IJARSCT
International Journal of Advanced Research in Science, Communication and Technology
International Open-Access, Double-Blind, Peer-Reviewed, Refereed, Multidisciplinary Online Journal
ISSN: 2581-9429
Volume 6, Issue 5, November 2026
Impact Factor: 8.2

# Digital Auditing, Compliance, and Regulatory Technologies

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**Abstract:** *The audit, compliance, and regulatory ecosystem is undergoing a fundamental and lasting transformation. This shift is not merely about digitizing old methods, but about reimagining the very processes of assurance and oversight. In place of the traditional model—which relied on periodic sampling, manual verification, and static checklists—a new paradigm is emerging. This modern approach is characterized by continuous, data-driven monitoring; automated, intelligent compliance workflows; and seamless, digitally integrated regulatory supervision.This evolution is driven by three powerful and converging forces. First, business operations have become thoroughly digitized, creating a continuous stream of machine-readable data. Second, technological advances in analytics, artificial intelligence, robotic process automation, and distributed ledgers now provide the capability to analyze this data at an unprecedented scale and speed. Finally, regulators themselves are increasingly demanding more timely, granular, and transparent oversight, accelerating the adoption of digital tools. Together, these forces have given rise to a new ecosystem of specialized technologies. These are often categorized as "digital auditing"—including continuous auditing and analytics-enhanced assurance; "RegTech"—technology-driven solutions for compliance management within regulated firms; and "SupTech"—digital tools that empower regulatory bodies themselves.The aim of this chapter is to synthesize the current understanding of this transformed landscape. We will identify key managerial and regulatory implications, summarize the empirical evidence on outcomes, and outline a practical framework to guide both scholars and practitioners in the design, deployment, and responsible governance of these advanced digital assurance and regulatory systems.*

**Keywords:** *audit, compliance*

## I. INTRODUCTION

### Defining terms and boundaries

**Digital Auditing** refers to the fundamental transformation of traditional audit activities through the use of digital tools. This includes establishing continuous data flows, applying analytics to examine entire populations of transactions rather than samples, automating the testing of internal controls, and leveraging artificial intelligence to evaluate evidence (Alles, 2015; Vasarhelyi et al., 2004).

RegTech, or Regulatory Technology, encompasses the suite of commercial and proprietary technologies employed by regulated firms, such as banks and financial institutions, to manage their compliance obligations more efficiently and reliably. These tools assist in areas such as regulatory reporting, transaction monitoring, and fulfilling Know-Your-Customer (KYC) and Anti-Money-Laundering (AML) requirements (Arner, Barberis, & Buckley, 2017; Grassi, 2022).

SupTech, or Supervisory Technology, denotes the advanced digital tools used by supervisory authorities and regulators themselves. These technologies enhance their surveillance capabilities, data analytics, and risk detection processes to oversee regulated entities more effectively (FSB, 2023; McNulty, 2023).

While these categories are interlinked and often overlap in practice—a transaction monitoring platform, for instance, serves simultaneously as a RegTech tool for a bank and a critical data source for a digital auditor—distinguishing between them provides a valuable analytical lens. This distinction allows us to more precisely examine the differing

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incentives, governance challenges, and value creation from the distinct institutional perspectives of chartered auditors, corporate compliance officers, and regulatory supervisors.

## II. WHY DIGITAL AUDITING AND REGTECH NOW

Several powerful, interconnected trends are fueling the rapid surge in investment and interest around digital assurance and regulatory technologies. At the core, these forces are fundamentally shifting the audit and compliance landscape from a traditional, periodic exercise toward a model of continuous, proactive oversight.First, the sheer quantity and variety of corporate data have grown exponentially. Modern businesses operate on cloud-based systems, digital payment platforms, and automated marketplaces, generating massive, continuous streams of machine-readable information. This transformation means the "paper trail" for an auditor or compliance officer is now a vast, real-time digital record, providing a level of detail and coverage previously unimaginable.Second, the tools to make sense of this data have reached a critical level of sophistication. Advances in analytics, machine learning, and artificial intelligence now allow professionals to move beyond simple sample checks. These technologies can automatically detect anomalies, cluster similar transactions, and generate predictive risk scores, surfacing subtle patterns and potential red flags that traditional manual methods would likely miss.Third, regulatory expectations themselves are evolving to demand more speed and precision. Authorities are increasingly mandating real-time trade reporting, faster disclosure of incidents, and more granular monitoring of capital and liquidity. This regulatory pressure creates a powerful demand signal for automated, always-on compliance solutions that can meet these new standards of timeliness and completeness.In concert, these three trends—the explosion of digital data, the maturity of analytical tools, and the rise of more demanding regulations—are driving a historic shift. The focus of assurance is moving decisively away from isolated, backward-looking reports and toward a more integrated, real-time model of intelligent oversight and risk management.

