# Perception of Artificial Intelligence Adoption on Audit Quality

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**Abstract**

This study investigates the adoption of Artificial Intelligence (AI) in auditing. The study aimed to identify the effects of AI adoption on audit quality and whether the technology readiness dimension moderated the relationship. The data were collected via surveys and analyzed by using multiple regression. The results showed that optimism affected AI adoption, while insecurity did not. Interesting results found that innovation and discomfort did not moderate the relationship in the model. This research has implications for companies and educational institutions concerned with future accounting profession training on new technology skills and competencies, especially AI and planning technology adoption strategies to improve audit quality. This research provides initial insight into the psychological factors influencing AI adoption in auditing and leads to further research with pre-adoption and post-adoption identification.

**Keywords:** Perception, AI, Technology Readiness, Audit Quality, Optimism, Innovation, discomfort, insecurity



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**Introduction**

Artificial intelligence (AI) is one of the fastest-growing fields (Zemankova, 2019). The Organization for Economic Co-operation and Development (OECD) defines AI as a machine-based system that makes predictions, suggestions, or judgments that affect actual or virtual environments for specific human-defined goals (Noordin et al., 2022). AI can improve predictions and risks and show how users should react (Petkov, 2020). This growth represents a significant awareness of AI in accounting, with regulators and clients demanding that audit firms switch to new systems to help complete work within acceptable, accurate, and lower-cost periods so that accountants dealing with rote/repetitive tasks in the accounting profession can replace human capacity with AI to achieve better results in the future (Greenman, 2017; Munoko et al., 2020).

Such demands are problematic because despite being said that AI devices are more accurate, consistent, and predictable than humans in service delivery (Chi et al., 2020; Gursoy et al., 2019), some individuals feel distrustful and uncomfortable while interacting with AI devices (L. Lu et al., 2019; Zhu & Chang, 2020). This behavior undermines individual trust in the system. It becomes the cause of underutilization of the system, especially when the impact on individuals is severe, such as when algorithmic prejudice harms a particular community. Humans are reluctant to adopt systems that are not directly understood and believed (Abedin, 2021). In addition, there are important factors (e.g., AI performance expectations, expected effort on AI use, intrinsic motivation, social influence, technology readiness, experience, and age) that influence user decisions whether or not to embrace new technologies (Lu et al., 2019; van Doorn et al., 2017; Venkatesh et al., 2012).

When it comes to the issue of mistrust and individual discomfort in interacting with AI devices, companies need to understand auditors' behavior towards AI. This issue became More Relevant primarily related to the critical role of auditors in facing the dominance of digitalization in business processes (Sustainable et al., 2020). However, auditors are unprepared for the digital future (Feliciano & Quick, 2022). Therefore, this descriptive study seeks to identify behavioral intentions of AI use in an auditing environment by the use and testing of technology readiness frameworks, i.e., psychological states that describe preferences to the extent to which users are willing to embrace and use new technologies to achieve their personal goals (Parasuraman,



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2000; Parasuraman &; Colby, 2015) on a sample of accounting students.

This research's novelty is that it uses technological readiness theory (Parasuraman, 2000; Parasuraman & Colby, 2015) as a moderation variable in the model with a sample of accounting students. This research identifies the relationship between each dimension of technology readiness, namely optimism, innovation, discomfort, and insecurity, to integrate AI's contribution to audit quality. Research has found that technology readiness is becoming essential in consumer perceptions and behaviors toward technology (Liljander et al., 2006; Lin & Chang, 2011; Lin & Hsieh, 2007; Taylor et al., 2002; Tsikriktsis, 2004; Zeithaml et al., 2002). Technology readiness is essential as a facilitating factor if individuals are generally receptive to new technology or as an inhibiting factor if they find new technology stressful and perceive it negatively (Curran et al., 2003; Dabholkar & Bagozzi, 2002; Lu et al., 2009). Thus, technology readiness is essential as a moderation variable on the effect of AI adoption on audit quality and as an answer to the problems in this study.

Therefore, this study adds a literature study on AI acceptance in auditing by testing technology readiness frameworks on a sample of accounting students. This is in contrast to previous studies that used Diffusion Innovation Theory (DIT), Reasoned Action Theory (RAT) (Damerji & Salimi, 2021), and Technology Organization Environment (TOE) (Seethamraju & Hecimovic, 2022).

