From Intention to Use: Examining Artificial Intelligence Adoption in Indonesian Accounting Education Using the UTAUT Model

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ABSTRACT

This study aims to analyze the factors that affect the use of Artificial Intelligence (AI) in accounting learning using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. The study used an explanatory quantitative approach with a survey method on 327 students of the Under Graduate of Accounting Program at Public Universities and Private Universities in Jakarta and Depok City. The data was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of SmartPLS 4.0. The results of the study show that performance expectancy, effort expectancy, and social influence have a positive and significant effect on behavioral intention in using AI. In addition, facilitating conditions and behavioral intention have a positive and significant effect on use behavior. The greatest influence was found on the relationship of behavioral intention to use behavior, which suggests that intent of use is a major factor driving the actual use of AI in accounting learning. The research model also had good predictive ability with an R^2 value of 0.676 for behavioral intention and 0.758 for use behavior. These findings strengthen the relevance of the UTAUT model in explaining the adoption of AI in accounting education and provide implications for universities in optimizing the use of AI to improve the quality of learning.

Keywords: Artificial Intelligence, UTAUT, accounting learning, behavioral intention, use behavior.

INTRODUCTION

Advances in Artificial Intelligence (AI) technology have brought about significant changes in various fields, including higher education. In recent years, the use of AI has become increasingly widespread as a learning tool capable of supporting information retrieval, task completion, data analysis, and the development of students' critical thinking skills. The emergence of various generative AI platforms such as ChatGPT, Google Gemini, and similar applications has made it easier for students to acquire knowledge quickly and interactively. This trend indicates that AI is no longer viewed as a technology of the future but has become an integral part of daily academic activities (Tian et al., 2024).

In the field of accounting, advancements in AI have had a significant impact on the competencies required of college graduates. The accounting profession today demands not only technical skills in financial recording and reporting but also the ability to leverage digital technology to support more effective decision-making. Various studies show that AI can improve the efficiency of accounting processes, accelerate data analysis, and assist with routine tasks, allowing accountants to focus more on strategic activities (Hasan, 2022; Shevchuk & Radelytskyy, 2024). Therefore, integrating AI into accounting education is essential to prepare students for the digital transformation in the workplace.

The increasing use of Artificial Intelligence (AI) in accounting education is increasingly visible in Indonesia. Students utilize AI to seek explanations of accounting concepts, understand complex material, complete assignments, and support independent learning. Various studies indicate that student use of AI is intensifying because the technology is considered capable of increasing the effectiveness and efficiency of the learning process (Ayyasy et al., 2025). With the increasing use of digital technology in higher education, AI has become part of accounting students' daily learning activities. This indicates that students are no longer at the introductory

stage of AI technology but have entered a more intensive phase of utilizing it to support their learning process and complete academic assignments.

Despite the increasing use of AI, the level of acceptance and use of this technology varies among students. A person's decision to use new technology is influenced by various factors, such as perceptions of the technology's benefits, ease of use, social support from the surrounding environment, and the availability of supporting facilities. Differences in perceptions of these factors can lead to variations in interest and behavior in AI use among students (Venkatesh et al., 2003). Therefore, research is needed to explain the factors influencing the acceptance and use of AI in the context of accounting learning.

One of the widely used models to explain the acceptance of technology is the Unified Theory of Acceptance and Use of Technology (UTAUT). The model developed by Venkatesh et al. (2003) explains that the intention and behavior of using technology is influenced by four main constructs, namely performance expectancy, effort expectancy, social influence, and facilitating conditions. The UTAUT model has been shown to have a strong ability to explain technology adoption behavior in a variety of contexts, including higher education and digital technologies (Šumak et al., 2011). Recent research on the adoption of AI in accounting education also shows that UTAUT constructs remain an effective framework in explaining the intentions and behaviors of using AI by students (Gaviria Rodríguez et al., 2025; Bui et al., 2025).