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## III. CORE TECHNOLOGIES AND FUNCTIONAL ROLES

Digital auditing and RegTech solutions rely on a sophisticated and interconnected suite of technologies, each contributing a critical piece to the overall ecosystem of automated oversight.The foundation of this system is built through Data Ingestion and ETL (Extract, Transform, Load) Tools. These act as the central nervous system, connecting to and harmonizing data from disparate sources—including internal transaction systems, real-time market feeds, and external third-party databases. They consolidate this information into centralized data warehouses or lakes, creating the unified, high-quality data foundation necessary for all subsequent analysis.Once the data is prepared, Advanced Analytics and Machine Learning (ML) become the core analytical engine. These technologies move far beyond traditional queries, performing complex tasks like transaction classification, sophisticated anomaly detection, entity resolution across datasets, and predictive risk scoring. They transform raw data into actionable intelligence, allowing auditors and compliance officers to prioritize high-risk issues and optimize their focus, shifting from broad sampling to targeted investigation.For high-volume, repetitive tasks, Robotic Process Automation (RPA) serves as the digital workforce. It efficiently executes rule-based processes such as cross-system data reconciliation, the automatic filing of regulatory returns, and routine control checks. This not only drives significant efficiency but also minimizes human error in tedious administrative work.To establish trust and traceability in multi-party environments, Blockchain and Distributed Ledger Technologies (DLT) provide a foundational layer of integrity. By creating immutable, time-stamped records of transactions and events, they simplify the verification of evidence provenance and dramatically reduce the costs associated with auditing complex, inter-organizational processes.The connective tissue that brings intelligence into action is formed by APIs and Workflow Engines. When an analytics model flags a potential issue—like a suspicious transaction—these systems operationalize the response. They automatically route investigation tasks to the appropriate personnel, document each step of the review, and, if warranted, trigger the filing of necessary regulatory alerts, ensuring a closed-loop compliance process.Finally, Dashboarding and Data Visualization tools translate complex analytical outputs into clear, intuitive formats for decision-makers. They present audit evidence, compliance status, and

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key risk metrics in dashboards that enable executives, auditors, and regulators to quickly grasp insights and take informed action.Collectively, this integrated technological stack does more than just automate old tasks; it fundamentally redefines the nature of assurance work. The role of the professional evolves from one of manual sample testing and data gathering to one focused on investigating exceptions, interpreting complex algorithmic outputs, and governing the models and processes that underpin this new, continuous approach to oversight.

## IV. CONTINUOUS AUDITING, MONITORING, AND ASSURANCE MODELS

The concept of continuous auditing serves as a foundational and transformative idea within the field of digital auditing. Its core principle, as established in early scholarly work, involves integrating automated analytical procedures directly into an organization's daily business processes. This allows for the near-real-time monitoring of transactions and controls, shifting assurance from a periodic, backward-looking activity to a dynamic, ongoing one.

In practice today, companies implement continuous auditing through structured, automated workflows. These systems connect directly to live data streams from enterprise resource planning (ERP) systems, payment gateways, and other operational platforms. Sophisticated analytics constantly scan this incoming data for signs of control failures or unusual patterns that could indicate errors or fraud. When a potential issue is flagged, it is automatically assigned a risk score and routed to the appropriate auditor or manager for investigation. The entire lifecycle of the issue—from detection to review to corrective action—is then tracked within the system, creating a transparent and accountable audit trail.

This shift to a continuous model delivers three significant advantages:

1. **Timelier Intervention:** Problems such as errors or fraudulent activities can be identified and addressed much sooner, often before they escalate.
2. **Comprehensive Coverage:** Instead of relying on statistical samples, auditors can analyze 100% of relevant transactions, providing a more complete picture of risk.
3. **Enhanced Focus:** By automatically prioritizing the highest-risk exceptions, the audit function can allocate its expert human judgment more effectively and strategically.

However, this evolution also presents substantial new demands. For continuous auditing to be reliable and defensible, auditors must develop new competencies in data engineering (to manage and understand complex data pipelines) and model validation (to ensure the algorithms making automated judgments are accurate and unbiased). Furthermore, they must be prepared to defend continuous evidence in a regulatory or legal context. This transformation is not merely technological; it is fundamentally reshaping the required skill sets within audit teams and influencing the staffing and service models of audit firms themselves.

