# ASSESSING THE DETERMINANTS OF ARTIFICIAL INTELLIGENCE (AI) ADOPTION IN LEARNING AMONG ACCOUNTING STUDENTS AT UNIVERSITI UTARA MALAYSIA (UUM)

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## ABSTRACT

The integration of Artificial Intelligence (AI) into the accounting profession highlights the need for future graduates to possess relevant technological competencies. This study investigates the key determinants influencing AI adoption in learning among accounting students at Universiti Utara Malaysia (UUM). Based on the Technology Acceptance Model (TAM) by Davis (1989), the study examines four independent variables such as Artificial Intelligence Literacy (AIL), Technology Readiness (TR), Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) in relation to the Adoption of AI Technology in Learning (AAITL). A quantitative research design was employed using a structured questionnaire. The questionnaire was distributed to all Semester 6 Bachelor of Accounting students, but only 137 responses were received and analysed. The data were analysed using Statistical Package for the Social Sciences (SPSS) through descriptive and multiple regression analyses. However, the finding indicated only PU and PEOU had a significant influence on AI adoption in learning, while AIL and TR were not significant. These results reinforce the applicability of TAM in academic contexts, showing that students are more likely to adopt AI when it is perceived as useful and easy to use. These findings provide partial support for the TAM, suggesting that students are more likely to adopt AI when they perceive it as useful and easy to use. This study contributes to a better understanding of behavioural factors influencing AI adoption in learning among accounting students at UUM and offers a basis for further research in similar academic contexts.



**Keywords:** Artificial Intelligence, AI Literacy, Technology Readiness, Perceived Usefulness, Perceived Ease of Use, Adoption AI Technology in Learning

## ABSTRAK

Integrasi teknologi Kecerdasan Buatan (AI) dalam profesion perakaunan menyerlahkan keperluan untuk graduan masa hadapan memiliki kecekapan teknologi yang relevan. Kajian ini menyelidik penentu utama yang mempengaruhi penerimaan AI dalam pembelajaran dalam kalangan pelajar perakaunan di Universiti Utara Malaysia (UUM). Berasaskan Model Penerimaan Teknologi (Technology Acceptance Model, TAM) oleh Davis (1989), kajian ini menilai empat pemboleh ubah bebas iaitu Literasi AI (AIL), Kesiapsiagaan Teknologi (TR), Persepsi Kegunaan (PU), dan Persepsi Kemudahan Penggunaan (PEOU) terhadap Penerimaan Teknologi AI dalam Pembelajaran (AAITL). Reka bentuk kajian kuantitatif telah digunakan dengan soal selidik berstruktur sebagai instrumen kajian. Soal selidik telah diedarkan kepada semua pelajar Sarjana Muda Perakaunan Semester 6, namun hanya 137 maklum balas telah diterima dan dianalisis. Data telah dianalisis menggunakan Perisian Statistik untuk Sains Sosial (SPSS) melalui analisis deskriptif dan regresi berganda. Walau bagaimanapun, penemuan menunjukkan bahawa hanya PU dan PEOU mempunyai pengaruh yang signifikan terhadap penerimaan AI dalam pembelajaran, manakala AIL dan TR tidak menunjukkan kesan yang signifikan. Hasil ini mengukuhkan kebolehgunaan TAM dalam konteks akademik, menunjukkan bahawa pelajar lebih cenderung untuk menerima AI apabila ia dianggap berguna dan mudah digunakan. Penemuan ini memberikan sokongan sebahagian kepada TAM, dengan menunjukkan bahawa pelajar lebih terdorong untuk menerima AI apabila mereka merasakannya sebagai sesuatu yang berguna dan mudah digunakan. Kajian ini menyumbang kepada pemahaman yang lebih mendalam mengenai faktor tingkah laku yang mempengaruhi penerimaan AI dalam pembelajaran dalam kalangan pelajar perakaunan di UUM dan menjadi asas kepada penyelidikan lanjut dalam konteks akademik yang serupa.



