Journal of Project Management 11 (2026) 1077–1088

Contents lists available at GrowingScience

Journal of Project Management

homepage: www.GrowingScience.com/jpm

Examining the effect of financial technology on internal audit practices: The mediating role of digital capability in Jordanian Islamic banks

Kholood Ahmed Tanash[a], Omima Al-Refai[a*] and Samah Abu-Alhayja[b]

[a]*Islamic Economic and Banking Department, Faculty of sharia and Islamic Studies, Yarmouk University, Jordan.*
[b]*Independent Researcher, Irbid 21141, Jordan*

C H R O N I C L E

Article history:
Received April 16 2026
Received in Revised Format June 18 2026
Accepted August 1& 2026
Available online August 17 2026

Keywords:
Financial Technology (FinTech)
Digital Capability
Internal Audit Practices
Internal Audit Effectiveness
Corporate Governance
Jordanian Islamic Banks

A B S T R A C T

The rapid advancement of digital technologies has transformed the banking industry, making Financial Technology (FinTech) a strategic driver of organizational innovation, operational efficiency, and governance. This study examines the effect of financial technology (FinTech) on internal audit practices and investigates the mediating role of digital capability in Jordanian Islamic banks. A quantitative, cross-sectional research design was adopted, and data were collected through a structured questionnaire distributed to employees working in internal auditing, information technology, risk management, compliance, and finance departments. A total of 350 questionnaires were distributed, of which 335 valid responses were obtained and analyzed using IBM SPSS Statistics 29 and IBM AMOS 29 based on Covariance-Based Structural Equation Modelling (CB-SEM). The findings reveal that financial technology has a significant positive effect on internal audit practices and digital capability. Furthermore, digital capability significantly enhances internal audit practices and partially mediates the relationship between financial technology and internal audit practices. These findings indicate that investments in financial technologies create greater organizational value when supported by strong digital capabilities, enabling banks to improve audit quality, strengthen internal controls, enhance risk assessment, and support effective corporate governance.

© 2026 by the authors; licensee Growing Science, Canada

1. Introduction

Financial technology (FinTech) has emerged as a major driver of transformation in the global financial services industry. The integration of advanced technologies such as artificial intelligence (AI), blockchain, cloud computing, big data analytics, machine learning, and application programming interfaces (APIs) has fundamentally changed how financial institutions design, deliver, and manage financial services. Lee and Shin (2018) defined FinTech as a dynamic ecosystem that combines technological innovation with financial services to enhance efficiency and customer value, while Gomber et al. (2018) emphasized that FinTech has transformed business models and value creation mechanisms across the financial sector. Similarly, Mention (2019) highlighted that FinTech has evolved into a strategic organizational capability that improves operational efficiency and organizational competitiveness, whereas Vives (2019) argued that digital financial innovation has become essential for strengthening resilience and sustaining competitive advantage in modern banking. The banking industry has experienced profound changes as a result of FinTech adoption. Digital technologies enable banks to automate operational processes, improve customer services, strengthen risk management, and enhance regulatory compliance. According to Thakor (2020), FinTech contributes to reducing transaction costs, accelerating decision-making, and improving organizational productivity. Likewise, Boot et al. (2021) argued that digital transformation has reshaped traditional banking models through integrated digital platforms capable of delivering secure, efficient, and continuous financial services. Consequently, digital transformation has become a strategic necessity for banks seeking sustainable growth, operational excellence, and long-term competitiveness (Verhoef et al., 2021).

* Corresponding author
E-mail alrefaiomima@gmail.com (O. Al-Refai)
ISSN 2371-8374 (Online) - ISSN 2371-8366 (Print)
2026 Growing Science Ltd.
doi: 10.5267/j.jpm.2026.8.005

These developments are particularly important for Islamic banks, which operate under both conventional banking regulations and Shariah principles. Consequently, Islamic financial institutions must balance technological innovation with ethical standards and regulatory compliance. Rabbani et al. (2020) found that FinTech enhances operational efficiency, expands financial inclusion, and improves service accessibility in Islamic banks without compromising Shariah requirements. Similarly, Rabbani et al. (2021) demonstrated that digital financial technologies strengthen customer satisfaction and institutional competitiveness, while AlJabali et al. (2025) concluded that FinTech has become a key enabler of innovation, governance, and sustainable growth within Islamic finance. Therefore, digital transformation represents a strategic necessity for Islamic banks seeking to improve performance while maintaining regulatory and ethical compliance. The rapid adoption of digital technologies has also transformed the internal auditing function. Rather than focusing solely on periodic compliance reviews, modern internal auditing increasingly depends on digital technologies to evaluate internal controls, support risk management, and provide continuous assurance. Appelbaum et al. (2017) argued that advanced data analytics significantly improves audit quality and the effectiveness of internal control evaluation. Likewise, Alles (2015) demonstrated that continuous auditing technologies enable auditors to detect operational risks and control deficiencies in real time, while Kokina and Davenport (2017) showed that artificial intelligence and machine learning enhance auditors' ability to analyze large volumes of financial data efficiently. As a result, internal auditors are increasingly expected to possess advanced technological competencies that support organizational governance and strategic decision-making.

However, technological investment alone does not guarantee successful digital transformation. Organizations must possess adequate digital capability to effectively acquire, integrate, and utilize digital technologies. Digital capability encompasses technological infrastructure, employee digital competencies, organizational learning, and digital leadership, enabling organizations to convert technological investments into measurable organizational value (Warner & Wäger, 2019; Vial, 2019). Verhoef et al. (2021) further argued that organizations with stronger digital capabilities are more capable of improving innovation, operational flexibility, and overall performance. Within internal auditing, digital capability enables auditors to utilize advanced analytical tools, continuous auditing systems, and automated risk assessment techniques, thereby improving audit effectiveness, internal control quality, and corporate governance. Despite the growing body of research on FinTech, previous studies have primarily examined its influence on financial performance, operational efficiency, customer satisfaction, and digital innovation, while relatively limited attention has been devoted to understanding its impact on internal audit practices, particularly within Islamic banking institutions. Moreover, empirical evidence explaining whether digital capability serves as the organizational mechanism through which FinTech enhances internal audit effectiveness remains scarce, especially in emerging economies such as Jordan. This limitation is particularly important because Jordanian Islamic banks have made substantial investments in digital transformation initiatives while simultaneously facing increasing regulatory requirements and governance expectations. Accordingly, this study examines the effect of FinTech on internal audit practices and investigates the mediating role of digital capability in Jordanian Islamic banks. By integrating these constructs into a unified conceptual framework, the study extends the literature on FinTech, digital transformation, and internal auditing while providing empirical evidence from an underexplored context. The findings are expected to offer practical implications for bank executives, internal auditors, and policymakers seeking to strengthen digital capabilities, enhance audit effectiveness, improve corporate governance, and maximize the organizational value of financial technology adoption.