In particular, the presence of AI in accounting is at risk of 95% experiencing automation in the next two decades (Frey & Osborne, 2017). Due to limited AI-related research in auditing (Al-Sayyed et al., 2021), This research is necessary because it shows the factors that increase the adoption of AI technology and the factors that increase the adoption of AI technology. First, with this research, strategies can be developed to overcome obstacles and increase motivation for AI adoption. In addition, the existence of an analysis of AI adoption can be a reference in making strategies to deal with technological changes. Second, the study offers a new perspective on using technology readiness as a moderation variable to identify the contribution of AI adoption to audit quality. Third, adopting AI in the audit process is a recommendation from the International Auditing and Assurance Standards Board (IAASB), so it is crucial to identify the readiness of essentials in the auditing field.

The study contributes to the existing debate about the accounting and auditing



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profession and can also embrace contemporary technological advances by examining the factors influencing the acceptance of AI adoption. The study makes a range of literary and practical contributions. First, contributions to AI literature, specifically in the context of the audit profession, by identifying the main determinants of acceptance of AI. Second, researchers recommend that auditors be trained in cognitive technology to process data faster and more precisely (Shaffer et al., 2020; Ukpong et al., 2019; Yakimova, 2020; Zemánková, 2019). The results of this study can be of value to companies considering the level of user acceptance and barriers to AI adoption. By identifying the determinants of AI adoption for audit activities, the findings of this study are helpful for successful strategy implementation.

## Literature Review

### Technology Readiness

Technology readiness (Parasuraman & Colby, 2015) describes preferences to the extent to which users are willing to embrace and use new technologies to achieve their personal goals by combining beliefs and feelings towards technology and determining the propensity of all individuals in the adoption of new technology products and services (Ferreira et al., 2014). Parasuraman uses technological readiness to gauge a person's personality level as central to their technology acceptance (Vize et al., 2013). Technology readiness categorizes users' technology adoption tendencies into four dimensions: optimism, innovation, discomfort, and insecurity (Borrero et al., 2014; Ferreira et al., 2014; Musah et al., 2015; Parasuraman, 2000; Parasuraman & Colby, 2015).

Optimism refers to a positive view of technology and the belief that it can increase control, flexibility, and efficiency in life. Innovative is defined as a technology pioneer and opinion leader. Innovation represents the extent to which a person is a pioneer in trying new technology-based products/services and an opinion leader on technology-related issues. Discomfort refers to a perceived lack of control over technology and a feeling of being over feeling; construct measures the extent to which people are generally prejudiced against it. Insecurity is distrust of technology and skepticism about its ability to work well, focusing on an individual's level of trust in technology-based transactions (Parasuraman, 2000; Vize et al., 2013).

Information technology has been widely used in accounting (Damasiotis et al., 2015). Therefore, auditors are expected to be knowledgeable and high-tech skilled.



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Bhushan et al. (2017) suggested that some accounting firms provide their staff with computer training and the latest accounting software to ensure that they are not left behind with the flow of technology and improve task completion capabilities faster. Alkhaffaf et al. (2018) exam examines the impact of technology readiness on individual competence among accountants on the use of IT in the workplace. The results found a significant positive relationship between technology readiness and IT competence. Ilias et al. (2020) also examine all technological readiness (optimism, innovation, discomfort, insecurity) among accounting practitioners in Malaysia. The results showed that accounting practitioners are optimistic when facing new technology.

**AI in Auditing**

AI originated from McCarthy's idea (Mhlanga, 2021; Mondal, 2019; Yeh et al., 2021; Zemánková, 2019). AI is a technology capable of performing tasks requiring human intelligence. AI is expanding its use in every field, be it complex processing tasks, managing big data, evaluating and solving complex algorithms, and many AI has been used in the world: agriculture, forestry, and marine (Galaz et al., 2021). However, research on AI in auditing is still limited (Al-Sayyed et al., 2021).

Several studies have focused on how AI is used in auditing. For example, Gentner et al. (2018) confirm that the application of AI in auditing can help auditors find errors and problems in financial statements more quickly and is used to help auditors identify patterns in data and make predictions or decisions. Ikechukwu & Nwakaego (2015) AI is revolutionizing the auditing process, and AI-enabled audit software can perform audits far more efficiently and accurately than humans can, so being able to analyze large volumes of data is much faster and more effective than human auditors can.

