quality) in reducing financial fraud in Jordanian industrial companies. It also shows the extent of the effectiveness of continuous auditing in reducing financial fraud in Jordanian industrial companies, public shareholding. It is also important to mention that independence is a crucial condition for the effectiveness of internal audits (Alshirah et al., 2021c; Alzeban & Gwilliam, 2014; Arena & Sarens, 2015). The independence of internal auditors enhances the financial reports' integrity (Arens, Elder, Beasley, & Hogan, 2016; Erasmus & Coetzee, 2018).

The major goals of the study are to determine how continuous auditing, with all of its components (continuous auditing quality, continuous auditing efficiency, and information technology), affects financial fraud in Jordanian public shareholding industrial enterprises.

The following sub-objectives from these objectives: Clarifying the role of continuous auditing's effectiveness in reducing financial fraud, showcasing the role of information technology in reducing financial fraud, and showcasing the role of continuous auditing's quality in reducing financial fraud in Jordanian public shareholding industrial companies.

### 1.1. Hypotheses of the Study

The main hypothesis Ho1: There is no impact of continuous auditing with its combined dimensions (efficiency of continuous auditing, information technology, quality of continuous auditing) in reducing financial fraud in Jordanian industrial companies.

The following hypotheses branch out from this hypothesis:

HO1.1 There is no impact of the efficiency of continuous auditing in reducing financial fraud in Jordanian industrial companies.

HO1.2 There is no impact of information technology in reducing financial fraud in Jordanian industrial companies.

HO1.3 There is no impact of the quality of continuous auditing in reducing financial fraud in Jordanian industrial companies.

## 2. Literature Review

The industrial revolution, which began in the nineteenth century, brought about significant changes in the worlds of industry and commerce and in all aspects of society in general. As a result, modest industries grew into giant firms with numerous activities and methods. Over the past few decades, the world has experienced a technological transition, as the developing countries are aiming to become technologically advanced countries (Aysan & Kayani, 2022). When foreign companies bring their operations into the host country, they bring with them advanced technology, knowledge, and resources to the country (Kayani et al, 2021). Following the rise of global institutions, the subject was submitted to professionals. Control that safeguards investors' cash from financial fraud

was required. This is what effective accounting documenting of company operations is designed to achieve. The continuous auditing is a collection of electronic evidence that represents a reasonable basis for forming a neutral technical opinion on the validity and integrity of complex information under an immediate electronic system published through the Internet. (Dai & Vasarhelyi, 2020).

The delegation of European Union visited non-EU countries (Bosnia and Herzegovina, North Macedonia, Rwanda and Serbia) and examined elements of their internal control systems. We also assessed awareness raising among delegation staff in the areas of fraud prevention, ethics and integrity. We identified some shortcomings in the functioning of the internal control system elements we examined. These shortcomings related to expenditure verifications, fraud prevention training and the Commission's OPSYS IT system (European Union Audit, 2022). The main goals of continuous auditing are to lower overall costs and evenly distribute work throughout the year, as well as to give the auditor the chance to express a neutral technical opinion on the accuracy and correctness of data and financial reports generated in the context of an immediate and paperless accounting information system (Ragan et al. 2014). These goals are among the several ones that continuous auditing has, along with the following:

The first objective: to increase the quality of organizational decisions and risk management by improving the human decision-making process by using techniques of data representation, data mining, anomaly detection and risk analysis (KPMG, 2015). The second objective: to carry out specific tests on a regular basis for a predetermined amount of time, in order to increase the efficiency and efficacy of the chosen controls. (Stevens, 2016). The third objective: to use continuous auditing as a main tool in planning and implementing an auditing program for corporate websites on the Internet, and communicating immediate accounting information, (Zhang et al., 2015).

The fourth Objective: to provide the internal auditor with the necessary information about operations and the time of their occurrence, to monitor the business and determine methods of treatment, and also to reduce the risk of losses resulting from lack of control over ongoing problems or problems related to cash flows, (Singh & Best, 2015). The fifth objective: to determine the efficiency and ability of online accounting to protect assets, ensure the accuracy and objectivity of financial information, and maintain the scientific and electronic objectivity of data and information (Zhang et al., 2015). All of these goals, according to the study, center around defending businesses from financial fraud, which is defined as any illegal activity characterized by deceit, fraud, concealment, or breach of trust.