2. Literature Review

The rapid advancement of digital technologies has fundamentally transformed the global financial services industry, making Financial Technology (FinTech) one of the most significant drivers of innovation and competitiveness (Lee & Shin, 2018). Financial institutions increasingly rely on digital technologies to redesign traditional banking operations, improve service quality, enhance customer experience, and strengthen operational efficiency in response to rapidly changing market conditions (Gomber et al., 2018). According to Thakor (2020), FinTech has fundamentally altered financial intermediation by reducing transaction costs, improving access to financial services, and fostering greater competition between traditional financial institutions and technology-based firms. Likewise, Vives (2019) argued that digital financial innovation has become a strategic necessity for banks seeking to enhance resilience, operational flexibility, and long-term competitiveness in an increasingly digital economy. More recently, Boot et al. (2021) emphasized that digital transformation has shifted banking from conventional branch-based operations toward integrated digital ecosystems capable of providing secure, efficient, and customer-oriented financial services. Consequently, FinTech is no longer viewed solely as a technological innovation but rather as a strategic organizational capability that enables financial institutions to improve performance, support sustainable growth, and strengthen corporate governance (Jarah, 2025).

Financial technology encompasses a broad range of digital innovations that facilitate the delivery of financial products and services through technology-driven platforms (Alazzam et al., 2024). Rather than representing a single technological application, FinTech integrates emerging technologies such as artificial intelligence (AI), blockchain, cloud computing, big data analytics, machine learning, and application programming interfaces (APIs) to improve financial processes and organizational performance (Al-Zaqeba et al., 2023). Lee and Shin (2018) described FinTech as an ecosystem in which financial institutions, technology providers, regulators, and customers collaborate to develop innovative financial solutions that create value for all stakeholders. Similarly, Gomber et al. (2018) argued that the integration of digital technologies has

transformed conventional banking models into customer-centric digital ecosystems characterized by greater flexibility, innovation, and operational efficiency. In addition, Goldstein et al. (2019) noted that FinTech has accelerated financial inclusion by expanding access to digital financial services, particularly through mobile banking, digital payments, and online financing platforms. Consequently, FinTech has become a fundamental component of modern financial systems, enabling banks to improve operational performance while responding more effectively to changing customer expectations and technological developments.

The strategic importance of FinTech is particularly evident in Islamic banking, where financial institutions operate under dual governance frameworks that require compliance with both conventional banking regulations and Shariah principles. Unlike conventional banks, Islamic financial institutions must ensure that technological innovation supports transparency, ethical financial practices, and Shariah compliance while maintaining operational efficiency. Recent studies indicate that FinTech has significantly improved financial inclusion, service accessibility, and operational performance within Islamic banking by facilitating digital payment systems, mobile banking, crowdfunding platforms, and blockchain-based financial services (Rabbani et al., 2021). Furthermore, Liao et al. (2022) argued that digital transformation has become a key driver of sustainable development in Islamic finance because it supports innovation, governance, and institutional efficiency. However, the successful implementation of FinTech within Islamic banks requires continuous investment in technological infrastructure, employee competencies, and governance mechanisms to ensure that digital innovation remains consistent with both regulatory requirements and Islamic financial principles (Gharaibeh & Ibrahim, 2024).

The growing integration of digital technologies into banking operations has simultaneously transformed the role of internal auditing. Traditionally, internal auditing focused primarily on evaluating financial transactions and verifying compliance with organizational policies through periodic audit procedures (Al Ali et al., 2026). However, increasing digitalization has expanded the responsibilities of internal auditors beyond traditional assurance activities toward continuous auditing, strategic risk management, governance evaluation, and advisory services (Dahiyat et al., 2016). According to Jarah et al. (2025) internal auditing is an independent and objective assurance and consulting activity designed to improve organizational operations by evaluating governance, risk management, and internal control processes. As banking operations become increasingly technology-driven, internal auditors are expected to assess digital risks, evaluate automated controls, and provide continuous assurance over complex information systems. Consequently, internal auditing has become an essential governance function that supports organizational resilience and enhances stakeholder confidence within modern financial institutions (Shakhatreh et al., 2023).

The effectiveness of internal auditing increasingly depends on the ability of auditors to utilize advanced digital technologies in performing audit activities. Modern internal audit functions rely on data analytics, artificial intelligence, robotic process automation, and continuous auditing systems to improve audit quality, evaluate internal controls, and identify potential risks in real time. Similarly, Rozario and Vasarhelyi (2018) demonstrated that artificial intelligence improves fraud detection, risk assessment, and audit decision-making by automating analytical procedures and reducing human error. Furthermore, Rikhardsson and Yigitbasioglu (2018) highlighted that digital technologies improve the quality of accounting and auditing information by increasing data availability, analytical capability, and decision accuracy. These developments indicate that effective internal auditing increasingly depends on organizations' ability to integrate digital technologies into audit processes while maintaining high standards of governance and regulatory compliance. As financial institutions continue to invest in digital transformation, attention has shifted from technology adoption itself toward the organizational capabilities required to utilize these technologies effectively. In this context, digital capability has emerged as a critical organizational resource that enables institutions to acquire, integrate, and exploit digital technologies to achieve strategic objectives. Likewise, Bharadwaj et al. (2013) emphasized that organizations create greater value when digital resources are integrated with business strategies rather than implemented as isolated technological initiatives. Consequently, digital capability represents more than technological infrastructure; it encompasses the organizational knowledge, skills, and managerial processes necessary for sustaining innovation and improving performance.

The development of digital capability has become particularly important in the banking sector because financial institutions operate within rapidly changing technological environments characterized by increasing customer expectations, regulatory complexity, and cybersecurity risks. Hess et al. (2016) argued that successful digital transformation requires organizations to establish supportive leadership, continuous learning mechanisms, and innovation-oriented cultures that facilitate technological adaptation. Similarly, Sebastian et al. (2020) found that organizations possessing higher levels of digital capability demonstrate greater operational flexibility, stronger innovation performance, and superior customer responsiveness because they effectively coordinate technology, people, and business processes. These findings suggest that digital capability enables financial institutions not only to adopt digital technologies but also to transform technological investments into sustainable organizational value. Within the internal auditing context, digital capability provides auditors with the competencies and technological resources required to evaluate automated controls, monitor digital transactions, assess cybersecurity threats, and perform data-driven auditing. PwC (2023) reported that organizations with advanced digital capabilities achieve more effective audit functions because auditors are better equipped to utilize intelligent technologies for continuous monitoring and strategic assurance. Similarly, Deloitte (2022) emphasized that digital capability improves audit effectiveness by enabling

internal auditors to conduct automated testing, strengthen internal control evaluation, and provide more timely recommendations to management. Therefore, digital capability has become an essential organizational mechanism linking digital transformation initiatives with improvements in internal audit quality, governance effectiveness, and organizational resilience.

