FACTORS INFLUENCING THE USE OF ARTIFICIAL INTELLIGENCE AMONG ACCOUNTING STUDENTS

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Abstract

Artificial Intelligence (AI) is increasingly transforming the accounting and auditing profession. It offers new opportunities for efficiency and decision-making in the accounting areas. However, the successful adoption of AI relies heavily on the acceptance and readiness of future accountants. As future professionals, accounting students play a critical role in determining the extent to which AI will be embraced in the field. Understanding their perceptions and intentions toward AI adoption is essential for designing effective training and educational strategies. This study aims to investigate the factors influencing the behavioural intention to use AI among accounting students at Tunku Puteri Intan Safinaz School of Accountancy, Universiti Utara Malaysia, based on the Unified Theory of Acceptance and Use of Technology (UTAUT). The research examines the relationships between performance expectancy, effort expectancy, social influence, facilitating conditions, and perceived risk toward students' behavioural intention to adopt AI. Data were collected through an online survey of 212 final-year accounting students and analysed Statistical Package for Social Science (SPSS). The findings reveal that performance expectancy positively influences students' behavioural intention to use AI, while perceived risk has a negative impact on the students' intention. However, effort expectancy, social influence, and facilitating conditions do not significantly affect students' behavioural intention. These results highlight that while students acknowledge the potential of AI to enhance their performance, concerns about risks may hinder its adoption This study offers valuable insights for educators and policymakers to create more conducive learning environments and increase awareness of AI's practical benefits. It will be a great help in preparing future accountants for a technology-driven profession.

Keywords: Unified Theory of Acceptance and Use of Technology, Artificial Intelligence, Accounting Students, Performance Expectancy, Perceived Risk

Abstrak

Kecerdasan buatan mengalami transformasi yang pesat terutamanya dalam bidang kerjaya perakaunan dan pengauditan. Keadaan ini menawarkan peluang baharu untuk meningkatkan kecekapan dan pembuatan keputusan dalam bidang perakaunan. Walau bagaimanapun, kejayaan dalam penggunaan teknologi kecerdasan buatan bergantung kepada penerimaan dan kesediaan bakal akauntan. Sebagai bakal professional, pelajar perakaunan memainkan peranan yang penting dalam menentukan tahap penggunaan teknologi ini di dalam bidang perakaunan. Pemahaman mengenai persepsi dan tujuan penggunaan teknologi kecerdasan buatan adalah amat penting terutamanya bagi mewujudkan strategi pembelajaran dan latihan yang berkesan. Kajian ini bertujuan untuk menyiasat faktor-faktor yang mempengaruhi niat tingkah laku untuk menggunakan teknologi kecerdasan buatan dalam kalangan pelajar perakaunan di Pusat Pengajian Perakaunan Tunku Puteri Intan Safinaz, Universiti Utara Malaysia berdasarkan Teori Penyatuan Penerimaan dan Penggunaan Teknologi (UTAUT). Kajian ini memeriksa hubungan antara jangkaan prestasi, jangkaan usaha, pengaruh sosial, keadaan kemudahan dan persepsi risiko terhadap niat tingkah laku untuk menggunakan teknologi kecerdasan buatan. Data telah dikumpulkan melalui kaji selidik secara dalam talian yang disertai 212 orang pelajar perakaunan tahun akhir dan dianalisis menggunakan Pakej Statistik untuk Sains Sosial (SPSS). Dapatan kajian menunjukkan bahawa jangkaan prestasi mempengaruhi niat tingkah laku pelajar untuk menggunakan teknologi kecerdasan buatan secara positif, manakala persepsi risiko mempengaruhinya secara negatif. Walau bagaimanapun, jangkaan usaha, pengaruh sosial dan keadaan kemudahan tidak menunjukkan kesan yang signifikan terhadap niat tingkah laku pelajar. Hasil dapatan ini menunjukkan bahawa meskipun pelajar sedar akan potensi teknologi kecerdasan buatan untuk meningkatkan prestasi mereka, kerunsingan mengenai risiko mempengaruhi penggunaan teknologi ini. Kajian ini memberikan pandangan berharga kepada pendidik dan pembuat dasar untuk mewujudkan persekitaran pembelajaran yang lebih kondusif serta meningkatkan kesedaran tentang manfaat teknologi kecerdasan buatan. Langkah-langkah ini penting untuk mempersiapkan bakal akauntan menghadapi kerjaya yang didorong oleh teknologi.