In addition, an increasing number of banks are now adopting Transaction Risk Analysis (TRA) which requires fraud rates to be below a certain level for a bank to exempt the usage of SCA. SCA requirements apply across any channel offering access to 'payment accounts' (including cards) across any customer segment (i.e., Retail, Business, Corporate, Private Banking etc (Deloitte, 2023). On the other hand, a study by (Barr-Pulliam, 2019) concluded that continuous auditing had a beneficial effect on how auditors view the potential for profits manipulation. Additionally, it demonstrated that the preparation of real earnings management is unaffected by continual auditing. Additionally, the implementation of continuous auditing has little impact on decision-quality in terms of the potential for reporting. In addition, research by (Bhasin, 2013) sought to identify the degree to which financial and economic frauds affecting India's economy may be decreased. The findings indicate that the function of forensic accounting may be activated by adding forensic accounting courses and designing academic curricula that strengthen the role of the forensic accountant in reducing the effect of financial fraud.

## 2.1. Contributions to the Literature:

1. Enrichment of Fraud Prevention Literature: The look at provides a practical size to the present literature on fraud prevention by showcasing the tangible impact of non-stop

auditing in reducing monetary fraud. It gives a detailed analysis of the way non-stop auditing disrupts the fraud triangle elements, serving as a treasured addition to the fraud prevention discourse.

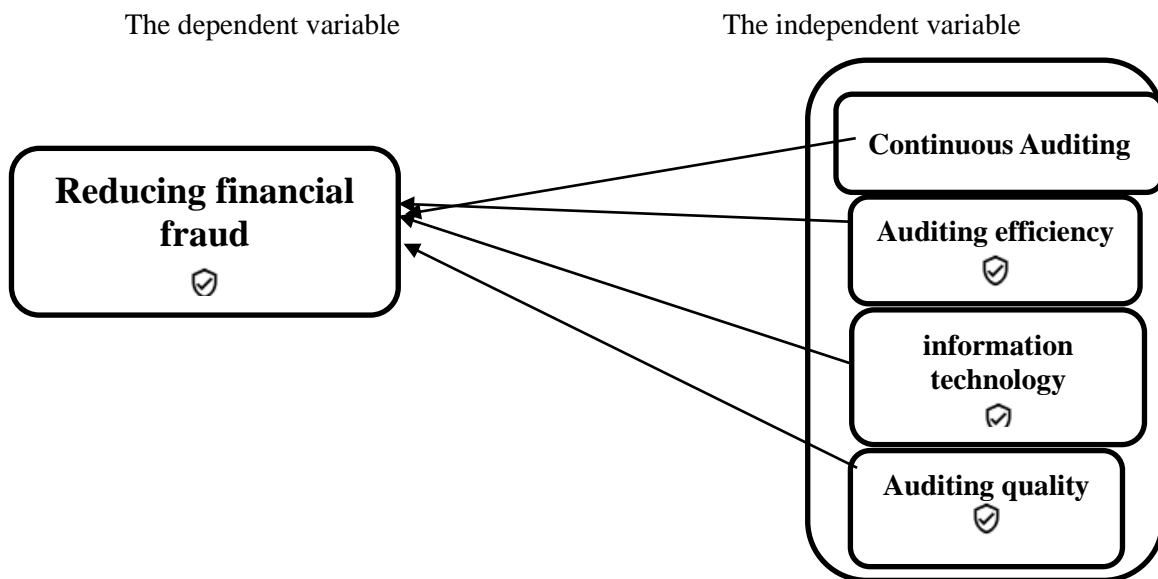
2. Augmentation of Continuous Auditing Literature: While continuous auditing literature often specializes in efficiency profits and blunders detection, this looks at extends the literature's boundary by way of exploring its position in fraud prevention. This expansion broadens the expertise of continuous auditing's capacity applications and encourages in addition research into its multifunctional benefits.

3. Localized Perspective in Auditing Research: The look at cognizance on Jordanian industrial organizations contributes to the literature on auditing practices inside particular cultural and regulatory contexts. This localized angle highlights the adaptability and effectiveness of non-stop auditing in addressing place-precise demanding situations associated with monetary fraud.

