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Impact of Audit Standards Understanding and Technology Use on Effectiveness

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ABSTRACT

This study examines the influence of audit standard comprehension and technology utilization on audit process effectiveness in Denpasar City, an emerging regional market with increasing digitalization in financial reporting. A quantitative approach was employed using Structural Equation Modeling–Partial Least Squares (SEM-PLS), and data were collected from 100 professional auditors working in both public and private institutions. The constructs were measured using validated reflective indicators, and the structural model was tested using SmartPLS through assessments of outer loadings, composite reliability, convergent validity, and bootstrapping for hypothesis testing. The findings reveal that audit standard comprehension has a strong and statistically significant effect on the effectiveness of the audit process (path coefficient = 0.585; $p < 0.001$). This result indicates that auditors with a deeper understanding of professional standards demonstrate greater accuracy, stronger procedural judgment, and improved audit execution. Technology utilization also shows a significant positive effect on audit process effectiveness (path coefficient = 0.407; $p < 0.001$), highlighting the role of digital tools, data analytics, and automated audit systems in enhancing audit efficiency and precision. Together, the two predictors explain 97.3% of the variance in audit process effectiveness, indicating a highly robust model. The results emphasize the importance of strengthening auditor expertise and digital readiness to improve audit quality and meet the growing complexity of financial accountability in emerging market environments.

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1. INTRODUCTION

A thorough understanding of auditing standards has long been recognized as a critical foundation in the scientific development of accounting, particularly within the domain of auditing research. In the broader landscape of accounting science, auditing occupies a central role in ensuring accountability, reliability, and transparency of financial information. The urgency of this topic has increased significantly as audit quality is widely viewed as a key determinant of public trust in financial reporting. Therefore, examining auditors' comprehension of auditing standards and their ability to execute audit procedures based on established principles is essential not only for practical audit performance but also for advancing theoretical discourse within the field of auditing.

Auditing standards serve as the primary framework guiding auditors in assessing the fairness of financial statements and ensuring that audit processes adhere to professional norms. Prior studies emphasize that auditors' competence and understanding of standards are decisive factors in shaping audit effectiveness. Setiowati et al. (2023) highlight that competence, objectivity, and independence substantially influence internal audit quality. Similarly, Arens et al. (2017) explain that in-depth comprehension of auditing standards enables auditors to conduct systematic and measurable audit procedures, forming the basis for high-quality audit outcomes. These findings confirm that auditors' knowledge remains a fundamental component in maintaining the integrity of the audit process.

Technological advancements have further reshaped the auditing landscape, driving significant changes in how auditors collect, process, and analyze financial information. The use of Computer-Assisted Audit Techniques (CAATs) has been shown to enhance audit effectiveness by accelerating analytical tasks and reducing human error (Fauzi et al., 2022). Big data integration also strengthens auditors' ability to detect anomalies, errors, and fraud. Nugrahanti et al. (2023) demonstrate that big data, when combined with auditor independence, significantly improves misstatement detection. Judijanto (2024) likewise finds that auditor qualifications and technological proficiency substantially influence audit effectiveness in the manufacturing sector. These developments indicate that technology has become an indispensable element in modern auditing practices. The use of accounting information systems and managerial accountability practices plays a strategic role in improving organizational performance. Pratolo et al. (2022) demonstrated that quality information systems and sound financial management significantly contribute to improving organizational financial performance. These findings emphasize that technology utilization serves not only as an administrative tool but also as a crucial instrument in supporting effective oversight and accountable audit processes.

Despite the growing adoption of technology, existing research has several limitations that constrain its applicability to emerging markets. Prior studies tend to examine the influence of audit standard comprehension or technology usage in isolation, without investigating their combined effects. Moreover, empirical evidence in the context of developing economic regions remains limited. Denpasar City, as an emerging economic center in Bali Province, presents a unique setting where audit processes must adapt to increasingly complex financial transactions, limited human resources, and evolving regulatory requirements that demand greater transparency. Although many institutions in Denpasar have begun integrating information technology into their audit processes, its implementation is not yet optimal. Studies such as Suci et al. (2023) indicate that internal audit quality is still influenced by integrity, competence, and organizational readiness. These conditions highlight a research gap namely, the lack of integrated studies examining how auditors' understanding of audit standards interacts with technology usage to influence audit effectiveness in emerging markets. This constitutes the novelty of the present study.

