

Integration of AI and Auditors' Cognitive Abilities: The Effects of A Questioning Mind and Suspension of Judgment on Audit Judgment

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ARTICLE INFO

Article history:

Received: 01/05/2026

Revised: 07/05/2026

Accepted: 11/05/2026

Keywords:

AI Usage,
Questioning mind,
Suspension of
judgment, Cognitive
Behaviour

DOI:

<http://dx.doi.org/10.30659/jai.15.1.29-48>

Abstract

The increasing integration of artificial intelligence (AI) in auditing has prompted renewed attention to how technology interacts with auditors' professional skepticism and ultimately shapes their judgment quality. This study investigates the effects of questioning mind, suspension of judgment, and AI usage on auditor judgment using survey data from 93 Indonesian auditors across Big 4 and non-Big 4 firms, analyzed through SMART-PLS and multiple regression. Results indicate that both components of professional skepticism significantly enhance auditor judgment, with questioning mind exerting the strongest direct influence. However, the moderating role of AI presents a more complex dynamic: AI usage weakens the relationship between questioning mind and auditor judgment. Conversely, AI strengthens the effect of suspension of judgment on auditor. These findings collectively emphasize that the value of AI in auditing is not uniform but depends heavily on specific cognitive attributes of auditors—highlighting that AI serves best as a complementary resource whose benefits arise when paired with appropriate cognitive strategies. The study further suggests the need for future research on experience-level differences, AI literacy training, and the evolving capabilities of generative AI in shaping more effective human-AI judgment symbiosis.



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1. INTRODUCTION

The use of artificial intelligence (AI) in accounting and auditing has drastically transformed these professions, a trend further driven by the increasing adoption of AI technologies by public accounting firms (PAFs) seeking to enhance analytical efficiency and accuracy. This evolution demands a thorough examination of AI's impact on fundamental audit functions, particularly professional skepticism and auditor judgment. Concerns have arisen regarding its potential impact on overall audit quality and the auditor's role in providing assurance. As AI technology advances, auditors must adapt and enhance their skills to successfully leverage AI tools while maintaining critical thinking and skepticism. The "forced" implementation of AI enables auditors to gain broader benefits, including advanced data analysis and comprehensive risk assessment, thereby improving the depth and accuracy of audit reports. These two components are fundamental to the audit profession, crucial for maintaining audit quality and ensuring public trust (Nelson, 2009; Cilliers, 2023)

Audit activities are highly diverse, ranging from detecting deviations that occur in Companies are now conducting risk assessments and performing thorough reviews of various

relevant documents. This has driven the adoption of AI-based technologies, such as robotic process automation (RPA) and machine learning systems (Bertomeu et al., 2021; Shivram, 2024). The latest technologies offer computational capabilities and processing speeds that are faster than any traditional methods that have ever existed. However, on the other hand, these technologies also introduce new levels of complexity and risk (Lombardi et al., 2025). These developments have fueled concerns regarding transparency in making AI-based decisions, ethical accountability, and the potential for a decline in human “value” in critical thinking—issues that have been extensively highlighted in existing literature (Mökander & Floridi, 2021) (Lipych et al., 2022). Various studies on advanced artificial intelligence also indicate that auditors’ professional responsibilities may be diminished, to the extent that professional judgments or decisions could be influenced or biased by the information provided by AI (Falco et al., 2021) (Mökander & Floridi, 2021).

In conducting audit activities, there is one principle considered central: professional skepticism. This skepticism has various dimensions, but two key aspects stand out: a questioning mindset and the suspension of hasty or premature judgment. With the rapid advancement of AI, these two dimensions face a range of new challenges. This is because the outputs generated by AI appear ideal and correct (Nelson, 2009; Richins et al., 2024). Consequently, this encourages auditors to rely too heavily on the answers and recommendations provided by AI, even though the algorithms underlying this AI are fundamentally opaque (Ojewale et al., 2025). In the long run, this will weaken auditors’ ability to provide sound professional judgment, especially in complex or ambiguous situations (Friska & Agustia, 2025).

From a regulatory perspective, there has not yet been sufficient development in regulating the use of artificial intelligence (AI) in the field of auditing. Both practitioners and academics continue to call for protocols in the implementation of AI-based audit activities and better ethics, mechanisms for transparency or accountability regarding the algorithms used, and more comprehensive AI governance standards (Mökander & Floridi, 2021; Almaqtari, 2024). In this dynamic environment, there is a growing need for theoretical and field studies to examine the effects of AI use on ethics (particularly regarding skepticism and judgment). This need extends beyond mere procedures and must also address the behavioral tendencies of auditors themselves (Black & Gerard, 2025). Generating evidence is crucial to ensure that the adoption of AI yields positive impacts in the form of support, rather than AI undermining (in terms of the quality of financial reporting or the overall accountability of the company). The findings from this research can contribute to strengthening ethical and reliable audit practices as times and companies evolve. It is hoped that this research will serve as a useful guide for companies to become more resilient, robust, and responsible in today’s digital era.

Therefore, this study aims to examine the relationship and interaction between auditor judgment, the integration of AI, a questioning mindset, and the suspension of premature judgment. This study also includes respondents from both Big 4 (PwC, Deloitte, EY, and KPMG) and non-Big 4 firms. This diversity is important because each public accounting firm operates at a different scale and, consequently, has varying access to technology. This diversity can influence the quality of audit results produced as well as the behavior of individual auditors (Pérez-Calderón et al., 2025) (Lipych et al., 2022). This study also introduces another novelty: the moderating effect of AI on these two dimensions. This study is expected to examine the moderating relationship of AI usage on the “questioning mind” and “suspension of judgment.” It is hoped that AI will bring breakthroughs and new developments to drive these two dimensions toward a better and more professional direction.

Using a quantitative method based on primary data from auditors, this study aims to provide insights for practitioners and policymakers on how technology can shape human

assessment processes, specifically audit judgment. Ultimately, this study aims to demonstrate the effects of integrating AI into auditing, ensuring that technological advancements actually strengthen—rather than weaken—professional integrity and public trust in auditors. Consequently, this will foster a more professional and principled public accounting profession.