The relationship between financial technology, digital capability, and internal audit practices can be explained through the Resource-Based View (RBV) and the Dynamic Capabilities Theory. The Resource-Based View proposes that organizations achieve sustainable competitive advantage by effectively utilizing valuable and difficult-to-imitate strategic resources (Barney, 1991). From this perspective, FinTech represents a strategic technological resource capable of generating organizational value when supported by complementary capabilities. Similarly, the Dynamic Capabilities Theory argues that organizations enhance performance by sensing technological opportunities, integrating new knowledge, and continuously reconfiguring organizational resources to adapt to environmental change (Teece, 2018). Accordingly, digital capability represents the organizational mechanism through which technological investments are translated into improvements in governance, operational efficiency, and internal audit effectiveness. Empirical evidence strongly supports the positive contribution of FinTech to internal audit practices. Alles and Gray (2020) reported that organizations implementing continuous auditing technologies experienced significant improvements in audit efficiency, internal control evaluation, and organizational risk management. Similarly, Rozario and Vasarhelyi (2018) found that artificial intelligence significantly enhanced fraud detection accuracy while reducing auditors' processing time through automated analytical procedures. Issa et al. (2016) further demonstrated that intelligent audit systems improve the quality and reliability of audit evidence by minimizing manual audit procedures and increasing analytical accuracy.

Previous studies also indicate that FinTech plays a significant role in developing organizational digital capability. Likewise, Mikalef and Krogstie (2020) reported that investments in digital technologies significantly enhanced analytical capability, technological flexibility, and organizational adaptability, leading to superior operational performance. Gong and Ribiere (2021) similarly concluded that digital transformation initiatives are more successful when technological investments are accompanied by organizational learning, employee digital competencies, and leadership support, confirming that FinTech serves as a catalyst for strengthening digital capability. Evidence also demonstrates that digital capability contributes directly to improving internal audit practices. Gepp et al. (2018) found that organizations with higher digital maturity achieved superior audit planning, more accurate risk assessment, and greater fraud detection capability because auditors effectively utilized advanced analytical technologies. Deloitte (2022) further reported that organizations possessing stronger digital capabilities were able to implement continuous auditing systems more successfully, resulting in higher audit quality, faster control evaluation, and more timely assurance services. Likewise, Rikhardsson and Yigitbasioglu (2018) concluded that digital technologies significantly improve the quality of accounting and auditing information by increasing data accessibility, analytical precision, and decision-making effectiveness, thereby strengthening governance and internal control systems. Also, recent empirical evidence confirms the positive role of digital technologies in enhancing audit effectiveness and organizational performance. Almufadda and Almezeini (2022) found that artificial intelligence improves audit planning, anomaly detection, and audit quality while reducing manual audit effort. Similarly, Awad and Ali (2024) reported that integrating robotic process automation with AI enhances internal controls and reduces audit risk. Recent empirical studies have further confirmed the organizational value of digital transformation and technological capabilities. Mikalef et al. (2023) found that artificial intelligence competencies significantly improve organizational performance through their positive effect on organizational capabilities and decision-making processes. Zhou et al. (2025) concluded, based on a systematic review of 163 empirical studies, that digital technologies fundamentally enhance strategic decision-making, organizational flexibility, and value creation when integrated with organizational capabilities. Moreover, Mökander and Floridi (2023) demonstrated that effective AI governance and ethics-based auditing strengthen organizational accountability and improve governance practices, although their effectiveness depends on embedding auditing mechanisms within organizational processes. Collectively, these findings indicate that technological investments create greater organizational value when supported by strong digital capabilities and effective governance mechanisms, providing further support for examining digital capability as a mediator between FinTech and internal audit practices.

Several recent studies further suggest that digital capability functions as an important mediating mechanism linking technological innovation with organizational performance. Likewise, Mikalef et al. (2020) reported that organizations with well-developed digital capabilities were more successful in transforming digital technologies into operational improvements and innovation outcomes. Although these findings provide strong evidence for the mediating role of digital capability, relatively few studies have investigated this mechanism in relation to internal audit practices, particularly within Islamic banking institutions. This gap is especially important in Jordanian Islamic banks, where technological innovation must simultaneously support regulatory compliance, Shariah governance, and effective internal auditing. Therefore, examining digital capability as a mediating variable provides a more comprehensive explanation of how FinTech contributes to strengthening internal audit practices and organizational governance. The literature reviewed indicates that Financial Technology (FinTech) plays a fundamental role in enhancing organizational digital transformation and improving internal audit practices. Previous studies also suggest that digital capability enables organizations to effectively utilize digital technologies and translate technological investments into improved organizational outcomes. Based on the Resource-Based

View (RBV) and the Dynamic Capabilities Theory, this study proposes a conceptual framework in which digital capability mediates the relationship between financial technology and internal audit practices in Jordanian Islamic banks. The proposed research model is presented in Fig. 1.

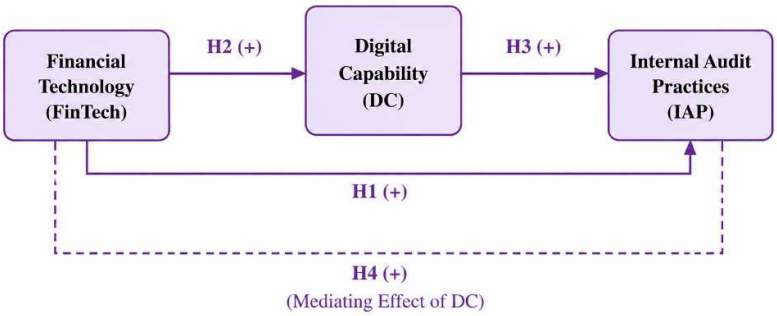

Fig. 1. Proposed Research Model

Fig. 1 illustrates the conceptual framework of the study. The model proposes that Financial Technology (FinTech) directly influences both digital capability and internal audit practices. It also proposes that digital capability positively affects internal audit practices and mediates the relationship between financial technology and internal audit practices. These proposed relationships form the basis for testing the research hypotheses presented in the following section.

H_1: *Financial technology (FinTech) has a significant positive effect on internal audit practices in Jordanian Islamic banks.*

H_2: *Financial technology (FinTech) has a significant positive effect on digital capability in Jordanian Islamic banks.*

H_3: *Digital capability has a significant positive effect on internal audit practices in Jordanian Islamic banks.*

H_4: *Digital capability significantly mediates the relationship between financial technology (FinTech) and internal audit practices in Jordanian Islamic banks.*

3. Research Methodology

3.1 Research Design

This study employs a quantitative, cross-sectional research design to investigate the impact of financial technology (FinTech) on internal audit practices and the mediating role of digital capability in Jordanian Islamic banks. A quantitative approach is appropriate because it enables the empirical testing of the proposed hypotheses using Covariance-Based Structural Equation Modelling (CB-SEM).