Therefore, this study aims to analyze the influence of auditors' comprehension of auditing standards and their utilization of technology on audit process effectiveness in Denpasar City. The

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findings of this research are expected to contribute to the scientific development of accounting particularly in the auditing discipline by providing empirical evidence on the combined role of human competence and technological capability in enhancing audit outcomes. Practically, this study offers recommendations for improving audit performance and supporting digital transformation within audit institutions, thereby reinforcing the modernization of audit practices in emerging economies.

2. METHODS

This study uses a quantitative approach with a survey method to analyze the influence of understanding audit standards and the use of technology on the effectiveness of the audit process. The study population was auditors working in various companies, both public and private sectors, with a sample of 100 auditors selected purposively, namely auditors who have at least one year of experience in conducting audits and using technology in their work in Bali Province. The research instrument was a questionnaire compiled based on research variable indicators. The independent variables in this study were understanding audit standards and the use of technology, while the dependent variable was the effectiveness of the audit process.

Data analysis was conducted using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with the assistance of SmartPLS software. The use of SEM-PLS is aligned with prior accounting research that examines relationships among latent variables and evaluates predictive models with relatively small to medium sample sizes (Xu and Akther, 2019). Several accounting studies have used SEM-PLS for similar purposes, such as examining the influence of auditor competence, IT utilization, and audit quality (Lonto and Pandowo, 2025; Prasetyo and Wicaksono, 2022). The method is widely adopted in accounting and auditing research because it is robust for complex structural relationships, accommodates non-normal data, and provides accurate estimation even with limited sample size.

The selection of SEM-PLS follows recommendations by Hair et al. (2017) and is consistent with recent quantitative accounting research that uses PLS-SEM to examine predictors of audit quality and auditor performance by Hari and Kusuma (2024), who state that this approach is suitable for predictive research models and exploratory analysis, especially when the objective is to explain variance in the dependent variable rather than confirm a theoretical model. SEM-PLS is particularly appropriate for this study because the research aims to analyze the combined influence of two latent constructs audit standard comprehension and technology utilization on audit process effectiveness. These constructs are measured through multiple reflective indicators, making SEM-PLS an ideal analytical tool. Additionally, SmartPLS is frequently used in recent accounting studies due to its flexibility in evaluating measurement and structural models (Darmawan and Safiq, 2022).

The population in this study consists of auditors working in both public and private institutions in Bali Province. Purposive sampling was used to select auditors with a minimum of one year of experience and exposure to technology-based audit tools. The data were collected using structured questionnaires based on the indicators of each latent variable. The SEM-PLS analysis includes evaluating measurement models (outer loading, validity, and reliability) and structural models (path coefficients, t-statistics, and R^2), enabling a comprehensive understanding of the effects of the independent variables on audit process effectiveness. Through this methodological approach, the study ensures rigorous statistical testing consistent with practices in contemporary accounting research.

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3. RESULTS AND DISCUSSION

3.1. Assessment of the Measurement Model or Outer Model.

The measurement model specifies the relations between a construct and its observed indicators. In PLS-SEM, the measurement model (also known as the outer model) defines the relationship between latent variables and their observed indicators (Benitez et al., 2020). Before carrying out these evaluations, calculations are performed to determine values for outer loadings, AVE, composite reliability, and Cronbach's Alpha (Darma et al., 2024). **Figure 1** displays the results of these calculations, highlighting the relationships and validity metrics derived from the reflective measurement model. By ensuring the indicators are both reliable and valid, the reflective measurement model confirms that the observed indicators accurately reflect their latent variables, strengthening the study's findings and interpretability.

