

The Effect of Adoption of Artificial Intelligence as Whistleblowing Practice with the Unified Theory of Acceptance and Use of Technology (UTAUT) Approach: A Case Study on Auditors in DKI Jakarta

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Abstract

This study aimed to determine the factors that influence the acceptance of external auditors in adopting artificial intelligence as whistleblowing practice with the unified theory of acceptance and use of technology (UTAUT) approach. This study uses a data collection method as a survey by distributing questionnaires. The data processing in this study used smartPLS 3.3.9. The population of this study was external auditors who worked in Public Accounting Firms in DKI Jakarta, and a sample of 126 respondents was obtained by purposive sampling. The results show that Performance Expectancy has a significant effect on the Behavioral Intention of external auditors in adopting Artificial Intelligence as a whistleblowing practice, while Effort Expectancy, Social Influence, and Facilitating Conditions have no significant effect on the Behavioral Intention of external auditors in adopting Artificial Intelligence as a whistleblowing practice.

Keywords

Artificial Intelligence, Whistleblowing, Auditor, Unified Theory of Acceptance and Use of Technology and UTAUT.

1. Introduction

Industrial revolution 4.0 opens up vast opportunities and challenges for anyone to advance. This is related to the Internet of Things (IoT), Big Data, Blockchain, Artificial Intelligence (AI), Machine Learning, robots, and so on. News technology that is increasingly easily accessible to all corners of the world makes all humans able to connect and use news. Abundant and complex information as empirical found in the current industrial revolution era (Novak, 2013).

Financial statements are also a measure of the efficiency and effectiveness of the company's performance, which is helpful for most report users in making economic decisions. Along with the company's efforts to face industry 4.0, problems in the company can occur. These issues include occupational fraud such as misappropriation of assets, corruption and fraudulent financial statements perpetrated by management companies and others for personal gain (Handoko & Liusman, 2021).

Fraud cases are also still a significant problem in Indonesia. The Association of Certified Fraud Examiners (2017) states that fraud is a latent danger that threatens world economic growth. Corruption cases cause the most fraudulent losses in Indonesia, an average of 100 to 500 million per case (Pramudyastuti et al., 2021).

With the increasing number of fraudulent actions, it becomes a challenge for the role of auditors in managing change in the era of the industrial revolution 4.0. The external auditor's role is essential in detecting fraud in the company's financial statements so that the auditor can provide an audit opinion on whether the report has been presented relatively by applicable accounting principles. But in reality, there are still frauds that are not detected by the auditor, or even an auditor can commit human errors or fraud (Handoko & Liusman, 2021).

Whistleblowing practices are also considered as governance that can mitigate corporate fraud (Rachagan & Kuppasamy, 2013). The PWC report claims that the implementation of whistleblowing is still not widely implemented even though every organization has an effective whistleblowing policy (PWC, 2014). However, there are different opinions about whistle-blowers. Some consider the whistle-blower as a noble figure because he sacrifices the professional and personal aspects to reveal ethical irregularities in the company. However, some

consider whistle-blowers as disgruntled employees who accuse people or companies of carelessness, which they consider to have harmed them (Barnett, 1992) (Satyasmoko & Sawarjuwono, 2020).

Artificial Intelligence is expected to assist auditors in disclosing whistleblowing, especially in financial reports, because Artificial Intelligence can analyze complex data in real-time and recognize signs of fraud that the auditor may have missed. In addition, Artificial Intelligence can also provide clients with new ways to uncover hidden risks in financial statements (Raphael, 2015).

Realizing the massive potential in Artificial Intelligence, Jon Raphael, the Chief innovation officer of Deloitte & Touche LLP, stated that with the practical application of cognitive technology, namely Artificial Intelligence technology, the audit process will become more intelligent, and more insightful, and more efficient. This is the future of the auditing profession, and users of financial statements deserve it (Raphael, 2015).

Based on the phenomenon above, the researchers are interested in examining the factors that influence the acceptance of external auditors in adopting artificial intelligence as whistleblowing practice with the unified theory of acceptance and use of technology (UTAUT) approach.

2. Literature Review

The Theory of Planned Behavior (TPB) (Ajzen, 1991) is an extension of The Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980). It has become one of the most influential theories in explaining and predicting behaviour. TPB is broadly used as a tool to analyze the difference between attitudes and intentions as well as intentions and behaviours. TPB explains that the individual's behaviour arises because the individual intends to behave, and the individual's intention is caused by several internal and external factors (Park & Blenkinsopp, 2009).

