

## Generation Z students' perceptions of the transformation of the auditor's role in Islamic-based auditing

Immanuel Felix Natanael Sinaga<sup>\*1</sup>, Andreani Hanjani<sup>2</sup>

<sup>1,2</sup> Fakultas Ekonomi dan Bisnis, Universitas Muhammadiyah, Yogyakarta, Indonesia

### Abstract

This study investigates the influence of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Perceived Islamic Ethics on the transformation of the auditor's role in the digital era from the perspective of Generation Z. A quantitative correlational approach with a cross-sectional design was employed. Data were collected from 344 accounting students at universities in Yogyakarta using proportional stratified sampling. The data were analyzed using multiple linear regression with SPSS. The findings show that all four independent variables exert positive and statistically significant effects on perceptions of the auditor's role transformation in the digital context. The results of the study show an R-Square value of 0.788, which means that 78.8% of the variation in the transformation of the auditor's role in the digital era can be explained by the variables Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Perceived Islamic Ethics, while the remaining 21.2% is explained by other factors outside the model. Theoretically, this study extends the Technology Acceptance Model by incorporating Perceived Risk and Perceived Islamic Ethics, thereby enhancing its relevance in Islamic auditing contexts. Practically, the results highlight the importance of integrating digital competencies and Islamic ethical values into auditor education and supporting the development of Sharia-compliant digital auditing standards globally.

**Keywords:** Generation Z, Auditor Role Transformation, AI, Islamic Ethics, TAM

### Article History:

Received: December 17, 2025; Accepted: March 08, 2026; Published: May 25, 2026

### \*Correspondence author:

[immanuel.felix.vok22@mail.umy.ac.id](mailto:immanuel.felix.vok22@mail.umy.ac.id)

### DOI:

<https://doi.org/10.30871/jaba.12332>

### JEL Code:

M42, O33, M14

## INTRODUCTION

Rapid advances in digital technology, particularly Artificial Intelligence (AI), have fundamentally changed the role of auditors in the modern era. AI enables real-time data analysis, fraud detection, and more accurate risk assessment, thereby improving the efficiency, accuracy, and quality of audits (Zhang et al., 2021; Enholm et al., 2022). The presence of cutting-edge technologies such as Artificial Intelligence (AI) has brought about major developments in accounting and auditing, in terms of accuracy, speed, and quality of decision-making (Feliciano & Quick, 2022; Enholm et al., 2022; Munoko et al., 2020). In addition, the integration of this technology also supports the effectiveness of management control and encourages innovation in accounting practices (Al-Hattami & Kabra, 2022).

Digital transformation is inseparable from ethical challenges that auditors must face. Auditors are required to maintain integrity, objectivity, and professionalism even when dealing with complex technology-based systems. These ethical challenges include issues of accountability, transparency of algorithms that are difficult for stakeholders to understand, the risk of system bias, and cyber security threats (Yoon et al., 2022). This situation shows that audit technology is not neutral, but rather carries ethical consequences that require strong moral filters. Therefore, auditors, especially the younger generation who are very familiar with technology, are faced with the need to balance the use of technology to improve audit effectiveness and uphold professional ethical values, so that the trust and integrity of the auditing profession are maintained in this era of digital transformation.

Studies have generally emphasized the technical benefits of AI (Feliciano & Quick, 2022) or its ethical risks in a secular framework (Kokina et al., 2025), but there is still a lack of studies that integrate Islamic ethical values such as *amanah* (trust), *'adl* (justice), and *sidq* (honesty) as moral foundations in the application of AI in auditing. In fact, in a Muslim-majority context, compliance with sharia principles is an important consideration in professional practice (Hameed & Al-Aidaros, 2021). In addition, the perspective of Generation Z, the first generation born in a digital environment, is often overlooked, even though they are the main future auditors who will directly face these ethical-technological dilemmas (Turner, 2021).