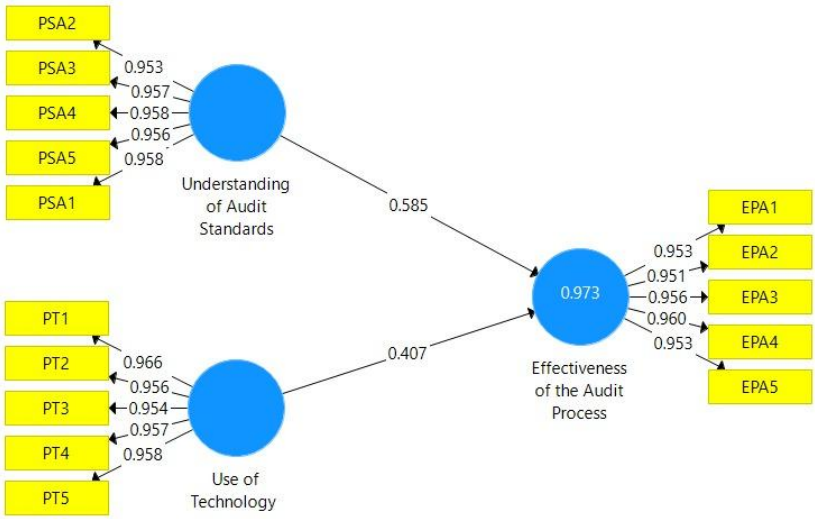

Figure 1. Path Analysis by SEM-PLS.

Based on the measurement model diagram, both Understanding of Audit Standards (X1) and Use of Technology (X2) are measured using five indicators, each showing very high loading factor values ranging from 0.953 to 0.966, which indicates strong correlations and excellent convergent validity for all indicators. The Understanding of Audit Standards construct (X1) has a positive influence on Audit Process Effectiveness (Y) with a path coefficient of 0.585, meaning that higher auditor understanding of audit standards leads to greater audit effectiveness. Similarly, the Use of Technology construct (X2) positively affects Audit Process Effectiveness with a path coefficient of 0.407, suggesting that technological application supports audit performance, although its influence is weaker compared to understanding of audit standards. Meanwhile, the Audit Process Effectiveness construct (Y) is also measured by five indicators with loading factors between 0.951 and 0.960, confirming the strong validity and consistency of these indicators. Overall, the model demonstrates that Understanding of Audit Standards has a stronger contribution to audit effectiveness than Technology Use, and all indicators exhibit very high validity. Discriminant validity, on the other hand, assesses whether each reflective indicator is more strongly correlated with its associated construct than with others, ensuring accurate measurement of the intended constructs (Hurriyati et al., 2018). The results of this test are detailed in **Table 1**, which demonstrates that the indicators effectively distinguish between the constructs while maintaining strong associations with their corresponding latent variables.

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Table 1. Result of the discriminant validity test

	Effectiveness of Audit Process (Y)	Understanding of Audit Standards (X1)	Use of Technology (X2)
EAP1	**0.953**		
EAP2	**0.951**		
EAP3	**0.956**		
EAP4	**0.960**		
EAP5	**0.953**		
UAS2		**0.953**	
UAS3		**0.957**	
UAS4		**0.958**	
UAS5		**0.956**	
UT1			**0.966**
UT2			**0.956**
UT3			**0.954**
UT4			**0.957**
UT5			**0.958**
UAS1		**0.958**	

Source: SEM-PLS

The outer loading value shows how strongly each indicator reflects its respective construct, with values above 0.70 indicating good validity. Based on the results, all indicators used in this study meet this criterion. Indicators for Audit Process Effectiveness (EAP1–EAP5) have outer loadings between 0.951 and 0.960, showing they are highly effective in measuring the construct. Indicators for Understanding of Audit Standards (UAS1–UAS5) also demonstrate strong representation with loadings between 0.953 and 0.958. Likewise, indicators for Use of Technology (UT1–UT5) show very high loadings ranging from 0.954 to 0.966, indicating excellent effectiveness in describing the construct. Discriminant Validity analysis shows that the indicator values for each variable's cross-loading are higher than those for the other variables. This indicates that all the indicators satisfy the validity criteria, confirming their validity.

