The Effect of Auditor's Intention to Use CAATs on Self-Efficacy as a Moderating Variables in UTAUT 3

Adinda Putri Ramadhani[1]
Atta Putra Harjanto[2]
[1,2]Faculty of Economics and Business, Universitas Negeri Semarang, Indonesia
Correspondences* **: attaputra99@mail.unnes.ac.id

ABSTRACT

The progress of audit technology has encouraged the increased use of CAATs as a means of strengthening audit performance and quality. This paper aims to analyze the elements affecting auditors' motivation to utilize CAATs through the UTAUT 3 model, moderated by self-efficacy. Data was gathered using questionnaires given to auditors who work at public accounting firms in Semarang City, involving a total sample of 223 respondents. The data was analyzed using the Partial Least Square-Structural Equation Modeling method, also known as PLS-SEM. All UTAUT 3 framework factors are confirmed to influence auditors' intention to adopt CAATs, with social influence and performance expectancy appared as the leading factors. Self-efficacy strengthens the relationships between several variables and intention. The evidence reinforces the significance of behavioral and psychological factors in supporting the adoption of audit technology.

Keywords: Intention to Use; CAATs; UTAUT 3; Self-Efficacy

Pengaruh Niat Auditor untuk Menggunakan CAATs terhadap Self-Efficacy sebagai Variabel Moderasi dalam Model UTAUT 3

ABSTRAK

Perkembangan teknologi audit mendorong penggunaan Computer Assisted Audit Techniques and Tools (CAATs) dalam meningkatkan kualitas proses audit. Studi ini dirancang mengkaji berbagai variabel yang mempengaruhi niat auditor menggunakan CAATs dengan pendekatan UTAUT 3 serta peran self-efficacy sebagai variabel moderasi. Data dikumpulkan menggunakan kuesioner yang didistribusikan kepada para auditor yang bekerja di Kantor Akuntan Publik yang berlokasi di Kota Semarang, dengan total sampel sebanyak 223 responden. Analisis data dilakukan dengan menggunakan metode PLS-SEM, yaitu Partial Least Square-Structural Equation Modeling. Penlitian ini menunjukkan bahwa konstruk dalam UTAUT 3 berkontribusi terhadap niat penggunaan CAATs, dengan social influence dan performance expectancy sebagai faktor dominan. Self-efficacy terbukti memperkuat hubungan beberapa variabel terhadap niat penggunaan. Temuan ini menegaskan pentingnya faktor perilaku dan keyakinan individu dalam mendorong penggunaan teknologi audit.

Kata Kunci *Niat Menggunakan; CAATs; UTAUT 3; Self-Efficacy*

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INTRODUCTION

The reliability of financial statements is a fundamental pillar of sound economic decision-making, as various stakeholders—ranging from investors to regulatory bodies—depend on accurate financial disclosures to assess an entity's true condition (Harjanto et al. 2024). In this regard, external auditors serve a critical function in providing independent assurance over the fairness of financial reports. However, as business transactions grow increasingly complex and data volumes expand at an unprecedented pace, conventional audit approaches are no longer sufficient to address the demands of modern auditing environments. Computer-Assisted Audit Techniques and Tools (CAATs) have become a smart way to deal with these challenges. Encompassing a broad range of digital tools, including specialized audit software such as ACL and IDEA, as well as data analytics platforms, that enable auditors to process large datasets more efficiently, detect anomalies with greater precision, and ultimately enhance overall audit quality (Meiryani et al. 2021).

Despite its recognized benefits, The use of CAATs by auditors in Indonesia is still not very common. Empirical evidence consistently points to the dominance of Microsoft Excel as the primary audit tool across various regions. In Jakarta, approximately 84% of small-to-medium Public Accounting Firms (KAP) rely on Excel for audit work, with only 5% utilizing ACL and a mere 9-10% using dedicate audit software such as ACL or IDEA (Deniswara et al. 2023 and Putu et al. 2023). A similar pattern emerges elsewhere—43% of KAPs in Yogyakarta use Excel Septiana et al. (2024), and as many as 81.9% in Surabaya still depend on it as their primary audit tool (Putra & Mustafida 2025). These conditions raise a critical question: what factors drive or hinder auditors' intention to use CAATs in practice.

To systematically explain the behavioral factors behind CAATs adoption, this study draws upon the Unified Theory of Acceptance and Use of Technology 3 (UTAUT 3), which extend earlier frameworks—including the technology acceptance model Davis (1989) and UTAUT 1 Venkatesh et al. (2003)—by incorporating additional motivational constructs: hedonic motivation, price value, habit, and personal innovativesness (Farooq et al. 2017 and Venkatesh et al. 2012). These constructs, alongside the original UTAUT variables—performance expectancy, effort expectancy, social influence, and facilitating conditions—capture a wider spectrum of factors shaping auditors' willingness to embrace digital tools, spanning functional, emotional, economic, and dispositional dimensions.

Despite a growing body of literature examining CAATs adoption, empirical findings remain inconsistent. Studies employing UTAUT 1 in audit contexts have yielded divergent results—for instance, social influence was found significant by Almagrashi et al. (2023) but not by Purnamasari et al. (2025) and Timea et al. (2024), whil performance expectancy proved significant in some studies J.S et al. (2024) and Mustika et al. (2023) but not in others (Deniswara et al. 2023). Notably, prior research has predominantly applied UTAUT 1, leaving the extended constructs of UTAUT 3 underexplored in audit settings. Furthermore, while J.S et al. (2024) included self-efficacy as an independent variable in a UTAUT extension model, its role as a moderating variable—one that may strengthen or weaken the relationship between UTAUT 3 constructs and intention—remains

largely unexamined. Self-efficacy is when a person believes they can successfully do tasks that involve using technology Bandura (1995), This idea aligns with the concept of perceived behavioral control under the Theory of Planned Behavior Ajzen (1991), and it has the potential to influence how auditors react to each factor in the UTAUT 3 model.

This study wants to look at the factors that affect an external auditor's decision to use CAATs, using the UTAUT 3 framework as a guide, Unlike prior studies that predominantly applied UTAUT 1 and treated self-efficacy as an independent construct, this study contributes by extending UTAUT 3 to an external audit context and repositioning self-efficacy as a moderator—offering a more detailed view of how audiences adopt and use technology. The study looks at external auditors working at Public Accounting Firms (KAP) in Semarang. It aims to provide both theoretical and practical ideas that can help improve the use of audit technology in the Indonesian auditing profession.

Performance expectancy is about how much auditors think using CAATs will help them do their job better and improve the results of their audits (Venkatesh et al. 2003). In an audit context, this belief covers the capacity of CAATs to accelerate data reliability, improve anomaly detection, and strengthen audit evidence reliability. Under TPB Ajzen (1991), positive outcome expectations directly reinforce behavioral intention to adopt technology. Empirical studies in audit settings consistently support this relationship (Almagrashi et al. 2023; Mustika et al. 2023; Purnamasari et al. 2025), though some studies report non-significant results, suggesting that the effect of performance expectancy may be contingent upon auditors' prior experience with technology and the organizational context in which they operate (Deniswara et al. 2023).

