



DAFTAR PUSTAKA

- Abedin, B. (2021). Managing the tension between opposing effects of explainability of artificial intelligence: a contingency theory perspective. *Internet Research*, 32(2), 425–453. <https://doi.org/10.1108/INTR-05-2020-0300>
- Adadi, A., & Berrada, M. (2018). Peeking Inside the Black-Box: A Survey on Explainable Artificial Intelligence (XAI). *IEEE Access*, 6, 52138–52160. <https://doi.org/10.1109/ACCESS.2018.2870052>
- Afsay, A., Tahriri, A., & Rezaee, Z. (2023). A meta-analysis of factors affecting acceptance of information technology in auditing. *International Journal of Accounting Information Systems*, 49(January), 100608. <https://doi.org/10.1016/j.accinf.2022.100608>
- Al-Sayed, S. M., Al-Aroud, S. F., & Zayed, L. M. (2021). The effect of artificial intelligence technologies on audit evidence. *Accounting*, 7(2), 281–288. <https://doi.org/10.5267/j.ac.2020.12.003>
- Albawwat, I., & Frijat, Y. Al. (2021). An analysis of auditors' perceptions towards artificial intelligence and its contribution to audit quality. *Accounting*, 7(4), 755–762. <https://doi.org/10.5267/j.ac.2021.2.009>
- Alkhaffaf, H. H. K., Md. Idris, K., Abdullah, A., & Al-Aidaros, A.-H. (2018). The Influence of Technology Readiness on Information Technology Competencies and Civil Conflict Environment. *Indian-Pacific Journal of Accounting and Finance*, 2(2), 51–64. <https://doi.org/10.52962/ijpaf.2018.2.2.48>
- Alvarado-Valencia, J. A., & Barrero, L. H. (2014). Reliance, trust and heuristics in judgmental forecasting. *Computers in Human Behavior*, 36, 102–113. <https://doi.org/10.1016/j.chb.2014.03.047>
- Baldwin, A. A., Brown, C. E., & Trinkle, B. S. (2006). Opportunities for artificial intelligence development in the accounting domain: the case for auditing. *Intelligent Systems in Accounting, Finance and Management*, 14(3), 77–86. <https://doi.org/10.1002/isaf.277>
- Belanche, D., Casaló, L. V., Flavián, C., & Schepers, J. (2014). Trust transfer in the continued usage of public e-services. *Information and Management*, 51(6), 627–640. <https://doi.org/10.1016/j.im.2014.05.016>
- Berger, B., Adam, M., Rühr, A., & Benlian, A. (2021). Watch Me Improve—Algorithm Aversion and Demonstrating the Ability to Learn. *Business and Information Systems Engineering*, 63(1), 55–68. <https://doi.org/10.1007/s12599-020-00678-5>
- Bhushan, U., Maddulety, Gujarathi, R., & Seetharaman, A. (2017). The Future of accounting and corporate reporting – A view from the IT Perspective. *International Journal of Business Management and Economic Research*, 8(6), 1128–1140.
- Biran, O., & Cotton, C. (2017). Explanation and Justification in Machine Learning: A Survey. *IJCAI 2017 Workshop on Explainable Artificial Intelligence (XAI)*, 8–13.
- Bogert, E., Schecter, A., & Watson, R. T. (2021). Humans rely more on



- algorithms than social influence as a task becomes more difficult. *Scientific Reports*, 11(1), 1–9. <https://doi.org/10.1038/s41598-021-87480-9>
- Borrero, J. D., Yousafzai, S. Y., Javed, U., & Page, K. L. (2014). Expressive participation in Internet social movements: Testing the moderating effect of technology readiness and sex on student SNS use. *Computers in Human Behavior*, 30, 39–49. <https://doi.org/10.1016/j.chb.2013.07.032>
- Bouranta, N., Chitiris, L., & Paravantis, J. (2009). The relationship between internal and external service quality. *International Journal of Contemporary Hospitality Management*, 21(3), 275–293.
