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Utilization of Artificial Intelligence and Generation Z's Perception of the Transformation of Auditor 's Role: The Mediating Role of Islamic Ethics Perceptions

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ABSTRACT

This study aims to examine the effects of perceived usefulness, perceived ease of use, and perceived risk on the transformation of auditors' roles. Second, this study explores the mediating effect of perceived islamic ethics on the relationship between perceived usefulness, perceived ease of use, perceived risk, and the transformation of the auditor's role from the perspective of Generation Z. A total of 450 Generation Z accounting students from universities in Yogyakarta, Indonesia as respondent. Data analyzed using partial least squares structural model equations (PLS-SEM) with SmartPLS software. The findings showed that perceived usefulness, perceived ease of use, and perceived risk have significantly affected on the transformation of auditors' roles and perceived islamic ethics. Furthermore, this study confirms that perceived islamic ethics mediates the relationship between perceived usefulness, perceived ease of use, perceived risk and the transformation of auditors' roles. This study provides a useful contribution to us. First, audit firms are advise not only invest in advanced AI-based audit technology, but also emphasize ethics training programs based on professional standards and Islamic values. Second, universities should incorporate interdisciplinary curriculum that combine audit-ing, artificial intelligence, and Islamic ethics.

INTRODUCTION

Auditing plays a strategic role in maintaining a company's reliability, credibility, and financial stability, thus contributing to market trust and economic health sustainability (Feliciano & Quick, 2022). Historically, accounting and auditing practices are carried out through manual processes that rely heavily on human professional skills and judgment. The development of information technology (IT) has caused modern audit practices to experience a paradigm shift. One of the most rapidly developing technological innovations is artificial intelligence (AI). AI is a collection of technological capabilities that provide new resources, opportunities, and applications for organizations across various sectors. Many companies, public institutions, and governments are beginning to utilize AI to increase efficiency and productivity, and drive innovation in product and service development. In the auditing context, AI supports auditor plays a crucial role in big data analytics, anomaly detection, risk identification, and improved decision-making quality (Koshiyama et al., 2021; Raji et al., 2020).

The use of artificial intelligence (AI) provides significant support for auditors, especially in processing and analyzing large-scale data, identifying unusual patterns, assisting the risk assessment process, and improving the quality of decision-making (Koshiyama et al., 2021; Raji et al., 2020). The use of artificial intelligence not only has the potential to improve audit efficiency

and quality, but can also influence perceptions regarding changes in auditor competency and roles in the future (Abiyyu & Mustafida, 2024). Research discussing the application of AI in the fields of accounting and auditing has also shown increasingly rapid development in recent years (Enholm et al., 2022; Munoko et al., 2020; Han et al., 2023; Al-Sayyed et al., 2021). Integration of technology in accounting procedures is seen as one approach that can increase the effectiveness of management control systems (Al-Hattami and Kabra, 2022). The application of AI in the audit process improves the accuracy and quality of audit results, speeds up the audit process, and reduces operational costs (Dutta et al., 2022; Barredo Arrieta et al., 2020; Manita et al., 2020).

However, a number of risks can also arise from AI related to algorithm opacity, unethical behavior, and unintended social consequences. This condition is often associated with the term "dark side of AI", describing the negative consequences arising from the use of AI (Mikalef et al., 2022). Therefore, academics, organizations, and policymakers are increasingly paying attention to the importance of monitoring and evaluating AI systems through AI system audits to ensure that the technology is used responsibly and in accordance with applicable ethical, social, and legal principles. AI auditing is understood as a subset of information technology auditing that aims to evaluate the risks, control mechanisms, security, and compliance of algorithm-based systems. It encompasses both internal and external audits, each of which plays a critical role in assessing the system's alignment with expected standards of behavior and good governance principles. Auditors are required to understand the algorithm development process, data characteristics, and system outputs to ensure technological accuracy, transparency, and accountability.

As the digital era evolves, the auditor's role presents ethical challenges for the audit profession. Auditors are required to maintain integrity, objectivity, and independence when interacting with complex automated systems. Issues related to accountability, limited algorithmic transparency, and cybersecurity threats further underscore that audit technology is not value-neutral but is embedded with moral and professional implications (Schiff et al., 2024). These challenges require an approach grounded in Islamic ethical perception. Theoretically, Islamic ethics explains the mechanisms linking the use of AI to auditor readiness for digital transformation. AI enhances auditors' ability to acquire and process information, but professional decisions remain influenced by moral values that guide auditor behavior. This perspective aligns with the Resource-Based View (RBV), which states that organizational excellence is determined not only by tangible resources, such as technology, but also by intangible resources such as values, culture, and ethical competencies that can create sustainable excellence (Barney, 1991). In the audit context, AI represents a technological capability, while Islamic ethics perceives it as a moral capability that ensures technology is utilized responsibly, resulting in auditors who are better prepared to face changes in the profession's role.

Al-Momani (2025) explains that the principles of amanah (trustworthiness), ṣidq (honesty), justice, and responsibility are fundamental foundations for regulating the use of audit technology. Islamic values serve as a moral foundation to ensure that the use of AI does not undermine professional integrity and upholds transparency and accountability. This perspective aligns with the Quran, particularly Surah An-Nisa (4:58), which emphasizes the importance of fulfilling mandates and upholding justice in professional decision-making. Therefore, the perception of Islamic ethics is not only seen as a set of normative values, but also as a psychological mechanism that explains how auditors translate technological capabilities into ethical and responsible professional behavior. On the other hand, Generation Z, as a generation that grew up in the digital era, exhibits characteristics that are adaptive to technological innovation, support efficiency and transparency, and have a high level of acceptance of automated systems in professional activities (Turner, 2021). Understanding Generation Z's perceptions of the use of AI and the transformation of the auditor's role is important to explain how the next generation of information users views the relevance and sustainability of the auditor profession in the digital era (Mustafida et al., 2026).