However, current studies predominantly rely on secular frameworks that treat technology adoption as a purely rational-functional decision, focusing only on efficiency and ease. These models fail to explain the behavior of Generation Z in an Islamic auditing context because they ignore the 'Transcendental Risk.' For example, a secular model might suggest that a Gen Z auditor will fully adopt AI simply because it is fast and user-friendly. However, this fails to account for the internal conflict where a Muslim auditor might reject or limit AI due to concerns over *Amanah* (trustworthiness) if the algorithm is a 'black box' that cannot be ethically justified to God. Prior researchers have overlooked this because they treat religion as a social background rather than a primary professional constraint

However, current studies predominantly rely on secular frameworks that treat technology adoption as a purely functional decision, focusing only on efficiency and ease. This approach fails to explain the behavior of Generation Z in an Islamic auditing context because it ignores the 'Transcendental Risk.' For instance, a secular model cannot account for cases where a Muslim auditor might limit AI use due to concerns over *Amanah* (trustworthiness) if the algorithm is an opaque 'black box.' In this view, technology is never 'neutral' as it carries embedded values that may conflict with Sharia principles.

Previous studies have shown that accounting students, particularly final year students, can represent novice auditors because they already possess a conceptual understanding of auditing, professional standards, and reasoning skills in decision-making (Nelson, 2009; Peecher & Solomon, 2001). The selection of Generation Z students in this study further strengthens the research's relevance, considering that they are prospective auditors who will be directly exposed to the integration of AI technology in future audit practices. Their level of familiarity with digital technology, combined with their potential internalization of ethical values, including Islamic ones, makes them appropriate subjects to examine how perceptions of technology, risk, and

moral values influence audit decision-making. Therefore, this study is important to fill the literature gap by integrating aspects of technology, ethics, and religious values in understanding future auditor behavior in the era of digital transformation.

This study aims to analyze the influence of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Perceived Islamic Ethics on Generation Z's perception of the transformation of the auditor's role in the digital era. Through a quantitative approach and an expanded Technology Acceptance Model (TAM), this study provides theoretical contributions by integrating Islamic ethical dimensions into the technology acceptance framework, as well as practical contributions to the development of Sharia-based digital audit standards and the refinement of auditor education curricula that combine digital literacy and Islamic values.

## **THEORETICAL REVIEW**

### **Technology Acceptance Model (TAM)**

The Technology Acceptance Model (TAM) was first developed by Davis (1989) to explain the factors that influence individuals' acceptance and use of technology. This model is based on the assumption that a person's decision to accept or reject technology is not only determined by the availability of that technology, but primarily by the user's perception of the technology itself. TAM emphasizes two main constructs, namely Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). Perceived Usefulness is defined as the degree of an individual's belief that the use of a system will improve their work performance, while Perceived Ease of Use refers to the extent to which a person believes that the technology can be used without significant effort (Davis, 1989).

As it developed, TAM was widely adopted and tested in various contexts, including accounting and auditing, due to the simplicity of the model and its ability to explain technology adoption behavior (Venkatesh & Davis, 2000; Venkatesh et al., 2003). However, the increasingly complex development of digital technology, particularly the application of Artificial Intelligence (AI) in the audit process, requires an expansion of the TAM model. In the context of digital auditing, factors such as Perceived Risk, which includes data security risks, system reliability, and the potential for a reduction in auditor professional judgment, have become important issues that influence technology acceptance (Pavlou, 2003; Rikhardsson & Yigitbasioglu, 2018).