**Kata kunci:** Kecerdasan Buatan, Literasi AI, Kesediaan Teknologi, Persepsi Kegunaan, Persepsi Kemudahan Penggunaan, Penerimaan Teknologi AI dalam Pembelajaran

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## LIST OF ABBREVIATIONS

| | |
|---|---|
| 4IR | Fourth Industrial Revolution |
| AAITL | Adoption of Artificial Intelligence Technology in Learning |
| AI | Artificial Intelligence |
| AIL | Artificial Intelligence Literacy |
| EY | Ernst & Young |
| PEOU | Perceived Ease of Use |
| PU | Perceived Usefulness |
| SPSS | Statistical Package for Social Science |
| TAM | Technology Acceptance Model |
| TR | Technology Readiness |
| VIF | Variance Inflation Factor |
| UUM | Universiti Utara Malaysia |

# CHAPTER 1

# INTRODUCTION

## 1.1 Background of Study

As digitalisation accelerates, Artificial Intelligence (AI) has emerged as a key driver of transformation in global professional and business practices. AI has profoundly reshaped the accounting profession that enhance the demand for graduates with strong AI competencies. Accounting firms around the world including Malaysia are increasingly implementing AI technologies to optimize the financial processes, reduce human error and enhance analytical precision. These developments require future accountants to be equipped not only with traditional accounting knowledge but also with the technological expertise necessary to operate and adapt to intelligent systems (Bui et al., 2025). Taib et al. (2022) have stated that students with higher levels of technological readiness are better to navigate and adapt to technological advancement in the accounting sector effectively and make them are better prepared to meet evolving industry expectations.



Besides that, the employers now consider AI proficiency as a crucial qualification for fresh graduates entering the accounting field. Leading firms have invested extensively in automation technologies to manage tasks that were once assigned to junior accountants and shift the expectations placed on entry-level professionals. This development encourages the students to obtain essential knowledge regarding AI tools before entering the job market. According to Mansor et al. (2022), the students enrolled in accounting programmes at UiTM Tapah were generally aware of AI but they are lacked competence and confidence in applying such technologies. This shortfall may create obstacles for graduates to compete in a digital first job environment.

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## APPENDIX A: LETTER OF DATA COLLECTION

**OTHMAN YEOP ABDULLAH GRADUATE SCHOOL OF BUSINESS**
Universiti Utara Malaysia
06010 UUM SINTOK
KEDAH DARUL AMAN
MALAYSIA

Tel: 604-928 7130/7119/7121
Laman web (Web): www.oyagsb.uum.edu.my

**UUM/OYAGSB/R-4/4/1**
9 July 2025

**TO WHOM IT MAY CONCERN**

Dear Sir/Madam,

**DATA COLLECTION**

**COURSE : MASTERS PROJECT**
**COURSE CODE : BPMZ6996**
**LECTURERS : DR. FAISOL BIN ELHAM**
**MR. TAN CHEE YU**

This is to certify that the following is a postgraduate student from UUM College of Business, Universiti Utara Malaysia. She is pursuing the above-mentioned course which requires her to undertake an academic study and prepare an assignment. The details are as follows:

| NO. | NAME | MATRIC NO. |
|---|---|---|
| 1. | NOR SYAZWANI BINTI ZAMRI | 832234 |

In this regard, I hope that you could kindly provide her with assistance and cooperation so that she can successfully complete the assignment given. All the information gathered will be strictly used for academic purposes only.

Your cooperation and assistance are very much appreciated.

Thank you.

**"MALAYSIA MADANI"**
**"BERKHIDMAT UNTUK NEGARA"**
**"KEDAH SEJAHTERA - NIKMAT UNTUK SEMUA"**
**"ILMU BUDI BAKTI"**

Upholding the principles of trust and integrity

**NUR SHAZWANI SHARIFFUDIN**
Assistant Registrar
for Dean
Othman Yeop Abdullah Graduate School of Business

c.c.- Student's File (832234)

## APPENDIX B: RESEARCH QUESTIONS

## SECTION A: DEMOGRAPHIC INFORMATION

1. Gender:
   i. Male
   ii. Female

2. Age:
   i. 17 - 19 years old
   ii. 20 - 22 years old
   iii. 23 years old and above

3. What is your program of study?
   i. Bachelor of Accounting
   ii. Bachelor of Accounting (Information System)
   iii. Other