This revolution means AI can play a much more critical role in the audit process and become even more important in the coming years. Chassignol et al. (2018) focus on using AI to help auditors identify and prevent fraud. AI can identify patterns in data capable of indicating that fraud is occurring. This capability can further investigate fraud issues and catch those responsible. AI has great potential to improve the overall audit process because it can speed up the process and help ensure that audits are conducted accurately and efficiently. As AI continues to evolve, its role in auditing may become more critical.



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According to P. Lin & Hazelbaker (2019) AI improves the quality of accounting activities and offers more meaningful information. Similarly, Greenman (2017) believes that it is typical for the work of accountants to develop all the time. Accountants can leverage AI technology and concentrate on more complex tasks to achieve business goals (P. Lin & Hazelbaker, 2019). According to an Association of Chartered Certified Accountants (ACCA) report, AI can refocus accountants on their efforts from traditional activities such as bookkeeping and transaction recording to services such as consulting and growth planning (Jariwala, 2015).

Route et al. (2015) successfully found that the application of AI to 129 companies that had committed fraud from 447 companies that were not previously proven to have committed fraud by dividing two groups, namely training datasets used for data collection in the search for suitable prediction models and testing data sets used for data collection in checking models that have been made. The study's results showed that applying artificial neural network (ANN) for fraud detection in financial statements resulted in a percentage of truth up to 91%-92% compared to other methods.

**Audit Quality**

AI has changed the way audits are conducted. AI has helped auditors improve audit quality by providing faster and more accurate tools to identify potential problems that are not detected by human auditors, such as identifying transactions that do not conform to accounting standards. Audit quality is essential to auditors; it reflects objectivity, communicates auditor credibility, and is considered the cornerstone of audit engagement standards (Fanani et al., 2021).

DeAngelo (1981) defines audit quality as the probability auditors will find and report violations in a client's accounting system. The probability of disclosure of violations depends on the technical capabilities of the auditor, and the probability of reporting errors depends on the auditor's independence. Like DeAngelo's definition, Francis (2004) defines audit quality as the level of accuracy and integrity in examining a company's financial statements. This definition emphasizes that a quality audit can effectively identify errors or discrepancies in financial statements and provide a clear and transparent opinion about the company's financial condition. Audit quality includes auditor independence, professionalism, thoroughness, and compliance with applicable audit standards. Overall, audit quality underscores the importance of auditors'



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role in maintaining the integrity and reliability of financial information presented by the company to stakeholders and positively contributing to building public trust in financial markets.

Research states that audit quality relates to the auditor's ability to dive into irregularities or fraud in the auditee's financial reporting system, which refers to applicable standards. Audit quality is essential because when it is high, it can produce financial statements that are trusted and valuable to the community as a basis for decision-making. This view is also shared by those who claim that Ilat et al. (2016) and Tiberius & Hirth (2019) big data, which is complementary to financial statement information, can improve the quality of auditors' reporting.

Another advantage of merging BDA (Big Data Analytics) in internal and external audits is improving quality. Professional skepticism is essential for internal and external auditors who determine audit quality. Meanwhile, traditional auditing requires labor and is time intensive because the procedures used are manual (Chan & Vasarhelyi, 2011); auditors bring their experience and personal judgment to audit work, such as sample testing on transactions. In the BDA automation process, much documentation can be provided by AI, and ML helps auditors detect potential fraud in the review of financial statements, business processes, and internal controls. AI can thoroughly test the population (Kokina & Davenport, 2017).

Automation of audit procedures using AI can reduce the constraints of traditional auditing processes. BDA process, AI, and Machine Learning (ML) provides a large amount of documentation, which assists and directs auditors in detecting potential fraud when reviewing financial statements, business processes, and internal controls. The BDA's automated process helps auditors maintain professional skepticism due to Big Data working with process automation, AI, and ML. Big data Processes higher-speed data volumes effectively so auditors gain valuable information and insights in a shorter period (Shabani et al., 2022).

**Research Hypothesis**

**Application of AI in Auditing**

Based on the literature on the application of AI, the application of AI in the audit process leads to high audit quality. That is when AI is applied, it provides high-quality information that positively and significantly affects audit quality. In addition, AI for audit activities should contribute to the execution



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of cognitive processes such as input and information recognition; teaching, introduction, and accumulation of knowledge; processing of analytical information; Management; formation of judgments, conclusions, and opinions (Yakimova, 2020).