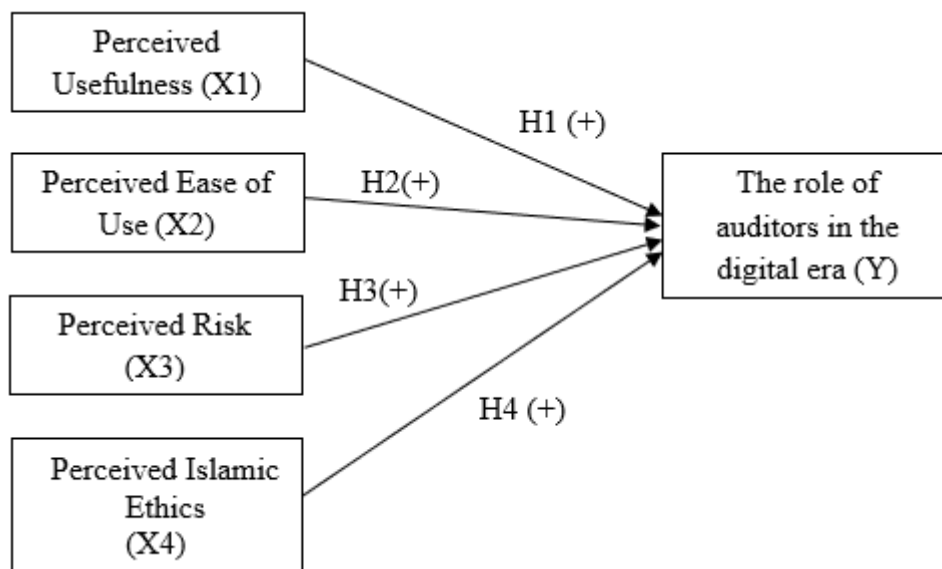
In addition, ethical aspects are gaining increasing attention in technology adoption, especially in environments that uphold religious values, such as Sharia-based auditing. The integration of Islamic ethics into the TAM framework is considered relevant to explain technology acceptance behavior that is not only based on efficiency and convenience, but also on conformity with moral values, justice, and sharia principles (Beekun & Badawi, 2005; Hanafi et al., 2022). Thus, the development of TAM that incorporates the dimensions of Perceived Risk and Perceived Islamic Ethics is expected to provide a more comprehensive understanding of the acceptance of digital audit technology in a professional and ethical context. The integration of Perceived Risk and Perceived Islamic Ethics into the TAM framework is a necessary correction to the model's inherent 'neutrality bias.' Standard TAM assumes adoption is driven by functional utility, yet AI-driven auditing is value-laden and historically grounded in secular-capitalist priorities. In an Islamic context, AI becomes a 'moral agent' that can either uphold or compromise the auditor's sacred duty. Therefore, for Generation Z, technology acceptance is not just a question of 'Can I use this?' (Ease), but 'Should I use this?' (Ethics). This expanded model captures the 'Dual-Responsibility' of future auditors to maintain technical efficiency while fulfilling their transcendental accountability to Allah SWT.

## **RESEARCH METHOD**

The study population consisted of Generation Z accounting students (aged 18–28) from three universities in the Kasihan area of Yogyakarta: Muhammadiyah University of Yogyakarta, PGRI University of Yogyakarta, and Alma Ata University, totaling 2,421 students. The sample was selected based on the criteria that respondents were Muslim students and had taken auditing

courses. This criterion was established to ensure respondents had a basic understanding of auditing, professional ethics, and Islamic ethical principles used in the research context, particularly regarding the application of Artificial Intelligence (AI) in audit practice. The selection of these three universities aimed to obtain a more diverse set of respondents in terms of academic environment and institutional background. Muhammadiyah University of Yogyakarta and Alma Ata University are Islamic-based universities that integrate Islamic values into the learning process, while PGRI University of Yogyakarta is a non-Islamic institution that also has Muslim students as part of the study population. Therefore, the inclusion of Muslim students from non-Islamic institutions remains relevant because respondents are considered to have an understanding of Islamic ethical values, which serve as a research variable.

A sample of 344 respondents was selected using proportional stratified sampling based on the Slovin formula at a 95% confidence level. Data were collected through an online questionnaire based on a Likert scale that had been tested for validity and reliability. The independent variables in this study included Perceived Usefulness ( $X_1$ ), Perceived Ease of Use ( $X_2$ ), Perceived Risk ( $X_3$ ), and Perceived Islamic Ethics ( $X_4$ ), while the dependent variable was Auditor Role Transformation in the Digital Age ( $Y$ ). Data analysis was performed using multiple linear regression with the help of SPSS software, preceded by classical assumption tests (normality, multicollinearity, and heteroscedasticity) and instrument quality tests (validity and reliability). Visually, these relationships are presented in the following conceptual model diagram:



**Figure 1.** Research Model

The multiple linear regression equation in this study is formulated as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + e$$

Explanation:

Y = The role of auditors in the digital era

$\alpha$  = Constant

$b_1, b_2, b_3, b_4$  = Regression coefficients for each independent variable.

$X_1$  = Perceived Usefulness

$X_2$  = Perceived Ease of Use

$X_3$  = Perceived Risk

$X_4$  = Perceived Islamic Ethics

e = Error term.