Unlike professional auditors, who are generally still adapting to digital transformation, Generation Z represents the future workforce projected to dominate the audit profession in the future. Therefore, understanding Generation Z's readiness is crucial because they will play a role in shaping future AI-based audit practices. Despite their high digital literacy, the ability to adopt technology does not necessarily translate into readiness to face the ethical implications of AI use. Therefore, it is crucial to understand Generation Z's perspective on the shifting role of auditors in the digital era, particularly how the use of AI is integrated with Islamic ethical values as a foundation for maintaining auditor integrity, accountability, and professionalism.

Studies on technology in accounting and auditing have been extensive, including aspects of the benefits of artificial intelligence (AI) in auditing, particularly its ability to detect fraud (Mawlidy et al., 2024), the ethical risks of AI from a secular perspective (Ghosh, 2025), Islamic ethical principles in the accounting profession (Hameed et al., 2020), and the characteristics of Generation Z (Turner, 2021). However, these studies are still separate and have not yet integrated these various aspects comprehensively. There has been no research that has integratedly examined the use of AI in auditing, ethical challenges, Islamic values, and Generation Z perceptions within a single research framework. In fact, digital transformation has transformed the role of auditors from those performing audit procedures to analysts and decision-makers, who are required to possess digital competencies while maintaining integrity, independence, and professional judgment. Without such preparedness, the use of AI risks introducing automation bias and compromising the quality of audit judgment. Therefore, this study aims to examine the effects of perceived usefulness, perceived ease of use, and perceived risk on the transformation of auditors' roles. Second, this study analyzes the role of Islamic ethics perceptions in mediating the relationship between perceived usefulness, perceived ease of use, perceived risk, and transformation of the auditor's role. This research provide us with fruitful contributions. First, for audit firms, the results of this study indicate that investment in AI-based audit technology needs to be balanced with strengthening ethics training programs based on professional standards and Islamic valuesSecond, universities should incorporate interdisciplinary curriculum that combine audit-ing, artificial intelligence, and Islamic ethics.

LITERATURE REVIEW

Perceived Usefulness and the Transformation of Auditors' Roles

The Technology Acceptance Model (TAM) was first pioneered by Davis et al. (1989). This model has been used by various researchers to evaluate the level of user acceptance of information technology (IT) (Pedrosa et al., 2020). Perceived usefulness arises when individuals believe that implementing a technology can improve the quality of their performance (Nuryakin et al., 2023). In the audit context, AI improves efficiency, analytical quality, and decision-making effectiveness, enabling auditors to transition from performing routine audit procedures to being strategic analysts and advisors. Therefore, the perception that AI is beneficial is expected to boost auditors' readiness to face the transformation of their professional roles. Previous studies have shown that this model has gained widespread recognition for its ability to provide insight into the level of acceptance and adoption of IT systems (Usman et al., 2022; Vărzaru, 2022). In audit practice, perceived usefulness auditors' beliefs that the use of artificial intelligence can optimize work efficiency, productivity, and the quality of the audit process. Previous research has shown that the use of AI and audit analytics can improve the effectiveness of testing procedures and the reliability of financial reporting (Laine, Minkkinen, & Mäntymäki, 2024). The findings of Munoko et al. (2020) also confirm that implementation of AI has potential to shift the auditor's role from routine, procedural activities to more analytical and strategic functions. Therefore, the proposed hypothesis is as a follow:

H1: Perceived usefulness positively affects the transformation of auditors' roles

Perceived Ease of Use and the Transformation of Auditors' Roles

Perceived ease of use is defined as the extent to which an individual believes that implementing a new way of working does not require significant effort (Ferri et al., 2025). This concept relates to how users assess the benefits offered by a technology (Granić & Marangunić, 2019). In the audit context, the ease of use of AI reduces barriers to technology adoption, making it easier for auditors to integrate AI into the audit process. When AI is easy to learn and operate, auditors no longer spend a significant portion of their time on administrative procedures or manual data processing, but can instead allocate more time to analysis, professional judgment, risk evaluation, and strategic recommendations. Thus, the ease of use of AI not only increases technology acceptance but also encourages a shift in the auditor's role from performing conventional audit procedures to being an analyst and decision-maker who adds value. In the Technology Acceptance Model (TAM), perceived usefulness plays a crucial role in explaining users' behavioral tendencies and willingness to utilize technology (Davis, 1989). Furthermore, the level of usefulness of a technology is also influenced by the extent to which the technology is perceived as easy to use (Davis, 1989). Vitali and Giuliani (2024) confirmed that the ease of use of artificial intelligence (AI) significantly improves audit quality and operational effectiveness. Based on the argument, this study proposes the following hypothesis:

H2: Perceived ease of use positively influence the transformation of auditors' roles

Perceived Risk and the Transformation of Auditors' Roles

Perceived risk refers to an individual's perception of psychological worry or uncertainty related to the possibility of financial, social, or moral losses resulting from the use of new technologies. This concept was pioneered by Bauer (1960) and developed by Featherman and Pavlou (2003) in the context of digital technology adoption. Perceived risks in audit practice include threats to data integrity, information leakage, algorithmic errors, systematic bias, loss of human accountability, and the potential erosion of professional independence due to overreliance on artificial intelligence (AI) systems. Although the Technology Acceptance Model (TAM) emphasizes benefits and ease of use as the primary determinants of technology acceptance, subsequent research has shown that perceived risk is a critical factor influencing individuals' decisions to adopt new technologies. Perceived risk to AI encourages auditors to develop new competencies, increase oversight of automated systems, and strengthen professional judgment. Thus, perceived risk not only influences the level of AI acceptance but also drives the transformation of auditors' roles toward a more strategic, technology-governance-based function. Kokina et al. (2021) found that young auditors with a high awareness of AI-related risks were more proactive in promoting the responsible use of technology. Sinaga et al. (2025) asserted that risk-aware Generation Z auditors were more cautious, reflective, and motivated to improve their competencies in response to digital transformation. Based on these theoretical foundations and empirical findings, this study proposes the following hypothesis:

H3: Perceived risk positively affects the transformation of auditors' roles

Perceived Usefulness and Perceived Islamic Ethics

From an Islamic perspective, the use of technology should be oriented towards creating benefits and avoiding harm (Purba & Rafi'i, 2025). Muslim professionals tend to be more open to innovations that can improve work quality as long as they align with Sharia principles. A technology is only considered aligned with Islamic values if its use supports the principles of amanah (trust), ṣidq (honesty), 'adl (justice), and accountability in the performance of professional duties. Therefore, when auditors perceive AI as improving the accuracy, transparency, and objectivity of

the audit process, this perception can strengthen the belief that AI is a tool that helps realize Islamic ethical values, not simply increasing work efficiency. Therefore, the decision to adopt technology is not only driven by efficiency considerations but also influenced by ethical awareness and moral responsibility. Arodha (2025) showed that perceptions of technological benefits strengthen individuals' beliefs regarding the technology's alignment with Islamic values, particularly those related to justice ('adl) and trustworthiness. When auditors perceive artificial intelligence (AI) as a means of improving audit quality and reliability, they are more likely to interpret its use as part of a commitment to moral responsibility and professional integrity. These findings indicate that perceived usefulness contribute strengthening perceptions of Islamic ethics in the implementation of AI-based audit systems. Therefore, the proposed hypothesis is as a follow:
H4: Perceived usefulness positively influences perceived Islamic ethics.

Perceived Easy of Use and Perceived Islamic Ethics

Perceived ease of use is a component of the Technology Acceptance Model (TAM) introduced by Davis (1989). This concept describes the degree to which individuals believe a technology is easy to use. In the context of artificial intelligence (AI) applications, perceived ease of use is a crucial aspect influencing individuals' acceptance and willingness to utilize the technology. A technology will be deemed to align with Islamic ethics if its use supports the principles of amanah (trustworthiness), ṣidq (honesty), 'adl (justice), and responsibility in professional practice. When AI is perceived as easy to use, auditors can focus more on evaluating audit evidence, exercising professional judgment, and making objective decisions rather than on the technical difficulties of operating the system. Previous studies have shown that user-friendly technology increases user confidence and reduces resistance to digital innovation (Venkatesh & Davis, 2000). Ease of use contributes to positive system perceptions, including aspects of security, transparency, and accountability (Al-Emran et al., 2020). In audit practice, easy-to-operate AI systems help auditors understand the working mechanisms of the technology. This allows for more effective monitoring and evaluation. From an Islamic perspective, this is inseparable from the principles of trustworthiness, justice, public interest, and moral responsibility (Beekun & Badawi, 2005). Baazeem (2018) found that ease of use of digital systems strengthens Muslim users' perceptions of the technology's compatibility with moral and religious values. Therefore, the proposed hypothesis is as a follow:
H5: Perceived ease of use positively influences perceived islamic ethics.

Perceived Risk and Perceived Islamic Ethics

Perceived risk is a key aspect in technology adoption studies, describing how users assess uncertainty and potential threats when using a technological system (Featherman & Pavlou, 2003). In AI implementation, perceived risks encompass technical and ethical aspects, such as privacy violations, algorithmic bias, and data misuse, as well as technical risks, including system errors, limited algorithmic transparency, and operational failures (Jobin et al., 2019; Floridi et al., 2018). Increased awareness of ethical and technical risks leads users to be more critical of digital technology (Martin, 2019). From an Islamic ethical perspective, understanding potential harms encourages individual caution in using technology, while strengthening moral responsibility and adherence to Sharia principles. Awareness of these risks can increase auditors' attention to the importance of implementing the principles of trustworthiness, honesty, justice, and responsibility in the use of technology. The greater the perceived risk, the greater the auditor's need to ensure that AI is used carefully, transparently, and in accordance with Islamic ethical values. Awareness of the importance of Islamic ethics as a guideline in managing the risks of AI use. Therefore, perceived risk strengthens users' ethical judgments about AI adoption. Therefore, the proposed hypothesis is as a follow:

H6: Perceived risks positively affects perceived Islamic ethics.

Perceived Islamic Ethics and the Transformation of Auditors' Roles

The transformation of the auditor's role in the digital era has driven a significant shift from manual verification activities to more strategic, data-driven functions, including leveraging smart technology and providing value-added services to clients (El-Mousawi et al., 2023). The application of artificial intelligence (AI), large-scale data analytics, and continuous auditing have fundamentally transformed the process of collecting, processing, and evaluating audit evidence, while increasing sensitivity to ethical issues. Auditors are required not only to possess technological expertise but also to ensure that the application of digital tools emains aligned with the principles of integrity, objectivity, confidentiality, and standards of professional conduct (IESBA, 2025). Sharia principles encourage Muslim auditors to utilize technology responsibly, transparently, and in a manner that is oriented toward the benefit of the public good. When auditors perceive the use of AI as compliant with Sharia principles, they are more committed to using technology as a means of improving audit quality, rather than as a tool for manipulation. Therefore, the following hypothesis is proposed:

H7: Perceived Islamic ethics positively affects the transformation of auditors' roles