### 3. Methodology & Results

The study's sample comprised of personnel in internal auditing and financial management at industrial enterprises listed on the Amman Stock Exchange. The questionnaire was given to a sample of the study population, totaling (250) questionnaires, using the basic random sampling approach. (231) questionnaires were obtained, and (11) were eliminated because they were ineligible for analysis. The statistical analysis was performed on (220) surveys, representing 88% of the disseminated questions. The Statistical Package for Social Sciences (SPSS) tool was then used to analyze the data in order to produce the results and recommendations.

The following is the sample study:



#### Validity and Reliability of the Study Tool

This test assesses whether the test's field questions adequately reflect the field for which it was developed and whether they can be satisfactorily answered, which would indicate that the test's subject matter is sufficient. The relationship that exceeds 30% was adopted and has less statistical significance than 5%. It was measured using correlation coefficients between each paragraph of any dimension in the questionnaire and the dimension to which the paragraph belongs, as well as measuring the relationship between each dimension and the total score of the study tool using the Pearson correlation coefficient.

Table No. (1) shows how each dimension of the questionnaire is related to the total score of the questionnaire items, and the table below shows that the content of each dimension of the questionnaire has a strong relationship with the purpose of the study at a significance level of less than 5%.

The extent to which each dimension of the questionnaire is connected to the overall score of the questionnaire items is shown in Table No. 1. The table below shows that the content of each dimension of the questionnaire has a strong link with the study's goal at a significance level of less than 5%.

Table No. (1): Pearson's correlation coefficients to measure the content validity of the study dimensions

The axis	The domain	Correlation coefficient with the tool as a whole	The level of significance
Continuous Auditing	Auditing efficiency	.891	.000
	Information technology	.810	.000
	Auditing quality	.844	.000
Continuous auditing as a whole		.939	.000
Financial fraud		.961	.000

**Stability of the Tool:** In order to guarantee the reliability of the questionnaire as a tool for gathering the required data for the current study, Cronbach's Alpha coefficient was used. Its high rating, which runs from 0 to 1, denotes a high level of stability. According to Sekaran and Bougie (2013), a value of (70%) or above is statistically acceptable. The results were as follows:

Table No. (2) Cronbach's Alpha coefficient.

The axis	The domain	The number of paragraphs	Internal consistency stability coefficient (Cronbach alpha)
Continuous auditing	Auditing efficiency	6	.820
	Information technology	6	.863
	Auditing quality	6	.856
Continuous auditing as a whole		18	.909
Financial fraud		15	.959
The tool as a whole		33	.961

### Hypothesis Testing

In this section, we will look at hypothesis testing.

The major hypothesis HO1 is that "continuous auditing has no impact on reducing financial fraud in Jordanian industrial companies." The sub-hypothesis of this hypothesis was subjected to a basic linear regression analysis, and the results were as follows:

HO1.1: "There is no statistically significant impact at a significant level ( $0.05 \geq \alpha$ ) of the auditing efficiency in reducing Jordanian financial fraud."

Table (3) shows the findings of a study to see how the (auditing efficiency) component affects financial fraud reduction.

The dependent variable	Model summary			ANOVA analysis of variance		
	R Correlation coefficient	R <sup>2</sup> Determination coefficient	The standard error of the model	Degrees of freedom	The calculated F value	Sig F*
Financial fraud	0.393	0.154	0.071	1	46.822	0.000

Regression coefficients				
The variable	B coefficients	Standard error	The calculated T value	Sig T*
Auditing efficiency	0.259	0.045	9.721	0.000

The impact is statistically significant at the level ( $0.05 \geq \alpha$ ).

The correlation coefficient is (0.393), as shown in Table (3). This suggests that the dimension of financial fraud and the dimension of auditing efficiency are positively associated. The determination coefficient is calculated to be (0.154). This shows that while all other variables were constant, the component of (auditing efficiency) accounted for 15.4% of the variation in (financial fraud). The (F) value appears to have achieved (46.822) with a confidence level of (Sig = 000). This supports the significance of the regression at level (0.05) and at one degree of freedom. 000), supporting the significance of the factor at level (0.05). We accept the alternate hypothesis and reject the first null hypothesis, which claims: "There is a statistically significant impact of auditing efficiency in reducing financial fraud in Jordanian industrial companies at the level of significance (0.05)".