**RESULTS AND DISCUSSION**

**Validity Test**

**Table 1.** Validity Test Results

No.	Variables/Indicators	Correlation	r table	Remarks
1	Perceived Usefulness	0,793	0,109	Valid
	Perceived Usefulness 1	0,598	0,109	Valid
	Perceived Usefulness 2	0,654	0,109	Valid
	Perceived Usefulness 3	0,606	0,109	Valid
	Perceived Usefulness 4	0,567	0,109	Valid
2	Perceived Ease of Use	0,552	0,109	Valid
	Perceived Ease of Use 1	0,359	0,109	Valid
	Perceived Ease of Use 2	0,435	0,109	Valid
	Perceived Ease of Use 3	0,312	0,109	Valid
	Perceived Ease of Use 4	0,446	0,109	Valid
3	Perceived Risk	0,821	0,109	Valid
	Perceived Risk 1	0,627	0,109	Valid
	Perceived Risk 2	0,545	0,109	Valid
	Perceived Risk 3	0,641	0,109	Valid
	Perceived Risk 4	0,678	0,109	Valid
4	Perceived Islamic Ethics	0,804	0,109	Valid
	Perceived Islamic Ethics 1	0,523	0,109	Valid
	Perceived Islamic Ethics 2	0,638	0,109	Valid
	Perceived Islamic Ethics 3	0,537	0,109	Valid
	Perceived Islamic Ethics 4	0,583	0,109	Valid
5	The role of auditors in the digital era	0,709	0,109	Valid
	The role of auditors in the digital era 1	0,713	0,109	Valid
	The role of auditors in the digital era 2	0,738	0,109	Valid
	The role of auditors in the digital era 3	0,653	0,109	Valid
	The role of auditors in the digital era 4	0,661	0,109	Valid

Source: Processed primary data (2025)

Based on Table 1, the validity test results show that all indicators in the variables of benefits of AI use, ease of use of AI, ethical and technical risks of AI, Islamic ethics in the use of AI, and the role of auditors in the digital era have Corrected Item-Total Correlation values greater than the table r value of 0.109. These results indicate that all statement items in the research instrument are declared valid, so they are able to represent and measure the research constructs accurately, consistently, and in accordance with the concepts studied.

**Reliability Test**

**Table 2.** Reliability Test Results

Variable	Cronbach's Alpha	Description
Perceived Usefulness	0,862	Reliable
Perceived Ease of Use	0,934	Reliable
Perceived Risk	0,871	Reliable
Perceived Islamic Ethics	0,882	Reliable
The role of auditors in the digital era	0,857	Reliable

Source: Processed primary data (2025)

Table 2 shows that all research variables exhibited Cronbach's Alpha coefficient values above 0.60. These results indicate that each construct in the study has a good level of reliability, enabling the instrument to produce consistent and stable measurements. Therefore, all statement items for each variable were deemed reliable and suitable for use as measurement tools in subsequent statistical testing.

**Normality Test**

**Table 3.** One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		344
Normal Parameters <sup>a,b</sup>	Mean	0
	Std. Deviation	1,15659
Most Extreme Differences	Absolute	0,042
	Positive	0,03
	Negative	-0,042
Test Statistic		0,042
Asymp. Sig. (2-tailed)		,200 <sup>c,d</sup>

a. Test distribution is Normal.

Source: Processed primary data (2025)

Based on the results of the normality test in Table 3, the Asymp. Sig. (2-tailed) value was 0.200, which is greater than the 0.05 significance level. These results indicate that the residual data in the study are normally distributed. In addition, the Test Statistic value of 0.042 indicates that the data deviation from the normal distribution is relatively small, so the regression model meets the normality assumption.

**Multicollinearity Test**

**Table 4.** Multicollinearity Test Results

Model	Collinearity Statistics		Description
	Tolerance	VIF	
1 Perceived Usefulness	0,274	3,646	Free from multicollinearity
Perceived Ease of Use	0,681	1,469	Free from multicollinearity
Perceived Risk	0,31	3,228	Free from multicollinearity
Perceived Islamic Ethics	0,356	2,813	Free from multicollinearity

a. Dependent Variable: The role of auditors in the digital era

Source: Processed primary data (2025)

Table 4 shows that all independent variables have VIF values well below 10, indicating that all the measurement concepts used for the variables do not contain multicollinearity issues.

**Determination Coefficient Test**

The determination coefficient ( $R^2$ ) is used to assess the proportion of variance in the dependent variable that can be explained by the independent variables in the regression model.