The Theory of Reasoned Action (TRA) (Ajzen & Fishbein, 1980) is one of the most influential theories used by information systems researchers to study user acceptance behaviour and to identify essential factors in obtaining full benefit from information technology (Venkatesh et al., 2003). The theory suggests that attitudes toward behaviour and subjective norms will determine the intention to perform the behaviour, so the behavioural intention, not attitude, determines the actual behaviour. TRA is intended to predict behaviour in situations where an individual controls his behaviour and thinks about it (Oni et al., 2017).

2.1 Unified Theory of Acceptance and Use of Technology

Unified Theory of Acceptance and Use Of Technology (UTAUT) is a technology acceptance model that combines elements of eight existing technology acceptance models, namely Theory Of Reasoned Action (TRA), Technology Acceptance Model (TAM), Motivation Model (MM), Theory Of Planned Behavior (TPB), combined TAM & TPB, Model Of PC Utilization (MPTU), Innovation Diffusion Theory (IDT) and Social Cognitive Theory (SCT) to obtain a unified view of the acceptance of the latest technology (Venkatesh et al., 2003).

In the UTAUT research model, behavioural intention and behaviour to use technology (use behaviour) are influenced by people's perceptions of performance expectancy, effort expectancy, social influence, and facilitating conditions moderated by gender, age, experience, and voluntariness.

After evaluating the eight models, (Venkatesh et al., 2003) found a construct that appeared to be a significant direct determinant of behavioural intention or use behaviour in one or more of each model. As will be explained, attitude toward using technology, self-efficacy, and anxiety are theorized not to be direct determinants of intention. After further testing, it was found that four primary constructs play an essential role as direct determinants of behavioural intention and use behaviour, namely, performance expectancy, effort expectancy, social influence, and facilitating conditions.

2.2 Effect of Performance Expectancy on Behavioral Intention

Performance Expectancy is the level where a person believes that using the system will help him gain an advantage in the performance of the work or activities carried out. The performance expectancy construct describes the benefits of information technology systems for users related to perceived usefulness, extrinsic motivation, and outcome expectations (Venkatesh et al., 2003). Performance Expectancy in this study is intended as the level of confidence of the auditors who use technology to improve the efficiency and effectiveness of their performance.

In (Tansil et al., 2019, Handoko et al., 2018, Mohamed et al., 2019, Handoko et al., 2020, Handoko & Liusman, 2021, Ferri et al., 2020, Al-Hiyari et al., 2019), it was found that Performance Expectancy had a significant effect

on Behavioral Intention. However, in (Kartikasary et al., 2021) and (Cao et al., 2021), it is stated that Performance Expectancy has no significant effect on Behavioral Intention. Based on this explanation, it was found that:

H1: Performance Expectancy affects the Behavioral Intention of external auditors in adopting Artificial Intelligence as a whistleblowing practice.

2.3 Effect of Effort Expectancy on Behavioral Intention

Effort Expectancy describes the level of ease associated with the use of the system or the level of ease of a business due to the use of new technology. The Effort Expectancy variable has three constructs: perceived ease of use and ease of use (Venkatesh et al., 2003). Effort Expectancy in this study is intended to signal that the intention to adopt new technology is likely to increase if users feel that integrating the tool or system in practice does not require excessive effort.

In (Tansil et al., 2019, Kartikasary et al., 2021, Handoko et al., 2020, Mohamed et al., 2019, Maita et al., 2018), it was found that Effort Expectancy had a significant effect on Behavioral intention. However, (Handoko et al., 2018, Handoko & Liusman, 2021, Cao et al., 2021, Ferri et al., 2020, Al-Hiyari et al., 2019) show that the Effort Expectancy results do not have a significant effect on Behavioral Intention. Based on this explanation, it was found that:

H2: Effort Expectancy affects the Behavioral Intention of external auditors in adopting Artificial Intelligence as a whistleblowing practice.

2.4 Effect of Social Influence on Behavioral Intention

Social Influence is defined as the degree to which an individual perceives that others convince him that he should use information technology. The amount of confidence from others, such as support from colleagues, superiors and organizations, will positively influence social factors in influencing an individual to utilize information technology. Social factors as one of the factors related to the use of information technology are represented by related constructs, namely subjective norms and social factors (Venkatesh et al., 2003).

