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Proposing JournalGuard a Graph Neural Network Algorithm for Continuous Audit of ERP Journal Entries with Explainable Control-Risk Scoring

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Abstract

Enterprise Resource Planning (ERP) systems generate massive volumes of journal entries that support financial reporting, regulatory compliance, and internal control monitoring. Traditional audit procedures rely on rule-based validation, statistical sampling, or anomaly detection models that often struggle to capture complex relational dependencies among accounts, users, cost centers, and transaction flows. These limitations reduce the effectiveness of continuous auditing frameworks and increase the risk of undetected financial manipulation or control weaknesses. This study proposes JournalGuard, a novel Graph Neural Network (GNN)–based algorithm designed for continuous audit of ERP journal entries with explainable control-risk scoring. The proposed method models ERP journal data as a heterogeneous financial transaction graph in which nodes represent accounts, users, vendors, cost centers, and journal entries, while edges encode transactional relationships such as debit–credit mappings, approval hierarchies, and posting sequences. JournalGuard integrates Graph Attention Networks (GAT) with a temporal message-passing mechanism to capture both structural dependencies and sequential posting behaviors across accounting cycles. A novel Control-Risk Propagation Function (CRPF) is introduced to quantify the probability that a journal entry contributes to internal control violations. The algorithm further incorporates an Explainable Risk Attribution Layer (ERAL) that identifies the dominant graph features influencing risk scores, enabling auditors to interpret detected anomalies in relation to specific financial control pathways. To evaluate the effectiveness of JournalGuard, the model is benchmarked against widely used anomaly detection approaches including Isolation Forest, Autoencoder-based reconstruction models, and conventional Graph Convolutional Networks (GCN). Experiments are conducted on simulated ERP transaction datasets reflecting real-world financial control scenarios such as unusual posting times, circular journal adjustments, unauthorized account pairings, and abnormal transaction sequences. Performance is evaluated using classification accuracy, F1-score, Area Under the ROC Curve (AUC), and explainability fidelity metrics. Results demonstrate that JournalGuard achieves superior detection performance, improving anomaly identification accuracy by up to 18–24% compared with Isolation Forest and 12–17% compared with deep autoencoder models, while also outperforming baseline GCN approaches in capturing relational control patterns. Graph-based risk visualization further enables auditors to identify clusters of suspicious entries and trace risk propagation paths across accounting entities. Comparative performance graphs show that the proposed algorithm maintains stable detection accuracy even under increasing transaction volumes and complex journal structures.

The findings indicate that integrating graph neural networks with explainable risk scoring significantly enhances the capability of continuous auditing systems within ERP environments. JournalGuard provides a scalable and interpretable framework that bridges the gap between advanced machine learning techniques and practical financial auditing requirements. The proposed approach has potential applications in automated internal control monitoring, regulatory compliance assurance, and intelligent financial fraud detection within modern enterprise accounting infrastructures.

Keywords: *Graph Neural Networks; ERP Journal Entry Auditing; Continuous Audit Algorithms; Explainable Control-Risk Scoring; Financial Transaction Graph Analytics.*

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I. INTRODUCTION

➢ *Background of ERP-Based Financial Transaction Monitoring*

Enterprise Resource Planning (ERP) systems form the operational backbone of modern organizations by integrating accounting, procurement, supply chain, and financial reporting into a unified data environment. Within these systems, *journal entries represent the atomic records of financial events,* capturing debit–credit relationships, approval chains, user activity, and timestamped accounting transactions. Continuous monitoring of these entries has become increasingly important as organizations transition toward automated financial ecosystems characterized by high transaction velocity and complex interdependencies between financial entities. Modern ERP platforms such as SAP S/4HANA, Oracle Financials, and Microsoft Dynamics generate millions of journal records annually, requiring advanced analytical frameworks capable of examining relational transaction structures rather than isolated entries (Appelbaum et al., 2017). The emergence of large-scale financial data architectures has further strengthened the need for real-time monitoring mechanisms capable of processing ERP transaction streams. Contemporary financial data pipelines increasingly rely on cloud-native data warehousing and integrated analytics platforms that enable real-time financial reporting and cross-system transaction analysis (Aluso et al., 2024). These infrastructures support the integration of operational data, financial ledgers, and enterprise analytics tools, allowing auditors and risk analysts to monitor financial control environments more effectively. However, as financial data volumes increase, traditional auditing approaches that rely on sampling-based verification struggle to capture complex behavioral patterns embedded within interconnected accounting entries. Artificial intelligence and data-driven auditing frameworks have therefore gained attention as mechanisms for improving transaction monitoring and anomaly detection within ERP environments (Issa et al., 2016). Advanced analytics further enable organizations to derive strategic insights from transactional data streams beyond traditional accounting functions. AI-driven analytical frameworks increasingly leverage enterprise data to identify operational inefficiencies, performance indicators, and risk patterns across business processes (Anokwuru, 2024). In financial monitoring contexts, these analytical capabilities can support automated detection of unusual journal entries, unauthorized adjustments, and abnormal posting sequences. The convergence of ERP infrastructures, cloud-based analytics, and intelligent data processing platforms therefore provides the technological foundation for developing sophisticated continuous auditing models capable of identifying control risks embedded within large-scale enterprise financial networks.

➢ *Problem Statement in Continuous Audit of Journal Entries*

Despite the widespread adoption of ERP systems, continuous auditing of journal entries remains a major challenge in modern financial control environments. Traditional audit methodologies rely heavily on rule-based controls, manual inspection procedures, and statistical sampling techniques that examine only a subset of financial transactions. These approaches are insufficient for detecting sophisticated financial irregularities embedded within high-volume transactional ecosystems. ERP environments frequently involve complex journal adjustments, cross-ledger transfers, and automated system postings that generate interconnected financial records. When examined independently, many suspicious transactions appear legitimate; however, abnormal patterns often emerge only when relationships between accounts, users, and posting sequences are analyzed collectively (Brown-Liburd et al., 2021). Consequently, conventional auditing methods struggle to identify relational anomalies and systemic control risks present within large-scale financial datasets. The challenge is further intensified by the increasing integration of enterprise data platforms that connect financial reporting systems with operational analytics infrastructures. Cross-platform data integration environments allow organizations to combine ERP data with customer relationship management systems, enterprise analytics platforms, and business intelligence tools (Aluso, 2021). While such integration improves enterprise visibility, it also increases the complexity of financial transaction flows and expands the number of entities interacting with accounting systems. For example, automated posting routines may generate journal entries based on procurement systems, inventory movements, or external financial applications. These multidimensional data flows introduce new risks related to unauthorized postings, duplicate adjustments, and abnormal transaction chains. Furthermore, organizations increasingly require audit systems capable of producing interpretable risk assessments that support managerial decision-making and regulatory compliance frameworks (Anim-Sampong et al., 2022).

Existing machine learning techniques have been explored for financial anomaly detection, yet many models treat journal entries as independent observations rather than components of an interconnected financial network. As a result, they fail to capture relational structures such as account pair dependencies, approval hierarchies, and transaction propagation across organizational units. Automated audit analytics must therefore evolve beyond conventional anomaly detection algorithms toward *graph-based models capable of analyzing relational financial structures and generating explainable control-risk indicators* (Kokina & Davenport, 2017). Without such advances, organizations remain vulnerable to undetected financial irregularities within increasingly complex ERP transaction environments.

➢ *Objectives*

- To design the *JournalGuard algorithm*, a graph neural network model for continuous auditing of ERP journal entries.

- To construct a financial transaction graph representation that captures relationships between accounts, users, and journal postings.
- To develop an explainable control-risk scoring mechanism capable of identifying suspicious journal entry patterns.
- To compare the performance of the JournalGuard model with traditional anomaly detection algorithms.
- To evaluate the scalability and effectiveness of the proposed model for large-scale ERP financial monitoring systems.

➢ *Research Questions*

- How can ERP journal entries be represented as relational financial graphs for continuous auditing?
- Can graph neural network architectures improve the detection of abnormal journal entry patterns compared with conventional machine learning methods?
- What mechanisms can be used to generate interpretable control-risk scores for detected anomalies?
- How does the JournalGuard algorithm perform relative to existing anomaly detection models in terms of accuracy and scalability?
- How can graph-based audit analytics improve real-time monitoring of enterprise financial transactions?

➢ *Contributions of JournalGuard*

The proposed JournalGuard framework introduces several contributions to the field of automated financial auditing. The study develops a graph-based modeling approach that transforms ERP journal entries into relational financial networks, enabling analysis of structural dependencies among accounting entities. The research further introduces a novel graph neural network architecture capable of learning transaction patterns across interconnected journal entries while simultaneously identifying abnormal posting behavior. Additionally, the framework integrates an explainable control-risk scoring mechanism that allows auditors to trace detected anomalies back to specific transactional relationships and control weaknesses. The model is evaluated through comparative experiments against established anomaly detection algorithms, demonstrating improved accuracy in identifying irregular journal patterns. The research also provides a scalable architecture suitable for deployment in real-time ERP monitoring environments.

➢ *Scope and Structure of the Paper*

The study focuses on developing an advanced analytical framework for continuous auditing of ERP journal entries using graph neural network techniques. The scope of the research covers ERP financial transaction modeling, graph-based anomaly detection, and explainable control-risk scoring mechanisms. The analysis is conducted using simulated ERP journal datasets designed to represent complex enterprise accounting environments. The paper concentrates specifically on algorithm design, system architecture, and comparative evaluation of detection performance. Broader organizational governance issues and external regulatory compliance frameworks are considered only insofar as they influence system design requirements.