H_1: Performance expectancy positively affects auditors' intention to use CAATs.

Effort expectancy reflects the degree to which auditors perceive CAATs as easy to learn and operate in their daily audit practice (Venkatesh et al. 2003). When auditors find a system intuitive and manageable, the reduced effort barrier cultivates a more favorable attitude toward adoption—consistent with TPB's premise that perceived ease of executing a behavior strengthens the intention to perform it (Ajzen 1991). In audit environments where time pressure and workload are constant challenges, the perceived simplicity of CAATs becomes especially influential in shaping adoption decisions. Empirical evidence broadly supports this relationship (J.S et al. 2024; Pathmasiri & Piyananda 2021; Purnamasari et al. 2025), though its effect may diminish when system complexity is high or when auditors lack prior technology experience, pointing to the importance of adequate training and user-friendly interface design in CAATs implementation (Almagrashi et al. 2023).

H_2: Effort expectancy positively influences auditors' intention to use CAATs.

Social influence captures the extent to which auditors are shaped by their professional environment—including colleagues, supervisors, and organizational culture—when deciding whether to adopt CAATs (Venkatesh et al. 2003). Under TPB, subjective norms reflecting perceived social pressure play a meaningful role in forming behavioral intention, particularly in professional settings where peer conformity and managerial expectations carry significant weight (Ajzen 1991). In audit firms, where hierarchical structures and team-based work are prevalent,

social endorsement of CAATs can meaningfully shift individual auditors' disposition toward adoption. This is broadly supported by empirical evidence in audit technology contexts (Al Natour et al. 2025; Deniswara et al. 2023; Pathmasiri & Piyananda 2021), although some studies report non-significant results, suggesting its influence may vary depending on organizational culture and the degree of voluntariness in technology adoption decisions (Timea et al. 2024).

H_3: Social influence positively affect auditors' intention to use CAATs.

Facilitating conditions show what auditors think about whether their organization has the right setup, help with technology, and training in place to use CAATs effectively (Venkatesh et al. 2003). Within the TPB framework, these conditions directly enhance perceived behavioral control—the belief that one has the resources and capability to perform a behavior—which in turn strengthens adoption intention Ajzen (1991). For auditors, access to reliable hardware, software licenses, and hands-on training are practical prerequisites that determine whether CAATs adoption is even feasible at the individual level. Supporting evidence from audit-specific studies confirms that adequate facilitating conditions are positively associated with CAATs adoption intention (J.S et al. 2024; Purnamasari et al. 2025; Shakira et al. 2025), though their effectiveness remains contingent on individual capacity to utilize available resources and overall organizational readiness for digital transformation (Deniswara et al. 2023).

H_4: Facilitating conditions positively affect auditors' intention to use CAATs.

Hedonic motivation refers to the enjoyment and intrinsic pleasure auditors derive from interacting with CAATs (Venkatesh et al. 2012). While audit work is largely task-driven and outcome-oriented, the emotional experience of using technology still plays a role in shaping attitudes—consistent with TPB's view that affective evaluations of a behavior contribute to the formation of behavioral intention (Ajzen 1991). Auditors who find CAATs engaging and enjoyable are more likely to develop positive associations with the technology, reinforcing their intention to use it beyond mere functional necessity. Empirical studies confirm that hedonic motivation positively influences technology adoption intention (Handoko & Giok 2022; Nadzeri & Said 2021; Rahardhan & Legowo 2024),though its impact in professional audit contexts may be comparatively weaker than functional drivers such as performance and effort expectancy, given the compliance-driven nature of audit work (Maulani & Handayani 2023).

H_5: Hedonic motivation positively affect auditors' intention to use CAATs.

Price value captures an auditor's perception of whether the benefits derived from adopting CAATs are worth the associated costs—including financial investment, time, and learning effort (Venkatesh et al. 2012). When auditors view the value proposition of CAATs as favorable, they form more positive attitudes toward adoption, aligning with TPB's premise that cost-benefit evaluations shape behavioral intention (Ajzen 1991). This is particularly relevant in small-to-medium KAPs where budget constraints are a practical concern and the decision to invest in specialized audit software requires deliberate justification. Empirical evidence supports the positive role of price value in technology adoption (Abdalla Mikhaeil et al. 2025; Ates & Polat 2025; Nadzeri & Said 2021), though perceptions of value may vary across organizational contexts and individual experience levels, with

some auditors perceiving the costs of CAATs as outweighing the benefits when adequate training and support are not provided (Maulani & Handayani 2023).
H_6: Price value positively affect auditors' intention to use CAATs.

Habit describes the extent to which CAATs usage has become an automatic and routine behavior through repeated prior experience (Venkatesh et al. 2012). As auditors engage with CAATs more frequently, habitual patterns develop that reduce cognitive effort and reinforce ongoing adoption intention—consistent with TPB's notion that established behavioral patterns strengthen the link between intention and action Ajzen (1991). In audit practice, where standardized procedures and repetitive task cycles are common, habit formation is a particularly plausible pathway through which CAATs adoption becomes self-sustaining over time. This is empirically supported across technology adoption studies (Abdalla Mikhaeil et al. 2025; Mulazid et al. 2024; Maulani & Handayani 2023), though the degree of automaticity has been found to vary according to usage frequency and individual work experience, with less experienced auditors taking longer to develop habitual CAATs usage patterns (Handoko & Giok 2022).
H_7: Habit positively affect auditors' intention to use CAATs.

Personal innovativeness shows how naturally an auditor tends to try out and use new technologies, along with their willingness to accept the uncertainties that come with it (Farooq et al. 2017). Auditors with a strong innovative disposition are more psychologically open to experimenting with CAATs, as their confidence in mastering unfamiliar tools reinforces both positive attitudes and perceived behavioral control under TPB (Ajzen 1991). This trait is especially relevant in the audit profession, where technological disruption is accelerating and early adopters of digital tools tend to gain competitive advantages in audit quality and efficiency. Research shows that people who are more innovative are more likely to want to use new technology (Mulazid et al. 2024; Nadzeri & Said 2021; Rahardhan & Legowo 2024), though its effect may still be shaped by the broader work environment and the level of organizational encouragement for innovation, with auditors in more conservative firm cultures showing weaker innovativeness effects (Handoko & Giok 2022).
H_8: Personal innovativeness positively affect auditors' intention to use CAATs.

