

INNOVATION SCIENCE AND TECHNOLOGY

ISSUE 7, PART 1 / JULY 2026

 Acceptance of papers



**Acceptance of
papers**

Published monthly



Topics

economics,
technology, social
sciences



EDITOR-IN-CHIEF:

Mirzaliyev Sanjar Makhmatjon ugli

DEPUTY EDITOR-IN-CHIEF:

Makhmudov Nosir Makhmudovich
DSc., Prof., Academician

DEPUTY EDITOR-IN-CHIEF:

Ochilov Bobur Bakhtiyor ugli – Senior
lecturer at TSUI

THE SCIENTIFIC-POPULAR ELECTRONIC
JOURNAL **"INNOVATION SCIENCE AND
TECHNOLOGY"** HAS BEEN REGISTERED
UNDER THE NUMBER **C-5669633** BY THE
AGENCY FOR INFORMATION AND MASS
COMMUNICATIONS (AOKA) OF THE
REPUBLIC OF UZBEKISTAN, EFFECTIVE
FROM OCTOBER 9, 2024.

CONTACTS

Phone: **+998 50 737 87 88**

Website: <https://ist-journal.uz>

Email: innovationist2025@gmail.com

The scientific electronic journal "Innovation Science and Technology" has been included in the list of scientific publications recommended for the publication of main scientific results of dissertations for the award of PhD and DSc degrees in economics and technical sciences, in accordance with the Resolution No. 370 of the Presidium of the Higher Attestation Commission of the Republic of Uzbekistan, dated May 8, 2025.

Editorial board:



Sharipov Kongiratbay Avezimbetovich,
Doctor of Technical Sciences (DSc), Professor



Abdurakhmanova Gulnora Kalandarovna, Doctor of
Economic Sciences (DSc), Professor



Cham Tat Huei,
Doctor of Philosophy (PhD), Professor (Malaysia)



Muhammad Imran Sadiq
Doctor of Philosophy in Economics (PhD), Professor,
Malaysia



Ahmed Aziz Ismail
Doctor of Technical Sciences (DSc),
Professor (Egypt)



Lee Chin
Doctor of Philosophy in Economics (PhD), (Malaysia)



Asongu Simplice
Doctor of Philosophy in Economics (PhD), Cameroon



Rui Dang
Doctor of Chemistry (DSc), Professor, China



Zahoor Ahmed
Doctor of Philosophy in Economics (PhD), Turkey



Shujaat Abbas
Doctor of Philosophy in Economics (PhD), Russia



Tina A Coffelt
Doctor of Philosophy in Educational Sciences (PhD),
USA



Abdikarimova Dinara Rustamxanovna
Doctor of Economic Sciences (DSc), Professor

Kurbonbekova Mohichehra Turobjonovna
Doctor of Economic Sciences (DSc), Professor

Alimardonov Ilkhom Muzrabshokovich
Doctor of Economic Sciences (DSc), Professor



Razakova Barno Sayfieva
Doctor of Philosophy in Economics (PhD)



Khasanov Sarvar Ulugbek ugli
Doctor of Philosophy in Economics (PhD)



Kholikova Rukhsora Sanjarovna
Associate Professor (PhD)