In the context of the use of AI, this model is relevant to understand the factors that encourage students to use the technology in the learning process. Several previous studies have examined the use of AI in education and accounting. Hasan (2022) explained that AI has the potential to improve the quality of accounting processes while changing the competencies needed by future accountants. Tandiono (2023) emphasized the importance of integrating AI in the accounting education curriculum so that graduates are able to adapt to the needs of the industry. Meanwhile, Fachrurrozie et al. (2025) found that performance expectations are a factor that affects the intention to use AI in the context of accounting education in Indonesia. However, empirical studies that specifically examine the factors that affect the use of AI by accounting students are still relatively limited, especially in the university environment in Indonesia.

Although research on the use of AI in education has grown rapidly, most previous studies have focused on perceived benefits of AI, digital readiness, or general use of ChatGPT. Research that simultaneously examines the relationship between performance expectancy, effort expectancy, social influence, facilitating conditions, behavioral intention, and use behavior in the context of accounting learning in Indonesia is still very limited, especially in Indonesia. This condition indicates a research gap: there are not many studies explaining how performance expectancy, effort expectancy, social influence, and facilitating conditions shape behavioral intention and encourage the actual use of AI by accounting students. Therefore, this study was conducted to provide more comprehensive empirical evidence regarding the factors influencing the adoption of AI in accounting learning among university students in Jakarta and Depok.

This research gap has become increasingly significant given the high level of AI utilization by accounting students today. In light of these circumstances, this study aims to analyze the influence of performance expectancy, effort expectancy, social influence, and facilitating conditions on behavioral intention and use behavior regarding the use of Artificial Intelligence in accounting education. The study was conducted among undergraduate (S1) accounting students at public and private universities in the Jakarta and Depok areas. Using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, this study is expected to provide empirical evidence regarding the factors that influence the adoption of AI in accounting education.

This research is novel in three aspects. First, it comprehensively tests the UTAUT model in the context of AI use in accounting education in Indonesia. Second, it simultaneously examines not only behavioral intentions but also actual use behavior. Third, it uses empirical data from accounting students at public and private universities in Jakarta and Depok, representing higher education environments with relatively high levels of AI use.

The results of this study are expected to provide theoretical contributions by strengthening the relevance of the UTAUT model in explaining the use of AI in accounting education. Furthermore, this research is also expected

to provide practical contributions to higher education institutions in designing policies, curricula, and learning strategies that optimize the use of AI technology effectively, responsibly, and sustainably.

RESEARCH METHODS

Research Design

This study uses an explanatory quantitative approach with a survey method to analyze the factors that affect the use of Artificial Intelligence (AI) in accounting learning. This approach aims to test the causal relationship between constructs in technology acceptance models and the intentions and behaviors of AI use by students.

The research model in this study adopts the Unified Theory of Acceptance and Use of Technology (UTAUT) conceptual framework developed by Venkatesh and colleagues. This model explains that the acceptance and use of technology is influenced by four main constructs, namely performance expectancy, effort expectancy, social influence, and facilitating conditions, which ultimately affect the behavioral intention and behavior of technology use (Venkatesh et al., 2003). The UTAUT model has been widely used in research related to the adoption of technology in various contexts, including education and digital technology (Šumak et al., 2011). The following is a research model in the form of an image:

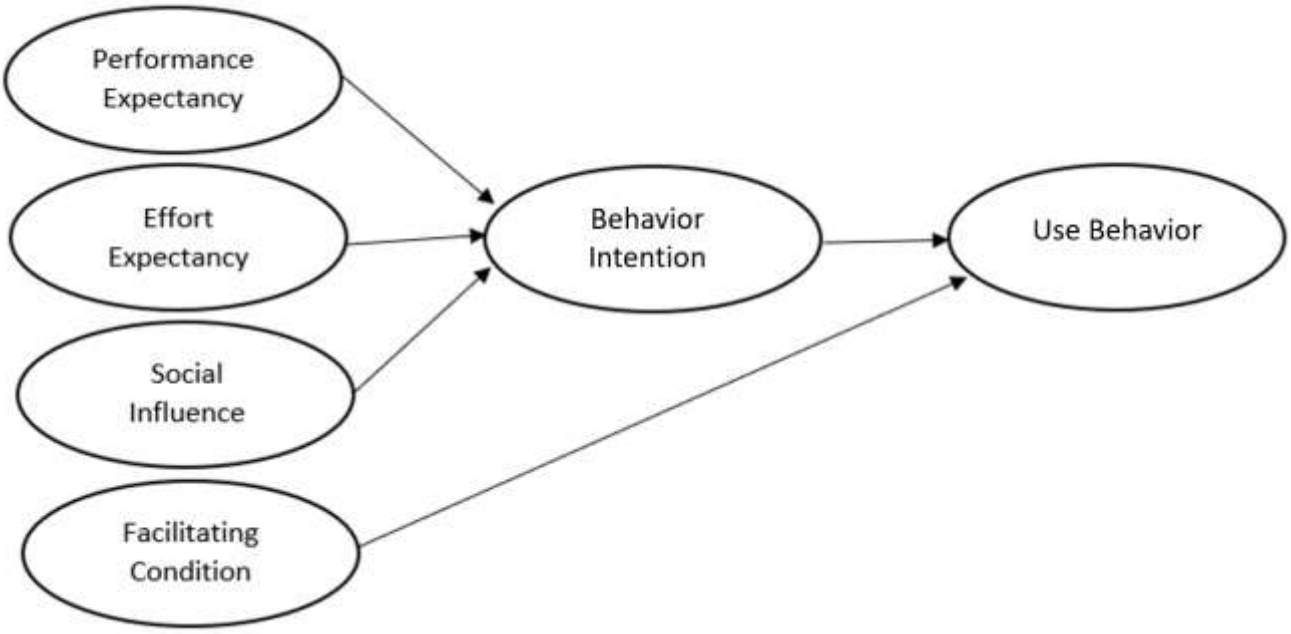

Figure 1. Research Model

Hypothesis Development

This study adopts the Unified Theory of Acceptance and Use of Technology (UTAUT) model developed by Viswanath Venkatesh. This model explains that the acceptance and use of technology are influenced by four main constructs: performance expectancy, effort expectancy, social influence, and facilitating conditions. These four constructs influence the behavioral intention to use technology, which in turn affects actual use behavior (Venkatesh et al., 2003).

In the context of Artificial Intelligence (AI)-based accounting learning, students will be more likely to use the technology if they believe that it can improve their learning performance, is easy to use, is supported by their social environment, and is supported by the availability of adequate facilities and resources. Therefore, this study examines the influence of the UTAUT constructs on the intention and behavior of using AI in accounting learning. Based on the foregoing.

Based on the discussion in the previous section, the hypotheses are formulated as follows: (1) Performance Expectancy has a positive effect on Behavioral Intention to use Artificial Intelligence in accounting education, (2) Effort Expectancy has a positive effect on Behavioral Intention to use Artificial Intelligence in accounting education, (3) Social Influence has a positive effect on Behavioral Intention to use Artificial Intelligence in accounting education, (4) Facilitating Conditions have a positive effect on Use Behavior of Artificial Intelligence in accounting education, and (5) Behavioral Intention has a positive effect on Use Behavior of Artificial Intelligence in accounting education.

Population and Sample

The population in this study were undergraduate (S1) Accounting students studying at public and private universities (PTN) in Jakarta and Depok City and who had used Artificial Intelligence (AI) in their accounting learning activities. This population selection was based on the increasing use of AI technology in the learning process and academic assignment completion in higher education environments.

The sampling technique used was purposive sampling, which is a technique for determining the sample based on specific criteria that align with the research objectives. The respondent criteria in this study included: (1) active undergraduate (S1) Accounting Study Program students; (2) students from universities located in Jakarta or Depok City; and (3) those who had used Artificial Intelligence (AI) technology in their accounting learning activities.