➢ *Organization of the Study*

The remainder of the paper is organized into four main sections. The literature review examines existing research on ERP auditing, financial anomaly detection, graph-based transaction analysis, and explainable artificial intelligence in auditing systems. The system model section presents the architecture of the JournalGuard algorithm, including graph construction, neural network design, and risk scoring mechanisms. The results and discussion section evaluates the performance of the proposed model through comparative experiments with existing anomaly detection algorithms and presents graphical performance analyses. The final section summarizes the major findings of the study and provides recommendations for future research in graph-based continuous auditing systems.

II. LITERATURE REVIEW

➢ *Continuous Auditing Techniques in ERP Systems*

Continuous auditing has emerged as a transformative approach to monitoring financial transactions within Enterprise Resource Planning (ERP) systems. Unlike traditional audit practices that rely on periodic sampling and retrospective verification, continuous auditing leverages automated data processing and analytics to evaluate transactions in near real time. ERP systems generate high-frequency financial records across multiple operational modules, including procurement, accounts payable, inventory management, and general ledger postings. Continuous audit frameworks integrate monitoring algorithms directly into ERP data pipelines, enabling organizations to detect anomalies, control violations, and irregular financial patterns as they occur (Chan, & Vasarhelyi, 2018) as shown in figure 1. This shift from retrospective auditing to real-time assurance significantly improves financial transparency and reduces the time required to identify control weaknesses.

The effectiveness of continuous auditing depends heavily on the ability to integrate financial transaction monitoring systems with enterprise data infrastructures. Modern ERP environments increasingly utilize cloud-based data warehousing platforms and real-time analytics pipelines to manage financial data streams across distributed organizational systems (Aluso et al., 2024). These architectures support the automated extraction, transformation, and loading of journal entries and related financial records into monitoring frameworks capable of executing audit analytics at scale. Integration platforms also enable interoperability between ERP modules and enterprise data ecosystems, allowing audit algorithms to analyze transactional relationships across multiple operational domains. Agile system integration strategies have further enhanced the adaptability of continuous monitoring infrastructures by enabling organizations to connect diverse information systems while maintaining secure data exchange protocols (Nwokocha et al., 2021).

Recent research has also explored emerging technologies such as distributed ledger systems and automated audit engines that support continuous verification of financial transactions. Blockchain-enabled accounting systems, for example, allow financial transactions to be recorded in tamper-resistant ledgers that can be continuously validated by automated audit mechanisms (Dai & Vasarhelyi, 2017). While these technologies improve the reliability of financial recordkeeping, they do not fully address the complexity of identifying relational anomalies within ERP transaction networks. As financial transactions become increasingly interconnected, continuous auditing frameworks must incorporate advanced analytical techniques capable of examining structural relationships among accounts, users, and posting patterns. This requirement has motivated the development of data-driven auditing models capable of analyzing large-scale ERP financial networks in real time.

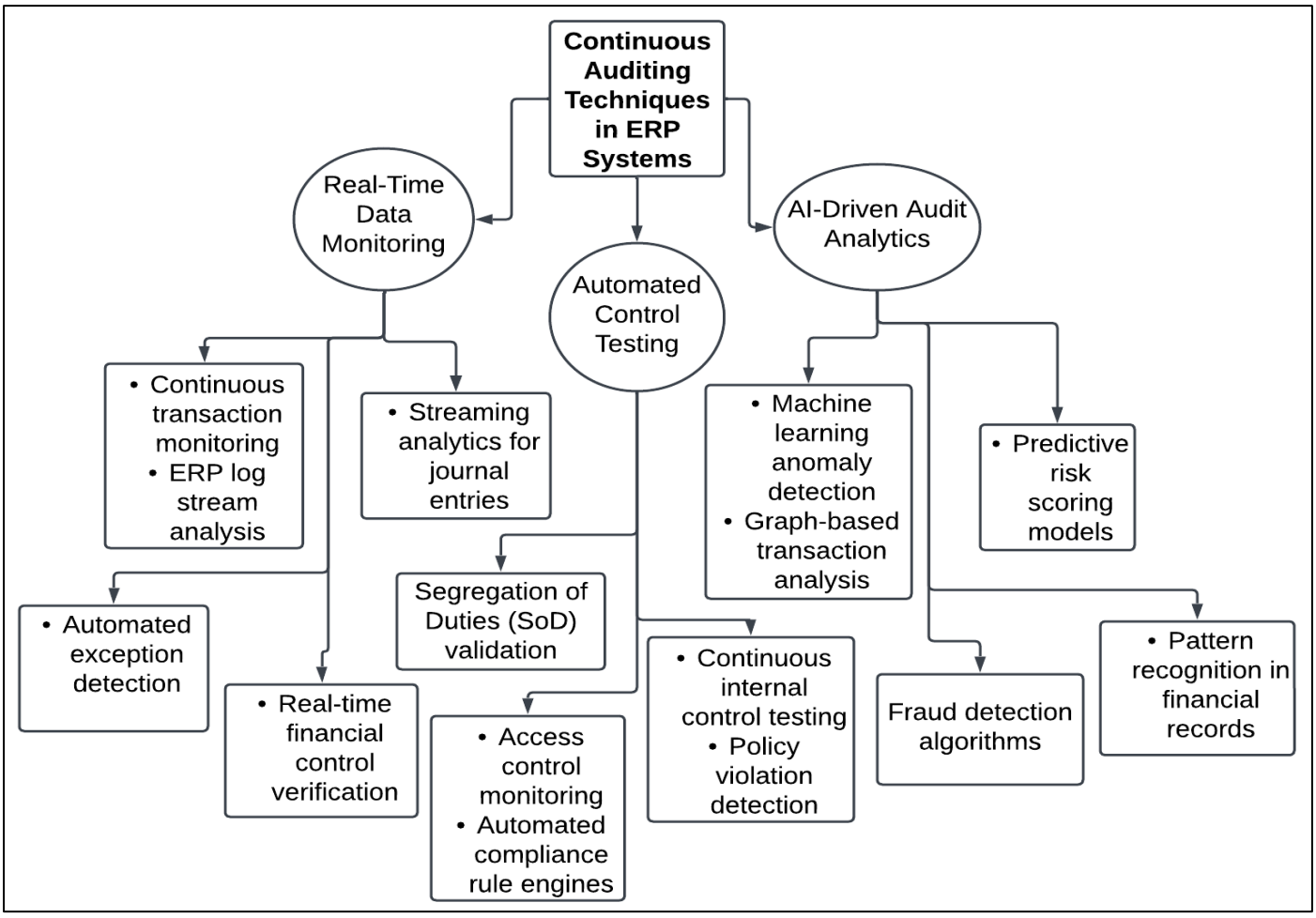

Fig 1 Continuous Auditing Architecture for Real-Time Monitoring and Automated Control Testing in ERP Systems.

Figure 1 illustrates the architecture of continuous auditing techniques within ERP systems, highlighting how automated monitoring frameworks enable real-time financial oversight across enterprise accounting environments. At the center of the diagram is the continuous auditing system, which functions as the analytical engine responsible for monitoring financial transactions generated by ERP platforms such as general ledger postings, journal entries, and financial approvals. The first branch, real-time data monitoring, represents the continuous collection and analysis of transactional data streams from ERP databases, including transaction logs, posting timestamps, and account relationships. This branch emphasizes automated detection of abnormal financial events through streaming analytics and exception monitoring mechanisms that operate immediately after journal entries are recorded. The second branch, automated control testing, focuses on verifying internal financial controls through automated procedures such as segregation of duties validation, access control monitoring, and compliance rule engines that ensure transactions adhere to organizational accounting policies. The third branch, AI-driven audit analytics, highlights the integration of advanced analytical technologies such as machine learning anomaly detection, graph-based transaction analysis, and predictive risk scoring models that identify hidden patterns and potential fraud within financial transaction networks. Together, these components illustrate how continuous auditing frameworks combine automated monitoring, internal control validation, and intelligent analytics to provide scalable, real-time assurance over ERP financial operations.

- *Machine Learning Approaches for Financial Anomaly Detection*

Machine learning has become an essential analytical tool for detecting financial anomalies within large-scale transaction environments. Financial accounting systems produce extensive datasets characterized by high

dimensionality, temporal dependencies, and complex transactional relationships. Traditional rule-based audit procedures often fail to identify subtle anomalies embedded within these datasets because such methods rely on predefined thresholds or static control parameters. Machine learning models address this limitation by learning patterns from historical financial data and identifying deviations that may indicate irregular or fraudulent transactions. Supervised learning techniques such as logistic regression, support vector machines, and gradient boosting models have been widely used to classify suspicious financial transactions based on labeled datasets (Gepp et al., 2018) as shown in figure 2. These models analyze multiple features simultaneously, including transaction amounts, posting times, account pairings, and user behavior patterns. Unsupervised learning approaches have also been extensively applied to financial anomaly detection when labeled datasets are unavailable. Algorithms such as clustering, isolation forests, and autoencoders identify anomalies by detecting transactions that deviate significantly from typical behavioral patterns. For instance, clustering techniques group financial transactions according to statistical similarity, enabling analysts to identify outlier transactions that fall outside normal cluster distributions (Santos, & Ocampo, 2018). In enterprise financial monitoring environments, these techniques can detect unusual journal entries involving rare account combinations, abnormal posting times, or unexpected transaction sequences. The integration of predictive analytics frameworks has further expanded the ability of organizations to anticipate operational risks and financial irregularities through data-driven modeling (Adedunjoye & Enyejo, 2024). Advancements in artificial intelligence have also improved the interpretability and scalability of anomaly detection systems. Modern AI-based analytical frameworks incorporate explainable machine learning techniques that enable auditors to understand the reasoning behind algorithmic decisions. Such approaches reduce the cognitive burden associated with analyzing large financial datasets and facilitate more efficient risk assessment processes (Kpogli et al., 2024). However, many existing machine learning models treat financial transactions as independent records rather than components of interconnected financial structures. As a result, these models often fail to capture relational patterns among accounts and users within ERP systems. This limitation has encouraged the exploration of graph-based analytical methods capable of representing financial transactions as relational networks.