4. Year of study:
   i. Year 1
   ii. Year 2
   iii. Year 3
   iv. Year 4



## SECTION B: AI LITERACY

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

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | I know how AI can be used in accounting. | 1 | 2 | 3 | 4 | 5 |
| 2 | I understand how AI can be used in auditing and financial reporting. | 1 | 2 | 3 | 4 | 5 |
| 3 | I am aware of the various types of AI technologies relevant to accounting practice. | 1 | 2 | 3 | 4 | 5 |
| 4 | I understand the basic principles of how AI technologies work. | 1 | 2 | 3 | 4 | 5 |
| 5 | I am confident in my ability to learn how to use AI tools. | 1 | 2 | 3 | 4 | 5 |
| 6 | I know how to access and explore AI powered tools relevant to accounting. | 1 | 2 | 3 | 4 | 5 |
| 7 | I can use AI tools to perform basic accounting related tasks (e.g. data analysis, report generation). | 1 | 2 | 3 | 4 | 5 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 8 | I have tried using at least one AI tool or platform related to my accounting studies. | 1 | 2 | 3 | 4 | 5 |
| 9 | I understand the ethical considerations involved in using AI in accounting. | 1 | 2 | 3 | 4 | 5 |
| 10 | I understand the limitations of AI tools used in accounting processes. | 1 | 2 | 3 | 4 | 5 |
| 11 | I understand the impact of AI technologies on the role and responsibilities of professional accountants. | 1 | 2 | 3 | 4 | 5 |
| 12 | I am aware of the latest trends and developments in the use of AI in the accounting profession. | 1 | 2 | 3 | 4 | 5 |

**SECTION C: TECHNOLOGY READINESS**

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

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | New technologies can improve the quality of my learning and future accounting work. | 1 | 2 | 3 | 4 | 5 |
| 2 | AI technologies provide more flexibility and efficiency in completing accounting tasks. | 1 | 2 | 3 | 4 | 5 |
| 3 | I believe I can achieve more by using new technologies in accounting. | 1 | 2 | 3 | 4 | 5 |
| 4 | AI and digital technologies give me better control over managing my accounting studies. | 1 | 2 | 3 | 4 | 5 |
| 5 | My peers often seek my advice on using new AI or accounting technologies. | 1 | 2 | 3 | 4 | 5 |
| 6 | I am usually among the first to explore new AI tools relevant to accounting. | 1 | 2 | 3 | 4 | 5 |
| 7 | I like experimenting with new AI or digital tools that can enhance my accounting skills. | 1 | 2 | 3 | 4 | 5 |
| 8 | I actively follow new developments in AI applications in accounting. | 1 | 2 | 3 | 4 | 5 |
| 9 | I often feel that AI tools in accounting are too complicated for me to use. | 1 | 2 | 3 | 4 | 5 |
| 10 | When learning to use new AI based accounting systems, I often find the instructions unclear. | 1 | 2 | 3 | 4 | 5 |
| 11 | Many AI based tools lack user-friendly guidance or support. | 1 | 2 | 3 | 4 | 5 |
| 12 | I feel uncertain about relying entirely on AI technologies for accounting decisions. | 1 | 2 | 3 | 4 | 5 |

| | | | | | | |
|---|---|---|---|---|---|---|
| 13 | I am concerned about system errors when using AI in accounting processes. | 1 | 2 | 3 | 4 | 5 |
| 14 | I trust the judgment of human accountants more than AI systems in complex accounting situations. | 1 | 2 | 3 | 4 | 5 |

**SECTION D: PERCEIVED USEFULNESS (PU)**

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

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | I could enhance my learning in accounting by using AI tools. | 1 | 2 | 3 | 4 | 5 |
| 2 | AI technologies would improve the efficiency of my accounting tasks. | 1 | 2 | 3 | 4 | 5 |
| 3 | AI tools would help me perform accounting work more accurately. | 1 | 2 | 3 | 4 | 5 |
| 4 | AI technologies would help me complete accounting tasks faster. | 1 | 2 | 3 | 4 | 5 |
| 5 | AI tools would improve my ability to analyze accounting data. | 1 | 2 | 3 | 4 | 5 |
| 6 | Using AI in my accounting studies would give me a competitive advantage in my future career. | 1 | 2 | 3 | 4 | 5 |

**SECTION E: PERCEIVED EASE OF USE (PEOU)**

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

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | Learning to use AI tools in accounting is easy for me. | 1 | 2 | 3 | 4 | 5 |
| 2 | I find it easy to become skillful at using AI tools. | 1 | 2 | 3 | 4 | 5 |
| 3 | I find AI tools easy to navigate and operate. | 1 | 2 | 3 | 4 | 5 |
| 4 | Interaction with AI technologies is clear and understandable. | 1 | 2 | 3 | 4 | 5 |
| 5 | I can quickly learn how to use new AI tools in accounting. | 1 | 2 | 3 | 4 | 5 |
| 6 | I feel confident using AI tools for accounting-related tasks. | 1 | 2 | 3 | 4 | 5 |