This study argues that Accounting Study Program students believe that adopting AI in audits helps improve the efficiency of the inspection process and ensure audit quality. AI technology analyzes real-time information, automatically selecting or suggesting alternative procedure options. Thus, this study suggests that technology adoption has a relatively significant effect on audit quality. Therefore, the study formulated the following hypothesis.

H1: AI adoption positively impacts audit quality.

**Effects of Technology Readiness Moderation**

The literature on the interaction of individuals with new technologies suggests that users simultaneously present favorable (i.e., perceptions, beliefs, feelings, motivations) (drivers) and unfavorable (inhibitor) views concerning high-tech products and services. This coexistence and balance between attraction and repulsion determines individual propensity towards technology adoption. Individuals with a positive view of technology can accept technology products and services. On the other hand, individuals with a very negative view of technology reject technology products and services. Categorizes individual technology adoption trends along four different dimensions. Two of these dimensions, optimism, and innovation, play the role of drivers of technological readiness, contributing to an increase in individual propensity to adopt new technologies. The other two dimensions, inconvenience and insecurity, act as barriers to technology readiness, delaying or preventing the adoption of new technologies (Parasuraman & Colby, 2015).

Optimism is a positive view of technology and the belief that technology offers increased control, flexibility, and efficiency. Optimism refers to an individual's positive perception of technology, resulting in higher ratings, trust, and optimism toward new technologies. Innovation is the tendency to be a technology pioneer and opinion leader. Innovation represents the extent to which a person is a pioneer when trying new technology-based products/services and an opinion leader on technology-related issues. Discomfort refers to a perceived lack of control over technology and feeling overwhelmed by it. This construct measures how people are generally prejudiced against technology-based products.



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Technology optimism represents a positive outlook on technology and an increased belief in control, flexibility, and efficiency in their lives (Parasuraman & Colby, 2015). This definition can be extended to AI because there is a presumption of a loss or gain (Kaplan & Haenlein, 2020). Optimistic individuals accept the situation and are more willing to use new technologies (J. Lu et al., 2012). Assume functional and trustworthy, ignoring adverse outcomes, compared to pessimistic technology users (Walczuch et al., 2007). Thus, optimistic individuals are more likely to be favorable toward new technologies (Godoe & Johansen, 2012). More enthusiastic individuals in the financial sector seek new investment opportunities (Clark-Murphy & Soutar, 2004), such as robo-advisors.

The study argues that optimistic individuals are curious about new technologies and believe they can use them despite uncertainty; in other words, they are in better control of the technology. When they enjoy using AI technology and are willing to help others use it, individuals feel happy and interact with the technology more often. Therefore, the study formulated the hypothesis as follows.

H2a: High optimism positively influences moderation in the relationship between AI adoption and audit quality.

Innovation refers to a person's tendency to try new things (Parasuraman, 2000). Innovators willing to try new technologies (Martens et al., 2017). Highly innovative individuals tend to be open-minded and more willing to use technology, such as mobile payments (Oliveira et al., 2016). In addition, innovation is the antecedent of adoption intentions; Innovative individuals generally positively impress a technology's functionality even when its potential value is uncertain (Prodanova et al., 2021; Son & Han, 2011).

The study argues that users are unafraid to use new technologies; they can repeat their work without much effort. Innovative means experimental and tends to try different things. However, individuals who seek novelty and are open to new technologies may lose interest in using essential functions. Individuals may lose interest when using these features as a regular service, thus not enhancing the basic functionality's intent. Therefore, this study formulates the hypothesis as follows.

H2b: High levels of innovation positively influence moderation in the relationship between AI adoption



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and audit quality.

As a negative factor of technological readiness, discomfort refers to individuals who feel unable to control and are overwhelmed by technology. On the one hand, when individuals feel uncomfortable, they perceive control over the technology on their part as diminishing, exaggerating the complexity of AI technology, and feel more easily overwhelmed by AI technology. On the other hand, individuals who feel anxious about using a new technology have doubts about its utility. Although individuals want to use AI technology, the inconvenience reduces the perceived advantages and interactivity of the technology, ultimately limiting the individual experience (Parasuraman, 2000).

