

# Development of a Comprehensive Continuous Auditing Model for Risk Management in Iranian Commercial Banks

Elyas. Akbari<sup>1</sup>, Zahra. Karimi Takanloo<sup>2\*</sup>, Sajad. Naghdi<sup>2</sup>, Jafar. Haghighat<sup>2</sup>

<sup>1</sup> Aras International Campus, Tabriz University, Tabriz, Iran

<sup>2</sup> Department of Economic Sciences, Faculty of Economics and Management, Tabriz University, Tabriz, Iran

\* Corresponding author email address: z.karimi@tabrizu.ac.ir

## Editor

Davood Feiz  
Affiliation: Professor of  
Management Department, Semnan  
University, Iran  
feiz1353@semnan.ac.ir

## Reviewers

**Reviewer 1:** Marco Yamba-Yugsi  
Unidad Académica de Posgrado, Universidad Católica de Cuenca, Azuay 010101,  
Ecuador  
Email: marco.yamba@ucacue.edu.ec  
**Reviewer 2:** Abbas Monavarian  
Professor, Management Department, Tehran University, Tehran, Iran.  
Email: amonavar@ut.ac.ir

## 1. Round 1

### 1.1. Reviewer 1

Reviewer:

In the paragraph discussing “traditional auditing approaches insufficient for ensuring timely detection”, the argument would benefit from empirical substantiation. The authors cite prior studies, but they do not critically evaluate limitations of traditional auditing frameworks (e.g., ex-post orientation, sampling limitations). A comparative analytical perspective would strengthen the justification for continuous auditing.

The claim “continuous auditing, defined as the automated and real-time collection and analysis of financial and operational data” requires a more nuanced definition. Continuous auditing literature distinguishes between continuous monitoring and continuous assurance. The authors should clarify whether their model encompasses both or focuses on one dimension.

In Table 2, the categorization of dimensions is comprehensive; however, the sentence “structured around multiple interrelated dimensions” lacks theoretical anchoring. The authors should explicitly map these dimensions onto Strauss and Corbin’s paradigm model (conditions, actions/interactions, consequences).

The reported factor loading threshold “greater than 0.40” is relatively low for SEM studies. The authors should justify this threshold or consider adopting a stricter criterion (e.g., 0.70) for stronger construct validity.

Authors revised the manuscript and uploaded the new document.

### 1.2. Reviewer 2

Reviewer:

In the discussion of risk management, the sentence “plays a pivotal role in organizational performance and sustainability” is overly general. The authors should specify the causal pathways (e.g., risk mitigation → cost reduction → performance improvement) and align them with measurable indicators.

The literature review lacks critical synthesis. For example, in the paragraph citing “Asgarnezhad Nouri et al., 2022; Shirbandi et al., 2023”, studies are listed sequentially without identifying theoretical convergence or divergence. A structured thematic synthesis (e.g., technological vs. organizational determinants) would improve scholarly rigor.

In the Methods section, the classification “interpretivist in terms of paradigm” is inconsistent with the subsequent use of SEM and hypothesis testing. The authors should reconcile this epistemological inconsistency or justify the use of pragmatism as a mixed-methods paradigm.

The description “snowball sampling was employed” lacks detail on saturation criteria. The authors should explicitly state how theoretical saturation was determined (e.g., no new codes emerging after interview X), which is essential in grounded theory methodology.

The qualitative sample size of 22 experts is acceptable; however, the sentence “selected through snowball sampling” should include inclusion/exclusion criteria to ensure transparency and replicability.

The explanation of grounded theory includes a generic methodological description (“Reality is considered a social construct...”) , which appears textbook-like. This section should be condensed and replaced with study-specific procedural details (e.g., coding software, intercoder reliability).

In the quantitative phase, the justification for “GPower... medium effect size (0.15)”\* is not explained. The authors should justify parameter selection based on prior empirical studies or pilot data.

Authors revised the manuscript and uploaded the new document.

## 2. Revised

Editor’s decision after revisions: Accepted.

Editor in Chief’s decision: Accepted.