2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

2.1 The Relationship Between Professional Skepticism, AI Utilization, and Audit Judgment

Audit quality is one of the fundamental elements of the auditing profession because it determines the reliability of financial statements used by stakeholders. According to DeAngelo (1981), audit quality is defined as the probability that an auditor will detect and report material misstatements in financial statements. In practice, audit quality is greatly influenced by the auditor's ability to exercise professional judgment and to evaluate audit evidence critically and objectively. Auditors are required to be able to deal with conditions of uncertainty, information limitations, and potential bias on the part of management. Therefore, the auditor's decision-making process is a critical factor in determining whether the audit conducted can produce a reliable and high-quality opinion.

In explaining the auditor's decision-making process, this study uses Judgment and Decision-Making Theory as its primary foundation. This theory explains that individuals, including auditors, engage in a continuous information-processing process before reaching a decision under conditions of uncertainty. In the context of auditing, auditors must collect, analyze, and evaluate audit evidence before drawing conclusions regarding the fairness of financial statements. According to research (Bonner, 1999), the quality of an auditor's judgment is influenced by knowledge, experience, cognitive abilities, and the task environment the auditor faces. The better an auditor's ability to process information and assess risks, the higher the likelihood of producing high-quality audit work. Thus, this theory is relevant for explaining how professional skepticism and the use of AI can assist auditors in enhancing the quality of audit decision-making.

In addition to decision-making skills, this study also emphasizes the importance of professional skepticism in the audit process. Professional skepticism is an auditor's attitude of always maintaining a questioning mind and critically evaluating the audit evidence obtained. International Standard on Auditing (ISA) 200, published by the International Auditing and Assurance Standards Board, states that auditors must maintain professional skepticism throughout the audit process to reduce the risk of material misstatements resulting from errors or fraud. Research (Hurt, 2010) explains that auditors with a high level of skepticism tend to be more cautious, do not readily accept information without verification, and are better able to detect indications of fraud. Therefore, professional skepticism is one of the key determinants in improving audit quality because it helps auditors produce more objective and reliable audit evaluations.

On the other hand, advances in digital technology have driven the transformation of audit practices through the use of Artificial Intelligence (AI). The use of AI enables auditors to process large amounts of data, analyze transaction patterns, detect anomalies, and significantly improve the efficiency of audit procedures. To explain the relationship between technology use and improved auditor performance, this study employs the Technology-to-Performance Chain developed by Goodhue & Thompson (1995). This theory posits that technology will have a positive impact on performance if it aligns with the user's task requirements (task-technology fit). In the context of auditing, AI can improve audit quality if auditors are able to utilize the technology to effectively support the process of analyzing and evaluating audit

evidence. Thus, the use of AI not only improves audit efficiency but also strengthens the quality of auditors' decisions.

Based on this theoretical framework, this study argues that audit quality is influenced by a combination of human and technological factors. Professional skepticism plays a role in enhancing the quality of auditors' evaluation of audit evidence, while the use of AI helps auditors expand their analytical capabilities and detect risks more accurately. The combination of the two is believed to result in a more effective, objective, and high-quality audit process. Auditors who possess high professional skepticism and are supported by the appropriate use of AI will be better able to make accurate audit decisions compared to auditors who rely on only one of these factors. Therefore, this study views the integration of auditors' professional capabilities and the utilization of AI technology as a critical factor in improving audit quality in the digital age.

2.2 The Relationship Between a Questioning Mindset and the Quality of Audit Judgment

A questioning mindset can significantly improve audit judgment, particularly in the analysis of financial statements. This is achieved through the application of critical thinking and professional skepticism by auditors. This approach encourages auditors to examine data more carefully and prevents them from hastily accepting information at face value based on initial findings.

A questioning mind also plays a crucial role in detecting potential material misstatements in financial statements resulting from fraud (Ciołek, . This mindset enables auditors to be more critical in performing their duties and prevents them from jumping to premature conclusions. Through consistent examination (via in-depth questioning and the search for supporting evidence), auditors can identify inconsistencies that may lead to findings of fraudulent activity. This approach helps auditors maintain objectivity during the audit process, ensuring they do not overlook signs of potential fraud. Thus, by maintaining a questioning mindset, auditors can fulfill their ethical obligations to deliver audit conclusions that are appropriate, accurate, and reliable. With a questioning mindset, auditors can monitor areas where fraud might occur and prepare appropriate steps preventive measures to minimize such risks. This will enhance the overall effectiveness of the audit process. By adopting a critical perspective, auditors will be better equipped to safeguard the interests of stakeholders themselves. A questioning mindset can be cultivated through training and on-the-job experience. Such training could involve courses on the latest accounting regulations, thereby equipping auditors with the most current legal foundations and business practices.

Auditors with a highly inquisitive mindset will be accustomed to questioning existing assumptions in order to uncover more in-depth and comprehensive data, thereby improving the accuracy of their assessments (Toba, 2011). This will lead to a more precise and accurate audit process, as well as improve the quality of audit findings and recommendations. Furthermore, auditors who think critically will find it easier to identify potential risks and improvements that can be offered to clients. With a proactive approach, auditors can help clients mitigate risks and support their growth. A questioning mindset will have a significant impact on both auditors and clients.

The use of heuristic processing and cognitive methodologies enables auditors to examine evidence more efficiently, leading to better decisions (Kadous et al., 2019). Drawing on extensive experience, an auditor can quickly reach conclusions through heuristic processing, relying on their prior experience and institutional knowledge. Additionally, another approach is employed: systematic processing, which involves analytical and comprehensive

evidence (ensuring a thorough review of all available data). Both approaches have their own strengths and can be combined to enhance the quality of the ongoing audit process. Through integration, auditors can also maximize their potential to make comprehensive and informed recommendations. They can effectively evaluate risks faced by clients and implement better problem mitigation while simultaneously conducting a comprehensive analytical review of the client's financial statements.

Furthermore, by maintaining a questioning mindset, auditors can identify appropriate approaches to maximize accuracy and precision during the audit process. In this way, auditors can quickly and accurately identify risks facing the client, which will lead to improved audit quality. This, in turn, will enhance the quality of the audit report by presenting more comprehensive findings.