CONTENTS

PLATFORM MIDDLEWARE-MANAGEMENT: FROM RESOURCE CONTROL TO INTERACTION COORDINATION IN DIGITAL SERVICE ECOSYSTEMS.....	8
Ilgor Abdullayev	
APPROACHES TO IMPROVING KNOWLEDGE EXCHANGE PROCESSES IN INDUSTRIAL CLUSTERS.....	16
Mamadaliyev Anaxxon Ziyodillayevich	
IMPROVING EXPENDITURE ACCOUNTING IN HIGHER EDUCATION INSTITUTIONS	21
Islom Ergash ugli Khonimqulov	
MANAGEMENT OF FOREIGN EXCHANGE AND CONCENTRATION RISKS IN THE OPERATIONS OF COMMERCIAL BANKS	26
Qurbonov Ilhom Jumaqulovich	
WAYS TO IMPROVE THE USE OF NATURAL RESOURCES IN THE DEVELOPMENT OF HEALTH SERVICES.	29
Sobirov Kayum Xamraevich	
REGIONAL BANKING MARKET TRENDS FOR RETAIL DEVELOPMENT	33
Salamov Islom Tashqazaqovich	
REFORMS UNDERTAKEN IN THE REPUBLIC TO INCREASE PRODUCTION CAPACITY AT FOOD INDUSTRY ENTERPRISES	37
Gulmatov Sunnatillo Nurillayevich	
PROSPECTS FOR USING ISLAMIC FINTECH TECHNOLOGIES IN SMALL BUSINESS FINANCING IN UZBEKISTAN	44
Toshxo'jayev Abduqodirxon Abdulmansurxon ugli	
ADAPTIVE CONCEPT OF HUMAN CAPITAL MANAGEMENT: A NEW PARADIGM FOR SUSTAINABLE ECONOMIC GROWTH	51
Dinora Qudrat qizi Yusubboyeva	
MECHANISMS FOR ENHANCING EDUCATION SERVICE QUALITY IN DEVELOPING YOUTH ENTREPRENEURSHIP IN THE ARAL SEA REGION.....	58
Raxmanov Raxmanbergan Abdullayevich	
CONCEPTUAL FOUNDATIONS OF IMPLEMENTING AGILE MANAGEMENT IN PUBLIC ADMINISTRATION	62
Sayfiyev Jasur Ravshanovich	
SCIENTIFIC PERSPECTIVES OF WORLD, EUROPEAN, AND CIS SCHOLARS ON ENTREPRENEURSHIP DEVELOPMENT AND FINANCIAL SUPPORT: A COMPARATIVE ANALYSIS	70
Inobatov Abror Boshlarovich	
SUSTAINABILITY REPORTING AND ESG AUDITING: EMERGING TRENDS IN CORPORATE ACCOUNTABILITY.....	84
Turabekov Bekali, Eshpulatova Zaynab	
ИНДИКАТОРЫ ОЦЕНКИ И МОНИТОРИНГА РАЗВИТИЯ ЖЕНСКОГО ПРЕДПРИНИМАТЕЛЬСТВА В УЗБЕКИСТАНЕ	91
Хусанова Зулфия Рахматуллаевна	
A METHODOLOGICAL APPROACH TO DIGITALIZING INTERNAL AUDIT IN COMMERCIAL BANKS BASED ON THE CONTINUOUS AUDITING CONCEPT	95
Narziyev Xayotjon Azamatovich	

A METHODOLOGICAL APPROACH TO DIGITALIZING INTERNAL AUDIT IN COMMERCIAL BANKS BASED ON THE CONTINUOUS AUDITING CONCEPT

Narziyev Xayotjon Azamatovich

Independent Researcher, Tashkent State University of Economics

Abstract. This article proposes a methodological approach to the digitalization and automation of internal audit processes in commercial banks based on the concept of continuous auditing. The proposed approach involves the use of data analytics, robotic process automation, and artificial intelligence tools and comprises a six-component technical architecture, implementation principles, and a six-stage implementation mechanism. The advantages of continuous auditing over traditional auditing are quantitatively substantiated, opportunities for further technological development in Uzbekistan's banking sector are identified, and the investment payback period is estimated. The findings have practical significance for banks' internal audit functions and regulatory authorities.

Keywords: continuous auditing, internal audit, digitalization, data analytics, robotic process automation, artificial intelligence, key risk indicators, commercial banks.

Аннотация. В статье предложен методологический подход к цифровизации и автоматизации процессов внутреннего аудита в коммерческих банках, основанный на концепции непрерывного аудита. Предлагаемый подход предусматривает использование анализа данных, роботизированной автоматизации процессов и инструментов искусственного интеллекта и включает шестикомпонентную техническую архитектуру, принципы внедрения и шестиступенчатый механизм реализации. Количественно обоснованы преимущества непрерывного аудита по сравнению с традиционным аудитом, выявлены возможности дальнейшего технологического развития банковского сектора Узбекистана и оценён срок окупаемости инвестиций. Результаты исследования имеют практическое значение для служб внутреннего аудита банков и регулирующих органов.

Ключевые слова: непрерывный аудит, внутренний аудит, цифровизация, анализ данных, роботизированная автоматизация процессов, искусственный интеллект, ключевые индикаторы риска, коммерческие банки.

INTRODUCTION

The continued expansion of banking services through digital channels—where a substantial share of transactions is processed in real time with limited human involvement—has introduced new requirements for internal audit. In this environment, annual sample-based examinations may not always provide sufficiently timely and comprehensive assurance over high-volume transaction flows. In accordance with Decree No. PF-6079 of the President of the Republic of Uzbekistan, dated October 5, 2020, “On Approval of the Digital Uzbekistan 2030 Strategy and Measures for Its Effective Implementation,” [1] digital transformation has been established as an important direction for the development of the banking sector. Accordingly, the digitalization of audit processes has become increasingly relevant for enhancing the effectiveness, timeliness, and practical value of internal audit.

