

The copyright © of this thesis belongs to its rightful author and/or other copyright owner. Copies can be accessed and downloaded for non-commercial or learning purposes without any charge and permission. The thesis cannot be reproduced or quoted as a whole without the permission from its rightful owner. No alteration or changes in format is allowed without permission from its rightful owner.



**FACTORS INFLUENCING THE ADOPTION OF ARTIFICIAL
INTELLIGENCE TECHNOLOGY AMONG ACCOUNTING STUDENTS AT
POLITEKNIK SULTAN ABDUL HALIM MU'ADZAM SHAH**



By:

AZLINA BINTI HAMDAN

UUM
Universiti Utara Malaysia

**Tunku Puteri Intan Safinaz School of Accountancy
Universiti Utara Malaysia
In Partial Fulfilment of the Requirement for the Master of Science
(International Accounting)**



Kolej Perniagaan
(College of Business)
Universiti Utara Malaysia

PERAKUAN KERJA DISERTASI/KERTAS PENYELIDIKAN/KERTAS PROJEK
(Certification of thesis / dissertation)

Kami, yang bertandatangan, memperakukan bahawa
(We, the undersigned, certify that)

AZLINA BINTI HAMDAN (832776)

calon untuk Ijazah **MASTER OF SCIENCE (INTERNATIONAL ACCOUNTING)**
(candidate for the degree of)

telah mengemukakan tesis / disertasi yang bertajuk:
(has presented his/her thesis / dissertation of the following title):


**FACTORS INFLUENCING THE ADOPTION OF ARTIFICIAL INTELLIGENCE TECHNOLOGY
AMONG ACCOUNTING STUDENTS AT POLITEKNIK SULTAN ABDUL HALIM MU'ADZAM SHAH**

seperti yang tercatat di muka surat tajuk dan kulit tesis / disertasi.
(as it appears on the title page and front cover of the thesis / dissertation).

Bahawa tesis/disertasi tersebut boleh diterima dari segi bentuk serta kandungan dan meliputi bidang ilmu dengan memuaskan, sebagaimana yang ditunjukkan oleh calon dalam ujian lisan yang diadakan pada:

(That the said thesis/dissertation is acceptable in form and content and displays a satisfactory knowledge of the field of study as demonstrated by the candidate through an oral examination held on:

Pengerusi Viva : _____ Tandatangan
(Chairman for Viva) (Signature)

Pemeriksa Dalam : **PROF. MADYA DR. HAFIZAH ABD MUTALIB** Tandatangan
(Internal Examiner) (Signature) 

Tarikh: **23 JANUARI 2025**
(Date)

Nama Pelajar
(Name of Student) : **AZLINA BINTI HAMDAN (832776)**

Tajuk Tesis / Disertasi
(Title of the Thesis / Dissertation) : **FACTORS INFLUENCING THE ADOPTION OF ARTIFICIAL INTELLIGENCE
TECHNOLOGY AMONG ACCOUNTING STUDENTS AT POLITEKNIK
SULTAN ABDUL HALIM MU'ADZAM SHAH**

Program Pengajian
(Programme of Study) : **M212 - MASTER OF SCIENCE (INTERNATIONAL ACCOUNTING)**

Nama Penyelia/Penyelia-penyelia
(Name of Supervisor/Supervisors) : **DR. NUR AZLIANI HANIZA CHE PAK**



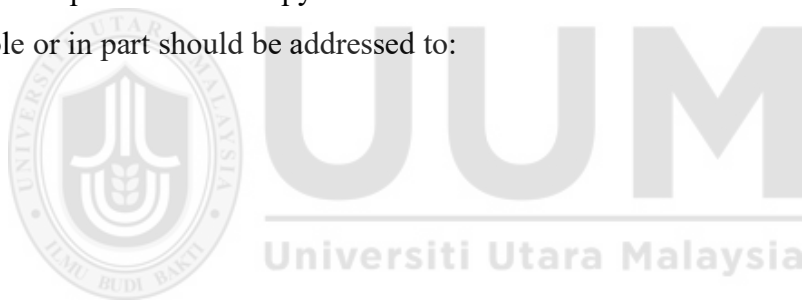
Tandatangan



PERMISSION TO USE

In presenting this project paper in partial fulfillment of the requirements for a Post Graduate degree from the Universiti Utara Malaysia (UUM), I agree that the Library of this university may make it freely available for inspection. I further agree that permission for copying this project paper in any manner, in whole or in part, for scholarly purposes may be granted by my supervisor(s) or, in their absence, by the Dean of Tunku Puteri Intan Safinaz School of Accountancy (TISSA) where I did my project paper. It is understood that any copying or publication or use of this project paper or parts of it for financial gain shall not be allowed without my written permission. It is also understood that due recognition shall be given to me and the UUM for any scholarly use which may be made of any material in my project paper.

Request for permission to copy or to make other use of materials in this project paper in whole or in part should be addressed to:



Dean of Tunku Puteri Intan Safinaz School of Accountancy

Universiti Utara Malaysia

06010 UUM Sintok

Kedah Darul Aman

ABSTRACT

The rapid adoption of artificial intelligence (AI) in the accounting sector encourages accounting students to embrace the technology. However, prior research on AI technology adoption is limited to university students, excluding Malaysian polytechnic students with different resources and educational experiences. The study aims to examine the level of AI technology adoption and to investigate the influence of digital competence, technology readiness, perceived usefulness, and perceived ease of use on AI technology adoption among accounting students at Politeknik Sultan Abdul Halim Mu'adzam Shah (POLIMAS). This study used quantitative methods with a questionnaire of forty-four items. The research used a random sampling method, with a sample of one hundred and ninety-two accounting students currently studying at POLIMAS. This study analysed the collected data using the Statistical Package for the Social Sciences (SPSS). The result shows that the level of AI technology adoption among the students is high. However, only perceived ease of use and usefulness positively influence AI technology adoption. Furthermore, perceived ease of use significantly influences AI adoption more than perceived usefulness. Meanwhile, digital competence and technology readiness insignificantly influence AI technology adoption. The finding strengthens the Technology Acceptance Model (TAM) by Davis (1989). The results may assist Malaysian Polytechnic and audit firms in identifying the most user-friendly AI technology to encourage the adoption of AI technologies. This research aids POLIMAS accounting students by fostering AI awareness and proficiency, indirectly improving graduate employability rates. In conclusion, this study can provide better insight into the adoption of AI technology among polytechnic accounting students, specifically in POLIMAS.

Keywords: artificial intelligence, digital competence, technology readiness, perceived usefulness, perceived ease of use

ABSTRAK

Penggunaan pantas kecerdasan buatan (*AI*) dalam sektor perakaunan menggalakkan pelajar perakaunan untuk menerima teknologi. Walau bagaimanapun, penyelidikan terdahulu mengenai penggunaan teknologi *AI* adalah terhad kepada pelajar universiti, tidak termasuk pelajar politeknik Malaysia yang mempunyai sumber dan pengalaman pendidikan yang berbeza. Penyelidikan ini bertujuan untuk mengkaji tahap penggunaan teknologi *AI* dan menyiasat pengaruh kompetensi digital, kesediaan teknologi, persepsi kegunaan, dan persepsi kemudahan penggunaan terhadap penggunaan teknologi *AI* dalam kalangan pelajar perakaunan di Politeknik Sultan Abdul Halim Mu'adzam Shah (POLIMAS). Kajian ini menggunakan kaedah kuantitatif dengan empat puluh empat item soal selidik. Penyelidikan itu menggunakan kaedah persampelan rawak, dengan sampel sebanyak seratus sembilan puluh dua pelajar perakaunan yang sedang belajar di POLIMAS. Kajian ini menganalisis data yang dikumpul menggunakan Pakej Statistik untuk Sains Sosial (*SPSS*). Keputusan menunjukkan bahawa tahap penggunaan teknologi *AI* dalam kalangan pelajar adalah tinggi. Namun, hanya persepsi kemudahan penggunaan dan persepsi kegunaan yang ketara mempengaruhi secara positif penggunaan teknologi *AI*. Tambahan pula, persepsi kemudahan penggunaan lebih ketara mempengaruhi penggunaan *AI* jika dibandingkan dengan persepsi kegunaan. Sementara itu, kompetensi digital dan kesediaan teknologi tidak ketara mempengaruhi penggunaan teknologi *AI*. Penemuan itu mengukuhkan Model Penerimaan Teknologi (*TAM*) oleh Davis (1989). Keputusan kajian boleh membantu Politeknik Malaysia dan firma audit untuk mengenal pasti teknologi *AI* yang paling mesra pengguna untuk menggalakkan penggunaan teknologi *AI*. Penyelidikan ini membantu pelajar perakaunan POLIMAS dengan memupuk kesedaran dan kecekapan *AI*, secara tidak langsung meningkatkan kadar kebolehpasaran graduan. Kesimpulannya, kajian ini mampu memberikan gambaran yang lebih baik tentang penggunaan teknologi *AI* dalam kalangan pelajar perakaunan di politeknik, khususnya di POLIMAS.

Kata kunci: kecerdasan buatan, kompetensi digital, kesediaan teknologi, persepsi kegunaan, persepsi kemudahan penggunaan

ACKNOWLEDGEMENT

First, I sincerely thank Dr. Nur Azliani Haniza Che Pak for her valuable guidance and, more importantly, for her enthusiastic encouragement and precious instruction on my master's project.

Thank you so much to my husband, Sopian bin Ismail, my daughter, and my son, who have supported me. Special thanks to my parents, Hamdan bin Le'at and Hadijah binti Mohd Lani, for always praying for my success while I continued my studies at UUM, which is far from my hometown.