Data collection is done online through Google Forms. A total of 371 questionnaires were successfully collected. After the data screening process was carried out based on the research criteria and the quality of respondents' answers, as many as 44 questionnaires were declared ineligible and were excluded from the analysis. Thus, the number of final samples used in this study was 327 respondents. The number of samples has met the minimum requirements in the Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis, making it adequate to be used in the testing of the research model.

Data Collection Techniques

This study uses primary data obtained through the distribution of online questionnaires using Google Forms. The distribution of the questionnaire was carried out on May 7-22, 2026 to Under Graduate Accounting students who met the research criteria. Before the main data collection, a pilot test was carried out on 30 respondents to ensure the validity and initial reliability of the research instrument. All statement items in the questionnaire were adapted from the Unified Theory of Acceptance and Use of Technology (UTAUT) construct developed by Venkatesh et al. (2003) and adapted to the context of the use of Artificial Intelligence in accounting learning.

The research instrument consists of six main constructs, namely Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Conditions, Behavioral Intention, and Use Behavior. Each construct is measured using six statement indicators. The measurement was carried out using a five-point Likert scale, namely 1 = Strongly Disagree to 5 = Strongly Agree.

Data Analysis Techniques

Data analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 4.0 software. This method was chosen because it can analyze relationships between latent constructs simultaneously and is suitable for predictive research.

The analysis stages included descriptive statistical analysis to describe respondent characteristics and the distribution of research responses. Next, an evaluation of the measurement model (outer model) was conducted, including tests for convergent validity, discriminant validity, and construct reliability. Convergent validity was evaluated using outer loading values and Average Variance Extracted (AVE), while construct reliability was tested using Cronbach's Alpha and Composite Reliability. After the measurement model met the criteria, an evaluation of the structural model (inner model) was conducted using the coefficient of determination (R^2) test.

Hypothesis testing was conducted using a bootstrapping procedure to obtain path coefficients, t-statistics, and p-values to determine the significance of the relationships between variables in the research model.

RESULTS AND DISCUSSION

Characteristics of Respondents

Before testing the research model, the characteristics of the respondents were first presented to provide an overview of the profile of the student who became the object of the research. The respondents in this study amounted to 327 students of the Bachelor of Accounting Program (S1) from Public Universities (PTN) and Private Universities (PTS) in the Jakarta and Depok City areas. Respondents' characteristics were analyzed based on gender, age, college origin, semester, frequency of Artificial Intelligence (AI) use, purpose of using AI, and the AI platform used.

Table 1. Respondent Characteristics

Characteristics	Category	Number (n)	Percentage (%)
Gender	Male	67	20.5
	Female	260	79.5
Age	18–20 years old	54	16.4
	21–23 years old	261	79.8
	24–26 years old	12	3.8
Origin of the College	**Public University**	161	49.3
	Private University	166	50.7
Domicile	Jakarta	208	63.6
	Kota Depok	119	36.4
Semester	Semesters 1–2	15	4.6
	Semesters 3–4	30	9.2
	Semesters 5–6	63	19.4
	Semesters 7–8	219	66.8
Frequency of AI Use	Very Rarely	4	1.3
	Rarely	51	15.6
	Often	192	58.5
	Very Often	80	24.5

Source: Primary Data processed (2026).

Based on Table 1, the majority of respondents were female students, totaling 260 (79.5%), while male respondents numbered 67 (20.5%). In terms of age, the majority of respondents were in the 21–23 age range, totaling 261 people (79.8%), indicating that the sample was dominated by students in their productive years who are relatively familiar with developments in digital technology. Based on their university affiliation, the

composition of respondents was relatively balanced between public universities (49.3%) and private universities (50.7%), thus providing a more representative picture of AI use in accounting education at both types of institutions.

Based on the semester they are currently enrolled in, the majority of respondents—219 people (66.8%)—are in their 7th or 8th semester. This indicates that most respondents have had a fairly long academic experience, enabling them to better understand their accounting learning needs and the use of supporting technologies in the learning process. Furthermore, the use of Artificial Intelligence (AI) in accounting education is relatively high, with 58.5% of respondents stating they often use AI and 24.5% stating they very often use AI. These findings indicate that AI has become an important part of accounting students' learning activities.