The regulatory framework supporting this transformation continues to develop. The Global Internal Audit Standards emphasize the effective use of technology and the organization of internal audit activities on a data-driven basis (IIA, 2024). The Cybersecurity Topical Requirement issued in 2025 also requires internal audit functions to consider risks arising from the digital environment (IIA, 2025). Similarly, the Basel Committee's BCBS 223 document highlights the importance of including banks' information systems within the scope of internal audit (BCBS, 2012). In commercial banks in Uzbekistan, the adoption of digital tools in internal audit is gradually expanding. Current indicators show that data analytics tools are used by 38% of banks, compared with 88% among selected international benchmark banks; robotic process automation is used by 22%, compared with 58%; and artificial intelligence tools are applied by 15%, compared with 40% internationally. These differences indicate considerable potential for the further development of technology-enabled internal audit practices.

The purpose of this study is to develop a methodological approach to the digitalization and automation of internal audit processes in commercial banks based on the concept of continuous auditing and incorporating data analytics, robotic process automation, and artificial intelligence tools. The study aims to quantitatively assess the advantages of continuous auditing over the traditional approach; evaluate differences between domestic practices and international benchmarks; develop the technical architecture and implementation principles of a continuous auditing system; identify potential applications of artificial intelligence in audit; and substantiate a phased implementation mechanism and its economic efficiency. The study focuses on internal audit activities in commercial banks operating in the Republic of Uzbekistan.

LITERATURE REVIEW

The concept of continuous auditing entered academic discourse toward the end of the twentieth century. One of the earliest models for the continuous auditing of online systems introduced the idea of collecting audit evidence at the time a transaction occurs (Vasarhelyi and Halper, 1991). Over the following decades, the concept underwent practical testing. A pilot implementation of continuous monitoring of business-process controls in a large corporation demonstrated its technical feasibility (Alles et al., 2006), while the design and evaluation of a data-level continuous auditing system showed that transaction flows could be examined in their entirety (Kogan et al., 2014).

A separate strand of research focuses on the adoption and implementation of continuous auditing. At the micro level, the acceptance of the concept by internal auditors has been shown to depend on organizational maturity, professional competence, and management support (Vasarhelyi et al., 2012). The effects of big data and analytical tools on audit engagements have also been systematized, resulting in the development of a research agenda for the field (Appelbaum et al., 2017). The impact of artificial intelligence on the audit profession—including the automation of routine tasks and the shift of the auditor's role toward more analytical functions—has been conceptually examined (Kokina and Davenport, 2017). A practical framework for applying robotic process automation to audit tasks has also been developed, demonstrating that RPA delivers the greatest benefits in repetitive, rule-based testing procedures (Eulerich et al., 2022). Empirical studies have further documented the transformation of the internal audit function and the emergence of new competency requirements in an increasingly digitalized business environment (Betti and Sarens, 2021).

The literature review nevertheless reveals several research gaps. First, existing studies generally examine individual technologies—such as data analytics, RPA, and artificial intelligence—in isolation. Relatively few studies integrate these technologies within a unified methodological approach that includes a common architecture, implementation principles, and a structured deployment mechanism. Second, the distinction between continuous auditing, which belongs to the third line, and continuous monitoring, which is primarily a first-line responsibility, is frequently blurred in practice. This may create a potential risk to the organizational independence of internal audit. Third, no sufficiently substantiated mechanism has been developed for implementing continuous auditing in Uzbek banks while taking account of the national regulatory framework and the existing information technology infrastructure. This article seeks to address these gaps.

RESEARCH METHODOLOGY

The study employs a design-oriented mixed research strategy. Because its primary objective is to develop a methodological construct suitable for practical implementation, descriptive analysis was combined with the design of applied solutions. Architectural modelling was used to develop the continuous auditing system as a set of interconnected components. For each component, its function, input and output flows, and relevant technological tools were specified. Comparative analysis was applied to evaluate traditional and continuous auditing approaches against a common set of criteria, while quantitative benchmarking was used to compare the level of digitalization in domestic banks with international indicators.