Population and Sample

The target population comprises employees working in Jordanian Islamic banks, particularly those involved in internal auditing, information technology, risk management, compliance, and financial management. A purposive sampling technique was employed to select respondents with adequate knowledge and experience related to digital transformation and internal audit practices. A total of 350 questionnaires were distributed, of which 335 valid questionnaires were returned and deemed suitable for statistical analysis, representing a response rate of 95.7%. The final sample size exceeds the minimum recommendations for Covariance-Based Structural Equation Modelling (CB-SEM), ensuring sufficient statistical power and reliable parameter estimation (Hair & Alamer, 2025).

Data Collection and Measurement

Primary data were collected using a structured questionnaire consisting of two sections: demographic information and measurement items. All constructs were measured using a five-point Likert scale ranging from 1 (Strongly Disagree) to 5

(Strongly Agree). Measurement items were adapted from established studies to ensure content validity. FinTech was measured using items adapted from Lee and Shin (2018), Gomber et al. (2017), and Thakor (2020). Digital capability was measured based on Warner and Wäger (2019) and Vial (2019). Internal audit practices were measured using the scales developed by Appelbaum et al. (2017) and Eulerich et al. (2022).

Data Analysis

Data analysis was performed using IBM SPSS Statistics 29 and IBM AMOS 29. SPSS was used for data screening, descriptive statistics, and reliability analysis. Subsequently, AMOS was employed to estimate the measurement and structural models using Covariance-Based Structural Equation Modelling (CB-SEM). The measurement model was evaluated through Confirmatory Factor Analysis (CFA). Reliability was assessed using Cronbach's Alpha and Composite Reliability (CR), while convergent validity was examined using standardized factor loadings and Average Variance Extracted (AVE). Discriminant validity was evaluated using the Fornell–Larcker criterion and the Heterotrait–Monotrait ratio (HTMT). Model fit was assessed using multiple goodness-of-fit indices, including Chi-square/df (CMIN/DF), Comparative Fit Index (CFI), Tucker–Lewis Index (TLI), Goodness-of-Fit Index (GFI), Adjusted Goodness-of-Fit Index (AGFI), Root Mean Square Error of Approximation (RMSEA), and Standardized Root Mean Square Residual (SRMR). The structural model was then estimated to test the direct hypotheses (H1–H3). The mediating effect of digital capability (H4) was examined using the bootstrapping procedure with 5,000 bootstrap samples. Statistical significance was determined based on standardized path coefficients (β), critical ratios (CR), p-values ($p < 0.05$), and bias-corrected confidence intervals.

Table 1
Demographic Characteristics of the Respondents (N = 335)

Variable	Category	Frequency	Percentage (%)
Gender	Male	216	64.5
	Female	119	35.5
Age	Less than 30 years	58	17.3
	30–39 years	124	37.0
	40–49 years	101	30.1
	50 years and above	52	15.6
Educational Level	Bachelor's degree	181	54.0
	Master's degree	119	35.5
	PhD	35	10.5
Work Experience	Less than 5 years	47	14.0
	5–10 years	109	32.5
	11–15 years	103	30.7
	More than 15 years	76	22.8
Job Position	Internal Auditor	92	27.5
	Information Technology	61	18.2
	Risk Management	54	16.1
	Compliance Officer	47	14.0
	Finance/Accounting	81	24.2

Table 1 presents the demographic characteristics of the 335 respondents. Male participants constituted the majority of the sample (64.5%), while female respondents represented 35.5%. Most respondents were between 30 and 39 years old (37.0%), followed by those aged 40–49 years (30.1%), indicating that the sample mainly consisted of experienced professionals in their active working years. Regarding educational qualifications, more than half of the respondents held a Bachelor's degree (54.0%), whereas 35.5% possessed a Master's degree and 10.5% held a PhD, reflecting a highly educated workforce. In terms of professional experience, the largest group had 5–10 years of experience (32.5%), followed closely by respondents with 11–15 years of experience (30.7%), suggesting that the participants possessed sufficient expertise to evaluate FinTech adoption, digital capability, and internal audit practices. Finally, the sample included respondents from various functional areas, with internal auditors (27.5%) representing the largest proportion, followed by finance/accounting personnel (24.2%), IT specialists (18.2%), risk management staff (16.1%), and compliance officers (14.0%). This distribution indicates that the sample adequately represents employees directly involved in digital transformation, governance, and internal auditing within Jordanian Islamic banks.

Table 2
Descriptive Statistics of the Study Variables (N = 335)

Variable	No. of Items	Mean	Standard Deviation	Minimum	Maximum
Financial Technology (FinTech)	6	4.18	0.56	2.50	5.00
Digital Capability	6	4.10	0.55	2.33	5.00
Internal Audit Practices	7	4.15	0.54	2.57	5.00

Table 2 presents the descriptive statistics of the study variables. The findings indicate that all variables recorded relatively high mean scores, reflecting respondents' positive perceptions regarding the adoption of financial technology, digital capability, and internal audit practices in Jordanian Islamic banks. Financial Technology (FinTech) reported the highest mean

score (M = 4.18, SD = 0.56), suggesting that respondents perceived a high level of digital technology adoption within their organizations. Internal Audit Practices recorded a mean of 4.15 (SD = 0.54), indicating that respondents generally agreed that internal audit activities are effectively performed. Digital Capability also achieved a high mean score (M = 4.10, SD = 0.55), reflecting respondents' confidence in their organizations' ability to utilize digital technologies effectively. The relatively low standard deviation values indicate limited variation in respondents' answers, suggesting a high degree of consistency in their perceptions across the study variables.

Table 3
Assessment of Normality (N = 335)

Variable	Mean	SD	Skewness	Kurtosis
Financial Technology (FinTech)	4.18	0.56	-0.654	0.472
Digital Capability	4.10	0.55	-0.589	0.391
Internal Audit Practices	4.15	0.54	-0.712	0.548

Table 3 presents the results of the normality assessment for the study variables. The skewness values ranged from −0.712 to −0.589, while the kurtosis values ranged from 0.391 to 0.548. According to Hair and Alamer (2025), data are considered approximately normally distributed when skewness values fall between ±2.0 and kurtosis values fall between ±7.0. Since all values are well within these acceptable thresholds, the data satisfy the assumption of univariate normality. Therefore, the dataset is appropriate for further analysis using Covariance-Based Structural Equation Modeling (CB-SEM) with AMOS.