## V. REGTECH: COMPLIANCE AUTOMATION AND RISK REDUCTION

RegTech is essentially about building a smarter, faster compliance engine. Its primary focus is on automating and enhancing the complex workflows that regulated firms—especially in financial services—must navigate daily. Think of the critical but labor-intensive tasks that compliance teams handle: conducting Know-Your-Customer (KYC) and anti-money laundering (AML) checks by sifting through global watchlists, monitoring millions of transactions for suspicious activity, and generating the myriad of reports required by regulators.

This is where RegTech shines. It applies technology to these specific pain points. Automated KYC platforms can verify a client's identity and risk profile in minutes, not days. Sophisticated transaction monitoring systems use analytics to spot unusual patterns in real time, flagging the transactions that truly warrant a closer look rather than overwhelming analysts with false alarms. Reporting tools can automatically pull data from various systems and generate the standardized, machine-readable filings that regulators increasingly demand.

The evidence for its impact is clear. Studies show that these technologies deliver tangible efficiency gains: slashing onboarding times, reducing the costly manual workload of sifting through false alerts, and freeing up compliance professionals to focus on higher-value investigation and strategy.

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However, implementing RegTech isn't as simple as just installing new software. It comes with its own set of challenges. The tools are only as good as the data they use, so issues with data quality or accessibility can undermine the entire system. Navigating different countries' data privacy laws adds another layer of complexity. Perhaps the trickiest hurdle is that regulations are often written in nuanced, interpretive language, while computers need clear, unambiguous rules to follow. This creates a crucial space where machine logic and human judgment must work in tandem—the technology handles the scale and speed, while experts provide the contextual understanding.

Ultimately, the drive to adopt RegTech is being fueled by more than just the promise of efficiency. In an era of escalating penalties and intense public scrutiny, the regulatory imperative itself is a powerful motivator. Firms are turning to these technologies not just to do compliance better, but to do it more reliably—to avoid the devastating costs of fines and reputational damage that come with failure.

## VI. SUPTECH AND REGULATORY SURVEILLANCE

SupTech technologies are being adopted by regulators to monitor compliance indicators across big datasets, do network analysis for systemic risk, and absorb market and firm-level data (McNulty, 2023). Platforms that gather high-frequency data from regulated firms, use anomaly detection to find reporting gaps, and provide dashboards for crisis monitoring have been tested by central banks and financial regulators. Although governance, vendor selection, and cross-jurisdictional data sharing continue to be operational challenges, the Financial Stability Board and other international organizations have pushed SupTech as a means for supervisors to transition from reactive inspections to proactive market surveillance (FSB reports; McNulty, 2023).

## VII. BLOCKCHAIN, SMART CONTRACTS, AND AUDIT EVIDENCE

Blockchain technology, and the smart contracts it enables, represent a significant development for auditors, offering a novel method for verifying the origin and integrity of business transactions. By recording events on secure, permissioned ledgers, these systems provide a transparent and unchangeable record. This gives auditors access to cryptographic proof of a transaction's sequence and its immutability, fundamentally altering the nature of evidence gathering.

Furthermore, smart contracts automate the execution of pre-defined business rules. For instance, a payment can be automatically released upon the digital confirmation of a goods delivery. This shift from manual verification to automated, rule-based attestation reduces the need for traditional, labor-intensive audit sampling after the fact.

However, blockchain does not eliminate the auditor's role; it redefines it. New verification responsibilities emerge, such as ensuring the accuracy and security of the data fed into the blockchain ("off-chain inputs"), assessing the governance of the network's participants and consensus mechanisms, and evaluating the strength of the cryptographic safeguards themselves.

Current research indicates that blockchain's value in auditing is most pronounced in complex, multi-party processes—like trade finance or supply chain tracking—where traditional methods of reconciliation are notoriously slow, costly, and prone to error. It's important to note, however, that realizing these audit benefits is not automatic. They are contingent upon the system's seamless integration with existing business processes and, critically, on the legal recognition of blockchain records as valid evidence in regulatory and judicial contexts.

## VIII. AI, MODEL RISK, AND EXPLAINABILITY IN ASSURANCE

Many detection and classification capabilities in digital auditing and RegTech are supported by AI and sophisticated analytics. Although machine learning (ML) enhances risk scoring and anomaly detection, it also introduces model risk: opaque models may provide great accuracy in laboratory settings but exhibit unpredictable behavior when data distributions change (Leocádio, 2024). Thus, model risk management tools such as holdout testing, concept drift monitoring, and explainability strategies to interpret model reasoning must be used by auditors and compliance officers. Furthermore, governance frameworks that mandate human-in-the-loop decision points for high-impact outcomes

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(regulatory violations, suspicious transaction flags) strike a compromise between accountability and automation benefits (Kokina & Davenport, 2017; Leocádio, 2024).