The proposed sequence and indicative duration of the implementation stages were developed with reference to professional assessments and the organizational and technological conditions of commercial banks. Economic efficiency was evaluated by comparing cumulative investment flows with the expected financial and operational benefits. The information base of the study comprised the Global Internal Audit Standards (2024), the Cybersecurity Topical Requirement (2025), BCBS 223, and Resolution No. 3/2 of the Board of the Central Bank of the Republic of Uzbekistan, dated April 16, 2021, "On Approval of the Regulation on Requirements for Internal Audit in Commercial Banks," registered by the Ministry of Justice of the Republic of Uzbekistan on May 7, 2021 under Registration No. 3302 [2], as well as information concerning banks' audit functions and information systems and relevant international academic publications and professional reviews.

ANALYSIS AND RESULTS

Advantages and Key Differences of Continuous Auditing

Continuous auditing refers to the performance of audit procedures on a continuous or high-frequency basis through automated tools. Its advantages over traditional periodic auditing are clearly demonstrated by quantitative indicators (Figure 1). Transaction coverage expands from limited sample-based testing under traditional auditing to near-complete coverage under continuous auditing. Continuous auditing also supports the earlier detection of anomalies and more timely responses to identified issues. These advantages are consistent with the findings of international pilot implementations (Alles et al., 2006; Kogan et al., 2014).

Figure 1. Advantages of Continuous Auditing over Traditional Auditing, %

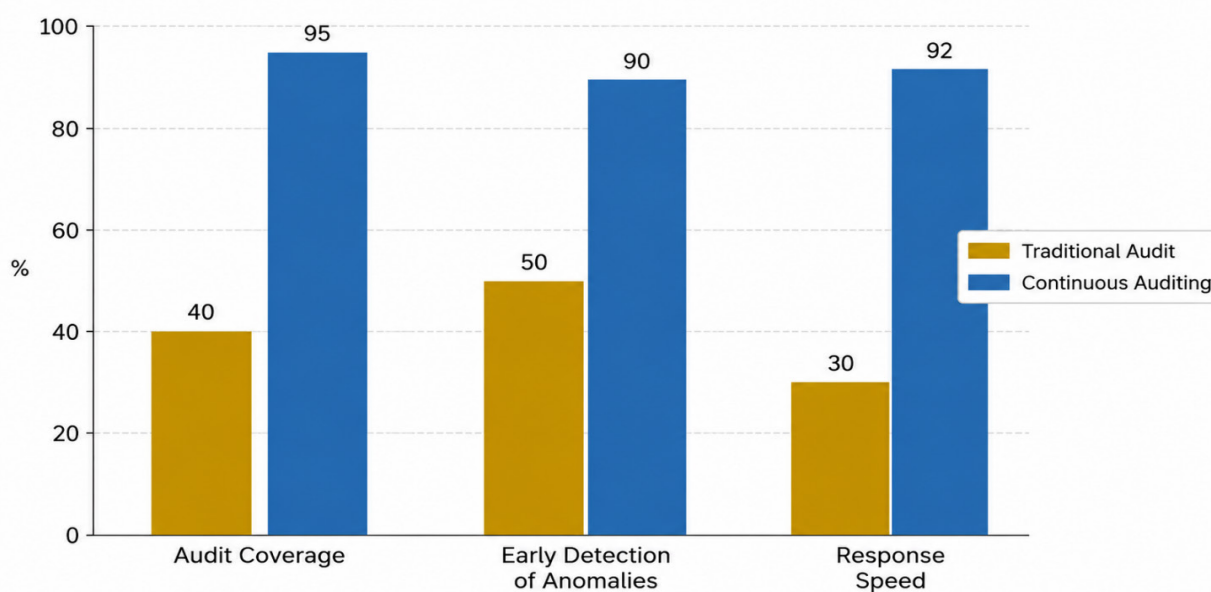


Figure 1. Advantages of Continuous Auditing over Traditional Auditing, %¹

The distinction between the two approaches extends beyond technological features and reflects a broader evolution in audit methodology (Table 1). Continuous auditing complements periodic retrospective assessments by enabling more timely and process-oriented evaluation. At the same time, the auditor's role increasingly develops from the collection of audit evidence toward its analysis, interpretation, and use in informed decision-making (Kokina and Davenport, 2017).