Individuals who score high on the discomfort dimension perceive new technologies as more complex and often cause reactions ranging from aggravation to disappointment and frustration. As a result, such individuals use technology-based products and services less frequently than originally intended. However, essential functions are usually less complex and do not require as much knowledge as innovative ones, making individuals with a high level of discomfort concentrate on essential functions. Therefore, the study formulated the following hypothesis.

H2c: High levels of discomfort negatively moderated the relationship between AI adoption and audit quality.

Lastly, technological insecurity has been defined as distrust of technology, stemming from skepticism about its ability to work well and concern about its potentially harmful consequences. Users need at least a basic understanding of how AI systems work to be confident in them (Haenlein & Kaplan, 2019; Parasuraman & Colby, 2015).

Insecurity refers to transitions associated with technology adoption and its uncertainties, such as how it works, safety aspects, and lack of trust. Individuals with high insecurity are skeptical about new technologies and uncomfortable with technology. As a result, individuals become suspicious of the new function and reduce trials to receive and use it. Thus, the study argues that auditors are reluctant to use AI technology because auditors feel they need more effort to maintain their performance. Therefore, the study formulated the hypothesis as follows.

H2d: High levels of insecurity nega-



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tively affect the relationship between AI adoption and audit quality.

## Research Methods

### Research Design

This study used quantitative methods. This method is used in specific populations or samples by collecting data using quantitative/statistical research instruments. The research sample was selected using the purposive sampling method. The data type used was primary data obtained via a questionnaire filled out by students of the Master of Accounting Study Program. To analyze the data, this study used descriptive and moderating regression analyses (MRA) using the SPSS (statistical package for the social sciences) application to investigate the relationship between the variables studied.

### Data Collection and Research Samples

This study used primary data in questionnaires given to respondents and educational institutions. Questionnaires were distributed via academic administrators, then forwarded via social media, and some were distributed directly by researchers to respondents. The researcher decided to close the survey link when 101 responses had been collected; to determine if 101 respondents is an adequate sample size for linear regression analysis, a G*power analysis was performed. It was determined that a sample size of 55 was sufficient to produce a power of 0.8 (80%). G*Power is an analytical program for many statistical tests, such as correlation and regression, commonly used in the social, behavioral, and biomedical sciences (Erdfelder et al., 2009). Thus, a sample size of 101 (>55) is sufficient for regression analysis.

The sample group of students at the study location included 55 women (54.46%) and men (45.54%), while based on education level, there were master of accounting students (74%, n = 64), accounting professional education students (26%, n = 26), for a total sample of 101 participants (n = 101). As noted, most (65%, n = 64) participants were accounting master students.



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**Discussion**

| Type | B | t | Sig. | Conclusion |
|---|---|---|---|---|
| AI | .640 | 4.977 | .000 | Supported Hypotheses |
| AIxOPT | .125 | 7.861 | .000 | Supported Hypotheses |
| AIxINO | .018 | 1.362 | .176 | Unsupported Hypothesis |
| AIxDISC | .013 | .919 | .360 | Unsupported Hypothesis |
| AIxINS | .018 | 1.952 | .054 | Supported Hypotheses |

Personal perceptions and general attitudes towards technology become essential when introducing new technologies, especially for a successful implementation start. This study aims to measure the tendency of individual personalities towards AI adoption in terms of technology readiness and its effect on audit quality. Using technological readiness models, this study concentrates on individual characteristics. In the research model, optimism and innovation describe individuals' positive attitudes toward technology, and discomfort and insecurity describe their negative attitudes. When the individual is optimistic and innovative, he will find AI technology valuable and easy to use within the scope of technology acceptance; thus, their intentions to embrace AI technology will increase. If individuals feel uncomfortable and insecure, their perception of using AI technology will also decrease, so the intention to embrace AI technology will also decrease. Several studies explain that technology readiness can be an essential element in technology perception (Liljander et al., 2006; Lin & Chang, 2011; Lin & Hsieh, 2007; Taylor et al., 2002; Tsikriktsis, 2004; Zeithaml et al., 2002). The study identifies moderation of technology readiness on AI adoption on audit quality.