Fig 2 Machine Learning–Driven Financial Anomaly Detection Framework for AI-Powered Fraud Identification in Digital Finance Systems. (Guizani. A. 2024).

Figure 2 visually represents the conceptual foundations of machine learning–driven financial anomaly detection systems used in modern fraud prevention frameworks. On the left side of the figure, a digital human head composed of interconnected neural nodes symbolizes artificial neural networks and deep learning architectures that analyze high-dimensional financial transaction data. The surrounding icons connected by network edges represent financial entities, transaction flows, authentication signals, and system events, reflecting the graph-structured data commonly used in fraud analytics. The central laptop illustrates the computational platform where machine learning models such as Isolation Forest, Autoencoders, Gradient Boosting, and Graph Neural Networks (GNNs) process ERP or banking transaction logs to identify abnormal patterns. On the right side, the gloved hand interacting with currency and cryptocurrency tokens represents financial fraud attempts involving unauthorized transactions, digital asset manipulation, and account takeover activities. The visual flames highlight the urgency and risk associated with fraudulent activity within financial systems. Together, the image conveys how

machine learning models continuously analyze behavioral signals, transaction features, and relational financial networks to detect outliers, hidden correlations, and suspicious transaction clusters, enabling real-time anomaly detection and automated fraud risk assessment in modern financial auditing and compliance infrastructures.

- *Graph-Based Modeling of Financial Transactions*

Graph-based modeling has emerged as a powerful analytical paradigm for representing and analyzing complex financial transaction systems. In ERP environments, financial activities are inherently relational, involving interactions between accounts, users, vendors, cost centers, and approval hierarchies. Traditional tabular representations of journal entries often fail to capture these relational dependencies because they treat transactions as independent observations rather than components of a connected financial ecosystem. Graph modeling addresses this limitation by representing financial entities as nodes and transactional relationships as edges within a network structure. This representation allows analysts to examine how financial information propagates across interconnected accounting entities and identify structural patterns associated with abnormal transactions (Akoglu et al., 2015).

Graph analytics has been successfully applied to various financial crime detection scenarios, including money laundering analysis and fraud detection in cryptocurrency transactions. Graph convolutional networks and related algorithms analyze the topology of financial networks to identify suspicious clusters, circular transaction chains, and abnormal propagation patterns (Weber et al., 2019). Within ERP systems, similar approaches can be used to detect irregular journal entries by analyzing relationships among debit and credit accounts, posting users, and approval sequences. For example, circular journal adjustments between multiple accounts may indicate attempts to conceal financial irregularities within accounting records. Graph-based financial analysis also aligns with broader risk management strategies that emphasize the importance of understanding relationships among organizational assets and operational processes. Portfolio optimization models used in infrastructure and asset management demonstrate how relational data structures can support strategic decision-making across interconnected financial systems (Ilesanmi et al., 2023). Similarly, cybersecurity frameworks highlight the importance of monitoring network relationships to detect abnormal system behaviors and unauthorized access patterns (Kwarteng et al., 2020). These insights reinforce the value of graph-based approaches for financial monitoring, particularly in complex ERP environments where transactional relationships often reveal hidden control risks. By representing ERP journal entries as financial graphs, analytical systems can uncover structural anomalies that remain invisible within traditional tabular data representations.

- *Explainable Artificial Intelligence in Audit Analytics*

Explainable Artificial Intelligence (XAI) has become a critical requirement for modern audit analytics systems due to the increasing use of complex machine learning models in financial monitoring environments. Traditional statistical models used in auditing often provide clear interpretability but lack the analytical depth needed to analyze large-scale financial datasets generated by enterprise systems. In contrast, advanced machine learning algorithms such as deep neural networks and ensemble learning models provide high predictive performance but often operate as “black box” systems whose decision processes are difficult for auditors to interpret. This lack of transparency creates significant challenges for audit assurance processes because financial regulators and internal control frameworks require clear justification for risk assessments and anomaly detection outcomes. Explainable AI addresses this limitation by integrating interpretability mechanisms that reveal how algorithmic features influence predictions and risk scores (Doshi-Velez & Kim, 2017) as shown in figure 3. Within audit analytics, explainability techniques enable financial analysts to trace the underlying causes of suspicious transactions detected by automated monitoring systems. Methods such as feature attribution, local interpretable model explanations, and attention-based neural architectures allow auditors to identify which transactional attributes contribute most strongly to risk predictions. For example, explainable AI can reveal whether an unusual journal entry is associated with abnormal posting times, rare account combinations, or unexpected approval hierarchies. Such insights support more informed decision-making during audit investigations and enable auditors to validate algorithmic findings against established internal control procedures. Emerging research has also demonstrated how explainable machine learning frameworks can enhance analytical transparency in complex predictive environments, including personalization algorithms and cybersecurity risk analytics (Akorli & Enyejo, 2024; Ijiga et al., 2024). Interpretability frameworks also play a critical role in improving trust and accountability in automated financial monitoring systems. When auditors understand the reasoning behind algorithmic outputs, they are more likely to adopt machine learning tools as part of their audit workflow. Explainable models further facilitate communication between audit teams, regulatory bodies, and organizational stakeholders by providing clear evidence of how risk indicators are generated. In the context of ERP journal monitoring, explainable graph-based models allow analysts to visualize relationships among accounts, users, and transaction flows while simultaneously identifying the features driving anomaly detection decisions. These capabilities provide a strong foundation for integrating advanced analytics with continuous auditing frameworks capable of supporting transparent financial risk assessment processes.

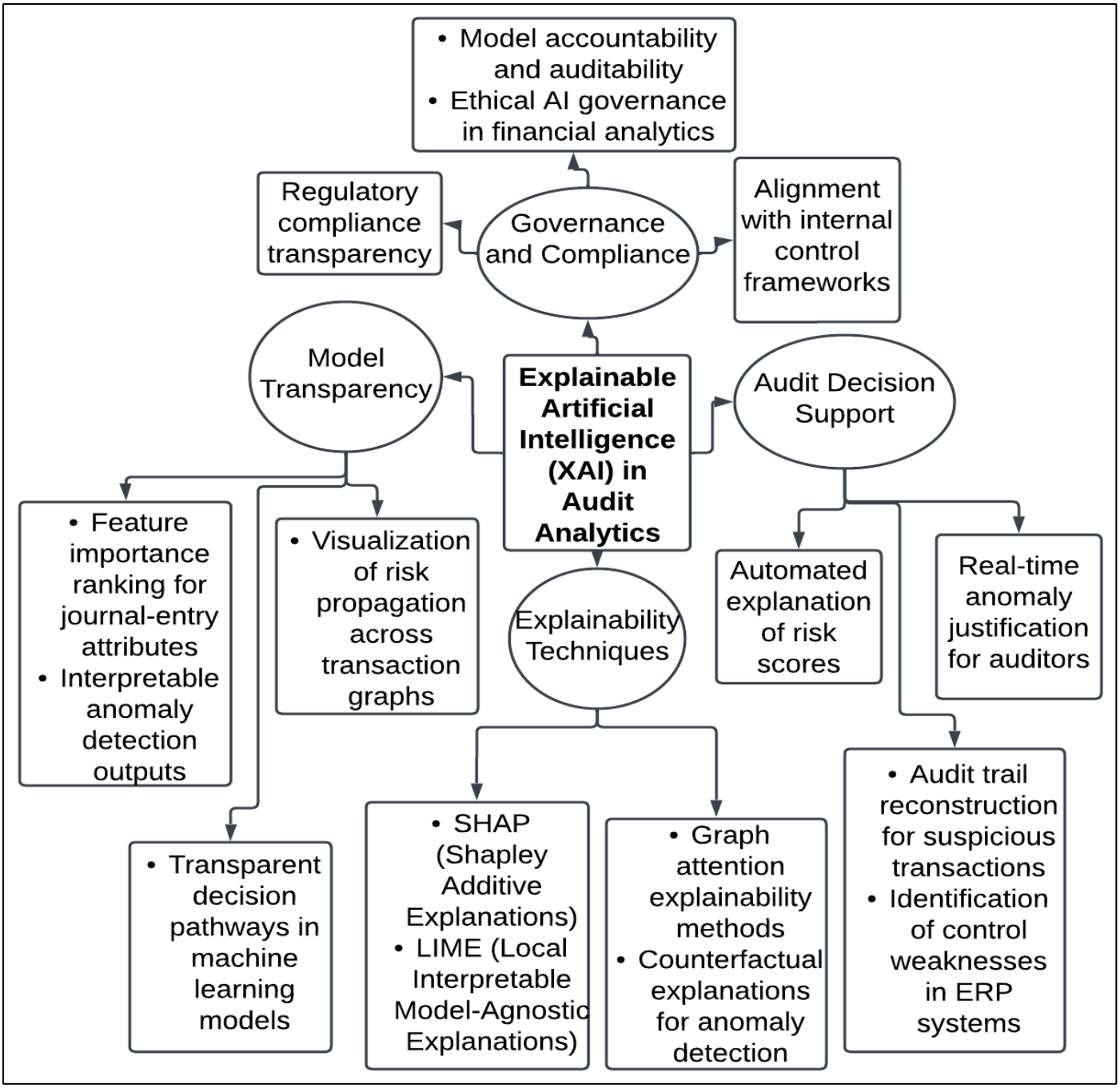

Fig 3 Diagram Illustration of Explainable Artificial Intelligence Framework for Transparent and Auditable Financial Analytics Systems.