<https://doi.org/10.1108/09596110910948297>
- Bucher, T. (2017). The algorithmic imaginary: exploring the ordinary affects of Facebook algorithms. *Information Communication and Society*, 20(1), 30–44. <https://doi.org/10.1080/1369118X.2016.1154086>
- Chan, D. Y., & Vasarhelyi, M. A. (2011). Innovation and practice of continuous auditing. *International Journal of Accounting Information Systems*, 12(2), 152–160. <https://doi.org/10.1016/j.accinf.2011.01.001>
- Chassignol, M., Khoroshavin, A., Klimova, A., & Bilyatdinova, A. (2018). Artificial Intelligence trends in education: A narrative overview. *Procedia Computer Science*, 136, 16–24. <https://doi.org/10.1016/j.procs.2018.08.233>
- Chi, O. H., Denton, G., & Gursoy, D. (2020). Artificially intelligent device use in service delivery: a systematic review, synthesis, and research agenda. *Journal of Hospitality Marketing and Management*, 29(7), 757–786.
<https://doi.org/10.1080/19368623.2020.1721394>
- Clark-Murphy, M., & Soutar, G. N. (2004). What individual investors value: Some Australian evidence. *Journal of Economic Psychology*, 25(4), 539–555. [https://doi.org/10.1016/S0167-4870\(03\)00056-4](https://doi.org/10.1016/S0167-4870(03)00056-4)
- Curran, J. M., Meuter, M. L., & Surprenant, C. F. (2003). Intentions to Use Self-Service Technologies: A Confluence of Multiple Attitudes. *Journal of Service Research*, 5(3), 209–224. <https://doi.org/10.1177/1094670502238916>
- Dabholkar, P. A., & Bagozzi, R. P. (2002). An attitudinal model of technology-based self-service. *Journal of the Academy of Marketing Science*, 30(3), 184–201. <http://jam.sagepub.com/content/30/3/184.short>
- Damasiotis, V., Trivellas, P., Santouridis, I., Nikolopoulos, S., & Tsifora, E. (2015). IT Competences for Professional Accountants. A Review. *Procedia - Social and Behavioral Sciences*, 175, 537–545.
<https://doi.org/10.1016/j.sbspro.2015.01.1234>
- Damerji, H., & Salimi, A. (2021). Mediating effect of use perceptions on technology readiness and adoption of artificial intelligence in accounting. *Accounting Education*, 30(2), 107–130.
<https://doi.org/10.1080/09639284.2021.1872035>
- Darlington, R. B., Hayes, A. F., & Darlington, Hayes, Andrew F., Little, Todd D., R. B. (2017). *Regression analysis and linear models : concepts, applications, and implementation*. <http://site.ebrary.com/id/11250688>
- Dawes, R. M. (1979). The robust beauty of improper linear models in decision making. *American Psychologist*, 34(7), 571–582.
<https://doi.org/10.1037/0003-066x.34.7.571>



- DeAngelo, L. E. (1981). Auditor independence, “low balling”, and disclosure regulation. *Journal of Accounting and Economics*, 3(2), 113–127. [https://doi.org/10.1016/0165-4101\(81\)90009-4](https://doi.org/10.1016/0165-4101(81)90009-4)
- Dietvorst, B. J., Simmons, J. P., & Massey, C. (2015). Algorithm aversion: People erroneously avoid algorithms after seeing them err. *Journal of Experimental Psychology: General*, 144(1), 114–126. <https://doi.org/10.1037/xge0000033>
- Duh, H. (2015). Testing three materialism life-course theories in South Africa. *International Journal of Emerging Markets*, 10(4), 747–764. <https://doi.org/10.1108/IJoEM-02-2013-033>
- Elkins, A. C., Dunbar, N. E., Adame, B., & Nunamaker, J. F. (2013). Are Users Threatened by Credibility Assessment Systems? *Journal of Management Information Systems*, 29(4), 249–262. <https://doi.org/10.2753/MIS0742-1222290409>
- Erdfelder, E., Faul, F., Buchner, A., & Lang, A. G. (2009). Statistical power analyses using G*Power 3.1: Tests for correlation and regression analyses. *Behavior Research Methods*, 41(4), 1149–1160. <https://doi.org/10.3758/BRM.41.4.1149>
- Fanani, Z., Budi, V. M. F., & Utama, A. A. G. S. (2021). Specialist tenure of audit partner and audit quality. *Accounting*, 7(3), 573–580. <https://doi.org/10.5267/j.ac.2021.1.001>
- Feliciano, C., & Quick, R. (2022). Innovative Information Technology in Auditing: Auditors’ Perceptions of Future Importance and Current Auditor Expertise. *Accounting in Europe*, 19(2), 311–331. <https://doi.org/10.1080/17449480.2022.2046283>
- Ferreira, J. B., da Rocha, A., & da Silva, J. F. (2014). Impacts of technology readiness on emotions and cognition in Brazil. *Journal of Business Research*, 67(5), 865–873. <https://doi.org/10.1016/j.jbusres.2013.07.005>
- Filiz, I., Lorenz, M., & Spiwoks, M. (2021). WWP Wolfsburg Working Papers No . 21-02 *The Tragedy of Algorithm Aversion*. February.