To evaluate the reliability and validity of the constructs used in this study, several key statistical measures were employed, including Cronbach's Alpha, rho_A, Composite Reliability, and Average Variance Extracted (AVE). Cronbach's Alpha and rho_A provide an assessment of internal consistency by examining the extent to which the items within each construct are correlated with one another. According to Hair et al. (2017), Cronbach's Alpha values above 0.60 indicate acceptable reliability, while rho_A offers a more accurate estimation of construct reliability. Composite Reliability, on the other hand, evaluates the true reliability and internal consistency of indicators, with values above 0.70 considered satisfactory (Sergi and Sulistiawan, 2022). Furthermore, convergent validity was assessed using AVE, where values exceeding 0.50 demonstrate that the indicators adequately represent the underlying latent variables. Together, these measures ensure that the constructs in the study meet the required standards of reliability and validity, thereby strengthening the robustness of the structural model.

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Table 2. Result of cronbach's alpha test

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
EAP	**0.975**	**0.976**	**0.981**	**0.911**
UAS	**0.977**	**0.977**	**0.982**	**0.915**
UT	**0.978**	**0.978**	**0.982**	**0.918**

Source: SEM-PLS

Based on **Table 2**, the Composite Reliability values for all indicators exceed 0.7, indicating high reliability, while the Cronbach's Alpha values for all variables are above 0.6, further confirming the reliability of the indicators. In terms of internal reliability, Cronbach's Alpha values for all constructs are above 0.97, Rho_A values are similarly above 0.97, and Composite Reliability values range from 0.981 to 0.982, all of which demonstrate very strong internal consistency. For convergent validity, the AVE values for all constructs exceed 0.90, far above the acceptable threshold of 0.50, showing that each construct explains the majority of the variance of its indicators and thus possesses excellent convergent validity. Overall, these results confirm that all constructs in the study are highly valid and reliable, both in terms of internal consistency and their effectiveness in representing the latent variables.

Assessment of the Structural Model or Inner Model. The structural model is assessed to evaluate its ability to explain and predict constructs within the study (Hair et al., 2017). To assess the relationships between these latent variables, bootstrapping calculations are carried out to generate t-statistics and significance levels. These calculations, performed using the Smart-PLS software, are depicted visually in **Figure 2**.

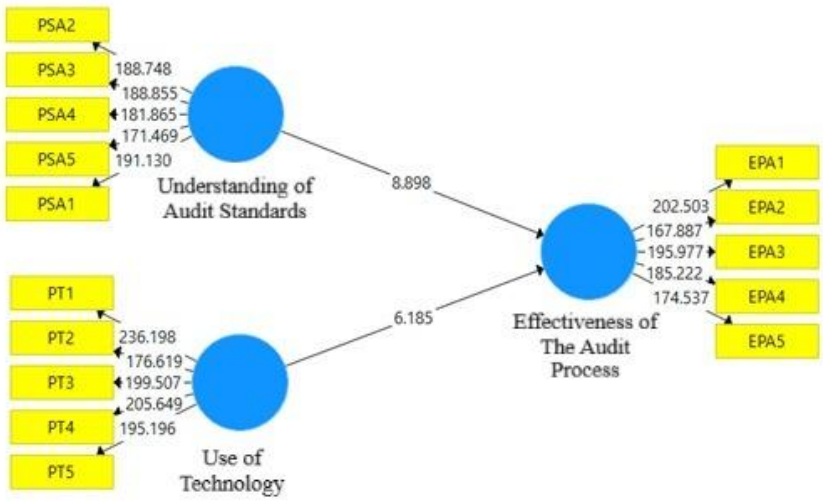

Figure 2. Bootstrapping Calculation Result.