Thanks also to all the lecturers of Universiti Utara Malaysia, who have poured their knowledge and guidance throughout my studies since the beginning of the semester. I also would like to thank the Department of Polytechnic and Community College Education, Ministry of Higher Education, for allowing me to further my studies. Many thanks also to the Department of Commerce, Politeknik Sultan Abdul Halim Mu'adzam Shah, for allowing me to conduct research on accounting students. Thanks also to my friends at Polytechnic Mersing, Johor, who have always encouraged me to complete this study.

Lastly, I would like to extend my gratitude to all those who have supported and engaged with me in preparing this project paper, whether directly or indirectly. The journey of completing this project paper will be a wonderful memory throughout my life.

Thank you

TABLE OF CONTENTS

PERMISSION TO USE	ii
ABSTRACT	iii
ACKNOWLEDGEMENT	v
TABLE OF CONTENTS	vi
LIST OF TABLES.....	x
LIST OF FIGURES	xi
LIST OF ABBREVIATIONS.....	xii
CHAPTER 1 INTRODUCTION.....	1
1.1 Background of Study.....	1
1.2 Problem Statement	4
1.3 Research Questions	8
1.4 Research Objectives	9
1.5 Scope of Research.....	9
1.6 Significance of Research.....	10
1.7 Summary.....	11
CHAPTER 2 LITERATURE REVIEW	12
2.1 Introduction	12
2.2 The Fourth Industrial Revolution and Artificial Intelligence	13
2.3 The Impact of Artificial Intelligence on the Accounting Profession	16
2.4 Artificial Intelligence Technology Adoption	20
2.5 Digital Competency (DC).....	21
2.6 Technology Readiness (TR)	22
2.7 Technology Acceptance Model (TAM).....	23
2.8 Summary.....	25
CHAPTER 3 RESEARCH METHODOLOGY	26
3.1 Introduction	26

3.2 Research Framework.....	26
3.3 Research Hypotheses	27
3.3.1 Digital Competence (DC) and AI Technology Adoption.....	28
3.3.2 Technology Readiness (TR) and AI Technology Adoption	29
3.3.3 Perceived Usefulness (PU) and AI Technology Adoption	30
3.3.4 Perceived Ease of Use (PEOU) and AI Technology Adoption	31
3.4 Research Design.....	31
3.5 Sampling Design.....	32
3.5.1 Population	32
3.5.2 Sample Size.....	33
3.5.3 Sampling Technique	34
3.6 Data Collection	35
3.7 Research Measurement	35
3.8 Questionnaire Development	37
3.9 Validity Test.....	38
3.10 Pilot Test.....	38
3.11 Reliability Test	39
3.12 Data Analysis.....	40
3.12.1 Descriptive Analysis	40
3.12.2 Multiple Regression Analysis.....	41
3.13 Summary.....	41
CHAPTER 4 DATA ANALYSIS.....	43
4.1 Introduction	43
4.2 Pilot Test.....	43
4.2.1 Validity Test for Pilot Test.....	43
4.2.2 Reliability Test for Pilot Test.....	46
4.3 Respondents' Demographic	47

4.4 Reliability Test for Actual Data	48
4.5 Descriptive Analysis.....	49
4.5.1 Digital Competence (DC)	49
4.5.2 Technology Readiness (TR).....	50
4.5.3 Perceived Usefulness (PU).....	51
4.5.4 Perceived Ease of Use (PEOU).....	51
4.5.5 AI Technology Adoption (AITA).....	52
4.6 Multiple Linear Regression	52
4.6.1 Coakes’s Assumption.....	52
4.6.2 Regression Analysis.....	56
4.7 Summary.....	59
CHAPTER 5 DISCUSSION AND CONCLUSION	60
5.1 Introduction	60
5.2 Discussion.....	60
5.2.1 Level of AI Technology Adoption.....	60
5.2.2 Hypotheses Analysis.....	61
5.2.3 Influence Analysis	63
5.3 Implications	65
5.4 Limitations and Recommendations.....	66
5.5 Conclusion.....	67
REFERENCES	69
APPENDIX A: Letter of Data Collection.....	84
APPENDIX B: Research Questionnaire	86
APPENDIX C: SPSS Output (Validity Test for Pilot Test).....	92
APPENDIX D: SPSS Output (Reliability Test for Pilot Test)	98
APPENDIX E: SPSS Output (Reliability Test for Actual Data)	100
APPENDIX F: SPSS Output (Demographic Analysis).....	102

APPENDIX G: SPSS Output (Descriptive Analysis).....103
APPENDIX H: SPSS Output (Coakes Assumption).....105
APPENDIX I: SPSS Output (Multiple Regression Analysis).....107



LIST OF TABLES

Table 3. 1 Accounting Students at POLIMAS.....	33
Table 3. 2 Krejcie and Morgan Table.....	34
Table 3. 3 The Measurement	36
Table 3. 4 Sections in the Questionnaire.....	37
Table 4. 1 Communalities Analysis for Pilot Test	44
Table 4. 2 Reliability Test Result of Pilot Test.....	47
Table 4. 3 Distribution of Respondents.....	48
Table 4. 4 Reliability Test for Actual Data.....	49
Table 4. 5 Mean Score Interpretation.....	49
Table 4. 6 Descriptive Statistics for DC.....	50
Table 4. 7 Descriptive Statistics for TR.....	51
Table 4. 8 Descriptive Statistics for PU.....	51
Table 4. 9 Descriptive Statistics for PEOU.....	52
Table 4. 10 Descriptive Statistics for AITA.....	52
Table 4. 11 Collinearity Statistics.....	53
Table 4. 12 Model Summary	55
Table 4. 13 Descriptive Statistics.....	56
Table 4. 14 Analysis of Variance	57
Table 4. 15 Model Summary	57
Table 4. 16 Coefficients	57
Table 5. 1 Hypotheses Results.....	61

LIST OF FIGURES

Figure 3. 1 Research Framework.....	27
Figure 4. 1 Regression Standardized Residual	54
Figure 4. 2 P-P Plot of Regression Standardized Residual	54
Figure 4. 3 Scatterplot.....	55



LIST OF ABBREVIATIONS

4IR	Fourth Industrial Revolution
AI	Artificial Intelligence
AITA	Artificial Intelligence Technology Adoption
DC	Digital Competence
DL	Digital Literacy
IL	Information Literacy
PEOU	Perceived Ease of Use
POLIMAS	Politeknik Sultan Abdul Halim Mu'adzam Shah
PU	Perceived Usefulness
SPSS	Statistical Package for Social Science
TAM	Technology Acceptance Model
TR	Technology Readiness

CHAPTER 1

INTRODUCTION

1.1 Background of Study

The development of AI has profoundly impacted the accounting profession, leading to a marked rise in the demand for persons with AI competence. Despite the growing need for graduates possessing AI capabilities and the rapid development of AI applications in accounting and auditing, there exists a lack of academic study about the employment of AI technology among accounting students in Malaysia. Research by Taib et al. (2022) investigates the significant relationship between the technological preparedness of prospective accountants and the digitalization of the accounting profession in Malaysia.

Proficiency with AI technology is crucial for accounting students' future employment chances. Major international accounting firms have significantly invested in AI tools and technical advancements to automate regular accounting work performed by entry-level accountants. Mansor et al. (2022) conducted a study examining the knowledge and awareness of AI among accountancy students at UiTM Tapah. The findings indicated that accounting students acknowledged AI but showed minimal understanding of the subject.

The good impact of AI on the accounting profession cannot be denied. The labour market can employ future accounting graduates by redefining their talents to align with the demands of future workplaces. Employers assert that accounting graduates must possess technical and non-technical knowledge (generic skills) and technological proficiency. A lack of these skills could hinder the graduates from thriving in the future

REFERENCES

- Abdolmohammadi, M. J. (1987). Decision support and expert systems in auditing: A review and research directions. *Accounting and Business Research*, 17(66), 173-185.
- Agrawal, A., Gans, J. S., & Goldfarb, A. (2019). Artificial intelligence: the ambiguous labor market impact of automating prediction. *Journal of Economic Perspectives*, 33(2), 31-50.
- Alajmi, Q., Al-Sharaf, M. A., & Abuali, A. (2020). Smart learning gateways for Omani HEIs towards educational technology: Benefits, challenges and solutions. *International Journal of Information Technology and Language Studies*, 4(1), 12–17.
- Alamri, M. M., et al. (2019). Towards Adaptive E-Learning among University Students: by Applying Technology Acceptance Model (TAM). *International Journal of Engineering and Advanced Technology*, 8(6).
- Albawwatt, I., and 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>.
- Al-Hattami, H.M. (2022). Impact of AIS success on decision-making effectiveness among SMEs in less developed countries. *Information Technology for Development*, 1–21. <https://doi.org/10.1080/02681102.2022.2073325>.
- Al-Hattami, H.M. (2023). Understanding perceptions of academics toward technology acceptance in accounting education. *Heliyon* 9 (1). <https://doi.org/10.1016/j.heliyon.2023.e13141>, 1-11.
- Al-Sayyed, S., Al-Aroud, S., Zayed, L. (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>.
- Alwi, N. H., & Khan, B. N. A. (2024b). Technology Readiness and Adoption of Artificial Intelligence Among Accounting Students in Malaysia. *International Journal of Religion*, 5(10), 4029–4038. <https://doi.org/10.61707/e30gnv95>
- American Library Association. (2000). ACRL standards: Information literacy competency standards for higher education. *College & Research Libraries News*, 61(3), 207-215.
- Andani, Gina; Lindrianasari, Lindrianasari; Oktavia, Reni; and Septiyanti, Ratna (2022). *INDONESIAN ACCOUNTING STUDENTS' SELF-CONFIDENCE TO ADOPT ARTIFICIAL INTELLIGENCE (AI)*, *Jurnal Akuntansi dan Keuangan Indonesia*: Vol. 19: Iss. 1, Article 2. DOI: 10.21002/jaki.2022.02 Available at: <https://scholarhub.ui.ac.id/jaki/vol19/iss1/2>.
- Anh, N. T. M., Hoa, L. T. K., Thao, L. P., Nhi, D. A., Long, N. T., Truc, N. T., & Ngoc Xuan, V. (2024). The effect of technology readiness on adopting artificial

