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**READINESS TOWARDS DIGITALIZATION AMONG AUDITORS IN  
MALAYSIAN FINANCIAL INSTITUTION**

**ANBARASAN A/L KUMAR (830601)**

**MASTER OF SCIENCE (INTERNATIONAL ACCOUNTING)**



**THESIS SUBMITTED TO  
TUNKU PUTERI INTAN SAFINAZ  
SCHOOL OF ACCOUNTANCY  
UNIVERSITI UTARA MALAYSIA**

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**Kolej Perniagaan**  
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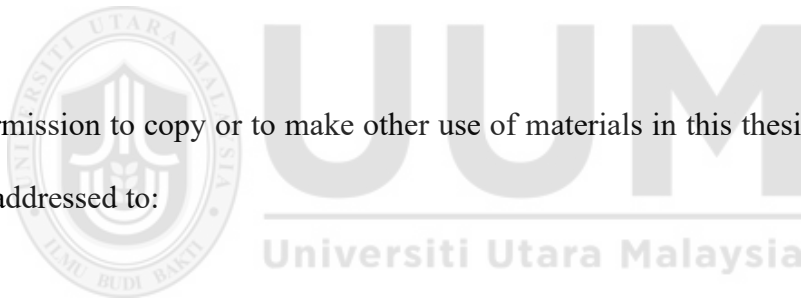
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## ABSTRAK

Kajian ini meneliti kesediaan juruaudit di institusi kewangan Malaysia untuk menerima digitalisasi. Ia mengkaji pengaruh sokongan organisasi, kelebihan teknologi dan emosi pekerja terhadap kesediaan juruaudit untuk transformasi digital. Melalui penyelidikan kualitatif yang melibatkan temu bual separa berstruktur, kajian ini mengenal pasti faktor utama yang membentuk kesediaan juruaudit dan mencadangkan rangka kerja konseptual untuk membimbing penyelidikan dan amalan masa depan.

Dapatan kajian menunjukkan bahawa program latihan berterusan, pelaburan dalam teknologi canggih dan pasukan pengurusan yang menyokong adalah penting untuk memupuk kesediaan di kalangan juruaudit ke arah digitalisasi. Integrasi teknologi digital seperti analisis data, kepintaran buatan dan pengkomputeran awan ke dalam proses audit dapat meningkatkan kecekapan, ketepatan dan keupayaan untuk fokus pada tugas yang lebih strategik. Juruaudit juga menyatakan perasaan optimis, positif, teruja dan yakin tentang pergantungan yang semakin meningkat terhadap teknologi digital dalam profesion mereka.

Kajian ini menyimpulkan bahawa sokongan organisasi, kelebihan teknologi dan emosi pekerja adalah penting dalam membentuk kesediaan juruaudit ke arah digitalisasi.

Kata kunci: Digitalisasi, Pengauditan, Institusi Kewangan, Sokongan Organisasi, Kelebihan Teknologi, Emosi Pekerja, Kesediaan untuk Transformasi Digital.

## ABSTRACT

This study investigates the readiness of auditors in Malaysian financial institutions to embrace digitalization. It examines the influence of organizational support, technology benefits, and people's emotions on auditors' readiness for digital transformation. Through qualitative research involving semi-structured interviews, the study identifies key factors shaping auditors' readiness and proposes a conceptual framework to guide future research and practice.

The findings reveal that continuous training programs, investment in advanced technologies, and a supportive management team are crucial for fostering readiness among auditors. The integration of digital technologies, such as data analytics, artificial intelligence, and cloud computing, into audit processes could improve efficiency, accuracy, and the ability to focus on more strategic tasks. Auditors expressed optimism, positivity, excitement, and confidence about the increasing reliance on digital technologies in their profession. The study concludes that organizational support, technology benefits, and people's emotions are vital in shaping auditors' readiness towards digitalization.

### **Keywords**

Digitalization, Auditing, Financial Institutions, Organizational Support, Technology Benefits, People's Emotions, Readiness towards Digital Transformation.



## ACKNOWLEDGEMENT

I express my deepest gratitude to God for granting me the opportunity to complete my master's thesis. I am thankful for the blessings and guidance that have sustained me throughout this challenging yet rewarding academic journey.

I am indebted to University Utara Malaysia for providing the platform and resources that enabled me to pursue my master's degree. Special thanks to my project supervisor, Dr. Fariza Hanim Binti Rusly, for her invaluable guidance, patience, and support. Her constructive feedback and encouragement were instrumental in keeping me focused and motivated until the successful completion of this dissertation.