**Table 5.** Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,887 <sup>a</sup>	0,788	0,785	1,163

a. Predictors: (Constant), Islamic Ethics in AI Use, Ease of Use, Ethical and Technical Risks of AI, Benefits of Use

Table 5 shows an R<sup>2</sup> value of 0.788, indicating that 78.8% of the variation in auditor role transformation in the digital era can be explained simultaneously by Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Perceived Islamic Ethics. The Adjusted R<sup>2</sup> value of 0.785 further confirms that the research model has strong predictive power and is robust to the number of independent variables used.

**Multiple Regression Test**

Multiple regression analysis shows that all independent variables, namely Perceived Usefulness (PU), Perceived Ease of Use (PEOU), Perceived Risk (PR), and Perceived Islamic Ethics (PIE), have a positive and significant effect on the transformation of the auditor's role in the digital era (p < 0.05). The complete results are presented in Table 6.

**Table 6.** Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std.Error	Beta	t	sig
1 ( Constant )	1,439	0,607		2,372	0,018
Perceived Usefulness	0,161	0,048	0,159	3,328	0,001
Perceived ease of use	0,168	0,032	0,158	5,216	0
Perceived Risk	0,385	0,048	0,363	8,071	0,001
Perceived Islamic Ethics	0,437	0,052	0,35	8,326	0,002

a. Dependent Variable: The role of auditors in the digital era

Source: Processed primary data, 2025

From Table 6, it can be seen that the test results for the effect of Perceived Usefulness on auditor role transformation in the digital era obtained a t value of 3.328 with a significance of 0.001 (p < 0.05). A significance of less than 0.05 and a positive coefficient direction mean that Perceived Usefulness has a significant effect on auditor role transformation in the digital era. This result is consistent with the Technology Acceptance Model (TAM) developed by Davis (1989) and expanded by Venkatesh et al. (2022). TAM states that Perceived Usefulness, which is an individual's belief that the use of certain technology will improve their task performance, is a major predictor of technology acceptance. In the context of digital auditing, Generation Z views AI not merely as an automation tool, but as a professional competency enhancer that improves the efficiency, accuracy, and quality of auditing. These findings are in line with a study conducted by Yoon et al. (2022), which found that perceptions of the usefulness of analytical technology have a significant effect on auditors' intentions to adopt AI in auditing practices. These findings are also in line with research by Rahmawati and Sari (2021), which states that perceptions of the benefits of digital technology have a positive impact on auditors' readiness to face role transformation in the digital era. This indicates that in various research contexts, perceived usefulness tends to be stable as a major determinant factor in technology adoption, especially in individuals who already have good digital literacy such as Generation Z. Therefore, the consistency of these results strengthens the external validity of the TAM Model in explaining technology acceptance behavior in the field of digital auditing

The results of the study indicate that Perceived Ease of Use (PEOU) has a significant and positive effect on the transformation of the auditor's role in the digital era. The calculated t-value = 5.216 with significance = 0.000 (< 0.05) confirms that the perceived ease of use of AI technology statistically affects Generation Z's readiness to accept changes in the auditor's role. This ease allows prospective auditors to shift their focus from repetitive technical tasks such as manual transaction verification to more substantial aspects, such as applying sharia judgment in assessing the conformity of transactions with the principles of amanah, 'adl, and halal. These research findings are in line with the research by Vitali, S., & Giuliani, M. (2024), which shows that easy-to-operate digital audit systems encourage auditors to abandon manual methods and switch to technology-based approaches. Furthermore, El-Damaty (2020), who is also cited in

the theoretical framework of this study, emphasizes that ease of use contributes significantly to the acceptance of cloud-based audit systems. These findings are in line with the Technology Acceptance Model (TAM) developed by Davis (1989) and expanded by Venkatesh et al. (2022). According to TAM, Perceived Ease of Use is defined as the extent to which a person believes that the use of a particular technology will be free from excessive physical or mental effort. The consistency of these findings across studies can also be explained by user characteristics, particularly Generation Z auditors, who generally possess high digital literacy and adaptability. This generational factor strengthens the influence of Perceived Ease of Use because the cognitive barriers to adopting new technology are relatively lower compared to previous generations. Consequently, ease of use plays a role not only as a technical attribute of the system but also as a psychological driver that shapes individual readiness to face role transformations in audit practice