In (Maita et al., 2018, Kartikasary et al., 2021, Ferri et al., 2020, Handoko et al., 2020), it was found that Social Influence had a significant effect on Behavioral Intention. However, in (Handoko & Liusman, 2021) (Tansil et al., 2019, Handoko et al., 2018, Mohamed et al., 2019, Al-Hiyari et al., 2019), it is shown that the results of Social Influence are not significant effect on Behavioral Intention. Based on this explanation, it was found that:

H3: Social Influence affects the Behavioral Intention of external auditors in adopting Artificial Intelligence as a whistleblowing practice.

2.5 Effect of Facilitating Conditions on Behavioral Intention

Facilitating Conditions is a level to measure the extent to which individuals believe that the existing organizational and technical infrastructure supports the intention to use a system. Facilitating Conditions have three indicators that can be used as measuring tools, namely perceived behavioural control and facilitating conditions to measure the extent to which the infrastructure supports the use of the system. The higher the infrastructure or facilities owned by a person, the higher the Behavioral Intention (Venkatesh et al., 2003).

In (Handoko & Liusman, 2021, Tansil et al., 2019, Handoko et al., 2018, Handoko et al., 2020, Mohamed et al., 2019, Al-Hiyari et al., 2019), it was found that Facilitating Conditions had a significant effect on Behavioral Intention. However, (Cao et al., 2021) and (Maita et al., 2018) show that the results of Facilitating Conditions have no significant effect on Behavioral Intention. Based on this explanation, it was found that:

H4: Facilitating Conditions affect the Behavioral Intention of external auditors in adopting Artificial Intelligence as a whistleblowing practice.

All variables and hypotheses are presented in Figure 1 of the research framework below:

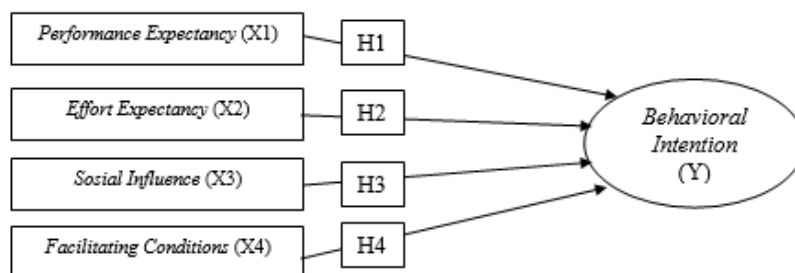


Figure 1. Research Framework

3. Methods

This study uses quantitative research methods. The purpose of using quantitative methods is to process and describe data to make it easier to understand and conclude. According to (Sugiyono, 2019), quantitative descriptive research is research conducted to analyze data by describing or describing data that has been collected without intending to make general conclusions or generalizations.

The sampling method used in this research is purposive sampling. It uses a judgment sampling technique, a non-random type of sample selection whose information is obtained using specific considerations (Kurniawan, Widhi & Puspitanigtyas, 2016). The purposive sampling method is a sampling technique that collects information from people with certain specific criteria according to the author's goals (Sekaran & Bougie, 2016).

In this study, the operational variable is the determination of the measurement method of each variable so that the author can replicate the measurements in the same way. The variables used are the dependent variable and the independent variable. The details are shown in Table 1, which is presented as follows:

Based on Table 1, the researcher uses indicators from each variable to determine whether there is a relationship between the variables used in the research questionnaire.

Table 1. Operational Variables

Variable	Indicator	Reference
Dependent Variables		
Performance Expectancy (X1)	Perceived Usefulness	(Venkatesh et al., 2003)
	Relative Advantage	
	Outcome Expectations	
Effort Expectancy (X2)	Perceived Ease of Use	(Venkatesh et al., 2003)
	Ease of Use	
Social Influence (X3)	Subjective Norms	(Venkatesh et al., 2003)
	Social Factors	
Facilitating Conditions (X4)	Perceived Behavioural Control	(Venkatesh et al., 2003)
	Facilitating Conditions	
Independent Variables		
Behavioral Intention (Y)	Intention	(Venkatesh et al., 2003)

4. Data Collection

The data presented in this study uses a table containing the results of testing the research object. The author uses the SmartPLS v 3.3.9 application to perform the necessary statistical data tests and process numbers on quantitative data. SmartPLS v 3.3.9 is a data processing software program for Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) method. Furthermore, the results of the analysis of each test carried out will be presented descriptively in this study.