Kata Kunci: Teori Penyatuan Penerimaan dan Penggunaan Teknologi, Kecerdasan Buatan, Pelajar Perakaunan, Jangkaan Prestasi, Persepsi Risiko

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List of Abbreviations

AI	Artificial Intelligence
UTAUT	Unified Theory on Acceptance and Use of Technology
TAM	Technology Acceptance Model
TPB	Theory of Planned Behaviour
TISSA	Tunku Puteri Intan Safinaz School of Accountancy
UUM	Universiti Utara Malaysia
B.Acct.	Bachelor of Accounting
B.Acct. (IS)	Bachelor of Accounting (Information Systems)
SPSS	Statistical Package for Social Sciences
PE	Performance Expectancy
EE	Effort Expectancy
SI	Social Influence
FC	Facilitating Condition
PR	Perceived Risk
BI	Behavioural Intention

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The emerging developments of artificial intelligence (AI) are changing companies all around, including the accounting sector. Modern accounting has grown more dependent on AI-driven technologies including machine learning, robotic process automation as well as sophisticated data analytics, since they help automate repetitive operations, enhance precision and offer instantaneous financial analysis (Bose et al., 2023). This shift demonstrates that, in addition to performing the standard duties, accountants are now expected to take on additional strategic and advising roles (Banța et al., 2022). AI is a key driver of efficiency and accuracy across the accounting sector in the very interesting digitalised age.

AI's ability to revolutionise the accounting industry is observed in the significant advancements in automation, data accuracy, and decision-making. Automation tools like Robotic Process Automation and machine learning have taken over routine tasks, including data entry, reconciliation, and transaction classification. This capability is particularly advantageous in a competitive market, where error-free and efficient processes can provide organisations with a considerable edge.

Moreover, AI is revolutionising real-time financial reporting and fraud detection by leveraging predictive analytics, deep learning, and big data analytics. Research conducted in Saudi Arabia by Abdullah & Almaqtari (2024) demonstrates that AI's ability to analyse extensive datasets helps uncover patterns and anomalies indicative of potential fraud, thereby strengthening regulatory compliance and reducing financial risks. Through continuous monitoring, AI-powered systems equip

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Appendix A

Questionnaire Questions

QUALIFYING QUESTION

Are you a final year student?

a. Yes
b. No

SECTION A

Choose the answer that describe your background.

1. Gender

c. Male
d. Female

2. Age

a. Less than 20 years old
b. 20 - 22 years old
c. 23 - 25 years old
d. 26 - 28 years old
e. 29 - 30 years old
f. More than 30 years old

3. Race

a. Malay
b. Chinese
c. Indian
d. International Students
e. Others; Please state: _____

4. Method of Entry into the Undergraduate Program

a. Matriculation
b. Foundation
c. Diploma
d. STPM (Malaysian Higher School Certificate)
e. Others; Please state: _____

4. Program of study

a. Bachelor of Accounting
b. Bachelor of Accounting (Information System)

SECTION B: PERFORMANCE EXPECTANCY

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Instruction: AI could enhance various aspects of accounting and auditing tasks. Please select the best answers to reflect your opinion on how AI might improve your future career performance.