The primary purposes for using AI are to seek explanations of accounting concepts (41.2%), to assist with assignments (25.9%), and to help understand accounting problems (24.3%). Meanwhile, the most widely used AI platforms (respondents could select more than one option) are ChatGPT, followed by Google Gemini, Meta AI, and other AI platforms. These findings indicate that generative AI technology has been widely adopted by accounting students as a learning aid.

Measurement Model Evaluation (Outer Model)

The measurement model evaluation was conducted to ensure that all indicators and constructs used in the study met validity and reliability criteria. Testing included convergent validity, discriminant validity, and construct reliability using SmartPLS 4.0.

The results of the convergent validity test showed that all constructs had Average Variance Extracted (AVE) values above the minimum threshold of 0.50. The Performance Expectancy variable had an AVE value of 0.821, Effort Expectancy 0.760, Social Influence 0.713, Facilitating Conditions 0.789, Behavioral Intention 0.736, and Use Behavior 0.753. These results indicate that each construct was able to explain more than 50% of the variance in its constituent indicators, thus meeting the convergent validity criteria. Discriminant validity testing using cross-loading also showed that each indicator had the highest loading value on the measured construct compared to other constructs. Thus, all constructs in this study met the criteria for discriminant validity and were able to adequately differentiate the concepts being measured. Furthermore, the results of the reliability test showed that all variables had Cronbach's Alpha and Composite Reliability values above 0.70. Cronbach's Alpha values range from 0.919 to 0.956, while Composite Reliability is in the range of 0.937 to 0.965. These values indicate that the entire construct has excellent internal consistency and is suitable for use in structural model analysis. Overall, the results of the evaluation of the outer model show that the research instrument has met all the requirements for validity and reliability so that it can be used to test the relationship between variables in the research model.

Evaluation of the Structural Model (Inner Model)

Once the measurement model (outer model) has been determined to meet the criteria for validity and reliability, the next step is to evaluate the structural model (inner model). This evaluation aims to assess the research model's ability to explain the relationships among the proposed latent constructs and to measure the model's predictive power. In this study, the structural model evaluation was conducted by testing the coefficient of determination (R^2) to determine the extent of variation in the endogenous variables that can be explained by the exogenous variables in the research model. The higher the R^2 value obtained, the better the model's ability to explain the phenomenon under study. The results of the coefficient of determination (R^2) test are presented in Table 2 below.

Table 2 R-square Test Results

Variable	R-square	Remarks
Behavioral Intention	0.676	Moderat
Use Behavior	0.758	Moderat

Source: Primary data is processed using SmartPLS 4.0 (2026).

Structural model evaluation was carried out to assess the model's ability to explain the relationship between latent variables. The test results showed that the R^2 value for the Behavioral Intention variable was 0.676. This means that 67.6% of behavioral intention variations can be explained by the variables Performance Expectancy, Effort Expectancy, and Social Influence, while the remaining 32.4% are influenced by other factors outside the research model.

Meanwhile, the Use Behavior variable has an R^2 value of 0.758. These findings show that 75.8% of the variation in actual use of AI can be explained by Behavioral Intention and Facilitating Conditions, while the remaining 24.2% are influenced by other variables not included in the research model. This value indicates that the UTAUT model has good predictive ability in explaining the behavior of using AI in accounting learning.