5. Result and Discussion

This research uses descriptive analysis. Descriptive analysis is a statistical calculation to analyze data by representing the data that has been collected without making a general conclusion. This study uses a sampling technique in the form of purposive sampling, where the researcher determines the target sample by making unique criteria that are by the research objectives and then distributing questionnaires via WhatsApp, Instagram, and Line.

5.1 Overview of Respondents

Respondents in this study were auditors who worked at the Public Accounting Firm in the DKI Jakarta area, with as many as 126 auditors. Data collection was carried out by distributing questionnaires directly to respondents via a google form. The details are shown in Table 2, which is presented as follows:

Table 2. Overview of Respondents

Category	Description	Amount
Gender	Male	41
	Female	85
Age	20 – 25 years	116
	26 – 30 years	3
	31 – 35 years	3
	36 – 40 years	2
	> 40 years	2
Job Positions	Junior Auditor	114
	Senior Auditor	6
	Manager	3
	Partner	3
Work Experience	< 1 year	103
	1 – 5 years	15
	6 – 10 years	4
	11-15 years	2
	> 15 years	2

5.2 Validity Test

A convergent validity test is used to prove that the statements on each latent variable in this study can be understood by the respondents in the same way as intended by the researcher, namely having the principle that the measures of a construct should be highly correlated. Inner convergent validity test (Sarstedt et al., 2017) outer loading is above 0.70, indicating that all indicators show reliability. Average Variance Extracted (AVE) value of each variable > 0.50 (Sarstedt et al., 2017).

Table 3. Convergent Validity

Variable	Average Variance Extracted (AVE)
Behavioral Intention (Y)	0.74
Performance Expectancy (X1)	0.606
Effort Expectancy (X2)	0.664
Social Influence (X3)	0.679
Facilitating Conditions (X4)	0.741

Based on Table 3, it can be concluded that overall the variables in this study have an Average Variance Extracted (AVE) value above 0.5 and the Behavioral Intention and Facilitating Conditions variables have the highest Average Variance Extracted (AVE) value of 0.74 or more. 0.7.

Table 4. Discriminant Validity

	Behavioral Intention (Y)	Effort Expectancy (X2)	Facilitating Conditions (X4)	Performance Expectancy (X1)	Social Influence (X3)
BI1	0.879	0.6	0.555	0.674	0.615
BI2	0.832	0.576	0.483	0.683	0.496
BI3	0.88	0.627	0.59	0.772	0.552
BI4	0.849	0.525	0.544	0.615	0.527
EE2	0.507	0.825	0.594	0.527	0.584
EE3	0.473	0.784	0.514	0.425	0.525
EE4	0.65	0.834	0.61	0.65	0.621
FC2	0.531	0.668	0.77	0.556	0.55
FC4	0.518	0.576	0.871	0.52	0.783
FC5	0.539	0.612	0.893	0.525	0.77
FC6	0.584	0.578	0.901	0.509	0.73
PE1	0.692	0.58	0.582	0.83	0.481
PE2	0.625	0.517	0.464	0.785	0.382

	Behavioral Intention (Y)	Effort Expectancy (X2)	Facilitating Conditions (X4)	Performance Expectancy (X1)	Social Influence (X3)
PE3	0.57	0.423	0.416	0.712	0.385
PE5	0.587	0.509	0.444	0.74	0.467
PE6	0.595	0.549	0.477	0.797	0.495
PE7	0.661	0.536	0.467	0.8	0.466
SI1	0.407	0.537	0.667	0.415	0.825
SI2	0.583	0.561	0.644	0.502	0.813
SI3	0.476	0.597	0.686	0.429	0.818
SI4	0.522	0.636	0.748	0.508	0.879

Based on Table 4, it can be concluded that the data in this study has good discriminant validity so that the data is valid where the root value of Average Variance Extracted (AVE) is greater than the correlation value between variables and other variables in this research model.

5.3 Reliability Test

Composite Reliability and Cronbach's Alpha tests are the accepted limit values for the level of reliability. Composite Reliability and Cronbach's Alpha values for each construct must be greater than 0.7 (Sarstedt et al., 2017).

Table 5. Cronbach's Alpha and Composite Reliability

Variable	Cronbach's Alpha	Composite Reliability
Behavioral Intention (Y)	0.883	0.919
Performance Expectancy (X1)	0.869	0.902
Effort Expectancy (X2)	0.751	0.855
Social Influence (X3)	0.882	0.913
Facilitating Conditions (X4)	0.882	0.919

Based on Table 5, it can be concluded that the value of Cronbach's Alpha and Composite Reliability for all variables or constructs is above the value of 0.70, where the conclusion is that the construct is reliable.