Perceived Islamic Ethics Mediate the Relationship Between Perceived Usefulness and the Transformation of Auditors' Roles

Based on the Technology Acceptance Model (TAM), perceived usefulness is the belief that the use of technology can improve job performance (Davis, 1989). Auditors who perceive AI as beneficial will see the technology as capable of improving the efficiency, accuracy, and quality of the audit process (Appelbaum et al., 2017). However, these benefits do not automatically drive a transformation in the auditor's role. From an Islamic ethical perspective, a technology is deemed appropriate for use if it supports the implementation of the principles of amanah (trust), 'adl (justice), ṣidq (honesty), and mas'uliyyah (responsibility). Therefore, when auditors perceive that the benefits of AI align with these values, they will be more ready to accept the role change from performing audit procedures to being analysts and strategic decision-makers. Thus, Islamic ethical perceptions serve as a mechanism explaining how the benefits of AI translate into auditor role transformation (Al-Maaitah et al., 2025). Therefore, the following hypothesis is proposed:

H8: Perceived Islamic ethics mediate the relationship between perceived usefulness and the trans formation of auditors' roles

Perceived Islamic Ethics Mediate the Relationship Between Perceived Ease of Use and the Transformation of Auditors' Roles

According to TAM, perceived ease of use reflects the belief that technology can be used without requiring significant effort (Davis, 1989). AI that is easy to learn and operate allows auditors to focus more on analysis, evidence evaluation, and professional judgment rather than the technical aspects of system use. However, ease of use does not in itself guarantee that technology is used ethically. From an Islamic perspective, ease of use must be accompanied by the application of the principles of prudence (ikhtiyat), accountability, and responsibility to ensure that AI utilization remains in accordance with Sharia values. When auditors perceive that the ease of use of AI supports the implementation of these values, they will be more ready to adopt changing professional roles in the digital audit era. Thus, the perception of Islamic ethics becomes a mechanism linking perceived ease of use with the transformation of the auditor's role. Therefore, the hypothesis is proposed as a follow:

H9: Perceived Islamic ethics mediate the relationship between perceived ease of use and the transformation of auditors' roles

Perceived Islamic Ethics Mediate the Relationship Between Perceived Risk and the Transformation of Auditors' Roles

Perceived risk describes auditors' beliefs about the potential negative consequences of AI use, such as automation bias, algorithmic bias, lack of transparency, and threats to data security (Featherman & Pavlou, 2003; Dwivedi et al., 2021). From an Islamic ethical perspective, increased awareness of these risks encourages auditors to increasingly emphasize the principles of amanah (trustworthiness), 'adl (justice), and mas'uliyyah (virtue) in their use of technology. This ethical awareness helps auditors ensure that AI is used responsibly, transparently, and remains under human oversight. Thus, perceived risk not only influences auditors' attitudes toward AI but also strengthens Islamic ethical perceptions, ultimately shaping auditors' readiness to face role transformation in the digital era (Al-Momani, 2025). Therefore, the following hypothesis is proposed. Based on the arguments, this study proposes the following hypothesis:

H10: Perceived Islamic ethics mediate the relationship between perceived risk and the transformation of auditors' roles

RESEARCH METHOD

Population refers to the entire group of subjects that are relevant to a particular investigation (Agresti, 2018). In this research, the population examined active undergraduate accounting students enrolled in accredited universities in Yogyakarta who have completed at least one auditing course. This population is considered appropriate because these students possess fundamental knowledge of auditing practices and are familiar with the application of digital technologies in audit processes. The sampling technique used purposive sampling considering certain criteria for selecting respondents (Alam & Sayuti, 2011). This study involved accounting students in Yogyakarta and students who had completed auditing courses. Data collection was conducted through a questionnaire, where all statement items were measured using a five-point Likert scale. The scale ranges from 1 to 5, with 1 indicating "strongly disagree" and 5 indicating "strongly agree". The data obtained were analyzed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the help of SmartPLS software. Research data were collected during the period November to December 2025, and 450 who who received the questionnaire provided complete answers.

Table 1. Variable measurement

Construct		Item/Indicators	Measurement Source
Perceived Usefulness	USEFUL 1	Using AI technology will simplify and accelerate the completion of my future audit work.	(Abdullah & Almaqtari, 2024)
	USEFUL 2	Using AI techniques will improve the quality of my future audit work	
	USEFUL 3	Using AI technology will increase my effectiveness and drive productivity in carrying out audit tasks.	
	USEFUL 4	Using AI tools can improve the efficiency of the audit process. The use of AI tools can improve the efficiency of the audit process.	

Construct		Item/Indicators	Measurement Source
Perceived ease of use	EASE 1	It would be easy for me to master using an AI system in auditing	Abdullah & Almaqtari (2024)
	EASE 2	I find the AI system flexible in performing my tasks in auditing.	
	EASE 3	I find the AI system easy to use in auditing.	
Perceived Risk	PR 1	I am concerned that AI could introduce errors into audit analysis.	Featherman & Pavlou (2003)
	PR 2	I am concerned that audit data could be misused through AI systems.	
	PR 3	The use of AI could diminish the role and moral responsibility of auditors.	
	PR 4	AI may have biases that could unfairly influence audit results	
Perceived Islamic Ethics	PIE 1	AI in audits must be used responsibly and with integrity.	Beekun (1997)
	PIE 2	The use of AI in audits must ensure the fairness and honesty of analytical results.	
	PIE 3	The application of AI in audits must comply with Sharia principles.	
	PIE 4	Auditors must remain morally accountable for audit results assisted by AI.	
Transformation of auditors' roles	TAR 1	Auditors need to understand and master the use of AI in the audit process.	Bani, P., et al. (2025)
	TAR 2	Digital transformation requires auditors to possess data analysis skills and an understanding of information technology.	
	TAR 3	Digital technology makes the audit process faster and results more accurate.	
	TAR 4	The use of audit technology must still adhere to Islamic values such as honesty and trustworthiness.	