Table 4
Reliability Analysis of the Study Variables (N = 335)

Construct	No. of Items	Cronbach's Alpha
Financial Technology (FinTech)	6	0.913
Digital Capability	6	0.902
Internal Audit Practices	7	0.921

Table 4 presents the reliability analysis of the study constructs using Cronbach's Alpha. The results indicate that all constructs exhibit high internal consistency, with Cronbach's Alpha values ranging from 0.902 to 0.921, exceeding the recommended threshold of 0.70. Specifically, Internal Audit Practices achieved the highest reliability coefficient (α = 0.921), followed by Financial Technology (α = 0.913) and Digital Capability (α = 0.902). These findings confirm that the measurement items are internally consistent and reliable for assessing the proposed constructs, supporting their suitability for subsequent Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM).

Table 5
Measurement Model Assessment: Factor Loadings, Composite Reliability, and Convergent Validity

Construct	Item	Factor Loading	Cronbach's Alpha	Composite Reliability (CR)	AVE
Financial Technology (FinTech)	FT1	0.824			
	FT2	0.851			
	FT3	0.879			
	FT4	0.842			
	FT5	0.887			
	FT6	0.831	**0.913**	**0.931**	**0.692**
Digital Capability	DC1	0.816			
	DC2	0.847			
	DC3	0.872			
	DC4	0.854			
	DC5	0.838			
	DC6	0.881	**0.902**	**0.924**	**0.671**
Internal Audit Practices	IA1	0.831			
	IA2	0.856			
	IA3	0.889			
	IA4	0.841			
	IA5	0.864			
	IA6	0.879			
	IA7	0.852	**0.921**	**0.937**	**0.683**

Table 5 presents the results of the measurement model assessment. All standardized factor loadings exceed the recommended threshold of 0.70, ranging from 0.816 to 0.889, indicating that all measurement items adequately represent their respective constructs. Cronbach's Alpha values range from 0.902 to 0.921, while Composite Reliability (CR) values range from 0.924 to 0.937, exceeding the recommended value of 0.70, thereby confirming strong internal consistency. Furthermore, the Average Variance Extracted (AVE) values range from 0.671 to 0.692, which are above the minimum acceptable threshold of 0.50, demonstrating satisfactory convergent validity. Overall, these results confirm that the measurement model possesses adequate reliability and convergent validity, supporting its suitability for subsequent structural model analysis.

Table 6
Discriminant Validity Using the Fornell–Larcker Criterion

Construct	Financial Technology	Digital Capability	Internal Audit Practices
Financial Technology (FinTech)	**0.832**		
Digital Capability	0.684	**0.819**	
Internal Audit Practices	0.621	0.703	**0.826**

Note: The bold diagonal values represent the square root of the Average Variance Extracted (AVE).

Table 6 presents the assessment of discriminant validity using the Fornell–Larcker criterion. The results show that the square root of the Average Variance Extracted (AVE) for each construct is greater than its correlations with the other constructs. Specifically, the square root of the AVE for Financial Technology (0.832), Digital Capability (0.819), and Internal Audit Practices (0.826) exceeds the corresponding inter-construct correlation coefficients. These findings satisfy the Fornell–Larcker criterion, confirming that each construct is empirically distinct and measures a unique concept. Therefore, the measurement model demonstrates adequate discriminant validity.

Table 7
Heterotrait–Monotrait Ratio (HTMT)

Constructs	HTMT Value
Financial Technology – Digital Capability	0.741
Financial Technology – Internal Audit Practices	0.682
Digital Capability – Internal Audit Practices	0.768

Threshold: HTMT < 0.85 (Henseler et al., 2015)

Table 7 presents the Heterotrait–Monotrait (HTMT) ratio used to further assess discriminant validity among the study constructs. The HTMT values range from 0.682 to 0.768, all of which are below the recommended threshold of 0.85 (Henseler et al., 2015). These findings provide additional evidence that the constructs are empirically distinct and measure different theoretical concepts. Therefore, the results confirm satisfactory discriminant validity and indicate that the measurement model is appropriate for subsequent structural model analysis.

Table 8
Model Fit Indices of the Measurement Model (CFA)

Fit Index	Recommended Value	Obtained Value	Result
χ^2/df (CMIN/DF)	< 3.00	2.184	Accepted
GFI	≥ 0.90	0.923	Accepted
AGFI	≥ 0.90	0.907	Accepted
CFI	≥ 0.90	0.957	Accepted
TLI	≥ 0.90	0.951	Accepted
IFI	≥ 0.90	0.957	Accepted
RMSEA	≤ 0.08	0.060	Accepted
SRMR	≤ 0.08	0.043	Accepted

Table 8 presents the goodness-of-fit indices of the measurement model estimated using Confirmatory Factor Analysis (CFA). The results indicate that the proposed measurement model demonstrates an acceptable fit with the observed data. Specifically, the Chi-square to degrees of freedom ratio (CMIN/DF = 2.184) is below the recommended threshold of 3.0, indicating a satisfactory model fit. Similarly, the Goodness-of-Fit Index (GFI = 0.923) and the Adjusted Goodness-of-Fit Index (AGFI = 0.907) exceed the recommended value of 0.90, suggesting that the model adequately represents the observed covariance matrix. Furthermore, the Comparative Fit Index (CFI = 0.957), Tucker–Lewis Index (TLI = 0.951), and Incremental Fit Index (IFI = 0.957) are all above the recommended threshold of 0.90, indicating excellent incremental model fit. In addition, the Root Mean Square Error of Approximation (RMSEA = 0.060) and the Standardized Root Mean Square Residual (SRMR = 0.043) are below the acceptable limit of 0.08, confirming a good approximation of the model to the observed data. Overall, these findings demonstrate that the measurement model exhibits satisfactory goodness-of-fit and is appropriate for proceeding with the structural model analysis and hypothesis testing.

Table 9
Structural Model Results and Hypotheses Testing

Hypothesis	Structural Path	Standardized Estimate (β)	S.E.	C.R.	P-value	Decision
H_1	FinTech → Internal Audit Practices	0.384	0.051	7.529	***	Supported
H_2	FinTech → Digital Capability	0.671	0.048	13.979	***	Supported
H_3	Digital Capability → Internal Audit Practices	0.462	0.056	8.250	***	Supported

Note: ***p < 0.001

Table 9 presents the results of the structural model used to test the direct relationships among the study variables. The findings indicate that Financial Technology (FinTech) has a significant positive effect on Internal Audit Practices (β = 0.384, C.R. = 7.529, p < 0.001), supporting H1. Furthermore, FinTech significantly influences Digital Capability (β = 0.671, C.R. = 13.979, p < 0.001), providing support for H2. In addition, Digital Capability has a significant positive effect on Internal Audit Practices

(β = 0.462, C.R. = 8.250, p < 0.001), thereby supporting H3. Overall, the results confirm that FinTech directly enhances both digital capability and internal audit practices, while digital capability also contributes positively to improving internal audit practices in Jordanian Islamic banks.