The findings of this study demonstrate the validity of the technology readiness model to explain the intended use of AI technology. According to the results, the study found that AI technology positively impacts audit quality by reducing the time it takes for data to process automatically so that all data can be accessed, ultimately resulting in better audit results. However, some individuals are



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distrustful and apprehensive while interacting with AI devices. Many auditors, especially in developing countries and small companies, still use traditional methods to audit today's complex business environment (Afsay et al., 2023).

In addition, the level of optimism positively influences AI adoption intentions. Support studies in the literature (Damerji & Salimi, 2021; Gao et al., 2022) show that optimism plays a vital role in AI adoption. It is observed that when individuals feel optimistic, they assume that AI technology is easy to use. In general, with high-tech optimism, there is a tendency to adopt AI technology because they believe AI can perform their tasks better and improve audit quality. Thus, the results of this study show an overall positive opinion about the usefulness of AI technology. Optimism has become more significant in the post-COVID-19 era, as individuals feel that robots and AI-based technologies are improving their quality of life (Gonzalez-Jimenez, 2020).

Interestingly, the study showed that innovation could not moderate the relationship between AI adoption and audit quality. Exploring the causes of the unsupported hypothesis, the study identifies factors that are thought to influence the acceptance of AI technology strongly. The survey results are analyzed to identify patterns and trends in grouping data for conclusions. The study divided the data into categories that were sorted into specific groups. The data is sorted by ideal mean and standard deviation to perform categorization. Based on the analyzed data, it can be observed that the perceptions of those surveyed tend to be hesitant to innovate. Based on the data obtained, respondents are not inclined to be pioneers of new technology in their circle of friends and feel hesitant to keep up with the latest technology. Such statements can indicate that others do not consider individuals to be experts in new technology areas, including AI. Another unexpected point that could explain innovation not strengthening the relationship in the model is the mismatch between resources and needs in the organization, such as budget, infrastructure, or technical expertise to support the use



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of AI in audit practices. The environment must match the organization's and auditors' needs and characteristics. If the environment or company does not support AI adoption or does not match the needs of auditors, the innovation cannot contribute to audit quality and limit AI implementation.

In line with its predecessor, introducing and offering new technologies will not be considered innovation unless targeted users accept and use them (Mlekus et al., 2020). Before accepting and using new technology, targeted users must be convinced that this technology will facilitate work and improve the quality of work (Stancheva-Todorova, 2018). Organizations need to apply new technologies in their work processes to achieve competitive advantage. To do so, companies must understand how their employees perceive the ease and usefulness of new technology and ensure that employees can adapt their work techniques to align with the technology they want to implement (Mlekus et al., 2020).

Further, individuals' perceptions of discomfort with technological development can be understood as concerns about technology dependence, beliefs that technology can negatively affect their interactions, and deteriorating trust in new technologies. The results of this study suggest that discomfort did not significantly moderate the relationship between AI adoption and audit quality. Based on its predecessor (Albawwat & Frijat, 2021; Damerji & Salimi, 2021; Noordin et al., 2022; Puthukulam et al., 2021), it is seen that the impact of inconvenience on perceived usability and perceived ease of use of AI technology gives mixed results.

Based on the data collected, it is known that there is a tendency for respondents to answer hesitantly in their opinions. These doubts indicate that respondents are less familiar with the technology or unaware of how it works. They consider that AI technology systems are very complex and challenging because their understanding of the technology is lacking. Respondents with limited experience using technology systems do not sufficiently understand or are confident to conclude whether the systems are designed for ordinary people. They have not experienced enough interaction



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with the system to form a clear view. This statement is supported by previous research that AI-based accounting software cannot be compared with traditional accounting information systems because it constantly changes its design and programming gradually and matches human cognitive abilities in specific tasks (Munoko et al., 2020).

Several studies show a negative influence on individual uncomfortable approaches to usability and ease of use of new technologies (Ramos-de-luna & Lie, 2016; Walczuch et al., 2007). In other respects, Martens et al. (2017) show that discomfort significantly affects the perceived usability of the technology. The results of this study suggest that discomfort has no adverse effect on AI adoption and audit quality perceived by individuals. These findings suggest that although the inconvenience did not negatively affect AI adoption and audit quality, it was allegedly significant for individuals fluent in using some technology. Even if they feel uncomfortable with technology, they are still confident to adopt AI technology.