## IX. ORGANIZATIONAL CHANGE: SKILLS, PROCESSES, AND GOVERNANCE

RegTech and digital auditing alter organizational practices. Internal audit is concentrating more on continuous control monitoring and remediation verification; compliance activities are moving toward technology governance and vendor management; and audit firms are reorganizing teams to incorporate data engineers, analytics specialists, and IT auditors. These changes necessitate updated engagement strategies, new training, and more defined roles for data stewardship and model governance (Vitali, 2024; Kokina & Davenport, 2017). Crucially, businesses must implement standards for data access, privacy, and ethical analytics use; otherwise, they run the danger of legal and reputational repercussions when automated systems yield skewed results or false positives.

## X. EVIDENCE ON VALUE: EFFICIENCY, QUALITY AND LIMITATIONS

Significant advantages, such as reduced processing times, increased exception detection rates, and decreased manual workload, are reported in the growing empirical literature; nevertheless, the extent and durability of these benefits vary depending on the situation. While RegTech evaluations found shorter KYC onboarding times and fewer false positives in transaction monitoring, studies of continuous auditing pilots demonstrate earlier anomaly identification and better audit coverage (Hardy, 2015; Grassi, 2022). However, a number of studies warn that due to integration friction, legacy system limitations, and inadequate data governance, realized benefits are often lower than vendor claims (Charoenwong, 2024; Vitali, 2024). Technology by itself does not provide value, according to a recurrent theme: businesses that align governance, training, and process transformation see disproportionate returns.

## XI. RISKS, ETHICS, AND REGULATORY CONSIDERATIONS

RegTech and digital assurance present a variety of hazards. Algorithmic bias can lead to unfair results in decision contexts, data breaches might reveal sensitive transaction histories, and an over-reliance on automated systems may result in blind spots (Leocúnio, 2024). As a result, regulators are worried about model governance, AI system auditability, and the robustness of monitoring tools provided by vendors. Global RegTech deployment is complicated by cross-border data flows, disparate privacy regulations, and varying supervisory expectations, making international cooperation difficult. Although policy initiatives, such as supervisory guidelines on model risk, data standards, and vendor control, are gradually taking shape, technological advancements sometimes outpace legislative cycles (McNulty, 2023; Chao, 2022).

## XII. PRACTICAL IMPLEMENTATION ROADMAP

For organizations, embracing digital auditing and RegTech should be viewed as a strategic journey of building long-term capability, not as a short-term, isolated technology project. A practical, staged approach is essential for managing risk and ensuring sustainable success. This journey can be broken down into six key phases:

1. **Foundational Data Readiness:** Begin by taking a comprehensive inventory of your data landscape. This involves cataloging data sources, assessing their quality and completeness, and establishing clear access and governance controls. A strong data foundation is non-negotiable.
2. **Focused Proof-of-Value Pilots:** Before scaling, test the waters by targeting a specific, high-impact use case. Successful pilots often include automating complex reconciliations or applying analytics to triage anti-money laundering (AML) alerts. This demonstrates tangible value and builds internal credibility.
3. **Intentional Process Redesign:** Technology alone is not the answer. This phase involves redesigning the underlying workflows, specifically mapping out how exceptions will be handled, investigated, and remediated. The goal is to create a seamless, closed-loop process that leverages the new tools.

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4. **Robust Model Governance:** As you deploy analytical models and AI, you must also implement frameworks for their ongoing oversight. This includes ensuring model explainability, establishing validation protocols, and continuously monitoring for performance drift or bias.
5. **Strategic Integration and Scaling:** To move from siloed tools to an integrated system, build application programming interfaces (APIs) and workflow engines. This step orchestrates actions across different platforms, enabling true end-to-end automation and allowing successful pilots to be scaled across the organization.
6. **Commitment to Continuous Learning:** The final, ongoing phase is an investment in people. To sustain these capabilities, you must actively develop and retain talent with hybrid skills in analytics, audit, and technology. This human capital is the engine of continuous improvement.

Following this pragmatic sequence helps mitigate risks, such as becoming overly dependent on a single technology vendor, while ensuring that early, measurable successes build the momentum and business case for broader, long-term investment.