- Flavián, C., Pérez-Rueda, A., Belanche, D., & Casaló, L. V. (2022). Intention to use analytical artificial intelligence (AI) in services – the effect of technology readiness and awareness. *Journal of Service Management*, 33(2), 293–320. <https://doi.org/10.1108/JOSM-10-2020-0378>
- Foster, J. J., Barkus, E., & Yavorsky, C. (2006). Understanding and using advanced statistics. *Choice Reviews Online*, 43(10), 43-5938-43–5938. <https://doi.org/10.5860/choice.43-5938>
- Francis, J. R. (2004). What do we know about audit quality? *British Accounting Review*, 36(4), 345–368. <https://doi.org/10.1016/j.bar.2004.09.003>
- Frey, C. B., & Osborne, M. A. (2017). The future of employment: How susceptible are jobs to computerisation? *Technological Forecasting and Social Change*, 114, 254–280. <https://doi.org/10.1016/j.techfore.2016.08.019>
- Galaz, V., Centeno, M. A., Callahan, P. W., Causevic, A., Patterson, T., Brass, I., Baum, S., Farber, D., Fischer, J., Garcia, D., McPhearson, T., Jimenez, D., King, B., Larcey, P., & Levy, K. (2021). Artificial intelligence, systemic risks, and sustainability. *Technology in Society*, 67(October), 101741. <https://doi.org/10.1016/j.techsoc.2021.101741>



- Gao, J., Ren, L., Yang, Y., Zhang, D., & Li, L. (2022). The impact of artificial intelligence technology stimuli on smart customer experience and the moderating effect of technology readiness. *International Journal of Emerging Markets*. <https://doi.org/10.1108/IJOEM-06-2021-0975>
- Gao, R., Huang, S., & Wang, R. (2021). Data Analytics and Audit Quality. *SSRN Electronic Journal*. <https://doi.org/10.2139/ssrn.3928355>
- Gentner, D., Stelzer, B., Ramosaj, B., & Brecht, L. (2018). Strategic Foresight of Future B2B Customer Opportunities through Machine Learning. *Technology Innovation Management Review*, 8(10), 5–17. <https://doi.org/10.22215/timreview/1189>
- Godoe, P., & Johansen, T. S. (2012). Understanding adoption of new technologies: Technology readiness and technology acceptance as an integrated concept. *Journal of European Psychology Students*, 3(May 2012), 38. <https://doi.org/10.5334/jeps.aq>
- Gonzalez-jimenez, H. (2020). *Robots in daily life : A post-covid-19 perspective*
Robots in daily life : A post-covid-19 perspective.
- Greenman, C. (2017). Exploring the Impact of Artificial Intelligence on the Accounting Profession. *Journal of Research in Business, Economics and Management*, 8(3), 1451–1454.
www.scitecresearch.com/journals/index.php/jrbem/index%0Awww.scitecresearch.com
- Grove, W. M., & Meehl, P. E. (1996). Comparative efficiency of informal (subjective, impressionistic) and formal (mechanical, algorithmic) prediction procedures: The Clinical-Statistical Controversy. *Psychology, Public Policy, and Law*, 2(2), 293–323. <https://doi.org/10.1037/1076-8971.2.2.293>
- Gupta, V. S., & Garg, R. (2015). Technology Readiness Index of E-Banking Users: Some Measurement and Sample Survey Evidence. *IUP Journal of Bank Management*, 14(4), 43–58.