The results of the study indicate that Perceived Risk (PR) has a significant and positive effect on the transformation of the auditor's role in the digital era, as evidenced by the  $t$ -value = 8.071 and significance = 0.000 ( $< 0.05$ ). These findings can be explained through the perspective of risk awareness theory and the concept of technology vigilance, which states that awareness of technological risks can trigger adaptive behavior and increase individual professional capacity in facing changes in the digital work environment. In this context, risk is not interpreted as a factor that reduces technology acceptance, as explained in the classic risk perception theory by Bauer (1960) and Featherman & Pavlou (2003), but rather as a form of professional vigilance. Auditors who have a high level of awareness of AI risks tend to be better prepared to develop analytical skills, internal control, and ethical evaluation of the use of technology in audits. The findings of this study are in line with studies conducted by Yoon et al. (2022), which confirm that risk perception is not an obstacle but a driving factor in forming a critical attitude towards the adoption of AI in auditing. Furthermore, these results are supported by Sinaga et al. (2025), who state that risk-aware Generation Z tends to be more cautious, reflective, and motivated to strengthen their competencies in facing digital transformation. Previous studies can also be explained by a paradigm shift in understanding risk in the digital era. Risk is no longer perceived solely as a threat, but also as an important signal that triggers increased competence, professional prudence, and strengthened ethics in audit decision-making. Consequently, risk perception functions as a driver of competency strengthening and adaptive readiness, not simply a factor inhibiting technology adoption. Thus, the consistency of the results of this study with previous studies indicates that in the context of digital auditing, risk perception has a complex and dynamic role, namely as a trigger for critical attitudes, strengthening ethical awareness, and a catalyst for the transformation of the auditor's role in the digital era.

Empirical findings show that Perceived Islamic Ethics (PIE) has a significant and positive influence on the transformation of the role of auditors in the digital era, as evidenced by the  $t$ -value = 8.326 and significance = 0.000 ( $< 0.05$ ). The results are consistent with Islamic Ethical Theory (Beekun, 1997), which emphasizes that every professional action must be based on sharia values as a form of transcendental responsibility to Allah SWT. This finding is in line with a study conducted by Hameed & Al-Aidaros (2021), which found that the internalization of Islamic ethical principles such as amanah, adl, and sidq significantly strengthens the professional attitude of auditors in adopting modern audit technology. Furthermore, these results are supported by Nurdin et al. (2022), who assert that young auditors who uphold sharia principles are actually more open to digital transformation, as long as the technology does not violate the values of honesty, justice, and moral responsibility. The consistency of these findings can also be explained by the integration of religiosity and digital competency development. In the context of Muslim auditors, Islamic ethics acts as a moral filter, ensuring that technology adoption is oriented not only toward technical progress but also toward blessings and moral responsibility. Therefore, when digital technology is perceived as strengthening the implementation of Sharia principles in auditing, it actually accelerates the transformation of the auditor's role, rather than hindering it. Thus, the similarity between the results of this study and previous studies indicates

that Perceived Islamic Ethics is a key factor that not only maintains auditors' professional integrity but also serves as a crucial driver in supporting the adaptation and transformation of the auditor's role in the digital era based on Sharia values

The practical implications of this research are that the auditor education curriculum needs to integrate digital literacy with the internalization of sharia values, while regulators (such as IAI and DSAK-IAI) are encouraged to formulate Islamic-based digital audit ethics standards. For example, the principle of amanah must be realized through human-in-the-loop governance, where auditors retain ultimate control over AI system decisions, especially in auditing sharia financial entities. Thus, this study not only enriches the Technology Acceptance Model (TAM) through the integration of Perceived Risk and Perceived Islamic Ethics, but also emphasizes that digital transformation in the auditing profession must be contextualized according to local cultural and spiritual values rather than simply imitating secular Western frameworks.

## CONCLUSION

This study found that Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Perceived Islamic Ethics significantly and positively influence the transformation of the auditor's role in the digital era from the perspective of Generation Z. These findings provide an important theoretical contribution by expanding the Technology Acceptance Model (TAM) through the integration of the dimensions of Perceived Risk and Perceived Islamic Ethics, which show that technology acceptance among the younger generation is not only based on functional considerations, but also on ethical awareness and Islamic spiritual values such as amanah, 'adl, sidq, and istiqamah. Practically, the results of this study can serve as a basis for regulators such as the IAI and DSAK-IAI, as well as higher education institutions, to develop Sharia-based digital audit ethics standards and design future auditor curricula that integrate digital literacy with the internalization of Islamic values, thereby producing professionals who are technically competent and morally sound.