Self-efficacy shows how confident an auditor feels about their ability to use CAATs effectively in their work (Bandura 1995). Within TPB, self-efficacy aligns with perceived behavioral control, conditioning how strongly performance beliefs translate into actual behavioral intention (Ajzen 1991). Auditors with high self-efficacy are better positioned to recognize and act upon the performance benefits offered by CAATs—their confidence amplifies the motivational force of performance expectancy, making them more decisive in forming adoption intention. Conversely, auditors with low self-efficacy may intellectually acknowledge CAATs' performance advantages yet still hesitate to adopt due to doubts about their own technical capabilities. Studies show that self-efficacy makes the link between performance beliefs and the intention to adopt technology stronger (Al Natour et al. 2025; Ardelia et al. 2025; Handoko & Suryadharma 2020; J.S et al. 2024), though empirical evidence specifically examining this moderating dynamic within CAATs adoption contexts remains limited, highlighting a gap this study seeks to address.

H_9: Self-efficacy moderates the relationship between performance expectancy and auditors' intention use CAATs.

The moderating role of self-efficacy extends to effort expectancy, shaping how auditors interpret the demands of operating CAATs. Grounded in the belief that individuals' confidence in their own capabilities determines how they approach challenging tasks Bandura (1995), self-efficacy functions as perceived behavioral control under TPB—conditioning whether auditors view the technical complexity of CAATs as a manageable challenge or an insurmountable barrier (Ajzen 1991). Auditors with high self-efficacy tend to approach new systems with confidence, perceiving effort requirements as surmountable and therefore maintaining strong adoption intention even when the technology is complex. Those with low self-efficacy, however, may be disproportionately deterred by the same level of effort demand. Prior research supports this relationship in broader technology adoption contexts (Handoko et al. 2021; Al Natour et al. 2025; Alqaraleh et al. 2025; Saputra et al. 2026), though studies explicitly testing this moderating dynamic within CAATs adoption contexts remain scarce, justifying the present investigation.

H_{10}: Self-efficacy moderates the relationship between effort expectancy and auditors' intention to use CAATs.

Self-efficacy also conditions how receptive auditors are to social cues encouraging CAATs adoption. Drawing on Bandura (1995) Self-efficacy is about believing that you are able to take actions and do things successfully in particular situations, individuals with stronger self-efficacy are better positioned to internalize and act upon external social encouragement. Within TPB, perceived behavioral control—of which self-efficacy is a core component—determines how effectively social influence is converted into behavioral intention (Ajzen 1991). Auditors who possess high self-efficacy are better equipped to act upon encouragement from peers and supervisors, as their underlying confidence reinforces the motivational signal generated by their professional environment. Prior studies confirm the interplay between self-efficacy and social influence in technology adoption (Alqaraleh et al. 2025; Al Natour et al. 2025; Handoko et al. 2021; J.S et al. 2024), though its specific moderating role within the context of CAATs adoption among external auditors has yet to be sufficiently explored in the existing literature.

H_{11}: Self-efficacy moderates the relationship between social influence and auditors' intention to use CAATs.

The effect of facilitating conditions on the intention to adopt CAATs is likely to differ depending on a person's level of self-efficacy. Self-efficacy, as defined by Bandura (1995), shows that someone is sure they can use their motivation, thinking skills, and plans to deal with the needs of a particular situation—including the ability to leverage available organizational support. Under TPB, perceived behavioral control reflects how well an individual can translate available resources into actual behavior (Ajzen 1991). Auditors with high self-efficacy are more capable of converting organizational support—such as training, infrastructure, and technical assistance—into actual CAATs adoption, whereas those with low self-efficacy may fail to capitalize on even well-resourced

environments. While prior research supports the general role of self-efficacy in moderating facilitating conditions within technology adoption (J.S et al. 2024; Alqaraleh et al. 2025; Ardelia et al. 2025 Saputra et al. 2026), empirical investigations specifically addressing this moderation within CAATs adoption settings remain insufficient, warranting further examination.

H_{12}: Self-efficacy moderates the relationship between facilitating conditions and auditors' intention to use CAATs.

It is believed that self-efficacy affects how hedonic motivation influences auditors' decision to use CAATs. According to Bandura (1995), People who believe in their ability to succeed are more confident when they tackle new things, which makes their experience using technology feel better overall—including the enjoyment they derive from it. Within TPB, this translates into a stronger positive attitude toward CAATs, reinforcing the motivational role of hedonic factors in shaping behavioral intention (Ajzen 1991). Auditors who believe in their own abilities are more likely to truly enjoy using audit software, amplifying hedonic motivation's effect on adoption intention, while those with limited self-efficacy may derive little enjoyment from tools they struggle to operate. Although prior studies confirm the relevance of both hedonic motivation and self-efficacy in technology adoption (Handoko & Suryadharma 2020; Al Natour et al. 2025; J.S et al. 2024; Ardelia et al. 2025), their moderating interaction specifically within audit technology adoption contexts has not been sufficiently examined, presenting an opportunity for theoretical contribution.

H_{13}: Self-efficacy moderates the relationship between hedonic motivation and auditors' intention to use CAATs.

The extent to which price value shapes auditors' CAATs adoption intention is likely moderated by self-efficacy. Bandura (1995) Says that people who have a strong belief in their ability are better at understanding and using all the tools they have to reach their best possible outcomes, making their cost-benefit assessments more accurate and favorable. Under TPB, this translates into stronger perceived behavioral control and a more positive attitude toward CAATs adoption when the value proposition is perceived as worthwhile (Ajzen 1991). Auditors with lower self-efficacy, however, may underestimate the value of CAATs because they doubt their own capacity to fully exploit the technology's capabilities. While the independent effects of price value and self-efficacy on technology adoption are well-documented (Alqaraleh et al. 2025; Ardelia et al. 2025; Handoko et al. 2021; Saputra et al. 2026), empirical evidence on their moderating interaction within CAATs adoption contexts specifically remains absent from the existing literature, underscoring the novelty of this hypothesis.

H_{14}: Self-efficacy moderates the relationship between price value and auditors' intention to use CAATs.

Habit's role in driving CAATs adoption intention may be strengthened or weakened depending on an auditor's level of self-efficacy. Bandura (1995) posits that self-efficacy shapes the persistence and consistency with which individuals engage in repeated behaviors—meaning auditors with high self-efficacy are more likely to sustain habitual CAATs usage over time, as their confidence reduces friction in recurring technology interactions. Within TPB, this sustained engagement reinforces perceived behavioral control, further strengthening the

link between habit and adoption intention (Ajzen 1991). In contrast, auditors with limited self-efficacy may struggle to establish such habits due to persistent uncertainty about their own capabilities. Prior findings confirm the individual contributions of both habit and self-efficacy to technology adoption intention (Al Natour et al. 2025; Ardelia et al. 2025; Handoko et al. 2021; J.S et al. 2024), yet their combined moderating interaction within the specific domain of CAATs adoption remains largely unexplored, constituting a meaningful gap in the literature.