**SECTION F: ADOPTION AI TECHNOLOGY IN LEARNING (AAITL)**

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

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | I intend to use AI tools to support my learning in accounting. | 1 | 2 | 3 | 4 | 5 |
| 2 | I plan to use AI tools in my future accounting profession. | 1 | 2 | 3 | 4 | 5 |
| 3 | I will actively seek opportunities to learn more about AI technologies. | 1 | 2 | 3 | 4 | 5 |
| 4 | I am willing to adopt AI technologies in my accounting work. | 1 | 2 | 3 | 4 | 5 |
| 5 | I expect to use AI tools frequently in my accounting-related activities. | 1 | 2 | 3 | 4 | 5 |

## APPENDIX C: SPSS OUTPUT (VALIDITY TEST FOR PILOT TEST)

### a) AI Literacy (Knowledge and Awareness)

**Communalities**

| | Initial | Extraction |
|---|---|---|
| 1. I know how AI can be used in accounting. | 1.000 | .710 |
| 2. I understand how AI can be used in auditing and financial reporting. | 1.000 | .788 |
| 3. I am aware of the various types of AI technologies relevant to accounting practice. | 1.000 | .787 |
| 4. I understand the basic principles of how AI technologies work. | 1.000 | .689 |
| 5. I am confident in my ability to learn how to use AI tools. | 1.000 | .529 |
| 6. I know how to access and explore AI powered tools relevant to accounting. | 1.000 | .624 |

Extraction Method: Principal Component Analysis.

### b) AI Literacy (AI Usage and Professional Consideration)

**Communalities**

| | Initial | Extraction |
|---|---|---|
| 7. I can use AI tools to perform basic accounting related tasks (e.g. data analysis, report generation). | 1.000 | .504 |
| 8. I have tried using at least one AI tool or platform related to my accounting studies. | 1.000 | .752 |
| 9. I understand the ethical considerations involved in using AI in accounting. | 1.000 | .619 |
| 10. I understand the limitations of AI tools used in accounting processes. | 1.000 | .817 |
| 11. I understand the impact of AI technologies on the role and responsibilities of professional accountants. | 1.000 | .869 |
| 12. I am aware of the latest trends and developments in the use of AI in the accounting profession. | 1.000 | .912 |

Extraction Method: Principal Component Analysis.

**c) Technology Readiness (Optimism)**

**Communalities**

| | Initial | Extraction |
|---|---|---|
| 1. New technologies can improve the quality of my learning and future accounting work. | 1.000 | .927 |
| 2. AI technologies provide more flexibility and efficiency in completing accounting tasks. | 1.000 | .931 |
| 3. I believe I can achieve more by using new technologies in accounting. | 1.000 | .696 |
| 4. AI and digital technologies give me better control over managing my accounting studies. | 1.000 | .801 |

Extraction Method: Principal Component Analysis.

**d) Technology Readiness (Innovativeness)**

**Communalities**

| | Initial | Extraction |
|---|---|---|
| 5. My peers often seek my advice on using new AI or accounting technologies. | 1.000 | .800 |
| 6. I am usually among the first to explore new AI tools relevant to accounting. | 1.000 | .846 |
| 7. I like experimenting with new AI or digital tools that can enhance my accounting skills. | 1.000 | .832 |
| 8. I actively follow new developments in AI applications in accounting. | 1.000 | .904 |

Extraction Method: Principal Component Analysis.

**e) Technology Readiness (Discomfort)**

**Communalities**

| | Initial | Extraction |
|---|---|---|
| 9. I often feel that AI tools in accounting are too complicated for me to use. | 1.000 | .967 |
| 10. When learning to use new AI based accounting systems, I often find the instructions unclear. | 1.000 | .914 |
| 11. Many AI based tools lack user-friendly guidance or support. | 1.000 | .898 |

Extraction Method: Principal Component Analysis.