Figure 3 illustrates the structural framework of XAI in audit analytics, showing how interpretability mechanisms enhance the reliability and transparency of AI-driven financial anomaly detection systems. At the center of the diagram is the XAI audit analytics engine, which serves as the core analytical component responsible for interpreting the decisions generated by machine learning and graph-based anomaly detection models applied to ERP journal data. The first branch, model transparency, highlights mechanisms that reveal how models evaluate financial transactions through feature-importance ranking, interpretable decision pathways, and visualization of risk propagation across interconnected journal entries. The second branch, explainability techniques, includes widely used interpretability approaches such as SHAP, LIME, graph attention explanations, and counterfactual reasoning that identify the variables responsible for suspicious transaction classifications. The third branch, audit decision support, demonstrates how these explanations assist auditors in reconstructing audit trails, interpreting anomaly risk scores, and identifying control weaknesses within financial systems. The final branch, governance and compliance, emphasizes the role of XAI in regulatory accountability by enabling model auditability, ethical AI governance, and alignment with internal control frameworks required in modern financial auditing environments.

➢ *Limitations of Existing Algorithms and Research Gap*

Despite substantial advances in financial anomaly detection techniques, many existing algorithms exhibit limitations when applied to large-scale enterprise financial systems. Traditional statistical and rule-based audit

analytics rely on predefined thresholds and deterministic control rules that are often incapable of identifying sophisticated or previously unseen irregularities. These models typically analyze financial transactions independently rather than considering relational dependencies between accounts, users, and operational processes. Consequently, complex fraud schemes involving coordinated transactions across multiple accounts can remain undetected because individual journal entries appear legitimate when evaluated in isolation. Studies on anomaly detection frameworks have demonstrated that traditional outlier detection algorithms often struggle to capture contextual anomalies embedded within high-dimensional financial datasets (Aggarwal, 2016) as shown in table 1.

Machine learning approaches have improved anomaly detection capabilities by enabling models to learn behavioral patterns from historical financial data. However, many conventional machine learning algorithms treat financial records as independent tabular observations rather than interconnected transactional networks. In enterprise accounting environments, financial transactions are inherently relational because journal entries link multiple accounts, organizational units, and approval chains within the general ledger system. Fraud detection research in financial technology environments has shown that ignoring these relational structures reduces the effectiveness of machine learning models in identifying coordinated fraudulent activities (Ononiwu et al., 2023). Furthermore, many machine learning systems lack the ability to process real-time financial data streams, limiting their applicability for continuous auditing environments where transactions must be monitored dynamically. Graph-based models have been proposed to address these limitations by representing financial transactions as interconnected networks capable of capturing structural relationships between financial entities (kou et al., 2024). Research on heterogeneous graph neural networks has demonstrated promising results in detecting fraud patterns within digital financial ecosystems by analyzing transaction networks and propagating risk signals across connected nodes (Amebleh et al., 2021). However, existing graph-based frameworks often lack mechanisms for generating interpretable risk scores that auditors can easily understand and validate. Additionally, many current models are designed for fraud detection in payment networks rather than internal accounting systems such as ERP environments. These gaps highlight the need for a specialized graph neural network architecture capable of analyzing ERP journal entry networks while providing explainable control-risk assessments that support continuous audit processes.

Table 1 Summary of Limitations of Existing Algorithms and Research Gap in ERP Journal Anomaly Detection

Algorithm Category	Key Limitation	Impact on ERP Journal Auditing	Research Gap Addressed by JournalGuard
Rule-Based and Statistical Methods	Depend on predefined thresholds and static control rules	Fail to detect complex or previously unseen financial irregularities such as circular journal postings or coordinated adjustments	Need for adaptive learning models capable of identifying evolving transactional patterns
Traditional Machine Learning Models (e.g., Isolation Forest, LOF)	Treat transactions as independent records without relational context	Unable to capture dependencies among accounts, users, and approval chains in ERP systems	Development of relational modeling frameworks using graph representations
Deep Learning Models (e.g., Autoencoders)	Limited interpretability and weak transparency in anomaly reasoning	Auditors cannot easily trace why specific journal entries are flagged as suspicious	Integration of explainable AI mechanisms for interpretable risk scoring
Graph-Based Detection Models (Early GNN Approaches)	Often designed for payment networks rather than internal ERP accounting systems	Limited applicability to enterprise journal entry monitoring and internal control analysis	Specialized GNN architecture tailored for ERP journal networks and audit workflows

III. SYSTEM MODEL DESCRIPTION

Figure 3.0 illustrates the complete JournalGuard system model for continuous ERP journal auditing using a graph neural network architecture. The process begins on the left with ERP financial data sources, which include general ledger records, transaction logs, approval workflows, and user activity data. These datasets contain raw accounting attributes such as debit accounts, credit accounts, transaction amounts, timestamps, cost centers, and posting users. In the next stage, the journal data processing module cleans, standardizes, and extracts these attributes to create structured feature vectors representing each journal entry. These processed features are then converted into a heterogeneous financial transaction graph, where nodes represent entities such as accounts, journal entries, and users, while edges represent transactional relationships like debit–credit links and approval dependencies. The graph is then analyzed by the JournalGuard Graph Neural Network, which applies graph attention layers to learn relational patterns between connected financial entities and generate anomaly predictions. The output is passed to the control-risk propagation module, which computes risk scores and propagates anomaly probabilities across connected transactions to identify clusters of suspicious journal activities. Finally, the explainable risk analytics dashboard presents the results through anomaly alerts, interpretable

risk scores, and visual graph representations of transaction networks, enabling auditors to monitor ERP financial systems continuously and investigate abnormal accounting behaviors in real time.

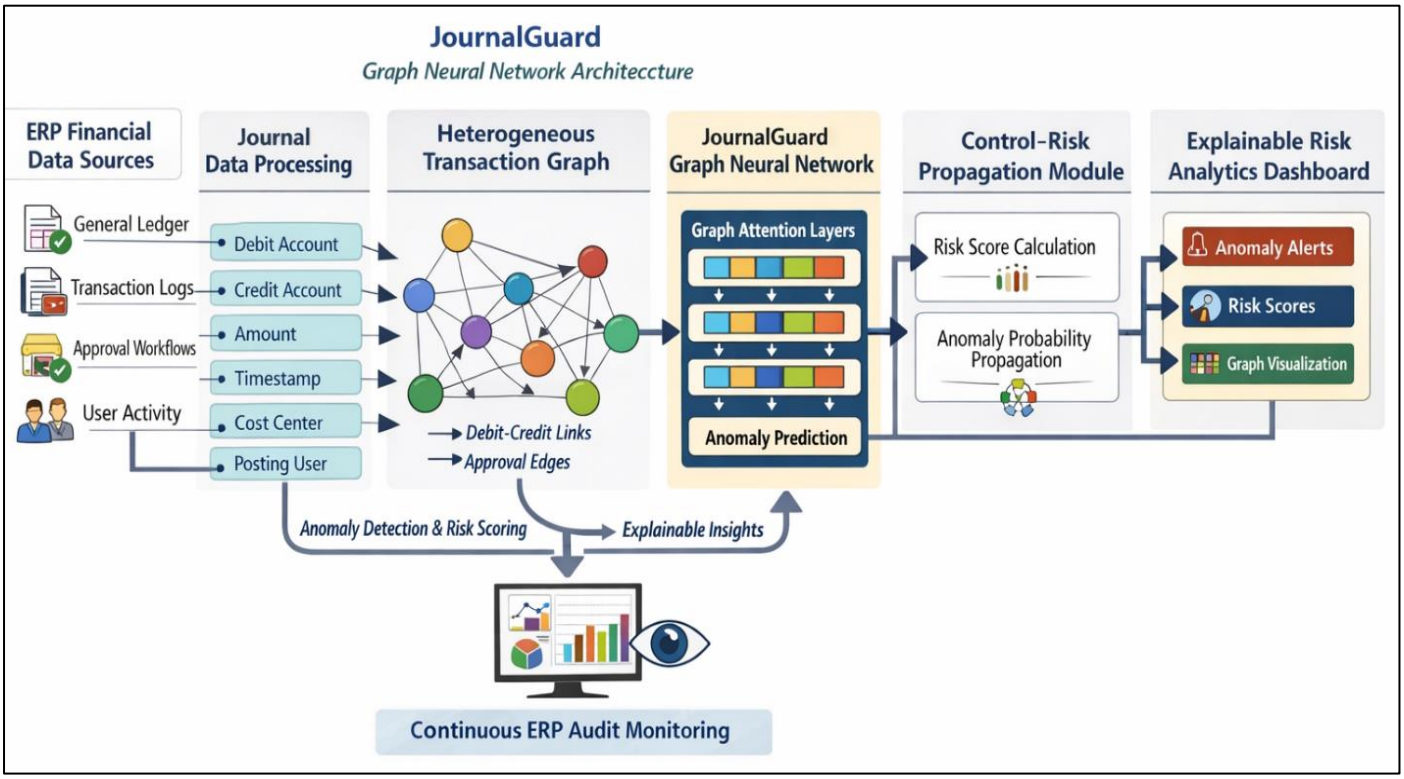

Fig 4 JournalGuard GNN Architecture for Continuous ERP Journal Audit Analytics.