- intelligence in accounting and auditing in Vietnam. *Journal of Risk and Financial Management*, 17(1), 27. <https://doi.org/10.3390/jrfm17010027>.
- Ardiyanti, A., & Susilowati, E. (2024, July). Perceived Usefulness and Technology Readiness Mediate Perceived Ease of Use and Digital Competence on Technology Adoption of Artificial Intelligence. In *Proceedings of International Conference on Economics Business and Government Challenges* (Vol. 7, No. 1, pp. 124-133).
- Assenova, K. (2020). Development of artificial intelligence and effects on high education in finance, accounting, and auditing. In *Proc. Univ. Vol.* (9th ed.).
- Bailey Jr, A. D., Hackenbrack, K., De, P., & Dillard, J. (1987). Artificial Intelligence, Cognitive Science, And Computational Modeling In Auditing Research: A Research Approach. *Journal of Information Systems*, 1(2).
- Bakarich, K. M., & O'Brien, P. E. (2021). The robots are coming ... But aren't here yet: The use of artificial intelligence technologies in the public accounting profession. *Journal of Emerging Technologies in Accounting*, 18(1), 27–43. <https://doi.org/10.2308/JETA-19-11-20-47>
- Beetham, H., & Sharpe, R. (2011). Digital literacies workshop [online]. In Paper presented at the JISC learning literacies workshop, Birmingham.
- Bergdahl, N., Nouri, J., & Fors, U. (2019). Disengagement, engagement, and digital skills in technology-enhanced learning. *Education and Information Technologies*, 25(2), 957–983. <https://doi.org/10.1007/s10639-019-09998-w>.
- Bizarro, P. A., & Dorian, M. (2017). Artificial Intelligence: The Future of Auditing. *Internal Auditing*, 5, 21-26.
- Borthick, A. F., & West, O. D. (1987). Expert Systems--A New Tool for the Professional. *Accounting Horizons*, 1(1).
- Brace, I. (2018). *Questionnaire design: How to plan, structure and write survey material for effective market research*. Kogan Page Publishers.
- Brown, C. E. (1989). Accounting expert systems: a comprehensive, annotated bibliography. *Expert Systems Review*, 2(1-2), 23-129.
- Brown, J. S., Collins, A., & Harris, G. (1978). Artificial intelligence and learning strategies. In F. O. Harold (Ed.), *Learning strategies* (pp. 107-139). Academic Press. <https://doi.org/10.1016/B978-0-12-526650-5.50010-1>.
- Bu, Q. (2022). Ethical risks in integrating artificial intelligence into education and potential countermeasures. *Science Insights*, 41(1), 561–566. <https://doi.org/10.15354/si.22.re067>.
- Burke, E., Hobson, C., & Linsky, C. (1997). Large sample validations of three general predictors of pilot training success.. *The International journal of aviation psychology*, 7 3, 225-34 . https://doi.org/10.1207/S15327108IJAP0703_3.

- Burns, A. C., & Bush, R. F. (2007). *Basic marketing research using Microsoft Excel data analysis*. Prentice Hall Press.
- Burns, N. and Grove, S. (1993). *The practice of nursing research: conduct, critique and utilization* (2nd ed). W.B.Saunders: Philadelphia, Pennsylvania, USA.
- Burritt, R., Christ, K. (2016). Industry 4.0 and environmental accounting: a new revolution? *Asian J. Sustain. Soc. Responsib.* 1 (1), 23–38. <https://doi.org/10.1186/s41180-016-0007-y>.
- Buzzetto-Hollywood, N. A., Wang, H. C., Elobeid, M., & Elobaid, M. E. (2018). Addressing information literacy and the digital divide in higher education. *Interdisciplinary Journal of E-Skills and Lifelong Learning*, 14, 77–93. <https://doi.org/10.28945/4029>.
- Cavana, R., Delahaye, B., & Sekeran, U. (2001). *Applied business research: Qualitative and quantitative methods*. John Wiley & Sons.
- Cervone, H.F. (2017). Implementing IT governance: a primer for informaticians. *Digit. Libr. Perspect.* 33 (4), 282–287. <https://doi.org/10.1108/dlp-07-2017-0023>.
- Chan, B. S., Churchill, D., & Chiu, K. F. (2017). Digital literacy learning in higher education through digital storytelling approach. *Journal of International Education Research*.
- Chen, L., Jiang, M., Jia, F., & Liu, G. (2021). Artificial intelligence adoption in business-to-business marketing: toward a conceptual framework. *Journal of Business & Industrial Marketing*, 37(5), 1025-1044. <https://doi.org/10.1108/JBIM-09-2020-0448>.
- Cicha, K., Rizun, M., Rutecka, P., & Strzelecki, A. (2021). COVID-19 and Higher Education: First-Year Students' Expectations toward Distance Learning. *Sustainability*, 13(4), 1889.
- Coakes, S. J. (2007). *Analysis without anguish: Version 12.0 for Windows*. John Wiley & Sons, Inc.
- Coman, D.M., Ionescu, C.A., Duică, A., Coman, M.D., Uzlaş, M.C., Stănescu, S.G., Commerford, B. P., Dennis, S.A., Joe, J.R., and Ulla, J. (2022). *Man versus machine: Complex*
- Connell, N. A. D. (1987). Expert systems in accountancy: a review of some recent applications. *Accounting and Business Research*, 17(67), 221-233.
- Creswell, J. W., & Creswell, J. D. (2017). *Research design: Qualitative, quantitative, and mixed methods approaches*. Sage publications.
- Cristianini, N. (2016). Intelligence reinvented. *New Scientist*, 232(3097), 37–41. [https://doi.org/10.1016/S0262-4079\(16\)31992-3](https://doi.org/10.1016/S0262-4079(16)31992-3).

- Crompton, H., & Burke, D. (2023). Artificial intelligence in higher education: the state of the field. *International Journal of Educational Technology in Higher Education*, 20(1), 1-22. <https://doi.org/10.1186/s41239-023-00392-8>.
- Cronbach, L. J. (1951). Coefficient alpha and the internal structure of tests. *Psychometrika*, 16(3), 297-334.
- Crosbie, T., Broderick, J., Short, M., Charlesworth, R., & Dawood, M. (2018). Demand response technology readiness levels for energy management in blocks of buildings. *Buildings*, 8(13). <https://doi.org/10.3390/buildings8010013>.
- Damerji, H. (2019). Technology Readiness Impact on Artificial Intelligence Technology Adoption By Accounting Students. November, 1–198.
- Damerji, H. (2020). Technology readiness impact on artificial intelligence technology adoption by accounting students (Doctoral dissertation, University of La Verne).
- Damerji, H., and A. Salimi. (2021). Mediating effect of use perceptions on technology readiness and adoption of artificial intelligence in accounting. *Accounting Education*, 30(2), 107– 130.
- Damoah, O. B. O., Peparah, A. A., & Brefo, K. O. (2021). Does higher education equip graduate students with the employability skills employers require? The perceptions of employers in Ghana. *Journal of Further and Higher Education*, 45(10), 1311–1324. <https://doi.org/10.1080/0309877x.2020.1860204>.
- Davis, F. D. (1985). A technology acceptance model for empirically testing new end-user information systems: Theory and results (Ph.D. dissertation). Massachusetts Institute of Technology, Cambridge, MA, USA.
- Davis, F. D. (1986). A technology acceptance model for empirically testing new end-user information systems: Theory and results (Doctoral dissertation). ProQuest Dissertations and Theses database. (UMI No. 0374529).
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>.
- Deloitte. (2018). Cognitive technology to comply with new accounting standards. Retrieved from <https://www2.deloitte.com/za/en/pages/audit/articles/cognitive-technology-expedites-new-accounting-standards-compliance.html>.
- Dhamija, P., & Bag, S. (2020). Role of artificial intelligence in operations environment: a review and bibliometric analysis. *The TQM Journal*, 32(4), 869-896.
- Di Vaio, A., Palladino, R., Hassan, R., Escobar, O. (2020). Artificial intelligence and business models in the sustainable development goals perspective: A systematic literature review. *J. Bus. Res.* 121 (September), 283–314. <https://doi.org/10.1016/j.jbusres.2020.08.019>.