Table 1

Comparative Analysis of Traditional Periodic Auditing and Continuous Auditing²

Criterion	Traditional Periodic Auditing	Continuous Auditing
Frequency	Once or twice a year, according to the audit plan	Continuously or on a daily/weekly basis
Coverage	Sample-based testing, usually covering 5–10%	The entire population of transactions
Detection time	Several months after the event	Near real time
Source of audit evidence	Documents, interviews, and observation	System data and automated tests
Auditor's role	Evidence collector and examiner	Analyst, model reviewer, and interpreter
Technological basis	Office applications and limited use of CAATs	Data warehouse, analytical engine, RPA, and artificial intelligence

Content of the Methodological Approach

The proposed methodological approach consists of three structural layers: implementation principles, technical architecture, and an implementation mechanism. The principles layer establishes five key rules: risk-

¹ Source: Author's calculations and synthesis based on Alles et al. (2006) and Kogan et al. (2014).

² Source: Developed by the author based on the literature reviewed.

based prioritization, under which automation is directed first toward high-risk processes; modularity, meaning that the system is built from components that can be expanded gradually; functional separation, whereby continuous auditing, as a third-line function, is organizationally distinguished from continuous monitoring performed by the first line; the prioritization of data quality, requiring each data source to undergo reliability checks; and human oversight, ensuring that automated conclusions are not incorporated into the final audit report without auditor approval.

The third principle is particularly important. While continuous monitoring performs control activities on behalf of management, continuous auditing independently evaluates the effectiveness of that monitoring itself. Clearly maintaining this organizational boundary helps ensure that the internal audit function remains independent from the activities it is expected to evaluate.

The technical architecture was designed as a six-component chain (Figure 2): data sources → data warehouse → ETL layer → analytical engine → alert system → management dashboard. The functions and technological tools associated with each component are systematized in Table 2.

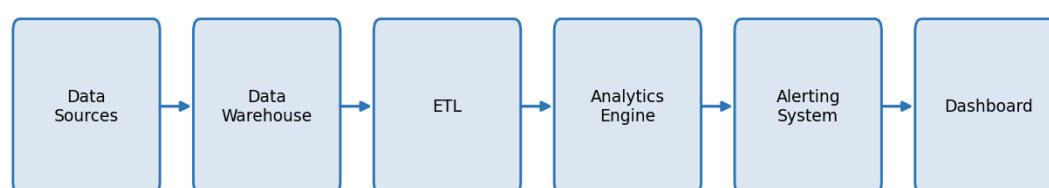


Figure 2. Six-Component Technical Architecture of the Continuous Auditing System³

Table 2

Functions and Technological Tools of the Architectural Components⁴

Component	Function	Technological Tools
1. Data sources	Provide primary data from automated banking systems, payment applications, CRM platforms, and accounting systems	System interfaces and API integrations
2. Data warehouse	Store data obtained from various sources in a standardized format	Corporate data warehouse
3. ETL layer	Extract, clean, standardize, and load data	ETL platforms and data-quality validation rules
4. Analytical engine	Perform automated control tests, detect anomalies, and generate predictive models	Analytical software packages, machine learning models, and RPA bots
5. Alert system	Generate prompt notifications of threshold breaches and prioritize them according to risk level	KRI thresholds and notification mechanisms
6. Management dashboard	Visualize results for auditors and the audit committee	Interactive dashboards and risk maps

Applications of Artificial Intelligence Tools

Artificial intelligence and machine learning tools represent the most advanced layer of the analytical engine. Their application in bank auditing was systematized into four main areas (Figure 3). In anomaly detection, models identify deviations from normal patterns within transaction flows, including unusual combinations of amounts, timing, and counterparties. Predictive analytics estimates the likelihood of problem assets emerging in the loan portfolio and directs audit attention toward future risks. Text analytics automatically searches contracts, internal documents, and customer complaints for potential risk indicators. Network analysis, in turn, is effective in identifying related parties and chains of suspicious transactions, particularly in the area of anti-money laundering controls (Appelbaum et al., 2017; Eulerich et al., 2022).

³ Source: Developed by the author based on the literature reviewed.

⁴ Source: Developed by the author based on the literature reviewed.