## XIII. DATA TABLE — TECHNOLOGIES, USES, AND BENEFITS

| Technology / Capability | Primary Audit / Regulatory Function | Typical Benefit |
|---|---|---|
| Continuous analytics engines | Continuous auditing, anomaly detection | Earlier issue detection; fuller coverage. (Vasarhelyi et al., 2004) |
| Machine learning models | Transaction risk scoring; pattern recognition | Fewer false positives; prioritized investigations. (Kokina & Davenport, 2017) |
| RPA (Robotic Process Automation) | Regulatory reporting, reconciliations | Reduced manual effort; faster filings. (Vitali, 2024) |
| Blockchain / DLT | Immutable transaction ledger; provenance | Simplifies evidence gathering in multi-party flows. (Han, 2023) |
| SupTech platforms | Supervisor surveillance & systemic risk analytics | Improved oversight and timeliness. (McNulty, 2023) |
| Entity resolution & ID matching | KYC, sanctions screening | Faster onboarding; improved compliance coverage. (Grassi, 2022) |
| Explainable AI tools | Model interpretability & auditability | Supports governance and regulatory transparency. (Leocádio, 2024) |

## XIV. RESEARCH AGENDA AND OPEN QUESTIONS

Despite significant progress, critical questions remain unanswered and demand rigorous investigation to guide the future of this field.First, what is the broader impact on the profession itself? We need to understand how the widespread adoption of digital auditing tools will fundamentally reshape the quality of audits and the competitive structure of the audit market in the coming years. Will these tools enhance consistency and depth, or could they introduce new, systemic risks?Second, how do we establish effective governance in a multi-stakeholder ecosystem? The success of these technologies depends on seamless coordination between regulated firms, technology vendors, and supervisory bodies. A key challenge is designing governance frameworks that can align these diverse parties around essential common goals, such as developing shared data standards and mutually accepted protocols for model validation.Third, can we achieve transparency without sacrificing competitive advantage? For regulators to trust AI-driven decisions, they need to understand the underlying logic. This creates a tension: how can explainability techniques be standardized enough to allow for meaningful regulatory scrutiny, yet flexible enough to protect a firm's proprietary algorithms and intellectual property?Fourth, what are the human and societal implications? Beyond efficiency and accuracy, we must examine the broader consequences of automated compliance systems. Research must explore the effects on equity

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(could they perpetuate bias?), privacy (how is sensitive data used?), and workplace dynamics (how does automation change the roles and relationships of employees and their interactions with customers?).Answering these complex questions cannot be accomplished within a single academic discipline. It demands a truly interdisciplinary effort, combining insights and methodologies from accounting, information systems, computer science, law, ethics, and public policy to build a responsible and effective future for digital assurance.

## XV. CONCLUSION

The advent and convergence of digital auditing, Regulatory Technology (RegTech), and Supervisory Technology (SupTech) signify far more than a simple upgrade to traditional methods. They herald a foundational reimagination of the entire assurance and compliance ecosystem, built for the realities of a data-driven economy. These innovations leverage analytics, automation, and artificial intelligence to transcend the inherent limitations of manual, sample-based processes. The resulting shift offers profound advantages: the capacity for exhaustive, whole-population evidence coverage; the ability to detect and remediate anomalies in near real-time; and the establishment of a more dynamic, adaptive, and collaborative form of regulatory supervision.However, these benefits are contingent upon a critical transition in professional roles and organizational capabilities. The locus of work is decisively migrating from manual verification and reactive reporting toward the stewardship of intelligent systems. This necessitates new competencies in analytics governance, ensuring data pipelines are reliable and transparent; model validation, guaranteeing algorithms are accurate, fair, and free from bias; and continuous monitoring, managing a proactive, always-on oversight function.Consequently, organizational success will be determined not by technology procurement alone, but by a holistic, strategic approach. Leaders must intentionally redesign core processes to integrate these tools, moving beyond automation to true augmentation. They must make a sustained investment in new, hybrid skill sets, upskilling professionals at the intersection of domain expertise, data science, and ethics. Furthermore, they must establish robust, transparent governance frameworks that clearly delineate accountability, define the interplay between automated logic and human judgment, and create auditable trails for algorithmic decisions. The ultimate objective is not to replace human oversight but to intelligently balance automation with expert intervention.For scholars and policymakers, this transformation presents a dual mandate. First, there is an urgent need for rigorous, empirical documentation of outcomes across dimensions of efficiency, effectiveness, equity, and risk. Second, and equally vital, is the forward-looking task of designing adaptive governance architectures. These frameworks must serve a dual purpose: they must safeguard public trust by ensuring accountability, fairness, and privacy, while simultaneously creating the regulatory clarity and space necessary to foster responsible innovation in how assurance and supervision are performed. The challenge is to steward this technological evolution in a manner that strengthens, rather than undermines, the integrity of our financial and governance systems.

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DOI: 10.48175/IJARSCT-41045