No.	Questions	Response				
1.	I believe using AI technologies will improve my ability to perform tasks in my future career, such as accounting or auditing.	1	2	3	4	5
2.	AI tools can enhance the accuracy and efficiency of my work in accounting and auditing tasks.	1	2	3	4	5
3.	Adopting AI technology will increase my opportunities to excel in accounting and auditing roles.	1	2	3	4	5
4.	AI applications, such as AI-driven audit and accounting tools, will help me save time and improve productivity in my career.	1	2	3	4	5
5.	I believe AI-powered systems will provide valuable insights and decision-making support in my future accounting or auditing career.	1	2	3	4	5

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SECTION C: EFFORT EXPECTANCY

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Instruction: The ease of learning and using AI tools can influence their adoption. Please select the best answers to reflect your opinion on the effort required to use AI technologies in your future career.

No.	Questions	Response				
6.	Learning to use AI tools relevant to accounting or auditing is straightforward for me.	1	2	3	4	5
7.	My interaction with AI applications for financial analysis or auditing tasks is clear and understandable.	1	2	3	4	5
8.	I find it easy to use AI systems to complete accounting or auditing tasks effectively.	1	2	3	4	5
9.	It does not require much mental and physical effort to learn and use AI technologies in my field of study or career.	1	2	3	4	5
10.	Becoming skilled in using AI for accounting or auditing is a manageable process for me.	1	2	3	4	5

SECTION D: SOCIAL INFLUENCE

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Instruction: The opinions and behaviours of others can affect the adoption of AI. Please select the best answers to reflect how social factors influence your views on using AI in accounting and auditing.

No.	Questions	Response				
11.	My lecturers or mentors encourage me to use AI tools for tasks related to accounting and auditing.	1	2	3	4	5
12.	My peers believe that I should incorporate AI applications for my career preparation in accounting and auditing field.	1	2	3	4	5
13.	People who influence my decisions think it is essential for me to adopt AI technologies in my professional development.	1	2	3	4	5
14.	The opinions of people I value support the use of AI for improving my career prospects in accounting or auditing.	1	2	3	4	5
15.	My institution or organisation promotes the adoption of AI tools for better preparation in my future career.	1	2	3	4	5

SECTION E: FACILITATING CONDITION

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Instruction: The availability of resources and support can impact the use of AI. Please select the best answers to reflect your opinion on the support and resources available for using AI in your future career.

No.	Questions	Response				
16.	My institution provides the necessary resources and tools to help me use AI technologies for tasks in accounting and auditing.	1	2	3	4	5
17.	I have the knowledge and skills needed to effectively use AI tools for career-related activities in accounting or auditing.	1	2	3	4	5
18.	When I face difficulties using AI technologies, I can get support from others (e.g., peers, lecturers, or technical staff).	1	2	3	4	5
19.	The technology and software I currently use are compatible with AI applications relevant to accounting and auditing tasks.	1	2	3	4	5
20.	My institution actively promotes and supports the use of AI technologies to enhance career readiness in fields like accounting and auditing.	1	2	3	4	5

SECTION F: PERCEIVED RISK

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Instruction: Using AI in accounting and auditing comes with certain risks. Please select the best answers to reflect your concerns about the potential risks of AI technologies.

No.	Questions	Response				
21.	I am concerned that AI tools in my future accounting or auditing job might expose sensitive data to security breaches.	1	2	3	4	5
22.	I worry that relying on AI in my future career could lead to mistakes that harm my professional reputation.	1	2	3	4	5
23.	I believe AI technologies in accounting and auditing might not always follow ethical standards, which could affect my career.	1	2	3	4	5
24.	I feel uneasy that AI applications in my future job might misuse or share financial data without permission.	1	2	3	4	5
25.	I am uncertain if AI systems in accounting and auditing will protect client data well enough, which could be risky for my career.	1	2	3	4	5

SECTION G: BEHAVIOURAL INTENTION

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

Instruction: Your intention to use AI in your future career is crucial for its adoption. Please select the best answers to reflect your willingness and plans to use AI technologies in your accounting and auditing tasks.