Based on the strengths and weaknesses identified earlier, the hypothesis is:

H1. A questioning mind has a positive impact on the quality of audit judgment.

2.3 The Relationship Between the Suspension of Judgment and the Quality of Audit Judgment

Suspension of judgment, also known as refraining from hasty conclusions, is a key element of auditor skepticism that is widely recognized as having a significant impact on audit quality. The principle involves withholding findings until sufficient supporting evidence is found. This approach prevents auditors from acting hastily and helps maintain the objectivity of the audit process, findings, and results. This approach has complex implications that affect both the audit process and its outcomes. The nature of suspension of judgment encourages auditors to be more critical in evaluating available evidence, thereby enhancing audit quality. Ultimately, this leads to improved audit quality through more comprehensive and unbiased financial statements.

Suspension of judgment is a fundamental characteristic of skepticism that influences an auditor's decisions and assessments. To maintain professional skepticism, the practice of suspension of judgment ensures that auditors always keep an open mind and evaluate all relevant factors before making a decision (L. M. Quadackers, 2009). By maintaining this suspension of judgment, auditors objectively assess the available evidence without bias or interference from prior judgments, leading to a more comprehensive and accurate assessment. By not rushing, auditors are expected to be able to uncover hidden issues, which can improve the quality of audit results. Through the suspension of judgment, auditors can maintain a healthy level of skepticism—neither too much nor too little—especially when encountering inconsistencies in their findings. This ultimately leads to better audit findings.

By maintaining objectivity, auditors can foster a positive perception among clients and stakeholders. This will enhance trust in the ongoing audit process. By maintaining objectivity, auditors can avoid conflicts of interest and ensure that the results provided align with the facts on the ground. This dedication is solely aimed at upholding professional ethics within the auditing profession and preserving public trust in the profession. Additionally, auditors can maintain their independence, which is essential for preserving the integrity of their findings. This aspect helps auditors earn clients' trust by demonstrating their dedication and honesty.

The practice of suspending judgment aligns with the neutrality inherent in the professional skepticism exercised by auditors, whereby they do not readily provide a yes or no answer based solely on the opinions of client management (especially in the absence of strong and concrete supporting evidence). This dimension is crucial for mitigating risks faced by clients, particularly in high-risk companies (L. Quadackers et al., 2012). By

maintaining a neutral stance, auditors can thoroughly review client information without bias and systematically examine all available data to identify potential errors or fraud committed by the client. This dimension will assist auditors in achieving their objective of providing accurate and reliable financial reports to clients.

Through the suspension of judgment, auditors will become accustomed to conducting better audits. This method will enable auditors to perform more objective examinations, allowing them to identify anomalies and thereby enhance the reliability of audit reports (Elsa Natali et al., 2024). By employing critical and objective thinking, auditors will be able to provide meaningful recommendations to clients. This proactive approach will enhance the integrity of the client's audited financial statements.

Increased skepticism, combined with the suspension of judgment, will keep auditors vigilant against potential fraud, thereby enhancing their ability to detect issues that could compromise the integrity of financial statements (Salsabila et al., 2022) (Rahayu, 2020). Increased skepticism can be useful in maintaining the integrity of financial statements and protecting stakeholders from false data. With a skeptical attitude, auditors will be more cautious and able to detect suspicious signs and investigate questionable parts of the financial statements. It is hoped that the trust of clients and stakeholders will be maintained.

The effectiveness of suspension of judgment can be influenced by the existing control environment. The auditor's judgment becomes more evident in situations with a weak control environment, where skepticism becomes increasingly important (L. Quadackers et al., 2009; L. M. Quadackers, 2009). If the client falls into the problematic category, the auditor is likely to scrutinize the statements and assumptions made by company management. Consequently, this scrutiny is strengthened by the application of skepticism, which improves the audit process.

On the other hand, many auditors also consider the influence of the client's organizational culture when applying skepticism during the audit process. If the client's culture promotes clear transparency and accountability, this will encourage the auditor's skeptical attitude. Conversely, a culture that appears to hinder examinations or involves resistance can prevent auditors from fully leveraging their potential regarding skepticism. This situation requires auditors to adapt their methods in completing the audit process through to issuing the report, without compromising their integrity.

Behind all the positive aspects of suspension of judgment, this approach also has its drawbacks, particularly in terms of longer processing times and potential errors in resource allocation (which must be addressed promptly to prevent inefficiencies) (Hoos et al., 2019). Auditors must balance this aspect with effective decision-making timelines, enabling them to make accurate decisions without unduly sacrificing time and resources. Effective communication and teamwork can mitigate the risk of prolonged suspension of judgment.

Suspension of judgment significantly influences an auditor's skepticism (which in turn affects the audit decisions made). However, challenges will always exist. The effectiveness of this approach depends on the client's control environment and the conditions during the audit.

Based on the strengths and weaknesses discussed earlier, the hypothesis is:

H2. The suspension of judgment has a positive effect on the quality of audit judgment.

2.4 The Relationship Between AI Use and the Quality of Audit Judgment

The adoption of AI, particularly in the field of auditing, has a significant impact on auditors' judgments and decision-making processes. While AI can improve efficiency and accuracy, it still requires a reassessment of each auditor's responsibilities, particularly regarding

the importance of human oversight and ethical considerations. Every auditor is obligated to develop by learning new skills and knowledge to maximize the use of AI. Furthermore, auditors must also balance maximizing the use of AI with professional skepticism to ensure the quality and integrity of the audit process remain sound. As AI continues to advance, auditors must stay prepared for technological developments and regulatory changes to ensure that the effectiveness of managing risks and issues does not decline.

By adopting AI as a tool—rather than a replacement for human judgment—auditors can leverage its benefits while maintaining the integrity of the auditing profession itself. This, of course, requires regular training for auditors to ensure they stay at the forefront of technological advancements, particularly in AI. Through consistent adaptation and learning, auditors can maintain their leading position and provide clients with a variety of valuable new insights.

AI can be useful for evaluating a wide variety of information in such large volumes that it enables auditors to examine all existing transactions (rather than relying on the sampling techniques typically used by auditors) (Dalwai et al., 2022). This will result in more accurate and comprehensive audits, including the identification of potential errors or fraud that would go unnoticed with conventional approaches. Furthermore, AI can equip auditors with the latest knowledge to support them in developing plans and solutions for various existing issues.