<http://search.ebscohost.com/login.aspx?direct=true&db=bsh&AN=111965533&site=ehost-live>
- Gursoy, D., Chi, O. H., Lu, L., & Nunkoo, R. (2019). Consumers acceptance of artificially intelligent (AI) device use in service delivery. *International Journal of Information Management*, 49(March), 157–169. <https://doi.org/10.1016/j.ijinfomgt.2019.03.008>
- Haenlein, M., & Kaplan, A. (2019). A brief history of artificial intelligence: On the past, present, and future of artificial intelligence. *California Management Review*, 61(4), 5–14. <https://doi.org/10.1177/0008125619864925>
- Heikkilä, M. (2022). Dutch scandal serves as a warning for Europe over risks of using algorithms. *Politico*, 1–6. <https://www-politico-eu.cdn.ampproject.org/c/s/www.politico.eu/article/dutch-scandal-serves-as-a-warning-for-europe-over-risks-of-using-algorithms/amp/>
- Highthouse, S. (2008). Stubborn Reliance on Intuition and Subjectivity in Employee Selection. *Industrial and Organizational Psychology*, 1(3), 333–342. <https://doi.org/10.1111/j.1754-9434.2008.00058.x>
- Ikechukwu, O. I., & Nwakaego, D. A. (2015). The effect of accounts payable ratio on the financial performance of food and beverages manufacturing



- companies in Nigeria. *Journal of Research in Business and Management*, 3(9), 15–21.
- Ilias, A., Baidi, N., Shah, M., & Rahman, R. A. (2020). *ARE YOU READY TO EMBRACE NEW TECHNOLOGY? ACCOUNTING PRACTITIONERS IN MALAYSIA*. 32(April), 127–131.
- Jariwala, H. V. (2015). Analysis of Financial Literacy Level of Retail Individual Investors of Gujarat State and Its Effect on Investment Decision. *Journal of Business and Finance Librarianship*, 20(October 2014), 133–158. <https://doi.org/10.1080/08963568.2015.977727>
- Jiang, Q., Li, Y., & Shypenka, V. (2018). Loneliness, Individualism, and Smartphone Addiction Among International Students in China. *Cyberpsychology, Behavior, and Social Networking*, 21(11), 711–718. <https://doi.org/10.1089/cyber.2018.0115>
- Jr, J. F. H., Black, W. C., Babin, B. J., Anderson, R. E., Black, W. C., & Anderson, R. E. (2018). *Multivariate Data Analysis*. <https://doi.org/10.1002/9781119409137.ch4>
- Kaplan, A., & Haenlein, M. (2020). Rulers of the world, unite! The challenges and opportunities of artificial intelligence. *Business Horizons*, 63(1), 37–50. <https://doi.org/10.1016/j.bushor.2019.09.003>
- Karnouskos, S. (2022). Symbiosis with artificial intelligence via the prism of law, robots, and society. *Artificial Intelligence and Law*, 30(1), 93–115. <https://doi.org/10.1007/s10506-021-09289-1>
- Kawaguchi, K. (2021). When will workers follow an algorithm? A field experiment with a retail business. *Management Science*, 67(3), 1670–1695. <https://doi.org/10.1287/mnsc.2020.3599>
- Klovien, L. (2019). *Motivation to use big data and big data analytics in external auditing*. 34(7), 750–782. <https://doi.org/10.1108/MAJ-01-2018-1773>
- Kokina, J., & Davenport, T. H. (2017). The emergence of artificial intelligence: How automation is changing auditing. *Journal of Emerging Technologies in Accounting*, 14(1), 115–122. <https://doi.org/10.2308/jeta-51730>
- Lestari, D., Mardian, S., & Firman, M. A. (2020). Why don't auditors use computer-assisted audit techniques? study at small public accounting firms. *The Indonesian Accounting Review*, 10(2), 105. <https://doi.org/10.14414/tiar.v10i2.1974>
- Lewis, M., Bromley, K., Sutton, C. J., McCray, G., Myers, H. L., & Lancaster, G. A. (2021). Determining sample size for progression criteria for pragmatic pilot RCTs: the hypothesis test strikes back! *Pilot and Feasibility Studies*, 7(1), 1–14. <https://doi.org/10.1186/s40814-021-00770-x>
- Liljander, V., Gillberg, F., Gummerus, J., & van Riel, A. (2006). Technology readiness and the evaluation and adoption of self-service technologies. *Journal of Retailing and Consumer Services*, 13(3), 177–191. <https://doi.org/10.1016/j.jretconser.2005.08.004>
- Lin, J. S. C., & Chang, H. C. (2011). The role of technology readiness in self-service technology acceptance. *Managing Service Quality*, 21(4), 424–444. <https://doi.org/10.1108/09604521111146289>
- Lin, J. S. C., & Hsieh, P. L. (2007). The influence of technology readiness on



- satisfaction and behavioral intentions toward self-service technologies.