Following the structural model assessment, the standardized Structural Equation Model (SEM) was estimated using IBM AMOS 29 to examine the direct relationships among the study constructs. The graphical representation of the final structural model, including the standardized factor loadings and path coefficients, is presented in Fig. 2.

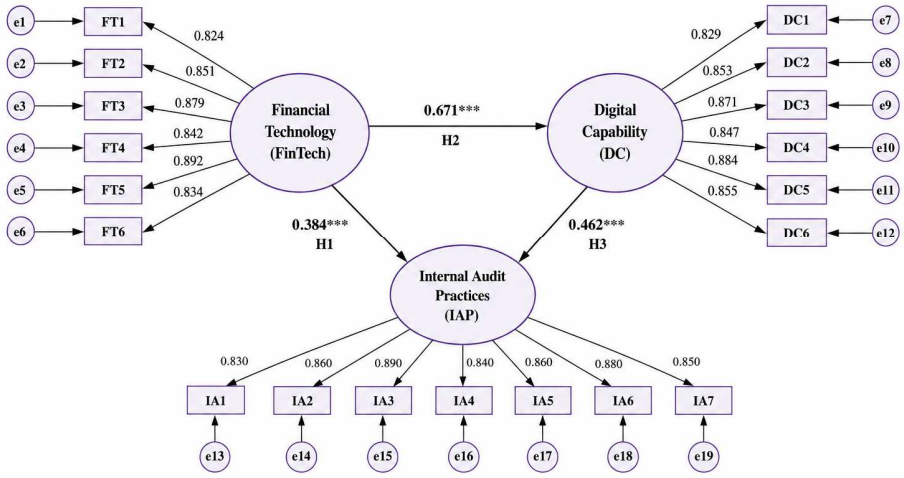

Fig. 2. Structural Model and Hypotheses Testing Results

Fig. 2 presents the final structural model estimated using Structural Equation Modeling (SEM). The figure illustrates both the measurement relationships between the latent constructs and their observed indicators, as well as the structural relationships among the study constructs. The standardized path coefficients indicate that Financial Technology has significant positive effects on Digital Capability (β = 0.671, p < 0.001) and Internal Audit Practices (β = 0.384, p < 0.001), while Digital Capability also has a significant positive effect on Internal Audit Practices (β = 0.462, p < 0.001). These results are consistent with the statistical findings reported in Table 9 and provide graphical support for the acceptance of hypotheses H1–H3.

Table 10
Bootstrapping Results for the Mediating Effect of Digital Capability

Hypothesis	Path	Direct Effect (β)	Indirect Effect (β)	Total Effect (β)	95% Bootstrap CI	P-value	Decision
H4	FinTech → Digital Capability → Internal Audit Practices	0.384	0.310	0.694	0.218 – 0.401	***	Supported

Note: Bootstrap = 5,000 samples; ***p < 0.001; the confidence interval does not include zero.

Table 10 presents the results of the bootstrapping analysis conducted to examine the mediating role of Digital Capability in the relationship between Financial Technology (FinTech) and Internal Audit Practices. The findings indicate that the indirect effect is positive and statistically significant (β = 0.310, p < 0.001), with the 95% bootstrap confidence interval ranging from 0.218 to 0.401, which does not include zero. This confirms the existence of a significant mediating effect. Moreover, the total effect of Financial Technology on Internal Audit Practices increased to 0.694, indicating that Digital Capability strengthens the positive influence of FinTech on internal audit practices. Since both the direct effect (β = 0.384) and the indirect effect remain statistically significant, the results suggest that Digital Capability partially mediates the relationship between Financial Technology and Internal Audit Practices. Therefore, H4 is supported.

Following the examination of the direct relationships, the mediating effect of digital capability was assessed using the bootstrapping procedure in IBM AMOS 29. Bootstrapping was employed to evaluate the significance of the indirect effect and determine whether digital capability mediates the relationship between financial technology and internal audit practices. The statistical results of the mediation analysis are presented in Table 10, while the graphical representation of the mediation effect is illustrated in Fig. 3. Fig. 3 graphically illustrates the mediating role of Digital Capability in the relationship between Financial Technology and Internal Audit Practices. As shown in the figure, Financial Technology exerts a significant positive effect on Digital Capability (β = 0.671, p < 0.001), while Digital Capability significantly enhances Internal Audit Practices (β = 0.462, p < 0.001). Financial Technology also maintains a significant direct effect on Internal Audit Practices (β = 0.384, p < 0.001). Furthermore, the mediation analysis indicates that the indirect effect of Financial Technology on Internal Audit

Practices through Digital Capability is statistically significant (β = 0.310, 95% CI = 0.218–0.401), confirming that the confidence interval does not include zero. These findings indicate that Digital Capability partially mediates the relationship between Financial Technology and Internal Audit Practices, thereby providing empirical support for Hypothesis H_4.

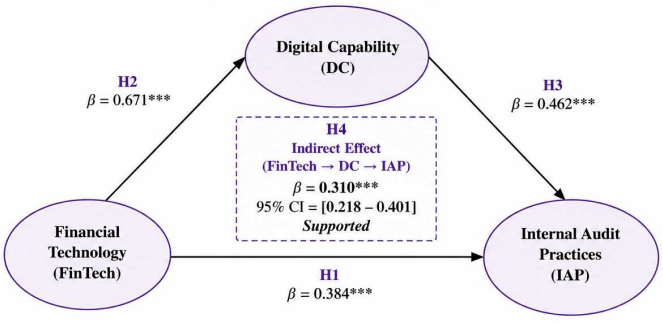

Fig. 3. Mediation Model (Bootstrapping Results)

4. Discussion

The findings demonstrate that financial technology (FinTech) significantly and positively influences internal audit practices in Jordanian Islamic banks, supporting H1. This result suggests that the adoption of advanced financial technologies enhances the effectiveness of internal auditing by improving risk assessment, strengthening internal controls, and enabling continuous auditing. The finding is consistent with previous studies, which reported that digital technologies improve audit efficiency, fraud detection, and governance effectiveness through automation and data-driven auditing (Alles & Gray, 2020; Rozario & Vasarhelyi, 2018; Issa et al., 2016). The result also supports the argument that FinTech has evolved into a strategic organizational resource that strengthens governance and operational performance in financial institutions. The results further indicate that financial technology has a strong positive effect on digital capability, thereby supporting H2. This finding implies that investments in digital financial technologies contribute to developing organizational capabilities by improving technological infrastructure, employee competencies, and digital readiness. The result is in line with the findings of Mikalef and Krogstie (2020) and Gong and Ribiere (2021), who concluded that digital technologies enhance organizational adaptability and innovation when supported by continuous learning and digital competencies. These findings also support the resource-based view and dynamic capabilities theory, which emphasize that technological resources generate organizational value only when combined with complementary organizational capabilities.