Hypothesis Testing

Hypothesis testing was carried out using the bootstrapping procedure on SmartPLS 4.0. The test results show that all hypotheses proposed in this study are accepted because they have a t-statistical value greater than 1.96 and a p-value smaller than 0.05 as seen in the output in figure 1 below:

Table 3 Bootstrapping Results and Hypothesis Testing

Hypothesis	Relationships Between Variables	Path Coefficients	t-Statistics	p-value	Decision
H1	PE → BI	0,459	7,605	0,000	Supported
H2	EE → BI	0,179	3,056	0,002	Supported
H3	SI → BI	0,287	5,642	0,000	Supported
H4	FC → UB	0,389	8,158	0,000	Supported
H5	BI → UB	0,577	12,223	0,000	Supported

The Effect of Performance Expectancy on Behavioral Intention

The test results show that Performance Expectancy has a positive and significant effect on Behavioral Intention, with a path coefficient of 0.459, a t-statistic of 7.605, and a p-value of 0.000. These findings indicate that the higher students' belief that AI can improve the effectiveness and quality of accounting learning, the higher their intention to use this technology.

These findings align with the UTAUT theory, which identifies performance expectancy as the primary determinant of technology usage intention. The results of this study are also consistent with research by Fachrurrozie et al. (2025), Gaviria Rodríguez et al. (2025), and various studies on AI adoption, which show that the perceived benefits of technology are the most dominant factor in driving the use of AI in educational settings.

An interesting finding in this study is that Performance Expectancy ($\beta = 0.459$) has a substantially stronger influence on Behavioral Intention than Effort Expectancy ($\beta = 0.179$). This result suggests that accounting students are more concerned with the practical benefits and academic value offered by Artificial Intelligence than with the ease of using the technology itself. One possible explanation is that the current generation of students has grown up in a highly digital environment and is already familiar with various technology-based applications. Consequently, ease of use is no longer perceived as a major barrier to technology adoption, while perceived performance benefits become more influential in shaping technology acceptance decisions (Tamilmani et al., 2021).

This finding is consistent with previous studies indicating that as users become more digitally mature, perceived usefulness becomes a stronger predictor of technology adoption than perceived ease of use. In accounting education, students are often required to deal with analytical tasks, financial calculations, auditing cases, and complex accounting standards. Therefore, technologies that provide tangible academic benefits are likely to be valued more highly than technologies that are merely easy to operate. This finding supports the argument of Tamilmani et al. (2021) that the explanatory power of performance-related constructs remains dominant in contemporary technology adoption studies, particularly among digitally literate users. Similar findings have been

reported by Gaviria Rodríguez et al. (2025) in accounting education and by Tian et al. (2024) in higher education contexts, where students prioritized the functional value of AI tools over usability considerations.

The result also reflects the changing nature of technology acceptance in higher education. Earlier technology adoption studies often emphasized ease of use as a critical factor because users had limited exposure to digital systems. However, in the era of generative AI, students are increasingly accustomed to interacting with digital platforms, reducing the relative importance of effort expectancy. This phenomenon is consistent with the findings of Tamilmani et al. (2021), who reported that as users become more technologically experienced, performance-related beliefs tend to exert a stronger influence on technology adoption than ease-of-use considerations. Consequently, perceived usefulness emerges as the primary driver of AI adoption, particularly in disciplines such as accounting where learning effectiveness, analytical capability, and problem-solving skills are highly valued.

The Effect of Effort Expectancy on Behavioral Intention

Effort Expectancy was shown to have a positive and significant effect on Behavioral Intention, with a coefficient value of 0.179, a t-statistic of 3.056, and a p-value of 0.002. These results indicate that students tend to have a higher intention to use AI if the technology is perceived as easy to learn and operate.

These findings indicate that ease of use is a crucial factor in the AI adoption process. The simpler the interface and the easier it is for students to understand how AI works, the more likely they are to utilize the technology in their learning activities. These results align with research by Bui et al. (2025), which confirms that user-friendly systems are a key factor influencing student technology acceptance.

The Influence of Social Influence on Behavioral Intention

The test results showed that Social Influence had a positive and significant effect on Behavioral Intention with a coefficient of 0.287, a t-statistical value of 5.642, and a p-value of 0.000. These findings show that support from lecturers, peers, and the academic environment plays an important role in increasing students' interest in using AI in accounting learning.

These results reinforce the view that technology use decisions are influenced not only by individual perceptions, but also by social norms that develop in the user's environment. When the use of AI is considered a positive practice and supported by the academic environment, students will be more motivated to adopt the technology.