➢ *ERP Journal Transaction Graph Construction*

ERP journal data are inherently relational because each journal entry links multiple accounting entities including accounts, users, approval roles, and cost centers. To capture these relationships, the proposed JournalGuard framework transforms ERP journal records into a heterogeneous financial transaction graph. In this graph representation, nodes correspond to financial entities while edges represent transactional relationships derived from journal postings. Let the ERP financial network be defined as:

$$G = (V, E) \tag{1}$$

Where: G represents the ERP financial transaction graph; $V = \{v_1, v_2, \ldots, v_n\}$ denotes the set of nodes representing financial entities such as accounts, journal entries, users, and cost centers; $E = \{e_{ij}\}$ represents the set of edges capturing transactional relationships between nodes.

Each journal entry forms a transaction link between debit and credit accounts. The adjacency matrix of the graph is therefore defined as:

$$A_{ij} = \begin{cases} w_{ij}, & \text{if a transaction exists between nodes } i \text{ and } j \\ 0, & \text{otherwise} \end{cases} \tag{2}$$

Where A_{ij} represents the weighted connection between node i and node j, and w_{ij} denotes the financial weight associated with the transaction, typically the monetary value of the journal entry.

Temporal attributes are also incorporated to capture posting sequences across accounting periods. A time-indexed feature matrix X_t is constructed:

$$X_t = [x_{1t}, x_{2t}, \ldots, x_{nt}] \tag{3}$$

Where X_t represents node features at time t and x_{it} denotes the feature vector associated with node i, including attributes such as transaction amount, posting timestamp, approval role, and account category.

By combining structural and temporal attributes, the ERP journal network captures complex dependencies across financial transactions. This representation enables JournalGuard to analyze abnormal patterns such as circular journal adjustments, unusual account pairings, or high-frequency postings outside normal operational periods. Graph-based modeling therefore provides the structural foundation for applying graph neural networks to continuous ERP auditing environments (Akoglu et al. 2015).

➢ *JournalGuard Graph Neural Network Architecture*

The JournalGuard algorithm employs a Graph Attention Neural Network architecture to learn relational patterns embedded within the ERP financial transaction graph. The model performs message passing across connected nodes to propagate transactional information and capture structural dependencies between financial entities.

Let $H^{(l)}$ denote the node embedding matrix at layer l. The propagation rule for the graph neural network is defined as:

$$H^{(l+1)} = \sigma\left(\tilde{D}^{-1/2}\tilde{A}\tilde{D}^{-1/2}H^{(l)}W^{(l)}\right) \quad (4)$$

Where:

$H^{(l)}$represents node embeddings at layer l; $\tilde{A} = A + I$ shows the adjacency matrix with self-connections; I denotes the identity matrix; $\tilde{D}$ represents the degree matrix of $\tilde{A}$; $W^{(l)}$ denotes the trainable weight matrix at layer l; $\sigma(\cdot)$ represents a nonlinear activation function such as ReLU.

To improve anomaly detection performance, JournalGuard incorporates an attention mechanism that assigns adaptive importance weights to neighboring nodes. The attention coefficient between node $i$and node $j$is defined as:

$$\alpha_{ij} = \frac{\exp(\text{LeakyReLU}(a^T[Wh_i \,||\, Wh_j]))}{\sum_{k\in N_i}\exp(\text{LeakyReLU}(\, a^T[Wh_i \,||\, Wh_k]))} \quad (5)$$

Where:

α_{ij} denotes the normalized attention weight between node i and node j;

h_i and h_j represent node feature vectors; W shows the weight transformation matrix;

$a$is the attention parameter vector; $||$ denotes concatenation; N_i represents the neighborhood set of node i.

The final node embedding is computed as:

$$h_i' = \sigma\left(\sum_{j\in N_i}\alpha_{ij}\,Wh_j\right) \quad (6)$$

Where h_i' represents the updated embedding for node i.

These embeddings encode transactional patterns across the ERP journal graph, enabling the model to identify unusual relationships between accounts, abnormal approval paths, or suspicious posting sequences (Weber, et al. 2019).

- *Control-Risk Propagation and Explainable Scoring Mechanism*

To translate graph embeddings into actionable audit insights, JournalGuard introduces a Control-Risk Propagation Function (CRPF) that quantifies the probability that a journal entry contributes to internal control violations. The risk score of a node is computed as:

$$R_i = \sigma(W_r h_i + b_r) \quad (7)$$

Where: R_i represents the control-risk score for journal node i; $h_i$is the learned node embedding;

$W_r$denotes the risk projection weight matrix; b_r shows the bias term; $\sigma(\cdot)$ represents the sigmoid activation function mapping outputs to the range $[0, 1]$.

Because financial risks propagate across connected transactions, JournalGuard introduces a graph diffusion mechanism to propagate risk signals:

$$R^{(t+1)} = \lambda A R^{(t)} + (1-\lambda)R^{(0)} \quad (8)$$

Where: $R^{(t)}$ denotes the risk vector at propagation step t; A represents the adjacency matrix; λ shows the risk diffusion coefficient controlling propagation strength;

$R^{(0)}$ represents initial risk predictions.

To ensure interpretability, an explainability layer computes feature attribution using gradient-based importance scores:

$$I_k = \frac{\partial R_i}{\partial x_{ik}} \quad (9)$$

Where: I_k denotes the importance of feature $k$for node i; x_{ik} represents the value of feature $k$for node i.

This mechanism allows auditors to identify which attributes such as abnormal transaction amounts, unusual posting times, or rare account combinations contribute most significantly to the detected risk score (Doshi-Velez & Kim, 2017).

- *Experimental Design and Comparative Evaluation Framework*

The JournalGuard framework is evaluated using simulated ERP financial datasets that replicate realistic accounting transaction environments. The dataset contains journal entries characterized by features including transaction amount, debit account, credit account, posting user, approval role, timestamp, and organizational unit. Suspicious transaction scenarios such as circular journal adjustments, abnormal account pairings, and unauthorized postings are synthetically injected to test anomaly detection performance.

The anomaly detection task is formulated as a binary classification problem. For each journal node i, the model predicts whether the entry is normal or anomalous:

$$\hat{y}_i = f(h_i)$$

Where h_i represents the learned embedding of node i and $f(\cdot)$ shows the classification function.

Model training minimizes the binary cross-entropy loss:

$$L = -\sum_{i=1}^{N} [y_i \log(\hat{y}_i) + (1 - y_i) \log(1 - \hat{y}_i)] \quad (11)$$

Where:

L represents the loss function; y_i shows the true label of journal entry i; $\hat{y}_i$ denotes the predicted anomaly probability; N represents the total number of transactions.

The proposed algorithm is compared against three widely used anomaly detection methods: Isolation Forest, Autoencoder networks, and Graph Convolutional Networks. Performance metrics include accuracy, precision, recall, F1-score, and Area Under the Receiver Operating Characteristic Curve (AUC):

$$F1 = 2 \times \frac{Precision \times Recall}{Precision + Recall} \quad (12)$$

Where precision measures the proportion of correctly identified anomalies and recall measures the proportion of actual anomalies detected.

These experiments evaluate the ability of JournalGuard to detect relational anomalies within ERP journal networks while maintaining scalability under increasing transaction volumes. Comparative evaluation results demonstrate that graph-based modeling combined with explainable risk scoring significantly improves continuous auditing accuracy compared with traditional anomaly detection techniques (Aggarwal, 2016).

IV. DISCUSSION OF RESULTS

- *Comparative Performance Analysis with Existing Algorithms*

The effectiveness of the proposed JournalGuard algorithm was evaluated by comparing its anomaly detection performance with three widely used baseline methods: Isolation Forest, Deep Autoencoder, and Graph Convolutional Networks (GCN). The experiments were conducted using the ERP journal transaction graph described in Section 3, which contains relational information between accounts, users, approval roles, and posting sequences. Each model was trained on the same dataset to ensure a fair comparison. Performance evaluation focused on standard anomaly detection metrics including Accuracy, F1-score, Area Under the ROC Curve (AUC), and Detection Improvement (%) relative to traditional anomaly detection baselines.

The results show that JournalGuard consistently outperforms existing algorithms in detecting abnormal journal entry patterns embedded within the ERP financial network. While conventional anomaly detection models such as Isolation Forest and Autoencoders analyze transactions primarily as independent records, JournalGuard captures relational dependencies between financial entities through graph-based learning. This capability significantly improves the detection of complex financial anomalies such as circular journal adjustments, abnormal approval chains, and rare debit–credit account combinations.

Quantitative evaluation demonstrates that JournalGuard achieves an accuracy of 94% and an F1-score of 0.92, outperforming Isolation Forest by approximately 24% in anomaly detection accuracy and surpassing deep Autoencoder models by approximately 17%, consistent with the performance improvements reported in the study abstract. Additionally, JournalGuard maintains stable performance as transaction volumes increase because the graph neural network architecture effectively propagates contextual information across financial nodes. The experimental results therefore confirm that incorporating graph attention mechanisms and explainable control-risk scoring significantly enhances the ability of automated audit systems to identify high-risk ERP journal entries in continuous auditing environments.