Through the use of AI, the quality of audits will improve. The use of AI can help predict various developments in the industry, which will assist auditors in adapting to these changes. As a result, the competitiveness and value of individual auditors will remain high. AI will help optimize the audit process by streamlining the various audit procedures that auditors must perform. Ultimately, it is expected that client satisfaction with auditors will increase.

The use of AI can improve the accuracy of ongoing audit assessments, particularly for auditors who support the use of AI (Ais Sahla & Latif, 2023). By using AI, auditors are expected to be able to detect anomalies and fraud, particularly in financial statements. AI can reduce the time required for certain tasks, allowing auditors to focus more on other responsibilities, especially those involving decision-making or risk assessment based on additional data.

By automating repetitive audit processes, auditors will have more time to formulate other strategic decisions and perform additional risk assessments. These factors will also lead to higher-quality audit results. Automation allows auditors to focus on other audit-related activities. With this new time and opportunity, we hope to generate new ideas and suggestions for improvement for our clients. This will be reflected in better audit reports and will benefit our clients.

Although AI offers a wide range of potential and capabilities for auditors, it has the limitation of being unable to replicate human emotions or feelings, or the ability to understand and reason regarding ethics. In fact, these dimensions are particularly important when it comes to decision-making (DELIU, 2024). Although AI is capable of analyzing vast amounts of data and making decisions quickly, it cannot replace the humanistic feelings and moral considerations that humans possess. This limitation could lead to potential risks and unforeseen consequences, particularly when ethical decisions are critical. Therefore, it is essential for humans (auditors) to always participate in the decision-making process when using AI. This ensures that ethical values and human judgment are considered to produce sound decisions. The integration of AI with human judgment will lead to breakthrough solutions that are accountable to various stakeholders and fields. Through this integration, the negative impacts of AI—such as bias—can be minimized, and the decisions made can be fully understood in terms of their potential benefits. Thus, collaboration between AI and

humans can enhance the ethical functioning of AI across various scenarios.

Based on the strengths and weaknesses identified earlier, the hypothesis is as follows:

H3: Perceptions regarding the use of AI have a positive impact on the quality of audit judgment.

2.5 Perceptions of AI Use Moderate the Relationship Between a Questioning Mindset and the Quality of Audit Judgment

The integration of AI has a significant impact on the development of critical thinking and the ability to ask critical questions. AI offers solutions such as intelligent learning and tutoring platforms, personalized learning experiences, and enhanced analytical skills. However, these advancements also raise ethical concerns and issues regarding overreliance on AI.

The use of AI will help foster the development of complex cognitive abilities, including analytical thinking and decision-making processes. This aspect is particularly important for modern industries (Chasokela & Hlongwane, 2025). These systems can quickly manage and analyze large volumes of data. This will enable auditors to make more precise and targeted decisions based on the accurate information they possess. Additionally, AI automates repetitive tasks, allowing auditors to focus on strategic matters and uncover new insights. Utilizing AI will help both companies and public accounting firms operate more effectively and efficiently, leading to better results and maintaining competitiveness in the market. Technological advancements also improve communication among team members by providing real-time data and AI-driven recommendations. Companies that adopt and utilize AI can maintain their competitiveness and adapt to market developments.

Digital technology can facilitate the reflective aspect of critical thinking, provided that everything has been well-planned and thoroughly prepared (Andrae, 2024). Selecting tools that align with the objectives and generate new insights is crucial. Furthermore, integrating various digital tools can enhance the depth and scope of reflection. These methods will help students organize their thoughts more structurally, recognize existing patterns, and enable further study. Technology can strengthen the thinking process, leading to new experiences. This ultimately results in increased effectiveness.

On the other hand, concerns have arisen, particularly regarding the answers generated by AI, as they may lead to a decline in independent analytical thinking skills (Gonsalves, 2024). Although AI can provide quick and effective solutions to problems, each individual must still develop their own analytical thinking and problem-solving skills. Striking a balance between the use of AI and the development of one's own thinking can help individuals manage the technology itself in today's world. By maintaining their critical thinking skills, they will remain attuned to their surroundings and enhance their ability to navigate various challenging situations. Thus, emphasizing the importance of independent thinking—one aspect of which stems from a questioning mindset—combined with the use of AI technology will produce auditors who are more diverse and adaptable to the evolving times.

So, while AI can help improve critical thinking, a balance is needed to mitigate potential drawbacks. This is necessary so that auditors can develop the critical skills required to evaluate AI-generated outputs. This includes enhancing their digital literacy and gaining a deeper understanding of AI. Equipping auditors with these skills enables them to make the most of AI and make sound decisions. Not only through training and education, but the opportunity to use AI directly can enhance auditors' capabilities and build their confidence in utilizing this technology. From there, auditors' questioning minds will become increasingly refined.

Based on the previously identified strengths and weaknesses, the hypothesis is:

H4: Perceptions Regarding AI Use Positively Moderate the Relationship Between Questioning Minds and the Quality of Audit Judgment

2.6 Perceptions of AI Use Moderate the Relationship Between Suspension of Judgment and the Quality of Audit Judgment

The use of AI in decision-making has a substantial effect on the suspension of judgment, particularly in the human mind. By applying the suspension of judgment, auditors will be better prepared to make decisions. They will have sufficient time to examine various pieces of evidence and information. This is further supported by the use of AI.

Although AI can effectively improve decision-making, on the other hand, it fosters fear through excessive reliance on AI itself, which can diminish auditors' critical thinking skills and intuition. Therefore, auditors need to find a balance between using AI and utilizing their own cognitive abilities. This will ensure that decision-making occurs optimally through a combination of human capabilities and AI.

AI can assist with complex decision-making by providing a wide range of supporting data, particularly in challenging situations. This will lead to greater engagement and better outcomes (Molina-Perez et al., 2024). This solution will effectively help analyze large volumes of data. Additionally, AI can detect patterns and trends that were previously invisible to humans, which will help formulate better strategies and solutions.