- Dissanayake, D. M. R., & Velananda, Y. L. (2020). Critical success factors for performance-oriented M-Learning in Sri Lanka. *Journal of Educational and Social Research*, 10(2), 112–125. <https://doi.org/10.36941/jesr-2020-0031>.
- Enholm, Ida Merete, Papagiannidis, Emmanouil, Mikalef, Patrick, Krogstie, John. (2022). Artificial intelligence and business value: A literature review. *Inf. Syst. Front.* 24 (5), 1709–1734. <https://doi.org/10.1007/s10796-021-10186-w>.
- EY. (2019). Audit innovation. Retrieved from https://www.ey.com/en_gl/audit/innovation.
- Ferreira, C., Miranda, P., da Silva, A. F., & Goncalves, M. J. A. (2021). Accountants in the digital age, from private to public sector: A literature review. *Economic and Social Development: Book of Proceedings*, 93-103.
- Fishbein, M., & Ajzen, I. (1975). *Belief, attitude, intention and behavior: An introduction to theory and research*. Addison-Wesley. <http://people.umass.edu/aizen/f&a1975.html>.
- Gangwar, H., Date, H., & Raoot, A. (2014). Review on IT adoption: Insights from recent technologies. *Journal of Enterprise Information Management*, 27(4), 488-502.
- Garito, M. A. (1991). Artificial intelligence in education: evolution of the teaching—learning relationship. *British Journal of Educational Technology*, 22(1), 41-47. <https://doi.org/10.1111/j.1467-8535.1991.tb00050>.
- Gelderman, C. J., Paul, W., & Van Diemen, R. (2011). Choosing self-service technologies or interpersonal services—The impact of situational factors and technology-related attitudes. *Journal of Retailing and Consumer Services*, 18(5), 414-421.
- Ghobakhloo, Morteza. (2018). The future of manufacturing industry: a strategic roadmap toward Industry 4.0. *J. Manuf. Technol. Manag.* 29 (6), 910–936. <https://doi.org/10.1108/JMTM-02-2018-0057>.
- 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(1), 38-52.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2006). *Multivariate data analysis* (Vol. 6).
- Hair, J., Money, A., & Samouel, P. &. (2007). *Research Methods for Business* (7th ed.). Australia: John Wiley & Sons.
- Han, H., Shiwakoti, R.K., Jarvis, R., Mordi, C., Botchie, D. (2023). Accounting and auditing with blockchain technology and artificial Intelligence: A literature review. *Int. J. Account. Inf. Syst.* 48 (March), 1–16. <https://doi.org/10.1016/j.accinf.2022.100598>.

- Hasan, A. R. (2022). Artificial Intelligence (AI) in Accounting & Auditing: A Literature Review. *Open Journal of Business and Management*, 10, 440-465. <https://doi.org/10.4236/ojbm.2022.101026>.
- Hatlevik, O. E., & Christophersen, K. A. (2013). Digital competence at the beginning of upper secondary school: Identifying factors explaining digital inclusion. **Computers & Education**, 63, 240-247.
- Heang, L. T., Ching, L. C., Mee, L. Y., & Huei, C. T. (2019). University Education and Employment Challenges: An Evaluation of Fresh Accounting Graduates in Malaysia. *International Journal of Academic Research in Business and Social Sciences*, 9(9), 1061–1076.
- Hertzog, M. A. (2008). Considerations in determining sample size for pilot studies. *Research in Nursing & Health*, 31, 180-191.
- Hox, J. J., & Boeije, H. R. (2005). Data collection, primary versus secondary. *Encyclopedia of social measurement*, 1, 593.
- Hussin, S. N. A., Nik Wan, N. Z., Abdullah, A., Razak, S., San, S., Saidi, N., & Tumiran, S. D. (2023). Accounting Students' Knowledge And Skills: Expectations Of Employers. *International Journal of Modern Education*, 5 (17), 210-219. <https://doi.org/10.35631/ijmoe.517017>.
- Ismail, Z., Ahmad, A. S., & Ahmi, A. (2020). Perceived employability skills of accounting graduates: The insight from employers. *Elementary Education Online*, 19(4), 36-41.
- Jackson, D., Michelson, G., & Munir, R. (2022). New technology and desired skills of early career accountants. *Pacific Accounting Review*, 34(4), 548–568. <https://doi.org/10.1108/PAR-04-2021-0045>
- Jamwal, A., Agrawal, R., Sharma, M., Giallanza, A. (2021). Industry 4.0 technologies for manufacturing sustainability: A systematic review and future research directions. *Appl. Sci.* 11 (12), 1–25. <https://doi.org/10.3390/app11125725>.
- Jang, M., Aavakare, M., Nikou, S., & Kim, S. (2021). The impact of literacy on intention to use digital technology for learning: A comparative study of Korea and Finland. *Telecommunications Policy*, 45(7), 102154. <https://doi.org/10.1016/j.telpol.2020.102154>.
- Johanson, G., & Brooks, G. (2010). Initial Scale Development: Sample Size for Pilot Studies. *Educational and Psychological Measurement*, 70, 394 - 400. <https://doi.org/10.1177/0013164409355692>.
- Johnson, E., Petersen, M., Sloan, J., & Valencia, A. (2021). The interest, knowledge, and usage of artificial intelligence in accounting: evidence from accounting professionals. *Accounting & Taxation*, 13(1), 45-58.
- Joo, Y. J., Park, S., & Shin, E. K. (2017). Students' expectation, satisfaction, and continuance intention to use digital textbooks. *Computers in Human Behavior*, 69, 83-90.

- Joshi, A., Kale, S., Chandel, S., & Pal, D. K. (2015). Likert scale: Explored and explained. *British journal of applied science & technology*, 7(4), 396-403.
- Karmańska, A. (2022). Artificial intelligence in audit. *Prace Naukowe Uniwersytetu Ekonomicznego we Wrocławiu*, 66(4), 87-99.
- Kashive, N., Powale, L., Kashive, K. (2021). Understanding user perception toward artificial intelligence (AI) enabled e-learning. *Int. J. Inf. Learn. Technol.* 38 (1), 1–19. <https://doi.org/10.1108/IJILT-05-2020-0090>.
- Kashtanova, Y., & Zaharov, D. (2021). Digital transformation of the corporate training system. *Management of the personnel and intellectual resources in Russia*, 10(1), 37-43.
- Kelly, A., Sullivan, M., & Strampel, K. (2023). Generative artificial intelligence: University student awareness, experience, and confidence in use across disciplines. *Journal of University Teaching & Learning Practice*, 20(6). <https://doi.org/10.53761/1.20.6.12>.
- Kerlinger, F. N., & Pedhazur, E. (1973). *Multiple regression in behavioral research*. New York: Holt, Rinehart and Winston.
- Kongpradit, K., Teepjatupon, K., & Iqbal, H. M. (2020). An investigation on digital competence of accounting undergraduate students in the private higher education institutes. *วารสารวิชาการ อุดสาหกรรม ศึกษา*, 14(1).
- Kosmo. (2024, August 11). AI technology continues to be the focus of polytechnics, community colleges. Kosmo. Retrieved August 22, 2024, from <https://www.kosmo.com.my/2024/08/11/teknologi-ai-terus-jadi-fokus-politeknik-kolej-komuniti>.
- Kraemer, H., Yesavage, J., Taylor, J., & Kupfer, D. (2000). How can we learn about developmental processes from cross-sectional studies, or can we?. *The American journal of psychiatry*, 157 2, 163-71 . <https://doi.org/10.1176/APPI.AJP.157.2.163>.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining Sample Size for Research Activities. *Educational and Psychological Measurement*, 30, 607-610.
- Kroon, N., Alves, M. d. C., & Martins, I. (2021). The impacts of emerging technologies on accountants' role and skills: Connecting to open innovation—A systematic literature review. *Journal of Open Innovation: Technology, Market, and Complexity*, 7(3), 163. <https://doi.org/10.3390/joitmc7030163>.
- Labrague, L. J., Aguilar-Rosales, R., Yboa, B. C., & Sabio, J. B. (2023). Factors influencing student nurses' readiness to adopt artificial intelligence (AI) in their studies and their perceived barriers to accessing AI technology: A cross-sectional study. *Nurse education today*, 130, 105945.
- Larasati, N. W., & Santosa, P. (2017). Technology readiness and technology acceptance model in new technology implementation process in low

technology SMEs. *International Journal of Innovation, Management and Technology*, 8:113–117. <https://doi.org/10.18178/ijimt.2017.8.2.717>.

- Lazar, I. M., Panisoara, G., & Panisoara, I. O. (2020). Digital technology adoption scale in the blended learning context in higher education: Development, validation, and testing of a specific tool. *PLoS One*, 15(7).
- Lee, C. S., & Tajudeen, F. P. (2020). Usage and Impact of Artificial Intelligence on Accounting: 213 Evidence from Malaysian Organisations. *Asian Journal of Business and Accounting*, 13, 213-240. <https://doi.org/10.22452/ajba.vol13no1.8>.
- Li, C. (2013). The revised technology acceptance model and the impact of individual differences in assessing internet banking use in Taiwan. *International Journal of Business and Information*, 8 (1), 96–119.
- Li, Y. (2020). Artificial intelligence in accounting and auditing: A review of the literature. *Journal of Applied Accounting Research*, 21(2), 256-274. <https://doi.org/10.1108/JAAR-09-2019-0149>.
- Li, Y., Wu, W., Huang, Y., & Zhang, J. (2021). The influence of social media on accounting professionals' digital competence and job performance. *The Journal of Social Media in Society*, 10(1), 179-202.
- 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.
- Lin, C.-Y., Xu, N. (2021). Extended TAM model to explore the factors that affect intention to use AI robotic architects for architectural design. *Tech. Anal. Strat. Manag.* 1–14 <https://doi.org/10.1080/09537325.2021.1900808>.
- Lissitsa, S., & Laor, T. (2021). Baby Boomers, Generation X and Generation Y: Identifying generational differences in effects of personality traits in on-demand radio use. *Technology in Society*, 64, 101526.
- Liu, Z., Shan, J., Pigneur, Y. (2016). The role of personalized services and control: An empirical evaluation of privacy calculus and technology acceptance model in the mobile context. *J. Inf. Privacy Security* 12 (3), 123–144. <https://doi.org/10.1080/15536548.2016.1206757>.
- Luan, H., Geczy, P., Lai, H., Gobert, J., Yang, S. J. H., Ogata, H., Baltes, J., Guerra, R., Li, P., & Tsai, C.-C. (2020). Challenges and Future Directions of Big Data and Artificial Intelligence in Education. *Frontiers in Psychology*, 11, Article ID: 580820. <https://doi.org/10.3389/fpsyg.2020.580820>.
- Lunney, A., Cunningham, N.R., Eastin, M.S. (2016). Wearable fitness technology: A structural investigation into acceptance and perceived fitness outcomes. *Comput. Hum. Behav.* 65, 114–120. <https://doi.org/10.1016/j.chb.2016.08.007>.