Source: Own elaboration

RESULT AND DISCUSSION

Respondent Profile and Descriptive Statistics

Table 2. Respondent Demographic

Demographic	Category	Total	Percentage (%)
Gender	Male	157	35.0
	Female	293	65.0

Demographic	Category	Total	Percentage (%)
Age (Years)	20	23	5.0
	21	225	50.0
	22	150	33.0
	23	49	11.0
	24	3	1.0

Source: Data Processed (2025)

Table 2 shows the respondent demographics. This study involved 450 undergraduate accounting students who had passed minimum of one course ini auditing. The demographic profile indicates that female respondents constituted 65% of the sample, while male respondents accounted for 35%. Most participants were aged between 21 and 22 years, representing more than 80% of the total sample. These characteristics suggest that the respondents were predominantly young adults with sufficient academic exposure to auditing and digital technologies.

Table 3 shows the results of descriptive statistics that provide an overview of the data, namely the minimum, maximum, median, mean, and standard deviation values. The results show a relatively high mean value, indicating respondents' positive perceptions of AI adoption and its associated ethical aspects. The perceived Islamic ethics variable recorded the highest mean score (17.02), followed by Perceived Risk (16.85), Perceived Usefulness (16.50), and perceived ease of use 16,36. Similarly, the Auditor Role Transformation variable in the Digital Era also shows a high average value (20.74), reflecting respondents' strong awareness of changing professional roles in the digital context.

Table 3. Descriptive Statistics

Descriptive Statistics					
	N	**Minimum**	**Maximum**	**Mean**	**Std. Deviation**
Perceived Usefulness	450	10	20	16,50	2,486
Perceived ease of use	450	10	20	16,36	2,370
Perceived Risk	450	10	20	16,85	2,368
Perceived Islamic Ethics	450	10	20	17,02	2,009
Transformation of auditors' roles	450	14	25	20,74	2,509
Valid N (listwise)	450				

Source: Data Processed (2025)

Measurement Model Evaluation

The report of the measurement model evaluation presented in Tables 4 and 5 indicate that the majority of indicators have loading values above the recommended threshold of 0.70, indicating adequate convergent validity. Specifically, all indicators measuring Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Perceived Islamic Ethics, and transformation of auditors' roles in the Digital Era demonstrate satisfactory loading values. However, one indicator of the Perceived Risk construct, namely X3.3, shows a loading value of 0.635, which is below the acceptable criterion. This result indicates insufficient convergent validity for the item. Therefore, X3.3 was excluded from further analysis to improve the overall quality of the measurement model. Furthermore, reliability and validity were tested through Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) values shown in Table 4. Internal consistency in this study was tested using the composite reliability (CR) value, and a good CR value is in the range of 0.7–0.9. The convergent validity value refers to the average variance extracted (AVE),

and a good AVE value is equal to or greater than 0.5 (≥0.5). The results of the composite reliability (CR) test for each variable are in the range of 0.7–0.9, indicating that the variables used in this study are reliable. The AVE value for each variable is ≥ 0.5, confirming that all variables meet the convergent validity criteria.

Table 4 Measurement Model: Outer Loading

Construct	Indicator	Loading	Remarks
Perceived Usefulness	X1.1	0.774	Valid
	X1.2	0.766	Valid
	X1.3	0.809	Valid
	X1.4	0.821	Valid
Perceived Ease of Use	X2.1	0.798	Valid
	X2.2	0.733	Valid
	X2.3	0.824	Valid
	X2.4	0.748	Valid
Perceived Risk	X3.1	0.870	Valid
	X3.2	0.851	Valid
	X3.3	0.635	Low validity
	X3.4	0.859	Valid
Perceived Islamic Ethics	X4.1	0.764	Valid
	X4.2	0.705	Valid
	X4.3	0.811	Valid
	X4.4	0.743	Valid
transformation of auditors' roles	Y1.1	0.754	Valid
	Y1.2	0.804	Valid
	Y1.3	0.764	Valid
	Y1.4	0.747	Valid
	Y1.5	0.759	Valid

Source: Data Processed (2025)