Studies show that AI has already aided the decision-making process; therefore, it is important to combine AI insights with auditors' judgment to minimize complacency (Abdulrahman M, 2024). This integration will improve approaches to making sound decisions by combining AI capabilities with human judgment. These two dimensions will result in an intriguing fusion of in-depth data analysis (AI) and humanistic emotional capabilities (humans). This is what drives the decisions made to become increasingly better.

As before, there are concerns that excessive use of AI may impair a person's ability to make critical judgments (Abdulrahman M, 2024). This can occur when someone routinely accepts AI-generated recommendations without independently re-evaluating them. This shifts the responsibility and accountability for decisions made, thereby increasing the risk of negative outcomes. Therefore, it is crucial for auditors to strike a balance between AI and human judgment.

The application of AI in auditing also raises substantial ethical concerns, particularly regarding the need for human oversight to maintain accountability and adherence to established norms (DELIU, 2024). The primary issue lies in the potential for bias and insufficient transparency, especially regarding decision-making by AI used in the audit process. Consequently, public accounting firms must conduct a comprehensive assessment of ethical implications, particularly before adopting the technology. This assessment should also cover the foundation of the AI program itself, ensuring compliance with existing regulations and a robust framework. Additionally, regular training for auditors is necessary to enable them to maximize the potential of the available AI.

AI should serve as a useful complement to humans' fundamental abilities to think and make decisions. It should enhance, not replace, human critical thinking. This perspective highlights AI's ability to enhance human capabilities while preserving their capacity for critical judgment.

Based on the previously identified strengths and weaknesses, the hypothesis is:

H5: Perceptions of AI Use Positively Moderate the Relationship Between Suspension of Judgment and the Quality of Audit Judgment

3. RESEARCH METHODOLOGY

This study involved 93 auditor respondents working at public accounting firms, including both Big 4 and non-Big 4 firms. The respondents were specifically auditors holding at least the position of junior auditor. The firms themselves are located in Jakarta. The selection of public accounting firms in Jakarta was based on the city's rapid technological advancements as the nation's capital. Junior auditors were selected as the minimum level because they already use technology, particularly AI, to assist in the audit process. This study utilized an online questionnaire employing a Likert scale (1 = strongly disagree and 6 = strongly agree). Each question was categorized based on the study's research variables. The questionnaire results will be analyzed using the SMART-PLS software.

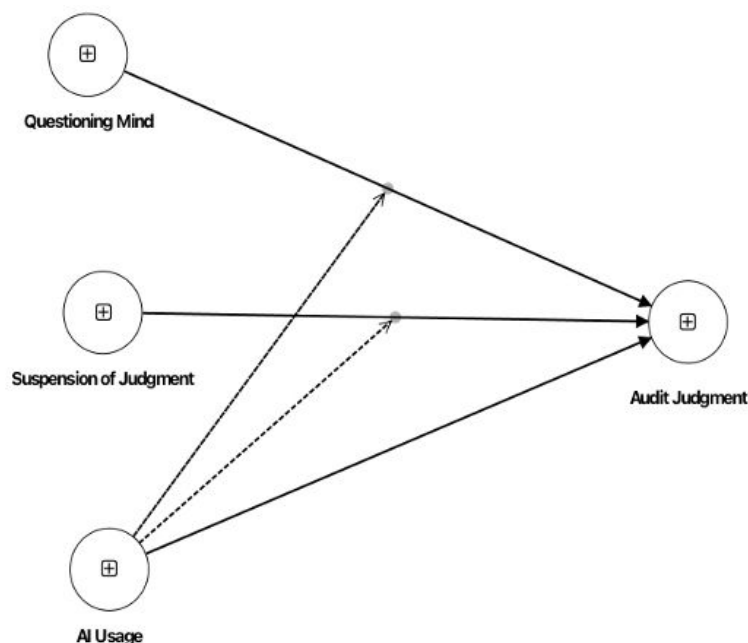


Figure 1. Research Framework

Figure 1 illustrates the structure of the research framework model, which includes the constructs of critical thinking perception (questioning mind), suspension of judgment, AI usage, and audit judgment. This model employs both direct and non-direct pathways. This combination explains how these constructs interact with one another to influence audit outcomes.

Initially, the questioning mind was also positioned to influence audit judgment. The questioning mind (which is commonly associated with professional skepticism) ensures that auditors examine all available evidence and information and makes them alert to potential biases and errors. Through this framework, the quality of audit judgment is directly improved.

Suspension of judgment is also described as influencing audit judgment. Auditors who can delay making quick decisions and focus on gathering supporting data and information will find it easier to reach more accurate and unbiased audit results or decisions. This structure suggests that the quality of the resulting audit decisions will improve.

AI usage is positioned to have a direct influence on audit decisions. This indicates that integrating AI into audit activities can assist auditors in decision-making by providing accurate information. Consequently, this will improve the quality of auditors' decision-making.

Furthermore, this model also incorporates interaction effects (represented by the dotted

lines). AI × questioning mind and AI × suspension of judgment are considered moderators, meaning the impact of AI usage on audit decisions depends on the auditor’s level of skepticism and their ability to refrain from making hasty decisions. Auditors with a strong questioning mind will be able to evaluate and assess the various results and information generated by AI, and auditors who practice suspension of judgment will also avoid rushing to accept AI-generated decisions, thereby preventing overreliance. Another benefit is that audit results will become more precise, accurate, and fair.

Thus, this model illustrates that the use of AI and the characteristics of an auditor’s professional skepticism (a questioning mind and suspension of judgment) are factors that can influence and lead to effective audit results.

4. RESULTS AND DISCUSSION

Table 1. Heterotrait-Monotrait (HTMT) Validity Discriminant Analysis

Variabel	AI Usage	Audit judgment	Questioning mind	Suspension of judgment	AI Usage x Suspension of judgment	AI Usage x Questioning mind
AI Usage	1					
Audit judgment	0.947	1				
Questioning mind	0.984	1.068	1			
Suspension of judgment	1.110	0.914	0.792	1		
AI Usage x Suspension of judgment	0.412	0.199	0.171	0.423	1	
AI Usage x Questioning mind	0.418	0.295	0.259	0.013	0.362	1

Source: Author (Using SMART PLS)

Table 1 shows the results of the Heterotrait-Monotrait (HTMT) discriminant validity assessment. The HTMT itself is considered a higher standard for demonstrating discriminant validity than the Fornell-Lacker Criterion, with values below 0.85 (Kline, 2011) or 0.90 (Henseler et al., 2015) indicating sufficient discriminant validity.