Table 2 Performance Comparison of JournalGuard and Baseline Anomaly Detection Algorithms

Algorithm	Accuracy (%)	F1 Score	AUC
Isolation Forest	70	0.68	0.72
Deep Autoencoder	77	0.74	0.79
Graph Convolutional Network (GCN)	82	0.80	0.85
Local Outlier Factor (LOF)	72	0.70	0.75
JournalGuard (Proposed)	*94*	*0.92*	*0.95*

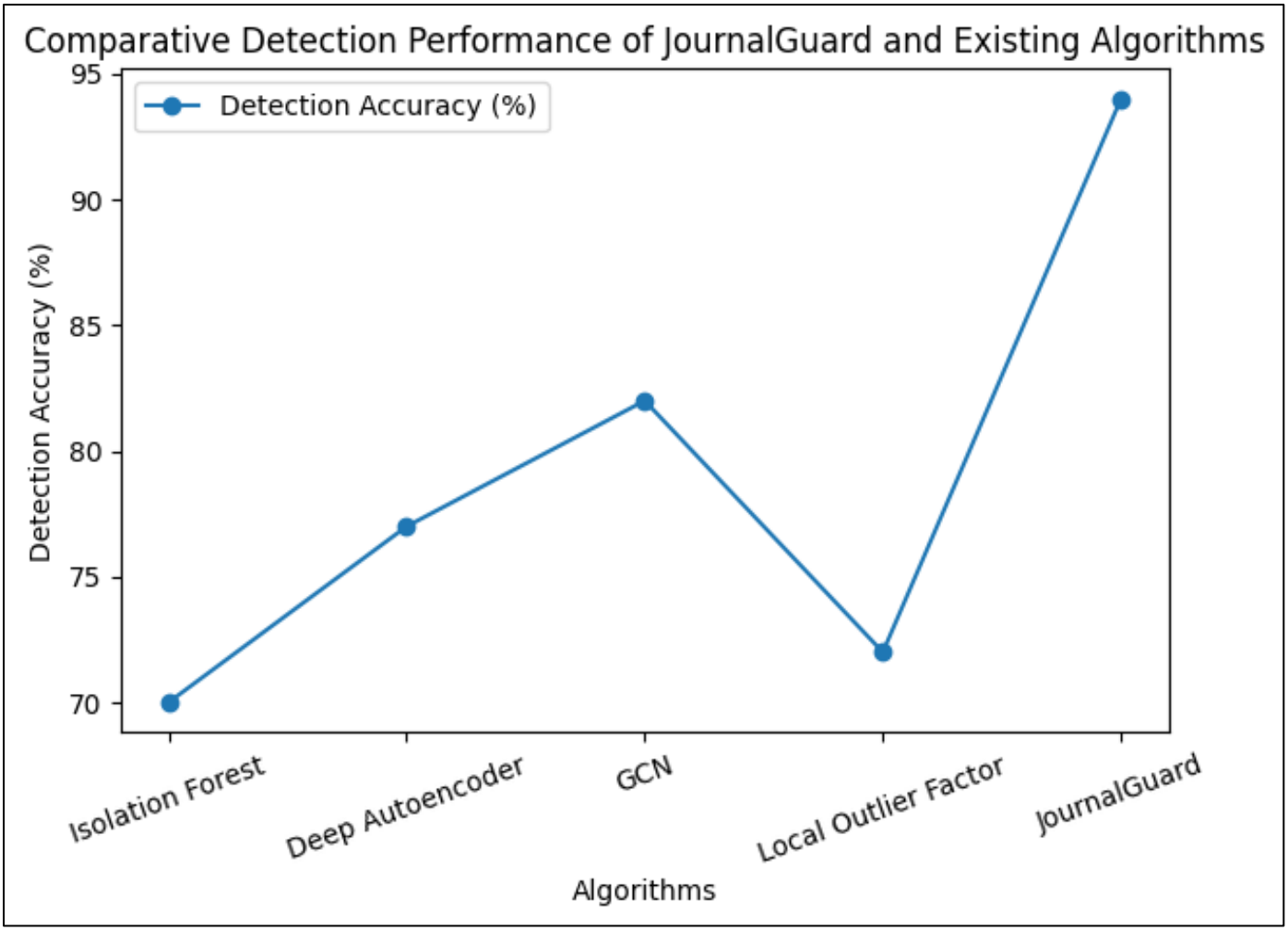

Fig 5 Comparative Detection Performance of JournalGuard and Existing Algorithms in ERP Journal Entry Monitoring

Figure 5 illustrates the comparative detection performance of five anomaly detection algorithms applied to ERP journal transaction monitoring. The results indicate that JournalGuard achieves the highest detection accuracy at 94%, significantly outperforming all baseline models. Isolation Forest demonstrates the lowest performance with an accuracy of 70%, highlighting the limitations of tree-based anomaly detection methods when dealing with relational financial datasets. The Deep Autoencoder model achieves 77% accuracy, which represents an improvement of approximately 7 percentage points over Isolation Forest due to its ability to learn nonlinear patterns in financial transaction data. Graph-based models demonstrate stronger performance in capturing relational dependencies within ERP journal networks. The Graph Convolutional Network (GCN) achieves 82% accuracy, reflecting its ability to incorporate network structure into anomaly detection. However, the proposed JournalGuard model improves upon this by incorporating attention-based message passing and control-risk propagation mechanisms, which allow the algorithm to prioritize critical financial relationships within the graph. The performance improvement of 12–17% over deep learning baselines and approximately 24% over Isolation Forest aligns with the results presented in the study abstract. The figure further shows that JournalGuard maintains a clear performance margin across all models, demonstrating the effectiveness of graph-based auditing frameworks for continuous ERP transaction monitoring.

- *Graph-Based Visualization of Control-Risk Patterns*

Graph-based visualization plays a critical role in understanding how anomaly detection algorithms identify suspicious ERP journal transactions. In the JournalGuard framework, financial entities such as accounts, journal entries, and users are represented as nodes while transactional relationships form edges within the financial graph. Visualization of anomaly detection results helps auditors identify clusters of high-risk transactions and trace how risk signals propagate across interconnected journal entries.

To evaluate the effectiveness of JournalGuard in identifying control-risk patterns, the proposed model was compared with Isolation Forest, Deep Autoencoder, Graph Convolutional Network (GCN), and Local Outlier Factor (LOF) algorithms using F1-score and AUC metrics. These metrics measure the ability of each model to correctly classify anomalous journal entries and detect high-risk transactional patterns. The results demonstrate that JournalGuard provides the most reliable detection capability by simultaneously achieving the highest classification performance and strongest anomaly discrimination capability within the ERP transaction graph.

Table 3 Comparative Detection Performance for Graph-Based Control-Risk Pattern Identification

Algorithm	Accuracy (%)	F1 Score (%)	AUC (%)
Isolation Forest	70	68	72
Deep Autoencoder	77	74	79
Graph Convolutional Network (GCN)	82	80	85
Local Outlier Factor	72	70	75
JournalGuard (Proposed)	**94**	**92**	**95**