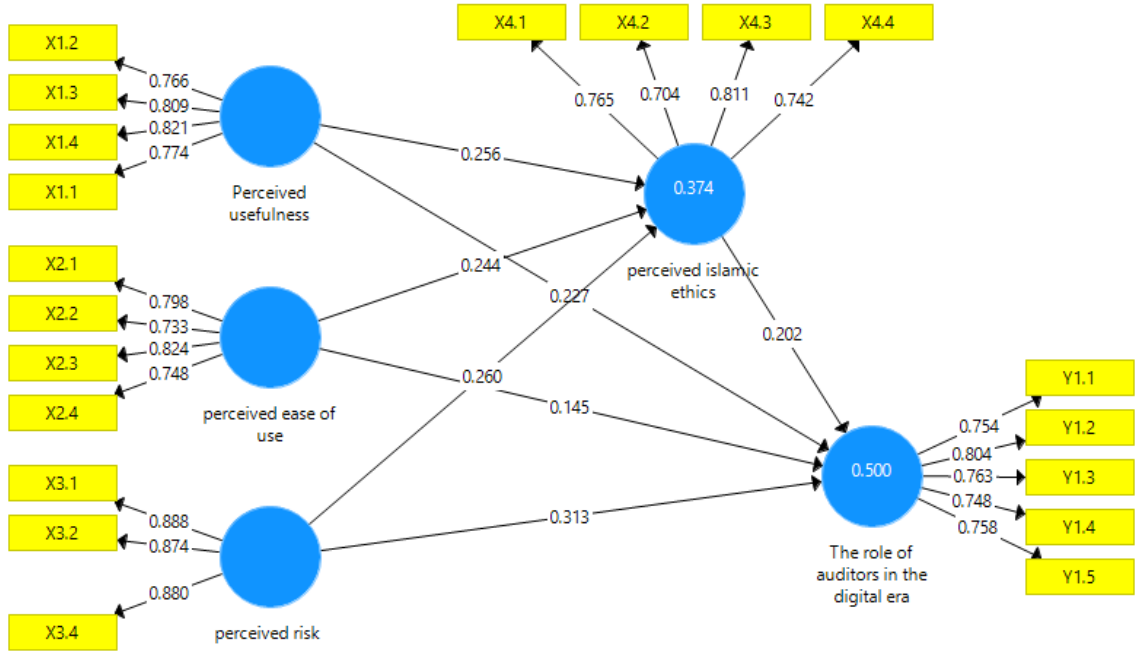
Table 5 Construct Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability	AVE
Perceived Usefulness	0.803	0.871	0.629
Perceived Ease of Use	0.781	0.859	0.603
Perceived Risk	0.855	0.912	0.776
Perceived Islamic Ethics	0.751	0.842	0.572
transformation of auditors' roles	0.824	0.876	0.586

Source: Data Processed (2025)

Structural Model Assessment (Inner Model)

Figure 1 illustrates the structural model evaluation conducted after the validity and reliability of the measurement model. This analysis aims to examine the causal relationships among the latent constructs proposed in the research framework. The assessment process consist of several procedures, namely collinearity assessment, coefficient of determination analysis, effect size evaluation, and hypothesis testing through the significance of path coefficients.



Source: Data Processed (2025)

Figure 1. Result of Structural Model Assessment

Coefficient of Determination (R^2)

The coefficient of determination (R^2) represents the extent proportion of variance of the endogenous variables is accounted for by the exogenous variables in the model. R^2 values range from 0 to 1, with higher values reflecting stronger predictive accuracy. According to Hair et al. (2017), R^2 values of 0.75, 0.50, and 0.25 can be interpreted as substantial, moderate, and weak, respectively.

Table 6. Result of R^2 and adjusted R^2

Endogenous Construct	R^2	Adjusted R^2	Interpretation
transformation of auditors' roles	0.500	0.496	Moderate
Perceived Islamic Ethics	0.374	0.369	Moderate

Source: Data Processed (2025)

Table 6 presents the results of the coefficient of determination (R^2) analysis. The findings indicate that the model explains 50.0% of the variance in the Role of Auditors in the Digital Era and 37.4% of the variance in Perceived Islamic Ethics. According to the guedlines proposed by Hair et al. (2017), these values fall within the moderate category. This result suggests that the independent variables exhibit adequate explanatory power in predicting both Perceived Islamic Ethics in AI usage and the Role of Auditors in the Digital Era.

Effect Size (f^2)

Effect size (f^2) measures the relative impact of an exogenous construct on an endogenous construct by assessing changes in R^2 when a specific construct is omitted from the model. This indicator provides insight into the substantive significance of each relationship.

Table 7. Result of f^2

Exogenous Construct	Role of Auditors in the Digital Era	Perceived Islamic Ethics
Perceived Usefulness	0.047	0.051
Perceived Ease of Use	0.031	0.076
Perceived Islamic Ethics	0.051	–
Perceived Risk	0.102	0.060

Source: Data Processed (2025)

The report of the effect size (f^2) analysis are shown in Table 7, showing that the f^2 values ranged from 0.031 to 0.102. The results suggest that each exogenous construct contributed a relatively small effect to the endogenous variable. The results suggest that, although the relationships are statistically significant, their individual contributions to the model's ability remain relatively modest. In Summary, the structural model demonstrates moderate predictive accuracy and small effect sizes. These results indicate that the proposed framework provides a reasonable explanation of auditors' role transformation in the digital era and the formation of Islamic ethical perceptions in AI usage, thereby supporting the suitability of the model for hypothesis testing.

Hypothesis Testing

Perceived Usefulness and the Transformation of Auditors' Roles

The results of the hypothesis testing are presented in Table 8, which also demonstrates the direct relationship between the variables in this study. Perceived Usefulness is hypothesized to positively influence the transformation of auditors' roles (H1). The results show that H1 is supported as indicated by the original sample value of 0.227, a T-statistic of 4.269, and a P-value of 0.000 below 0.05 (5%). The findings of data analysis and hypothesis testing indicate that perceived usefulness has a significant positively affects the transformation of auditor roles. The findings of data analysis and hypothesis testing indicate that perceived usefulness has a significant positive influence on the transformation of the auditor's role. This finding is consistent with the Technology Acceptance Model (TAM) pioneered by Davis (1989), which asserts that new technology tends to be more easily accepted when it is perceived to improve job performance. In audit practice, the use of AI, which improves efficiency, accuracy, and analytical capacity, encourages auditors to move beyond conventional compliance functions to more strategic and value-added roles. This finding aligns with previous research (Laine, Minkkinen, & Mäntymäki, 2024; Munoko, 2020), which identified perceived usefulness as a key factor in accelerating digital transformation in the audit field.