Based on Table 1, it is shown that various relationships between variables are acceptable within the existing limits. The HTMT value between AI usage and audit judgment is 0.947, between AI usage and questioning mind is 0.984, and between AI usage and suspension of judgment is 1.110. In general, all these variables show values above 0.90, indicating a potential issue with discriminant validity among the existing variables. The HTMT ratio between audit judgment and questioning mind is 1.068, which is above the threshold; this means there is a correlation between these variables.

For the interactions of other variables (AI usage × suspension of judgment × questioning mind), the HTMT values are below the standard, with respective values of 0.412, 0.418, and 0.362. These results indicate that the values obtained are sufficient for discriminant validity. The correlation between the variables questioning mind and suspension of judgment is 0.792 (below the 0.9 threshold), indicating a sufficiently distinct differentiation between these two indicators.

The findings indicate that while certain constructs—particularly regarding the interaction and relationship between a questioning mind and suspension of judgment—have demonstrated adequate discriminant validity. On the other hand, there are also concerns regarding the use of AI, audit judgment, and questioning mind. HTMT values above the threshold indicate some empirical issues, suggesting the presence of multicollinearity problems in the measurement model.

Despite these indications, the data findings do not immediately undermine the developed model. First, based on existing literature, the three selected constructs have a strong theoretical relationship, so relatively high HTMT values can still be tolerated as long as the values do not exceed the threshold extremely. Second, for other supplementary tests such as cross-loading assessment and the variance inflation factor (VIF) in this study, the results remain within an acceptable range, so the risk of multicollinearity can be disregarded. Third, the model respecification was conducted with great care and ensured that each indicator was retained based on theoretical justification, not merely for statistical reasons. Thus, although the HTMT indicates closeness among the constructs, the overall empirical evidence still supports that each variable possesses substantive distinctions relevant to supporting the research’s theoretical framework.

Table 2. Measurement Model

Variabel	Items	Loading	AVE	CR
Perception of AI	AI2	0.634	0.527	0.582
	AI6	0.716		
	AI7	0.816		
Audit judgment Quality	JUG2	0.720	0.576	0.644
	JUG4	0.814		
	JUG8	0.739		
Questioning minds	QM1	0.727	0.530	0.713
	QM2	0.760		
	QM4	0.646		
	QM5	0.772		
Suspension of judgment	SOJ2	0.792	0.658	0.482
	SOJ3	0.829		

Source: Author (Using SMART PLS)

Based on the results of the analysis using SMART PLS, the resulting measurement model provides several metrics, including factor loadings, average variance extracted (AVE), and composite reliability (CR), for the constructs under study, such as: perception of AI (AI usage), a skeptical mindset (questioning mind), suspension of judgment, and the resulting audit judgment.

The factor loadings for the perception of AI usage range from 0.634 to 0.816, which is considered acceptable. However, for AI2 (0.634), the value is below the recommended threshold of 0.70. The AVE value of 0.527, which is above the minimum threshold of 0.50 (Fornell & Larcker, 1981), indicates adequate convergent validity of the data. The obtained CR value is 0.582, indicating a figure below the threshold of 0.70, where data reliability is somewhat low.

For questioning mind, the factor loadings range from 0.646 to 0.772, where QM4 (0.646)

is slightly below the threshold, while the rest meet the specified threshold. The AVE value is 0.530, indicating adequate convergent validity. The CR value of 0.713 exceeds the 0.70 threshold, indicating that the data findings demonstrate good internal consistency.

Suspension of judgment consists of two indicator constructs with factor loadings of 0.792 and 0.829. The AVE value obtained is 0.658, which significantly exceeds the minimum threshold, indicating strong convergent validity. The CR value is 0.482, below the minimum threshold, indicating a lack of reliable constructs. This is due to the limited number of appropriate questions.

The findings indicate that most constructs demonstrate sufficient convergent validity. This is evident from the AVE values exceeding 0.50. However, there are some aspects regarding the perception of AI use and suspension of judgment that have not yet reached the 0.70 threshold.

4.1 Discussion

Table 3. Hypothesis Testing Direct Effects

Description	Beta	STDEV	t-Values	P values
AI Usage -> Audit judgment	0.115	0.111	1.038	0.150
AI Usage x Questioning mind -> Audit judgment	-0.156	0.093	1.671	0.047
AI Usage x Suspension of judgment -> Audit judgment	0.151	0.085	1.791	0.037
Questioning mind -> Audit judgment	0.485	0.108	4.496	0.000
Suspension of judgment -> Audit judgment	0.269	0.111	2.432	0.008

Source: Author (Using SMART PLS)

In general, the analysis results indicate that a questioning mind and suspension of judgment have a positive and significant influence on audit judgment. Both of these variables are also moderated by the use of AI, albeit in different ways. The use of AI strengthens the relationship between suspension of judgment and audit judgment, while the use of AI weakens the relationship between a questioning mind and audit judgment. However, when considered on its own, the use of AI does not show a significant direct effect on audit judgment. It is noteworthy that the effectiveness of the technology remains dependent on the cognitive characteristics of each auditor.

4.2 The Relationship Between a Questioning Mind and Audit Judgment

Regarding the relationship between a questioning mind and audit judgment, the results show a strong beta coefficient of 0.485, consistent with a t-value of 4.496. The indicator for this variable also shows a significant p-value of 0.000. This indicates that a questioning mind has a significant effect on audit judgment. The reason is clear: auditors with a skeptical mindset will spend more time examining the available evidence and information. This will be beneficial for detecting errors and enabling them to make sound and appropriate decisions.

A questioning mind is essential in fostering professional skepticism among auditors, which is critical for detecting significant potential misstatements resulting from fraud (Ciołek, 2018). Adopting a questioning mind enables auditors to systematically evaluate

existing evidence and assumptions to improve the quality of their work. Such skepticism is particularly vital in financial statements to ensure they accurately and truthfully reflect the financial condition of the company (client). By consistently analyzing information and identifying discrepancies, auditors can uncover hidden risks and issues that were previously unnoticed. This approach maintains the trust of stakeholders and safeguards the integrity of financial statements.