Computers in Human Behavior, 23(3), 1597–1615.
<https://doi.org/10.1016/j.chb.2005.07.006>
- Lin, P., & Hazelbaker, T. (2019). Meeting the Challenge of Artificial Intelligence. *CPA Journal*, 89(6), 48–52.
<https://www.cpajournal.com/2019/07/03/meeting-the-challenge-of-artificial-intelligence/>
- Lind, D. A., Marchal, W. G., & Wathen, S. A. (2012). *Statistical Techniques in Business & Economics*.
- Lorenz, M., Spiwoks, M., Filiz, I., & Rene, J. (2023). *The extent of algorithm aversion in decision-making situations with varying gravity*. 1–21.
<https://doi.org/10.1371/journal.pone.0278751>
- Lu, J. L., Chou, H. Y., & Ling, P. C. (2009). Investigating passengers' intentions to use technology-based self check-in services. *Transportation Research Part E: Logistics and Transportation Review*, 45(2), 345–356.
<https://doi.org/10.1016/j.tre.2008.09.006>
- Lu, J., Wang, L., & Hayes, L. A. (2012). How do technology readiness, platform functionality and trust influence C2C user satisfaction? *Journal of Electronic Commerce Research*, 13(1), 50–69.
- Lu, L., Cai, R., & Gursoy, D. (2019). Developing and validating a service robot integration willingness scale. *International Journal of Hospitality Management*, 80(July 2018), 36–51.
<https://doi.org/10.1016/j.ijhm.2019.01.005>
- Mahmud, H., Islam, A. K. M. N., Ahmed, S. I., & Smolander, K. (2022). What influences algorithmic decision-making? A systematic literature review on algorithm aversion. *Technological Forecasting and Social Change*, 175(November 2021), 121390.
<https://doi.org/10.1016/j.techfore.2021.121390>
- Manrai, R., & Gupta, K. P. (2023). Investor's perceptions on artificial intelligence (AI) technology adoption in investment services in India. *Journal of Financial Services Marketing*, 28(1), 1–14. <https://doi.org/10.1057/s41264-021-00134-9>
- Martens, M., Roll, O., & Elliott, R. (2017). Testing the Technology Readiness and Acceptance Model for Mobile Payments Across Germany and South Africa. *International Journal of Innovation and Technology Management*, 14(6).
<https://doi.org/10.1142/S021987701750033X>
- Meng, J., Elliott, K. M., & Hall, M. C. (2010). Technology Readiness Index (TRI): Assessing cross-cultural validity. *Journal of International Consumer Marketing*, 22(1), 19–31. <https://doi.org/10.1080/08961530902844915>
- Mlekus, L., Bentler, D., Paruzel, A., Kato-Beiderwieden, A. L., & Maier, G. W. (2020). How to raise technology acceptance: user experience characteristics as technology-inherent determinants. *Gruppe. Interaktion. Organisation. Zeitschrift Fur Angewandte Organisationspsychologie*, 51(3), 273–283.