- Makridakis, S. (2017). The forthcoming Artificial Intelligence (AI) revolution: Its impact on society and firms. *Futures*, 90, 46-60.
- Malay Mail. (2024, May 4). Higher education minister: Malaysia's first AI faculty to be launched on May 10. *Malaymail*. Retrieved August 15, 2024, from <https://www.malaymail.com/news/malaysia/2024/05/04/higher-education-minister-malaysias-first-ai-faculty-to-be-launched-on-may-10/132457>.
- Malhotra, N. K. (2004). *Marketing Research: An Applied Orientation*. (4th edn) Pearson Education. Inc: New Jersey, 35.
- Mansor, N. A., Hamid, Y., Anwar, I. S. K., Isa, N. S. M., & Abdullah, M. Q. (2022). The Awareness and Knowledge on Artificial Intelligence among Accountancy Students. *International Journal of Academic Research in Business & Social Sciences*, 12(11). <https://doi.org/10.6007/ijarbss/v12-i11/15307>.
- Martzoukou, K., Fulton, C., Kostagiolas, P., & Lavranos, C. (2020). A study of higher education students' self-perceived digital competences for learning and everyday life online participation. *Journal of documentation*, 76(6), 1413-1458.
- Maurer, M. (2021). PwC to spend \$12 billion on hiring, expanding expertise in AI, cybersecurity. *The Wall Street Journal*. Retrieved from <https://www.wsj.com/articles/pwc-to-spend-12-billion-on-hiring-expanding-expertise-in-ai-cybersecurity-11623758400>.
- Mitra, S., & Pathak, P. (1984). The Nature of Simple Random Sampling. *Annals of Statistics*, 12, 1536-1542. <https://doi.org/10.1214/AOS/1176346810>.
- Mohsin, F. H., Isa, N. M., Ishak, K., & Salleh, H. M. (2024). Navigating the Adoption of Artificial Intelligence in Higher Education. *International Journal of Business and Technopreneurship (IJBT)*, 14(1), 109-120.
- Mordor Intelligence Research & Advisory. (2024, February). *Content Intelligence Market Size & Share Analysis - Growth Trends & Forecasts (2024 - 2029)*. Mordor Intelligence. Retrieved June 10, 2024, from <https://www.mordorintelligence.com/industry-reports/content-intelligence-market>.
- Mun, Y.Y., Jackson, J.D., Park, J.S., Probst, J.C. (2006). Understanding information technology acceptance by individual professionals: toward an integrative view. *Inf. Manag.* 43 (3), 350–363. <https://doi.org/10.1016/j.im.2005.08.006>.
- Munoko, I., Brown-Liburd, H. L., and Vasarhelyi, M. (2020). The ethical implications of using artificial intelligence in auditing. *J Bus Ethics*, 167, 209-234. <https://doi.org/10.1007/s10551-019-04407-1>.
- Musyaffi, A. M., Gurendrawati, E., Afriadi, B., Oli, M. C., Widawati, Y., & Oktavia, R. (2022). Resistance of traditional SMEs in using digital payments: Development of innovation resistance theory. *Human Behavior and Emerging Technologies*, 2022, Article 7538042. <https://doi.org/10.1155/2022/7538042>.

- Neo, M. (2022). THE MERLIN PROJECT: MALAYSIAN STUDENTS' ACCEPTANCE OF AN AI CHATBOT IN THEIR LEARNING PROCESS. *Turkish Online Journal of Distance Education*, 23(3), 31-48.
- Nga, N. T. V., Xuan, V. N., Trong, V. A., Thao, P. H., & Doanh, D. C. (2023). Perceived barriers and intentions to receive COVID-19 vaccines: Psychological distress as a moderator. *Vaccines*, 11(289). <https://doi.org/10.3390/vaccines11020289>.
- Nikou, S. (2019). Factors driving the adoption of smart home technology: An empirical assessment. *Telematics and Informatics*, 45, 101283. <https://doi.org/10.1016/j.tele.2019.101283>.
- Nikou, S., Brännback, M., & Widén, G. (2018). The impact of multidimensionality of literacy on the use of digital technology: Digital immigrants & digital natives. In *Proceedings of WIS 2018, well-being in the information society—fighting inequalities*, turku, Finland.
- Nouraldeem, R. M. (2023). The impact of technology readiness and use perceptions on students' adoption of artificial intelligence: the moderating role of gender. *Development and Learning in Organizations: An International Journal*, 37(3), 7-10.
- O'Leary, D. E. (1987). The use of artificial intelligence in accounting. In *Expert systems for business* (pp. 83-98).
- O'Leary, D. E. (2003). Auditor environmental assessments. *International Journal of Accounting Information Systems*, 4(4), 275-294.
- Onwughai, E. A. (2022). Probing the Effect of Artificial Intelligence and Machine Learning on Accounting Functions (Evidence from Selected Companies). *International Jou.*
- Oyetade, K. E., Harmse, A., & Zuva, T. (2020, August). Technology adoption factors in education: a review. In *2020 International Conference on Artificial Intelligence, Big Data, Computing and Data Communication Systems (icABCD)* (pp. 1-10). IEEE.
- 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.
- Parasuraman, A., & Colby, C. (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>.
- Parasuraman, A., & Colby, C. L. (2014). An updated and streamlined technology readiness index. *Journal of Service Research*, 18(1), 59–74. <https://doi.org/10.1177/1094670514539730>.

- Patimah, N. N., Rahmanita, M. A., & Raharja, R. M. (2024). Adaptasi Penggunaan Artificial Intelligence (AI) Pada Mahasiswa. *International Journal of Educational Technology and Society*, 1(2), 114-123.
- Paudel, G., Gartaula, H., Rahut, D. B., Justice, S. E., Krupnik, T. J., & McDonald, A. J. (2023). The contributions of scale-appropriate farm mechanization to hunger and poverty reduction: Evidence from smallholder systems in Nepal. *Journal of Economics and Development*, 25, 37–61. <https://doi.org/10.1108/JED-12-2022-0035>.
- Pedrosa, I., Costa, C.J., Aparicio, M. (2020). Determinants adoption of computer-assisted auditing tools (CAATs). *Cogn., Technol. Work* 22 (3), 565–583. <https://doi.org/10.1007/s10111-019-00581-4>.
- Pham, L., Williamson, S., Lane, P., Limbu, Y., Nguyen, P. T. H., & Coomer, T. (2020). Technology readiness and purchase intention: Role of perceived value and online satisfaction in the context of luxury hotels. **International Journal of Management and Decision Making**, 19(1), 91–117.
- Polak, P. (2021). Welcome to the Digital Era—the Impact of AI on Business and Society. *Society* 58 (3), 177–178. <https://doi.org/10.1007/s12115-021-00588-6>.
- Popenici, S. A., & Kerr, S. (2017). Exploring the impact of artificial intelligence on teaching and learning in higher education. *Research and Practice in Technology Enhanced Learning*, 12(1), 1-13. <https://doi.org/10.1186/s41039-017-0062-8>.
- Prime Minister's Office of Malaysia Official Website. (2024, January 16). GOVT SERIOUS ABOUT DIGITAL TRANSFORMATION, PROMOTING AI LITERACY. *Prime Minister's Office of Malaysia Official Website*. Retrieved August 15, 2024, from <https://www.pmo.gov.my/2024/01/govt-serious-about-digital-transformation-promoting-ai-literacy-pm-anwar/>
- Qasim, A., & Kharbat, F. F. (2020). Blockchain technology, business data analytics, and artificial intelligence: Use in the accounting profession and ideas for inclusion into the accounting curriculum. *Journal of Emerging Technologies in Accounting*, 17(1), 107–117. <https://doi.org/10.2308/jeta-52649>.
- Rafique, H., Almagrabi, A.O., Shamim, A., Anwar, F., Bashir, A.K. (2020). Investigating the acceptance of mobile library applications with an extended technology acceptance model (tam). *Comput. Educ.* 145, 103732 <https://doi.org/10.1016/j.compedu.2019.103732>.
- Raska, M. (2019). Strategic Competition for Emerging Military Technologies', *Prism*, 8(3), pp. 64–81. <https://doi.org/10.2307/26864277>.
- Ribble, M., & Bailey, G. (2007). *Digital citizenship in schools*. Washington, DC: International Society for Technology in Education.