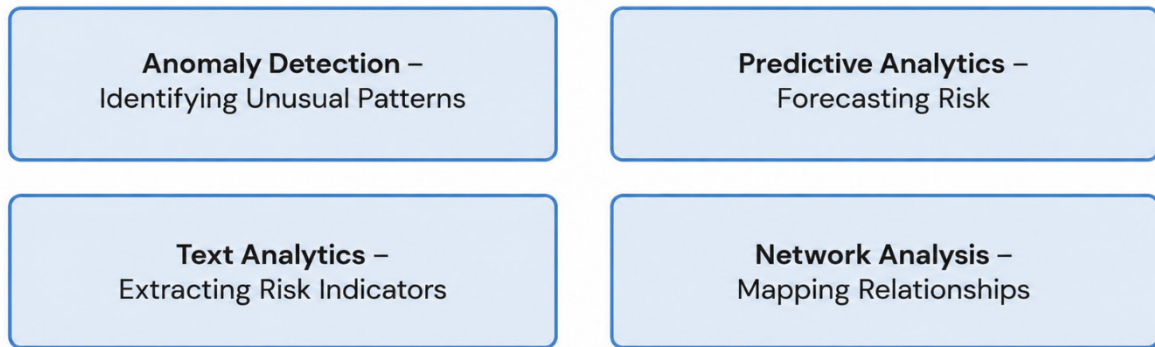


Figure 3. Four Application Areas of Artificial Intelligence and Machine Learning Tools in Bank Auditing⁵

Implementation Mechanism and Economic Efficiency

The implementation of continuous auditing is structured as a phased development process aligned with the bank's organizational and technological readiness (Table 3). It begins with a diagnostic assessment and continues through the selection of pilot audit areas, the automation of control tests, the development of a key risk indicator system, and the introduction of a management dashboard. This gradual approach supports effective implementation and facilitates the progressive expansion of audit coverage across the bank's activities.

Table 3

Six-Stage Mechanism for Implementing Continuous Auditing⁶

Stage	Key Activities	Duration	Responsible Parties
1. Diagnostic assessment	Audit the information infrastructure and data quality	2 months	Head of Internal Audit and IT Director
2. Pilot projects	Select and test 3–5 high-risk audit areas	6 months	Audit team
3. Control tests	Automate recurring control tests	6 months	Internal Audit and IT departments
4. Risk indicators	Implement more than 50 key risk indicators	4 months	Risk Management and Internal Audit departments
5. Management dashboard	Develop a visual interface and reporting framework	3 months	IT and Internal Audit departments
6. Full-scale expansion	Gradually extend the system to all audit areas	12 months	Head of Internal Audit

The economic rationale for implementation was assessed by comparing investment costs with the expected stream of benefits (Figure 4). Infrastructure and licensing expenditures, which are concentrated mainly in the initial years, are expected to be offset by cumulative benefits after approximately three and a half years. These benefits may arise from more efficient use of audit resources, earlier identification of potential losses, and reduced exposure to regulatory non-compliance risks. Over an eight-year horizon, cumulative benefits are projected to exceed total investment by more than twofold. This estimate is based on a conservative scenario and may be refined according to the bank's scale, technological infrastructure, and level of organizational readiness.

⁵ Source: Compiled by the author based on Appelbaum et al. (2017), Kokina and Davenport (2017), and Eulerich et al. (2022).

⁶ Source: Developed by the author based on expert assessments.