H_{15}: Self-efficacy moderates the relationship between habit and auditors' intention to use CAATs.

In the end, self-efficacy is thought to affect how personal innovativeness influences auditors' desire to use CAATs. Bandura (1995) emphasizes that self-efficacy provides the psychological foundation that enables individuals to act on their motivations and translate curiosity into concrete behavior—suggesting that innovative tendencies are most likely to result in adoption intention when accompanied by strong self-efficacy. Under TPB, this combination of innovative disposition and high perceived behavioral control produces the strongest behavioral intention toward CAATs adoption (Ajzen 1991). Auditors who are naturally innovative but lack self-efficacy may hesitate to follow through on their exploratory inclinations, as self-doubt undermines the motivational force of their innovative disposition. Previous studies show that personal innovativeness and self-efficacy each play a role in how people adopt new technology (Alqaraleh et al. 2025; Ardelia et al. 2025; Handoko & Suryadharma 2020; J.S et al. 2024), the moderating interaction between these two constructs within a CAATs adoption framework has not been empirically tested, representing a novel contribution of this study.

H_{16}: Self-efficacy moderates the relationship between personal innovativeness and auditors' intention to use CAATs.

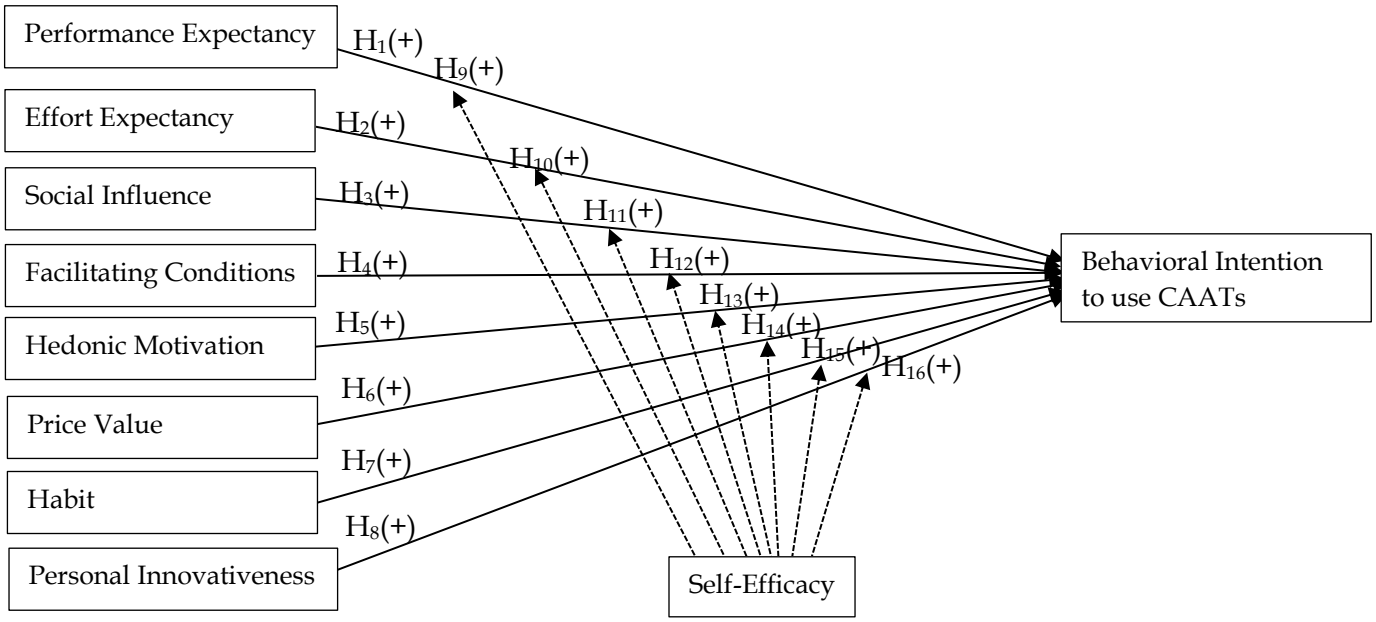

Figure 1. Research Model

Source: Research Data, 2026

RESEARCH METHOD

This study looks at the factors that influence how external auditors decide to use Computer-Assisted Audit Techniques and Tools (CAATs), and it uses a quantitative method with data collected directly from the auditors. Data was gathered using organized questionnaires given to external auditors who work at Public Accounting Firms (KAP) in Semarang. The use of structured questionnaires is considered appropriate for measuring individual perceptions and behavioral tendencies in a systematic and organized manner (Sugiyono 2019). Of the 300 questionnaires distributed, 223 were returned and deemed valid for further analysis, yielding a response rate of 74.3%.

The study includes every outside auditor who works at Public Accounting Firms (KAP) in Semarang. The sampling frame was created using the official list of licensed KAPs approved by Institut Akuntan Publik Indonesia (2025), which serves as the sole authoritative body overseeing the public accounting profession in Indonesia. Sample selection was carried out using convenience sampling, which takes into account ease of access and respondent availability (Shihab et al. 2022). To ensure the instrument's validity prior to full-scale data collection, a pilot test involving at least 30 participants was conducted, targeting accounting students who had completed internship at KAPs—a group considered to share similar characteristics with the primary population given their direct exposure to audit practice (Sugiyono 2019).

The main thing being studied here is how willing an auditor is to accept and use CAATs in their work. This shows their intention to embrace these tools in their auditing tasks (Al Natour et al. 2025). The greater the degree of behavioral intention, the higher the likelihood that auditors will actually implement CAATs in their professional practice. Venkatesh et al. (2003) explain that behavioral intention to use technology can be seen from users' tendency to use technology, expectations of future use, and plans for sustained use. This variable is measured based on three indicators: intention to use technology, expectation of future use, and expected use (Venkatesh et al. 2003)

Performance expectancy refers to an auditor's perception that employing CAATs is capable of improving job performance and audit effectiveness (Venkatesh et al. 2003). In the audit setting, this belief shows how much auditors are sure that CAATs can make the audit process faster, more accurate, and better overall. Belief in these performance benefits serves as a crucial foundation for fostering technology adoption among audit professionals. This variable is operationalized through three indicators: perceived usefulness, relative advantage, and outcome expectations (Venkatesh et al. 2003).

Effort expectancy refers to the extent to which an auditor perceives CAATs as easy and straightforward to operate in daily audit practice (Venkatesh et al. 2003). In auditing, ease in understanding and operating CAATs reduces user barriers and increases auditors' comfort in adopting the technology. When the perceived effort required to use CAATs is low, Auditors tend to have a better attitude towards adopting it. This variable is measured using two indicators: perceived ease of use and ease of use (Venkatesh et al. 2003).