- Salman, D., & Ismael, D. (2023). The effect of digital financial inclusion on the green economy: The case of Egypt. *Journal of Economics and Development*, 25, 120–133. <https://doi.org/10.1108/JED-10-2022-0029>.
- Sani, A., Wiliani, N., Budiyantra, A., & Nawaningtyas, N. (2020). Pengembangan Model Adopsi Teknologi Informasi Terhadap Model Penerimaan Teknologi Diantara Umkm. *JITK (Jurnal Ilmu Pengetahuan Dan Teknologi Komputer)*, 5(2), 151–158. <https://doi.org/10.33480/jitk.v5i2.1055>.
- Schiffli, I. (2018). How information literate are junior and senior class biology students? *Research in Science Education*, 50(2), 773–789. <https://doi.org/10.1007/s11165-018-9711-9>.
- Sekaran, U. (2003), *Research Methods for Business: A Skill Building Approach*, (4th Ed), New York: Wiley & Sons.
- Sekaran, U. and Bougie, R. (2013). *Research Methods for Business: A Skill-Building Approach* (6th Ed.). New York: Wiley.
- Shaffer, K.J., Gaumer, C.J., Bradley, K.P. (2020). Artificial intelligence products reshape accounting: time to re-train. *Dev. Learn. Organ.* 34 (6), 41–43. <https://doi.org/10.1108/DLO-10-2019-0242>.
- Sirisomboonsuk, P., Gu, V.C., Cao, R.Q., Burns, J.R. (2018). Relationships between project governance and information technology governance and their impact on project performance. *Int. J. Proj. Manag.* 36 (2), 287–300. <https://doi.org/10.1016/j.ijproman.2017.10.003>.
- Smith, S. S. (2020). Blockchain, Artificial Intelligence and Financial Services. Implications and Applications for Finance and Accounting Professional. *Future of Business and Finance*, 1, 1-263. Springer Cham. <https://doi.org/10.1007/978-3-030-29761-9>.
- Son, N. N., Nguyen, T. P. T., Ngo, Q. D., Bui, T. T. H., & Vu, N. X. (2023). Determinants of the sustained development of the night-time economy: The case of Hanoi, capital of Vietnam. *Journal of Risk and Financial Management*, 16, 351.
- Soulpage. (2020). Importance of Artificial Intelligence (AI) in information technology. Soulpage <https://soulpageit.com/importance-of-artificial-intelligence-ai-in-information-technology/#:~:text=AI%20aims%20at%20building%20intelligent,as%20a%20piece%20of%20information>
- Spector, P. (2019). Do Not Cross Me: Optimizing the Use of Cross-Sectional Designs. *Journal of Business and Psychology*, 34, 125-137. <https://doi.org/10.1007/S10869-018-09613-8>.
- Squicciarini, M., & Nachtigall, H. (2021). Demand for AI skills in jobs: Evidence from online job postings. *OECD Science, Technology and Industry Working Papers*. OECD. <https://doi.org/10.1787/3ed32d94-en>

- Stancheva-Todorova, E. P. (2019). Are Accounting Educators Ready to Embrace the Challenges of Industry 4.0. *International Scientific Journal "Industry 4.0,"*4(6), 309–312
- State, V., 2022. Digitization of accounting: the premise of the paradigm shift of role of the professional accountant. *Appl. Sci.* 12 (7), 3359. <https://doi.org/10.3390/app12073359>.
- Stepus, A. F., Glavatskikh, O. B., Pushina, N. N., Troyanskaya, A. I., & Kharitonova, N. N. (2021). Assessment of accumulated personnel training as an indicator of professional development in the context of the formation of the knowledge economy. In *E3S Web of Conferences* (Vol. 296, p. 08007). EDP Sciences.
- Stylios, I., Kokolakis, S., Thanou, O., & Chatzis, S. (2022). Key factors driving the adoption of behavioral biometrics and continuous authentication technology: An empirical research. *Information & Computer Security*, 30(4), 562–582. <https://doi.org/10.1108/ICS-08-2021-0124>.
- Sudaryanto, M. R., Hendrawan, M. A., & Andrian, T. (2023). The Effect of Technology Readiness, Digital Competence, Perceived Usefulness, and Ease of Use on Accounting Students Artificial Intelligence Technology Adoption. *E3S Web of Conferences*, 388, 04055. <https://doi.org/10.1051/e3sconf/202338804055>.
- Suki, N. M., & Suki, N. M. (2017). Flight ticket booking app on mobile devices: Examining the determinants of individual intention to use. *Journal of Air Transport Management*, 62, 146–154. <https://doi.org/10.1016/j.jairtraman.2017.04.003>.
- Suleiman, N., Amneh, N., Borgi, H., Phung, N., Muhammad, N., & Ali, N. (2020). How Artificial Intelligence Changes the Future of Accounting Industry. *International Journal of Economics and Business Administration*, VIII(Issue 3), 478–488. <https://doi.org/10.35808/ijeba/538>
- Taherdoost, H. (2022). Designing a Questionnaire for a Research Paper: A Comprehensive Guide to Design and Develop an Effective Questionnaire. *Asian Journal of Managerial Science*. <https://doi.org/10.51983/ajms-2022.11.1.3087>.
- Taib, A., Awang, Y., Shuhidan, S. M., Rashid, N., & Hasan, M. S. (2022). Digitalization in accounting: Technology knowledge and readiness of future accountants. *Universal Journal of Accounting and Finance*, 10(1), 348-357.
- Taib, A., Awang, Y., Shuhidan, S. M., Zakaria, Z. N. Z., Sulistyowati, S., & Ifada, L. M. (2023). Digitalization of the accounting profession: An assessment of digital competencies in a Malaysian comprehensive university. *Asian Journal Of University Education*, 19(2), 365-380.
- Telnov, V., & Korovin, Y. (2019). Semantic web and knowledge graphs as an educational technology of personnel training for nuclear power engineering. *Nuclear Energy and Technology*, 5(3), 273–280.

- The Edge Malaysia. (2023, February 20). Skills gap main cause of youth unemployment, not increase in minimum wage. The Edge Malaysia. Retrieved June 13, 2024, from <https://theedgemalaysia.com/node/655910>.
- Tiron-Tudor, A., and Deliu, D. (2021). Reflections on the human-algorithm complexity duality perspectives in the auditing process. **Qualitative Research in Accounting and Management**. <https://doi.org/10.1108/QRAM-04-2021-0059>.
- Turing, A. M. (1937). On computable numbers, with an application to the Entscheidungs problem. *Proceedings of the London Mathematical Society*, 2(1), 230–265.
- Turing, A. M. (1950). Computing machinery and intelligence. *Mind*, 59, 443–460.
- Tytti Elo, Satu Pätäri, Helena Sjögrén & Markus Mättö (2024) Transformation of skills in the accounting field: the expectation–performance gap perceived by accounting students, *Accounting Education*, 33:3, 237-273, DOI: 10.1080/09639284.2023.2191289.
- Usman, H., Projo, N.W.K., Chairy, C., Haque, M.G., 2022. The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia). *J. Islam. Mark.* 13 (5), 1089–1110. <https://doi.org/10.1108/JIMA-08-2020-0230>.
- van Eeuwen, M., 2017. Mobile conversational commerce: Messenger chatbots as the next interface between businesses and consumers University of Twente]. <http://purl.utwente.nl/essays/71706>.
- Varzaru, A.A. (2022). Assessing Artificial Intelligence Technology Acceptance in Managerial Accounting. *Electronics* 11 (14), 1–22. <https://doi.org/10.3390/electronics11142256>.
- Walczuch, R., Lemmink, J., & Streukens, S. (2007). The effect of service employees' technology readiness on technology acceptance. *Information & management*, 44(2), 206-215.
- WEF (2019), A Framework for Developing a National Intelligence Strategy.
- Wong, L. W., Tan, G. W. H., Lee, V. H., Ooi, K. B., & Sohal, A. (2020). Unearthing the determinants of Blockchain adoption in supply chain management. *International Journal of Production Research*, 58(7), 2100–2123.
- Worthington, R. L., & Whittaker, T. A. (2006). Scale Development Research: A Content Analysis and Recommendations for Best Practices. *The Counseling Psychologist*, 34(6), 806–838. <https://doi.org/10.1177/0011000006288127>.
- Wu, K., Zhao, Y., Zhu, Q., Tan, X., Zheng, H. (2011). A meta-analysis of the impact of trust on technology acceptance model: Investigation of moderating influence of subject and context type. *Int. J. Inf. Manag.* 31 (6), 572–581.

- Yoon, S. (2020). A study on the transformation of accounting based on new technologies: Evidence from korea. *Sustain. (Switz.)* 12 (20), 1–23. <https://doi.org/10.3390/su12208669>.
- Zemankova, A. (2019). Proceedings – 2019 3rd International Conference on Control, Artificial Intelligence, Robotics and Optimization, ICCAIRO 2019, pp. 148-154. <https://doi.org/10.1109/ICCAIRO47923.2019.00031>.
- Zhang, Y., Xiong, F., Xie, Y., Fan, X., & Gu, H. (2020). The Impact of Artificial Intelligence and Blockchain on the Accounting Profession. *IEEE Access*, 8, 110461-110477. <https://doi.org/10.1109/ACCESS.2020.3000505>
- Zikmund, W.G. (2002), *Business Research Methods (7th Edition)*. Mason: South Western College Pub.



APPENDIX A: Letter of Data Collection



**PUSAT PENYELIDIKAN DAN INOVASI
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI
KEMENTERIAN PENDIDIKAN TINGGI**

Galeria PjH, Aras 7, Jalan P4W
Persiaran Perdana, Presint 4
62100 W.P. PUTRAJAYA
MALAYSIA

Tel : 03-8891 9000
Faks :

Ruj. Kami : KPT.JPP.PPPP.700-1/1 Jld.32 (11)
Tarikh : 20 September 2024

AZLINA BINTI HAMDAN

Pelajar Program Sarjana,
Tunku Puteri Intan Safinaz School of Accountancy (TISSA),
Universiti Utara Malaysia (UUM), Sintok,
06010 Changlun,
Kedah.