In turn, perceptions of insecurity in the model were able to moderate the relationship between AI adoption and audit quality. That is, worrying about the harmful consequences of technology, such as increased technology dependence or decreased quality of personal interactions, can avoid using AI-based financial services. The findings align with recent research indicating a need to explore people's fear of AI, especially when the innovation is skilled or human-looking (Flavián et al., 2022). Indeed, it seems that perceived anxiety towards AI and robots will be an area of increasing interest and should be added to the already extensive knowledge of awareness about the harmful consequences of technology (e.g., addiction to Smartphones or social media (Jiang et al., 2018; Sanz-Blas et al., 2019)). Thus, experienced auditors less distracted by technological threats will adopt AI in their work processes. The findings align with previous research that found it takes trust in vendors and technologists to adopt new technologies (Belanche et al., 2014).



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In this study, it was identified that there was limited understanding of new technologies perceived by respondents. Unfamiliarity with the alleged technology is the cause of the perceived complexity of the technology that is difficult to use because of their lack of understanding of AI technology. Some technology systems have complex user interfaces or require a deep technical understanding to be used effectively. Laypeople can be uncomfortable with this complexity and assume that the system was not designed with non-technical users in mind. As a result, they tend to feel doubtful about technological insecurity. Research Albawwat supports this statement, indicating that assisted and augmented AI systems are Easier to use in auditing than autonomous AI systems. Therefore, companies should guide individuals to consider the advantages of this technology and encourage them with a natural tendency not to avoid using technology (Pillai et al., 2020).

The findings of this study impact accounting firms and educational institutions to invest in AI technology in debriefing prospective or audit professionals so that they can utilize AI, leading to improved audit quality (Damerji & Salimi, 2021). This research reaffirms that AI adoption can improve audit quality (Albawwat & Frijat, 2021) but is not followed by the development of sound human resources to face the digital future (Feliciano & Quick, 2022). As a result, companies need to convince employees of the benefits of using AI and be ready with adequate human resources before driving AI adoption. The right policies can be formulated to encourage companies to invest in AI adoption. In addition, the study argues that auditors should be directed to beliefs about the benefits of AI adoption.

The research also shows that individuals pay more attention to optimism in AI adoption. The results of this study differ from some of the arguments of previous studies conducted in different countries (Gupta & Garg, 2015; Meng et al., 2010). For example, in their studies, Meng et al. (2010) indicate that the technological readiness model is designed primarily for developed countries. Therefore, it



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can be stated that individual traits and perceptions of new technologies may differ in developing countries, so further analysis is needed (Duh, 2015). In this study, it is again essential to examine the adaptation of other theories to the context of developing countries.

Concerns of insecurity reduce behavioral intent to use AI. Thus, those who worry about the harmful consequences of technology, such as increased technology dependence or decreased quality of personal interactions, can avoid using AI-based technologies. Finally, this research can guide AI adoption strategies in auditing. The findings of this study suggest that the intention to adopt AI technology positively affects audit quality. The study by Manrai & Gupta (2023) Shows that investors' perception of ease of use significantly affects usability and perceived intention to use AI technology.

These results suggest that trust in services and subjective norms influence AI-based investments. Other variables, such as perceived usability, perceived ease of use, and attitude, were statistically significant. Therefore, it was identified that rapid technological developments make it easier to use AI technology to benefit from the presence of AI. It can be stated that the growing acceptance of technology involves not only individuals but also system-specific factors. Thus, to increase the desire to use AI technology, it is necessary to assess the level of technological readiness, and it is necessary to pay attention to the factors that influence the formation of individual attitudes towards technology readiness, as well as the perceived usability and ease of use of AI technology that is felt to positively affect attitudes towards the use of technology, as well as influence their intention to use it. This research shows that the technology readiness dimension effectively predicts their intention to embrace AI technology. Thus, this research is integral to developing AI technology and its impact on audit quality.

**Conclusion**

This research uses technology readiness constructs that integrate the relationship between AI adoption and audit quality. It can be concluded that



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respondents tend to adopt new technologies and believe that AI can help improve their skills in auditing. In addition, a strong point of view is shown that it impacts the expressed intention to accept and use new technologies.