Social influence reflects the degree to which auditors perceive that their social environment encourages the use of CAATs (Venkatesh et al. 2003). In the auditing context, this influence may stem from supervisors, colleagues, or organizational policies that actively promote the adoption of audit technology. The stronger the social encouragement auditors receive, the more inclined they are to develop a positive intention toward CAATs adoption. This variable is measured using two indicators: subjective norm and social factor (Venkatesh et al. 2003).

Facilitating conditions refer to the extent to which organizational resources and support infrastructure influence auditors' intention to adopt CAATs (Venkatesh et al. 2003). In audit practice, this encompasses access to hardware, software licenses, training programs, and technical assistance that make CAATs adoption practically feasible. When auditors perceive that adequate support is in place, their confidence in adopting new technology increases accordingly. This variable is measured using two indicators: perceived behavioral control and facilitating conditions (Venkatesh et al. 2003).

Hedonic motivation refers to how much auditors enjoy or feel happy when they use CAATs Venkatesh et al. (2012). Within audit practice, even though it is largely professional and compliance-driven in nature, a positive and enjoyable user experience can still influence auditors' perceptions and attitudes toward CAATs. Auditors who find the technology engaging are more likely to develop favorable adoption intentions. This variable is measured using three indicators: fun, enjoyment, and pleasure (Venkatesh et al. 2012).

Price value reflects an auditor's perception of whether the benefits derived from adopting CAATs justify the associated costs, including financial investment and learning effort (Venkatesh et al. 2012). Auditors tend to adopt CAATs when the advantages they gain are perceived to outweigh the expenses they incur. A favorable cost-benefit evaluation strengthens auditors' positive attitude toward CAATs and reinforces their intention to use it. This variable is measured using three indicators: value for money, cost benefits, and willingness to pay (Venkatesh et al. 2012).

Habit describes the extent to which CAATs usage has become an automatic and routine behavior through repeated prior experience (Venkatesh et al. 2012). As auditors engage with CAATs more frequently over time, habitual usage patterns develop that reduce cognitive effort and reinforce ongoing adoption intention. In audit environments characterized by standardized and repetitive task cycles, habit formation is a particularly relevant pathway through which CAATs adoption becomes self-sustaining. This variable is measured using three indicators: habit, addiction, and necessity (Venkatesh et al. 2012).

Personal innovativeness indicates an auditor's tendency to explore and embrace new technological tools, as well as their willingness to take risks that may arise from doing so (Agarwal & Prasad 1998). Auditors with a strong innovative disposition are more open to experimenting with CAATs and more comfortable navigating the uncertainties that come with adopting unfamiliar technology. This trait is especially relevant in an era of rapid technological disruption within the audit profession. This variable is measured using three indicators: willingness to adopt, trying new features and advancements, and risk-taking propensity (Farooq et al. 2017).

Self-efficacy indicates an auditor's perceived capability to successfully use CAATs to accomplish specific audit tasks (Bandura 1995). Auditors who possess strong self-efficacy tend to be more prepared and assured when confronting the challenges of operating CAATs, and are better equipped to overcome obstacles that arise during adoption. In this study, self-efficacy serves as a moderating variable that is expected to strengthen or weaken the relationship between each UTAUT 3 construct and auditors' behavioral intention to use CAATs. This variable is measured using three indicators: magnitude, generality, and strength (Bandura 1995).

All variables were measured using a five-point Likert scale, and any items that were worded negatively had their scores reversed before the analysis was done. The research tool was created using existing measures from previous studies that focused on each concept looked at in this research (Sugiyono 2019). To ensure validity and reliability prior to full-scale data collection, a pilot test involving at least 30 participants was conducted, targeting accounting students who had completed internships at KAPs—a group considered to share similar characteristics with the primary population given their direct exposure to audit practice.

Data analysis was done using Partial Least Squares-Structural Equation Modeling, or PLS-SEM, and the software used was SmartPLS 4. This method was chosen because it can handle complex research models even when there are not many samples, and it doesn't require strict assumptions about how the data is spread out (Hair et al. 2022). The evaluation of the model was done in two steps—first checking the outer model and then assessing the inner model. The outer model examined construct validity through convergent validity, with outer loadings exceeding 0.70 and AVE above 0.50, and discriminant validity using the HTMT ratio below 0.85, while reliability was assessed using Composite Reliability above 0.70 (Hair et al. 2022 and Rahadi 2023). The inner model assessment examined R^2, effect size f^2, and SRMR, alongside Q^2 and PLS Predict tests to evaluate predictive relevance, with hypothesis testing performed using path coefficient analysis at a significance threshold of p-value < 0.05 (Hair et al. 2022 and Rahadi 2023).

RESULTS AND DISCUSSION

This study engaged 223 external auditors from Public Accounting Firms (KAP) in Semarang as research participants. The demographic profile of respondents is presented in Table 1 below. The sample was predominantly male (63%), with nearly half falling within the under-30 age bracket (48%). The majority held bachelor's degrees (70%), had accumulated between one and five years of professional experience (42%), and occupied senior auditor positions (52%). This composition mirrors the broader workforce structure of Indonesian KAPs, where younger and mid-career professionals constitute the largest segment of audit personnel. The prevalence of senior auditors in the sample is particularly meaningful, as this group typically bears direct responsibility for technology-related decisions within audit engagements, making their perspectives on CAATs adoption both representative and practically significant.

Table 1. Respondent Profile Description

Demographics	Category	%
Gender	Male	63
	Female	37
Age group	Under 30	48
	31–35	29
	36–40	18
	> 40	5
Education	Diploma	5
	Bachelor's degree	70
	Master's degree	20
	Doctorate	5
Work experience	< 1 year	28
	1–5 years	42
	6–9 years	23
	>10 years	5
Position	Junior auditor	40
	Senior auditor	52
	Supervisor	3
	Manager	5
	Partner	0

Source: Primary data analyzed by the researcher, 2026

Validity testing was conducted to assess whether the indicators adequately represent their respective constructs, encompassing both convergent and discriminant validity evaluations (Rahadi 2023). Table 2 presents the results of the convergent validity and reliability assessments.