Based on **Figure 2**, the results show that both exogenous variables—Understanding Audit Standards (X1) and Use of Technology (X2)—positively influence Audit Process Effectiveness (Y). The path coefficient for Understanding Audit Standards (8.898) indicates that a higher level of auditors' understanding of audit standards significantly enhances the effectiveness of the audit process,

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highlighting auditor competence as a crucial determinant of audit quality and performance. Similarly, the path coefficient for Use of Technology (6.185) demonstrates that optimal utilization of technology also contributes positively to audit effectiveness, emphasizing technology's role as an enabler that supports more efficient and accurate audit procedures. Overall, these findings confirm that improvements in both auditor competence and technological adoption substantially enhance audit effectiveness, with the influence of Understanding Audit Standards being stronger than that of Technology Use within the context of this study.

Table 3. Result of hypothesis test

	Original Sample (O)	Average of Sample (M)	Standard Deviation STDEV	T Statistic (|O/STDEV|)	P Values
UAS-> EAP	0.585	0.581	0.066	8.898	**0.000**
UT-> EAP	0.407	0.411	0.066	6.185	**0.000**

Source: SEM-PLS

Based on **Table 3**, the hypothesis testing results show that both Understanding Audit Standards (X1) and Technology Use (X2) have a positive and significant effect on Audit Process Effectiveness (Y). The path coefficient for Understanding Audit Standards of 0.585 indicates that a one-unit increase in auditors' understanding of audit standards leads to a 0.585-unit increase in audit process effectiveness, supported by a t-statistic of 8.898 and a p-value of 0.000 (<0.05), confirming the hypothesis. Similarly, Technology Use has a positive coefficient of 0.407, with a t-statistic of 6.185 and a p-value of 0.000 (<0.05), indicating that the effect is statistically significant, although smaller than that of Understanding Audit Standards. Overall, these findings confirm that both variables significantly enhance audit process effectiveness, with Understanding Audit Standards having the stronger influence.

Table 4. Result of r square

	R Square	Adjusted R Square
EAP	0.973	0.972

Source: SEM-PLS

Based on **Table 4**, the R^2 value for Audit Process Effectiveness (Y) is 0.973 and the Adjusted R^2 is 0.972, which indicates that 97.3% of the variation in audit process effectiveness can be explained by the understanding of audit standards (X1) and the use of technology (X2). This very high R^2 value indicates that the research model has excellent predictive ability, so that both independent constructs together are able to explain most of the variation in audit process effectiveness.

The construction diagram presented in **Figure 3** illustrates the theoretical and empirical relationships among the three core variables examined in this study: audit standard comprehension (X1), technology utilization (X2), and audit process effectiveness (Y). The diagram serves as a visual summary of the conceptual framework underlying the findings and highlights how both knowledge-based and technology-based capabilities jointly contribute to improving audit effectiveness.

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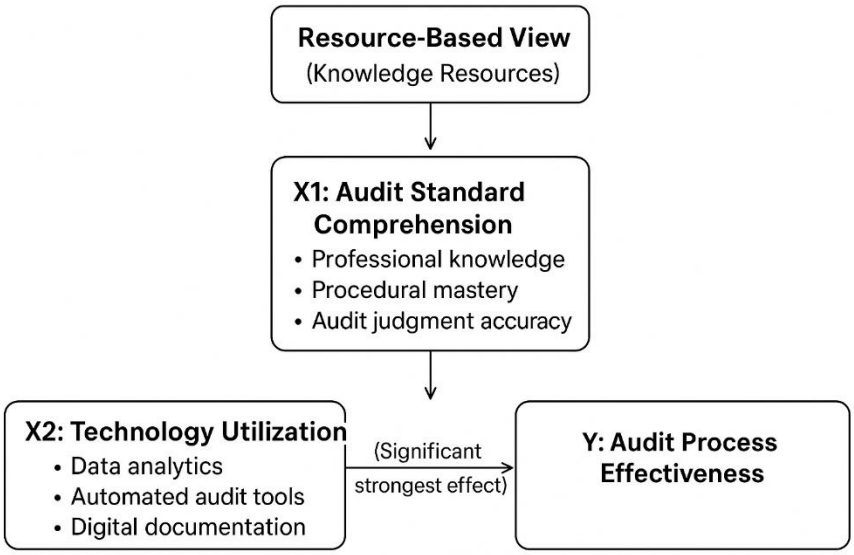

Figure 3. Construction Diagram of Research Findings.