Audit skepticism promotes transparency and trust, particularly in financial markets as well. Auditors play a vital role in the financial ecosystem by acting as guardians against fraudulent activities committed by companies and ensuring the accuracy of financial statements for investors and other stakeholders. Their dedication to maintaining independence and ensuring neutrality prevents them from making biased judgments.

Furthermore, auditors with a questioning mindset will remain critical and be more likely to challenge existing assumptions in order to seek further evidence. These factors will lead to an increase in the accuracy of the auditor's assessments (Toba, 2011). This cognitive trait will yield more comprehensive results and more detailed audit procedures, thereby enhancing the overall quality of audit findings and recommendations provided by the auditor. Furthermore, auditors with a questioning mind will be more effective at identifying potential issues and will have greater opportunities to drive improvements within their clients' organizations. They can also assist clients in minimizing risks and enhancing clients' growth opportunities. Consequently, this is expected to positively impact clients' profitability and going concern.

Furthermore, auditors should emphasize the importance of always staying up-to-date with current knowledge, particularly regarding various accounting regulations and industry-specific regulations. This will align with their questioning mindset. Auditors will become increasingly adaptable and competitive in addressing various developments.

4.3 The Relationship Between Suspension of Judgment and Audit Judgment

The results indicate that the relationship between suspension of judgment and audit judgment has a positive beta of 0.269, a t-value of 2.432, and a p-value of 0.008. These statistical figures demonstrate a positive significance that has been empirically proven. Auditors who do not rush to draw conclusions typically achieve better audit results. This rationale aligns with the core of the professional skepticism inherent in auditors. When auditors do not act hastily, they can evaluate various data sources—including the potential use of AI to process them—before making a decision.

This is also consistent with previous studies discussing how the suspension of judgment improves audit quality (L. M. Quadackers, 2009; L. Quadackers et al., 2009). This research indicates that auditors who withhold their judgment (do not rush) will be able to provide more objective and comprehensive assessments when conducting audit activities. This will improve the quality of the audit. Furthermore, an auditor's ability to avoid jumping to conclusions will help identify potential threats and inaccuracies that arise during the audit process. Suspension of judgment can tangibly enhance the benefits of audit activities.

Suspension of judgment aligns with the concept of professional skepticism for auditors, whereby auditors avoid making direct assertions based solely on management's assertions in the absence of sufficient evidence. This approach is beneficial for mitigating potential client risks, particularly for high-risk clients (L. Quadackers et al., 2012).

Suspension of judgment also aligns with the concept of objectivity in auditors' professional skepticism to help them deliver better audit results. This will help auditors identify inconsistencies and fraudulent activities occurring within the company's operations. This will be evident in the improved quality and reliability of financial statements (Elsa Natali

et al., 2024). This methodology helps auditors remain objective and free from the influence of unfounded assumptions or biases. Suspension of judgment helps prevent errors in the interpretation of data and evidence that could lead to errors in the auditor's conclusions and decisions.

4.4 The Relationship Between AI Use and Audit Judgment

Based on the available data, the correlation between AI use and audit judgment shows a positive but weak result. This is evident from the beta value of 0.115. Upon further analysis, the t-value of 1.038 and the p-value of 0.150 indicate that this value exceeds the accepted threshold of 0.05. Thus, this study demonstrates that the use of AI does not significantly affect the quality of auditors' judgments.

First, these findings confirm that auditors cannot rely exclusively on AI. AI does not automatically and directly improve the quality of assessments. However, these findings indicate that AI must be combined with other cognitive assessments, such as questioning of mind and suspension of judgment. Second, due to the limitation that this study's sample was restricted to junior auditors (with less than 3 years of experience), many of them operate within basic parameters, so the use of AI technology is not yet maximized at this early stage. This also contributes to the limited ability to utilize AI in the field. Third, in Indonesia itself, the use of AI varies among Public Accounting Firms (PAFs). These differing implementations across PAFs result in uneven experience among respondents in using AI, particularly during the audit process.

Thus, this study suggests that not all uses of AI can be said to directly improve the quality of audit results. The study found that the adoption of new technologies does not automatically correlate with an improvement in audit judgment, particularly among junior auditors.

To date, AI has not been able to replicate human emotions or make ethical decisions (DELIU, 2024). Yet, these characteristics also play a role in managing and making complex decisions. Therefore, the use of AI without human oversight (such as evaluation and monitoring) has not significantly impacted existing decisions. Humans remain essential to ensure that decisions made by AI also consider moral and empathetic perspectives. Thus, AI should serve as a valuable complement to humans' fundamental abilities in thinking and decision-making. AI does not replace human critical thinking.

Auditors must be able to balance the use of AI with various conventional audit techniques typically employed in the field. In this way, auditors can maintain the integrity and effectiveness of the audit process. This will lead to increased efficiency and precision in detecting anomalies during the audit process.

4.5 The Relationship Between a Questioning Mind, Moderated by AI Use, and Audit Judgment

The correlation between a questioning mind and audit judgment, moderated by the use of AI, shows a negative beta of -0.156 with a t-value of 1.671 and a p-value of 0.047. This is still acceptable with a 5% error margin. These findings indicate that auditors with a strong questioning mind will experience a slight decline in their assessment results when using AI.

This is interesting because, upon closer examination, there are several different perspectives. First, auditors do not automatically accept recommendations provided by AI, particularly those related to audit judgments. This indicates that auditors may question, re-verify, or even be skeptical of the results provided. Second, the use of AI may lead to inconsistencies in decision-making. This will create doubt within the auditor. Consequently, the quality of the audit decisions made may decline slightly. Third, in certain scenarios,

auditors with a questioning mind or strong critical thinking skills may find themselves caught in an internal conflict between their personal opinions and the results generated by AI. This is what causes the effectiveness of audit judgment to diminish slightly. On the other hand, there is concern that auditors with only average critical thinking skills may see their cognitive development hindered due to reliance on the answers or recommendations provided by AI (Gonsalves, 2024).