Table 2. Convergent Validity and Reliability Test Results

Constructs/Items	Outer loadings	Cronbach's alpha	Composite reliability	AVE
Behavioral Intention (BI)		0.909	0.940	0.840
BI1	0.923			
BI2	0.936			
BI3	0.891			
Performance Expectancy (PE)		0.905	0.926	0.759
PE1	0.867			
PE2	0.916			
PE3	0.888			
PE4	0.811			
Effort Expectancy (EE)		0.880	0.890	0.918
EE1	0.877			
EE2	0.899			
EE3	0.855			
EE4	0.798			
Social Influence (SI)		0.800	0.814	0.869
SI1	0.812			
SI2	0.710			
SI3	0.802			
SI4	0.830			

Facilitating Conditions (FC)		0.824	0.856	0.882
FC1	0.823			
FC2	0.774			
FC3	0.786			
FC4	0.843			
Hedonic Motivation (HM)		0.803	1.030	0.869
HM1	0.796			
HM2	0.766			
HM3	0.921			
Price Value (PV)		0.905	0.923	0.940
PV1	0.909			
PV2	0.919			
PV3	0.922			
Habit (H)		0.786	0.820	0.873
H1	0.832			
H2	0.798			
H3	0.870			
Personal Innovativeness (PI)		0.904	0.905	0.940
PI1	0.873			
PI2	0.936			
PI3	0.938			
Self-Efficacy (SE)		0.932	0.946	0.942
SE1	0.828			
SE2	0.793			
SE3	0.746			
SE4	0.780			
SE5	0.811			
SE6	0.795			
SE7	0.814			
SE8	0.857			
SE9	0.804			

Source: Output SmartPLS4, 2026

Convergent validity was confirmed through outer loading values exceeding 0.70 and AVE values surpassing 0.50 across all constructs, meeting the thresholds recommended by (Hair et al. 2022). Reliability was further established through Cronbach's alpha and composite reliability values above 0.70 for all constructs, demonstrating adequate internal consistency. These results confirm that all indicators reliably capture their intended constructs and that the measurement model meets the required psychometric standards for further analysis.

Table 3. Heterotrait-Monotrait (HTMT) Test Results

Variable	EE	FC	H	HM	BI	PE	PI	PV	SE	SI	SE X PV	SE X HM	SE X H	SE X PE	SE X SI	SE X PI	SE X FC	SE X EE
EE																		
FC	0.410																	
H	0.444	0.270																
HM	0.302	0.359	0.211															
BI	0.616	0.504	0.546	0.430														
PE	0.526	0.338	0.398	0.386	0.644													
PI	0.280	0.228	0.403	0.190	0.547	0.302												
PV	0.311	0.183	0.226	0.225	0.462	0.363	0.252											
SE	0.262	0.287	0.225	0.223	0.410	0.133	0.396	0.099										
SI	0.356	0.376	0.319	0.314	0.673	0.347	0.328	0.263	0.244									
SE X PV	0.092	0.096	0.051	0.118	0.084	0.065	0.011	0.060	0.113	0.108								
SE X HM	0.088	0.212	0.233	0.196	0.137	0.109	0.061	0.128	0.077	0.048	0.163							
SE X H	0.235	0.230	0.266	0.174	0.407	0.084	0.372	0.039	0.239	0.229	0.068	0.058						
SE X PE	0.155	0.051	0.105	0.109	0.022	0.095	0.059	0.031	0.184	0.212	0.339	0.350	0.276					
SE X SI	0.264	0.146	0.282	0.151	0.289	0.226	0.329	0.076	0.185	0.046	0.069	0.275	0.075	0.014				
SE X PI	0.162	0.123	0.396	0.183	0.346	0.094	0.234	0.008	0.247	0.277	0.072	0.167	0.503	0.172	0.280			
SE X FC	0.054	0.087	0.286	0.283	0.078	0.076	0.110	0.073	0.060	0.096	0.000	0.364	0.171	0.166	0.384	0.346		
SE X EE	0.085	0.072	0.274	0.162	0.124	0.175	0.184	0.064	0.108	0.249	0.090	0.420	0.384	0.469	0.258	0.432	0.378	

Source: Output SmartPLS4, 2026

Discriminant validity was assessed using the Heterotrait-Monotrait (HTMT) ratio, which is considered more sensitive in detecting discriminant validity issues compared to traditional approaches such as Fornell-Larcker and cross-loadings (Hair et al. 2022). The HTMT results are displayed in Table 3.

All inter-construct HTMT values fall below the 0.85 threshold established by Hair et al. (2022), confirming that each construct is sufficiently distinct from the others in the model. This indicates that the research instrument successfully differentiates between the theoretical constructs under investigation, lending confidence to the validity of subsequent hypothesis testing.

Model fit was evaluated using the Standardized Root Mean Square Residual (SRMR), with results presented in Table 4.

Table 4. SRMR Test Results

	Saturated model	Estimated model
SRMR	0.086	0.086

Source: Output SmartPLS4, 2026

The SRMR value of 0.086 falls below the 0.10 acceptable fit threshold Schermelleh-Engel & Moosbrugger (2003), confirming that the structural model demonstrates a satisfactory level of fit with the observed data. This result provides assurance that the proposed theoretical model adequately represents the relationships among the constructs examined in this study.

Prior to hypothesis testing, descriptive statistics were computed to provide an overview of respondents' perceptions across all research constructs, as presented in Table 5.

Table 5. Descriptive Statistics

Behavioral Intention							
Name	Mean	Median	Scale min	Scale max	Standard deviation	Excess kurtosis	Skewness
BI1	4.013	4	2	5	0.499	0.300	-0.532
BI2	4.027	4	2	5	0.492	0.105	-0.420
BI3	3.933	4	2	5	0.581	-0.205	-0.521
Performance Expectancy							
PE1	4.013	4	2	5	0.419	1.490	-0.501
PE2	4.045	4	2	5	0.487	0.369	-0.534
PE3	3.807	4	2	5	0.519	-0.398	-0.122
PE4	3.731	4	1	5	0.667	0.066	-0.445
Effort Expectancy							
EE1	3.861	4	2	5	0.502	0.089	-0.355
EE2	3.897	4	2	5	0.531	-0.514	-0.185
EE3	3.650	4	2	5	0.490	-0.269	-0.004
EE4	3.592	4	2	5	0.550	-0.375	-0.169
Social Influence							
SI1	3.803	4	2	5	0.623	-0.722	-0.276
SI2	3.789	4	2	5	0.568	-0.754	-0.038
SI3	3.955	4	2	5	0.644	-0.826	-0.421
SI4	3.798	4	1	5	0.638	0.385	-0.709
Facilitating Condition							
FC1	4.004	4	2	5	0.476	-0.368	-0.173
FC2	3.928	4	2	5	0.463	0.651	-0.560
FC3	3.803	4	1	5	0.557	0.196	-0.521
FC4	4.072	4	2	5	0.507	0.301	-0.599
Hedonic Motivation							
HM1	3.776	4	2	5	0.507	-0.737	0.116
HM2	3.704	4	2	5	0.484	-0.300	0.001
HM3	4.000	4	2	5	0.492	-0.786	-0.076
Price Value							
PV1	3.978	4	2	5	0.556	-0.419	-0.382
PV2	3.919	4	2	5	0.585	-0.855	-0.207
PV3	3.955	4	2	5	0.599	-0.749	-0.337
Habit							
H1	3.525	3	1	5	0.674	-0.592	-0.085
H2	3.188	3	1	5	0.648	-0.665	-0.118
H3	3.422	3	1	5	0.658	-0.525	-0.011
Personal Innovativeness							
PI1	4.117	4	2	5	0.449	0,380	-0.417
PI2	3.852	4	2	5	0.497	-0.291	-0.143
PI3	3.789	4	1	5	0.544	0.394	-0.452