Perceived Ease of Use and the Tansformation of Auditors' Roles

As indicated in Table 8, The results of data analysis confirm that perceived ease of use positively influences the transformation of auditors' roles with the original sample value of 0.145, the T statistic of 3.461 above 1.96, and the P value of 0.001 below the 0.05 significance level. Hypothesis H2 is supported. These results are in line with TAM, which explains that perceived ease of use reduces users' cognitive load while increasing their tendency to adopt technology in routine work activities (Davis, 1989). When the system is easy to use, it encourages Generation Z auditors to more actively explore advanced features and utilize them in carrying out more complex audit procedures. These results reinforce previous findings (Enholm et al., 2022; Vitali & Giuliani, 2024) which emphasize that ease of use plays a significant role in accelerating technology integration in the audit profession.

Perceived Risk and the Transformation of Auditors' Roles

Table 8 indicated that the data analysis confirmed a positive and significant influence of Perceived Risk on the transformation of auditors' roles, with an original sample value of 0.313, a T-statistic of 6.110, and a P-value of 0.000 below 0.05. The findings of this study support Hypothesis 3 and align with the risk perception framework first pioneered by Bauer (1960) and later developed by Featherman and Pavlou (2003). According to this perspective, perceived risk is understood as a form of individual psychological uncertainty regarding the possibility of financial, social, or moral losses resulting from the use of new technology. Uncertainty regarding the application of artificial intelligence (AI) in the audit field can be caused by concerns regarding algorithm bias, data privacy violations, and less than optimal clarity of responsibilities. This research is consistent with research by Yoon (2020), which showed that young auditors with a high level of awareness of the ethical and technical risks of AI tend to be more vigilant in monitoring and controlling its implementation.

Perceived Usefulness and Perceived Islamic Ethics

The results of data analysis and hypothesis testing indicate that Perceived Usefulness has a positive and significant effect on perceived Islamic Ethics with an original sample value of 0.256, a T-statistic of 3.791 and a P-value of 0.000 below 0.05. Hypothesis H4 is supported. Research findings are according with the Islamic perspective which emphasizes that the use of technology should promote maslahah (general benefit) and prevent mafsadah (loss) (Purba & Rafi'i, 2025). Improving the quality, efficiency and reliability of the audit process is considered achievable by auditors through the implementation of AI-based audit systems, the technology tends to be perceived as aligned with Sharia values. This perception, in turn, strengthens the auditor's ethical beliefs in utilizing digital tools responsibly. This study is also in line with Arodha's (2025) research which shows that perceived technological benefits strengthen beliefs related to justice ('adl) and amanah (trust), thereby increasing moral accountability in professional practice.

Perceived Easy of Use and Perceived Islamic Ethics

Table 8 showed that data analysis and hypothesis testing results indicate that Perceived Ease of Use has a positive and significant effect on Perceived Islamic Ethics, with an original sample value of 0.244, a T-statistic of 4.555, and a P-value of 0.000 below 0.05. The findings of this study support Hypothesis 3 and consistent with the Technology Acceptance Model (Davis, 1989), which places ease of use as a key factor in forming positive attitudes toward technology. This is in line with Venkatesh and Davis (2000), who asserted that intuitively designed systems have been shown to increase user confidence while reducing resistance to innovation. In audit practice, easy-to-use AI applications help auditors understand workflows and system outputs more comprehensively, thereby strengthening their capacity to exercise professional judgment and maintain ethical control. From an Islamic ethical perspective, transparent and easy-to-manage technology has the potential to minimize the risk of misuse, data manipulation, and misinterpretation, thereby supporting the implementation of amanah (trust), 'adl (justice), and maslahah (benefit) (Beekun & Badawi, 2005). This finding aligns with Baazeem (2018), who explained that ease of use of a system strengthens Muslim users' perceptions of moral adherence and religious values.

Perceived Risk and Perceived Islamic Ethics

Table 8 indicated that the research findings confirm that Perceived Risk has a positive and significant impact on Perceived Islamic Ethics, with an original sample value of 0.260, a T-statistic of 4.517 above 1.96, and a P-value of 0.000 below 0.05. Hypothesis H6 is supported. This finding complements conventional technology adoption theory, which has traditionally considered perceived risk to be a deterrent to digital system adoption (Featherman & Pavlou, 2003). Conversely,

this study demonstrates that risk awareness can act as a trigger for critical reflection and strengthen ethical responsibility. Consistent with research by Jobin et al. (2019) and Floridi et al. (2018), the ethical and technical risks of AI, ranging from privacy issues and algorithmic bias to limited transparency, encourage auditors to assess technology implementation more carefully and evaluatively. From an Islamic perspective, awareness of potential harm (mafsadah) fosters caution and moral vigilance, ultimately strengthening commitment to Sharia values. In line with Martin (2019), this study shows that increasing risk perception contributes to strengthening ethical sensitivity and accountability in the professional decision-making process.

Perceived Islamic Ethics and the Transformation of Auditors' Roles

It can be seen from table 8 that the research findings confirm that Perceived Islamic Ethics has a positive and significant impact on the transformation of auditors' roles, with an original sample value of 0.202, a T-statistic of 3.848 above 1.96, and a P-value of 0.000 below 0.05. Hypothesis H7 is supported. These results indicate that ethical awareness serves as a fundamental driver of professional adaptation amidst an increasingly digitalized work environment. Consistent with the findings of El-Mousawi et al. (2023), the changing role of auditors is now moving towards the use of data-driven analytics, continuous auditing, and strategic advisory functions. However, this transformation requires a strong ethical foundation, and the changing role of auditors is now moving towards the use of data-driven analytics (Floridi et al., 2018; Martin, 2019). The current findings are consistent with Islamic ethical theory, which emphasizes the importance of the values of trustworthiness, justice ('adl), moral excellence (ihsan), honesty (sidq), and accountability (mas'uliyyah) as the main foundations in forming professional behavior with integrity (Beekun & Badawi, 2005; Chapra, 2008).