HO1.2: There is no statistically significant impact at a significant level ( $0.05 \geq \alpha$ ) of information technology in reducing financial fraud in Jordanian industrial companies.

Table (4) The outcomes of studying the influence of the (information technology) factor on financial fraud reduction.

Dependent variable	Model summary			ANOVA analysis of variance		
	R correlation coefficient	R <sup>2</sup> Determination coefficient	The standard error of the model	Degrees of freedom	The calculated F value	Sig F*
Financial fraud	0.521	0.271	0.049	1	104.401	0.000

Regression coefficient				
The variable	B coefficients	Standard error	The calculated T value	Sig T* Significance level
Information technology	0.666	0.058	15.162	0.000

The correlation coefficient is (0.521), as shown in Table (4). indicating a positive association between the (information technology) dimension and (financial fraud). The determination coefficient is (0.271). This suggests that the (information technology) component accounted for (27.1%) of the variation in (financial fraud), while all other variables remained constant. Furthermore, the value of (F) has reached (104.401). at a level of certainty (Sig = 000). The table of transactions reveals that the value of (B = 0.666) and the value of (t = 15.162) at the level of confidence (Sig = 000) confirm the regression's significance at the level of (0.05) and at one degree of freedom. This also confirms the factor's significance at the (0.05) level. As a result, the initial null hypothesis is rejected and the alternative hypothesis, which says: "There is a statistically significant impact of information technology at the level of significance (0.05) in reducing financial fraud in Jordanian industrial companies."

HO1.3: "There is no statistically significant impact at the level of significance (0.05  $\geq$   $\alpha$ ) for the auditing quality in reducing financial fraud in the Jordanian industrial companies."

Table (5) shows the findings of a study to see how the (auditing quality) component affects financial fraud.

Dependent variable	Model summary			ANOVA analysis of variance		
	R correlation coefficient	R <sup>2</sup> Determination Coefficient	The standard error of the model	Degrees of freedom	The calculated F value	Sig F*
Financial fraud	0.613	0.375	0.042	1	161.969	0.000

Regression Coefficients				
The variable	B coefficients	Standard error	The calculated T value	Sig T* Significance level
Auditing quality	0.579	0.049	19.158	0.000

Table (5) shows the correlation coefficient to be (0.613). This shows a connection between the two factors, financial fraud and auditing quality. The determination coefficient has a value of 0.375. This means that, while all other factors were constant, the (auditing quality) dimension explained 37.5 percent of the variance in (financial fraud). As it turns out, the value of (F) at a confidence level (Sig = 000) was (161.969). This demonstrates the regression's significance at the level (0.05) and at the first degree of freedom. The transaction table amply demonstrates that the factor's relevance at the level (0.05) is confirmed by the values of (B = 0.579) and (t = 19.158) at the degree of confidence (Sig = 000). With the foregoing in mind, we reject the first null hypothesis and accept the alternative, which states that "the auditing quality has a statistically significant impact at the level of significance (0.05) in reducing financial fraud in Jordanian industrial companies."

Multiple regression analysis was employed to evaluate the primary hypothesis, and the findings are as follows:



Table (6): The findings of a study to determine the effectiveness of continuous auditing in decreasing financial fraud.

The dependent variable	Independent variables	The first model		
		B Coefficient	The calculated T value	Sig T*
Financial fraud	Auditing efficiency	0.259	9.721	0.000
	Information technology	0.666	15.162	0.000
	Auditing quality	0.579	19.158	0.000
	R <sup>2</sup> Determination Coefficient			0.441
	Correlation coefficient $\Delta R$			0.670
	$\Delta F$			52.228
	Sig $\Delta F$			0.000

The correlation coefficient in Table No. (6) is (0.670), indicating a connection between the independent variables and the dependent variable. Furthermore, the estimated F value (52.228) with a significance level (Sig = 000) indicates that the independent factors have a statistically significant impact on the dependent variables. It is below 0.05 because the determination coefficient appeared to be (0.441), showing that the variance in financial fraud may explain (44.1%) of the variance in continuous auditing, while B occurred at (auditing efficiency) dimension (0.259) and the value of T at (9.721) with a level of significance (Sig = 0.000), indicating that this dimension's influence is significant. The value of B in the information technology dimension is (0.666), while T is (15.162), at the level of significance (Sig = 0.000). demonstrating that this dimension has a significant impact. At the level of significance (Sig = 0.000), the dimension (auditing quality) has a B value of (0.579) and a T value of (19.158), indicating that it has a sizable impact. We disagree with the main hypothesis and agree with the alternative one because "continuous auditing has a statistically significant impact at a significant level (0.05) in reducing financial fraud in Jordanian industrial companies."