Self-Efficacy							
SE1	3.740	4	1	5	0.636	-0.116	-0.413
SE2	3.794	4	2	5	0.563	-0.178	-0.419
SE3	3.978	4	3	5	0.467	-0.781	0.027
SE4	3.839	4	2	5	0.555	-0.461	-0.232
SE5	3.726	4	2	5	0.596	-0.549	-0.254
SE6	3.762	4	1	5	0.563	0.536	-0.557
SE7	3.978	4	2	5	0.622	0.033	-0.785
SE8	3.865	4	2	5	0.501	0.192	-0.441
SE9	3.955	4	2	5	0.478	0.165	-0.357

Source: Output SmartPLS4, 2026

As presented in Table 5, all variables in this study were measured using a five-point Likert scale. Overall, the mean values of all indicators ranged from 3.188 to 4.117, with a median of 4 observed across nearly all indicators, reflecting a general tendency among external auditors in Semarang to agree with statements regarding CAATs adoption. Standard deviation values ranging from 0.419 to 0.674 suggest that response variability across respondents was relatively low, indicating a high degree of consistency in the data.

Among all constructs, intention to use CAATs yielded the highest mean (M = 3.991), signaling a strong disposition among auditors to incorporate CAATs into their audit engagements. Constructs such as personal innovativeness, facilitating conditions, and price value similarly recorded elevated means, implying that auditors demonstrate openness toward emerging technologies, recognize sufficient organizational and infrastructural support, and perceive the benefits of CAATs as commensurate with its associated costs. On the other end of the spectrum, habit returned the lowest mean (M = 3.378) with a median of 3, suggesting that the routine and consistent use of CAATs has yet to become deeply embedded in the professional practices of external auditors in Semarang.

Regarding distributional properties, skewness values across all indicators fell within the range of -0.785 to 0.116, while excess kurtosis values spanned from -0.855 to 1.490. As both measures remain within the commonly accepted threshold of ±2, the data are considered to approximate a normal distribution and are deemed appropriate for subsequent statistical analysis.

Hypothesis testing was conducted using path coefficient analysis through the bootstrapping procedure in SmartPLS 4, with results summarized in Table 6.

Performance expectancy emerged as a significant predictor of auditors' intention to use CAATs ($\beta = 0.234$, $t = 5.447$, $p = 0.000$), confirming H1. This finding reflects auditors' conviction that CAATs—particularly Generalized Audit Software—can meaningfully enhance audit efficiency, accuracy, and the reliability of audit evidence. The significance of this result is consistent with prior CAATs adoption studies (J.S et al. 2024), and extends these findings to the specific professional context of external auditors operating within Indonesian KAPs. Importantly, this study contributes to the literature by confirming that performance-based motivations remain the strongest functional driver of CAATs

adoption intention even when extended UTAUT 3 constructs are simultaneously considered.

Table 6. Path Coefficient Value Result

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Variable
EE -> BI	0,083	0,083	0,043	1,928	0,027	EE -> BI
FC -> BI	0,090	0,089	0,041	2,205	0,014	FC -> BI
H -> BI	0,112	0,110	0,045	2,481	0,007	H -> BI
HM -> BI	0,071	0,073	0,039	1,800	0,036	HM -> BI
PE -> BI	0,234	0,237	0,043	5,447	0,000	PE -> BI
PI -> BI	0,081	0,081	0,044	1,841	0,033	PI -> BI
PV -> BI	0,150	0,152	0,040	3,715	0,000	PV -> BI
SE x EE -> BI	-0,076	-0,076	0,043	1,760	0,039	SE x EE -> BI
SE x FC -> BI	-0,080	-0,078	0,042	1,902	0,029	SE x FC -> BI
SE x H -> BI	0,141	0,140	0,042	3,379	0,000	SE x H -> BI
SE x HM -> BI	-0,078	-0,076	0,042	1,863	0,031	SE x HM -> BI
SE x PE -> BI	0,015	0,016	0,042	0,363	0,358	SE x PE -> BI
SE x PI -> BI	0,108	0,110	0,041	2,602	0,005	SE x PI -> BI
SE x PV -> BI	-0,060	-0,060	0,037	1,646	0,050	SE x PV -> BI
SE x SI -> BI	0,181	0,181	0,051	3,547	0,000	SE x SI -> BI
SI -> BI	0,284	0,280	0,040	7,073	0,000	SI -> BI

Source: Output SmartPLS4, 2026

Effort expectancy significantly influenced auditors' adoption intention (β = 0.083, t = 1.928, p = 0.027), supporting H2. Although its coefficient is comparatively modest, this result underscores the role of perceived ease of use in reducing adoption barriers—particularly relevant in the Indonesian audit context where many practitioners remain accustomed to simpler tools such as Microsoft Excel. When auditors perceive CAATs as manageable and intuitive, the psychological cost of transitioning to specialized audit software diminishes, reinforcing their willingness to adopt. This aligns with prior evidence from J.S et al. (2024), and suggests that user interface design and hands-on training are practical levers that KAPs can deploy to lower effort-related adoption barriers.

Social influence emerged as the most dominant predictor in the model (β = 0.284, t = 7.073, p = 0.000), confirming H3. This finding highlights the fundamentally collective nature of technology adoption decisions within audit firms, where hierarchical structures and team-based workflows mean that peer encouragement and managerial expectations carry substantial motivational weight. The dominance of social influence in this study extends prior findings by Deniswara et al. (2023) by demonstrating that in collectivist professional environments such as Indonesian KAPs, interpersonal dynamics may outweigh individual cognitive evaluations as drivers of CAATs adoption—a theoretical contribution that enriches understanding of how organizational culture shapes audit technology acceptance.

Facilitating conditions significantly predicted adoption intention (β = 0.090, t = 2.205, p = 0.014), confirming H4. This result affirms that the availability of organizational infrastructure, technical support, and training programs

meaningfully enhances auditors' willingness to adopt CAATs. For small-to-medium KAPs in Indonesia—where resource constraints are frequently cited as barriers to technology adoption—this finding carries direct practical relevance, suggesting that deliberate investment in supporting conditions is a necessary precondition for sustainable CAATs uptake (Shakira et al. 2025).

Hedonic motivation significantly influenced adoption intention (β = 0.071, t = 1.800, p = 0.036), supporting H5. While its coefficient is the smallest among the significant direct effects—consistent with expectations in a compliance-driven professional setting—the significance of this finding indicates that the experiential dimension of CAATs interaction is not entirely inconsequential. Auditors who derive enjoyment from using audit technology develop more favorable adoption intentions, suggesting that software developers and KAP management should attend to the user experience quality of CAATs platforms alongside their functional capabilities (Handoko & Giok 2022).