Table 8. Result of Hypothesis Testing

	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived usefulness -> transformation of auditors' roles	0.227	0.053	4.269	0.000
Perceived usefulness -> perceived islamic ethics	0.256	0.068	3.791	0.000
perceived ease of use -> transformation of auditors' roles	0.145	0.042	3.461	0.001
perceived ease of use -> perceived islamic ethics	0.244	0.054	4.555	0.000
perceived islamic ethics -> transformation of auditors' roles	0.202	0.053	3.848	0.000
perceived risk -> transformation of auditors' roles	0.313	0.051	6.110	0.000
perceived risk -> perceived islamic ethics	0.260	0.058	4.517	0.000

Source: Data Processed (2025)

Mediation Testing

Perceived Islamic Ethics Mediate the Relationship Between Perceived Usefulness and the Transformation of Auditors' Roles

Table 9 presents the results the mediation testing, Perceived Islamic Ethics is hypothesized to mediate the effect of Perceived Usefulness on transformation of auditors' roles (H8). H8 is supported, with an original sample value of 0.052, a T-statistic of 2.653, and a P-value of 0.008 below 0.05. These findings indicate that the benefits of AI do not directly drive auditor role transformation, but are first internalized through the perception that AI use aligns with Islamic ethical values. Auditors who believe that AI can improve audit efficiency, accuracy, and quality will be

more willing to accept role changes when these benefits are perceived as supporting the principles of amanah (trustworthiness), 'adl (justice), and mas'uliyyah (fairness). Thus, the perception of Islamic ethics serves as a mechanism linking technological benefits to the auditor's role shift toward a more strategic function. These results extend the Technology Acceptance Model (TAM) by demonstrating that technological benefits alone are insufficient to drive professional transformation without alignment with ethical values. These findings align with Kusuma et al. (2020) and Al-Momani (2025), who demonstrated that religious values influence how technology is accepted and implemented in professional contexts.

Perceived Islamic Ethics Mediate the Relationship Between Perceived Ease of Use and the Transformation of Auditors' Roles

Perceived Islamic Ethics is expected to mediate the effect of Perceived Ease of Use on transformation of auditors' roles (H9). H9 is supported, as the original sample value is 0.049, the T-statistic is 2.512, and the P-value is 0.012 below 0.05. These findings indicate that ease of use of AI does not automatically drive changes in the auditor's role. Instead, AI that is easy to understand and operate allows auditors to focus more on evidence evaluation, professional judgment, and responsible decision-making. From an Islamic ethical perspective, ease of use provides room for auditors to apply the principles of trustworthiness, honesty, and accountability more consistently because auditors' attention is no longer distracted by the system's technical complexity. Therefore, the perception of Islamic ethics serves as a mechanism explaining how ease of use of AI can translate into auditors' readiness to face professional transformation. These findings support the development of the TAM by confirming that the ethical dimension is a crucial factor in explaining the impact of ease of use of technology on changes in professional behavior.

Perceived Islamic Ethics Mediate the Relationship Between Perceived Risk and the Transformation of Auditors' Roles

The last hypothesis is that Perceived Islamic Ethics mediate the effect of Perceived Risk on transformation of auditors' roles in the Digital Era (H10). H10 is supported, with an original sample value of 0.053, a T-statistic of 2.774, and a P-value of 0.006 below 0.05. These findings indicate that perceptions of AI risks, such as automation bias, lack of algorithm transparency, and data security threats, not only increase auditors' vigilance regarding the use of technology but also strengthen their awareness of the importance of implementing Islamic ethical values. The higher the perceived risks, the greater the need for auditors to ensure that AI is used in accordance with the principles of trustworthiness, fairness, and justice, so that audit decisions remain objective, transparent, and accountable. Thus, perceptions of Islamic ethics transform risk awareness into more responsible professional behavior in the face of digital transformation. These findings are consistent with Dwivedi et al. (2021), who emphasize the importance of an ethical framework in AI implementation, and Al-Momani (2025), who suggests that Islamic values serve as guidelines for managing technological risks in professional environments.

Table 9. Result of Mediation Testing

	Original Sample (O)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Perceived usefulness -> perceived islamic ethics -> transformation of auditors' roles	0.052	0.020	2.653	0.008
perceived ease of use -> perceived islamic ethics -> transformation of auditors' roles	0.049	0.020	2.512	0.012
perceived risk -> perceived islamic ethics -> transformation of auditors' roles	0.053	0.019	2.774	0.006

Source: Data Processed (2025)

CONCLUSIONS, LIMITATIONS, AND SUGGESTIONS

This study aims to examine the effects of perceived usefulness, perceived ease of use, and perceived risk on the transformation of auditors' roles. Second, this study explores the mediating effect of perceived islamic ethics on the relationship between perceived usefulness, perceived ease of use, perceived risk, and the transformation of the auditor's role. The findings showed that perceived usefulness, perceived ease of use, and perceived risk have significantly affected on the transformation of auditors' roles and perceived islamic ethics. Furthermore, this study confirms that perceived Islamic ethics mediates the relationship between perceived usefulness, perceived ease of use, perceived risk and the transformation of auditors' roles. This study's finding provide a useful contribution to us. First, investment in advanced AI-based audit technology emphasize ethics training programs based on professional standards and Islamic values. Second, universities should incorporate interdisciplinary curriculum that combine audit-ing, artificial intelligence, and Islamic ethics.

The limitation of this study is that the respondents were only Generation Z, therefore, the findings may not be generalized widely to other generational groups, such as Millennials or Generation X, who have differences in professional experience and level of technology exposure. Further research is recommended to involve respondents from various generational groups, such as Millennials and Generation X, to obtain a more thorough understandingof the differences in perceptions and patterns of technology adoption in the audit profession.

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