**f) Technology Readiness (Insecurity)**

**Communalities**

| | Initial | Extraction |
|---|---|---|
| 12. I feel uncertain about relying entirely on AI technologies for accounting decisions. | 1.000 | .842 |
| 13. I am concerned about system errors when using AI in accounting processes. | 1.000 | .906 |
| 14. I trust the judgment of human accountants more than AI systems in complex accounting situations. | 1.000 | .685 |

Extraction Method: Principal Component Analysis.

**g) Perceived of Usefulness**

**Communalities**

| | Initial | Extraction |
|---|---|---|
| 1. I could enhance my learning in accounting by using AI tools. | 1.000 | .882 |
| 2. AI technologies would improve the efficiency of my accounting tasks. | 1.000 | .935 |
| 3. AI tools would help me perform accounting work more accurately. | 1.000 | .874 |
| 4. AI technologies would help me complete accounting tasks faster. | 1.000 | .870 |
| 5. AI tools would improve my ability to analyze accounting data. | 1.000 | .853 |

| | | |
|---|---|---|
| 6. Using AI in my accounting studies would give me a competitive advantage in my future career. | 1.000 | .885 |

Extraction Method: Principal Component Analysis.

**h) Perceived Ease of Use**

**Communalities**

| | Initial | Extraction |
|---|---|---|
| 1. Learning to use AI tools in accounting is easy for me. | 1.000 | .883 |
| 2. I find it easy to become skillful at using AI tools. | 1.000 | .905 |
| 3. I find AI tools easy to navigate and operate. | 1.000 | .884 |
| 4. Interaction with AI technologies is clear and understandable. | 1.000 | .890 |
| 5. I can quickly learn how to use new AI tools in accounting. | 1.000 | .907 |
| 6. I feel confident using AI tools for accounting-related tasks. | 1.000 | .692 |

Extraction Method: Principal Component Analysis.



**i) Adoption AI Technology in Learning**

**Communalities**

| | Initial | Extraction |
|---|---|---|
| 1. I intend to use AI tools to support my learning in accounting. | 1.000 | .860 |
| 2. I plan to use AI tools in my future accounting profession. | 1.000 | .811 |
| 3. I will actively seek opportunities to learn more about AI technologies. | 1.000 | .827 |
| 4. I am willing to adopt AI technologies in my accounting work. | 1.000 | .895 |
| 5. I expect to use AI tools frequently in my accounting-related activities. | 1.000 | .890 |

Extraction Method: Principal Component Analysis.

## APPENDIX D: SPSS OUTPUT (RELIABILITY TEST FOR PILOT TEST)

### 1. AI Literacy (Knowledge and Awareness)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .907 | 6 |

### 2. AI Literacy (AI Usage and Professional Consideration)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .822 | 6 |

### 4. Technology Readiness (Optimism)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .935 | 4 |



### 5. Technology Readiness (Innovativeness)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .939 | 4 |

### 6. Technology Readiness (Discomfort)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .954 | 3 |

**7. Technology Readiness (Insecurity)**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .883 | 3 |

**8. Perceived of Usefulness**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .973 | 6 |

**9. Perceived Ease of Use**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .967 | 6 |



**10. Adoption AI Technology in Learning**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .957 | 5 |

## APPENDIX E: DEMOGRAPHIC ANALYSIS

### 1. Gender

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Male | 56 | 40.9 | 40.9 | 40.9 |
| | Female | 81 | 59.1 | 59.1 | 100.0 |
| | Total | 137 | 100.0 | 100.0 | |

### 2. Age

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | 2 | 129 | 94.2 | 94.2 | 94.2 |
| | 3 | 8 | 5.8 | 5.8 | 100.0 |
| | Total | 137 | 100.0 | 100.0 | |

## APPENDIX F: SPSS OUTPUT (RELIABILITY TEST FOR PILOT TEST)

### 1. AI Literacy (Knowledge and Awareness)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .949 | 6 |

### 2. AI Literacy (AI Usage and Professional Consideration)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .953 | 6 |

### 3. Technology Readiness (Optimism)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .951 | 4 |



### 4. Technology Readiness (Innovativeness)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .884 | 4 |

### 5. Technology Readiness (Discomfort)

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .915 | 3 |

**6. Technology Readiness (Insecurity)**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .872 | 3 |

**7. Perceived Usefulness**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .954 | 6 |

**8. Perceived Ease of Use**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .956 | 6 |

**9. Adoption of AI Technology in Learning**

**Reliability Statistics**

| Cronbach's Alpha | N of Items |
|---|---|
| .949 | 5 |

## APPENDIX G: SPSS OUTPUT (DESCRIPTIVE ANALYSIS)

### 1. AI Literacy (AIL)

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| AIL_KnowledgeAndAwareness | 137 | 1.50 | 5.00 | 3.8309 | 1.10923 |
| AIL_AIUsageAndProfessionalConsideration | 137 | 1.50 | 5.00 | 3.8029 | 1.11880 |
| Valid N (listwise) | 137 | | | | |