I am profoundly grateful to my parents for their unwavering love, support, and encouragement. Their sacrifices and belief in me have been a constant source of strength and inspiration. Also extend my heartfelt thanks to my fiancé for her love, understanding, and support. Her unwavering faith in me and her willingness to stand by me through thick and thin have been a tremendous source of comfort and motivation.

I am thankful to my friends and colleagues, for their various contributions to the successful completion of this project. Their assistance, advice, and encouragement were invaluable.

Lastly, I wish to express my sincere gratitude to all the participants who generously gave their time to participate in the study. Their insights and cooperation were essential in gathering the data that formed the foundation of this research.

## TABLE OF CONTENTS

CERTIFICATION OF PROJECT WORK .....	ii
PERMISSION TO USE .....	iii
ABSTRAK .....	iv
ABSTRACT .....	v
ACKNOWLEDGEMENT .....	vi
LIST OF FIGURES .....	x
LIST OF ABBREVIATIONS .....	x
1.0 INTRODUCTION .....	11
1.1 BACKGROUND OF STUDIES .....	11
1.2 PROBLEM STATEMENT .....	14
1.3 RESEARCH QUESTIONS .....	18
1.4 RESEARCH OBJECTIVES .....	18
1.5 SCOPE AND LIMITATION OF STUDY .....	18
2.0 LITERATURE REVIEW .....	20
2.1 INTRODUCTION .....	20
2.2 DIGITALIZATION .....	20
2.2.1 Digitalization in Auditing .....	21
2.2.2 Digitalization in the Banking Sector .....	22
2.3 READINESS .....	23
2.3.1 Readiness Towards Digitalization in Auditing .....	24

<b>2.4 THE DIGITAL TRANSFORMATION FRAMEWORK (DTF)</b> .....	25
<b>2.4.1 Organization</b> .....	29
<b>2.4.2 Technology</b> .....	31
<b>2.4.3 People</b> .....	32
<b>2.5 DIGITAL TRANSFORMATION FRAMEWORK (DTF): SHAPING THE AUDITORS ON READINESS FOR DIGITALIZATION</b> .....	33
<b>2.6 CONCLUSION</b> .....	35
<b>3.0 RESEARCH METHODOLOGY</b> .....	36
<b>3.1 INTRODUCTION</b> .....	36
<b>3.2 RESEARCH PARADIGM</b> .....	36
<b>3.3 RESEARCH DESIGN</b> .....	37
<b>3.4 DATA COLLECTION</b> .....	38
<b>3.4.1 Participants' Background</b> .....	42
<b>3.5 DATA ANALYSIS</b> .....	44
<b>3.6 ETHICAL CONSIDERATION</b> .....	46
<b>3.7 CONCLUSION</b> .....	46
<b>4.0 FINDINGS AND DISCUSSION</b> .....	47
<b>4.1 INTRODUCTION</b> .....	47
<b>4.2 THEMES DEVELOPMENT: INTERNAL AUDITORS' READINESS TOWARDS DIGITALIZATION</b> .....	47
<b>4.3 DEFINING DIGITALIZATION</b> .....	49
<b>4.3.1 Understanding Digitalization in Auditing</b> .....	49

<b>4.4 ORGANIZATIONAL SUPPORT DIMENSION OF READINESS TOWARDS DIGITALIZATION.....</b>	<b>52</b>
<b>4.4.1 Continuous Training and Development.....</b>	<b>52</b>
<b>4.4.2 Investment in Technology .....</b>	<b>54</b>
<b>4.5 TECHNOLOGY BENEFITS DIMENSION OF READINESS TOWARDS DIGITALIZATION.....</b>	<b>56</b>
<b>4.5.1 Enhancing predictions for risk assessment .....</b>	<b>56</b>
<b>4.5.2 Enabling historical and pattern analysis .....</b>	<b>58</b>
<b>4.6 PEOPLE EMOTIONS DIMENSION OF READINESS TOWARDS DIGITALIZATION.....</b>	<b>61</b>
<b>4.6.1 Beliefs of Optimistic and Enthusiastic Towards Digitalization .....</b>	<b>61</b>
<b>4.6.2 Feeling encouraged and motivated towards digitalization .....</b>	<b>63</b>
<b>4.7 CONCLUSION.....</b>	<b>64</b>
<b>5.0 CONCLUSION AND RECOMMENDATION.....</b>	<b>65</b>
<b>5.1 INTRODUCTION.....</b>	<b>65</b>
<b>5.2 THEORETICAL CONTRIBUTION.....</b>	<b>65</b>
<b>5.3 PRACTICAL CONTRIBUTION.....</b>	<b>66</b>
<b>5.4 METHODOLOGICAL CONTRIBUTION .....</b>	<b>66</b>
<b>5.5 LIMITATIONS OF STUDY .....</b>	<b>67</b>
<b>5.6 RECOMMENDATIONS FOR FUTURE RESEARCH .....</b>	<b>67</b>
<b>5.7 CONCLUSION.....</b>	<b>68</b>
<b>REFERENCES.....</b>	<b>70</b>