Thus, the role of public accounting firms is an integral part of this relationship. Public accounting firms must serve as an appropriate and balanced bridge between auditors and the use of AI. One step in this direction is to provide high-quality AI training while continuing to emphasize the cognitive aspects of the auditor's role. Additionally, the CPA firm must emphasize that AI is a "tool" for decision-making, not the sole or absolute solution. This will encourage auditors to maintain a balanced critical mindset, ensuring they can uphold the accuracy of the results they present while simultaneously preserving their cognitive capabilities—particularly their ability to question.

4.6 The Relationship Between Suspension of Judgment and Audit Judgment, Moderated by AI Use

The relationship between suspension of judgment and audit judgment, moderated by AI use, yielded significant and positive results, with a beta of 0.151, a t-value of 1.791, and a p-value of 0.037 (indicating a significant result). This data indicates that auditors who do not rush to make decisions and collaborate with AI will produce stronger and better decisions. The reason is that AI technology can offer different or even new insights from existing data. When auditors do not rush, they can incorporate the solutions offered by AI into their decision-making.

From a statistical perspective, it is evident that the suspension of judgment is a key cognitive competency for auditors' skepticism amid advancements in AI. This becomes increasingly apparent as auditors who temporarily postpone decisions can use that time to consider additional information and decisions provided by AI. Auditors capable of refraining from premature or hasty decisions will be better equipped to process data or other information from AI.

This aligns with (Molina-Perez et al., 2024), whose research found that AI can be particularly effective in complex decision-making scenarios that heavily rely on diverse and voluminous data. AI drives better decisions. It will help provide well-founded decisions and will lead to improved quality in the decisions delivered to clients.

Despite these positive aspects, it remains essential to integrate AI with human judgment to avoid becoming complacent too quickly (Abdulrahman M, 2024). This combination underscores the continued need to blend AI-driven data analysis with a human-centered approach, one aspect of which is the suspension of judgment. Auditors who are too quick to accept the results provided by the audit will end up with suboptimal outcomes, as AI does not yet incorporate a human element into its responses.

To maximize AI's role in enhancing the cognitive ability of "suspension of judgment," the role of the Public Accounting Firm (PAF) can be instrumental. First, the PAF can implement additional procedures that encourage auditors not to rush into making decisions. The KAP can provide additional procedures such as checklists that auditors must complete after reviewing the information or additional answers provided by AI, or conducting a follow-up review after reviewing the recommendations provided by AI. Second, the KAP can encourage this by providing training to auditors on AI-based decision-making. In this way, auditors are expected to be more objective and less hasty when making decisions.

In practical terms, these findings underscore the importance of strengthening training in cognitive competencies for auditors in light of AI advancements, as well as the need to align audit processes to better support reflective decision-making before auditors reach a decision or conclusion.

5. CONCLUSION

Based on the study, several conclusions were drawn: a questioning mind has a significant and strong influence on audit judgment. A beta value of 0.485 and a p-value of 0.000 indicate that a questioning mind is the most dominant factor in enhancing the quality of the results provided by auditors. Suspension of judgment has a significant effect on audit judgment. A beta value of 0.269 and a p-value of 0.008 indicate that suspension of judgment supports auditors in making higher-quality decisions. The use of AI alone does not have a significant effect on audit judgment. A beta value of 0.115 and a p-value of 0.150 indicate that the use of AI by auditors does not directly enhance the quality of audit judgment. A questioning mind moderated by AI use results in a negative relationship. The resulting relationship yields a beta of -0.156 and a p-value of 0.047. This means that auditors with a high questioning mind may experience a slight decrease in the effectiveness of their audit judgment when using AI. The interaction between “suspension of judgment” and AI use yields a positive relationship. The resulting interaction has a beta of 0.151 and a p-value of 0.037. Thus, auditors who can postpone judgment are better able to utilize AI recommendations more effectively and will make better decisions.

AI cannot stand alone for auditors. The use of AI must be complemented by the auditor’s cognitive abilities, namely a questioning mind and the suspension of judgment. These two cognitive abilities have been proven to significantly improve the quality of audit judgments. The use of AI will be effective when integrated with these abilities. This indicates that the development of auditors’ cognitive competencies remains paramount in audit practice amid the onslaught of technological advancements.

Additionally, the results of the study using AI as a moderator show that AI acts as an enabler or supporter, rather than as a source of judgment. This is evident from the statistics, where the moderation provided by AI reinforces the relationship between the auditor’s cognitive traits (questioning mind and suspension of judgment) and the resulting audit decisions. AI will provide benefits if auditors can truly maximize its use (rather than relying on it too heavily or even misusing it). Thus, AI will not replace the decisions made by auditors.

This study has limitations in that it draws on only two perspectives of professional skepticism. Furthermore, this study employs a quantitative approach using a questionnaire. This calls for further research that incorporates other perspectives of professional skepticism. Additionally, a qualitative approach could be used to provide a more comprehensive understanding of the phenomenon of AI use in the field of auditing.

The recommendations that can be drawn from this study are, first, the need for continuous development, particularly regarding the integration of AI into the audit field. This aligns with the finding that the use of AI, without moderating other cognitive dimensions, yields insignificant results on audit decisions. The advancement of AI is unstoppable; therefore, auditors must be able to adapt to these changes. One approach is for Public Accounting Firms to develop integrated training programs that combine professional skepticism (as the auditor’s cognitive foundation) with existing AI systems. This must be pursued so that AI does not merely answer questions but instead enables auditors to think more critically. Second, from a regulatory perspective, while training auditors in AI usage is essential, regulatory bodies must also ensure their own readiness, particularly regarding regulatory frameworks. These

two aspects must proceed simultaneously so that the results of audits utilizing AI can be held accountable under future regulations. Third, from the perspective of further research development, different methods such as mixed-methods can be employed to ensure that the focus is not merely on numbers but also includes a reflective approach. This will make the study more comprehensive and detailed.

ACKNOWLEDGEMENTS

We would like to thank the Accounting Program at the School of Accounting, BINUS University, for its support in the completion of this research. We would also like to thank Aubrey Nielsen for assisting with the data collection process for this study.

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