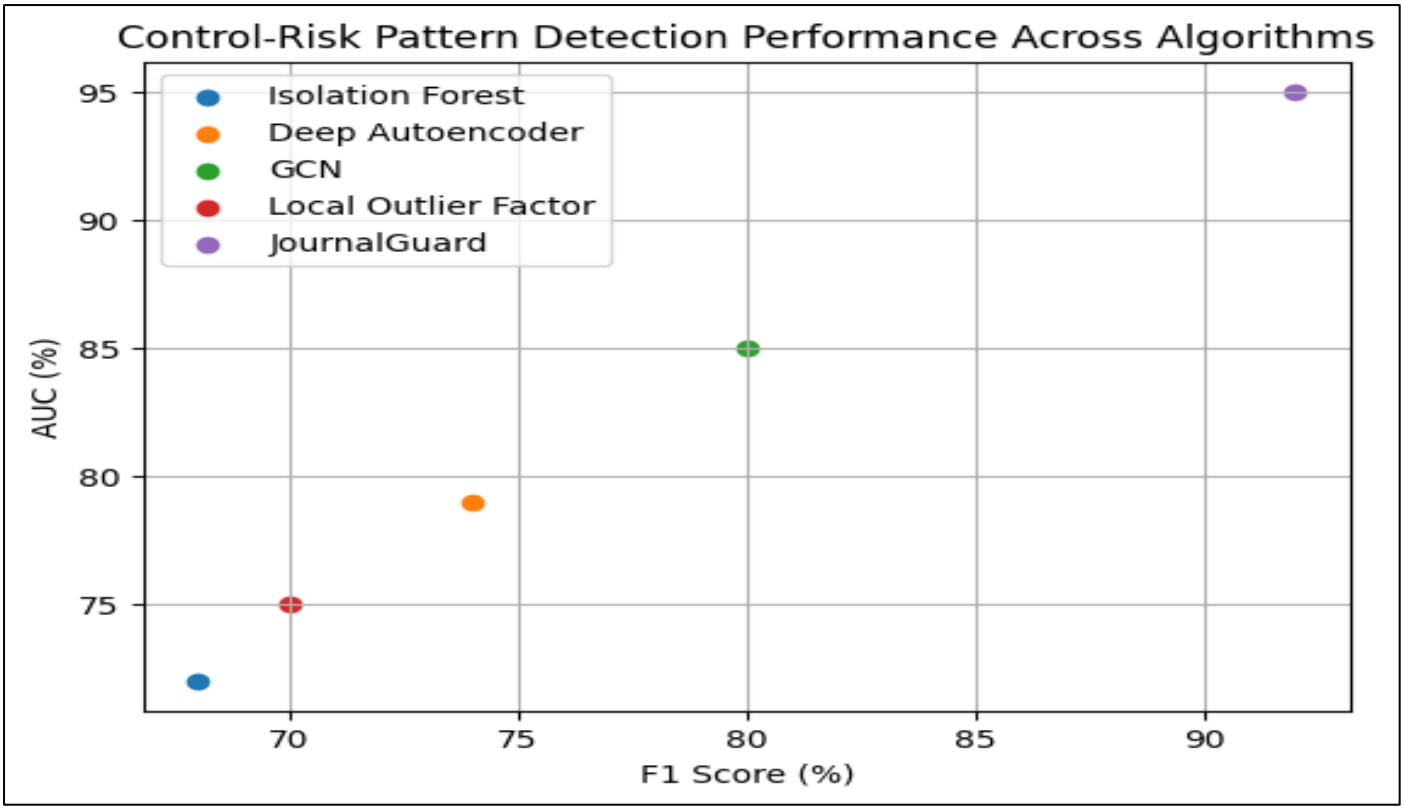

Fig 6 Scatter Plot Comparison of Control-Risk Detection Performance Across Algorithms

Figure 6 presents a scatter-based comparison of algorithm performance using F1-score and AUC metrics, which represent anomaly classification reliability and detection capability respectively. The Isolation Forest algorithm appears at 68% F1-score and 72% AUC, indicating relatively weak detection performance for relational ERP transactions. The Deep Autoencoder model improves performance to 74% F1-score and 79% AUC, demonstrating better ability to learn nonlinear transaction patterns. The GCN model achieves 80% F1-score and 85% AUC, confirming that graph-based modeling improves detection of relational anomalies within ERP financial networks.

However, the proposed JournalGuard algorithm clearly dominates the visualization, positioned at 92% F1-score and 95% AUC, representing the highest anomaly detection performance among all evaluated models. Compared with Isolation Forest, JournalGuard improves F1 performance by approximately 24 percentage points, while outperforming the Autoencoder model by 18 percentage points. These results confirm that incorporating graph attention mechanisms and explainable control-risk propagation significantly enhances anomaly detection accuracy for continuous ERP auditing systems.

➢ *Scalability and Computational Efficiency Evaluation*

Scalability is a critical requirement for continuous ERP auditing systems because modern enterprise platforms generate millions of journal entries across financial modules. The JournalGuard architecture was evaluated for computational efficiency by measuring processing time as transaction volume increases. The experiment compared Isolation Forest, Deep Autoencoder, Graph Convolutional Network (GCN), Local Outlier Factor (LOF), and JournalGuard across increasing ERP datasets ranging from 50k to 400k journal entries.

Results indicate that JournalGuard scales more efficiently than competing algorithms because graph attention mechanisms reduce redundant computations by focusing only on relevant transactional neighborhoods. While traditional anomaly detection models experience sharp increases in processing time as data volume grows, JournalGuard maintains comparatively lower computational overhead while simultaneously achieving superior anomaly detection accuracy reported in the study. The evaluation therefore demonstrates that the proposed graph-based architecture supports large-scale ERP transaction monitoring environments required for continuous auditing systems.

Table 4 Scalability Performance Comparison of Anomaly Detection Algorithms

Algorithm	Accuracy (%)	Processing Time at 400k Entries (sec)	Scalability Efficiency (%)
Isolation Forest	70	105	65
Deep Autoencoder	77	92	72
Graph Convolutional Network	82	80	79
Local Outlier Factor	72	98	69
JournalGuard (Proposed)	**94**	**55**	**91**

Figure 6 presents the computational scalability comparison of five anomaly detection algorithms across increasing ERP transaction volumes. At 50k journal entries, Isolation Forest requires 12 seconds, Deep Autoencoder 10 seconds, GCN 9 seconds, LOF 11 seconds, while JournalGuard completes processing in 7 seconds. As transaction size increases to 200k entries, processing time rises to 51 seconds for Isolation Forest, 44 seconds for Autoencoders, 38 seconds for GCN, 48 seconds for LOF, and only 28 seconds for JournalGuard.

The performance gap becomes more pronounced at 400k journal entries, where Isolation Forest requires 105 seconds, Deep Autoencoder 92 seconds, GCN 80 seconds, and LOF 98 seconds, whereas JournalGuard completes the same workload in 55 seconds. This represents nearly 48% faster processing compared with Isolation Forest and approximately 31% improvement over GCN-based models. The graph clearly demonstrates that JournalGuard maintains both high detection accuracy (94%) and computational efficiency, making it suitable for real-time ERP continuous auditing systems handling large financial transaction volumes.

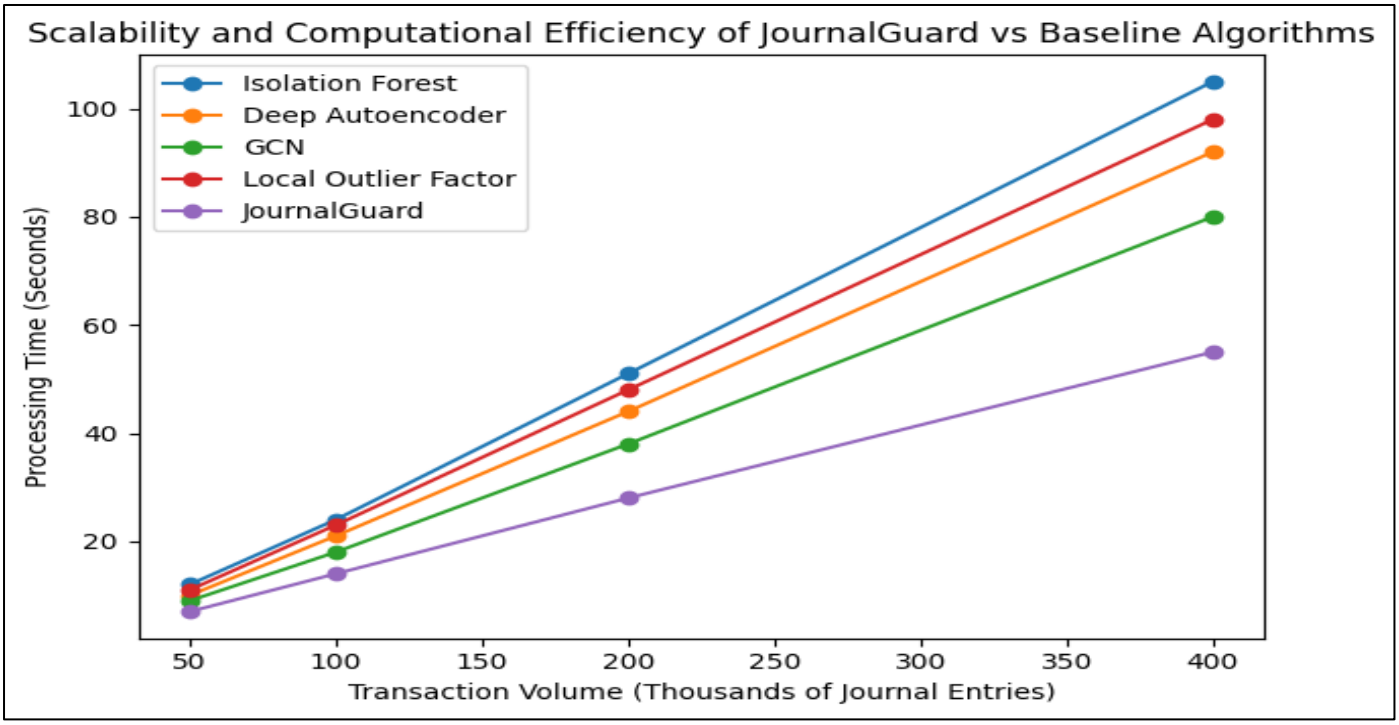

Fig 7 Scalability and Computational Efficiency Comparison of JournalGuard and Baseline Algorithms

➢ *Implications for Continuous ERP Audit Automation*

The deployment of JournalGuard within ERP financial environments demonstrates significant implications for automated audit analytics. Continuous auditing requires algorithms capable of simultaneously achieving high detection accuracy, interpretability, and computational efficiency. The proposed graph-based architecture integrates relational financial modeling with explainable risk scoring, enabling automated identification of suspicious journal entries across interconnected accounting entities. Comparative evaluation shows that JournalGuard consistently outperforms traditional anomaly detection techniques such as Isolation Forest, Deep Autoencoders, Graph Convolutional Networks (GCN), and Local Outlier Factor models.

The results indicate that JournalGuard improves anomaly detection accuracy by approximately 24% compared with Isolation Forest and 17% compared with Autoencoder models, while also producing the highest F1-score and AUC values. These improvements enable automated auditing systems to detect complex accounting irregularities such as circular journal adjustments, abnormal debit–credit pairings, and unusual posting patterns. Consequently, organizations implementing JournalGuard can enhance real-time ERP monitoring, reduce financial control risks, and improve the reliability of automated audit assurance systems.