### 2. Technology Readiness (TR)

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| TR_Optimism | 137 | 1.25 | 5.00 | 3.91 | 1.239 |
| TR_Innovativeness | 137 | 1.25 | 5.00 | 3.77 | 1.039 |
| TR_Discomfort | 137 | 1.33 | 5.00 | 3.75 | 1.268 |
| TR_Insecurity (INS) | 137 | 1.67 | 5.00 | 3.87 | 1.100 |
| Valid N (listwise) | 137 | | | | |



### 3. Perceive Usefulness (PU)

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| PU | 137 | 1.33 | 5.00 | 3.83 | 1.170 |
| Valid N (listwise) | 137 | | | | |

### 4. Perceive Ease of Use (PEOU)

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| PEOU | 137 | 1.00 | 5.00 | 3.84 | 1.148 |
| Valid N (listwise) | 137 | | | | |

**5. Adoption AI technology in Learning (AAITL)**

**Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| AAITL | 137 | 1.20 | 5.00 | 3.79 | 1.184 |
| Valid N (listwise) | 137 | | | | |

## APPENDIX H: SPSS OUTPUT (COAKES ASSUMPTION)

### 1. Coefficients[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | -.129 | .086 | | -1.513 | .133 | | |
| | AIL | -.027 | .085 | -.025 | -.315 | .753 | .062 | 16.175 |
| | TR | .156 | .095 | .145 | 1.639 | .103 | .050 | 20.061 |
| | PU | .308 | .073 | .304 | 4.187 | .000 | .074 | 13.491 |
| | PEOU | .584 | .068 | .566 | 8.597 | .000 | .090 | 11.095 |

a. Dependent Variable: AAITL

### 2. Inter-Item Correlation Matrix

| | AIL_MEAN | TR_MEAN | PU_MEAN | PEOU_MEAN |
|---|---|---|---|---|
| AIL_MEAN | 1.000 | .963 | .944 | .938 |
| TR_MEAN | .963 | 1.000 | .954 | .944 |
| PU_MEAN | .944 | .954 | 1.000 | .936 |
| PEOU_MEAN | .938 | .944 | .936 | 1.000 |



### 3. 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 | .974[a] | .948 | .947 | .273 | .948 | 606.419 | 4 | 132 | .000 | 2.140 |

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

b. Dependent Variable: AAITL

**4. Descriptive Statistics**

| | Mean | Std. Deviation | N |
|---|---|---|---|
| AAITL | 3.7854 | 1.18387 | 137 |
| AIL | 3.8169 | 1.10188 | 137 |
| TR | 3.8306 | 1.10147 | 137 |
| PU | 3.8321 | 1.16990 | 137 |
| PEOU | 3.8370 | 1.14786 | 137 |

## APPENDIX I: SPSS OUTPUT (MULTIPLE REGRESSION ANALYSIS)

### 1. ANOVA[a]

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 180.773 | 4 | 45.193 | 606.419 | .000[b] |
| | Residual | 9.837 | 132 | .075 | | |
| | Total | 190.611 | 136 | | | |

a. Dependent Variable: AAITL

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

### 2. Coefficients[a]

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | | Collinearity Statistics | |
|---|---|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | -.129 | .086 | | -1.513 | .133 | | |
| | AIL | -.027 | .085 | -.025 | -.315 | .753 | .062 | 16.175 |
| | TR | .156 | .095 | .145 | 1.639 | .103 | .050 | 20.061 |
| | PU | .308 | .073 | .304 | 4.187 | .000 | .074 | 13.491 |
| | PEOU | .584 | .068 | .566 | 8.597 | .000 | .090 | 11.095 |

a. Dependent Variable: AAITL

### 3. 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 | .974[a] | .948 | .947 | .273 | .948 | 606.419 | 4 | 132 | .000 | 2.140 |

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

b. Dependent Variable: AAITL