This research has both theoretical and practical implications. Theoretically, this study extends the Technology Acceptance Model by integrating the variables of Perceived Risk and Perceived Islamic Ethics, thereby increasing its relevance in the context of Sharia-based audits. Practically, the results of this study emphasize the importance of integrating digital competencies and Islamic ethical values in auditor education and encourage the development of Sharia-compliant digital audit standards at the global level.

However, this study has a major limitation, namely its exclusive focus on Generation Z (accounting students aged 18–28 years), which limits the generalization of findings to other generational groups such as Millennials or Generation X who have different professional backgrounds, levels of technology exposure, and ethical frameworks. Therefore, future research should involve cross-generational respondents, explore real organizational contexts such as public accounting firms or Islamic financial institutions, and develop widely adoptable Islamic digital ethics measurement instruments to strengthen the validity and relevance of the findings in broader professional practice.

## REFERENCES

- Abdullah, F., & Zuhdi, A. (2024). Etika Islam sebagai pengendalian teknologi audit: Penerapan prinsip amanah dan sidq. *Jurnal REKSA: Rekayasa Keuangan, Syariah, dan Audit*, 15(2), 55–70.
- Al-Harshani, M. (2020). Islamic business ethics: Principles and practices in modern Islamic economy. *International Journal of Islamic Business & Management*, 4(2), 55–72.
- Al-Hattami, R. A., & Kabra, S. N. (2022). Technological innovation and accounting effectiveness. *Journal of Financial Reporting and Accounting*, 20(4), 883–900. <https://doi.org/10.1108/JFRA-03-2021-0067>
- Al-Mahmood, S., & Rahman, A. (2020). The role of Islamic ethics in enhancing auditors' professional attitude in the adoption of modern auditing technology. *Journal of Islamic*

- Accounting and Business Research*, 11(4), 605–620. <https://doi.org/10.1108/JIABR-05-2019-0098>
- Appelbaum, D., Kogan, A., & Vasarhelyi, M. A. (2022). Technology acceptance of AI-based audit tools among young professionals. *International Journal of Accounting Information Systems*, 45, 100542. <https://doi.org/10.1016/j.accinf.2022.100542>
- Beekun, R. I. (1997). *Islamic business ethics*. International Institute of Islamic Thought.
- Beekun, R. I., & Badawi, J. A. (2005). *Balancing ethical responsibility among multiple organizational stakeholders: The Islamic perspective*. *Journal of Business Ethics*, 60(2), 131–145. <https://doi.org/10.1007/s10551-004-8204-5>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Enholm, I., Sinaga, I. F., & Putri, R. A. (2022). Penerapan audit berbasis artificial intelligence di Indonesia: Sebuah metasintesis. *Journal of Economic Education and Entrepreneurship Studies*, 4(2), 711–728.
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human-Computer Studies*, 59(4), 451–474. [https://doi.org/10.1016/S1071-5819\(03\)00111-3](https://doi.org/10.1016/S1071-5819(03)00111-3)
- Feliciano, C., & Quick, R. (2022). Innovative information technology in auditing: Auditors' perceptions of future importance and current auditor expertise. *Accounting in Europe*, 19(2), 311–331. <https://doi.org/10.1080/17449480.2022.2045891>
- Habibi, F. N. A., Safitri, S. S. A., & Basuki, B. (2025). Penggunaan artificial intelligence dalam proses audit: Sudut pandang etika Islam. *Equity Journal*, 28(1), 1–14.
- Hameed, S. A., & Al-Aidaros, A. A. (2021). Developing ethical accounting students through incorporating Islamic ethics into accounting curriculum: The educator's perspectives. In M. H. F. H. Al-Qudah, S. A. Hameed, S. M. I. Ibrahim, H. A. A. Al-Aidaros, & Y. A. Hamdan (Eds.), *Auditing ecosystem and strategic accounting in the digital era* (pp. 361–384). Springer. [https://doi.org/10.1007/978-3-030-67581-2\\_18](https://doi.org/10.1007/978-3-030-67581-2_18)
- Hanafi, M. M., Kasri, R. A., & Rahman, A. A. (2022). Islamic ethics and technology adoption: Evidence from Islamic financial institutions. *Journal of Islamic Accounting and Business Research*, 13(5), 789–806. <https://doi.org/10.1108/JIABR-05-2021-0156>
- Hasibuan, N. A., Lestari, A. D., Sari, S., Osyah, Z. Z., & Ovami, D. C. (2025). Peran artificial intelligence dalam modernisasi audit dan pelaporan keuangan: Kajian literatur. *Jurnal Riset Akuntansi dan Bisnis*, 25(1), 8–16.
- Kokina, J., Blanchette, S., Davenport, T. H., & Pachamanova, D. (2025). Challenges and opportunities for artificial intelligence in auditing: Evidence from the field. *International Journal of Accounting Information Systems*, 56, 100734. <https://doi.org/10.1016/j.accinf.2025.100734>
- Munoko, A., Brown, T. J., & Olesen, K. (2020). The ethical implications of using artificial intelligence in auditing. *Journal of Business Ethics*, 167(4), 603–621. <https://doi.org/10.1007/s10551-019-04233-3>
- Nurdin, A., Sari, D. R., & Kuntadi, C. (2022). Ethical values and the digital adaptation readiness of sharia accountants. *Journal of Islamic Finance*, 11(2), 45–60.
- Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 101–134. <https://doi.org/10.1080/10864415.2003.1104427>
- Rahmawati, D., & Sari, N. (2021). The effect of digital technology perceived usefulness on auditors' readiness for role transformation in the digital era. *Jurnal Akuntansi dan Auditing Indonesia (JAAI)*, 25(2), 145–160. <https://doi.org/10.20885/jaai.vol25.iss2.art4>
- Rice, G. (1999). Islamic ethics and the implications for business. *Journal of Business Ethics*, 18(4), 345–358. <https://doi.org/10.1023/A:1005978512021>