Puan,

**KEBENARAN MENJALANKAN PENYELIDIKAN BERTAJUK “FACTORS
INFLUENCING THE ADOPTION OF ARTIFICIAL INTELLIGENCE TECHNOLOGY
AMONG ACCOUNTING STUDENTS AT POLITEKNIK SULTAN ABDUL HALIM
MUADZAM SHAH”**

Saya dengan hormatnya merujuk perkara di atas.

2. Sukacita dimaklumkan bahawa pihak kami tiada halangan untuk memberi kebenaran kepada puan untuk menjalankan penyelidikan bertajuk “*Factors Influencing The Adoption of Artificial Intelligence Technology Among Accounting Students at Politeknik Sultan Abdul Halim Muadzam Shah*” seperti yang dijelaskan dalam cadangan penyelidikan yang disertakan.
 3. Kebenaran pengumpulan data hanya diberikan kepada penama dalam surat ini sahaja. Pihak ketiga dan Pusat Penyelidikan dan Inovasi (PPI), Jabatan Pendidikan Politeknik dan Kolej Komuniti (JPPKK) tidak terlibat dalam penyebaran dan pengumpulan data bagi pihak penama. Sekiranya terdapat ketidakpatuhan, kebenaran ini terbatal dengan sendirinya.
 4. Sebarang pertanyaan lanjut berkenaan kajian penyelidikan yang akan dijalankan, sila hubungi Ketua Unit Penyelidikan yang berkenaan untuk melancarkan lagi pelaksanaan kajian.
 5. Sebagai peringatan, puan hendaklah mengemukakan senaskah laporan akhir kajian tersebut ke PPI. Dimaklumkan juga bahawa puan adalah diminta
-

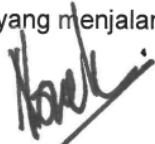
mendapatkan kebenaran terlebih dahulu daripada PPI sekiranya sebahagian atau sepenuhnya dapatan penyelidikan tersebut hendak dibentangkan di mana-mana persidangan atau seminar, atau untuk pengumuman di media massa.

Sekian untuk maklumat dan tindakan seterusnya, terima kasih.

“MALAYSIA MADANI”

“BERKHIDMAT UNTUK NEGARA”

Saya yang menjalankan amanah,



(DR. NORIAH BINTI ABDUL MALEK)

Pengarah

Pusat Penyelidikan dan Inovasi

Jabatan Pendidikan Politeknik dan Kolej Komuniti

Kementerian Pendidikan Tinggi

Salinan Kepada :

1. Pengarah Politeknik Sultan Abdul Halim Muadzam Shah



UUM
Universiti Utara Malaysia

APPENDIX B: Research Questionnaire

SECTION A: BACKGROUND

1. Gender:

- i. Male
- ii. Female

2. Age

- i. 17-19 years
- ii. 20-21 years
- iii. 21 years and above

3. Year of study

- i. Year 1 (Semester 1 & 2)
- ii. Year 2 (Semester 3 & 4)
- iii. Year 3 (Semester 5)

SECTION B: DIGITAL COMPETENCE

1	2	3	4	5
Novice	Basic	Intermediate	Advanced	Expert

1	Please rank your Digital research skills in Finding digital research data online.	1	2	3	4	5
2	Please rank your Digital research skills in Collecting data using digital tools relevant to your subject area.	1	2	3	4	5
3	Please rank your Digital research skills in Designing and administering data collection instruments online.	1	2	3	4	5
4	Please rank your Digital research skills in Organizing and storing digital research data.	1	2	3	4	5

5	Please rank your Digital research skills in Analyzing digital research data using simple tools.	1	2	3	4	5
6	Please rank your Digital research skills in Interpreting digital data for research purposes.	1	2	3	4	5
7	Please rank your Digital research skills in Understanding how data are used to construct arguments, make decisions, and/or solve problems.	1	2	3	4	5
8	Please rank your Digital research skills in Following ethical, legal, and security guidelines when using research data.	1	2	3	4	5
9	Please rank your Information Literacy skills in Finding digital information relevant to your academic studies, using informal Web sources.	1	2	3	4	5
10	Please rank your Information Literacy skills in Finding digital information relevant to your academic studies, using scholarly sources.	1	2	3	4	5
11	Please rank your Information Literacy skills in Evaluating whether digital information is trustworthy and relevant.	1	2	3	4	5
12	Please rank your Information Literacy skills in Organizing the digital information you find for your learning through folders, bookmarks, reference management software, and tagging.	1	2	3	4	5
13	Please rank your Information Literacy skills in Referencing digital information sources, adhering to a referencing style.	1	2	3	4	5

14	Please rank your Information Literacy skills in Understanding how to share information publicly online, respecting and acknowledging the work of others.	1	2	3	4	5
----	--	---	---	---	---	---

SECTION C: TECHNOLOGY READINESS

1	2	3	4	5
Strongly disagree	Disagree	I do not know	Agree	Strongly agree

1	New technologies contribute to a better quality of life.	1	2	3	4	5
2	Technology gives me more freedom of mobility.	1	2	3	4	5
3	Technology gives people more control over their daily lives.	1	2	3	4	5
4	Technology makes me more productive in my personal life.	1	2	3	4	5
5	Other people come to me for advice on new technologies.	1	2	3	4	5
6	In general, I am among the first in my circle of friends to acquire new technology when it appears.	1	2	3	4	5
7	I can usually figure out new high-tech products/services without help from others.	1	2	3	4	5
8	I keep up with the latest technological developments in my area of interest.	1	2	3	4	5
9	When I get technical support from provider of high-tech product or service, I sometimes feel as if I am being taken advantage of by someone who knows more than I do.	1	2	3	4	5
10	Technical support lines are not helpful because they don't	1	2	3	4	5

	explain things in terms I understand.					
11	Sometimes, I think that technology systems are not designed for use by ordinary people.	1	2	3	4	5
12	There is no such thing as manual for high-tech product or service that's written in plain language.	1	2	3	4	5
13	People are too dependent on technology to do things for them.	1	2	3	4	5
14	Too much technology distracts people to a point that is harmful.	1	2	3	4	5
15	Technology lowers the quality of relationships by reducing personal interaction.	1	2	3	4	5
16	I do not feel confident doing business with a place that can only be reached online.	1	2	3	4	5

SECTION D: PERCEIVED USEFULNESS

1	2	3	4	5
Strongly disagree	Disagree	I do not know	Agree	Strongly agree

1	Using AI technologies in my future accounting or auditing job would enable me to accomplish tasks more quickly.	1	2	3	4	5
2	Using AI technologies would improve my future job performance in accounting or auditing.	1	2	3	4	5
3	Using AI technologies in my future accounting or auditing job would increase my productivity.	1	2	3	4	5
4	Using AI technologies would enhance my effectiveness on the job in accounting or auditing.	1	2	3	4	5

5	Using AI technologies would make it easier to do my future job in accounting or auditing.	1	2	3	4	5
6	I would find AI technologies useful in my future job in accounting or auditing.	1	2	3	4	5

SECTION E: PERCEIVED EASE OF USE

1	2	3	4	5
Strongly disagree	Disagree	I do not know	Agree	Strongly agree

1	Learning to operate AI systems in accounting or auditing would be easy for me	1	2	3	4	5
2	I would find it easy to get AI systems to do what I want it to do in accounting or auditing	1	2	3	4	5
3	My interaction with AI systems in accounting/auditing would be clear/ understandable.	1	2	3	4	5
4	I would find AI systems in accounting or auditing to be flexible to interact with	1	2	3	4	5
5	It would be easy for me to become skillful at using AI systems in accounting or auditing	1	2	3	4	5
6	I would find AI systems in accounting or auditing easy to use	1	2	3	4	5

SECTION F: AI TECHNOLOGY ADOPTION

1	2	3	4	5
Strongly disagree	Disagree	I do not know	Agree	Strongly agree

1	I consider using AI technologies as an entry-level accountant or auditor	1	2	3	4	5
2	I will use AI technologies when performing accounting or auditing tasks as an entry-level accountant or auditor	1	2	3	4	5



UUM
Universiti Utara Malaysia

APPENDIX C: SPSS Output (Validity Test for Pilot Test)

i. Digital Competence (Digital Literacy)

Communalities

	Initial	Extraction
1. finding digital research data online.	1.000	.604
2. collecting data using digital tools relevant to your subject area.	1.000	.744
3. designing and administering data collection instruments online.	1.000	.510
4. organizing and storing digital research data.	1.000	.874
5. analyzing digital research data using simple tools.	1.000	.843
6. Interpreting digital data for research purposes.	1.000	.933
7. understanding how data are used to construct arguments, make decisions, and/or solve problems.	1.000	.952
8. following ethical, legal, and security guidelines when using research data.	1.000	.840

Extraction Method: Principal Component Analysis.

ii. Digital Competence (Information Literacy)

Communalities

	Initial	Extraction
9. finding digital information relevant to your academic studies, using informal Web sources.	1.000	.771

10. finding digital information relevant to your academic studies, using scholarly sources.	1.000	.871
11. evaluating whether digital information is trustworthy and relevant.	1.000	.851
12. organizing the digital information you find for your learning through folders, bookmarks, reference management software, and tagging.	1.000	.512
13. referencing digital information sources, adhering to a referencing style.	1.000	.760
14. understanding how to share information publicly online, respecting and acknowledging the work of others.	1.000	.817