No.	Questions	Response				
26.	I intend to use AI tools to enhance my career in accounting, auditing, and related fields.	1	2	3	4	5
27.	I plan to integrate AI technology into my daily professional tasks to improve efficiency and accuracy.	1	2	3	4	5
28.	I am willing to learn and adopt AI systems to stay competitive in the field of accounting and auditing.	1	2	3	4	5
29.	I plan to actively seek opportunities to use AI in my profession.	1	2	3	4	5

END OF QUESTIONNAIRE

This is the end of this questionnaire. Please click on the 'Submit' button to submit your responses. Thank you for participating in this questionnaire. Your responses are greatly appreciated and will provide valuable insights for this project paper.

Appendix B

SPSS Output (Respondents' Demographic)

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Male	61	28.8	28.8	28.8
	Female	151	71.2	71.2	100.0
	Total	212	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	20 - 22 years old	12	5.7	5.7	5.7
	23 - 25 years old	170	80.2	80.2	85.8
	26 - 28 years old	28	13.2	13.2	99.1
	29 - 30 years old	2	.9	.9	100.0
	Total	212	100.0	100.0	

Race

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Malay	131	61.8	61.8	61.8
	Chinese	47	22.2	22.2	84.0
	Indian	31	14.6	14.6	98.6
	Others	3	1.4	1.4	100.0
	Total	212	100.0	100.0	

Entry

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Matriculation	107	50.5	50.5	50.5
	Foundation	47	22.2	22.2	72.6
	Diploma	35	16.5	16.5	89.2
	STPM	23	10.8	10.8	100.0
	Total	212	100.0	100.0	

Program

	Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Bachelor of Accounting	130	61.3	61.3	61.3
	Bachelor of Accounting (Information System)	82	38.7	38.7	100.0
	Total	212	100.0	100.0	

Appendix C

SPSS Output (Reliability Test)

i. Performance Expectancy

Reliability Statistics

Cronbach's Alpha	N of Items
.791	5

ii. Effort Expectancy

Reliability Statistics

Cronbach's Alpha	N of Items
.803	5

iii. Social Influence

Reliability Statistics

Cronbach's Alpha	N of Items
.810	5

iv. Facilitating Condition

Reliability Statistics

Cronbach's Alpha	N of Items
.851	5

v. Perceived Risk

Reliability Statistics

Cronbach's Alpha	N of Items
.839	5

vi. Behavioural Intention

Reliability Statistics

Cronbach's Alpha	N of Items
.814	4

Appendix D

SPSS Output (Descriptive Analysis)

i. Performance Expectancy

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PE1	212	2	5	4.15	.686
PE2	212	2	5	4.12	.887
PE3	212	1	5	4.06	.869
PE4	212	2	5	4.23	.794
PE5	212	1	5	4.09	.924
Valid N (listwise)	212				

ii. Effort Expectancy

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
EE1	212	1	5	3.84	.950
EE2	212	1	5	3.89	.915
EE3	212	1	5	3.98	.865
EE4	212	1	5	3.72	.926
EE5	212	1	5	3.92	.831
Valid N (listwise)	212				

iii. Social Influence

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
SI1	212	1	5	3.72	.951
SI2	212	1	5	3.86	.931
SI3	212	1	5	3.83	.887
SI4	212	1	5	3.83	.835
SI5	212	1	5	3.75	.922
Valid N (listwise)	212				

iv. Facilitating Condition

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
FC1	212	1	5	3.51	1.009
FC2	212	1	5	3.88	.915
FC3	212	1	5	3.89	.980
FC4	212	1	5	3.84	.904
FC5	212	1	5	3.62	.983
Valid N (listwise)	212				

v. Perceived Risk

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PR1	212	1	5	1.94	.836
PR2	212	1	5	1.95	.856
PR3	212	1	5	2.12	.910
PR4	212	1	5	2.05	.943
PR5	212	1	5	2.14	.900
Valid N (listwise)	212				

vi. Behavioural Intention

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
BI1	212	1	5	3.96	.872
BI2	212	1	5	4.00	.887
BI3	212	2	5	4.03	.814
BI4	212	2	5	4.07	.758
Valid N (listwise)	212				