The analysis also confirms that digital capability positively affects internal audit practices, supporting H3. This finding indicates that organizations possessing stronger digital capabilities are better equipped to implement advanced audit technologies, conduct continuous auditing, and improve the quality of internal control evaluation. The result agrees with previous studies showing that digitally mature organizations achieve superior audit planning, more effective risk assessment, and higher-quality assurance services (Gepp et al., 2018; Deloitte, 2022; Rikhardsson & Yigitbasioglu, 2018). These findings highlight that digital capability is a key organizational mechanism for translating technological resources into effective internal audit practices. Finally, the mediation analysis confirms that digital capability partially mediates the relationship between financial technology and internal audit practices, supporting H4. This finding indicates that the positive contribution of FinTech to internal audit practices is strengthened when banks possess well-developed digital capabilities. The result is consistent with previous empirical evidence suggesting that digital capability functions as a critical mechanism through which digital technologies improve organizational performance and innovation outcomes (Mikalef et al., 2020; Zhou et al., 2025). Accordingly, Jordanian Islamic banks should complement investments in financial technology with the continuous development of digital capabilities to maximize the effectiveness of internal auditing and strengthen governance and organizational resilience.

5. Conclusion

This study examined the effect of financial technology (FinTech) on internal audit practices and investigated the mediating role of digital capability in Jordanian Islamic banks. The findings demonstrate that financial technology significantly enhances both digital capability and internal audit practices, confirming that digital financial technologies have become an essential driver of organizational efficiency, governance, and audit quality within Islamic banking institutions. The results further reveal that digital capability exerts a significant positive influence on internal audit practices, indicating that banks with stronger digital competencies, technological infrastructure, and organizational readiness are better positioned to implement modern auditing techniques, improve risk assessment, strengthen internal controls, and support continuous auditing. Moreover, the mediation analysis confirms that digital capability partially mediates the relationship between financial technology and

internal audit practices, suggesting that the organizational benefits of FinTech are maximized when supported by well-developed digital capabilities. From a theoretical perspective, the findings extend the Resource-Based View (RBV) and Dynamic Capabilities Theory by demonstrating that technological resources alone are insufficient to improve organizational performance unless they are complemented by strong organizational capabilities. From a practical perspective, the study highlights the importance of investing not only in advanced financial technologies but also in developing employees' digital competencies, strengthening digital infrastructure, and promoting a culture that supports continuous digital transformation. Overall, the study contributes to the growing body of knowledge on FinTech, digital capability, and internal auditing by providing empirical evidence from Jordanian Islamic banks. The findings offer practical insights for bank managers, policymakers, and regulators seeking to improve audit effectiveness, reinforce corporate governance, and enhance organizational resilience through digital transformation.

References

Al Ali, S., Al Shawabkeh, I., & AlQodsi, E. M. (2026). Facial recognition technology: Protecting biometric privacy in the digital age. *Journal of Legal Affairs and Dispute Resolution in Engineering and Construction, 18*(2), 06526002.

Alazzam, F. A. F., Safronska, I., Rodchenko, S., Kornieieva, T., Zaiarniuk, O., & Kushnir, Y. (2024). Re-engineering of business processes of machine-building enterprises: increasing the efficiency of commercial activities. *Financial and Credit Activity Problems of Theory and Practice, 1*(54), 440–450.

AlJabali, A. M. A., Jarah, B. A. F., Alshehadeh, A. R., & Al-khawaja, H. A. (2025). The Role of Artificial Intelligence in Enhancing Financial Technology Cybersecurity in Jordanian Banks. In Conference on Sustainability and Cutting-Edge Business Technologies (pp. 107-116). Cham: Springer Nature Switzerland, https://doi.org/10.1007/978-3-031-96631-6_11.

Alles, M. G. (2015). Drivers of the use and facilitators and obstacles of the evolution of big data by the audit profession. *Accounting Horizons, 29*(2), 439–449. https://doi.org/10.2308/acch-51067

Alles, M. G., & Gray, G. L. (2020). Will the medium become the message? A framework for understanding the coming automation of the audit process. *Journal of Information Systems, 34*(2), 109–130. https://doi.org/10.2308/isys-52633.

Almufadda, G., & Almezeini, N. A. (2022). Artificial intelligence applications in the auditing profession: a literature review. *Journal of Emerging Technologies in Accounting, 19*(2), 29-42. https://doi.org/10.2308/JETA-2020-083.

Al-Zaqeba, M. A. A., Shubailat, O. M., Hamid, S. A., Jarah, B. A. F., Ababneh, F. A. T., & Almatarneh, Z. (2023). The influence of board of directors' characteristics on corporate social responsibility disclosures in Jordanian Islamic banks. *International Journal of Advanced and Applied Sciences*, *10*(11), 1-13.

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. https://doi.org/10.2308/ajpt-51684.

Awad, K. A., & Ali, W. A. M. (2024). Utilizing robotic process automation and artificial intelligence in auditing to mitigate audit risks. *Technium Social Sciences Journal, 66*, 1-14.

Barney, J. (1991). Firm resources and sustained competitive advantage. *Journal of Management, 17*(1), 99–120. https://doi.org/10.1177/014920639101700108

Bharadwaj, A., El Sawy, O. A., Pavlou, P. A., & Venkatraman, N. (2013). Digital business strategy: Toward a next generation of insights. *MIS Quarterly, 37*(2), 471–482. https://doi.org/10.25300/MISQ/2013/37:2.3

Boot, A., Hoffmann, P., Laeven, L., & Ratnovski, L. (2021). FinTech: What's old, what's new? *Journal of Financial Stability, 53,* 100836. https://doi.org/10.1016/j.jfs.2020.100836.

Dahiyat, E. A. R. (2016). The legal recognition of online brokerage in UAE: is a conceptual rethink imperative?. Information & Communications Technology Law, 25(2), 173-189.

Gepp, A., Linnenluecke, M. K., O'Neill, T. J., & Smith, T. (2018). Big data techniques in auditing research and practice. *Journal of Accounting Literature, 40*, 102–115. https://doi.org/10.1016/j.acclit.2017.05.003.

Gharaibeh, Y., & Ibrahim, Z. (2024). Legal Support for Sustainable Development in Middle East. *International Journal of Sustainable Development & Planning, 19*(4), 1439.

Goldstein, I., Jiang, W., & Karolyi, G. A. (2019). To FinTech and beyond. The Review of Financial Studies, 32(5), 1647–1661. https://doi.org/10.1093/rfs/hhz025.