The placement of both X1 and X2 converging toward Y reflects the empirical findings of this study, which show that both variables exert a significant positive influence on the effectiveness of the audit process in Denpasar City. Notably, the diagram highlights that audit standard comprehension is the strongest predictor, reinforcing prior research showing that professional competence and mastery of audit standards are central determinants of audit success (Lonto and Pandowo, 2025). Meanwhile, technology utilization plays a complementary role by enhancing efficiency and reducing the risk of human error in audit procedures (Hari and Kusuma, 2024).

The findings show that audit standard comprehension has a significant and positive effect on audit process effectiveness. This result is theoretically aligned with the Audit Quality Theory, which states that auditors' mastery of professional standards determines the rigor, accuracy, and objectivity of the audit process (Arens et al., 2017). When auditors possess a deeper understanding of auditing standards, they are better able to design systematic audit procedures and make appropriate professional judgments, which directly contributes to higher audit effectiveness.

This finding also supports previous research included in the introduction. Setiowati et al. (2023) emphasized that competency and objectivity strengthen internal audit effectiveness, indicating that strong audit knowledge is essential for reliable audit execution. Similarly, Suci et al. (2023) argued that integrity and competence are key in achieving effective audit outcomes. The results of this study expand these findings by confirming that auditors' comprehension of audit standards is not only important but is the strongest predictor of audit effectiveness in the context of emerging markets such as Denpasar City.

3.2 The Effect of Understanding Audit Standards on the Effectiveness of the Audit Process in Denpasar City

Understanding of audit standards is proven to have a positive and significant influence on the effectiveness of the audit process, indicated by a path coefficient of 0.585, a T statistic of 8.898, and a p-value of 0.000 (<0.05). This means that every one-unit increase in the understanding of audit standards will increase the effectiveness of the audit process by 0.585 units. This suggests that while auditors with a good understanding of audit standards tend to improve audit effectiveness, this effect is not statistically strong enough. This could be due to differences in auditor experience or limited application of standards in practice. Similarly, Arens et al. (2017) explained that a deep understanding of audit standards is a crucial foundation for auditors to conduct audits effectively

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and efficiently because these standards guide auditors toward systematic and measurable audit procedures.

This study aligns with the findings of Setiowati et al. (2023), who stated that auditor competence and objectivity have a positive relationship with internal audit effectiveness, but the effect can vary depending on the level of implementation of audit standards within the organization. This suggests that an understanding of audit standards alone is insufficient to improve effectiveness without being balanced with practical skills and managerial support for their implementation. In the context of government agencies or audit institutions in Denpasar, there are still obstacles to ensuring that all auditors apply audit standards consistently in every audit stage.

Furthermore, the role of training and updating auditor knowledge is also a determining factor in the effectiveness of audit standards implementation. According to Suci et al. (2023), the effectiveness of internal audits depends not only on an understanding of standards but also on the auditor's integrity and experience in applying them in complex audit situations. This reinforces the research finding that an understanding of audit standards must be accompanied by adequate professional competence to significantly impact the effectiveness of the audit process. Therefore, it can be concluded that an understanding of audit standards is a crucial factor contributing to the effectiveness of the audit process, but its impact will be more optimal if supported by work experience, integrity, and the use of technology that facilitates audit implementation. These findings are consistent with Judijanto (2024) view that improving audit effectiveness depends not only on formal knowledge but also on the auditor's ability to integrate standards with professional practice in the field.