Price value significantly influenced auditors' adoption intention (β = 0.150, t = 3.715, p = 0.000), confirming H6. This result demonstrates that auditors' evaluations of whether CAATs' benefits justify their associated costs play a meaningful role in shaping adoption decisions. The high mean for this construct (M = 3.951) indicates that auditors generally perceive CAATs as offering favorable value propositions, which in turn reinforces their intention to adopt. This finding is particularly salient for KAP management, as it suggests that clearly communicating the cost-efficiency advantages of CAATs—relative to manual audit methods—can serve as an effective adoption catalyst (Abdalla Mikhaeil et al. 2025).

Habit significantly predicted adoption intention (β = 0.112, t = 2.481, p = 0.007), supporting H7. Despite recording the lowest mean among all constructs (M = 3.378), habit's significant effect confirms that even nascent usage experience begins to build routinized behavioral tendencies that reinforce future adoption. This finding implies that CAATs adoption among Semarang auditors is still in its formative stages, and that structured initiatives designed to increase exposure and repetition—such as mandatory software integration in audit workflows—could accelerate the development of habitual usage patterns over time (Mulazid et al. 2024)

Personal innovativeness significantly influenced adoption intention (β = 0.081, t = 1.841, p = 0.033), confirming H8. Auditors with stronger innovative dispositions demonstrate greater openness to exploring and adopting CAATs, as their comfort with technological novelty reduces psychological barriers to adoption. This finding extends the UTAUT 3 framework to an external audit context by establishing that individual dispositional traits—beyond functional and social considerations—constitute meaningful predictors of CAATs adoption intention among Indonesian auditors (Nadzeri & Said 2021).

Among the moderation hypotheses, self-efficacy did not significantly moderate the relationships between performance expectancy and adoption intention (β = 0.015, t = 0.363, p = 0.358) nor between price value and adoption intention (β = -0.060, t = 1.646, p = 0.050), leading to the rejection of H9 and H14. These results suggest that auditors' rational appraisals of CAATs' functional benefits and cost-value propositions operate largely independently of their

perceived technical confidence—once auditors are convinced of the technology's performance value or favorable cost-benefit ratio, these evaluations appear sufficient to drive adoption intention across all self-efficacy levels. This implies that performance-based and economic arguments for CAATs adoption carry relatively universal persuasive force, irrespective of individual capability beliefs. These findings are consistent with the theoretical premise that rational cognitive evaluations of technology benefits operate as autonomous motivational forces that do not require additional reinforcement from individual confidence levels (Ajzen 1991 and Bandura 1995).

Interestingly, self-efficacy significantly moderated the relationships between effort expectancy, facilitating conditions, and hedonic motivation with adoption intention, though all in negative directions (β = -0.076, p = 0.039; β = -0.080, p = 0.029; β = -0.078, p = 0.031), resulting in the rejection of H10, H12, and H13. Rather than amplifying these effects, self-efficacy appears to attenuate them—suggesting that auditors with high self-efficacy rely less on perceived ease of use, organizational support, and enjoyment when forming adoption intentions, as their technical confidence renders these factors less determinative. This theoretically meaningful pattern reveals that self-efficacy may function as a psychological substitute for effort-related, facilitation-based, and hedonic motivators in professional technology adoption contexts—a nuanced finding that contributes to a more refined understanding of how individual confidence shapes the adoption process (Ajzen 1991 and Bandura 1995).

In contrast, self-efficacy significantly and positively moderated the relationships between social influence, habit, and personal innovativeness with adoption intention (β = 0.181, p = 0.000; β = 0.141, p = 0.000; β = 0.108, p = 0.005), confirming H11, H15, and H16. These findings collectively demonstrate that auditors with strong self-efficacy are better positioned to leverage interpersonal encouragement, consolidate habitual usage patterns, and translate innovative dispositions into concrete adoption behavior. The consistency of this positive moderating pattern across social, experiential, and dispositional constructs suggests that self-efficacy functions as a psychological amplifier for factors rooted in social dynamics and individual character. This contribution extends prior findings by establishing the boundary conditions under which UTAUT 3 constructs most effectively drive CAATs adoption intention among external auditors (Al Natour et al. 2025 and J.S et al. 2024).

CONCLUSION

This study investigated the factors influencing external auditors' behavioral intention to adopt Computer-Assisted Audit Techniques and Tools (CAATs) through the UTAUT 3 framework, with self-efficacy as a moderating variable. The findings confirm that all eight direct effect hypotheses are supported, with social influence emerging as the most dominant predictor, followed by performance expectancy and price value. These results demonstrate that auditors' CAATs adoption decisions are shaped by a combination of functional, social, economic, experiential, and dispositional factors. Regarding moderation, self-efficacy positively moderated the relationships between social influence, habit, and personal innovativeness with adoption intention, while negatively moderating

those involving effort expectancy, facilitating conditions, and hedonic motivation. Self-efficacy did not significantly moderate the relationships involving performance expectancy and price value, suggesting that rational and economic evaluations of CAATs operate independently of individual capability beliefs.

Theoretically, this study extends prior research by applying the complete UTAUT 3 framework to an external audit context and repositioning self-efficacy as a moderating variable — contributions that advance understanding of technology adoption behavior among professional auditors. Practically, KAP management should prioritize building social environments that normalize CAATs adoption, invest in facilitating conditions, and implement capability-building programs to strengthen auditor self-efficacy.

This study acknowledges several limitations. First, convenience sampling introduces potential selection bias, limiting representativeness. Second, the geographical scope is confined to Semarang, restricting generalizability. Third, the sample size of 223 may be considered limited given the model's complexity. Fourth, behavioral intention rather than actual usage was measured. Fifth, only UTAUT 3 and TPB were employed, excluding alternative frameworks such as TAM or TOE. Sixth, the limited availability of prior empirical studies specifically examining UTAUT 3 constructs and self-efficacy as a moderating variable in CAATs adoption contexts constrained the depth of literature comparison and synthesis in this study. Seventh, self-efficacy was examined solely as a moderator, not as a mediator. Eighth, the cross-sectional design prevents causal inference or longitudinal tracking of adoption behavior. Ninth, self-reported data introduces susceptibility to common method bias. Tenth, KAP size differences were not considered despite their potential influence on technology adoption capacity.

Future research should employ probability-based sampling across multiple regions, extend the dependent variable to actual CAATs usage through longitudinal designs, incorporate additional variables such as technology anxiety and organizational culture, explore alternative theoretical frameworks or hybrid models, examine self-efficacy's mediating role, differentiate between KAP sizes and auditor types, and adopt mixed-methods approaches to enrich contextual understanding of CAATs adoption among Indonesian auditors.

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