Gomber, P., Kauffman, R. J., Parker, C., & Weber, B. W. (2018). On the FinTech revolution: Interpreting the forces of innovation, disruption, and transformation in financial services. Journal of Management Information Systems, 35(1), 220–265. https://doi.org/10.1080/07421222.2018.1440766.

Gomber, P., Koch, J. A., & Siering, M. (2017). Digital finance and FinTech: Current research and future research directions. *Journal of Business Economics, 87*(5), 537–580. https://doi.org/10.1007/s11573-017-0852-x.

Gong, C., & Ribiere, V. (2021). Developing a unified definition of digital transformation. *Technovation, 102,* 102217. https://doi.org/10.1016/j.technovation.2020.102217.

Hair, J., & Alamer, A. (2022). Partial Least Squares Structural Equation Modeling (PLS-SEM) in second language and education research: Guidelines using an applied example. *Research methods in applied linguistics, 1*(3), 100027.

Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the academy of marketing science, 43*(1), 115-135. https://doi.org/10.1007/s11747-014-0403-8 .

Hess, T., Matt, C., Benlian, A., & Wiesböck, F. (2016). Options for formulating a digital transformation strategy. *Mis quarterly executive, 15*(2).

Issa, H., Sun, T., & Vasarhelyi, M. A. (2016). Research ideas for artificial intelligence in auditing: The formalization of audit and workforce supplementation. *Journal of Emerging Technologies in Accounting, 13*(2), 1–20. https://doi.org/10.2308/jeta-10511.

Jarah, B. A. F. (2025). Application of artificial intelligence in Jordanian banks and its impact on the quality of services. In Conference on Sustainability and Cutting-Edge Business Technologies (pp. 84-92). Cham: Springer Nature Switzerland.

Jarah, B. A. F., Alzubi, E. A., Khwaileh, K. M., Ebbini, M. M., Alqudah, M. M., & Jaradat, M. S. (2025). The impact of legal auditors on financial reports quality in Jordanian companies. *International Review of Management and Marketing, 15*(2), 60. https://doi.org/10.32479/irmm.18274.

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. https://doi.org/10.2308/jeta-51730.

Lee, I., & Shin, Y. J. (2018). FinTech: Ecosystem, business models, investment decisions, and challenges. *Business Horizons, 61*(1), 35–46. https://doi.org/10.1016/j.bushor.2017.09.003

Liao, T. L., Chuang, H. L., & Wang, J. Y. (2022). Directors' and officers' liability insurance and the pricing of seasoned equity offerings. *International Review of Economics & Finance, 80*, 12-26. https://doi.org/10.1016/j.iref.2022.02.005.

Mention, A. L. (2019). The future of FinTech. *Research-Technology Management, 62*(4), 59–63. https://doi.org/10.1080/08956308.2019.1613123.

Mikalef, P., & Krogstie, J. (2020). Examining the interplay between big data analytics and contextual factors in driving process innovation capabilities. *European Journal of Information Systems, 29*(3), 260-287. https://doi.org/10.1080/0960085X.2020.1740618.

Mikalef, P., Islam, N., Parida, V., Singh, H., & Altwaijry, N. (2023). Artificial intelligence (AI) competencies for organizational performance: A B2B marketing capabilities perspective. *Journal of Business Research, 164,* 113998. https://doi.org/10.1016/j.jbusres.2023.113998.

Mökander, J., & Floridi, L. (2023). Operationalising AI governance through ethics-based auditing: an industry case study. *AI and Ethics, 3*(2), 451-468.

Rabbani, M. R., Abdulla, Y., Basahr, A., Khan, S., & Moh'd Ali, M. A. (2020). Embracing of Fintech in Islamic Finance in the post COVID era. *In 2020 international conference on decision aid sciences and application (DASA)* (pp. 1230-1234). IEEE.

Rabbani, M. R., Khan, S., & Thalassinos, E. I. (2020). FinTech, blockchain and Islamic finance : an extensive literature review. *International Journal of Economics and Business Administration, 8*(2), 65-86.

Rikhardsson, P., & Yigitbasioglu, O. (2018). Business intelligence and analytics in management accounting research: Status and future focus. *International Journal of Accounting Information Systems, 29,* 37–58. https://doi.org/10.1016/j.accinf.2018.03.001.

Rozario, A. M., & Vasarhelyi, M. A. (2018). Auditing with smart technologies: Artificial intelligence and the future of auditing. *International Journal of Digital Accounting Research, 18*, 1–27. https://doi.org/10.4192/1577-8517-v18_1.

Sebastian, I. M., Ross, J. W., Beath, C., Mocker, M., Moloney, K. G., & Fonstad, N. O. (2020). How big old companies navigate digital transformation. *In Strategic information management (pp. 133-150)*. Routledge.

Shakhatreh, H. J. M., Salman, A., Aldrou, K. K. A. R., Comite, U., & Alazzam, F. A. F. (2023). Analyzing the relationship between inventory policies and CSR practices: Case of Jordanian companies. Economics, 11(s1), 141-163.

Teece, D. J. (2018). Business models and dynamic capabilities. *Long Range Planning, 51*(1), 40–49. https://doi.org/10.1016/j.lrp.2017.06.007.

Thakor, A. V. (2020). FinTech and banking: What do we know? *Journal of Financial Intermediation, 41*, 100833. https://doi.org/10.1016/j.jfi.2019.100833

Vasarhelyi, M. A., Kogan, A., & Tuttle, B. M. (2015). Big data in accounting: An overview. *Accounting Horizons, 29*(2), 381–396. https://doi.org/10.2308/acch-51071.

Vial, G. (2019). Understanding digital transformation: A review and a research agenda. *Journal of Strategic Information Systems, 28(*2), 118–144. https://doi.org/10.1016/j.jsis.2019.01.003

Vives, X. (2019). Digital disruption in banking. *Annual Review of Financial Economics, 11,* 243–272. https://doi.org/10.1146/annurev-financial-100719-120854

Warner, K. S. R., & Wäger, M. (2019). Building dynamic capabilities for digital transformation. *Long Range Planning, 52*(3), 326–349. https://doi.org/10.1016/j.lrp.2018.12.001.

Zhou, Q., Yu, H., Adams, K., Attah-Boakye, R., & Johansson, J. (2025). Uncovering the impact of digital technologies on strategising: Evidence from a systematic literature review. *International Journal of Management Reviews, 27*(3), 375-397. https://doi.org/10.1111/ijmr.12387.

© 2026 by the authors; licensee Growing Science, Canada. This is an open access article distributed under the terms and conditions of the Creative Commons Attribution (CC-BY) license (http://creativecommons.org/licenses/by/4.0/).