The results of this study also align with the findings of Deliana et al. (2023), who stated that auditor competence and accountability are key determinants in improving audit quality. A good understanding of audit standards reflects the auditor's level of professional competence, enabling the implementation of audit procedures systematically, objectively, and in accordance with applicable regulations. Therefore, the greater the auditor's understanding of audit standards, the more effective the resulting audit process, as reflected in the empirical findings of this study.

3.3 The Effect of Technology Use on the Effectiveness of the Audit Process in Denpasar City

The use of technology (X2) also has a positive and significant effect on the effectiveness of the audit process, with a path coefficient of 0.407, T statistic of 6.185, and p-value of 0.000 (<0.05), although the effect is smaller than the understanding of audit standards. This indicates that the higher the level of technology utilization, the more effective the audit process. This finding aligns with the research of Nugrahanti et al. (2023), which explains that the application of big data technology and modern accounting information systems can improve audit effectiveness by accelerating data analysis, reducing manual errors, and increasing the accuracy of audit evidence. In the context of audit institutions in Denpasar, the use of technology has assisted auditors in conducting document examinations, transaction analysis, and reporting audit results more efficiently.

The use of technology in the audit process also supports greater audit transparency and accountability. Judijanto (2024) stated that integrated audit technology can help auditors identify risks more quickly and monitor audit implementation in real time. This has been shown to increase the effectiveness of the audit process by minimizing the potential for human error. This study strengthens the findings of Rahmatullah (2024) who found that the effectiveness of e-audit use has a significant effect on auditors' ability to detect fraud, because the digital system makes it easier to track data and reduces the opportunity for manipulation. Abimanyu and Suhartini (2023) emphasized that information technology plays a role in strengthening the relationship between audit quality and auditor performance. With technological support, auditors can access data more

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quickly and accurately, thereby streamlining audit time without compromising the quality of audit results. In this context, audit institutions in Denpasar City that implement audit technology, such as data analytics-based audit software, will be better able to produce high-quality reports.

In addition to increasing efficiency and effectiveness, the implementation of audit technology also reflects an organization's readiness to face the era of audit digitalization. Nokas et al. (2022) demonstrated that the use of information technology significantly contributes to improving the quality of financial reports by strengthening internal control systems. This supports the findings of this study, which conclude that the use of technology not only accelerates the audit process but also improves the quality of audit results through a more integrated and reliable system.

These findings confirm that technology use is the most dominant factor in increasing the effectiveness of the audit process in Denpasar City. Optimal implementation of audit technology not only accelerates auditors' work processes but also improves the quality of audit results through data accuracy, transparency, and ease of verification of audit evidence. This aligns with Judijanto et al. (2024) view that optimal implementation of audit technology not only accelerates auditors' work processes but also improves the quality of audit outcomes a finding consistent with recent studies showing that information system audits and advanced IT tools enhance audit quality.

4. CONCLUSION

The findings of this study demonstrate that both audit standard comprehension and technology utilization positively and significantly influence audit process effectiveness in Denpasar City. Audit standard comprehension provides the strongest contribution, as reflected in the path coefficient of 0.585, indicating that auditors with a solid understanding of professional standards are better able to implement systematic and accurate audit procedures. Technology utilization also plays an essential role, with a path coefficient of 0.407, showing that the integration of digital audit tools, automated data analytics, and modern audit software enhances the accuracy and efficiency of audit activities. Together, these two variables explain 97.3% of the variation in audit process effectiveness, highlighting the importance of combining auditor competence and digital capability in improving audit performance within emerging market environments.

Based on these findings, practical solutions can be implemented by strengthening auditor competence through continuous training on auditing standards and their practical applications in diverse audit settings. Organizations should also enhance their technological infrastructure by providing modern audit tools, data analytics systems, and relevant technical training to ensure that auditors can effectively utilize digital technologies. Improving the synergy between professional knowledge and technological readiness will not only streamline the audit process but also improve the accuracy, transparency, and reliability of audit outcomes. Such efforts are essential for ensuring that audit institutions in Denpasar City can respond effectively to increasing financial complexity and the growing demands for high-quality, technology-based audits.

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