5.4 Determination of Coefficient

This test aims to determine how much the ability of the independent variable can clarify the variation of the dependent variable. If the coefficient of determination detects zero, then the influence of the independent variable on the dependent variable is weak. On the other hand, if the coefficient of determination detects one, then the influence of the independent variable on the dependent variable is strong R^2 value of 0.75 indicates a robust model, 0.50 indicates a moderate model, and 0.25 indicates a weak model (Sarstedt et al., 2017).

Table 6. R Square and R Square Adjusted

Variable	Variables Inflation Factor	
	R Square	R Square Adjusted
Behavioral Intention (Y)	0.697	0.687

Based on Table 6, it can be concluded that the data processing in the table above shows that the R-Square Adjusted value for the Behavioral Intention construct is 0.687. It can be concluded that Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions can explain the Behavioral Intention construct by 68.7%, while other variables explain the remaining 31.3%. Therefore, it is included in the moderate criteria.

5.5 Discussion

In this study, the researcher wanted to know whether the hypothesis was accepted or rejected by considering the significance values between constructs, p-values and t-statistics. If the value obtained is p-value 0.05 (alpha 5%) and t-statistic > 1.98 , then the value is significant and vice versa if p-value of 0.05 (alpha 5%) and t-statistic < 1.98 , then the value is not significant. In this study, researchers tested the results of the bootstrapping test to see the hypothesis that had been compiled based on 4 exogenous (independent) variables, namely Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions on the endogenous (dependent) variable, namely Behavioral Intention.

Table 7. Hypothesis Testing

Variabel	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Performance Expectancy (X1) – Behavioral Intention (Y)	0.591	0.581	0.09	6.534	0
Effort Expectancy (X2) – Behavioral Intention (Y)	0.138	0.14	0.098	1.412	0.159
Sosial Influence (X3) – Behavioral Intention (Y)	0.18	0.199	0.126	1.43	0.153
Facilitating Conditions (X4) – Behavioral Intention (Y)	0.025	0.017	0.129	0.191	0.848

Based on the results of the tests in Table 7, it can be seen that Performance Expectancy has a t-statistics value of 6.534, which is by the hypothesis testing criteria of $6.534 > 1.98$. For testing, the p-value in table is 0.000, which is smaller than 0.05, then the hypothesis testing is appropriate, and H1 is accepted. The results of testing this hypothesis indicate that Performance Expectancy significantly affects Behavioral Intention. The results in this study support research (Tansil et al., 2019), it was found that Performance Expectancy had a significant effect on Behavioral Intention. However, this study, with different results from studies (Kartikasary et al., 2021) and (Cao et al., 2021), states that Performance Expectancy has no significant effect on Behavioral Intention.

Based on the results of the tests in Table 7, it can be seen that Effort Expectancy has a t-statistics value of 1.412 which is not by the hypothesis testing criteria of $1.412 < 1.98$, and for testing, the p-value in Table 7 is 0.159 which is greater of 0.05, then the hypothesis testing is not appropriate, and H2 is rejected. The results of testing this hypothesis indicate that Effort Expectancy has no significant effect on Behavioral Intention. The results in this study support research (Handoko et al., 2018, Handoko & Liusman, 2021, Cao et al., 2021, Ferri et al., 2020) (Al-Hiyari et al., 2019), which also shows that the results of Effort Expectancy have no significant effect on Behavioral Intention. However, this study differs from research (Tansil et al., 2019, Kartikasary et al., 2021, Handoko et al., 2020, Mohamed et al., 2019, Maita et al., 2018), stating that Effort Expectancy has a significant effect on Behavioral Intention.

Based on the results of the test in Table 7, it can be seen that Social Influence has a t-statistics value of 1.43 which is not by the criteria for testing the hypothesis $1.43 < 1.98$ and for testing the p-value in Table 7 is 0.153, which is more significant than 0.05, then the hypothesis testing is not appropriate, and H3 is rejected. The results of testing this hypothesis indicate that Social Influence has no significant effect on Behavioral Intention. The results in this study support research (Handoko & Liusman, 2021, Tansil et al., 2019, Handoko et al., 2018, Mohamed et al., 2019, Al-Hiyari et al., 2019), which also shows that the results of Social Influence have no significant effect on Behavioral Intention. However, this study differs from research (Maita et al., 2018, Kartikasary et al., 2021, Ferri et al., 2020, Handoko et al., 2020) state that Social Influence has a significant effect on Behavioral Intention.