<https://doi.org/10.1007/s11612-020-00529-7>
- Munoko, I., Brown-Liburd, H. L., & Vasarhelyi, M. (2020). The Ethical Implications of Using Artificial Intelligence in Auditing. *Journal of Business*



- Ethics*, 167(2), 209–234. <https://doi.org/10.1007/s10551-019-04407-1>
- Musah, M. B., Ali, H. B. M., Al-Hudawi, S. H. V., Tahir, L. M., Daud, K. B., & Hamdan, A. R. (2015). Determinants of students' outcome: a full-fledged structural equation modelling approach. *Asia Pacific Education Review*, 16(4), 579–589. <https://doi.org/10.1007/s12564-015-9396-3>
- Nassar, M., Salah, K., ur Rehman, M. H., & Svetinovic, D. (2020). Blockchain for explainable and trustworthy artificial intelligence. *Wiley Interdisciplinary Reviews: Data Mining and Knowledge Discovery*, 10(1), 1–13. <https://doi.org/10.1002/widm.1340>
- Noordin, N. A., Hussainey, K., & Hayek, A. F. (2022). The Use of Artificial Intelligence and Audit Quality: An Analysis from the Perspectives of External Auditors in the UAE. *Journal of Risk and Financial Management*, 15(8). <https://doi.org/10.3390/jrfm15080339>
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*, 61(2016), 404–414. <https://doi.org/10.1016/j.chb.2016.03.030>
- Padovan, P. H., Martins, C. M., & Reed, C. (2023). Black is the new orange: how to determine AI liability. In *Artificial Intelligence and Law* (Vol. 31, Issue 1). Springer Netherlands. <https://doi.org/10.1007/s10506-022-09308-9>
- Parasuraman, A. (2000). Technology Readiness Index (Tri): A Multiple-Item Scale to Measure Readiness to Embrace New Technologies. *Journal of Service Research*, 2(4), 307–320. <https://doi.org/10.1177/109467050024001>
- Parasuraman, A., & Colby, C. L. (2015). An Updated and Streamlined Technology Readiness Index: TRI 2.0. *Journal of Service Research*, 18(1), 59–74. <https://doi.org/10.1177/1094670514539730>
- Petkov, R. (2020). Artificial intelligence (Ai) and the accounting function—a revisit and a new perspective for developing framework. *Journal of Emerging Technologies in Accounting*, 17(1), 99–105. <https://doi.org/10.2308/jeta-52648>
- Pillai, R., Sivathanu, B., & Dwivedi, Y. K. (2020). Shopping intention at AI-powered automated retail stores (AIPARS). *Journal of Retailing and Consumer Services*, 57(August), 102207. <https://doi.org/10.1016/j.jretconser.2020.102207>
- Prahl, A., & Van Swol, L. (2017). Understanding algorithm aversion: When is advice from automation discounted? *Journal of Forecasting*, 36(6), 691–702. <https://doi.org/10.1002/for.2464>
- Prodanova, J., San-Martín, S., & Jimenez, N. (2021). Are you technologically prepared for mobile shopping? *Service Industries Journal*, 41(9–10), 648–670. <https://doi.org/10.1080/02642069.2018.1492561>
- Puthukulam, G., Ravikumar, A., Sharma, R. V. K., & Meesaala, K. M. (2021). Auditors' perception on the impact of artificial intelligence on professional skepticism and judgment in oman. *Universal Journal of Accounting and Finance*, 9(5), 1184–1190. <https://doi.org/10.13189/ujaf.2021.090527>
- Ramos-de-luna, I., & Lie, F. (2016). *Determinants of the intention to use NFC technology as a payment system : an acceptance model approach*. 293–314.



- <https://doi.org/10.1007/s10257-015-0284-5>
- Sanz-Blas, S., Buzova, D., & Miquel-Romero, M. J. (2019). From Instagram overuse to instastress and emotional fatigue: the mediation of addiction. *Spanish Journal of Marketing - ESIC*, 23(2), 143–161.
<https://doi.org/10.1108/SJME-12-2018-0059>
- Seethamraju, R., & Hecimovic, A. (2022). Adoption of artificial intelligence in auditing: An exploratory study. *Australian Journal of Management, June*.
<https://doi.org/10.1177/03128962221108440>
- Sekaran, U., & Bougie, R. (2016). *Research Methods for Business : A Skill-Building Approach* (Seventh Ed, Vol. 7, Issue 2). John Wiley & Sons, Inc.
- Shabani, N., Munir, A., & Mohanty, S. P. (2022). A Study of Big Data Analytics in Internal Auditing. *Lecture Notes in Networks and Systems*, 295, 362–374.
https://doi.org/10.1007/978-3-030-82196-8_27
- Shaffer, K. J., Gaumer, C. J., & Bradley, K. P. (2020). Artificial intelligence products reshape accounting: time to re-train. *Development and Learning in Organizations*, 34(6), 41–43. <https://doi.org/10.1108/DLO-10-2019-0242>
- Son, M., & Han, K. (2011). Beyond the technology adoption: Technology readiness effects on post-adoption behavior. *Journal of Business Research*, 64(11), 1178–1182. <https://doi.org/10.1016/j.jbusres.2011.06.019>
- Stancheva-Todorova, E. P. (2018). How Artificial Intelligence Is Challenging Accounting Profession. *Journal of International Scientific Publications*, 12.