The Effect of Facilitating Conditions on Usage Behavior

Facilitating Conditions were found to have a positive and significant effect on Usage Behavior, with a coefficient of 0.389, a t-statistic of 8.158, and a p-value of 0.000. These results indicate that the availability of facilities, internet access, technological devices, and institutional support play a crucial role in encouraging students' actual use of AI.

These findings suggest that high usage intention does not always lead to actual use if it is not supported by adequate infrastructure. Therefore, universities need to ensure the availability of a supportive technological environment so that AI can be utilized optimally.

The Influence of Behavioral Intention on Use Behavior

Behavioral intention has a positive and significant influence on use behavior, with a coefficient of 0.577, a t-statistic of 12.223, and a p-value of 0.000. This coefficient is the largest compared to other relationships in the research model.

These results indicate that intention is a primary predictor of the actual use of AI in accounting learning. The greater a student's desire to use AI, the greater their likelihood of actually utilizing the technology in academic activities. This finding confirms the UTAUT theory, which states that behavioral intention is a factor that directly influences technology use behavior.

Research Implications

From a theoretical perspective, this study strengthens the relevance of the UTAUT model in explaining the adoption of Artificial Intelligence in the context of accounting education in Indonesia. All the relationships proposed in the research model proved to be significant, thus showing that UTAUT constructs still have a strong ability to explain the behavior of using modern technologies such as AI.

From a practical perspective, the results of the study show that universities need to increase the perception of the benefits of AI, provide training on the use of AI, and strengthen the digital infrastructure that supports the learning process. Thus, the use of AI can be done more effectively to improve the quality of accounting learning and students' readiness to face digital transformation in the world of work.

CONCLUSION

This study aims to analyze the factors influencing the use of Artificial Intelligence (AI) in accounting education using the Unified Theory of Acceptance and Use of Technology (UTAUT) model. Based on the results of an analysis using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method on 327 undergraduate (S1) accounting students at public (PTN) and private (PTS) universities in Jakarta and Depok, all hypotheses proposed in this study were found to be supported.

The results indicate that performance expectancy, effort expectancy, and social influence have a positive and significant effect on behavioral intention regarding the use of AI in accounting education. These findings suggest that students will be more inclined to use AI if they believe the technology is beneficial for improving academic performance, is easy to use, and receives support from their social and academic environments. Furthermore, facilitating conditions were found to have a positive and significant effect on use behavior, indicating that the availability of facilities, technological infrastructure, and institutional support play a crucial role in encouraging students' actual use of AI.

This study also found that behavioral intention has a positive and significant influence on use behavior and is the relationship with the largest influence coefficient in the research model. This finding confirms the UTAUT theory, which states that behavioral intention is the primary predictor of technology use behavior. Therefore, the higher a student's intention to use AI, the higher the level of actual use of the technology in accounting learning activities.

From a theoretical perspective, this study strengthens the relevance of the UTAUT model in explaining the adoption of Artificial Intelligence technology in the context of accounting education in Indonesia. All the main constructs in the model were proven to effectively explain variations in behavioral intention and use behavior, as reflected in the coefficient of determination (R^2) of 0.676 for behavioral intention and 0.758 for use behavior.

From a practical perspective, the results indicate that universities need to optimize the integration of AI in the learning process through increasing AI literacy, providing training on the responsible use of AI, and strengthening the digital infrastructure that supports the use of this technology. These efforts are expected to increase the effectiveness of accounting learning while preparing students to face the demands of the increasingly digitized world of work.

This study has limitations because it only involves accounting students in the Jakarta and Depok areas and uses a quantitative approach with a cross-sectional design. Therefore, further research is recommended to expand the scope of the research area, add other variables such as trust in AI, AI literacy, perceived risk, or self-efficacy, and use longitudinal and mixed methods approaches to gain a more comprehensive understanding of the adoption of Artificial Intelligence in accounting education.

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