Based on the results of the tests in Table 7, it can be seen that the Facilitating Conditions have a t-statistics value of 0.191 which is not by the hypothesis testing criteria of $0.191 < 1.98$ and for testing with a p-value in table 4.24, which is 0.848 which is greater of 0.05, then the hypothesis testing is not appropriate, and H4 is rejected. The results of testing this hypothesis indicate that Facilitating Conditions have no significant effect on Behavioral Intention. The results in this study support the research (Cao et al., 2021) and (Maita et al., 2018), which also shows that the results of Facilitating Conditions have no significant effect on Behavioral Intention. However, this study has different results from research (Handoko & Liusman, 2021, Tansil et al., 2019, Handoko et al., 2018, Handoko et al., 2020, Mohamed et al., 2019, Al-Hiyari et al., 2019), stated that Facilitating Conditions had a significant effect on Behavioral Intention.

The following Figure 2 below is the structural equation model and path coefficient of this research:

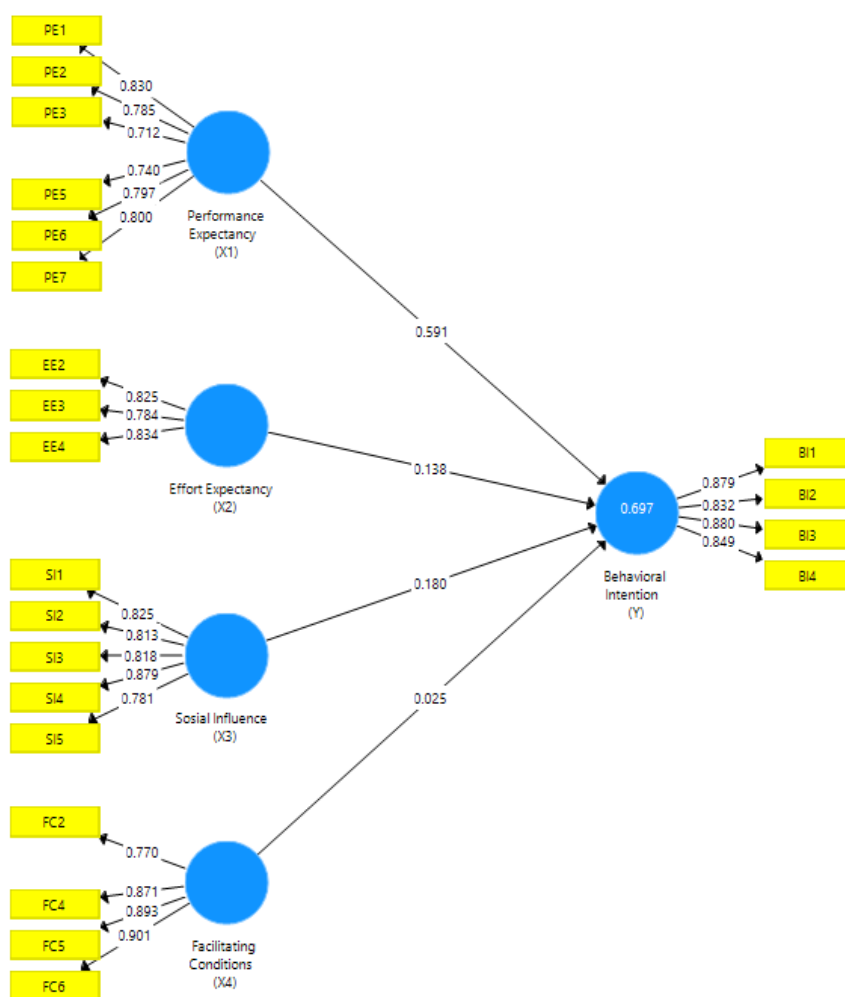


Figure 2. Structural Equation Modelling and Path Coefficient

6. Conclusion

Based on the study results, it can be concluded that Performance Expectancy has a significant positive effect on the Behavioral Intention of external auditors in adopting Artificial Intelligence as a whistleblowing practice. Effort Expectancy, Social Influence, and Facilitating Conditions have a positive but not significant effect on the Behavioral Intention of external auditors in adopting Artificial Intelligence whistleblowing practices. The conclusion of the Performance Expectancy variable on Behavioral Intention is that perceived benefits, relative advantages and expectations of the results of using technology affect the intention or intention of external auditors in using Artificial Intelligence as a whistleblowing practice.

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