This conclusion is supported by the fact that Big4 has realized the importance of adopting new technologies in their business and started investing in training, AI development, and preparing to apply more AI in their audits. The purpose of adopting this technology is to improve the personal experience of auditors, facilitate interaction between interested parties, and increase the company's competitiveness. In the context of this study, optimism and insecurity positively impact attitudes and intentions to adopt new technologies. That is, when individuals are optimistic and believe that AI will bring positive benefits and feel safe and confident in using the technology, they tend to be more accepting and adopting AI. However, innovation and inconvenience do not affect AI adoption. This suggests optimism and insecurity are more dominant when influencing attitudes and intentions for AI adoption than innovation and discomfort.

Overall, the adoption of AI in the field of auditing can be an essential strategic tool to improve the effectiveness, efficiency, and quality of auditing. Adopting AI in auditing can provide significant benefits, including improved audit quality, such as AI that can perform continuous risk monitoring and surveillance. AI can identify potential risk trends or patterns using predictive modeling algorithms and provide early warnings to auditors, enabling more proactive preventive actions.

In addition to efficiency and risk supervision, adopting AI in auditing can also improve audit quality. With deeper data analysis and more accurate anomaly detection, AI can assist auditors in identifying potential fraud or previously undetected violations. This helps the auditor provide more accurate reports and more excellent added value to the client or organization being audited.

**Literature Implications**

This research provides implications about using technological readiness



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constructs and is empirically tested. The findings suggest that technology readiness theory is, to some extent, explaining the relationship between AI adoption and audit quality. Therefore, this research makes an essential contribution to explaining AI adoption. In literature, this research adds additional knowledge related to the effect of AI adoption on audit quality moderated by technology readiness, which is part of the response to the phenomenon of AI adoption in auditing. In addition, this study complements data analytics research in audits by providing empirical evidence on the dimensions of technology readiness.

**Practical Implications**

The findings of this study manifest the need for Accounting Study Program students and auditors to welcome the growing accounting profession, which will follow AI adaptation in auditing. In addition, it is essential to improve data analytics competencies to accommodate the needs of the digital economy. This research can also be a reference for universities concerned with future accounting profession training on new technological skills and competencies, especially AI, on constantly updating their curriculum and teaching plans to meet new market demands. At the management level, this research can serve as a benchmark for introducing new technologies. Therefore, professional bodies, such as accounting institutes and public accounting firms, provide auditors with the necessary guidance and training.

**Research Limitations**

The study had some limitations. First, precautions are taken to ensure participant anonymity; this anonymity may result in respondents not being honest in expressing their views on the readiness and acceptance of AI technology. Second, some statements do not pass the validity test, which is suspected to cause the hypothesis not to be supported. Thus, researchers in the future can add filters, expand, and be more careful in preparing questionnaires so that measuring technology readiness in the context of AI adoption becomes more precise. Third, the study did not consider factors such as infrastructure, availability of resources, or the level of technological



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skills of individuals who allegedly caused the hypothesis not to be supported. Thus, subsequent studies can hypothesize these factors. Finally, the results of this study cannot be generalized to other demographics in Indonesia.

**Suggestions for Further Research**

This study introduces new research related to technology readiness for AI adoption. Because this research concentrates on adopting new technology from the perspective of Accounting Study Program students, the research focuses on attitudes and intentions to embrace new technology. Future research can identify and expand questions about technology acceptance from various aspects so that future research is more comprehensive and in-depth. Researchers may consider other potential moderators, such as technology expertise in the early stages of the adoption process or when using technology in their regular work. Once AI technology is widely adopted in practice, further studies are recommended to check whether there are differences in intentions to adopt AI technology during pre-adoption and post-adoption. For example, auditors are concerned that AI will replace their jobs. Therefore, future studies may consider other external variables, such as organizational support or auditors' psychological changes, such as technological anxiety or resistance to change. Social norms can be identified as predictive variables to identify how quickly companies and employees can use new technologies.

The acceptance of technology can be affected by various factors. This study explores a set of demographics related to the education level of Accounting Study Program students. However, this study did not hypothesize education level as it could potentially impact the relationship between technology readiness, adoption of AI technology, and audit quality. Therefore, future research is suggested to explore how education level or other demographics such as gender or socioeconomic status might influence AI adoption. Lastly, this research is tied to a university in Yogyakarta, Indonesia. Replicating this study with a larger population and using auditors as a sample in Indonesia



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globally can make the results more generalizable.

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