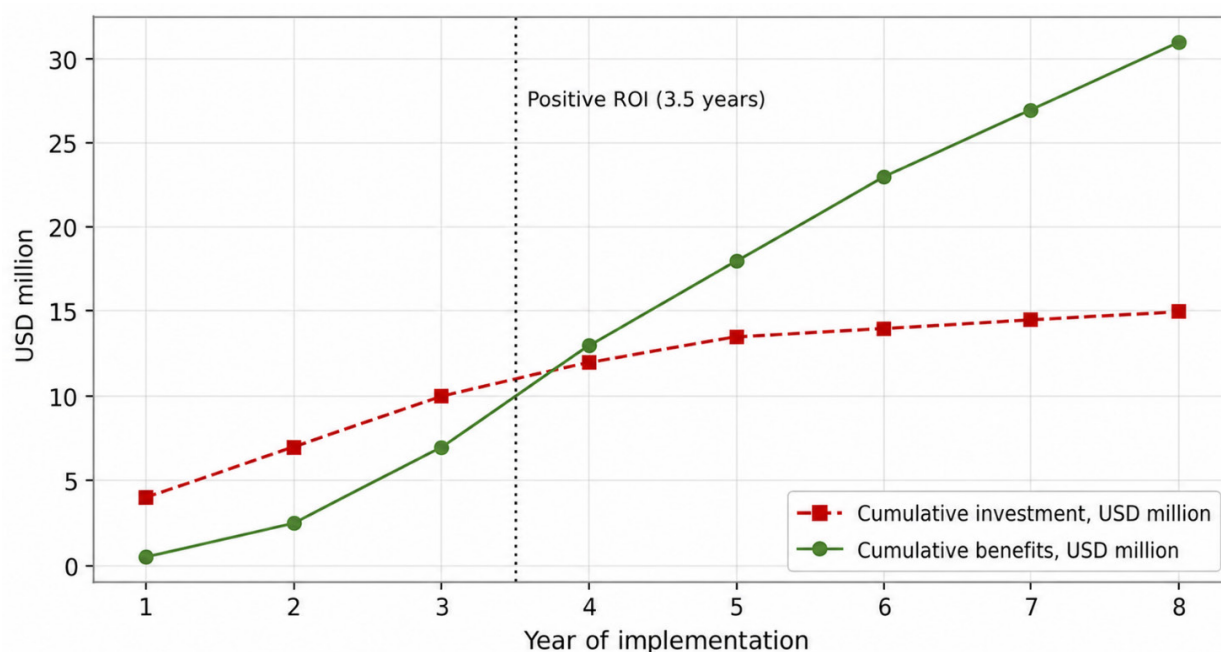


Figure 4. Cumulative Investment and Benefit Flows from the Implementation of Continuous Auditing over an Eight-Year Horizon⁷

The discussion indicates that the proposed methodological approach integrates three strands of research that have largely developed separately in the literature: technical models of continuous auditing (Vasarhelyi and Halper, 1991; Kogan et al., 2014), factors affecting its adoption (Vasarhelyi et al., 2012), and studies of individual technologies (Kokina and Davenport, 2017; Eulerich et al., 2022). The principle of functional separation establishes a clear organizational boundary between continuous auditing and continuous monitoring, thereby safeguarding the independence of the internal audit function. The phased implementation mechanism also makes the approach adaptable to banks with different levels of organizational and technological maturity. At the same time, the proposed approach is naturally aligned with performance measurement systems: automatically collected indicators may provide an information base for the quality assurance and improvement programme and for internal audit performance indicators (IIA, 2024).

CONCLUSION AND SUGGESTIONS

Based on the findings of the study, the following conclusions and recommendations were formulated:

In the context of the digital transformation of banking activities, periodic sample-based auditing may not always provide sufficiently timely and comprehensive assurance over high-volume transaction flows. The transition to continuous auditing makes it possible to achieve virtually complete transaction coverage while substantially improving the early detection of anomalies and the speed of response to identified issues.

A comprehensive methodological approach to the digitalization of internal audit was developed. It comprises five implementation principles—risk-based prioritization, modularity, functional separation, data quality, and human oversight—a six-component technical architecture, and a six-stage implementation mechanism. The approach integrates data analytics, robotic process automation, and artificial intelligence tools within a unified system.

The analysis identified opportunities for further expanding the use of digital technologies in internal audit functions within commercial banks in Uzbekistan. Compared with the selected international benchmarks, adoption rates are 50 percentage points lower for data analytics, 36 percentage points lower for robotic process automation, and 25 percentage points lower for artificial intelligence tools. These differences indicate potential areas for targeted technological development and capacity building.

Four priority areas for the application of artificial intelligence in bank auditing were identified: anomaly detection, predictive analytics, text analytics, and network analysis. Their implementation should be supported by consistent auditor oversight of automated findings and conclusions.

Commercial banks are advised to implement continuous auditing gradually over a three-year horizon,

⁷ Source: Author's calculations based on the proposed implementation scenario.

progressing from initial diagnostics to comprehensive system expansion. The calculations indicate that the required investment may be recovered in approximately three and a half years. It is also recommended that the Central Bank support continuous auditing through methodological guidance and monitor relevant indicators within banks' digitalization reporting frameworks.

Future research should focus on the governance of artificial intelligence models used in auditing, including model-risk assessment and explainability, as well as on the development of mechanisms for automatically calculating performance indicators based on continuous auditing data.