Extraction Method: Principal Component Analysis.

iii. Technology Readiness (Optimism)

Communalities

	Initial	Extraction
1. New technologies contribute to a better quality of life.	1.000	.804
2. Technology gives me more freedom of mobility.	1.000	.837
3. Technology gives people more control over their daily lives.	1.000	.313
4. Technology makes me more productive in my personal life.	1.000	.688

Extraction Method: Principal Component Analysis.

iv. Technology Readiness (Innovation)

Communalities

	Initial	Extraction
5. Other people come to me for advice on new technologies.	1.000	.880
6. In general, I am among the first in my circle of friends to acquire new technology when it appears.	1.000	.865
7. I can usually figure out new high - tech products/services without help from others.	1.000	.765
8. I keep up with the latest technological developments in my area of interest.	1.000	.741

Extraction Method: Principal Component Analysis.

v. Technology Readiness (Discomfort)

Communalities

	Initial	Extraction
9. When I get technical support from provider of high - tech product or service, I sometimes feel as if I am being taken advantage of by someone who knows more than I do.	1.000	.892
10. Technical support lines are not helpful because they don't explain things in terms I understand.	1.000	.860
11. Sometimes, I think that technology systems are not designed for use by ordinary people.	1.000	.817

12. There is no such thing as manual for high -tech product or service that's written in plain language	1.000	.417
---	-------	------

Extraction Method: Principal Component Analysis.

vi. Technology Readiness (Insecurity)

Communalities

	Initial	Extraction
13. People are too dependent on technology to do things for them.	1.000	.878
14. Too much technology distracts people to a point that is harmful.	1.000	.713
15. Technology lowers the quality of relationships by reducing personal interaction.	1.000	.800
16. I do not feel confident doing business with a place that can only be reached online.	1.000	.974

Extraction Method: Principal Component Analysis.

vii. Perceived Usefulness

Communalities

	Initial	Extraction
1. Using AI technologies in my future accounting or auditing job would enable me to accomplish tasks more quickly.	1.000	.054
2. Using AI technologies would improve my future job performance in accounting or auditing.	1.000	.902

3. Using AI technologies in my future accounting or auditing job would increase my productivity.	1.000	.863
4. Using AI technologies would enhance my effectiveness on the job in accounting or auditing.	1.000	.933
5. Using AI technologies would make it easier to do my future job in accounting or auditing.	1.000	.933
6. I would find AI technologies useful in my future job in accounting or auditing.	1.000	.434

Extraction Method: Principal Component Analysis.

viii. Perceived Ease of Use

Communalities

	Initial	Extraction
1. Learning to operate AI systems in accounting or auditing would be easy for me.	1.000	.389
2. I would find it easy to get AI systems to do what I want it to do in accounting or auditing.	1.000	.812
3. My interaction with AI systems in accounting/auditing would be clear/ understandable.	1.000	.922
4. I would find AI systems in accounting or auditing to be flexible to interact with	1.000	.813
5. It would be easy for me to become skillful at using AI systems in accounting or auditing.	1.000	.924

6. I would find AI systems in accounting or auditing easy to use.	1.000	.915
---	-------	------

Extraction Method: Principal Component Analysis.

ix. AI Technology Adoption

Communalities

	Initial	Extraction
1. I consider using AI technologies as an entry-level accountant or auditor.	1.000	.851
2. I will use AI technologies when performing accounting or auditing tasks as an entry-level accountant or auditor.	1.000	.851

Extraction Method: Principal Component Analysis.



APPENDIX D: SPSS Output (Reliability Test for Pilot Test)

i. Digital Competence (Digital Literacy)

Reliability Statistics

Cronbach's Alpha	N of Items
.891	8

ii. Digital Competence (Information Literacy)

Reliability Statistics

Cronbach's Alpha	N of Items
.935	6

iii. Technology Readiness (Optimism)

Reliability Statistics

Cronbach's Alpha	N of Items
.797	4

iv. Technology Readiness (Innovation)

Reliability Statistics

Cronbach's Alpha	N of Items
.723	4

v. Technology Readiness (Discomfort)

Reliability Statistics

Cronbach's Alpha	N of Items
.885	4

vi. Technology Readiness (Insecurity)

Reliability Statistics

Cronbach's Alpha	N of Items
.715	4

vii. Perceived Usefulness

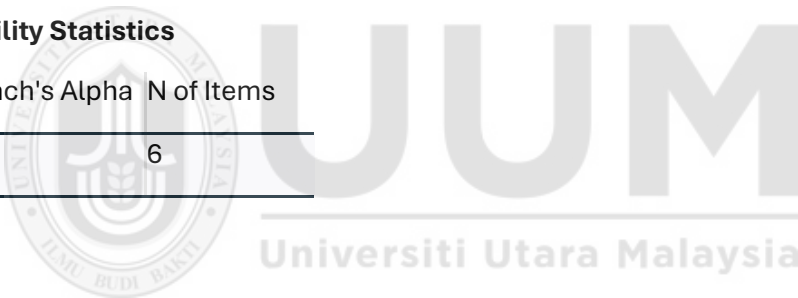
Reliability Statistics

Cronbach's Alpha	N of Items
.903	6

viii. Perceived Ease of Use

Reliability Statistics

Cronbach's Alpha	N of Items
.947	6



ix. AI Technology Adoption

Reliability Statistics

Cronbach's Alpha	N of Items
.749	2

APPENDIX E: SPSS Output (Reliability Test for Actual Data)

i. Digital Competence (Digital Literacy)

Reliability Statistics

Cronbach's Alpha	N of Items
.948	8

ii. Digital Competence (Information Literacy)

Reliability Statistics

Cronbach's Alpha	N of Items
.940	6

iii. Technology Readiness (Optimism)

Reliability Statistics

Cronbach's Alpha	N of Items
.789	4

iv. Technology Readiness (Innovation)

Reliability Statistics

Cronbach's Alpha	N of Items
.850	4

v. Technology Readiness (Discomfort)

Reliability Statistics

Cronbach's Alpha	N of Items
.804	4

vi. Technology Readiness (Insecurity)

Reliability Statistics

Cronbach's Alpha	N of Items
.764	4

vii. Perceived Usefulness

Reliability Statistics

Cronbach's Alpha	N of Items
.936	6

viii. Perceived Ease of Use

Reliability Statistics

Cronbach's Alpha	N of Items
.935	6

ix. AI Technology Adoption

Reliability Statistics

Cronbach's Alpha	N of Items
.783	2



APPENDIX F: SPSS Output (Demographic Analysis)

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	50	26.0	26.0	26.0
	Female	142	74.0	74.0	100.0
	Total	192	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	17-19	141	73.4	73.4	73.4
	20-21	44	22.9	22.9	96.4
	21+	7	3.6	3.6	100.0
	Total	192	100.0	100.0	

Year of study

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Year 1	100	52.1	52.1	52.1
	Year 2	44	22.9	22.9	75.0
	Year 3	48	25.0	25.0	100.0
	Total	192	100.0	100.0	

APPENDIX G: SPSS Output (Descriptive Analysis)

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
DC_DigitalLiteracy	192	1	5	3.46	.859
DC_InformationLiteracy	192	1	5	3.52	.828
Valid N (listwise)	192				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TR_Optimism	192	2	5	4.04	.679
TR_Innovativeness	192	1	5	3.45	.904
TR_Discomfort	192	1	5	2.60	.885
TR_Insecurity	192	1	5	2.10	.765
Valid N (listwise)	192				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PU	192	1	5	4.22	.721
Valid N (listwise)	192				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PEOU	192	1	5	3.95	.729
Valid N (listwise)	192				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
AITA	192	1.5	5.0	3.945	.8397
Valid N (listwise)	192				



APPENDIX H: SPSS Output (Coakes Assumption)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Collinearity Statistics		
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.560	.434		1.291	.198		
	DC	.051	.066	.050	.772	.441	.694	1.441
	TR	-.028	.129	-.012	-.219	.827	.939	1.065
	PU	.341	.095	.293	3.584	<.001	.431	2.322
	PEOU	.470	.105	.408	4.475	<.001	.346	2.887

a. Dependent Variable: AITA

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.680 ^a	.463	.451	.622	1.850

a. Predictors: (Constant), PEOU, TR, DC, PU

b. Dependent Variable: AITA

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PU	192	1	5	4.22	.721
PEOU	192	1	5	3.95	.729
AITA	192	2	5	3.95	.840

DC	192	1	5	3.49	.816
TR	192	2	4	3.05	.361
Valid N (listwise)	192				



APPENDIX I: SPSS Output (Multiple Regression Analysis)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	62.322	4	15.580	40.268	<.001 ^b
Residual	72.354	187	.387		
Total	134.676	191			

a. Dependent Variable: AITA

b. Predictors: (Constant), PEOU, TR, DC, PU

Model Summary^b

Model	R	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
				R Square Change	F Change	df1	df2	Sig. F Change	
1	.680 ^a	.463	.451	.622	.463	40.268	4	187	<.001

a. Predictors: (Constant), PEOU, TR, DC, PU

b. Dependent Variable: AITA

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
		B	Std. Error	Beta	t		Tolerance	VIF
1	(Constant)	.560	.434		1.291	.198		
	DC	.051	.066	.050	.772	.441	.694	1.441
	TR	-.028	.129	-.012	-.219	.827	.939	1.065
	PU	.341	.095	.293	3.584	<.001	.431	2.322
	PEOU	.470	.105	.408	4.475	<.001	.346	2.887

a. Dependent Variable: AITA