#### 4. Conclusion, Implications & Recommendations

Based on the results of the analysis and hypothesis testing performed using the research instrument, the following conclusions were drawn:

- 1- The study tool analysis findings demonstrated a substantial value of continuous auditing in Jordanian industrial businesses.
- 2- The findings of evaluating the primary hypothesis revealed that continuous auditing has a statistically significant influence on minimizing financial fraud in Jordanian industrial enterprises.

3- The test findings for the first sub-hypothesis revealed that auditing quality had a statistically significant influence on preventing financial fraud in Jordanian industrial enterprises.

4- The test findings of the second sub-hypothesis revealed that information technology has a statistically significant influence on minimizing financial fraud in Jordanian industrial businesses.

5- The third sub-hypothesis' test results revealed that auditing effectiveness has a statistically significant impact on lowering financial fraud in Jordanian industrial enterprises.

#### 4.1. Implications

1. Advancement of Continuous Auditing Theory contributes to the continuous auditing concept through increasing its scope beyond its conventional awareness on enhancing operational efficiency and accuracy in monetary reporting. The examine introduces a brand-new dimension by way of demonstrating the capacity of non-stop auditing as an effective approach for reducing monetary fraud. This development enriches the theoretical framework of continuous auditing, highlighting its multifaceted benefits.

2. Integration of Fraud Prevention and Auditing Theories: By investigating the effect of continuous auditing on lowering economic fraud, this looks at bridges the gap among fraud prevention theories and auditing theories. It establishes a connection among the proactive function of non-stop auditing in mitigating fraudulent activities and the theoretical foundations that underpin fraud triangle theories, thereby contributing to a greater holistic expertise of fraud prevention mechanisms.

3. Application of Agency Theory: The observer's findings offer empirical proof for the application of enterprise ideas within the context of continuous auditing and fraud prevention. The greater transparency and real-time monitoring facilitated with the aid of continuous auditing can address the statistics asymmetry among managers and outside stakeholders, aligning with the organization principle's concepts of lowering enterprise prices and improving duty.

4. Technology Acceptance in Auditing: The observe explores the era reputation version within the realm of auditing practices. It illustrates how auditors' opinions of the usefulness and practicality of continuous auditing technologies affect their readiness to embrace and implement such practices. This implication highlights how era reputation theories continue to inform auditing procedures in the digital era.

#### 4.2. Recommendations

The following are the recommendations based on this study.

1. Jordanian industrial firms must pay close attention to the process of enhancing internal auditors' expertise in the two areas of accounting data by enrolling them in training programs to keep them up to date on industry advancements in audit quality and efficiency and information technology.

2. The internal audit department must do continuous auditing by analyzing and rectifying the accounting information system on a regular basis throughout the year, advising corporate management of shortcomings in the accounting information system, and working to fix them. As a result, the efficiency and quality of ongoing auditing, as well as the quality of accounting information, are reflected, decreasing financial fraud in the organization.

3. The need to reduce financial fraud through continuous auditing of the company, due to its importance in improving the quality of accounting information, its systems, control, and oversight. Thus, this contributes to reducing the cases of financial fraud.

## **5. Limitations of the Study & Future Research Directions**

The limitations of the study are as follows.