REFERENCES

1. President of the Republic of Uzbekistan. (2020). *Decree No. PF-6079 "On the Approval of the Digital Uzbekistan – 2030 Strategy and Measures for Its Effective Implementation"*, dated October 5, 2020. National Database of Legislation of the Republic of Uzbekistan, LexUZ. (In Uzbek). <https://lex.uz/docs/-5030957>
2. Board of the Central Bank of the Republic of Uzbekistan. Resolution No. 3/2, dated April 16, 2021, "On Approval of the Regulation on Requirements for Internal Audit in Commercial Banks," registered by the Ministry of Justice of the Republic of Uzbekistan on May 7, 2021 under Registration No. 3302. *National Database of Legislation of the Republic of Uzbekistan*, May 7, 2021, No. 10/21/3302/0486. (In Uzbek) <https://lex.uz/uz/docs/5431692>
3. Alles, M., Brennan, G., Kogan, A., & Vasarhelyi, M. A. (2006). Continuous monitoring of business process controls: A pilot implementation of a continuous auditing system at Siemens. *International Journal of Accounting Information Systems*, 7(2), 137–161.
4. Appelbaum, D., Kogan, A., & Vasarhelyi, M. A. (2017). Big data and analytics in the modern audit engagement: Research needs. *Auditing: A Journal of Practice & Theory*, 36(4), 1–27.
5. Basel Committee on Banking Supervision. (2012). *The Internal Audit Function in Banks*. Basel: Bank for International Settlements. 29 p.
6. Betti, N., & Sarens, G. (2021). Understanding the internal audit function in a digitalised business environment. *Journal of Accounting & Organizational Change*, 17(2), 197–216.
7. Eulerich, M., Pawlowski, J., Waddoups, N. J., & Wood, D. A. (2022). A framework for using robotic process automation for audit tasks. *Contemporary Accounting Research*, 39(1), 691–720.
8. The Institute of Internal Auditors. (2023). *2023 North American Pulse of Internal Audit*. Lake Mary, FL: The Institute of Internal Auditors.
9. The Institute of Internal Auditors. (2024). *Global Internal Audit Standards*. Lake Mary, FL: The Institute of Internal Auditors.
10. The Institute of Internal Auditors. (2025). *Cybersecurity Topical Requirement*. Lake Mary, FL: The Institute of Internal Auditors.
11. Kogan, A., Alles, M. G., Vasarhelyi, M. A., & Wu, J. (2014). Design and evaluation of a continuous data level auditing system. *Auditing: A Journal of Practice & Theory*, 33(4), 221–245.
12. Kokina, J., & Davenport, T. H. (2017). The emergence of artificial intelligence: How automation is changing auditing. *Journal of Emerging Technologies in Accounting*, 14(1), 115–122.
13. Vasarhelyi, M. A., & Halper, F. B. (1991). The continuous audit of online systems. *Auditing: A Journal of Practice & Theory*, 10(1), 110–125.
14. Vasarhelyi, M. A., Alles, M., Kuenkaikaew, S., & Little, J. (2012). The acceptance and adoption of continuous auditing by internal auditors: A micro analysis. *International Journal of Accounting Information Systems*, 13(3), 267–281.
15. Podolskiy, V. I. (Ed.), & Savin, A. A. (Scientific Ed.). (2017). *Audit: Textbook for University Students*. 6th revised and enlarged ed. Moscow: UNITY-DANA. 688 p. (In Russian).

Proofreader: Zokir ALIBEKOV

Layout and Designer: Oloviddin Sobir ugli

2026. № 7

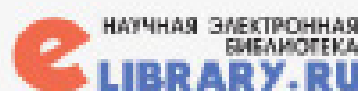
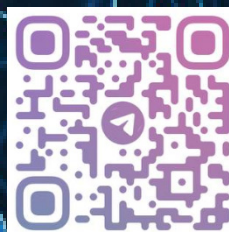
© When materials are reproduced, the INNOVATION SCIENCE AND TECHNOLOGY journal must be cited as the source. Authors are responsible for the accuracy of the information in materials and advertisements published in the journal. Editorial opinions may not always align with those of the authors. Submitted materials will not be returned to the editorial office.

To publish articles in this journal, you may submit articles, advertisements, stories, and other creative materials through the following links. Materials and advertisements are published on a paid basis.

You may subscribe to the journal at any time using the following details. Once subscribed, please send a screenshot or photo of your payment confirmation to our Telegram page @iqtisodiyot_77. Based on this, we will send the latest issue of the journal to your address each month.

“The journal “INNOVATION SCIENCE AND TECHNOLOGY” has been registered by the Agency for Information and Mass Communications under the Administration of the President of the Republic of Uzbekistan from 09.10.2024 under the registration number №390637. License number: C-5669633. PNFL: 30407832680027

Our address: Tashkent city, Yunusobod district, 19th block,
House 17.



Acceptance of articles

Published every
monthly



Directions

Social, economic, political,
technological, scientific



Scopus || Scientific electronic journal specializing in Scopus

CERTIFICATE NUMBER: №390637

**ORDER NUMBER ACCORDING TO
THE LICENSE REGISTER: C-5669633**

CONTACT:



Contact us
+998 50 737 87 88



Telegram channel
t.me/scopus_IST2100



Journal official website
<https://ist-journal.uz/index.php/IST>