- Rikhardsson, P., & Yigitbasioglu, O. (2018). Business intelligence & analytics in management accounting research: Status and future focus. *International Journal of Accounting Information Systems*, 29, 37–58. <https://doi.org/10.1016/j.accinf.2018.03.001>
- Sari, D. R., & Kuntadi, C. (2022). Peran etika dalam audit berbasis syariah pada era digital. *Jurnal Akuntansi Syariah*, 8(1), 45–60. <https://doi.org/10.20885/jsa.vol8.iss1.art4>
- Schiff, D., Kelley, C., & Ibáñez, L. P. (2024). The emergence of artificial intelligence ethics auditing. *AI and Ethics*, 5(3), 2189–2203. <https://doi.org/10.1007/s43681-023-00389-1>
- Sinaga, J. T. G., Siagian, V., & Chaniago, R. (2025). Artificial intelligence: Perspective of Gen Z auditing students. *Jurnal Ilmu Manajemen dan Teknologi*, 8(1), 48–63.
- Turner, A. (2021). Generation Z: Technology and social interest. *The Journal of Individual Psychology*, 71(2), 103–113. <https://doi.org/10.1353/jip.2021.0012>
- Venkatesh, V., & Davis, F. D. (2000). A theoretical extension of the Technology Acceptance Model: Four longitudinal field studies. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User acceptance of information technology: Toward a unified view. *MIS Quarterly*, 27(3), 425–478. <https://doi.org/10.2307/30036540>
- Venkatesh, V., Roy, J., Neptune, E., & Sykes, T. A. (2022). Adoption and use of AI tools: A research agenda grounded in UTAUT. *Annals of Operations Research*, 308(1), 361–386. <https://doi.org/10.1007/s10479-020-03850-8>
- Vitali, S., & Giuliani, M. (2024). Emerging digital technologies and auditing firms: Opportunities and challenges. *International Journal of Accounting Information Systems*, 53, 100676. <https://doi.org/10.1016/j.accinf.2024.100676>
- Yoon, K., Lee, J., & Lee, S. (2022). Audit challenges and opportunities in the age of artificial intelligence: A systematic literature review. *Sustainability*, 14(15), 9600. <https://doi.org/10.3390/su14159600>
- Zhang, Y., Lin, X., & Wang, Q. (2021). The impact of artificial intelligence on the audit profession: Opportunities and challenges. *Journal of Emerging Technologies in Accounting*, 18(2), 1–15. <https://doi.org/10.2308/JETA-2020-023>