1. **Sample Size and Generalizability:** The look at the findings is based on a selected pattern of Jordanian business companies. The restrained sample length might affect the generalizability of the effects to a broader populace of organizations within Jordan or different countries with distinct financial and cultural contexts.
2. **Data Availability and Quality:** The effectiveness of continuous auditing in decreasing monetary fraud is closely based at the availability and accuracy of real-time economic and operational information. If information assets are incomplete, old, or misguided, it could compromise the have a look at the conclusions.
3. **Selection Bias:** The groups that voluntarily participated in the study might have one-of-a-kind traits from those who declined to participate. This ability choice bias should affect the representativeness of the sample and introduce bias into the study's results.
4. **Technology Readiness:** A hit implementation of continuous auditing assumes that groups have the essential technological infrastructure and sources. Companies with constrained technological readiness may struggle to undertake and successfully make use of non-stop auditing practices.
5. **Long-Term Impact Assessment:** The observation may provide insights into the quick-term effect of non-stop auditing on reducing financial fraud. However, assessing the long-term sustainability and sturdiness of the fraud reduction effect requires a longitudinal examine those tracks modifications over an extended length.
6. **Human Element in Fraud Prevention:** While the look at makes a specialty of the impact of non-stop auditing generation, it won't fully remember the human factors that make contributions to economic fraud. Employees' conduct, management practices, and internal way of life could play a huge function in fraud prevention and aren't exhaustively explored.
7. **Single Methodology:** The look at method, which includes surveys or interviews, may not capture the whole complexity of the connection between continuous auditing and financial fraud discount. Incorporating multiple research strategies may offer a more comprehensive attitude.
8. **Rapid Technological Changes:** The generation landscape is rapidly evolving, and the effectiveness of non-stop auditing may change with the introduction of new equipment and methodologies. The look at' findings may come to be previous as era advances.

### **5.1. Future Research Directions**

Exploring future studies directions for the effect of continuous auditing in lowering monetary fraud in Jordanian business businesses is a crucial undertaking that can contribute to improving financial transparency and duty inside the commercial enterprise panorama. Here are a few potential research guidelines to remember:

**Implementation Challenges and Strategies:** Investigate the demanding situations that Jordanian commercial businesses face while enforcing continuous auditing systems. Explore strategies and high-quality practices to overcome these demanding situations successfully. This should involve analyzing the technological, organizational, and human factors that influence the successful adoption of continuous auditing.

**Technology Integration and Automation:** Delve into the role of superior technologies inclusive of artificial intelligence (AI), system gaining knowledge of, and blockchain in improving the effectiveness of non-stop auditing. Research how these technologies may be incorporated into the auditing technique to discover and save you monetary fraud more efficiently.

**Risk Assessment and Fraud Detection Models:** Develop and refine risk evaluation fashions specifically tailor-made to the Jordanian context. Design superior fraud detection models that contain information analytics and predictive modeling to become aware of anomalies and patterns indicative of fraud. Consider how those fashions can adapt to the dynamic nature of fraud schemes.

**Behavioral Analysis and Red Flags:** Explore the mental and behavioral aspects of financial fraud perpetration in Jordanian commercial businesses. Investigate pink flags and early caution symptoms that may imply fraudulent activities. This could involve analyzing employee behavior, managerial decision-making, and the impact of organizational subculture.

**Regulatory Compliance and Legal Framework:** Examine the alignment among continuous auditing practices and the regulatory environment in Jordan. Assess how non-stop auditing can usefully resource companies in complying with nearby and global monetary reporting requirements, in addition to anti-fraud rules.

**Audit Committee Oversight and Corporate Governance:** Investigate the position of audit committees and company governance mechanisms in facilitating the implementation and effectiveness of non-stop auditing. Analyze the relationship between robust governance structures and reduced economic fraud incidents.

**Ethical Implications and Privacy Concerns:** Address the moral issues related to continuous auditing, especially in phrases of privacy, data safety, and capability breaches of confidentiality. Explore how groups can balance the advantages of continuous auditing with safeguarding sensitive facts.

**Long-Term Impact and Financial Performance:** Study the long-time period outcomes of continuous auditing on the financial overall performance and sustainability of Jordanian commercial organizations. Assess whether advanced fraud detection translates into more desirable investor self-assurance, stock marketplace overall performance, and universal commercial enterprise success.

**Training and Professional Development:** Investigate the schooling and training desires of auditors and monetary professionals in Jordan to effectively utilize non-stop auditing equipment and strategies. Identify gaps in information and capabilities and propose training applications to bridge those gaps.

**Comparative Studies and Cross-Cultural Analysis:** Conduct go-cultural comparisons among Jordanian business companies and those from different international locations to become aware of similarities and variations within the effectiveness of non-stop auditing in fraud prevention. This could provide precious insights into the generalizability of findings.

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