Appendix E

SPSS Output (Pearson Correlation Analysis)

Correlations

		PE	EE	SI	FC	PR	BI
Performance Expectancy	Pearson Correlation	1	.555**	.440**	.355**	-.222**	.539**
	Sig. (2-tailed)		<.001	<.001	<.001	.001	<.001
	N	212	212	212	212	212	212
Effort Expectancy	Pearson Correlation	.555**	1	.526**	.504**	-.204**	.415**
	Sig. (2-tailed)	<.001		<.001	<.001	.003	<.001
	N	212	212	212	212	212	212
Social Influence	Pearson Correlation	.440**	.526**	1	.655**	-.152*	.431**
	Sig. (2-tailed)	<.001	<.001		<.001	.027	<.001
	N	212	212	212	212	212	212
Facilitating Condition	Pearson Correlation	.355**	.504**	.655**	1	-.151*	.386**
	Sig. (2-tailed)	<.001	<.001	<.001		.028	<.001
	N	212	212	212	212	212	212
Perceived Risk	Pearson Correlation	-.222**	-.204**	-.152*	-.151*	1	-.256**
	Sig. (2-tailed)	.001	.003	.027	.028		<.001
	N	212	212	212	212	212	212
Behavioural Intention	Pearson Correlation	.539**	.415**	.431**	.386**	-.256**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	<.001	
	N	212	212	212	212	212	212

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Appendix F

SPSS Output (Multiple Linear Regression)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.590[a]	.348	.336	.54475	.348	27.673	4	207	<.001	1.899

a. Predictors: (Constant), FacilitatingCondition, PerformanceExpectancy, EffortExpectancy, SocialInfluence

b. Dependent Variable: BehaviouralIntention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.849	4	8.212	27.673	<.001[b]
	Residual	61.428	207	.297		
	Total	94.277	211			

a. Dependent Variable: BehaviouralIntention

b. Predictors: (Constant), FacilitatingCondition, PerformanceExpectancy, EffortExpectancy, SocialInfluence

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t		Collinearity Statistics		
		B	Std. Error	Beta	Sig.		Tolerance	VIF	
1	(Constant)	1.066		.284		3.756	<.001		
	PerformanceExpectancy	.435		.075	.401	5.818	<.001	.661	1.512
	EffortExpectancy	.054		.074	.055	.729	.467	.563	1.777
	SocialInfluence	.143		.077	.147	1.851	.066	.502	1.992
	Facilitating Condition	.106		.068	.120	1.566	.119	.535	1.868

a. Dependent Variable: BehaviouralIntention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	2.7622	4.7573	4.0130	.39456	212
Residual	-1.70170	1.78785	.00000	.53956	212
Std. Predicted Value	-3.170	1.886	.000	1.000	212
Std. Residual	-3.124	3.282	.000	.990	212

a. Dependent Variable: BehaviouralIntention

Appendix G

SPSS Output (Linear Regression)

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.256[a]	.065	.061	.64776	.065	14.685	1	210	<.001	1.896

a. Predictors: (Constant), PerceivedRisk

b. Dependent Variable: BehaviouralIntention

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.162	1	6.162	14.685	<.001[b]
	Residual	88.115	210	.420		
	Total	94.277	211			

a. Dependent Variable: BehaviouralIntention

b. Predictors: (Constant), PerceivedRisk

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4.515	.138		32.609	<.001		
	PerceivedRisk	-.246	.064	-.256	-3.832	<.001	1.000	1.000

a. Dependent Variable: BehaviouralIntention

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.4807	4.2691	4.0130	.17089	212
Residual	-2.02998	1.47002	.00000	.64623	212
Std. Predicted Value	-3.115	1.499	.000	1.000	212
Std. Residual	-3.134	2.269	.000	.998	212

a. Dependent Variable: BehaviouralIntention