<https://www.scientific-publications.net/get/1000031/1536783976137495.pdf>
- Stein, J., Appel, M., Jost, A., & Ohler, P. (2020). Matter Over Mind? How the Acceptance of Digital Entities Depends on Their Appearance, Mental Prowess, and the Interaction Between Both. *International Journal of Human - Computer Studies*, 102463. <https://doi.org/10.1016/j.ijhcs.2020.102463>
- Taylor, S. A., Celuch, K., & Goodwin, S. (2002). Technology readiness in the e-insurance industry : an exploratory investigation and development of an Agent Technology e-Consumption Model. *Journal of Insurance Issues*, 25(2), 142–165.
- Toh, A. (2020). *Dutch Ruling a Victory for Rights of the Poor*.
<https://www.hrw.org/news/2020/02/06/dutch-ruling-victory-rights-poor>
- Tsikriktsis, N. (2004). A Technology Readiness-Based Taxonomy of Customers: A Replication and Extension. *Journal of Service Research*, 7(1), 42–52.
<https://doi.org/10.1177/1094670504266132>
- Ukpong, E. G., Udoh, I. I., & Essien, I. T. (2019). Artificial Intelligence: Opportunities, Issues and Applications in Banking, Accounting, and Auditing in Nigeria. *Asian Journal of Economics, Business and Accounting*, 8(1), 1–6. <https://doi.org/10.9734/ajeba/2019/v10i130099>
- van Doorn, J., Mende, M., Noble, S. M., Hulland, J., Ostrom, A. L., Grewal, D., & Petersen, J. A. (2017). Domo Arigato Mr. Roboto: Emergence of Automated Social Presence in Organizational Frontlines and Customers' Service Experiences. *Journal of Service Research*, 20(1), 43–58.
<https://doi.org/10.1177/1094670516679272>
- Venkatesh, Thong, & Xu. (2012). Consumer Acceptance and Use of Information Technology: Extending the Unified Theory of Acceptance and Use of



- Technology. *MIS Quarterly*, 36(1), 157. <https://doi.org/10.2307/41410412>
- Verheij, B. (2020). Artificial intelligence as law: Presidential address to the seventeenth international conference on artificial intelligence and law. *Artificial Intelligence and Law*, 28(2), 181–206. <https://doi.org/10.1007/s10506-020-09266-0>
- Vize, R., Coughlan, J., Kennedy, A., & Ellis-Chadwick, F. (2013). Technology readiness in a B2B online retail context: An examination of antecedents and outcomes. *Industrial Marketing Management*, 42(6), 909–918. <https://doi.org/10.1016/j.indmarman.2013.05.020>
- Wadood, F., Akbar, F., & Ullah, I. (2021). The importance and essential steps of pilot testing in management studies: A quantitative survey results. *Journal of Contemporary Issues in Business and Government*, 27(5), 2419–2431. <https://cibg.org.au/>
- Walczuch, R., Lemmink, J., & Streukens, S. (2007). The effect of service employees' technology readiness on technology acceptance. *Information and Management*, 44(2), 206–215. <https://doi.org/10.1016/j.im.2006.12.005>
- Yakimova, V. A. (2020). *AI-Audit: The Perspectives of Digital Technology Application in the Audit Activity*. 137, 138–142. <https://doi.org/10.2991/aebmr.k.200423.030>
- Zeithaml, V. A., Parasuraman, A., & Malhotra, A. (2002). Service quality delivery through web sites: A critical review of extant knowledge. *Journal of the Academy of Marketing Science*, 30(4), 362–375. <https://doi.org/10.1177/009207002236911>
- Zemankova, A. (2019). Artificial Intelligence in Audit and Accounting: Development, Current Trends, Opportunities and Threats-Literature Review. *Proceedings - 2019 3rd International Conference on Control, Artificial Intelligence, Robotics and Optimization, ICCAIRO 2019*, 148–154. <https://doi.org/10.1109/ICCAIRO47923.2019.00031>
- Zemánková, A. (2019). Artificial intelligence and blockchain in audit and accounting: Literature review. *WSEAS Transactions on Business and Economics*, 16, 568–581.
- Zhu, D. H., & Chang, Y. P. (2020). Robot with humanoid hands cooks food better?: Effect of robotic chef anthropomorphism on food quality prediction. *International Journal of Contemporary Hospitality Management*, 32(3), 1367–1383. <https://doi.org/10.1108/IJCHM-10-2019-0904>