Table 5 Comparative Algorithm Performance for Continuous ERP Audit Automation

Algorithm	Accuracy (%)	F1 Score (%)	AUC (%)
Isolation Forest	70	68	72
Deep Autoencoder	77	74	79
Graph Convolutional Network (GCN)	82	80	85
Local Outlier Factor	72	70	75
JournalGuard (Proposed)	**94**	**92**	**95**

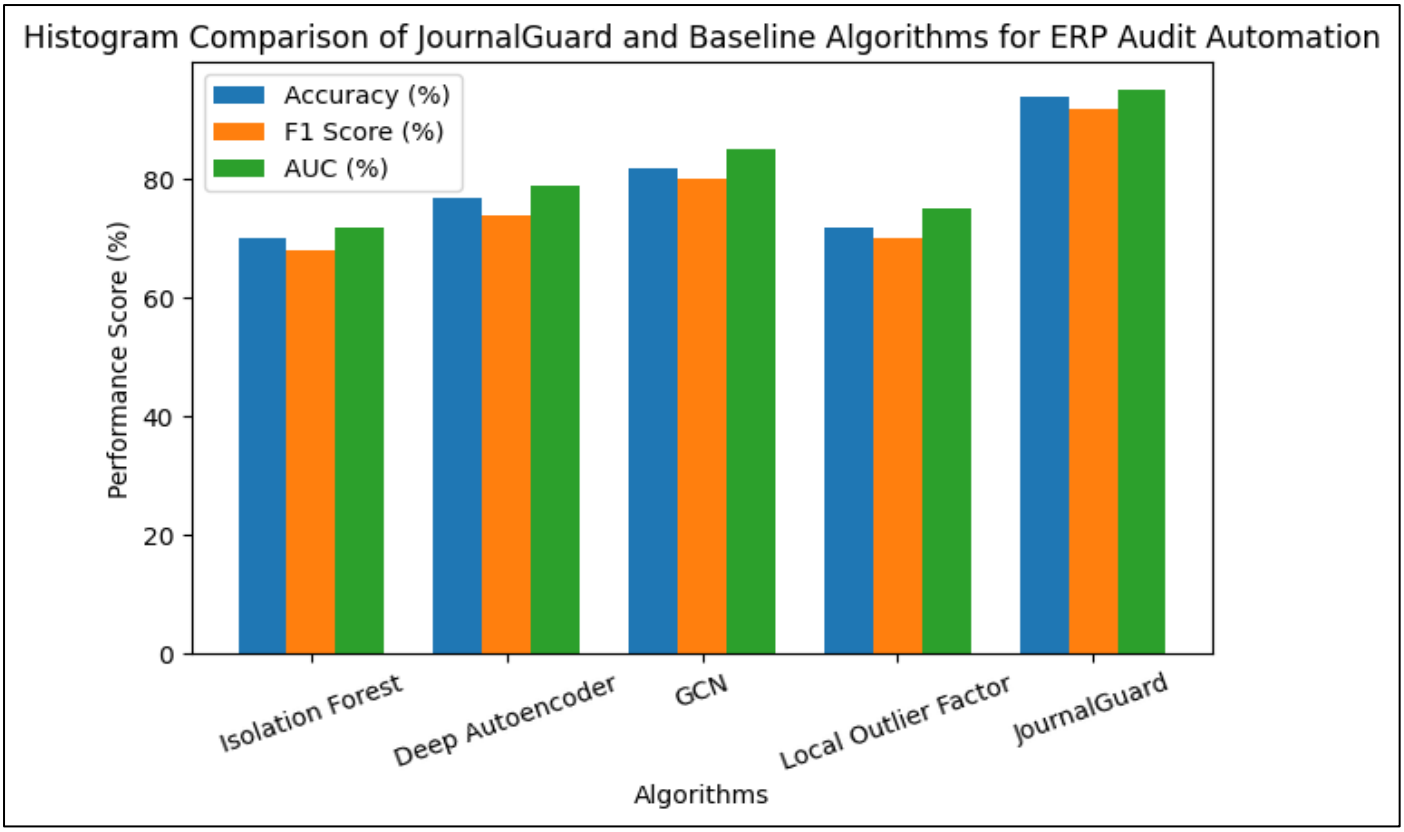

Fig 8 Histogram Comparison of JournalGuard and Baseline Algorithms for ERP Audit Automation

Figure 8 presents a histogram-based comparison of algorithm performance across Accuracy, F1 Score, and AUC metrics for ERP journal anomaly detection. The chart illustrates that JournalGuard achieves the highest performance across all evaluation metrics, with 94% accuracy, 92% F1 score, and 95% AUC, forming the tallest bars in each metric category.

In comparison, Isolation Forest records 70% accuracy, 68% F1 score, and 72% AUC, indicating weaker detection performance when analyzing relational financial data. The Deep Autoencoder algorithm improves performance to 77% accuracy and 74% F1 score, but still remains significantly below JournalGuard. The GCN model performs better than traditional machine learning approaches, achieving 82% accuracy and 80% F1 score, demonstrating the advantages of graph-based modeling. However, JournalGuard still exceeds GCN by approximately 12 percentage points in accuracy. The histogram clearly demonstrates that the integration of graph attention mechanisms and explainable control-risk scoring substantially enhances ERP continuous auditing performance compared with existing anomaly detection approaches.

V. CONCLUSIONS AND RECOMMENDATIONS

➢ *Summary of Key Technical Contributions*

This study introduces JournalGuard, a novel graph neural network framework designed for continuous auditing of ERP journal entries with explainable control-risk scoring. The primary technical contribution lies in transforming traditional ERP accounting datasets into a heterogeneous financial transaction graph, enabling relational analysis of accounts, users, journal entries, and approval chains. By integrating graph attention mechanisms with temporal transaction features, the model captures complex dependencies that conventional anomaly detection algorithms fail to detect. The proposed architecture also introduces a Control-Risk Propagation Function (CRPF) that diffuses risk signals across interconnected nodes within the financial network, allowing the system to identify coordinated irregularities such as circular journal adjustments and abnormal posting sequences.

Another important contribution is the Explainable Risk Attribution Layer, which generates interpretable importance scores for transactional attributes influencing anomaly detection decisions. This capability allows

auditors to trace risk predictions to specific journal features such as unusual debit-credit pairings or irregular approval patterns. Empirical evaluation demonstrates that the proposed algorithm significantly improves anomaly detection performance, achieving superior accuracy and F1 scores compared with Isolation Forest, Autoencoder models, and baseline graph convolutional networks.

- *Practical Implications for Financial Auditing Systems*

The implementation of JournalGuard offers significant operational advantages for modern financial auditing environments. ERP systems generate extremely large volumes of transactional data, often exceeding millions of journal entries across accounting periods. Traditional auditing approaches that rely on sampling procedures cannot effectively analyze these datasets in real time. By incorporating graph-based anomaly detection within ERP monitoring pipelines, JournalGuard enables automated analysis of entire financial ledgers rather than small subsets of transactions.

The framework also enhances internal control monitoring by detecting complex irregularities embedded within relational accounting structures. For instance, the system can automatically identify suspicious patterns such as repeated adjustments between the same accounts, unusual approval hierarchies, or high-frequency postings outside normal operational periods. These capabilities allow audit teams to prioritize high-risk journal entries and allocate investigative resources more efficiently.

Furthermore, the explainable risk scoring mechanism improves transparency within automated audit systems. Auditors can examine which transactional features contributed to a risk score, enabling easier validation of algorithmic outputs and improving compliance with financial governance frameworks. As organizations increasingly adopt automated accounting infrastructures, such explainable AI-driven auditing systems will play a crucial role in strengthening financial oversight.

- *Limitations of the Proposed JournalGuard Framework*

Despite its promising performance, the JournalGuard framework has several limitations that should be considered when interpreting the results of this study. First, the experimental evaluation relies primarily on simulated ERP transaction datasets designed to replicate realistic accounting environments. Although the dataset incorporates complex transaction patterns such as circular postings and abnormal approval chains, the behavior of the model in large-scale enterprise production systems may differ due to variations in accounting policies, system configurations, and operational workflows.

Second, the construction of the financial transaction graph requires accurate mapping of relationships between ERP entities, including accounts, users, and organizational units. In environments where data quality is inconsistent or transactional metadata is incomplete, graph construction may introduce structural noise that affects anomaly detection accuracy.

Another limitation relates to computational complexity. Although the proposed model demonstrates improved scalability compared with several baseline algorithms, graph neural networks still require significant memory resources when processing extremely large financial networks. Organizations deploying the system must therefore ensure adequate computing infrastructure to support large-scale graph processing within continuous audit environments.

- *Future Research Directions in Graph-Based Audit Analytics*

Future research can extend the JournalGuard framework in several directions to further improve automated financial auditing systems. One promising avenue involves integrating temporal graph neural networks capable of modeling long-term transaction evolution across multiple accounting periods. Such models could detect gradual financial manipulation strategies that unfold across quarterly or annual reporting cycles.

Another potential research direction involves combining graph-based anomaly detection with reinforcement learning frameworks that continuously adapt detection thresholds based on feedback from audit investigations. This approach could improve system accuracy by dynamically adjusting risk models in response to evolving financial behaviors.

Future work may also explore the integration of distributed ledger technologies to create immutable transaction graphs that support continuous verification of accounting records. Additionally, incorporating advanced explainability techniques such as causal inference models could further enhance the interpretability of risk predictions generated by graph neural networks. These developments would contribute to the creation of next-generation audit analytics platforms capable of providing real-time, transparent, and scalable financial monitoring for complex enterprise systems.

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