**APPENDICES** ..... 76

**TURNITIN RESULT** ..... 78

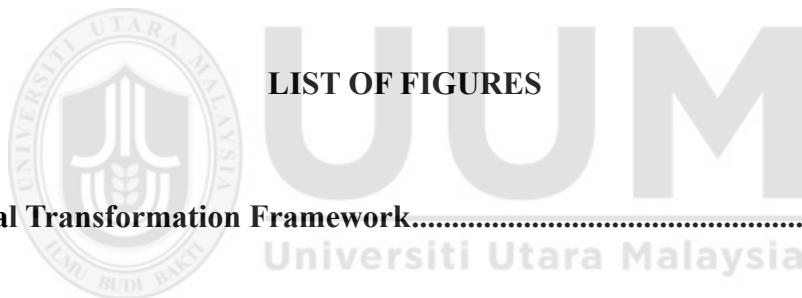
**LIST OF TABLES**

**Table 1 Participants Background** ..... 42

**Table 2 Organizational Theme**..... 48

**Table 3 Technology Benefit Theme** ..... 48

**Table 4 People Emotion Theme** ..... 49



**LIST OF FIGURES**

**Figure 1 Digital Transformation Framework**..... 28

**LIST OF ABBREVIATIONS**

- AI**            **Artificial Intelligence**
- IT**            **Information Technology**
- DTF**        **Digital Transformation Framework**
- P1**           **Participant 1**
- P2**           **Participant 2**
- P3**           **Participant 3**

## 1.0 INTRODUCTION

### 1.1 BACKGROUND OF STUDIES

Malaysia's financial industry is experiencing significant digital transformation driven by government initiatives like the MyDigital plan and technological advancements such as big data, analytics, and artificial intelligence. Digitalization is transforming business landscapes by leveraging data and communication technologies to achieve cost-effectiveness and competitive advantage (Voitsekh, 2023). Digitalization refers to the use of digital technologies to transform traditional business processes and models, thereby enhancing efficiency, customer experience, and innovation. This transformation leads to streamlined operations, better data utilization, and new business models that foster agility and continuous improvement (Bjorkdahl, 2020).

In the context of financial institutions, digitalization is characterized by the integration of digital technologies into financial services and operations to enhance efficiency, security, and accessibility. This includes adopting Big Data Analytics (BDA) to improve audit procedures and understanding clients' environments, thereby enhancing audit quality (Alrashidi, Almutairi, & Zraquat, 2022). Furthermore, technologies such as blockchain and digital currencies are driving innovation in financial products and services, enhancing customer service through continuous access to digital banking platforms and personalized financial products (Catalini & Gans, 2020).

Despite the promising benefits, digitalization implementation also poses challenges to financial institutions. The risks of cyberattacks, unauthorized access to customers data, denial of services attacks and other online threats increases the needs for greater investment in cyber risk and

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## APPENDICES

### INTERVIEW QUESTIONS

Background:

Age:

Position:

Years of Experience:

Education Level:

Technology Expertise:

Very Low	Low	Medium	High	Very High
----------	-----	--------	------	-----------

Type of Digital Technology use in Auditing Job. (State “Yes” or “No”)

	Artificial Intelligence
	Big Data
	Data Analytics
	Robotic Process Automation (RPA)
	Fintech
	Cloud-based technology
	Online Auditing
	Others:

**Understanding of Digitalization:**

- How would you define digitalization within the auditing jobscope?
- What are the key aspects of digitalization that you believe are most relevant to the audit profession? (Types of digital technologies that is important for audit task)

**Organizational Support:**

- What are the organizational factors that important to help you be more ready towards digital technology readiness?
- How does your organization support the integration of digital technologies into the audit process?

**Digital Technology Usage:**

- What digital technologies or tools do you currently use in your audit processes?
- How do you perceive your readiness of digital technology adaption on the auditing tasks? (Explain in more details)

**People Emotions:**

- How do you feel about the increasing reliance on digital technologies in the audit profession?
- How do you feel about the using Digital Technologies in your audit jobs?

## TURNITIN RESULT

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